

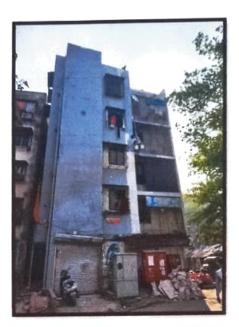
Gopal R. Oza Prop.

CHARTERED CONSULTING ENGINEER, GOVT. APPROVED VALUER, PLANNER, ESTIMATOR, R.C.C., DESIGNER MIE No. M123142-6, CAT No. I/546/1999-2000. FIV No. 24333, M.I.C.A., B.E. CIVIL



AN ISO 9001:2015 CERTIFIED CO.
Tel: 0240-2321506, 9823162241
022-26425387

Email: ozaassociate@rocketmail.com info@ozaassociates.com



VALUATION REPORT
FOR
STATE BANK OF INDIA
CHINCHPOKALI RACPC
OF

MR. RAMESH GHEVARAM MALI

"Residential Flat" 19°00'51.9"N 73°02'08.7"E

Flat no. 001, Ground Floor, "Om Apartment", House No. 692/02 CTS No. 1187, Survey No. 106/2, CBD Belapur, Sector-19, Village. Shahabaj, Tal. & Dist. Thane, Navi Mumbai-400614.

A ASSOCIATES

A. Oza Prop.

D CONSULTING ENGINEER, PROVED VALUER, PLANNER, FOR, R.C.C., DESIGNER M123142-6, CAT No. 1/546/1999-2000. 0. 24333, M.I.C.A., B.E. CIVIL



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Ref. No. OZAVALSBICCPL/2021-22/ 9951.

Date-07/01/2022

To, State Bank of India, Chinchpokli RACPC, Mumbai

VALUATION REPORT

l.		NERAL				
l	Purp	ose for which valuation is made	:	To determine the Fair Market Value of the property		
2	a)	Date of inspection	:	07/01/2022		
	b)	Date on which the valuation is made	:	07/01/2022		
3	List	of documents produced for perusal	1:	Agreement For Sale (Dt. 31/12/2021)		
	District decaments produced to			Index II Reg No. 19579/2021 Thane 5		
				Commencement Certificate (Dt. 31/10/2007)		
				Occupancy Certificate (Dt. 20/06/2010)		
4	Pho	ne of the owner(s) and their address(es) with ne no. (details to be shared of each owner in of joint ownership)	:			
5		f description of the property	:	Flat No. 001, Ground Floor, "Om Apartment" House No. 692/02 CTS No. 1187, Survey No 106/2, CBD Belapur, Sector-19, Village. Shahabaj Tal. & Dist. Thane, Navi Mumbai-400614.		
6	Loc	ation of property				
	a)	Plot No. / Survey No.	:	Survey No. 106/2		
	b)	Door No.	:	Flat no. 001		
	c)	C.T. S. No. / Village	:	: CTS No. 1187, Village Shahabaj		
	d)	Ward / Taluka	:			
	e)	Mandal / District	:			
	(f)	Date of issue and validity of layout of approved map/plan	:	Not Provided		
	g)	Approved map/plan issuing authority	:	Navi Mumbai Municipal Corporation (NMMC) Authority		
	h)	Whether genuineness or authenticity of approved map/plan is verified	:	Not Provided		
	i)	Any other comments by our empanelled valuers on authenticity of approved plan	:	Not Provided		
7	Pos	tal address of the property	:	See 5.		
8	City / Town		:			
	, Inc	idential Area, Commercial Area dustrial Area or Mixed area	:	Residential & Commercial		
9		ssification of the area		074		
	i) High / Middle / Poor		:	Middle Class		
	ii)	Urban / Semi Urban / Rural	:			
10	Con	ning under Corporation limit / Village	:	Navi Mumbai Municipal Corporation (NMMC)		

