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CIN: U74120MH2010PTC207869

## Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Shri.Tushar Ravindra Suryawanshi & Shubham Ravindra Suryawanshi & Smt.Savita Ravindra Suryawanshi.**

Residential Land and **Tenement No. N-42/A/B-2/4/8**, Neighborhood Ashadha, Sector –AB-2, Fourth Scheme, Near Shree Sai Nursing Home, Lokmanya Nagar, At- CIDCO, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India

Latitude Longitude: 19°58'20.1"N 73°45'25.7"E

### Valuation Done for:

**Punjab National Bank  
Sharanpur Road Branch  
PUNJAB NATIONAL BANK,  
NASIK SHARANPUR ROAD, NASIK.**

**Nashik:** 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik-422003 (M.S.), INDIA  
Email: [nashik@vastukala.co.in](mailto:nashik@vastukala.co.in) | Tel : +91 253 4068262/98903 80564

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#### Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai** :400072, (M.S), India

☎️ **+91 22 47495919**

✉️ [mumbai@vastukala.co.in](mailto:mumbai@vastukala.co.in)

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## Vastukala Consultants (I) Pvt. Ltd.

Valuation Report Prepared For PNB / Sharanpur Road Branch / Shri.Tushar Ravindra Suryawanshi (011575/2308476) Page 2 of 25

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Vastu/PNB/Nashik/10/2024/011575/2308476  
01/16-16-CCRJ  
Date 01.10.2024

### VALUATION OPINION REPORT

The property bearing Residential Land and **Tenement No. N-42/A/B-2/4/8**, Neighborhood Ashadha, Sector –AB-2, Fourth Scheme, Near Shree Sai Nursing Home, Lokmanya Nagar, At- CIDCO, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India belongs to **Shri.Tushar Ravindra Suryawanshi & Shubham Ravindra Suryawanshi & Smt.Savita Ravindra Suryawanshi**.

Boundaries of the property

North : Tenement No. N-42/A/B-2/4/7  
South : Road  
East : Road  
West : Side Margin

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 and valued for this particular purpose at **₹ 22,94,980/- (Rupees Twenty-Two Lakh Ninety-Four Thousand Nine Hundred Eighty Only)**.

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

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Director

Auth. Sign.

**Sharadkumar B. Chalikwar**

Govt. Reg. Valuer  
Chartered Engineer (India)  
Reg. No. (N) CCIT/1-14/52/2008-09  
PNB Empanelment No. ZO:SAMD:1138  
Encl: Valuation report.



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# Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To,  
**Branch Manager,**  
**Punjab National Bank**  
**Sharanpur Road Branch**  
 PUNJAB NATIONAL BANK,  
 NASIK SHARANPUR ROAD, NASIK

## Valuation Report of Immovable Property

I	Introduction	
1	Name of Valuer	Vastukala Consultants (I) Pvt. Ltd.
2	Date of Inspection	01.10.2024
	Date of Valuation	01.10.2024
3	Purpose of Valuation	As per the request from Punjab National Bank, Sharanpur Road Branch to assess fair market value of the property for Banking purpose
4	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	<p><b>Shri.Tushar Ravindra Suryawanshi &amp; Shubham Ravindra Suryawanshi &amp; Smt.Savita Ravindra Suryawanshi</b></p> <p><b>Address</b> – Residential Land and <b>Tenement No.N-42/A/B-2/4/8</b>, Neighborhood Ashadha, Sector –AB-2, Fourth Scheme, Near Shree Sai Nursing Home , Lokmanya Nagar, At- CIDCO, Taluka &amp; District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India</p> <p><b>Contact Details</b>            Smt.Savita Ravindra Suryawanshi (Owner)            Contact No.+91 8149230426            Joint Ownership</p>
5	Name of Bank/FI as applicable	Punjab National Bank
6	Name of the Developer of Property (in case of developer-built properties)	Self - Developed
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Owner -Occupied
II	Physical Characteristics of the Asset	
1	Location of the Property	Residential Land and <b>Tenement No.N-42/A/B-2/4/8</b> , Neighborhood Ashadha, Sector –AB-2, Fourth Scheme, Near Shree Sai Nursing Home , Lokmanya Nagar, At- CIDCO, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India
	CTS No	Neighborhood Ashadha , Fourth Scheme
	Door No.	Residential Land and <b>Tenement No.N-42/A/B-2/4/8</b>



