



महाराष्ट्र MAHARASHTRA  
General Stamp Office, Mumbai  
S. V. No. 844  
1-6 AUG 2008  
Super Officer

Art. M. D. Kadam

दि कपोल को-ऑ. बँक लि.

Z 993046

पांडारकर भवन, कोरिवली (प), पुणे-९२ पत्रांक क्र. ६४४  
दिनांक... २७/०८/०८  
सर्वश्री चार्कप जयदेव को-ऑ. हसिंग सोसिटी लि.  
कोरावली (प) मुंबई-४०००७७

27 AUG 2008

परचलनाधिकारी मुद्रांक विक्रेता  
पत्तली आंबेवडर

**ALLOTMENT LETTER**  
**APPENDIX 13**

(Under the Bye - Laws Nos. 26 and 78 (a))

To,  
**MR. KISHORJI VALJI. PATEL.**  
**PLOT NO.17, ROOM NO. B-2,**  
**SANKLAP C.H.S.L., GORAI - I**  
**BORIVALI (W), MUMBAI - 400 091.**



Dear Sir,

You are the member of the Charkop Jaydev Co-operative Housing Society Ltd, having address at Plot No. 33, RSC - 22, Charkop, Kandivali (West), Mumbai - 400067, Registered under the Maharashtra Co-operative Societies Act 1960, Deputy Registered of Co-operative Societies under Regd. No. BOM (BHADB)/HSG (TC)/9094, 1995 - 96 dated 30-10-1995.

2.) We are pleased to inform you that the society has decided to allot **Flat No. 705** in "**A**" Wing admeasuring **61.7** sq. mtrs. Carpet area, proposed to be constructed in the Building Known as "**JAYDEV TOWER**" at **Plot No.33, RSC-22**, is admeasuring **2040.39** Sq. mtrs. or thereabout consisting of Survey No. **41** of **MHADA layout, Kandivali (W), Mumbai - 400067** to you under the provisions of Bye-law No.76 (a) of the Bye-Laws of the society.

3.) On getting the occupation/Building Completion Certificate from the local Authority of the area in which this society is situated, possession of the premises mentioned in Para 2 of this letter will be handed over to you, as provided under the Bye-Law No.24 (a) of the Bye-Laws of the Society, if all amount, demanded by the Society from time to time are paid by you to the society within the time allowed by the society for the payment.

### SCHEDULE PAYMENTS

1. Amount received on Allotment	: Rs. <u>15,00,000 = 00</u>
2. Balance amount to be paid as and When demanded.	: Rs. <u>NIL</u>
Total cost (Land + Construction) Inclusive Possession Amount	: Rs. <u>15,00,000 = 00</u>

(Rupees **Fifteen Lakh** ----- Only)

Also, you will pay a Possession amount of Rs. \_\_\_\_\_ ( \_\_\_\_\_ ) towards the following Costs & Expenses :-

- (1) Share Amount (2) B.M.C. Development Charges @ Rs. 14/- per sq.ft.  
(3) Society Registration Charges (4) B.M.C. Charges & Non Refundable Deposit (5) Water Deposit (6) Electric Expenses & Deposits.

Improvement, if any, as required by you shall be charged to you and recovered separately.

In case, the payments are delayed beyond limit laid down in that behalf, the managing committee of the society shall have the right, under the Bye-Law No.76(c) of the Society to cancel.



the allotment of the premises in question and you shall have no claim whatsoever on the premises, the allotment in respect of which is cancelled and this letter shall cease to have any effect on issue of the letter canceling the allotment of the premises in question.

4.) On handing over to you possession of the premises mentioned in Para 2 of this letter, you will be entitled to occupy the premises as provided under the Bye-Law No. 24(a).

