# VALUATION REPORT

(AS PER THE INSTRUCTION OF CANARA BANK, BANGALORE CENTRAL BRANCH, BANGALORE)

VALUATION OF IMMOVABLE PROPERTY

REPORT PREPARED FOR
AND
BELONGS TO

**Sri. E. Rudraswamy**
at

Flat No. B-12-306, Third Floor, Block-12, Phase - 1. "Alur BDA Flats" Sy No. 113, Alur Village, Dasanapura Hobli Bangalore North Taluk, Bangalore, 562123.

REPORT
PREPARED BY:
**THIPPESWAMY CA**
B.E. (Civil), PGPREM(NICMAR), MIE
Govt Registered valuer, IBBI registered valuer
Chartered engineer,
No.731, Second Floor, SAI GURU KRUPA,
7th Main Road RBI Layout, JP Nagar Phase 7,
Bengaluru, Bengaluru Urban, Karnataka,
560078 Mob: 9986992224

Internal

**To** **Date – 03.12.2025**

The Manager
Canara Bank
Bangalore Central
Respected Sir

Sub: Valuation Report of**Sri. E. Rudraswamy**

I have inspected property belongs to to **Sri. E. Rudraswamy ,** at Flat No. B-12-306, Third Floor, Block-12, Phase - 1. "Alur BDA Flats" Sy No. 113, Alur Village, Dasanapura Hobli Bangalore North Taluk, Bangalore, 562123.

I am submitting the detailed valuation Report.

Thanking You

Yours Faithfully

**THIPPESWAMY C A**
BE(CIVIL), PGPREM(NICMAR), MIE
Govt. Registered Valuer, IBBI Registered Valuer and Chartered Engineers
Chartered Engineers: M183733-0
GSTIN : 29ANTPT4487A1ZB

Chartered Engineer
Govt. Approved Valuer

Registration Number: IBBI/RV/04/2019/12145 Regd. Valuer Under Wealth Tax Act. Regd. Valuer Under Companies Act -2013

**ANNEXURE -10**
**VALUATION OF FLAT BY COMPOSITE RATE METHOD**
**REPORT ON VALUATION (Under Construction / Existing Flat)**

To:
Dated : 03.12.2025
The Chief Manager
CANARA BANK
Bangalore central Bangalore

| | | |
|---|---|---|
| 1 | . Purpose for which the valuation is made | To arrive at the present Fair market value for the purpose to Fix the Reserve price. |
| 2 | a) Date of inspection | 02.12.2025 |
| | b) Date on which the valuation is made | 03.12.2025 |
| 3 | List of documents produced for perusal | 1. old valuation report dated on 19.02.2025 |
| 4 | Name of the Owner's and Address | **Sri. E. Rudraswamy** |

| | | | |
|---|---|---|---|
| 5 | Dimensions/ Boundaries of the property | | |
| | **Boundaries** | **Flat Schedule** | **Land Boundaries** |
| | North | Flat No.305 | Block-11 |
| | South | Open to sky | Road, |
| | East | Open to sky | passage |
| | West | Corridor & stair case | Road |

| | | |
|---|---|---|
| **II** | **APARTMENT BUILDING** | |
| 1 | Nature of the Apartment | Residential Flat |
| 2 | Flat no and Floor | Flat No. B-12-306, Third Floor, |
| | Name of the Apartment | ALUR "BDA Residential Complex" |
| | Postal Address | Flat No. B-12-306, Third Floor, Block-12, Phase - 1. "Alur BDA Flats" Sy No. 113, Alur Village, Dasanapura Hobli Bangalore North Taluk, Bangalore, 562123. |
| | Location | Alur Village, Dasanapura Hobli Bangalore North Taluk, Bangalore, |
| | T.S No/SY No. | Sy No. 113 |
| | Block no | Block-12 |
| | Village / Municipality / Corporation | BDA Limits |
| | Door no Street or Road (Pin Code | 562123 |

