

कृपया स्टेपलर की पिन नहीं खोले व कोई भी पेज नहीं फाड़ें

बड़ा बांगड़दा

PLOT

इंदौर

इंदौर

Cover 1 & 14

Pg. 1

SPOT VISIT	Dt. →	15-09-20	By - Panel Valuer
PHOTOGRAPHS PASTED	→	23	By - Chartered Engineer
VALUATION 2020-21	Dt. →	18-09-20	By - Chartered Valuer
VALUATION REPORT	Pg. →	15	156 POINTS
ENCLOSURES	Pg. →	17	
TOTAL	Pg. →	32	

To, THE B.M. / Sr. B.M. / C.M.
 Union Bank of India Narsing Bazar Branch INDORE
 MANAGER :- Sh Davesh Ji 096160-61311

VALUATION REPORT

No. 4896

OPENION OF THE VALUER

E/50-Valu-20/Plots/Indore/Union/4896-Rani-Pura-36/06*08-09-2020

ALL THE ENCLOSURES ARE VERY IMPORTANT PART OF THE VALUATION REPORT.


22.715945, 75.862974

(MV)	(RV)	(GLV)	(DV)	(FSV)				
52.87	51.00	37.77	48.00	45.00				

Sh Nasir Husain
 S/o Sh Abdul Sattar

H.No. 36
 Rani Pura, Daulat Ganj,
 Jhanda Chowk, near Jawaher Marg,
 Behind Jhanda chowk Police thana, INDORE
 093000-00151, 098260-86180

Cont ... 2



VALUER 94259 85259
98272 51059

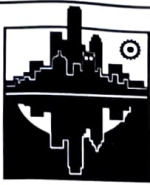
Er. Vijay Jain B.E. CIVIL

CHARTERED : ENGINEER & VALUER , GOVT. VALUER
 Valuer for all Nationalised Banks
 Valuations, Estimates, Maps, Technical Reports,
 Certificates

vijayvaluer1963@gmail.com

INDIAN BANK ASSOCIATION (IBA) : THE INDIAN INSTITUTION OF VALUERS (INDIA) & NATIONAL HOUSING BANK (NHBI).
 CONTINUING PROFESSIONAL DEVELOPMENT PRESCRIBED BY IBA, (IPEO, FICCI) [CAT - I/F - 4086]
 MEMBER OF IBBI UNDER SECTION 247 OF COMPANIES ACT 2013





Er. VIJAY JAIN B. E. 1988
 IIV - MEMBERSHIP No. CAT - 1 / F - 4086
 MEMBER IFEQ , FICCI , ASSOCIATE MEMBER
 GOVT. VALUER UNDER SECTION 34 AB W.T.
 IBBI MEMBERSHIP No. IIV-RVO/OM/103/2020
 UNDER SECTION 247 OF COMPANIES ACT 2013

**CHARTERED VALUER
 CHARTERED ENGINEER
 GOVERNMENT VALUER**
 THE INDIAN INSTITUTION OF VALUER (INDIA)
 CONTINUING PROFESSIONAL DEVELOPMENT [CPD]
 AS PRESCRIBED BY INDIAN BANKS ASSOCIATION , NHB

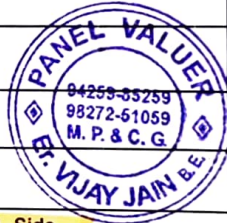
VALUATION :- BUILDINGS, PLOTS, LANDS, FLAT & INDUSTRIES, COMMERCIAL BUILDINGS, HOUSES, BUNGLOWS etc. CERTIFICATE , TECHNICAL REPORTS , ESTIMATES , TECHNICAL - VISIT , LAND SURVEY , LAYOUT , NORTH DIRECTION , BUILDING MEASUREMENTS .



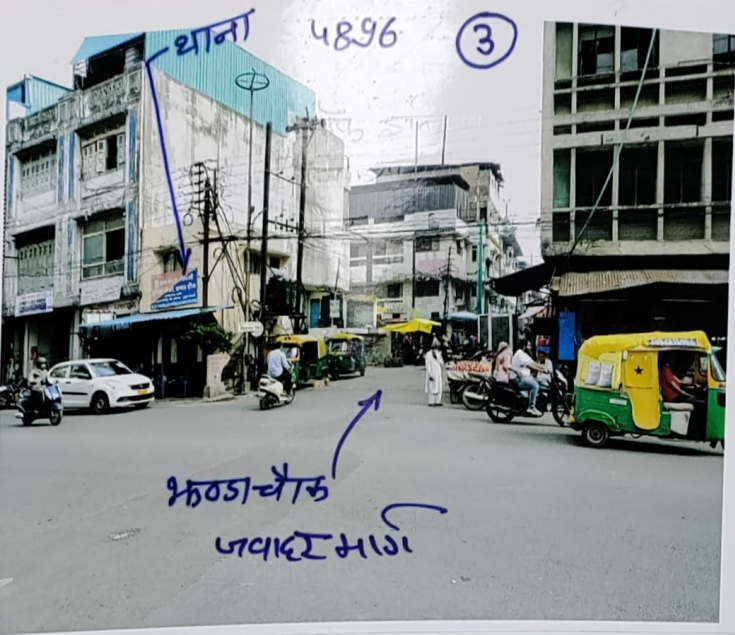
1	Ward = 60	Valuation Report No. 4896	2020-21	CONFIDENTIAL	Page 2
2	Visit Date 15-09-20	Report Date 18-09-20	INDORE	Cp13Pg45	
CONSIDERING ALL THE RELATED FIGURES AS PER MARKET PURCHASE ABILITY WITHIN 50 KM. DISTANCE					
the valuation is prepared by me on "which is as it is" basis					
VALUATION REPORT					
based only on the photocopies of the documents provided by the client.					
FOR I-M-M-O-V-A-B-L-E PROPERTY PLOT					
(OTHER THAN AGRICULTURAL - LANDS , PLANTATIONS , FOREST , MINES AND QUARRIES)					
QUESTIONARY PAGES / SHEETS					
HERE THE REGISTERED VALUER SHOULD DISCUSS IN DETAIL HIS APPROACH TO VALUATION OF THE PROPERTY & INDICATE HOW THE VALUED HAS BEEN ARRIVED AT SUPPORTED BY NECESSARY ALL ANSWERS & CALCULATIONS INCLUDING SITE VISIT.					

SUMMARY OF THE REPORT

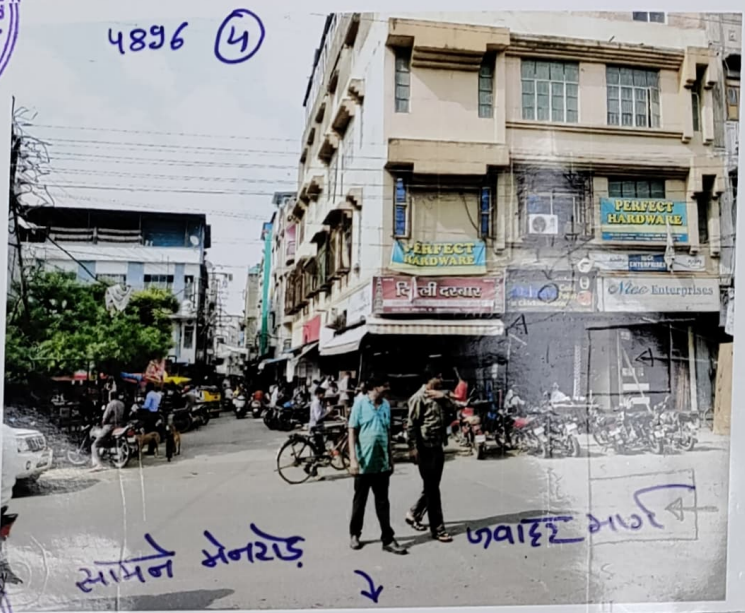
4	OWNER	Sh Nasir Husain
5	ATTORNEY	S/o Sh Abdul Sattar
6	PURCHASER	Sh Dhruva S/o Sh Pawan Bagherwal
6	PROPERTY	Location Plan Drawn Herewith Photograph Pasted 23
7	TYPE OF HOLD	→ FREE HOLD
8	PLOT AREA	→ 504 Sq Ft = 46.78 Sq Mt = 0.0047 Hect. { Diverted Land }
9	PLOT VALUE	→ 52.87 LAKHS { @ Rs. 10500 P. Sq. Ft. }
10	CONSTRUCTED AREA (Sanctioned)	→ 0.00 Sq Ft
11	CONSTRUCTION VALUE	→ 0.00 LAKHS
12	VALUE OF WHOLE PROPERTY	→ 52.87 LAKHS
13	ENTRY OF THE PROPERTY	→ INDEPENDENT Entry from NORTH Side North and East Side Govt. roads, Corner Plot/House
14	A PRESENT MARKET VALUE (M V) appreciated value	→ 52.87 LAKHS
15	B REALIZABLE VALUE (R V)	→ 51.00 LAKHS
16	C Govt. GUIDE LINE VALUE (GLV, Pg-12, 30 H) (63) C 2020-21 from INTERNET INDORE	→ 37.77 LAKHS गार्ड लाइन वेल्डू (व्यावसायिक) 260 60 40000 12000
17	D DISTRESS VALUE (D V) depreciated value	→ 48.00 LAKHS
18	E FORCED SALE VALUE (F S V)	→ 45.00 LAKHS Reduce due to any Force
19	F	
20	G	
21	H	



Er. VIJAY JAIN M - 09425985259



PANEL VALUER
 94258-85289
 98272-51700
 M. P. & C. S.
 Dr. VIJAY JAIN B.E.



