PERFECT VALUERS

(PANEL VALUER OF FIXED & MOVABLE ASSEST)

C 181, Street No. 11, Majhs Park, Delhi 110033; M. 9582166798 & 9711633053; Email Id. perfectivaluers2012/agmail.com; perfectivaluers2012/ayahoo.in;

REF. NO. SBI/2019-20/FZ

DATED: 24.06.2019

PROPERTY SITUATED AT	:-	PROPERTY BEARING NO. 26, BLOCK-A, JHILMIL INDUSTRIAL AREA, SHAHDARA, DELHI
OWNER_	:-	MR. ARUN KUMAR JAIN S/O MR. R.D. JAIN
ACCOUNT NAME	:-	M/S R.D. METAL
FAIR MARKET VALUE	1:-	RS. 10,17, 00,000/-
RELIZABLE VALUE	1:-	RS. 8,64,00,000/-
GUIDE LINE VALUE	1:-	Rs. 3,47,67,819/-
CONSTRUCTION VALUE FOR INSURANCE PURPOSE	:-	RS. 97,00,000/-
BRANCH NAME	:-	STATE BANK OF INDIA, SME SHAHDARA, DELHI



PERFECT VALUERS

(PANEL VALUER OF FIXED & MOVABLE ASSEST)

C-481, Street No. 11, Majlis Park,

Delhi-110033

M.: 9582166798 & 9711633053

Email Id: perfectvaluers2012@gmail.com; perfectvaluers2012@yahoo.in;

VALUATION REPORT OF IMMOVABLE PROPERTY

Name & address of Branch :			STATE BANK OF INDIA, SME SHAHDARA				
Name of Customers (s)/ Borrowal Unit: (fir which valuation report in sought)		M/S R.D. METAL					
1:-	INTE	RODUCTION:-					
a)	Name of the property owner (with address & Phone Nos.)			MR. ARUN KUMAR JAIN S/O MR. R.D. JAIN			
b)	-	ose of Valuation	:	Fair Market Value For Bank Credit Facilities			
c)		of Inspection Property	:	26.06.2018			
d)	The second second	of Valuation Report		27.06.2018			
e)	Name of the Developer of property (in case of developer built properties)			N.A			
2.	1	PHYSICAL CHARACTE	RI	STICS OF THE PROPERTY			
A).	Loca	tion of property					
Λij.	i)	Nearby Landmark	:	Near Chintamani Restaurant, Shahdara			
	ii)	Postal Address of the property	:	Property Bearing No. 26, Block-A, Jhilmi Industrial Area, Shahdara, Delhi			
	iii)	Area of the plot/ land (supported by a plan)	:	334.40 sq. mtrs. i.e. 400 sq. yards.			
	iv)	Type of Land: Solid, Rocky, Marsh Land, reclaimed land, water- logged, Land locked.	:	Solid Land			
	v)	Independent access/approach to the property etc.	:	Common approach			
	vi)	Google Map Location of the property with a neighborhood layout map	:	Attached			
	vii)	Details of roads abutting the	:	60' Wide Road			

11	-1 m	T T	TO	~
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2				G PARAMETERS	
	Wes	t	;	Service Lane	Service Lane
	East		:	Road 60' wide	Road 60' wide
	South		:	Plot no. 27	Property no. 27
	North		:	Plot no. 25	Property no. 25
C).	Bour	ndaries of the Property	:	As per Sale deed	Actual
				Total area	7480 sq. ft.
				SF	2160 sq. ft.
				FF	2160 sq. ft.
				GF	2160 sq. ft.
				Basement	1000 sq. ft.
B).	Plinth Area, Carpet area and saleable are to be mentioned separately and clarified			FLOORS	COVERED AREA (permissible area)
	xiii)	Any other aspect		Nil	
	xii)	District	;	Delhi-110019	
	xi)	Sub-Registry/ Block	:	Block-A	
	x)	Ward/ Village/ Taluka	:	Jhilmil Industrial Ar	
	ix) Plot no. Survey No.		:	Property Bearing No	0. 26
	viii)	Description of adjoining property	:	North- Property no no. 27	. 25 & South- Property