Since 1989

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	C. T.S. No. / Village	Village- CIDCO										
	Ward / Taluka	Nashik										
	Mandal / District	Nashik										
	Brief description of the property	---										
	<p><b>Property -</b> The property is Residential Land and <b>Tenement No. N-42/A/B-2/4/8</b>, Neighborhood Ashadha, Sector – AB-2, Fourth Scheme, Near Shree Sai Nursing Home , Lokmanya Nagar, At- CIDCO, Taluka &amp; District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India. It is well connected by road and train. It is located at about 12.1 KM. travelling distance from Nashik Railway Station.</p> <p><b>As per Deed of Assignment, the land area is 35.00 Sq. M. considered for valuation.</b></p> <p><b>Structures –</b> <b>As per Site Inspection composition of residential Tenement are as under:</b></p> <table border="1" data-bbox="274 819 743 972"> <thead> <tr> <th colspan="2">Composition</th> </tr> </thead> <tbody> <tr> <td><b>Ground Floor:</b></td> <td>Hall, Bedroom, Kitchen, WC, Bath, Passage.</td> </tr> </tbody> </table> <p><b>As per Deed of Assignment, the Structure area is 18.87 Sq. M., Which is considered for the valuation.</b></p> <table border="1" data-bbox="274 1111 743 1218"> <thead> <tr> <th>Floor</th> <th>In Sq. M.</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>18.87</td> </tr> <tr> <td><b>Total Built Up Area</b></td> <td><b>18.87</b></td> </tr> </tbody> </table>		Composition		<b>Ground Floor:</b>	Hall, Bedroom, Kitchen, WC, Bath, Passage.	Floor	In Sq. M.	Ground Floor	18.87	<b>Total Built Up Area</b>	<b>18.87</b>
Composition												
<b>Ground Floor:</b>	Hall, Bedroom, Kitchen, WC, Bath, Passage.											
Floor	In Sq. M.											
Ground Floor	18.87											
<b>Total Built Up Area</b>	<b>18.87</b>											
	Nearby landmark	Neighborhood Ashadha, Fourth Scheme										
2.	CTS No	---										
3.	Village	Village- CIDCO										
	Residential area	Yes										
	Commercial area	No										
	Industrial area	No										
4.	Classification of the area											
	i) High / Middle / Poor	Middle Class										
	ii) Urban / Semi Urban / Rural	Urban										
5.	Coming under Corporation limit / Village Panchayat / Municipality	CIDCO										
6.	Postal address of the property	Residential Land and <b>Tenement No.N-42/A/B-2/4/8</b> , Neighborhood Ashadha, Sector –AB-2, Fourth Scheme, Near Shree Sai Nursing Home , Lokmanya Nagar, At- CIDCO, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India										
7.	Latitude, Longitude and Coordinates of the site	19°58'20.1"N 73°45'25.7"E										
8.	Area of the plot/land (supported by a plan)	Land Area – 35.00 Sq. M.										



		(As per Deed of Assignment)	
9.	Layout plan of the area in which the property is located	Not Provided	
10.	Development of surrounding areas	Developed	
11.	Details of Roads abutting the property	Above than 20 ft. Concrete. Road	
12.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No	
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	N.A., Residential Land	
14.	Boundaries of the Property	<b>As per Site</b>	<b>As per Document</b>
	North	Tenement No.N-42/A/B-2/4/7	Tenement No.N-42/A/B-2/4/7
	South	Road	Road
	East	Road	Road
	West	Side Margin	Side Margin
	Extent of the site considered for valuation (least of 14 A & 14 B)	<b>Land Area – 35.00 Sq. M.</b> <b>(As per Deed of Assignment)</b>  <b>Built up area – 18.87 Sq.M</b> <b>(As per Deed of Assignment)</b>	
15.	Description of Adjoining properties	Residential properties	
	North		
	South		
	East		
	West		
16.	Survey no. if any	-	
17.	Type of Tenement (Residential/ Commercial/ Industrial)	Residential	
18.	Details of the Tenement/Tenements and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with Tenement plans and elevations	<b>Land Area – 35.00 Sq. M.</b> <b>(As per Deed of Assignment)</b>  Year of Construction – 1998 (As per Tenement Transfer Order Letter)	
19.	Plinth Area, and saleable area to be mentioned separately and clarified	<b>Built up area – 18.87 Sq.M</b> <b>(As per Deed of Assignment)</b>	
20.	Any other aspect	-	
<b>III</b>	<b>Town Planning parameters</b>		
1.	Master plan provisions related to the	Residential use	

