VALUATION REPORT OF IMMOVABLE PROPERTY

To,

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

Sub:- Submission of valuation report of A/c- M/s Jagat Agro Commodities Pvt. Ltd

Dt- 27/09/2019

Dear Sir,

Best Wishes!

Thank [illegible] [illegible]ing our service for the valuation job. We here with [illegible] [illegible] required assessment of the assets to be valued with all submitting the necessary valuation [illegible] the necessary enclosures.

Description	*Market Value in Rs.*	*Realizable Value in Rs.*	*Distress Value in Rs.*
M/s Jagat Agro Commodities Pvt Ltd. Khewat No 152, Khatoni No 259, Murabba No 22, Kila No 9(7-6), 12(8-10), Khewat No 258, Khatoni No 407, Murabba No 22, Kila No 13/1, Khewat No 641, Khatoni No 931, Murabba No 22, Kila No 13/2, Khewat No 154, Khatoni No 261, Murabba No 14, Kila No. 26, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana. Sale Deed Regd No. 4139 Dated:27.12.2013	Rs.43,42,000.00	Rs.36,91,000.00	Rs.[illegible]

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!

State Bank of India Panel Valuer.

Enclosed : Valuation report.

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

4S ASSOCIATES

State Bank of India Panel Valuer

REF. NO. 4S/NDLS/SBI/BV-164(17-17-163)/2019 DATE:27/09/2019

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: M/s Jagat Agro Commodities Pvt. Ltd.,

(FOR WHICH VALUATION REPORT IS SOUGHT)

1	**Customer Details**				
	Name of the owner	M/s Jagat Agro Commodities Pvt. Ltd. Khewat No 152, Khatoni No.259, Murabba No.22, Kila No. 9(7-6), 12(6-10), Khewat No 258, Khatoni No.407, Murabba No.22, Kila No. 13/1, Khewat No 641, Khatoni No.931, Murabba No.22, Kila No.13/2 , Khewat No 154, Khatoni No.261, Murabba No.14, Kila No. 26, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.			
	Name of the Borrower	M/s Jagat Agro Commodities Pvt. Ltd. Khewat No 152, Khatoni No.259, Murabba No.22, Kila No. 9(7-6), 12(6-10), Khewat No 258, Khatoni No.407, Murabba No.22, Kila No. 13/1, Khewat No 641, Khatoni No.931, Murabba No.22, Kila No.13/2 , Khewat No 154, Khatoni No.261, Murabba No.14, Kila No. 26, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.			
	Purpose of Valuation	To Know The Fair Market Value (Recovery Purpose)			
2	**Property Details**				
	Address	Khewat No 152, Khatoni No.259, Murabba No.22, Kila No. 9(7-6), 12(6-10), Khewat No 258, Khatoni No.407, Murabba No.22, Kila No. 13/1, Khewat No 641, Khatoni No.931, Murabba No.22, Kila No.13/2 , Khewat No 154, Khatoni No.261, Murabba No.14, Kila No. 26, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.			
	Nearby Landmark/ Google Map Independent access to the property				
3	**Document Details**		Name of Approving Auth		
	Layout Plan	NA	-------	Approval No.	NA
	Building Plan	NA	-------	Approval No.	
	Construction Permission	NA	-------	Approval No.	
	Legal Documents	Not Produce	Xerox copy Sale Deed Regd No. 4139 Dated:27.12.2013		
4	**Physical Details**				

4S ASSOCIATES Registered Valuer

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

4S ASSOCIATES

State Bank of India Panel Valuer

DATE:27/09/2019

REF. NO. 4S NDLS SBI/BV-164(17-17-163)/2019

Adjoining Properties (As Per Documents & Verified from site)	North	Other Property	South	Other Property	East	Prop Sale Deed No. 4296	West	Prop Sale Deed No. 4297
Matching of Boundaries		----	----	----	Approved Land use	Agricutural Area	Type of Property	Vacant Land
No.of rooms	Living Dining	----	Bed Rooms	----	Toilets	----	Kitchen	----
Total no. of floors	----	Floor on which the property is located	----	Approx. age of the property	----	Residual age of the property	----	Type of structure – RCC

5 Tenure / Occupancy Details					
Status of Tenure	Bank	No. of years of occupancy	--	Relationship of tenant to owner	No
6 Stage of construction					No
Stage of construction	N.A	—			
7 Violations if any observed					
Nature and extent of violations	N.A.				
8 Area Details of the Property					
Site area 5 Kanal 7 Marla Or Says 0.668 Acre	Plinth area	--	Carpet area	-----	Saleable area	------	Remarks

9 Valuation

i. Mention the value as per Government Approved Rates also:- **Rs.26,00,000/-per Acr.**

ii. **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

iii. Guideline Value:- 0.668 Per Acr. x **Rs.26,00,000/-per Acr..** = **Rs.17,36,800.00**

i. a. Land: Rs.60,00,000.00/-to Rs.70,00,000/-Per Acre.

