

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Rahul Chandrakant Javare &
Swati Hemchandra Khairnar (Alias),
Sau. Swati Rahul Javare.**

Residential Row House No. 01, Ground Floor + First Floor + Second Floor, " **Vaibhav Tirth Row Houses** ",
Survey No. 45/7+(P), Plot No. 45+46, Behind APMC Market Yard, Samarth Nagar, off Peth Road, Village
– Makhmalabad, Taluka & District - Nashik, PIN Code – 422 004, State – Maharashtra, Country – India.

Latitude Longitude: 20°01'49.9"N 73°47'20.1"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 Nandu 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

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House No. 01, Ground Floor + First Floor + Second Floor, " **Vaibhav Tirth Row Houses** ", Survey No. 45/7+(P), Plot No. 45+46, Behind APMC Market Yard, Samarth Nagar, off Peth Road, Village – Makhmalabad, Taluka & District - Nashik, PIN Code – 422 004, State – Maharashtra, Country – India. belongs to **Name of Owner: Shri. Rahul Chandrakant Javare & Swati Hemchandra Khairnar (Alias), Sau. Swati Rahul Javare.**

Boundaries of the property.

Boundaries	Plot No. 45+46	Row House No. 01
North	Adj. S. No. 45 Part	Adj. S. No. 45 Part
South	Plot No. 47 Part	Row House No. 2
East	Plot No. 44 & 43 Part	Plot No. 44 & 43 Part
West	Road	Colony Road

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 **₹ 66,05,100.00 (Rupees Sixty-Six Lakh Five Thousand One 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 B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD,
email=cmd@vastukala.org, c=IN
Date: 2024.10.19 18:04:25 +05'30'



Director

Auth. Sign.

Sharadkumar B. Chalikwar

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



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****Narsing Nagar Branch**1, Sukhshanti Heights, Narsing Nagar, Gangapur Road, Nashik- 422 013,
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 Bank Loan Purpose.
2.	a)	Date of inspection : 18.10.2024
	b)	Date on which the valuation is made : 19.10.2024
3.	List of documents produced for perusal: i. Copy of Agreement for Sale Sr. No. 10176/ 2024 Dated.11.10.2024. ii. Copy of Occupancy Certificate No. C2/ 24821/ 19 dated.22.03.2019 issued by Nashik Municipal Corporation, Nashik. iii. Copy of Approved Building Plan Accompanying Occupancy Certificate No. C2/ 24821/ 19 dated.22.03.2019 issued by 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 Owner: Shri. Rahul Chandrakant Javare & Swati Hemchandra Khairnar (Alias), Sau. Swati Rahul Javare. Address: Residential Row House No. 01, Ground Floor + First Floor + Second Floor, " Vaibhav Tirth Row Houses ", Survey No. 45/7+(P), Plot No. 45+46, Behind APMC Market Yard, Samarth Nagar, off Peth Road, Village – Makhmalabad, Taluka & District - Nashik, PIN Code – 422 004, State – Maharashtra, Country – India. Contact Person: Shri. Rahul Chandrakant Javare (Owner) Contact No. +91 9404759458 Joint Ownership.
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Row House No. 03 is located on Ground Floor + First Floor + Second Floor The composition of Row House As per Approved Building Plan is : Ground Floor - Parking + Staircase. First Floor - Living + Kitchen + WC + Bath + Staircase. Second Floor - 2 Bedrooms + Toilet + Staircase +Balcony. i.e. (2BHK) . But as per Site inspection Part Parking area is Converted into 1 Room and use as a Commercial Purpose. So As per Site inspection the composition of Row House is

