

PERFECT VALUERS

(PANEL VALUER OF FIXED & MOVABLE ASSET)

C-481, Street No. 11, Majlis Park,
Delhi-110033

M.: 9582166798 & 9711633049

Email Id: perfectvaluers2012@gmail.com;
perfectvaluers2012@yahoo.in;

Bank in Panel:- State
Bank of India,
Oriental Bank of
Commerce and Bank
of Baroda

REF. NO. SBI/2020-21/SME-OKHLA/HR/PD

DATED: 27.07.2020

PROPERTY SITUATED AT	:	FLAT BEARING NO. 06, SECOND FLOOR, GOODWILL CGHS LTD., PLOT NO. 48, KNOWN AS GOODWILL APARTMENT, SITUATED AT SECTOR-13, ROHINI, DELHI-110085
OWNER (S)	:	MRS. RAJ RANI MADAN W/O LATE MR. S.K. MADAN & MRS. NAVEEN MADAN W/O MR. RAJAN MADAN
ACCOUNT NAME	:	M/S LAMBA AUTOMOTIVE PVT. LTD.
MARKET VALUE OF THE PROPERTY	:	RS. 1,49,00,000/-
REALIZABLE VALUE OF THE PROPERTY	:	RS. 1,27,00,000/-
GUIDE LINE VALUE	:	RS. 88,49,106/-
NAME OF THE BRANCH	:	STATE BANK OF INDIA, SME BRNACH, OKHLA, NEW DELHI



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VALUATION REPORT OF IMMOVABLE PROPERTY

I. GENERAL

1.	Purpose for which the valuation is made	:	Fair Market Value for Bank Credit Facilities
2.	a) Date of Inspection	:	25.07.2020
	b) Date on which the valuation is made	:	27.07.2020
3.	List of Documents produced for perusal	:	Photocopy of Sale Deed dt. 09.10.2003, Regd. No. 23652, Book No. 1, Vol. No. 3902, Page Nos. 61 to 68, Registrar in SR-New Delhi / Delhi
4. a)	Name of the owner (s) and his / their address (es) with Phone no. (details of share of each owner in case of Joint Ownership)	:	Mrs. Raj Rani Madan W/o Late Mr. S.K. Madan & Mrs. Naveen Madan W/o Mr. Rajan Madan
4. b)	Account name	:	M/s Lamba Automotive Pvt. Ltd.
5.	Brief description of the property:		
	1) Property being appraised in a 3BHK society flat in residential building known as Goodwill Apartment, situated at Sector-13, Rohini, Delhi, built as GF + 3 storied. 2) The valuation is done for Second Floor Flat No. 6 having covered area of 1250 sq. ft. i.e. 116.13 sq. mtrs. as per site measurment and same area is considered for valuation. 3) Subject flat comprises one drawing room, three bed rooms, one kitchen, two toilets/bath and balcony 4) Subject property is about 30 year old & as on date self occupied being used as residential. 5) At site there are two flats built on subject floor. 6) Composite rate is taken to arrive the market value of the Flat. 7) The property is located near DD Club.		
6.	Location of property		
	a) Plot No. / Survey No.	:	Flat Bearing No. 06, Second Floor, Goodwill CGHS Ltd., Plot No. 48, Known as Goodwill Apartment, Situated at Sector-13, Rohini, Delhi-110085
	b) Door No.	:	
	c) T. S. No. / Village	:	
	d) Ward / Taluka	:	
	e) Mandal / District	:	
	f) Date of issue and validity of layout plan approved map / plan		Society constructed as per DDA authority norms
	g) Approved map / plan using authority		Do
	h) Whether genuineness or authenticity of approved map / plan		Do



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1)	Any other comments on authentic of approved plan	No
	Postal address of the property	Flat Bearing No. 06, Second Floor, Goodwill CGHS Ltd., Plot No. 48, Known as Goodwill Apartment, Situated at Sector-13, Rohini, Delhi-110085
8.	City / Town	City
	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	DDA
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.	Boundaries of the Property	As per the Deed
	North-East	Not mentioned in deed
	South-West	do
	South-East	do
	North-West	do
13.	Dimensions of the site / flat	A
		As per the deed
	North	Not mentioned in deed
	South	
	East	
	West	
14.	Extent of the site	--
15.	Latitude, Longitude & Co-ordinates of flat	Latitude 28.720412N Longitude 77.135751E
16.	Extent of the site considered for valuation (least of 13A & 13B)	1250 sq. ft. covered area as per site measurement is considered for valuation.
17.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Self occupied

