(PANEL VALUER OF FIXED & MOVABLE ASSETS)

C-481, Street No. 11, Majlis Park, Delhi-110033

M.: 09582166798 & 9711633049

Email Id: perfectvaluers2012@gmail.com; perfectvaluers2012@yahoo.in; Bank in Panel:-State Bank of India, Bank of Baroda, Oriental Bank of Commerce

Ref. No.: PV/SBI/2020-21/BT

DATED: 23.05.2020

PROPERTY SITUATED AT	:-	PROPERTY BEARING NO. 5265, SITUATED AT SECTOR-3, URBAN ESTATE, FARIDABAD, HARYANA
OWNER	1:	MRS. RADHA DEVI W/O MR. TOK LAL
ACCOUNT NAME	1:	M/S SUPER QUALITY IMPEX
FAIR MARKET VALUE	1.0	RS. 26,00,000/-
RELIZABLE VALUE	0.	RS. 22,00,000/-
GUIDE LINE VALUE		Rs. 12,14,100/-
COST OF CONSTRUCTION FOR INSURANCE PURPOSE	7-	Rs. 4,00,000/-
BRANCH NAME	1	STATE BANK OF INDIA, NIT, FARIDABAD



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VALUATION REPORT OF IMMOVABLE PROPERTY

1	OF IMMOVABI	JE.	PROPERTY
	I. GENERAL		
1. 1	Purpose for which the valuation is made	33	Fair Market Value for Bank Credit Facilities
2. 8	) Date of Inspection	1	22.05.2020
b	b) Date on which the valuation is made		23.05.2020
3. Li	st of Documents produced for perusal	American	Photocopy of Sale Deed dt. 12.05.2008, Regd. No. 1788, Book No. 1, Vol. No. 2 on Page No. 43 in additional Book No. 1, Vol. No. 54 on Pages Nos. 61 to 62 Registered in SR-Ballabhgarh
add	me of the owner (s) and his / their ress (es) with Phone no. (details of re of each owner in case of Joint tership)	:	MRS. RADHA DEVI W/O MR. TOK LAL
b) Nam	e of the Account	:	M/S SUPER QUALITY IMPEX
5. Brie	description of the property (Includi	ng	
2. 3. 4.	Urban Estate, Faridabad, Haryana bu 36 sq. yds. (as per deed/ site). Sanctioned plan has not been subr considered for vauation. Subject property is about 17 yrs. ol room, one kitchen, one store & two each at FF & SF and one room & one to The property is 100% covered at GF, Third floor, but we are considering	nit d oile oile ,FF xtr	R & SF and approx. 150 sq. ft. covered area as the permissible area as per byelaws in our coverage approx. 827 sq. ft on all floor ted as per byelaws



	4			PE	RFE	C	TVALUERS	
		6.	Loc	ation of property				
	18		a)	Plot No. / Survey No.		:		NO. 5265, SITUATED AT
	1		b)	Door No.		:	SECTOR-3, URBAN	ESTATE, FARIDABAD,
A			c)	T. S. No. / Village		:	HARYANA	
10			d)	Ward / Taluka		:		
			e)	Mandal / District		:		
ш		7. Postal address of the property					As above	
и		.		/ Town	_	:	City	
-11	1	- L	_	dential Area		:	Yes	
		-		mercial Area		:	No	
ı	-	_		strial Area	-	:	No	
	10	Classification of the area  i) High / Middle / Poor					Middle	
	1 9				-	:		
	40			ban / Semi Urban / Rural	_	:	Urban HUDA	
	10			ng under Corporation Limit	/	:	HUDA	
1	11.	Village Panchayet / Municipality  1. Whether covered under any State					-do-	
11	11.	Central Govt. enactments (e.g.					-40-	
		Urban Land Ceiling Act) or notified						
1		under agency area / scheduled area						
1				nment area.	Ca			
12	12.			it is an agricultural land, na	21/		N.A.	The state of the s
	12.	conversion to house site plots				1	IV.A.	
		contemplated.						
1	3. Boundaries of the Property				:	8	As per deed	As per site
1	.s.							Property No. 5264
	1	North					Not given in deed	
	1	Sou	9000	No.	:	87		Property No. 5266
	-	East	_			1		Road 15' wide
		Wes	t		:			Other's Property
14	.   ]	Dime	ensic	ons of the site	:	Т	A	В
							As per deed	As per site
	I	lorth	h		:	T		
		outh		No. of the last of		1	36 sa vds	. (as per deed)
	-		1				50 sq. yus	. (as per deed)
		ast	-					
	-	est						
5.	Ex	tent	toft	he site	1	1	36 sq. yds. ( as per sale	deed)
6.	La	titud	de, L	ongitude and Coordinates	1:2	12	28.35276 N	
		the s			1	100	77.3275467 E	
	1000	Man Park	32.00 C				Total Control of the	
	Ex	tent	of th	ne site considered for	:	3	6 sq. yds. (as per deed	
	Val	uati	on (	least of 14a & 14b)		e la		
-					-			
1				ccupied by the owner /		L	ying Vacant	
1	tena	ant?	If o	occupied by tenant since				
				ent received per month.				
	IIUN	1011	B: K	ent received per month.				



