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CIN: U74120MH2010PTC207861

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: **Shri. Brajmohan Balchandra Prajapati & Sau. Poonam Prajapati.**

Name of Owner: **Sau. Sushiladevi Rambhau Pandit & 2 Others.**

Residential Row House No. 01, Ground Floor, Survey No. 64/ A, Plot No. 72/ 2, Near Shree Durga Apartment, Ambedkar Nagar, Aanand Vatika Road, Village – Chunchale, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India.

Longitude Latitude: 19°57'30.3"N 73°43'21.2"E

Intended User :

Bank of Baroda

Regional Office Nashik Road Branch

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

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

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Regd. Office

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

+91 22 47495919

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Valuation Report / BOB / R.O. Nashik Road Branch / Shri. Brajmohan Balchandra Prajapati & Others (011400/2308300) Page 2 of 26

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Vastu/Nashik/09/2024/011400/2308300
23/5-306-RYBS
Date: 23.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House No. 01, Ground Floor, Survey No. 64/ A, Plot No. 72/ 2, Near Shree Durga Apartment, Ambedkar Nagar, Aanand Vatika Road, Village – Chunchale, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India. belongs **Name of Proposed Purchaser: Shri. Brajmohan Balchandra Prajapati & Sau. Poonam Prajapati. Name of Owner: Sushiladevi Rambhau Pandit & 2 Others.**

Boundaries of the property.

	Plot No. 72/ 2	Row House No. 01
North	Open Plot	Open Plot
South	Road	Road
East	Row House	Row House No. 02
West	Open Plot	Open Plot

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 **₹ 15,73,600.00 (Rupees Fifteen Lakh Seventy-Three Thousand Six 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**

Director

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

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=cmd@vastukala.org, c=IN
Date: 2024.09.23 13:44:01 +05'30'


Auth/Sign.



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

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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 Branch Manager,
Bank of Baroda
Regional Office Nashik Road Branch
 BSNL Building, Datta Mandir Road, Nashik Road,
 Nashik -422 101, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF ROW HOUSE)

I	General	
1.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Banking Purpose.
2.	a) Date of inspection	: 20.09.2024
	b) Date on which the valuation is Made	: 23.09.2024
3.	List of documents produced for perusal: i) Copy of Notarized Agreement for Sale Dated.09/2024 Between Shri. Brajmohan Balchandra Prajapati & Sau. Poonam Prajapati (Purchaser) From Sau. Sushiladevi Rambhau Pandit & 2 Others. (Owner). ii) Copy of Full Occupancy Certificate Building Proposal No. 215716 Dated.27.06.2011 issued by Nashik Municipal Corporation, Nashik. iii) Copy of Sanction of Building Permission & Commencement Certificate Permit No. NMCB/ 2023/ APL/ 10086 Dated.03.11.2023 issued by Nashik Municipal Corporation, Nashik. iv) Copy of Approved Building Plan Digitally Sign by Gokul Pundalik Pagare Dated.03.11.2023, issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik.	
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Name of Proposed Purchaser: Shri. Brajmohan Balchandra Prajapati & Sau. Poonam Prajapati. Name of Owner: Sau. Sushiladevi Rambhau Pandit & 2 Others Address: Residential Row House No. 01, Ground Floor, Survey No. 64/ A, Plot No. 72/ 2, Near Shree Durga Apartment, Ambedkar Nagar, Aanand Vatika Road, Village – Chunchale, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India. Contact Person: Shri. Rahul Pandit_(Builder) Contact No.: + 91 7350087562
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential Row House located on Ground Floor. The composition of residential Row House is as under:



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		Floor	Composition
		Ground Floor	Front Open Space + Hall + Kitchen + WC + Bath + Passage
		The property is at 16.1 KM. distance from nearest Railway Station Landmark: Near Shree Durga Apartment	
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 64/ A, Plot No. 72/ 2
	b) Door No.	:	Residential Row House No. 01
	c) C.T.S. No. / Village	:	Village – Chunchale
	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 Digitally Sign by Gokul Pundalik Pagare Dated.03.11.2023, issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik.
	g) Approved map / plan issuing authority	:	Nashik Municipal Corporation
	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.	Postal address of the property	:	Residential Row House No. 01, Ground Floor, Survey No. 64/ A, Plot No. 72/ 2, Near Shree Durga Apartment, Ambedkar Nagar, Aanand Vatika Road, Village – Chunchale, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India.
8.	City / Town	:	Nashik
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Chunchale Nashik Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		
	Row House	As per actual site	As per document
	North	Open Plot	Plot No. 71

