m. c. punjwani valuers



CHARTERED ENGINEERS (INDIA) GOVT. REGISTERED REAL ESTATE VALUERS, REGISTERED UNDER W.T.ACT 1957 GOVT. REGISTERED PLANT AND MACHINERY VALUERS, REGISTERED UNDER W.T.ACT 1957 (APPROVED BY NATIONALISED BANKS, STATE FINANCIAL CORPS., NBFCS.)

M. C. PUNJWANI B.E. (MECH), D.I.M. (BOM), F.I.E. (INDIA), F.I.V.

SUNDEEP BIKHCHANDANI B.E.(HONS.), D.B.M., Master of Valuation (Real Estate) (Gold Medalist),

Master of Valuation (Plant & Machinery), A.M.I.E.(INDIA), F.I.V.,

OFF.: Meghal Service Estate, No. 8, First Floor, Near Johnson & Johnson, Devidayal Road, Mulund (W), Mumbai 400 080.

2568 2817 / 2561 6459 / 2561 6956 (91-22) 2567 0933 / 2565 5620 E-mail: punjwanivaluers@gmail.com

THE CHIEF MANAGER BANK OF INDIA **GHATKOPAR EAST BRANCH** KIRAN NIKETAN, TILAK ROAD, **GHATKOPAR (EAST)** MUMBAI - 400 077.

> VALUATION REPORT

> > OF

IMMOVABLE PROPERTY (RESIDENTIAL FLAT)

OWNED BY

MR. RAMESH P. THANKI & MR. NILESH R. THANKI

AT

FLAT NO. 501, 5TH FLOOR, WING 'A', JANAVI CO-OP. HSG. SOC. LTD., C.T.S. NO. 2250 & 2251, **VILLAGE: GHATKOPAR KIROL.** SANGHANI ESTATE, OPPOSITE SHREYAS CINEMA, L.B.S. MARG, GHATKOPAR (WEST), MUMBAI - 400 086

BY

M.C. PUNJWANI VALUERS

n. c. punjwani valuers



HARTERED ENGINEERS (INDIA)
OVT. REGISTERED REAL ESTATE VALUERS, REGISTERED UNDER W.T.ACT 1957
OVT. REGISTERED PLANT AND MACHINERY VALUERS,
EGISTERED UNDER W.T.ACT 1957
APPROVED BY NATIONALISED BANKS, STATE FINANCIAL CORPS., NBFCS.)
OFF.: Meg

I. C. PUNJWANI

.E. (MECH), D.I.M. (BOM), F.I.E. (INDIA), F.I.V.

SUNDEEP BIKHCHANDANI

J.E.(HONS.), D.B.M., Master of Valuation (Real Estate) (Gold Medalist), Master of Valuation (Plant & Machinery), A.M.I.E.(INDIA), F.I.V., A.I.S., M.R.I.C.S., F.C.V.S.R.T.A. OFF.: Meghal Service Estate,

No. 8, First Floor, Near Johnson & Johnson,

Devidayal Road, Mulund (W), Mumbai 400 080.

TEL.: 2568 2817 / 2561 6459 / 2561 6956

FAX: (91-22) 2567 0933 / 2565 5620 E-mail: punjwanivaluers@gmail.com

For

Ref.No. RPT/MCP/CK/979/03/2018

23rd March, 2018

Manager

halkopai (E). Br.

बिंक ऑफ इंडियाँ BANK OF INDIA

REPORT OF VALUATION OF IMMOVABLE PROPERTY

(RESIDENTIAL FLAT)

OWNED BY

MR. RAMESH P. THANKI & MR. NILESH R. THANKI

AT

FLAT NO. 501, 5TH FLOOR, WING 'A', TELL STANAVI CO-OP. HSG. SOC. LTD., C.T.S. NO. 2250 & 2251.

VILLAGE : GHATKOPAR KIROL, SANGHANI ESTATE.

OPPOSITE SHREYAS CINEMA, L.B.S. MARG, GHATKOPAR (WEST),

MUMBAI - 400 086

Sr. no.	_ cocpo	Present Fair Market Value as on 22/03/2018 (In Rs.)	Realisable Value as on 22/03/2018 (In Rs.)	Distress Sale Value as on 22/03/2018 (In Rs.)	Stamp Duty Value as on 22/03/2018 (In Rs.)
1	IMMOVABLE PROPERTY (RESIDENTIAL FLAT)	Rs.94,65,000/-	Rs.85,18,500/-	Rs.75,72,000/-	_Rs.52,36,787/-

Present Fair Market Value of Immovable Property (Residential Flat) as on 22/03/2018

Rs.94,65,000/-

(Rupees Ninety four lakhs sixty five thousand only)

: Realisable Value

Rs.85,18,500/-

(Rupees Eighty five lakhs eighteen thousand five hundred only)

∴ Distress Sale Value

Rs.75,72,000/-

(Rupees Seventy five lakhs seventy two thousand only)

 Stamp Duty Value of Immovable Property (Residential Flat) as on 22/03/2018

Rs.52,36,787/-

(Rupees Fifty two lakhs thirty six thousand seven hundred eighty seven only)

mgi-M.



n. c. punjwani valuers



HARTERED ENGINEERS (INDIA) DVT. REGISTERED REAL ESTATE VALUERS, REGISTERED UNDER W.T.ACT 1957 OVT. REGISTERED PLANT AND MACHINERY VALUERS, EGISTERED UNDER W.T.ACT 1957

APPROVED BY NATIONALISED BANKS, STATE FINANCIAL CORPS., NBFCS.)

I. C. PUNJWANI

E. (MECH), D.I.M. (BOM), F.I.E. (INDIA), F.I.V.

UNDEEP BIKHCHANDANI

E.(HONS.), D.B.M., Master of Valuation (Real Estate) (Gold Medalist), laster of Valuation (Plant & Machinery), A.M.I.E. (INDIA), F.I.V., I.S., M.R.I.C.S., F.C.V.S.R.T.A.

OFF.: Meghal Service Estate, No. 8, First Floor Near Johnson & Johnson, Devidayal Road,

Mulund (W), Mumbai 400 080.

TEL .: 2568 2817 / 2561 6459 / 2561 6956 FAX: (91-22) 2567 0933 / 2565 5620 E-mail: punjwanivaluers@gmail.com

RPT/MCP/CK/979/03/2018 Ref. No.

