



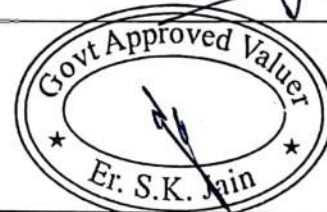
Date.....

14.09.2020

BANK: State Bank of India
BRANCH: Jansath Road, Muzaffarnagar

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

1.	GENERAL	
1.	Purpose for which the valuation is made	To find out fair Market value
2.	a) Date of inspection	13/09/2020
	b) Date on which the valuation is made	14/09/2020
3.	List of documents produced for perusal	
	1. Photostate copy of lease deed was produced for verification and according to it the deed is registered with Sub registrar Muzaffarnagar Vide Bahi no. 1, Zild no. 3382, Pg. no. 377/392, Serial no. 1844 Dtd. 17-02-2007	
4.	Name of the owner(s) and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	Lessor : Alok Co- Operative Housing Society Ltd Muzaffarnagar Lessee: Smt. Sapna Jain W/o Sh. Rajesh Kumar Jain A/c : Aroma Craft & Tissue Pvt. Ltd
5.	Brief description of the property	Plot only
6.	Location of property	Plot no 255, Phase II, (Kh no 485, Rakba Kukda) Mohlla Surendra Nagar, Muzaffarnagar
	a) Plot No. / Survey No.	
	b) Door No.	
	c) T.S. No. / Village	
	d) Ward / Taluka	
	e) Mandal / District	Distt. Muzaffarnagar
7.	Postal address of the property	Refer Pt. no. 6 (a+b+c)
8.	City / Town	Distt. Muzaffarnagar
	Residential Area	Surrounded by residential area
	Commercial Area	
	Industrial Area	



9.	Classification of the area																
	i)	High / Middle / Poor	Middle Class														
	ii)	Urban / Semi Urban / Rural	Urban														
10	Coming under Corporation limit / village Panchayat / Municipality		Within MDA														
11.	Whether covered under any State /central Govt. enactments (e.g., Urban Land Ceiling Act) or notified area / cantonment area.		N.A														
12.	In case it is an agricultural land any conversion to house site plots is contemplated		NA														
13.	Boundaries of the property <u>As per deed</u>		<u>As Per Actual</u>														
	North	Plot no 256	Plot no 256														
	South	Plot no 254	Plot no 254														
	East	Plot no 234 & 235	Plot no 234 & 235														
	West	Rasta 20.00 mtr wide	Rasta 20.00 mtr wide														
14.1	Dimensions of the site		<table><tr><th>A</th><th>B</th></tr><tr><th>As per deed</th><th>As Per Actual</th></tr><tr><td>North</td><td>18.00 mtr</td></tr><tr><td>South</td><td>18.00 mtr</td></tr><tr><td>East</td><td>9.00 mtr</td></tr><tr><td>West</td><td>9.00 mtr</td></tr><tr><td>Area</td><td>162.00 Sq. mtr</td></tr></table>	A	B	As per deed	As Per Actual	North	18.00 mtr	South	18.00 mtr	East	9.00 mtr	West	9.00 mtr	Area	162.00 Sq. mtr
A	B																
As per deed	As Per Actual																
North	18.00 mtr																
South	18.00 mtr																
East	9.00 mtr																
West	9.00 mtr																
Area	162.00 Sq. mtr																
14.2	GPS Coordinates		29°27'16.7" N 77°43'42.5" E														
	Extent of the site		162.00 Sq. mtr														
	Extent of the site considered for valuation (least of 14 A & 14 B)		162.00 Sq. mtr														



	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	At present Vacant
II.	CHARACTERISTICS OF THE SITE	
1.	Classification of locality	Middle Class
2.	Development of surrounding area	Developing
3.	Possibility of frequent flooding / sub-merging	Remote
4.	Feasibility to the civic amenities like School, Hospital, Bus stop, Market etc.	Within 4-5 K.M. Radius
5.	Level of land with topographical Conditions.	Leveled
6.	Shape of land & type of land	Regular, Leasehold
7.	Type of use to which it can be put	Residential
8.	Any usage restriction	N.A
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	BT
13.	Width of road – is it below 20' or more than 20'	20.00 mtr wide rasta in west
14.	Is it a Land – Locked land?	N.A.
5.	Water potentiality	Through own sources
6.	Underground sewerage system	No
7.	Is Power supply is available in the site	No
.	Advantages of the site	Normal site
	Special remarks, if any like threat of acquisition of land for publics service purposes road widening or applicability of CRZ provisions etc. (Distance from sea coast/ tidal level must be incorporated)	No
1.		