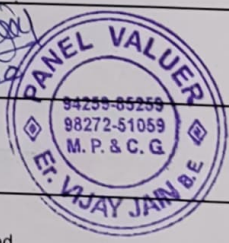
PANEL VALUER
 94258-85289
 98272-51700
 M. P. & C. S.
 Dr. VIJAY JAIN B.E.



22	1	METER	मीटर	=	3.28084	FEET	फीट	या	3	फीट	व	3.37008	इंच	3
	1	Sq. Mt.	वर्ग मीटर	=	10.76391	Sq. Ft.	वर्ग फीट		1	बीगा	उ	=	22465.4	वर्ग फीट
	1	Sq. Ft.	वर्ग फीट	=	0.0929	Sq. Mt.	वर्ग मीटर		1	मील	=	1.60934	कि. मी.	
	1	Sq.ACRE	वर्ग एकड	0.404686	Sq.HECT	4046.856	Sq.Mt.	43560	Ft ²	40.4686	AREY ²	1.93898	BIGA	
	1	Sq.AREY	वर्ग आरे	100	Sq.Mt.	1076.391	Sq.Ft.	0.0100	HECT ²	0.02471	ACRE ²	0.04791	BIGA	
	1	Sq.HECT.	वर्ग हेक्टेयर	10000	Sq.Mt.	107639.1	Sq.Ft.	2.471054	ACRE ²	100	AREY ²	4.79133	BIGA	
	1	TOLA =	11.6638	GRAM	1	KM =	0.6214	MILE	1	CARAT=	200	MILLIGRAMS		
	1	Cu. Ft.	28.31685	LITRE	1	Kg. =	2.205	POUNDS	1	GALLON	4.546	LITRE		

I GENERAL

1	PURPOSE of which valuation is made. Bank's REFERENCE & Date	BANK LOAN Bank's Letter - Ref. No.	BOB Goyal Nagar NIL Dt. NIL
2	a DATE of INSPECTION by the "Panel Valuer" c Last Date of "Papers Submitted" to the valuer b DATE on which the "VALUATION" is made.	VISIT Date 15-09-20 PAPERS Given 15-09-20 REPORT Date 18-09-20	DURATION 3 DAYS
3	List of Documents produced for perusal a Registry b Registry c Property Tax Receipt d Property Tax Receipt e Approved Map by Gram Panchayat f Current Property Tax Receipt g Nomination from Municipal Corporation h B1 & P-II i Patwari Aax. k Rent Documents	17 Number of pages are enclosed. Enclosed 8 Pgs Not Required 7 Pgs Not Got 2 Pgs Enclosed 0 Pgs Enclosed 0 Pgs Enclosed 0 Pgs Enclosed 0 Pgs with the owner 0 Pgs with the owner 0 Pgs Not Prepare 0 Pgs	
4	OWNER OF THE PROPERTY OWNER PURCHASER CONTACTS	Sh Nasir Husain S/o Sh Abdul Sattar 093000-00151, 098260-86180 FIRM R/o H.No. 36 Rani Pura, Daulat Ganj, Jhanda Chowk, near Jawaher Marg, Behind Jhanda chowk Police thana, INDORE 093000-00151, 098260-86180	
5	Brief Description of the property	This is a Plot	
6	LOCATION of the Property. Detail Address of the PROPERTY a Plot No. / Survey No. b T.S. No. / Village c Ward / Taluka d Mandal District	Rani Pura, Daulat Ganj, H.No. 36 Jhanda Chowk, near Jawaher Marg, 60 Behind Jhanda chowk Police thana, INDORE	
7	Postal address of the property.	Page No 3 Item No 6	Mobile Number
8	City / Town a Residential Area b Commercial Area c Industrial Area d Mixed Area	Yes Yes No No	INDORE INDORE Bada Bangarda
9	Classification of Area / Locality / Zone i Higher Middle Poor ii Urban Semi - Urban Rural	Middle Urban	
10	Coming Under : - Corporation Limit Village / Gram Panchayat Municipality	Indore Rani Pura, Daulat Ganj, Indore	
11	Whether covered under any State / Central Govt. enactments (i.e. Urban & Ceiling act) or notified under Agency Area / Scheduled Area / Cantonment Area	Diversion letter :- Not Required	
12	In case It is an Agriculture Land, any conversion to House site plots is contemplated	No	
13	Boundaries of the Property (as per Registry) Boundaries of the Property (as on Site / Spot)	Separate Sheet Page No. 4 Separate Sheet Page No. 4	



LOCATION PLAN

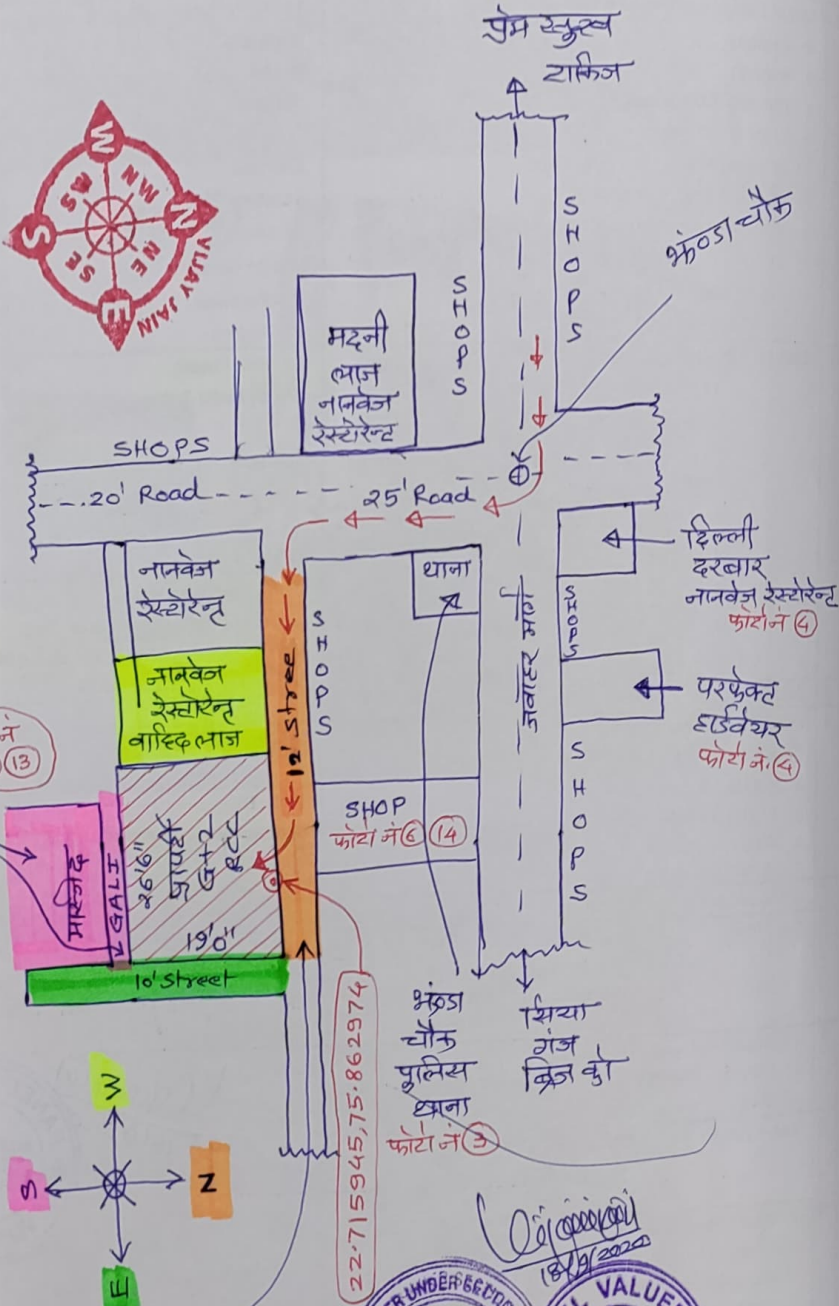
NORTH AND BOUNDARIES ARE
CHECKED & DRAWN BY PANEL VALUER
NOT TO THE SCALE

यूनियन बैरु ऑफ इन्डिया
म्हदार गंज शाखा
इन्डौर

18-9-2020

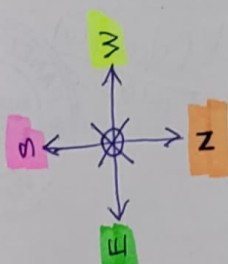
4896

Rani-Purba-36
Pauvat-Ganj-36



फॉटोन (8) (13)

