

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Rajendra Murlidhar Godbole & Mrs. Yashodhara Rajendra Godbole**

Residential Flat No. A - 902, 9<sup>th</sup> Floor, Wing – A, "Twins", Plot No. 57, Sector – 20, Village - Kharghar, Navi Mumbai, Taluka – Panvel, District – Raigad, 410 210, State – Maharashtra, Country – India.

Longitude Latitude: 19°03'02.9"N 73°04'22.6"E

Think **Valuation Done for:** Create

**Bank of Maharashtra**

**Kasarwadavli Branch**




Shop No. 19, 20, 21, Sai Pushpa Building, Opp. Vedant Hospital, Survey No. 50, Hissa No. 6, Kasarwadavali, Thane (West) – 400 615, State – Maharashtra, Country – India.



**Thane** : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : [thane@vastukala.org](mailto:thane@vastukala.org), Tel. : 80978 82976 / 90216 25621

#### Our Pan India Presence at :

- |   |  |   |  |
|---|--|---|--|
|  Mumbai    |  Aurangabad |  Pune      |  Rajkot |
|  Thane     |  Nanded     |  Indore    |  Raipur |
|  Delhi NCR |  Nashik     |  Ahmedabad |  Jaipur |

-  **Regd. Office** : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
-  TeleFax : +91 22 28371325/24
-  [mumbai@vastukala.org](mailto:mumbai@vastukala.org)

## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. A - 902, 9<sup>th</sup> Floor, Wing – A, "Twins", Plot No. 57, Sector – 20, Village - Kharghar, Navi Mumbai, Taluka – Panvel, District – Raigad, 410 210, State – Maharashtra, Country – India belongs to **Mr. Rajendra Murlidhar Godbole & Mrs. Yashodhara Rajendra Godbole**.  
Boundaries of the property.

North	:	Twins Tower
South	:	Haware Splendor Road
East	:	Internal Road
West	:	Jalvayu Phase II Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 2,27,14,444.00 (Rupees Two Crore Twenty Seven Lakh Fourteen Thousand Four Hundred Forty Four Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.



Director

Think.Innovate.Create

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

BOM Emp. No. AX33/CREMON/Valuer / Empanelment/2021-22

Encl: Valuation report.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

### Our Pan India Presence at :

- Mumbai
- Thane
- Delhi NCR
- Aurangabad
- Nanded
- Nashik
- Pune
- Indore
- Ahmedabad
- Rajkot
- Raipur
- Jaipur

- Regd. Office : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
- TeleFax : +91 22 28371325/24
- mumbai@vastukala.org

**Vastukala Consultants (I) Pvt. Ltd.**

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai – 400 093.

To,  
**The Branch Manager,**  
**Bank of Maharashtra**  
**Kasarwadavli Branch**  
 Shop No. 19, 20, 21, Sai Pushpa Building,  
 Opp. Vedant Hospital, Survey No. 50, Hissa No. 6,  
 Kasarwadavali, Thane (West) – 400 615,  
 State – Maharashtra, Country – India.

**VALUATION REPORT (IN RESPECT OF FLAT)**

I		General	
1.	Purpose for which the valuation is made	:	To assess value of the property for Bank Loan Purpose.
2.	a)	Date of inspection	: 07.07.2023
	b)	Date on which the valuation is made	: 15.07.2023
3.	<b>List of documents produced for perusal:</b>		
	1. Copy of Agreement for sale dated 13.09.2005 Between M/s. Creative Enterprises (The Developer) and Mr. Rajendra Murlidhar Godbole & Mrs. Yashodhara Rajendra Godbole (The Purchasers). 2. Copy of Commencement Certificate No. CIDCO / ATPO / 66 Dated 04.02.2005 issued by CIDCO 3. Copy of Occupancy Certificate Ref. No. CIDCO / BP / ATPO / 670 dated 29.03.2007 issued by CIDCO. 4. Copy of Parking Allotment Letter for Stilt Parking No. 66 & 67 dated 21.11.2009 in the name of Mr. Rajendra M. Godbole issued by Creative Enterprises. 5. Copy of Parking Allotment Letter for Stilt Parking No. 68 & 69 dated 06.06.2007 in the name of Mr. Rajendra M. Godbole issued by Creative Enterprises.		
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	<b>Mr. Rajendra Murlidhar Godbole &amp; Mrs. Yashodhara Rajendra Godbole</b> <b>Address:</b> Residential Flat No. A - 902, 9 <sup>th</sup> Floor, Wing – A, "Twins", Plot No. 57, Sector – 20, Village - Kharghar, Navi Mumbai, Taluka – Panvel, District – Raigad, 410 210, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Sahil Godbole (Owner's Son) Contact No. 96190 07620 <b>Person Met on site:</b> Mr. Rajendra M. Godbole (Owner) Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is Residential Flat located on 9 <sup>th</sup> Floor. As per site inspection, Flat No. 901 & 902 are internally amalgamated to form a single flat having single