A ASSOCIATES

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1 2	The floor on which the flat is situated Door No. of the flat		Ground Floor	REGNO	
Ш				100	
	Is pavement laid around the building?	:	Yes	OZAC	
	Is compound wall existing?	:	Yes	0.000	
	Car Parking – Open / Covered	:	Open Parking		
	Underground Sewerage	1	Yes		
	Protected Water Supply	1	Yes		
	Lift	1	No		
11	Facilities Available	1.	r arry wiamidined		
10	Maintenance of the Building		Fairly Maintained		
9	Appearance of the Building	:	Good		
8	Quality of Construction	1	Good		
7	Number of Dwelling units in the building	:	RCC Framed Structur	e	
6	Type of Structure	-	The second secon		
5	Number of Floors	:	2010 (As per OC) Ground + 4 floors		
4	Year of Construction	1	2010 (4		
3	Description of the locality (Residential / Commercial / Mixed)	:	Residential & Comme	ercial	
,	Door No. Street or Road (PIN Code)	:	400614		
	Village / Municipality / Corporation	:	Village- Shahabaj, Navi Mumbai Municipal Corporation (NMMC)		
	Ward No.	:	Value of the transfer of the t		
	Block No.	:	-		
	C.T.S. No.	:	CTS No. 1187		
2	Location	_			
1	Nature of the Apartment	:	The said property is a	1 BHK Residential Flat.	
II.	APARTMENT BUILDING				
6	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Tenant Occupied (As	per site Investigation)	
	13 A & 13 B)	Ľ.			
5	Extent of the site considered for valuation (least of		N.A.	0.7 E	
4	Latitude, Longitude & Co-ordinates of flat	+ :	N.A. 19°00'51.9"N 73°02'0	Q 7"E	
3	Extent of the site	1	N.A.	wide Koad	
	West	:	-0	Another Building Wide Road	
	East		-	Building	
	North South	:	- ₀	Gavdevi Marg Shree Developers	
	Month		Deed/RERA	,	
-	Dimensions of the side	:	As per Sale	As per Site Investigatio	
2	enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area Boundaries of the property		A	В	
1	Whether covered under any State / Central Govt.	: No			
	Panchayat / Municipality	+	Authority		

LA ASSOCIATES

R. Oza Prop.

¿D CONSULTING ENGINEER, PROVED VALUER, PLANNER, FOR, R.C.C., DESIGNER M123142-6, CAT No. 1/546/1999-2000. J. 24333, M.I.C.A., B.E. CIVIL



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3	Specification of the flat	_			
	Roof	:	RCC		
	Flooring		Marble & Tiling		
	Doors		TW Flush Doors and Wooden Doors		
	Windows		Aluminum Frame sliding windows		
	Fittings		Concealed		
	Finishing	:	Plaster		
	House Tax	:	N.A.		
	Assessment No.		N.A.		
	Tax paid in the name of		N.A.		
	Tax amount		N.A.		
5	Electricity Service Connection No.	:	N.A.		
,	Meter Card is in the name of	:	N.A.		
	How is the maintenance of the flat?		Fairly Maintained		
7	Sale Deed executed in the name of	1	Mr. Ramesh Ghevaram Mali		
_	What is the undivided area of land as per Sale	:	N.A.		
8	Deed?		1333		
9	What is the plinth area of the flat?	:	Built up area: 51.09 Sq. Mtr. equivalent to 550.00 Sq. Ft. (As per Agreement for Sale)		
10	What is the floor space index (approx.)?	:	Not Known		
11	What is the Carpet Area (Net Usable Floor Area) of the flat?	:	Carpet Area: 42.58 Sq. Mtr. Equivalents to 458.33 Sq. Ft. (20% loading on Carpet area for Built-up area)		
12	Is it Posh / I class / Medium / Ordinary?	:	Medium		
13	Is it being used for Residential or Commercial	:	Residential		
13	purpose?	l î			
14	Is it Owner-occupied or let out?	:	Tenant Occupied		
15	If rented, what is the monthly rent?	:			
IV	MARKETABILITY	1			
1	How is the marketability?	:	Good		
2	What are the factors favoring for an extra Potential	:	-		
2	Value?				
3	Any negative factors are observed which affect the market value in general?	:	Not Any		
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		Rs. 16,500.00/- to Rs. 23,000.00/- per Sq. Ft. for Carpet Area in the locality for similar type of		
			property (varying based on amenities and location		
			property (varying based on antennies and rocation		
	properties in the areas if available)				
2	Assuming it is a new construction, what is the adopt comparing with the specifications and other factors	ed l	pasic composite rate of the flat under valuation after to the flat under comparison (give details).		
3	Break-up for rate		18 P.30 L		
	Building + Services	:	- CATALO.		
	2. Land + Others	:	- 1999/20		



