

Due Diligence Report

For Bank Purpose.

**Bank of India, Mazgaon Branch ,
Mumbai.**

At

Residence Premises

**Coronation Bldg., 2nd Floor, Room No. 30, Smile Kopekar Marg,
Dilma Street, Mazgon, Mumbai – 400 010.**

Business Premises of Applicant

M/s. Roshan Travels

**Coronation Bldg., Ground Floor, Smile Kopekar Marg,
Dilma Street, Mazgon, Mumbai – 400 010.**

Business Premises of Co-Applciant

M/s. Roza Tours & Travels

**Coronation Bldg., Ground Floor, Smile Kopekar Marg,
Dilma Street, Mazgon, Mumbai – 400 010.**

In the case of

Applicant Name:

Mr. Farukh Alimiya Kazi

& Mr. Arfat Farukh Kazi

Prepared By

S. D. Thakare

Aarch Consultants & Valuers

Architects, Engineers, Govt. Regd. Valuers

1, Shree Chamunda Apt;

Liberty Garden Cross Road No.2,

Opp.MehtaIndustrial Estate,

Malad(West),Mumbai400 064

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Aarch Consultants & Valuers
Architects, Engineers, Govt. Reg. Valuers
Repair, Enviro. Interior & Project Consultants

Off:1, Shree Chamunda Apt., Liberty Garden, Cross Road No. 2., Opp. Mehta Estate, Malad [West], Mumbai. -400 064.

Ref No :- 25/12/2019INVO036/ Mr. Farukh Alimiya Kazi/DD188

Date : 25/12/2019

To
Manager
Bank of India,
Mazgaon Branch ,
Mumbai.

Received
12/12/19
149906
Approved
[Signature]
16/12

Sub : Due Deligence Report of Mr. Farukh Alimiya Kazi & Mr. Arfat Farukh Kazi
With reference to the above, we have to state your good selves as under :

We furnish that the above report is based on our observations, discussion with applicant, documents provided by the applicant, government online data base & various inquiries made with the third parties during our visits. We submit our detailed report as per your information, record and necessary action please.

We would like to mention that our report does not certify the legality, Transferability & of the title deeds. W have no Direct or indirect intrest in the borrower's profile

CONCLUSION:

In our opinion, based upon our observation, experience and to the best our knowledge & belief, details

Submitted by applicant is a SATISFACTORY, subject to our remarks in annexures as above

Thanking You!

For Aarch Consultants & Valuers

Authorized Signatory



Saunder

Aarch Consultants & Valuers

Address : 1, Shree Chamunda Apt., Liberty Garden, Cross Road No. 2, Opp. Mehta Industrial Estate,
Malad (West), Mumbai - 400 064.

Report

Applicant Name:	Mr. Farukh Alimiya Kazi & Mr. Arfat Farukh Kazi
Type of Loan:	Commercial Vehicle Loan

Verification Type	Applicant	Co-Applicant	Co-Applicant
	Mr. Farukh Alimiya Kazi	Mr. Arfat Farukh Kazi	
Physical Verification			
Residence Verification:	Positive	Positive	
Office/ Business Verification:	Positive	Positive	
T.P.C Verification			
Residence	Positive	Positive	
Office/ Business	Positive	Positive	
Financial Documents Verification			
ITR Verification:	Positive	Positive	
Payslip / Form-16 / T.D.S	Positive	Positive	
Certificate Verification:			
Bank Statement Verification:	Positive	Positive	
Property Verification:			
Charge Property Verification:	Positive	Positive	
KYC Verification:			
PAN	Positive	Positive	
Aadhar	Positive	Positive	
Electricity Bill	Positive	Positive	
Driving License	N/A	N/A	

Date of Report: 25/12/201



Aarch Consultants & Valuers

Address : 1, Shree Chamunda Apt., Liberty Garden, Cross Road No. 2, Opp. Mehta Industrial Estate,
Malad (West), Mumbai - 400 064.

