



BUSINESS PLAN · INDIA

Property Valuation Practice

*Registered-valuer reports for lending, tax, insurance & disputes — credible, defensible,
bank-empanelled*

REAL ESTATE

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out a **Property Valuation** practice in India — a firm of registered valuers that assesses the fair market value of land, buildings, flats and commercial property for banks, courts, tax authorities, insurers, buyers and sellers. It issues valuation reports for mortgage/loan security, capital-gains and wealth tax, insurance, litigation, visa/immigration, and buy/sell decisions, earning professional fees per valuation and retainers from institutional empanelments.

Every property-backed loan, many tax filings, insurance policies and disputes require an independent valuation by a qualified valuer. With bank lending against property, rising real-estate transactions and formalisation, demand for credible, IBBI/CBDT-registered valuers is steady and recurring. A practice empanelled with banks and institutions earns dependable fee volumes with strong repeat business.

The promoter — a registered valuer (IBBI-registered / CBDT-approved, typically an engineer/architect with valuation qualification) — seeks total funding of **₹5 lakh** (₹2 lakh promoter + ₹3 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹22 lakh** revenue in Year 1 and **₹56 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: An independent, registered valuation practice that delivers credible, defensible property valuations for lending, tax, insurance, disputes and transactions.

Vision: To be a trusted, bank-empanelled valuation firm known for accuracy, independence and timely reports.

Mission: Provide fair, well-documented, standards-compliant valuations that institutions and courts rely on.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the panel of valuers grows.
- **Registered Valuer Entity** — under IBBI rules for entity registration as the firm scales.

Regulatory anchor: valuation is a regulated profession — registration with **IBBI** (under the Companies Act / Insolvency framework, Asset Class: Land & Building) and **CBDT approval** (for tax valuations), plus adherence to valuation standards. Independence, competence and defensible methodology are the core; bank/institutional empanelment drives volume.

3. Promoter & Ownership

Led by a promoter who is a registered valuer (engineer/architect with a recognised valuation qualification and IBBI/CBDT registration). Delivery uses assistant valuers, field surveyors, and a report/CRM system. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Valuation demand is anchored to property-backed lending, taxation, insurance and disputes — all large and recurring. Banks and NBFCs require valuations for every property-secured loan; capital-gains, wealth and stamp-duty matters need valuers; courts, insolvency and insurance add volume. Formalisation and registered-valuer mandates expand the market for qualified professionals.

Demand drivers

- **Property-backed lending** (home/LAP/mortgage).
- **Taxation** (capital gains, wealth, stamp duty).
- **Insolvency & litigation** valuations.
- **Insurance** (reinstatement value).
- **Buy/sell, visa & NRI** net-worth needs.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Property valuations required in India	Very large
SAM	Reachable valuations in the firm's region	Large
SOM (Yr 1-3)	Valuations per year	220 → 520

Target segments

- Banks & NBFCs (empanelment).
- Individuals (tax, buy/sell, visa).
- Courts, insolvency & insurers.
- Corporates & developers.

5. Competition & Competitive Advantage

Landscape: other registered valuers, valuation firms, and bank-panel valuers. The firm competes on credentials, empanelments, turnaround, accuracy and reputation.

The firm's edge

- **IBBI/CBDT registration** & credentials.
- **Bank/institutional empanelments** (volume).
- **Fast, defensible reports.**
- **Local market knowledge** & data.
- **Independence & reputation.**

6. Services & Pricing

Service	Model	Indicative fee
Bank/loan valuation	Per report (panel rate)	₹2,000–8,000
Tax valuation (capital gains/wealth)	Per report	₹5,000–25,000
Litigation / insolvency valuation	Per report / % of value	Higher
Insurance (reinstatement) valuation	Per report	Negotiated
Buy/sell & visa net-worth	Per report	₹3,000–15,000
Corporate/portfolio valuation	Assignment	Project fee

Bank-panel valuations drive steady volume; tax, litigation and corporate assignments carry higher fees. Empanelment breadth and turnaround determine throughput and income.

7. Go-to-Market — Marketing & Sales

- **Bank/NBFC empanelment** — the primary volume channel.
- **CA, lawyer & broker referrals** for tax/litigation/transaction work.
- **Insurer & corporate** tie-ups.
- **Reputation & turnaround** for repeat panels.
- **Digital presence** & registered-valuer directories.

Sales approach

Secure empanelments → deliver fast, defensible reports → build reputation & repeat volume → add higher-value tax/litigation/corporate work. Panel breadth and turnaround compound the practice.

8. Operations Plan

- **Location:** an office with field coverage of the target region.
- **Process:** assignment intake → site inspection & measurement → market data & method (cost/market/income) → valuation & report → review & delivery → record retention.
- **Methodology:** standards-compliant approaches; documented assumptions; comparable evidence; defensible workings.
- **Technology:** valuation report templates, CRM, geo/market data, and archival.
- **Capacity:** valuer + surveyors handle report volume; scale by adding valuers & panels.

