# GIRISH PAWAR & ASSOCIATE

GIRISH PAWAR B.E., M.B.A, M.Com (Real Estate), C.Eng. (I), FIV, FICA, M. CIArb (UK)

- \* CHARTERED ENGINEER
- \* GOVT.APPROVED VALUERS
- \* ARBITRATORS
- \* COMPETENT PERSON UNDER FACTORIES/ EXPLOSIVES ACT

Office: DBS Business Center, B-Wing, Ground Floor, Kanakia Wall Street, Chakala, Andheri-Kurla Road, Andheri (E), Mumbai-400 093. Mobile No. 9892689989 E-mail: girish pawar2002@vahoo.co.in

REF: GPA/BOM/2024-25/513

Date: 01/01/2024

# CERTIFICATE OF VALUATION

To, State Bank of India AMT 3, SBI, Backbay Reclamation Branch Nariman Point, Mumbai.

# VALUATION REPORT OF KISHOR KALYANJI CORP LLP IN RESPECT OF FLAT

I	GENERAL						
1	Purpose for which the valuation is made	To assess the present market value of the property					
2	a) Date of Inspection	22/11/2024					
	b)Date on which the valuation is made	01/01/2024					
3	List of documents produced for perusal						
	i) *	Deed Of Assignment Between Kishore Chandra Hansaraj Chheda (HUF) its Karta Mr. Ashit Kishore Chheda & Mr. Jesal Ashit Chheda Dated-05/09/2023					
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. Jesal Ashit Chheda Flat No. D-31, 3 <sup>rd</sup> Floor, D wing, Grain Merchants Co-op. Hsg. Soc. Ltd, Plot No. 26 & 35, Sector No.17, Vashi. Navi Mumbai, Tal & Dist-Thane. 400703 Phone No. Mr. Vijay K. +91 90829 58751 (Company Person)					
5	Brief description of the property	This is a residential 2 Bhk flat on the 3 <sup>rd</sup> floor located in sector 17, Vashi.					
6	Location of Property						
	a)Plot No. / Survey No.	Plot No. 26 & 35					
	b)Door No.	D-31					
	c)C T. S. No. / Village	Village Vashi					
	d)Ward / Taluka	Tal- Thane					



	e)Mandal / District	Dist-Thane				
	f)Date of issue and validity of layout of approved map / plan	Approved Plan is not provided to us by the borrower				
	g)Approved map / plan issuing authority	CIDCO.				
	h)Whether genuineness or authenticity of approved map / plan is verified	-				
	i)Any other comments by our empanelled valuers on authentic of approved plan	-				
7.	Postal address of the property	Flat No. D-31, 3 <sup>rd</sup> Floor, D wing, Grain Merchants Co- op. Hsg. Soc. Ltd, Plot No. 26 & 35, Sector No.17, Vashi. Navi Mumbai, Tal & Dist-Thane. 400703				
8.	City / Town	Vashi Navi Mumbai				
	Residential Area	Yes				
	Commercial Area	Nearby				
	Industrial Area	No				
9.	Classification of the area					
	i)High / Middle / Poor	Middle				
	II)Urban / Semi Urban / Rural	Urban				
10.	Coming under Corporation limit / Village Panchayat / Municipality	Municipality				
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					
	North	Open				
	South	Open				
	East	Flat No. D-32				
	West	C Wing				
13.	Latitude, Longitude & Co-ordinates of flat	19.047109 North and 73.080822 East				
14.	Extent of the site considered for valuation (least of 13A & 13B)	900.00 Sq.Ft built-up area.				
15.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.					
II	APARTMENT BUILDING					
1.	Nature of the Apartment	This is a residential 2 Bhk flat on the 3 <sup>rd</sup> floor.				
2.	Location	Vashi Sector 17				
	C T. S. No.					
	Block No.					
	Ward No.	Vashi				
		Vashi				



