Mumbai Branch Office:

DBS Heritage House, Prescott Street, Fort, Mumbai - 400 001

Ph.: 9651070248, 9869852154, 9205353008

REPORT FORMAT: V-L2 (L&B) | Version: 9.0 2019

FILE NO.: VIS (2021-22)-PL421-379-485

DATED:21/09/2021

VALUATION ASSESSMENT

OF

INDEPENDENT HOUSE

SITUATED AT

99, SECTOR 10-B, VASHUNDRA YOJANA, GHAZIABAD, UTTAR PRADESH

OWNER/S

RIYA SINGH W/O MR. ALOK KUMAR SINGH

- Corporate Valuers
- A/C: M/ EPITOME DIGITECH INDIA PVT. LTD.
- Business/ Enterprise/ Equity Valuations

REPORT PREPARED FOR

- Lender's Independent Engineers (LIE). ME BRANCH, SOUTH EXTENSION-1, NEW DELHI
- Techno Economic Viability Consultants (TEV)
 - e/ concern or escalation you may please contact incident Manager @
- vill appreciate your feedback in order to improve our services. Agency for Specialized Account Monitoring (ASM)
- Project Techno-Financial Advisors
- ailable at www.rkassociates.org for reference.
- feedback on the report within 15 days of its submission after which report Chartered Engineers e considered to be correct.
- Industry/Trade Rehabilitation Consultants
- NPA Management
- Panel Valuer & Techno Economic Consultants for PSU

CORPORATE OFFICE:

D-39, 2nd floor, Sector 2, Noida-201301 Ph + +91-0120-4110117, 4324647, +91 - 9958632707

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



VALUATION ASSESSMENT AS PER SBI FORMAT

Name & Address of Branch:	State Bank Of India, SME Branch, South					
	Extension-1, New Delhi					
Name of Customer (s)/ Borrower Unit	M/s. Epitome Digitech India Pvt. Ltd.					

	III A STATE OF THE	GENERAL		TEN WASH	
1. Pui	rpose for which the valuation is made	For Value assessment of the asset for creating collatera mortgage for Bank Loan purpose			
Date of inspection		10 September 2021			
b)	Date on which the valuation is made	21 September 2021			
3. List	t of documents produced for perusal	Documents Requested	Documents Provided	Documents Reference No.	
		Total 05 documents requested.	Total 02 documents provided.	01	
		Property Title document	Sale Deed	Dated: 21/01/14	
		Copy of TIR	Site Plan	777	
		Approved Map	None		
		Possession Letter	None		
	Last paid Electricity Bill	None			
	me of the owner/s	Mrs. Priya Singh W.	o Mr. Alok Kuma	r Singh	
Add	dress and Phone no. of the owner/s	House No. 10 B/ 99, sector 10-B, Vashundra Yojana, Ghaziabad, Uttar Pradesh			
5. Brie	ef description of the property	located at the afore of 96.67 sq.yds./ provided to us by the The subject land particles and the subject is a dutotal Covered area sq.ft./ 137.49 sq.mt and the site Plan Processor of the subject is a dutotal Covered area sq.ft./ 137.49 sq.mt and the site Plan Processor of the subject is a dutotal Covered area in the site Plan Processor of the subject is a dutotal Covered area in the site Plan Processor of the subject is a dutotal Covered area in the site Plan Processor of the subject is a dutotal Covered area in the subject is a dutotal Covered area.	esaid address had 80.83 sq m as the bank. arcel is a free hown of the subject proton according to the subject proton accordin	Residential property ving a total plot area per the documents Id land comprised of elonging to Mrs. Priya per the sale deed o perty is approx. 1480 ne site measuremen e Site Plan Provided ample measuremen	



			The subject property is located 500 mtr. away from mail road and can be approached by 20 ft. wide Block Road.
			This report only contains general assessment & opinio on the Guideline Value and the indicative, estimate Market Value of the property for which Bank has asked to conduct the Valuation and found as per the information given in the copy of documents provided to us and/or confirmed by the owner/ owner representative to us at sit which has been relied upon in good faith. It does not contain any other recommendations of any sort.
6.	Loca	ation of property	
	a)	Plot No. / Survey No.	House No. 10 B / 99
	b)	Door No.	House No. 10 B / 99
	c)	T. S. No. / Village	Sector 10 B
	d)	Ward / Taluka	***
	e)	Mandal / District	Ghaziabad
	f)	Date of issue and validity of layout of approved map / plan	Approved Map not Provided to us
	g)	Approved map / plan issuing authority	Approved Map not Provided to us
	h)	Whether genuineness or authenticity of approved map / plan is verified	Approved Map not Provided to us
	i)	Any other comments by our empaneled Valuers on authenticity of approved plan	No
7.	Post	al address of the property	
8.	a)	City / Town	Ghaziabad
	b)	Residential Area	Yes
	c)	Commercial Area	No
	d)	Industrial Area	No
9.	Clas	sification of the area	
	a)	High / Middle / Poor	Middle
	b)	Urban / Semi Urban / Rural	Urban
10.		ing under Corporation limit/ ge Panchayat / Municipality	Not applicable
11.	Cent	ther covered under any State/ ral Govt. enactments (e.g. Urban and ng Act) or notified under agency /scheduled area/ cantonment area	Not applicable
12.	conv	ase it is an agricultural land, any ersion to house site plots is emplated	Not applicable
13.		ndaries of the property	
			Yes from the available documents



