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REINFORCING YOUR BUSINESS
ASSOCIATES
THE VALUERS & TECHNO ENGINEERING CONSULTANTS

DELHI REGIONAL OFFICE:

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REPORT FORMAT: V-L1 (Basic) | Version: 2.10

File No.: RKA/DNCR/14/1145

Dated: 16.09.2014

1st March 2021

VALUATION REPORT

OF

IMMOVABLE PROPERTY

SITUATED AT

PLOT NO.16-E/22, LOWER GROUND FLOOR, EAST PATEL NAGAR
NEW DELHI

APPLICANT/ OWNER

SH. VIKRAM SINGH S/O. SH. SUBHASH GUPTA

Gupta

~~A/C. SH. VIKRAM SINGH S/O. SH. SUBHASH GUPTA~~

REPORT PREPARED FOR

~~STATE BANK OF INDIA, CHANDIGARH~~

Personal

RKA/DNCR/14/1145

HEAD OFFICE:

R.K Associates, Sinzai, Shahjahanpur (U.P)

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SUMMARY SHEET

A. REPORT BASIC DETAILS

S.NO.	PARTICULARS	DESCRIPTION
1	Bank/ Organization	State Bank Of India Chandigarh
2	Proposal/ Work Order No.	
3	Credit Analyst	
4	Control Officer	
5	Report Format	Basic Version: 2.10
6	Date of Valuation	5 September 2014
7	Date of Survey	5 September 2014
8	Documents provided	Sale Deed
		<input checked="" type="checkbox"/> Copy provided NA
		<input type="checkbox"/> Documents shown, but copy not provided NA
		NA
9	Number of Pages	

B. CASE SUMMARY

S.NO.	PARTICULARS	DESCRIPTION
1	Applicant Name (Only for Home Loan purpose)	Sh. Vikram Singh S/o. Sh. Subhash Gupta
2	Present Owner	Sh. Vikram Singh S/o. Sh. Subhash Gupta
3	Property Address	PLOT No.16-E/22, Lower Ground Floor, East Patel Nagar, New Delhi
4	Contact information of the customer	Sh. Vikram Singh Ph-9814011997
5	Type of Loan	Housing Loan
6	Valuation Type	Residential Flat Value at PMR
7	Total Valuation calculated	Rs 2,07,00,000/=
8	Is construction in compliance with building bye-laws	Yes

IMPORTANT NOTES:

- DEFECT LIABILITY PERIOD** - In case of any defect, error or escalation you may please contact Incident Manager: Er. Mohit Agarwal/ Smt. Vibha Agarwal - 91-9999 597 597. 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 error or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point in the report, please help us by bringing all such points into our notice in writing at valuers@rkaassociates.com immediately or within 15 days of the report delivery, to get these rectified timely, failing which R.K. Associates won't be held responsible for any such inaccuracy in any manner. We would welcome and appreciate your feedback & suggestions in order to improve our services.
- COPYRIGHT FORMAT** - This report is prepared in the copyright format of R.K Associates to serve our clients in the best possible way. Legal action can be taken against any copy or distribute this format without prior approval from R.K Associates. It is meant only for the information 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 offender.

PART A- GENERAL DESCRIPTION OF THE REPORT

S.NO.	DETAILS	DESCRIPTION
1	Applicant Name (Only for Home Loan purpose)	Sh. Vikram Singh S/o. Sh. Subhash Gupta
2	Present Owner	Sh. Vikram Singh S/o. Sh. Subhash Gupta
3	Address of the Property	Plot No. 16-E/22, Lower Ground Floor, East Patel Nagar, New Delhi
4	Contact information of the customer	Sh. Vikram Singh Ph-9814011997
5	Purpose of the Valuation	Home Loan
6	Type of Loan	Home Loan
7	Type of Property	Residential Builder Floor
8	Scope of the Valuation	To assess fair market value
9	Valuation Type	Residential
10	Valuation Method	Market Rate Approach
11	Brief description of the property	This valuation is prepared for the Property situated at the above address. This Residential Property is built on Total Super area 1800 sq. ft. (167.22 sq. mtr.), This is a high range modern society equipped with all modern facilities available in an integrated township. Current owner has got complete ownership rights of the Free hold flat. Location of the property is good.

