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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: **Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar.**

Name of Owner: **Sau. Sarala Nilesh Jadhav.**

Residential Flat No. 02, Second Floor, "**Jadhav Complex Building No. 01**", Survey No. 21/ 7, Plot No. 26, Near Yeola Paithani Saree, Badgaun Balhe, off Aurangabad Nashik Road, Village - Yeola, Taluka - Yeola, District - Nashik, PIN Code – 423 401, State – Maharashtra, Country – India.

Latitude Longitude: 20°02'23.6"N 74°29'41.4"E

Valuation Prepared for:

Bank of Baroda

Regional Office Nashik Road Branch

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik -422 101, State - Maharashtra, Country - India.

Nashik: 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra Nandu Naka Link Road, Adgaon, Nashik-422003 (M.S.), INDIA
Email: nashik@vastukala.co.in | Tel: +91 253 4068262/98903 80564

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai** :400072, (M.S), India

☎ +91 22 47495919

✉ mumbai@vastukala.co.in

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CIN: U74120MH2010PTC20786

Vastukala Consultants (I) Pvt. Ltd.

Vastu/Nashik/04/2024/008155/2305915
08/12-54 -RYBS
Date: 08.04.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 02, Second Floor, "Jadhav Complex Building No. 01", Survey No. 21/ 7, Plot No. 26, Near Yeola Paithani Saree, Badgaun Balhe, off Aurangabad Nashik Road, Village - Yeola, Taluka - Yeola, District - Nashik, PIN Code – 423 401, State – Maharashtra, Country – India. belongs to **Name of Proposed Purchaser: Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar. Name of Owner: Sau. Sarala Nilesh Jadhav.**

Boundaries of the property.

Boundaries	Building	Flat
North	Colony Road	Colony Road
South	Adj. S. No.	Adj. S. No.
East	Plot No. 25	Plot No. 25
West	Colony Road	Colony Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 30,87,000.00 (Rupees Thirty Lakh Eighty-Seven Thousand Only).**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.04.08 18:24:53 +05'30'

Auth/Sign.



Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Reg. No. IBBI/RV/07/2018/10366
BOB Empanelment No.: ZO:MZ:ADV:46:941

Nashik: 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra Nandu Naka Link Road, Adgaon, Nashik-422003 (M.S.), INDIA
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Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,

The Chief Manager,**Bank of Baroda****Regional Office Nashik Road Branch**

BSNL Building, Datta Mandir Road, Nashik Road,

Nashik -422 101, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Bank Loan Purpose.
2.	a) Date of inspection	: 05.04.2024
	b) Date on which the valuation is made	: 08.04.2024
3.	List of documents produced for perusal: <ul style="list-style-type: none"> i. Copy of Notarized Agreement For Sale Sr. No. 1134 Dated. March/2024 between Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar. (Proposed Purchaser) Sau. Sarala Nilesh Jadhav. (Owner). ii. Copy of Full Occupancy Certificate dated.14.02.2024 issued by Yeola Municipal Council, Yeola. iii. Copy of Approved Building Plan Digitally Signed By Mutkekat Nagendra Anant Dated.22.05.2023. issued by Yeola Municipal Council, Yeola. iv. Copy of Commencement Certificate Permit No. CBNYM/ B/ 2023/ APL/ 00952 dated.27.04.2023 issued by Yeola Municipal Council, Yeola. 	
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)	: Name of Proposed Purchaser: Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar. Name of Owner: Sau. Sarala Nilesh Jadhav. Address: Residential Flat No. 02, Second Floor, "Jadhav Complex Building No. 01", Survey No. 21/ 7, Plot No. 26, Near Yeola Paithani Saree, Badgaun Balhe, off Aurangabad Nashik Road, Village - Yeola, Taluka - Yeola, District - Nashik, PIN Code – 423 401, State – Maharashtra, Country – India. Contact Person: Mr. Rajendra Kisan Kandekar (Purchaser) Contact No. +91 9890403316 Joint Ownership.
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Flat No. 02 is located on Second Floor. As per Approved plan, the composition of flat is Living + 2 Bedroom + Kitchen + 2 Toilet + Balcony + Passage (i.e., 2BHK). The property is at 2.0 Km. distance from nearest Yeola Bus Stop. Landmark: Near Yeola Paithani Saree.



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5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.	
6.	Location of property	:		
	a) Plot No. / Survey No.	:	Survey No. 21/ 7, Plot No. 26	
	b) Door No.	:	Residential Flat No. 02	
	c) T.S. No. / Village	:	Village – Yeola	
	d) Ward / Taluka	:	Taluka – Yeola	
	e) Mandal / District	:	District – Nashik	
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan Digitally Signed By Mutkekat Nagendra Anant Dated.22.05.2023. issued by Yeola Municipal Council, Yeola.	
	g) Approved map / plan issuing authority	:	Yeola Municipal Council, Yeola	
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	Yes	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No	
7.	Postal address of the property	:	Residential Flat No. 02, Second Floor, " Jadhav Complex Building No. 01 ", Survey No. 21/ 7, Plot No. 26, Near Yeola Paithani Saree, Badgaun Balhe, off Aurangabad Nashik Road, Village - Yeola, Taluka - Yeola, District - Nashik, PIN Code – 423 401, State – Maharashtra, Country – India.	
8.	City / Town	:	Nashik	
	Residential area	:	Yes	
	Commercial area	:	Yes	
	Industrial area	:	No	
9.	Classification of the area	:		
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Urban	
10.	Coming under Corporation limit / Village PanChhayat / Municipality	:	Village – Yeola Yeola Municipal Council, Yeola	
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No	
13.	Dimensions / Boundaries of the Property / Building		As per Actual Site	As per the Document
	North	:	Colony Road	Colony Road
	South	:	Adj. S. No.	Adj. S. No.
	East	:	Plot No. 25	Plot No. 25
	West	:	Colony Road	Colony Road
13.1	Flat		As per Actual Site	As per the Document
	North		Colony Road	Colony Road



