

# Monika Agarwal

Registered Valuer-The Indian Institution of Valuers (Immovable Property)

Office Address : M-Tech Services LLP, 405(B) , C-Block , Silver Mall, RNT Marg, Indore - 452001(M.P.)

Mob: 9340909676 Email: aga.monikav@gmail.com

INVOICE				
Monika Agarwal		Bill No	Dated	
Regd Valuer with RVO-Indian Institution of Valuers LM/CAT- I/F-5543		I/2020-21/09/182	18-july-2022	
e-mail : aga.monikav@gmail.com				
PAN No. AJPPA9305A				
To, State Bank Of India Branch :				
SI No.	Description	Rate(Rs)	Per	Amount(Rs)
1	Valuation Report of Property of a Residential House Situated at Plot No. 34 – A, Scheme No. 55, New Palasia, Palasia 2-C Extension, Indore TEHSIL & DIST INDORE (M.P.) 452007  OWNER: 1) Smt. Sarita Jain W/o Shri Manish Jain 2) Shri Manish Jain S/o Shri Mangilal Jain	6,000/-	1	6,000/-
<b>Bank Ac Deatils:</b> A/c Name: MONIKA AGARWAL A/C Number : 00000064139700124 IFSC Code: SBIN0030412 Bank & Branch: State Bank of India , Goyal Nagar Branch Indore				
Total Amount (Rs)				6,000/-
Amount Chargeable (in words)				Rupees Six Thousand Only

Place : Indore

Date : 18/07/2022



# Monika Agarwal

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To,

The A.G.M.  
State Bank Of India  
Indore (M.P.)

Date: 18.07.2022

Respected Sir,

**Sub:- Valuation Report of Property of a Residential House Situated at Plot No. 34 – A, Scheme No. 55, New Palasia, Palasia 2-C Extension, Indore TEHSIL & DIST INDORE (M.P.) 452007**

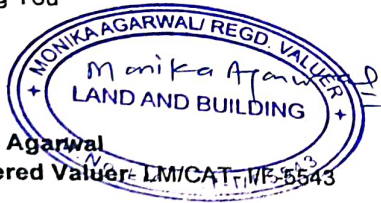
**OWNER:**

- 1) Smt. Sarita Jain W/o Shri Manish Jain
- 2) Shri Manish Jain S/o Shri Mangilal Jain

Assessment has been undertaken on the basis of documents provided, area & location of the property, availability of the civic amenities, market survey & all other relevant factors in the best of our knowledge. We are submitting the detailed valuation report which is having the below valuation's of the Property.

- |                                       |                        |
|---------------------------------------|------------------------|
| • Fair Market Value                   | Rs. 229.61 Lacs        |
| • <b>Realizable Value(93% of FMV)</b> | <b>Rs. 218.13 Lacs</b> |
| • Distress Value (80% of FMV)         | Rs. 183.68 Lacs        |

Thanking You



Monika Agarwal  
Registered Valuer

The A.G.M.  
State Bank Of India  
Branch  
Indore (M.P.)

Date:- 18/07/2022

VALUATION REPORT IN RESPECT OF RESIDENTIAL HOUSE

I. GENERAL	
1. Purpose for which the valuation is made	Home Loan
2. a. Date of inspection	18/07/2022
b. Date on which the valuation is made	18/07/2022
3. List of documents produced for perusal	
I. Previous Valuation Report	Previous Valuation Report Ref. No. VR/11651/LB/SBI/10/20/SP/MK Dated 20/10/2020 By Shailesh Papdiwal Ji.
II. Seller's Sale deed	Reg. No. MP179132017A1123232 Dated 19/03/2017
III. Sanction MAP	Map Sanctioned On the Name of Pervious Owner ( Nitin Kumar Mehta ) Memo No.1103 & Date 05/06/1996 Map Sanctioned By IMC - Indore Municipal Corporation
4. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner)	<b>OWNER:</b> 1) Smt. Sarita Jain W/o Shri Manish Jain 2) Shri Manish Jain S/o Shri Mangilal Jain
5. Brief description of the property	Property is a Residential House Situated at Plot No. 34 - A, Scheme No. 55, New Palasia, Palasia 2-C Extension, Indore TEHSIL & DIST INDORE (M.P.)
6. Location of property	Scheme No. 55, New Palasia
a. Plot No./Survey No.	
b. Door No.	Plot No. 34 - A
c. T.S. No. / Village	Plot No. 34 - A
d. Ward No./ Taluka	
e. Mandal / District	WARD NO. 43 (SHREE NAGAR) INDORE



