

To,
The Manager,
STATE BANK OF INDIA,
Retail Assets Central Processing Center
Branch: Andheri.

VALUATION REPORT (IN RESPECT OF FLAT)

I. GENERAL	
1.	Purpose for which the valuation is made : To assess the fair Market Value for Bank Loan purposes.
2.	a) Date of inspection : 12.02.2024
	b) Date on which the valuation is made : 12.02.2024
3.	List of documents produced for perusal : 1. Copy of Agreement Dated: 26/12/2023 2. Copy of RERA Certificate No. P51800029427 dated 29/05/2021 3. Copy of Commencement Certificate Dated:08/06/2023 4. Copy of Share Certificate 5. Copy of Floor Plan 6. Copy Of Index II Dated: 26/12/2023
4.	Name of the Proposed Owner(S) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) : 1. MR. YOGEE NARENDRA TAVADE Add. : 3001/A Esrella, Wadala East, Lodha NCP, Mumbai-400037
5.	Brief description of the property : Proposed 2BHK Residential Flat located at Flat No. 502, 5th Floor, "Krishna Darsh, Chandrakiran CHS., LTD.,", City Survey No. E/693, Khar West, Village Danda, Mumbai-400052
6.	Location of property
	a) Plot No. / Survey No. : City Survey No. E/693
	b) Door No. : Flat No. 502
	c) T.S. No. / Village : Khar
	d) Ward / Taluka : Mumbai
	e) Mandal / District : Mumbai
f)	Date of issue and validity of layout of approved map / plan : Commencement Certificate No. CHE/WS/1530/H/337(NEW)/FCC/1/ Amend dated 08/06/2023 issued by BMC

	g)	Approved map / plan issuing authority	:	Municipal Corporation of Greater Mumbai	
	h)	Whether genuineness or authenticity of approved map / plan is verified	:	Commencement Certificate No. CHE/WS/1530/H/337(NEW)/FCC/1/ Amend dated 08/06/2023 issued by BMC	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No	
7		Postal address of the property	:	Flat No. 502, 5th Floor, "Krishna Darsh, Chandrakiran CHS., LTD.", City Survey No. E/693, Khar West, Village Danda, Mumbai-400052	
8		City / Town	:	Khar, Mumbai- 400052	
		Residential area	:	Yes	
		Commercial area	:	-	
		Industrial area	:	-	
9		Classification of the area	:		
	i)	High / Middle / Poor	:	High Class	
	ii)	Urban / Semi Urban / Rural	:	Urban	
10		Coming under Corporation limit / Village Panchayat / Municipality	:	Within the limits of Municipal Corporation of Greater Mumbai	
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		Boundaries of the property	:		
		North	:	6 th Road	
		South	:	Aditya Building	
		East	:	Madhuban	
		West	:	11 th Road	
13		Dimensions of the site	:	A	
			B		
			As per the Deed	Actuals	
				Carpet area 705 sq. ft. & Built Up Area 776 Sq. Ft As per Agreement for Sale	The building is Under Construction
14		Extent of the site	:		
15		Latitude, Longitude and Coordinates of the site	:	19.069224, 72.835595	
16		Extent of the site considered for Valuation (least of 13a & 13b)	:	Built up area 776 sq. ft. which is considered for valuation.	
17		Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Builder possession (The building is Under Construction)	

