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| **ER. PRAMOD SAHU Valuer (Immovable Properties)**  B.E.C I V I L ,M.I.E , F.I.V Mobile : +91 - **9425158487,9993635505**  **Chartered Engineer Government Valuer**  Ministry of Finance -Delhi e-mail : [**pramodsahu@engineer.com**](mailto:pramodsahu@engineer.com)  VALUER 34 AB-WEALTH TAX ACT REG.NO. CAT - I/102/31 Web : [www.aakrativaluers.online](http://www.aakrativaluers.online/)  Institution of Valuers,Delhi (India),F-17084  Institution of Engineers,Kolkata (India),M-111582/5  Certificate No. 24/08/SH2 Annexure-II-a  (Er. Promod Sahu Ganjipur, Jabalpur)  TO,  BANK OF BARODRA BRANCH: JABALPUR, M.P.  **VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)**  **(To be filled in by the Approved Valuer)** | | | | | |
|  | **I.** | **GENERAL** | | | |
| 1. | Purpose for which the valuation is made | | : | To Assess fair market value. |
| 2. | a) | Date of inspection | : | 05/08/24 |
| b) | Date on which the valuation is made | : | 06/08/24 |
| 3. | List of documents produced for perusal | | |  |
| i) | | : | Registry. |
|  | | | |
| 4. | Name of the owner(s) and his / their address  (es) with Phone no. (details of share of each owner in case of joint ownership) | | : | Miss Raina Tamiya  D/O Shri Indra Kumar Tamiya |
| 5. | Brief description of the property (Including leasehold/ freehold etc) | | : | Mouza: Madhotal,N.B.660,P.H.No. 1 (New), 25/31 (Old) ,R.N.M. Madhotal, “Jain Residency”, Plot No. 73 & Plot No.74,P/O Khasra No.96/2/1/1 & P/O Khasra No. 96/2 ,Pandit Deendayal Upadhyay Ward No. 30, Samdariya Green City, Tehsil : Adhartal, District:Jabalpur (M.P). |
| 5a | Total Lease period & remaining period (if  leasehold) | | : | NILL |
| 6. | Location of property | | |  |
| a) | Plot No. / Survey No. | : | Plot No. 73 & Plot No.74,P/O Khasra No.96/2/1/1 & P/O Khasra No. 96/2 |
| b) | Door No. | : | NILL |
| c) | T. S. No. / Village | : | Mouza: Madhotal |
| d) | Ward / Taluka | : | Pandit Deendayal Upadhyay Ward No.30. |
| e) | Mandal / District | : | Jabalpur. |
| 7. | Postal address of the property | | : | Mouza: Madhotal,N.B.660,P.H.No. 1 (New), 25/31 (Old) ,R.N.M. Madhotal, “Jain Residency”, Plot No. 73 & Plot No.74,P/O Khasra No.96/2/1/1 & P/O Khasra No. 96/2 ,Pandit Deendayal Upadhyay Ward No. 30, Samdariya Green City, Tehsil : Adhartal, District:Jabalpur (M.P). |
| 8. | City / Town | | : | Adhartal |
| Residential Area | | : | Residential Area |
| Commercial Area | | : | Nill |
| Industrial Area | | : | Nill |
| 9. | Classification of the area | | : |  |
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|  |  | i) | High / Middle / Poor | : | Middle |
| ii) | Urban / Semi Urban / Rural | : | Urban |
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|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 10 Coming under Corporation limit / Village  Panchayat / Municipality | | | : | | Municipality | |  |
| 11 | | Whether covered under any State /Central Govt. enactments (e.g. Urban Land Celling Act) or notified under agency area /  scheduled area / cantonment area | : | | Nill | | | |
| 12 | | In case it is an agricultural land, any  conversion to house site plots is contemplated | : | | Nill | | | |
| 13 | | Dimensions/ Boundaries of the property | : | | A | | B | |
| As per the Deed | | Actual | |
| Boundaries of Plot No. 73 | | | |
| North | : | | 7.5 mtr Wide Colony bypass | | 7.5 mtr Wide Colony bypass | |
| South | : | | Other’s Property | | Other’s Property | |
| East | : | | Plot No. 74 | | Plot No. 74 | |
| West | : | | Plot No. 72 | | Plot No. 72 | |
| Boundaries of Plot No. 74 | | | |
| North | : | | 7.5 mtr Wide Colony  bypass | | 7.5 mtr Wide Colony  bypass | |
| South | : | | Other’s Property | | Other’s Property | |
| East | : | | Plot No. 75 | | Plot No. 75 | |
| West | : | | Plot No. 73 | | Plot No. 73 | |
| 13.2 | | Latitude, Longitude and Coordinates of the  site | : | | **23.204312,79.914436** | | | |
| 14 | | Extent of the site | : | | 1428 Sq.ft (132.72 Sqmtr). | | | |
| 15 | | Extent of the site considered for valuation  (least of 13 A & 13B) | : | | 1428 Sq.ft. | | | |
| 16 | | Whether occupied by the owner / tenant? If  occupied by tenant, since how long? Rent received per month. | : | | Owner Occupied | | | |
| **II.** | | **CHARACTERISTICS OF THE SITE** | : | |  | | | |
| 1. | | Classification of locality | : | | Good | | | |
| 2. | | Development of surrounding areas | : | | Good | | | |
| 3. | | Possibility of frequent flooding / sub-  merging | : | | Flood Free | | | |
| 4. | | Feasibility to the Civic amenities like school,  hospital, bus stop, market etc. | : | | 1-2 km | | | |
| 5. | | Level of land with topographicalconditions | : | | Leveled | | | |
| 6. | | Shape of land |  | | Rectangular | | | |
| 7. | | Type of use to which it can be put | : | | Residential | | | |