	South		Road	7.50 M. Colony Road
	East		Row House	Plot No. 72/ 3
	West		Open Plot	Plot No. 72/ 1
13.1	Dimensions of the site		-	
			A As per site	B As per Document
	North	:	Open Plot	Plot No. 71
	South	:	Road	7.50 M. Colony Road
	East	:	Row House No. 02	Row House No. 02
	West	:	Open Plot	Plot No. 72/ 1
13.2	Whether Boundaries Matching with Actual		Yes	
13.3	Latitude, Longitude & Co-ordinates of the site	:	19°57'30.3"N 73°43'21.2"E	
14.	Extent of the site	:	Carpet area as per measurement are as under:	
			Floor	Carpet area in Sq. Ft.
			Ground Floor	302
			Front Open Space	138
			Back Side Open Space	24
			Carpet Area in Sq. Ft = 281.00 (Area as per Notarized Agreement for Sale)	
			Built Up Area in Sq. Ft =337.00 (Total Carpet Area + 20%)	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft = 281.00 (Area as per Notarized Agreement for Sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	S. No.	:	Survey No. 64/ A, Plot No. 72/ 2	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Chunchale Nashik Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Row House No. 01, Ground Floor, Survey No. 64/ A, Plot No. 72/ 2, Near Shree Durga Apartment, Ambedkar Nagar, Aanand Vatika Road, Village – Chunchale, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India.	
3.	Description of the locality Residential /	:	Residential	

	Commercial / Mixed	
4.	Year of Construction	: 2024 (As Per Occupancy Certificate)
5.	Number of Floors	: Ground Floor
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the Row House	: Two Row Houses
8.	Quality of Construction	: Good
9.	Appearance of the Row House	: Good
10.	Maintenance of the Row House	: Good
11.	Facilities Available	:
	Lift	: No
	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
III	Residential Row House	
1	The floor in which the Row House is situated	: Ground Floor
2	Door No. of the Row House	: Residential Row House No. 01
3	Specifications of the Row House	: 1RK
	Roof	: R.C.C. Slab
	Flooring	: Vitrified tiles flooring
	Doors	: Proposed Teak Wood door frame with flush shutters
	Windows	: Proposed Powder coated Aluminum sliding windows
	Fittings	: Proposed Concealed Plumbing with C.P. fittings & Electrical wiring
	Finishing	: Proposed Cement Plastering
4	House Tax	:
	Assessment No.	: Details Not Provided
	Tax paid in the name of:	: Details Not Provided
	Tax amount:	: Details Not Provided
5	Electricity Service connection No.:	: Details Not Provided
	Meter Card is in the name of:	: Details Not Provided
6	How is the maintenance of the Row House?	: Good
7	Sale Deed executed in the name of	: Name of Proposed Purchaser: Shri. Brajmohan Balchandra Prajapati & Sau. Poonam Prajapati. Name of Owner: Sau. Sushiladevi Rambhau Pandit & 2 Others
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 = 337.00 (Total Carpet Area + 20%)
10	What is the floor space index (app.)	: As per Nashik Municipal Corporation norms

11	What is the Carpet area of the Row House?	:	Carpet area as per measurement are as under: <table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>302</td> </tr> <tr> <td>Front Open Space</td> <td>138</td> </tr> <tr> <td>Back Side Open Space</td> <td>24</td> </tr> </tbody> </table> Carpet Area in Sq. Ft = 281.00 (Area as per Notarized Agreement for Sale)	Floor	Carpet area in Sq. Ft.	Ground Floor	302	Front Open Space	138	Back Side Open Space	24
Floor	Carpet area in Sq. Ft.										
Ground Floor	302										
Front Open Space	138										
Back Side Open Space	24										
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium Class								
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose								
14	Is it Owner-occupied or let out?	:	Vacant								
15	If rented, what is the monthly rent?	:	₹ 3,000.00 Expected rental income per month								
IV	MARKETABILITY	:									
1	How is the marketability?	:	Good								
2	What are the factors favoring for an extra Potential Value?	:	Located in developing 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).	:	₹ 5,600.00 per Sq. Ft. on Carpet area								
3	Break – up for the rate	:									
	I. Building + Services	:	₹ 2,000.00 per Sq. Ft.								
	II. Land + others	:	₹ 3,600.00 per Sq. Ft.								
4	Guideline rate obtained from the Registrar's Office	:	₹ 28,600.00 per Sq. M. i.e. ₹ 2,657.00 per Sq. Ft.								
4A	Guideline rate obtained (after Depreciation)	:	-								
5	Registered Value (if available)	:	NA								
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	:	New Construction
	Life of the building estimated	:	60 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	:	₹ 3,600.00 per Sq. Ft.
	Total Composite Rate	:	₹ 5,600.00 per Sq. Ft.
	Remarks:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	281.00 Sq. Ft.	5,600.00	15,73,600.00
2	Extra Work			
3	Open Terrace Area			
4	Car Parking			
5	Showcases			
6	Kitchen arrangements			
7	Superfine finish			
8	Interior Decorations			
9	Electricity deposits / electrical fittings, etc.			
10	Extra collapsible gates / grill works etc.			
11	Potential value, if any			
12	Others			
	Present Market Value of the property			15,73,600.00
	Realizable Value of the property			14,94,920.00
	Distress sale value of the property			12,58,880.00
	Insurable value of the property (337.00 Sq. Ft. x ₹ 2,000.00)			6,74,000.00
	Guideline value of the property (337.00 Sq. Ft. x ₹ 2,657.00)			8,95,409.00