3.	TOWN PLANING PARAMETERS

3.	<u>TOWN PLAN</u>	IN	G PARAMETERS
i	Master plan Provision related to property in terms of land use	:	Industrial area
ii	FAR Floor area Wise/ FSI Floor space	:	Permissible 180%
11	Index Permitted & Consumed		Utilized 180%
iii	Ground floor Coverage	:	Permissible 60%
111	Ground noor coverage		Utilized 60%
iv	Comment on whether Co- Occupancy certificated has been issued or not	:	Not provided
V	Comment on unauthorized constructions if any	:	No
vi	Transferability of developmental rights if any, building by laws provisions as applicable to the property viz. setbacks, height restriction etc.	:	As per EDMC (East Delhi Municipal Corporation Norms) Height – 15 mtr.
vii	Planning area/zone	:	Industrial
viii	Developmental controls	:	EDMC
ix	Zoning regulations	:	EDMC
Х	Comment on the surrounding land uses and adjoining properties in terms of uses		Industrial plotted
xi	Comment on Demolition proceedings if any	:	No
xii	Comment on compounding/ regularization proceedings	:	
xiii	Any other Aspect	:	Nil

CT VALUERS

	DOCUMENTS DETAILS AND LEGAL ASPECTS OF PROPERTY					
	Ownership Documents i. Sale Deed, Gift Deed, Lease Deed ii. TIR of the property	:				
(b)			MR. ARUN KUMAR JAIN S/O MR. R.D. JAIN			
c)	Ordinary status of freehold or	:				
()	leasehold including restrictions on transfer		Free fiold			
d)	Agreement of easement if any	:	Not Applicable			
e)	Notification of acquisition if any	;	No			
f)	Notification of road widening if any	:	No			
g)	Heritage restriction, if any	:	No			
h)	Comment on transferability of the property ownership	:	Easily transferable through Sale Deed			
i)	Comment on existing mortgages/ charges /encumbrances on the property, if any	:	Already mortgage			
j)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	:	Owner to Disclose			
k)	Building Plan sanction: Authority Approving the plan- Name of the office of the Authority- Any violation from the approved building plan-	:	Not provided by borrower			
1)	Whether property is agricultural Land if yes, any conversion is contemplated	:	No			
m)	Whether the property is SARFAESI compliant	:	Yes			
n)	 i) All legal documents, receipts related to electricity, Water Tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. ii) Observation on Dispute or Dues if any in payment of Bills/ taxes to be reported. 	:	Property Tax Receipt No. DK-87612, amount Rs. 35,899/- dt. 18.07.2018 in the name of Arun Kumar Jain for the year of 2017-18 to 2018-19 Electricity Bill CA No. 151652408 dt. 11.04.2018 in the name of Mr. Arun Kumar Jain			
0)	Whether entire piece of land on which the unit is set up property is situated has been mortgaged or to be mortgaged.	:	Already mortgage			
p)	Qualification in TIR/Mitigation suggested if any	:	Bank to verify			
q)	Any other aspect	:	Nil			

CT VALUERS

	DOCUMENTS DETAILS AND LEGAL ASPECTS OF PROPERTY					
	Ownership Documents i. Sale Deed, Gift Deed, Lease Deed ii. TIR of the property	:	Photocopy of Conveyance Deed dt. 17.09.2014, Regd. No. 15892, Book No. 1, Vol. No. 5305 on Page No. 134 to 136 Registered in SR-VII New Delhi			
b)	Name of the Owner/s		MR. ARUN KUMAR JAIN S/O MR. R.D. JAIN			
c)	Ordinary status of freehold or leasehold including restrictions on transfer	:	Free hold			
d)	Agreement of easement if any	:	Not Applicable			
e)_	Notification of acquisition if any	:	No			
f)	Notification of road widening if any	;	No			
g)	Heritage restriction, if any	:	No			
h)	Comment on transferability of the property ownership	:	Easily transferable through Sale Deed			
i)	Comment on existing mortgages/ charges /encumbrances on the property, if any	:	Already mortgage			
j)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	:	Owner to Disclose			
k)	Building Plan sanction: Authority Approving the plan- Name of the office of the Authority- Any violation from the approved building plan-	:	Not provided by borrower			
1)	Whether property is agricultural Land if yes, any conversion is contemplated	:	No			
m)	Whether the property is SARFAESI compliant	:	Yes			
n)	 i) All legal documents, receipts related to electricity, Water Tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. ii) Observation on Dispute or Dues if any in payment of Bills/ taxes to be reported. 	:	Property Tax Receipt No. DK-87612, amount Rs. 35,899/- dt. 18.07.2018 in the name of Arun Kumar Jain for the year of 2017-18 to 2018-19 Electricity Bill CA No. 151652408 dt. 11.04.2018 in the name of Mr. Arun Kumar Jain			
0)	Whether entire piece of land on which the unit is set up property is situated has been mortgaged or to be mortgaged.	:	Already mortgage			
p)	Qualification in TIR/Mitigation suggested if any	:	Bank to verify			
g)	Any other aspect	:	Nil			