# 2

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 8. | | Any usage restriction | | | | : | | No | | |
| 9. | | Is plot in town planning approved layout? | | | | : | | Nill | | |
| 10 | | Corner plot or intermittent plot? | | | | : | | Intermediate Plot | | |
| 11 | | Road facilities | | | | : | | Yes | | |
| 12 | | Type of road available at present | | | | : | | Tar Road | | |
| 13 | | Width of road – is it below 20 ft. or more  than 20 ft. | | | | : | | More 20 ft. | | |
| 14 | | Is it a land – locked land? | | | | : | | No | | |
| 15 | | Water potentiality | | | | : | | Yes | | |
| 16 | | Underground sewerage system | | | | : | | Nil | | |
|  | | | | | | | | | | |
|  | 17 | | Is power supply available at the site? | | | | : | | Yes |  |
| 18 | | Advantage of the site | | | | : | | Nill |
| 1. | |  | | : | |  |
|  | | | | | | |
| 19 | | Special remarks, if any, like threat of acquisition of land for public service purposes, road widening orapplicability of CRZ provisions etc. (Distance from sea-  coast / tidal levelmust be incorporated) | | | | : | | NILL |
| 1. | |  | | : | |  |
| 2. | |  | | : | |  |
| **Part – A (Valuation of land)** | | | | | | : | |  |
| 1. | | Size of plot | | | | : | | 1428 Sq.ft. |
| North & South | | | | : | | - |
| East & West | | | | : | | - |
| 2. | | Total extent of the plot | | | | : | | 1428 Sq.ft. |
| 3. | | Prevailing market rate (Along with details  /reference of at least two latest deals/transactions with respectto adjacent properties in the areas) | | | | : | | Rs.3000 Per Sq.ft. |
| 4. | | Guideline rate obtained from the Registrar’s  Office (an evidence thereof to be enclosed) | | | | : | | Rs.28500 Per Sq.mtr.(Rs. 2648.69 Per Sq.ft.) |
| 5. | | Assessed / adopted rate of valuation | | | | : | | Rs. 2648.69 per sq.ft. |
| 6. | | Estimated value of land | | | | : | | Rs. 37,82,000.00 |
| **Part – B (Valuation of Building)** | | | | | |  | | : |
| 1. | | Technical details of the building | | | | : | |  |
| a) | Type of Building (Residential /  Commercial / Industrial) | | | : | | Residential |
| b) | Type of construction (Load bearing /  RCC / Steel Framed) | | | : | | R.C.C |
| c) | Year of construction | | | : | |  |
| d) | Number of floors and height of each  floor including basement, ifany | | | : | | Ground Floor – 10’ First Floor – 10’ |
| e) | Plinth area floor-wise | | | : | | Ground Floor – 856. 8 sq.ft. First Floor – 856.8 sq.ft |