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



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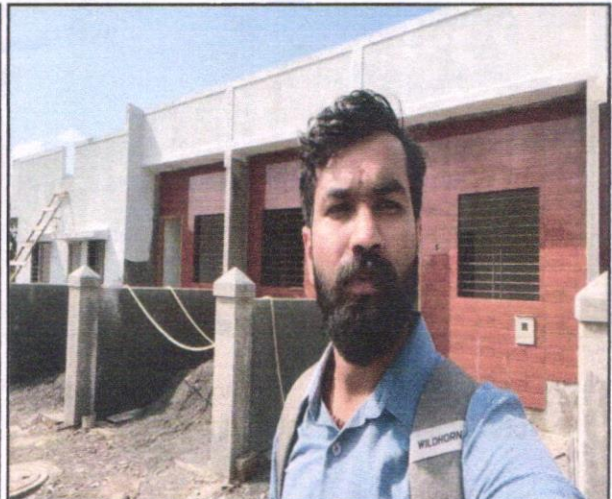
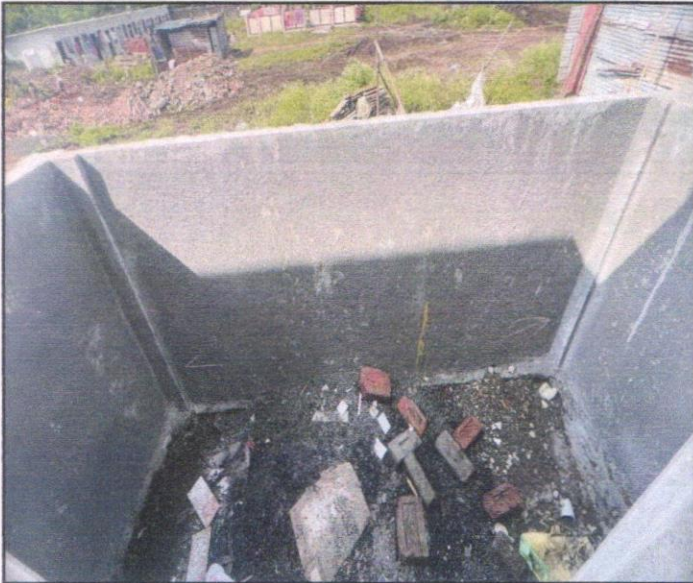
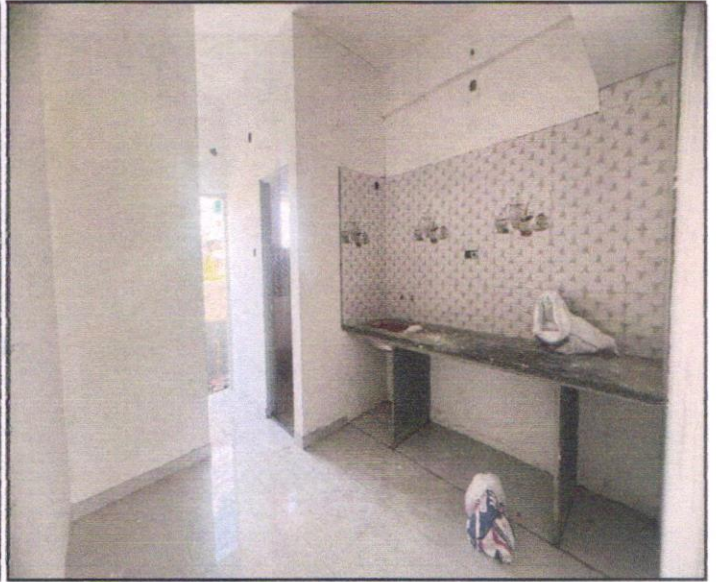
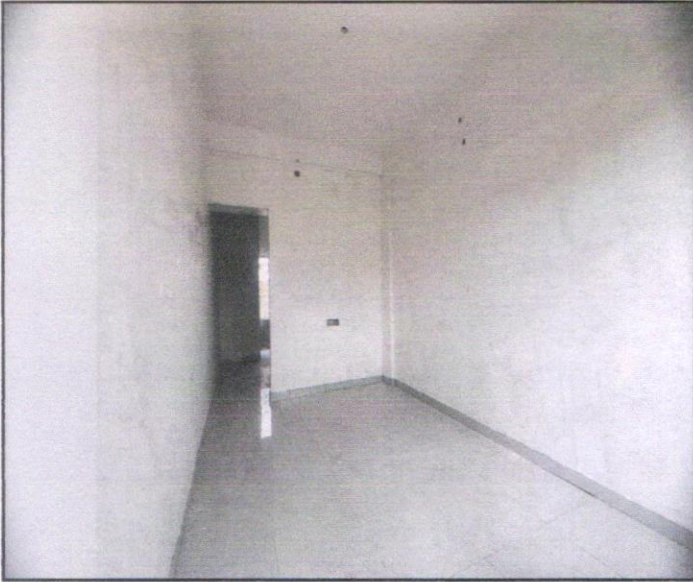
practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

