# Er. A. AHMED NAWAZ MOHIDDIN

B.E.(CIVIL). M.E.(STRUCTURES). M.CVSRTA-RVA. M.SCREV. PH.D.

★ REGISTERED VALUER

IBBI/RV/08/2018/10126
CONFERRED U/S 247
COMPANIES ACT 2013

★ STRUCTURAL ENGINEER

16/STR/AHUDA/ATP - A
AHUDA
ANANTHAPUARMU

★ BANK VALUER ★ HIGH COURT, NCLT & CBDT VALUER ★ GOVT APPROVED PLANNER


## : LAND & BUILDING VALUER :

STATE BANK OF INDIA, UCO BANK, PUNJAB NATIONAL BANK
ANDHRA PRAGATHI GRAMEENA BANK, ICICI BANK,ICICI HFC
MERCHANT FINANCE.

O/o. Er. A. Ahmed Nawaz Mohiddin Registered Valuer, Anantapuramu
21 OCT 2020

## FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

| S.No. | Particulars | Content |
|---|---|---|
| I. | **Introduction** | |
| 1. | Name of Valuer | A AHMED NAWAZ MOHIDDIN |
| 2. | Date of inspection | 25/10/2020 |
| | Date of Valuation | 26/10/2020 |
| 3. | Purpose of Valuation | HOME LOAN |
| 4. | Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership) | K. SARADHAMMA W/O K.VISHNU MOHAN REDDY D/NO: 1/325, SY.NO:394-A CHUKKALURUGRAMA POLAMU & PANCHAYAT TADIPATRI ANANTAPUR (Dist). |
| 5. | Name of Bank/FI as applicable | PUNJAB NATIONAL BANK. TADIPATRI. MAIN BRANCH. |
| 6. | Name of Developer of the Property ( in case of developer built properties ) | NOT APPLICABLE |
| 7. | Whether occupied by the owner / tenant? If occupied by tenant, since how long? | OCCUPIED BY OWNER |
| II. | **Physical Characteristics of the Asset** | |
| 1. | Location of the property in the city<br>Plot No. / Survey No. Door No.<br>T. S. No. / Village<br>Ward / Taluka<br>Mandal / District | K. SARADHAMMA W/O K. VISHNU MOHAN REDDY D/NO: 1/325, SY.NO:394-A CHUKKALURUGRAMA POLAMU & PANCHAYAT TADIPATRI ANANTAPUR (Dist). |


OFFICE :- D/N : 24/317, OLD TOWN, ATP-01
CELL : 9182206157


Er. A. Ahmed Nawaz Mohiddin ANANTAPUR VALUER

| | | | |
|---|---|---|---|
| 2. | Municipal Ward No. | -- | |
| 3 | City / Town | CHUKKALURUGRAMA POLAMU & PANCHAYAT TADIPATRI ANANTAPUR (DIST) | |
| | Residential Area/ Commercial Area/ Industrial Area | PURELY RESIDENTIAL | |
| 4. | Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural | MIDDLE URBAN | |
| 5. | Coming under Corporation limit/ Village Panchayat / Municipality | CHUKKALURUGRAMA POLAMU & PANCHAYAT TADIPATRI | |
| 6. | Postal address of the property | K. SARADHAMMA W/O K. VISHNU MOHAN REDDY D/NO: 1/325, SY.NO:394-A CHUKKALURUGRAMA POLAMU & PANCHAYAT TADIPATRI ANANTAPUR (Dist). | |
| 7. | Latitude, Longitude and Coordinates of the site | **14°56'48.0"N 77°59'04.2"E 14.946656, 77.984511** | |
| 8. | Area of the plot/land ( supported by a plan ) | **3814** SFT (OR) **7.31** CENTS | |
| 9. | Layout plan of the area in which the property is located | UNAPPROVED LAYOUT | |
| 10. | Development of surrounding areas | DEVELOPING | |
| 11. | Details of Roads abutting the property | **EAST 16 FEET WIDE ROAD** | |
| 12. | Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area | NOT APPLICABLE | |
| 13 | In case it is an agricultural land, any conversion to house site plots is contemplated | NOT APPLICABLE | |
| 14. | Boundaries of the property | A | B |
| | | As per deed | Actuals |
| | NORTH: | **K.GOPAL REDDY SITE** | **K.GOPAL REDDY SITE** |
| | SOUTH: | **PEDDA KOTLA KRISHNAMURTHI REDDY LAND** | **PEDDA KOTLA KRISHNAMURTHI REDDY LAND** |
| | EAST: | **16' FEET WIDE ROAD** | **16 FEET WIDE ROAD** |
| | WEST: | **P.NAGAMMA & P.KIRSHNA REDDY LAND** | **P.NAGAMMA & P.KIRSHNA REDDY LAND** |

