# *VALUATION REPORT*

| | | |
|---|---|---|
| BANK | : | CANARA BANK |
| BRANCH | : | Kodad Br., |
| PROPERTY | : | Residential Flat No. 508 in Fourth floor<br>"BALAJI TOWERS"<br>H.No. 3-246, S.No. 500/1A1<br>Gaali Mission Road<br>Jaggaiahpet<br>Krishna Dist of Andhra Pradesh |
| OWNER | : | Mohammad Nissar Fathima<br>W/o. Khaja Habeebuddin |

SAI ASSOCIATES
MOBILE : 9849149888, 8341125135

# Nagendra Nath Aitha

M.Tech. FIV MIE MISTE

**Govt. Regd.Valuer for Income Tax Purpose**
BUILDINGS & LANDS
CAT - 1/280/'96-'97,
CC Tech/30(457)/'96-'97
**Chartered Engineer. M 113666/0-C1**
**IBBI Regn No: IBBI/RV/02/2019/10525**
Approved Valuer for CANARA BANK
for SARFAESI PURPOSE



# SAI ASSOCIATES

8-1-462, R.P. Road,
C/O. Ashwini Book Suppliers
Secunderabad - 500 003
Phone Nos: 27702722
Cell : 9849149888
Cell : 8341125135

13-4-83/1
G.S. Temple, Warangal.
Cell : 98491 49888


TO
CANARA BANK
Branch : Kodad Br.,
Suryapet Dist.

## VALUATION REPORT (IN RESPECT OF FLATS)

I. GENERAL :

| | | | | |
|---|---|---|---|---|
| 1 | | Purpose for which valuation is made | : | Sarfaesi purpose |
| 2 | a | Date of inspection | : | 22-03-2024 |
| | b | Date on Which valuation is made | : | 23-03-2024 |
| 3 | * | Name of **Owner(s)** and his/their address(es) with Phone NO. (Details of each owner in case of joint ownership) | : | Mohammad Nissar Fathima<br>W/o. Khaja Habeebuddin<br>R/o.H.No. 3-224/2A, Kodad<br>Suryapet Dist.<br>(Sole Owner) |
| 4 | | List of documents produced for persual: | | (All Xerox Copies) only. |
| | a | RSD No. 5525/2011, Dt: 8-12-2011 | | |
| | b | Approved plan construction year 2017 | | |
| | c | Old Valuation given by Sri. Alluri Venkata Satya Narayana Raju, Dt: 14-12-2021 | | |
| | d | E-Copies enclosed | | |

| | | | |
|---|---|---|---|
| 5 | Brief Description of the Property | : | Residential Flat No. 508 in Fourth floor<br>**"BALAJI TOWERS"** |

The assessee purchased subject flat No. 508 in Fourth floor of and situated at Gaali Mission Road, Janggaiahpeta, Krishna Dist. the subject flat with area of 860 Sft UDS area of 24.45 Sq.yds. purchased vide doct. No. mentioned above. It is observed that subject apartment is not yet completed in construction thus value is taken as on date. Permission details are not furnished, thus value adopted based on where it is as it is.

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| | | | | |
|---|---|---|---|---|
| | * | Location of the Property | | |
| | a | Door No. | : | *H.No. 3-246, S.No. 500/1A1* |
| | b | T.S. No./ Village | : | Gaali Mission Road |
| | c | Ward / Taluq | : | Jaggaiahpet |
| | d | Mandal / district | : | Krishna Dist of Andhra Pradesh |
| | f | Date of issue & validity of layout approved map/plan | : | as mentioned above |
| | g | *Approved map/plan issuing authority* | : | Mpl limits |
| | h | Whether genuineness or authenticity of approved map/plan is verified | : | *old valuation report based* doct's with bank only |
| | i | Any other comments by our empanelled *valuers on authentic of approved plan* | : | - |
| 7 | | Postal address of property | : | H.No. 3-246, S.No. 500/1A1<br>Gaali Mission Road<br>Jaggaiahpet<br>Krishna Dist of Andhra Pradesh |
| 8 | | City/ Town and type of Area | : | Krishna Dist. |
| 9 | | Classification of the area | | |
| | i | High/ Middle / Poor | : | Middle class type |
| | ii | Urban / Semi - Urban / Rural | : | Urban |
| 10 | | Coming under Corporation limits/ village Panchayat / Municipality | : | Mpl limits |
| 11 | | *Whether covered under any State/Central Govt. enactments (eg. Urban land ceiling* act) or notified under agency area / scheduled area/ cantonment area. | : | No |

