

Er. HARBANS SINGH SEKHON

Building Designer
Govt. Approved Valuers
(Land, Building, Gold Jewellery,
Plant / Machinery & Vehicles)
Certified Structural Engineers

Chartered Engineers
Surveyors & Loss Assessors
Wealth Tax Act 34 AB Regd. Valuers
Company Act (I.B.C. 2016) Regd. Valuers
Fellow Member Indian Institution of Valuers

Office: M/s Sekhon & Associates, 4-A, Sargodha Colony, Pakhowal Road, Ludhiana-141002
Mobile : 93168-37252, 98140-39069, E-mail : sekhon.associates@gmail.com

Dt. 20-07-2024

Ref. – (29) – Manjit Kaur, Moga Colony, Ludhiana.

VALUATION REPORT IN RESPECT OF LAND/BUILDING FINOCAL FINANCE, FEROZE GANDHI MARKET, LUDHIANA.

Name of loanee person: Smt. Manjit Kaur.

I GENERAL

S.No	Description	Reply
01	Purpose for which valuation is made	Banking.
02	a) Date of valuation	20-07-2024
	b) Date on which the valuation is made	20-07-2024
	c) Person at the time of visit	S. Lakshdeep Singh S/o S. Pardhan Singh Ph. 98774-37720
03	List of documents produced for perusal	
	a). Sale Deed No. & Date	a). As per Sale deed, Dt. 03-Jul-2018.
	b). Revenue Records.	b). Mentioned in sale deed but verification is out of preview of valuer. It is matter of Revenue Patwari.
	c) Property Tax Receipt No. & Date (Latest to be verified)	N.A.
	d) Tax Amount	N.A.
	e) Tax Receipt in the name of	N.A.
4	Name of the Owner	Smt. Manjit Kaur W/o S. Pardhan Singh.
5	Is the property is under single/Joint Ownership	Single ownership.
6	Whether occupied by the owner/ tenant? If occupied by tenant since how long? and Rent received per month	Owner occupied.
7	Is the property is under Lease, who is the lessee and lease period.	No.
8	Name of the borrower and Address	As per Col. No. 4.
9	Brief description of the property	Residential.
10	Location of the property	Plot no. 11, Moga Colony, near Bhagwati Medicos & Decent Convent School, Mundian Khurd, Ludhiana.

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	a) Plot No. / M. Corpn. No.	Plot no. 11
	b) Door No.	No.
	c) T.S.No/ Ward No.	No.
	b) Door No.	No.
	d) Street Name	No.
	e) Place and District	Village Mundian Khurd, Ludhiana.
11	Is the property situated at Residential/ Commercial/ Mixed or Industrial area	Residential Area.
12	Classification of the area	Residential Area.
	a) High/ Middle/ Poor	Middle.
	b) Metro/Urban/Semi Urban/Rural	Semi Urban
13	Coming under Corporation Limit/ Municipality/ Village Panchayat	GLADA.
14	Whether covered under any State/ Central Govt. enactments (i.e. Urban Land Ceiling Act) or notified under Agency area/ Scheduled area/ Cantonment area or for specific purpose	No.
15	In case it is an agricultural Land, any conversion to house site plots is Contemplated.	No.
16	Boundaries of the property:	
	As per Sale Deed:	
	NORTH Neighbour	Towards 29'-0"
	SOUTH Neighbour	Towards 29'-0"
	EAST Neighbour	Towards 16'-6"
	WEST Street 18' wide	Towards 16'-6"
	As per Actual at site:	
	NORTH Open Plot	Towards 29'-0"
	SOUTH Sita Ram Gupta, House no. 12	Towards 29'-0"
	EAST Neighbour	Towards 16'-6"
	WEST Street	Towards 16'-6"
17	Extent of the site	53.16 Sq.Yds
18	Extent of the site considered for valuation (Least of 17a & 17b)	53.16 Sq.Yds
II	CHARACTERSTICS OF THE SITE	
01	Classification of Locality	Middle class.
02	Development of surrounding areas	Residential area.
03	Possibility of frequent Flooding/Submerging	No.
04	Feasibility to the Civic amenities like School, Hospital, Bus stop, Market etc.	Yes.