23rd March, 2018

REPORT OF VALUATION OF IMMOVABLE PROPERTY (RESIDENTIAL FLAT)

Name of the registered valuer : SUNDEEP H. BIKHCHANDANI Reg. No. CAT.I/389 of 1988 (Partner of M. C. Punjwani Valuers)

1. Purpose for which valuation is made

2. Date as on which valuation is made

3. Name of the Owner / Owners

4. If the Property is under joint ownership/ co-ownership, share of each such owner. Are the shares undivided?

Brief Description of the Property

: For Bank Purpose only

: 22/03/2018

: Mr. Ramesh P. Thanki & Mr. Nilesh R. Thanki

: The Property is jointly owned by Mr. Ramesh P. Thanki & Mr. Nilesh R. Thanki

: Flat No. 501, 5th Floor, Wing 'A', Janavi Co-Op. Hsf. Soc. Ltd., C.T.S. No. 2250 & 2251,

Village : Ghatkopar Kirol, Sanghani Estate, Opposite Shreyas Cinema, L.B.S. Marg, Ghatkopar (West), Mumbai - 400 086

a) Location, Street, Ward No.

b) Latitude / Longitude

c) Boundaries

: L.B.S. Marg, Ghatkopar (W), 'N' Ward

: 19.093939° N / 72.9123198° E

On or towards the East : L.B.S. Marg

On or towards the West: Jagrushaw Nagar On or towards the North: Sarvodaya Hospital

On or towards the South: R. City Mall

7. Survey / Plot No. of Land

: C.T.S. No. 2250 & 2251,

Is the property situated in residential/ commercial/mixed area/industrial area?

9. Classification of locality - high class/ middle class / poor class

10. Proximity to civic amenities, like schools, hospitals, offices, markets, cinema, etc.

Village Ghatkopar Kirol

: Mixed area about 10 minutes from Ghatkopar (West) Railway Station

: Middle Class

: Within the vicinity



- Means and proximity to surface communication by the locality is served
- Area of land supported by documentary proof, shape, dimensions and physical features
- 13. Is it leasehold, the name of the lessor / lessee, nature of lease, dates of commencement and termination of lease and terms of renewal of lease
 - i) Initial premium
 - ii) Ground rent payable per annum
 - iii) Unearned increase payable to the lessor in the event of sale or transfer
- 14. Is there any restrictive covenant in regard to use of land ? If so, attach a copy of the convenant.
- 15. Are there any agreements of easements? If so, attach copies
- 16. 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
- 17. Has any contribution been made towards development or is any contribution been made towards development or is any demand for such contribution still outstanding?
- 18. Has the whole or part of Land been notified for acquisition by Government or any statutory body? Give date of the notification
- 19. Attach a dimensioned site plan
- 20. Attach plans and elevations of all structures standing on the Land and Layout plan
- 21. Furnish technical details of the building on a separate sheet (The Annexure to this Form may be used)
- 22. i) Is the building owner-occupied/ tenanted / both ?
 - ii) If partly owner-occupied, specify portion and extent of area under owner-occupation.

: Buses, Taxis, Autos, Trains.

: Not Applicable

Freehold Land

: Falls within limits of Municipal Corporation of Greater Mumbai

Not applicable, as the said Land is not acquired by Government and the valuation is restricted to the said Residential Flat.

- : No such site plan is available for inspection
- : Layout Plan has not been provided to us.
- : Refer Overleaf for Technical Details

: Owner Occupied



- 23. What is the Floor Space Index permissible and percentage actually utilized?
- : Not Known. Building Plans approved by M.C.G.M. has not been provided to us.
- 24. i) Names of tenants/lessees etc.
 - ii) Portions in their occupation
 - iii) Monthly or Annual rent/ compensation / licence fee etc. paid by each
 - iv) Gross amount received for the whole property.
- 25. Are any of the occupants related to, or close business associates of, the owner?
- 26. Is separate amount being recovered for the use of fixtures like fans, geysers, refrigerators, cooking ganges, built in wardrobes, etc. or for service charges? If so, give details
- 27. Give details of water and electricity charges, if any, to be borne by the owner

- 28. Has the tenant to bear the whole or part of the cost of repairs and maintenance? Give particulars
- 29. If a lift is installed, who is to bear the cost of maintenance and operation owner or tenant?
- 30. If a pump is installed, who has to bear the cost of maintenance and operation ---- owner or tenant?
- 31. Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passages, compound, etc. ---- owner or tenant?
- 32. What is the amount of property tax?
 Who is the bear it? Give details with documentary proof.

-Owner Occupied

: Not Applicable

Not Applicable

: As per Society Receipt Voucher No. 317 dated 13th March 2018 is for Rs.2,239/which is including Water Charges issued in the name of Mr. Ramesh Thanki. (Xerox Copy Enclosed)

Electricity Bill of Reliance Energy is for Rs.1,120/- vide bill no. 101652712091 bill dated 17-02-2018 for the month of January 2018 issued to Mr. Ramesh P. Thanki.

- : Not applicable
- : There is 1 lift in each wing of the building
- : The cost of maintenance and operation of the pump are to be borne collectively by the owners.
- : The cost of maintenance and operation to be borne collectively by the owners.
- : As per Society Receipt Voucher No. 317 dated 13th March 2018 is for Rs.2,239/- which is including Property Tax issued in the name of Mr. Ramesh Thanki. (Xerox Copy Enclosed)



- 33. If the building insured ? If so, give the policy No. amount for which it is insured and the annual premium.
- 34. Is any dispute between landlord and tenant regarding rent pending in a court of law?
- 35. Has any standard rent been fixed for the premises under any law relating to the control of rent?
- 36. 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
- 37. Land rate adopted in this valuation
- 38. If sale instances are not available or not relied upon, the basis of arriving at the Land rate
- 39. Year of commencement of construction and year of completion
- 40. What was the method of construction --- by contract / by employing labour directly / both ?
- 41. For items of work done on contract, produce copies of agreements.
- 42. For items of work done by engaging labour directly, give basic rates of materials and labour supported by documentary proof.

: Not Known

: Not applicable

: Not applicable

Please refer Point No. 38

- Not applicable as the property under valuation is Residential Flat.
- : As per enquiries made from reliable market sources and real estate agents, the flats in this area are being sold in the range of Rs.15,000/- to Rs.16,000/- per sq. ft. on the Saleable Area.

: Year of Completion : 2006 (As per Full O.C.)

No details are available regarding the same



ANNEXURE - I (TECHNICAL DETAILS)

1. No. of floors and height of each floor

Silt + Ground (Part) + 5th floor + 6 (Part)

Upper Floors.

