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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Deepak Rajendra Patil & Sau. Mohini Deepak Patil.**

Residential Row House No. 05, Ground + First Floor, " **Saikamal Row Houses** ", Survey No. 899/1+ 899/ 2/ 1 +899/ 3, Plot No. 63 to 68/ 1 to 7, Near Karmaa Residency, Krushnai Nagar, Sonawane Marg, Village – Nashik, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India.

Latitude Longitude: 19°57'31.9"N 73°46'14.3"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, 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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Regd. Office

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🌐 www.vastukala.co.in



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House No. 05, Ground + First Floor, " **Saikamal Row Houses** ", Survey No. 899/1+ 899/ 2/ 1 + 899/ 3, Plot No. 63 to 68/ 1 to 7, Near Karmaa Residency, Krushnai Nagar, Sonawane Marg, Village – Nashik, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India, belongs to **Shri. Deepak Rajendra Patil & Sau. Mohini Deepak Patil**.

Boundaries of the property.

Boundaries	Plot No. 63 to 68/ 1 to 7
North	Colony Road
South	Plot No. 72 & 73
East	Row House No. 04 on Plot No. 63 to 68
West	Row House No. 06 on Plot No. 63 to 68

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 **₹ 67,85,300.00 (Rupees Sixty-Seven Lakh Eighty-Five Thousand Three 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**

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai, email=cmd@vastukala.org,
c=IN
Date: 2024.11.13 18:03:40 +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 India Pvt. Ltd.

4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra - Nandur Naka Link Road, Adgaon, Nashik - 422003.

To,

The Chief 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 Bank Loan Purpose.
2.	a) Date of inspection	: 13.11.2024
	b) Date on which the valuation is made	: 13.11.2024
3.	List of documents produced for perusal: i. Copy of Agreement For Sale Sr. No. 6272/ 2021 Dated.31.03.2021. ii. Copy of Occupancy Certificate No. B2/ OC/ CD/ 172 dated.26.02.2021 issued by Nashik Municipal Corporation, Nashik. iii. Copy of Approved Building Plan Accompanying Occupancy Certificate No. Nashik/ CD/ 172 Dated.26.02.2021 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. Deepak Rajendra Patil & Sau. Mohini Deepak Patil. Address: Residential Row House No. 05, Ground + First Floor, " Saikamal Row Houses ", Survey No. 899/1+ 899/ 2/ 1 + 899/ 3, Plot No. 63 to 68/ 1 to 7, Near Karmaa Residency, Krushnai Nagar, Sonawane Marg, Village – Nashik, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India. Contact Person: Shri. Deepak Rajendra Patil (Owner) Contact No. +91 9175868309 Joint Ownership.
5.	Brief description of the property (Including Leasehold / freehold etc.)	The property is a Residential Row House No. 05 is located on Ground Floor + First Floor The composition of Row House As per Approved Building Plan is : Ground Floor - Porch Area + Hall + Kitchen + WC + Bath + Staircase. First Floor - 2 Bedrooms + Toilet + Staircase +Balcony i.e. (2BHK). The property is at 11.7 Km. distance from nearest railway station Nashik Road.

			Landmark: Near Karmaa Residency
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. 899/1+ 899/ 2/ 1 + 899/ 3, Plot No. 63 to 68/ 1 to 7
	b) Door No.	:	Residential Row House No. 05
	c) T.S. No. / Village	:	Village – Nashik
	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. Nashik/ CD/ 172 Dated.26.02.2021 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	:	No
7.	Postal address of the property	:	Residential Row House No. 05, Ground + First Floor, " Saikamal Row Houses ", Survey No. 899/1+ 899/ 2/ 1 + 899/ 3, Plot No. 63 to 68/ 1 to 7, Near Karmaa Residency, Krushnai Nagar, Sonawane Marg, Village – Nashik, Taluka & District - Nashik, PIN Code – 422 009, 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 – Nashik 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. 63 to 68/ 1 to 7		As per Actual Site As per Deed of Apartment
	North	:	Colony Road Colony Road
	South	:	Plot No. 72 & 73 Plot No. 72 & 73
	East	:	Row House No. 04 on Plot Row House No. 04 on Plot No. 63 to 68 No. 63 to 68
	West	:	Row House No. 06 on Plot Row House No. 06 on Plot