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05	Level of Land with topographical conditions	Level.
06	Shape of Land	Rectangular
07	Type of use to which it can be put	Residential.
08	Any usage restriction- Lake or Slum, Polluting Industrial Units, H.T. Lines and any factors which affect the Marketability of the site	No.
09	Is it a Land- Locked Land?	No.
10	Is plot in town planning approved layout?	Yes.
11	Corner Plot or Intermittent Plot?	Intermittent Plot.
12	Availability of Road facilities	Street.
13	Type of Road available at present	Yes, Street
14	Width of Road- is it below 20 ft. or more than 20 ft.	Street 20' wide
15	Water supply / potentiality	Yes.
16	Underground sewerage system	Yes.
17	Power supply is available in the site	Yes.
18	General remarks, if any like threat of Acquisition of Land for Public service purposes, Road widening or applicability of CRZ provisions etc (distance from the sea coast / tidal level must be incorporated)	Not at all.
Part-A (Valuation of Land)		
01	Size of plot	
	North & South	As above
	East & Westdo....
02	Total extent of the plot	53.16 Sq.Yds
03	Guideline rate obtained from the Registrar's Office (Enclose adequate authenticated proof)	@ Rs. 2,800/-P. Sq.Yds. (Circle rate list copy attached)
04	Prevailing Market rate	Rs. 8,400/- to Rs. 8,600/-P. Sq.Yds.
05	Value of land	
	Market value of Land	53.16 Sq.Yds @ Rs. 8,500/-P. Sq.Yds = Rs. 4,51,860.00
Part-B (valuation of Building)		
01	Technical details of the building	
	a. Type of Building (Residential/Commercial/ Industrial)	Residential.
	b. Type of construction (Load bearing/ RCC/ Steel Framed)	RCC framed.
	c. Year of construction	06 Years Old.
	d. Residual life of the building	44 years.
	e. Plinth area Floor-wise	Ground floor : 350 Sft.


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02	Total area of construction/ Built up area	Value adopted	Value of building
a.	GROUND FLOOR:- (Having Girder Bala/RCC roofing, PCC Flooring) : 350 Sft.	@ Rs. 650/-P. Sft	Rs. 2,27,500.00
		Total	Rs. 2,27,500.00
03	Part-C		
a.	Market Value property (A+B+C) Rs. 4,51,860.00 (+) Rs. 2,27,500.00 = Rs. 6,79,360.00	Say Rs. 6,79,000.00	
b.	Realizable value of property: Rs. 6,79,000.00 @ 80% of Market value	Rs. 5.43 Lacs.	
c.	Distress sale value of property: Rs. 6,79,000.00 @ 70% of Market value	Rs. 4.75 Lacs.	

Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also such aspects as:

- i). Salability : Normal.
- ii). Any likely income it may generate may be discussed. : As above.

Enclosures:

01. Clear indication along with details of accessibility with the Road Map showing important nearby land marks for easy identification. : As per Site Plan.
02. Approved plan copy of the building / layout of site : N.A.
03. Declaration from the Valuers.

I hereby declare that:

- a. I have personally inspected the property of S. Lakshdeep Singh.
- b. The information furnished in my valuation report dated is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- c. I have no direct or indirect interest in the property valued.

Place : Ludhiana.
Date : 20-07-2024.

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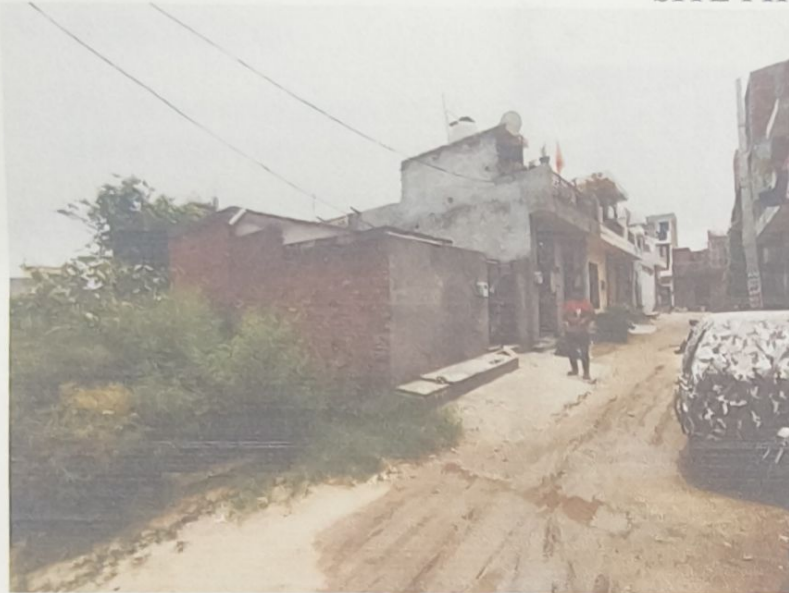
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SITE PHOTOGRAPH:-



