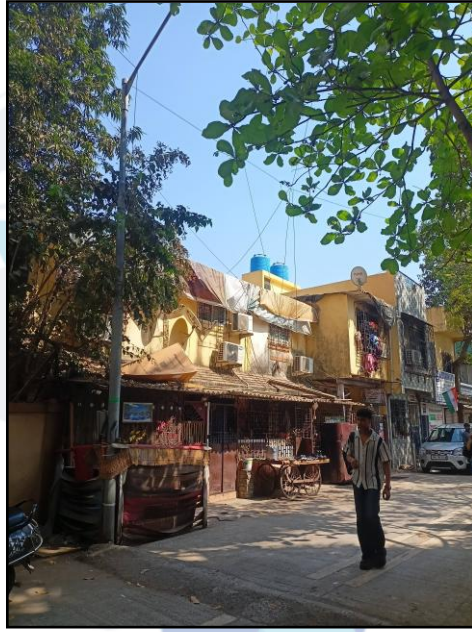


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi**

Residential Room No. D-3, Ground Floor, "**Malvani Dharti Co-Op. Hsg. Soc. Ltd.**", Plot No. 30, RSC – 09, MHADA Layout, Village – Malvani, Malad (West), Mumbai – 400 095, State - Maharashtra, Country - India.

Longitude Latitude: 19°10'43.6"N 72°49'01.1"E

Intended User:

Bank of India

Khar (West) Branch


Khar Telephone Exchange Building, Ground Floor, Khar Pali Road, Khar (West) Mumbai - 400052, State - Maharashtra, Country – India.

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- | | | | |
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Regd. Office

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

 **+91 2247495919**

 **mumbai@vastukala.co.in**

 **www.vastukala.co.in**



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Valuation Report: BOI / Khar (West) Branch / Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi Page 2 of 25

Vastu/Mumbai/02/2024/14053/2310362
03/01-12-PRV
Date: 03.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Room No. D-3, Ground Floor, “**Malvani Dharti Co-Op. Hsg. Soc. Ltd.**”, Plot No. 30, RSC – 09, MHADA Layout, Village – Malvani, Malad (West), Mumbai – 400 095, State - Maharashtra, Country – India belongs to **Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi.**

Boundaries of the property.

North	Internal Road
South	Internal Road & Patel Ground
East	Tirupati CHSL
West	Dream's Palace

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and Valued for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 purpose at **₹ 61,84,850.00 (Rupees Sixty-One Lakh Eighty-Four Thousand Eight Hundred Fifty 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.**



Director

Auth. Sign.

Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

Bank of India Empanelment No.: MNZ :C&IC:VA: 19-20

Encl: Valuation report.

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- | | | | |
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| 📍 Mumbai | 📍 Nashik | 📍 Rajkot | 📍 Raipur |
| 📍 Aurangabad | 📍 Pune | 📍 Indore | 📍 Jaipur |

Regd. Office

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

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Vastukala Consultants (I) Pvt. Ltd.

Unit No. B1-001, Upper Basement Floor, Boomerang Business, Chandivali Studio, Andheri (E), Mumbai – 400 072.

To,

Bank of India**Khar (West) Branch**

B Khar Telephone Exchange Building, Ground Floor,

Khar Pali Road, Khar (West)

Mumbai - 400052,

State - Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF ROOM)

I	General							
1.	Purpose for which the valuation is made	: To assess Fair Market Value of the property for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Purpose.						
2.	a)	Date of inspection : 01.02.2025						
	b)	Date on which the valuation is Made : 03.02.2025						
3.	List of documents produced for perusal: i) Copy of Agreement for Sale dated 18.06.2015 between Mrs. Sabina Mushtaque Motorwala (the Seller) AND Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi (the Purchaser). ii) Copy of Society No Objection Letter dated 17.06.2015 in the name of Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi issued by Malvani Dharti Co-Op. Hsg. Soc. Ltd. iii) Copy of Completion Certificate No. DE / Bandra-V / M B / 309 / 2004 dated 05.07.2004 issued by MHADA. (For Ground Floor Structure only)							
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi Address: Residential Room No. D-3, Ground Floor, "Malvani Dharti Co-Op. Hsg. Soc. Ltd.", Plot No. 30, RSC – 09, MHADA Layout, Village – Malvani, Malad (West), Mumbai – 400 095, State - Maharashtra, Country - India. Contact Person: Mr. Haidar Raza A. Zaidi (Owner) Contact No.: 9819317273 Joint Ownership Details of ownership shares is not available						
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential Room. As per site information, the composition of residential Room is as under: <table border="1" data-bbox="849 1774 1449 1912"> <thead> <tr> <th>Floor</th> <th>Composition</th> </tr> </thead> <tbody> <tr> <td>Ground</td> <td>Open Area + Living Room + Kitchen + 1 Toilet + Passage + Staircase</td> </tr> <tr> <td>First</td> <td>1 Room</td> </tr> </tbody> </table> The property is at 3.7 Km. travelling distance from nearest metro station Malad West.	Floor	Composition	Ground	Open Area + Living Room + Kitchen + 1 Toilet + Passage + Staircase	First	1 Room
Floor	Composition							
Ground	Open Area + Living Room + Kitchen + 1 Toilet + Passage + Staircase							
First	1 Room							



