

VALUATION REPORT

Name & Address of Branch:

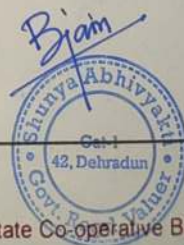
: Punjab National Bank,
: Sastra Zonal Office, Dehradun
: Smt. Nazia Yusuf Izuddin
: W/o Sh. Sachin Upadhyay

Name of Customer (s)/ Borrowal unit:

: W/o Sh. Sachin Upadhyay

I. Introduction	
1	Name of Valuer : Vr. BHAVUK JAIN
2	Date of Inspection : 01-10-2022
	Date of Valuation Report : 03-10-2022
	Title Deed Number and Date : Sale Deed No. 7028 / 11-12-2014, 7036 / 11-12-2014, 7029 / 11-12-2014, 7030 / 11-12-2014, 7032 / 11-12-2014, 7033 / 11-12-2014, 7034 / 11-12-2014 Copy of Old Valuation report dated 18-12-2021 by Er. Yatendra Paliwal
3	Purpose of Valuation : To assess market value for Recovery of Bank Loan
4	Name of Property Owner's (Details of share of each owner in case of joint & Co-ownership) : Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay
5	Name of Bank/FI as applicable : Punjab National Bank, Sastra Zonal Office, Dehradun
6	Name of the Developer of Property (in case of developer built properties), Contact No. : Sh. Sachin Upadhyay Contact No.
7	Whether occupied by the owner / tenant? Owner If occupied by tenant, since how long?
II. Physical Characteristics of the Asset	
1	Location of the Property in the city : Mauja Chalang, Pargana Parwadoon Plot No. / survey no. : Khata Khatauni No. 112, Khasra No. 920, 924, 918, 925, 933 Ka, 933 Ga, 933 Gha, Fasli Year 1417 to 1422
	Door No. : NA
	T.S. No. / Village : Mauja Chalang, Pargana Parwadoon
	Ward / Taluka : Parwadoon
	Mandal / District : Dehradun
2	Nearby Landmark : Near Office of Abhiyojan Nideshalaya Uttrakhand
3	Municipal Ward No. : NA
4	City / Town : Mauja Chalang, Pargana Parwadoon
	Residential Area : Residential Area
	Commercial Area : --
	Industrial Area : --
5	Classification of the area : Middle Class i) High/Middle/Poor : Semi-urban ii) Urban/Semi-urban/Rural : Village Panchayat
6	Coming under Corporation limit/Village Panchayat/Municipality : Mauja Chalang, Pargana Parwadoon, Distt Dehradun
7	Postal Address of the Property : 30° 23' 11"
8	Latitude, Longitude and Coordinates of the site : 78° 05' 57"
9 (i)	Area of the plot / land (As per deed) : 6060.00 Sqm
(ii)	(As per Site) : 6060.00 Sqm
(iii)	Extent of the site considered for valuation : 6060.00 Sqm
10	Layout plan of the area in which the property is located
11	Development of surrounding areas : Sufficient
12	Details of roads abutting the property. : Road 12.00 M Wd

D:\SA\PNB\Nazia Yusuf Izuddin (Chalang)



Valuer Approved By: UCO Bank, Punjab National Bank, Union Bank of India, Uttarakhand State Co-operative Bank

444

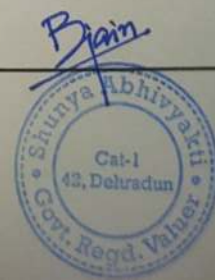
13	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	: Mussoorie Dehradun Development Authority
14	In case it is an agricultural land, any conversion to house site plots is contemplated	: Refer TIR
15 (a)	Boundaries of the Property	
i)	As Per Old Valuation Report	As per Site
	North : Property of Others	Land of Others
	South : 9.00 M Wd Road	Road 9.0 M Wd
	East : Property of Others	Land of Others
	West : 12.00 M Wd Road	Road 12.00 M Wd
ii)	Dimension of the Property	As per Site
	As Per Deed	
	North : --	--
	South : --	--
	East : ---	---
	West : --	--
16	Description of adjoining property.	: Residential
17	Plot No. Survey No.	: Khata Khatauni No. 112, Khasra No. 920, 924, 918, 925, 933 Ka, 933 Ga, 933 Gha, Fasli Year 1417 to 1422
	Ward/Village/Taluka	: Mauja Chalang, Pargana Parwadoon, Distt Dehradun
	Sub-Registry/Block	: Parwadoon
	District	: Dehradun
	Type of Building (Residential / Commercial / Industrial)	: Residential
18	Details of the building / buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details full details of specifications to be appended along with building plans and elevations	: Enclosed
19	Plinth Area, Carpet Area, and saleable are to be mentioned separately and clarified	: Plinth Area = 0.00 Sqm Carpet Area = 0.00 Sqm Saleable Area = 0.00 Sqm
20	Any Other aspect	
III.	Town Planning parameters	
1	Master Plan provision related to property in terms of land use.	: Not available
2	Date of issue and validity of layout of approved map / plan	: Approval no. R-0039/15-16 dated 13-11-2015
3	Approved map / plan issuing authority	: Mussoorie Dehradun Development Authority
4	Whether genuineness or authenticity of approved map / plan is verified	: Seems to be genuine
5	Any other comments by our empanelled valuers on authentic of approved plan	: NIL
6	Planning area/zone	: Residential
7	Developmental controls	: NIL
8	Zoning regulations	: Not available
9	FAR-FLOOR Area Ratio/FSI-Floor Space Index permitted & consumed.	: NA
10	Ground coverage	: NA

11	Transferability of development rights in any building by-laws provision as applicable to the property viz. setbacks, height restriction etc.	: Permitted as per rule
12	Comment on the surrounding land uses and adjoining properties in terms of uses	: Residential
13	Comment on unauthorized construction, If any	: Details not available
14	Comment on demolition proceedings if any	: NIL
15	Comment on compounding/regularization proceedings	: NIL
16	Comment of whether OC-Occupancy Certificate has been issued or not	: Not available
17	Any other Aspect	: NIL

IV. Legal Aspects and Document Details of the Property

1	Ownership Documents	
i)	Sale Deed, Gift Deed, Lease Deed	: Sale Deed No. 7028 / 11-12-2014, 7036 / 11-12-2014, 7029 / 11-12-2014, 7030 / 11-12-2014, 7032 / 11-12-2014, 7033 / 11-12-2014, 7034 / 11-12-2014 : Copy of Old Valuation report dated 18-12-2021 by Er. Yatendra Paliwal : NA
ii)	TIR of the Property	: NA
2	Name of the Owner's (In case of Joint or Co-ownership, whether the shares are undivided or not?)	: Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	: Not known
4	Comment on whether the IP is independently accessible?	: Yes
5	Title verification,	: Not Available
6	Details of leases if any,	: Not Available
7	Ordinary status of freehold or leasehold including restriction on transfer,	: Freehold
8	Agreements of easements if any,	: NIL
9	Notification for acquisition if any,	: NIL
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. (Distance from sea-coast / tidal level must be incorporated)	: No
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
14	Comment on transferability of the property ownership,	: Permitted with in rule
15	Comment on existing mortgages/ charges/ encumbrances on the property if any	: Punjab National Bank
16	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	: Not Known
17	Building plan sanction, illegal constructions if any done without plan sanction / violations. sanction/violations	: Sanctioned plan is not available :

D:\SA\PNB\Nazia Yusuf Izuddin (Chalang)



18	Any Other aspect	:	NIL
19	Whether Property is Agricultural Land if yes, any conversion is contemplated	:	Refer TIR
20	Whether the property is SARFAESI Act Compliant	:	Refer TIR
V. Economic Aspect			
1	Details of ground rent payable,	:	NIL
2	Details of monthly rents being received if any,	:	- do -
3	Taxes and other outgoings,	:	- do -
4	Property insurance,	:	- do -
5	Monthly maintenance charges,	:	- do -
6	Security charges, etc	:	- do -
7	Any other aspect	:	- do -
VI. Socio-Cultural aspects			
1	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc. slums / squatter settlements nearby, etc.	:	Middle Class
VII. Functional and Utilitarian Aspects of the Property			
1	Description of the functionality and utility of the assets (property) in terms of :	:	
	a) Space allocation	:	NA
	b) Storage Spaces	:	NA
	c) Utility spaces provided with in the building	:	No
	d) Car Parking facility	:	No
	e) Balconies, etc.	:	NIL
	f) Any other Aspects	:	Not Available
VIII. Infrastructure Availability			
1	Description of aqua infrastructure availability in terms of	:	
	a) Water supply	:	NA
	b) Sewerage/sanitation System Underground or Open	:	NA
	c) Storm water drainage	:	NA
2	Description of other physical infrastructure facilities viz.	:	
	a) Solid waste management	:	NA
	b) Electricity	:	NA
	c) Road & Public Transport Connectivity	:	NA
	d) Availability facility in terms of parks and open space	:	Not available
3	Social infrastructure in terms of	:	
	a) School	:	3 Km
	b) Medical Facilities	:	5 Km
	c) Recreational facility in terms of parks and open space	:	Nil