II. APARTMENT BUILDING	
Sr. No	Description
1	Nature of the apartment : Residential Building
2	Location : Khar-400052
	T.S. No. : --
	Block No. : --
	Ward No. : --
	Village / Municipality / Corporation : Khar, Municipality : BMC
	Door No., Street or Road (Pin Code) : Flat No. 502, Khar - 400052
3	Description of the locality Residential / Commercial / Mixed : Residential
4	Year of Construction : Under Construction
5	Number of floors : Building having Proposed Ground + 12 th Floor storied building
6	Type of structure : R.C.C framed structure
7	Number of Dwelling units in the building. : N. A.
8	Quality of Construction : The Building is Under Construction
9	Appearance of the Building : The Building is Under Construction
10	Maintenance of the Building : The Building is Under Construction
11	Facilities available :
	Lift : Yes, Proposed
	Protected Water Supply : Yes, Proposed
	Underground Sewerage : Yes, Proposed
	Car Parking – Open / Covered : Yes, Proposed
	Is Compound wall existing? : Yes, Proposed
	Is pavement laid around the Building? : Yes, Proposed
III. FLAT	
1	The floor in which the Flat is situated : 5 th Floor
2	Door No. of the Flat : Flat No. 502
3	Specifications of the Flat :
	Roof : R.C.C
	Flooring : Proposed Vitrified type
	Doors : Proposed Wooden Doors
	Windows : Proposed Aluminum sliding windows
	Fittings : Proposed Concealed wiring
	Finishing : The Building is Under Construction
4	House Tax : Details not available
	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? : The Building is Under Construction

7	Sale Deed executed in the name of	:	MR. YOGEE NARENDRA TAVADE
8	What is the undivided area of land as per Sale Deed?	:	N.A
9	What is the plinth area of the Flat?	:	N.A.
10	What is the floor space index (app.)	:	As Permissible
11	What is the Carpet Area of the Flat?	:	Carpet area 705 sq. ft. As per Agreement for Sale
12	Is it Posh / I Class / Medium / Ordinary?	:	High Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Builder possession (The building is Under Construction)
15	If rented, what is the monthly rent?	:	App. Rs. 1,50,000/- per month <i>After completion of Project work</i>
IV MARKETABILITY			
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	The building is located in Developed Residential Locality of Khar. Nearest Railway Station Khar 700m from Location, facilities such as schools, hospitals, ATMs, and markets are available at 0-1 km distance from the building. An extensive network of public transports in the close vicinity makes the project accessible.
3.	Any negative factors are observed which affect the market value in general?	:	No notable demerits
V Rate			
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality?	:	Rs.50,000/- to Rs.75,000/- per Sq. ft. on Carpet 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 (given details).	:	Location & locality, facilities & amenities, quality of construction, business potential, supply of demand, local nearby enquiry, market feedback of investigation has been considered within easy reach. As such, local estate agent, builders and other related agencies were contacted to ascertain fair market value. We estimate Rs. 75,000/- per Sq. ft. on Built area for Residential Premises.
3	Break – up for the rate		
	i) Building + Services	:	Rs. 5,000/- per Sq. ft.
	ii) Land + others	:	Rs. 70,000/- per Sq. ft.

4	Guideline rate obtained from the Registrar's Flat (an evidence thereof to be enclosed)	:	Rs. 3,43,880/- per Sq. m. i.e. Rs. 31,947/- Sq. ft. On Built up Area (Govt. Stamp Duty Ready Reckoner Rate 2023-24)
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	Rs. 3,500/- per Sq. ft.
	Replacement cost of Flat with Services(v(3)i)	:	Rs. 3,500/- per Sq. ft.
	Age of the building	:	The building is Under Construction
	Life of the building estimated	:	Balance life of building is 60 years after completion of building
	Depreciation percentage assuming the salvage value as 10%	:	0%
	Depreciated Ratio of the building	:	100: 100
b	Total composite rate arrived for valuation	:	
	Depreciated building rate VI (a)	:	Rs. 5,000/- per Sq. ft.
	Rate for Land & other V (3) ii	:	Rs. 70,000/- per Sq. ft.
	Total Composite Rate	:	Rs. 75,000/- per Sq. ft.

Details of valuation:

Sr.	Description	Qty	Rate per unit Rs.	Estimated value Rs.
1	Value of the Flat (After completion of Project work)	776 Sq. ft.	Rs.75,000/-	Rs.5,82,00,000/-
2	Car Parking	1No.	Rs.20,00,000/-	Rs.20,00,000/-
3	Weather shed	-	-	-
4	Kitchen arrangements	-	-	-
5	Superfine finish	-	-	-
6	Interior Decorations	-	-	-
7	Electricity deposits / electrical fittings, etc.	-	-	-
8	Others	-	-	-
	Total Estimated Realizable value (After completion of Project work)			=Rs. 6,02,00,000/-
	Project / Building Stage of work : On site 4 slab work completed			--

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also such aspects as impending threat of acquisition by government for road widening/public service purposes, submerging & applicability of CRZ provisions and their effect on i) Salability ii) likely rental values in future and iii) any likely income it may generate may be discussed).

