

**Sushil Chandra Sahu**

Eachelor of Technology - Pant Nagar  
 Institution of Valuer Fellow (F-15667)  
 IOV Registered Valuers Foundation IOV/RVF/VM/L & B/795  
 IBBi Registered Valuer - IBBi/RV/02/2019/10565  
 Institution of Engineer M-1111-5  
 Surveyor & Loss Assessor Insurance ACT, 1938 Licence 53825/22/06/2006  
 Govt. Valuer - Us 34 Ab of Wealth Tax ACT 1957 CAT-1/09/2005-2006/V-3457/DT 08/02/2006

**SAHU AND ASSOCIATES**

A-119, SECTOR-48, NOIDA  
 G.B. NAGAR (U.P.)-201301  
 393/1 C.P. MISSION COMPOUND,  
 GIC, JAHANSI (U.P.)  
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**GOVT. APPROVED VALUERS, INSURANCE SURVEYORS & CONSULTING ENGINEER**

FORMAT -A

**Sahu And Associates**  
 A-119 ,Sector 48 , Noida ,Distt G.B.Nagar.

To,  
 Chief Manager ,  
 State Bank of India ,  
 Branch Industrial Finance Branch , Janpath New Delhi.

DATE 06-08-20

**VALUATION REPORT (IN RESPECTS OF LAND/SITE AND BUILDING )**

Name of Registered Valuer: Sushil Chandra Sahu  
 Registration No. CAT-1/09/2005-2006/V-3457/Dt 08/02/2006

A/C M/s

Ajanta Soya Limited

<b>GENERAL:</b>		
1	Purpose for which the valuation is made	To assess market value & Guide line value for Bank Purposes
a )	Date of Appointment	06-08-20
b )	Date of Inspection	06-08-20 PIN 3207
c )	Date as on which valuation is made	06-08-20 Page No 2.
d )	Date of last Document Receipt	13-08-20
e )	Date of Reports	13-08-20
3	List of documents Produced for perusal	
	1	Copy Of Perpetual Lease deed dt 16/5/1988
	2	Copy Of Sanctioned Map Dt. 28-11-1985
	3	Copy Of Conveyance Deed , copy of possion letter dt 12/6/89
4	a)Name of owner/Borrower/Intended Purchaser (S) and his /their Address (es) with Phone No ( Details of Share of each owner in case of joint Ownership)	Sh. Sohan Lal, Smt. Chander Kala , Sh. Bishan Dass & Smt. Uma Goel  Name 7290072601, Tajinder Singh, 7290072602, Uma Pratap  Address
	b) Name of Seller	N.A.
5	Brief description of the property(Including lease hold/free hold etc.)	The Property under valuation is a four Storeyed residential building located near Gopal Mandir built as GF, FF, SF, and TF on a Plot area of 333.50 Sq mtrs. Or 398.87 Sq Yards. The building consists of one drawing room, one dining room, three bed rooms with attached toilets and verandah on front sode & covered verandah on upper floors ( FF & SF) except balconies in place of verandah. The TF consists of three bed rooms, one separate toilet, Covered & open terrace.





6	Location of property	Property Bearing No- PP-1, Block-PP, Pitampura, New Delhi. 110034
	a) Plot no/survey no	do-
	b) Door no	do-
	c) T.S.No/ Village No/Sector Name /Mohali	do-
	d) Ward /Taluka	do-
	e) Mandal/District	do-
7	Postal Address of the Property	As Above item No .6 .

