

VALUATION ASSESSMENT

M/S. S.K. ENTERPRISES

c.	Guideline Rate obtained from Registrar's office/ State Govt. gazette/ Income Tax Notification	Please refer to Part C: Valuation Assessment Factors of the report and the screenshot annexure in the report.
d.	Summary of Valuation	For detailed Valuation calculation please refer to Points 1, 2, 3, 4, 5 & 6 of the Part C: Valuation Assessment Factors of the report.
	i. Guideline Value	Rs.39,34,292/-
	1. Land	Rs.13,28,800/-
	2. Building	Rs.26,05,492/-
	ii. Indicative Prospective Estimated Fair Market Value	Rs.1,03,00,000/-
	iii. Expected Estimated Realizable Value	Rs. 90,12,500/-
	iv. Expected Forced/ Distress Sale Value	Rs. 77,25,000/-
	v. Valuation of structure for Insurance purpose	--
e.	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 for determining the minimum valuation of the property for property registration purpose and Market rates are adopted based on prevailing market dynamics which is explained clearly in Valuation assessment factors.
	ii. Details of last two transactions in the locality/ area to be provided, if available	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 in Point 'o' of Part C: Valuation Assessment Factors of the report and the screenshots of the references are annexed in the report for reference.



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	Any other details/ Discussion held	NA
<i>NOTE: The given information above can be independently verified to know its authenticity.</i>		
q.	Adopted Rates Justification	<p>As per our discussion with market participants & habitants of the subject locality we came to now the following information: -</p> <ol style="list-style-type: none"> 1. The market rates for residential land in the subject locality will depend upon the size, location, frontage, accessibility and connectivity of the subject property. 2. The asking price for the land in this area are varying between Rs.42,000/- to Rs.46,000/- per sq. yd. depending upon size, location, frontage, accessibility and connectivity of the subject property. 3. The rates for such kind of property on the main Kanwali road is higher ranging between Rs.42,000/- to Rs.46,000/- per sq.yds. 4. The subject locality is a developing residential cum commercial locality of near Kanwali road. 5. The subject property is around 1km. away from the Dehradun railway station. 6. The subject property is close to main Kanwali road and around 100 mtr. away from the Sahranpur Chowk. <p>As the subject property is a residential property having area admeasuring 109.01 sq.mtr/ 130.38 sq.yds. Hence taking into consideration all these factors like size, location, frontage and accessibility of the plot we are of the view that the appropriate rate range for such a property can be considered between Rs.42,000/- to Rs.46,000/- per sq.yd. and for the valuation purpose we have adopted Rs.45,000/- per sq.yd. on super area which appears to be reasonable in our view.</p>

2.	VALUATION OF LAND <i>Applicable</i>		
	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
a.	Prevailing Rate range	Rs.10,000/- per sq.mtr	Rs.42,000/- to Rs.46,000/- per sq.yds
b.	Rate adopted considering all characteristics of the property	Rs.10,000/- per sq.mtr	Rs.45,000/- per sq.yds
c.	Total Land Area considered (documents vs site survey whichever is less)	132.88 sq.mtr/ 158.92 sq.yds	132.88 sq.mtr/ 158.92 sq.yds
d.	Total Value of land (A)	132.88 sq.mtr x Rs.10,000/-per sq.mtr Rs.13,28,800/-	158.92 sq.yds x Rs.45,000/- per sq.yds Rs.71,51,400/-

3.	VALUATION OF BUILDING STRUCTURE		
	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value

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k.	Structure Construction Value	Rate range	Rs. 12,000/- per sq.mtr	Rs. 1,100/- to Rs. 1,300/- per sq.ft
		Rate adopted	Rs. 12,000/- per sq.mtr	Rs. 1,200/- per sq.ft
		Covered Area	243.96 sq.mtr/ 2625.96 sq. ft.	2625.96 sq.ft/ 243.96 sq. mtr.
		Class of construction	Class B construction (Good)	Class B construction (Good)
		Valuation Calculation	243.96 sq.mtr X Rs. 12,000/- per sq. mtr. x 0.890(Age Factor)	2625.96 sq. ft. X Rs. 1,200/- per sq.ft
		Total Value	Rs.26,05,492/-	Rs.31,51,152/-
l.	Depreciation percentage (assuming salvage value % per year)	NA	NA	NA (Above replacement rate is calculated after deducting the prescribed depreciation)
m.	Age Factor	2000 onwards	Construction Done in 2011	
n.	Structure Type/ Condition	Pucca (1.0)	Good	
o.	Estimated Construction Depreciated Replacement Value (B)	Rs.26,05,492/-	Rs.31,51,152/-	

