

PERFECT VALUERS

(PANEL VALUER OF FIXED & MOVABLE ASSETS)

C-1/A. 307, Third Floor, M.S Chamber,
Aruna Park, Laxmi Nagar, East Delhi-110092

M.: 9582166798 & 9711633049

Email Id: perfectvaluers2012@gmail.com;

perfectvaluers2012@yahoo.in;

Ref. No.: PV/ SBI/ TIRUPATI/ JAN-001/ 2022-23/ NI/ SB

DATED: 24.01.2023

PROPERTY SITUATED AT	:-	PROPERTY BEARING NO.2918P SECTOR-23-23A, GURGAON (HARYANA)
OWNER	:-	MR. L.R SINGLA S/ O MR. MUKAND RAM
ACCOUNT NAME	:-	--
FAIR MARKET VALUE		Rs. 5,32,00,000/-
RELIZABLE VALUE		Rs. 4,52,00,000/-
GUIDE LINE VALUE		Rs. 1,99,60,200/-
CONSTRUCTION VALUE FOR INSURANCE PURPOSE		Rs. 62,00,000/-
BRANCH NAME	:-	STATE BANK OF INDIA, TIRUPATI, ANDHRA PRADEH



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VALUATION REPORT OF IMMOVABLE PROPERTY

Name & address of Branch :	:	STATE BANK OF INDIA, TIRUPATI, ANDHRA PRADESH
Name of Customers (s)/ Borrowable Unit: (for which valuation report is sought)	:	MR. L.R SINGLA S/ O MR. MUKAND RAM
1:-	INTRODUCTION:-	
a)	Name of the property owner (with address & Phone Nos.)	: MR. L.R SINGLA S/ O MR. MUKAND RAM
b)	Purpose of Valuation	: Fair Market Value For Bank Credit Facilities
c)	Date of Inspection Property	: 24.01.2023
d)	Date of Valuation Report	: 24.01.2023
e)	Name of the Developer of property (in case of developer built properties)	: N.A.
2.	<u>PHYSICAL CHARACTERISTICS OF THE PROPERTY</u>	
A).	Location of property	
i)	Nearby Landmark	: Near Sector-23 Market
ii)	Postal Address of the property	: Property Bearing No. 2918P Sector-23-23A, Gurgaon (Haryana)
iii)	Area of the plot/ land (supported by a plan)	: 302.50 sq. mtrs. or 361.79 sq. yards as per deed
iv)	Type of Land: Solid, Rocky, Marsh Land, reclaimed land, water-logged, Land locked.	: Solid Land
v)	Independent access/approach to the property etc.	: Common approach
vi)	Google Map Location of the property with a neighborhood layout map	: Attached
vii)	Details of roads abutting the	: 30 Ft. Wide Road (approx.)
viii)	Description of adjoining property	: North- House no. 2917
ix)	Plot no. Survey No.	: Property Bearing No. 2918P
x)	Ward/ Village/ Taluka	: --
xi)	Sub-Registry/ Block	: Sector- 23 -23 A
xii)	District	: Gurgaon (Haryana)
xiii)	Any other aspect	: Nil

