

VALUATION REPORT

OF	Land & Foundation (Residential Use)
FOR	Sh Deepak Chander Joshi S/o Sh. Bhuwan Chander Joshi
LOCATION	Ward No.96 Aravali Hills Enclave, Lane No.2, Mauza-Inderpur, Pargana Parwadoon, Badripur Road, Tehsil-Dehradun, Distt-Dehradun, Uttarakhand.
PURPOSE	For Bank Loan Purpose from Bank of Baroda, MDDA Branch

Fair Market Value of Property ₹ 3570265.00

Rupees Thirty Five Lacs Seventy Thousand Two Hundred Sixty Five Only.

Realizable Value of Property ₹ 3213239.00

Rupees Thirty Two Lacs Thirteen Thousand Two Hundred Thirty Nine Only.

Panel Architect of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Central Bank of India
- Corporation Bank
- Dehradun Nagar Nigam
- Indian Overseas Bank
- Uttarakhand Gramin Bank
- Punjab National Bank
- State Bank of India
- The Kurmanchal Bank Ltd.
- The Nainital Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- Uttarakhand Open University
- BRIDCUL (Uttarakhand Govt.)
- Union Bank of India

Panel Valuer of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Corporation Bank
- Punjab National Bank
- State Bank of India
- United Bank of India
- Uttarakhand Gramin Bank
- Almora Urban Co-op. Bank Ltd.
- The Kurmanchal Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- HUDCO Dehradun Region
- The Nainital Bank Ltd.

PREPARED BY:-



M S NEGI & ASSOCIATES

**ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, GOVT. APPRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS**

H. O. - 1ST FLOOR, SUBHASH CHOWK, RAMNAGAR, DISTT-NAINITAL, UTTARAKHAND

B. O. - 93/2, DRONAPURI DHARAMPUR, NEAR HIM PALACE HOTEL, HARIDWAR ROAD, DEHRADUN



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ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, APPRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS

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B. O. - 93/2, DRONAPURI DHARAMPUR, NEAR HIM PALACE HOTEL, HARIDWAR ROAD, DEHRADUN

Date: December 21, 2021
Ref. No.: MSN/Val-3113/21-22

To,
The Branch Manager, Bank of Baroda, MDDA Branch
Subject :- Valuation report of the Property (Land & Foundation) of Sh Deepak Chander Joshi S/o Sh. Bhuwan Chander Joshi

This is to certify that immovable property (Land & Foundation) only belongs in the Name of Sh Deepak Chander Joshi S/o Sh. Bhuwan Chander Joshi, R/o- Near Joshi Restaurant, Majri Mafi, Mokhampur Kalan, Tehsil- Dehradun, Distt- Dehradun, Uttarakhand

The aforesaid property is situated at Ward No.96 Aravali Hills Enclave, Lane No.2, Mauza-Inderpur, Pargana Parwadoon, Badripur Road, Tehsil- Dehradun, Distt- Dehradun, Uttarakhand.

Particulars of the aforesaid Land & Foundation are as follows-

- The aforesaid Land & Foundation is situated in Khasara No. 36
- The total land area is 116.17 Sq.m.

The land status is Residential Use with fully ownership title as per land documents

The Property is registered in the name of Sh Deepak Chander Joshi S/o Sh. Bhuwan Chander Joshi in Bahi No.1, Zild No. 6947, Page No. 263-286, Serial No. 913 on date 08/05/2020 as per registered sale deed.

As on date Fair Market Value, Realizable value, Distress Value and Guideline Value of the property as per Govt. approved Circle rate are as below :

Market value of the property is (Land & Foundation)	₹ 3570265.00
Rupees Thirty Five Lacs Seventy Thousand Two Hundred Sixty Five Only.	
Realizable value of the property is (Land & Foundation)	₹ 3213239.00
Rupees Thirty Two Lacs Thirteen Thousand Two Hundred Thirty Nine Only.	
Distress value of the property is (Land & Foundation)	₹ 3034725.00
Rupees Thirty Lacs Thirty Four Thousand Seven Hundred Twenty Five Only.	
Guideline value of the property as per Govt. approved Circle Rate (Land & Foundation)	₹ 1363035.00
Rupees Thirteen Lacs Sixty Three Thousand Thirty Five Only.	

It is advice that the legal aspect with regard to the ownership of the property to be get confirmed through the original documents/ concern authority for reconciliation.

