

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Sau. Pooja Mayur Bargave**

Office No. 13+14+15, First Floor, "**Bhagwati Trade Centre**", CTS No. 366, Near Vishwasatya College, Bhagwa Chowk, Viman Nagar, Vasant Vihar Colony, Nashik Road, Village - Ojhargaon, Taluka – Niphad, District - Nashik, PIN Code – 422206, State – Maharashtra, Country – India.

Latitude Longitude: 20°05'47.2"N 73°55'42.1"E

### Valuation Prepared for:

**Bank of Baroda**

**Regional Office Nashik Road Branch**

BSNL Building, Datta Mandir Road, Nashik Road,  
Nashik -422 101, State - Maharashtra, Country - India.

**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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+91 22 47495919

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

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CIN: U74120MH2010PTC20786

# Vastukala Consultants (I) Pvt. Ltd.

Valuation Report Prepared For: BOB / R.O. Nashik Road Branch / Sau. Pooja Mayur Bargave (012921 /2309460)

Page 2 of 24

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Vastu/Nashik/12/2024/012921 /2309460  
07/23-158-RPBS  
Date: 07.12.2024

## VALUATION OPINION REPORT

This is to certify that the property bearing Office No. 13+14+15, First Floor, "**Bhagwati Trade Centre**", CTS No. 366, Near Vishwasatya College, Bhagwa Chowk, Viman Nagar, Vasant Vihar Colony, Nashik Road, Village - Ojhargaon, Taluka – Niphad, District - Nashik, PIN Code – 422206, State – Maharashtra, Country – India belongs to **Sau. Pooja Mayur Bargave**.

Boundaries of the property.

Boundaries	Building	Shop No. 13	Shop No. 14	Shop No. 15
North	Adj. CTS No. 251	CTS No. 251	CTS No. 251	CTS No. 251
South	Balveer Building	Staircase	Common Passage	Common Passage
East	Adj. 6 M. Road	Office No. 14	Office No. 13	Office No. 16
West	Adj. Road	Adj. Road & Open to Sky	Office No. 15	Office No. 14

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 **₹ 66,00,000.00 (Rupees Sixty-Six Lakh 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  
Chalikwar**

**Director**

**Manoj B. Chalikwar**

Registered Valuer  
Chartered Engineer (India)  
Reg. No. CAT-I-F-1763  
Reg. No. IBBI/RV/07/2018/10366  
BOB Empanelment No.: ZO:MZ:ADV:46:941  
Encl: Valuation report.

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.12.07 17:35:35 +05'30'

**Auth. Sign.**



**Nashik:** 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik-422003 (M.S.), INDIA  
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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,

**The Chief Manager,****Bank of Baroda****Regional Office Nashik Road Branch**BSNL Building, Datta Mandir Road, Nashik Road,  
Nashik -422 101, State - Maharashtra, Country - India.**VALUATION REPORT (IN RESPECT OF SHOP)**

I	General	
1.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Bank Loan Purpose.
2.	a) Date of inspection	: 07.12.2024
	b) Date on which the valuation is made	: 07.12.2024
3.	List of documents produced for perusal:	
	i. Copy of Agreement for Sale Vide No. 3880 / 2006 Dated.04.11.2024.	
	ii. Copy of Full Occupancy Certificate No. Javak No. / NRV / 11421 / 1749 dated.09.03.2020 issued by Ozar Municipal Council, Ozar.	
	iii. Copy of Approved Building Plan Issued by Ozar Municipal Council, Ozar.	
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)	: Name of Owner: <b>Sau. Pooja Mayur Bargave</b>  <b>Address:</b> Office No. 13+14+15, First Floor, " <b>Bhagwati Trade Centre</b> ", CTS No. 366, Near Vishwasatya College, Bhagwa Chowk, Viman Nagar, Vasant Vihar Colony, Nashik Road, Village - Ojhargaon, Taluka – Niphad, District - Nashik, PIN Code – 422206, State – Maharashtra, Country – India.  <b>Contact Person:</b> Shri. Bhargav Sir (Owner) Contact No. +91 84839 41579  Sole Ownership.
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Commercial Office No. 13+14+15 is located on First Floor. As per Site inspection, the composition of Shop is Amalgamated Shop. The property is at 21.7 Km. distance from nearest railway station Nashik Road.  <b>Landmark:</b> Near Vishwasatya College.
5a.	Total Lease Period & remaining period (if leasehold)	: N.A. as the property is freehold.
6.	Location of property	:
	a) Plot No. / Survey No.	: CTS No. 366



