



Ref. No. AVSA/UBI/27274/2020

Date : 28.09.2020

**Format-A**

To,

**Union Bank of India, Bhat Bazar Branch, Mumbai.**

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

<b>I.</b>	<b>GENERAL</b>		
1.	Purpose for which the valuation is made		To assess the "Fair Market Value" of the said property on for the purpose of availing Bank Credit facilities from <b>Union Bank of India, Bhat Bazar Branch, Mumbai</b>
2.	a)	Date of inspection	: 26.09.2020
	b)	Date on which the valuation is made	: 28.09.2020
3.	List of documents produced for perusal		
	i) Property ownership document		: Copy agreement Dt. 15.09.2011
	ii) Soc. Maint Bill		: Bill no. 55822 dt. 01-07-2020
	iii) Electricity Bill		: Best Bill dt. 18.08.2020 Cons. No. 518-060-052*6 in the name of owner
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	<b>Mr.Dilip Vijayraj Parmar &amp; Mrs. Gunwanti Dilip Parmar</b> vide agreement dt. 15.09.2011 with vendors Swan Energy Limited & subsequent issue of Soc. Share Certificate No. AG/F/507 on 13.02.2014
5.	Brief description of the property (Including leasehold/freehold etc)	:	Flat No. F/1501, on the 15 <sup>th</sup> habitable floor, wing-F, along with 1 car parking, in the building known as "Ashoka Gardens" Co-op. Hsg.Ltd.,
6.	Location of property		
	a)	Plot No. / Survey No.	: Flat No. F/1501, on the 15 <sup>th</sup> habitable floor, wing-F, along with 1 car parking, in the building known as
	b)	Door No.	: "Ashoka Gardens" Co-op. Hsg.Ltd., Tokersey Jivraj
	c)	T. S. No. / Village	: Marg, On land bearing C.S.No.180,206,1/207,&2/207 of
	d)	Ward / Taluka	: Parel Division, Sewree (West),Mumbai City District.
	e)	Mandal / District	:



7.	Postal address of the property		Flat No. F/1501, 15 <sup>th</sup> habitable floor, wing-F, "Ashoka Gardens" Co-op. Hsg.Ltd., Tokersey Jivraj Marg, Sewree (West), Mumbai 400 015	
8.	City / Town	:	Mixed Area located within 1km distance from Sewree Railway Station	
	Residential Area	:		
	Commercial Area	:		
	Industrial Area	:		
9.	Classification of the area	:		
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Within the limits of MCGM	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	CC No. EEBPC/915/FA/A dt. 28.01.2005 validated upto 08.04.2009	
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	N.A.	
13	Boundaries of the property	:		
	North	:	By Dosti Flamingo Bldg	
	South	:	By Garden	
	East	:	By wing "E"	
	West	:	By Building	
14.1	Dimensions of the site	:	A	B
			As per the Deed	Actuals
	North	:	N.A.	
	South	:	N.A.	
	East	:	N.A.	
	West	:	-N.A.	
14.2	Latitude, Longitude and Coordinates of the site	:	18°59'43.21"N & 72°50'52.89"E Google Map attached	
15	Extent of the site	:		
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	Flat No. F/1501, 15 <sup>th</sup> habitable floor, admeasuring about <b>1,606sqft.(149.21sqmt.) Builtup Area</b> (as per Index-II) & about <b>1.280sqft. Carpet Area</b> Along with 1 car parking space	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owned & occupied by owners.	