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	South		Adj. S. No.	Adj. S. No.
	East		Plot No. 25	Plot No. 25
	West		Colony Road	Colony Road
13.2	Whether Boundaries Matching with Actual		Yes	
13.3	Latitude, Longitude & Co-ordinates of the site	:	20°02'23.6"N 74°29'41.4"E	
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 486.00 Balcony Area in Sq. Ft. = 49.00 (Area as per site Measurement)	
			Built up in Sq. Ft. = 686.00 (Area as per Notarized Agreement for Sale)	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built up in Sq. Ft. = 686.00 (Area as per Notarized Agreement for Sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 21/ 7, Plot No. 26	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Yeola Yeola Municipal Council, Yeola	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 02, Second Floor, " Jadhav Complex Building No. 01 ", Survey No. 21/ 7, Plot No. 26, Near Yeola Paithani Saree, Badgaun Balhe, off Aurangabad Nashik Road, Village - Yeola, Taluka - Yeola, District - Nashik, PIN Code – 423 401, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2024 (As per Occupancy Certificate)	
5.	Number of Floors	:	Ground + 2 th Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	1 Flat on Second Floor	
8.	Quality of Construction	:	Good	
9.	Appearance of the Building	:	Good	
10.	Maintenance of the Building	:	Good	
11.	Facilities Available	:		
	Lift	:	NA	
s	Protected Water Supply	:	Municipal Water supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Open Car Parking	
	Is Compound wall existing?	:	Yes	
	Is pavement laid around the building	:	Yes	

III	FLAT		
1	The floor in which the Flat is situated	:	Second Floor
2	Door No. of the Flat	:	Residential Flat No. 02
3	Specifications of the Flat	:	2BHK
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tile Flooring
	Doors	:	Door framed with flush doors
	Windows	:	Proposed Aluminum sliding window with M.S. Grills
	Fittings	:	Proposed Concealed Plumbing, Concealed Electrical wiring
	Finishing	:	Cement Plastering
	Paint	:	Distemper Paint
4	House Tax	:	
	Assessment No.	:	Details Not Provided
	Tax paid in the name of:	:	Details Not Provided
	Tax amount:	:	Details Not Provided
5	Electricity Service connection No.:	:	Details Not Provided
	Meter Card is in the name of:	:	Details Not Provided
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Name of Proposed Purchaser: Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar. Name of Owner: Sau. Sarala Nilesh Jadhav.
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built up in Sq. Ft. = 686.00 (Area as per Notarized Agreement for Sale)
10	What is the floor space index (app.)	:	As per NMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 486.00 Balcony Area in Sq. Ft. = 49.00 (Area as per site Measurement)
12	Is it Posh / I Class / Medium / Ordinary?	:	
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Vacant
15	If rented, what is the monthly rent?	:	₹ 6,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developing area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 4,000.00 to ₹ 5,000.00 per Sq. Ft. on Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under	:	₹ 4,500.00 per Sq. Ft. on Built Up Area



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	valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	
3	Break – up for the rate	:
	i) Building + Services	: ₹ 2,000.00 per Sq. Ft.
	ii) Land + others	: ₹ 2,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (evidence thereof to be enclosed)	: ₹ 23,500.00 per Sq. M. ₹ 2,183.00 per Sq. Ft
	Guideline rate obtained (after Depreciation)	: N.A.
5	Registered Value (if available)	: --
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	: N.A. as the age of the property is below 5 years
	Replacement cost of Flat with Services (v(3)i)	: ₹ 2,000.00 per Sq. Ft.
	Age of the building	: New Construction
	Life of the building estimated	: 60 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: N.A. as the age of the property is below 5 years
	Depreciated Ratio of the building	:
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 2,500.00 per Sq. Ft.
	Total Composite Rate	: ₹ 4,500.00 per Sq. Ft.