IX. Marketability of the Property		
1	Analysis of the market for the property in terms of	:
	a) Locational attribute	: 30° 23' 11" N, 78° 05' 57" E
	b) Scarcity	: Land is available
	c) Demand and supply of the kind of subject property	: Average
	d) Comparable sale prices of Land in the locality,	: Rs. 16000 - 20000 /- per Sqm.
X. Engineering and Technology Aspects		
1	Type of Construction	: NA
2	Material & technology used	: NA
3	Specifications, Year of Construction	: NA
	Maintenance issues,	
4	Age of the buildings	: 0 Year
5	Total life of the building,	: 0 Year
6	Extent of deterioration	: NIL
7	Structural safety	: NA
8	Protection against natural disaster viz. earthquakes,	: Provided as per rule
9	Common facilities viz. lift, water pump, lights, security systems, etc.,	: Not applicable
10	Visible damages in the building	: Nil
11	System of air-conditioning	: Not applicable
12	Provision of firefighting	: Not applicable
13	Copies of the plan and elevation of the building to be included	: Not available
XI. Environmental Friendly (Factors)		
1	Use of environment friendly building materials, Green Building techniques if any	: NA
2	Provision of rain water harvesting	: NA
3	Use of solar heating and lightening systems, etc.	: No
4	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	: No
XII. Architectural and Aesthetic Quality of the Property		
a)	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.	: Conventional
XIII. In case of valuation of industrial property		
1	Proximity to residential areas	: Not applicable
2	Availability of public transport facilities	: Not applicable

440

XIV. Valuation		
1	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgement is arrived at.	: Since comparable sales are not available cost of reproduction of similar property has been considered.
	A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	:
2	Prevailing Market Rate / Price trend of the Property in the locality/city.	: Rs. 16000 - 20000 /- per Sqm. : Rs. 18000.00 Per Sqm
3	Guideline Rate obtained from Registrar's office/State Govt. Gazette/Income Tax Notification.	: Circle Rate of Residential and Commercial : Rs. 8400.00 Per Sqm for Residential Rs. 8000/- + Add 5% extra for 5 M to 12 M Wd Road Page No. 08 Sl. No. 3/C/46/06 dated 13-01-2020
4	Summary of Valuation Guideline Value Guideline Value of Property Market Value of Property Hence, Market Value of Property a) Realizable Value b) Forced/Distress Sale value.	: Rs. 50904000.00 : Rs. 109500000.00 : Rs. 109500000.00 : Rs. 93075000.00 : Rs. 87600000.00
5	a). In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given. b). Details of last two transactions in the locality/area to be provided, if available.	: Demand is more : Not Available

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **Rs. 109500000.00 (Rupees Ten Crore Ninety Five Lakh Only)**. (Prevailing market rate along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are as under :

i. Date of purchase of immovable property	: 11-12-2014 (Total 07, Seven Sale Deed)
ii. Purchase Price of immovable property	: Rs. 2727000.00, 4343000.00, 4905000.00, 2745000.00, 4725000.00
iii. Book value of immovable property	: Rs. 50904000.00
iv. Realizable Value of immovable property	: Rs. 93075000.00
v. Distress Sale Value of immovable property	: Rs. 87600000.00
vi. Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated.	: Rs. 50904000.00

Place :- Haridwar

Date :- 03-10-2022

D:\SA\PNB\Nazia Yusuf Izuddin (Chalang)

(Vr. BHAVUK JAIN)

Signature

(Name of the Approved Valuer and Seal of the Firm / Company)



Encl:-		
1	Declaration from the valuer	Appendix IV
2	Model code of conduct for valuer	Appendix V
3	Photograph of owner with the property in the background :	Enclosed
4	Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc	Yes
5	Layout plan of the area in which the property is	Enclosed
6	Building plan	NA
7	Floor plan	NA
8	Any other relevant documents/extracts	Copy of Circle Rate

DECLARATION FROM VALUERS

I hereby declare that :-

- a. The information furnished in my valuation report dated **17-10-2022** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on **01-10-2022** The work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I 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 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 abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration).
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor of the firm, who is competent to sign this valuation report.

Place :- Haridwar

Date :- 03-10-2022


(Vr. BHAVUK JAIN)

Signature

(Name of the Approved Valuer and
Seal of the Firm / Company)

D:\SA\PNB\Nazia Yusuf Izuddin (Chalang)



k. Further, I hereby provide the following information.		
Sl. No.	Particulars	Valuer Comment
1	Background information of the asset being valued	Not available
2	Purpose of valuation and appointing authority.	Recovery of Bank Loan, Punjab National Bank, Sastra Zonal Office, Dehradun
3	Identity of the valuer and any other experts involved in the valuation	Only valuer
4	Disclosure of valuer interest or conflict, if any	NIL
5	Date of appointment, valuation date and date of report	30-09-2022, 17-10-2022
6	Inspections and/or investigations undertaken.	01-10-2022
7	Nature and sources of the information used or relied upon	Local survey
8	Procedures adopted in carrying out the valuation and valuation standards followed.	Local survey
9	Restrictions on use of the report, if any.	Other than Bank loan from Punjab National Bank
10	Major factors that were taken into account during the valuation.	Market value
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	1) Valuation has been carried out for Bank Loan
12	I have inspected the subjected property on 01-10-2022.	
13	Quarries if any will be entertain within ten days of sanctioned of loan.	

Place :- Haridwar

Date :- 03-10-2022

Bjain
(Vr. BHAVUK JAIN)
Signature

(Name of the Approved Valuer and
Seal of the Firm / Company)



MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

- 1 A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2 A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- 3 A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 4 A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 5 A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- 6 A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7 A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
- 8 A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/ guidelines and techniques.
- 9 In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
- 10 A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11 A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

- 12 A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13 A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- 14 A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- 15 A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16 A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.



- 17 A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- 18 As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 19 In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

- 20 A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

- 21 A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
- 22 A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
- 23 A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
- 24 A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality.

- 25 A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
- 26 A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

- 27 A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
- 28 A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

- 29 A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
- 30 A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.





Miscellaneous

- 31 A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
- 32 A valuer shall follow this code as amended or revised from time to time.

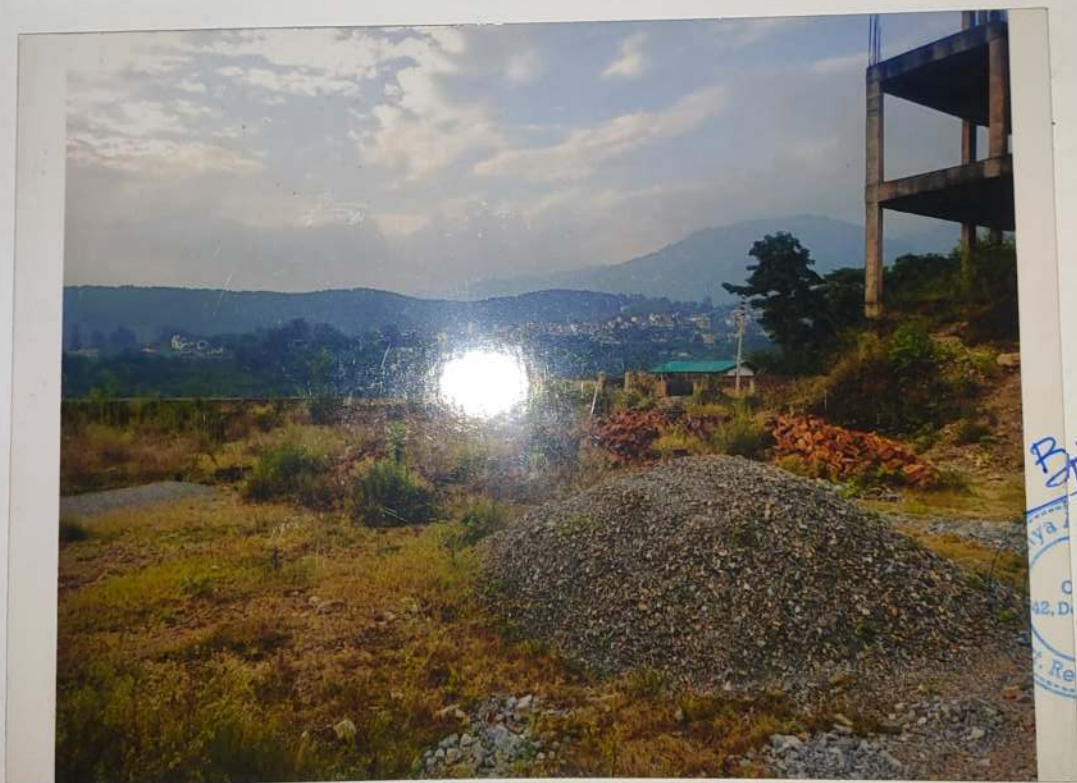
Place :- Haridwar

Date :- 03-10-2022

Bjam
(Vr. BHAVUK JAIN)
Signature

Name of the Approved Valuer and Seal of the Firm / Company)