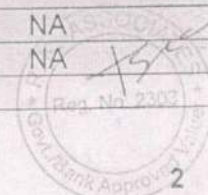
PART B- LEGAL & OWNERSHIP CONSIDERATION

S.NO.	DETAILS	DESCRIPTION
1	Constitution of the Property	Single ownership
2	Year of acquisition/purchase	2010
3	Duration of ownership	14 Year
4	Nature of the Property	Freehold
5	Property presently possessed/occupied by	Legal Owner
6	Property usage	For Residential purpose only
7	Any known existing mortgages/charges/ encumbrances on the property	None
8	Is property tax been paid for this property	Yes

PART C- LOCATION DESCRIPTION

S.NO.	DETAILS	DESCRIPTION
1	Landmark	Near Kal Mandir
2	Street Notification	Residential
3	Zone / Ward	NA
4	Road availability	Paved Road
5	Main Road Name & Width	NA
6	Front Road Name & width	NA
7	Location consideration	Side Open

RKA/DNCR/14/1145



8.	Characteristics of the locality	Urban developed
9.	Category of Area	Developed Category: Good
10.	Population group	Upper survey: Good
11.	Classification of Locality	Medium Income Group
12.	Development of the surrounding area	Good
13.	Boundaries of the property:	
a.	North	Plot No 1621
b.	South	Plot No 1623
c.	East	Plot No
d.	West	Plot No
14.	Proximity to civic amenities:	
a.	School	500 m
b.	Hospital	500 m
c.	Bus Stop	500 m
d.	Market	500 m
e.	Station (Main Line)	NA
f.	Station (Metro)	NA

PART D - TOWN PLANNING ZONING PARAMETERS

S.NO.	DETAILS	DESCRIPTION
1.	Master Plan Area/ Zone	Master Plan Delhi/
2.	Development controls/ Authority	Urban Development Authority (DDA)
3.	Municipal limits	North Delhi Municipal Corporation/
4.	Master plan currently in force	Residential
5.	Zoning regulations	NA
6.	Is property tax been paid for this property	NA
7.	Property or Tax Id No.	NA provided
8.	Is the area part of unauthorized area/ colony	NA
9.	Any notification for Compounding Regularization	NA
10.	Any notification for land acquisition	NA
11.	Any notification for road widening	NA
12.	Any notification for Demolition	NA
13.	Any information on encroachment	Not in scope of this valuation report
14.	FAR/FSI permitted and consumed	Not in scope of this valuation report
15.	Ground coverage mitted and consumed	NA
16.	Number of floors permitted and consumed	Not in scope of this valuation report
17.	Height restrictions permitted and consumed	Not in scope of this valuation report
18.	Front/ Back/ Side Setback permitted and consumed	Not in scope of this valuation report

RKA/DNCR/14/1145



18.	Status of Occupational certificate	No information provided	
19.	Status of Completion certificate	No information provided	
20.	Is the Building Plan/ Map prepared and got approved	Building Plans are approved by the development authority	
21.	Is Building as per approved Map	Yes	
a.	Details of alterations or deviations noticed in the structure from the original approved plan	Permissible Alterations	NA
		Not permitted alteration	NA
b.	Is this being regularized		