	property in terms of land use	
2.	Date of issue and validity of layout of approved map / plan	Copy of Building Plan issued by City and Industrial Development Corporation of Maharashtra Limited.
3.	Approved map / plan issuing authority	City and Industrial Development Corporation of Maharashtra Limited
4.	Whether genuineness or authenticity of approved map / plan is verified	Yes
5.	Any other comments by our empaneled valuers on authentic of approved plan	No
6.	Planning area/zone	Residential Zone
7.	Development controls	City and Industrial Development Corporation of Maharashtra Limited.
8.	Zoning regulations	Residential Purpose
9.	FAR/FSI permitted and consumed	As per CIDCO Norms
10.	Ground coverage	-
11.	Transferability of development rights if any, Tenement bye- law provisions as applicable to the property viz. setbacks, height restrictions, etc.	No information provided.
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential
13.	Comment on unauthorized constructions if any	No
14.	Comment on demolition proceedings if any	No
15.	Comment on compounding/ regularization proceedings	No
16.	Comment on whether OC has been issued or not	Not Provided
17.	Any other aspect	-
<b>IV.</b>	<b>Legal Aspects</b>	
1.	Ownership Documents	
	1. Copy of Deed of Deed of Assignment Vide No.10617/2023 Dated.08.09.2023	
	2. Copy of Tenement Transfer Order Letter No.CIDCO/ADMN/NSK/NO.1298 dated.30.07.1998 issued by City and Industrial Development Corporation of Maharashtra Limited.	
	3. Copy of Building Plan issued by City and Industrial Development Corporation of Maharashtra Limited	
	4. Copy of Possession Receipt Dated.05.01.1988 issued by City and Industrial Development Corporation of Maharashtra Limited	
2.	TIR Verification	Not Applicable
3.	Name of the Owner/s	<b>Shri.Tushar Ravindra Suryawanshi &amp; Shubham Ravindra Suryawanshi &amp; Smt.Savita Ravindra Suryawanshi</b>
4.	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any regarding immovable property.	Information not available

5.	Comment on whether the IP is independently accessible?	Yes.
6.	Title verification,	Not Applicable
7.	Details of leases if any,	Not Applicable
8.	Ordinary status of freehold or leasehold including restrictions on transfer	Not Applicable
9.	Agreement of easement if any	Not Applicable
10.	Notification of acquisition if any	Not Applicable
11.	Notification of road widening if any	Not Applicable
12.	Possibility of frequent flooding / submerging	No
13.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	No
14.	Heritage restrictions if any, all legal documents, receipts related to electricity, water tax, property tax and any other Tenement taxes to be verified and copies as applicable to be enclosed with the report.	No
15.	Comment on transferability of the property ownership	Not Applicable
16.	Comment on existing mortgages / charges / encumbrances on the property, if any	Not Applicable
17.	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Not Applicable
18.	Tenement plan sanction: Authority approving the plan - Name of the office of the Authority - Any violation from the approved Tenement Plan	Not Applicable
	Any other aspect	-
<b>V.</b>	<b>Economic Aspects</b>	
1.	Details of ground rent payable,	N.A.
2.	Details of monthly rents being received if any,	Seller- Occupied
3.	Taxes and other outings	Details not provided
4.	Property Insurance	Details not provided
5.	Monthly maintenance charges	Self - Maintained
6.	Security charges	Details not provided
7.	Any other aspect	Nil

<b>VI.</b>	<b>Socio-cultural Aspects of the Property</b>	
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	Developed Residential area, Middle Class
<b>VII.</b>	<b>Functional and Utilitarian Aspects of the Property</b>	
1.	Description of the functionality and utility of the property in terms of:	
2.	Space allocation	Provided
3.	Storage Spaces	Provided
4.	Utility spaces provided within the Tenement	Provided
5.	Any other aspect	Nil
<b>VIII.</b>	<b>Infrastructure Availability</b>	
1.	Description of physical infrastructure availability in terms of	
	Water supply	Yes
	Sewerage / sanitation System	Yes
	Storm water drainage	Yes
2.	Description of other physical infrastructure facilities viz.	
	Solid waste management	No
	Electricity	Yes
	Road and public transport connectivity	Connected with public transport like Auto, bus, private vehicles, etc.
	Availability of other public utilities nearby	All available nearby
3.	Social infrastructure in terms of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	All available nearby
<b>IX.</b>	<b>Marketability</b>	
1.	Analysis of the property in terms of	Location, development of surrounding area, type of construction, construction specifications, age of Tenement, condition of the premises & Tenement, facilities provided and its prevailing market rate.
2.	Locational attributes	R Area
3.	Scarcity	Average
	Demand and supply of the kind of subject property	Good
4.	Comparable sale prices in the locality	Price Indicators attached
<b>X.</b>	<b>Engineering and Technology Aspects of the Property</b>	