	Village / Municipality / Corporation	Vashi/Navi Mumbai Municipal Corporation
	Door No., Street or Road (Pin Code)	D-31
3.	Description of the locality Residential / Commercial / Mixed	Mixed
4.	Year of Construction	1993 (31 years old)
5.	Number of Floors	G+6
6.	Type of Structure	RCC
7.	Number of Dwelling units in the building	2 flats on Each floor
8.	Quality of Construction	Good
9.	Appearance of the Building	Good
10.	Maintenance of the Building	Fair
11.	Facilities Available	
	Lift	Yes No.1
	Protected Water Supply	Yes
	Underground Sewerage	Yes
	Car Parking - Open / Covered	Not mentioned in agreement
	Is Compound wall existing?	Yes
	Is pavement laid around the Building	Yes
III	FLAT	100
1.	The floor on which the Gala is situated	3rd Floor
2.	Door No. of the Unit	D-31
3.	Specifications of the Office	D-31
J.	Roof	RCC
	Flooring	Marble
	Doors	Wooden door
	Windows	Glass window
_	Fittings	Standard
	Finishing	Good
4.	House Tax	-
4.	Assessment No.	
_	Tax paid in the name of	
	Tax paid in the name of Tax amount	•
E		- NOED 0004017/2010
5.	Electricity Service Connection No.	MSEB- 000481763312
,	Meter Card is in the name of	Mr. Jesal Ashit Chheda
6.	How is the maintain of the Office ?	Good
7.	Sale Deed executed in the name of	Deed Of Assignment Between Kishore Chandra Hansaraj Chheda (HUF) its Karta Mr. Ashit Kishore Chheda & Mr. Jesal Ashit Chheda Dated-05/09/2023
8.	What is the undivided area of land as per Sale Deed?	2 M. Joseph Pisht Childa Date 03/09/2023
9.	What is the plinth area of the Flat?	900.00 Sq.Ft built-up
10.	What is the floor space index (app.)	- voice odir rount up
11.	What is the Carpet Area if the Office?	700.00 Sq.Ft as per measurement
	Time is the Curper Area if the Office:	700.00 Sq.1 t as per measurement



12.	Is it Posh / I class / Medium / Ordinary?	Medium						
13.	Is it being used for Residential or Commercial purpose ?	Residential						
14.	Is it Owner-occupied or let out?	Owner Occupied						
15.	If rented, what is the monthly rent?	Not Known						
IV	MARKETABILITY	· A						
1	How is the marketability?	Good The nearest railway facility to Sector 17 is the Vashi Railway Station, part of the Mumbai Suburban Railway network, providing connectivity to various parts of Mumbai and Navi Mumbai.						
2	What are the factors favouring for an extra Potential Value?	Situated at good location nearby Railway Station, market, Mall gardens nearby.						
3	Any negative factors are observed which affect the market value in general?	No						
V	Rate							
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? – (Along with details / reference of at-least two latest deals / transactions with respect to adjacent properties in the areas)							
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).							
3	Break – up for the rate							
	i)Building + Services	Rs. 1,500/-						
	ii)Land + Others	Rs. 26,500/- for related FSI						
4	Guideline rate obtained from the Registrars office (an evidence thereof to be enclosed)	Rs. 153700/- per Sq.Mt i.e.						
5	Incase if 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.  Details of last two transactions in the locality/area to be provided, if available.	Rs.153700/- Sq. Mt i.e. Rs. 14279/- per Sq.Ft,						



		report, thus there is a difference of over 20% between the government ready reckoner rates and market rates which is justifiable. Comparisons for sale attached in Annexure.					
VI	COMPOSITE RATE ADOPTED AFTE	R DEPRECIATION					
a.	Depreciated building rate	Rs. 1,500/-					
	Replacement cost of the flat with Services {V (3)i}	Rs. 30,000/-					
	Age of the building	31 Years					
	Life of the building estimated	29 Years					
	Depreciation percentage assuming the salvage value as 10%						
	Depreciated Ratio of the building	5% & 25%					
b.	Total composite rate arrived for valuation	Rs. 28,000/-					
	Depreciated building rate VI (a)	Rs. 1,500/-					
	Rate for Land & other V (3)ii	Rs. 26,500/- for related FSI					
	Total Composite Rate	Rs. 28,000/-					
	Built up Area	900 Sq. ft consider for valuation as per deed Of Assignment					

	Details of Valuation		
Sr. No.	Description	Qty	Rate per unit Rs.
1	Present value of the Flat (incl. car parking, if provided)	1	28,000/- per Sq-Ft
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		



