## **VALUATION REPORT**

Of

## M/S. CHARISMA JEWELLERY PRIVATE LIMITED

# At. "MULTISTORIED BUILDING",

Unit No. 004, Ground Floor, SEEPZ-SEZ, Marol Industrial Area Village Vyaravali Parajapur, Andheri (East), Tal. Andheri & District Mumbai 400 096



### For, STATE BANK OF INDIA- SME VILE PARLE BRANCH

BY

# MAYRA ASSOCIATE MR. VINOD P. TALATHI

#### Govt. Approved Valuers, Chartered Engineers

Thane Office: Flat No:208, Floor 2nd, Pinak Gold Chendani Ram Maruti Road, Thane (W) 400601 Mob: 9112127783

Panvel Office: 305 B, Poseidon Uptown Avenue, Sai Nagar, Panvel, Dist- Raigad. Mob: 9096606240

Mangaon Office: Shop No. 3, Mangal Murti Complex, Kacheri Road, Mangaon - Raigad - 402 104. Mob.: 9112127784

Dapoli Office: At Post Jalgaon (Bazarpeth), Tal. Dapoli, Dist. Ratnagiri. Mob: 8485063557 Tel.: 02358- 283292

Email: ytalathi500@gmail.com

## Vinod P. Talathi

B.E(Civil), M.I.E.

Govt. Approved Valuer & Chartered Engg. (Govt. Reg. No.: CAT No. I-203 of 2013-2-14)

Email:vtalathi500@gmail.com



To, STATE BANK OF INDIA BRANCH: SME VILE PARLE BRANCH

## VALUATION REPORT (IN RESPECT OF OFFICE)

PNL/VT/SBI/23-24/09/483 Date: 06/10/2023

IIVL	/VI/3DI/23-24/09/403		Date: 00/10/2023
I	GENERAL		
1	Purpose for which the valuation is made	Fo	or Bank Loan
2	a) Date of Inspection	:	29/09/2023
	b) Date on which the valuation is made	:	06/10/2023
3	List of document produced for perusal		
	Sub-Lease	:	Between The Development Commissioner, SEEPZ Special Economic Zone <b>(The Lessee)</b> and Shri. Amit Arun Mehta Director of M/s. Charisma Jewellery Private Limited <b>(The Sub-Lessee)</b> Dated: 31/05/2010
	SEEPZ-SEZ Letter	:	Issued by SEEPZ-SEZ, No. SEEPZ-SEZ:EMS:Sub.Lease:CJ:08-09/9878, Dated 05/12/2008
	SEEPZ-SEZ Letter	:	Issued by SEEPZ-SEZ, No. SEEPZ-SEZ/EMS/Sub- Lease/CJPL/128/08-09/5754, Dated 08/06/2010
	MIDC Order Letter	:	Issued by MIDC, No. MIDC SEEPZ/M.B./471/2008, Dated 04/06/2008
	Approved Plan	:	Issued by Industrial Safety and Health, Mumbai, No. PLN/394/09/TMM/11296/6, Dated 25/08/2009
	Occupation Certificate & Building Completion Certificate	:	Issued by MIDC, No. DE(II)/MIDC/224/of 2009, Dated 27/02/2009 for Multistoried Building at SEEPZ-SEZ
	Building Completion Certificate:	:	Issued by MIDC, SEEPZ Sub Division, No. DE/SEEPZ/261/2009, Dated 24/02/2009 (For Basement + Ground + Six upper floors)
	Possession Receipt	:	Issued by MIDC, Dated 06/06/2008 for Unit No. 004
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)	:	M/S. CHARISMA JEWELLERY PRIVATE LIMITED
5	Brief Description of the property	•	The property is commercial unit located on ground floor in building known as "MULTISTORIED BUILDING". The building is comprising of 2 basements + ground + 6 <sup>th</sup> upper floors.
	Prakasy CATNO. Bath 1251 2013 2014		The said building is situated at SEEPZ-SEZ, Marol Industrial Area, Village Vyaravali Parajapur, Andheri (East), Tal. Andheri & District Mumbai 400 096 & about 4 Km distance away from Andheri Railway

