

**AR. MANMOHAN MAINI** ( B.Arch., M.C.A.)

Architect Interior Designer Valuer

Member of Council of Architecture, New Delhi

Registered Valuer for Immovable property (Income Tax no. 11/2001-2002)

**Panel Valuer for :-** Canara Bank, Punjab National Bank, Punjab & Sind Bank,  
UCO Bank, Union Bank Of India, Central Bank Of India, Axis Bank,  
Indian Overseas Bank, Indian Bank & Indus Ind Bank.

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**ANNEXURE - C**

**PROFORMA FOR VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY**  
(Applicable in borrowal accounts where aggregate credit limits are above ` 10.00 Lac OR anticipated value of immovable property to be mortgaged / charged is above ` 20.00 Lac)

S.No.	Chapter	Content
1.	Introduction	<p>1. Name of Valuer : Manmohan Maini</p> <p>2. Date of Valuation : December 28, 2018</p> <p>3. Purpose of Valuation : To assess the present day fair market value of the property for Bank purpose only</p> <p>4. Name of Property Owner/s : Smt. Manoj Devi w/o Sh. Shambhu Kushwaha r/o Lane no. 7, Dev Rishi Enclave, Dehra Khas, Dehradun.</p> <p>6. Name of Developer of the Property : N.A. ( in case of developer built properties )</p>
11.	Physical Characteristics of the Asset	<p>1. Location of the property in the city : In Ashirwad Enclave , THDC Dehra Khas .</p> <p>2. Municipal Ward No. : N.A.</p> <p>3. Postal address of the property : Khata no. 0872 (1416 – 1421 Fasli) forming part of Khasra no. 566 Ka Min, ( Pvt. House no. 7) situated at Mauza Dehra Khas Pargana Pachwa Doon, Tehsil &amp; Sadar Distt. Dehradun.</p> <p>4. Area of the plot/land ( supported by a plan ) : - a). As per copy of sale deed no. 1151 dt. 5/2/2018 = 39.08sqmts. b). As per copy of sale deed no. 4477 dt. 8/5/2018 = 6.68 sqmts. Total 45.76 sqmts.</p> <p><b>Boundaries ( As per copy of sale deed no. 1151 dt. 5/2/2018):-</b> North:- Prop.. of Aayushi Goyal, S.M. 29°-0" South:-Prop. of others , S.M. 29°-0" East:-20 ft. wide road, S.M. 14°-5" West:- Prop. of others, S.M. 14°-5"</p>

*Manmohan Maini*



		<p><b>Boundaries ( As per copy of sale deed no. 4477 dt. 8/5/2018):-</b>  North:- Prop.. of Purchaser, S.M. 29'-0"  South:-Land of others , S.M. 29'-0"  East:-20 ft. wide road, S.M. 0'-8"  West:- Land of others, S.M. 4'-4"</p> <p>Latitude :-30.316300  Longitude :- 78.032980</p> <p>5. Layout plan of the layout in which the property is located :- As per Sajra map.</p> <p>6. Details of Roads abutting the property : Metal led road .</p> <p>7. Demarcation of the property under valuation on a neighbor hood layout map : Yes demarcated</p> <p>8. Description of Adjoining properties : Residential</p> <p>9. Survey no. if any : As mentioned above</p> <p>10. Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations: As per Annexure " A "</p> <p>11. Plinth area , Carpet area and Saleable area to be mentioned separately and clarified: As per Annexure " A "</p> <p>12. Any other aspect. : No.</p>
III	Town Planning Parameters	<p>1. Master plan provisions related to the property in terms of land use : Residential</p> <p>2. Planning area/zone : N.A.</p> <p>3. Development controls : MDDA Dehradun.</p> <p>4. Zoning regulations : N.A.</p> <p>5. FAR/FSI permitted and consumed : N.A.</p> <p>6. Ground coverage: N.A.</p> <p>7. Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc. : Yes</p> <p>8. Comment on surrounding land uses and adjoining properties in terms of usage.: Residential</p>





