

# DREAM HOUSE CONSULTANTS

Consulting Engineers, Registered valuers & Vastu Advisors

**SERVICES FOR :** BUILDING PLANNING-R.C.C. STRUCTURAL DESIGNING- COLONY PLANNING & LAYOUT-ESTIMATES-VALUATION OF IMMOVABLE PROPERTY & VEHICLES

**Er. J.C. PUNJABI**

B.E. (Civil) M.I.E., F.I.V.  
Chartered Engineer, Surveyor, Tech. Expert-  
MPFC, Panel Valuer LIC HFL & BANKS

Govt. Approved Registered Valuer [Income  
Tax & Banks] Under Section 34AB of Wealth  
Tax Act 1957 (Regn. no. Cat 1/145/38/00-01)

Ref.: JCP/UBI/366/13-14



**OFF. :** 303, Satya Tower, Opp. Bank of Baroda,  
Sapna-Sangita Road, Indore (M.P.)

**RES. :** Flat no.301, Third floor, Tulsi Avenue,  
Plot no.130 Vidhya Nagar, Indore (M.P.)

**Call :** 94251-06354 & 0731-4213299

**Email :** [jcpvaluer@gmail.com](mailto:jcpvaluer@gmail.com)

## VALUATION CERTIFICATE

- (A) Under the detail mentioned circumstances, I am of the opinion that the present fair market value and distress sale value of single storey **residential building, plot no.140, Sector-A, Green Park colony, Dhar road, Indore (M.P.)** belongs to **Sh. Moinuddin Nagori** offering as primary/collateral security for availing loan/limit from the Union Bank of India, Malharganj branch, Indore is as under:
- The weighted average assessed market value of **Rs.27,24,000/-** can be considered as **fair & reasonable present market value** and
  - The lowest assessed value of **Rs.23,15,000/-** can be considered as **distress sale value**
- (B) This valuation is based on the comparative prevailing market rates of the land in the surrounding area/location, on inquiry from local property brokers, recent sale purchase of land and distance of facilities such as bank, school, college, conveyance, market, petrol pump, hospital, bus stand, railway station etc. and development of surrounding area.
- (C) Present cost of construction of building is assessed taking in to consideration location of property, quality of construction, type of construction, present condition of the building, design/planning of the building, age of the building, maintenance of the building and applying suitable appreciation and depreciation as per best of my knowledge and experience. Also considered the proximity of various infrastructure facilities including bus stand market, hospital, banks, schools and college etc.
- (D) Pls. refer detailed valuation report (and its finding/observations) attached with this certificate.

**DECLARATION :** I hereby declare that :

- The information furnished is true & correct to the best of my knowledge & belief.
- I have no direct or indirect interest in the property valued.
- I/my representative have personally inspected the property under valuation on 12.11.2013

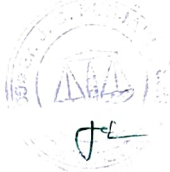
Date : 13.11.2013

Place : INDORE

Encl.: 1. Detailed valuation report.

2. Digital photographs of property.

3. Xerox copy of relevant documents of property.



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Ref.: JCP/UBI/366/13-14

**UNION BANK OF INDIA**

**Branch : Malharganj, Indore**

## **VALUATION REPORT**

### **(IN RESPECT OF LAND/SITE AND BUILDING)**

Pursuant to the request from the client/relevant bank-branch for the valuation of said property, accordingly I the undersigned inspected the said property on the same day and now issue the detail report as under:

#### **-ANNEXURE - I : DESCRIPTION OF THE PROPERTY-**

- |  |  |
|--|--|
| - Purpose for which this valuation is made             | : To assess the present fair market value and distress sale value of property for primary/collateral security in Union Bank of India, Indore |
| <b>Firm in which this property mortgaged</b>           | <b>: M/s Indian Iron Works</b>   |
| - Valuation done by Govt. approved/Regd./ Panel valuer | <b>: Er. J.C.PUNJABI</b>   |
| - Date on which this property inspected                | : 12.11.2013   |
| - Name of the reported owner and address               | : Sh.Moinuddin Nagori S/o Sh. Abdul Hamid  |
| - Brief description of the property                    | : It is single storey residential building on a plot area of 1500 Sqft.  |
| - Documents produced for perusal                       | : 1. Xerox copy of title deed<br>2. Xerox copy of sanction map   |
| - Postal address of the property                       | : Plot no.140, Sector-A, Green park colony, Dhar Road, Indore  |
| - Class of construction                                | : Good   |
| - Proximity to civic amenities                         | : Near by.   |