		No. 63 to 68	No. 63 to 68
13.1	Row House	As per Actual Site	As per Deed of Apartment
	North	-	-
	South	-	-
	East	-	-
	West	-	-
13.2	Whether Boundaries Matching with Actual	Yes	
13.3	Latitude, Longitude & Co-ordinates of the site	: 19°57'31.9"N 73°46'14.3"E	
14.	Extent of the site	: Carpet Area in Sq. Ft. = 757.00 Balcony Area in Sq. Ft = 144.00 Open Space Area in Sq. Ft = 186.00 (Area as per Actual Measurement) Carpet Area in Sq. Ft. = 861.00 (Area as per Agreement For Sale) Built Up Area in Sq. Ft. = 1033.00 (Total Carpet Area + 20 %)	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Carpet Area in Sq. Ft. = 861.00 (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. 67/ 2, Plot No. 2+3/ C	
	Block No.	: -	
	Ward No.	: -	
	Village / Municipality / Corporation	: Village – Nashik Nashik Municipal Corporation.	
	Door No., Street or Road (Pin Code)	: Residential Row House No. 05, Ground + First Floor, " Saikamal Row Houses ", Survey No. 899/1+ 899/ 2/ 1 + 899/ 3, Plot No. 63 to 68/ 1 to 7, Near Karmaa Residency, Krushnai Nagar, Sonawane Marg, Village – Nashik, Taluka & District - Nashik, PIN Code – 422 009, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	: Residential	
4.	Year of Construction	: 2023 (As per Occupancy Certificate)	
5.	Number of Floors	: Ground Floor + First Floor	
6.	Type of Structure	: R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	: 07 Row Houses	
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
2	Door No. of the Row House	:	Residential Row House No. 05
3	Specifications of the Row House	:	2BHK
	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. Deepak Rajendra Patil & Sau. Mohini Deepak Patil.
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. = 1033.00 (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. = 757.00 Balcony Area in Sq. Ft = 144.00 Open Space Area in Sq. Ft = 186.00 (Area as per Actual Measurement) Carpet Area in Sq. Ft. = 861.00 (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)	:	₹ 6,500.00 to ₹ 7,500.00 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).	:	₹ 7,300.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 5,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 37,800.00 per Sq. M. i.e. ₹ 3,512.00 per Sq. Ft.
	Guideline rate obtained (after Depreciation)	:	-
5	Registered Value (if available)	:	Purchaser Value - 40,00,000/- Register No. 6272/ 2021 Dated.31.03.2021
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	:	03 Years
	Life of the building estimated	:	57 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	:	₹ 5,300.00 per Sq. Ft.
	Total Composite Rate	:	₹ 7,300.00 per Sq. Ft.
	Remarks:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	861.00 Sq. Ft.	7,300.00	62,85,300.00
2	Furniture / Kitchen arrangements	Lump Sum	Lump Sum	3,00,000.00
3	POP	Lump Sum	Lump Sum	2,00,000.00
4	Showcases			
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				67,85,300.00

Value of Row House

Fair Market Value	67,85,300.00
Realizable value	64,46,035.00
Distress Value	54,28,240.00
Insurable value of the property (1033.00 Sq. Ft. X ₹ 2,000.00)	17,22,000.00
Guideline value of the property (1033.00 Sq. Ft. X ₹ 3,512.00)	36,27,896.00