4. VALUATION OF ADDITIONAL BUILDING & SITE AESTHETIC WORKS

	Particulars	Specifications	Depreciated Replacement Value
a.	Add extra for Architectural aesthetic developments, improvements (add lump sum cost)	----	----
b.	Add extra for fittings & fixtures (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	----	----
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)	----	----
d.	Add extra for internal & external development (Internal roads, Landscaping, Pavements, Street lights, Green area development, External area landscaping, Land development, Approach road, etc.)	----	----
e.	Depreciated Replacement Value (C)	NA	NA



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PART D CONSOLIDATED VALUATION ASSESSMENT OF THE PROPERTY

S.No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
1.	Land (A)	Rs.13,28,800/-	Rs.71,51,400/-
2.	Structure Construction Value (B)	Rs.26,05,492/-	Rs.31,51,152/-
3.	Additional Building & Site Aesthetic Works Value (C)	NA	NA
4.	Total Add (A+B+C)	Rs.39,34,292/-	Rs.1,03,02,552/-
5.	Additional Premium if any	NA	NA
	Details/ Justification	NA	NA
6.	Deductions charged if any	NA	NA
	Details/ Justification	NA	NA
7.	Total Indicative & Estimated Prospective Fair Market Value[#]	NA	Rs.1,03,02,552/-
8.	Rounded Off	----	Rs.1,03,00,000/-
9.	Expected Realizable Value[^] (@ ~12.5% less)	----	Rs. 90,12,500/-
10.	Expected Forced Distress Sale Value[*] (@ ~25% less)	----	Rs. 77,25,000/-
11.	Valuation of structure for Insurance purpose	NA	NA

12.	Concluding Comments & Disclosures if any	<p>a. The subject property is a residential building with total 3 floors(Ground+ First+ Second floor) whereas the ground floor being used as a commercial shop/office and the first and the second floor is being used as a residential house.</p> <p>b. The Fair Market Value arrived at in this Report is the value under Free Market Conditions.</p> <p>c. 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.</p> <p>d. This report only contains opinion based on technical & market information which came to knowledge during course of the assignment. It doesn't contain any recommendations.</p> <p>e. This report is prepared following our Standard Operating Procedures & Best Practices, Limitations, Conditions, Remarks, Important Notes, Valuation TOR.</p>
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(RUPEES ONE CRORE THREE LAKHS ONLY)



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			provided	
		Property Title document	Sale Deed	Deed No.8664/8192 Dated: 13/10/2011
		Copy of TIR	Approved Map	Dated: 15/01/2013
		Approved Map	None	---
		Last paid Electricity Bill	None	---
		Last paid Municipal Tax Receipt	None	---
r.	Documents received from	Bank		
s.	Identification of the property	<input type="checkbox"/>	Cross checked from boundaries of the property or address mentioned in the deed	
		<input checked="" type="checkbox"/>	Done from the 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	---

2. VALUATION SUMMARY

a.	Total Govt. Guideline Value	Rs.39,34,292/-
b.	Total Indicative & Estimated Prospective Fair Market Value	Rs.1,03,00,000/-
c.	Total Expected Realizable/ Fetch Value	Rs. 90,12,500/-
d.	Total Expected Distress/ Forced Sale Value	Rs. 77,25,000/-
e.	Valuation for the purpose of Insurance	--

3. ENCLOSURES

a.	Part A	Valuation Report as per PNB format
b.	Part B - Annexure-I	Area description of the Property
c.	Part C - Annexure-II	Valuation Assessment of the Property
d.	Part D - Annexure-III	Summary of the Valuation report
e.	Annexure - IV	Screenshot of the price trend references of the similar related properties available on public domain - Page No.00
f.	Annexure - V	Google Map
g.	Annexure - VI	Photographs
h.	Annexure - VII	Copy of Circle Rate
i.	Annexure - VIII	Survey Summary Sheet
j.	Annexure - IX	Valuer's Remarks
k.	Annexure - X	Copy of relevant papers from the property documents referred in the Valuation