| | | | | |
|---|---|---|---|---|
| 12 | | *Boundaries* FLAT | | PLOT |
| | | North Flat No. 507 | | SL Mohibuddin Ahmed @ Muzeem |
| | | South Open to Sky | | Road |
| | | East Corridor | | Joint Way |
| | | West Open to Sky | | Gajjala Gundalu |
| | | Lati/Longitude | : | 16.890666,80.095643 |
| 13 | | Dimensions of the site | : | Subject property is Flat |
| 14 | | Superplinth area of the flat | : | 860.00 Sft |
| 15 | | Extent of the site considered for valuation | : | 24.45 Sq.yds of Undivided share out of total plot area is 978 Sq.yds |

| | | | | |
|---|---|---|---|---|
| 16 | | Whether occupied by owner / tenant<br>if occupied by tenant since how long?<br>Rent received per month | :<br>: Rs. | presently vacant<br>5000/- per month if tenanted |
| II | | APARTMENT BUILDING | | |
| No. | | Description | | Remarks |
| 1 | | Nature of the Apartment | : | Residential type |
| 2 | | Location | : | developed |
| | | T.S. No | : | - |
| | | Block No. | : | - |
| | | Ward No. | : | - |
| | | Village/ Mplty./ Corporation | : | *Gaali Mission Road, Jaggaiahpet*<br>Krishna Dist., Mpl limits |
| | | Door No. Street or road<br>(with pin code) | :<br>: | *H.No. 3-246, S.No. 500/1A1* |
| 3 | | Description of locality Residential / Commercial/ Mixed | : | Residential |
| 4 | | Year of Construction | : | 2017 |
| 5 | | Number of Flats in No. of floors | : | 40 flats in Stilt+GF+4 floors |
| 6 | | Type of Structure | : | RCC framed I class type |
| 7 | | No.dowelling Flats | : | 40 flats in Stilt+GF+4 floors<br>8 flats in each floor |
| 8 | | Quality of Construction | : | Ist Class |
| 9 | | Appearance of bldg. | : | semi finished |
| 10 | | Maintenance of bldg. | : | semi finished |

| | | | | |
|---|---|---|---|---|
| 11 | | Facilities Available | | Available |
| | i | Lift | : | Yes |
| | ii | Protected Water supply | : | Yes |
| | iii | Underground Sewerage | : | Yes |
| | iv | Car Parking/ Open/ Covered | : | Yes |
| | v | Is Compound Wall existing | : | Yes |
| | vi | Is pavement laid around bldg. | : | Yes |



