

OCCUPANCY CERTIFICATE

No. SROT/Growth Centre/2401/BP/ITP-Usarghar-Gharivali-01/Vol-35/1319/2022

Date: 11 OCT 2022

To,

Director, M/s. Runwal Residency Pvt. Ltd.,

4th Floor, Runwal & Omkar Esqaure,

Sion - Chunnabhaati Signal, Off. Eastern Express Highway, Sion (E),

Mumbai - 400 022.

Sub: Occupancy Certificate to Residential Buildings in Phase 1 - Building No 4, 7, 8, 10 and Part Occupancy Certificate to Residential Building No 2 in Phase 1 & Part Occupancy Certificate to EWS LIG Building No 1 in the Proposed Integrated Township Project (ITP) on land bearing S.Nos. 44/1, 44/2, 44/3, 44/4, 44/5, 44/6, 44/7, 44/8, 44/9, 44/10, 44/11, 44/12, 45/1, 45/2, 45/3, 45/4, 45/5/A, 45/5/B, 45/6, 46/1 (Pt), 46/2A, 46/2B, 46/3, 47(Pt), 49, 50, 51, 52/1, 52/2, 53/1A, 53/1B, 53/2A, 53/2B, 53/3A, 53/3B, 94 (Pt) of Village Usarghar, Taluka Kalyan, S. Nos 4/1, 4/2, 4/3, 4/4, 4/5, 4/6, 4/9, 4/10, 4/11, 5/1, 5/2, 5/3, 5/4, 5/5, 5/6, 6/1, 6/2, 6/3, 7/1, 7/2A, 7/2B, 7/2C, 7/3A, 7/3B, 8/1, 8/2, 8/3, 8/4, 8/5, 8/6, 8/7, 8/8, 8/9, 9/1, 9/2, 9/3, 9/4, 9/5, 9/6, 9/7, 9/8, 10, 11, 12/1, 12/2, 12/3, 12/4, 12/5, 12/6, 12/7, 12/8, 12/9, 12/10, 12/11, 12/12, 12/13, 12/14, 13, 14/1, 14/2A, 14/2B, 14/3, 14/4, 14/5, 15, 17/1, 17/2, 17/3, 17/4, 17/5, 17/6, 17/7, 17/8, 17/9, 17/10, 17/11, 18, 19, 22, 23/1, 23/2, 23/3, 23/10, 37/1, 37/2B, 37/2C, 37/2D, 37/3, 37/4, 37/21, 38/1, 38/2, 39/1, 39/2, 39/3, 40, 41/1A, 41/1B, 41/2, 41/3, 41/4, 44/1 (Pt), 44/4, 44/5A, 44/5B, 44/6A, 44/6B, 44/7, 44/8, 44/9, 44/10, 44/11, 44/12, 44/13, 44/14, 44/15, 44/16, 44/17, 44/18, 44/19, 49, 50/1, 50/2, 50/3 of Village Gharivali, Taluka-Kalyan, Dist-Thane

- Ref
- 1 Location Clearance issued by UDD, GoM dt. 12/07/2019
 - 2 Letter of Intent from Collector, Thane dt. 09/08/2019
 - 3 MMRDA's Layout approval (LA) for the subject ITP dt. 24/09/2019, 25/06/2020
 - 4 MMRDA's C.C.s dt. 24/09/2019, 03/10/2020, 16/01/2020, 27/02/2020, 25/06/2020, 30/07/2020, 21/08/2020, 03/10/2019, 14/10/2020, 23/11/2020, 08/12/2020, 14/12/2020, 22/07/2021, 05/08/2021, 20/09/2021, 29/10/2021, 8/7/2022, 15/7/2022
 - 5 Approval remarks from Director, T.P., Pune dt. 11/06/2020 to the ITP layout
 - 6 GoM notification dt. 23/12/2021
 - 7 Application of Owner by letter dt 25/07/2022
 - 8 MMRDA's deficiency letter dt. 02/08/2022
 - 9 Architect Saakar letter dt. 11/08/2022

Sir,

The full/part development work of building/part building as mentioned in subject above is completed under the supervision of M/s Saakar Architect, Shri. Sandeep Prabhu, Licensed Architect, License No CA/92/14860 and Structural Engineer Shri.. Anand Kulkarni, Epicons Consultants Pvt Ltd may be occupied on the following conditions;

Development work on land u/r with the total built-up area as mentioned in the table below:

Phase	Building No	User	No. of Storey	Height (m)	No. of Wings	Total BUA in sqm	No. of Units
Phase - 01	Building No 2 (Part)	Residential	Stilt + 1st to 23rd Floors	69.90	01	9,987.47	91
	Building No 4	Residential		69.90	01	10,582.88	134
	Building No 7	Residential		69.90	01	13,301.72	179
	Building No 8	Residential		69.90	01	10,582.88	134
	Building No 10	Residential		69.90	01	10,582.88	134
TOTAL						55,037.83	672

Phase	Building No	User	No. of Storey	Height (m)	No. of Wings	Total BUA in sqm	No. of Units
Social Housing	ESW LIG Building No 1 (Part)	Residential	Stilt + 1st to 4th Floors	14.80	01	2,417.19	40
TOTAL						2,417.19	40

Viz:

1. This certificate is liable to be revoked by the Metropolitan Commissioner, MMRDA if:
 - i) Any of the conditions subject to which the same is granted or any of the restrictions imposed by the Metropolitan Commissioner is contravened or is not complied with.
 - ii) The Metropolitan Commissioner, MMRDA is satisfied that the same is obtained through fraud or misinterpretation.
2. This Certificate shall not entitle the applicant to occupy the land which is not in his ownership in any way.
3. The provisions in the proposal which are not conforming to applicable Development Control Regulation and other acts are deemed to be not approved.
4. That if any change in the user or constructed premises mentioned/depicted in completion/ as-built drawings is found at any time without prior permission of MMRDA then this Occupancy Certificate granted to your premises will be treated as cancelled & appropriate action will be taken.
5. That any change in the constructed premises and user thereof, any time in future would require prior approval of MMRDA.
6. This permission is issued without prejudice to action, if any, under the MR & TP Act, 1966.
7. Any condition mentioned in any of the NOC from any Concerned Authority shall be complied with before occupying the property under reference.
8. That the acceptance to Development Completion Certificate will be issued only after satisfactory compliance of all the conditions of Occupancy Certificate and development of entire layout along with the supporting infrastructure such as road, street lights, landscaping, R.G. development, parking development, amenity development etc;

