MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mr. Yash Surendra Nag, Mrs. Sangeeta Surendra Nag & Mr. Surendra Ramnarayan Nag

Residential Flat No. 202, 2nd Floor, **"Raj Heritage 1"**, Near SVBP School, Ramdev Park Road, Village - Goddeo, Mira Road (East), Taluka - Thane , District - Thane , PIN - 401 107, State - Maharashtra, Country - India.

Latitude Longitude : 19°17'32.6"N 72°52'2.7"E

Intended User:

Punjab National Bank Mira Road East Branch

MIra Road East Branch, Shop No 1 yo 5, Shanti Plaza, Sector 11, Shanti Nagar, Mira Road (East), Thane 401107



Our Pan India Presence at :

Nanded
 Thane
 Mumbai
 Nashik
 Aurangabad
 Pune

nik QRajkot Nik QRajkot

Ahmedabad
 Delhi NCR
 Rajkot
 Rajpur

💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in



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Vastu/Mumbai/09/2024/010781/2307903 02/22-381-PRRJ Date: 27.08.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 202, 2nd Floor, "Raj Heritage 1", Near SVBP School, Ramdev Park Road, Village - Goddeo, Mira Road (East), Taluka - Thane , District - Thane , PIN - 401 107, State -Maharashtra, Country - India belongs to Mr. Yash Surendra Nag, Mrs. Sangeeta Surendra Nag & Mr. Surendra Ramnarayan Nag.

Boundaries	:	Building	Flat
North	(·	Param Pujya Shree Mataji Nirmala Devi Marg	Flat No. 203
South	:	Sardar Vallabhbhai Patel Vidhyalaya	Marginal Space
East	:	Tulip Apartment	Lobby
West	:	Ramdev Park Road	Marginal Space

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 ₹ 80,64,000.00 (Rupees Eighty Lakh Sixty Four 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Sharadkumar Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. [N]C.C.I.T/I -14/52/2008-09 Punjab National Bank Empanelment No.: REF:ZO: SAMD:1138

Encl.: Valuation report

Our Pan India Presence at :

Nanded **Q** Thane Q Mumbai **Q** Nashik ♀ Aurangabad ♀ Pune

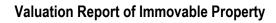
💡 Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 🞽 mumbai@vastukala.co.in www.vastukala.co.in

	Gener	al		
1	Name	b) Date of valuation c) Title Deed Number List of documents produced for perusal: I) Copy of Agreement For Sale No.14739 / Seller) And Mr. Yash Surendra Nag, Mrs Purchasers). II) Copy of Part Occupancy Certificate No.1 Bhayander Municipal Corporation. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) Brief description of the property (Including Leasehold / freehold etc.)		Sharadkumar Chalikwar Vastukala Consultants India Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.
2	Purpo			To assess Fair Market Value of the property for Housing Loan Purpose.
3	a)	Date of inspection	:	24.08.2024
	b)	Date of valuation	:	27.08.2024
	c)	Title Deed Number		14739 / 2024
4	I)	Copy of Agreement For Sale No.14739 / 2 Seller) And Mr. Yash Surendra Nag, Mrs Purchasers). Copy of Part Occupancy Certificate No.M	. Sa	Dated 14.08.2024 between Rajeshkumar Phoolraj Singh(The ngeeta Surendra Nag & Mr. Surendra Ramnarayan Nag(The / NR / 1747 / 2022 - 2023 Dated 04.04.2022 issued by Mira
5	with P	hone no. (details of share of each owner in		Mr. Yash Surendra Nag, Mrs. Sangeeta Surendra Nag & Mr. Surendra Ramnarayan Nag Residential Flat No. 202, 2 nd Floor, "Raj Heritage 1" , Near SVBP School, Ramdev Park Road, Village - Goddeo, Mira Road (East), Taluka - Thane , District - Thane , PIN - 401 107, State - Maharashtra, Country - India. <u>Contact Person :</u> Mr. Surendra Ramnarayan Nag (Owner) Mobile No. 9920411872 Joint Ownership Details of ownership share is not available
6			:	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 2.1 Km. distance from Mira Road Railway Station.
7	Locatio	on of property		
a)	Plot N	o. / Survey No.	:	New Survey No - 67/10, 66/3, 5
b)	Door N	No.	:	Residential Flat No. 202
c)	C.T.S.	No. / Village	:	Village - Goddeo
d)	Ward	/ Taluka	:	Taluka - Thane
u)				







