

Navjivan Consultancy Services Private Ltd.

(Techno-Financial Advisor, Corporate and Valuation Services Company)
CIN -U67190MH2000PTC125736

Valuation Report

IMMOVABLE PROPERTY

(RESIDENTIAL FLAT)

OWNED BY

MR. MADHAVDAS LAXMICHAND WANVARI.

AT

**FLAT NO. 701, SEVENTH FLOOR, NAV PALMYRA C.H.S. LTD.,
PLOT NO. 593 B, 21ST ROAD, KHAR PALI ROAD, BANDRA WEST,
MUMBAI - 400 050.**

AS INSTRUCTED BY

CENTRAL BANK OF INDIA – (NARIMAN POINT BRANCH)

Panel Valuer: -M/s Navjivan Consultancy Services Pvt Ltd.

(Techno-Financial Advisor, Corporate and Valuation Services Company)

Mumbai Office:-

**103 Maple, Tower 2, Runwal Greens, Mulund Link Road, Near Fortis
Hospital, Nahur, Mulund West, Pin Code -400 078.**

Phone-No-0251-2315834/9820135632/7588508766

Email:-navjivanconsultancy@gmail.com

Branches At:-Kalyan.

HEAD OFFICE

02, Dwarkadas Vithaldas Thakkar Bldg. Opp. Post Office, Old Station Road, Kalyan (W) 421 301 .

Ph No. (0251) 2315834 , 9820135632 / 7588508766 / 8976093701 / 7588357154

Email :- navjivanconsultancy@gmail.com

BRANCHES at : Ghatkopar . Borivalli. Vashi & Pune .

NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2000PTC125736

Ref No: NCSPL/CBI/16/08-22

I SUMMARY OF VALUATION REPORT OF
IMMOVABLE PROPERTY
(RESIDENTIAL FLAT)
OWNED BY

MR. MADHAVDAS LAXMICHAND WANVARI.

AT

FLAT NO. 701, SEVENTH FLOOR, NAV PALMYRA C.H.S. LTD.,
PLOT NO. 593 B, 21ST ROAD, KHAR PALI ROAD, BANDRA WEST,
MUMBAI - 400 050.

AS INSTRUCTED BY
CENTRAL BANK OF INDIA - (NARIMAN POINT BRANCH)

Description	Present Fair Market Value as on 01/09/2022	Net Realizable Value(NRV) as on 01/09/2022	Distress Sale Value as on 01/09/2022
Residential:- Flat No. 701, Seventh Floor, Nav Palmyra C. H. S. Ltd., Plot No. 593 B, 21st Road, Khar Pali Road, Bandra West, Mumbai- 400 050.	Rs.3,94,70,000/-	Rs.3,55,23,000/-	Rs.3,15,76,000/-
	Rs.3,94,70,000/-	Rs.3,55,23,000/-	Rs.3,15,76,000/-

TOTAL PRESENT FAIR MARKET VALUE: Rs.3,94,70,000/- of Residential Flat No. 701, 7th floor as on 01/09/2022 (RUPEES THREE CRORES NINETY FOUR LAKHS THOUSANDS ONLY).

For Navjivan Consultancy Services Pvt Ltd

DIRECTOR/AUTH. SIGN.
(Approved Valuer of CBI)

2

202, Dwarkadas Vithaldas Thakkar Bldg. Opp. Post Office, Old Station Road, Kalyan (M) - 421301.
Ph. No. (O) 0251-2315834, (M), 8976093701, 8767606667 Email: navjivanconsultancy@gmail.com
Branches At: Ghatkopar, Borivali, Navi Mumbai, Pune



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2000PTC125736

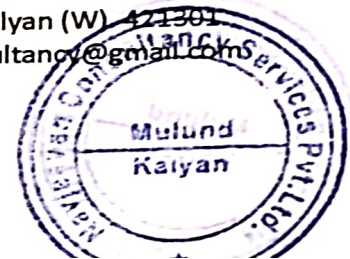
TO,
CENTRAL BANK OF INDIA (NARIMAN POINT BRANCH)
VALUATION REPORT (RESIDENTIAL FLAT)

I		General
1.		Purpose for which the valuation is made : To ascertain the Fair Market Value as on date of property for Non Residential purpose -Renewal Proposal with Central Bank Of India (Nariman Point Branch).
2.	a)	Date of Inspection : 05/08/2022
	b)	Date on which the valuation is made : 01/09/2022
	c)	Person/s accompany/ available at site at the time of visit/ inspection/ valuation. : Mr. Mahesh Wanvari
3.		List of documents produced for perusal
	i.	As per telephonic instructions dated 05/08/2022 from Chief Manager, Central Bank of India (Nariman Point Branch) advising us for submission of valuation report in present case. : We have relied on documents provided by the Central Bank of India Nariman Point Branch presume the same to be authentic & true.
	ii.	Copy of Agreement for Permanent Alternate Accommodation Dt. 7 th November 2014 executed between M/s. Patel Realty India Limited, A Company, ("the Developer") of the One Part AND Nav Palmyra Co. Op. HSG. SOC. LTD. ("the Society") of the Second Part AND Flat No.