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 comparable, 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 comparable 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 residential and Commercial application in the locality etc. We estimate ₹ 5,600.00 per Sq. Ft. on Carpet Area for valuation. (after Depreciation)

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	N.A.
i) Sale ability	Good
ii) Likely rental values in future	₹ 3,000.00 expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual site Photographs



Route Map of the property

Site u/r



Longitude Latitude: 19°57'30.3"N 73°43'21.2"E

Note: The Blue line shows the route to site from nearest Railway Station (Nashik – 16.1 KM.)




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Valuation Home Rule Guidelines LOGOUT

Valuation For Rural Area

Location Details

Select Type Development Agreement Tenant Occupied Other Division Name [Help on Division](#)

District Name Taluka Name Village/Zone Name

Attribute SubZone Name

Mahapalika Area

Open Land	Residence	Office	Shop	Industry	Unit
4400	28600	32890	35750	0	Square Meter

Price Indicators

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Home / Nashik / MDC Ambad / House for Sale in MDC Ambad / 2 BHK Independent House

2 BHK Independent House ₹50.0 L EMI starts at 26.48 K
Krishna Nagar, MDC Ambad, Nashik
4.17 K/sq.ft
Last updated: Sep 7, 2024

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₹35.0 Lac EMI: 1.15k Get pre-approved loan
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2 BHK Owner Residential House For Sale Chunchale, Nashik

2 Beds 2 Baths 2 Balconies Unfurnished

Carpet Area: 606 sq.ft (577.50 sq.m) Floor: 1 (Out of 2 Floors) Transaction Type: Resale

Status: Ready to Move Facing: North Furnish Status: Unfurnished

Car Parking: 1 Open Type Of Ownership: Freehold Age Of Construction: New Construction

[Contact Owner](#) [Get Phone No.](#) Last contact made 3 days ago

More Details

Price Breakup: ₹35 Lac
Address: Plot 73, Blossom Pride Row House, Chunchale Shivar, Nashik 422010, Chunchale, Nashik, Maharashtra
Furnishing: Unfurnished
Flooring: Marble
Type of Ownership: Freehold

Posted on: Jun 08, 24 Property ID: 88890247

Contact Owner
Digambar Patil +919800000000
[Get Phone No.](#)



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Notarized Agreement For Sale