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f)	Date of issue and validity of layout of approved map / plan	:	As Part Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan.				
g)	Approved map / plan issuing authority	:	that the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanctioned plan. ithat the construction is as per sanction ithat the construction is as per sance is a per pocument ithat the construction is a per pocument ithat the construction is a per pocument ithat the construction is a per pocument ithat the constructis pere				
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.				
j)	Comment on unauthorizes Construction if any	:	N.A.				
k)	Comment on demolition proceedings if any	:					
8	Postal address of the property		SVBP School, Ramdev Park F Road (East), Taluka - Thane	Road, Village - Goddeo, Mira , District - Thane , PIN - 401			
9	City / Town						
	Residential area	:	Yes				
	Commercial area	:	No				
	Industrial area	: No					
10	Classification of the area						
	i) High / Middle / Poor						
	ii) Urban / Semi Urban / Rura						
11	Coming under Corporation limit / Village Panchayat / Municipality			Corporation			
12	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	Boundaries of the property	:	As per site	As per Document			
	North	:		Details not available			
	South	:		Details not available			
	East	:	Tulip Apartment	Details not available			
	West	:	Ramdev Park Road	Details not available			
	Flat	:	As per site	As per Document			
		1	Flat No. 203	Deteile net eveileble			
	North	1:	FIALINO. 205	Details not available			
	North South	:	Marginal Space	Details not available			





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	West	:	Marginal Space	Details not available	
14	Dimensions of the site	:	N. A. as property under conside a building.	ration is a Residential Flat in	
		:	As per the Deed	As per Actuals	
	North	:	Details not available	Flat No. 203	
	South	:	Details not available	Marginal Space	
	East	:	Details not available	Lobby	
	West	:	Details not available	Marginal Space	
15	Extent of the site		Carpet Area in Sq. Ft. = 771.39 (Area as per Site measurement)	
			Carpet Area in Sq. Ft. = 448.00 (Area As Per Agreement For Sa		
			Built Up Area in Sq. Ft. = 492.80 (Carpet Area + 10%))	
15.1	Latitude, Longitude & Co-ordinates of Flat	:	19°17'32.6"N 72°52'2.7"E		
16	Extent of the site considered for Valuation		Carpet Area in Sq. Ft. = 448.00 (Area As Per Agreement For Sale)		
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant		
II	APARTMENT BUILDING			rs.	
1.	Name of the Apartment	:	Raj Heritage 1	1	
2.	Description of the locality Residential / Commercial / Mixed	:	Residential		
3.	Year of Construction	V.	2022 (As Per Part Occupancy C	Certificate)	
4.	Number of Floors	:	Part Ground + Part Stilt + 13 Up	oper Floors	
5.	Type of Structure	:	R.C.C. Framed Structure		
6.	Number of Dwelling units in the building	÷	2 nd Floor is having 7 Flats		
7.	Quality of Construction	:	Good		
8.	Appearance of the Building	:	Good		
9.	Maintenance of the Building	:	Good		
10.	Facilities Available				
10.		1	01:#-		
10.	Lift	:	2 Lifts		
10.	Lift Protected Water Supply	:	2 Lifts Municipal Water Supply		





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	Car parking - Open / Covered	:	Stilt / Open Car Parking Space
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building	:	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	:	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. Casting Capping Electrical wiring
	Finishing	:	Cement Plastering + POP Finish
4.	House Tax		
	Assessment No.		Details not available
	Tax paid in the name of		Details not available
	Tax amount	X	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	:	Mr. Yash Surendra Nag, Mrs. Sangeeta Surendra Nag & Mr. Surendra Ramnarayan Nag
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. = 493.00 (Carpet Area + 10%)
10.	What is the floor space index (app.)	:	As per MBMC norms