ACT VALUERS

	ECONOMIC ASPECTS OF THE PROPERTY					
1			No Information			
	i) Reasonable letting value ii) If property is occupied by	:	Owner occupied			
	tenant -Number of tenants -Since how long (tenant wise) -Status of tenancy right Rent received per month (tenant-wise) with a comparison of existing market rent		Not Applicable			
Î	(ii) Taxes and other outings (iv) Property Insurance (v) Monthly Maintenance charges (vi) Security Charges (vii) Any other aspect	:	Not provided			
6:	SOCIO CULTURA	L A	SPECTS OF THE PROPERTY			
	·		Industrial			
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby etc.	•	muustrai			
b)	Whether property belongs to social infrastructure like hospital, school, old age home etc.		No			
7:-	FUNCTIONAL AND UTIL	TA	RIAN ASPECTS OF THE PROPERTY			
	Description of the functionality and					
A)	i) Space Allocation ii) Storage Spaces iii) Utility Spaces Provided Within the Building	:	Sufficient Yes Provided Open			
	iv) Car Parking Facility v) Balconies Etc.	:	Yes			
B)	Any other aspect	:	Nil			



ACT VALUERS

	ECONOMIC ASPECTS OF THE PROPERTY						
1	i) Reasonable letting value	:	No Information				
	ii) If property is occupied by tenant -Number of tenants -Since how long (tenant wise) -Status of tenancy right Rent received per month (tenant-wise) with a comparison of existing market rent		Owner occupied Not Applicable				
i	ii) Taxes and other outings (v) Property Insurance (v) Monthly Maintenance charges (ri)Security Charges (vii) Any other aspect	:	Not provided				
6:	SOCIO CULTURA	L A	SPECTS OF THE PROPERTY				
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby etc.	:	Industrial				
b)	Whether property belongs to social infrastructure like hospital, school, old age home etc.	:	No				
7:-	FUNCTIONAL AND UTILI	TA	RIAN ASPECTS OF THE PROPERTY				
A)	Description of the functionality and utility of the property in terms of i) Space Allocation ii) Storage Spaces iii) Utility Spaces Provided Within the Building iv) Car Parking Facility	: : :	Sufficient Yes Provided Open Yes				
D)	v) Balconies Etc. Any other aspect	:	Nil				
B)	Any other aspect						



CT VALUERS

	INFRASTURECTURE AVAILABLITY							
/	pescription of aqua infrastructure availability in terms of:							
F	Description of aqua mirastructure avail	7	Friedra Cout Cowar Line					
1	i) Water supply	:	Existing Govt. Sewer Line					
/	sewarage/sanitation system	>:	-do-					
	underground or open		E i di a Cast Cawar Lina					
	iii) Storm Water drainage	1:	Existing Govt. Sewer Line					
B)	Description of other physical	1						
ינע	infrastructure facilities viz.	11						
	i) Solid Waste Management	1						
	ii) Electricity	16	Provided					
	iii) Road and Public transport	1						
	connectivity)						
	iv) Availability of other public							
	utilities nearby							
C)	Social Infrastructure in terms of	1						
	i) School							
	ii) Medical Facilities	>:	Near by					
	iii) Recreational facility in terms of parks							
	and open space							
9:	<u>MARKETABILIT</u>	TY_	OF THE PROPERTY					
A)	Marketability of the property in terms o	f:						
	i) Locational attributes	:	Average					
		:	Available					
	ii) Scarcity iii) Demand and supply of the kind of		Average					
	subject property	-						
	iv) Comparable sale prices in the	:	Rs. 2,20,000/- to Rs. 2,50,000/- per sq.					
	locality		yards.					
B)	Any other aspect which has relevance on	:						
D	the value or marketability of the property							
10:	ENGINEERING AND TECHNO	LO	GY ASPECTS OF THE PROPERTY					
a)	Type of construction	:	RCC Framed structure					
b)	Material & technology used	:	RCC, Brick Work, reinforcement, sand Cement					
,			etc. and old Technology					
c)	Specifications	:	Average					
d)_	Maintenance issues	:	Average					
e)	Age of the building	:	35 yrs old (Built in 1984) renovated time to time					
Ŋ	Residual Life of the building	:	20 yrs.					
g)	Total life of the building	:	55 yrs.					
h)	Extent of deterioration	:	Nil					
i)_	Structural safety	:	Sound					
j)	Protection against natural disaster viz	:	Not known					
	earthquakes							
k)	Visible damage in the building	;	No					
1)	System of air-conditioning	:	No					
m)	Provision of firefighting	:	No					
	Copies of the plan and elevation of the	:	Owner to supply					
	building to be included	1	ECT VA					

