

# Monika Agarwal

Registered Valuer-The Indian Institution of Valuers (Immovable Property)


Office Address : M-Tech Services LLP, 405(B) , C-Block , Silver Mall, RNT Marg Indore - 452001(M.P.)

Mob: 9340909676 Email: aga.monikav@gmail.com

## INVOICE

Monika Agarwal	Bill No	Dated
Regd. Valuer with RVO-Indian Institution of Valuers (RV- LM/CAT - I/F - 5543) e- mail : <a href="mailto:aga.monikav@gmail.com">aga.monikav@gmail.com</a> PAN No. AJPPA9305A	SBI/2024-25/303	05/09/2024

To,  
The State Bank Of India  
Branch : Sukhliya Branch

S.No	Description	Rate(Rs.)	Per	Amount(Rs.)
1.	Valuation Report of Residential House is Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar TEHSIL & DIST INDORE (M.P.)452010  <b>OWNER:</b> 1) Smt. Gyandevi Sharma W/o Shri Mahendra Sharma 2) Shri Deepak Sharma S/o Shri Mahendra Sharma	4000/-	1	4000/-
<b>Bank Of Details:</b> A/c Name : MONIKA AGARWAL A/c Number :00000064139700124 IFSC Code : SBIN0030412 Bank & Branch :State Bank Of India, Goyal Nagar Branch Indore				4000/-
<b>Total Amount (Rs)</b>				4000/-
<b>Amount Chargeable (in words)</b>		<b>Rupees Four Thousand Only</b>		

*Paid*  
*Monika*  
MONIKA AGARWAL REGD. VALUER  
LAND AND BUILDING  
M. No. LM/CAT-I/F5543

Place: Indore

Date: 05/09/2024

*Monika*  
MONIKA AGARWAL REGD. VALUER  
LAND AND BUILDING  
M. No. LM/CAT-I/F5543  
Signature

JPI ID: dharmendrachouhan55:1@okicic

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To,  
The A.G.M.  
The State Bank of India  
Branch - Sukhliya Branch

Date: 05/09/2024

Respected Sir,

Sub:- Valuation Report of Residential House is Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar TEHSIL & DIST INDORE (M.P.)452010

**OWNER:**

- 1) Smt. Gyandevi Sharma W/o Shri Mahendra Sharma
- 2) Shri Deepak Sharma S/o Shri Mahendra Sharma

Assessment has been undertaken on the basis of documents provided, area & location of the property, availability of the civic amenities, market survey & all other relevant factors in the best of our knowledge. We are submitting the detailed valuation report which is having the below valuations of the Property.

- |                          |               |
|--------------------------|---------------|
| • Fair Market Value      | Rs. 01.94 Cr. |
| • Realizable Value (90%) | Rs. 01.74 Cr. |
| • Distress Value (80%)   | Rs. 01.55 Cr. |

Thanking You

Monika Agarwal





The A.G.M.  
The State Bank of India  
Branch- Sukhliya Branch  
INDORE (M.P.)

Date: - 09/09/2024

**VALUATION REPORT IN RESPECT OF RESIDENTIAL HOUSE**

<b>I. GENERAL</b>		
1.	Purpose for which the valuation is made	To Assess Fair Market Value
2.	a. Date of inspection	04/09/2024
	b. Date on which the valuation is made	09/09/2024
3.	List of documents produced for perusal	
	I. Sale Deed	Sale Deed Reg. No.A-1/5300 Dated 03/01/2011 Between Lahrilal Paliwal Ji to Gyandevi Sharma
	II. Sanction Map	Sanctioned By Gram Panchayat Nipania Dated 03/10/2007
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner)	<b>OWNER:</b> 1) Smt. Gyandevi Sharma W/o Shri Mahendra Sharma 2) Shri Deepak Sharma S/o Shri Mahendra Sharma
5.	Brief description of the property	<b>The Property Is Under Valuation is Residential House is Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar TEHSIL &amp; DIST INDORE (M.P.)</b>
6.	Location of property	Mahalaxmi Nagar
	a. Plot No./Survey No.	Plot No. 5/MR-IV
	b. Door No.	Plot No. 5/MR-IV
	c. T.S. No. / Village	Village Pipliyakumar
	d. Ward No./ Taluka	WARD NO. 36 (NIPANIYA)
	e. Mandal / District	INDORE