महाराष्ट्र MAHARASHTRA 2024 23AB 524833

अनं 10418 नं. 100/नकी नं. 100/- दि. 19/09/2024

नाम ब्रजमोहन प्रजापती

वयस हा नं 7 वर्षे नं 100 जायव संकुल चुंचाळे शिवाय नाशिक

इमो अफिशियल घाटोल

व्यवसाय कर प्रकार

योगेश बळवंत कुलकर्णी

स्टेथ डेप्युटि पब्लिक

परवाना क्र 7/2002

TREASURY OFFICE NASHIK

13 SEP 2024

STPHC ATO

NOTARY

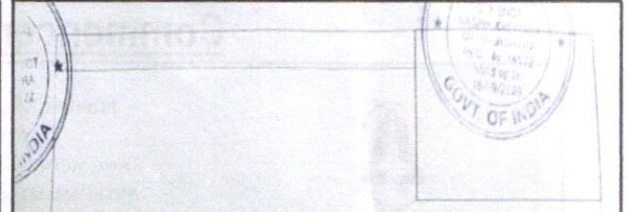
NOTED & REGISTERED

at Serial No. 13118/24

DATE 17/9/2024

THIS DOCUMENT CONTAINS

01-3 Total Pages 02



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साठेखत करारनामा

साठेखत करारनामा आज दिनांक --- माहे सप्टेंबर इसवी सन 2024 रोज --- वार ते दिवशी नाशिक मुक्कामी.

NOTARY

104 PARSHAM

NOTARY OFFICE

NASHIK DISTRICT

NASHIK JADHAVA

REG. NO. 14322

19/09/20

18-3/7525

GOVT OF INDIA

1. श्री. ब्रजमोहन बालचन्द्र प्रजापति

वय - 30 वर्षे, धंदा -

पंन नं. - CHNPP 0635 E

आधार नं. - 9782 9671 7451

मो. नं.

2. सौ. पुनम प्रजापति

वय - 28 वर्षे, धंदा - गृहिणी,

पंन नं. - DMKPP 9014 E

आधार नं. - 5552 6779 6473

मो. नं.

दोपेही रा. रो हाऊस नं. 07, स. नं. 100, जायव संकुल, पवार फ्लोर मिल जवळ, चुंचाळे शिवाय, सातपुर, अंबड लिंक रोड, नाशिक

लिहून घेणार

यांसी

1. सौ. मीनादेवी मोतीलाल पंडीत

वय - 51 वर्षे, धंदा - व्यवसाय,

पंन नं. - AZRPP 0802 D

आधार नं. - 6499 8896 1440

मो. नं. - 9890015742

रा. एमएचबी कॉलनी, सातपुर, नाशिक

2. सौ. सुनिता सुभाष पंडीत

वय - 48 वर्षे, धंदा - व्यवसाय,

पंन नं. - AODPP 4129 A

आधार नं. - 6649 7517 3993

मो. नं. - 8669172928

रा. 63/908, पोलिस क्वॉटर्स जवळ, वासनगर, नाशिक

लिहून देणार

3. सौ. सुशिलादेवी रामबाबू पंडीत

वय - 49 वर्षे, धंदा - व्यवसाय,

पंन नं. - APBPP 5509 H

आधार नं. - 2286 7091 2077

मो. नं. - 7350087562

रा. खुटवडनगर, प्लॉट नं. 63, स. नं. 36, कामटवाडी, नाशिक

कारणे साठेखत करारनाम्याचा दस्त लिहून देतो ऐसा जे की,

1. मिळकतीचे वर्णन:-

अ) तुकडी जिल्हा नाशिक पोटतुकडी तालुका नाशिक पैकी नाशिक महानगरपालिका हद्दीतील, नागरी जमीन कमाल मर्यादा कक्षाचे बाहेरील मौजे चुंचाळे या गावचे शिवारातील पट नं. 64/अ, यातील मंजूर लेआऊट मधील प्लॉट नं. 72/2 यांसी एकूण क्षेत्र 90.75 चौ.मी. त्यापैकी लिहून देणार यांचे क्षेत्र 86.22 चौ.मी. व ऊर्वरित क्षेत्र 04.53 चौ.मी. नाशिक महानगरपालिका नाशिक रस्ता रुंदीकरणकडे यांसी बिनशेती आकार रु. --- पैसे यांसी चतुःसिमा खालीलप्रमाणे:

पूर्वेस	-	प्लॉट नं. 72/3
पश्चिमेस	-	प्लॉट नं. 72/1
दक्षिणेस	-	7.5 मी रोड
उत्तरेस	-	प्लॉट नं. 71

येणेप्रमाणे चतुःसिमेतील प्लॉट मिळकत, जल, तरु, काष्ट, पाषाण, निधी, निक्षेप व तदंगभूत वस्तुसह, वाग वहिवाटीचे व येणे जाण्याचे हक्कांसह आणि इजमेंटरी राईटसह मिळकत दरोबस्त. तसेच बिगरशेती उपयोगासाठी वापर करण्याचे परवानगोसह मिळकत दरोबस्त.