22-715945,75-862974



इसमें गली नं 3 का
पर मोर्के पर इस प्रकार
गली नं 3 इनोड
जामशारी नसी मिनी

GOVERNMENT VALUER UNDER SECTION 3-A
M.P. / CAT - I / 151
WEALTH TAX ACT 1957 OF INDIA

PANEL VALUER
94259-85259
98272-51059
M. P. & C. G.
E. VJAY JAIN B.E.

18/9/2020

BOUNDARIES (चतुसीमा) AS PER " ATTORNEY " :- as per Agreement & Attorney

NORTH	आगे	Govt. Road
SOUTH	पीछे	House as Masjid
EAST	बायें	Road
WEST	दायें	Vahid Lodge

BOUNDARIES (चतुसीमा) AS PER " ACTUAL AS ON SPOT " :- 23

all the photographs & directions are taken by the Panel Valuer "VIJAY JAIN" 094259-85259 , 098272-51059

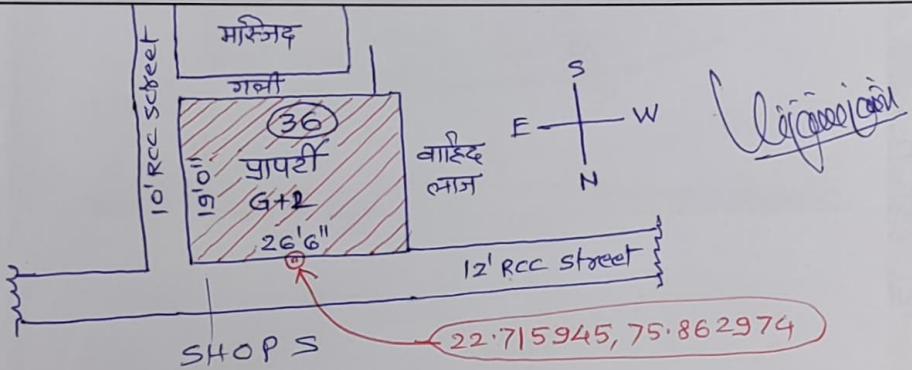
ORAL information's from Surrounding, Detailed Location plan - already shown in this Report No. 4896

Boundaries of all Survey Nos.	H.No. 36	Photo Nos.
NORTH	आगे 12' Govt. Street, RCC	6, 7
SOUTH	पीछे 3'6" Gali and A House as A Masjid	8, 13
EAST	बायें ENTRY 10' RCC Govt. Street	8
WEST	दायें Wahid Husain, Wahid Lodge	10
UP	उपर हवाई हक के अधिकारों सहित	
DOWN	नीचे Earth (No Basement)	
OPP.	सामने अन्य की दुकाने	14

PANEL VALUER "vijay jain" IN PHOTOGRAPH NUMBER 1, 12

PROPERTY VERIFICATION TIME PERIOD 30 Min Travel Time 50 Min

13 C Cordinate of Property 22.715945, 75.862974



REQUIRED CORRECTION DEED (IF BOUNDARIES ARE DIFFERENT OR NOT MATCHED WITH SPOT) No

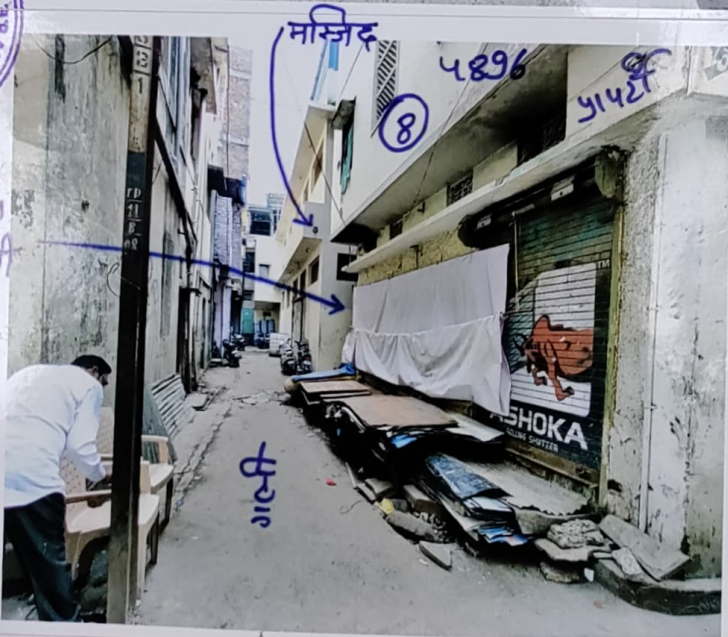
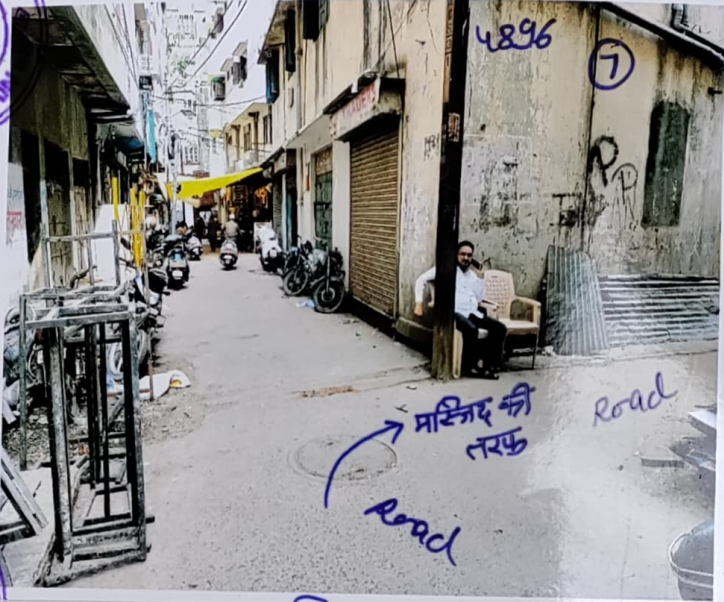
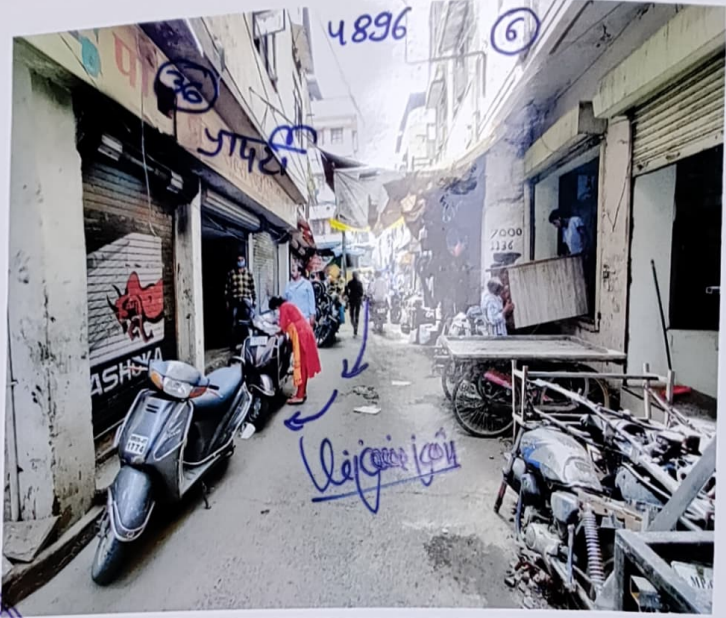
BANK'S COMMENT ABOUT BOUNDARIES

Handwritten signature and date: (8/9/2020)



PANEL VALUER
Er. VIJAY JAIN B. E. CIVIL , (1988 TO 2020 : 32 YRS EXPERIENCE)
 CHARTERED - VALUER , CHARTERED - ENGINEER
 238 , ANJANEE NAGAR , AERODROME ROAD , BEHIND MALWA HOSPITAL , INDORE M P
 M - 094259 - 85259 whatsapp & 098272 - 51059

APPROVED PANEL VALUER AND ENGINEER FROM :- UNION BANK OF INDIA





22.715945,75.862974



Hardware store

Temporarily closed

Prakash-Mombatthi

Religious goods store

Ranipura Market

Kacchi Masjid

कच्ची मस्जिद

Gulab Hardware Stores

गुलाब
हार्डवेयर स्टोर

Jhanda Chowk

झंडा चौक

New Carpet House-
Foam and Furnishing...
Furniture store

थाना

शॉपर्टो

मस्जिद



Pakki Masjid

पक्की मस्जिद



Handwritten signature
18/9/2020

दौलतगंज

Dropped pin

दौलतगंज ₹ 36000/- P.M² } गार्ड लाइन पर
रानिपुरा ₹ 44000/- P.M² } Commercial

Near North Hathipala, Indore, Madhya Pra...