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6.	Location of property	:	
	a) Plot No. / Survey No.	:	Plot No. 30, RSC – 09
	b) Door No.	:	Residential Room No. D-3
	c) C.T.S. No. / Village	:	C.T.S. No. 3525 of Village – Malvani
	d) Ward / Taluka	:	Taluka – Borivali
	e) Mandal / District	:	District - Mumbai Suburban
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Completion Certificate No. DE / Bandra-V / M B / 309 / 2004 dated 05.07.2004 issued by MHADA. (For Ground Floor Structure)
	g) Approved map / plan issuing authority	:	
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	N. A
7.	Postal address of the property	:	Residential Room No. D-3, “ Malvani Dharti Co-Op. Hsg. Soc. Ltd. ”, Plot No. 30, RSC – 09, MHADA Layout, Village – Malvani, Malad (West), Mumbai – 400 095, State - Maharashtra, Country - India.
8.	City / Town	:	Malad (West), Mumbai Suburban
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Malvani MHADA/ Municipal Corporation of Greater Mumbai
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		
	Plot	:	As per actual site As per document
	North	:	Internal Road Details not available
	South	:	Internal Road & Patel Ground Details not available
	East	:	Tirupati CHSL Details not available
	West	:	Dream's Palace Details not available
	Room	:	As per actual site As per document
	North	:	Open Passage Details not available
	South	:	Internal Road Details not available
	East	:	Society Entry Details not available
	West	:	Room No. D-2 Details not available
13	Dimensions of the site	:	-
			A B
			As per site As per Document
	North	:	- -
	South	:	- -

	East	:	-	-
	West	:	-	-
14.	Extent of the site	:	Carpet area as per measurement are as under:	
			Floor	Carpet area (Sq. Ft.)
			Ground	381.00
			First	263.00
			Built-up Area in Sq. Ft. = 431.00 (Area as per Agreement for Sale)	
14.1	Latitude, Longitude & Co-ordinates of Room	:	19°10'43.6"N 72°49'01.1"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built-up Area in Sq. Ft. = 431.00 (Area as per Agreement for Sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential Room	
2.	Location	:		
	C.T.S. No.	:	C.T.S. No. 3525 of Village – Malvani	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village - Malvani MHADA/ Municipal Corporation of Greater Mumbai	
	Door No., Street or Road (Pin Code)	:	Residential Room No. D-3, Ground Floor, “ Malvani Dharti Co-Op. Hsg. Soc. Ltd. ”, Plot No. 30, RSC – 09, MHADA Layout, Village – Malvani, Malad (West), Mumbai – 400 095, State - Maharashtra, Country - India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2004 (As per MHADA Completion Certificate)	
5.	Number of Floors	:	Ground + 1 st floor	
6.	Type of Structure	:	R.C.C. Framed Structure	
	Number of Dwelling units in the Room	:	Independent Residential Room No. D-3	
	Quality of Construction	:	Normal	
	Appearance of the Room	:	Normal	
	Maintenance of the Room	:	Normal	
	Facilities Available	:		
	Lift	:	Not provided	
	Protected Water Supply	:	Municipal Water supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Open Car Parking Space	
	Is Compound wall existing?	:	No	
	Is pavement laid around the building	:	Yes	

