

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mrs. Pooja Vivek Singh & Mr. Vivek Kumar Jagdish Prasad Singh**

Residential Flat No. 1704, 17<sup>th</sup> Floor, Building No. T2, Jasmine, "Runwal Garden City – Phase 2",  
Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane,  
PIN - 400 607, State - Maharashtra, Country – India.

Latitude Longitude - 19°13'22.6"N 72°59'14.7"E

### Valuation Prepared for:

**Cosmos Bank**

**Naupada Thane Branch**

Kusumanjali, Opp. Deodhar Hospital, Naupada, Maharashtra.



#### Our Pan India Presence at :

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- Regd. Office :** B1-001, U/B Floor, Boomerang,  
Chandivall Farm Road, Andheri (East),  
**Mumbai - 400 072, (M.S.), INDIA**
- TeleFax : +91 22 28371325/24
- mumbai@vastukala.org

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 1704, 17<sup>th</sup> Floor, Building No. T2, Jasmine, "Runwal Garden City – Phase 2", Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane, PIN - 400 607, State - Maharashtra, Country – India belongs to **Mrs. Pooja Vivek Singh & Mr. Vivek Kumar Jagdish Prasad Singh**.

### Boundaries of the property.

North : Runwal Eirene Building  
South : Internal Road  
East : Tower No. 3  
West : Tower No. 1

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 **₹ 65,12,750.00 (Rupees Sixty-Five Lakh Twelve Thousand Seven 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.**

**Manoj  
Chalikwar  
Director**

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar,  
o=Vastukala Consultants (I) Pvt. Ltd.,  
ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.17 17:44:09 +05'30'

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



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Valuation Report of Residential Flat No. 1704, 17<sup>th</sup> Floor, Building No. T2, Jasmine, “Runwal Garden City – Phase 2”, Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane, PIN - 400 607, State - Maharashtra, Country – 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 17.02.2024 for Banking Purpose
2	Date of inspection	17.02.2024
3	Name of the owner/ owners	<b>Mrs. Pooja Vivek Singh &amp; Mr. Vivek Kumar Jagdish Prasad Singh</b>
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	<b>Address:</b> Residential Flat No. 1704, 17 <sup>th</sup> Floor, Building No. T2, Jasmine, “Runwal Garden City – Phase 2”, Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane, PIN - 400 607, State - Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Vivek Kumar Jagdish Prasad Singh (Owner) Contact No. 7208626055
6	Location, street, ward no	Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane, PIN - 400 607
7	Survey/ Plot no. of land	Old Survey No. 208(Part) To 212 (Part), New Survey No. 55, 43, 44 & others, Hissa No. 1 to 3, 1 to 4 of Village – Dhokali
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 348.00 Cup Borad Area in Sq. Ft. = 15.00 Total Carpet Area in Sq. Ft. = 363.00 <b>Carpet Area in Sq. Ft. = 383.00</b>

		<p>(As per Agreement for Sale)</p> <p>Built Up Area in Sq. Ft. = 460.00 (Carpet Area + 20%)</p> <p><b>All the above areas are within 5% of the Agreement for Sale Area. 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</b></p>
13	Roads, Streets or lanes on which the land is abutting	Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane, PIN - 400 607
14	If freehold or leasehold land	Freehold
15	<p>If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.</p> <p>(i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer</p>	N. A.
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	Yes
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied

	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 13,500.00 Expected 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?	N.A.
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	If a lift is installed, who is to bear the cost of maintenance 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	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	<b>SALES</b>	

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.
<b>COST OF CONSTRUCTION</b>		
41	Year of commencement of construction and year of completion	Year of Completion – 2013 (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.
45	<b>Remark:</b>	

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 17.02.2024 for Residential Flat No. 1704, 17<sup>th</sup> Floor, Building No. T2, Jasmine, “Runwal Garden City – Phase 2”, Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane, PIN - 400 607, State - Maharashtra, Country – India. belongs to **Mrs. Pooja Vivek Singh & Mr. Vivek Kumar Jagdish Prasad Singh**.

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

1	Copy of Agreement for Sale dated 18.07.2022 between M/s. Dhurva Woollen Mills Pvt. Ltd. (The Owner) And Mrs. Pooja Vivek Singh & Mr. Vivek Kumar Jagdish Prasad Singh (The Purchaser) (6 Pages from document)
2	Copy of Occupancy Certificate No. 88425 / TMC / TDD / 198 dated 16.11.2013 issued by Thane Municipal Corporation.

