



VALUATION REPORT OF IMMOVABLE PROPERTY

Ref. No. 4S/MUMBAI/UBI/BV-716-16-2023

Date:03/02/2024

To,

The Asst. General Manager
Union Bank of India
Pawai Branch ,Mumbai

Ref :- Reference to your telephonic discussion on dated : 25/09/2023

Sub:- Submission of valuation report against the immovable property of Comprising of Flat in the Name of
Mr.Dawood Peer Mohammed Shaikh,

Dear Sir,

Best Wishes !

Thank you very much for utilizing our service again for the valuation job. We herewith submitting the necessary valuation report with required assessment of the assets to be valued with all the necessary enclosures.

Description Flat	Market Value in Rs.	Realizable Value in Rs.	Distress sale value in Rs.
Valuation of immovable property of Mr.Dawood Peer Mohammed Shaikh, Flat no-401, 4 th Floor , B wing ,Building Known As "Reyhaan-II" Reyhaan Tower Co- Operative Housing Society Ltd, Village - Bandovali, Taluka-Andheri , Dist-Mumbai:- 400 102.	Rs.2,90,45,000.00	Rs. 2,75,93,000.00	Rs.2,32,36,000.00

4S ASSOCIATES

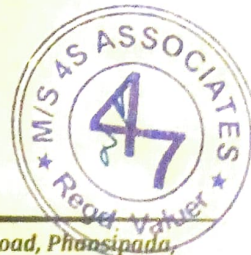
4S ASSOCIATES

Panel Valuer for

1. STATE BANK OF INDIA
2. PUNJAB NATIONAL BANK
3. BANK OF INDIA
4. CANFIN LIMITED
5. BANK OF MAHARASTRA
6. PUNJAB & SIND BANK
7. LICHFL
8. UNION BANK OF INDIA



PAN-AABFZ4792M MSME-UAM-OD19D0012582 GST -21AABFZ4792M1ZQ
Consultancy services for Valuation of Properties, Engineering Plan Estimation, etc.
Encl:-Valuation Report, Photograph & Location Map



Office at : Flat No. 401, 4th Wing, Royal Castle, Behind AnandNagar Police Station, Near Additional MIDC, Pipeline Road, Phansipada,
AmbarnathEast, Thane- 421506. Kalyan (E) -421306. Dist.-Thane,

Regd. Office: Flat No-4004, DN Oxy Park. Dumduma, Khandagiri, Bhubaneswar-751019
Cell No-+919031960126, 9438011692, Ph-0674-2570337, Email: 4sencon@gmail.com

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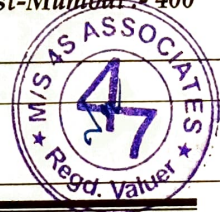
Date: 03/02/2024



UNION BANK OF INDIA
PAWAI BRANCH, MUMBAI
VALUATION REPORT (IN RESPECT OF FLAT)

I.GENERAL

01	Purpose for which the valuation is made	:	Upon REQUEST OF U.B.I., Pawai Branch, Mumbai To Know Fair Market Value
02	a) Date of Inspection	:	26/09/2023
	b) Date on which the valuation is made	:	03/02/2024
03	List of documents produced For perusal	:	Copy Of Agreement Of Sale Of Dt-23/02/2015, Copy Of Commencement Certificate App No-2167, Dt-10/05/2007, Copy Of OC No-CE/9098/WS/AK Dt-04/11/2010,
04	Name of the owner (s) and his /their address (es) with Phone No.(Details of share of each owner in case of joint ownership)	:	Mr.Dawood Peer Mohammed Shaikh,& Flat no-401, 4 th Floor, B wing, Building Known As "Reyhaan-II" Reyhaan Tower Co-Operative Housing Society Ltd, Village -Bandivali, Taluka-Andheri, Dist-Mumbai:- 400 102.
05	Brief description of the property	:	Subject Property is a Residential Flat no-401, 4 th Floor, B wing, Building Known As "Reyhaan-II" Reyhaan Tower Co-Operative Housing Society Ltd, Village -Bandivali, Taluka-Andheri, Dist-Mumbai :- 400 102.
06	Location of the property		
a)	Plot No/H.No.	:	C.T.S. No. 74 B
b)	Door No	:	Flat no-401,
c)	T.S. No. / Village	:	Bandivali,
d)	Ward / Taluka	:	Andheri
e)	District	:	Mumbai
f)	Date of issue and validity of layout of approved map / plan	:	
g)	Approved map / plan issuing authority	:	Copy Of Commencement Certificate App No-2167, Dt-10/05/2007, By Mumbai Municipal Corporation Of Greater Mumbai
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
07	Postal address of the property	:	Residential Flat no-401, 4 th Floor, B wing, Building Known As "Reyhaan-II" Reyhaan Tower Co-Operative Housing Society Ltd, Village - Bandivali, Taluka-Andheri, Dist-Mumbai :- 400 102.
08	City/Town/Village	:	Bandivali
08b	Residential area/ Commercial area/Industrial area	:	Residential area



