

VALUATION REPORT

IN RESPECT OF IMMOVABLE PROPERTY

FOR

Mr.Ramesh Narayan Patil

PROPERTY ADDRESS

**Residential use premises Land & Bungalow is situated at Gut
No.77, village Varsoli, near Valvan Palm, Lonavala, Tal-
Maval, Dist.Pune**

PUNJAB NATIONAL BANK

Mumbai City Circle-I

Always Best & Perfect Services from



KATKAR ENGINEERS & VALUERS

Vr. Balasaheb P.Katkar
(B.Tech,DE,FIIV,AIISLA)

- * Govt. Registered Valuers.**
(IBBI & WEALTH TAX)
- * Chartered Engineers**
- * Structural Auditors.**
- * Surveyors.**
- *Project Management Consultants.**

premisesNo.03,Kulswamini NiwasC.H.S.Ltd
Gulmohar Marg,Near Chembur Nagrik
Bank, Chunabhatti- East,
Mumbai 400 022
Email :- balasaheb.katkar@yahoo.in
:- katkarengineers@gmail.com
Mobile:- 9322297451/8082597451.
Tel- 022 24052085



KATKAR ENGINEERS & VALUERS

• -CHARTERED ENGINEERS • STRUCTURAL AUDITORS • -SURVEYORS • PROJECT MANAGEMENT CONSULTANTS

Balasaheb P. Katkar

B.Tech, DE, FIIV, AIISLA

GOVT. REGISTERED (IBBI & WEALTH TAX) VALUER

OFF. : Shop No. 3, Kulswamini Niwas C.H.S.L., Gul Mohar Lane, Near Chembur Nagrik Bank, Off V. N. Purav Marg, Chunarbhatti (East), Mumbai - 400 022.
Email:balasaheb.katkar@yahoo.in / katkarengineers@gmail.com Tel. : 2405 2085 M. : 9322297451 / 8082597451

REF NO :- KEV/1656/PNB/2022.

Date:- 04-02-2022.

To,
The Chief Manager,
Punjab National Bank,
Mumbai City Circle-I

CERTIFICATE

We certify that we have surveyed the immovable Property of,

Name of client : Mr.Ramesh Narayan Patil

Description of the property - Residential use premises Land & Bungalow is situated at Gut No.77, village Varsoli, near Valvan Palm, Lonavala, Tal-Maval, Dist.Pune

Summary of valuation:-

A]	Fair Market Value of the Property as on date	:	Rs. 27,17,22,000.00
B]	Realizable Market Value of the Property as on date	:	Rs. 24,45,50,000.00
C]	Forced/Distress Sale Value of the Property	:	Rs. 21,73,78,000.00
D]	Govt. Stamp Duty Ready Recknor Valuation	:	Rs. 19,12,14,855.90
E]	Insurance value of property	:	Rs. 2,50,00,000.00

Your's faithfully,

For KATKAR ENGINEERS & VALUERS.



Mr. Balasaheb P.Katkar. (Proprietor)
Govt.Regd Valuer.(Wealth Tax Reg. No.CAT I/510)
IBBI Regd. Valuer (IBBI/RVO/04/2018/10439)



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Email: balasaheb.katkar@yahoo.in / katkarengineers@gmail.com Tel. : 2405 2085 M. : 9322297451 / 8082597451

REF NO :- KEV/1656/PNB/2022.

Date:- 04-02-2022.

To,
The Asst. General Manager,
Punjab National Bank,
Mumbai City Circle-I

VALUATION REPORT (IMMOVABLE PROPERTIES)		
I. INTRODUCTION		
1	Name & address of the Valuer	: Mr.Balasaheb P. Katkar Chunabhatti
2	a) Date of inspection	: 29-01-2022.
	b) Date of valuation	: 04-02-2022.
3	Purpose for which the valuation is made	: To ascertain of fair market value of Property for Bank
4	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	: Mr.Ramesh Narayan Patil
5	Name of Bank/HFI as applicable	: Punjab National Bank
6	Name of Developer of the Property	: N.A.
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	: Vacant
II PHYSICAL CHARACTERISTICS OF THE ASSET		
1	Location of the Property in the city	: Lonavala
	a) Plot No. / Survey No.	: Gut No.77 of village -Varsoli
	b) Door No.	: -
	c) T. S. No. / Village	: Varsoli
	d) Ward / Taluka	: Maval
	e) Mandal / District	: Pune
2	Municipal Ward No.	: -
3	City / Town	: Varsoli, Pune
	Residential Area/ Commercial Area/ Industrial Area	: Residential area
4	Classification of the area	
	i) High / Middle / Poor	: Middle
	ii) Urban / Semi Urban / Rural	: Urban

