

To;
Gujarat Gramin Bank , Vadodara
Manjalpur Branch

File No: [FILE_NUMBER]
Date: [DATE]

VALUATION REPORT(IN RESPECT OF FLAT/HOUSE/INDUSTRIAL/SHOP)

GENERAL

1	purpose for which valuation is made	[PURPOSE_VALUE]
2	(a) Date of inspection	[INSPECTION_DATE]
	(b) Date on which valuation is made	[VALUATION_DATE]
	List of documents produced for pursual	
	(1) Mortgage Deed :	[MORTGAGE_DEED_1]
	(2) Mortgage Deed Between :	[MORTGAGE_DEED_2]
3	(3) Previous Valuation Report:	[PREVIOUS_REPORT_1]
	(4) Previous Valuation Report In Favor of:	[PREVIOUS_REPORT_2]
	(5) Approved Plan No:	[APPROVED_PLAN]
4	Name of the Owner/Applicant:	[OWNER_NAME]
5	Brief description of Property	[PROPERTY_DESCRIPTION]
	Location of the property	
	(a) Plot No/Survey No/Block No	[PLOT_SURVEY_BLOCK]
	(b) Door/Shop No	[DOOR_SHOP_NUMBER]
6	(c) TP Np/Village	[VILLAGE]
	(d) Ward/Taluka	[TALUKA]
	(e) Mandal/District	[DISTRICT]
	(f) Date of issue & Validity of layout plan	[LAYOUT_VALIDITY_DATE]
	(g) Approved map/plan issuing authority	[APPROVING_AUTHORITY]
	(h) weather genuineness or authenticity of approved map/plan verified	[AUTHENTICITY_STATUS]
	(i) Any other comments by valuer on authentic of approved plan	[VALUER_COMMENTS_PLAN]
7	Postal address of the property	[POSTAL_ADDRESS]
8	City/Town	[CITY_TOWN]
	Residential Area	[RES_AREA_YES_NO]
	Commercial Area	[COM_AREA_YES_NO]
	Industrial Area	[IND_AREA_YES_NO]

9	Classification Of The Area	
	(a) High/Middle/Poor	[AREA_CLASSIFICATION]
	(b) Urban/Semi Urban/Rural	[URBAN_RURAL_STATUS]
10	Coming under Corporation limits/Village Panchayat/Municipality	[MUNICIPAL_CORPORATION]
11	Weather convered under any State/Central Govt.enactments(e.g. Urban	[GOVT_ENACTMENTS]
12	Boundaries of the property	
	East	[EAST_BOUNDARY]
	West	[WEST_BOUNDARY]
	North	[NORTH_BOUNDARY]
	South	[SOUTH_BOUNDARY]
13	Extent of the Site	
	Built Up Area (Sq.mt.):	[BUILT_UP_AREA]
	Carpet Area (Sq.mt.):	[CARPET_AREA]
	UDSL (Sq.Mt.):	[UDSL_AREA]
14	Latitude,Longitude & Co ordinates of flat	[LATITUDE_LONGITUDE]
15	Extent of the Site Considered for valuation	
	Carpet Area (Sq.mt.):	[CARPET_AREA_VALUATION]
16	Weather Occupied by owner/tenant? If occupied by tenant,science how	[OCCUPANCY_STATUS]

II.APARTMENT BUILDING

1	Nature of Apartment	[APARTMENT_TYPE]
2	Location	[LOCATION]
	Survey/Block No.	[SURVEY_BLOCK_NO]
	TP, FP No.	[TP_FP_NO]
	Village/Municipality/Corporation	[MUNICIPALITY_CORP]
	Door No,Street or Road (Pin Code)	[PIN_CODE]
3	Description of the locality	[LOCALITY_DESCRIPTION]
4	Commencement Year of construction	[CONSTRUCTION_YEAR]
5	Number of Floor	[NO_OF_FLOORS]
6	Type Of Structure	[STRUCTURE_TYPE]
7	Number of Dwelling units in the building	[DWELLING_UNITS]
8	Quality of Construction	[CONSTRUCTION_QUALITY]
9	Apperance of the building	[BUILDING_APPEARANCE]
10	Maintenance of building	[BUILDING_MAINTENANCE]
11	Facilities Available	
	Lift	[LIFT_YES_NO]
	Protected Water Supply	[WATER_SUPPLY_YES_NO]
	Under ground sewerage	[SEWERAGE_YES_NO]
	car parking-Open/Covered	[PARKING_YES_NO]
	is compound wall Existing?	[COMPOUND_WALL_YES_NO]
	Is pavement laid around the building?	[PAVEMENT_YES_NO]

