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Girish Shah

m. c. punjwani valuers

CHARTERED ENGINEERS (INDIA)
GOVT. REGISTERED ESTATE VALUERS &
GOVT. REGISTERED PLANT AND MACHINERY VALUERS

APPROVED BY NATIONALISED BANKS, STATE FINANCIAL CORPS.,

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), A.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

email: punjwanivaluers@gmail.com

Valuers

THE ASSISTANT GENERAL MANAGER

BANK OF INDIA

SEEPZ MID CORPORATE BRANCH

BEHIND SEEPZ SERVICE CENTRE,

MAROL INDUSTRIAL AREA,

ANDHERI (E),

MUMBAI - 400 096.

SBI, MIDC - Andheri (E)
RMME: - Prakash Sawant Sir
9930076276

VALUATION REPORT

OF

IMMOVABLE PROPERTY
(RESIDENTIAL FLAT)

OWNED BY

MR. PRAVIN H. SHAH

&

MRS. JAYSHREE P. SHAH

AT

FLAT NO.148, 14TH FLOOR, B' WING,
NAV SHANTINAGAR CO-OP. HSG. SOC. LTD.,
OPP. CHANDRLOK BUILDING,
98, NEPEANSEA ROAD,
MUMBAI - 400 006.

BY

M.C. PUNJWANI VALUERS

Inward Date	13/11/17
Inward No.	14336/19/100
Site Engineer	Securi
Visit Arranged Date	13/11/17
Scanning Date	
Outward Date	
Outward No.	
E-Mail Sent	

Manisha

m. c. punjwani valuers

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Ref. No. PHS/WS/RW/225/06/2015

15th June 2015

1. SUMMARY OF VALUATION REPORT OF

IMMOVABLE PROPERTY (RESIDENTIAL FLAT)

OWNED BY
MR. PRAVIN H. SHAH
&
MRS. JAYSHREE P. SHAH

AT
FLAT NO.148, 14TH FLOOR, B' WING,
NAV SHANTINAGAR CO-OP. HSG. SOC. LTD.,
OPP. CHANDRLOK BUILDING,
98, NEPEANSEA ROAD,
MUMBAI - 400 006.

Sr. No.	Description	Present Fair Market Value as on 12/06/2015 (in Rs.)	Realisable Value as on 12/06/2015 (in Rs.)	Distress Sale Value as on 12/06/2015 (in Rs.)	Stamp Duty Value as on 12/06/2015 (in Rs.)
1	IMMOVABLE PROPERTY (RESIDENTIAL FLAT)	Rs.6,63,00,000/- =====	Rs.5,96,70,000/- =====	Rs.5,30,40,000/- =====	Rs.3,24,27,659/- =====

- Present Fair Market Value of Immovable Property (Residential Flat) as on 12/06/2015 **Rs.6,63,00,000/-**
- Realisable Value of Immovable Property (Residential Flat) as on 12/06/2015 **Rs.5,96,70,000/-**
(Rupees Five crores ninety six lakhs seventy thousand only)
- Distress Sale Value of Immovable Property (Residential Flat) as on 12/06/2015 **Rs.5,30,40,000/-**
(Rupees Five crores thirty lakhs forty thousand only)
- Stamp Duty Value of Immovable Property (Residential Flat) as on 12/06/2015 **Rs.3,24,27,659/-**
(Rupees Three crores twenty four lakhs twenty seven thousand six hundred fifty nine only)

: 1 :



m. c. punjwani valuers

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E-mail : punjwanivaluers@gmail.com

Ref. No. PHS/WS/RW/225/06/2015

15th June 2015

REPORT OF VALUATION OF IMMOVABLE PROPERTY (RESIDENTIAL FLAT)