1.	Type of construction	As per Brief Description
2.	Material & technology used	B Grade
3.	Specifications	Standard
4.	Maintenance issues	No
5.	Age of the Tenement	26 years
6.	Total life of the Tenement	60 years
7.	Extent of deterioration	34 years Subject to proper, preventive periodic Maintenance & structural repairs.
8.	Structural safety	Good
9.	Protection against natural disaster viz. earthquakes,	Good
10.	Visible damage in the Tenement	Nil
11.	System of air-conditioning	No
12.	Provision for firefighting,	Not Provided
13.	Copies of the plan and elevation of the Tenement to be included	Not Provided
<b>XI.</b>	<b>Environmental Factors</b>	
1.	Use of environment friendly Tenement materials, Green Tenement techniques if any	No
2.	Provision of rain water harvesting	Information not available
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	No
<b>XII.</b>	<b>Architectural and aesthetic quality of the Property</b>	
1.	Descriptive account on whether the Tenement is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Modern
<b>XIII.</b>	<b>In case of valuation of industrial property</b>	
1.	Proximity to residential areas	Nearby
2.	Availability of public transport facilities	All public transport facilities are available.
<b>XIV.</b>	<b>Valuation</b>	
a)	Methodology of valuation – Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	Land and Tenement Method is used for this valuation report.
b)	Prevailing Market Rate/Price trend of the Property in the locality/city from property	₹ 40,000/- to ₹ 60,000/- per Sq. M. Considering the rate with attached report, current market conditions, demand

	search sites viz. magickbricks.com, 99acres.com, makaan.com etc. if available	and supply position, Residential land size, Tenement area, location, upswing in real estate prices, sustained demand for residential land, all round development of industrial application in the locality etc. <b>We estimate ₹ 58,500/- per Sq. M. for land including land development.</b>				
	Guideline Rate	Rate in ₹				
	Land	₹ 6,400/- per Sq. M.				
	Tenement	As per valuation table				
c)	Summary of Valuation					
	<b>i. Guideline Value</b>	<b>Area in Sq. M.</b>	<b>Rate in ₹</b>	<b>Value in ₹</b>		
	Land	35.00	₹ 6,400/-	2,24,000/-		
	Tenement	As per below chart		2,47,480/-		
	<b>Total</b>			<b>4,71,480/-</b>		
	<b>ii. Fair Market Value</b>					
	<b>A) Land</b>	<b>Area in Sq. M.</b>	<b>Rate in ₹</b>	<b>Fair Market Value in ₹</b>		
		35.00	58,500/-	<b>20,47,500/-</b>		
	<b>B) Tenement</b>					
	<b>Particulars</b>	<b>Built up Area</b>	<b>Estimated replacement rate</b>	<b>Final Depreciated Rate to be considered</b>	<b>Final Depreciated Value to be considered</b>	<b>Full Value / Insurable Value</b>
		<b>(Sq. M.)</b>	<b>(₹)</b>	<b>(₹)</b>	<b>(₹)</b>	<b>(₹)</b>
	Tenement	18.87	21,500.00	13,115.00	2,47,480/-	4,05,705/-
	<b>Total</b>				<b>2,47,480/-</b>	<b>4,05,705/-</b>
	<b>Total Value = A + B</b>				<b>22,94,980/-</b>	

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **₹ 22,94,980/- (Rupees Twenty-Two Lakh Ninety-Four Thousand Nine Hundred Eighty Only).**

i. Date of purchase of immovable property	:	08.09.2023
ii. Purchase Price of immovable property	:	₹ 21,40,000/-
iii. Book value of immovable property	:	₹ 21,40,000/-
iv. Fair Market Value of immovable property (A + B)	:	₹ 22,94,980/-
v. Cost of Extra Amenities		---
<b>vi. Total Value</b>		<b>₹ 22,94,980/-</b>
vii. Realizable Value of immovable property	:	₹ 21,80,231/-

viii. Distress Sale Value of immovable property	:	₹ 18,35,984/-
ix. Insurable Value of immovable property	:	₹ 2,10,358/-
x. Guideline Value	:	₹ 4,71,480/-
<i>Remark: - The Above Mention Valuation is Given as per Unit Cost.</i>		

15. Enclosures		
a)	Layout plan sketch of the area in which the property is located with latitude and longitude	Latitude and longitude provided along with satellite image of the Tenement
b)	Tenement Plan	Provided
c)	Floor Plan	Provided
d)	Site Photograph of the property	Site photographs of the property is provided
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Provided
f)	Google Map location of the property	Provided
g)	Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makaan.com etc.	Available and attached in annexure
h)	Any other relevant documents/ extracts	No