ब) या दस्ताचा विषय असलेली मिळकत :

वर कलम 1-अ यांत वर्णन केलेल्या प्लॉट मिळकतीतील लिहून देणार यांचे सामाईक अविभक्त क्षेत्र व त्यावरील तळमजल्यावरील रोहाऊस नं. 01 यांसी कार्पेट क्षेत्र 26.10 चौ. मी. हो एक रुम + किचन + संडास + वायरुम यांसी चतुःसिमा खालीलप्रमाणे,

पूर्वेस	-	रो हाऊस नं. 02
पश्चिमेस	-	प्लॉट नं. 72/1
दक्षिणेस	-	7.5 मी कॉलनी रोड
उत्तरेस	-	प्लॉट नं. 71

येणेप्रमाणे चतुःसिमापुर्वक वर्णनाची मिळकत जल, तरु, काष्ट, पाषाण, निधीनिक्षेप व तदंगभूत वस्तुसह तसेच फिटींग, फिचरसह व मिळकतीत जाण्यायेण्याचे सामाईक वागवहिवाटीचे सर्व हक्कांसह दरोबस्त मिळकत.

Commencement Certificate



Nashik Municipal Corporation
APPENDIX D-1
SANCTION OF BUILDING PERMISSION
AND COMMENCEMENT CERTIFICATE



Building Permit No - 215716
Proposal Code - NMCB-23-83846

Permit No. : NMCB/BI/2023/IAPU/10086
Date : 03/11/2023

Building Name :	ROW HOUSE(Residential)	Floors :	GROUND FLOOR PLAN
-----------------	------------------------	----------	-------------------

To,
i) Sau. Sushiladevi Rambabu Pandit And Other Two,
S NO. 64/A P. NO. 72/2 AT, CHUNCHALE SHIWAR IN NASHIK
ii) Lahu Wagh (Engineer)

Sir/Madam,

With reference to your application No NMCB202305100, dated 02-10-2023 for the grant of sanction of Commencement Certificate under Section 18/44 of The Maharashtra Regional and Town Planning Act, 1966 read with Maharashtra Municipal Corporations Act, 1949, to carry out development work / Building on Plot No 72/2, City Survey No./Survey No./Revenue S.No./Khasra No./Gut No. 64/A, Final Plot No. 72/2, Sector No. -, Mouje CHUNCHALE situated at Road / Street 9.00, Society. The Commencement Certificate / Building Permit is granted under Section 18/45 of the said Act, subject to the following conditions :

1. The land vacated in consequence of the enforcement of the set back line shall form part of the public street.
2. No new building or part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until Occupancy permission has been granted.
3. The Development permission/Commencement Certificate shall remain valid for a period of one year commencing from the date of its issue.
4. This permission does not entitle you to develop the land which does not vest in you.
5. This permission is being issued as per the provisions of UDCPR. If any permission is required to be obtained from any department of the state or central government under the provisions of any other laws / rules, it shall be binding on the owner/ developer to obtain such permission from the concerned authority.
6. Information Board to be displayed at site till Occupation Certificate.
7. If in the development permission reserved land/amenity space/road widening land is to be handed over to the authority in the lieu of DEVELOPMENT RIGHTS if any, then necessary possession receipt, registered transfer deed alongwith change in name on record of rights shall be executed in the name of authority within 6 month from the commencement certificate.
8. All the provision mentioned in UDCPR, as may be applicable, shall be binding on the owner/developer.
9. Provision for recycling of Gray water, where ever applicable shall be completed prior to completion certificate and design, drawing with completion certificate shall be submitted along with the application for occupancy certificate.
10. Lift Certificate from PWD should be submitted before Occupation Certificate, if applicable.
11. Permission for cutting of tree, if necessary, shall be obtained from the tree authority. Also the certificate/letter for plantation of trees on the land, if required under the provision of tree act, shall be submitted before occupation certificate.
12. Authority will not supply water for construction.
13. Areas/cities where storm water drainage system exists or designed, design and drawings from Service consultant for storm water drainage should be submitted to the concerned department of the authority before Commencement of the work and completion certificate of the consultant in this regard shall be submitted along with the application for occupancy certificate.
14. The owner/developer shall submit the completion certificate from the service consultant for completion of the septic tank or proper connection to the sewerage system of the authority or sewage treatment plant (where ever necessary)