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

1. Purpose for which valuation is made : For Bank Purpose only
2. Date as on which valuation is made : 12th June 2015
3. Name of the Owner / Owners : Mr. Pravin H. Shah &
Mrs. Jayshree P. Shah
4. If the Property is under joint ownership/
co-ownership, share of each such
owner. Are the shares undivided ? : The property is jointly owned by
Mr. Pravin H. Shah &
Mrs. Jayshree P. Shah
5. Brief Description of the Property : Flat No.148, 14th Floor, B' Wing,
Nav Shantinagar Co-op. Hsg. Soc. Ltd.,
Opp. Chandralok Building,
98, Nepeansea Road,
Mumbai - 400 006.
6. Location, Street, Ward No. : 98, Nepeansea Road,
7. Survey / Plot No. of Land : Plot No. 98 C.S. No. 228
8. a) Is the property situated in residential/
commercial/mixed area/industrial
area ? : Well developed Residential area
- b) Latitude/ Longitude : 18°57'4.185" North / 72°47'46.845" East
9. Classification of locality - high class/
middle class / poor class : High class
- 10 Proximity to civic amenities, like schools,
hospitals, offices, markets, cinema, etc. : With in radius of 1Km.
- 11 Means and proximity to surface
communication by the locality is served : Buses, Taxis & Railway

- 12 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 covenant.
- 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.
- 23 What is the Floor Space Index permissible and percentage actually utilized ?
- :
- : Not applicable, as the property under valuation is a residential flat
- :
- : Falls within limits of Brihan Mumbai Mahanagarpalika. (B.M.C)
- :
- : Not applicable, as the said Land is not acquired by Government and the valuation is restricted to the said flat
- :
- : No such site plan is available for inspection
- : Not applicable as the said property is a residential flat
- : Refer Overleaf for Technical Details
- :
- : The flat is lying vacant
- : The building plans have not been shown to us. Hence comments for the same cannot be made.

- 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.
- 33 If the building insured ? If so, give the policy No. amount for which it is insured and the annual premium.
- : Not applicable
- : The water charges is to be borne by the owners. As per Society Maintenance Bill No. 811 dt. 01/04/2015 the water charges Rs.132/- for the Quarterly period from 01/04/2015 to 30/06/2015. The electricity charges is also to be borne by the owners. As per Electricity Bill No. 458002825064 dt. 18/05/2015 the electricity charges for May 2015 is Rs.4,577/-.
- : There are two lifts in the said B - Wing. The cost of maintenance & operation of the lift is to be borne by the society.
- : To be borne collectively by the society.
- : The amount of Municipal Tax as per Society Maintenance Bill No. 811 dt. 01/04/2015 is of Rs.1,707/- for the Quarterly period from 01/04/2015 to 30/06/2015 issued by Society (xerox copy enclosed).
- : Yes, the flat is insured
 Policy No. 112500/11/2015/354
 by The Oriental Insurance Company Ltd
 Period of Insurance of 28/09/2014 to midnight of 27/09/2015
 Sum Insured of Rs.14,85,000/-
 Premium of Rs.517/-

- 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 applicable
- : Please refer notes
- : Not applicable as the property under valuation is a flat
- : Please refer the General Notes.
- : Year of Completion 1971
- } No details are available regarding the same

ANNEXURE - I
(TECHNICAL DETAILS)

- | | | |
|---|---|--|
| 1. No. of floors and height of each floor | : | Stilt + 20 floors
The height is about 9' |
| 2. Plinth area floor-wise (As per IS:3861-1966) : | : | Flat is located on 14th floor. The Carpet area of the flat as per enquiry made from society office & as per physical measurement is 850 sq.ft. |
| 3. Year of construction | : | The Building was completed in year 1971 |
| 4. Estimated future life | : | Based on the design norms of sound R.C.C. frame structure, the remaining life of 21 years, has been estimated by us. The total life of the building structure is considered as 65 years. |
| 5. Type of construction --- load bearing walls /
RCC frame / steel frame | : | } Refer Sr. No. 24 of Annexure - 1 (Technical Details) |
| 6. Type of foundations | : | |
| 7. Walls | : | |
| a) Basement and plinth | : | |
| b) Ground floor | : | |
| c) Superstructure above ground floor | : | |
| 8. Partitions | : | |
| 9. Doors and windows (Floor-wise) | : | |
| a) Ground floor | : | |
| b) 1st floor | : | |
| c) 2nd floor, etc. | : | |
| 10 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
any | : | |
| 14 i) Internal wiring - surface or conduit | : | |
| ii) Class of fittings : Superior /ordinary /
poor | : | |

