·Yogesh Dubey





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UID-11093

Ref No:DA/SBI/YN ROAD/788/2023-24

To,

The AGM State Bank of India, Industrial Finance Branch YN Road Indore (M.P.)

Date:12.10.2023

VALUER'S OPINION

Owner	Smt.Chandra Sharma w/o Shri Pavitra Kumar Sharma		
Property Located at	House on Plot No.Q-5, City Centre Site No.01, Gandhi Road Gwalior (M.P.)		
Present Market Value	Rs.176.60Lakh (Rupees One Hundred Seventy Six Lakh Sixty Thousand Only).		
Realizable Value	Rs.158.90Lakh (Rupees One Hundred Fifty Eight Lakh Ninety Thousand Only)		
Distress Value	Rs.141.30Lakh (Rupees One Hundred Forty One Lakh Thirty Thousand Only)		
Insurance Value	Rs.24.53Lakh (Rupees Twenty Four Lakh Fifty Three Thousand Only)		
Guide line value	Rs.71.30Lakh (Rupees Seventy One Lakh Thirty Thousand Only).		

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I.	GENERAL	
1.	Purpose for which the valuation is made	Business Loan
2.	a. Date of inspection	10.12.2022
	b. Date on which the valuation is made	14.12.2022
3.	List of documents produced for perusal	
	Lease deed	Lease deed no.4371 dated 07.03.1990
	II. Lease renewal deed	Lease renewal deed no.
		MP142592020A1609957 dated 28.09.2020 (copy enclosed)
	III. NOC	NOC from Gwalior Development Authority vide letter no.697/5028 dated 21.10.2019 (copy enclosed)
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)	Smt.Chandra Sharma w/o Shri Pavitra Kumar Sharma
5.	Brief description of the property (Including lease hold / free hold etc)	The property under valuation is a lease hold G+1Floor Residential house situated at Plot No.Q-5, City Centre Site No.01, Gandhi Road Gwalior (M.P.) consisting of 01Hall, 01Dining, 02Room, 01Kitchen, 03Toilets on Ground Floor and 01Hall, 02Rooms & 02toilet and tower.
6.	Location of property	Property is situated near Madhav Rao Scindia Marg Gwalior (M.P.)
	a. Plot No./Survey No.	Plot No.Q-5
	b. Door No.	- 10t No.Q-3
	c. T.S. No. / Village	Gwalior
	d. Ward / Taluka	WARD NO.30
	e. Mandal / District	Gwalior (M.P.)
7.	Postal address of the property	House on Plot No.Q-5, City Centre Site No.01, Gandhi Road Gwalior (M.P.)
8.	City / Town	Gwalior
	Residential Area	Yes
	Commercial Area	No
	Industrial Area	-
9.	Classification of the area	
	i. High / Middle / Poor	Middle
	ii. Urban / Semi Urban / Rural	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	Gwalior 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	N.A.
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	N.A.

YOGESH DUBEY

13.	Boundaries of the property	As per Lease renewal deed	Actual	
	EAST	Plot No.22	House Plot No.22	
	WEST	Road	Road	
	NORTH	Plot No.06	House on Plot No.06	
	SOUTH	Plot No.04	House on Plot No.04	
14. 1	Dimensions of the site	As per Lease	Actual	
15 (0.7) (0.		renewal deed	9.55 2.55 25.55	
	EAST	30ft.	30ft.	
	WEST	30ft.	30ft.	
	NORTH	60ft.	60ft.	
	SOUTH	60ft.	60ft.	
14.2	Latitude, Longitude & Co-ordinate of the site	Latitude:26°12'35.5"N	Longitude:78°11'22.9"E	
15.	Extent of the site	1800sq.ft. or 167.28sd		
		(As per Lease deed R		
16.	Extent of the site considered for valuation	1800sq.ft. or 167.28sd		
	(least of 14 A & 14 B)	(As per Lease deed R		
17.	Whether occupied by the owner / tenant? If	Owner occupied		
	occupied by tenant, since how long? Rent			
	received per month			
II.	CHARACTERISTICS OF THE SITE			
1.	Classification of locality	Residential		
2.	Development of surrounding area	Good		
3.	Possibility of frequent flooding / sub-	No		
0.	merging	110		
4.	Feasibility to the Civic amenities like school,	0.50km. to 1.00 km.		
ч.	hospital, bus stop, market etc.	0.30km. to 1.00 km.		
5.	Level of land with topographical condition	Leveled		
6.	Shape of land	Rectangular		
7.	Type of use to which it can be put	Residential		
8.	Any usage restriction	N.A.		
		10.000000	4	
9.	Is plot in town planning approved layout	Not provided, required Intermittent Plot	u	
10. 11.	Corner plot or intermittent plot?			
55078081	Road facilities	Yes		
12.	Type of road available at present	RCC Road		
13.	Width of road – is it below 20ft. or more than 20 ft.	Above 20ft.		
14.	Is it a land – locked land?	No		
15.	Water potentiality	Yes		
16.	Underground sewerage system	Yes		
17.	Is power supply available at the site	Yes		
		169		
18.	Advantage of the site	The seleny is well	dovolance and situator	
	1.		developed and situated Scindia Marg Gwalio	
19.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-	No		
	coast / tidal level must be incorporated)			
D .	1.	-		
	- A (Valuation of Land) Size of plot	1800sq.ft. or 167.28s		
1.				