PART E-BUILDING STRUCTURE & SITE DETAILS

Sl. NO.	DETAILS	DESCRIPTION	
1.	Shape of the Land	Rectangular	
2.	Level of the Land	On Road Level	
3.	Any conversion to the land use	From Agricultural to Residential	
4.	Type of property	Residential Builder Floor	
5.	Type of construction & design	Whole Building	RCC load bearing structure on beam column and 9" brick walls
			RCC framed pillar beam column structure on RCC slab
6.	Appearance/ Condition of structure	Internal - Good External - Good	
7.	Roof	Roofing	RCC
			RCC
8.	Superstructure	RCC load bearing structure on beam column and 9" brick walls	
9.	No. of floors and height of each floor area.	3 Basement + Stilt + Ground + First + Second Floor	10 ft.
10.	Year of construction/ Recent Improvements done/ Expected Future Life of the structure		60-70 Year
11.	Is building earth quake resistant	Yes Designed in compliance with Seismic Zone IV	
12.	Interior Finishing	Simple plastered walls,	
13.	Exterior Finishing	Simple plastered walls,	
14.	Interior decoration/ Special architectural or decorative features		
15.	Kitchen	Equipped with no cupboard	
16.	Class of Electrical fittings & wiring	Ordinary	Ordinary fixtures & fittings
17.	Class of Sanitary/ Plumbing & water supply fittings	Good	Good
18.	Water arrangements	Corporation tap	

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19.	Lift/ elevators	NA	NA
20.	Power backup	NA	NA
21.	Garden/ Landscaping	NA	NA
22.	Boundary Wall	NA	NA

PART F-AREA & UNIT STATEMENT

	North	South	East	West
1. Dimensions of the site	NA	NA	NA	NA
2. Land Area	NA	Not in scope of this valuation report		
3. FAR	NA			
4. Ground Coverage Area	Permissible (x% of Plot area)	Not in scope of this valuation report		
	Proposed			
	Present Status	Not in scope of this valuation report		
5. Constructed Area (As per IS 3861-1966)	Covered Area	1800 sq. ft. (167.22 sq. mtr.)		

PART G-PROCEDURE OF VALUATION

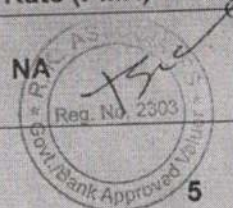
VALUATION OF LAND:

	Specifications	Govt. Circle Rate (GLR) - {1}	Market Rate (PMR) - {2}
a)	Prevailing Rates (Best rates are adopted by rationally considering many factors like nature of land, location, approach, market situation and trends. Information inputs about the average rates are taken from the local people, property agents, recent deals, demand-supply, internet postings)	NA	NA
b)	Rates adopted (considering all characteristics of the property)	NA	NA
c)	Category of the Locality	Good	Good
d)	Land Use Factor	Residential (x1)	Residential (x1)
e)	Valuation Calculation method/ approach	NA	Market Rate Approach
f)	Total Land Area considered as per documents/ site survey (whichever is less)	NA	NA
g)	Total Land Value (A)	NA	NA
		NA	NA

VALUATION OF BUILDING CONSTRUCTION OR BUILT-UP FLATS

	Specifications	Govt. Circle Rate (GLR)	Market Rate (PMR)
a)	Minimum Replacement Rate of the Construction/ resalable value	NA	NA

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	(as per existing conditions and specifications & after calculating depreciation)		
(b)	Structure Cost	NA	NA
			Rs. 11,000/ Rs. 12,000/= per sq. ft
			Rs. 11,500/= per sq. ft
(c)	Built-up Flat Value	Rate range	
		Rate adopted	
		Area	1800 sq. ft. (167.22 sq. mtr.)
		Valuation	1800 x Rs.11,500/= per sq. ft. Rs.2,07,00,000/=
(d)	Other architectural aesthetic developments, improvements (add lump sum cost)	NA	NA
(e)	Add for fittings & fixtures (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	NA	NA
(f)	Add for services (water, electricity, sewerage, etc.)	NA	NA
(g)	Depreciation percentage (assuming salvage value % per Year)	NA	NA (Above replacement rate calculated after deducting the prescribed depreciation)
(h)	Age Factor	2000 onwards (1.0)	10-15 years old construction
(i)	Structure Type	Pucca (1.0)	Pucca
(j)	Total Replacement Value (B)	NA	NA

