KUSHIRE Associates

ISO 9001: 2008 Certified Company Civil Engineering Consultant Govt. Contractors & Govt. Reg. Valuer (CAT-I/170)



PROP.: ER. DILIP PANDURANG KUSHIRE

'Pristine Park', Office No. 202-204, 2nd Floor Naar Reliance Petrol Pump, Peth-Sangli, Road, (Ashta Naka), ISLAMPUR. 415 409 Ph.: 02342 - 225252, Mob.: 9011535252

E-mail: dkushire@gmail.com

Ref No :-

Date :- 23.10.2023

To,

The Manager,

State Bank of India,

Branch: Satara MIDC

Subject: Valuation Report For Bank Loan Purpose

Sir,

Name Of Owner: Shri.Prakash Sampatrao Chorage.

Property in CTS No.447/2, Old R.S.No.1, Plot No.2, Flat No.A-3 At Stilt Floor in A Wing Garden City Shaniwarpeth Satara Tal: Satara Dist: Satara.

1.Market Valuati <mark>on of Property</mark>	Rs.42,75,000/-
2.Distress Valuation of Property	Rs.34,20,000/-
3.Realizable Valuation of Property	Rs. 38,47,500/-
4.Goverment Valuation of Property	Rs.28,43,350/-
5.Insuarnce Valuation of Property	Rs.17,10,000/-

Thanking You

Your Faithfully

ER. DILIP P. KUSHIRE

(B.E. Civil) Chartered Engineer & Government Contractor & Govt. Approved Valuer (F-18048, CAT-I/170, M-254)

Corporate Office :

"Kushire Associates", 299, First Floor, Shop No. 27, P. B. Road, Near Borate Petrol Pump, Malkapur, KARAD, Dist. Satara. Pin.- 415 539. Mob.- 9011535252. E-mail: dkushire@gmail.com

"Kushire Associates", "Gurushilp Apartment" Shop No. 14, Ground Floor, Near Shirvi Bandhu Mithaewale, Old MIDC Road, SATARA. Pin.- 415 002. Mob.- 7720079857, 9011535252, 7720072427.

Date:- 23.10.2023

To,

STATE BANK OF INDIA

BRANCH: MIDC Satara

VALUATION REPORT

1	GENERAL				
1	Purpose for Which the Valuation is made		To Know Fair Market Valuation of Property		
2	a)	Date of Inspection	22.10.2023		
	b)	Date on Which the Valuation is Made	23.10.2023		
3	List o	f Documents Produced For al			
	1	P. KUSA	Aggrement to Sale Document No. 2202/2019 Date.29.04.2019 & NA order No.MAH/3/LAND/SR/103/12 Date.31.07.2013 Under Permission of Collector of Satara & Building Sanction Plan and Construction Permission Letter No. 3/890 Date.19.09.2013 Under Permission of Chief officer of Satara Muncipal Council & Building Occupancy Certificate no. 0029 Date.07.07.2015 Under Permission of Chief officer of Satara Muncipal Council.		

5	Name of the Owners and his /their address (es) with phone no. (details share of each owner in case of Joint ownership) Brief Description of the Property	Name Of Owner: Shri.Prakash Sampatrao Chorage. Property in CTS No.447/2, Old R.S.No.1, Plot No.2, Flat No.A-3 At Stilt Floor in A Wing Garden City Shaniwarpeth Satara Tal: Satara Dist: Satara. The Residential Flat is Located in Garden City Apartment Shaniwarpeth Satara in Satara Muncipal Council Area along the road side. The Residential Flat of owner is having Good Approches road on West Direction. The Residential Flat of owner is having Facing Towards West Direction. The Residential Flat of owner is having R.C.C Four Room & w.c. Bath At Stilt Floor. The Residential Flat of owner is having Well leveled & Having Rectangular in Shape. The Residential Flat of owner is having Well Leveled & Having Rectangular in Shape. The Residential Flat of owner is having Located in Well Developed Residential Area. The Residential Flat of owner is having Freehold & Owner occupied Property.
	Location of Property	
	a Plot No/Survey No	Property in CTS No.447/2, Old R.S.No.1, Plot
		No.2, Flat No.A-3 At Stilt Floor in A Wing Garden City Shaniwarpeth Satara Tal :- Satara Dist :- Satara.
	b Door No	NA