		<p>9. Comment on unauthorized constructions if any: Not seen .</p> <p>10. Comment on demolition proceedings if any : Owners to be asked</p> <p>11. Comment on compounding/ regularization proceedings : Owners to be asked .</p> <p>12. Comment on whether OC has been issued or not : N.A.</p> <p>13. Any other aspect : N.A.</p>
IV	Legal Aspects	<p><b>Description of legal aspects to include</b></p> <p>1. Ownership documents : As mentioned on page no. 1, s.no. 4</p> <p>2. Names of Owner/s : Smt. Manoj Devi w/o Sh. Shambhu Kushwaha</p> <p>3. Title verification : Bank to obtain from Bank's Panel Lawyer</p> <p>4. Details of leases if any: Owners to be asked.</p> <p>5. Ordinary status of freehold or leasehold including restriction on transfer: Freehold</p> <p>6. Agreements of easements if any: Available</p> <p>7. Notification for acquisition if any: Bank to obtain from Bank's Panel Lawyer</p> <p>8. Notification for road widening if any: As per approved map by MDDA Dehradun no. CR-0058/17-18 dt. 27/5/2017</p> <p>9. Heritage restrictions if any: No</p> <p>10. All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report : To be obtained from the Owner by the Bank.</p> <p>11. Comment on transferability of the property ownership :Bank's Panel Lawyer to be asked</p> <p>12. Comment on existing mortgages/ charges/encumbrances on the property if any : Bank's Panel Lawyer to be asked.</p> <p>13. Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be : No information , Bank to enquire.</p> <p>14. Building plan sanction, illegal constructions if any done without plan sanction/violations.: Map is approved by MDDA</p>



		Dehradun no. CR-0058/17-18 dt. 27/5/2017
V	<b>Economic aspects</b>	<p>15. Any other aspect.: N.A.</p> <p>1. Reasonable letting value : N.A.</p> <p>2. Details of ground rent payable,: N.A.</p> <p>3. Details of monthly rents being received if any,: N.A.</p> <p>4. Taxes and other outgoings, :N.A.</p> <p>5. Property insurance,: No Information provided by the Owners/Bank.</p> <p>6. Monthly maintenance charges,: No information Owners to be asked.</p> <p>7. Security charges, etc.: N.A.</p> <p>8. Any other aspect : N.A.</p> <p>( Normally the tenanted property is valued at an amount equal to 11 years annual rent of the property. Therefore, valuer should assess the value based on independent information in all the cases so as to ensure that realizable value reported by the valuer is not overstated &amp; is in tandem with the 11 years annual rent of the property. Where property is partly tenanted /rented, the valuation of such property shall be on pro rata basis.</p>
VI	<b>Socio-cultural aspects</b>	<p>Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.: The said property is located in Dehra Khas an average locality.</p>
VII	<b>Functional and Utilitarian Aspects</b>	<p>Description of the functionality and utility of the assets in terms of :</p> <p>1. Space allocation,:- Average</p> <p>2. Storage spaces,: Available</p> <p>3. Utility of spaces provided within the building,:- Yes</p> <p>4. Car parking facilities : Yes</p> <p>5. Balconies : N.A.</p> <p>6. Any other aspect : N.A.</p>
VIII	<b>Infrastructure</b>	a) Description of aqua infrastructure availability in terms of