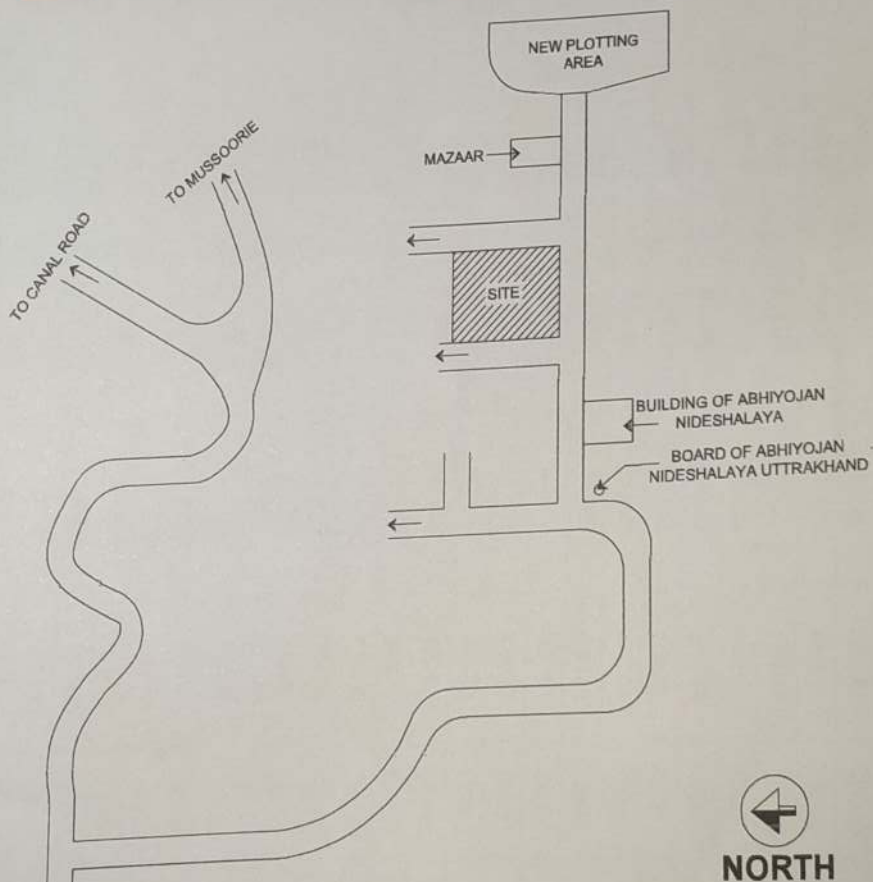
Photographs & Location Map:-



Annexure-I

D:\SA\PNB\Nazia Yusuf Izuddin (Chalang)

Photographs & Location Map:-



D:\SA\PNB\Nazia Yusuf Izuddin (Chalang)
TO SAHASTRADHARA
ROAD (CHATRI CHOWK)

KEY PLAN



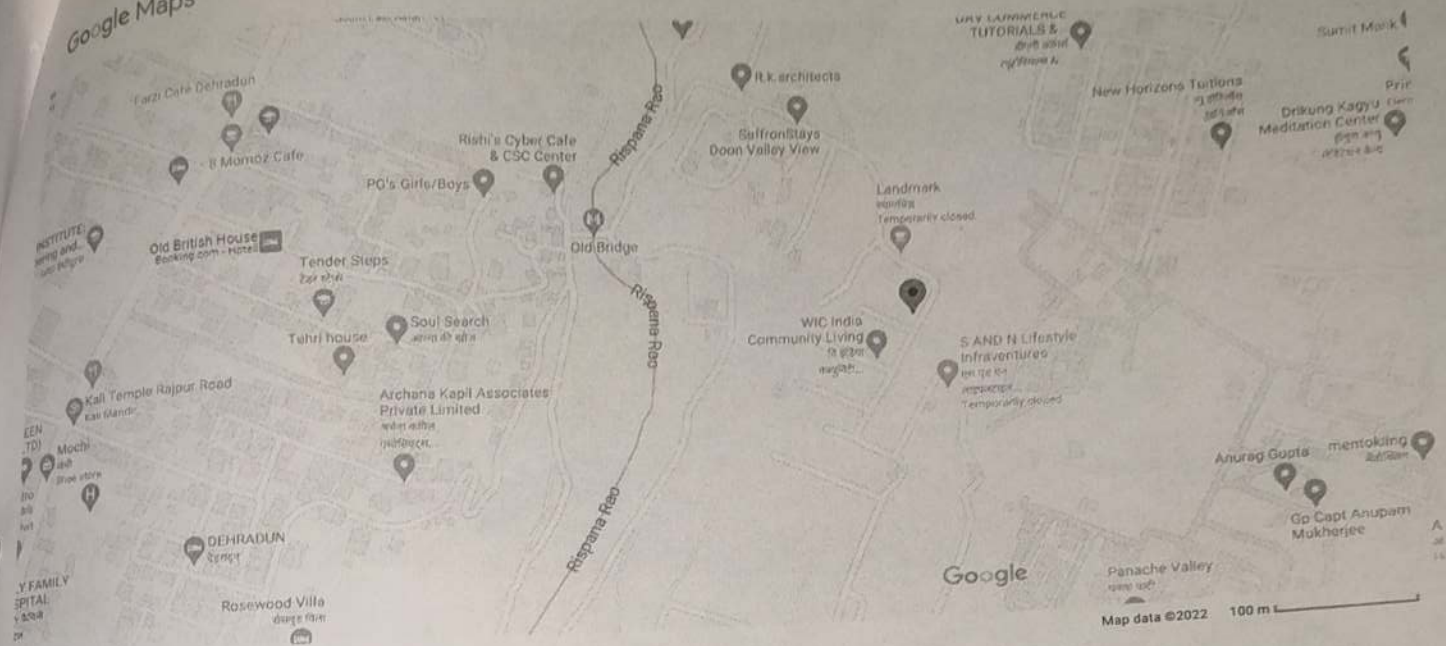
NORTH



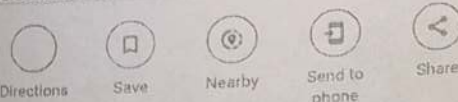
D	37	मिट्टी भेड़ी	400/4000	8000	21000	51000	46000	12000	10000
	38	मरोठा	400/4000	8000	21000	51000	46000	12000	10000
	39	कुल्हन करनपुर	400/4000	8000	21000	51000	46000	12000	10000
	40	कुल्हन मानसिंह	400/4000	8000	21000	51000	46000	12000	10000
	41	सोन्धोवाली मानसिंह	400/4000	8000	21000	51000	46000	12000	10000
	42	नागल हटनाला	400/4000	8000	21000	51000	46000	12000	10000
	43	हटवाल गांव	400/4000	8000	21000	51000	46000	12000	10000
	44	आमवाला करनपुर	400/4000	8000	21000	51000	46000	12000	10000
	45	कालागांव	400/4000	8000	21000	51000	46000	12000	10000
	46	चालग	400/4000	8000	21000	51000	46000	12000	10000
	47	आमवाला उपरला	400/4000	8000	21000	51000	46000	12000	10000
	48	आमवाला मझला	400/4000	8000	21000	51000	46000	12000	10000
	49	किरसाली परवाहन	400/4000	8000	21000	51000	46000	12000	10000
	50	तरलानांगल	400/4000	8000	21000	51000	46000	12000	10000
	51	ननूरखेडा	400/4000	8000	21000	51000	46000	12000	10000
4	52	बालावाला	400 / 4000	8000	21000	51000	46000	12000	10000
	53	बगराल गांव	400 / 4000	8000	21000	51000	46000	12000	10000
	1	भण्डारगांव	220/2200	8000	22000	51000	46000	12000	10000
E	2	खुरावा	220/2200	8000	22000	51000	46000	12000	10000
	3	खाला गांव	220/2200	8000	22000	51000	46000	12000	10000
	1	आमवाला तरला	450/4500	9000	23000	52000	47000	12000	10000
	2	नरथनपुर	450/4500	9000	23000	52000	47000	12000	10000
	3	झांडा लखौण्ड	450/4500	9000	23000	52000	47000	12000	10000
5	4	झांडा नूरीवाला	450/4500	9000	23000	52000	47000	12000	10000
	5	झांडा खुदानवाला	450/4500	9000	23000	52000	47000	12000	10000

(वीर सिंह बुदियाल)
अपर जिलाधिकारी (विन एवं सार्वस्व)
देहरादून

Google Maps 30°23'10.7"N 78°05'56.8"E



30°23'10.7"N 78°05'56.8"E
30.386312, 78.099109



📍 Kulhan, Dehradun, Uttarakhand 248009
93PX+GJH Dehradun, Uttarakhand

Bill to S & N Life style Infra venture

(Only in Infra venture)

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

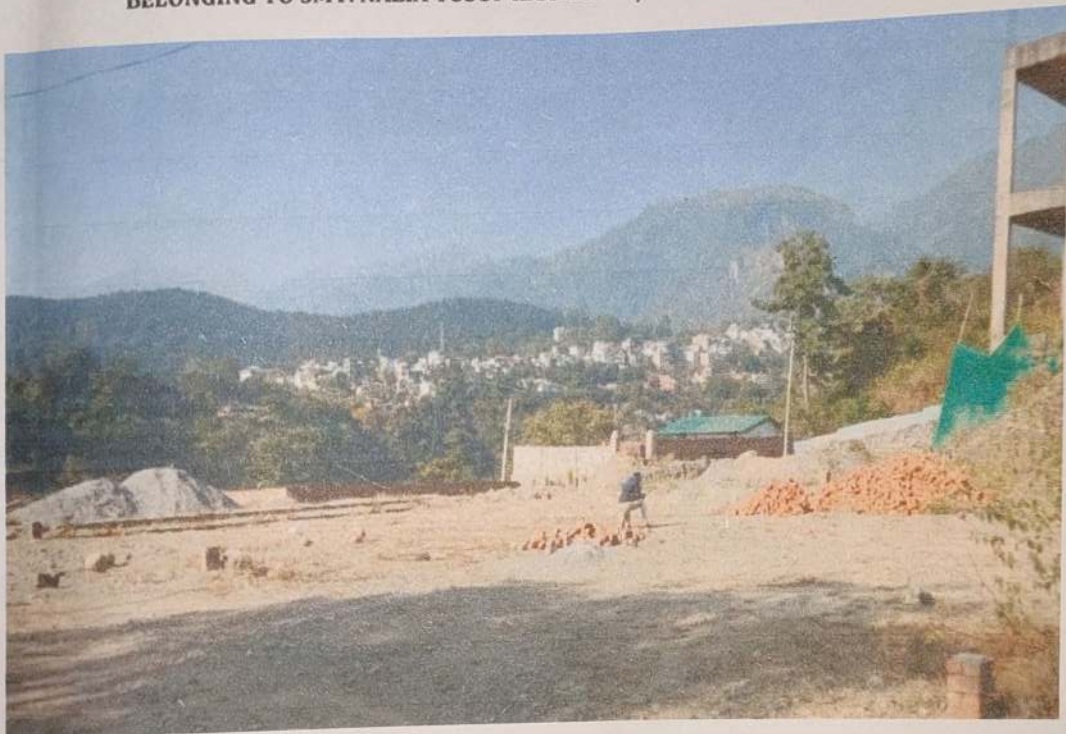
PUNJAB NATIONAL BANK

ZONAL SASTRA BRANCH, DEHRADUN (UK)

VALUATION REPORT OF LAND LOCATED AT MAUZA CHALANG, PARGANA PARWADOON, TEHSIL

DEHRADUN DISTT. -DEHRADUN (UTTRAKHAND).