**LOCATION:**

The said building is located at Old Survey No. 208(Part) To 212 (Part), New Survey No. 55, 43, 44 & others, Hissa No. 1 to 3, 1 to 4 of Village – Dhokali, Thane (West), Taluka & District – Thane, PIN - 400 607, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance of 5.6 Km. from Thane railway station.

**BUILDING:**

The building under reference is having Stilt + 1 Podium + 18<sup>th</sup> Upper Floor. 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for residential purpose. 17<sup>th</sup> Floor is having 4 Residential Flats. The building is having 2 lifts. The building external condition is good.

**Residential Flat:**

The residential flat under reference is situated on the 17<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage + Cupboard Area. (i.e., 1 BHK + WC + Bath). The residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush door, Powder coated Aluminum sliding windows & Concealed plumbing & concealed electrification.

**Valuation as on 17<sup>th</sup> February 2024**

The Carpet Area of the Residential Flat	:	383.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	2013 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	11 Years
Cost of Construction	:	460.00 Sq. Ft. X 2,500.00 = ₹ 11,50,000.00
Depreciation	:	16.50%
Amount of Depreciation		₹ 1,89,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,15,390.00 per Sq. M. i.e., ₹ 10,720.00 per Sq. Ft.
Guideline rate (After Depreciation)		₹ 1,06,822.00 per Sq. M. i.e., ₹ 9,924.00 per Sq. Ft.
Value of property as on 17.02.2024	:	₹ 383.00 Sq. Ft. X ₹ 17,500.00 = ₹ 67,02,500.00

(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)

Depreciated fair value of the property as on 17.02.2023	:	₹ 67,02,500.00 - ₹ 1,89,750.00 = ₹ 65,12,750.00
Total Value of the property	:	₹ 65,12,750.00
The realizable value of the property		₹ 58,61,475.00
Distress value of the property	:	₹ 52,10,200.00
Insurable value of the property (460.00 X 2,500.00)	:	₹ 11,50,000.00
Guideline value of the property (460.00 X 9,924.00)	:	₹ 45,65,040.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 1704, 17th Floor, Building No. T2, Jasmine, “Runwal Garden City – Phase 2”, Near Piramal Healthcare, Thane (West), Village – Dhokali, Taluka & District – Thane, PIN - 400 607, State - Maharashtra, Country – India for this particular purpose at ₹ 65,12,750.00 (Rupees Sixty-Five Lakh Twelve Thousand Seven Hundred Fifty Only) as on 17<sup>th</sup> February 2024

### NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 17<sup>th</sup> February 2024 is ₹ 65,12,750.00 (Rupees Sixty Five Lakh Twelve Thousand Seven Hundred Fifty 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.
3. 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;

