

V. ASSOCIATES

Engineer, Designer, Structure Engineer,
Estimator & Builder

Income Tax Dept. Approved Valuer (CCIT/51/2007-08)
Valuer for: State Bank of India, Canara Bank,
Punjab National Bank, Bank of Baroda,
HDFC Bank, DHFL Bank, Bandhan Bank

Er. Vinay Kumar

(Chartered Engineer)

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

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

9412957454
9719540969

vinayvidit2005@gmail.com

VALUATION REPORT (Sh. Rajesh Kumar Dudani S/O Sh. Om prakash Dudani.)

o. Chapter	Content
Introduction	
1. Name of Valuer	Er. VINAY KUMAR
2. Date of Valuation	11-07-2020.
3. Purpose of Valuation	To Assess fair Market Value
4. Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Sh. Rajesh Kumar Dudani S/O Sh. Om prakash Dudani.
5. Name of Bank / HFL as applicable	Punjab National Bank Sec - 4
6. Name of Developer of the Property (in case of developer built Property)	Individual Property
7. Whether occupied by the owner/tenant? If occupied by tenant, since how long?	Owner Occupied
II Physical Characteristics of the Asset	
1. Location of the Property in the city	Unit No. - C -202, Block - C, ARBOREA, Mauza Tarla Nagal, Pargana Parwadoon, Distt. - Dehradun.
2. Municipal Ward No.	Unit No. - C -202, Block - C, ARBOREA, Mauza Tarla Nagal, Pargana Parwadoon, Distt. - Dehradun.
3. Postal address of the Property	Longitude=30.3751805 N, Latitude= 78.0913403 E Area of land as per Deed = 208.17 sqm.
4. Latitude, Longitude and Coordinates of the site	
5. Area of the plot/ land (supported by a Plan)	
6. Layout plan of the layout in which the property is located	Yes
7. Development of surrounding areas	Developed
8. Details of Roads abutting the Property	Pakka Road
9. Whether covered under State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area	Under M.D.D.A.



E:\Pnb Bank (New Performa)\Sec-4\RAJESH KUMAR DUDANI

Page

<p>10. In case it is an agricultural land, any conversion to house site plots is contemplated</p> <p>11. Demarcation of the property under valuation on a neighbourhood layout map</p> <p>12. Description of Adjoining properties</p> <p>13. Survey no. if any</p> <p>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 alteration/ additional constructions with details, full details of specifications to be appended along with building plans and elevations</p> <p>15. Plinth area, Carpet area and Saleable area to be mentioned separately and clarified</p> <p>16. Any other aspect</p>	<p>Residential (Flat)</p> <p>Yes</p> <p>East = ---</p> <p>West = ---</p> <p>North = ---</p> <p>South = ---</p> <p>Attached</p> <p>Plinth Area= 208.17 sq.m.</p> <p>Carpet Area= 166.54 sq.m.</p> <p>Saleable Area = 208.17 sq.m.</p>
<p>Town Planning Parameters</p> <p>1. Master plan provisions related to the property in terms of land use,</p> <p>2. Planning area/ zone,</p> <p>3. Development Controls,</p> <p>4. Zoning regulations,</p> <p>5. FAR/ FSI permitted and consumed ,</p> <p>6. Ground coverage ,</p> <p>7. Transferability of development rights if any, building bye-law provisions as applicable to the property viz. setbacks, height restriction, etc.</p> <p>8. Comment on surrounding land uses and adjoining properties in terms of usage.</p> <p>9. Comment on unauthorized construction if any</p> <p>10. Comment on demolition proceedings if any</p> <p>11. Comment on compounding/ regularization proceedings</p> <p>12. Comment on whether OC has been issued or not</p> <p>Any other aspect</p>	<p>Residential (Flat)</p> <p>Under M.D.D.A.</p> <p>Full Developed</p> <p>Residential Area</p> <p>FSI= Nil Permitted, Consumed FSI = 1.00</p> <p>100.00%</p> <p>N.A.</p> <p>Residential (Flat)</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p>



Legal Aspects

Description of Legal aspects to include

1. Ownership documents,
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 leasehold including restriction on transfer,
8. Agreements of easements if any,
9. Notification for acquisition if any,
10. 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 sea-coast/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
15. 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
17. Building plan sanction, illegal construction if any done without plan sanction / violations.
18. Any other aspect.

Sale Deed No.- 3110

Dated:- 28-06-2013.

Sh. Rakesh Kumar Dudani S/O Sh. Om prakash Dudani.

No

Yes

TIR Verification

No

Free hold

No

No

No

No

No

N.A.

N.A.

As Per TIR

AS per TIR

N.A.