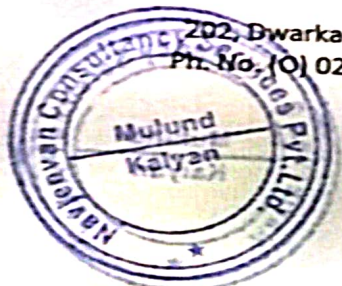
NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2000PTC125736

	20, Nav Palmyra 593-B, 21st Road, ("the Member/s") of the Third Part AND Mr. Madhavdas L Wanvari. ("the Party") of the Other Part.	
iii.	Copy of Possession Letter Dt. 31 st December 2018.	
iv.	Copy of Electricity Bill No. 101504495706, Dated 06/07/2022, issued by Adani Electricity in the name of Mr. Madhavdas L Wanvari.	
v.	Completion: - The said building has received full occupation (OC) no. CHE/WS/0627/H/337(NE W) 29/12/2018 by Executive Engineer, Mumbai.	
vi.	Copy of Society maintenance Bill No. 1075, issued by NAV PALMYRA C. H. S. Ltd., in the name of Mr. Madhavdas L Wanvari.	
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)	<p>Name of Owner-</p> <p>The Property as reported is owned by:</p> <p>Mr. Madhavdas L Wanvari.</p> <p>Address of the property: Flat No. 701, Seventh Floor, Nav Palmyra CHS. Ltd., Plot No. 593 B, 21st Road, Khar Pali Road, Bandra West, Mumbai- 400 050.</p>



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
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		Share of each owner in case of ownership-: Single Ownership
5.	Brief description of the property	<p>: The Present Property valuation is in the form of Residential Flat consists of 1 B 1 Master Bedroom with attached bath & WC, +1 Bed Room + Kitchen + WC + Bath (Flat No. 701) situated on seventh floor of residential building known as "NAV PALM C. H. S. Ltd." (Society Registration No. BOM/ HSG-16671 OF 68).</p> <p>The said building is constructed on Plot No. 593-B, of T.P.S. III, Bandra and CTS No. F/1/B of village Bandra, Taluka Andheri in registration Sub- District of Bandra and within the limits Brihanmumbai Mahanagarपालिका Mumbai.</p> <p>The said property is situated in High class locality in residential cum commercial area.</p> <p>The residential building consists of Stilt plus Ground + Twelve Upper Floor with Lift Facility.</p> <p>The Building is having RCC frame structure with foundations, footings, slabs, staircase & overhead and underground water storage tank all in RCC with 9ft height from floor level to ceiling.</p>



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
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The Present Property mainly consists of following Units -

Units -	Approx. (Fts.)		Area Sq. Fts.
	L	Z W	
Hall	19.5	15.3	298.50
Bedroom + Kitchen	23.0	11.10	255.30
M. Bedroom attached	12.0	7.0	84.00
Bath & WC	4.6	7.9	36.34
Common WC Bath	11.2	4.0	44.80
Passage	10.10	3.4	24.34
Total	Approx area		753.13
			Sq.Ft.

The above dimensions are approximate & as measured at site during our site visit.

7.	Location of property	
a)	Plot No. / Survey No.	: Plot bearing CTS No. F/1/B, Plot No. 593-B, of T.P.S. III.
b)	Door No.	: Flat No. 701, Seventh Floor.
c)	T.S. No. / Village	: CTS No. F/1/B
d)	Ward / Taluka	: Andheri.
e)	Mandal / District	: Mumbai.
8.	Postal address of the property	: Flat No. 701, Seventh Floor, Nav Palmyra CHS. Ltd., Plot No. 593 B, 21st Road, Khar Pali Road, Bandra West, Mumbai- 400 050.
9.	City / Town	: City- Bandra West.

