

# Ref: RKP/PNB/MUM/2023-24/10/31

To, The Assistant General Manager, Punjab National Bank MCC Cuffe Parade Branch

# **VALUATION REPORT**

Name of Owner	:	SHRI.KUNDAN JAYANTILAL BHATT
Name of Borrower		SHRI.KUNDAN JAYANTILAL BHATT
Address of Property		Valuation of Land Survey No- 34/3,34/7&34/11, opposite vinay unique corner building At Village- Dongre, Rustomjee Global City, Virar West, Virar, Tal Vasai, Dist- Palghar, Maharashtra 401303
Type of Property		Land
Present Market Value	:	Rs. 10,04,67,000.00 (Rs. Ten Crores Four Lakhs Sixty Seven Thousand Only).
Realizable Market Value	:	Rs.9,04,20,000.00 (Rs. Nine Crores Four Lakhs Twenty Thousand Only).
Distress Sale Value		Rs.8,03,74,000.00 (Rs.Eight Crore Three Lakhs Seventy Four Thousand Only).

Ref: RKP/PNB/MUM/2022-

Date: 23/01/2024

# APPENDIX-1

# **FORMAT OF VALUATION REPORT**

# FOR ALL IMMOVABLE PROPERTIES

S.No.	Particulars	Content
I.	Introduction	
1.	Name of Valuer	Mr. R. K. Patel
2.	Date of inspection	18.01.2024
575.0	Title Deed Number and Date	Copy of Conveyance Deed No-160,Of Dt-
	The Decarrant Date	04/08/2003,
	Date of Valuation	23.01.2024
3.	Purpose of Valuation	To Ascertain the fair market values of the
		property as on Date.
4.	Name of Property Owner/s	SHRI.KUNDAN JAYANTILAL BHATT
No.	(Details of share of each owner	Emissis Scholarde designed designation and executive of the design and the second and the design
	in case of joint & Co-ownership)	
5.	Name of Bank/FI as applicable	Punjab National Bank,
6.	Name of Developer of the Property	NA
	(in case of developer built properties)	Soldeness
7.	Whether occupied by the owner / tenant?	Owner
	If occupied by tenant, since how long?	
11.	Physical Characteristics of the Asset	**
1.	Location of the property in the city	
	Plot No. / Survey No.	Survey No- 34/3,34/7&34/11,
	Door No.	10 N 10 10 N N N
	T. S. No. / Village	Dongre,
	Ward / Taluka	Vasai
	Mandal / District	Palghar
2.	Municipal Ward No.	NA
3.	City / Town	City
	Residential Area/ Commercial Area/ Industrial Area	Non Agricultural Area
4.	Classification of the area:	
	High / Middle / Poor	Middle
	Metro / Urban / Semi Urban / Rural	Semi Urban
5.	Coming under Corporation limit/ Village Panchayat/	Muncipality
	Municipality	27. 60
6.	Postal address of the property	Valuation of Land Survey No- 34/3,34/7&
	ge to seed	34/11, opposite vinay unique corner building
		At Village- Dongre, Rustomjee Global City,
		Virar West, Virar, Tal Vasai
		, Dist- Palghar, Maharashtra 401303
7.	Latitude, Longitude and Coordinates of the site	Latitude-19.463906, Longitude -72.797906,
8.	Area of the plot/land (supported by a plan)	Survey No- 34/3= 0.3720 Hector
		Survey No- 34/7=0.0910 Hector
		Survey No- 34/11=0.0860 Hector
		Total=5490 sq.mt or say 0.549 Hector
9.	Layout plan of the area in which the property is located	Muncipality
10.	Development of surrounding areas	Developing Area
11.	Details of Roads abutting the property	
4.0	W. J	N.
12.	Whether covered under any State / Central Govt.	No
	enactments (e.g. Urban Land Ceiling Act) or notified	
J.	under agency area / scheduled area / cantonment area	