			entrance. Along with 2 Stilt Car parking each flat. The composition of flat is 2 Bedrooms + Study Room + Living Room (Merged with the other flat)+ Dining + Kitchen + 2 Toilets + Passage + Dry Balcony (i.e., 2BHK + Study Room + 2 Toilets). The property is at 4.2 Km. traveling distance from nearest railway station Kharghar.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Plot No. 57, Sector – 20
	b) Door No.	:	Residential Flat No. 902
	c) C.T.S. No. / Village	:	Village – Kharghar
	d) Ward / Taluka	:	Taluka – Panvel
	e) Mandal / District	:	District – Raigad
	f) Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan.
	g) Approved map / plan issuing authority	:	
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential Flat No. A - 902, 9 <sup>th</sup> Floor, Wing – A, "Twins", Plot No. 57, Sector – 20, Village - Kharghar, Navi Mumbai, Taluka – Panvel, District – Raigad, 410 210, State – Maharashtra, Country – India.
8.	City / Town	:	Village – Kharghar, Navi Mumbai
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Semi Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Kharghar CIDCO / Navi Mumbai Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	<b>Boundaries of the property</b>		<b>As per Site</b> <b>As per Documents</b>
	North	:	Twins Tower                      15.00 MTRS. Wide Road
	South	:	Haware Splendor Road                      15.00 MTRS. Wide Road
	East	:	Internal Road                      Plot No. 56
	West	:	Jalvayu Phase II Road                      15.00 MTRS. Wide Road
13	Dimensions of the site		N. A. as property under consideration is a flat in an

		apartment building.	
		A	B
		As per the Deed	Actuals
	North	:	-
	South	:	-
	East	:	-
	West	:	-
14.	Extent of the site	:	<p>Carpet Area in Sq. Ft. = 959.00            Dry Balcony Area in Sq. Ft. = 62.00            Terrace Area in Sq. Ft. = 90.00            (Area as per actual site measurement)</p> <p>Carpet Area in Sq. Ft. = 990.00            (Area as per Agreement for sale)</p> <p><b>Built Up Area in Sq. Ft. = 1,188.00</b>  <b>Terrace Built Up Area in Sq. Ft. = 35.00</b>  <b>Total Built Up Area in Sq. Ft. = 1,223.00</b>  <b>(Area as per Agreement for sale)</b></p>
14.1	Latitude, Longitude & Co-ordinates of flat	:	19°03'02.9"N 73°04'22.6"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<p><b>Built Up Area in Sq. Ft. = 1,188.00</b>  <b>Terrace Built Up Area in Sq. Ft. = 35.00</b>  <b>Total Built Up Area in Sq. Ft. = 1,223.00</b>  <b>(Area as per Agreement for sale)</b></p>
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
<b>II APARTMENT BUILDING</b>			
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	Village – Kharghar
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village – Kharghar CIDCO / Navi Mumbai Municipal Corporation
	Door No., Street or Road (Pin Code)	:	Residential Flat No. A - 902, 9 <sup>th</sup> Floor, Wing – A, "Twins", Plot No. 57, Sector – 20, Village - Kharghar, Navi Mumbai, Taluka – Panvel, District – Raigad, 410 210, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2007 (As per Occupancy Certificate)
5.	Number of Floors	:	(Part) Ground + (Part) Stilt + 15 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	6 Flats on 9 <sup>th</sup> Floor

8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	2 Lifts
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Along with 2 Stilt Car Parking each flat Parking Nos. 66, 67,68 & 69
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes

<b>III</b>	<b>FLAT</b>		
1	The floor in which the flat is situated	:	9 <sup>th</sup> Floor
2	Door No. of the flat	:	Residential Flat No. 902
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Partly Italian Marble, Vitrified & Wooden flooring
	Doors	:	Teak Wood door frame with flush shutter with glass doors
	Windows	:	Powder coated aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with Concealed.
	Finishing	:	Cement Plastering with POP false ceiling
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the flat?	:	Good
7	Sale Deed executed in the name of	:	<b>Mr. Rajendra Murlidhar Godbole &amp; Mrs. Yashodhara Rajendra Godbole</b>
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the flat?	:	<b>Built Up Area in Sq. Ft. = 1,188.00 Terrace Built Up Area in Sq. Ft. = 35.00 Total Built Up Area in Sq. Ft. = 1,223.00 (Area as per Agreement for sale)</b>
10	What is the floor space index (app.)	:	As per CIDCO norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 959.00 Dry Balcony Area in Sq. Ft. = 62.00 Terrace Area in Sq. Ft. = 90.00 (Area as per actual site measurement)