			<p>Ground Floor - Parking + Staircase + Room. First Floor - Living + Kitchen + WC + Bath + Staircase. Second Floor - 2 Bedrooms + Toilet + Staircase + Balcony. i.e. (2BHK+1Room). The property is at 13.7 Km. distance from nearest railway station Nashik Road. Landmark: Behind APMC Market Yard</p>
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. 45/7+(P), Plot No. 45+46
	b) Door No.	:	Residential Row House No. 03
	c) T.S. No. / Village	:	Village – Makhmalabad
	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. C2/ 24821/ 19 dated.22.03.2019 issued by Nashik Municipal Corporation, Nashik.
	g) Approved map / plan issuing authority	:	Nashik Municipal Corporation, Nashik
	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	:	Yes - The composition of Row House As per Approved Building Plan is : Ground Floor - Parking + Staircase. First Floor - Living + Kitchen + WC + Bath + Staircase. Second Floor - 2 Bedrooms + Toilet + Staircase + Balcony. i.e. (2BHK). But as per Site inspection Part Parking area is Converted into 1 Room and use as a Commercial Purpose. So As per Site inspection The composition of Row House is Ground Floor - Parking + Staircase + Room. First Floor - Living + Kitchen + WC + Bath + Staircase. Second Floor - 2 Bedrooms + Toilet + Staircase + Balcony. i.e. (2BHK+1Room)
7.	Postal address of the property	:	Residential Row House No. 01, Ground Floor + First Floor + Second Floor, " Vaibhav Tirth Row Houses ", Survey No. 45/7+(P), Plot No. 45+46, Behind APMC Market Yard, Samarth Nagar, off Peth Road, Village – Makhmalabad, Taluka & District - Nashik, PIN Code – 422 004, 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 PanChhayat / Municipality	:	Village – Makhmalabad 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
13.	Dimensions / Boundaries of the Property / Plot No. 2+3/C		As per Actual Site As per Agreement for Sale
	North	:	Adj. S. No. 45 Part Adj. S. No. 45 Part
	South	:	Plot No. 47 Part Plot No. 47 Part
	East	:	Plot No. 44 & 43 Part Plot No. 44 & 43 Part
	West	:	Road Road
13.1	Row House		As per Actual Site As per Agreement for Sale
	North		Adj. S. No. 45 Part Adj. S. No. 45 Part
	South		Row House No. 2 Row House No. 2
	East		Plot No. 44 & 43 Part Plot No. 44 & 43 Part
	West		Colony Road Colony Road
13.2	Whether Boundaries Matching with Actual		Yes
13.3	Latitude, Longitude & Co-ordinates of the site	:	20°01'49.9"N 73°47'20.1"E
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 918.00 Balcony Area in Sq. Ft = 88.00 Open Space Area in Sq. Ft = 298.00 (Area as per Actual Measurement) Carpet Area in Sq. Ft. = 977.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 1172.00 (Total Carpet Area + 20 %)
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 977.00 (Area as per Agreement for Sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	Survey No. 45/7+(P), Plot No. 45+46
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village – Makhmalabad Nashik Municipal Corporation.
	Door No., Street or Road (Pin Code)	:	Residential Row House No. 01, Ground Floor + First Floor + Second Floor, " Vaibhav Tirth Row Houses ",

		Survey No. 45/7+(P), Plot No. 45+46, Behind APMC Market Yard, Samarth Nagar, off Peth Road, Village – Makhmalabad, Taluka & District - Nashik, PIN Code – 422 004, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2019 (As per Occupancy Certificate)
5.	Number of Floors	: Ground Floor + First Floor + Second Floor
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 04 Row House
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	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?	: No
	Is pavement laid around the building	: Yes
III	ROW HOUSE	
1	The floor in which the Row House is situated	: Ground Floor + First Floor + Second Floor
2	Door No. of the Row House	: Residential Row House No. 01
3	Specifications of the Row House	: 2BHK + 1Room
	Roof	: R.C.C. Slab
	Flooring	: Verified tile Flooring
	Doors	: Teak Wood door framed with flush doors
	Windows	: M.S. Grills window
	Fittings	: Open Plumbing, Open Casing Capping
	Finishing	: Cement Plastering
	Paint	: Distemper Paint
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 Owner: Shri. Rahul Chandrakant Javare & Swati Hemchandra Khairnar (Alias), Sau. Swati Rahul Javare.
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. = 1172.00 (Total Carpet Area + 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 in Sq. Ft. = 918.00 Balcony Area in Sq. Ft = 88.00