11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 771.39 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 410.00 Balcony Area in Sq. Ft. = 115.00 Terrace Area in Sq. Ft. = 246.00 Carpet Area in Sq. Ft. = 448.00 (As Per Area Agreement For Sale) Carpet Area in Sq. Ft. = 414.00 Enclosed Balcony Area in Sq. Ft. = 34.00
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?	:	₹ 16,800/- (Expected rental income per month)
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	\mathbf{V}	
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)	:	₹ 16627/- to ₹ 20770/- per Sq. Ft. on Carpet Area ₹ 15115/- to ₹ 18882/- 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).	:	₹ 18,000/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500/- per Sq. Ft.
	II. Land + others	:	₹ 15,500/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 95,300/- per Sq. M. i.e. ₹ 8,854/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	N.A. Age of Property below 5 year





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5.	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500/- per Sq. Ft.
	Age of the building	:	2 years
	Life of the building estimated	:	58 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Age of Property below 5 year
	Depreciation Ratio of the building		-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,500/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 15,500/- per Sq. Ft.
	Total Composite Rate	:	₹ 18,000/- per Sq. Ft.
	Remarks		As per Site Inspection, Actual Total Carpet area 771.00 Sq. Ft.(including Balcony & Terrace area) is more than Carpet area 448.00 Sq. Ft. & mentioned in the documents provided to us. We have considered area mentioned in the documents for valuation.

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	448.00 Sq. Ft.	18,000.00	80,64,000.00

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 ₹ 16627.00 to ₹ 20770.00 per Sq. Ft. on Carpet Area / ₹ 15115.00 to ₹ 18882.00 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 ₹18,000.00 per Sq. Ft. on Carpet Area for valuation.

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As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is ₹80,64,000.00 (Rupees Eighty Lakh Sixty Four Thousand Only). The Realizable Value of the above property is ₹76,60,800.00 (Rupees Seventy Six Lakh Sixty Thousand Eight Hundred Only). The Distress Value is ₹64,51,200.00 (Rupees Sixty Four Lakh Fifty One Thousand Two Hundred Only).

I.	Date of Purchase of Immovable Property	:	14/08/2024
II.	Purchase Price of immovable property	:	₹ 74,48,598.00
III.	Book value of immovable property	:	₹ 80,00,008.00
IV.	Fair Market Value of immovable property	:	₹ 80,64,000.00
V.	Realizable Value of immovable property	:	₹ 76,60,800.00
VI.	Distress Sale Value of immovable property	÷	₹ 64,51,200.00
VII.	Guideline Value (As Per Index-II)	÷	₹ 43,63,251.00 TM
VIII.	Insurable value of the property (492.80 Sq. Ft. X 2,500.00)	÷	₹ 12,32,000.00
IX.	Value of property of smilar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.	·	Please Refer Page No. 13, 14 & 15

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. [N]C.C.I.T/I -14/52/2008-09 Punjab National Bank Empanelment No.: REF:ZO: SAMD:1138

Since 1989

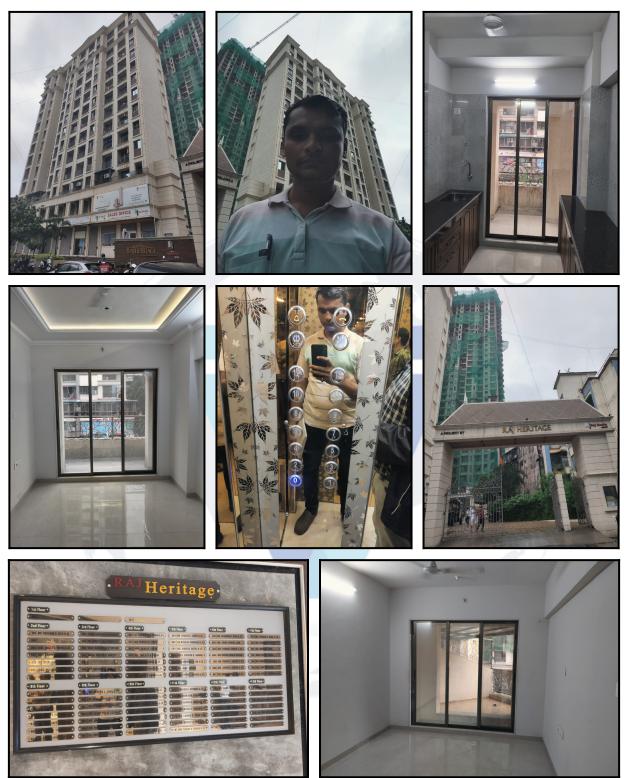
Enclo	sure
1.	Declaration from the valuer
2.	Model code of conduct for valuer
3.	Photograph of owner with the property in the background
4.	Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg. Google earth) etc.
5.	Any other relevant decuments/extracts