			Carpet Area in Sq. Ft. = 990.00 (Area as per Agreement for sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 45,000.00 Expected rental income per month
<b>IV</b>	<b>MARKETABILITY</b>	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
<b>V</b>	<b>Rate</b>	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 19,000.00 to ₹ 24,000.00 per Sq. Ft. on Carpet Area i.e. ₹ 17,500.00 to ₹ 18,500.00 per Sq. Ft. on Built Up Area & ₹ 11,000.00 to ₹ 13,000.00 per Sq. Ft. on Super Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	₹ 18,100.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,800.00 per Sq. Ft.
	II. Land + others	:	₹ 15,200.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office	:	₹ 1,12,455.00 per Sq. M. i.e., ₹ 10,447.00 per Sq. Ft.
4A	Guideline rate obtained from the Registrar's office (after depreciation)	:	₹ 1,01,566.00 per Sq. M. i.e., ₹ 9,436.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.		It is a foregone conclusion that market value is always more than RR prices. As the RR rates are fixed by respective state governments for computing stamp duty/Rgstn. Fees. Thus, the rates differ from place to place and location. Amenities per se as evident from the fact that even RR rates decided by Govt. differs.
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>		
<b>a</b>	Depreciated building rate	:	-
	Replacement cost of flat with Services (v (3)i)	:	₹ 2,800.00 per Sq. Ft.

	Age of the building	:	16 Years
	Life of the building estimated	:	44 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	24%
	Depreciated Ratio of the building	:	
<b>b</b>	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,128.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 15,200.00 per Sq. Ft.
	<b>Total Composite Rate</b>	:	<b>₹ 17,428.00 per Sq. Ft.</b>
	<b>Remark:</b> As per site inspection, Flat No. 901 & 902 are internally amalgamated to form a single flat with single entrance door. For the purpose of valuation, we have considered the area as per agreement for sale of Flat No. 902 only.		

**Details of Valuation:**

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	1,223.00 Sq. Ft.	17,428.00	<b>2,13,14,444.00</b>
2	Parking	2	7,00,000.00	14,00,000.00
3	Wardrobes			
4	Showcases /			
5	Kitchen arrangements			
6	Superfine finish			
7	Interior Decorations			
8	Electricity deposits / electrical fittings, etc.			
9	Extra collapsible gates / grill works etc.			
10	Potential value, if any			
11	Others			
	<b>Total Value of the property</b>			<b>2,27,14,444.00</b>
	<b>The Realizable value of the property</b>			<b>1,91,83,000.00</b>
	<b>Distress value of the property</b>			<b>1,70,51,555.00</b>
	<b>Insurable value of the property (1,188.00 X 2,800.00)</b>			<b>33,26,400.00</b>
	<b>Guideline Value of the Property (1,188.00 X 9,436.00)</b>			<b>1,12,09,968.00</b>

**Justification for price / rate**

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.



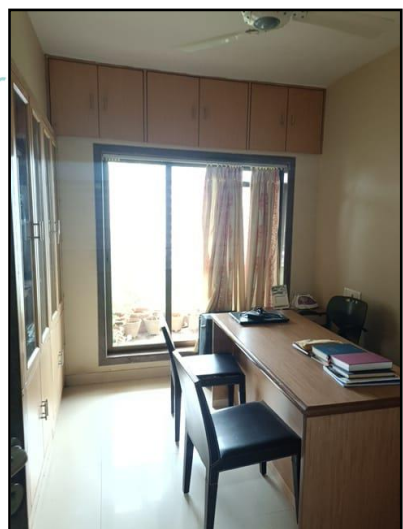
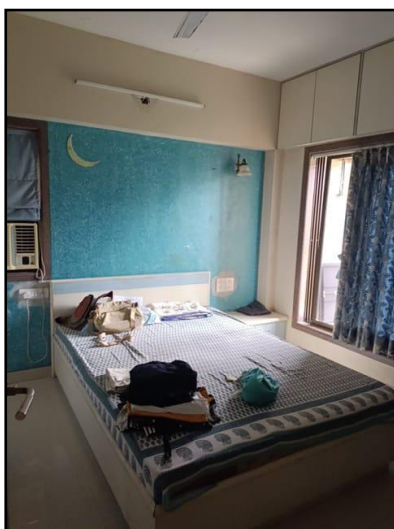
## Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Apartment, where there are typically many comparables available to analyze. As the property is a residential apartment, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 19,000.00 to ₹ 24,000.00 per Sq. Ft. on Carpet Area i.e. ₹ 17,500.00 to ₹ 18,500.00 per Sq. Ft. on Built Up Area & ₹ 11,000.00 to ₹ 13,000.00 per Sq. Ft. on Super Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, apartment size, location, upswing in real estate prices, sustained demand for Residential apartment, all round development of commercial and residential application in the locality etc. We estimate ₹ 17,428.00 per Sq. Ft. on Built Up Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Salability	Good
ii) Likely rental values in future in	₹ 45,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Think.Innovate.Create