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B).	Plinth Area, Carpet area and saleable area to be mentioned separately and clarified	:	Floor	Covered area (In sq. ft.)	Permissible area as per bye laws (in sq. ft.)	Adopted area in sq.ft.
			GF	1787	1787	1787
			FF	1500	1624	1500
			SF	1450	935	935
			Total	4737	4346	4222
C).	Boundaries of the Property	:	As per deed		Actual	
	North	:	Not given in deed		House no. 2917	
	South	:			Road 25 ft. wide	
	East	:			Other House	
	West	:			Road Facing 30 ft. wide	
3.	TOWN PLANING PARAMETERS					
I	Master plan Provision related to property in terms of land use	:	Residential			
li	FAR Floor area Wise/ FSI Floor space Index Permitted & Consumed	:	FAR Permitted: --145% FAR consumed: 145%			
iii	Ground floor Coverage	:	Permitted -60% / consumed- 60%			
Iv	Comment on whether Co- Occupancy certificated has been issued or not	:	Not Provided			
V	Comment on unauthorized constructions if any	:	No			
vi	Transferability of developmental rights if any, building by law's provisions as applicable to the property viz. setbacks, height restriction etc.	:	Height restriction – 10.5 mtr.			
vii	Planning area/ zone	:	Residential Area			
viii	Developmental controls	:	HUDA			
Ix	Zoning regulations	:	HUDA			
X	Comment on the surrounding land uses and adjoining properties in terms of uses	:	Residential Area			
xi	Comment on Demolition proceedings if any	:	Extra area is 505 sq.ft. Ignored for valuation .			
xii	Comment on compounding/ regularization proceedings	:	Yes			
xiii	Any other Aspect	:	Nil			
4.	DOCUMENTS DETAILS AND LEGAL ASPECTS OF PROPERTY					
a)	Ownership Documents i. Sale Deed, Gift Deed, Lease Deed ii. TIR of the property	:	Conveyance deed dt. 27.06.2000 registered in SR-Gurgaon			
b)	Name of the Owner/s	:	MR. L.R SINGLA S/ O MR. MUKAND RAM			
c)	Ordinary status of freehold or leasehold including restrictions on transfer	:	Free Hold			
d)	Agreement of easement if any	:	N.A.			
e)	Notification of acquisition if any	:	N.A.			
f)	Notification of road widening if any	:	N.A.			
g)	Heritage restriction, if any	:	N.A			

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h)	Comment on transferability of the property ownership	:	Easily transferable through to Conveyance deed
i)	Comment on existing mortgages/ charges /encumbrances on the property, if any	:	To be mortgaged
j)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	:	Owner to Disclose
k)	Building Plan sanction: Authority Approving the plan- Name of the office of the Authority- Any violation from the approved building plan-	:	Not made available
l)	Whether property is agricultural Land if yes, any conversion is contemplated	:	No
m)	Whether the property is SARFAESI compliant	:	Yes
n)	i) All legal documents, receipts related to electricity, Water Tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. ii) Observation on Dispute or Dues if any in payment of Bills/ taxes to be reported.	:	Not provided N.A.
o)	Whether entire piece of land on which the unit is set up property is situated has been mortgaged or to be mortgaged.	:	To be mortgaged
p)	Qualification in TIR/Mitigation suggested if any	:	Not provided
q)	Any other aspect	:	Nil
5:	<u>ECONOMIC ASPECTS OF THE PROPERTY</u>		
a)	i) Reasonable letting value	:	No information
	ii) If property is occupied by tenant -Number of tenants -Since how long (tenant wise) -Status of tenancy right - Rent received per month (tenant-wise) with a comparison of existing market rent	:	Owner occupied } Not Applicable
	iii) Taxes and other outings iv) Property Insurance v) Monthly Maintenance charges vi) Security Charges vii) Any other aspect	:	Owner to disclose
6:	<u>SOCIO CULTURAL ASPECTS OF THE PROPERTY</u>		
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby etc.	:	Middle class
b)	Whether property belongs to social infrastructure like hospital, school, old age home etc.	:	No

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7:-	<u>FUNCTIONAL AND UTILITARIAN ASPECTS OF THE PROPERTY</u>	
A)	Description of the functionality and utility of the property in terms of i) Space Allocation ii) Storage Spaces iii) Utility Spaces Provided Within the Building iv) Car Parking Facility v) Balconies Etc.	: Yes : Yes : Yes : No No
B)	Any other aspect	: Nil
8:	<u>INFRASTRUCTURE AVAILABILITY</u>	
A)	Description of aqua infrastructure availability in terms of:	
	i) Water supply ii) Sewerage/sanitation system underground or open iii) Storm Water drainage	Connected : Underground Provided
B)	Description of other physical infrastructure facilities viz. i) Solid Waste Management ii) Electricity iii) Road and Public transport connectivity iv) Availability of other public utilities nearby	Provided
C)	Social Infrastructure in terms of i) School ii) Medical Facilities iii) Recreational facility in terms of parks and open space	Within 2-5 K.M.
9:	<u>MARKETABILITY OF THE PROPERTY</u>	
A)	Marketability of the property in terms of:	
	i) Locational attributes	: Average
	ii) Scarcity	: Available
	iii) Demand and supply of the kind of subject property	: Average
	iv) Comparable sale prices in the locality	: Rs. 1,30,000/- per sq. yards
B)	Any other aspect which has relevance on the value or marketability of the property	: Nil
10:	<u>ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY</u>	
a)	Type of construction	: RCC Spread Foundation
b)	Material & technology used	: Brick Work, Sand course sand, cement & reinforcement, RCC
c)	Specifications	: Average
d)	Maintenance issues	: No
e)	Age of the building	: 22 yrs
f)	Total life of the building	: 65 yrs
g)	Estimated future life	43 yrs
h)	Extent of deterioration	: Nil
i)	Structural safety	: Sound
j)	Protection against natural disaster viz earthquakes	: Yes taken care of
k)	Visible damage in the building	: No
l)	System of air-conditioning	: Yes

