ASSOCIATES

ASSOCIATES

Registreer, Designer, Structure Engineer,

Builder

Builder

Er. Vinay Kumar

(Chartered Engineer) M.I.E. (Civil) F. I. V.

P.G.D. (Design & Construction of Conc. Structure)

Approved Valuer (CCIT/51/2007-08)

Replace of Local Approved Valuer (CCIT/51/2007-08)

Replace of State Bank of India, Canara Bank, aler or State Bank of Bank, Bank of Baroda, purjab National Bank, Bank, Bandhan Bank HDFC Bank, DHFL Bank, Bandhan Bank

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VALUATION REPORT (M/S Serjico And redico Center Through Partner Sh. Anil Babbar S/O Late Sh. Chanan Dass Babbar.)

	chanter	Content			
0.	Chapter				
	1. Name of Valuer	Er.VINAY KUMAR			
	2. Date of Valuation	25-09-2020.			
	2. Date of Valuation 3. Purpose of Valuation	To Assess fair Market Value			
	4. Name of Property Owner/s				
	(Details of share of each owner	M/S Serjico And Medico Center Through Partner			
	in case of joint & Co-ownership)	Sh. Anil Babbar S/O Late Sh. Chanan Dass Babbar			
	in case of joint at				
	5. Name of Bank / HFL as applicable	Punjab National Bank MCC			
	6. Name of Devloper of the Property	Individual Property			
	(in case of developer built Property)	1 Control of the Cont			
	7. Whether occupied by the owner/tenant?	Owner Occupied			
	If occupied by tenant, since how long?				
	Physical Characteristics of the Asset				
	1. Location of the Property in the city	Hotel Golden Tulip, Rishikesh Road, Opposite Der Sanskrit Vishvidhyalay, Khtauni no 241, Khasra no 155M. & Khtauni no 01360, Khasra no 165M., Village Haripur Kalan, Tehsil - Rishikesh, Distt Dehradun.			
	2. Municipal Ward No.	Hotel Golden Tulip, Rishikesh Road, Opposite De Sanskrit Vishvidhyalay, Khtauni no 241, Khasra no 155M. & Khtauni no 01360, Khasra no			
	3. Postal address of the Property	165M., Village Haripur Kalan, Tehsil - Rishikesh, Distt Dehradun.			
	4. Latitude, Longitude and Coordinates of the site	Longitude=29.998751 N, Latitude= 78.190094 E			
	5. Area of the plot/ land (supported by a Plan)	As per Sale Deed = 0.3992 Hectare, 429.828 R/W Area (3992 Sqm 429.828 Sqm. = 3562.172 Sqm.			
	6. Layout plan of the layout in which the property is located	Yes			
1	7. Development of surrounding areas	Developed			
	8. Details of Roads abutting the Property	Pakka Road			
	 Whether covered under State/Central Govt. enacments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area 	Under H.R.D.A. (Map not Provided)			

In case it is an agricultural land, any conversion to Hotel (Commercial). house site plots is contemplated 11. Demarcation of the property under valuation on a Yes neighbour hood layout map 12. Description of Adjoining properties East = ---West = ---North = ---South = ---13. Survey no. if any 14. Details of the building/buildings and other improvements in terms of area, height, no. of floors, pinth area floor wise, year of construction, year of making alteration/ additional Attached constructions with details, full details of specifications to be appended along with building planns and elevations 15. Plinth area, Carpet area and Saleable area to be Plinth Area= 4529.90 sq.m. mentioned separately and clarified Carpet Area= 3623.92sq.m. Saleable Area = 4529.90 sq.m. Any other aspect Town Planning Parameters Master plan provisions related to the property in terms Commercial of land use. Under H.R.D.A. 2. Planning area/ zone, **Full Developed** Development Controls, Commercial Area Zoning regulations, FSI= Nill Permitted, Consumed FSI = 1.27 5. FAR/ FSI permitted and consumed, 57.92% 6. Ground coverage, 7. Transferability of development rights if any, building bye-N.A. law provisions as applicable to the property viz. setbacks, hegiht restriction, etc. 8.Comment on surrounding land uses and adjoining Commercial propertise in terms of usage. 9. Comment on unauthorizied construction if any Yes No 10. Comment on demolition proceedings if any Comment on compounding/ regularizination No proceedings No 12. Comment on whather OC has been issued or not No Any other aspect

