

Real Apple Consultancy House

1st IBBI Approved in Madhya Pradesh

Committed to Quality and Excellence Consultancy Under TAT





Ratlam | Mandsaur | Neemuch | Ujjain | Dewas | Agar | Indore | Dhar | Jhabua | Badwani | Banswara | Pratapgarh

@www.realapple.in 🖂 Realappleconsultancy@gmail.com \$\ 9993889983 / 8966007422 \$\ 07412-407422



ANNEXURE ATTACTHED :

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ANNEXURE - A





DIRECTOR & FOUNDER OF REAL APPLE

EXPERIENCE

Real Apple Consultancy House (Since 2013)

DIRECTOR & FOUNDER OF REAL APPLE @Emplanlled with many finance companies for valuation work. currently we are working at 5 locations with more them 50 Empaneled(s).

CSV Techno Services Pvt. Ltd (Jan 2008 - Jan 2013)

Senior Valuer Conduct site visit for the valuation of property. prepare valuation reports for clients, Research for feasibility report

PROJECT WORK

- Project of master valuation
- (Effect of change the interest rate on property prices)
- Real estate rates and market study of various locations.
- Development plans of a township & Design using Stadd Pro.
- Manual planning & Designing of a 2Storey Residential Building
- Study project on the strength Valuation

EDUCATION

Master Of Valuation (Real Estate) Running Shivaji University Kolhaopur (Distance Education) 2009-2010

Bachelor Of Engineering (Civil Engineering) 71%

R.G.T.U Bhopal (M.P.) 2004

SKILLS & TRAINING

- Summer Training at the Gateway Towers. Sec 44. Noida.
- Management Training Program at (AMA Ahmedabad)
- Proficient in MS Office, AutoCAD

I DECLEAR THE TRUTH

Er. Gaurav Airan Founder of Real Apple & Gaurav Airan



Our Organization's primary aim of is to determine the accurate market value of a property. By conducting thorough

assessments, we provide essential information to buyers, sellers, lenders, and investors, ensuring fair transactions, informed decisions, and a stable real

estate market.

9993889983 / 8966007422

MJR 06, Ratanpuri, 80 feet Road, Ratlam (457001)

LANGUAGE

- English
- Hindi

EXPERTISE

- Real Estate Market Analysis
- Real Estate Verification
- Civil Estimation
- Valuation of NPA
- Factory and Industrial Valuation
- Building and Land Valuation
- Site Visit & Report Under TAT
- Valuation IFRS

EXPERTISE

- Work Efficiency & TAT 92%
- Project Management 91%

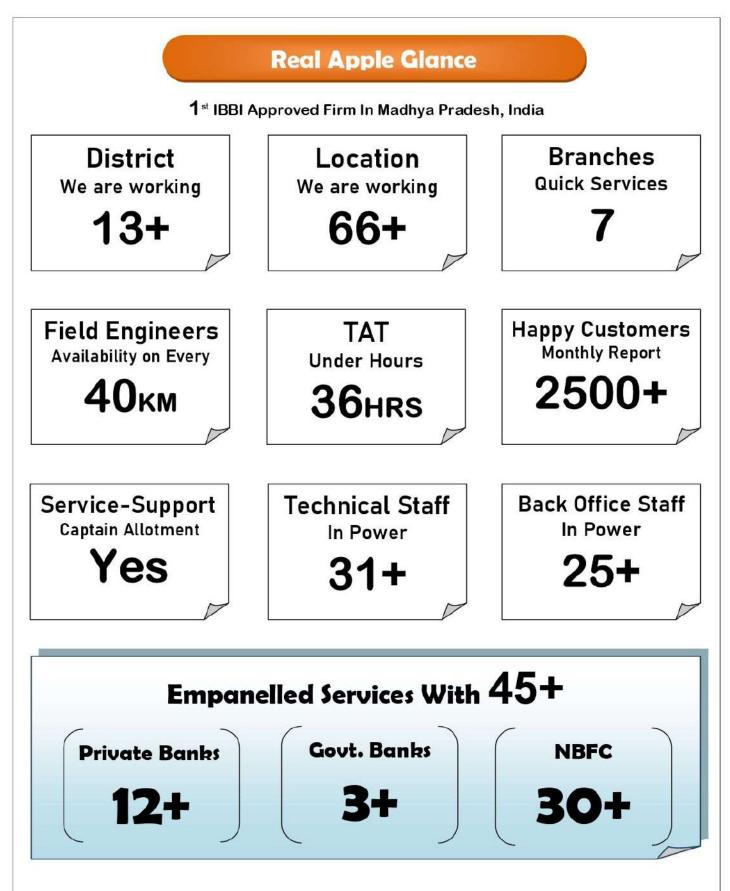
94%

Real Estate Analysis

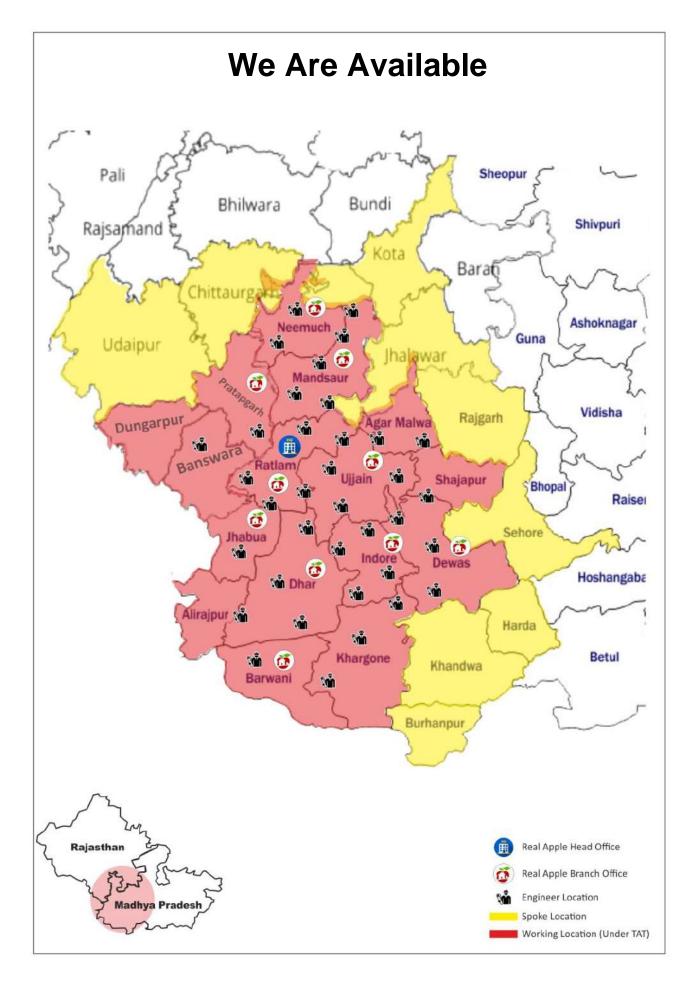
HOBBIES & INTRESTS

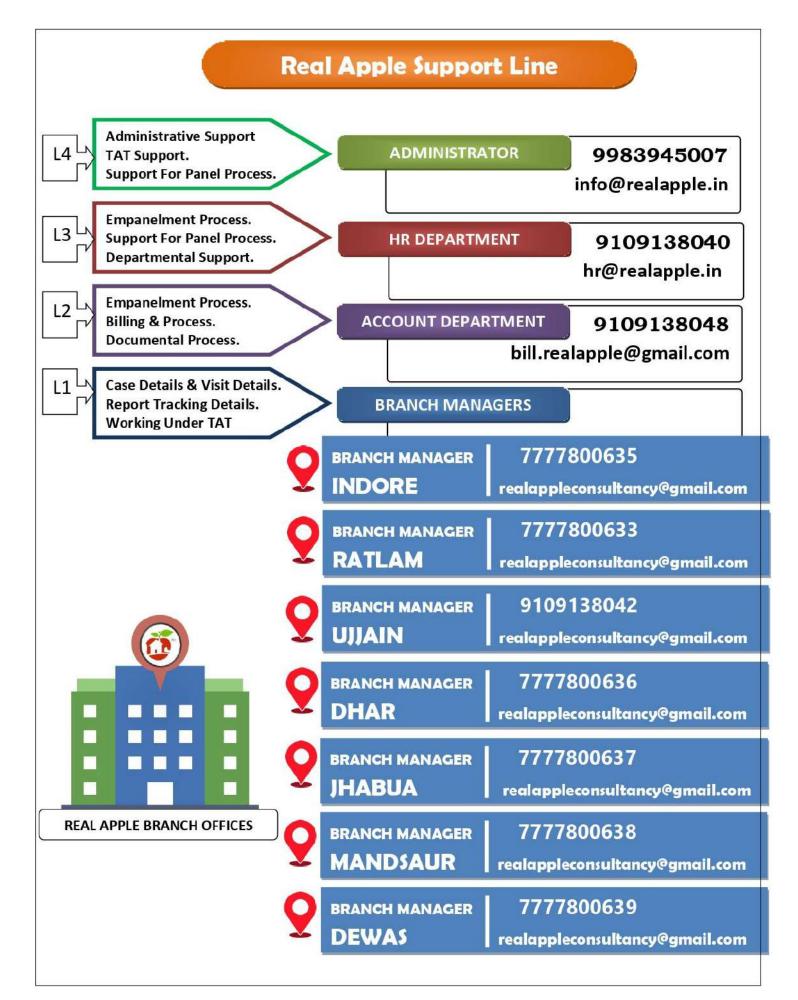
- Reading Fiction
- Daily Journals
- Corporates Cultures
- Social Works