The valuation report should be read along with annexure 'A & B'

Declaration:-

I hereby declare that-

- The information furnished in the valuation report is true and correct to the best of my knowledge and belief.
- I have no direct and indirect interest in the property valued.
- I have personally inspected the property on December 20, 2021
- My registration with State Chief Commissioner of Income tax is valid as on date

Date: December 21, 2021

Place: Dehradun

ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

Ar. M.S. Negi
Signature and seal of
Registered Valuer

FORM O-1
REPORT OF VALUATION OF IMMOVABLE PROPERTY

Part-I

Name of Registered Valuer : **Ar. M.S. NEGI**

Registration No. : 44/2008-9

General:-

- 1 Purpose For which Valuation is made** : **Bank of Baroda, MDDA Branch**
2 Date as on which Valuation is made : December 21, 2021
i. Date of purchase of IP : 08-05-20
ii. Purchase Price of IP : Rs. 12,20,000.00
3 Name of owner/owners : **Sh Deepak Chander Joshi S/o Sh. Bhuwan Chander Joshi**

Phone No. : **9719306142**

- 4 If the property is under joint ownership/ co-ownership, Share of each such owner. Are the shares undivided?** : Sole Ownership

5 Brief description of the property

The property is situated at -Ward No.96 Aravali Hills Enclave, Lane No.2, Mauza-Inderpur, Pargana Parwadoon, Badripur Road. The aforesaid property is located at 210 mtr. (approx) distance from Badripur Road. & 750 mt. from Nawada Road. The said property is two side open which is connected with 20 ft wide road from west side & 23 ft wide Road from North Side.

- 6 Location, Street, ward No.** : Ward No.96 Aravali Hills Enclave, Lane No.2, Mauza-Inderpur, Pargana Parwadoon, Badripur Road

- 7 Survey/Plot No. of land** : Khasara No. 36

- 8 Is the property situated in residential/ commercial, Mixed area/Industrial area?** : Residential Area

- 9 Classification of Locality- High Class/ Middle Class /Poor Class** : Middle Class

- 10 Proximity to civic amenities, like Schools, Hospitals, Offices, Markets, Cinemas, etc.** : Within 2-2.5 Km. approx

- 11 Means and proximity to surface communication By which the locality is served.** : By Road & Train

Land:

- 12 Area of land supported by documentary proof Shape, dimensions & physical features.** : Total Area of land as per land documents is 116.17 Sq.m.

The shape of the property is rectangular.

	<u>As per Sale deed :-</u>	<u>As per Actual site :-</u>
East side	Other Land	Plot of Other
West side	20 ft wide Rasta	20 ft wide Road
North side	25 ft wide Rasta	23 ft wide Road
South side	Land of Sh. Rajkumar Gupta	Plot of Sh. Rajkumar Gupta

	<u>As per Sale deed :-</u>	<u>As per Actual site :-</u>
East side	25'-0"	25'-0"
West side	25'-0"	25'-0"
North side	50'-0"	50'-0"
South side	50'-0"	50'-0"

- 13 Roads, Street or lanes on which the land is abutting** : Connected with 20 ft wide road from west side & 23 ft wide Road from North Side.
- 14 Is it free-hold or lease-hold** : Free-Hold
- 15 If lease-hold, the name of lessor/lessee, nature of lease, dates of commencement & termination of lease and terms of renewal of lease** : Not applicable
- i) Initial premium** : -
- ii) Ground rent payable per annum** : -
- iii) Unearned increase payable to the lessor in the event of sale or transfer** : -
- 16 Is there any restrictive covenant in regard to use of land? If so, attach a copy of the covenant** : No
- 17 Are there any agreements of easements? If so, attach copies** : No.
- 18 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.** : Under Municipality
- 19 Has any contribution been made towards development or is any contribution been made towards development or is any demand for such contribution still outstanding?** : No.
- 20 Has the whole or part of the land been notified for acquisition by Government or any statutory body? Give date of notification** : No.
- 21 Attach a dimensioned site plan Improvements** : Location Plan Attached (See Enclosure "B")
- 22 Is the construction/built up property is as per the plan approved by the competent authority** : Yes, Map approved fro MDDA, Approval No.R-1259/21-22 On Date 26/08/2021
- 23 Furnish technical details of the building on a separate sheet [The annexure to this Form may be used]** : Enclosed (See annexure 'B')
- 24(i) is the building owner-occupied/tenanted/both?** : Owner-occupied
- (ii) If partly owner-occupied, specify portion and extent of area under owner-occupation** : Fully Owner Occupied
- 25 What is the Floor space Index permissible and percentage actually utilised?** : FSI permissible 1.80, Utilized 0.49 & Utilizes percentage 49.32%
- Rents**