-5

	TOC STORE						
	ENVIRONMENTAL FACTORS ENVIRONMENTAL FACTORS						
	Sciendly : No						
	Use of environmental friendly materials, Green						
1	Use materials,		n wided				
1	building Techniques if any Building Techniques if any of rain water	:	Not Provided				
1	DEOVISION	+	Not provided				
(b)	harvesting and heating and	:					
(0)	lightening system	1:	No, Industrial area				
1	Presence of vicinity of the						
d)	presence of environmental property in terms of industry,	1)					
	anorty III tellio	1 1	PROPERTY				
	heavy traine	m /	AESTHETIC QUALITY OF THE PROPERTY ACRES Ently renovated building)				
12.	ARCHITECTUALAR	מע	Modern fashioned (Presently renovated building)				
12:	The state of the s		Modern fashioned (Presently				
A)	Descriptive account on whether	1					
	the building is modern		1				
	heritage	1					
	presence of landscape elements						
	etc.						
13.			(VALUATION)				
			Land and Building Method				
D)	Methodology of valuation-	:	Land and Bullette				
B)	adopted in		Cable				
	arriving at the valuation.	: 1	Land and Building available				
	Valuers may consider						
	the reason						
	ting particular apploach						
	and assumptions made, busine						
	data comparable sales and						
	ailiation of various						
	factors on which final value		hetween Rs. 2,20,000/- to				
	judgment is arrived at. Prevailing Market Rate / Price:	: 1	Land Rafe Idliges				
(C)	of the property in the		Rs. 2,50,000/- per sq. yards.				
	city from property	1	Rate of Land by adopting PMR Rs. 2,30,000/- per sq.				
	search sites viz magick blicks.	1;	yards.				
	Com, 99 acres.com,						
2)	Cuideline Rate obtained from	F	Registrar's office- VII, New Delhi / Delhi				
c)	Registrar's office/ State Govt.						
	Gazette/Income						
	Notification						



	VALUERS		
		SU	MMARY OF VALUATION
	Guideline Value (1) a) Land:		334.40 sq. mtrs. @ Rs. 46,200/- per sq. mtrs x 2 = Rs. 3,08,98,560/-
A. A	b) Building:	:	694.91. mtrs. @ Rs. 6,960/- per sq. mtrs. x 0.8 = Rs. 38,69,259/-
	Guideline Value (I + II)		Rs. 3,47,67,819/- (Rupees Three Crore Forty Seven Lacs Sixty Seven Thousand Eight Nineteen Only)
	ii) Fair Market Value	:	Rs. 10,17,00,000/- (Rupees Ten Crore Seventeen Lacs only)
	iii) Realizable Value (15% less than the present market value)	•	Rs. 8,64,00,000/- (Rupees Eight Crore Sixty Four Lacs only)
	iv) Forced/ Distress Sale value (25% less than the present market value)	:	Rs. 7,63,00,000/- (Rupees Seven Crore Sixty Three Lacs only)
e)	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette Justification on variation has to be given.		There is variation of more than 20% in valuation as per circle rate and market rate as circle rate is fixed by Govt. Revenue Deptt. for the purpose of stamp duty which is generally less than market rates. Presently property is under construction, we are providing circle rate after completion. Market rates are determined based on current market practical dynamics i.e. location, amenities, utility, locality, size, slump, demand & supply, shape, frontage, level etc. The concerned property has the following advantage/amenities & facilities nearby as Hospital, transport ability etc.
	Details of last two transactions in the locality/area to be provided, if available	i	In the instant case 2 sale transactions in the area are not available hence we are providing Dealer No. for assessing the nearby value in the particular area. Real Estate: 1. Aggarwal properties: M-9899772730, 9811904414
			2. Sagar Associates:s 9810557610, 9212518090



VALUERS

ANNEXURE-I

A. Brief description of the property under Valuation

the property under valuation is an Industrial property built as Basement + GF + 2 storied on a plot of 334.40 sq. mtrs. or 400 sq. yards. situated at Block-A, Jhilmil Industrial Area, Shahdara. Sanctioned plan is not provided, hence absence of plan permissible area as per bye laws is considered for valuation.