info@realapple.in



Since 2013, Our Consultancy Firm Has Specialized In Providing Expert Land and Building Valuation Services Within The Real Apple Ecosystem. Your Trust Is Our Priority.









Real Apple Consultancy House is a mathematical company with the spatiality of Land and Building Valuation. RACH is established in March-2013 with a particular goal to provide the exclusive Valuation Consultancy services for Finance Industry to help them do Proper Work in Particular Time Frame. The Company has been involved in the field of Valuation consultancy of both the Category Real Estate and Plant and Machinery.

Er. GAURAV AIRAN (Founder of Real Apple and M/S. Gaurav Airan)

- ✓ B.E. Civil, M.Val (R)
- ✓ IBBI Approved & Registered Valuer
- ✓ Approved Valuer by institution of Valuers
- ✓ Member of IOVRVF
- ✓ Associate Member of Institution of Valuers
- ✓ Member of Institution of Engineers Chartered Engineer
- Member of Institution of Estate Managers & Appraisers
- Secretary of Rotary Club Ratlam Prime

ACHIVMENTS & HONOURS

IBBI CERTIFICATE AWARDED at IBBI Office in New Delhi on 19.07.2018. by

MR. P.P. Choudhary (Union Minister at Central Govt.) Dr. M.S. Sahoo (Chairman IBBI)



With Mr. P.P. Choudhary (Extreme Left), Mr. Gaurav Airan (in Middle), Dr. M.S. Sahoo (Extreme Right)



The RACH company's Head office is located at MJR 06 Ratanapuri, 80 feet Road, Ratlam, and Real Apple Has highly skilled and experienced professionals team who are dedicated to providing exceptional customer service. Real Apple Consultancy prides itself on its commitment to always putting its clients first, Real Apple Team Always "Committed to quality and excellence consultancy and service under TAT".

Real Apple Consultancy is a government-registered valuation firm that specializes work in Real Estate and Plant and Machinery Valuation services. It was first established back in 2013 and has since grown to become a respected name in the industry along with Real Apple is a first IBBI approved name in MP. With a total of 6 Branches and 60+ locations are working across the country, Real Apple Consultancy has built a strong reputation for itself by offering reliable and accurate valuations for a variety of commercial, industrial and residential properties.

Real Apple Consultancy House Ratlam

 Head Office : MJR-06, Ratanpuri Colony Near 80 Feet Road Ratlam, Madhya Pradesh

 Branch Office :194 1st floor, kasturba Nagar Main Road, In front of Krishna sweets, Ratlam

 Mobile No. : 89660-07422,

 Land Line : 07412- 407422

Real Apple Consultancy House Mandsaur Branch

Branch Office : 2rd Floor, 201 Mordan Petrol Pump,in front of SBI Main Branch, Mhow-Neemuch Road, Mandsaur, Madhya Pradesh Mobile No. : 99938-89983, Land Line : 07422- 437422

Real Apple Consultancy House Indore Branch

Branch Office : 220-B, 2nd floor, Bansi Trade Centre, MG Road Indore, Madhya Pradesh Mobile No. : 99839-45007, Land Line : 0731- 3527067

Real Apple Consultancy House Dhar Branch

Branch Office : 105-106, Tirupati Nagar Colony, Near Mahajan Hospital, Dhar, Madhya Pradesh Mobile No. : 99839-45007, Land Line : 0731- 3527067

Real Apple Consultancy House Jhabua Branch

Branch Office : Near College Ground, Govt.PG College Road, Jhabua, Madhya Pradesh Mobile No. : 77778-00637, Land Line : 07412- 407422

Real Apple Consultancy House Ujjain Branch

Branch Office :. 1st Floor H.No 3/5- E, Pragati Nagar, Nanakheda, Opp. Office Shyama Prasad Mukherjee Complex, Ujjain Madhya Pradesh. 456013 Mobile No. : 9109138042, Land Line : 07412- 407422

Real Apple Consultancy House Barwani Branch

Branch Office :. 103, Ward 03, Asha Gram Road, Shree ji Kunj Colony, Barwani, Madhya Pradesh Mobile No. : 99938-89983, Land Line : 07412- 407422

LOCATIONS WE ARE AVAILABLE :

Madhya Pradesh & Rajasthan

Neemuch, Nimbahera, Javad, Ratangarh, Singrauli, Malhargarh, Pipliya Mandi, Manasa, Dalouda, Sitamau, Shamgarh, Mandsaur, Garoth, Pratapgath, Bhanpura, Banswara, Sagwada, Dungarpur, Dhodhar, Jaora, Piploda, Sailana, Bajna, Tal, Alot, Mahidpur City, Khachrod, Nagda, Unhel, Ujjain, Makshi, Shajapur, Tarana, Dewas, Shipra, Ashtha, Kannod, Shajapur, Sujalpur, Agar Malwa, Susnera, Sonkaccha, Indore, Rao, Mhow, Pithampur, Sanwer, Betma, Badwah, Sanawad, Badnagar, Badnawar, Petlawad, Ratlam Bamniya, Meghnagar, Jhabua, Dhar, Ghatabillod, Rajgarh, Kukshi, Alirajpur, Jobat, Dhamnod, Maheshwar, Manawar, Barwani, Sendhwa, Khargone AND Many More..



OUR SERVICES:

* <u>Real Estate Valuation and Appraisal:</u>

The mortgage lending value is the value of the property which based on experience may throughout the life of the loan be expected to be generated in the event of sale, irrespective of temporary, e.g. economically induced, fluctuations in value on the relevant property market and excluding speculative elements. In determining the mortgage lending value, the future salability of the property is to be taken as a basis within the scope of a "prudent valuation", taking into consideration the long-term, permanent features of the property, the normal regional market situation as well as the present and possible alternative uses. This reference to the long term clearly sets the mortgage lending value apart from the market value as of an effective valuation date.

We fully understand this and work with the best local firms in the business to get expert property valuations. The Valuation services are required for various purposes as per requirement of Client like for the purpose of Mortgage, Taxes, Acquisition and Merger, Investment and individual for their personal family settlement.

* Feasibility Report

A feasibility study looks at the viability of an idea with an emphasis on identifying potential problems and attempts to answer one main question: Will the idea work and should you proceed with it !

Requirement: Before you begin want your business plan you need to identify how, where, and to whom you intend to sell a service or product or supply a service to local communities. You also need to assess your competition, Additionally and duplication and figure out how much money you need to start your business or community venture and keep it running until it is established. Feasibility studies address things like where and how the business will operate. We provide in-depth details about the business to determine if and how you can succeed, and serve as a valuable tool for developing a winning business plan.

The study is carried out quite thoroughly by discovering several factors associated with the project:

Scope of the study:

Basically, before taking up any project, the scope of the project and the magnitude should be clearly spelled out based on the requisites of the project. Therefore, without having a clear visualization of the project objective, it is not possible to make a successful project. All the resources required for the project should be presented in the report clearly along with the scheduled completion date.

• <u>Procurement of data for the studies:</u>

Although the investment and production costs should be estimated as precisely as possible, the costs and time involved in obtaining the data are not always precise. Therefore, sometimes it is compulsory for the project team to trust on assumptions.

