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- Loss Assessment
- Valuation
- Inspection
- Claims Administration

Valuation Report

Of

Immovable Property

Situated At

Third Floor with Roof/Terrace Rights of
Property No. FA-328/5, Plot No. 91 (Old), Village-Bassai
Darapur, Mansarover Garden, New Delhi-110 015

Presently Known As

Property No. FA-328/5, Third Floor, Mansarover
Garden, New Delhi-110 015

Name of Owner

Smt. Roshanara w/o Mr. Abdur Rub

Name of Applicant

Roshanara

On Behalf of

Cholamandalam Investment and Finance Co. Ltd.
Home Equity Department
2nd Floor, 6th Pusa Road,
New Delhi-110 005

Ref. No.: 2013-APR-66

Date: 10.04.2013

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CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD.

Valuation Report – Built up Property

Report Ref. No.: 2013-APR-66 **Date :** 10.04.2013

A. General Details

01	Name of the Applicant(s)	:	**Roshanara**
02	Property Address	:	Third Floor with Roof/Terrace Rights of Property No. FA-328/5, Plot No. 91 (Old), Village-Bassai Darapur, Mansarover Garden, New Delhi-110 015 {**Presently Known As** Property No. FA-328/5, Third Floor, Mansarover Garden, New Delhi-110 015}
03	Landmark	:	**HDFC Bank**
04	Name of Document Holder	:	**Smt. Roshanara w/o Mr. Abdur Rub (As per Sale Deed dt. 02.12.2011)**
05	Date of Inspection	:	10.04.2013
06	Applicant No.	:	192651

B. Surrounding Locality Details

01	Vicinity	:	Residential
02	Type	:	Middle Class
03	Conditions of Approach Road	:	Good
04	Plot Demarcated at Site	:	Yes
05	Property Identified through	:	Site demarcation

C. Property Details

01	Type of Property		:	**Individual Floor**
02	Type of Entire Property /Accommodation			
	Floors	**Usage**	:	**Accommodation**
	Basement	--	:	--
	Ground Floor	--	:	--
	First Floor	--	:	--
	Second Floor	--	:	--
	Third Floor	Residential	:	2 Bedrooms, 1 Drawing, 1 Kitchen, 1 Lobby, 2 Toilets

D. Additional Amenities

01	Occupied by	:	**Owner-occupied**
	If relative, state relationship with the applicant	:	N.A.
	Is Property rented	:	No

INTERNATIONAL ACCREDITATION FORUM IAF JAS-ANZ
An ISO 9001 : 2000 Company

02	Boundaries Details	:	North:	Gali	East:	P. No. FA-328/4
			South:	Gali	West:	Other Property

E. Structural Details

01	Type of Structure	:	**Load Bearing walls with RCC components**
02	No. of Floors	:	**G+3**
03	Situated on Floor No.	:	Third Floor
04	No. of Wings	:	--
05	No. of Flats on each Floor	:	--
06	Age of the Property	:	**03 Years**
07	Estimated Future Life	:	**64 Years**

F. Quality of Construction

A) Exteriors

i)	Beam & Column Structure	:	RCC Column & Beam Structure
ii)	Appearance & Maintenance of Building	:	Good
iii)	Common Areas Remarks	:	Common Passage & Staircase etc.

B) Interiors

iv)	Flooring & Finishing	:	Tiles Flooring & Distemper over wall
v)	Woodwork	:	Wooden Door & Glazed Windows
vi)	Roofing & Terracing	:	RCC
vii)	No. of Lifts	:	Not Installed

G. Plan Approvals

Construction as per approved / sanctioned plans	:	
Details of approved plan and Plans with approval no. & date	:	Yes, Sanctioned plan vide letter No. 139/B/WZ/2007 dt. 28.03.2007
Construction permission No. & Date	:	
Violations observed, if any Or is there any risk of Demolition in case of Violation	:	**Low Risk**
If plans not available then is the structure confirming to the local bye-laws	:	**No, Excess coverage done. Valuation is given on permissible area as per sanctioned plan.**

H. Valuation

A) Individual Apartments / Flats

01	Carpet Area (Sq.ft.)	:	---	
02	BUA / SBUA (Sq.ft.)	:	**Actual Area (Sft.)** **828**	**Permissible Area (Sft.)** **745**
03	Current Govt. Approved Rates	:	N.A.	
04	Recommended Rate and Basis for recommendation	:	**Rs.10,000/- per Sq.ft.** Based upon Market Enquiries, Locational Factors & Fluctuation Margin	
	Final Value	:	**Rs.74,50,000/-**	
	Rupees in Figures	:	Rupees Seventy Four Lac Fifty Thousand only	