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|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | f) | Condition of the building | | : |  |
| i) | Exterior – Excellent, Good, Normal,  Poor | : | Normal |
| ii) | Inferior - Excellent, Good, Normal,  Poor | : | Normal |
| g) | Date of issue and validity of layout of  approved map / plan | | : | Nil |
| h) | Approved map / plan issuing authority | | : | Nil |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | i) | Whether genuineness or authenticity of | : |  |
| approved map /plan is verified |
| j) | Any other comments on authenticity | : | Nill |
| of |
| approved plan and construction as per |
| the approved plan |

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## Specifications of construction (floor-wise) in respect of

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S. No.** | **Description** | | | Ground floor | | Other floors |
| 1. | Foundation | | | Column  Foundation | | - |
| 2. | Basement | | | - | | - |
| 3. | Superstructure | | | R.C.C. | | R.C.C |
| 4. | Joinery / Doors & Windows (please furnish details about  size of frames,shutters, glazing, fitting etc. and specifythe species of timber) | | | Wood& Steel | | Wood& Steel |
| 5. | RCC works | | | R.C.C.  Construction | | R.C.C.  Construction |
| 6. | Plastering | | | Cement Plaster | | Cement Plaster |
| 7. | Flooring, Skirting, dadoing | | | TilesFlooring | | TilesFlooring |
| 8. | Special finish as marble, granite, woodenpaneling, grills, etc | | | Nill | | Nill |
| 9. | Roofing including weather proof course | | | R.C.C.Slab | | R.C.C.Slab |
| 10. | Drainage | | | ByPipe | | ByPipe |
| 11. | Compound wall | | |  | |  |
| Height | | | Nill | | Nill |
| Length | | | Nill | | Nill |
| Type of construction | | | R.C.C. | | R.C.C |
| 12. | Electrical installation | | |  | |  |
| Type of wiring | | | Underground | | Underground |
| Class of fittings (superior / ordinary /poor) | | | Superior | | Superior |
| Number of light points | | | Nill | | Nill |
| Fan points | | | Nill | | Nill |
| Spare plug points | | | Nill | | Nill |
| Any other item | | | N.A | | N.A |
| 13. | Plumbing installation | | |  | |  |
|  | a) |  | No.ofwaterclosetsandtheirtype | Nill |  | Nill |
| b) | No.ofwashbasins | Nill |  | Nill |
| c) | No.ofurinals | Nill |  | Nill |
| d) | No.ofbathtubs | Nill |  | Nill |
| e) | Watermeter,taps,etc. | Nill |  | Nill |
| f) | Anyotherfixtures | N.A. |  | N.A. |

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## Details of valuation

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars of item** | **Plinth area** | **Roof height** | **Age of building** | **Estimated**  **replacement rate of construction Rs.** | **Replacement cost Rs.** | **Depre- ciation Rs.** | **Net value after depreciation Rs.** |
| Ground floor | 856.8sq  .ft. | 10ft.  Height | 1 Years | Rs. 1700 Per Sq.ft. | Rs.14,57,000.  00 | Nill | Rs. 14,57,000.00 |
| First floor | 856.8  sq.ft | 10ft.  Height | 1 Years | Rs.1700Per Sq.ft. | Rs. 14,57,000.  00 | Nill | Rs. 14,57,000.00 |
| Total |  |  |  |  |  |  | Rs. 29,14,000.00 |