• <u>Verification of alternatives and assumptions:</u>

This is one of the most critical steps in project feasibility analysis, when different alternatives are given regarding choice of technology, capacity and financing. The fundamentals will be stronger when the following options are provided along with the particulars of the project profile:



Estimation & Costing:

Rendered by our expert professionals, these Costing and Estimation Services are assured to be flawless and are broadly appreciated for precision, clarity, timely execution and cost effectiveness. We are well versed with current Indian standards for cost estimation and the conventional L-B-D Format is strictly followed by us. Further Our Clients can avail these services as per their preference at market leading prices.

Work Handled by the Team

Real Estate Valuation:

- MoserBear's Solar Power Plant at Porbandar for the purpose of mortgage,
- Wissan Motors Neemrana for the purpose of IFRS, Handled around 200+cases monthly.
- APF Colony Projects (Approved Project Finance)
- Valuation of B.R. Nahata Group of Colleges (Madhya Pradesh)
- Agrawal 420 (Madhva Pradesh)
- 🔸 Jain Public School (Jain Group) Ratlam (Madhya Pradesh)
- Various private and nationalized banks in Delhi NCR
- ✓ Hotel Meera Chittorgarh, (Rajasthan)
- Unitech Hotels Pvt. Limited at New Delhi & Kolkata
- ✓ Hotel Papaya Tree Rau Indore (Madhya Pradesh)
- Crusher Plant in Neemuch (Madhya Pradesh)
- Delhi Public School Indore (Madhya Pradesh)
- Himalaya International School (Madhya Pradesh)
 C-21 Mall Indore (Madhya Pradesh)
- DP Jewelers Ratlam (Madhya Pradesh)
- Katariya Group (Madhya Pradesh)
- ✓ Malwa Oxygen (Madhya Pradesh)
- Surya Group (Madhya Pradesh)
- ✓ Akash Ke Namkeen (Madhya Pradesh)

- Zeel Industry Badnawar (Madhya Pradesh)
- Maruti Suzuki Patel Moters (Madhya Pradesh)
- Mittal Group (Madhya Pradesh)
- Malwa Group (Madhya Pradesh)
- Dhanuka Oil Industry (Madhya Pradesh)
- Reliance Smart Mall Ratiam (Madhya Pradesh)
- ✓ GD Hospital Ratlam (Madhya Pradesh)
- Gayatri Cinema Ratlam (Madhya Pradesh)
- ✓ Tata Moters Showroom Ratlam (Madhya Pradesh)
- Aurobindo Hospital Indore (Madhya Pradesh)

Since 2013, Under Real Apple Consultancy House till MARCH-2018 we have valued more than 50,000+ Cases in Madhya Pradesh Rajasthan and Delhi NCR.

VISION: Our Vision serves as the framework for every aspect of our service by describing what we need to accomplish in order to continue achieving sustainable, quality growth. We develop innovative services with Hitech to enhance the quality of Finance Industry and thereby we are continually improving the position of our company, as well as enhancing the lives of our employees and our community.

MISSION: Organization Growth : Dreams and Goals : Making Them a Reality.

OBJECTIVE: It declares our purpose as a company and serves as the standard against which we weigh our actions and decisions. We strive to achieve a consolidated, sustained and independent growth on an international basis that ensures long-term business success. To create value and make a difference.



PROFESSIONAL TEAM: Our Team of Highly – Motivated, High performing, professionals who are the best in the field.

PEOPLE: Advance, Innovative, Dedicated, Imaginative, Committed, Effort, and Technical

expertise are the Trademark of our Company. Our endeavor is to develop the service of unmatched quality on time so that we not only meet but exceed customer expectations globally.

LONG TERM BOND: has a clear vision of the years ahead, which is to promote strong customer bonds and long term relationships with a focus on partnership approach.

ENVIRONMENT: To adopt best practices and methods, this will protect the environment and help the development of our employees and the society.

Why Choose Real Apple Consultancy



Accuracy SProfessional Approach

oach 🛛 🕢 Integrity

Comprehensive Solutions

For unparalleled expertise in land and building valuation services, trust Real Apple Consultancy House to deliver accurate assessments and personalized solutions tailored to needs.

REAL APPLE CONSULTANCY HOUSE: WHERE PRECISION MEETS PROFESSIONALISM IN PROPERTY VALUATION.

Director Contact Details :

Er. Gaurav Airan

IBBI Registered Valuer B.E. (Civil), M.VAL (R) MJR-06, Ratanpuri Colony Near 80 Feet Road Ratiam (457001) Mob. No.: +91-9993889983, 91-8966007422 Email: <u>info@realapple.in</u>, Email: <u>realappleconsultancy@gmail.com</u>

Account Department Details :

Pooja Gupta MJR-06,Ratanpuri Colony, Near 80 Feet Road Ratlam (457001) Mob. No.: 9109138048 Email: <u>bill.realapple@gmail.com</u>

HR Department Details :

Manish K Patidar MJR-06,Ratanpuri Colony, Near 80 Feet Road Ratlam (457001) Mob. No.: 9109138040 Email: <u>hr@realapple.in</u>



भारतीय दिवाला और शोधन अक्षमता बोर्ड Insolvency and Bankruptcy Board of India

Certificate of Registration

Valuer Registration No. IBBI/RV/02/2018/10015

1. In exercise of the powers conferred by section 247 of the Companies Act, 2013 read with sub-rule (6) of rule 6 of the Companies (Registered Valuers and Valuation) Rules, 2017, the Authority hereby grants a certificate of registration to Mr. Gaurav Airan, to act as a valuer in respect of Land and Building

in accordance with these rules.

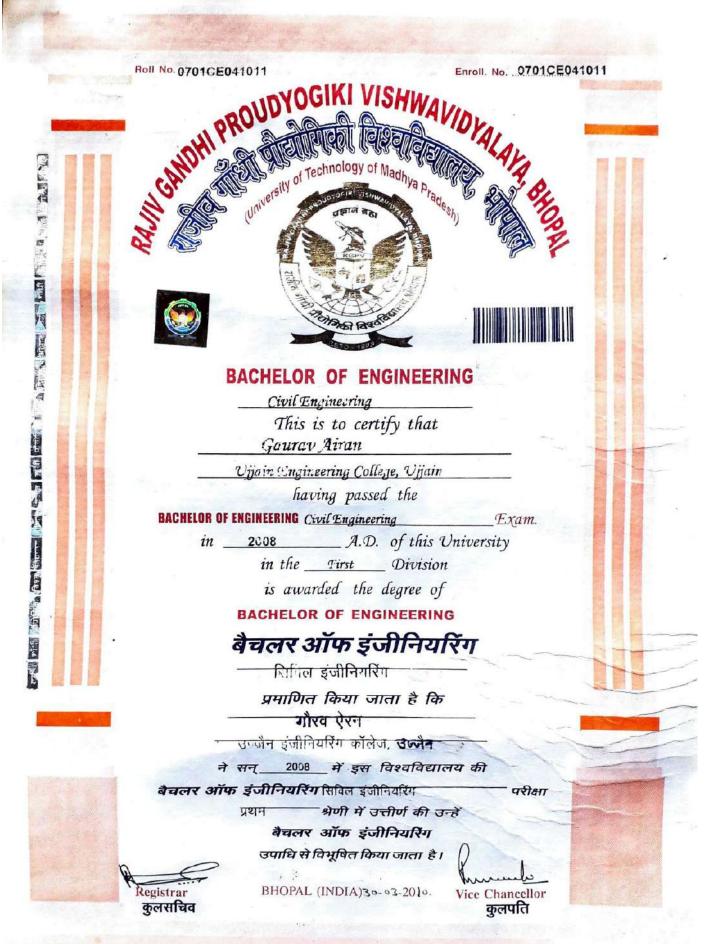
2. This certificate shall be valid from 18th July, 2018.