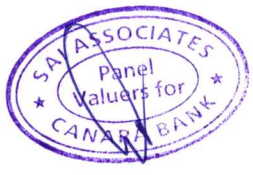
| | | | | |
|---|---|---|---|---|
| III | | FLAT | | |
| 1 | | The floor in which the flat is situated | : | Fourth floor |
| 2 | | Door No: of the flat | : | H.No. 3-246, S.No. 500/1A1 |
| 3 | | Specifications of the Flat | : | |
| | i | Roof | : | RCC |
| | ii | Flooring | : | Tiles flooring |
| | iii | Doors | : | TW Door |
| | iv | Windows | : | TW Windows |
| | v | Fittings | : | 1st class |
| | vi | Finishing | : | semi finished |
| 4 | | House Tax | : | - |
| | | Assessment No. Paid details | : | - |
| | | Tax Paid in the name of | : | Mohammad Nissar Fathima |
| | | Tax amount | Rs. | - |
| 5 | | Electricity Service Connection No: | : | - |
| 6 | | How is the maintenance of flat: | : | Good |
| 7 | | Sale deed executed in name of | : | Mohammad Nissar Fathima |
| 8 | | What is the undivided area of land as per sale deed | : | 24.45 Sq.yds. |
| 9 | | What is the plinth area of flat | : | 860.00 Sft |
| 10 | | What is Floor Space Index appxly. | : | - |
| 11 | | What is carpet area of flat | : | 731.00 Sft |
| 12 | | Is it posh/ first class/ medium/ordinary | : | Ist class |
| 13 | | Is it being used for res/com purpose | : | residential purpose. |
| 14 | | Is it owner occupied or letout | : | presently vacant |
| 15 | | if let out what is rental income for month | : Rs. | 5000/- if tenated per month |

## PART C - VALUATION OF EXISTING FLAT

| | | | | |
|---|---|---|---|---|
| IV | | MARKETABILITY | | |
| | 1 | How is marketability | : | Good |
| | 2 | What are the factors favoring for an extra potential value | : | is in well developed locality |
| | 3 | Any negative factors are observed which affected the market value in general | : | nil |

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| | | | | | |
|---|---|---|---|---|---|
| V | | RATE: | | | |
| | * | After analysing the comparable sale inst.<br>*what is composite rate for similar flat with*<br>same specificatiions in adjoining locality | :<br>: | Rs.<br>Rs. | 1800 per Sft<br>1548000 |
| | * | Assuming it is a new construction,<br>what is the adopted basic Composite rate<br>of flat under valuation after comparing<br>with specifications & other factors with<br>flat under comparision | :<br>: | Rs.<br>Rs | 2100 per Sft<br>1806000 |
| 3 | | Breakup for the Rate: | | | |
| | i) | Building + Services | : | Rs. | 1200 per Sft. |
| | ii) | Land + Others | : | Rs. | 600 per Sft. |
| | | | : | Rs. | 1800 per Sft. |
| | 4 | Guideline rate obtained from the<br>Registrar's office ( an evidence there<br>to be enclosed) | :<br>: | Rs.<br>Rs. | 1550 per Sft<br>1333000<br>(Copy enclosed) |
| VI | | COMPOSITE RATE ADOPTED AFTER DEPN. | | | |
| | A) | DEPRICIATED BUILDING RATE | | | |
| | * | Replacement Cost flat with Services V(3)ii | : | Rs. | 1200 per Sft. |
| | * | Age of the building | : | | 7 yrs. |
| | * | Life of bldg. estimated (remaining) | : | | 53 yrs. |
| | * | Depn % assuming salvage value 10% | : | | 10.50% |
| | * | Depriciated rate of the building | : | Rs. | 126 per Sft. |
| a | | *Total Composite Rate arrived*<br>*for valuation* | : | | |
| | | Depreciated building Rate VI(a) | : | Rs. | 1074 per Sft. |
| | | Rate for Land & other V(3)ii | : | Rs. | 600 per Sft. |
| | | Total Composite Rate | : | Rs. | 1674 per Sft. |



DETAILS OF VALUATION

| Sl. | Description | Qty. | Rate per unit Rs. | Estimated value Rs. |
|---|---|---|---|---|
| 1 | Present value of the flat | 860.0 | 1674 | 1439640 |
| 2 | Car parking, etc.,/ Amenities | | | |
| 3 | Ward robes and finishings | | | |
| 4 | Showcases almirahs | | | |
| 5 | Kitchen arrangements | | | |
| 6 | Superfine finish | | | |
| 7 | Interior Decorations for arches | | | |
| 8 | Electricity deposits/Electrical fittings, etc., | | | |
| 9 | Extra collapsible gates grill works etc., | | | |
| 10 | Potential value if any | | | |
| 11 | Amenities | | | 150000 |
| | TOTAL | | : Rs. | 1589640 |
| | | | OR Say : Rs. | 1590000 |
| | Factors favoring additional value | | | |
| | 1 | | | |
| | Add (+) | | Rs. | |
| | Factors favoring less value | | | |
| | 1 | | | |
| | Less (-) | | Rs. | |
| | Present Market Value | | Rs. | : Rs. 1590000 |