	PERFE	CT	VALUERS				
	II. CHARACTERSTIC	SO		97.41	HI HOLESTON		
	fication of Locality	:	Middle Class				
	opment of surrounding areas	:	Developed				
subme	oility of frequent flooding , orging	/ :					
	ility to the Civic Amenities like Hospital, Bus Stop, Market etc.	:	Nearby				
	of land with topographical	:	Plain				
6. Shape o	fland	1:	Rectangular Shape	1322			
7. Type of	use to which it can be put	1:	Residential				
	ge restriction	1	-do-				
9. Is plot layout?	in town planning approved	:	Yes				
10. Corner p	lot or intermittent plot?	1	Intermittent plot				
11. Road faci		1	Yes				
	ad available at present	1	Metalled Road				
13. Width of i	road - is it below 20 ft. or more	•					
than 20 ft.	d – Locked land?		Less than 20' wide road				
		Management of	; No : Yes : Yes				
15. Water pote	entiality	Name and					
16. Undergrou	ind sewerage system.	-					
17. Is Power st	upply is available in the site	:	Yes				
18. Advantages	s of the site						
1	Alex News			12 - 11			
2		1	The state of the s				
acquisition purposes, ro of CRZ prov	narks, if any, like threat of of land for public service oad widening or applicability visions etc. (Distance from tidal level must be	:					
2							
L,		A		A STATE			
The second second	PART - A (VALUA	TI	ON OF LAND)				
l. Size of plot		1	36 sq. yds. (as per deed)	E STE			
North & South			-				
East & West		-					
		-					
Total Extent of		4	6 sq. yds. (as per deed)				
	Guideline rate obtained fro	om	the Registrar's Office				
ue of Land	36 sq. yds.	R	Rs. 24,000/- per sq. yds.	Rs.	8,64,000/		
struction Value	469 sq. ft.		Rs. 900/- per sq. ft.	Rs.	4,22,100		



	P	ER	FECT VALUER	S	
4.	Prevailing market rate	T	Rs. 58,000/- to	Rs. 62,000/- per sq. y	ards.
The state of the s	Assessed / adopted rate of valuation	f :	Rs. 60,000/- pe	er sq. yards.	
	Estimated value of land	:	36 sq. yards @ = Rs. 21,60,00	Rs. 60,000/- per sq. y	ards.
	PART - R (V	ALI	JATION OF BUIL		
1.	Technical details of the Building	The state of			
1 -	Type of Building (Residential	:	Residential		
	/ Commercial / Industrial	1	A		
b		:	Load bearing w	alls with RCC column	ns & beams
(c)	Year of Construction	:	2003 (approx. :	17 yrs old)	
d)	of each floor including basement, if any	<i>i</i> :	GF + 3 storied		
(e)	Plinth area floor-wise	7	Floor	Actual area in sq. ft.	Permissible area as per bye laws
			Basement	/	
			GF	324	194
			FF	324	178
			SF	324	97
			TF/	324	
			Total	1296	469
f)	Condition of the Building				,
1		:	Average		
	Good, Normal, Poor		crube		
			Average		
	Good, Normal, Poor		Average		
D			N		
	ate of issue and validity of		Not provided		
	yout plan approved map /				
-	an	1			
	oproved map / plan using thority	-	do-		
W	nether genuineness or	-	do-		
aut	thenticity of approved map				
Any	other comments on	-	do-		
auti	nentic of approved plan			ECT VALI	JERS
	The second	1		Approved Approved	*)*)