8	City/Town		City															
	Residential Area		Residential															
	Commercial		N/A.															
	Industrial Area		N/A.															
9	Classification Of Area																	
	i) High /Middle/poor		High															
	ii)Urban Semi Urban/Rural		Urban Development															
10	Coming Under Corporation Limits/Village Panchyat / Municipality		MCD															
11	whether covered under any state/central govt,enactments ( e.g. Urban Land Ceiling Act ) Or Notified Under Agency Area/Scheduled area/cantonment Area		No.															
12	In case of agriculture land any conversion to house site plots is contemplated		Not applicable. <span style="float:right">Page No.3</span>															
13	Boundaries of the property		<table><tr><th>Boundary as on /Site</th><th colspan="2">Boundary as per Lease deed</th></tr><tr><td>North/East</td><td>North</td><td>S-Lane</td></tr><tr><td>South/West</td><td>South</td><td>Road</td></tr><tr><td>East/South</td><td>East</td><td>Property No-PP-2</td></tr><tr><td>West/North</td><td>West</td><td>Road/Temple</td></tr></table>	Boundary as on /Site	Boundary as per Lease deed		North/East	North	S-Lane	South/West	South	Road	East/South	East	Property No-PP-2	West/North	West	Road/Temple
Boundary as on /Site	Boundary as per Lease deed																	
North/East	North	S-Lane																
South/West	South	Road																
East/South	East	Property No-PP-2																
West/North	West	Road/Temple																
			No boundries menation in sale Deed															
14	1. Dimensions of the site		<table><tr><th>As per site</th><th>As per deed</th></tr><tr><td>North</td><td rowspan="4">333.50 sq mtr or 398.87 Sq yard</td></tr><tr><td>South</td></tr><tr><td>East</td></tr><tr><td>West</td></tr><tr><td>2. Latitude</td><td colspan="2">28 42.144 N</td></tr><tr><td>Longitude</td><td colspan="2">77 8.891 E</td></tr></table>	As per site	As per deed	North	333.50 sq mtr or 398.87 Sq yard	South	East	West	2. Latitude	28 42.144 N		Longitude	77 8.891 E			
As per site	As per deed																	
North	333.50 sq mtr or 398.87 Sq yard																	
South																		
East																		
West																		
2. Latitude	28 42.144 N																	
Longitude	77 8.891 E																	
15	Extent of the site		333.50 sq mtr															
			With Building Plinth area As per Calculation Sheet															
16	Extent of the site considered for valuation ( Least of 14 A & 14 B)		333.50 sq mtr Entire Property .															
17	Whether occupied by the owner/tenants if occupied by tenants since how long Rent received per month.		Ground floor YES Bank Rented first floor vacant , Second and third floor rented .															
II.	CHARACTERISTICS OF THE SITE																	
1	Classification of locality-High / Middle / poor		High Class															
2	Development of surrounding area		Developed area.															
3	Possibility of frequent flooding/submerging		NO															
4	Feasibili ty to the		Civic Amenities are Situated Near By 2 km															
5	Level of land with topographical conditions		level Land															
6	Shape of land		Trapizodal Shape land															
7	Type of use to which it can be put		allowed for Resedential purpose															
8	Any usages restriction		allowed for Resedential purpose															
9	Is plot in town planning approved layout ?		Yes															



10	Corner plot or Intermittent plot ?	Corner
11	Road facilities	available
12	Type of road available at present	Metallic Road
13	Width of Road is it below 20 ft or more 20 ft	above 20 ft
14	Is it A Land- locked land	Approachable By Road
15	Water Potentiality	Sufficient.
16	Under ground sewerage system	yes
17	Is Power Supply is available in the site	yes
18	Advantage of the site	
	1	location
	2	Size
19	Special remarks, if any like threat of acquisition of land for public services purposes, road widening or applicability of crz provisions etc( Distance from Sea -Coast/Tidal Level Must Be Incorporated)	NO
	1	
	2	
<b>Part A ( Valuation of land)</b>		Page No-4
1	Size of plot	333.50 sq mtr
	North * South	As above Item
	East * West	Refer No 14-1.
2	Total extent of plot	
		333.50 sq mtr
		398.87 sq yard
3	Prevailing market rate( Along With Details /Reference of at least Two Latest Deals/Transactions with respect to adjacent properties in the areas )	See calculation Sheet .
Details /Reference of at least Two Latest Deals/Transactions with respect to adjacent properties in the areas )		
a	Property consult Name & Telephone	R.N. Estate - 9818376766
b	Property consult Name & Telephone	magic brick .com
4	Guideline rate obtained from the registered office( an evidence thereof to be enclosed) Rs.	127,680.00 per sq mtr
	Land Area	333.50 sq m
a	Guide Line Land value of IP As per Circle rate Rs	50,927,721.60 (Land Area * Guide Line Rate )
b	Guide Line Construction Rate	11,160.00 per sq mtr
c	Plinth area / Built up Area	814.96 Sq ft
d	Construction value as per Circle Rate ( Rs)	9,094,985.13 ( Built up Area * Guide Line construction Rate )
e	Guide line Value of Entire Property	60,022,706.73 ( plot Area* Circle Rate)
5	Assessed /adopted rate of Market rate for Land value Rs	425,000.00 per sq yard
6	Estimated market value of land Rs	169,519,750.00 (Plot Area* Assessed Rate)
<b>Part -B( Valuation Of building)</b>		
1	Technical Details of the building	
a	Type of building (Residential /Commercial/Industrial)	Residential Building.
b	Type of construction (Load Bearing /RCC/steel framed)	R.C.C. Roof , With 9 " Thich Brick Wall in cement Mortar.
c	Year of construction Building	1985 Approximate
	Total Life Of Building	60 Yrs
	Age Of Building	35 yrs
	Residual Life Of Building	25 yrs