* VALUATION: Here approved valuer should discuss his approach to valuation of property and indicate how the value has arrived at, supported by necessary calculations. Also such aspects impending threat of acquisition by govt. for road widening/ public service purposes submerging & applicability of CRZ provisions (Distance from Sea coast must be incorporated) and their effect on i)salability ii) likely rental value in future and iii) any likely income may generate may be discussed )
* Legal aspects are not considered in this report.
* Photograph of owner / representative with property in background to be enclosed
* Screenshot of LATDE/ LONGDE and co ordinates of property using GPs/Apps/ Int sites



* As a result of my as appraisal and analysis it is my considered opinion the present market value of the above flat in prevailing condition with aforesaid specifications is Rs. 1590000
* Realisable value of property at 90% of MV : Rs. 1431000
* Distress Value of property AT 70% of MV : Rs. 1113000
* GLR Rate of the Property is : Rs. 1333000

APPROVED VALUER

The undersigned have inspected the property detailed in the valuation report dated on We are satisfied fair and reasonable value of the property Rs.

Field Officer: Br. Manager

Encl:

1 Declaration from the valuer in Format E (Annexure II)
2 Model code of conduct for valuer (Annexure III)

## PART - G CERTIFICATE

| | | |
|---|---|---|
| 1 | * | It is hereby certified that in my opinion |
| | a | The present market value of property by adopting prevailing market rate for Flat is Rs. 1590000 |
| | b | The realizable value of the above property is Rs. 1431000 |
| | c | Distresssale value of property is estimated as 70% of market value isRs. 1113000 |
| 2 | * | Number of title deed(s) involved in this property is one only. |
| | * | *RSD No. 5525/2011, Dt: 8-12-2011* |
| | * | *Approved plan construction year 2017* |
| | * | *Old Valuation given by Sri. Alluri Venkata Satya Narayana Raju, Dt: 14-12-2021* |
| 3 | * | If this property is offered as collateral security, concerned financial institution is requested to verifty extent of land shown in this valuation report with respect to latest legal opinion. |
| 4 | * | Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in (1). |
| 5 | * | The property was inspected in the presence of assessee ( 0 |
| 5 | * | The legal aspects are not considered in this valuation report. |
| 6 | * | This valuation work is undertaken by this valuer based upon the request from the Br., Manager, Canara Bank, Kodad Br., |
| 7 | * | This report is for the information of Canara Bank only. |
| 8 | * | Valuation report is valid when the title deeds and approved plan are genuine. This report is for assessing the fair market value of subject property and it is not construed as confirmation of ownership / genuinity of documents. |

(Panel Valuer)

Enclosures:

1 Key plan showing the location of the property
2 Sketch Showing location of subject flat with reference to floors (enclosed)
3 Sketch of the flat if available.