- 3. Subject property is 35 yrs. old (renovated time to time) and owner occupied for Industrial use as on date.
- 4. The property comprising one big hall in Basement; two rooms, one working hall, one toilet, one pantry two servant rooms and toilet at GF; one hall, two room and one toilet at FF & SF. One service lift are installed in the building.
- 5. The property located near Near Chintamani Restaurant, Sahdara, Delhi.

B. VALUATION OF BUILDING

S. No	Particular s of item	Plinth area Sq. ft.	Age of building	Depreciated replacement rate of construction Rs.	Replacement cost Rs.	Net value Rs.
1.	Basement	1000	35/55	1,000/-	10,00,000/-	10,00,000/-
2.	GF	2160	35/55	1,100/-	23,76,000/-	23,76,000/-
3.	FF	2160	35/55	1,000/-	21,60,000/-	21,60,000/-
4.	SF	2160	35/55	1,000/-	21,60,000/-	21,60,000/-
		7480		TOTAL	76,96,000/-	76,96,000/

Part - C (Extra Items) Building: (Amount in Rs.)

1)	Portico	:	
2)	Ornamental front door	:	
3)	Sit out/Verandah with steel grills	:	Rs. 5,00,000/-
4)	Over head water tank	1:	
5)	Extra Steel/Collapsible gates	:	Rs. 5,00,000/-

Part - D (Amenities): (Amount in Rs.)

1)	Ward Robes, Showcase, Wooden	:	
	Cubbourard	+-+	
2)	Interior decorations	-	
3)	Architectural elevation works	:	7 7 00 000 /
4)	Paneling works	:	Rs. 5,00,000/-
5)	Aluminum works	1:	
6)	Common Amenities		
7)	Separate for utility Block	1:	
-	TOTAL	:	Rs. 5,00,000/-

Part - E (Miscellaneous): (Amount in Rs.)

1)	Separate for guard rooms, DG room,	:		
2)	visitor room For Luggage 2 Nos lift	:	Included in cost construction	
3)	Trees, gardening	;		
	TOTAL	:_	NIL CECT VAL	

TVALUERS (Services): (Amount in Rs.)

Drainage arrangements Compound wall	:	> Rs. 10,00,000/-
Steel Gate	<u>;</u>	KS. 10,00,000/
Pavement	:	
Electrical fittings & Other	:	
Lift		
TOTAL	:	Rs. 10,00,000/-

Total Abstract of the Entire Property

			MARKET VALUE Rs.	GLR VALUE Rs.
Part - A	Land (400 sq. yards. @	:	9,20,00,000/-	3,08,98,560/
	Rs. 2,30,000/- per sq. yard.) Building	:	76,96,000/-	38,69,259/-
Part - B	Extra Items	:	5,00,000/-	NIL
Part - C	Amenities	:	5,00,000/-	NIL
Part - E	Miscellaneous	:	Nil	INIL
Part - F	Services	:	10,00,000/-	3,47,67,819/-
Total Cost		:	10,16,96,000/-	3,47,67,627
Say		:	10,17,00,000/-	
Cost of Purpose	Construction for Insurance	:	97,00,000/-	



VALUERS

DECLARATION

eby declare that:

me information provided in true and correct to the best of my knowledge and belief.

The analysis and conclusions are limited by the reported assumptions and conditions.

- We have read the Handbook on Policy, Standard 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 of the Standards of Reporting enshrined in the above Handbook.
- iv) We have no direct or indirect interest in the above property valued. Our representative inspected the site on 22.06.2019 in the presence of Mr. Arun Jain.
- We are a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for V) valuing property up to life time.
- vi) We are an approved Valuer under SARFAESI ACT2002 and am approved by the Bank.
- vii) We have not been depanelled or removed from any Bank/ Financial Institution/Government Organization at any point of time in the past.
- ix) We have submitted the valuation Report (s) directly to the Bank.

