

NITIN UPADHYAY & ASSOCIATES



- Architect and Engineer
 - Structural Engineers
 - Chartered Engineer
 - Govt. Approved Valuers
- (Under Sec. 34AB of Wealth Tax Act)

Ujjain Office :- S.F. 217, Mahakal Terrace, Building No. 7, Shanku Marg,
Freeganj, Ujjain (M.P.)

e-mail : er_upadhyay@rediffmail.com
Ph. 0734-4014032 Mob. 9179146414, 9425091283

Valuation Report

Dated 24/04/2019

NAME OF BANK	Union Bank Of India, Malharganj Branch, Indore (M.P.)
PROPERTY	It's a Flat on Third Floor in Multi Storied Building
LOCATION AT	Flat Prakosth No. 302, Third Floor on Plot No. 5 & 6, Kirti Palace Infrant of Khajrana Kakad in Shree Nagar Colony in Teh. & dist. INDORE (M.P.) * Property GPS: Latitude: N: 22°, 43', 48" & Longitude: E: 76°, 53', 35"
OWNER NAME	Shri Mohammad Irshad S/O Shri Hazi Ahmad Noor
FARE MARKET VALUE -Rs	5191000.00
GUIDELINE VALUE -Rs.	2365000.00
DISTRESS SALE VALUE -Rs.	4412000.00

NAME & ADDRESS OF VALUATION AGENCY
NITIN UPADHYAY & ASSOCIATES
S.F.217,MAHAKAL TERRACE, BUILDING NO. 7, SHANKU
MARG,FREEGANJ,UJJAIN,(M.P.),Mobile - 9425091283 Ph. 0734- 4014032



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Dated 24/04/2019

GENERAL REPORT

DESCRIPTION OF THE PROPERTY :

The property is in the shape of Residential Situated in a well developed area

For the Land fair market value is arrived based on the present value prevailing in the market .

For the Land fair market value is arrived based on the present value.

For building the fair market value was calculated based on the particulars / documents provided by the Shri Irshad and on actual observations.

The reconstruction value of the building was arrived on the basis of present cost of construction per Sq.Mt.

The present market value of property was arrived after applying depreciation based on the quality and type of the construction, quality and type of materials used, specifications, present condition, age, future life, potential marketability and other parameters given in the report. The life of the building is arrived based entirely on our experience and judgment.

Based on the above, the fair market value of the Building is given below along with Open Market, Forced Sale and Guideline rates provided by the Government.

FARE MARKET VALUE - Rs.	5191000.00
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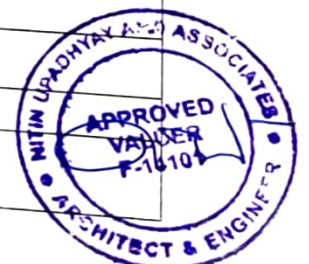
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VALUATION REPORT (IN RESPECT OF LAND /SITE & BUILDING)

To,
The Senior Manager,
Union Bank Of India,
Malharganj Branch, Indore (M.P.)

Ref No.	
GENERAL:	
Purpose for which the valuation is made	To Assess Market Value , Value As Per Government Guidelines and Distress Of Forced Sale Value Of The Property For Bank Security Purpose For Union Bank Of India.
(a) Date of Inspection	24/04/2019
(b) Date on which the valuation is made	24/04/2019
List Of documents produced for perusal	Copy of Sale Deed
Name of the legal owner (s) & address with Phone No. (Details of shares of each owner in case of joint ownership)	Shri Mohammad Irshad S/O Shri Hazi Ahmad Noor
	(Single Ownership)
Brief description of the property/asset	It's a Flat on Third Floor in Multi Storied Building
Location of the property/asset	Flat Prakosth No. 302, Third Floor on Plot No. 5 & 6, Kirti Palace Infrant of Khajrana Kakad in Shree Nagar Colony in Teh. & dist. INDORE (M.P.) * Property GPS: Latitude: N: 22°, 43', 48" & Longitude: E: 76°, 53', 35"
a)Plot No. /Survey No.	Flat Prakosth No. 302, Third Floor on Plot No. 5 & 6
b)Door No.	NA
c)T.S. No. / Village	NA
d)Ward / Taluka	Ward No. - 43
e) Mandal / District	Dewas
Postal Address of the property/asset	Same as above
City / Town	Dewas
i) Residential Area	No
ii) Commercial Area	Yes
iii) Industrial Area	No
Classification of Area	
i) High/ Middle/ Poor	Middle Class
ii) Urban/ Semi Urban/ Rural	Urban
Coming under Corporation limit/village Panchayat/Municipality	Nagar Nigam



