

REPORT FORMAT: V-L4 (RKA - Medium) | Version: 10.2_2022

CASE NO. VIS (2022-23)-PL459-366-644

DATED: 30/11/2022

VALUATION REPORT

OF

NATURE OF ASSETS	LAND & BUILDING
CATEGORY OF ASSETS	RESIDENTIAL
TYPE OF ASSETS	RESIDENTIAL HOUSE (PLOTTED DEVELOPMENT)

SITUATED AT

KHASRA NO. 835 MIN & 847 MIN, MUNICIPAL NO. 37/1, MAUZA LAXMAN
CHOWK, PARK ROAD (RIVER AREA), PARGANA CENTRALDOON, DISTRICT
DEHRADUN, UTTARAKHAND

REPORT PREPARED FOR

BANK OF BARODA, BALLUPUR BRANCH, DEHRADUN

- Corporate Valuers
- Business/ Enterprise/ Equity Valuations
- Lender's Independent Engineers (LIE)
- Techno Economic Viability Consultants (TEV)
- Agency for Specialized Account Monitoring (ASM)
- Project Techno-Financial Advisors
- Chartered Engineers
- Industry/ Trade Rehabilitation Consultants
- NPA Management
- Panel Valuer & Techno Economic Consultants for PSU Banks

*Important: In case of any query/ issue/ concern or escalation you may please contact Incident Manager @
valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.*

*NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which
report will be considered to be accepted & correct.*

Valuation Terms of Services & Valuer's Important Remarks are available at www.rkassociates.org for reference.

CORPORATE OFFICE:

D-39, 2nd floor, Sector 2, Noida-201301

Ph - +91-0120-4110117, 4324647, +91 - 9958632707

E-mail - valuers@rkassociates.org | Website: www.rkassociates.org

PART A

SNAPSHOT OF THE ASSET/ PROPERTY UNDER VALUATION



SITUATED AT
KHASRA NO. 835 MIN & 847 MIN, MUNICIPAL NO. 37/1, MAUZA LAXMAN
CHOWK, PARK ROAD (RIVER AREA), PARGANA CENTRALDOON, DISTRICT
DEHRADUN, UTTARAKHAND

FILE NO.: VIS (2022-23)-PL459-366-644

Page 2 of 32

PART B

SUMMARY OF THE VALUATION REPORT

S.NO.	CONTENTS	DESCRIPTION			
1.	GENERAL DETAILS				
i.	Report prepared for	Bank of Baroda, Ballupur Branch, Dehradun			
ii.	Name of Customer	Mr. Ashok Kumar Garg s/o Mr. Ravi Prakash Garg			
iii.	Name of Property Owner	Mr. Ashok Kumar Garg s/o Mr. Ravi Prakash Garg (As per the documents provided to us by the client)			
iv.	Address & Phone Number of the owner	R/o 54, Kanwali Road, Dehradun			
v.	Type of the Property	Independent Residential Plotted House (Residential)			
vi.	Type of Valuation Report	Residential Independent House value			
vii.	Report Type	Plain Asset Valuation			
viii.	Date of Inspection of the Property	23 November 2022			
ix.	Date of Valuation Assessment	30 November 2022			
x.	Date of Valuation Report	30 November 2022			
xi.	Surveyed in presence of	Owner's representative	Mr. Asit ; Mob. No.:- 9837381131		
xii.	Purpose of the Valuation	For Periodic Re-valuation of the mortgaged property			
xiii.	Scope of the Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative			
xiv.	Out-of-Scope of Report	a) Verification of authenticity of documents from originals or cross checking from any Govt. deptt. is not done at our end. b) Legal aspects of the property are out-of-scope of this report. c) Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. d) Getting cizra map or coordination with revenue officers for site identification is not done at our end. e) Measurement is only limited upto sample random measurement. f) Measurement of the property as a whole is not done at our end. g) Drawing Map & design of the property is out of scope of the work.			
xv.	Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.	
		Total 05 Documents requested.	Total 03 Documents provided.	03	
		Property Title document	Sale Deed / Partition Deed	Dated 22/07/1998	
		Copy of TIR	Copy of TIR	Dated 26/09/2018	



		Approved Map	Correction Deed	Dated 13/08/2013
		Last paid Electricity Bill	None	---
		Last paid Municipal Tax Receipt	None	---
xvi.	Identification of the property	<input checked="" type="checkbox"/>	Cross checked from boundaries of the property or address mentioned in the deed	
		<input type="checkbox"/>	Done from the name plate displayed on the property	
		<input checked="" type="checkbox"/>	Identified by the Owner's representative	
		<input type="checkbox"/>	Enquired from local residents/ public	
		<input type="checkbox"/>	Identification of the property could not be done properly	
		<input type="checkbox"/>	Survey was not done	---

2.	VALUATION SUMMARY	
i.	Total Prospective Fair Market Value	Rs. 1,93,00,000/-
ii.	Total Expected Realizable/ Fetch Value	Rs. 1,64,05,000/-
iii.	Total Expected Distress/ Forced Sale Value	Rs. 1,44,75,000/-

3.	ENCLOSURES	
a.	Part A	Snapshot of The Asset/ Property Under Valuation
b.	Part B	Valuation Report as per BOB Format Annexure-II
c.	Part C	Characteristics Description of The Asset
d.	Part D	Area Description of The Property
e.	Part E	Procedure of Valuation Assessments
f.	Enclosure 1	Price Trend references of the Similar Related Properties Available on Public Domain.
g.	Enclosure 2	Google Map
h.	Enclosure 3	Photographs
i.	Enclosure 4	Copy of Circle Rate
j.	Enclosure 5	Valuer's Important Remarks

PART C

CHARACTERISTICS DESCRIPTION OF THE ASSET

1. BRIEF DESCRIPTION OF THE PROPERTY UNDER VALUATION

This opinion on valuation report is prepared for a residential house situated at the aforesaid address. As per the copy of sale/partition deed the ownership of the subject property belongs to Mr. Ashok Kumar Garg s/o Mr. Ravi Prakash Garg and total land area of the subject property is 275.28 sq.mtr. / 329.23 sq.yds. and the same has been verified by our physical measurement during the time of our site visit inspection.

During the time of our site visit we have found that the subject property is accessible through a 10' wide common passage which is common with the adjacent property within a common boundary wall belonging to the owner's brother. The Entrance/Exit is through a common main gate. There is no clear demarcation/boundary between two properties lying within common boundary wall and gate. The Clear possession of the subject property is only after construction of a separate boundary wall and gate. Screenshot of common area is attached below: -



The subject property is Ground + 1 floor + Mumty on SF RCC roofed structure having total built up area of approx. 2,480 sq.ft., 2,480 sq.ft. on Ground & 1st floor respectively. A Mumty on terrace having a built-up area of 224 sq.ft. Since copy of approved map was not provided to us, therefore built-up area of the subject property has been taken as per the maximum permissible FAR defined in building bye laws. Floor area ratio for subject plot type is 1.60 through which maximum permissible built-up area of the subject property comes out to be 4,741 sq.ft. and the same has been considered for the purpose of this valuation assessment. As per the information gathered during the time of our site visit, we came to know that the subject property is around 12 years old construction.

The subject property is located in midst of a residential area with all the basic and civic amenities available in the close vicinity.

In case of discrepancy in the address mentioned in the property documents and the property shown to us at the site due to change in zoning or administrative level at the site or client misled the valuer by providing the fabricated document, the valuation should be considered of the property shown to us at



the site of which the photographs are also attached. Our responsibility will be only related to the valuation of the property shown to us on the site and not regarding matching from the documents or searching the property from our own. Banker to verify from district administration/ tehsil level the identification of the property if it is the same matching with the document pledged.

This report only contains general assessment & opinion on the Guideline Value and the indicative, estimated Market Value of the property found on as-is-where basis on site for which the Bank/ customer has shown & asked us to conduct the Valuation for which photographs is also attached with the report. No legal aspects in terms of ownership or any other legal aspect is taken into consideration. It doesn't contain any due-diligence other than the valuation assessment of the property shown to us on site. Information/ data/ documents given to us by Bank/ client has been relied upon in good faith. This report doesn't contain any other recommendations of any sort.

2. GENERAL DESCRIPTION OF THE PROPERTY

i.	Names of the Legal Owner/s	Mr. Ashok Kumar Garg s/o Mr. Ravi Prakash Garg
ii.	Constitution of the Property	Free hold, complete transferable rights
iii.	Since how long owners owing the Property	Approximately 24 years
iv.	Year of Acquisition/ Purchase	Year 1998
v.	Property presently occupied/ possessed by	Legal Owner

*NOTE: Please see point 6 of Enclosure: 5 – Valuer's Important Remarks.

3. LOCATION CHARACTERISTICS OF THE PROPERTY

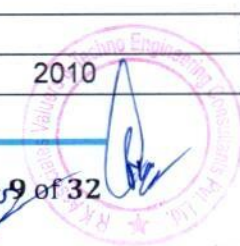
i.	Nearby Landmark	Near Verma Quarter		
ii.	Postal Address of the Property	Khasra No. 835 Min & 847 Min, Municipal No. 37/1, Mauza Laxman Chowk, Park Road (River Area), Pargana Central Doon, District Dehradun, Uttarakhand		
iii.	Independent access/ approach to the property	Clear independent access is available		
iv.	Google Map Location of the Property with a neighborhood layout map	Enclosed with the Report		
		Coordinates or URL: 30°18'46.5"N 78°01'06.9"E		
v.	Description of adjoining property	Residential		
vi.	Plot No./ Survey No.	Khasra No. 835 Min & 847 Min, Municipal No. 37/1 (As per the copy of document provided to us)		
vii.	Village/ Zone	Pargana- Central Doon		
viii.	Sub registrar	Dehradun		
ix.	District	Dehradun		
x.	City Categorization	Scale-C City	Urban developing	
xi.	Characteristics of the locality	Good	Within urban developing zone	
xii.	Property location classification	Normal location within locality	None	None
xiii.	Property Facing	North Facing		
xiv.	Details of the roads abutting the property			
	a) Main Road Name & Width	Park Road	~30 ft.	
	b)Front Road Name & width	Internal road/passage	~10 ft.	
	c)Type of Approach Road	Bituminous Road		

