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Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Yogesh Subhash Suryawanshi & Sau. Sukanya Yogesh Suryawanshi

Residential Duplex Row House No. 9, Ground Floor + First Floor, Survey No. 327/1/3/4/5/6, Plot No. 9+10+11+12/09, Opposite Rudra Elite, Narhari Nagar, Damodar Nagar, Pathardi Phata, Village- Pathardi, Taluka & District - Nashik, PIN Code - 422 001, State - Maharashtra, Country - India.

Latitude Longitude: 19°56'49.5"N 73°46'15.2"E

Indented User: Bank of Baroda **Regional Office**

BSNL Building, Datta Mandir Road, Nashik Road, Nashik, PIN - 422 101, State - Maharashtra, Country - India



Nashik: 4, 1st Floor, Madhusha Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Regd. Office Adgaon, Nashik-422003 (M.S.), INDIA Email: nashik@vastukala..co.in | Tel : +91 253 4068262/98903 80564

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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbal :400072, (M.S), India

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Vastu/Nashik/09/2024/11149/2308130 11/19-136-CCV Date: 11.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Duplex Row House No. 9, Ground Floor + First Floor, Survey No. 327/1/3/4/5/6, Plot No. 9+10+11+12/09, Opposite Rudra Elite, Narhari Nagar, Damodar Nagar, Pathardi Phata, Village- Pathardi, Taluka & District - Nashik, PIN Code - 422 001, State - Maharashtra, Country - India belongs to Shri. Yogesh Subhash Suryawanshi & Sau. Sukanya Yogesh Suryawanshi.

Boundaries of the property.

Row House
Duplex Row House No.8
Duplex Row House No.10
Colony Road
Side Margin

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 54,83,500.00 (Rupees Fifty Four Lakh Eighty Three Thousand Five Hundred Only)

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD. Sharadkumar Chalikwar Chalikwar	Son Sultrawrs Valeers & Aperitars Achiech & Barter Desgaar Chartere Esgaare
Director Auth/Sign.	MH2010 PTCL
Sharadkumar B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 Encl: Valuation report.	
Nashik: 4, 1st Floor, Madhusha Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik-422003 (M.S.), INDIA Email: pachik-usatukaa co. Ja. 1 (1): +01:253.4088262/08903.80564	Regd. Off B1-001, U/B F

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Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.

To,

The Chief Manager, Bank of Baroda Regional Office

3SNL Building, Datta Mandir Road, Nashik Road, Nashik, PIN – 422 101, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF ROW HOUSE)

	General		SUCKEY IN THE STORE STORE	
1.	 Purpose for which the valuation is made To assess Fair Market value of the property for Loan Purpose. 			
2.	a) Date of inspection	:	11.09.2024	
	b) Date on which the valuation is made	1:	11.09.2024	
3.	List of documents produced for perusal: i. Copy of Sale Deed Vide No. 5846/2022			
	Nashik Municipal Corporation		e No. LND/BP/CD/648 Dated.03.03.2021, issued by	
	Municipal Corporation		B2/OC/530/2022 dated 25.03.2022 issued by Nashik	
	25.03.2022, issued by Executive Engin		nying Occupancy Certificate No. B2/OC/530/2022 dated Town Planning Nashik Municipal Corporation	
	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each	:	Shri. Yogesh Subhash Suryawanshi & Sau. Sukanya Yogesh Suryawanshi	
	owner in case of joint ownership)		<u>Address:</u> Residential Duplex Row House No.9, Ground Floor + First Floor, Survey No.327/1/3/4/5/6, Plot No.9+10+11+12/09, Opposite Rudra Elite, Narhari Nagar, Damodar Nagar, Pathardi Phata, Village- Pathardi, Taluka & District - Nashik, PIN Code – 422 001, State – Maharashtra, Country – India	
		1	<u>Contact Person</u> : Shri.Yogesh Subhash Suryawanshi (Owner) Contact No. +91 9021337843 Joint Ownership	
5.	Brief description of the property (Including Leasehold / freehold etc.)	1	Residential Duplex Row House No.9 is Situated on Ground Floor	
			As per Approved Plan, the composition of Row House is:	
			Ground Floor – Living Room + Kitchen +WC + Bath + Passage + Staircase.	