Name of Applicant:	Mr. Farukh Alimiya Kazi			
Details of ITR				
Assesment Year	2019 - 2020	2018 - 2019	2017 - 2018	
GTI	₹ 7,61,550.00	₹ 3,92,240.00	₹ 4,48,172.00	
Deduction	₹ 74,151.00	₹ 00	₹ 80,246.00	
NTI	₹ 6,87,400.00	₹ 3,92,240.00	₹ 3,67,930.00	
TAX PAID	₹ 52,019.00	₹ 7,500.00	₹ 7,000.00	
Net Tax Payable	₹ 51,979.00	₹ 7,325.00	₹ 6,997.00	
Interest & Fee Payable	₹ 00	₹ 00	₹ 00	
Total Interest & Fee Payable	₹ 51,797.00	₹ 7,325.00	₹ 6,997.00	
Self Assesment Tax	₹ 6,000.00	₹ 7,500.00	₹ 7,000.00	
TDS	₹ 00	₹ 00	₹ 00	
Refund	₹ 40.00	₹ 18.00	₹ 00	
IT Ward as per PAN	20 (1)(4) Mumbai	20 (1)(4) Mumbai	20 (1)(4) Mumbai	
IT Ward returns filled In	20 (1)(4) Mumbai	20 (1)(4) Mumbai	20 (1)(4) Mumbai	
Form # in which returns should be filled	ITR-3	ITR-3	ITR-3	
Form # in which returns were filled	ITR-3	ITR-3	ITR-3	
Verification	Online	Online	Online	
E-filling/Ack. No	657218820200719	234858100300818	337182280181217	
Date Of Filling	20/07/2019	30/08/2018	18/12/2017	
Verified	Yes	Yes	Yes	
Tax Challan	Not Provided	Not Provided	Not Provided	
Bank Statements				
Name of Bank	Branch	A/c Type	A/c No.	Original Seen
Not Provided	Not Provided	Not Provided	Not Provided	N/A

Date of Report : 25/12/2019



Aarch Consultants & Valuers

Address : 1, Shree Chamunda Apt., Liberty Garden, Cross Road No. 2, Opp. Mehta Industrial Estate,
Malad (West), Mumbai – 400 064.

Current Residence & KYC Verification of Applicant	
Name of Applicant:	Mr. Farukh Alimiya Kazi
Mobile No.:	9930231412
Date of Birth:	10/09/1970
Gender :	Male
Qualification:	11 th
Marital Status:	Married
Applicant Relation:	Self
Family Members:	4
Earning Members:	2
NonEarning Members:	1
Children:	1



Aarch Consultants & Valuers

Address : 1, Shree Chammunda Apt., Liberty Garden, Cross Road No. 2, Opp. Mehta Industrial Estate, Malad (West), Mumbai - 400 064.

Applicant Profile & Remarks

Executive Name	Mr. Pradip Singh
Day, Date & Time of Visit	24/12/2019
Applicant Name	Mr. Arfat Farukh Kazi
Resident	Coronation Bldg., 2 nd Floor, Room No. 30, Smile Kopekar Marg, Dilma Street, Mazgon, Mumbai - 400 010.
Duration of Stay	17 Years
Education	B.com
Remark	Satisfactory

Residence Verification Remarks

Executive Name	Mr. Pradip Singh
Day, Date & Time of Visit	24/12/2019
Property Status	Coronation Bldg., 2 nd Floor, Room No. 30, Smile Kopekar Marg, Dilma Street, Mazgon, Mumbai - 400 010.
Person Met	Mr. Arfat Farukh Kazi
Relation with Applicant	Father / Son
Aadhar Card	2048 7815 4599
Electricity Bill	912868270065
Reference 1	Mr. Sahbaz - 9987359603
Reference 2	Negarkar Kazi - 9029250732
Remark	Satisfactory



Aarch Consultants & Valuers

Address : 1, Shree Chamunda Apt., Liberty Garden, Cross Road No. 2, Opp. Mehta Industrial Estate,
Malad (West), Mumbai – 400 064.

Business Verification Remark

Executive Name	Mr. Pradip Singh
Day, Date & Time of Visit	24/12/2019
Address Visited	M/s. Roza Tours & Travels Coronation Bldg., Ground Floor, Smile Kopekar Marg, Dilma Street, Mazgon, Mumbai – 400 010.
Premises Rental or Owned	Rented
Person Met	Mr. Arfat Farukh Kazi
Type of Business	Travels
Designation	Proprietor
Office No.	8169463564
Commencement of Business	2 Years
Business Prov. Doc.	GST No. – 27HCJPK3803D2Q Udyog Aadhar – MH19D0106009 ITR
Reference 1	Mr. Sahbaz - 9987359603
Reference 2	Negarkar Kazi - 9029250732
Remark	Satisfactory