	d)Distance from the Main Road	~100 mtr.															
xv.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes															
xvi.	Is the property merged or colluded with any other property	No, it is an independent single bounded property															
xvii.	Boundaries schedule of the Property																
a)	Are Boundaries matched	Yes from the available documents															
b)	<table> <tr> <th>Directions</th><th>As per Sale Deed/TIR</th><th>Actual found at Site</th></tr> <tr> <td>East</td><td>Property of Shri Vipin Kumar Garg, side measuring 74 ft.</td><td>Other property</td></tr> <tr> <td>West</td><td>Property of Shri Uttam Kumar Garg, side measuring 74 ft.</td><td>Other property</td></tr> <tr> <td>North</td><td>10 ft. wide common passage, side measuring 40 ft.</td><td>10 ft. wide common passage</td></tr> <tr> <td>South</td><td>Property of Shri C. S. Chawla, side measuring 40 ft.</td><td>Other property</td></tr> </table>	Directions	As per Sale Deed/TIR	Actual found at Site	East	Property of Shri Vipin Kumar Garg, side measuring 74 ft.	Other property	West	Property of Shri Uttam Kumar Garg, side measuring 74 ft.	Other property	North	10 ft. wide common passage, side measuring 40 ft.	10 ft. wide common passage	South	Property of Shri C. S. Chawla, side measuring 40 ft.	Other property	
Directions	As per Sale Deed/TIR	Actual found at Site															
East	Property of Shri Vipin Kumar Garg, side measuring 74 ft.	Other property															
West	Property of Shri Uttam Kumar Garg, side measuring 74 ft.	Other property															
North	10 ft. wide common passage, side measuring 40 ft.	10 ft. wide common passage															
South	Property of Shri C. S. Chawla, side measuring 40 ft.	Other property															
4.	TOWN PLANNING/ ZONING PARAMETERS																
i.	Planning Area/ Zone	Mussoorie Dehradun Development Authority															
ii.	Master Plan currently in force	Mussoorie Dehradun Development Authority (MDDA)															
iii.	Municipal limits	Dehradun Municipal Corporation (DMC)															
iv.	Developmental controls/ Authority	MDDA															
v.	Zoning regulations	Residential															
vi.	Master Plan provisions related to property in terms of Land use	Residential															
vii.	Any conversion of land use done	NA															
viii.	Current activity done in the property	Residential															
ix.	Is property usage as per applicable zoning	Yes															
x.	Any notification on change of zoning regulation	NA															
xi.	Street Notification	Residential															
xii.	Status of Completion/ Occupational certificate	No information provided															
xiii.	Comment on unauthorized construction if any	Can't comment as copy of approved map is not provided to us.															
xiv.	Comment on Transferability of developmental rights	Freehold property easily transferrable.															
xv.	Comment on the surrounding land uses & adjoining properties in terms of uses	The surrounding properties are currently being used for residential purpose.															
xvi.	Comment of Demolition proceedings if any	No															
xvii.	Comment on Compounding/ Regularization proceedings	No															
xviii.	Any information on encroachment	No															
xix.	Is the area part of unauthorized area/ colony	No information available															
5.	ECONOMIC ASPECTS OF THE PROPERTY																
i.	Reasonable letting value/ Expected market monthly rental	NA															

ii.	a) Is property presently on rent	No
	b) Number of tenants	NA
	c) Since how long lease is in place	NA
	d) Status of tenancy right	NA
	e) Amount of monthly rent received	NA
iii.	Taxes and other outgoing	NA
iv.	Property Insurance details	NA
v.	Monthly maintenance charges payable	NA
vi.	Security charges, etc.	NA
vii.	Any other aspect	NA
6.	SOCIO - CULTURAL ASPECTS OF THE PROPERTY	
i.	Descriptive account of the location of the property in terms of social structure of the area in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	Medium Income Group
ii.	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No
7.	FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES & AMENITIES	
i.	Drainage arrangements	Yes
ii.	Water Treatment Plant	NA
iii.	Power Supply arrangements	Permanent Auxiliary
		Yes No
iv.	HVAC system	NA
v.	Security provisions	No
vi.	Lift/ Elevators	No
vii.	Compound wall/ Main Gate	Yes
viii.	Whether gated society	No
ix.	Car parking facilities	No
x.	Ventilation	No
xi.	Internal development	
	Garden/ Park/ Land scraping	Water bodies Internal roads Pavements Boundary Wall
	No	Yes No No Yes
8.	INFRASTRUCTURE AVAILABILITY	
i.	Description of Aqua Infrastructure availability in terms of:	
	a) Water Supply	Yes
	b) Sewerage/ sanitation system	Underground
	c) Storm water drainage	Yes
ii.	Description of other Physical Infrastructure facilities in terms of:	



	a) Solid waste management			Yes			
	b) Electricity			Yes			
	c) Road and Public Transport connectivity			Yes			
	d) Availability of other public utilities nearby			Transport, Market, Hospital etc. available in nearby vicinity			
iii.	Proximity & availability of civic amenities & social infrastructure						
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport
	~1 K.M.	~1 K.M.	~2 K.M.	~2.5 K.M.	~2.5 K.M.	NA	~30.1 K.M.
iv.	Availability of recreation facilities (parks, open spaces etc.)			It is a developing area and recreational facilities are planned to be developed nearby			
9.	MARKETABILITY ASPECTS OF THE PROPERTY:						
i.	Location attribute of the subject property			Good			
ii.	Scarcity			Similar kind of properties are available on demand.			
iii.	Market condition related to demand and supply of the kind of the subject property in the area			Good demand of such properties in the market.			
iv.	Any New Development in surrounding area			None		None	
v.	Any negativity/ defect/ disadvantages in the property/ location			Yes		---	
vi.	Any other aspect which has relevance on the value or marketability of the property			No			
10.	ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:						
i.	Type of construction & design			RCC framed pillar beam column structure on RCC slab			
ii.	Method of construction			Regular masonry construction using standard quality material			
iii.	Specifications						
	a) Class of construction			RCC framed pillar beam column structure on RCC slab			
	b) Appearance/ Condition of structures			Internal - Good			
				External - Good			
	c) Roof			Floors/ Blocks		Type of Roof	
				Ground + 1		RCC	
	d) Floor height			~10 feet			
	e) Type of flooring			Ceramic Tiles			
	f) Doors/ Windows			Wooden doors and window			
	g) Interior Finishing			Neatly plastered and putty coated walls			
	h) Exterior Finishing			Neatly plastered and putty coated walls			
	i) Interior decoration/ Special architectural or decorative feature			NA			
	j) Class of electrical fittings			Good			
	k) Class of sanitary & water supply fittings			Good			
iv.	Maintenance issues			No			
v.	Age of building/ Year of construction			~12 years		2010	



vi.	Total life of the structure/ Remaining life expected	~60-65 years	~50 years
vii.	Extent of deterioration in the structure	NA	
viii.	Protection against natural disasters viz. earthquakes etc.	RCC roofed structure assumed to be designed for seismic consideration for Zone IV	
ix.	Visible damage in the building if any	No	
x.	System of air conditioning	No	
xi.	Provision of firefighting	No	
xii.	Status of Building Plans/ Maps	Cannot comment since no approved map provided to us on our request	
	a) Authority approving the plan	---	
	b) Name of the office of the Authority	---	
	c) Is Building as per approved Map	Cannot comment since no approved map provided to us on our request.	
	d) Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations	<input type="checkbox"/> Permissible Alterations
		<input type="checkbox"/> Not permitted alteration	<input type="checkbox"/> Not permitted alteration
e) Is this being regularized	NA		
11.	ENVIRONMENTAL FACTORS:		
i.	Use of environment friendly building materials like fly ash brick, other Green building techniques if any	NA	
ii.	Provision of rainwater harvesting	NA	
iii.	Use of solar heating and lighting systems, etc.	NA	
iv.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	NA	
12.	ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:		
i.	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.	Modern structure	



PART D

AREA DESCRIPTION OF THE PROPERTY

1.	Land Area considered for Valuation	275.28 sq.mtr. / 329.23 sq.yds.	
	Area adopted on the basis of	Property documents & site survey both	
	Remarks & observations, if any	Area mentioned in the documents is cross verified by our physical measurement during the time of site visit through which the land area of the subject property matches with the area mentioned in the documents.	
2.	Constructed Area considered for Valuation (As per IS 3861-1966)	Covered Area	440.45 sq.mtr. / 4,741 sq.ft.
	Area adopted on the basis of	Site survey measurement only since no relevant document was available	
	Remarks & observations, if any	Area adopted for valuation assessment is the maximum permissible built-up area defined in the building bye laws. Excess built-up area present at site has not been considered for valuation assessment as copy of approved map was not provided to us on our request.	

Note:

1. Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
2. Verification of the area measurement of the property is done based on sample random checking only.
3. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents verified with digital survey through google which has been relied upon.
4. Drawing Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.



PART E

PROCEDURE OF VALUATION ASSESMENT

1.		GENERAL INFORMATION		
i.	Important Dates	Date of Inspection of the Property	Date of Valuation Assessment	Date of Valuation Report
		23 November 2022	30 November 2022	30 November 2022
ii.	Client	Bank of Baroda, Ballupur Branch, Dehradun		
iii.	Intended User	Bank of Baroda, Ballupur Branch, Dehradun		
iv.	Intended Use	Only for the intended user, purpose of the assignment as per the scope of the assessment.		
v.	Purpose of Valuation	For Value assessment of the asset for creating collateral mortgage for Bank Loan purpose		
vi.	Scope of the Assessment	Non binding opinion on the assessment of Plain Physical Asset Valuation of the property identified to us by the owner or through his representative.		
vii.	Restrictions	This report should not be referred for any other purpose, by any other user and for any other date other then as specified above.		
viii.	Manner in which the proper is identified	<input checked="" type="checkbox"/>	Done from the name/number plate displayed on the property	
		<input type="checkbox"/>	Identified by the owner	
		<input checked="" type="checkbox"/>	Identified by the owner's representative	
		<input type="checkbox"/>	Enquired from local residents/ public	
		<input checked="" type="checkbox"/>	Cross checked from the boundaries/ address of the property mentioned in the documents provided to us	
		<input type="checkbox"/>	Identification of the property could not be done properly	
		<input type="checkbox"/>	Survey was not done	
ix.	Type of Survey conducted	Full survey (inside-out with approximate measurements & photographs).		

