|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Valuation report** | | | | | | |
| Ref. No.: DCB/Mar/01/07/22 | | | Dated: 07-03-2022 | | | |
| 1 | Purpose of valuation | | To ascertain the Fair Market Value of the property | | | |
| 2 | Date of inspection and valuation | | 07-03-2022 and 07-03-2022 | | | |
| 3 | Valuation requested by | | DCB Bank Limited | | | |
| 4 | Suburb name | | NA | | | |
| 5 | Case no. | | **APPL01251420** | | | |
| 6 | Type of loan | | **Home Loan -LAP** | | | |
| 7 | Project name (if any) | | NA | | | |
| 8 | Name of the customer | | Sri. V.Giridhar | | | |
| 9 | Property address (as per doc.) | | House No.1-17 on Plot No. 19 in Sy.No. 356 , situated at Chanda nagar Village, under Lingampally Municipality , Rangareddy District-500050 | | | |
| 10 | Property owner (as per doc.) | | Smt. B.Sunanda Bai W/o Sri. B. Ramesh | | | |
| 11 | Documents submitted | | Sale Deed dated 08th of December 1987 by smt. Gondula Saduguna, Master Thirumal babu by Smt.Motamarri Lakshmi devi ( 110 Sq.Yards)  Sale Deed No. 2376/74 dated 08th of july 1974 by siripurapu satyanarayan, Anne Venkata krishnayya in favour of Gondula sadugunna (200 Sq.Yards)  Sanction Plan | | | |
| 12 | Brief description of the property | | The Subject Property (Independent House) Comprises of GF+1. Ground Floor Comprises of Commercial Area. BHK and is Self-Occupied. Compound Wall is not Present for the Property. Car Parking is not present inside the Property. | | | |
| 13 | Type of the property  (Independent House / Flat / Office / Shop / Plot)  New / Resale Ready property / Under Construction | | Residential Flat/Fully Commercial/ **Independent House** | | | |
| 14 | Name of access road | | 15 Feet CC Road | | | |
| 15 | S. No. , Plot No. and C.T.S. No. | | House No.1-17 on Plot No. 19 in Sy.No. 356 | | | |
| 16 | Classification of locality | | Lower Class/**Middle class**/ Upper Middle/ Posh | | | |
| 17 | Proximity to civic amenities | | Railway station  Km | Bus stand  Km | | Hospital  Km |
|  | 2.4 | 0.1 | | 0.3 |
| 18 | Mode of transport to the property | | Public & Private | | | |
| 19 | Land freehold or leasehold, term of lease, period expired, balance and lease rent: | | Freehold | | | |
| 20 | Jurisdiction / Local Municipal body / Town Planning / Development Authority Area / Panchayat | | GHMC | | | |
| 21 | Approvals for drawings from mun. authorities / occupation certificate. ULC clearance /F.S.I. available and balance for future use / F.S.I from T.D.R | | No | | | |
| 22 | Name of the co-operative Housing Society Registration No. of Society  No. of shares held and certificate no. outgoes per month | | NA | | | |
|  | **Boundary Details** | Directions | **As Per Documents** | | **As Per Actual** | |
|  | **North** | House No. 1-18 | | Neighbour’s House | |
|  | **South** | 15 feet wide road | | 15 feet wide road | |
|  | **East** | Eastern Portion of House No. 1-17 | | Neighbour’s House | |
|  | **West** | 15 feet wide road | | 15 feet wide road | |
| 24 | Whether property falls in the list published by M/C for unauthorized properties | | NA | | | |
| 25 | Property is easily identifiable | | No | | | |
| 26 | Whether property was identified on our own | | No- With the Help of client | | | |
| 27 | If No, your representative was accompanied with customer / Sales | | With the help of Client | | | |
| 28 | Property is demarcated | | **Yes** | | | |
| 29 | Geo positioning of the property (latitude & longitude) | | **17.495847,78.31798** | | | |