<b>II.</b>	<b>CHARACTERISTICS OF THE SITE</b>		
1.	Classification of locality		Mixed Area
2.	Development of surrounding areas		Well Developed
3.	Possibility of frequent flooding / submerging		Not known
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		All civic amenities are available within 1km - 2km radius
5.	Level of land with topographical conditions		Flat land
6.	Shape of land		Rectangular
7.	Type of use to which it can be put		Residential premises
8.	Any usage restriction		--
9.	Is plot in town planning approved layout?		Yes
10.	Corner plot or intermittent plot?		Intermittent Plot
11.	Road facilities		Motor able road Provided
12.	Type of road available at present		Road @ more than 20ft width provided
13.	Width of road – is it below 20 ft. or more than 20 ft.		
14.	Is it a land – locked land?		No
15.	Water potentiality		As per regulations of MCGM
16.	Underground sewerage system		AS per regulations of MCGM
17.	Is power supply available at the site?		Yes BEST supply - Cons. No. 518-060-052*6 in the name of owner
18.	Advantage of the site		
	1.		N.A.
	2.		N.A.
19.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)		N.A.
	1.		--
	2.		--



<b>Part – A (Valuation of land)</b>			
1.	Size of plot		--
	North & South		N.A.
	East & West		N.A.
2.	Total extent of the plot		Flat No. F/1501, 15 <sup>th</sup> habitable floor, admeasuring about <b>1,606sqft.(149.21sqmt.)</b> ( Land Component )
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)		@ ₹ Rs.45,500/sqft. is considered for Land Component
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		Property of M/s. Swan Mill. Zone No.11/84D, Parel-Sewri division, Residential : ₹ 3,40,960/- R.R. Copy Attached.
5.	Assessed / adopted rate of valuation		₹ 45,500/sqft. (Land Component).
6.	Estimated value of land		1,606sqft X ₹ 45,500/sqft = ₹ 7,30,73,000/-
<b>Part – B (Valuation of Building)</b>			
1.	Technical details of the building		<p>The said property comprises Residential premises on the 15<sup>th</sup> habitable floor, in Basement + Ground + 3Level Podiums + 23 upper Levels R.C.C. framed Building, with total 4nos. Lifts, having adequate floor height.</p> <p>The premises is provided with Italian Marble flooring. The Brick masonry walls plastered and painted on both sides have been provided with wooden frame flush doors &amp; safety gate and aluminium frame glazed windows for proper light and ventilation.</p> <p>About 8 - 9 years old, Residual Life : about 50 years with Proper Maintenance</p> <p>Basement + Ground + 3Level Podiums + 23 upper Levels with total 4nos. Lifts having adequate floor height</p> <p>Flat No. F/1501, 15th habitable floor, admeasuring about <b>1,606sqft.(149.21sqmt.)</b></p> <p><b>Builtup Area</b> Satisfactory</p> <p>Satisfactory Good</p>
	a)	Type of Building (Residential / Commercial / Industrial)	
	b)	Type of construction (Load bearing / RCC / Steel Framed)	
	c)	Year of construction	
	d)	Number of floors and height of each floor including basement, if any	
	e)	Plinth area floor-wise	
	f)	Condition of the building	
	i)	Exterior – Excellent, Good, Normal, Poor	
	ii)	Interior - Excellent, Good, Normal, Poor	
	g)	Date of issue and validity of layout of approved map / plan	
h)	Approved map / plan issuing authority		
i)	Whether genuineness or authenticity of approved map / plan is verified		
j)	Any other comments by our empanelled valuers on authentic of approved plan	Nil	



**Specifications of construction (floor-wise) in respect of**

S. No.	Description	Ground floor	Other floors
1.	Foundation	<p>The said property comprises Residential premises on the 15<sup>th</sup> habitable floor, in Basement + Ground + 3Level Podiums + 23 upper Levels R.C.C. framed Building with total 4nos. Lifts , having adequate floor height.</p> <p>The premises is provided with Italian marble flooring. The Brick masonry walls plastered and painted on both sides have been provided with sufficient no. of wooden frame flush doors &amp; safety gate and aluminium frame glazed windows for proper light and ventilation</p> <p>Flat roof Connected to Public Sewer Lines</p>	
2.	Basement		
3.	Superstructure		
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)		
5.	RCC works		
6.	Plastering		
7.	Flooring, Skirting, dadoing		
8.	Special finish as marble, granite, wooden paneling, grills, etc.		
9.	Roofing including weather proof course		
10.	Drainage Connected		
No.	Description	Ground floor	Other floors
2.	Compound wall	:	Provided
	Height	:	
	Length	:	
	Type of construction	:	
3.	Electrical installation		
	Type of wiring	:	Concealed
	Class of fittings (superior / ordinary / poor)	:	superior
	Number of light points	:	Provided adequately
	Fan points	:	
	Spare plug points	:	
	Any other item	:	
4.	Plumbing installation		
	a) No. of water closets and their type	:	Provided adequately
	b) No. of wash basins	:	
	c) No. of urinals	:	
	d) No. of bath tubs	:	
	e) Water meter, taps, etc.	:	
	f) Any other fixtures	:	



