CIN: 1174120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





# Valuation Report of the Immovable Property



# Details of the property under consideration:

Name of Owner: Trupti Sunil Agre & Sunil Kashinath Agre

Residential Flat No. 1703, 17th Floor, Wing - C-2, " Casa Treetops", Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Anjur, Taluka - Bhiwandi, District - Thane, Bhiwandi, PIN Code - 421 302, State - Maharashtra, India.

Latitude Longitude - 19°13'47.7"N 73°03'01.1"E

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# Valuation Prepared for:

Cosmos Bank

**IMCS Thane Branch** 

IMCS Campus, Plot No. C-4, Near Automatic Bus Stop, Opp. Uplab Company, Wagle Estate, Thane (West), Thane – 400 604, State – Maharashtra, Country – India.



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA

E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

Our Pan India Presence at:

Mumbai Aurangabad Pune Thane Nanded P Delhi NCR P Nashik

Indore Ahmedabad 9 Jaipur

Rajkot Raipur Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24 mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company



Valuation Report Prepared For: Cosmos Bank / IMCS Thane Branch / Trupti Sunil Agre (5150/2303634)

Page 2 of 17

Vastu/Thane/11/2023/5150/2303634 24/12-330-PSVS Date: 24 11 2023

# VALUATION OPINION REPORT

The property bearing Residential Flat No. 1703, 17th Floor, Wing - C-2, "Casa Treetops", Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Anjur, Taluka - Bhiwandi, District -Thane, Bhiwandi, PIN Code - 421 302, State - Maharashtra, India belongs to Trupti Sunil Agre & Sunil Kashinath Agre.

Boundaries of the property.

North Wing - E South Wing - C -1 East Wing - D West Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 54,84,000.00 (Rupees Fifty Four Lakh Eighty Four Thousand 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

Manoi Chalikwar Digitally signed by Manoi Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou≔Mumbai, email=manoj@vastukala.org, c=lN Date: 2023.11.24 17:00:15 +05'30'



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report

Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

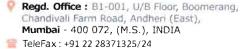
Our Pan India Presence at :

🦞 Mumbai Thane P Delhi NCR

Aurangabad Pune Nonded Nashik

Indore 💡 Ahmedabad 💡 Jaipur

Rajkot 🖁 Raipur



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www.vastukala.org

# Valuation Report of Residential Flat No. 1703, 17th Floor, Wing – C-2, "Casa Treetops", Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Anjur, Taluka - Bhiwandi, District -

Thane, Bhiwandi, PIN Code - 421 302, State - Maharashtra, India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

### **GENERAL:**

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 24.11.2023 for Bank Loan Purpose
2	Date of inspection	20.11.2023
3	Name of the owner/ owners	Trupti Sunil Agre & Sunil Kashinath Agre
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership  Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 1703, 17th Floor, Wing — C-2, "Casa Treetops", Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Anjur, Taluka - Bhiwandi, District - Thane, Bhiwandi, PIN Code - 421 302, State - Maharashtra, India.
	×.	Contact Person: Mr. Nehansh Sharma (Tenant)
6	Location, street, ward no	Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Surai, Taluka - Bhiwandi, District - Thane, Bhiwandi
	Survey/ Plot no. of land	Survey No. 239, 253, 254, 255, 256, 263, 265, 266, 269, 270, 271, 272, 275, 276, 291, 293, 298, 12, 14, 15, 17, 19, 21, 22, 23, 24, 25, 26, 27, 28, 34, 35, 37, 39, 40, 41, 45, 47, 48, 49, 51, 52, 53, 54, 55, 56, 57, 58, 60, 62, 63, 65, 66, 67, 68 of Village – Anjur
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars





