

VALUATION REPORT IN RESPECT OF IMMOVEABLE PROPERTY

Name of Registered Valuer:- Arvind Kaneri

Registration No.:- 24/2004-2005

(With State Commissioner of Income Tax)

Sl no Particulars

Observation of the Valuer

- |   |   |  |
|---|---|--|
| 1 | Date of Visit to the site   | 19.12.2017                                     |
| 2 | Date of making valuation  | 21.12.2017                                     |
| 3 | Name of the owner(s) of the property  | Shri Pankaj Sharma S/o Shri Arjun Dutt Sharma. |
| 4 | Whether necessary enquiries have been made from the concerned locality with regard to the ownership of the property | Yes, enquire by the neighbors.                 |
| 5 | If the property is under joint-ownership/co-ownership, share of each such owner are the shares un-divided?          | Single ownership.                              |
| 6 | Brief description of the property   |  |

Location, street, ward no.

Latitude:-30.325429 & Longitude:- 77.94393  
Khata no.-1363, Khasra no.-477, Mauza Arcadia Grant,  
Pargara Pechwa Doon, Distt. Dehradun.  
Adarsh Vihar, Lane no.-2, Shyampur, Prem Nagar,  
Dehradun.

Flat/Plot No.

Residential.

Is the property situated in residential / commercial / mixed area/Industrial area

Is the property situated in an un-authorized/authorized colony

Authorized Colony.

Classification of locality High class/middle class/poor class

Middle class.

Is the IP in question is under encroachment

No.

- 7 Proximity to civic amenities life schools, hospitals, offices, markets, cinemas halls etc.

All amenities available at 3 to 4 km away.

- 8a. Area supported by documentary proof, shape, dimensions and physical features

109.78 sqm.

Boundaries of the property are as below:-

- North : Property of Tibetan Hostel.  
East : Plot of Smt. Gupta.  
West : 20 ft. wide Road.  
South : Plot of Others.

- b) Attach a dimensional site plan & elevations of all structure standing on the land along with photograph of the build up property

Owner to furnish.

- c) Furnish details of the building on a separate sheet giving number of floors, plinth area floor-wise/year & type of construction, finishing (floor-wise).

Mentioned in Evaluation.

- d) Is the construction/build up property is as per the plan approved by the Competent Authority

The building is under construction.

- 9 Is it freehold or leasehold land?

Freehold.

- 10 If leasehold, the name of Lessor / Lessee, nature of lease, dates of commencement and termination of lease.

N.A.

- 11 Is there any restrictive covenant in regard to use of land? If so, details are given.

Yes, for residential purpose.

- 12 Does the land fall in an area included in any Town planning scheme or any development plan of Govt. or any statutory body? If so, give particulars

No.

- 13 Is the property notified for acquisition by Govt. or any Statutory Body?

No.

- 14a Is the building owner - occupied/tenanted / both?

In Owner's possession.

- b) If partly owner-occupied, specify portion and extent of area under owner - occupation

N.A.

- 15a Names of tenants/lessees/licensees, etc.

N.A.

- b) Portions in their occupations

N.A.



# Arvind Kaneri

B.E. (Civil), F.I.V.

Mob: 9927020903

01, Haripuram, GMS Road, Dehradun - 248 001

Approved VALUER  
No. 24/2004-2005

- e) Monthly or annual rent/compensation / license fee, etc. paid by each. N.A.  
16 Is any dispute between landlord and tenant regarding rent pending in a court of law N.A.  
17 The Valuer should give in detail his approach to valuation of the property and indicate how the value has been arrived at, supported by necessary calculations in separate sheet / s. As detailed in evaluation.  
18 Market Value of the property Rs. 24,29,895.00 ✓  
19 Realizable Value of the property (80 %) Rs. 19,43,916.00  
20 Circle value of the Land Rs. 18,90,675.00

## PART-II EVALUATION

### PARTICULARS :

The property pertains for valuation is a Under constructed double storey building having following specification:-

#### Ground floor

Type Load bearing structure.  
Foundation Presumably trench type foundation.  
Superstructure Un-Plastered brick wall.  
Roof RCC roof slab.  
Height The rooms height is of 3.15 m.  
Joinery MS sheet windows and door chaukhet.

#### First floor (Work done upto lintel level)

Superstructure Un-Plastered brick wall.  
Joinery MS sheet few doors and windows chaukhet.

Work done As the building is under construction, the work done till date is about 50 % in ground floor and 20 % in first floor.

### EVALUATION:

- i) Total land area is 109.78 sqm. The market rate of the property is as Rs. 17,222.40 per sqm (As detail in Note) and Circle rate as Rs. 5,600.00 + 5 % additional for wider road i.e. Rs. 5,880.00 per Sqm.  
ii) The covered area of ground floor is 56.76 sqm, first floor area is 56.76 sqm.

