

24/2011

SALE DEED

Consideration : Rs. 10,00,000/-  
Market value : Rs. 11,10,000/-  
Stamp Duty : Rs. 50,000/-  
Avas Vikas Duty : N/A  
Total Stamp Duty : Rs. 50,000/-  
No. of Stamp Sheets. : 7 (Seven).  
Circle Rate and Serial No. : Rs 2300/- per sq. meters of land area. At Sl. No. 17  
Main Location : Camels Back Road, Mussoorie (Nand Villa Hotel to Bahuguna Park).  
Schedule of property : All that property known as part of Hari Mansion, Camels Back Road, Mussoorie admeasuring total area 131.30 sqr. Mtrs. and Covered area 201.7 sqr. mtr.  
Name of the Seller : Smt. Anita Bhandari D/o Sri Ved Prakash Hari, R/o The Mall, Mussoorie through her lawful Attorney Sri Atul Hari.  
PAN No. of the Seller : AAEPH 9346L  
Name of the Purchaser : (1) Smt. Mona Panwar w/o late Dayal Singh Panwar  
(2) Smt. Prabha Panwar w/o Sri Balam Singh Panwar Both resident of Hari Manson, C.B. Road, Mussoorie.  
PAN NO. of the Purchaser : (1) AKRPP 4267H (2) AARPP 9601P.

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प्रभा पंवार

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24/3011

भारतीय गैर न्यायिक INDIA NON JUDICIAL

दस हजार रुपये

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10000



Rs.  
10000

TEN THOUSAND RUPEES

उत्तराखण्ड UTTARAKHAND

10 MAR 2011  
Sub Treasury Officer  
Mussoorie, Dehradun

811306

SALE DEED

THIS SALE DEED is made at Mussoorie on this 11<sup>th</sup> day of March, 2011 : by Smt. Anita Bhandari D/o Sri Ved Prakash Hari, R/o The Mall, Mussoorie through her lawful attorney Sri Atul Hari s/o Sri Ved Prakash Hari, R/o Hamers flat, The Mall, Mussoorie (hereinafter called the 'VENDOR') of the one part.

IN FAVOUR OF

(1) Smt. Mona Panwar w/o late Dayal Singh Panwar (2) Smt. Prabha Panwar w/o Sri Balam Singh Panwar Both resident of Hari Manson, C.B. Road, Mussoorie (hereinafter called the 'VENDEES') of the other part.

The term Vendor shall mean and include its executors, administrators, and assignees, etc. and the term Vendee shall mean and include their heirs, successors, executors, administrators and assigns, etc. unless repugnant to the context.

WHEREAS by a sale deed dated the 2<sup>nd</sup>, January, 1937, registered as No. 3, in book no. 1, volume 46, on pages 251 to 253 on the 4<sup>th</sup> January, 1937 in the office of the Joint Sub Registrar, Mussoorie, Shrimati Kaushalaya Devi wife of Sri Om Prakash Hari, purchased the property measuring about 830 sqr. yards forming part of the property then known as 'Glanvilla House Estate'.

AND WHEREAS Smt. Kaushalaya Devi converted the servant quarters into double storeyed building and constructed a cowshed and made other addition/alteration and named the said estate Hari Mansion.



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Issued From

811307

उत्तराखण्ड UTTARAKHAND

10 MAR 2011

AND WHEREAS by an indenture of gift deed dated 5.7.1950 the said Smt. Kaushalya Devi conveyed freely and voluntarily and without any valuable consideration the said Hari Mansion Estate to Smt. Varsha Taneja w/o Sri H.L. Taneja.

WHEREAS Varsha Taneja has sold a cowshed and plot of land of the said Hari Mansion Estate to the City Board, Mussoorie for 10,000/- rupees and Smt. Varsha Taneja sold remaining property known as Hari Mansion consisting of all messuages, dwelling houses etc. properly known as Hari Mansion to Km. Anita Hari vide registered sale deed dated 20.2.1964 registered in book no. 1, vol. 70 on pages 37 to 40 in the year 1964 as serial no. 9, on 15.03.64 in the office of Joint Sub Registrar, Mussoorie. After marriage Km. Anita Hari became Mrs. Anita Bhandari and she has full right and authority to sell and transfer the said property. Smt. Anita Bhandari executed a power of attorney on 11.11.2010 in favour of her brother Sri Atul Hari registered in book no. IV, vol. 10, on page 62, addl. Book no. IV, vol. 14, on pages 399/406 as document no. 26/2010 on 15.11.2010 in the office of Sub Registrar, Mussoorie.