		Open Space Area in Sq. Ft = 298.00 (Area as per Actual Measurement)
		Carpet Area in Sq. Ft. = 977.00 (Area as per Agreement For Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:
13	Is it being used for Residential or Commercial purpose?	: Residential purpose
14	Is it Owner-occupied or let out?	: Owner Occupied
15	If rented, what is the monthly rent?	: ₹ 13,000.00 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 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)	: ₹ 5,500.00 to ₹ 6,500.00 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).	: ₹ 6,300.00 per Sq. Ft. on Carpet Area
3	Break - up for the rate	:
	i) Building + Services	: ₹ 2,000.00 per Sq. Ft.
	ii) Land + others	: ₹ 4,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: ₹ 31,600.00 per Sq. M. i.e. ₹ 2,936.00 per Sq. Ft.
	Guideline rate obtained (after Depreciation)	: -
5	Registered Value (if available)	: Purchaser Value - 33,50,000/- Register No. 10176/ 2024 Dated.11.10.2024
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	: 05 Years
	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	: N.A. as the age of the property is below 5 years
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	: ₹ 4,300.00 per Sq. Ft.

Total Composite Rate	: ₹ 6,300.00per Sq. Ft.
Remarks: <i>The composition of Row House As per Approved Building Plan is : Ground Floor - Parking + Staircase. First Floor - Living + Kitchen + WC + Bath + Staircase. Second Floor - 2 Bedrooms + Toilet + Staircase +Balcony. i.e. (2BHK). But as per Site inspection Part Parking area is Converted into 1 Room and use as a Commercial Purpose. So As per Site inspection The composition of Row House is Ground Floor - Parking + Staircase + Room. First Floor - Living + Kitchen + WC + Bath + Staircase. Second Floor - 2 Bedrooms + Toilet + Staircase +Balcony. i.e. (2BHK+1Room).</i>	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	977.00 Sq. Ft.	6,300.00	61,55,100.00
2	Furniture	Lump Sum	Lump Sum	2,50,000.00
3	POP	Lump Sum	Lump Sum	2,00,000.00
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	Total Value of the Property			66,05,100.00

Value of Row House

Fair Market Value	66,05,100.00
Realizable value	62,74,845.00
Distress Value	52,84,080.00
Insurable value of the property (1172.00 Sq. Ft. X ₹ 2,000.00)	23,44,000.00
Guideline value of the property (1172.00 Sq. Ft. X ₹ 2,936.00)	34,40,992.00

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 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



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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 ₹ 5,500.00 to ₹ 6,500.00 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 ₹ 6,300.00 per Sq. Ft. on Carpet Area for valuation.

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	Not applicable.
i) Sale ability	Good
ii) Likely rental values in future in and	₹ 13,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



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Actual site photographs



Route Map of the property

Site u/r



Longitude Latitude: 20°01'49.9"N 73°47'20.1"E

Note: The Blue line shows the route to site from nearest Railway Station (Nashik – 13.7 Km)




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महाराष्ट्र शासन



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(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Enter Survey No:

उपविभाग	खुली जमीन	निवासी सदनिका	जॉक्रीस दुकाने	औद्योगिक	एकर (Rs./)	Attribute
14.6 - माखमलावाड म्हुसहळ लिक रस्त्याच्या दक्षिणेकडील रस्ता विभाग वगळता शंतर्गत मिळकती	8700	31600	35370	39500	0	चौ. मीटर सर्वेक्षण नंबर

Price Indicators

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4 BHK Independent House

Makhmalabad, Nashik

OFFERS Zero brokerage Know More

₹75.0 L EMI starts at 39.72 K

4.57 K/sq.ft

[Contact Owner](#)

1640 sq.ft
Built Up Area

4.57 K/sq.ft
Avg. Price

1 Years Old
Age of property

Ready to move
Possession status

East facing
Facing

Fully Furnished
Furnishing

magicbricks
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Home > Property in Nashik > Villa in Nashik > Villa in Ramkrishna Nagar/Makhmalabad > 2BHK Villa, 1200 Sq.ft

Posted on: Sep 30, 24 Property ID: 74089111

₹46.0 Lac EMI - 2.21k [How much loan can I get?](#)