Justification for price / rate

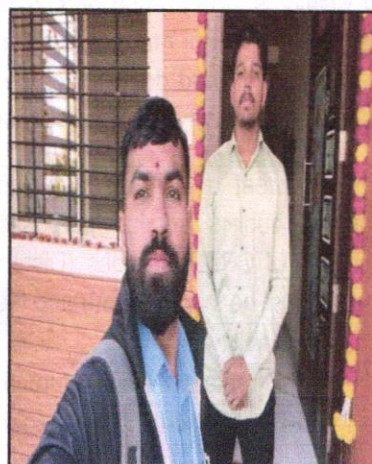
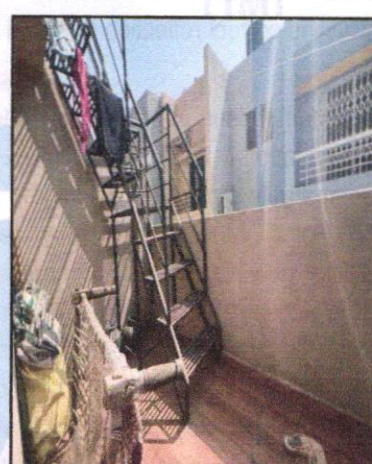
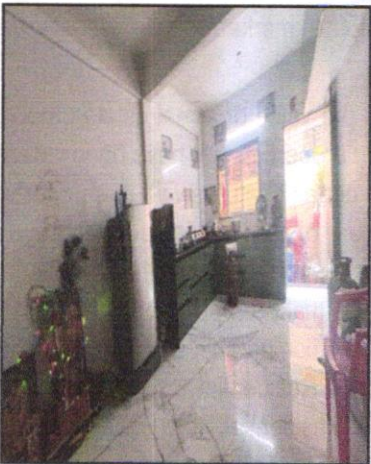
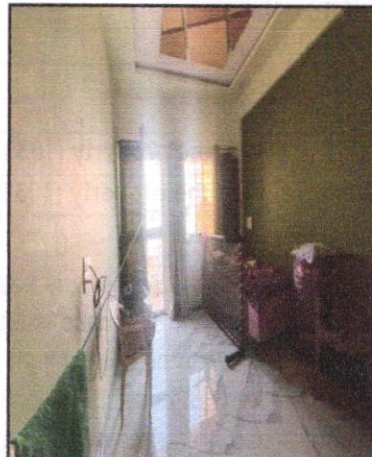
The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property 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 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 ₹ 6,500.00 to ₹ 7,500.00 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 ₹ 7,300.00 per Sq. Ft. on Carpet Area for valuation.