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	686.00 Sq. Ft.	4,500.00	30,87,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
11	Parking			
12	As per current stage of work completion the value of the Flat (if Flat is under construction)			
13	After 100% completion final value of Flat			
	Total			30,87,000.00

Value of Flat

Fair Market Value	30,87,000.00
Realizable value	29,32,650.00



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Distress Value	24,69,600.00
Insurable value of the property (686.00 Sq. Ft. X ₹ 2,000.00)	13,72,000.00
Guideline value of the property (686.00 Sq. Ft. X ₹ 2,183.00)	14,97,538.00
Remark - <i>The area mentioned in the report is as per the notarized agreement provided by bank. This report will hold good if the b/up area mentioned in the notarized agreement and b/up area mentioned in the registered agreement of the same property are same and equal.</i>	

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 4,000.00 to ₹ 5,000.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc. We estimate ₹ 4,500.00 per Sq. Ft. (after depreciation) on Built Up Area for valuation after depreciation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	Not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 6,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



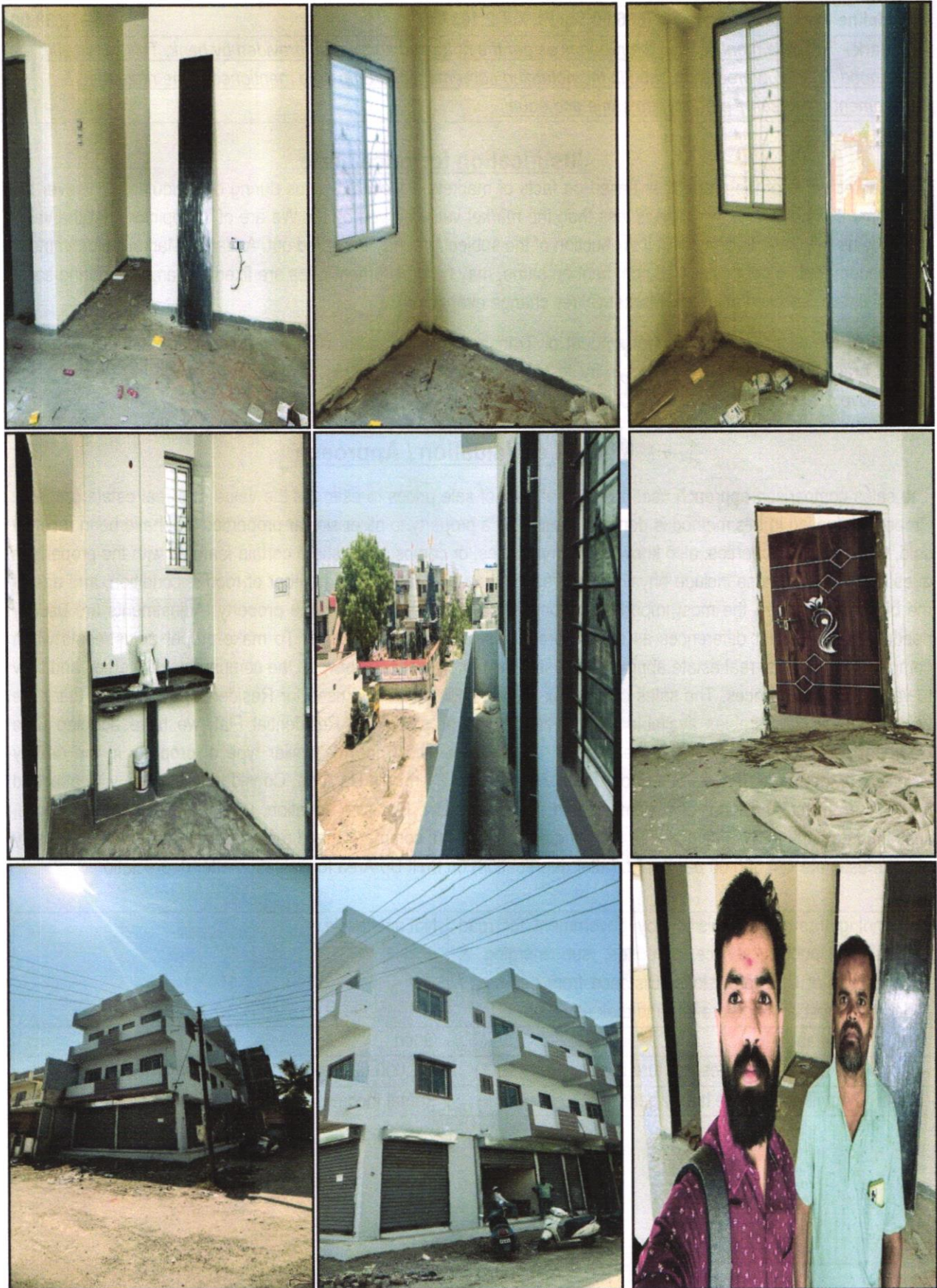
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Actual site photographs



