

VALUATION REPORT



REF. NO.	HA/NDLS-SBL/BI-150 (17-17-163) 2019
NAME OF THE OWNER	M/S JAGAT AGRO COMMODITIES PVT. LTD
NAME OF THE BORROWER	M/S JAGAT AGRO COMMODITIES PVT. LTD
SALE DEED NO.	4296 DATED: 06.01.2014
ADDRESS	KHEWAT NO 152, KHATONI NO. 259, MURA NO. 9(7-6), 12(6-10), KHEWAT NO 258, KHATONI NO. 1 NO. 22, KILA NO. 13-1, KHEWAT NO 641, KHATONI NO. 251, NO. 22, KILA NO. 13-2, AT VILLAGE KOHAND, TEHSIL GHARAUDA, DISTT KARNAL, HARYANA.
PRESENT MARKET VALUE	RS. 1,19,65,000.00
REALIZABLE VALUE	RS. 1,01,70,000.00
DISTRESS VALUE	RS. 95,72,000.00
NAME OF THE BANK	STATE BANK OF INDIA
NAME OF THE BRANCH	SAMB-II BRANCH, JAWAHAR NAGAR BHAWAN STC BUILDING, JANPATH, NEW DELHI



HARIPRIYA ASSOCIATES



Corporate Identity Number: DPT-2003/PTC009734



1. INSURANCE SURVEYOR LICENSE No:- SLA- 72415/14-19/Exp28/01/2019
2. INCOME TAX REGD. NO:- 1/2003-04 Of Cat-VII (Plant & Machinery)
3. INCOME TAX REGD. NO:- 60/2007-08 Of Category -I (Civil)
4. INSTITUTE OF VALUER F.No:- 10623
5. PVAI. REGD. NO:- 101
6. BDA REGD. NO(FOR STRUCTURAL ENGINEER):-SER/028/BDA/10/06/11
7. PROFESSIONAL TAX -APCI 995
8. MRICS(LONDON) NO.-1299602
9. F.I.E:- F-118768-2

APPROVED VALUER FOR : Andhra Bank, Allahabad Bank, Axis Bank, Bank of Baroda , Bank of India, UCO
State Bank of India, Central Bank of India, Canara Bank, Dena Bank, Union Bank of India, , United Bank of
Income Tax, Syndicate Bank, Punjab National Bank, Oriental Bank of Commerce, Indian Oil, IDBI, IFCI,
IDCO, DHFL, NHAI, Odisha Gramya Bank, State Bank of Hyderabad, Bharatiya Mahila Bank, etc.

INSURANCE SURVEYOR & LOSS ASSESSOR : Motor(B), Misc(B), Marine(B), Fire(B) Engg.(B)

CONSULTANT : Engg. Plan, Estimation, Layout, B.D.A., S.B.A ,

ARBITRATOR : Legal Consultant,

Certified from Energy Auditor From BEE.

PLOT NO-C-16-1st Floor, Gurunanakpura (Near Om Hotel) Laxminagar, Delhi-110092, Mob:- 08467992433, 09437002433

BRANCH OFFICE AT : Bhubaneswar , Kolkata, Raipur, Hyderabad, Tata.

E-mail: hapi2433@gmail.com, subashsabat@gmail.com, Website: www.haripriyaassociates.com

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REGD. VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANTS
REF. NO. HA/NDLS/SBI/BV-150(17-17-163)/2019
DATE: 26/09/2019

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

Ref: - Reference to your discussion by mail on dated:26.06.2019

Sub: - Submission of valuation report against the immovable property Land 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, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.

Dear Sir,
Best Wishes!

Thank you very much for utilizing our service again for the valuation job. We are 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.	Distress Sale 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(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, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.	Rs.1,19,65,000.00	Rs.95,72,000.00

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!