2 BHK For Sale in Ramkrishna Nagar Makhmalabad, Nashik

2 Beds 2 Baths 2 Balconies 1 Covered Parking

Carpet Area: 875 sqft (5.257/sqft)

Transaction Type: New Property

Additional Rooms: 1 Store Room

Facing: North - East

Furnished Status: Semi-Furnished

Car Parking: 1 Covered

Type Of Ownership: Freehold

Age Of Construction: Under Construction

[Contact Builder](#)

[Get Phone No.](#)

Contact Builder

B Orbit Group -91-7700000000

[Get Phone No.](#)

[Contact Builder](#)

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Last contact made 3 days ago



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₹ 80.0 Lac EMI - 8.36k | [Get pre-approved loan](#)

4 BHK Residential House - 2020 Sq.ft. undefined



4 Beds **3 Baths** **1 Balcony** **Unfurnished**

Carpet Area
1200 sqft +
₹ 6.67/sqft

Transaction Type
Resale

Status
Ready to Move

Furnished Status
Unfurnished

Age Of Construction
New Construction

Contact Owner

Get Phone No.

Contact Owner

Narodiya parth (91)9503330000

Get Phone No.

More Details

Price Breakup	₹ 80 Lac
Booking Amount	₹ 5.0 Lac
Address	Sadashiv row banglow, near maherdham banglow, pawar town, rto, peth road, makhmalabad, nashik, Peth Road, Nashik, Maharashtra
Furnishing	Unfurnished
Overlooking	Main Road
Age of Construction	New Construction