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Date: 03/02/2024

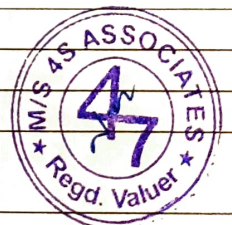


Classification of the area		
i) High/Middle/Poor	:	Upper Middle Class
ii) Urban/Semi-Urban/Rural	:	Urban Area.
Coming under Corporation limit/Village Panchayat/Municipality	:	Mumbai Municipal Corporation
Whether covered under any State/Central Govt. enactment's (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area	:	Municipality
Boundary of properties- As per Deed	:	As per physical
North: ---	:	North: Bandivali Road
South: --	:	South: Garden view bldg.
East: ---	:	East: Ram Ratnu Tripathi building
West: ---	:	West: Rehyan Terrace bldg.
Dimensions of the site	:	A
	:	B
	:	As per Deed.
	:	Actual
North:	:	As Per Map
South:	:	As Per Map
East:	:	As Per Map
West:	:	As Per Map
Extent of the site	:	930.33 Sq. Ft.- Built Up Area.
	:	Undivided proportionate share in land.
Latitude, longitude & co-ordinates of Flat	:	As Per Google map
	:	Latitude-19.137038, longitude-72.846173
Extent of the site considered for Valuation (Least of 14 A & 14 B)	:	930.33 Sq. Ft.- Built Up Area.
Whether occupied by the owner/tenant? If occupied by tenant since how long? Rent received per month	:	occupied by the owner

PART-B (VALUATION OF Flat)

TECHNICAL DETAILS OF THE BUILDING:

01	Nature of apartment	:	Residential Building.
02	Location	:	
a	t.s.no.	:	C.T.S. No. 74 B
	Block no.	:	--
	Ward no.	:	---
	Village/Municipality/ Corporation	:	Municipality
	Door no street or road (pin code)	:	Flat no-401,
03	Description of the locality Residential or Commercial Mixed	:	Residential Area



Office at: Flat No. 401, 4th Wing, Royal Castle, Behind AnandNagar Police Station, Near Additional MIDC, Pipeline Road, Phansipada, Ambernath East, Thane- 421506.

Regd. Office: Flat No-4004, DN Oxy Park, Dumduma, Khandagiri, Bhubaneswar-751019

Cell No.-+919031960126. 9438011692. Ph-0674-2570337. Email: 4sencon@gmail.com

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Year of construction	:	2007
Number of floors	:	Still ,+ podium parking + 2nd level gym, garden, kids play area +. 20 floors
Type of Structure	:	Rcc Structure
Number of Dwelling units in the building	:	--
Quality of Construction	:	Good
Appearance of the Building	:	Good
Maintenance of the Building	:	Well Maintained
Facilities Available	:	
Lift	:	Yes
Water Supply	:	Yes
Underground sewerage	:	Yes
Car parking	:	No
Is compound wall existing	:	Yes
Is Pavement Laid around the Building	:	Yes

PART-c (VALUATION OF Flat)

1.	The floor in which the Flat is situated	4 th Floor
2.	Door No. of Flat/Municipal No.	Flat no-401,
3.	Specification of the Flat	RCC (Column Structure)
	Roof :	RCC Slab
	Flooring :	Vitrified tiles flooring,
	Doors & Windows	Wooden frame with solid core flush doors & Powder coated Aluminium frame glazed sliding windows.
	Fitting :	Yes
	Finishing :	Yes
4.	House Tax	Na
	Assessment No.	Na
	Tax Paid in the name of	Na
	Tax amount (Rs.)	Na
5.	Electricity Service Connection Name of	Bill No-100849903310,
	Meter Card is in the Name of	Mr.Dawood Peer Mohammed Shaikh,
6.	How is the maintenance of the Flat ?	Good
7.	Sale deed executed in the name of	Mr.Dawood Peer Mohammed Shaikh,&
8.	What is the Undivided Area of land as per Sale deed	--.
9.	What is the plinth area of the flat?	930.33 Sq. Ft.- Built Up Area.
10.	What is the floor space index (app.)	NA
11.	What is the carpet area of the flat?	930.33 Sq. Ft.- Built Up Area.
12.	Is it Posh / I Class /Medium /Ordinary ?	I Class
13.	Is it being Used for Residential or Commercial	Residential Purpose