III	Residential Room								
1	Room No.	:	Residential Room No. D-3						
2	Door No. of the Room	:	Ground Floor						
3	Specifications of the Room	:							
	Roof	:	AC Sheet Roofing						
	Flooring	:	Vitrified tiles flooring						
	Doors	:	Teak Wood door frame with flush Doors with Safety Door						
	Windows	:	Aluminum sliding windows with MS Grills						
	Fittings	:	Concealed Plumbing with C.P. fittings & Casing Capping Electrification						
	Finishing	:	Cement plastering						
4	House Tax	:							
	Assessment No.	:	Details not available						
	Tax paid in the name of:	:	Details not available						
	Tax amount:	:	Details not available						
5	Electricity Service connection No.:	:	Details not available						
	Meter Card is in the name of:	:	Details not available						
6	How is the maintenance of the Room?	:	Normal						
7	Sale Deed executed in the name of	:	Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi						
8	What is the undivided area of land as per Sale Deed?	:	Details not available						
9	What is the plinth area of the Room?	:	Built-up Area in Sq. Ft. = 431.00 (Area as per Agreement for Sale)						
10	What is the floor space index (app.)	:	As per MHADA norms						
11	What is the Carpet area of the Room?	:	Carpet area as per measurement are as under:						
			<table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground</td> <td>381.00</td> </tr> <tr> <td>First</td> <td>263.00</td> </tr> </tbody> </table>	Floor	Carpet area (Sq. Ft.)	Ground	381.00	First	263.00
Floor	Carpet area (Sq. Ft.)								
Ground	381.00								
First	263.00								
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium						
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose						
14	Is it Owner-occupied or let out?	:	Owner Occupied						
15	If rented, what is the monthly rent?	:	₹ 13,000.00 Expected rental income per month						
IV	MARKETABILITY	:							
1	How is the marketability?	:	Good						
2	What are the factors favoring for an extra Potential Value?	:	Located in developed area						
3	Any negative factors are observed which affect the market value in general?	:	No						
V	Rate	:							
1	After analyzing the comparable sale instances, what is the composite rate for a similar Room with same specifications in the	:	₹ 13,500.00 to ₹ 15,500.00 per Sq. Ft. on Built-up area						

	adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	
2	Assuming it is a new construction, what is the adopted basic composite rate of the Room under valuation after comparing with the specifications and other factors with the Room under comparison (give details).	: ₹ 15,200.00 per Sq. Ft. on Built-up area ₹ 14,350.00 per Sq. Ft. (After Depreciation)
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,700.00 per Sq. Ft.
	II. Land + others	: ₹ 12,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office	: ₹ 1,06,170.00 per Sq. M. i.e., ₹ 9,863.00 per Sq. Ft.
	Guideline rate (after depreciation)	: ₹ 93,387.00 per Sq. M. i.e., ₹ 8,676.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	: It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	:
	Replacement cost of Room with Services (v(3)i)	: ₹ 2,700.00 per Sq. Ft.
	Age of the building	: 21 Years
	Life of the building estimated	: 39 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: 31.50%
	Depreciated Ratio of the building	: -
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 1,850.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 12,500.00 per Sq. Ft.
	Total Composite Rate	: ₹ 14,350.00 per Sq. Ft.
	Remark: As per the agreement provided, the Built-up area is 431.00 Sq. Ft. but as per site inspection the measured carpet area of Ground + 1 st floor is 644.00 Sq. Ft. As there is no documentary evidence for the ownership of this additional area, we are considering area as per agreement only for the purpose of valuation.	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Room	431.00 Sq. Ft.	14,350.00	61,84,850.00
2	Wardrobes			

3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
Total / Realizable value of the property				61,84,850.00
Realizable value of the property				52,57,123.00
Distress value of the property				43,29,395.00
Insurable value of the property (431.00Sq. Ft. x 2,700.00)				11,63,700.00
Guideline value of the property (431.00 Sq. Ft. x 8,676.00)				37,39,356.00

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.