ITR & KYC Verification Remarks

ITR	2019 – 2020 / 2018 – 2019	Original Seen & Verified
PAN Card	HCJPK3803D	Original Seen & Verified
Aadhar Card	2048 7815 4599	Original Seen & Verified
Electricity Bill	912868270065	Original Seen & Verified
Bank Accounts	Not Provided	Original Seen & Verified
Remark	Satisfactory	



Name of Applicant:		Mr. Arfat Farukh Kazi		
Details of ITR				
Assesment Year	2019 - 2020	2018 - 2019		
GTI	₹ 3,49,583.00	₹ 2,48,528.00		
Deduction	₹ 00	₹ 18.00		
NTI	₹ 3,48,580.00	₹ 2,48,510.00		
TAX PAID	₹ 2,580.00	₹ 00		
Net Tax Payable	₹ 2,578.00	₹ 00		
Interest & Fee Payable	₹ 00	₹ 00		
Total Interest & Fee Payable	₹ 2,578.00	₹ 00		
Self Assesment Tax	₹ 00	₹ 00		
TDS	₹ 00	₹ 00		
Refund	₹ 00	₹ 00		
IT Ward as per PAN	34 (2)(1) Mumbai	34 (2)(1) Mumbai		
IT Ward returns filled In	34 (2)(1) Mumbai	34 (2)(1) Mumbai		
Form # in which returns should be filled	ITR-3	ITR-3		
Form # in which returns were filled	ITR-3	ITR-3		
Verification	Online	Online		
E-filing/Ack. No	844779370210819	433412720130319		
Date Of Filling	21/08/2019	13/03/2019		
Verified	Yes	Yes		
Tax Challan	Not Provided	Not Provided		
Bank Statements				
Name of Bank	Branch	A/c Type	A/c No.	Original
Not Provided	Not Provided	Not Provided	Not Provided	N/A

Date of Report : 25/12/



Current Residence & KYC Verification of Applicant	
Name of Applicant:	Mr. Arfat Farukh Kazi
Mobile No.:	8169463564
Date of Birth:	26/06/1998
Gender :	Male
Qualification:	B.com
Marital Status:	Unmarried
Applicant Relation:	Father / Son
Family Members:	4
Earning Members:	2
NonEarning Members:	1
Children:	1

Address & Family Details:	Coronation Bldg., 2 nd Floor, Room No. 30, Smile Kopekar Marg, Dilma Street, Mazgon, Mumbai – 400 010.
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Product Details:

Product Type:	Commercial Vehicle Loan
Loan Amount:	₹ 50 Lakhs
Date/Time:	24/12/2019

Reference Confirmation (1):

Name:	Mr. Sahbaz
Phone:	9987359603
Telecalling By:	Mr. Pradip Singh
Date/Time:	24/12/2019

Conversation:

Mr. Sahbaz is applicant Neighbours

Reference Confirmation (1):

Name:	Negarkar Kazi
Phone:	9029250732
Telecalling By:	Mr. Pradip Singh
Date/Time:	24/12/2019

Conversation:

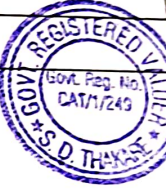
Negarkar Kazi is applicant Neighbours



Aarch Consultants & Valuers

Address : 1, Shree Chamunda Apt., Liberty Garden, Cross Road No. 2, Opp. Mehta Industrial Estate,
Malad (West), Mumbai - 400 064.

Residence Property Details:	
Property Status :	Onwed
Type of Unit :	1BHK
Accessibility:	Easy
Address Confirmed :	Yes
Dimension:	350 Sq. ft
No. of Floors:	G+4
Duration of Stay:	20 Years
Society Name Board:	No
Door Name Plate:	No
Utility Bills:	Electricity Bill
Class of Locality:	Middle
Property Interiors:	
Furnishing:	Middle



