

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Mahesh Shridhar Bane & Mrs. Mansi Mahesh Bane**

Residential Flat No. 603, 6th Floor, Building - D, "**Diamond**", Precious Harmony, Village - Belavali, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421503, State - Maharashtra, Country - India.

Latitude Longitude: 19°10'31.8"N 73°13'34.8"E

Think.Innovate.Create

Valuation Prepared for:

State Bank of India




RACPC Sion

B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West),
Mumbai, Pin Code – 400 070, State – Maharashtra, Country – India.



Our Pan India Presence at :

 Mumbai  Aurangabad  Pune  Rajkot
 Thane  Nanded  Indore  Raipur
 Delhi NCR  Nashik  Ahmedabad  Jaipur

 **Regd. Office :** B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
 TeleFax : +91 22 28371325/24
 mumbai@vastukala.org

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 603, 6th Floor, Building - D, "**Diamond**", Precious Harmony, Village - Belavali, Badlapur (East), Taluka - Ambarnath, District - Thane, PIN - 421503, State - Maharashtra, Country - India belongs to **Mr. Mahesh Shridhar Bane & Mrs. Mansi Mahesh Bane.**

Boundaries of the property.

North	: Maruti Meadows
South	: Garden
East	: Internal Road & Wing - E
West	: Maruti Meadows

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at **₹ 53,15,128.00 (Rupees Fifty Three Lakh Fifteen Thousand One Hundred Twenty Eight 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.

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

Think.Innovate.Create



Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
SBI Empanelment No.: SME/TCC/2021-22/85/13
Encl: Valuation report.



Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

Regd. Office : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai – 400 093.

To,
The Branch Manager,
State Bank of India
Stressed Assets Recovery Branch Churchgate
 B-603 & 604, Kohinoor City, Commercial-1 6th Floor,
 Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai,
 Pin Code – 400 070, State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I		General	
1.	Purpose for which the valuation is made	:	As per the request from State Bank of India, RACPC Sion to assess fair market value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose.
2.	a)	Date of inspection	: 29.06.2023
	b)	Date on which the valuation is made	: 30.06.2023
3.	List of documents produced for perusal	:	
	1. Copy of Agreement for Sale dated 06.08.2020 2. Copy of Occupancy Certificate No. K.B.N.P. / NRV / 9444 / 2017 - 2018 dated 19.12.2017 issued by Kulgoan Badlapur Municipal Council.		
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)	:	Mr. Mahesh Shridhar Bane & Mrs. Mansi Mahesh Bane. Address: Residential Flat No. 603, 6 th Floor, Building - D, "Diamond", Precious Harmony, Village - Belavali, Badlapur (East), Taluka - Ambernath, District - Thane, PIN - 421503, State - Maharashtra, Country - India. Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a residential Flat No. 603 is located on 6 th Floor. The Composition of Residential Flat is 2 Bedrooms + Living Room + Kitchen + 2 Toilets. (i.e. 2 BHK + 2 Toilets). The property is at 2.7 Km. travelling distance from nearest railway station Badlapur.
6.	Location of property	:	
	a)	Plot No. / Survey No.	: New Survey No. 51, Hissa No. 2
	b)	Door No.	: Residential Flat No. 603
	c)	C. T.S. No. / Village	: Village – Belavali
	d)	Ward / Taluka	: Taluka – Ambernath
	e)	Mandal / District	: District – Thane
	f)	Date of issue and validity of layout of approved map / plan	: Occupancy Certificate No. K.B.N.P. / NRV / 9444 / 2017 - 2018 dated 19.12.2017 issued by Kulgoan Badlapur
	g)	Approved map / plan issuing authority	: Municipal Council