5.) So long as the said premises stands in your name in the records of the society, your right of occupying the said premises shall be subject to the provision of the Bye- Law of the Society, concerning sub-letting giving on leave and license or care-taker basis the said premises or part thereof or parting with its possession in any other manner, maintenance of the premises by the members and repair to it, addition and alteration in the premises, avoiding any kind of nuisance, annoyance or inconvenience to other members of the society, stoking or storing of any kind of goods or material, which are combustible, obnoxious or other goods for the storing of which permission of the authority, under any law, relating thereto, is necessary, restriction on holding more than one premises, payment of charges of the society transfer of share held by you and your interest in the capital property of the society, and any other matter not specifically mentioned herein above.

6.) The premises allotted to you shall be used for the purpose mentioned below only.

**RESIDENTIAL** as per GMMC rules.

7.) No change of user of the **RESIDENTIAL** as per GMMC rules premises shall be made by you without the previous consent in writing of the managing committee of the society.

8.) On transfer of the Shares and the interest in the premises held by you subject to the provision of section 29 of the Maharashtra Co-op. Societies Act, 1960, the Rule 24 of the Society Maharashtra Co-op. Societies Rule, 1961 and the Bye-Laws of the Society governing transfer of share and interest of the member in the capital/property of the society, shall be deemed to have been allotted the said premises under the Bye-Law No. 76-A of the Bye-Laws of the Society and he will enjoy the premises transferred to him as provided under Bye-Law of the society to what has been stated in Para 5,6 and 7 of this letter.

9.) You will have no rights of whatsoever nature in premises allotted to other members, other than the one allotted to you. Also, you will no right on any future FSI that may be available to the society, you will have no objection to the allotment/s adjoining to their respective flats.

9. A) The Stamp duty & registration charges or any other taxes if levied by Govt. authorities in future, it will be borne by allottee.

10.) Any breach/breaches of the Bye-Laws of the Society, which is/are considered by the managing committee of the society of serious Society nature shall render you liable



10.) Any breach/breaches of the Bye-Laws of the Society, which is/are considered by the managing committee of the society of serious Society nature shall render you liable for expulsion from membership of the Society and consequent eviction from the premises.

11.) From the date on which premises is ready for use and occupation, You are liable to bear and pay for all taxes charges, expenses, outgoing service charges, maintenance charges, electricity charges, water charges etc., as per the approval of Managing Committee even though possession of the said flat is not taken over by you.

12.) You will no right to sublet, sale, transfer, assign, mortgage or part with the benefit of this letter of allotment without prior consent of Managing Committee of the Society.

**For Charkop Jaydev Co-Op. Hsg. Soc. Ltd.,**

*Aakash C. Vansoni*

*M. Kishorji*

**Chairman**

**Secretary**

Place: Mumbai.

Dated: 30/01/2009

**CONFIRMATION FROM ALLOTTEE**

To,  
The Chairman / Secretary

I/We have seen and read I.O.D., C.C. & all the plans of BMC, list of amenities, construction program, contract agreement executed with contractor location of site, proceeding and approval of Annual /Special General Body and managing committee meeting and hereby confirm the same and have no objection to any of the above .I/We also agree or confirm undertake to abide the content of this letter of allotment and all the resolution of managing committee meeting, general body meeting of the society, and to all the rules and regulation, and bye laws of the society.

*(Signature)*  
(MR. KISHORJI V. PATEL)

Note: Twelve Months (12 months) advance maintenance charges shall be payable by you before taking possession of the premises.

4



CHANDAN KELEKAR & PRATIWA KELEKAR  
 ARCHITECTS & INTERIOR DESIGNERS  
 111, PANDANA ROAD, 11TH FLOOR, SINGAPORE

AR 76

DATE 31.03.07

SCALE

JAYDEV  
 CHARKOP KANDIVAL (W)