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VALUER (Lands & Buildings)

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|---|---|---|---|
| | Extent of the site considered for valuation (least of 14 A & 14 B) | 14 A | 14 B |
| 15. | Description of Adjoining properties | As per deed | Actuals |
| | NORTH: | 43' | 43' |
| | SOUTH: | 42' | 42' |
| | EAST: | 76' | 76' |
| | WEST: | 74' | 74' |
| 16. | Survey no. if any | SY.NO:394-A | |
| 17 | Type of Building (Residential/ Commercial/ Industrial) | RESIDENTIAL | |
| 18. | 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 | GROUND FLOORS RCC STRUCTURE, | |
| 19. | Plinth area, Carpet area and Saleable area to be mentioned separately and clarified | APPROVED PLINTH AREA FOR THE PROPOSED CONSTRUCTION GROUND FLOOR = 928.3 SFT | |
| 20. | Any other aspect | | |
| III. | Town Planning Parameters | | |
| 1. | Master plan provisions related to the property in terms of land use | RESIDENTIAL ARENA | |
| 2. | Date of issue and validity of layout of approved map / plan | DATE OF ISSUE **22/09/2018** | |
| 3. | Approved map / plan issuing authority | CHUKKALURUGRAMA POLAMU & PANCHAYAT TADIPATRI | |
| 4. | Whether genuineness or authenticity of approved map / plan is verified | NOT VERIFIED | |
| 5. | Any other comments by our empanelled valuers on authentic of approved plan | NIL | |
| 6. | Planning area/zone | RESIDENTIAL ZONE | |
| 7. | Development controls | NO DCR | |

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VALUER (Govt. Buildings)

| | | |
|---|---|---|
| 8. | Zoning regulations | NOT APPLICABLE |
| 9. | FAR/FSI permitted and consumed | FSI IS IN PERMISSIBLE LIMITS |
| 10. | Ground coverage | 29.11 % |
| 11. | Transferability of development rights if any, Building bye- law provisions as applicable to the property viz. setbacks, height restrictions, etc. | AS PER APPROVED PLAN |
| 12. | Comment on surrounding land uses and adjoining properties in terms of usage. | RESIDENTIAL USAGE |
| 13. | Comment on unauthorized constructions if any | MINOR & COMPOUNDABLE |
| 14. | Comment on demolition proceedings if any | NIL |
| 15. | Comment on compounding/ regularization proceedings | NIL |
| 16. | Comment on whether OC has been issued or not | OCCUPANCY NOT APPLICABLE |
| 17. | Any other aspect | NIL |
| IV. | Legal Aspects | OUT OF SCOPE OF VALUER |
| 1. | Ownership documents, | **SALE DEED N0: 4497/07 DT: 12/09/2007 RC.NO: 02/2018 DT:22/09/2018** |
| 2. | Names of Owner/s **(In case of Joint or Co-ownership, Whether the shares are undivided or not?)** | K. SARADHAMMA W/O K.VISHNU MOHAN REDDY |
| 3. | **Comment on dispute/issues of landlord with Tenant/statutory body/any other agencies, if any in regard to immovable property.** | REFER LEGAL EXPERT'S OPINION OUT OF SCOPE OF VALUER |
| 4. | **Comment on whether the IP is independently Accessible?** | REFER LEGAL EXPERT'S OPINION OUT OF SCOPE OF VALUER |
| 5. | Title verification, | REFER LEGAL EXPERT'S OPINION OUT OF SCOPE OF VALUER |
| 6. | Details of leases if any, | -- OUT OF SCOPE OF VALUER |
| 7. | Ordinary status of freehold or leasehold including restriction on transfer, | FREE HOLD |
| 8. | Agreements of easements if any, | NO EASEMENTS |
| 9. | Notification for acquisition if any, | NIL |
| 10. | Notification for road widening if any, | NIL |
| 11. | **Possibility of frequent flooding / sub-merging** | NOT APPLICABLE |
| 12. | **Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)** | NOT APPLICABLE |
| 13. | Heritage restrictions if any, 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. | -- |
| 14. | Comment on transferability of the property ownership, | REFER LEGAL EXPERT'S OPINION OUT OF SCOPE OF VALUER |
| 15. | Comment on existing mortgages/ charges/encumbrances on the property if any | REFER LEGAL EXPERT'S OPINION OUT OF SCOPE OF VALUER |
| 16. | Comment on whether the owners of the property | REFER LEGAL EXPERT'S OPINION |



