

REPORT FORMAT: V-L2 (L&B) | Version: 9.0\_2019

FILE NO.: VIS(2021-22)-PL538-469-588

DATED:11/10/2021

## VALUATION ASSESSMENT

OF

## INDEPENDENT HOUSE

SITUATED AT

PROPERTY NO. 23/1, EAST REST CAMP, DEHRADUN

OWNER/S

MR. NAVEEN TONDON S/O LATE MR. SHRIKRISHNA TONDON

■ Corporate Valuers

■ Business/ Enterprise/ Equity Valuations

■ Lender's Independent Engineers (LIE)

■ Techno Economic Viability Co

■ Agency for Specialized Account Monitoring (ASM)

■ Project Techno-Financial Advisors

■ Chartered Engineers

■ Industry/ Trade Rehabilitation Consultants

■ NPA Management

■ Panel Valuer & Techno Economic Consultants for PSU  
Banks

A/C: MR. NAVEEN TONDON S/O LATE MR. SHRIKRISHNA TONDON

REPORT PREPARED FOR

BANK OF MAHARASHTRA, MAIN BRANCH, DEHRADUN

*"Important - In case of any query/ issue/ concern or escalation you may please contact Incident Manager @*

*01103@rkassociates.org. We will appreciate your feedback in order to improve our services.*

*Valuation TOR is available at [www.rkassociates.org](http://www.rkassociates.org) for reference.*

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

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## VALUATION ASSESSMENT AS PER BOM FORMAT

Name & Address of Branch:	Bank of Maharashtra, Main Branch, Dehradun.
Name of Customer (s)/ Borrower Unit	Mr. Naveen Tondon S/o Late Mr. Shri Krishna Tondon

I.		GENERAL			
1.	Purpose for which the valuation is made		For Value assessment of the asset for creating collateral mortgage for Bank Loan purpose		
2.	a)	Date of inspection	07 October 2021		
	b)	Date on which the valuation is made	11 October 2021		
3.	List of documents produced for perusal		Documents Requested	Documents Provided	Documents Reference No.
			Total 04 documents requested.	Total 02 documents provided.	02
			Property Title document	Sale Deed	Dated – 08-04-2021
			Approved Map	Approved Map	Ref No.- R2278/1213 Dated – 12-03-2013
			Last paid Municipal Tax Receipt	NA	---
			Last paid Electricity Bill	NA	---
4.	Name of the owner/s		Mr. Naveen Tondon S/o Late Mr. Shri Krishna Tondon		
	Address and Phone no. of the owner/s		23/1, East Rest Camp, Dehradun		
5.	Brief description of the property		<p>This Valuation report has been prepared for the residential house property situated at the aforesaid address having total land area admeasuring 242.21 sq.mtr./ 289.68 sq.yds. of which 6.55 sq.mtr falls under road widening, so the net plot area of the subject property is 235.66 sq.mtr./ 281.84 sq.yds.</p> <p>The identification is done by the owner's representative and name plate displayed on the property, to us at site and valuation is done on as-is-where-is basis</p> <p>The property details like ownership, address, land area has been taken on the basis of Sale Deed, and approved map provided to us by the bank.</p> <p>The subject property is a residential house constructed with RCC technique having G+2 Floors.</p>		





		<p>During our site survey we observed that the covered area of the subject property has been constructed more than the approved map. The covered area as per site visit is 639 sq.mtr./ 6878 sq.ft. But as per approved map the covered area of the subject property is 400.62 sq.mtr./ 4312 sq.ft. for the valuation purpose we have considered the covered area of the subject property as per approved map provided to us by the bank.</p> <p>The subject property is located on the east rest comp road which is approx. 25mtr wide, and is located around 1Km from Race Course Road.</p> <p>This report only contains general assessment &amp; opinion on the Guideline Value and the indicative, estimated Market Value of the property found on as-is-where basis on site for which the Bank/ customer has shown &amp; asked us to conduct the Valuation for which photographs is also attached with the report. No legal aspects in terms of ownership or any other legal aspect is taken into consideration. It doesn't contain any due-diligence other than the valuation assessment of the property shown to us on site. Information/ data/ documents given to us by Bank/ client has been relied upon in good faith. This report doesn't contain any other recommendations of any sort</p>
6.	Location of property	
	a) Plot No. / Survey No.	Property No. 23/1
	b) Door No.	23/1
	c) T. S. No. / Village	East Rest Camp Road
	d) Ward / Taluka	--
	e) Mandal / District	Dehradun
	f) Date of issue and validity of layout of approved map / plan	12-03-2013
	g) Approved map / plan issuing authority	MDDA
	h) Whether genuineness or authenticity of approved map / plan is verified	Genuineness of the approved map is not authenticated by us. But the document provided have a stamp from the concerned authority over it.
	i) Any other comments by our empanelled Valuers on authenticity of approved plan	NA
7.	Postal address of the property	Property No. 23/1, East Rest Camp, District Dehradun
8.	a) City / Town	Dehradun.
	b) Residential Area	Yes



