

REPORT FORMAT: V-L1 (Basic) | Version: 5.0\_2017

FILE NO. RKA/2017-18/702

DATED: 30/12/2017

## VALUATION REPORT

OF

## RESIDENTIAL PLOT

SITUATED AT

PLOT NO.20, CASSIA FISTULA ESTATE, SECTOR CHI-IV, GREATER NOIDA, G. B.  
NAGAR, UTTAR PRADESH

OWNER/S

MR.NITIN GARG S/O MR.VISHNU KUMAR GARG

A/C. M/S. NARAYAN STEEL CORPORATION

■ Valuers

■ Chartered Engineers

■ Lender's Independent Engineer (LIE)

■ Techno Engineering Consultants

■ Business Valuations

■ Project Reports & Consultants

■ Industry / Trade Rehabilitation Consultants

■ NPA Management

■ Account Monitoring

■ Panel Valuer Consultant for 20 Nationalized Banks/PSUs

REPORT PREPARED FOR

STATE BANK OF INDIA, SME BRANCH, PATPARGANJ, NEW DELHI

*Important: In case of any query/issue/concern or escalation you may please contact Incident Manager @  
valuers@rkassociates.org. We will appreciate your feedback in order to improve our service.*

*NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which  
report will be considered to be correct.*

Bill Paid on 07/05/2018  
OK Kumar

REGISTERED OFFICE:

G-183, Basement, Preet Vihar, Delhi-110092

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E-mail - valuers@rkassociates.org | Website : www.rkassociates.org

## GENERAL DETAILS

Report prepared for	Bank		
Name & Address of Organization	State Bank of India SME Branch, Patparganj, New Delhi		
Name of Borrower	Mr. Nitin Garg S/o Mr. Vishnu Kumar Garg.		
Credit Analyst	Mr. Vinit	Contact No:7015399064	
Type of Loan	Cash Credit Limit		
Report Format	V-L1 (Basic)   Version: 5.0_2017		
Date of Valuation	30 December 2017		
Date of Survey	23 December 2017		
Type of the Property	Residential Plot/Land		
Type of Valuation	Residential Plot/Land Value		
Report Type	Plain Asset Valuation		
Surveyed in presence of	Owner's representative	Surveyed in presence of Mr. Upendra Singh Contact No.7011759914	
Purpose of Valuation	Value assessment of the asset for creating collateral mortgage		
Scope of the Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative		
Out-of-Scope of the Report	a. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. b. Legal aspects of the property. c. Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. d. Getting cizra map or coordination with revenue officers for site identification. e. Measurement of the property as a whole. f. Measurement is only limited upto sample measurement. g. Drawing Map & design of the property.		
Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.
	Total 01 documents requested.	Total 01 documents provided.	
	Property Title document	Lease Deed	----
	None	None	----
	None	None	----
	None	None	----
Identification of the property	<input checked="" type="checkbox"/>	Cross checked from boundaries of the property mentioned in the deed	
	<input type="checkbox"/>	Done from name plate displayed on the property	
	<input checked="" type="checkbox"/>	Identified by the owner's representative.	
	<input type="checkbox"/>	Enquired from local residents/ public	
	<input type="checkbox"/>	Identification of the property could not be done properly	
	<input type="checkbox"/>	Survey was not done	
Enclosures	I. Valuation Report as per SBI Format Annexure-1 II. R.K Associates Important Notes III. Valuer's Remark - Page No.8 IV. Screenshot of the Price trend references of the similar related properties available on public domain - Page No.10 V. Google Map – Page No.11 VI. Photographs – Pages 02 VII. Copy of Circle Rate – Pages 02 VIII. Survey Summary Sheet – Pages 02 IX. Copy of relevant papers from the property documents referred in the Valuation – Pages 02		



**VALUATION REPORT AS PER SBI FORMAT – ANNEXURE 1**

Name & Address of Branch:	State Bank of India SME Branch, Patparganj, New Delhi
Name of Customer (s)/ Borrower Unit	Mr. Nitin Garg S/o Mr. Vishnu Kumar Garg .

Customer Details				
Name	Mr. Nitin Garg S/o Mr. Vishnu Kumar Garg .			
Application No.	NA			
Property Details				
Address	Plot No.20, Cassia Fistula, Sector Chi-IV, Greater Noida, G. B. Nagar, Uttar Pradesh			
Nearby Landmark	Parichowk			
Google Map	Enclosed with the Report Coordinates or URL: 28°25'37.6"N 77°30'57.9"E			
Independent access to the property	Clear independent access is available			
Type of ownership	Single ownership			
Constitution of the Property	Lease Hold			
Is the property merged or colluded with any other property	No, its an independent singly bounded property NA			
Document Details	Status	Name of Approving Auth.		Approval No.
Layout Plan	Not available	GNIDA		--
Building plan	Not available	GNIDA		--
Construction Permission	Not available	GNIDA		--
Legal Documents	Available	Lease Deed	None	None
Physical Details of the Property				
Adjoining Properties	North	South	East	West
	Other	Road	Plot No.21	Plot No.19
Are Boundaries matched	Yes			
Plot demarcation	Yes			
Approved land Use	Residential			
Type of Property	Residential Plot/Land			
No. of bed rooms	Living/ Dining area	Toilets	Kitchen	Other rooms
NA	NA	NA	NA	NA
Total no. of floors of the property	NA			
Floor on which the property is located	NA			
Approx. age of the property	NA			
Residual age of the property	NA			
Type of structure	NA			
Condition of the Structure	NA			
Tenure/ Occupancy/ Possession Details				
Property presently possessed/ occupied by	Vacant Plot			
Status of Tenure	NA			
No. of years of occupancy	NA			
Relationship of tenant or owner	NA			
Stage of Construction	NA, Vacant Plot.			
If under construction then extent of completion				
Violation in the property				
a. Violation if any observed	b. Nature and extent of violation	c. Any other negativity or defect in the property		




No	NA	No
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### AREA DETAILS OF THE PROPERTY

