

Cherno - 012386 SBI SARB

Krishnakant A. Pandat

Mo. No. 9898207111, 8200986306.
Email: shukanarchitects.valuers@gmail.com

(B.Arch., B.E. Civil, AIA, FIIV, MCE, 34AB, IBBI)
Govt. Approved Valuer. (WT 34AB & IBBI
Approved), LCM-2443, CAT-I-Immovable Properties
LCM-2443, CAT-II-Agri.Lands,
LCM - 2445, CAT-VII - Plant & Machinery -
Movable Property, Regd. Engineer,
Structural Designer.



HeadOffice:
UNIT NO-663, GROUND FLOOR, BUILDING NO-34,
NILGIRI CHS, SAMTA NAGAR, KANDIVALI EAST,
MUMBAI-400101

Branch Office: 501, 5th FLOOR, CHITRARATH COMPLEX, B/H. HOTEL PRASIDENT, NR. SWASTIK CHAR RASTA, CG
ROAD, AHMEDABAD-9.

Date :- 19/07/2022

REF.: SAEV/MUM/VNC/ANK/FLAT/VALU/SBI/KURLA-RACPC/5340

To,
State Bank of India,
RACPC Branch,
Kurla, Mumbai

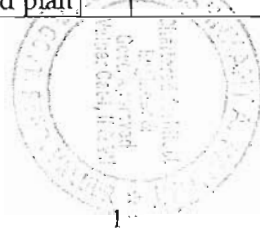


Sub - Valuation Report of Residential Flat No. 603 , 6th Floor, 'F' Wing, "The Retreat Durshet"
Situate At Survey No. 62, Hissa No.3A, Village- Durshet, Taluka : Khalapur , Dist : Raigad - 410203.
Rera No.P52000015424. Within limits of Sub Registrar Khalapur.

VALUATION REPORT

I. GENERAL	
1	Purpose for which valuation is made : To determine the Fair Market Value of the property
2	a) Date of inspection : 18/07/2022
	b) Date on which the valuation is made : 19/07/2022
3	List of documents produced for perusal : Draft Agreement – march 2022 Commencement Certificate Date:06/03/2017
4	Name of the owner(s) and their address(es) With Phone no. (details to be shared of each owner in case of joint ownership) : MR. KASIF SABIT ALI
5	Brief description of the property : Residential Flat No. 603 , 6 th Floor, 'F' Wing, "The Retreat Durshet" Situate At Survey No. 62, Hissa No.3A, Village- Durshet, Taluka : Khalapur , Dist : Raigad - 410203. Rera No.P52000015424. Within limits of Sub Registrar Khalapur.
6	Location of property
a)	Plot No. / Survey No. : Survey No. 62, Hissa No.3A
b)	Door No. : Flat No. 603 , 6 th Floor
c)	C.T. S. No. / Village : Durshet
d)	Ward / Taluka : Khalapur
e)	Mandal / District : Raigad
f)	Date of issue and validity of layout of approved map/plan : Not Provided
g)	Approved map/plan issuing authority : Sub Registrar Khalapur
h)	Whether genuineness or authenticity of approved map/plan is verified : N/A
i)	Any other comments by our empanelled valuers on authenticity of approved plan : Not Provided

Reports Scrutinised
30/10/22
Asst./Dy. Manager / CM



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KRISHNAKANT AMRUTLAL
PANDAT
Date: 2022.09.14 19:24:39 +05'30'

Krishnakant A. Pandat

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ROAD, AHMEDABAD-9.

Date :- 19/07/2022

7	Postal address of the property	:	Residential Flat No. 603 , 6 th Floor, 'F' Wing, "The Retreat Durshet" Situate At Survey No. 62, Hissa No.3A, Village- Durshet, Taluka : Khalapur Dist : Raigad - 410203. Rera No.P52000015424. Within limits of Sub Registrar Khalapur.	
8	City / Town	:	Khalapur, Raigad	
	Residential Area, Commercial Area, Industrial Area or Mixed area	:	Residential Area	
9	Classification of the area			
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Semi Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Sub Registrar Khalapur	
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	
12	Boundaries of the property Dimensions of the side	:	A	B
		:	As per the Deed	Actual (As Per Site Inspection)
	North	:	-	Open
	South	:	-	Open
	East	:	-	Open
	West	:	-	Road
13	Extent of the site	:	N.A.	
14	Latitude, Longitude & Co-ordinates of flat	:	18°69'69.9"N 73°29'57.3"E	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	N/A	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Under Construction ✓	