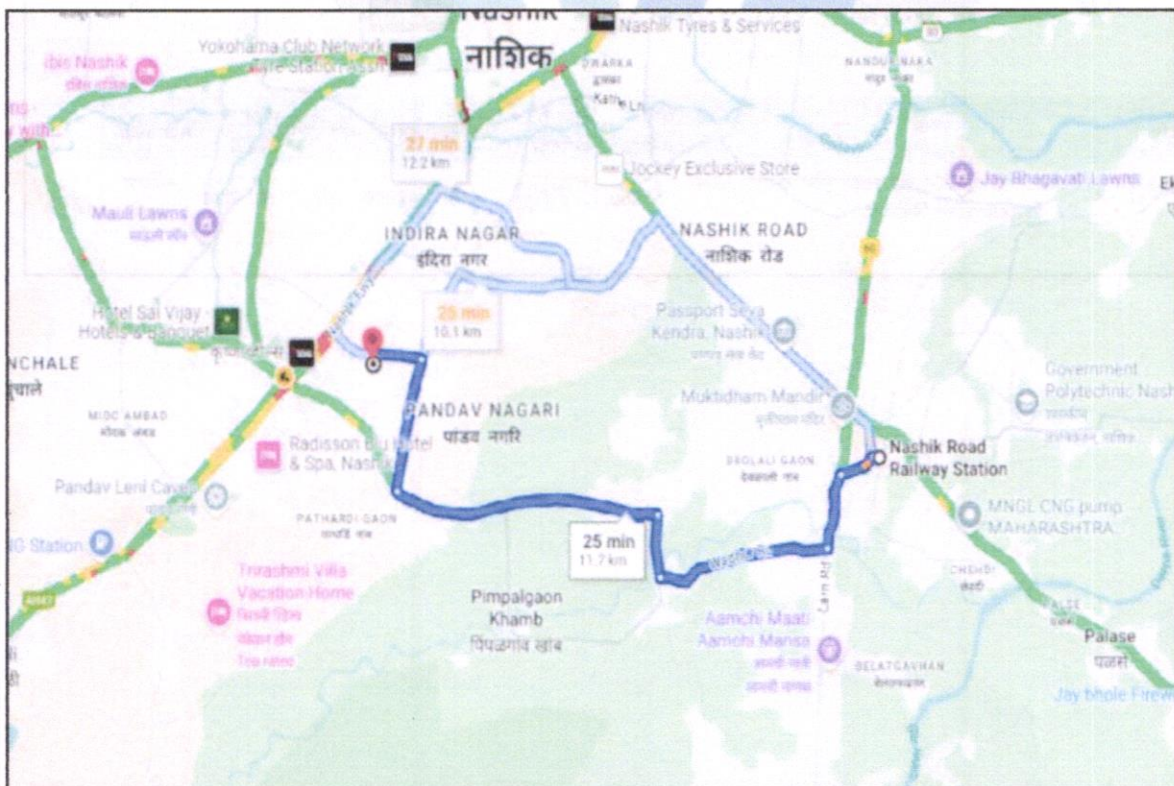
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	Not applicable.
i) Sale ability	Good
ii) Likely rental values in future in and	₹ 13,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual site photographs



Route Map of the property

Site u/r



Longitude Latitude: 19°57'31.9"N 73°46'14.3"E

Note: The Blue line shows the route to site from nearest Railway Station (Nashik – 11.7 Km)



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Price Indicators

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3 BHK Owner Residential House For Sale [Indira Nagar, Nashik](#)



3 Beds 3 Baths Semi-Furnished

Super Built-Up Area
1340 sqft - ₹ 4.85/sqft

Status
Ready to Move

Floor
1/Out of 2 Floors

Furnished Status
Semi-Furnished

Transaction Type
Resale

Contact Owner
Get Phone No.
Last contact made 3 days ago

Contact Owner
Prince Karavadiya
+91-92-XXXXXX

Get Phone No.

More Details

Price Breakup ₹ 65 Lac

Address *PINNACLE ROW BUNGALOWS * Address: Plot no.5&6, Survey no.104, 3, Wadala - Pathardi Rd, near Ashirwad Nursing Home, Shradha Vihar, Indira Nagar, Nashik, Maharashtra

Furnishing Semi-Furnished


[Contact Owner](#)

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3 BHK Owner Residential House For Sale [Indira Nagar, Nashik](#)



3 Beds 3 Baths 3 Balconies Unfurnished

Super Built-Up Area
1400 sqft - ₹ 5.85/sqft

Status
Ready to Move

Age Of Construction
10 to 15 years

Floor
1/Out of 2 Floors

Furnished Status
Unfurnished

Transaction Type
Resale

Type Of Ownership
Freehold

Contact Owner
Get Phone No.

Contact Owner
Shubham +91-99-XXXXXX

Get Phone No.

More Details




Price Breakup ₹ 82 Lac

Address near guru gobind singh school, behind sai baba mandir, Indira Nagar, Nashik, Maharashtra