**Part C- (Extra Items) (Amount in Rs.)**

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Portico | : | Nill |
| 2. | Ornamental front door | : | Nill |
| 3. | Sit out/ Verandah with steelgrills | : | Nill |
| 4. | Overhead water tank | : | Nill |
| 5. | Extra steel/ collapsiblegates | : | Nill |
|  | **Total** | : | Nill |

## Part D- (Amenities) (Amount in Rs.)

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Wardrobes | : | Nill |
| 2. | Glazed tiles | : | Nill |
| 3. | Extra sinks and bath tub | : | Nill |
| 4. | Marble / ceramic tilesflooring | : | Nill |
| 5. | Interior decorations | : | Nill |
| 6. | Architectural elevationworks | : | Nill |
| 7. | Paneling works | : | Nill |
| 8. | Aluminum works | : | Nill |
| 9. | Aluminum hand rails | : | Nill |
| 10. | False ceiling | : | Nill |
|  | **Total** |  | Nill |

**Part E- (Miscellaneous)** (Amount in Rs.)

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Separate toilet room | : | Nill |
| 2. | Separate lumber room | : | NIll |
| 3. | Separate water tank/ sump | : | Nill |
| 4. | Trees, gardening | : | Nill |
|  | **Total** |  | Nill |

## Part F- (Services) (Amount in Rs.)

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Water supply arrangements | : | Nill |
| 2. | Drainage arrangements | : | Nill |
| 3. | Compound wall | : | Nill |
| 4. | C. B. deposits, fittings etc. | : | Nill |
| 5. | Pavement | : | Nill |
|  | | | |
|  | **Total** | : | Nill |

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## Total abstract of the entire property

|  |  |  |  |
| --- | --- | --- | --- |
| Part- A | Land | : | Rs.42,84,000.00 |
| Part- B | Building | : | Rs.29,14,000.00 |
| Part- C | Extra Items | : | Rs. NILL |
| Part- D | Amenities | : | Rs. NILL |
| Part- E | Miscellaneous | : | Rs. NILL |
| Part- F | Services | : | Rs. NILL |
|  | Total | : | Rs. NILL |
|  | Say | : | Rs.71,98,000.00 |

|  |  |
| --- | --- |
| Fair Market Value | **Rs.71,98,000.00** |
| Realizable Value | **Rs.64,78,000.00** |
| Distress Value | **Rs.61,18,000.00** |
| Value as per circle rate | **Rs.37,82**,000.00 |

**(Valuation: 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 ii) Likely rental values in future in iii) Any likely income it maygenerate, may be discussed).**

* Photograph of owner/representative with property in background to be enclosed.
* Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites
* Any other important information about the property in question.
* As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs.71,98,000(Rupees Seventy One Lac, Ninety Eight Thousand only). The realizable value of the above property as of Rs.64,78,000 is ( Rupees Sixty Four Lac, Seventy Eight Thousand Only) and the distress value is Rs.61,18,000(Rupees Sixty One Lac, Eighteen Thousand only).

Place: Jabalpur

Date: 06/08/2024 **Signature**

## Er. Promod Sahu (Seal)

Enclsd: 1. Declaration from the valuer

The undersigned has inspected the property detailed in the Valuation report dated 28/06/2024 . We are satisfied that the fair and reasonable market value of the property is Rs.35,26,000(Rupees Thirty Five Lac, Twenty Six Thousand only).

## Signature

**(Name of Branch Official with seal)**

## Date:

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## Annexure-III

**DECLARATION FROM VALUERS**

I hereby declare that-

1. The information furnished in my Valuation Report dated 06 / 0 8 / 2 0 2 4 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
2. I have no direct or indirect interest in the property valued;
3. I have personally inspected the property on 05/08/2024 The work is not sub-contracted to any other valuer and carried out by myself.
4. I have not been convicted of any offence and sentenced to a term of Imprisonment;
5. I have not been found guilty of misconduct in my professional capacity.
6. I have read the Handbook on Policy, Standards and procedure for Real EstateValuation, 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.
7. I have read the International Valuation Standards (IVS) and the report submitted to 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.
8. 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)
9. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
10. I am the proprietor / partner / authorized official of the firm / company, who iscompetent to sign this Valuation Report.
11. Further, I hereby provide the following information

