

VASTUSHILP CONSULTANTS

ARCHITECTS • INTERIOR DESIGNERS • GOVT. REGISTERED VALUERS

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To,

The Branch Manager

State Bank of India, (SME)

Branch Address :- (SME)Sector-5, Ranipur, Haridwar

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled in by the Approved Valuer)

I.	GENERAL	
Sl.No.	Name of Panel Valuer	Vr. Dinesh Kumar Jain
1	Purpose for which the valuation is made	To assess market value for loan State Bank of India, SME, Sector-5, Ranipur Haridwar
2	a) Date of inspection	19-02-2021
	b) Date on which the valuation is made	24-02-2021
3	List of documents provided by bank for	Copy of Sale Deed No. 1217/ 2010
4	Name of person accompanied	Sh. Neeraj (Staff Amrit Honda)
5	Name of the owner's and his/their address (es) with phone No. (Details of share in case of joint ownership)	Smt. Maninder Kaur W/o Sh. Harendra Pal Singh Sh. Mahendra Pal Singh, S/o Sh. Harjeet Singh Smt. Manmeet Kaur, W/o Sh. Harjeet Singh House No. A-07, MPL Khata No. 192/141 Sriram Nagar Colony Jwalapur, Pargana Jwalapur Tehsil & Distt Dehradun
6	Breif description of the property	Residential (Freehold)
7	Location of the property a) Plot No./Survey No. b) T.S.No./Village c) Ward/Taluka d) Mandal/District	Sriram Nagar Colony Jwalapur, Pargana Jwalapur House No. A-07, MPL Khata No. 192/141 Sriram Nagar Colony Jwalapur, Pargana Jwalapur Sriram Nagar Colony Jwalapur, Pargana Jwalapur Tehsil & Distt Dehradun
8	Postal Address of the property	Smt. Maninder Kaur W/o Sh. Harendra Pal Singh Sh. Mahendra Pal Singh, S/o Sh. Harjeet Singh Smt. Manmeet Kaur, W/o Sh. Harjeet Singh House No. A-07, MPL Khata No. 192/141 Sriram Nagar Colony Jwalapur, Pargana Jwalapur Tehsil & Distt Dehradun
9	City/Town Residential area Commercial area Industrial area	Residential area -- --
10	Classification of the area i) High/Middle/Poor ii) Urban/Semi-urban/Rural	Middle class Urban
11	Coming under Corporation limit/Village Panchayat/Municipality	Municipality
12	Whether covered under any State/Central Govt. enactment(e.g Urban Land Celing Act) area/cantonmet area	Haridwar Roorkee Development Authourity
13	In case it is an agricultural land,any conversion to house site plotes is contemplated.	NA

D:\Excel\SBIManinder Kaur & Others
Interior Designers : BANK OF INDIA, UNION BANK OF INDIA, INDIAN OVERSEAS BANK, UCO BANK, CENTRAL BANK OF INDIA, BANK OF BARODA, CANARA BANK, THE NAINITAL BANK LTD., PUNJAB NATIONAL BANK, RESERVE BANK OF INDIA, DENA BANK

Valuer Approved By : CENTRAL BOARD OF DIRECT TAXES, CHIEF COMMISSIONER OF INCOME TAX, L.I.C. OF INDIA, UTI INFRA STRUCTURE TECHNOLOGIES & SERVICES LTD., ORIENTAL BANK OF COMMERCE, KURMANCHAL BANK LTD., DENA BANK, CENTRAL BANK OF INDIA, STATE BANK OF INDIA, INDIAN OVERSEAS BANK, SYNDICATE BANK, THE NAINITAL BANK LTD., CANARA BANK, IDBI BANK, CORPORATION BANK, PUNJAB NATIONAL BANK, BANK OF INDIA, L.I.C.H.F.L., UNION BANK OF INDIA, AXIS BANK, UTTARAKHAND GRAMIN BANK, ANDHRA BANK, ISK BANK, UTTARAKHAND STATE COOPERATIVE BANK LTD., BANK OF BARODA, INSOLVENCY AND BANKRUPTCY BOARD OF INDIA

14	Boundaries of the property.	:	(As per Deed)	(As per Site)
	North	:		House of Others
	South	:		Road 6.08 M Wd
	East	:		House of Others
	West	:		House of Others
15	Dimension of the site	:	(As per Deed)	(As per Site)
	North	:	10.36 M	10.36 M
	South	:	10.36 M	10.36 M
	East	:	10.05 M	10.05 M
	West	:	10.05 M	10.05 M
16	Latitude, Longitude and Coordinates of the site	:	29° 55' 47"	78° 07' 16"
17 (a)	Extent of the area (As per Deed)	:	104.28	Sqm
17 (b)	Extent of the area (As per Site)	:	104.28	Sqm
17 (c)	Extent of the site considered for valuation (least of 17 a and 17 b)	:	104.28	Sqm
18	Whether occupied by the owner/tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Rs.	
II. CHARACTERISTICS OF THE SITE				
1	Classification of locality	:	Expendig	
2	Development of surrounding areas	:	Adequate	
3	Possibility of frequent flooding	:	No	
4	Feasibility of the civic amenities like school, hospital, bus stop, market etc.	:	With in 2 Km.	
5	Level of land with topographical conditions	:	Level	
6	Shape of land	:	Rectangular	
7	Type of use to which it can be put.	:	Residential	
8	Any usage restriction	:	It should be Residential	
9	Is plot in Town planning approved layout	:	No	
10	Corner plot or intermittent plot	:	Intermittent	
11	Road facilities	:	Yes	
12	Type of road available at present	:	C. C. Road	
13	Width of road-is it below 20 ft. or more than 20 ft. wide	:	Road 6.9 M	
14	Is it a land-locked land	:	No.	
15	Water potentiality	:	Yes	
16	Underground sewerage system	:	Yes	
17	Power supply is available in the site	:	Yes	
18	Advantage of the site	:	NA	
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	2) The difference between market rate and circle rate more than 20% is due to high demand similar property in area adjacent to the property.	