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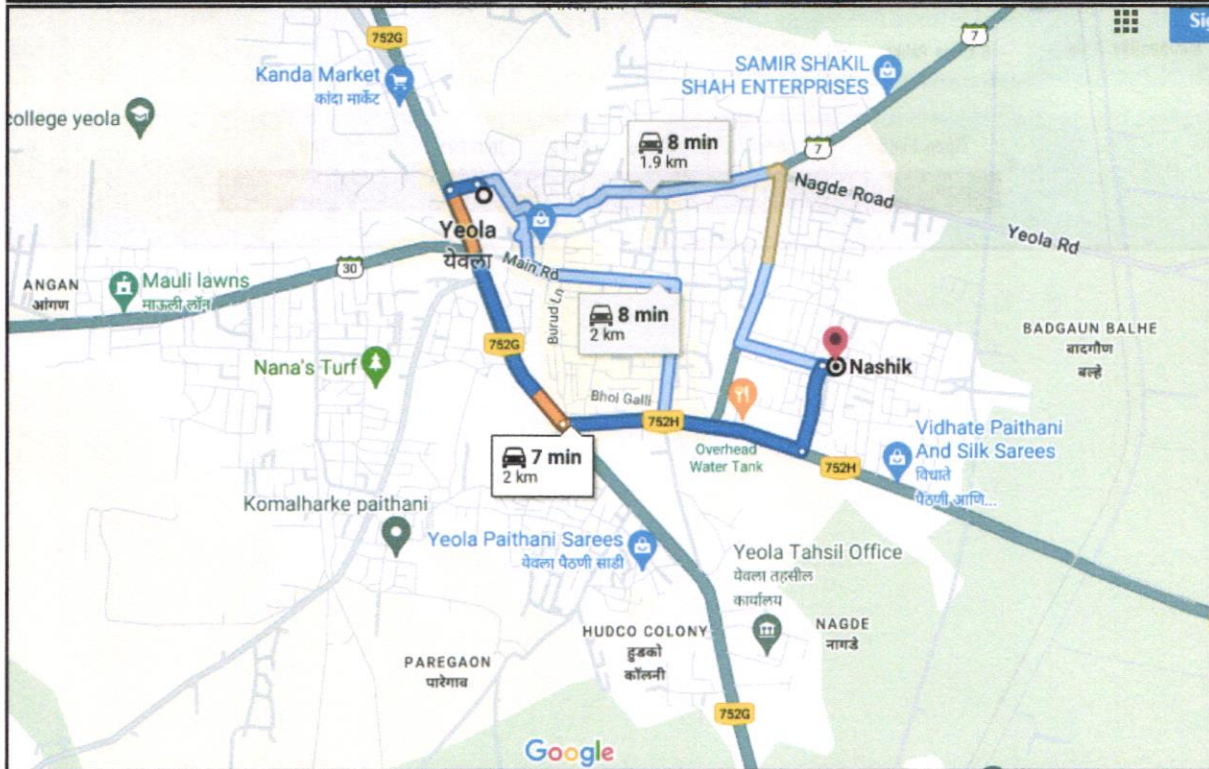
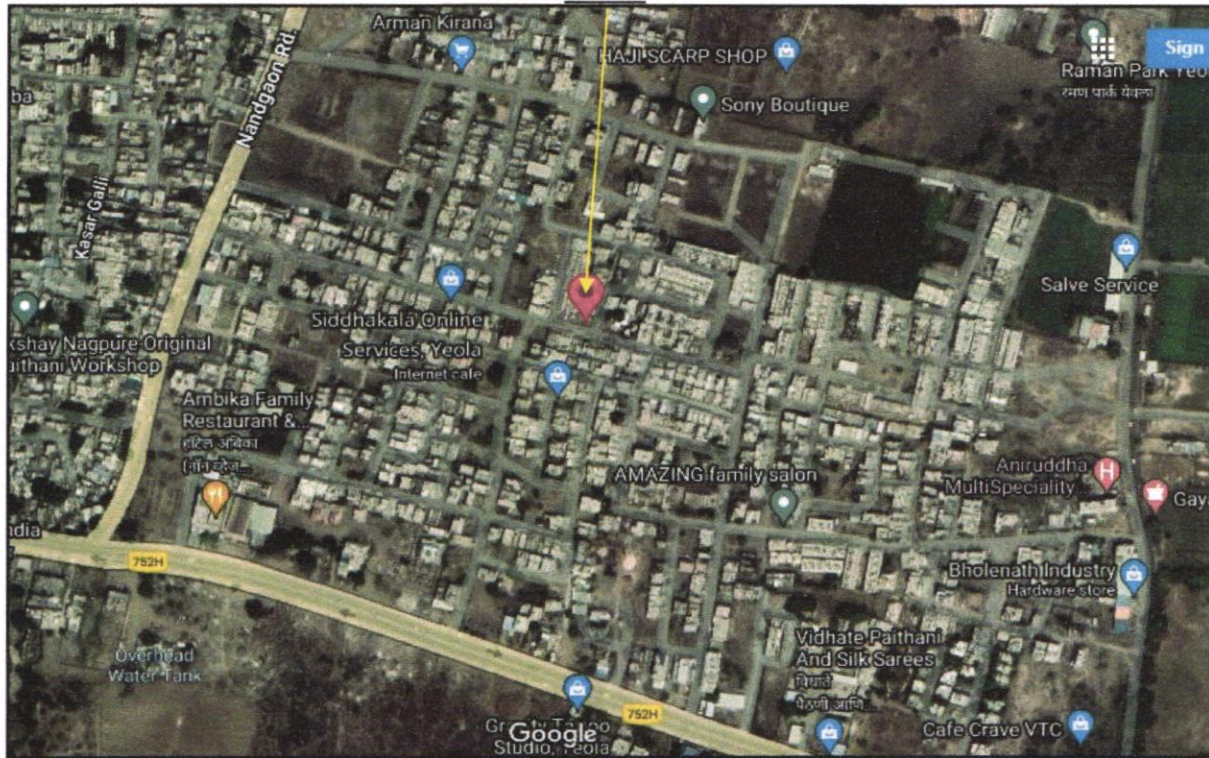
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Route Map of the property

Site u/r



Latitude Longitude: 20°02'23.6"N 74°29'41.4"E

Note: The Blue line shows the route to site from nearest Bus Stand (Yeola – 2.0 Km.)




