



SHREEDHAN
ARCHITECTS, ENGINEERS & VALUERS

Krishnkant A. Pandat
B.Arch., B.E. Civil

Govt. Approved Valuer (Under Wealth tax 34AB Approved), FIIV.
CAT-I - Immovable Properties, CAT-II - Agricultural Lands, CAT-VII - Plant,
Machinery & Immovable property
Registered Engineer - Structural Designer of BMC, MHADA.

H C - 22, Datanl Flats, 2nd Floor, "A-Wing", Chitabhal Patel road, Nr. Union Bank, Ashoknagar, Kandivall (E), Mumbai-400 101.
Flat no.06, Gurukrupa Apartments, satbhal sankul, Jail road, Nr. Sallani Baba Dargah, Nashik, Dist. Maharashtra - 422101.
Email - shreedhanarchitectsvaluersnsk@gmail.com

Date: - 18/10/2021

REF.: SAEV/NSK/SCK/RESI.FLAT VALU./SME BRANCH NASHIK/929

To,

State Bank of India,
SME Nashik Branch,
Nashik.

VALUATION REPORT

I. GENERAL	
1	Purpose for which valuation is made : Bank loan purpose
2	a) Date of inspection : 17/10/2021
	b) Date on which the valuation is made : 18/10/2021
3	List of documents produced for perusal : Agreement for Sale Dt. 31/10/2015. Commencement Certificate no. LND/BP/A-2/267/4302/12, Dated-12/11/2012 Completion Certificate no. Javak no/Naravi/A-3/17397/1235. Date - 08/07/2014
4	Name of the owner(s) and their address(es) : Mr. Shriganeshprasad Madhukar Pandit Mrs. Amruta Shriganeshprasad Pandit , With Phone no. (details to be shared of each owner in case of joint ownership)
	Brief description of the property : The building named "Vastuchhaya Apartment", is residential building Consisting at Present of Ground floor To 4th Upper Floor with civic amenities available such as water supply, electricity, drainage, Road, paving, parking, lift, compound wall, steel gate, security, etc. The said building is situated at Village-Nashik, Taluka-Nashik, Dist-Nashik.
6	Location of property : Survey no. 446/22+23, Plot no. 22+23/1.
a)	Plot No. / Survey No. : Flat No. 2, First floor
b)	Door No. : Village- Nashik,
c)	C.T. S. No. / Village : Taluka - Nashik,
d)	Ward / Taluka : District - Nashik,
e)	Mandal / District : Not Provided
f)	Date of issue and validity of layout of approved map/ plan : Nashik Municipal Corporation.
g)	Approved map/ plan issuing authority : Approved By NMC LND/BP/A-2/267/4302/12, Dated-12/11/2012
h)	Whether genuineness or authenticity of approved map/ plan is verified : Not Provided
i)	Any other comments by our empanelled valuers on authenticity of approved plan

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7	Postal address of the property	:	Flat No. 2, First floor, known as, "Vastuchhaya Apartment", Survey no. 446/22+23, Plot no. 22+23/1, B/h. Garlic Hotel, Tapovan Road, at Village - Nashik, Tal- Dist- Nashik.	
8	City / Town	:	Nashik	
	Residential Area, Commercial Area, Industrial Area or Mixed area	:	Residential Area	
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	:	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 Dimensions of the side	:	A	B
			As per the Deed	Actual (As per site inspection)
	North	:	Flat no. 03	Flat no. 03
	South	:	Marginal Space	Marginal Space
	East	:	Marginal Space	Marginal Space
	West	:	Flat no. 01	Flat no. 01
13	Extent of the site	:	N.A.	
14	Latitude, Longitude & Co-ordinates of flat	:	19°59'31.9"N 73°48'30.6"E	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	Built up area 82.24 Sq. Mt. i.e. 885.00 Sq. Ft.	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Possession of Borrower/Owner.	