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Actual Site Photographs







Actual Site Photographs





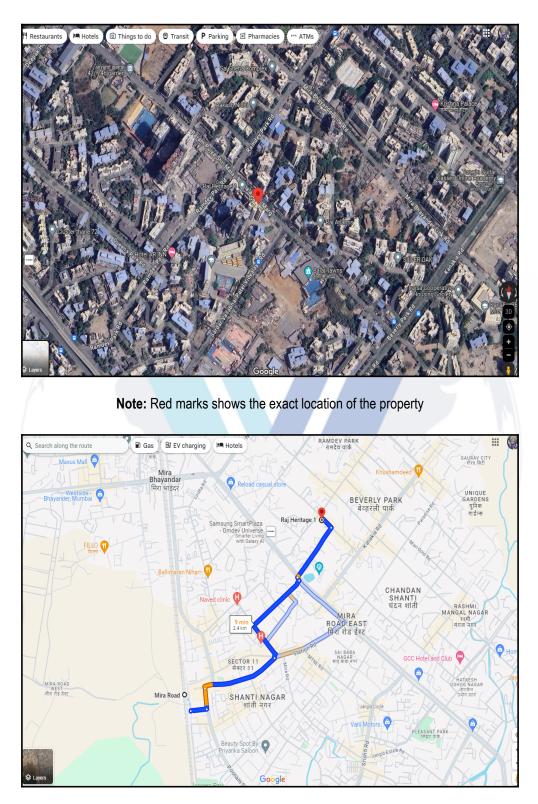
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Route Map of the property



Longitude Latitude: 19°17'32.6"N 72°52'2.7"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mira Road - 2.1 Km.).



Ready Reckoner Rate

Re	Departm gistration Government Of Ma	& Stamp	5		नोंदणी टि महारा	व मुद्र भारान ब्दू शासन	रांक		4F
Valuation Home Rule Guidine		Valu	uation Fo	or Urban	I Area	-	-	199	LOGOU
ocation Details									
elect Type ODevelopment A	greement Occupied	Other		Divisio	on Name	Kokan	~		Help on Division
District Name	ठाणे 🗸	Taluka Name		ठाणे 🗸	Village/Zone Name		मौजे [गांव] घोड	देव 🗸	
Attribute	सन्द्रं नंबर 🗸 🗸	67			SubZone Name		3/18-एम) भु- विभाग	घोडः 🗸	
Mahapalika Area	Navi Mumbai Muncipal 👻								
	Open Land	Residence	Office	Shop	Industry	l	Jnit		
	33300	95300	109600	119100	109600	Squar	re Meter		

Stamp Duty Ready Reckoner Market Value Rate for Flat	95300			
Flat Located on 2 nd Floor				
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	95,300.00	Sq. Mtr.	8,854.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	33300			
The difference between land rate and building rate(A-B=C)	62,000.00			
Percentage after Depreciation as per table(D)	100%			
Rate to be adopted after considering depreciation [B + (C X D)]	95,300.00	Sq. Mtr.	8,854.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation		
	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	