Directions

Start

Save

assumed - ₹ 40000/- P.M² in Valuation Report



PANEL VALUER
94259 85259
98272 41089
M. P. & C. G.
E. VIJAY JAYARAJ



PANEL VALUER
94259 85259
98272 41089
M. P. & C. G.
E. VIJAY JAYARAJ



						5
14 A	SIZE of the PLOT (not mentioned in registry)	5.7912	Mt	X	8.0772	Mt
	AREA of the PLOT (not mentioned in registry)	19.0	Ft	X	26.5	Ft
14 B	SIZE of the PLOT (as on Spot / Site)	46.78	Sq Mt = 503.5		Sq Ft	
	AREA of the PLOT (as on field)	5.7912	Mt	X	8.0772	Mt
		19.00	Ft	X	26.50	Ft
14	Area comes under "Set-Back"	No	0	SqMt.	=	0.00 Sq Ft
14	Any difference between Areas 14 A and 14 B	No	(ignore)			
15	Extent of the Site	46.78	Sq Mt = 503.5		Sq Ft	
16	Extent of the Site Considered for Valuation	14 B	46.78	Sq Mt	503.5	Sq Ft
17 a	1 Building/Land is OCCUPIED by Owner/Tenant/Both ?	Possession - Owner				
	2 Number of Tenant/s.	Nil Tenant/s in to the land				
	3 NAME of Tenant/s	N.A.				
	4 PORTION in Owner's occupation.	Full - Area Owner				
	5 PORTION in Tenant's occupation.	Nil - Area				
	6 Any registered Agreement/s between Owner & Tenant.	N.A.				
	7 Annual RENT Compensation by Govt.	To be commit by owner in written.				
	8 Monthly RENT	Rs. 0 /- or Rs 0 /- P Yr.				
	9 Occupied by tenant/s since how long.	N.A.				
17 b	Has any standard rent been fixed for the premises under any law relating to the CONTROL of RENT ?	No (as per oral discussion with owner)				
17 c	Are any of the occupants related to or close business ASSOCIATES of the owner? Value due to Tenants 17 A.	No				
17 d	Is any DISPUTE between landlord & tenant regarding any resion in a COURT of law ?	No (as per oral discussion with owner)				
17 e	Is the PLOT FREE Hold or LEASE Hold ?	FREE HOLD				
	If lease hold the name of lessor / lessee.					
	A Initial PREMIUM Amount & Lease Period.					
	B Group RENT / Lease payable Per Annum					
	C TRANSFER fee in case re-sailing of the Property					
	D CURRENT POSITION of Lease for this Property (Receipts)					
	E POSSESSION LETTER कब्जा लेटर , सहमती पत्र , ट्रांसफर लेटर					
18	Any CONTRIBUTION been made towards developments or is any Demand for such contribution still outstanding.	No				
19	Has the whole of part of the land been notified for ACQUISITION by Government or any statutory body ?	No				
	Give Date of the notification. If any Court Case. ?	No				



II CHARACTERISTICS OF THE SITE

1	Classification of LOCALITY (Class)	Jawaher Marg, Daulat Ganj, Rani Pura, Jhanda Chowk												
2	Development of Surrounding areas	Business Area, Muslim Locality, Non-Veg-Restaurents												
3	Possibility of frequent flooding	No												
4	Availability of the civic amenities like School, Hospital, Banks, Bus Stop, Mall, Market etc.	Developed												
	Proximity to SURFACE COMMUNICATION by which the locality is served. (Like Auto, Tempo, Bus, Train)	<table border="1"> <thead> <tr> <th>TAXI</th> <th>AUTO</th> <th>BUS</th> <th>TRAIN</th> <th>PLAIN</th> <th>IN</th> </tr> </thead> <tbody> <tr> <td>0.1</td> <td>0.1</td> <td>0.1</td> <td>2.25</td> <td>9</td> <td>K.m.</td> </tr> </tbody> </table>	TAXI	AUTO	BUS	TRAIN	PLAIN	IN	0.1	0.1	0.1	2.25	9	K.m.
TAXI	AUTO	BUS	TRAIN	PLAIN	IN									
0.1	0.1	0.1	2.25	9	K.m.									
5	Level of land with Topographical condition	Levelled												
6	Shape of land	as per page No. 4												
7	Type of use to which it can be put	Commercial												
8	Any Usage restriction	Industrial												
9	Is plot in Town Planning approved layout	Old pass area												
10	Corner or Intermittent Land	Intermittent												
11	Road Facilities	Yes Photo Number 6, 7												
12	Type of road available at present	3.2 Mt Road and 12 Ft Road												
13	Width of road - is it below 20'0" or more than 20'0"	Less than 20'												
14	Is it a land - Locked Land	No												
15	Water Potentiality	Good												
16	Under Ground Sewerage System	Yes												
17	MPEB Power supply is available in the site.	Yes												
18	Advantages of site	No as such, property is in muslim locality												
19	General "Remark" if any	Muslim Locality & Non Veg Restaurents												
20	Entry of the Property	INDEPENDENT Entry from NORTH Side												
E/50-Valu-20/Plots/Indore/Union/4896-Rani-Pura-36/06*08-09-2020		18-09-20 4896 Cont... 6												



PART "A" (VALUATION OF LAND / PLOT)

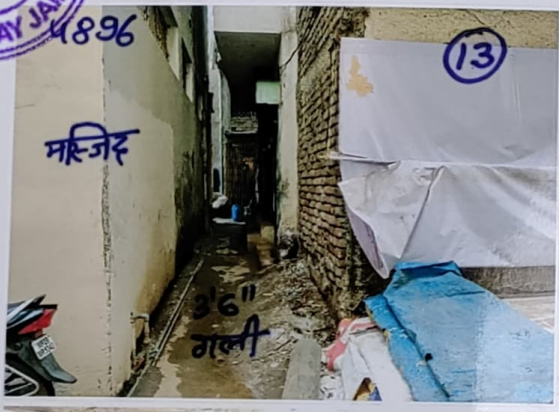
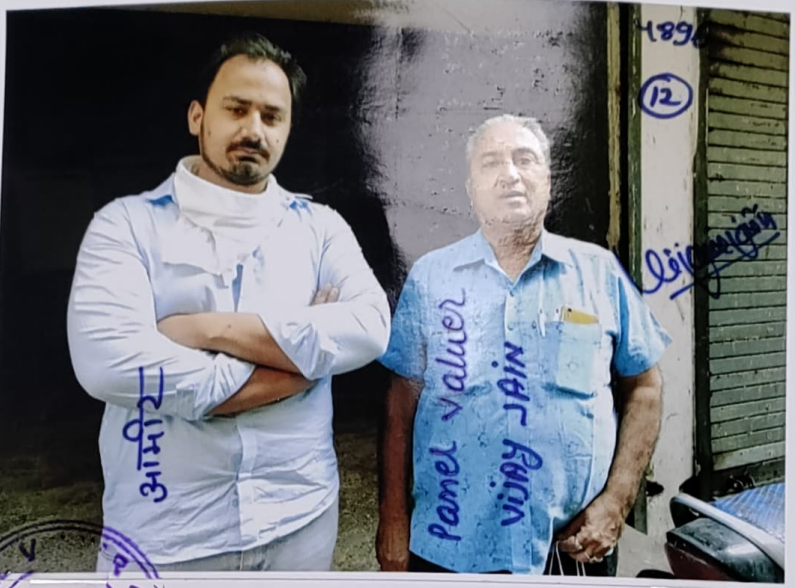
1	SIZE OF PLOT A EAST AND WEST B NORTH AND SOUTH	Details on Page No. 4 5.791 Mt 8.077 Mt
2	Total Extent of the Plot SIZE of the PLOT (as on Spot / Site) मौके पर जमीन के वास्तविक कब्जे के आधार पर क्षेत्रफल है AREA of the PLOT (as on field)	5.79 Mt X 8.077 Mt 19.00 Ft X 26.50 Ft 46.78 Sq Mt = 503.5 Sq Ft
3	Prevailing Market Rate	10500 P Sq Ft or 113021 P Sq Mt
4	Guideline Rate obtained from the Registrars Office (an evidence thereof to be enclosed)	Item No. 30 A, B, C, D, E-1 & 2, F-1 & 2, G, H, J { Page No 12 is enclosed }
5	Assessed / Adopted Rate of Land / Plot	10500 P Sq Ft or 113021 P Sq Mt
6	Estimated Value of only Land / Plot	52.87 LAKHS