**Details of valuation**

'A'	Flat No. F/1501, 15 <sup>th</sup> habitable floor, land component admeasuring about <b>1,606sqft. (149.21sqmt.)</b> @ ₹ 45,500/sqft	₹ 7,30,73,000/-
'B'	Flat No. F/1501, 15 <sup>th</sup> habitable floor, building component admeasuring about <b>1,606sqft. (149.21sqmt.)</b> @ ₹ 2,000/sqft.	₹ 32,12,000/-
	Total	₹ 7,62,85,000/-

**Part C- (Extra Items)**

**(Amount in ₹)**

1.	Portico	:	--
2.	Ornamental front door	:	
3.	Sit out/ Verandah with steel grills	:	
4.	Overhead water tank	:	
5.	Extra steel/ collapsible gates	:	
	<b>Total</b>	:	

**Part D- (Amenities)**

**(Amount in ₹)**

1.	Wardrobes	:	Included in above rate
2.	Glazed tiles	:	
3.	Extra sinks and bath tub	:	
4.	Marble / ceramic tiles flooring	:	
5.	Interior decorations	:	
6.	Architectural elevation works	:	
7.	Paneling works	:	
8.	Aluminum works	:	
9.	Aluminum hand rails	:	
10.	False ceiling	:	
	<b>Total</b>	:	

**Part E- (Miscellaneous)**

**(Amount in ₹)**

1.	Separate toilet room	:	--
2.	Separate lumber room	:	
3.	Separate water tank/ sump	:	
4.	Trees, gardening	:	
	<b>Total</b>	:	

**Part F- (Services)**

**(Amount in ₹)**

1.	Water supply arrangements	:	--
2.	Drainage arrangements	:	
3.	Compound wall	:	
4.	C. B. deposits, fittings etc.	:	
5.	Pavement	:	
	<b>Total</b>	:	

**Total abstract of the entire property**

Part- A	Land	:	₹ 7,30,73,000/-
Part- B	Building	:	₹ 32,12,000/-
Part- C	Extra Items	:	
Part- D	Amenities	:	
Part- E	Miscellaneous	:	
Part- F	Services	:	
	<b>Total</b>	:	₹ 7,62,85,000/-



*(Handwritten Signature)*

The “Fair Market Value” of the said property has thus been assessed based on local enquires using “Market Value” method & taking into account the factors mentioned as above and briefly listed below:

- A) Extent and Survey Number.
- B) Location, accessibility, distance from the Centre of the town.
- C) Developments – infrastructural facilities etc.
- D) Market value of land - as estimated by local enquiries
- E) Building - type of construction, age, future life, depreciation etc.
- F) Dues/Outgoings - Details not available

The “Fair Market Value” of the said property has been worked out as under:

Flat No. F/1501, 15 <sup>th</sup> habitable floor, land component admeasuring about <b>1,606sqft. (149.21sqmt.)</b>	@ ₹ 24,000/sqft.	₹ 7,30,73,000/-
Flat No. F/1501, 15th habitable floor, Building component admeasuring about <b>1,606sqft. (149.21sqmt.)</b>	@ ₹ 1,000/sqft.	₹ 32,12,000/-
	Total	₹ 7,62,85,000/-
	Say,	₹ <b><u>7,62,75,000/-</u></b>

Therefore, to the best of our knowledge and belief, the “Fair Market Value” of the said property is **₹ 7,62,75,000/- (Rupees seven crores sixty two lakhs & seventy five thousand only)** and “Realisable Value” of the said property is **₹ 6,86,50,000/- (Rupees six crores eighty six lakhs & fifty thousand only)** and the “Forced Sale Value” of the said property is **₹ 6,10,25,000/- (Rupees six crores ten lakhs & twenty five thousand only)** and the “Insurable Value” (Reinstatement Value of the structure) is **₹ 32,50,000/- (Rupees thirty two lakhs & fifty thousand only)** as on the date of visit (26.09.2020) and the same may be considered to be true and fair.