For Haripriya Associates

Encl:-Valuation Report

Office PLOT NO-C 16-1st Floor, Gurunanakpura (Near Om Hotel) Laxminagar, Delhi-110092, Mob:- 08467992433. 09437002
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Page 1

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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 The 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.	:	Recovery Purpose
(f)	Date of earlier valuation, if any.	:	-----
(g)	Name of the previous valuer, if any.	:	-----
(h)	Date of visit to the property.	:	26.09.2019
(i)	Date as on which the valuation is made.	:	28.09.2019
(j)	Person(s) in presence of whom Valuation is made.	:	-----
(k)	List of documents produced for verification.	:	Xerox copy Sale Deed Regd No. 4296 Dated:06.01.2014.
(l)	Name/ Address/ Telephone No. of the borrower of the property	:	M/s Jagat Agro Commodities Pvt. Ltd.,
(m)	Name/ Address/ Telephone No. of the owners of the property.	:	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, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.

2.0. DETAILS OF PROPERTY

(a)	Details of property offered as security.	:	Vacant 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)	:	1 Acre 2 Kanal 12 Marla
(f)	Area of Land (As per ROR)	:	1 Acre 2 Kanal 12 Marla
(g)	Area of Land (As per physical measurement).	:	1 Acre 2 Kanal 12 Marla
(h)	Location of the property and postal Address	:	
(i)	Urban/ Semi- urban/ Rural.	:	Rural
(j)	Whether the property is situated in residential/ Commercial/ Mixed/ Industrial area?	:	Agricultural Area





(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.	: No
iii.	Residential (Any restrictive clauses for sale etc. to be furnished).	: Yes
iv.	Commercial area	: No
v.	Institutional	: No
vi.	Others (Specify)	: No
3.0.1.	Title Of the property of - Free hold / Lease Hold.	: Company Ownership
(a)	Ownership of property	: --
(b)	In case of joint ownership whether share is undivided/ divided. If undivided, share of each owner.	: --
(c)	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	: NA
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



Office PLOT NO-C-16-1st Floor, Gurunanakpura (Near Om Hotel) Laxminagar, Delhi-110092, Mob:- 08467992433, 09437002433 (INDIA)
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HARIPRIYA ASSOCIATES

REGD. VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANTS
REF. No. HA/NDLS/EBI/BV-180(17-17-188)/2019 DATE: 26/09/2019



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. 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, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.
b.	Municipality Ward No.	----
c.	Street Name	----
d.	Survey / Plot No.	Vacant Plot
e.	Khata No	----
f.	Mouza	----
g.	Police station	----
h.	Plot No.	Vacant Plot
i.	Tahasil	Gharauda
j.	SRO	----
k.	Village / Town / City	----
l.	District	Karnal
m.	State	Haryana
0.1.	Dimensions of the site (As per Document)	As Per Previous Valuation Report
0.2.	Dimensions of the site (As per measurement)	----
0.3.	Extent of site	1 Acre 2 Kanal 12 Marla Or Says 2.2575 Acre
0.4.	Extent of site considered for valuation purpose	2.2575 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	Other Property
	South	Other Property
	East	Road
	West	Rail Line



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Page 4

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REGD. VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANTS
REF. NO. HA/NDLS/SBI/BV-130(17-17-163)/2019

DATE: 26/09/2019



5.0 CHARACTERISTICS OF THE SITE.

a.	Level of land with topographical conditions	: Levelled
b.	Use to which it can be put.	: Agricultural
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?	: Intermittent Plot
i.	Is it a land locked land?	: No
j.	Means and proximity to surface communication by which the locality is served.	: Within 4-5 km
k.	Road facilities	: Yes
l.	Road (kind of road and width)	: Bitumen Road
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	: -----
o)	Possibility of frequent flooding	: -----
p)	Underground sewerage system availability	: -----
q)	Drainage Systems available	: -----
r)	Is power supply available in the site?	: -----
s)	Development of surrounding areas	: Developed
t)	Proximity to civic amenities	: -----
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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HARIPRIYA ASSOCIATES.

VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANTS
PLOT NO. RA/XDLS/SBL/150(17-17-153)/2019
Date: 28/09/2019

1	OTHER ISSUES/POINTS	
1.1	Has the whole or part of the land been notified for Acquisition by Government or any statutory body?	Yes
1.2	If yes, give date of the notification.	
1.3	Has any contribution been made towards Development or is any demand for such contribution still outstanding?	No
1.4	Whether covered under any State/Central Govt. enactments/e.g. Urban Land Ceiling Act/ notified under agency area/scheduled area/ cantonment area.	No
1.5	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
1.6	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
1.7	Land rate adopted in this valuation.	Rs.52,00,000/- per Acre.
1.8	On market inquiry	Rs.26,00,000/- per Acre.
1.9	On SRO inquiry	

VALUATION		
A	Previous valuation details	NA
B	The details of the previous valuation (Land)	
PRESENT VALUATIONS DETAILS		
		Rs.53,00,000/- per Acre.
		Rs.53,00,000.00 X 2.257% per Acre
		=Rs.1,19,64,750.00
VALUATION OF LAND:		
01	Govt. Value	Rs.52,00,000.00
02	Market Value	Rs.1,19,64,750.00
03	Distress sale value	Rs.95,71,800.00

PART-B (VALUATION OF BUILDING):		
1.0	Basic information of the Building (Land Details in Part-A)	-----
a	Type of Building (Residential/Commercial/Industrial)	-----
b	Year of commencement of construction and year of completion	-----
c	Total Floor	-----
d	Type of construction- load bearing Walls/RCC Frames/Steel frames	-----
e	Total Life	-----
f	Remaining Life	-----
g	What is the floor space index Permissible and percentage actually utilized ?	-----
h	Approval letter no & date of Development authority /Municipality/ Local body	-----



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Page 6

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REF. NO. RA/NDLS/SBI/BV-150(17-17-183)/2019

DATE: 26/09/2019

1	authorizing construction of the building. Please attach a copy of the approval letter.	
2	Whether the construction has been made as per approved plan? If not, please list the deviations made from the approved plan.	
3	Is the building owner-occupied /tenanted/ both?	
4	If partly owner-occupied specify portion and extent of area under owner's Occupation	
5	Names of tenants/Leasees/ Licensees, etc.	Entirely SBI
6	Portions in their occupation	
7	Monthly or annual rent/compensation/ License fee, etc. paid by each.	
8	Gross amount received for the whole property	
9	Are any of the occupants related to, or close business associates of the owner?	
10	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	
11	Give details of water and electricity charges, if any to be borne by the owner	
12	Is any dispute between land lord and tenant regarding rent pending in a court of law?	
13	Has any standard rent been fixed for the premises under any law relating to the control of rent.	
14	Has the tenant to bear the whole or part of the cost of repair and maintenance? Give particulars.	
15	If a lift is installed. Who is to bear the cost of maintenance. And operation owner or tenant?	
16	If pump is installed who is to bear the cost of maintenance and operation owner or tenant?	
17	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs passages, compound etc. owner or tenant ?	
18	What is the amount of property tax ?	
19	Is the building insured?. If so give the policy number, amount for which it is insured, Risk covered and the annual premium.	



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1. Name of the building
 2. Address
 3. Nature of the building
 4. Date of construction
 5. Name of the architect
 6. Name of the contractor
 7. Name of the engineer
 8. Name of the surveyor
 9. Name of the inspector
 10. Name of the owner

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 54. Date of construction
 55. Name of the architect
 56. Name of the contractor
 57. Name of the engineer
 58. Name of the surveyor
 59. Name of the inspector
 60. Name of the owner



The Survey of India, Bangalore, is a branch of the Survey of India, which is a part of the Ministry of Defence, Government of India. It is responsible for the surveying and mapping of the country. The Survey of India, Bangalore, is located at the Survey of India, Bangalore, and is responsible for the surveying and mapping of the country.