d	Number of floors and Height of each floor including basement, if any	B+G+2.5	Height As per Calculation Sheet For construction	
e	Plinth area floor wise-(Sq ft.)			
		Ground Floor	2691	sq ft
		First Floor	2691	sq ft
		Second Floor	2691	sq ft
		Third Floor	696	sq ft
f	Condition of the Building			
	I) Exterior-Excellent,good,Normal,poor	Good		
	II) Interior-Excellent,good,Normal,poor	Good		
g	Date of issue and validity of layout of approved map /plan	CopyOf Sanctioned Map Dt. 28-11-1985		
h	Approved map / plan issuing authority	MCD		
i	Whether genuineness or authenticity of approved map / plan is verified	Yes		
j	Any other comments by our empanelled valuers on authentic of approved plan	NO		
Page No-5				
<b>Specification of Construction ( Floor Wise ) in Respect of :</b>				
S.No	Description	Ground Floor		Other Floors
1	Foundation	Spread footing .		Not applicable
2	Basement	yes		No
3	Superstructure	Brick work in cement mortar		Brick work in cement mortar
4	Joinery/ Doors & Windows (Please furnish details about size of frames,Shutters,Glazing ,Fitting etc, and species of timber)	Wooden, Iron		wooden
5	RCC Works	R.C.C. Roof shed		R.C.C. Roof
6	Plastering	Cement sand mortar		Cement sand mortar
7	Flooring, Skirting,Dadoind	Ordinary,tiles, marvel		Ordinary,tiles, marvel
8	Special Finish as marble, granite, wooden, Paneling, grills etc	NO		No
9	Roofing including weather poor course	R.C.C. Roof		R.C.C. Roof
10	Drainage	Yes connect to sewer line.		N.A.
S.No	Description	Ground Floor		Other Floors
2	Compound Wall			Not Applicable
	Height	3	Mtr	N.A.
	Length	74	Mtr	N.A.
	Type of construction	RBC		
3	Electrical installation			
	Type of wiring	conduit wiring		
	Class of fitting (Superior /Ordinary /Poor)	Ordinary		
	Number of light Points	AS per Site requirement sheet		
	Fan Points	DO		
	Spare plug points	DO		
	Any Other item	DO		
4	Plumbing installation			
a	No. of water closets and their type	AS per Site requirement sheet		
b	No. of wash basins	AS per Site requirement sheet		
c	No. of Urinals	as per site requirment		
d	No. of bath tubes	NO		
e	Water meters, taps etc.	AS per Site requirement sheet		
f	Any other fixture	no		