	С	T.S.No/Viilage	Mouje Shaniwarpeth Satara		
	d	Ward /Taluka	Satara		
	е	Mandal/District	Satara		
	F	Date of Issue and Validity of Layout of Approved Map/Plan	NA		
	G	Approved Map/Plan Issuing Authority	Building Sanction Plan and Construction Permission Letter No. 3/890 Date.19.09.2013 Under Permission of Chief officer of Satara Muncipal Council & Building Occupancy Certificate no. 0029 Date.07.07.2015 Under Permission of Chief officer of Satara Muncipal Council.		
	Н	Whether genyineness or authencity of Approved map /Plan is Verified	Building Sanction Plan and Construction Permission Letter No. 3/890 Date.19.09.2013 Under Permission of Chief officer of Satara Muncipal Council & Building Occupancy Certificate no. 0029 Date.07.07.2015 Under Permission of Chief officer of Satara Muncipal Council.		
	1	Any Other Comments by our empanelled Valuers on authentic of approved plan	No		
7	Postal	address of the Property	Property in CTS No.447/2, Old R.S.No.1, Plot No.2, Flat No.A-3 At Stilt Floor in A Wing Garden City Shaniwarpeth Satara Tal:- Satara Dist:- Satara.		
þ	City/Town		The Residential Flat is located in Garden City Apartment Shaniwarpeth Satara In Satara Muncipal Council Area along the road side.		
	Reside	ential Area	The Residential Flat is Located in Well Developed Residential Area.		
	Comm	nercial Area	NA		
	Indus	trial Area	NA		



9	Classification of the area			
	1) High/Middle /Poor	High Class Area		
	2)Urban /Semi Urban /Rural	Urban		
10	Coming Under Corporation limit/Village/Panchayat/Muncipality		ted in Shaniwarpeth Satara in Council Area along the road side.	
11	Whether covered Under any State / central Government (e.g.Urban Land Celling Act) or notified under agency area /Sheduled Area /Cantoment Area	NO		
	Boundries of the Property(Plot)			
	EAST	Streamlet		
	WEST	9M Wide road		
	SOUTH	Internal Road		
	NORTH	Passage and Duct		
12	Boundries of the Property(Flat)		77 11 2	
	EAST	Flat No.4 B Wing		
	WEST	Flat No.4 A Wing		
	SOUTH	Internal Road		
	NORTH	Passage and Du	ct	
13	Dimensions of the Site	As Per Deed	As Per Actual	
	North	30'	30'	
	South	30'	30'	
	East	31.66'	31.66'	
	West P. KUSA	31.66'	31.66'	

SOLT APPROVED IN

14	Extent of Site	At Stilt Floor :- Carpet Area :- 62.87 Sq.m , 676.48 Sq.ft		
		Super Built up Area :-88.28 Sq.m, 950 Sq.ft (R.C.C Four Room & w.c & Bath)		
14.1	Longitude and Latitude	Longitude :- 17.688519		
		Latitude:- 73.993946		
15	Extent of Site Consider for Valuation	At Stilt Floor :- Carpet Area :- 62.87 Sq.m , 676.48 Sq.ft		
		Super Built up Area :-88.28 Sq.m, 950 Sq.ft (R.C.C Four Room & w.c & Bath)		
16	Whether occupied by the owner /tenant? if occupied by tenant, since how long? rent received per month	Owner Occupied		
II	APARTMENT BUILDING			
1	Nature of Apartment	Residential Flat		
2	Location	Property is Located in Satara Muncipal Council Area along the road side .		
	T.S.NO	NA .		
	Block No.	NA		
	Ward No,	NA		
	Village/Muncipality/Corporation	Satara Muncipal Council		
	Door No, Street Road (Pin code)	415001		
3	Description of Locality Residential /Commercial /Mixed	Residential Flat		
4	Year of Construction	2015		
5	Number of Floors	P+S+3, Residential Flat at Stilt Floor		
6	Type of Structure	R.C.C Framed Structure		
	O KUSA.			