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				First Floor – 2 Bedrooms + Toilet + Balcony+ Passage+ Staircase (i.e. 2 BHK)		
	2.5 75	180%ex		The property is at 9.7 Km. travelling distance from nearest railway station Nashik Road.		
				Landmark: Opposite Rudra Elite		
5a.		Lease Period & remaining period (if phold)	:	N.A. as the property is freehold.		
6.	Loca	tion of property	:			
	a)	Plot No. / Survey No.	:	Survey No. 327/1/3/4/5/6, Plot No.9+10+11+12/09		
	b)	Door No.	:	Residential Duplex Row House No. 9		
- 21-23	c)	T.S. No. / Village	:	Village- Pathardi		
-	d)	Ward / Taluka	:	Taluka – Nashik		
	e)	Mandal / District	:	District – Nashik		
	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan Accompanying Occupancy Certificate No. B2/OC/530/2022 dated 25.03.2022, issued by Executive Engineer Town Planning Nashik Municipal Corporation		
17 8	g)	Approved map / plan issuing authority	:	Nashik Municipal Corporation, Nashik		
34	h)	Whether genuineness or authenticity of approved map/ plan is verified	/	Yes		
	i)	Any other comments by our empanelled valuers on authentic of approved plan		No		
7.	Posta	al address of the property		Residential Duplex Row House No. 9, Ground Floor + First Floor, Survey No.327/1/3/4/5/6, Plo No.9+10+11+12/09, Opposite Rudra Elite, Narhar Nagar, Damodar Nagar, Pathardi Phata, Village Pathardi, Taluka & District - Nashik, PIN Code – 422 001, State – Maharashtra, Country – India		
8.	City /	/ Town	:	Nashik		
	Resid	dential area	:	Yes		
	Com	mercial area	:	No		
	Indus	strial area	:	No		
9.	Class	sification of the area	:	NAME OF A DECK		
	i) Hig	gh / Middle / Poor	:	Middle Class		
	ii) Ur	ban / Semi Urban / Rural	:	Urban		
10.	Com	ing under Corporation limit / Village chayat / Municipality	:	Village- Pathardi Nashik Municipal Corporation		
11.	Govt Act)	ther covered under any State / Central e. enactments (e.g., Urban Land Ceiling or notified under agency area/ scheduled / cantonment area	:	No		
13.	Dime Plot	ensions / Boundaries of the Property / /	18	Actual As per Agreement		





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nisti -	North	1:						
	South							
	East							
	West	†.						
13.1	Dimensions / Boundaries of the property / Row House		Actual	As per Agreement				
	North		Duplex Row House No.8	Duplex Row House No.8				
	South		Duplex Row House No.10	Duplex Row House No.10				
	East	\square	Colony Road	Colony Road				
	West	\square	Side Margin	Side Margin				
13.2	Latitude, Longitude & Co-ordinates of the site	1:	19°56'49.5"N 73°46'15.	2"E				
13.3	Whether Boundaries Matching with Actual	1	Yes					
			Carpet Area in Sq. Ft. = 1110.00 (Area as per Site Measurement) Carpet Area = 88.33 Sq. M. i.e. 951.00 Sq. Ft. Balcony Area = 4.33 Sq. M. i.e. 47.00 Sq. Ft. Total Carpet Area in Sq. Ft. = 997.00 (Area as per Sale Deed) Built Up Area in Sq. Ft. = 1197.00 (Area as per Sale Deed + 20%)					
15.	Extent of the site considered for Valuation (least of 13A& 13B)	1	Total Carpet Area in S (Area as per Sale Dee	q. Ft. = 997.00				
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied					
	APARTMENT BUILDING							
1.	Nature of the Apartment		Residential	197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197 - 197				
2.	Location			1000 C				
	Survey No/ Plot	•	SURVEY NO 327/1/3/1/5/6	, Plot No.9+10+11+12/09				
	Block No.	•	Ourvey 110.0211110141010	, FIOLINO.9+10+11+12/09				
	Ward No.	•						
	Village / Municipality / Corporation	•	- Village- Pathardi					
	this go / manopany / corporation	•	Nashik Municipal Corpor	rotion				
	Door No., Street or Road (Pin Code)	:	Residential Duplex Rov + First Floor,Surve No.9+10+11+12/09, Op Nagar, Damodar Naga	v House No. 9, Ground Floo y No.327/1/3/4/5/6, Plo posite Rudra Elite, Narhar ar, Pathardi Phata, Village ict - Nashik, PIN Code – 422				
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	a, oounuy – mula				
4.	Year of Construction	:	2022 (As per Occupancy	(Certificate)				
	1							