Ref: RKP/PNB/MUM/2022-

site plots is contemplated  14. Boundaries of the property North South Open Land Den Land West Open Land East Open Land West Extent of the site considered for valuation  15. Description of Adjoining properties  North South	13.	In case it is an agricultural land, any conversion to house	No
14.   Boundaries of the property   As per Physical   North			STATE OF THE PROPERTY OF THE P
South   East	14.		As per Physical
East West Road and vinay unique corner building Extent of the site considered for valuation S490 sc,mt or say 0.549 Hector  15. Description of Adjoining properties  North South 25 Meter S5 Meter S5 Meter S5 Meter S5 Meter S5 Meter S5 Meter S640 Sc,mt or say 0.543 Hector S5 Meter S640 Sc,mt or say 0.543 Hector S640 Sc,mt or say 0.549 Hector S640 Sc,mt or say 0.559 Hector		North	Open Land
West   Extent of the site considered for valuation   5490 sq.mt or say 0.549 Hector		South	Open Land
Extent of the site considered for valuation  Description of Adjoining properties  North  South  East  South  15. Description of Adjoining properties  25 Meter  South  26 Meter  South  17. Sye of Building (Residential/ Commercial/ Industrial)  18. Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations  19. Plinth area, Carpet area and Saleable area to be mentioned separately and clarified  20. Any other aspect  No any other aspect  No approved map / plan issuing authority  21. Date of issue and validity of layout of approved map / plan is verified  22. Date of issue and validity of layout of approved map / plan is verified  23. Approved map / plan issuing authority  4. Whether genuineness or authenticity of approved map / plan is verified  5. Any other comments by our empanelled valuers on authenticity of approved plan  6. Planning area/zone  No Agricultural  7. Development controls  8. Zoning regulations  9. FAR/FSI permitted and consumed  10. Ground coverage  11. Comment on unauthorized constructions if any  12. Comment on unauthorized constructions if any  13. Comment on unauthorized constructions if any  14. Comment on unauthorized constructions if any  15. Comment on unauthorized constructions if any  16. Comment on whether OC has been issued or not  No  17. Any other aspect  No Mership documents,  SHRIKUNDAN JAYANTILAL BHATT		East	Open Land
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North		Extent of the site considered for valuation	**************************************
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Names of Owner/s SHRI.KUNDAN JAYANTILAL BHATT	CHARLES OF		
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(In case of Joint or Co-ownership,	2.	Supplied the best of the control of	SHRI.KUNDAN JAYANTILAL BHATT
	0.7	(in case of Joint or Co-ownership,	

3.	Comment on dispute/issues of landlord with	No
	tenant/statutory body/any other agencies, if any in	See
	regard to immovable property.	
4.	Comment on whether the IP is independently	Yes
	accessible?	89
5.	Title verification,	Deed
6.	Details of leases if any,	No
7.	Ordinary status of freehold or leasehold including	Free hold
	restriction on transfer,	Selection Materialist
8.	Agreements of easements if any,	No
9.	Notification for acquisition if any,	No
10.	Notification for road widening if any,	No
11.	Possibility of frequent flooding / sub-merging	No
12.	Special remarks, if any, like threat of acquisition of	Nothing Noticed
	land for public service purposes, road widening or	
	applicability of CRZ provisions etc. (Distance from sea-	
	coast / tidal level must be incorporated)	
13.	Heritage restrictions if any, all legal documents, receipts	Not Verified
1000TE	related to electricity, water tax, property tax and any	
	other building taxes to be verified and copies as	
	applicable to be enclosed with the report.	
14.	Comment on transferability of the property ownership,	Yes Transferable
15.	Comment on existing mortgages/	at present property is mortgaged with Punja
	charges/encumbrances on the property if any	national bank
16.	Comment on whether the owners of the property have	No
	issued any guarantee (personal/corporate) as the case	Water Control of the
	may be	
17.	Building plan sanction, illegal constructions if any done	No
	without plan sanction/violations.	
18.	Any other aspect	No
٧	Economic aspects	3
1.	Details of ground rent payable,	No
2.	Details of monthly rents being received if any,	No
3.	Taxes and other outgoings,	Not produced for verification
4.	Property insurance,	Not produced for verification
5.	Monthly maintenance charges,	No
6.	Security charges, etc.	No
7.	Any other aspect	No
VI	Socio-cultural aspects	
1.	Description of the location of property in terms of the	Non Agriculture
	social structure of the area, population, social	
	stratification, regional origin, age groups, economic	
	levels, location of slums / squatter settlements nearby,	
.//!	etc.	
VII	Functional and Utilitarian Aspects  Description of the functionality and utility of the assets	
	Description of the functionality and utility of the assets in terms of :	
	1. Space allocation,	
	1. Space anocation,	Yes
	2. Storage spaces,	
		Yes
	3. Utility of spaces provided within the building,	= 55 SUDMOVING
		Available
	4. Any other aspect	