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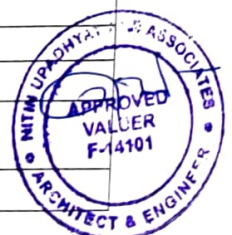
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1	Whether covered under any State/Central Govt. enactment (e.g. Urban land ceiling Act) or notified under agency area/ Scheduled area/cantonment area.	No
2	In case it is an agriculture land, any Conversion to the house /site plots is contemplated/approved	NO
Boundaries of the property :		
As Per Sale Deed:-		
	East	Road
	West	Galiyara Then Prakosth No. 303
	North	Open Area
	South	Prakosth No. 301
As Per Actual on Site:-		
	East	Road
	West	Galiyara Then Prakosth No. 303
	North	Open Area
	South	Prakosth No. 301
4	Dimension of Property	As per Deed-Ft
	North	-
	South	1018 sqft
	East	-
	West	-
		As per Actual -Ft
		1018 sqft
15	Extent of the site	Plot Area sqmt
		94.60
16	Extent of the site considered for valuation (Least of 14a & 14b)	Plot Area Sqft
		1018.00

Vide Regd. Sale deed No. 1A/625 dtd. 18/04/2011 betn. Shri Mohammad Irshad S/O Shri Hazi Ahmad Noor (Buyer) & (1) Moh. Akram S/O Shri Hazi Ahmad Noor & (2) Moh. Abid S/O Shri Hazi Ahmad Noor (Seller) Khajrani kakadin Shree Naga, Indore (M.P.)

17	Whether occupied by the owner/ tenant. If Occupied by the tenant since how long ? Rent received per month	Owner Occupied
II. CHARACTERISTICS OF THE SITE :		
1	Classification of Locality	Residential Area
2	Development of surrounding areas	Good
3	Possibility of frequent flooding	NO
4	Feasibility to to the civic amenities like school , Hospital , Bus stop , Market etc.	All available in 0.1-1.0 km Radius.
5	Level of land with topographical conditions	Levelled
6	Shape of land	Rectangular in Shape
7	Type of use which it can be put	Residential Use
8	Any usage restriction	NO
9	Is plot in Town planning approved layout ?	To be attached by owner
10	Corner plot or intermittent plot	Intrmediated Plot
11	Road facilities	Available
12	Type of road available at present	CC Paved Road
13	Width of road is it below 20' or more then 20'	More than 20'
14	Is it a Land - Locked Land	No



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16	Underground sewerage system	NA
17	Power supply availability in the site	Yes Available
18	Advantages of the site	
	1	Property is Situated Inside on Shree Nagar Main Road
	2	Location of Property is Good
19	General remarks if any like threat of acquisition of land for public sevice purpose , road widening or applicability of CRZ provisions etc	No
	1	
	2	
Part - A (Valuation of Land)		
1	Size Of Plot	1018.00 sqft
	North & South	- Ft
	East & West	- Ft
2	Total Extent of Plot (Flat Area)	Rs. 5000/- 7000/- Take Rs. 5200/- per sqft /sqft
3	Prevailing market rate- Rs.	5191800.00 /sqft
	Guideline rate obtained from the Collector's / Register's office	As on date Mkt. Rate for per Unit area of land fetching more/less than the Govt. Approved Rate. 2323.42/- per sqft (Vide Govt. Guide Line for Ward No. 43, Sr. No. 1543/3)
4	Guideline rate obtained from the Collector's / Register's office (an evidence there of to be enclosed)-	Flat Area:- 1018 sqft @ 2323.42/- per sqft = Rs. 2365241/- Construction Cost:- GF&FF: NA/- Total Guidline Cost = 2365241/- Say: Rs. 2365000/-
5	Assessed/ adopted rate of valuation -Rs.	5100.00 /sqft
6	Estimated value of land - Rs.	5191800.00

PART - B (Valuation of Building) -

1	Technical details Of building	It's a Flat on Third Floor in Multi Storied Building
a	Type of Building (Residential/ Commercial/Industrial)	Residential Type
b	Type of construction (Load -Bearing/RCC/Steel framed)	RCC Framed
c	Year of construction	1999-2000 Yrs
d	Future Life	45 Years
e	No. of floors & height of each Floor including basement If any.	Flat on TF & Hight: 3.0 meter
f	Plinth Area of the building	Flat B/Up: 1018 sqft
g	Plinth Area Floor-Wise	Flat on TF B/Up: 1018 sqft
f	Condition of the building	
	i)Exterior- Excellent, Good , Normal Poor	Normal
	ii)Interior - Excellent, Good , Normal Poor	Normal
g	Date of issue And Vlidity of Layout of Approved Man/Plan	Not Known