S. Jain



- A (Valuation of land)

	Size of plot	
	North & South	Refer Pg. no.2
	East & West	
2.	Total extent of the plot	162.00 Sq. mtr.
3.	Prevailing market rate (Along with details/ reference of at least two latest deals/transaction with respect to adjacent properties in the areas)	Rs. 15500-16000/Sq. mtr.
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 13000/Sq. mtr (Code no. 0088, Pg. no. 37, part I Schedule circle rate of Muzaffar Nagar)
5.	Assessed / adopted rate of valuation	Rs. 15500/ Sq. mtr.
6.	Estimated value of land	Rs. 25,11,000.00

Part - B (Valuation of Building)

1.	Technical details of the building	
a)	Type of Building (Residential / Commercial / Industrial)	Plot only
b)	Type of construction (Load bearing /RCC/Steel Framed)	Plot only
c)	Year of construction	---do---
d)	Number of floors and height of each floor including basement, if any	---do---
e)	Plinth area floor - wise	---do---
f)	Condition of the building	
i)	Exterior - Excellent, Good, Normal, Poor	---do---
ii)	Interior - Excellent, Good, Normal, Poor	---do---



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g)	Date of issue and validity of layout of approved map/ plan	No details available
h)	Approved map/plan issuing authority	No details available
i)	Whether genuineness or authenticity of approved map or plan is verified	No details available
j)	Any other comments on authentic of approved plan	No details available

Specifications of construction (floor-wise) in respect of

S.NO.	Description	Ground floor
1.	Foundation	Plot only
2.	Basement	---do--
3.	Superstructure	---do--
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	---do--
5.	RCC Works	---do--
5.	Plastering	---do--
7.	Flooring, Skirting, dadoing	---do--
.	Special finish as marble, granite, wooden, Paneling, grilles etc.	---do--
	Roofing including weather proof course	---do--
.	Drainage	---do--
	Compound Wall	. No
	Height	. NA
	Type of construction	. NA



	Electrical Installation	.	
	Type of wiring	.	Nil
	Class of fitting (superior / ordinary / poor)	.	Nil
	Number of light points	.	Nil
	Fan points	.	Nil
	Spare plug points	.	Nil
	Any Other item	.	Nil
4.	Plumbing installation	.	
a)	No. of water closets and their type	.	Nil
b)	No. of wash basins	.	Nil
c)	No. of urinals	.	Nil
d)	No. of bath tubs	.	Nil
e)	Water meters	.	Nil
f)	Any other fixtures	.	Nil



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		(Amount in Rs.)
- C (Extra Items)		
	Portico	Nil
	Ornamental front door	Nil
3.	Sit out / Verandah with steel grills	Nil
4.	Overhead water tank -	Nil
5.	Extra steel / collapsible gates	Nil
	Total	

		(Amount in Rs.)
Part - D (Amenities)		
	Wardrobes	Nil
	2 no. Modular Kitchen at GF & FF	Nil
	Wall tiles in toilet + bathroom	Nil
	Marble / ceramic tiles flooring	Nil
	Interior decorations	Nil
	Architectural elevation work	Nil
	Paneling work	Nil
	Aluminum works	Nil
	Aluminum hand rails	Nil
	False ceiling	Nil
	Total	

		(Amount in Rs.)
- E (Miscellaneous)		
	Separate toilet room	Nil
	Separate lumber room	Nil
	Separate water tank / sump	Nil
	Trees, gardening	Nil
	Total	