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7	Number of Dwelling Units in the building	R.C.C Four Room & w.c & Bath At Stilt Floor.	
8	Quality of Construction	Good	
9	Building Completion	Yes	
10	Maintenance of the Building	Well	
11	Facilities' Available	All Civic Amenities Available Within 100m to 2Km Rang of Property	
	Lift	Yes	
	Protected Water Supply	Water Supply From Satara Muncipal Council	
	Underground Sewerage	Yes	
	Car Parking -Open /Covered	Covered	
	Is Compound wall existing	Yes	
	Is Pavement laid around Building	NA	
Ш	FLAT		
1	The Floor on Which Property is Located	Residential Flat is located at Stilt Floor	
2	Door No.of Shop /Flat	Flat No. A-3 At Stilt Floor	
3	Specification of Shop /Flat		
	Roof	R.C.C Slab of Roofing	
	Flooring	Mosaic Tile of Flooring	
	Doors	C.C.T.W Doors Along With Shutter	
	Windows	Alluminium Glazed Windows Along With Shutter	
	Fitting	Conclead Light Fitting	
	Finishing	Plastering in Two Coates internally and Externally	

CAT.

4	House Tax	No		
	Assesment No	No		
	Tax Paid in Name of	No		
	Tax Amount	No		
5	Electricity Service Commission No	No		
	Meter Card is in the Name of	No		
6	How is the maintenance of Shop /Flat	Well		
7	Saledeed Executed is the name of	Name Of Owner :- Shri.Prakash Sampatrao Chorage.		
		Property in CTS No.447/2, Old R.S.No.1, Plot No.2, Flat No.A-3 At Stilt Floor in A Wing Garden City Shaniwarpeth Satara Tal:-Satara Dist:-Satara.		
8	What is the undivided Area of Flat As Per Saledeed	At Stilt Floor :- Carpet Area :- 62.87 Sq.m , 676.48 Sq.ft Super Built up Area :-88.28 Sq.m, 950 Sq.ft (R.C.C Four Room & w.c & Bath)		
9	What is Plinth Area of Flat	At Stilt Floor :- Carpet Area :- 62.87 Sq.m , 676.48 Sq.ft Super Built up Area :-88.28 Sq.m, 950 Sq.ft (R.C.C Four Room & w.c & Bath)		
10	What is Floor Space Index	1.50		
11	What is Carpet area of Flat	At Carpet Floor :- Carpet Area :- 62.87 Sq.m , 676.48 Sq.ft		
12	Is it Posh/Class/Medium/Ordinary	Class Area		
13	Is it being used for Residential or commercial Purpose	Residential		
14	Is it Owner occupied or let out	Owner Occupied		
15	If rented, What is Monthly Rent	NA		
	Q P. KUSHIPK CAT- W170 H	8		
	TIPRO!			

IV	Market Ability	
1	How Is Marketability	Good
2	What are the Factors Favouring for an Extra Potential Value	Civil Amnesties Available & Good Market Area
3 Any NegativeFactors are observed Which affect the market Value in General		NA
V	Rate	
1	After analyazing the comparable sale instance, What is Composite Rate for Similar Flat Shops with Same Specifications in the adjoining locality? (Along With Details /reference of at least two latest deals / Transaction with respects to adjacent properties in the areas)	Attach Separately
2	Assuming it is a new Construction what is the adopted basic composite rate of Shop/Flat under Valuation after comparing with the Specifications and Others Factors With the shop under Comparision (Give Details)	A) Flat :- Rs. 4500/Sq.ft (Depriciated Rate)
3	Break up for the Rate	
	1)Building + Services	A) Flat :- Rs. 4500/Sq.ft (Depriciated Rate)
_	2) Land +Others	NA



4	Guideline Rate obtained from the Register office(an evidence there of be enclosed)	Residential Flat:- 950 Sq.ft X Rs. 2993/Sq.ft (Depreciated Rate) = Rs. 28,43,350/- Net Value of Residential Flat:- Rs.28,43,350/- (In Words:- Twenty Eight Lakhs Forty Three Thousand Three Hundred Fifty Only)		
VI	COMPOSITE RATE ADOPTED AFTER I	DEPRECIATION		
A	Depreciated Flat Rate	Residential Flat:- 950 Sq.ft X Rs. 4500/Sq.ft = Rs. 42,75,000/- Net Value of Residential Flat :- 42,75,000/- (In Words :- Forty Two Lakhs Seventy Five Thousand Only)		
	Replacement Cost of Flat With Services	Rs. 42,75,000/-		
	Age of Building	08 Years old		
	Life of Building Estimated	75 Years -08Years = 67Years		
	Depreciation Percentage Assuming the Salvage Value	Rs.4500/Sq.ft (Depreciated Rate)		
	Depriciation Ratio of Building	Rs.4500/Sq.ft (Depreciated Rate)		
В	The Composite Rate Arrived for Valuation	A) Flat :- Rs. 4500/Sq.ft		