VIII	Infrastructure Availability	
	a)Description of aqua infrastructure availability in terms	
	of	
	1. Water supply	No
	2. Sewerage/sanitation	No
	3. Storm water drainage	No
	b) Description of other physical infrastructure facilities	
	viz.	
	1. Solid waste management	No
	2. Electricity	No
	3. Roads & Public transportation connectivity	Yes
	4. Availability of other public utilities nearby	Yes
	Nesto 20 Was of 10	
	c)Social infrastructure in terms of	
	1. Schools	Yes
	2. Medical facilities	Yes
	3. Recreation facilities in terms of parks and open	Yes
1	spaces.	
IX	Marketability	
	Analysis of the market for the property in terms of	See Nation 184
	Locational attributes	Good Location
	2. Scarcity	Yes
	Demand and supply of the kind of subject property.	Average
	4. Comparable sale prices in the locality.	Through Local Inquiry and website reference
Х	Engineering and Technology Aspects	Date:
1.	Type of construction,	NA
2.	Materials and technology used,	NA
3.	Specifications,	NA
4.	Maintenance issues	NA
5.	Age of the building	NA
6.	Total life of the building,	NA
7.	Extent of deterioration,	NA
8.	Structural safety	NA
9.	Protection against natural disasters viz. earthquakes,	NA
10.	Visible damage in the building if any,	NA
11.	Common facilities viz. lift, water pump, lights, security	NA
-	systems, etc.,	\$50,000
12.	System of air-conditioning,	NA
13.	Provision for firefighting,	NA
	Copies of plans and elevations of the building to be	
	included.	
XI	Environmental Factors	
1.	Use of environment friendly building materials, green	No
	building techniques if any,	**
2.	Provision for rain water harvesting,	No
3.	Use of solar heating and lighting systems, etc. Presence	No
	of environmental pollution in the vicinity of the	
2011	property in terms of industries, heavy traffic, etc.	
XII	Architectural and aesthetic quality	Nec
1.	Descriptive account on whether the building is modern,	No
	old fashioned, etc., plain looking or with decorative	
	elements, heritage value if applicable, presence of	
\/	landscape elements, etc.	
XIII	In case of valuation of industrial property	A.C. recording
	1) Proximity to residential areas	Nearby
s 16	Availability of public transport facilities	
XIV	Valuation	

1.	Here, the procedure adopted for arriving at the valuation has to be highlighted.  The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgement is arrived at.  A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	<ul> <li>Adopted Composite Market Rate Method for Valuation:</li> <li>Factor Considered: The Location, location features, size and shape of land, ability, topography, soil conditions, encumbrance, infrastructure, land use regulations, government legislation etc.</li> <li>Generally, the value of any Shops depends on its potential. Even in the same locality, plots of Shops can have different rates depending upon their statutory status. Few many have public purpose reservations, few may attract of urban land ceiling act, CRZ or NDZ restrictions, few many have restrictions covenants on use and few may be freehold or leasehold etc. Other important factors of location, permissible FSI, size, shape, frontage, user of the plot-Commercial, Residential, Industrial or mix etc.</li> </ul>
2.	Prevailing market rate (Along with details /Reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Rs.17,000 to Rs.20,000 Per Sq. Meter
3.	Guideline rate obtained from the Registrar's Office (evidence thereof to been closed)	Rs.16,200 Per Square Meter Value: 5490Sq. m. x Rs16,200/- Sq. m. = Rs.8,89,38,000.00
4.	Assessed / adopted rate of valuation	Rs.18,300 Per Square Meter

ANNEXURE- B, SPECIFICATIONS OF CONSTRUCTION

Rs. 10,04,67,000.00

S. No.	Description	Vacant Land
1.	Foundation	
2.	Basement	
3.	Superstructure	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	TOTAL
5.	RCC works	
6.	Plastering	
7.	Flooring, Skirting, dadoing	
8.	Special finish as marble, granite, wooden paneling, grills, etc.	
9.	Roofing including weather proof course	
10.	Drainage	
11	Compound wall	
	Height	
	Length	
	Type of construction	
12	Electric installation	
	Type of wiring	
	Class of fittings (superior /ordinary /poor)	
	Number of light points	
-	Fan points	
	Spare plug points	
	Any other items	

