



· Valuers · Industrial & FII Consultants · Chartered Engineers · NPA Management  
· Account Monitoring · Industry/ Rehabilitation Consultants · Projects Consultants

**HEAD OFFICE**

Moh – Sinzai, Shahjahanpur (UP)

Ph: - 9452675158, 9651070248

E-mail- [valuers.spn@rkassociates.org](mailto:valuers.spn@rkassociates.org)

[valuers.spn1@gmail.com](mailto:valuers.spn1@gmail.com)

File No. : VR/PNB/846/08/2022

Dated: 20.08.2022

# ASSESSMENT REPORT

OF

## IMMOVABLE PROPERTY

### AS PER DEED PROVIDED SITUATED AT

MOHALLA – LAXMI PURWA, PART OF PREMISES NAGAR NIGAM NO – 85/67,  
PRIVATE PLOT NO – 31, PARGANA & TEHSIL & DISTRICT– KANPUR NAGAR  
(UP).

### DEED OWNER/S

SHRI. NEERAJ AGARWAL S/O SHRI. KISHORI LAL AGARWAL

M/S: .....

### REPORT PREPARED FOR

OPINION BASED ON DEEDS/DOCUMENTS & IDENTIFICATION PROVIDED BY BM/FO  
PNB, BRANCH L.J ROAD, DISTT - RISHIKESH U.K YOU/BANK VERIFY THE  
LOCATION/FIGURE AND THEN ASK ANY QUERY OR REVIEW UP TO 2 TO 3 MONTH OF  
FORM ISSUE DATE

***\*\*Important - In case of any query/ issue or escalation you may please contact Incident Manager:  
[valuers.spn1@gmail.com](mailto:valuers.spn1@gmail.com). We would appreciate your feedback in order to improve our services  
& Ask for any review/advice six month only after no record no liability maintained job finished.***

## ASSET/ PROPERTY UNDER VALUATION

Latitude: 26.457563  
Longitude: 80.341726  
Elevation: 125.767 m  
Accuracy: 25.0 m  
Time: 08-11-2022 09:56



Latitude: 26.457626  
Longitude: 80.341711  
Elevation: 125.76±3 m  
Accuracy: 15.2 m  
Time: 08-11-2022 09:56

**PROPERTY SHOWN BY RESENTATIVE MR. VAIBHAV AGARWAL**

**AS PER DEED PROVIDED SITUATED AT**

**MOHALLA – LAXMI PURWA, PART OF PREMISES NAGAR NIGAM NO – 85/67,  
PRIVATE PLOT NO – 31, PARGANA & TEHSIL & DISTRICT– KANPUR NAGAR  
(UP).**

S. No.	Particulars	Content
<b>I.</b>	<b>INTRODUCTION:</b>	
1.	Name of the Valuer	M/s R. K. Associates (R.K Agarwal)
2.	Date of inspection	11.08.2022
	Date of Valuation	20.08.2022
3.	Purpose of Valuation	To Assess present market trends transaction
4.	Name of Property Owner's & Address (details of share of each owner in case of joint & Co-ownership)	<b>According To Govt Regd Sale Deed date 31.01.2017, Sr. No. 285 Page No – 1 To 20, Jild No – 7975 Provided By Bank and owner Shri. Neeraj Agarwal S/o Shri. Kishori Lal Agarwal R/o Bhawan No – 43, Gali No – 9, Veerbhadra Road, Pargana &amp; Tehsil &amp; District– Rishikesh (UK).</b> Single Ownership (Full Share)
5.	Name of Bank / FI as applicable	Punjab National Bank L.J Road Branch District – Rishikesh U.K.
6.	Name of the Developer of the property (in case of developer built properties)	By Owner's
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Owner occupied

<b>II.</b>	<b>PHYSICAL CHARACTERISTICS OF THE PROPERTY:</b>	
1.	Location of the property in the city	<b>Mohalla – Laxmi Purwa, Part Of Premises Nagar Nigam No – 85/67, Private Plot No – 31, Pargana &amp; Tehsil &amp; District– Kanpur Nagar (Up).</b>
2.	Municipal ward no.	Not applicable
3.	City/Town/ Village	City
	Residential Area/Commercial Area/ Industrial Area/Mixed Area	Commercial Cum Residential Property
4.	Classification of the Area High/Middle/Poor	High Area
	Metro/Urban/semi Urban/ Rural	Urban
5.	Coming under Corporation limit / village Panchayat / Nagar Panchayat / Municipality	Municipal Corporation
6.	Postal address of the property	Same as above

