

06/1697
06/7333

REPORT FORMAT: V-L2 (Small) | Version: 3.0_2015

File No.: RKA/15/2172

Dated: 24.12.2015

VALUATION REPORT

OF

IMMOVABLE PROPERTY

SITUATED AT

KHASRA NO. 261 MIN & KHASRA NO. 262 MIN, MAUZA KANWALI (H. NO. 44/3,
LANE NO. 1, VIVEK VIHAR, G.M.S. ROAD) DEHRADUN

APPLICANT/ OWNER

MR. RAJESH KUMAR S/O MR. GYAN CHAND

A/C. MR. RAJESH KUMAR S/O MR. GYAN CHAND

REPORT PREPARED FOR

BANK OF BARODA, BALLUPUR CHOWK BRANCH, DEHRADUN.

- Valuers
- Chartered Engineers
- Lender's Independent Engineer (LIE)
- Techno Engineering Consultants
- Business Valuations
- Project Reports & Consultants
- Industry / Trade Rehabilitation Consultants
- NPA Management

RKA/15/2172
**Important - In case of any query/issue or escalation you may please contact Incident Manager @
valuers@rkassociates.org. We would appreciate your feedback in order to improve our services.

- Account Monitoring
- Panel Valuer Consultant for 20 Nationalized Banks/PSUs

REGISTERED OFFICE :

U-67, Upper Ground Floor, Upadhyay Block, Near Laxmi Nagar
Metro Station Gate No. 2, Shakarpur, Delhi- 110092
Ph.: (011) 43027912, (011) 42641242, +91- 9999597597, Fax : (011) 42641242
E-mail - valuers@rkassociates.org | Website - www.rkassociates.org

PART A - REPORT BASIC DETAILS

PART A - REPORT BASIC DETAILS			
S.NO.	PARTICULARS	DESCRIPTION	
1.	Bank/ Organization	Bank of Baroda Ballupur Branch, Dehradun	
2.	Proposal No.	NA	
3.	Credit Analyst	NA	
4.	Control Officer	Mr. Ved Bhushan	
5.	Report Format	V-L2 (Small) Version: 2.1_2015	
6.	Date of Valuation	23 December 2015	
7.	Date of Survey	24 December 2015	
8.	Documents provided	<input type="checkbox"/> Copy provided	Sale Deed
			Old Valuation Report
		<input type="checkbox"/> Documents shown, but copy not provided	NA
			None
9.	Surveyed in front of	Owner	
10.	Number of Pages	05	

PART B - GENERAL DESCRIPTION OF THE REPORT

1.	Property Purchaser/ Applicant Name (Only for Home Loan Purpose)	Mr. Rajesh Kumar S/O Mr. Gyan Chand
2.	Present Owner	Mr. Rajesh Kumar S/O Mr. Gyan Chand
3.	Property Address	Khasra No. 261 Min & Khasra No. 262 Min, Mauza Kanwali (H. No. 44/3, Lane No. 1, Vivek Vihar, G.M.S. Road) Dehradun
4.	Contact information of the customer	Mr. Rajesh Kumar, Ph: 8171619391
5.	Purpose of the Valuation	Housing Loan
6.	Type of Loan	Housing Loan
7.	Type of Property	Residential Land & Building
8.	Total no. of floors in the building	1 (Ground Floor)
	Floor on which property is located	All Floor
	Height of each floor	10 ft.
9.	Type of Developer	Property built from owner's self resources
10.	Property Status	Constructed property in use.
11.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes with permanent boundary
12.	Any negativity or defect in the property.	No

PART C - LEGAL & OWNERSHIP CONSIDERATION

1.	Constitution of the Property	Single ownership
2.	Nature of the Property	Free Hold
3.	Property presently possessed/ occupied by	Legal Owner
4.	In case of tenancy	NO
5.	Property usage	For Residential purpose only

PART D - LOCATION DESCRIPTION

PART D - LOCATION DESCRIPTION			
1.	Landmark	Near- Wadia Institute	
2.	Street Notification	Residential	
3.	Zone/ Ward	Mauza Kanwali	Dehradun

RKA/15/2172



4.	Road availability	Metalled Road			
5.	Main Road Name & Width	GMS Road		60 ft.	
6.	Front Road Name & width	Service lane		30 ft.	
7.	Location consideration	Road facing			
8.	Characteristics of the locality	Urban developing			
9.	Category of Area	<input type="checkbox"/> Notified Category: Good			
		<input type="checkbox"/> As per survey: Good			
10.	Boundaries of the property:				
a.	North	South		East	
b.	30 ft. wide road	Property of Mr. Ashok Kandwal		Property of Wadia Institute	
				Property of Mr. Binjola	
11.	Proximity to civic amenities:				
a.	School	Hospital	Bus Stop	Market	Station (Main Line)
b.	500 mtr.	2 Km.	NA	500 mtr.	NA
					Station (Metro)
					NA