5. Estimated value of land

13	Plumbing installation		5000			
	No. of water closet & their type	DECHARGE SECONDENS CONTROL CON				
	No. of wash basins	205				
	No. of urinals					
	No. of bath tubs					
	Water meter, taps, etc.	No		No		
	Any other fixtures	No		No		
rt C-	(Extra Items)(Amount in Rs.)					
1.	Portico	NA				
2.	Ornamental front door	NA				
3.	Sit out/ Verandah with steel grills	NA				
4.	Overhead water tank	NA				
5.	Extra steel/ collapsible gates	NA				
	TOTAL	NA				
arti	D-(Amenities) (Amount in Rs.)	*				
1	Wardrobes & Furniture Items	NA				
2	Extra sinks and bath tub	NA				
3	Marble / ceramic tiles flooring	NA				
4	Interior decorations	NA				
5	Architectural elevation works	NA				
6	Aluminum works	NA				
7	Aluminum hand rails	NA				
8	False ceiling	NA				
	TOTAL	NA				
Pai	rtE-(Miscellaneous) (Amount in Rs.)					
1	Separate toilet room	NA				
2	Separate lumber room	NA				
3	Separate water tank/ sump	NA				
	TOTAL	NA				
Pa	rtF-(Services) (Amount in Rs.)					
1	Water supply Arrangements& Fire Fighting	NA				
2	Electrical Fittings and Arrangement					
3	Compound wall	NA				
4	C. B. deposits, fittings etc.	NA				
5	Fire Fighting (Hydrant System)	NA				
	TOTAL	NA				

# ANNEXURE- A VALUATION OF BUILDING-

Particulars of item	Plinth area sq. ft.	Roof Ht.	Age of building	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation	Net value after depreciation Rs.
	67						

#### TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part- A	Land	Rs. 10,04,67,000.00
Part- B	Building	
Part- C	GCI/Truss Structures (Shed)	
Part- D	Amenities	
Part- E	Miscellaneous	
Part- F	Services	
Part- G	Plant & Machinery	
	Total	Rs. 10,04,67,000.00
	Or say	Rs. 10,04,67,000.00
Procedur	e adopted for arriving at valuation	Market & Cost Approach

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is Rs. 10,04,67,000.00 (Rs. Ten Crores Four Lakhs Sixty Seven Thousand Only). (Prevailing market rate along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are as under:

- i. Date of Regd. Deed of immovable property: Sale Deed
- ii. Purchase Price of immovable property: Not Available
- iii. Book value of immovable property: Rs. 10,04,67,000.00
- iv. Realizable Value of immovable property: Rs.9,04,20,000.00
- Distress Sale Value of immovable property: Rs.8,03,74,000.00 V.
- vi. Guideline Value Rs.6,02,64,000.00 if applicable, in the area where Immovable property is situated.
- vii. Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residence etc.

Place: Mumbai Date: 23/01/2024

Signature

(Name and Official seal of the Approved Valuer)

Encl:

#### Declaration from the valuer

- 1. Model code of conduct for valuer
- 2. Photograph of owner with the property in the background
- 3. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc
- 4. Layout plan of the area in which the property is located
- 5. Building plan
- 6. Floor plan
- 7. Any other relevant documents/extracts

### Appendix IV

#### **DECLARATION FROM VALUERS**

#### I hereby declare that-

- a. The information furnished in my valuation report dated 23/01/2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 18/01/2024 The work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

SI No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Agriculture Plot
2	purpose of valuation and appointing authority	To Ascertain the fair market values of the property as on Date for Re-valuation Purpose.
3	identity of the valuer and any other experts involved in the valuation;	Mr. R. K. Patel.
4	disclosure of valuer interest or conflict, if any;	Not any.
5	date of appointment, valuation date and date of report;	Valuation Date: 18/01/2024 Date of Report: 23/01/2024
6	inspections and/or investigations undertaken;	As per guidelines
7	nature and sources of the information used or relied upon;	Local enquiry from property vendors and neighbors.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market & Cost Approach
9	restrictions on use of the report, if any;	Punjab National Bank MCC Cuffe Parade Branch
10	major factors that were taken into account during the valuation;	No.
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Punjab National Bank MCC Cuffe Parade Branch

DATE: 23/01/2024 R.K. Patel
PLACE: MUMBAI PNB Panel Valuer

#### Appendix V

#### 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.
- 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.

Ref: RKP/PNB/MUM/2022-

- 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 authorized 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).