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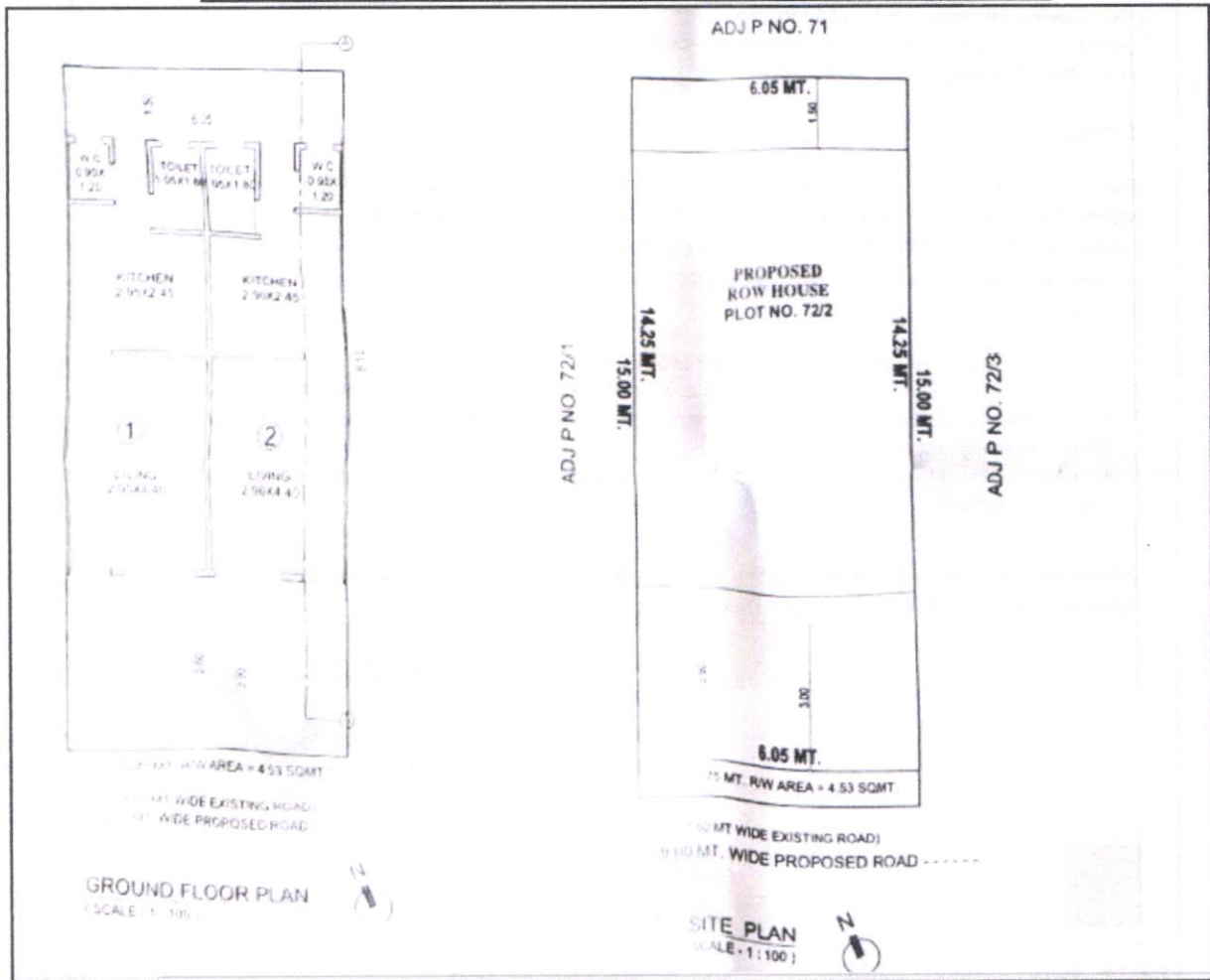
Occupancy Certificate