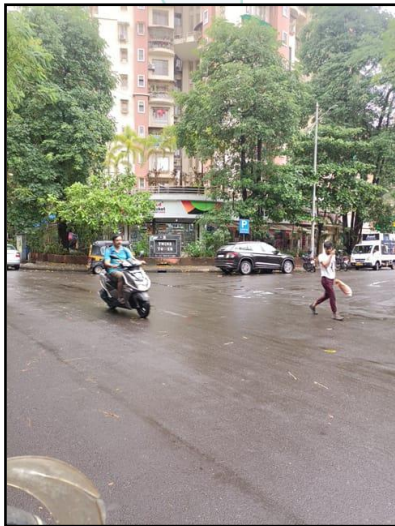
## Actual Site Photographs



## Actual Site Photographs



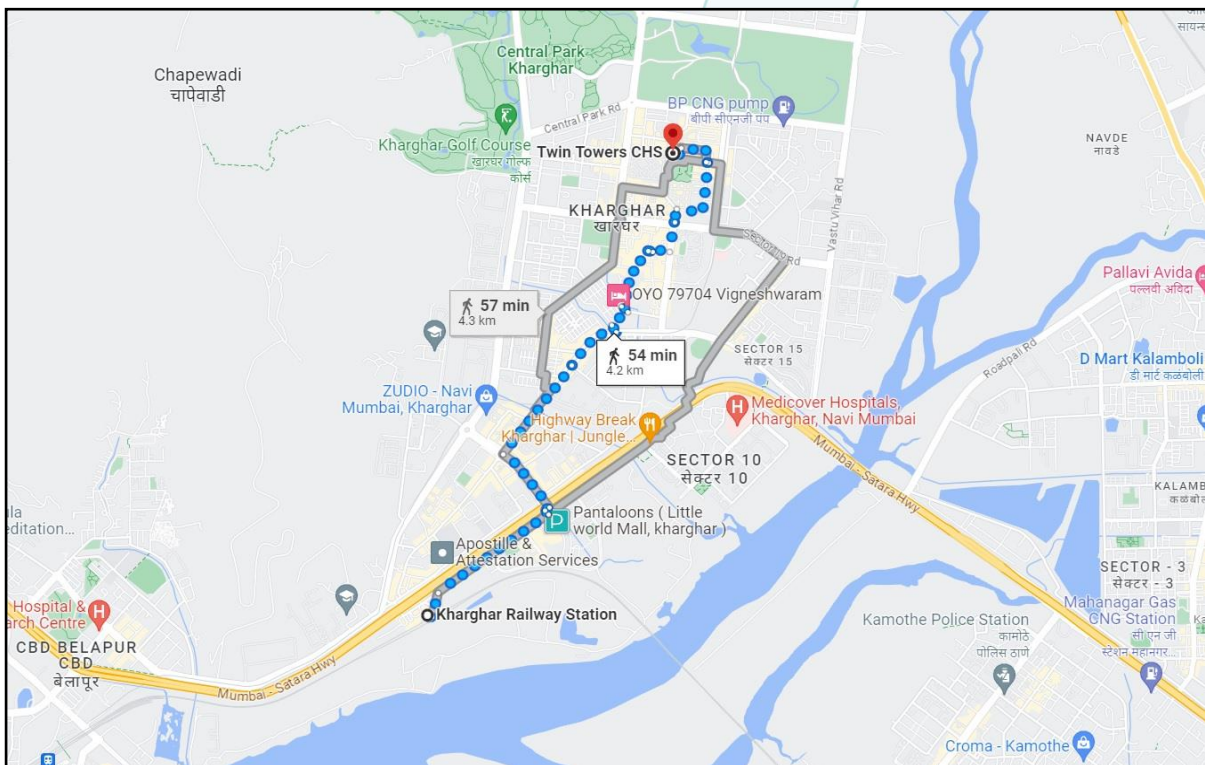
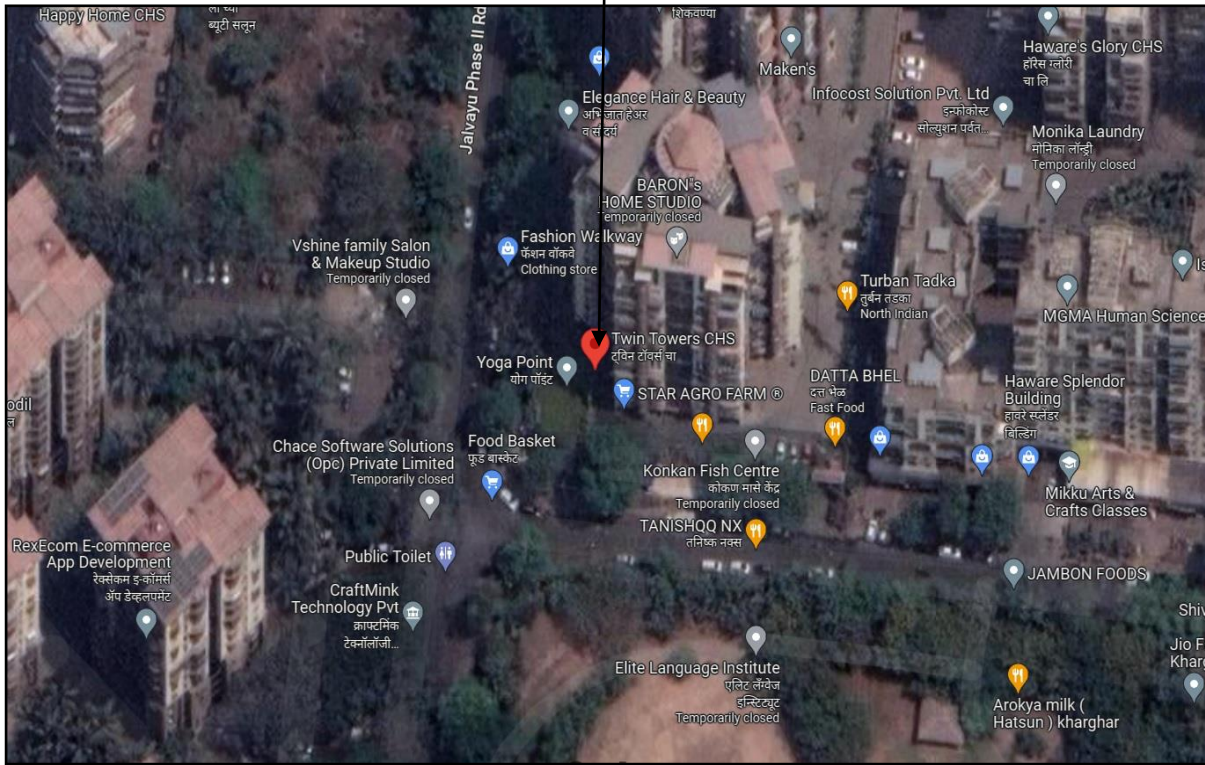
## Actual Site Photographs