**II) Details of structure and specifications**

|  |  |  |
| --- | --- | --- |
| 1 | Year of construction of building | 2010 |
| 2 | Age of the property | 12 Years |
| 3 | Estimated future life | 48 Years |
| 4 | Present condition of building | Average |
| 5 | Any immediate repairs required with cost of the same | No |
| 6 | Type of construction | R.C.C |
| 7 | Permitted use of the property | **NA** |
| 8 | Actual use of the property | Mixed : Residential + Commercial |
| 9 | No. of floors for building and additional structures: | Ground Floor +1 |
| 10 | No. of lifts with capacity and type | 0 |
| 11 | Type of underground, overhead tanks and pumps | Polyethylene Water Tank |
| 12 | Flooring in open spaces / stilts and staircase | tiles |
| 13 | Compound wall and gated | Compound Wall –Yes, Gated -Yes |
| 14 | Building elevation | Average |
| 15 | Other amenities and special amenities and features | NA |
| 16 | General comments on specifications | Average |
| 17 | No. of floors | Ground Floor +1 |
| 18 | No. of flats on each floor | G.F- 2 Portions of 1 BHK & 2 Commercial Shops , F.F: 4 BHK |
| 19 | Accommodation details | **GF- Tenant Occupied , F.F: Self-occupied** |

**III) Details for the property under reference:**

|  |  |  |
| --- | --- | --- |
| 1 | Balconies to rooms separate or merged | Separate |
| 2 | Walls, plaster and painting | Yes |
| 3 | Doors and windows | Yes |
| 4 | Type of flooring | Tiles |
| 5 | Flooring in toilets / W.C. / bath, dado | Tiles |
| 6 | Kitchen platform type and sink | Granite |
| 7 | Toilets plumbing lines concealed / open type of plumbing and san. Fittings, any special fittings, ceiling | Concealed |
| 8 | Electrical installation open or concealed wiring Type of switches tel. Points, T.V / cable points | Concealed |
| 9 | Risk of demolition (Valuers views)  (Low, medium, high) | Low |
| 10 | In case the property has mixed use, define the area being used for purpose | Mixed, G.F: Mixed( Residential & commercial) , FF: Residential |
| 11 | Is the mixed use of the property permitted or is it unauthorized | NA |
| 12 | Property currently occupied by | **GF- Tenant Occupied , F.F: Self-occupied** |
| 13 | If self occupied, then since when | 2010 |

**IV) Assumptions, data available and basis- for the purpose of valuation.**

|  |  |  |
| --- | --- | --- |
| 1 | Drawings and approvals | No |
| 2 | Plot area | Sq. Yards |
| 3 | Net Plot Area | NA |
| 4 | Age of the property | 12 Years |
| 5 | Estimated future Life | 48 Years |
| 6 | Present condition of property and structure | Good |
| 7 | Comments on specifications and amenities | NA |
| 8 | Market rates of land for similar properties in the vicinity and surrounding area (as inquired from local estate agents) | Rs.98,000 to Rs. 1,10,000 per Sq.Yard |

**V) Valuation of the property –**

1. **For Ready Properties -**

In view of the data available and basis for valuation, the valuation of the property under reference will as under –

|  |  |  |  |
| --- | --- | --- | --- |
| Area of property (Permitted as per FSI / building byelaws) | **Floor** | **Actual area**  (approx) | **Permissible area**  (as per Plan) |
|  | GF | **1781 SFT** | NA |
|  | **TOTAL** | **1781 SFT** | NA |
| Built up / Saleable area | **1781 SFT** | | |
| Carpet area (approx) | **1514 SFT** | | |
| Land area as per Sale Deed | Sq.Yards | | |
| Net Land area as per Sanction Plan | NA | | |
| Adherence to building byelaws / FSI | NA | | |
| Deviation from Plan (if any) | **Plot coverage BUA / Sanction Plan**  **0%** **NA** | | |

1. **For Land & Building**

|  |  |  |  |
| --- | --- | --- | --- |
| A | Land area | Rate adopted | Land value |
| Sq. Yards |  |  |
| B | BUA | Rate adopted (after depn) | Less – Repairs |
|  |  |  |
| C | Total Value of Building (A+B) (as per FSI) | |  |

