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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 Owner : **Parshuram Ramsharn Lodhiya & Savitri Parshuram Lodhiya**

Residential Flat No. 202, 2nd Floor, Wing - B, "**Solitaire**", Plot No. 8 & 9, Kamara Road, Village - Navali, Palghar (East), Taluka - Palghar, District - Palghar, PIN - 401 404, State - Maharashtra, Country - India.

Latitude Longitude : 19°41'7.6"N 72°46'59.4"E

Intended User:

Janaseva Sahakari Bank

Bhayander (East) Branch

Janki Avane 1st floor, phatak road, Bhayander East Thane-401105

Our Pan India Presence at :

- | | | | |
|------------|--------|-----------|-----------|
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Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in

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VALUATION OPINION REPORT

This is to certify that the under construction property bearing Residential Flat No. 202, 2nd Floor, Wing - B, "Solitaire", Plot No. 8 & 9, Kamara Road, Village - Navali, Palghar (East), Taluka - Palghar, District - Palghar, PIN - 401 404, State - Maharashtra, Country - India belongs to **Parshuram Ramsharn Lodhiya & Savitri Parshuram Lodhiya**.

Boundaries	:	Building	Flat
North	:	Internal Road	Flat No. 204
South	:	Open Plot	Marginal Space
East	:	Road	Flat No. 201
West	:	Open Plot	Flat No. 203

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 23,18,400.00 (Rupees Twenty Three Lakh Eighteen Thousand Four Hundred Only) After completion of construction works**. As per Site Inspection 80% Construction Work is Completed.

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 report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Janaseva Sahakari Bank Empanelment No.: 36/ LOAN H.O./2016-17/232

Encl.: Valuation report

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Vastukala Consultants India Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.

To,
The Branch Manager,
Janaseva Sahakari Bank
Bhayander (East) Branch
 Janki Awanue 1st floor, phatak road, Bhayander East
 Thane-401105

VALUATION REPORT (IN RESPECT OF FLAT)

General	
1	Purpose for which the valuation is made : To assess Fair Market Value of the property for Housing Loan Purpose.
2	a) Date of inspection : 24.07.2024
	b) Date of which the valuation is made : 26.07.2024
3	List of documents produced for perusal: I) Copy of Article of Agreement Dated 28.07.2015 between M/s. Ashapura Developer (The Promoter) And Parshuram Ramsharn Lodhiya & Savitri Parshuram Lodhiya(The Purchasers). II) Copy of Commencement Certificate No.PMC / CC / 35 / 2013 - 14 Dated 29.12.2014 issued by Palghar Municipal Council.
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) : Parshuram Ramsharn Lodhiya & Savitri Parshuram Lodhiya Residential Flat No. 202, 2 nd Floor, Wing - B, "Solitaire ", Plot No. 8 & 9, Kamara Road, Village - Navali, Palghar (East), Taluka - Palghar , District - Palghar , PIN - 401 404, State - Maharashtra, Country - India. <u>Contact Person :</u> Mr. Surendra Shah (Builder Person) Mobile No. 9321722573 Joint Ownership Details of ownership share is not available
5	Brief description of the property (Including Leasehold / freehold etc.) : The property is a Residential Flat located on 2 nd Floor. The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + 2 Toilet. (1 BHK) The property is at 2.5 Km. distance from Palghar Railway Station. At the time of inspection building was under construction.
Stage of Construction	
If under construction, extent of completion	



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	RCC Footing/Foundation	Complete	RCC Plinth	Complete
	Full Building Rcc	Complete	Internal Brick Work	Complete
	External Brick Work	Complete	Internal Plastering	Complete
	External Plastering	Complete	Door	Completed upto 2nd floor
	Window	Completed upto 2nd floor	Flooring, Tilling, Kitchen Platform	Completed upto 2nd floor
	Internal Painting	Completed upto 2nd floor	External Painting	Completed upto 2nd floor
	Electrification, Plumbing, Sanitary Installation	Completed upto 2nd floor		
	Total	80% work completed		
6	Location of property			
a)	Plot No. / Survey No.	:	Plot No - 8 & 9 New Survey No - 27, Hissa No. 2/1	
b)	Door No.	:	Residential Flat No. 202	
c)	C.T.S. No. / Village	:	Village - Navali	
d)	Ward / Taluka	:	Taluka - Palghar	
e)	Mandal / District	:	District - Palghar	
f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building plans were not provided and not verified.	
g)	Approved map / plan issuing authority	:		
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	N.A.	
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.	
7	Postal address of the property	:	Residential Flat No. 202, 2 nd Floor, Wing - B, "Solitaire ", Plot No. 8 & 9, Kamara Road, Village - Navali, Palghar (East), Taluka - Palghar , District - Palghar , PIN - 401 404, State - Maharashtra, Country - India.	
8	City / Town			
	Residential area	:	Yes	
	Commercial area	:	No	
	Industrial area	:	No	
9	Classification of the area			
	i) High / Middle / Poor		Middle Class	
	ii) Urban / Semi Urban / Rura		Urban	