Sl. no	Items	Quantity	Rates	Amount
<u>Circle rate</u>				
Ai	Land area	109.78 sqm	Rs. 5,880.00	Rs. 6,45,506.00
Total cost of Land as per Circle Rate is Rs. 6,45,506.00				
<u>Market rate</u>				
Bi	Ground floor area	56.76 sqm	Rs. 7,000.00	Rs. 3,97,320.00
ii	First floor area	56.76 sqm	Rs. 2,500.00	Rs. 1,41,900.00
			Total	Rs. 5,39,220.00
	Land area	109.78 sqm	Rs. 17,222.40	Rs. 18,90,675.00

Total cost of property as per Market Rate is Rs. 24,29,895.00

Say Rs. 24,29,900.00

(Rupees Twenty Four Lakhs Twenty Nine Thousand and Nine Hundred only)



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The documents produce for valuation are as below:-

Photocopy of Sale deed no. 8221

MDDA approved plan no.-SR-0048/16-17-RE-1

Dated 30.10.2014

Dated 10.11.2016

NOTE: - 1) The market rate of the property in surrounding area is about Rs. 16,000.00 per sq.yard, due to present scenario the market is unstable and will remain for uncertain period and large plot of land. Due to which a deduction of 10 % is considered in this case, the net rate is Rs. 14,400.00 per sq.yard i.e. Rs. 17,222.40 per sqm.

**DECLARATION:**

I, hereby, declare that:

- The information furnished above is true and correct to the best of my / our knowledge and belief;
- I / we have no direct or indirect interest in the property being valued;
- The property was inspected on 19.12.2017.
- My / our registration with State Chief Commissioner of Income Tax is valid as on date.
- This is a technical report only and legal aspects are not covered in it.

Date: 21<sup>st</sup> December 2017  
Place: DehraDun.

  
Arvind Kaneri  
Govt. Approved Valuer

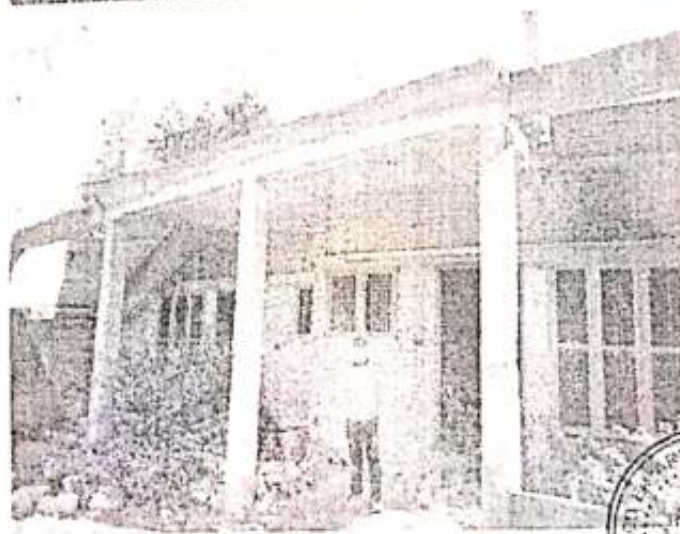
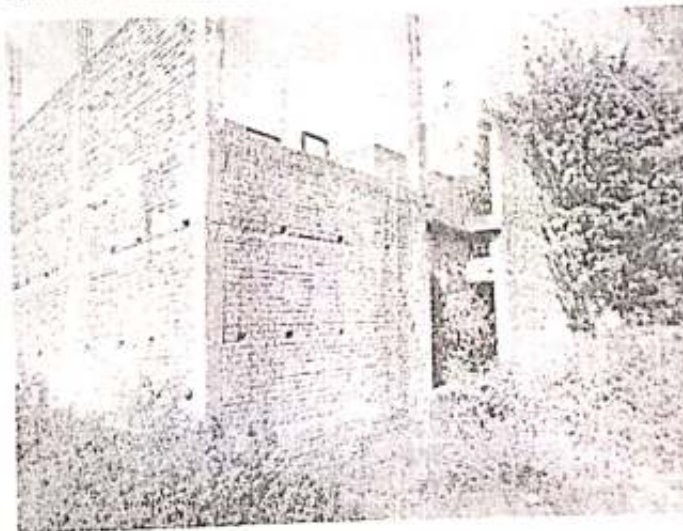
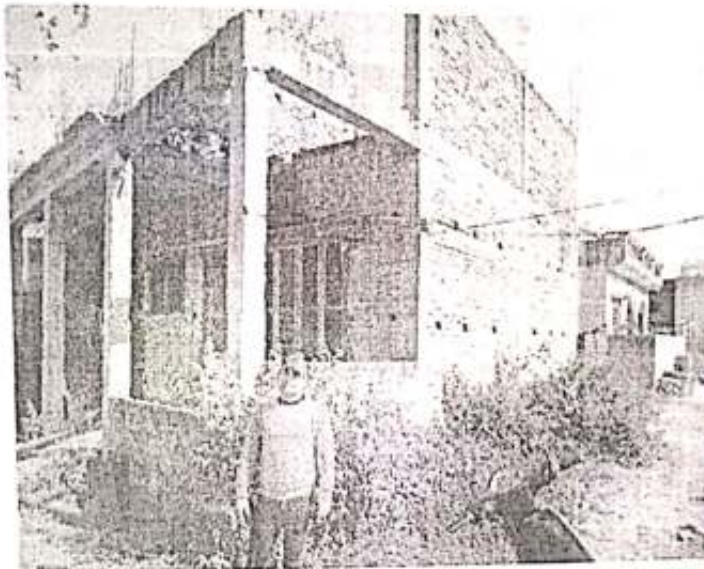