Internal

| | | |
|---|---|---|
| 3 | Date of issue and validity of layout of approved map / plan | Not provided |
| 4 | Approved map / plan issuing authority | - |
| 5 | Whether approved map / plan is verified | - |
| 6 | Any other comments by our empanelled Valuers on authentic of approved plan | - |
| 7 | Description of the locality **Residential** / Commercial / Mixed | Residential |
| 8 | Year of Construction | 2017 |
| 9 | Type of Structure | RCC Framed structure |
| 10 | Number of Floors | G+3 Floors |
| 11 | Number of Dwelling units in the building | 64 Units - as per previous report |
| 12 | Quality of Construction | Superior / **I Class** / II Class |
| 13 | Appearance of the Building | **Common** / Attractive / Aesthetic |
| 14 | Maintenance of the Building | New one / Good / Average/ **Poor** |
| 15 | Facilities Available | - |
| | Lift | Not available |
| | Protected Water Supply | Available |
| | Underground Sewerage | Available |
| | Car Parking - Open/ Covered | Not Available |
| | Is Compound wall existing? | Available |
| | Is pavement laid around the Building | Available |
| **III** | **FLAT** | |
| 1 | The floor on which the flat is situated | Third Floor, |
| 2 | Door No. of the flat | Flat No. B-12-306, |
| 3 | Specifications of the flat | - |
| | Roof | RCC |
| | Flooring | Vitrified tile flooring - as per previous report |
| | Doors | flush/honne wood doors |
| | Windows | wood windows |
| | Fittings | I class |
| | Finishing | I class |
| 4 | House Tax | Detailes not provided |
| | Assessment No. | - |
| | Tax paid in the name of | - |
| | Tax amount | - |
| 5 | Electricity Service Connection no | Available |
| | Meter Card is in the name of | - |
| 6 | How is the maintenance of the flat? | details Not available |
| 7 | Sale deed Executed | Sri. E-Rudraswamy |

| | | | | |
|---|---|---|---|---|
| 8 | What is the undivided area of land as per Sale Agreement ? | Proportionate UDS - as per previous report | | |
| 9 | What is the plinth area of the flat?(Sft ) | SBA – 33.526 Sqm or 360.70 Sft | | |
| 11 | What is the Carpet Area of the flat?(Sft) | - | | |
| 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? | under physical possession of Canara Bank | | |
| 15 | If rented, what is the monthly rent? | Not available | | |
| **IV** | **PART C- VALUATION OF EXISTING FLAT** | | | |
| 1 | How is the marketability? | Good | | |
| 2 | What are the factors favoring for an extra Potential Value? | located in well developing area | | |
| 3 | Google Co-ordinates | 13.092065, 77.447646 | | |
| **v** | **Rate** | | | |
| 1 | Assuming it is a new Construction, what is the Adopted basic Composite Rate of the flat under Valuation after Comparing with the Specifications and other Factors with the Flat under Comparison | Rs.3,500-4,500/- Per Sft | | |
| 2 | BREAK UP ROR RATE<br>**Total Composite Rate** | 4,100 | | |
| 4 | Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed) | 2,787 | 30000/Sqm-Rajajinagar DRO | |
| 5 | Registered Value (if available) | **1005270.9** | | |
| **V** | **COMPOSITE RATE ADOPTED AFTER DEPRECIATION** | | | |
| a | Depreciated building rate | Rs. 2000 /- | | |
| | Replacement cost of flat with Services(v (3)i) | NA | | |
| | Age of the building | 8 years | | |
| | Life of the building estimated | 52 years | | |
| | Depreciation percentage assuming the salvage value as 10% | 1.5% per year | | |
| | Depreciated Ratio of the building | 1.5% per year | | |
| b | Total composite rate arrived for valuation | NA | | |
| | Depreciated building rate VI (a) | Rs.- 1730/- | | |
| | Rate for Land & other V (3)ii | Rs.- 2370/- | | |
| | Total Composite Rate | Rs.4,100/- Per Sqft | | |
| VI | Details of valuation | | | |
| SL no | Description | SBUA area | Rate per unit Rs. | Estimated Value Rs. |
| 1 | Present value of the flat | 360.70 | 4,100 | 1478870 |
| 2 | Car Parking - | 0 | 0 | 0 |
| 3 | Showcases | | | |
| 4 | Kitchen Arrangements | | | |
| 5 | Infrastructure charges | 0 | 0 | ₹ 0.00 |
| 6 | Pre-installed Gas Connection | 0 | 0 | ₹ 0.00 |
| 7 | Legal & Documentation charges | 0 | 0 | ₹ 0.00 |

Internal

| | | | | |
|---|---|---|---|---|
| 8 | Corpur & Sinking Fund | 0 | 0 | ₹ 0.00 |
| 9 | Advance maintenance charges | 0 | 0 | ₹ 0.00 |
| 10 | Others | 0 | 0 | ₹ 0.00 |
| 12 | final value of flat | ₹ 14,78,870.00 | | |
| | Total | ₹ 14,78,870.00 | | |

**Value of Flat**

| SL No. | DESCRIPTION | |
|---|---|---|
| 1 | Fair Market Value | **₹ 14,78,870.00** |
| 2 | Realizable Value @90% of Fair Market Value | **₹ 11,83,096.00** |
| 3 | Distress Value @80% of Fair Market Value | **₹ 10,35,209.00** |
| 4 | Guideline Value | **₹ 10,05,270.90** |
| The present market value of the property by adopting prevailing market rate for Residential Flat is Rs. | | **Rupees Fourteen Lakh Seventy-eight Thousand Eight Hundred And Seventy Only** |

**Remarks**

1. Subject property is 8 years old, under BDA limits.
2. SBUA details: As per the Document SBUA is 360.70 sft.hence same is considered.
**3**. Floor details: Subject property is located in G+3 Upper floors apartment, In which subject unit is in third floor.