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 :

- i) Height and length :
- 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 :

20 Pumps - No. and their Horse Power :

21 Roads and paving within the compound, approximate area and type of paving :

22 Sewage. If septic Tanks provided. No. and capacity :

Refer Sr. No. 24 of Annexure - 1 (Technical Details)

23 DESCRIPTION OF THE PROPERTY :

The Residential flat under valuation is located on the 14th floor of the RCC building comprising of Stilt + 20 floors. The flat under valuation has been purchased by Shri. Pravinchandra Hemchand Shah & Shri. Vinodray Hemchand Shah from Shri. Premkumar L. Kothari, vide Agreement for Sale dtd. 8th January, 1981. The Society is registered vide Regn. No. BOM/HSG/3279 of 1971. The society has issued Share Certificate No.109, bearing distinctive Nos.541 to 545 dtd. 13/11/1984 & the same has been transferred in the name of present owners Mr. Pravin H. Shah & Mrs. Jayshree P. Shah on.25/05/1988. The carpet area of the flat as per enquiry made from society office & as per Physical measurement is 850 sq.ft.

24 CONSTRUCTION :

The building is of R.C.C. construction. The same has been constructed around the year 1971. The walls are made of bricks, cement plastered on both the sides. The height of the ceiling is 9'. The flat under valuation comprises of hall, two master bedrooms with attached bath & w/c, kitchen with attached w/c plus dry area. The flooring throughout the flat is of marble except granite tiles in the kitchen. The electrical wiring is of concealed. False ceiling has been done throughout the flat. There are two lifts in each wing A & B of the building.

25 METHODOLOGY OF VALUATION :

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

26 GENERAL REMARKS :

- a) The valuation of the property is being carried out at the request of Bank of India, Seepz Zone Branch, Mumbai.
- b) **The Title clearnace of the said property has not been carried out by us, as it is out of scope of the assignment and the same should be verified by the bank authorities before disbursement.**
- c) This report will hold good only if the title of the property is clear and marketable.
- d) The structural analysis of the building has not been carried out by us.
- e) **All original documents should be verified by the concerned Bank Authorities.**
- f) Photographs are enclosed as part of Report.
- g) The residential flat was inspected in the presence of Mr. Dinesh Trivedi.
- h) The Society is registered vide register no.BOM/HSG/3279 of 1971.
- i) The Society has issue Share Certificate No.109, bearing distinctive Nos.541 to 545 dated. 13.11.1984 & transferred in the name of present owner Mr. Pravin H. Shah & Mrs. Jayshree P. Shah on.25.05.1988 copy of the same has been provided to us.
- j) Occupation Certificate has not been provided to us. Bank Authorities should independently verify whether Occupation Certificate has been issued for the building before disbursal of loans
- k) Building plan has not been provided to us. If the said premises has not been constructed in accordance to the sanctioned plans, the said Valuation Report will not hold good.
- l) **The agreement has not been stamped and registered. Bank Authorities may please take note of the same & consult their legal department.**
- m) The ascertaining liability towards Society or Government Authority or any third party is out of the scope of this assignment. The Bank may independently verify if there exists any liability on the property & deduct the same from the Present Fair Market Value of the flat.
- n) No structural survey is made and no guarantee is given in respect of rot, termite or pest infestation or other hidden defects.
- o) Market Values are reflects the full contract value and no account is taken of any liability to taxation on sale or the costs involved in effecting a sale.
- p) We are orally informed by the client that no notice has been served by any government body for acquiring the same for any public purpose.