7.	Postal address of the property	Residential House Situated at Plot No. 34 - A, Scheme No. 55, New Palasia, 2-C Extension, Indore TEHSIL & DIST INDORE (M.P.) 452007	
8.	City / Town	INDORE (M.P.)-452007	
	Residential Area	YES	
	Commercial Area	YES	
	Industrial Area	NO	
9.	Classification of the area		
	I. High / Middle / Poor		
	II. Urban / Semi Urban / Rural	High Urban	
10.	Coming under Corporation limit / Village Panchayat / Municipality	IMC - Indore Municipal Corporation	
11.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area /cantonment area	NO	
12.	In case it is an agriculture land, any conversion To house site plots is contemplated		
13.	Boundaries of the property	As Per Documents	Actual
	EAST	Plot No. 35	House No. 35/2
	WEST	Plot No. 34	House No. 34/2
	NORTH	Plot No. 21	Plot No. 21
	SOUTH	Road	Road
14.1.	Dimensions of the site	A	B
		As per Sale Deed	Actual
	EAST	60 Ft	60 Ft
	WEST	60 Ft	60 Ft
	NORTH	40 Ft	40 Ft
	SOUTH	40 Ft	40 Ft
14.2	Latitude, Longitude & Co-ordinate of site	Latitude- 22.727346, Longitude- 75.886125	
15.	Extent of the site	2400 Sq Ft or 223.05 Sq Mt as per Sale Deed	
16.	Extent of the site considered for valuation (least of 14 A & 14 B)	2400 Sq Ft	
17.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month	Occupied by the Owners	
<b>II. CHARACTERISTICS OF THE SITE</b>			
1.	Classification of locality	It is in the Good Residential Localities	
2.	Development of surrounding areas	Well Developed	
3.	Possibility of frequent flooding/sub-merging	No	
4.	Feasibility to civic amenities like school ,hospital, bus stop, market etc.	All Civic Amenities are Available.	
5.	Level of land with topographical conditions	Normal	
6.	Shape of land	Rectangular	
7.	Type of use to which it can be put	Residential use	
8.	Any usage restriction	It cannot be use for Industrial purpose.	



9.	Is plot in town planning approved layout?	Yes	
10.	Corner plot or intermittent plot?	Intermittent plot	
11.	Road facilities	Proper approach road is available	
12.	Type of road available at present	Asphalt Road	
13.	Width of road – is it below 20 ft. or more than 20ft.	More than 20ft	
14.	Is it a land – locked land ?	NA	
15.	Water potentiality	Good	
16.	Underground sewerage system	Yes	
17.	Is power supply available at the site?	Yes	
18.	Advantage of the site	Property is in the Very Good Residential Localities Property is having in main Indore City area	
19.	Special remarks ,If any, threat of acquisition of land for public service purposes, road widening or applicability of CRZ provision etc. ( Distance from sea – coast /tidal level must be incorporated.)	NA	
	1. 2.		
<b>Part –A ( valuation of land</b>			
1.	Size of plot	2400 Sq Ft or 223.05 Sq Mt	
	North & South	40 Ft.	
	East & West	60 Ft.	
2.	Total extent of the plot	2400 Sq Ft	
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	General information gathered from the market and Agents of the property Dealer of these area , rates of the said plot varies from Rs. 8200/- to 8700/- per Sq. Ft. (Online rates are also attached for the same supporting)	
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 72,000/- per Sq Mt	
	Land: 223.05 Sq Mt @ 72,000/- per Sq Mt	Rs. 160.59 Lacs	
	Construction: 1967.22 Sq Ft or 182.76 Sq Mt @ Rs. 12,000/- per Sq Mt	Rs. 21.93 Lacs	
	<b>TOTAL CGL VALUE (LAND + CONSTRUCTION)</b>	<b>Rs. 182.52 Lacs</b>	
5.	Assessed / adopted rate of valuation	Rs.8500/- per Sq. Ft.	
6.	Estimated value of land	Rs.2,04,00,000/-	
<b>Part – B (Valuation of Building)</b>			
1.	Technical details of the building		
	a)	Type of Building (Residential / Commercial/ Industrial)	Residential
	b)	Type of construction (Load bearing / RCC /Steel Framed)	RCC
	c)	Year of construction	1996-1997
	d)	Number of floors and height of each floor including basement, if any	G+1
	e)	Plinth area floor-wise	Ground Floor – 983.61 Sq Ft or 91.38 Sq Mt First Floor – 983.61 Sq Ft or 91.38 Sq Mt