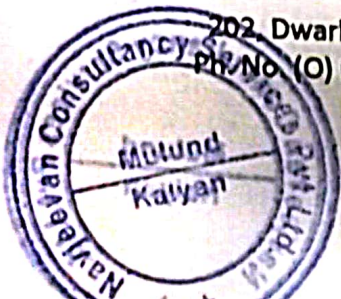


17.	whether occupied by the tenant? If occupied by tenant since how long? Rent received per month.	
II	APARTMENT BUILDING	
Sr No	Description	Remarks
1.	Nature of the apartment	: (2BHK) residential flat situated on the Seventh floor of Stilt plus Ground + Twelve Upper Floor
2.	Location	
	C.T.S. No.	: CTS No. F/1/B, Plot No. 593-B, of T.P.S. III.
	Block No.	: Flat No. 701, Seventh Floor.
	Ward No.	: Village No/Zone No. 25/155.
	Village/ Municipality /Corporation	: Within the limits of Brihan Mumbai Mahanagarpalika, Mumbai.
	Door No., Street or Road (Pin Code)	: Flat No. 701, Seventh Floor, Nav Palmyra CHS. Ltd., Plot No. 593 B, 21st Road, Khar Pali Road, Bandra West, Mumbai- 400 050.
3.	Description of the locality Residential / Commercial / Mixed	: Mixed.
4.	Year of Construction	: As reported by borrower, the said building is constructed in the Year 2018 or thereabout.
5.	Number of floors	: Stilt Plus Twelve Upper floor.
6.	Type of structure	: R CC Frame Structure.
7.	Quality of Construction	: Good.
8.	Appearance of the Building	: Good.
9.	Maintenance of the Building	: Good. The building is maintained neatly under normal circumstances



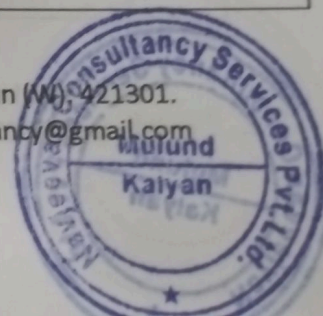
NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2000PTC125736

		with proper & regular repairs & maintenance etc by society.
I	Facilities available	:
	Lift	: Yes. (Two Lift)
	Protected Water Supply	: Yes.
	Underground Sewerage	: Yes.
	Car Parking – Open / Covered	: Yes. Covered Parking.
	Is Compound wall existing?	: Yes.
	Is pavement laid around the Building?	: Yes.
III	FLAT	
1.	The floor in which the flat is situated	: Seventh Floor.
2.	Door No. of the flat	: Flat No. 701, Seventh Floor.
3.	Specifications of the flat	:
	Roof	: R C C Slab.
	Flooring	: Marble flooring in all rooms. The Bath & WC are provided with Ceramic tiles flooring as base & dado glazed tiles up to full height.
	Kitchen	: The Kitchen is Converted to bedroom.
	Doors	: Main entrance door of flush type with solid wooden frame and fitted with fittings, fixtures and accessories. Additional safety door is provided.
	Windows	: Three track powder coated aluminum sliding windows frames and glass shutters in all rooms.
	Fittings	: Normal.
	Finishing	: Normal.

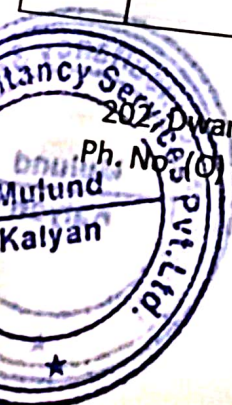


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CIN: U67190MH2000PTC125736

Special amenities	: The Property is provided with amenities such as Lift, Pipe gas connection, Entrance Lobby, CCTV Camera, Fitness Center,, Swimming pool, Ample stilt / open parking space available for two/ four wheeler vehicles, 24 X 7 watch & ward facility, Huge Steel Main Gate at entrance of the building, Compound wall all around the building.
4. House Tax	: The Property Tax amount is to be paid by the Property Owner.
Assessment Number	The Property tax details are available with borrower. The borrower had agreed to submit these details directly to bank authority.
Tax paid in the name of	
Tax amount	
5. Electricity Service connection No.	: Electricity Bill No. 101504495706 Mr. Madhavadas L Wanvari.
Meter Card is in the name of	:
6. How is the maintenance of the flat?	: Normal.
7. Sale Deed executed in the name of	: Agreement for Permanent Alternate Accommodation Dt. 7 th November 2014 executed between M/s. Patel Realty India Limited, A Company, ("the Developer") of the One Part AND Nav Palmyra Co. Op. HSG. SOC. LTD. ("the Society") of the Second Part AND Flat No. 20, Nav Palmyra 593-B, 21st Road, ("the Member/s") of the Third Part AND Mr. Madhavadas L Wanvari. ("the Party") of the Other Part.