		(Amount in Rs.)
F (Services)		
	Water supply arrangements	Nil
	Drainage arrangements	Nil
	Compound wall + Gate - L/s	Nil
	B. deposits, fittings etc.	Nil
	Lighting	Nil
	Electric fittings	Nil
	Total	0.00



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Total abstract of the entire property

Part-A	Land	:	Rs. 2511000.00
Part-B	Building	:	Rs. --
Part-C	Extra items	:	Rs. --
Part- D	Amenities	:	Rs. --
Part-E	Miscellaneous	:	Rs. --
Pare-F	Services	:	Rs. --
	Total	:	Rs. 2511000.00
	Say	:	Rs. 25.11 Lacs

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

Photograph of owner / representative with property in background to be enclosed.
Aerial shot of longitude / latitude and co-ordinates of property using GPS/Various Apps / Internet sites.
a result of my appraisal and analysis to is my considered opinion that the

Present market value of the above property in the condition with aforesaid specification is	Rs. 25.11 Lacs	Rs. Twenty Five Lacs & Eleven Thousand only.
Realizable value of the above property is	Rs. 22.50 Lacs	Rs. Twenty Two Lacs & Fifty Thousand only.
Net value of the above property is	Rs. 21.50 Lacs	Rs. Twenty One Lacs & Fifty Thousand only.

Declaration from the valuer in Format E
Model code of conduct for valuer
Photograph + Key Plan of the property.

: Meerut

: 14/09/2020



Approved Valuer

Registration No.
MRT/Cat.-A/A-40/2002

The undersigned has inspected the property detailed in the valuation report dated 14/9/20 on . We are satisfied that the realizable value of the property is Rs. 22000000/- (Rupees Twenty two lacs only only).

Signature

(Name of the Branch Manager/ Cluster Head with official seal)

Date :

Encl :

1. Declaration from the valuer in Format E (Annexure II of The Policy on Valuation of Properties and Empanelment of Valuers).
2. Model code of conduct for valuer (Annexure III of The Policy on Valuation of Properties and Empanelment of Valuers).



in
Approved Valuer

Registration No.
MRT/Cat.-A/A-40/2002

DECLARATION FROM VALUERS

Annexure B

hereby declare that-

- The information furnished in my valuation report dated 14/09/2020 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
 - I have no direct or indirect interest in the property valued.
 - I have personally inspected the property on 13/09/2020 The work is not sub-contracted to any other valuer and carried out by myself
 - I have not been convicted of any offence and sentenced to a term of Imprisonment;
 - I have not been found guilty of misconduct in my professional capacity.
 - I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
 - I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
 - I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
 - I am registered under Section 34 AB of the Wealth Tax Act, 1957.
 - I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.

No.	Particulars	Valuer Comment
	Background information of the asset being valued;	Residential plot
	Purpose of valuation and appointing authority	To find out fair market value, appointing authority- State Bank of India, Jansath Road, Muzaffarnagar
	Identity of the valuer and any other experts involved in the valuation	ER. S.K. JAIN
	Disclosure of valuer interest or conflict, if any;	No
	Date of appointment, valuation date and date of report	14/09/2020



	Inspections and/or investigations undertaken;	13/09/2020
	Nature and sources of the information used or relied upon	Through oral enquiries from neighbours
8.	Procedures adopted in carrying out the valuation and valuation standards followed	Land which is more appropriate + justified
9.	Restrictions on use of the report, if any;	Only for bank purpose
10.	Major factors that were taken into account during the valuation.	We follow land method which is more appropriate + justified method
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Any amendment or any other aspect of report to be claim within 30 days from issue of report other wise we are not responsible for the report.