REVISION

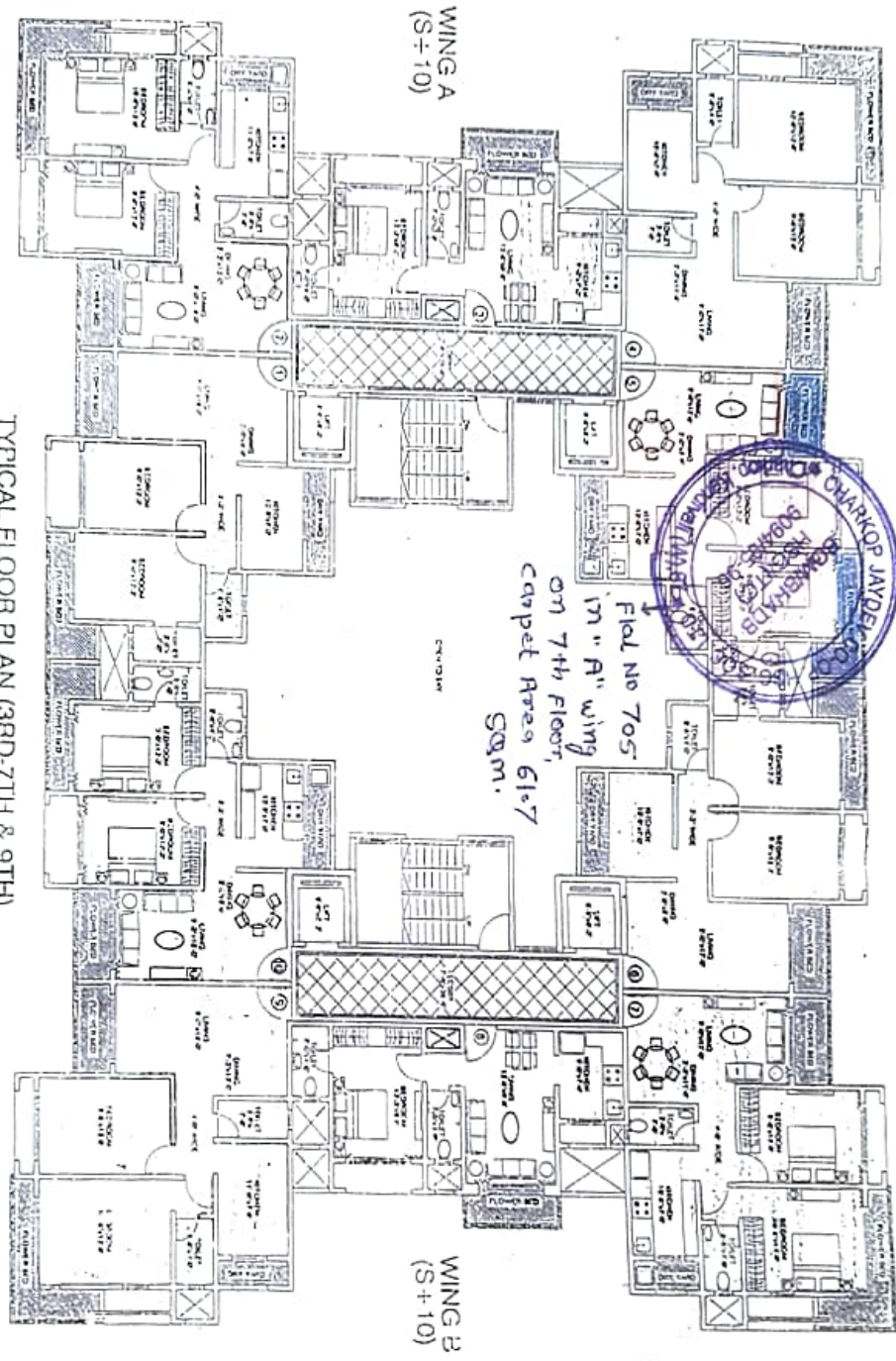
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SA 1.3

KAUSHIK PATEL

ARCHITECT & INTERIOR DESIGNER  
 111, PANDANA ROAD, 11TH FLOOR, SINGAPORE

TYPICAL FLOOR PLAN (3RD, 7TH & 9TH)



WING A  
 (S+10)

WING B  
 (S+10)

## PAYMENT SCHEDULE

Allotment	-	10 %
Plinth	-	15 %
Slab	-	44 % (11 X 4 %)
Plaster	-	08 %
Brick Work & Masonry	-	08 %
Electric & plumbing	-	05 %
Flooring & Tiling Work	-	05 %
Possession	-	05 %
		100 %