III. Flat

1	The floor on which the Flat is situated	[FLOOR_NUMBER]
2	Door No. Of the Flat	[FLAT_DOOR_NUMBER]
3	Specification of the Flat	[FLAT_SPECIFICATION]
	Roof	[ROOF_MATERIAL]
	Flooring	[FLOORING_MATERIAL]
	Doors	[DOORS_TYPE]
	Windows	[WINDOWS_TYPE]
	Fittings	[FITTINGS]
	Finishing	[FINISHING]
4	House Tax	[HOUSE_TAX]
	Assessment no	[ASSESSMENT_NO]
	Tax paid in the name of	[TAX_NAME]
	Tax amount	[TAX_AMOUNT]
5	Electricity service connection no.	[ELECTRICITY_CONNECTION]
	Meter card is in name of	[METER_CARD_NAME]
6	How is the maintenance of the Flat?	[FLAT_MAINTENANCE]
7	Sale Deed in the name of	[SALE_DEED_NAME]
8	What is the undivided area of land as per sale deed? (sq.mt.)	[UNDIVIDED_LAND_AREA]
9	What is the plinth area of the Flat ?	[PLINTH_AREA]
10	What is the FSI?	[FSI_VALUE]
11	What is the Carpet Area of the Flat consider for valuation?	[CARPET_AREA_FLAT]
12	Is it posh/ I class/Medium / Ordinary	[FLAT_CLASS]
13	IS It being used for residential or comercial purpose?	[FLAT_PURPOSE]
14	is it is owner occupied or Rent out?	[OCCUPANCY_RENTED]
15	If rented ,what is the monthly rent?	[MONTHLY_RENT]

IV MARKETIBILITY

1	How is marketability?	[MARKETABILITY]
2	What are the factors favouring for an extra potential value?	[POSITIVE_FACTORS]
3	Any negative factors are observed which affect the market value in general?	[NEGATIVE_FACTORS]

V RATE

1	After analysing the comparable sale instances, what is the composite rate	[COMPARABLE_RATE_ANALYSIS]
2	Assuming it is a new construction, what is the adopted basic composite rate	[ADOPTED_COMPOSITE_RATE_METHOD]
3	Break up for the rate	
	(i) Building + Services	[BUILDING_SERVICES_RATE]
	(ii) Land+Others	[LAND_OTHERS_RATE]
4	Guideline rate obtained from the Registrar's office	[GUIDELINE_RATE_INFO]
	Per Sq. Mt.	[CARPET_AREA_SQ_MT] [GUIDELINE_RATE_VALUE]
	Total Jantri Value	[TOTAL_JANTRI_VALUE]

VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION

a	Depreciated building rate	[DEPRECIATED_BUILDING_RATE]
	Replacement cost of Flat with services	[REPLACEMENT_COST]
	Age of the building	[BUILDING_AGE]
	Life of the building estimated	[BUILDING_LIFE]
	Depreciation % assuming the salvage value as 10%	[DEPRECIATION_PERCENTAGE]
	Depreciated ratio of the building	[DEPRECIATED_RATIO]
b	Total Composite rate arrived for valuation	[TOTAL_COMPOSITE_RATE] Per Sq.mt. Carpet Area
	Depreciated building rate VI (a)	[DEPRECIATED_RATE_VI_A]
	Rate of land & Other VI (3) ii	[RATE_LAND_OTHER]
	Total Composite rate	[FINAL_COMPOSITE_RATE] Per Sq.mt. Carpet Area

DETAILS OF VALUATION

No.	DESCRIPTION	Area in Sq. mt.	RATE
1	Present value of the Flat - Carpet Area	[CARPET_AREA_VALUE]	[RATE_PER_SQMT]
	Value Of The Flat		[FLAT_VALUE]
2	Fixed Furniture & Fixtures		[FURNITURE_FIXTURES_V]
	Total Value Of The Flat		[TOTAL_FLAT_VALUE]
	In Words [TOTAL_VALUE_IN_WORDS]		

As a result of my appraisal and analysis,

Fair Market Market Value	[FAIR_MARKET_VALUE]
Realizeable Value 95% of M.V	[REALIZABLE_VALUE]
Distress value 80% of M.V	[DISTRESS_VALUE]
Sale Deed Value	[SALE_DEED_VALUE]
Jantri Value	[JANTRI_VALUE]
Insurable Value	[INSURABLE_VALUE]
Remarks: Rate is given on Carpet Area.	
Copy Of Document Shown To Us	[DOCUMENTS_SHOWN]

STATEMENT OF LIMITING CONDITIONS

- %I If this property is offered for collateral security the concerned financial institution is requested to obtained latest title report from advocate of said property.
- %I No responsibility is to be assumed for matter legal in nature nor is opinion of title rendered by this report, good title is assumed.
- %I Scope of this report is only to access present market value of the property for specific purpose, date & place. It therefore varies with purpose, period, and location, identification of rightful owner of the property, genuineness of the title deed, encumbrance if any on the property etc. be examined by the (Financial Institution) concerned authority.
- %I Possession of the any copy of this report does not carry with it the right of publication, nor any be used for any purpose by any one, except the addressee and the property owner, without the previous written consent of the appraiser, and in any event, only may be revealed in its entirety.
- %I Credibility of buyer and seller is fully responsible of financial institute. Identification of buyer & seller is from financial institute only.
- %I If found any typo error in this report is not counted for any legal action and obligation.

VIII DECLARATION

	I hereby declare that-
a	I declare that I am not associated with the builder or with any of his associate companies or with the borrower directly or indirectly in the past or in
b	I further declare that I have personally inspected the site and building on [INSPECTION_DATE_FULL].
c	I further declare that all the above particulars and information given in this report are true to the best of my knowledge and belief.
d	Future life of property is based on proper maintenance of the property

Place: [PLACE]
Date: [SIGNATURE_DATE]

SIGNATURE OF THE VALUER
[VALUER_ORGANIZATION]

Enclsd: 1. Declaration from the valuer

The undersigned has inspected the property detailed in the Valuation report dated-[REPORT_DATE]. We are satisfied that the fair and reasonable market value of the property is [FINAL_VALUE_TEXT].

SIGNATURE
NAME OF BRANCH OFFICIAL WITH SEAL