	c)	Commercial Area	No
	d)	Industrial Area	No
9.	Classification of the area		
	a)	High / Middle / Poor	Middle
	b)	Urban / Semi Urban / Rural	Urban Developing
10.	Coming under Corporation limit/ Village Panchayat / Municipality		Dehradun Municipal Corporation
11.	Whether covered under any State/ Central Govt. enactments (e.g. Urban and Ceiling Act) or notified under agency area/scheduled area/ cantonment area		NA
12.	In case it is an agricultural land, any conversion to house site plots is contemplated		NA
13.	<b>Boundaries of the property</b>		
	Are Boundaries matched		Yes from the available documents
	<b>Directions</b>	<b>As per Sale Deed/TIR</b>	<b>Actual found at Site</b>
	North	Property of Mr. Arora	Property of Mr. Arora
	South	Property of Mr. Arora & property of Seller	Property of Mr. Arora
	East	Property of Mr. Arora	Property of Mr. Arora
	West	15 ft. wide road	25 ft. wide road
14.1	<b>Dimensions of the site</b>		
		<b>A</b>	<b>B</b>
		<b>As per the Deed</b>	<b>Actuals</b>
	North	NA	NA
	South	NA	NA
	East	NA	NA
	West	NA	NA
14.2	Latitude, Longitude & Co-ordinates of Industrial Property		30°18'41.7"N 78°02'15.2"E
15.	Extent of the site		Land Area – 235.66 sq.mtr/ 281.84 sq.yds.
16.	Extent of the site considered for valuation		Land Area – 235.66 sq.mtr/ 281.84 sq.yds.
17.	Whether occupied by the owner/tenant?		Owner
	If occupied by tenant, since how long?		Not applicable
	Rent received per month.		Not applicable

II.	CHARACTERISTICS OF THE SITE	
1.	Classification of locality	Urban – Developing Area
2.	Development of surrounding areas	Urban – Developing Area
3.	Possibility of frequent flooding / submerging	No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	Yes, available within the close vicinity of 1-3 Km From subject property.
5.	Number of Floors	G+2 Floors





## VALUATION ASSESSMENT

MR. NAVEEN TONDON S/O LATE MR. SHRIKRISHNA TONDON

6.	Type of Structure	RCC framed pillar, beam, column structure on RCC slab
7.	Type of use to which it can be put	Residential
8.	Any usage restriction	NA
9.	Is plot in town planning approved layout?	Yes
10.	Corner plot or intermittent plot?	Intermittent Plot
11.	Road facilities	Yes
12.	Type of road available at present	Bitumen Surfaced Road
13.	Width of road – is it below 20 ft. or more than 20 ft.	More than 20 ft. wide road
14.	Is it a land – locked land?	No
15.	Water potentiality	Yes
16.	Underground sewerage system	Exists in the area
17.	Is power supply available at the site?	NA
18.	Advantage of the site	NA
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 be incorporated)	None



