

**VALUATION REPORT FOR
CHOLAMANDALAM INVESTMENT AND FINANCE CO.LTD.**

STANDARD VALUATION REPORT
Valuation is as per permissible area as per prevailing bye laws

Ref No. : - AG/ CHIFCL/12/-2021/SS

| | | | | |
|---------------------------------------|--|---|-------|-------------------------------------|
| A GENERAL DETAILS | | | | |
| 1. APPLICATION NO. | | X0HEEDL00001563721 & X0HEDHE00001306266 DEL 2 | | |
| 2. Name of the Customer(s) | | Mr. Vinod Kumar Jain | | |
| Name of document holder | | Mr. Abhishek Jain | | Person met at site: - Not Inspected |
| 3. Property Address | | As per firing:- Property No. 995/229, New No IX /2292, Gali No.11 & 12, Kailash Nagar, Gandhi Nagar, Shahdara, New Delhi - 110031. Legal Address of the property: (Postal) – if different :- House No-IX/2292, Gali No- 11 & 12, Kailash Nagar, Gandhi Nagar, Delhi On Inspection:- House No-IX/2292, Gali No- 11 & 12, Kailash Nagar, Gandhi Nagar, Delhi Address of the Electricity Bill:- NA | | |
| Customer name in Electricity Bill | | NA | | |
| 4. Landmark | Near Jain Mandir | K. no | NA | |
| 5. Firing date | 22/12/2021 | | | |
| 6. Loan Application Number/ MIS No. | By mail | | | |
| B SURROUNDING LOCALITY DETAILS | | | | |
| 1. Ward No/ Municipal land No | House No-IX/2292 | | | |
| 2. Vicinity | Residential | | | |
| 3. Type | Middle Class | | | |
| 4. Proximity to Civic Amenities | 1. | Nearest Railway Station | :- | 3 Km |
| | 2. | Nearest Bus Stop | :- | 900 M |
| | 3. | Nearest Hospital | :- | 2 Km |
| 5. Condition of approach road | Average | | | |
| 6. Plot demarked at site | Yes | | | |
| 7. Property identified through | Name board / Site demarcation/ Neighbor's Enquiry. | | | |
| C PROPERTY DETAILS | | | | |
| 8. Type of Property | Not Inspected | | | |
| 9. Type of Usage of entire property | Not Inspected | | | |
| 1. Accommodation Detail | Not Inspected | | | |
| 1. Additional Amenities | NA | | | |
| D SUBJECT PROPERTY DETAILS | | | | |
| 1. Type of Premises | Residential | | | |
| 2. Occupied by | Not Inspected | | | |
| | It relative, state relationship with the applicant: NA | | | |
| | Is property rented: NA | | | |
| 3. Boundary details | East | West | North | South |
| As per document | | | | |