CONSOLIDATED VALUE		
ITEMS	Value by adopting	
Valuation of the Property	GLR (Rs.)	PMR (Rs.)
(a) Land (A)	NA	NA
(b) Building (B)	NA	Rs.2,07,00,000/=
(c) Total (B)	NA	Rs.2,07,00,000/=
(d) Rounded Off	NA	Rs.2,07,00,000/=
(e) Realizable Value (Starting Range)	NA	Rs.1,65,60,000/=
(f) Probable Rental Value in the area	ERV Ground Floor- Rs.50,000/-per Month	

(Rupees Two Lacs Seven Lacs Only)

PMR Value: Best sellable Value that is paid in the market when the buyer gets all the ownership rights of the property and property is free from any external/ internal encumbrance like mortgage, tenancy, illegal possession, lease hold, situated in area proposed to be owned by State/Central Government or Court and other factors like location, nearby development, etc.

Realizable/ Fetch Value: A best sellable value that can be arrived for the property having any of the above external/ internal encumbrances. It may vary from PMR value from case to case basis.



PART E - DISCLAIMER

1. No employee or member of R.K Associates has any direct/ indirect interest in the property.
2. This report is prepared based on the documents/ information provided to us by the interested organization or customer and we assume that all such information is true and correct. If at any time it's found that builder/ colonizer has provided misrepresentation of facts then this report should be considered cancelled.
3. If this property is offered as collateral security, the concerned financial institution is requested to verify the credentials of land shown in this valuation report with respect to the latest legal opinion.
4. Legal aspects are not considered in this report. It's taken into account that the concerned Bank/ Financial Institution has first got the legal verification cleared by the competent Advocate before moving for getting the Valuation report.
5. Value varies with the purpose/ date/ condition of the market. This report should not be referred if the purpose and scope is different from the one mentioned foresaid in this Report.
6. The analysis and conclusions are limited by the reported assumptions and conditions.
7. This report is prepared on RKA V-L1 (Basic) format as per the client requirement and has limited scope as per its fields. Any extra information or work over and above the fields mentioned will have an extra cost to the actual cost to be borne by the customer.
8. The property was inspected by our authorized on 15 September 2014 in front of the owner's representative.

This valuation work is undertaken by our Civil Engineer on the request from
STATE BANK OF INDIA, CHANDIGARH

Place : New Delhi
Date : 16.09.2014
Note : This report contains 07 pages

For R.K Associates

Er. R.K Agarwal
(Director/ Chief Valuer)