III.



nescription of Legal aspects to include nescription documents,

2. Name of Owner/s
2. Name of Owner/s
(In case of Joint or Co-ownership,
whether the shares are undivided or not?)

3. Comment on disputes/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.

4. Comment on whether the IP is independently accessible?

5. Title verification

6. Details of leases if any,

7. Ordinary status of freehold or leaseshold including restriction on transfer,

8. Agreements of easements if any,

9. Notification for acquisition if any,

Notification for road widening if any,

11.Possibility of frequent flooding/sub-merging

12. Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast/tidal level must be incorporated)

13. Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.

14. Comment on transferability of the property ownership

 Comment on existing mortgages/charges/ encumbrance on the property if any

16. Comment on whether the owners of the property have issued any guarantee (personal / corporate) as the case may be

 Building plan sanction, illegal construction if any done without plan sanction / violations.

18. Any other aspect.

Sale Deed No.- 2274 Dated:- 20-03-2013.

M/S Serjico And Medico Center Through Partner Sh. Anil Babbar S/O Late Sh. Chanan Dass Babbar

No

Yes

TIR Verification

No

Free hold

No

No

No

No

No

N.A.

N.A.

As Per TIR

AS per TIR

No, (Map not Provided)

No



aspect aspect payable,	
Lonomic aspect Lonomic aspect	N.A.
Details of ground rent payable, Details of monthly rents being received if any, and other outgoings,	N.A.
and other	N.A.
h, insurance,	5,000,00 0
4. property maintenance charges,	Not Available
5. Monthly 6. Security charges, etc.	Not Available
	Not Available
7. Any other aspect	
	No
Socio-cultural aspects	
Descriptive account of the location of the property interms.	
of social structure of the area, Population, social	_
stratification, regional origin, age groups economic levels, location of slums/ squatter settlements nearby, etc.	Good
location of slums/ squarter settlements hearby, etc.	
Functional and utilitarian Aspects	
Description of the functionality and utility of the assests in	
terms of:	Good
Space allocation, Storage Spaces,	Good
3. Utility of Spaces provided within the building,	Good
4. Any other aspect	No
	*
Insfrastructuer Availability a) Description of aqua infrastructure availability in terms	
of	
	V
1. Water Supply,	Yes
2. Sewerage/ saintation,	Yes
3. Strom water drainage,	Yes
nater dramage,	
(Description of other physical infrastruture facilities viz.	W
1. Solid waste management,	Yes
2.Electricity	Yes
3. Roads & pubilc transportation connctivity,	Yes
	Yes
4. Availablility of other public utilities nearby,	Was .
c) Social infrastructure in terms of 1. Schools,	Yes
1	Yes
 Medical facilities. Recreation facilities in terms of parks and open spaces, 	Yes
s. Necreation facilities in terms of parks and open spaces.	

N

111

Siller Karte

Marketability Marketability Inspire the market for the property in terms of I locational attributes I locational attr	Rs.65000/- per sq.m.
Discription of an olicide 1. Type of construction, 2. Materials and technology used, 3. Specifications, 4. Maintenance issues, 5. Age of the building, 6. Total life of the building, 7. Extent of deterioration, 8. Structural Saftey 9. Protection against natural disasters viz, earthquakes, 10. Visible damage in the building if any. 11. Common facilities viz, lift, water pump, lights, secu systems, etc. 12. System of air- conditioning, 13. Provision for fire fighting, copies of plans and elevations of the building to be include.	No
Environmental Factors 1. Use of environment friendly building materials, gree building techniques if any. 2. Provision for rain water harvesting, 3. Use of solar heating and lighting systems, etc. Pres of environmental pollution in the vicinity of the propertierms of incdustries, heavy traffic, etc.	No No
Descriptive account on whether the building is modern,old fashioned ,etc. if plain looking or with decorative elements, heritage value applicable, presof landscape elements.	Normal