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

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

As a result of my appraisal and analysis it is my considered opinion that the Realizable Value of the above property in the prevailing condition with aforesaid specifications is **Rs.6,02,00,000/-** (Rupees Six Crore Two Lakhs Only.) *After completion of Project work*

The Distress value is **Rs. 4,81,60,000/-** (Rupees Four Crore Eighty One Lakhs Sixty Thousand Only) *After completion of Project work*

The Govt. value as per stamp duty is **Rs. 2,47,90,872/-**

Insurance Value is **Rs. 15,52,000/-** *After completion of Project work*

For **D. G. SHAH & ASSOCIATES**

Ar. Dilip Shah
CAT-I/441/1988

PLACE : NAVI MUMBAI

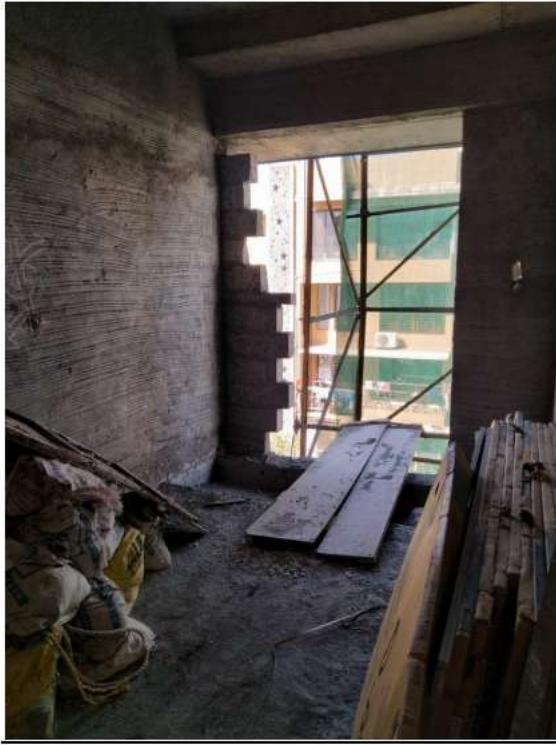
DATE : 12.02.2024

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 _____ (Rs. only).

Date:

Signature
(Name of the Branch Manager with Seal)

SITE PHOTOGRAPHS









GOVT. STAMP DUTY READY RECKONER RATE 2023-24



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन

बाजारमूल्य दर पत्रक

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Year 2023/2024 **Language** English

Selected District मुंबई(उपनगर)