7.	Postal address of the property	<b>Residential House is Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar TEHSIL &amp; DIST INDORE (M.P.)452010</b>	
8.	City / Town	INDORE(M.P.)-452010	
	Residential Area	YES	
	Commercial Area	NO	
	Industrial Area	NO	
9.	Classification of the area		
	I. High / Middle / Poor	Middle	
	II. Urban / Semi Urban / Rural	Urban	
10.	Coming under Corporation limit / Village Panchayat / Municipality	IMC - Indore Municipal 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 agriculture land, any conversion To house site plots is contemplated		
13.	Boundaries of the property	<b>As Per Documents</b>	<b>Actual</b>
	EAST	Plot No. 76	House No. 76
	WEST	80 Ft Road	Road
	NORTH	Plot No. 6	House No. 6
	SOUTH	Plot No. 4	House No. 4
14.1.	Dimensions of the site	<b>A</b>	<b>B</b>
		<b>As Per Sale Deed</b>	<b>Actual</b>
	EAST	20 Ft	20 Ft
	WEST	20 Ft	20 Ft
	NORTH	50 Ft	50 Ft
	SOUTH	50 Ft	50 Ft
14.2	Latitude, Longitude & Co-ordinate of site	<b>Latitude- 22.759979, Longitude- 75.912361</b>	
15.	Extent of the site	<b>1000 Sq Ft or 92.93 Sq Mt as Per the Sale Deed &amp; Sanction Map</b>	
16.	Extent of the site considered for valuation (least of 14 A & 14 B)	1000 Sq Ft	
17.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent Received Per Month	Occupied by the owner	
<b>II. CHARACTERISTICS OF THE SITE</b>			
1.	Classification of locality	It is in the Good Residential Localities	
2.	Development of surrounding areas	Developed	
3.	Possibility of frequent flooding/sub-merging	No	
4.	Feasibility to civic amenities like school ,hospital, bus stop, market etc.	All Civic Amenities are Available.	
5.	Level of land with topographical conditions	Normal	
6.	Shape of land	Rectangular	
7.	Type of use to which it can be put	Residential use	
8.	Any usage restriction	It cannot be used for Industrial purpose.	
9.	Is plot in town planning approved layout?	No	
10.	Corner plot or intermittent plot?	Intermittent plot	
11.	Road facilities	Proper approach road is available	
12.	Type of road available at present	Asphalt Road	
13.	Width of road – is it below 20ft. or more than 20ft.	Approx.	
14.	Is it a land – locked land?	No	
15.	Water potentiality	Average	
16.	Underground sewerage system	Yes	
17.	Is power supply available at the site?	Yes	
18.	Advantage of the site		





	1.	Property is in the Good Residential Localities
	2.	Property is having good approach to all areas of the INDORE City
19.	Special remarks, If any, threat of acquisition of land for public service purposes, road widening or applicability of CRZ provision etc. (Distance from sea – coast /tidal level must be incorporated.)	NA
	1.	
<b>Part –A ( valuation of land</b>		
1.	Size of plot	1000 Sq Ft or 92.93 Sq Mt
	North & South	50 Ft
	East & West	20 Ft
2.	Total extent of the plot	1000 Sq Ft
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	General information gathered from the market and Agents of the property Dealer of these area rates of the said plot varies from Rs. 16000/- to 18000/- per Sq Ft. Online sale instance from the website 'Makaan & 99Acres' and we are confirm rate from Local residents accordingly evaluated the market value, hence realizable value has been considered more than the guideline value.
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 42000/- Per Sq Mt
	<b>Land: 1000 Sq Ft 92.93 Sq Mt @ 42000/- Per Sq Mt</b>	<b>Rs. 39.03 Lacs</b>
	<b>Construction: 1834 Sq Ft or 170.41 Sq Mt@ Rs. 13,000/- Per Sq Mt</b>	<b>Rs. 22.15 Lacs</b>
	<b>TOTAL CGL VALUE (LAND + CONSTRUCTION)</b>	<b>Rs. 61.18 Lacs</b>
5.	Assessed / adopted rate of valuation	Rs. 17200/- Per Sq Ft
6.	Estimated value of land	Rs.1,72,00,000/-
<b>Part – B (Valuation of Building)</b>		
	Technical details of the building	
1.	a) Type of Building (Residential / Commercial/ Industrial)	Residential
	b) Type of construction (Load bearing / RCC /Steel Framed)	RCC
	c) I. Year of construction II. Age of Building III. Residual Life of Building	(Construction Year As Per Client) Approx.2009 -10 Approx. 15 Years 45 Years
	d) Number of floors and height of each floor including basement, if any	G + 2 Floor
	e) Plinth area Floor-wise	G + 2 Floor –1834 Sq Ft <b>Total Area – 1834 Sq Ft</b>
	f) Condition of the building	
	i) Exterior – Excellent, Good, Normal, Poor	Average
	ii) Interior - Excellent, Good, Normal, Poor	Average
	g) Date of issue and validity of layout of approved map / plan	Sanctioned By Gram Panchayat Nipania Dated 03/10/2007
	h) Approved map / plan issuing authority	
	i) Whether genuineness or authenticity of approved map / plan is verified	Copy of Sanctioned Map Provided
	j) Any other comments by our empanelled valuers on authentic of approved plan	