	Directions	As	per Title Document	Actual found at Site
	North		H.No 10/B	H.No 10/B
	South		Road 9 mtr	Road 9 mtr
	East		H.No 100	H.No 100
	West		H.No 10 B/ 98	H.No 10 B/ 98
14.1	Dimensions of the site		A	В
			As per the Deed	Actuals
	North	NA		NA
	South	NA		NA
	East	NA		NA
	West		NA	NA
14.2	Latitude, Longitude & Co-ordinate Industrial Property	es of	28°39'45.9"N 77°22'02.9'	E.
15.	Extent of the site		Land Area = 96.67 sq.yd	ls./ 80.83 sq. m
16.	Extent of the site considered for value (least of 14 A & 14 B)	uation	Land Area = 96.67 sq.yd	ds./ 80.83 sq. m
17.	Whether occupied by the owner/tena	int?	Owner (Vacant)	
	If occupied by tenant, since how long	1?	NA	
	Rent received per month.		NA	

II.	CHARACTERISTIC	CS OF THE SITE	
1.	Classification of locality	Residential	
2.	Development of surrounding areas	Within urban developed area	
3.	Possibility of frequent flooding / sub-merging	No	
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	Available	
5.	Number of Floors	G+1	
6.	Type of Structure	RCC framed pillar, beam, column structure or RCC slab	
7.	Type of use to which it can be put	Residential	
8.	Any usage restriction	No	
9.	Is plot in town planning approved layout?	Not Know to us	
10.	Corner plot or intermittent plot?	Intermittent	
11.	Road facilities	Yes	
12.	Type of road available at present	Bituminous road	
13.	Width of road - is it below 20 ft. or more than 20 ft.	More than 20 ft.	
14.	Is it a land - locked land?	No	
15.	Water potentiality	Water pipelines exist in the area	
16.	Underground sewerage system	Exists in the area	
17.	Is power supply available at the site?	Yes	
18.	Advantage of the site	None	
19.	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 being corporated)	No	





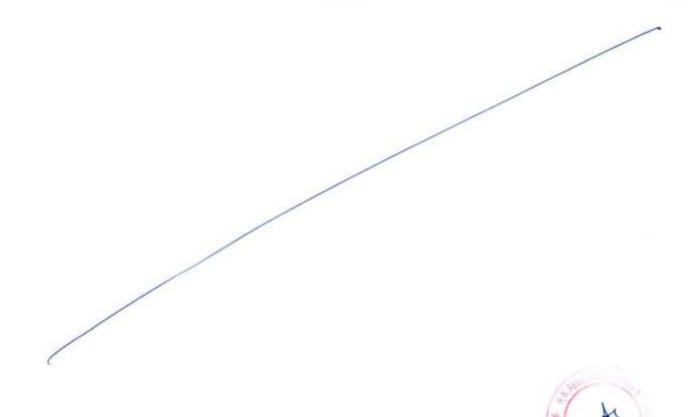
PART B

VALUATION OF LAND

1.	Size of Plot	96.67 sq.yds./ 80.83 sq m
	North & South	NA
	East & West	NA
2.	Total extent of the plot	Land Area = 96.67 sq.yds./ 80.83 sq m
	Area adopted on the basis of	Property documents & site survey both
	Remarks & observations, if any	Not applicable
3.	Remarks & observations, if any Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered (from property search sites & local information) 1. Name: Mr. Hardender (Property Consultant) Contact No.: 9953000071 Size of the Property: 78 sq. mtr Rates/ Price informed: As per the discussion held with the above mentioned property consultant, we came to know that the plot that are available for sale of around 78 sq mtr are around Rs.1,00,000/- to Rs.1,20,000/- per sq mtr depending upon the size and location of the plot. 2. Name: M/s. Aradhya Properties (Property Consultant) Contact No.: 9899405337 Size of the Property: 78 sq. mtr. Rates/ Price informed: As per the discussion held with the above mentioned property consultant, we came to know that the plot that are available for sale of around 78 sq mtr are around Rs.1,20,000 to Rs. 1,30,000 per sq mtr depending upon the size and location of the plot. As per our discussion with habitants & market participants of the subject locality we came to know the following information: - 1. The prevailing land rate in the subject locality depends on size, shape, frontage, location and approach road width. 2. The on-going market rate for the land located within vicinity of subject property range in between Rs.1,00,000/- to Rs.1,30,000/- per sq.mtr. 3. The location of the subject property is good and falls in urban developed area of Ghaziabad. 4. The demand and supply of the Property in the locality is good.



