

Er. J. C. PUNJABI

B.E. (Civil), M.Sc. (RE Valuation), FIV, MIE

- **IBBI REGISTERED VALUER**
(Under Companies Act)
- **GOVT. REGISTERED VALUER**
(Under Section 34 AB of Wealth Tax Act 1957)
- **CHARTERED ENGINEER**
- **TECHNICAL EXPERT-MPFC**
- **SURVEYOR & LOSS ASSESSOR**



OFF : DREAM HOUSE CONSULTANTS
303, Satya Tower, Opp. Bank of Baroda
Sapna-Sangita road, Indore
B.O. : 1st Floor, Parda Complex, Kamal Chowk
Near Central Bank of India, Neemuch
☎ : 94251-06354 & ☎ : 0731-4213299
Email : jcpvaluer@gmail.com

ANNEXURE-I

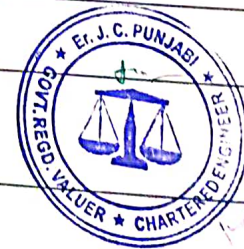
Ref.: JCP/UBI/434/19-20

FORMAT-C

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

VALUATION REPORT (IN RESPECT OF FLATS)

I. GENERAL		
1.	Purpose for which the 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.
Firm in which this property mortgaged		M/s Nirmal Sales
2.	a) Date of inspection	: 29.11.2019
	b) Date on which the valuation is made	: 30.11.2019
3.	List of documents produced for perusal :	
	Xerox copy of old valuation	: Report no.3569/M/09 dated 25.11.2009 of valuer Sh. Sunil Jain
	Xerox copy of Gift deed	: Registration no.408 dated 17.06.2009, sub-registrar office, Indore
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Smt. Nirmala W/o Sh. Omprakash Modi Phone no.9425313204
5.	Brief description of the property	: The subject property is a residential flat on 2 nd floor in a G+2 storey residential building.
6.	Location of property :	
	a) Plot No./ Survey No.	: Plot no.125 (Private) & Survey no.111 (Middle part of west direction)
	b) Door No.	: 2 nd floor
	c) T.S. No. / Village	: Pipliyarao
	d) Ward / Taluka	: Ward no.74
	e) Mandal / District	: Indore
	f) Date of issue and validity of layout of approved map/plan	: Only old valuation report is referred
	g) Approved map/plan issuing authority	: -do-
	h) Whether genuineness or authenticity of approved map/plan is verified	: -do-
	i) Any other comments by our empanelled valuers on authentic of approved plan	: -



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FORM OF DEPOSIT OF TITLE

Ref. : JCP/UBI/434/19-20
Property Address : 2nd Floor, Plot no.125 (Private), Survey no.111
Pipliarao, near Gurjar hospital, Bhanwarkuwa Chouraha, A.B. Road
Belongs To : Smt. Nirmala Modi

7.	Postal address of the property	:	2 nd Floor, Plot no.125 (Private), Survey no.111 (Middle part of west direction), Pipliarao, near Gurjar hospital Gali, Bhanwarkuwa Chouraha, A.B. Road, Indore (M.P.)
8.	City / Town:	:	Yes
	Residential area	:	No
	Commercial area	:	No
	Industrial area	:	
9.	Classification of the area :	:	Middle
	i) High / Middle / Poor	:	Urban
	ii) Urban / Semi Urban / Rural	:	Corporation limit
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	
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.	Boundaries of the property:	:	House of Sh. Kiran Kumar Modi
	North	:	House of Sh. Omprakash Modi
	South	:	House of Sh. Mahesh Modi
	East	:	Road
	West	:	
13.	Dimensions of the site :	:	Built up area of 2 nd floor=1100 Sqft.
	North	:	
	South	:	
	East	:	
	West	:	
14.	Extent of the site	:	1100 Sqft.
15.	Extent of the site considered for valuation (least of 13a & 13b)	:	
16.	Latitude, longitude and coordinates of the site	:	Mentioned on the photograph of Google map attached
17.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month	:	Owner occupied

II. APARTMENT BUILDING

S.N.	Description	Remarks
1.	Nature of the apartment	Residential
2.	Location:	Pipliarao
	T.S. No.	
	Block No.	74
	Ward No.	
	Village/Municipality/Corporation	Corporation
	Door No. Street or Road (Pin Code)	Plot no.125, Survey no.111 (Middle part of west direction), A.B. Road



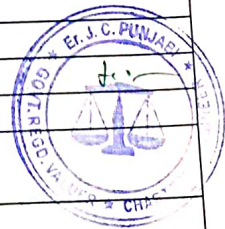
Ref. : JCP/UBI/434/19-20

Dated : 30.11.2019

Property Address : 2nd Floor, Plot no.125 (Private), Survey no.111 (Middle part of west direction), Pipliarao, near Gurjar hospital, Bhanwarkuwa Chouraha, A.B. Road, Indore (M.P.)