		<b>Total 1967.22 Sq Ft or 182.76 Sq Mt</b>
f)	Condition of the building	
i)	Exterior – Excellent, Good, Normal, Poor	Good
ii)	Interior - Excellent, Good, Normal, Poor	Good
g)	Date of issue and validity of layout of approved map / plan	Map Sanctioned On the Name of Pervious Owner ( Nitin Kumar Mehta ) Memo No.1103 & Date 05/08/1996 Map Sanctioned By IMC – Indore Municipal Corporation Sanctioned By IMC – Indore Municipal Corporation
h)	Approved map / plan issuing authority	
i)	Whether genuineness or authenticity of approved map / plan is verified	Valuation has been carried out on the basis of photocopy of the approved map Produced by the owner as original map has not been made available to us, their fore it is necessary to obtain the original/certified copy of the map at the time of sanction of loan
j)	Any other comments by our empanelled valuers on authentic of approved plan	

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

S. No.	Description	Ground floor	First Floor
1.	Foundation		
2.	Basement	YES	YES
3.	Superstructure	NO	NO
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	YES All regular size	YES All regular size
5.	RCC works		
6.	Plastering	983.61 Sq Ft	983.61 Sq Ft
7.	Flooring, Skirting, dadoing	As Required	As Required
8.	Special finish as marble, granite, wooden paneling,grills, etc	As Required	As Required
9.	Roofing including weather proof course	YES	YES
10.	Drainage	As Required As Required	As Required As Required

S. No.	Description	Ground floor	Other floors
2.	Compound wall		
	Height	YES	YES
	Length	As Required	As Required
3.	Type of construction	As Required	As Required
	Electrical installation	Good	Good
	Type of wiring		
	Class of fittings (superior / ordinary / poor)	Superior	Superior
	Number of light points	Superior	Superior
	Fan points	As Required	As Required
4.	Spare plug points	As Required	As Required
	Any other item	As Required	As Required
	Plumbing installation	As Required	As Required
	a) No. of water closets and their type		
b) No. of wash basins			
c) No. of urinals	03	03	
d) No. of bath tubs	02	02	



e)	Water meter, taps, etc.	As Required	As Required
f)	Any other fixtures	As Required	As Required

**Details of valuation**

Sr. no.	Particulars of Item	Plinth area	Roof Height	Age of Buildng	Estimated Replacement rate of construction Rs.	Replacement cost Rs.	Dopreciation @ 20 % in Rs.	Net value after depreciation Rs.
1.	Ground floor	983.61 Sq Ft	11 Ft Approx	Approx 5 Year Old	Rs. 1500/- sq. ft	Rs. 14,75,415/-	Rs. 2,95,083/-	Rs. 11,80,332/-
2.	First floor	983.61 Sq Ft			Rs. 1500/- sq. ft	Rs. 14,75,415/-	Rs. 2,95,083/-	Rs. 11,80,332/-
	<b>Total</b>	Total 1967.22 Sq Ft or 182.76 Sq Mt Approx.						Rs. 23,60,664/-

**BUILT UP AREA IS CONSIDERED FROM THE SANCTION MAP FLOOR AREA WISE SLAB AREA IN TOTAL 182.76 SQ MT i.e Approx 1967.22 Sq Ft .**  
On

**GROUND FLOOR: ONE HALL + ONE BEDROOM + ONE DREESING ROOM +ONE KITCHEN + ONE WASHROOM + WASHAREA + GRADEN + PARKING + STORE ROOM**

**FIRST FLOOR : TWO BEDROOM + TWO DREESING ROOM+ BALCONY + LOBBY + TWO WASHROOM**

**SECOND FLOOR : TOWER & OPEN TERRACE**

**Total abstract of the entire property**

Part- A	Land	Rs.2,04,00,000/-
Part- B	Building	Rs.23,60,664/-
Part- C	Extra Items	NA
Part- D	Amenities	NA
Part- E	Miscellaneous- Interior Decor, Furniture (Including Modular Kitchen & all other Furnitures of Room & Hall at the time of our Visit) , PoP	Rs. 2,00,000/-
Part- F	Services	NA
	<b>Total</b>	Rs.2,29,60,664 /-
	<b>Say</b>	Rs.229.61 Lacs



As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is **Rs. 218.13 Lacs (Rupees Two Crore Eighteen Lacs and Thirteen Thousand Only)**.

Place: Indore

Date: 18.07.2022



Enclosures List of Documents & Photographs :-

**1) Xerox Copies of :**

- a) Sale Deed – Copy
- b) Sanction Map – Copy
- c) Previous Valuation Report – Copy

**2) Attachments:**

- a) Property Photographs'
- b) Google Map with Coordinates
- c) Govt Guidelines 2020-21

**Declarations:**

- 1) The property was inspected by the undersigned or undersigned associate(s) on 13.10.2021.
- 2) The undersigned does not have any direct / indirect interest in the above property.
- 3) The information furnished herein is true and correct to the best of our knowledge.
- 4) The particulars are based on information supplied by Owner(s) and collected from the available sources.
- 5) We declare that, we have valued the assets which are shown to us and of which photos and site plan are annexed hither to.
- 6) We does not have any pecuniary interest that could reasonably be capable of affecting their ability to give an unbiased opinion of the value or that could conflict with the valuation of the assets.