		îs Rs.56,500/- per sq.mtr.
		As our discussion with market participants and habitants of the subject locality, we came to know that the prevailing land rate of residential plots in this locality is approx. Rs.1,30,000/- to Rs.1,30,000/- per Sq.mtr. which depends upon the plot size, shape, frontage, approach road width and its location. As the size subject property Location is comparatively in as compared to the property available in the locality, we have adopted the land rate Considering the size of the property is Rs.1,05,000 per sq. mtr. which seems to be reasonable in our view. No authentic last two transactions details could be known. However prospective transaction details as per information available on public domain and gathered during site survey is mentioned above. Valuation Assessment Factors of the report and the screenshots of the references are annexed in the report for reference.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	96.67 sq.yds./ 80.83 sq. mtr. Rs.56,500/- X 80.83 sq. mtr. = Rs.45,66,895/-
5.	Assessed / adopted rate of valuation	Rs.1,05,000 per sq.mtr.
6.	Estimated value of land(A)	Market Value: Rs.1,05,000 X 80.83 sq.mtr. = Rs.84,87,150/-





PART C

VALUATION OF BUILDING

1.	Tech	nical details of the building	The subject property is under maintenance.
	a)	Type of Building (Residential / Commercial/ Industrial)	Residential
	b)	Type of construction (Load bearing / RCC/ Steel Framed)	RCC load bearing structure on pillar beam column and 9" brick walls
	c)	Year of construction	Approx. 17 Years (2004) and currently in under maintenance.
	d)	Number of floors and height of each floor including basement, if any	G+1
	e)	Plinth area floor-wise	NA
	f)	Condition of the building	Poor
	i.	Interior Finishing	Poor
	ii.	Exterior Finishing	Poor
2.	Statu	s of Building Plans/ Maps	Cannot comment since no approved map given to us
	g)	Date of issue and validity of layout of approved map / plan	Approved Map not provided to us
	h)	Is Building as per approved Map	Approved Map not provided to us
	i)	Whether genuineness or authenticity of approved map / plan is verified	Approved Map not provided to us
	j)	Any other comments by our empaneled valuers on authentic of approved plan	No
	k)	Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	Approved Map not provided to us
3.	Valua	ation of Structure	
	a)	Market Value of Structure	Covered Area (G+1) = 1480 sq.ft./ 137.49 sq.mtr. = Rs.600 X 1480 sq ft Rs.8,88,000/-
	b)	Government Guideline Value of Structure	Covered Area (G+1) = 1038.93 sq.ft./ 96.52 sq.mtr Rs.11,000 per sq. mtr. = 96.52 X Rs.11,000 per sq. mtr. Rs.10,61,720/-

7.	SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF			
S.No.	Description	Ground floor	Other floors	
1.	Foundation	Yes	NA	
2.	Ground Floor	Yes	Under Maintenance	
3.	Superstructure	Yes	Yes	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Yes	Yes	

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5.	RCC works	Yes	Yes
6.	Plastering	Yes	Yes
7.	Flooring, Skirting, dadoing	Yes	Yes
8.	Special finish as marble, granite, wooden paneling, grills, etc.	No	No
9.	Roofing including weather proof course	No	No
10.	Drainage	No	No

S.No.		Description	Ground floor	Other floors
1.	Comp	oound wall	Yes	NA
	Heigh	nt	10 ft	NA
	Lengt	th	NA	NA
	Type	of construction	Poor	Poor
2.	Elect	rical installation		N
	Туре	of wiring	NA	NA
	Class	of fittings (superior / ordinary / poor)	NA	NA
	Numi	per of light points	NA	NA
	Fan points		NA	NA
	Spare plug points		NA	NA
	NA		NA	NA
3.	NA			
	a)	No. of water closets and their type	NA	NA
	b)	No. of wash basins	NA	NA
	c)	No. of urinals	NA	NA
	d)	No. of bath tubs	NA	NA
	e)	Water meter, taps, etc.	NA	NA
	f)	Any other fixtures	NA	NA

PART D	EXTRAITEMS

1.	Portico	NA
2.	Ornamental front door	NA
3.	Sit out/ Verandah with steel grills	NA
4.	Overhead water tank	NA
5.	Extra steel/ collapsible gates	NA NA
6.	Total (C)	NA



10.