	NORTH-SOUTH	(As per Lease deed Renewal)
	EAST & WEST	60.00ft
2.	Total extent of the plot	30.00ft.
3.	Prevailing market rate (Along with details /	1800sq.ft. or 167.28sq.mt.
	reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	from market and agents of property dealer of this area rates of said plot varies from Rs.8500/- to Rs.9500/- per sq.ft. Online sales instances of said property gathered from website of 99acre.com (separate sheet enclosed). Based on physical inspection and considering location, plot size, surrounding developments, potential sustained and prevailing market rate in the area, present day fair open market value, accordingly evaluated, hence realizable value has been considered
4.	Guideline rate obtained from the registrar's office (an evidence thereof to be enclosed) Plot: 1800sq.ft. or 167.28sq.mt. @ Rs.29000/- per sq.mt.	more than the guideline value. Rs.29000/- per sq.mt. Rs.48.51Lakh
	Construction: 175.35sq.mt. or 1887.46sq.ft. @ Rs.13000/- per sq.mt.	Rs.22.79Lakh
	Total CGL Value (Land + Const.)	Rs.71.30Lakh (Guideline Value)
5.	Assessed / adopted rate of valuation	Rs.9000/- per sq.ft.
6.	Estimated value of land	Rs.162.00Lakh
Part -	– B (Valuation of Building)	NO. TOZ.OULANT
1.	Technical details of the building	
	Type of building (Residential / Commercial / Industrial)	Residential
	 Type of construction (Load bearing / RCC / Steel Framed) 	RCC framed structure
	c. Year of construction	In year 1995
	Age of Building	27 Years
	Residual life of building	33 Years
	 Number of floors and height of each floor including basement, if any 	G+1 Floor with 10.00ft. height approx. each floor
	e. Plinth area floor – wise	Ground Floor:- 87.67sq.mt. or 943.67sq.ft. First Floor:- 87.67sq.mt. or 943.67sq.ft. Total area:- 175.35sq.mt. or 1887.46sq.ft. (As Per sanctioned map)

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Approved Chartered Valuer A-7299, F-3893, M-110791

IMCL No. STR/91

f.	Condition of the building	
	 Exterior – Excellent, Good, Normal, Poor 	Good
	ii. Interior – Excellent, Good, Normal, Poor	Good
g	. Date of issue and validity of layout of approved map / plan	Layout Plan:- To be obtained Building Map:- Building map has been Sanctioned by Gwalior Development Authority vide memo no.553 dated 02.03.1995 (As per sanction map)
h	. Approved map / plan issuing authority	Building Map:- Approved by Gwalior Development Authority
i.	Whether genuineness or authenticity of approved map / plan is verified	photocopy of approved map produced by the owner.
j.	Any other comments by our empanelled valuers on authentic of approved plan	Signature of owner is to be obtained on approved map

