

VALUATION REPORT

MR.TIKARAM PURWAL S/O MR.DAYARAM PURWAL

PART A**SUMMARY OF THE VALUATION REPORT**

S.NO.	CONTENTS		DESCRIPTION	
1.	GENERAL DETAILS			
a.	Report prepared for	Bank		
b.	Name & Address of Organization	State Bank Of India, Dhalwala Branch, Rishikesh, Dehradun		
c.	Name ofBorrower unit	Mr. Tikaram Purwal s/o Mr. Dayaram Purwal		
d.	Name of Property Owner	Mr. Tikaram Purwal s/o Mr. Dayaram Purwal		
e.	Address & Phone Number of the owner	Resident of Gumaniwala, Tehsil Rishikesh, District Dehradun		
f.	Type of the Property	Non-agricultural Land		
g.	Type of Loan	Business Loan		
h.	Type of Valuation	Non-agricultural Land Value		
i.	Report Type	Plain Asset Valuation		
j.	Date of Inspection of the Property	19 October 2018		
k.	Date of Valuation Report	22 October 2018		
l.	Surveyed in presence of	Owner's representative	Mrs. Laxmi Purwal	
m.	Purpose of the Valuation	Value assessment of the asset for creating collateral mortgage		
n.	Scope of the Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative		
o.	Out-of-Scope of Report	i. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. is not done at our end. ii. Legal aspects of the property are out-of-scope of this report. iii. Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. iv. Getting cizra map or coordination with revenue officers for site identification is not done at our end. v. Measurement is only limited upto sample random measurement. vi. Measurement of the property as a whole is not done at our end. vii. Drawing Map & design of the property is out of scope of the work.		
p.	Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.
		Total05documents requested.	Total01documents provided.	
		Property Title document	Sale Deed	

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		Approved Map	Copy of TIR	*****
		Copy of TIR	NA	*****
		Last paid Electricity Bill	NA	*****
		Last paid Municipal Tax Receipt	NA	*****
q.	Identification of the property	<input type="checkbox"/>	Cross checked from boundaries of the property or address mentioned in the deed	
		<input 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. BRIEF DESCRIPTION OF THE PROPERTY UNDER VALUATION

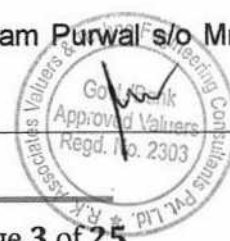
a.



Snapshot of the Asset/ Property Under Valuation

This valuation report is prepared for the non-agricultural plot of situated at the aforesaid address having a **total land area** of 3080 sq. mtr / 3683.64 sq. yds. A structure is under construction on this land but since it is under construction, we have not done it's valuation. The current valuation is done for the vacant land admeasuring 3080 sq. mtr / 3683.64 sq. yds.

As per copy of sale deed and TIR Report, land is owned by the owner Mr. Tikaram Purwal s/o Mr. Dayaram Purwal.



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This property is located on the main Haridwar- Dehradun Highway and is in a semi urban area.

3. VALUATION SUMMARY

a.	Total Govt. Guideline Value	Rs.3,54,20,000/-
b.	Total Prospective Fair Market Value	Rs.6,26,00,000/-
c.	Total Expected Realizable/ Fetch Value	Rs.5,31,10,000/-
d.	Total Expected Distress/ Forced Sale Value	Rs.4,69,50,000/-
e.	Valuation for the purpose of Insurance	NA

4. ENCLOSURES

a.	Part B	Valuation Report as per SBI Format Annexure-II
b.	Part C	Area description of the Property
c.	Part D	Valuation Assessment of the Property
d.	Enclosure 1	Valuer's Remark - Page No.7
e.	Enclosure 2	Screenshot of the price trend references of the similar related properties available on public domain - Page No.7
f.	Enclosure 3	Google Map – Page No.9
g.	Enclosure 4	Photographs – Pages x
h.	Enclosure 5	Copy of Circle Rate – Pages x
i.	Enclosure 6	Survey Summary Sheet – Pages 02
j.	Enclosure 7	Copy of relevant papers from the property documents referred in the Valuation – Pages x



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PART B**SBI FORMAT OF VALUATION REPORT - ANNEXURE - II**

Name & Address of Branch	State Bank Of India, Dhalwala Branch, Rishikesh, Dehradun
Name of Customer (s)/ Borrower Unit	Mr. Tikaram Purwal s/o Mr. Dayaram Purwal

S.NO.	CONTENTS	DESCRIPTION
1.	INTRODUCTION	
a.	Name of Property Owner	Mr. Tikaram Purwal s/o Mr. Dayaram Purwal
	Address & Phone Number of the Owner	Resident of Gumaniwala, Tehsil Rishikesh, District Dehradun
b.	Purpose of the Valuation	Value assessment of the asset for creating collateral mortgage
c.	Date of Inspection of the Property	19 October 2018
d.	Date of Valuation Report	22 October 2018
e.	Name of the Developer of the Property	NA
	Type of Developer	

2.	PHYSICAL CHARACTERISTICS OF THE PROPERTY	
a.	Location attribute of the property	
i.	Nearby Landmark	Near Green Valley Restaurant
ii.	Postal Address of the Property	Khata No.478 (Old Khata no. 330), Khasra No.544, Mauja Siddarwala, Tehsil Rishikesh, District Dehradun
iii.	Area of the Plot/ Land	3080 sq. mtr. <i>Also please refer to Part-B Area description of the property. All area measurements are on approximate basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement.</i>
iv.	Type of Land	Solid/ 1 -1.5 ft. below road level
v.	Independent access/ approach to the property	Clear independent access is available
vi.	Google Map Location of the Property with a neighborhood layout map	Enclosed with the Report Coordinates or URL: 30°04'46.7"N 78°11'33.3"E
vii.	Details of the roads abutting the property	
	1. Main Road Name & Width	Dehradun – Haridwar Highway 40 mtr.
	2. Front Road Name & width	Dehradun – Haridwar Highway 40 mtr.
	3. Type of Approach Road	Bituminous Road
	4. Distance from the Main Road	On the Highway
viii.	Description of adjoining property	Mainly vacant lands nearby along with some shops and houses
ix.	Plot No./ Survey No.	Khata no. 478, Khasra No. 544
x.	Village/ Zone	Siddarwala NA