Belongs To : Smt. Nirmala Modi

3.	Description of the locality Residential/Commercial/Mixed	:	Residential
4.	Year of Construction	:	1997, as reported
5.	Number of floors	:	G+2
6.	Type of structure	:	RCC
7.	Number of Dwelling units in the building	:	As per Condominium declaration
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities available :		
	Lift	:	No
	Protected Water Supply	:	Bore well
	Underground Sewerage	:	Yes
	Car Parking - Open / Covered	:	Open
	Is compound wall exist?	:	No
	Is pavement laid around the Building?	:	Yes
III	FLAT		
1.	The floor in which the flat is situated	:	2 nd floor
2.	Door No. of the flat	:	
3.	Specifications of the flat	:	
	Roof	:	RCC roof slab
	Flooring	:	Marble & Mosaic tiles
	Doors	:	Local & teakwood
	Windows	:	Local & teakwood windows
	Fittings	:	Concealed
	Finishing	:	Cement plaster
4.	House Tax	:	Details to be furnished by owner
	Assessment No.	:	
	Tax paid in the name of	:	
	Tax amount	:	
5.	Electricity Service connection No.	:	Details to be furnished by owner
	Meter Card is in the name of	:	-do-
6.	How is the maintenance of the flat?	:	Good
7.	Sale Deed executed in the name of	:	Smt. Nirmala W/o Sh. Omprakash Modi
8.	What is the undivided area of land as per Sale Deed?	:	1100 Sqft. (Built up area)
9.	What is the plinth area of the flat?	:	1100 Sqft.
10.	What is the floor space index (app.)	:	-
11.	What is the Carpet Area of the flat?	:	990 Sqft. approx.
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial purpose?	:	Residential
14.	Is it Owner -occupied or let out?	:	Owner occupied



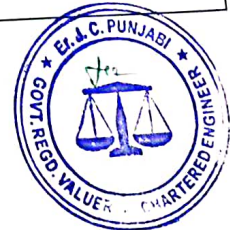
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Property Address : 2nd Floor, Plot no.125 (Private), Survey no.111 (Middle part of west direction), Pipliarao, near Gurjar hospital, Bhanwarkuwa Chouraha, A.B. Road, Indore (M.P.)

Belongs To : Smt. Nirmla Modi

15.	If rented, what is the monthly rent?	:	
IV MARKETABILITY			
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	-
3.	Any negative factors are observed which affect the market value in general?	:	-
V RATE			
1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?	:	Sale instances not available, Composite rate for a similar flat with same specification is given below
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details).	:	Rs.5,000.00 per Sqft. of built up area
3.	Break - up for the rate :		
	i) Building +Services	:	Rs.1,000.00 per Sqft.
	ii) Land +others	:	Rs.4,000.00 per Sqft.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.20,000.00 per Sqm. (Page-311) = Rs.2,602.23 per Sqft.
VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION			
a	Depreciated building rate:		
	Replacement cost of flat with Services (v (3) i)	:	Rs.1,000.00 per Sqft.
	Age of the building	:	22 years
	Life of the building estimated	:	More than 35 years
	Depreciation percentage assuming the salvage value as 10%	:	$90 \times 22 = 25\%$ 80
	Depreciated Rate of the building	:	Rs.750.00
b	Total composite rate arrived for valuation:		
	Depreciated building rate VI (a)	:	Rs. 750.00 per Sqft.
	Rate for Land & other V (3) ii	:	Rs.4,000.00 per Sqft.
	Total Composite Rate	:	Rs.4,750.00 per Sqft.



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Pipliarao, near Gurjar hospital, Bhanwarkuwa Chouraha, A.B. Road, Indore (M.P.)

Belongs To : Smt. Nirmala Modi

Details of valuation

Sr.	Description	Qty.	Rate per unit Rs.	Estimated value Rs.
1.	Present value of the flat (car parking, if provided)	1100 Sqft.	4,750.00	52,25,000.00
2.	Wardrobes/Fixed furniture etc.			75,000.00
3.	Showcases /			
4.	Kitchen arrangements			
5.	Superfine finish			
6.	Interior Decorations			
7.	Electricity deposits / electrical fittings, etc.			
8.	Extra collapsible gates / grill works etc.			
9.	Potential value, if any			
10.	Others			53,00,000.00
	Total		Say	Rs.53,00,000.00

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.53,50,000/- and the distress value Rs.39,75,000/-**

Date : 30.11.2019
Place : INDORE



Er. J. C. PUNJABI
Govt. Approved/Regd./Panel valuer

The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____
We are satisfied that the fair and reasonable market value of the property is
Rs. 52,00,000 Rupees fifty two lakh only).

Date: 30/11/2019


Signature
(Name of the Chief/Sr./Br. 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 site.

