

Particulars		CONTENT
INTRODUCTION		DATE 29-11-2020
Name of Valuer		ASHOK AGARWAL & CO.
Date of Inspection		29-11-2020
Date of Valuation		29-11-2020
Purpose of Valuation		BANK PURPOSE
Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)		SMT. MALTI JAIN & SH. J.P. JAIN, SH. SIDDHARTH JAIN & SH. PARAS JAIN
Name of Bank/FI as applicable		P.N.B.
Name of Developer of the Property (in case of developer built properties)		N.A.
Whether occupied by the owner / tenant? If occupied by tenant, since how long?		USED AS MICKEY CEMENT STORE BY SH. PARAS JAIN
II Physical Characteristics of the Asset		
Location of the property in the city		RAJA ROAD
Municipal Ward No./KHASRA NO/ PLOT NO		78/1 RAJA ROAD, DEHRADUN
City / Town		DEHRADUN
Residential Area/ Commercial Area/ Industrial Area		COMMERCIAL
Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural		URBAN
Coming under Corporation limit/ Village Panchayat/ Municipality		UNDER CORPORATION LIMIT
Postal address of the property		78/1 RAJA ROAD, DEHRADUN
Latitude, Longitude and Coordinates of the site		30.31763 - N & 78.03555 E
Area of the plot/land (supported by a plan) IN SQMT		82.76
Layout plan of the area in which the property is located		MDDA MASTERPLAN DEHRADUN
Development of surrounding areas		AVERAGE
Details of Roads abutting the property		12 MT WIDE RAJA ROAD
Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		NO
In case it is an agricultural land, any conversion to house site plots is contemplated		N.A.
Boundaries of the property		AS PER DEED ALREADY MORGAGED WITH BANK
15 Description of Adjoining properties		
1	NORTH	PROP OF OTHER
2	SOUTH	ROAD
3	EAST	PROP OF OWNER
4	WEST	PROP OF OTHER
Survey no. if any		78/1 RAJA ROAD, DEHRADUN
Type of Building (Residential/ Commercial/ Industrial)		COMMERCIAL
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		G.FL ONLY
Plinth area, Carpet area and Saleable area to be mentioned separately and clarified IN SQMTS		82.76

3	Other aspect	COMMERCIAL
4	Planning Parameters	PROPERTY IS VERY OLD BEFORE MDDA & THERE IS NO APPROVALS- PROPERTY ALREADY MORGAGED WITH BANK
5	Master plan provisions related to the property in terms of land use	NO DETAILS
6	Date of issue and validity of layout of approved map / plan	NO
7	Approved map / plan issuing authority	NO
8	Whether genuineness or authenticity of approved map / plan is verified	NO
9	Any other comments by our empanelled valuers on authentic of approved plan	UNDER MDDA DEHRADUN
10	Planning area/zone	UNDER MDDA DEHRADUN
11	Development controls	UNDER MDDA DEHRADUN
12	Zoning regulations	100.00%
13	FAR/FSI permitted and consumed	1.00%
14	Ground coverage	UNDER MDDA DEHRADUN
15	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	COMMERCIAL
16	Comment on surrounding land uses and adjoining properties in terms of usage	NO
17	Comment on unauthorized constructions if any	NO DETAILS
18	Comment on demolition proceedings if any	NO DETAILS
19	Comment on compounding/ regularization proceedings	NO DETAILS
20	Comment on whether OC has been issued or not	
21	Any other aspect	
IV	Legal Aspects	SALDEED - PROPERTY ALREADY MORGAGED WITH BANK
1	Ownership documents,	SMT. MALTI JAIN & SH. J.P. JAIN, SH. SIDDHARTH JAIN & SH. PARAS JAIN
2	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	NOT APPLICABLE
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	YES
4	Comment on whether the IP is independently accessible?	AS PER NEC
5	Title verification	NILL
6	Details of leases if any,	FREE HOLD
7	Ordinary status of freehold or leasehold including restriction on transfer,	NO
8	Agreements of easements if any,	NO DETAILS AVAILABLE
9	Notification for acquisition if any,	NO
10	Notification for road widening if any	NO
11	Possibility of frequent flooding / sub-merging	NO
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	NO
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.	NO
14	Comment on transferability of the property ownership	AS PER NEC
15	Comment on existing mortgages/ charges/encumbrances on the property if any	YES ALREADY MORGAGED WITH BANK
16	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	TO BE CONFIRMED BY BANK