|  |  |  |
| --- | --- | --- |
| **Sl**  **No.** | **Particulars** | **Valuer comment** |
| 1 | Background information of theasset being valued; | Residential Building |
| 2 | Purpose of valuation and appointing authority | To Assess fair Market Value |
| 3 | identity of the valuer and any other experts involved in the valuation; | Valuer Er. Promod Sahu |
| 4 | disclosure of valuer interest orconflict, if any; | Nill |
| 5 | date of appointment, valuationdate and date of report; | Appointed : 04/08/2024 Inspection : 05/08/2024 Valuation Made:06/08/2024 |
| 6 | inspections and/or investigationsundertaken; | Nill |
| 7 | Nature and sources of the information used or relied upon; | Registry |
| 8 | procedures adopted in carrying out the valuation and valuation standards followed; | IVS |
| 9 | restrictions on use of the report, ifany; | Nill |
| 10 | major factors that were taken into account during the  valuation; | Nill |

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|  |  |  |
| --- | --- | --- |
| 11 | major factors that were taken into account during the  valuation; | Nill |
| 12 | Caveats, limitations and disclaimers to the extent they explain or elucidate the limitationsfaced by valuer, which shall not be for the purpose of limiting his responsibility for the  Valuation Report. | Nill |

Place: Jabalpur **Signature**

Date: 06/08/2024

## Er. Promod Sahu Seal

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## Annexure-IV

**MODEL CODE OF CONDUCT FOR VALUERS**

All valuers empanelled with bank shall strictly adhere to the following code ofconduct:

## Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disreputeto the profession.
5. A valuer shall keep public interest foremost while delivering his services.

## Professional Competence and Due Care

1. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
2. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
3. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
4. In the preparation of a Valuation Report, the valuer shall not disclaim liability forhis/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generatedby the valuer.
5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
6. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

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## Independence and Disclosure of Interest

1. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
2. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
3. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
4. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
5. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the Valuation Report becomes public, whichever is earlier.
6. A valuer shall not indulge in “mandate snatching” or offering “convenience valuations” in order to cater

to a company or client’s needs.

1. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
2. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

## Confidentiality

1. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

## Information Management

1. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

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1. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.
2. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.
3. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall bemaintained till the disposal of the case.

## Gifts and hospitality:

1. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation.─ For the purposes of this code the term ‘relative’ shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

1. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

## Remuneration and Costs.

1. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
2. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

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## Occupation, employability and restrictions.

1. A valuer shall refrain from accepting too many assignments, if he/it is unlikely tobe able to devote adequate time to each of his/ its assignments.
2. A valuer shall not conduct business which in the opinion of the authority or theregistered valuer organization discredits the profession.