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	b)	Door No.	:	Office No. 01
	c)	T.S. No. / Village	:	Village – Ojhargaon
	d)	Ward / Taluka	:	Taluka – Niphad
	e)	Mandal / District	:	District – Nashik
	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan Issued by Grampanchayat Ozar.
	g)	Approved map / plan issuing authority	:	Ozar Municipal Council, Ozar.
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	Yes
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.		Postal address of the property	:	Office No. 13+14+15, First Floor, " <b>Bhagwati Trade Centre</b> ", CTS No. 366, Near Vishwasatya College, Bhagwa Chowk, Viman Nagar, Vasant Vihar Colony, Nashik Road, Village - Ojhargaon, Taluka – Niphad, District - Nashik, PIN Code – 422206, State – Maharashtra, Country – India.
8.		City / Town	:	Nashik
		Residential area	:	Yes
		Commercial area	:	Yes
		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 PanChhayat / Municipality	:	Village – Ojhargaon Ozar Municipal Council, Ozar.
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
13.		Dimensions / Boundaries of the Property / Building		
			<b>As per Actual Site</b>	<b>As per the Document</b>
		North	: Adj. CTS No. 251	Adj. CTS No. 251
		South	: Balveer Building	Balveer Building
		East	: Adj. 6 M. Road	Adj. 6 M. Road
		West	: Adj. Road	Adj. Road
13.1		<b>Shop No. 13</b>	<b>As per Actual Site</b>	<b>As per the Document</b>
		North	: CTS No. 251	CTS No. 251
		South	: Staircase	Staircase
		East	: Office No. 14	Office No. 14
		West	: Adj. Road & Open to Sky	Adj. Road & Open to Sky
		<b>Shop No. 14</b>	<b>As per Actual Site</b>	<b>As per the Document</b>
		North	: CTS No. 251	CTS No. 251

	South		Common Passage	Common Passage										
	East		Office No. 13	Office No. 13										
	West		Office No. 15	Office No. 15										
	<b>Shop No. 15</b>		<b>As per Actual Site</b>	<b>As per the Document</b>										
	North		CTS No. 251	CTS No. 251										
	South		Common Passage	Common Passage										
	East		Office No. 16	Office No. 16										
	West		Office No. 14	Office No. 14										
13.2	Whether Boundaries Matching with Actual		Yes											
13.3	Latitude, Longitude & Co-ordinates of the site	:	20°05'47.2"N 73°55'42.1"E											
14.	Extent of the site	:	<table border="1"> <thead> <tr> <th>Particular</th> <th>Area in Sq. Ft</th> </tr> </thead> <tbody> <tr> <td>Shop No. 13</td> <td>330.00</td> </tr> <tr> <td>Shop No. 14</td> <td>163.00</td> </tr> <tr> <td>Shop No. 15</td> <td>167.00</td> </tr> <tr> <td><b>Total Built up Area</b></td> <td><b>660.00</b></td> </tr> </tbody> </table> <p><b>(Area as Per Agreement for Sale)</b></p>		Particular	Area in Sq. Ft	Shop No. 13	330.00	Shop No. 14	163.00	Shop No. 15	167.00	<b>Total Built up Area</b>	<b>660.00</b>
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Shop No. 13	330.00													
Shop No. 14	163.00													
Shop No. 15	167.00													
<b>Total Built up Area</b>	<b>660.00</b>													
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<table border="1"> <thead> <tr> <th>Particular</th> <th>Area in Sq. Ft</th> </tr> </thead> <tbody> <tr> <td>Shop No. 13</td> <td>330.00</td> </tr> <tr> <td>Shop No. 14</td> <td>163.00</td> </tr> <tr> <td>Shop No. 15</td> <td>167.00</td> </tr> <tr> <td><b>Total Built up Area</b></td> <td><b>660.00</b></td> </tr> </tbody> </table> <p><b>(Area as Per Agreement for Sale)</b></p>		Particular	Area in Sq. Ft	Shop No. 13	330.00	Shop No. 14	163.00	Shop No. 15	167.00	<b>Total Built up Area</b>	<b>660.00</b>
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16	Whether occupied by the owner / Vacant? If occupied by Vacant since how long? Rent received per month.	:	Occupied by owner											
<b>II</b>	<b>APARTMENT BUILDING</b>													
1.	Nature of the Apartment	:	Commercial											
2.	Location	:												
	C.T.S. No.	:	CTS No. 366											
	Block No.	:	-											
	Ward No.	:	-											
	Village / Municipality / Corporation	:	Village – Ojhargaon Ozar Municipal Council, Ozar.											
	Door No., Street or Road (Pin Code)	:	Office No. 13+14+15, First Floor, " <b>Bhagwati Trade Centre</b> ", CTS No. 366, Near Vishwasatya College, Bhagwa Chowk, Viman Nagar, Vasant Vihar Colony, Nashik Road, Village - Ojhargaon, Taluka – Niphad, District - Nashik, PIN Code – 422206, State – Maharashtra, Country – India.											
3.	Description of the locality Residential / Commercial / Mixed	:	Commercial											
4.	Year of Construction	:	2020 (As per Occupancy Certificate)											
5.	Number of Floors	:	Ground + 1 <sup>st</sup> Upper Floors											
6.	Type of Structure	:	R.C.C. Framed Structure											
7.	Number of Dwelling units in the building	:	24 Offices on First Floor											
8.	Quality of Construction	:	Good											