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22, Datanl Flats, 2nd Floor, "A-Wing", Chitabhal Patel road, Mr. Union Bank, Ashoknagar, Kandivall (E), Mumbai-400 101.
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II. APARTMENT BUILDING	
1	Nature of the Apartment : 2BHK Flat, Residential Apartment
2	Location
	C.T.S. No. : Survey no. 446/22+23, Plot no. 22+23/1.
	Block No. : Flat no. 2, First Floor
	Ward No. : Nashik
	Village / Municipality / Corporation : Nashik Municipal Corporation
	Door No. Street or Road (PIN Code) : 422 010.
3	Description of the locality (Residential / Commercial / Mixed) : Residential area
4	Year of Construction : 2014
5	Number of Floors : Ground floor To 4 th Upper Floor
6	Type of Structure : RCC Framed Structure
7	Number of Dwelling units in the building : ---
8	Quality of Construction : Good
9	Appearance of the Building : Good
10	Maintenance of the Building : Building is Maintained
11	Facilities Available
	Lift : No
	Protected Water Supply : Yes
	Underground Sewerage : Yes
	Car Parking - Open / Covered : Covered/ Open Parking
	Is compound wall existing? : Yes
	Is pavement laid around the building? : Yes
III. FLAT	
1	The floor on which the flat is situated : First Floor
2	Door No. of the flat : Flat no. 2
3	Specification of the flat
	Roof : RCC Slab
	Flooring : Vitrified
	Doors : TW Flush Doors & Wooden Doors
	Windows : Aluminum Frame sliding windows
	Fittings : Concealed
	Finishing : Plaster



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4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection No.	:	N.A.
	Meter Card is in the name of	:	N.A.
6	How is the maintenance of the flat?	:	Well Maintained
7	Sale Deed executed in the name of	:	Mr. Shriganeshprasad Madhukar Pandit Mrs. Amruta Shriganeshprasad Pandit ,
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the flat?	:	Built up area 82.24 Sq. Mt. i.e. 885.00 Sq. Ft.
10	What is the floor space index (approx.)?	:	99%
11	What is the Carpet Area of the flat?	:	Built up area 82.24 Sq. Mt. i.e. 885.00 Sq. Ft.
12	Is it Posh / I class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Possession of Borrower/Owner.
15	If rented, what is the monthly rent?	:	Rs. 6000/- To Rs. 7000/-
MARKETABILITY			
	How is the marketability?	:	Good
	What are the factors favoring for an extra Potential Value?	:	Situated in main city area and close to public amenities
	Any negative factors are observed which affect the market value in general?	:	Not Any



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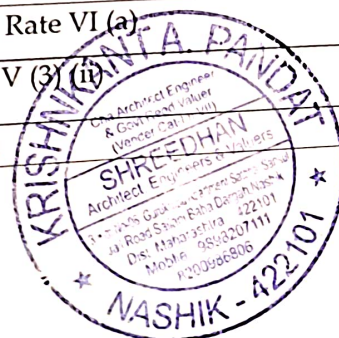
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V	RATE	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details, reference of at least two latest deals / transactions with respect to adjacent properties in the areas if available)	: Rs. 3,000/- to Rs. 4,000/- per Sq. ft. for Built up Area in the locality for similar type of property (varying based on amenities and location)
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with The flat under comparison (give details).	: Rs. 3,000/- to Rs. 4,000/- per Sq. ft. for Built up Area in the locality for similar type of property (varying based on amenities and location)
3	Break-up for rate	:
	1. Building + Services	: Rs. 1,500/- per sq. ft.
	2. Land + Others	: Rs. 2,700/- per sq. ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rate at Rs.30,600/- Per Sq. Mt. (Guideline rate) Built up area - 82.24 Sq. Mt. 82.24 Sq. Mt. x Rs. 30,600/- Per Sq. Mt. Total = Rs. 25,16,544/- Say Rs. 25,16,000/- (Rupees- twenty-five lakhs sixteen thousand Only)
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building rate	: (7 Years X 10 ÷ 6) = 11.66% Depreciation 7 Years completed of Building.
	Replacement cost of flat with services {V(3)i}	: Rs. 1,500/- (-) 11.66% = Rs. 1,325/- Sq. Ft. Say Rs. 1,300/- Per Sq. Ft. (after deduction 11.66% depreciation for 7 years)
	Age of the building	: 07 Years
	Life of the building estimates	: 53 years
	Depreciation percentage assuming the salvage value as 10%	: Ratio of depreciation is 10 % at each 6 years.
	Depreciation Ratio of the building	: 1:6
b.	Total composite rate arrived for valuation	:
	Depreciated Building Rate VI (a)	: Rs. 1,300/- per sq. ft. (Building +Service)
	Rate for land & other V (3) (ii)	: Rs. 2,700/- per sq. ft. (Land + Others)
	Total Composite Rate	: Rs. 4,000/- Per sq. ft. (Composite rate)



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As per the latest price trend available in the market from the property search for similar types of properties for Residential flat in this locality Price ranges from Rs.3,000/- to Rs.4,000/- per Sq. ft.