Height of the ceiling is about 9'

2. Plinth area floor-wise (As per IS:3861-1966): The Carpet Area of the flat as per Agreement dated 09th January, 20016 is 485 sq. ft. which works out to 630.50 sq. ft. say 631 sq. ft. Saleable area (Taking loading of 30% on Carpet Area).

3. Year of construction

: Year of Completion : 2006 (As per Full O.C.)

4. Estimated future life.

: Based on the design norms of sound R.C.C. frame structure, the remaining life of 48 years, has been estimated by us, considering a total life of 60 years.

- 5. Type of construction --- load bearing walls / RCC frame / steel frame
- Type of foundations
- 7. Walls
 - a) Basement and plinth
 - b) Ground floor
 - c) Superstructure above ground floor
- 8. Partitions
- Doors and windows (Floor-wise)
 - a) Ground floor
 - b) 1st floor
 - c) 2nd floor, etc.
- Flooring (Floor-wise):
 - a) Ground floor
 - b) 1st floor
 - c) 2nd floor, etc.
- 11. Finishing (Floor-wise):
 - a) Ground floor
 - b) 1st floor
 - c) 2nd floor, etc.
- 12. Roofing and terracing
- 13. Special architectural or decorative features, if
- 14. i) Internal wiring surface or conduit
 - ii) Class of fittings : Superior /ordinary / poor

Refer Point No. 24 of Annexure - I (Technical details)

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15. Sanitary Installations:

- a) i) No. of water closets
 - ii) No. of lavatory basins
 - iii) No. of urinals
 - iv) No. of sinks
 - v) No. of bath tubs
 - vi) No. of bidets
 - vii) No. of geysers

b) Class of fittings : Superior Coloured / superior / white / ordinary

16. Compound Wall:

Height and length i)

ii) Type of construction

17. No. of lifts and capacity

18. Underground pump-capacity and type of construction

19. Overhead Tank.:

i) Where located

ii) Capacity

iii) Type of construction

: Yes

: Terrace

: Adequately

20. Pumps - No. and their Horse Power

: Provided as per requirement : Partly PCC

21. Roads and paving within the compound,

approximate area and type of paving

22. Sewage. If septic Tanks provided. No. and : Connected to Public Sewerage capacity

23. DESCRIPTION OF THE PROPERTY:

The Residential Flat under valuation has been purchased by Mr. Ramesh P. Thanki & Mr. Nilesh R. Thanki (Purchasers) from M/s. Vora Developers (Developers) vide Articles of Agreement dated 09th January, 2006 which is stamped & registered vide registration no. BDR3-00229-2006 receipt no. 231 dated 09/01/2006. The Society is registered vide registration no. MUM/W-N/HSG/(TC)9817/2008-09 of 2009. The Society has issued Share Certificate No. 018 bearing distinctive nos. from 086 to 090 issued to Mr. Ramesh P. Thanki & Mr. Nilesh R. Thanki on 02nd August 2009. The carpet area as per Article of Agreement dated 09th January 2006 is 485 sq. ft. which works out to 630.50 sq. ft. say 631 Saleable area (Taking loading of 30% on Carpet Area)..

24. CONSTRUCTION:

The building is of R.C.C. construction. The same has been constructed in the year 2006 (As per Full O.C.). The walls are made of bricks, cement plastered on both the sides. The height of the ceiling is about 9'. The flat comprises of Hall, Kitchen, 1 Master Bedroom and seperate toilet cum bath block. The flooring is of marbonite Tiles. Electrical wiring is concealed. There is 1 lift in the building. There are shops on the ground floor, on the front side.

Adequately provided

: There is 1 lift in each wing of the building

: Good

: Provided

: RCC



27. CAVEAT:

- i) Neither the whole nor any part of this valuation report or any reference to it may be included in any published document, circular or statement nor published in any without the Valuer's prior written approval of the form and context in which it may appear.
- ii) The report is confidential to the clients, their professional advisors for the specific purpose to which they refer. The valuer disclaims all responsibility and will accept no liability to any other party.
- iii) This valuation report is prepared for bank finance purpose & hence it is valid for this purpose only.
- iv) The valuer is not required to give testimony or to appear in court by reason of this, as appearance in the court is out of scope of the assignment.

28. METHODOLOGY OF VALUATION:

The 'Market Method of Valuation' has been adopted for finding the Present Fair Market Value.

29. VALUATION OF RESIDENTIAL FLAT:

Considering the location of the property, the type of materials used for construction, age of the building which is about 12 years and as per enquiries made from reliable market sources, a present rate of *Rs.15,000/- per sq. ft. on saleable area*, may be considered reasonable. Based on the design norms of sound R.C.C. frame structure, the remaining life of 48 years, has been estimated by us for the present structure. The total life of the building structure is considered as 60 years, subject to regular repairs & proper maintenance.

Present Fair Market Value of Immovable Property

(Residential Flat)

= Saleable Area x Rate per sq. ft.

= 631 sq. ft. x Rs.15,000/- per sq. ft.

= Rs.94,65,000/-

30. REALISABLE VALUE:

However, if the property is to be sold on Realisable Value basis the Present Fair Market Value of the same will reduce by 10%.

Realisable Value of Immovable Property (Residential Flat) = Present Fair Market Value x 0.90

= Rs.94,65,000/- x 0.90

= Rs.85,18,500/-

31. DISTRESS SALE VALUE:

However, if the property is to be sold on Distress Sale basis the Present Fair Market Value of the same will reduce by 20%.

Distress Sale Value of Immovable Property (Residential Flat) = Present Fair Market Value x 0.80

= Rs.94,65,000/- x 0.80

= Rs.75,72,000/-



32 MARKET VALUE CONSIDERED FOR STAMP DUTY PURPOSE AS PER BOMBAY STAMP

As per New Circular of Government of Maharashtra dated 4/11/2015:

The Value for Stamp duty is calculated as below : -

Stamp Duty Valuation of Resi	dential Flat No. 50	01
Stamp Duty RR Rate of Residential Flat for year 2017-18	1,03,600	Rs.per sq.mtr.
Stamp Duty RR Rate of Land for year 2017-18	46,800	Rs.per sq.mtr.
Difference between Land Rate & Building Rate	56,800	Rs.per sq.mtr.
Depreciation (Age of the Building : 12 Years)	(80%) 45,440	Rs.per sq.mtr.
Add: Land Rate	46,800	Rs.per sq.mtr.
Rate to be adopted after considering Depriciation	92,240	Rs.per sq.mtr.
As the Residential Flat is located on 5th floor, the above rate is to be increased by 5%, thus final rate to be considered	96,852	Rs.per sq.mtr.