PART "B" (VALUATION OF BUILDING / CONSTRUCTION)

1	TECHNICAL DETAILS OF THE CONSTRUCTION (Bldg.)	Details on Page No. 8
a	Type of Building Residential Commercial Industrial	Look 23 Photographs Residential
b	Type of Construction Load Bearing R.C.C. Steel Framed	
c	Year of Construction Year of Construction	Stage 1 Stage 2
d	Number of Floor & including basement if any	Height of each Floor
e	PLINTH AREA (BUA) FLOOR WISE for all Floors Including Galleries at all. { considering Legal and Sanctioned Portions {not as per Map}	GROUND 0.00 Sq Mt = 0.0 Sq Ft FIRST 0.00 Sq Mt = 0.0 Sq Ft SECOND 0.00 Sq Mt = 0.0 Sq Ft
	Total Built Up Area for all floors.	0.00 Sq Mt = 0 Sq Ft (mentioned in Map)
f	Condition of Building	
i	EXTERIOR Excellent Better Good Normal Poor R.H.	The External Condition of the aforesaid House is old. Enclosed 23 Colord Photographs, which are self explanatory about the present condition of the House.
ii	INTERIOR Excellent Better Good Normal Poor R.H.	

EXTRA

1	Attach PLANS & Elevations of all structures standing on the land and a lay - out plan.	Enclosed Herewith Photographs. Sanctioned building Plan - Not Available
2	If LIFT is installed, who is to bear the cost of maintenance & operation - owner or tenant ?	No
3	Property comes under Developed + Dense area.	Yes Yes
4	Facilities Like :- Drainage , Electric Poles , Roads , Garden PHE / Narmada Pipe Line , Foot - Path etc. available	Yes Yes
5	Is the building INSURED ? If so give the Policy No. INSURABLE - VALUE (only cons. Part - without Plinth)	If not Insured, Required Insurance - Without Plinth Insurable Value Rs. 0.00 LAKHS immovables
6	What is the status of (property) HOUSE TAX , & Municipal Nomination (नामान्तरण) ?	To be attach by the owner before loan. To be attach by the owner before loan.
7	Does the land fall in area included in any TOWN PLANNING Scheme / any Development plan by Govt. / any statutory Body ? If so, give particulars. Is the Land is DIVERTED ? & If any Encroachment ?	No Set Back Diversion = Yes Encroachment = No
8	Is their any RESTRICTIVE covenant in regard to use of land ? If so, attach a copy of the covenant.	As per - INDORE Nagar Palik Nigam Bylaws.
9	Are their any agreement of EASEMENTS ?	Title Deeds 8 Pages Enclosed Herewith
10	What is the Floor Space Index (FSI) permissible.	F.S.I. =
11	Any extra important factor/s about the property. (this is observation and information only)	Page No. 13 Back side Item No. 35



CALCULATIONS PART "A" & "B"

Present Market Value

हवाई हक के अधिकारों सहित

12	TOTAL AREA OF PLOT					
	* Values Considered in its Vicinity	PLOT AREA	IN	46.78	Sq Mt	
	* Considered Present Market Rates	PLOT AREA	IN	503.5	Sq Ft	
	PLOT AREA { Page 3 , Item No. 13 & 14 }					

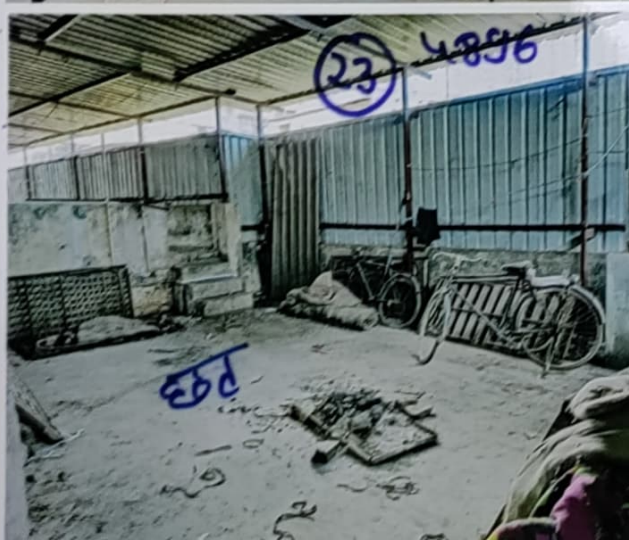
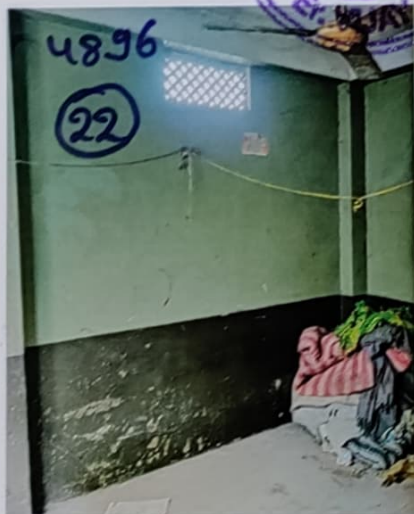
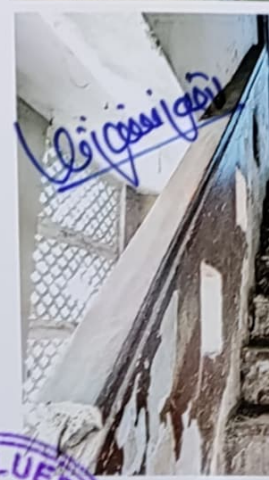
13	A	PLOT	AREA	→	46.78	Sq Mt	=	503.5	Sq Ft	
			RATE	→			@ Rs.	10500	P Sq Ft	
			VALUE	→			Rs. IN LAKHS		→	52.87 /-

14	D					
	C					
	E					
	O					
	N					
	F					
	S					
	T					
	R					
	U					
	H					

Signature
18/9/2020



15	TOTAL VALUE OF PLOT { 45 - A, B & C }	LAKHS	ONLY PLOT	
16	TOTAL = D, E, F, G, H, J, K, L, M & N	LAKHS	ONLY CONSTRUCTION	Rs. 52.868 /-
17	TOTAL = A, B, C, D, E, F, G, H, J, K, L, M & N	LAKHS	(M. V.) WHOLE PROPERTY	Rs. 0.000 /-
18	Total Sanctioned B. U. Area for all floors	0.00	Sq Mt	= 0.00 Sq Ft



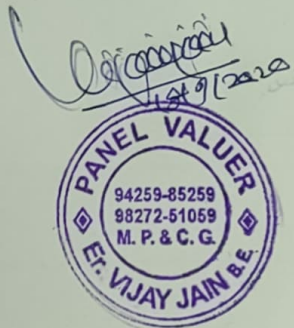
- 27 * 1 ENTRANCE OF THE PROPERTY (direction of entry)
- 2 WIDTH , TYPE OF ROAD , CONDITION OF ROAD (existing)
- 3 NATURE & NAME OF ROAD
- * 4 STEEL MOBIL TOWER OVER / NEAR TO PROPERTY
- * 5 HIGH TENSION ELECTRIC LINE OVER & NEAR
- * 6 LOW TENSION ELECTRIC LINE OVER & NEAR
- * 7 PERMANANT PUBLIC TOILET NEAR TO PROPERTY
- * 8 PERMANANT URINAL NEAR TO PROPERTY
- * 9 PERMANANT DUSTBIN NEAR TO PROPERTY
- * 10 PERMANANT NALA & GUTTER NEAR TO PROPERTY
- 11 PARKING FACILITY FOR THIS PEOPERTY
- 12 FAMOUS MULTI / BAZAR / MARKET / MALL / ROAD
- * 13 PROPERTY UNDER FLOOD & AERODROME ZONE
- * 14 GARDEN FACING , CORNER PLOT , GUARD HUT
- * 15 PANEL VALUER "vijay jain" IN PHOTOGRAPH NUMBER
- * 16 PLINTH LEVEL IS ABOVE ROAD LEVEL
- * 17 PLINTH LEVEL IS NEARLY EQUAL TO ROAD LEVEL
- * 18 PLINTH LEVEL IS BELOW ROAD LEVEL
- * 19 ACTUAL SITE IS MATCHED WITH T&C APPROVED MAP
- * 20 GRAM PANCHAYAT MAP IS MATCHED WITH T & C MAP
- * 21 GRAM PANCHAYAT & T&C MAP IS MATCHED WITH SPOT
- * 22 CORPORATION MAP IS MATCHED WITH SPOT