Annexure-VIII TO HO CIR 119/2019 DATED 12.03.2019

FORMAT-A

DECLARATION FROM VALUERS

I hereby declare that-

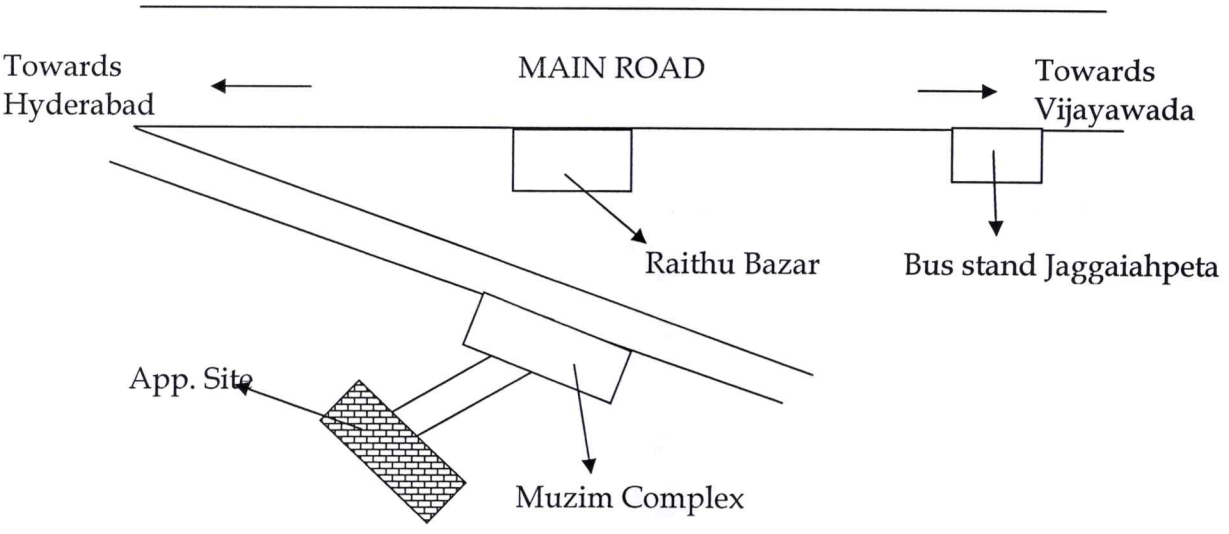
* The information furnished in valuation report is true and correct to the best of my knowledge and belief & I have made an impartial & true valuation of property.
* I have no direct or indirect interest in the property valued;
* I have personally inspected property and the work is not sub contracted to any other valuer and carried out by myself.
* I have not been convicted of any offence and sentenced to a term of Imprisonment;
* I have not been found guilty of misconduct in my professional capacity.
* I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
* I have read the International Valuation Standards (IVS) and the report submitted to the the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
* I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
* I am registered under Section 34 AB of the Wealth Tax Act, 1957. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
* Further, I hereby provide the following information



| No. | Particulars | Valuer comment |
|---|---|---|
| 1 | background information of the asset being valued; | as per old report based details |
| 2 | purpose of valuation and appointing authority | Sarfaesi purpose |
| 3 | identity of the valuer and any other experts involved in the Valuation | Nagendra Nath Aitha |
| 4 | disclosure of valuer interest or conflict, if any; | Nil |
| 5 | date of appointment, valuation date and date of report; | 22-03-2024 |
| | | 23-03-2024 |
| 6 | inspections and/or investigations undertaken; | market verification |
| 7 | nature and sources of the information used or relied upon; | As per local enquiry |
| 8 | procedures adopted in carrying out the valuation and valuation standards followed; | composite flat rate method |
| 9 | restrictions on use of the report,if any; | other than purpose mentioned |
| 10 | major factors that were taken into account during the enquiry | as mentioned above |
| 11 | major factors that were not taken into account during the enquiry | as mentioned above |
| 12 | Caveats, limitations & disclaimers to extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report. | nil found at site any how refer legal opinion regarding |