	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.
7.		Postal address of the property	:	Residential Flat No. 603, 6th Floor, Building - D, "Diamond", Precious Harmony, Village - Belavali, Badlapur (East), Taluka - Ambarnath, District - Thane, PIN - 421503, State - Maharashtra, Country - India.
8.		City / Town	:	Village - Belavali, Badlapur (East)
		Residential area	:	Yes
		Commercial area	:	No
		Industrial area	:	No
9.		Classification of the area	:	
	i)	High / Middle / Poor	:	Middle Class
	ii)	Urban / Semi Urban / Rural	:	Urban
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Belavali Kulgoan Badlapur Municipal Council.
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		As per actual site As per documents
		North	:	Maruti Meadows Details not available
		South	:	Garden Details not available
		East	:	Internal Road & Wing – E Details not available
		West	:	Maruti Meadows Details not available
13.		Dimensions of the site		N. A. as property under consideration is a flat in an apartment building.
				A B As per the Deed Actual
		North	:	- -
		South	:	- -
		East	:	- -
		West	:	- -
14.		Extent of the site	:	Carpet Area in Sq. Ft. = 686.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 823.00 (Carpet Area + 10%)
14.		Latitude, Longitude & Co-ordinates of flat	:	19°10'31.8"N 73°13'34.8"E
15.		Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 686.00 (Area as per Agreement for Sale)

16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Flat Internal visit not allowed
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	New Survey No. 51, Hissa No. 2
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village - Belavali Kulgoan Badlapur Municipal Council.
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 603, 6 th Floor, Building - D, "Diamond", Precious Harmony, Village - Belavali, Badlapur (East), Taluka - Ambarnath, District - Thane, PIN - 421503, State - Maharashtra, Country - India.
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2017 (As per Occupancy Certificate)
5.	Number of Floors	:	Part Ground + Part Stilt + 7 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	4 Flats on 6 th Floor
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	1 Lift
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Covered Parking Space
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the flat is situated	:	6 th Floor
2	Door No. of the flat	:	Residential Flat No. 603
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Flat Internal visit not allowed
	Doors	:	Flat Internal visit not allowed
	Windows	:	Flat Internal visit not allowed
	Fittings	:	Flat Internal visit not allowed
	Finishing	:	Flat Internal visit not allowed
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available

	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the flat?	:	Flat Internal visit not allowed
7	Sale Deed executed in the name of	:	Mr. Mahesh Shridhar Bane & Mrs. Mansi Mahesh Bane.
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the flat?	:	Built Up Area in Sq. Ft. = 823.00 (Carpet Area + 10%)
10	What is the floor space index (app.)	:	As per local norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 686.00 (Area as per Agreement for Sale)
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?	:	Flat Internal visit not allowed
15	If rented, what is the monthly rent?	:	₹ 11,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar 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)	:	₹ 7,000.00 to ₹ 9,000.00 per Sq. Ft. on Carpet Area
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).	:	₹ 8,000.00 per Sq. Ft.
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,800.00 per Sq. Ft.
	II. Land + others	:	₹ 5,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 52,700.00 per Sq. M. i.e. ₹ 4,896.00 per Sq. Ft.
	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 50,195.00 per Sq. M. i.e. ₹ 4,663.00 per Sq. Ft.
5	In case of variation of 20% or more in the	:	It is a foregone conclusion that market value is always

	valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstr. Fees. Thus, the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.	
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	₹ 2,800.00 per Sq. Ft.
	Age of the building	:	6 Years
	Life of the building estimated	:	54 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	9.00%
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,548.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 5,200.00 per Sq. Ft.
	Total Composite Rate	:	₹ 7,748.00 per Sq. Ft.
	Remarks:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (incl. car parking, if provided)	686.00 Sq. Ft.	7,748.00	53,15,128.00
2	Wardrobes			
3	Showcases			
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			53,15,128.00
	The Realizable value of the property			45,17,859.00
	Distress value of the property			37,20,590.00
	Insurable value of the property			23,04,400.00
	Guideline value of the property			38,37,649.00

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 Commercial Office, where there are typically many comparables available to analyze. As the property is a Commercial Office, 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 ₹ 7,000.00 to ₹ 9,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Office size, location, upswing in real estate prices, sustained demand for Commercial Office, all round development of commercial and residential application in the locality etc. We estimate ₹ 7,748.00 per Sq. Ft. on Carpet Area for valuation after depreciation.