	<b>Availability</b>	<p>1. Water supply,: Available</p> <p>2. Sewerage/sanitation,: Sewerage</p> <p>3. Storm water drainage, : Available</p> <p>b)Description of other physical infrastructure facilities viz.</p> <p>1. Solid waste management,: Not available</p> <p>2. Electricity,: Available</p> <p>3. Roads &amp; Public transportation connectivity,: Available</p> <p>4. Availability of other public utilities nearby,: Yes</p> <p>c)Social infrastructure in terms of</p> <p>1. Schools, : Within 2 to 4 Kms.</p> <p>2. Medical facilities,:- About 2 to 3 kms</p> <p>3. Recreation facilities in terms of parks and open spaces.: Not available nearby</p>
<b>IX</b>	<b>Marketability</b>	<p>Analysis of the market for the property in terms of</p> <p>1. Locational attributes : Average</p> <p>2. Scarcity,: N.A.</p> <p>3. Demand and supply of the kind of subject property.: Average</p> <p>4. Comparable sale prices in the locality.: Not available</p>
<b>X</b>	<b>Engineering and Technology Aspects</b>	<p>Description of engineering and technology aspects to include</p> <p>1. Type of construction,:- RCC/Load bearing structures</p> <p>2. Materials and technology used,: Average</p> <p>3. Specifications,: As per annexure " A "</p> <p>4. Maintenance issues,:- As per routine</p> <p>5. Age of the building :- Construction of 2017.</p> <p>6. Total life of the building,: About 70 years with proper maintenance from time to time under normal conditions.</p> <p>7. Extent of deterioration,: Not seen</p> <p>8. Structural safety :- Structural Engineer to verify.</p> <p>9. Protection against natural disasters viz. earthquakes,: Structural Engineer to verify.</p> <p>10. Visible damage in the building if any,: Not seen</p>




		<p>11. Common facilities viz. lift, water pump, lights, security systems, etc.,: Not available</p> <p>12. System of air-conditioning,: Not available</p> <p>13. Provision for fire fighting,:- Not available</p> <p>Copies of plans and elevations of the building to be included.: Map is approved by MDDA Dehradun no. CR-0058/17-18 dt. 27/5/2017</p>
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XI	<b>Environmental Factors</b>	<p>1. Use of environment friendly building materials, Green building techniques if any,: Not seen</p> <p>2. Provision for rain water harvesting,: Not there</p> <p>3. Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.: Use of solar heating system &amp; lighting not seen .</p>
XII	<b>Architectural and aesthetic quality</b>	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.: Average looking
XIII	<b>Valuation</b>	<p>Here, the procedure adopted for arriving at the valuation has to be highlighted.</p> <p>The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgement is arrived at.</p> <p>A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data ( in terms of comparable sales ), reconciliation of various factors, departures, final valuation arrived at has to be presented here.: As per Annexure " A "</p>
XIV	<b>Declaration</b>	<p>I hereby declare that :</p> <p>a) The information provided is true and correct to the best of my knowledge and belief.</p> <p>b) The analysis and conclusions are limited by the reported assumptions and conditions.</p> <p>c) I have no direct or indirect interest in the property valued.</p> <p>d) I Manmohan Maini 'valuer', has inspected the subject property on December 28, 2018.</p>





		<p>f) I am a 'valuer' as per the provisions of the above referred Handbook in Category I and fulfill the education, experience and other criteria laid out therein.</p> <p>g) I/We confirm the norms/procedures of valuation as prescribed by the "Institute of Valuers " have been strictly complied with.</p> <p>Name and address of the Valuer Manmohan Maini 18/2/2 Nemi road , Dalanwala , Dehradun.</p> <p>Institution of Valuers of which I am a bonafide member in good standing Membership Number F-13918 ( L.M. )</p> <p> Signature of the Valuer Date: December 28, 2018 Mobile no: 9837224437/9412143773 E-MAIL : mmmaini91@gmail.com</p>
	Enclosures :	<p>-Layout plan of the area in which the property is located : Owner will submit approved Map by MDDA Dehradun no. CR-0058/17-18 dt. 27/5/2017.</p> <p>-Building plan: Owner will submit approved Map by MDDA Dehradun no. CR-0058/17-18 dt. 27/5/2017</p> <p>-Floor plan : Owner will submit approved Map by MDDA Dehradun no. CR-0058/17-18 dt. 27/5/2017</p> <p>-Photographs of the property being valued: Enclosed</p> <p>-Any other relevant documents/extracts:- N.A.</p>

**NOTE:-** The evaluation has been done considering two sale deeds, the house is constructed on land of both sale deeds , hence Bank should consider/read both sale deeds ( the whole property ) as one & release both sale deeds together.


## ANNEXURE " A "

### Valuation of Land & Building :-

#### I Land:-

The subject property is a residential house. The property is approachable by metal led road. The market survey shows that for such a piece of land the prevailing market rate in the area is between Rs.33000.00 per sqyds. to Rs. 35000.00 per sqyds., an average rate between the two i.e. Rs. 34000.00 per sqyds. or 40664.00 per sqmts. has been adopted for evaluation .