Furnishing Unfurnished

Type of Ownership Freehold

Agreement For Sale

<div style="text-align: center;"> <p>नसन-७</p> <p>ख.क्र. ६२६२</p> <p>२ - २०</p>  </div> <p>विभाग क्रमांक : १.३.५८</p> <p>प्लॉट दर : १४,०००/-</p> <p>बांधकाम दर : २४,२००/-</p> <p>प्लॉट क्षेत्र : ६३.८८ चौ.मी.</p> <p>बांधकाम (कार्पेट) : ७९.९८ चौ.मी.</p> <p>प्लॉट मुल्यांकन : ८,९५,०००/-</p> <p>बांधकाम मुल्यांकन : २३,२३,०००/-</p> <p>सरकारी मुल्यांकन : ३२,१८,०००/-</p> <p>खरेदी किंमत रूपये : ४०,००,०००/-</p> <p>मुद्रांक शुल्क : १,६०,०००/-</p> <p>नोंदणी फी : ३०,०००/-</p> <p style="text-align: center;">II श्री II</p> <p style="text-align: center;">कायमचे फरोक्त खरेदीखत</p> <p>कायमचे फरोक्त खरेदीखत आज दिनांक ३१ माहे मार्च इसवी सन २०२१ रोज बुधवार ते दिवशी नाशिक मुक्कामी..</p> <p>१. श्री.दिपक राजेंद्र पाटील वय : २९ धंदा : नोकरी पॅन : EIKPP 4185 H आ : 7862 7322 8143</p> <p>२. सौ.मोहिनी दिपक पाटील वय : २६, धंदा : गृहिणी पॅन : BWGPG 7212 K आ : 5938 4508 0474 दोघे रा.५, साई कमल रो-हाऊस, प्लॉट नं. ३६ ते ६८/५, सम्राट स्मिफॉनी समोर, आर के मॉलच्या पुढे, नागरे नगर, इंदीरा नगर, नाशिक - ४२२००९</p>	<div style="text-align: center;"> <p>नसन-७</p> <p>ख.क्र. ६२६२</p> <p>३ - २०</p>  </div> <p style="text-align: center;">यांसी...</p> <p>१. सौ. चंपा पुरुषोत्तम कमानी वय : ६० वर्षे धंदा : व्यापार पॅन : DBKPK 1133 C</p> <p>२. सौ. काजल जगदीश कमानी वय : ३४ वर्षे धंदा : व्यापार पॅन : BNVPK 9694 R दोघे रा. प्लॉट नं. ए - २०, शांती कुंज अपार्टमेंट, जाखाडी नगर, इंदिरानगर, नाशिक - ४२२०१०</p> <p style="text-align: right;">लिहून देणार</p> <p>कारणे कायमचे फरोक्त खरेदीखत दस्त लिहून देतो ऐसा जे की,</p> <p>१. मिळकतीचे वर्णन :</p> <p>तुकडी जिल्हा नाशिक पोट तुकडी तालुका नाशिक पैकी नाशिक महानगर पालिका हद्दीतील मौजे नाशिक या गावचे शिवारातील सर्व्हे नं. ८९९ / १, ८९९ / २ / १, ८९९ / ३, १, ६३ ते ६८ / ५ पैकी प्लॉट नं. ६३ ते ६८ / ५ यासी एकूण प्लॉट क्षेत्र ०० आर ६९.१३ चौ.मी. या पैकी प्लॉट क्षेत्र ०० आर ६३.८८ चौ.मी. व त्यावरील साई कमल रो - हाऊस या नावाने ओळखली जाणारी रो - हाऊस नं. ५ मिळकत यांसी तळ मजला अधिक पहिला मजला कार्पेट क्षेत्र ७९.९८ चौ.मी. यासी चतुःसिमा खालील प्रमाणे :</p>
<div style="text-align: center;"> <p>नसन-७</p> <p>ख.क्र. ६२६२</p> <p>४ - २०</p>  </div> <p style="text-align: center;">...४...</p> <p>पुर्वेस : प्लॉट नं. ६३ ते ६८ / ४ व त्यावरील रो-हाऊस मिळकत</p> <p>पश्चिमेस : प्लॉट नं. ६३ ते ६८ / ६ व त्यावरील रो-हाऊस मिळकत</p> <p>दक्षिणेस : प्लॉट नं. ७२ व ७३</p> <p>उत्तरेस : कॉलनी रोड</p> <p>येणे प्रमाणे अभिन्यासातील चतुःसिमांकोत मिळकत जल, तरू, काष्ट, पाषाण, निधी निक्षेपासह, तदंगभूत वस्तुंसह, तसेच अभिन्यासातील कॉलनी रोड व ओपन स्पेस सामाईकपणे वापरण्याच्या हक्कांसह मिळकत दरोवस्त.</p>	

