

फाईल संख्या

File No.

वाल्यूम

Vol

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From

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To



पंजाब नैशनल बैंक
punjab national bank

मण्डल कार्यालय- देहरादून (पश्चिम)
Circle Office - Dehradun (West)

M/S S.S. TRADERS
(EOBC) PREM NAGAR

+

HL - Amit Seth / Kavita
Seth

प्रभाग/कार्यालय

Division/Office

विभाग/अनुभाग

Deptt./Section

ASHOK AGARWAL & CO.
CHARTERED ARCHITECTS, VALUERS & LAND SURVEYORS
SPECIALISTS IN PROJECT SURVEYS
SAHARANPUR ROAD, DEHRADUN - 248001
REPORT OF VALUATION OF IMMOVABLE PROPERTY

Tele.: Office 2721418
Res. 2729829
MO. 9897327950

S.No	Particulars	DATE	CONTENT
1	INTRODUCTION	16-11-2020	ASHOK AGARWAL & CO.
1	Name of Valuer	16-11-2020	
2	Date of inspection	16-11-2020	
	Date of Valuation		BANK PURPOSE
3	Purpose of Valuation		SH AMIT KUMAR S/O SH SUBHASH CHANDRA
4	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)		P.N.B
5	Name of Bank/FI as applicable		N.A.
6	Name of Developer of the Property (In case of developer built properties)		OWNER POSISSION
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?		
	Physical Characteristics of the Asset		VIJAY PARK LANE NO. 4
1	Location of the property in the city		PROPERTY AT KH. NO.91 MIN SITUATED AT MAUZA KANWALI PARGANA CENTRAL DOON TEHSIL DISTT. DEHRADUN
2	Municipal Ward No./KHASRA NO/ PLOT NO		DEHRADUN
3	City / Town		RESIDENTIAL
	Residential Area/ Commercial Area/ Industrial Area		URBAN
4	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural		
5	Coming under Corporation limit/ Village Panchayat/ Municipality		UNDER CORPORATION LIMIT
6	Postal address of the property		PROPERTY AT KH. NO.91 MIN SITUATED AT MAUZA KANWALI PARGANA CENTRAL DOON TEHSIL DISTT. DEHRADUN
7	Latitude, Longitude and Coordinates of the site		30.327195 N 78.018793E
8	Area of the plot/land (supported by a plan) IN SQMT		293.60SQMT
9	Layout plan of the area in which the property is located		MDDA DEHRADUN
10	Development of surrounding areas		AVERAGE
11	Details of Roads abutting the property		VIJAY PARK LANE NO. 4
12	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		NO DETAIL AVAILABLE
13	In case it is an agricultural land, any conversion to house site plots is contemplated		N.A.
14	Boundaries of the property	A (AS PER DEED)	B (AS PER SITE)
	1 NORTH	38'9	38'9
	2 SOUTH	36'0	36'0
	3 EAST	86'	86'
	4 WEST	86'	86'
	Extent of the site considered for valuation (least of 14 A & 14 B)		
15	Description of Adjoining properties		
	1 NORTH		ROAD
	2 SOUTH		PASSAGE
	3 EAST		HOUSE OF KUKRETI