	<p>Nashik Municipal Corporation FULL OCCUPANCY CERTIFICATE</p>	 <p>महाराष्ट्र सेवा कर्तव्य Right to Public Service Act सर्वोदय ही सर्वोच्च मूल्य</p>	
Approval No. : NMCB/FO/2024/APL/06549 Proposal Code : NMCB-23-83846		Building Proposal Number - 215716 Date : 29/07/2024	
Building Name	ROW HOUSE(Residential)	Floor :	GROUND FLOOR PLAN (55.35 Sq. मी.)
To, i) Sau. Sushiladevi Rambabu Pandit And Other Two, S NO 64/A P.NO. 72/2 AT, CHUNCHALE SHIWAR IN NASHIK ii) Lahu Wagh (Engineer)			
Sir/Madam, The FULL development work / erection re-erection / or alteration in of building / part building No / Name ROW HOUSE(Residential) Plot No 72/2, Final Plot No 72/2, City Survey No./Survey No./Khasara No./ Gut No. 64/A, Village Name/Mouje CHUNCHALE, Sector No. -, completed under the supervision of Engineer, License No as per approved plan vide Permission No. NMCB/B/2023/APL/10086 Date 03/11/2023 may be occupied on the following conditions.			
<ol style="list-style-type: none"> 1. Authority will supply only drinking water as per availability 2. All Conditions mentioned in NOC of Tree, Water & Drainage, NOC of the fire department will be binding. 3. It is responsibility of Developer / Society to keep in Operation the system of Solar Water system & Rain Water Harvesting system.(if applicable) 4. It is responsibility of Developer / Society to keep in Operation the system of CCTV, Lift & Organic Waste Disposal.(if applicable) 			
Occupancy plan is not issued separately along with this letter. Hence, please refer approved plan issued vide Permission No NMCB/B/2023/APL/10086 Date 03/11/2023			
		Signature valid  <small>Digitally signed by CAJJI MOHAMMAD SAJJAD JALALI LONDON Date: 2024.07.29 16:07:15 IST Reason: Approved Certificate Designation: Deputy Engineer Location: Nashik Maharashtra Project Code: NMCB-23-83846/215716/06549 Application Number: 2311/2023/24215716/06549 Proposal Number: 215716 Certificate Number: NMCBFO/2024/APL/06549</small>	
		Yours faithfully, Deputy Engineer, Nashik Municipal Corporation.	
Scan QR code for verification of authenticity.		Scan QR code for Building Details.	

Approved Plan

Signature Not Verified

Digitally signed by **GANESH PUNDLIK PAGARE**
 Date: 2023.11.03 13:07:53 IST
 Reason: Approved Drawing Plan
 Location: Nashik Municipal Corporation
 Project Code : NMCB-23-53848
 Application Number : NMCB/2308100
 Proposal Number : 215716
 Certificate Number : NMCB/2023/APL/10088



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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 **₹ 15,73,600.00 (Rupees Fifteen Lakh Seventy-Three Thousand Six Hundred Only)**. The **Realizable Value** of the above property **₹ 14,94,920.00 (Rupees Fourteen Lakh Ninety-Four Thousand Nine Hundred Twenty Only)**, and the **Distress Value** **₹ 12,58,880.00 (Rupees Twelve Lakh Fifty-Eight Thousand Eight Hundred Eighty Only)**.

Place: Nashik

Date: 23.09.2024

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Sharadkumar
Chalikwar**

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=cmd@vastukala.org, c=IN
Date: 2024.09.23 13:44:21 +05'30'

Auth. Sign.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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 that the fair and reasonable market value of the property is
₹ _____ (Rupees _____
_____ only).

Date

Signature
(Name Branch Official with seal)



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(Annexure – I)

DECLARATION FROM VALUERS

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

- a. The information furnished in my valuation report dated 23.09.2024 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 has personally inspected the property on 20.09.2024. 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.
- h. 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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Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is being purchased by Shri. Brajmohan Balchandra Prajapati & Sau. Poonam Prajapati From Sau. Sushiladevi Rambhau Pandit & 2 Others. Notarized Agreement For Sale Dated.09/2024.
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 Nashik Road Branch.
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Swapnil Wagh– Site Engineer Binu Surendran – Technical Manager Rishidatt Yadav– 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 related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 20.09.2024 Valuation Date - 23.09.2024 Date of Report - 23.09.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 20.09.2024
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • 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;	Nil
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.	Attached

Property Title

Based on our discussion with the Client, we understand that the subject property is being purchased by For the purpose of this appraisal exercise, we have assumed that the Name of Proposed Purchaser: **Shri. Brajmohan Balchandra Prajapati & Sau. Poonam Prajapati**. Name of Owner : **Sau. Sushiladevi Rambhau Pandit & 2 Others**. 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 **281.00 Sq. Ft. 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 buyers 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



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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.

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 **281.00 Sq. Ft. 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.
3. 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.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

(Annexure – II)



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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.
3. 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.
8. 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

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.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties



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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 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.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
Chalikwar

Director

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

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=cmd@vastukala.org, c=IN
Date: 2024.09.23 13:44:31 +05'30'

Auth. Sign.



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