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xi.	Sub registrar	Tehsil Rishikesh		
xii.	District	Dehradun		
xiii.	Any other aspect	<p>Valuation is done for the property identified to us by the owner/ owner representative. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. At our end we have just cross verified the identification of the property with reference to the documents which client could provide to us for perusal as per our standard checklist of the documents requested from them. Method by which identification of the property is carried out is also mentioned in the report clearly. In case the property mentioned in the Valuation report is not the same on which security mortgage has been or has to be created then please inform the Valuer office immediately.</p> <p>Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents.</p> <p>Getting cizra map or coordination with revenue officers for site identification is out of scope of this assignment and has not been done and has not been done at our end.</p>		
	1. Identification of the property	<input type="checkbox"/> Cross checked from boundaries or address of the property mentioned in the deed <input type="checkbox"/> Done from the name plate displayed on the property <input type="checkbox"/> Identified by the Bank representative <input type="checkbox"/> Enquired from local residents/ public <input checked="" type="checkbox"/> Identified by owner/owner's representative <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		
	2. Is property clearly demarcated by permanent/ temporary boundary on site	Yes		
	3. Is the property merged or colluded with any other property	No, it is an independent single bounded property		
	4. City Categorization	Village		Semi Urban
	5. Characteristics of the locality	Good		NA
	6. Property location classification	Near to Highway	NA	NA
	7. Property Facing	South Facing		
b.	Covered Built-up area description (Plinth/ Carpet/ Saleable Area)	<p>Also please refer to Part C - Area description of the property. All area measurements are on approximate</p>		

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		basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement.	
c.	Boundaries schedule of the Property		
i.	Are Boundaries matched		Yes from the available documents
ii.	Directions	As per Sale Deed/TIR	Actual found at Site
	East	NA	Other Property
	West	NA	Plot of Mr. Mohan Singh Rawat
	North	NA	Other Property
	South	NA	Dehradun – Haridwar Highway

3.	TOWN PLANNING/ ZONING PARAMETERS		
a.	Master Plan provisions related to property in terms of Land use	Agricultural	
	i. Any conversion of land use done	Yes, from Agricultural to Non- Agricultural as per TIR	
	ii. Current activity done in the property	Vacant land on which a structure is under construction	
	iii. Is property usage as per applicable zoning	It is a village area, no zoning regulations defined	
	iv. Any notification on change of zoning regulation	NA	
	v. Street Notification	Highway	
b.	Provision of Building by-laws as applicable	PERMITTED	CONSUMED
	i. FAR/ FSI	Please refer to area chart description	Please refer to area chart description
	ii. Ground coverage	-----do-----	-----do-----
	iii. Number of floors	-----do-----	-----do-----
	iv. Height restrictions	-----do-----	-----do-----
	v. Front/ Back/ Side Setback	-----do-----	-----do-----
c.	Status of Completion/ Occupational certificate	NA	NA
d.	Comment on unauthorized construction if any	A structure is under construction but it is out of scope of this report	
e.	Comment on Transferability of developmental rights	As per regulation of District magistrate	
f.	i. Planning Area/ Zone	Area not falling under Master Plan Zoning	
	ii. Master Plan currently in force	Area not falling under Master Plan Zoning	
	iii. Municipal limits	Outside Municipal Limits	
g.	Developmental controls/ Authority	Area not falling under development authority limits	
h.	Zoning regulations	Residential	
i.	Comment on the surrounding land uses & adjoining properties in terms of uses	Mainly vacant land with some shops and houses in the vicinity	
j.	Comment of Demolition proceedings if any	Not applicable	
k.	Comment on Compounding/ Regularization proceedings	Not applicable	
l.	Any other aspect		



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i. Any information on encroachment	No
ii. Is the area part of unauthorized area/ colony	No

4. DOCUMENT DETAILS AND LEGAL ASPECTS OF THE PROPERTY				
a.	Ownership documents provided	Sale deed	Copy of TIR	NA
b.	Names of the Legal Owner/s	Mr. Tikaram Purwal s/o Mr. Dayaram Purwal		
c.	Constitution of the Property	Free hold, complete transferable rights		
d.	Agreement of easement if any	Not required		
e.	Notice of acquisition if any and area under acquisition	Not in our knowledge		
f.	Notification of road widening if any and area under acquisition	Not in our knowledge		
g.	Heritage restrictions, if any	No		
h.	Comment on Transferability of the property ownership	Free hold, complete transferable rights		
i.	Comment on existing mortgages/ charges/ encumbrances on the property, if any	Not mortgaged as per TIR	NA	
j.	Comment on whether the owners of the property have issued any guarantee(<i>personal or corporate</i>) as the case may be	No Information available to us. Bank to obtain details from the Owner	NA	
k.	Building plan sanction:			
	i. Authority approving the plan	NA		
	ii. Name of the office of the Authority	NA		
	iii. Any violation from the approved Building Plan	NA		
l.	Whether Property is Agricultural Land if yes, any conversion is contemplated	No not an agricultural property		
m.	Whether the property SARFAESI complaint	Yes		
n.	i. Information regarding municipal taxes (<i>property tax, water tax, electricity bill</i>)	Tax name	NA	
		Receipt number	NA	
		Receipt in the name of	NA	
		Tax amount	NA	
	ii. Observation on Dispute or Dues if any in payment of bills/ taxes	Not in our knowledge		
	iii. Is property tax been paid for this property	Not available. Please confirm from the owner.		
	iv. Property or Tax Id No.	Not provided		
o.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged	Not yet mortgaged as per TIR		
p.	Qualification in TIR/Mitigation suggested if any	No		
q.	Any other aspect	This is just a Valuation Report of the property identified to us by the owner/ owner representative based on the copy of the documents provided to us.		