ARIPIRYA ASSOCIATES

VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANTS
NO. 10A, PHILS/SHIRIV-150(17-17-163)7019
DATE: 28/09/2019



DETAILS OF VALUATION IN MARKET RATE

Particulars	Pinch Area (sq. ft.)	Plot Ht. Building	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs. 15% (07 years)	Net Value after depreciations.
1. (Plaster items) Building: NIL							
Interior decoration (LS)							
Ornamental front door							
Over head water tank							
Entrance gate (LS)							
Swimming Pool (LS)							
TOTAL							NIL
2. (Furniture) NIL							
Water Supply arrangement							
CS Deposit & fitting							
Compound Wall							
Kitchen							
TOTAL							NIL

OTAL ABSTRACT OF THE ENTIRE PROPERTY

Particulars	Market Value
Part-A LAND	Rs. 1,19,64,750.00
Part-B BUILDING	Rs. 1,19,65,000.00
TOTAL Market Value of Land	Rs. 1,19,64,750.00
OR SAY	Rs. 1,01,70,250.00
Realizable value (Less 15%)	Rs. 1,01,70,250.00
OR SAY	Rs. 95,71,800.00
Distress Value (Less 20%)	Rs. 95,72,000.00
OR SAY	Rs. 95,72,000.00

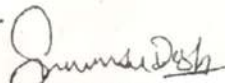
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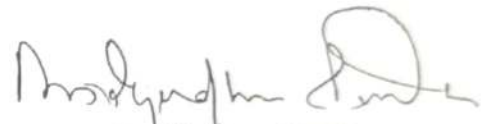
1. We are assuming that the all required document for this received are in order.
2. Assuming the genuineness of data as provided by SBI (SAMB-II Branch, Jawahar Vypar Bhusan Sbc Building, Jampath., New Delhi).
3. Assuming the identification of the Property is correct.
4. We are assuming all required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



This report is prepared on request of the Asst. General Manager, State Bank of India, SBI-II Branch, Janpath, New Delhi. It is hereby opined that the present market value of the above property is Rs. 1,17,72,000/- (One crore and seventeen lakhs and seventy two thousand only). The realizable estimated value in our considered opinion is Rs. 1,17,72,000/- (One crore and seventeen lakhs and seventy two thousand only). We have verified the title deed and the property is not encumbered. The valuation is based on the available documents and the property is not encumbered. The valuation is subject to variable opinion. The value of the property is not liable for any claim or damage or loss or destruction or any other cause. The information furnished above is true to the best of our knowledge and belief. The above valuation is valid only when documents shown & mentioned here in are genuine. The legal aspects are not verified & considered in this valuation. 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. Any addition / Alterations made to the property after the date of valuation shall not fall under the scope of this report. 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. 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. 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 Rs. 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. 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. 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. This report is prepared basing on available documents and discussions made with Asst. General Manager, SBI-II Branch, Janpath, New Delhi. 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. After a deep local survey, inquiry and discussion with nearest local Inquiry the value has been determined. For proper identification it should be done through Revenue department.