9. Adequate arrangements for disposing the solid waste shall be made for the entire project on regular basis;
10. Applicant shall comply with all the conditions in CFO NOC from KDMC;
11. Applicant shall submit consent to operate for STP from MPCB for residential buildings 2,4,7,8,10 of Phase 1 and EWS LIG 1 (Stilt + 1st to 4th floors) prior to occupancy of flats;
12. Applicant shall install solar panels in all the buildings prior to occupancy of any units of buildings;
13. Applicant shall install all the lifts and thereafter submit lift license for all the lifts in the EWS LIG Building No 1 and shall make it operational prior to requesting for full occupancy certificate of EWS LIG Building No 1;
14. Social housing units in EWS LIG Building No 1 up to Stilt + 04 floors shall be occupied only after obtaining final CFO NOC & by installing all the lifts along with lift license for entire building;
15. Applicant shall apply and obtain occupancy certificate for entire EWS LIG Building No 1 within 03 months from issuance of part occupancy certificate of EWS LIG Building No 1. If applicant fails to obtain occupancy certificate for entire EWS LIG Building No 1 within 03 months from issuance of part occupancy certificate of EWS LIG Building No 1 then it shall be binding on applicant to first obtain the occupancy certificate for entire EWS LIG Building No 1 and thereafter further development approvals shall be issued in the ITP;
16. Applicant shall apply and obtain occupancy certificate for MLCP-1 parking building considering required numbers of parking as per UDCPR for Residential Building No 2 (part), 4, 7, 8 and 10 of Phase 1 within 03 months from issuance of occupancy certificate of Residential Building No 2 (part), 4, 7, 8 and 10 of Phase 1 and thereafter parking to be provided in MLCP-1 parking building. If applicant fails to obtain occupancy certificate for MLCP-1 parking building considering required numbers of parking as per UDCPR for Residential Building No 2 (part), 4, 7, 8 and 10 of Phase 1 within 03 months from issuance of occupancy certificate then it shall be binding on applicant to first obtain the occupancy certificate for MLCP-1 parking building as mentioned above and thereafter further development approvals shall be issued in the ITP
17. Applicant shall comply and abide with all the regulations mentioned applicable for social housing component in ITP;
18. Applicant shall comply and abide with all the conditions mentioned in Integrated township project (ITP) notification along with amendments from time to time, Locational Clearance (LC) for the ITP issued by GoM, Letter of Intent (LOI) issued by MMRDA, Layout approvals issued by MMRDA, CC's issued by MMRDA with reference to the entire ITP prior to occupancy;
19. Applicant shall comply and abide with all the conditions mentioned in all the NOC's from various competent authority with reference to the entire ITP prior to occupancy;

20. Applicant shall comply and abide with all the conditions mentioned in the undertaking's, letter's, re-presentation submitted by applicant and architect with reference to the entire ITP prior to occupancy;

21. That an undertaking cum Indemnity bond shall be submitted for abiding the above conditions;

A set of certified completion plans is enclosed herewith.

Yours faithfully,

Monika Sunchey
(Monika Sunchey)
Planner (A/E)
Planning Division, MMRDA.



Encl: One Set of approved drawings

Copy to:

- 1) Architect Sandeep Prabhu,
Saakaar Architects,
2nd floor, Nakshatra, A wing, Near TMC,
Almeida Road, Panchpakhadi, Thane (W) – 400 602
- 2) The Commissioner, -----(with enclosure)
Kalyan-Dombivali Municipal Corporation,
Kalyan – 421 306.....With reference to letter dt 26/08/2016
- 3) The Collector, Thane District----- (without enclosure)

RUNWAL RESIDENCY PRIVATE LTD.



To,

Dated: 07 November 2022

T7-1403

Abha Tiwari

B4, 201, Asha Park

421201

8291280606

Re: Occupation Certificate dated 11th October 2022 in respect of the Tower 07 in the project "Runwal gardens" situated at "Runwal gardens" situated at Runwal Gardens, Village Gharivali & Usarghar in front Of Premiere Ground Post – Manpada, Kalyan Shil Road Thane - 421204 Maharashtra India
Sub: Flat no. 1403 in Tower 07.

Dear Sir/Madam,

We are happy to inform you that we have obtained the Occupational Certificate from MMRDA with respect of the above-mentioned tower. We are now in process to initiate the possession of your dream house. Kindly find enclosed the copy of The Occupation Certificate.

You are hereby called upon to make the payments as per the respective tax invoices enclosed herewith. We request you to complete the formalities as specified by us in order to complete the possession process of your purchased unit.

Apart from the dues mentioned in the tax invoices an amount of Rs.279637 is payable by you towards the interest accrued on account payment delay towards the instalments of your purchased Flat.

Kindly note that the Building Common Area Maintenance (BCAM) Charges will be maintained and paid for by us for a period of one year from 15.12.2022 however, the Complex Common Area maintenance (CCAM) charges shall be applicable with effect from 15.12.2022 irrespective of you taking possession as above or not.

If you need further assistance, please feel free to contact us on phone no. 022-69315202.

We look forward to welcoming you to the Runwal Family and we wish you a pleasant stay in your dream house.

Page 1 of 2

Enclosed Herewith

1. OC Certificate No. SROT/Growth Centre/2401/BP/ITP-Usarghar-Gharivali-01/Vol-35/1313/2022 Dated 11th October 2022
2. Tax invoice
3. Other Charges invoice cum notice for possession

Note.

1. TDS already paid by you on your instalments shall be credited to your account only upon your submitting to us the self-attested Form 16B evidencing payment of such TDS.
2. Delay in making payment shall make you liable to pay the same with interest along with GST as applicable.

Yours Faithfully,

For Runwal Residency Pvt Ltd.,

Authorized Signatory



Present Net Disbursement	Rs. 3,53,010/-
Amount to be paid directly to the Builder (including Taxes)	Rs 8,90,763/-

builder has requested us to disburse the loan amount of Rs 8,90,763/- through builder demand dated 04-04-2022.

request you to kindly authorize us for disbursement of Rs. 3,53,010/- from Ac 04090600001892 to borrower Sb Ac 04090100041320 and remit amount of Rs 8,90,763/- (including margin and taxes amount) through RTGS favoring the seller "Runawal Residency Pvt Runawal Garden Phase 1- Collection Ac (Ac No. 5846347333, IFSC- KKBK0000635) as per and letter and request of the borrower. Further TDS amount of Rs. 51,676/- will be paid to tax authority by borrower and submit receipt of same to us.

recommended for disbursement of Rs. 3,53,010/-

faithfully,

[Handwritten Signature]

(Nivasa Reddy)
 Manager - Credit
 06.09.2022



as recommended for disbursement

[Handwritten Signature]

(Lane)
 Manager
 09.09.2022

Branch :

Page 2 of 3

Branch, Near French Bridge, Pandit Paluskar Chowk, Opera House, Mumbai- 400004 India.

Phone: 22 2388 8748, 4340 9133 (AGM), 4340 9124 (CM), 2388 8701, 4340 9134 /35 (Advances),

4388/39 (Forex), 4340 9124 to 39 (PBX), 2388 8578 /8658 (General), Fax : 2388 9256

erah@bankofbaroda.com

Web : www.bankofbaroda.com



Shyam Agrawal & Associates

- GOVT. APPROVED VALUERS
Chartered Engineers, SARFAESI Valuers, L.I.E.

Invoice No. --

March 07, 2020

The Manager
Bank of Baroda (MMSR)
Baroda Specialized Mortgage Store
2nd floor, Lakshmi Building,
Sir P.M Road, Fort, Mumbai 400001.
GSTIN 27AAACB1534F2Z5

Proforma Invoice

Sub: - Valuation of: Flat No. 1403, 14th floor, Building No.7, "Runwal Gardens Phase 1", Kalyan- Shil Road, Gharivali, Dombivli (E), Dist. Thane- 421204, Maharashtra.
For, Abha Virendranath Tiwari

Professional fee	1,500.00
Add SGST @ 9%	135.00
Add CGST @ 9%	135.00
Total Payable	1,770.00
(₹ One thousand seven hundred seventy only)	

HSN/SAC	Taxable Value	Central Tax		State Tax	
		Rate	Amount	Rate	Amount
998331	1,500.00	9%	135.00	9%	135.00
Total	1,500.00		135.00		135.00

Tax Amount (₹ Two hundred seventy only)

Pl transfer the amount in our C/A No. 34891040478, State Bank of India, in name of Shyam Agrawal & Associates, Malad West Branch, IFSC Code SBIN0016603

For, 
Shyam Agrawal

Our Pan & GST Registration No.

