

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade**

Residential Flat No. 403, 4th Floor, Wing - B, Sale Building No. 1, "**Neelyog Veydaanta**",
Andheri - Ghatkopar Link Road, Nityanand Nagar, Ghatkoper (West), Mumbai – 400075,
State - Maharashtra, Country - India

Latitude Longitude: 19°05'27.2"N 72°54'49.7"E

Valuation Done for:

State Bank of India

RACPC Ghatkopar (West) Branch

Retail Assets Centralised Processing Centre, 1st Floor, Ashok Silk Mills Compound, LBS Marg,
Ghatkopar (West), Mumbai – 400 086, State – Maharashtra, Country – India.

Vastukala Consultants (I) Pvt. Ltd.

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 403, 4th Floor, Wing - B, Sale Building No. 1, "Neelyog Veydaanta", Andheri - Ghatkopar Link Road, Nityanand Nagar, Ghatkopar (West), Mumbai – 400075, State - Maharashtra, Country – India belongs to **Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade.**

Boundaries of the property.

North : Link Road
South : S.R.A. Building
East : Railway Track
West : Ahmadi Masjid & Slum Area

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 **₹ 82,07,500.00 (Rupees Eighty Two Lakh Seven Thousand Five Hundred 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.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
SBI Empanelment No.: SME/TCC/2021-22/86/3
Encl: Valuation report.

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA, email=manoj.baburao@vastukala.com,
c=IN, postalCode=400075, serialNumber=1.3.4.20482220664f4ad55dc336c719a26885913490cf5d32413511
5279617a18b562, postalCode=400075, cn=Manoj B. Chalikwar,
serialNumber=1.3.4.20482220664f4ad55dc336c719a26885913490cf5d32413511
4a3f2c29832706230fc, cn=MANOJ BABURAO CHALIKWAR
Date: 2022.05.17 10:13:23 +05'30'

Auth. Sign.



Mumbai

121, 1st Floor, Akruti Star,
Central Road, MIDC,
Andheri (E), Mumbai - 400 093,
(M.S.), INDIA

Tel. : +91 22 28371325
Fax : +91 22 28371324
mumbai@vastukala.org

Delhi NCR

L-306, Sispal Vihar,
AWHO Society, Sohna Road,
Sector - 49, Gurgaon,
Haryana - 122018, INDIA

Mobile : +91 9216912225
+91 9819670183
delhincr@vastukala.org

Nanded

28, S.G.G.S. -
Stadium Complex,
Gokul Nagar,
Nanded - 431 602, (M.S.), INDIA

Tel. : +91 2462 244288
+91 2462 239909
nanded@vastukala.org

Aurangabad

Plot No. 106, N-3, CIDCO,
Aurangabad - 431 005,
(M.S.), INDIA

Tel. +91 240 2485151
Mobile : +91 9167204062
+91 9860863601
aurangabad@vastukala.org



Vastukala Consultants (I) Pvt. Ltd.

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

To,

The Branch Manager,**State Bank of India****RACPC Ghatkopar (West) Branch**

Retail Assets Centralised Processing Centre,

1st Floor, Ashok Silk Mills Compound, LBS Marg,

Ghatkopar (West), Mumbai – 400 086,

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 : 14.05.2022
b)	Date on which the valuation is made : 16.05.2022
3.	List of documents produced for perusal: 1. Copy of Agreement for Sale dated 31.03.2022 between M/s. Ratan Builders and Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade 2. Copy of Occupancy Certificate No. SRA / ENG / 2942 / N / PL & ML / AP dated 31.03.2022 issued by Slum Rehabilitation Authority. 3. Copy of Commencement Certificate No. SRA / ENG / 2942 / N / PL & ML / AP dated 30.12.2015 issued by Slum Rehabilitation Authority.
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) Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade Address: Residential Flat No. 403, 4 th Floor, Wing - B, Sale Building No. 1, "Neelyog Veydaanta", Andheri - Ghatkopar Link Road, Nityanand Nagar, Ghatkopar (West), Mumbai – 400075, State - Maharashtra, Country – India. Contact Person: Mrs. Ashwini Narwade (Owner) Contact No. 9890338604 Joint Ownership Details of ownership shares not available
5.	Brief description of the property (Including Leasehold / freehold etc.) The property is a residential flat located on 4 th floor. The composition of flat is 2 Bedroom + Living Room + Kitchen + 2 Toilets + Passage (i.e. 2BHK + 2 Toilets). The property is at 1.2 Km from nearest railway station Ghatkopar.
6.	Location of property :