10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Navali Palghar Municipal Council	
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	:	As per site	As per Document
	North	:	Internal Road	Details not available
	South	:	Open Plot	Details not available
	East	:	Road	Details not available
	West	:	Open Plot	Details not available
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.	
		:	As per the Deed	As per Actuals
	North	:	Details not available	Flat No. 204
	South	:	Details not available	Marginal Space
	East	:	Details not available	Flat No. 201
	West	:	Details not available	Flat No. 203
14	Extent of the site	:	Carpet Area in Sq. Ft. = 431.01 (Area as per Site measurement) Built Up Area in Sq. Ft. = 504.00 (Area As Per Agreement For Sale)	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°41'7.6"N 72°46'59.4"E	
15	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built Up Area in Sq. Ft. = 504.00 (Area As Per 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.	:		
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation		Village - Navali, Palghar Municipal Council	

	Door No., Street or Road (Pin Code)	:	Residential Flat No. 202, 2 nd Floor, Wing - B, "Solitaire ", Plot No. 8 & 9, Kamara Road, Village - Navali, Palghar (East), Taluka - Palghar , District - Palghar , PIN - 401 404, State - Maharashtra, Country - India
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	Building is under construction
5.	Number of Floors	:	Ground + 3 Upper Floors
6.	Type of Structure	:	Proposed R.C.C Framed Structure
7.	Number of Dwelling units in the building	:	Proposed 4 Flats on 2 nd Floor
8.	Quality of Construction	:	Building is under construction
9.	Appearance of the Building	:	Building is under construction
10.	Maintenance of the Building	:	Building is under construction
11.	Facilities Available		
	Lift	:	Proposed Not Provided
	Protected Water Supply	:	Proposed Municipal Water Supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Open Car Parking Space
	Is Compound wall existing?	:	Proposed, Yes
	Is pavement laid around the Building	:	Proposed, Yes
III	Residential Flat		
1.	The floor in which the Flat is situated	:	2 nd Floor
2.	Door No. of the Flat	:	Residential Flat No. 202
3.	Specifications of the Flat		
	Roof	:	Proposed R.C.C. Slab
	Flooring	:	Vitrified Tile Flooring
	Doors	:	Teak Wood Door frame with Solid flush door
	Windows	:	Powder coated Aluminum sliding windows with M. S. Grills
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering + POP Finish
4.	House Tax		
	Assessment No.	:	Details not available
	Tax paid in the name of	:	Details not available

	Tax amount	:	Details not available
5.	Electricity Service connection No.	:	Details not available
	Meter Card is in the name of	:	Details not available
6.	How is the maintenance of the Flat?	:	Good
7.	Sale Deed executed in the name of	:	Parshuram Ramsharn Lodhiya & Savitri Parshuram Lodhiya
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 Area in Sq. Ft. = 504.00 (Area as per Agreement For Sale)
10.	What is the floor space index (app.)	:	As per local norms
11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 431.01 (As per Area actual site measurement)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
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?	:	₹ 4,800/- (Expected rental income per month after completion of construction works) after completion
IV	MARKETABILITY		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in developed 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)	:	₹ 5250/- to ₹ 6215/- per Sq. Ft. on Carpet Area ₹ 4762/- to ₹ 5340/- 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 valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 4,600/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,800/- per Sq. Ft.