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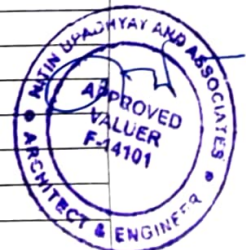
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h	Approved Map/Plan issuing authority	Nagar Nigam Indore
i	Whether genuiness or authenticity of Approved Map/Plan is Verified	Yes
j	Any Other Comments by Our Empanelled Valuer on authentic of approved plan	Marketability is Good

SPECIFICATION OF CONSTRUCTION (FLOOR WISE) IN RESPECT OF

S. No.	Description	
	It's a Flat on Third Floor in Multi Storied Building	
	It's a Flat on Multi Storied Building Named Kirti Palace Infrant of Khajrana Kakad in Shree Nagar Colony in Teh. & dist. INDORE (M.P.)	
	Property Consist of Flat on Multi Storied Building Constructed on RCC Foundation/RCC Framed/RCC Roofed/CM Brick Wall/CM plaster/Wooden Pannel Door & Window/Spartec Tiled Flooring/RCC Framed etc Type.	
	Unit Details: Flat on TF: Balcony/Hall/Bed Room attached Toilet/Bed Room/Kitchen/WC & Bath/Stair B/Up: 1018 sqft	
1	Foundation	RCC Foundation
2	Super Structure	RCC Framed
3	Basement	NA
4	Joinery/Doors Windows (please Furnish details About size of Frames, shutters Glazing, fitting Etc & specify the Specials of the Timbers)	Wooden Door & Window
5	RCC Work	RCC Framed
6	Plastering	CM Plaster
7	Flooring, Skirting, dadoing	Spartec Tiled Flooring
8	Special finish such as marble, Granite, wooden Panelling, grills	NA
9	Roofing i/c Weather proof Course	RCC
10	Drainage	NA
2	COMPOUND WALL:	
	Height	NA
	Length	NA
	Type of construction	NA
	Condition	NA
3	ELECTRICAL INSTALATIONS	
	Type of wiring	Conduct
	Class of fittings (superior/ordinary/poor)	Ordinary
	No. of light points	NA
	Fan points spare plug	NA
	Points any other items	NA
4	PLUMBING INSTALLATIONS	
a)	No. of water closets and their type	NA
b)	No. of wash basins	NA
c)	No. of Urinals	NA
d)	No. of Bath Tubs	NA
e)	Water meter Taps etc	NA
f)	Any other Fixtures	NA



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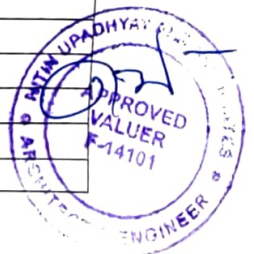
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S. No.	Particulars of Items	Plinth Area in Sq-Ft	Roof Height of Building in Meter	Estimated Replacement cost / sq-Ft Construction	Repalcement Cost	Depriciation - %	Net Value After Depriciation	
1	GF/F	0	3.00	1100.00	0.00	0.00	0.00	
2	Add Extra For RCC Tower/Stair/Terrace/Parapet Wall/Boundary Wal/MOS Paved					0.00	0.00	
3	Add Inbuild Furniture/Cupboard & Cabinets/False Ceiling/Modular Kitchen/Frunt Elevation etc					0.00	0.00	
Cost of Bore Well								
TOTAL- Rs.							0.00	0.00

Residual Age of the building is 50 Yrs

PART C (Extra items)	
01. Portico	Null
02. Ornamental	Null
03. Sit out/ Veranda with Steel grills	Null
04. Overhead water tank	Null
05. Underground tank	Null
06. Extra steel/ collapsible gates	Null
TOTAL-Rs.	0.00
PART D (amenities)	
01. Wardrobes	Null
02. Glazed tiles	Null
03. Extra sink & bath tub	Null
04. Marble / ceramic tiles flooring	Null
05. Interior decorations	Null
06. Architectural elevation works	Null
07. Panelling works	Null
08. Aluminium works	Null
09. Aluminium hand rails	Null
10. False ceiling	Null
TOTAL-Rs.	0.00
PART E (Micellaneous)	
01. Separate toilet Room	Null
02. Separate lumber Room	Null
03. Separate water tank /sump	Null
TOTAL-Rs.	0.00
PART F (Services)	
01. Water supply Arrangements	Null
02. Drainage arrangements	Null
03. Compound wall & Site Development	Null
04. B. deposits, fittings etc	Null
05. Pavement (in MOS & Terrace)	Null
TOTAL-Rs.	0.00



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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART A	LAND	
Part B	BUILDING	5191800.00
Part C	EXTRA ITEM	0.00
Part D	AMENITIES	0.00
Part E	MISLLANEOUS	0.00
Part F	SERVICES	0.00
	TOTAL Rs.	5191800.00
	Say Rs.	5191000.00