: Place

New Delhi

Date

24.06.2019

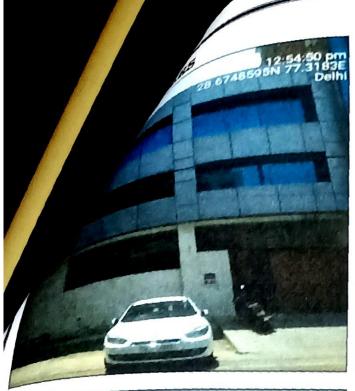
Note

This report contains 13 pages

FOR PERFECT VALUERS

(DINESH KUMAR SHARMA) (Govt. Regd. Valuer) (Regd. No. Cat-I/286/2009)





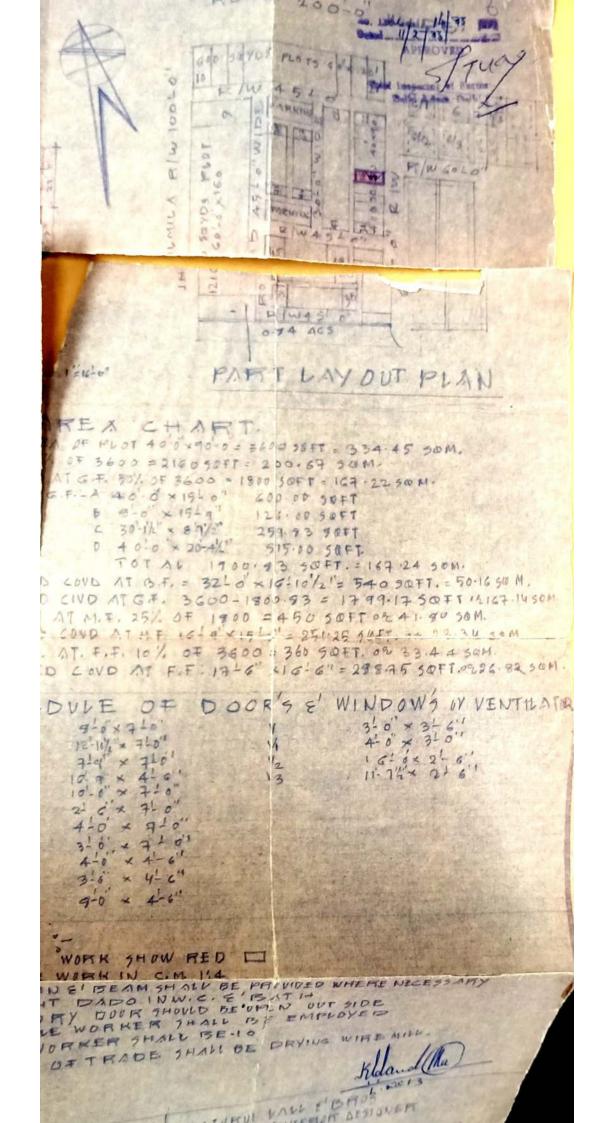


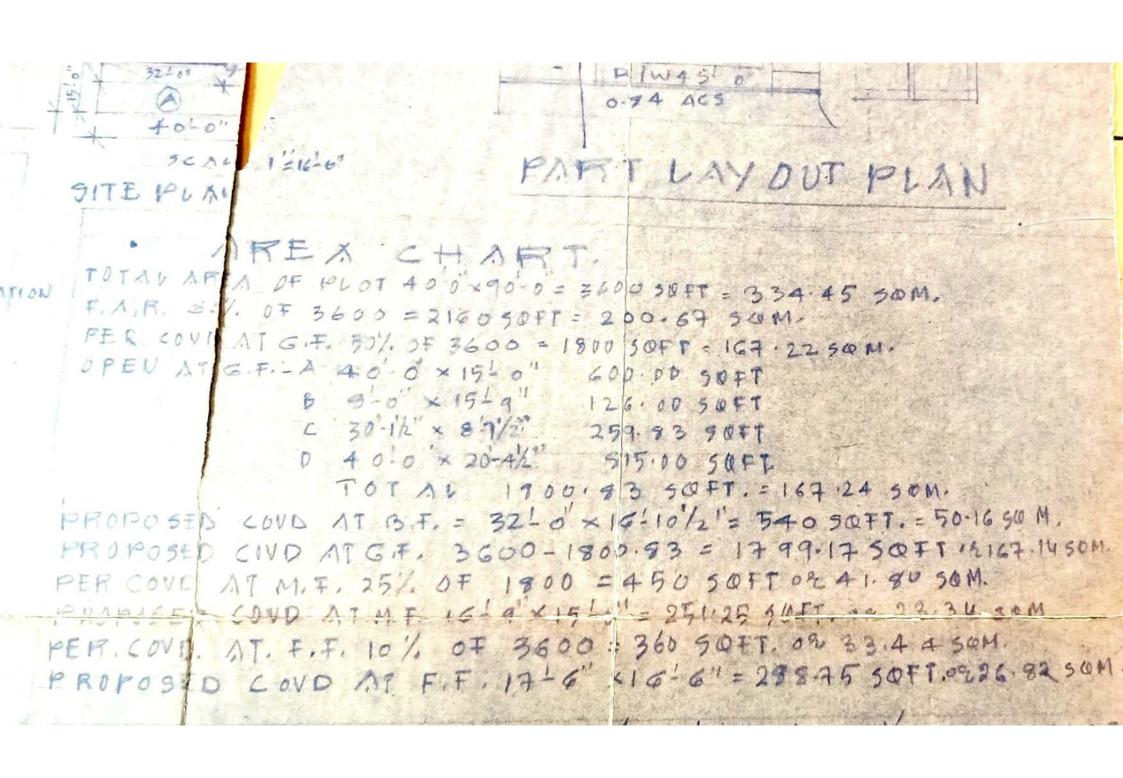


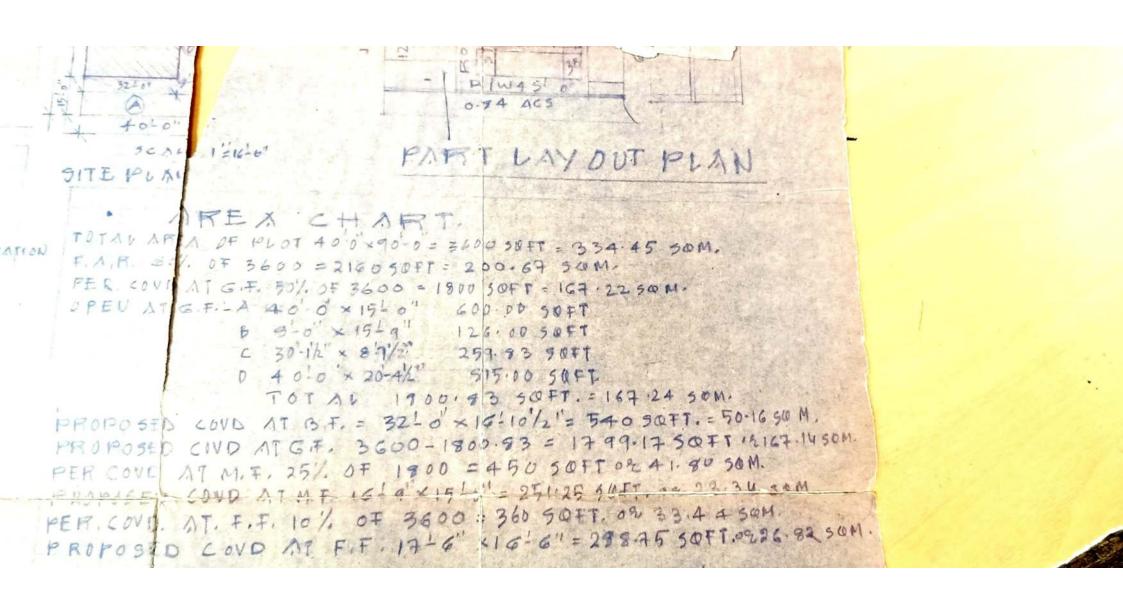












PROPOSED WORK SHOW RED ALL BRIK WORK IN C.M. 1:4 RICICICOLUMN EL BEAM SHALL BE PRIVITED WHERE NECESSARY 3- 0" HEIGHT DADOINWIC, E'BATH ALL FAITDRY DUOR SHOULD BE'DPEN OUT SIDE NO, FEWALE WORKER THALL BE EMPLOYED NO. DE WORKER SHALL BE-10 NATURE OF TRADE SHALL BE DRYING WIREMIN. KASTURUL VALLE BROS AFT CHITE IT E INTERIOR DESIGNER PADHU CIDENIA BUILDING LTBY F32 G.T. ROLD SHAHDARA DEVHI-34 SCALE 1=4'0" ARCHITECTS