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4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 48,600.00/- per Sq. Mtr. for Built up Area Rs. 4,515.05/- per Sq. Ft. for Built up Area (As per Govt. Ready Reckoner Year 2021-22)	
VI	COMPOSITE RATE ADOPTED AFTER DEPR	EC	IATION	
a	Depreciated building rate	1:	•	
**	Replacement cost of flat with services {V(3)i}	:	Rs. 1200.00/- per sq. ft. for the similar type of new construction	
	Age of the building	:	12 years (As per OC)	
	Life of the building estimates	:	48 years Residual age (If properly Maintained)	
	Depreciation percentage assuming the salvage value as 10%	:	80% of Building & Services cost	
	Depreciation Ratio of the building			
ь	Total composite rate arrived for valuation	:	-	
	Depreciated Building Rate VI (a) Rate for Land & other V (3) ii	:	Rs. 3,939.06 /- per Sq. Ft.	
	Area		550.00 Sq. Ft. built up area	
	Total Composite Rate	:	Rs. 24,83,946.00/- Government Value (As per Govt. Ready Reckoner)	

DETAILS OF VALUATION:

Rate Justification:

Jurisdiction

- As per the latest price trend available in the market from the property search for similar types of
 properties for Residential flat in this locality Price ranges from Rs. 16,500.00/- to Rs. 23,000.00/- per
 Sq. Ft. for Carpet Area
- As per our opinion the fair market value of Rs. 16,200.00/- per Sq. Ft. for Carpet Area of the flat is
 reasonable and worth. Considering all the factors such as amenities, Location, Special Features, and the
 sale instances in the locality.

Sr. No	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	458.33 Sq. Ft. Carpet Area	Rs. 16,200.00/-	Rs. 74,24,946.00/-
2.	Interior Decorations which carry a potential value, if any		-	
3.	Others (Allotments/separate purchased car park or extended area etc.)		-	-
	Total			Rs. 74,24,946.00/-
	Say in Rs/-			Rs. 74,25,000.00/-

i. Realizable Value:- Rs. 74,25,000.00/-

ii. Forced/Distress Value:- Rs. 59,40,000.00/-

iii. Rental Value of the Property: Rs. 19,000.00 per month /-

iv. Insurance Value :- Rs. 6,60,000.00/-

LA ASSOCIATES

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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. 74,25,000.00/- (Rupees Seventy Four Lacs and Twenty Five Thousand Only).

Place: Mumbai Date: 07/01/2022.

Gopal R. Ozabuji Siena Valuer

Signed by: Gopal R. Oza

The undersigned	d has inspected the property detail	iled in the Valuation Report dated	on
	. We are satisfied that the fair	and reasonable market value of the property	y is Rs.
	(Rs		only).
Date:			

Signature (Name of the Branch Manager with office seal)

Enclosures:

- 1. Photograph of owner/representative with property in background to be enclosed.
- Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites
- 3. Sale instance / price trends in the locality
- 4. Government Ready Reckoner Rate
- Declaration-cum-undertaking from the valuer (Annexure-I)
- 6. Model code of conduct for valuer (Annexure II)

'A ASSOCIATES

R. Oza Prop.

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(ANNEXURE-I)

DECLARATION- CUM- UNDERTAKING

- I, Gopal R. Oza son of Rameshwar Oza 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 <u>07/01/2022</u> 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. My representative has personally inspected the property on <u>07/01/2022</u>. 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.
- f. I have not been removed/dismissed from service/employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment
- h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind
- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undischarged insolvent
- 1. 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
- m. 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
- n. My PAN Card number is AAFPO1816P and GSTIN as applicable is 27AAFPO1816P2ZA
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
- q. 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
- r. 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. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am the proprietor, authorized official of the firm, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

x. Further, I hereby provide the following information.

	Particulars	Valuer comment
1.	Background information of the asset being valued	Residential Flat
2.	Purpose of valuation and appointing authority	To determine the Fair Market Value of the property
3.	Identity of the valuer and any other experts	Gopal R. Oza
	involved in the valuation	Prop. M/s. Oza Associates
4.	Disclosure of the valuer interest or conflict, if	I or any of my associates do not have any direct/indirect
	any	interest in the assets valued
5.	Date of appointment, valuation date and date of report	Date of report: 07/01/2022
6.	Inspections and/or investigations undertaken;	Physical visual inspection of the property 1990/25



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7.	Nature and sources of the information used or relied upon;	us by the identifier and the client based on
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method adopted where the value is estimates based on instances of sales/quotes of similar assets in the market
9.	Restrictions on use of the report, if any;	The report has been issued on the specific request of the appointing party for the specified purpose and the said report is not valid if the purpose if use and/or the party is different.
0.	Major factors that were taken into account during the valuation;	The valuation of the property is undertaken considering the location, condition, age of the building, amenities and various other infrastructural facilities available at and around the said property
1	Major factors that were not taken into account	Factors not mentioned in point no. 10
1.	1 . 1	to the limitations faced by valuer
1	Covered limitations and disclaimers to the extent	they explain or elucidate the limitations faced by valuer,
2.	which shall not be for the purpose of limiting his	responsibility for the valuation reports

DISCLAIMERS

*Our valuation is based on our experience and knowledge; this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed due to any emergency in future and / or change in circumstances/material content. Valuer shall not be responsible for any kind of consequential damages/losses whatsoever/ of any nature.