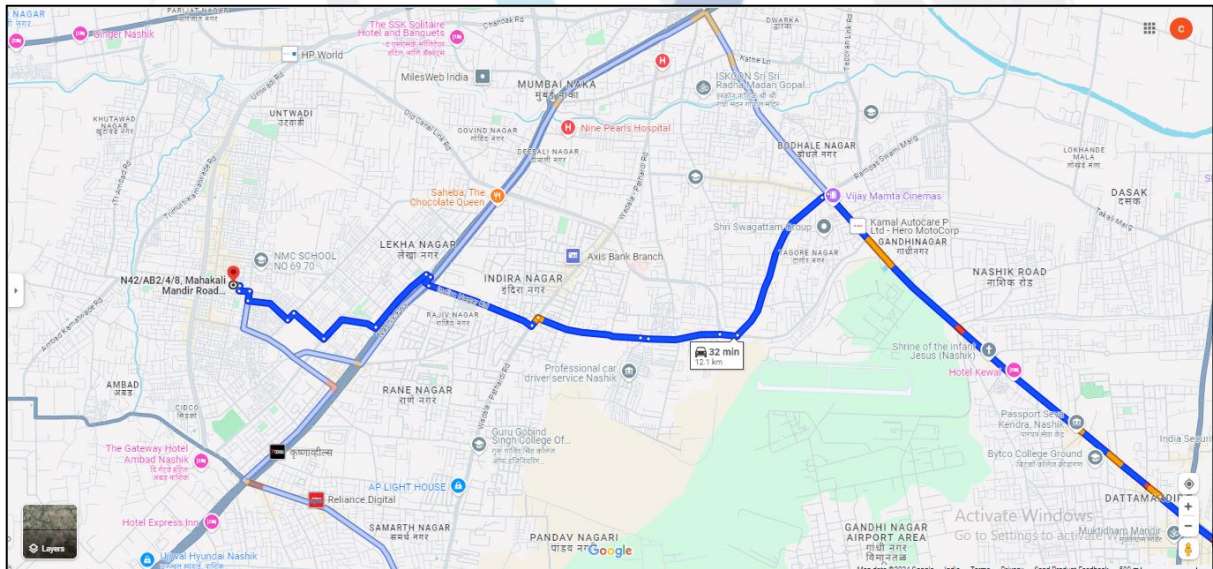
## Actual Site Photographs





## Route Map of the property

Site u/r



**Latitude Longitude: 19°58'20.1"N 73°45'25.7"E**

**Note: The Blue line shows the route to site from nearest railway station ( Nashik– 12.1 KM )**

## Price Indicators

Home > Property in Nashik > House for sale in Nashik > House for sale in Cidco Posted on Nov 15, 2023 | Ready to move

**₹3 Cr** @ 7,792 per sq.ft.

Estimated EMI ₹2,39,611

**6Bedrooms 5Baths**

Independent House/Villa for Sale  
in Cidco, Nashik, Maharashtra

Contact

**RERA STATUS** NOT AVAILABLE | Website: <https://maharera.mahaonline.gov.in/>

**Overview** | Owner Details | Locality Reviews | Recommendations

**Property (12)**

Photos (1/12)

<p><b>Area</b></p> <p>Plot area 3850 sq.ft. (357.68 sq.m.)</p>	<p><b>Configuration</b></p> <p>6 Bedrooms , 5 Bathrooms, 2 Balconies</p>
<p><b>Price</b></p> <p>₹ 3 Crore+ Govt Charges &amp; Tax @ 7,792 per sq.ft.</p>	<p><b>Address</b></p> <p>Cidco, Nashik</p>
<p><b>Total Floors</b></p> <p>2 Floors</p>	<p><b>Property Age</b></p> <p>5 to 10 Year Old</p>

Why should you consider this property?

Home / Nashik / Kalpataru Nagar / Plot for Sale in Kalpataru Nagar / Residential Plot Last updated: Aug 7, 2023

**Residential Plot**

Ravi shankar marg , Kalpataru Nagar, Nashik

**₹51.0 L** EMI starts at ₹27.01 K

₹43.22 K/sq.mt

Contact Seller

No Property Images Available

Request Photos

118 sq.mt  
Plot Area


₹43.22 K/sq.mt  
Avg. Price

10 Year Old  
Age of property

Immediate  
Possession status


South-East facing  
Facing

## Ready Reckoner Rate



Department of Registration and Stamp  
Government of Maharashtra

नोंदणी व मुद्रांक विभाग  
महाराष्ट्र शासन



**Annual Statement of Rates Ver. 2.0**  
**( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )**

Home
Valuation Guidelines | User Manual

Year: 2023-2024 Language: English

Selected District: Nashik

Select Taluka: Nashik

Select Village: Mauje Nashik No.1 Ashad Sector (Na

Search By:  Survey No.  Location

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	1.40.1 - सिम्बायसिस कडून त्रिमुर्ती चौकाकडे जाणारा रस्ता (1.41.1 ला जोडणारा)	6400	28500	32370	35620	0 चौ. मीटर
SurveyNo	1.40.2 - मोरवाडी कडून एम.व्ही.पी कॉलेजकडे येणारा रस्ता (अंबड पोलीस स्टेशन कडून येणारा रस्ता ) (1.41.3 ला जोडणारा)	6400	28500	32770	35620	0 चौ. मीटर
SurveyNo	1.40.3 - मोरवाडीकडून शिवाजी चौकाकडे जाणारा रस्ता (1.48.1 ला जोडणारा रस्ता )	6400	28500	32370	35620	0 चौ. मीटर
SurveyNo	1.40.4 - एम.व्ही.पी कॉलेजकडून (उत्तमनगर ) पवननगर कडे जाणारा रस्ता.	6400	28500	32370	35620	0 चौ. मीटर
SurveyNo	1.40.5 - मोरवाडी कडून सिव्हेज ट्रिटमेंट प्लँटकडे जाणारा रस्ता.	5800	27750	31620	34680	0 चौ. मीटर