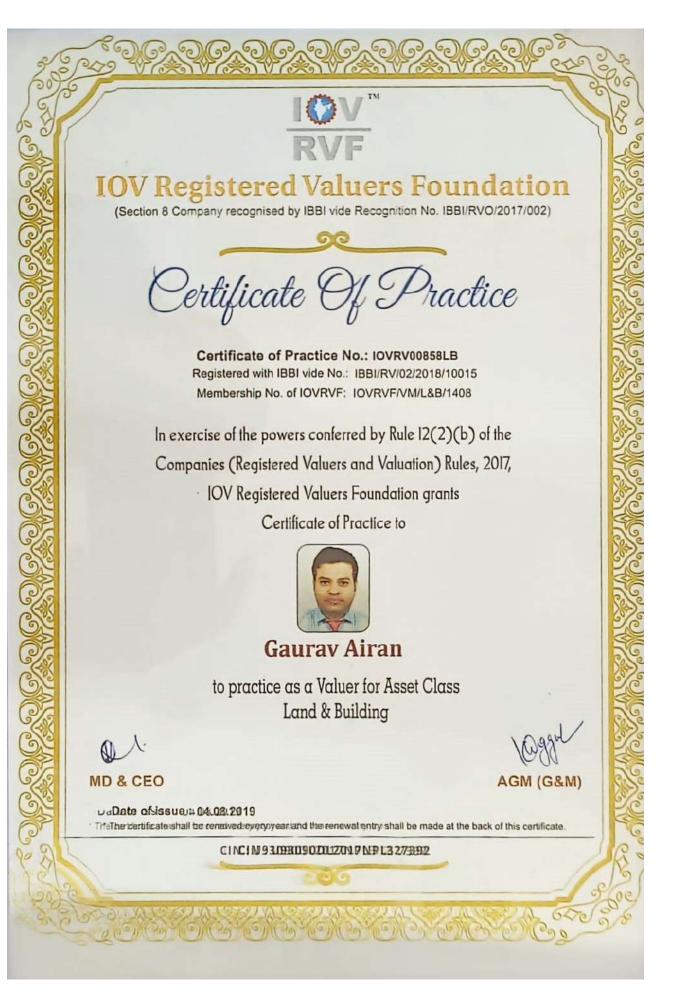
Knighan

(DEBAJYOTI RAY CHAUDHURI)

Chief General Manager For and on behalf of the Authority

Place: New Delhi Date :18th July, 2018







Institution of Paluers

This Diploma of Membership

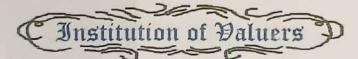
is granted to Gaurav Airan

who has been selected as

Associate

Associate No. A : 24849 Category- Immovable Property

of



on the 11th day of April, 2015 In Witness where of the said Institution has caused its Common Seal to be affixed this 22nd day of September, 2016



Hon. Gen. Secretary

This Certificate is the property of the Institution and must be returned if membership ceases.

(Registered under the Societies Registration Act XXI of 1860) Plot No.-3, Nr. B.B.P.S., Parwana Road, Pinampura, Delhi - 110 034. Phone Nos.: 011-27012855, 27012857 Telefax : 011-27012856 E-mail : indianvaluers@iov.co.in, indianvaluer@yahoo.com, iovaluers@gmail.com Website : www.institutionofvaluers.net

024546



The Institution of Sugineers (India)

MEMBERSHIP CERTIFICATE

This Certificate of Member is Granted to

GAURAV AIRAN

on the Twentyeighth day of February TWO ZERO ONE EIGHT In witness where of the said Institution has caused its Common Seal to be affixed this Twentyeighth day of February TWO ZERO ONE EIGHT



M-1605865

Member of Council

attacharya

Secretary and Director General

006206





The Institution of Engineers (India)

By virtue of Qualification, Professional training and Corporate Membership of this Institution

GAURAV AIRAN

OF

CIVIL ENGINEERING DIVISION

is hereby authorised to use the style and title of

Chartered Engineer [India]

M-1605865

Bh attacharya

Secretary and Director General

Dated 09-03-2018



To,

HDFC Bank Limited Bank House 3rd Floor, Brilliant Avenue, Sch. No. 94, Behind Bombay Hospital, Ring Road, Indore - 452 010 M.P.

Real Apple Consultancy House House No. - 201, Second Floor, Tirupati Plaza, Station Road, Mandsaur – M. P.

Sub: Terms of Reference for the activity of Valuation of Immovable Asset.

Ref: Your discussion with HDFC Bank Ltd. dated _____regarding valuation of Immovable Asset.

With reference to the discussion that you had with HDFC Bank Ltd, we request you to kindly note the 'Terms of Reference' as a pre - requisite to our proposed association

- 1. The Asset should be personally verified by the staff who has the required qualification and relevant experience for the assigned task.
- The registered document provided should be checked in favour of borrower before the initiation of the valuation activity. The area, address and ownership of the property should be checked from property papers.
- 3. The area of the property should be tallied with the measurements mentioned in the property papers and any unauthorised area should be excluded from the valuation.
- 4. The report should provide current Government approved rates and recommended rates for fair market value of the property. The basis of recommendation of market value with transaction references and the correct valuation methodology appropriate for the concerned property should be documented as well.
- 5. The report should share (On a best effort basis) the various risks associated with the property including the demolition risk, if there are any violations of court orders, public notices, violation of norms. This may be obtained from market references and knowledge.
- 6. Access to the property should be verified and described in the report.
- 7. The approach applied for arriving at the valuation with reasons and conclusions should be documented in the report.
- The details required in the report for underwriting the application should be captured accurately. These details will be advised by the Bank from time to time.
- 9. The report prepared for HDFC Bank should not be shared with any other financer.
- 10. The valuer should correctly identify the property to be valued on site basis the documents provided by the Bank, and indemnify the bank in the event of a mismatch or fraud.
- 11. The Valuer should record the details (along with property number of the documents) which has been referred by him while providing the valuation report.
- 12. The guidelines and advisories provided by the bank from time to time along with the terms and conditions mentioned in the agreement signed with the bank should be adhered to.

Sincerely,

Authorised Signatory HDFC Bank Ltd

Suga CA. SUYASHAGRAWAL CREDIT MANAGER MORTGAGES (HDFC) S26061, (M.P.)



RO/RATL/CRMON /2021-22/23

Dated:-15.12.2021

GAURAV AIRAN, REAL APPLE CONSULTANCY HOUSE Add- MJR-06, RATNAPURI COLONY, 80 FEET ROAD RATLAM-457001 MOB-0093889981

(Category-A)

Dear Sir.

Reg: Your request for empanelment as Panel Valuer Ref: 1. Your application dated-17/07/2021 2. ZO Approval letter no. ZO/BHOPAL/CREDIT MON/2021-22/1113 dated-14/12/2021.

We draw your reference to your application dated- 17/07/2021 requesting for empanelment as Valuer.

We are pleased to inform you that you /your firm/company has been taken on Bank's panel for rendering professional services as Category-A (No limit for value of property for valuation) in the area of Valuation of Land & Building (not for valuation of properties to be auctioned under SERFAESI Act) for a period of 3 Years unless & until removed from the Bank's panel during annual review.

The utilization of your services shall be subject to the following conditions:

- 1. The empanelment would not amount to any commitment on the part of Bank to provide any professional assignment. You should undertake any assignment only upon getting written request from our Branch/Regional Office/Zonal Office.
- Professional fees as per following structure shall be paid.

Please note that present fee payable to the Valuers on panel is as under:

A) Valuation fees for property including Machinery - Retail/Agriculture advances

Value parameters	Max. fees payable to valuer (fixed)
	Rs.3000/- + GST
Up to Rs.10 lakhs Rs.10 lakh/-to Rs.25 lakhs	Rs.4000/-+GST
Rs. 25 lakhs to Rs. 50 lakhs	Rs. 5000/- +GST
Rs. 50 lakhs to Rs. 1 crore	Rs. 7500/- +GST
Rs.1 crore and above	Rs.10000/- +GST

Note:- Maximum Fees payable for valuation of vacant plot/land/ Residential sites related to Retail/Agricultur advances will be 50% of applicable fee, subject to Maximum of Rs. 5000/-+GST to the Valuer.

A

W

Page 1 of 3



Mr. Gaurav Airan, Real Apple Consultancy House, M.I.R- 06, Ratanpuri Colony, 80 feet road, Ratlam (M.P.) 457001

Dear Sir,

Re: Empanelment as Panel Valuer for the Specified Asset

This has reference to your application dated 25/10/2023 for empanelment as a Panel Valuer for land and building ("Specified Asset"). LIC Housing Finance Limited ("LICHFL") is pleased to inform you that we would like to [empanel you as a valuer for the Specified Asset ("Panel Valuer"). The empanelment will be subject to both parties executing a duly stamped empanelment agreement ("Empanelment Agreement"), which sets out the terms and conditions of your empanelment and scope of your work as a Panel Valuer. The format of the empanelment agreement ("Empanelment Agreement") is annexed to this letter and marked as Annexure A.

The empanelment will be on a principle-to-principle basis. In consideration for services rendered, LICHFL will pay you fees as will be set out in the Empanelment Agreement (or as may be amended from time to time). Please refer to Schedule 1 hereto, which sets out the indicative fees payable to you.

This letter shall automatically expire upon the execution of the Empanelment Agreement or within [30 (thirty)] days from the date of this letter, whichever is earlier.