Place: Delhi
 Date: 28.09.2019


 Site Visit
 Mr. Suvendu Dash


 Er. Bidyadhara Panda
 Regd. Approved Valuer
 F-CAT-1-F-1739
 Approved Valuer

Banker's Appraisal

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

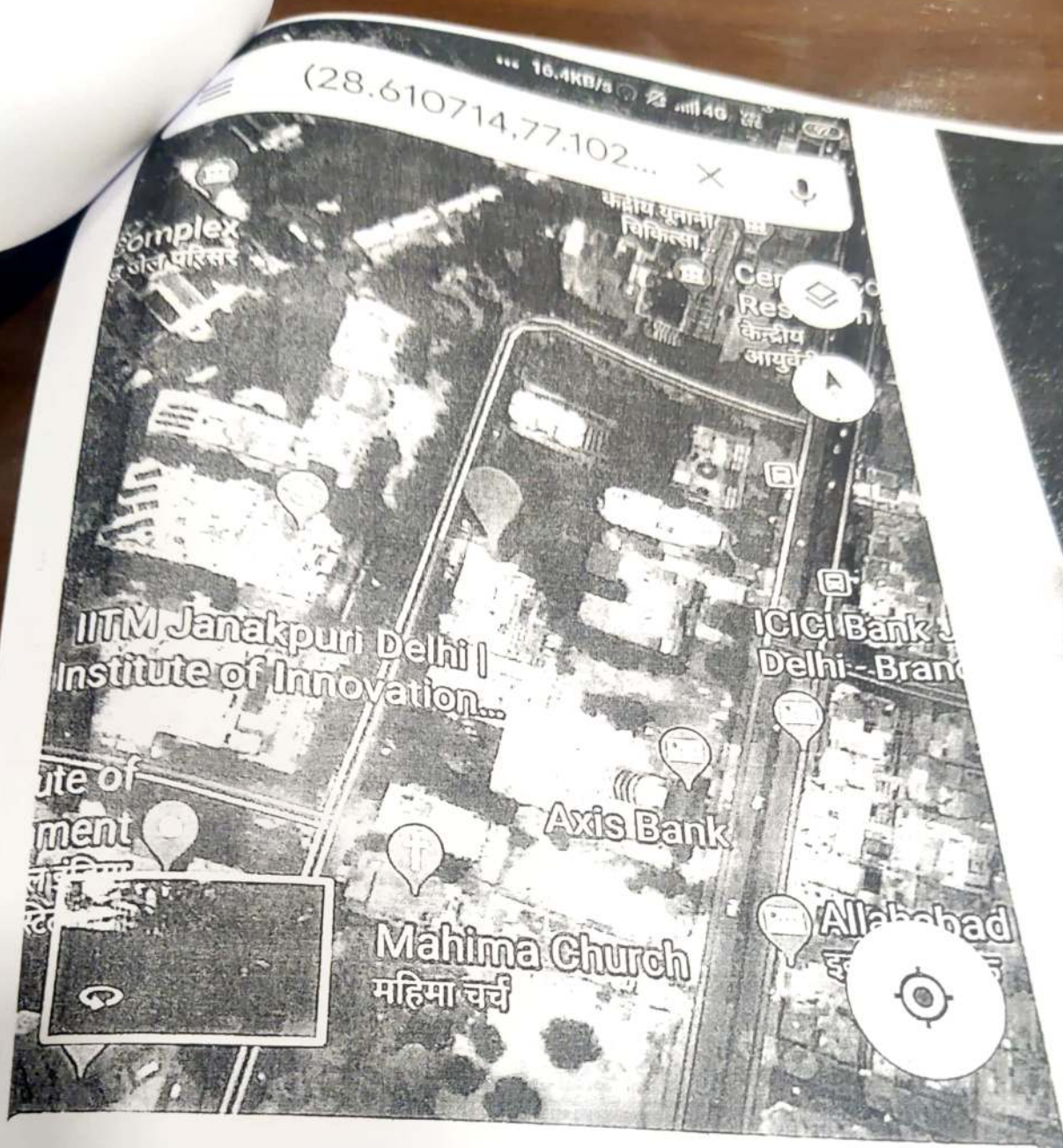
Date

Branch Manager/ Officer-in-charge of Advance Department

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Page 10

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$28^{\circ}36'38.6''\text{N } 77^{\circ}06'09.3''\text{E}$
 $28.610714, 77.102570 \cdot \text{🚗 54 min}$



 **Directions**

 **Start**

 **Save**

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HARIPRIYA ASSOCIATES

REGD. VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANTS
REG. NO. HA/NDLS/SBI/BV-150(17-17-103)/2019
DATE: 26/09/2019



BILL

(PAN NO - AADFH4167L)
(GSTIN NO - 21AADFH4167L1ZF)

To,

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

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, At Village Kohand, Tehsil Gharauda, Distt Karnal, Haryana.

(Valuation of Land)

Sl No.	Description/Particulars	Rate	Amount
1	Professional Fees		Rs.8,000.00
2	GSTIN NO - 21AADFH4167L1ZF	18%	Rs. 1,440.00
3			Rs.5,900.00
	Total		Rs.9,440.00

(Rupees Nine Thousand Four Hundred Fourty 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)