PART - A (Valuation of land)		
1	Size of plot	Consideration for Valuation
	North	10.36 M
	South	10.36 M
	East	10.05 M
	West	10.05 M
2	Total extent of the plot	104.28 Sqm
3	Prevailing market rate (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	Rs. 50000 - 60000 /- per Sqm Rs. 55000.00 per Sqm
4	Guideline rate obtained from the Registrar's office (an evidence there of to be enclosed)	Rs. 32500.00 Per Sqm for Residential
	Circle Rate of Building	Rs. 12000.00 Per Sqm
5	Assessed/adopted rate of valuation	Rs. 55000.00 Sqm
6	Estimated value of land	Rs. 5735400.00
PART - B (Valuation of Building)		
1	TECHNICAL DETAILS OF THE BUILDING	
a.	Type of building	RCC Framed
b.	Type of construction/year	"B", 12011
c.	Age of the building	9 Year
d.	Residual Life	61 Year
e.	Numbers of floors and height of each floor	Three, 3.0 M
f.	Plinth area floorwise,	
	Ground Floor	61.00 Sqm
	First Floor	31.00 Sqm
	Second Floor	10.00 Sqm
g.	Condition of the building	
	i) Exterior	Ordinary
	ii) Interior	Ordinary
h.	Date of issue and validity of layout of approved map / plan	1175/HWR/SW/10-11 Dt 17-04-2010
i.	Approved map / plan issuing authority	Haridwar Roorkee Development Authority
j.	Whether genuineness or authenticity of approved map / plan is verified	Seems to be genuine
k.	Any other comments by our empanelled valuers on authentic of approved plan	NIL



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

Sl. No.	Description	Ground Floor	First & Second Floor
1	Foundation	Brick	NA
2	Basement	No	NA
3	Superstructure	Brick	Brick
4	Joinery/door and windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wood	Wood
5	RCC work	RCC	RCC
6	Plastering	Cement	Cement
7	Flooring, Skirting, dadoing	Marble	Marble
8	Special finish as marble, granite, wooden	NA	NA
9	Roofing including weather proof course	NA	NA
10	Drainage	Sewer	No.

Sl. No.	Description		
2	COMPOUND WALL	:	
	Height,	:	
	Length	:	
	Type of construction	:	
3	ELECTRICAL INSTALLATION	:	Yes
	Type of wiring	:	Concealed
	Class fittings (Superior / Ordinary / Poor)	:	Ordinary
	Number of light points	:	Available on Site
	Fan points	:	
	Spare plug points	:	
	Any others item	:	
4	PLUMBING INSTALLATION	:	Yes
a.	No. of water closers and their type	:	Available on Site
b.	No. of wash basin	:	
c.	No. of urinals	:	
d.	No. of bath tubs	:	
e.	Water meters, taps etc	:	
f.	Any other fixtures	:	--

Details of Valuation

Sl. No.	Particulars of item	Plinth area Sq. ft.	Roof Ht M	Age of Building Years	Estimated Replacement Rate of cons.	Replacement cost	Depreciation 1.5%	Net value after depreciation
1	Ground Floor	61.00	3.0	9	12000.00	732000.00	98820.00	633180.00
2	First Floor	31.00	3.0	9	12000.00	372000.00	50220.00	321780.00
3	Second Floor	10.00	3.0	9	9000.00	90000.00	12150.00	77850.00
Total		102.00					Total	1032810.00

PART-C (Extra items)		(Amount in Rs.)
1	Portico	0.00
2	Ornamental front door	0.00
3	Sit out/varendah with steel grills	0.00
4	Overhead water tank	0.00
5	Extra steel/collapsible gates	0.00
Total		0.00
PART-D (Armenities)		(Amount in Rs.)
1	Wardrobes	0.00
2	Galzed tiles	0.00
3	Extra sinks and bath tub	0.00
4	Marble stone/ceramic tiles flooring	0.00
5	Interior decorations	0.00
6	Architectural elevation works	0.00
7	Aluminium works	0.00
8	Aluminium hand rails	0.00
9	Panelling works	0.00
10	False ceiling	0.00
Total		0.00
PART-E (Miscellaneous)		(Amount in Rs.)
1	Separate toilet room	0.00
2	Separate labour room	0.00
3	Separate water tank/sump	0.00
4	Tress, gardening	0.00
Total		0.00
PART-F (Service)		(Amount in Rs.)
1	Water supply arrangements	25000.00
2	Drainage arrangements	30000.00
3	Compound Wall	0.00
4	E.B. deposits, fitting etc.	25000.00
5	Pavement	0.00
Total		80000.00



TOTAL ABSTRACT OF THE PROPERTY

Part - A	Land	:	5735400.00
Part - B	Building	:	1032810.00
Part - C	Extra items	:	0.00
Part - D	Amenities	:	0.00
Part - E	Miscellaneous	:	0.00
Part - F	Services	:	80000.00
Present value			6848210.00
			6848210.00
Is it a marketable property			
If yes	a	Factors influcing for a higher value	:(+)value of Machines list attached
	b	Factor affecting the marketability	-
Market value = present value			+/-
			-
			Total Rs.
			Say Rs.
			Realisable Value Rs.
			Distress Value Rs.
			Circle Rate Value (Land + Building) Rs.
			Insurance Value of the building Rs.

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Quaries if any will be entertain within ten days of sanctioned of loan.

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

Note :- Valuation has been carried out for authoriosed portion only.