	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 406.00 Cupboard Area in Sq. Ft. = 7.00 Dry Balcony Area in Sq. Ft. = 17.00 Total Carpet Area in Sq. Ft. = 430.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 457.00 (Area as per Agreement to sell)
		Built Up Area in Sq. Ft. = 503.00 (Carpet Area as per Agreement + 10%)
		Difference between measured area and agreement carpet area is 6%. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Surai, Taluka - Bhiwandi, District - Thane, Bhiwandi
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	1 - 1
	(i) Initial Premium	N. A.
	(ii) Ground Rent payable per annum	1
	(iii) Unearned increased payable to the	£
	Lessor in the event of sale or transfer	T.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	





22		h plans and elevations of all structures ting on the land and a lay-out plan.	Information not available	
23		sh technical details of the building on a rate sheet (The Annexure to this form may sed)	Attached	
24	Is the	e building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Nehansh Sharma	
		e property owner occupied, specify portion extent of area under owner-occupation	N.A.	
25		t is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible – As per MMRDA norms  Percentage actually utilized – Details not available	
26	REN	TS		
	(i)	Names of tenants/ lessees/ licensees, etc	Mr. Nehansh Sharma – Tenant	
	(ii)	Portions in their occupation	Fully	
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,000.00 Present rental income per month	
	(iv)	Gross amount received for the whole property	N.A.	
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available	
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.	
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.	
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.	
31		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.	
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.	
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.	
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available	
35	no.,	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		
36	ls ar	ny dispute between landlord and tenant	N. A.	





	regarding rent pending in a court of rent?	
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	3
41	Year of commencement of construction and year of completion	Year of Completion – 2021 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	Z

### **PART II- VALUATION**

# **GENERAL**:

Under the instruction of Cosmos Bank, IMCS Thane Branch to assess fair market value as on 24.11.2023 for Residential Flat No. 1703, 17th Floor, Wing - C-2, "Casa Treetops", Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Anjur, Taluka - Bhiwandi, District - Thane, Bhiwandi, PIN Code - 421 302, State - Maharashtra, India belongs to Trupti Sunil Agre & Sunil Kashinath Agre.

### We are in receipt of the following documents:

1	Copy of Agreement to Sell dated 19.04.2018 Between Ajitnath HI-Tech Builders Private Limited (The
	Company) and Trupti Sunil Agre & Sunil Kashinath Agre (the Purchasers).
2	Copy of Occupancy Certificate SROT / BSNA / 2501 / BP / OC / ITP - Anjur, Mankoli & Surai / 347 /
	2021 dated 31.03.2021 issued by Mumbai Metropolitan Region Development Authority.
3	Copy of Amended Commencement Certificate SROT / BSNA / 2501 / BP / Amended / ITP - Anjur,
	Mankoli & Surai / 1668 / 2019 dated 30.08.2019 issued by Mumbai Metropolitan Region Development
	Authority.
4	Copy of RERA Certificate Registration No. P51700008449 Dated 04.09.2018 issued by Maharashtra
	Real Estate Regulatory Authority.





### LOCATION:

The said building is located at 239, 253, 254, 255, 256, 263, 265, 266, 269, 270, 271, 272, 275, 276, 291, 293, 298, 12, 14, 15, 17, 19, 21, 22, 23, 24, 25, 26, 27, 28, 34, 35, 37, 39, 40, 41, 45, 47, 48, 49, 51, 52, 53, 54, 55, 56, 57, 58, 60, 62, 63, 65, 66, 67, 68 of Village – Anjur, Taluka - Bhiwandi, District - Thane, Bhiwandi. The property falls in Residential Zone. It is at a travelling distance 6.6 Km. from Bhiwandi Railway Station.

#### BUILDING:

The building under reference is having Ground + 19th Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building is used for residential purpose. 17th Floor is having 6 Residential Flat. The building is having 2 Lifts.

### **Residential Flat:**

The residential flat under reference is situated on the 17th Floor. It consists of 1 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Passage + Dry Balcony + Cupboard Area (i.e. 1 BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing, POP finishing etc.

### Valuation as on 24th November 2023

The Carpet Area of the Residential Flat	:	457.00 Sq. Ft.