**PART B****VALUATION OF LAND**

1.	Size of Plot	235.66 sq.mtr./ 281.84 sq.yds. (Net Plot Area)
	North & South	NA
	East & West	NA
2.	Total extent of the plot	235.66 sq.mtr./ 281.84 sq.yds. (Net Plot Area)
	Area adopted on the basis of	Property Documents
	Remarks & observations, if any	Not applicable
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	<p><b>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 &amp; local information)</b></p> <p><b>1. Name:</b> Janta Properties (Property Consultant)  <b>Contact No.:</b> +91-9897190850  <b>Size of the Property:</b> Approx. 300 sq. yds.  <b>Rates/ Price informed:</b> Rs.44,000/-to Rs.46,000/- per sq. mtr.  <b>Comment:</b> As per our discussion, we came to know that the rates within vicinity of subject vicinity residential land is ranging between; Rs.44,000/-to Rs.46,000/- per sq. yds.</p> <p><b>2. Name:</b> S.S. Construction  <b>Contact No.:</b> +91-9897058237  <b>Size of the Property:</b> Approx. 300 sq.yds.  <b>Rates/ Price informed:</b> Around Rs.45,000/- to Rs.50,000/- per sq.yds.  <b>Comment:</b> As per our discussion, we came to know that the rates within vicinity of subject vicinity residential land is ranging between; Rs.45,000/-to Rs.50,000/- per sq. yds</p> <p><i>During our micro market survey and discussion with local property / people seller we came to know following information:</i></p> <ol style="list-style-type: none"> <li>1. Dealers said that the rates will vary on the basis of size and shape of plot, facing, road width and distance of the</li> <li>2. The subject property is located amidst of residential area of East Rest Camp in Dehradun.</li> <li>3. The demand of the land in this locality is average.</li> <li>4. Plenty of Vacant land is available in this vicinity and nearby vicinity.</li> <li>5. The on-going market rate for the land located</li> </ol>



		<p>within vicinity of subject land is ranging between Rs.44,000/- to Rs.50,000/- per sq.yds.</p> <p>6. The circle rate of the subject vicinity is Rs. 16,000/- sq. mtr</p> <p>Keeping all the above mentioned points, factors like (size, Shape &amp; location) into the consideration, we have adopted the rate of <b>Rs.45,000/- per sq.yds.</b> Which seems to be reasonable in our view.</p>
4.	Circle rate obtained from the Registrar's office (an evidence thereof to be enclosed)	<p><b>Guideline Rate:</b> Rs.16,000/- per sq.mtr + (5% of road widening)</p> <p><b>Land :</b> 235.66 sq.mtr X Rs.16,800/- per sq.mtr</p> <p><b>= Rs. 39,59,088/-</b></p>
5.	Assessed / adopted rate of valuation	<b>Rs.45,000/- per sq. yd.</b>
6.	Estimated value of land(A)	<p><b>Market Value:</b></p> <p><b>Land :</b> 281.84 sq.mtr. X Rs.45,000/- per sq.yds</p> <p><b>= Rs.1,26,82,800/-</b></p>





**PART C****VALUATION OF BUILDING**

1.	Technical details of the building		Construction done using professional contractor workmanship based on architect plan.			
	a)	Type of Building (Residential / Commercial/ Industrial)	RCC			
	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	6 Years – (2015)			
	d)	Number of floors and height of each floor including basement, if any	Ground + 2 Floors (~10 ft. Height)			
	e)	Plinth area floor-wise	Floor	Actual (in sq. ft)	Sanctioned (in sq. ft)	
			Ground	2292.73	1646.89	
			First	2292.73	1646.89	
			Second	2292.73	1018.48	
			Total	6878.19	4312.26	
	f)	Condition of the building	Good			
	i.	Interior Finishing	Simple Plastered Walls			
	ii.	Exterior Finishing	Simple Plastered Walls			
2.	Status of Building Plans/ Maps		NA Vacant Plot			
	g)	Date of issue and validity of layout of approved map / plan	11-03-2013			
	h)	Is Building as per approved Map	The covered area at site is more than the area given in the approved map provided to us.			
	i)	Whether genuineness or authenticity of approved map / plan is verified	Genuineness of the approved map is not authenticated by us. But the document provided have a stamp from the concerned authority over it.			
	j)	Any other comments by our empaneled valuers on authentic of approved plan	NA			
	k)	Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	NA			
3.	Valuation of Structure					
	a)	Market Value of Structure	<b>Rs.70,45,569/-</b>			
	b)	Guideline Value of Structure	Rs. 11,400/- per sq.mtr X 400.62 sq.mtr. <b>= Rs.45,67,068/-</b>			