THAT THE VENDEES expressed desire to purchase the property known as part of Hari Mansion C.B. Road, Mussoorie and the Vendees agreed to purchase same, the Vendor agreed to sell the above mentioned residential portion to the Vendee which is fully described in the schedule for the price mentioned hereinafter free from all encumbrances and on the term and conditions mentioned after this;

NOW THIS DEED WITNESSETH

1. That in pursuance of the sad agreement and consideration of the sum of Rs. 10,00,000/- (Rupees Ten Lakhs ) only paid by the Vendees to the Vendor through RTGS and the receipt of which is hereby acknowledged by the Vendor and the Vendor doth hereby convey, transfer and assigns all that residential portion more fully described in the schedule hereunder unto and to the use of the said Vendees



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उत्तराखण्ड UTTARAKHAND

16 MAR 2011  
Sub Treasury Officer  
Mussoorie, Dehradun

- with all rights, title, interest, easement, appurtenances etc., of the Vendor into and upon the said property TO HAVE and TO HOLD the same absolutely and forever.
2. The Seller hereby covenants with the Purchasers that the absolute rights and interest which the Seller profess to transfer subsist and that the Seller have good right, full power and absolute authority to sell, convey, transfer, assign and assure the said property hereby sold, conveyed and transferred, assigned and assured to the Purchaser.
  3. That whereas the purchasers, alongwith his deceased brother Dayal Singh and family, has been a tenant of a part of the said property Hari Mansion for approximately the past twenty years; and
  4. That the purchasers are paying a meagre rent of Rs. 5000/- per annum to the vendor for the property under sale that is currently majority tenanted and occupied by him and his family, and
  5. The vendor despite best efforts over the past many years is unable to obtain meaningful increase in the rental value of the property tenanted by the vendee, as marked in red riband in the annexed site plan, as the said property is governed by the U.P. Act 13 of 1972 of the State of Uttarakhand, and;
  6. That the Seller has handed over peaceful, part vacant and physical symbolic possession of the said property to the Purchasers on the execution of this Deed. as actual possession of major part is already with the purchasers. The purchasers will have right of all common approach to the Hari Mansion which will be used by the purchasers along with vendor and other owners of the property.
  7. The Seller represents warrant and undertakes to the Purchasers in the terms set out in the following paragraphs in relation to the said property.





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Sub Treasury Officer  
Mussoorie, Dehradun

8. That the Seller has the power and requisite authority to execute this Deed and is competent to consummate the transactions contemplated herein.
9. The execution and delivery of this Deed constitutes a valid, legal and binding obligation on the Seller and is enforceable against the Seller in accordance with the terms hereof.
10. The said property is conveyed free from all encumbrances, charges, liens, mortgages, actions, acquisitions, agreements, tenancies, equities, fines, penalties, claims, pledges, securities, interests, forfeiture, taxes, covenants, conditions or restrictions of any kind or nature whatsoever to the Purchaser, except for two rooms on G.F. illegally occupied/encroached by Sri Chander Singh Negi for which no rent is received but notional value is included in the sale consideration.
11. That the said property is conveyed/transferred with all easements, rights of way the Purchaser shall have unrestricted and unfettered ownership and access to the said property. The purchaser will have right of passage or in any way appertaining or usually held or occupied therewith, or reputed to belong or be appurtenant thereto.
12. That the Seller has not and shall not set up, whether directly or indirectly, an adverse title to the said property against the title of the Purchasers any kind whatsoever.
13. To diligently perform all such actions and diligently make, do, execute, acknowledge and deliver and perfect with all proper dispatch all such transfers, consents and other documents as the Purchaser may reasonably request from time to time and all times hereafter to effectively vest in the Purchasers or their nominee(s) and protect the Purchaser's right, title and interest in and enjoyment of the said property and shall assist the Purchaser in realizing the intent of this transaction.





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14. That the Seller shall cooperate to do all such acts, deeds and things which will be necessary to get the said property transferred and mutated in the name of the Purchasers or his nominee(s), as the case may be.
15. That the Purchasers are entitled to get the said property assessed in their own name or in the name or names of his nominee(s) in the records of Municipal Board of Mussoorie, Water Department, electricity department, telephone or any other concerned authority.
16. The Purchasers shall bear the cost of stamp duty payable and this Sale Deed shall be duly registered in the Office of the Sub-Registrar of Mussoorie, Dist. Dehradun.
17. In case of any defect in the right, interest or title of the said, property and or of any of the foregoing representations and warranties, the Seller will make good all the losses suffered by the Purchasers due to the said defect.
18. The Seller hereby agree and declare that they shall indemnify the Purchaser as to all losses as the Purchasers may incur for any misrepresentation, defect in title relating to the property prior to the execution of this Deed and in respect of any third party having interest or claim in the said property.
19. That the said property is more than 100 mtrs. far from main C.B. Road and property is 100 years old an ordinary construction and the stamp duty is being paid on the circle rate fixed by the Collector Dehradun, Value of the property is as follows-  
( Total area of the property is  $131.3 \times 2300 = 301990$  & total covered area is  $201.7 \times 9000 \times .366 = 664399.8$  total value of the property comes to 9,66,389/80 but stamp duty has been paid on 11,10,000/- and accordingly Rs. 50,000/- has been paid stamp duty).





उत्तरांचल UTTARANCHAL

Sub Treasury Officer  
SCHEDULE OF THE PROPERTY.