## AMENITIES & FACILITIES

- Tough & Elegant Granimite tile flooring in entire flat.
- Granite kitchen platform with S. S. Sink & dado glaze tiles up to window top level.
- Concealed plumbing & modern fittings in toilets & flush valve in W/C.
- Overhead tank provision in any one toilet.
- Full designer glazed tiles along with quality sanitary ware including gyser ISI make.
- Toilet door with marble frame water-proof shutter.
- Concealed electrical copper wiring, decorative modular switches & MCB (miniature circuit) system.
- Marble sub frame in each window.
- Decorative flush main door with brass fittings & night latch.
- Intercom facility in each flat.
- A.C. window provision for bedroom.
- Telephone point in all flat.
- Pop finish internal wall with acrylic emulsion plastic paint.
- Good quality powder-coated aluminium sliding window.
- Special waterproofing treatment to terrace & toilets.
- Elegant & gorgeous double height entrance lobby.
- Attractive & unique elevation (Minimum one open balcony in each flat).
- Decorative compound wall, majestic entrance. R.C.C. frame structure, specially designed for hazards like earthquake and wind.
- Common hall facility.





12653/2018

**VALUATION REPORT**

**MR. KISHORJI VALJI PATEL**



**FLAT NO. 705, 7<sup>TH</sup> FLOOR, A WING, CHARKOP JAYDEV  
CO. OP. HOUSING SOCIETY LTD., PLOT NO. 33, RSC-22,  
MHADA LAYOUT CHARKOP, KANDIVALI (WEST),  
MUMBAI 400 067**

**FOR**

**COSMOS BANK, FORT BRANCH**

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**PRAKSIS CONSULTANTS & VALUERS PVT. LTD.**

B/410, 4<sup>th</sup> Floor, Damji Shamji Corporate Square, Next to Kanara Business Center,  
Laxmi Nagar, Ghatkopar (East), Mumbai 400 075

Phone: 022-25004096/022-25004097 Mob.: 8828901005 / 9619369275

E-mail:- [praksisconsultants@gmail.com](mailto:praksisconsultants@gmail.com) / [info@praksisconsultants.com](mailto:info@praksisconsultants.com)



12653/2018



**Format Of Valuation Report**  
(For all properties of value upto Rs. 5 crores)

Full Name of the valuer:- **Praksis Consultants & Valuers Pvt. Ltd.**  
Registration No. with CBDT/CCIT:-CCIT-TH/350/16/22/3/2010-11  
Educational Qualification:- B.E - CIVIL

Ref. No. :- PR/PCVPL/VLN/COSMOS/911/12653/2018

Date:-29/08/2018

Subject:-Valuation of

Flat

Client Name:-

**Mr. Kishorji Valji Patel**

Sir/Madam,

Please Find Herewith The Valuation Report For **Mr. Kishorji Valji Patel**

Location and brief description of the property:-

Flat No. 705, 7<sup>th</sup> Floor, A Wing, Charkop Jaydev Co. Op. Housing Society Ltd., Plot No. 33, RSC-22, Mhada Layout Charkop, Kandivali (West), Mumbai 400 067

	(Rs.)
Fair Market Value as on Today (in words & figures)	(Rupees One Crore Fifteen Lakhs Sixty One Thousand Only) RS. 1,15,61,000/-
Realizable Value	RS. 1,04,04,900/-
Distress Value	RS. 92,48,800/-
Registration sale value (As per guidelines of Ready Reckoner for stamp duty purposes)	RS. 1,09,58,777/-
Cost Price as per agreement dated In	N. A.
Insurable Value	RS. 23,12,200/-

Detailed report as per Annexure 1 enclosed herewith



Signature of the Firm


**Praksis Consultants & Valuers Pvt. Ltd.**

Registration No. of the Signatory: CCIT-TH/350/16/22/3/2010-11

**ANNEXURE-I**  
**FORMAT OF VALUATION REPORT**

(To be used for all properties of value up to Rs. 5 crores)