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II. APARTMENT BUILDING		
1	Nature of the Apartment	: 1 BHK ✓
2	Location	
	Survey No.	: Survey No. 62, Hissa No.3A
	Block No.	: NA
	Ward No.	: NA
	Village / Municipality / Corporation	: Sub Registrar Khalapur
	Door No. Street or Road (PIN Code)	: 410203
3	Description of the locality (Residential / Commercial / Mixed)	: Residential
4	Year of Construction	: Under Construction
5	Number of Floors	: Ground + 7 Upper Floors
6	Type of Structure	: RCC Framed Structure
7	Number of Dwelling units in the building	: -
8	Quality of Construction	: Under Construction
9	Appearance of the Building	: Under Construction
10	Maintenance of the Building	: Under Construction
11	Facilities Available	
	Lift	: Under Construction (1 Nos)
	Protected Water Supply	: Under Construction
	Underground Sewerage	: Under Construction
	Car Parking - Open / Covered	: Under Construction
	Is compound wall existing?	: Under Construction
	Is pavement laid around the building?	: Under Construction
III Flat		
1	The floor on which the flat is situated	: 6 th Floor
2	Door No. of the flat	: Flat No. 603
3	Specification of the flat	
	Roof	: Under Construction
	Flooring	: Under Construction
	Doors	: Under Construction
	Windows	: Under Construction
	Fittings	: Under Construction
	Finishing	: Under Construction



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4	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	:	On the Owner's Name
6	How is the maintenance of the flat?	:	Under Construction
7	Sale Deed executed in the name of	:	MR. KASIF SABIT ALI
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the flat?	:	Built Up Area = 49.51 Sq. Mt. i.e. 533.5 Sq. Ft (Carpet + 10% Loading)
10	What is the floor space index (approx.)?	:	As per actual
11	What is the Carpet Area of the flat?	:	Carpet Area = 45.06 Sq. Mt. i.e. 485 Sq. Ft.
12	Is it Posh / I class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Under Construction
15	If rented, what is the monthly rent?	:	Rs. 8,000/- to Rs. 12,000/- per month
IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Situated in main city area and close to public amenities
3	Any negative factors are observed which affect the market value in general?	:	Not Any



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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 if available)	: Rs. 6,000/- to Rs. 7,000/- per Sq. Ft. for Carpet area in the locality for similar type of property (varying based on amenities and location)
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	: Rs. 6,000/- to Rs. 7,000/- per Sq. Ft. for Carpet area in the locality for similar type of property (varying based on amenities and location)
3	Break-up for rate	:
	1. Building + Services	: Rs. 2,500/- per Sq. Ft.
	2. Land + Others	: Rs. 4,500/- per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rs. 20,100/- per Sq Mt. i.e. as per ready reckoner 49.51 Sq. Mt. BUA x 20,100/- per sq. Mt. = Rs. 9,95,151/-
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building rate	: Under Construction
	Replacement cost of flat with services {V(3)i}	: --
	Age of the building	: --
	Life of the building estimates	: 60 Years
	Depreciation percentage assuming the salvage value as 10%	: The depreciation is considered at 0% for this Building as the building age is 00 years old.
	Depreciation Ratio of the building	: 1:6 (10% at each 6 years)
b.	Total composite rate arrived for valuation	:
	Depreciated Building Rate VI (a)	: Rs. 2,500/- per Sq. Ft.
	Rate for land & other V (3) (ii)	: Rs. 4,500/- per Sq. Ft.
	Total Composite Rate	: Rs. 7,000/- per Sq. Ft. of Carpet Area



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- 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. 6,000/- to Rs. 7,000/- per sq. ft.
- As per our opinion the fair market value of Rs.7, 000/- per Sq. Ft. for Carpet rate of the flat is Reasonable and worth. Considering all the allotments, the factors such as amenities, Location, Allotted Car Parking Space, Special Features provided and the sale instance in the locality.