**Part – C Specifications of construction (floor-wise) in respect of**

S.No.	Description	Ground Floor	First Floor
1.	Foundation	YES	YES
2.	Basement	NO	NO
3.	Superstructure	NO	NO
4.	Joinery / Doors & Windows (please furnish details About size of frames, shutters, glazing, fitting etc. and specify the species of timber)	All regular size	All regular size
5.	RCC works	G + 2 Floor = 1834 Sq Ft	
6.	Plastering	As Required	As Required
7.	Flooring, Skirting, dadoing	As Required	As Required
8.	Special finish as marble, granite, wooden paneling, etc.	YES	YES
9.	Roofing including weather proof course	As Required	As Required
10.	Drainage	As Required	As Required
S.No.	Description	Ground Floor	First Floors
2.	Compound wall	YES	YES
	Height	As Required	As Required
	Length	As Required	As Required
	Type of construction	Average	Average
3.	Electrical installation		
	Type of wiring	Ordinary	Ordinary
	Class of fittings (superior / ordinary / poor)	Ordinary	Ordinary
	Number of light points	As Required	As Required
	Fan points	As Required	As Required
	Spare plug points	As Required	As Required
	Any other item	As Required	As Required
4.	Plumbing installation		
	a) No. of water closets and their type		
	b) No. of wash basins	03	03
	c) No. of urinals	02	02
	d) No. of bath tubs		
	e) Water meter, taps, etc.	As Required	As Required
	f) Any other fixtures	As Required	As Required

**Details of valuation**

Sr. no.	Particulars of Item	Plinth Area	Roof Height	Age of Building	Estimated Replacement rate of construction Rs.	Replacement cost Rs.	Depreciation @ 20% in Rs.	Net value After depreciation Rs.
1.	G + 2 Floor	1834 Sq Ft	11 Ft Approx.	Approx .15 Years	Rs. 1500/- Sq. Ft.	Rs. 27,51,000/-	Rs. 5,50,200/-	Rs. 22,00,800/-
	<b>Total</b>	Total 1834 Sq Ft						<b>Rs. 22,00,800/-</b>

**BUILT UP IS CONSIDERED FROM THE SANCTION MAP IN TOTAL i. e. Approx. 1834 Sq Ft or 170.41 Sq. Mt.**

**GROUND FLOOR - SHOP + HALL + KITCHEN + TWO BEDROOM + ONE WASHROOM + WASH AREA**

**FIRST FLOOR - FIVE ROOM + ONE WASHROOM**

**SECOND FLOOR -FOUR ROOM WITH WASHROOM**

**FOURTH FLOOR -ONE ROOM WITH SHED + TOWER & TERRACE**





**PART – D (AMINTIES & EXTRA ITEMS)**

1.	Portico	:	NA
2.	Ornamental Front/ Pooja Door	:	NA
3.	Sit out/Verandah with Steel Grills	:	NA
4.	Extra Steel/collapsible Gates/Wooden Doors	:	NA
5.	Open staircase	:	NA
6.	Ward robes, showcases, Wooden cupboards/Bed/Dining table	:	NA
7.	Glazed tiles	:	NA
8.	Extra sinks and bathtub	:	NA
9.	Marble/ceramic tiles Flooring	:	NA
10.	Interior decorations	:	NA
11.	Architectural Elevation Works	:	NA
12.	False ceiling works	:	NA
13.	Paneling works	:	NA
14.	Modular Kitchen	:	NA
15.	Front Elevation	:	NA
16.	Separate Lumber Room	:	NA
17.	Separate Toiler Room	:	NA
18.	Separate water tank /sump	:	NA
19.	Solar Panel	:	NA
20.	Any other	:	NA

**Total abstract of the entire property**

Part- A	Land	Rs.1,72,00,000/-
Part- B	Building	Rs. 22,00,800/-
Part- C	Extra Items	NA
Part- D	Amenities	NA
Part- E	Miscellaneous- Interior Decor, Furniture (Including Modular Kitchen & all other Furniture of Room & Hall at the time of our Visit)	NA
Part- F	Services	NA
	Total	<b>Rs.1,94,00,800/-</b>
	Says	<b>Rs. 01.94 Crore</b>

As a result of my appraisal and analysis, it is my considered opinion that the Realizable Value (90% of FMV) of the above property in the prevailing condition with aforesaid specifications is Rs. 1.74 Crore (Rupees One Crore Seventy Four Lacs Only).