False ceiling

Total (D)



	PART E	AMENITIES
		(ii)
1.	Wardrobes	NA NA
2.	Glazed tiles	NA
3.	Extra sinks and bath tub	NA
4.	Marble / Ceramic tiles flooring	NA
5.	Interior decorations	NA
6.	Architectural elevation works	NA
7.	Paneling works	NA
8.	Aluminum works	NA NA
9.	Aluminum hand rails	NA

PARTF	MISCELLANEOUS

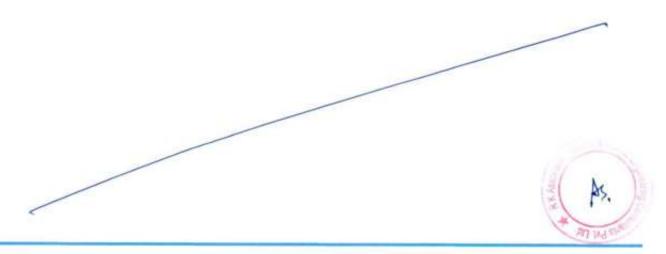
NA

NA

1.	Separate toilet room	NA
2.	Separate lumber room	NA NA
3.	Separate water tank/ sump	NA
4.	Trees, gardening	NA
	Total (E)	NA

PART G	SERVICES

1.	Water supply arrangements	NA
2.	Drainage arrangements	NA
3.	Compound wall	NA
4.	C. B. deposits, fittings etc.	NA
5.	Lift	NA
6.	Pavement	NA
	Total (F)	NA





PART H

CONSOLIDATED VALUATION ASSESSMENT OF THEINDUSTRY

S.No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
1.	Land (A)	Rs.45,66,895/-	Rs.84,87,150/-
2.	Structure Construction Value (B)	Rs.10,61,720/-	Rs.8,88,000/-
3.	Extra Items (C)		
4.	Amenities (D)	***	***
5.	Miscellaneous (E)		***
6.	Services (F)	***	***
7.	Total Add (A+B+C+D+E+E+F)	Rs.56,28,615/-	Rs.93,75,150/-
8.	Additional Premium if any	===	
	Details/ Justification	***	144
9.	Deductions charged if any		
	Details/ Justification		984
10.	Total Indicative & Estimated Prospective Fair Market Value#		Rs.93,75,150/-
11.	Rounded Off		Rs.94,00,000/-
12.	Expected Realizable Value* (@ ~15% less)	****	Rs.79,90,000/-
13.	Expected Forced Distress Sale Value*(@ ~25% less)	****	Rs.70,50,000/-
14.	Valuation of structure for Insurance purpose	NA	NA

(RUPEES NINETY FOUR LAKHS ONLY)

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 & Disclosures if any	 The subject property is poor in condition and seems to be under finishing at the time of site survey This Valuation 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 in good faith and we have assumed that it is true and correct. Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents from originals, etc. has to be taken care by legal experts/ Advocates. This report only contains technical & market information which came to knowledge during course of the assignment. It doesn't contain any



	recommendations. 5. This report is prepared following our Standard Operating Procedures & Best Practices, Limitations, Conditions, Remarks, Important Notes, Valuation TOR.
--	--

i.		g condi zable v v). The	ition with aforesaid specifications is alue of the above property is Rs.79,9	Rs.94,00,000/- (Rupees 0,000/- (Rupees Seventy of xxx is Rs. xxx
ii.	Thousand only). Name & Address of Valuer company		.K. Associates Valuers & Techno En	gineering Consultants Pvt
iii.	Enclosed Documents	S.No	Documents	No. of Pages
		i.	General Details	02
		ii.	Screenshot of the price tre references of the similar relat properties available on public doma	ed
		III.	Google Map	01
		iv.	Photographs	04
		V.	Copy of Circle Rate	02
		Vi.	Survey Summary Sheet	02
		vii.	Valuer's Remark	02
		viii.	Copy of relevant papers from t property documents referred in t Valuation	10000
iv.	Total Number of Pages in the Report with Enclosures	29		
٧.	Engineering Team worked on the report	SURV	YEYED BY: AE Praveen Sharma	
		PREP Singh	PARED BY: Er Ritesh Kumar	
		REVIE	EWED BY: HOD Valuations	

	DECLARATION BY BANK
i.	The undersigned has inspected the property detailed in the Valuation Report datedon We are satisfied that the fair and reasonable market value of the property is Rs(Rsonly).
ii.	Name of Bank of Manager
iii.	Name of Branch
iv.	Signature





ENCLOSURE: I- ASSUMPTIONS | REMARKS | LIMITING CONDITIONS

i.	Qualification in TIR/Mitigation Suggested, if any: Cannot comment since copy of TIR not provided to us
ii.	Is property SARFAESI compliant: Yes
III.	Whether property belongs to social infrastructure like hospital, school, old age home etc.: No
iv.	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
V.	Details of last two transactions in the locality/area to be provided, if available: Information couldn't be found.
VI.	Any other aspect which has relevance on the value or marketability of the property: This report is prepared following our standard operating procedures & best practices, limitations, conditions, remarks, Important Notes, Valuation TOR.
	1. This Valuation 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 in good faith and we have assumed that it is true and correct. Verification or cross checking of the copy of the documents provided to us from the originals has not been done at our end.
	 Legal aspects for eg. Investigation of title, ownership rights, lien, charge, mortgage, lease, etc. are not considered in this report. It is assumed and taken into account that the concerned Bank/ Financial Institution has got the legal verification cleared by the competent Advocate while requesting for the Valuation report.
	3. Value varies with the Purpose/ Date/ Condition prevailing in the market. We recommend not to refer the Value