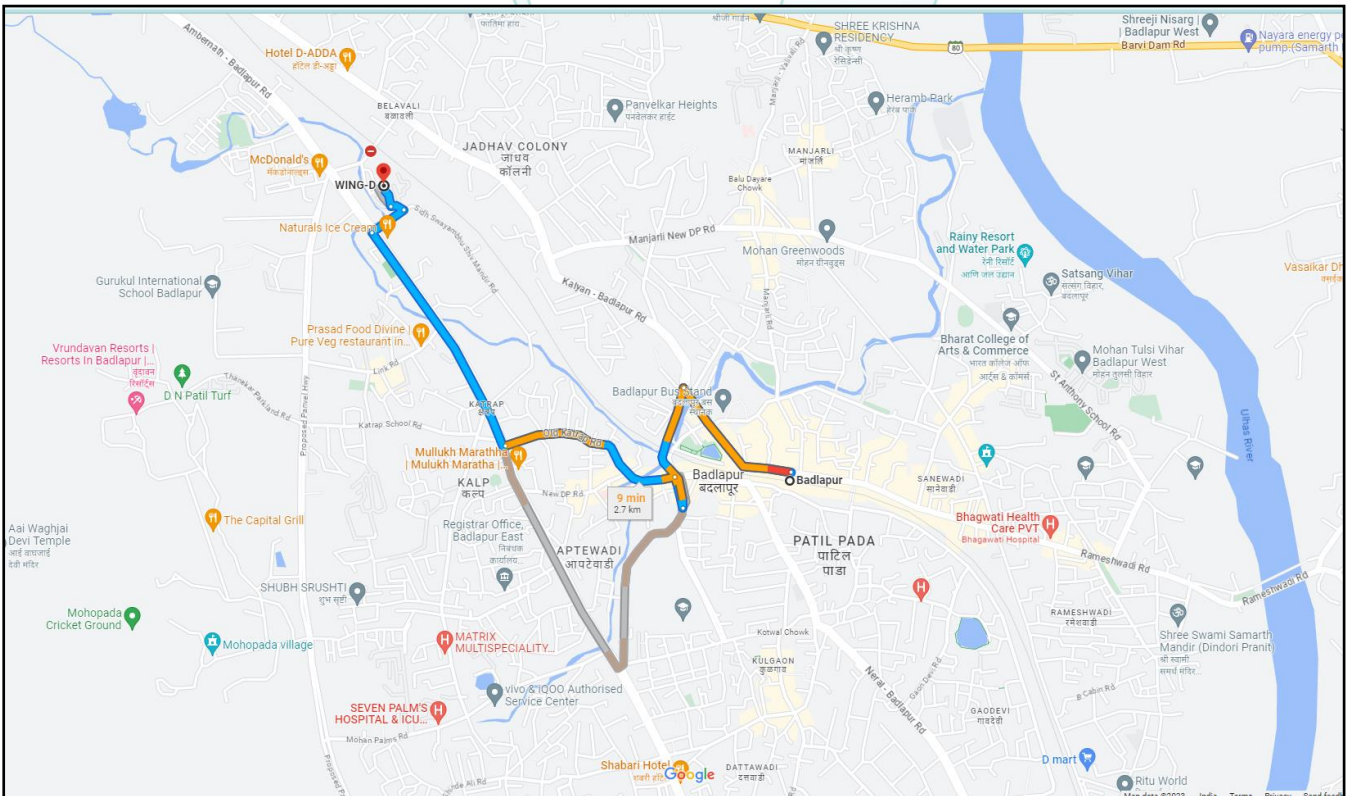
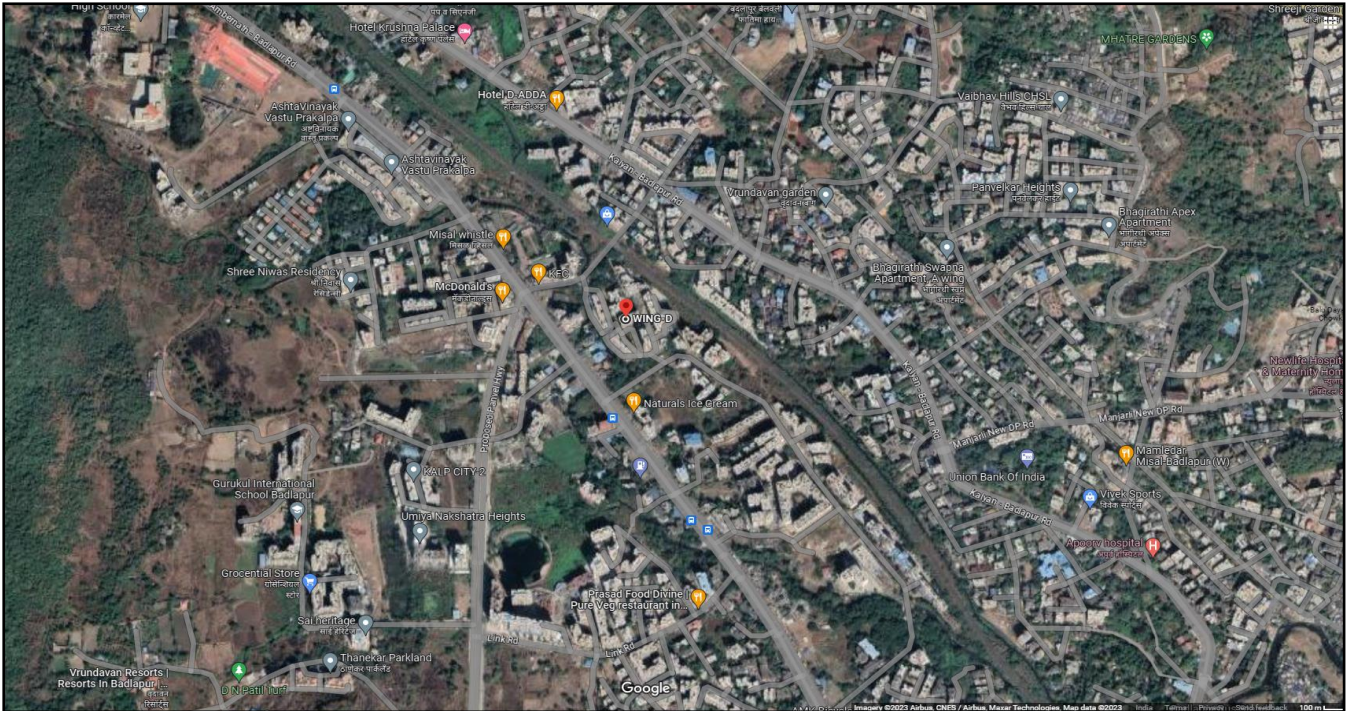
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 11,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual Site Photographs