ALL the Residential portion known as part of Hari Mansion, consisting of ground floor and first floor, C.B. Road, Mussoorie, admeasuring total area 131.30 sqr. Mtrs. and total covered area 201.7 sqr. Mtrs. approximately bounded and butted as under:

GROUND FLOOR

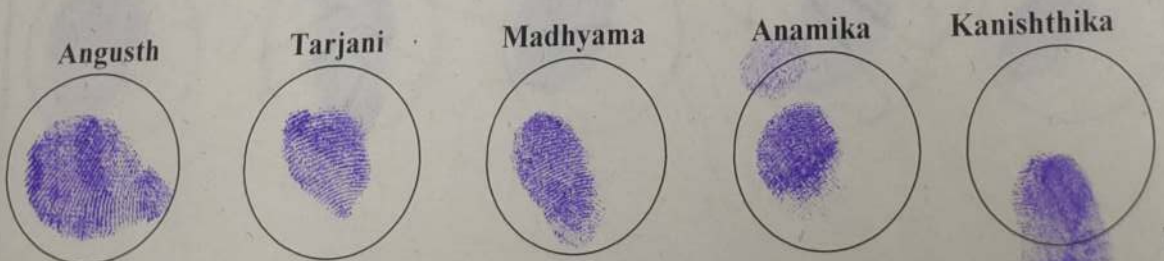
NORTH	:	Open to sky
SOUTH	:	Pushta, common passage and common path 8 ft. wide.
EAST	:	Common path & thereafter Ali Niwas.
WEST	:	Property of Sri R. Bajaj.

FIRST FLOOR

NORTH	:	Common wall and property of Sri Padam Singh Panwar.
SOUTH	:	Pushta.
EAST	:	Property of others.
WEST	:	Property of others.

Name & Address of Seller/Vendor- Smt. Anita Bhandari D/o Sri Ved Prakash Hari, R/o The Mall, Mussoorie through her lawful attorney Sri Atul Hari s/o Sri Ved Prakash Hari, R/o Hamers flat, The Mall, Mussoorie

Left Hand Fingers Impressions



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MAR 2011

Sub Treasury Officer  
Mussoorie, Dehradun

Right Hand Fingers Impressions

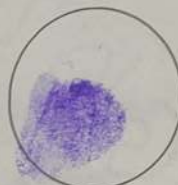
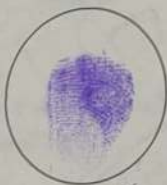
Angusth

Tarjani

Madhyama

Anamika

Kanishthika



VENDOR.

Name and Address of Purchaser/Vendee (1) Smt. Mona Panwar w/o late Dayal Singh Panwar

Left Hand Fingers Impressions

Angusth

Tarjani

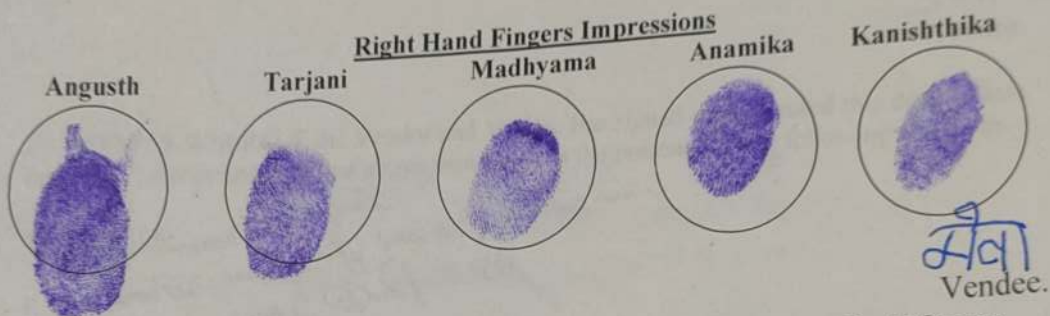
Madhyama

Anamika

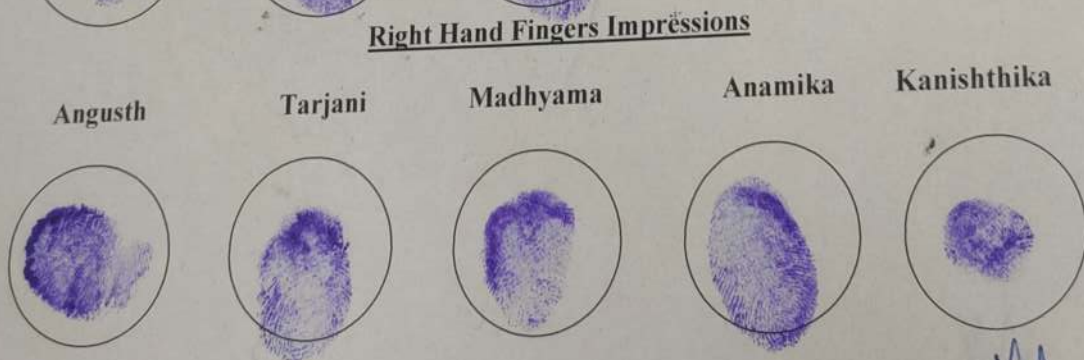
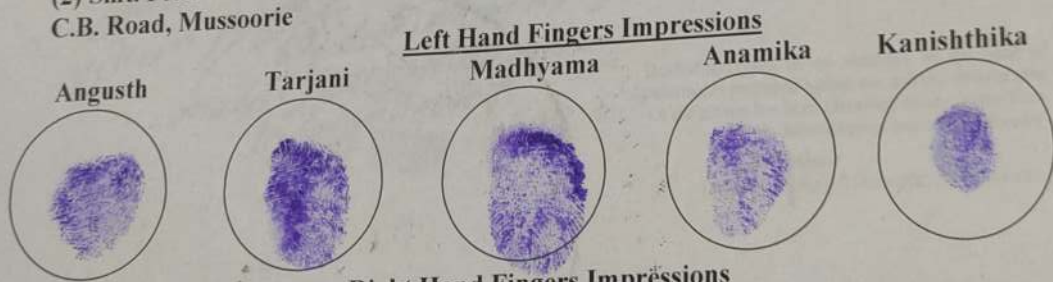
Kanishthika