**Note**

**1. Since it is a NPA case , all actual details are Incorporated as per the documents provided by the Bank.**

**DECLARATION FROM VALUERS**

I hereby declare that : -

| | |
|---|---|
| i)The Present Fair Market Value of the Property Discussed in the Report (above) by Adopting Prevailing Market Rate for Flat is Rs. | ₹ 14,78,870.00 |
| ii) The Realizable Value of the Flat is Rs. (80 % of the Present Market Value) | ₹ 13,30,983.00 |

2. Number of Title Deed (S) Involved in this Property is one. The Relevant Document For the Subject Flat in the Opinion of this Valuer is the sale deed copy.

3. If this Property is offered as Security, the Concerned Financial Institution is requested to Verify the Extent of Undivided Share of Land Mentioned this Valuation Report with respect to the latest legal opinion.

4. Value varies with the purpose and date of valuation. This Report is not to be Referred if the Purpose is Different Other than Mentioned in I (1).

5. The Property was Inspected by the undersigned.

6. The Legal Aspects were not considered in this Valuation.

7. This Valuation Work is undertaken by the Valuer based upon the Request from Bangalore central branch, Bangalore.

Place- Bangalore

(Panel Valuer)
THIPPESWAMY CA
Chartered Engineer & IBBI Registered Valuer
(IBBI/RV/04/2019/12145)

Internal

**LOCATION MAP**

| | |
|---|---|
| Flat No. B-12-306, Third Floor, Block-12, Phase - 1. "Alur BDA Flats" Sy No. 113, Alur Village, Dasanapura Hobli Bangalore North Taluk, Bangalore, 562123. | 13.092065, 77.447646 |

**Map**

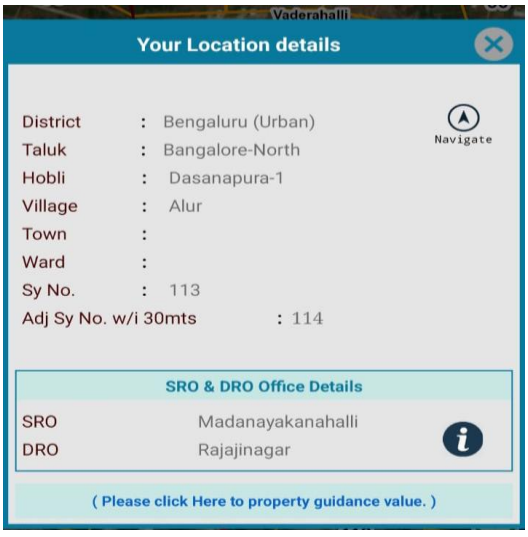



GUIDELINE

| | | | | | |
|---|---|---|---|---|---|
| | 21,32,35ರಿಂದ 37 | 15,18 to 21,32,35to 37 | | | |
| 7 | ಆಲೂರು | Alur | 19000 | 200 | |
| 8 | ಆಲೂರು ಗ್ರಾಮದ ರಸ್ತೆಗೆ ಹೊಂದಿಕೊಂಡಿರುವ ಸರ್ವೆನಂಬರ್‌ಗಳು 1,2,111, 118,173,174 | Alur Village Road Sy No. 1,2,111,118,173,174 | | 225 | |
| 9 | ಆಲೂರು (ಬಿಡಿಎ) | Alur (BDA) | | | 30000 |
| 10 | ಆಲೂರು (ಟಿ.ಜಿ.ಹಳ್ಳಿ ರಿಸರ್ವಾಯರ್ ಕ್ಯಾಚ್‌ಮೆಂಟ್ ಏರಿಯ) ಸರ್ವೆ ನಂ.5 ರಿಂದ 12, 12 ರಿಂದ 109, 147 ರಿಂದ 157, 159 | Alur (T G Halli Reservoir Catchment) Sy Nos.1 to 5, 12 to 109, 147 to 157,159 to 167. | | 200 | |

**Property Photos**

| Elevation | Elevation |
|---|---|
|  |  |

| road | block |
| --- | --- |
|  |  |
| **door number** | **other** |
|  |  |
| **dishaank** | **selfie** |
|  |  |