- 26(i) Names of tenants/lessees, etc. : Fully Owner Occupied
- (ii) Portions in their occupation : -
- (iii) Monthly or annual rent/compensation/leceance fee, etc., paid by each : -
- (iv) Gross amount received for the whole property : -
- 27 Are any of the occupants related to, or close business associates of, the owner? : No.
- 28 Is separate amount being recovered for the use of fixtures like fans, geysers, refridgerators, cooking ranges, built in wardrobes, etc., or for service charges? If so, give details : No.
- 29 Give details of water and electricity charges, if any, to be borne by the owner : No.
- 30 Has the tenant to bear the whole or part of the cost of repairs and maintenance? Give particulars : No.
- 31 If a lift is installed, who is to bear the cost of maintenance and operation-owner or tenant? : No.
- 32 If a pump is installed, who has to bear the cost of maintenance and operation-- owner or tenant? : Owner
- 33 Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passages, compound, etc. --- owner or tenant? : Owner
- 34 What is the amount of property tax? Who is the bear it? Give details with documentary proof : No. Under Construction Building.
- 35 Is the building insured? If so, give the policy No. amount for which it is insured and the annual premium : No. Under Construction Building.
- 36 Is any dispute between landlord and tenant regarding rent pending in a court of law? : No.
- 37 Has any standard rent been fixed for the premises under any law relating to the control of rent? : No.
- Sales:
- 38 Give instances of sales of immovable property in the locality on a seperated sheet, indicating the name and address of the property, registration No., sale price and area of land sold : Details of deed given on page no. 1
- 39 Land rate adopted in this valuation : Rs. 29500.00 Per Sq.m.
- 40 If sale instances are not available or not relied upon, the basis of arriving at the land rate : On the basis of market rate & inquiry with local peoples
- Cost of construction:
- 41 Year of commencement of construction and year of completion : As per Annuxure "B"
- 42 What was the method of construction-- by contract/by employing labour directly/both? : By Labour

43 For items of work done on contract, produce copies of : No. agreements

44 For items of work done by engaging labour directly, : No. give basic rates of materials and labour supported by documentary proof

Part II - Valuation

45 The valuer should give in detail approach to valuation of the Property & indicate how the value has been arrived at, Supported By necessary calculations

The Govt. approved circle rates are Rs. 10000.00/- per Sq.m. for Non-Agriculture land in this locality. The aforesaid property is located at 210 mtr. (approx) distance from Badripur Road. & 750 mt. from Nawada Road. The said property is two side open which is connected with 20 ft wide road from west side & 23 ft wide Road from North Side. So, there will be 5% increase in basic circle rate for road widening hence rates are Rs. 10500.00/- per Sq.m. Surrounding area is well developed. The market rate of the property is also depends upon the surrounding development, market trends & future potential. Therefore, the above factors are appreciate the rates of the property as on date.

Therefore land has good Realizable value.

Based on above mentioned observation:-

Rate of the locality varies from @ Rs. 29500/- to 30000/- per Sq.m.

Therefore considering the realizable market Rate @ Rs. 29500per Sq.m. for valuation purpose.

46 Market value of the property (Land) only $= (116.17 \times 29500)$
₹ 3427015.00

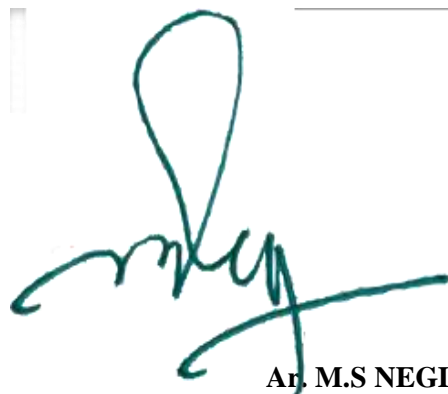
Market value of the building only **₹ 143250.00**

Fair market value of the property (Land & Foundation) $\text{₹} = (3427015/- + 143250/-)$
₹ 3570265.00

Rupees Thirty Five Lacs Seventy Thousand Two Hundred Sixty Five Only.