As per our opinion the fair market value of Rs. 4,000/- per Sq. ft. for Built up Area of the flat is reasonable and worth. Considering all the allotments, the factors such as amenities, location, Allotted Car Parking Space, Special Features provided and the sale instance in the locality.

Sr. No	Description	Qty. (Sq. ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	885.00 Sq. Ft. Built up Area	Rs. 4,000/- Built up Area rate	Rs. 35,40,000/-
2.	Interior Decorations which carry a potential value, if any	-	-	-
3.	Others (Allotments/separate purchased car park or extended area etc.)			
			Total	Rs. 35, 40, 000/-
			Say	Rs. 35, 40, 000/-

(Rupees thirty-five lakhs forty thousand Only)

- FAIR MARKET VALUE :- Rs. 35, 40, 000/-
- REALIZABLE VALUE :- Rs. 33, 63, 000/- (95%)
- DISTRESSED VALUE :- Rs. 28, 32, 000/- (80%)
- INSURABLE VALUE :- Rs. 11, 50, 500/- (885.00 Sq. Ft. X Rs. 1,500/- Per Sq. Ft.)
- RENTAL VALUE :- Rs. 6,000/- to Rs. 7,000/- Per Month
- GUIDELINE/BOOKVALUE :- Rs. 25, 16, 000/- (Guideline/Ready Reckoner Value)

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs. 33, 63, 000/- (Rupees thirty-three lakhs sixty-three thousand Only)



Date: -18-10-2021.
Place: - Nashik

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Signature of Panel Valuer

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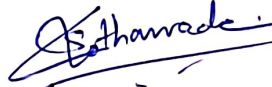
Date: - 18/10/2021

The undersigned has inspected the property detailed in the valuation report date 18.10.2021 on

_____ . We are satisfied that the fair and reasonable market value of the property is Rs.

3363000 / (Rs. Thirty Three Lakh Sixty Three Thousand only)

Date: 18.10.2021
 Place:


 Signature
 (Name of the Branch Manager
 With Office Seal)

Enclosures:

1. Photograph of owner/representative with property in background to be enclosed.
2. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites
3. Sale instance / price trends in the locality
4. Government Ready Reckoner Rate
5. Declaration-cum-undertaking from the valuer (Annexure-I)
6. Model code of conduct for valuer (Annexure II)



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Date: - 18/10/2021

(ANNEXURE-I)

**Format of undertaking to be submitted by Individuals/ proprietor/ partners/ Directors
 DECLARATION- CUM- UNDERTAKING**

I, **Krishnakant A. Pandat** son of **Amrutlal Pandat** do hereby solemnly affirm and state that:

- a. I am a citizen of India
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c. The information furnished in my valuation report dated **18/10/2021** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. My representative has personally inspected the property on **17/10/2021** the work is not subcontracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- f. I have not been removed/dismissed from service/employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment
- h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind
- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undischarged insolvent
- l. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- m. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- n. My PAN Card number is **ACYPP2187M** and GSTIN as applicable is **24ACYPP2187M2ZO**
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. 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
- r. 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
- s. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- u. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am the proprietor, authorized official of the firm, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- x. Further, I hereby provide the following information.