Think.Innovate.Create


Route Map of the property Site u/r



Latitude Longitude: 19°10'31.8"N 73°13'34.8"E


Note: The Blue line shows the route to site from nearest railway station (Badlapur – 2.7 Km.)

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

Year
20232024

Annual Statement of Rates

Selected District ठाणे

Select Taluka अंबरनाथ

Select Village मौजे [गांव] मौजे बेलवली

Search By Survey No Location

Select	उपविभाग	बुली चमीन	निवासी सदनिका	बॉकिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	7/15-डी -2) बेलवली गावातील संव्हे नंबर 83 व 53 जवळील नाल्याच्या उत्तर पश्चिमेकडील भाग	9440	48700	56000	60900	56000	चौ. मीटर
SurveyNo	7/16-डी -2) बेलवली वरील डी-1 व्यतिरीक्त उरलेल्या सर्व मिळकती बेलवली	10950	52700	55200	65800	55200	चौ. मीटर

Think.Innovate.Create

Price Indicators

सूची क्र.2		दुयम निबंधक : सह दु.नि. उल्हासनगर 2
531878 30-06-2023 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.		दस्त क्रमांक : 5318/2022 नोंदणी : Regn:63m
गावाचे नाव : बेलवली		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2775926	
(3) बाजारभाष्य/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमूद करावे)	1646000	
(4) भू,मापन,पोटहिस्सा व परक्रमंक(असल्यास)	1) पालिकेचे नाव:कुळगांव-बदलापूरदर वर्णन : इतर माहिती : इतर माहिती: विभाग क्र. 7/16,मौजे बेलवली.ता. अंबरनाथ,जि.ठाणे,येथील 1)सर्व्हे नं. 51,हिस्सा नं. 2,2)सर्व्हे नं. 50,हिस्सा नं. 2,3)सर्व्हे नं. 50,हिस्सा नं. 4,4)सर्व्हे नं. 50,हिस्सा नं. 5,5)सर्व्हे नं. 50,हिस्सा नं. 6,6)सर्व्हे नं. 50,हिस्सा नं. 8,व 7)सर्व्हे नं. 50,हिस्सा नं. 9,क्षेत्र 9600.03 चौ. मी. यावरील प्रेशियस हार्मेनी या प्रोजेक्टमधील फेज - 2,आयर्स बिल्डींग,आय - विंग,पहिला मजला,सदनिका क्र. 105,सदनिकेचे क्षेत्र 31.23 चौ. मी. कारपेट.((Survey Number : 51 :))	
(5) क्षेत्रफळ	31.23 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणाऱ्या शिबूत ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव.-मे. सोहम कंन्ट्रबन वर्के भगीदार श्री. अजय दत्तात्रय पातकर वय:-52 पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: ए-2/308, स्वामी देव प्रकाश गार्डन, अंबरनाथ पूर्व, जि.ठाणे, ब्रॉक नं. , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-421501 फॅन नं.-ACEFS8817R	
(8)दस्तऐवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव.-संगम अरविंद कांबळे वय:-33, पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: सदनिका क्र. 105, प्रांजी गार्डन सिटी, ब्यू रोड विंग, कात्रप, बदलापूर पूर्व, ता. अंबरनाथ, जि. ठाणे , ब्रॉक नं. , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-421503 फॅन नं.-CKZPK0941H 2): नाव.-सुरेखा अरविंद कांबळे वय:-58, पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: सदनिका क्र. 105, प्रांजी गार्डन सिटी, ब्यू रोड विंग, कात्रप, बदलापूर पूर्व, ता. अंबरनाथ, जि. ठाणे , ब्रॉक नं. , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-421503 फॅन नं.-CLJPK2052C	