Sr. no.	Particulars of item	Plinth area (in ft.)	Roof ht. (in ft.)	Age of building	Estimated replacement rate of construction	Replacement cost	Net value after depreciation	Structure Construction Value
1.	Ground floor	1646.89	10	2015	Rs.1,800/- per sq. ft.	Rs. 29,64,402/-	Rs.1,633/- per sq.ft.	Rs. 26,90,765/-
2.	First floor	1646.89	10	2015	Rs.1,800/- per sq. ft.	Rs. 29,64,402/-	Rs.1,633/- per sq.ft.	Rs. 26,90,765/-
3.	2 <sup>nd</sup> floor	1018.48	10	2015	Rs.1,800/- per sq. ft.	Rs. 18,33,264/-	Rs.1,633/- per sq.ft.	Rs. 16,64,040/-
	total					Rs. 77,62,068/-		Rs. 70,45,569/-

7.	SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF		
S.No.	Description	Ground floor	Other floors
1.	Foundation	RCC	RCC
2.	Ground Floor	RCC	NA
3.	Superstructure	RCC	RCC
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Yes	Yes
5.	RCC works	Yes	Yes
6.	Plastering	Yes	Yes
7.	Flooring, Skirting, dadoing	Yes (Wooden Flooring)	Yes (Wooden Flooring)
8.	Special finish as marble, granite, wooden paneling, grills, etc.	Wooden Flooring	Wooden Flooring
9.	Roofing including weather proof course	NA	NA
10.	Drainage	Yes, underground drainage system exists in the area	NA

S.No.	Description	Ground floor	Other floors
1.	Compound wall	Yes	NA
	Height	Approx. 5-6 ft.	NA
	Length	--	NA
	Type of construction	RCC Brick Wall	NA



2.	Electrical installation		
	Type of wiring	Internal	NA
	Class of fittings (superior / ordinary / poor)	Ordinary	NA
	Number of light points	NA	NA
	Fan points	NA	NA
	Spare plug points	NA	NA
	Any other item	NA	NA
3.	Plumbing installation		
	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
6.	<b>Total (D)</b>	NA

**PART E****AMENITIES**

1.	Wardrobes	NA
2.	Glazed tiles	NA
3.	Extra sinks and bath tub	NA
4.	Marble / Ceramic tiles flooring	NA (Wooden Flooring)
5.	Interior decorations	Neatly coated plastered walls
6.	Architectural elevation works	NA
7.	Paneling works	NA
8.	Aluminum works	NA
9.	Aluminum hand rails	NA
10.	False ceiling	NA
	<b>Total (E)</b>	NA





**PART F****MISCELLANEOUS**

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

**PART G****SERVICES**

1.	Water supply arrangements	Yes
2.	Drainage arrangements	Yes
3.	Compound wall	Yes
4.	C. B. deposits, fittings etc.	NA
5.	Road	Yes
	<b>Total (G)</b>	<b>NA</b>



**PART H****CONSOLIDATED VALUATION ASSESSMENT OF THE INDUSTRY**

S.No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
1.	Land (A)	Rs.39,59,088/-	Rs.1,26,82,800/-
2.	Structure Construction Value (B)	Rs.45,67,068/-	Rs. 70,45,569/-
3.	Extra Items (C)	---	---
4.	Amenities (D)	---	---
5.	Miscellaneous (E)	---	---
6.	Services (F)	---	---
7.	<b>Total Add (A+B+C+D+E+F)</b>	<b>Rs. 85,26,156/-</b>	<b>Rs.1,97,28,369/-</b>
8.	Additional Premium if any	---	---
	Details/ Justification	---	---
9.	Deductions charged if any	---	---
	Details/ Justification	---	---
10.	<b>Total Indicative &amp; Estimated Prospective Fair Market Value<sup>#</sup></b>	---	<b>Rs.1,97,28,369/-</b>
11.	<b>Rounded Off</b>	---	<b>Rs.1,97,00,000/-</b>
12.	<b>Expected Realizable Value<sup>^</sup> (@ ~15% less)</b>	---	<b>Rs.1,67,45,000/-</b>

**(RUPEES ONE CORE NINETY SEVEN LAKHS ONLY)**

i.	<b>Justification for more than 20% difference in Market &amp; Circle Rate</b>	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.	<b>Concluding comments &amp; Disclosures if any</b>	<ol style="list-style-type: none"> <li>1. The identification is done by the owner himself over the call since no one was available during our site visit for the property hence, we are doing the valuation for the property which was shown to us at site on as-is-where-is basis.</li> <li>2. The property details like ownership, address, and land area has been taken on the basis of agreement to sale provided to us by the bank through which owner of the subject property is agreed to sell his aforesaid property to the applicant on Dated. 20-08-2021. The subject property is a lease hold vacant residential plot for the period of 90 years starting from 14-12-2020</li> <li>3. During our site visit we observed the subject property is demarcated with 02 sides only with permanent boundaries, but from western &amp; Northern side property is not demarcated and is merged with other sector plots.</li> <li>4. This Valuation report is prepared based on the copies of the</li> </ol>





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.