9.	Appearance of the Building	:	Average										
10.	Maintenance of the Building	:	Average										
11.	Facilities Available	:											
	Lift	:	N. A										
s	Protected Water Supply	:	Municipal Water supply										
	Underground Sewerage	:	Connected to Municipal Sewerage System										
	Car parking - Open / Covered	:	Covered Car Parking										
	Is Compound wall existing?	:	Yes										
	Is pavement laid around the building	:	Yes										
<b>III</b>	<b>SHOP</b>												
1	The floor in which the Shop is situated	:	First Floor										
2	Door No. of the Shop	:	Office No. 13+14+15										
3	Specifications of the Shop	:	Single Unit										
	Roof	:	R.C.C. Slab										
	Flooring	:	Mosaic tile Flooring										
	Doors	:	Teak Wood door framed										
	Windows	:	MS Glazed Ventilators										
	Fittings	:	Concealed Plumbing, Concealed Electrical wiring										
	Finishing	:	Cement Plastering										
	Paint	:	Distemper Paint										
4	House Tax	:											
	Assessment No.	:	Details Not Provided										
	Tax paid in the name of:	:	Details Not Provided										
	Tax amount:	:	Details Not Provided										
5	Electricity Service connection No.:	:	Details Not Provided										
	Meter Card is in the name of:	:	Details Not Provided										
6	How is the maintenance of the Shop?	:	Average										
7	Sale Deed executed in the name of	:	Name of Owner: <b>Sau. Pooja Mayur Bargave.</b>										
8	What is the undivided area of land as per Sale Deed?	:	Details not available										
9	What is the plinth area of the Shop?	:	<table border="1"> <thead> <tr> <th>Particular</th> <th>Area in Sq. Ft</th> </tr> </thead> <tbody> <tr> <td>Shop No. 13</td> <td>330.00</td> </tr> <tr> <td>Shop No. 14</td> <td>163.00</td> </tr> <tr> <td>Shop No. 15</td> <td>167.00</td> </tr> <tr> <td><b>Total Built up Area</b></td> <td><b>660.00</b></td> </tr> </tbody> </table> <p><b>(Area as Per Agreement for Sale)</b></p>	Particular	Area in Sq. Ft	Shop No. 13	330.00	Shop No. 14	163.00	Shop No. 15	167.00	<b>Total Built up Area</b>	<b>660.00</b>
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10	What is the floor space index (app.)	:	As per NMC norms										
11	What is the Carpet Area of the Shop?	:	-										
12	Is it Posh / I Class / Medium / Ordinary?	:											
13	Is it being used for Residential or Commercial purpose?	:	Commercial purpose										
14	Is it Owner-occupied or let out?	:	Occupied by owner										
15	If rented, what is the monthly rent?	:	₹ 22,000.00 Expected rental income per month										
<b>IV</b>	<b>MARKETABILITY</b>												
1	How is the marketability?	:	Average										
2	What are the factors favouring for an extra Potential Value?	:	Located in developing area										
3	Any negative factors are observed which affect the market value in general?	:	No										



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<b>V</b>	<b>Rate</b>	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Shop 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)	:	₹ 9,500.00 to ₹ 10,500.00 per Sq. Ft. on Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Shop under valuation after comparing with the specifications and other factors with the Shop under comparison (give details).	:	₹ 10,000.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 8,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (evidence thereof to be enclosed)	:	₹ 52,500.00 per Sq. M. ₹ 4,877.00 per Sq. Ft.
	Guideline rate obtained (after Depreciation)	:	-
5	Registered Value (if available)	:	-
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>		
<b>a</b>	Depreciated building rate	:	N.A. Age of Property below 5 year
	Replacement cost of Shop with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	04 Years
	Life of the building estimated	:	56 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Age of Property below 5 year
	Depreciated Ratio of the building	:	
<b>b</b>	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 8,000.00 per Sq. Ft.
	<b>Total Composite Rate</b>	:	<b>₹ 10,000.00 per Sq. Ft.</b>

#### Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Shop	660.00 Sq. Ft.	10,000.00	66,00,000.00
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			