5	<i>Coming under Corporation limit / Village Panchayat / Municipality</i>	:	Pune Municipal Corporation
6	<i>Postal address of the property</i>	:	Residential use premises Land & Bungalow is situated at Gut No.77, village Varsoli, near Valvan Palm, Lonavala, Tal-Maval, Dist.Pune
7	<i>Latitude, Longitude & Co-ordinates of flat</i>	:	Latitude - 18°45'42.0"N Longitude - 73°25'55.3"E
8	<i>Area of the plot/land</i>	:	Plot/land area - 1 Hector
9	<i>Layout plan of the area in which the property is located</i>	:	Details not furnished
10	<i>Development of surrounding areas</i>	:	Residential
11	<i>Details of Roads abutting the property</i>	:	Old Mumbai Pune Highway
12	<i>Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area</i>	:	Not apparent from documents shown.
13	<i>In case it is an agricultural land, any conversion to house site plots is contemplated</i>	:	N.A.
14	<i>Boundaries of the property</i>		
	<i>North</i>	:	Open plot
	<i>South</i>	:	Internal road
	<i>East</i>	:	Internal road
	<i>West</i>	:	Open plot
	<i>Extent of the site considered for valuation (least of 14 A & 14 B)</i>	:	N.A.
15	<i>Description of Adjoining properties</i>		
	<i>North</i>	:	Open plot
	<i>South</i>	:	Internal road
	<i>East</i>	:	Internal road
	<i>West</i>	:	Open plot
16	<i>Survey no. if any</i>	:	Gut No.77 of village -Varsoli
17	<i>Type of Building</i>	:	Commercial
18	<i>Details of the building and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making additional constructions with details, full details of specifications to be appended along with building plans and elevations</i>	:	The Structure consists of Ground + 1 upper floors residential bungalow Building was constructed in the year 2016 (as per previous valuation report) The building has RCC frame structure i.e. RCC beams, columns & slabs. The External and Internal walls are brick masonry with Neeru Finished Plaster.

REF NO :- KEV/1656/PNB/2022.

19	<i>Plinth area, Carpet area and Saleable area to be mentioned separately and clarified</i>	:	As per Documents Area (In Sq.Mtrs) Area (In Sq.ft) Plot/land area - 1 Hector i.e. 10000 Sq.Mtrs Area as per previous valuation report considered for valuation	Carpet - - 	Built up 557.41 6000.00
20	<i>Any other aspect</i>	:	None		
III TOWN PLANNING PARAMETERS					
1	<i>Master plan provisions related to the property in terms of land use</i>	:	Residential purpose		
2	<i>Date of issue and validity of layout of approved map / plan</i>	:			
3	<i>Approved map/plan issuing authority</i>	:			
4	<i>Whether genuineness or authenticity of approved map /plan is verified</i>	:			
5	<i>Any other comments by our empanelled valuers on authentic of approved plan</i>	:	None		
6	<i>Planning area/zone</i>	:	Residential zone.		
7	<i>Development controls</i>	:	As per Pune Municipal Corporation		
8	<i>Zoning regulations</i>	:	As per Regulation		
9	<i>FAR/FSI permitted and consumed</i>	:	As per local regulation.		
10	<i>Ground coverage</i>	:	Information not furnished		
11	<i>Transferability of development rights if any, Building byelaw provisions as applicable to the property Viz. setbacks, etc.</i>	:	Transferable		
12	<i>Comment on surrounding land uses and adjoining properties in terms of</i>	:	Residential Land uses.		
13	<i>Comment on unauthorized constructions if any</i>	:	N.A.		
14	<i>Comment on demolition proceedings if any</i>	:	Cannot be ascertained		
15	<i>Comment on compounding/regularization proceedings</i>	:	Cannot be ascertained		
16	<i>Comment on whether OC has been issued or not</i>	:			
17	<i>Any other aspect</i>	:	Nil		
IV LEGAL ASPECTS					
1	<i>Previous Valuation report</i>	:	Previous Valuation report dated 08th May 2018 issued by m/S.Aarch Consultants & Valuers		
2	<i>Agreement</i>	:	Agreement for sale dated 10th August 1999 between Shri.Raghunath C. Khadebharad, Shri.Maghu C. Khadebharad & Shri.Laxman C. Khadebharad and Shri. Ramesh Narayan Patil		

