

APPENDIX-II C
VALUATION FORMAT AS PER
LIC HOUSING FINANCE LIMITED
FLAT UNDER CONSTRUCTION
VALUATION REPORT BY PANEL VALUER FOR HOME LOAN

Name of the Panel Valuer :
Postal Address with Pin Code :
Code Number :
Date of Valuation :

A. GENERAL

1. File No. :
2. Name of the Applicant :
3. Name of the Builder/Developer :
4. Document produced for perusal :
5. Location of the property :
Flat No./Floor No. :
Block No./Door No./Street :
Name of the Apartment :
6. Plot No./S.F No./T.S.No/R.S.No. :
Village/Block No./Taluk/Ward No. :
District/Corporation/Municipality :
6. Location Sketch Verified :
7. Development of Surrounding area :
With Special reference to population.
8. Whether basic amenities like water :
electricity,roads,sewerage,telephone
Are available.
9. Any negative to the locality :
(Crematorium,slums,riot prone,gases
chemical hazards etc.)
10. Any favorable consideration for addl.value:
11. Any other features like board of other:
Indicating mortagage,notice of Court.
Any authority which may effect the
Security.

B. ENTIRE PROJECT

1. Total extent of the land as per actual :
2. Boundaries :
North-
South-
East-
West-

3. Do the land dimension at site tally with:
 - a) Approved plan? :
 - b) Sale deed/Sale Agreement :
4. Whether N.A. Permission obtained :
5. Whether Environment Clearance Required if yes, Whether obtained. :

C. DRAWING APPROVAL

1. Layout planning approval No. :
Planning permit no./Building
Permission No.
2. Validity is up to :
3. If validity is expired, whether it is renewed?(whether renewal/interim
requisites plinth certificate/C.C/O.C
is obtained. :
4. Is plan for residential purpose? :
5. Approval was given by (Authority) :

D. INSPECTION

1. Construction details

Sl. No	Particulars	As per approved plan/as Per rules	As at site at the time of inspection
i.	No. of Block/Building		
ii.	No. of storey/Floors		
iii.	Total Built up area (Sqft.)		
iv.	Total carpet area		
v.	No.of dwelling units		
vi.	Plot Coverage		
vii.	Floor Space Index (FSI)		
viii.	TDR	Concept is not started.	-

2.	Overall Quality of Construction	Excellent			
3.	Cost of Land	Unit Rate	Market Value (Rs)	Guideline Rate	Guideline Value
4.	Cost of Land+TDR				

5.	Construction cost of the project.	
6.	Total cost of the project(Land+ Construction +all other charges)	
7.	State the Source for arriving at Market Value	Present site condition, locality

8. Rate per Sqft. for construction :
9. Water resources :
10. Sewerage System :
11. Electricity Connection :
12. No. of Lifts :
13. Date of Commencement of project :
14. Proposed date of Completion :
15. Deviation
- i) What are the deviations between approved drawing & actual. :
- ii) Whether deviations are minor/ major in nature. :
- iii) Whether revised approval is reqd. :
16. Progress of Work
- i) Entire project
- Block wise progress and floor wise progress :
17. Whether the Construction carried out /being carried out adheres to the Safety Specifications prescribed in the National Building Code of India 2005? :
18. Whether any High Tension Wire Lines are passing through the property and and if there is any adverse impact due to this? :
19. Whether the Construction carried out / being carried out adheres to the Safety Specifications prescribed in the guidelines issued by the National Disaster Management Authority (NDMA) ? :

20. Any negatives to the locality/ property :
(Crematoriums, slums, riot prone, gases,
Chemical hazards, Nagbana, etc.
21. Whether Construction is as per approved :
plan? (yes/no).
22. If No, Comment whether Deviations are
compoundable or Revised plan is required.

E. FLAT UNDER CONSTRUCTION

1. Sale Deed :
- i. Whether is the undivided share of land:
As per sale deed (if applicable)
- ii. Value of undivided share of land :
- iii. Whether application's UDS is in :
proportion to his built up area to
total built up area.
- iv. If no, what should be the correct UDS :
2. Construction agreement
- i. Specification of the flat
Roof :
Flooring :
- ii. What is the Built up area of the flat :
- iii. What is the carpet area of the flat :
- iv. Cost of flat as per construction :
agreement.
3. Genuineness of rate
- i. Total cost of flat (1.(ii)+2(iv)) :
- ii. Composite rate per Sqft. (3(i)/2(ii)) :
- iii. The above rate is genuine? :
(Considering the amenities available)
- iv. If no. what is the genuine rate :
- v. Marketability of the property :

F. VALUATION

1.	Stage of Works Completed	Percentage	Value
	Frame work, brick work etc. complete.		
	Value of undivided share of Land as per sale deed.		
3.	Total stage value of flat as on date (2+3)		
4.	Usage of the Building (Residential/Commercial if commercial ratio of commercial & residential)		

G. RECOMENDATION

Sl.No.	Stage of Construction	% Progress
1.		

H. CERTIFICATE

1. 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 the present and this report has been prepared by me with highest professional integrity.
2. I further declare that I have personally inspected the site and building on.
3. I further declare that all the above particulars and information given in this report are true to the best of my knowledge and belief.

SIGNATURE OF THE VALUER

Station:

Name :

Date :