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	Purpose?	
14.	Is it Owner -occupied or let out?	Owner -occupied
15.	If rented, What is the monthly rent?	Na

MARKETABILITY

1.	How is marketability?	Property Situated At Sahakar Bandivali Hill Road which is purely Residential Cum Commercial and all major civic amenities is within 1-3 kms radius. So, marketability is good.
2.	What are the factors favoring for an extra potential value?	Situated At Sahakar Bandivali Hill Road, Off S.v.Road Jogeshwari (W) Mumbai
3.	Any negative factor are observed which affect the market value in general?	No

RATE

After analyzing the comparable sale instances what is the composite rate for a similar flat with same specifications in the adjoining locality	:	Market rate of Flat in concerning area is running between Rs. 28,000 to Rs.33,000 Per Sq. Ft. (References of recent transactions not available.)
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	:	Rs. 31,700 Per Sq. Ft.- Flat's Market rate is Estimated by Adopting Suitable unit Plinth area rate depending upon the specifications & Zone.
BREAK UP FOR THE RATE i) Building + Services ii) Land + Other	:	Rs. 31,700 Per Sq. Ft.- Flat's Market rate. Value of Undivided proportionate share in land already included with Flat's Market rate.
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 1,11,000 Per Sq. Mtr. - Flat's Govt. Rate .or Rs.10,312 Per Sq. Ft. - Flat's Govt. Rate . 930.33 Sq.Ft. X Rs. 10,312 Per Sq. Ft. =Rs.95,93,563.00- Govt. value of flat. (Copy of Evidence attached with the report.)
Depreciated building Rate Replacement cost of flat with service Age of building Life of the building estimated Dep.% assuming the salvage value as 24% Depreciated Ratio of the building	:	Rs.31,220 Per Sq. Ft.- Depreciated Flat Market rate. Rs. 31,700 Per Sq. Ft.- Replaced Flat Market rate. 16 Years 44/60Yrs. Approx. Depreciation @0% considered on new cons. Rate. As calculated below.
Total composite rate arrived for valuation Depreciated Building Rate Rate for land and others Total composite Rate	:	Rs. 31,700 Per Sq. Ft.- Replaced Flat Market rate. Rs.31,220 Per Sq. Ft.- Depreciated Flat Market rate. Value of Undivided proportionate share in land already included with Flat's Market rate. Rs.31,220 Per Sq. Ft.- Depreciated Flat Market rate.



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Details In Valuation:- Cost OF Construction

Description	Particulars of item	Plinth area in sq ft.	Roof Ht.	Age of building	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation @ %	Net value after depreciation Rs.
Flat	4 th floor	930.33	10' Ft.	16 Years	@ 2000/- per sq ft	1860660	446558.4	1414101.6
Total								Rs. 14,14,101.6

Details In Valuation

Description	Particulars of item	Plinth area in sq ft.	Roof Ht.	Age of building	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation @ %	Net value after depreciation Rs.
Flat	4 th floor	930.33	10' Ft.	16 Years	@ 31700/- per sq ft	29491461	446558.4	29044902.6
Total								Rs.2,90,44,902.6

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Sr. No.	description	Qty.	Rate per unit Rs.	Estimated value Rs.
	Present value of the flat (incl.car parking, if provided)	930.33	Rs.31,220.00/- Per sft	Rs.2,90,44,902.6
	wardrobes		-----	
	showcases		-----	
	Kitchen arrangements		-----	
	Superfine finish		-----	
	Interior decorations		-----	
	Electricity deposits/electrical fittings, etc.,		-----	
	Extra collapsible gates/grill works etc.,		-----	
	Potential value If any		-----	
	others			Rs.2,90,44,902.6
	total			Rs.2,90,45,000.00
	Or Say			Rs. 2,75,93,000.00
	Realizable value			Rs. 2,32,36,000.00
	Distress Value			



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Valuation: Here the Approved valuer should discuss in details his approach to valuation of the property indicate how the value has been arrived at supported by necessary calculation Also, Such aspects as