	a)	Plot No. / Survey No.	:	-
	b)	Door No.	:	Residential Flat No. 703
	c)	C.T.S. No. / Village	:	C.T.S. No. 3990(pt), 3996(pt), 3997(pt), 3998, 3999, 4000, 4001, 4002(pt) & 4002A of Village Kirol.
	d)	Ward / Taluka	:	N Ward / Taluka – Kurla
	e)	Mandal / District	:	District – Mumbai Suburban
	f)	Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is available, we 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. 403, 4 th Floor, Wing - B, Sale Building No. 1, "Neelyog Veydaanta", Andheri - Ghatkopar Link Road, Nityanand Nagar, Ghatkoper (West), Mumbai – 400075, State - Maharashtra, Country – India
8.		City / Town	:	Ghatkopar (West), Mumbai Suburban
		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	:	Urban
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Kirol 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		As per actual Site As per Agreement
		North	:	Link Road Details not available
		South	:	S.R.A. Building Details not available
		East	:	Railway Track Details not available
		West	:	Ahmadi Masjid & Slum Area Details not available
13.		Dimensions of the site		N. A. as property under consideration is a flat in an apartment building.
				A B As per the Deed Actual
		North	:	- -
		South	:	- -
		East	:	- -

	West	:	-
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 440.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 469.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 516.00 (As per Index II)
14.	Latitude, Longitude & Co-ordinates of flat	:	19°05'27.2"N 72°54'49.7"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 469.00 (Area as per Agreement for Sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant
II APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	C.T.S. No. 3990(pt), 3996(pt), 3997(pt), 3998, 3999, 4000, 4001, 4002(pt) & 4002A of Village Kirol
	Block No.	:	-
	Ward No.	:	N Ward
	Village / Municipality / Corporation	:	Village – Kirol SRA / Municipal Corporation of Greater Mumbai
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 403, 4 th Floor, Wing - B, Sale Building No. 1, "Neelyog Veydaanta", Andheri - Ghatkopar Link Road, Nityanand Nagar, Ghatkoper (West), Mumbai - 400075, State - Maharashtra, Country - India
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2022 (As per Occupancy Certificate)
5.	Number of Floors	:	3 Basements + Lower Ground + Upper Ground + 1 st Floor + Service Floor + 2 nd to 11 th Upper Floors.
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	4 Flats on 4 th 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	:	Basement + Open Parking

	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the flat is situated	:	Fourth Floor
2	Door No. of the flat	:	Residential Flat No. 403
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak wood door framed with flush doors
	Windows	:	Aluminum sliding windows
	Fittings	:	Internal plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering
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	:	Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the flat?	:	Built Up Area in Sq. Ft. = 516.00 (As per Index II)
10	What is the floor space index (app.)	:	As per MCGM norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 440.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 469.00 (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?	:	Vacant
15	If rented, what is the monthly rent?	:	₹ 17,000.00 Expected rental income per month
IV	MARKETABILITY		
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
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? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 17,000.00 to ₹ 18,000.00 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 (give details).	:	₹ 17,500.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 14,800.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office	:	₹ 1,28,060.00 per Sq. M. i.e. ₹ 11,897.00 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 the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstn. Fees. Thus, the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	₹ 2,700.00 per Sq. Ft.
	Age of the building	:	New Construction
	Life of the building estimated	:	60 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	-
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 14,800.00 per Sq. Ft.
	Total Composite Rate	:	₹ 17,500.00 per Sq. Ft.
	Remarks:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (incl. car parking, if provided)	469.00 Sq. Ft.	17,500.00	82,07,500.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			



5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
Total Value of the property				82,07,500.00
Insurable value of the property (516.00 X 3,000.00)				13,93,200.00
Guideline value of the property (516.00 X 7,937.00)				61,38,852.00

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 Flat, where there are typically many comparables available to analyze. As the property is a residential flat, 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 ₹ 17,000.00 to ₹ 18,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, 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. We estimate ₹ 17,500.00 per Sq. Ft. on Carpet Area.