Place: Mumbai  
Date: 28.09.2020

Signature  
(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_ on \_\_\_\_\_. We are satisfied that the fair and reasonable market value of the property is ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_ only).

Signature  
(Name of the Branch Manager with Official seal)

Date:

Sr. No.	Particulars	Valuer Comment
1	Background information of the Asset being valued	Flat No. F/1501, on the 15 <sup>th</sup> habitable floor, wing-F, along with 1 car parking, in the building known as "Ashoka Gardens" Co-op. Hsg.Ltd., Tokersey Jivraj Marg, On land bearing C.S.No.180,206,1/207,&2/207 of Parel Division, Sewree (West),Mumbai 400 015
2	Purpose of valuation and appointing authority	To assess the "Fair Market Value" of the said property for the purpose of availing Bank Credit facilities from <b>Union Bank of India, Bhat Bazar Branch, Mumbai</b>
3	Identity of the Valuer and any other experts involved in the valuation	A. V. Shetty & Associates, 103- Navin Asha, 1 <sup>st</sup> Floor, Dadasaheb Phalke Marg, Dadar (East), Mumbai 400 014
4	Disclosure of Valuer interest or conflicts if any	No interest of whatsoever nature in the property under reference which being valued
5	Date of appointment, valuation date and Report date	Visit dt. <b>26.09.2020</b> & Report dated <b>28.09.2020</b>
6	Inspections and / or investigations undertaken	Site visit, Local enquiries in and around the premises valued & public domain (Internet)
7	Nature & sources of the information used or relied upon	Documents provided by the Clients / Bank & our own investigations & Market Research
8	Procedures adopted in carrying out the valuation and valuation standards followed	Fair market Value is assessed based on local enquires using "Market Value" method is considered for valuation
9	Restrictions on use of the property, if any	Residential Premises
10	Major factors that were taken into account during the valuation	Type of the structure, amenities provided, within distance from the nearest Railway Station in the locality and the infrastructural facilities available
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by Valuer, which shall not be for the limiting his responsibility for the valuation report	As per the Assumptions and Limiting Conditions mentioned hereinabove



Date: 28.09.2020  
Place: Mumbai

Signature  
(Name of the Approved Valuer and Seal of the Firm / Company)

**Format - E**  
**Declaration from Valuers**

I hereby declare that:

- a) The information furnished in my valuation report dated **28.09.2020** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b) I have no direct or indirect interest in the property valued.
- c) I / my Associate have personally inspected the property on **26.09.2020** & the work is not sub-contracted to any other Valuer and carried out by myself.
- a) I have not been convicted or any offence and sentenced to a term of imprisonment.
- b) I have not been found guilty of misconduct in my professional capacity.
- c) I have read the Handbook on Policy, Standards and Procedure for Real Estate Valuation 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part – B of the above Handbook to the best of my ability.
- d) I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- e) I abide by the Model Code of Conduct for empanelment of Valuer in the Bank. (Annexure III-A signed copy of same to be taken and kept along with this declaration).
- f) I am registered under Section 34AB of the Wealth Tax Act, 1957.
- g) I am the proprietor / partner / authorised official of the firm / company, who is competent to sign this valuation report.
- h) Further, I hereby provide the following information :