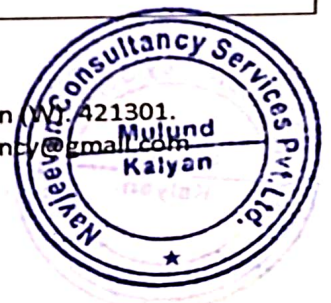


8.	What is the undivided area of land as per Sale Deed?	: Undivided share of land proportionate to the super built up area of the flats own by the property owner. The common land is enjoyed by different flat owners everybody together in an apartment building. No individual can claim any portion of the land as his own. The land is undivided and co- Owned.
9.	What is the plinth area of the flat?	: Carpet Area :- 669 Sq.ft. (62.15 Sq. Mtrs)
10.	What is the floor space index (app.)	: Permissible FSI as per D.C. Rules of Local Competent Authority.
11.	What is the Carpet Area /Built Up Area of the flat?	: Carpet Area :- 669 Sq.ft. (62.15 Sq. Mtrs)
12.	Is it Posh / I Class / Medium / Ordinary?	: I Class.
13.	Is it being used for Residential or Commercial purpose?	: The Property under Valuation is Residential Flat & it is restricted for Residential use only.
14.	Is it Owner-occupied or let out?	: Owner Occupied.
15.	If rented, what is the monthly rent?	: N.A.
IV MARKETABILITY		
	How is the marketability?	: The area is well developed & having basic infrastructure facilities & services like Water



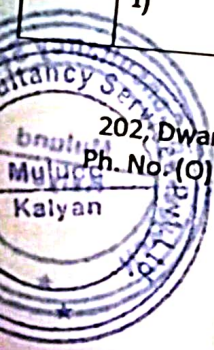
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		<p>supply, electricity, sewage & street lighting, and other Public service etc.</p> <p>Civic amenities such as Schools, Colleges, Markets, Temple, Banks, Shops, & Hospitals etc. are available within 5 to 10 Minutes distance from the property.</p> <p>The Property is situated at approx 2 to 3 Kms from Bandra and Khar road (West) railway Station.</p> <p>Transportation means such as Best buses & private taxies & rickshaw available.</p> <p>The area is well connected to all parts of Maharashtra & Gujarat State by good network of Roads & Railways.</p>
	<p>What are the factors favoring for an extra Potential Value?</p>	<p>: New High rise tower in surrounding area.</p>
	<p>Any negative factors are observed which affect the market value in general?</p>	<p>: -</p>
<p>V</p>	<p>RATE</p>	



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2000PTC125736

1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?	<p>: The Residential properties having similar amenities & loading factor in the surrounding areas are sold in the range of Rs.5,92,020/- to Rs.6,45,840/- per Sq. Mtrs. of Carpet area (Rs.55,000/- to Rs.60,000/- per Sq. ft. Carpet area).</p> <p>We had also gone through Internet Search & various websites, etc. for obtaining the prevailing market rates for similar properties.</p> <p>Accordingly, we have considered the Present Market Rate for the Residential Flat under valuation as Rs.6,35,076/- per Sq. Mtrs. (Rs.59,000/- per Sq. ft.) Carpet area on a conservative basis and which seems to be reasonable in our opinion.</p>
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details).	<p>: Market Rate adopted Rs.6,35,076/- per Sq. ft. Carpet area of flat.</p>
3.	Break - up for the rate	
i)	Building + Services	: Rs.2,54,030/- per Sq.Mtrs.



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2000PTC125736

	ii) Land + others	: Rs.3,81,046/- per Sq. Mtrs.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	<p>As per Government Stamp Duty Ready Reckoner of the year 2016 the Market Rates for Stamp Duty Purpose for Residential Properties at Village No/Zone No. 25/155 for the Properties of Mumbai Suburb Taluka Andheri Village Bandra -C is Rs.3,26,810, /- Rate of Building + Land in Rs. per Sq. Mtrs. Built up Area (Copy enclosed).</p> <p>The Ready Recknor Registers are prepared & maintained for the purpose of collecting stamp duty & it has no statutory base or force & therefore it cannot form a foundation to determine the market value. The Ready Reckoner do not by itself reveal all the aspects of Valuation.</p> <p>The Rate slab for a particular area specified in the ready Reckoner cannot be accepted as the final rate for the entire area of the locality as</p>



it does not take into consideration the factual and legal factors like the nature of land and advantages and disadvantages of land.

VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION

VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	: Depreciated Market Rate.
a)	Depreciated building rate	: = 62.15 Sq.Mtrs. X Rs.2,54,030/-
	Replacement cost of flat with Services (v(3)i)	= Rs.1,57,87,989/- per Sq. Mtrs
	Age of the building	: 04 Years
	Life of the building estimated	: 60 Years (Future Life 56 Years)
	Depreciation percentage assuming the salvage value as 10%	: -
	Depreciated Ratio of the building	: -
b)	Total composite rate arrived for valuation	
	Depreciated building rate VI (a)	: Rs.2,54,030/- per Sq.Mtrs.
	Rate for Land & other V (3) ii	: Rs.3,81,046/- per Sq. Mtrs.
	Total Composite Rate	: Rs.6,35,076/- per Sq. Mtrs.

Provided the building is maintained neatly under normal circumstances with proper & regular repairs & maintenance and regular structural audit etc by society.



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
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DETAILS OF VALUATION:

Sr. No.	Description	Qty Sq. Mtrs	Rate per Unit Rs./Sq. Mtrs	Estimated Value in Rs.
1.	Present value of the flat	62.15	6,35,076/-	3,94,69,973/-
2.	Wardrobes		NIL	NIL
3.	Showcases /		NIL	NIL
4.	Kitchen arrangements		NIL	NIL
5.	Superfine finish		NIL	NIL
6.	Interior Decorations		NIL	NIL
7.	Electricity deposits electrical fittings, etc.		NIL	NIL
8.	Extra collapsible gates / grill works etc.		NIL	NIL
9.	Potential value, if any		NIL	NIL
	Total			3,94,69,973/-
				Say Rs.3,94,70,000/-
(RUPEES THREE CRORES NINETY FOUR LAKHS SEVENTY THOUSANDS ONLY).				

As per discussion with client and looking at current market scenario of said property, there is no threat of acquisition by government for road widening/public service purposes, submerging & applicability of CRZ provisions to the property under valuation.

As a result of our appraisal and analysis it is our considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is **Rs.3,94,70,000/- (RUPEES THREE CRORES NINETY FOUR LAKHS SEVENTY THOUSANDS ONLY).**



INSURANCE VALUE:

Insurance system came into existence due to the possibility of occurrence of unforeseen events causing loss or damage to the property and ultimate financial loss to the owner of the asset. Land is not a perishable commodity and hence does not need insurance. As per principles of Insurance land is never insured. Building on the other hand is a perishable and destructive asset and hence requires insurance like other assets such as plant and machineries, furniture, goods and stocks, cash, etc. Insurance of building is required against risk of fire, earthquake, riot, terrorism, malicious damage, explosion, flooding, tsunami, storm, cyclone, lightning, aircraft accident, vehicular accident and such other risks.

The insurable value (Depreciated Cost) of the building is estimated by adopting sinking fund method of depreciation to arrive at final depreciated cost of the building. The foundation of the building does not get damaged due to fire or flood. Hence cost of foundation (Approx. 10% of replacement cost of building) is excluded from the estimate of insurable value.

Total Carpet area :- 62.15 Sq.Mtrs.

	Rs.
Cost of the building as if new @ Rs.26,910/-per Sq. Mtrs. x 62.15 per Sq. Mtr	= 16,72,457/-
Deduct :- 10% towards the cost of foundation & Plinth	= 1,67,246/-
Net cost of superstructure	= 15,05,211/-
Deduct for depreciation : Depreciated Market Rate Considered	
Net present insurable value	= 15,05,211/-
Say Rs.15,05,000/-	
(RUPEES FIFTEEN LAKHS FIVE THOUSANDS ONLY).	



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2000PTC125736

PART III DECLARATION

THE DISTRESS SALE VALUE:

= Fair Market Value as on date x 0.80

= Rs.3,94,70,000/- x 0.80

= **Rs.3,15,76,000/-**

(RUPEES THREE CRORES FIFTEEN LAKHS SEVENTY SIX THOUSANDS ONLY)

THE NET REALIZABLE VALUE (NRV):-

Net Realizable Value (NRV) of caption subject property is

Fair Market Value (Selling Price) : Rs.3,94,70,000/-

Deduct Cost Of Realization (Approx 10%) : Rs. 39,47,000/-

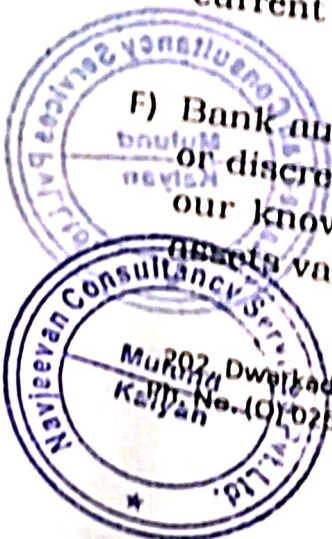
NRV = Rs.3,55,23,000/-

(RUPEES THREE CRORES FIFTY FIVE LAKHS TWENTY THREE THOUSANDS ONLY)