| As per site | | Gali | Gali | Part of Portion | Other Property |
|------------------|---|--|-------------|-----------------|----------------|
| E | STRUCTURAL DETAILS | | | | |
| 1. | Type of Structure | RCC & Load bearing wall | | | |
| 2. | No. of Floors | G+3 | | | |
| 3. | No. of Wings | 1 | | | |
| 4. | No. of flats on each floor | NA | | | |
| 5. | No. of lifts in each wing | NA | | | |
| 6. | Age of the Property | 25 year | | | |
| 7. | Estimated Future Life | 35year | | | |
| | Quality of Construction | | | | |
| A | Exteriors | | | | |
| 1. | Beam & Column Structure | RCC & Load bearing wall | | | |
| 2. | Appearance of Building | Average | | | |
| 3. | Maintenance of the Building | Average | | | |
| 4. | Common Areas Remarks | Reception | : | NA | |
| | | Staircase | : | Yes | |
| | | O/h water tank | : | Yes | |
| | | Sanitation:- connected to public sewer | | | |
| B | Interior | | | | |
| 5. | Flooring | Not Inspected | | | |
| 6. | Finishing | Not Inspected | | | |
| 7. | Roofing and terracing | Not Inspected | | | |
| 8. | No. Of lifts | NA | | | |
| 9. | Construction as per approved/sanctioned plans | Sanction plan is not available | | | |
| F | UNIT DETAILS | | | | |
| 1. | Situated on floor No | Not Inspected | | | |
| 2. | Internal Composition | Not Inspected | | | |
| 3. | Flooring | Not Inspected | | | |
| 4. | Quality of fittings | Not Inspected | | | |
| 5. | Woodwork | Not Inspected | | | |
| G | VALUATION | | | | |
| | Plot Area (sq. yd) | 100 sq yd | | | |
| | Total Built up area (permissible area) | 2430 sq ft | | | |
| | Total Constructed area | 3320 sq ft | | | |
| Floor Number | Basement | Ground Floor | First Floor | Second Floor | Third Floor |
| Permissible area | -- | 810 sq ft | 810 sq ft | 810 sq ft | -- |
| Constructed Area | -- | 900 sq ft | 932 sq ft | 948 sq ft | 540 sq ft |
| | Current Government Approved Rates | NA | | | |
| | Current Market Rate | Rs.1,30,000/- to Rs.1,40,000/- per sq yd | | | |
| | Recommended Rate | Rs.1,35,000/- per sq yd | | | |
| | Basis for Recommended Rate | Based on enquiries made from reliable market sources | | | |
| | Final Valuation | 100 sq yd @ Rs.1,35,000/- per sq yd = Rs.1,35,00,000/- 2430 sq ft @ Rs.600/- per sq ft = Rs. 14,58,000/- TOTAL MKT VALUE = Rs.1,49,58,000/- | | | |
| | | ESTIMATED VALUE OF ENTIRE PROPERTY: | | | |
| | | Rs.1,49,50,000/- (Approx) | | | |
| | | (Rs. ONE CRORE FORTY NINE LAC FIFTY THOUSAND ONLY) | | | |
| | Valuation | | | | |
| | i) Not Inspected | Rs.1,49,50,000/- (Approx) | | | |
| | ii) Rented Residential | | | | |

| | iii) Vacant Residential | | | | | | | | | |
|------|---|---|-------|------|-------|-------|--|--|--|--|
| | iv) Rental Commercial | | | | | | | | | |
| | Insurance value/ construction cost (compulsory) | Rs. 14,58,000/- | | | | | | | | |
| | Brief description of property | Property is built up with ground, first, second & third floor on a plot area of 100 sq yd, the actual covered area is 3320 sq ft & permissible area is 2025 sq ft, the road in front of house is about 20'. | | | | | | | | |
| H | Remarks | Subject property has been inspected only from outside as instructed by the Chola, thus value is based on assumption & approximation. | | | | | | | | |
| I | Other Remarks-if applicable | For Khasra properties Patwari Letter/Moja Report- Required/Not Required | | | | | | | | |
| | Property Ownership as per papers--- | Electricity bill/name/Meter No. address matching as per site or not - Yes/No | | | | | | | | |
| | Type of document provided- Sale deed/GPA/ANY Other | Occupancy level at site- % | | | | | | | | |
| | Property Ownership as per papers | Surrounding development %age- 100% | | | | | | | | |
| | | Freehold/leasehold | | | | | | | | |
| | | Property dealer details- | | | | | | | | |
| | | Building Height & floor height, in case of floor Building ht- Floor Ht- | | | | | | | | |
| | Site Dimensions Details | <table border="1"> <thead> <tr> <th>East</th> <th>West</th> <th>North</th> <th>South</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | East | West | North | South | | | | |
| East | West | North | South | | | | | | | |
| | | | | | | | | | | |
| J | This property as per demolition list of MCD from 2001 to 2021 | Deviation in terms of %age No (Low /Medium/High) | | | | | | | | |
| K | Distress Value (75%) | Rs.1,12,18,500/- | | | | | | | | |
| L | Value as per Govt Guideline Circle rate | 83.6 sq m @ Rs.56,640/- per sq m = Rs.47,35,104/- 188 sq m @ Rs.8220/- per sq m = Rs.15,45,360/- TOTAL VALUE AS PER CIRCLE RATE = Rs.62,80,464/- | | | | | | | | |
| | Declaration | | | | | | | | | |