4	S. Description	ction (Floor Wise) in respe GROUND FLOOR	FIRST, SECOND
Ш	No.		FLOOR
	1. Foundation	RCC Spread Foundation	
	2. Basement	No	
1	3. Super structure	9" & 4 ½" th brick work in cement mortar	9" & 4 1/2" th brick work in cement mortar
4	Joinery/Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)		Wooden / Steel
5.	RCC works	Yes	Yes
6.	Plastering	12 mm th cement plaster	12 mm th cement plaster
7.	Flooring, Skirting, de-doing	Mosaic	Mosaic
8.	Special finish as marble, granite, wooden paneling, grills etc.,	-	-
9.	Roofing including weather proof course	RCC	RCC
10.	Drainage	Prov	
S. lo.	Description		
L	Compound wall		
-	Height		
	Length		
	Type of construction	- FERREN	
	Electrical installation		
	Type of wiring	Ordinary	/
P	lass of fittings (superior/ ordinary / oor):	Ordinary	
N	umber of light points	As per site	Sharing a Silver
200		-do-	
_		-do-	
		-do-	
2.77	mbing installation		
a)_		As per site	
)	No. of wash basins	-do-	
)	No. of urinals	-do-	S.Aug. / S.B.S. S. S.
)		-do-	
1	Water meter, taps, etc.	·do-	
)	Any other fixtures		



				Contract to the second second	RT-B		
S. N	Partic ulars of item	Permiss ible area as per byelaws in sq. ft.	Age of buildi ng	Estimated replacemen t rate of constructio n Rs.	F VALUATION  Replacement  cost  Rs.	Depreciation @ 26%	Net value after depreciation on Rs.
1.	BMF						
2.	GF	194	17/65	1,200/-	2,32,800/-	60,528/-	1,72,272/-
3.	FF	178	17/65	1,100/-	1,95,800/-	50,908/-	1,44,892/-
4.	SF	97	17/65	1,100/-	1,06,700/-	27,742/-	78,958/-
	Total	469			5,35,300/-	1,39,178/-	3,96,122/-

1 5	r. or	9/	1//05	1,100/-	1,06,700/-	21,1421-	10,930/-
	Total	469			5,35,300/-	1,39,178/-	3,96,122/-
	Part - C (Ex	tra Items	) Building:			(Amou	int in Rs.)
1				Ai	1		
2	THE RESIDENCE OF THE PARTY OF T	tal front o	And the second s			A CONTRACTOR OF THE PARTY OF TH	4
3)			vith steel gr	Commission of the last of the	Including in cos	t of construction	
(4) (5)				1:			
3)	Extra Stee	el/Collaps	ible gates	1			
	Total		All and a second	1	Níl		
Pa	rt - D (Ame	nities).	(Amount	in De 1			
1)	Wardrob		(Almount	: : :	1		
2)	Glazed ti	and the second					
3)		ks and ba	th tub				
4)	-		tiles floorin	ng :			
5)	Interior d			* / /	Including in cost	of construction	
6)	Architectu	ural eleva	ation works	:	7	or construction	
7)	Panelling	The second secon					
3)	Aluminiur						
n	Aluminiun	n hand ra	ils				
0)	False ceilir				)		
	TOTAL	-0		1.	NIL		
			-		NIL .		
art -	E (Miscell	aneous)					
11	parate toile			NI.IZ		(Am	ount in Rs.)
The same of the same of	parate lumb						
				**			
	arate wate		ump	:	Including in co	st of construction	n
	es, gardeni	ng					
TO	TAL			. N	II		



P	art - F (Services):		(Amount in Rs.)
[1)	Water supply arrangements	:	3
2)	Drainage arrangements		
3)	Compound wall, one lift		Including in cost of construction
4)	C. B. deposits, fittings etc.		
5)	Pavement & electrical fitting		
	TOTAL	1	NIL

**Total Abstract of the Entire Property** 

	Total Abstract of the El	uneri		
		4	MARKET VALUE	
			Rs.	
Part - A	36 sq. yards. @ Rs. 60,000/- per sq. yards		21,60,000	/-
Part - B	Building		3,96,122	2/-
Part - C	Extra Items	: 1	Valentine in the second	
Part - D	Amenities	1	Name of the last	-
Part – E	Miscellaneous			1
Part - F	Services		7	
Total Cost			25,56,12	2/
ay			26,00,00	0
ost of Const	ruction for Insurance Purpose	:	4,00,00	00

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost 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 in iii) Any likely income it may generate, may be discussed).



As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is Rs. 26,00,000/- (Rupees Twenty Six Lac Only). The realizable value of the above property at 85% is Rs. 22,00,000/- (Rupees Twenty Two Lac Only) and the distress value at 75% is Rs. 20,00,000/- (Rupees Twenty Lac Only).