Specifications of construction (floor -wise) in respect of

S.N.	Description	Ground floor	Other Floors
	Foundation	RCC	-
	Basement	-	
	Superstructure	RCC framed	RCC framed
	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	M.S. Main Gate, Wooden Doors & window are wooden with glass fitting	Wooden Doors & window are wooden with glass fitting
	RCC works	Yes	Yes
	Plastering	Yes	Yes
	Flooring, skirting, dadoing	Mosaic & Marble	Mosaic & Marble
	Special finish as marble, granite, wooden panelling, grills, etc	No	No
	Roofing including weather proof course	No	-
	Drainage	Yes	-
S.N.	Description	Ground floor	Other floors
	Compound wall	Yes	•
	Height	06ft.(Approx)	I-
	Length	20ft.(Approx)	
	Type of construction	RCC & Brick	-
	Electrical installation		
	Type of wiring	Copper wire	Copper wire
	Class of fittings (Superior / ordinary / poor)	Good	Good
	Number of light points	16(Approx.)	10 (Approx.)
	Fan points	05(Approx.)	03 (Approx.)
	Spare plug points	10(Approx.)	09 (Approx.)
	Any other item	No	No
	Plumbing installation		
	No. of water closets and their type	03 (Approx)	02 (Approx)
	No. of wash basin	02 (Approx)	02 (Approx)
	No. of urinals	No	No
	No. of bath tubs	No	No
	Water meter, taps, etc.	07Taps (Approx)	04Taps (Approx)
	a. Any other fixtures	-	

Details of valuation

S.N.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.(in sq.ft.)	Replacem ent cost Rs.	Depreciation Rs. $\frac{27}{60} \times 90 = 40.50\%$	Net value after depreciation s Rs.
	Ground Floor	87.67sq.mt. or 943.67sq.ft.	10ft. (Approx)	27Years	1300/-	12,26,771	04,96,842	Rs.07,29,929
	First Floor	87.67sq.mt. or 943.67sq.ft.	10ft. (Approx)	27Years	1300/-	12,26,771	04,96,842	Rs.07,29,929
	Total	175.35sq.mt. or 1887.46sq.ft.						Rs.14,59,858 Say Rs.14.60 Lakh

Par	t C (Extra Items)	(Amount in Rs.)
1.	Portico	-
2.	Ornamental front door	-
3.	Sit out / Verandah with steel grills	·
4.	Overhead water tank	-
5.	Extra steel / collapsible gaters	2
	Total	-

Part I	D (Amenities)	(Amount in Rs.)
1.	Modular kitchen with Chimney	•
2.	Glazed tiles	•
3.	Extra sinks and bath tub	•
4.	Marble / ceramic tiles flooring	
5.	Interior decorations	-
6.	Architectural elevation works	-
7.	Panelling works	*
8.	Aluminium works	
9.	Aluminium hand rails	+
10.	False ceiling	-
	Total	-
Dort	E (Convicas)	(Amount in Rs.)

Part	: - E (Services)	(Amount in Rs.)
1.	Water supply arrangements (Tube well)	-
2.	Drainage arrangements	-
3.	Compound wall	-
4.	C.B. deposits, fittings etc.	-
5.	Pavement	
	Total	-

YOGESH DUBEY

Total abstract of the entire property

Part - A	Land	Rs.162.00Lakh	
Part - B	Building	Rs.14.60Lakh	
Part - C	Extra		
Part - D	Amenities	-	
Part - E	Services		
Part - F	Miscellaneous	-	
	Total	Rs.176.60Lakh	

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs.158.90Lakh (Rupees One Hundred Fifty Eight Lakh Ninety Thousand Only) and Insurance value is Rs.24.53Lakh (Rupees Twenty Four Lakh Fifty Three Thousand Only) distress value is Rs.141.30Lakh (Rupees One Hundred Forty One Lakh Thirty Thousand Only)

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Date:12.10.2023

Signature

YOGESH DUBEY
Approved Chartered Valuer

A-7299, F-3893, M-110791 IMCL No. STR/91

Date:	Signature

(Name of the Branch Manager with Official seal)

Remarks -

(a) Valuation normally varies when purpose, time and policies changes, therefore, these aspects are to be kept in mind while referring above valuation report.

(b) Legal Aspect of the property has not been considered and this valuation report is meant for the stated purpose only i.e. for collateral purpose. This report is for use only of the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents.

(c) I/my representative have personally visited / inspected the property in presence of owner Smt.Chandra Sharma Mob.87708-51167on 07.10.2023 before preparing valuation report.