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)	Saleability	Good
ii)	Likely rental values in future in	₹ 17,000.00 Expected rental income per month
iii)	Any likely income it may generate	Rental Income

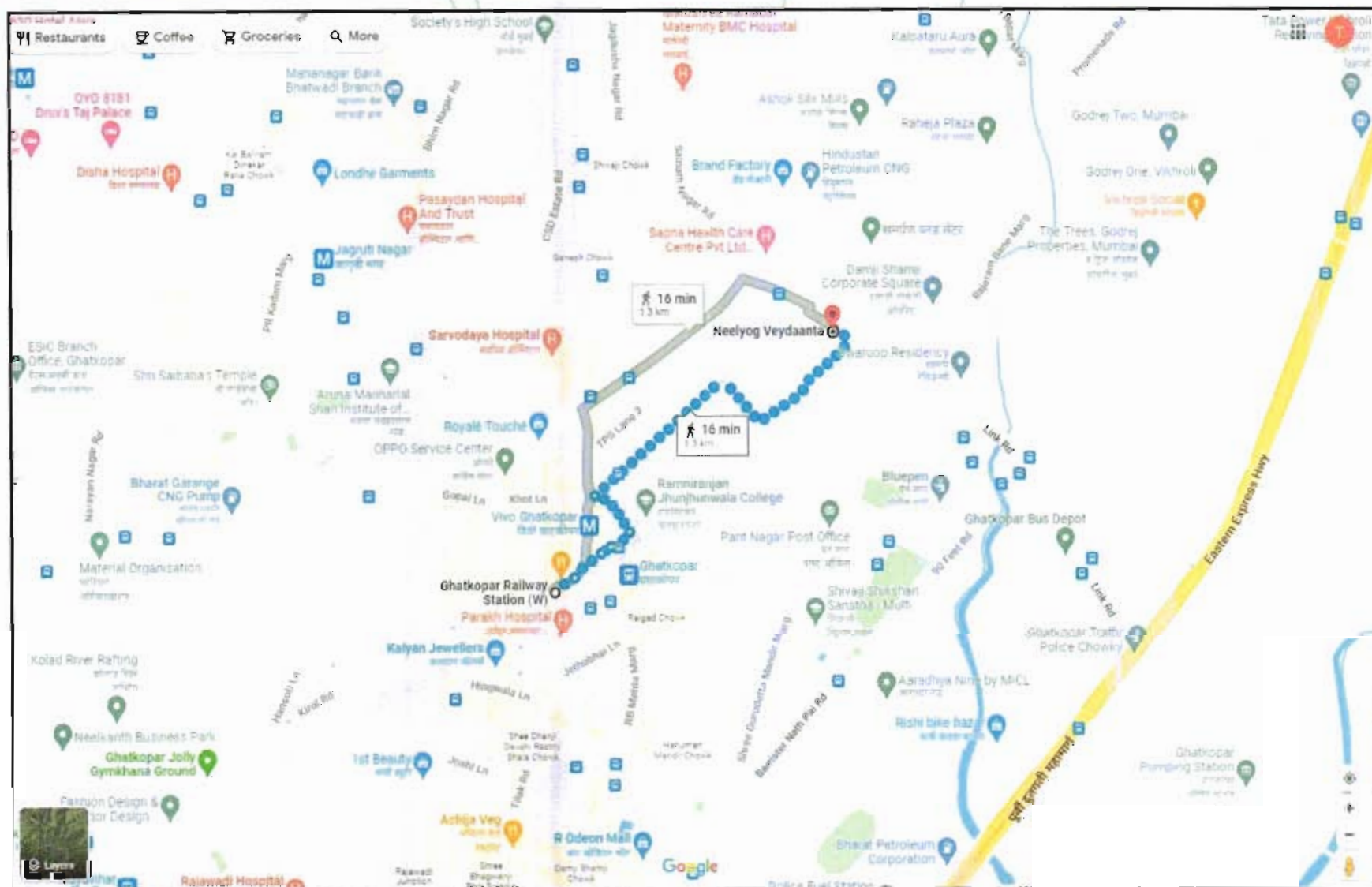


Actual site photographs



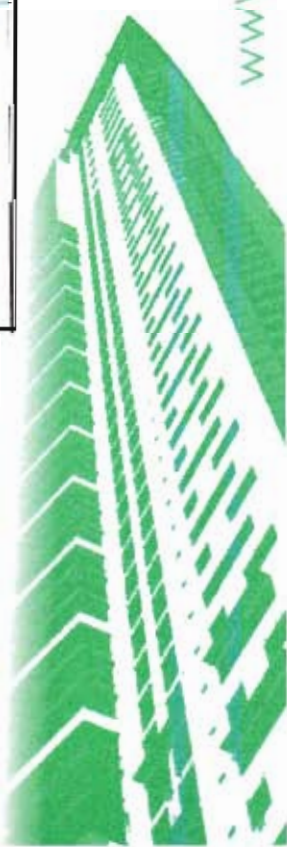
Route Map of the property

Site u/r




Latitude Longitude: 19°05'27.2"N 72°54'49.7"E

Note: The Blue line shows the route to site from nearest railway station (Ghatkoper – 1.3 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

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Year 2022/2023 **Language** English

Annual Statement of Rates

Selected District मुंबई (उपनगर)

Select Village पाटकोपर - विक्रीक - कुर्ता

Search By Survey No Location

Enter Survey No 3990

सभविभाग	सुनी अपीन	निवासी सर्वनिका	श्रीकीस	डुबाने	बीघोतिक	एकक (R.G.)	Attribute
103/490 - भूभाग : उपर्युक्त गाव वहादूर शास्त्री मार्ग, पूर्व वसंतवारा पार्कील मार्ग, इशियेस मध्य रेल्वे, पश्चिमेस गाव वहा या भूभागाकधील सोन क्रमांक 103/489 या भूभागा वगळून उर्वरित भूभाग.	55750	128060	147270	160070	128060	चौरस मीटर	मि.टी.एम. नंबर