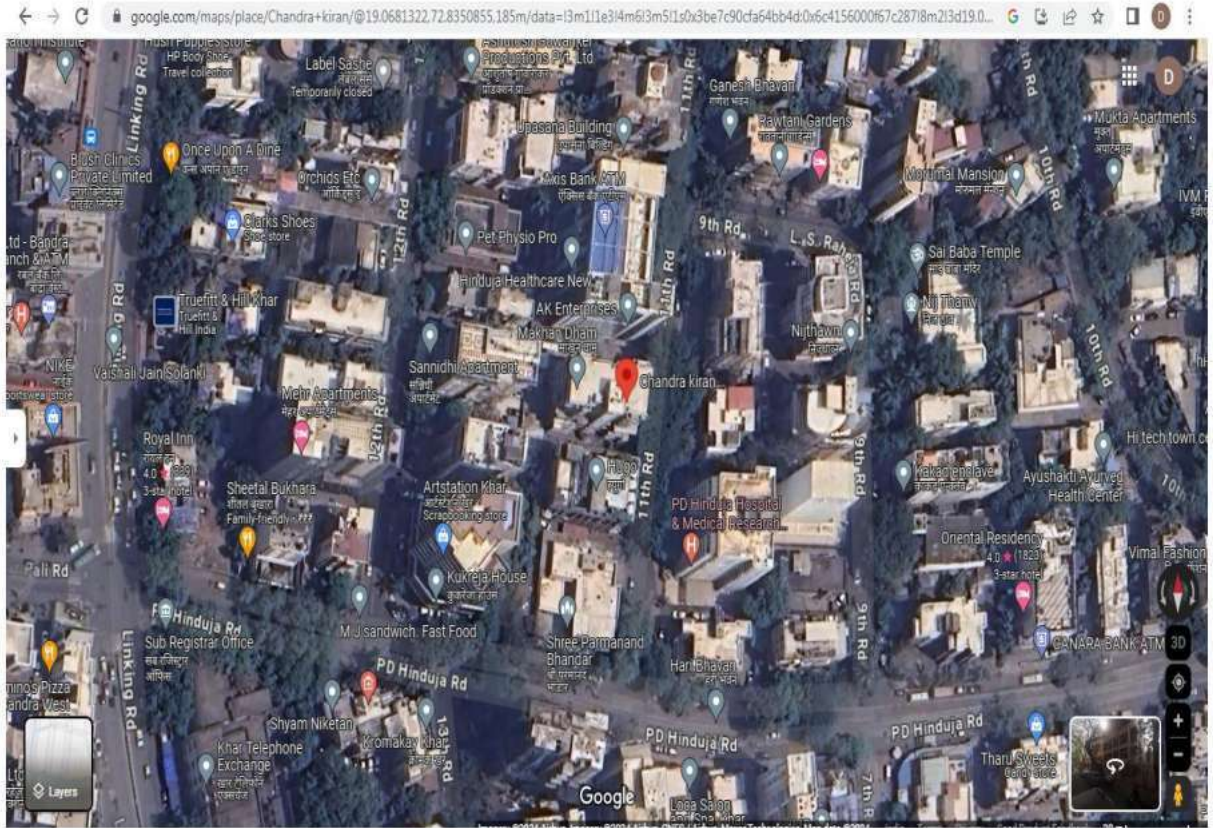
Select Village बांद्रा - ई (अंधेरी)