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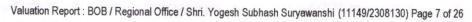
5.	Number of Floors	:	Ground Floor + First Floor
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	Residential Duplex Row House No.9
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	;	Good
11.	Facilities Available	:	anna be chonstering bai enterettyes
	Lift	:	N.A
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Covered Parking
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
	ROW House		
1	The floor in which the Row House is situated	:	Ground Floor + First Floor
2	Door No. of the Row House	:	Residential Duplex Row House No.9
3	Specifications of the Row House	:	2BHK
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tile flooring
	Doors	:	Teak Wood door framed with flush doors
	Windows	;	Aluminum Sliding windows
	Fittings	:	Concealed plumbing, Concealed C.P. Fitting Wiring
	Finishing	:	Cement Plastering
4	House Tax	:	
	Assessment No.	:	Details Not Available
	Tax paid in the name of:	:	Details Not Available
	Tax amount:	:	Details Not Available
5	Electricity Service connection No.:	:	Details Not Available
	Meter Card is in the name of:	:	Details Not Available
6	How is the maintenance of the Row House?	:	Good
7	Sale Deed executed in the name of	:	Shri. Yogesh Subhash Suryawanshi & Sau. Sukanya Yogesh Suryawanshi
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Row House?	:	Built Up Area in Sq. Ft. = 1197.00 (Area as per Sale Deed +20%)
10	What is the floor space index (app.)	:	As per NMC norms
11	What is the Carpet Area of the Row House?	:	Carpet Area = 88.33 Sq. M. i.e. 951.00 Sq. Ft. Balcony Area = 4.33 Sq. M. i.e. 47.00 Sq. Ft. Total Carpet Area in Sq. Ft. = 997.00 (Area as per Sale Deed) Built Up Area in Sq. Ft. = 1197.00
			(Area as per Sale Deed + 20%)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose





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14	Is it Owner-occupied or let out?	1:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 11,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Row House with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)		₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Row House under valuation after comparing with the specifications and other factors with the Row House under comparison (give details).	:	5,500.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate		
	i) Building + Services	•	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	•	₹ 3,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	•	₹ 38,500.00 per Sq. Pt. ₹ 38,577.00 per Sq. M. ₹ 3,577.00 per Sq. Ft.
	Guideline rate (After Depreciation)		N.A. as the age of the property is below 5 years
5	Registered Value (if available)	:	Purchased Value- ₹43,00,000.00 Document No. 5846/2022 Dated 20.06.2022
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	N.A. as the age of the property is below 5 years
	Replacement cost of Row House with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	02 Year
,	Life of the building estimated	:	55 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. as the age of the property is below 5 years
	Depreciated Ratio of the building	;	-
b	Total composite rate arrived for Valuation	;	-
	Depreciated building rate VI (a)	:	₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: 1	₹ 3,500.00 per Sq. Ft.