# PART 1 - Flat

1	Total extent of Flat	900.00 Sq. Ft.
	(Built up Area)	
2	Prevailing market rate	Rs.28,000/- per Sq. Ft.
3	Adopted rate of valuation	Rs.28,000/- per Sq. Ft.
4	Estimated value of the Flat	Rs.2,52,00,000/-
	Total	Rs.2,52,00,000/-
	Insurable Value of the Flat	Rs.25,00,000/-

After due considerations of the various factors influencing the valuation assignment and careful analysis and evaluation of the situation of the project, we have decided to adopt the Comparison method for the valuation of the flat.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 2,52,00,000/- (Rupees Two Crore Fifty-Two Lakhs Only). The Realisable value of the above property is Rs. 2,39,40,000/- (Rupees Two Crore Thirty-Nine Lakhs Forty Thousand Only) And the distress value Rs. 1,89,00,000/- (Rupees One Crore Eighty-Nine Lakhs Only).

#### Caveat:

1. The approved plan of construction is not provided to us. The value may vary after the receipt of the approved plan of construction.

APPROVED VALUERS SIGNATURE

**GIRISH B PAWAR** 

Digitally signed by GIRISH B PAWAR

Date: 2025.01.01 14:45:01 +05'30'

[GIRISH. B. PAWAR]



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 Rs.------(Rupees------Only).

Signature (Name of the Branch Manager with Official Seal)

Date:

Encl:

- 1. Declaration cum undertaking from the valuer (Annexure-IV)
- 2. Model code of conduct for valuer (Annexure V)

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### DECLARATION - CUM - UNDERTAKING

We, GIRISH BALKRISHNA PAWAR son of BALKRISHNA RAMRAO PAWAR 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 01/01/2024is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. Our authorized representative has inspected the property on 22/11/2024
- 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.
- f. I have not been removed / dismissed from service / employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment
- h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind
- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undischarged insolvent



- l. 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
- m. 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
- n. My PAN Card number / Service Tax number as applicable is AKAPP1883E
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. 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
- r. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective assets class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable
- s. 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)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- y. Further, I hereby provide the following information.



Sl. No.	Particulars	Valuer comment				
1	Background information of the asset being valued;	Flat				
2	Purpose of valuation and appointing authority	Present Market Value of the property				
3 Identity of the valuer and any other experts involved in the valuation;		Girish B. Pawar				
4	Disclosure of valuer interest or conflict, if any;	No.				
5	Date of appointment, valuation date and date of report;	Visit Date 22/11/2024 Report date 01/01/2024				
6	Inspections and /or investigations undertaken;	Site inspected.				
7	Nature and sources of the information used or relied upon;	Oral Information, Documents				
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Standard valuation procedures.				
9	Restrictions on use of the report, if any;	For the Bank's purpose only.				
10	Major factors that were taken into account during the valuation;	Location of the assets, age of the assets.				
11	Major factors that were not taken into account during the valuation;	-				
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.	The approved plan of construction is not provided to us. The value may vary after the receipt of the approved plan of construction.				

GIRISH B. PAWAR: Wealth tax registration No. CAT – VII/595 of 2000-2001 GIRISH B. PAWAR: Wealth Tax Registration No. 421/56/2023-24 date 01/08/2023

# APPROVED VALUERS SIGNATURE

GIRISH B PAWAR Digitally signed by GIRISH B PAWAR Date: 2025.01.01 14:45:22 +05'30'

[GIRISH. B. PAWAR]

Date: 01/01/2024 Place: Mumbai



# GIRISH PAWAR &ASSOCIATE

#### **GIRISH PAWAR**

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(Annexure - V)

#### 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 relationship.
- 3.A valuer shall endeavor to ensure that he / it provides true and adequate information and shall not misrepresent any facts or situations.
- 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

- A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
- 8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
- 9. In the preparation of a valuation report, the valuer shall not disclaim liability for his / its expertise or deny his / its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.