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		Legal aspects or Title verification of the property are not done at our end.
		Verification of authenticity of documents from originals or cross checking from any Govt. deptt. is not carried out at our end and the copy of the documents provided to us by Bank/ customer has been relied upon in good faith..
	i. Since how long owners owning the Property	12 years
	ii. Year of Acquisition/ Purchase	2012
	iii. Property presently occupied/ possessed by	Legal Owner
	iv. Title verification	Already done by an advocate
	v. Details of leases if any	NA

5.	ECONOMIC ASPECTS OF THE PROPERTY	
a.	Reasonable letting value/ Expected market monthly rental	NA
b.	Is property presently on rent	No
	i. Number of tenants	NA
	ii. Since how long lease is in place	NA
	iii. Status of tenancy right	NA
	iv. Amount of monthly rent received	NA
c.	Taxes and other outgoing	NA
d.	Property Insurance details	NA
e.	Monthly maintenance charges payable	NA
f.	Security charges, etc.	NA
g.	Any other aspect	NA

6.	SOCIO - CULTURAL ASPECTS OF THE PROPERTY	
a.	Descriptive account of the location of the property in terms of Social structure of the area in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	Semi urban area
b.	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No

7.	FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES & AMENITIES	
a.	Description of the functionality & utility of the property in terms of :	
	i. Space allocation	NA



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	ii. Storage spaces		NA		
	iii. Utility of spaces provided within the building		NA		
	iv. Car parking facilities		NA		
	v. Balconies		NA		
b.	Any other aspect				
	i. Drainage arrangements		NA		
	ii. Water Treatment Plant		NA		
	iii. Power Supply arrangements	Permanent	NA		
		Auxiliary	NA		
	iv. HVAC system		NA		
	v. Security provisions		NA		
	vi. Lift/ Elevators		NA		
	vii. Compound wall/ Main Gate		Yes		
	viii. Whether gated society		NA		
	ix. Internal development				
Garden/ Park/ Land scraping		Water bodies	Internal roads	Pavements	Boundary Wall
NA		NA	NA	NA	Yes

8.	INFRASTRUCTURE AVAILABILITY						
a.	Description of Aqua Infrastructure availability in terms of:						
	i. Water Supply			NA			
	ii. Sewerage/ sanitation system			NA			
	iii. Storm water drainage			NA			
b.	Description of other Physical Infrastructure facilities in terms of:						
	i. Solid waste management			NA			
	ii. Electricity			NA			
	iii. Road and Public Transport connectivity			NA			
	iv. Availability of other public utilities nearby			Transport, Market, Hospital etc.			
c.	Proximity & availability of civic amenities & social infrastructure						
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport
	1 km.	2 km.	NA.	NA	NA.	NA	NA
	Availability of recreation facilities (parks, open spaces etc.)			This is a rural remote area. No recreational facility is available nearby.			

9. MARKETABILITY ASPECTS OF THE PROPERTY:	
a. Marketability of the property in terms of	
i. Location attribute of the subject property	Good
ii. Scarcity	Ample vacant land available nearby. There is no issue of land availability in this area.
iii. Market condition related to demand and	Due to market conditions demand is low in the market.

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	supply of the kind of the subject property in the area	
	iv. Comparable Sale Prices in the locality	Please refer to Part C: Valuation Assessment of the Property.
b.	Any other aspect which has relevance on the value or marketability of the property	No
	i. Any New Development in surrounding area	NA
	ii. Any negativity/ defect/ disadvantages in the property/ location	No

10. ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:			
a.	Type of construction & design	Not Applicable since this is a Vacant Plot	
b.	Method of construction	Vacant Plot	
c.	Specifications		
	i. Class of construction	Vacant Plot/ Land	
	ii. Appearance/ Condition of structures	Internal -Vacant Plot/Land	
		External -Vacant Plot/Land	
	iii. Roof	Floors/ Blocks	Type of Roof
		NA	NA
		NA	NA
	iv. Floor height	NA	
	v. Type of flooring	NA	
	vi. Doors/ Windows	NA	
	vii. Interior Finishing	Not Applicable	
	viii. Exterior Finishing	Not Applicable	
	ix. Interior decoration/ Special architectural or decorative feature	NA	
	x. Class of electrical fittings	NA	
xi. Class of sanitary & water supply fittings	NA		
d.	Maintenance issues	NA	
e.	Age of building/ Year of construction	NA	NA
f.	Total life of the structure/ Remaining life expected	NA	NA
g.	Extent of deterioration in the structure	NA	
h.	Structural safety	NA	
i.	Protection against natural disasters viz. earthquakes etc.	Not Applicable	
j.	Visible damage in the building if any	NA	
k.	System of air conditioning	NA	
l.	Provision of firefighting	NA	
m.	Status of Building Plans/ Maps	Currently plot is vacant	
	i. Is Building as per approved Map	No Building construction, currently plot is vacant	
	ii. Details of alterations/ deviations/ illegal	<input type="checkbox"/> Permissible Alterations	NA



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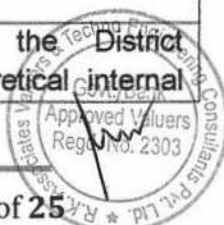
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	construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Not permitted alteration	NA
	iii. Is this being regularized	No information provided	

11.	ENVIRONMENTAL FACTORS:		
a.	Use of environment friendly building materials like fly ash brick, other Green building techniques if any	Vacant Plot	
b.	Provision of rainwater harvesting	NA	
c.	Use of solar heating and lighting systems, etc.	NA	
d.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	NA	

12.	ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:		
a.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	Vacant plot	

13.	VALUATION:		
a.	Methodology of Valuation – Procedures adopted for arriving at the Valuation	Please refer to Sub-Point 'n' of Point 1 of Part D: Valuation Assessment Factors of the report.	
b.	Prevailing Market Rate/ Price trend of the Property in the locality/ city from property search sites	Please refer to the Sub-Point 'o' of Point 1 of Part D: Valuation Assessment Factors of the report and the screenshot annexure in the report.	
c.	Guideline Rate obtained from Registrar's office/ State Govt. gazette/ Income Tax Notification	Please refer to Part D: Valuation Assessment Factors of the report and the screenshot annexure in the report.	
d.	Summary of Valuation	For detailed Valuation calculation please refer to Point 1, 2, 3 & 4 of the Part D: Valuation Assessment Factors of the report.	
	i. Guideline Value	Rs.3,54,20,000/-	
	1. Land	Rs.3,54,20,000/-	
	2. Building	NA	
	ii. Prospective Fair Market Value	Rs.6,26,00,000/-	
	iii. Expected Realizable Value	Rs.5,32,10,000/-	
	iv. Expected Forced/ Distress Sale Value	Rs.4,69,50,000/-	
	v. Valuation of structure for Insurance purpose	NA	
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	



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		policy and Market rates are adopted based on current practical 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 D: Valuation Assessment Factors of the report and the screenshots of the references are annexed in the report for reference.