27 ASSUMPTIONS & LIMITING CONDITIONS :

- a) We shall not be held responsible in any event, and liable for special, indirect or consequential damages, as the assignment has been completed on best efforts, knowledge & belief.
- b) The Report is for the sole use to the Client, it has been addressed to ; neither the whole nor any part of this Valuation Report and any reference there to may be utilised without the prior written approval of M/s. M.C. Punjwani Valuers.

- c) Wherever it is stated in the Report that information has been supplied to the Valuer by another Party / Bank, this information is believed to be reliable but the valuer can accept no responsibility if this should prove not be so.
- d) **The property is valued on the assumption that it is free and clear of all mortgages encumbrances and other outstanding premiums and charges.**
- e) **The report is based on the presumption that the building plans are legally approved by the concerned Municipal Authority, as building plans were not provided to us.**
- f) Due to the peculiarity of real estate transactions in our country oral information furnished by various agencies is relied in good faith.
- g) Our valuation are prepared on the basis that the premises and any works thereto comply with all relevant statutory regulation, it is assumed that they have been or will be issued with a Certificate of Fitness by competent authority.

28 CAVEAT :

- a) Neither the whole nor any part of this Valuation Report or any reference to it may be included in any published documents, circular or statement nor published in any without the Valuer's prior written approval of the form and context in which it may appear.
- b) The report is confidential to the clients professional advisors for the specific purpose to which they refer. The Valuer disclaims all responsibility and will accept no liability to any other party.
- c) This valuation report is prepared for bank finance purposes & hence it is valid for this purpose only.
- d) The Valuer is not required to give testimony or to appear in court by reason of this Valuation Report, as appearance in the court is out of scope of the assignment.
- e) We shall not be held responsible in any event, and liable for special, indirect or consequential damages for relying information collected in good faith which cannot be varified due to time constrain for completing the assignment.

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 44 years and as per enquiries made from reliable market sources, present rate of **Rs.78,000/- per sq. ft. of the carpet area**, may be considered reasonable. Based on the design norms of sound R.C.C. frame structure, the remaining life of 21 years, has been estimated by us for the present structure.

Present Fair Market Value of	= Carpet Area x Rate per sq. ft.
Immovable Property	= 850 sq. ft. x Rs.78,000/-
(Residential Flat)	= <u>Rs.6.63,00,000/-</u>

30 REALISABLE VALUE :-

However, if the valuation is to be carried out on Realisable Value basis, the Present Fair Market Value of the residential flat will be reduced by 10%.

Realisable Value of	= Present Fair Market Value x 0.90
Immovable Property	= Rs.6,63,00,000 x 0.90
(Residential Flat)	= <u>Rs.5,96,70,000/-</u>

31 DISTRESS SALE VALUE :

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

Distress Sale Value of	= Present Fair Market Value x 0.85
Immovable Property	= Rs.6,63,00,000/- x 0.80
(Residential Flat)	= <u>Rs.5,30,40,000/-</u>

32 VALUE AS PER STAMP DUTY READY RECKONER AS PER BOMBAY STAMP ACT 1958 :

The carpet area of the flat is 850 sq.ft. i.e. 78.99 sq.mtrs. & built up area is 94.79 sq.mtrs. As per Stamp Duty (Ready Reckoner), the rate of flat at C.S. No. 228, Malbar & Cumbala Hill, Mumbai is Rs.6,22,000/- per sq.mtr. As per Stamp Duty (Ready Reckoner) the same has to be increased by 10%, as the flat is on 14th floor and the said building is provided with two lifts. The rate will reduce by 50% as the building is 44 years old. Hence, the rate as per Stamp Duty (Ready Reckoner) works out to Rs.3,42,100/- per sq. mtr. on the built-up area of 94.79 sq.mtrs.