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महाराष्ट्र शासन



Valuation
Home
Rule Guidline
LOGOUT

Valuation For Rural Area

**** Welcome to V

Location Details

Select Type Development Agreement Tenant Occupied Other

Division Name Nashik Help on Division

District Name नाशिक

Taluka Name येवता

Village/Zone Name येवता

Attribute सव्हे नंबर

21

SubZone Name 1.41 - रहिवास विभागातील

Mahapalika Area B Class Palika

Open Land	Residence	Office	Shop	Industry	Unit
3800	23500	26910	30800	0	Square Meter



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Price Indicators

Home / Yeola / Badgaun Dalhe / Arham Raman Park Phase I

₹10.99 L - 16.02 L | 5.53 K/sq.ft
EMI starts at 5.82 K
All inclusive

By ARHAM CONTSROTECH
Yeola, Yeola

1 RK, 1 BHK Apartments Configurations

Oct. 2018 Possession Starts

5.53 K/sq.ft Avg. Price

203.00 sq.ft. - 284.00 sq.ft. (Carpet Area) Sizes

magicbricks Buy Rent Sell Home Loans

Home > Property in Nashik > Builder Floor for Sale in Nashik > Builder Floor in Yeola > 3 BHK 1800 Sq.ft

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₹65.0 Lac EMI - ₹ 29k | Can I afford it?

3 BHK Builder Floor For Sale in Yeola, Nashik

3 Beds | 3 Baths | Unfurnished

Super Built-Up Area
1800 sqft - ₹ 36.11/sqft

Floor
Ground (Out of 2 Floors)

Transaction Type
Resale

Status
Ready to Move

Furnished Status
Unfurnished

Contact Owner Check Availability

Last contact made 13 days ago



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Notarized Agreement For Sale

<p>महाराष्ट्र MAHARASHTRA 2023</p> <p>न. नं. 21380 रु. 1700/- पेकी रु. 100/- दि. 15/03/2024</p> <p>नावा: वेंक ऑफ व्होडा</p> <p>पत्ता: नरसिंह नगर जेहन सर्कल गंगापूर रोड नाशिक</p> <p>इस्थे: जनार्दन वुरकुल</p> <p>कारणा: कर्न प्रकरण</p> <p>गती</p> <p style="text-align: right;">योगेश प्रमोद शुक्ल नॉटरी वेंडर नाशिक पब्लिका क 97/2002</p>	<p style="text-align: right;">90AA 562275</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>TREASURY OFFICE NASIK</p> <p>11-MAR-2024</p> <p>STPHC ATO</p> </div> <div style="border: 1px solid black; padding: 5px; text-align: center; margin-top: 10px;"> <p>NOTARY</p> <p>NOTED & REGISTERED</p> <p>At Serial No. 11/24</p> <p>DATE 15/3/2024</p> <p>This Document Contains</p> <p>Total ... Pages</p> </div>
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ब. सदर वर वर्णन केलेल्या मिळकतीवर मंजूर इमारत नकाशाप्रमाणे बांधण्यात आलेल्या "जाधव कॉम्प्लेक्स बिल्डींग नं. 9" या नावाने ओळखल्या जाणाऱ्या इमारतीमधील दुसऱ्या मजल्यावरील फ्लॉट नं. 2 यांसी बांधीव क्षेत्र ६३.७१ चौ.मी. यांसी चतुःसिमा खालील प्रमाणे:

पूर्वेत : लॉट नं. २५
पश्चिमेत : कॉलनी रोड
उत्तरेत : कॉलनी रोड
दक्षिणेत : लागू सर्व्हे नंबर

येणेप्रमाणे मिळकत त्यातील सर्व सुखसुविधा, अंमिनीटीज, वीज मीटर, पाणी कनेक्शन, जाण्यायेण्याचे वागाड्विवाटीचे हक्क तसेच इतर समासदांप्रमाणे सामाईकरित्या वापर करण्याचे हक्कांसहची दरोबस्त मिळकत.

२. वर कलम १ ब यात वर्णन केलेली मिळकत ही लिहून देणार यांचे खरेदी, मालकीची व कब्जे वडिवाटीची अशी मिळकत आहे. सदर मिळकत लिहून देणार यांनी कामय खरेदी घेतलेली आहे, त्यानुसार सदर मिळकतीचे रेकॉर्ड ऑफ राईटला मालक व कब्जेदार सदरी लिहून देणार यांचे नावे खरेदीखताने दाखल झालेले आहे, येणेप्रमाणे लिहून देणार हे उपरोक्त मिळकतीचे प्रत्यक्ष मालक व कब्जेदार असून लिहून देणार यांना सदर मिळकतीची मालकी हक्काने पाहिजे तसा उपभोग घेणेचा हक्क व अधिकार आहे.