- 10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

#### Independence and Disclosure of Interest

- 12. A valuer shall act with objectivity in his / its professional dealings by ensuring that his / its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13.A valuer shall not take up an assignment if he / it or any of his / its relatives or associates is not independent in terms of association to the company.
- 14. A valuer shall maintain complete independence in his / its professional relationships and shall conduct the valuation independent of external influences.
- 15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16. A valuer shall not deal in securities of any subject company after any time when he / it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- 17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuation" 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 inspection and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he / it is registered or any other statutory regulatory body.
- 23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he / it is registered, or any other statutory regulatory body.
- 24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

#### Gifts and hospitality

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

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

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

#### Remuneration and Costs.

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

### Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he / it is unlikely to be able to devote adequate time to each of his / its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

# 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

GIRISH B. PAWAR: Wealth tax registration No. CAT - VII/595 of 2000-2001 GIRISH B. PAWAR: Wealth Tax Registration No. 421/56/2023-24

# APPROVED VALUERS SIGNATURE

GIRISH B PAWAR Digitally signed by GIRISH B PAWAR Date: 2025.01.01 16:49:17 +05'30'

[GIRISH. B. PAWAR]

Date: 01/01/2025 Place: Mumbai





Home		Valuation Guidelines, User Manual						Manual			
Year	2024-2025				La	nguage	Shorte	h			
	8	lelected District	Thane								
	S	elect Taluka	Thene								
	S	elect Village	Gavache Nav ; Vashi (N	lavi Mumbai š	faht						
	*	Search By	Survey No.	*SubZones							
Select		वनविचार	, Subject	खुनी जमीन	निवासी मदनिका	भौतिस	दुकान	बोब्दोनिक	एकक (Rs./)		
SurveyNo		6/158-वाजी मीव से	RT W. 16W	57500	129200	148500	198700	148500	वाँ, मीतर		
SurveyNo		5/159-माशी भीत्र से	wee 8, 17	75800	153700	176700	239500	176700	भी मीहर		
SurveyNo	5/160-1	वाशी नोड हामने ने शि	गती चौक ( बिंग नन्तंश	53300	106900	132000	190300	132000	वाँ, मीदर		
SurveyNo	5/161-माशी नोड रि	शेवाजी चौक ते तेकरा	बिर 18 व 19 च्या उत्तर हदीयमें	47300	91700	125400	173000	125400	की, मीहर		
	Civilian Company		वीबादनगारी कामीलवाने दर								



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दुव्यम निबंधक : सह दु.नि. ठाणे ३

11/29/24, 3/31 PM 363175

(5) क्षेत्रफळ

(6)आकारणी किंवा जुडी देण्यात असेत तेव्हा

(7) दस्तऐवज करून देणाऱ्या लिहून ठेवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाना हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पता.

freesearchigrservice,maharashtra.gov.in/isartamTMLReportSucniKramank2\_RegLive.aspx

1). नाव .... प्रशावत पाताडे तर्फे कु मु म्हणून वर्षा आनंद वप-56 पत्ता-प्लीट नं ... माळा नं ... इमारतीचे नाव ... क्लांक नं ... तेठ नं. साईट नं 20. काथा नं .2. स्कायलाक ग्रीन्स, नारामणपुर. रामगीडानाइलली, बंगलीर, कर्नाटक कर्माटक क्लांकर ... क्लांकर केंड- 540005 पैन नं-AAKPP866688 ... क्लांकर ... क्लांकर नं ... तेठ कु मु म्हणून वर्षा आनंद वप-56 पता -प्लीट नं ... नाका नं ... इमारतीचे नाव ... क्लांक नं ... तेठ नं- साईट नं ... वक्लां नं ... दक्लावलाक ग्रीन्स, नारामणपुर. रामगीडानडलली, बंगलीर, कर्नाटक, बंगलीर, वंगलीर पिन क्लेड-, 560066 पेन नं-AAKPP8678H

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() विलेखाचा प्रकार	अभिहरतांतरणपत्र	
(2)मोबदला	11800000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देती की पटटेदार ते नमुद करावे)	8170538.3	
(४) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	क्र-202,दुसरा मजला,मंगल	मनपाइतर वर्णन :, इतर माहिती: सदनिक निवास कॉ ऑप ही सोसा ली.प्लॉट मुंबईक्षेत्र-572 ची.फूट.बिल्टअप.( ( SECTOR nber : 53 : ) )
(5) क्षेत्रफळ	572 चौ.फूट	
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(७) दस्तऐवज करुन देणाऱ्या/लिहून	<ol> <li>माव:-उमा ए खोपकर वय:-</li> </ol>	१६ पत्ताः प्लॉट ने ः, माळा ने ः, इमारतीचे नावः सदनिक

सूची क्र.2

































