

**MITTAL CONSULTANTS**  
**Engineers, Architects, Approved Valuers,**  
**Off-120/A, Bansil trade Centre, 581/5, M.G.Rd, Indore**  
**Phone-4068349, 2432030, Mobile-98260-77878**

Format for valuation of property for Piramal Capital & Housing Finance Ltd

**INDIVIDUAL VALUATION REPORT**

<b>Branch Name</b>	Indore	<b>Report Date</b>	26/08/2021	<b>Visit Date</b>	25-08-2021
<b>Valuer / Agency Name</b>	Mittal consultants	<b>Type of Case/ Transaction</b>		Resale/LAP/ P+C/ Self Construction/ BT / BT+Top-up/ LRD	
<b>House Delivery Agency</b>	Co-Operative Society/ Public Sector agency/ Pvt builder/ Self-Construction				
<b>Valuer visited this property any other FI</b>	Y/N. If Yes - Name of FI & date of visit	<b>Valuation Report status-</b>		<b>Positive / Negative</b>	
<b>Scope of valuation</b>	fair market value				
<b>Contact person name &amp; Nmbner</b>	Mr. Mudit Gupta Contact No. 9993999991	<b>Relationship with applicant</b>	Self		

**BASIC DETAILS**

1	<b>Applicant/s Name/s / Owner Name</b> Mr. Rakesh Gupta				
2	<b>Type of property</b>	Residential / Non- Residential / Critical Lifeline (Infrastructural)	<b>Current Usage</b>	Open Plot	
	<b>Usage approved as per Plan</b>	Plan Not Provided	<b>Usage as per CDP/Master plan</b>	Plan Not Provided	
3	<b>Address as per Title document</b>	MPL House No. 239, Shivaji Nagar, Tehsil & Dist. Indore-MP			
	<b>Address as per Plan</b>	Plan Not Provided			
	<b>Address as per Site</b>	MPL House No. 239, Shivaji Nagar, Tehsil & Dist. Indore-MP			
	<b>Landmark</b>	Tulja Bhavani Mandir			
	<b>Main Locality of the Property:</b>				
	<b>City</b>	INDORE	<b>State</b>	M.P	<b>Pincode</b>
	<b>Latitude</b>	22° 44' 3.8400000000001"N	<b>Longitude</b>	75° 52' 12.72"E	
	<b>Address Matching</b>	Yes			

**BOUNDARIES**

4	<b>Boundaries</b>	<b>East</b>	<b>West</b>	<b>North</b>	<b>South</b>	
	<b>As per deed</b>	Road	Open Land / Gali	Mandir	Gali	
	<b>As per plan</b>	Plan Not Provided	Plan Not Provided	Plan Not Provided	Plan Not Provided	
	<b>At site</b>	Gali	Road	Mandir	Gali	
	<b>Boundaries Matching</b>	No	<b>Remarks If any</b>	West and west mis match		
	<b>Property Identified</b>	Yes (Customer Information)				
	<b>Property Identified through</b>	Documents Supplied				
	<b>Property Demarcated</b>	yes				
	<b>If demarcated, type</b>	Compound wall/ Barbed wire fencing / Four side stone boundary				

**SURROUNDING & LOCALITY DETAILS**

5	<b>Location</b>	<b>Type</b>	Prime / Residential/ Commercial / retail		
		<b>Class of Locality</b>	Residential		
		<b>Site is</b>	Open Plot		
		<b>Proximity to civic amenities/public transport (kms)</b>	with 5 kms		
		<b>Railway Station (kms)</b>	5		
		<b>Bus Stop (kms)</b>	2		
		<b>Type of road</b>	Tar / Bitumen/ Mud road	<b>width of</b>	20
<b>Physical approach to the property as per site visit</b>	Clear/				
<b>Legal approach to the property as per documents.</b>	Clear /				
<b>Distance from drain/ waterbody/ railway land/ high-tension wire/ Center of road (in case of NH/SH)</b>	Near By 07 Approx				