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m)	Provision of firefighting	Yes
n)	Copies of the plan and elevation of the building to be included	: Owner to disclose
11:	<u>ENVIRONMENTAL FACTORS</u>	
a)	Use of environmental friendly building materials, Green Building Techniques if any	: No
b)	Provision of rain water harvesting	: No
c)	Use of solar heating and lightening systems, etc.,	: No
d)	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	: No
12:	<u>ARCHITECTUAL AND AESTHETIC QUALITY OF THE PROPERTY</u>	
A)	Descriptive account on whether the building is modern old fashioned plain looking or decorative heritage value, presence of landscape elements etc.	: Plain looking fashioned
13:	<u>(VALUATION)</u>	
a)	Methodology of valuation-procedures adopted for arriving at the valuation.	: Land and Building Method
	Valuers may consider Various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted with supporting data, comparable sales and reconciliation of various factors on which final value judgment is arrived at.	: Land and Building available
b)	Prevailing Market Rate / Price trend of the property in the locality / city from property search sites viz magick bricks. Com, 99 acres.com, makaan.com etc, if available	: Land Rate ranges between Rs. 1,20,000/- to Rs. 1,40,000/- per sq. yards Value of land by adopting PMR Rs.1,30,000/- per sq. yards
c)	Guideline Rate obtained from Registrar's office/ State Govt. Gazette/Income Tax Notification	Sub Registrar's Office Gurgaon

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d)	SUMMARY OF VALUATION	
	i) Guideline Value	361.79 sq. yards @ Rs. 40,000/- per sq. yards
	a) Land:	: = Rs. 1,44,71,600/-
	b) Building:	: 4222 sq.ft. @Rs. 1300/- per sq. ft. = Rs. 54,88,600/-
	Guideline Value (I + II)	: Rs. 1,99,60,200/-
	ii) Fair Market Value	: Rs. 5,32,00,000/ -
	iii) Realizable Value (15% less than the present market value)	: Rs. 4,52,00,000/-
	iv) Forced/ Distress Sale value (25% less than the present market value)	: Rs. 3,99,00,000/-
e)	i) 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.	: For the reasons stated below:- 1. Market value of property is more than 20% of the circle rate. 2. Circle Rates (s) is/are fixed by The Revenue Deptt. of the Govt. for the purpose of Stamp Duty which is generally vary than market rates. 3. The market rate depends on demand & supply of the property in a particular area.
	ii) Details of last two transactions in the locality/area to be provided, if available	: As the 2 sale transactions in the locality are not available we are not providing copies of property portal 99 acres. com or Magicbriks.com for assessing the nearby value in the particular area. A.A Properties M-9899835083