14.	Declaration (Also see Enclosure: 1 Valuer's Remarks)	<ul style="list-style-type: none">i. The information provided is true and correct to the best of my knowledge and belief.ii. The analysis and conclusions are limited by the reported assumptions, limiting conditions and the information came to knowledge during the course of the work. Please see the Assumptions Remarks & Limiting conditions described in Part D: Valuation assessment section of the Report.iii. I/ firm have read the Handbook on Policy, Standards and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011 issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.iv. No employee or member of R.K Associates has any direct/ indirect interest in the property.v. Our authorized surveyor by name of AE Deepak Joshi has visited the subject property on 19 October 2018 in the presence of the owner's representative.vi. I am a registered Valuer under Section 34 AB of Wealth Tax Act, 1957.vii. I/ firm is an approved Valuer under SARFAESI Act – 2002 and approved by the Bank.viii. We have submitted Valuation report directly to the Bank.ix. This valuation work is carried out by our Engineering team on the request from STATE BANK OF INDIA, DHALWALA BRANCH, RISHIKESH, DEHRADUN
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15. VALUATION COMPANY DETAILS:				
a.	Name & Address of Valuer company	Wealth Tax Registration No.	Signature of the authorized person	
b.	M/s R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd. G-183, Preet Vihar, Delhi-110092	2303/ 1988		
c.	Total Number of Pages in the Report with enclosures			
d.	Engineering Team worked on the report	SURVEYED BY: AE Deepak Joshi PREPARED BY: AE Abhishek Solanki REVIEWED BY: HOD Valuations		

16. ENCLOSED DOCUMENTS:		
a.	Layout plan sketch of the area in which the property is located with latitude and longitude	Google Map enclosed with coordinates
b.	Building Plan	Not Available
c.	Floor Plan	Not Available
d.	Photograph of the property (including geo-stamping with date) and owner (in case of housing loans, if borrower is available) including a "Selfie" of the Valuer at the site	Enclosed with the report
e.	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Not Available
f.	Google Map location of the property	Enclosed with the Report
g.	Price trend of the property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc	Enclosed with the Report
h.	Any other relevant documents/extracts (All enclosures & annexures to remain integral part & parcel of the main report)	<ul style="list-style-type: none">i. Part C: Area Description of the Propertyii. Part D: Valuation Assessment of the Propertyiii. Assumption, Remarks & Limiting conditionsiv. Valuer's Remark - Page No.7v. Google Map - Page No.9vi. Photographs - Pages xvii. Copy of Circle Rate - Pages xviii. Survey Summary Sheet - Pages 02ix. Copy of relevant papers from the property documents referred in the Valuation - Pages x

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PART C

AREA DESCRIPTION OF THE PROPERTY

1.	Land Area	3080 sq. mtr / 3683.64 sq. yds	
	Area adopted on the basis of	Property documents only since site measurement couldn't be carried out	
	Remarks & observations, if any		
2.	Ground Coverage Area	Permissible (x% of Plot area)	NA
		Proposed(x%)	NA
		Present Status	NA
3.	FAR	Permissible	NA
		Proposed(x%)	NA
		Present Status	NA
4.	Constructed Area considered for Valuation (As per IS 3861-1966)	Covered Area	NA
	Area adopted on the basis of	NA	
	Remarks & observations, if any	NA	

Note:

- Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
- All area measurements are on approximate basis. Verification of the area measurement of the property is done based on sample random checking only.
- Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents which has been relied upon.



PART D**VALUATION ASSESSMENT OF THE PROPERTY**

1.	ASSESSMENT FACTORS				
a.	Valuation Type	Valuation of Vacant Land		Non-Agricultural Land Value	
b.	Scope of the Valuation	Non binding opinion on the assessment of Plain Asset Valuation of the property identified by the owner or through his representative			
c.	Property Use factor	Current Use		Highest & Best Use	
		Non Agriculture		Non Agriculture	
d.	Legality Aspect Factor (Refer sub clause i & j of Point 7)	Positive as per documents produced to us			
e.	Land Physical factors	Shape	Size	Level	Frontage to depth ratio
		Irregular	Large	Below Road Level	Normal frontage
f.	Property location category factor	City Categorization	Locality Categorization	Property location classification	Floor Level
		Semi Urban	Ordinary	Near to Highway	NA
			Property in a rural area	NA	
				NA	
		Property Facing	South Facing		
g.	Any New Development in surrounding area	NA		NA	
h.	Any specific advantage/ drawback in the property	NA			
i.	Overall property usability Factor	Normal			
j.	Comment on Property Salability Outlook	Will be difficult to sell due to weak market conditions			
k.	Comment on Demand & Supply in the Market	Due to market conditions demand is low in the market			
l.	Sale transaction method assumed	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
m.	Best Sale procedure to realize maximum Value	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
n.	Methodology/ Basis of Valuation	Govt. Guideline Value: Collector rates of District Dehradun Market Value: 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' <i>For knowing comparable market sales, significant local enquiries has been made from our side representing ourselves as both buyer and seller of the similar property and thereafter based on this information and various factors of the property, a rate has been judiciously taken seeing the market scenario. Kindly please refer below section to know the name & contact numbers from whom enquiries have been made.</i>			
o.	References on prevailing market Rate/Price trend of the property and Details of the sources from where				

