

# VALUATION REPORT (2) OF IMMOVABLE PROPERTY

To,  
The Assistant General Manager  
State Bank of India,  
CAMP-II Branch,  
Vijaybhawan Bhawan Site Building,  
Connaught Place, New Delhi

Subject: Submission of valuation report of A/c of Miss Swati D/o Shri. Satish Pawa, DT- 28/09/2019

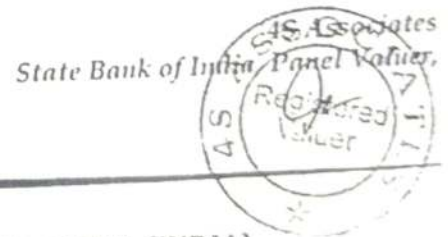
Dear Sir,  
Best Wishes!

Thank you very much for utilizing our service for the valuation job. We here with submitting the necessary valuation report with required assessment of the assets to be valued with all the necessary enclosures.

Description	Market Value in Rs.	Realizable Value in Rs.	Distress Value in Rs.
Valuation of Miss Swati Pawa D/o Shri. Satish Pawa, Add-Khasra No.8/21.&11/1, Situated at village singhu, Delhi-110040 Sale Deed No. 1579 date on 31.03.2004.	Rs.67,31,000.00	Rs.57,21,000.00	Rs.53,85,000.00

Hope the report is in order and would be sufficient to enable your good office to proceed further in the matter, issued without prejudice.  
We hope forward for further cases of valuation.  
Kindly acknowledge receipt of the same.  
Thanking You!

Enclosed: Valuation report.



D-43 Dayanand Block, Shakarpur Near Jain Mandir Delhi- 11009, (INDIA)  
EMAIL: [4sencon@gmail.com](mailto:4sencon@gmail.com) , MOB-7008162533

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# 4S ASSOCIATES

State Bank of India Panel Valuer

REF. NO. 4S/NDLS/SBI/BV-160(17-17-163)/2019

DATE: 28/09/2019

## STATE BANK OF INDIA

SAMB-II BRANCH, JANPATH, NEW DELHI

VALUATION REPORT IN RESPECT OF LAND

NAME & ADDRESS OF BRANCH: SAMB BRANCH NEW DELHI.

NAME OF THE CUSTOMER (S)/BORROWAL UNIT: Miss.Swati Pawa D/o Shri. Satish Pawa,,  
(FOR WHICH VALUATION REPORT IS SOUGHT)

### 1 Customer Details

Name of the owner	Miss.Swati Pawa D/o Shri. Satish Pawa,,
Name of the Borrower	Miss.Swati Pawa D/o Shri. Satish Pawa,,
Purpose of Valuation	To Know The Fair Market Value (Recovery Purpose)

### 2 Property Details

Address	Add-Khasra No.8/21,&11/1, Situated at village singhu, Delhi-110040
Nearby Landmark/ Google Map Independent access to the property	

### 3 Document Details

		Name of Approving Auth	Approval No.	NA
Layout Plan	NA		Approval No.	
Building Plan	NA		Approval No.	
Construction Permission	NA		Approval No.	
Legal Documents	Not Produce	Xerox copy Sale Deed No.1579 date on 31.03.2004.		

### 4 Physical Details

Adjoining Properties (As Per Documents & Verified from site)	North	Property No.11/2	South	Road	East	Other Property	West	Road
Matching of Boundaries	---	---	---	---	Approved Land use	Industrial Area	Type of Property	Vacant Land
No. of rooms	Living/ Dining	---	Bed Rooms	---	Toilets	---	Kitchen	---
Floor on which the property is located	---	---	Approx. age of the property	---	Residual age of the property	---	Type of structure	RCC

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5. Tenure / Occupancy Details				
Status of Tenure	Bank	No. of years of occupancy	Relationship of tenant to owner	No
6. Stage of construction				
Stage of construction	NA	No		

7. Violations if any observed	
Nature and extent of violations	N.A.

8. Area Details of the Property							
Site 1,000 Sq. area Yards.	Plinth area	--	Carpet area	----	Saleable area	-----	Remarks

9. Valuation							
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- Mention the value as per Government Approved Rates also:- Rs 3,000 per sq yrd
- In case of variation of 20 % or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or income tax Gazette justification on variation has to be given.

Justification – I have valued the property as per the prevailing rate in the market as well as the rates available on realty sites i.e. Magicbrick.com and 99acres.com. I am of the considered opinion that the market rates are in order.