II. APARTMENT BUILDING

1.	Nature of Apartment	Residential
2.	Location	Flat Bearing No. 06, Second Floor, Goodwill CGHS Ltd., Plot No. 48, Known as Goodwill Apartment, Situated at Sector-13, Rohini, Delhi-110085
	Block No.	
	Ward No.	
	Village/Municipality/Corporation	
	Door No., Street or Road (Pin Code)	
2.	Description of the locality	Residential
	Residential / Commercial / Mixed	
3.	Year of Construction	1990 (approx)
4.	Number of Floors	GF + 3 storied
5.	Type of Structure	RCC Structure
6.	Number of Dwelling units in the building	Two dwelling units built on subject floor
7.	Quality of Construction	Average



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Appearance of the Building	:	Average
Maintenance of the Building	:	Average
Facilities available	:	
Lift	:	No
Protected Water Supply	:	Yes
Underground Sewerage	:	Existing Govt. Sewer Line
Car Park - Open / Covered	:	No
Is Compound wall existing?	:	Yes, common for entire complex
Is pavement laid around the Building?	:	do

III FLAT

1.	The floor on which the flat situated	:	Second Floor (Flat)										
2.	Door No. of the Floor	:	Flat Bearing No. 06										
3.	Specifications of the Flat	:	--										
	Roof	:	RCC Roofing										
	Flooring	:	Tiles										
	Doors	:	Wooden/Steel										
	Windows	:	Wooden/Steel										
	Fittings	:	Good										
	Finishing	:	Good										
4.	House Tax	:	Not provided										
	Assessment No.	:											
	Tax paid in the name of	:											
	Tax Amount	:											
5.	Electricity Service Connection No.	:	Not provided										
	Meter Card is in the name of	:											
6.	How is the maintenance of the Flat?	:	Good										
7.	Sale deed executed in the name of	:	Mrs. Raj Rani Madan & Mrs. Naveen Madan										
8.	What is the undivided area of land as per Sale Deed?	:	--										
9.	What is the plinth area of the Flat?	:	1250 sq. ft. (as per site measurment)										
10.	What is the floor space index (approx.)?	:	<table><tr><td>FAR</td><td>Permissible</td><td>--</td><td>Utilized</td><td>--</td></tr><tr><td>FSI</td><td>Permissible</td><td>--</td><td>Utilized</td><td>--</td></tr></table>	FAR	Permissible	--	Utilized	--	FSI	Permissible	--	Utilized	--
FAR	Permissible	--	Utilized	--									
FSI	Permissible	--	Utilized	--									
11.	What is the Carpet area of the Flat?	:	820 sq. ft. (as per site measurment.)										
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium										
13.	Is it being used for Residential or Commercial Purpose?	:	Residential										
14.	Is it Owner Occupied or let out?	:	Self occupied										
15.	If rented, what is the monthly rent?	:	N.A.										

IV. MARKETABILITY

1.	How is the marketability?	:	Favourable
2.	What are the factors favoring for an extra Potential Value?	:	N.A.
3.	Any negative factors are observed which effect the market value in general?	:	No

V. RATE

1.	After analyzing the comparable sale instances, value of such type of floor with same specifications in the adjoining locality? (Along with details / reference of atleast two latest deal / transactions with respect to adjacent properties in the areas)	:	Rs. 11,000/- to Rs. 12,000/- per sq. ft.
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Assuming it is a new construction, what is the adopted lump sum rate of the floor under valuation after comparing with the specifications and other factors with the floor under comparison (given details).

: Rs. 11,500/- per sq. ft.

3. Break up for the rate

i) Building

: Rs. 1,200/- per sq. ft. (depreciated rate)

ii) Land + Others

: Rs. 10,300/- per sq. ft.