2.		ASSESSMENT FACTORS			
i.	Nature of the Valuation	Fixed Assets Valuation			
ii.	Nature/ Category/ Type/ Classification of Asset under Valuation	Nature		Category	Type
		LAND & BUILDING		RESIDENTIAL	RESIDENTIAL HOUSE (PLOTTED DEVELOPMENT)
		Classification		Personal use asset	
iii.	Type of Valuation (Basis of Valuation as per IVS)	Primary Basis		Market Value & Govt. Guideline Value	
		Secondary Basis		Not Applicable	
iv.	Present market state of	Under Normal Marketable State			

	the Asset assumed (Premise of Value as per IVS)	Reason: Asset under free market transaction state			
v.	Property Use factor	Current/ Existing Use	Highest & Best Use (in consonance to surrounding use, zoning and statutory norms)	Considered for Valuation purpose	
		Residential	Residential	Residential	
vi.	Legality Aspect Factor	Assumed to be fine as per copy of the documents & information produced to us. However Legal aspects of the property of any nature are out-of-scope of the Valuation Services. In terms of the legality, we have only gone by the documents provided to us in good faith. Verification of authenticity of documents from originals or cross checking from any Government department have to be taken care by Legal expert/ Advocate.			
vii.	Flat Physical Factors	Shape	Size	Layout	
		Rectangle	Small	Normal Layout	
viii.	Property Location Category Factor	City Categorization	Locality Characteristics	Property location characteristics	Floor Level
		Scale-C City	Good	Good location within locality	Ground + 1
		Urban developing	Normal	None	
			Within developing Residential zone	None	
		Property Facing			
		North Facing			
ix.	Physical Infrastructure availability factors of the locality	Water Supply	Sewerage/ sanitation system	Electricity	Road and Public Transport connectivity
		Yes	Underground	Yes	Easily available
		Availability of other public utilities nearby		Availability of communication facilities	
		Transport, Market, Hospital etc. are not available in close vicinity		Major Telecommunication Service Provider & ISP connections are available	
x.	Social structure of the area (in terms of population, social	Medium Income Group			

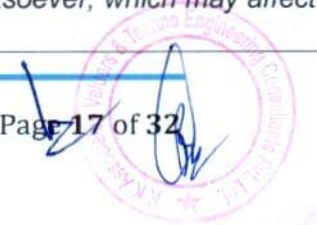
	stratification, regional origin, age groups, economic levels, location of slums/ squatter settlements nearby, etc.)		
xi.	Neighbourhood amenities	Good	
xii.	Any New Development in surrounding area	None	NA
xiii.	Any specific advantage/ drawback in the property	NA	
xiv.	Property overall usability/ utility Factor	Normal	
xv.	Do property has any alternate use?	No	
xvi.	Is property clearly demarcated by permanent/ temporary boundary on site	Demarcated with permanent boundary	
xvii.	Is the property merged or colluded with any other property	No	
		Comments: NA	
xviii.	Is independent access available to the property	Clear independent access is available	
xix.	Is property clearly possessable upon sale	Yes	
xx.	Best Sale procedure to realize maximum Value (in respect to Present market state or premise of the Asset as per point (iv) above)	Fair Market Value Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.	
xxi.	Hypothetical Sale transaction method assumed for the computation of valuation	Fair Market Value Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.	
xxii.	Approach & Method of Valuation Used	LAND Approach of Valuation Mixture of Market & Cost Approach	Method of Valuation Market Comparable Sales Method & Depreciated Replacement Cost Method
xxiii.	Type of Source of	Level 3 Input (Tertiary)	

	Information																																											
xxiv.	Market Comparable																																											
xxv.	References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered (from property search sites & local information)	<table> <tr> <td>1.</td><td>Name:</td><td>M/s. C.K Associates</td></tr> <tr> <td></td><td>Contact No.:</td><td>+91- 8047487359</td></tr> <tr> <td></td><td>Nature of reference:</td><td>Property Consultant</td></tr> <tr> <td></td><td>Size of the Property:</td><td>450 sq. yds.</td></tr> <tr> <td></td><td>Location:</td><td>Park road</td></tr> <tr> <td></td><td>Rates/ Price informed:</td><td>Rs.40,000/- to Rs. 45,000/- per sq. yds.</td></tr> <tr> <td></td><td>Any other details/ Discussion held:</td><td>----</td></tr> <tr> <td>2.</td><td>Name:</td><td>M/s. Raj Properties</td></tr> <tr> <td></td><td>Contact No.:</td><td>+91- 9897083445</td></tr> <tr> <td></td><td>Nature of reference:</td><td>Property Consultant</td></tr> <tr> <td></td><td>Size of the Property:</td><td>380 sq.yds.</td></tr> <tr> <td></td><td>Location:</td><td>Park road</td></tr> <tr> <td></td><td>Rates/ Price informed:</td><td>Rs.40,000/- to Rs. 45,000/- per sq. yds.</td></tr> <tr> <td></td><td>Any other details/ Discussion held:</td><td>----</td></tr> </table>	1.	Name:	M/s. C.K Associates		Contact No.:	+91- 8047487359		Nature of reference:	Property Consultant		Size of the Property:	450 sq. yds.		Location:	Park road		Rates/ Price informed:	Rs.40,000/- to Rs. 45,000/- per sq. yds.		Any other details/ Discussion held:	----	2.	Name:	M/s. Raj Properties		Contact No.:	+91- 9897083445		Nature of reference:	Property Consultant		Size of the Property:	380 sq.yds.		Location:	Park road		Rates/ Price informed:	Rs.40,000/- to Rs. 45,000/- per sq. yds.		Any other details/ Discussion held:	----
1.	Name:	M/s. C.K Associates																																										
	Contact No.:	+91- 8047487359																																										
	Nature of reference:	Property Consultant																																										
	Size of the Property:	450 sq. yds.																																										
	Location:	Park road																																										
	Rates/ Price informed:	Rs.40,000/- to Rs. 45,000/- per sq. yds.																																										
	Any other details/ Discussion held:	----																																										
2.	Name:	M/s. Raj Properties																																										
	Contact No.:	+91- 9897083445																																										
	Nature of reference:	Property Consultant																																										
	Size of the Property:	380 sq.yds.																																										
	Location:	Park road																																										
	Rates/ Price informed:	Rs.40,000/- to Rs. 45,000/- per sq. yds.																																										
	Any other details/ Discussion held:	----																																										
xxvi.	NOTE: The given information above can be independently verified to know its authenticity.																																											
xxvii.	Adopted Rates Justification																																											
	Comparable Weighted & Adjusted Rate of the subject Property (average of all comparable)	As per our discussion with the locals and property dealers of the subject location we came to know that rates for residential plots in the subject locality varies within the range of Rs. 40,000/- - Rs. 45,000/- per sq.yds. depending upon the various attributes of the land like size, shape, frontage, distance from main road e.t.c. Based on this we are of the view to adopt a rate of Rs. 42,000/- per sq.yds. for the purpose of this valuation assessment.																																										
	<p>NOTE: We have taken due care to take the information from reliable sources. The given information above can be independently verified from the provided numbers to know its authenticity. However due to the nature of the information most of the market information came to knowledge is only through verbal discussion with market participants which we have to rely upon where generally there is no written record.</p> <p>Related postings for similar properties on sale are also annexed with the Report wherever available.</p>																																											
xxviii.	Other Market Factors																																											

	Current Market condition	Normal	
		Remarks: NA	
		Adjustments (-/+): 0%	
	Comment on Property Salability Outlook	Easily sellable	
		Adjustments (-/+): 0%	
	Comment on Demand & Supply in the Market		Demand
		Moderate	Good
Remarks: Average demand of such properties			
Adjustments (-/+): 0%			
xxix.	Any other special consideration	Reason: NA	
		Adjustments (-/+): 0%	
xxx.	Any other aspect which has relevance on the value or marketability of the property	NA	
		Valuation of the same asset/ property can fetch different values under different circumstances & situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will fetch considerably lower value. Similarly, an asset sold directly by an owner in the open market through free market arm's length transaction then it will fetch better value and if the same asset/ property is sold by any financier or court decree or Govt. enforcement agency due to any kind of encumbrance on it then it will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing.	
		This Valuation report is prepared based on the facts of the property & market situation on the date of the survey. It is a well-known fact that the market value of any asset varies with time & socio-economic conditions prevailing in the region/ country. In future property market may go down, property conditions may change or may go worse, property reputation may differ, property vicinity conditions may go down or become worse, property market may change due to impact of Govt. policies or effect of domestic/ world economy, usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk while financing.	
		Adjustments (-/+): 0%	
xxxi.	Final adjusted & weighted Rates considered for the subject property		Rs. 42,000/- per sq. yds.
xxxii.	Considered Rates Justification	As per the thorough property & market factors analysis as described above, the considered estimated market rates appears to be reasonable in our opinion.	
xxxiii.	Basis of computation & working		



- Valuation of the asset is done as found on as-is-where basis on the site as identified to us by client/ owner/ owner representative during site inspection by our engineer/s unless otherwise mentioned in the report.
- Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.
- For knowing comparable market rates, significant discreet local enquiries have been made from our side based on the hypothetical/ virtual representation of ourselves as both buyer and seller for the similar type of properties in the subject location and thereafter based on this information and various factors of the property, rate has been judiciously taken considering the factors of the subject property, market scenario and weighted adjusted comparison with the comparable properties unless otherwise stated.
- References regarding the prevailing market rates and comparable are based on the verbal/ informal/ secondary/ tertiary information which are collected by our team from the local people/ property consultants/ recent deals/ demand-supply/ internet postings are relied upon as may be available or can be fetched within the limited time & resources of the assignment during market survey in the subject location. No written record is generally available for such market information and analysis has to be derived mostly based on the verbal information which has to be relied upon.
- Market Rates are rationally adopted based on the facts of the property which came to our knowledge during the course of the assessment considering many factors like nature of the property, size, location, approach, market situation and trends and comparative analysis with the similar assets. During comparative analysis, valuation metrics is prepared and necessary adjustments are made on the subject asset.
- The indicative value has been suggested based on the prevailing market rates that came to our knowledge during secondary & tertiary market research and is not split into formal & informal payment arrangements. Most of the deals takes place which includes both formal & informal payment components. Deals which takes place in complete formal payment component may realize relatively less actual transaction value due to inherent added tax, stamp registration liabilities on the buyer.
- Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Commission, Bank interest, Selling cost, Marketing cost, etc. pertaining to the sale/ purchase of this property are not considered while assessing the indicative estimated Market Value.
- This report includes both, Govt. Guideline Value and Indicative Estimated Prospective Market Value as described above. As per the current market practice, in most of the cases, formal transaction takes place for an amount less than the actual transaction amount and rest of the payment is normally done informally.
- Area measurements considered in the Valuation Report pertaining to asset/ property is adopted from relevant approved documents or sample site measurement whichever is less unless otherwise mentioned. All area measurements are on approximate basis only.
- Verification of the area measurement of the property is done based on sample random checking only.
- Area of the large land parcels of more than 2500 sq.mtr or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.
- Drawing, Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.
- Construction rates are adopted based on the present market replacement cost of construction and calculating applicable depreciation & deterioration factor as per its age, existing condition & specifications based on visual observation only of the structure. No structural, physical tests have been carried out in respect of it. No responsibility is assumed for latent defects of any nature whatsoever, which may affect value, or for any expertise required to disclose such conditions.