(2) Smt. Prabha Panwar w/o Sri Balam Singh Panwar Both resident of Hari Manson,  
C.B. Road, Mussoorie



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प्रभा पंवार



प्रभा पेवार  
Vendee.

IN WITNESS WHEREOF the Vendor and Vendee has signed and executed this deed of sale on the day, month and year first above mentioned in the presence of the following witnesses.

WITNESSES  
1. विक्रम पणवार S/o बर. वी. श्रीराम पणवार  
दरम सगल कुडी मंडी

2. विक्रम पणवार S/o बर. श्रीराम पणवार  
महाराष्ट्र प्रान्त पणवार  
मुंबई मुसोरी

Drafted and typed in my chamber on the basis of Documents produced before me, and the photographs Of the parties has been identified by me on the basis Identification made by each other.

(Manju Sali) Advocate, Mussoorie.

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STORE  
5'6" x 3'6"



# SITE PLAN PART OF HARI MANSIONS, CAMEL'S BACK ROAD, MUSSOORIE.

SCALE: 8"=1"

AREA OF SOLD PORTION:- i) FIRST FLOOR COVERED = 1104.8 SQ. FEET OR 102.6 SQ. MTS.

" " " ii) GROUND FLOOR (BASEMENT) = 1065.7 SQ. FEET OR 99.0 SQ. MTS.

TOTAL COVERED AREA = 2170.5 SQ. FEET OR 201.7 SQ. MTS.

AREA OF SOLD OPEN LAND:- i) NEAR COMMON PATH & ELECTRIC POLE = 60 SQ. FEET OR 5.6 SQ. MTS.

" " " ii) FRONT SIDE OF BASEMENT = 287.5 SQ. FEET OR 26.7 SQ. MTS.

TOTAL AREA OF OPEN LAND = 347.5 SQ. FEET OR 32.3 SQ. MTS.

NOTE:- AREA OF SOLD PORTION HAVE BEEN SHOWN BY RED RIBAND.

SELLER:- SMT. ANITA BHANDARI

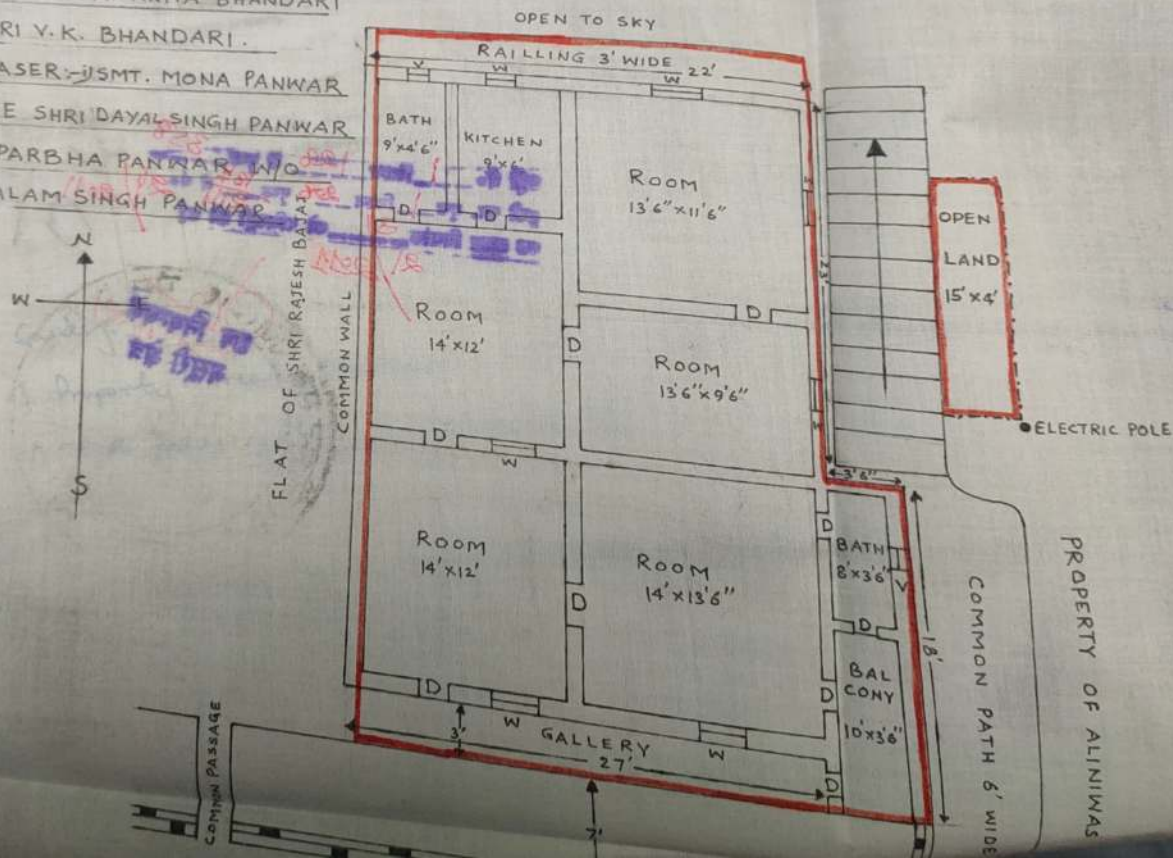
W/O SHRI V.K. BHANDARI.