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| | have<br>issued any guarantee (personal/corporate) as the case may be | OUT OF SCOPE OF VALUER |
| 17. | Building plan sanction, illegal constructions if any done without plan sanction/violations. | MINOR AND COMPOUNDABLE |
| 18. | Any other aspect | -- |
| V | Economic aspects | -- |
| 1. | Details of ground rent payable, | -- |
| 2. | Details of monthly rents being received if any, | -- |
| 3. | Taxes and other outgoings, | -- |
| 4. | Property insurance, | -- |
| 5. | Monthly maintenance charges, | -- |
| 6. | Security charges, etc | -- |
| 7. | Any other aspect | -- |
| VI | Socio-cultural aspects | -- |
| 1. | Description of the location of 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,<br>etc. | -- |
| VII | Functional and Utilitarian Aspects | |
| | Description of the functionality and utility of the assets in terms of :<br>1. Space allocation,<br>2. Storage spaces,<br>3. Utility of spaces provided within the building,<br>4. Any other aspect | -- |
| VIII | Infrastructure Availability | |
| | a)Description of aqua infrastructure availability in terms<br>of<br>1. Water supply<br>2. Sewerage/sanitation<br>3. Storm water drainage<br>B) Description of other physical infrastructure facilities viz.<br>1. Solid waste management<br>2. Electricity<br>3. Roads & Public transportation connectivity<br>4. Availability of other public utilities nearby<br>c)Social infrastructure in terms of<br>1. Schools<br>2. Medical facilities<br>3. Recreation facilities in terms of parks and open spaces. | SOUND AMENITIES |
| IX | Marketability | SATISFACTORY |
| | Analysis of the market for the property in terms of<br>1. Locational attributes<br>2. Scarcity<br>3. Demand and supply of the kind of subject property.<br>4. Comparable sale prices in the locality. | SALE PRICES RANGES FROM 50 THOUSANDS TO 1 LAKH PER CENT |

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ANANTAPUR
VALUER (Land & Buildings)

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|---|---|---|
| X | Engineering and Technology Aspects | |
| 1. | Type of construction, | RCC |
| 2. | Materials and technology used, | AS PER IS 456 2000 |
| 3. | Specifications, | AS PER IS 456 2000 |
| 4. | Maintenance issues | -- |
| 5. | Age of the building | 2 YEARS |
| 6. | Total life of the building, | 60 YEARS |
| 7. | Extent of deterioration, | MINOR |
| 8. | Structural safety | SOUND |
| 9. | Protection against natural disasters viz. earthquakes, | NON RESISTANT TO NATURAL DISASTERS |
| 10. | Visible damage in the building if any, | NIL |
| 11. | Common facilities viz. lift, water pump, lights, security systems, etc., | GOOD |
| 12. | System of air-conditioning, | -- |
| 13. | Provision for firefighting,<br>Copies of plans and elevations of the building to be included. | NIL |
| XI | Environmental Factors | |
| 1. | Use of environment friendly building materials, Green building techniques if any, | -- |
| 2. | Provision for rain water harvesting, | YES |
| 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. | -- |
| XII | Architectural and aesthetic quality | |
| 1. | 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. | -- |
| XIII | In case of valuation of industrial property | |
| | 1) Proximity to residential areas<br>2) Availability of public transport facilities | WITH IN LIMITS |
| XIV | Valuation | |
| 1. | Here, the procedure adopted for arriving at the valuation Has to be highlighted.<br>The valuer should consider all the three generic approaches of property valuation and state explicitly the<br>reasons for adoption of / rejection of a particular approach and the basis on which the final valuation<br>Judgement is arrived at.<br>A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted,<br>Supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here. | LAND & BUILDING CONVENTIONAL METHODOLOGY ADOPTED FOR VALUATION |
| | | |