PAN No. : AADPA 1262 B

GST Registration No. : 27AADPA1262B1ZK



GOVT. APPROVED VALUERS

Chartered Engineers, SARFAESI Valuers, L.I.E.

SAA/0503

March 05, 2020

Report of valuation of immovable property

Fresh valuation

Name of registered valuer
Shyam Agrawal

Registration No Cat. I/274
(With State Commissioner of Income Tax)

1) a)	Purpose for which valuation is made.	Market Value for Bank of Baroda MMSR, Fort
1) b)	Fresh Valuation / Revaluation.	Fresh valuation.
2)	Visit date on which valuation is made.	04.03.2020
3)	Name of Owner / Purchaser.	Abha Virendranath Tiwari
4)	If property is under joint ownership / share of each owner. Is share undivided?	Single ownership
5)	Brief description of the property.	
5.1)	Location, street, ward no.	Flat No. 1403, 14 th floor, Building No.7, "Runwal Gardens Phase 1", Kalyan- Shil Road, Gharivali, Dombivli (E), Dist. Thane-421204, Maharashtra.
5.2)	Plot no.	Survey Nos. 4/1 to 4/6, 4/9, 4/10, 4/11, 5/1 to 5/6, 6/1 etc. of Village Gharivali, Survey Nos. 44/1 to 44/12, 45/1 to 45/4, 45/5A, 45/5B etc. of Village Usarghar, Taluka Kalyan & Dist. Thane.
6)	Reference Documents.	Agreement Reg. No. KLN-4-15666-2019 dated 14.12.2019 Sub Registrar Office Kalyan 4. C.C. No. SROT/27Villages/2401/ITP/CC/1777/2019 dtd. 24.09.2019 upto plinth level. Approved plan No. SROT/27Villages/2401/ITP/CC/1777/2019 dtd. 24.09.2019

VALUATION REPORT
SEEN & NOTED

Shyam
9/3/2020
SAYALI NIMKAR
CHIEF MANAGER
SMS HEAD MMSR
E. C. NO. 46739



7)	Proximity.	It is located in developed residential area. All civic amenities are located in vicinity. It is 8 to 9 km distance from Kalyan railway station via Kalyan Shilphata Road. Landmark: Near Kalyan Shilpatha Road.	
8) a)	Area supported by documentary proof.	Carpet area 622.06 sq.ft., deck area 3.11 sq.mt. or 33 sq.ft., utility area 1.27 sq.mt. or 14 sq.ft. & one still car parking space as per agreement.	
8) b)	Attach a dimensional site plan & elevations attached for all structures standing on the land along with photograph of the built up property.	Photographs of the property not allowed. Property identified by Mr. Himanshu Variya (sales manager)	
8) c)	Furnish technical details on the building on a separate sheet giving no of floors, plinth area floor – wise, year and type of construction on finishing.	Please see 'Annexure'	
9) a)	Boundaries	Building boundaries	Flat boundaries
		East	Kalyan Shilphata Road
		West	Open
		North	Open
		South	Open
9) b)	Boundaries as per document		
		East	30 Meter Wide Kalyan-Shil Road
		West	Property bearing S No. 43, 93
		North	Property bearing S No. 42A, 42B
		South	Plot bearing S No. 2, 3, 37
10)	Is it freehold or leasehold land?	Leasehold	
10) a)	If leasehold, the name of Lessor / Lessee, nature of lease, dates of commencement and termination of lease.	Lessor MHADA, other details not available	
11)	Is the property situated in residential / commercial / mixed area / industrial area.	Residential area	
12)	Classification of locality – High class / Middle class / poor class.	Middle class	
13) a)	Is the building owner occupied / tenanted / both?	Presently in possession of seller	
13) b)	If partly owner occupied, specify portion and extent of area under owner occupation.	Not Applicable	
14)	Name & Registration no of Co-op Housing Society	"Runwal Gardens Phase 1"	



Valuation

We have verified details of specifications, location of premises, connectivity with public transport, market in vicinity, developed residential area, prevailing cost of land, materials and construction for valuation. Proposed amenities like garden, gym, club house, swimming pool will be available in complex. In my opinion, it is deemed fair to consider carpet area rate of ₹ 10,500 per square foot for valuation, when fully completed.

Site inspection not allowed by sales person.

Particulars (Fair Market, Realisable, Distress)		Value (In ₹)
Value of Flat No. 1403	= 622.06 x 10,500	65,31,630
Add value of deck area	= 33 x 0.5 x 10,500	1,73,250
Add value of utility area	= 13 x 0.5 x 10,500	68,250
Add value of one stilt car parking space		5,00,000
Total		72,73,130
Market Value in our opinion when fully completed		72,73,000
As per present progress approx. 15%		10,90,970
Realisable Value when fully completed		65,45,000
Forced Sale Value when fully completed		58,18,000
Agreement Value (2019)		57,10,000
State Govt. Ready Reckoner value		38,44,000
Cost of construction for insurance when fully completed		15,48,144



DECLARATION:

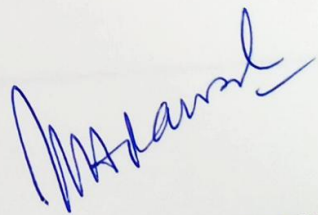
I, hereby, declare that:

1. The information furnished above is true and correct to the best of my knowledge and belief;
2. I have no direct or indirect interest in the property being valued;
3. The property was inspected on 04.03.2020
4. My registration with State Chief Commissioner of Income Tax is valid as on date.

Date: 05.03.2020

Place: Mumbai.

- This report is prepared with available information relying on documents provided to us, and to be used exclusively for the purpose mentioned. We have used best of our judgement and on assumption that 'TITLE' for the property is clear and marketable without any encumbrance and doubts.
- Valuation is based on our experience of similar valuations in this location & current market information gathered during inspection.
- The market rate in our report is considering the normal market movements any abnormal movements due to change in government policies is not considered.
- This valuation is purely our opinion & has no legal or contractual obligation on part.
- Our opinion on market value should also be taken if revaluation is carried out on property.