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the information is gathered (from property search sites & local information)

i.	Name:	Chandravadni properties
	Contact No.:	9997104041
	Nature of reference:	Property Consultant
	Size of the Property:	General
	Location:	Haridwar- Dehradun Road, Rishikesh
	Rates/ Price informed:	Rs.2.5 cr per Bigha on main Highway for very small plots, but for larger plots of 5-6 bigha, it is around Rs. 18,000/- to Rs. 20,000/- per sq. yds
	Any other details/ Discussion held:	As per the conversation with dealer, he was saying that the rate of small plots on main highway is Rs.30,000/- to Rs.32,000/- per sq. yds. So, for large land area i.e. 3000 to 3500 sq. yds the rates are Rs.17,000/- to Rs.20,000/- per sq. yds.
ii.	Name:	Tamanna Properties
	Contact No.:	9634300609
	Nature of reference:	Property Consultant
	Size of the Property:	General
	Location:	Haridwar- Dehradun Road, Rishikesh
	Rates/ Price informed:	Rs.30,000/- to Rs.32,000/- per sq. yds for very small plots but around Rs. 16,000/- to Rs. 18,000/- per sq yd for larger plots of 5-6 bigha
	Any other details/ Discussion held:	NA
iii.	Name:	NA
	Contact No.:	NA
	Nature of reference:	NA
	Size of the Property:	NA
	Location:	NA
	Rates/ Price informed:	NA
	Any other details/ Discussion held:	NA

p.	Adopted Rates Justification	As per the verbal & telephonic conversation with the local property dealers, land parcels near to the Highway are Rs.30,000/- to Rs.32,000/- per sq. yds.for small plots. Since this Property is large the rate would be in the range of Rs.16,000/- to Rs.19,000/- per sq. yds. The adopted rate of Rs. 17,000/- per sq. yd. is reasonable in our view.
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VALUATION OF LAND*Applicable*

2.	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Prevailing Rate range	Rs.11,500/- per sq. mtr	Rs.16,000/- to Rs.19,000/- per sq. yds
b.	Rate adopted considering all characteristics of the property	Rs.11,500/- per sq. mtr	Rs.17,000/- per sq. yds
c.	Total Land Area	3080 sq. mtr / 3683.64 sq. yds	3080 sq. mtr / 3683.64 sq. yds



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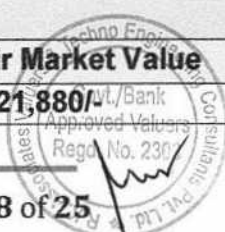
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	considered (documents vs site survey whichever is less)		
d.	Total Value of land (A)	Rs.11,500/- per sq. mtr x 3080 sq. mtr	Rs.17,000/- per sq. yds x 3683.64 sq. yds
		Rs.3,54,20,000/-	Rs.6,26,21,880/-

3.	VALUATION OF BUILDING STRUCTURE		
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Structure Construction Value	Rate range	NA
		Rate adopted	NA
		Covered Area	NA
		Class of construction	Not Applicable
		Valuation Calculation	NA
		Total Value	NA
b.	Depreciation percentage (assuming salvage value % per year)	NA	Na
c.	Age Factor	<u>NA</u>	Vacant Plot
d.	Structure Type/ Condition	NA	Vacant land
e.	Choose an item.(B)	NA	NA

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

5.	CONSOLIDATED VALUE		
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Land (A)	Rs.3,54,20,000/-	Rs.6,26,21,880/-



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b.	Structure Construction Value(B)	NA	NA
c.	Additional Building & Site Aesthetic Works Value (C)	NA	NA
d.	Total Add (A+B+C)	Rs.3,54,20,000/-	Rs.6,26,21,880/-
e.	Additional Premium if any	NA	NA
	Details/ Justification	NA	NA
f.	Deductions charged if any	NA	NA
	Details/ Justification	NA	NA
g.	Total Prospective Fair Market Value[#]	NA	Rs.6,26,21,880/-
h.	Rounded Off	----	Rs.6,26,00,000/-
i.	EXPECTED REALIZABLE VALUE[^](@ ~15% less)	----	Rs.5,32,10,000/-
j.	EXPECTED FORCED/ DISTRESS SALE VALUE[^](@ ~25% less)	----	Rs.4,69,50,000/-
k.	Valuation of structure for Insurance purpose	NA	NA

6.	Concluding comments if any	<p>a. Valuation of the asset is done as found on as-is-where basis.</p> <p>b. Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.</p> <p>c. Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Bank interest etc. pertaining to the sale/ purchase of this property are not considered while assessing the Market Value.</p> <p>d. As per the scope of the assignment, Value assessment is subject to <u>Assumptions, Remarks & Limiting Conditions mentioned in Point '7' below, R.K Associates Important Notes and Valuer's Remarks(Enclosure: 1)& other enclosed documents</u> with the Report which will remain part & parcel of the report. Without these enclosures/ documents report shall stand null & void.</p>
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(Rupees Six Corers Twenty Six Lakhs Only)