Name & Address of Branch	The Cosmos Co-op Bank Ltd. Fort Branch
Name of Customer (s)/Borrower unit (for which valuation report is sought)	<b>Mr. Kishorji Valji Patel</b>

<b>1 Customer Details</b>				
Name	<b>Mr. Kishorji Valji Patel</b>			
Application No.	N.A.			
<b>2 Property Details</b>				
Address	Flat No. 705, 7 <sup>th</sup> Floor, A Wing, Charkop Jaydev Co. Op. Housing Society Ltd., Plot No. 33, RSC -22, Mhada Layout Charkop, Kandivali (West), Mumbai 400 067			
Nearby Landmark/Google Map Independent access to the property	Swami Samarth Temple and Platinum Tower			
<b>3 Documents Details</b>				
Whether All Required Documents made Available ?				Yes/No
	Yes/No	Name of the Approving Authority	No.	Date
Layout Plan	No	No	No	No
Building Plan	Yes	No	No	No
Construction Permission	No	No	No	No
Documents referred	Allotment Letter stating the owner's name as Mr. Kishorji Valji Patel issued by Charkop Jaydev Co. Op. Housing Society Ltd. Dated 27 <sup>th</sup> August, 2008			
<b>4 Physical Details</b>				
Adjoining Properties:-				
East	Road			
West	Open Plot & Chawl			
North	Arvindo Chsl			
South	Platinum Tower			
Matching Boundaries	Yes			
Plot Demarcated	NA			
Approved land use	Residential			
Type of Property	Flat			
Latitude	19.21 <sup>0</sup> N			
Longitude	72.81 <sup>0</sup> E			
				
No. of Rooms	Particulars	No/s		
	Hall	1		
	Kitchen	1		
	Bed	2		

	Toilet/s	2
	Other	4
Total No. Of Floors	Stilt + 10 Upper Floors	
Floor On Which The Property Is Located	7 <sup>th</sup> Floor	
Approx. Age Of The Property	10 Years	
Residual Age Of The Property	65 Years	
Details Of Property/Specifications	See Details	

5	<b>Tenure/Occupancy Details</b>	
	Status Of Tenure	Owned
	No. Of Years Of Occupancy	N. A.
	Relationship Of Tenant Or Owner	Owner Occupied
6	<b>Stage Of Construction</b>	
	Stage Of Construction	Stilt + 10 Upper Floors
	If under construction, extent of completion	NA
7	Violations if any observed	NA
7A	Nature and extent of violations	NA
8	<b>Area Details of the property</b>	
	<p>Area of land/Flat (As per sale/lease deed) <b>See Details</b>          As per actual physical measurement of the plot/Flat /Office = <b>See Details</b>          Documented/Measured built up area (Main shed/other sheds) = NA          Documented/Measured Mezzanine floor area = NA          Saleable area considered for valuation = <b>See Details</b>          (Building sanction plan provided/If not provided for our perusal, construction value is based on actual measurement at site.)          Longitude and latitude of the property 19.21 °N &amp; 72.81 °E</p>	
9	<b>Valuation</b>	
	<p>i) Mention the value as per Govt. Approved Rates also          ii) In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given. Summary of valuation (The depreciated rate considered for structure, total life of structure is taken)</p> <p><b>Sale instances</b>          We have worked out this valuation on the basis of Composite/Land &amp; Building method. While adopting land rate we have referred          Index II No</p> <p>SRO-</p> <p>Address: Village Charkop</p>	



Area calculations:-

Plot Area NA .

Area of Construction is NA .

Consideration value = NA .

Govt. value = NA .

Analysis of sale instance:-

Construction cost = Area of construction X Construction Rate  
 = NA .

Plot Value = Consideration value – Construction cost  
 = NA .