PURCHASER:- SMT. MONA PANWAR

W/O LATE SHRI DAYAL SINGH PANWAR

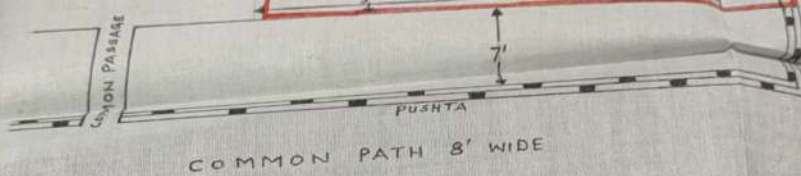
ii) SMT. PARBHA PANWAR W/O

SHRI BALAM SINGH PANWAR



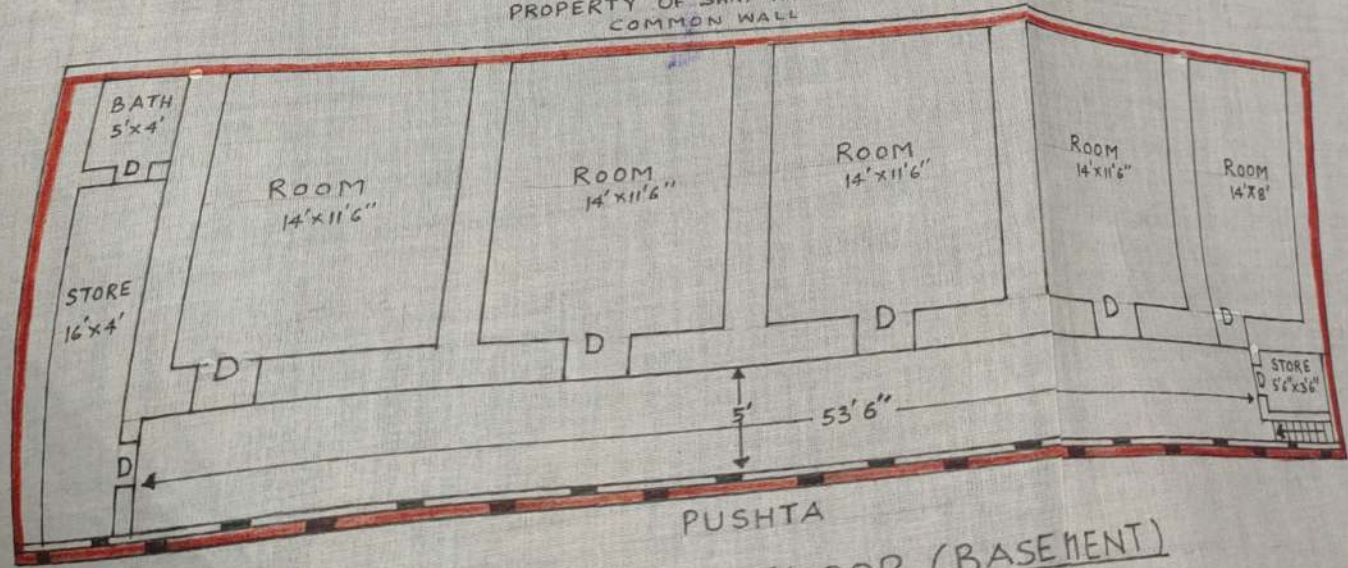
PROPERTY OF ALINIWAS





# FIRST FLOOR

PROPERTY OF SHRI PADAM SINGH PANWAR  
COMMON WALL



# GROUND FLOOR (BASEMENT)

SIGN. OF SELLER:-

*[Handwritten signatures]*

GUPTA ASSOCIATES



REPORT FORMAT: V-L1 (Basic) | Version: 4.2\_2017

FILE NO. RKA/FY17-18/169

DATED: 07/06/2017

## VALUATION REPORT

OF

## INDEPENDENT HOUSE

SITUATED AT

PART OF HARI MANISON, CAMELS BACK ROAD, MUSSOORIE

### OWNER/S

MR.S. MONA PANWAR W/O LATE MR. DAYAL SINGH PANWAR & MRS. PRABHA

PANWAR W/O MR. BALAM SINGH PANWAR

A/C: MR.S. MONA PANWAR W/O LATE MR. DAYAL SINGH PANWAR & MRS. PRABHA

PANWAR W/O MR. BALAM SINGH PANWAR

REPORT PREPARED FOR

STATE BANK OF INDIA, INTOUCH BRANCH, MUSSOORIE

**\*\*Important - In case of any query/issue/ concern or escalation you may please contact Incident Manager @**

**valuers@rkassociates.org. We will appreciate your feedback in order to improve our service.**

**As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which report will be considered to be correct.**

REGISTERED OFFICE:

G-183, Basement, Preet Vihar, Delhi-110092

Ph.: (011) 43027912, (011) 42641242, +91 - 9999597597, Fax : (011) 42641242

E-mail - valuers@rkassociates.org | Website : www.rkassociates.org

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- Industry / Trade Rehabilitation Consultants
- NPA Management
- Account Monitoring
- Panel Valuer Consultant for 20 Nationalized Banks/PSUs



BASIC DETAILS			
a.	Report prepared for	Bank	
b.	Name & Address of Organization	State Bank of India, Intouch Branch, Mussoorie	
c.	Name of Borrower unit	Mrs. Mona Panwar W/o Late Mr. Dayal Singh Panwar & Mrs. Prabha Panwar W/o Mr. Balam Singh	
d.	Credit Analyst	Mr. Anuj	
e.	Purpose of Valuation	General Value Assessment	
f.	Scope of Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative	
g.	Out-of-Scope of Report	1. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. 2. Legal aspects of the property. 3. Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. 4. Getting cizra map or coordination with revenue officers for site identification. 5. Measurement of the property as a whole. 6. Measurement is only limited upto sample measurement. 7. Drawing Map & design of the property.	
h.	Type of Loan	Cash Credit Limit	
i.	Report Format	V-L1 (Basic)   Version: 4.1_2017	
j.	Date of Valuation	7 June 2017	
k.	Date of Survey	6 June 2017	
l.	Surveyed in presence of	Owner's representative <b>Mr. Sanjay Panwar</b>	
m.	Documents provided for perusal	Documents Requested	Documents Provided
		Total 02 documents requested.	Total 01 documents provided.
		Property Title document	Sale Deed
		Approved Map	Approved map
		None	None
		None	None
