

PROFORMA FOR VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY

For accounts where aggregate credit limits are above ₹ 10.00 Lac OR anticipated value of Immovable property to be mortgaged / charged is above ₹ 20.00 Lac)

Chapter	Content & Comments of Valuer
1. Name of the Valuer	Arvind Kaneri
2. Date of Valuation	27.06.2018
3. Purpose of Valuation	Bank Auction Purpose.
4. Name of Property Owner/s	Shri Ramesh Bacheti S/o S.N. Bacheti.
5. Name of Bank as applicable	Oriental Bank of Commerce, Recovery Department, Dehradun.
6. Name of Developer of the Property	--
7. Physical Characteristics of the Property	Latitude:-30.403935 & Longitude:-77.916020
8. Location of the property in the city	Khasra no.-23 & 26, Village Rampur Khurd, Pargana Pachwa Doon, Distt. Dehradun.
9. Municipal Ward No.	--
10. Postal address of the property	Village Rampur Khurd, Tilwari Road, P.O. Bhauwala, Dehradun.
11. Area of the plot/land	(0.047 Hect. + 0.289 Hect.) = 0.336 Hect. = 4.465 Bigha.
12. Layout plan of the layout in which the property is located	Attached with this report.
13. Details of Roads abutting the asset	Butting on CC Lane.
14. Demarcation of the asset under valuation on a neighbourhood	Demarcated.
15. Description of Adjoining properties	North : CC Lane. East : Plot of Smt. Kiran Bacheti. West : Plot of Owner. South : Property of Rishab Khadi Gram Udhog Samiti.
16. Survey no. if any	Village Rampur Khurd, Tilwari Road, P.O. Bhauwala, Dehradun.
17. Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	Vacant plot of land. Specification detailed in Sl.-10.
18. Plinth area, Carpet area and saleable area to be mentioned separately and clarified	--
19. Any other aspect	No.
20. Town Planning Parameters	
21. Master plan provisions related to the property in terms of land use	Residential.
22. Planning area/zone	--
23. Development controls	--
24. Zoning regulations	--
25. FAR/FSI permitted and consumed	--
26. Ground coverage	--
27. Transferability of development rights if any, building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	--
28. Comment on surrounding land uses and adjoining properties in terms of usage	--
29. Comment on unauthorized constructions if any	--
30. Comment on demolition proceedings if any	--
31. Comment on compounding /regularisation proceedings	--
32. Comment on whether OC has been issued or not	No.
33. Any other aspect	--
34. Legal Aspects of the Property	

Arvind Kaneri



Approved VALUER
No. 24/2004-2005

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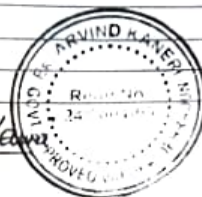
Chapter	Content & Comments of Valuer
Introduction	Arvind Kaneri
Name of Valuer	27.06.2018
Date of Valuation	Bank Auction Purpose.
Purpose of Valuation	Shri Ramesh Bacheti S/o S.N. Bacheti.
Name of Property Owner/s	Oriental Bank of Commerce, Recovery Department, Dehradun.
Name of Bank as applicable	--
Name of Developer of the Property	--
Physical Characteristics of the Property	
Location of the property in the city	Latitude:-30.403935 & Longitude:-77.916020
Municipal Ward No.	Khasra no.-23 & 26, Village Rampur Khurd, Pargana Pachwa Doon, Distt. Dehradun.
Postal address of the property	--
Area of the plot/land	Village Rampur Khurd, Tilwari Road, P.O. Bhauwala, Dehradun.
Layout plan of the layout in which the property is located	(0.047 Hect. + 0.289 Hect.) = 0.336 Hect. = 4.465 Bigha.
Details of Roads abutting the asset	Attached with this report.
Demarcation of the asset under valuation on a neighbourhood layout map	Butting on CC Lane.
Description of Adjoining properties	Demarcated.
Survey no. if any	North : CC Lane. East : Plot of Smt. Kiran Bacheti. West : Plot of Owner. South : Property of Rishab Khadi Gram Udhayog Samiti.
Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	Village Rampur Khurd, Tilwari Road, P.O. Bhauwala, Dehradun.
Plinth area, Carpet area and saleable area to be mentioned separately and clarified	Vacant plot of land. Specification detailed in SI.-10.
Any other aspect	--
3. Town Planning Parameters	
Master plan provisions related to the property in terms of land use	Residential.
Planning area/zone	--
Development controls	--
Zoning regulations	--
FAR/FSI permitted and consumed	--
Ground coverage	--
Transferability of development rights if any, building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	--
Comment on surrounding land uses and adjoining properties in terms of usage	--
Comment on unauthorized constructions if any	--
Comment on demolition proceedings if any	--
Comment on compounding /regularisation proceedings	--
Comment on whether OC has been issued or not	No.
Any other aspect	--
4. Legal Aspects of the Property	