Place: INDORE

Date:09/09/2024



Enclosures List of Documents & Photographs:-

**1) Xerox Copies of:**

- a) Sale Deed – Copy
- b) Sanction Map – Copy

**2) Attachments:**

- a) Property Photographs'
- b) Google Map with Coordinates
- c) Govt. Guidelines 2024-25
- d) Online Marker Rate

**Declarations:**

- 1) The property was inspected by the undersigned or undersigned associate(s) on 04/09/2024.
- 2) The undersigned does not have any direct / indirect interest in the above property.
- 3) The information furnished herein is true and correct to the best of our knowledge.
- 4) The particulars are based on information supplied by Owner(s) and collected from the available sources.
- 5) We declare that, we have valued the asset which are shown to us and of which photos and site plan are annexed hither to.
- 6) We does not have any pecuniary interest that could reasonably be capable of affecting their ability to give an unbiased opinion of the value or that could conflict with the valuation of the assets.
- 7) The said valuation is not given for the valuation under Companies Act 2013 / Insolvency and Bankruptcy Code 2016/ Income Tax Act 1961, the said valuation is given as required for the required purpose as mentioned.

**Remarks –**

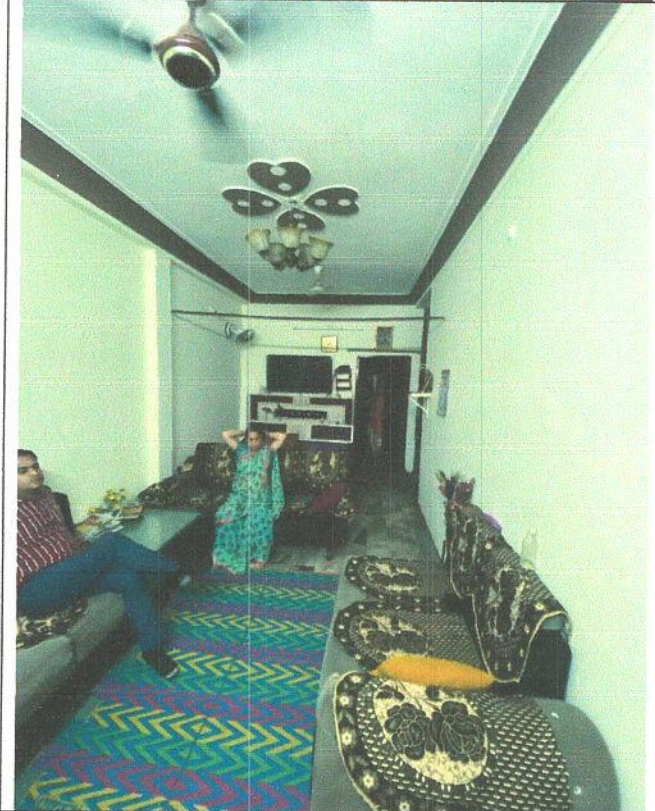
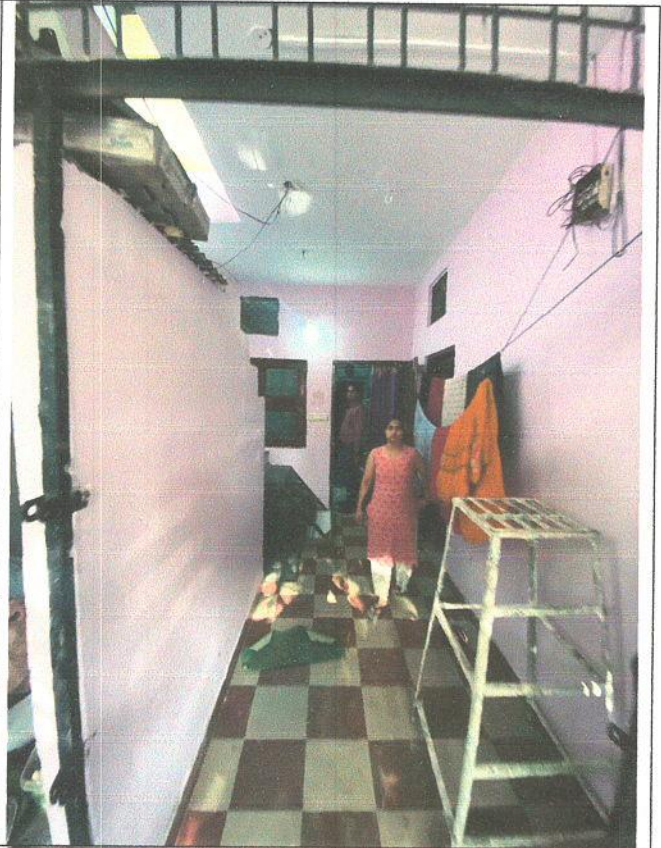
- (a) Valuation normally varies when purpose, time and policies changes, therefore, these aspects are to be kept in mind while referring above valuation report. Banker if have any reservation, should clarify the same before taking final decision, there after we the valuer will not be responsible in what so ever manner.
- (b) Legal Aspect of the property has not been considered and this valuation report is meant for the stated purpose only. This report is for use only of the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents.
- (c) As the location, ownership, photos etc. have been obtained in the presence of owner/ representative and documents, information provided by the owner / re-preventative of the property, signature of owner is to be obtained on relevant documents including approved map, photographs and google map etc. for identification, confirmation and authenticity of property.
- (d) The valuation is purely an opinion, has no legal or contractual obligation, hence, without prejudice of any liability what so-ever on the part of the value.
- (e) Bank should satisfy, regarding the genuineness of documents of the assets. The above valuation is valid only when documents, information & explanations provided to us are genuine.
- (f) Valuation of property will be protected to some extent, if suitable insurance has been taken by the property owner.