R.K ASSOCIATES IMPORTANT NOTES

<u>DEFECT LIABILITY PERIOD</u> - In case of any query/ issue or escalation you may please contact Incident Manager by writing at valuers@rkassociates.org. We try our level best to ensure maximum 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 <u>valuers@rkassociates.org</u>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.

Our DATA RETENTION POLICY is of ONE YEAR. 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.

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

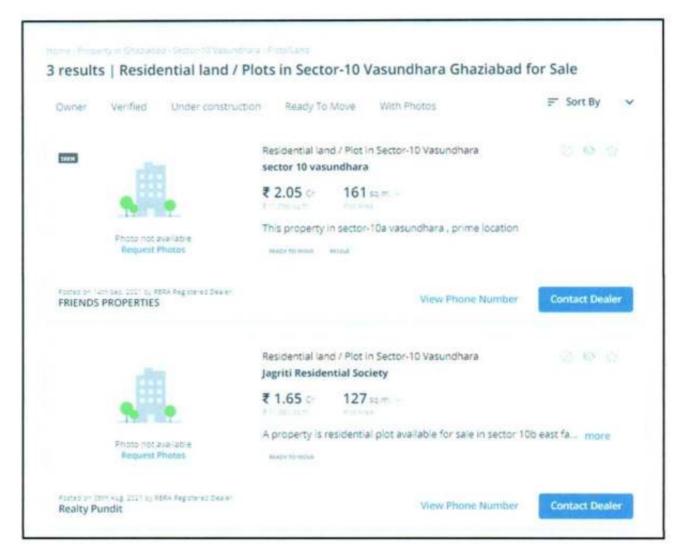
NOTE: As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the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



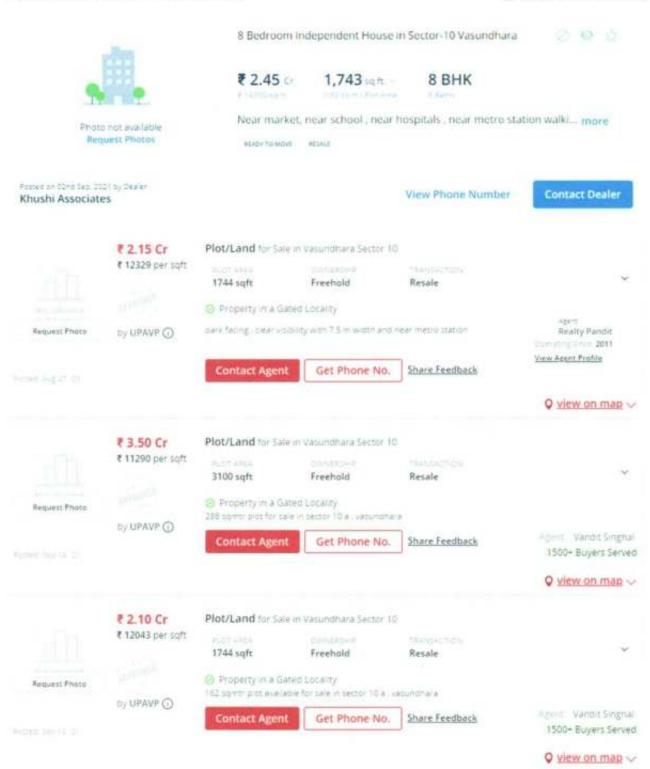


ENCLOSURE: II- REFERENCES ON PRICE TREND OF THE SIMILAR RELATED PROPERTIES AVAILABLE ON PUBLIC DOMAIN













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ENCLOSURE: III - GOOGLE MAP LOCATION







ENCLOSURE: IV - PHOTOGRAPHS OF THE PROPERTY



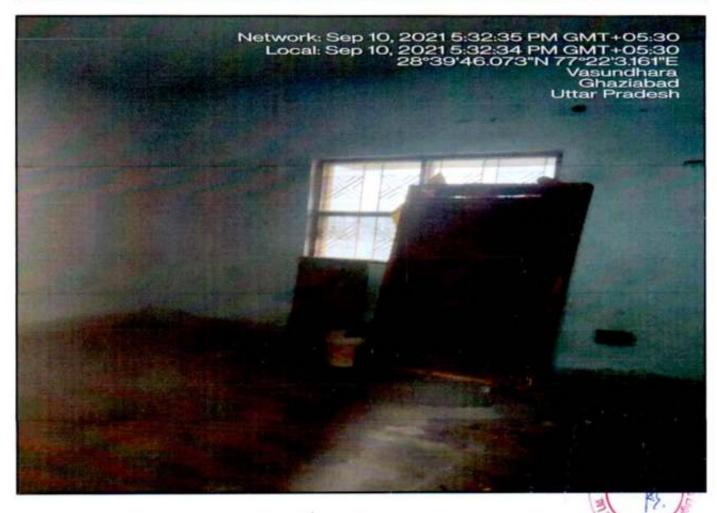


FILE NO.: VIS (2021-22)-PL421-379-485
Valuation TOR is available at www.rkaisociates.org