सदरील प्राप्त हक्क व अधिकारानुसार लिहून देणार यांनी वर कलम १ ब यात नमुद केलेली मिळकत ही लिहून घेणार यांना विक्री करावयाची असल्याने त्या अनुषंगाने लिहून घेणार यांच्याशी बोलणी करून सदरील मिळकतीचा व्यवहार पक्का केलेला आहे. त्या अन्वये लिहून देणार यांनी प्रस्तुतचा साठेखत करारनाम्याचा दस्त लिहून घेणार यांच्या लाभांत लिहून व नोंदवून देत आहेत.

३. सदरील लॉट मिळकतीवर बांधकाम करणेकामी येवला नगरपालिका, येवला यांचेकडील नगररचना विभाग यांनी त्यांचेकडील पत्रान्वये परवानगी घेऊन बांधकाम मसुदा मंजूर करण्यात आलेला आहे व त्याप्रमाणे बांधकाम पुर्ण करून नगररचना विभाग, येवला नगरपालिका, येवला यांचेकडील पत्रान्वये बांधकाम पुर्णत्वाचा दाखला मिळालेला आहे.

४. सदर लॉट मिळकतीवर मंजूर बांधकाम नकाशाप्रमाणे इमारत बांधलेली असून सदरील इमारतीला "जाधव कॉम्प्लेक्स बिल्डींग नं. 9" असे नाव देण्यात आलेले असून सदरील इमारत ही महाराष्ट्र अपार्टमेंट ओनरशिप १९७० अन्वये नोंदविलेली असून

मिळकत विभाग क्र.

सरकारी मुल्यांकन रक्कम रु. २०,००,०००/-

-प्रत्यक्ष मोबदला रक्कम रु. ३०,००,०००/-

मुद्रांक शुल्क रु. १,८०,०००/-

नोंदणी फी रु. ३०,०००/-

- : विक्री करारनामा :-

विक्री करारनामा आज दि. गाहे मार्च इतवीसन २०२४ रोज
.....यात ते दिवशी नाशिक

१. श्री. अर्चना राजेंद्र कांडेकर
वय: ३३ वर्षे, बंधा: गृहिणी/विपकाम
पॅन: DULPK 4702 D
आधार: 7836 8594 7713

लिहून देणार

श्री. सरला निलेश जाधव
वय: ३७ वर्षे, बंधा: घरकाम व व्यापार
आधार: 2649 0152 0574
रा: हुडको कॉलनी, येवला, ता. येवला, जि. नाशिक

लिहून घेणार

विक्री करारनामा लिहून देतात ऐसा जे की.

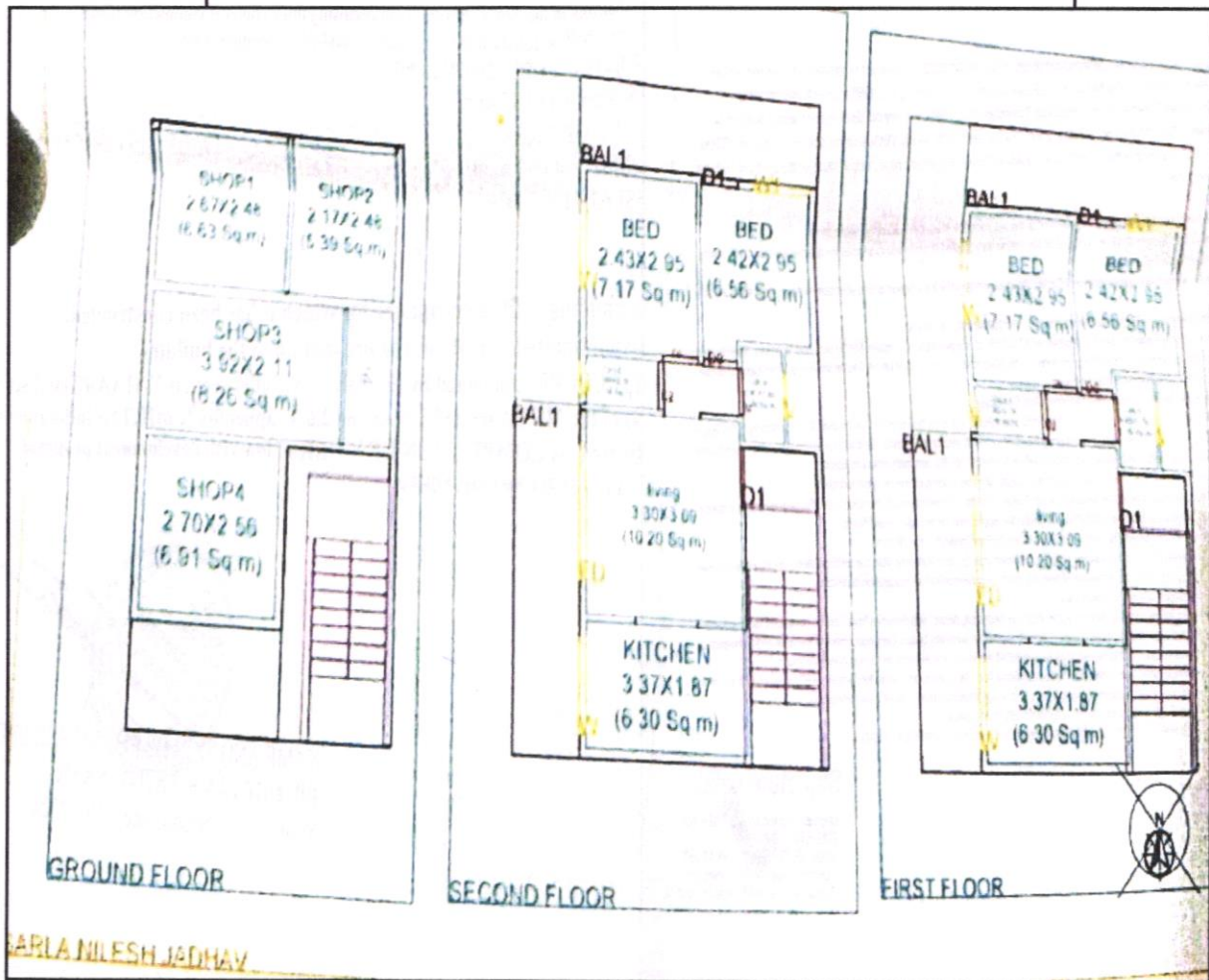
१. मिळकतीचे वर्णन: अ) तुळसी जिऱ्हा पीट तुळसी तालुका येवला पैकी येवला नगरपालिका हद्दीतील मौजे येवला या गांवचे शिवावरील सर्व्हे/ नुमापन नं. २१/७, यामधील लॉट/मुखंड नं. २६ यांसी क्षेत्र ११४.७४ चौ.मी. यांसी चतुःसिमा खालील प्रमाणे:

पूर्वेत : लॉट नं. २५
पश्चिमेत : कॉलनी रोड
उत्तरेत : कॉलनी रोड
दक्षिणेत : लागू सर्व्हे नंबर

येणेप्रमाणे चतुःसिमेतील मिळकत, जल, तरू, काष्ठ, पाषाण, निधी निरोपसह, तर्गामुक्त वस्तुसह तसेच मंजूर ले-आऊटमध्ये यशिलेलेल्या रस्त्याचे व मोकळ्या जागेचे इतर क्रिस्तेदारहा सामाईकरित्या वापर करण्याचे हक्कांसहची दरोबस्त मिळकत.

Approved Plan

Signature valid
Digitally signed by **MUTKESH NAGENDRA ANANT**
Date: 2023.05.22 13:05:20
Reason: Approved Draft Plan
Location: Yeola Municipal Council



ARLA NILESH JADHAV




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Commencement Certificate & Occupancy Certificate



Yeola Municipal Council
APPENDIX D-1
SANCTION OF BUILDING PERMISSION
AND COMMENCEMENT CERTIFICATE



Building Permit No - 181397
Proposal Code CBNYM-23-79772

Permit No : CBNYM/B/2023/APL/00952
Date : 27/04/2023

Building Name	SARLA NILESH JADHAV(Mrs)	Floors	GROUND FLOOR,FIRST FLOOR,SECOND FLOOR
---------------	--------------------------	--------	---------------------------------------

To
1) SARALA NILESH JADHAV,
YEOLA
2) ER. CHETAN PATTHANKAR (Engineer)

Sir/Madam,


With reference to your application No CBNYM202300196, dated 10-04-2023 for the grant of sanction of Commencement Certificate under Section 18/44 of The Maharashtra Regional and Town Planning Act, 1966 read with Maharashtra Municipal Councils, Nagar Panchayats and Industrial Townships Act, 1965, to carry out development work / Building on Plot No 26, Revenue S.No / Khatsra no. / Gul no 21/7, City Survey No 26, Mouje YEOLA situated at Road / Street VITHAL NAGAR, Society. The Commencement Certificate / Building Permit is granted under Section 18/45 of the said Act, subject to the following conditions.

1. The land vacated in consequence of the enforcement of the set back line shall form part of the public street.
2. No new building or part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until Occupancy permission has been granted.
3. The Development permission/Commencement Certificate shall remain valid for a period of one year commencing from the date of its issue.
4. This permission does not entitle you to develop the land which does not vest in you.
5. This permission is being issued as per the provisions of UDCPR. If any permission is required to be obtained from any department of the state or central government under the provisions of any other laws / rules, it shall be binding on the owner/developer to obtain such permission from the concerned authority.
6. Information Board to be displayed at site till Occupation Certificate.
7. If in the development permission reserved land/amenity spaced/road widening land is to be handed over to the authority in the lieu of DEVELOPMENT RIGHTS if any, then necessary possession receipt, registered transfer deed alongwith change in name on record of rights shall be executed in the name of authority within in 6 month from the commencement certificate.
8. All the provision mentioned in UDCPR, as may be applicable, shall be binding on the owner/developer.
9. Provision for recycling of Gray water, where ever applicable shall be completed prior to completion certificate and design, drawing with completion certificate shall be submitted along with the application for occupancy certificate.
10. Lift Certificate from PWD should be submitted before Occupation Certificate, if applicable.
11. Permission for cutting of tree, if necessary, shall be obtained from the tree authority. Also the certificate/letter for plantation of trees on the land, if required under the provision of tree act, shall be submitted before occupation certificate.
12. Authority will not supply water for construction.
13. Areas/lot where storm water drainage system exists or designed, design and drawings from Service consultant for storm water drainage should be submitted to the concerned department of the authority before Commencement of the work and completion certificate of the consultant in this regard shall be submitted along with the application for occupancy certificate.
14. The owner/developer shall submit the completion certificate from the service consultant for completion of the septic tank or proper connection to the sewerage system of the authority or sewerage treatment plant (where ever necessary)
15. THE CONSTRUCTION SHALL BE AS PER APPROVED PLAN ONLY
16. FOLLOW ALL GUIDELINES OF UDCPR AND CONSTRUCT AS PER APPROVAL PLAN.