7	Latitude, Longitude and Coordinates of the site	Google Map Attached
8	Area of the Plot/ Land ( <i>supported by A plan</i> )	<b>Total Area = 104.93 Sq.mt As Per Sale Deed</b>
9	Layout plan of the layout in which the property located	Not Provided But Sktech Plan Available
10.	Development of surrounding areas	Commercial & Residential
11.	Details of roads abutting of the property	Jarib Chowki to Jhakarkatti Fly Over
12	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No
13	In case it is an agricultural land, any conversion to house site plots is contemplated	No
14.	Boundaries of the property	<b><u>As per sale Deed</u></b> East : Land of Nazul West : Plot No – 30 North : Other's Campus South : 25 ft wide Road <b><u>As per Site</u></b> East : Land of Nazul West : Plot No – 30 North : Other's Campus South : 25 ft wide Road
	Extent of the Site	As per Sale Deed = 104.93 Sq.mt
	Extent of the Site Considered for Valuation (least of 15 A & 15 B)	= 104.93 Sq.Mt
15.	Description of the Adjoining Property	
	East	Land of Nazul
	West	Plot No – 30
	North	Other's Campus
	South	25 ft wide Road
16.	Survey no. if any	<b>Nil</b>
17.	Type of Building (Residential/Commercial/Industrial)	Commercial Cum Residential Building

18.	Details of the building/buildings and other improvements in terms of area, height, No. of floors, plinth area floor wise, years of construction, year of making alterations / additional constructions with details full details of specifications to be appended along with building plans and elevations.	<div>This is a Commercial Cum Residential Property (Shop) At Basement + Ground Floor + First Floor + Second Floor R.C.C and Tiles/P.C.C Flooring</div> <table><tr><th>Floor</th><th>Plinth Area</th><th>Height</th><th>Year Const.</th></tr><tr><td>Basement</td><td>104.93 Sq.Mt</td><td>9'</td><td>2016</td></tr><tr><td>GF</td><td>104.93 Sq.Mt</td><td>10'</td><td>2016</td></tr><tr><td>FF</td><td>104.93 Sq.Mt</td><td>10'</td><td>2016</td></tr><tr><td>SF</td><td>104.93 Sq.Mt</td><td>10'</td><td>2016</td></tr></table> <div>With Iron Shutter Gate With Iron and Glass Work</div>	Floor	Plinth Area	Height	Year Const.	Basement	104.93 Sq.Mt	9'	2016	GF	104.93 Sq.Mt	10'	2016	FF	104.93 Sq.Mt	10'	2016	SF	104.93 Sq.Mt	10'	2016
Floor	Plinth Area	Height	Year Const.																			
Basement	104.93 Sq.Mt	9'	2016																			
GF	104.93 Sq.Mt	10'	2016																			
FF	104.93 Sq.Mt	10'	2016																			
SF	104.93 Sq.Mt	10'	2016																			
19.	Plinth area (GF) Carpet Area  Saleable Area	<div><b><u>Plinth Area:</u></b> Basement: 104.93 Sq.Mt GF: 104.93 Sq.Mt FF: 104.93 Sq.Mt SF: 104.93 Sq.Mt = 104.93 Sq.mt Included Land</div>																				
20.	Any other aspect.	No																				

III. TOWN PLANNING PARAMETERS:		
1.	Master plan provisions related to the property in terms of land use	Yes
2.	Date of issue and validity of Layout of Approved map / Plan	Not Provided But Sktech Plan Available
3.	Approved Map / Plan issuing authority	Not Provided But Sktech Plan Available
4.	Whether genuineness or authenticity of approved map / plan is	Yes
5.	Any other comments by our empanelled valuers on authentic of Approved plan	NA
6.	Planning area/ Zone.	Commercial & Residential Area
7.	Development controls.	Commercial & Residential
8.	Zoning regulations	Commercial & Residential Zone
9.	FAR/FSI permitted and consumed	N/A
10.	Ground coverage.	100 %
11.	Transferability of development rights if any. Building bye-law provisions as applicable to the property viz, setbacks, height restriction etc.	Yes
12.	Comment on surrounding land user and	Commercial & Residential Area