- i) Salability
- ii) Likely rental value in future
- iii) Any Likely income it may generate may be discussed.
- iv) Photograph of owner/representatives with property in background to be enclosed
- v) Screen shot of latitude & longitude and co-ordinates of property using GPS/Various App/Internet sites.
- vi) As a result of my appraisal and analysis it is my consider opinion that
- vii) The Present fair Market value of the above Property in the Prevailing Condition with aforesaid Specifications **Rs.2,90,45,000.00 (Rupees- Two Crore Ninty Lakhs Forty five Thousand Only)**

- viii) Realizable Value of the property **Rs. 2,75,93,000.00 (Rupees- Two Crore Seventy five Lakhs Ninty three Thousand Only.)**in my opinion.
- ix) Distress Value of the property **Rs. 2,32,36,000.00 (Rupees- Two Crore Thirty Two Lakhs Thirty Six Thousand Only.)**in my opinion.

Signature

(Name and Official/Seal of the Approved Valuer)

4S ASSOCIATES
N. PATRA
APPROVED VALUER
CEV-1927-LM

The Undersigned have inspected the property detailed in the Valuation Report dated on I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs. by the approved valuer is realistic.

Date :

Chief Manager/ Officer-in-charge of Advance
Department

4S ASSOCIATES

Ref. No. 4S/MUMBAI/UBI/BV-716-16-2023

Estimation, etc
Date: 03/02/2024



DECLARATION FROM VALUERS

hereby declare that

The information furnished in my valuation report dated 03/02/2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

I have no direct or indirect interest in the property valued;

I have personally inspected the property on 26/09/2023. The work is not sub-contracted to any other valuer and carried out by myself.

I have not been convicted of any offence and sentenced to a term of Imprisonment;

I have not been found guilty of misconduct in my professional capacity.

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.

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.

I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)

I am registered under Section 34 AB of the Wealth Tax Act, 1957.

I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

Further, I hereby provide the following information.

Particulars	Valuer comment
background information of the asset being valued; purpose of valuation and appointing authority	Residential Flat As per request from u.b.i., PAWAI BRANCH Mumbai
identity of the valuer and any other experts involved in the valuation;	4S associates Patner -Vr.Niranjan Patra
disclosure of valuer interest or conflict, if any;	Not any.
date of appointment, valuation date and date of report;	D.O.A.- 25/09/2023 D.O.R.- 03/02/2024
inspections and/or investigations undertaken;	D.O.I.- 26/09/2023
nature and sources of the information used or relied upon;	Local Market enquiry & physical site observations.
procedures adopted in carrying out the valuation and valuation standards followed;	As per Documents provided by the bank of my physical site enquiries.
restrictions on use of the report, if any;	Construction's Market rate.
major factors that were taken into account during the valuation;	For banking Purposes only.
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.	Local Enquiry & Market Opinion.

Signature

(Name of the Approved Valuer
and Seal of the Firm / Company)

For 4S ASSOCIATES

N. PATRA

APPROVED VALUER

CEV-1927-LM

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Date: 03/02/2024



ANNEXURE -III

MODEL CODE OF CONDUCT FOR VALUERS

(Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017))
All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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 endeavor 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.
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 (Success fees maybe defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
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



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Ref. No. 4S/MUMBAI/UBI/BV-716-16-2023

Date: 03/02/2024



21. A valuer shall ensure that he/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.
- Gifts and hospitality:**
25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
- Explanation.—** For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/itself, or to obtain or retain an advantage in the conduct of profession for himself/itself.
- 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 organization discredits the profession.

Date: 03/02/2024
Place: Mumbai

N. Patra

Signature
(Name of the Approved Valuer and Seal of
the Firm / Company)

For 4S ASSOCIATES
N. PATRA
APPROVED VALUER
CEV-1927-LM

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 Ref. No. 4S/MUMBAI/UBI/BV-716-16-2023



Date: 03/02/2024

Buy ▾ Enter Locality / Floor / Society / Landmark

Post property **POST**

99acres

2.75 Cr

2BHK 2Baths

Flat/Apartment for Sale

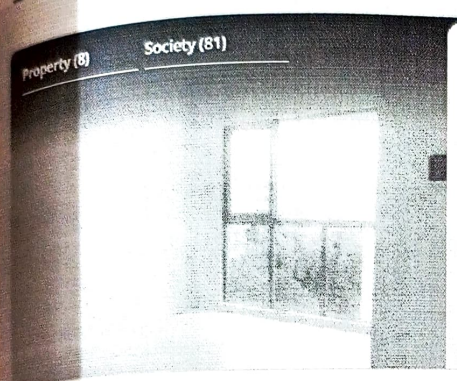
in Lodha Bel Air, Jogeshwari West, Mumbai Andheri, Maharashtra, Mumbai

REGISTRATION No. P51800014891 | Website: <https://maharera.mahaonline.gov.in/>

Contact Dealer **FREE**

Ready to move Property | Posted on Sep 27, 2023

Society Dealer Details Price Trends Registry Record Society Reviews



Properties you can trust
 Properties in Lodha Bel Air are RERA approved. Now, buy with confidence!