#### Value of land :-

45.76 x Rs. 40664.00

= Rs. 18,60,785.00 ..... ( A )

**II building :-** The building is having plinth area on G.F. 27.84 sqmts. , F.F. 27.84 sqmts. , total both 55.68 sqmts. & Mumty 8.00 sqmts. app..

#### The general specification's used in the prop. are :-

Construction type :- It is a Load bearing structure .

Walls :- Brick walls with an average finished plaster

Doors & windows :- Seasoned wood doors windows steel/wood.

Flooring :- Tiles/marble stone.

Roofing :- RCC roofing .

Services :- Concealed type of elec. Wiring & water supply.

General :- Water & electricity is available at site. Floor ht. is about 3.00 mt. app.

#### Value of bldg.:-

##### G.F. & F.F.

55.68 x Rs. 17000.00

= Rs. 9,46,560.00..... i

Mumty

8.00 x Rs. 9000.00

= Rs. 72,000.00..... ii

Total i + ii

= Rs.10,18,560.00..... ( B )

Add 10 % building value for parapet , boundary wall , gate etc.

= Rs. 1,01,856.00..... ( C )

Add value for modular kitchen (2 nos.)

= Rs. 2,50,000.00

App. 125.00 sqmts.

= Rs. 2,00,000.00

Add for ward robes app. 100.00 sqft.

= Rs. 1,00,000.00

Add for showcase

= Rs. 5,50,000.00..... ( D )

Total present day fair market value of the property is

A + B + C + D

= Rs.35,31,201.00

Say

= Rs.35,31,000.00

The present day fair market value of the property is = Rs.35,31,000.00

Realizable value of the property is

= Rs.30,01,350.00



Distress sale value

= Rs.26,48,250.00

In my opinion the present day fair market value of the property is Rs. 35,31,000.00 ( rupees thirty five lakhs thirty one thousand only ).





		<p>f) I am a 'valuer' as per the provisions of the above referred Handbook in Category I and fulfill the education, experience and other criteria laid out therein.</p> <p>g) I/We confirm the norms/procedures of valuation as prescribed by the "Institute of Valuers " have been strictly complied with.</p> <p>Name and address of the Valuer Manmohan Maini 18/2/2 Nemi road , Dalanwala , Dehradun.</p> <p>Institution of Valuers of which I am a bonafide member in good standing Membership Number F-13918 ( L.M. )</p> <p> </p> <p>Signature of the Valuer Date: December 28, 2018 Mobile no: 9837224437/9412143773 E-MAIL : mmmaini91@gmail.com</p>
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= Rs.30,01,350.00

Distress sale value

= Rs.26,48,250.00

In my opinion the present day fair market value of the property is Rs. 35,31,000.00 ( rupees thirty five lakhs thirty one thousand only ).






### Part – III – Declaration

I hereby declare that :-

- a) The information furnished in part I is true & correct to the best of my Knowledge & belief.
- b) I have no direct or indirect interest in the property valued.
- c) I have personally visited the property on December 28, 2018.
- d) My registration with State Chief Commissioner on Income Tax is valid as on date.
- e) The valuation report is not to be referred if the purpose is different other than mentioned in 3.
- f) Legal aspects are not considered in this valuation.
- g) This report is an opinion of the valuer, final decision to be taken by the Bank/ Financial Institution.
- h) The value of the property is as on date of valuation & it is best opinion under the current circumstances & market scenario. The value may vary at future date due to market condition. Real estate prices are subject to wide fluctuation. Value varies with purpose & date.
- i) For this offered property, the concerned Financial Institution has to verify the extent of land, the title of property, use of the property & boundaries shown in the valuation report with respect to the latest legal opinion & if any discrepancy is there it has to be brought to the notice of the valuer immediately.

Date :- December 28, 2018

Place :- Dehradun.

  
Signature & seal of registered valuer  
On the Bank's Panel  
18/2/2 Nemi road, Dalanwala  
Dehradun -248001.