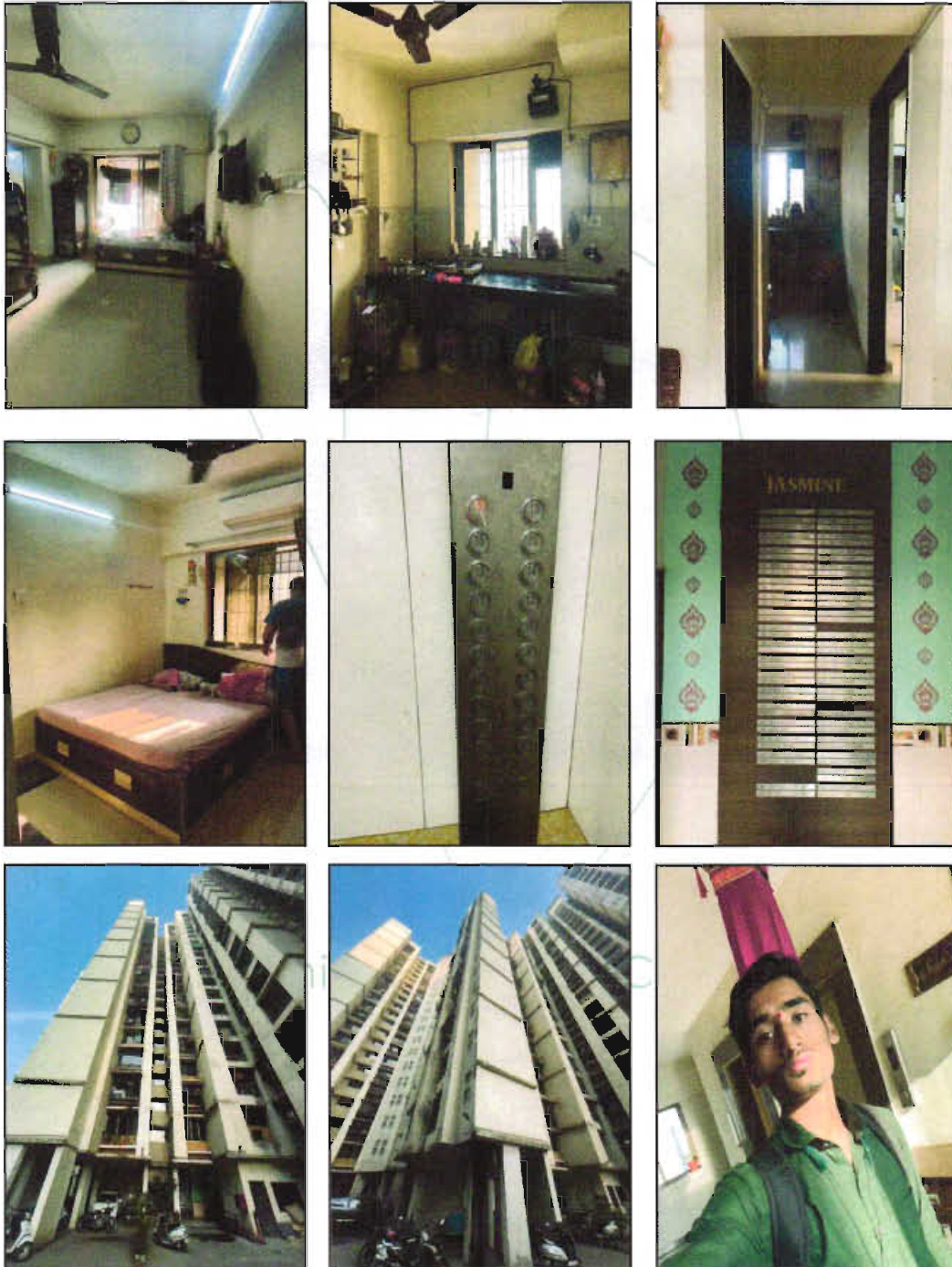


## ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 1 Podium + 18 <sup>th</sup> Upper Floor
2.	Plinth area 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 construction	2013 (As per Occupancy Certificate)
4	Estimated future life	49 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak Wood door framed with flush door Powder coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finishing
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/Ordinary/Poor.	Concealed plumbing
15	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	2 Lifts
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