Valuation Here, the procedure adopted for arriving at the valuation has to be reported the three generic approaches of the valuer should consider all the three generic approaches of has to be highlighted. The Valuer and state explicity the reasons for adoption property valuation and state explicity the reasons for adoption property value of a particulars approach and the basis on which the final valuation judgement is arrived at. 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. As a result of my apprisal and analysis, it is my considered opinion that the present market value of the

Land & Building Area Value

Annexure Attached

Annexure Attached

property in prevailing condition with aforesaid specifications is Rs. 281,177,254 (Rupees Twenty eight crore Eleven Lac Seventy seven Thousand Two Hundred Fifty Four only). (Prevailing market rate along with details/reference of atleast two latest deals/tansactions 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:

Purchase Price of Immovable property: ii.

Book Value of immovable property:

Realizable Value of immovable property: (85%) iv.

Distress Sale Value of immovable property: (80%)

Guideline Value (value as per Circle Rates),if applicable,in the areas where immovable property as situated.

Jinay Kuma

Place:- Hardwar

iii.

Date:-25-09-2020.

N.A. N.A.

N.A.

Rs. 239,000,666

Rs. 224,941,803

Rs. 130,309,288

Er VINAY KUMAR G.D.D.C.(Structure) A.M.I.E.(CivibF.I.V.)

Redg.Figineer H.R.D.A

V.K.ASSOCIATES, F-7 ALANKAR PALACE SHOPPING COSIE HAVE AR SHANKAR

(Name and Official seal of the Approved

Valuer)

Declaration from the valuer - appendix iv 1 Model code of conduct for valuer - appendix v Attached 3 Photograph of owner with the property in the N.A. Attached background 4 Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Attached Google earth)/etc 5 Layout plan of the area in which the property is located N.A. 6 Building Plan N.A. 7 Floor Plan N.A. 8 Any other elevant documents/ extracts.

DECLARATION FROM VALUERS

APPENDIX - IV

hereby declare that -

- a) The information furnished in my valuation report dated 25-09-2020. is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b) The Ownership Of Property Should be Verified By Legal Report of Advocate
- c) I have no direct or indirect interest in the property valued.
- d) I have personally inspected the property on 25-09-2020. The work is not sub-contracted to any other valuer and carried out by myself.
- e) I have not been convicted of any offence and sentenced to a term of imprisonment.
- f) I have not been found guilty of misconduct in my professional capacity.
- g) I have read the Hand book 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.
- h) I 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" enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- i) I 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.
- k) I am the prop writor/partner/authorized official of the firm/company, who is competent to sign this valuation report.
- l) Further, I hereby provide the following information.

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Particulars	Valuer Comment Commercial Area (Hotel)			
sadground information of the asset being valued.				
hation did opposition	For Bank Loan			
antity of the valuer and any other	Er.Vinay Kumar & No Expert Involved			
the valuation.	No			
et of appointment, valuation date and date or report	25-09-2020.			
spections and /or investigations undertaken	25-09-2020.			
ature and sources of the information used or relied upon	Local Survey			
ocedures adopted in carrying out the valuation and luation standards followed	Land & Building			
estriction on use of the report ,if any	Only For Bank Purpose			
lajor factors that were taken into account during ne valuation	No			
aveats, limitations and disclaimers to the extent they explain relucidate the limitations faced by valuer which shall not be or the purpose of limiting his responsibility for the valuation eport.	No \ \ \ - \v			

Date:-25-09-2020. Place:-Hardwar



A.M.L.E.(Civil)F.L.V. G.D.D.C.(Structure)

Redg Engineer H.R.D.A.