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Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	997.00 Sq. Ft.	5,500.00	54,83,500.00
2	Wardrobes			
3	Showcases		1201	
4	Kitchen arrangements	same rayanyi yas	bec i snuhan i	1 (c
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.	an and the first of the second		
8	Extra collapsible gates / grill works etc.	al da com de vol de	style of the second	34-36-910-5
9	Potential value, if any		14/14/14	el anotael er a
10	Others	Dis stands		
11	As per current stage of work completion the value of	SILVINE AL	(788)	
	the Row House (if Row House is under construction)	in the first and the	Ken UZ	st stra
12	After 100% completion final value of Row House	and where the area	ham side must	and the
	Total Value of the property			54,83,500.00

Value of Row House

Fair Market Value of the property	54,83,500.00
Realizable value of the property	52,09,325.00
Distress Value of the property	43,86,800.00
Insurable value of the property (1197.00 Sq. Ft. X ₹ 2,000.00)	23,94,000.00
Guideline value of the property (1197.00 Sq. Ft. X ₹ 3,577.00)	42,81,669.00



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Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Row House, where there are typically many comparables available to analyze. As the property is a Residential Row House, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of commercial and residential application in the locality etc. We estimate ₹ 5,500.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road	There is no threat of acquisition by Govt. CRZ
widening / publics service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost /	Provisions not applicable.
tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in and	₹ 11,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

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Actual site photographs



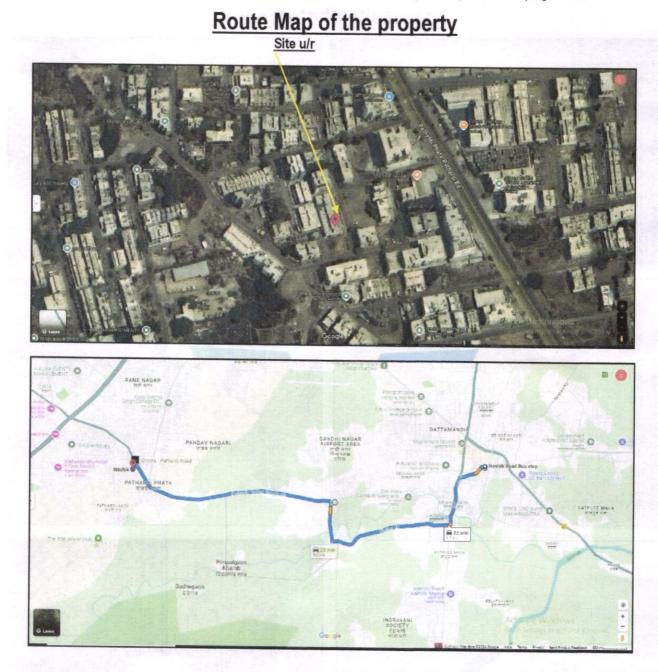


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Latitude Longitude: 19°56'49.5"N 73°46'15.2"E Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 9.7 Km.)