	<ul style="list-style-type: none"> Construction rates are adopted based on the plinth area rates prevailing in the market for the structure as a whole and not based on item wise estimation or Bills of Quantity method unless otherwise stated. The condition assessment and the estimation of the residual economic life of the structure are only based on the visual observations and appearance found during the site survey. We have not carried out any structural design or stability study; nor carried out any physical tests to assess structural integrity & strength. Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset or on its owners has not been factored in the Valuation. This Valuation is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component or item wise analysis. Analysis done is a general assessment and is neither investigative in nature nor an audit activity. Valuation is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown to us on site of which some reference has been taken from the information/ data given in the copy of documents provided to us which have been relied upon in good faith and we have assumed that it to be true and correct.
xxxiv.	ASSUMPTIONS <ol style="list-style-type: none"> Documents/ Information/ Data provided by the client/ property owner or his representative both written & verbally is true and correct without any fabrication and has been relied upon in good faith. Local verbal enquiries during micro market research came to our knowledge are assumed to be taken on record as true & factual. The assets and interests therein have been valued free and clear of any liens or encumbrances unless stated otherwise. No hidden or apparent conditions regarding the subject assets or their ownership are assumed to exist. No opinion of title is rendered in this report and a good title is assumed unless stated otherwise. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property after satisfying the authenticity of the documents given to us and for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report. / We assume no responsibility for the legal matters including, but not limited to, legal or title concerns. Payment condition during transaction in the Valuation has been considered on all cash bases which includes both formal & informal payment components as per market trend. Sale transaction method of the asset is assumed as Free market transaction without any compulsion unless otherwise mentioned while assessing Indicative & Estimated Fair Prospective Market Value of the asset unless otherwise stated. If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report. This valuation report is prepared for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township is approved and complied with all relevant laws and the subject unit is also approved within the Group Housing Society/ Township.
xxxv.	SPECIAL ASSUMPTIONS NA
xxxvi.	LIMITATIONS None



2.	VALUATION OF LAND		
	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
a.	Prevailing Rate range	Rs.16,000/- per sq.mtr	Rs.40,000/- to Rs.45,000/- per sq.yds
b.	Deduction on Market Rate	---	---
c.	Rate adopted considering all characteristics of the property	Rs.16,000/- per sq.mtr.	Rs.42,000/- per sq.yds
d.	Total Land Area considered (documents vs site survey whichever is less)	275.28 sq.mtr. / 329.23 sq.yds.	275.28 sq.mtr. / 329.23 sq.yds.
e.	Total Value of land (A)	Rs.16,000/- per sq.mtr. x 275.28 sq.mtr. Rs. 44,04,480/-	329.23 sq.yds. X Rs.42,000/- per sq.yds Rs. 1,38,27,865/-

3. VALUATION COMPUTATION OF BUILDING STRUCTURE

SR. No.	Floor	Type of Structure	Area (in sq. mtr.) (present at site)	Area (in sq.ft) (present at site)	Area (in sq.ft) (considered for valuation)	Height (in ft.)	Year of Construction	Year of Valuation	Total Economical Life (in years)	Plinth Area Rate (in per sq.ft)	Depreciated Value (INR)	Depreciated Replacement Market Value (INR)
1	Ground Floor	RCC framed pillar beam column on RCC slab	230.40	2480	4741	10	2010	2022	60	₹ 1,400	₹ 54,42,668	₹ 54,42,668
2	First Floor	RCC framed pillar beam column on RCC slab	230.40	2480		10	2010	2022	60			
3	Mumty	RCC framed pillar beam column on RCC slab	20.81	224		6	2010	2022	60			
TOTAL			481.61	5,184	4,741						₹ 54,42,668	₹ 54,42,668

4.	CONSOLIDATED VALUATION ASSESSMENT OF THE ASSET		
S. No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
a.	Land Value (A)	Rs. 44,04,480/-	Rs. 1,38,27,865/-
b.	Construction Value (B)	---	Rs. 54,42,668/-
c.	Total Add (A+B)	Rs. 44,04,480/-	Rs. 1,92,70,533/-
d.	Additional Premium if any	NA	NA
	Details/ Justification	NA	NA
e.	Deductions charged if any	---	---
	Details/ Justification	---	---
f.	Total Indicative & Estimated Prospective Fair Market Value	---	Rs. 1,92,70,533/-
g.	Rounded Off	---	Rs. 1,93,00,000/-

h.	Indicative & Estimated Prospective Fair Market Value in words	---	Rupees One Crore Ninety-Three Lakh Only
i.	Expected Realizable Value (@ ~15% less)	---	Rs. 1,64,05,000/-
j.	Expected Distress Sale Value (@ ~25% less)	---	Rs. 1,44,75,000/-
k.	Percentage difference between Circle Rate and Fair Market Value	~68%	
l.	Likely reason of difference in Circle Value and Fair Market Value in case of more than 20%	Circle rates are determined by the District administration as per their own theoretical internal policy for fixing the minimum valuation of the property for property registration tax collection purpose and Market rates are adopted based on prevailing market dynamics found as per the discrete market enquiries which is explained clearly in Valuation assessment factors.	
m.	Concluding Comments/ Disclosures if any		
	<p>a. We are independent of client/ company and do not have any direct/ indirect interest in the property.</p> <p>b. This valuation has been conducted by R.K Associates Valuers & Techno Engineering Consultants (P) Ltd. and its team of experts.</p> <p>c. This Valuation is done for the property found on as-is-where basis as shown on the site by the Bank/ customer of which photographs is also attached with the report.</p> <p>d. Reference of the property is also taken from the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct. However, we do not vouch the absolute correctness of the property identification, exact address, physical conditions, etc. based on the documents provided to us since property shown to us may differ on site Vs as mentioned in the documents or incorrect/ fabricated documents may have been provided to us.</p> <p>e. Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents from originals or from any Govt. department, etc. has to be taken care by legal experts/ Advocates and same has not been done at our end.</p> <p>f. The valuation of an asset is an estimate of the worth of that asset which is arrived at by the Valuer in his expert opinion after factoring in multiple parameters and externalities. This may not be the actual price of that asset and the market may discover a different price for that asset.</p> <p>g. This report only contains opinion based on technical & market information which came to our knowledge during the course of the assignment. It doesn't contain any recommendations.</p> <p>h. This report is prepared following our Standard Operating Procedures & Best Practices and will be</p>		



	<p>subject to Limitations, Conditions, Valuer's Remarks, Important Notes, Valuation TOS and basis of computation & working as described above.</p> <p>i. The use of this report will become valid only after payment of full fees as per the Payment Terms. Using this report or any part content created in this report without payment of charges will be seen as misuse and unauthorized use of the report.</p>
n.	<p>IMPORTANT KEY DEFINITIONS</p> <p>Fair Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of the assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Valuation.</p> <p>Fair Value without using the term "Market" in it describes that the value suggested by the Valuer may not mandatorily follow or may not be in complete consonance to the established Market in his expert opinion. It may or may not follow market dynamics. But if the suggested value by the valuer is not within the prevailing Market range or is assessed for an asset is located in an un-established Market then the valuer will give reasonable justification & reasoning that for what reasons the value suggested by him doesn't follow the prevailing market dynamics.</p> <p>Fair Market Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice in consonance to the Market dynamics after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Valuation.</p> <p>Here the words "in consonance to the established Market" means that the Valuer will give opinion within the realms & dynamics of the prevailing market rates after exhaustively doing the micro market research. However due to the element of "Fair" in it, valuer will always look for the factors if the value should be better than the market realms which is just & equitable backed by strong justification and reasoning.</p> <p>Market Value suggested by the competent Valuer is that prospective estimated amount which is average price of the similar comparable assets prevailing in an open & established market during the near period of the date of valuation at which the subject asset/ property should be exchanged between a willing buyer and willing seller on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities at an arm's length transaction in an open, established & unrestricted market, in an orderly transaction, wherein the parties, each acted without any compulsion on the date of the Valuation.</p> <p>Using the term "Market Value" without "Fair" omits the elements of proper marketing, acting knowledgeably & prudently.</p> <p>Market and market participants can be sentimental, inclined towards the transaction without the element of complete knowledge & prudence about facts or due diligence of the asset therefore "each acted</p>

knowledgeably, prudently" has been removed from the marker Value definition.

Realizable Value is that minimum prospective estimated value of the asset/ property which it may be able to fetch at the time of actual property transaction factoring in the element of discount due to the prospects of deep negotiations between the buyer & seller when the parties in-principally find Fair Market Value reasonable and sits together to close the deal and the transaction across the table. Discount percentage on the Fair Market Value due to negotiation will depend on the nature, size, various salability prospects of the subject asset, the needs of the buyer & the seller and kind of payment terms. In some of the cases Realizable and Fair Market Value may also be equal.

Distress Sale Value* is that value when the property is attached with any process such as mortgaged financing, financial or operational dues which is under any stress condition or situation and the stakeholders are under process of finding resolution towards it to save the property from being attached to a formal recovery process. In this type of sale, minimum fetch value assessed will always be less than the estimated Fair Market Value where the discount of percentage will depend upon various circumstances and factors such as nature, size, salability prospects of the property and kind of encumbrance on the property. In this type of sale, negotiation power of the buyer is always more than the seller and eagerness & pressure of selling the property will be more on the seller than the buyer.

Liquidation Value is the amount that would be realized when an asset or group of assets are sold due to any compulsion or constraints such as in a recovery process guided by statute, law or legal process, clearance sale or any such condition or situation thereof where the pressure of selling the asset/ property is very high to realize whatever maximum amount can be from the sale of the assets in a limited time for clearance of dues or due to closure of business. In other words, this kind of value is also called as forced sale value.