Negative / adverse issues in Property and/or locality (if any)		Na				
<b>PROPERTY DETAILS</b>						
6	Occupant	Vacant/Occupied-Under construction		Open Plot		
		If Vacant, Since how long		Na		
		Reason for being vacant as per local enquiry		Na		
7	Land Details	Land/Plot Area as site		2548 Sq. Ft.		
		Land/Plot Area as per title documents		2548 Sq. Ft.		
		Land/Plot Area as per plan		Plan Not Provided		
		Type of plot		Corner Plot/ Intermediate Plot		
		Final Land area / UDS considered for valuation		2548 Sq. Ft.		
8	Building Details	No. of Blocks/Wings				
		No. of floors (if plan available) / Height / FSI Norm (in absence of plan)		Open Plot		
		Total No. of units floorwise		GF -	FF -	SF -
		Unit configuration		Open Plot		
		Age of Building		Open Plot		
		Residual life of Building		Open Plot		
		No. Of lifts		Na		
9	Amenities & Fixed Interiors in the Building	Amenities Available (e.g. Swimming Pool, Club House, Borewell, Jacuzzi etc.)		Na		
		Details on Interiors		Open Plot		
10	Unit details (in case of flat)	Located on Floor No.		Na		
		No. of Units in present floor		Na		
		No. of rooms		Na		
		Measured Area		na		
		Document Area as per title deed		na		
		Approved Area as per plan		na		
Final Area considered for valuation						
11	Quality of Construction	Exteriors	Open Plot	Interiors	Open Plot	
		<b>SANCTION PLAN APPROVAL &amp; OTHER DOCUMENTS DETAILS</b>				
12	Plan approved by		Layout/ Land		Building	
	Number and Date				Plan Not Provided	
	property Coming under which limits		GP limits / Municipal Limits / Planning authority - Name of authority			
	Any developments like road widening / Govt takeover as per master plan/ local enquiry.		NO			
	Whether property under demolition list as per authority (Y/N)					
<b>Built-up area (in case of Individual properties)</b>						
13	Floor	Sanctioned Area / Permissible Area	Actual Area	Final Area Considered	Overall BUA Deviation wrt Permissible area	
	Basement Floor					
	Stilt Floor					
	Ground Floor					
	First Floor					
	Second Floor					
	Third Floor					
	Fourth Floor					
	Fifth Floor					
	Total BUA					
<b>NDMA PARAMETERS-na</b>						
Nature of Building/Wing/ Tower		Stand alone Structure/ Continous slab building	Type of structure	RCC Framed / Load Bearing / Steel / Composite		
Function of Use		Residential / Non- Residential / Critical Lifeline (Infrastructural development)	Height of Building above ground level	Less than 15m tall/ between 15m to 45m / above 45m		

14	Type of foundation	Independent / Interconnected / Raft / Pile / Not able to assess since completed property	Horizontal floor type	Beams and slabs / waffles / ribbed floors / first slab with drops
	Concrete Grade	M25 / M30 / M40 / M45 / Not able to assess since completed property	Steel Grade	FE 450 / FE 500 / Not able to assess since completed property
	Seismic Zone	Zone II/ III/ IV/V	Soil Slope vulnerable to landslide	Very High Hazard zone/ High Hazard Zone/ Moderately High Hazard Zone/ Low Hazard Zone/ Very low Hazard zone
	Flood prone Area	Y/N	urban floods	Upstream/ Downstream
	Environment Exposure Condition	Mild/ Moderate/ Severe/ Very severe/ Extreme	Tsunami	Y/N
	Wind/Cyclones	Very High Damage risk Zone A/ Very High Damage risk Zone B/ High Damage Risk Zone/ Moderate Damage Risk Zone A/ Moderate Damage Risk Zone B/ Low Damage Risk Zone	Coastal Regulatory Zone	CRZ I/ CRZ II/ CRZ III/ CRZ IV

VALUATION					
A	Description	Area (sqft/sqmt)	Rate (sqft/sqmt)	Amount (in Rs.)	
15	Individual Property	Land Value	2548	5000	12740000
		Depreciation (%) if property age is above 5 years			
		Building Value after depreciation			
Permissible area		0	0	0	
	Flat / Office / Shops	Saleable Value			
B.Value of Extra Amenities If applicable					
	No of Car Parking	Rate per Parking	Value of Car Parking		
Total Amenities Charges (Amenities + Fixed Interiors)					
Total Market Value / Resale value of Property (A+B) (in Amt.) [AFTER COMPLETION]			12740000		