Force Sale Value of the Property(Land & Foundation) **₹ 3034725.00**

Rupees Thirty Lacs Thirty Four Thousand Seven Hundred Twenty Five Only.



Ar. M.S NEGI
Signature and seal of
Registered Valuer

Date- December 21, 2021

Place- Dehradun

INTRODUCTION:

As per the requirements of owner/branch manager, the valuation of said property is made. The information filled in valuation report are on the basis of property document submitted and information provided by the owner, I worked out the value as per the prevailing/ Govt. Apprd. circle rates & Market rates of the locality.

TECHNICAL DETAILS:

A) LAND

Total land area = 116.17 Sq.m. (as per land documents)

As per Distt. Collector circle rate of Dehradun on dated January 13, 2020 having rate are @ Rs. 10500.00/- per sq.m for Non-Agriculture land for the given locality/area.

Hence land value =(116.17 x 10500/-) **₹ 1219785.00**

Rupees Twelve Lacs Nineteen Thousand Seven Hundred Eighty Five Only.

The property is situated at -Ward No.96 Aravali Hills Enclave, Lane No.2, Mauza-Inderpur, Pargana Parwadoon, Badripur Road. The aforesaid property is located at 210 mtr. (approx) distance from Badripur Road. & 750 mt. from Nawada Road. The said property is two side open which is connected

The shape of the property is ir-regular and the boundaries of the property are clearly demarked.

As the Market Value of the land, it mainly depends upon:-

- # its shape, Size and Surroundings.
- # Its approach conditions.
- # Market trends & developments potential.

Therefore land has good Realizable value : Based on above mentioned observation:-

Market Rates of the this locality varies from @ Rs. 29500/- to 30000/- per Sq.m.

Therefore considering the realizable market Rate @ Rs.29500 per Sq.m. for valuation purpose

Market value of the property (Land) only=(116.17 X 29500) = Rs. 3427015/-

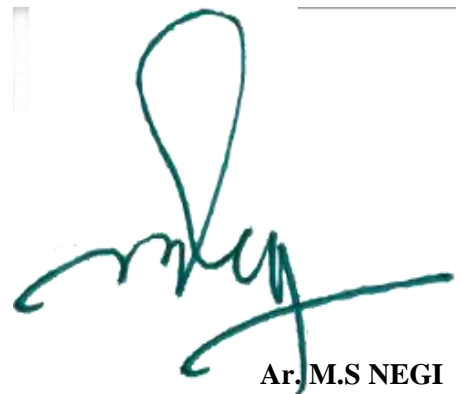
Say Rs. 3427015/-

Rupees Thirty Four Lacs Twenty Seven Thousand Fifteen Only.

- Note:**
- 1 The entire property is under the possessions of Owners.
 - 2 The above report is issued on the basis of the information made by the owner.

Date- December 21, 2021

Place- Dehradun



Ar. M.S. NEGI
Signature and seal of
Registered Valuer

VALUATION OF FA FOUNDATION**TECHNICAL DETAILS OF BUILDING**

1- No. of floors and height of each floor	:	Foundation with 1.2 mtr. Ht.
2- Plinth area floor-wise (as per IS: 3861-1966)		
a) Foundation	:	57.30 Sq.m.
3- Year of construction	:	Under Construcation
4- Estimated future life	:	75 Years
5- Type of construction ---- load bearing walls /RCC frame/ Steel frame	:	Load bearing wall structure with 9” th. Brick walls
6- Type of foundation	:	Spreaded wall footing foundation
7- Walls	:	-
8- Partitions	:	-
9- Doors & Windows (Floor-wise)	:	-
10- Flooring (Floor-wise)	:	-
11- Finishing (Floor-wise)	:	-
12- Roofing and Terracing	:	-
13- Special architectural or decorative features, if any	:	-
14- i) Internal wiring-- Surface or conduit	:	-
ii) Class of fittings: Superior/Ordinary/Poor	:	-
15- Sanitary installations	:	-
16- Compound Wall	:	-
i) Height and length	:	-
ii) Type of construction	:	-
17- No. of lifts and capacity	:	-
18- Underground Pump -----	:	-
Capacity and type of construction		
19- Overhead tank	:	-
i) Where located	:	-
ii) Capacity	:	-
iii) Type of construction	:	-
20- Pumps---- No. and their horse power	:	-
21- Roads and paving within the compound, approximate area and type of paving	:	Yes
22- Sewage. If septic tanks provided, No. and capacity	:	-