Sr No	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	45.06 Sq. Mt. i.e. 485 Sq. Ft.	Rs.7,000 /-	Rs.33,95,000 /-
2.	Interior Decorations which carry a potential value, if any	--	-	-
3.	Others (Allotments/ Separate purchased car park or extended area etc.)	--	-	-
				Rs.33,95,000 /-
(Rupees Thirty Three Lakh Ninety Five Thousand Only)				

Valuation Methodology:

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed). To arrive at the property value we relied upon recent transactions, property dealers, agents and local people, and news paper advertisements which information has, however, been validated.

Considering all aspects regarding specifications, location, other facilities available in & around the site and the recent transaction instances in the same locality for sale of residential units, we can conclude that

The aforesaid Flat will fetch around **Rs. 7,000/- per Sq. Ft.** on the Carpet area.

The rental value of the apartment at comes to **Rs. 8,000/- to Rs. 12,000/-** per month

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.

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.33,95,000 /-**

The undersigned has inspected the property detailed in the Valuation Report dated 19-07-2022. We are satisfied that the realizable value of the property is Rs. Rs.33,95,000 /-/- (Rupees Thirty Three Lakh Ninety Five Thousand Only).



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AMRUTLAL PANDAT

Date: 2022.09.14 19:28:05 +05'30'

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The undersigned has inspected the property detailed in the valuation report date _____ on
_____. We are satisfied that the fair and reasonable market value of the property is Rs.
_____ (Rs. _____ only).

Date:
Place:

Signature

(Name of the Branch Manager
With Office Seal)

Enclosures:

1. Photograph of owner/representative with property in background to been closed.
2. 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
5. Declaration-cum-undertaking from the valuer(Annexure-I)
6. Model code of conduct for valuer (Annexure II)



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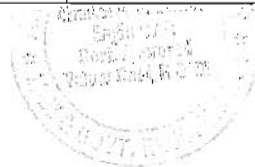
(ANNEXURE-I)

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

I, **Krishnakant A. Pandat**son of **Amrutlal Pandat** 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 19/07/2022 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 18/07/2022. 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
- l. 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 **ACYPP2187M** and GSTIN as applicable is **24ACYPP2187M2ZO**
- 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.

Sr No	Particulars	Valuer comment
1.	Background information of the asset being valued	Residential Flat



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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 involved in the valuation	Krishnakant A Pandat
4.	Disclosure of the valuer interest or conflict, if any	I or any of my associates do not have any direct/indirect interest in the assets valued
5.	Date of appointment, valuation date and date of report	Date of report: <u>19/06/2022</u>
6.	Inspections and/or investigations undertaken;	Physical visual inspection of the property
7.	Nature and sources of the information used or relied upon;	Assumptions are made to the best of our knowledge and belief. Reliance is based on the information provided to us by the identifier and the client based on circumstances/information provided/material content
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.
10.	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
11.	Major factors that were not taken into account during the valuation;	Factors not mentioned in point no. 10
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.	

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. SHUKAN ARCHITECTS, ENGG. & VALUER within 15 days and M/s SHUKAN ARCHITECTS, ENGG. & VALUER 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.

Digitally signed by
KRISHNAKANT AMRUTLAL
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Date: 2022.09.14 19:29:14 +05'30'

(B.Arch.,B.E.Civil,AHA,FHIV,MCE,34AB,IBBI)
Govt. Approved Valuer, (WT 34AB & IBBI
Approved),LCM-2443,CAT-I-Immovable Properties
LCM-2443,CAT-II-Agri.Lands,
LCM - 2445, CAT-VII - Plant & Machinery -
Movable Property, Regd. Engineer,
Structural Designer.



HeadOffice:
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NILGIRI CHS, SAMTA NAGAR, KANDIVALI EAST,
MUMBAI-400101

Branch Office: 501, 5th FLOOR, CHITRARATH COMPLEX, B/H. HOTEL PRASIDENT, NR. SWASTIK CHAR RASTA, CG
ROAD, AHMEDABAD-9.