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Price Indicators

Neelyog Veydaanta ₹83.99 L - 1.2 Cr
 EMI starts at ₹41.70 k
 Price excludes maintenance, floor rise cost, stamp. See More

By NEELYOG GROUP
 Andheri Ghatkopar Link Road, Near LBS Road, Nityanand Nagar, Ghatkopar West, Central Mumbai Suburbs, Mumbai

Project Images

1, 1.5, 2 BHK Apartments Configurations
 Ready to Move Possession Status
 Price on request Avg. Price
 439.00 sq.ft. - 621.00 sq.ft. (Carpet Area) Sizes

Overview/Home Highlights More About Project About Project Floor Plan Tour This Project Amenities

₹95 Lac @ 17,560 per sq.ft.
 Estimated EMI ₹75,677

1BHK 2Baths
 Residential Apartment for Sale

REGISTRATION REGISTERO Registration No: 95180001945 Website: https://maharashtra.gov.in

Overview Society Dealer Details Recommendations Price Trends

Property (7) Society (3)

Area: Carpet area: 541 sq.ft. (50.26 sq.m.)
 Price: ₹95 Lac+ Govt Charges & Tax @ 17,560 per sq.ft. View Price Details
 Floor/Summer: 15 Floors
 Configuration: 1 Bedroom, 2 Bathrooms, No Balcony with Study Room
 Address: Neelyog Veydaanta, Ghatkopar West, Central Mumbai suburbs
 Property Age: 0 to 1 Year Old