Value considered by	= Built up Area x Stamp Duty Rate per sq. mtr.
Stamp Duty Authority	= 94.79 sq.mtrs. x Rs.3,42,100/-
	= <u>Rs.3,24,27,659/-</u>

33 INSURANCE VALUE :

Considering the type of construction & materials used for construction the cost of construction of Rs.2,000/- per sq. ft. for the flat may be considered for the purpose of insurance.

Insurance Value	= Built up Area x Cost of Construction per sq. ft.
	= 1,020 sq. ft. x Rs.2,200/-
	= <u>Rs.22,44,000/-</u>

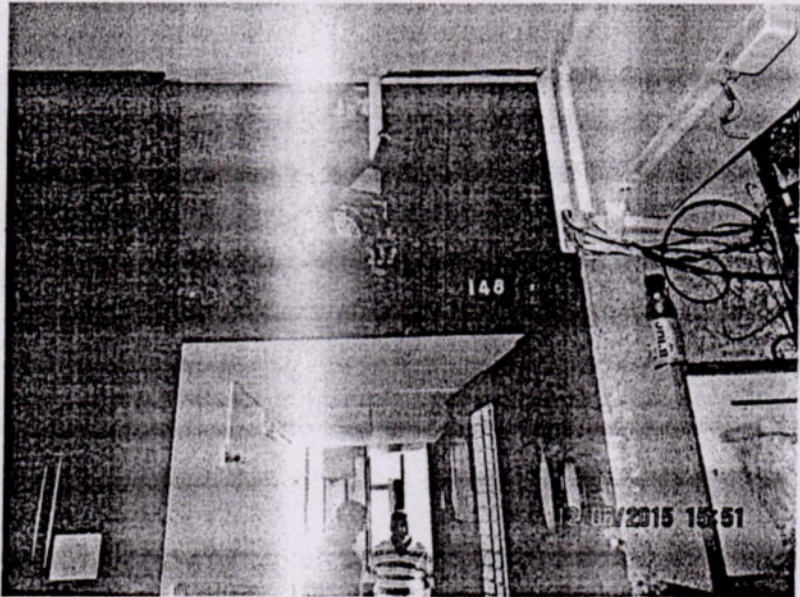
34 CONCLUSION :