	Identification of the property	<input type="checkbox"/> Cross checked from boundaries of the property mentioned in the deed <input type="checkbox"/> Done from name plate displayed on the property <input checked="" type="checkbox"/> Identified by the owner/ owner representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done	

2. MAIN DETAILS	
a.	<b>Customer Details</b>
i.	Name <b>Mrs. Mona Panwar W/o Late Mr. Dayal Singh Panwar &amp; Mrs. Prabha Panwar W/o Mr. Balam Singh</b>
ii.	Application No. <b>NA</b>
b.	<b>Property Details</b>
i.	Address <b>Part of Hari Manison, Camels Back Road, Mussoorie</b>
ii.	Nature of Property <b>Free Hold</b>
iii.	Constitution of the Property <b>Joint ownership</b>
iv.	Nearby Landmark <b>Near -Vikas Hotel, Mussoorie</b>
v.	Google Map <b>Enclosed with the Report</b>
vi.	Independent access to the property <b>Coordinates or URL: 30°27'25.2"N 78°04'41.2"E</b>
vii.	Is the property merged or colluded with any other property <b>Clear independent access is available</b>
	<b>Yes</b>
	<b>There is no demarcation art site between the land of this property &amp; the rest of</b>



# VALUATION REPORT FOR Smt. SONA PANWAR & MRS PRABHA PANWAR

Hari mansion. Bank to take note of this.

Document Details		Status	Name of Approving Auth.		Approval No.
i.	Layout Plan	Available	MDDA		NA
ii.	Building plan	Available	MDDA		NA
iii.	Construction Permission	Available	MDDA		NA
iv.	Legal Documents	Available	Sale Deed	Approved map	NA
Physical Details of the Property					
Adjoining Properties		North	South	East	West
		Common Wall	Pushta	Others Property	Others Property
ii.	Are Boundaries matched	Yes			
iii.	Plot demarcation	Yes			
iv.	Approved land	Yes			
v.	Type of Property	Residential land & building			
vi.	Total no. of floors of the property	3 (Basement + Ground + First Floor)			
vii.	Floor on which the property is located	Ground (Basement), First & Second Floor			
viii.	Approx. age of the property	Approx. 6 Years			
ix.	Residual age of the property	Approx. 45-50 Years			
x.	Type of structure	RCC slab load bearing structure on beam column & 9" brick walls			
xi.	No. of bed rooms	Living/ Dining area	Toilets	Kitchen	Other rooms
	GF	NA	NA	NA	05 (Store room)
	(Basement)				
	FF	01 (Drawing room)	02	01	NA
xii.	Condition of Structure	Very Good			
Tenancy/ Occupancy/ Possession Details					
i.	Property presently possessed/ occupied by		Vacant		
ii.	No. of years of tenancy		NA		
Stage of Construction		Constructed property is vacant at present			
Violation in the property					
a. Violation if any observed		b. Nature and extent of violation		c. Any other negativity or defect in the property	
No		No		Yes, there is <u>no</u> demarcation between the land of this property & the rest of the land of hari mansion at the site. Also, second floor is also constructed which is not a part of the approved map.	