I hereby declare that:

1. We have deputed my representative **Mr. Satyam Singh** to inspect the property. My representative has personally inspected the property on **23/12/2021**
2. I have no direct or indirect interest in the property valued.
3. The information furnished in the report is true and correct to the best of my knowledge and belief.
4. The ownership papers/sale deeds may please be verified at your end to ascertain the right title & area
5. The fair market value indicated in the report is an opinion of the value prevailing on the date of the said report and is based on market feedback on values of similar properties. The client is free to obtain other independent opinions on the same. The fair, market value of such properties/localities may increase or decrease, depending on the future market conditions and scenarios. This report does not certify or confirm any ownership or title of the property that has been valued.
6. Structural stability certificate from the owner should be taken.
7. Ownership, area and occupant's status may please be verified at your end.
8. The value considered in the report has not incorporated the effect on property values due to scrapping currency denomination, which will only be reflected in time to come. The value is based on information prior to this effect

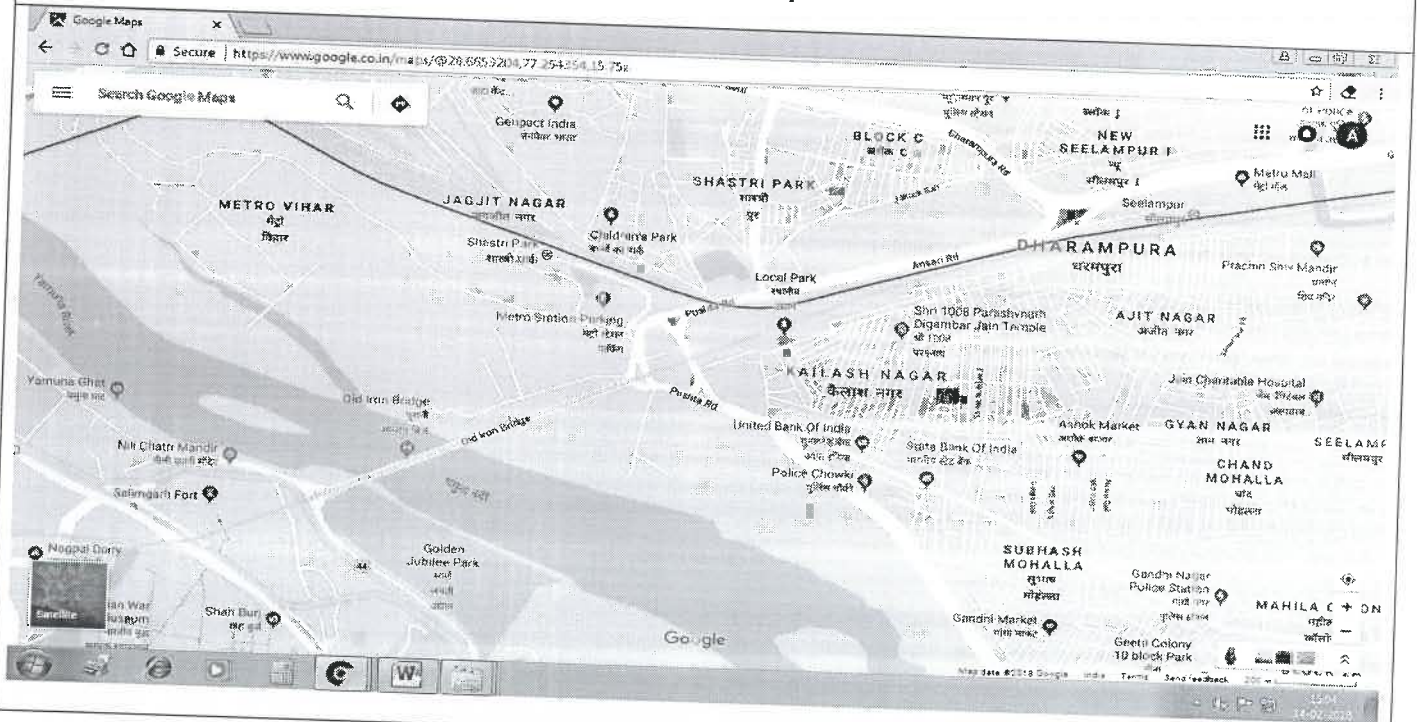
Verifier's Name & Signature
(Satyam Singh)