	adjoining properties in terms of usage.	
13.	Comment on unauthorized construction if any.	No
14.	Comment on demolition proceeding if any.	No
15.	Comment on Compounding / regularization proceedings	No
16.	Comment on Whether OC has been issued or not.	No
17.	Any other aspect.	No
<b>IV. LEGAL ASPECTS:</b>		
1.	Ownership documents	Sale Deed
2.	Name of Property Owner's & Address <b>(details of share of each owner in case of joint &amp; Co-ownership)</b>	<b>According To Govt Regd Sale Deed date 31.01.2017, Sr. No. 285 Page No – 1 To 20, Jild No – 7975 Provided By Bank and owner Shri. Neeraj Agarwal S/o Shri. Kishori Lal Agarwal R/o Bhawan No – 43, Gali No – 9, Veerbhadra Road, Pargana &amp; Tehsil &amp; District– Rishikesh (UK).</b> Single Ownership (Full Share)
3.	Comment on dispute / issue of landlord with tenant / statutory body if any in regard to immovable property:	No. as stated by owner. owner possession
4.	Comment on whether the IP is Independently accessible?	Road Facing
5.	Title verification.	Sale Deed date 31.01.2017, Sr. No. 285 Page No – 1 To 20, Jild No – 7975
6.	Details of leases if any	Not Applicable
7.	Ordinary status of freehold or leasehold including restrictions on transfer	Free Hold
8.	Agreements of easements if any	Not Applicable
9.	Notification for acquisition if any.	No as stated by owner
10.	Notification for road widening if any.	No
11.	Possibility of frequent flooding / sub-merging	No
12.	Special remarks, if any. Like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. tidal level must be incorporated)	No (As stated by owner. No possibility)

13.	Heritage 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.	No	
		Tax name	To be done by Advocate
		Receipt number	Do
		Receipt in the name of	Do
		Tax amount	Do
14.	Comment on transferability of the property ownership	It is transferable	
15.	Comment on existing mortgages/ charges / encumbrances on the property	encumbrances on the property	
16.	Comment on Whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Bank to obtain details from the owner. All legal requirement to be fulfilled by bank before financing	
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	By owner. No illegal	
18.	Any other aspect	1. This is just a Valuation Report of the property identified to us by the owner/ owner representative based on the copy of the documents provided to us. 2. We complete only our part. 3. Legal aspects or Title verification of the property are not done at our end. 4. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. is not carried out at our end and the copy of the documents provided to us by Bank/ customer has been relied upon in good faith. Bank fulfill all requirement before financing	

V. ECONOMIC ASPECTS:		
1.	Details of ground rent payable	Not Applicable
2.	Details of monthly rents being received if any including status of tenancy rights	Not Applicable
3.	Taxes and other outgoings	Not Applicable
4.	Property insurance	Not Applicable
5.	Monthly maintenance charges	Not Applicable
6.	Security charges, etc.	Not Applicable
7.	Any other aspect	Not Applicable

VI. SOCIO - CULTURAL ASPECTS:		
1.	Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age	Middle Class Social Struture, urban Population Commercial area Situated at Mohalla –Laxmi Purwa Age Group Available At around Higher Class Economic level

	groups, economic levels, location of slums/squatter settlements nearby, etc.	
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VII. FUNCTIONAL AND UTILITARIAN ASPECTS:		
	Description of the functionality and utility of the property in terms of	
1.	Space allocation	Yes
2.	Storage spaces	Yes
3.	Utility of spaces provided within the building	Yes
4.	Any other aspect	No

VIII. INFRASTRUCTURE AVAILABILITY:		
<b>a.</b>	<b>Description of aqua infrastructure availability in terms of</b>	
1.	Water supply,	Yes
2.	Sewerage/sanitation,	Yes
3.	Storm water drainage,	No
<b>b.</b>	<b>Description of other physical infrastructure facilities viz.</b>	
1.	Solid waste management,	No
2.	Electricity,	Yes / as per sanction load
3.	Roads & public transportation connectivity,	Yes
4.	Availability of other public utilities nearby,	All Near about within 1 Km
<b>c.</b>	<b>Social infrastructure in terms of</b>	
1.	Schools,	1.500 Km
2.	Medical facilities,	100 Mtr
3.	Recreation facilities in terms of parks and open spaces.	All civic amenities 500 Mtr

IX. MARKETABILITY OF THE PROPERTY:		
	<b>Analysis of the market for the property in terms of:</b>	
1.	Location attributes	Average Location
2.	Scarcity	Similar kinds of properties are available on demand. On high or fair price
3.	Demand and supply of the kind of subject property	Deference is due to demand and supply in the market
4.	Comparable sale prices in the locality.	Middle Selling Area

X. ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:		
1.	Type of construction	Load bearing Structure on 9" & 4.5" beam column structure with brick walls
2.	Materials and technology used	Available in Market materials used
3.	Specifications.	Construction work done by owner daily Labour
4.	Maintenance issues.	No