(d) This valuation report contains 16 pages out of which 10 pages are of valuation report, 01 page of guideline, 01 page of available sales instance of site 99acres.com and 04pages of Annexure-IV and Annexure-V.

(e) As the location, ownership, photos etc. have been obtained in the presence of owner/ representative and documents, information provided by the owner / re-presentative of the property, signature of owner is to be obtained on relevant documents including approved map, photographs and google map etc. for identification, confirmation and authenticity of property.

(f) The valuer's opinion is purely an opinion and has no legal or contractual obligations on our part. It is an opinion in good faith & without prejudice, all due care taken while carrying out the assignment / preparation of report. Bankers if have any reservation, should clarify the same before taking final decision, thereafter we the valuer will not be responsible in what so ever manner and it is subject to Indore Jurisdiction only.

(g) Valuation of property will be protected to some extent, if suitable insurance has been taken by the property owner.

(h) I disown any /all kind of indemnity of what so ever in nature, other than the justification for the expressed Opinion in the Report

(i) I do not certify ownership &/ or Genuineness of property relented tendered documents.

(j) All the value –FMV RV & DSV given is fair Opinion for the assets and applicable only- as on the date of evaluation and acceptance thereof is at sole discretion of the creditors.

(k) Valuer opinion Pertains to the specific purpose mentioned and the same may differ for other then the Propose and date of valuation, due to various relevant factors associated therewith, when the stated purpose and date of valuation changes

(I) Our work doesn't & didn't constitute validation of any information whatsoever provided/ made available to us for carrying out the assignment.

(m) The Property valued as per tendered document / disclosed information to us. If any of the document and details given found untrue /unlawful then the report shall be treated as null and void.

(n) I will not be responsible for the matters of legal in nature that affects the value and opinion expressed by us. And will not given any testimony or appear in court in this regard.

(o) This Valuer's Opinion is Subject to Indore Jurisdiction only & Issued without prejudice, subject to the legal verification of ownership of property including approval of construction permission from competent authority.

Address:-House on Plot No.Q-5, City Centre Site No.01, Gandhi Road Gwalior (M.P.)























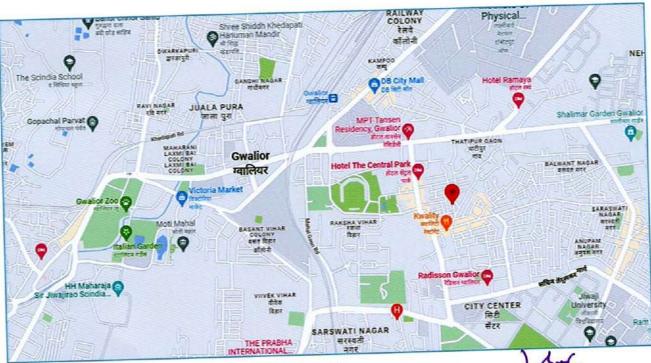


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YOGESH DUBEY

Address:- House on Plot No.Q-5, City Centre Site No.01, Gandhi Road Gwalior (M.P.)





LATITUDE:26°12'35.5"N LONGITUDE:78°11'22.9"E

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

- I, Yogesh Dubey son of Late Shri Damodarji Dubey R/o 148-B, Sai Bag Colony, Limbodi, Khandwa Road, Indore (M.P.) 452020 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 12.10.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the
- d) I / my representative have personally visited/inspected the property in presence of owner Smt.Chandra Sharma Mob.87708-511670 on 07.10.2023. The work is not subcontracted to any other valuer and carried out by myself.
- e) Valuation report is submitted in the format as prescribed by the Bank.
- f) I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- 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.
- i) 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;
- I) 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, 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 Service Tax number as applicable is ACEPD7758ESD001
- 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
- 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. (Strike off, if not applicable)
- v) My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w) I am the proprietor / partner / authorized official of the firm / company, 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.