5. 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.
6. This report only contains technical & market information which came to knowledge during course of the assignment. It doesn't contain any recommendations.
7. This report is prepared following our Standard Operating Procedures & Best Practices, Limitations, Conditions, Remarks, Important Notes, Valuation TOR.



**ENCLOSURE: I- ASSUMPTIONS | REMARKS | LIMITING CONDITIONS**

i.	Qualification in TIR/Mitigation Suggested, if any: <i>Cannot Comment since copy of TIR is not provided to us.</i>
ii.	Is property SARFAESI compliant: Yes,.
iii.	Whether property belongs to social infrastructure like hospital, school, old age home etc.: <i>No</i>
iv.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged: <i>Yes, to be mortgaged with bank</i>
v.	Details of last two transactions in the locality/area to be provided, if available: <i>Information couldn't be found.</i>
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.
	<ol style="list-style-type: none"> <li>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.</li> <li>2. 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.</li> <li>3. Value varies with the Purpose/ Date/ Condition prevailing in the market. We recommend not to refer the Value of the asset given in this report if any of these points are different from the one mentioned aforesaid in the Report. We also recommend that the indicative estimated Value in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.</li> </ol>

**R.K ASSOCIATES IMPORTANT NOTES**

**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 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 [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.

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.

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**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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No Reference Available On Public Domain



## ENCLOSURE: III – GOOGLE MAP LOCATION





ENCLOSURE: IV – PHOTOGRAPHS OF THE PROPERTY











## ENCLOSURE: V- COPY OF CIRCLE RATE

		106	राजेश्वर नगर	16000	30000	64000	58000	12000	10000
		107	बडीश कालोनी	16000	30000	64000	58000	12000	10000
		108	मेरठिया रोड पर काफोज स्ट्रीट रोड से छोटी विन्दाय नदी तक	16000	30000	64000	58000	12000	10000
		109	राजपुर रोड, कलनपुर बस एवं ग्रेड मार्गसिंहवाला का यह क्षेत्र जो कि राजपुर रोड से 350 मीटर दूरी के बाद स्थित है (अर्थात क्रमांक 10-2-1 से वर्णित क्षेत्र को छोड़कर)	16000	30000	64000	58000	12000	10000
		110	एम.डी.डी.ए. कालोनी जलियापुरा	16000	30000	64000	58000	12000	10000
		111	सना विनोबाभाई मार्ग (अम्बर पैलेस के बाद)	16000	30000	64000	58000	12000	10000
		112	सना विनोबाभाई मार्ग (अम्बर पैलेस से पूर्व)	16000	30000	64000	58000	12000	10000
		113	ल्यारी रोड	16000	30000	64000	58000	12000	10000
		114	सम्राट लाल	16000	30000	64000	58000	12000	10000
		115	रेलवे जमीन	16000	30000	64000	58000	12000	10000
		116	सिक्का रोना	16000	30000	64000	58000	12000	10000
		117	दिवर कैली	16000	30000	64000	58000	12000	10000
		118	ओरेंजिड/ओरेंजिड पार्क	16000	30000	64000	58000	12000	10000
		119	पैलिडिक रोड्स इस्टेट	16000	30000	64000	58000	12000	10000
		120	पन्नाह कैली	16000	30000	64000	58000	12000	10000
4	D		हरिदास रोड पर रिस्पना पुल तिराहे से किशन सना होते हुए रेलवे फाटक तक	18000	32000	73000	66000	12000	10000

(बीर सिंह बुढियाल)  
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देहरादून