Think.Innovate.Create

# Route Map of the property

(Site ur)




**Longitude Latitude: 19°03'02.9"N 73°04'22.6"E**

**Note:** The Blue line shows the route to site from nearest railway station (Kharghar – 4.2 Km.)



## Ready Reckoner Rate


**Department of Registration & Stamps**  
 Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
 महाराष्ट्र शासन

**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
 बाजारमूल्य दर पत्रक

Home
Valuation Rules
User Manual
Close
Feedback

Year: 20232024 Language: English

Selected District: रायगड

Select Taluka: पनवेल

Select Village: मोजे : पनवेल ( पनवेल महानगरपालिका)

Search By:  Survey No  Location

Select	उपविभाग	सूची जमीन	निवासी सदनिका	बोंकिस	डुफने	वैद्योपिक	एकक (Rs.)
SurveyNo	19/1-बारघर सिडको से.क्र.1	40500	88700	102000	115000	102000	चौ. मीटर
SurveyNo	1/9/1-तड्डा गावठाण, खांद गावठाण	10600	52400	60300	65600	60300	चौ. मीटर
SurveyNo	19/20-बारघर सिडको से.क्र.20	44400	107100	120800	133500	120800	चौ. मीटर
SurveyNo	19/21-बारघर सिडको से.क्र.21	45600	100500	115400	125600	115400	चौ. मीटर
SurveyNo	19/23-बारघर सिडको से.क्र.23	28100	80000	90100	100100	90100	चौ. मीटर

... 11 12 13 14 15 16 17 18 19 20 ...