2	<i>Names of Owner/s whether the shares are undivided ?</i>	:	Mr.Ramesh Narayan Patil
3	<i>Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.</i>	:	N.A
4	<i>Comment on whether the IP is independently accessible?</i>	:	Yes
5	<i>Title verification</i>	:	Refer legal opinion
6	<i>Details of leases if any,</i>	:	Refer legal opinion
7	<i>Ordinary status of freehold or leasehold including restriction on transfer</i>	:	Freehold land
8	<i>Agreements of easements if any</i>	:	Refer legal opinion
9	<i>Notification for acquisition if any</i>	:	Refer legal opinion
10	<i>Notification for road widening if any</i>	:	Refer legal opinion
11	<i>Possibility of frequent flooding / submerging</i>	:	N.A.
12	<i>Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)</i>	:	N.A.
13	<i>Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.</i>	:	Applicants to furnish
14	<i>Comment on transferability of the property ownership</i>	:	Transferable
15	<i>Comment on existing mortgages/ charges/encumbrances on the property if any</i>	:	Refer Legal Opinion.
16	<i>Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be</i>	:	Refer Legal Opinion.
17	<i>Building plan sanction, illegal constructions if any done without plan sanction/violations.</i>	:	Nil
18	<i>Any other aspect</i>	:	Nil
V	ECONOMIC ASPECTS		
1	<i>Details of ground rent payable</i>	:	Details not furnished

2	Details of monthly rents being received if any	:	Applicants to furnish
3	Taxes and other outgoings	:	Applicants to furnish
4	Property insurance	:	Applicants to furnish
5	Monthly maintenance charges	:	Applicants to furnish
6	Security charges, etc	:	Applicants to furnish
7	Any other aspect	:	N.A.
VI SOCIO-CULTURAL ASPECTS			
1	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	:	The property is approx. 3.9 km from the Lonavala railway station and location is served by auto or private vehicle. All the facilities like school, mall, market, bank & ATM are available in this locality. Good connectivity with other part of the city.
VII FUNCTIONAL AND UTILITARIAN ASPECTS			
1	Description of the functionality and utility of the assets in terms of :		
	1. Space allocation,	:	Yes
	2. Storage spaces,	:	Available
	3. Utility of spaces provided within the building,	:	Yes
	4. Any other aspect	:	Nil
VIII INFRASTRUCTURE AVAILABILITY			
a)	Description of aqua infrastructure availability in terms of		
	1. Water supply	:	By Pune Municipal Corporation
	2. Sewerage/sanitation	:	Connected to Municipal sewerage line
	3. Storm water drainage	:	Connected to SWD
b)	Description of other physical infrastructure facilities viz.		
	1. Solid waste management	:	By Pune Municipal Corporation
	2. Electricity	:	Concealed
	3. Roads & Public transportation connectivity	:	Property is approx. 3.9 km from Lonavala railway station and is served by auto or bus.
	4. Availability of other public utilities nearby	:	All civic amenities are available nearby and within easy reach.
c)	Social infrastructure in terms of		
	1. Schools	:	All civic amenities are available in the vicinity
	2. Medical facilities	:	
	3. Recreation facilities in terms of parks and open spaces.	:	
IX MARKETABILITY			
	Analysis of the market for the property in terms of		
	1. Locational attributes	:	Middle class Residential area
	2. Scarcity	:	Nil
	3. Demand and supply of the kind of subject property.	:	The marketability in the said locality is good
	4. Comparable sale prices in locality	:	Rs.24,000 to Rs.26,000/Sq.Mtrs.Plot area