Land area (as per documents/ site survey, whichever is less) Considered		
Area as per documents	Area as per site survey	Area considered for Valuation
1213.63sq. yds. / 1014.75 mtr.	1213.63sq. yds. / 1014.75 mtr.	1213.63sq. yds. / 1014.75 mtr.
Area adopted on the basis of	Property documents & site survey both	
Remarks & Observations	NA	
Constructed Built-up Area (As per IS 3861-1966)		
Area as per documents	Area as per site survey	Area considered for Valuation
NA	NA	NA
Area adopted on the basis of	NA	
Remarks & Observations	NA	

### VALUATION ASSESSMENT

#### ASSESSMENT FACTORS

Valuation Type	Built-up unit value (sold-purchased as a separate dwelling unit)		Residential Plot/ Land Value	
Scope of the Valuation	To assess Plain Asset Valuation.			
Property Use factor	Residential			
Legality Aspect Factor <i>(Refer clauses 2 &amp; 4 of Part-E)</i>	Positive as per documents produced to us.			
Land Physical factors	Shape	Size	Level	Frontage to depth ratio
	Rectangle	Large	On Road Level	Large frontage
Property location category factor	City Categorization	Locality Categorization	Property location classification	Floor Level
	Metro City	Good	On wide approach road	NA
	Urban developing	Property within developing Residential zone	NA	
			NA	
	Property Facing	Road Facing		
New Development in surrounding area	Other development		Development of other residential units.	
Property overall usability Factor	Good			
Comment on Property Salability Outlook	Will be little hard to sell the subject property due to its weak location.			
Comment on Demand & Supply in the Market	Due to market conditions demand is low in the market			
Sale transaction method assumed	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
Methodology/ Basis of Valuation	Govt. Guideline Value: Rs.27, 000/- per sq.mtr			
	Market Value: Comparable Market Sales approach			
	For knowing comparable market sales, significant local enquiries has been made representing ourselves as both buyer and seller of the similar property and thereafter based on this information and various factors of the property, a rate has been taken judiciously seeing the market scenario.			
References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered <i>(from</i>	1.	Contact:	Rs.20, 000/- to Rs.22,000/- per sq. mtr	
		Mrs.Shewta,(Property Dealer) Contact No: 91-9990950051		



property search sites & local information)	2.	Contact : Mr Saurabh Sood (Property dealer) No:9811414970 Contact	Rs. 20, 000/- to Rs. 24, 000/- per sq. mtr.
	3.	NA	NA

VALUATION CALCULATION GUIDELINE/ CIRCLE VALUE			
Land Value	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rates adopted (considering all characteristics & assessment factors of the property)
	1213.63sq. yds. / 1014.75 sq. mtr.	Rs.27,000/- per sq.mtr	Rs.27,000/- per sq.mtr
Total Land Value (a)	1014.75 sq.mtr X Rs.27,000/- per sq.mtr. Rs. 2,73,98,250/-		
Construction Depreciated Replacement Value	Only Vacant Land, no construction is done		
	Structure Type	Construction category	Age Factor
	Vacant Land	Only vacant land, no construction done.	Only vacant land, no construction done.
	Rate range	Rate adopted	Super Area
	NA	NA	NA
Total Construction Depreciated Replacement Value (b)	NA		
TOTAL GUIDELINE/ CIRCLE RATE VALUE: (a+b)	Rs. 2,73,98,250/-		

PROSPECTIVE FAIR MARKET VALUE			
Land Value	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rates adopted <sup>*7, 9, 10</sup> (considering all characteristics of the property)
	1213.63sq. yds. / 1014.75 sq. mtr.	Rs. 20, 000/- sq.mtr. To Rs. 25, 000/- sq.mtr.	Rs. 21,000/- sq.mtr.
Total Land Value (a)	1014.75 sq.mtr. X Rs. 21,000/-sq.mtr. Rs. 2,13,09,750/-		
Built-up Dwelling Unit Value	Built-Up unit value		
	Structure Type	Construction category	Age Factor
	Only vacant land, no construction done.	Only vacant land, no construction done.	Only vacant land, no construction done.
	Rate range	Rate adopted <sup>*7, 8 &amp; 10</sup>	Super Area
	NA	NA	NA
Total Built-up Dwelling Unit Value (b)	NA		
Add extra for Architectural aesthetic developments, improvements (c) (add lump sum cost)	NA		
Add extra for fittings & fixtures (d) (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary	NA		



(fittings)	
Add extra for services (e) (water, electricity, sewerage, main gate, boundary, lift, etc.)	NA
<b>TOTAL PROSPECTIVE FAIR MARKET VALUE<sup>15</sup>: (a+b+c+d+e)</b>	Rs.2,13,09,750/-
<b>Rounded Off</b>	Rs.2,13,00,000/-
<b>EXPECTED REALIZABLE VALUE<sup>16</sup> (@ ~20% less)</b>	Rs.1,70,40,000/-
<b>EXPECTED FORCED/ DISTRESS SALE VALUE<sup>17</sup> (@ ~30% less)</b>	Rs.1,49,16,825/-
<b>VALUE FOR THE INSURANCE PURPOSE</b>	
i. Justification for more than 20% difference in Market & Circle Rate	Circle rates are determined by the District administration as per their own theoretical internal policy and Market rates are adopted based on current practical market dynamics which is explained clearly in Valuation Assessment Factors
ii. Concluding comments if any	As per the scope of the Report, Value assessment is subject to Assumption/ Remarks, R.K Associates Important Notes and Valuer's Remarks & other enclosed documents with the Report which will remain integral part & parcel of the report. This report will automatically become invalid without any of these documents.

