

# 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



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.)

☎ : 94251-06354 & 📠 0731-4213299

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

PAN No. : AAQPP-5012-M

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

Ref.: JCP/UBI/102-A/19-20

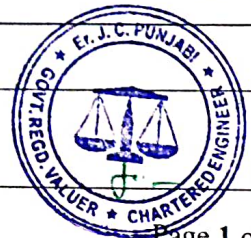
**ANNEXURE-I**

## FORMAT-A

To,  
UNION BANK OF INDIA  
Branch: Malharganj, Indore (M.P.)

### VALUATION REPORT (IN RESPECT OF LAND & BUILDING)

I. GENERAL	
1.	<b>Purpose for which the valuation is made</b> : To assess the present fair market value and distress sale value of property for primary/collateral security in Union Bank of India.
	<b>Firm in which this property mortgaged</b> : <b>M/s Omprakash Harakchand Mittal</b>
2.	a) Date of inspection : 06.05.19
	b) Date on which the valuation is made : 08.05.19
3.	<b>List of documents produced for perusal</b>
	i) Xerox copy of title deed :
	ii) Xerox copy of sanction map :
4.	<b>Name of the owner(s) and his/their address (es) with Phone no. (details of share of each owner in case of joint ownership)</b> : Sh. Babulal S/o Sh. Prahlad Das Agrawal Mobile no. : 9425062335 (Sh. Ashish Agrawal)
5.	<b>Brief description of the property</b> : The subject property is G+2 storey semi commercial building in RCC frame structure on a plot area of 93.89 Sqm.
6.	<b>Location of property</b>
	a) Plot No./ Survey No. : Municipal house no.11 (old no.8)
	b) Door No. : -
	c) T.S. No. / Village : -
	d) Ward / Taluka : Ward no.69
	e) Mandal / District : Indore (M.P.)
7.	<b>Postal address of the property</b> : East part of municipal house no.11 (old no.8), Narsingh Bazar, Indore (M.P.)
8.	<b>City / Town</b> : Indore
	<b>Residential Area</b> : Yes
	<b>Commercial Area</b> : Yes
	<b>Industrial Area</b> : No
9.	<b>Classification of the area</b>
	i) High / Middle / Poor : Middle class
	ii) Urban / Semi Urban / Rural : Urban
10.	<b>Coming under Corporation limit / Village Panchayat / Municipality</b> : Corporation limit
11.	<b>Whether covered under any State / Central Govt. enactment's (e.g., Urban Land Ceiling Act) or</b> : No



	notified under agency area / scheduled area / cantonment area.		
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	-
13.	<b>Boundaries of the property :</b>		
	North	:	House of Sh. Prahlad Das Agrawal
	South	:	Property of Hukumchand trust
	East	:	GALI
	West	:	West Part of house no.11 then road
14	<b>Dimensions of the site</b>	:	(a) As per the Deed (b)Actual
	North	:	-
	South	:	-
	East	:	-
	West	:	-
15.	<b>Extent of the site</b>		93.89 Sqm.
16.	<b>Extent of the site considered for valuation (least of 14a &amp; 14b)</b>	:	93.89 Sqm
17	<b>Latitude, longitude and coordinates of the site</b>	:	Mentioned on the photograph of Google map attached
18.	<b>Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.</b>	:	Details to be furnished by owner.
<b>II. CHARACTERSTICS OF THE SITE</b>			
1.	<b>Classification of locality</b>	:	Middle class
2.	<b>Development of surrounding areas</b>	:	Fully developed
3.	<b>Possibility of frequent flooding / submerging</b>	:	No
4.	<b>Feasibility to the Civic amenities like school, Hospital, Bus Stop, Market etc.</b>	:	Nearby
5.	<b>Level of land with topographical conditions.</b>	:	Level
6.	<b>Shape of land</b>	:	Regular
7.	<b>Type of use to which it can be put</b>	:	Residential, but using as semi-commercial
8.	<b>Any usage restriction</b>	:	Residential use only
9.	<b>Is plot in town planning approved layout?</b>	:	Yes
10.	<b>Corner plot or intermittent plot?</b>	:	Intermittent plot
11.	<b>Road facilities</b>	:	Available
12.	<b>Type of road available at present</b>	:	CC road
13.	<b>Width of road is it below 20 ft. or more than 20 ft.</b>	:	Less than 20'
14.	<b>Is it a Land - Locked land?</b>	:	No
15.	<b>Water potentiality</b>	:	Available sufficient
16.	<b>Underground sewerage system</b>	:	Available
17.	<b>Power supply is available in the site</b>	:	Available
18.	<b>Advantages of the site :</b>		
19.	<b>General remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc (distance from the sea coast/tidal level must be incorporated) :</b>		