FOR PERFECT VALUERS

Place: New Delhi

Date: 23.05.2020

(DAVINDER KATARIA)

(Govt. Regd. Valuer) (Cat-I/717/Vol -II/06/2019-20)

(Name and official seal of the approved

Signature

(Name of the Branch Manager)

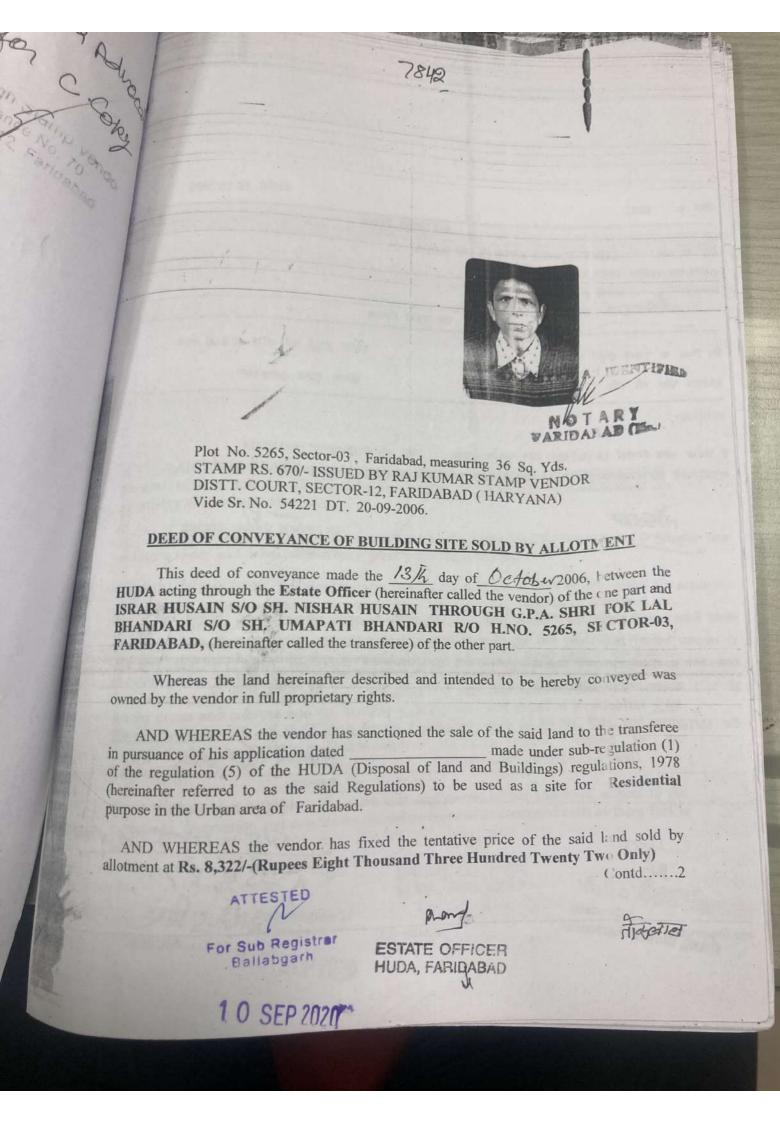
Date: 23.05.2020

#### DECLARATION

We hereby declare that:

- i) The information provided in true and correct to the best of my knowledge and belief.
  - ii) The analysis and conclusions are limited by the reported assumptions and conditions.
- iii) We have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity of the Standards of Reporting enshrined in the above Handbook.
- iv) We have no direct or indirect interest in the above property valued.
  Our representative Mr. Baiju to inspected the subject property on date 22.05.2020 in presence of Mr. Krishan.
  - We are a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for valuing property up to life time.
- v) We are an approved Valuer under SARFAESI ACT2002 and am approved by the Bank.
- vi) We are not been depanelled or removed from any Bank/ Financial Institution/Government
  Organization at any point of time in the past.
- vii) We are submitted the valuation Report (s) directly to the Bank.