	II. Land + others	:	₹ 1,800/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 25,300/- per Sq. M. i.e. ₹ 2,350/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	N.A. Age of Property below 5 year
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,800/- per Sq. Ft.
	Age of the building	:	Building is under construction
	Life of the building estimated	:	60 years (After Completion) Subject to proper, preventive periotic Maintenance & Structure repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Building is under construction
	Depreciation Ratio of the building		-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,800/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 1,800/- per Sq. Ft.
	Total Composite Rate	:	₹ 4,600/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	504.00 Sq. Ft.	4,600.00	23,18,400.00
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			
Fair market value of the property After completion				23,18,400.00



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	Realizable value of the property	20,86,560.00
	Distress value of the property	18,54,720.00
	Insurable value of the property (504.00 X 2,800.00)	14,11,200.00
	Guideline value of the property (504.00 X 2,350.00)	11,84,400.00

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 ₹ 5250/- to ₹ 6215/- per Sq. Ft. on Carpet Area / ₹ 4762/- to ₹ 5340/- per Sq. Ft. on BuiltUp 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 Residential and Commercial application in the locality etc. We estimate ₹4,600.00 per Sq. Ft. on Built Up Area for valuation.

Impending threat of acquisition by government for road widening / publics service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
Saleability	Good
Likely rental values in future	₹ 4,800/- (Expected rental income per month after completion of construction works)
Any likely income it may generate	Rental Income

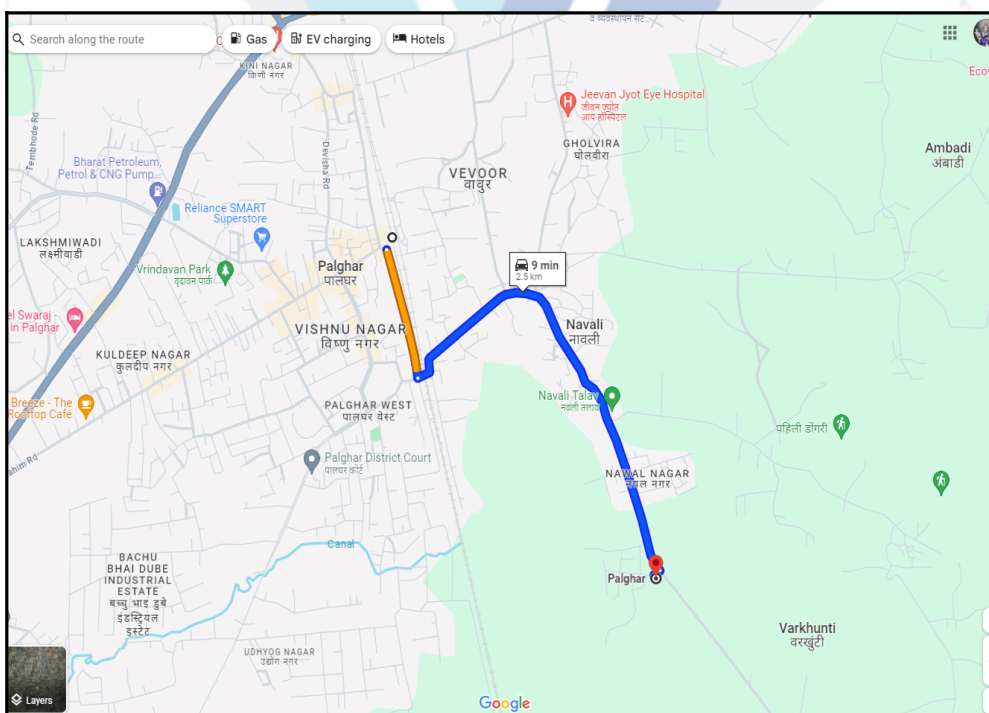
Actual Site Photographs



Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°41'7.6"N 72°46'59.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Palghar - 2.5 Km.).




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Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नादणा व मुद्राक विभाग
महाराष्ट्र शासन

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

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Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	4/31-4.2) मौजे (गांव) नवली - सर्वे नंबर	3380	19100	22900	30800	22900	चौ. मीटर
SurveyNo	4/32-4.3) मौजे (गांव) नवली - सर्वे नंबर	3480	25300	29600	35500	29600	चौ. मीटर
SurveyNo	4/34-5.1) मौजे (गांव) नवली - गावठान आलेख क्रमांक 29	4200	25500	29600	35400	29600	चौ. मीटर
SurveyNo	4/34-5.1) मौजे (गांव) नवली - गावठान आलेख क्रमांक 30	4200	25500	29600	35400	29600	चौ. मीटर
SurveyNo	4/34-5.1) मौजे (गांव) नवली - गावठान आलेख क्रमांक 32	4200	25500	29600	35400	29600	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	25300.00			
Decrease by 10% on Flat Located on 2 nd Floor	2530			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	22,770.00	Sq. Mtr.	2,115.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	3480			
The difference between land rate and building rate(A-B=C)	19,290.00			
Percentage after Depreciation as per table(D)	100%			
Rate to be adopted after considering depreciation [B + (C X D)]	25,300.00	Sq. Mtr.	2,350.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation
------------------------------------	-------------------------------------