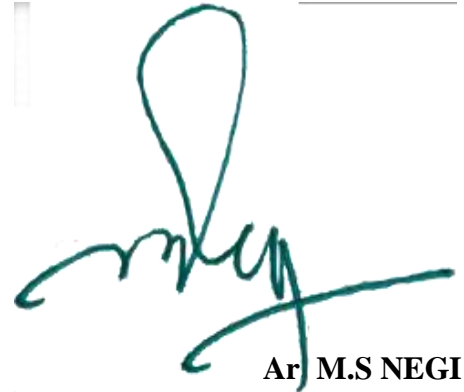
CALCULATION OF BUILT-UP STRUCTURE

a) Foundation

Construction year		Under Construcion
Years		Under Construcion
Total built-up area at foundation lev.		57.30 Sq.m.
Cost of construction		2500.00 per Sq.m.
Therefore cost	= (57.3 X 2500)	₹ 143250.00
Depreciation rate will be	1.000	
Net Realisable value will be (1 X 143250)		₹ 143250.00

Value of the Property (Building) Only ₹ **143250.00**

Amount in words:- **Rupees One Lacs Forty Three Thousand Two Hundred Fifty Only.**



Ar M.S NEGI
Signature and seal of
Registered Valuer

Date- December 21, 2021

Place- Dehradun

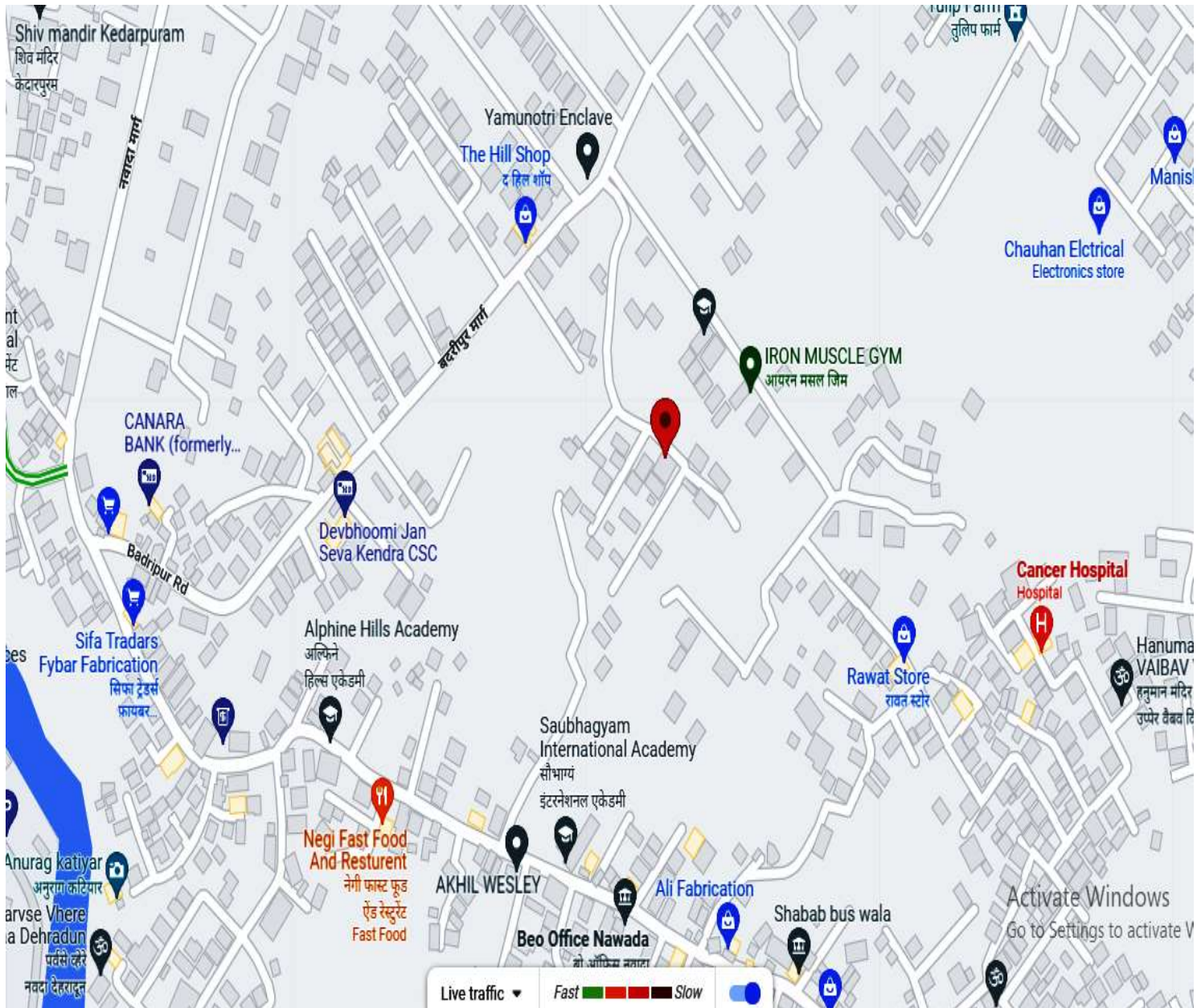
CIRCLE RATE

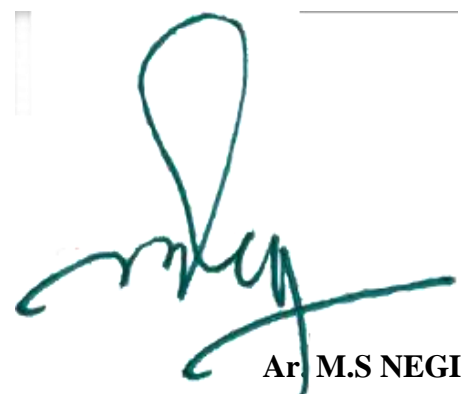
19

16	प्रेमपुर माफी	10000	24000	60000	54000	12000	10000
17	लोहारवाला	10000	24000	60000	54000	12000	10000
18	गोपीवाला	10000	24000	60000	54000	12000	10000
19	धरतावाला	10000	24000	60000	54000	12000	10000
20	झुगलगांव	10000	24000	60000	54000	12000	10000
21	थानीगांव	10000	24000	60000	54000	12000	10000