Stage of construction						
16	No. Of Floors Sanctioned	No. of floors Proposed in actual	Stage of construction (Descriptive)	% Progress	% Recommended	Construction Progress
	Open Plot	Na	Open Plot	0	0	Slow/ Stalled/ Satisfactory
Present Market Value based on completion						

Other value references		
17	Guideline Value of The Property	3200 Rs. Sq mtr
	Forced Sale Value / Distressed rate	10192000
	Re-construction cost	na
	Approx. Rentals in case of 100% complete property	
18	Risk of Demolition based on Techno-legal aspect/ Building Quality	Low/ Med/ High
Remark on Extra Coverage and impact on structure (if any)		

**Remark:- Present Open Plot/Lay out plan not provided/Property located on basis of customer information**

I hereby declare that :-

1. The property was inspected by our authorized representative, Mr. Yogesh Joshi - Shefali.



2. We have no direct or indirect interest in the property valued. The information furnished above is true and correct to the best of our knowledge and belief and as per actual position & information given to us and is based on the copy of documents / plans, if submitted to us by the Bank or shown to us by the client.

3. The contents of this report are for technical valuation and should not be read in any legal context.

4. The fair market value indicated in the report is an opinion of the value prevailing on the date of the said report and is based on market feedback on values of similar properties. The client is free to obtain other independent opinions on the same. The fair market value of such properties / localities may increase or decrease, depending on the future market conditions and scenarios. The valuation is subject to clear & marketable title & adequacy of engineering design.

Registration no. :- F-9475

Name of Value :- Er. Sanjay Mittal  
Date :- 26-08-2021

Place :- Indore (M.P.)

Photographs



Area Calculations of flat (Wherever applicable)

Area sheet as per plan				Area sheet as per measurement			
Unit Type	Length	Breadth	Area	Unit Type	Length	Breadth	Area
Living room				Living room			
Kitchen				Kitchen			
Bedroom 1				Bedroom 1			
Bedroom 2				Bedroom 2			
Toilet				Toilet			
Bathroom				Bathroom			
Total carpet area				Total carpet area			
Loading considered				Loading considered			
Terrace				Terrace			
Loading considered				Loading considered			
Total saleable area				Total saleable area			

Ref No:- ND83980210824

On the request of the Manager of **Piramal Capital & Housing Finance Limited, Indore** subject property was inspected on **24-08-2021** to assess its value and the details are as furnished below:

Property Appraisal Report	
General	
Name Of the Customer	Mr. Mudit Gupta
Customer ID	M0033805
Property Address With Floor No & Pin Code	Municipal House No. 239, Shivali Nagar (Slm Basti), Indore. (M.P.)
Nearest Landmark	Near Padshipura Police Station
No. Of Rooms In The Said Flat - Balcony, Wc, Kitchen Etc	Vacant Pbt
Name Of The Co-Operative Housing Society	
Name On Society Board	NA
Loan Application Number	M0033805
Name Of The Current Owner	1. Mrs. Ania W/o Late Mr. Rakesh Gupta & 2. Mr. Mudit S/o Late Mr. Rakesh Gupta
Legal Address Of Property (Hissa No / Svy No / Khasara No)	Open Pbt Situated In, Shivali Nagar, Off Shivali Nagar Road, Indore, 452001
Date Of Inspection	24-08-2021
Locality	
Ward No / Municipal Land No	WARD NO. 56 (NEHLATAGANJ)
Vicinity	Industrial Zone
Type Of Property	Vacant Pbt
Proximity To Civic Amenities - Nearest Railway Station, Bus Stop Etc And Its Distance From The Property	
Nearest Railway Station	6 Km
Nearest Bus Stop	Malwa Market Square 1 Km
Nearest Hospital	NA
Conditions Of Approach Road	60 Feet
Plot Demarcated At Site	Person Met at Site