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Sr.No	Particulars	Valuer comment
1.	Background information of the asset being valued	Residential Flat
2.	Purpose of valuation and appointing authority	To determine the Fair Market Value of the property
3.	Identity of the valuer and any other experts involved in the valuation	Krishnkant A Pandat
4.	Disclosure of the valuer interest or conflict, if any	I or any of my associates do not have any direct/indirect interest in the assets valued
5.	Date of appointment, valuation date and date of report	Date of report: 18/10/2021
6.	Inspections and/or investigations undertaken;	Physical visual inspection of the property
7.	Nature and sources of the information used or relied upon;	Assumptions are made to the best of our knowledge and belief. Reliance is based on the information provided to us by the identifier and the client based on circumstances/information provided/material content
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method adopted where the value is estimates based on instances of sales/quotes of similar assets in the market
9.	Restrictions on use of the report, if any;	The report has been issued on the specific request of the appointing party for the specified purpose and the said report is not valid if the purpose if use and/or the party is different.
10	Major factors that were taken into account during the valuation;	The valuation of the property is undertaken considering the location, condition, age of the building, amenities and various other infrastructural facilities available at and around the said property
11	Major factors that were not taken into account during the valuation;	Factors not mentioned in point no. 10
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.	

DISCLAIMERS

*Our valuation is based on our experience and knowledge; this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed due to any emergency in future and / or change in circumstances/material content. Valuer shall not be responsible for any kind of consequential damages/losses whatsoever/ of any nature.

*The value given in our report is only an opinion on the Fair Market Value (FMV) as on date. If there is an opinion from others / other Valuers about increase or decrease in the value of assets valued by us, we should not be held responsible as the views vary from Valuer to Valuer and based on circumstances/information provided/material content. The principle of 'BUYERS BEWARE' is applicable in case of sale/purchase of properties/assets.

*The legal documents pertaining to the ownership of the above said property has been referred to on its face value and it is presumed that bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketability title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality and is subject to adequacy of engineering/structural design and that the building is constructed as per building bye-laws and there are no violations whatsoever.

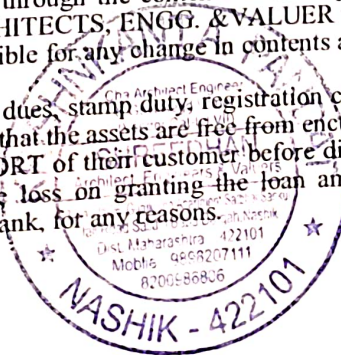
*As regards the authenticity/genuineness/verification of documents, the onus lies with the lender. Our report is valid subject to the said property legally cleared by the lender's panel advocates.

*Our valuation is only for the use of the party to whom it is addressed to and no responsibility is accepted to any 3rd party for the whole or part of its contents. The said report will not hold good/should not be used for any court/legal matters. It is absolutely confidential and legally privileged.

*It is advisable for the lender or the party to go through the contents of the report and discrepancy, if any, should be brought to the notice of M/s. SHREEDHAN ARCHITECTS, ENGG. & VALUER within 15 days and M/s. SHREEDHAN ARCHITECTS, ENGG. & VALUER is not responsible for any change in contents after expiry of 15 days from the date of the report.

*Encumbrances of loan, Govt. and other statutory dues, stamp duty, registration charges, transfer charges etc., if any, are not considered in the valuation. We have assumed that the assets are free from encumbrances.

*The bank is advised to consider the CIBIL REPORT of their customer before disbursement/enhancement of the loan to safeguard the interest of the bank from probable loss on granting the loan amount. The Valuer should not be held responsible due to deviations as permitted by the bank, for any reasons.



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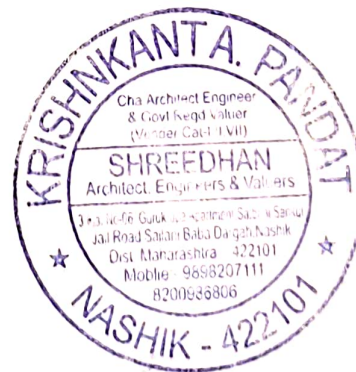
*It should be noted that M/s. SHREEDHAN ARCHITECTS, ENGG. & VALUER value assessments are based on the facts and evidence available during & at the time of assessment. It is therefore recommended that the value assessments be periodically reviewed.