Sr No	Floor	Carpet Area (in sq.ft)	BUA (considering 20% Loading as per Stamp Duty Act) (in sq.mtrs)	Stamp Duty Rate on BUA (in Rs. per sq.mtr.)	Stamp Duty Value (in Rs.)	
1	5 rd Floor	485	54.07	96,852	52,36,787	

Therefore, the Stamp Duty Value of the = Rs.52,36,787/-Residential Flat No. 501 works out to

33 **INSURANCE VALUE:**

Considering the type of construction & materials used for construction the cost of construction of Rs.2,500/- per sq. ft. on saleable area for the residential flat may be considered for the purpose of insurance.

Insurance Value

- = Saleable Area x Cost of Construction per sq. ft.
- = 631 sq. ft. x Rs.2,500/-
- = Rs.15,77,500/-



34 CONCLUSION:

The Present Fair Market Value of Rs.94,65,000/- (Rupees Ninety four lakhs sixty five thousand only), Realisable Value of Rs.85,18,500/- (Rupees Eighty five lakhs eighteen thousand five hundred only), Distress Sale value of Rs.75,72,000/- (Rupees Seventy five lakhs seventy two thousand only), Stamp Duty Value of Rs.52,36,787/- (Rupees Fifty two lakhs thirty six thousand seven hundred eighty seven only) and Insurance Value of Rs.15,77,500/- (Rupees Fifteen lakhs seventy seven thousand five hundred only) of the Immovable Property (Residential Flat) as on 22/03/2018, i. e. date of valuation is quite fair and reasonable in our opinion.

35 DECLARATION:

- 1 The property was inspected by the undersigned on 22/03/2018.
- 2 The undersigned does not have any direct/indirect interest in the above property
- 3 The information furnished herein is true and correct to the best of our knowledge
- 4 I / We further certify that I have valued the right property as per the documents provided to us by the Bank / Party, which may be mortgaged to the Bank.

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Signature of Registered Valuer

Monday, January 09, 2006 12:08:02 PM

पावती

Original नॉटणी 39 म. Regn. 39 M

पावती क्र.: 231

गादाचे नाव घाटकोपर दिनाक 09/01/2006

दस्तऐवजाचा अनुक्रमांक

वदर3 - 00229 -2006

दस्ता ऐवजाचा प्रकार

करारनामा

सादर करणाराचे नाव:रमेश पी. थानकी - -

नोंदणी फी

8560.00

नक्कल (अ. 11(1)), पृष्टांकनाची नक्कल (आ. 11(2)),

900.00

रुजवात (अ. 12) व छायाचित्रण (अ. 13) -> एकत्रित फी (45)

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9460.00

आपणास हा दस्त अंदाजे 12:22PM ह्या वेळेस मिळेल

बाजार मुल्य: 855500 रु.

मोबदला: 626400रु.

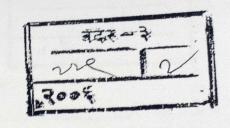
भरलेले मुद्रांक शुल्क: 26530 रु.

देयकाचा प्रकार :डीडी/धनाकर्षाद्वारे;

वॅकेचे नाव व पत्ताः एचडीएफसी वॅंक, मुं 86;

डीडी/धनाकर्ष क्रमांक: 002179' - रोखीने 11 कः रक्कमः 8560 रू.; दिनांक: 06/01/2006

Chans R.C.





rof Thane Bhaset Sahakari Bank Ltd.

ARTICLES OF AGREEMENT made and entered into at Mumbai this got day of JANUARY 2006

BETWEEN

M/S. VORA DEVELOPERS, a Partnership firm, having its principal place of business at 202, Swastik Apartments, L.B.S. Marg, Ghatkopar (West), Mumbai -400 086, hereinafter referred to as "THE DEVELOPERS" (which expression state) unless it be repugnant to the context or meaning thereof be deemed to mean and include their respective heirs, executors, administrators and assigns) of the QNEO

PART: Mrs Kamech. P. Thanki

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out, vide 12018, 3

RESENT

alance:

fee:

of Mumbai, an Adult, Indian Inhabitant/s presently residing at

Bolg 12. Ely Russy 12. 2499, Stradla C. 14.

Part Dagery (Flectic par (E), Music. hereinafter

referred to as "THE PURCHASER/S" (which expression unless it be repugnant to the context or meaning thereof shall mean and include his/her/their executors, administrators and assigns) of OTHER PART.

WHEREAS:

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B.

By a Deed of Conveyance at 23rd October 1992 and registered with the Sub-Registrar of Assurances under Serial No. SRO-690/1993 registered on 2nd December 1995 the Vendors i.e., Dineshchandra Sumatilal Shah & Virginal Sumatilal Shah & Virginal Sumatilal Shah have acquired and purchased from Smt. Sushilar Ratifal Sanghani all here Reversionary Rights in respect of Plot of land bearing Survey No. 31, Hissa No. 2(part) CTS Nos. 2250 and 2251 being plot Nos. 2 and 3 of the "Sanghani Estate" situate at Ghatkopar (West) Greater Mumbai admeasuring about 1400 sq. yards i.e. 1170.40 sq. meters and more particularly described in the first Schedule thereunder written which is the same as more particularly described in the Schedule hereunder written together with building standing thereon (for the sake of brevity hereinafter referred to us "the said property")

2) By an Indenture of lease dated 14th March 1950 and made between the said Ratilal Jagannath Sanghani therein called "the Lessor" (hereinafter called "the original Lessor") of the one part and Devu Ubaya Shetty and Kanji Hirji Patel therein called the Lessees (hereinafter called "the Original Lessees") of the other part and registered in the office of the Sub-Registrar of Assurance of the Bombay under No. 1229, of Book No. on 30th May 1950 the original Lessor for the consideration therein mentioned demised unto the original Lessees the said land more particularly described in the First Schedule hereunder written from 1st

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March 1950 for a term of 50 years subject to the payment of tent and the covenants and conditions therein contained;

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3) The original Lessees constructed on the said land a building known as "Kanji Mistry Chawl" consisting of ground and one upper floor comprising of 40 tenements and also a structure on the South side of the said building comprising of 12 toilets for the use of the tenants and occupants of the said tenements in the said Chawl and let out the said tenements to various tenants on monthly tenancy basis;