INDEPENDENT Entry from NORTH Side

12 Ft , 10' R.C.C. Road
one Internal Road, corner Plot
Away from Property
No During 10 - Feet Distance
No During 10 - Feet Distance
No Away from Property
No Away from Property
No Away from Property
No Away from Property
No Away from Property
Poor
Yes within 0.5 Km Range
No 0.5 Km Range
No No
1, 12

- 28 * 1 TOTAL NUMPER OF FLOORS (Existing)
- 2 TOTAL NUMPER OF SANCTIONED FLOORS
- * 3 TOTAL HEIGHT OF PROPERTY Existing-Condition
- * 4 ACTUAL CONSTRUCTED AREA (for all Floors)
- * 5 DIFFERENCE : ACTUAL B.U. AREA - APPROVED B.U. AREA
- * 6 VALUE OF "UNAUTHORISED CONSTRUCTION"
- 7 CHANCES OF DEMOLITION FROM THE GOVT. / न.पा.नि.

- 29 1 CONSTRUCTION YEAR First Phase
- 2 CONSTRUCTION YEAR Second Phase
- 3 RESIDUAL LIFE OF THE CONSTRUCTION
- * 4 FOUNDATION (TYPE)
- * 5 SUPER STRUCTURE & SUB STRUCTURE
- * 6 WALLS , PARTITION WALLS , ANY CRACKS IN WALLS
- * 7 ANY COMMON - COLUMNS / BEAMS / WALLS / WELL / BORE
- 8 TYPE OF ROOF FRONT A
- 9 TYPE OF ROOF BACK B
- * 10 REGISTRY IS MATCHED WITH SPOT WHEN VISIT
- 11 WOODEN WORKS & ALLUMINIUM WORKS
- 12 STEEL WORKS
- 13 ELECTRIC WORKS
- 14 PLUMBING WORKS
- 15 FLOORING WORKS IN SIDE
- 16 FLOORING WORKS OUT SIDE
- 17 PLASTER WORKS IN SIDE & OUT SIDE
- 18 INTERIOR DECORATION WORK / FIXED FURNITURE
- 19 PORCH :- R.C.C. OR GUIRDER FARSHI
- 20 DRAINAGE SYSTEM ON TERRACE
- 21 PROTECTION (2) INTERNAL GAS PIPE LINE
- 22 SOURCE WATER TANK/s SEPTIK TANK/s
- 23 SANITARY FACILITY / LIFT PROVISION
- 24 STAIR FACILITY (WITHOUT STAIR TOWER)
- 25 STAIR OUT SIDE THE HOUSE / IN SIDE THE HOUSE
- 26 TAKEN MEASUREMENT OF PROPERTY ON SPOT
- 27 IMMEDIATE REPEARING TO USE THE PROPERTY
- 28 FLOORING / PAVING IN M.O.S. PORTION
- 29 LEAKAGE & SEEPAGE ANY WHERE
- 30 PERMITE IN WALLS & FIXED - FURNITURES
- 31 POSITION of the LAND at time of VISIT
- 32 ANY SPECIAL FEATURE OF THE CONSTRUCTION



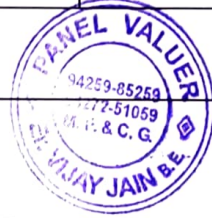
Yes (measurements are extra chargeable)
No
No
No
No
Open Condition
Construction is there but not consider in valuation

SPECIFICATION OF CONSTRUCTION (FLOOR WISE) IN RESPECT OF :-

No	DESCRIPTION / PARTICULARS	Ground Floor	First Floor	Second Floor	Third Floor	Other Floors
1	Foundation					
2	Basement					
3	Superstructure					
4	Doors, Windows, Ventilators					
	Rolling Shutter/s					
	Chanel (Collapsible) Gate/s					
	Glass Doors					
5	R.C.C. Works					
6	Plastering					
7	Flooring, Skirting, Dadoing					
8	Special finish as Granite, Marble, wooden paneling, drills etc.					
9	Roofing including weather proof					
10	Outside Flooring					
11	Drainage					

DETAILS OF VALUATION

	G.F.	F.F.	S.F.	Th.F.	Fr.F.
1	Plinth Area				
2	Roof Height				
3	Age of Building				
4	Estimated Replacement Rate of Construction				
5	Replacement Cost				
6	Depreciation				
7	Net Value after Depreciation				
2	Compound Wall	Height			
		Length			
		Type			
3	Electrical Installation :-	Type of wiring			
		Class of Fitting			
		Switch and Plates			
		Earthing			


PART 'C' (EXTRA ITEMS)

1	Portico / Porch	No	0 L	
2	Ornamental Front Door	No	0 L	
3	Varandah (Sitout) with Steel Grills	No	0 L	
4	Overhead Water Tank	No	0 L	
5	Septik Tank / Sump	No	0 L	
6	Water Harvesting System , Solar Light System	No	0 L	Rs. 0 Lkh

PART 'D' (AMENITIES)

1	Wardrobes	No	0 L	
2	Glazed Tiles	No	0 L	
3	Extra Sink and Bath Tub	No	0 L	
4	Marble / Ceramic Tiles Flooring	No	0 L	
5	Interior Decoration	No	0 L	
6	Architectural Elevation Works	No	0 L	
7	Panelling Works	No	0 L	
8	Alluminum Works	No	0 L	
9	Steel or wooden Hand Rails	No	0 L	
10	POP / False Ciling	No	0 L	
11	Kitchen Chimney	No	0 L	
12	Movables / Mechines etc.	No	0 L	Rs. 0 Lkh

PART 'E' (MISCELLANEOUS)

1	Seprate Toilet Room	No	0.00 L	
2	Seprate Store (Lumber) Room	No	0.00 L	
3	Seprate Water Tank (Under Ground)	No	0.00 L	
4	Tree, Gardening	No	0.00 L	
5	Car Garage	No	0.00 L	
6	Stair Case Tower	No	0.00 L	
7	Olla / Angan	No	0.00 L	
8	Lofts	No	0.00 L	Rs. 0 Lkh

PART 'F' (SERVICES)

1	Water Supply Arrangements	PHE	0.00 L	
2	Drainage Arrangements	Good	0.00 L	
3	Cpmound / Boundary Walls	No	0.00 L	
4	C. B. Deposits, Fittings Etc.		0.00 L	
5	Pavements	No	0.00 L	
6	Borewell with Pump / Well with moter	No	0.00 L	Rs. 0 Lkh

TOTAL ABSTRACT OF THE INTIRE PROPERTY

PART "A"	LAND	Rs	52.87 LAKHS
PART "B"	BUILDING	Rs	0.00 LAKHS
PART "C"	EXTRA ITEMS	Rs	0.00 LAKHS
PART "D"	AMENITIES	Rs	0.00 LAKHS
PART "E"	MISCELLANEOUS	Rs	0.00 LAKHS
PART "F"	SERVICE	Rs	0.00 LAKHS
		Rs	52.87 LAKHS

VALUATION

Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also such aspects as (1) Sale ability (2) Likely rental values in future and (3) any likely income it may generate may be discussed. The valuer should invariably bring out here onerous clauses, if any, regarding the title of the property, which will have an adverse effect on the value of the property.

As a result of my appraisal & analysis, it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specification.

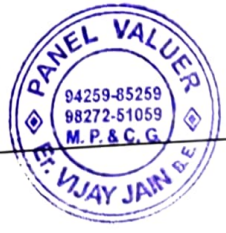
these values are fit for **INDORE 's Market purchase ability.** Page 13 back side , Item No. 35

Rupees Fifty Two Lakhs Eighty Seven Thousands Only.