and Kaneri  
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**SEEMA CHADHA**  
ADVOCATE/NOTARY

Panel Lawyer of

- 1- Oriental Bank of Commerce
- 2- Central Bank of India
- 3- Punjab National Bank
- 4- Vijaya Bank
- 5- UCO Bank

Off.: Opp. SDM Court Compound Dehradun  
Uttarakhand.

Mob. No. : 9837191234



Ref.: .....

Date: 19-12-2017

ANNEXURE-IV

SPECIAL REPORT ON TITLE

Reg: Property situated at **Arcadia Grant, Dehradun**

Belonging to \_\_\_\_\_

ASPECT TO BE CONSIDERED	COUNSEL'S STATEMENTS
<b>A. PARTICULARS</b>	
1. Name of the Title Holder/borrower with address:	Shri Pankaj Sharma S/o Shri Arjun Dutt Sharma R/o Wing No. 6/269/D, Premnagar, Dehradun
2. Name of the Person offering Mortgage with parentage/constitution and address:	Shri Pankaj Sharma S/o Shri Arjun Dutt Sharma R/o Wing No. 6/269/D, Premnagar, Dehradun
3. Details of the property to be mortgaged: as per title deed As per present Position	A Constructed house bearing Khata No. 1363, (Fasli year 1399 to 1404 Fasli) Khasra No. 477, Area 109.78 sq. mtrs. situated at Mauza Arcadia Grant, Pargana Pachwadoon, Distt. Dehadun, bounded as under as per Sale deed:- East- Land of Neelam Sharma, S.M. 39 ft. 7 inch. West- 20 ft. wide Road, S.M. 40 ft. 4 inch North- Land of others, S.M. 25 ft. 10 inch South- Land of Neeraj Sharma and others, S.M. 33 ft. 1 inch
<b>B. INVESTIGATIONS:</b>	

CLW-





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1. Details of the title deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)	1- Original Sale deed dated 30-10-2014. 2- Latest Khatauni 3- Sanctioned Map 4- Affidavit.
2. Whether certified copies have been obtained from the Registrar's office .	Yes
3. Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion ?	Yes
4. Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	Yes
5. Whether the registration particular number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?	Yes
6. Whether the photographs of parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office ?	Yes
7. Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office ? If not, variations be specified. What is the effect?	Yes

8/11/14



8. Whether the property has been mutated in the name of the person offering the mortgage.	Yes
9. Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes
10. Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged ? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non-agricultural purposes).	No
11. Whether there are any restrictions regarding sale of the property to be mortgaged ? (In some States, there are restricts for sale of property to residents outside the State).	No
12. Whether all the approvals, clearance/sanctions required for creation of the mortgage have been obtained?	NA
13. Whether the property is ancestral/or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	N.A.
14. Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	N.A.

*(Signature)*



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15. Whether Urban Land Ceiling Act is applicable in the State where the property is located?	The Act has been repealed
16. In case of leasehold property, whether permission/NOC from the lessor is required for creation of mortgage ? whether permission of the lessor/NOC is obtained?	N.A.
17. What is the rate of sharing of unearned income with lessor, in the event of sale of the property ?	N.A.
18. Whether copy of title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease?	N.A.
19. Whether terms & conditions given in the lease deed have been complied with ? if any condition is violated, effect thereof.	N.A.
20. Whether any permission of Income/Tax Authorities/Assessing Officer is required under the Provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department ?	N.A.
21. In respect of agriculture land, whether land is declared surplus or under consolidation of holdings ?	N.A.
22. Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor? (copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation.)	Yes obtain khatauni for fasli year 1399 to 1404.

DATE: 19-12-2017  
PLACE: DEHRADUN

*(Seema Chadha)*  
(SEEMA CHADHA)  
ADVOCATE