

HARIPRIYA ASSOCIATES

REGD. VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANTS
REF. No. HA/NDLS/SBI/BV-153(17-17-180)/2019 DATE: 26/11/2019



STATE BANK OF INDIA
SAMB II BRANCH, JAWAHAR VYPAR BHAWAN STC BUILDING,
JANPATH, NEW DELHI
VALUATION REPORT IN RESPECT OF LAND
PART- A (1.0. BASIC INFORMATION)

| | | |
|-----|--|---|
| 00) | Purpose of Valuation | : To Know Fair market value (Recovery Purpose) |
| (a) | Name of the Branch. | : SAMB II Branch, Jawahar Vypar Bhawan Stc Building, Janpath, , New Delhi |
| (b) | Branch letter no. & date requesting for undertaking valuation. | : ----- |
| (c) | Whether valuation was made at the request of the borrower? | : No |
| (d) | Name of the Manager/ Officer who accompanied the Valuer. | : ----- |
| (e) | Valuation: Whether fresh/ revaluation/periodic valuation. | : To Know Fair Market Value(Recovery purpose) |
| (f) | Date of earlier valuation, if any. | : NA |
| (g) | Name of the previous valuer, if any. | : NA |
| (h) | Date of visit to the property. | : 07.08.2019 |
| (i) | Date as on which the valuation is made. | : 26.11.2019 |
| (j) | Person(s) in presence of whom Valuation is made. | : ----- |
| (k) | List of documents produced for verification. | : Xerox copy Sale Deed No.9707 date on 29.02.2008. |
| (l) | Name/ Address/ Telephone No. of the borrower of the property | : M/S. Jagat Agro Commodities Pvt. Ltd., Add- kila No.76/21 (8-0),76/22/1(3-0),76/23/2(5-10),76/24/1/1(3-6) 88/2/(8-0),88/7/(8-0),88/9/(8-0),88/8/(7-13),88/10/2(2-8) Situated in village kundli distt. Sonapat (Haryana) |
| (m) | Name/ Address/ Telephone No. of the owners of the property. | : M/S. Jagat Agro Commodities Pvt. Ltd., Add- kila No.76/21 (8-0),76/22/1(3-0),76/23/2(5-10),76/24/1/1(3-6) 88/2/(8-0),88/7/(8-0),88/9/(8-0),88/8/(7-13),88/10/2(2-8) Situated in village kundli distt. Sonapat (Haryana) |

2.0. DETAILS OF PROPERTY

| | | |
|-----|--|--|
| (a) | Details of property offered as security. | : Land |
| (b) | Date of acquisition/ purchase of land. | : Details not provided for verification. |
| (c) | Value of property as per Regd. Partition Deed. | : -do- |
| (d) | Partition Deed Document No. | : -do- |
| (e) | Area of land(As per Document/title deed) | : 6.25 Acre. (Taken from Provided deed) |
| (f) | Area of Land (As per ROR) | : 6.25 Acre |
| (g) | Area of Land (As per physical measurement). | : 6.25 Acre |

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| | | | |
|------|--|---|------------------|
| (h) | Location of the property and postal Address | : | |
| (i) | Urban/Semi-urban/Rural. | : | Semi-Urban |
| (j) | Whether the property is situated in residential/Commercial/Mixed/Industrial area? | : | Agriculture land |
| (k) | Classification of locality- i.e. kind of people staying (High/Middle/Poor class). | : | Middle |
| (l) | Type Of Property – i. Agricultural: In case it is an agricultural land, any conversion to house site plots is contemplated. | : | No |
| ii. | Industrial: If the property is Industrial-State for what type of activity/industry the property is well suited. | : | NA |
| iii. | Residential (Any restrictive clauses for sale etc. to be furnished), | : | No |
| iv. | Commercial area | : | No |
| v. | Institutional | : | No |
| vi. | Others (Specify) | : | Agriculture |

3.0.1. Title Of the property of – Free hold/ Lease Hold.

| | | | |
|-----|--|---|-----------------------------------|
| (a) | Ownership of property | : | Sole Owner |
| (b) | In case of joint ownership whether share is undivided/ divided. If undivided, share of each owner. | : | -- |
| I | Taxes paid up to | : | Not Produced for Our Verification |
| (d) | Land Revenue No. | : | Not Produced for Our Verification |
| (e) | Land/Building Municipal taxes | : | Not Produced for Our Verification |
| (f) | Wealth tax assessed/paid, if any | : | Not Produced for Our Verification |