Occupancy Certificate


BUILDING OCCUPANCY CERTIFICATE
 Full Regular
 

Ref:-1) Government of Maharashtra Director No.TPB/4317/109/CR-11/2017/UD-11, Dated:-22/08/2017
 2) Hon.Comm. Order vide letter No.168/ Dt:-23/05/2019.
 3) Your application for Occupancy Certificate Inward No.- B2/OC/301 Dt:23/02/2021.
 4) Sup. Lahu Wagh self Declaration affidavit Dtd.29/09/2020.

Res. Sir,

A Name of the Owner/Developer **Mrs. Champa P. Kamanl & Other One.**

B Location of the proposed site- **Nashik shiwar Nashik**

1-PLOT NO	63 To 68/1 To 7	2) Survey No.	899/1, 899/2/1, 899/3
3-Village	Nashik	4) Town/City	Nashik

Arch/Erg. **Sup. Lahu Wagh** Str. Eng. **Swapnil E. Bhanage**

C Details of Building

1- Building Permission No	CD/245	2-Building permission Date	12/10/2020
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The **Sup. Lahu Wagh** have given the building completion along self declaration certificate that the building has been completed as per the sanctioned plan and it is declared that the building conforms in all respects that to the requirement of the building regulations.

This is to certify that the building has been inspected by **Sup. Lahu Wagh** and is completed according to approved drawing and is fit for occupancy.

D Building Data


1 Name of Floor		
a) As per Sanction Plan	0	Ground +First Floor
b) As per completed building	0	Ground +First Floor
2 Use of Building		
a) As Per Sanctioned Plan	Residential	
b) As Per Completed Building	Residential	
3 Floor Area (sq.m)		
a) As Per Sanctioned Plan	63 To 68/1 = 186.82Sq.m., 63 To 68/2= 70.10 Sq.m., 63 To 68/3= 70.10 Sq.m., 63 To 68/4= 70.10 Sq.m., 63 To 68/5= 70.10 Sq.m., 63 To 68/6= 70.10 Sq.m., 63 To 68/7= 70.10 Sq.m.	
b) As Per Completed Building	63 To 68/1 = 186.82Sq.m., 63 To 68/2= 70.10 Sq.m., 63 To 68/3= 70.10 Sq.m., 63 To 68/4= 70.10 Sq.m., 63 To 68/5= 70.10 Sq.m., 63 To 68/6= 70.10 Sq.m., 63 To 68/7= 70.10 Sq.m.	
4 Carpet Area (sq.m)		
a) As Per Sanctioned Plan	63 To 68/1 = 178.95Sq.m., 63 To 68/2= 67.43 Sq.m., 63 To 68/3= 67.43 Sq.m., 63 To 68/4= 67.43 Sq.m., 63 To 68/5= 67.43 Sq.m., 63 To 68/6= 67.43 Sq.m., 63 To 68/7= 67.43 Sq.m.	
b) As Per Completed Building	63 To 68/1 = 178.95 Sq.m., 63 To 68/2= 67.43 Sq.m., 63 To 68/3= 67.43 Sq.m., 63 To 68/4= 67.43 Sq.m., 63 To 68/5= 67.43 Sq.m., 63 To 68/6= 67.43 Sq.m., 63 To 68/7= 67.43 Sq.m.	
5 Setbacks (m)	Approved (a) As Per Sanctioned Plan Actual (b) As Per Completed Building	
Front	3.35	3.35
Rear	1.50	1.50
Side	3.00 & Nil	3.00 & Nil

