

# VALUATION REPORT

**CLIENT: UNION BANK INDIA**  
UNION LOAN POINT BRANCH, INDORE.

PROPERTY -- Property is a Flat No G-1 (Ground floor), Akanksha Appartment, at Plot No. 570, Scheme No. 31, Traffic Route No 6 & 7, Sneh Nagar, Near Sapna Sangeeta Main Road, Indore.

Owner: Mr. Aaditya Bhargav S/o Mr. Brijkrishna Bhargav & Mrs Sadhana Bhargav W/o Mr. Aaditya Bhargav.

**MILIND JOSHI**

B.E.(Civi),M.E.(Struct), A.M.I.E.  
Consulting & Chartered Engineer,  
Interior Designer &  
Regd. Valuer GOVT. OF INDIA  
61, Jawahar Marg, Indore.  
C-30, Indrapuri, Indore.  
Phone 4222930, 2361757,  
Cell 98270-30130

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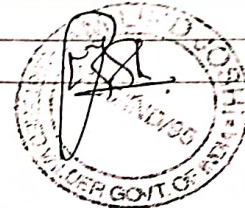
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To,  
UNION BANK OF INDIA  
Union Loan Point Branch, Indore.

## VALUATION REPORT (IN RESPECT OF LAND/SITE AND BUILDING)

I. GENERAL		
1.	Purpose for which the valuation is made	To Find out Market value
2.	a) Date of inspection	: May, 30/2015
	b) Date on which the valuation is made	: June, 1/2015
3.	List of documents produced for perusal	
	i)	: Copy of the Registered document
	ii)	:
	iii)	:
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).	Mr. Aaditya Bhargav S/o Mr. Brijkrishna Bhargav & Mrs Sadhana Bhargav W/o Mr. Aaditya Bhargav.
5.	Brief description of the property.	: Property is a Flat No G-1 (Ground floor), Akanksha Apartment, at Plot No. 570, Scheme No. 31, Traffic Route No 6 & 7, Sneh Nagar, Near Sapna Sangeeta Main Road, Indore.
6.	Location of property	Scheme No. 31, Traffic Route No 6 & 7, Sneh Nagar, Near Sapna Sangeeta Main Road, Indore.
	a) Plot No. /Survey No.	: Plot No. 570, Scheme No. 31, Traffic Route No 6 & 7, Indore.
	b) Door No.	:
	c) T.S. No./Village	:
	d) Ward/Taluka	:
	e) Mandal/District	: Indore



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## CERTIFICATE

June, 1/2015.

This is to certify that, I have personally visited the property to be assessed on **May, 30/2015**.

Property is a Flat No G-1 (Ground floor), Akanksha Apartment, at Plot No. 570, Scheme No. 31, Traffic Route No 6 & 7, Sneh Nagar, Near Sapna Sangeeta Main Road, Indore.

Owners: Mr. Aaditya Bhargav S/o Mr. Brijkrishna Bhargav & Mrs Sadhana Bhargav W/o Mr. Aaditya Bhargav.

In my opinion, the Valuation of the above said property, as on today, is Rs Rs 66,00,000.00 ( Rs Sixty Six Lacs ) Only.

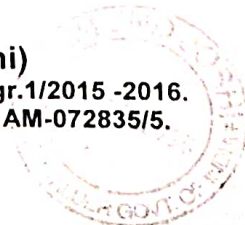
& the the Distressed value of the above said property, is Rs. Rs. 58,00,000.00 (Rs Fifty Eight Lacs Only).

The Valuation is based on the information given by the representative of the purchaser & of the Property shown by him.

- Please Note: 1. The report is only valid for Estimation of Fair Market Value;
5. Legal aspects of the Property has not been considered in the report;
  6. The property was visited with the representative of the Owner.
  7. This report consists Nine Pages.

(Milind Joshi)

Regd.No.Struct.Engr.1/2015 -2016.  
Chartered Engineer AM-072835/5.



7.	Postal address of the property	:	Akanksha Appartment, at Plot No. 570, Scheme No. 31, Sneh Nagar, Indore.	
8.	City / Town	:	Indore	
	Residential Area	:	Residential	
	Commercial Area	:	Very near by	
	Industrial Area	:	--	
9.	Classification of the Area	:		
	i) High / Middle / Poor	:	High	
	ii) Urban / Semi Urban / Rural	:		
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Corporation	
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.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	N.A.	
13.	Boundaries of the property	:		
	North	:	Plot No 569	
	South	:	Plot No 571	
	East	:	Parking/Road	
	West	:	Road	
14.	Dimensions of the site	:	A	B
		:	As per the Deed	Actuals
	North	:		
	South	:		
	East	:		
	West	:		
15.	Extent of the site	:	1098.90 Sq.Ft. OR 102.09 Sq.Mt	
16.	Extent of the site considered for valuation (least of 14a & 14b)	:	1098.90 Sq.Ft. OR 102.09 Sq.Mt	
17.	Whether occupied by the owner / tenant? If occupied by tenant since how long?	:	Occupied by Owner	



