

PEE BEE ENGINEERING & FINANCIAL HOUSE

2262, Orynsak Apartment, Sector-50, Noida, Gautam Budh Nagar, Pin Code - 201301

Mob. : +91 7820093353, 9614252862

E-mail ID : peebeeengr2016@gmail.com

Dr. Prabhat Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, SERICs, Approved Valuer

Appendix - I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.No.	Particulars	Content
I.	Introduction	Valuation of the property:- M/s G S R Granites Pvt Ltd
1.	Name of Valuer	Pee Bee Engineering & Financial House
2.	Date of Valuation	20.03.2021
3.	Purpose of Valuation	To assess value of the Collateral.
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	M/s G S R Granites Pvt Ltd
5.	Name of Bank/FI as applicable	Punjab National Bank
6.	Name of Developer of the Property (in case of developer built properties)	NA
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	The Property was Locked
II.	Physical Characteristics of the Asset	This is a free Hold Residential Property at New Friends Colony, New Delhi. Appx Built Up Area is 2732.97 sqft (taken from the provide old Valuation Report>
1.	Location of the property in the city	Ashram Chowk
2.	Municipal Ward No.	MCD



PEE BEE ENGINEERING & FINANCIAL HOUSE

2262, Greenleaf Apartment, Sector-20, Noida, Gautam Budh Nagar, Pin Code - 201301

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Dr. Prabhat Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MNCEB, Approved Valuer

3.	Postal address of the property	Entire First Floor, Plot No 507, Block B, New Friends Colony, Delhi
4.	Latitude, Longitude and Coordinates of the site	28.5698N 77.2709E
5.	Area of the plot/land (supported by a plan)	Built Up Area as taken from the Old Valuation Report is appx 2732.97 sqft
6.	Layout plan of the area is available	NA
7.	Development of surrounding areas	Developed
8.	Details of Roads abutting the property	60 mt Road on West
9.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified	NA
10.	In case it is an agricultural land, any conversion to	NA
11.	Demarcation of the property under valuation on a neighborhood layout map	Boundaries are their. North- Plot No 508 South- Plot No 506 East- Service Lane West- Road
12.	Description of Adjoining properties	Developed Residential Buildings
13.	Survey no. if any	NA
14.	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	The subject property is situated on First Floor of the G+2 storied residential building. The Property was found to be locked for which the inside visit could not be done, hence inside nomenclature and measurement could not be taken. As per the old valuation report provided to us dated 14.01.2018 (Dhawan Associates)
15.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Covered Area is 2732.97 sqft
16.	Any other aspect.	NA
III.	Town Planning Parameters	NA
1.	Master plan provisions related to the property in terms	MCD
2.	Planning area/zone	NA
3.	Development controls	NA



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Stamp: PEE BEE ENGINEERING & FINANCIAL HOUSE

Dr. Prakash Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MNCEB, Approved Valuer

4.	Zoning regulations	Residential
5.	FAR/FSI permitted and consumed	NA
6.	Ground coverage	60%
7.	Transferability of development rights if any, Buildingbye-law provisions as applicable to the property	The Land is transferable
8.	Comment on surrounding land uses and adjoining	Residential
9.	Comment on unauthorized constructions if any	Approved Map not Provided
10.	Comment on demolition proceedings if any	NA
11.	Comment on compounding/ regularization proceedings	NA
12.	Comment on whether OC has been issued or not	Not Provided
13.	Any other aspect	NA
IV.	Legal Aspects	Not in the purview of our due diligence
1.	Ownership documents,	Copy of Conv Deed dated 18.06.1996
2.	Names of Owner/s (In case of Joint or Co-ownership, Whether the shares are undivided or not?)	M/s G S R Granites Pvt Ltd
3.	Comment on dispute/issues of landlord withtenant/statutory body/any other agencies, if any in	NA
4.	Comment on whether the IP is independently	NA
5.	Title verification,	Legal title verification is not in the purview of our due diligence.
6.	Details of leases if any,	It's a Free Hold Property
7.	Ordinary status of freehold or leasehold including	It's a Free hold Land.
8.	Agreements of easements if any,	NA
9.	Notification for acquisition if any,	NA
10.	Notification for road widening if any,	NA



PEE BEE ENGINEERING & FINANCIAL HOUSE

226/2, Greenpark Apartment, Sector-50, Noida, Gautam Budh Nagar, Pin Code - 201301

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En. Prashant Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MNICB, Approved Valuer

VII	Functional and Utilitarian Aspects	Residential Use .
	<p>Description of the functionality and utility of the assets in terms of :</p> <ol style="list-style-type: none"> 1. Space allocation, 2. Storage spaces, 3. Utility of spaces provided within the building, 	Residential
VIII	Infrastructure Availability	
	<p>a)Description of aqua infrastructure availability in terms of</p> <ol style="list-style-type: none"> 1. Water supply 2. Sewerage/sanitation 3. Storm water drainage 	<p>NA</p> <p>NA</p> <p>NA</p>
	<p>b)Description of other physical infrastructure facilities viz.</p> <ol style="list-style-type: none"> 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of other public utilities nearby <p>c)Social infrastructure in terms of</p> <ol style="list-style-type: none"> 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and openSpaces. 	<p>NA</p> <p>NA</p> <p>Available</p> <p>Available</p> <p>Available</p> <p>Available</p> <p>Available</p> <p>Available</p>
IX	Marketability	Good



PEE BEE ENGINEERING & FINANCIAL HOUSE

236/2, Overseas Apartment, Sector-50, Noida, Gautam Budh Nagar, Pin Code - 201301

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E-mail ID : peebegroup2019@gmail.com

Dr. Prabhat Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MNICB, Approved Valuer