Open Plots Index No. **43116308**

Details of Fees


Sl. No.	Particulars	Amount	Receipt No.	Book No.	Date
1	Stamp Fee	3040/-	50	1499	23/02/2021
2	Stamp Charges	9870/-	50	1499	23/02/2021

Approved
As per the accompanying Occupancy Certificate No. B2/OC/CD 1172 Date 26/02/2021




आयकर विभाग
INCOME TAX DEPARTMENT
MOHINI RATNAKAR GIRASE
RATNAKAR MORESHWAR GIRASE
21/10/1995
Permanent Account Number
BWGPG7212K
Signature

भारत सरकार
GOVT. OF INDIA




Nashik Bar Associate
ADVOCATE
District Court Compound, Nashik



Name: Kajale Jagdish Popat
Bar Council Enrollment: MAH-1723-2009
Date Of Birth: 01-06-1982
Email: adv.jagdishkajale@gmail.com
Cell: 9763663253
Res. Phone No.: ---
Office Phone No.: ---

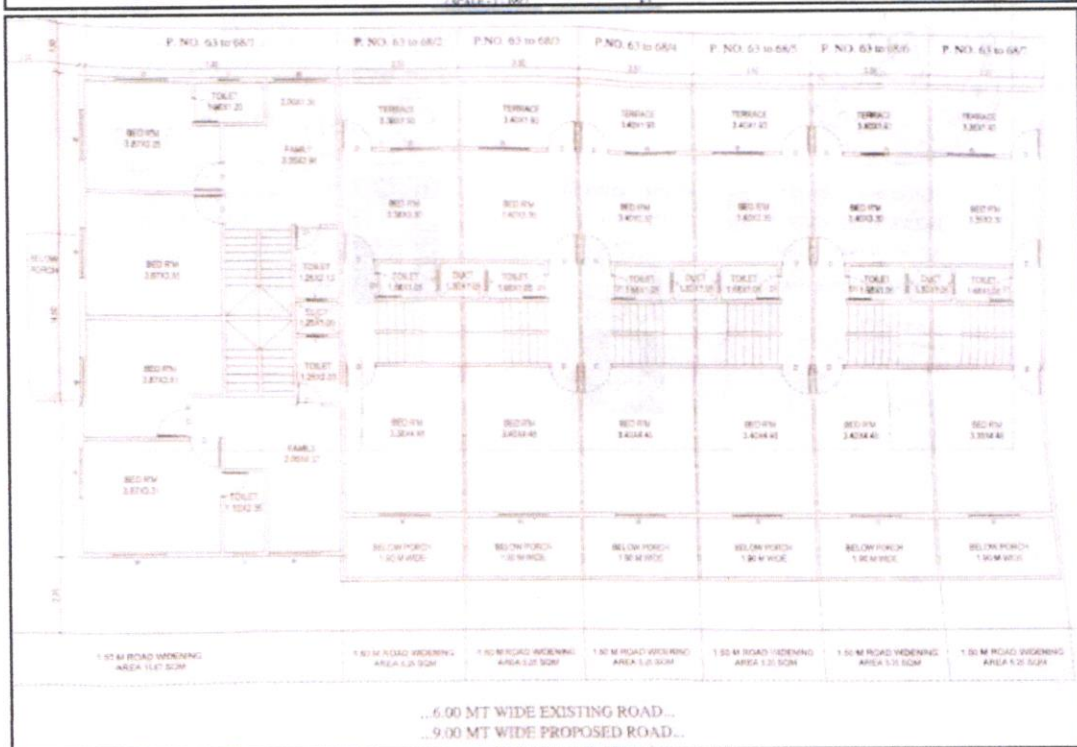
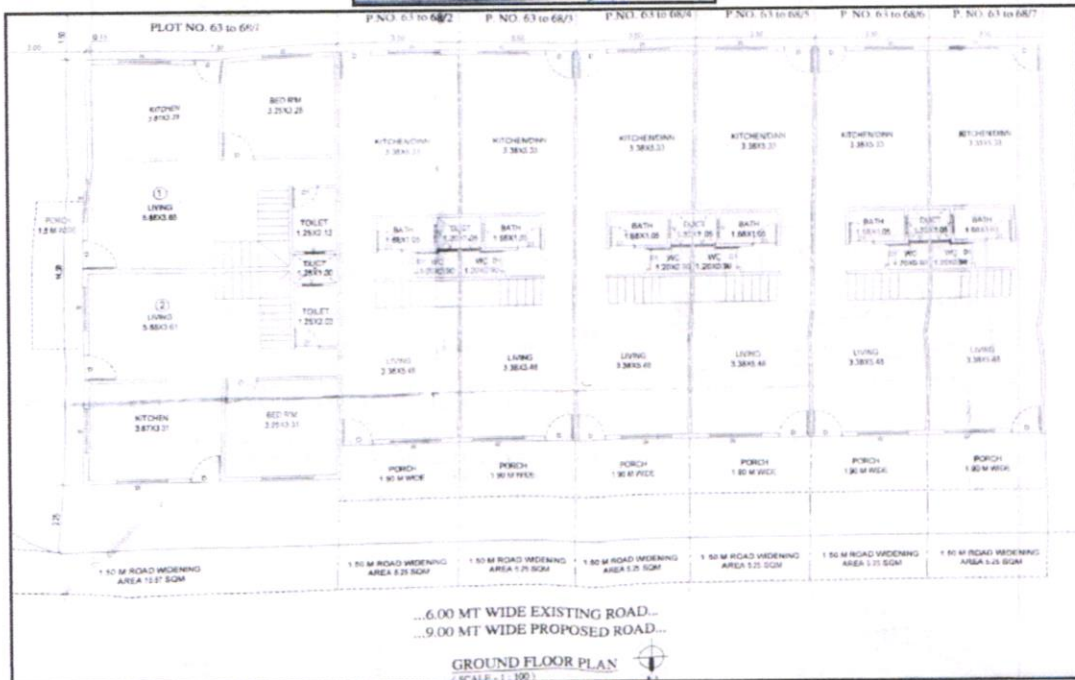
Approved Plan