## RR Rate

**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
**वाजारमूल्य दर पत्रक**

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Year: 2020/2021

Selected District: मुंबई(मेल)      Select Village: परळ,शिवडी विव्हीजन

Search By:  Survey No    Location

Select	उपविभाग	बुनी बमीन	निवासी सदनिका	अंफ्रीस	दुकाने	अंबोपिक	एकक (रि.स.)
SurveyNo	11/84C -रस्ता : केरवाई बाडीवा मार्ग - वी. डी. अंबेकर मार्गापासून रवी अहमद किडवाई मार्गापर्यंत	90980	188520	219900	283800	198170	चौरस मीटर
SurveyNo	11/84D-धुबाण:ये. स्वॉन मिल्स मधील मिळकती.	145630	340960	385480	433500	340960	चौरस मीटर
SurveyNo	11/84E-धुबाण: पुर्वेस हार्बर रेल्वे लाईन, पश्चिमेस शिवडी क्रॉस रोड गामधील खाली दर्जिलेल्या मिळकती.	83690	188530	219700	283400	188530	चौरस मीटर
SurveyNo	11/84F-धुबाण: L & T चे फ्लिन्ट वे प्लिन	111920	240020	270870	311900	240020	चौरस मीटर
SurveyNo	11/84 -धुबाण: पुर्वेस अरीस्टर नाथ पै मार्ग, टि. विठराव मार्ग, रवी अहमद किडवाई मार्ग, पश्चिमेस वी.डी.अंबेकर मार्ग,उत्तरेस केरवाई बाडीवा मार्ग गामधील धुबाण.	87490	210450	233610	254670	210450	चौरस मीटर
1234							

Survey Number: 1/207, 2/207, 180, 188, 206, 208









# बृहन्मुंबई विद्युत पुरवठा आणि परिवहन उपक्रम (बृहन्मुंबई महानगरपालिका)

बेस्ट भवन, पो.बॉ.नं. १९२, बेस्ट मार्ग, कुलाबा, मुंबई - ४०० ००१

Ashoka -1561

Ward Office Address:

Customer Care 'F/S' Ward, S.E.S & T  
Undertaking, New Ancillary Bldg, 3rd  
Floor, Opp Ambedkar College, Wadala, Mumbai  
400011. TelNo-2411819/2412759

Name : DILIP VIJAYRAJ PARMAR & GUNAWANTI D PARMAR	Bill For : Aug-2020	Date of Bill : 18/08/2020	Invoice No. : 008518060052
	Book Folio No. : 518060	Consumer No. : 518-060-052*6	
Billing Address : SANJAY CHEMICAL (INDIA) PVT LTD. G-1, FLOOR-5th, KANMOOR HOUSECONDOMINIUM, 281/87 NARIS NATH STREET, MASJID, M-400009.	Cycle : 11	C.A.No. : 2247519	
	Type of Supply : 3P	Bill Period : 08/07/2020 -	
Power Supply Address : F-1501, FLOOR-15, PLOT-180/188, F, ASHOK GARDEN TOWER 2, TOKERSEY JIVRAJ ROAD, SWAN MILL COMPOUND, SEWREE, MUMBAI-400015	Service No : 2003670-X-S1	05/08/2020	
	Installation No. : 2148760	Tariff : LT I B	
	Sanctioned Load : 25.820 KW	Category : RESIDENTIAL	
	Security Deposit : 2500.00	Ward : FS	
	Last Payment Received ₹ 34140.00	Last Payment Received Date 26/07/2020	

Current Bill Amount ₹	Fast Dues ₹	Due Date *	Bill Amount Before Due Date ₹	Bill Amount After Due Date ₹ **
8546.45	6.27	10/09/2020	8550.00	8661

\* Due date valid only for current bill amount \*\* Interest will be levied on arrears as applicable

Important Contact Details	Fuse Control/Off Supply 24114242 8828871641	Billing Complaints 24111819/24127599	Electricity Theft/ Unauthorised use North-24194578	Fault Control 24146611	For Street Lighting Complaints 8291653232 / 8657491118
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**Internal Grievances Redressal Cell**  
Assistant Admin. Manager, Customer  
Care 'F/S' Ward, New Ancillary  
Bldg, 3rd Floor, Wadala Depot,  
Opp. Ambedkar College, Wadala,  
Mumbai-400031. TelNo -  
24116334, 24127599; Ext-764  
Email : igccfsward@bestundertaking.com