5.	Age of the building.	2016
6.	Total life of the building.	69 Years
7.	Extent of deterioration,	No
8.	Structural safety.	Normal type building
9.	Protection against natural disasters viz. earthquakes, etc.	No
10.	Visible damage in the building if any,	No
11.	Common facilities viz. lift, water pump, lights, security systems, etc.	Common Facilities Available at the site
12.	System of air conditioning,	No
13.	Provision for fire fighting, Copies of plans and elevations of the building to be included.	would be provided as per statement of owner
<b>XI. ENVIRONMENTAL FACTORS</b>		
1.	Use of environment friendly building materials, Green building techniques if any.	No
2.	Provision for rain water harvesting.	No
3.	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
<b>XII. ARCHITECTURAL AND AESTHETIC QUALITY:</b>		
1.	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	Normal Type Traditional Structure
<b>XIII IN CASE OF VALUATION OF INDUSTRIAL PROPERTY:</b>		
	1. Proximity to residential Areas 2. Availability of Public facilities	No

<b>I.</b>	<b>VALUATION:</b>
	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer may consider various approaches of property valuation and state explicitly the reasons for adoption of a particular approach and the basis on which the final valuation judgment is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, reconciliation of various factors, departures, final valuation arrived at has to be presented here. See description of Survey in the basis

	<b><u>PART G – PROCEDURE OF VALUATION</u></b>
<b>A.</b>	<b><u>ASSESSMENT OF THE LAND</u></b>

	Specifications	Govt. Circle Rate (GLR) (1)	Market Rate (PMR) (2)
(a)	Prevailing Rate <i>(Best rates are adopted rationally considering many factors like nature of land, location, approach, market situation and trends. Information about the average rates are taken from the property agents, recent deals, demand-supply, internet postings)</i>	Rs. 76,000/- per Sq.mt	Rs. 1,40,000/= to Rs. 1,50,000/= per sq. Mt.  High Rates Beacause main Market Property and Very Much Development so we Have taken this Rates
(b)	Rate adopted considering all characteristics of the land	Rs. 76,000/- per Sq. Mt	Rs. 1,45,000/= per sq.mt
(c)	Total Rate adopted	Rs. 76,000/- per Sq. Mt	Rs. 1,45,000/= per sq.mt
(d)	Category of the Locality	Commercial & Residential	Commercial & Residential
(e)	Land Use Factor	Commercial & Residential	Commercial & Residential
(f)	Total Land area as per documents	<b>104.93 Sq.Mt</b>	<b>104.93 Sq.Mt</b>
(g)	Total Land Area considered	<b>104.93 Sq.Mt</b>	<b>104.93 Sq.Mt</b>
(h)	Valuation Calculation method/ approach	Stamp Registry minimum Circle Rate	Prime market property rate
(i)	<b>Total Value of land (A)</b>	104.93 Sq.mt X Rs. 76,000/- Sq.mt	104.93 Sq.Mt X Rs. 1,45,000/- Sq.Mt.
		<b>Rs. 79,74,680/=</b>	<b>Rs. 1,52,14,850/=</b>

#### **B. ASSESSMENT OF BUILDING CONSTRUCTION OR BUILD – UP UNIT**

	Specifications	Govt. Circle Rate (GLR)	Market Rate (PMR)
(a)	Minimum Replacement Rate of the Construction/ resalable value (as per the existing conditions and specifications & after calculating depreciation)	Rs. 1300/= per sq.ft. R.C.C	<b>Prevailing Market Unit Rate Range</b> (after calculating depreciation & verifying all the characteristics of the property): Rs. 1000 - 2000/- per sq.ft. R.C.C

#### **COSTING CALCULATION**

(b)	Structure Cost	Basement R.C.C – 1129 Sq.ft @ Rs. 1300/- per sq.ft. Rs. 14,67,700/= GF R.C.C – 1129 Sq.ft @ Rs. 1300/- per sq.ft. Rs. 14,67,700/= FF R.C.C – 1129 Sq.ft @ Rs. 1300/- per sq.ft. Rs. 14,67,700/=	As Per Detail Provided by Owner Basement R.C.C – 1129 Sq.ft @ Rs. 1400/- per sq.ft. Rs. 15,80,600/= GF R.C.C – 1129 Sq.ft @ Rs. 1500/- per sq.ft. Rs. 16,93,500/= FF R.C.C – 1129 Sq.ft @ Rs. 1600/- per sq.ft.
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		SF R.C.C – 1129 Sq.ft @ Rs. 1300/- per sq.ft. Rs. 14,67,700/=	Rs. 18,06,400/= SF R.C.C – 1129 Sq.ft @ Rs. 1600/- per sq.ft. Rs. 18,06,400/=
		<b>Total Floor Value Rs. 58,70,800/=</b>	<b>Total Floor Value Rs. 68,86,900/=</b>
(c)	Boundary Wall	Nil	Nil
(d)	Add for Iron Shutter Work	Nil	1,50,000/-
(e)	Add for Extra	Nil	Nil
(f)	Depreciation percentage (assuming salvage value 10 %)	NA	Nil
(g)	Age Factor	2016	2016
(h)	Structure Type	R.C.C	R.C.C
(i)	<b>Total Replacement Value (B)</b>	<b>Rs. 58,70,800/=</b>	<b>Rs. 70,36,900/=</b>