Builder / Seller Verification	
Name:	Mr. Arfat Farukh Kazi
Showroom Name & Address	Automotive Manufactures Pvt. Ltd. (Ashok Leyland Heavy Vehicles) Panvel – Serve No. 125/B, 126/2, 126/4,126/5, Near Phalasphe Bus Stop, Panvel – 410 206. Khalapur – 111, 112,113,114(P), Adjoiling Indian Oil Corporation Ltd. Petrol Pump.
Person Name	Mr. Amit Desai
Contact No.	9619722781
Pan No.	AAACA348K
GST No	27 AAACA348K1ZR
Model Name	
Color	
Cost Of Vehicle	Rs. 2519376.00
CGST @ 14%	Rs. 352712.64
SGST @ 14%	Rs. 352712.64
TCS @ 0.1%	Rs. 32248.00
Total	Rs. 3257049.28
Final Total	Rs. 3257049.28
Type of Purchase:	Vehicle (Luxury Bus)
Bank Details	
Bank Name	ICICI Bank Ltd.
Account No.	0251000001
IFSC Code	ICIC0001202
Remark	Satisfactory

Remarks:

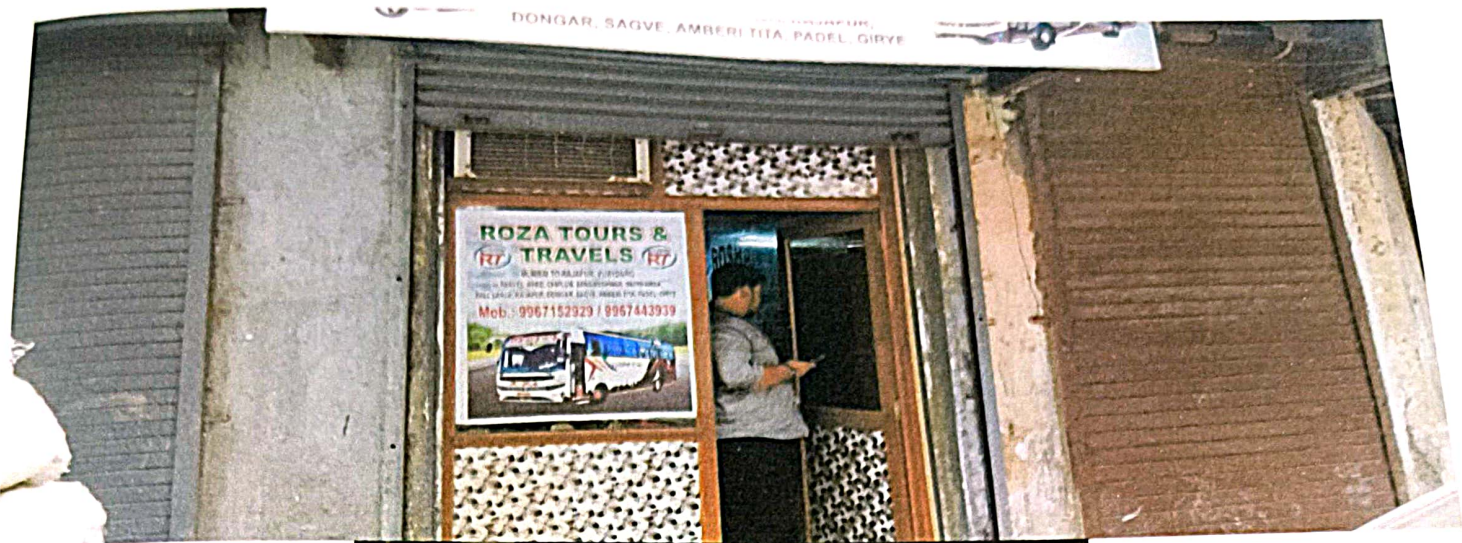
Assets purchase and offered as security visited by our executive, Mr. Farukh Alimiya Kazi & Mr. Arfat Farukh Kazi at the time of visit. All Documents details verified with online record of Sub Registrar found satisfactory. confirmed By Mr. Pradip Singh

Visit Date & Time: 24/12/2019



Business Premises of Co-Applicant

M/s. Roza Tours & Travels
Coronation Bldg., Ground Floor, Smile Kopekar Marg,
Dilma Street, Mazgon, Mumbai – 400 010.



Business Premises of Applicant

M/s. Roshan Travels
Coronation Bldg., Ground Floor, Smile Kopekar Marg,
Dilma Street, Mazgon, Mumbai – 400 010.



Residence Premises

Coronation Bldg., 2nd Floor, Room No. 30, Smile Kopekar Marg,
Dilma Street, Mazgon, Mumbai – 400 010.