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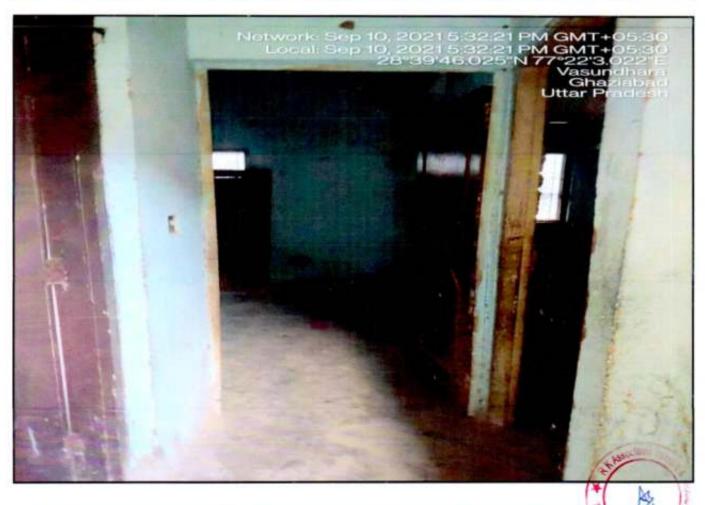






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ENCLOSURE: V- COPY OF CIRCLE RATE

an: e	, संप्रतिकार में अवस्तित किया गया यी-कोड	मोहरूदे या राजस्य याम ग्रह ताम	ग क्षेत्र में अक्षुभक्त भूमि की दरें प्रति व मरगना या पार्ड या हरका ७० गाम	नगरी, अर्जनगरी तथा धारीस शेष	अव्यक्त पूर्म की दरें प्रति	अधिक १८	18 मीटर/स फीट में अधिक स सालों व
1	0451	2	3	4	5	- 6	7
-		महाराजपुर (पुरानी आबादी)	०२७ नहरराजपुर कंदकडमीडल	नगरीय	45500	48000	50000
2	0452	प्रहलावगढी (पृथमी आधारी) गामसाह १०४२ वर्ग वर्ग वर्ग	029 मसुन्धरा कालीनी	नगरीय	45500	48000	50000
4	0454			नगरीय	56500	59300	62100
_	-	असुमार सेंग 24.68 10 12 14,14,19		नगराय	56500	59300	62100
6	0965	इसुन्पर संट ()		नगरीय	56500	59300	F2100
7	-	पसुष्यरा में स्थित भीत		नगरीम	€2000	65100	68200
-	0495	इत्यापुर (पुरानी आवादी)	०३६ साहियाबाद प्रण्यापुर	नगरीय	31500	33000	34600
	0456	हसनपुर भोवापुर (पुरामी आबादी)	०४१ शोदापुर कोशान्त्री	नगरीय	41000	43000	45000
9	0457	कीशान्धी		नगरीय	72500	76000	79700
10	0583	कीशास्त्री में विश्वतः भीत		नगरीक	90000	94500	99000
11	0450	माजनपुर (पुरानी आसारी)	०४७ मकनपुर इन्दिरापुरम	नगरीय	40500	42500	44500
12.	0460	শানিক্তত		नगरीय	16500	69900	73100
13	0481	राणितकाद		नवतेय ।	66500	69800	73100
14	0462	अम्सर्यः		नशरीव	66500	69600	73100
15	0568	ইনৱন্ত ্		नगरीय	66500	93600	73100
16	0509	anrasins.		नगरीय	66500	69400	73100
17	0570	स्वायकस्य		नगरीय	86500	69400	73100
18	0571	अंडिसावण्ड		अगरीय	66500	89800	73100
19	Q463	SHERVE		नगरिय	66500	69800	73100

(34) भाग-3 प्रारूप-5(8)-1

चार गंजिला तक गैर वार्गिध्यक भवनों की विभिन्न क्षेत्री के निर्माण की दरें-

जर्म स	मिलेण की क्यों छत में आबार पर	प्रथम सेगी के निर्माण की घर कवर्त रेरिया के अनुसार प्रति धर्मगीटर	हिलीय बंधी के निर्माण की दर करते एनिया में अनुसार प्रति वर्गमीहर
1	2	3	,
1	arrowhorths	12000	11000
	constitute.	11000	10000
3	भर्ती, गार्वर, गटिया व शाट (Arch)	9000	9000
4	क्रीलोड देखेल्डा हैंड प्राप्त सेंड	7000	7000
5	अवस्, घना, समित्र	5800	8500