(AUTHORIZED SIGNATORY)
Date: - 23/11/2021
Place: - Delhi

**ANIL
KUMAR**

Digitally signed by ANIL KUMAR
DN: cn=ANIL KUMAR, c=IN,
st=Delhi, o=Personal,
serialNumber=76f4c52f20398051b
008478f5828fb8ce5a598517f95137
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Date: 2021.12.28 14:16:37 +05'30'

Route Map



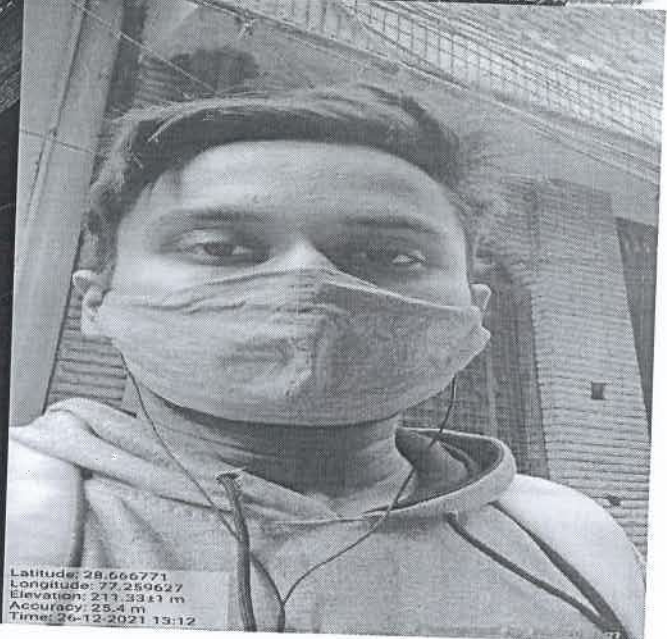
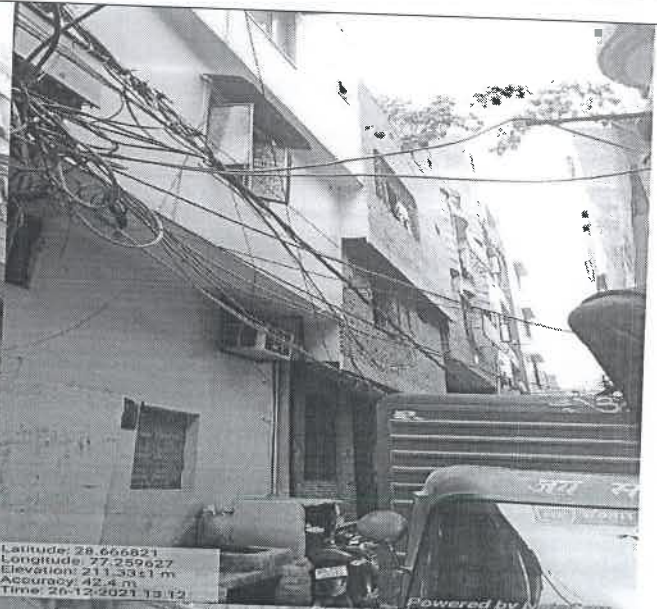
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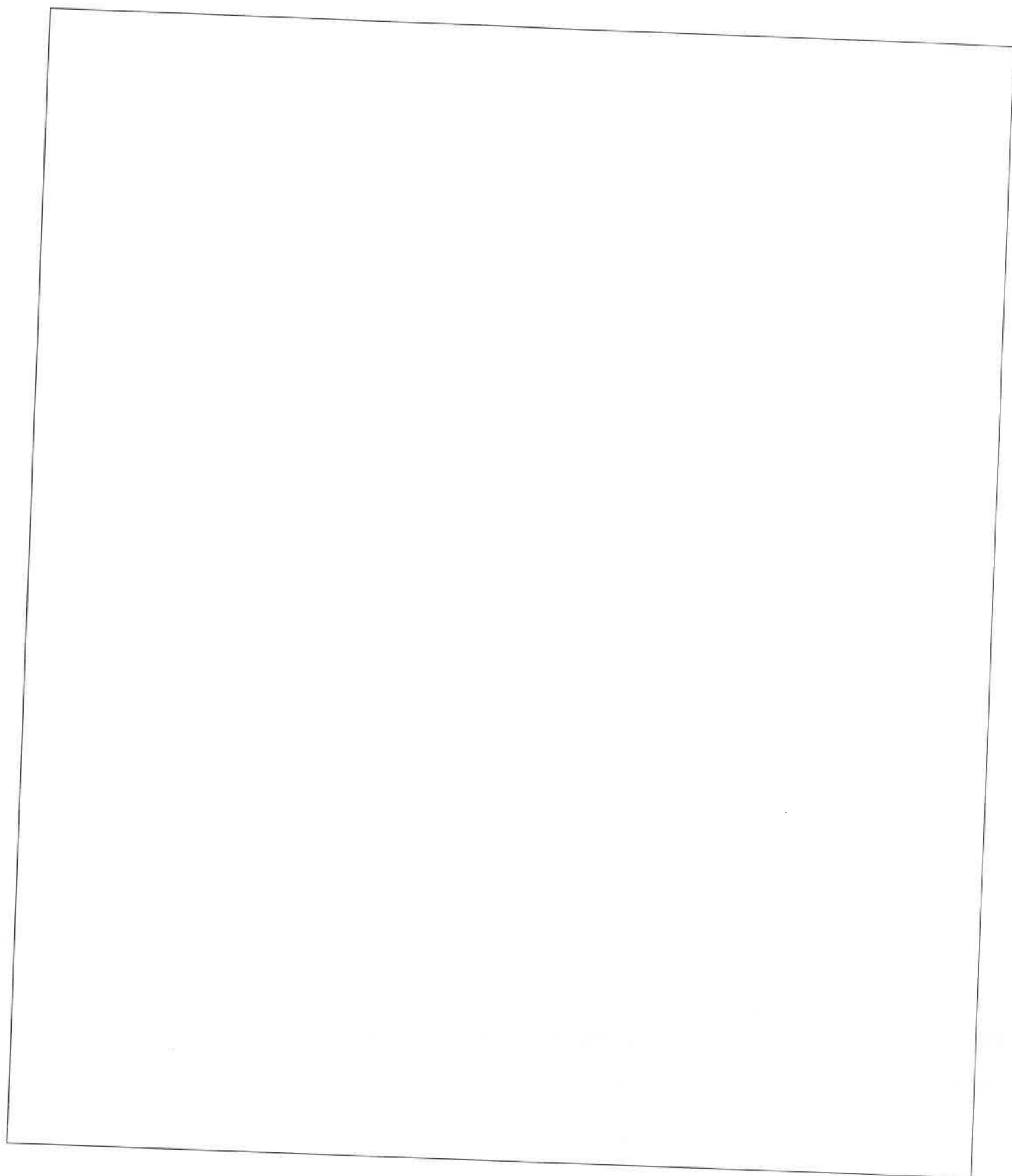
PHOTOGRAPHS :- CHOLAMANDALAM INVESTMENT AND FINANCE CO.LTD.