### **Deduct Depreciation:**

Year of Construction of the building		2021 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	2 Years
Cost of Construction	N.	503.00 X 2,700.00 = ₹ 13,58,100.00
Depreciation	:	N.A Building age is below 5 years
Amount of depreciation	101	N.A.e. Create
Guideline rate obtained from the Stamp Duty Ready	:	₹ 23,850.00 per Sq. M.
Reckoner for new property		i.e. ₹ 2,216.00 per Sq. Ft.
Prevailing market rate		₹ 12,000.00 per Sq. Ft.
Value of property as on 24.11.2023	:	457.00 Sq. Ft. X ₹ 12,000.00 = ₹ 54,84,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Total Value of the property		₹ 54,84,000.00
The realizable value of the property	:	₹ 49,35,600.00
Distress value of the property	:	₹ 43,87,200.00
Insurable value of the property (503.00 X 2,700.00)	:	₹ 13,58,100.00





Guideline value of the property (503.00 X 2,216.00)	:	₹ 11,14,648.00	
	1	, , ,	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1703, 17th Floor, Wing – C-2, "Casa Treetops", Upper Thane Treetops A - C, C1, C2, D - F, Near Lodha Dham, Mumbai Nashik Highway, Village - Anjur, Taluka - Bhiwandi, District - Thane, Bhiwandi, PIN Code - 421 302, State - Maharashtra, India for this particular purpose at ₹ 54,84,000.00 (Rupees Fifty Four Lakh Eighty Four Thousand Only) as on 24th November 2023.

# **NOTES**

- I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 24<sup>th</sup> November 2023 is ₹ 54,84,000.00 (Rupees Fifty Four Lakh Eighty Four Thousand Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

### PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:





# **ANNEXURE TO FORM 0-1**

# Technical details

# Main Building

1.	No. of floo	ors and height of each floor	Ground + 19th Upper Floors		
2.	Plinth area	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat		
			situated on 17 <sup>th</sup> Floor		
3	Year of co	onstruction	2021 (As per Occupancy Certificate)		
4	Estimated	future life	58 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5	Type of co	onstruction- load bearing	R.C.C. Framed Structure		
		C frame/ steel frame			
6	Type of fo	undations	R.C.C. Foundation		
7	Walls	V	All external walls are 9" thick and partition walls		
			are 6" thick.		
8	Partitions		6" thick brick wall		
9		d Windows	Teak wood door frame with flush shutters,		
			Powder Coated Aluminum sliding windows		
10	Flooring	ķī.	Vitrified tiles flooring		
11	Finishing		Cement plastering with POP finishing		
12		nd terracing	R.C.C. Slab		
13		chitectural or decorative features,	No No		
,0	if any	omeodara or according realistics,	110		
14	(i)	Internal wiring – surface or	Concealed electrification		
		conduit	1		
	(ii)	Class of fittings: Superior/	Concealed plumbing		
	Ordinary/ Poor.		7		
15		nstallations	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
	(i)	No. of water closets	As per Requirement		
	(ii) (iii)	No. of lavatory basins  No. of urinals	7		
	(iv)	No. of sink			
16		ttings: Superior colored / superior	Ordinary		
	white/ordi		vate Create		
17	Compound	d wall	Not Provided		
	Height and				
10		onstruction	0.17		
18		and capacity	2 Lifts		
19		und sump – capacity and type of	R.C.C tank		
20	construction Over-head		R.C.C tank on terrace		
20			N.O.O LATIK OF LETTAGE		
	Location, capacity Type of construction				
21	Pumps- no. and their horse power		May be provided as per requirement		
22	,	d paving within the compound	Cement concrete in open spaces, etc.		
		ate area and type of paving	. , ,		
23		isposal – whereas connected to	Connected to Municipal Sewerage System		
	public sewers, if septic tanks provided, no.				
	and capac	eity			