**Address:-**Residential House Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar  
TEHSIL & DIST INDORE (M.P.)452010

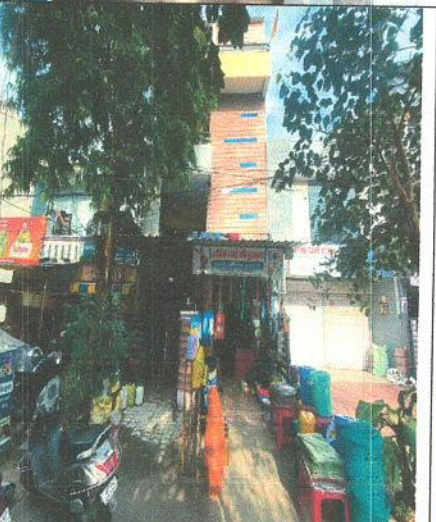
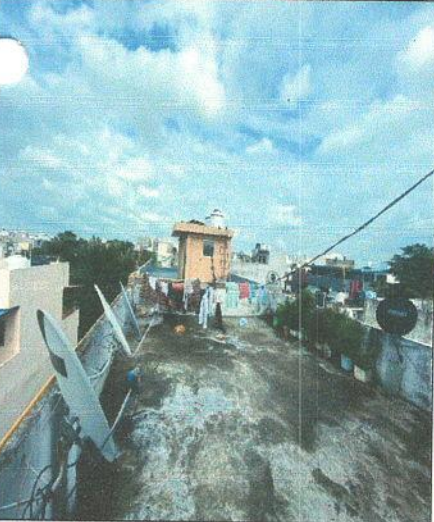
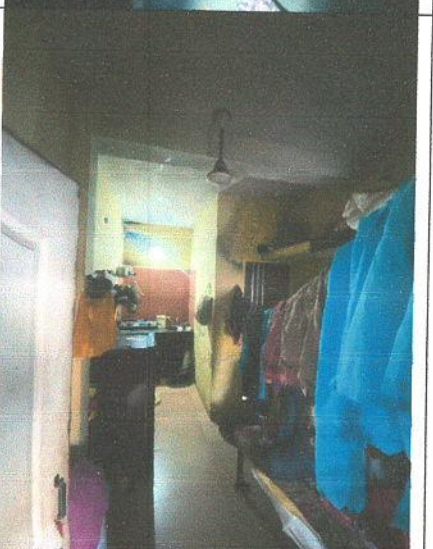
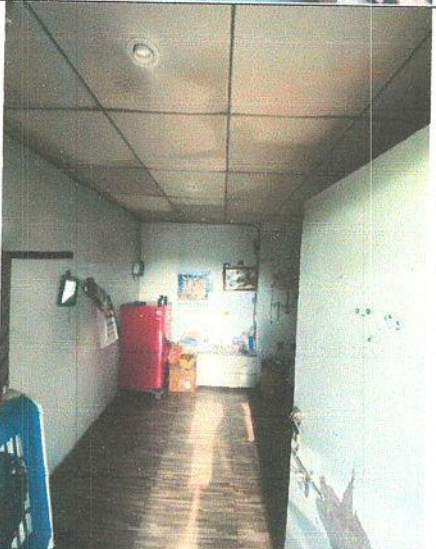
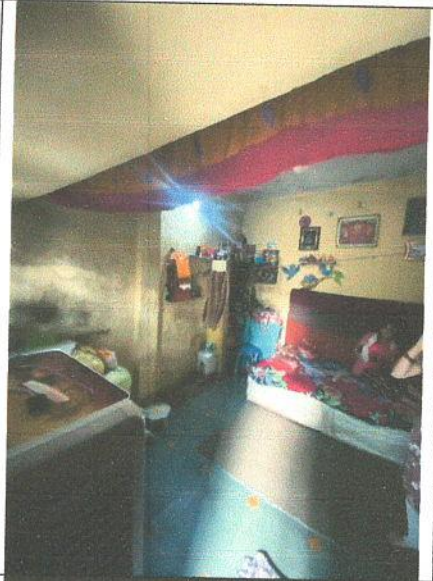
**Photos :-**