12



## Deed of Assignment

सिडको विभाग क्रमांक : १.४०.६ ( आभाळ रोवटर ), सरकारी मुल्यांकन क्र. : ५,४१,०००/- खरेदी विगत क्र. : २१,४०,०००/-, मुद्रांक रक्कम रु. १५,२८,४००/-, मॉडेली पी ए. : ११,४००/ हे गे. रात मुख्यग निबंधक साठेव, नाशिक छ यांनेकडील भाडेपट्टा हस्तांतरणाचा करारनामा (अॅग्रीमेंट टू असाईनमेंट ऑफ लिज) दस्त अ. नं. ८२९४/२०२३, दि. २१/०७/२०२३ अन्वये शासनास अदा केलेले आहे.

//श्री//  
**डिड ऑफ असाईनमेंट ( भाडेपट्टा हस्तांतरण दस्त )**  
 डिड ऑफ असाईनमेंट ( भाडेपट्टा हस्तांतरण दस्त ) आज दिनांक ०८ माहे सप्टेंबर इसवी सन २०२३ रोज शुक्रवार ते दिवशी नाशिक मुक्कामी....

१. श्री . सुषार रविंद्र सुर्यवंशी  
 उ.वय: ३०, धंदा: नोकरी,  
 आधार नं. ६७५१ ३०४० ६३९३  
 PAN - EXUPS 4834 P  
 मो. नं. ८१४९२ ३०४२६  
 ई-मेल- suryawanshitushar5@gmail.com
  २. शुभम रविंद्र सुर्यवंशी  
 उ.वय: २७, धंदा: नोकरी,  
 आधार नं. ७९२६ ७८५२ २२०९  
 PAN - FSSPS 5003 N  
 मो. नं. ८१४९५ २९६१४  
 ई-मेल-Shubhamsonofsavita29@gmail.com
  ३. श्रीमती सविता रविंद्र सुर्यवंशी  
 उ.वय: ५३, धंदा: गृहिणी,  
 आधार नं. ६७८३ २८६६ ६००८  
 PAN - GYKPS 2538 R  
 मो. नं. ८१४९२ ३०४२६  
 ई-मेल-Shubhamsonofsavita29@gmail.com  
 सर्व रा. एन -५१, ए डी -१, १५ /१०,  
 भगतसिंग चौक, पवन नगर,  
 सिडको, नाशिक-४२२ ००८.
- :: यांसी ::
- श्रीमती रश्मिबाई शंकर गिरे  
 वय :-६१, धंदा : गृहिणी.

लिहून घेणार

लिहून देणार

सिद्धि घेणार

आधार नं. ४२२४००५४२३  
 PAN - EXUPS 4834 P  
 मो. नं. ८१४९२ ३०४२६  
 रा. - भक्त एन ४२ / ए / डी - ३ / ४ / १०  
 यांनी स्वतः, सिडको, नाशिक ४२२ ००८.

कारणे लिज ऑफ असाईनमेंट ( भाडेपट्टा हस्तांतरण दस्त ) लिहून घेतात एसे जे की ,

१. गिळकतीचे वर्णन : तुम्हाला जिल्हा नाशिक ,पोस्टुक्की तालुका नाशिक येथी, नाशिक पंचायतपालिका हद्दीतील, नवीन नाशिकमधील, सिडको विभागातील, सिडकोचे अधिपत्याखालील, भवस्तुळ आभाळ, रोवटर एभी २ मधील, सौख्या पुढनिर्माण योजनेतील पर / टेनामेंट नं. एन - ४२ / ए डी - ३ / ४ / ८ , यांनी प्लॉट क्षेत्र ३५.०० चौ. मी. यावरील लोड केवरील रद्दगार असलेली कायमस्वरूपीतील बांधीव क्षेत्र १८.८७ चौ. मी. असलेली बांधीव विवासी टेनामेंट / पर गिळकत दरोबरत, यांनी चतुर्दिगाय पुढीलप्रमाणे:-

फ्लोरा	: रोड
पश्चिमेस	: राईड मार्गिन
दक्षिणेस	: रोड
उत्तरेस	: एन - ४२ / ए डी - ३ / ४ / ४

येथेप्रमाणे चतुर्दिगाय बांधीव टेनामेंट / पर गिळकत, जाण्यादोष्याचे वागवहिवारीचे रस्त्यांसह, सर्व सामाईक सोयीसुविधा व सिडकोचे नियमाप्रमाणे गिळकतचा सवलतीसह गिळकत दरोबरत.