Electricity Bill:-



CORPORATION LIMITED
REGD. OFF. PSEB HEAD OFF
THE MALL, PATIALA-147001
WEBSITE : www.psecl.in
COMPLAINT CENTER NO : 1912
WHATSAPP NO : 95451-01812
Email: 1912@psecl.in
CIN NO
U40109PB2010BGC033613
GSTIN No. 03AAFCP5120Q1ZC

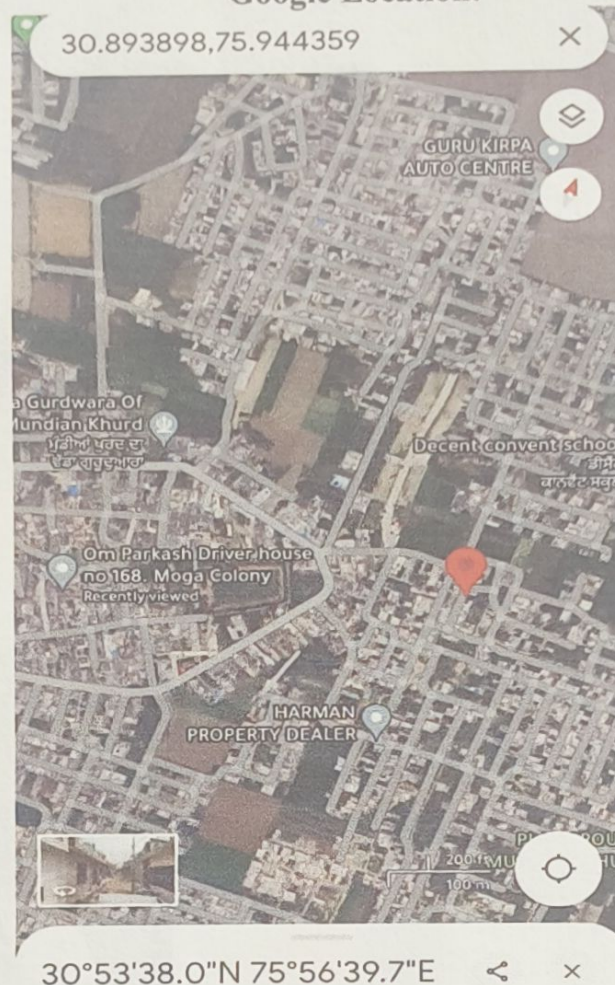
SUB DIV. NAME & CODE
SUB DIVISION UNIT-2(2133)
DIV. FOCAL POINT SPECIAL DIV
SION LUDHIANA
ACCOUNT NO : 3005685680
OLD ACCOUNT NO:
CONSUMER NAME & ADDRESS
MANJIT KAUR
J MOGA COLONY MUNDIAN KHUR
D I
CONSUMER GST NO:0
BILL NO:500313729125
DATE :11-Jul-2024 18:01
BILL GRP:3 BILL CYC:02
FD CD:

DUE DATE
BY CASH/ONLINE :28-Jul-2024
BY CHEQUE/DRAFT :24-Jul-2024

TRF TYPE:DS(GEN) SL(KW):1.0
MTR TY: 1 ph ELECTRONIC MTR
METER NO: MAKE: DIGI1:
95415400 06
M.MLT:1 D.MLT:1.0
CT.RA: MTR.RA:
SCDEP: 370 MRSEC: 625
DATE READING
NEW: 11-Jul-2024 1094
OLD: 19-May-2024 1050

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Google Location:-



ID proof:



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A. Assumptions:

- All documents given by Bank for valuation are assumed to be correct & verified as genuine by Bank legal Adv. and found fit for safe mortgage.
- Site indentification as per Revenue Khasra Nos. as mentioned in sale deed are in the preview of Revenue Patwari as he is competent person duly authorised by Punjab Govt. being incharge of Revenue records and can demarcate site and issue "Mauqa Nishan-Dehi certificate" as per revenue records.
- Building plan not approved.