## II. CHARACTERISTICS OF THE SITE

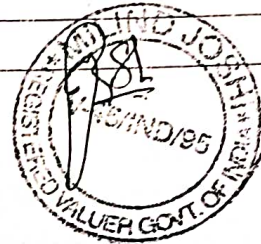
1	Classification of locality	Residential
2	Development of surrounding areas	Semi Commercial
3	Possibility of frequent flooding / submerging	Remote
4	Feasibility of the Civic amenities like School, Hospital, Bus Stop, Market etc.	
5	Level of land with topographical conditions	Levelled
6	Shape of land	Rectangular
7	Type of use to which it can be put	Residential
8	Any usage restriction	No
9	Is plot in town planning approved layout?	Yes
10	Corner plot or intermittent plot?	Corner
11	Road facilities	Good
12	Type of road available at present	Concrete
13	Width of road – is it below 20 ft. or more	More
14	Is it a Land – Locked land ?	
15	Water potentiality	Reasonably Good
16	Underground sewerage system	
17	Power supply is available in the site	By MPEB
18	Advantages of the site	
	1.	
	2.	
19.	<b>General remarks, if any like threat of acquitism 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>	--
	1.	Beside the Flat, @ 390 Sq.Ft. of MOS (open Land) is attached with the property, in possession of the Owner. However this part is not considered in the Valuation.
	2.	



Part – A (Valuation of Flat)		
1.	Size of Flat	1098.90 Sq.Ft. OR 102.09 Sq.Mt
	North & South	:
	East & West	:
2.	Total extent of the Flat	: 1098.90 Sq.Ft. OR 102.09 Sq.Mt
3.	Prevailing market rate	: Rs 6000.00 to 7000.00 per Sft
4.	Guidelines rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	: <b>Rs @ 5400.00 per Sft.</b>
5.	Assessed / adopted rate of valuation	: Rs 6000.00 per Sft
6.	Estimated value of Flat	: <b>Rs 65,93,400.00</b>

### Part – A (Valuation of Building)

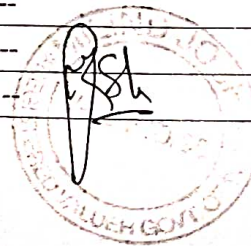
1.	Technical details of the building	
a)	Type of Building (Residential / Commercial / Industrial)	: Residential
b)	Type of construction (Load bearing / RCC / Steel Framed)	: RCC
c)	Year of construction	: 2005 as per Owner
d)	Number of floors and height of each floor including basement, if any	: Flat Ht. 10'00"
e)	Plinth area floor-wise	: 1098.90 Sq.Ft. OR 102.09 Sq.Mt
f)	Condition of the building.	: Average
g)	Residual Life	: 70 Years



**specifications of construction in respect of --**

S.No.	Description	Flat	
1.	Foundation	RCC	
2.		--	
3.	Superstructure	Brick Masonary with R.C.C Frame Structure	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden	
5.	RCC works	Cols; Beams	
6.	Plastering	Plastered	
7.	Flooring, Skirting, Dadoing	Marble	
8.	Special finish as marble, granite, wooden paneling, grills etc.		
9.	Roofing including weather proof course		
10.	Drainage		

2.	<b>Compound Wall</b>		
3.	<b>Electrical Installation</b>		
	Type of writing	:	Good
	Class of fittings (superior / ordinary / poor)	:	Good
	Number of light points	:	--
	Fan points	:	--
	Spare plug points	:	--
	Any other item	:	--
4.	<b>Plumbing Installation</b>		--
	a) No. of water closets and their type	:	
	b) No. of wash basins	:	
	c) No. of urinals	:	--
	d) No. of bath tubs	:	--
	e) Water meters, taps etc.	:	--
	f) Any other fixtures	:	--





**Total abstract of the entire property**

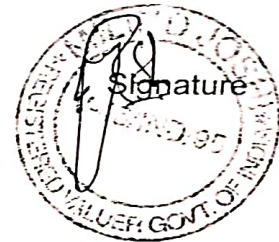
Part - A	Flat	:	Rs 65,93,400.00
Part - B	Building	:	Rs. --
Part - C	Extra Items	:	Rs. --
Part - D	Amenities	:	Rs. --
Part - E	Miscellaneous	:	Rs. --
Part - F	Services	:	Rs. --
	Total	:	Rs 65,93,400.00
	Say	:	Rs 66,00,000.00