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11	Parking			
12	As per current stage of work completion the value of the Shop (if Shop is under construction)			
13	After 100% completion final value of Shop			
	<b>Total</b>			<b>66,00,000.00</b>

### Value of Office

<b>Fair Market Value</b>	<b>66,00,000.00</b>
<b>Realizable value</b>	<b>59,40,000.00</b>
<b>Distress Value</b>	<b>52,80,000.00</b>
<b>Insurable value of the property (660.00 Sq. Ft. X ₹ 2,000.00)</b>	<b>13,20,000.00</b>
<b>Guideline value of the property (660.00 Sq. Ft. X ₹ 4,877.00)</b>	<b>32,18,820.00</b>
<b>Remark:</b>	

### Justification for price / rate

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

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

### Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Shop, where there are typically many comparables available to analyze. As the property is a Residential Shop, 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 ₹ 9,500.00 to ₹ 10,500.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Shop size, location, upswing in real estate prices, sustained demand for Residential Shop, all-round development of commercial and residential application in the locality etc. We estimate ₹ 10,000.00 per Sq. Ft. on Built Up Area for valuation after depreciation.

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	Not applicable.
i) Saleability	Average
ii) Likely rental values in future in and	₹ 22,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



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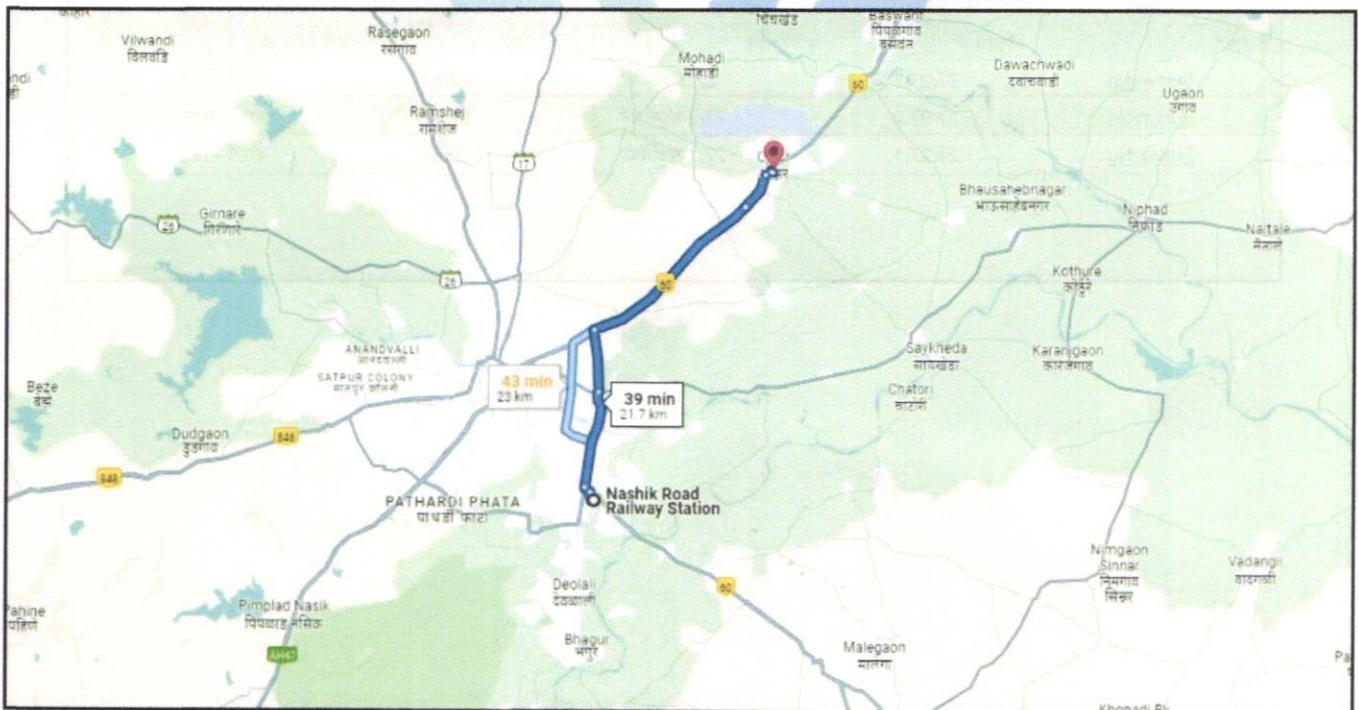
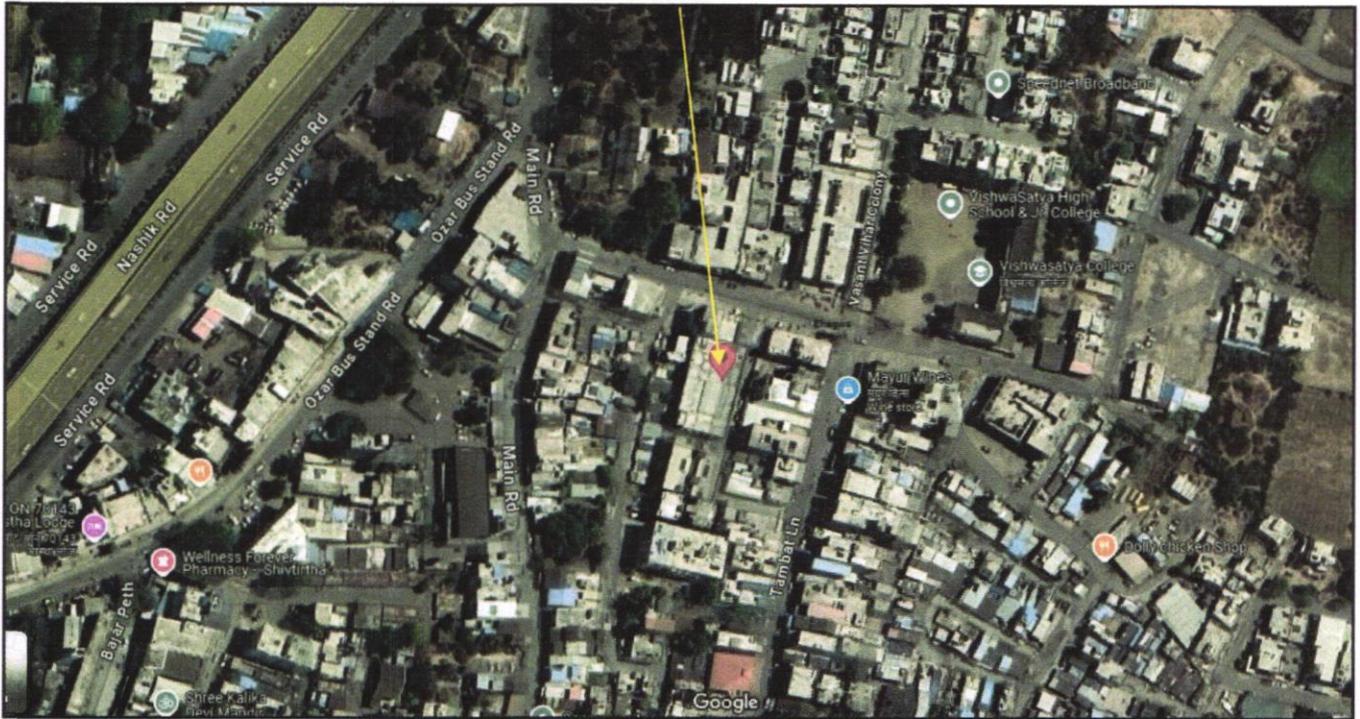
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## Actual site photographs