22	गढ़ी कैन्ट	10000	24000	60000	54000	12000	10000
23	कोलागढ़ मय चक भूड	10000	24000	60000	54000	12000	10000
24	चक शाहनगर	10000	24000	60000	54000	12000	10000
25	शाहनगर	10000	24000	60000	54000	12000	10000
26	शाहपुर सत्तौर	10000	24000	60000	54000	12000	10000
27	इन्दरपुर	10000	24000	60000	54000	12000	10000
28	कदारपुर	10000	24000	60000	54000	12000	10000
29	चक डालनवाला	10000	24000	60000	54000	12000	10000
30	बमपुर डांडा	10000	24000	60000	54000	12000	10000
31	टिफन्स डालोनी शाहनगर	10000	24000	60000	54000	12000	10000
32	एमडीडीडीएड कालोनी अजबपुर	10000	24000	60000	54000	12000	10000
33	एमडीडीडीएड कालोनी कदारपुर	10000	24000	60000	54000	12000	10000
34	अजबपुर चक-2 (चक अजबपुरकला)	10000	24000	60000	54000	12000	10000
35	अजबपुर चक-1 (चक अजबपुरकला)	10000	24000	60000	54000	12000	10000
36	अजबपुर खुर्द	10000	24000	60000	54000	12000	10000
37	ब्रह्मावाला	10000	24000	60000	54000	12000	10000
38	थिडोवाली	10000	24000	60000	54000	12000	10000
39	घोरण खास	10000	24000	60000	54000	12000	10000

