

P.S. Dahiya

- H.S.E.I., Chief Engineer (Retd.) Govt. of Haryana, Registered
- Valuer Govt. of India from Income Tax Commissioner
- Regd. Engineer of HUDA & Panel Valuer of Bank
- Approved Valuer from the Institution of Valuers



Office Cum Residence
H.No. 1012-B, Sector-1
Rohtak
Tel. No. 01262-273331
Mob. 09729017474

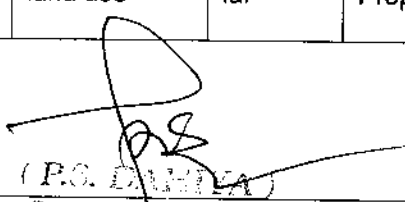
Ref. No. 27 Dated:

ANNEXURE - 1

FORMAT OF VALUATION REPORT (to be used for all properties of value upto Rs. 5 Crores)

Name & Address of Branch : S.B.I. I.C. Bahadurgarh
Name of Owner : Sh. Aviral Gupta S/o Sh. D.N. Gupta
(for which valuation report is sought)

1	Customer Details –							
	Name	Sh. Aviral Gupta S/o Sh. D.N. Gupta						
	Apl No.	Single Ownership						
2	Property Details – Residential House							
	Address Near by Landmark / Google Map Independent Access to the Property	# 1378, Sector-6, HUDA, Bahadurgarh						
3	Document Details		Name of Approving Auth					
	Layout Plan	Yes/No	Yes			Approval No.		
	Building Plan	Yes/No	Yes			Approval No.		
	Construction Permission	Yes/No	Yes			Approval No.		
	Legal Document	Yes/No	List of Documents					
4	Physical Details : North : 50'-0" / Road 30' wide South : 50'-0" / # 1383 East : 90'-0" / # 1377 West : 90'-0" / # 1379							
	Matching of Boundaries	Yes	Plot demarcated	Yes	Approved land use	Resident ial	Type of Property	Residential
	Plotted or Flat	Residential House						


(P.S. Dahiya)
R.E. - Regd. (Civil)
H.S.E.I. Chief Eng. (Retd.) Haryana Govt.
Regd. Structural Eng. of M.C. & E.
1012-B, Sector-1, HUDA, ROHTAK

P.S. Dahiya

- H.S.E.I. Chief Engineer (Retd.) Govt. of Haryana, Registered
- Valuer Govt. of India from Income Tax Commissioner
- Regd. Engineer of HUDA & Panel Valuer of Bank
- Approved Valuer from the Institution of Valuers



Office Cum Residence
H.No. 1012-B, Sector-1
Rohtak
Tel. No. 01262-273331
Mob. 09729017474

Ref. No. 27 Dated

	Total No. of Floors	1	Floor on which the property is located	GF	Approx age of the Property	1988-89	Age of the Property	30 Years	Type of structure RCC framed / stone / BB masonry
							Age after 2017	45 Years	Load bearing wall, RCC Slab Roofing
5	Tenure / Occupancy Details								
	Stage of Tenure	Owned/ Rented – Owned		No. of years of Occupancy – 29 Years		Relationship of tenant or owner		Owner Occupied	
6	Stage of Construction								
	Stage of Construction		Under Construction / Completed			If under construction, extent of completion			
	Completed		Completed			Completed			
6(a)	Deed/ Ref.		As per Deed Vide Sale Deed No. 8543, dt. 31.3.2006, S.R. Bahadurgarh.						
	Specifications		Single Storey Residential House constructed with brick masonry cement mortar, plaster white washed, RCC Slab Roofing ht. 12'-0", Marble Chips Flooring, Wooden joinery work & painted, All civic facilities available near by, The house requires heavy repair & renovation & white washing etc.						
7	Violations if any observed – N.A.								
	Nature and extent of violation			N.A.					
8	Area Details of the Property								
	Site Area	500.00 Sq. Yard							
9.	Valuation								
<p>i. Mention the valuers as per Government Approved Rates also.</p> <p>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. The variation of Guide rates and Market rates is more than 20%. There is no documentary proof available supporting the market rates. Perhaps the increase in the market rates is due to attraction of Residential Plots in Sector 6, HUDA, Bahadurgarh.</p> <p>Summary of Valuation</p> <p>i. Market Rate of Land : Rs. 33500/- Sq. Yard</p> <p>a. Market Rate Land Value = 500.00 Sq. Yard @ Rs. 33500/- Sq. Yard = Rs. 167,50000/-</p> <p>ii. Guide Rate of Land : Rs. 19000/- Sq. Yard</p> <p>(b) Guide Rate Value of Land = 500.00 Sq. Yard @ Rs. 19000/- Sq. Yard = Rs. 95,00000/-</p>									

(P.S. DAHIYA)
B. Sc. Engg (Civil)
H.S.E.I. Chief Engg. (Retd.) Ht. Govt.
Regd. Structural Engg. of M.C. & HUDA
1012-B, Sector-1, HUDA, ROHTAK

P.S. Dahiya

- H.S.E.I. Chief Engineer (Retd.) Govt. of Haryana, Registered
- Valuer Govt. of India from Income Tax Commissioner
- Regd. Engineer of HUDA & Panel Valuer of Bank
- Approved Valuer from the Institution of Valuers



Office Cum Residence
H.No. 1012-B, Sector-1
Rohtak
Tel. No. 01262-273331
Mob. 09729017474

Ref. No. 27 Dated

b. Building :