**A. VALUATION OF LAND**

**PRESENT MARKET VALUE OF LAND:** EXTENT OF LAND IN CENTS X PMV PER CENT
= 7.31 CENTS X 80,000/- PER CENT

**PRESENT MARKET VALUE OF LAND = Rs. 5,84,800/-**

***(FIVE LAKH EIGHTY FOUR THOUSANDS EIGHT HUNDREAD ONLY)***

## B. VALUATION OF BUILDING

| | | | | |
|---|---|---|---|---|
| II. | Number of floors Constructed | : | **Ground Floor** | |
| III. | Plinth area (As per approved plan) | : | **Ground Floor** | **: 928 SFT** |
| IV. | a)Plinth area rate | : | **Rs.1200/Sft** | |
| | b) Amenities | : | **Rs.200/Sft** | |

***NOTE: *AS THE BUILDING IS UNDER CONSTRUCTION GROUND FLOOR SLABS ARE ALONE CASTED INTERIOR PARTITION WALLS ARE TO BE ERRECTED AND PLASTERING WITH AMENITIES ARE TO BE PROVIDED HENCE PLINTH AREA RATE IS REVISED TO Rs.700/-/SFT ACCORDINGLY.REMAINING WORK TO BE EXECUTED IS PROPOSED IN ESTIMATION ALONG WITH THIS REPORT OF VALUATION***

***DEPRECIATED VALUE OF THE BUILDING***

$$= (928) \times (1400) - \frac{(928) \times (1400) \times (2/60) \times 100}{100}$$

= Rs.12,99,200/- - 43306 = Rs.12,55,894/-

**DEPRECIATED VALUE OF THE BUILDING =** Rs.12,55,894/- **( VALUE OF THE BUILDING AS ON 26/10/2**

**VALUE OF THE PROPERTY = A+B (VALUATION OF LAND + VALUE OF THE BUILDING)**

= Rs.5,84,800/- + Rs.12,55,894/- = * **Rs.18,40,694/-**

**(EIGHTEEN LAKH FOURTY THOUSAND & SIX HUNDRED NINTY FOUR ONLY)**

O/o. Er. A. Ahmed Nawaz Moinuddin
26 OCT 2020
Registered Valuer, Ananthapuramu

**As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications**

**Is Rs. Rs. 18,40,694/- EIGHTEEN LAKHS FOURTY THOUSAND SIX NINTY FOUR ONLY)**

**Details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are as under:**

i. **Date of purchase of immovable property: 12/09/2007**
ii. **Purchase Price of immovable property: Rs.1,72,000/-**
iii. **Book value of immovable property(LAND): Rs.1,72,000/-**
iv. **Realizable Value of immovable property: Rs.16,56,624/-**
v. **Distress Sale Value of immovable property: Rs. 13,80,520/-**
vi. **Guideline Value : Rs.1,72,000/- (value as per Circle Rates), if applicable, in the area where Immovable property is situated.**

**Place:**
**Date:**




**Signature**
**(Name and Official seal of the Approved Valuer)**

Er. A. AHMED NAWAZ MOHIDDIN
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APPROVED VALUER (Land & Buildings)
PUNJAB NATIONAL BANK
ANANTHAPURAMU.

**Encl:**

1. **Declaration from the valuer**
2. **Model code of conduct for valuer**
3. **Photograph of owner with the property in the background**
4. **Screen shot (in hard copy) of Global Positioning System (GPS)/various Applications (Apps)/Internet sites (eg Google earth)/etc**
5. **Layout plan of the area in which the property is located**
6. **Building plan**
7. **Floor plan**
8. **Any other relevant documents/extracts**










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