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,07,100.00			
Reduced by 5% on Flat Located on 9 <sup>th</sup> Floor	5,355.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>1,12,455.00</b>	<b>Sq. Mt.</b>	<b>10,447.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	44,400.00			
The difference between land rate and building rate (A – B = C)	68,055.00			
Depreciation Percentage as per table (D) [100% - 16%] (Age of the Building – 16 Years)	84%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>1,01,566.00</b>	<b>Sq. Mt.</b>	<b>9,436.00</b>	<b>Sq. Ft.</b>

### Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

**Table – D: Depreciation Percentage Table**

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

## Price Indicators

magicbricks
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property FREE

Home > Property for sale in Navi Mumbai > Flats for Sale in Navi Mumbai > Flats for Sale in Sector 20 Kharghar > 2 BHK Flats for Sale in Sector 20 Kharghar > 1250 Sq-ft

**₹1.55 Cr** [How much loan can I get?](#)

2 BHK 1250 Sq-ft Flat For Sale [Sector 20 Kharghar, Navi Mumbai](#)

2 Beds 2 Baths 3 Balconies 1 Covered Parking

Carpet Area 700 sqft - ₹22,143/sqft	Project <a href="#">Sai Yashaskaram</a>	Floor 8 (Out of 23 Floors)
Transaction Type Resale	Status Ready to Move	Facing East
Lifts 2	Furnished Status Furnished	Car Parking 1 Covered

Contact Agent
Get Phone No.

**Contact Agent**

Monty -91-89XXXXXXX

Get Phone No.

**More Details**

Price Breakup	₹1.55 Cr   ₹7,75,000 Approx. Registration Charges   ₹2. Monthly
Booking Amount	₹1.0 Lac
Address	Kharghar, Navi Mumbai, Sector 20 Kharghar, Navi Mumbai - Central Navi Mumbai, Maharashtra
Landmarks	Near by Central Park
Furnishing	Furnished
Flooring	Vitrified

magicbricks
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property FREE

Home > Property for Sale in Navi Mumbai > Flats for Sale in Navi Mumbai > Flats for Sale in Sector 20 Kharghar > 3 BHK Flats for Sale in Sector 20 Kharghar > 1500 Sq-ft

**₹2.0 Cr** [How much loan can I get?](#)

3 BHK 1500 Sq-ft Flat For Sale [Sector 20 Kharghar, Navi Mumbai](#)

3 Beds 3 Baths 3 Balconies 1 Covered Parking

Carpet Area 900 sqft - ₹22,222/sqft	Developer <a href="#">Twins Developer Pvt. Ltd.</a>	Project <a href="#">Unique Twins Tower CHS</a>	Floor 5 (Out of 8 Floors)
Transaction Type Resale	Status Ready to Move	Facing North - East	Lifts 4

Contact Agent
Get Phone No.
Last contact made 34 days ago

**Contact Agent**

● Certified Agent  
● Locality Superstar  
Ramesh Gulabani -91-98XXXXXXX

Get Phone No.

**More Details**

Price Breakup	₹2 Cr   ₹10,00,000 Approx. Registration Charges   ₹3. Monthly
Booking Amount	₹1.0 Lac
Address	57, Raghunath Rd, Sector 20, Kharghar, Navi Mumbai, Maharashtra, Sector 20 Kharghar, Navi Mumbai - Central Navi Mumbai, Maharashtra

# Price Indicators

99acres
Buy | Enter Locality / Project / Society / Landmark

---

Home > Property in Navi Mumbai > Flats in Navi Mumbai > Flats in Sector 20 Kharghar > 3 BHK Flats in Sector 20 Kharghar

**₹2.3 Cr** @ 13,939 per sq.ft.  
Estimated EMI ₹ 1,83,702

**3BHK 3Baths**  
Flat/Apartment for Sale  
in Unique Twins Tower CHS, Sector 20 Kharghar, Navi Mumbai, Mumbai

REGISTRATION No: P51700009588 | Website: <https://maharera.mahaonline.gov.in/>

[Overview](#) | [Society](#) | [Dealer Details](#) | [Price Trends](#) | [Society Reviews](#) | [Explore Locality](#)

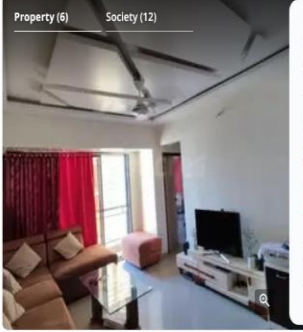
TRAVEL PROPERTY CONSULTANT

**Ketan Soni**  
REGISTERED DEALER | Member Since Dec, 2011

Contact Dealer FREE

Ready to move Property | Posted on Jun 21, 2023

Property (6) | Society (12)