I. Remarks if any

1) **The Property under valuation is a part of four storied residential structure with built up Ground, First, Second & Third Floor. Our valuation pertains to only Third Floor built on total land admeasuring 92 Sq. Yds.**
2) **For valuation purpose we have considered permissible area as per sanctioned plan.**

J. Declaration

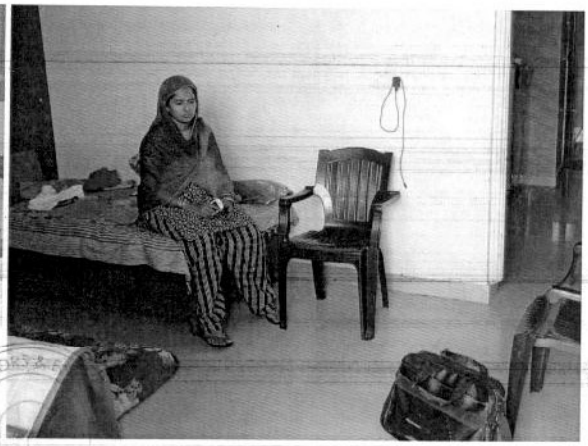
We hereby declare that:

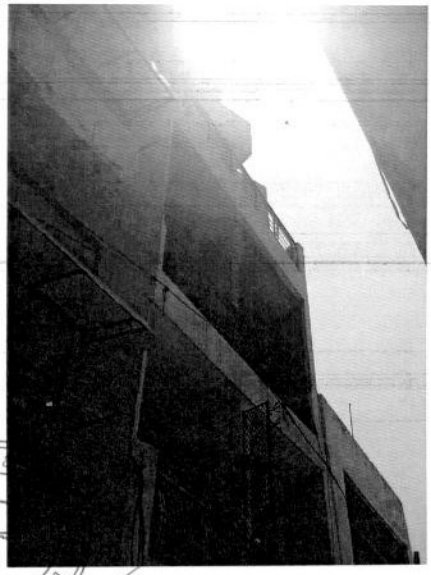
1. We have deputed our representative to inspect the property & has personally inspected the property.
2. We have no direct or indirect interest in the property valued.
3. The information furnished in the report is true and correct to the best of our knowledge and belief. The ownership papers/sale deeds may please be verified at your end to ascertain the right title & area
4. 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.

Signed

Protocol Surveyors & Engineers Pvt. Ltd.

PHOTOGRAPH SHEET	
Case Ref No.:	2013-APR-66
Regarding:	VALUATION OF PROPERTY SITUATED AT THIRD FLOOR WITH ROOF/TERRACE RIGHTS OF PROPERTY NO. FA-328/5, PLOT NO. 91 (OLD), VILLAGE-BASSAI DARAPUR, MANSAROVER GARDEN, NEW DELHI-110 015 {**PRESENTLY KNOWN AS** PROPERTY NO. FA-328/5, THIRD FLOOR, MANSAROVER GARDEN, NEW DELHI-110 015}
On Behalf of :	CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED HOME EQUITY DEPARTMENT, 2ND FLOOR, 6TH PUSA ROAD, NEW DELHI-110 005
Applicant :	ROSHANARA





Aegis Group
Valuer, Project Management & Engineering Consultants

Atul Puri
B.E. (Civil) M. Tech (IIT-D) FIV MICA, R.I.C.S., LLb
GOVT. OF INDIA APPROVED VALUER
REGD. NO.-CAT I-407 OF 99-2000