Contact Owner

[Explore Project](#) →

Agreement For Sale

(01)	नसिन-६ क्र. १०१०६ ६-२५																	
बाजार मूल्यांकन : 30,40,000/-	आपसातील किंमत : 33,50,000/-	मुद्रांक/स्टॅम्प : 100/-																
नोंदणी शुल्क : 100/-	करारनामा दस्त नोंदणी नंबर-2047/2019, दि.26/03/2019																	
खरेदीखत																		
खरेदीखत आज दिनांक 11 माहे ऑक्टोबर इस्वी सन 2024 रोज शुक्रवार ते दिवशी नाशिक मुक्कामी...																		
1. श्री. राहुल चंद्रकांत जावरे उ.व.39, PAN ANLPJ 4443 N	2. स्वाती हेमचंद्र खैरनार लग्नानंतरचे नाव सा. स्वाती राहुल जावरे उ.व.39, PAN BXG PK 0446 L पत्ता: रो-हाऊस क्रमांक-1, वैभव तिर्थ रो-हाऊस, प्लॉट क्रमांक-45/46, सर्व्हे क्रमांक-45/7 ते 9/12 ते 18/20/3, मखमलाबाद, नाशिक-422004.	लिहून देणार																
यांसी :																		
1. सा. दशाबेन विनुभाई सांनदिया उ.व.49, धंदा:व्यापार, PAN FJHPS 5258 B	2. सा. हेतलबेन अतुलभाई कावठिया उ.व.41, धंदा:व्यापार, PAN FHWPK 9356 K पत्ता:धर्मभक्ती अपार्टमेंट, रिलायन्स पेट्रोलपंपा जवळ, दिंडोरी रोड, म्हसराव, नाशिक-422003.	लिहून देणार																
कारण खरेदीखत लिहून देतात एसा जे की,																		
<p>या दस्तावेजापुढे लिहून देणार यांचा जल्लोख 'सुमधितुमधेतुमहाला व लिहून घेणार' असा केलेला असून लिहून देणार यांचा जल्लोख 'आम्ही आमले/आम्हाला व लिहून देणार' या संज्ञेत केलेला आहे. या सर्व संज्ञांमध्ये लिहून देणार व लिहून घेणार यांचे वंशवारस, उत्तराधिकारी, मुखत्यार, बेचनदार, अभिहस्तांकीती (असायनीझ), कार्यपालक (एक्झीक्युटर्स), कायदेशिर प्रतिनीधी या सर्वांचा समावेश आहे. तसेच सदरचा दस्त व त्यामधील संपूर्ण मजकूर हा लिहून देणार व लिहून घेणार यांचेवर तसेच सर्व पक्षांचे चालीवारस, वंशवारस, उत्तराधिकारी, मुखत्यार, बेचनदार, अभिहस्तांकीती (असायनीझ), कार्यपालक (एक्झीक्युटर्स), कायदेशिर प्रतिनीधी या सर्वांवर बंधनकारक आहे व राहिल.</p> <p>1] मिळकतीचे वर्णन: तुळडी जिल्हा- नाशिक, पोट नुकडी तालुका- नाशिक पैकी नाशिक महानगर पालिका हद्दीतील मौजे- मखमलाबाद-2 येथील स्वावर बिनशेती मिळकत यासी सर्व्हे नंबर-45/7 ते 9/12 ते 18/20/3 यातील प्लॉट नंबर-45/46 यासी एकूण क्षेत्र 299.53 चौ. मी. पैकी क्षेत्र 287.53 चौ. मी. यासी घतु:सिमा पुढील प्रमाणे.</p> <table border="0"> <tr><td>पूर्वेस</td><td>: प्लॉट क्र. 44 व 43 ची मिळकत.</td></tr> <tr><td>पश्चिमेस</td><td>: रस्ता.</td></tr> <tr><td>दक्षिणेस</td><td>: प्लॉट क्र. 47 ची मिळकत.</td></tr> <tr><td>उत्तरेस</td><td>: स.नं. 45 पैकी लागू हिश्याची मिळकत.</td></tr> </table> <p>येणे प्रमाणे घतु:सिमापूर्वेक प्लॉट मिळकती</p> <p>2] या खरेदीखताचा विषय असलेल्या रो-हाऊस मिळकतीचे वर्णन: वर कलम 1 यात वर्णन केलेल्या प्लॉट मिळकतीवरील बांधीव 'वैभव तिर्थ रो-हाऊस' या हाऊसचे इमारतीतील प्रकल्पातील रो-हाऊस नंबर-1 (एक) यासी रो-हाऊसचे एकूण कारपेट क्षेत्र 90.79 चौ. मी. व प्लॉटचे क्षेत्र 85.50 चौ. मी. यासी घतु:सिमा पुढील प्रमाणे.</p> <table border="0"> <tr><td>पूर्वेस</td><td>: प्लॉट क्र. 44 व 43 ची मिळकत.</td></tr> <tr><td>पश्चिमेस</td><td>: कॉलनी रस्ता.</td></tr> <tr><td>दक्षिणेस</td><td>: रो-हाऊस नं. 2.</td></tr> <tr><td>उत्तरेस</td><td>: स.नं. 45 पैकी लागू हिश्याची मिळकत.</td></tr> </table> <p>येणे प्रमाणे कलम 2 मध्ये वर्णन केलेल्या मिळकतीतील स्वतंत्र वापरासाठी असलेले पॅसेजेस व इतर सामाईक जागा वापरण्याच्या हक्कांस दरोबस्त मिळकत.</p> <p>3] वर कलम 1 यात वर्णन केलेल्या दोनही प्लॉट मिळकती ह्या लिहून देणार यांच्या स्वकष्टार्जात व स्वखरेदी मालकीच्या मिळकती असून सदरहू मिळकती लिहून देणार यांनी मिळकतीचे पूर्वगामी मालक श्री. वसंत विठोबा काकड व इतर</p>			पूर्वेस	: प्लॉट क्र. 44 व 43 ची मिळकत.	पश्चिमेस	: रस्ता.	दक्षिणेस	: प्लॉट क्र. 47 ची मिळकत.	उत्तरेस	: स.नं. 45 पैकी लागू हिश्याची मिळकत.	पूर्वेस	: प्लॉट क्र. 44 व 43 ची मिळकत.	पश्चिमेस	: कॉलनी रस्ता.	दक्षिणेस	: रो-हाऊस नं. 2.	उत्तरेस	: स.नं. 45 पैकी लागू हिश्याची मिळकत.
पूर्वेस	: प्लॉट क्र. 44 व 43 ची मिळकत.																	
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दक्षिणेस	: रो-हाऊस नं. 2.																	
उत्तरेस	: स.नं. 45 पैकी लागू हिश्याची मिळकत.																	