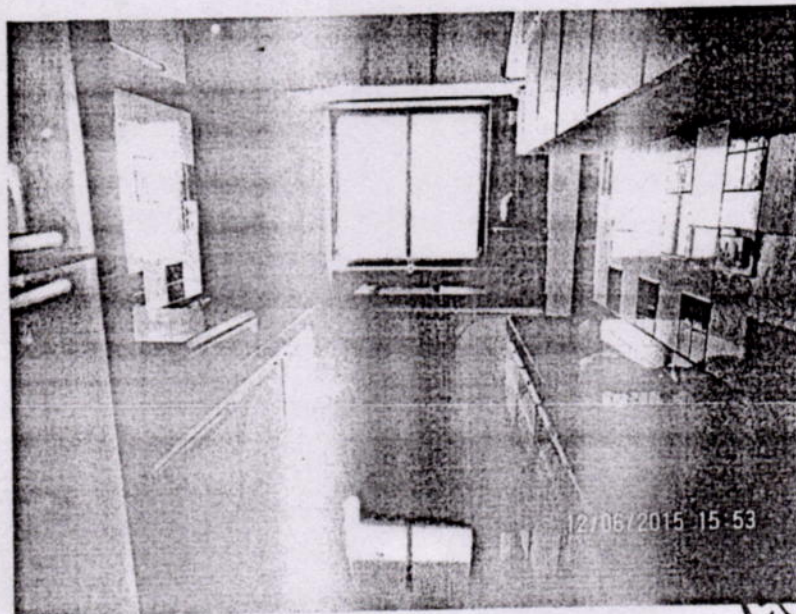
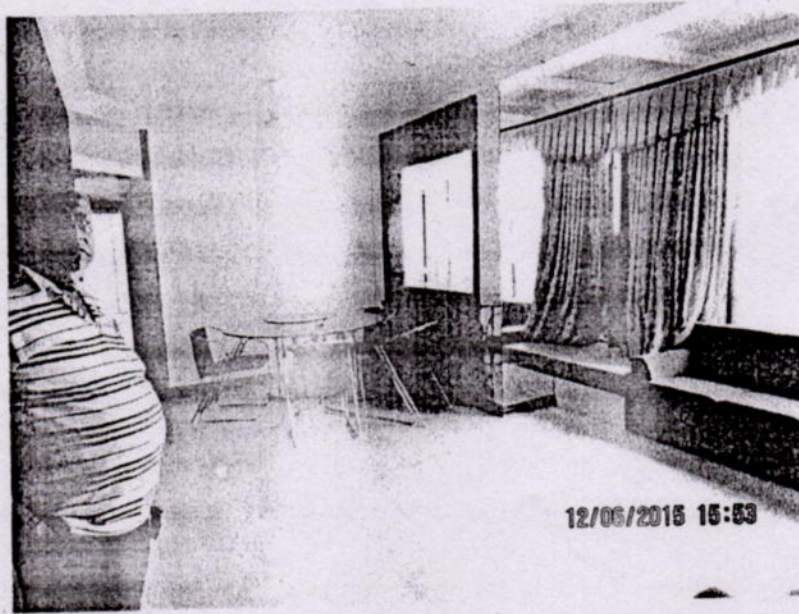
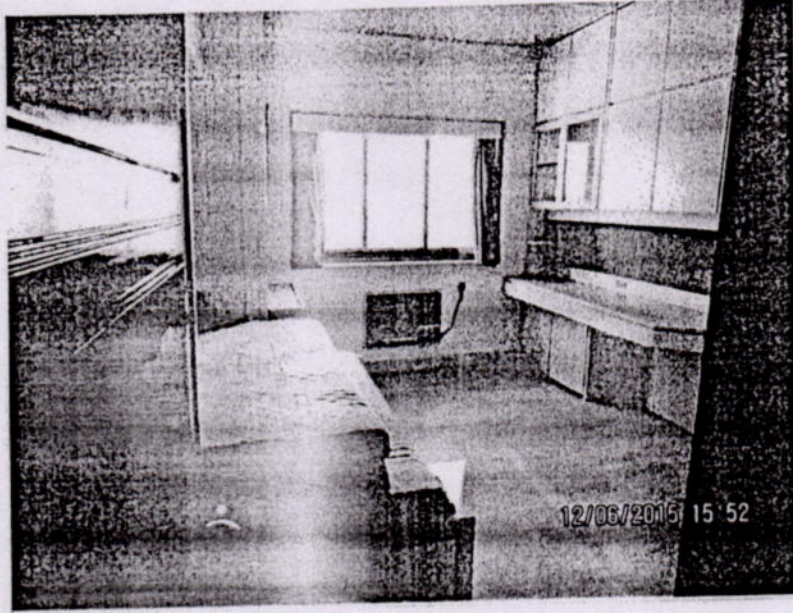
The Present Fair Market Value of Rs.6,63,00,000/- (Rupees Six crores sixty three lakhs only), Realisable Value of Rs.5,96,70,000/- (Rupees Five crores ninety six lakhs seventy thousand only, Distress Sale Value of Rs.5,30,40,000/- (Rupees Five crores thirty lakhs forty thousand only) and Insurance Value of Rs.22,44,000/- (Rupees Twenty two lakhs forty four thousand only) the Immovable Property (Residential Flat) as on 12/06/2015, i. e. date of valuation is quite fair and reasonable in our opinion. 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.