Building plan sanction, illegal constructions if any done without plan sanction/violations		PROPERTY IS VERY OLD BEFORE MDDA & THEREIS NO APPROVALS- PROPERTY ALREADY MORGAGED WITH BANK
Any other aspect		
Economic aspects		
Details of ground rent payable,		NILL
Details of monthly rents being received if any,		NILL
Taxes and other outgoings		NILL
Property insurance		TO BE CONFIRMED BY BANK
Monthly maintenance charges		NILL
Security charges, etc		NILL
Any other aspect		
Socio-cultural aspects		
Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.		GOOD OLD COMMERCIAL AREA. HUB OF WHOLE SALE AND RETAIL HARDWARE MARKET
Functional and Utilitarian Aspects		
Description of the functionality and utility of the assets in terms of :		
1. Space allocation		YES
2. Storage spaces		YES
3. Utility of spaces provided within the building		YES
4. Any other aspect		
Infrastructure Availability		
a Description of aqua infrastructure availability in terms of		
1. Water supply		YES
2. Sewerage/sanitation		YES
3. Storm water drainage		YES
b 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,		2-3KMS
2. Medical facilities		2-3KMS
3. Recreation facilities in terms of parks and open spaces.		2-3KMS
ix Marketability		
1. Locational attributes		AVERAGE
2 Scarcity		NO
3. Demand and supply of the kind of subject property		AVERAGE
4. Comparable sale prices in the locality		NO SUCH DETAILS AVILABLE
X Engineering and Technology Aspects		
1 Type of construction,		R.BROOF
2 Materials and technology used		LOAD BEARING
3 Specifications,		TILES FLOOR
4 Maintenance issues		AVERAGE
5 Age of the building		40-45 YEARS APPROX
6 Total life of the building,(future life)		25 YEARS WITH PROPER MAINTENANCE
7 Extent of deterioration		MINOR
8 Structural safety		TO BE CONF. BY ST ENG.

Protection against natural disasters viz. earthquakes		TO BE CONF. BY ST ENG.
Visible damage in the building if any		NILL
Common facilities viz. lift, water pump, lights, security systems, etc.,		NILL
System of air-conditioning,		NILL
Provision for fire fighting, Copies of plans and elevations of the building to be included.		
Environmental Factors		
1	Use of environment friendly building materials, Green building techniques if any,	NO
2	Provision for rain water harvesting,	NO
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.	NO
XII Architectural and aesthetic quality		
1	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	AVERAGE
XIII In case of valuation of industrial property		
	1) Proximity to residential areas 2) Availability of public transport facilities	WITH IN 0-1 KMS
XIV VALUATIONS		
1	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.	AS PER ANNEXURE
As a result of my appraisal and analysis, it is my opinion that the present market value of		
the above property in prevailing condition with aforesaid specif. is Rs.		28718547.60
The other details are as under:		
1	Date of purchase of immovable property	AS PER SALEDEED
2	Purchase Price of immovable property	AS PER SALEDEED
3	Book value of immovable property for land+ building	8689800
4	Market value of immovable property for land only	28718548
5	Realizable Value of immovable property	25846693
6	Distress Sale Value of immovable property	21538911
7	GUIDE LINE VALUE for land + building	8689800
PLACE DEHRADUN DATE 29-11-2020		
Mobile no 9897327950		
ENCLOSED		
PHOTOGRAPHS	GOOGLE LOCATION	KEY PLAN
I hereby declare that- a. The information furnished in my valuation report 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. I have no direct or indirect interest in the property valued; c. I have personally inspected the property . The work is not sub-contracted to any other valuer and carried out by		

Signature of the Valuer
ISHOK AGARWAL & CO
 CHARTERED ARCHITECTS
 GOVT APPROVED VALUERS
 Regd. Office: 12, Saharanpur Chowk, DEHRADUN

- myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I 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 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 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) This report is an opinion towards value of property shown to valuer
- i) The report does not confirm the address & identify the location.
- j) Pre sanction visit and visit before disbursement is requested to bank officials for identification
- k) I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- l) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

VALUATION

ANNEXURE

SHOP AREA - G.FL	82.76	SQMT	890.50	SQFT
COMPOSITE RATE	RS.	33000	SQFT	
CIRCLE RATES	RS.	105000	SQMT	
SHOP MARKET VALUE			RS.	29386420.8
TOTAL VALUE OF SHOP			A	29386421
AS BUILDING IS VERY OLD, BUILDING DEPRICIATED CONSTRUCTION VALUE			RS.	578823.44
NEW BUILDING COST @ RS.1400/SFT. HENCE DEPRICIATED COST OF SUCH OLD CONSTRUCTION = B			RS.	667873.2
NET MARKET VALUE OF PROPERTY = A-B			RS.	28718547.6

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