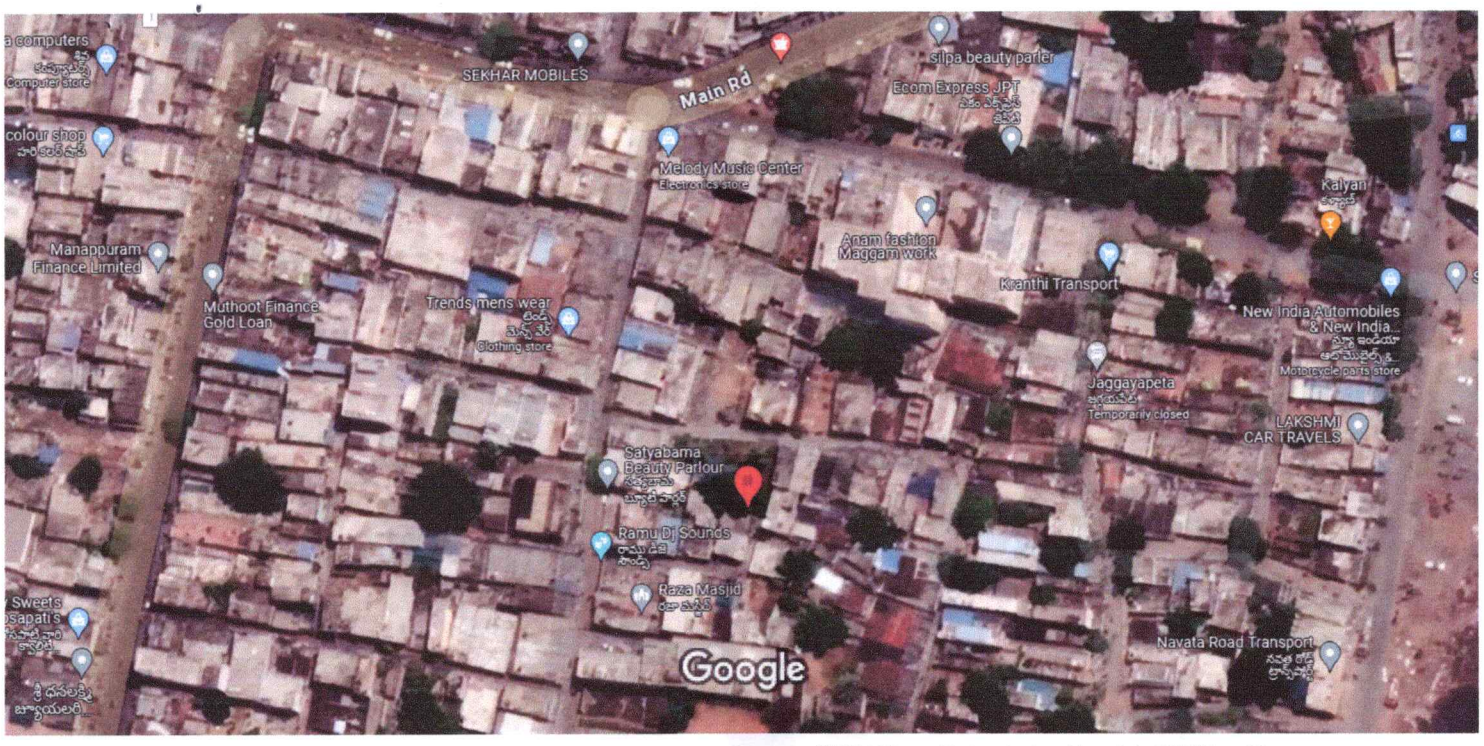
Signature
(Name of the Approved Valuer
and Seal of the Firm / Company)

Key plan showing in the Flat No. 508 in Fourth floor of "BALAJI TOWERS", situated at Mission Road, Jaggaianpeta Road, Krishna Dist. of Andhra Pradesh.