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.

Ref: RKP/PNB/MUM/2022-

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 organization discredits the profession.

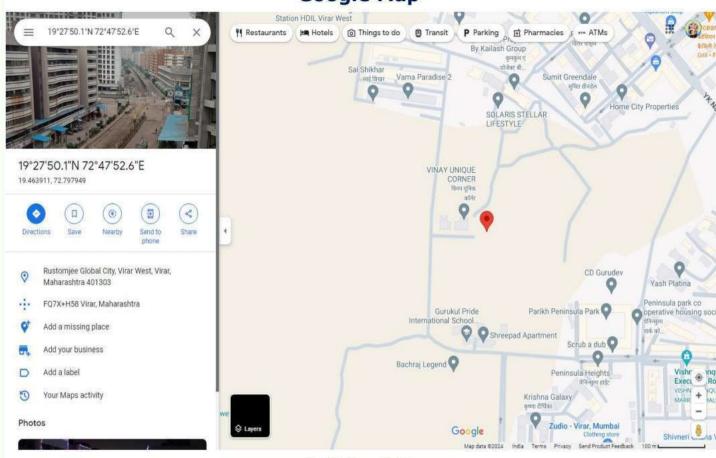
Date: 23/01/2024

Place: Mumbai

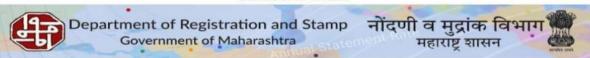
Signature

(Name of the Approved Valuer and Seal of the Firm / Company)

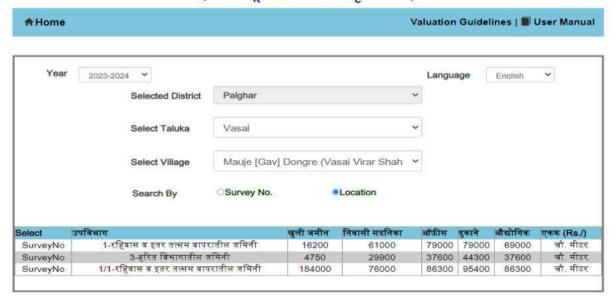




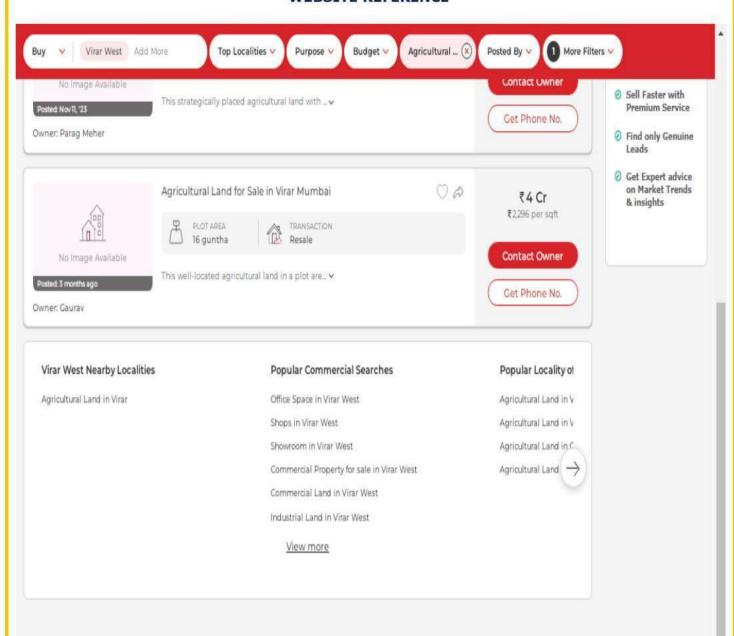
#### **Guideline Rate**



Annual Statement of Rates Ver. 2.0 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )



#### WEBSITE REFERENCE



## About Magicbricks

Magicbricks is a full stack service provider for all real estate needs, with 15+ services including home loans, pay rent, packers and movers, legal assistance, property valuation, and expert advice. As the largest platform for buyers and sellers of property to connect in a transparent manner, Magicbricks has an active base of over 15 lakh property listings.







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# PHOTOGRAPHS OF THE PROPERTY













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