Places nearby: Ghatkopar West, Central Mumbai suburbs, Mumbai



Price Indicators

99acres Buy - Enter locality / Project / Society / Landmark Near Me 🔍

Home > Property in Mumbai > Apartments in Mumbai > Apartments in Ghatkopar West > 1 BHK Apartments in Ghatkopar West > 95 Units (11) Posted on Mar 17, 2022 | Ready to move

₹96 Lac @ 17,744 per sq.ft. **1BHK 2Baths**
 Residential Apartment for Sale
 in Neelg Veydaanta, Ghatkopar West, Central Mumbai suburbs, Mumbai

RERA STATUS REGISTERED Registration No: PS1800021645 Website: <https://maharera.mahaonline.gov.in>

[Overview](#) [Society](#) [Dealer Details](#) [Recommendations](#) [Price Trends](#)

Property (9) **Society (3)**

Area
 Carpet area: 541 sq.ft. (50.26 sq.m.)

Configuration
 1 Bedroom, 2 Bathrooms, No Balcony with Study Room

Price
 ₹96 Lac + Govt Charges & Tax @ 17,744 per sq.ft. [View Price Details](#)

Address
 Neelg Veydaanta, Ghatkopar West, Central Mumbai suburbs

Floor Number
 7th of 15 Floors

Property Age
 0 to 1 Year Old

2 people viewed this property this week

Places nearby
 Ghatkopar West, Central Mumbai suburbs, Mumbai [View All \(49\)](#)

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Home > Property for Sale in Mumbai > Flats for Sale in Mumbai > Flats for Sale in Ghatkopar West > 1 BHK Flats for Sale in Ghatkopar West > 650 Sq-ft Property ID: 81081643

₹89.0 Lac **1 BHK 650 Sq-ft Flat**
 For Sale Ghatkopar West, Mumbai

Agent Name: Sunny Jain | 500+ Buyers Served
 Certified Agent
 Trusted by users | Genuine Listings | Market Knowledge [Contact Now](#)

PROPERTY DETAILS **PROJECT DETAILS** **LOCALITY DETAILS** **PRICE TRENDS** **AGENT DETAILS** Posted on May 13, 22

Bedroom
 1 [See Dimension](#)

Bathrooms
 2

Carpet area
 469 sqft - ₹18,977/sqft

Loading
 27%

Developer
 Neelg Builders Pvt. Ltd.

Project
 Neelg Veydaanta

Status
 Ready to Move

Transaction type
 New Property [Free Legal Title Check](#)

Floor
 7 (Out of 11 Floors)

Car parking
 1 Open

USP East Facing Property
 No EMI till possession

[Contact Agent](#) [Save for Later](#)

Save Property
 Don't want to share your details with the agent right now? [Save Property for Later](#)

[Download Brochure](#)
[Share Property Feedback](#)

Sunny Jain
 Certified Agent
 +91-98XXXXXX78 [Save for Later](#)

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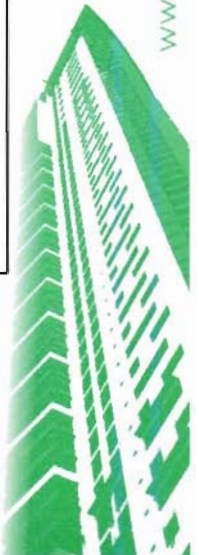
[LIVE video tour](#) [Verified Property details](#) [Verified Photos & videos](#) **Make a Safe & Stress-free Investment!**