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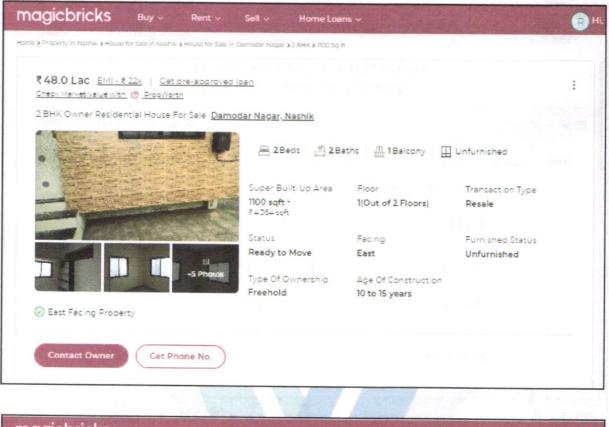
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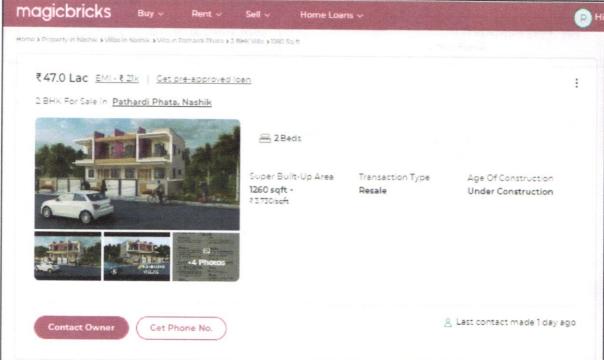
ome Year	2024-2025						Language	English		
	2027 2020	Selected District	Nashik							
		Select Taluka	Nashik							
		Select Village	Mauje Pathardi	(Nashik N	lahanagar	palik				
		Search By	Survey No.	C	SubZones					
		Enter Survey No	327			Search	1			
वेभाग				खुली जमीन	निवासी सदनिका	ऑफ़ीस दुष	काने औद्यो गि	र (Rs./)	Attribute	
).2 - 30 मीर पाथर्डी गावा	टर रुंद रस्ता पा कडे येणारा रस	ावर्डी फाटा ते 30 मीटर त्यापर्यंत च्या रस्त्यावरी मिळकती प्र.चौ.मी	हेद्र रस्ता इंदीरा नगरकडू ल रहिवास विभागातील	न 16200	38500	44270 4	8120 0	चौ. मीटर	सर्वेक्षण नंबर	
			ALC: ALC:							