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Price Indicators

Property find the delayated * facts the the delayated * facts that a code 2 dark rules that we noted Property (a) Contact Owner fact Contact Owner fact	Floor - Carpet Built Up Saleable Area 650.00 715.00 - Percentage - 10% - Rate Per Sq. Ft. ₹20,000.00 ₹18,182.00 - 99acres Buy Enter Locality/ Project / Society / Landmark © Post property cm © 99acres Buy Enter Locality / Project / Society / Landmark © Post property cm © Enter Locality 99acres Buy Enter Locality / Project / Society / Landmark © Post property cm © Enter Locality 99acres Buy Enter Locality / Project / Society / Landmark © Post property cm © Enter Locality 99acres Buy Enter Locality / Project / Society / Landmark © Post property cm © Enter Locality 13.5 Cr 20,000 per sq.tt. 2BHK 2BathS Enter Locality © Society Enter Locality Profest resc 500 sq.tz Enter Locality Enter Locality Ent	operty		Residential Flat		
Carpet Built Up Saleable Area 650.00 715.00 - Percentage - 10% - Tate Per Sq. Ft. T20,000.00 T18,182.00 - 99acres Buy Enter Locatity / Project / Society / Landmark © Post property C C Enter Property Im Enterer Proproty Im Enter Property Im	Carpet Built Up Saleable Area 650.00 715.00 - Percentage - 10% - Carpet 10% - - Carpet Sq. Ft. ₹20,000.00 ₹18,182.00 - State Per Sq. Ft. ₹20,000.00 ₹18,182.00 - State Per Sq. Ft. ₹20,000.00 ₹18,182.00 - State Per Sq. Ft. The relacative Project / Society / Landmark Or set property million (Corport) Society Project / Society / Landmark Units Property in Mote Blagender - flats in Mote Radel - 2 Bitt Has Rad	urce		https://www.99acres.com	n/	
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Percentage - 10% - Rate Per Sq. Ft. ₹20,000.00 ₹18,182.00 - 99acres Buy Enter Locality / Project / Society / Landmark Pett property Enter Locality / Project / Society / Landmark Pett property Enter Locality / Project / Society / Landmark Pett property m Enter Locality / Project / Society / Landmark Enter Locality / Project / Society / Landmark Pett property Enter Locality / Project / Society / Landmark Pett property Enter Locality / Project / Society / Landmark Enter Locality / Project / Society / Landmark Petted on May 24.2024 Ready to Enter Locality / Project / Society / Landmark Enter Locality / Project / Society / Landmark Enter Locality / Project / Society / Landmark Enter Locality / Project / Society / Landmark Enter Locality / Project / Society / Landmark Enter Locality / Enter Locality / Project / Society / Landmark Enter Locality / Enter Locality / Project / Society / Landmark Enter Locality / Enter Locality / Ente	Percentage - 10% - Rate Per Sq. Ft. ₹20,000.00 ₹18,182.00 - Percentage etc. ₹20,000.00 ₹18,182.00 - Percentage etc. ₹20,000.00 ₹18,182.00 - Percentage etc. ? etc. ? etc. Percentage etc. ? etc. ? etc. ? etc. Percentage etc. ? etc.			Carpet	Built Up	Saleable
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Text Starting Redistration No: PST 20000252 Website: https://maharenzumaharsaktra.gov.in/ Overview Society Owner Details Price Trends Society Reviews Explore Locality Property (a) Serving (b) Serving (c) Property (a) Serving (c) Serving (c) Property (a) Serving (c) Serving (c) Property (a) Serving (c) S	Ray Heritage Construction Ray Heritage Registration No: P3170000239 Website: https://maharera.maharashtra.gov/mi Overview Society Overview Overview Overview Cose to School Overview Cose to School Overview Networe Overview Networe Overview Overview Overview Networe Overview Networe Overview Networe <th>Home > Property in Mira Bhayandar > Flats in</th> <th>Mira Bhayandar > Flats in Mir</th> <th>ra Road > 2 BHK Flats in Mira Road</th> <th>Q Post property</th> <th>ted on May 26, 2024 Ready to</th>	Home > Property in Mira Bhayandar > Flats in	Mira Bhayandar > Flats in Mir	ra Road > 2 BHK Flats in Mira Road	Q Post property	ted on May 26, 2024 Ready to
Property (4) Society (26) Image: Compet area: 650 sq.ft.	Property (4) Society (26) Image: Configuration of the state of the	Estimated EMI ₹1,03,832	Flat/Apartment fo	ad, Mira Bhayandar		🛇 Shortlist
Image: State of the state	Image: State of the state	Overview Society	Owner Details	Price Trends Society Revi	iews Explore Locality >	
Image: Semifurnished Raj Heritage Mira Road, Mira Bhayandar Image: Semifurnished Raj Heritage Mira Road, Mira Bhayandar Image: Regional Amplitude Image: Regi	Image: Semifurnished Property Code: X75448507	Property (4) Society (26)	Q	Carpet area: 650 sq.ft. ~		rooms, 3 Balconies
Image: Semifurnished Image: Semifurnished Image: Semifurnished Property Ownership: Freehold	Image: Semifurnished Property Ownership: Freehold Image: Semifurnished Water Source: 24*7 Water, Municip	Photos (1/4)		₹ 1.3 Crore	Raj Heritage	
It to 5 Year Old View Construction Status Why should you consider this property? 24*7 Water Close to Metro Station Close to School On-Call Maintenance Staff Close to Hospital Close to Market Overlooking Main Road Natural Light Airy Rooms Transaction Type : Resale Property Ownership : Freehold Furnishing: Semifurnished Water Source : 24*7 Water, Municip	It to 5 Year Old View Construction Status Why should you consider this property? 24*7 Water Close to Metro Station Close to School On-Call Maintenance Staff Close to Hospital Close to Market Overlooking Park/Garden Overlooking Main Road Natural Light Airy Rooms Furnishing: Semifurnished Water Source: 24*7 Water, Municip Power Backup: None Property Code: X75448507 Furnishing: Semifurnished Water Source: 24*7 Water, Municip			11 st of 13 Floors		lub,Main Road
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	Power Backup : None Property Code : X75448507	Overlooking Main Road Natura	I Light Airy Rooms			
			Property Code : X75	448507	furnished Water Sour	rce : 24*7 Water,Municip