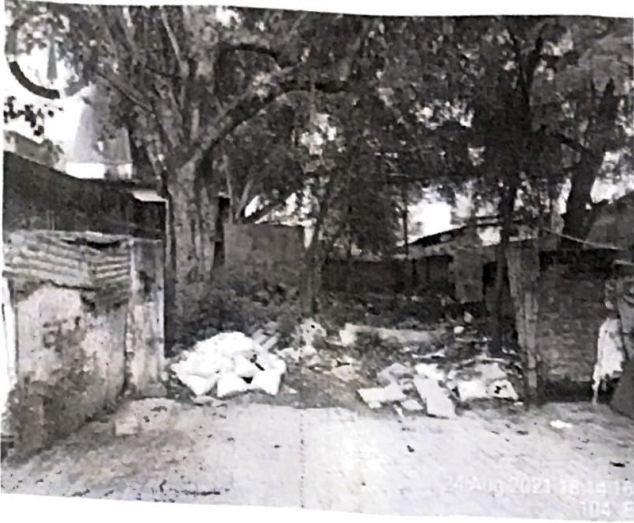
Land Freehold Or Leasehold, Term Of Lease, Period Expired, Balance And Lease Rent:	Leasehold
Property Identified Through Person/Meta at Site	Mr. Srini
<b>Property</b>	
Type Of Usage Of Entire Property	Vacant Pbt
Additional Amenities (with in property)	Temple
No Of Stories	Vacant Pbt
Occupied By	Vacant Pbt
Relationship Of Occupant With Customer	Vacant
Name On Society Board	NA
<b>Boundaries</b>	
	As per Site
North	Hauman Mandir
South	Lane
East	Lane
West	Main Road
	As per Deed
	Mandir
	Lane
	Road
	Open Land & Lane
Does the Boundaries at Site match as mentioned in documentation?	No
<b>Structural Details</b>	
Type Of Structure	Vacant Pbt
No. Of Floors	Vacant Pbt
No Of Wings	Not Applicable
No Of Flts On Each Floor	Na
Internal Composition Of Flt/Independent House/Pbt (As Applicable)	Vacant Pbt
Age Of The Property	NA
Estimated Future Life	
Construction Stage	0%
Recommendation	0%
<b>Quality Of Construction</b>	
Beam & Column Structure	Vacant Pbt
Appearance & Maintenance Of Building	
Common Areas Remarks	
Flooring & Finishing, Wood Work, Etc	Not Applicable as property is pbt
Roofing And Terracing	Ref Remarks
Quality Of Fixtures And Fittings	Not Applicable as property is pbt

Technical Approvals	
Details Of Layout Plan	Not Provided
Details Of Approved Plan With Approval No And Date Available (Mention Approved Plan No.)	Not Provided
Occupation Certificate No / Availability ULC / TDR / FSI / All Other Approvals In Place	Issued by Dtd for on .
Construction Permission Number and date	Not Provided
Legal Document Details	<p>Sale deed made between Mr. Hemchandra Agrawal S/o Late Mr. Shankarlal Agrawal As The Seller. &amp; Mr. Rakesh Gupta S/o Mr. Kishan Gupta with &amp; date of Registration 10/11/1993 for having .</p> <p>Copy of NOC letter for lease rent no. 1429 Dtd 02/02/1968 commencing for 99 years</p> <p>Transfer deed made between Mr. Rakesh Gupta S/o Mr. Kishan Gupta &amp; 1. Mrs. Anita W/o Late Mr. Rakesh Gupta &amp; 2. Mr. Mudit S/o Late Mr. Rakesh Gupta with 300 &amp; date of Registration 03-08-2019 for having .</p>
Violations Observed If Any	Not Applicable
If Plans Not Available Then Is The Structure Confirming To The Local Bylaws	Refer Remarks
Valuation By Fair Market Value:	
Area as per Measurement	
Area as per Agreement	
Area as per Approved Plan	
Area Considered For Valuation	
Loading	
Super Built up Area (Sq Ft)	
Rate (per Sq Ft)	
(A) Fair Market Value of the Unit	
No of Car Parks	
Rate per Park	
(B) Value of Parking	
(C) One Time Acquisition Cost	
Final Value by Comparison Method (A+B+C)	
Valuation By Land & Building Method:	