## AREA DETAILS OF THE PROPERTY

 Land area (as per documents/ site survey, whichever is less)  
 Considered

AREA DETAILS OF THE PROPERTY			
3.	Land area (as per documents/ site survey, whichever is less)		
a.	Considered		
	Area as per documents	Area as per site survey	Area considered for Valuation
	131.30 sq. mtr. (157.03 sq. yds.)	131.30 sq. mtr. (157.03 sq. yds.)	131.30 sq. mtr. (157.03 sq. yds.)
	Area adopted on the basis of	As per Sale Deed	
	Remarks & Observations	NA	
b.	Constructed Covered Area (As per IS 3861-1966)		
	Ground Floor (Basement) – 99 sq. mtr. / 1065.65 sq. ft.		
	First Floor – 102.6 sq. mtr. / 1104.40 sq. ft.		
	Total Covered Area : 201.6 sq. mtr. / 2170.06 sq. ft.		
	Area adopted on the basis of	As per approved map of Ground floor (basement) & First Floor	
	Remarks & Observations	We have taken the covered area as per the approved map by MDDA, but at the time of the survey the property bears Ground , First & Second Floor. The second floor is not there in the approved map.	



VALUATION ASSESSMENT				
ASSESSMENT FACTORS				
a.	Valuation Type	Land & Building Value		Residential Land & Building Value
b.	Scope of the Valuation	To assess Plain Asset Valuation.		
c.	Property Use factor	Residential		
d.	Legality Aspect Factor (Refer clauses 2 & 4 of Part-E)	Positive as per documents produced to us.		
e.	Land Physical factors	Shape	Size	Level
		Irregular	Normal	Below Road Level
f.	Property location category factor	City Categorization	Locality Categorization	Property location classification
		Scale-B City	Good	Ordinary location within the locality
		Urban developing	Property within simple mid-scale Residential locality	NA
				NA
g.	New Development in surrounding area	None		
h.	Property overall usability Factor	Good		
i.	Comment on Property Salability Outlook	Easily sellable		
j.	Comment on Demand & Supply in the Market	Good demand of such properties in the market		
k.	Methodology/ Basis of Valuation	Land Value is calculated on the basis of 'Comparable Market Sales approach' and Building construction value is calculated on the basis of 'Depreciated Replacement Cost approach'.		
		For knowing comparable market sales, significant local enquiries has been made representing ourselves as both buyer and seller of the similar property and thereafter based on this information and various factors of the property, a rate has been taken judiciously seeing the market scenario. Kindly please refer point '8' of <b>Assumptions &amp; Remarks</b> section below to know the name & contact numbers from whom enquiries have been made.		

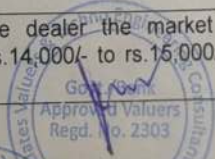
VALUATION CALCULATION			
GUIDELINE/ CIRCLE VALUE			
a.		Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range
i.	Land Value	131.30 sq. mtr. (157.03 sq. yds.)	Rs.3,200/- per sq. mtr.
	Total Land Value (a)	131.30 x Rs.3,200/- per sq. mtr. Rs.4,20,160/-	
		Structure Construction Value	
ii.	Construction Depreciated Replacement Value	Structure Type	Construction category
		RCC Load Bearing Structure	Good
		Rate range	Rate adopted
		Rs.17,000/- per sq.	Rs.17,000/- per sq. mtr.
		Age Factor	
		2-5 years old construction	
		Covered Area	
		201.6 sq. mtr. / 2170.06	