**Area**  
Built Up area: 1650 sq.ft.  
(153.29 sq.m.)  
Carpet area: 950 sq.ft. (88.26 sq.m.)

**Configuration**  
3 Bedrooms, 3 Bathrooms, 3 Balconies

**Price**  
₹ 2.3 Crore  
@ 13,939 per sq.ft. (Negotiable) [View Price](#)  
[Details](#)

**Address**  
Unique Twins Tower CHS  
Sector 20 Kharghar, Navi Mumbai

**Floor Number**  
11<sup>th</sup> of 20 Floors

**Facing**  
North-East

**Overlooking**  
Others

**Property Age**  
5 to 10 Year Old

**Places nearby**  
Sector 20 Kharghar, Navi Mumbai, Mumbai [View All \(50\)](#)

[Ganpati Mandir](#) | 
 [Shiv Mandir Kharghar](#) | 
 [Hanuman & Sani Temple](#) | 
 [Hdfc ATM](#) | 
 [Dr. Nitin Amale Hospital](#) | 
 [Suma](#)

---

99acres
Buy | Enter Locality / Project / Society / Landmark

---

Home > Property in Navi Mumbai > Flats in Navi Mumbai > Flats in Sector 20 Kharghar > 3 BHK Flats in Sector 20 Kharghar

**₹2.1 Cr** @ 12,727 per sq.ft.  
Estimated EMI ₹ 1,67,728

**3BHK 4Baths**  
Flat/Apartment for Sale  
in Unique Twins Tower CHS, Sector 20 Kharghar, Navi Mumbai, Mumbai

99acres estimated price: **₹1.5 - 1.7 Cr**

REGISTRATION No: P51700009588 | Website: <https://maharera.mahaonline.gov.in/>

[Overview](#) | [Society](#) | [Dealer Details](#) | [Price Trends](#) | [Society Reviews](#) | [Explore Locality](#)

Posted on Jun 08, 2023 | Ready to move

**Area**  
Super Built up area 1650 sq.ft.  
(153.29 sq.m.)  
Carpet area: 1050 sq.ft. (97.55 sq.m.)

**Configuration**  
3 Bedrooms, 4 Bathrooms, 3 Balconies

**Price**  
₹ 2.1 Crore  
@ 12,727 per sq.ft. (Negotiable) [View Price](#)  
[Details](#)

**Address**  
Unique Twins Tower CHS  
Sector 20 Kharghar, Navi Mumbai


**Floor Number**  
10<sup>th</sup> of 20 Floors

**Facing**  
North-East

**Overlooking**  
Main Road, Others

**Property Age**  
5 to 10 Year Old

Property (0) | Society (12)



**Places nearby**  
Sector 20 Kharghar, Navi Mumbai, Mumbai [View All \(50\)](#)

[Ganpati Mandir](#) | 
 [Shiv Mandir Kharghar](#) | 
 [Hanuman & Sani Temple](#) | 
 [Hdfc ATM](#) | 
 [Dr. Nitin Amale Hospital](#) | 
 [Suma](#)



# Price Indicators

**NOBROKER**

3 BHK Flat In Unique Twins Tower Chs, Sector 20 Kharghar For Sale In Kha...  
Behind Vishwajyot school

₹ 2.25 Crores (Negotiable) | ₹ 1.29 Lacs/Month (Estimated EMI) | 1,650 Sq.Ft.

Need Home Loan? [Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Kharghar / 3bhk Flat for Sale in Kharghar / Property Details

Photos | Location

3 Bedroom (No. of Bedroom) | Jun 11, 2023 (Posted On)

3 Bathroom (No. of Bathroom) | Immediately (Possession)

3 Balcony | Unique Twins Tower... (Apartment)

[Get Owner Details](#)

Price trends by NBEstimate

Report what was not correct in this property  
Listed by Broker | Sold Out | Wrong Info

**Overview**

Age of Building	13 Years	Ownership Type	Self Owned
Maintenance Charges	₹2.7 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	1,650 Sq.Ft	Furnishing Status	Fully Furnished
Facing	North-East	Floor	13/15
Parking	Bike And Car	Gated Security	Yes

**Activity On This Property**

121 Unique Views | 0 Shortlists | 5 Comments

**Similar Properties**

3 BHK Flat In Tharwani Heritage For Sale In Kha...  
Patil Heritage Service Rd, Sector 7, Kharghar, Navi Mumbai, Maharashtra

**99acres**

Buy | Enter Locality / Project / Society / Landmark

Home > Property in Navi Mumbai > Flats in Navi Mumbai > Flats in Sector 20 Kharghar > 3 BHK Flats in Sector 20 Kharghar

Posted on Jun 23, 2023 | Ready to move

₹ 2.23 Cr @ 13,515 per sq.ft.  
Estimated EMI ₹ 1,78,111

3BHK 3Baths  
Flat/Apartment for Sale  
in Unique Twins Tower Chs, Sector 20 Kharghar, Navi Mumbai, Mumbai

99acres estimated price ₹ 1.9 - 2.2 Cr

RERA STATUS: REGISTERED | Registration No: P5170009588 | Website: <https://maharera.t.mahaonline.gov.in/>

Overview | Society | Dealer Details | Price Trends | Society Reviews | Explore Locality

Property (14) | Society (12)

Area: Super Built up area 1650 sq.ft. (153.29 sq.m.)  
Built up area: 1350 sq.ft. (125.42 sq.m.)  
Carpet area: 1150 sq.ft. (106.84 sq.m.)