Since 1989



An ISO 9001 : 2015 Certified Company

Property	Residential Flat		
Source https://www.99acres.com/			
loor	-		
	Carpet	Built Up	Saleable
rea	650.00	715.00	-
ercentage	-	10%	-
ate Per Sq. Ft.	₹20,769.00	₹18,881.00	-
99acres Buy ~ Enter Locality / Project / So Home > Property in Mira Bhayandar > Flats in Mira Bhayandar > Flats in Mira Road ₹1.35 Cr @ 20,769 per sq.ft. 2BHK 2Bath	> 2 BHK Flats in Mira Road	_	n May 26, 2024 Ready to m
Estimated EMI ₹1,07,825 Flat/Apartment for S in Raj Heritage, Mira Road, RERA STATUS REGISTERED Registration No: P51700020259 Website:	Mira Bhayandar		💛 Shortlist
	Price Trends Society Reviews	s Explore Locality >	
	Area uper Built up area 975 sq.ft. ✓ ^{80.58 sq.m.}) Carpet area: 650 sq.ft. (60.39 sq.m.) [●] Price 1.35 Crore [●] 20,769 per sq.ft. (Negotiable) Floor Number 1 ^π of 13 Floors [↓] Property Age	2 Bedrooms , 2 Bathroo Address Raj Heritage Mira Road, Mira Bhayan	Idar
Why should you consider this property? Close to Metro Station Close to School Close to Hospital Overlooking Main Road Modular Kitchen Fitness Center/ O Semi-Furnished Transaction Type : Resale Property Ownership : Free Power Backup : None Property Code : B7544786	hold Furnishing: Semifurn	Swimming Pool Available Rain Wa	boking Park/Garden Iter Harvesting Municipal corporati