#### ASSUMPTIONS/ REMARKS

Qualification in TIR/Mitigation Suggested, if any: NA
Is property SARFAESI compliant: Yes
Whether property belongs to social infrastructure like hospital, school, old age home etc.: No
Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged: Yes to be mortgaged
Details of last two transactions in the locality/area to be provided, if available: Information couldn't be found.
Any other aspect which has relevance on the value or marketability of the property: Property located in developing area
a. Information of the average market rates is taken based on the verbal market survey in the subject area from the local people, property agents, recent deals, demand-supply, internet postings which has been relied upon. No written record is generally available for such market information.
b. Sale transaction method of the asset is assumed as free market transaction while assessing Prospective Fair Market Value of the asset.
c. All area measurements are on approximate basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents which has been relied upon.
d. Legal aspects are not considered in this report. It is assumed and taken into account that the concerned Bank/ Financial Institution has first got the legal verification cleared by the competent Advocate before requesting for the Valuation report.
e. This report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon and we have assumed that it is true and correct. Verification or cross checking of the documents provided to us from the originals has not been done at our end. If at any time in future it's found or came to our knowledge that misrepresentation of facts or incomplete or distorted information has been provided to us then this report will automatically become null & void.
f. Valuation is done for the property identified to us by the owner/ owner representative. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. At our end we can just cross verify the identification of the property with reference to the documents produced for perusal. Method by which identification of the property is carried out is also mentioned in the report clearly. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest.
g. In India more than 70% of the geographical area is lying under rural/ remote/ non municipal/ unplanned area



where the subject property is surrounded by vacant lands having no physical demarcation or having any display of property survey or municipal number / name plate on the property clearly. Even in old areas of towns, small cities & districts where property number is not assigned clearly and not displayed on the properties, also due to the presence of multiple/ parallel departments (errors for in property registration) it becomes tough to identify the property with 100% surety from the available documents, information & site whereabouts and chances of error & misrepresentation by the borrower and margin & chances of error always persists in such cases. To avoid any such chances of error it is advised to the Bank to engage municipal/ revenue department officials to get the confirmation of the property to ensure that the property shown to Valuer/ Banker is the same as for which documents are provided.

h. If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then it is assumed that the Banker or the concerned organization has satisfied themselves with the approval of the Group Housing Society/ particular floor & building before allotting the Valuation case to the Valuer company.


i. Due to fragmented & frequent change in building/ urban planning laws/ guidelines from time to time, different laws/ guidelines between regions/ states and no strict enforceability of Building Bye-Laws in India specially in non-metro and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered area/ layout out of approved/ applicable limits or the properties are decades old for which no formal Building Bye-Laws were applicable. Due to such discrete/ unplanned development in many regions sometimes it becomes tough to determine the exact lawful situation on ground for the Valuer. In case nothing specific is noted on the covered built-up area considered in the Valuation Report, the covered area present on the site as per site survey will be considered in the Valuation.

j. Valuation is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various factors/ basis considered during the course of assessment before reaching to any conclusion.

k. At the outset, it is to be noted that Value analysis of any asset cannot be regarded as an exact science and the conclusions arrived at in many cases will, of necessity, be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formulae to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However our Valuation analysis can definitely help the stakeholders to make them informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.

### DECLARATION

- The property was inspected by our authorized surveyor on 28 December 2017 by JE Mohd. Ubaid in the presence of the owner's representative.
- The undersigned does not have any direct/indirect interest in the above property.
- The information furnished herein is true and correct to the best of our knowledge.
- We have submitted Valuation report directly to the Bank.
- This valuation report is carried out by our Engineering team on the request from **State Bank Of India SME, Patparganj, New Delhi**

Name & Address of Valuer company	Wealth Tax Registration No.	Signature of the authorized person
M/s R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd. G-183, Preet Vihar, Delhi-110092	2303/ 1988	
Enclosed Documents	I. Valuer's Remark - Page No.8 II. Screenshot of the price trend references of the similar related properties available on public domain - Page No.10 III. Google Map - Page No.10 IV. Photographs - Pages 01 V. Copy of Circle Rate - Pages 01	



	VI. Survey Summary Sheet – Pages 02 VII. Copy of relevant papers from the property documents referred in the Valuation – Pages 02
Total Number of Pages in the Report with Enclosures	16
Engineering Team worked on the report	SURVEYED BY: JE Subhash Chauhan PREPARED BY: AE Sachin Agrahari REVIEWED BY: HOD Valuations



**R.K ASSOCIATES IMPORTANT NOTES:**

1. **DEFECT LIABILITY PERIOD** - In case of any query/ issue or escalation you may please contact Incident Manager by writing at [valuers@rkassociates.org](mailto:valuers@rkassociates.org). We ensure 100% accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point of the report, please help us by bringing all such points into our notice in writing at [valuers@rkassociates.org](mailto:valuers@rkassociates.org) within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates won't be held responsible for any inaccuracy in any manner. Also if we will not hear back anything from you within 30 days, we will assume that report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.
2. **COPYRIGHT FORMAT** - This report is prepared on the copyright format of R.K Associates to serve our clients in the best possible way. Legally no one can copy or distribute this format without prior approval from R.K Associates. It is meant only for the organization as mentioned on the cover page of this report. Distribution or use of this format other than R.K Associates will be seen as unlawful act and necessary legal action can be taken against the defaulters.

**IF REPORT IS USED FOR BANK/ FIs**

**NOTE:** As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

**At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.**



**ENCLOSURE: 1 – VALUER'S REMARKS**

	<b>Fair Market Value</b> suggested by the competent Valuer in his opinion is an prospective estimated amount without any prejudice after evaluating all the facts related to the subject property at which the subject Asset should be exchanged on the date of Valuation between a willing buyer and willing seller at an arm's length transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently and without any compulsion.
	<b>Realizable Value</b> is the minimum prospective value of the property which it may be able to realize at the time of actual property transaction factoring in potential prospects of deep negotiations carried out between the buyer & seller for ultimately finalizing the transaction. Realizable value may be 10-20% less of the Fair Market Value depending on the salability prospects of the subject property.
	<b>Forced/ Distress Sale Value</b> is the value when the property has to be sold due to financial encumbrances or any other constraint or have become a disputed property or as a part of a recovery process. In this type of sale minimum disposable value is assessed which varies from 20-35% less from the Fair Market Value based on the salability prospects of the property.
	Best rates are rationally adopted based on the facts of the case came to our knowledge during the course of the assignment considering many factors like nature of property, location, approach, market situation and trends.
	Construction rates are adopted based on present replacement cost of construction and calculating applicable depreciation & deterioration factor as per its existing condition, specifications based on the visual observation of the structure. No physical tests have been carried out in respect of it.
	No employee or member of R.K Associates has any direct/ indirect interest in the property.
	Sale transaction method of the asset is assumed as free market transaction while assessing Fair Prospective Market Value of the asset.
	Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
	This report is having limited scope as per its fields to provide only the general basic idea of the value of the property prevailing in the market based on the documents/ data/ information provided by the client. The suggested value should be considered only if transaction is happened as free market transaction.
	The condition assessment and the estimation of residual economic life of the structure is based on the visual observations and appearance found during the site survey. We have not carried out any structural design or stability study; nor carried out any physical tests to assess structural integrity & strength.
	Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, etc. pertaining to the sale/ purchase of this property are not considered while assessing the Market Value.
	This report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon and we have assumed that it is true and correct. Verification or cross checking of the documents provided to us from the originals has not been done at our end. If at any time in future it's found or came to our knowledge that misrepresentation of facts or incomplete or distorted information has been provided to us then this report will automatically become null & void.
	Investigation of title of the property and its legal right is beyond the scope of this report. If this property is offered as collateral security, the concerned financial institution is requested to verify & satisfy themselves on the ownership & legality of the property shown in this valuation report with respect to the latest legal opinion.
	Value varies with the Purpose/ Date/ Condition of the market. This report should not to be referred if any of these points are different from the one mentioned aforesaid in the Report. The Value indicated in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.
	Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work.
	This report is prepared on the RKA V-L1 (Basic) Valuation format as per the client requirement, charges paid and the time allotted. This report is having limited scope as per its fields to provide only the general estimated basic idea of the value of the property prevailing in the market based on the information provided by the client. The Valuation assessed in this Valuation Report should hold good only if transaction is happened as per free market transaction. No detailed analysis or verification of the information is carried upon pertaining to the value of the subject property. No claim for any extra information will be entertained whatsoever be the reason. For any extra work over and above the fields mentioned in the report will have an extra cost which has to be borne by the customer.
	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned



	Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors also before taking any business decision based on the content of this report.
	This Valuation report is prepared based on the facts of the property on the date of the survey. However in future property Market may go down, property conditions may change or may go worse, Property reputation may differ, Property vicinity conditions may go down or become worse, Property market may change due to impact of Govt. policies or effect of World economy, Usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
9.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
10.	Defect Liability Period is <b>30 DAYS</b> . We request the concerned authorized reader of this report to check the contents, data and calculations in the report within this period and intimate us in writing if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. Corrections only related to typographical, calculation, spelling mistakes will be entertained within the defect liability period. No request for any illegitimate value revision, date change or any other change will be entertained other than the one mentioned above.
21.	R.K Associates encourages its customers to give feedback or inform concerns over its services through proper channel at <b>valuers@rkassociates.org</b> in writing within 30 days of report delivery. After this period no concern/ complaint/ proceedings in connection with the Valuation Services can be entertained due to possible change in situation and condition of the property.
22.	Our Data retention policy is of <b>ONE YEAR</b> . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
23.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then it is the responsibility of the user of this report to immediately or atleast within the defect liability period bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
24.	R.K Associates never releases any report doing alterations or modifications from pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.
25.	If this report is prepared for the matter under litigation in any Indian court, no official or employee of R.K Associates will be under any obligation to give in person appearance in the court as a testimony. For any explanation or clarification, only written reply can be submitted on payment of charges by the plaintiff or respondent which will be 10% of the original fees charged where minimum charges will be Rs.2500/-.





**ENCLOSURE: 1 – GOOGLE MAP LOCATION**





क्रम सं०	सॉफ्टवेयर में आंशिक किया गया वी-कोड	मौहल्ले या राजस्व ग्राम का नाम	परगना या चार्ज या हल्का का नाम	दर प्रति वर्ग मीटर सं० में
70	1909	चकबसन्तपुर	दनकौर	4,500
71	1136	चक मंगरौला	दादरी	6,000
72	1166	चन्द्रावल	दनकौर	4,500
73	1015	चयूला	दनकौर	4,500
74	1005	चौदपुर	दनकौर	5,000
75	1114	चांगौली	दनकौर	4,900
76	1104	चौली	दनकौर	5,500
77	1092	चौरसी	दनकौर	4,500
78	1075	चूहड़पुर खादर	दनकौर	6,500
79	1014	चूहड़पुर बागार	दनकौर	5,000
80	0047	चार्ड-1	ग्रेटर नौएडा	27,000
81	0048	चार्ड-2	ग्रेटर नौएडा	27,000
82	0049	चार्ड-3	ग्रेटर नौएडा	27,000
83	0050	चार्ड-4	ग्रेटर नौएडा	27,000
84	0051	चार्ड-5	ग्रेटर नौएडा	27,000
85	0052	चार्ड फाई एक्सटेंशन	दादरी	6,000
86	1133	छपरौली बागार	दादरी	5,500
87	1137	छपरौली खादर	ग्रेटर नौएडा	26,500
88	0041	ज्यू-1	ग्रेटर नौएडा	26,500
89	0042	ज्यू-2	ग्रेटर नौएडा	26,500

RECEIVED  
NO. 103  
2023  
R.A.S.

सहायक महानिरीक्षक (द्वितीय)

गौतमबुद्धनगर

अपर जिलाधिकारी (वि०/रा०)

गौतमबुद्धनगर

जिलाधिकारी  
गौतमबुद्धनगर



**SURVEY SUMMARY SHEET**  
(TO BE ENCLOSED WITH VALUATION REPORT)

(Version 1.0) | Date of implementation: 10.04.2017

Every Valuation report at R.K Associates is prepared based on the thorough survey of the property carried out by our Engineering Surveyor. This Survey Summary Sheet is for the information of Banker/ concerned interested organization. Detailed Survey Form can also be made available to the interested organization in case it is required to cross check what information our surveyor has given in site inspection report based on which Valuation report is prepared.