CA GF 2700 Sft. @ Rs. 500/- Sft.	Rs. 13,50,000/-
CA Mumty 100 Sft. @ Rs. 450/- Sft.	Rs. 45,000/-
B.Wall Cement mortar & plastered L.S.	Rs. 75,000/-
M.S. Gate	Rs. 25,000/-
Total	Rs. 14,95,000/-

Market Value of Property = (Land + Const. Cost) = Rs. (167,50,000/- + 14,95,000/-) = Rs. 182,45,000/-
Say Rs. 182.45 Lac

Summary of Valuation

Fair Market Value of Property **Rs. 182.45 Lac**

Realizable Value of Property **Rs. 164.20 Lac**

Forced/ Distress Value of Property **Rs. 155.00 Lac**

Assumption / Remarks

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

11	Declaration	<ol style="list-style-type: none"> The property was inspected by the undersigned on 14.05.2017 The undersigned does not have any direct / indirect interest in the above property. The information furnished herein is true and correct to the best of my knowledge. I have submitted Valuation report directly to the Bank.
12.	Name address & signature of valuer with Wealth Tax Registration No.	<p>P.S. Dahiya (Chief Engineer Retd.) H.No. 1012B, Sector-1, Rohtak फा.स. : मु.आ.आ./पंच./34 क.ख/2010-11/2458 दिनांक 16.09.2010</p> <p>(P.S. DAHIYA) B. Sc. Eng. (Civil)</p> <p>Signature of the valuer</p>
		<p>16.05.2017</p> <p>Date of Valuation</p>
13	Enclosures Documents & Photographs (Geo-stamping with date etc.)	<p>Enclosed</p> <p>Sub-Ins. Ch. Eng. (Retd.) Hs. Govt. Regd. Structural Eng. of M.C. & P.D.A. 1012-B, Sector-1, HUDA, ROHTAK</p>

P.S. Dahiya

- H.S.E.I., Chief Engineer (Retd.) Govt. of Haryana, Registered
- Valuer Govt. of India from Income Tax Commissioner
- Regd. Engineer of HUDA & Panel Valuer of Bank
- Approved Valuer from the Institution of Valuers



Office Cum Residence
H.No. 1012-B, Sector-1
Rohtak
Tel. No. 01262-273331
Mob. 09729017474

Ref. No. 27 Dated:

14	Declaration	
I hereby declare that		
i.	The information provided is true and correct to the best of my knowledge and belief.	
ii.	The analysis and conclusions are limited by the reported assumptions and conditions.	
iii.	I have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011 issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.	
iv.	I have no direct or indirect interest in the above property valued.	
v.	I/my authorized representative by the name of B.D. Sahni who is also a 'valuer' has inspected the subject property on 14.05.2017	
vi.	I am a registered Valuer under Section 34AB of the Wealth Tax Act, 1957, Category – A for valuing property upto Life Long.	
vii.	I am / am not an approved Valuer under SARFAESI Act 2002 and am approved by the Bank.	
viii.	I have not been depanelled or removed from any Bank / Financial Institution / Government Organization at any Bank / Financial Institution / Government Organization at any point of time in the past.	
ix.	I have submitted the Valuation Report (s) directly to the Bank.	
Name and address of the Valuer		
P.S. Dahiya H.No. 1012B, Sector-1, Rohtak.		
Name of Valuer association of which I am a bonafide member in good standing.....		
Wealth Tax Registratin No. फा.स. : मु.आ.आ./पंच./34 क.ख/2010-11/2458 दिनांक 16.09.2010		
Signature of the Valuer		
Date		
Tel No.		
Mobile No 9729017474		
Email		
15.	Enclosures	
a)	Layout plan sketch of the area in which the property is located with latitude and longitude	Latitude - 28.677290 Longitude - 28.677290
b)	Building Plan	Property already mortgaged
c)	Floor Plan	Property already mortgaged
d)	Photograph of the property (including geo-stamping with date) and owner (in case of housing loans, if borrower is available) including a "Selfie" of the Valuer at the site	Enclosed
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Property already mortgaged
f)	Google Map location of the Property	
g)	Price trend of the Property in the locality / city from property searched sites viz Magicbricks.com, 99 Acres.com, Makan.com etc.	Explained
h)	Any other relevant documents / extracts	No

(P.S. DAHIYA)

B. Sc. Engg. (Civil)

H.S.E.-I, Chief Eng. (Retd.) Hc. G.
Regd. Structural Eng. of I.A.C. & HUDA
1012-B, Sector-1, HUDA, ROHTAK

P.S. Dahiya

- H S E L. Chief Engineer (Retd.)
Govt. of Haryana, Registered
- Valuer Govt. of India from
Income Tax Commissioner
- Regd. Engineer of HUDA &
Panel Valuer of Bank
- Approved Valuer from the
Institution of Valuers



Office Cum Residence
H.No 1012-B, Sector-1
Rohtak
Tel. No. 01262-273331
Mob. 09729017474

Ref No. 27 Dated.

**PHOTOGRAPH OF RESIDENTIAL HOUSE
SH. AVIRAL GUPTA S/O SH. D.N. GUPTA
1378, SECTOR-6, BAHADURGARH**



(P.S. DAHIYA)
B. Sc. Engg. (Civil)
H.S.E.-I, Chief Eng. (Retd.) Hr. Govt.
Regd. Structural Eng. of M.C. & HUDA
1012-B, Sector-1, HUDA, ROHTAK