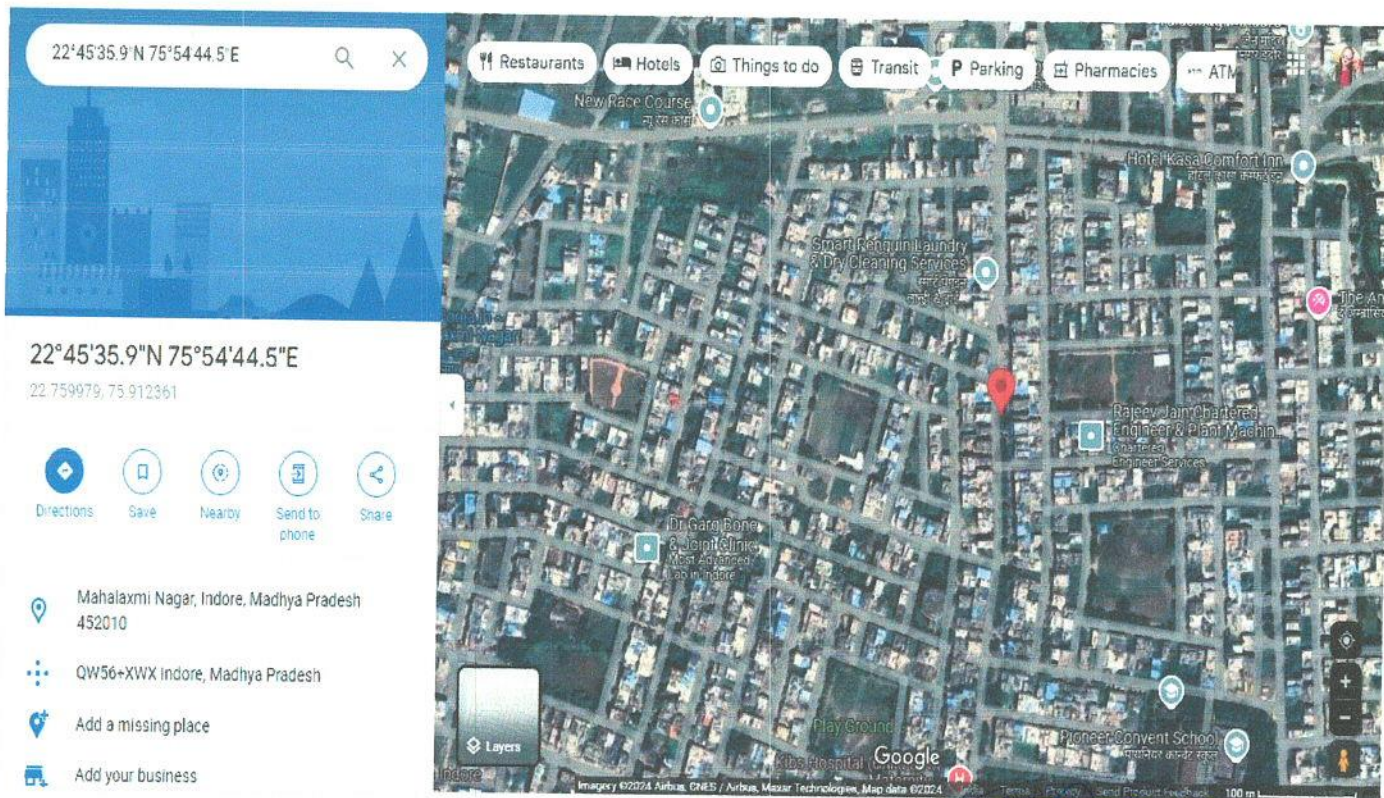
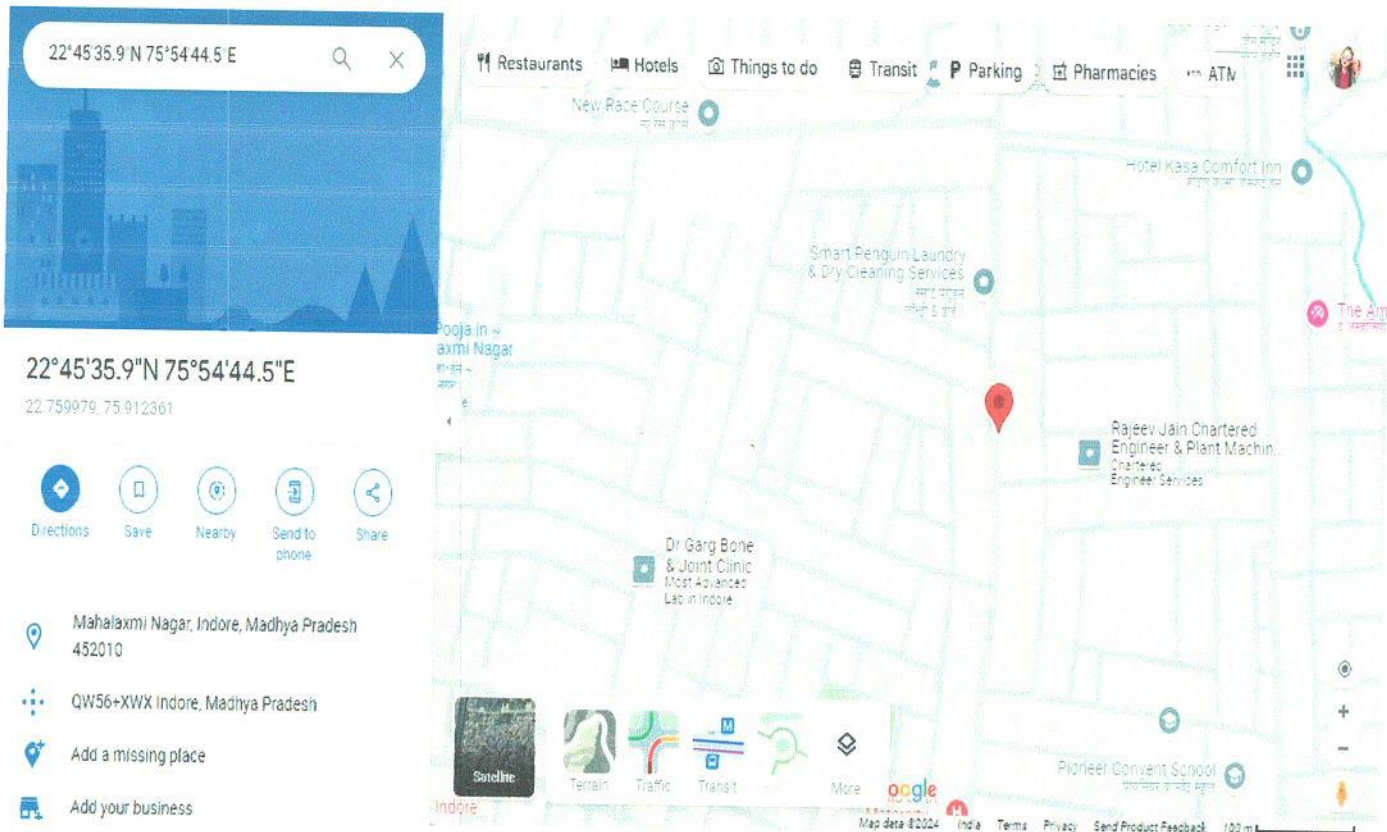
**Address:-** Residential House Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar  
TEHSIL & DIST INDORE (M.P.)452010