File No.	702						
Name of the Surveyor	Subhash						
Borrower Name	Mr. Mitin Garg						
Name of the Owner	Mitin Garg						
Property Address which has to be valued	Plot No. 20, Casia Bistula Soc CH-4 Greater Noida.						
Property shown & identified by at spot	<input type="checkbox"/> Owner, <input checked="" type="checkbox"/> Representative, <input type="checkbox"/> No one was available, <input type="checkbox"/> Property is locked, survey could not be done from inside <table border="1"> <tr> <th>Name</th> <th>Contact No.</th> </tr> <tr> <td>Upendra Singh</td> <td>9811759914</td> </tr> </table>			Name	Contact No.	Upendra Singh	9811759914
Name	Contact No.						
Upendra Singh	9811759914						
How Property is Identified by the Surveyor	<input type="checkbox"/> From schedule of the properties mentioned in the deed, <input type="checkbox"/> From name plate displayed on the property, <input checked="" type="checkbox"/> Identified by the owner/ owner representative, <input type="checkbox"/> Enquired from nearby people, <input type="checkbox"/> Identification of the property could not be done, <input type="checkbox"/> Survey was not done						
Are Boundaries matched	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> No relevant papers available to match the boundaries, <input type="checkbox"/> Boundaries not mentioned in available documents						
Survey Type	<input checked="" type="checkbox"/> Full survey (inside-out with measurements & photographs) <input type="checkbox"/> Half Survey (Measurements from outside & photographs) <input type="checkbox"/> Only photographs taken (No measurements)						
Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked, <input type="checkbox"/> Possessee didn't allow to inspect the property, <input type="checkbox"/> NPA property so couldn't be surveyed completely <u>Vacant Plot</u>						
Type of Property	<input type="checkbox"/> Flat in Multistoried Apartment, <input type="checkbox"/> Residential House, <input type="checkbox"/> Low Rise Apartment, <input type="checkbox"/> Residential Builder Floor, <input type="checkbox"/> Commercial Land & Building, <input type="checkbox"/> Commercial Office, <input type="checkbox"/> Commercial Shop, <input type="checkbox"/> Commercial Floor, <input type="checkbox"/> Shopping Mall, <input type="checkbox"/> Hotel, <input type="checkbox"/> Industrial, <input type="checkbox"/> Institutional, <input type="checkbox"/> School Building, <input checked="" type="checkbox"/> Vacant Residential Plot, <input type="checkbox"/> Vacant Industrial Plot, <input type="checkbox"/> Agricultural Land						
Property Measurement	<input checked="" type="checkbox"/> Self-measured, <input type="checkbox"/> Sample measurement, <input type="checkbox"/> No measurement						
Reason for no measurement	<input type="checkbox"/> It's a flat in multi storey building so measurement not required <input type="checkbox"/> Property was locked, <input type="checkbox"/> Owner/ possessee didn't allow it, <input type="checkbox"/> NPA property so didn't enter the property, <input type="checkbox"/> Very Large Property, practically not possible to measure the area within limited time <input type="checkbox"/> Any other Reason: <u>Vacant</u>						
Land Area of the Property	As per Title deed	As per Map	As per site survey				
	1014.74 Sq. mtr.						
Covered Built-up Area	As per Title deed	As per Map	As per site survey				
	Same						
Property possessed by at the time of survey	<input type="checkbox"/> Owner, <input checked="" type="checkbox"/> Vacant, <input type="checkbox"/> Lessee, <input type="checkbox"/> Under Construction, <input type="checkbox"/> Couldn't be Surveyed, <input type="checkbox"/> Property was locked, <input type="checkbox"/> Bank sealed, <input type="checkbox"/> Court sealed						
Any negative observation of the							







# LEASE DEED (RESIDENTIAL)

THIS LEASE DEED MADE on the 23<sup>rd</sup> day of Oct in the year 2008 between the Greater Noida Industrial Development Authority, a body corporate constituted under Section 3 read with Section 2 (d) of the Uttar Pradesh Industrial Area Development Act, 1976 (U.P. Act No. 6 of 1976) (hereinafter called the "Lessor" which expression shall, unless the context does not so admit include its successors, assigns) of the one part and Sh / Smt /

PHOTO

Km. NITIN GARG aged \_\_\_\_\_ years S/o \_\_\_\_\_  
D/o W/o Shri VISHNU KUMAR GARG R/o \_\_\_\_\_  
34 C NEW MANDI MUZAFFAR NAGAR

(hereinafter called the "Lessee" which expression shall unless context does not so admit, include his/her/their/its heirs, executors, administrators, representatives and permitted assigns) of the other part.

WHEREAS the plot hereinafter described forms part of the land acquired under the land Acquisition Act, 1894, and developed by the Lessor for the purpose of setting up urban and industrial township.

WHEREAS the Lessor has agreed to demise and the lessee has agreed to take on lease the said plot on the terms and conditions hereinafter appearing for the purpose of constructing residential building according to building plan approved by the Lessor

## 1. NOW THIS LEASE DEED WITNESSTH AS FOLLOWS :

That in consideration of the premium of Rs. 3473455-02 (Rupees Thirty four Lacs Seventy three thousand four hundred fifty five and two paise only) out of which Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) have been paid by the lessee to the Lessor (the receipt whereof the Lessor both hereby acknowledges) and the balance of which is to paid by the lessee in the manner hereinafter provided in instalment on dates specified below :

Rs. _____	on or before
Rs. _____	on or before
Rs. _____	on or before
Rs. _____	on or before
Rs. _____	on or before
Rs. _____	on or before
Rs. _____	on or before
Rs. _____	on or before

And in consideration of Rs. 347345-50 (Rupees Three Lacs forty seven thousand three hundred forty five and fifty paise) paid in lump sum on account of one time lease rent which is 10% of the total premium of the plot of the lessor

both hereby demise and lease of the lessee, all that plot of land numbered as 20 situated in Block CASIA FISTULA Estate at Sector CHI-04 in Greater Noida Industrial Development Area, District Gautam Budh Nagar contained by Square Meters be the same, a little more, or less and bounded (situated at tehsil Gautam Budh Nagar, Distt. Gautam Budh Nagar).

(1)

Nitin Garg

Manager  
Greater Noida Industrial Development Authority  
Gautam Budh Nagar



Measurement

1014.74 Sqm PCH01-69687

ON THE NORTH By  
ON THE SOUTH By  
ON THE EAST By  
ON THE WEST By

As per Land Deed

And which said plot is more clearly delineated and shown in attached plan and therein marked red.

TO HOLD the said plot (hereinafter referred to as "the demised premises" with their appurtenances unto the Lessee to the term of Ninety years commencing from (the execution of the lease deed) 24/10/08 (date of possession) except and always reserving to the lessor :-

- (a) A right to lay water mains, drains, sewers or electric wires under or about the demised premises, if deemed necessary by the Lessor in developing the area.
- (b) Full rights and title to all mines, minerals, coals, washing gold's earth oils, quarries in or under the plot and full right and power at any time to do all acts and things which may be necessary or expedient for the purpose of searching for, working and obtaining, removing and enjoying the same without providing or leaving any vertical support for the surface of the plot(s) / flat or for the structure time being standing thereon provided always, that the lessor shall make reasonable compensation to the allottee / lessee for all damages directly occasioned by exercise of the rights hereby reserved. The decision of the Chief Executive Officer of the lessor on the amount of such compensation will be final and binding on the lessee.