Date :- 19/07/2022

*It should be noted that M/s. SHUKAN ARCHITECTS, ENGG. & VALUER 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 relied upon in good faith.
- *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 neither 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: -19/07/2022.
Place: -Mumbai



Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT

Date: 2022.09.14 19:29:29 +05'30'

Signature of Panel Valuer

Krishnakant A. Pandat

Mo. No. 9898207111, 8200986306.
Email: shukanarchitects.valuers@gmail.com

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Date :- 19/07/2022

(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

1. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
2. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
3. 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.
4. 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.
5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
6. 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.



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Independence and Disclosure of Interest

7. 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.
8. 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.
9. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
10. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
11. 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.
12. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
13. As an independent valuer, the valuer shall not charge success fee.
14. 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

15. 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

16. 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.
17. 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.
18. 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.
19. 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.



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Gifts and hospitality

20. 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).
21. 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

22. 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.
23. 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.**
24. 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.
25. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Miscellaneous

26. 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.
27. A valuer shall follow this code as amended or revised from time to time

Name of the Valuer : **Krishnakant A. Pandat**

Address : Shukan Architects, Engineers & Valuers,
A-22, Datani Flats, 2nd floor,
"A" wing, Chitabhai Patel Road,
Nr. Union bank, Ashok Nagar,
Kandivali (East) Mumbai-400 101.



Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT
Date: 2022.09.14 19:30:32 +05'30'

Signature

(Name and Official Seal of the Approved Valuer)

Krishnakant A. Pandat

Mo. No. 9898207111, 8200986306.
Email: shukanarchitects.valuers@gmail.com

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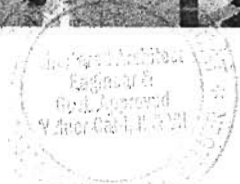
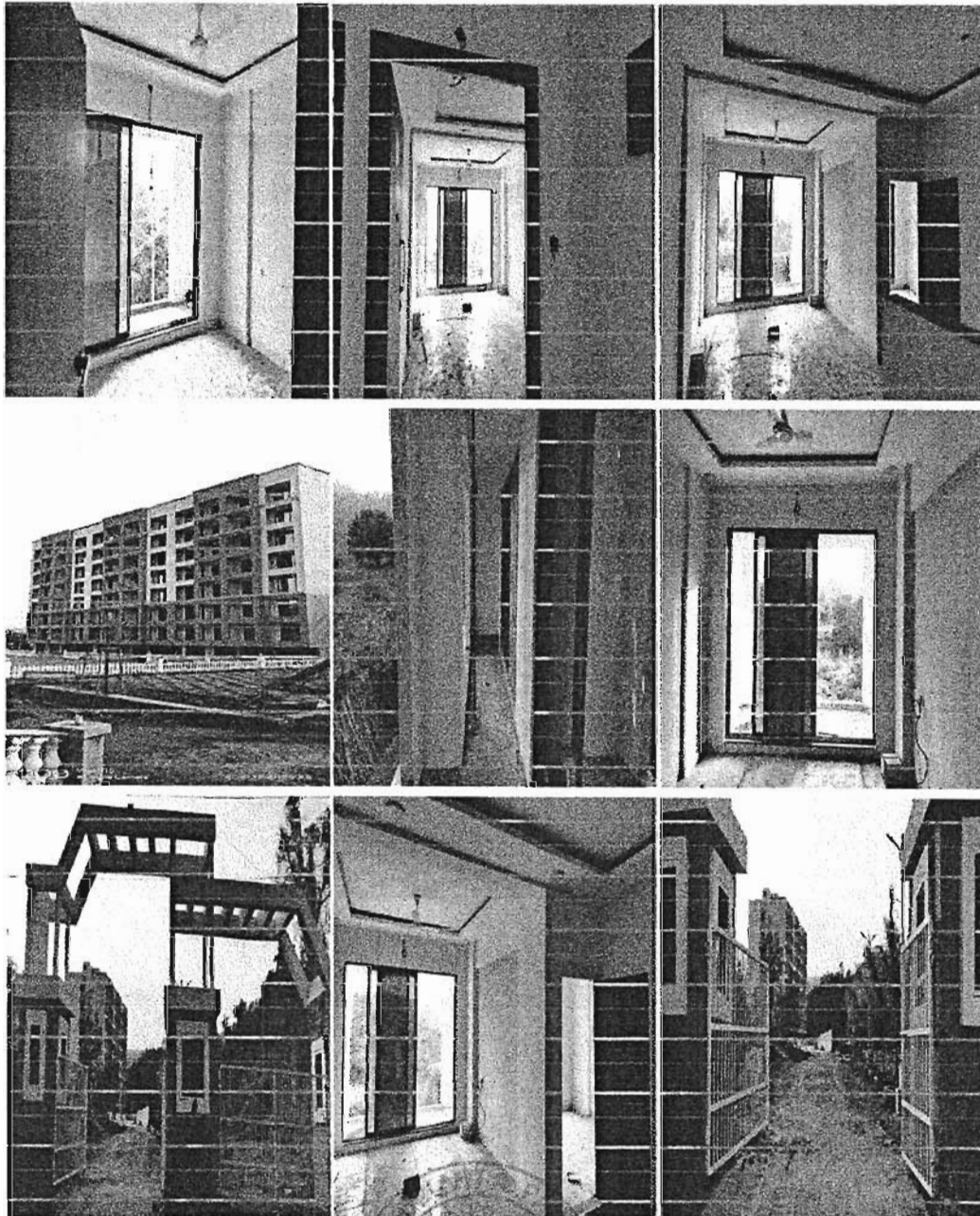