Rs. 52.87 LAKHS	or	0.5287 Crore	Only	- Present Fair Market Value
Rs. 51.00 LAKHS	or	0.5100 Crore	Only	- Present Net Realizable Value
Rs. 48.00 LAKHS	or	0.4800 Crore	Only	- Present Distress Value
Rs. 37.77 LAKHS	or	0.3777 Crore	Only	- Present Guideline / Book Value
Rs. 45.00 LAKHS	or	0.4500 Crore	Only	- Present Forced Sale Value

Other Values on Page No. 12

[Signature]
APPROVED PANEL VALUER



Place :- **INDORE**
Date :- **18-09-20**

FOR BANK'S USE

The undersigned have inspected the property detailed in the Valuation Report
Dated 08/09/2020 on 05/09/2020 I have gone through the report and I am satisfied,
to the best of my knowledge that the value of the property stated at Rs. 51,00,000/-
by the approved valuer is realistic.

[Signature]
Branch Manager / Officer - In - charge of Advance Department

S.No	Mohalla/Colony/ Society/Road/Village	PLOT (SQM)			BUILDING RESIDENTIAL (SQM)				BUILDING COMMERCIAL (SQM)			BUILDING MULTI(SQM)		AGRICULTURAL LAND(HECTARE)		AGRICULTURAL PLOT(SQM)	
		Residential	Commercial	Industrial	RCC	RBC	Tin shade	Kaccha kabelu	Shop	Office	Godown	Residential	Commercial	Irrigated	Un Irrigated	Sub Clause wise	Sub Clause wise
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Tehsil: INDORE																	
Sub-Area : NAGAR NIGAM INDORE, Ward/Patwari Halka: WARD NO. 60 (RANIPURA)																	
2181	BABADEEP, AELORA TALKIES COMPLEX, JAI COMPLEX	76000	76000	76000	88000	83200	81600	80000	89600	89200	88800	32000	64000	760000000	760000000	76000	76000
2182	BAMBAY BAJAR NORTH, JAVAHAR MARG PAR	72000	72000	72000	84000	79200	77600	76000	85600	85200	84800	24800	48000	720000000	720000000	72000	72000
2183	BHAAGVANTI CHAMBER	76000	76000	76000	88000	83200	81600	80000	89600	89200	88800	32000	60000	760000000	760000000	76000	76000
2184	CHAMPABAGH	16000	16000	16000	28000	23200	21600	20000	29600	29200	28800	15200	28800	160000000	160000000	16000	16000
2185	CHAMPABAGH GALI JHOPADPATTI	3200	3200	3200	15200	10400	8800	7200	16800	16400	16000	15200	28800	32000000	32000000	3200	3200
2186	DOLATGANJ GALI/DESHVALI PURA	20000	36000	20000	32000	27200	25600	24000	49600	49200	48800	20800	40000	200000000	200000000	20000	36000
2187	DOLATGUNJ GALI	20000	36000	20000	32000	27200	25600	24000	49600	49200	48800	20800	40000	200000000	200000000	20000	36000
2188	DOLATGUNJ MAINROAD	40000	40000	40000	52000	47200	45600	44000	53600	53200	52800	24800	48000	400000000	400000000	40000	40000
2189	GESS HOUSE ROAD/KHATIPURA	52000	52000	52000	64000	59200	57600	56000	65600	65200	64800	28800	56000	520000000	520000000	52000	52000
2190	HATHIPALA CHORAHA (JUNI INDORE STHIT), SOUTH HATHI PALA	32000	40000	32000	44000	39200	37600	36000	53600	53200	52800	24800	48000	320000000	320000000	32000	40000



(a) डोलत गंज 36000/-
 (b) रानिपुरा 40000/-

$$\frac{a+b}{2} = \frac{36000 + 40000}{2} = 40,000/- \text{ P.M}^2$$

Note = asseme for a practical figure in valuation

कार्ड नं. 60 रानीपुरा कार्ड

4896

S.No	Mohalla/Colony/ Society/Road/Village	PLOT (SQM)			BUILDING RESIDENTIAL (SQM)				BUILDING COMMERCIAL (SQM)			BUILDING MULTI(SQM)		AGRICULTURAL LAND(HECTARE)		AGRICULTURAL PLOT(SQM)	
		Residential	Commercial	Industrial	RCC	RBC	Tin shade	Kaccha kabele	Shop	Office	Godown	Residential	Commercial	Irrigated	Un irrigated	Sub Clause wise	Sub Clause wise
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
2202	NASIYA ROAD GALI	32000	40000	32000	44000	39200	37600	36000	53600	53200	52800	17600	35200	320000000	320000000	32000	40000
2203	NORTHODA-SOUTH TODA MUKHYAMARG PAR/ SANJAY SETU E.V.PRA	72000	72000	72000	84000	79200	77600	76000	85600	85200	84800	28800	56000	720000000	720000000	72000	72000
2204	PATEL BRIDGE SE NEHRU PRATIMA SADAK KE DONO AUR/MADHUMILAN CHOURHA	64000	64000	64000	76000	71200	69600	68000	77600	77200	76800	28800	56000	640000000	640000000	64000	64000
2205	PREM TRADE CENTRE	76000	76000	76000	88000	83200	81600	80000	89600	89200	88800	32000	64000	760000000	760000000	76000	76000
2206	RAAJ TALKIES COMPLEX	56000	56000	56000	68000	63200	61600	60000	69600	69200	68800	24800	48000	560000000	560000000	56000	56000
2207	RANIPURA GALI	44000	44000	44000	56000	51200	49600	48000	57600	57200	56800	24800	48000	440000000	440000000	44000	44000
2208	RANIPURA MAINROAD	64000	64000	64000	76000	71200	69600	68000	77600	77200	76800	28800	56000	640000000	640000000	64000	64000
2209	RIVER SIDE ROAD	80000	80000	80000	92000	87200	85600	84000	93600	93200	92800	28800	56000	800000000	800000000	80000	80000
2210	RIVER SIDE ROAD MUKHYA MARG	80000	80000	80000	92000	87200	85600	84000	93600	93200	92800	28800	56000	800000000	800000000	80000	80000
2211	RIVER SITE GALI	52000	52000	52000	64000	59200	57600	56000	65600	65200	64800	24800	48000	520000000	520000000	52000	52000
2212	RIVER SITE ROAD KE PICHE BOLIIYA SARKAR KI CCHATRI COMPOUND	24000	24000	24000	36000	31200	29600	28000	37600	37200	36800	24800	48000	240000000	240000000	24000	24000



GUIDE LINE VALUE

जिला	इंदौर	तहसिल	इंदौर
30	मध्य प्रदेश शासन गाईड लाईन वेल्थ (लगभग)		
A	गाईड लाईन डीटेल का सोर्स		from INTERNET (Enclosed = Page No. 7, 4896)
B	गाईड लाईन का पेज नम्बर		260 of 537 Enclosed Herewith
C	वार्ड का नम्बर व नाम	Ward =	60 रानीपुरा वार्ड
D	गाईड लाईन का आयटम नम्बर या क्रमांक		2207 & 2187 रानिपुरा एवं दीलतगंज का एवरेज
E	भूमी डायवर्टेड का भाव =		40000 वर्ग मी. अथवा 3716.1 वर्ग फि.
1	(व्यावसायिक) प्लाट क्षेत्रफल =		46.78 वर्ग मी. अथवा 503.5 वर्ग फि.
	वेल्थ =		18.71 लाख रु
E	भूमी कृषि का भाव =		0.0 वर्ग मी. अथवा 0.00 वर्ग फि.
2	(व्यावसायिक) गोडाउन क्षेत्रफल =		0.0 वर्ग मी. अथवा 0.0 वर्ग फि.
	वेल्थ =		0.0 लाख रु
F	कंस्ट्रक्शन (निर्माण) का पक्का भाव =		12000.0 वर्ग मी. अथवा 1114.8 वर्ग फि. पक्का
1	रजिस्ट्री के लिये मोके पर मौजूद वास्तविक क्षेत्रफल =		140.3 वर्ग मी. अथवा 1510.5 वर्ग फि. आर सी सी की
	वेल्थ =		16.8 लाख रु
F	कंस्ट्रक्शन (निर्माण) का कच्चा भाव =		0.0 वर्ग मी. अथवा 0.0 वर्ग फि. कच्चा
2	रजिस्ट्री के लिये मोके पर मौजूद वास्तविक क्षेत्रफल =		0.0 वर्ग मी. अथवा 0.0 वर्ग फि. पतरा व बन्दी
	G+1 वेल्थ =		0.0 लाख रु
G	भूमी (स्थान या स्पेस) तथा कंस्ट्रक्शन दोनों की कुल कीमत		35.55 लाख रु रजिस्ट्रि चार्ज के बगैर (लगभग)
H	प्राप्टी की कीमत रजिस्ट्री सहित 6.25 %		37.77 लाख रु रजिस्ट्रि चार्ज के सहित (लगभग)
J	नोट : मार्च 2021 के बाद ये वेल्थ 1.00 % बढ़ सकती है.		38.15 लाख रु रजिस्ट्रि चार्ज के सहित लगभग होगी