By an Indenture of Mortgage dated 5th April 1940 and made between the Original Lessees therein dated the Mortgagors of the one part and Suraibai REG Amrratlal Nagardas therein and hereinafter called the Mortgagees of the ather part and registered in the office of the Sub-Registrar of Assurances at Bombas's under No. 2704 of Book No. 1 on 19th July 1950 for the consideration of Rs 15,000/- paid by the Mortgagees to the Original Lessees, the Original Lessees did thereby grant unto the Mortgagees all the leasehold land or ground (being the said land) together with messuages, tenements, building or structures standing thereon or to be erected on the said leasehold land subject to the covenant for redemption therein contained:

by the Indenture of Assignment dated 5th May 1951 and made between the said Deru Ubaya Shetty one of the Original Lessees part and registered in the office of the Sub-Registrar of Assurance at Bombay under No. 2544 of Book No. 1 on 28th November 1951 for the consideration therein mentioned the said Deru Ubaya Shetty as the beneficial owner thereby assigned unto the said Kanji Hirji Patel all has undivided one-half share, right, title and interest and all other interest as co-lessee in the said land together with the building standing thereon and all the right and benefit of equity of redemption of all the undivided one-half share, right, title and interest of the said Deru Ubaya Shetty subject to the said

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and the covenant and conditions contained in the said Indenture of Lease dated 14th March 1950 so that the said Kanji Hirji Patel become the sole Lessee under the said Indenture of Lease dated 14th March 1950.

- the said Kanji Hirji Patel therein called the Mortgagor of the one part and Surajbai Amratlal Nagardas therein and hereinafter called the Mortgagee of the other part and register in the office of the Sub-Register of Assurances at Bombay under No. 2545 of Book No. 1 on 15th October, 1951 the said leasehold property (being the said land) together with the building standing hereon was for the consideration of Rs. 11,000/- further charged with the said payment subject to the hereinaboven recited Indenture of Mortgage dated 5th April 1950:
- 7) The said Kanji Hirji Patel committed default in making payment of the principal amount and interest after the due date and accordingly, the said Mortgagee in exercise of the power of the sale vested in her under the said Indenture of Mortgage dated 5th April 1950 put up the said land together with the building standing thereon for sale and by Deed of Assignment dated 30th March 1955 the said Mortgagee sold and conveyed the said land together with the building standing thereon in favour of the Vendors;
- 8) The Original Lessor viz. the said Ratilal J. Sanghani died at Bombay on or about 5th December 1972 leaving behind him his last Will and Testament dated 9th December 1963 appointing his wife Sushila Ratilal Sanghani as the sole beneficiary.
- 9) As recited in recital as above the said Sushila conveyed the said property to the Vendors and Vendors are thus absolute owner of the said property.
- 10) In the said building there are 40 (Forty) tenants. The said building is of ground + One upper floor and the same is occupied by 40 tenants. The original

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Lessor were receiving Rs. 2654/- (Rupees Two Thousand Six Hundred Fifty Four only) per month as rent (all inclusive).

- 11) The said building is old constructed in the year 1950 and in a dangerous and dilapidated condition. The same is assessed since 1950 as per assessment bill. In the property Register Card / Rule Card the said property stands in the name of Vendors copy. As evident from Property Register Card the same is converted to NA.
- The Original Lessor have sold the said property to the Developers for the consideration of Rs. 41,00,000/- (Rupees Forty One Lakh only)

 Developers have paid the entire consideration and thus conveyanced the said property to the Developers vide Deed of Conveyance dated 23rd June 2003 duly registered the office of the Sub- Registrar, Chembur vide receipt No. BADAR 04782-2003 dated 1st July 2003.
- 13) Since the Developers were the owners of the plot and wanted to construct a new building on the plot so vacated all the tenants and made a separate agreement with the individual tenants.
- 14) The Developers thereafter applied for permission for development under Section 22 of Urban Land (Ceiling and Regulation) Act, 1976 and obtained development permission under No. C/ULC/D.III/22/6139 dated 25.10.96 from Additional Collector and Competent Authority under the U.L. (C&R) Act, 1976.
- of the proposed Building comprising of Ground Floor consisting of Shops, Flats and stilt and Seven upper floors of residential flats, from the Municipal Corporation of Greater Mumbai under No. CE/5995/BPES/AN. The work Commencement Certificate was issued by Municipal Corporation of Greater Mumbai under No. CE/5995/BPES/AN datad 21.11.2003.

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Associates - Architects registered with Council of Architects and such Agreement prescribed by Council of Architects and have appointed M/S. Epicon Consultancy Pvt. Ltd. - Consultants as Structural Engineer for the preparation of structural design and drawing of the building and the Developers accepts professional supervision of Architect and Structural Engineer till the completion of building.

- 17) The true Xerox copies of the IOD and Works Commencement Certificate in respect of the proposed Shop / residential flats, as sanctioned by Municipal Corporation of Greater Mumbai and are annexed hereto.
- The title of the Owners / Developers is certified by Mr. Huma Iqbal Ansari, Advocate High Court, Mumbai, as per the Certificate of Title; a copy whereof is annexed.
- The said property stands in the name of Mr. Virendra Vora partner of Mrs.

 Vora Developers in the C.T. Survey records and in the extract of the Assessor and Collector of Municipal Corporation of Greater Mumbai; copies of the C.T. Survey Record are annexed and Purchaser/s confirm/s that the inspection of original records were taken by Purchaser/s prior to execution of this presents and copies hereto annexed are the copies of original record inspected by the Purchaser/s.
- 20) The Purchaser/s demanded from the Developer/s and the Developer/s have given the inspection to the Purchaser/s of all the documents of title relating to said property and all other documents mentioned hereinabove and of such above documents as are specified under Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act, 1963 (hereinafter referred to as "the said Act") and the rules made there under and the Purchaser/s agree that he/she/they is/are fully conversant with the

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same and confirms that he/she/they has/have entered into this Agreement after inspecting the aforesaid documents.

21) In the premises aforesaid the Developer herein are as per the terms and conditions of the Deed of Conveyance dated 23rd June 2003 absolutely entitled to construct the building on the said property utilizing the FSI that may be available as also any further FSI (by way of TDR) that shall be made available and to sale the premises constructed by utilizing the said FSI and TDR to any person of their choice on such terms and conditions as they deem fit and to receive consideration amount and other amounts from their Purchaser/s and to appropriate to themselves the amount so received and to enter into the Agreement to sale of the Premises with their Purchaser/s and to deliver possession to their Purchaser/s and to do such further acts, matters, deeds and things required to be done and performed for the said Development.