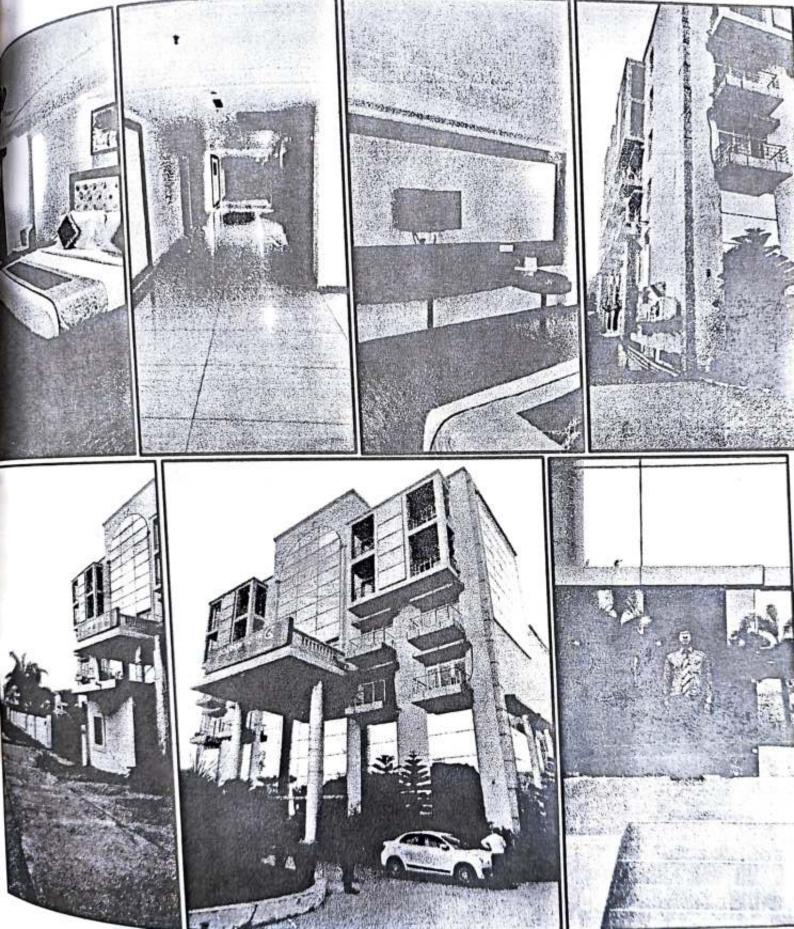
V.K. ASSOCIATES, F-7 ALANKAR PALACE SHOPPT-G-COMPLEY NEAR SHANKAR ASHRAM HARISTA LIFE 19497