If the above terms and conditions are agreeable, you are requested to kindly return the duplicate copy duly signed by you, as token of acknowledgement of the empanelment.

Thanking you,

Yours faithfully, For LIC Housing Finance Limited

Authorized Signatory Manager (Operations)

Back Office Bhopal

BHOPAL BACK OFFICE : 6A - 6B, 1st Floor, Suri Arcade, Govind Garden, Opposite Bijli Nagar, Raisen Road, Govind Pura, Bhopal - 462023 Tel. 0755-4063007, 4063008, E-mail : bo.bhopal@lichousing.com www.lichousing.com

Corporate Office : LIC Housing Finance Ltd. 131, Maker Tower, "F" Premises, 13th Floor, Cuffe Panrade, Mumbai - 400 005 Tel.: +91-22-2217 8600, Fax : +91-22-22178777 Email: lichousing@lichousing.com, CIN - L65922MH198PL052257 Registered Office : LIC Housing Finance Ltd. Bombay Life Building, 2nd Floor, 45/47, Veerr Nariman Road, Fort, Mumbai - 400 001 Tel.: +91-22-2204 9682 / 9799 / 0006 / Fax : +91-22-2204 9682 Email: lichousing@lichousing.com, vvvv.lichousing.com



Date-15.9.2020

To,

M/s. Real Apple Consultancy House

Sub -: Empanelment of Valuation Firm

We are pleased to inform you that your firm has been included in the list of empanelled valuation firms of the Company for providing services on the following terms and conditions and such other terms which may be modified, altered or changed from time to time by mutual consent. Kindly return a copy of this letter duly signed and stamped as a token of your acceptance of the offer.

Terms and Conditions

- 1. You shall provide services as stated in Annexure 1 as required by the company from time to time.
- In consideration of your providing services to the company, the company shall pay you such fees as mentioned in Annexure 1 for such services rendered.
- 3. You agree that this understanding is strictly on principal to principal basis. Nothing contained herein shall be construed or deemed to create any association, partnership or joint venture or employer employee relationship or principal agent relationship in any manner whatsoever between the firm, its partners, employees or agents and the company. Further you undertake that one of your partners, agents, subcontractors, or any of its employees, shall held themselves out as employee, agent, or subcontractor of the company.
- 4. You recognize and accept that all data and information coming to your knowledge during the course of your rendering services to the company is and will be of a confidential nature and you, your employees and personnel shall not use or attempt to use or permit any party to use such data or information or disclose or divulge such data or information to any party other than to a party specifically authorized by the company in writing. You or your employees or personnel shall not reveal any such data or information to any party or make or keep copies of any such data or information given to you. All such data or information shall be, on expiry or early termination of this letter agreement or upon request by the company, immediately returned to the company. You will be responsible for ensuring safe custody of all information, software and particulars provided to you and for return of the same to the company on demand.Obligation under this clause shall continue to apply even after termination of this letter Agreement in perpetuity.
- 5. In the event of conflict of interest, you shall intimate the company of such conflict before providing any service to the company.
- You agree and undertake that while the firm is empanelled with the company the firm shall not undertake, provide or carry out any services for any person which may conflict with Company's interest.
- This letter Agreement shall be valid and remain in force unless terminated by the company or by the firm giving a prior written notice of 30 days to the other party.
- You shall provide services to the company only on receipt of written communication in this regard from any employee of the company.
- 9. You shall provide valuation report substantially in the form set out in Annexure II as the case may be .
- 10. You shall duly comply with the timelines mentioned in Annexure I for each set of services.
- 11. You shall raise invoice for each month by 7th of following month and submit the same to the company official requesting you to provide any services. The company shall pay the invoices duly raised within 30 days from the date of receipt of the invoices.
- You shall provide to the company the contact details of at least two persons for each branch of the firm who will act as on point relationship between the Company and your respective branch.

Kindly sign the duplicate copy of this letter and return to us as a token of your acceptance of the above terms and conditions.

Thanking You



SK FINANCE LIMITED

Regd. Office : G 1-2, New Market, Khasa Kothi, Jaipur, Rajasthan - 302001 Ph.: +91-141-4161300-500 | Toll Free Number: 1800 1039 039 E-mail : info@skfin.in | Website : www.skfin.in CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2



भारतीय स्टेट बैंक STATE BANK OF INDIA

Letter No.TCC/2020-21/1059/NSV/6

Shri Gaurav Airan 54 Ist Floor, Stadium Market Do Batti, Ratlam Distt: Ratlam M- 9993889983

Dear Sir(s) / Madam,

LETTER OF EMPANELMENT AS A VALUER:

With reference to your application for empanelment as a valuer with this organisation, in asset class Land & Building, we are pleased to inform you that the appropriate authority has accepted your application and empanelled you as a other than SARFAESI valuer in the assets class Land & Building under Category- C with the following assignment.

i) Valuation of properties under Home Loan (Loan Amount in Rs): No Limit

ii) Valuation of properties/assets pertaining to Companies : Upto Rs. 5 Crore

iii) Valuation of properties/assets pertaining to non Corporate: Upto Rs. 5 Crore

Valuation can be assigned for Corporate as well as Non-Corporates.

2. In this context, please return duplicate copy of this letter, in person, alongwith KYC and enclosed documents duly signed by you in all the pages as token of your acceptance.

i) Letter of Indemnity by Engineers/ Valuers (Annexure-XV) ii) Terms and Conditions (Annexure-IX) iii) Service Level Agreement (Annexure- SLA)

3. Please visit State Bank of India, Administrative Office Indore or near by RBO to execute the Service Level Agreement (SLA) with the Bank on Stamp Paper as applicable in the State/Place where executed by 25.06.2020, so that your services can be availed by our branches/operating units w.e.f. 01.07.2020. The validity of your empanelment is for 3 years, i.e. upto 30.06.2023 subject to annual review.

4. Please note, your empanelment as valuer and assignment of valuation work is subject to outcome of Writ Petitions (WPs) filed against the Bank in various courts.

Yours faithfully,

Assistant General Manager(C&PM) Enclosed : As above



Dated- 20.06.2020

SBFC

129188

Date:- 01 FEB 2024

To,

REAL APPLE CONSULTANCY HOUSE . MJR-06, RATANPURI COLONY, NEAR 80 FEET ROAD, RATLAM 437001

Subject:- Welcome Letter

We are pleased to inform you that with effect from **03 Feb 2021**; you have been appointed as Valuation Service for SBFC Finance Ltd. The Terms & Conditions and payout structure have been already provided in the Agreement shared with you earlier.

Vendor Code Alloted - VAL_813

Expecting a long lasting & mutually beneficial relationship with you.

Incase of any queries, request you to contact us at +91 022 6787 5300.

Yours Faithfully,



SBFC Finance Ltd. (Vendor Management Unit)



Date: 21st March 13

Real Apple Consultancy house 216, Tilak Marg, Near Clock Tower Neemuch (M. P.) 458441

Dear Sir,

Sub: Retaining your services for valuation of mortgaged properties

We take the reference of your application showing your willingness to provide your services for valuation of our mortgaged properties. We, after going through your profile are of the view that you have requisite experience to provide the services for the valuation of the mortgaged properties.

We would therefore like to retain your services on the basis of the terms stated here under:

- You will provide your services to the best of your abilities and as per prevailing law and practices pertaining to valuation
- 2. You will provide your services to the best of ethics of your profession.
- 3. You will have to justify your valuation by showing the reasons for the same.
- This offer is valid only till the litigation, if any, is filed by any person against you for the violation of professional ethics.
- 5. We reserve our right to withdraw this offer without assigning any reasons thereof.
- We reserve our right to appoint one or more valuers in your area without assigning any reason therof.
- You will have to handover all the documents, statements and all other material given to you to carry out the valuation upon termination of your service.

Kindly sign the duplicate copy of this letter as a token of your having read, understood & accepted the afore-mentioned terms.