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7.	ASSUMPTIONS REMARKS LIMITING CONDITIONS
a.	Information of the average market rates is taken based on the verbal market survey in the subject area from the local people, property agents, recent deals, demand-supply, internet postings which has been relied upon. No written record is generally available for such market information and only the verbal information has to be relied upon.
b.	Forced, compulsion, constraint, obligatory sales transactions data doesn't forms part of the Fair Market Valuation exercise.
c.	Sale transaction method of the asset is assumed as free market transaction while assessing Prospective Fair Market Value of the asset.
d.	This Valuation report is prepared based on the facts of the property on the date of the survey. However in future property Market may go down, property conditions may change or may go worse, Property reputation may differ, Property vicinity conditions may go down or become worse, Property market may change due to impact of Govt. policies or effect of World economy, Usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
e.	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.
f.	This report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon and we have assumed that it is true and correct. Verification or cross checking of the documents provided to us from the originals has not been done at our end. If at any time in future it's found or came to our knowledge that misrepresentation of facts or incomplete or distorted information has been provided to us then this report will automatically become null & void.
g.	Getting cizra map or coordination with revenue officers for site identification is not done at our end.
h.	All area measurements are on approximate basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents which has been relied upon.
i.	Legal aspects for eg. ownership rights, lien, charge, mortgage, etc. are not considered in this report. It is assumed and taken into account that the concerned Bank/ Financial Institution has first got the legal verification cleared by the competent Advocate before requesting for the Valuation report. In case Valuation is obtained before taking legal scrutiny or opinion then it is expected from the Bank to inform back the Valuer timely about such change of rights on the property as soon as it comes into the notice of the Bank/ Financier which may affect their charge on the mortgage asset so that accordingly Valuation modification can be done only for that portion for which the Bank has complete charge/ rights.
j.	Investigation of title of the property and its legal right is beyond the scope of this report. If this property is offered as collateral security, then concerned financial institution is requested to verify & satisfy themselves on the ownership & legality of the property shown in this valuation report with respect to the latest legal opinion.
k.	Valuation is done for the property identified to us by the owner/ owner representative. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. At our end we can just cross verify the identification of the property with reference to the documents produced for perusal. Method by which identification of the property is carried out is also mentioned in the report clearly. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest.
l.	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

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	get the confirmation of the property to ensure that the property shown to Valuer/ Banker is the same as for which documents are provided.
m.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then it is assumed that the Banker or the concerned organization has satisfied themselves with the approval of the Group Housing Society/ particular floor & building before allotting the Valuation case to the Valuer company.
n.	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.
o.	In case of Valuation of Plant & Machinery or equipment, condition of machines is evaluated by visual observation only. No technical/ mechanical testing of any kind has been carried out at our end to ascertain the condition and efficiency of the machines. Valuation of Plant & Machinery is done on the basis of physical existence of the assets rather than their technical expediency.
p.	Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Bank interest, etc. pertaining to the sale/ purchase of this property are not considered while assessing the Market Value.
q.	Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.
r.	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.
s.	At the outset, it is to be noted that Value analysis of any asset cannot be regarded as an exact science and the conclusions arrived at in many cases will, of necessity, be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formulae to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However our Valuation analysis can definitely help the stakeholders to make them informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.



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R.K ASSOCIATES IMPORTANT NOTES:

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

IF REPORT IS USED FOR BANK/ FIs

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

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



ENCLOSURE: 1- VALUER'S REMARKS

1.	Fair Market Value[#] suggested by the competent Valuer is that prospective estimated amount of the subject asset/ property in his expert & prudent opinion without any prejudice after he has carefully & exhaustively evaluated all the facts & information related the subject asset at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently and without any compulsion on the date of the Valuation.
2.	Realizable Value[^] is the minimum prospective value of the property which it may be able to realize at the time of actual property transaction factoring in potential prospects of deep negotiations carried out between the buyer & seller for ultimately finalizing the transaction. Realizable value may be 10-20% less of the Fair Market Value depending on the various salability prospects of the subject property.
3.	Forced/ Distress Sale Value[*] is the value when the property has to be sold due to any compulsion or constraint like financial encumbrances, dispute, as a part of a recovery process, any defect in the property, having unclear title or any such sort of condition or situation. In this type of sale minimum disposable value is assessed which varies from 20-35% less from the Fair Market Value based on the nature, size & salability prospects of the property. In this type of sale negotiation power of the buyer is always more than the seller and eagerness of selling the property is more than buying it. Therefore the Forced/ Distress Sale Value always fetches less value.
4.	Best rates are rationally adopted based on the facts of the case came to our knowledge during the course of the assignment considering many factors like nature of the property, size, location, approach, market situation and trends.
5.	Construction rates are adopted based on present replacement cost of construction and calculating applicable depreciation & deterioration factor as per its existing condition, specifications based on the visual observation of the structure. No structural, physical tests have been carried out in respect of it.
6.	This Valuation report is prepared based on the facts of the property on the date of the survey. However in future property Market may go down, property conditions may change or may go worse, Property reputation may differ, Property vicinity conditions may go down or become worse, Property market may change due to impact of Govt. policies or effect of World economy, Usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
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 risk and should loan conservatively to keep the advanced money safe in case of any such situation.
8.	No employee or member of R.K Associates has any direct/ indirect interest in the property.
9.	Sale transaction method of the asset is assumed as free market transaction while assessing Fair Prospective Market Value of the asset.
10.	Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
11.	This report is having limited scope as per its fields to provide only the general basic idea of the value of the property prevailing in the market based on the documents/ data/ information provided by the client. The suggested value should be considered only if transaction is happened as free market transaction.
12.	The condition assessment and the estimation of residual economic life of the structure is based on the visual observations and appearance found during the site survey. We have not carried out any structural design or stability study; nor carried out any physical tests to assess structural integrity & strength.
13.	This report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon and we have assumed that it is true and correct. Verification or cross checking of the documents provided to us from the original has not been done at our end. If at any time in future it's found or came to our knowledge that misrepresentation of facts or incomplete or distorted information has been provided to us then this report will automatically become null & void.
14.	Investigation of title of the property and its legal right is beyond the scope of this report. If this property is offered as

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	collateral security, then concerned financial institution is requested to verify & satisfy themselves on the ownership & legality of the property shown in this valuation report with respect to the latest legal opinion.
15.	Value varies with the Purpose/ Date/ Condition of the market. This report should not to be referred if any of these points are different from the one mentioned aforesaid in the Report. The Value indicated in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.
16.	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.
17.	This report is prepared on the RKA V-L3 (Medium) Valuation format as per the client requirement, charges paid and the time allotted. This report is having limited scope as per its fields to provide only the general estimated basic idea of the value of the property prevailing in the market based on the information provided by the client. The Valuation assessed in this Valuation Report should hold good only if transaction is happened as per free market transaction. No detailed analysis or verification of the information is carried upon pertaining to the value of the subject property. No claim for any extra information will be entertained whatsoever be the reason. For any extra work over and above the fields mentioned in the report will have an extra cost which has to be borne by the customer.
18.	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 also before taking any business decision based on the content of this report.
19.	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.
20.	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.
21.	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.
22.	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.
23.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then it is the responsibility of the user of this report to immediately or atleast within the defect liability period bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
24.	R.K Associates never releases any report doing alterations or modifications from pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.
25.	If this report is prepared for the matter under litigation in any Indian court, no official or employee of R.K Associates will be under any obligation to give in person appearance in the court as a testimony. For any explanation or clarification, only written reply can be submitted on payment of charges by the plaintiff or respondent which will be 10% of the original fees charged where minimum charges will be Rs.2500/-.