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Description of legal aspects to include:	Details to be verified by the empanelled Advocate.
Ownership documents,	
Title verification,	
Details of leases if any,	
Ordinary status of freehold or leasehold including restrictions on transfer,	
Agreements of easements if any,	
Notification for acquisition if any,	
Notification for road widening if any,	
Hentage restrictions if any,	
All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report,	
Comment on transferability of the property ownership,	
Comment on existing mortgages / charges / encumbrances on the property if any	
Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	
Building plan sanction, illegal constructions if any done without plan sanction/violations.	
Any other aspect.	
5. Economic Aspects of the Property	
Reasonable letting value	
Details of monthly rents payable	N.A.
Details of monthly rents being received, if any, including status of tenancy rights	N.A.
Taxes and other outgoings	N.A.
Property insurance	N.A.
Monthly maintenance charges	--
Security charges, etc. Any other aspect	No.
[Normally, the tenanted property is valued at an amount equal to 11 years annual rent of the property. Therefore, Valuer should assess the value based on independent information in all the cases so as to ensure that realizable value reported by the valuer is not overstated and is in tandem with the 11 years annual rent of the property. Where property is partly tenanted / rented, the valuation of such property shall be on pro rata basis.	
6. Socio-cultural Aspects of the Property	
Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	Residential area.
7. Functional and Utilitarian Aspects of the property	
Description of the functionality and utility of the asset in terms of:	
Space allocation,	Yes.
Storage spaces,	Yes.
Utility of spaces provided within the building	Yes.
Car parking facilities	Yes.
Balconies	Yes.
Any other aspect	No
8. Infrastructure Availability	
Description of aqua infrastructure availability in terms of	
Water supply,	N.A.

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Sanitation,	N.A.
Water drainage,	No.
of other physical Infrastructure facilities viz,	
Management	--
Electricity	--
Road and public transportation connectivity	Public transportation available at Bhauwala is about 2.00 km away.
Availability of other public utilities nearby	Yes.
Social infrastructure in terms of	--
Schools	Available nearby.
Medical facilities	Available nearby.
Recreation facilities in terms of parks and open spaces	Available nearby area.
Marketability of the Property	
Analysis of the market for the property in terms of	
Locational attributes	Property is butting on CC road.
Scarcity	--
Demand and supply of the kind of subject property	NIL.
Comparable sale prices in the locality	Rs. 20,00,000.00 to 25,00,000.00 per bigha.
10. Engineering and Technology Aspects of the Property	
Description of engineering and technology aspects to include	
Type of construction,	N.A.
Materials and technology used,	N.A.
Specifications,	
Maintenance issues,	--
Age of the building	N.A.
Total life of the building,	N.A.
Extent of deterioration,	N.A.
Structural safety	N.A.
Protection against natural disasters viz. earthquakes,	No.
Visible damage in the building if any,	No.
Common facilities viz. lift, water pump, lights, security systems, etc.,	No.
System of air-conditioning,	No.
Provision for firefighting,	No.
Copies of plans and elevations of the building to be included,	Owner to provide.
11. Environmental Factors	
Use of environment friendly building materials, Green building techniques if any,	No.
Provision for rain water harvesting,	No.
Use of solar heating and lighting systems, etc., Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	No.
12. Architectural and Aesthetic Quality of the Property	
Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	N.A.
13. Valuation	
Here, the procedure adopted for arriving at the valuation has to be highlighted. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales) reconciliation of various factors, departures, final valuation arrived at has to be presented here.	The market rate of the property is considered as Rs. 22.00 Lakhs per bigha

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The market rate of the property is as Rs. 22.00 Lakhs per bigha and the circle rate of the property is as Rs. 3,400.00 + 5 % additional for wider road i.e. Rs. 3,570.00 per sqm.

Abstract Cost:

Sl. no.	Items	Quantity	Rates	Amount
<u>Circle rate</u>				
Al	Land area	3360.00 sqm	Rs. 3,570.00	Rs. 1,19,95,200.00
Total cost of property as per circle rate is Rs. 1,19,95,200.00				

Market rate

Al	Land area	4.465 Bigha	Rs. 22,00,000.00	Rs. 98,23,000.00
Total cost of property as per Market rate is Rs. 98,23,000.00				

Say Rs. 98,23,000.00

(Rupees Ninety Eight Lakhs and Twenty Three Thousand only)

The market value of the property is Rs. 98,23,000.00

The realizable value of the property is (80 %) Rs. 78,58,400.00

Amount the bank can fetch if the bank goes for sale of this property. (65 %) is Rs. 63,84,950.00

The circle rate value of the property is Rs. 1,19,95,200.00

Documents produce for Valuation:-

1. Photocopy of Sale deed no.-498 dated 01.06.1999

14. Declaration

I hereby declare that :

- a) The information provided is true and correct to the best of my knowledge and belief.
The analysis and conclusions are limited by the reported assumptions and conditions.
b) I have no direct or indirect interest in the asset valued.
c) I inspected the subject property on 26.06.2018.
d) I am a 'valuer' as per the existing provisions in Category 6 and fulfill the education, experience and other criteria laid out therein.
e) I abide by the code of conduct as provided at the time of empanelment.
g) I/We confirm that the norms / procedures of valuation as prescribed by the 'Institute of valuers' have been strictly complied with.
- Name and address of the Valuer
Arvind Kaneri, 01, Haripuram, G M S road, Dehradun.
Name of Valuer Association of which I am a bona fide member in good standing Institution of Valuers.
Membership Number:- F017914

Signature of the Valuer



Date:- 27.06.2018, Mobile no:- 9927020903

E-Mail:- myvalue01@gmail.com

Enclosures:

- Layout plan of the area in which the asset is located
- Building plan
- Floor plan
- Photographs of the property being valued
- Any other relevant document/extracts

Yes.