**Details of valuation / Building Cost /Calculation sheet**

Particulars of Item	Plinth Area sq ft	Roof ht Raft	Age of Building years	Estimat ed replace ment	Replacement cost Rs	Depreciation Rs	Net value After Depreciation Rs.Amount
Ground Floor	2691	10	35	1400	3,767,400.00	1977885	1,789,515.00
First Floor	2691	10	35	1300	3,498,300.00	1836607.5	1,661,692.50
Second Floor	2691	10	35	1300	3,498,300.00	1836607.5	1,661,692.50
Third Floor	696	10	35	1100	765,600.00	401940	363,660.00
8769							Total (Rs) 5,476,560.00
External development work of Construction value						10 %	547,656.00
<b>Total</b>						<b>Rs</b>	<b>6,024,216.00</b>

**Part - (Extra Item) ( Amount in Rs. )**

1 Portico		Rs.	0.00
2 Ornamental front door			
3 Sit out / Veranda with steel grills			
4 Overhead water tank			
5 Extra steel grills / collapsible gates			
<b>Net Value</b>		<b>Rs.</b>	<b>0.00</b>

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**Part - (AMENITIES) ( Amount in Rs.)**

1 Wardrobes/Showcases /False Ceiling works		Rs.	400,000.00
2 Ceramic tiles in Toilet & Kitchen			
3 extra sinks /bath tub/geyser/wash basins/etc			
4 Marble flooring / ceramic tiles flooring or any oth			
5 Interior decorations wall paneling works			
6 Architectural elevation works			
7 Paneling works			
8 Aluminums doors/windows /hand rails			
9 Aluminums hand rails			
10 false ceiling			
<b>Total</b>		<b>Rs.</b>	<b>400,000.00</b>

**Part - MISCELLANEOUS ( Amount in Rs. )**

1 Separate toilet room		Rs.	0.00
2 Separate lumber room			
3 Separate water tank /Sump			
4 Trees, gardening			
<b>Total</b>		<b>Rs.</b>	<b>0.00</b>

**Part - SERVICES ( Amount in Rs. )**

1 Water supply arrangement		Rs.	0.00
2 Drainage arrangements			
3 Compound wall			0.0
4 C.B. Deposits, Fittings, etc			
5 Pavement			
<b>Total</b>		<b>Rs.</b>	<b>0.00</b>

**Total Abstract of the Entire Property**

<b>Part- Land (Part-I)</b>		<b>Rs</b>	169,519,750.00
<b>Part- Building (Part-II)</b>		<b>Rs</b>	6,024,216.00
<b>Part- Extra items (Part-III)</b>		<b>Rs</b>	0.00
<b>Part- Amenities(Part-IV )</b>		<b>Rs</b>	400,000.00
<b>Part- Miscellaneous (Part-V)</b>		<b>Rs</b>	0.00
<b>Part- Service (Part-VI)</b>		<b>Rs</b>	0.00
		<b>Rs</b>	175,943,966.00



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 necessary calculation. Also, aspects as I ) (i) Salability (ii) Like rental values in future and ( iii) any likely income it may be general be discussed ).

Photograph of owner/representative with property in background to be enclosed.	Enclosed
Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.	Enclosed

The Fair Market Value		Rs	175,943,966.00
Book Value of the Property ,		Rs	60,022,706.73
The Distress Sale Value ( %OF FMV )	75	Rs	131,957,974.50
Net Realizable Sale Value(% OF FMV)	85	Rs	149,552,371.10
Cost of construction of Property		Rs	6,024,216.00

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 afore said specification is Rs -Seventeen crore fifty Nine lakh forty three thousand -- only ) The book value of the above property as of -- Six crore Twenty two lakh-one thousand -----only and the Distress Value Rs Thirteen crore Nineteen lakh Fifty seven thousand ----- only .)