7) The said valuation is not given for the valuation under Companies Act 2013 / Insolvency and Bankruptcy Code 2016/ Income Tax Act 1961, the said valuation is given as required for the required purpose as mentioned .

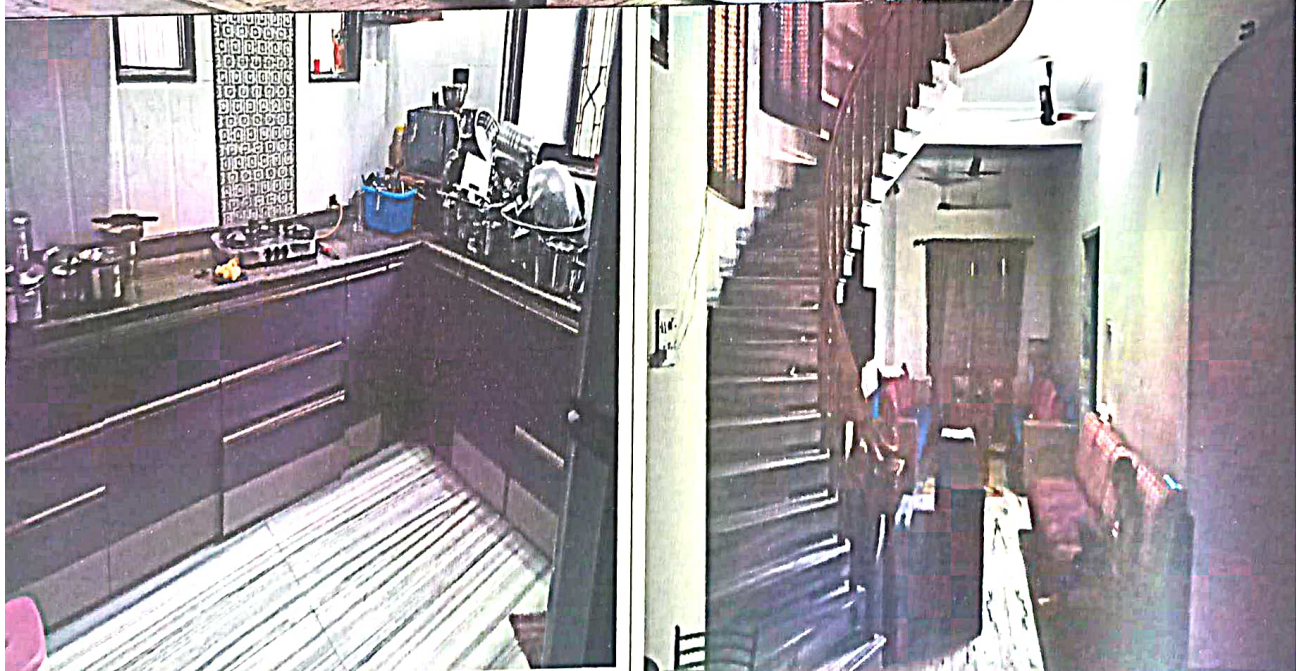
**Remarks -**

- (a) Valuation normally varies when purpose, time and policies changes, therefore, these aspects are to be kept in mind while referring above valuation report. Banker if have any reservation, should clarify the same before taking final decision, there after we the valuer will not be responsible in what so ever manner.
- (b) Legal Aspect of the property has not been considered and this valuation report is meant for the stated purpose only. This report is for use only of the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents.
- (c) As the location, ownership, photos etc. have been obtained in the presence of owner/ representative and documents, information provided by the owner / re-preventative of the property, signature of owner is to be obtained on relevant documents including approved map, photographs and google map etc. for identification, confirmation and authenticity of property.
- (d) The valuation is purely an opinion, has no legal or contractual obligation, hence, without prejudice of any liability what so-ever on the part of the valuer.
- (e) Bank should satisfy, regarding the genuineness of documents of the assets. The above valuation is valid only when documents, information & explanations provided to us are genuine.
- (f) Valuation of property will be protected to some extent, if suitable insurance has been taken by the property owner.



**Address:- Residential House Situated at Plot No. 34 – A, Schomo No. 55, Now Palasia, Palasia 2-C Extension, Indore TEHSIL & DIST INDORE (M.P.) 452007**

**Photos :-**



**Address:- Residential House Situated at Plot No. 34 – A, Schomo No. 55, New Palasia, Palasia 2-C Extension, Indore TEHSIL & DIST INDORE (M.P.) 452007**  
**Latitude- 22.727346, Longitude- 75.881625**