X		ENGINEERING AND TECHNOLOGY ASPECTS		
1	Type of construction,	:	R.C.C. frame structure.	
2	Materials and technology used	:	R.C.C. frame structure.	
3	Specifications	:	Residential Premises	
4	Maintenance issues	:	Nil	
5	Age of the building	:	6 Years	
6	Total life of the building	:	54 Years	
7	Extent of deterioration	:	Not observed during site inspection	
8	Structural safety	:	As per norms	
9	Protection against natural disasters viz. earthquakes	:	Details not furnished	
10	Visible damage in the building if any	:	Visible damages were not noticed.	
11	Common facilities viz. lift, water pump, lights, security systems, etc.,	:	All common facilities provided	
12	System of air-conditioning,	:	Not provided	
13	Provision for firefighting,	:	Details not furnished	
14	Copies of plans and elevations of the building to be included.	:		
XI		ENVIRONMENTAL FACTORS		
1	Use of environment friendly building materials, Green building techniques if any	:	Not applicable	
2	Provision for rain water harvesting	:	Not applicable	
3	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the Vicinity of the property in terms of industries, heavy traffic, etc.	:	Not applicable	
XII		ARCHITECTURAL AND AESTHETIC QUALITY		
1	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if Applicable, presence of landscape elements, etc.	:	It is very tidy and well utilized space with good ventilation also well maintained	
XIV		VALUATION		
	The Rate of properties in said Locality is between Rs.24,000 to Rs.26,000/Sq.Mtrs.Plot area. We have considered the value of Rs. 25,500.00 /Sq.Mtrs.Plot area			
Sr. No.	Description	Area in Sq. Mtrs.	Unit Rate (Rs./ sq. Mtrs)	Estimated/ Present Value (Rs.)
1.	Present value of the premises	10000	Rs. 25,500.00	Rs. 25,50,00,000.00
	Plot area	557.41	Rs. 30,000.00	Rs. 1,67,22,300.00
	Cost of Construction (including land development & other)			
Total				Rs. 27,17,22,000.00

Valuation Methodology

The method adopted for valuation of the residential premises is sales comparison method in which the sales indicators of the similar properties or properties with similar attributes in the same region are traced and the market rates are derived by using the experience and expertise of the Valuer.

Also, the valuation of the residential premises is based on the present market value of the premises depending on the condition, location and other infrastructural facilities available at and around the said premises. We have considered the valuation on **Built up area** for the premises, which is an increase of 20% over that of its carpet area.

The realizable value of the said residential premises is considered at 90% of the present market value of the said premises, while the forced sale value for the said residential premises is considered at 80% of its present market value.

As a result of our appraisal and analysis, it is our considered opinion that the present Market value of above property in its present prevailing condition with aforesaid specifications is as under:

<i>Market Value (MV)</i>	Rs. 27,17,22,000.00 Rupees TwentySeven Crore Seventeen Lakh TwentyTwo Thousand Only
<i>Realizable Value (90% of MV).</i>	Rs. 24,45,50,000.00 Rupees TwentyFour Crore FourtyFive Lakh Fifty Thousand Only
<i>Distress Sale Value (80% of MV)</i>	Rs. 21,73,78,000.00 Rupees TwentyOne Crore SeventyThree Lakh SeventyEight Thousand Only
<i>Government Guideline Value</i>	Rs. 19,12,14,855.90 Rupees Nineteen Crore Twelve Lakh Fourteen Thousand Eight Hundred FiftyFive Paise Ninety Only
<i>Insurance or Replacement Value</i>	Rs. 2,50,00,000.00 Rupees Two Crore Fifty Lakh Only

Place: Chunabhatti

Date: 04-02-2022.

For KATKAR ENGINEERS & VALUERS.