Ability  
Boundaries of the property

: Good

North : Plot no. 141

South : Plot no. 139 (Masjid)

East : Plot no. 136

West : Road

- Property tax details if available

: Reported as per rule

- Electric service connection detail

: Service no.424724-72-20-125817 on the name of

Sh. Moinuddin Abdul Hamid

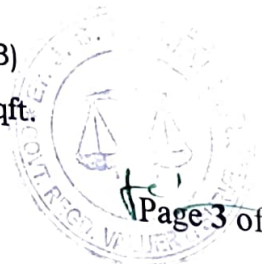
**- ANNEXURE - II : QUESTIONNARI -**

- Character of locality : Residential
- Classification : Middle class
- Development of the surrounding area : Fully developed
- Is the locality subjected to frequent flooding ? : No
- Level of land with topographical conditions : Level
- Shape of land : Rectangular
- Type of use to which it can be put : Residential
- Any restriction of usage ? : Residential use only
- Whether leasehold/free hold : Free hold
- Is it in town planning approved layout ? : Yes
- Is it a corner plot? : No
- Road facilities : Available
- Water supply arrangement : Colony Tap
- Drainage arrangement : Public Sewer line
- Commercial potentiality of the property : Poor
- Any other sentimental/Social issue which may affected the value. : No

**-ANNEXURE - III : PART- I- VALUATION OF LAND-**

This property is situated in a residential area and has good resale value.

- Size of the plot (a) As per actual : 30' x 50' =1500 Sqft.
- (b) As per title deed/map : 1500 Sqft.
- Extent of plot [least of (a) & (b)] : 1500 Sqft.
- Guide line rate : Rs.10,000.00 per Sqm.(Page no-3)
- Prevailing market rate : Rs.1200.00 to Rs.1400.00 per Sqft.





**- PART IV : ABSTRACT VALUATION -**

LOT	: Rs.19,50,000.00
BUILDING	: Rs. 7,23,690.00
II. EXTRA ITEMS	: <u>Rs. 50,000.00</u>
Total	: Rs.27,23,690.00
Say	: Rs.27,24,000.00

Hence, **Present fair market value** : **Rs.27,24,000.00**  
and **Distress sale value** : **Rs.23,15,000.00**

**PHOTOGRAPHS :**

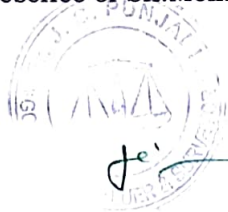
Digital photographs of the subject property are taken, attached.

**REMARKS :**

01. The **Present fair market value** of the above said property with the exiting conditions and specification is in my opinion **Rs.27,24,000/- and distress sale value is Rs.23,15,000/-**
02. If this property is offered as collateral security, the concerned financial institution is requested to verify the extent shown in the valuation certificate with respect to the latest legal opinion.
03. If this property is to be pledged the title deed with the registration no.1821 dated 09.11.2006 registered as a document with Indore Sub-Registrar's office is to be accepted.
04. At present the said property is in possession of reported owner and being used as residential purpose.
05. Value varies with the purpose and time, this value should not be referred for any other mentioned in annexure- I.
06. The property was inspected in the presence of Sh.Moinuddin.

Date : 13.11.2013

Place : INDORE



**Er. J.C.PUNJABI**

Govt. Approved/Regd./Panel valuer

The undersigned has inspected the property detailed in the Valuation Report no. JCP/UBI/366/13-14 dated 13.11.2013 on <sup>12/11/2013</sup> ..... We are satisfied that the fair and reasonable market value of the property is <sup>27.24 laes</sup> RS. .... (only)

Date: .

  
Signature

(Name of the Chief/Sr./Br. Manager)

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PHOTOGRAPHS OF SINGLE STOREY RESIDENTIAL BUILDING, PLOT NO.140,  
GREEN PARK COLONY, DHAR ROAD, INDORE (M.P.)

AS TO : SH. MOINUDDIN NAGORI



Handwritten signature and date.