1. **For Flat / Shop / floor**

|  |  |  |  |
| --- | --- | --- | --- |
| Built up area | Rate adopted | Amenities | Market value |
| NA | NA | NA | NA |

|  |  |
| --- | --- |
| Insurance value |  |
| Forced / Distress sale value (75%) |  |

1. **For Under Construction Properties –**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | If Under construction (then mention the level of construction / Slab) | | NA |
| 2 | Stage of construction | | NA |
| 3 | Estimated date of completion | | NA |
| 4 | | Is the estimate given by customer valid or not (HL - Self construction) | NA |
| 5 | | Any comments on Cost Estimate | NA |

|  |  |  |  |
| --- | --- | --- | --- |
| Area of property (Permitted as per approved plan) | **Floor** | **Actual area**  (approx) | **Permissible as per plan** |
|  | NA | NA | NA |
|  | NA | NA | NA |
|  | **TOTAL** | NA | NA |
| Built up / Saleable area | NA | | |
| Carpet area (approx) | NA | | |
| Land area as per sale deed | NA | | |
| Land area as per Sanction Plan | NA | | |
| Adherence to Sanction Plan | NA | | |
| Deviation from Sanction Plan (if any) | **Plot coverage Sanction Plan**  NANA | | |

1. **For Land & Building**

|  |  |  |  |
| --- | --- | --- | --- |
| A | Land area | Rate adopted | Land value |
| NA | NA | NA |
| B | BUA as per plan | Rate adopted (after depn) | Less - Repairs |
| NA | NA | NA |
| C | Total Value of Building (A+B) (as per plan) | | NA |

**(ii) For Flat / Shop / floor**

|  |  |  |  |
| --- | --- | --- | --- |
| Built up area | Rate adopted | Amenities | Market value |
| NA | NA | NA | NA |

|  |  |
| --- | --- |
| Insurance value | NA |
| Forced / Distress sale value | NA |

**Stage of Construction**

|  |  |  |  |
| --- | --- | --- | --- |
| Details of Stage of Construction | NA | | |
| Percentage of completion (%) | NA | Percentage Recommended | NA |

**Remarks (If any) -**

1. Property Considered for Valuation is Independent Residential & commercial Building (GF+1). There is no House No. Demarcation present in the subject Property. The Subject Property was identifiedwith the help of Client and same is confirmed with Electricity bill..
2. As per Documents and Site Measurement the Area of Plot is 310 sq.Yards and Sq. Yards and the Least is is considered for Valuation**.**
3. **Sanction Plan Copy Not Provided, Valuation is released for BUA as the age of the property is more than 10 years.**
4. **As per Site Conditions, The BUA of Subject Property is 360 SFT (GF) and the same is considered for valuation.**
5. **Setbacks are not provided at the Property.**
6. Compound Wall is present in the Subject Property.

**VI) Marketability**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 1 | For sale | Good | **Average** | Poor | Other (remarks, if any) |
| 2 | For lease - estimated rental Income | Good | **Average** | Poor | Other (remarks, if any) |

**VII) Declaration**

|  |  |
| --- | --- |
| 1 | I have no direct or indirect interest in the property valued |
| 2 | Information furnished in the report is true and correct to the best of my knowledge and belief |
| 3 | Ownership papers / Sale deed may please be verified at your end to ascertain the right title & areas |
| 4 | Fair market value indicated in the report is an opinion of the value prevailing on the date of the said report and is based on market feedback on values of similar properties. Client is free to obtain other independent opinions on the same. Fair, market value of such properties / localities may increase or decrease, depending on the future market conditions & scenarios. Report does not certify or confirm any ownership or title of the property that has been valued. |
| 5 | No structural survey was conducted by us |
| 6 | Validity of this report is for 90 days from date |
| 7 | I have deputed my representative Mr. Shahibaz to inspect the property, who has personally inspected the property on |

Place: Hyderabad For M/s

Date: 07.03.2022 (AUTHORIZED SIGNATORY)

**GOOGLE LOCATION MAP: (17.495847,78.31798)**



**PHOTOGRAPHS OF THE PROPERTY**

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