Mr. Balasaheb P.Katkar. (Proprietor)

Govt.Regd Valuer.(Wealth Tax Reg. No.CAT I/510)

IBBI Regd. Valuer (IBBI/RVO/04/2018/10439)

DISCLAIMER

- 1 The value given in our report is only an opinion on the Fair Market Value (FMV) as on date. If there is an opinion from others / other Valuers about increase or decrease in the value of assets valued by us, we should not be held responsible as the views vary from Valuer to Valuer and based on circumstances/information provided/material content. The principle of 'BUYERS BEWARE' is applicable in case of sale/purchase of properties/assets.
- 2 Our valuation is based on our experience and knowledge; this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed due to any emergency in future and / or change in circumstances/material content. Valuer shall not be responsible for any kind of consequential damages/losses whatsoever/ of any nature.
- 3 The legal documents pertaining to the ownership of the above said property has been referred to on its face value and it is presumed that bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketability title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality and is subject to adequacy of engineering/structural design and that the building is constructed as per building bye-laws and there are no violations whatsoever.
- 4 As regards the authenticity/genuineness/verification of documents, the onus lies with the lender. Our report is valid subject to the said property legally cleared by the lender's panel advocates.
- 5 Our valuation is only for the use of the party to whom it is addressed to and no responsibility is accepted to any 3rd party for the whole or part of its contents. The said report will not hold good/should not be used for any court/legal matters. It is absolutely confidential and legally privileged.
- 6 We have assumed that the subject property has received necessary planning approvals & clearances from appropriate local authorities and complies with local development control regulations.as and when not provided to use, any change will also affects market value.
- 7 It is advisable for the lender or the party to go through the contents of the report and discrepancy, if any should be brought to the notice of M/s. Katkar Engineers & Valuers within 15 days and M/s. Katkar Engineers & Valuers is not responsible for any change in contents after expiry of 15 days from the date of the report.
- 8 Encumbrances of loan, govt and other statutory dues, stamp duty, regtn. Charges, transfer charges etc., if any, are not considered in the valuation. We have assumed that the assets are free from encumbrances.
- 9 The bank is advised to consider the CIBIL REPORT of their customer before disbursement/enhancement of the loan to safeguard the interest of the bank from probable loss on granting the loan amount. The Valuer should not be held responsible due to deviations as permitted by the bank, for any reasons.
- 10 It is presumed that the copies of documents are taken from the originals duly tested and veracity verified with Ultra Violet Lamp(UVL) machine.

ASSUMPTIONS AND LIMITING CONDITIONS

- 1 Assumptions are made to our knowledge and belief. Reliance is based on the information furnished to us by the identifier and the bank/client.
- 2 In case of any dispute, assumption taken by Valuer shall overrule any other assumptions.
- 3 Due to peculiarity of real estate transaction in our country, oral information furnished by various agencies is relied upon in good faith.
- 4 There is compliance with environmental laws, all other laws whatsoever which may affect the value of asset.
- 5 We have not verified if the property is hypothecated / mortgaged to any financial institutions/banks and is valued considering property is not hypothecated / mortgaged.
- 6 There is compliance with zoning and land use regulation
- 7 All licenses necessary to operate the asset have been obtained
- 8 There is compliance with environmental laws, all other laws whatsoever which may affect the value of asset.
- 9 The asset would be properly maintained over its balance life
- 10 In case of any legal dispute or disagreement of any fact(s), then the maximum liability of Valuer(s) for payment of professional indemnity is limited to 25% of the professional fees received from the client.

CAVEAT

- 1 This report is an Intellectual Property of the Valuer and neither the whole nor part of valuation report or any other reference to it may be Copied/Xeroxed or included in any published document, circular or statement nor published in any publication without the Valuer's written approval.
- 2 Any sketch, plan or map in this report is included to assist the reader in visualizing the asset.
- 3 The Valuer is not required to give testimony or to appear in court by reason of this valuation report, appearance in the court is out of scope of the assignment. If our appearance is required, we will be only pleased to appear and give our clarifications, provided the fees for each appearance (including out of pocket expenses) are pre-determined.
- 4 If the report is tampered or unsigned in any manner then it shall be considered void.
- 5 Validity of this report is and on date of valuation report only.
- 6 This report should be read along with legal due diligence report. Value assigned herein is subject to this stipulation.
- 7 This valuation report do not cover any indemnity (other than the limited liability mentioned as above).