ASSUMPTIONS AND LIMITING CONDITIONS

- *Assumptions are made to our knowledge and belief. Reliance is based on the information furnished to us by the identifier and the bank/client.
- *In case of any dispute, assumption taken by Valuer shall overrule any other assumptions.
- *Due to peculiarity of real estate transaction in our country, oral information furnished by various agencies is relied upon in good faith.
- *We have not verified if the property is hypothecated/mortgaged to any financial institutions/banks and is valued considering property is not hypothecated/mortgaged.
- *There is compliance with zoning and land use regulation
- *There is compliance with environmental laws, all other laws whatsoever which may affect the value of asset.
- *All licenses necessary to operate the asset have been obtained
- *The asset would be properly maintained over its balance life
- *In case of any legal dispute or disagreement of any fact(s), then the maximum liability of Valuer(s) for payment of professional indemnity is limited to 25% of the professional fees received from the client.

CAVEAT

- *This report is an Intellectual Property of the Valuer and neither the whole nor part of valuation report or any other reference to it may be Copied/Xeroxed or neither included in any published document, circular or statement nor published in any publication without the Valuer's written approval.
- *Any sketch, plan or map in this report is included to assist the reader in visualizing the asset
- *The Valuer is not required to give testimony or to appear in court by reason of this valuation report, appearance in the court is out of scope of the assignment. If our appearance is required, we will be only pleased to appear and give our clarifications, provided the fees for each appearance (including out of pocket expenses) are pre-determined.
- *If the report is tampered or unsigned in any manner then it shall be considered void.
- *Validity of this report is and on date of valuation report only.
- *This report should be read along with legal due diligence report. Value assigned herein is subject to this stipulation.
- *This valuation report does not cover any indemnity (other than the limited liability mentioned as above).



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:-Nashik

Signature of Panel Valuer

Date: - 18/10/2021

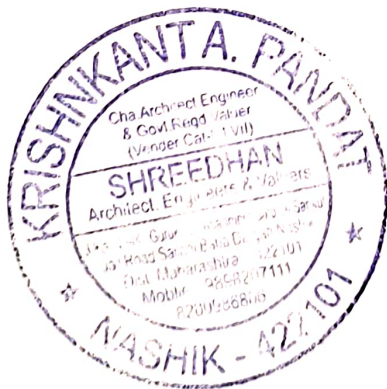
MODEL CODE OF CONDUCT FOR VALUERS**(ANNEXURE-II)****Integrity and Fairness**

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

1. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
2. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
3. 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.
4. 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.
5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
6. 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.

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Date: - 18/10/2021

Independence and Disclosure of Interest

7. 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.
8. 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.
9. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
10. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
11. 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.
12. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
13. As an independent valuer, the valuer shall not charge success fee.
14. 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

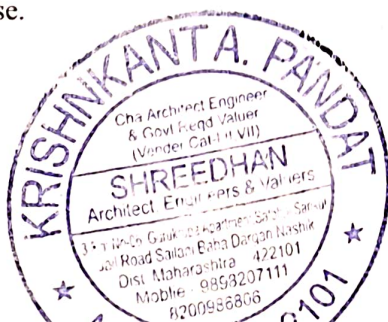
15. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

16. 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.
17. 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 organization with which he/it is registered or any other statutory regulatory body.

18. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.

19. 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.



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Gifts and hospitality

- 20. 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).
- 21. 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

- 22. 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.
- 23. 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.**
- 24. 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.
- 25. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Miscellaneous

- 26. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
- 27. A valuer shall follow this code as amended or revised from time to time

Name of the Valuer : **Krishnakant A. Pandat**
 Address : Shreedhan Architects, Engineers & Valuers, Flat no. 06, 2nd Floor, Gurukrupa Apt., Satbhai Nagar, Jail Road, Nashik Road, Nashik.

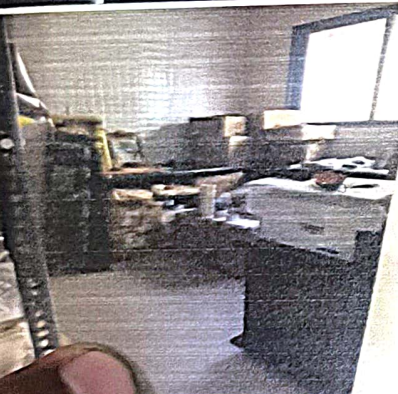


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Signature
 (Name and Official Seal of the Approved Valuer)

PHOTOGRAPHS

(1)



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SHREEDHAN
ARCHITECTS, ENGINEERS & VALUERS

Krishnkant A. Pandat

B.Arch., B.E. CIVIL

Govt. Approved Valuer (Under Wealth tax 34AB Approved), FIIV.
CAT-I - Immovable Properties, CAT-II - Agricultural Lands, CAT-VII - Plant,
Machinery & Immovable property
Registered Engineer . Structural Designer of BMC, MHADA.