B. Limitations:

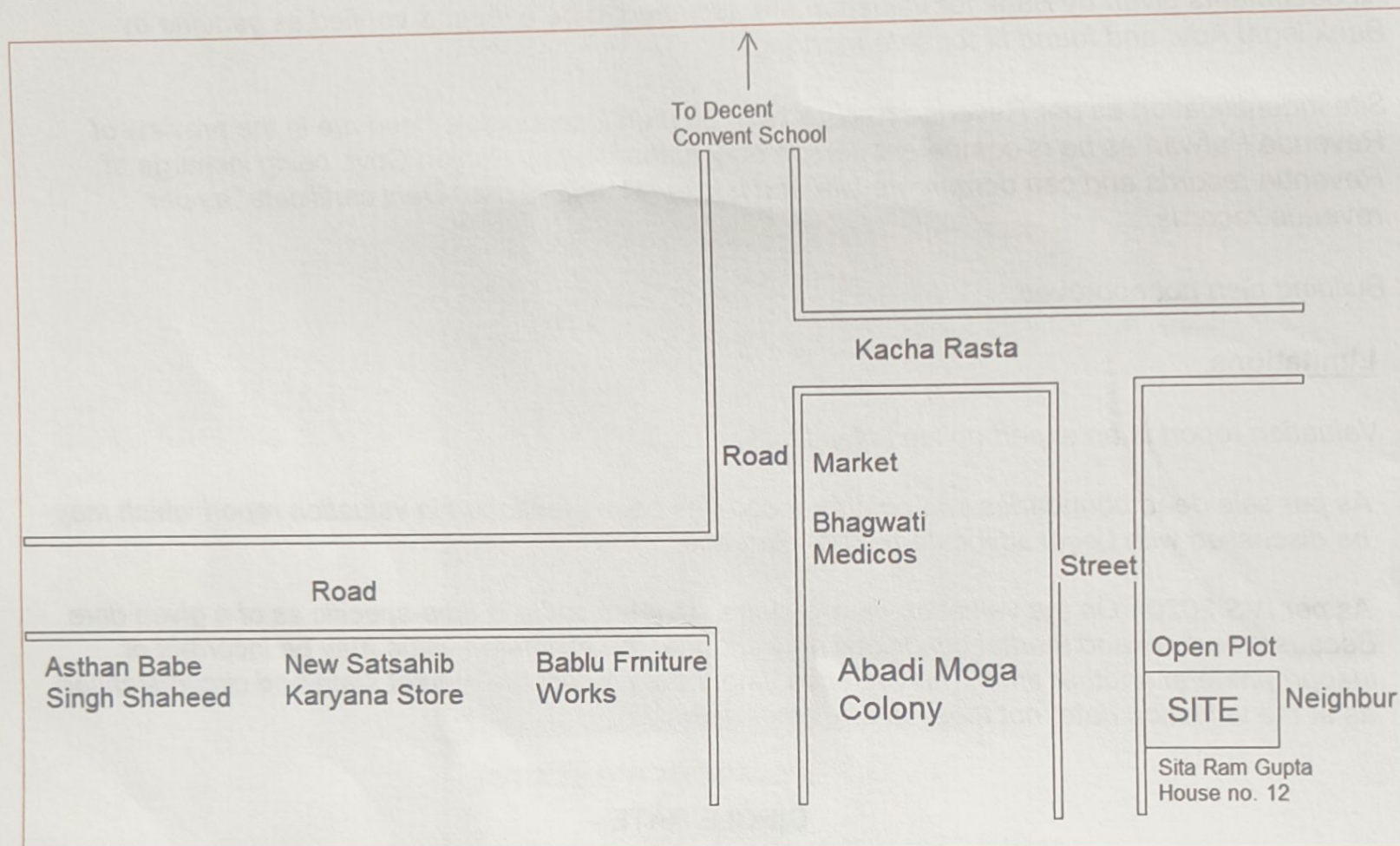
- Valuation report is an expert opinion of valuer.
- As per sale deed boundaries and neighborhood has been mentioned in valuation report which may be discussed with Legal advocate before mortgage.
- As per IVS 2020: "On the valuation date" requires that the value is time-specific as of a given date. Because markets and market conditions may change, the estimated value may be incorrect or inappropriate at another time. The valuation amount will reflect the market state and circumstances as at the valuation date, not those at any other date.

CIRCLE RATE:-

21	ਮੋਗਾ ਕਲੋਨੀ	ਕਮਰਸ਼ੀਅਲ	5200	5200
22	ਮੋਗਾ ਕਲੋਨੀ	ਰਿਰਾਇਸ਼ੀ	2800	2800
23	ਮੋਗਾ ਕਲੋਨੀ	ਰਿਰਾਇਸ਼ੀ		

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SITE PLAN OF A RESIDENTIAL PROPERTY BELONGING TO S. LAKSHDEEP SINGH S/O S. PARDHAN SINGH, AT PLOT NO. 11, MOGA COLONY, NEAR BHAGWATI MEDICOS & DECENT CONVENT SCHOOL, MUNDIAN KHURD, LUDHIANA.



Coordinates: 30.893898,75.944359

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