BELONGING TO SMT. NAZIA YUSUF IZUDDIN W/O SH. SACHIN UPADHYAY



Corporate Office:

F30, First Floor , D Mall , Indirapuram, Ghaziabad (U.P.)

Mob: +91-9958067860/8851008259 Email: yatendrapaliwal1@gmail.com

Branch Office:

a) H.N.-1, Neelkanth Enclave, Dehradun (U.K.)

b) 155. Banwari Vatika , Gupta Colony , Meerut (U.P.)

Mob: +91-9958067860/8851008259 Email: yatendrapaliwal1@gmail.com



411

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)
Member of Institution of Engineers -M-1488451
Chartered Engineer (India) -M-1488451
34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

CERTIFICATE

This is to certify that the Fair Market Value of Property consisting of Land located at Khasara no 920,924,925,933ka,933 ga,933gha,918 Mauza Chalang, Pargana Parwadoon, and Tehsil Dehradun Distt. - Dehradun (Uttarakhand). Is as under-

SUMMARY OF VALUATION

Sr. No.	Particulars	Amount in INR
1	Fair Market Value	Rs. 999.89 Lacs
2	Realizable Value @ 85% of FMV	Rs. 849.90 Lacs
3	Distress Value @ 75%	Rs. 749.91 Lacs

(Note: The basis of above value is described in the report under ANNEXURE -1)

This valuation is done for ascertaining FMV as instructed by PUNJAB NATIONAL BANK, ZONAL SASTRA BRANCH, DEHRADUN(UK).

We further declare that:

- The information furnished in this report is true and correct to best of our knowledge and belief.
- We have no direct or indirect interest in the property valued.
- We/our engineers have personally inspected the property on 11th Dec, 2021.
- This report should be read with Notes & Disclaimers along with legal Due-Diligence Report. Value assigned herein is subject to this stipulation. It is presumed that the Xerox of documents taken from the originals duly tested and verified by ultra violet lamp machine (UVL) about veracity.

PLACE: Dehradun

DATED: 18.12.2021



MR. YATENDRA PALIWAL
(APPROVED VALUER – PNB)

410

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)
Member of Institution of Engineers -M-1488451
Chartered Engineer (India) -M-1488451
34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

Important Note

- 1). Subject property is an open Land Property (Residential Purpose) Located at Mauza Chalang, pargana Parwadoon, Distt.- Dehradun (Uttarakhand).
- 2) Said Property is Located in approved colony by MDDA. And approval No. (R-0039/15-16) dated no. 13-11-2015.
- 3) It is an Open Residential Land.
- 4) Said Property has a land area of 6059.94 sqm. For which multiples sale deeds are registered.
- 5) We have not been provided the any copy of Legal Search Report.
- 7) **Nearest Landmark:** Near 800 mtr. Panache Valley.
- 8) Property identified along with : NA
- 9) Myself and Our Civil Engineer Mr. Abhay visited the property on 11.12.2021 and taken few major photographs as available to us at the time of visit and are enclosed herewith for your perusal, verification and record.

Documents provided and referred :

1. Copy of Khasra no.918ka sale deed no. 7036 dated 11-12-2014, and land area 504.94 sq.mtr.
2. Copy of Khasra no.920ka sale deed no. 7028 dated 11-12-2014, and land area 965.06 sq.mtr.
3. Copy of Khasra no.925ka sale deed no. 7029 dated 11-12-2014, and land area 1090.00 sq.mtr.
4. Copy of Khasra no.933ka sale deed no. 7030 dated 11-12-2014, and land area 610.00 sq.mtr.
5. Copy of Khasra no.933Ga sale deed no. 7032 dated 11-12-2014, and land area 790.00 sq.mtr.
6. Copy of Khasra no.933Gha sale deed no. 7033 dated 11-12-2014, and land area 1050.00 sq.mtr.
7. Copy of Khasra no.933Gha sale deed no. 7034 dated 11-12-2014, and land area 1050.00 sq.mtr.
8. Copy of approved map from MDDA. And approval No. (R-0039/15-16) dated no. 13-11-2015.
9. Copy of Land Layout plan – Provided
10. Copy of Commencement Certificate – Not Provided
11. Copy of Occupancy Certificate – Not Provided



409

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)
Member of Institution of Engineers -M-1488451
Chartered Engineer (India) -M-1488451
34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

PUNJAB NATIONAL BANK
ZONAL SASTRA BRANCH, DEHRADUN (UK)
VALUATION REPORT IN RESPECT OF LAND & BUILDING

Appendix-I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.N	Particulars	Content
I	Introduction	
1.	Name of Valuer	Er. Yatendra Paliwal
2.	Date of Inspection	11-12-2021
	Date of Valuation	18-12-2021
	Title Deed Number and Date	1. Copy of sale deed no. 7036 dated 11-12-2014, and land area 504.94 sq.mtr. 2. Copy of sale deed no. 7028 dated 11-12-2014, and land area 965.06 sq.mtr. 3. Copy of sale deed no. 7029 dated 11-12-2014, and land area 1090.00 sq.mtr. 4. Copy of sale deed no. 7030 dated 11-12-2014, and land area 610.00 sq.mtr. 5. Copy of sale deed no. 7032 dated 11-12-2014, and land area 790.00 sq.mtr. 6. Copy of sale deed no. 7033 dated 11-12-2014, and land area 1050.00 sq.mtr. 7. Copy of sale deed no. 7034 dated 11-12-2014, and land area 1050.00 sq.mtr.
3.	Purpose of Valuation	To ascertain present FMV of property for Punjab National Bank, Zonal Sastra Branch, Dehradun (UK).
4.	Name of the Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay
5.	Name of Bank/FI as applicable	Punjab National Bank
6.	Name of Developer of the Property (in Case of developer built properties)	NA
7.	Whether occupied by the owner/tenant? If occupied by tenant, since how long?	It is an open Land and this Asset is NPA and under possession of Bank .
II.	Physical Characteristics of the Asset	
1	Location of the property in the city Plot No. / Survey No.	Khasra no.925,920,924,933Gha,933Ka,918,933Ga



Er. Yatendra Paliwal
Chartered Engineer, Approved Valuer

(Panel Valuer- Punjab National Bank, GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

	Door No. T. S. No. / Village Ward / Taluka Mandal / District	,933Gha,,Mauza Chalang Pargana Parwadoon, Tahsil – Dehradun Distt- Dehradun
2	Municipal Ward No.	NA
3	City / Town	Dehradun
	Residential Area/ Commercial Area/ Industrial Area	Semi Urban Area
4	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural	Semi Urban Area
5	Coming under Corporation limit/ Village Panchayat/ Municipality	Municipality limit
6	Postal address of the property	Mauza Chalang, pargana Parwadoon, Distt.- Dehradun (Uttarakhand).
7	Latitude, Longitude and Coordinates of the site	Latitude: 30.385635 Longitude: 78.0991207
8	Area of the Plot/land (Supported by a plan)	Plot Area – 6059.94 sq.mtr
9	Layout plan of the area in which the property is located	As the said land is not demarcated physically by physical boundaries so the land and Khasara nos were not identified specifically. However the said area was visited based on Google coordinates available in documents provided by bank.
10	Development of surrounding areas	Developing as Residential area
11	Details of Roads abutting the property	Passage From Chalang Village Road – Nagal Road
12	Whether covered under any State/Central Govt.enactments (e.g Urban Land Ceiling Act) or notified under agency area/scheduled	NA
13	In case it is an agricultural land, any conversion to house site plots is contemplated	NA
14	Boundaries of the property	
	As per Sale Deed no	
	North	-Copy of Sale deed not provided
	South	- Copy of Sale deed not provided
	East	- Copy of Sale deed not provided



404

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)
 Member of Institution of Engineers -M-1488451
 Chartered Engineer (India) -M-1488451
 34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

	West	-Copy of Sale deed not provided
	As per Actual during Site Visit	
	North	- Property of Others
	South	- 9 Mtr wide road
	East	- Property of others
	West	- 12 Mtr Wide Road
	Extent of the site considered for valuation (least of 14 A & 14 B)	6059.94 sq mtr
15.	Description of Adjoining properties. (As per Actual at Site)	
	North	- Property of Others
	South	- 9 Mtr wide road
	East	- Property of others
	West	- 12 Mtr Wide Road
16.	Survey no. if any	Khasra no.925,920,924,933Gha,933Ka,918,933Ga ,933Gha
17.	Type of Building (Residential/ Commercial/ Industrial)	Open Land for Residential Purpose
18.	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	It is an Open Land
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Open Land
20.	Any other aspect	Nil
III.	Town Planning Parameters	
1.	Master plan provisions related to the property in terms of land use	Residential Use
2.	Date of issue and validity of layout of approved map / plan	approval No. (R-0039/15-16) dated no. 13-11-2015.