Thanking you

Yours faithfully For GRUH FINANCE LIMITED,

Authorised Officer

A subsidiary of HDFC Ltd

प्रपत्र (ग) (नियम 3 (3) देखिए) [मध्यप्रदेश दुकान एवं स्थापना अधिनियम, 1958] स्थापना के पंजीयन का प्रमाण पत्र

Date: 2020.03.12 17:38:53 IST Reason: Eslabishment Certificate

:

भाग - क

कार्यालय :District Labour Office, RATLAM

(1) पंजीयन चिन्ह एवं क्रमांक : C/1281614

(2) स्थापना का नाम REAL APPLE CONSULTANCY HOUSE

(3) स्थापना के (डाक का) पूरा पता : M J R 06, RATANPURI COLONY RATLAM

(4) स्थापना के कारोबार, व्यापार या व्यवसाय का स्वरूप : Any Others Commercial Establishment

(5) मालिक, प्रबन्धक, अभिकर्ता (एजेंट) अथवा अन्य कोई व्यक्ति, जिसके अधीन या नियंत्रण में स्थापना का कार्य संचालन होता हो :

	नाम 🥌	पिता / पति का नाम	पता	
मालिक	GAURAV AIRAN	RAJKUMAR AIRAN	M J R 06, RATANPURI COLONY RATLAM	
प्रबन्धक	GAURAV AIRAN	RAJKUMAR AIRAN	M J R 06, RATANPURI COLONY RATLAM	
अभिकर्ता	GAURAV AIRAN		M J R 06, RATANPURI COLONY RATLAM	

(6) स्थापना में सेवा नियोजक के रूप में हित रखने वाले अन्य व्यक्ति(व्यक्तियों) यदि कोई हो तो, उनका नाम, पद और राज्य में उसका पूरा पता :

स.क.	नाम		पद	पता	
	1 NIKI⊤A AIRAN		PARTNER	M J R 06, RA	TANPURI COLONY RATLAM
7) सेवायुत	र्गं की कुल संख्या :		पुरुष	महिला	योग
2	5 - 0	प्रौढ़	2	0	2
		युवा			0
पंजीयन श	ल्क: Rs.25	योग	2	0	2

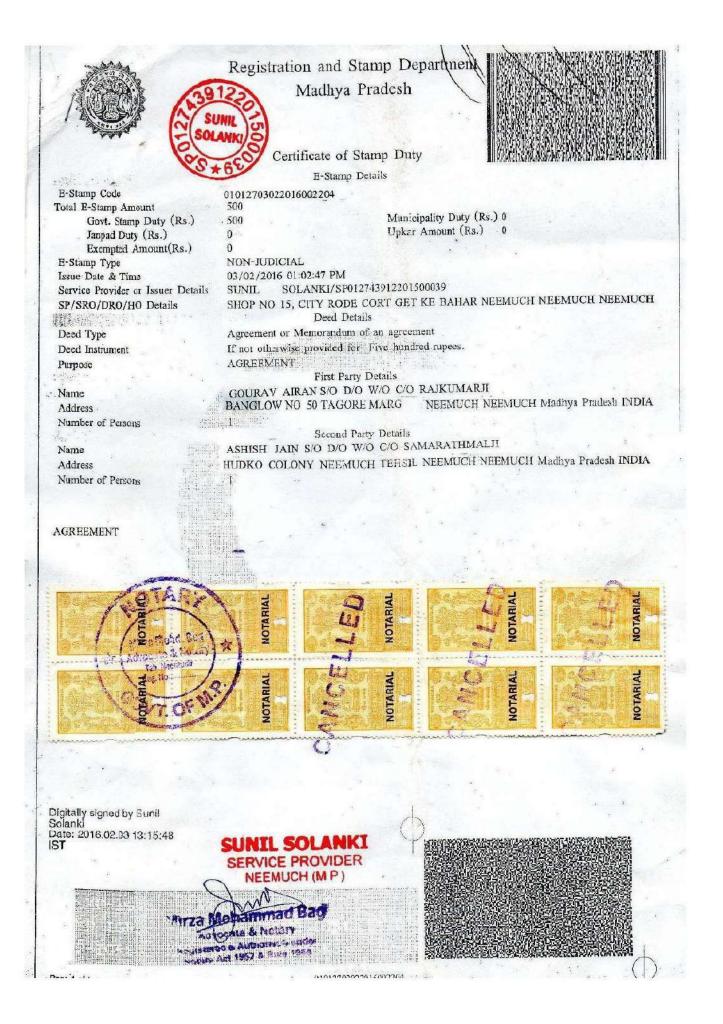
प्रमाणित किया जाता है कि स्थापना जिसका विवरण ऊपर दिया गया हैं, मध्यप्रदेश दुकान एवं स्थापना अधिनियम 1958 (क्र., सन 1958) के अंतर्गत आज दिनांक 12/03/2020 को पंजीयन की गई है | निरीक्षक

ागरावाफ दुकान एवं स्थापना अधिनियम 1958 के अंतर्गत

This certificate is accepted across all the departments and can be validated online on www.labour.mp.gov.in

Receipts / certificates / renewals generated from http://shramsewa.mp.gov.in are valid and does not require physical signatures / authorization, the certificate can be validated online from http://shramsewa.mp.gov.in.







(Amended)

Government of India

Form GST REG-06

[See Rule 10(1)]

Registration Certificate

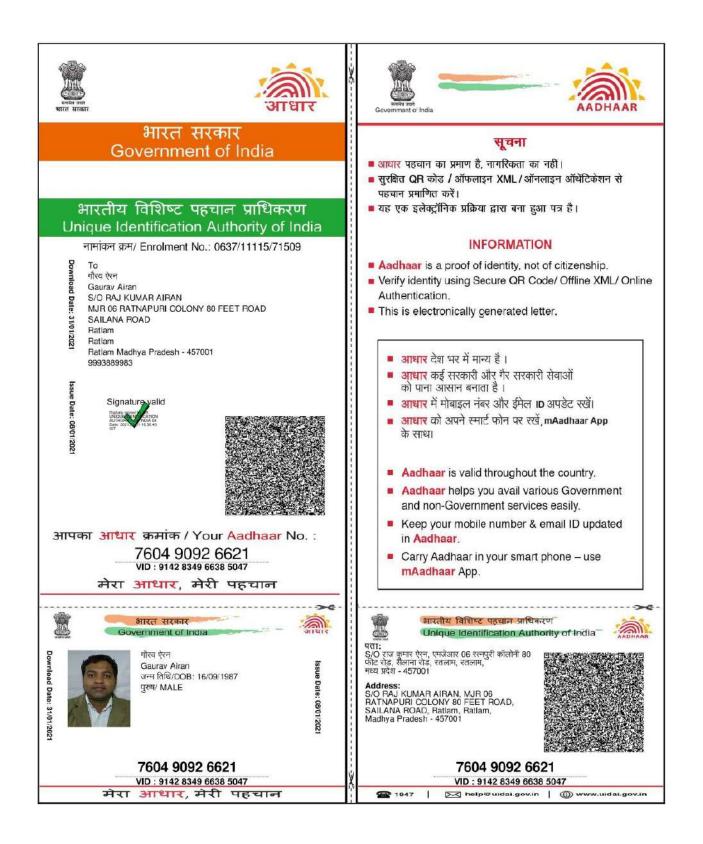
Registration Number :23AAQFR2447A1ZG

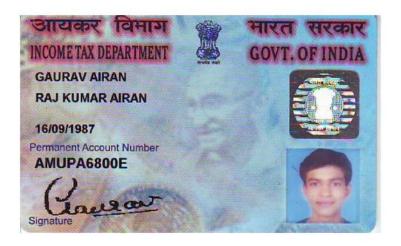
1.	Legal Name	Real A	pple Coi	nsultancy House		
2.	Trade Name, if any	Real A	pple Co	nsultancy House		
3.	Constitution of Business	Partner	rship			
4.	Address of Principal Place of Business	06, M .	J R 06 R	atanpuri colony, R	atlam, Ratlam	, Madhya Pradesh, 457001
5.	Date of Liability	26/06/2	2017			
6.	Date of Validity	From		07/07/2017	То	Not Applicable
7.	Type of Registration	Regula	r			
8.	Particulars of Approving Auth	ority				
Signa	ature					
Nam	e					
Desi	gnation					
Juris	dictional Office					
9. Da	te of issue of Certificate	04/09/202	21			
Note:	The registration certificate is require	d to be proi	ninently o	displayed at all place	s of Business/O	ffice(s) in the State.