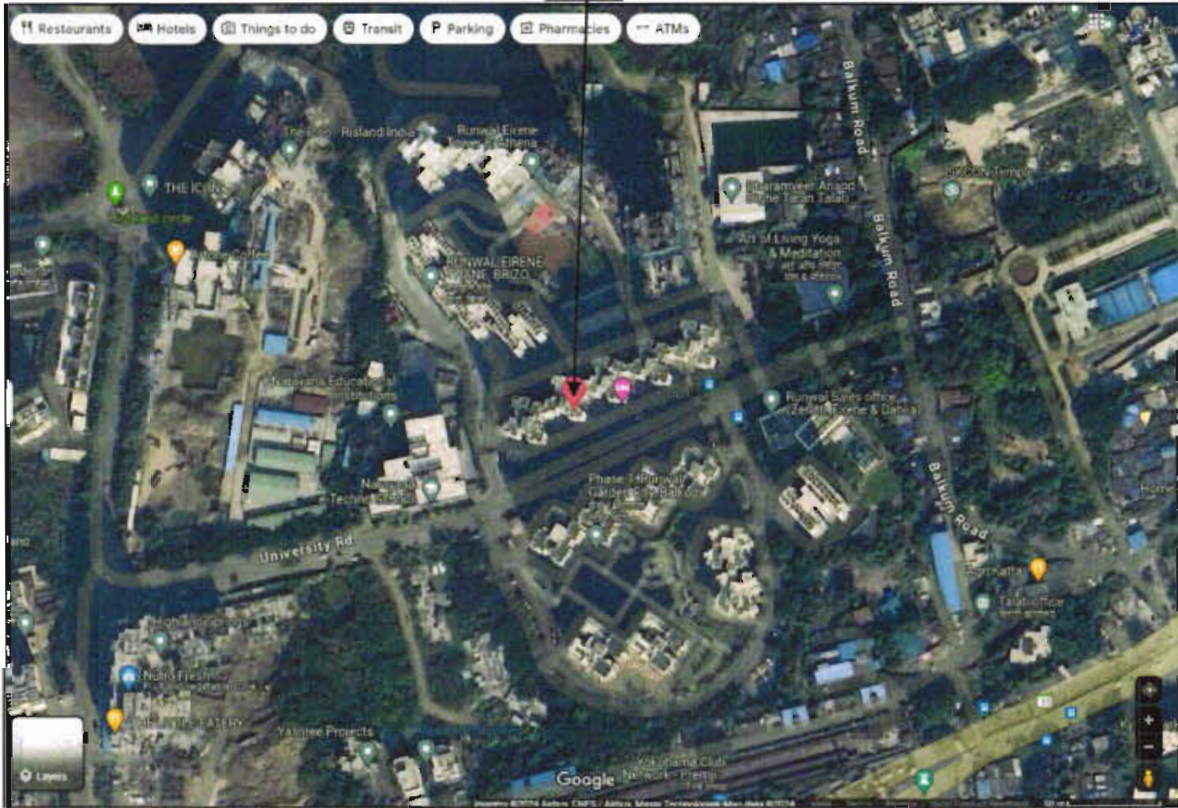


### Actual site photographs



## Route Map of the property

Site u/r



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**Latitude Longitude - 19°13'22.6"N 72°59'14.7"E****Note:** The Blue line shows the route to site from nearest railway station (Thane – 5.6 Km)

## Ready Reckoner Rate

DIVISION / VILLAGE : DHOKALI Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban Area		Local Body Type	Class 'B' Corporation		
Local Body Name	Thane Municipal Corporation					
Land Mark	3A-2) Properties on both the sides of Thane Bhivandi Road.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
B	B/32	37500	104900	118200	130700	118200
Village Dhokali Gat No. 49, 54, 55, 56, 57, 58, 59, 75, 76, 77						

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,04,900.00			
Increase by 10% on Flat Located on 17 <sup>th</sup> Floor	10,490.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>1,15,390.00</b>	<b>Sq. Mtr.</b>	<b>10,720.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	37,500.00			
The difference between land rate and building rate (A – B = C)	77,890.00			
Depreciation Percentage as per table (D) [100% - 11%] (Age of the Building – 11 Years)	11%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>1,06,822.00</b>	<b>Sq. Mtr.</b>	<b>9,924.00</b>	<b>Sq. Ft.</b>