22) The Purchaser herein was a tenant in respect of Room (1) in the old property / structure and admeasuring about (1) Sq.

Ft. Carpet Area on rental basis while the property was owned by the old owners.

- 23) The Purchaser herein have consented and/or agreed and have the period delivered vacant and the peaceful possession of his/her tenernent and/or premises for the purpose of redevelopment of the entire property on certain terms and conditions.
- 24) The owners herein have agreed to such terms and conditions one of which is in respect of all allotment of Flat in the new building on ownership basis.
- 25) The owners and the purchasers have agreed to reduce to writing the said terms and conditions.

The Purchaser/s has/have approached the Developers for the purpose of Flat / Shop | Garage / Unit No. So | in the Building being constructed by the

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Developers at the said property known as JANAVI more particularly described in the First Schedule hereunder written. NOW THIS AGREEMENT WITNESSETH AND IT IS HERE BY AGREED BY AND BETWEEN THE PARTIES AS UNDER: -The owners do hereby agree and undertake to allot to the purchaser a Flat Shop T Garage / Unit No. _ Sol _ on _ Shop T Floor admeasuring about 48.5 Sq. Ft. of carpet area on ownership basis in the newly constructed building. It is further agreed between the owners and the purchasers that in addition to the agreed old Carpet area of 260 Sq. Ft., The owners/Developer has Sq. Ft. Carpet Area free of cost. The Purchaser has requested the overestart buying additional Carpet area of 168 Sq. Ft. It is thus agreed by and between the parties that the owners shall give to the purchaser a Flat / Shop No. SOI on STA Floor admeasuring and about _____ Sq. Ft. Carpet Area free of Cost & for additional Carpet Area of _____ Sq. Ft. at a Lump sum Payment of Rs. 626400/ The purchaser has agreed to pay an amount of Rs. 10,000 before possession towards Merger Payment for conversion of tenancy Rights in respect of the terms in the old building into ownership rights in the proposed new building. The purchaser hereby confirms to pay this amount as & when demanded by the Developer. The Developers shall construct as per the plan & design approved by Mumbai Municipal Corporation and in accordance with the terms of the said IOD Thans R.P.

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Roof Schedule

hereunder written, building of Ground and Seven upper floors in the same property. The Building shall be having shops, flats and stilt Garage on the ground floor and residential Flats on the upper floors. The building constructed exclusively by utilizing FSI and TDR shall be known as JANAVI.

satisfied himself/ herself/themselves about the marketability of title of the said property and rights, powers and authorities of the Developers as promoters within the meaning of the definition of the word "promoter" under the Maharashtra Ownership of Flats Act 1963 and no requisitions or objections shall be raised on any matter relating thereto or howsoever in connection therewith.

hereby agrees to purchase from the Developers Flat / Shep 7 still parking Open No. Sol on the Shep Floor in the Wing A of the JANA TO SURBANOS to be constructed on the said property admeasuring 685 sq. ft. in Carpet area on what is popularly known as "Ownership Basis" at and for the price of Rs.

Housand Gour Hundred and including the price of the common areas and facilities appurtenant to the said premises together with the fittings, fixtures and amenities stated in the Second Schedule.

8. The Purchaser/s shall pay to the Developers the said purchase price of thousand bour flundical.

Rs. 626 hcof (Rupees STx Lac Texny STx) in the manner stated hereinafter:

i) Rs. 1510cof-1- (Rupees One Lac Giby One thousand as the earnest money deposits

paid by the Purchasers to the Developer on or before execution hereof;

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ii)	Rs. 475400/(Rupees Four Lac Screnby Give thousand Four Hundred.
	shall be paid by the Purchasers to the Developers on
	or before
iii)	Rs/- (Rupees)
	shall be paid by the Purchasers to the Developers on
	or before
iv)	Rs/- (Rupees)
	shall be paid by the Purchasers to the Developers on
	or before

/- (Rupees Being the balance payable simultaneously on the possession of the said premises, being offered to the Purchaser.

Total Rs.

- The Purchaser/s hereby agrees to pay all amounts payable under the terms of this Agreement as and when they become due and payable, time in this respect being essence of the contract. It is not bound to give a notice requiring such payment and the failure thereof shall not be pleaded as an excuse for non payment of any amount on their respective due dates.
- Under no circumstance the possession of the said premises shall be 10. handed over by the Developers to purchaser unless and until all the payment required to be made under this Agreement by the Purchaser have been so made to the Developers and the said society.

It is further clarified, agreed and understood between the parties hereto inal at present the further development work of JANAVI Building is in progress and balance F.S.I. / Floating FSI / F.S.I. by way of T.D.R. is yet to be utilised at the full extent. The Tenants and Purchasers hereby gives their NO OBJECTION of the further development of the said property.

The Developer has decided to allot / allotted Private terrace on the 1st coor & on 6th Floor with their adjoining Flats. The purchaser shall not raise any objection in future for the allotted terrace.

agreement use the flat or permit the same to be used only for purpose of purpose of business in case of flat and for the purpose of business in and/or such other purpose as may be authorised by the Owners and as may be permissible in law and/or by the local authority and/or any other concerned authorities in that behalf and which is not likely to cause nuisance of annoyance to the other occupiers of the said buildings and/or the owners and occupiers of the neighboring property or properties. The Flat Purchaser shall if he has purchased from the Owners any garage or parking space shall use the garage or parking space only for purpose of parking the Flat Purchaser own vehicle unless other wise permitted by owners.

IN WITNESS WHEREOF the parties hereto have put their respective hands on the day and year first hereinabove mentioned.

THE FIRST SCHEDULE ABOVE REFERRED TO

THAT free hold piece or parcel of land or ground together with the messuages, tenements or dwelling house and structures thereon at Ghatkopar, within the Sub-Registration Sub-District and District of Mumbai City and Mumbai Suburban containing area 1400 sq. yards i.e. 1170.40 sq.meters or thereabouts bearing Survey No. 31, Hissa No. 2(part), C.T.S. Nos. 2250 and 2251 of village

Change?

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Ghatkopar Kirol and bounded on the East, West and South

South by the land of

Property Investment Co. Ltd. and bearing Municipal Ward No. 6561(2), Street

No. 429-A, Sanghani Estate, Agra Road, (L.B.S. Marg), Ghatkopar (West),

Mumbai 400 086.