Occupancy Certificate



नाशिक महानगरपालिका, नाशिक
 इमारत बांधकामाचा वापर करणे बाबतचा दाखला

No. 24821 (पूर्ण/भागशः) दिनांक : 22/03/2016

1. शीकरी दक्षिण व्ह. सोलावेर व हेक्टरवेर ए. कावडीना पिन क्रमांक :

कल्पिते ठिकाण व पत्ता : सर्वसमज/बाद दि. 22/03/2016

आवक क्र. सी 2/ओसी/230/30 दि. 22/03/2016

हॉफ्ट प्लॉट / फ्लॅट्टी इंडेक्स नं. 30094482

दाखला देण्यात येतो की, सर्वसमज/बाद शिवासाठी/सि.नं., स.नं. 85/6 (4)

प्लॉट नं. 85+88 अं.भू. क्र. सर्वसमज/बाद इमारतीच्या पार्लिअमेटरी मजले

इयल्याचे इन्टील बांधकाम परवानगी क्र. सी 2/850/484 दिनांक 05/01/2016

देल्याप्रमाणे आर्किटेक्ट/इंजि./सुपवायझर, श्री. व्ही.बी. शाकुमा रजिस्ट्रेशन क्र. निवासी

बांधे निरीक्षणाखाली पूर्ण झाली असून निवासी/निवासेतर/शैक्षणिक/कारणाकारिताच करतो

गर्वीस अधिन राहून इमारतीचा वापर करणेस परवानगी देण्यात येत आहे.

1) एकूण बांधकाम क्षेत्र <u>392.68</u> चौ.मी. या पैकी निवासी	निवासेतर	को.मं.
2) एकूण चटई क्षेत्र <u>306.44</u> चौ.मी. या पैकी निवासी	निवासेतर	को.मं.
3) एकूण पार्किंग क्षेत्र	या पैकी निवासी	निवासेतर

1) सदर इमारतीचा वापर निवासी/निवासेतर/शैक्षणिक/ निवासी कारणाकारिताच करतो

त्या वापरात बदल करता येणार नाही. वापरात बदल करायला इच्छा असून इन्टील कार्यालयाची पूर्व परवानगी घ्यावी लागेल.

2) अप्रिशन विभागाचा अंतिम दाखला क्रमांक _____

3) पर्यावरण विभागाचा नाहरफत दाखला क्रमांक _____


4) धरपट्टी आकारणी करणेकामी संबंधित विभागात संपर्क साधावा.

5) सदर इमारतीत म.न.पा.च्या पूर्व परवानगी शिवाय वापरामध्ये व बांधकामामध्ये कोणताही बदल करता येणार नाही, वसे केल्या आढळून आल्यास नियमांतील तरतुदीनुसार कडक कारवाई करण्यात येईल.

6) प्लॉटिंग 48.2.क. 800/- व सुवतणठ वंड 2.न.न. 1000

पा.क्र. 6/8502 दि. 20/03/2016 अवघे झाले

आदि.