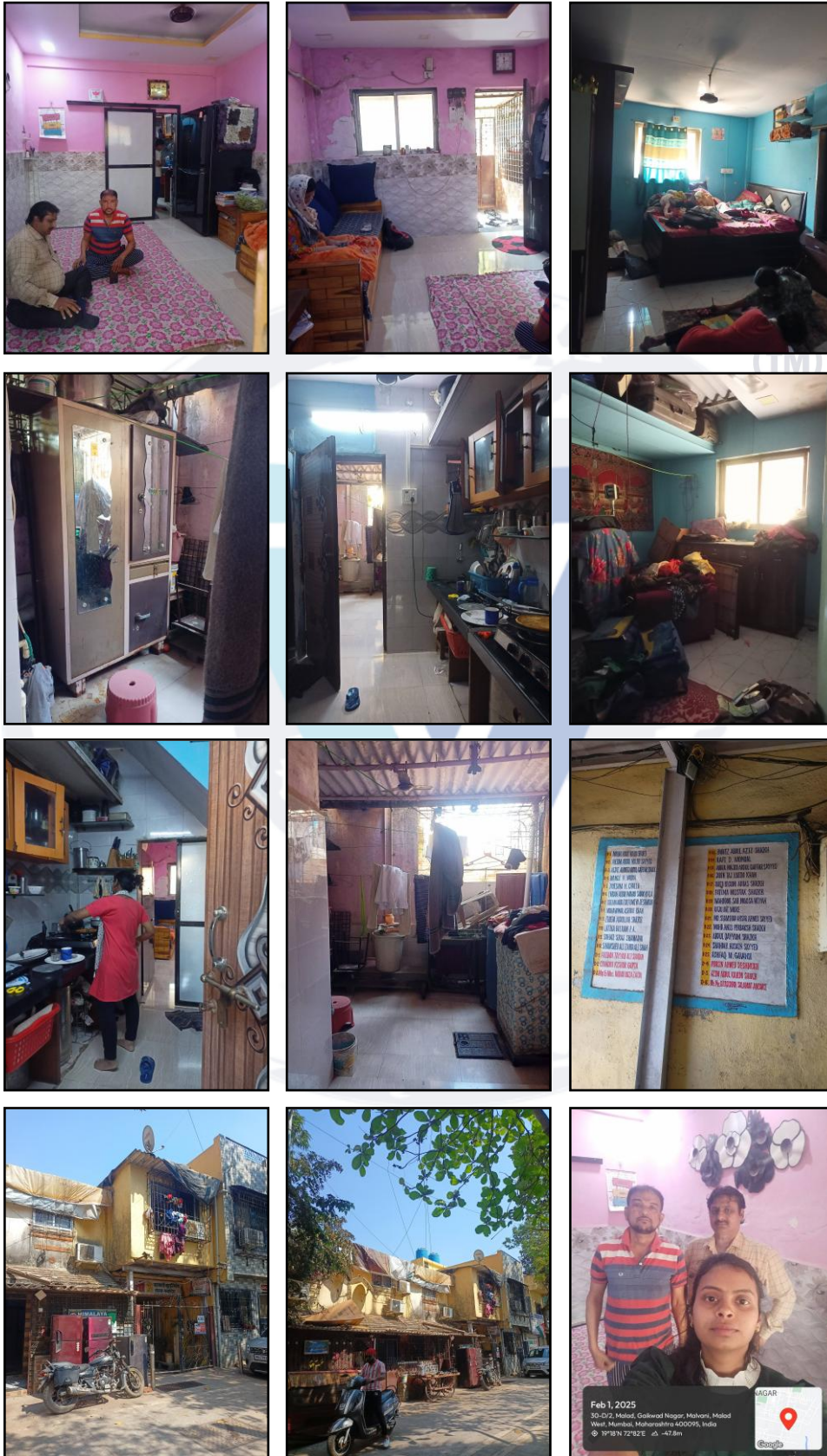
In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

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 comparable, 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 Room, where there are typically many comparable available to analyze. As the property is a Residential Room, 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 ₹ 13,500.00 to ₹ 15,500.00 per Sq. Ft. on Built-up area. Considering the rate with attached report, current market conditions, demand and supply position, Room size, location, upswing in real estate prices, sustained demand for Residential Room, all-round development of residential and Commercial application in the locality etc. We estimate ₹ 14,350.00 per Sq. Ft. on Built-up Area for valuation after depreciation.