Configuration: 3 Bedrooms, 3 Bathrooms, 3 Balconies with Store Room

Price: ₹ 2.23 Crore @ 13,515 per sq.ft. (Negotiable) [View Price Details](#)

Address: Unique Twins Tower Chs, Sector 20 Kharghar, Navi Mumbai

Floor Number: 13<sup>th</sup> of 15 Floors

Facing: North-East

Overlooking: Club, Main Road

Property Age: 5 to 10 Year Old

**Places nearby** (View All (50))

- Ganpati Mandir
- Shiv Mandir Kharghar
- Hanuman & Sani Temple
- Hdfc ATM
- Dr. Nitin Amale Hospital
- Suma

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specification ₹ 2,27,14,444.00 (Rupees Two Crore Twenty Seven Lakh Fourteen Thousand Four Hundred Forty Four Only).

Place: Thane

Date: 15.07.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

BOM Emp. No. AX33/CREMON/Valuer / Empanelment/2021-22

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_

on \_\_\_\_\_. We are satisfied that the fair and reasonable market value of the property is  
₹ \_\_\_\_\_ (Rupees \_\_\_\_\_

\_\_\_\_\_ only).

Date:

Think.Innovate.Create

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned  
(BRANCH MANAGER)

Enclosures		
	Declaration from the valuer in Format E (Appendix- 2)	Attached
	Model code of conduct for valuer - (Appendix- 3)	Attached

**(Appendix- 2)**

**DECLARATION FROM VALUER**

I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby declare that:

- a. The information furnished in my valuation report dated 15.07.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative has personally inspected the property on 07.07.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Appendix 3 - A signed copy of same to be taken and kept along with this declaration)
- i. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- j. I am the Director of the company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration was purchased by Mr. Rajendra Murlidhar Godbole & Mrs. Yashodhara Rajendra Godbole from M/s. Creative Enterprises 13.09.2005.
2.	purpose of valuation and appointing authority	As per the request from Bank of Maharashtra, Kasarwadavli Branch to assess value of the property for Bank Loan purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Rajesh Ghadi – Valuation Engineer Shobha Kuperkar – Technical Manager Pratibha Shilvanta – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 07.07.2023 Valuation Date – 15.07.2023 Date of Report – 15.07.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 07.07.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> <li>• Market Survey at the time of site visit</li> <li>• Ready Reckoner rates / Circle rates</li> <li>• Online search for Registered Transactions</li> <li>• Online Price Indicators on real estate portals</li> <li>• Enquiries with Real estate consultants</li> <li>• Existing data of Valuation assignments carried out by us</li> </ul>
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc.
11.	Major factors that were not taken into account during the valuation.	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

## **Assumptions, Disclaimers, Limitations & Qualifications**

### **Value Subject to Change**

The subject appraisal exercise is based on prevailing market dynamics as on **15<sup>th</sup> July 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

### **Our Investigations**

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

### **Assumptions**

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

### **Information Supplied by Others**

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

### **Future Matters**

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

### **Map and Plans**

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

### **Site Details**

Based on inputs received from Sales Executive representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **1,223.00 Sq. Ft. Total Built Up Area** in the name of Owner **Mr. Rajendra Murlidhar Godbole & Mrs. Yashodhara Rajendra Godbole**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

## Property Title

Based on inputs received from Sales Executive representative and site visit conducted, we understand that the subject property is owned by **Mr. Rajendra Murlidhar Godbole & Mrs. Yashodhara Rajendra Godbole**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

## Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

## Area

Based on the information provided by the Sales Executive representative, we understand that the Residential Flat, admeasuring **1,223.00 Sq. Ft. Total Built Up Area**.

## Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts.

## Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the

subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

### **Not a Structural Survey**

We state that this is a valuation report and not a structural survey <sup>®</sup>

### **Other**

All measurements, areas and ages quoted in our report are approximate

### **Legal**

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

### **Property specific assumptions**

Based on inputs received from Sales Executive representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **1,223.00 Sq. Ft. Total Built Up Area.**

## ***ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS***

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

**(Appendix- 3)****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.
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 authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

**Gifts and hospitality:**

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

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

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.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Think.Innovate.Create

Director

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

BOM Emp. No. AX33/CREMON/Valuer / Empanelment/2021-22