Search By Survey No Location

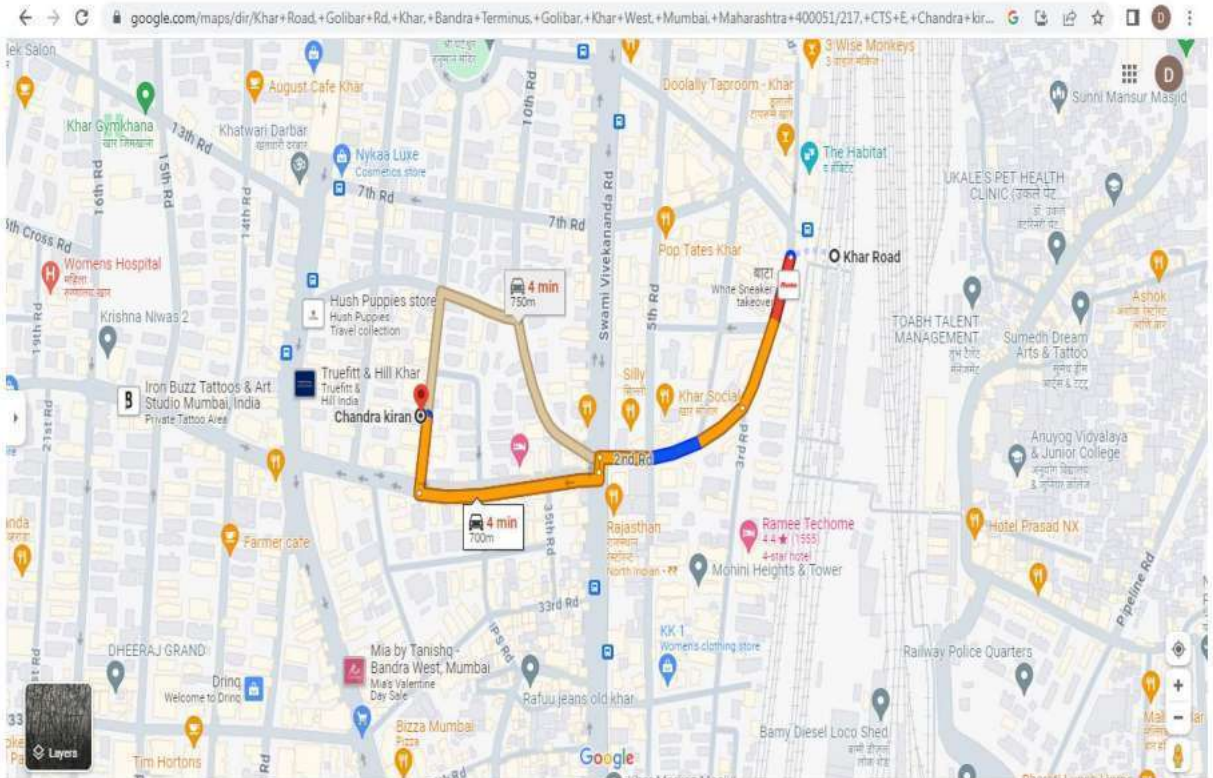
Enter Survey No 693

उपविभाग	चूनी बमीन	निवासी सदनिका	बोर्डिंग	इकाने	बोचोगिक (Rs.)	Attribute
24/143-भूभाग :उत्तरेस चित्रकार धूर्तदर मार्ग,पूर्वेस रेल्वे,दक्षिणेस पी.डी. हिंदुजा मार्ग व पश्चिमेस व्ही.पी.रोड	189330	343880	395470	519000	343880	चौरस मीटर सि.टी.एस. नंबर
24/144-भूभाग :उत्तरेस चित्रकार धूर्तदर मार्ग,पूर्वेस व्ही.पी.रोड,दक्षिणेस पी.डी.हिंदुजा मार्ग,पश्चिमेस डॉ.अंबेडकर रोड	172280	336480	386830	487700	336480	चौरस मीटर अंतीम प्लॉट नंबर

LOCATION MAP



Google map



NET REFERENCE

squareyards.com/property-rates/chandra-kiran-chs-vasant-vihar-khar-west-mumbai

Mumbai Buy Rent Projects Agents Services Resources Data Intelligence Prime Member Sell or Rent Property Login

Mahesh Chandra Kiran CHS Govt. Registered Recent Transactions

Showing 11 Transactions.

All New Sale Resale Lease

Project Name	Date	Floor/Unit	Tower/Wing	Area	Value	Rate/Sq. Ft.	Transaction Type
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2023-12-26	Floor 5, Unit 502	-	776 Sq. Ft.	₹ 5.2 Cr.	₹ 67,010	Sale
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2023-09-13	Floor 2, Unit 202	Krishna Darsha	575 Sq. Ft.	₹ 2.8 Cr.	₹ 48,696	Sale
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2023-04-11	Floor 3, Unit 301	-	594 Sq. Ft.	₹ 2.92 Cr.	₹ 49,158	Sale
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2023-04-07	Floor 5, Unit 502	-	0 Sq. Ft.	₹ 45,000	-	Lease
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2022-12-05	Floor 7, Unit 701	Krushna Darshi	1200 Sq. Ft.	₹ 7.5 Cr.	₹ 62,500	Sale
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2021-07-29	Floor 12, Unit 1201	-	1321 Sq. Ft.	₹ 5.09 Cr.	₹ 38,607	Sale
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2021-05-31	Floor 11, Unit 111	-	1321 Sq. Ft.	₹ 4.71 Cr.	₹ 35,655	Sale

Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2022-12-05	Floor 7, Unit 701	Krushna Darshi	1200 Sq. Ft.	₹ 7.5 Cr.	₹ 62,500	Sale
Mahesh Chandra Kiran CHS Vasant Vihar, Khar West	2021-07-29	Floor 12, Unit 1201	-	1321 Sq. Ft.	₹ 5.09 Cr.	₹ 38,607	Sale