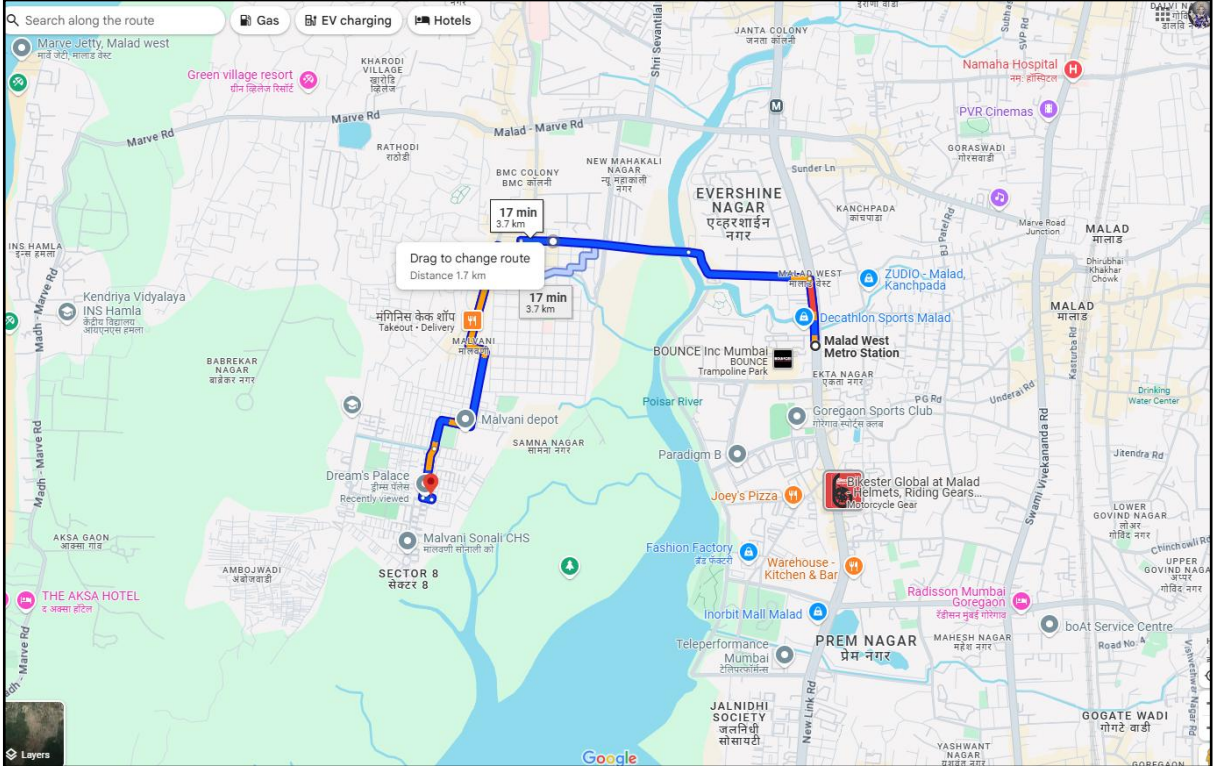
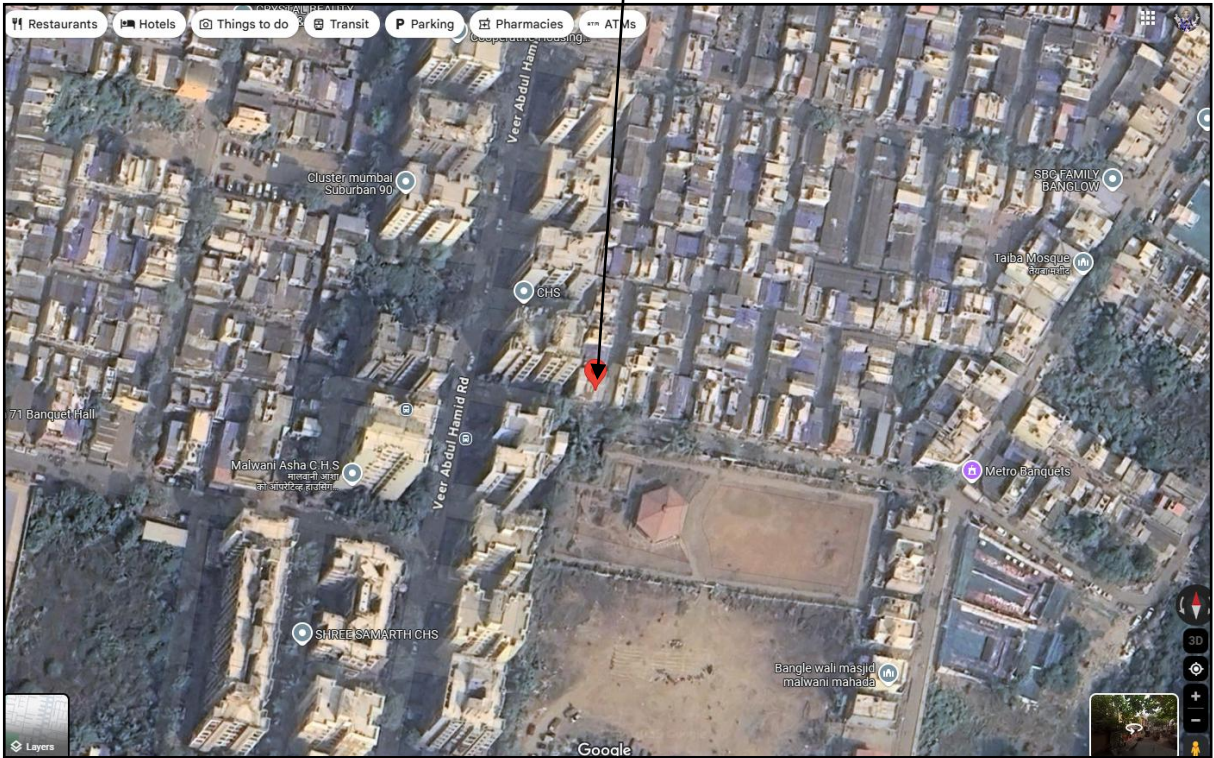
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	N.A.
i) Saleability	Good
ii) Likely rental values in future	₹ 13,000.00 expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual site Photographs