Based on Document Details Provided By BM/Bank Assessment As per Local Enquiry is as Below

<b>TOTAL ABSTRACT OF THE ENTIRE PROPERTY</b>			
	<b>Description</b>	<b>Value by adopting</b>	
	<b>Assessment of the Property</b>	<b>GLR Rs.</b>	<b>PMR Rs.</b>
(a)	Land Assessment (A)	Rs. 79,74,680/=	<b>Rs. 1,52,14,850/=</b>
(b)	Building structure (B)	Rs. 58,70,800/=	<b>Rs. 70,36,900/=</b>
(c)	<b>Total (A)</b>	Rs. 1,38,45,480/=	<b>Rs. 2,22,51,750/=</b>
(d)	<b>Rounded off</b>	Nil	<b>Rs. 2,22,50,000/=</b>
(e)	Maximum Prospective Market Assessment	Nil	<b>Rs. 2,22,50,000/=</b> <b>Two Crore Twenty-Two Lacs Fifty Thousand Only/-</b>
(f)	Maximum Prospective Realizable Assessment of the above property is	Nil	<b>Rs. 1,89,12,000/=</b> <b>One Crore Eighty-Nine Lacs Lacs Twelve Thousand Only/-</b>
(g)	Maximum Prospective Distress Assessment of the above property is	Nil	<b>Rs. 1,78,00,000/=</b> <b>One Crore Seventy-Eight Lacs Only/-</b>

**(RUPESS – TWO CRORE TWENTY-TWO LACS FIFTY THOUSAND ONLY/-)**

<b>XIV. DECLARATION:</b>	
	<p>I hereby declare that-</p> <p>a) The information as per papers / documents given to us furnished in our valuation report dated 20.08.2022 is true and correct to the best of our knowledge and belief and we have made an impartial and true valuation assessment opinion of the property.</p> <p>b) we have no direct or indirect interest in the property valued;</p> <p>c) we have personally inspected the property on 11.08.2022 as identified by owner / Bank. The work is not sub- contracted to any other valuer and carried out by our</p>

self.

d) we have not been convicted of any offence and sentenced to a term of Imprisonment;

e) we have not been found guilty of misconduct in my professional capacity.

f) we 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.

g) I /we 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.

h) I am registered under Section 34 AB of the Wealth Tax Act, 1957.

i) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

j) Further, I /we hereby provide the following information.

k) This valuation assessment opinion work is carried out by our Engineering team on the request from Punjab National Bank L.J Road Branch, District – Rishikesh U.K.

Bank Has insured the Genuinies of Deed & Provided Identification/Photo Copy to Surveyor and Suveryor Given to R.k Associates Head office

Opinion assessment is for your verification not for Legal / Hon Court Purpose Finance

Bank Has Identified Location And Property For which Surveyor /Techincal team assessment Bank Should Verify Report.

This Following opinion is base on Paper/Deed/Document Given By Punjab National Bank L.J Road Branch, District – Rishikesh U.K. Mohalla – Laxmi Purwa, Part Of Premises Nagar Nigam No – 85/67, Private Plot No – 31, Pargana & Tehsil & District– Kanpur Nagar (Up). And Surveyed Along With Shown By Vaibhav Agarwal No – 8009822255 and Surveyor Mr. Ravindra Singh Document Gave To R.K associate Head Office Shahjahanpur.

M). Serveyor Name – Mr. Ravindra Singh

N) Prepared Name - Er.Anuj Kumar Gautam

S.R No	Particulars	Valuer Comment
1.	Background information of the asset being valued	Commercial Cum Residential Property
2.	Purpose of Valuation and Appointing Authority	Punjab National Bank L.J Road Branch, District – Rishikesh U.K
3.	Identify of the valuer and any other experts involved in the valuation	R.K. Associates
4.	Disclosure of the valuer interest or conflict, if any	No
5.	Date of Appointment, Valuation date and Date of Report	As per Valuation Report
6.	Inspections and investigations undertaken	20.08.2022
7.	Nature and sources of the information used or relied upon	Local Inquiry at surrounding area
8.	Procedures adopted in carrying out the and valuation standards followed	Yes
9.	Restrictions on use of the report, if any	No
10.	Major factors that were taken into account during the valuation	Physical Verification
11.	major factors that were not taken into	NA