Place: Jabalpur Date:06/08/2024

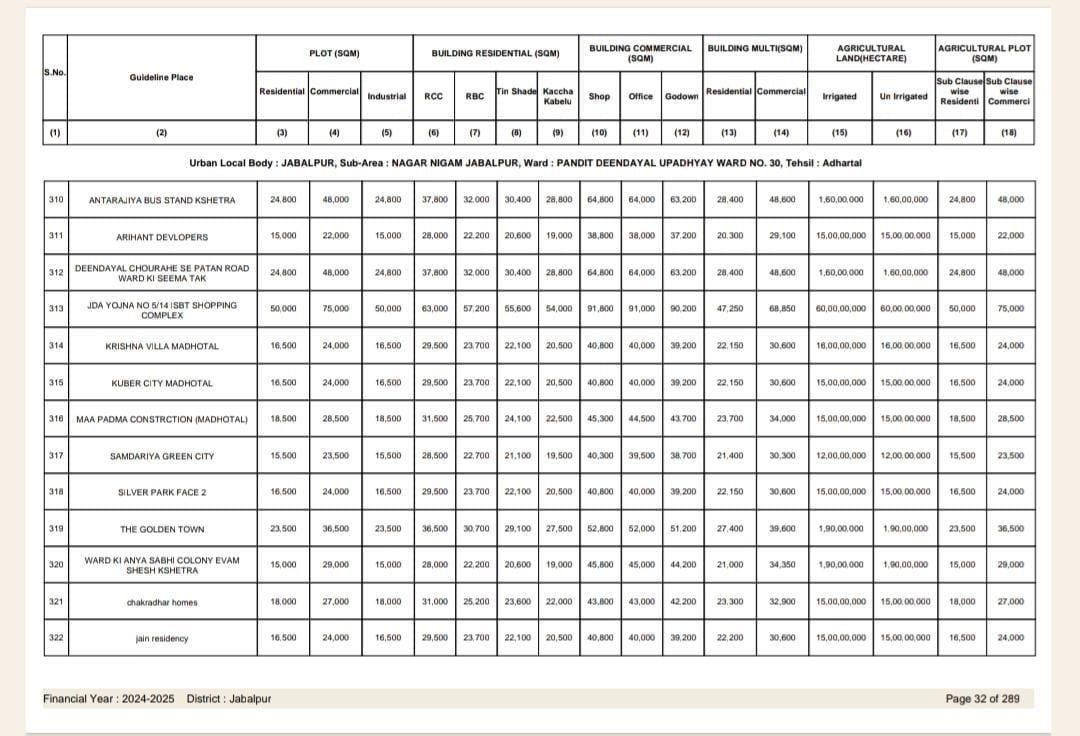
## Signature

**Er. Promod Sahu (Seal)**

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|  |  |  |  |
| --- | --- | --- | --- |
| **DETAILED VALUATION REPORT** | | | |
| **(A)** | **Market Valuation** |  |  |
| **(1)** | **Plot Valuation:-** |  |  |
|  | Plot Area | = | 1428 sq.ft. |
|  | So, Plot Valuation | = | 1428 sq.ft. X Rs. 3000 per sq.ft. |
|  |  | = | Rs. 42,84,000 |
|  |  | = | Says Rs. 42,84,000.00 |
| (2) | Ground Floor Valuation | = | GF- 856.8 sq.ft x Rs.1700 per sq.ft. |
|  |  |  | Rs.14,56,560 |
| **(3)** | Market Valuation: | = | Says Rs. 14,57,000.00    FF- 856.8 sq.ft x Rs. 1700 per sq.ft Rs. 14,56,560  Says Value Rs.14,57,000.00    Total Rs. 29,14,000.00    Rs.71,98,000.00 |
| **(B)** | **Realizable Value** |  |  |
|  | Realizable Valuation is 90% of the Market Valuation | | |
|  | So, Realizable Valuation | = | Rs. 71,98,000.00 X 90% |
|  |  | = | Rs. 64,78,200 |
|  |  | = | Say Value Rs. 64,78,000.00 |

|  |  |  |  |
| --- | --- | --- | --- |
| **(C)** | **Forced/Distress Sale Valuation:-** |  |  |
| Distress Sale Valuation is 85% of the Market Valuation | | | |
|  | So, Distress Sale Valuation | = | Rs. 71,98,000.00 X 85% |
|  |  | = | Rs. 61,18,300 |
|  |  | = | Say Value Rs. 61,18,000.00 |
|  | Marketability:  Present Future  Good Average |  |  |
| **(D)** | **Guideline Valuation:-** |  |  |
| **(1)** | **Plot Valuation:-** |  |  |
|  | Plot Area | = | 1428 sq.ft. |
|  | The Guideline Rate of Plot is Rs. 28500 per sq.m. i.e. Rs. 2648.69 per sq.ft. | | |
|  | So, Valuation | = | 1428 sq.ft. x Rs. 2648.69 per sq.ft. |
|  |  | = | Rs. 37,82,329.32 |
|  |  | = | Says Rs. 37,82,000.00 |



Refer to Jabalpur Guideline S.No.317 of Page No. 32