**Photos :-**





**Address:-Residential House Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar TEHSIL & DIST INDORE (M.P.) 452010**  
Latitude- 22.759979, Longitude- 75.912361





**Address:-Residential House Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar TEHSIL & DIST INDORE (M.P.) 452010**

**Govt. Guidelines 2024-25**

S.No.	Guideline Place	PLOT (SQM)			BUILDING RESIDENTIAL (SQM)				BUILDING COMMERCIAL (SQM)			BUILDING MULTI(SQM)		AGRICULT LAND(HEC)
		Residential	Commercial	Industrial	RCC	RBC	Tin Shade	Kaacha Kabelu	Shop	Office	Godown	Residential	Commercial	Irrigated
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
845	G.K. ANANDAM	10,000	12,000	10,000	23,000	17,200	16,600	14,000	25,600	25,200	24,800	25,000	50,000	8,50,00,000
846	GARG RESORTS (NIPANIYA)	10,000	12,000	10,000	23,000	17,200	16,600	14,000	25,600	25,200	24,800	20,000	40,000	7,10,00,000
847	GOKUL COLONY (NIPANIYA)	8,000	10,000	8,000	21,000	16,200	13,600	12,000	23,600	23,200	22,800	18,000	36,000	5,60,00,000
848	GOYAL AVENYU (NIPANIYA)	12,000	15,000	12,000	25,000	19,200	17,600	16,000	26,600	25,200	27,800	16,800	32,900	9,30,00,000
849	GOYAL GREEN NIPANIYA	14,000	17,000	14,000	27,000	21,200	19,600	18,000	30,600	30,200	29,800	18,000	36,000	14,00,00,000
850	GOYAL RESORT (PIPALYAKUMAR)	7,500	10,000	7,500	20,500	14,700	13,100	11,500	23,600	23,200	22,800	20,000	40,000	6,20,00,000
851	GULMOHAR RESORT (NIPANIYA)	10,000	15,000	10,000	23,000	17,200	16,600	14,000	26,600	26,200	27,800	20,000	40,000	10,00,00,000
852	KANCHAN PALACE (NIPANIYA)	8,000	10,000	8,000	21,000	16,200	13,600	12,000	23,600	23,200	22,800	18,000	36,000	5,60,00,000
853	LAND LORD ISTATE (NIPANIYA)	8,000	10,000	8,000	21,000	16,200	13,600	12,000	23,600	23,200	22,800	18,000	36,000	7,10,00,000
854	LAW EXOTICA	14,000	19,000	14,000	27,000	21,200	19,600	18,000	32,600	32,200	31,800	20,000	25,000	14,00,00,000
855	M.R.11 NIPANIYA ROAD	20,000	20,000	20,000	33,000	27,200	26,600	24,000	33,600	33,200	32,800	16,800	32,900	20,00,00,000
856	MAHALAXMI NAGAR MAIN ROAD PAR	42,000	42,000	42,000	55,000	49,200	47,600	46,000	55,600	55,200	55,400	38,000	44,000	42,00,00,000
857	MAHALAXMI NAGAR SECTOR 3, 4, 5 AVAM	25,000	32,000	25,000	38,000	32,200	30,600	29,000	45,600	45,200	44,800	22,000	44,000	24,00,00,000





**Address:-Residential House Situated on Plot No. 5/MR-IV at Mahalaxmi Nagar, Village Pipliyakumar TEHSIL & DIST INDORE (M.P.)452010(Prevailing Market Rates )**

**Makaan**

makaan Buy Pick Location, Builder Or Project Down

FILTERS BUDGET BHK RESIDENTIAL PL. FURNISHING TYPE MORE RESET Sort By Relevance



**Residential Plot**  
Mahalakshmi Nagar, Indore

**₹ 1.5 Cr** **1000** **Resale**  
(15,000 sq.ft) (Area in sq.ft) (New/Resale)

1 open sides West facing  
Residential Land for Sale in Mahalakshmi Nagar, Indore. This plot is available for... More

**99ACRES** Buy Enter Locality / Project / Society / Landmark Post property FREE

Home > Property in Indore > Plots in Indore > Plots in Nipania > Plots in Mahalaxmi Nagar Posted on Aug 12, 2024 Ready to

**₹ 2 Cr** @ 20,000 per sq.ft.  
Residential Land/Plot for Sale  
in Mahalaxmi Nagar, Indore, MP  
Estimated EMI ₹ 1,59,741

**RERA STATUS** NOT AVAILABLE Website: <http://www.rera.mp.gov.in/>

**Overview** Owner Details Price Trends **Explore Locality** Recommendations Article >

Property (2)



**Dimensions**  
Plot area 1000 sq.ft.  
1 x b : 50.00 ft. (15.24 mt.) x 20.00 ft. (6.10 mt.)

**Price**  
₹ 2 Crore+ Govt Charges & Tax  
@ 20,000 per sq.ft.

**Address**  
Mahalaxmi Nagar, Indore

**Facing**  
East