DECLARATION - CUM – UNDERTAKING

I, Dilip G. Shah do hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 12.02.2024 is true and correct to the best to my knowledge and belief and I have made an impartial and true valuation of the property.
- d. Our representative has inspected the property 12.02.2024.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed/dismissed from service/employment earlier.
- h. I have not been convicted of nay offence and sentenced to a term of imprisonment.
- i. I have not been found guilty of misconduct in professional capacity.
- j. I have not been declared to be unsound mind.
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Incometax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty.
- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
- q. I have read the Handbook on Policy, 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
- r. 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.
- s. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable).
- u. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- x. Further, I hereby provide the following information.

For D. G. SHAH & ASSOCIATES

Ar. Dilip Shah
CAT-I/441/1988

Sl. No.	Particulars	Valuer Comment
1	Background information of the asset being valued.	Builder develop land & sale the Flat
2	Purpose of valuation and appointing authority	for loan purposes
3	Identity of the valuer and any other experts involved in the valuation	Property valued by me personally.
4	Disclosure of valuer interest or conflict if any	I have no direct or indirect interest in the asset valued
5	Date of appointment, valuation date of report	Date of Appointment- 12.02.2024 Valuation date- 12.02.2024.
6	Inspection and / or investigation undertaken	Property inspected by Our representative
7	Nature and sources of information used or relied upon	1. Copy of Agreement Dated: 26/12/2023 2. Copy of RERA Certificate No. P51800029427 dated 29/05/2021 3. Copy of Commencement Certificate Dated:08/06/2023 4. Copy of Share Certificate 5. Copy of Floor Plan 6. Copy Of Index II Dated: 26/12/2023
8	Procedures aborted in carrying out the valuation and valuation standard followed.	Composite Rate method
9	Restrictions on use of the report, if any ;	State Bank of India, Loan purpose.
10	Major factors that wear taken into account during the valuation	Prevailing market rate.
11	Caveats, limitation and disclaimers to the extent they or elucidate the limitations faced by valuer which shall not be for the purpose of limited his responsibility for the valuation report.	-

For **D. G. SHAH & ASSOCIATES**

Ar. Dilip Shah
CAT-I/441/1988

PLACE : NAVI MUMBAI
DATE : 12.02.2024

(Annexure-II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his / its professional dealings by ensuring that his / its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he / it or any of his / its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his / its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
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 shantching" or offering "convenience valuations" in order to cater to a company of 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 as valuer, if there has been a prior engagement in an unconnected transation, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

21. A valuer shall ensure that he / it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his / its decisions and actions.
22. A valuer shall appear, co- operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he / it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he / its 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 diposal 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 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 organization discredits the profession.

Miscellaneous



31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time

For **D. G. SHAH & ASSOCIATES**

Ar. Dilip Shah
CAT-I/441/1988

PLACE : NAVI MUMBAI
DATE : 12.02.2024



D.G. SHAH & ASSOCIATES

TAX INVOICE

To, The Manager, STATE BANK OF INDIA, RACPC, Andheri	Invoice Date: 09.02.2024 DGS-SBI-RACPC/1039/2024
Particular	Fees (Rs.)
Being Professional Charges towards valuation carried out as per your requirement MR. YOGEE NARENDRA TAVADE 2 BHK Residential Flat located at Flat No. 502, 5th Floor, "Krishna Darsh, Chandrakiran CHS., LTD.,", City Survey No. E/693, Khar West, Village Danda, Mumbai- 400052	20,000/-
Total	20,000/-
Add GST @ 18%	3600/-
Gross Amount	23,600/-
(In Word : Twenty Three Thousand Six Hundred Only)	
GST Regn. No. : 27ANMPS5975P1ZP	
Account Name : D G Shah & Associates	
Bank Name : STATE BANK OF INDIA	
Account No. : 00000040019217347	
IFSC Code : SBIN0070665	

For D. G. SHAH & ASSOCIATES