प्रथम श्रेणी निर्माण का तात्वर्य यह है कि धानमें दरावाने विकारी में महती लागनी तथा बीजन, सामीन, वेबवार का सम्बन्ध प्रधानपुरू कोई का नेदान का प्रधान हुआ हो। कहें नार्वल स्टोन वहींकाईक तार्वल्स के प्रधोग से बनावा गया हो।

दिवीस शेची मिनोच का ताल्यमें यह है कि जो प्रथम बेजी का निर्माण न हो। एवं दिनीय केशी के जम कंठ-1 के निर्माण से साध्यमें जी होट य जायास विकास के निर्माण से हैं।

गैर वाणिवियक भवनों का मूख निम्नाकित तरीजे से निकाला जा सबेगा:--

मावन का कुल सून्य = भारत में लिहिट शृत्रि (मा १५०) की की की माना इस गृती के जान-२ 3 मा 4 में ही गारी मुसंगत वर के अनुसान + मान्य का निजीन शृत्रा-गृह्य और तील कि मुख्यावन हेतू अनिजार्य किरोश के असात ... पर विभा गया है (भवि लगू होता है लो)।



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ENCLOSURE: VI- DECLARATION-CUM-UNDERTAKING

- a I am a citizen of India.
- b No employee or member of R.K Associates has any direct/ indirect interest in the property or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c The information furnished in our valuation report dated 10/9/2021 is true and correct to the best of my knowledge and belief and we have made an impartial and true valuation of the property.
- d Our authorized Engineer/ survey Parveen Sharma have personally inspected the property on 10/9/2021. The work is not subcontracted to any other valuer and is carried out by us.
- e Valuation report is submitted in the format as prescribed by the Bank.
- f We have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, we will inform you within 3 days of such depanelment.
- We have not been removed/dismissed from service/employment earlier.
- h We have not been convicted of any offence and sentenced to a term of imprisonment.
- We have not been found guilty of misconduct in professional capacity.
- I have not been declared to be unsound mind.
- k We are not undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- We are not an undischarged insolvent.
- m I have not been levied a penalty under section 271J 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.
- n I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- Our PAN Card number/ GST number as applicable isAAHCR0845G/ 09AAHCR0845G1ZP
- We undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- q We have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
- r We 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.

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- s We 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.
- t I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
- u I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable).
- v I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable).
- w My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- y I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- z Further, I hereby provide the following information.

S. No.	Particulars	Valuer comment			
1.	Background information of the asset being valued				
2.	Purpose of valuation and appointing authority	Please refer to Page No.1 of the Report.			
3.	Identity of the Valuer and any other experts involved in the valuation				
4.	Disclosure of valuer interest or conflict, if any	No relationship with the borrower or any kind of conflict interest.			
5.	Date of appointment, valuation	Date of Appointment:	10/09/2021		
	date and date of report	Date of Survey:	10/09/2021		
	The Contract of the Contract of Contract of the Contract of th	Valuation Date:	21/09/2021		
		Date of Report:	21/09/2021		
6.	Inspections and/or investigations undertaken	Yes, by our authorized Survey Eng bearing knowledge of that area on shown and identified by owner 9810098522)	10/09/2021. Property was		
7.	Nature and sources of the information used or relied upon	Please refer to Page No.4 of the Report.			
8.	Procedures adopted in carrying out the valuation and valuation standards followed	Land value is calculated on the basis of 'Market Comparable Sales Approach' and building construction value is calculated on the basis of 'Depreciated Replacement cost Approach'.			
9.	Restrictions on use of the report, if any	Value varies with the Purpose/ Date/ Market & Asset Condition & Situation/ Mode of sale. The indicative & estimated prospective Value of the asset given in this report is restricted only for the above points only. If any of these points are different from the one mentioned aforesaid in the Report then this report should not be referred.			



		This report has been prepared for the purposes stated in the report and should not be relied upon for any other purpose. Our client is the only authorized user of this report and is restricted for the purpose indicated in the engagement letter. I/we do not take any responsibility for the unauthorized use of this report.
		During the course of the assignment, we have relied upon various information, data, documents provided by the Bank/client in good faith. If at any point of time in future it comes to knowledge that the information given to us is untrue, fabricated, misrepresented then the use of this report at very moment will become null & void.
		This report only contains general assessment & opinion on the indicative, estimated Market Value of the property for which Bank has asked to conduct the Valuation and found as per the information given in the copy of documents, information, data provided to us and/ or confirmed by the owner/ owner representative to us at site which has been relied upon in good faith. It doesn't contain any other recommendations of any sort including but not limited to express of any opinion on the suitability or otherwise of entering into any transaction with the borrower.
10.	Major factors that were taken into account during the valuation	Please refer to Page No.4-8 of the Report.
11.	Major factors that were not taken into account during the valuation	NA
12.	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.	Please see attached Annexure.