M. C. Punjwani

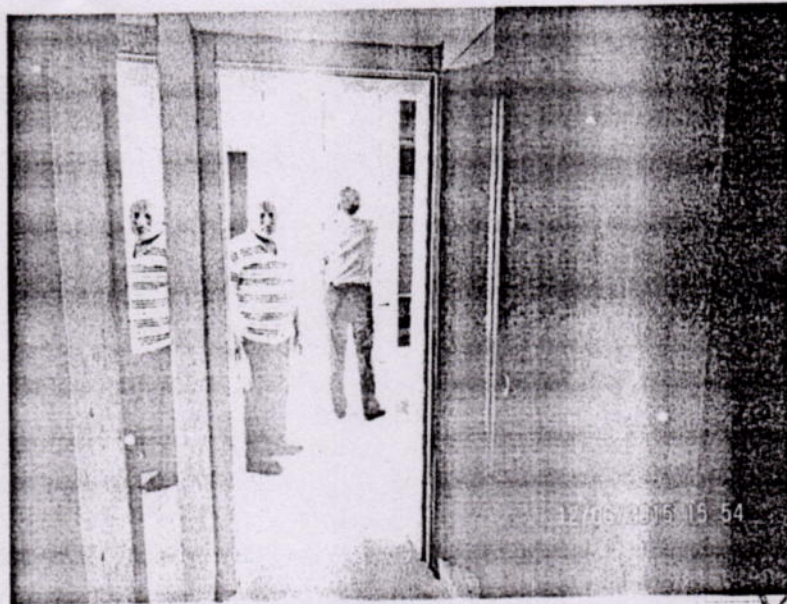
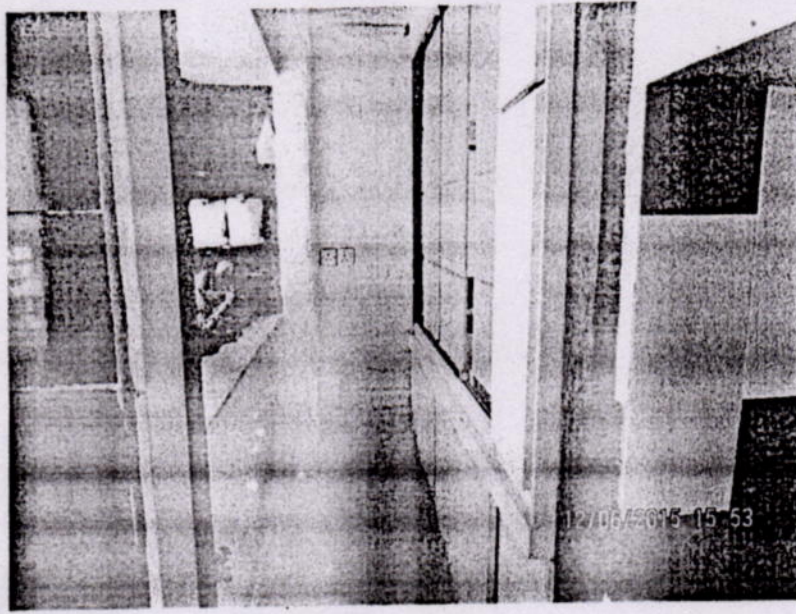
Signature of Registered Valuer