4	WEST	HOUSE OF SHARMA JI
Survey no. if any		PROPERTY AT KH. NO. 81 MIN SITUATED AT MAUZA KANWALI PARGANA CENTRAL DOON TEHSIL DISTT. DEHRADUN
Type of Building (Residential/ Commercial/ Industrial)		RESIDENTIAL
Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details full details of specifications to be appended along with building plans and elevations		G.FL + 1
9	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified IN SQMTS	
10	Any other aspect	
III	Town Planning Parameters	NILL
1	Master plan provisions related to the property in terms of land use	RESIDENTIAL
2	Date of issue and validity of layout of approved map / plan	AVERAGE RESIDENTIAL AREA
3	Approved map / plan issuing authority	MDDA
4	Whether genuineness or authenticity of approved map / plan is verified	NO
5	Any other comments by our empanelled valuers on authentic of approved plan	NO
6	Planning area/zone	UNDER MDDA DEHRADUN
7	Development controls	UNDER MDDA DEHRADUN
8	Zoning regulations	UNDER MDDA DEHRADUN
9	FAR/FSI permitted and consumed	1.05%
10	Ground coverage	65.00%
11	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz.setbacks, height restrictions, etc.	UNDER MDDA DEHRADUN
12	Comment on surrounding land uses and adjoining properties in terms of usage	RESIDENTIAL
13	Comment on unauthorized constructions if any	NO
14	Comment on demolition proceedings if any	NO DETAILS
15	Comment on compounding/ regularization proceedings	NO DETAILS
16	Comment on whether OC has been issued or not	NO DETAILS
17	Any other aspect	
IV	Legal Aspects	
1	Ownership documents,	MAP SALDEED
2	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	SH. AMIT KUMAR S/O SH. SUBHASH CHANDRA
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	NO DETAILS AVAILABLE
4	Comment on whether the IP is independently accessible?	YES
5	Title verification	AS PER NEC
6	Details of leases if any,	NILL
7	Ordinary status of freehold or leasehold including restriction on transfer,	FREE HOLD
8	Agreements of easements if any,	NO
9	Notification for acquisition if any,	NO DETAILS AVAILABLE
10	Notification for road widening if any	NO
11	Possibility of frequent flooding / sub-merging	NO
12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea coast / tidal level must be incorporated	NO

GOVT. APPRAISAL VALUERS
12 Saharanpur Circle DEHRADUN

Heritage restrictions if any
water tax, property tax and
applicable to be enclosed
Comment on existing
Comment on
(personal)
Building
sanc
An

Heritage restrictions if any. All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.		NO
Comment on transferability of the property ownership		AS PER NEC
Comment on existing mortgages/ charges/encumbrances on the property if any		BANK TO CONFIRM
Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be		TO BE CONFIRMED BY BANK
Building plan sanction, illegal constructions if any done without plan sanction/Violations		MDDA DEHRAUN DATED 17-02-99
Any other aspect		
Economic aspects		
Details of ground rent payable,		NILL
Details of monthly rents being received if any,		NILL
Taxes and other outgoings		NILL
Property insurance		TO BE CONFIRMED BY BANK
Monthly maintenance charges		NILL
Security charges, etc		NILL
Any other aspect		
Socio-cultural aspects		
Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.		AVERAGE RESIDENTIAL AREA
VII	Functional and Utilitarian Aspects	
Description of the functionality and utility of the assets in terms of :		
	1. Space allocation	YES
	2. Storage spaces	YES
	3. Utility of spaces provided within the building	YES
	4. Any other aspect	
VIII	Infrastructure Availability	
Description of aqua infrastructure availability in terms of		
a	1. Water supply	YES
	2. Sewerage/sanitation	YES
	3. Storm water drainage	YES
Description of other physical infrastructure facilities viz.		
b	1. Solid waste management	YES
	2. Electricity	YES
	3. Roads & Public transportation connectivity	YES
	4. Availability of other public utilities nearby	YES
c	Social infrastructure in terms of	
	1. Schools,	2-3 KMS
	2. Medical facilities	2-3 KMS
	3. Recreation facilities in terms of parks and open spaces.	2-3 KMS
ix	Marketability	
	1. Locational attributes	AVERAGE
	2. Scarcity	NO
	3. Demand and supply of the kind of subject property	AVERAGE
	4. Comparable sale prices in the locality	NO SUCH DETAILS AVAILABLE
X	Engineering and Technology Aspects	
	1. Type of construction,	R.CC ROOF
	2. Materials and technology used	LOAD BEARING
	3. Specifications,	TILES AND MARBLE FLOOR
	4. Maintenance issues	AVERAGE
ASHOK AGARWAL CHAIRMAN, CHARITABLE TRUSTS GOVT. OF NCT OF DELHI 18/02/2019		