*The value given in our report is only an opinion on the Fair Market Value (FMV) as on date. If there is an opinion from others / other Valuers about increase or decrease in the value of assets valued by us, we should not be held responsible as the views vary from Valuer to Valuer and based on circumstances/information provided/material content. The principle of 'BUYERS BEWARE' is applicable in case of sale/purchase of properties/assets.

*The legal documents pertaining to the ownership of the above said property has been referred to on its face value and it is presumed that bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketability title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality and is subject to adequacy of engineering/structural design and that the building is constructed as per building bye-laws and there are no violations whatsoever.

*As regards the authenticity/genuineness/verification of documents, the onus lies with the lender. Our report is valid subject to the said property legally cleared by the lender's panel advocates.

*Our valuation is only for the use of the party to whom it is addressed to and no responsibility is accepted to any 3rd party for the whole or part of its contents. The said report will not hold good/should not be used for any court/legal matters. It is absolutely confidential and legally privileged.

*It is advisable for the lender or the party to go through the contents of the report and discrepancy, if any, should be brought to the notice of M/s. Oza Associates within 15 days and Oza Associates is not responsible for any change in contents after expiry of 15 days from the date of the report.

*Encumbrances of loan, Govt. and other statutory dues, stamp duty, registration charges, transfer charges etc., if any, are not considered in the valuation. We have assumed that the assets are free from encumbrances.

*The bank is advised to consider the CIBIL REPORT of their customer before disbursement/enhancement of the loan to safeguard the interest of the bank from probable loss on granting the loan amount. The Valuer should not be held responsible due to deviations as permitted by the bank, for any reasons.

*It is presumed that the copies of documents are taken from the originals duly tested and veracity verified with Ultra Violet Lamp (UVL) machine.

*It should be noted that Oza Associates value assessments are based on the facts and evidence available during & at the time of assessment. It is therefore recommended that the value assessments be periodically reviewed.

ASSUMPTIONS AND LIMITING CONDITIONS

*Assumptions are made to our knowledge and belief. Reliance is based on the information furnished to us by the identifier and the bank/client.

*In case of any dispute, assumption taken by Valuer shall overrule any other assumptions.

*Due to peculiarity of real estate transaction in our country, oral information furnished by various agencies is refied upon in good faith.

ASSOCIATES

Oza Prop.

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*We have not verified if the property is hypothecated/mortgaged to any financial institutions/banks and is valued considering property is not hypothecated/mortgaged.

*There is compliance with zoning and land use regulation

*There is compliance with environmental laws, all other laws whatsoever which may affect the value of asset.

*All licenses necessary to operate the asset have been obtained

*The asset would be properly maintained over its balance life

*In case of any legal dispute or disagreement of any fact(s), then the maximum liability of Valuer(s) for payment of professional indemnity is limited to 25% of the professional fees received from the client.

CAVEAT

*This report is an Intellectual Property of the Valuer and neither the whole nor part of valuation report or any other reference to it may be Copied/Xeroxed or included in any published document, circular or statement nor published in any publication without the Valuer's written approval.

*Any sketch, plan or map in this report is included to assist the reader in visualizing the asset

*The Valuer is not required to give testimony or to appear in court by reason of this valuation report, appearance in the court is out of scope of the assignment. If our appearance is required, we will be only pleased to appear and give our clarifications, provided the fees for each appearance (including out of pocket expenses) are pre-determined.

*If the report is tampered or unsigned in any manner then it shall be considered void.

*Validity of this report is and on date of valuation report only.

*This report should be read along with legal due diligence report. Value assigned herein is subject to this stipulation.

*This valuation report does not cover any indemnity (other than the limited liability mentioned as above).

Date: Mumbai Place: 07/01/2022

> Gopal R. Ozacipui) Valuer

Signed by: Gopal R. Oza

(Name of the approved valuer and seal of the firm/company)



R. Oza Prop.

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(ANNEXURE-II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

- 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.
- 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

- A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
- 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.
- A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- 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



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AN ISO 9001:2015 CERTIFIED CO.
Tel: 0240-2321506, 9823162241
022-26425387

Email: ozaassociate@rocketmail.com info@ozaassociates.com

- 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.
- 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 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.
- 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.

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 registed from time to time.