## Route Map of the property Site u/r



**Latitude Longitude: 20°05'47.2"N 73°55'42.1"E**

**Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 21.7 Km.)**



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## Ready Reckoner Rate



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Government of Maharashtra

नोंदणी व मुद्रांक विभाग  
महाराष्ट्र शासन



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

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Year  Language

Selected District

Select Taluka

Select Village

Search By  Survey No.  Location

Select Location

Select	विभाग नं.	उपविभाग	दर	एकक (Rs. /)
<a href="#">SurveyNo</a>	27/27.3	27.3-दुकाने	62000	चौरस मीटर
<a href="#">SurveyNo</a>	27/27.2	27.2-कार्यालये	52500	चौरस मीटर
<a href="#">SurveyNo</a>	27/27.1	27.1-सव्निका	25600	चौरस मीटर

# Price Indicators

**₹ 10,00,000**  
Ground Floor Shop available for Sale.  
Ojhar, Maharashtra  
4 days ago

**OLX User**  
Chat with seller

**Posted in**  
Ojhar, Maharashtra

Details			
Furnishing	Semi-Furnished	Super Built-up area sqft	130
Project Status	Ready to Move	Listed By	Owner
Carpet area sqft	130	Car Parking	1
Maintenance (Monthly)	100	Project Name	Jadhav Complex
Washrooms	1		