3.0.2 If lease hold

| | | | |
|------|--|---|----|
| A | Name of the lesser | : | NA |
| B | Name of lessee | : | NA |
| C | Nature of lease | : | NA |
| D | Date of commencement of lease | : | NA |
| E | Period of lease | : | NA |
| F | Terms of renewal | : | NA |
| G | Lease premium/rent per annum | : | NA |
| H | Un-expired period of lease | : | NA |
| I | Initial premium | : | NA |
| J | Ground rent payable per annum | : | NA |
| K | Unearned increase payable to the lessor in the event of sale or transfer | : | NA |
| 3.0. | Rents | : | NA |
| i) | Names of tenants/lessees/licensees, etc. | : | NA |
| ii) | Portions in their occupation | : | NA |
| iii) | Monthly or annual rent compensation/ license fee, etc. paid by each. | : | NA |
| iv) | Gross amount received for the whole property. | : | NA |

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4.0 BRIEF DESCRIPTION OF THE PROPERTY

| | | | |
|------|---|---|--|
| 4.0 | Brief description of the property | : | Land |
| a. | Address of the property in detail | : | M/S. Jagat Agro Commodities Pvt. Ltd., Add- kila No.76/21 (8-0),76/22/1(3-0),76/23/2(5- 10),76/24/1/1(3-6) 88/2/(8-0),88/7/(8-0),88/9/(8-0),88/8/(7- 13),88/10/2(2-8) Situated in village kundli distt. Sonapat (Haryana) |
| b. | Municipality Ward No. | : | ---- |
| c. | Street Name | : | ---- |
| d. | Survey/ Plot No. | : | kila No.76/21 (8-0),76/22/1(3-0),76/23/2(5- 10),76/24/1/1(3-6) 88/2/(8-0),88/7/(8-0),88/9/(8-0),88/8/(7- 13),88/10/2(2-8) |
| e. | Khata No | : | ---- |
| f. | Mouza | : | ---- |
| g. | Police station | : | ---- |
| h. | Plot No. | : | kila No.76/21 (8-0),76/22/1(3-0),76/23/2(5- 10),76/24/1/1(3-6) 88/2/(8-0),88/7/(8-0),88/9/(8-0),88/8/(7- 13),88/10/2(2-8) |
| i. | Tahasil | : | ---- |
| j. | SRO | : | ---- |
| k. | Village /Town/City | : | Kundli |
| l. | District | : | Sonipat |
| m. | State | : | haryana |
| 0.1. | Dimensions of the site (As per Document) | : | As Per Deed |
| 0.2. | Dimensions of the site (As per measurement) | : | 6.25 Acre |
| 0.3. | Extent of site | : | 6.25 Acre |
| 0.4. | Extent of site considered for valuation purpose | : | 6.25 Acre |
| P1. | Boundaries of the property(As per Sale deed) | : | |
| | North | : | ----- |
| | South | : | ----- |
| | East | : | ----- |
| | West | : | ----- |
| P2. | Boundaries of the property(As per verified from Site) | : | |
| | North | : | --- |
| | South | : | |
| | East | : | |
| | West | : | |

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5.0 CHARACTERISTICS OF THE SITE.

| | | |
|-------|--|----------------------------------|
| a. | Level of land with topographical conditions | : Leveled |
| b. | Use to which it can be put. | : Agriculture |
| c. | Are there any agreements of easements (Encroachments) ? If Details | : No |
| d. | Is there any restrictive covenant in regard to use of land? If so, attach a copy of the covenant? | : No |
| E | Approval letter no. & date of development agencies/municipalities etc. authorizing construction. | : Approval details not produced. |
| F | Whether building use certificate from the dev. Authorities/municipality etc. has been obtained. | : Approval details not produced. |
| G | Does the land fall in an area included in any town planning scheme or any development plan of government or any statutory body? If so. Give particulars. | : No |
| h. | Corner plot or Intermittent plot? | : NA |
| i. | Is it a land locked land? | : No |
| j. | Means and proximity to surface communication by which the locality is served. | : Within 5 km |
| k. | Road facilities | : Yes |
| L. | Road (kind of road and width) | : Earthen |
| m. | If the property is not within the City Town/ Municipal limit then state the distance of the property from the | : Within Limit |
| i) | Municipal office | : ----- |
| ii) | Municipal Limits | : ----- |
| n) | Water potentiality | : No |
| o) | Possibility of frequent flooding | : No |
| p) | Underground sewerage system availability | : No |
| q) | Drainage Systems available | : No |
| r) | Is power supply available in the site? | : No |
| s) | Development of surrounding areas | : undeveloped |
| t) | Proximity to civic amenities | : Within 5 km |
| i) | School | : ----- |
| ii) | College | : ----- |
| iii) | Hospital | : ----- |
| iv) | Market | : ----- |
| v) | Bus Stand | : ----- |
| vi) | Metro Station | : ----- |
| vii) | Any other important place | : ----- |
| 5.0.1 | Location advantages | : ----- |
| 5.0.2 | Location disadvantages (details) | : ----- |