		mtr.	sq. ft.
	Total Construction Depreciated Replacement Value (b)	201.6 sq. mtr. x Rs. 17,000/- per sq. mtr.	
		Rs.34,27,200/-	
iii.	TOTAL GUIDELINE/ CIRCLE RATE VALUE: (a+b)	Rs.38,47,360/-	
<b>PROSPECTIVE FAIR MARKET VALUE</b>			
b.			
i.	Land Value	Total Land Area considered as per documents/ site survey (whichever is less) 131.30 sq. mtr. (157.03 sq. yds.)	Prevailing Rates Range Rs.14,000/- to Rs.16,000/- per sq. mtr..
			Rates adopted <sup>*7, 9, 10</sup> (considering all characteristics of the property) Rs.15,000/- per sq. mtr.
	Total Land Value (a)	131.30 x Rs.15,000/- per sq. mtr	
		Rs.19,69,500/-	
ii.	Construction Depreciated Replacement Value	Structure cost/ Construction Value	
		Structure Type	Construction category
		RCC Load Bearing Structure	Good
		Rate range	Age Factor
		Rs. 1,300/- to Rs.1,500/- per sq. ft.	2-5 year old construction
			Covered Area
			201.6 sq. mtr. / 2170.06 sq. ft.
	Total Construction Depreciated Replacement Value Value (b)	2170.06 x Rs.1,400/- per sq. ft.	
		Rs.30,38,084/=	
iii.	Add extra for Architectural aesthetic developments, improvements (c) (add lump sum cost)	NA	
iv.	Add extra for fittings & fixtures (d) (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	NA	
v.	Add extra for services (e) (water, electricity, sewerage, main gate, boundary, lift, etc.)	NA	
vi.	TOTAL PROSPECTIVE FAIR MARKET VALUE <sup>*15</sup> : (a+b+c+d+e)	Rs.50,07,584/-	
vii.	Rounded Off	Rs.50,08,000/-	
viii.	REALIZABLE VALUE <sup>*16</sup> (@ ~20% less)	Rs.40,06,400/-	
ix.	FORCED/ DISTRESS SALE VALUE <sup>*17</sup> (@ ~30% less)	NA	
x.	Justification for more than 20% difference in Market & Circle Rate	Difference is due to demand & supply gap in the market.	
xi.	Concluding comments if any	Please see our comments at 2(b) (vii) & 3 (b) & the bank to take decision on this case based on these comments	

**ASSUMPTIONS/ REMARKS**

1.	Qualification in TIR/Mitigation Suggested, if any: NA
2.	Is property SARFAESI compliant: Please see our comments at 2 (b) (vii) & 3 (b)
3.	Whether property belongs to social infrastructure like hospital, school, old age home etc.: No
4.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged: To Be Mortgaged
5.	Details of last two transactions in the locality/area to be provided, if available: Information couldn't be found.
6.	Any other aspect which has relevance on the value or marketability of the property: Property located in developing area
7.	Details of the sources from where the information is gathered on the prevailing market Rate/Price trend of the property (from property search sites & local information):
1.	Name: Himalyan Properties (Property dealer of same area) Contact No. 8449440564
	After having a verbal discussion with the dealer the market rate for residential land in this area ranges from Rs.14,000/- to rs.15,000/- per sq. mtr.

Rate is reasonable as per the market rate / sale





	Rate Range: Rs.14,000/- to 15,000/- per sq.mtr.	
2.	NA	NA
3.	NA	
8.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then it is assumed that the Banker or the concerned organization has satisfied themselves with the approval of the particular floor & building before allotting the Valuation case to the Valuer company.	

**R.K ASSOCIATES IMPORTANT NOTES:**


1. Information of the average market rates is taken based on the verbal market survey in the subject area from the local people, property agents, recent deals, demand-supply, internet postings. No written record is generally available for such market information.
2. All area measurements are on approximate basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement.
3. Valuation is done for the property identified to us by the owner/ owner representative. Method by which identification of the property is done is also mentioned in the report clearly. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest.
4. Legal aspects are not considered in this report. It is 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. Valuation is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various factors/ basis considered during the course of assessment before reaching to any conclusion.
6. **DEFECT LIABILITY PERIOD** - In case of any query/ issue or escalation you may please contact Incident Manager by writing at [valuers@rkassociates.org](mailto: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](mailto: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.
7. **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.

**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.

9.	<b>Declaration</b>	<p>i. The property was inspected by our authorized surveyor on 6 June 2017 by JE Deepak Joshi in the presence of the owner's representative.</p> <p>ii. The undersigned does not have any direct/indirect interest in the above property.</p> <p>iii. The information furnished herein is true and correct to the best of our knowledge.</p> <p>iv. This valuation work is carried out by our Engineering team on the request from <b>STATE BANK OF INDIA, INTOUCH BRANCH, MUSSOORIE</b></p>
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v. We have submitted Valuation report directly to the Bank.		
10. Name & Address of Valuer company	Wealth Tax Registration No.	Signature of the authorized person
11. M/s R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd. G-183, Preet Vihar, Delhi-110092	2303/ 1988	
12. Enclosed Documents	1. Valuer's Remark - Page No.7 2. Google Map - Page No.9 3. Photographs - Pages 1 4. Copy of Circle Rate - Pages 1 5. Survey Summary Sheet - Pages 02 6. Copy of relevant papers from the property documents referred in the Valuation - Pages 1	
13. Number of Pages in the Report	Without Enclosures	06
	With Enclosures	13
14. Engineering Team worked on the report	SURVEYED BY: JE Deepak Joshi PREPARED BY: AE Rishabh Khare REVIEWED BY: HOD Valuations	





R. K. Sood & Co. Valuers & Techno En  
Govt. / Regd.  
Approved Valuers  
Regd. No. 2303  
Chennai





Approved Valuers  
Regd. No. 2303