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/04-2013/NK**

A	**GENERAL DETAILS**					
1.	**APPLICATION NO.**	**192651**				
2.	Name of the Customer(s)	**Smt. Roshanara**				
	Name of document holder	Smt. Roshanara	Person met at site: - **Smt. Roshanara**			
3.	Property Address	As per firing:- **House No:-FA-328/5, Third Floor, Mansarover Garden, New Delhi**				
		On Inspection:, Legal Address of the property: (Postal) – if different **House No:-FA-328/5, Third Floor, Mansarover Garden, New Delhi**				
4.	Landmark	**Near Rattan Diary**				
5.	Firing date	**25/04/2013**				
6.	Loan Application Number/ MIS No.	**By mail Mr. Suman Kumar**				
B	**SURROUNDING LOCALITY DETAILS**					
1.	Ward No/ Municipal land No	**House No:-FA-328/5**				
2.	Vicinity	**Residential**				
3.	Type	**Middle Class**				
4.	Proximity to Civic Amenities	1.	Nearest Railway Station	:-	**02 Km**	
		2.	Nearest Bus Stop	:-	**800 M**	
		3.	Nearest Hospital	:-	**800 m**	
5.	Condition of approach road	**Good**				
6.	Plot demarked at site	**Yes**				
7.	Property identified through	**Name board** / site demarcation/ neighbor's enquiry.				
C	**PROPERTY DETAILS**					
8.	Type of Property	**Residential**				
9.	Type of Usage of entire property	**TF: Self Residential**				
10.	Accommodation Detail	**TF: 1 Drawing Room, 2 Rooms, 1 Kitchen, 2 Toilets**				
11.	Additional Amenities	**NA**				
D	**SUBJECT PROPERTY DETAILS**					
1.	Type of Premises	**Residential**				
2.	Occupied by	**By owner**				
		It relative, state relationship with the applicant: **NA**				
		Is property rented: **NA**				
3.	**Boundary details**	**East**	**West**	**North**	**South**	
		Plot No- 328/4	**Other Plot**	**Gali**	**Other Plot**	
E	**STRUCTURAL DETAILS**					
1.	Type of Structure	**RCC & Load bearing wall**				
2.	No. of Floors	**G+3**				
3.	No. of Wings	**1**				

E-38, Naraina Vihar, New Delhi-110028 Tel : 41415533, 64565533, 011-25893525 Telefax : 45085533
Mobile : 9810000424 E-mail : aegisgroup@gmail.com atulpuri@aegisgroup.in

4.	No. of flats on each floor	1						
5.	No. of lifts in each wing	NA						
6.	Age of the Property	01 Years						
7.	Estimated Future Life	59 years						
	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	Marble						
6.	Finishing	Average						
7.	Roofing and terracing	Average						
8.	No. Of lifts	NA						
9.	Construction as per approved/ sanctioned plans	Proposed sanction plan seen, sanction no:- 189/B/WZ/2007, Sanction date:- 20/3/07, sanction by:- MCD, sanctioned area:- GF= FF= SF= TF= 745.2 sq ft						
F	**UNIT DETAILS**							
1.	Situated on floor No	G+3						
2.	Internal Composition	Average						
3.	Flooring	Marble						
4.	Quality of fittings	Ordinary						
5.	Woodwork	Local						
G	**VALUATION**							
	Plot Area (sq. yd)	92 Sq yd						
	Total Built up area (permissible area)	745 Sq ft						
	Total Constructed area	828 Sq ft						

Floor Number	Basement	Ground Floor	First Floor	Second Floor	Third Floor
Permissible area			--	--	745 Sq ft
Constructed Area			--	--	828 Sq ft

	Current Government Approved Rates	NA
	Current Market Rate	Rs.7,800/- to Rs.8500/- per sq ft
	Recommended Rate	Rs.8,200/- per sq ft
	Basis for Recommended Rate	Based on enquiries made from reliable market sources
	Final Valuation	745 sq ft @ Rs.8,200/- per sq ft = Rs.60,84,400/- TOTAL MKT VALUE = Rs.61,00,000/-
		ESTIMATED VALUE OF ENTIRE PROPERTY: Rs.61,00,000/-
		(Rs. FIFTY THREE LAC ONLY)
	Valuation	
	i) Self Residential	Rs.61,00,000/-
	ii) Rented Residential	