सदरील दस्तात यापुढे संक्षिप्ततेसाठी वर कलम १ यात वर्णन केलेल्या टेनामेंट / पर गिळकतीचा उल्लेख सदर गिळकत असा करण्यात आलेला आहे.

२. वर कलम १ यात वर्णन केलेली गिळकत प्रथमतः श्री. हिरामण तुळशिराम दंडगव्हाळ यांना सिडको प्रशासनाकडून त्यांचे पत्र संदर्भ: सिडको मार्केटिंग नाशिक ३८२, दि. ५/०३/१९८८ रोजीचे पत्राने ऑलॉट झालेली असून त्यानंतर सदर गिळकतीचा प्रत्यक्ष तावा यांना तावा पावती अन्वये दि. ०५/०४/१९८८ रोजी मिळालेला आहे. तसेच त्यानंतर सदर गिळकतीचे खरेदी करारपत्र (आऊट राईट पर्वस अॅग्रीमेंट) दि. २२/०९/१९९४ रोजी श्री. रामण तुळशिराम दंडगव्हाळ यांचे नावाने झालेले आहे. त्यानंतर श्री. हिरामण तुळशिराम दंडगव्हाळ यांनी सदर गिळकत श्री.यशवंत बारकु पवार यांना हस्तांतरित केलेली असून व सिडको दफ्तरी टेनामेंट ट्रान्साफर ऑर्डर नं. CIDCO / ADMIN / NSK / NO. N-42 / 1309, दि. २८/०४/१९९५ अन्वये हस्तांतरण झालेले आहे. त्यानंतर श्री. यशवंत बारकु यांनी सदर गिळकत विटावाई टक्सेन गिरे यांना हस्तांतरित केलेली असून व (स) ते दफ्तरी टेनामेंट ट्रान्साफर ऑर्डर नं. CIDCO / ADMIN / NSK / NO. N-42





## Tenement Transfer Order Letter & Building Plan

**CITY & INDUSTRIAL DEVELOPMENT CORPORATION OF  
MAHARASHTRA LIMITED**

Office of the Administrator  
CIDCO, New Nashik.


CIDCO / ADMN / NSK / NO. 1298      Date 30/3/98

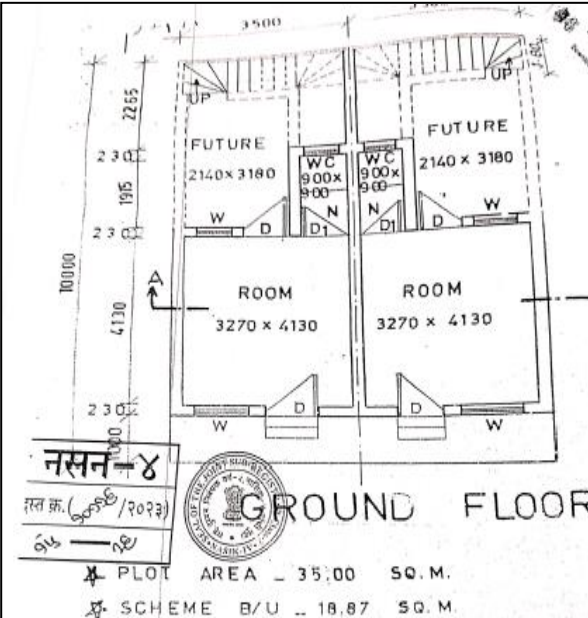
**TENEMENT TRANSFER ORDER**

Shri. / Smt. Vithabai Thaksen Gite. was allotted the House No. N-42/A/B-2/4/B. In 4th Housing Scheme at New Nashik Under letter No. CIDCO:ADMN:NSK:NO:980. dated 29/10/97. The Agreement was also executed on April-95. The cost of the house was fixed at Rs. 20,000/- (Rs. Twenty thousand only. ) and accordingly the entire amount has been paid by Shri. / Smt. Vithabai Thaksen Gite. Now after the payment of the cost of the house Shri. / Smt. Vithabai Thaksen Gite. has applied on July-98. for the transfer of the House to Shri. / Smt. Shankar Thaksen Gite. and in view of the direction the transfer is permitted on payment of 50% of the difference between the declared market price and the price paid by allottees. Thus the amount of Rs. 1,000/- (Rs. One thousand only. ) i.e. recovered from Shri. / Smt. Vithabai Thaksen Gite. as price of the House No. N-42/A/B-2/4/B. wide Receipt No. 7647. dated 17.7.98.

The allotment of House No. N-42/A/B-2/4/B. in 4th Housing scheme at New Nashik made to Shri./Smt. Vithabai Thaksen Gite. is cancelled and it is now allotted to Shri./ Smt. Shankar Thaksen Gite. He / She shall be liable to pay from Aug-98. the water / service / insurance and all other charges as noted in the agreement and breach of condition will be taken serious notice for action in the Court of Law.