Sale Instances

Index 2	
357390 23/01/2022 Note: -Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2 दुयम निबंधक - सह दु नि कुर्ला 3 दस्ता क्रमांक - 357/2022 नोंदणी Regn.63m
गावाचे नाव - किरौळ	
(1) विलेखाचा प्रकार	कारनामा
(2) मीटरदरता	7820000
(3) बाजारभावाभाडेपट्टापाषा बाबतिलपट्टाकार आकारणी देणे की पट्टेदार ले मसुदा करावे	5613449.4
(4) मू. मापन पोटहिसा व धरकमांक(असल्यास)	1) पालिकेचे नाव मुंबई मनपावहुर वर्ग नं. इतर माहिती - सदनिका नं. 205, माळा नं. 2 ना मजला विंग ए, इमारतीचे नाव - सेल विलिंग नं. - 1 नीलयोग वेदांग, ब्लाक नं. घाटकोपर पश्चिम मुंबई 400086, रोड नं. अंधेरी घाटकोपर सिक रोड मितलानंद नगर, इतर माहिती - मीळे घाटकोपर - किरौळ (C.T.S. Number 3999 to 4002A.)
(5) क्षेत्रफळ	47.97 चौ मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणा. वा किंमत देवणा. वा पक्षकाराचे नाव किंवा दिवाणी म्यादालापाषा हुकुमनामा किंवा आदेश असल्यास, प्रतिकादिचे नाव व पत्ता.	1) नाव - मेरस रतन किशोरचे भागीदार शशी योगेश मेहत लॉके मुळकार बंदकाल खरगटे वय - 46 पत्ता - पॉट नं. अफिस नं. - २०२, माळा नं. - इमारतीचे नाव - नीलयोग ब्लाक, ब्लाक नं. घाटकोपर पूर्व रोड नं. आर डी महेल रोड, घाटकोपर नवे प्लेन समीर, महाराष्ट्र मुंबई - पिन कोड - 400075 पिन नं. - AAIFR9823
(8) दस्तऐवज करून देणा. वा पक्षकाराचे व किंवा दिवाणी म्यादालापाषा हुकुमनामा किंवा आदेश असल्यास प्रतिकादिचे नाव व पत्ता	1) नाव - ओंकारेश्वर रामचंद्र नाडकर वय - 52, पत्ता - पॉट नं. सदनिका नं. - ३१/११५, माळा नं. - इमारतीचे नाव - ब्लाक नं. साधन रोड नं. साधन शिवाजी नगर, भीदारी रोड, महाराष्ट्र मुंबई - पिन कोड - 400022 पिन नं. - AFAPN3302H 2) नाव - प्रथेसा ओंकारेश्वर नाडकर वय - 27, पत्ता - पॉट नं. सदनिका नं. - ३१/११५, माळा नं. - इमारतीचे नाव - ब्लाक नं. साधन रोड नं. साधन शिवाजी नगर, भीदारी रोड, महाराष्ट्र मुंबई - पिन कोड - 400022 पिन नं. - AU/WPN0110E 3) नाव - ज्योती प्रथेसा नाडकर पुर्वीमधीचे नाव ज्योती सुरेश नाडकर वय - 29, पत्ता - पॉट नं. सदनिका नं. - ३१/११५, माळा नं. - इमारतीचे नाव - ब्लाक नं. साधन रोड नं. साधन शिवाजी नगर, भीदारी रोड, महाराष्ट्र मुंबई - पिन कोड - 400022 पिन नं. - ACCPW9811E
(9) दस्तऐवज करून दिव्याचा दिनांक	07/01/2022
(10) दस्त नोंदणी केव्याचा दिनांक	10/01/2022
(11) अनुक्रममांक खंड व पृष्ठ	357/2022
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	391000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शिवा	
मुद्रांकनसाठी विद्यारत घेतलेला तपशील -	
मुद्रांक शुल्क आकारताना निबंधलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.