**Multi-Storied building with Lift**

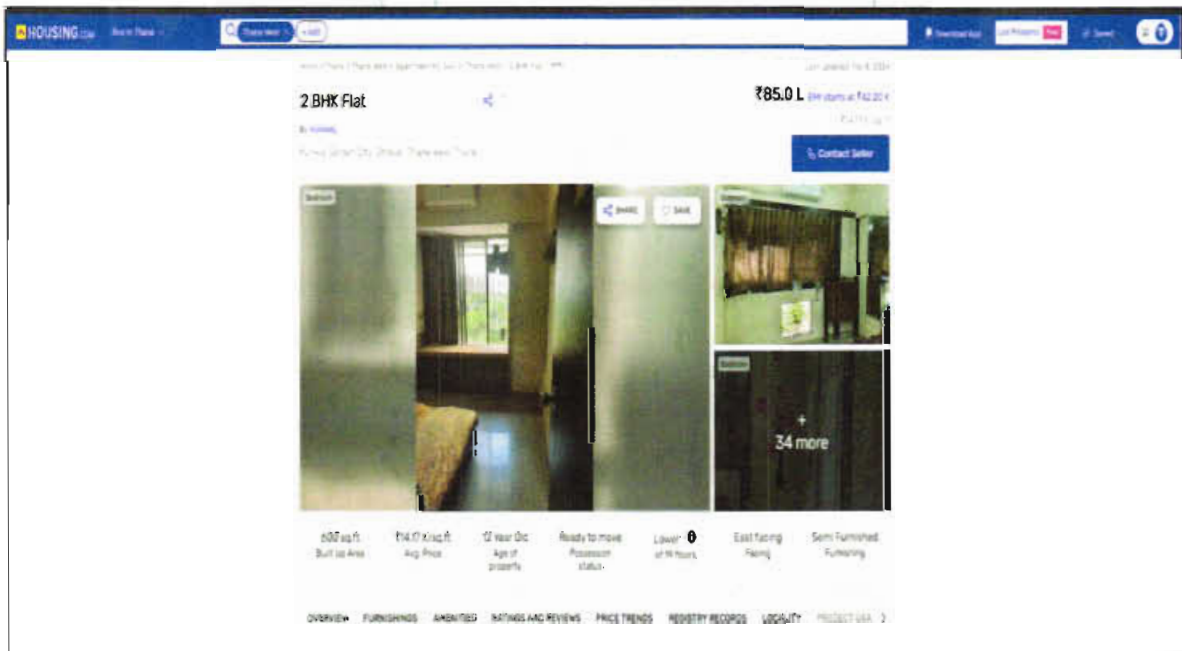
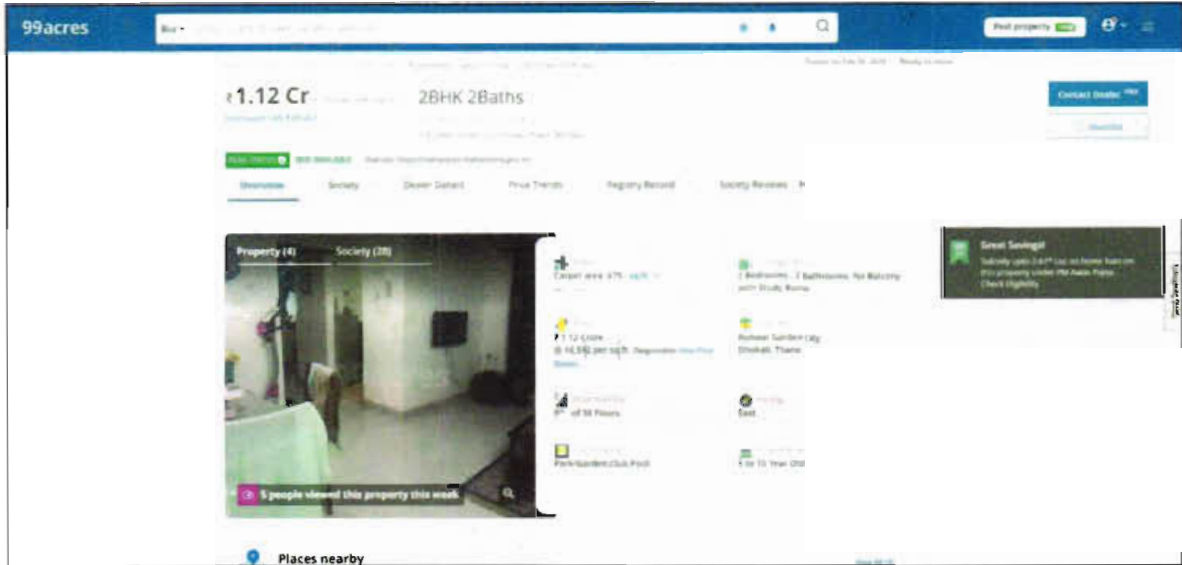
For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	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

**square yards** Home Buy Rent Projects Agents Services Resources **Intelligence** **Prime Member** Sell or Rent Property Login

Home Ready to Move **Prime Member** 13 November 7:55 PM **Home** in Balkum Thane

35 Photos **Map** **Aditya Kulkarni**

Rumal Garden City  
**2.5 Bedroom 776 Sq.Ft. Apartment in Balkum Thane**  
 Listing ID: R404872  
**₹ 1.35 Cr.**

- 2.5 Bedrooms
- Semi-Furnished
- 2 Bathrooms
- 776 Sq.Ft. Carpet Area
- Community View

**Recent Registered Sale** → **₹ 1.35 Cr** (₹/sq.ft)

**WhatsApp** **Request for Call**

**Save Extra with 2 offers**

**Prime Member**  
 Benefits worth ₹7000 on just ₹4999  
 Extra benefits worth ₹75,000 on your property home loan  
 Interest reduction up to 4% → **Get Offer**

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**square yards** Home Buy Rent Projects Agents Services Resources **Intelligence** **Prime Member** Sell or Rent Property Login

Home Ready to Move **Prime Member** 13 November 7:55 PM **Home** in Balkum Thane

35 Photos **Map** **Pratik Mahapatra**

Rumal Garden City  
**2 Bedroom 540 Sq.Ft. Apartment in Balkum Thane**  
 Listing ID: R415802  
**₹ 1 Cr.**

- 2 Bedrooms
- Semi-Furnished
- 2 Bathrooms
- 540 Sq.Ft. Carpet Area

**Recent Registered Sale** → **₹ 1.35 Cr** (₹/sq.ft)

**WhatsApp** **Request for Call**

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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 **17<sup>th</sup> February 2024**.

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:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. 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.
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.

### 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 neighbourhood 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 ₹ 65,12,750.00 (Rupees Sixty Five Lakh Twelve Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.02.17 17:44:50 +05'30'



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

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