### Summary of Valuation

- Guideline Value:- 1,000 Sq. mtr x Rs3,000 per sq mtr = Rs30,00,000.00
- a. Land: Rs.4,000/- to Rs.5,000/- Per Sq. Yards.  
Adopted Rs.4,200/- Per Sq. Yards x 1,000 Sq. Yards = Rs.42,00,000.00
- b. Building 900 Sq. Yards.. (approx) X Rs.4500.00 = Rs.40,50,000.00 - Rs 15,18,750.00 = Rs.25,31,250.00
- c. Extra Items (Compound wall, Amenities, Services):  
Total = Rs.67,31,250.00 or say Rs.67,31,000.00
- iii.
- iv. Fair Market Value: Rs.67,31,000.00
- v. Realizable Value: Rs.57,21,000.00
- vi. Forced/Distress Sale Value: Rs.53,85,000.00

10. Assumptions / Remarks	i. Qualifications in TIR/Mitigation suggested, if any
	ii. Property is SARFAESI compliant : Yes
	iii. Whether property belongs to social infrastructure like hospital, school, old age home etc-No.
	iv. Whether entire piece of land on which the unit is set up/ property is situated has been mortgaged or to be mortgaged.
	v. Details of last two transactions in the locality/area to be provided, if available. N.A.
	vi. Any other aspect which has relevance on the value or marketability of the property. N.A.

11. Declaration	1. The property was inspected by Mr. Faizan Sabir, Mob No-8860106163 on Dt-26/08/2019
	2. The undersigned does not have any direct/indirect interest in the above property.
	3. The information furnished herein is true and correct to the best of our knowledge.
	4. We have submitted Valuation report directly to the Bank.



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## State Bank of India Panel Valuer

EF. NO. 4S/NDLS/SBI/BV-160(17-17-163)/2019

DATE: 28/09/2019

2	Name, address & signature of Valuer	4S ASSOCIATES Address- FLOT NO-C-16-1* Floor, Gurunankpura (Near Om Hotel) Laxminagar, Delhi-110092, Mohi- 08467992433, 09437002433 (INDIA)
	Date of Valuation : 28/09/2019	Signature of the Valuer
3	Enclosures Documents & Photographs ) Geo-stamping with date) etc.	Enclosed

### SPECIFICATIONS OF CONSTRUCTION (FLOOR WISE) IN RESPECT OF:

Description	AC (sheet)
Foundation	Load Bearing
Basement	No
Superstructure	No
Joinery/Doors & Windows	Kb Bricks and Sheet Work
RCC Works	Lintel
Plastering	Cement Plaster
Flooring, skirting, dadoing	PCC
Special finish as marble, granite, wooden paneling, drills etc.	No
Roofing including weather proof course	AC (sheet)
Drainage	yes
Special architectural or decorative features, if any.	No
i) Internal wiring (Concealed /External) class of fitting.	External
ii) Class of fittings: Superior/Ordinary	Ordinary
Sanitary Installation:	NO
No. of geysers	No
Class of fittings: Superior/Ordinary	NO
Compound Wall	-----
Height and length	-----
Type of construction	-----
No. lifts and capacity	-----
Underground sump- capacity and type of construction	-----
Overhead tank	-----
Where located	-----
Capacity	-----
Type of construction	-----
Pumps- No. and their horse power	-----
Roads and paving within the compound	-----
approximate area and type of paving	-----
Sewage disposal- whether connected to public	-----



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## State Bank of India Panel Valuer

DATE: 28/09/2019

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☐ sewers, If septic tanks provided no and capacity.

### VALUATION OF BUILDING:

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% (15 Years)	Net Value after depreciations.
Ground floor	900 (approx)	18'	1.5 Years	Rs. 4500.00	Rs. 40,50,000.00	Rs 15,18,750.00	Rs. 25,31,250.00

### TOTAL ABSTRACT OF THE INTIRE PROPERTY

Part-A	Land	Rs. 42,00,000.00
Part-B	Building	Rs. 25,31,250.00
Part-C	Extra Items (Compound wall Amenities, Services)	-----
Part-G	Plant & Machinery	-----
	Total	Rs. 67,31,250.00
	Or Say	Rs. 67,31,000.00
	Realizable value (Less 15%)	Rs. 57,21,350.00
	OR SAY	Rs. 57,21,000.00
	Distress Value (Less 20%)	Rs. 53,84,800.00
	OR SAY	Rs. 53,85,000.00

### ASSUMPTION

1. We are assuming that the all required document for this received are in order.
2. Assuming the Property are in good running condition & maintaining time to time.
3. Assuming the genuineness of data as provided by SBI (SAMB-II Branch, Janpath, New Delhi).
4. Assuming the identification of the Property is correct.
5. We assuming all required document were not produced for our verification are genuine.