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6.0. OTHER ISSUES/POINTS:

| | | | |
|-------|--|---|-------------------------------------|
| (a) | Has the whole or part of the land been notified for Acquisition by Government or any statutory body? If yes, give date of the notification. | : | SBI |
| (b) | Has any contribution been made towards Development or is any demand for such contribution still outstanding? | : | No |
| (c) | Whether covered under any State/Central Govt. enactments(e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area. | : | No |
| (d) | Sales: (i) Give instances of sales of immovable property in the locality, if available, indicating the name & address of the property, registration No., Sale price & area of land sold. | : | Detail given below |
| (ii) | If sale instances are not available or not relied upon, please furnish the basis of arriving at the land rate. | : | On market inquiry On SRO inquiry |
| (iii) | Land rate adopted in this valuation. On market inquiry | : | Rs. 2,80,35,000.00/-per Acre |
| | On SRO inquiry | : | Rs.92,25,000/-per Acre |

7.0 VALUATION

| | | | |
|----|--|---|---|
| A. | Previous valuation details The details of the previous valuation (Land) | : | NA |
| B | PRESENT VALUATIONS DETAILS | : | Rs.2,80,35,000.00/-per Acre Rs.2,80,35,000.00 X 6.35 Acre =Rs.17,80,22,250.00 |

VALUATION OF LAND:

| | | | |
|----|---------------------|---|--------------------|
| 01 | Govt. Value | : | Rs.5,85,78,750.00 |
| 02 | Market Value | : | Rs.17,80,22,250.00 |
| 03 | Distress sale value | : | Rs.14,24,17,800.00 |

PART -B (VALUATION OF BUILDING):

| | | | |
|-----|--|---|-------------|
| 1.0 | Basic information of the Building (Land Details in Part-A) | : | Vacant Land |
| a | Type of Building (Residential/Commercial/Industrial) | : | Vacant Land |
| b | Year of commencement of construction and year of completion | : | 2008 |
| c | Total Floor | : | Vacant Land |
| d | Type of construction- load bearing Walls/RCC Frames/Steel frames | : | Vacant Land |
| e | Total Life | : | Vacant Land |
| f | Remaining Life | : | Vacant Land |

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| | | | |
|---|--|---|---------------------------------------|
| g | What is the floor space index Permissible and percentage actually utilized ? | : | -- |
| h | Approval letter no & date of Development authority / Municipality/Local body authorizing construction of the building. Please attach a copy of the approval letter | : | Not produced for our verification |
| i | Whether the construction has been made as per approved plan? If not, please list the deviations made from the approved plan | : | No scope in absence of Approved Plan. |
| j | Is the building owner-occupied /tenanted/both? | : | ----- |
| k | If partly owner -occupied specify portion and extent of area under owner's Occupation | : | Entirely SBI |
| l | Names of tenants/Lesseeess/ Licensees, etc. | : | N.A |
| M | Portions in their occupation | : | N.A |
| n | Monthly or annual rent/compensation/ License fee, etc. paid by each. | : | N.A |
| o | Gross amount received for the whole property | : | N.A |
| p | Are any of the occupants related to, or close business associates of the owner? | : | N.A |
| q | Is Separate amount being recovered for the use of fixtures like fans, Geysers, refrigerators, cooking ranges built in wardrobes, etc. or for service charges If any to be borne by the owner | : | N.A |
| r | Give details of water and electricity charges, if any to be borne by the owner | : | N.A |
| s | Is any dispute between land lord and tenant regarding rent pending in a court of law? | : | N.A |
| t | Has any standard rent been fixed for the premises under any law relating to the control of rent. | : | N.A |
| u | Has the tenant to bear the whole or part of the cost of repair and maintenance? Give particulars. | : | N.A |
| v | If a lift is installed. Who is to bear the cost of maintenance. And operation owner or tenant? | : | No |
| w | If pump is installed who is to bear the cost of maintenance and operation owner or tenant? | : | ----- |
| x | Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs passages, compound etc. owner or tenant ? | : | ----- |
| y | What is the amount of property tax ? | : | N.A |
| z | Is the building insured? If so give the policy number, amount for which it is insured, Risk covered and the annual premium. | : | N.A |

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g.0. Technical Details of the building.