Route Map of the property

Site u/r



Longitude Latitude: 19°10'43.6"N 72°49'01.1"E

Note: The Blue line shows the route to site from nearest Metro Station (Malad West – 3.7 Km.)




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Department of Registration and Stamp
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नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

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(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Year: Language:

Selected District:

Select Village:

Search By: Survey No. Location

Enter Survey No: Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
69/324-बुभाग: मालवणी गावातील सर्व मिळकती (मालाड मार्गे मार्ग खाडी ते मालवणी बर्चे सोडून)	45300	106170	122090	132710	106170	चौ. मीटर	सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Room	1,06,170.00			
No Increase on Room Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,06,170.00	Sq. Mt.	9,863.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	5,300.00			
The difference between land rate and building rate (A – B = C)	60,870.00			
Depreciation Percentage as per table (D) [100% - 21%] (Age of the Building – 21 Years)	79%			
Rate to be adopted after considering depreciation [B + (C x D)]	93,387.00	Sq. Mt.	8,676.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

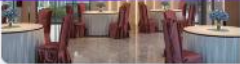
Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

Property	Independent Row House		
Source	Housing.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	300.00	360.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	20,000.00	₹ 16,667.00	-

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Avg. Price ₹32 K/sq.ft

₹60.0 L

EMI starts at ₹31.77 K

₹16.67 K/sq.ft


Contact Owner

Home / Mumbai / Malad West / House for Sale in Malad West / 2 BHK Independent House
Last updated: Jan 31, 2025


2 BHK Independent House

Nadiyawala Colony 1, Malad West, Mumbai


SHARE SAVE



Hall



Kitchen



Kitchen

360.00 sq.ft

convert unit

Built Up Area

₹16.67 K/sq.ft

Avg. Price

9 Year Old

Age of property

Ready to move

Possession status

North-East facing

Facing

Semi Furnished

Furnishing

+

10 more

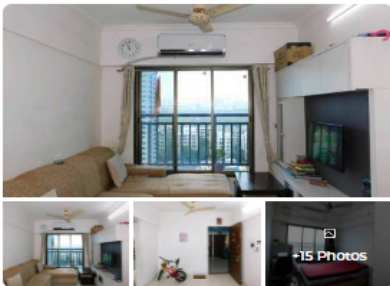
Price Indicators

Property	Independent Row House		
Source	99acres		
Floor	-		
	Carpet	Built Up	Saleable
Area	465.00	558.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	16,774.00	₹ 13,978.00	-

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₹78.0 Lac [EMI - ₹35k](#) | [Can I afford it?](#)

650 Sq-ft 2 BHK Flat For Sale in [Malvani, Mumbai](#)



2 Beds | 2 Baths | Unfurnished

Carpet Area
465 sqft *
₹16,774/sqft

Floor
14(Out of 17 Floors)

Transaction Type
Resale

Status
Ready to Move

Facing
East

Lifts
2

Furnished Status
Unfurnished

Type Of Ownership
Co-operative Society

Age Of Construction
Less than 5 years

East Facing Property
 Near Malvani bus depot

Contact Owner
Get Phone No.
Last contact made 2 days ago

More Details

Price Breakup	₹78 Lac
Address	Malvani Gate no 8 malad west, Malvani, Mumbai - Western Mumbai, Maharashtra
Landmarks	Near Malvani bus depot
Furnishing	Unfurnished
Flooring	Vitrified
Type of Ownership	Co-operative Society
Age of Construction	Less than 5 years