उप अभियंता,
नगर रचना,
नाशिक महानगर पालिका

नसत-६

Scanned with CamScanner



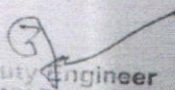
Approved Plan

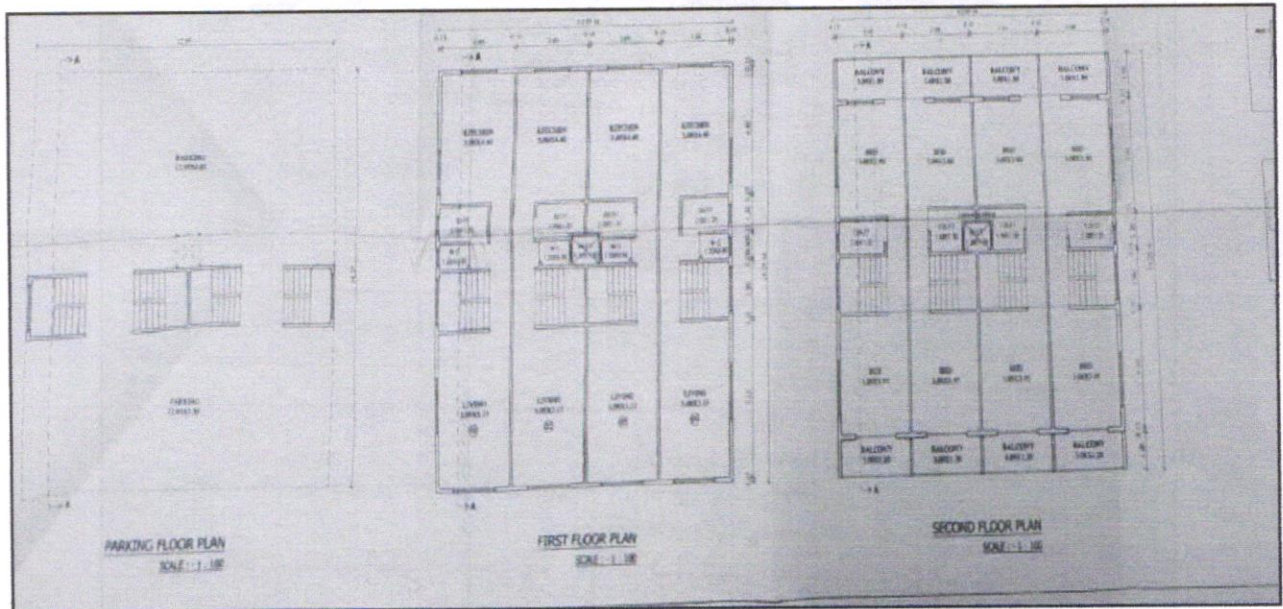

PROFORMA - I
Completed Row-House Plan On P.No.45+46 In S.No.45/7+(P)
At :- Village Makhmalabad Of Nashik.
For :- Mrs. Dakshaben Vinubhai Sandiya &
Mrs. Hetalben Atulbhai Kavthiya.

Sheet No. 1

Approved

APPROVED
As per the accompanying
Occupancy Certificate
No. Nashik/ C 2 / 24821 / 19
Date : 22 / 03 / 20 19


Deputy Engineer
TOWN PLANNING
Nashik Municipal Corporation
Nashik



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 **₹ 66,05,100.00 (Rupees Sixty-Six Lakh Five Thousand One Hundred Only)**. The **Realizable Value** of the above property **₹ 62,74,845.00 (Rupees Sixty-Two Lakh Seventy-Four Thousand Eight Hundred Forty-Five Only)**, and the **Distress Value** **₹ 52,84,080.00 (Rupees Fifty-Two Lakh Eighty-Four Thousand Eighty Only)**.

Place: Nashik

Date: 19.10.2024

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

Sharadkumar B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.10.19 18:04:46 +05'30'

Director

Auth. Sign.

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 19.10.2024 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 18.10.2024. 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.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is being purchased by Shri. Rahul Chandrakant Javare & Swati Hemchandra Khairnar (Alias), Sau. Swati Rahul Javare. From Sau. Dakshaben Vinubhai Sandiya & Sau. Hetalben Atulbhai Kavthiya vide Agreement For Sale Sr. No. 10176/ 2024 Dated.11.10.2024.
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 – 18.10.2024 Valuation Date - 19.10.2024 Date of Report - 19.10.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 18.10.2024
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

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **19th October 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 **977.00 Sq. Ft. Carpet Area** in the Name of Owner: **Shri. Rahul Chandrakant Javare & Swati Hemchandra Khairnar (Alias), Sau. Swati Rahul Javare**. 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 being Owned by for the purpose of this appraisal exercise, we have assumed that Name of Owner: **Shri. Rahul Chandrakant Javare & Swati Hemchandra Khairnar (Alias), Sau. Swati Rahul Javare**. 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 **977.00 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 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



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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 **977.00 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)

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 and interests, while providing unbiased services.



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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
B. Chalikwar

Director

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

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