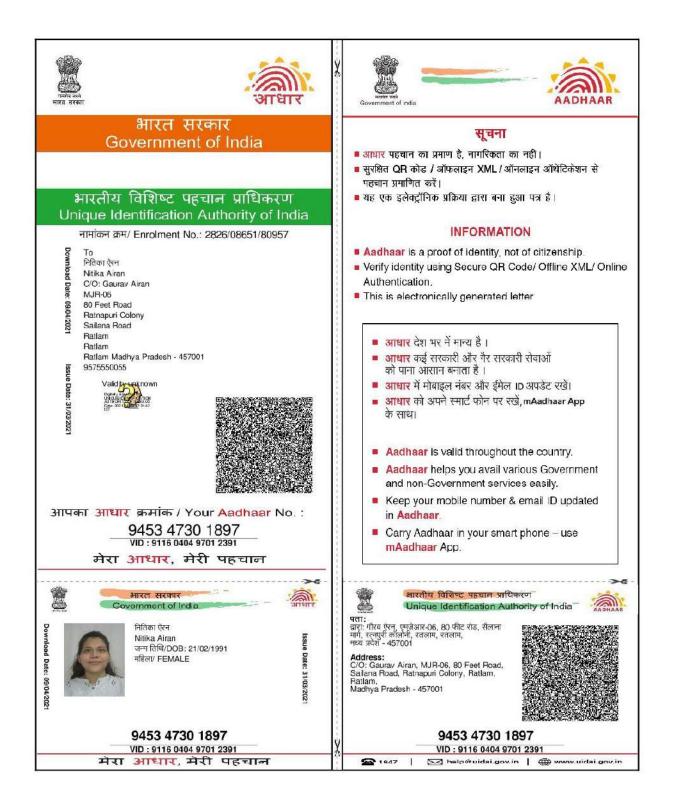
This is a system generated digitally signed Registration Certificate issued based on the deemed approval of application on 04/09/2021.

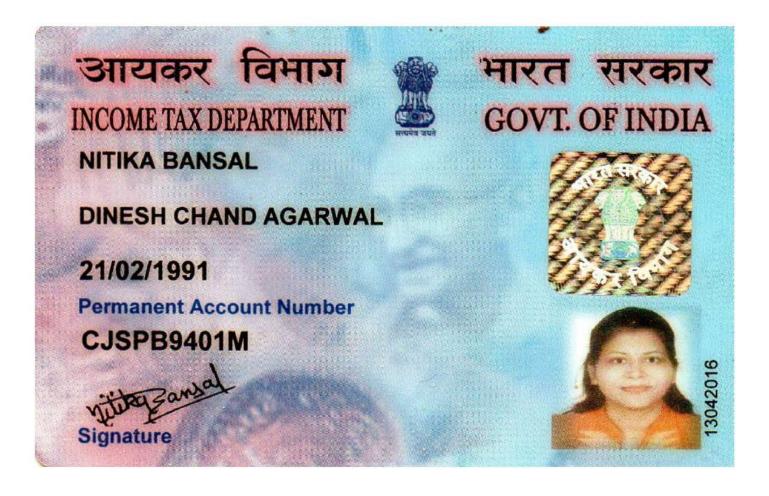


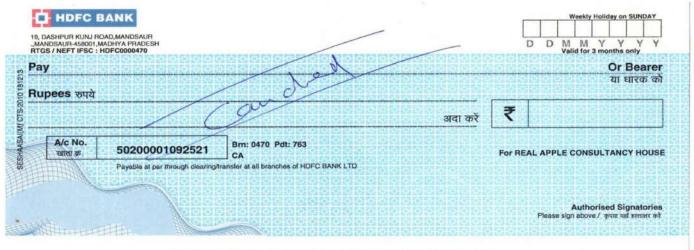
Mac	dhya Pradesh	Pasch	im Ks	shetra Vi	dyut	t Vitrar	n Comp	oany Ltd.	Indore : En	ergy B	ill
VV	G.P.H. Compou	nd, Pologro			ALC: NUMBER OF	2SGC0151 Centre N	and the second	lly Owned by o http://www	Govt. of M.P.) .mpwz.co.in		
IVRS	N3264015579		Lo	cation Code	2	3524204 -	[URBAN]	Old Serv	ice Number RT5-1	19-9645782	2000
Division Name	ratam city							Tariff Cl	ass	LV1.2	
Service Number	VNZ2 - 18 - 3264015	579						Month		OCT-2022	2
Bill Number	OCT22N001367837		Bil	I Date		04-Oct-202	22	Units co	nsumed	694.6	
Mr. / Ms.	GAURAV AIRAN RA	JKUMAR A	AIRAN					Bill Den	nand	6241.09	
Address	MJR I/6RATAN PUR	BACK BA	VDI RATI	AM				Total Bil	Amount On Due D	ate (In Rs.)) 6187.00
10- 14 10-11 DAD	RATLAM								Bill Paymen	t last Date	
Employee Number			Mo	bile Number		99*****983			Via Cheque	V	/ia Cash
Pole Number			Ph	ase Given		SINGLE			17-Oct-2022	19-0	Oct-2022
Meter Serial No	SCHNEIDER977120	16		ad Sanctioned		0.88 KW					
Current Read Date			1.50	ontract Deman	Enne in	0.0 KW			Caus El	o otvioitu .	
Reading Type	NORMAL			aximum Dema	and I	0			Save El	ectricity	
Aadhaar Available?				P.L. Number							
Feeder Code	8022220503			T.R. Code		VBN00000					
Current Reading	Previous Reading	M.F.	P.F.	Meter Consur	nption	0.65555515151	ed Units	Total Units	GMC Units	0.7	Billed Units
15662.33	14967.73	1	0	694.60		0.	00	694.60	0.00		694.60
Distribution Center	VINOBHA NAGAR Z							Amount	1070-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-5-		Rs / Paise
	VINOBHA NAGAR Z	ONE					Energy	Energy Char			4380.32
Contact number For				internet Frankrise				FCA Charge			71.77
	N KUMAR RANGEEL	A	Ass	istant Enginee	er.			Fixed Charge			1269.00
	70519						Govt.	Electricity Du			520.00
Complaint not reso			-					Metering Cha			0.00
Contraction of the second s	tlam_city		Exe	cutive Engine	er		Other	ASD Instalm		60	0.00
Phone No. Meter reader SMAR	T METER DEAD						Charges	e	Surcharge/Incentiv	e	0.00
		-			Non h	oeneficiary		Penal Charge Other Charge			0.00
	ige Daily Supply Give stic light and fan	- S	Cocurity A	mount Deposit					Current Month Bill		
Bill Basis Actua				mount Pending		Govt.		Street, States of the second second	ibsidy Amount		6241.09 0.00
Last Payment Detai			becunty A	mount renaing	9 0.1		Subsidy	Sub Total	ibsidy Amount		6241.09
Bill Month Amoun		C Number		Punch Date	Pav	ment Date			Security Deposit (-)		25.66
SEP-2022 575		VZ170920222	9260			7-Sep-2022		CCB Adjustn	and the second		0.00
0								Other Rebate			28.76
Consumption Detai	Is Of Previous Mont	hs			_		Other Rebates	Employee R			0.00
Reading Month	Reading D	(1994)	Re	ading	Units (Consumed	Rebutes	집 전 이상 방송 가지 않았다.	Load Factor Rebat	ie (-) (0.00	
SEP-2022	01-Sep-20)22	14	968		594		Previous Mo	nth Delayed payme	nt Surchar	ge 0.00
AUG-2022	01-Aug-20)22	14	374		686	Current P	ayable Amount			6187.00
JUL-2022	01-Jul-20	22	13	3687	3	1230	Old Dues	/ Arrear			
JUN-2022	01-Jun-20	22	12	2458	8	1410	Amount re	ecieved			0.00
MAY-2022	01-May-20	022	11	047		1001	Total Amo	ount Payable O	n Due Date		6187.00
APR-2022	01-Apr-20	22	10	0046		727	Due Date	Late Payment	Surcharge		77.00
Daily Average of cur	rent Bill	206.23					Total Amo	ount Payable A	fter Due Date		6264.00
Daily Average Unit C	Consumption(Units)	23.15					Don't Wai	t for Last Date			
Cash Adjustment D	letail									Execu	utive Engineer
Code	Description			Posting Month	A	Amount					
	Description			r obtang montan		inoun					
								12			
	stem: NGB Report 1.	1.0 Sat Oc	1 08 17:35	5:42 IST 2022	v10			Seale	d Payable Amount	Receipt	
Important Notice	20										
Tariff Category : LV											
	ATP/ KIOSK / Departr	nental Colle	ction Cen	ter is also star	ted at	VINOBH/	A NAGAR 2	ONE			
** Customer Care No											
	Madh		Contraction and the	Ksnetra Vidyu	it vitrai	n Compan	y Ltd. Indor	e :Electricity Bi	n:Page		
Bill Month	OCT-2022	ratlar		umber OCT	220100	01367837					
			DIII N	umber OCI	221100	130/03/					
IVRS	N3264015579										
Service Number	C 1.000000034042		2417242								
Customer's Name	GAURAV AIRAN										
		Bill Paym	ent last D	ate							
	Via Cheque		_		1	Cash					
	17-Oct-2022				19-Oct	t-2022					
Total Bill Amour			87.00								
Total Amount Pa	ayable After Due	Date 62	264.00						Sealed Payable	Amount Re	eceipt