[View all details ▾](#)

Sales Instance

Property	Independent Row House		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	180.00	216.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	18,333.00	₹ 15,278.00	-

1369451	सूची क्र.2	दुयम निबंधक : सह दु.नि. बोरीवली 7
25-01-2025		दस्त क्रमांक : 1369/2025
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोंदणी : Regn:63m
गावाचे नाव : मालवणी		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	3300000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2259279.9	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 411,बिल्डींग न.2 बी, माळा नं: चौथा मजला, इमारतीचे नाव: जनकल्याण नगर रिद्धी सिध्दी को ऑप हौ सो लि, ब्लॉक नं: न्यू म्हाडा कॉम्प्लेक्स,जनकल्याण नगर, रोड : नियर भूमी पार्क,मालाड वेस्ट. मुंबई 400095, इतर माहिती: दस्तात नमुद केल्या प्रमाणे ----- मिळकतीचे क्षेत्रफळ 180 चौ. फुट कार्पेट -----दिनांक-31 मार्च 2021 च्या शासन परिपत्रक महाराष्ट्र क्र. मुद्रांक -2021/अनौ.सं.क्र.12/प्र.क्र.107/म-1(धोरण)सदरील दस्तात 4% नुसार मु.शु.व 1% मेट्रो सेस वसुल करण्यात आले आहे.((C.T.S. Number : 6-A (part) ;))	
(5) क्षेत्रफळ	20.07 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-संजीव सुभाषचंद्र कामरा वय:-37 पत्ता:-प्लॉट नं: 411,बिल्डींग न.2 बी, माळा नं: चौथा मजला, इमारतीचे नाव: जनकल्याण नगर रिद्धी सिध्दी को ऑप हौ सोसा ली., ब्लॉक नं: न्यू म्हाडा कॉम्प्लेक्स,जनकल्याण नगर, रोड नं: नियर भूमी पार्क , मालाड वेस्ट. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400095 पॅन नं:-BZEPK1840C 2): नाव:-गितीका सिंहदेव कामरा वय:-37 पत्ता:-प्लॉट नं: 411,बिल्डींग न.2 बी, माळा नं: चौथा मजला, इमारतीचे नाव: जनकल्याण नगर रिद्धी सिध्दी को ऑप हौ सोसा ली., ब्लॉक नं: न्यू म्हाडा कॉम्प्लेक्स,जनकल्याण नगर, रोड नं: नियर भूमी पार्क , मालाड वेस्ट. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400095 पॅन नं:-BCTPD1612D	
(8) दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रियंका योगेश विश्वकर्मा उर्फ प्रियंका रामदास साळवे वय:-32; पत्ता:-प्लॉट नं: बी-37, प्लॉट न. 545, माळा नं: -, इमारतीचे नाव: अलिशान को ऑप हौ सोसा ली., ब्लॉक नं: सेक्टर 5, रोड नं: चारकोप कांदिवली वेस्ट. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400067 पॅन नं:-DTNPS7465G	
(9) दस्तऐवज करुन दिल्याचा दिनांक	23/01/2025	
(10) दस्त नोंदणी केल्याचा दिनांक	23/01/2025	
(11) अनुक्रमांक, खंड व पृष्ठ	1369/2025	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	165000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) शैरा		

Sales Instance

Property	Independent Row House		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	180.00	216.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	17,778.00	₹ 14,815.00	-