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Dapoli Office: At Post Jalgaon (Bazarpeth), Tal. Dapoli, Dist. Ratnagiri. Mob: 8485063557 Tel.: 02358- 283292

	T		Π	Station			
	Loc	ation of the property	T	Duction			
	a)	Plot No./ Survey No.	:	SDF-I & SDF - II SEEPZ-SI	EZ		
	b)	Door No.	+-				
_	(c)	T.S.No. / Village	+		ur		
1	d)	<del>Ward</del> / Taluka	-				
	(e)	Mandal/ District	+				
	f)	Date of issue and validity of layout of approval map/plan	Ė		1296/6, Dated 25/08/2009		
	g)	Approval map/ Plan issuing authority		Issued by Industrial Safet	y and Health, Mumbai		
	h)	Whether genuineness or authenticity of approved map/plan is verified		Yes			
	i)	Any other comments by our empanelment valuer on authentic of approved plan		No			
7	Pos	tal address of the property	:	BUILDING", SEEPZ-SEZ, Vyaravali Parajapur, And	Marol Industrial Area, Village dheri (East), Tal. Andheri &		
8	_	r/ Town	:	Andheri (East)			
	Residential Area		:	Nil			
	Commercial Area		:	Yes			
	Indi	ustrial Area	:	Yes			
9	Clas	Classification of the Area					
	i) High/ Middle/ Poor		:	Middle Class			
	ii) Urban / Semi Urban/ Rural		1:	Urban			
10		ning under Corporation limit/ Village chayat Municipality	Issued by Industrial Safety and Yes  No  Unit No. 004, Ground BUILDING", SEEPZ-SEZ, Mar Vyaravali Parajapur, Andher District Mumbai 400 096  Andheri (East)  Nil  Yes  Yes  Middle Class  Urban  Within the Limits of MIDC, SE  No  As per Actual  Wall  AC Wing  Lobby  A  As per the Deed  SDF-II Building  SEEPZ Internal Road  NA		C, SEEPZ Sub Division		
11	Who Gor Act	ether covered under any state/ Central y. Enactments (e.g., Urban Land Ceiling ) or notified under agency area/ eduled area/ cantonment area	:	No			
12	_	indaries of the Property					
	Nor	www	:	Wall			
	Sou	th	:	Wall			
	Eas	t	:	AC Wing			
	Wes	st	:	Lobby			
	Dim	nensions of the site	Γ	A	В		
				As per the Deed	As per Actual		
	Nor		:		SDF-II Building		
	Sou	th	:		Internal Road		
	Eas	t	:	SEEPZ Internal Road	Internal Road		
	Wes		:	SEEPZ Internal Road	Internal Road		
14	Exte	ent of the site		NA			
14.1	Lati	tude, Longitude & Co-ordinates of unit		Longitude - 72.874769, L	atitude - 19.125825		