(9) दस्तऐवज करून दिल्याचा दिनांक	25/03/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	26/03/2022	
(11)अनुक्रमंक,खंड व पृष्ठ	5318/2022	
(12)बाजारभाष्यप्रमाणे मुद्रांक शुल्क	166600	
(13)बाजारभाष्यप्रमाणे नोंदणी शुल्क	27760	
(14)स्रोत		
मुद्रांकनासाठी विचारत घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	

सूची क्र.2		दुयम निबंधक : सह दु.नि. उल्हासनगर 2
618878 30-06-2023 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.		दस्त क्रमांक : 6188/2022 नोंदणी : Regn:63m
गावाचे नाव : बेलवली		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2731490	
(3) बाजारभाष्य/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमूद करावे)	1530000	
(4) भू,मापन,पोटहिस्सा व परक्रमंक(असल्यास)	1) पालिकेचे नाव:कुळगांव-बदलापूरदर वर्णन : इतर माहिती : इतर माहिती: विभाग क्र. 7/16,मौजे बेलवली.ता. अंबरनाथ,जि.ठाणे,येथील 1)सर्व्हे नं. 51,हिस्सा नं. 2,2)सर्व्हे नं. 50,हिस्सा नं. 2,3)सर्व्हे नं. 50,हिस्सा नं. 4,4)सर्व्हे नं. 50,हिस्सा नं. 5,5)सर्व्हे नं. 50,हिस्सा नं. 6,6)सर्व्हे नं. 50,हिस्सा नं. 8,व 7)सर्व्हे नं. 50,हिस्सा नं. 9,क्षेत्र 9600.03 चौ. मी. यावरील प्रेशियस हार्मेनी या प्रोजेक्टमधील फेज - 2,आयर्स बिल्डींग,आय - विंग,पाचवा मजला,सदनिका क्र. 503,सदनिकेचे क्षेत्र 27.66 चौ. मी. कारपेट.((Survey Number : 51 :))	
(5) क्षेत्रफळ	27.66 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणाऱ्या शिबूत ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव.-मे. सोहम कंन्ट्रबन वर्के भगीदार श्री. अजय दत्तात्रय पातकर वय:-52 पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: ए-2/308, स्वामी देव प्रकाश गार्डन, अंबरनाथ पूर्व, जि.ठाणे, ब्रॉक नं. , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-421501 फॅन नं.-ACEFS8817R	
(8)दस्तऐवज करून घेणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव.-अश्विनी नारायण मनेडेनवाड वय:-31, पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: घर नं. 1-9-502, दत्त मंदीर मार्गे, मगन पुरा, नांदेड, महाराष्ट्र, ब्रॉक नं. , रोड नं. , महाराष्ट्र, नांदेड. पिन कोड:-431602 फॅन नं.-CLSPM0147F 2): नाव.-संभ्रज तातेराव मांडगे वय:-29, पत्ता:-प्लॉट नं. , माळा नं. , इमारतीचे नाव: घर नं. 1-9-502, दत्त मंदीर मार्गे, मगन पुरा, नांदेड, महाराष्ट्र, ब्रॉक नं. , रोड नं. , महाराष्ट्र, नांदेड. पिन कोड:-431602 फॅन नं.-EIFPM2426J	
(9) दस्तऐवज करून दिल्याचा दिनांक	31/03/2022	
(10)दस्त नोंदणी केल्याचा दिनांक	07/04/2022	
(11)अनुक्रमंक,खंड व पृष्ठ	6188/2022	
(12)बाजारभाष्यप्रमाणे मुद्रांक शुल्क	163900	
(13)बाजारभाष्यप्रमाणे नोंदणी शुल्क	27320	
(14)स्रोत		
मुद्रांकनासाठी विचारत घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	