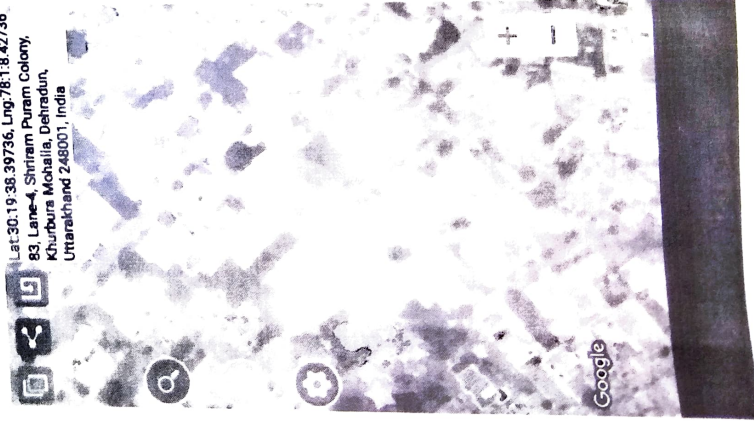
				20YEARS APPROX
				30 YEARS WITH PROPER MAINTENANCE
Age of the building				MINOR
Total life of the building, (future life)				TO BE CONF. BY ST ENG.
Extent of deterioration				TO BE CONF. BY ST ENG.
Structural safety				TO BE CONF. BY ST ENG.
Protection against natural disasters viz. earthquakes				NILL
0	Visible damage in the building if any			NILL
1	Common facilities viz. lift, water pump, lights, security systems, etc..			NILL
12	System of air-conditioning,			NILL
13	Provision for fire fighting, Copies of plans and elevations of the building to be included.			NO
XI	Environmental Factors			NO
1	Use of environment friendly building materials, Green building techniques if any,			NO
2	Provision for rain water harvesting,			NO
3	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.			
XII	Architectural and aesthetic quality			AVERAGE
1	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.			
XIII	In case of valuation of industrial property			
	1) Proximity to residential areas			
	2) Availability of public transport facilities			
XIV	VALUATIONS			AS PER ANNEXURE
1	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgement is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.			
As a result of my appraisal and analysis, it is my opinion that the present market value of the above property in prevailing condition with aforesaid specif. is Rs.				15452681.09
The other details are as under:				
1	Date of purchase of immovable property			AS PER SALEDEED
2	Purchase Price of immovable property			AS PER SALEDEED
3	Book value of immovable property for land+ building			8334512
4	Market value of immovable property for land only			15452681
5	Realizable Value of immovable property			13134779
6	Distress Sale Value of immovable property			11589511
7	GUIDE LINE VALUE for land + building			8334512
PLACE		DEHRADUN	DATE	16-11-2020
Mobile no 9897327950				
ENCLOSED				
PHOTOGRAPHS		GOOGLE LOCATION	KEY PLAN	
I hereby declare that-				Signature of the Valuer
a. The information furnished in my valuation report is true and correct to the best of my knowledge and belief and				ASHOK AGARWAL & CO
b. I have no direct or indirect interest in the property valued;				CHARTERED ARCHITECTS
c. I have personally inspected the property. The work is not sub-contracted to any other valuer and carried out by				WF12-Saharanpur Chowk, DEHRADUN



ASHOK AGARWAL & CO
CHARTERED ARCHITECTS
GOVT. APPROVED VALUERS
18F12, Chhote Basti, Chhote Basti, DEHRADUN



Lat: 30.19.38.39736, Lng: 78.18.42736
83, Lane-4, Shriram Puram Colony,
Khudra Mohalla, Dehradun,
Uttarakhand 248001, India



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- d. I have not been convicted of any offence and sentenced to a term of Imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and the report is in conformity to the "Standards" as enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. 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.
- h. 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) This report is an opinion towards value of property shown to valuer
- i) The report does not confirm the address & identify the location
- j) Pre sanction visit and visit before disbursement is requested to bank officials for identification
- k) I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- l) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report

VALUATION				
AREA	293.6	SQMT	351.02	SQYDS
MARKET RATE	RS.			
M. V OF LAND	RS.	35000	SQYDS	
R.V.OFLAND	A	RS. 12285529		
CIRCLE RATES -C	RS.	RS. 10442700		
BUILDING AREA	RS.	17600 /SQMT		5167360
BUILDING AREA				
G.R. + 1	189.90	SQMT	2043.32	SFT
TOTAL AREA	189.90	SQMT	2043.32	SFT
TOTAL BUILDING VALUE- DEPRICATED		1550/SFT	RS.	3167152
TOTAL VALUE OF CONSTRUCTION AND ALLIED WORK			B	3167152

ASHOK K. AGARWAL & CO.
CHARTERED SURVEYORS
GOVT. APPR. & ED. SURVEYORS
84/F-2, Scheme 1, Connaught Place, New Delhi-110001



3. THE PARTIAL
the Owner -
affixant for
SCRIPTION