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	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



Price Indicators

Property	1 BHK Flat In Madhav Vatika 1 For Sale In Palgha		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	354.00	425.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹6,215.00	₹5,176.00	-

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[Pay Rent](#) [Post Your Property](#)

₹22 Lacs
Non-negotiable

₹12,609/Month
Estimated EMI

425
Sq.Ft

Need Home Loan ?
[Apply Loan](#)

1 BHK Flat In Madhav Vatika 1 For Sale In Palghar
Nevalli, East, near Bhowani Mata Vidyaapev Center

₹22 Lacs
Non-negotiable

₹12,609/Month
Estimated EMI

425
Sq.Ft

Need Home Loan ?
[Apply Loan](#)

Photos Location

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Category

Bike and Car
Parking

Jul 22, 2024
Posted On

Immediately
Possession

Madhav Vatika 1
Apartment

None
Power Backup

Get Owner Details

Report what was not correct in this property
Listed by Broker Sold Out Wrong Info

Price trends by NBEstimate [Check Now](#)

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.6 Per Sq. Ft/M	Flooring	Nil
Builtup Area	425 Sq.Ft	Furnishing Status	Semi Furnish Now
Facing	East	Floor	1/3
Parking	Bike And Car	Gated Security	Yes

NoBroker Services

Activity On This Property

0 Unique Views
0 Shortlist

Similar Properties

1 BHK Flat In
nevali nager near
₹22 Lacs

1 BHK Flat In
nevali nager near
₹22 Lacs

Live Support
Customer Support

Chat started

Natasha
 Hi, I can help you find a preferred house. What is your buying budget?

Hi, I can help you with selection of the right property. What is your budget?

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Property	1 RK Villa In Madhav Vatika 1 For Sale In Navli Talav		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	381.00	420.00	-
Percentage	-	%	-
Rate Per Sq. Ft.	₹5,249.00	₹4,762.00	-

NOBROKER | Home / Flats for Sale in Mumbai / Flats for Sale in Vevoor / 1rk Flat for Sale in Vevoor / Property Details

1 RK Villa In Madhav Vatika 1 For Sale In Navli Talav
Navli Talav

₹ 20 Lacs Negotiable | ₹ 11,462/Month Estimated EMI | 420 Sq.Ft | Need Home Loan? [Apply Loan](#)

1 Bedroom (No. of Bedroom) | May 31, 2024 (Posted On)
1 Bathroom (No. of Bathroom) | Immediately (Possession)
1 Balcony | Madhav Vatika 1 (Gated Community)
Bike and Car Parking | None (Power Backup)

[Get Owner Details](#) | [Report what was not correct in this property](#) (Listed by Broker, Sold Out, Wrong Info) | [Price trends by NBEstimate](#) (Check Now)

Overview

Age of Building	1-3 Years	Ownership Type	Self Owned
Maintenance Charges	₹1.7 Per Sq.Ft/M	Flooring	NA
Builtup Area	420 Sq.Ft	Furnishing Status	Unfurnished Furnish Now
Facing	South-West	Floor	2/3
Parking	Bike And Car	Gated Security	Yes

Activity On This Property

0 Unique Views | 0 Shortlists | 0 Contacted | Powered By: NBEstimate

Similar Properties

There are no Similar Properties

NoBroker Services

Check Estimate Book Create

Sale Instances

Property	Madhav Vatika 1 For Sale In Palgha		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	394.93	434.42	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹5,571.00	₹5,064.00	-