SHYAM AGARWAL

SHYAM AGRAWAL & ASSOCIATES

ER. SHYAM AGRAWAL

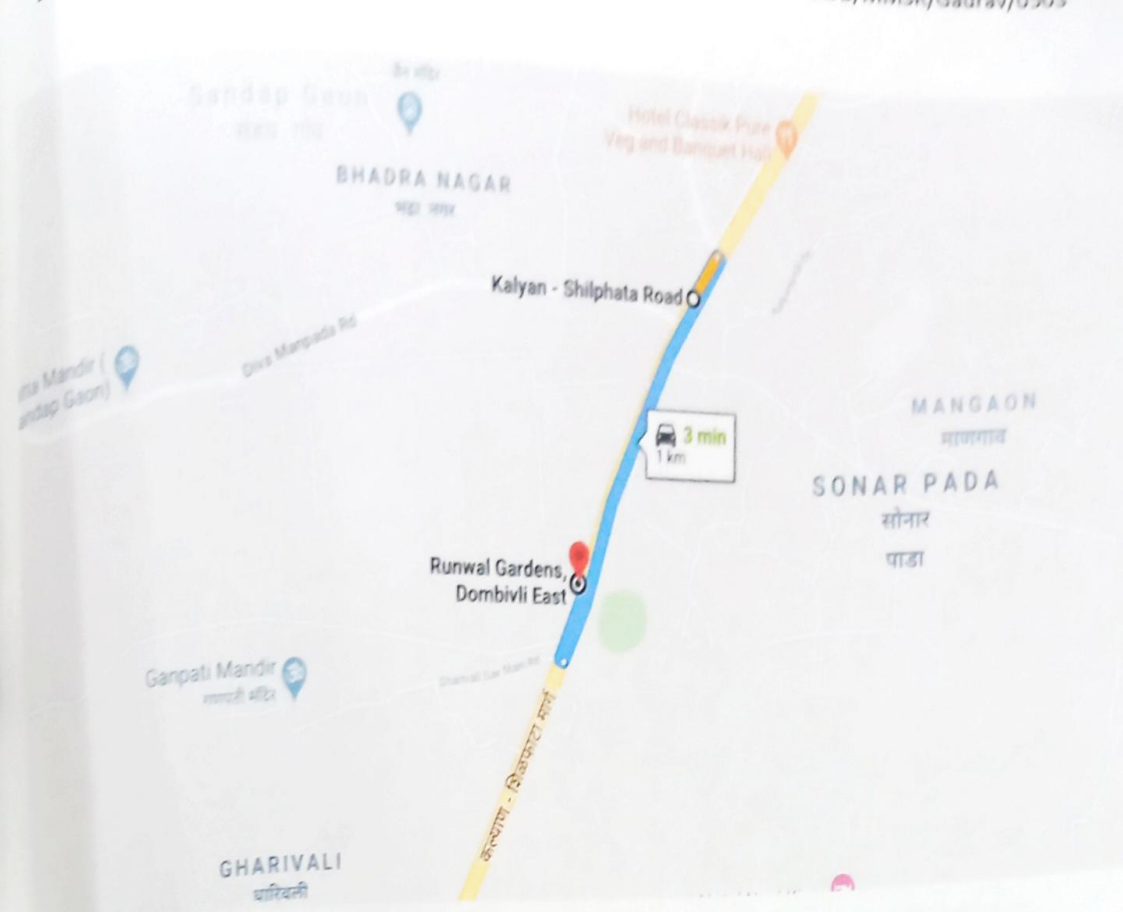
Govt. Approved Valuer

Reg. No. Cat-I/274

Annexure
Technical details for the premises

1)	No of floors	It is 5th + 1 to 23 residential floors structure
2)	Plinth Area	Flat is on 14 th floor Carpet area 622.06 sq ft. deck area 33 sq ft. & utility area 14 sq ft. Flat is 2 BHK
3)	Year of Construction	Building is under construction. In our opinion building is 15% completed
4)	Estimated future life	60 years, when fully completed
5)	Type of Construction	RCC Construction
6)	Type of Foundation	RCC Foundation
7)	Walls	--
a)	External walls	--
b)	Partitions	--
8)	Doors & Windows (floor-wise)	--
9)	Flooring (floor-wise)	Plinth level work in progress
10)	Finishing & Maintenance	--
11)	Roofing & Terracing	--
12)	Special Architecture or decorative features	--
13) a)	Internal wiring - surface or conduit	--
13) b)	Class of fittings superior / ordinary / poor	--
14)	Compound Wall	--
15)	No of lifts	Three lifts proposed
16)	Underground Sump	--
17)	Overhead Tank	--
18)	Roads & paving within the compound	--
19)	Sewage disposal / whether connected to public sewers. If septic tanks provided then no. & capacity	Septic tank







SAA/0710

October 07, 2020

Report of valuation for immovable property
Fresh valuation

Name of registered valuer
Shyam Agrawal

Registration No Cat. I/274
(With State Commissioner of Income Tax)

1) a)	Purpose for which valuation is made.	Market Value for Bank of Baroda MMSR, Fort
1) b)	Fresh Valuation / Revaluation.	Fresh valuation.
2)	Visit date on which valuation is made.	02.10.2020
3)	Name of Owner / Purchaser.	Abha Virendranath Tiwari
4)	If property is under joint ownership / share of each owner. Is share undivided?	Single ownership
5)	Brief description of the property.	Flat is 2 bedroom, hall & kitchen.
5.1)	Location, street, ward no.	Flat No. 1403, 14 th floor, Building No.7, "Runwal Gardens Phase 1", Kalyan- Shil Road, Gharivali, Dombivli (E), Dist. Thane- 421204, Maharashtra.
5.2)	Plot no.	Survey Nos. 4/1 to 4/6, 4/9, 4/10, 4/11, 5/1 to 5/6, 6/1 etc. of Village Gharivali, Survey Nos. 44/1 to 44/12, 45/1 to 45/4, 45/5A, 45/5B etc. of Village Usarghar, Taluka Kalyan & Dist. Thane.
6)	Reference Documents.	1. Agreement Reg. No. KLN-4-15666-2019 dated 14.12.2019 Sub Registrar Office Kalyan 4. 2. C.C. No. SROT/27Villages/2401/ITP/CC/ 1777/2019 dtd. 24.09.2019 further extended up to 23 rd floor dated 14.08.2020. 3. Approved plan No. SROT/27Villages/2401/ ITP/CC/1777/2019 dtd. 24.09.2019

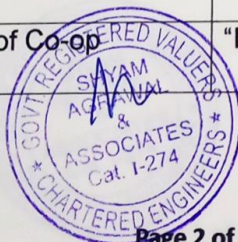
VALUATION REPORT
SEEN & NOTED


SAYALI NIMKAR
CHIEF MANAGER
SMS HEAD MMSR
E. C. NO. 46739

17/10/20



7)	Proximity.	It is located in developed residential area. All civic amenities are located in vicinity. It is 8 to 9 km distance from Kalyan railway station via Kalyan Shilphata Road. Landmark: Near Kalyan Shilpatha Road.	
8) a)	Area supported by documentary proof.	Carpet area 622.06 sq.ft., deck area 3.11 sq.mt. or 33 sq.ft., utility area 1.27 sq.mt. or 14 sq.ft. & one stilt car parking space as per agreement.	
8) b)	Attach a dimensional site plan & elevations attached for all structures standing on the land along with photograph of the built up property.	Photographs of the property attached. Property identified by Mr. Alok Gupta (Developer's representative)	
8) c)	Furnish technical details on the building on a separate sheet giving no of floors, plinth area floor – wise, year and type of construction on finishing.	Please see 'Annexure'	
9) a)	Boundaries	Building boundaries	Flat boundaries
	East	Kalyan Shilphata Road	Details not available
	West	Open	
	North	Open	
	South	Open	
9) b)	Boundaries as per document		
	East	30 Meter Wide Kalyan-Shil Road	
	West	Property bearing S No. 43, 93	
	North	Property bearing S No. 42A, 42B	
	South	Plot bearing S No. 2, 3, 37	
0)	Is it freehold or leasehold land?	Leasehold	
0) a)	If leasehold, the name of Lessor / Lessee, nature of lease, dates of commencement and termination of lease.	Lessor MHADA, other details not available	
)	Is the property situated in residential / commercial / mixed area / industrial area.	Residential area	
)	Classification of locality – High class / Middle class / poor class.	Middle class	
a)	Is the subject property owner occupied / tenanted / both?	Presently in possession of seller	
b)	If partly owner occupied, specify portion and extent of area under owner occupation.	Not Applicable	
	Name & Registration no of Co-op Housing Society	"Runwal Gardens Phase 1"	



Valuation

We have verified details of specifications, location of premises, connectivity with public transport, market in vicinity, developed residential area, prevailing cost of land, materials and construction for valuation. Proposed amenities like garden, gym, club house, swimming pool will be available in complex. In my opinion, it is deemed fair to consider carpet area rate of ₹ 9,500 per square foot for valuation, when fully completed.