Difference between Cost, Price & Value: Generally, these words are used and understood synonymously. However, in reality each of these has a completely different meaning, premise and also having different definitions in professional & legal terms. Therefore, it is our professional responsibility to describe the definitions of these words to avoid ambiguity & confusion in the minds of the user of this report.

The **Cost** of an asset represents the actual amount spend in the construction/ actual creation of the asset.

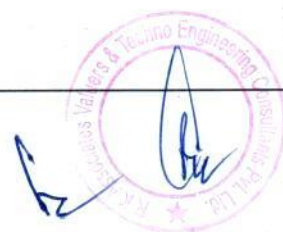
The **Price** is the amount paid for the procurement of the same asset.

The **Value** is defined as the present worth of future rights in the property/ asset and is a hypothetical or notional price that buyers and sellers are most likely to conclude for a good or service. Value is not a fact, but an estimate of the likely price to be paid for a good or service at a given time in accordance with a particular definition of value.

Therefore, in actual for the same asset/ property, cost, price & value remain different since these terms have different usage & meaning.

o. **Enclosures with the Report:**

- Enclosure: I – Google Map Location
- Enclosure: II - References on price trend of the similar related properties available on public domain
- Enclosure: III – Photographs of the property
- Enclosure: IV – Copy of Circle Guideline Rate
- Enclosure V: Part D - Valuer's Important Remarks



IMPORTANT NOTES

DEFECT LIABILITY PERIOD - In case of any query/ issue or escalation you may please contact Incident Manager by writing at valuers@rkassociates.org. We try our level best to ensure maximum 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 errors, assessment or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point mentioned in the report, please help us by bringing all such points into our notice in writing at valuers@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates shouldn't be held responsible for any inaccuracy in any manner. Also, if we do not hear back anything from you within 30 days, we will assume that the report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.

Our **DATA RETENTION POLICY** is of **ONE YEAR**. After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.

COPYRIGHT FORMAT - This report is prepared on the copyright format of R.K Associates to serve our clients in the best possible way. Legally no one can copy or distribute this format without prior approval from R.K Associates. It is meant only for the organization as mentioned on the cover page of this report. Distribution or use of this format or any content of this report wholly or partially other than R.K Associates will be seen as unlawful act and necessary legal action can be taken against the defaulters.

IF REPORT IS USED FOR BANK/ FIs

NOTE: As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.

**Valuation Terms of Services & Valuer's Important Remarks are available at
www.rkassociates.org for reference.**

SURVEY ANALYST	VALUATION ENGINEER	L1/ L2 REVIEWER
Deepak Joshi	Gaurav Sharma	Rajani Gupta
		

**ENCLOSURE: 1 - PRICE TRENDREFERENCES OF THE SIMILAR RELATED
PROPERTIES AVAILABLE ON PUBLIC DOMAIN**



3 Bedroom House for sale in Laxman ...

₹ 1.95 Cr
₹ 5,355/sq.ft.

3,600 sq.ft. ✓
(334 sq.m.) Plot Area

3 BHK
2 Baths

✓ Close To Market ✓ Overlooking Park/Garden ✓ Overlooking Main Road...

Interested to sell independent house/villa.Placed at laxman chowk.Nice unfurnished enhancing decorit has spacious 3 bedrooms and 2 bathrooms. .Want to sell it for rs 20000000.It is a 10 years old property construction in front of park . Surrounded by greenery. [less](#)

READY TO MOVE RESALE

Posted on 04th Nov, 2022 by Owner
PURNENDU GAIROLA

[View Phone Number](#) [Contact Owner](#)

ONLY ON MAC/CBRICKS

Plot/Land for Sale in Park Road

[See on map](#)

No Image Available

Posted: Nov 23, '22

Owner: Dr Subhash Ramola

₹ 2.25 Cr
₹ 5,402 per sqft

[Ask Owner To Call](#)

[Get Phone No. ①](#)

[Share Feedback](#)

PLOT AREA
4165 sqft

DIMENSIONS (L X B)
35 X 119

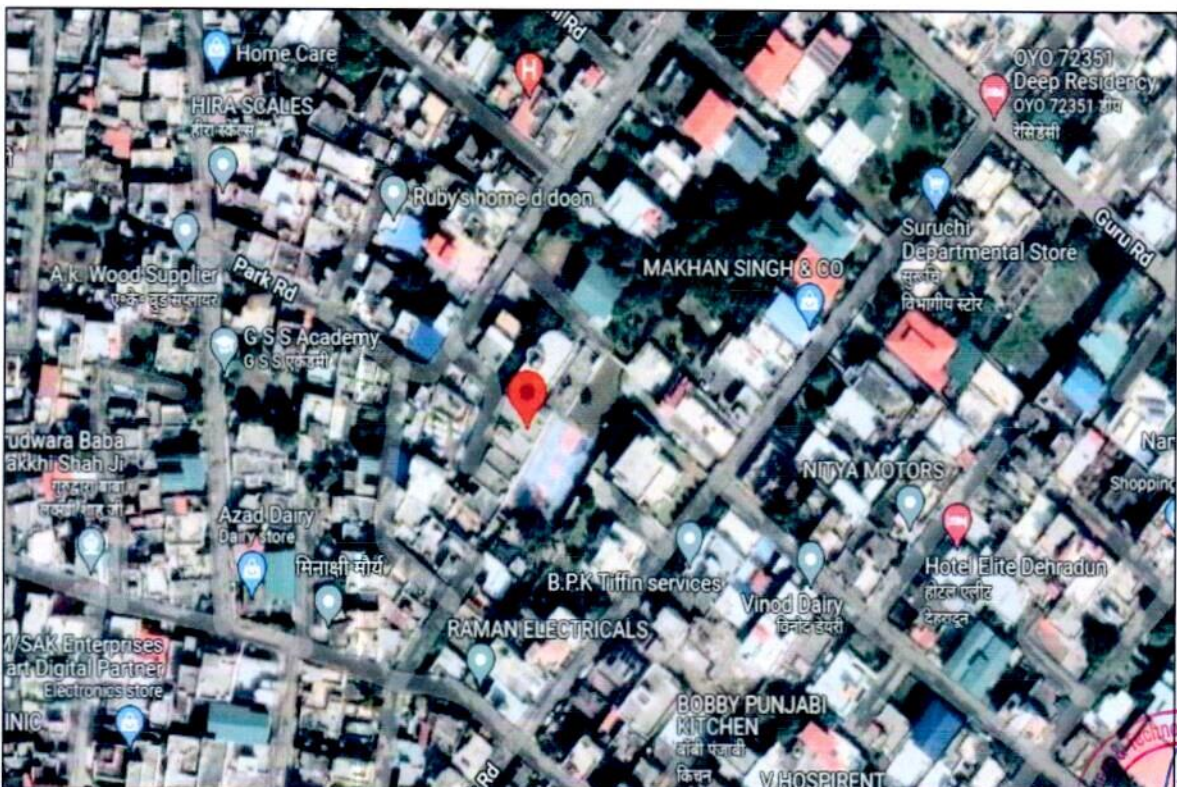
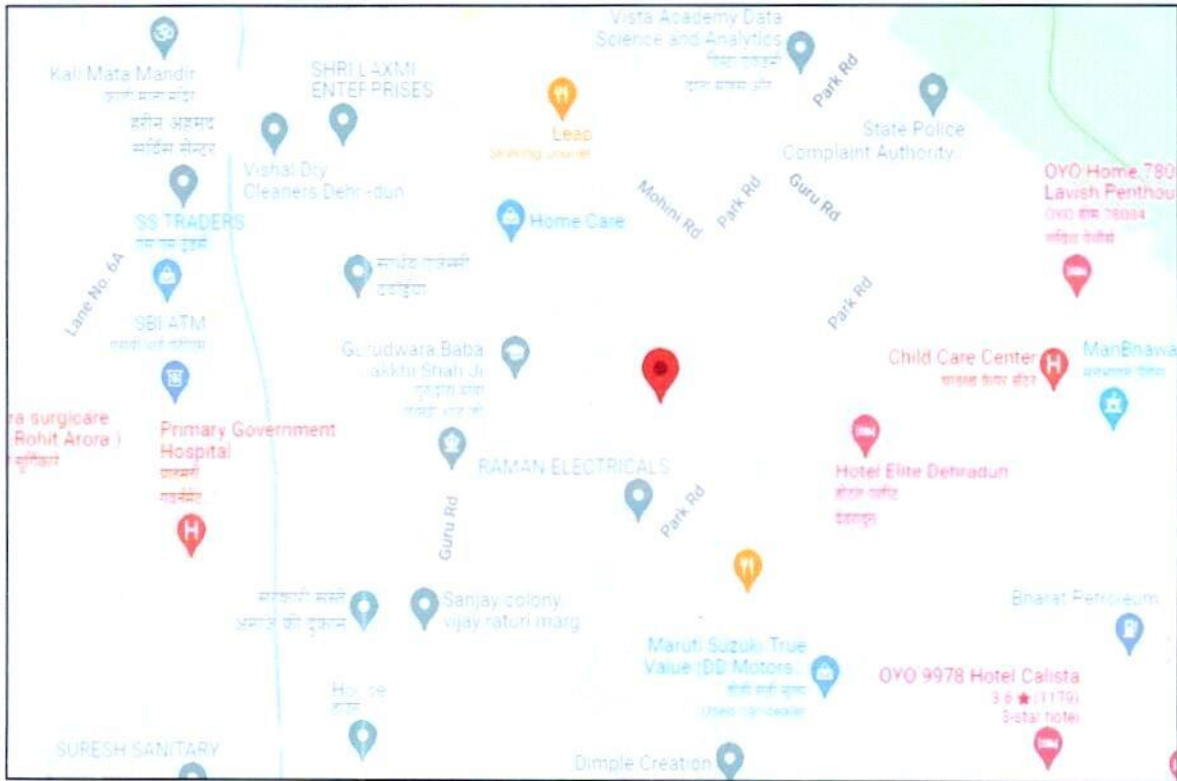
OWNERSHIP
Freehold

Three bedroom,three bathroom, one kitchen and baramdaa i... [Legal & Civic Infra Status](#)