PART III DECLARATION

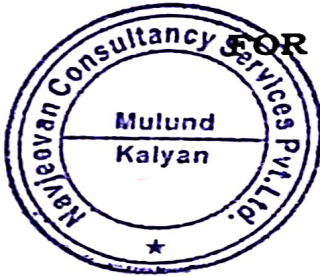
- A) The valuation is based on the site visit & the information reported by the borrower Mr. Madhavdas L. Waanvari.
- B) The valuation is subject to clear & marketable title & adequacy of Engineering /Structural design, Stability & Deed of declaration for common Areas etc.
- C) Emphasis of this report is on the value of the property & not on the area measurement or title verification of the property, environmental aspects & is based on present market rate.
- D) This valuation report will remain valid only for the purpose for which it is made & The Valuation has been given solely for the use of the Client to whom it's addressed. Market value obtained in this report is defined below -Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer & willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably compulsion (As defined by the International Valuation Standards Committee London).
- E) Past performance of Real Estate Market need not necessarily indicate the future trends. This valuation is purely an estimate & has no legal or Contractual obligation on our part. Analysis & conclusions of the value of the property are based on assumptions & conditions prevailing at the time of date of valuation. The rates indicated are based on current market condition & these may vary with time.
- F) Bank authorities are requested to contact Valuer in case of any doubts or discrepancy. The opinion about valuation is true & fair to the best of our knowledge & belief. We have no direct or indirect interest in the assets valued.



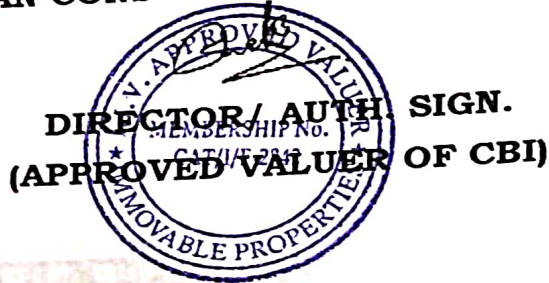
NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
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G) Encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charges etc if any, are not considered in the valuation. We have assumed that the assets are free of lien & encumbrances.

Date: 01/08/2022
Place: Kalyan



FOR NAVJIVAN CONSULTANCY SERVICES PVT.LTD.



1. Details of Property visited :
2. Date of visit :
Time of Visit :
3. Name & Designation of visiting Official :
4. Remarks if any.

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 Rs. _____ (Rupees _____ only)

Date:

Signature :

(Name & Designation of the Inspecting Official/s)

Countersigned

(BRANCH MANAGER)

20

202, Dwarkadas Vithaldas Thakkar Bldg. Opp. Post Office, Old Station Road, Kalyan (W). 421301.
Ph. No. (O) 0251-2315834, (M), 8976093701, 8767606667 Email: navjivanconsultancy@gmail.com
Branches At: Ghatkopar, Borivali, Navi Mumbai, Pune

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CIN: U67190MH2000PTC125736

राज्य व मंडल विभाग महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

Home Valuation Rates User Manual Close

Annual Statements of Rates

Year: 2022/2023 Language: English

Selected District: मुंबई (उपनगर)

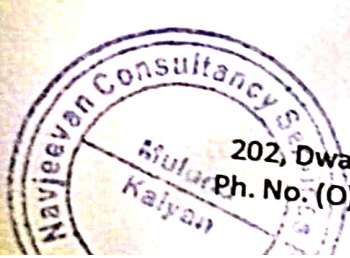
Select Village: बांद्रा - एक (पश्चिमी)

Search By: Survey No Location

Survey No	विवरण	पू. मूल्य	दर प्रति एकरी	नया मूल्य	विवरण
Survey No 25/153	पुण्या: उपरोक्त मुळमूल्य मार्ग, पूर्वेक एक रस्ता रोड, पश्चिमेक मुळमूल्य मार्ग (एमएनएमएनएन मार्ग) व पश्चिमेक मध्यमन गेल्यावधीक मार्ग.	191520	344890	396520	439700 353800
Survey No 25/154	पुण्या: उपरोक्त मुळमूल्य मार्ग (एमएनएमएनएन मार्ग)	197430	303950	351000	403200 305480
Survey No 25/154	पुण्या: उपरोक्त मुळमूल्य मार्ग (एमएनएमएनएन मार्ग)	197430	303950	351000	403200 305460
Survey No 25/155	पुण्या: उपरोक्त सी.टी. रोडक मार्ग, पूर्वेक सी.टी. रोड, पश्चिमेक मुळमूल्य रोड व पश्चिमेक मध्यमन गेल्यावधीक मार्ग व अद्विष्टक मार्ग.	180590	326810	375830	446700 326810
Survey No 25/156A	पुणे: उपरोक्त मुळमूल्य मार्ग, पूर्वेक एक रस्ता रोड, पश्चिमेक रोड, पश्चिमेक एक रस्ता रोड, पूर्वेक एक रस्ता रोड.	95030	174100	220200	314700 174100