Total Records 58

Segment Name	Property Name	Property Sub Type	Rate(In Rs.)	Units	Rate(In Rs.)	Units
Sector-4	निवासीय	निवासीय	40000	वैरा गज	47619	वरी मीटर
Sector-4	दयकसायिक	दयकसायिक	135000	वैरा गज	160714	वरी मीटर
Sector-5	निवासीय	निवासीय	40000	वैरा गज	47619	वरी मीटर
Sector-5	दयकसायिक	दयकसायिक	135000	वैरा गज	160714	वरी मीटर
Sector-7	निवासीय	निवासीय	40000	वैरा गज	47619	वरी मीटर
Sector-7	दयकसायिक	दयकसायिक	135000	वैरा गज	160714	वरी मीटर
Sector-12A	निवासीय	निवासीय	40000	वैरा गज	47619	वरी मीटर
Sector-12A	दयकसायिक	दयकसायिक	135000	वैरा गज	160714	वरी मीटर
Sector-21	निवासीय	निवासीय	40000	वैरा गज	47619	वरी मीटर
Sector-21	दयकसायिक	दयकसायिक	140300	वैरा गज	167024	वरी मीटर
Sector-22	निवासीय	निवासीय	40000	वैरा गज	47619	वरी मीटर
Sector-22	दयकसायिक	दयकसायिक	140300	वैरा गज	167024	वरी मीटर
Sector-23-23A	निवासीय	निवासीय	40000	वैरा गज	47619	वरी मीटर
Sector-23-23A	दयकसायिक	दयकसायिक	140300	वैरा गज	167024	वरी मीटर

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ANNEXURE-I

Brief description of the property under Valuation

- 1) The Property being appraised is a Free hold Residential Property Bearing No. 2918P Sector-23-23A, Gurgaon (Haryana), built on a plot of measuring 302.50 sq. mtrs. or 361.79 sq. yards as per deed built as GF +2 storied.
- 2) Subject property comprises one drawing cum dining room, three bed rooms, three toilets, one kitchen at GF; two units of 2BHK (comprising one hall, two bed rooms, two toilets, one kitchen and balcony) each at FF & SF.
- 3) Subject property is about 12 year old & as on date Owner occupied being used as Residential and Second floor is lying vacant as on date.
- 4) Sanctioned plan has not been provided to us and actual area is within permissible limits at GF & FF only and second floor area is more than permissible area, so we considered actual area at GF & FF and permissible area at FF considered for valuation .
- 5) The property is located near Sector-23 Market, Gurgaon.

B. VALUATION OF BUILDING

S. no.	Particulars of item	Permissible area	Age of building/ residual age	Depreciated rate of construction Rs.	Replacement cost Rs.	Net value after depreciation on Rs.
1.	GF	1787	12/53	1400/-	25,01,800/-	25,01,800/-
2.	FF	1500	12/53	1500/-	22,50,000/-	22,50,000/-
3.	SF	935	12/53	1500/-	14,02,500/-	14,02,500/-
	Total	4222			61,54,300/-	61,54,300/-

Part – C (Extra Items) Building:

(Amount in Rs.)

1)	Portico	:		} Included In Above Cost Of Construction
2)	Ornamental front door	:		
3)	Sit out/Verandah with steel grills	:		
4)	Overhead water tank	:		
5)	Extra Steel/Collapsible gates	:		

Part - D (Amenities): (Amount in Rs.)

1)	Ward Robes, Showcase, Wooden Cubbourard	:		} Included In Above Cost Of Construction
2)	Interior decorations	:		
3)	Architectural elevation works	:		
4)	Paneling works	:		
5)	Aluminum works	:		
6)	Common Amenities	:		}
7)	Separate for utility Block	:		
	TOTAL	:	NIL	

Part – E (Miscellaneous): (Amount in Rs.)

1)	Separate for guard rooms, DG room, visitor room	:		} Included In Above Cost Of Construction
2)	For Luggage 2 Nos lift	:		
3)	Trees, gardening	:		
	TOTAL	:		

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Part – F (Services): (Amount in Rs.)