	Depriciated Buildin	ng Rate	Rs. Net Value of Resid	42,75,000/- dential Flat :- 42,75,000/- rty Two Lakhs Seventy Five
	Rate For Land And	Other	NA	
	Total Composite R	ate	Total Valuation R	ts. 42,75,000/-
Deta	ils Of Valuations			
Sr No.	Description	Qty	Rate Per Unit	Estimated Value
1,	Present Value of Flat	1.	A) Flat :- Rs. 4500/Sq.ft	Residential Flat:- 950 Sq.ft X Rs. 4500/Sq.ft = Rs. 42,75,000/- Net Value of Residential Flat:- 42,75,000/- (In Words:- Forty Two Lakhs Seventy Five Thousand Only)
2	Wardrobes	NA	NA	NA
3	Showcase	NA	NA	NA
4	Kitchen Arrangements	NA	NA	NA
5	Super Fine Finish	NA	NA	NA
6	Interior Decorations	NA	NA	NA
	Q P. KUSAIIA CAII- II170 & III		11	

7	Electricity Deposite / Electrical Fitting Etc	NA	NA	NA
8	Extra Collapssible Gates/Grills Works etc	NA	NA	NA
9	Potential Value if any	NA	NA	NA
10	Others	NA	NA	NA
	Total			Net Value of Residential Flat :- 42,75,000/- (In Words :- Forty Two Lakhs Seventy Five Thousand Only)

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as I) Salability Ii) Likely rental values In future in Hi) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPSA/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of



the above property in the prevailing condition with aforesaid specifications is Rs.42,75,000/- (Rupees:-Forty Two Lakhs Seventy Five Thousand Only). The Realizable value of the above property is Rs. 38,47,500/- (Rupees:- Thirty Eight Lakhs Forty Seven Thousand Five Hundred Only). and the distress value Rs. 34,20,000/-(Rupees:- Thirty Four Lakhs Twenty Thousand Only) and the Government value Rs.28,43,350/- (Rupees:- Twenty Eight Lakhs Forty Three Thousand Three Hundred Fifty Only)

Place: Satara

Date: 23.10.2023

Signature 25/10/2019

(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated 23.10.2023 _ on We are satisfied that the fair and reasonable market value of the property is Rs.42,75,000/- (Rupees:

Forty Two Lakhs Seventy Five Thousand Only).

Signature

(Name of the Branch Manager with Official seal)

Date: 23.10.2023

Encl:

- 1. Declaration-cum-undertaking from the valuer (Annexure-IV)
- 2. Model code of conduct for valuer (Annexure V)

DECLARATION-CUM-UNDERTAKING

I am Mr. Dilip Pandurang Kushire Son of Mr.Pandurang Rajaram Kushire do hereby solemnly affirm and state that

- a. I am a citizen of india.
- b. I will not undertake valuation of any assests in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assests was conducted by me.
- C. The Information furnished in my valuation report Dated. 23.10.2023 is true and Correct to the best of my Knowledge and belief and I have made an impartial and true valuation of the Property.
- D. I have Personally inspected the Property on 21.10.2023 .The Work is not Sub-contracted to any other valuer and Carried out by myself.
- E.Valuation report is Submitted in the format as prescribed by the bank.
- F.I have not been depanelled/drlisted by any other bank and in case any such depanelment by other banks during my empanelment with you. I will inform you within 3 days of such depanelment.
- f. I have not been convicted of any offence and sentenced to a term of imprisonment.
- H. I have not been found guilty of misconduct in professional capacity.
- I.I have not been declared to be unsound mind.
- J. I am not an undercharged bankrupt or has not applied to be adjudicated as a bankrupt.
- K. I am not an undischarged insolvent.
- L.I have not been levied a penalty under section 271J of income Tax Act 1961(43 of 1961) and time limit for filling appeal before commissioner of income tax (appeals) or income-tax Appellate Tribunal as the case may be has expired or such penalty has been confirmed by income tax Appellate Tribunal and Five years have not elapsed after levy of Such penalty.
- M.I have not been Convicated of an offence connected with any Procedding under the Income Tax Act 1961, Wealth Tax Act 1957of Gift Tax Act 1958



N.My PAN Card Number / Service Tax Number Is 27ANEPK6406B1ZE.