लेख नः 7842 दिनॉक 18 10/2006 ोड का नाम CONVEYANCE WITH IN MC AREA डीड सबंधी विवरण हसील/सब-तहसील बल्लण ढ धन सबंधी विवरण शि जिस पर स्टाम्प डयूटी लगाई 8,333.00 स्वयं जेस्ट्रेशन फीस की राशि 120.00 रुपय स्टाम्य डयूटी की राशि 680.00 रूपये ed By: adv पेस्टिंग शुल्क 6.00 रुपये ह प्रलेख आज दिनाँक 18/10/2006 दिन बुधवार समय बने श्री/श्रीमती/कुसारी E.O HUDA व/पुत्रो/पत्नी श्री/श्रीमती/कुसारी HUDA निवासी FBD द्वारा पैंजीकरण हेतु प्रस्तुत किया गया। लोक्साल नाक्षर प्रस्तुतकर्ता उप/सर्युंकत पॅजीयन अधिकारी E.O HUDA रोक्त विक्रेता व श्री/श्रीमती/कुमारी Tok-Lal Bhandari केता हाजिर है। प्रस्तुत प्रलेख के तथ्यो ा दोनो पक्षो ने सुनकर श समझकर स्वीकार किया। दोनो पक्षो की पहचान श्री/श्रीमती/कुमारी S.G.Vasisht पुत्र/पुत्री/पत्नी गी ADv वासी BLb व श्री/श्रीमती/कुमारी Rajender पुत्र/पुत्री/पत्नी श्री/श्रीमती/कुमारी Shataru dhan निवासी 5 0/3 FBD ने की। क्षी न: 1 को हम नम्बरदार/अधिवक्ता के रूप मे जानते है तथा वह साक्षी न: 2 की पहचान करता है। नोंक 18/10/2006 उप/सर्युकत पंजीयन मधिकारी बल्लभगढ 50/2 4151-5 40 2100/40 530/2 mm 210/15/212

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A 18 10/2006 :: 2 :: AND WHEREAS the vendor reserves the rights o enhance the tentative price in of land sold by allotment by the amount or additional price determined inthe tast another said regulations. AND WHEREAS the transferee, sold land by allotment, has paid the tentative price and agree to pay additional price in the manner here after appearing. NOW THEREFORE, this deed witness that for the purpose of carrying into effect the said sale and inconsideration of the covenants of the transferee, hereinafter contained and the said sum of Rs. 8,322/-(Rupees Eight Thousand Three Hundred Twenty Two Only) TAN paid by the transferee and the undertaking of the transferce to pay the additional price, if any, determined to be paid by the, transferee, within a period of thirty days of the date of demand made in this behalf by the Estate Officer without interest or in such number of installments with interest as may be determined by the Chief Administrator, the vendor hereby grants and conveys into the transferee all the price and parcel of Residential Plot No. 5265, Sector-03, of the Urban Estate Faridabad, area in 36 Sq. Yds. and more particularly described in the plan filed in office of the Estate Officer, signed by (hereinafter called the said land). dated Estate Officer Dy. No. To have and to hold of the same unto and to use of the transferee subject to the exceptions, reservation and conditions covenants hereinafter contained each of them that is Don 1 Contd....3 to say. ESTATE OFFICER ATTESTED HUDA, FARIDABAD तांकलान For Sub Registrar Ballabgarh 1 0 SEP 2020

The transferee shall have the right possession and enjoyment so long as he pays the ditional price, if any, determined by the vendor within a period fixed as aforesaid and additional Property and conditions of sale.

The vendor shall have a first and paramount charge over the said site for by the paid portion of the sale price including additional price and the transferee shall have no ight to transfer by way of sale. Gift mortgage or otherwise the land or any right title or interest therein (except by way of lease on a month basis) without the previous permission in writing of the Estate Officer. The Estate Officer while granting such permission may impose such conditions as may be decided by the Chief Administrator, from time to time.

The vendor reserves to himself all mines and minerals whatsoever in or under the said site with all such rights and powers as may be necessary or expedient for the purpose of searching for, working obtaining removing enjoying the same at all such times and in such manner as the vendor shall think fir, with power to carry out any surface of all or any part of the same said and to sink pits erect buildings, construct lines and generally appropriate and use the surface of the same said for the purpose of doing all such things as may be convenient or necessary for the full enjoyment of the exceptions and reservations b hereinafter contained.

that the transferee shall be entitled to receive from the vendor such payments the occupation by him of the surface and for the damage done to the surface or building on the said land by such works and working or letting down as may be agreed upon between the vendor and the transferee or failing such agreement as shall be ascertained by

deference to arbitration.

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CONTD...P.4.

ESTATE OFFICER HUDA, FARIDABAD

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The transferee shall pay all general and local taxes rates or cases for the time being

The transferee shall have to complete the construction within two year from the date of possession on the said land in accordance with the relevant rules/regulations.

Provided that the time limit for construction may be extended by the Estate Officer to complete the building by the stipulated date was due to reason beyond the control of the transferee.