22, Datanl Flats, 2nd Floor, "A-Wing", Chitabhal Patel road, Mr. Union Bank, Ashoknagar, Kandivalli (E), Mumbai-400 101.
Flat no.06, Gurukrupa Apartments, satbhal sankul, Jall road, Nr. Sallani Baba Dargah, Nashik, Dist. Maharashtra - 422101.
Email - shreedhanarchitectsvaluersnsk@gmail.com

Date: - 18/10/2021

Ready Reckoner Rate



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन

बाजारमूल्य दर पत्रक

Home	Valuation Rules	User Manual	Close	Feedback
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Annual Statement of Rates							Language
Year							English
20212022							
Selected District	नाशिक						
Select Taluka	नाशिक						
Select Village	नोंजे नाशिक - गावठाण , न. र. यो. क्र. -1 व 2 वगळता						
Search By	<input checked="" type="radio"/> Survey No <input type="radio"/> Location						
Enter Survey No	446	Search					
उपविभाग	खुनी जमीन	निवासी सदनिका	ऑफिस	दुकाने	खोचोविक	एकक (Rs.)	Attribute
1.3.27-नासई नदीपासुन उत्तरेकडे गोदावरी नदीपर्यंतचा दक्षिण-तर 30 मी रेंड रस्ता - रहिवास व तत्सम विभागातील मिळकती	12100	30600	33800	41100	0	चौ. मीटर सर्व्हे नंबर	

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SHREEDHAN
ARCHITECTS, ENGINEERS & VALUERS

Krishnkant A. Pandat

B.Arch., B.E. Civil

Govt. Approved Valuer (Under Wealth tax 34AB Approved), FIIV.
CAT-I - Immovable Properties, CAT-II - Agricultural Lands, CAT-VII - Plant,
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Email - shreedhanarchitectsvaluersnsk@gmail.com

Date: - 18/10/2021

Market Rate Instance

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My Activity

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Property ID: 5672173

Property for sale in Nashik > Flats for Sale in Nashik > Flats for Sale in Tapovan Road > 2 BHK Flats for Sale in Tapovan Road > 1100 Sq-ft

45.0 Lac 1100 Sq-ft 2 BHK Flat for Sale in , Tap...
for sale in Tapovan Road, Nashik

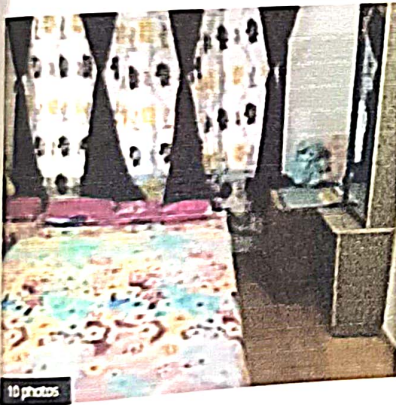
Owner
Pritee Patil

[Contact Now](#)

Posted on: Sep 02, '21

PROPERTY DETAILS

LOCALITY DETAILS



10 photos

Bedrooms
2

Bathrooms
2

Balcony
1

Super area
1100 sqft
□ 4.091/sqft

Carpet area
950 sqft
□ 4.737/sqft

Loading
13%

Status
Ready to Move

Transaction type
Resale
[Get Documents Verified](#)

Floor
2 (Out of 5 Floors)

Car parking
None

Furnished status
Furnished

Type of Ownership
Freehold

Facing
East

USP East Facing Property

[Contact Owner](#)