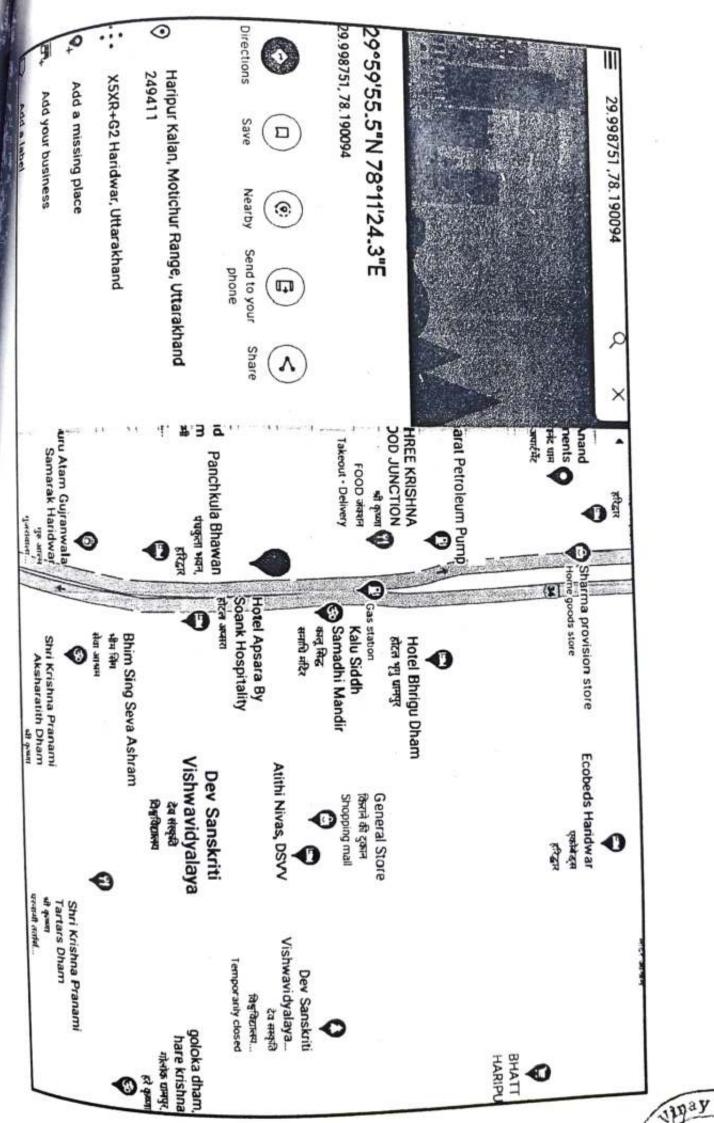
(Name of the Approved Valuer and Seal of the Firm / Company)

						V.K.A	SSOCIATES	
	property	(M/S Serjico	And M	edico Center	Through Partner	Sh. Ani	Babbar S/O	
į	V.K.ASSOCIATES V.K.ASSOCIATES V.K.ASSOCIATES Late Sh. Chanan Dass Babbar)							
	Name of Building	Area	Unit	Rate		range of the second	Dep.Amount	Net Amount
		3562.172	sq.m.	Rs. 65,000	Rs. 231,541,180			Pe 221 Fac co.
	Land							Rs. 231,541,180
	Covered Area							
	Covered			D. 45 000				
1	Basement	1043.96	sq.m.	Rs. 15,000	Rs. 15,659,400	11%	Rs. 1,722,534	Rs. 13,936,866
i								
	Ground Floor Reception & Kitchen	1019.14	sq.m.	Rs. 16,500	Rs. 16,815,810	11%	Rs. 1,849,739	Rs. 14,966,071
	First Floor	256.87	sq.m.	Rs. 15,000	Rs. 3,853,050	11%	Rs. 423,836	Rs. 3,429,215
	Second Floor	256.87	sq.m.	Rs. 15,000	Rs. 3,853,050	11%	Rs. 423,836	Rs. 3,429,215
	Third Floor	645.02	sq.m.	Rs. 16,000	Rs. 10,320,320	11%	Rs. 1,135,235	Rs. 9,185,085
	Fourth Floor	654.02	sq.m.	Rs. 16,000	Rs. 10,464,320	11%	Rs. 1,151,075	Rs. 9,313,245
	Fifth Floor	654.02	sq.m.	Rs. 16,000	Rs. 10,464,320	11%	Rs. 1,151,075	Rs. 9,313,245
Ī		0302	-					
	Boring	1.00	No.	Rs. 150,000	Rs. 150,000	11%	Rs. 16,500	Rs. 133,500
							Total Value	Rs. 49,636,074
	Market Value	la la	nd + Bui	Iding				Rs. 281,177,254
1	Realisable Value 15% less			Founding				Rs. 239,000,666
	Distress Value 20% less							Rs. 224,941,80
	Circle Rate Value of Land				0. 01 020 050			Rs. 81,929,950
	Cost Of Building	3562.17	sq.m	. Rs. 23,000			6 Rs. 5,979,468	Rs. 48,379,33
٠		4529,90	sq.m	. Rs. 12,000	Rs. 54,358,800	119		
	Circle Rate Value							Rs. 130,309,28
-								
			-					
							-	



Sinay Kunge





Kup