| | | |
|---|--|---------------|
| A | Number of floors & height of Each floor including basement, if any | : Vacant Land |
| B | Plinth area floor-wise | : Vacant Land |
| C | Condition of the building i) Exterior- Excellent, Good, Normal, Poor ii) Interior - Excellent, Good, Normal, Poor: | : Vacant Land |
| d | Type of foundations | : Vacant Land |
| e | Doors and windows (Floor wise) | : |
| f | Flooring ((Floor wise) | : |
| g | Wall finishing (Floor wise) | : |

SPECIFICATIONS OF CONSTRUCTION (FLOOR WISE) IN RESPECT OF:

| | | |
|---|--|-------------|
| | Description | Vacant Land |
| A | Foundation | Vacant Land |
| B | Basement | Vacant Land |
| C | Superstructure | Vacant Land |
| D | Joinery/Doors & Windows | Vacant Land |
| E | RCC Works | Vacant Land |
| F | Plastering | Vacant Land |
| G | Flooring, skirting, dadoing | Vacant Land |
| H | Special finish as marble, granite, wooden paneling, drills etc. | Vacant Land |
| I | Roofing including weather proof course | Vacant Land |
| J | Drainage | Vacant Land |
| K | Special architectural or decorative features, if any. | Vacant Land |
| L | i) Internal wiring (Concealed /External) class of fitting. | Vacant Land |
| S | ii) Class of fittings: Superior/Ordinary | Vacant Land |
| N | Sanitary Installation: | Vacant Land |
| R | No. of geysers | Vacant Land |
| O | Class of fittings: Superior/Ordinary | Vacant Land |
| P | Compound Wall i) Height and length ii) Type of construction | --- |
| Q | No. lifts and capacity | --- |
| R | Underground sump- capacity and type of construction | --- |
| S | Overhead tank i) Where located ii) Capacity iii) Type of construction | ----- |
| T | Pumps- No. and their horse power | ----- |
| U | Roads and paving within the compound approximate area and type of paving | ----- |
| V | Sewage disposal- whether connected to public sewers, If septic tanks provided no and capacity. | ----- |

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10.0. DETAILS OF VALUATION: IN MARKET RATE

| Particulars of Item | Plinth Area (Sq. yrd.) | Roof Ht. | Age of Building | Estimated replacement rate of construction Rs. | Replacement cost Rs. | Depreciation Rs. 1.5% (13 Years) | Net Value after depreciations. |
|---------------------|------------------------|----------|-----------------|--|----------------------|----------------------------------|--------------------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Part - C (Extra Items) Building: Nil

| | | |
|-------|-------------------------|-----|
| 1) | Interior decoration(LS) | NIL |
| 2) | Ornamental front door | |
| 3) | Over head water tank | |
| 4) | Entrance gate (3 no) | |
| 5) | Swimming Pool(LS) | |
| TOTAL | | NIL |

Part - F (Services): Nil

| | | |
|-------|--------------------------|-----|
| 1) | Water Supply arrangement | NIL |
| 2) | CB Deposit & fitting | |
| 3) | Compound Wall | |
| 4) | Balcony | |
| TOTAL | | NIL |

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

| | |
|-----------------------------|----------------------|
| | Market Value |
| PART-A LAND | : Rs.17,80,22,250.00 |
| PART-B BUILDING | : ----- |
| TOTAL Market Value of Land | : Rs.17,80,22,250.00 |
| OR SAY | : Rs.17,80,22,000.00 |
| Realizable value (Less 15%) | : Rs.15,13,18,700.00 |
| OR SAY | : Rs.15,13,19,000.00 |
| Distress Value (Less 20%) | : Rs.14,24,17,600.00 |
| OR SAY | : Rs.14,24,18,000.00 |

ASSUMPTION :

1. We are assuming that the all required document for this received are in order.
2. Assuming the genuineness of data as provided by SBI (SAMB II Branch, Jawahar Vypar Bhawan Stc Building, Janpath, , New Delhi).
3. Assuming the identification of the Property is correct.
4. We are assuming all required documents that were not produced for our verification are genuine.