Signature valid

Digitally signed by ER. CHETAN S. PATTHANKAR
NAGENDRANANIK
Date: 2023.04.27 13:54:47 IST
Reason: Approved Certificate
Location: Yeola Municipal Council

Chief Officer,
Yeola Municipal Council.



Scan QR code for verification of authenticity.

APPENDIX 'G'
FORM FOR INTIMATION OF FULL COMPLETION CERTIFICATE

DATE - 14/02/2024


To,
The Chief Officer,
Yeola Municipal Council

Res Sir,

I hereby certify that the erection / re-erection or part/ full development work in / on building / part building No -01 plot no No.-26 ,Revenue Survey No.-21/7 ,belongs to SARLA NILESH JADHAV . mauje Yeola , has been supervised by technical person and has been completed on 26/01/2023 according to the plans sanctioned, vide office communication No- CBNYM/B/2023/APL/00952 ,Dated 22/05/2023. No provisions of the Act or the building Regulations, no requisitions made conditions prescribed or orders issued there under have been transgressed except few minor changes made within the internal layout of residential units, which do not violate FM or other regulations in the course of work. I am enclosing three copies of completion plans. Owner shall be responsible if any changes /addition/alteration done.

PROPOSAL CODE - CBNYM-23-29722
Plot area = 114.47 sq.m
BUILT UP AREA
DMM. = 43.98 sq.m
ESI 63.71

The building is fit of occupancy for which it has been constructed. I have intimated you about the occupation of the building as per UDCPR sanctioned by the state Gov.Under section 37 (1AA)(C)and section 4) of the MRTP act .1996 clause no 2.6.3., appendix K pt10.This intimation will be treated as COMPLETION OF WORK of low risk development proposal
OWNER - SARLA NILESH JADHAV



NAME AND SIGNATURE OF REGISTERED ENGINEER
ER. CHETAN S. PATTHANKAR
Yeola, Dist - Nashik date -14/02/2024

As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is ₹ 30,87,000.00 (Rupees Thirty Lakh Eighty-Seven Thousand Only). The **Realizable Value** of the above property ₹ 29,32,650.00 (Rupees Twenty-Nine Lakh Thirty-Two Thousand Six Hundred Fifty Only). and the **Distress Value** ₹ 24,69,600.00 (Rupees Twenty-Four Lakh Sixty-Nine Thousand Six Hundred Only).

Place: Nashik

Date: 08.04.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.04.08 18:25:29 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Reg. No. IBBI/RV/07/2018/10366
BOB Empanelment No.: ZO:MZ:ADV:46:941

Enclosures	
Declaration from the valuer (Annexure – I)	Attached
Model code of conduct for valuer (Annexure – II)	Attached

The undersigned has inspected the property detailed in the Valuation Report dated _____
on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____
_____ only).

Date

Signature
(Name Branch Official with seal)



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(Annexure – I)**DECLARATION FROM VALUERS**

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 08.04.2024 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/ my authorized representative has personally inspected the property on 05.04.2024. 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 IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.



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Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar. From Sau. Sarala Nilesh Jadhav Notarized Agreement for Sale dated March.2024.
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, R.O. Nashik Road Branch.
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Swapnil Wagh – Site Engineer Binu Surendran – Technical Manager Rishidatt Yadav – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 05.04.2024 Valuation Date - 08.04.2024 Date of Report - 08.04.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on 05.04.2024
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
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.	Attached



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Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **08th April 2024** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as nec Nayaray prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a nec Nayaray part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Built Up Area = 686.00 Sq. Ft.** in the Name of Proposed Purchaser: **Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar.** Name of Owner: **Sau. Sarala Nilesh Jadhav.** Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal



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Property Title

Based on our discussion with the Client, we understand that the subject property is being Purchased by Name of Proposed Purchaser: **Sau. Archana Rajendra Kandekar & Shri. Rajendra Kisan Kandekar**. Name of Owner: **Sau. Sarala Nilesh Jadhav**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring **Total Built Up Area = 686.00 Sq. Ft.**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.



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Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Built Up Area = 686.00 Sq. Ft.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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(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.



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15. A valuer shall wherever nec Nayaray disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an



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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 necNayaraily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Place: Nashik
Date: 08.04.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj
Chalikwar

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Digitally signed by Manoj Chalikwar
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