(वीर सिंह बुंदियाल)
अवर जिलाधिकारी (वित्त एवं राजस्व)
देहरादून

LOCATION PLAN



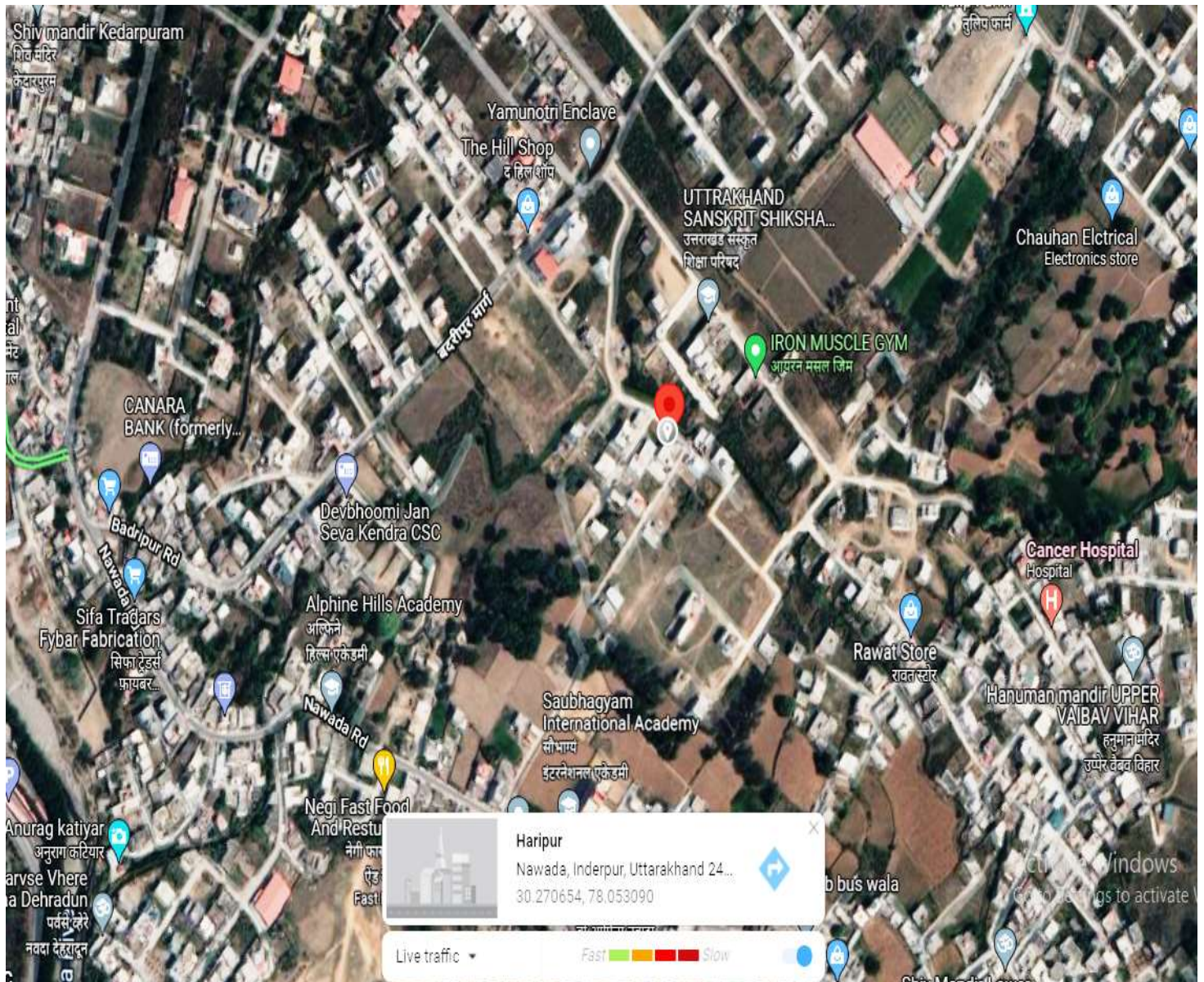


Ar. M.S NEGI
Signature and seal of
Registered Valuer


Date- December 21, 2021

Place- Dehradun

GOOGLE MAP
30.270620, 78.053101



Date- December 21, 2021
Place- Dehradun


Ar. M.S. NEGI

Ar. M.S NEGI
Signature and seal of
Registered Valuer

SITE PHOTOGRAPHS



Front View of Property



Side View of Property Showing Road

(Handwritten signature in blue ink)

Ar M.S NEGI

Signature and seal of
Registered Valuer

Date- December 21, 2021

Place- Dehradun

ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

SITE PHOTOGRAPHS



View of Property

Date- December 21, 2021

Place- Dehradun

ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

A handwritten signature in blue ink, appearing to read 'Ar. M.S. NEGI'.

Ar. M.S NEGI
Signature and seal of
Registered Valuer