1)	Open wall, Hand pump, overhead tank	:	}	
2)	Drainage arrangements	:		
3)	Compound wall	:		
4)	Steel Gate	:		Included In Above Cost Of Construction
5)	Pavement	:		
6)	Electrical fittings & Other	:		
	TOTAL	:		NIL

Total Abstract of the Entire Property

			MARKET VALUE Rs.	GLR VALUE Rs.
Part – A	361.79 sq. yards. @ Rs. 1,30,000/- per sq. Yards	:	4,70,32,700/-	1,44,71,600/-
Part – B	Building	:	61,54,300/-	54,88,600/-
Part – C	Extra Items	:	NIL	NIL
Part – D	Amenities	:	NIL	NIL
Part – E	Miscellaneous	:	NIL	NIL
Part – F	Services	:	NIL	NIL
Total Cost		:	5,31,87,000/ -	1,99,60,200/-
Say		:	5,32,00,000/ -	--
Cost of Construction for Insurance Purpose		:	62,00,000/ -	--

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As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is **Rs. 5,32,00,000/- (Rupees Five Crore Thirty Two Lacs only)**. The realizable value of the above property at 85% is **Rs. 4,52,00,000/- (Rupees Four Crore Fifty Two Lacs Only)** and the distress value at 75% is **Rs. 3,99,00,000/- (Rupees Three Crore Ninety Nine lacs Only)**.

Date: 24.01.2023

Place: Delhi

The undersigned has inspected the property detailed in the Valuation report dated 24.01.2023 inspected on 24.01.2023. We are satisfied that the fair and reasonable market value of the property is Rs. _____ / - (Rupees _____ Lacs Only).

Signature

(Name of the Branch Manager)

Date:

Place: Delhi

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XIV	DECLARATION	
<p>I hereby declare that:</p> <p>i) The information provided is true and correct to the best of my knowledge and belief.</p> <p>ii) The analysis and conclusions are limited by the reported assumptions and conditions.</p> <p>iii) We have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity of the Standards of Reporting enshrined in the above Handbook.</p> <p>iv) I/we have no direct or indirect interest in the above property valued. I/we representative by the Name of Mr. Nikhil an, has inspected on dt. 24.01.2023 in the presence of Mr. L.R Singla.</p> <p>v) We are a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for valuing property up to life time.</p> <p>vi) We are an approved Valuer under SARFAESI ACT 2002 and are approved by the Bank.</p> <p>vii) We have not been depanelled or removed from any Bank/ Financial Institution/ Government Organization at any point of time in the past.</p> <p>ix) We have submitted the valuation Report (s) directly to the Bank.</p>		
XV	Enclosures	
a)	Layout plan sketch of the area in which the property is located with latitude and longitude	28.513744 N 77.048966 E
b)	Building plan	Not provided
c)	Floor Plan	Do
d)	Photograph of the property (including geo-stamping with date) and owner (in case of housing loans, if borrower is available) including a Selfie of the Valuer at the site	Attached
e)	Certified copy of the approved/sanctioned plan where ever applicable from the concerned office.	N.A
f)	Google Map location of the property	Attached
g)	Price trend of the property in the locality/city from property search sites viz Magicbricks. Com, 99 Acres.com, Makan.com etc.	Attached
h)	Any other relevant documents extracts	No

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Sl No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Mentioned above
2	Purpose of Valuation and appointing authority	Fair Market Value for Bank Credit Facilities
3	Identity of the valuer and any other experts involved in the valuation;	DAVINDER KATARIA (Cat-I/ 717/ Vol –II/ 06/ 2019-20)
4	Disclosure of Valuer interest or conflict, if any;	No interest or conflict involved
5	Date of appointment to customer/ valuation date and date of report;	Dt. 24.01.2023/ Dt. 24.01.2023
6	Inspections and/ or investigations undertaken;	Yes proper inspection by our engineer undertaken on 24.01.2023
7	Nature and sources of the information used or relied upon;	Market survey
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Land & Building Method
9	Restrictions on use of the report, if any;	used for SBI only
10	Major factors that were taken into account during the valuation;	Mentioned in above report page (1 to 5)
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.	No limitation / disclaimers.

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(Annexure-II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/ its business, follow high standards of integrity and fairness in all his/ its dealings with his/ its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/ it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/ guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/ its expertise or deny his/ its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/ its professional dealings by ensuring that his/ its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/ it or any of his/ its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/ its professional relationships and shall conduct the valuation independent of external influences.
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 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 authorized by the authority, the registered valuers organization 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 organization with which he/ it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality.

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

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

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

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Remuneration and Costs

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.

27. 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.