Sales Instances

सूची क्र.2	
619178 30-06-2023 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	दुकान निबंधक: सह दु.नि. उल्हासनगर 2 दस्त क्रमांक: 6191/2022 नोदणी: Regn:63m
गावाचे नाव : वेतवली	
(1)शिलेखाचा प्रकार	करारनामा
(2)मोबदला	2766667
(3) बाजारभाव(भाडेवट्ट्याच्या बाबतितट्टटकार आकारणी देतो की वट्टटदार ते नमुद करणे)	1528000
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव-कुळगांव-बदलापुरइतर वर्णन : इतर माहिती: विभाग क्र. 7/16.मौजे वेतवली.ता. अंबरनाथ.जि.ठाणे.येथील 1)सर्व्हे नं. 51.हिस्सा नं. 2.2)सर्व्हे नं. 50.हिस्सा नं. 2.3)सर्व्हे नं. 50.हिस्सा नं. 4.4)सर्व्हे नं. 50.हिस्सा नं. 5.5)सर्व्हे नं. 50.हिस्सा नं. 6.6)सर्व्हे नं. 50.हिस्सा नं. 8.7)सर्व्हे नं. 50.हिस्सा नं. 9.क्षेत्र 9600.03 चौ. मी. यावरील प्रेशियस हार्मोनी या प्रोजेक्टमधील फेज - 2,आयर्स बिल्डींग.आय - विंग,चौथा मजला.सदनिका क्र. 406.सदनिकेचे क्षेत्र 29.00 चौ. मी. कारपेट((Survey Number : 51 :))
(5) क्षेत्रफळ	29.00 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तावेज करून देणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता.	1): नाव.-मे. सोहम केन्सुल्वान तर्फे भगोदाश श्री. अजय दत्तात्रय घातकर वय:-32 पत्ता.-प्लॉट नं. , माळ नं. , इमारतीचे नाव: ए-2/308, स्वामी देव प्रकाश गार्डन, अंबरनाथ पूर्व, जि.ठाणे, बॉम्बे नं. , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-421501 पॅन नं:-ACEFS9817R
(8)दस्तावेज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास.प्रतिवादिचे नाव व पत्ता	1): नाव.-रमेशचंटे सल्लनजी पांडेय वय:-33; पत्ता.-प्लॉट नं. , माळ नं. , इमारतीचे नाव: विणा चाळ 1/11, जय अंभे कॉलनी, सह्याद्री पार्क अंबेडकर चौक, काटेमानिवली, कल्याण पूर्व, ठाणे, बॉम्बे नं. , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-AXJPP299Q 2): नाव.-अंकिता रमेशचंद पांडेय पुर्वीभोमिया अंकिता भानुप्रकाश पांडेय वय:-33; पत्ता.-प्लॉट नं. , माळ नं. , इमारतीचे नाव: विणा चाळ 1/11, जय अंभे कॉलनी, सह्याद्री पार्क अंबेडकर चौक, काटेमानिवली, कल्याण पूर्व, ठाणे, बॉम्बे नं. , रोड नं. , महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-BPLPP6106F
(9) दस्तावेज करून दिल्याचा दिनांक	31/03/2022
(10)दस्त नोदणी केल्याचा दिनांक	07/04/2022
(11)अनुक्रमीक,खंड व पृष्ठ	6191/2022
(12)बाजारभावामागे मुद्रांक शुल्क	166000
(13)बाजारभावामागे नोदणी शुल्क	27670
(14)नोंद	
मुद्रांकनासाठी विचारात घेतलेला तपशील:-	
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद. :-	(ii) within the limits of any Municipal Council, Nagarpanchayat or Containment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.