15	Extent of the site considered for valuation (least of 13A & 13B)		NA
16	Whether occupied by owner/ tenant? If occupied by tenant, since how long? Rent received per month		Owner Occupied
II	APARTMENT BUILDING		
1.	Nature of the Apartment	1:	Commercial
2.	Location		Village Vyaravali Parajapur
	T. S. No.	1:	SDF-I & SDF – II SEEPZ-SEZ
	Office No.	1:	Unit No. 004
	Ward No.	:	
	Village/Municipality/Corporation	:	Under limits of MIDC, SEEPZ Sub Division
	Door No., Street or Road (Pin Code)	1:	400 096
3.	Description of the locality Residential/ Commercial/ Mixed	:	Mixed
4.	Year of Construction	1:	2009 Year (as per BCC)
5.	Number of Floors	1:	2 Basements + Ground + 6th upper floors
6.	Type of Structure	:	R.C.C frame structure
7.	Number of dwelling units in the Building	<u> </u>	8 units on each floor
8.	Quality of Construction	1:	Good
9.	Appearance of the Building	1:	Good
10.	Maintenance of the Building	:	Good
11	Facilities Available	1:	
	Lift	<u> :</u>	Yes, 5 Nos.
	Protect Water Supply	1:	Municipal
	Underground Sewerage	1:	Yes
	Car Parking - Open/ Covered	:	Yes, Covered
	Does Compound Wall exist?	+:	Yes Yes
III	Is pavement laid around the Building Unit	+:	168
1	The Floor on Which Office is situated	+.	Ground Floor
2.	Door No. of the Office	<del>  :</del>	Unit No. 004
3		+:	Unit No. 004
3	Specification of Office	+	pec cll
	Roof	+:	RCC Slab
	Flooring	<u> </u>	Vitrified tiles
	Doors	:	Wooden Door
	Windows	:	Aluminium sliding window
	Fitting	1:	Concealed
	Finishing	:	Distemper
4	House Tax	:	Details not available
	Assessment No.	:	NA
	Tax paid in the name of	:	NA
	Tax amount	:	NA
5	Electricity Service Connection No.	:	Details not available
	Meter Card in the name of	:	NA



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6	How is the maintenance of the Office?	:	NA
7	Sale Deed executed in the name of	:	M/S. CHARISMA JEWELLERY PRIVATE LIMITED
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the Plinth area of the Office		As per Sub-Lease Saleable Built-up area -7919 sq.ft (is considered for valuation)
10	What is the floor space index (app.)	:	NA
11	What is the Carpet Area of the Office	:	Measurement C.A- 6236 Sq.ft.
12	Is it Posh/ I Class/ Medium / Ordinary	:	Medium
13	Is it being used for residential or Commercial	:	Commercial & Industrial
14	Is it Owner occupied or Let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	
IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra potential value	:	Good commercial & industrial area. All the civic amenities are within close proximity of the building. It is 4 Km distance away from Andheri Railway Station.
3	Any negative factors are observed which affect the market value is general?	:	No
V	Rate		
1	After analysing the comparable sale instances, what is the composite rate for a similar house with same specification in the adjoining locality? – (Along with details/reference of at least two latest details/transaction with respect to adjacent properties in the area)	•	Rs. 9,000/- to Rs. 11,000/- per Sq. Ft on Saleable Built- up area depending upon location and amenities.
2	Assuming is the new construction, what is the adopted basic composite rate of the Office under valuation after comparing with the specifications & other factor with the house under comparison (give Details)		Rs. 9,000/- to Rs. 11,000/- per Sq. Ft on Saleable Built- up area depending upon location and amenities.
3	Break - up for the rate	_	
	i) Building + Services	:	Rs. 2,800/- Sq.ft
	ii) Land + Others	:	Rs. 7,800/- Sq.ft
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed		Rs. 1,01,700/- Sq. Mtr. i.e., Rs. 9,448/- Per Sq. Ft. 20% depreciation as per SSDR i.e., Rs. 7,558/- Sq. Ft.



5	In case of variation of 20% or more in the		The Deads Declares Dates are wild line setes of		
5	valuation proposed by the valuer & Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	·	The Ready Reckoner Rates are guide line rates of a locality determined by the state Government used for stamp duties. However, the market value determined by the market forces such as supply & demand, Also Specifications & other amenities Provided for the Property. We have Considered the factors which elevates the value of the property. It is well located & easy reaches both rail & road. Keeping in view of good marketability & confirming with agents & instances attached, we have given the Fair market value as mentioned below.		
6	Details of the last two transactions in the locality/area to be provided, if available	:	Surrounding latest transactions are not available for the above location.		
7	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast/tidal level must be incorporated)	:	Falling under in CRZ II, no such threat observed.		
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION				
a.	Depreciated Building Rate				
	Replacement cost of Office with Services(v (3)i)	:	Rs. 2,800/- Sq.ft		
	Age of the building	:	14 Years old (as per BCC)		
	Life of the building estimated	:	46 years (Subjected to proper maintenance of building)		
	Depreciation percentage assuming the salvage value as	:	20%		
	Depreciated Ratio of the building	:			
b.	Total composite rate arrived for valuation	:			
	Depreciated building rate VI (a)	:	Rs. 2,240/- Sq.ft		
	Rate for Land & other V (3)ii	:	Rs. 7,800/- Sq.ft.		
	Total Composite Rate	:	Rs. 10,040/- Sq.ft		