AD ID 1734443540 REPORT THIS AD

**Commercial Shop 20000 Sq.Ft. in Ojhar Nashik**  
Listing ID #7719034

**1.3 Cr.**  
Semi-Furnished  
20000 Sq Ft. (Built-up Area)  
3rd Floor

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- Govt. Value, Rental Value

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## Agreement For Sale



3-38

विभाग क्रमांक :- २७.२  
 ऑफिस मुल्यांकन दर :- रुपये ५२,५००/- प्रति चौरस मिटर  
 ऑफिस नं. १३ ते १५ यांसी एकुण क्षेत्रफळ ६१.३९ चौरस मिटर  
 शासकीय मुल्यांकन रकम रुपये :- ३२,२३,०००/-  
 मोबदला रकम रुपये :- ३२,२३,०००/-  
 ई-चलन मुद्रांक रकम रुपये :- १,९३,५००/-  
 ई-चलन सरकारी नोंद फी रकम रुपये :- ३०,०००/-

॥श्री॥  
**:- फरोक खरेदीखत :-**

फरोक खरेदीखत आज तारीख ०४ माहे नोव्हेंबर इसवी सन २०२४ रोज सोमवार त दिवशी  
 पिंपळगांव (ब) मुकामी...

सौ. पूजा मयूर भार्गवे	)	
वय वर्षे-२५, धंदा-व्यापार	)	
PAN NO. GKNPK8981F	)	
AADHAR NO. 8978 3434 8217	)	सिंहन घेणार
MOBILE NO.9765097761	)	
रा.६३, भाऊसाहेब नगर, पिंपळस (रामाचे),	)	
तालुका-निफाड, जिल्हा-नाशिक-४२२३०१	)	

... यांसी ...

भगवती लॅन्ड डेव्हलपर्स करिता	)	
भागीदार PAN NO. AASFB8729K	)	
१. श्री. राहुल कृष्णराव देशमुख	)	
वय वर्षे-४७ धंदा-व्यापार	)	
PAN NO. AAUPD2081N	)	सिंहन देणार
AADHAR NO. 4745 4338 2851	)	
MOBILE NO. 9823153054	)	
रा. कृष्ण निवास, आर. के. मेमोरियल हॉस्पिटलचे	)	
मागे, ओझर (मिग), ता.निफाड, जि.नाशिक-४२२२०६	)	



न.प.ड.-२  
 वस्ताक्र.३८००/२०२४  
 ५-३४

[ 5 ]

सदर शेवटवर ग्रामपालिका कार्यालय, ओझर (मिग) यांनी मंजूर केलेल्या इमारत बांधकाम नकाशाप्रमाणे वाणिज्य स्वरूपातील गाळे व ऑफिसेस इत्यादींचे बांधकाम पूर्ण केलेल्या भगवती ट्रेड सेंटर या नांवाने ओळखल्या जाणाऱ्या इमारतीतील तुम्हास विक्री केलेल्या पहिल्या मजल्यावरील ऑफिस मिळकतीचे वर्णन खालील प्रमाणे...

अ/- ऑफिस नंबर १३ यांसी नगरपरिषद दसरी असलेले बांधीव क्षेत्रफळ ३३०.०० चौरस फुट म्हणजेच ३०.६७ चौरस मिटर इतके असून यांसी नगरपरिषद मालमत्ता क्रमांक ७५८/१०१ असा आहे. सदर ऑफिस मिळकतीच्या चतुःसिमा खालील प्रमाणे...

पूर्वेस	:-	ऑफिस नंबर १४
पश्चिमेस	:-	लागू रस्ता व ओपन टू स्क्याय
दक्षिणेस	:-	जीना
उत्तरेस	:-	सिटी सर्व्हे नंबर २५१

ब/- ऑफिस नंबर १४ यांसी नगरपरिषद दसरी असलेले बांधीव क्षेत्रफळ १६३.३३ चौरस फुट म्हणजेच १५.१८ चौरस मिटर इतके असून यांसी नगरपरिषद मालमत्ता क्रमांक ७५८/१०२ असा आहे. सदर ऑफिस मिळकतीच्या चतुःसिमा खालील प्रमाणे...

पूर्वेस	:-	ऑफिस नंबर १५
पश्चिमेस	:-	ऑफिस नंबर १३
दक्षिणेस	:-	सामाईक पॅसेज
उत्तरेस	:-	सिटी सर्व्हे नंबर २५१

क/- ऑफिस नंबर १५ यांसी नगरपरिषद दसरी असलेले बांधीव क्षेत्रफळ १६७.२१ चौरस फुट म्हणजेच १५.५४ चौरस मिटर इतके असून यांसी नगरपरिषद मालमत्ता क्रमांक ७५८/१०३ असा आहे. सदर ऑफिस मिळकतीच्या चतुःसिमा खालील प्रमाणे...