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Yes.

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Arvind Kaneri
B.E. (Civil), F.I.V.

Mob.: 9927020903
01, Haripuram, GMS Road, Dehradun - 248 001

Arvind VALUER
24/04/2005



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APPROVED VALUER
11/2004-2005

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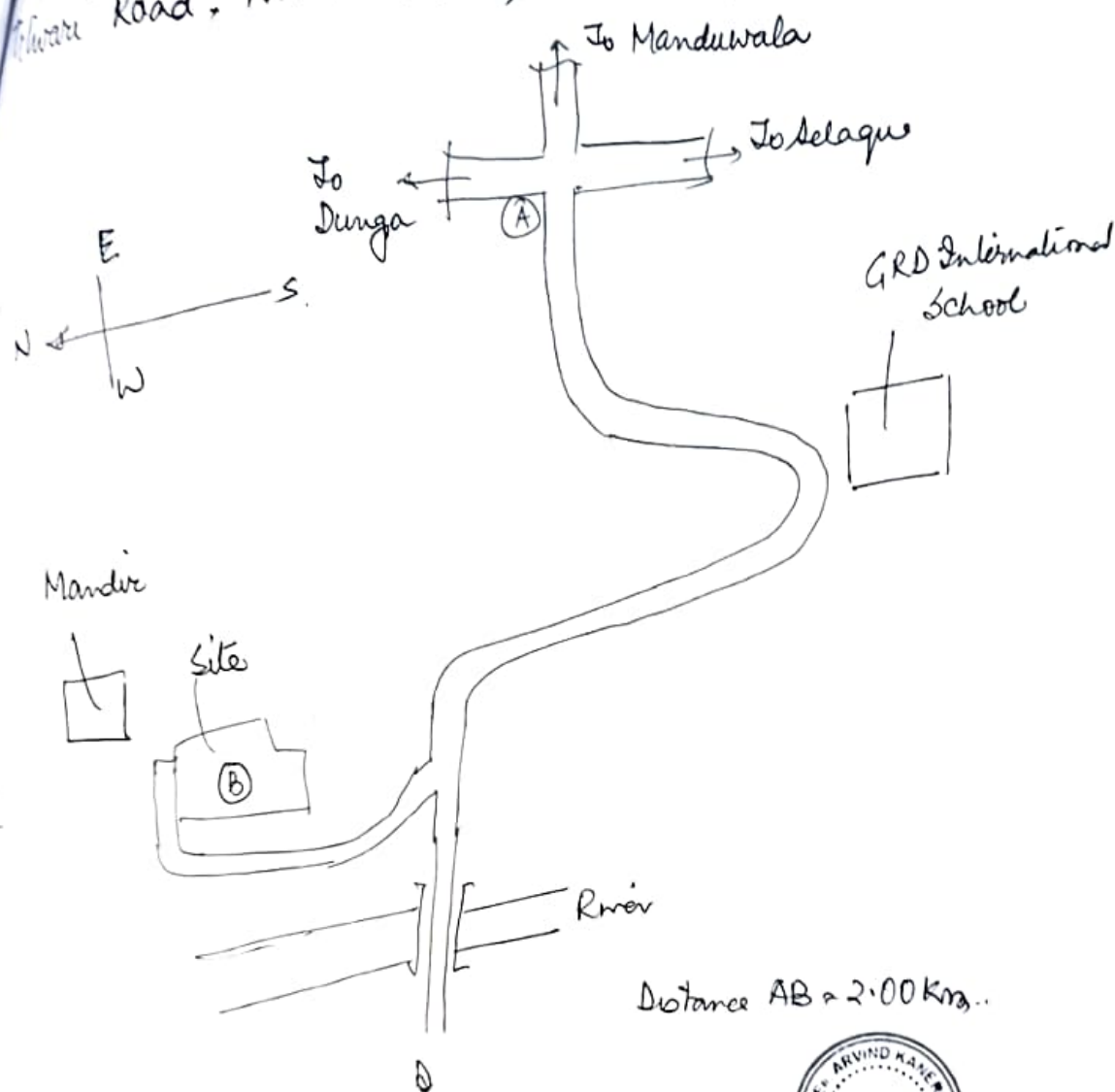


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KEY PLAN

(Not to scale)

Property of Shri Ramesh Bachei, Village Rampur Khurd,
Road, P.O. Bhauwala, Dehradun.



Distance AB = 2.00 Km.