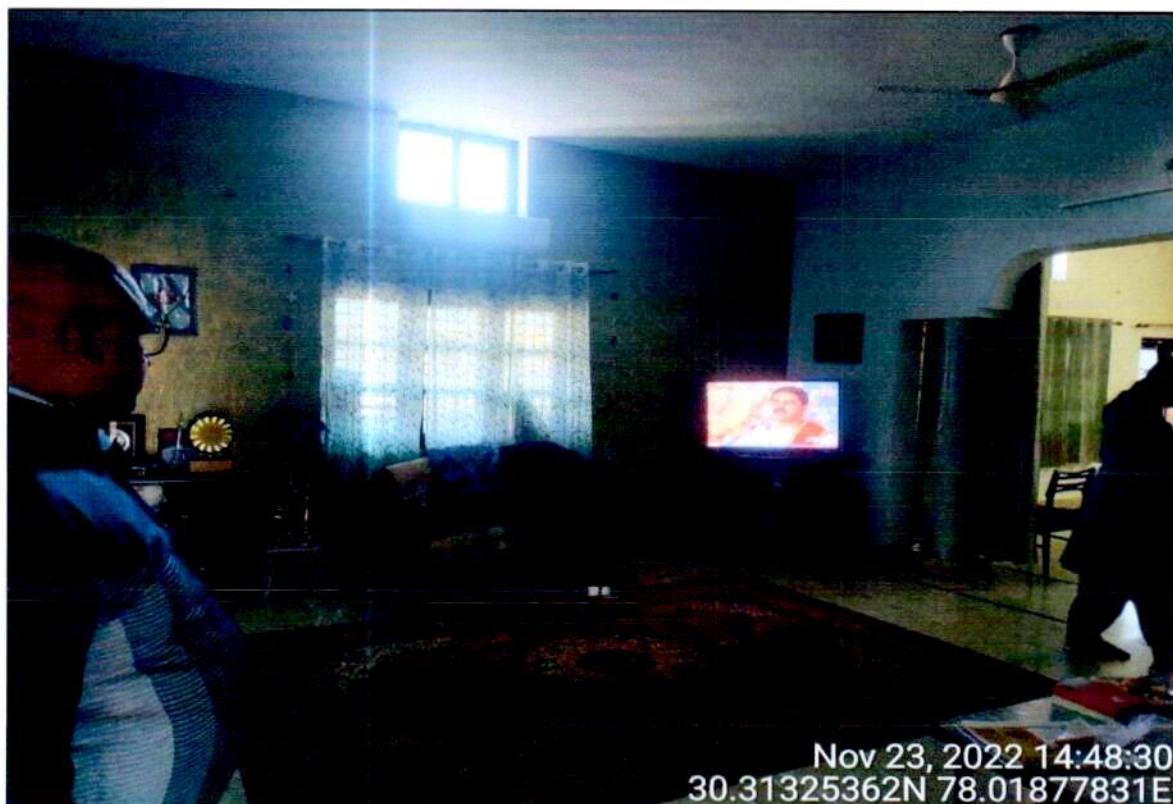
[Read more](#)

(Handwritten signature and stamp of R.K. Associates)

ENCLOSURE: 2 – GOOGLE MAP LOCATION



ENCLOSURE: 3- PHOTOGRAPHS OF THE PROPERTY





[Handwritten signature]
[Circular stamp: R.K. Associates Pvt. Ltd. Engineering Consultants]



ENCLOSURE: 4 – COPY OF CIRCLE RATE

23

27	लुनिया मोहल्ला	16000	30000	64000	58000	12000	10000
28	नेहरू नगर	16000	30000	64000	58000	12000	10000
29	गांधी ग्राम	16000	30000	64000	58000	12000	10000
30	शिवलोक कालोनी	16000	30000	64000	58000	12000	10000
31	देहराबास	16000	30000	64000	58000	12000	10000
32	लक्ष्मण चौक	16000	30000	64000	58000	12000	10000
33	वेस्ट पटेल नगर	16000	30000	64000	58000	12000	10000
34	ईस्ट पटेल नगर	16000	30000	64000	58000	12000	10000
35	गुरु रोड	16000	30000	64000	58000	12000	10000
36	सरस्वती सानी मार्ग	16000	30000	64000	58000	12000	10000
37	केशव रोड	16000	30000	64000	58000	12000	10000
38	पार्क रोड	16000	30000	64000	58000	12000	10000
39	विद्यारामनन्द मार्ग	16000	30000	64000	58000	12000	10000
40	पी0डी0 टडन रोड	16000	30000	64000	58000	12000	10000
41	नैशनल रोड	16000	30000	64000	58000	12000	10000
42	मालवीय रोड	16000	30000	64000	58000	12000	10000
43	महन्त रोड	16000	30000	64000	58000	12000	10000
44	केशव विहार	16000	30000	64000	58000	12000	10000
45	काली मन्दिर एन्क्लेव	16000	30000	64000	58000	12000	10000
46	शाम्भवी लोक	16000	30000	64000	58000	12000	10000
47	वसंत विहार एन्क्लेव	16000	30000	64000	58000	12000	10000
48	साई लोक	16000	30000	64000	58000	12000	10000
49	अशोक विहार	16000	30000	64000	58000	12000	10000
50	जनकपुरी एन्क्लेव	16000	30000	64000	58000	12000	10000
51	गडवाल कालोनी	16000	30000	64000	58000	12000	10000
52	शियालिकपुरम	16000	30000	64000	58000	12000	10000
53	प्रियदर्शनी एन्क्लेव	16000	30000	64000	58000	12000	10000
54	ओल्ड सहस्रधारा रोड	16000	30000	64000	58000	12000	10000

(बीर सिंह बुदियाल)
अगर जिलाधिकारी (वित्त एवं राजस्व)
देहरादून

ENCLOSURE: 5 – VALUER'S IMPORTANT REMARKS

1.	Valuation is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown/ identified to us on the site unless otherwise mentioned in the report of which some reference has been taken from the information/ data given in the copy of documents provided to us and informed verbally or in writing out of the standard checklist of documents sought from the client & its customer which they could provide within the reasonable expected time out of the standard checklist of documents sought from them and further based on certain assumptions and limiting conditions. The information, facts, documents, data which has become primary basis of the report has been supplied by the client which has been relied upon in good faith and is not generated by the Valuer.
2.	The client/ owner and its management/ representatives warranted to us that the information they have supplied was complete, accurate and true and correct to the best of their knowledge. All such information provided to us either verbally, in writing or through documents has been relied upon in good faith and we have assumed that it is true & correct without any fabrication or misrepresentation. I/We shall not be held liable for any loss, damages, cost or expenses arising from fraudulent acts, misrepresentations, or willful default on part of the owner, company, its directors, employee, representative or agents.
3.	Legal aspects for eg. Investigation of title, ownership rights, lien, charge, mortgage, lease, sanctioned maps, verification of documents provided to us such as title documents, Map, etc. from any concerned Govt. office etc. have to be taken care by legal expert/ Advocate and same is not done at our end. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property after satisfying the authenticity of the documents given to us for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report. I/ We assume no responsibility for the legal matters including, but not limited to, legal or title concerns.
4.	In the course of the valuation, we were provided with both written and verbal information. We have however, evaluated the information provided to us through broad inquiry, analysis and review but have not carried out a due diligence or audit of the information provided for the purpose of this engagement. Our conclusions are based on the assumptions and other information provided to us by the client during the course of the assessment.
5.	Getting cizra map or coordination with revenue officers for site identification is a separate activity and is not part of the Valuation services and same has not been done in this report unless otherwise stated.
6.	Wherever any details are mentioned in the report in relation to any legal aspect of the property such as name of the owner, leases, etc. is only for illustration purpose and should not be construed as a professional opinion. Legal aspects are out of scope of this report. Details mentioned related to legal aspect are only based on the copy of the documents provided to us and whatever we can interpret as a non-legally trained person. This should be cross validated with a legal expert. We do not vouch any responsibility regarding the same.
7.	We have made certain assumptions in relation to facts, conditions & situations affecting the subject of, or approach to this exercise that has not been verified as part of the engagement rather, treated as "a supposition taken to be true". If any of these assumptions prove to be incorrect then our estimate on value will need to be reviewed.
8.	This is just an opinion report based on technical & market information having general assessment & opinion on the indicative, estimated Market Value of the property for which Bank has asked to conduct the Valuation. It doesn't contain any other recommendations of any sort including but not limited to express of any opinion on the suitability or otherwise of entering into any transaction with the borrower.
9.	We have relied on the data from third party, external sources & information available on public domain to conclude the valuation. These sources are believed to be reliable and therefore, we assume no liability for the truth or accuracy of any data, opinions or estimates furnished by others that have been used in this analysis. Where we have relied on the data, opinions or estimates from external sources, reasonable care has been taken to ensure that such data is extracted from authentic sources, however we still can't vouch its authenticity, correctness, or accuracy.
10.	Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.
11.	Value varies with the Purpose/ Date/ Asset Condition & situation/ Market condition, demand & supply, asset utility prevailing on a particular date/ Mode of sale. The indicative & estimated prospective Value of the asset given in this report is restricted only for the purpose and other points mentioned above prevailing on a particular date as mentioned in the report. If any of these points are different from the one mentioned aforesaid in the Report then this report should not be referred.
12.	Our report is meant ONLY for the purpose mentioned in the report and should not be used for any other purpose. The Report should not be copied or reproduced for any purpose other than the purpose for which it is prepared for. I/we do not take any responsibility for the unauthorized use of this report.
13.	We owe responsibility only to the authority/client that has appointed us as per the scope of work mentioned in the report. We will not be liable for any losses, claims, damages or liabilities arising out of the actions taken, omissions or advice given by any other person. In no event shall we be liable for any loss, damages, cost or expenses arising in any way from fraudulent acts, misrepresentations or willful default on part of the client or companies, their directors, employees or agents.
14.	This report is having limited scope as per its fields & format to provide only the general basic idea of the value of the property prevailing in the market based on the site inspection and documents/ data/ information provided by the client. The suggested indicative prospective estimated value should be considered only if transaction is happened as free market transaction.
15.	The sale of the subject property is assumed to be on an all cash basis. Financial arrangements would affect the price at which the property may sell for if placed on the market.