Gopal R. Oza

Valuer

Signed by: Gopal R: Oza

Address of the Valuer

Date

Oza Associates, 63/2771, Bandra Rosewood CHSL, Gandhi Nagar, Opp. MIG Cricket Club, Bandra East,

Mumbai 400 051

: 07/01/2022 Mumbai

Place



Department of Registration & Stamps Government of Maharashtra

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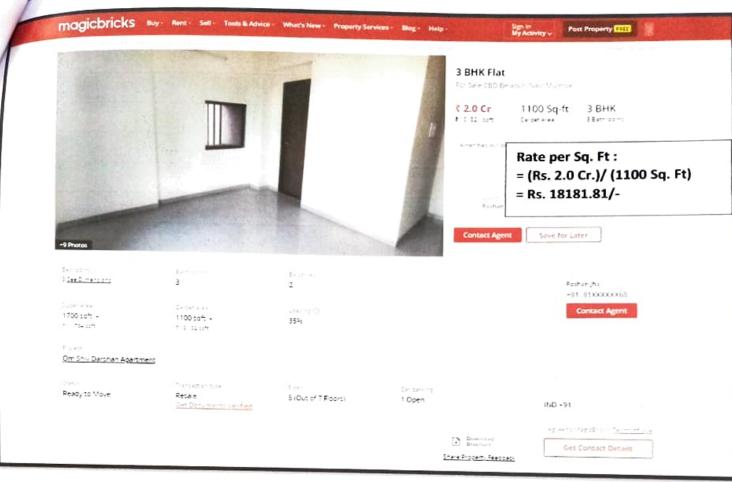
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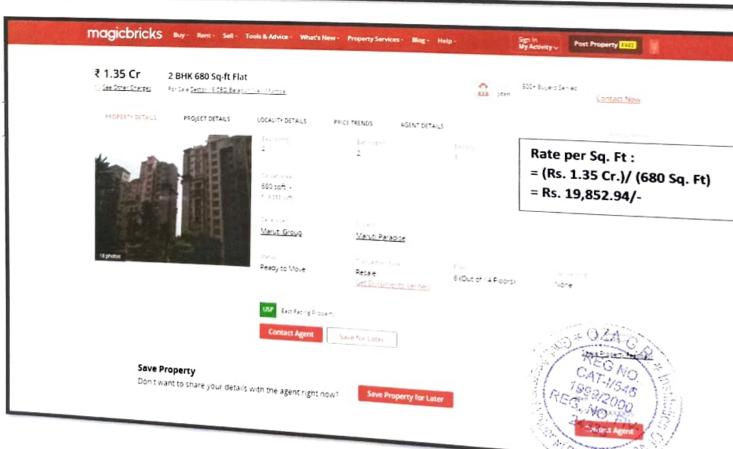
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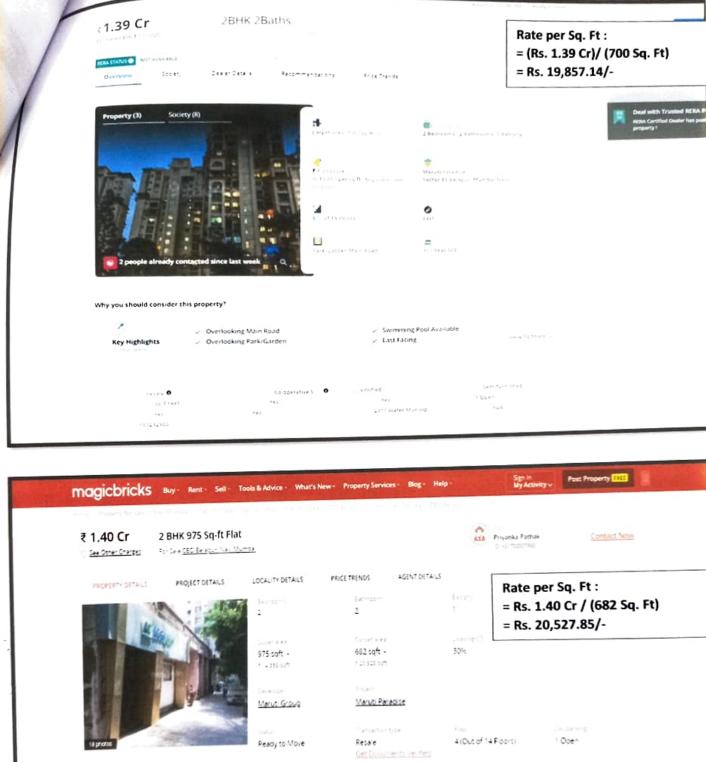
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