4. Guide Line Value

		Area	Rate (In Rs.)	Total Amount (In Rs.)
a)	Flat Value	116.13 sq. mtrs.	Rs. 76,200/- per sq. mtrs.	88,49,106/-
b)	Cost of construction	--	--	--
			Total Value of the property (a+b)	88,49,106/-

i) In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette Justification on variation has to be given.

For the reasons stated below:-

1. Market value of property is 20% more than the circle rate.
2. Circle Rates (s) is/are fixed by The Revenue Deptt. of the Govt. for the purpose of Stamp Duty which is generally vary than market rates.
3. The market rate depends on demand & supply of the property in a particular area.
4. In this case the demand is on higher side as compared to supply.

ii) Details of last two transactions in the locality/area to be provided, if available

As the 2 sale transactions in the locality are not available we are providing copies of property portal 99 acres. com or Magicbriks.com for assessing the nearby value in the particular area.

VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION

a. Depreciated building rate	
Replacement cost of Flat with Services (v(3)i)	: Rs. 1,200/- per sq. ft. (depreciated rate)
Age of the Building	: 30 yrs. old
Life of the building estimated	: 35 yrs
Total Life of the building	: 65 yrs
Depreciation percentage assuming the salvage value as	: Nil
Depreciated Ratio of the Building	: Nil
b. Total Composite Rate arrived for valuation	
Depreciated building rate VI (a)	: Rs. 1,200/- per sq. ft. (depreciated rate)
Rate for Land & Other V (3) ii	: Rs. 10,300/- per sq. ft.
Total Composite Rate	: Rs. 11,500/- per sq. ft.

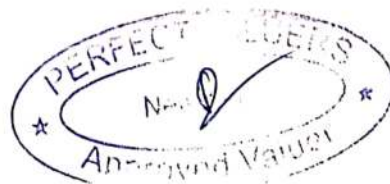


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DETAILS OF VALUATION:

Sr. No.	Description	Qty.	Rate per unit (In sq. ft.)	Estimated value Rs.
1.	Present value of the Flat	1250 sq. ft.	11,500/-	1,43,75,000/-
2.	Wardrobes			}
3.	Showcases			
4.	Kitchen Arrangements			
5.	Superfine finish			
6.	Interior Decorations			
7.	Electricity deposits / electrical fittings etc.			}
8.	Extra collapsible gates / grill works etc.			
9.	Potential value, if any			
10.	Common area & Lift			}
	TOTAL			1,48,75,000/-
	SAY			1,49,00,000/-
	Construction value for insurance purpose			20,00,000/-

(Valuation: Here, the approved valuer should discuss in details his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) Saleability ii) Likely rental value in future and iii) any likely income it may generate may be discussed).

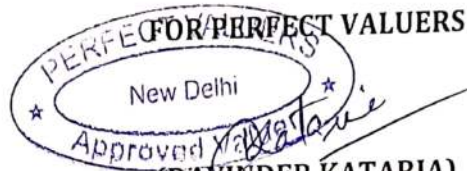


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result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is **Rs. 1,49,00,000/-** (Rupees One Crore Forty Nine Lacs Only). The realizable value of the above property at 85% is **Rs. 1,27,00,000/-** (Rupees One Crore Twenty Seven Lac Only) and the distress value at 75% is **Rs. 1,12,00,000/-** (Rupees One Crore Twelve Lacs Only).

Place: New Delhi

Date: 27.07.2020



(DAVINDER KATARIA)
(Govt. Regd. Valuer)
(Cat-I/717/Vol-II/06/2019-20)

(Name and official seal of the approved

The undersigned has inspected the property detailed in the Valuation report dated 27.07.2020 on 25.07.2020. We are satisfied that the fair and reasonable market value of the property is Rs.

_____-/- (Rupees _____ Lacs Only).

A handwritten signature in blue ink.

Signature

(Name of the Branch Manager)

Date: 27.07.2020

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DECLARATION

We hereby declare that:

- i) The information provided is true and correct to the best of my knowledge and belief.
- ii) The analysis and conclusions are limited by the reported assumptions and conditions.
- iii) We have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity of the Standards of Reporting enshrined in the above Handbook.
- iv) We have no direct or indirect interest in the above property valued.

Our representative Mr. Harsh Nigam inspected the subject property on date **25.07.2020** in the presence of **Mr. Chandan Madan**.