## **Details of Valuation:**

Sr. No.	Description	Qty. (Saleable Built-up area)	Rate per Sq. ft. Rs.	Estimated Value Rs.
1	Present value of the Office	7919 Sq.ft	Rs. 10,040/-	Rs. 7,95,06,760/-
2	Wardrobes/Furniture			
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			Rs. 7,95,06,760/-

**Remark**: We took into consideration the area specified in the sublease because some portion of the area in the given approved plan is not mentioned.



As a result of my appraisal and analysis, it is my considered opinion that the **Fair market value** of the above property in the prevailing condition with aforesaid specifications is **Rs. 7,95,06,760**/- (In Words- Rs. Seven Crore Ninety Five Lakh Six Thousand Seven Hundred Sixty Only).

The **Realizable** value of the above property is **Rs.7,15,56,084/-** (In Words- Rs. Seven Crore Fifteen Lakh Fifty Six Thousand Eighty Four Only)

The **Distress value** of the above property is **Rs. 6,36,05,408/-** (In Words- Rs. Six Crore Thirty Six Lakh Five Thousand Four Hundred Eight Only)

The **Government Guideline value** of Office is **Rs. 5,98,51,802/-** (In Words-Rs. Five Crore Ninety Eight Lakh Fifty One Thousand Eight Hundred Two Only).

The **Rental value** of Office is **Rs. 1,98,767/-** (In Word – Rs. One Lakh Ninety Eight Thousand Seven Hundred Sixty Seven Only).

The **Insurance value** of Office is **Rs. 1,77,38,560/-**(In Word – Rs. One Crore Seventy Seven Lakh Thirty Eight Thousand Five Hundred Sixty Only).

CAT No. 1-1 3/ 2013-2014 P. Regd. Value

VINOD PRAKASH TALATHI Digitally signed by VINOD PRAKASH TALATHI Date: 2023.10.16 11:10:58 +05'30'

Signature

Date. 06/10/2023

(Mr. Vinod Prakash Talathi)

Signature

(Name of the Branch manager with office seal)

#### (Annexure-I)

#### **DECLARATIONCUM-UNDERTAKING**

- I. Mr. Vinod P Talathi son of Prakash Talathi 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 date 06/10/2023 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. Our Associate inspected the property on 29/09/2023, the work is not subcontracted by any valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been de panelled/ delisted by any other bank and in case any such de panelment 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 professional capacity
- j. I have not been declared to be unsound mind
- k. I am not an un discharged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an un discharged 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 ACOPT7270M /GSTN Number 27ACOPT7270M1ZN
- 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. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.



- s. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure
- V- A) signed copy of same to be taken and kept along with this declaration)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am the proprietor authorized official of the firm, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1	background information of the asset	The asset under valuation for Office and
	being valued;	Located in a prominent locality.
2	purpose of valuation and appointing	To determine the value of the
	authority	property
3	identity of the valuer and any other experts involved in the valuation;	Mr. Vinod P Talathi
4	disclosure of valuer interest or	None of our associates nor myself have
	conflict, if any;	any direct/indirect interest in the advances or assets value.
5	date of appointment, valuation date	Date of Appointment-28/09/2023
	and date of report;	Date of Valuation – 06/10/2023
		Date of Report - 06/10/2023
6	inspections and/or investigations	Our Associate inspected the property on
	undertaken;	29/09/2023
7	nature and sources of the	Assumptions are made to our knowledge and
	information used or relied upon;	belief. Reliance is based on the information
		furnished to us by the identifier and the client
		based on circumstances/information provided/ material content.
8	procedures adopted in carrying out	Market Approach Method adopted where Value
	the valuation and	is estimated based on instances of sales/quotes
	valuation standards followed;	of similar assets in the market.
9	restrictions on use of the report, if	The report is issued on specific request of the
	any;	party for a specific purpose and the said report
		is not valid if the purpose of use and party