(VALUATION : The Property is situated in a Developed area & Location of property is Good .
Marketibility of property is good. Guidline rates are adopted from guidline - 2019-2020

As a result of my appraisal and analysis it is my considered opinion that the present market
value of the above property in the prevelling condition with aford said specifications is
Rs. 5191000.00

(Rs. Fifty One Lakh Ninety one Thousand Only)

The Guidline value of the above property as of is Rs. 2365000.00

(Rs. Twenty Three Lakh Sixty Five Thousand Only)

& The Distress Sale is Rs. 4412000.00 (Fourty Four Lakh Twelve Thousand Only)

Date	24/04/2019
Place	Ujjain (MP)
Reg.No	CAT - I/V -148 ,2006

FOR NITIN UPADHYAY & ASSOCIATES
ARCHITECT ENGINEER VALUER



24/04/2019
Ujjain (M.P.)
148 2006



FOR NITIN UPADHYAY & ASSOCIATES
ARCHITECT ENGINEERS

I have not been convicted of any offence and sentenced to a term of imprisonment
I have personally inspected the property on Dated 24/04/2019
I have no direct or indirect interest in property valued
To my knowledge and belief and I have made an impartial and true valuation of the property
The information furnished in my valuation report dated 24-04-2019 is true and correct to the best

DECLARATION FROM VALUERS

Date 24/04/2019

24/04/2019

Name of Branch Manager
Signature

I have gone through the Report & am satisfied that the fair & reasonable market value of the property is Rs. 37,50,000/-
I have inspected the property detailed in the valuation report dated 24/04/2019

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Date- 24/04/2019

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* Property GPS: Latitude: N: 22°, 43', 48" & Longitude: E: 76°, 53', 35"

Photographs

B/ To

Shri Mohammad Irshad S/O Shri Hazi Ahmad Noor



MY LOCATION
7, Srinagar Kakad, Shree Nagar, Indore, Madhya Pradesh 452018, India
Magnetic declination: 0.36°
GPS: 22°43'48" N, 75°53'35" E



MY LOCATION
7, Srinagar Kakad, Shree Nagar, Indore, Madhya Pradesh 452018, India
Magnetic declination: 0.36°
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S.No	Mohalla/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 kabelu	Shop	Office	Godown	Residential	Commercial	Irrigated	Un irrigated	Sub Clause wise Residential	Sub Clause wise Commercial
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1543	KHAJIRANA KANKAD	35000	53000	35000	45000	44000	42000	40000	65000	64500	64000	25000	50000	350000000	350000000	35000	53000
1544	NEW HOSTEL	25000	30000	25000	35000	34000	32000	30000	42000	41500	41000	30000	60000	250000000	250000000	25000	30000
1545	NEW PALASIYA AB ROAD PAR	121000	121000	121000	131000	130000	128000	126000	133000	132500	132000	42000	84000	1210000000	1210000000	121000	121000
1546	NEW PALASIYA STREET I SE B	92500	92500	92500	102500	101500	99500	97500	104500	104000	103500	42000	84000	925000000	925000000	92500	92500
1547	OLD PALASIYA ANDAR	80000	120000	80000	90000	89000	87000	85000	132000	131500	131000	37000	74000	800000000	800000000	80000	120000
1548	OLD PALASIYA MAIN ROAD A.B. ROAD	110000	110000	110000	120000	119000	117000	115000	122000	121500	121000	46000	92000	1100000000	1100000000	110000	110000
1549	PALASIYA HANA/ NEW PALASIYA	90000	90000	90000	100000	99000	97000	95000	102000	101500	101000	37000	74000	900000000	900000000	90000	90000
1550	PALASIYA MAIN ROAD AB ROAD	115500	115500	115500	125500	124500	122500	120500	127500	127000	126500	42000	84000	1155000000	1155000000	115500	115500
1551	PALASIYA THANE SE ANAND BAZAR TAK	100000	100000	100000	110000	109000	107000	105000	112000	111500	111000	46000	92000	1000000000	1000000000	100000	100000
1552	PRINCE NAGAR, BIHERUBABA MANDIR GALI	15000	23000	15000	25000	24000	22000	20000	35000	34500	34000	18000	36000	150000000	150000000	15000	23000
1553	RADHIKA KUNJ	15000	23000	15000	25000	24000	22000	20000	35000	34500	34000	18000	36000	150000000	150000000	15000	23000
1554	RANADE COMPOUND	60000	90000	60000	70000	69000	67000	65000	102000	101500	101000	28000	56000	600000000	600000000	60000	90000