406

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

3.	Approved map / plan issuing authority	Mussorie Dehradoun Development Authority
4.	Whether genuineness or authenticity of approved map / plan is verified	Yes
5.	Any other comments by our empanelled valuers on authentic of approved plan	NA
6.	Planning area/zone	Residential Area under MDDA
7.	Development controls	MDDA
8.	Zoning regulations	It is Residential Zone
9.	FAR/FSI permitted and consumed	Residential Open Land
10.	Ground coverage	NA as it is an open land
11.	Transferability of development rights if any, Building bye- law provisions as applicable to the property viz. setbacks, height restrictions, etc.	Not Details Provided
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Developing as Residential area
13.	Comment on unauthorized constructions if any	NA
14.	Comment on demolition proceedings if any	NA as it is an open land
15.	Comment on compounding/ regularization proceedings	NA as it is an open land
16.	Comment on whether OC has been issued or not	NA as it is an open land
17.	Any other aspect	Nil
IV.	Legal Aspects	Details not provided
1.	Ownership documents,	<ol style="list-style-type: none"> 1 Copy of Khasra no.918ka sale deed no. 7036 dated 11-12-2014, and land area 504.94 sq.mtr. 2 Copy of Khasra no.920ka sale deed no. 7028 dated 11-12-2014, and land area 965.06 sq.mtr. 3 Copy of Khasra no.925ka sale deed no. 7029 dated 11-12-2014, and land area 1090.00 sq.mtr. 4 Copy of Khasra no.933ka sale deed no. 7030 dated 11-12-2014, and land area 610.00 sq.mtr. 5 Copy of Khasra no.933Ga sale deed no. 7032 dated 11-12-2014, and land area 790.00 sq.mtr. 6 Copy of Khasra no.933Gha sale deed no. 7033 dated 11-12-2014, and land area 1050.00 sq.mtr.



405

Er. Yatendra Paliwal
Chartered Engineer, Approved Valuer

(Panel Valuer- Punjab National Bank, GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

		7 Copy of Khasra no.933Gha sale deed no. 7034 dated 11-12-2014, and land area 1050.00 sq.mtr.
2.	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay
3.	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	NA
4.	Comment on whether the IP is independently accessible?	NA
5.	Title verification,	Under Panel Lawyer scope
5.	Title verification,	To be verified by the Bank's Empaneled Advocate
6.	Details of leases if any,	NA
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Freehold
8.	Agreements of easements if any,	NA
9.	Notification for acquisition if any,	NA
10.	Notification for road widening if any,	NA
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. (Distance from sea-coast / tidal level must be incorporated)	NA
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.	NA
14.	Comment on transferability of the property ownership,	NA
15.	Comment on existing mortgages/charges/encumbrances on the property if any	Under scope of Panel Lawyer
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	No Details provided by Owner/Bank
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	NA as it is an open land



Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)
 Member of Institution of Engineers -M-1488451
 Chartered Engineer (India) -M-1488451
 34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

18.	Any other aspect	Nil
V.	Economic aspects	
1.	Details of ground rent payable,	NA
2.	Details of monthly rents being received if any,	NA
3.	Taxes and other outgoings,	NA
4.	Property insurance,	NA
5.	Monthly maintenance charges,	NA
6.	Security charges, etc	NA
7.	Any other aspect	NA
VI.	Socio-cultural aspects	
1.	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	Area is residential area. It is located in an approved developed area.
VII.	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of: 1. Space allocation, 2. Storage Spaces 3. Utility of spaces provided within the building. 4. Any other aspect	As per Local Authority bye laws.
VIII.	Infrastructure Availability	



Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

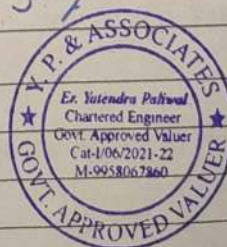
(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

	a) Description of the aqua infrastructure availability in terms of 1. Water supply Arrangement(Boring) 2. Sewerage/sanitation 3. Overhead Water Tank b) Description of other physical infrastructure facilities viz. 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of public utilities near by c) Social infrastructure in terms of 1. School 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	 No No No No No Yes 3-4 Km. approx Available within 1-2 kms 800 mtr. approx 2 km. approx 3 km. approx
IX.	Marketability	
	Analysis of the market for the property in terms of 1. Locational attributes 2. Scarcity 3. Demand and supply of the kind of subject property 4. Comparable sale prices in the locality.	 Mixed Area NA Good Rs. 16000/- to 18000/- per Sq.m.
X.	Engineering and Technology Aspects	
1	Type of construction.	Nil
2	Materials and technology used,	Nil
3	Specifications,	Nil , It is an open land without demarcation of Boundaries
4	Maintenance issues	Nil
5	Age of the building,	Nil
6	Total life of the building,	Nil
7	Extent of deterioration,	Nil
8	Structural safety	Details not Provided
9	Protection against natural disasters viz. earthquakes,	



402

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

10	Visible damage in the building if any,	Nil
11	Common facilities viz. lift, water pump, lights, security systems etc.,	Nil
12	System of air -conditioning	Nil
13	Provision for the fighting, Copies of plans and elevations of the building to be included.	NA
Environmental Factors		
XI.	Use of environment friendly building materials, Green building techniques if any.	NA as it is an open land
1	Provision for rain water harvesting,	NA as it is an open land
2	Use of solar heating and lighting systems etc.	NA as it is an open land
3	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	
Architectural and aesthetic quality		
XII.	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.	NA as it is an open land
1	In case of valuation of industrial property	
1. Proximity to residential areas		NA
2. Availability of public transport facilities		Available
Valuation		
XIV.	Here, the procedure adopted for arriving at the valuation has to be highlighted.	Summary of Valuation:-
1	The valour should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of/rejection of a particular approach and the basis on which the final valuation judgement is arrived at.	Fair Market Value:
A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of various factors, departures, final valuation arrived at has to be presented here.		Land:-
		6059.94 sqm. x Rs.16500/-Per sq.mtr.
		= Rs.99989010/-
		Total Fair Value of Property
		=9,99,89,010/-
		Realizable Value 85% of FMV
		=Rs.8,49,90,658/-
		Forced/Distress Sale Value 75% of FMV:
		=Rs. 7,49,91,757/-
		Circle Rate Value :



Er. Yatendra Paliwal

Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

Circle rate = Rs.8000/ Per mtr.

(+10% extra as property is one side open which is connected by 40' wide road from west side. =88000/- per mtr.)

Land Value:

6059.94 x Rs.8800/- smt.

= Rs.53327472/-

Total Property Value as per Circle Rate =

= Rs.5,33,27,472/-

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

	Market Value Rs. In Lakhs
PART-A LAND	: Rs. 999.89 Lac
PART-B BUILDING (Depreciated)	: 0
PART-C EXTRA ITEMS -Boundary Wall, M.S. Gate (Depreciated)	: 0
PART-D AMENITIES	: 0
PART-E MISCELLANEOUS	: 0
PART-F SERVICE	: Rs. 999.89 Lac
TOTAL	: Rs. 999.89 Lac
OR SAY	

Realizable value of the property

To arrive at Realizable Value, we have considered the economic usefulness to the prospective purchaser, functional and economic obsolescence, technical potentiality, financial bankruptcy, management lapses, technical in competency in running the unit. The factors will enable us to arrive at very realistic and reasonable figures of reliability in the present market.

Rs. 849.90 Lacs

(Rupees Eight Hundred Forty Nine Lacs and Ninety Thousand Only)

Distress sale value:



When a property is sold at lesser price than the market value at that time. Such a value may be due to financial difficulties of the seller, court decree, defect in title, property given on long lease etc. When a borrower becomes a defaulter to the bank and when he wants to sincerely repay the loan with interest, he is forced to sell his

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

property (which he had offered as security to the bank) and from the sale proceeds, he intends to repay to the bank

Rs. 749.91 Lacs
(Rupees Seven Hundred Forty Nine Lacs and Ninety One Thousand Only)



Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **Rs.999.89 Lacs (Rupees Nine Hundred Ninety Nine Lacs and Eighty Nine Thousand only)**. Prevailing market rate along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are as under:

- i) Date of purchase of immovable property: 11-12-2014
- ii) Purchase Price of immovable property: Rs. 2,77,25,000/-
- iii) Book value of immovable property: NA
- iv) Realizable Value of immovable property: Rs. 849.90 Lacs
- v) Distress sale Value of immovable property: Rs. 749.91 Lacs

Place: Dehradun
 Date: 18.12.2021

(Name and Official seal of the Approved Valuer)



Encl:

1. Declaration from the valuer- Annexure 01 attached.
2. Model code of conduct for valuer- NA
3. Photograph of owner/Representative with the property in the background – Attached with the Representative of the owner
4. Screen shot (in hard copy) of Global Positioning System (GPS/Various Applications (Apps) /Internet sites (e.g. Google earth)/etc.- Annexed
5. Layout plan of the area in which the property is located – Trace Map-Annexure 02 attached
6. Building plan-NA
7. Floor plan-NA
8. Any other relevant document/extracts -NA