	Analysis of the market for the property in terms of 1. Location attributes 2. Scarcity 3. Demand and supply of the kind of subject property. 4. Comparable sale prices in the locality.	28.5698N 77.2709E Medium 24000 to 26000 per sqft
X	Engineering and Technology Aspects	Falling within MCD Limits
1.	Type of construction,	RCC
2.	Materials and technology used,	As per Specification
3.	Specifications,	As per Specifications
4.	Maintenance issues	The House was locked so could not be seen from
5.	Age of the building	24 Years (Based on the Conv Deed))
6.	Total life of the building.(Residual)	36Years
7.	Extent of deterioration,	NA
8.	Structural safety	Safe
9.	Protection against natural disasters viz.	NA
10.	Visible damage in the building if any,	NA
11.	Common facilities viz. lift, water pump, lights, security	Could not be verified
12.	System of air-conditioning,	NA
13.	Provision for fire fighting, Copies of plans and elevations of the building to be included.	NA
XI	Environmental Factors	NA
1.	Use of environment friendly building materials, Greenbuilding techniques if any,	NO
2.	Provision for rain water harvesting,	NA
3.	Use of solar heating and lighting systems, etc Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	NA
XII	Architectural and aesthetic quality	Good



PEE BEE ENGINEERING & FINANCIAL HOUSE

206/2, Overseas Apartment, Sector-50, Noida, Gautam Budh Nagar, Ns Code - 201301

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Mr. Prabhat Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MNICH, Approved Valuer

1.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence and landscape elements, etc.	Modern
XIII	Valuation (FMV)	Rs. 6,83,24,250.00
1.	<p>Here, the procedure adopted for arriving at the Valuation has to be highlighted.</p> <p>The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation Judgment is arrived at.</p> <p>A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final Valuation arrived at has to be presented here.</p>	<p>Market Approach Method</p> <p>Rate adopted for the property - 25000 per sqft</p> <p>Fair Market Value of the Property as on date Rs. 6,83,24,250.00</p> <p>Realizable Value of the Property is 90% of the Fair Market Value which is Rs. 6,14,91,825.00</p> <p>Distressed value of the Property is 85% of the Fair Market Value which is Rs. 5,80,07,561.00</p>

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is Rs. 6,83,24,250.00 (Six Crores Eighty Three Lacs Twenty Four Thousand Two Hundred Fifty Only). (Prevailing market rate along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are as under:

- Date of purchase of immovable property: - 18.06.1996 by the customer.
- Purchase Price of immovable property: - NA
- Book value of immovable property:- NA
- Realizable Value of immovable property: Rs. 6,14,91,825.00
- Distress Sale Value of immovable property: Rs. 5,80,07,561.00
- Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated. Rs. 193 lacs apprx



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E-mail ID : peebegroup2016@gmail.com

Er. Pralhad Kumar Tripathy - B.Tech (Civil), NDA, Chartered Engineer, MRICE, Approved Valuer

Place: NOIDA

Date: 20.03.2021

Signature
(Name and Official seal of the
Approved Valuer)



Encl:

1. Declaration from the valuer - appendix iv - Enclosed
2. Model code of conduct for valuer - appendix v Enclosed
3. Photograph of owner with the property in the background - Enclosed
4. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc - Enclosed
5. Layout plan of the area in which the property is located - Not available
6. Building plan -Not available
7. Floor plan -Not available
8. Any other relevant documents/extracts - NA

PEE BEE ENGINEERING & FINANCIAL HOUSE

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Er. Prabhakar Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MRICB, Approved Valuer

APPENDIX IV

DECLARATION FROM VALUERS

We hereby declare that-

- a. The information furnished in our valuation report dated 20.03.2021 is true and correct to the best of our knowledge and belief and I have made an impartial and true valuation of the property.
- b. I /We have no direct or indirect interest in the property valued;
- c. I/We have personally inspected the property on 20.03.2021. The work is not sub-Contracted to any other valuer and carried out by myself/our self.
- d. I/We have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I /We have not been found guilty of misconduct in my professional capacity.
- f. I/We have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. I /We have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I /We abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.



PEE BEE ENGINEERING & FINANCIAL HOUSE

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E-mail ID : peebeeengr2016@gmail.com

Er. Prabhat Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MNICE, Approved Valuer

Sl No.	Particulars	Valuer comment
1	background information of the asset being valued;	To assess the FMV of the collateral
2	purpose of valuation and appointing authority	To assess the FMV of the collateral as instructed by the Mid Corporate Group Punjab National Bank, Sector 63, Noida
3	identity of the valuer and any other experts involved in the valuation;	Pee Bee Engineering & Financial House
4	disclosure of valuer interest or conflict, if any;	Valuer is not having any interest of the property valued.
5	date of appointment, valuation date and date of report;	20.03.2021 and 20.03.2021
6	inspections and/or investigations undertaken;	Inspected the property
7	nature and sources of the information used or relied upon;	Copy of the Conv. deed.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Land and Building Method
9	restrictions on use of the report, if any;	NA
10	major factors that were taken into account during the valuation;	Marketability
11	major factors that were taken into account during the valuation;	Marketability
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	NA

Date: 20.03.2021

Place: Noida


Signature

(Name of the Approved Valuer and Seal of the Firm / Company)

PEE BEE ENGINEERING & FINANCIAL HOUSE

2382, Dharma Apartment, Sector-50, Noida, Gautam Buddha Nagar, Pin Code - 201301

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Dr. Prabhakar Kumar Tripathy - B.Tech (Civil), MBA, Chartered Engineer, MNICB, Approved Valuer

APPENDIX V

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuersempanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 5 A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