		account during the valuation;	
	12.	Caveats, Limitations and disclaimers to the extent they explain or elucidate to the limitations faced by valuer, which shall not be for the purpose of limiting his	Limited up to Fair Prospective Market value assessment of the property as on date
Place		: Shahjahanpur U.P.	<b>Signature</b>  <b>(Name and Official Seal of the Approved Valuer)</b>
Date		: 20.08.2022	
Total Number of .....		Pages this report	
	<b>Enclosures:</b>		
a.	Layout plan of the area in which the property is located	Google Map enclosed with coordinates	
b.	Photographs of the property being valued	Photographs Attached	
c.	Any other relevant documents/extracts	Attached 1. Key Plan 2. Photographs 3. Google Map Screenshot 4. Photo Copy of Current Circle Rate	

**IF REPORT IS USED FOR BANK/ FIs**

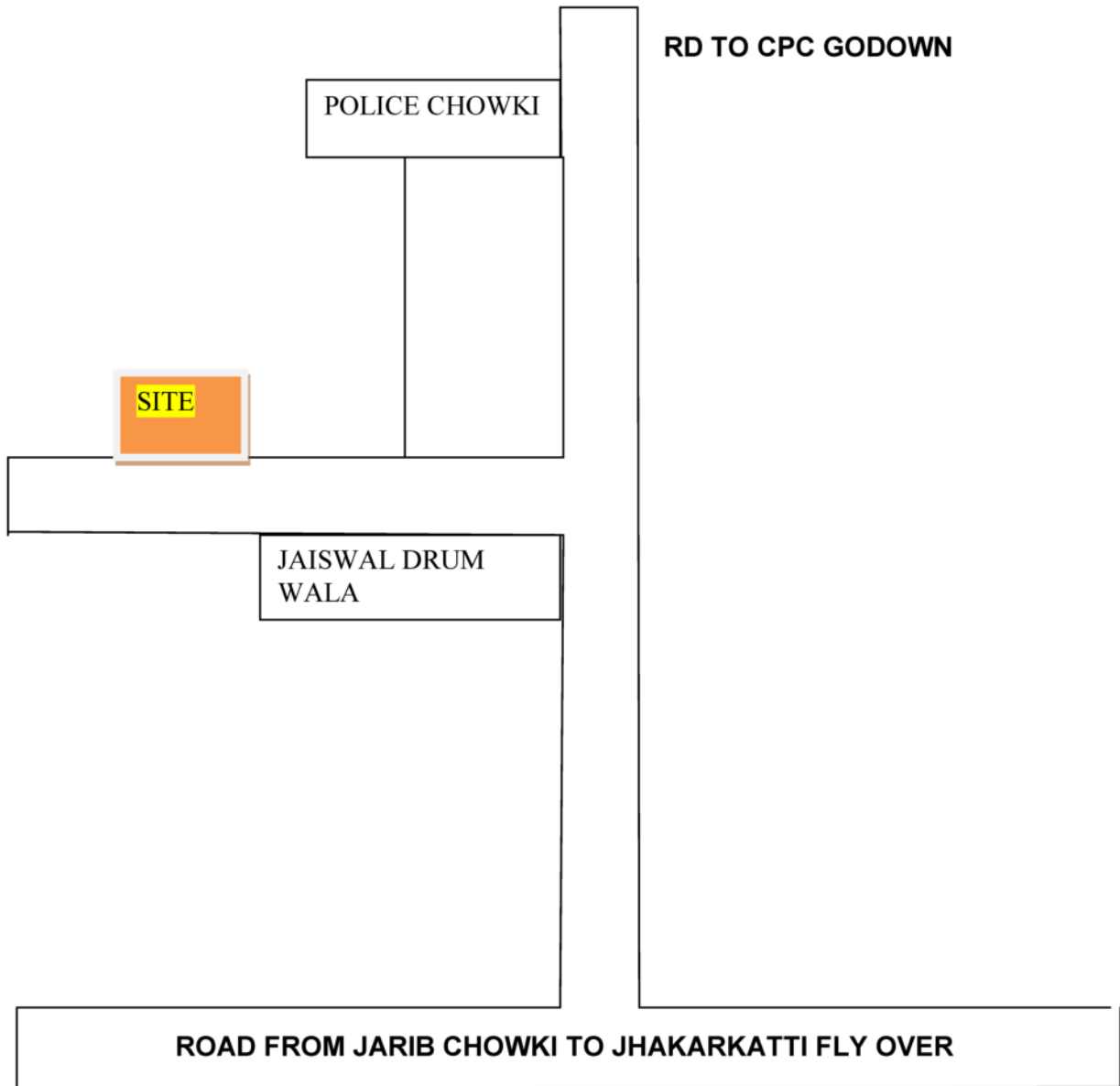
**NOTE:** As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

**At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.**

**PMR Value:** A best sellable Value that is been paid in the market for the property when property is free from any external/ internal encumbrance like mortgaged, tenanted, not possessed by the legal owner, lease hold, situated in area proposed to be sealed by State/Central Government or Court and the buyer gets all the ownership rights when he buy the property.