Date 13-08-20  
Place Noida

Signature  
Name and Seal of the Approved valuer

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The undersigned has inspected the property detailed in the valuation report dated-----on-----  
----- We are satisfied that the fair and reasonable Market value of the  
property is Rs -----( Rupees-----  
-----only)

Date: 13-08-20

Signature  
Name of the Branch Manager



## DECLARATION OF VALUER

Format -E

I Sushil chandra sahu S/O Late Kashiram Sahu do hereby solemnly affirms and state ,declare that -

- a. I am Citizen of India.  
I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- b. The information furnished in my valuation reports dated as above is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- c. I have personally inspected the property on above date. The work is not sub-contracted to any other valuer and carried out by myself.
- d. Valuation report is submitted in the format as prescribed by the bank.
- e. I have not been depanelled/delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within three days of such depanelment.
- f. I have not been removed /dismissed from service/empanelment earlier.
- g. I have not been convicted of any offence and sentenced to a term of imprisonment.
- h. I have not been found guilty of misconduct in my professional capacity.
- i. I have not been declared to be unsound mind ..
- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt.
- k. I am not an undischarged insolvent.
- l. I have not been levied a penalty under section 271 J of Income tax Act 1961 (43 of 1961) and time limit for filing appeal before commissioner of income tax (Appeals) or income tax Appellate tribunal, as the case may be has expired, or such penalty has been confirmed by income -Tax Appellate tribunal and five years have not elapsed after levy of such penalty.
- m. I have not been convicted of an offence connected with any proceeding under the income tax act 1961, wealth tax act or gift tax act 1958.
- n. My Pan card No is AQGPS6833F and GST No is 09AQGP6833F1ZH.
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as valuer.
- p. I have not concealed or suppressed any material information, fact and records and I have made a complete and full disclosure.
- q. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 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.
- r. 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.
- s. I abide by the Model code of Conduct for empanelment of valuer in the Bank (Annexure V- A signed copy of same to be taken and kept along with this declaration).
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- u. I am Valuer registered With Insolvency & Bankruptcy Board of India (IBBI).
- v. My CIBIL Score and Credit Worthiness is as per Bank guidelines.
- w. I am the proprietor who is competent to sign this valuation report.
- x. I will Undertake the valuation work on receipt of letter of Engagement generated from the system (i.e.LLMS/LOS) only.
- y. Further, I hereby provide the following information
- z.





\* - Take Rent Agreement Of Ground , Second and Third Floor

S.N.	Particulars	:	Valuer comment
1	Background information of the asset being valued.	:	As Above item No .3 (List of documents Produced for perusal)
2	Purpose of valuation and appointing authority.	:	To assess market value & Guide line value for Bank Purposes
		:	State Bank of India , Industrial Finance Branch , Janpath New Delhi.
3	Identity of the valuer and any other experts involved in the valuation	:	Sushil Chandra Sahu
4	Disclosure of valuer interest or conflict if any	:	No.
5	Date of Appointment	:	06-08-20
	Valuation /Inspection Date	:	06-08-20
	Date of Report	:	13-08-20
6	Inspection and other investigations taken	:	06-08-20
7	Nature and sources of the information used or relied upon	:	Market rate enquired from the near by local persons and local property dealers and also references are taken 99 acre.com and magic bricks.com of the property prices of the nearby locations etc and Govt Guidelines rate of the property.
8	Procedures adopted in carrying out the valuation and valuation standards followed .	:	Adopted Land and building method for the valuation,IVS Standards follows.
9	Restrictions on use of the report,if any .	:	Reports for the use of State Bank of India ,
10	Major factors that were taken into account during the valuation.	:	Location , size of property , shape of property, uses of property , approach, front road, park , market sentiments,marketability,building conditiations,
11	Caveats ,Limitations and disclaimers to the extent : they explain or elucidate the limitations faced by valuer,which shall not be for the purpose of limiting his responsibility for the valuation report.	:	Property ownership and location is confirmed by representative of owner.

Place: **Noida**  
Dated: **13-08-20**

Signature

Name and Seal of the Approved valuer



## MODEL CODE OF CONDUCT FOR VALUERS

Adopted in the line with companies (Registered valuers and valuation Rules, 2017)  
All Valuer Empanelled with Bank shall strictly adhere to the following code of conduct:

### PRIMARY DUTY AND OBLIGATION

1. It is valuer's obligation to develop and describe the appropriate type of value or estimated cost.
2. It is valuer's obligation to develop appropriate and credible conclusion and opinions with a high degree of accuracy depending on the purpose of the valuation assignment.
3. A valuer shall abstain from deliberately giving false and misleading opinion and conclusion.
4. A valuer shall attain high degree of competency in his work through education, training, study, practice, and experience.