Google Maps 16°53'26.4"N 80°05'44.3"E



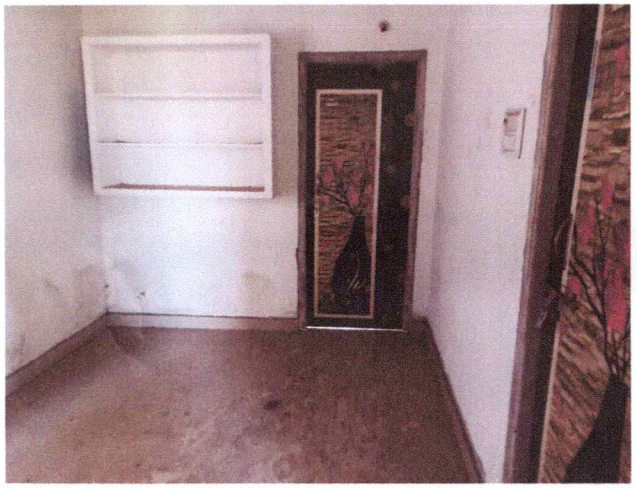

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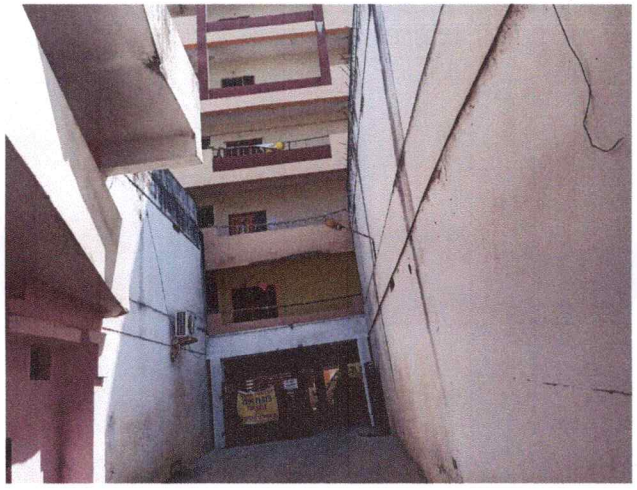
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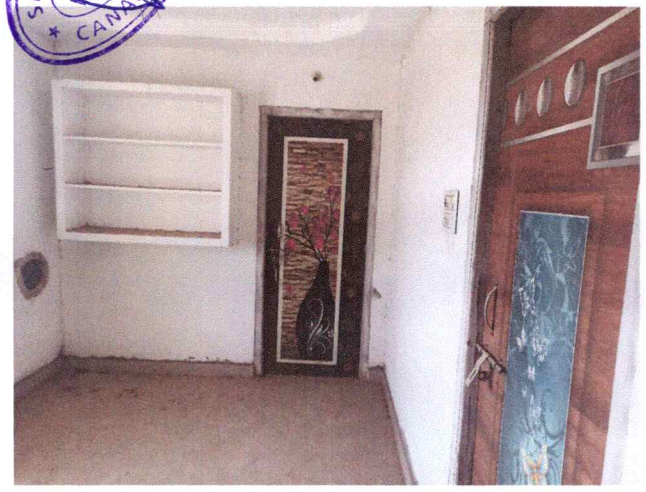