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PHOTOGRAPH:-



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Krishnakant A. Pandat

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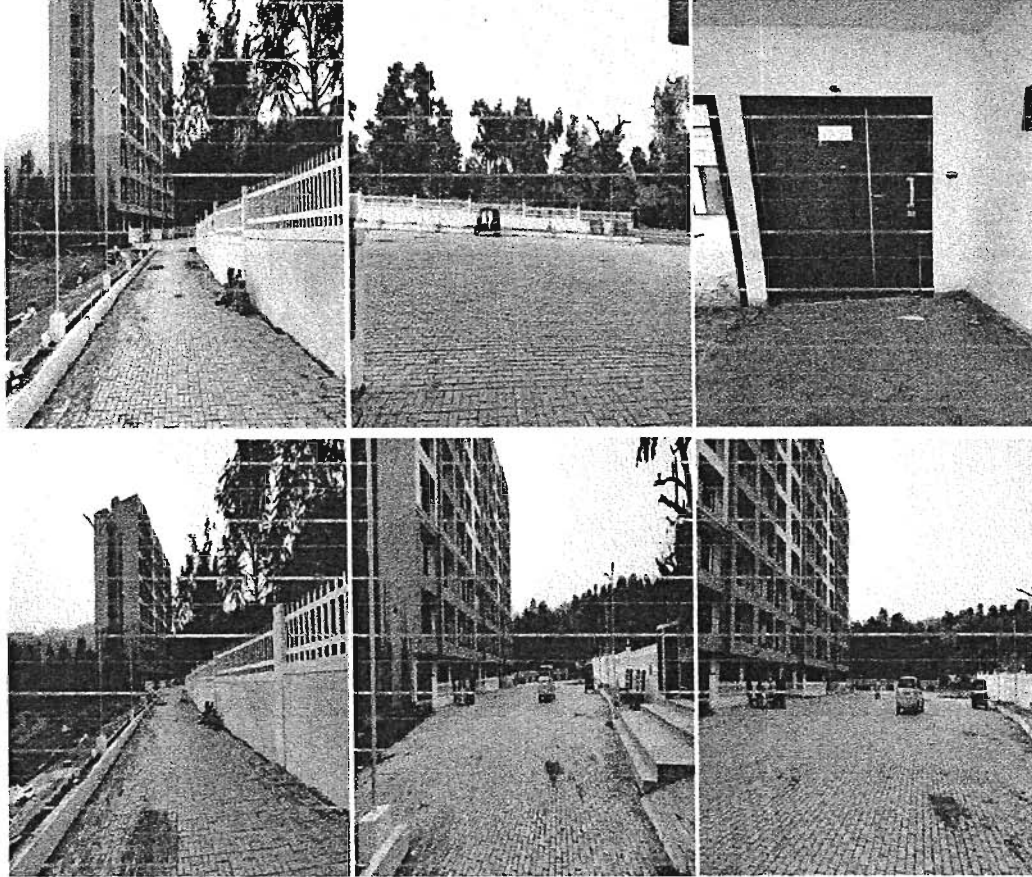
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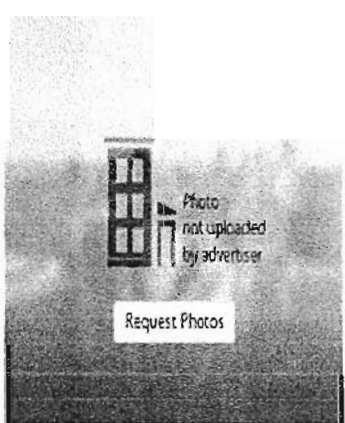
Market Rate Instance