We are a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for valuing property up to life time.

- v) We are an approved Valuer under SARFAESI ACT 2002 and am approved by the Bank.
- vi) We are not been depanelled or removed from any Bank/ Financial Institution/Government Organization at any point of time in the past.
- vii) We have submitted the valuation Report (s) directly to the Bank.



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Property Type Type Location or Project/Society or Keywords

SEARCH

Home Loans Dashboard Menu

Posted on Jul 18, 2020 | Ready to move

Home > Property in Delhi > Sector 13 Rohini > Apartments > 3 BHK > 1.5 to 2 Cr > 1200 to 1300 sq.ft

₹1.68 Cr @ 13,440 per sq.ft.

Estimated EMI: ₹13,412

Sticker estimated price: ₹16-19 Cr

3BHK 2Baths

Residential Apartment for Sale

in Goodwill Apartment, Sector 13 Rohini, Delhi North, Delhi NCR

Contact Dealer

Shortlist

RERA STATUS NOT AVAILABLE Website: <http://rera.delhi.org.in/rera>

Overview Society Dealer Details Recommendations Price Trends

PROPERTY (2) SOCIETY (3)



Area
Super Built up area 1250 sq.ft.
Built Up area: 1248 sq.ft.
Carpet area: 1247 sq.ft.

Configuration
3 Bedrooms, 2 Bathrooms, 1 Balcony with Others

Price
₹1.68 Cr + Govt Charges & Tax
@ 13,440 per sq.ft. View Price Details

Address
Goodwill Apartment
Sector 13 Rohini, Delhi North

Floor Number
1st of 3 Floors

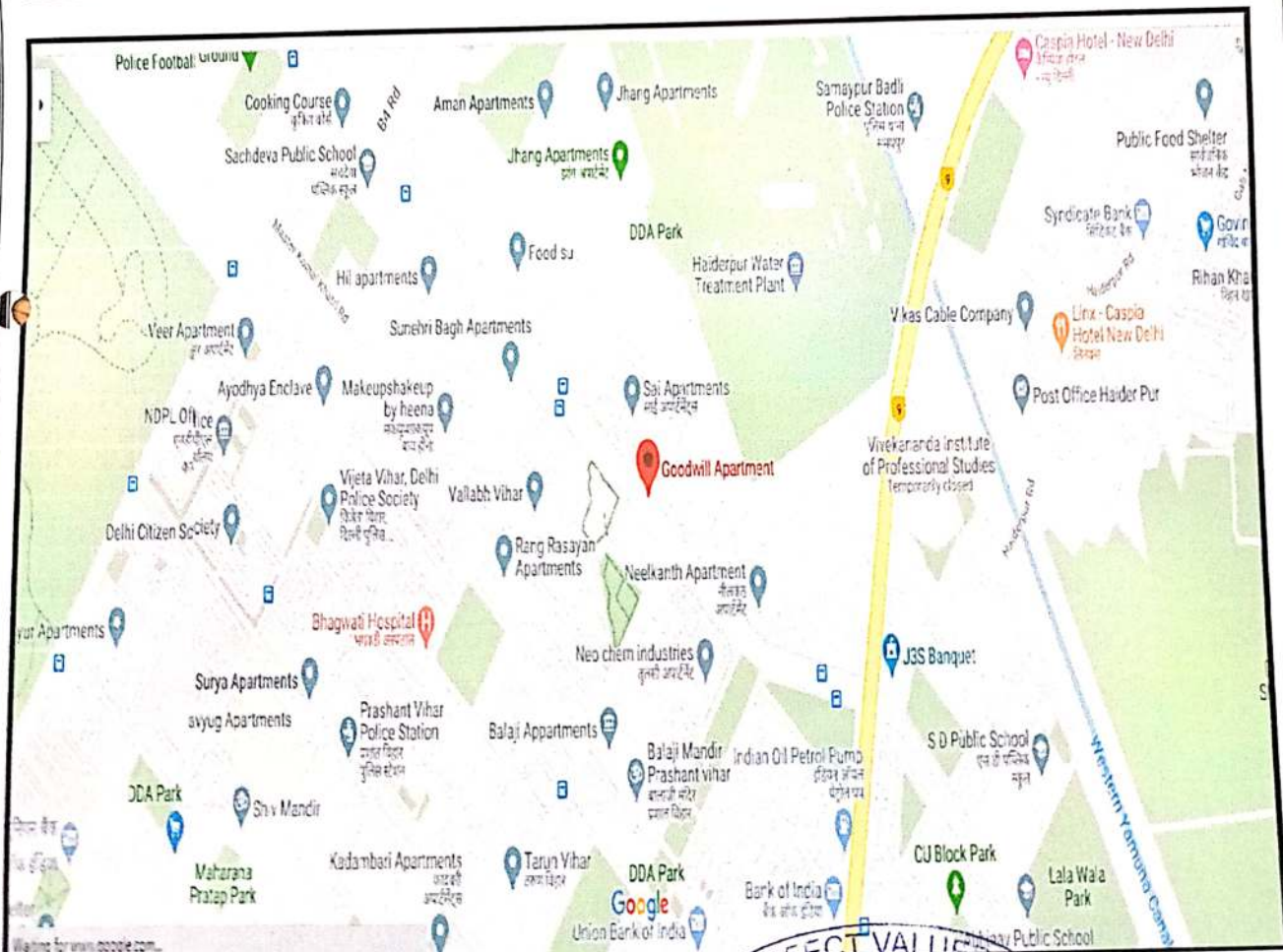
Facing
North East

Ownership
Freehold

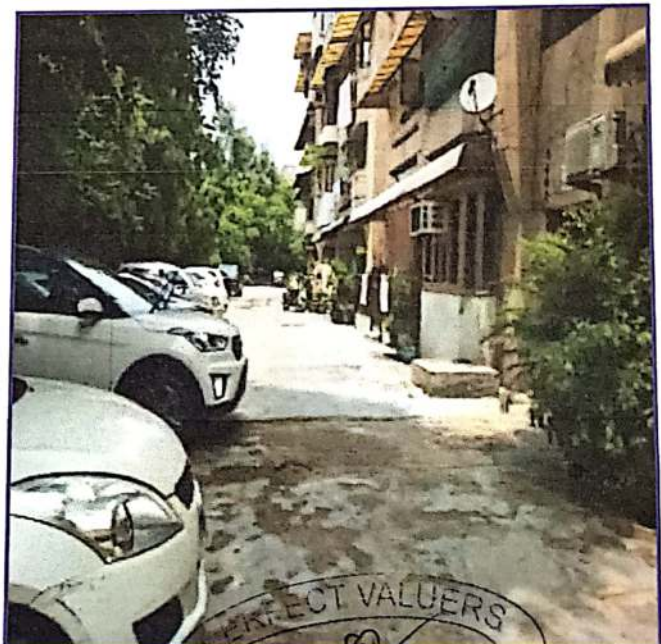
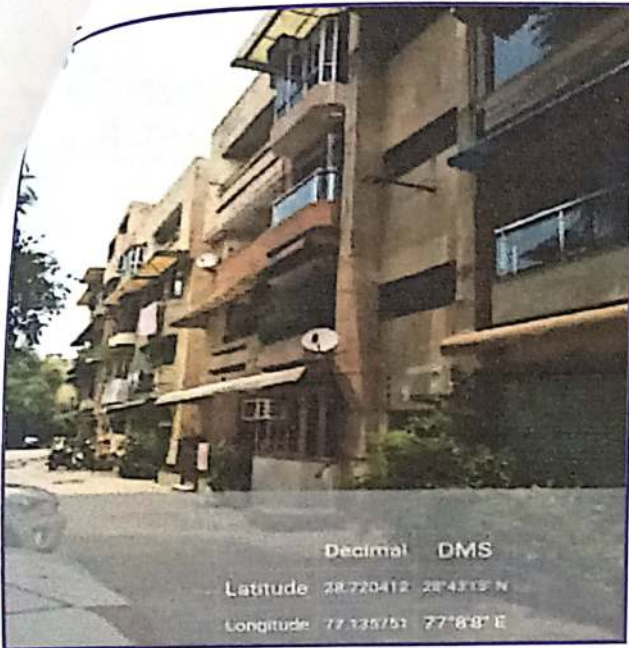
Property Age
1 to 5 Year Old

Quick links

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New Delhi