1103451 20-01-2025 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुयम निबंधक : सह दु.नि. बोरीवली 7 दस्त क्रमांक : 1103/2025 नोदणी : Regn:63m
गावाचे नाव : मालवणी		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	3200000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2372233.86	
(4) भू-मापन,पेटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 601,बिल्डींग न. 6-सी, माळा नं: 6 वा मजला, इमारतीचे नाव: मालवणी साई सवाली को ऑप हौ सोसा ली., ब्लॉक नं: न्यू म्हाडा कॉम्प्लेक्स,जनकल्याण नगर, रोड : नियर भूमी पार्क,मालाड वेस्ट. मुंबई 400095, इतर माहिती: दस्तात नमुद केल्या प्रमाणे ----- मिळकती चे क्षेत्रफळ 180 चौ. फुट कार्पेट ((C.T.S. Number : 6-A ;))	
(5) क्षेत्रफळ	20.07 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-रमेश कृष्णा नाईक वय:-62 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: नियर मड मार्केट, ब्लॉक नं: मड आयलेंड वाया वर्सावा, रोड नं: अंधेरी वेस्ट. मुंबई, महाराष्ट्र, मुम्बई. पिन कोड:-400061 पॅन नं:-ACDPN8316M	
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-समीर शांताराम जाधव वय:-42; पत्ता:-प्लॉट नं: 401, बिल्डींग न. 6-सी, माळा नं: चौथा मजला, इमारतीचे नाव: मालवणी साई सवाली को ऑप हौ सोसा ली., ब्लॉक नं: न्यू म्हाडा कॉम्प्लेक्स,जनकल्याण नगर, रोड नं: नियर भूमी पार्क , मालाड वेस्ट. मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400095 पॅन नं:-AKOPJ7524Q 2): नाव:-श्रेया समीर जाधव वय:-42; पत्ता:-प्लॉट नं: 401, बिल्डींग न. 6-सी, माळा नं: चौथा मजला, इमारतीचे नाव: मालवणी साई सवाली को ऑप हौ सोसा ली., ब्लॉक नं: न्यू म्हाडा कॉम्प्लेक्स,जनकल्याण नगर, रोड नं: नियर भूमी पार्क , मालाड वेस्ट. मुंबई , महाराष्ट्र, मुम्बई. पिन कोड:-400095 पॅन नं:-AXWPJ1416G	
(9) दस्तऐवज करुन दिल्याचा दिनांक	20/01/2025	
(10)दस्त नोंदणी केल्याचा दिनांक	20/01/2025	
(11)अनुक्रमांक,खंड व पृष्ठ	1103/2025	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	192000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is ₹ 61,84,850.00 (Rupees Sixty-One Lakh Eighty-Four Thousand Eight Hundred Fifty Only). The Realizable Value of the above property is ₹ 52,57,123.00 (Rupees Fifty-Two Lakh Fifty-Seven Thousand One Hundred Twenty-Three Only). The Distress Value is ₹ 43,29,395.00 (Rupees Forty-Three Lakh Twenty-Nine Thousand Three Hundred Ninety-Five Only).

Place: Mumbai

Date: 03.02.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.



Director

Auth. Sign.

Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

Bank of India Empanelment No.: MNZ :C&IC:VA: 19-20

The undersigned has inspected the property detailed in the Valuation Report dated _____
on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____
_____ only).

Date

Signature
(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

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



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(Annexure – I)**DECLARATION-CUM-UNDERTAKING**

I, Sharadkumar Chalikwar do hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 03.02.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 01.02.2025. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty

- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AEAPC7114Q.
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am registered under Section 34 AB of the Wealth Tax Act, 1957
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am a Valuer, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is purchased by Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi from Mrs. Sabina Mushtaque Motorwala as per vide Agreement for Sale dated 18.06.2015.
2.	purpose of valuation and appointing authority	As per the request from Bank of India, Khar (West) Branch to assess value of the property for SARFAESI Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar Chalikwar - Regd. Value Bhavika Chavhan – Valuation Engineer Vinita Surve – Technical Manager Pradnya Rasam – 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 – 01.02.2025 Valuation Date – 03.02.2025 Date of Report – 03.02.2025
6.	inspections and/or investigations undertaken;	Physical Inspection done on 01.02.2025
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	Major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Room size, location, upswing in real estate prices, sustained demand for Residential Room, all round development of commercial and Commercial 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

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **3rd February 2025** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advice 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's representative and site visit conducted, we understand that the subject property is Residential Room, admeasuring area **Built-up Area in Sq. Ft. = 431.00** owned by **Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi**. 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 owned **Mr. Haidar Raza A. Zaidi & Mrs. Kaneez Fatima Haider Raza Zaidi**. 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's representative, we understand that the Residential Room, admeasuring area **Built-up Area in Sq. Ft. = 431.00**.

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Exiting 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 Room 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



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subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Room, admeasuring area **Built-up Area in Sq. Ft. = 431.00**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

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

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.



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14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).



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26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. [N]C.C.I.T/I -14/52/2008-09

Bank of India Empanelment No.: MNZ :C&IC:VA: 19-20