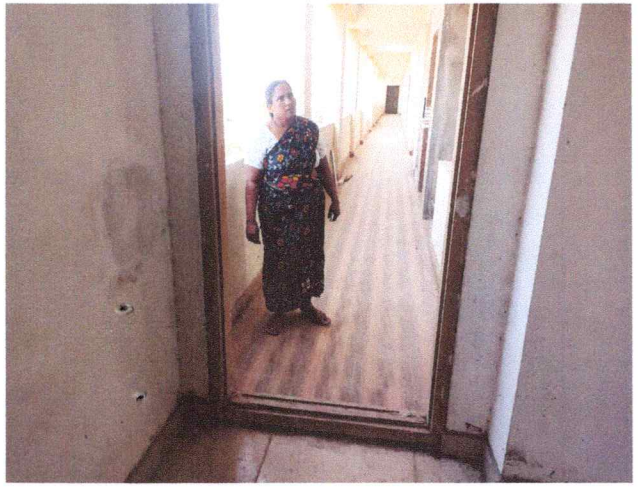


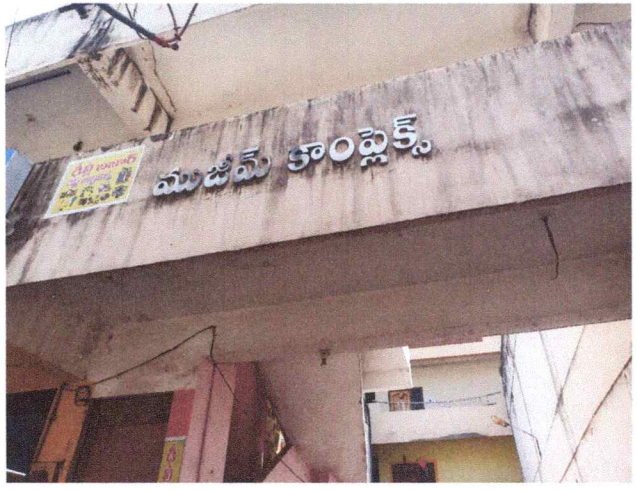
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# View DCB

| | | | |
|---|---|---|---|
| Assessment Number : | **1069001103** | Zone : | **Zone3** |
| Ward : | **Revenue Ward No 03** | Block : | **Block No 03** |
| Locality : | **Kagitala Bazar** | Owner Name : | **Nisar Fhathima** |
| Property Address : | **3-246, Kagitala Bazar, Revenue Ward No 03, Jaggaiahpet** | Category of Ownership : | **Private** |
| Current First Half Tax : | **Rs. 545** | Current First Half Tax Due : | **Rs. 545** |
| Current Second Half Tax : | **Rs. 545** | Current Second Half Tax Due : | **Rs. 545** |
| Total Arrears Due : | **Rs. 0** | | |

| Installment | Demand | | | Collection | | | Rebate / Waiver | Balance | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Tax | ChequeBounce Penalty | LatePayment Penalty | Tax | ChequeBounce Penalty | LatePayment Penalty | | Tax | ChequeBounce Penalty | LatePayment Penalty |
| 2015-2016-2 | 473 | 0 | 0 | 473 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2016-2017-1 | 473 | 0 | 0 | 473 | 0 | 0 | 47 | 0 | 0 | 0 |
| 2016-2017-2 | 473 | 0 | 0 | 473 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2017-2018-1 | 473 | 0 | 252 | 473 | 0 | 252 | 0 | 0 | 0 | 0 |
| 2017-2018-2 | 473 | 0 | 218 | 473 | 0 | 218 | 0 | 0 | 0 | 0 |
| 2018-2019-1 | 473 | 0 | 189 | 473 | 0 | 189 | 0 | 0 | 0 | 0 |
| 2018-2019-2 | 473 | 0 | 135 | 473 | 0 | 135 | 0 | 0 | 0 | 0 |
| 2019-2020-1 | 473 | 0 | 81 | 473 | 0 | 81 | 0 | 0 | 0 | 0 |
| 2019-2020-2 | 473 | 0 | 39 | 473 | 0 | 39 | 0 | 0 | 0 | 0 |
| 2020-2021-1 | 473 | 0 | 0 | 473 | 0 | 0 | 43 | 0 | 0 | 0 |
| 2020-2021-2 | 473 | 0 | 0 | 473 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021-2022-1 | 544 | 0 | 87 | 544 | 0 | 87 | 0 | 0 | 0 | 0 |
| 2021-2022-2 | 544 | 0 | 33 | 544 | 0 | 33 | 0 | 0 | 0 | 0 |
| 2022-2023-1 | 545 | 0 | 99 | 545 | 0 | 99 | 0 | 0 | 0 | 0 |
| 2022-2023-2 | 545 | 0 | 33 | 545 | 0 | 33 | 0 | 0 | 0 | 0 |
| 2023-2024-1 | 545 | 0 | 99 | 0 | 0 | 0 | 0 | 545 | 0 | 99 |
| 2023-2024-2 | 545 | 0 | 33 | 0 | 0 | 0 | 0 | 545 | 0 | 33 |

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