Particulars (Fair Market, Realisable, Distress)		Value (In ₹)
Value of Flat No. 1403	= 622.06 x 9,500	59,09,570
Add value of deck area	= 33 x 0.5 x 9,500	1,56,750
Add value of utility area	= 13 x 0.5 x 9,500	61,750
Add value of one stilt car parking space		5,00,000
Total		66,28,070
Market Value in our opinion when fully completed		66,28,000
As per present progress approx. 15%		9,94,200
Realisable Value when fully completed		59,65,000
Forced Sale Value when fully completed		53,02,000
Agreement Value (2019)		57,10,000
State Govt. Ready Reckoner value		38,44,000
Cost of construction for insurance when fully completed		15,48,144



DECLARATION:

I, hereby, declare that:

1. The information furnished above is true and correct to the best of my knowledge and belief;
2. I have no direct or indirect interest in the property being valued;
3. The property was inspected on 02.10.2020
4. My registration with State Chief Commissioner of Income Tax is valid as on date.

Date: 07.10.2020

Place: Mumbai.

- This report is prepared with available information relying on documents provided to us, and to be used exclusively for the purpose mentioned. We have used best of our judgement and on assumption that 'TITLE' for the property is clear and marketable without any encumbrance and doubts.
- Valuation is based on our experience of similar valuations in this location & current market information gathered during inspection.
- This valuation is purely our opinion & has no legal or contractual obligation on our part.
- Our opinion on market value should also be taken if revaluation is carried out of this property
- Abnormal market condition like change in govt. policies, natural calamity, pandemic etc. after the date of valuation are not applicable to the valuation report.



SHYAM AGRAWAL

SHYAM AGRAWAL & ASSOCIATES

ER. SHYAM AGRAWAL

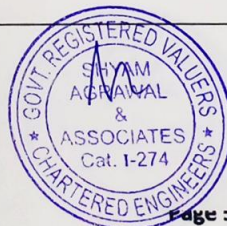
Govt. Approved Valuer

Regn. No. Cat.-I/274

Annexure

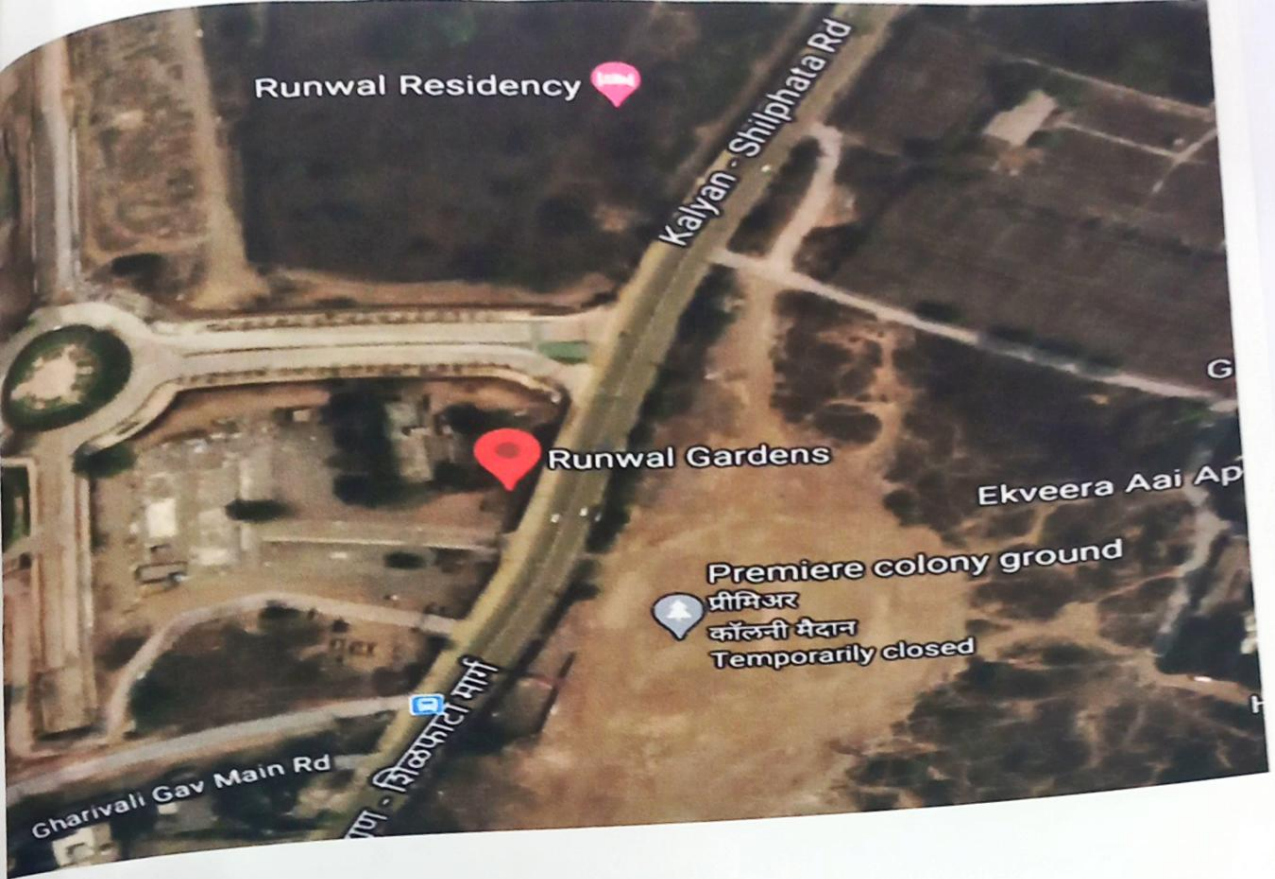
Technical details for the premises

	No of floors	It is Stilt + 1 to 23 residential floors structure Flat is on 14 th floor.
2)	Plinth Area	Carpet area 622.06 sq. ft., deck area 33 sq. ft. & utility area 14 sq. ft.
3)	Year of Construction	Building is under construction. In our opinion building is 15-20% completed. 1 st floor slab work is in progress.
4)a	Estimated future life	60 years, when fully completed.
4)b	Age of the building	--
5)	Type of Construction	RCC Construction
6)	Type of Foundation	RCC Foundation
7)	Walls	
a)	External walls	--
b)	Partitions	--
8)	Doors & Windows (floor-wise)	--
9)	Flooring (floor-wise)	--
10)	Finishing & Maintenance	--
11)	Roofing & Terracing	--
12)	Special Architecture or decorative features	--
13) a)	Internal wiring - surface or conduit	--
13) b)	Class of fittings superior / ordinary / poor	--
14)	Compound Wall	--
15)	No of lifts	Three lifts proposed
16)	Underground Sump	--
17)	Overhead Tank	--
18)	Roads & paving within the compound	--
19)	Sewage disposal / whether connected to public sewers. If septic tanks provided then no. & capacity	Septic tank



valuation of; Flat No. 1403, 14th floor, Building No.7, "Runwal Gardens Phase 1", Kalyan-Shil Road, Gharivali, Dombivli (E), Dist. Thane- 421204, Maharashtra.