Index 2	
18519520 11-12-2021 Note: -Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2 दुयम निबंधक - सह दु नि कुर्ला 5 दस्ता क्रमांक - 18519/2021 नोंदणी Regn.63m
गावाचे नाव - किरौळ	
(1) विलेखाचा प्रकार	कारनामा
(2) मीटरदरता	9500000
(3) बाजारभावाभाडेपट्टापाषा बाबतिलपट्टाकार आकारणी देणे की पट्टेदार ले मसुदा करावे	7486987.45
(4) मू. मापन पोटहिसा व धरकमांक(असल्यास)	1) पालिकेचे नाव Mumbai Mgr.n.p.a इतर वर्ग नं. सदनिका नं. 1003, माळा नं. 10 वा मजला विंग ए, इमारतीचे नाव - सेल विलिंग नं. -) नीलयोग वेदांग, ब्लाक नं. घाटकोपर पश्चिम मुंबई 400086, रोड नं. अंधेरी घाटकोपर सिक रोड मितलानंद नगर, इतर माहिती - मीळे घाटकोपर किरौळ - बंदर शिवाजी बाजार कारनामा दिनांक 26/11/2021 कोठी मितलानंद ब्लाक अर्ध आकार बाजारभावा क 74,88,987.45/- व नोंदवला क 80,00,000/- व इतर शिवाजी मुद्रांक शुल्क क 4,00,000/- व नोंदवला क 1,76,14,2021 दिनांक 26/11/2021 अन्वये नोंदविला आहे. बंदर शिवाजी बाजारभावा आठ शेडी बाजारभावा क 74,88,987.45/- व नोंदवला क 95,00,000/- व नंतर केलेले मुद्रांक शुल्क क 4,75,000/- व नंतर केलेले मुद्रांक शुल्क क 4,00,000/- मुद्रांक अधिनियम व अनुच्छेद 5(बी) व 2 अन्वये समायोजन करून पुढील मुद्रांक शुल्क क 76,000/- वा दस्तावद भरलेले आहे. (C.T.S. Number 3996 TO 4002A.)
(5) क्षेत्रफळ	60.95 चौ मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणा. वा किंमत देवणा. वा पक्षकाराचे नाव किंवा दिवाणी म्यादालापाषा हुकुमनामा किंवा आदेश असल्यास, प्रतिकादिचे नाव व पत्ता.	1) नाव - कमलाकर रायच रोड वय - 65 पत्ता - पॉट नं. सदनिका नं. - ३१/११५, माळा नं. - इमारतीचे नाव - गीलावली किंवा मीणवयस, ब्लाक नं. घाटकोपर पश्चिम रोड नं. अर्ध नगर, महाराष्ट्र मुंबई - पिन कोड - 400086 पिन नं. - AABPS6697L 2) नाव - मेरस रतन किशोरचे भागीदार शशी योगेश मेहत लॉके मुळकार बंदकाल खरगटे (मनवला वेदांग) वय - 46 पत्ता - पॉट नं. अफिस नं. - २०२, माळा नं. - इमारतीचे नाव - नीलयोग ब्लाक, ब्लाक नं. घाटकोपर पूर्व रोड नं. आर डी महेल रोड, घाटकोपर नवे प्लेन समीर, महाराष्ट्र मुंबई - पिन कोड - 400075 पिन नं. - AAIFR9823
(8) दस्तऐवज करून देणा. वा पक्षकाराचे व किंवा दिवाणी म्यादालापाषा हुकुमनामा किंवा आदेश असल्यास प्रतिकादिचे नाव व पत्ता	1) नाव - कालिलाल डोंगर दिवरे वय - 54 पत्ता - पॉट नं. सदनिका नं. - ५२८, माळा नं. - इमारतीचे नाव डॉ. आंबेडकर नगर एम.अर.ए मीणवयस, ब्लाक नं. घाटकोपर पश्चिम रोड नं. एन.ए.ए.ए. रोड महाराष्ट्र मुंबई - पिन कोड - 400086 पिन नं. - APAPD8874 2) नाव - कालिलाल दिवरे वय - 29, पत्ता - पॉट नं. सदनिका नं. - ५२८, माळा नं. - इमारतीचे नाव डॉ. आंबेडकर नगर एम.अर.ए मीणवयस, ब्लाक नं. घाटकोपर पश्चिम रोड नं. एन.ए.ए.ए. रोड महाराष्ट्र मुंबई - पिन कोड - 400086 पिन नं. - BTAPD8738G
(9) दस्तऐवज करून दिव्याचा दिनांक	03/12/2021
(10) दस्त नोंदणी केव्याचा दिनांक	09/12/2021
(11) अनुक्रममांक खंड व पृष्ठ	18519/2021
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	76000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शिवा	
मुद्रांकनसाठी विद्यारत घेतलेला तपशील -	
मुद्रांक शुल्क आकारताना निबंधलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications ₹ 82,07,500.00 (Rupees Eighty Two Lakh Seven Thousand Five Hundred Only).