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Price Indicators

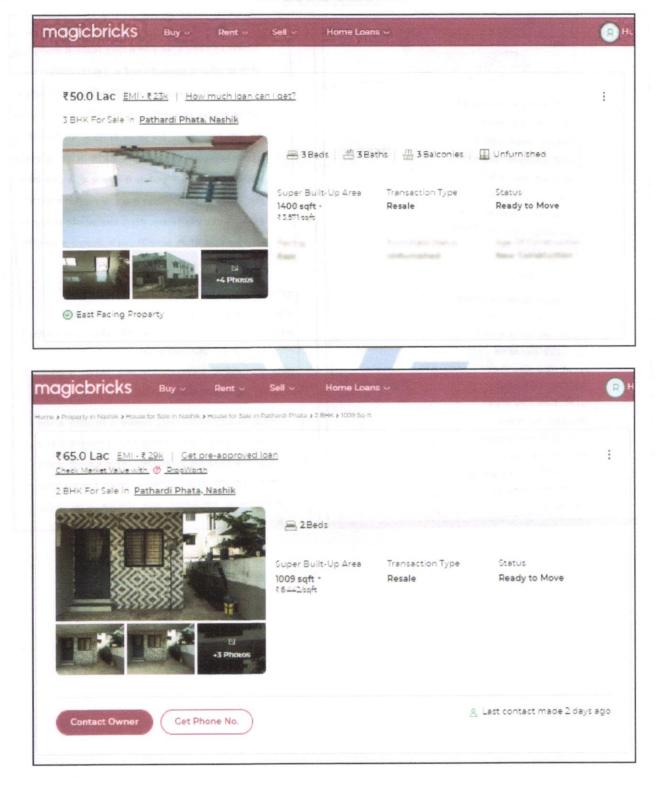






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Price Indicators





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Sale Deed

0-0-0	-	
1) भी. योजेक सुभाव मुर्ववंत्री वयः ३१ वर्षे, धंवाः लोकरी. PAN NO. CNVPS3072A ३) सी.सुकल्या वरेजेव सुर्ववंत्री वयः २४ वर्षे, धंवाः जुहीली. PAN NO. MZPP57460न योगे स एल-४१-२दी-वी.१-६/८, हनुमाल प्रोळ, सावतर जन्मर, सिडको जासिक-४२ २०२१))) लिहल मेणार)))))	
 वे. आदिनाम विल्डम तक आशिवार pan NO AARFA2222P भे बी. जंसिम प्रज्ञालाल लोडावे वरा: १९ वर्षे. संदाः स्वाप्तार शो. वंदना जिल्ला लोडावे वरा: १९ वर्षे. संदाः स्वाप्तार शो. जर्थना रसिक बी करा वरा: १९ वर्षे. संदाः स्वाप्तार शो. जर्थना रसिक बी करा वरा: १४ वर्षे. संदाः स्वाप्तार शो. ज्यंत्रारी सावसादेव पार्टील वरा: १४ वर्षे. संदाः स्वाप्तार शो. ज्यंत्री सावसादेव पार्टील वरा: १४ वर्षे. संदाः स्वाप्तार शो. ज्यंत्री सावसादेव पार्टील वरा: १४ वर्षे. संदाः स्वाप्तार शो. त्र्वात्ती सावसादेव पार्टील वरा: १४ वर्षे. संदाः स्वाप्तार शांतिः त्राप्तार संद व. ७. सिका अप्तार्ट्योट, पार्टील लेज ज. ३. कॉलेज सेइ, सावित्य-४४२००४)))))))))))))))))))	पुर्वे स पश्चिमे दक्षिणे स उत्तरे स ये पं हु प् क से सं दि के ले ल

१० असे १० स्वतंत्र ७/ ३२ उत्तारे व पंनॉट मिळकती यावरील प्राईश होम्स या रहीवाशी लंकुलातील सर्व्हे नं. ३२७/ १/३/४/१/६/प्लॉट/ इते १२/ ९ यासी क्षेत्र ७०.०० ची.मी. पैकी नाशिक महानगरपालिका, नाशिक यांचेकडे रस्ता रुंदीकरणाकरीता वर्ग इगलेले २.६३ ची.धी. क्षेत्र वजा जाता उर्वरीत क्षेत्र ६७.३७ ची.मी. व यावरील नाशिक महानगरपालिका, नाशिक यांचेकडील मंजुर बांधकाम नकाशाप्रमाणे वांधतेली हुप्लेक्स रो-हाऊस नं. ९ (तळ मजला हॉल, किंचन, डायनिंग, टॉयलेट वाध,पोर्च + पहीला मजला बोन बेडरुम, २ अर्ट्य टॉयलेट वाध, देरेस) यासी फारपेट क्षेत्र ८८.३३ ची.मी. + ४.३३ ची.मी. वाल्फनी (प्लॉट मिळकत व त्यावरील बांधीव रो-हाऊस) यासी चतु:सिमा वेणेप्रमाणे:-

र्वेस : कॉलनी रोड.

शिवमेल : साईड मार्जिन

- दिण्णेस : सर्व्हे नं. ३२७/१/३/४/५/५/प्लॉट/९ते१२/८० व यावरील डुप्लेवस रो-हाऊस नं. १०.
 - : सर्व्हे जं. ३२७/१/३/४/४/६/प्लॉट/९ते१२/८ व यावरील दुप्लेक्स रो-हाळस जं. ८.

येणेप्रमाणे चतुःसिमेतील प्लॉट मिळकत व त्यावशील बांधीव हुप्लेक्स रो-हाऊस मिळकत व त्यातील स्वतंत्र इलेक्ट्रीक मीट२ व कन्नेक्शन व स्वतंत्र नळ कनेक्शनसह. (यापुढे प्रस्तुतचे दस्तात प्लॉट व त्यावरील यांधीव हुप्लेक्स रो-हाऊस मिळकत यांचा संक्षिप्ततेसाठी एकत्रितपणे सदर मिळकत असा उल्लेख केलेला आहे.)