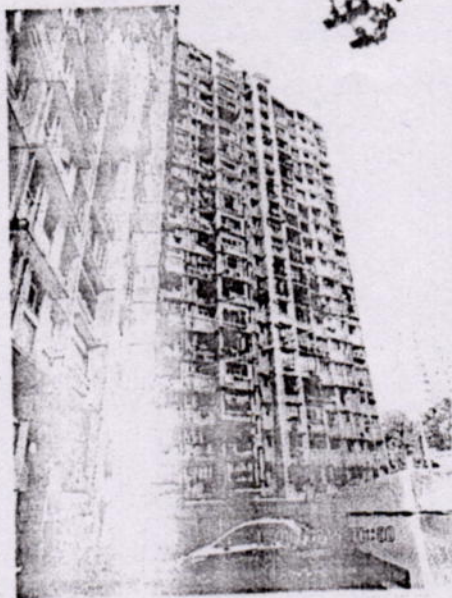
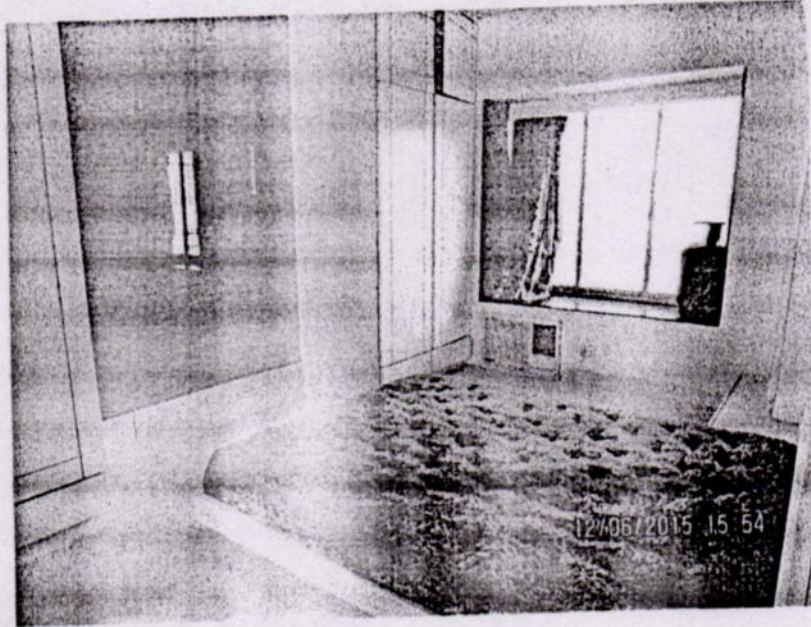






m.c.punjwani valuers





NAV SHANTI NAGAR CO-OP HOUSING SOCIETY LTD
9B NEEMAN SEA ROAD
MUMBAI 400 006

8017

REGISTRATION NO. : BOP/HSG/3279 OF 1971

Bill No. : 811

Name : MR PRAVIN H SHAH

Flat No. : 148

Bill for the Period 01/04/2015 to 30/06/2015

Bill Date : 01/04/2015

Sr.No.	Particulars	Amount Rs. P.
1	Municipal Tax	1707.00
2	Sinking Fund	130.00
3	Maintenance Charges	9080.00
4	Water Charges	132.00
Total Rs.		11049.00
Less : Rebate		0.00
		11049.00
Add : Dues		847.00
Add : Interest Arrear		44.00
Add : Interest on Dues		0.00
Grand Total		11940.00

(Rupees : Eleven Thousand Nine Hundred Forty Only.)

- Cheque drawn in favour of "NAV SHANTI NAGAR CO-OP HSG SOC LTD."
- Cash is not accepted in any circumstances.
- No rebate shall be given if there are any arrears. 20% rebate will be given on or before 30/04/2015.
- Rebate is not eligible on Municipal tax and Sinking fund.
- Municipal Tax on Capital value.
- This is a demand notice and treat as notice u/s 101 MSC Act.
- In case of any errors please inform within 15 days. We will not be able to provide any information after this period.
- Car parking at Owners risk.

For NAV SHANTI NAGAR CO-OP HOUSING SOCIETY LTD

RPande
MANAGER

801
08/501
Dt: 22/04/11
Rs 11940/-

& O. E.

NAV SHANTI NAGAR CO-OP HOUSING SOCIETY LTD
RECEIPT

No. : [641] Flat No. : 148 Date : 28/01/2015

Received with thanks from : MR PRAVIN H SHAH an amount of Rs.

9207.00 (Rupees Nine Thousand Two Hundred Seven Only.) By Cheque

No. 023975 Drawn on State Bank Of India Being amount received

against Bill 639 dated 01/01/2015

For NAV SHANTI NAGAR CO-OP HOUSING SOCIETY LTD

RPande
MANAGER

Subject to Realisation of Cheque