Er. Yatendra Paliwal

Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

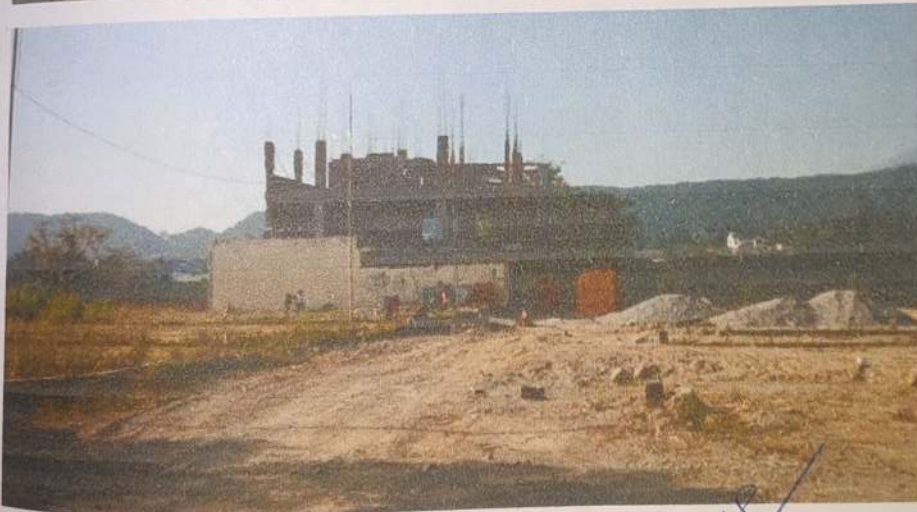
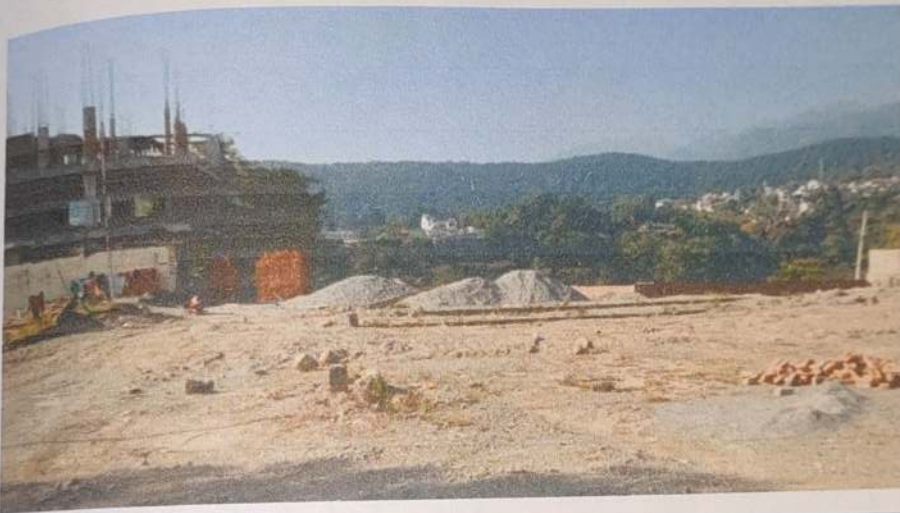
PROPERTY SNAPS

PUNJAB NATIONAL BANK

ZONAL SASTRA BRANCH, DEHRADUN (UK)

Smt. Nazia Yusuf Izuddin w/o Sh. Sachin Upadhyay

Mauza – Chalang, Pargana Parwadoon & Tehshil Dehradun Distt.- Dehradun(UK)



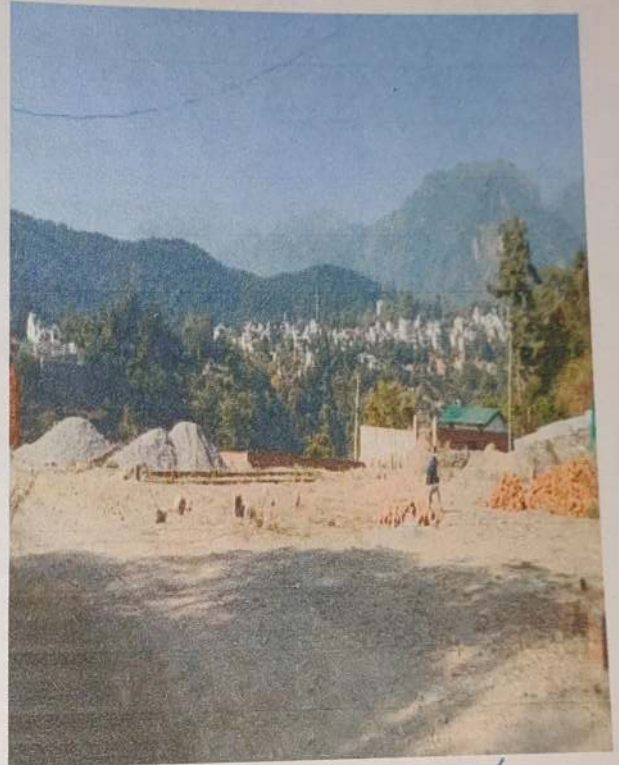
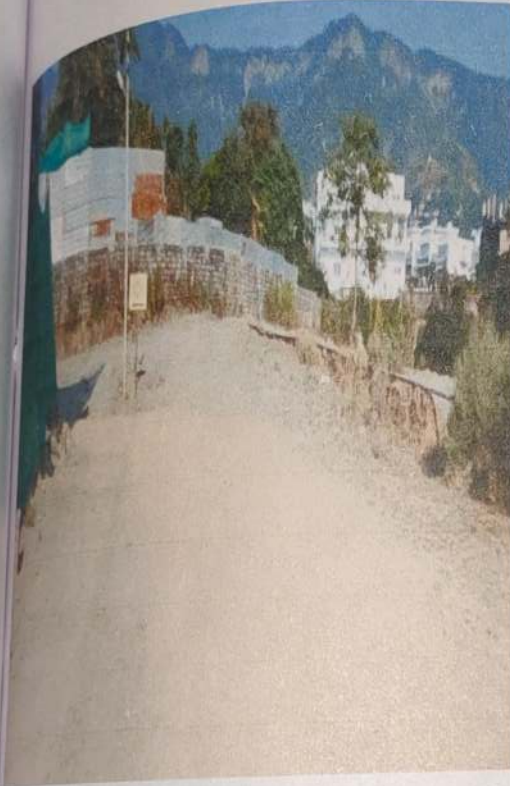
Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897



396

Er. Yatendra Paliwal

Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

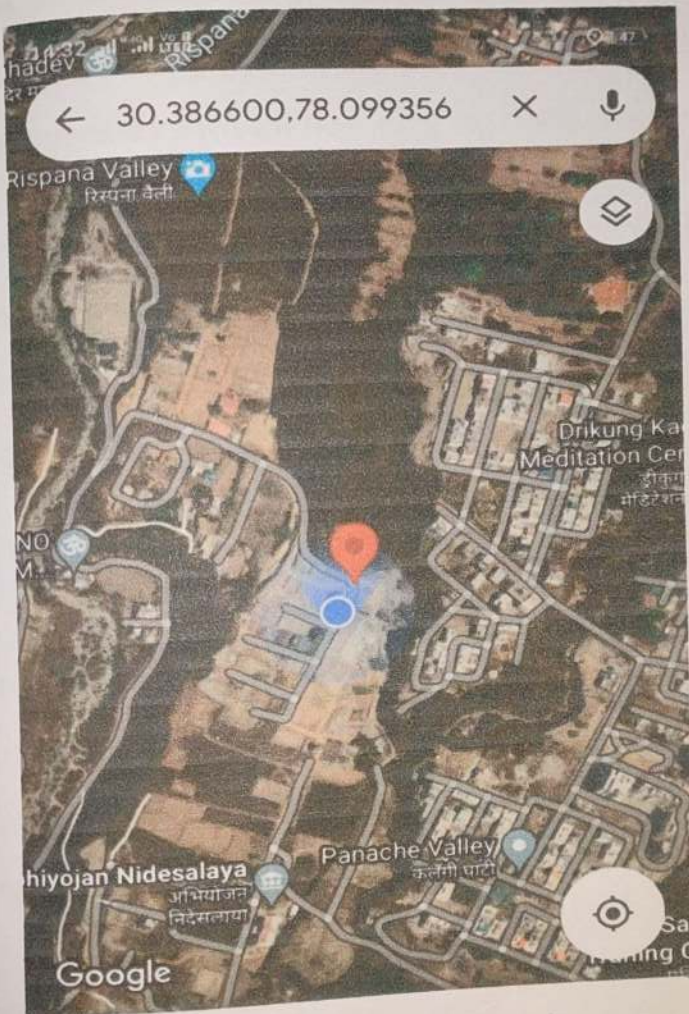
GOOGLE LOCATION , LATTITUDE , LONGITUDE , COORDINATES
PUNJAB NATIONAL BANK

ZONAL SASTRA BRANCH, DEHRADUN (UK)

Smt. Nazia Yusuf Izuddin w/o Sh. Sachin Upadhyay

Mauza - Chalang, Pargana Parwadoon & Tehsil Dehradun Distt.- Dehradun(Uk)

Satellite View



Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)
 Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

Annexure-1

DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 18.12.2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued.
- c. I have personally inspected the property on dt- 11.12.2021 the work is not subcontracted to other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to term of imprisonment.
- e. I have not been found guilty of misconduct in my professional.
- f. I 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" as enshrined for valuation in the Part-B of The above handbook to the best of my ability.
- g. I 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 IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III-A signed copy of same to be taken and kept along with this declaration)
- i. I am an 34AB Govt Approved Valuer .
- j. I am authorized official of the firm/company who is competent to sign the valuation report.
- k. Further, I hereby provide the following information.



Er. Yatendra Paliwal**Chartered Engineer , Approved Valuer**

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

Sl. No.	Particulars	Valuer Comment
1	Background information of the asset being valued	It is an Open Land Property
2	Purpose of valuation and appointing authority	To ascertain present Fair Market Value for PNB
3	Identity of the valuer and any other experts involve in the valuation,	Er. Yatendra Paliwal
4	Disclosure of the valuer interest or conflict, if any	No
5	Date of appointment,	01.12.2021
6	Valuation date	18.12.2021
7	& Date of report.	18.12.2021
8	Inspections / investigations undertaken.	Yes
9	Nature and sources of the information used or relied upon.	Based on Market survey, property dealers and local inquiry
10	Procedures adopted in carrying out the valuation and valuation standards followed.	Land & Building- Market Approach
11	Restriction on use of the report, if any.	For the purpose mentioned & by the above bank only.
12	Major factors that were taken into account during valuation	Market rate in the Locality
13	Caveats, limitation and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Separately mentioned as Annexure-4 above in the report.