16.	The actual realizable value that is likely to be fetched upon sale of the asset under consideration shall entirely depend on the demand and supply of the same in the market at the time of sale.
17.	While our work has involved an analysis & computation of valuation, it does not include detailed estimation, design/ technical/ engineering/ financial/ structural/ environmental/ architectural/ compliance survey/ safety audit & works in accordance with generally accepted standards of audit & other such works. The report in this work is not investigative in nature. It is mere an opinion on the likely estimated valuation based on the facts & details presented to us by the client and third party market information came in front of us within the limited time of this assignment, which may vary from situation to situation.
18.	Where a sketched plan is attached to this report, it does not purport to represent accurate architectural plans. Sketch plans and photographs are provided as general illustrations only.
19.	Documents, information, data including title deeds provided to us during the course of this assessment by the client is reviewed only upto the extent required in relation to the scope of the work. No document has been reviewed beyond the scope of the work. These are not reviewed in terms of legal rights for which we do not have expertise. Wherever any information mentioned in this report is mentioned from the documents like owners name, etc., it is only for illustration purpose and may not necessary represent accuracy.
20.	The report assumes that the borrower/company/business/asset complies fully with relevant laws and regulations applicable in its area of operations and usage unless otherwise stated, and that the companies/business/assets is managed in a competent and responsible manner. Further, as specifically stated to the contrary, this report has given no consideration to matters of a legal nature, including issues of legal title and compliance with relevant laws, and litigations and other contingent liabilities that are not recorded/reflected in the documents/ details/ information/ data provided to us.
21.	This valuation report is not a qualification for accuracy of land boundaries, schedule (in physical terms), dimensions & identification. For this land/ property survey report can be sought from a qualified private or Govt. surveyor.
22.	This Valuation report is prepared based on the facts of the property on the date of the survey. Due to possible changes in market forces, socio-economic conditions, property conditions and circumstances, this valuation report can only be regarded as relevant as at the valuation date. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
23.	Valuation of the same asset/ property can fetch different values under different circumstances & situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly, an asset sold directly by an owner in the open market through free market transaction then it will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it, will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing and take decision accordingly.
24.	Valuation is done for the property identified to us by the owner/ owner representative. At our end we have just visually matched the land boundaries, schedule (in physical terms) & dimensions of the property with reference to the documents produced for perusal. Method by which identification of the property is carried out is also mentioned in the report clearly. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest. Where there is a doubt about the precision position of the boundaries, schedule, dimensions of site & structures, it is recommended that a Licensed Surveyor be contacted.
25.	In India more than 70% of the geographical area is lying under rural/ remote/ non municipal/ unplanned area where the subject property is surrounded by vacant lands having no physical demarcation or having any display of property survey or municipal number / name plate on the property clearly. Even in old locations of towns, small cities & districts where property number is either not assigned or not displayed on the properties clearly and also due to the presence of multiple/ parallel departments due to which ownership/ rights/ illegal possession/ encroachment issues are rampant across India and due to these limitations at many occasions it becomes tough to identify the property with 100% surety from the available documents, information & site whereabouts and thus chances of error, misrepresentation by the borrower and margin of chances of error always persists in such cases. To avoid any such chances of error it is advised to the Bank to engage municipal/ revenue department officials to get the confirmation of the property to ensure that the property shown to Valuer/ Banker is the same as for which documents are provided.
26.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report and this report will be made for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township and the subject unit must be approved in all respect.
27.	Due to fragmented & frequent change in building/ urban planning laws/ guidelines from time to time, different laws/ guidelines between regions/ states and no strict enforceability of Building Bye-Laws in India specially in non-metro and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered area/ layout from the approved/ applicable limits. There are also situations where properties are decades old when there was no formal Building Bye-Laws applicable the time when the construction must have been done. Due to such discrete/ unplanned development in many regions sometimes it becomes tough for the Valuer to determine the exact lawful situation on ground. Unless otherwise mentioned in the report, the covered area present on the site as per site survey will be considered in the Valuation.
28.	Area of the large land parcels of more than 2500 sq.mtr or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.
29.	Drawing Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.
30.	Valuation is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various data point/ information/ factors/ assumption considered by the consultant which became the basis for the Valuation report before reaching to any conclusion.

31.	Although every scientific method has been employed in systematically arriving at the value, there is, therefore, no indisputable single value and the estimate of the value is normally expressed as falling within a likely range.
32.	Value analysis of any asset cannot be regarded as an exact science and the conclusions arrived at in many cases will, of necessity, be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formula to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers, demand & supply prevailing in the market and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However, our Valuation analysis can definitely help the stakeholders to take informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.
33.	This Valuation is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component, or item wise analysis. Analysis done is a general assessment and is not investigative in nature.
34.	This report is prepared on the RKA V-L1 (Basic) Valuation format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property. There may be matters, other than those noted in this report, which might be relevant in the context of the transaction and which a wider scope might uncover.
35.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors & risks before taking any business decision based on the content of this report.
36.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
37.	As per IBA Guidelines & Bank Policy, in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.
38.	Defect Liability Period is 15 DAYS. We request the concerned authorized reader of this report to check the contents, data, information, and calculations in the report within this period and intimate us in writing at valuers@rkassociates.org within 15 days of report delivery, if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner. After this period no concern/ complaint/ proceedings in connection with the Valuation Services will be entertained due to possible change in situation and condition of the property.
39.	Though adequate care has been taken while preparing this report as per its scope, but still we can't rule out typing, human errors, over sightedness of any information or any other mistakes. Therefore, the concerned organization is advised to satisfy themselves that the report is complete & satisfactory in all respect. Intimation regarding any discrepancy shall be brought into our notice immediately. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, to rectify these timely, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner.
40.	Our Data retention policy is of ONE YEAR . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
41.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then we request the user of this report to immediately or atleast within the defect liability period to bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
42.	R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.
43.	We are fully aware that based on the opinion of value expressed in this report, we may be required to give testimony or attend court / judicial proceedings with regard to the subject assets, although it is out of scope of the assignment, unless specific arrangements to do so have been made in advance, or as otherwise required by law. In such event, the party seeking our evidence in the proceedings shall bear the cost/professional fee of attending court / judicial proceedings and my / our tendering evidence before such authority shall be under the applicable laws.
44.	The final copy of the report shall be considered valid only if it is in hard copy on the company's original letter head with proper stamp and sign on it of the authorized official upon payment of the agreed fees. User shall not use the content of the report for the purpose it is prepared for only on draft report, scanned copy, email copy of the report and without payment of the agreed fees. In such a case the report shall be considered as unauthorized and misused.

06/8508
NISHANT CHATURVEDI
Advocate

Res: Cum Office: 216, Bell Road
Clementtown Town, Dehradun-248002
Mob. No. : 9627288300

Date: 26-09-2018

To,

The Senior/Chief Manager
Bank of Baroda
Branch RLF
Dehradun

Dear Sir/Madam,

REG: Title Opinion Report certifying Non Encumbrance of the property detailed in Partition Deed No. 2772 Property All that property bearing Khasra No. 835 Min and 837Min total area 275.28 sq. meters situated at Mauza Laxman Chowk, Park Road (Part of Nadi) Pargana Central Doon District Dehradun area which is Municipal No. 37/1 Park Road, Dehradun (more fully described in Schedule) and belonging to Shri Ashok Kumar Garg son of Shri Ravi Prakash Garg resident of 54 Kanwali Road, Dehradun

Refer to your letter No. _____ dated _____ requesting me to furnish non encumbrance and certify and submit the Title Cum Opinion Report about the clear and marketable title to the above property to be mortgaged for securing the credit facility's granted/proposal to be granted to **Shri Ashok Kumar Garg son of Shri Ravi Prakash Garg resident of 54 Kanwali Road, Dehradun (borrower)**

1. Description and Area of the property proposed to be mortgaged. Specific number(s) and address of property alongwith boundaries and measurements.	All that property bearing Khasra No. 835 Min and 837Min total area 275.28 sq. meters situated at Mauza Laxman Chowk, Park Road (Part of Nadi) Pargana Central Doon District Dehradun area which is Municipal No. 37/1 Park Road, Dehradun bounded and butted as under:- EAST: Property of First Party. Side measuring 74 feet WEST: Property of Shri Uttam Garg. Side measuring 74 NORTH: 10 feet wide road. Side measuring 40 feet SOUTH: Property of Shri C.S. Chawla. Side measuring 40 feet Residential
2. Nature of Property (Whether Agriculture Non-Agriculture, Commercial, Residential or Industrial.	
3. Name of the Mortgagor/Owner And status in the Account i.e. borrower (s) or guarantor and whether individual, Sole Proprietor,	Shri Ashok Kumar Garg (Absolute owner)



Partner, Director, Karta or Trustee. In case the Mortgagor is Partner/ Director/ Trustee who is mortgaging the property on behalf of Partnership/ Company/ Company/ Trust, Whether he/she has the authority, Copy of the Resolution/ Memorandum & Articles of Association / Trust Deeds etc. whether examined and verified.	
4. Whether any minor lunatic or un- discharged insolvent is contacting Precautionary steps to be taken.	N.A.
5. Whether the property is Free Hold or Lease Hold. If Lease hold then period of lease and if free hold whether Urban Land Ceiling Act applies and permission to be obtained.	Free Hold
6. Source of Property i.e. Self acquired or Ancestral. If Ancestral then mode of succession and whether original Will/ Probate is available.	Self Acquired
7. Whether the Mortgagor is Co- Owner/Joint Owner and / or any partition of the property is made between the members of the family through Partition Deeds. If yes, . Whether Original Registered Partition Deeds is available or it is only a family settlement.	-No- Absolute Owner
8. Whether the Mortgagor is in exclusive possession of the property. Or it is leased/rented out to third party.	- Yes-
9. Whether the property is mutated in Municipal/ Revenue records and Mortgagor's name is reflecting and if not the reason thereof.	Mutation-Yes
10. Whether any restriction for creation of mortgage is imposed under Central/ State Local Laws. If yes then specify whose consent or permission would be required for creation of mortgage.	N.A.
11. Whether all the original Title Deeds including antecedent Title Deeds and other relevant documents are available, Please give detailed list.	-Yes- 1- Partition Deed dated 20-7-1998 in favour of Shri Ashok Kumar Garg being document no. 2772 2- Sale Deed dated 6-7-1979 in favour of Shri Vipin Kumar Garg and others being document no. 7322 with musanna no. 7323 and



2772 2 (1)

00 Rs.

विक्रय पत्र

कांवेला पत्र

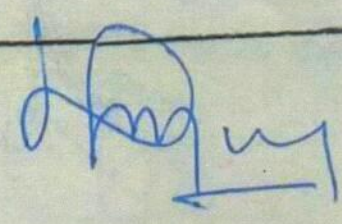
पत्र जिस पर स्टाम्प दिया है १,३८,००० रुपया
शुल्क ११,४००-००
आवास विकास शुल्क सख्त
कुल स्टाम्प का योग ११,४००-०० रुपया

