



CHOLAMANGALAM INVESTMENT AND FINANCE COMPANY LIMITED

HOME EQUITY LOANS

APPLICATION NUMBER 178022

LOAN ACCOUNT NO

162 1982


LOCATION

6 PASE ROAD

BRANCH

DELHI

1. DSA / DST NAME : Sentil Kumar
2. DSA / DST CODE : 0 DSE CODE
3. CUSTOMER NAME : Rahul ATRAY
JOINT CUSTOMER : VASH PAL SINGH
JOINT CUSTOMER :
CUSTOMER CATEGORY : SELF

 09050921723 DATE OF LOGIN	DATE	TIME	SIGNATURE
	10/1/12	11:30	[Signature]
CREDIT DECISION			
FILE SENT TO OPERATIONS			
FILE RECEIVED BY OPERATIONS			
FINAL DISBURSEMENT			

PRIORITY SECTOR CUSTOMER

☐ YES ☐ NO

IF PRIORITY SECTOR

☐ SMALL MANUFACTURING

☐ MICRO MAN

RING EA

☐ SMALL SERVICE

☐ MICRO SER

☐ RETAIL TRADE



Aegis Group

Valuer, Project Management & Engineering Consultants

VALUATION REPORT FOR

CHOLAMANDALAM INVESTMENT AND FINANCE CO.LTD.

Atul Puri

B.E. (Civil) M. Tech (IIT-D) FIV MICA, R.I.C.S., LLb

GOVT. OF INDIA APPROVED VALUER

RECD. NO.-CAT I-407 OF 99-2000


STANDARD VALUATION REPORT

Valuation is as per permissible area as per prevailing bye laws
Rectified Report.

Ref No. : - AG/ CHIFCL/02-2013/INK

A GENERAL DETAILS			
1. APPLICATION NO.	175082		
2. Name of the Customer(s)	Mr. Rahul Attray		
Name of document holder	Smt. Pravesh	Person met at site: - Mr. Rahul Attray	
3. Property Address	As per firing:- B- 165, First Floor, Hari Nagar Clock Tower New Delhi- 110028 On Inspection, Legal Address of the property: (Postal) - if different Plot No. B- 165, First Floor, Block-B, Hari Nagar, Clock Tower, New Delhi		
4. Landmark	Near Govt. Hospital		
5. Filing date	18/2/2013		
6. Loan Application Number/ MIS No.	By mail Mr. Suman Kumar		
B SURROUNDING LOCALITY DETAILS			
1. Ward No/ Municipal land No	Plot No. B- 165, First Floor		
2. Vicinity	Residential		
3. Type	Middle Class		
4. Proximity to Civic Amenities	1.	Nearest Railway Station	: - 02 Km
	2.	Nearest Bus Stop	: - 900 M
	3.	Nearest Hospital	: - 01 Km
5. Condition of approach road	Good		
6. 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	FF: Self Residential		
1. Accommodation Detail	FF: 1 Drawing room, 1 Kitchen, 1 Lobby, 3 Bedrooms, 2 Toilets		
1. 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
	Reaming Part	Plot No- 134	Road
			South
			Other Plot
E STRUCTURAL DETAILS			
1. Type of Structure	RCC & Load bearing wall		
2. No. of Floors	Stilt+ G+2		
3. No. of Wings	1		

4.	No. of flats on each floor	1			
5.	No. of lifts in each wing	NA			
6.	Age of the Property	03 Years			
7.	Estimated Future Life	57 years			
	Quality of Construction				
A	Exteriors				
1.	Beam & Column Structure	RCC & Load bearing wall			
2.	Appearance of Building	Good			
3.	Maintenance of the Building	Good			
4.	Common Areas Remarks	Reception	:	NA	
		Staircase	:	Yes	
		O/h water tank	:	Yes	
		Sanitation:- connected to public sewer			
B	Interior				
5.	Flooring	Marble			
	Finishing	Good			
	Roofing and terracing	Good			
	No. Of lifts	NA			
9.	Construction as per approved/ sanctioned plans	Regularized sanction plan seen File no:- 157/21/B/WZ/011/177, sanction date:- 13/06/2011, sanction by:- MCD, Sanctioned area:- Stilt =GF= FF= SF= 890.92 sq ft			
F	UNIT DETAILS	/B/WZ			
1.	Situated on floor No	Stilt+ G+2			
2.	Internal Composition	Good			
3.	Flooring	Marble			
4.	Quality of fittings	Ordinary			
5.	Woodwork	Local & Teak			
G	VALUATION				
	Plot Area (sq. yd)	110 Sq yd			
	Total Built up area (permissible area)	891 Sq ft			
	Total Constructed area	900 Sq ft			
Floor Number	Basement	Ground Floor	First Floor	Second Floor	Third Floor
P	missible area		891 sq ft	--	--
	nstructed Area		900 sq ft	--	--
	Current Government Approved Rates	NA			
	Current Market Rate	Rs.10,000/- to Rs.12,000/- per sq ft			
	Recommended Rate	Rs.11000/- per sq ft			
	Basis for Recommended Rate	Based on enquiries made from reliable market sources			
	Final Valuation	891 sq ft @ Rs.11,000/- per sq ft = Rs.98,01,000/- TOTAL MKT VALUE = Rs.98,01,000/-			
		ESTIMATED VALUE OF ENTIRE PROPERTY: Rs.98,00,000/- (Approx) (Rs. NINTY EIGHT LAC ONLY)			
	Valuation				
	i) Self Residential	Rs.98,00,000/- (Approx)			

	ii) Rented Residential	
	iii) Vacant Residential	
	iv) Rental Commercial	
	Brief description of property	The property is built up first floor on a plot area of 110 sq yd built up constructed area is 900 sq ft & permissible area is 891 sq ft, the width of the street in front of the floor is about 20'.
H	Remarks	<u>Regularized plan seen.</u>
I	This property as per demolition list of MCD from 2001 to 2005	Yes
Declaration:		
<p>I hereby declare that:</p> <p>1. We have deputed my representative Mr. Nikhil Kumar to inspect the property. My representative has personally inspected the property on 19/02/2013</p> <p>2. I have no direct or indirect interest in the property valued.</p> <p>3. The information furnished in the report is true and correct to the best of my knowledge and belief.</p> <p>4. The ownership papers/sale deeds may please be verified at your end to ascertain the right title & area</p> <p>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.</p> <p>6. Structural stability certificate from the owner should be taken.</p> <p>7. Ownership and occupant's status may please be verified by the legal.</p>		
Verifier's Name & Signature (Nikhil)		 (Atul Puri/Anil Kumar) Date: - 19/02/2013 Place: - Delhi