1	राष्ट्रियकेश हरिद्वार मार्ग पर स्थित खण्डगुवावाला	660	13200	10600	27000	48000	45000	12000	10000
2	राष्ट्रियकेश हरिद्वार मार्ग पर स्थित प्रतीतनगर	660	13200	10600	27000	48000	45000	12000	10000
3	राष्ट्रियकेश हरिद्वार मार्ग पर स्थित आवास विकास, नगरनिगम सीमा से बाहर का क्षेत्र	660	13200	10600	27000	48000	45000	12000	10000
4	देहरादून हरिद्वार मार्ग पर स्थित भाजरीग्राम	550	11500	9000	23000	50000	49000	12000	10000
5	देहरादून हरिद्वार मार्ग पर स्थित सिद्धवाला	550	11500	9000	23000	50000	49000	12000	10000
6	देहरादून राष्ट्रियकेश मार्ग पर स्थित रानीपोखरी	550	11500	9000	23000	50000	49000	12000	10000
7	देहरादून राष्ट्रियकेश मार्ग पर स्थित रानीपोखरीग्राम	550	11500	9000	23000	50000	49000	12000	10000
8	राष्ट्रियकेश सीमान्तगत धानो चौक से रायपुर रोड	550	11500	9000	23000	50000	49000	12000	10000
9	रायपुर रोड मार्ग पर स्थित आमबाग	550	11500	9000	23000	50000	49000	12000	10000
10	रायपुर रोड मार्ग पर स्थित निर्मलगाँव ए	550	11500	9000	23000	50000	49000	12000	10000
11	राष्ट्रियकेश हरिद्वार राईवास पर स्थित सीधीवाला	550	11500	9000	23000	50000	49000	12000	10000
12	राष्ट्रियकेश हरिद्वार राईवास पर स्थित लावापानी दुधुपानी	550	11500	9000	23000	50000	49000	12000	10000
13	रायपुर रोड मार्ग पर स्थित रयामपुर ए सी कालोनी	550	11500	9000	23000	50000	49000	12000	10000
14	देहरादून राष्ट्रियकेश मार्ग पर स्थित बड़कोटवाकी से नागाधर तक	550	11500	9000	23000	50000	49000	12000	10000
15	देहरादून राष्ट्रियकेश मार्ग पर स्थित रेनापुरग्राम	550	11500	9000	23000	50000	49000	12000	10000
16	देहरादून राष्ट्रियकेश मार्ग पर स्थित बड़कोटवाकी (खण्ड)	550	11500	9000	23000	50000	49000	12000	10000
17	देहरादून हरिद्वार राष्ट्रियकेश मार्ग पर स्थित धूना भट्टा से खण्डी बड़कोट तक	550	11500	9000	23000	50000	49000	12000	10000
18	हरिद्वार राष्ट्रियकेश आई.डी.पी.एल. मार्ग	525	11000	8200	23600	44000	42000	12000	10000
19	देहरादून राष्ट्रियकेश मार्ग पर स्थित जौलीग्राम स्थित देहरादून एयरपोर्ट से	460	9200	6900	22000	42000	38000	12000	10000
20	देहरादून पुलित चौकी होते हुए धूना भट्टा तक	410	8200	6400	21200	41500	37500	12000	10000
21	एयरपोर्ट से जौली धानो मार्ग	410	8200	6400	21200	41500	37500	12000	10000
22	जौलीग्राम-धानो-रायपुर मार्ग	400	7900	6000	20500	41000	37000	12000	10000
23	धानो चौक	400	7900	6000	20500	41000	37000	12000	10000
24	बड़कोट भोगपुर रानीपोखरी धानो रायपुर मोटर मार्ग	400	7900	6000	20500	41000	37000	12000	10000
25	हरिद्वार राष्ट्रियकेश मार्ग पर पेट्रोल पम्प से गडीमयचक मार्ग के दोनों तरफ	400	7900	6000	20500	41000	37000	12000	10000
26	भाजरी आम्बर मार्ग	400	7900	6000	20500	41000	37000	12000	10000
27	भाजरी ग्राम-पंचायत धर मार्ग	400	7900	6000	20500	41000	37000	12000	10000
28	सीधीवाला से भट्टोवाला मार्ग	400	7900	6000	20500	41000	37000	12000	10000
29	देहरादून हरिद्वार मार्ग पर स्थित जौवनवाला	400	7900	6000	20500	41000	37000	12000	10000
30	देहरादून हरिद्वार मार्ग पर स्थित फतेहपुरगढ़ा	400	7900	6000	20500	41000	37000	12000	10000

(श्री सिंह बुनियात)
अपर जिलाधिकारी (शिर एवं राजस्व)



SURVEY SUMMARY SHEET
(TO BE ENCLOSED WITH VALUATION REPORT)
(Version 1.0) | Date of implementation: 10.04.2017