Part -A (Valuation of land)		
1.	<b>Size of plot</b>	
	North & South	: -
	East & West	: -
2.	<b>Total extent of the plot</b>	: 93.89 Sqm. = 1010 Sqft.
3.	<b>Prevailing market rate (Along with details/reference of at least 2 latest deals/transactions with respect to adjacent properties in the areas)</b>	: PMR is Rs.6,000.00 to Rs.7,000.00 per Sqft. Details/reference of at least 2 latest deals/transactions with respect to adjacent properties in the areas are not available
4.	<b>Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)</b>	: Rs.90,000.00 per Sqm. (page-296) =Rs.8,364.31 per Sqft.
5.	<b>Assessed / adopted rate of valuation</b>	: Rs.6,500.00 per Sqft. ( Average)
6.	<b>Estimated value of land</b>	: Rs.65,65,000.00

Part -B (Valuation of Building)		
1.	<b>Technical details of the building</b>	
a)	Type of Building (Residential / Commercial / Industrial)	: Semi-Commercial
b)	Type of construction (Load bearing / RCC / Steel Framed)	: RCC
c)	Year of construction	: Not known, but seems very old, assume 44 years old
	Age of building	: 44 years & renovated in 1995
	Remaining life of building	: More than 20 years subject to proper maintenance
d)	Number of floors and height of each floor including basement, if any	: G+2, Height-10 Ft.
e)	Plinth area floor-wise	: Permissible 1515 Sqft., while actual area is more.
f)	Condition of the building :	
	i) Exterior - Excellent, Good, Normal, Poor	: Normal
	ii) Interior - Excellent, Good, Normal, Poor	: Normal
g)	Date of issue and validity of layout of approved map/plan	: Validity is 3 year from the date of issue
h)	Approved map/plan issuing authority	: IMC, Indore
i)	Whether genuineness or authenticity of approved map/plan is verified	: Checked only Xerox copy
j)	Any other comments by our empanelled valuers on authentic of approved plan	: No

**Specifications of construction:**

S.N.	Description :	
1.	<b>Foundation</b>	RCC column footings
2.	<b>Basement</b>	-
3.	<b>Superstructure</b>	Brick masonry



4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	R.S., Local & teakwood
5.	RCC Works	1:2:4
6.	Plastering	Cement plaster 1:6 & 1:8
7.	Flooring, Skirting, dadoing	Mosaic tiles, rough & polish stone
8.	Special finish as marble, granite, wooden paneling, grills etc.	No
9.	Roofing including weather proof course	R.C.C. Slab
10.	Drainage	Sewer line

S. N.	Description	Ground floor	Other floors
1.	<b>Compound wall :</b>		
	Height :	-	
	Length :	-	
	Type of construction	-	
2.	<b>Electrical installation</b>		
	Type of wiring :	Concealed	Concealed
	Class of fittings (superior/ordinary/poor) :	ordinary	ordinary
	Number of light points :	Normal	Normal
	Fan points :	Normal	Normal
	Spare plug points :	Normal	Normal
	Any other item	-	-
3.	<b>Plumbing installation</b>		
a)	No. of water closets and their type :	Normal	Normal
b)	No. of wash basins :	Normal	Normal
c)	No. of urinals :	-	-
d)	No. of bath tubs :	-	-
e)	Water meter, taps, etc. :	Normal	Normal
f)	Any other fixtures	-	-