123

TP S Barora No. 1, 1A, 2, 3, 4, 5, 6, 6, 7, 8, 8, 9, 9, 10, 10, 11, 11, 12, 12, 13, 13A, 14, 14, 15, 15, 16, 16, 17, 17, 18, 18, 19, 19, 20, 20, 21, 21, 22, 22, 23, 23, 24, 24, 25, 25, 26, 26, 27, 27, 28, 28, 29, 29, 30, 30, 31, 31, 32, 32, 33, 33, 34, 34, 35, 35, 36, 36



202, Dwarkadas Vithaldas Thakkar Bldg. Opp. Post Office, Old Station
Ph. No: (O) 0251-2315834, (M), 8976093701

NAY PALIYA CO-OP HOUSING SOCIETY LTD
 Reg. No. 304/1957-107 OF 1957
 PALIYA, SEC-B, 21ST ROAD, BANGOR-WEST, MUMBAI-400050

Account: (RTI) MR. MOHITKANT L. BHARGAVA

Year: 2022
 Period: MONTH OF JULY 2022
 Date: 20/07/2022
 Cheque No: 8228

S.No.	Particulars	Amount
1.	MONTHLY EMMENT CHARGES	8228.00
2.	SAVING CHARGES	0.00
3.	MONTHLY EMMENT CHARGES	0.00
4.	INTEREST	0.00

Cur. Prin.	8228.00	Current		EM Total Fe.	8228.00
Acc. Prin.	0.00	Fav. Acc.	0.00	Acc. Fe.	0.00
Disc Prin.	8228.00	Over. Acc.	0.00	Total Disc Fe.	8228.00
Rupees Eight Thousand Two Hundred Twenty Eight only.					

FOR NAY PALIYA CO-OP HOUSING SOCIETY LTD

* Interest @ 7% will be charged if the bill is not paid within 2 days of the due date.
 * The Cheque should be drawn in favour of NAY PALIYA CO-OP HOUSING SOCIETY LTD. Failure to do so will render the bill void.
 * Any discrepancy in bill should be reported immediately. No claim will be entertained thereafter.

BILL PREPARED BY MR. BALRAGAT LAL ADE
 (E. & D.E.)

NAY PALIYA CO-OP HOUSING SOCIETY LTD
 Reg. No. 304/1957-107 OF 1957
 PALIYA, SEC-B, 21ST ROAD, BANGOR-WEST, MUMBAI-400050

RECEIPT

Receipt No: 923
 Received with banking from [RTI] MR. MOHITKANT L. BHARGAVA Date: 20/07/2022

Rupees Eight Thousand Two Hundred Twenty Eight only.
 Cheque No: 8228 MONTH OF JUNE 2022

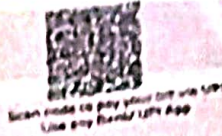
Rs. 8228.00

Subject to verification of Cheques

Chairman/Secretary (Signature)

Rs. 8228

adani Electricity



CUSTOMER CARE CENTRE FURNISHING/REPAIRS ADDRESS

Circle Point, Opp Railway Station, Gurgaon
Main, Bandra West, Mumbai, Maharashtra
400050

www.adanielectricity.com
helpdesk: mumbai@adanielectricity@adani.com



Type of Supply **THREE PHASE**
Cycle No. 16

19122 We're listening

For power interruption, complaint or restoration status
SMS POWER 19122 account no 3 to 7065313030 from any mobile no
Give us a missed call on 19122 532 9998 from your registered mobile no
WhatsApp 9194519122 digt account no 3 to 9394519122 from any mobile number.

Bill Date 06-07-2022

Bill No. 101504495706
Bil. Distribution P/o Vandre/Bandra/16/203/032/032/019

YOUR CURRENT CONSUMPTION

Tarif	Meter number	Multiplying Factor (MF)	Present reading	Previous reading	Consumption (Unit kWh)	Energy charge (₹)	Fixed charge (₹)
U (R)	909470	1	14791.08	13761.00	374.08	1800.00	435.00
TOTAL					374.08	1800.00	435.00

TRACK YOUR CONSUMPTION (UNITS)

Month	Last year	This year
Jan	378	3329
Feb	428	3954
Mar	477	3705
Apr	389	3492
May	312	2899
Jun	208	2208

IMPORTANT MESSAGE
- Tariff rate meter reading date for your July 2022 bill is 03-08-2022. In case of meter error in case no 329 of 2019, cash payment limit towards electricity bill is fixed at Rs.5,000/- per account per month. For payment of amount greater than Rs.5,000 please use convenient digital channels i.e. online / cheque mode.
- Please note that all reported consumption related to your account are being sent on 9th of every month and in case of any change to inform us immediately to avoid any inconvenience and enjoy our uninterrupted services.
- Read delayed payment charges due to delayed cheque clearance, check digital modes for payment. Visit <https://www.adanielectricity.com/PaymentDetails-Page.html> to know more.