The screenshot shows a search filter bar with options: Buy, Khepali, 4-50 More, Top Localities, Budget, Flat 1 (1), BHK, Posted By, and More Filters. The main listing is for a 1 BHK Apartment for Sale in The Retreat Durshet, priced at ₹ 32 Lac (₹ 6,073 per sqft). It features a carpet area of 450 sqft, is ready to move, and is on the 7th floor of a 7-story building. The owner is Bricks Infrastructure. Buttons for 'Contact Owner' and 'Get Phone No.' are visible.

₹ 32.0 Lac
Free Property Valuation
1 BHK Flat
for sale

[Contact Now](#)

PROPERTY DETAILS



Bedroom	Bathroom	Balconies	
Carpet Area	Carpet Area	Leasing	
510 sqft -	450 sqft -	1%	
Ready to Move	Resale	Floor	Banking
	Get Documents Verified	7 (Out of 7 Floors)	None

Furnished status
Furnished

[Contact Owner](#) [Save for Later](#)

[Share Property, Feedback](#)



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Ready Reckoner Rate

GOVERNMENT OF GUJARAT
महाराष्ट्र शासन
नोंदणी व सुदांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

Home Valuation Rules View Manual City Feedback

Year 2022/2023 Language English

Select District महाराष्ट्र
Select Taluka अहमदाबाद
Select Village रूखन
Vibhag Number 1

विवरण	मूल्य	एक हेक्टर
हृदयेरीम बनिदी	0-0.00	1140
बाजारमूल्य निवृत्ती	0-0.00	1210
कंठा-सहकार	0-0.00	0
पट्ट-सहकार	0-0.00	0
मालक-सहकार	0-0.00	0
केंद्र-सहकार	0-0.00	0
सुदिक	0-0.00	20100
सुदिके	0-0.00	28000
		1224



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Date :- 19/07/2022

LOCATION



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Bill

REF.: SAEV/MUM/VNC/ANK/FLAT/VALU/ SBI/KURLA-RACPC/5340

To,
State Bank of India,
Kurla Branch,
Mumbai

Sub- Valuation Report of Residential Flat No. 603 , 6th Floor, 'F' Wing, "The Retreat
Durshet" Situate At Survey No. 62, Hissa No.3A, Village- Durshet, Taluka : Khalapur , Dist :
Raigad - 410203. Rera No.P52000015424. Within limits of Sub Registrar Khalapur.

Consultancy Charges for valuation

Dear Sir,

As per details given below, kindly release the payment of above subject matter,

Sr. No.	Name of Borrower	Ref. No.	Valuation Charges Rs.
1	MR. KASIF SABIT ALI	SAEV/MUM/VNC/ANK/FLAT/V ALU/ SBI/KURLA-RACPC/5340	Rs. 2,500
	Add.: CGST @ 9 %		Rs. 225
	Add.: SGST @ 9%		Rs. 225
	Total		Rs. 2950.00
(Rs. Two Thousands Nine Hundred Fifty only)			
GST No.:24ACYPP2187M2ZO		Pan No. - ACYPP2187M	

Regards,
(Krishnakant A. Pandat)
(CHARTERED ENGINEER & GOVT APPROVED VALUER)

Bank Details:

Krishnakant A. Pandat, State Bank of India
S/B A/C No.51114704545
IFSC - SBIN0008232
Shankar Galli, Kandivali (W) Branch