Area
 Carpet area: 820 sq.ft. (75.92 sq.m)

Price
 ₹ 2.75 Crore
 @ 33,536 per sq.ft. (All Inclusive, Negotiable)
 View Price Details

Address
 Lodha Bel Air
 Jogeshwari West, Mumbai Andheri-
 Dahisar

Floor Number
 6th of 22 Floors

Facing
 North

Overlooking

Property Age

Send Feedback

19,1370378,72.8461725

19°08'13.3"N 72°50'46.2"E

19.137038, 72.846173

Directions Save Nearby Send to phone Share

Alibaba Cafe Restaurants Hotels Things to do Transit

ACCORD EQUIPS Camera Rentals & Camera store

Laser Land लेजर लँड

sadiya fashion

Noor Masjid نور مسجد

Jaffer Bhai's Delhi Darbar Restaurant & Takeaway

MSMDM CHARITABLE TRUST

Hotel Mina International

Jogeshwari Hospital जोगेश्वरी रुग्णालय

Moon Rasayan India Ltd मूकें रसायन भारत, लि

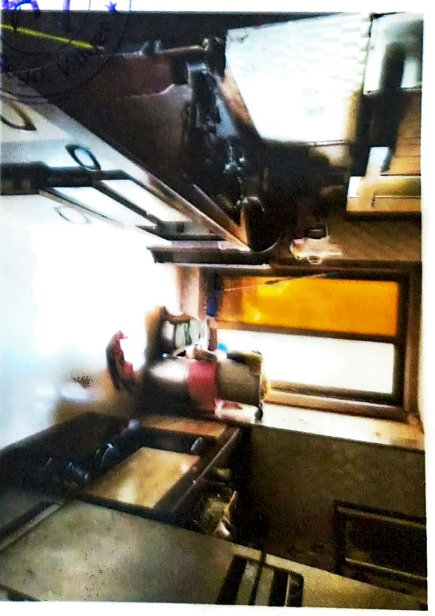
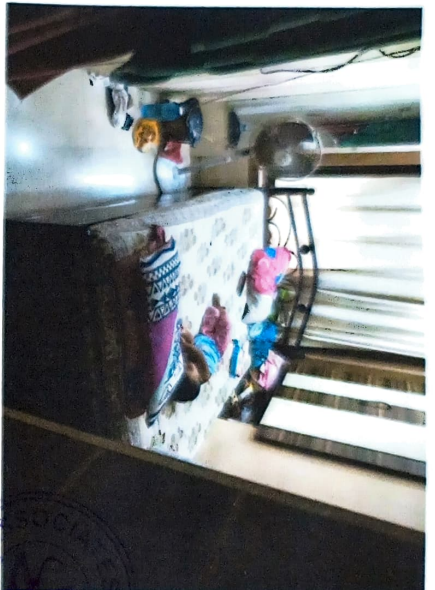
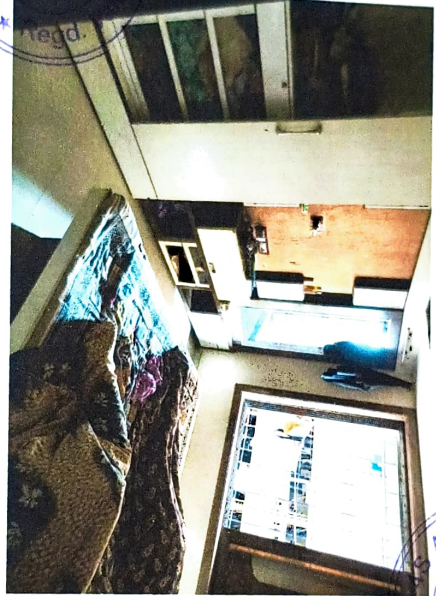
Jogeshwari Railway Station

4.0 (2,263) Railway services Open 24 hours

Malcolm Baug Parsee Gymkhana

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M/S. S.A.S. ASSOCIATES
Regd.

S.A.S. ASSOCIATES