Land area as per Pln:	Not Provided
Land area as per Deed:	258 SqFt (As per sub deed)
Land Area Considered For Valuation	258 SqFt
Land Rate	4500
(A) Land Value	0
Area as per Measurement	0
Area as per Agreement	0
Area as per Approved Pln	0
Area Considered For Valuation	0
Loading	0
Build up Area	0
Construction Rate	0
(B) Construction Cost at Completion	0
(C) Current Stage Of Construction (%)	0%
(D) Proportional Construction cost as on Date = $\frac{B * C}{100}$	\$ {PROPORTIONAL CONSTRUCTION_COST_AS_ON_DATE}
Value by Land & Building Method as on Date (Y) = A + D	0
Value by Land & Building Method on Completion (Z) = A + B	0
Recommended Valuation of the Property:	1,14,66,000
Stage Of Construction	0%
Stage (in %)	0%
% Recommended Disbursement	0%
Recommended Net Mortgage Valuation By Comparison Method	
Distressed valuation of the Property @ 80%	0
Rental value per month	
Longitude & Latitude	22.734001014279244, 75.8702926736107
Reconstruction Cost / Insurable Value	NA
Remarks	
1	Subject property is complete
2	As per master plan 2021 subject property is coming under proposed industrial area and no



	identification number is verified at site, same to be noted by institution.
3	Eastern & western side boundaries are not matching as per site & provided document and also trees are also situated inside property, hence, we are sending Nil report
4	As per provided NOC letter Subject property is on lease for 99 Years commencing from 02/02/1968, same to be noted by institution.
5	Subject Colony is coming under slm area colony list Sr.No. 587, same to be noted by institution.
6	We have received copy of subdvd, Name Transfer letter and NDC Letter of Subject property.
7	Subject property inspected through Mr. Sou Shama
8	Final report released on the basis of documents provide by institution.



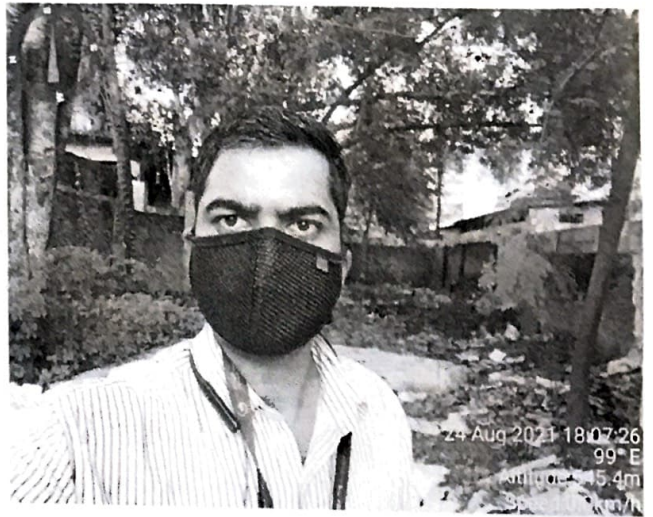
Front View



Side View With Approach Road



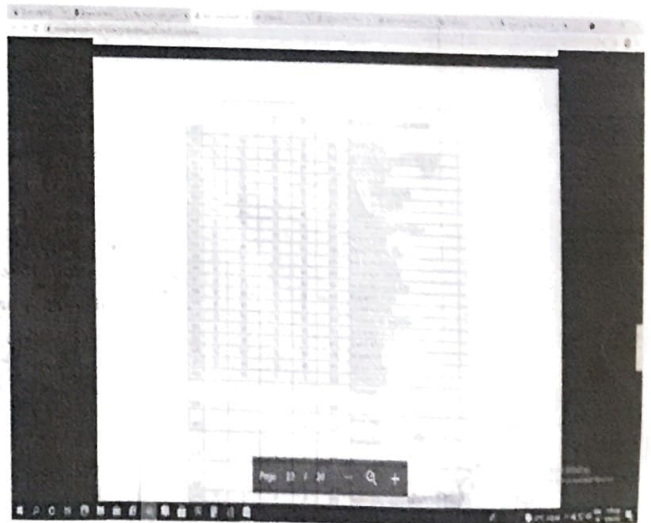
Side View With Approach Road



Selfie With Property



Person Met At Site



Slum Area List