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## सामान्य अनुदेशिका

यह मूल्यांकन सूची का भाग है

(A)	क्षेत्र/अक्षेत्र भूमि/बहुमंजिल आवासीय भवन/घरेलू तथा वाणिज्यिक भवन/दुकान/प्रतिष्ठान की मूल्यांकन किये जाने सम्बन्धी सामान्य निर्देश
(1)	यद्यपि क्षेत्र/अक्षेत्र भूमि एवं बहुमंजिल आवासीय भवन में स्थित आवासीय घरेलू तथा वाणिज्यिक भवन में स्थित प्रतिष्ठान हेतु श्रेणीवार निर्धारित सामान्य दर 06 मीटर से कम चौड़े मार्ग पर स्थित भूखण्ड हेतु निर्धारित की गयी है किन्तु यदि-
(क)	क्षेत्र/अक्षेत्र भूमि एवं बहुमंजिल आवासीय भवन में स्थित आवासीय घरेलू तथा वाणिज्यिक भवन में स्थित प्रतिष्ठान 06 मीटर या अधिक व 12 मीटर से कम चौड़े मार्ग के किनारे स्थित है तो सामान्य दर की 05 प्रतिशत अधिक दर से मूल्यांकन किया जायेगा, या
(ख)	क्षेत्र/अक्षेत्र भूमि एवं बहुमंजिल आवासीय भवन में स्थित आवासीय घरेलू तथा वाणिज्यिक भवन में स्थित प्रतिष्ठान 12 मीटर या अधिक व 15 मीटर से कम चौड़े मार्ग के किनारे स्थित है तो सामान्य दर की 10 प्रतिशत अधिक दर से मूल्यांकन किया जायेगा, या
(ग)	क्षेत्र/अक्षेत्र भूमि एवं बहुमंजिल आवासीय भवन में स्थित आवासीय घरेलू तथा वाणिज्यिक भवन में स्थित प्रतिष्ठान 15 मीटर या अधिक व 18 मीटर से कम चौड़े मार्ग के किनारे स्थित है तो सामान्य दर की 15 प्रतिशत अधिक दर से मूल्यांकन किया जायेगा, या
(घ)	क्षेत्र/अक्षेत्र भूमि एवं बहुमंजिल आवासीय भवन में स्थित आवासीय घरेलू तथा वाणिज्यिक भवन में स्थित प्रतिष्ठान 18 मीटर या अधिक चौड़े मार्ग के किनारे स्थित है तो उसका दस्ता में श्रेणीवार निर्धारित सामान्य दर से 15 प्रतिशत अधिक दर से मूल्यांकन किया जायेगा।
(2)	वाणिज्यिक भवन में स्थित दुकान/वाणिज्यिक प्रतिष्ठान की मूल्यांकन हेतु सामान्य दर सुपर एरिया प्रति वर्ग मीटर की अवधार पर निर्धारित की जायेगी। सुपर एरिया प्रति वर्ग मीटर की अवधार पर स्थित की जाने वाली सामान्य दर से भूमि एवं निर्माण का मूल्यांकन सम्पन्नित माना जायेगा।
(3)	संरचित सड़क तथा अन्य ऐसी प्रतिष्ठान जिनमें स्तम्भस्थित यांत्रिक सीढ़ियाँ (Escalator) का प्रयोग हुआ हो उसे छोड़ कर बहुमंजिलीय वास्तव्यवाहक प्रतिष्ठानों में स्तम्भस्थित सड़क में स्तम्भ स्तम्भ पर स्तम्भ, स्तम्भ स्तम्भ पर स्तम्भ एवं स्तम्भ-स्तम्भ पर स्तम्भ पर स्तम्भ की संख्या एवं प्रभावी होती जबकि स्तम्भ-स्तम्भ व प्रभावी स्तम्भ स्तम्भ पर स्तम्भ की संख्या से ऐसी वाणिज्यिक इकाई की सम्पूर्ण आयोजित मूल्यांकन में क्रमांक - 10 प्रतिशत, 20 प्रतिशत की छूट देय होगी तथा जुलैज ताल एवं उससे ऊपर की ताल पर स्थित ऐसी वाणिज्यिक इकाई की सम्पूर्ण आयोजित मूल्यांकन में 30 प्रतिशत की छूट देय होगी।
(4)	ऐसी दुकान/वाणिज्यिक प्रतिष्ठान की मूल्यांकन किये जाने जिसमें सुपर क्षेत्र भी सम्मिलित हो तो निर्दिष्ट क्षेत्रफल का मूल्यांकन, मूल्यांकन सूची में निर्धारित दर जिसमें भूमि एवं निर्माण की दोनों की दर सम्मिलित है की अनुसार एवं अनुसम्मत सूची भूमि का मूल्यांकन अक्षेत्र भूमि हेतु निर्धारित दर की 1.10 गुना दर की अवधार पर आकलित किया जायेगा।