S.N.	Particulars	Valuer Comment											
1.	Background information of the asset being valued;	Documents provided by the Bank.											
2.	Purpose of valuation and appointing authority	Assessment of Market, Estimated Realizable & Distress Sale value of assets for availing Loan from Bank.											
3.	Identify of the valuer and any other experts involved in the valuation;	Gourav Koushik											
4.	Disclosure of valuer interest or conflict, if any;	No											
5.	Date of appointment, valuation date and date report;	07.10.2023 & 12.10.2023											
6.	Inspection and/or investigations undertaken;	Physical inspection and Local enquiry.											
7.	Nature and sources of the information used or relied upon;	Market Survey.											
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Land & Building Method and Market approach											
9.	Restrictions on used of the report, if any;	N.A.											
10.	Major factors that were taken into account during the valuation;	Local enquiry											
11.	Major factors that were not taken into account during the valuation;	N.A.											
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faces by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.												

Date: 12.10.2023

Place: Indore

Signature

YOGESH DUBEY
Approved Chartered Valuer

A-7299, F-3893, M-110791 IMCL No. STR/91

MODEL CODE OF CONDUCT FOR VALUERS

(Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017))

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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.
- A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 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

- 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.
- 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.
- 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 (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 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
- 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.

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.

Place: Indore Date: 12.10.2023

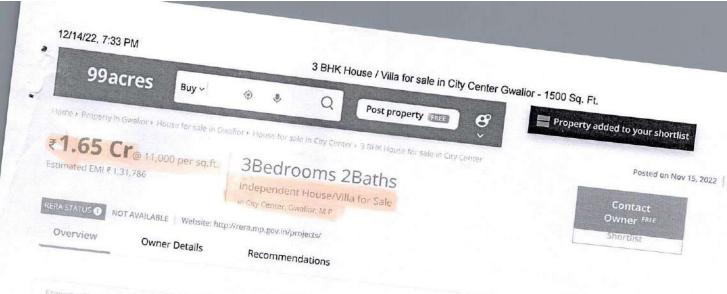
Approved Chartered ValuePage 14 of 14 A-7299, F-3893, M-110791

IMCL No. STR/91

	Mohaffa/Colony/ Society/Road/V			PLOT (SQ	M)			BUILDI	NG RES	DENTU	AL (SOM		_													
(1)	(2)	-	idential	Commercia	i inc	dustrial	RCC		-			T		DING	COMMER	CIAL (SQI	M) BUIL	BUILDING N		040	AGRIC	ULTURAL				
1273	BEJNATH APARTMENT		(3) (4)			(5)	(6)	-	(7)	Tin sha	de kab	nocha abelu	Sho	P	Office	Godow		T	-	+ 1	AND(I	ECTARE		AGRIC	ULTURAL T(SQM)	
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	D.B. CITY SE HURAWALI TIRAHA TAK SACHIN TENDULKAR MARG PAR	22000	+		21300	34	500	28700	27	100	25500	56	6250	546	50 5	3050	074	-		2912000	00 29	1200000	290	00	43500	
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AND	IR SE BARADARI CHOREHE TAK) MAIN ROAD	28000	4200	00 28	28000		352	200	22000		+		-	000	6940	0 363	20 5	8080	3200	00000 3	20000	000 3	2400	486	00	
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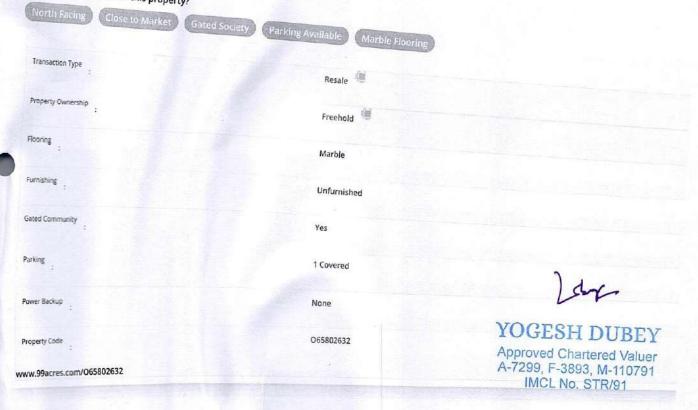
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Lax YOGESH DUBEY





Why should you consider this property?



About Property

Address: Patel Nagar, Behind Gokul Apartment, City Center, Gwalior, City Center, Gwalior, M P 2 bath, unfurnished, 2 side open, patel nagar, behind gokul apartment, city center, gwalior

Owner Details
Mahadeo Prasad
Mahadeo Owner
Prasad