Sale Instances

perty	Residential Flat		
rce	Index no.2		
Dr	-		
	Carpet	Built Up	Saleable
a	448.00	492.80	-
centage	_	10%	-
e Per Sq. Ft.	₹16,626.00	₹15,115.00	
e r ei 34. i t.	(10,020.00	(13,113.00	
14739393 23-08-2024 Note:-Generated Through eSearch Module,For origin report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. ठाणे 1 दस्त क्रमांक : 14739/2024 नोदंगी : Regn:63m	0
	गावाचे नाव: गोडदेव		
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	7448598		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी	4363100		
देतो की पटटेदार ते नमुद करावे)			
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इ न.10. जुना सर्वे न.381. नवीन सर्वे न.66,हिस्सा न.3 मजला,बिल्डींग न.1,राज हेरीटेज-1,रामदेव पार्क रोड Survey Number : 67/10. 66/3.5. ;))	,5. वार्ड क्र.एम,विभाग क्र.3/18,सदनिका व्र	<u>इ.202,दुसरा</u>
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	न.10. जुना सर्वे न.381. नवीन सर्वे न.66,हिस्सा न.3 मजला,बिल्डींग न.1,राज हेरीटेज-1,रामदेव पार्क रोड Survey Number : 67/10. 66/3,5. ;))	,5. वार्ड क्र.एम,विभाग क्र.3/18,सदनिका व्र	<u>इ.202,दुसरा</u>
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	न.10. जुना सर्वे न.381. नवीन सर्वे न.66,हिस्सा न.3 मजला,बिर्ल्डींग न.1,राज हेरीटेज-1,रामदेव पार्क रोड	,5. वार्ड क्र.एम,विभाग क्र.3/18,सदनिका व्र	<u>इ.202,दुसरा</u>
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 (4) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्यास) (5) क्षेत्रफळ (6) आकारणी किंवा जुडी देण्यात असेल तेव्हा. (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता. (8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता 	न.10. जुना सर्वे न.381. नवीन सर्वे न.66,हिस्सा न.3 मजला,बिल्डींग न.1,राज हेरीटेज-1,रामदेव पार्क रोड Survey Number : 67/10. 66/3,5. ;)) 448 चौ.फूट 1): नाव:-राजेशकुमार फुलराज सिंह (एचयुएफ) वय:-63 ठाकूर विलेज , रोड नं: कांदीवली, पु., महाराष्ट्र, ठाणे. पिन व 1): नाव:-यश सुरेंद्र नाग तर्फे कु. मु. म्हणून सुरेंद्र रामनाराय सागर कॉ.हो.सो.ली., ब्लॉक नं: शीतल नगर, रसाझ थेटर जव AYVPN3651K 2): नाव:-सुरेंद्र रामनारायण नाग वय:-53; पत्ता:-प्लॉट नं	,5. वार्ड क्र.एम,विभाग क्र.3/18,सदनिका द्र इ,एस व्ही पी स्कूल जवळ,मिरारोड,पु. क्षेत्र. पत्ता:-प्लॉट नं: 19, 20 ए, माळा नं: -, इमारतीचे न होड:-401107 पॅन नं:-AAJHR8922D ण नाग वय:-53; पत्ता:-प्लॉट नं: बी-111, माळा ळ , रोड नं: मिरारोड, पु., महाराष्ट्र, ठाणे. पिन व : बी-111, माळा नं: -, इमारतीचे नाव: नित्यानंद स	रु.202,दुसरा 448 चौ. फूट कारपेट.((नाव: विसिरोय पार्क , ब्लॉक नं: 1 नं: -, इमारतीचे नाव: नित्यानंद गेड:-401107 पॅन नं:- गर कॉ.हो.सो.ली., ब्लॉक नं:
 (4) भू-मापन, पोटहिस्सा व घरक्रमांक(असत्यास) (5) क्षेत्रफळ (6) आकारणी किंवा जुडी देण्यात असेल तेव्हा. (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता. (8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता 	न.10. जुना सर्वे न.381. नवीन सर्वे न.66,हिस्सा न.3 मजला,बिर्ल्डींग न.1,राज हेरीटेज-1,रामदेव पार्क रोड Survey Number : 67/10. 66/3,5. ;)) 448 चौ.फूट 1): नाव:-राजेशकुमार फुलराज सिंह (एचयुएफ) वय:-53 ठाकूर विलेज , रोड नं: कांदीवली, पु., महाराष्ट्र, ठाणे. पिन व 1): नाव:-यश सुरेंद्र नाग तर्फे कु. मु. म्हणून सुरेंद्र रामनाराय सागर कॉ.हो.सो.ली., ब्लॉक नं: शीतल नगर, रसाझ थेटर जव AYVPN3651K 2): नाव:-सुरेंद्र रामनारायण नाग वय:-53; पत्ता:-प्लॉट नं शीतल नगर, रसाझ थेटर जवळ , रोड नं: मिरारोड, पु., महा 3): नाव:-संगीता सुरेंद्र नाग वय:-48; पत्ता:-प्लॉट नं: बी- नगर, रसाझ थेटर जवळ , रोड नं: मिरारोड, पु., महाराष्ट्र, ठा	,5. वार्ड क्र. एम, विभाग क्र. 3/18, सदनिका द्र इ. एस व्ही पी स्कूल जवळ, मिरारोड, पु. क्षेत्र. पत्ता:-प्लॉट नं: 19, 20 ए, माळा नं: -, इमारतीचे न होड:-401107 पॅन नं:-AAJHR8922D ण नाग वय:-53; पत्ता:-प्लॉट नं: बी-111, माळा ळ , रोड नं: मिरारोड, पु., महाराष्ट्र, ठाणे. पिन व : बी-111, माळा नं: -, इमारतीचे नाव: नित्यानंद स राष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-ABZPN 111, माळा नं: -, इमारतीचे नाव: नित्यानंद सागर व	रु.202, दुसरा 448 चौ. फूट कारपेट.((नाव: विसिरोय पार्क , ब्लॉक नं: 1 नं: -, इमारतीचे नाव: नित्यानंद ग्रेड:-401107 पॅन नं:- 17र कॉ.हो.सो.ली., ब्लॉक नं: 15136A pॉ.हो.सो.ली., ब्लॉक नं: शीतल
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(ग)वराखाया प्रयगर	10602918				
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकार देतो की पटटेदार ते नमुद करावे)					
वता ७) पटटवार ते भुव प्रसंघ) (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इ न.10. जुना सर्वे न.381. नवीन सर्वे न.66,हिस्सा न. ए,वार्ड क्र.एम,विभाग क्र.3/18,सदनिका क्र.2504,ए रोड,मिरारोड,पु. क्षेत्र. 599 चौ. फूट कारपेट.((Su	3,5,6,7,8,10,11,13. जुना सर्वे न.383,नवी पंचविसावा मजला,बिल्डींग न.2,राज हेरीटेज	न सर्वे न.61,हिस्सा न.1- -2,रामदेव पार्क		
(5) क्षेत्रफळ	599 चो.फूट		.,//		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.					
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे	 नाव:-मेसर्स. राज रियल्टी बिल्डर्स आणि डेव्हलपर्स प्राय देशमुख - वय:-43 पत्ता:-प्लॉट नं: राज फ्लोरेन्झा , माळा नं: 				
नाव किंवा दिवाणी न्यायालयाचा हकमनामा किंवा आदेश			a and the state of		
नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	विजय पार्क जवळ, रोड नं: मिरारोड, पु., महाराष्ट्र, ठाणे. पि				
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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.