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

1.	File No.							
2.	Name of the Surveyor	Deepak Jishi						
3.	Borrower Name	K. K. Ram Prasad						
4.	Name of the Owner	K. No. 54, main Sideroad, Teluk Ristikan						
5.	Property Address which has to be valued							
6.	Property shown & identified by at spot	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Representative <input type="checkbox"/> No one was available <input type="checkbox"/> Property is locked, survey could not be done from inside <table border="1"> <tr> <th>Name</th> <th>Contact No.</th> </tr> <tr> <td>K. K. Ram Prasad</td> <td></td> </tr> </table>			Name	Contact No.	K. K. Ram Prasad	
Name	Contact No.							
K. K. Ram Prasad								
7.	How Property is Identified by the Surveyor	<input type="checkbox"/> From schedule of the properties mentioned in the deed <input type="checkbox"/> From name plate displayed on the property <input checked="" type="checkbox"/> Identified by the owner/ owner representative <input type="checkbox"/> Enquired from nearby people <input type="checkbox"/> Identification of the property could not be done <input type="checkbox"/> Survey was not done						
8.	Are Boundaries matched	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> No relevant papers available to match the boundaries <input type="checkbox"/> Boundaries not mentioned in available documents						
9.	Survey Type	<input type="checkbox"/> Full survey (inside-out with measurements & photographs) <input checked="" type="checkbox"/> Half Survey (Measurements from outside & photographs) <input type="checkbox"/> Only photographs taken (No measurements)						
10.	Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked <input type="checkbox"/> Possessee didn't allow to inspect the property <input type="checkbox"/> NPA property so couldn't be surveyed completely						
11.	Type of Property	<input type="checkbox"/> Flat in Multistoried Apartment <input type="checkbox"/> Residential House <input type="checkbox"/> Low Rise Apartment <input type="checkbox"/> Residential Builder Floor <input type="checkbox"/> Commercial Land & Building <input type="checkbox"/> Commercial Office <input type="checkbox"/> Commercial Shop <input type="checkbox"/> Commercial Floor <input type="checkbox"/> Shopping Mall <input type="checkbox"/> Hotel <input type="checkbox"/> Industrial <input type="checkbox"/> Institutional <input type="checkbox"/> School Building <input checked="" type="checkbox"/> Vacant Residential Plot <input type="checkbox"/> Vacant Industrial Plot <input type="checkbox"/> Agricultural Land						
12.	Property Measurement	<input checked="" type="checkbox"/> Self-measured <input type="checkbox"/> Sample measurement <input type="checkbox"/> No measurement						
13.	Reason for no measurement	<input type="checkbox"/> It's a flat in multi storey building so measurement not required <input type="checkbox"/> Property was locked <input type="checkbox"/> Owner/ possessee didn't allow it <input type="checkbox"/> NPA property so didn't enter the property <input type="checkbox"/> Very Large Property, practically not possible to measure the area within limited time <input type="checkbox"/> Any other Reason:						
14.	Land Area of the Property	As per Title deed	As per Map	As per site survey				
		3080 sqm						
15.	Covered Built-up Area	As per Title deed	As per Map	As per site survey				
16.	Property possessed by at the time of survey	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Vacant <input type="checkbox"/> Lessee <input type="checkbox"/> Under Construction <input type="checkbox"/> Couldn't be Surveyed <input type="checkbox"/> Property was locked <input type="checkbox"/> Bank sealed <input type="checkbox"/> Court sealed						
17.	Any negative observation of the							

is property clearly demarcated with permanent boundaries?	NO
Is the property merged or colluded with any other property	<input type="checkbox"/> Clear independent access is available, <input type="checkbox"/> Access available in sharing of other adjoining property, <input type="checkbox"/> No clear access is available, <input type="checkbox"/> Access is closed due to dispute <input type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> Only with Temporary boundaries
21. Local Information References on property rates	NO
Please refer attached sheet named 'Property rate Information Details.'	

Endorsement:

1. Signature of the Person who was present from the owner side to identify the property:

Undertaking: I have shown the correct property and provided the correct information about the property to the surveyor of R.K Associates to the best of my knowledge for which Valuation has to be prepared. In case I have shown wrong property or misled the valuer company in any way then I'll be solely responsible for this unlawful act.

- a. Name of the Person: Laxmi Prasad
 b. Relation:
 c. Signature:
 d. Date:

In case not signed then mention the reason for it: ☐ No one was available, ☐ Property is locked, ☐ Owner/representative refused to sign it, ☐ Any other reason:

2. Surveyor Signature who did site inspection:

Undertaking: I have inspected the property and cross verified the property details at site to the extent of a. Matching boundaries of the property, b. Sample measurement of its area, c. Physical condition, d. Property rates as per local information with what is mentioned in the property documents provided to me by the Bank/interested organization. I have not come under influence of anyone during site inspection and have only recorded the true and factual details in the survey form which I come across during the site survey. I understand that giving any manipulative information in the survey form will lead to incorrect Valuation report which is an unlawful act and i'll be solely responsible for doing it.

- a. Name of the Surveyor: Deepak
 b. Signature: [Signature]
 c. Date: 19/10/18





शिल्लय पत्र भूमिधरी

2143-J-06

मालिकता शिल्लय पत्र	—	8,00,000 / ₹०
वाजारी मूल्य	—	8,00,000 / ₹०
अनुबन्ध पत्र स्टाम्प शुल्क समायोजित सहित		
स्टाम्प शुल्क	—	80,300 / ₹०
आवास विकास एवं सहमति शुल्क सहित		
स्टाम्प शुल्क	—	80,300 / ₹०
विक्रीत भूमि का क्षेत्रफल	—	0.308 हैक्टेयर
लगान	—	7.60 / — ₹०
किरम जमीन	—	सिंचित।

मैं परमजीत सिंह पुत्र श्री मोहन सिंह निवासी— ग्राम सिद्धरवाला तहसील
ब्रह्मपूर जिला देहरादून।विक्रेता

व

श्री सतनाम सिंह पुत्र श्री मोहन सिंह निवासी— ग्राम सिद्धरवाला तहसील
ब्रह्मपूर जिला देहरादून।सहमतिदाता

एवं

श्री टीकाराम पूर्वाल पुत्र श्री दयाराम पूर्वाल निवासी— गुमानीवाला तहसील
ब्रह्मपूर जिला देहरादून।क्रेता

विवरण भूमि

लेखानुसार



VALUATION REPORT

MR.TIKARAM PURWAL S/O MR.DAYARAM PURWAL

ENCLOSURE: 2- GOOGLE MAP LOCATION