The Agreement should be issued accordingly.

  
**ADMINISTRATOR**  
**CIDCO, NASHIK**



**GROUND FLOOR**

\* PLOT AREA - 35.00 SQ. M.  
\* SCHEME B/U - 18.87 SQ. M.

भारत सरकार Government of India  शुभम रविंद्र सुर्यावंशी Shubham Ravindra Suryawanshi जन्म तारीख/DOB: 19/07/1996 लिंग/ GENDER: MALE	भारतीय विशिष्ट ओळख प्राधिकरण Unique Identification Authority of India  पत्ता: S/O: रविंद्र सुर्यावंशी, N-51-AD-1-15-10, पंचवटि चौक, पवन नगर, नाशिक, महाराष्ट्र - 422009 Address: S/O: Ravindra Suryawanshi, N-51-AD-1-15-10- Bhagatsing Chowk, Pawan Nagar, Nashik, Maharashtra - 422009
7926 7852 2209 VID : 9152 1717 9500 6070	7926 7852 2209 VID : 9152 1717 9500 6070

**SELF ATTESTED**  
BY MF

## Possession Receipt

Sr. No. 37/154 (20)

**POSSESSION RECEIPT**

I, Shri/Hon. Hiranjan T. Dandgavai  
have this day of 5/11/08 198 received possession of the  
house No. 418 In Sector (A/B2) 42/A B2/04/08  
In Neighbourhood A type of 11/12 at New Nashik.  
Before taking over possession, I have verified the fittings, fixtures and  
amenities in the above house and they are according to the plans and  
specifications enclosed with the agreement. I have inspected the house and  
satisfied myself. I accept the above said house after carrying out the  
rectification to my satisfaction.

Date: 5/11/08 198  
Name: H. T. Dandgavai  
(Signature of Allottee)  
Possession given by: [Signature]  
[Signature]  
[Signature]

**TRUE COPY**

**ADMINISTRATOR CIDCO**  
CIDCO, NASHIK

**नसन-४**  
दस्ता क्र. 6055E/2023  
०७ — २६

Receipt (part)

## **Justification for price /rate**

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

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



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## APPENDIX IV

### DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 01.10.2024 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/ my authorized representative has personally visited the property on 01.10.2024. 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" as 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. The valuation report is submitted in the prescribed format of the bank.
- 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.



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Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is purchased by Shri.Tushar Ravindra Suryawanshi & Shubham Ravindra Suryawanshi & Smt.Savita Ravindra Suryawanshi from Smt.Rakhamabai Shankar Gite as per Vide Deed of Assignment Dated.08.09.2023
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, Sharanpur Road Branch, to assess fair market value of the property for Banking purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharad B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Rashmi Jadhav – Technical Manager Sachin Raundal - Site Engineer Chintamani Chaudhari – 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 – 01.10.2024 Valuation Date – 01.10.2024 Date of Report – 01.10.2024
6.	Inspections and/or investigations undertaken;	Physical Inspection done on date 01.10.2024
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> <li>• Market Survey at the time of site visit</li> <li>• Ready Reckoner rates / Circle rates</li> <li>• Online search for Registered Transactions</li> <li>• Online Price Indicators on real estate portals</li> <li>• Enquiries with Real estate consultants</li> <li>• Existing data of Valuation assignments carried out by us</li> </ul>
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Cost Approach (For Tenement construction) Comparative Sales Method / Market Approach (For Land component)
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 land and Tenement size, location, upswing in real estate prices, sustained demand for Residential land and Tenement, all round development of 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

## APPENDIX V

### 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 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 in compatible 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.



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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 may be 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**

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.



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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.

**DECLARATION-CUM-UNDERTAKING**

I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:

- I am a citizen of India.
- I have not been removed / dismissed from service / employment earlier.
- 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 am not an undischarged insolvent.
- 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
- My PAN Card number as applicable is AEAPC0117Q
- I have read and understood the 'Handbook on Policy, Standards and Procedures for real Estate Valuation by Banks and HFI in India 2010' of the IBA and fulfil all the conditions of criteria for Empanelment as listed therein.
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- I have not concealed or suppressed any material information, facts and record and I have made a complete and full disclosure.
- I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under or overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services



## **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference for **Banking purpose** as on dated **1<sup>st</sup> October 2024**.

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 knowledgeable 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 and valued for this Banking purpose at **₹ 22,94,980/- (Rupees Twenty-Two Lakh Ninety-Four Thousand Nine Hundred Eighty Only)**.

**For VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Director**

**Auth. Sign.**

**Sharadkumar B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

PNB Empanelment No. ZO: SAMD:1138



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