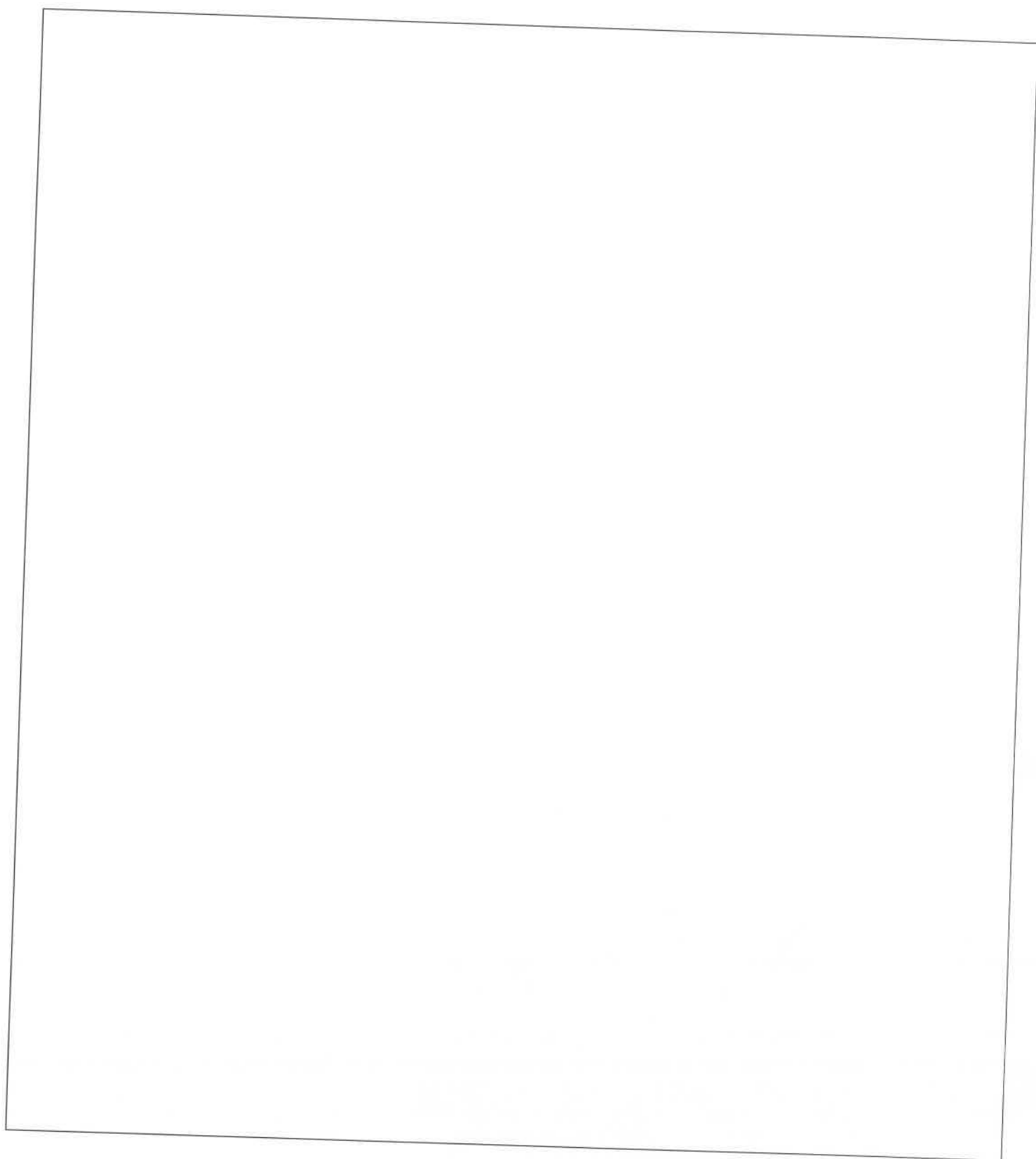
Name of the Customer: **Mr. VINOD KUMAR JAIN**

Address of the property: **HOUSE NO. IX/2292, GALI NO. 12, KAILASH NAGAR, GANDHI NAGAR, DELHI-110031**

Date: **23/12/2021**







SITE DRAWING DIMENSION WITH BOUNDARIES