Date : 14/09/2020
Place : Meerut



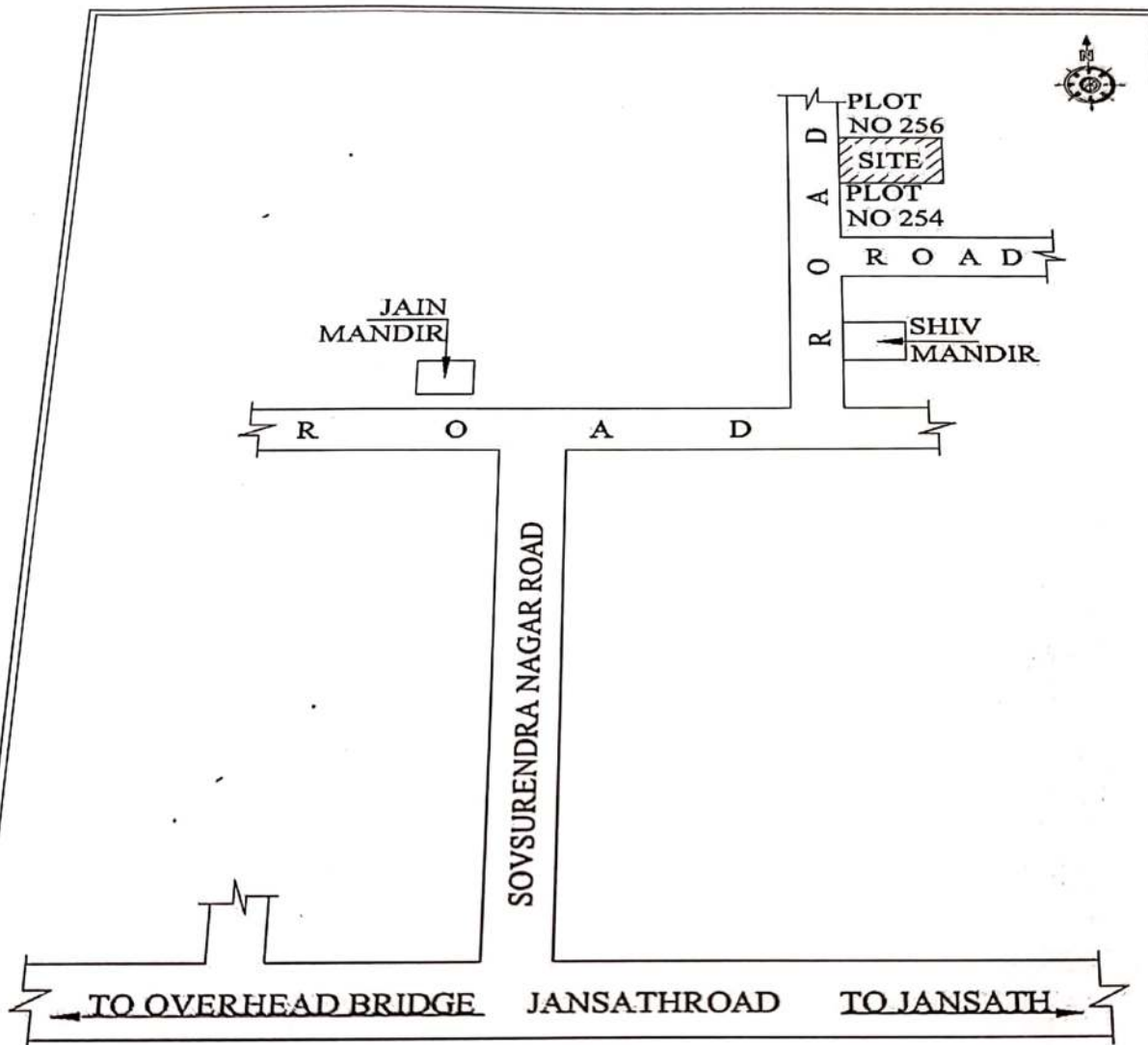
S.K. Jain



Plot no 255, Phase II, (Kh no 485, Rakba Kukda) Mohlla Surendra Nagar, Muzaffar Nagar

S.K. Jain





ADDRESS :-

PLOT NO 255, PHASE II, (KH NO 485,
RAKBA KUKDA) MOHLLA SURENDRA
NAGAR, MUZAFFAR NAGAR



DATE :- 15.09.2020

DRG. BY :- YASHI BHASKAR