Plot Rate = Plot Value / Plot Area  
 = NA

**Justification:-**

**A) Fair market value:-**

a) **Land Value:-** NA

b) **Building :-**

**Total = (i) + (ii) = Rs. NA**

c) **Plot Development :-** NA

**Total fair market value:-**

Type of Asset	Market Value in Rs.
Land	NA
Building	NA
Plot Development	NA
<b>Total</b>	<b>NA</b>

**B) Guideline Value:-** NA

(Guideline Rate obtained from Registrar's office/State Govt. Gazette/Income Tax Notification)

**B) Negative Features, if any:-** NA



7. **DOCUMENTS REFERRED :** ALLOTMENT LETTER STATING THE OWNER'S NAME AS MR. KISHORJI VALJI PATEL ISSUED BY CHARKOP JAYDEV CO. OP. HOUSING SOCIETY LTD. DATED 27<sup>TH</sup> AUGUST, 2008

8. **PROPERTY LOCATION:-** THIS PROPERTY IS 4.5 TO 5 KMS AWAY FROM KANDIVALI RAILWAY STATION

**PROPERTY BOUNDARIES:-**

EAST SIDE:- ROAD

WEST SIDE:- OPEN PLOT & CHAWL

NORTH SIDE:- ARVINDO CHSL

SOUTH SIDE:- PLATINUM TOWER

9. **AGE, FUTURE LIFE:-** THIS BUILDING WAS COMPLETED IN 2008 GENERAL CONDITION IS GOOD AND FUTURE LIFE MAY BE TAKEN AS 65 YEARS UNDER NORMAL WORKING CONDITION & REGULAR MAINTENANCE.

10. **AREA:-**

**CARPET AREA :-**

= 61.70 SQ. MT. = 664 SQ. FT.

AS PER ALLOTMENT LETTER

SALEABLE AREA = 1051 SQ. FT.

CARPET AREA = 659 SQ. FT.

AS PER SITE MEASUREMENT

GOVT. RATE = RS. 1,24,700/- SQ. MT.

= RS. 11,585/- SQ. FT.



**11. VALUATION RATE :-**

THIS FLAT IS ON 7<sup>TH</sup> FLOOR OF STILT + 10 UPPER FLOORS BUILDING WITH TWO LIFTS AND IS 4.5 TO 5 KMS AWAY FROM KANDIVALI RAILWAY STATION

THE PREVAILING MARKET RATE IN THIS AREA VARIES FROM RS. 10,000/- TO RS. 12,000/- SQ. FT.

BASED ON LOCAL ENQUIRIES AND CONSIDERING ABOVE FACTORS WE SHALL ADOPT A RATE OF RS. 11,000/- SQ. FT.

**12 VALUATION :-**

RS. 11,000/- X 1051 SQ. FT.

RS. 1,15,61,000/-

MARKET VALUE:- RS. 1,15,61,000/-

REALISABLE SALE VALUE :- RS. 1,04,04,900/-

DISTRESS SALE VALUE :- RS. 92,48,800/-

GOVT. VALUE RS. 1,09,58,777/-

INSURANCE VALUE :- RS. 23,12,200/-



**CERTIFICATE**

Date : 29<sup>th</sup> August, 2018

To  
**Cosmos Bank,**  
**Fort Branch**

We have carried out the valuation of Flat pertaining to **Mr. Kishorji Valji Patel** at Flat No. 705, 7<sup>th</sup> Floor, A Wing, Charkop Jaydev Co. Op. Housing Society Ltd., Plot No. 33, RSC-22, Mhada Layout Charkop, Kandivali (West), Mumbai 400 067

On the basis of the data/ information furnished by **Cosmos Bank** our visual inspection, observations, analysis and Judgment, we are of the opinion that the present value of the above referred assets to be considered as **Rs. 1,15,61,000/- (Rupees One Crore Fifteen Lakhs Sixty One Thousand Only )** as on 29<sup>th</sup> August, 2018

We have not verified any encumbrances such as mortgage, hypothecation to Bank or Financial Institutions etc. if any.



**Praksis Consultants & Valuers Pvt. Ltd.**  
**Authorised Signatory**