Adopted Rs.65.00,000/- Per Acre. x 0.668 Acre = **Rs.43,42,000.00**

c. Extra Items (Compound wall, Amenities, Services): = ----------

ii. **Total= Rs.43,42,000.00 or say Rs.43,42,000.00**

iii. **Fair Market Value: Rs.43,42,000.00**

iv. **Realizable Value: Rs.36,91,000.00**

v. **Forced/Distress Sale Value: Rs.34,74,000.00**

4S ASSOCIATES Registered Valuer

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

4S ASSOCIATES

State Bank of India Panel Valuer

10. Assumptions / Remarks

11. Declaration

12. Name, address & signature of Valuer

Signature of the Valuer

Date of Valuation

13. Enclosures

SPECIFICATIONS OF CONSTRUCTION (FLOOR WISE) IN RESPECT OF:

Diamond Block, Shakarpur Near Jain Mandir Delhi 110092, (INDIA) EMAIL:
MOB: 9008162533

4S ASSOCIATES

State Bank of India Panel Valuer

DATE:27/09/2019

REF. NO. 4S/NDLS/SBI/BV-164(17-17-163)/2019

	Type of construction	.....
r	No. lifts and capacity	.....
s	Underground sump- capacity and type of construction	.....
t	Overhead tank Where located Capacity Type of construction	.....
u	Pumps- No. and their horse power	.....
v	Roads and paving within the compound approximate area and type of paving	.....
w	Sewage disposal- whether connected to public sewers. If septic tanks provided no and capacity.	.....

VALUATION OF BUILDING:

Valuation Floor Wise :

Particulars of item	Plinth area (Sq Ft)	Roof Ht.	Age of building	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation (1.5% Per Year)	Net value after depreciation (Rs.)
.....	.....	.....	.....	.....	.....	.....	.....
	---	---				TOTAL	.....

TOTAL ABSTRACT OF THE INTIRE PROPERTY

Part-A	Land	Rs.43,42,000.00
Part-B	Building	.....
Part-C	Extra Items(Compound wall Amenities, Services)	------
Part -G	Plant & Machinery	------
	Total	Rs.43,42,000.00
	Or Say	Rs.43,42,000.00
	Realizable value (Less 15%)	Rs.36,90,700.00
	OR SAY	Rs.36,91,000.00
	Distress Value (Less 20%)	Rs.34,73,600.00
	OR SAY	Rs.34,74,000.00

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.

4S ASSOCIATES Registered Valuer

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

4S ASSOCIATES

State Bank of India Panel Valuer

REF. NO. 4S/NDLS/SBI/BV-164(17-17-163)/2019 DATE:27/09/2019

DECLARATION

1. This report is prepared with the discussion of the The Assistant General Manager SBI SAMB-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.43,42,000.00 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.34,74,000.00 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. Pandab Kumar Punpam, Mob No-6200651779 on 06/09/2019 thereafter.
5. We have verified Xerox copy Sale Deed Regd No. 4139 Dated:27.12.2013...
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 Sant Lal Aparwal Mob-9560458410)
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 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 / Alternations 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, SAMB 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.