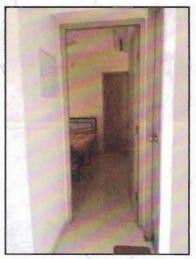
# **Actual site photographs**

















# Route Map of the property

Site u/r



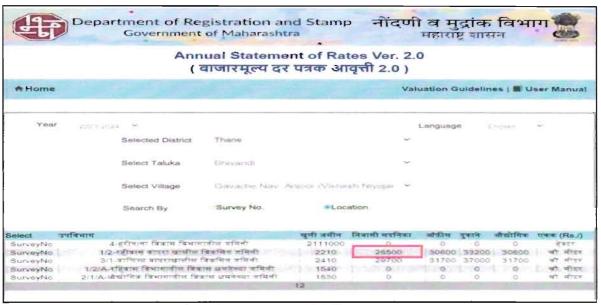


 $\underline{\text{Latitude Longitude - 19°13'47.7"N 73°03'01.1"E}} \\ \textbf{Note:} \ \ \text{The Blue line shows the route to site from nearest railway station (Bhiwandi Road - 6.6 Km.)}$ 





# **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	26,500.00			
increase by 10% on Flat Located on 17th Floor	2,650.00		-	
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	23,850.00	Sq. Mtr.	2,216.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land	-			
The difference between land rate and building rate	1-1			
Depreciation Percentage as per table	1			
Rate to be adopted after considering depreciation	-10/	-	•	•

### Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

### Table - D: Depreciation Percentage Table

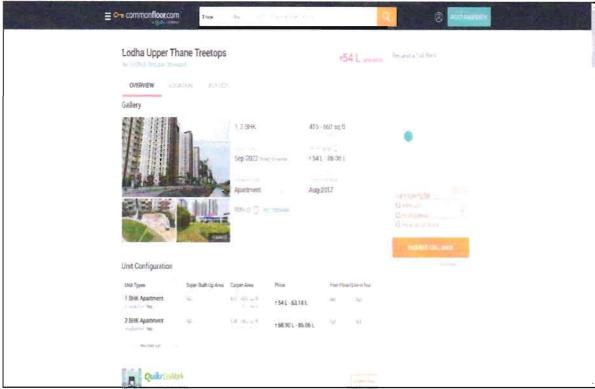
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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



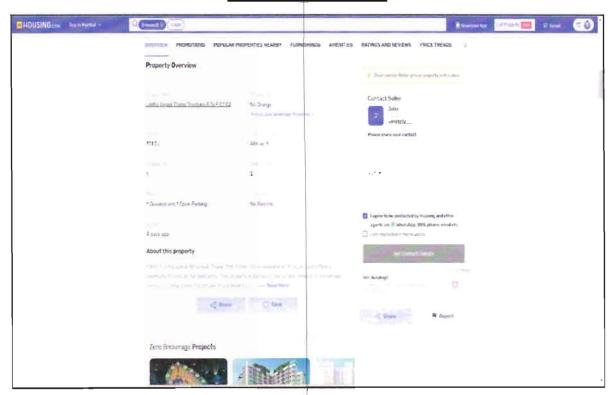


# **Price Indicators**





# **Price Indicators**



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# **Sales Instance**

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ं स्था स्थाप हे हा प्रकृति व ने किया करते हुन्य के तो । सम्बद्धित राज	च के कुम्मेग्र (के के) जार प्राणेण की। तरकी की। वीक्रास्त्र के करों के उनके कहा है जिसे वह के उत्तर है। च के कार्य कर कर कर कर किया की। तर की की की कार्य के करों के तरकी कर है। किया कर कि कर की की	
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### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 24th November 2023.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

# UNDER LYING ASSUMPTIONS

- 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.
- The property is valued as though under responsible ownership.
- 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.
- 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.





### DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

# **VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 54,84,000.00 (Rupees Fifty Four Lakh Eighty Four Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Digitally signed by Manoj Chalikwa DN: cn=Manoj Chalikwar, o=Vastukala Consultants (i) Pvt. Ltd., ou=Mumbai email=manoj@vastukala.org, c=lN Date: 2023. 11.24 17:00:29 +05'30'

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