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		different.
10	major factors that were taken into	The valuation of the property is undertaken
	account during the	depending on the condition, location, amenities
	valuation;	provided, age of the building and various other
		factors including infrastructural facilities
		available at and around the said property.
11	major factors that were not taken	Which are not in point no. 10
	into account during valuation;	
12	Caveats, limitations and disclaimers t	o the extent they explain or elucidate the
	limitations faced by valuer, which sha	all not be for the purpose of limiting his
	responsibility for the valuation repor	t.

Date. 06/10/2023

Place: Panvel



VINOD Digitally signed by VINOD PRAKASH TALATHI Date: 2023.10.16 11:11:18 +05'30'

Signature

(Mr. Vinod Prakash Talathi)

#### (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 organization 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 organization 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).

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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. 1
- 30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization 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.

VINOD Digitally signed by VINOD PRAKASH TALATHI TALATHI Date: 2023.10.16 11:11:30 +05'30'

Signature

Date. 06/10/2023 Place: Panvel

(Mr. Vinod Prakash Talathi)

Address 305B, Poseidon Uptown Avenue, Back Side of Karnala Sports Academy Sai Nagar, Panvel, Tal- Panvel, Dist. Raigad

# **PROPERTY PHOTOS**





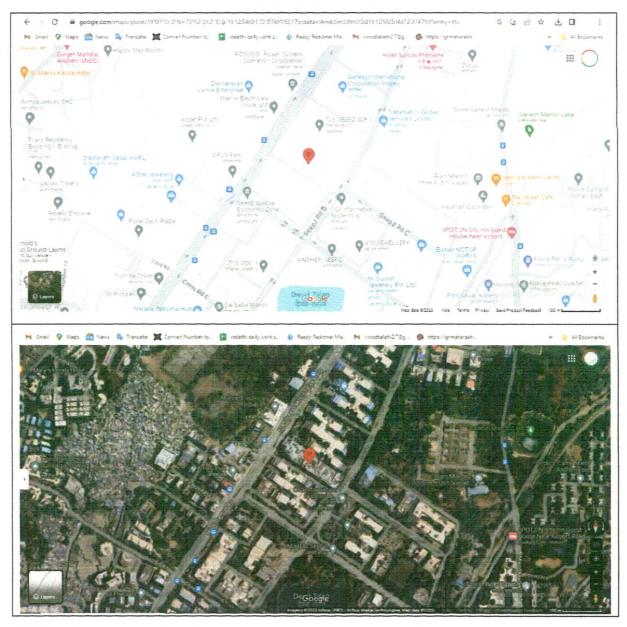








## **LOCATION MAPS**





# **Stamp Duty Ready Reckoner for year 2023-2024**

क्षा ।		of Maharashtra		दणी व मुद्रा महाराष्ट्र	शासन	
		ual Statement बाजारमूल्य दर पः				
⊕Home				Valuation Guid	lelines   🖩 User M	anua
Year 2023-20	)24 <b>v</b>			Language	English 🗸	Terrapolitica
	Selected District	MumbaiSubUrban		~		
	Select Village	परतापूर (अधेरी)		~		
	Search By	Survey No.	Location			
Select उपविभाग			वनी उपीत	नेशसी सदनिका ऑप्रीस	दशने औद्योगिकएक	F (D)



### **COMPARABLE VALUE**