BANK OF BARODA

File No. _____

PRE-SANCTION VISIT REPORT FOR RETAIL LOANS

1 NAME OF THE APPLICANT Mrs. Azha Tiwari

2 FATHER/HUSBAND'S NAME Virendranath Tiwari

3 TARGET FLAT/ RESIDENTIAL ADDRESS
Flat No 1403, 14th Floor, Building No 7, "Runwal Gardens Phase No 1" Kalyan Shil Road, Ujarwal, Dombivli East, Dist Thane- 421204, Maharashtra
PIN CODE 421204

4 PURPOSE OF LOAN Housing Loan

5a NAME OF THE PRODUCT / ARTICLE TO BE PURCHASED Baroda Home Loan

NAME OF THE SUPPLIER _____

PURCHASE PRICE _____

5 b GENUINENESS OF THE QUOTATION VERIFIED

a) Over Phone No	No
b) Name of the Person contacted	NA
c) By personal visit	Personal visit done on 04.10.2020
d) Name of the Person contacted	Usha Ghatge(9324735985)- Assistant Manager

6 DATE OF VISIT 04.10.2020

7 PROOF OF VERIFICATION OF RESIDENTIAL ADDRESS : Not Applicable / whichever is applicable

Aadhar No	Voter ID Card No.	Passport / PAN Card No.	Rent Agreement

Electricity / Telephone (1 bill older than 6 months / and 1 latest bill) Whether residing with parents/ relatives Yes

Residence is Owned Rented Leased Provided by Employer Other (pls. Specify) _____

Place visited with Identification / Landmark _____

8 OCCUPATION OF APPLICANT (GIVE DETAILS) :

A) SERVICE	B) BUSINESS
i) Name of the Employer: Future Retail	i) Name of the Firm :
ii) Address:	ii) Address :
iii) Designation:	iii) Applicant's position in the Firm :
iv) Working since	iv) Established since:
v) Employee No: -	v) Nature of Business:
vi) Whether confirmed / on Probation or on contract basis	
vii) Phone Nos: Office: Residence: Mobile :	
Yes	

SELF EMPLOYED & PROFESSIONAL i) Occupation : _____

Address: _____

Phone Nos: Office: Residence: Mobile _____

EMPLOYMENT DETAILS

Details verified by / through Personal visit on : _____

Name of the Person contacted : _____ Tel No: _____

GROSS MONTHLY INCOME : Rs: _____

Details verified from:

a) Form No. 16 for the F.Y ended _____ b) Last Salary Slip for m/o _____

IT Return for the A.Y. (along with original copy of Tax Challan for the period _____)

No. of dependents : _____ e) Total Monthly Deductions: Rs. _____

Net Monthly Income Rs: _____

PRESENT BANKERS :

Name of the Bank: _____ Branch: _____

Type & No: _____

Details of the A/c verified from: _____ Statement / Pass Book / _____

cheque Returned Details: _____ No. of times _____

LOAN / s OUTSTANDING

WITH OUR BANK _____ WITH OTHER BANK i.e _____



Rs:	Rs:
Rs:	Rs:
Rs:	Rs:
Rs:	Rs:

PROPERTY TO BE MORTGAGED		(To be filled only in case of Housing Loans		Not Applicable
intended for (Takeover of Housing Loan/)				
Ready SHOP	Purchase of New Flat	Repairs & reconst	Take Over from other bank	Construction of House
Resale Flat	Yes			

Valuation Report, value of the Sale Deed may also be taken into account. In case of wide variations comments required	Sale Amount / Value :
	Rs. 66,28,070(As per valuation report dated 07.10.2020)

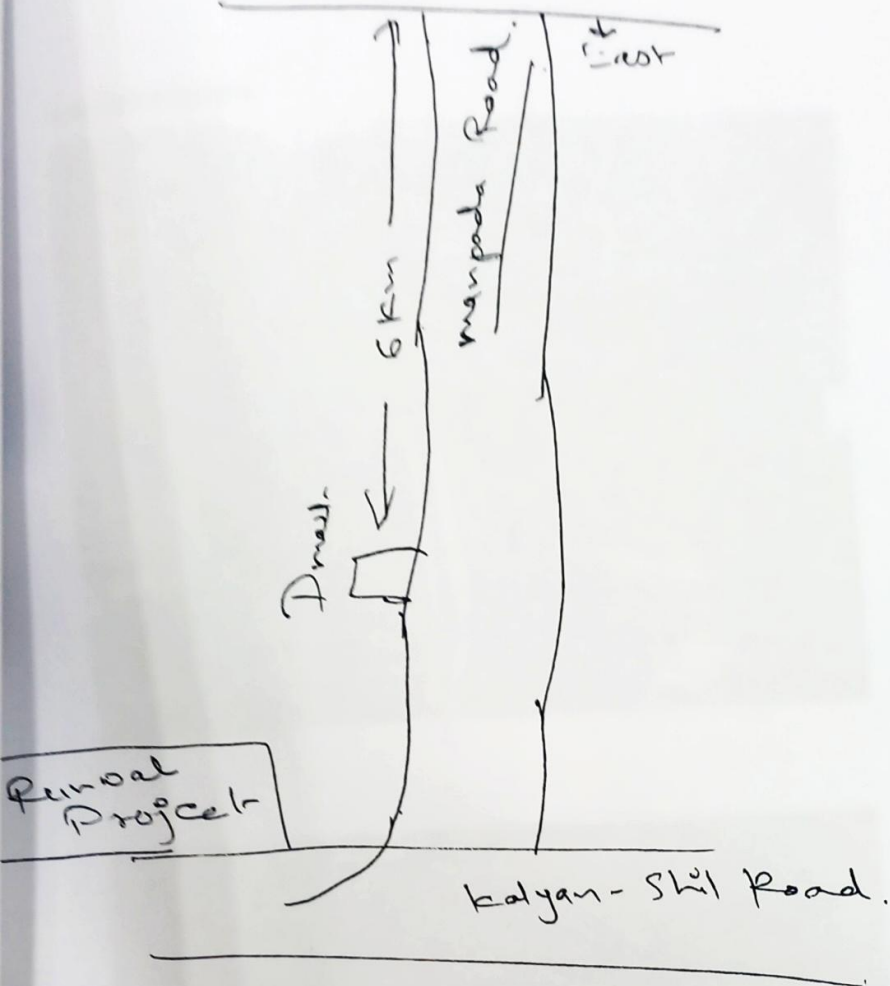
Whether the person representing the applicant has been contacted and details verified	Yes	Ms. Usha Ghatge Assistant Manager(9324735985)	
Sq Ft / Sq. Mtrs as per agreement	622 sq. ft	Whether Owner occupied / rented / leased / vacant / Owner Occupied Under Construction	
Stage of construction	Base plinth and first floor is constructed		
Valuation from Architect / Engineer obtained	Yes		
Landmark for identification	Near Kalyan Shilpatha road .		
T	30 m wide kalyan shil road	WEST	Property bearing S N No 43,93
TH	Property bearing S N No 42, 42B	SOUTH	Plot Bearing S NO 2 ,3, 37

COMMENTS OF THE VISITING OFFICER
 I have visited the location of Runwal at kalyan shil road. The details of the applicant is verified from the Usha Ghatge(9324735985)- Assistant Manager and she has confirmed that the applicant has allotted the said flat. Further, on enquiry at the builders site as a customer, it was informed that price of the similar flat is approx Rs. 66 lakhs. Also, the boundaries seems correct as on date of visit and it may be mentioned that the construction is going on at the site and we were not allowed to enter the construction site. Usha has orally confirmed that there is parking allotted to the flat. As the construction is going on at the site hence it was not allowed to visit the site due to safety reason. I have seen that construction work is going on at the site. Further, the marketability of the property seems to be very good. There is no objection from many customer in the premises visiting for buying of new property. Nothing adverse is found and satisfactory observations were noted.