THE SECOND SCHEDULE ABOVE REFERRED TO SPECIFICATION AND AMENITIES

1. The Building:

The building shall be constructed in R.C.C frame structure as per approved plans.

2. Flooring

Good quality Vitrified Tiles shall be provided in complete flat area.

3. Bathroom.

Colored glazed tile with dadoes up to 3 Ft. shall be provided.

4. Electric fitting.

Complete wiring shall be done by good quality copper wire in premises, in passages, in stilt, in compound shall be provided with waterproof lighting in compound.

- 5. English Type W.C shall be provided.
- 6. Under ground & overhead water storage tank shall be provided as per BMC rule.
- 7. All the pipeline shall be of heavy quality galvanized / PVC pipe. All the bathroom fitting shall be provided of good quality.
- 8. Good quality lift shall be provided in the building for using to all the members.
- 9. Kitchen platform with stainless steel sink with necessary water connection.
- 10. Common cable point shall be provided in all the flats.
- 11. Telephone lines shall be provided in all the flats.
- 12. Height of plinth shall be higher than road level.
- 13. Building would be earthquake resistant.
- 14. Toilet door frame of marble shall be provided.
- 15. Hinges of good quality shall be provided.
- 16. Safety of electric cabin and tamper proof shall be provided.
- 17. Protected staircase light and phone cable shall be provided

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THE THIRD SCHEDULE ABOVE REFERRED TO 00 &

Proportionate equal right to the immediate area abutting area abutting the main entrance door after the landing on the said floor of the said premises with property attaining with all Purchasers of premises in the said property.

THE FOURTH SCHEDULE ABOVE REFERRED TO

Pro-rata right along with all Purchasers of premises in the said property in limited common area and facilities i.e. to say: -

1. Staircase

2. Entrance Hall (Lobby)

THE FIFTH SCHEDULE ABOVE REFERRED TO

Items, amounts and Time of Payment/Deposit referred to Clause No. 17 in this Agreement.

					3 / 2
Sr.	Item	HBK Flat	HBBK Flat	Shop	Time of Payment of
No		Rs.	Rs.	Rs.	705 42
	Legal Charges	2000/-		-	Rs/- on Agreement.
			ga are usua		Rs/- on Possession.
2	Society Registration charges	2000/-		-	At the time of Possession.
3	Development Charges	5000/-		-	At the time of Possession.
4:	Municipal water connection & BSES Deposits	6240/-			At the time of Possession.
	Maintenance & Property Taxes Deposits	1358/-			At the time of Possession. One month Actual Ce.
8. W. B.	Society Share & Admission	260/-	~	-	At the time of Possession.

Thomas N.P. po

THE SIXTH SCHEDULE ABOVE REFERRED TO 00 &

The expenses of maintaining, repairing, redecorating etc. of the main sucture and in particular the roof gutters and main pipes of the Building, water tipes, gas pipes and electric wires, elevator/s in under or upon the Building and enjoyed or used by Flat holder in common with the other occupiers of the other and the Building and enjoyed by the Flats Holder or used by him / her then in common as aforesaid and the boundary walls of the of the Building, compounds, terraces etc. The Maintenance cost of the elevators is to be shared equally by all acquirers irrespective of the floor on which his/her/their premises is situated.

The costs of cleaning and lighting the passages, landing stair ases and other parts of the common as aforesaid.

The costs of decorating the exterior of the Building.

The cost of the salaries of clerks, bill collectors, chowkidars, sweepers et

The Cost of working and maintenance of lifts, water pumps and other light and service charges.

- Municipal and other taxes and ground rent. 6.
- Insurance of the building.
- Cost of Maintenance of infrastructure. 8.
- Such other expenses as are necessary or incidental for the maintenance and upkeep of the Building.

SIGNED SEALED AND DELIVERED

By the with in named "THE DEVELOPERS") For M/s. Vora Developers

MS. VORA DEVELOPERS

Partner In the presence of

SIGNED SEALED AND DELIVERED

By the with in named "PURCHASER"

MR. Rungsh. P. Thanks ()

MR. Nilesh. R. Thanki .)

in the presence of

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P/CK/979/0

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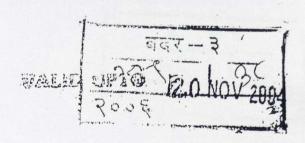
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MUNICIAPAL CORPORATION OF GREATER MUIMBAL

FORM "A"

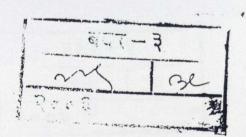
TANK TA
MAHARASHTRA REGIONAL AND TOWN PLANNING ACT 1966
No. CE/ 5995 /BPES/A N [2] NOV 2000 - 224
No. CE/ 5995 /BPES/AN [2.7 NOV 2013 copy.
To. COMMENCEMENT CERTIFICATE CERTIFIED
Dinestichandra S. Shah & others BHOIRA A. WAHAB
architect
3'-
With reference to your application No. 2659 dated 1415/2001
For Development Permission and grant of Commencement Certificate under Section 45
and 69 of the Maharashtra Regional & Town Planning Act. 1966, to carry out
development and building permission under section 346 of the Mumbai Municipale Sub RECO.
orporation Act, 1888 to erect a building in Building No on Met 197
C.T.S.No. 2250, 2151 Divn/Village/Town Planning Scheme No. Cheese
the Commencement Certificate/Building permit is granted on the following conditions
The land vacated in consequence of the endorsement of the set back line/read
idening line shall form part of the public street.
That no new building or part thereof shall be occupied or allowed to be occupied NOIS
or used or permitted to be used by any person until occupation permission has been
ranted
3. The commencement certificate/development permission shall remain valid for one
year commencing from the date of its issue.
This permission does not entitle you to develop land which does not vest in you. This Commencement Certificate is renewable every year but such extended.
and the success of the success provided further that such lapse shall not be
any subsequent application for fresh permission under section 44 of the Maharashtra
1 1 1 1 10/1/2
This certificate is liable to be revoked by the Municipal Commissioner for Greater

Mumbai if:

(a) The Development work in respect of which permission is granted under

(a) The Development work in respect of which permission is granted in this certificate is not carried out or the use thereof is not in accordance with the same is granted or any of sanctioned plans.

(b) Any of the conditions subject to which the same is granted or any of the restrictions imposed by the Municipal Commissioner for Greater Mumbai is contravened or not complied with



The Municipal Commissioner for Greater Mumbai is satisfied that the same is obtained by the applicant through fraud or misrepresentation and the applicant and every person deriving title through or under him in such an even shall be deemed to have carried out the development work in contravention of section 43 or 45 of the Maharashtra Regional & Town Planning Act, 1966.