No



Economic aspect	
1. Details of ground rent payable,	N.A.
2. Details of monthly rents being received if any ,	N.A.
3. Taxes and other outgoings,	N.A.
4. Property insurance,	Not Available
5. Monthly maintenance charges,	Not Available
6. Security charges, etc.	Not Available
7. Any other aspect	No
Socio-cultural aspects	
VI Descriptive account of the location of the property in terms of social structure of the area, Population, social stratification, regional origin, age groups economic levels, location of slums/ squatter settlements nearby, etc.	Good
Functional and utilitarian Aspects	
VII Description of the functionality and utility of the assets in terms of:	
1. Space allocation,	Good
2. Storage Spaces,	Good
3. Utility of Spaces provided within the building,	Good
4. Any other aspect	No
Infrastructure Availability	
VIII a) Description of aqua infrastructure availability in terms of	
1. Water Supply,	Yes
2. Sewerage/ sanitation,	Yes
3. Storm water drainage,	Yes
(Description of other physical infrastructure facilities viz.	
1. Solid waste management,	Yes
2. Electricity	Yes
3. Roads & public transportation connectivity,	Yes
4. Availability of other public utilities nearby,	Yes
c) Social infrastructure in terms of	
1. Schools,	Yes
2. Medical facilities.	Yes
3. Recreation facilities in terms of parks and open spaces,	Yes

Marketability Analysis of the market for the property in terms of 1. Locational attributes 2. Scarcity , 3. Demand and supply of the kind of subject property 4. Comparable sale price in the locality. Engineering and Technology Aspects	Near Sahasdhara Road No Good Rs. 68000/- per sq.m.
Discription of engineering and technology aspects to include 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, security systems , etc. 12. System of air- conditioning, 13. Provision for fire fighting, copies of plans and elevations of the building to be include.	R.C.C. Local Building Materials as per Govt. Good 9 Years 60Years Good Yes No Yes Yes No Attached
XI Environmental Factors 1. Use of enviornment friendly building materials, green building techniques if any. 2. Provision for rain water harvesting, 3. Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of incdustries, heavy traffic, etc.	Local Building Materials used No No
XII Architectural and aesthetic quality Descriptive account on whether the building is modern, old fashioned ,etc. if plain looking or with decorative elements, heritage value applicable, presence of landscape elements.	Normal

Valuation

Here, the procedure adopted for arriving at the valuation has to be highlighted.

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 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.

Land & Building Area Value

Annexure Attached

Annexure Attached

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the property in prevailing condition with aforesaid specifications is **Rs. 14,155,560 (Rupees One crore Fourty one Lac Fifty five Thousand Five Hundred Sixty only)**. (Prevailing market rate along with details/reference of atleast 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:
- Purchase Price of immovable property:
- Book Value of immovable property:
- Realizable Value of immovable property: (85%)
- Distress Sale Value of immovable property: (80%)
- Guideline Value (value as per Circle Rates), if applicable, in the areas where immovable property as situated.

Place:- Hardwar
Date:-11-07-2020.



N.A.
N.A.
N.A.
Rs. 12,032,226
Rs. 11,324,448
Rs. 4,371,570

Er. VINAY KUMAR
A.M.I.E. (Civil) F.I.V. F.G.D.D.C. (Structure)
Regd. Engineer H.R.D.A.
V.K. ASSOCIATES, F-7 ALANKAR PALACE
SHOPPING COMPLEX NEAR SHANKAR
ASHRAM HARIDWAR-249407

Signature

(Name and Official seal of the Approved Valuer)

Enclosures:

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

Attached

N.A.

Attached

Attached

Attached

Attached

Attached

DECLARATION FROM VALUERS

APPENDIX - IV

I hereby declare that -

- a) The information furnished in my valuation report dated - **11-07-2020**, 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 **11-07-2020**. 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)
- j) 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.



Particulars	Valuer Comment
1 Background information of the asset being valued.	
2 Purpose of valuation and appointing authority	Residential (Flat)
3 Identity of the valuer and any other experts involved in the valuation.	For Bank Loan
4 Disclosure of valuer interest of conflict , if any	Er.Vinay Kumar & No Expert Involved
5 Date of appointment,valuation date and date of report	No
6 Inspections and /or investigations undertaken	11-07-2020.
7 Nature and sources of the information used or relied upon	11-07-2020.
8 Procedures adopted in carrying out the valuation and valuation standards followed	Local Survey
9 Restriction on use of the report ,if any	Land & Building
10 Major factors that were taken into account during the valuation	Only For Bank Purpose
11 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.	No

Date:-11-07-2020.

Place:- Hardwar.



Er.VINAY KUMAR
A.M.I.E.(Civil) F.V., P.G.D.D.C.(Structure)
Regd.Engineer H.W.D.A.
V.K.ASSOCIATES, F-7 ALANKAR PAL
SHOPPING COMPLEX NEAR SHAN
ASHRAM HARIDWAR-249310

Signature

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

V.K.ASSOCIATES

Valuation of Property (Sh. Rajesh Kumar Dudani S/O Sh. Om prakash Dudani.)

Sl.No.	Name of Building	Area	Unit	Rate	Amount	Depr.	Dep.Amount	Net Amount
A	Super Area	208.17	sq.m.	Rs. 68,000	Rs. 14,155,560			Rs. 14,155,560
							Total Value	Rs. 14,155,560
C	Market Value	Land + Building						Rs. 14,155,560
D	Realisable Value 15% less							Rs. 12,032,226
E	Distress Value 20% less							Rs. 11,324,448
F	Circle Rate Value of Land							
G	Super Area	208.17	sq.m.	Rs. 21,000	Rs. 4,371,570			Rs. 4,371,570
H	Circle Rate Value							Rs. 4,371,570