(Appendix-VII)

UNDERTAKING

- I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
 - a. I am a citizen of India.
 - b. I have not been removed / dismissed from service / employment earlier.
 - c. I have not been convicted of any offence and sentenced to a term of imprisonment
 - d. I have not been found guilty of misconduct in my professional capacity.
 - e. I am not an undischarged insolvent.
 - f. 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.
 - g. My PAN Card number as applicable is AEAPC7114Q
 - h. 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.
 - i. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
 - j. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
 - k. I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under of overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/ Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Back. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services





No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by Mr. Yash Surendra Nag, Mrs. Sangeeta Surendra Nag & Mr. Surendra Ramnarayan Nag from Rajeshkumar Phoolraj Singh vide Agreement For Sale dated 14.08.2024.
2	purpose of valuation and appointing authority	As per the request from Punjab National Bank, Mira Road 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;	Sharadkumar Chalikwar - Regd. Valuer Pratik Jain - Valuation Engineer Rashmi Jadhav - 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 - 23.08.2024 Valuation Date - 27.08.2024 Date of Report - 27.08.2024
6	inspections and/or investigations undertaken;	Physical Inspection done on - 24.08.2024
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





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(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.
- 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

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- 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 orany other party any confidential information about the subject company, which has come to his / itsknowledge 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 regulatorybody.
- 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. 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.

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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.

Sharadkumar Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. [N]C.C.I.T/I -14/52/2008-09 Punjab National Bank Empanelment No.: REF:ZO: SAMD:1138

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