APPROVED
As per the accompanying
Occupancy Certificate
No. Nashik-CD/192
Date: 26.02.2021



SECTIONAL ENGINEER,
TOWN PLANNING DEPARTMENT
NASHIK MUNICIPAL CORPORATION, NASHIK

Sup. Lahu R. Wagh
SHREERATH-DESIGN ASSOCIATES
Reg. No. - 41002203



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 **₹ 67,85,300.00 (Rupees Sixty-Seven Lakh Eighty-Five Thousand Three Hundred Only)**. The **Realizable Value** of the above property is **₹ 64,46,035.00 (Rupees Sixty-Four Lakh Forty-Six Thousand Thirty-Five Only)**, and the **Distress Value** is **₹ 54,28,240.00 (Rupees Fifty-Four Lakh Twenty-Eight Thousand Two Hundred Forty Only)**.

Place: Nashik

Date: 13.11.2024

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: 2024.11.13 18:04:05 +05'30'

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

[Handwritten Signature]

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 13.11.2024 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 13.11.2024. 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. Deepak Rajendra Patil & Sau. Mohini Deepak Patil. From Sau. Champa Pushottam Kamani Sau. Kajal Jagdish Kamani vide Copy of Agreement For Sale Sr. No. 6272/ 2021 Dated.31.03.2021.
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 Rashmi Jadhav – 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 – 13.11.2024 Valuation Date - 13.11.2024 Date of Report - 13.11.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 13.11.2024
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 **13th November 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 **861.00 Sq. Ft. Carpet Area** in the Name of Owner: **Shri. Deepak Rajendra Patil & Sau. Mohini Deepak Patil**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

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 Owner: **Shri. Deepak Rajendra Patil & Sau. Mohini Deepak Patil**. 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 **861.00 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 **861.00 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.

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.

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.



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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

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