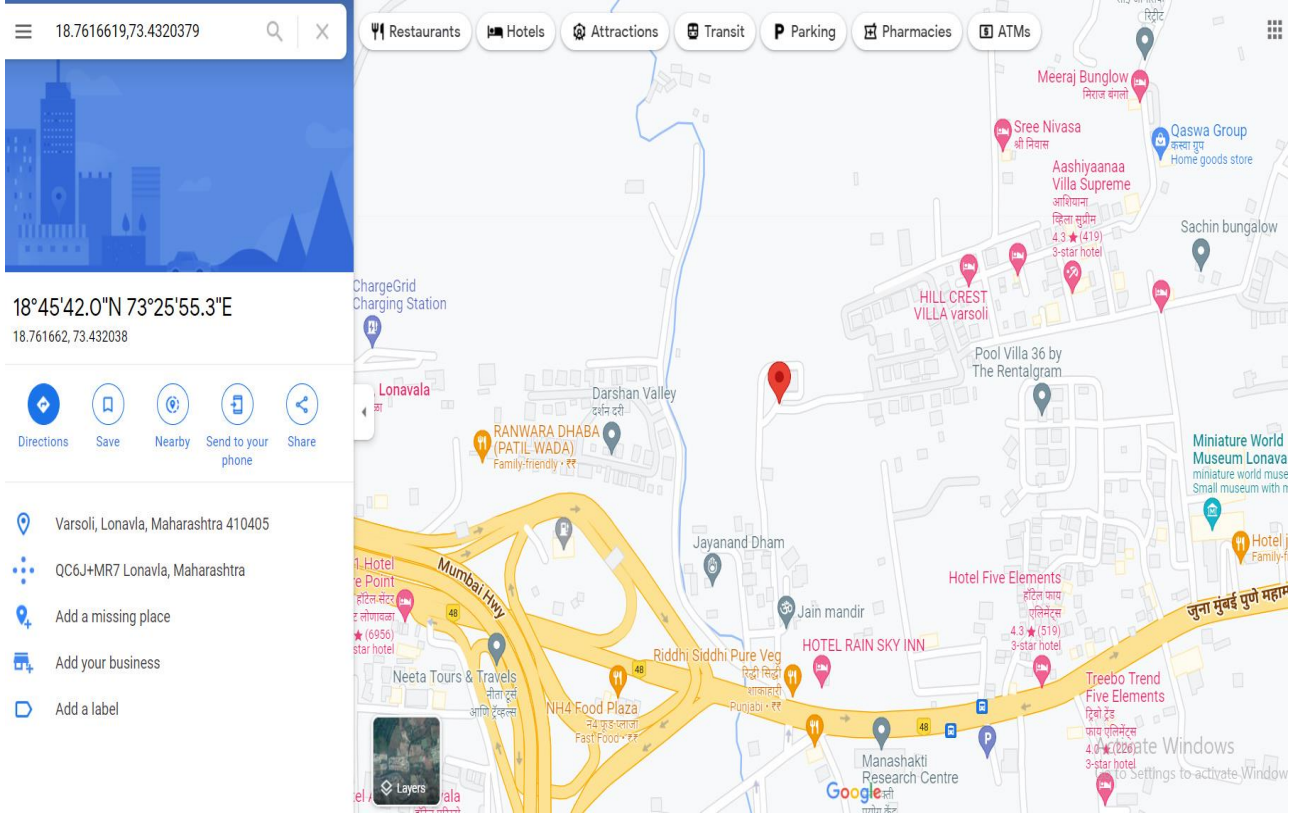
DECLARATION FROM VALUERS

- a The information furnished in my valuation report dated 04-02-2022. is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property. We have valued the correct property.
- b I have no direct or indirect interest in the property valued;
- c I have personally inspected the property on 29-01-2022. The work is not sub-contracted to any other valuer and carried out by myself.
- d I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e I have not been found guilty of misconduct in my professional capacity.
- f I have read the Handbook on Policy, Standards and Procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the “Standards” enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the “Standards” as enshrined for valuation in the IVS in “General Standards” and “Asset Standards” as applicable.
- h I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
- i I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k Further, I hereby provide the following information.