- O. I undertake to Keep you informed of any events or happenings witch would make me inelligible for empanelment as a valuer.
- P. I have Not Concealed or Suppressed any material information , Facts and Records and I have Made a Complete and Full disclosure .
- Q.I have read the Handbook on Policy Standreds and Procedure For real Estate Valuation 2011 of the IBA and this report is in Conformity to the standerds enshrined for valuation is the Part B of the the above handbool to the best of my ability.
- R.I have read the international Valuation Standards (IVS) and the report Submitted to the Bank for the respective assets class is in Conformity to the standards as enshrined for valuation in the IVS in "General Standards" and Assest Standards" as Applicable.
- S. I abide by the Model code of Conduct for empanelment of Valuer in the Bank (Annexure V-A Signed Copy of Same be taken and Kept along with this declaration)
- T. I am registered under section 34AB of the Wealth Tax Act 1957(Strike off if not Applicable)
- U.I am Valuer registered with Insovency & Bankruptcy Board of India (IBBI) (Strike off, if not Applicable)
- V. My CIBIL Score and Credit Worthiness is as Per Bank's Guildlines.
- W.I am Proprietor of the firm Who is Competent to sign in Valuation Report .
- X.I will undertake the Valuation Work on receipt of Letter of Engagement generated from the System (i.e.LLMS/LOS)Only.
- Y. Further, I hereby Provide The Following Information.

Sr No.	Particulars	Valuer Comment
1	Background information of asset being valued	By Local Survey and Market Approaches
2	Purpose of Valuation and Appointing Authority	For Bank Loan Purpose & State Bank of India

		Branch :- MIDC Satara
3.	Identity of the valuer and any other experts involved in the valuation	Government Approved Valuer
4	Disclosure of valuer interest or conflict, if any	NO
5	Date of appointment valuation date and date of report	Valuation Visit Dated . 21.10.2023 & Valuation Dated 23.10.2023
6.	Inspection and or investigations undertaken	Dated. 21.10.2023
17.	Nature and Source of the information used or relied upon	By Real Estate Brokers & Sales Instances and Local Enquiry
8	Procedures adopted in carrying out the valuation and valuation standards Followed	Yes, By Market Approch Method
9	Restrictions on use of the report if any	For Bank loan Purpose Only
10	Major Factors that were taken into account during the valuation	Market Survey and Surrounding Locality
11	Major factors that were not taken into account during the valuation	Legal Concept & Original Document
12	Caveats, limitations and disclaimers to the extent the explain or elucidate the limitations faced by valuer, Which Shall not be for the purpose of limiting his responsibility for valuation report.	By Local Survey and Market Approaches

Date 23.10.2023

Place :- Satara

Signature



(Annexure-V)

MODEL CODE OF CONDUCT FOR

VALUERS

Integrity and Fairness

- 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.
- 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 not61
- 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 or offering in order to cater to a company or 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 decision taken, the reasons for taking the decision, and the information and contemporaneous records for any 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 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.



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

Signature of the valuer:

23/10/2025

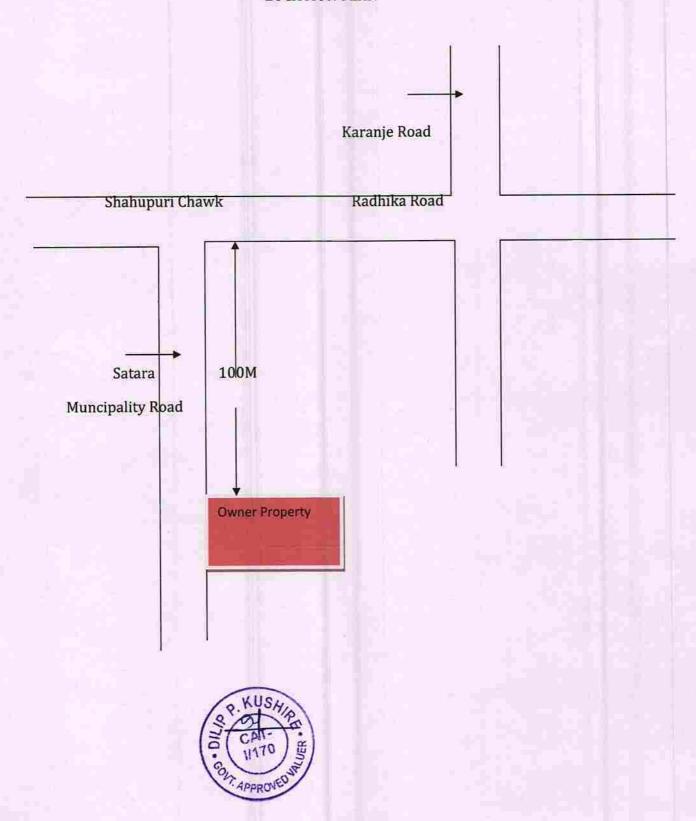
Name of the Valuer: Er.Dilip Pandurang Kushire