PART E - TOWN PLANNING/ ZONING PARAMETERS

S.NO.	DETAILS	DESCRIPTION
1.	Master Plan Area/ Zone	NA/
2.	Development controls/ Authority	Dehradun Development Authority
3.	Municipal limits	Dehradun Municipal Corporation/
4.	Zoning regulations	Residential
5.	Is the area part of the unauthorized area/ colony	No
6.	Is the Building Plan/ Map prepared and got approved	Building Map/ Plans not provided
7.	Is Building as per approved Map	Building Map/ Plans not provided
a.	Details of alterations or deviations noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations NA <input type="checkbox"/> Not permitted alteration NA
b.	Is this being regularized	NA

PART F - BUILDING STRUCTURE & SITE DETAILS

1.	Any conversion to the land use	NA	
2.	Type of Superstructure & design	RCC load bearing structure on beam column and 9" brick walls	
3.	Appearance/ Condition of structure	Good	
4.	Roof	RCC	
5.	Year of construction	1989-90	
	Recent Improvements done	Good	
	Expected Future Life	35-40 Year	
6.	Flooring	Simple marble,	
7.	Interior Finishing	Simple plastered walls,	
8.	Exterior Finishing	Simple plastered walls,	
9.	Interior decoration/ Special architectural or decorative feature	Good	
10.	Kitchen	Simple with no cupboard	
11.	Class of Electrical fittings & fixtures	Internal	Ordinary fixtures & fittings
12.	Class of Sanitary/ Plumbing & water supply fittings	Internal	Good
13.	Lift/ elevators	NA	NA
14.	Power backup	NA	NA

RKA/15/2172



15.	Garden/ Landscaping	NA	Ordinary
16.	Boundary Wall	NA	NA

PART G - AREA & UNIT STATEMENT

1.	Land Area	398 sq. yds. (332.77 sq. mtr.)	
2.	Constructed Area (As per IS 3861-1966)	Covered Area	RCC: 1270.17 sq. ft. (118 sq. mtr.)

PART F - PROCEDURE OF VALUATION

1.	Scope of the Valuation	To access fair market value		
2.	Valuation Type	Land & Building Value		
3.	Valuation Method	Residential Land & Building Value		
4.	Property Use Factor	Market Rate Approach		
5.	Category of the Locality	Residential (x1)		
A.		Good	Good	Good

VALUATION OF LAND

Not Applicable (Since this valuation is prepared for Built-up unit separate DU)

Specifications		Govt. Circle Rate (GLR)	Market Rate (PMR)
(a)	Prevailing Rates	Rs.12,000/- per sq. mtr.	Rs.25,000/- to Rs.30,000/- per sq. yds.
(b)	Rates adopted ² (considering all characteristics of the property)	Rs.12,000/- per sq. mtr.	Rs.27,000/- per sq. yds.
(c)	Total Land Area considered as per documents/ site survey (whichever is less)	398 sq. yds. (332.77 sq. mtr.)	398 sq. yds. (332.77 sq. mtr.)
(d)	Total Land Value (A)	332.77 X Rs.12,000/- per sq. mtr. Rs.39,93,240/-	398 X Rs.27,000/- per sq. yds. Rs.1,07,46,000/-

VALUATION OF BUILDING CONSTRUCTION

Specifications		Govt. Circle Rate (GLR)	Market Rate (PMR)
(a)	Rate range	Rs.12,000/- per sq. mtr.	Rs.800/- to Rs.1,500/- per sq. ft.
	Rate adopted ³	Rs.12,000/- per sq. mtr.	Rs.1,000/- per sq. ft.
	Covered Area	1270.17 sq. ft. (118 sq. mtr.)	1270.17 sq. ft. (118 sq. mtr.)
	Valuation Calculation	118 X Rs.12,000/- per sq. mtr.	1270.17 X Rs.1,000/- per sq. ft.
	Total Value	Rs.14,16,000/-	Rs.12,70,170/-
(b)	Other architectural aesthetic developments, improvements (add lump sum cost)	NA	NA
(c)	Add for fittings & fixtures (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	NA	NA
(d)	Add for services (water, electricity, sewerage, main gate, boundary, etc.)	NA	NA
(e)	Depreciation percentage (assuming salvage value % per Year)	NA	NA (Above construction rate as calculated after deducting the prescribed depreciation & improvement)
(f)	Age Factor	2000 onwards (1.0)	New construction
(g)	Structure Type/ condition	Pucca (1.0)	RCC load bearing structure/ Good
(h)	Total Replacement Value (B)	Rs.14,16,000/-	Rs.12,70,170/-