- The Transferee shall not erect building for make any addition alteration without prior permission of the Estate Officer. No fragmentation of any land or building shall be permitted.
- 7. The Vendor may by his officer and servants at all reasonable time and in a reasonable manner after twenty four hours notice in writing enter in and upon 'any part of the land or building erected therein for the purpose of ascertaining that the transferee has duly perform and observed the covenants and conditions to be performed and observed by him under these present.
- 8. The Vendor shall have full rights, power and authority at all times to do through officers or servants all acts and things which may be necessary or expedient or purpose of enforcing compliance with all or any of the terms conditions reservations here in contained and to recover from the transferee as first charge upon the said site the cost of doing all or any such acts and things and all costs incurred in connection there with on in way relating

ATTESTED

ESTATE OFFICER HUDA, FARIDABAD Contd...5

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SEP 2020 For Sub Registrar

The transferee shall not use the said land for any purpose than that for which it has sold nor shall he use the building constructed on it for a purpose other than that which has been constructed except in accordance with the rules/regulations made under the DA Act, 1977 (hereinafter referred to as the Act).

The transferee shall accept and obey all the rules/regulations and orders made or

In the event of non payment of the additional price within the fixed period by the masseree or in the event of breach of any other condition of the sale, the Estate Officer my impose a penalty or resume the land or both in accordance with the provisions of Act and the rules/regulations made there under.

In the event of resumption, it shall be lawful for the Estate Officer, notwithstanding the vaiver of any previous cause or right for re entry thereon or any part thereof, to possess retain and enjoy the same as to his former estate and the Transferee shall not be entitled to refund of the sale price of any part there of or any compensation whatsoever on account of such re-entry except in accordance with the provisions of the said Act.

All the disputes and differences arising out or in any touching or concerning this deed whatsoever, shall be referred to the sole arbitration of the Chief Administrator or any officer appointed by him. It will not be an objection to such appointment that the had to deal with the matter to which this deed relates and that in the course of his duties as such deal with the matter to which this deed relates and that in the course of his duties as such deal with the matter to which this deed relates and that in the course of his duties as such deal with the matter to officer as the case may be he has expressed his view on all or any of difference. The decision of such arbitrator shall be final and limits.

binding on the parties to this deed.

ESTATE OFFICER HUDA, FARIDABAD Contd...6

grand so long as the Transferee shall fully perform and comply with and shall to so perform and comply with each and all the terms and conditions herein made a provided but not otherwise, the vendor will secure the transferer full and peaceful and privileges herein and hereby conveyed and assured.

at it is hearby agreed and declared that unless different meaning shall appear from the DAMES (

- The sugression 'Chief Administrator' shall mean person Chief Administrator of the advority as defined in clause (c) of Section (2) of the Act.
- 5) The expression Tistate Officer' shall mean person appointed by the Authority and Flance ((1) of Soction (2) of the Act to perform the functions of Latute Officer under the act. in one or more the Girban Area.
- The expression 'Newtor' used in these presents shall include in addition to the HUESA. and in relation to any matter or any thing contained in or arising out of these present every person that's authorized to not ar to represent the HUDA in respect of Such matter of thing.
- d) The expression "I consistur" used in these presents shall include in addition to the usid FORAR BRUSAIN SIO SH. NISHAR HUSAIN THROUGH G.P.A. SHRI TOK LAL. BHANDARI SIO SH. UMAPATI BHANDARI, his leveled being successors, representations, assign to become and any pursue or persons in occupation of the land or building erected there is with permission of the Estate Officer.

ATTESTED.

For Sub Bagistrer Ballabyark

**ESTATE OFFICER** HEJDA, FAFEDADAD w

::7 ::

witness where of the parties here to have hereunder respectively subscribe there names at the place and dated hereinafter, in each case specified.

Signed by the said ISRAR HUSAIN S/O SH. NISHAR HUSAIN THROUGH G.P.A. Signed by Signed SECTOR-03, FARIDABAD, On the TRANSFEREE

In the presence of witness

Name

Residence

Occupation

Name

Residence

Y. P Tulas.

5632/3, foride Bud

Signed for and on behalf of HUDA and setting under his Authority at Faridabad to the day

In the presence of witness

Name Residence

Occupation

Occupation

Name Residence

: SERVICE.

C. OE.O. HUDA FARIDABAD SERV CE.

: E.O. HUDA FARIDABAD.

ESTATE OFFICER

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ESTATE OFFICER HUDA, FARIDABAD

ATTESTED

For Sub Registrar Ballabgarh

9 O SFP 2020