(Signature)
 Signature of the Visiting Officer
 NAME: Pankaj Vhatkar
 DESIGNATION: Manager, Opera House
 Phone no. 7506258652



Rambivadi station.



Rathod
12/1/68.

Photo



Bank of Baroda – Employment/Business Verification

Application Ref no.	MMSR		
Agency Name:	Crux Risk Management Private Limited		
Received Date :	9/30/2020 16:24		
Name of Assessee :	FL - HASMUKHA UMARVANSHI		
Name of Applicant :	ABHA TIWARI		
Office Address:	LILAVATI HOSPITAL A-791, BANDRA RECLAMATION , BANDRA EAST MUMBAI		
Pin code :	400050		
Address Confirmed :	<input checked="" type="checkbox"/>		
Designation of the Applicant :	OFFICER		
Purpose of Loan :	HOME LOAN		
Date and Time of visit :	3-Oct-20	10:33	
Mobile no. :	8291280606		
Following are based on information obtained from the applicant/Colleague:			
Name of Person Met:	GAYATRI		
Designation of Person Met:	MANAGER		
Telephone no.	8291280606		
Ext No.			
Mobile no.	8291280606		
No. of years in current employment:	5		
Company Established Since (In Business Cases):			
Whether Permanent/Probation/Contract Basis:	<input checked="" type="checkbox"/> Permanent	<input type="checkbox"/> Probation	<input type="checkbox"/> Contract Basis
Type of Business :	Private Ltd.		
	<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Partnership
Others (Please specify):			
Nature of Business :	Professional		
	<input type="checkbox"/> Professional	<input type="checkbox"/> Service Provider	
	<input type="checkbox"/> Manufacturer	<input type="checkbox"/> Trade - Shopkeeper	
Business Ownership:	Company Owned		
	<input type="checkbox"/> Self Owned	<input checked="" type="checkbox"/> Company Owned	<input type="checkbox"/> Rented
No. of employee working in Off/Biz:	20		
No. of Branches:			
FINANCIAL OUTSTANDING			
Balance of Branch :	0		
Balance of Loan :	0		
Amount Sanctioned :	0		
Balance Outstanding :	0		
Amount of Overdue, if any :	0		
Classification :	0		
(SALARIED):			
Duration of Job :	Permanent		
Position Working As :	Senior Mngment		
Others (Applicant Working As):	#IfOthers		

Job Transferable :


The following is based on verifier's observation :

Board Seen Outside Building/Office :					
ant name verified from :		Receptionits			
f Office :		Business Center			
ers (Please Specify) Type of Office :					
ty of Office :	Office Complex	<input checked="" type="checkbox"/>	Office Complex		Residential
struction of Office :	Pukka	<input checked="" type="checkbox"/>	Pukka	Semi - Pukka	Temporary
iors :	Good	<input checked="" type="checkbox"/>	Good	Poor	Average
iors :	Clean	<input checked="" type="checkbox"/>	Clean	Painted	
of Locating office :	Easy	<input checked="" type="checkbox"/>	Easy	Difficult	Untracable
ness Activity Level :	High	<input checked="" type="checkbox"/>	High	Medium	Low
of employee sighted in Premises :		0			
lay of affiliation political party Seen :					
ems Seen in Premises	0	AC	0	FAX	0 Telephone
	0	PC	0	Printer	0 Xerox

BIENERS DETAILS

mark Observed :	YES				
ness Ownership :	Company Owned		Rented		Self Owned
of Ownership/Business :					Company
avior of the Person Contacted :	Polite	<input checked="" type="checkbox"/>	Polite		Rude
ifier Remarks :	TPC DONE BY GAYATRI MANAGER				
ing :	Positive				
submit Date & Time :	3-Oct-20				
e Open/Close :	Close				
e Positive / Negative :	Positive				

Supervisor mark : Executive visited the given address on 03 Oct 2020 at 10:33. The executive met GA working as MANAGER. The person met confirmed that the designation of the appl OFFICER and working at the address since last 5 years. Other employment details a confirmed as above.

Verifier Name	Agency Manager & Signature
	
FL - HASMUKHA UMARVANSHI	NAME - MANISH SHUKLA

Index-2 (सूची - २)



14/12/2019

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.कल्याण 4

दाल क्रमांक : 15666/2019

नोदणी :

Regn 63m

गावाचे नाव : घारीवली

- (1) विवेक्षाचा प्रकार करारनामा
 (2) मोबदला 5710000
 (3) बाजारभाव (भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) 3844000
 (4) भू-मापन, पोट्टिस्ता व घरक्रमांक (असल्यास)

1) पालिकेचे नाव: कल्याण-डोंबिवली इतर वर्णन : इतर माहिती: मौजे घारिवली स.नं. 4/1,4/2, 4/3,4/4, 4/5,4/6, 4/9,4/10, 4/11,5/1, 5/2,5/3, 5/4,5/5, 5/6,6/1, 6/2,6/3, 7/1,7/2ए, 7/2बी, 7/2सी,7/3ए, 7/3बी,8/1, 8/2,8/3, 8/4,8/5, 8/6,8/7, 8/8,8/9, 9/1,9/2, 9/3,9/4, 9/5,9/6, 9/7,9/8, 10,11, 12/1,12/2, 12/3,12/4, 12/5, 12/6, 12/7,12/8, 12/9,12/10, 12/11, 12/12, 12/13,12/14, 13,14/1, 14/2ए, 14/2बी, 14/3,14/4, 14/5,15, 17/1,17/2, 17/3,17/4, 17/5,17/6, 17/7,17/8, 17/9, 17/10, 17/11, 18,19,22, 23/1,23/2, 23/3, 23/10, 37/1, 37/2सी, 37/2डी, 37/2ई, 37/3,37/4, 37/21, 38/1, 38/2,39/1,-99/2, 39/3,40, 41/1ए, 41/1बी, 41/2, 41/3,41/4, 44/1, 44/4, 44/5ए, 44/5बी, 44/6ए, 44/6बी, 44/7,44/8, 44/9, 44/10, 44/11, 44/12, 44/13,44/14, 44/15,44/16, 44/17, 44/18, 44/19, 49,50/1, 50/2, 50/3, मौजे उत्तरघर स.नं. 44/1,44/2, 44/3,44/4, 44/5,44/6, 44/7,44/8, 44/9,44/10, 44/11, 44/12, 45/1,45/2, 45/3, 45/4, 45/5ए, 45/5बी, 45/6, 46/1,46/2ए, 46/2बी, 46/3,47, 49,50, 51(पैकी), 52/1,52/2, 53/1ए, 53/1बी, 53/2ए, 53/2बी, 53/3ए, 53/3बी, 94(पैकी) वरील रुग्णालय गार्डन्स फेज 1 प्रोजेक्ट, सदनिका नं. 1403, चौदावा मजला, विलिंग नं. 7, क्षेत्रफळ 57.79 चौ.मी. कार्पेट + 3.11 चौ.मी. डेक एरिया सह + 1.27 चौ.मी. युटिलिटी एरिया + 1 स्टील कार पार्किंग स्पेस सह दि. 12/07/2019 च्या अधिसूचनेनुसार विशेष बसाहल प्रकल्पा अंतर्गत प्रथम विक्रीकरारनाम्यास मुद्रांक शुल्कामध्ये 50% सबसल (टीपीएस-1218/ 4499/सीआर- 54/19/ युडी-12 दि. 09/08/2019) ((Survey Number : 4/1, 4/2, 4/3, 4/4, 4/5, 4/6, 4/9, 4/10, 4/11 व इतर ;))