Valuation workflow

Stage	Activity	Metric
Intake	Assignment	Volume
Inspect	Site survey	Coverage
Analyse	Method & data	Accuracy
Report	Valuation	TAT
Review	QC & delivery	Defensibility

9. Regulatory, Licences & Compliance (India)

- **IBBI registration** as a Registered Valuer (Asset class: Land & Building); adherence to valuation standards & code of conduct.
- **CBDT approval** (Registered Valuer under the Income-tax/Wealth-tax rules) for tax valuations.
- **Business & tax:** proprietorship/LLP; PAN/TAN; GST (professional fees attract GST); professional-body membership.
- **Independence & records:** conflict management; documented methodology; record retention; DPDP-aligned data handling.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Registered Valuer	1	1	1
Assistant Valuer	1	2	4
Field Surveyor	1	2	3
Report / Admin	1	1	2
Total	4	6	10

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	IBBI/CBDT registration, office, templates, first empanelments
Launch	Month 1-3	Bank panels; first valuation volume
Traction	Month 4-9	More panels & referrals; break-even nears
Scale	Year 2	Add valuers; tax & litigation work
Growth	Year 3	~520 valuations; strong repeat volume

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	1,00,000
Computers, survey & measuring tools	1,30,000
Software, templates & data	70,000
Registration, branding & marketing	1,00,000
Working-capital buffer	1,00,000
Total project cost	5,00,000
Promoter contribution	2,00,000
Term loan (Mudra / CGTMSE)	3,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
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Bank/loan valuations	11,00,000	20,00,000	27,00,000
Tax, litigation & insurance	8,00,000	16,00,000	22,00,000
Corporate & other assignments	3,00,000	6,00,000	7,00,000
Total revenue	22,00,000	42,00,000	56,00,000
Salaries	9,60,000	18,00,000	25,00,000
Rent & utilities	1,50,000	1,80,000	2,20,000
Travel & survey costs	2,40,000	4,00,000	5,40,000
Software, data & IT	1,20,000	1,80,000	2,40,000
Marketing & admin	1,80,000	2,60,000	3,40,000
Interest on term loan	32,000	24,000	14,000
Total expenses	16,82,000	28,44,000	38,54,000
Net profit (before tax)	5,18,000	13,56,000	17,46,000
Net margin	23.5%	32.3%	31.2%

12.3 Unit economics & break-even

- **Per report:** fee vs. survey + analysis cost; tax/litigation reports are higher-value than bank-panel reports.
- **Throughput:** reports per valuer/surveyor and panel breadth drive economics.
- **Break-even:** reached around month 6–8 as empanelments and volume build.

12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,00,000	95,000	1,30,000	1,95,000
Collections	4,20,000	5,20,000	6,20,000	6,40,000
Operating outflows	4,05,000	4,65,000	5,25,000	5,55,000
Loan EMI	20,000	20,000	30,000	30,000
Closing balance	95,000	1,30,000	1,95,000	2,50,000

Bank-panel valuations give steady volume; tax and litigation work smooths and lifts income. The buffer covers the empanelment ramp.

12.5 Key Performance Indicators to Monitor

- **Volume:** valuations per month; panels active.
- **Mix:** bank vs. tax/litigation/corporate share.
- **Quality:** turnaround; rejection/query rate; defensibility.
- **Economics:** fee per report; reports per valuer.

13. Funding Requirement & Bankability

Total ask: **₹3 lakh term loan** against ₹2 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹5.18 lakh against annual debt service of ~₹0.85 lakh gives a **DSCR above 3.0** — comfortably bankable, strengthening with panel volume.

13.1 Funding utilisation

Use of funds	₹	% of total
Survey tools, IT & software	2,00,000	40%
Office setup	1,00,000	20%
Registration, branding & marketing	1,00,000	20%
Working-capital buffer	1,00,000	20%
Total	5,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Valuation liability / disputes	Standards-compliant, documented methodology; professional-indemnity insurance
Empanelment dependence	Multiple bank/institution panels; diversified work mix
Independence / conflict	Conflict checks; code-of-conduct adherence
Regulatory change	Registration upkeep; CPD; standards tracking
Data accuracy	Reliable comparables; local market data; QC review

15. SWOT Analysis

Strengths Regulated credential; steady bank demand; low capital; repeat volume; multiple streams.	Weaknesses Panel-dependent; liability exposure; valuer-capacity limited; fee pressure on bank work.
Opportunities Formalisation; tax & insolvency work; insurance & corporate valuations; multi-panel scale.	Threats Fee competition; regulatory change; liability claims; market data gaps.

16. Recommended AiSevak Tools for This Business

This valuation practice would use AiSevak's Real-Estate vertical tools in delivery:

- **Valuation ops:** report-template, assignment-CRM, site-survey and market-data tools.
- **Compliance & documentation:** IBBI/CBDT-standards, record-retention and PI-insurance tools (with Legal & Insurance verticals).

- **Practice:** Business Plan, per-report costing and Unit-Economics tools to model the practice.

17. Key Assumptions & Notes

- Promoter is an IBBI-registered / CBDT-approved valuer; bank, tax, litigation & corporate streams combined.
- ~220 valuations in Year 1 growing to ~520 by Year 3 across segments.
- Term-loan interest ~11% p.a., 5-year tenure; professional fees attract GST.
- Independence, standards-compliant methodology and PI insurance are foundational; figures exclude GST.

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