Signature



(Name of the Approved Valuer & Seal of the firm/ Company)

Date:- 18.12.2021

Place:-Dehradun

393
Er. Yatendra Paliwal

Chartered Engineer, Approved Valuer

(Panel Valuer- Punjab National Bank, GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

ANNEXURE -04

DECLARATION, CAVEATS, LIMITATIONS & DISCLAIMERS

- We have verified Xerox Copy of documents provide by the banks. As the land was not demarcated so we made visit based on the available google coordinates. We request to bank to kindly get the land demarcated at ground.
- It is an opinion based on the available document listed in the report submitted and based on the inspection and as identified by Myself & Mr. Abhay Rai Rate inquired from Nearby Locality.
- We were not produced the following documents i.e; occupancy certificate, Latest Tax receipt for identification of property no as per govt departments.
- Valuation is subject to variable opinion. The valuer or company is not liable for any claim or damage/cost/ consequence whatsoever.
- We are neither the auditors to the owner of the property (Ies) and their firms associates nor we are the statutory auditors to the branch from which the loan is proposed to be availed / already availed.
- The information furnished above is true to the best of our knowledge and belief;
- This valuation is prepared without any prejudice or bias to any person or institution.
- The above valuation is valid only when documents shown & mentioned here in are genuine.
- The legal aspects are not verified & considered in this valuation.
- The value of **Land & Building** is taken into account by making due enquiries in the locality and ascertaining the sales value of the properties in the Locality.
- Any addition / Alternations made to the property after the date of valuation shall not fall under the scope of this report.
- The value will vary with change in purpose, date, Legal complication if any, location change, etc.,
- If this property is offered as Co-lateral security, the concern Financial Institution is requested to verify the extent and locality of the property with the latest legal opinion report.
- The bank may kindly satisfy itself about the genuineness of the original title deed relating to this property and also about the true identity of the person claiming to be the owner of the property.
- If it is proved that there is an apparent negligence on the part of a valuer, liability of this assignment (whether arising from this assignment, negligence or whatsoever) is limited in respect of anyone event or series of events to the actual loss or damage sustained subject to maximum of 80% of the professional fees for the services rendered and in any case not exceeding the amount of 10,000/- (Rupees Ten Thousand only). All the claims against us shall expire after three month from the date of submission of the valuation report provided by us.
- This report will be utilize for above branch, bank and purpose, if utilize for other than this purpose, branch and bank, the undersigned is not at all responsible for any reason and the report will not be valid.
- The property valuation has been done without any interest direct or indirect and the distress sale value has also been taken into account for valuing the property.



Er. Yatendra Paliwal

Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

18. This report is prepared based on available documents and discussions made with Branch Head, Punjab National Bank, Zonal Sastra Branch Dehradun(U.K.).
19. If our appearance is required, approved will be pleased to appear & give the necessary clarification, provided the fees for each appearance (including traveling, per diem and out of pocket expense) is per determined in writing the acceptance of the assignment under reference.
20. For proper identification it should done through concerned government departments.
21. The report is issued at the specific request of the Branch/party for specific purpose.
22. Our valuation is based on our experience and knowledge & this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed, due to any emergency, in future.
23. The legal documents pertaining to the ownership of the above said property has been referred to on its face value and that is presumed that Bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance, or legality and subject to adequacy of engineering / structural design.
24. As regards to the Authenticity / Genuineness / Verification of documents the onus lies with the lenders. Our report is valid subject to the said property legally cleared by the lender's panel advocates.
25. Our valuation is only for the use of the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents. The said report will not hold good / should not be used for any court / legal matters.
26. It is advisable for the lenders or the party to go through the contents of the report and any discrepancy if any should be brought to the notice of the Panel Valuer within 30 days and Panel Valuer is not responsible for any change in contents after expiry of 30 days from the date of report.
27. Encumbrances of Loan, Government and other dues, stamp duty, registration charges, transfer charges etc. if any are not considered in the valuation, we have assumed that the assets are free from encumbrances.
28. Our report should be read along with disclaimers. The value given in our report is only an opinion on the Value as on date. If there is any opinion from others / valuers about increase or decrease in the value of the assets valued by us, we should not be held responsible as the views vary from person to person and based on circumstances. The principle of "BUYERS BEWARE" is applicable in case of any sale / purchase of assets.
29. This report should be read along with legal due diligence report. Value assigned herein is subject to this stipulation.
30. It is presumed that the Xerox of documents are taken from the originals duly tested and verified at ultra violet lamp machine (UVL) about veracity.



Er. Yatendra Paliwal

Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

It should be noted that our value assessments are based upon the facts and evidence available at the time of assessment. It is therefore recommended that the value assessments be periodically reviewed.

The bank has to obtain LSR about the legal ownership / title of ownership as on date of our valuation.

In case of small piece of land which is measurable, we take actual measurement of the site. If the land is large / either merged or many separate piece in the same or different survey numbers it is practically not possible to take actual measurement and we relied on Surveyors Report if made available and we consider the area mentioned in the property documents for our valuation.



Site Visitor

Approved Valuer

Place: Dehradun

Mr. Abhay Rai

Date: 18.12.2021

The Undersigned have inspected the property detailed in the Valuation Report dated on I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs. by the approved valuer is realistic.

Branch Manager/ Officer-in-charge
of Advance Department

Date:-

(PRIMARY)

1

1

VALUATION REPORT

OF Land only (Residential Use)

FOR Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay

LOCATION Chalang, Pargana Pachwadoon, Tehsil-Dehradun, Distt.-Dehradun, Uttarakhand.

PURPOSE For Bank Loan From Punjab National Bank, Tilak Road Branch

Market value of the Property ₹ 96959040.00

Rupees Nine Crore Sixty Nine Lacs Fifty Nine Thousand Forty Only.

Realizable value of property ₹ 87263136.00

Rupees Eight Crore Seventy Two Lacs Sixty Three Thousand One Hundred Thirty Six Only.

- Allahabad Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Central Bank of India
- Corporation Bank
- Dehradun Nagar Nigam
- Indian Overseas Bank
- Uttarakhand Gramin Bank
- Punjab National Bank
- State Bank of India
- Oriental Bank of Commerce
- The Kurmanchal Bank Ltd.
- The Nainital Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- Uttarakhand Open University
- BRIDCUL (Uttarakhand Govt.)

- Allahabad Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Corporation Bank
- Punjab National Bank
- State Bank of India
- Oriental Bank of Commerce
- United Bank of India
- Uttarakhand Gramin Bank
- Almora Urban Co-op. Bank Ltd.
- The Kurmanchal Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- HUDCO Dehradun Region

PREPARED BY:-

M S NEGI & ASSOCIATES

ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, GOVT. APPRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS

H. O. - 1ST FLOOR, SUBHASH CHOWK, RAMNAGAR, DISTT-NAINITAL, UTTARAKHAND

B. O. - 93/2, DRONAPURI DHARAMPUR, NEAR HIM PALACE HOTEL, HARIDWAR ROAD, DEHRADUN



M S NEGI & ASSOCIATES

ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, APPR. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS

Ar. M.S. Negi

B. Arch. FIA, FIV

Reg. No. CA/2006/38812

Telefax : 05947-254005, M. 0-9837203193

E-Mail: ar.msnegi@gmail.com

GST No. 05AC QPN1216P1Z9

Address:- 1st Floor, Subhash Chowk, Bajaja Line, Ramnagar, Distt-Nainital, Uttarakhand

Date: July 29, 2020

Ref. No.: MSN/Val-0556/20-21

To,

The Chief Manager Punjab National Bank, Tilak Road Branch

Subject :- Valuation report of property (Land only) of Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay

This is to certify that immovable property (Land only) only belongs in the Name of Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay, R/o 111/2 Rajpur Road, Tehsil- Dehradun, Distt.- Dehradun, Uttarakhand.

The aforesaid property is situated at Mauza-Chalang, Pargana Pachwadoon, Tehsil-Dehradun, Distt.- Dehradun, Uttarakhand.

Particulars of the aforesaid Land only are as follows-

- a) The aforesaid Land only is situated in Khet No. 925, 920, 924, 933 Gha, 933 Kha, 918, 933 Ga
- b) The total land area is 6059.94 Sq.m.

The land status is Residential Use with fully ownership title as per land documents.

The Property is registered in the name of Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay in Property 1:- Bahi No. 1, Zild 1484, Page No. 283-314 in Serial No. 7028 on Dated 11.12.2014, Property 2:- Bahi No. 1, Zild No. 1484, Page No. 315-344 in Serial No. 7029 on Dated 11.12.2014, Property 3:- Bahi No. 1, Zild No. 1484, Page No. 345-374 in Serial No. 7030 on Dated 11.12.2014, Property 4:- Bahi No. 1, Zild No. 1484, Page No. 385-414 in Serial No. 7032 on Dated 11.12.2014, Property 5:- Bahi No. 1, Zild No. 1485, Page No. 1-30 in Serial No. 7033 on Dated 11.12.2014, Property 6:- Bahi No. 1, Zila No. 1485, Page No. 31-60 in Serial No. 7034 on Dated 11.12.2014, Property 7:- Bahi No. 1, Zild No. 1485, Page No. 97-126 in Serial No. 7036 on Dated 11.12.2014 as per registered sale deed.