7/25/24, 3:50 PM		lgr_1207
1207542	सूची क्र.2	दुयम निबंधक : दु.नि.पालघर-2
13-07-2024		दस्त क्रमांक : 1207/2020
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोंदणी : Regn:63m
गावाचे नाव : नवली (सूर्या प्रकल्प क्षेत्र)		
(1)विलेखाचा प्रकार	विक्री करारनामा	
(2)मोबदला	2200000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1238059.9	
(4) भू-मापन,पोटहिसा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव: ठाणे इतर वर्णन : इतर माहिती: इतर माहिती: मोजे नवली,तालुका- पालघर,जिल्हा-पालघर येथील गट नंबर 23/1/अ,प्लॉट न. 45 व 46(संगणीकृत गट न.23/1/अ/45 व 23/1/अ/46)या जमिनीवरील माधव वाटीका IV या इमारतीतील तिसऱ्या मजल्यावरील सदनिका क्र. 301 चे क्षेत्र 31.19 चौ. मी. कार्पेट व बाल्कनी क्षेत्र 5.50 चौ. मी. कार्पेट चे एकूण क्षेत्र 36.69 चौ. मी. कार्पेट(44.02 चौ. मी. बिल्टअप)क्षेत्राची सदनिका ही या विक्रीच्याकराराचा विषय आहे. ((GAT NUMBER : 23/1/अ,प्लॉट न. 45 व 46(संगणीकृत गट न.23/1/अ/45 व 23/1/अ/46) ;))	
(5) क्षेत्रफळ	44.02 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:- - मे. श्रीजी कृपा टेक्नॉलॉजिस्ट्स प्रा. लि. हरीश फुलचंद ठाकरे वय:-56 पत्ता:-प्लॉट नं. -, मळ नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं. शॉप न 14, वेनु माधव, यदुश्री कॉम्प्लेक्स, तिरुपती नगर, फेज 1, रॉयल अकॅडमी शाळा, बोलीज, विरार पश्चिम, तालुका- वसई, जिल्हा-पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401303 पॅन नं.-ACTPS4862R	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:- - श्रीम. कांचन सखाराम कामठी वय:-28; पत्ता:-, -, -, जुना दांडीपाडा एल., बोईसर पूर्व, मराठी शाळेजवळ, तालुका- पालघर, जिल्हा- पालघर, अक्षरपट्टी, MAHARASHTRA, THANE, Non-Government. पिन कोड:-401501 पॅन नं.-CXNPK9193G 2): नाव:- - सौ. सिता सखाराम कामठी वय:-53; पत्ता:-, -, -, जुना दांडीपाडा एल., बोईसर पूर्व, मराठी शाळेजवळ, तालुका- पालघर, जिल्हा- पालघर, अक्षरपट्टी, MAHARASHTRA, THANE, Non-Government. पिन कोड:-401501 पॅन नं.-CMDPK6454P	
(9) दस्तऐवज करून दिल्याचा दिनांक	28/02/2020	
(10)दस्त नोंदणी केल्याचा दिनांक	28/02/2020	
(11)अनुक्रमांक,खंड व पृष्ठ	1207/2020	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	132000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	22000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other	

Property	Madhav Vatika 1 For Sale In Palghar		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	476.73	524.40	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹5,873.00	₹5,339.00	-

7/25/24, 3:50 PM		igr_115	
115542	सूची क्र.2		दुय्यम निबंधक : दु.नि.पालघर-2
26-03-2024	Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		दस्त क्रमांक : 115/2024
			नोदणी :
			Regn:63m
गावाचे नाव : नवली (सूर्या प्रकल्प क्षेत्र)			
(1)विलेखाचा प्रकार	विक्री करारनामा		
(2)मोबदला	2800000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1998064		
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन : , इतर माहिती: , इतर माहिती: मौजे नवली,तालुका- पालघर,जिल्हा- पालघर येथील गट न. 27/1/अ/12,27/1/अ/13,27/1/अ/14 या जमिनीवरील माधव वाटीका V या इमारतीतील बी विंग मधील तिसऱ्या मजल्यावरील सदनिका क्र. 304 चे क्षेत्र 36.04 चौ.मी. कार्पेट व बाल्कनी चे क्षेत्र 8.25 चौ.मी. कार्पेट चे एकूण क्षेत्र 44.29 चौ.मी. कार्पेट(53.14 चौ.मी. बिल्टअप)क्षेत्राची सदनिका ही या विक्रीच्याकराराचा विषय आहे.((GAT NUMBER : 27/1/अ/12,27/1/अ/13,27/1/अ/14 ;))		
(5) क्षेत्रफळ	53.14 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या/लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:- श्रीजी ग्रॅन्डयुअर एलएलपी तर्फे भागीदार श्री. हरीश फुलचंद ठक्कर वय:-61 पत्ता:-प्लॉट नं. :-, माळा नं. :-, इमारतीचे नाव:-, ब्लॉक नं. :-, रोड नं: शॉप न.1, श्री कृपा सागर बिल्डींग, सर्व्हे नं. 24/3, प्लॉट न. 3, विलेज नवली, तालुका- पालघर, जिल्हा- पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401404 पॅन नं:-ADYF56496H		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:- - सौ. प्रीती प्रशांत पोतदार वय:-40; पत्ता:-प्लॉट नं. :-, माळा नं. :-, इमारतीचे नाव:-, ब्लॉक नं. :-, रोड नं: मु. पो. वेवूर, नवली नाका, पालघर पुर्व, तालुका- पालघर, जिल्हा- पालघर, , ठाणे. पिन कोड:-401404 पॅन नं:-CFHPP7586N 2): नाव:- - श्री. प्रशांत व. पोतदार वय:-50; पत्ता:-प्लॉट नं. :-, माळा नं. :-, इमारतीचे नाव:-, ब्लॉक नं. :-, रोड नं: मु. पो. वेवूर, नवली नाका, पालघर पुर्व, तालुका- पालघर, जिल्हा- पालघर, महाराष्ट्र, ठाणे. पिन कोड:-401404 पॅन नं:-CFHPP7581M		
(9) दस्तऐवज करून दिल्याचा दिनांक	04/01/2024		
(10)दस्त नोदणी केल्याचा दिनांक	04/01/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	115/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	168000		
(13)बाजारभावाप्रमाणे नोदणी शुल्क	28000		
(14)सौरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per		