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DEPOSIT OF TITLE DEEDS (AD-13)

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24.03.2021

S.No	Mobaila/Colony/ Society/Road/Village	PLOT (SQM)				BUILDING RESIDENTIAL (SQM)						BUILDING COMMERCIAL (SQM)				BUILDING MULTI (SQM)				Agriculture land Plot (HECTARE/SQM)					
		Residential	Commercial	Industrial	RCC	RBC	Tin shade	Kaccha kebelu	Shop	Office	Godown	Residential	Commercial	Irrigated	Un irrigated	Sub Class wise Residential	Sub Class wise Commercial	Irrigated	Un irrigated	Residential	Commercial	Irrigated	Un irrigated	Residential	Commercial
2640	PIPLIYARAO A.B.ROAD PAR STEETHI	54400	54400	54400	62500	61600	60600	58400	64000	63600	63200	56000	544000000	544000000	54400	54400	544000000	544000000	54400	54400	544000000	544000000	54400	54400	
2641	PIPLIYARAO A.B.ROAD SE ANDAR	14400	17600	14400	22500	21600	20000	18400	27200	26500	26400	40500	176000000	176000000	14400	17600	176000000	176000000	14400	17600	176000000	176000000	14400	17600	
2642	PIPLIYARAO GRAMIN (RING ROAD SE, DAKSHIN PURV)	14400	17600	14400	22400	21600	20000	18400	27200	26800	26400	40000	144000000	144000000	14400	17600	144000000	144000000	14400	17600	144000000	144000000	14400	17600	
2643	PIPLIYARAO RING ROAD RAJEEV GANDHI CHOURAHE SE I.T. PARK TAK	18400	24800	18400	26400	25600	24000	22400	34400	34000	33600	36800	184000000	184000000	18400	24800	184000000	184000000	18400	24800	184000000	184000000	18400	24800	
2644	PRABHA NAGAR/PRABHAPURI	8000	12000	8000	16000	15200	13600	12000	21600	21200	20800	32000	80000000	80000000	8000	12000	80000000	80000000	8000	12000	80000000	80000000	8000	12000	
2645	PUSHAP VIHAR	8000	12000	8000	16000	15200	13600	12000	21600	21200	20800	32000	80000000	80000000	8000	12000	80000000	80000000	8000	12000	80000000	80000000	8000	12000	
2646	RAHUL GANDHI NAGAR	7200	10400	7200	15200	14400	12800	11200	20000	19600	19200	25600	72000000	72000000	7200	10400	72000000	72000000	7200	10400	72000000	72000000	7200	10400	
2647	SAI VIHAR PARISAR	8000	10400	8000	16000	15200	13600	12000	20000	19600	19200	32000	80000000	80000000	8000	10400	80000000	80000000	8000	10400	80000000	80000000	8000	10400	
2648	SANT NAGAR PIPLIYARAO/GURUDWARA KE PAS) SHREE GANESH NAGAR(PIPLIYARAO)/SANT BAGH AYAM LAGA HUA CHETRA	8800	12000	8800	16800	16000	14400	12800	21600	21200	20800	25600	88000000	88000000	8800	12000	88000000	88000000	8800	12000	88000000	88000000	8800	12000	
2649	SAPNA SANGEETA MUKHYA ROAD	76000	76000	76000	84000	83200	81600	80000	85600	85200	84800	92800	760000000	760000000	76000	76000	760000000	760000000	76000	76000	760000000	760000000	76000	76000	
2650	SARVANAND NAGAR	12000	15200	12000	20000	19200	17600	16000	24800	24400	24000	27200	120000000	120000000	12000	15200	120000000	120000000	12000	15200	120000000	120000000	12000	15200	

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Financial Year: 2019-2020 Name of District: IMPORI



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BUILDING RESIDENTIAL (SQM)					BUILDING COMMERCIAL (SQM)				BUILDING MULTI (SQM)			Agriculture land Plot (HECTARE/SQM)			
Residential	Commercial	Industrial	RCC	RBC	Tin shade	Kaccha kabele	Shop	Office	Godown	Residential	Commercial	Irrigated	Un irrigated	Sub Clause wise Residential	Sub Clause wise Commercial
(1)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
5400	5400	5400	6240	6160	6000	5840	6400	6360	6320	28000	56000	544000000	544000000	54400	54400
1400	1760	1440	2240	2160	2000	1840	2720	2680	2640	20000	40000	176000000	176000000	14400	17600
400	1760	1440	2240	2160	2000	1840	2720	2680	2640	20000	40000	144000000	144000000	14400	17600
24800	1840	2640	25600	24000	22400	34400	34000	34000	33600	18400	36800	184000000	184000000	18400	24800
1200	800	16000	15200	13600	12000	21600	21200	20800	20800	16000	32000	800000000	800000000	8000	12000
1200	800	16000	15200	13600	12000	21600	21200	20800	20800	16000	32000	800000000	800000000	8000	12000
10400	7200	15200	14400	12800	11200	20000	19600	19200	12800	25600	720000000	720000000	720000000	8000	12000
10400	8000	16000	15200	13600	12000	20000	19600	19200	16000	32000	800000000	800000000	800000000	8000	12000
12000	8800	16000	14400	14400	12800	21600	21200	20800	12800	25600	800000000	800000000	800000000	8000	12000
7000	84000	83700	81600	80000	85600	85700	81800	81800	46400	92800	880000000	880000000	880000000	88000	12000
12000	20000	19700	17600	16000	24800	24400	24400	24000	13600	27200	760000000	760000000	760000000	8000	12000