**II AND THE LESSEE DOTH HEREBY DECLARE AND CONVENIENT WITH THE LESSOR IN THE MANNER FOLLOWING :-**

- 1) That the lessee will pay to the lessor the balance of the premium in the installments mentioned in clause 1 above by the dates mentioned therein. If the lessee fail to pay any installments by the due date, he shall thereafter pay the same with interest @ 20% p.a. compounded quarterly on the instalment in the arrears from the due date till the date of payment provided that for failure to pay three consecutive installments or any instalment / amount continuously for six months, whichever is earlier, the lessor may determine the lease with penalties and consequences give in clause III hereinafter.
- 2) That the lease will bear, pay and discharge all rates, assessments of every description including beneficentation levy and user charges which during the said term be assessed, charged or imposed upon either on the landlord or the tenant or the occupier in respect of demised premises or the buildings to be erected thereupon.

(2)

Nitin Chaur

Greater Noida Industrial  
Development Authority



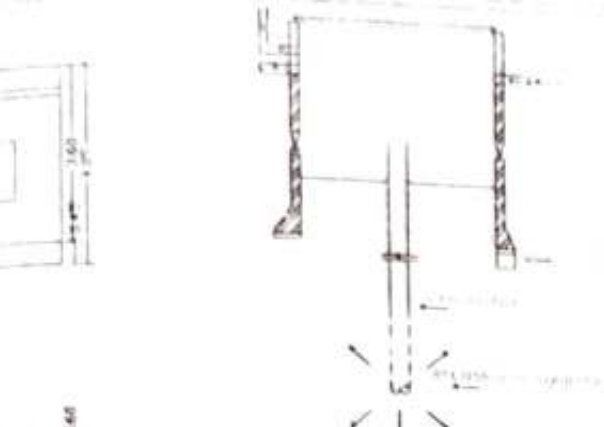
आज दिनांक 24/10/2008 को  
वही सं 1 जिल्द सं 3837  
पृष्ठ सं 127 से 224 पर/मांक 12731  
रजिस्ट्रीकृत किया गया।

टी0आर0, त्यागी

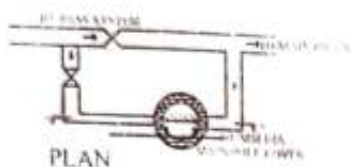
24/10/2008

रजिस्ट्रार  
जिल्द सं 3837  
पृष्ठ सं 12731

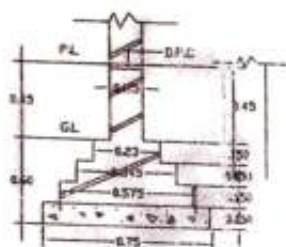




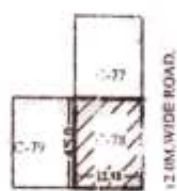
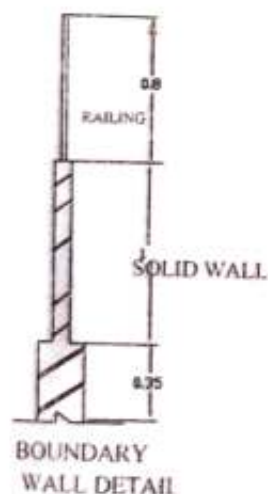
SECTION AA'



RAIN WATER HARVESTING DETAIL



FOUNDATION DETAIL



KEY PLAN



THIS IS A TECHNICAL DRAWING OF A RESIDENCE  
DESIGNED BY ANIL KUMAR, ARCHITECT  
COMPLETED ON 29-05-2009  
ENTIRELY IN ACCORDANCE WITH THE  
NORTH INDIA SERIAL DELETED AND THE  
REGULATIONS 2007 AND THE BUILDING  
AND STRUCTURE CODES AND ALL THE  
REQUIREMENTS ENFORCEMENT BY THE  
AUTHORITY

AR. ANIL KUMAR  
29/05/2009

### AREA CHART

PLOT AREA-22.60X44.90=1014.74 SQ.M.  
PERMI.AREA ON G.FLOOR=1014.74X.55  
=558.11 SQ.M  
PERMI. COV. AREA ON ALL FLOORS  
=1034.10X1.5=1551.15 SQ.M.  
PROP. AREA ON G.F.=A  
=(15.30X8.97)=137.24 SQ.M.  
TOTAL AREA OF ALL FLOORS  
=137.24 SQ.M.

### DOOR/WINDOW SCHEDULE

TYPE	NO.	AREA	UNIT
D	1.000.00	0.00	2.00
W	1.000.00	0.00	2.00
W	1.000.00	0.00	2.00
W	1.000.00	0.00	2.00
W	1.000.00	0.00	2.00

ALL DIMENSIONS ARE IN M.  
COMPLETION DRG. OF RESIDENCE  
AT PLOT No.C-20 CASSIA FISTULA  
SECTOR - CHI-04,  
GREATER NOIDA (U.P.)