पूर्वेस	:-	ऑफिस नंबर १६
पश्चिमेस	:-	ऑफिस नंबर १४
दक्षिणेस	:-	सामाईक पॅसेज
उत्तरेस	:-	सिटी सर्व्हे नंबर २५१

वेणेप्रमाणे चतुःसिमेतील बिल्डींग प्लॅन प्रमाणे आर.सी.सी.मध्ये बांधकाम केलेली बांधीव भगवती ट्रेड सेंटर या नावाने ओळखल्या जाणाऱ्या इमारतीतील ऑफिस नंबर १३ ते १५ या मिळकती, सदर तीनही ऑफिस मिळकतीत तब्बजागेतील एकुण अविभक्त ४.५८ टक्के मालकी हक्क व मतदानाचे हक्कांसह तसेच डिड ऑफ डिक्लेरेशन नुसार ज्या सामाईक बाबी तयार करण्यात आलेल्या आहेत त्या सामाईक बाबी वापरण्याचे,त्यांचा उपभोग घेण्याचे हक्कांसह व डिड ऑफ डिक्लेरेशन मध्ये नमुद अटी व शर्तीचे केलेल्या पालनकरण्याचे जबाबदारीसह, तसेच सदर इमारतीमध्ये असलेल्या सामाईक पाकीज, सामाईक जिना व सामाईक पॅसेज वापरणे हक्कांसह, तसेच सदर मिळकतीत असलेली इलेक्ट्रीक फिटिंग्सह व विजेचे

## Occupancy Certificate



॥ सत्यमेव जयते ॥

### ग्रामपंचायत कार्यालय, ओझर (मिग)

ता. निफाड, जि. नाशिक • फोन (०२५५०) २७५०५४

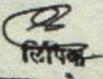
जांचक क्रमांक :

दिनांक : १३ / २०२०

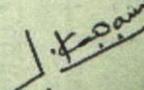


### बांधकाम पूर्णत्वाचा दाखला

सरपंच / ग्रामविकास अधिकारी ग्रामपंचायत ओझर (मिग).  
ता. निफाड, जि. नाशिक यांचेकडून दाखला देण्यात येतो की, भगवती  
लॅन्ड डेव्हलपर्स करिता भागीदार १) श्री. राहुल कृष्णराव देशमुख  
२) सौ. वैशाली योगेश चांडक ३) श्री. मनोज पांडुरंग भालेराव  
यांनी ओझर गावठाण हद्दीतील सि. स. नं. ३६६ त्याचा ग्रामपंचायत  
मिळकत नंबर ७५८ मध्ये आर. सी. सी. इमारतीचे पहिला मजल्यावर  
१ ते २७ ऑफिसचे बांधकाम पूर्ण केले आहे.  
हा दाखला दिला असे.  
ता. ०९/०३/२०२०

  
 लिपिक  
 ग्रामपंचायत, ओझर (मिग)