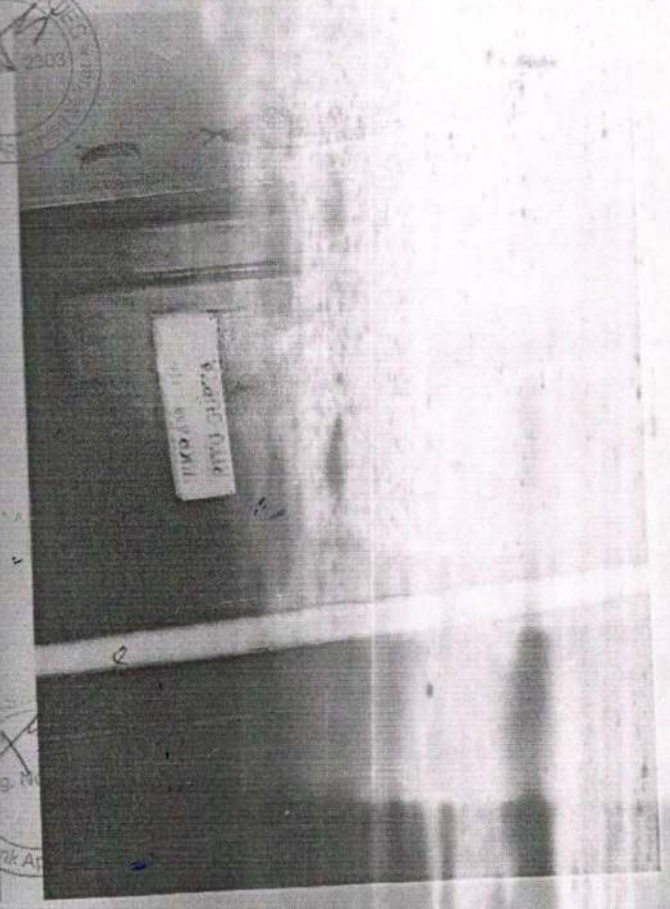
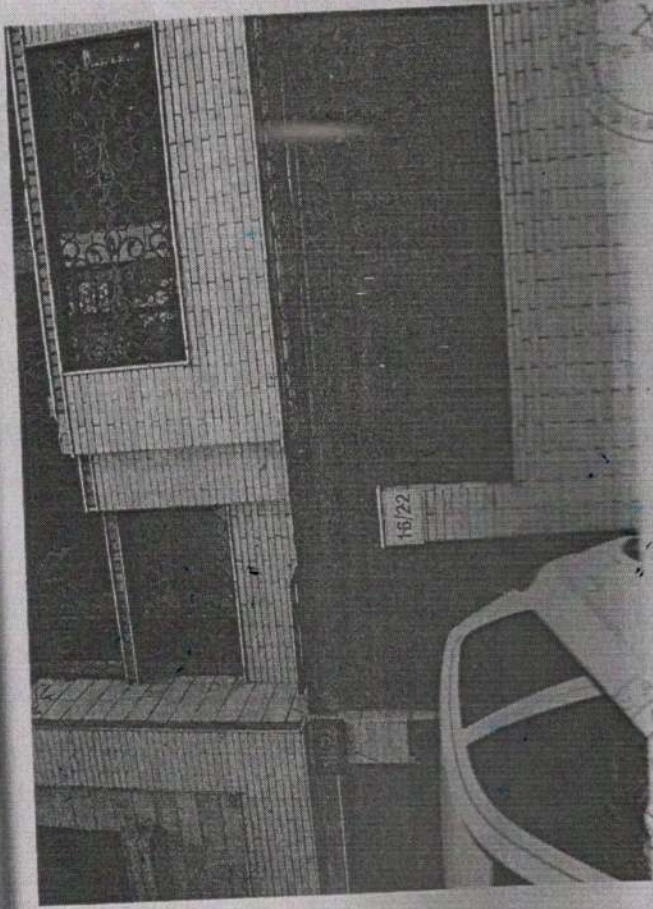
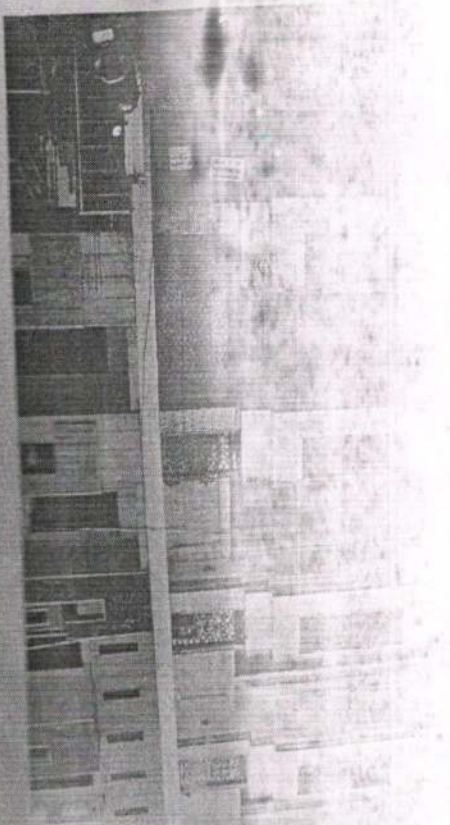
FOR INTERNAL USE

SURVEYED BY: AE Rajkumar

TYPED BY: JE Subhash

REVIEWED BY: HOD Valuations

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Handwritten signature and a circular stamp.

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