CONSOLIDATED VALUE

C.	ITEMS	Value by adopting
----	-------	-------------------

RKA/15/2172



Valuation of the Property		GLR (Rs.)	PMR (Rs.)
(a)	Land (A)		
(b)	Building (B)	Rs.39,93,240/-	Rs.1,07,46,000/-
(c)	Total (A)	Rs.14,16,000/-	Rs.12,70,170/-
(d)	Rounded Off	Rs.54,09,240/-	Rs.1,20,16,170/-
(e)	Realizable Value (Minimum expected)	NA	Rs.1,20,16,000/-
(f)	Probable Rental Value in the area	NA	Rs.96,12,800/-
		NA	NA

(Rupees One Crore Twenty Lacs Sixteen Thousand Only)

REMARKS	
1.	Basis of Valuation: Sales approach as per market trend based on location & other property characteristics
2.	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
3.	Construction rates are adopted as per existing condition, specifications and after calculating depreciation & improvements done over the period of years.
4.	PMR Value: Best sellable Value that is paid in the market for the property when the buyer gets all the ownership rights of the property and property is free from any external/ internal encumbrance or defects like mortgage, tenancy, illegal possession, lease hold, situated in area proposed to be sealed by State/Central Government or Court and other factors like location, nearby development, etc
5.	Realizable/ Fetch Value: A best sellable value that can be arrived for the property having any of the above external/ internal encumbrances or defects. It may vary from PMR value from case to case basis.

R.K ASSOCIATES IMPORTANT NOTES:

- DEFECT LIABILITY PERIOD** - In case of any query/ issue or escalation you may please contact Incident Manager by writing at valuers@rkassociates.org. We ensure 100% accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point of the report, please help us by bringing all such points into our notice in writing at valuers@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates won't be held responsible for any inaccuracy in any manner. Also if we will not hear back anything from you within 30 days, we will assume that report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.
- COPYRIGHT FORMAT** - This report is prepared on the copyright format of R.K Associates to serve our clients in the best possible way. Legally no one can copy or distribute this format without prior approval from R.K Associates. It is meant only for the organization as mentioned on the cover page of this report. Distribution or use of this format other than R.K Associates will be seen as unlawful act and necessary legal action can be taken against the defaulters.



PART E – DISCLAIMER & DECLARATION

1. No employee or member of R.K Associates has any direct/ indirect interest in the property.
2. This report is prepared based on the copies of the documents/ information provided to us by the interested organization or customer and we assume that all such information is true and correct. If at any time it's found that misrepresentation of facts have been provided to us then this report should be considered cancelled.
3. If this property is offered as collateral security, the concerned financial institution is requested to verify the credentials of the land shown in this valuation report with respect to the latest legal opinion.
4. Legal aspects are not considered in this report. It's taken into account that the concerned Bank/ Financial Institution has first got the legal verification cleared by the competent Advocate before requesting for the Valuation report.
5. Value varies with the purpose/ date/ condition of the market. This report should not to be referred if any of these points are different from the one mentioned aforesaid in the Report.
6. Analysis and conclusions adopted in the report are limited to the reported assumptions and conditions and conditions the information came to knowledge during the course of the work.
7. This report is prepared on the RKA V-L2 (Small) Valuation format as per the client requirement and the charges paid. This report is having very limited scope as per its fields to provide only the basic estimated idea of the value of the property based on the information provided by the client. No detailed analysis is done on the subjected property. No claim for any extra information will be entertained whatsoever be the reason. For any extra work over and above the fields mentioned in the report will have an extra cost which has to be borne by the customer.
8. Corrections only related to typographical, calculation, spelling mistakes will be entertained within the defect liability period. No request for value revision, date change or any other correction will be entertained other than the one mentioned above.
9. This property was inspected by our authorized surveyor on 23 December 2015 in front of the owner's representative.
10. This valuation work is undertaken by our Civil Engineer on the request from **Bank of Baroda, Ballupur Chowk Branch, Dehradun.**

Place : New Delhi
Date : 24.12.2015
Note : This report contains 05 pages

For R.K Associates
Er. R.K Agarwal
(Director/ Chief Valuer)



FOR INTERNAL USE

SURVEYED BY: JE Deepak Joshi
TYPED BY: AE Deepak Prajapati
REVIEWED BY: HOD Valuations