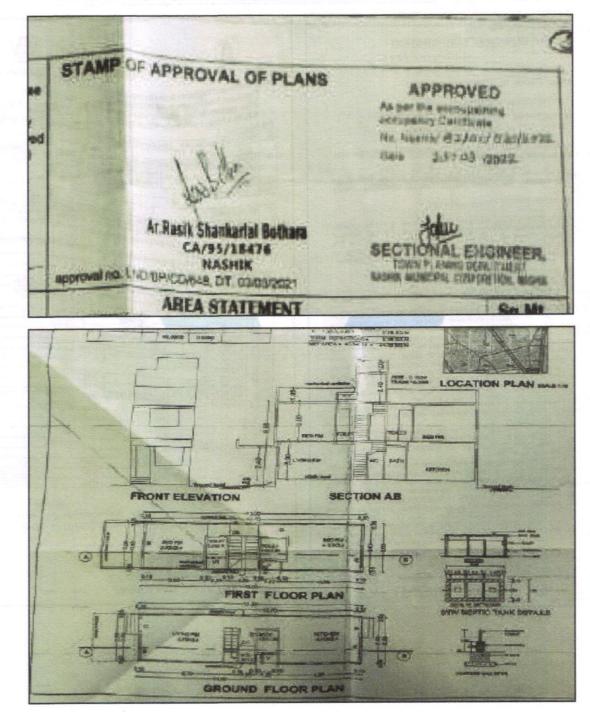
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Approved Plan





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Commencement Certificate & Occupancy Certificate

A STATE MUNICIPAL CORPORATION	
- MARINA MARINA OF	1
2 MABHIK MUNICIPAL CORPORATION	(A)
	BUILDING OCCUPANCY CERTIFICATE
DATE :- 0 3 / 03 /2021	Return Full (Risk Based)
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AND	 Severamment of Maharasitra Director No. TP01:4317/10/0787-10/2011 Stora Application for Occupancy Certificate Invaria No. 82/07/58/2021 Your Application for Occupancy Certificate Invaria No. 82/07/58/2021 A. Ressile Bothara sail Declorement afford DU 301/2021
COMMENCEMENT CERTIFICATE	b) Your Application for for the role with lotter to 1581 Di-210520 19 to 221 Di-221 Di
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Cip Ar Rasid Bothary & Struttury Sumil Palel of Nashik	Ros. Sir. Resik Bothara sell Declaration attidavil Did. 201/2/2011
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B ² C. Harmonia Structure Plant Risk Based Datent: 15/02/2021 Invised in BPIBP/93	Archi Ar Barth Bartan
2) Final Lay out No LND/WS/176/2/40 Date: 22/07/1907	INC. PUSIA BOILARA
Saturdon of building promotions is commencement certificate is hereby granted	1. Buildes Desciones the Lisensin/CDIF4
the start and development much loss of and turn Flanning Act 1966 (Mah et	The Ar. Rasik Bothara have over the building commental the building com
Hannahren Unter stall Construction and the section Under section 253 of The	The Ar. Rask Besthan have gent the building competition of the building competition of the building competition of the building countered that the building countered to the completed according to the requirement of the building regulations. This is to certify that the building has been inspected by Ar. Rask Bethara and Is completed according to the approved straining and is the occupancy.
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CONDITIONS (1 to 46)	approved drawing and is it for accupancy
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If the land vacated in consequence of autonomical the set-back rule shall form part of Public Street.	1 Name of Floor
Public Street	s) As por Sancton Plan
() to this busing of park theract shall be occupied or allowed to be occupied or permitted to be used by any person with occupancy permission under sec 283 of the Maharastra Municipal Corporation Act is duty granted.	b) As your completed building - 0
Manageral Comparation And in study and in study of the Managera	2 Use of Building 200 Residential
1) This commencement was been being grantee by this commencement periodicate / Builtang, permission shall remain valid for a period of one year commencing from care of its issue & thereafter an invalid for a period of	Was Dee Consisted Building
and the second s	3 Fier Area (#2) A-2 B9.44 Spen
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	b Al Par Completed BullBig b Al Par Completed BullBig 4 Carpot Arres (m2) Bit 33 Sqm
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Scaligreeway	b) As Per Completed Bactrig Assessed (a) As Per Sanctioned Actual (b) As Per Completed
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As a result of my appraisal and analysis, it is my considered opinion that the Fair Market Value for this particular above property in the prevailing condition with aforesaid specification is ₹ 54,83,500.00 (Rupees Fifty Four Lakh Eighty Three Thousand Five Hundred Only). The Realizable Value of the above property ₹ 52,09,325.00 (Rupees Fifty Two Lakh Nine Thousand Three Hundred Twenty Five Only) and the Distress value ₹ 43,86,800.00 (Rupees Forty Three Lakh Eighty Six Thousand Eight Hundred Only).