The conditions of this certificate shall be binding not only on the applicant but on his hairs, executors, assignees, administrators and successors and every

perison deriving title through or under him.

The Municipal Commissioner has appointed Shri-P.N.WATVE A.E., Execulive-Engineer to exercise his powers and functions of the Planning Authority under section 45 of the said Act.

C.C. up to plinty.

5995/EPES/AN

l'or and on behalf of Local Authorite 1 2 APR 2004 The Municipal Corporation of Greater Municipal

L'ever vide plans appropried support Med 25/11/05 (L'ever vide plans appropried support supposed suppo 30:01:0103

Enstern Suburbs (L & N Werd) Executive Engineer, Building Proposals (Eastern Suburbs)

FOR

Resistant Engineer Building Proposers Eastern Suburbs (E & N Wark) 195 (BPES/AN 1 6 JUL 2004)

MUNICIPAL COMMISSIONER FOR GREATER MUMBAI

C-C- up to 5th floor A.P dt 7.6.04

Eastern Silairb(L & N Ward)

15995 IBPESIAN 13 APR 2005 We Approved pain deted 7/6/04

CERTIFIED THISE COPY.

Assistant Engineer detailing Proposals Eastern Suburbs (L & & Ward)

BHOURA A. WAHAB



CE/5995/BPES/AN L 8 NOU MARCO &

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To;

Shri. A.H. Phoira Architect. Sonawala Compound, Opp. Post office, Mori Road, Mahlm Mumbul-100 010

Sub:-

Full Occupation permission for residential bidg for part of still + part Gr + 5 & 6(PT) upper floor on plot bearing premission C.T.S. No 2250, 2251 of village Ghatkopar - Kirol near Sanghani Estate, Ghatkopar (W)

Sir,

The full development work of for residential bidg for part still +Gr(Pt) Shopping +5th & 6(PT) upper floors situated at L.B.S. Marg near Sanghani Estate, On plot bearing C.T.S. No.2250, 2251 of village Ghatkopar - Kirol, Ghatkopar (W) completed under the supervision of yourself & Shri.M.A.Rupalwala with Structural Engineer Lic No.STR/R/64 & Shri.M.Ansari with site supervisor Lic No.A/89/SS-I, may be occupied on the following conditions.

1. That Certificate under Section 270-A of the Mumbal Municipal Corporation Act shall be submitted within 3-months.

2. That the society shall be formed & gof registered and true copy of the registration of society shall be submitted.

A set of certified completion plans is returned herewith in token of Municipal approval.

Note: This permission is issued without préjudice to actions under sections 305, 353-A of Mumbal Municipal Corporation Act.

Yours faithfully,

Executive Engineer (Building Proposals)(E.S.).

SHARE CERTIFICATE

Janavi Co- Op. Hsg. Society Limited

Registration No.: MUM /W-N/HSG/[TC]9817/2008-09 of 2009 (Registered under the Maharashtra Co-operative Societies Act, 1960)

Opp. Sineyas Sinema, Sangnani Estate, LBS Marg Chatter and
Member's Regn. No. 018
Oldie Centicate No. (3)X
Outhorised Share Capital of Rs. 5,00,000/- divided into 10,000 Shares each of Rs. 50/- only
HIS IS TO CERTIFY that Mr./Mrs./Mrs./Mrs. 1. RAMESH P. THANKI
MR.2. NILESH R. THANKI
LAT/SHOP NO. A - 501 3.
JANAVI CHS Ltd. is/are the Registered holder/s of 5 (Five) Shares from No. 086 to 090
Rs. 50/- each (Rs. Fifty each) in the Janavi Co-op. Hsg. Soc. Ltd. Mumbai subject to the bye-laws of the said
society and that upon such Shares the sum of Rs. 250/- (Rupees Two hundred fifty.) has been paid.
GIVEN under the Common Seal of the said Society at Mumbai this Day of
A. 1



Authorised M.C. Member

Secretary

Chairman

Chief Manager k of India iatkopar (East) Branch, iran Niketan, Tilak Road, Ghatkopar (East), Mumbai - 400 077 **GST No. 27AAACB0472C1Z9**

A/c. Mr. Ramesh P. Thanki & Mr. Nilesh R. Thanki Ghatkopar (West), Mumbai - 400 086

Invoice No. : INV208 Invoice Date : 23/03/2018

Reference: RPT/MCP/CK/979/03/2018

m. c. punjwani

B.E., D.I.M. (Bom.), F.I.E. (India), F.I.V., P.E. (INDIA) CHARTERED ENGINEER (INDIA) AND APPROVED VALUER

(ALSO APPROVED BY BANKS,

STATE FINANCIAL CORPORATIONS ETC.)

Office No. 7, First Floor, Meghal Service Industrial Estate Devidayal road, Mulund (West), Mumbai - 400 080.

: 2561 64 59, 2561 69 56, 2568 28 17

Fax : 91-22-2567 09 33

E-mail: punjwanivaluers@gmail.com

DESCRIPTION OF SERVICE RENDERED	AMT. (Rs.)				
Professional fees towards valuation of Immovable Property (Residential Flat)					
as carried out, vide our Valuation Report No. RPT/MCP/CK/979/03/2018					
dt. 23/03/2018, as per scale given below : -					
TOTAL PRESENT FAIR MARKET VALUE : Rs.94,65,000/-					
For first Rs.5,00,000/- of the value @ 1/2 % of the value	2,500				
For next Rs.10,00,000/- of the value @ 1/5% of the value					
For the next Rs.40,00,000/- of the value @ 1/10 % of the value					
For the Balance of the value @ 1/20 %					
(Balance : Rs.39,65,000/-)					
EX (
U . Total:	10,483				
Reduce to:	3,000				
Out of Pocket Expenses:	410				
Photographs Expenses:	150				
Total:	3,560				
ADD: CGST 9%	320				
DD: SGST 9%	320				
Total Amount Payable incl. GST:	4,200				

Rupees Four Thousand Two Hundred Only

SAC NO. :

GST Provisional ID Number

PAN NO.

998399

27AACPP3025E1Z3

AACPP3025E

Name of Bank/

Branch

Bank of India Mulund (W) branch

006910100000774

Savings A./c **NEFT Code**

BKID0000069

m.c. punjwani