Sr.No.	Particular	Valuers Comment
1	Background information of the asset being valued	Commercial
2	Purpose of valuation and appointing authority	Official of Punjab National Bank to ascertain fair market value.
3	Identity of the Valuer and any other experts involved in the valuation	Katkar Engineers & Valuers
4	Disclosure of valuer interest or conflict, if any	N.A.
5	Date of appointment, valuation date and date of report	29-01-2022. Visit Date 04-02-2022. Report Date
6	Inspections and/or investigations undertaken	Measurement and photographs of the property with data collection.
7	Nature and sources of the information used or relied upon	Based on our site visit & the information collected at site.
8	Procedures adopted in carrying out the valuation and valuation standards	As per standards.
9	Restrictions on use of the report, if any	For PNB only
10	Major factors that were taken into account during the valuation	Area of Premises, Location, accessibility
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Disclaimers Given

REF NO :- KEV/1656/PNB/2022.

Map:-



Government Guideline Rate:-



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Year
20212022

Annual Statement of Rates

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पुणे

Select Taluka
मावळ

Select Village
वरसोली

Search By
☐ Survey No ☒ Location

Select Location
अधिकृत बिनशेती झालेल्या जमिनी

Select	विभाग नं.	उपविभाग	दर	एकक (Rs. /)
SurveyNo	9/9.1	गावठाण परिषद क्षेत्रातील हायवेसंमुख जमिनी	19780	चौ. मीटर
SurveyNo	9/9.2	गावठाण परिषद क्षेत्रातील हायवेसंमुख जमिनी व्यतिरिक्त उर्वरीत जमिनी	17840	चौ. मीटर
SurveyNo	9/9.3	गावठाण परिषद क्षेत्रावहेरील अधिकृत बिनशेती झालेल्या हायवेसंमुख जमिनी	18830	चौ. मीटर
SurveyNo	9/9.4	गावठाण परिषद क्षेत्रावहेरील अधिकृत बिनशेती झालेल्या उर्वरीत जमिनी	9080	चौ. मीटर

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Last updated: Sep 30, 2021

Residential Plot

Varsoli, Lonavala

₹1.1Cr

EMI starts at ₹54.61 K

₹2.20 K/sq.ft

Contact Seller

5000 sq.ft

Plot Area

₹2.20 K/sq.ft

Avg. Price

1 Years Old

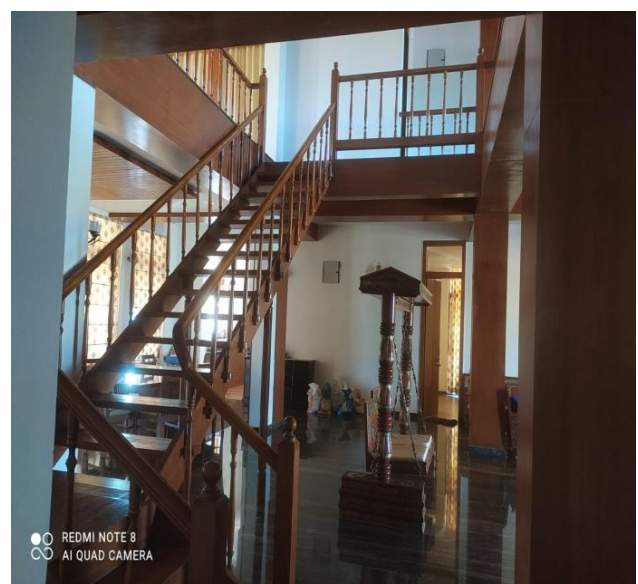
Age of property

Immediate

Possession status

14

REF NO :- KEV/1656/PNB/2022.



Residential use premises Land & Bungalow is situated at Gut No.77, village Varsoli, near Valvan Palm, Lonavala, Tal-Maval, Dist.Pune

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MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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.

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 (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

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

Gifts and hospitality:

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

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

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

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

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

Place: Chunabhatti

Date: 04-02-2022.

For KATKAR ENGINEERS & VALUERS.



Mr. Balasaheb P.Katkar. (Proprietor)

Govt.Regd Valuer.(Wealth Tax Reg. No.CAT I/510)

IBBI Regd. Valuer (IBBI/RVO/04/2018/10439)

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