As a result of my appraisal and analysis it is may considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is **Rs 66,00,000.00 ( Rs Sixty Six Lacs ) Only.**

and the distress value **Rs. 58,00,000.00 (Rs Fifty Eight Lacs Only).**


Place : Indore

Date : June, 1/2015





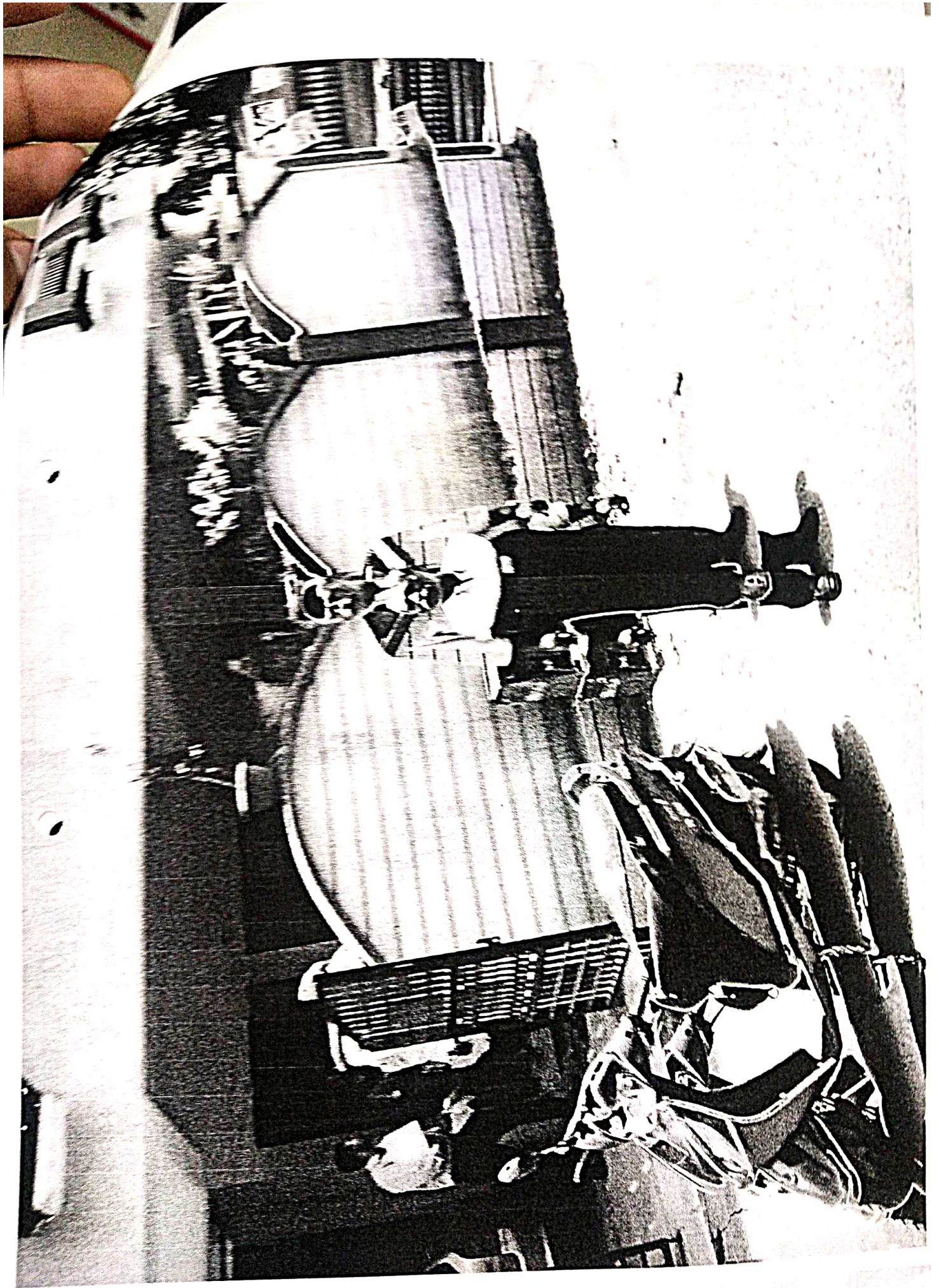
The undersigned has inspected the property detailed in the Valuation Report dated 01/06/15 on 02/06/15. We are satisfied that the fair and reasonable market value of the property is Rs. 66,00,000/- (Rupees Sixty six lacs only only)

  
Signature

(Name of the Branch Manager)

Date: 2/6/2015







# VALUATION REPORT

**CLIENT: UNION BANK INDIA**  
**UNION LOAN POINT BRANCH, INDORE.**

**PROPERTY –** Property is a Ground + 1 Storied House (Row House), at Plot No. 2, Ever Shine Colony, at Khasra No. 159/1/1(P), 159/2, 162/2 & 162/1, at Bicholi Mardana, Behind Agrawal Public School (@ 2 Kms), Indore.

**Owner:** Mr. Aaditya Bhargav S/o Mr. Brijkrishna Bhargav & Mrs Sadhana Bhargav W/o Mr. Aaditya Bhargav.

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