PAID AMT 3300/-
CHEQ No. 001644 DATE 8/7/22
JUNE BANK ADIBL

BILL OF SUPPLY

RECEIVING

MADHAV DAS LAKHICHAND WANIWARI
701 NAV PALMVA
ONE (1) PANDRA
JN OF 21ST ROAD B DR AMBUDKAR ROAD BANDRA

AC/1144/40050
Mobile No. 98...
Email to id...@gmail.com
Connected Load in kW 30.00



ACCOUNT NO. **153165455**
BILL MONTH **Jun-22**
DUE DATE* **27-07-2022**

Electric Smiles
SMILES EARNED - **0**

DUE AMOUNT
₹3300.00*

THIS MONSOON BE SAFE.
Be it distancing from electric poles or replacing damaged electrical components - kindly do your bit to make it a safe

DISCOUNTED BILL AMOUNT
Round sum bill payable (after discount of ₹27.86) on or before discount date 12-07-2022 ₹3270.00

LATE PAYMENT BILL AMOUNT
Round sum bill payable (including late fee of ₹27.86) after due date 27-07-2022 ₹3340.00

*Offers only to current bill amount. Previous balance is payable immediately. @Payable until one month after due date, thereafter interest is applicable as per AEREC tariff order. #1 Electric Smile equals 1 reward point credited to your account.

MANOJ CHOUHAN
Commissioner

STREAMING ON SONY liv

AVRODH 2 THE BIRD WITHIN
24th JUNE ONWARDS

ENGLAND VS INDIA THE FINAL TEST / 3 TESTS / 3 ODS
1st JULY ONWARDS

SCAN TO DOWNLOAD

* Paying by cheque, please remember:
- Cheque should be received before 10 days of regular closing and not post dated.
- Always attach payment slip. Do not staple.
- Mention Acc. No. and respective amount on back of the cheque, when making multiple bill payments by single cheque.
- Make cheque payable to Adani Electricity Mumbai Ltd. A/C No. : 153165455



Jun 22 15:54:55 (A)
Round sum payable : ₹3300.00
Due date : 27-07-2022

Unutilised amount : ₹1270.00
Discount date : 31-07-2022

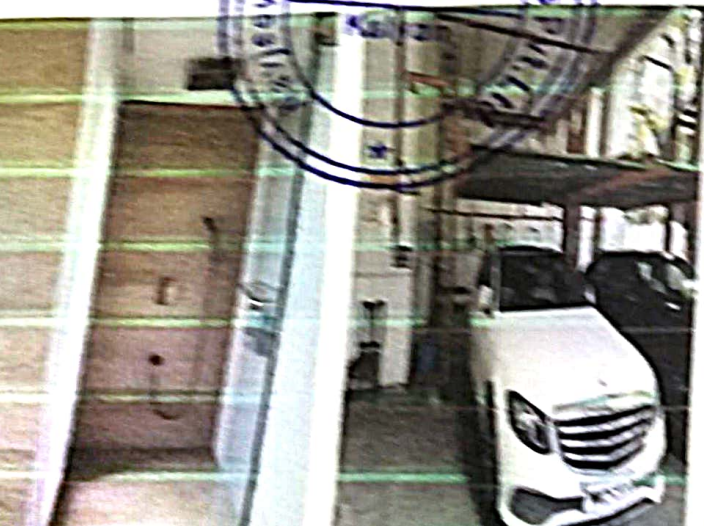
Amount after due date : ₹3340.00

1000/R0V1011-203/032
0720/A720/B332/514/4720

1011-203/332-344

This electricity bill neither reflects a bill nor is to be used as a proof of ownership of any property or premises.

NAVJYAN CONSULTANCY SERVICES PRIVATE LIMITED
CIN: U67190MH2001PTCL25736



NAVJYAN CONSULTANCY SERVICES PRIVATE LIMITED
Mumbai
Kalyan
2020

NAVJYAN CONSULTANCY SERVICES PRIVATE LIMITED
Mumbai
Kalyan
2020