**Realizable/ Fetch Value:** A best sellable value that can be arrived for the property having any of the above external/ internal encumbrances. It may vary from PMR value from case to case basis

**KEYPLAN OF VALUED PROPERTY**



**MOHALLA – LAXMI PURWA, PART OF PREMISES NAGAR NIGAM NO – 85/67,  
PRIVATE PLOT NO – 31, PARGANA & TEHSIL & DISTRICT– KANPUR NAGAR  
(UP).**

**DEED OWNER/S**

**SHRI. NEERAJ AGARWAL S/O SHRI. KISHORI LAL AGARWAL**



## PHOTOGRAPHS OF VALUED PROPERTY



**PROPERTY SHOWN BY RESENTATIVE MR. VAIBHAV AGARWAL**





**MOHALLA – LAXMI PURWA, PART OF PREMISES NAGAR NIGAM NO – 85/67,  
PRIVATE PLOT NO – 31, PARGANA & TEHSIL & DISTRICT– KANPUR NAGAR  
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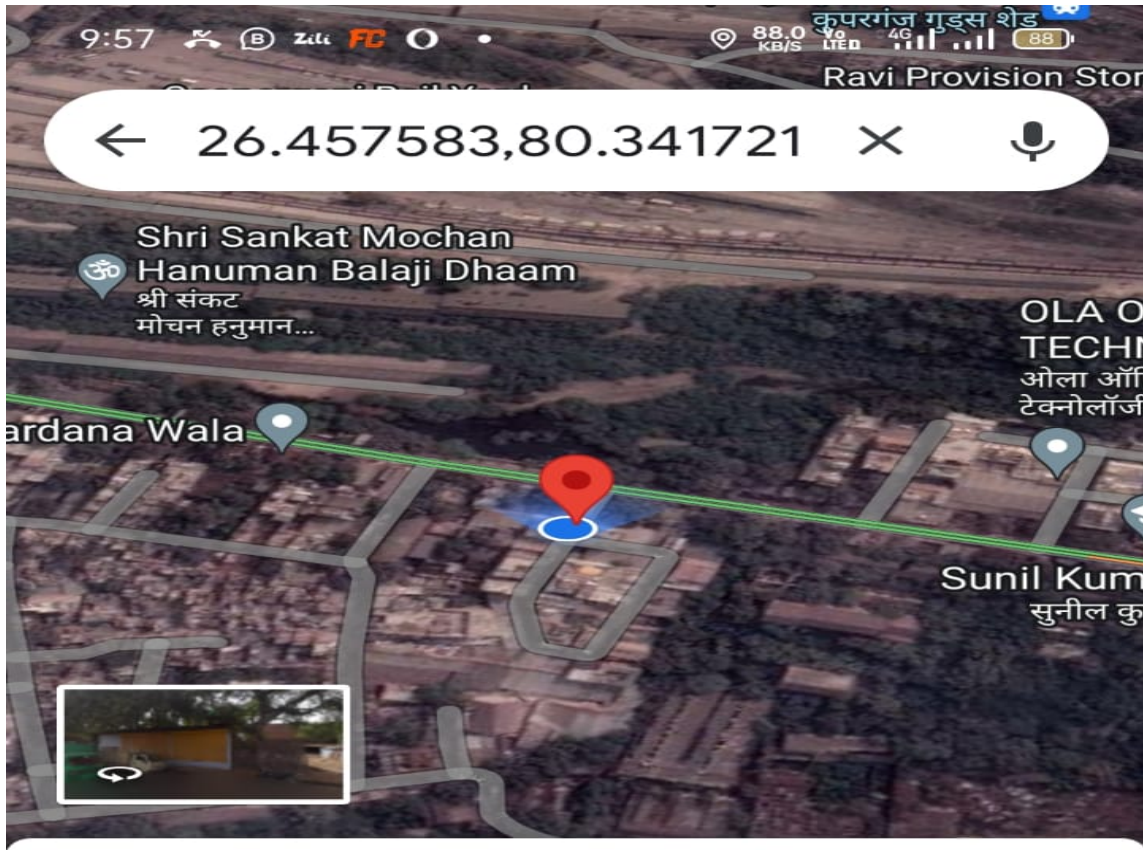
**DEED OWNER/S**