Date: 10/09/2021 Place: Noida

Signature

(Authorized Person of R.K Associates Valuers & Techno Engg. Consultants (P) Ltd.)



ANNEXURE: VII- MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

Professional Competence and Due Care

- A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
- 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.
- 9. 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.
- 10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11. 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

- 12.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.
- 13. 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.
- 14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- 15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16. 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

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Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.

- 17. A valuer shall not indulge in "mandate snatching or offering" convenience valuations" in order to cater to a company or client's needs.
- 18. As an independent valuer, the valuer shall not charge success fee.
- 19. 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

20. 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.

Information Management

- 21.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.
- 22. 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 organization with which he/it is registered or any other statutory regulatory body.
- 23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.
- 24. 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 a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality.

25. 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).

26. 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.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

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28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

- 29. 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.
- 30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

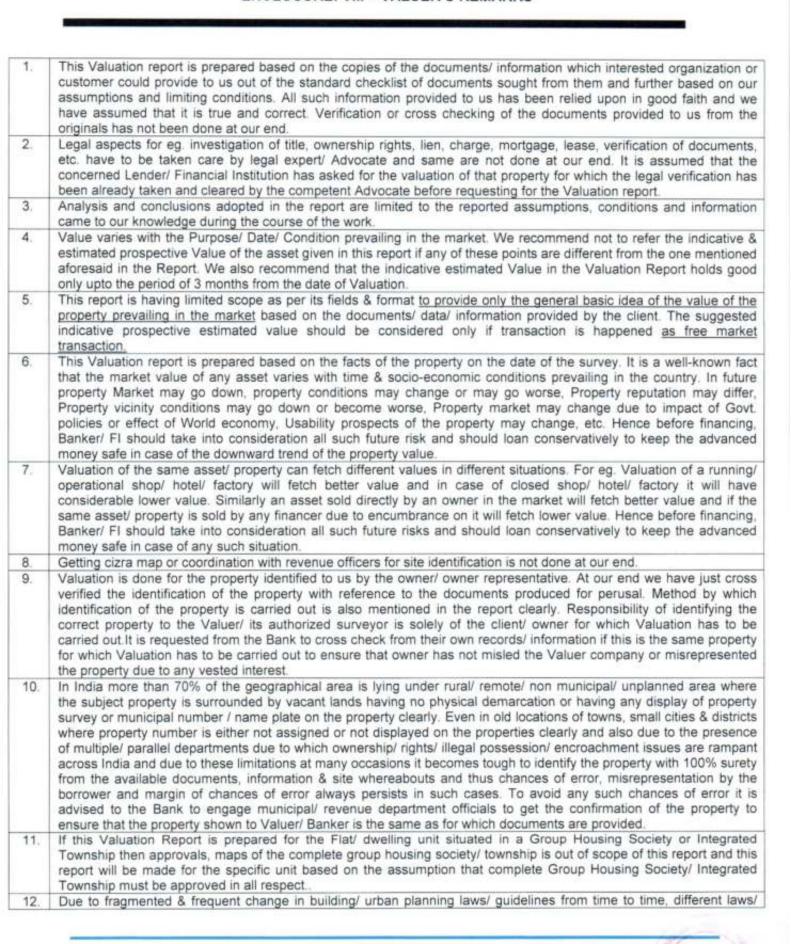
Miscellaneous

- 31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
- 32. A valuer shall follow this code as amended or revised from time to time

Signature of the Valuer:
Name of the Valuer: R.K Associates Valuers & Techno Engg. Consultants (P) Ltd.
Address of the Valuer: D-39, Sector-2, Noida-201301
Date:10/09/2021
Place: Noida
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ENCLOSURE: VIII - VALUER'S REMARKS



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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 from the approved/ applicable limits. There are also situations where properties are decades old when there was no formal Building Bye-Laws applicable when the construction must have been done. 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. 13. 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 data point/ information/ factors/ assumption considered by the consultant which became the basis for the Valuation report before reaching to any conclusion. 14 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 formula 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. 15. This report is prepared on the RKA V-L1 (Basic) Valuation format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property. 16 This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors & risks before taking any business decision based on the content of this report. 17 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. 18 Defect Liability Period is 30 DAYS. 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. 19. R.K Associates encourages its customers to give feedback or inform concerns over its services through proper channel at valuers@rkassociates.org 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. Our Data retention policy is of ONE YEAR. After this period we remove all the concerned records related to the 20. assignment from our repository. No clarification or query can be answered after this period due to unavailability of the 21. 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.

this report is found altered with pen then this report will automatically become null & void.

R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of



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