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## State Bank of India Panel Valuer

REF. NO. 4S/NDLS/SBI/BV-160(17-17-163)/2019

DATE: 28/09/2019

### DECLARATION

1. This report is prepared with the discussion of the The Assistant General Manager SBI SAMP-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.67,31,000.00 if in 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 value will be Rs.53,85,000.00 if free hold condition with all related document in ok condition & without any legal dispute.
4. The property was physically inspected by our representative Mr. Faizan Sabir, Moh No-8860106163 on Dt-26/08/2019 & thereafter.
5. We have verified Xerox copy Sale Deed No.1579 date on 31.03.2004.
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 Manager) Mob(9814065356) & rate Enquiry with Local Dealer Sagor Associates Mob-9899649373
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 we are 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 & Building 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 utilize for above branch, bank and purpose, if utilize 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 the SBI, AGM, SAMP-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 per determined in writing the acceptance of he assignment under reference.
23. After a deep local survey, inquiry and discussion with nearest property Local Inquiry. we assessed the value.
24. At the time of visit property was locked.

*Site Visit*

Mr. Faizan Sabir

*Signature*

For 4S ASSOCIATES  
Approved Valuer

Partner

Place: Delhi  
Date: 28.09.2019

### 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.

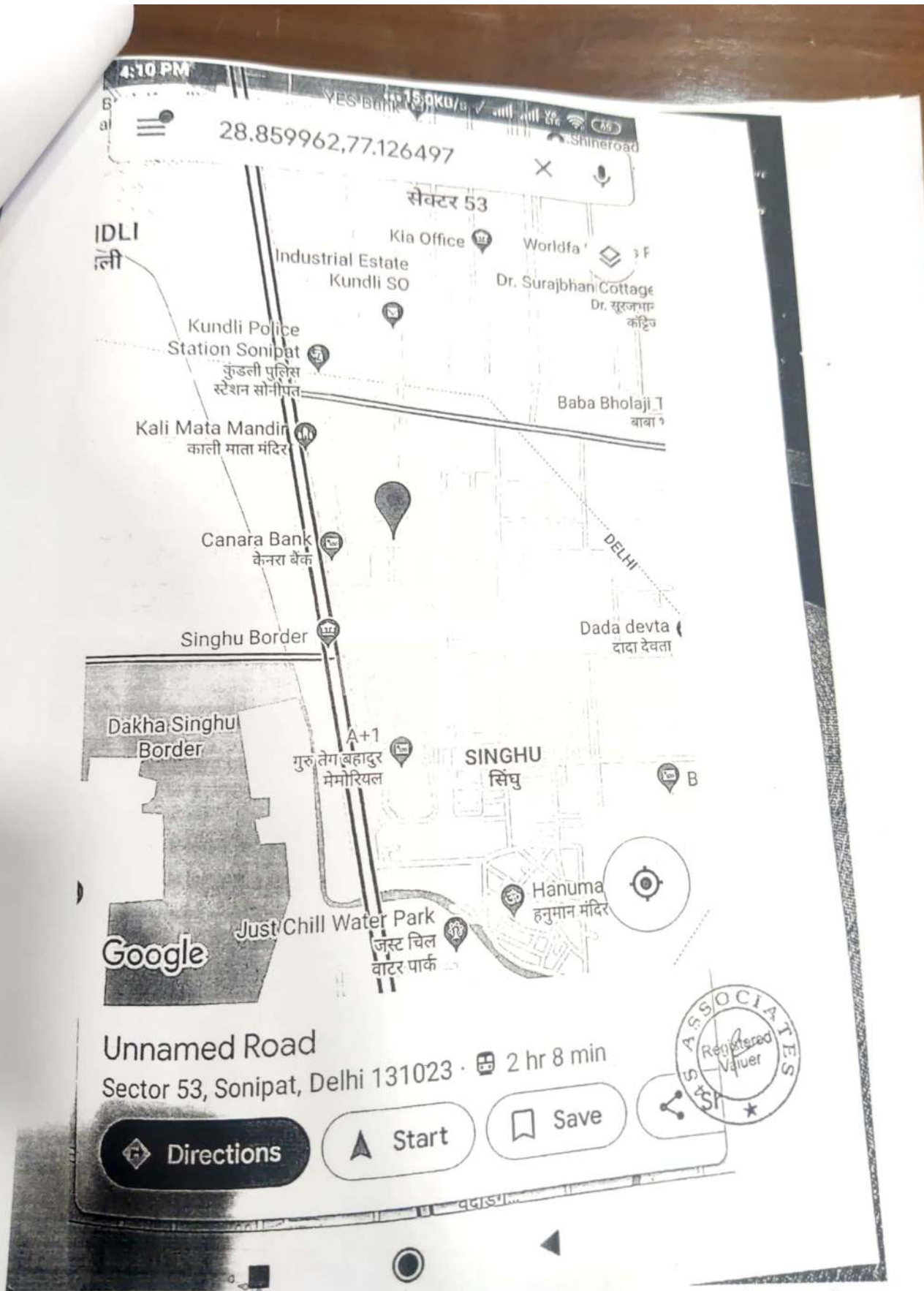
Date:

Branch Manager/ Officer-in-charge of Advance Department

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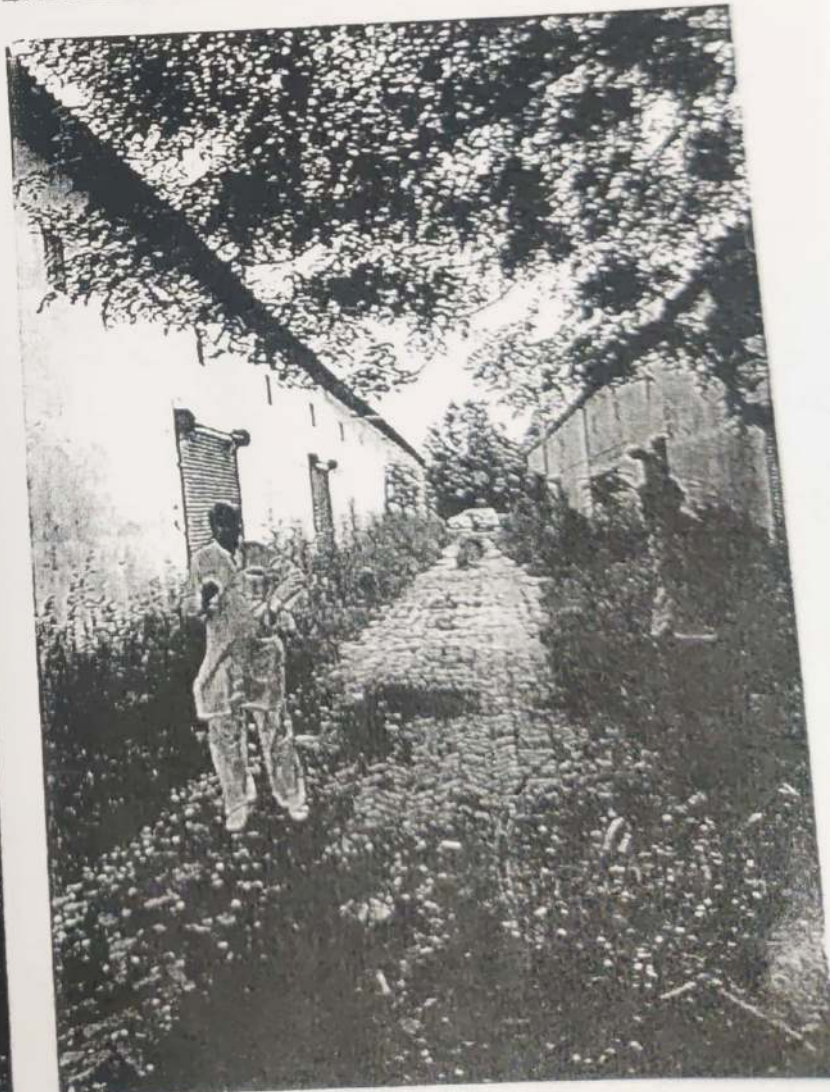
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VALUATION BILL  
(PAN NO-AABFZ8131A)

DATE: 28/09/2019

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

A/C Miss. Swati Pawa D/o Shri. Satish Pawa,  
Add-Khasra No.8/21,&11/1, Situated at village singhu, Delhi-110040.  
(Valuation Land & Building)

S.No.	Description/Particulars	Rate	Amount
1	Professional Fees		Rs.8,000.00
	Total		Rs.8,000.00

(Rupees Eight Thousand Only)

For Net Banking

Ac name- 4S ASSOCIATES LLP

AC No -1652050002622

IFS Code-UTBI0LXN787

Name of the Bank - United Bank of India,



Delhi-11009, (INDIA) EMAIL:

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