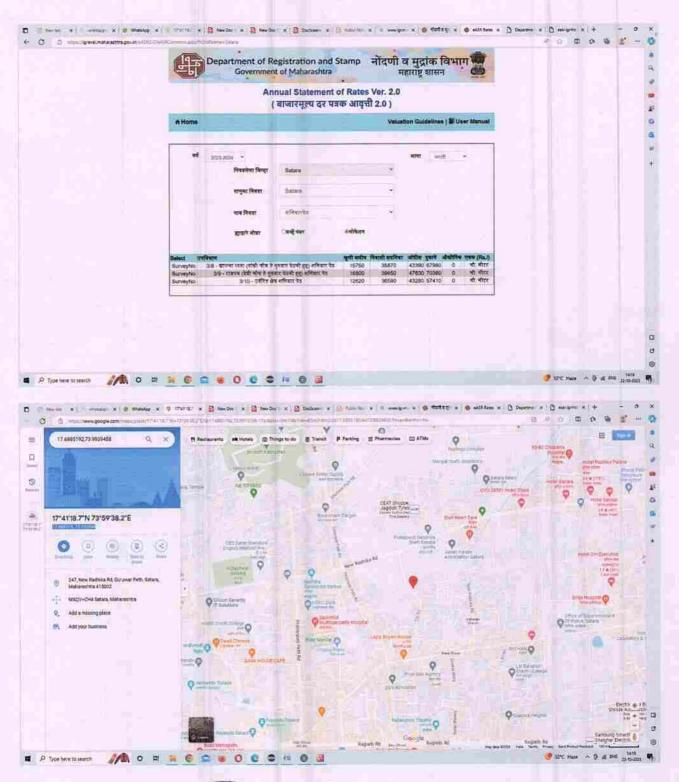
Address of the valuer: Satara

Date: 23.10.2023

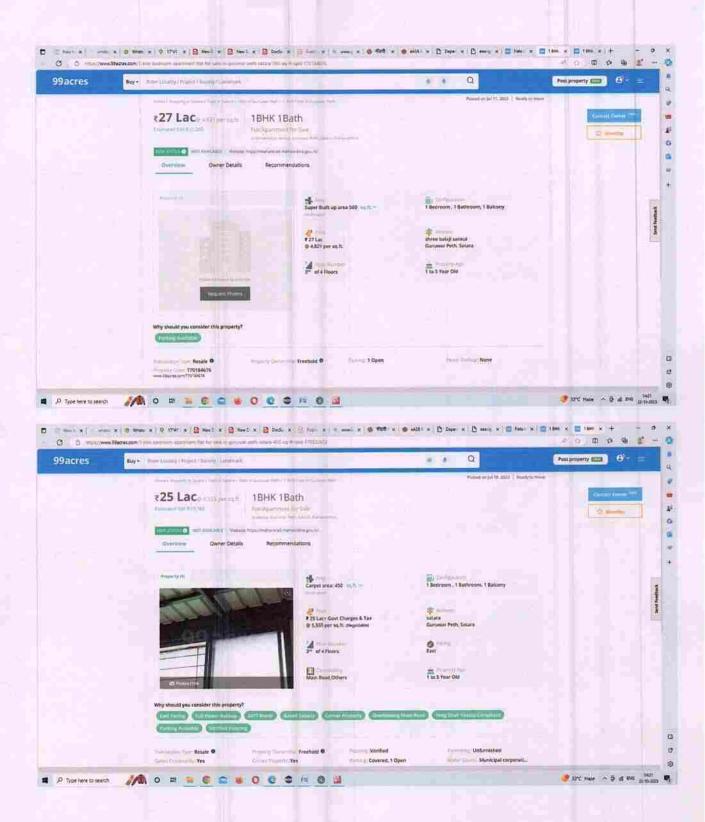
Place: Satara

LOCATION PLAN











PROPERTY PHOTOGRAPHS