Place: Mumbai

Date: 16.05.2022

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=ADMN,
2.5.4.2019017a18b5652, postalCode=400099, st=Maharashtra,
serialNumber=41a56a56a6ab8cc89d662a55a8fca3feb21f31bd2
e384e2872e29a327b625bfc, cn=MANOJ BABURAO CHALIKWAR
Date: 2022.05.17 10:13:37 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

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

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Think.Innovate.Create

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

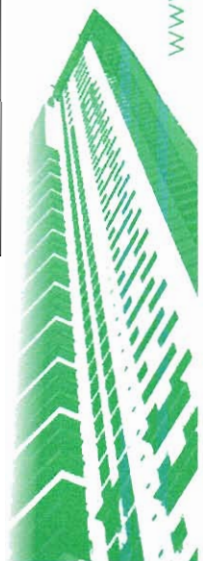


Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and

- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. 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.
- s. 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. The valuation report is submitted in the prescribed format of the bank.
- t. 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)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.



Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration was purchased by Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade from M/s. Ratan Builders vide Agreement for Sale dated 31.03.2022
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Ghatkopar Branch, Mumbai 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 Chandan Singh – Valuation Engineer Shyam Kajvilkar – Technical Manager Tanmay Jadhav – 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 – 14.05.2022 Valuation Date – 16.05.2022 Date of Report - 16.05.2022
6.	inspections and/or investigations undertaken;	Physical Inspection done on 14.05.2022
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
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.	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 **16th May 2022** 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 Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 469.00** in the name **Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade** 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 our discussion with the Client, we understand that the subject property is owned by **Mr. Dayanand Jaiwant Narwade & Mrs. Ashwini Dayanand Narwade**. 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 Client, we understand that the Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 469.00.**

Condition & Repair

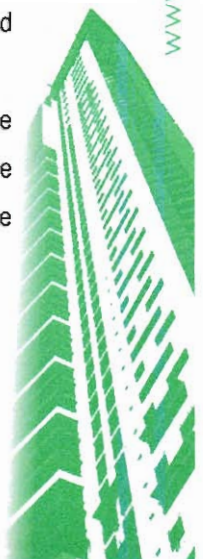
In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural 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

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 the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 469.00.**

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.



(Annexure – II)**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

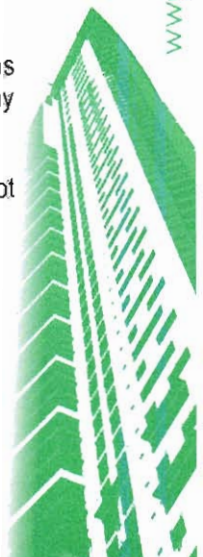
1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall 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 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

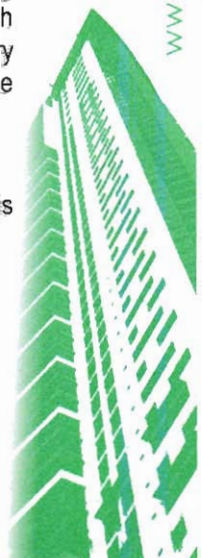
20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

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.

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.



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess of the property under reference as on **16th May 2022**.

The term **Fair Market Value** is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, 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 **₹ 82,07,500.00 (Rupees Eighty Two Lakh Seven Thousand Five Hundred Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by "MANOJ BABURAO CHALIKWAR"
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=ADMIN,
2.5.4.20=98225b6c4ac25d33e0c73e26865913490c7c33d41333f,
15279617a1804512, postalCode=400009, st=Maharashtra,
serialNumber=414540564ab8cc28062a55a@rockwell31411ba3e13
94e28f2e29a32706250fc, cn=MANOJ BABURAO CHALIKWAR
Date: 2022.05.17 10:13:50 +05'30'


Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
SBI Empanelment No.: SME/TCC/2021-22/86/3