### INTEGRITY AND FAIRNESS

- 5 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.
- 6 A valuer shall maintain integrity by being honest, straight forward, and forthright in all professional relationships.
- 7 A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 8 A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 9 A valuer shall keep public interest foremost while delivering his services.

### PROFESSIONAL COMPETENCE AND DUE CARE

- 10 A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 11 A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
- 12 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.
- 13 In the preparation of a valuation report, the valuer shall not disclaim liability for his/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 generated by the valuer.
- 14 A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 15 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.

### INDEPENDENCE AND DISCLOSURE OF INTEREST

- 16 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.
- 17 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.
- 18 A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- 19 A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 20 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.
- 21 A valuer shall not indulge in mandate snatching "or offering "convenience valuations" in order to cater to a company or client's needs.
- 22 As an independent valuer, the valuer shall not charge success fee.
- 23 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

24 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.

## VALUATION REPORTS

25 A valuation report should convey every analysis, conclusion and opinion reached in a manner which is clear and not misleading.

26 The valuation investigations, methods, approaches, bases, premises and reporting should be in compliance with the valuation standards in force.

## OBJECTIVITY

27 The principle of objectivity imposes an obligation on the valuer not to compromise his professional or business judgement because of bias, conflict of interest or undue influence of others.

28 Some threats to objectivity are incapable of avoidance or mitigation and where this is the case the valuer should decline the assignment. However some potential threats to objectivity may be either eliminated or effectively mitigated by safeguards. These safeguards can include appropriate disclosure of the threat to the relevant parties and obtaining their consent to proceed with the valuation assignment.

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## INFORMATION MANAGEMENT

29 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.

30 A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.

31 A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

32 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 appealing case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

## GIFTS AND HOSPITALITY

33 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).

34 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.

## OCCUPATION, EMPLOYABILITY AND RESTRICTIONS

37 A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

38 A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

## PROFESSIONAL BEHAVIOUR

39 A valuer shall accept a responsibility to act in the public interest. A professional valuer's duty is not limited to meet the needs of a particular client or employer. There is also a need to consider if professional decisions have a wider impact on unidentified third parties. While the client's needs are normally paramount, a professional valuer shall avoid knowingly accepting any instruction that appears to be prejudicial to the interests of the wider public and which could discredit their own reputation and that of the profession generally.

40 Valuer shall ensure that the service provided is in accordance with all legal, technical and professional standards that are applicable to either the subject of the valuation, the purpose or the valuation or both.

41 A valuer should be honest and truthful and should not-

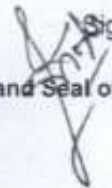
a) make exaggerated claims for the services he is able to offer, the qualifications he possesses, or experience he have gained; or b) make disparaging references or unsubstantiated comparisons to the work of others.

## Remarks , Assumption & Basis

- \* We have Received bank request to inspect the property and submit opinion in the format specified by bank . Details of Property, Contact Person and Documents Received from Bank , is listed on Documents List table, on page No 1 , in Valuation report.
- \* We have assume that the bank lawyer has carried out due diligence of legal aspects and original verification of the property documents pertaining to the property . separately.
- \* We as Engineers are engaged to provide our services to bank pertaining to domain of our education and experience.
- \* Value of Property : Is Derived from real/physical Existence of accommodation in constructed building in lieu of permissible on proportionate land share or FAR on the property.
- \* Market Value : Market Value is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion. Market rates are established on area basis depending on location, size of plot, approach road, amenities, locality etc .
- \* Market Rent is the estimated amount for which an interest in real property should be leased on the valuation date between a willing lessor and a willing lessee on appropriate lease terms in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion.
- \* Realizable value:



- circle rate value: Minimum land rates are fixed by Govt on area basis irrespective of the above factors except road width, corner or park facing which were basically started to establish revenue earnings for the government.
- The Valuation Currency The valuation currency of this assignment is (Indian Rupee).
- Testimony or attendance in court by reason of this valuation is not a requirement of this engagement, unless such arrangements have been made in advance and the client is ready to pay the fees against such expert service.
- The value Will vary With change in purpose, date, legal complication etc. The purpose of the valuation also sets the basis of value; this valuation report shall not be used for any other purposes apart from that mentioned in this report.
- This report will be utilize for above branch, bank and purpose, if utilize for other than this purpose, branch and bank, the undersigned is not at all responsible for any reason.
- The bank may kindly satisfy itself about the genuineness of the original title deed relating of this property and also about the true identity of the person claiming to be the owner of the property. The above valuation is valid only when documents shown & mentioned herein are genuine. The legal aspects are not verified & considered in this valuation.
- Un Authorized construction cost considered zero.
- For khasra Nos Property identification it should done through Revenue department only.
- Units: 1 Hectare=10,000 Sqm =107639 Sqft=11959.9 Sq yard, 1 sq m=10.76 sqft, 1.0 sq yard=9.0 sqft, 1 acre=4840 sq yard, 1 Kanal=605 sq yard, 1 marla =30.25 sq yard.
- Take Sale deed / conveyance deed, Approved Sanctioned Building plan, Mortgage permission in case of Lease, Electricity bill, water bill, Rent Agreement, Adhar card, Pen Card of borrower, Land CLU, or as per legal advice from panel advocate.
- in case of lease hold property If the plot is sold in the open market by the concerned party, then 50% of the Land cost will be paid to concerned authority as property is lease hold.
- site photograph, Google map, legal documents attached with valuation report,
- Take Rent Agreement From Borrower/s Other Wise Value Of Property as per rental method.
- Our Service Charges/Bill Should be Paid within three Month from the date Of Valuation Report other wise all the claims/ Legal Responsibility against us shall expire.

 Signature  
**Name and Seal of the Approved valuer**

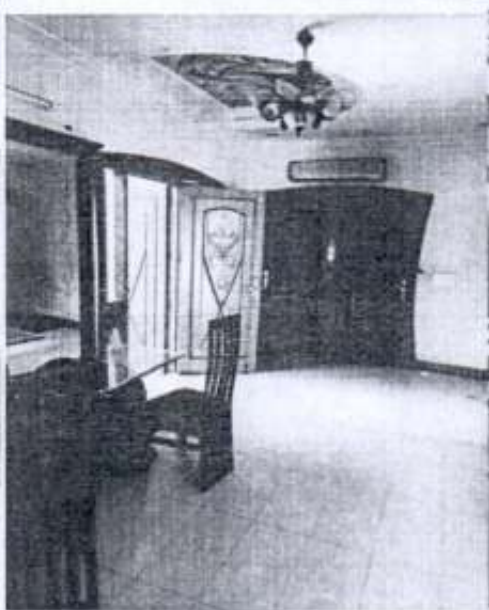
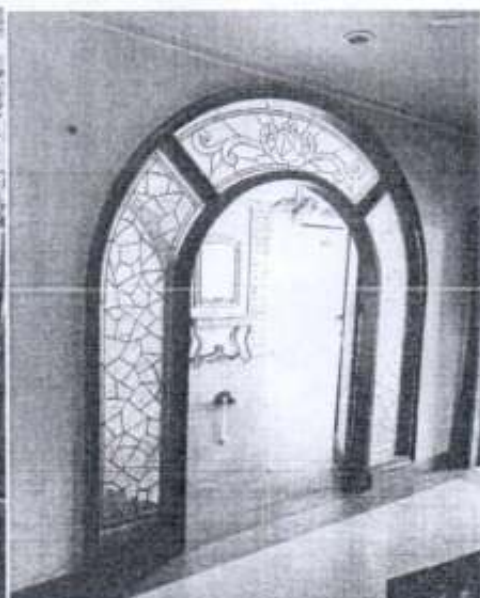


Property Bearing No- PP-1, Block-PP, Pitampura, New Delhi. 110034



*Handwritten signature*





*Handwritten signature*