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देहरादून



## क्षरण सारणी

क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री	क्षेत्री अर्ध गुणक क्षेत्री
1	0.9995	21	0.9999	41	0.9992	61	0.9991	81	0.9991
2	0.9990	22	0.9998	42	0.9987	62	0.9986	82	0.9986
3	0.9985	23	0.9997	43	0.9984	63	0.9983	83	0.9983
4	0.9980	24	0.9996	44	0.9982	64	0.9981	84	0.9981
5	0.9975	25	0.9995	45	0.9981	65	0.9980	85	0.9980
6	0.9970	26	0.9994	46	0.9980	66	0.9979	86	0.9979
7	0.9965	27	0.9993	47	0.9979	67	0.9978	87	0.9978
8	0.9960	28	0.9992	48	0.9978	68	0.9977	88	0.9977
9	0.9955	29	0.9991	49	0.9977	69	0.9976	89	0.9976
10	0.9950	30	0.9990	50	0.9976	70	0.9975	90	0.9975
11	0.9945	31	0.9989	51	0.9975	71	0.9974	91	0.9974
12	0.9940	32	0.9988	52	0.9974	72	0.9973	92	0.9973
13	0.9935	33	0.9987	53	0.9973	73	0.9972	93	0.9972
14	0.9930	34	0.9986	54	0.9972	74	0.9971	94	0.9971
15	0.9925	35	0.9985	55	0.9971	75	0.9970	95	0.9970
16	0.9920	36	0.9984	56	0.9970	76	0.9969	96	0.9969
17	0.9915	37	0.9983	57	0.9969	77	0.9968	97	0.9968
18	0.9910	38	0.9982	58	0.9968	78	0.9967	98	0.9967
19	0.9905	39	0.9981	59	0.9967	79	0.9966	99	0.9966
20	0.9900	40	0.9980	60	0.9966	80	0.9965	100	0.9965

  
 (Signature)  
 Mr. Naveen Tondon S/O Late Mr. Shrikrishna Tondon  
 Owner



## ENCLOSURE: VI – VALUER'S REMARKS

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 documents provided to us from the originals has not been done at our end.
2.	Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents, etc. have to be taken care by legal expert/ Advocate and same are not done at our end. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report.
3.	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.
4.	Value varies with the Purpose/ Date/ Condition prevailing in the market. We recommend not to refer the indicative & estimated prospective Value of the asset given in this report if any of these points are different from the one mentioned aforesaid in the Report. We also recommend that the indicative estimated Value in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.
5.	This report is having limited scope as per its fields & format 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 indicative prospective estimated value should be considered only if transaction is happened as free market transaction.
6.	This Valuation report is prepared based on the facts of the property on the date of the survey. It is a well-known fact that the market value of any asset varies with time & socio-economic conditions prevailing in the country. 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.
7.	Valuation of the same asset/ property can fetch different values in different situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly an asset sold directly by an owner in the market will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it will fetch lower value. Hence before financing, Banker/ FI should take into consideration all such future risks and should loan conservatively to keep the advanced money safe in case of any such situation.
8.	Getting cizra map or coordination with revenue officers for site identification is not done at our end.
9.	Valuation is done for the property identified to us by the owner/ owner representative. At our end we have just cross verified 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. 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. 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.
10.	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 locations of towns, small cities & districts where property number is either not assigned or not displayed on the properties clearly and also due to the presence of multiple/ parallel departments due to which ownership/ rights/ illegal possession/ encroachment issues are rampant across India and due to these limitations at many occasions it becomes tough to identify the property with 100% surety from the available documents, information & site whereabouts and thus chances of error, misrepresentation by the borrower and margin of 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.
11.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report and this report will be made for the specific unit based on the assumption that complete Group Housing Society/ Integrated





	Township must be approved in all respect..
12.	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 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 <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.
19.	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.
20.	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.
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.
22.	R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.