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DECLARATION

1. This report is prepared on request of the Asst. General Manager, State Bank of India, SBI II Branch, Janpath, New Delhi.
2. It is hereby certified that the present market value of the above property in our consider opinion is Rs. 17,80,22,000.00 if in good maintain free hold condition-with all related document in ok condition & without any legal dispute.
3. The realizable estimated value in our consider opinion under distress sale will be Rs. 14,24,18,000.00
4. The property was physically inspected by our representative Mr. Suvendu Dash (08750722433) on: 07.08.2019 & there after.
5. We have verified Xerox copy of sale Deed Regd No.-9707 date on 29.02.2008
6. It is an opinion based on the available document listed in the report submitted and based on the inspection and as identified by Mr. KS Meena (Chief Manger) Mob(9814065356) & rate Enquiry with Local Dealer.
7. Valuation is subject to variable opinion. The valuer or company is not liable for any claim or damage/cost/consequence whatsoever.
8. We are neither the auditors to the owner of the property (ies) and their firms associates nor are we the statutory auditors to the branch from which the loan is proposed to be availed / already availed.
9. The information furnished above is true to the best of our knowledge and belief;
10. This valuation is prepared without any prejudice or bias to any person or institution.
11. The above valuation is valid only when documents shown & mentioned here in are genuine.
12. The legal aspects are not verified & considered in this valuation.
13. The value of Land is taken into account by making due enquiries in the locality and ascertaining the sales value of the properties in the Locality.
14. Any addition / Alterations made to the property after the date of valuation shall not fall under the scope of this report.
15. The value will vary with change in purpose, date, Legal complication if any, location change, etc.,
16. If this property is offered as Co-lateral security, the concern Financial Institution is requested to verify the extent and locality of the property with the latest legal opinion report.
17. The bank may kindly satisfy itself about the genuineness of the original title deed relating to this property and also about the true identity of the person claiming to be the owner of the property.
18. If it is proved that there is an apparent negligence on the part of a valuer, liability of this assignment (whether arising from this assignment, negligence or whatsoever) is limited in respect of anyone event or series of events to the actual loss or damage sustained subject to maximum of 80% of the professional fees for the services rendered and in any case not exceeding the amount of 10,000/- (Rupees Ten Thousand only). All the claims against us shall expire after three month from the date of submission of the valuation report provided by us.
19. This report will be utilized for above branch, bank and purpose, if utilized for other than this purpose, branch and bank, the undersigned is not at all responsible for any reason.
20. The property valuation has been done without any interest direct or indirect and the distress sale value has also been taken into account for valuing the property.
21. This report is prepared basing on available documents and discussions made with Asst. General Manager, SBI-II Branch, Janpath, New Delhi
22. If our appearance is required, we will be pleased to appear & give the necessary clarification, provided the fees for each appearance (including traveling, per diem and out of pocket expense) is pre determined in writing the acceptance of the assignment under reference.
23. After a deep local survey, inquiry and discussion with nearest Local inquiry we have arrived the value.
24. For proper identification it should be done through Revenue department.

Note-There is no demarcation on land, so there is no Boundaries

Place: Delhi
Date: 26.11.2019

Site Visit
Mr. Suvendu Dash

Approved Valuer

Banker's Appraisal

The Undersigned have inspected the property detailed in the Valuation Report dated on I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs. by the approved valuer is realistic.

Date

Branch Manager/ Officer-in-charge of Advance Department

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BILL
(PAN NO-AADFH4167L)
(GSTIN NO - 21AADFH4167L1ZF)
MSME UAM No. OD19D0012583 (Type D)

To,

The Assistant General Manager
State Bank of India,
SAMB-II Branch,
Jawahar Vypar Bhawan Stc Building,
Janpath, New Delhi-110001

A/C - M/S. Jagat Agro Commodities Pvt. Ltd.,
Add-kila No.76/21 (8-0),76/22/1(3-0),76/23/2(5-10),76/24/1/1(3-6)
88/2/(8-0),88/7/(8-0),88/9/(8-0),88/8/(7-13),88/10/2(2-8)
Situating in village kundli distt. Sonapat (Haryana)
(Valuation of Land)

| Sl No. | Description/Particulars | Rate | Amount |
|--------|----------------------------|------|--------------|
| 1 | Professional Fees | | Rs.10,000.00 |
| 4 | GSTIN NO - 21AADFH4167L1ZF | 18% | Rs. 1,800.00 |
| 5 | | | Rs.11,800.00 |
| | Total | | Rs.11,800.00 |

(Rupees Eleven Thousand Eight Hundred Only)

For Net Banking

Ac name-Haripriya Associates

AC No -30323209334

IFS Code-SBIN0012021

Name of the Bank & State Bank of India Jharpada Branch, Bhubaneswar (Odisha)

M/s- Haripriya Associates
Account Officer

Office Space-206, 2nd Floor, Utkal Signature, Pahal, Bhubaneswar-752101, Odisha, Mob:- 08467992433. 09437002433 (INDIA)
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E-mail: hapi2433@gmail.com, subashabat@gmail.com, Website: www.haripriyaassociates.com