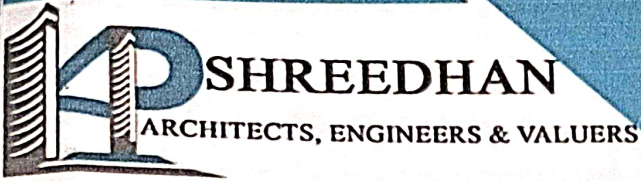
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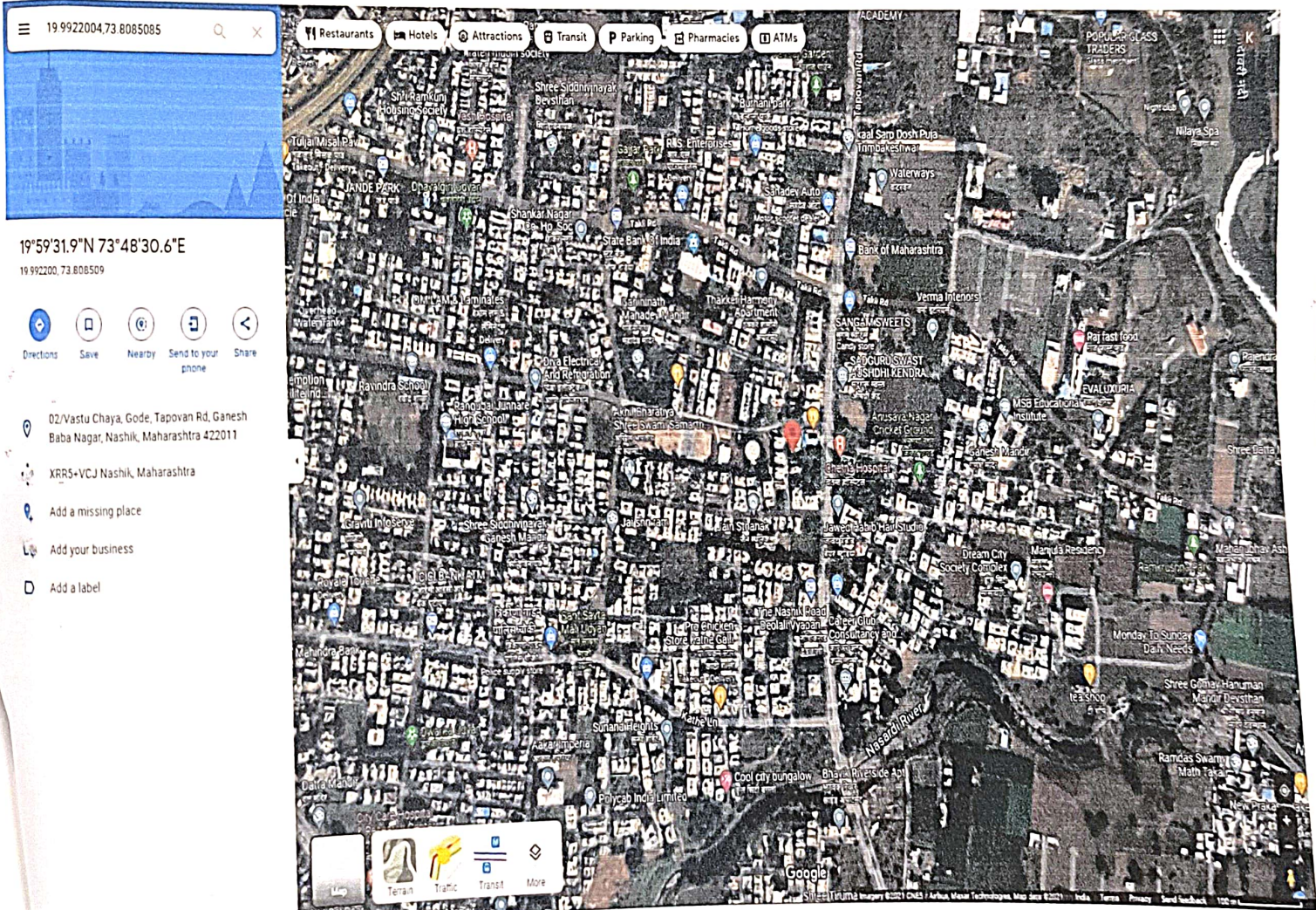
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■■■ Flat no.06, Gurukrupa Apartments, satbhal sankul, Jail road, Nr. Sallani Baba Dargah, Nashik, Dist. Maharashtra - 422101.
■■■ Email - shreedhanarchitectsvaluersnsk@gmail.com