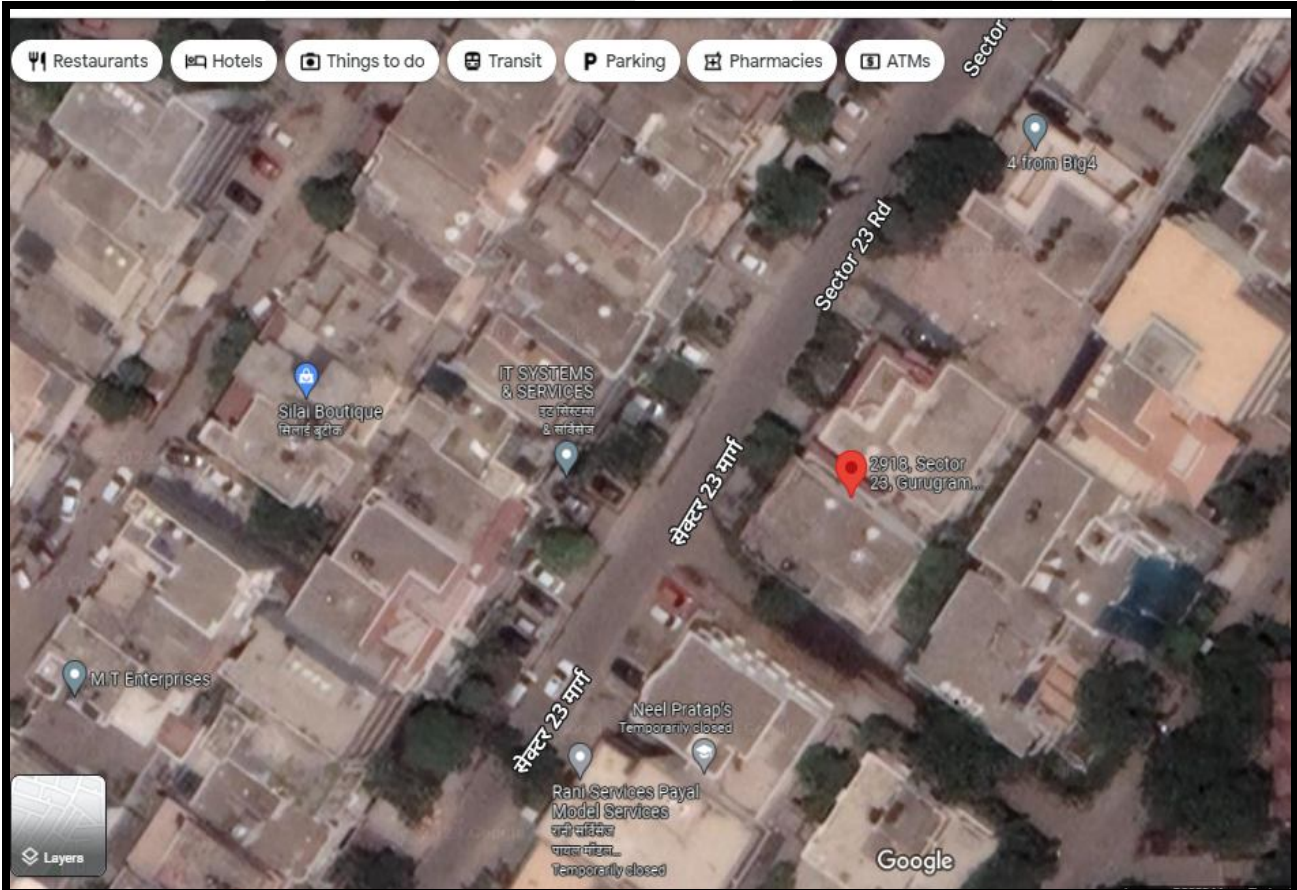
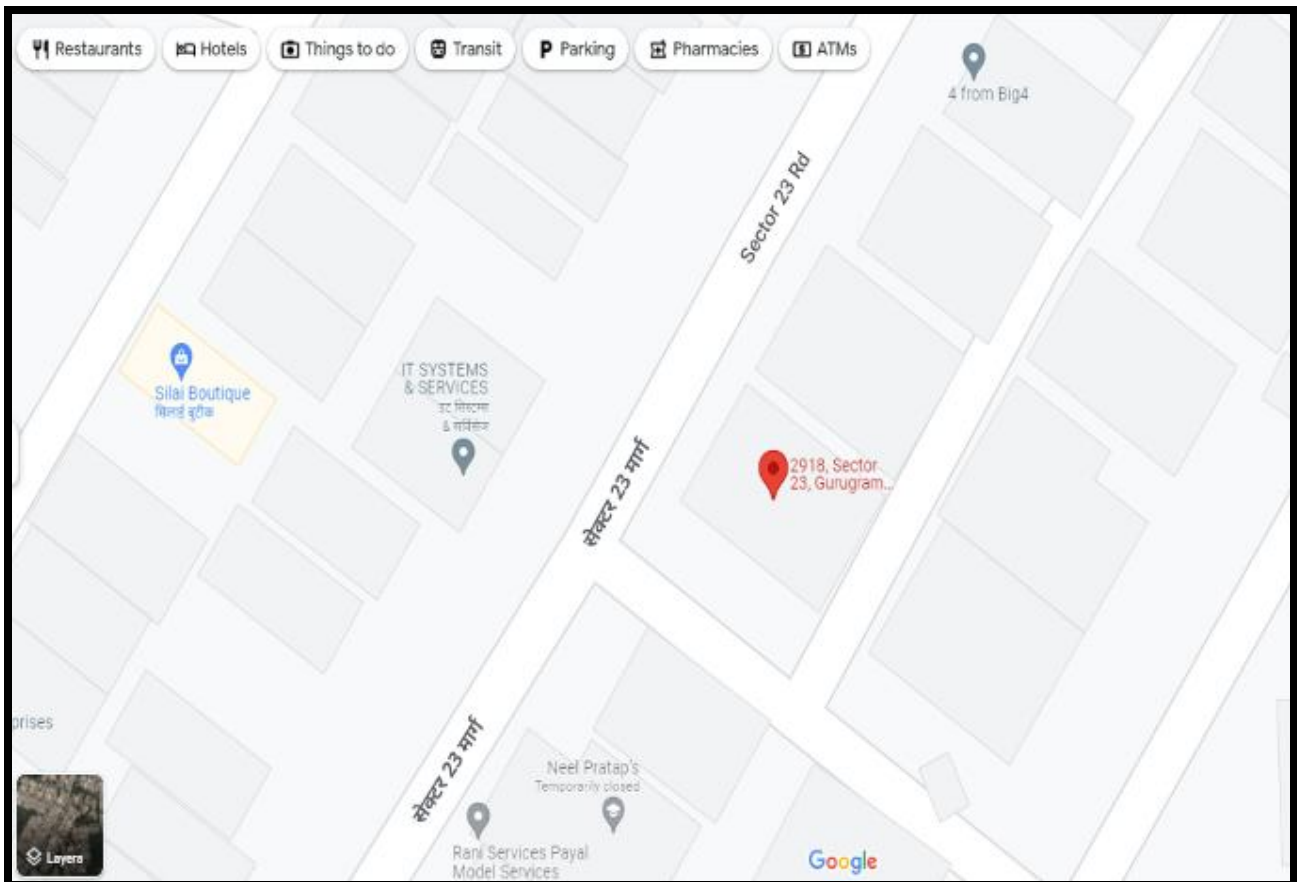
Occupation, employability and restrictions.

28. 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.
29. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization 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

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₹5.10 Cr

₹16190/sqft
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Gated Colony
 HUDA Approved
 North

Plot Area 350 sqyard	Any Construction Done No	Boundary Wall Yes
Type Of Ownership Freehold	Overlooking Garden/Park, Main Road	Transaction Type Resale

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Residential Plot

350 Sq.yrd
 Sector 23, Gurgaon
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₹4.7 Cr

₹13371/sq.yd

350 sq.yd Plot Area	₹13371/sq.yd Avg. Price	1 Year Old Age of property	Immediate Possession status	West facing Facing
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