**Details of valuation**

Plinth Area (in Sqft.)	Roof height	Age of building	Est. replacement rate of const. Rs.	Replacement cost Rs.	Depreciation Rs. @90x44=39.6% 100	Net Value after depreciation Rs.
1515 Sqft.	10' each	44 years	1,000/- per Sqft.	15,15,000/-	5,99,940/-	9,15,060/-

**Part C- (Extra Items)** (Amount in Rs.)  
NIL

**Part D-(Amenities)** (Amount in Rs.)  
NIL

**Part E- (Miscellaneous)** (Amount in Rs.)  
NIL

**Part F-(Services)** (Amount in Rs.)  
NIL



**Total abstract of the entire property**

Part- A	Land	:	65,65,000.00
Part- B	Building	:	9,15,060.00
Part- C	Extra Items	:	0.00
Part- D	Amenities	:	0.00
Part- E	Miscellaneous	:	0.00
Part- F	Services	:	0.00
	Total	:	74,80,060.00
	Say	:	Rs.74,80,000.00

As a result of my appraisal and analysis it is my considered opinion that the **present market value** of the above property in the prevailing condition with aforesaid specifications is **Rs.74,80,000/-** and the **distress value Rs.59,84,000/-**

Date : 08.05.2019

Place : INDORE

**Er. J. C. PUNJABI**

Govt. Approved/Regd./Panel valuer

The undersigned has inspected the property detailed in the Valuation Report dated 08/05/19 on 08/05/19. We are satisfied that the fair and reasonable market value of the property is Rs. 74,80,000/- (Rupees Seventy four lakh Eighty thousand only).  
Date: . 19/05/19 thousand.

Signature  
(Name of the Chief/Sr./Bd. Manager)**Encl:**

1. Declaration from the valuer in Format E (Annexure II of the Policy on Valuation of properties and Empanelment of Valuers).
2. Model code of conduct for valuer (Annexure III of The Policy on Valuation of Properties and Empanelment of Valuers).
3. Photograph of owner/representative with property in background.
4. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/ Internet sites

**FORMAT-E  
DECLARATION FROM VALUER**

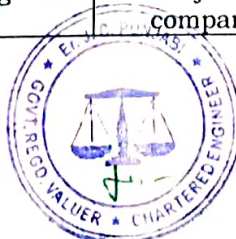
I hereby declare that:

- a) The information furnished in my valuation report dated 08.05.2019 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b) I have no direct or indirect interest in the property valued;
- c) I have personally inspected the property on 06.05.2019. The work is not sub-contracted to any other valuer and carried out by myself.
- d) I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e) I have not been found guilty of misconduct in my professional capacity.
- f) 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.
- g) I have read the International Valuation Standards (IVS) and 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.
- h) I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i) I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k) Further, I hereby provide the following information.

S. N.	Particulars	Valuer comment
1	background information of the asset being valued;	Obtain latest LSR
2	purpose of valuation and appointing authority	To assess the present fair market value and distress sale value of property for security in Union Bank of India, Malharganj branch.
3	identity of the valuer and any other experts involved in the valuation;	No
4	Disclosure of valuer interest or conflict, if any;	No
5	date of appointment, valuation date and date of report;	Already given in report
6	Inspections and/or investigations undertaken;	Yes
7	Nature and sources of the information used or relied upon;	Enquiry from neighbors and local brokers of subject area & from news paper/information available on the web
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach
9	restrictions on use of the report, if any;	To be used only for bank purpose
10	major factors that were taken into account during the valuation;	Comparable rates of similar property in same location, maintenance & specification of construction etc. and taken weightage for superior/inferior.
11	Caveats, limitations and 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.	1. Xerox copies of document relevant to property is presented. 2. Valuation is based on prevailing rates in subject area applying weightage for comparison may vary later on.

Date : 08.05.2019

Place : INDORE



Er. J. C. PUNJABI

Govt. Approved/Regd./Panel valuer