"000011" 458240001: 01687?" 29



Reg. Office: - MJR-06, Ratanpuri Colony, 80ft Road, Ratlam, M.P. Mail ID - realappleconsultancy@gmail.com Contact No- 07412-407422 (RTM) 9993889983, 9109138048 GSTIN : 23AAQFR2447A1ZG PAN No: AAQFR2447A

S.NO.	Name Of Engineers	Gender	Responsibility
1	Er.Gaurav Airan	Male	Director
2	Nitika Airan	Female	Team Leader
3	Er.Abhishek Thakur	Male	Field Engineer
4	Er.Bharti Soni	Female	Team Leader & Report Checker
5	Er.Dheeraj Meena	Male	Team Leader
6	Er.Govardhan Maida	Male	Team Leader & Report Checker
7	Er.Hitesh Bagdiya	Male	Field Engineer
8	Er.Krati Sona	Female	Team Leader & Report Checker
9	Er.Lakhan Patidar	Male	Field Engineer
10	Er.Pravesh Jain	Male	Chief Technical
11	Er.Rahul Thorecha	Male	Team Leader & Report Checker
12	Er.Rajendra Nayak	Male	Field Engineer
13	Er.Sachin Tomar	Male	Field Engineer
14	Er.Shahrukh Mansuri	Male	Field Engineer
15	Er.Vaibhav Goswami	Male	Team Leader & Report Checker
16	Er.Vivek Chouhan	Male	Team Leader
17	Er.Yash Garg	Male	Team Leader
18	Er.Sachin Arya	Male	Field Engineer
19	Er.Raviraj Prajapati	Male	Field Engineer
20	Er.Pradeep Dhabi	Male	Field Engineer
21	Er.Vivek Tiwari	Male	Field Engineer
22	Er.Vakil Bagadaa	Male	Field Engineer
23	Er.Rameshwar Sen	Male	Field Engineer

Real Apple Qualified Engineers Team

Authority Signature



Reg. Office: - MJR-06, Ratnapuri Colony, 80ft Road, Ratlam, MP Mail id – realappleconsultancy@gmail.com Contact No- 07412-407422 (RTM) 9993889983, 9109138048 GST No. : 23AAQFR2447A1ZG PAN No. : AAQFR2447A

Date: XX/XX/XXXX

To,

Sub.: Registration under the Micro, Small and Medium Enterprises Development Act, 2006

Dear Sir,

I/we herewith confirm that our Partnership Company _____ "Real Apple Consultancy
House"_____ is not registered under the Micro, Small and Medium Enterprises Development Act,
2006 on __NA_____ and its registration no. is ______NA_____. Copy of
registration certificate is attached herewith for your reference.
This is for your information and record.

"Thank You"

With regards,

Authorized Signatory



"Self Declaration"

Real Apple Consultancy House hereby declare that I have no close relatives currently employed within the organization in marketing, FI agency. Furthermore, there are no internal relationships or familial ties that could pose a conflict of interest within the company's current workforce. I affirm the accuracy of this statement and my commitment to maintaining a professional and unbiased work environment.

Real Apple Consultancy House hereby declare that there are no pending legal processes or criminal cases against our valuation work. Our company has maintained a clean legal record, and we have not been blacklisted by any organizations or banks. We are committed to upholding the highest ethical standards in our business practices and ensuring the integrity of our valuation services. This declaration is a testament to our dedication to providing reliable and trustworthy services to our clients while adhering to all legal and regulatory requirements.

Authority Signature



USP of Real Apple Consultancy House

- ✓ Real Apple is a Trademark cum Registered Organization.
- ✓ Young Team (Between Age Of 25-40 Years).
- ✓ IBBI Registered Valuer As Per Companies Act -247
 - o (As Per Information Gathered SBI Required IBBI Registered Valuer From 01.10.2018)
- ✓ Good Command Of Real Estate Market Of the Areas.
- ✓ Visits Done By Experienced Engineers Team.
- ✓ We Promises our TAT. (One Day TAT For Local Cases And Two Days For Outside Municipal Limit.)
- ✓ Providing Coordinates (LATITUDE & LONGITUDE) Of The Property Which Is Having Accuracy Level Of 5m, By Which We Can Search The Property Valued Thru The Satellite Map.
- ✓ Valuation By Suitable Approach.
- ✓ Friendly and Cooperative Behaviours.
- ✓ Report Creates Thru Software, To Avoid Manual Error.
- ✓ Valuation Report With Proper Remark Related To Property.
- Having Local Offices In Each District I.E. Indore, Ratlam, Dhar & Mandsaur
- ✓ We are working 45+ Empanelment.
- ✓ Having Experience of Local Market Of 10 Years.
- ✓ We Assign "Captain" To Every Empanelled Finance To You Can Get Solution At Same Time Or Same Day.
- ✓ Working with Corporate ethics and Manners.
- ✓ Working and Update Technology and Process.
- ✓ We work under Business Mentor, guider and Experts.

Authority Signature

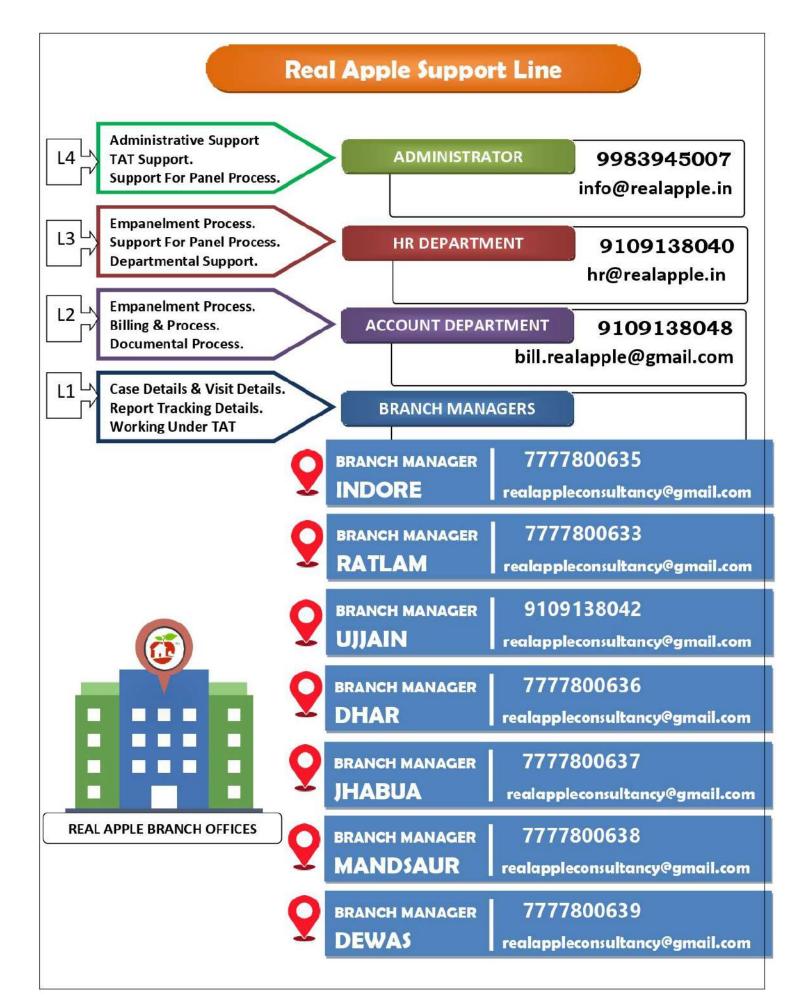


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9109138048, 9993889983 GST No. : 23AAQFR2447A1ZG Pan No. : AAQFR2447A

OFFICE PHOTOS









Director Contact Details

Er. Gaurav Airan (Director) 9993889983, 8966007422 Email: <u>info@realapple.in</u> realappleconsultancy@gmail.com

Account Contact Details :

Pooja Gupta Contact : 9109138048 Email: <u>bill.realapple@gmail.com</u>

HR Contact Details :

Manish K Patidar Contact : 9109138040 Email: <u>hr@realapple.in</u>

Real Apple Consultancy House

HO : MJR 06, Ratanpuri Colony, 80 Feet Road, Ratlam. 457001 BO : Scheme No 35, Kasturba Nagar Main Road, In front of Krishna Sweets, Ratlam 457001