For 4S ASSOCIATES

Approved Valuer

Partner

Place: Delhi
Date:27.09.2019

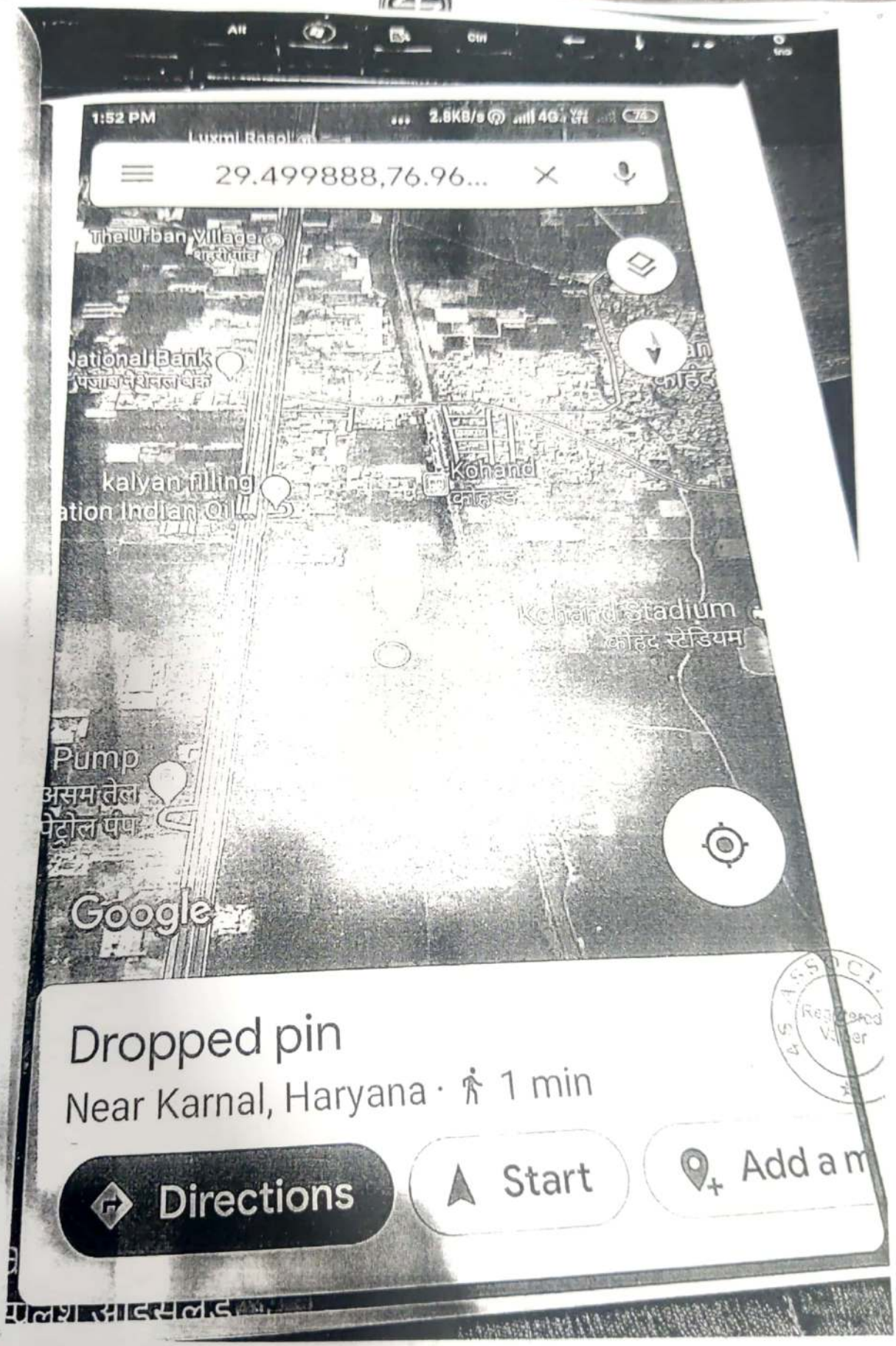
Site Visit
Mr. Pandab Kumar Pushpam

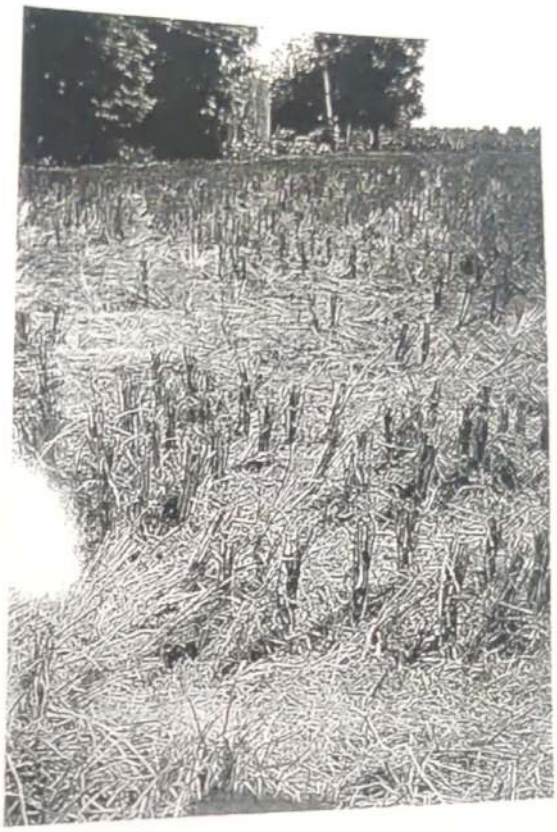
Banker's Appraisal

Undersigned have inspected the property detailed in the Valuation Report dated ..... on ..... I 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.

Branch Manager/ Officer-in-charge of Advance Department

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





4S ASSOCIATES

State Bank of India Panel Valuer

REF. NO. 4S/NDLS/SBI/BV-164(17-17-163)/2019 DATE:27/09/2019

VALUATION BILL
(PAN NO-AABFZ8131A)

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.
Khewat No 152, Khatoni No.259, Murabba No.22, Kila No. 9(7-6), 12(6-10), Khewat No 258, Khatoni No.407, Murabba No.22, Kila No. 13/1, Khewat No 641, Khatoni No.931, Murabba No.22, Kila No.13/2 ,Khewat No 154, Khatoni No.261, Murabba No.14, Kila No. 26, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.

(Valuation Land)

Sl 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,

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