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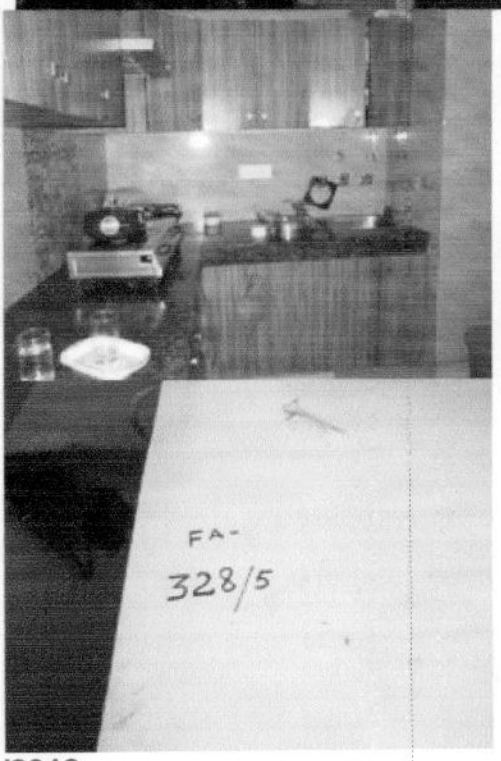
	iii) Vacant Residential	
	iv) Rental Commercial	
	Brief description of property	**The property is built up third floor on a plot area of 92 sq yd built up constructed area is 828 sq ft & permissible area is 745 sq ft, the width of the street in front of the floor is about 15.**
H	**Remarks**	*Sanction plan seen*
I	This property as per demolition list of MCD from 2001 to 2005	**No**
	Declaration	

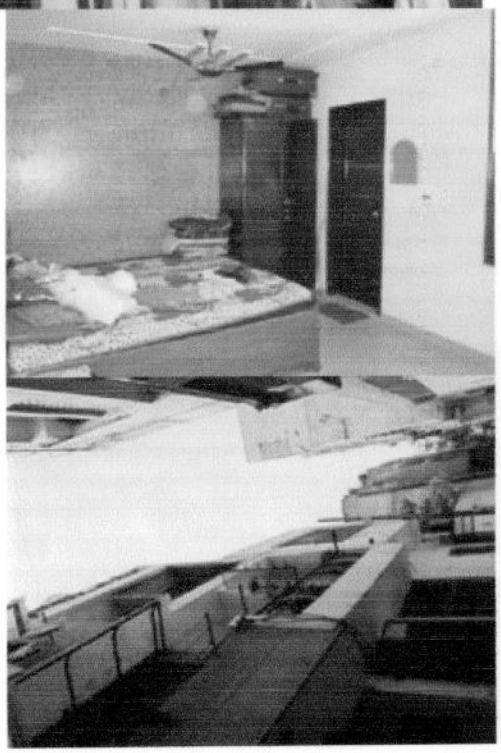
I hereby declare that:

1. We have deputed my representative **Mr. Nikhil Kumar to** inspect the property.
   My representative has personally inspected the property **on 26/04/2013**
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. S[redacted]ctural stability certificate from the owner should be taken.
7. Ownership and occupant's status may please be verified by the legal.

Verifier's Name & Signature
(Nikhil)

(Atul Puri/Anil Kumar)
Date: - 26/04/2013
Place: - Delhi





26/04/2013
Roshanara
Plot No- FA-328/5, Third Floor, Mansrover Garden, Delhi
CHDBS

EXECUTIVE SUMMARY

Applicant	:	Mrs. Roshanara
Cc – Applicant	:	Mr. Abdur Rub
Purpose	:	Home Equity – Self Occupied Residential Property
Type of Borrower	:	Self Employed Non-Professional

ASSISTANCE DETAILS

Proposed Loan Amount	**Rs. 36,50,000/-**
Existing Exposure	Rs. NIL
Total Exposure	**Rs. 36,50,000/-**
Rate of Interest	14.50 % Floating
Processing Fee	**1.50% + S.T**
Nature of repayments	EMI in arrears
Tenor	12 Years
EMI Amount	**Rs.53,613/-**

PROPERTY DETAILS (AS PER TECH REPORT)

Total value of property as per Tech – 1	Lowest of Plan and Actual **Rs. 74,50,000/-**
Total value of property as per Tech – 2	Lowest of Plan and Actual **Rs. 61,00,000/-**
Loan to Value based on lower valuation (LTV)	**59.84%**
Fixed obligation to income ratio (FOIR)	**53.52%**
Address of the Property	**House No:-FA-328/5, Third Floor, Mansarover Garden, New Delhi**

Special Conditions

- Two market reference required.

PERSONAL DETAIL OF THE APPLICANTS

	Age at the time of application	Age at the time of maturity of the loan	Relationship
Mrs. Roshanara	33 Years	45 Years	Applicant
Mr. Abdur Rub	36 Years	48 Years	Spouse