- (5) क्षेत्रफळ 1) 59.79 चौ.मीटर
 (6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.
 (7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.
 (8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता
 (9) दस्तऐवज करून दिल्याचा दिनांक 14/12/2019
 (10) दस्त नोंदणी केल्याचा दिनांक 14/12/2019
 (11) अनुक्रमांक, खंड व पृष्ठ 15666/2019
 (12) बाजारभावाप्रमाणे मुद्रांक शुल्क 200000
 (13) बाजारभावाप्रमाणे नोंदणी शुल्क 30000
 (14) शेर

1): नाव:-रुग्णालय रेसिडेन्सी प्रा. लि. तर्फे डायरेक्टर यांचे तर्फे अधिकृत कुलमुखत्यार बेतना अरोरा तर्फे कुलमुखत्यार म्हणून राजेश गजरे- वय:-31; पत्ता:-प्लॉट नं. -, माळा नं: पाचवा मजला, इमारतीचे नाव: रुग्णालय अँड ओपकार स्लेअर, ब्लॉक नं. -, रोड नं: सायन जुनामट्टी सिप्रल, ऑफ ईस्टर्न एक्सप्रेस हायवे, सायन पूर्व, मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400022 पॅन नं:-AAFCR1016H

1): नाव:-आमा विरेंद्रनाथ तिवारी वय:-29; पत्ता:-, आशा पार्क, बी-4, 201, मॉडेल इंग्लिश स्कूल जवळ, पांडुरंगवाडी, डोंबिवली पूर्व, डोंबिवली, MAHARASHTRA, THANE, Non-Government. पिन कोड:-421201 पॅन नं:-AVYPT2442E

मुल्यांकनासाठी विचारात घेतलेला तपशील:-

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it. जि. ठाणे Dist. Thane



सह-दुय्यम निबंधक कल्याण ४

338/15666

पावती

Original/Duplicate

Saturday, December 14, 2019

नोंदणी क्र.: 39म

12:03 PM

Regn.: 39M

पावती क्र.: 17324 दिनांक: 14/12/2019

गावाचे नाव: घारीवली

दस्तऐवजाचा अनुक्रमांक: कलन4-15666-2019

दस्तऐवजाचा प्रकार: करारनामा

सादर करणाऱ्याचे नाव: आभा विरेंद्रनाथ तिवारी

नोंदणी फी

रु. 30000.00

दस्त हाताळणी फी

रु. 5920.00

पृष्ठांची संख्या: 296

एकूण:

रु. 35920.00

आपणास मूळ दस्त, थंबनेल प्रिंट, सूची-२ अंदाजे

12:23 PM ह्या वेळेस मिळेल.

Joint Sub Registrar Kalyan 4
सह-दुय्यम निबंधक कल्याण ४

बाजार मुल्य: रु.3844000 /-

मोबदला रु.5710000/-

भरलेले मुद्रांक शुल्क : रु. 200000/-

1) देयकाचा प्रकार: eChallan रक्कम: रु.30000/-

डीडी/घनादेश/पे ऑर्डर क्रमांक: MH009492207201920E दिनांक: 14/12/2019

बँकेचे नाव व पत्ता:

2) देयकाचा प्रकार: By Cash रक्कम: रु 5920/-

A Tiwari

मूल्यांकन पत्रक (शहरी क्षेत्र - बांधीव)					
Valuation ID	20191214128	14 December 2019 12:00:23 PM			
मूल्यांकनाचे वर्ष	2019				
जिल्हा	ठाणे				
मुख्य विभाग	ता.कल्याण	कल्याण गावाचे नाव उसरघर (कल्याण-डोंबिवली महानगरपालिका)			
उप मुख्य विभाग	47/148-मौजे उसरघर गावातील रहींवास	विभागातील मिळकती			
क्षेत्राचे नाव	Kalyan/Dombival Municipal Corporation	सर्व्हे नंबर / न भू क्रमांक			
वार्षिक मूल्य दर तक्त्यानुसार मूल्यदर रु.					
खुली जमीन	निवासी सदनिका	कार्यालय =	दुकाने	औद्योगिक	मोजमापनाचे एकक चौ मीटर
6300	44200	58800	71000	58800	
बांधीव क्षेत्राची माहिती					
बांधकाम क्षेत्र (Built Up)-	68 387चौ मीटर	मिळकतीचा वापर.	निवासी सदनिका	मिळकतीचा प्रकार.	बांधीव
बांधकामाचे वर्गीकरण-	1-आर सी सी	मिळकतीचे वय .	0 TO 2वर्षे	मूल्यदर/बांधकामाचा दर.	Rs 44200/-
उद्भवान सुविधा .	आहे	मजला .	11th to 20th Floor	कार्यक्षेत्र.	62.17चौ मीटर
प्रकल्पाचे क्षेत्र .	10 hector and above				
Sale Type - First Sale					
Sale/Resale of built up Property constructed after circular dt 02/01/2018					
घसा-यानुसार मिळकतीचा प्रति चौ मीटर मूल्यदर	= (वार्षिक मूल्यदर * घसा-यानुसार टक्केवारी) * मजला निहाय घट/वाढ				
	= (44200 * (100 / 100)) * 110 / 100				
	= Rs 48620/-				
(सूत्र) प्रकल्पाचे क्षेत्रानुसार दर	= ((घसा-यानुसार मिळकतीचा प्रति चौ मीटर मूल्यदर) * 110 %)				
प्रकल्पाचे क्षेत्रानुसार	निवासी सदनिका करीता प्रति चौ मीटर दर = Rs 53482/-				
A) मुख्य मिळकतीचे मूल्य	= वरील प्रमाणे मूल्य दर * मिळकतीचे क्षेत्र				
	= 53482 * 68.387				
	= Rs 3657473.534/-				
E) बांदिस्त वाहन तळाचे क्षेत्र	13.94चौ मीटर				
बांदिस्त वाहन तळाचे मूल्य	= 13.94 * (53482 * 25/100)				
	= Rs. 186384.77/-				
एकत्रित अंतिम मूल्य	= मुख्य मिळकतीचे मूल्य + तळघराचे मूल्य + मेझॅनार्डन मजला क्षेत्र मूल्य + लागतपट्टी मजलीचे मूल्य + बांदिस्त वाहन तळाचे मूल्य + खुल्या जमिनीवरील वाहन तळाचे मूल्य + इमारती भावंटीच्या खुल्या जागेचे मूल्य + बांदिस्त वाहनाची				
	= A + B + C + D + E + F + G + H + I				
	= 3657473.534 + 0 + 0 + 0 + 186384.77 + 0 + 0 + 0 + 0				
	= Rs 3843858.304/-				

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