DATE-

DRAWN BY-

29-05-2009

LEVI SINGH

SING. OF OWNER

*Levi Singh*

SING. OF ARCHITECT

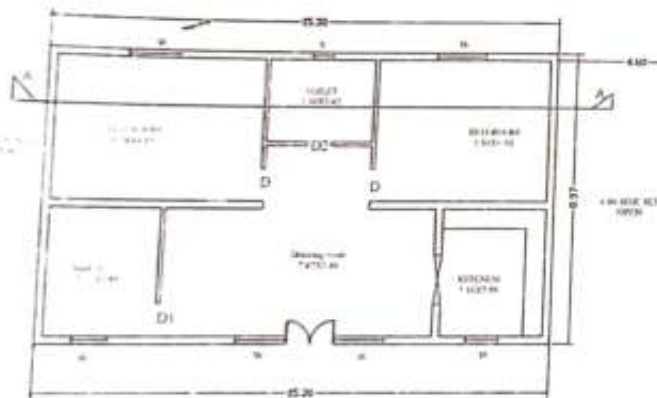
AR. ANIL KUMAR

29/05/2009

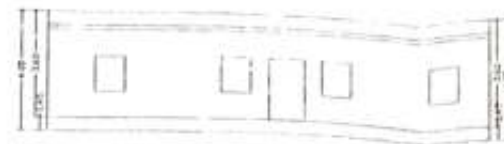


REAR BACK  
22.60X28.91

श्री देव भोवरा औद्योगिक विकास प्राधिकरण  
109, पिलान एस्टेट, ईस्ट-नया-11  
लेटर नो. 10/10/05



FRONT OPEN  
22.60X7.0



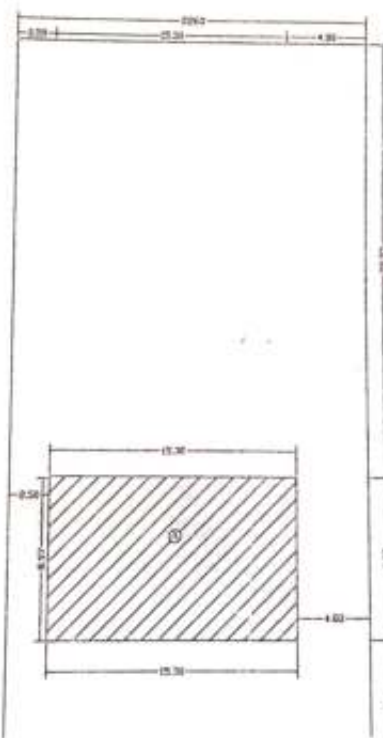
ELEVATION



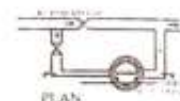
SECTION AT AA



CULVERT  
DETAIL



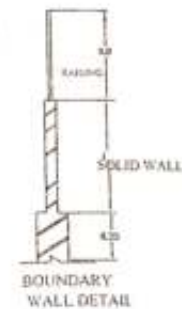
SECTION AA'



RAIN WATER  
HARVESTING DETAIL



FOUNDATION DETAIL



BOUNDARY  
WALL DETAIL



KEY PLAN



THIS DRAWING IS THE PROPERTY OF THE ARCHITECT AND SHOULD NOT BE REPRODUCED OR USED IN ANY MANNER WITHOUT HIS WRITTEN PERMISSION. THE ARCHITECT ACCEPTS NO RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION PROVIDED BY THE CLIENT. THE ARCHITECT'S LIABILITY IS LIMITED TO THE DESIGN AND CONSTRUCTION OF THE BUILDING ONLY. THE ARCHITECT IS NOT RESPONSIBLE FOR THE STRUCTURAL DESIGN OF THE BUILDING OR FOR THE SAFETY OF THE BUILDING OR FOR THE SAFETY OF THE PEOPLE USING THE BUILDING.

SR. ARCHT. 10/10/05  
10/10/05

# AREA CHART

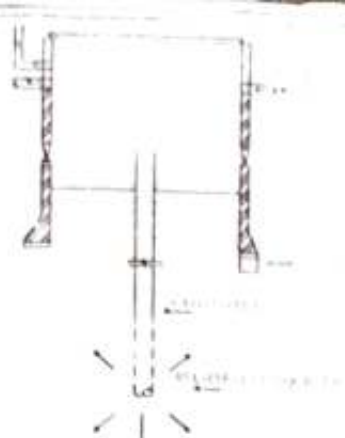
PLOT AREA = 22.60X28.91 = 1014.74 SQ.M.  
PERM. AREA ON G FLOOR = 1014.74X 0.55 = 558.11 SQ.M.  
PERM. COV. AREA ON ALL FLOORS = 1014.74X 1.5 = 1522.11 SQ.M.  
PROP. AREA ON G.F. = A = (15.30X8.97) = 137.24 SQ.M.  
TOTAL AREA OF 2 FLOORS = 137.24 SQ.M.

TYPE	NO.	AREA (SQ.M.)	PERCENTAGE (%)
1	1	137.24	13.42
2	1	137.24	13.42
3	1	137.24	13.42
4	1	137.24	13.42
5	1	137.24	13.42
6	1	137.24	13.42
7	1	137.24	13.42
8	1	137.24	13.42
9	1	137.24	13.42
10	1	137.24	13.42

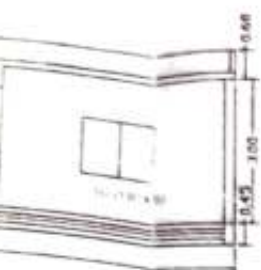
ALL DIMENSIONS ARE IN M.  
COMPLETION DRG. OF RESIDENCE  
AT PLOT No.C-20 CASSIA FISTULA  
SECTOR - CH-04,  
GREATER NOIDA (U.P.)

DATE 29-05-2009	DRAWN BY SING. OF OWNER
SING. OF ARCHITECT	

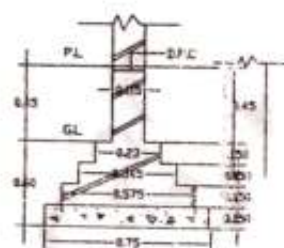
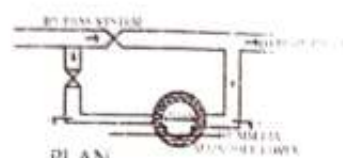




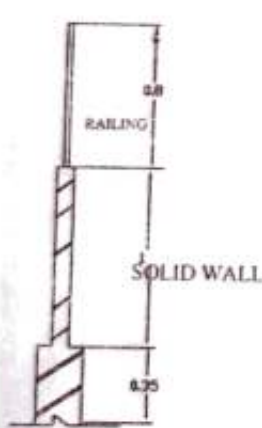
SECTION AA'