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is **₹23,18,400.00 (Rupees Twenty Three Lakh Eighteen Thousand Four Hundred Only) after completion of the property.** The **Realizable Value** of the above property is **₹20,86,560.00 (Rupees Twenty Lakh Eighty Six Thousand Five Hundred Sixty Only).** The **Distress Value** is **₹18,54,720.00 (Rupees Eighteen Lakh Fifty Four Thousand Seven Hundred Twenty Only).** As per Site Inspection 80% Construction Work is Completed.

Place : Mumbai

Date : 26.07.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Janaseva Sahakari Bank Empanelment No.: 36/ LOAN H.O./2016-17/232

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 & Designation of the Inspecting Official/s)

Countersigned

(BRANCH MANAGER)

Enclosures	
Declaration-cum-undertaking from the valuer (Annexure-IV)	Attached
Model code of conduct for valuer - (Annexure V)	Attached



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(Annexure-IV)

DECLARATION-CUM-UNDERTAKING

I, Manoj Chalikwar son of Shri. Baburao Chalikwar 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 26.07.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. My engineer Anwar Shaikh has personally inspected the property on 24.07.2024. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure



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- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the 'Standards' enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the 'Standards' as enshrined for valuation in the IVS in 'General Standards' and 'Asset Standards' as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am Director of the company, 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.



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No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by Parshuram Ramsharn Lodhiya & Savitri Parshuram Lodhiya from M/s. Ashapura Developer vide Article of Agreement dated 28.07.2015.
2	purpose of valuation and appointing authority	As per the request from Janaseva Sahakari Bank, Bhayander (East) Branch to assess Fair Market Value value of the property for Housing Loan purpose
3	identity of the valuer and any other experts involved in the valuation;	Manoj Chalikwar - Regd. Valuer Anwar Shaikh - Valuation Engineer Nitesh Khedekar - Technical Manager Pradnya Rasam - 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 - 22.07.2024 Valuation Date - 26.07.2024 Date of Report - 26.07.2024
6	inspections and/or investigations undertaken;	Physical Inspection done on - 24.07.2024
7	nature and sources of the information used or relied upon;	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 Comparative 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 Commercial application in the locality etc.
11	major factors that were not taken into account during the valuation;	-
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

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **26th July 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 necessary prior to reliance. Mumbai (VCIPL/Mumbai) is not liable for any loss occasioned by a decision not to conduct further investigations.

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advice 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's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **504.00 Sq. Ft. Built Up Area** in the name of **Parshuram Ramsharn Lodhiya & Savitri Parshuram Lodhiya**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Parshuram Ramsharn**



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Lodhiya & Savitri Parshuram Lodhiya. 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's representative, we understand that the Residential Flat, admeasuring **504.00 Sq. Ft. Built Up Area.**

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 Highest and Best Use model is used for analysing development potential.

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.

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.



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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 **504.00 Sq. Ft. Built Up Area**.

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.

(Annexure-V)

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.



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14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in 'mandate snatching' or offering 'convenience valuations' in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
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.



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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. 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 organisation 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 revised from time to time.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Janaseva Sahakari Bank Empanelment No.: 36/ LOAN H.O./2016-17/232



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