**SHRI. NEERAJ AGARWAL S/O SHRI. KISHORI LAL AGARWAL**

**PROPERTY SHOWN BY RESENTATIVE MR. VAIBHAV AGARWAL**



## GOOGLE MAP OF VALUED PROPERTY



### AGARWAL TRADING CO.



अग्रवाल व्यापार कं।

5.0 ★★★★★ (3)

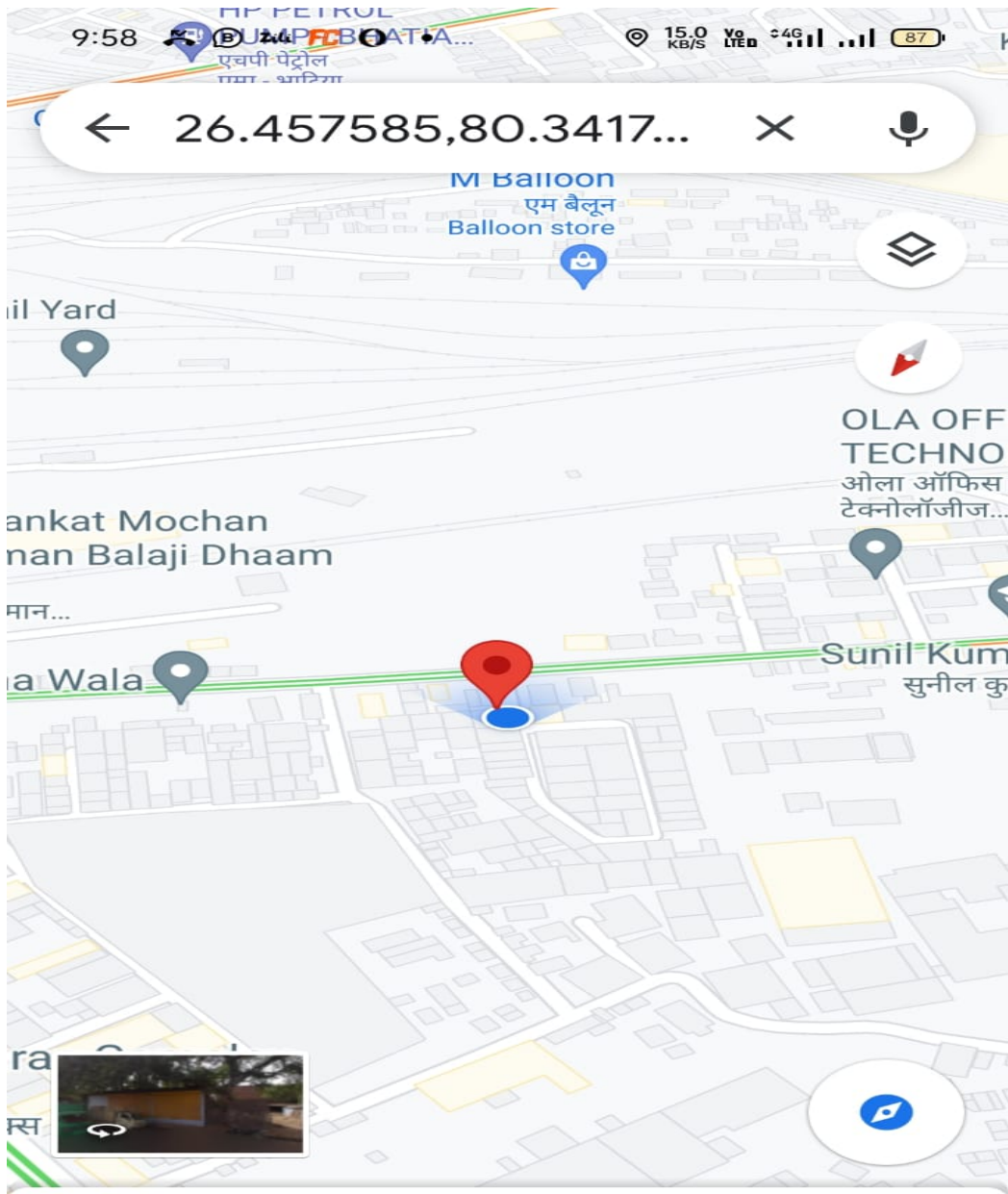
85/57, Bhoulmik Compound,, Coope...

Tent House Supplier · 🚶 1 min

Opens soon · 10 am



## GOOGLE MAP OF VALUED PROPERTY



AGARWAL TRADING CO.