  
 ग्रामविकास अधिकारी  
 ग्रामपंचायत, ओझर (मिग)  
 ता. निफाड, जि. नाशिक

  
 सरपंच  
 ग्रामपंचायत ओझर (मिग)  
 ता. निफाड, जि. नाशिक

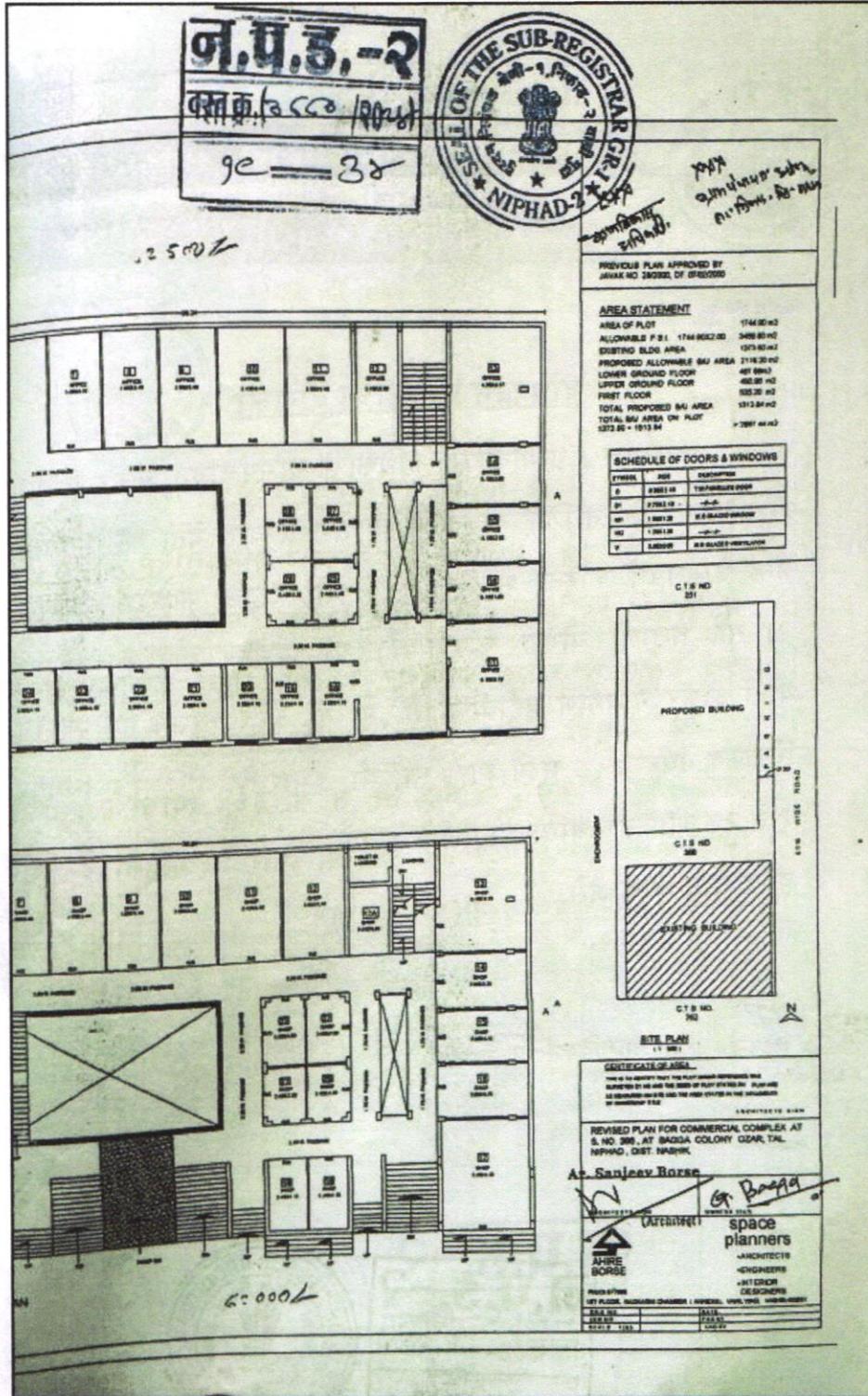
**न.प.ड.-२**

दस्तावेज क्र. १२०० / २०२०

२० — ३६



# Approved Plan



As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is **₹ 66,00,000.00 (Rupees Sixty-Six Lakh Only)**. The **Realizable Value** of the above property **₹ 59,40,000.00 (Rupees Fifty-Nine Lakh Forty Thousand Only)**, and the **Distress Value** **₹ 52,80,000.00 (Rupees Fifty-Two Lakh Eighty Thousand Only)**.

Place: Nashik

Date: 07.12.2024

For **VASTUKALA CONSULTANTS (I) PVT. LTD.****Manoj  
Chalikwar****Director****Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.12.07 17:35:59 +05'30'

Auth. Sign.

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

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 Branch Official with seal)



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(Annexure – I)

**DECLARATION FROM VALUERS**

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

- a. The information furnished in my valuation report dated 07.12.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative has personally inspected the property on 07.12.2024. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. 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 was purchased by Sau. Pooja Mayur Bargave from M/s. Bhagwati Land & Developers Agreement for Sale Vide No. 3880 / 2024 dated.04.11.2024
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, R.O. Nashik Road Branch.
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Swapnil Wagh– Site Engineer Binu Surendran – Technical Manager Rushikesh Pingle – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 07.12.2024 Valuation Date - 07.12.2024 Date of Report - 07.12.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on 07.12.2024
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;	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 Shop size, location, upswing in real estate prices, sustained demand for Residential Shop, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached



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## Assumptions, Disclaimers, Limitations & Qualifications

### Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **7<sup>th</sup> December 2024** 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 nec Nayaray 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 nec Nayaray 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 Shop, admeasuring **Total Built Up Area = 660.00 Sq. Ft.** in the Name of Owner: **Sau. Pooja Mayur Bargave.** Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal



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## Property Title

Based on our discussion with the Client, we understand that the subject property is being Owned by **u. Pooja Mayur Bargave**. 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 Shop, admeasuring **Total Built Up Area = 660.00 Sq. Ft.**

## 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 Shop 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.



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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 Shop, admeasuring **Total Built Up Area = 660 Sq. Ft.**

## **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 Average 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.



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**(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.



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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 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



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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 Necessary 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.

Place: Nashik  
Date: 07.12.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.12.07 17:35:47 +05'30'

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer  
Chartered Engineer (India)  
Reg. No. CAT-I-F-1763  
Reg. No. IBBI/RV/07/2018/10366  
BOB Empanelment No.: ZO:MZ:ADV:46:941



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