हम कि १- मैकि विपिन कुमार गर्ग पुत्र श्री रवि प्रकाश गरी द्वारा अपने
माई व मुस्ताराम श्री दुर्गेश गरी पुत्र श्री रवि प्रकाश निवासी ५४
कांवेला रोड देहरादून ----- प्रथमदा
निम्नलिखित सम्पत्ति वाके एवं
श्री अशोक कुमार गर्ग पुत्र श्री रवि प्रकाश गर्ग निवासी ५४ कांवेला रोड
देहरादून ----- द्वितीयदा ।

के मालिक व काविज है ओर हमारो यह सम्पत्ति हर प्रकार के भार व रहन से मुक्त है उसको
बदस्त श्री

विक्रय कर दिया है बदले में विक्रय धन
को निम्न प्रकार वसूल पाया

विवरण सम्पत्ति







JUL 1998

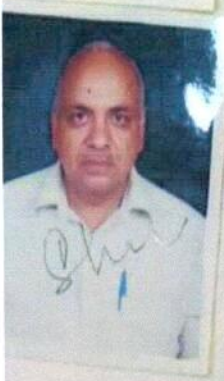
22202

बटवारा पत्र

हम कि विपिन कुमार गर्ग पुत्र श्री रवि प्रकाश गर्ग निवासी ५४ कांवली रोड देहरादून ^{हस्ताक्षर और व मुख्यतः नाम श्री युगेश गर्ग} प्रथमपक्ष २

एवम् २७

श्री अशोक कुमार गर्ग पुत्र श्री रवि प्रकाश गर्ग निवासी ५४ कांवली रोड देहरादून ----- द्वितीयपक्ष ।



जिसा कि पक्षाकार व श्री उत्तम कुमार गर्ग ने सम्पाति स्थित भूमि खसरा नम्बर ८३५ मि० ख० खसरा नम्बर ८४७ मि० क्षेत्रफल ८२३२ वर्ग फिट अर्थात् ७६५-०० वर्गमीटर स्थित मौजा लक्ष्मण चौक पार्क रोड देहरादून ॥ नदी वाला भाग ॥ परगना कैन्ट्रियदून जिला देहरादून जिसका नगर पालिका का नम्बर ३७, १ पार्क रोड देहरादून के संयुक्त रूप से विक्रयपत्र दिनांक ६-७-१९७६ ई० के

[Handwritten signature]

[Handwritten signature]

अपर





7615
2013

CORRECTION DEED

क्र. A 61394

Consideration	-	Nil
Market value on which stamp duty paid	-	Nil
No. of stamp sheets	-	01
Stamp duty	-	Rs. 100.00

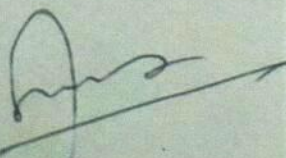
Whereas I/We, **Shri Vipin Kumar Garg** son of **Shri Ravi Prakash Garg** resident of **54, Kanwali Road, Dehradun** (hereinafter called the "First Party") of the FRIST PART **DL No 36624/2/94 A Dun.**

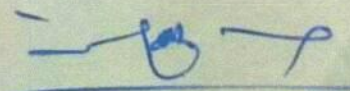
am/ are the sole / joint proprietors of the property detailed in the end and also in possession of the same, do hereby transfer to **Shri Ashok Kumar Garg** son of **Shri Ravi Prakash Garg** resident of **54, Kanwali Road, Dehradun** (herein after called the "Second Party") of the SECOND PART. **PAN. ACBPG9723F**


For consideration of - Nil

The property is free from all charges, lien and encumbrances

Details of the property as given in the schedule at the foot of this deed.


(Ashok Kumar Garg)


(Vipin Kumar Garg)



भारतीय गैर न्यायिक
सौ रुपये
Rs. 100
ONE
HUNDRED RUPEES
रु. 100
सत्यमेव जयते
भारत INDIA
INDIA NON JUDICIAL

H 851161

UTTARAKHAND

-2-

CORRECTION DEED

THIS DEED OF CORRECTION IS MADE THIS 13th day of August, 2013
Between Shri Vipin Kumar Garg son of Shri Ravi Prakash Garg resident of
54, Kanwali Road, Dehradun (herein after called the FIRST PARTY) of the
FIRST PART

AND

Shri Ashok Kumar Garg son of Shri Ravi Prakash Garg resident of 54,
Kanwali Road, Dehradun (herein after called the SECOND PARTY) of the
SECOND PART.

PROVIDED ALWAYS and it is hereby agreed the terms "FIRST
PARTY" and "SECOND PARTY" wherever the context so requires shall include
their respective heir legal representatives and assigns.



SURVEY SUMMARY SHEET
(TO BE ENCLOSED WITH VALUATION REPORT)
(Version 1.0) | Date of implementation: 10.04.2017

Every Valuation report at R.K Associates is prepared based on the thorough survey of the property carried out by our Engineering Surveyor. This Survey Summary Sheet is for the information of Banker/ concerned interested organization. Detailed Survey Form can also be made available to the interested organization in case it is required to cross check what information our surveyor has given in site inspection report based on which Valuation report is prepared.

1.	File No.							
2.	Name of the Surveyor	Deepak Joshi						
3.	Borrower Name	Ashok Kumar Gang						
4.	Name of the Owner	Pin No-837 LHM, HANG LAXMAN CHOW, D.M.						
5.	Property Address which has to be valued							
6.	Property shown & Identified by at spot	<input type="checkbox"/> Owner, <input checked="" type="checkbox"/> Representative, <input type="checkbox"/> No one was available, <input type="checkbox"/> Property is locked, survey could not be done from inside <table border="1"> <tr> <th>Name</th> <th>Contact No.</th> </tr> <tr> <td>Ashok Kumar</td> <td></td> </tr> </table>			Name	Contact No.	Ashok Kumar	
Name	Contact No.							
Ashok Kumar								
7.	How Property is Identified by the Surveyor	<input type="checkbox"/> From schedule of the properties mentioned in the deed, <input type="checkbox"/> From name plate displayed on the property, <input checked="" type="checkbox"/> Identified by the owner/ owner representative, <input type="checkbox"/> Enquired from nearby people, <input type="checkbox"/> Identification of the property could not be done, <input type="checkbox"/> Survey was not done						
8.	Are Boundaries matched	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> No relevant papers available to match the boundaries, <input type="checkbox"/> Boundaries not mentioned in available documents						
9.	Survey Type	<input checked="" type="checkbox"/> Full survey (inside-out with measurements & photographs) <input type="checkbox"/> Half Survey (Measurements from outside & photographs) <input type="checkbox"/> Only photographs taken (No measurements)						
10.	Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked, <input type="checkbox"/> Possessee didn't allow to inspect the property, <input type="checkbox"/> NPA property so couldn't be surveyed completely						
11.	Type of Property	<input type="checkbox"/> Flat in Multistoried Apartment, <input checked="" type="checkbox"/> Residential House, <input type="checkbox"/> Low Rise Apartment, <input type="checkbox"/> Residential Builder Floor, <input type="checkbox"/> Commercial Land & Building, <input type="checkbox"/> Commercial Office, <input type="checkbox"/> Commercial Shop, <input type="checkbox"/> Commercial Floor, <input type="checkbox"/> Shopping Mall, <input type="checkbox"/> Hotel, <input type="checkbox"/> Industrial, <input type="checkbox"/> Institutional, <input type="checkbox"/> School Building, <input type="checkbox"/> Vacant Residential Plot, <input type="checkbox"/> Vacant Industrial Plot, <input type="checkbox"/> Agricultural Land						
12.	Property Measurement	<input checked="" type="checkbox"/> Self-measured, <input type="checkbox"/> Sample measurement, <input type="checkbox"/> No measurement						
13.	Reason for no measurement	<input type="checkbox"/> It's a flat in multi storey building so measurement not required <input type="checkbox"/> Property was locked, <input type="checkbox"/> Owner/ possessee didn't allow it, <input type="checkbox"/> NPA property so didn't enter the property, <input type="checkbox"/> Very Large Property, practically not possible to measure the area within limited time <input type="checkbox"/> Any other Reason:						
14.	Land Area of the Property	As per Title deed	As per Map	As per site survey				
		275.28 sqm	—	275.28 sqm				
15.	Covered Built-up Area	As per Title deed	As per Map	As per site survey				
				275.28 sqm				
16.	Property possessed by at the time of survey	<input checked="" type="checkbox"/> Owner, <input type="checkbox"/> Vacant, <input type="checkbox"/> Lessee, <input type="checkbox"/> Under Construction, <input type="checkbox"/> Couldn't be Surveyed, <input type="checkbox"/> Property was locked, <input type="checkbox"/> Bank sealed, <input type="checkbox"/> Court sealed						
17.	Any negative observation of the							

	property during survey	
18.	Is independent access available to the property	<input checked="" type="checkbox"/> No
19.	Is property clearly demarcated with permanent boundaries?	<input checked="" type="checkbox"/> Clear independent access is available, <input type="checkbox"/> Access available in sharing of other adjoining property, <input type="checkbox"/> No clear access is available, <input type="checkbox"/> Access is closed due to dispute
20.	Is the property merged or colluded with any other property	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> Only with Temporary boundaries
21.	Local Information References on property rates	<input checked="" type="checkbox"/> No
		Please refer attached sheet named 'Property rate Information Details.'

Endorsement:

1. Signature of the Person who was present from the owner side to identify the property:

Undertaking: I have shown the correct property and provided the correct information about the property to the surveyor of R.K Associates to the best of my knowledge for which Valuation has to be prepared. In case I have shown wrong property or misled the valuer company in any way then I'll be solely responsible for this unlawful act.

- a. Name of the Person: Asit Gay
b. Relation: for
c. Signature: [Signature]
d. Date:

In case not signed then mention the reason for it: ☐ No one was available, ☐ Property is locked, ☐ Owner/ representative refused to sign it, ☐ Any other reason:

2. Surveyor Signature who did site inspection:

Undertaking: I have inspected the property and cross verified the property details at site to the extent of a. Matching boundaries of the property, b. Sample measurement of its area, c. Physical condition, d. Property rates as per local information with what is mentioned in the property documents provided to me by the Bank/ interested organization. I have not come under influence of anyone during site inspection and have only recorded the true and factual details in the survey form which I come across during the site survey. I understand that giving any manipulative information in the survey form will lead to incorrect Valuation report which is an unlawful act and I'll be solely responsible for doing it.

- a. Name of the Surveyor: Deepak Joshi
b. Signature: [Signature]
c. Date: 23/11/22