**Consumer Grievances Redressal  
Forum**  
Ground Floor, Multistoried Annex  
Bldg, Accomodation Road, Colaba,  
Mumbai - 400001  
Visit : www.cgrfbest.org.in  
Email : decgrf@bestundertaking.com

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Bar Graph Unit kWh Month  
Meter No - M186358

1147	Jul-20
682	Jun-20
682	May-20
682	Apr-20
682	Mar-20
504	Feb-20
548	Jan-20
686	Dec-19
1149	Nov-19
847	Oct-19
968	Sep-19

Units Consumed	KWH
Aug-20	857
Aug-19	916

**Bill Collection Centers in your area**  
Reay Road : Best Officers Quarters, Mazgaon, Mumbai 400 010  
Lalbaug : Near Lalbaug Market, Dr. Ambedkar Road, Mumbai -400012  
Sewree : Sewree Bus Station  
Supanbaug : Best Officers Quarters, Parsi, Mumbai 400012

This Electric Bill is issued for electricity used and may not be treated as proof for other



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## TAX INVOICE

### ASHOK GARDENS CO OPERATIVE HOUSING SOCIETY LTD.

C/S NO. 180,188,206,1/207,2/207, Tokersi Jivraj Road, Sewree,,Mumbai,Maharashtra-400015  
Phone : 02224181446

Society Reg No : MUM/WF/S/HSG/TC/9212/2013 | PAN : AADAA1544M  
GSTIN : 27AADAA 1544M1ZR

Invoice No : 55822

Invoice Date: 01-07-2020

Due Date: 31-07-2020

Bill Period : Jul-Aug-Sep 2020

#### Bill To : F 1501

Kind Attn. : Mr. Dilip Vijayraj Parmar & Mrs. Gunwanti Dilip Parmar

Income Accounts	Rate/Comments	HSN/SAC	Amount
Common Electricity Charges <small>GST Applied</small>	₹2000.00/month x 3 months	999599	6,000.00
Waste Management Charges for STP Plant <small>GST Applied</small>	1835 sq.ft x ₹0.70 per sq.ft/month x 3 months	999598	3,854.00
Sinking Fund	1835 sq.ft x ₹0.50 per sq.ft/month x 3 months		2,753.00
Service Charges Collection <small>GST Applied</small>	₹800.00/month x 3 months	999599	2,400.00
Lift Maintenance Collection <small>GST Applied</small>	₹775.00/month x 3 months	999598	2,325.00
Club House Charges <small>GST Applied</small>	Owner - ₹500.00/month x 3	999598	1,500.00
Common Area Property Tax Collection	404.00 Flat Specific Amount /month x 3		1,212.00
Parking Charges for Car <small>GST Applied</small>	1.00 Parking Slot Type 1 x ₹250/month x 3	999599	750.00
Insurance Charges Collection <small>GST Applied</small>	1835 sq.ft x ₹0.12 per sq.ft/month x 3 months	999598	661.00
Repair & Maintenance Fund <small>GST Applied</small>	1835 sq.ft x ₹0.10 per sq.ft/month x 3 months	999598	551.00
Water Charges Collection	19 Water Inlets x ₹5/month x 3		285.00
Deposit for Contingent Major Repair Fund	1835 sq.ft x ₹0.05 per sq.ft/month x 3 months		275.00
Cultural Fund <small>GST Applied</small>	₹10.00/month x 3 months	999599	30.00
Education Fund Collection <small>GST Applied</small>	₹10.00/month x 3 months	999599	30.00
Late Payment Interest <small>GST Applied</small>	21.00% Simple Interest	999599	343.00
Output State GST	State GST of 9%		1,660.00
Output Central GST	Central GST of 9%		1,660.00
<b>Current Bill Total</b>			<b>₹26,289.00</b>
<b>Payable</b>			<b>₹26,289.00</b>
Twenty-Six Thousand Two Hundred and Eighty-Nine			