D-I-F-F-E-R-E-N-T V-A-L-U-E-S PART 3

			PLOT - RATE
31	A PRESENT MARKET VALUE	A Rs. 52.87 LAKHS	10500 P Sq Ft
	B REALIZABLE VALUE	B Rs. 51.00 LAKHS	10129 P Sq Ft
	C Govt. GUIDE LINE VALUE 2020-21 (ITEM No. 30 H)	C Rs. 37.77 LAKHS	3716 P Sq Ft
	D DISTRESS VALUE	D Rs. 48.00 LAKHS	9533 P Sq Ft
	E FORCED SALE VALUE Reduce due to any Force	E Rs. 45.00 LAKHS	8937 P Sq Ft

32	Considerable Safe Loan on DV (31-D)	71.43 % of Distress Value i.e. Rs	34.29 LAKHS	- { My Opinion }	6809.5
33	Considerable Safe Loan on GLV (31-C)	90.77 % of Guideline Value i.e. Rs	34.29 LAKHS	- { My Opinion }	P/SqFt
34	Distress Value (D) is 1.2708 times	HIGHER than the Guide Line Value (C)		- { Fact }	
35	Guide Line Value (C) is 0.7869 times	LESS than the Distress Value (D)		- { Fact }	

In case of any confusion in VALUATION REPORT No. 4896-27-May kindly contact the valuer on mobil.

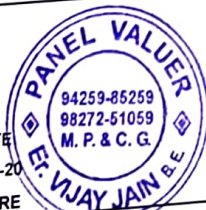
Bank may consider any "safe value" from 31 A to 31 E. Kindly consider safe and average value for loan.

PANEL VALUER

VIJAY JAIN

DATE
18-09-20

INDORE



E. VIJAY JAIN B. E. CIVIL, (1988 TO 2020 - 32 YRS EXPERIENCE)
CHARTERED - VALUER, CHARTERED - ENGINEER
 238, ANJANEE NAGAR, AERODROME ROAD, BEHIND MALWA HOSPITAL, INDORE M P
 M-094259-85259 whatsapp & 098272-51059

REGISTERED GOVERNMENT - VALUER UNDER SECTION 34 - AB WEALTH TAX -
 ACT 1957 OF INDIA No. (CCIT/MP/CAT - I/151/39/2001-2002) BHOPAL

INDIAN BANK ASSOCIATION (IBA) : THE INDIAN INSTITUTION OF VALUERS (INDIA) & NATIONAL HOUSING BANK (NHB), CONTINUING PROFESSIONAL DEVELOPMENT PRESCRIBED BY IBA, IFEO, FICCI (IIV : CAT - I / F - 4086)

REGI. VALUER FROM INSTITUTION OF VALUER NEW DELHI, WHOLE M P ZONE No. CAT - I / A 6029

The Institution of Engineers (India) ASSOCIATE & CORPORATE MEMBER, CHARTERED ENGINEER AM-0698159 Kolkata

INLISTED A B D - INDIA - 1993 AND DIRECTORY OF GOVT. REGISTERED VALUERS OF INDIA 2011 (MUMBAI)

REGISTERED IN D. I. C. No. 104211869-SSSBE- Dt. 20-10-1995, Jain Engineers Society Global - I. D. 101018

APPROVED PANEL VALUER AND ENGINEER FROM :-

UNION BANK OF INDIA, BANK OF INDIA, NARMADA JHABUA GRAMEEN BANK,
 BANK OF MAHARASHTRA, PUNJAB NATIONAL BANK, STATE BANK OF BIKANER & JAIPUR.

STATE BANK OF INDIA - M. P. & CHATTISGRAH, UCO BANK.

(Issued By : - Without Pressure / With - Prejudice)

4896 Cont...

E/50-Valu-20/Plots/Indore/Union/4896-Rani-Pura-38/06/08-09-2020

Note: -

इस एअर जं. (36) शानिपुरा, दौंडर गंज, पर G+2, RCC का मकान बना हुआ, स्विकृत नसा नहीं होने का कारण G+2 निर्माण को वेब्यूल्शन रिपोर्ट [4896] में नहीं जोड़ा गया है एवं माल एअर की वेब्यू दी गई है।

विजयेश
18/9/2020

अगले भवन का नसा मंजूर/स्विकृत होता तो
G+2 भवन की वेब्यू जूडन के बाद :-

M.V.	=	68.73	Lac	
R.V.	=	66.00	Lac	
G.L.V.	=	55.66	Lac	
D.V.	=	64.00	Lac	
F.S.V.	=	62.00	Lac	हो जाती है।

विजयेश
18/9/2020

FORMAT " E "

DECLARATION FROM PANEL VALUER

{ Important points about property for loan }

{ Terms and Conditions with openion & Hints } :-

Date - 18-09-20

I HEREBY DECLARE THAT :-

- 1 The information furnished in my "Valuation Report" No. 4896 Dated 18-09-20 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of property. Kindly read full valuation report. Kindly read Item No. 14 of this page.
- 2 I have no direct or indirect interest in the property valued.
- 3 I (Er. Vijay Jain - PANEL VALUER 094259-85259) personally inspected the property on Date 15-09-20 . The work is not sub-contracted to any other valuer & carried out by myself. All photographs are taken by the PANEL VALUER (myself)
- 4 I have not been convicted of any offence and sentenced to the term of imprisonment.
- 5 I have not been found guilty of misconduct in my professional capacity.
- 6 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. (N.A.)
- 7 I have read the International Valuation Standards (IVS) & 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. (N.A.)
- 8 I abide by the model code of Conduct for the empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken & kept along with this declaration.)(N.A.)
- 9 I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- 10 I am the Panel Valuer, who is competent to sign this Valuation Report.
- 11 Further, I hereby provide the following informations : --



	Particulars	Valuer's Comment
A	background information of the asset being valued	all information is given in Valuation Report
B	purpose of valuation and appointing authority	all information is given in Valuation Report
C	identity of the valuer & any other experts involved in the valuation.	all information is given in Valuation Report
D	disclosure of valuer interest or conflict, if any	all information is given in Valuation Report
E	date of appointment, valuation date and date of report	15-09-20 & 18-09-20
F	inspection & / or investigations undertaken	all information is given in Valuation Report
G	nature and sources of the information used or relied upon.	all information is given in Valuation Report
H	procedure adopted in carrying out the valuation and valuation standards followed.	all information is given in Valuation Report
I	restrictions on use of the report, if any	all information is given in Valuation Report
J	major factors that were taken in to account during the valuation	all information is given in Valuation Report
K	major factors that were not taken in to account during the valuation	all information is given in Valuation Report
L	Caveats, limitations & disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	all information is given in Valuation Report

{ Terms and Conditions with some openions with Hints } DISCLAIMER : -

- 12 LEGAL ASPECTS of this property has not been considered and the "VALUATION REPORT" No. 4896 is meant for the REAL - ESTATE purpose only.
- 13 To verify all the " photocopies " enclosed with the " VALUATION - REPORT " No. 4896 with their originals and check their leagility / authenticity is the sole responsibility of Bank Officials or Panel Advocates.
- 14 I have verified & valued the right property :-
Technical Visit by the panel valuer "VIJAY JAIN" :- (based on ORAL informations only)
Required written "CROSS - CHECKING" by the bank authorities and panel advocates.
- 15 The loan amount to be sanctioned is sole decision of the bank. The valuer DISOWN any kind of indemnity or bear any loss whatsoever in nature on behalf of loan defaulters. The value given in the report is only an opinion.
- 16 Legality of the documents are not verified by valuer and the valuation report is prepared solely on the basis of documents submitted by the client. The Valuation No. 4896 is meant for the Real Estate purpose only.
- 17 The Internal and External Condition of the aforesaid property is good. Enclosed 23 Photographs, which are " SELF EXPLANATORY " about the present condition & surrounding of the Property.
- 18 The property is shown by the owner to the panel valuer { look enclosed photographs }. If the wrong property is shown, it is the sole responsibility of the OWNER and not the Panel Valuer.
- 19 Before Sanctioning loan, bank must take Owner's Signatures on the all the photographs (pasted in the report) thereby confirming the authenticity of absolutely correct property (self attestation) by the owner itself.
- 20 To define the value of the property is only a openion of an engineer not a responsibility of repayment of loan.
- 21 In any case the Valuer is not responsible to bear any loss on behalf of loan Defaulter to the Bank.