Buy ▾

[Home](#)
[Services ▾](#)
[Offices](#)
[NRI Desk](#)
[Insights](#)

Home > Precious Harmony, Badlapur East

Precious Harmony

by **Precious Group**

Precious Harmony, highway, Katrap, Badlapur, Maharashtra, India

₹ 30.0 Lacs

Onwards

Save for Later

Configurations

1 BHK, 2 BHK

Possession Date

Dec 2021

Min. Price per Sqft

₹ 9.43 K per Sqft.

Carpet Area

318 - 443 Sq Ft +

Contact Seller

Overview
Configurations
Amenities
Locality
Bank Offers
Developer

About Precious Harmony, Badlapur East

Project Status

Ready to move in

Project Type

High Rise

RERA ID

P51700006810,...

View all

Total Floors

13

Interested? Enquire Now

Precious Harmony - Precious Group

Developer

Think.Innovate.Create

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org

Vastukala Consultants (I) Pvt. Ltd.
Valuers & Appraisers
Architects &
Interior Designers
Chartered Engineers (I)
TEV Consultants
Licence # Engineer
10/17/2020 MH2010 PTC010189

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specification ₹ 53,15,128.00 (Rupees Fifty Three Lakh Fifteen Thousand One Hundred Twenty Eight Only). The Realizable value of the above property is ₹ 45,17,859.00 (Rupees Forty Five Lakh Seventeen Thousand Eight Hundred Fifty Nine Only) and the Distress Value is ₹ 37,20,590.00 (Rupees Thirty Seven Lakh Twenty Thousand Five Hundred Ninety Only).

Place: Mumbai

Date: 30.06.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME/TCC/2021-22/85/13

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

Think.Innovate.Create

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure – IV)	Attached
	Model code of conduct for valuer (Annexure – V)	Attached

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar 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 30.06.2023 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. I/ my authorized representative have personally inspected the property on 30.06.2023. The work is not sub - contracted 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.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. 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

- n. 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
- o. My PAN Card number as applicable is AEAPC0117Q
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. 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.
- s. 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. The valuation report is submitted in the prescribed format of the bank.
- t. 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)
- u. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- v. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- w. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- y. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- z. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Mr. Mahesh Shridhar Bane & Mrs. Mansi Mahesh Bane.
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Sion to assess value of the property for Bank Loan purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Prashant Kasar – Valuation Engineer Shobha Kuperkar – Technical Manager Nitesh Khedkar – 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 – 30.06.2023 Valuation Date – 30.06.2023 Date of Report – 30.06.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 30.06.2023
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 Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc.
11.	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 **30th June 2023** 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 documents and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 686.00** in the name of **Mr. Mahesh Shridhar Bane & Mrs. Mansi Mahesh Bane**. 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 inputs received from the documents, we understand that the subject property is owned by **Mr. Mahesh Shridhar Bane & Mrs. Mansi Mahesh Bane**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Area

Based on inputs received from the documents and site visit conducted, we understand that the Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 686.00**

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 / Exiting 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 flat 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 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 documents and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 686.00.**

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.
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.

Miscellaneous

31. 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.
32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Think.Innovate.Create

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME/TCC/2021-22/85/13