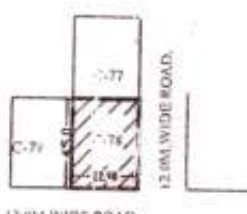
### RAIN WATER HARVESTING DETAIL



#### FOUNDATION DETAIL

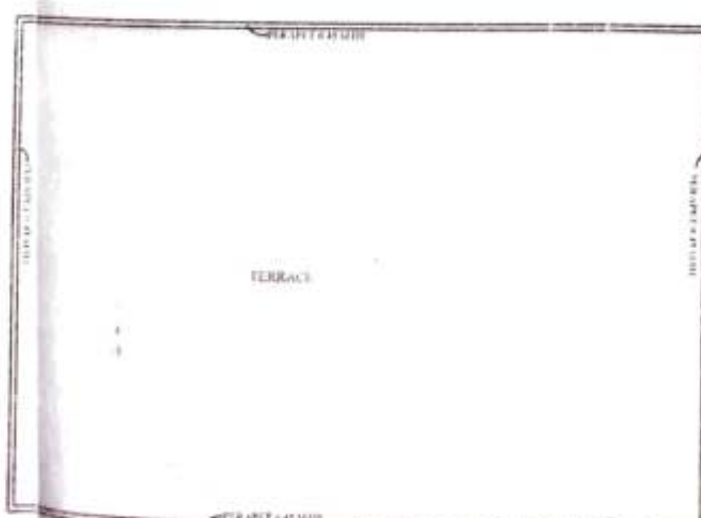


### BOUNDARY WALL DETAIL



12 DM WIDE ROAD

### KEY PLAN

[illegible]

AR ANIL FUSM  
CA200-2070

### AREA CHART

PLOT AREA-22.60X44.90=1014.74 SQ.M.  
PERM. AREA ON G.FLOOR=1014.74X.55  
=558.11 SQ.M  
PERM. COV. AREA ON ALL FLOORS  
=1034.10X1.5=1551.15 SQ.M.  
PROP. AREA ON G.F.=A  
=(15.30X8.97)=137.24 SQ.M.  
TOTAL AREA OF ALL FLOORS  
=137.24 SQ.M.

## DOOR/WINDOW SCHEDULE

1 YPD	MS2	MS2 + 5%	1.0%MS2 + 5%
OD	1.00E+55	0.00	2.5E
OD	0.50E+5	75	2.4
W	1.0E+52	0.00	1.5E
W	5.4E+50	2.90	2.5E
N	6.93E+38	1.00	2.0E

ALL DIMENSIONS ARE IN M.  
COMPLETION DRG. OF RESIDENCE  
AT PLOT No.C-20 CASSIA FISTULA  
SECTOR - CHi-04,  
GREATER NOIDA (U.P.)

DATE-

DRAWN BY-

29-05-2009

LEVI SINGH

SING. OF OWNER

Platan Gang

SING, OF ARCHITECT

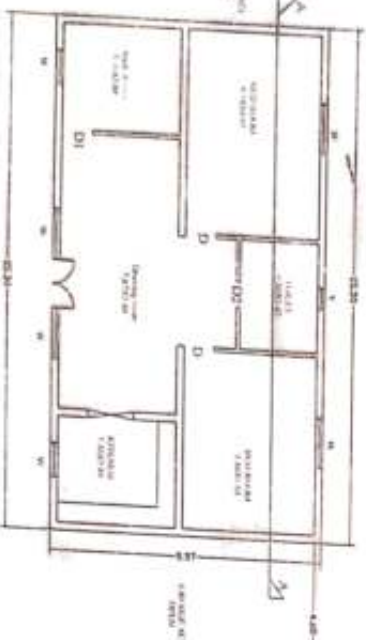
DR ANIL KUMAR

CA 2005/2717-4

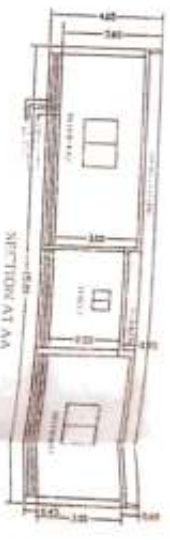


NET AREA 78.01  
22.60X34.01

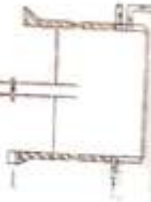
आपका आदेश प्राप्त हुआ है  
01/10/20  
आपका आदेश प्राप्त हुआ है  
आपका आदेश प्राप्त हुआ है



FRONT OPEN  
22.60X7.0



CULVERT  
DETAIL



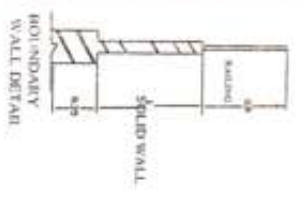
SECTION AA'



RAIN WATER  
HARVESTING DETAIL



FOUNDATION DETAIL



SOLID WALL  
DETAIL



KEY PLAN



THESE DRAWINGS ARE PREPARED BY THE ARCHITECT AND THE ENGINEER. THE ARCHITECT IS RESPONSIBLE FOR THE DESIGN AND THE ENGINEER IS RESPONSIBLE FOR THE STRUCTURAL DESIGN. THE ARCHITECT AND THE ENGINEER ARE NOT RESPONSIBLE FOR THE CONSTRUCTION OF THE BUILDING.

ABRAN KUMAR  
09200000000

AREA CHART

PLOT AREA - 22.60X34.01 = 769.24 SQ.M.  
PERM. AREA ON G FLOOR - 101.47 SQ.M.  
558.11 SQ.M.  
PERM. COV. AREA ON ALL FLOORS  
= 101.47X1.5 = 152.21 SQ.M.  
PROP. AREA ON G.F. = 152.21 SQ.M.  
TOTAL AREA OF 1st FLOOR = 152.21 SQ.M.

NO.	DESCRIPTION	AREA (SQ.M.)	TOTAL AREA (SQ.M.)
1	Plot Area	769.24	769.24
2	Permitted Area on G.F.	101.47	101.47
3	Permitted Area on All Floors	152.21	152.21
4	Proposed Area on G.F.	152.21	152.21
5	Total Area of 1st Floor	152.21	152.21

ALL DIMENSIONS ARE IN M.  
COMPLETION DRG. OF RESIDENCE  
AT PLOT No. C-20 CASSIA FISTULA  
SECTOR - CH-04  
GREATER NOIDA (U.P.)

DATE: 29-05-2016 DRAWN BY: ABRAN KUMAR

SING. OF OWNER

SING. OF ARCHITECT

ABRAN KUMAR  
29-05-2016