Place: Nashik

Date: 11.09.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Chalikwar Digitally signed by Sharadkumar Chalikwar DN: on-Sharadkumar Chalikwar, on-Vastukala Consultants (I) PvL Ltd., ou-Mumbai, email=cnd@vastukala.org, C=IN Date: 2024.09.11 17:49:59 +05'30 Auth. sign

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 Encl: Valuation report

Enclosures		
Declaration from the valuer (Annexure - I)	Attached	
Model code of conduct for valuer (Annexure – II)	Attached	

The undersigned has inspected the property detailed in the Valuation Report dated

on ₹	We are satisfied (Rupees	that the fai	r and reasonab	e market	value of the	property is
anse offen som	(i iupooo	only).	Gale of Van	abrivi da 20. d K	n <mark>, yd</mark> is i'r Llogyenni	

Date

Signature (Name Branch Official with seal)



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(Annexure - III)

DECLARATION FROM VALUERS

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 11.09.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 11.09.2024. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

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Valuation Report : BOB / Regional Of	ice / Shri. Yogesh Subhash Suryawanshi	(11149/2308130) Page 20 of 26
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Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is Purchased by Shri. Yogesh Subhash Suryawanshi & Sau. Sukanya Yogesh Suryawanshi from M/s. Adinath Builders as per Vide Sale Deed dated 20.06.2022
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, Regional Office. to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Sachin Raundal – Site Engineer Vinita Surve – Technical Manager Chintamani Chaudhari – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way
8 0 	endonicae Algorie de la constanción de las	related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 11.09.2024 Valuation Date - 11.09.2024 Date of Report - 11.09.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 11.09.2024
7.	nature and sources of the information used or relied upon;	 Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that
		would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	en en anternett terrekellette an en liter de





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Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **11th September 2024** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Row House, admeasuring 997.00 Sq. Ft. on Total Carpet Area owned Shri. Yogesh Subhash Suryawanshi & Sau.Sukanya Yogesh Suryawanshi.Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

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Property Title

Based on our discussion with the Client, we understand that the subject property is owned by Shri. Yogesh Subhash Suryawanshi & Sau.Sukanya Yogesh Suryawanshi. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Row House, admeasuring 997.00 Sq. Ft. on Total Carpet Area

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what Purchasers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Row House and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

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Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Row House, admeasuring **997.00 Sq. Ft. on Total Carpet Area**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.

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6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





(Annexure - II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

- 1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- 6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
- A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
- 9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
- 10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

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- 12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- 14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

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- 15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading)Regulations,2015 or till the time the valuation report becomes public, whichever is earlier.
- 17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- 18. As an independent valuer, the valuer shall not charge success fee.
- 19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

- 21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
- 22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
- 23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
- 24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an

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advantage in the conduct of profession for himself / itself. **Remuneration and Costs.**

- 27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
- 28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

- 29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
- 30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Place: Nashik Date: 11.09.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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Sharadkumar Chalikwar

Director

Sharadkumar B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09



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