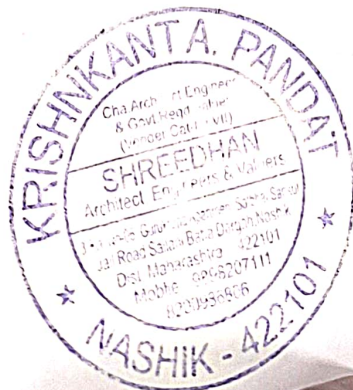
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Location Map



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REVISED ANNEXURE-F
CHECKLIST ON IDENTIFICATION AND PHYSICAL VERIFICATION
OF THE PROPERTIES

Physical verification of the properties mortgaged to the Bank must be meticulously carried out in cases of all loans as detailed below.

Name of the Branch / Business Unit : **M/s. Steripac Asia Prop. Mr. Shriganeshprasad Madhukar Pandit**

Name(s) of the Inspecting Officials : **Mr. Chetan S. Kothawade (Processing Officer)**

No.	Parameters	Details	Checked (Y/N)	CSO/Field Officer/	RM/Branch Head / Unit Head
1	Name of the title holder of the property(ies)	Mr. Shriganeshprasad Madhukar Pandit & Mrs. Amruta Shriganeshprasad Pandit.	Y		Processing Officer
2	Whether Borrower(s) or Guarantor(s)	Borrower & Guarantor	Y		Processing Officer
3	Constitution of the Borrower(s) /Guarantor(s)	Proprietor	Y		Processing Officer
4	Description of documents scrutinized	Property extract	Y		Processing Officer
5	Description of property(ies) Address	Flat No 02, 1 st Floor, S No. 446/22+23, P No 22+23/1, Tapovan Road, Shankar Nagar, Nashik - 422011	Y		Processing Officer.
	Survey / Door No.	446/22+23	Y		Processing Officer
	Extent	Flat No 02 admeasuring 82.24 sq mtr.	Y		Processing Officer
	Location	With in NMC limit	Y		Processing Officer
	Boundaries	Plot	Flat		Processing Officer
	North	Open Space	F No. 03		Processing Officer
	South	P No 22+23/2	Marginal Space		Processing Officer

	East	P No 32 & 33	Marginal Space		Processing Officer
	West	7.50 Mtr Colony Road	F No. 01		Processing Officer
6	Location details	As above	Y		Processing Officer
7	Prominent Landmark	Shankar Nagar	-		----
8	Nearest Bus stop	Dwarka	Y		Processing Officer
9	Details of enquiries made with neighbours regarding ownership / valuation	Enquired from local people	Y		Processing Officer

10. Critical aspects to be verified -

Properties to be accepted as security **only** if the answer is "Yes" to the following:

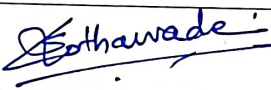

Particulars	Y/N
Is / Are the property (ies) identifiable?	Y
Is / Are the property (ies) properly demarcated?	Y
Is / Are the property (ies) accessible from the main road?	Y

11. Extra care to be taken, if the answer to the following is "Yes" and proper mitigation / justifications to be provided.

Particulars	Y/N
Is / Are the property (ies) "Agricultural Land"?	N
Is/Are the property (ies) used for running Hospital/ School/ College/ Old age homes?	N
Is / Are the property (ies) situated in SEZ/EPZ/Forest /Coastal area?	N
Is / Are the property (ies) tenanted before date of mortgage?	N
Is the Bank's interest protected if the property (ies) is/are tenanted?	NA
Is / Are there encroachments on the property (ies)?	N
Is/ Are the area of the property (ies) and its boundaries are the same as given in the Title deed?	Y
Will there be any impact on future realisability of properties due to existence of the neighbouring properties (e.g. burial ground etc)	NA

Certificate

- a. We have enquired the price of the property in the area and we found that our valuations are in line with the trend and are reasonable.
- b. We confirm that physical verification of the property has been conducted by us independently.
- c. We confirm that there will be no issues in enforcing our security based on the information available as on date.

	Processing Officer	Chief Manager (Sanction)
Signature		
Name	Chetan S Kothawade	Mr. Faiz Sayyad
Designation	Processing Officer	MANAGER.
Branch / Unit	SMECC Nashik.	SMECC NASIK
Date	20/10/21	20/10/21