As on date Fair Market Value, Relizable Value, Force Value and Net Realizable Value of the property as Govt. approved Circle are as follow:

Fair Market Value of property (Land only)	₹ 96959040.00
Rupees Nine Crore Sixty Nine Lacs Fifty Nine Thousand Forty Only.	
Realizable value of property (Land only)	₹ 87263136.00
Rupees Eight Crore Seventy Two Lacs Sixty Three Thousand One Hundred Thirty Six Only.	
Force Sale value of the property is (Land only)	₹ 82415184.00
Rupees Eighty Crore Twenty Four Lacs Fifteen Thousand One Hundred Eighty Four Only.	
Net Realizable value of the property as per Govt. approved Circle Rate	₹ 53327472.00
(Land only)	
Rupees Five Crore Thirty Three Lacs Twenty Seven Thousand Four Hundred Seventy Two Only.	

It is advice that the legal aspect with regard to the ownership of the property to be get confirmed through the original documents/ concern authority for reconciliation.

DRT
Next date
8/10/2020
Publicized
Report.

Notice & Valuation

Diff 149.94 Sq.m.

Declaration:-

I hereby declare that-

- a) The information furnished in the valuation report is true and correct to the best of my knowledge and belief.
- b) I have no direct and indirect interest in the property valued.
- c) I have personally inspected the property on July 28, 2020
- d) My registration with State Chief Commissioner of Income tax is valid as on date.

Date: July 29, 2020
Place: Dehradun


Ar. M.S. Negi
Signature and seal of
Registered Valuer

PROFORMA FOR VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY

(Applicable in borrowal accounts where aggregate credit limits are above ₹ 10.00 Lac OR anticipated value of immovable property to be mortgaged / charged is above ₹ 20.00 Lac)

Ref. No.: MSN/Val-0556/20-21

Date: July 29, 2020

A- INTRODUCTION:-

- | | |
|---|---|
| 1 Name of Valuer | : Ar. M.S. Negi |
| 2 Date of Inspection | : July 28, 2020 |
| 3 Date of Valuation | : July 29, 2020 |
| 4 Purpose of Valuation | : To access the current market value of property as on date For Bank Loan Purpose |
| 5 Name of Property Owner/s (Details of Share of each owner in case of joint & Co-ownership) | : Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay |
| 6 Name of Bank/ Fi as applicable | : Punjab National Bank, Tilak Road Branch |
| 7 Name of Developer of the Property (in case of developer built properties) | : Vaccant Land Only |

B- PHYSICAL CHARACTERISTICS OF THE PROPERTY

- | | |
|--|---|
| 1 Location of the property in the city | : Khet No.-925, 920, 924, 933 Gha, 933 |
| Plot No./ Survey No. | : Kha, 918, 933 Ga |
| Door No. | : - |
| T.S.No/ Village / Block | : Chalang, Pargana Pachwadoon |
| Ward/ Taluka | : Dehradun |
| Mandal/ District | : Dehradun |
| State | : Uttarakhand |
| 2 Municipal Ward No. | : - |
| 3 City / Town | : Town |
| Residential Area/ Commercial Area/ Industrial Area | : Residential Area |
| 4 Classification of the area | : Mauza-Chalang, Pargana Pachwadoon, Tehsil-Dehradun, Distt.-Dehradun, Uttarakhand. |
| High/ Middle/ Poor | : Middle Class |
| Metro/ Urban/ Semi Urban/ Rural | : Semi-Urban Area |
| Coming under corporation Limit/ Village | : Municipality |
| 5- Panchayat/ Municipality | : Mention Above |
| 6- Postal Address of the Property | : 30.3864820, 78.0993270 |
| 7- Latitude, Longitude & Coordinates of the site | : 6059.94 Sq.m. |
| 8 Area of the plot/land (supported by a Plan) | |



316

- 9 Layout plan of the layout in which the property is located : Enclosed
- 10 Development of Surrounding areas : Residential Area
- 11 Details of Roads abutting the asset : By 40'-0" wide road from West side.
- 12 Whether covered under any state/ Central Govt. Enactments(e.g Urban Land Ceiling Act) or Notified under agency area/ scheduled area/ cantonment area : -
- 13 In case it is an agricultural land , any conversion to house site plots is contemplated : Non- Agriculture land convert to Residential use.
- 14 Description of Adjoining

	<u>As per sale deed (Property 1)</u>	<u>As per sale deed (Property 2)</u>
East side	Land of Seller	Land of Seller
West side	Land of Other's	Land of Seller
North side	Land of Other's	Land of Seller
South side	Land of Seller	Land of Seller

	<u>As per sale deed (Property 3)</u>	<u>As per sale deed (Property 4)</u>
East side	Land of Seller	Land of Seller
West side	Land of Other's	Land of Other's
North side	Land of Other's	Land of Other's
South side	Land of Seller	Land of Seller

	<u>As per sale deed (Property 5)</u>	<u>As per sale deed (Property 6)</u>
East side	Land of Seller	Land of Seller
West side	Land of Seller	Land of Other's
North side	Land of Seller	Land of Other's
South side	Land of Seller	Land of Seller

	<u>As per sale deed (Property 7)</u>	<u>As per actual site :-</u>
East side	40 ft Wide Road	Khala
West side	Land of Other's	40 ft Wide Road
North side	Land of Other's	Land of Other's
South side	Land of Seller	Land of Sh. Sanjay Negi & Manu Mittal

Extent of the site considered for valuation (least of 14 A & 14 B) : 6059.94 Sq.m.

15 Dimensions of the property

	<u>As per sale deed</u>	<u>As per actual site :-</u>
East side		
West side		
North side		
South side	Not Given	The said Property was ir-regular in shape & Size. The said Property is not demarcated, so site measurement is not possible.



- 16 Survey no. if any : Khet No. 925, 920, 924, 933 Gha, 933 Kha, 918, 933 Ga
- 17 Type of Building (residential/ Commercial/ Industrial) : Vaccant Plot
- 18 Details of the building/buildings and other improvements in terms of area, Height, no. of floors, Plinth area floor wise, Year of construction, year of making alteration/ additional constructions with details, Full details of specifications to be appbed along with building plans and elevations. : Vaccant Plot
- 19 Plinth area, Carpet area and saleable area to be mentioned separately and clarified : Vaccant Plot
- 20 Any other aspect : No

C- TOWN PLANNING PARAMETERS

- 1 Master plan provisions related to the property in terms of land use : Residential Use
- 2 Date of Issue and validity of Lay out of approved map/ Plan : Vaccant Plot
- 3 Approved map/ Plan issuing Authority : No
- 4 Whether genuineness or authority of approved map/ plan is verified : No
- 5 Any Other comments by our empanelled valuers on authentic of approved plan : No
- 6 Planning area/zone : Residential cum Commercial
- 7 Development controls : MDDA
- 8 Zoning regulations : Under MDDA Limit
- 9 FAR/FSI permitted and consumed : Vaccant Plot
- 10 Ground coverage : Vaccant Plot
- 11 Transferability of development rights if any, building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc. : No
- 12 Comment on surrounding land uses and adjoining properties in terms of usage : Residential cum Commercial
- 13 Comment on unauthorized constructions if : No
- 14 Comment on demolition proceedings if any : No
- 15 Comment on compounding /regularisation proceedings : No
- 16 Comment on whether OC has been issued or : N/A
- 17 Any other aspect

D- LEGAL ASPECTS OF THE PROPERTY

- 1 Ownership documents : Sale Deed



- 314
- 2 Names of Owner/s (incase of Joint or Co-ownership, whether the shares are undivided or not?) : Smt. Nazia Yusuf Izuddin W/o Sh. Sachin Upadhyay
 - 3 Comment on dispute / issues of land lord with tenant/ statutory body/ any other agencies,if any in regard to immovable property. : To be verified by legal advisor
 - 4 Comment on whether the IP is independently accessible. : Yes
 - 5 Title verification : To be verified by legal advisor
 - 6 Details of leases if any, : No
 - 7 Ordinary status of freehold or leasehold including restrictions on transfer : Free hold
 - 8 Agreements of easements if any, : Occupied by Owner
 - 9 Notification for acquisition if any, : No
 - 10 Notification for road widening if any, : No
 - 11 Possibility of frequent flooding / Sub Merging : No
 - 12 Special Remark, if any, likethreat of acquisition of land for public service purposes, road widening or applicability of CRZ provision etc, (distance from sea - coast/ tidal level must be incorporated) : No
 - 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. : To be done By borrower
 - 14 Comment on transferability of the property ownership : To be verified by legal advisor
 - 15 Comment on existing mortgages / charges / encumbrances on the property if any : Occupied by Owner
 - 16 Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be : No
 - 17 Building plan sanction, illegal constructions if any done without plan sanction/violations. : No
 - 18 Any other aspect. : No

E- ECONOMIC ASPECTS OF THE PROPERTY

- | | | |
|--|---|---------------|
| 1 Reasonable letting value | : | ₹ 96959040.00 |
| 2 Details of monthly rents payable | : | 0.00 |
| 3.00 Details of monthly rents being received, if any, including status of tenancy rights | : | 0.00 |



313

4 Taxes and other outgoings	:	₹	0.00 Per Month
5 Property insurance	:	No	
6 Monthly maintenance charges	:	₹	0.00 Per Month
7 Security charges, etc.	:	₹	0.00 Per Month
8 Any other aspect.	:	No	

F- SOCIO CULTURAL ASPECTS OF THE PROPERTY

Descriptive account of the location of the property in terms of:

- | | | |
|---|---|---------------------|
| 1 Social structure of the area | : | Average |
| 2 Population | : | upto 50000 approx |
| 3 Social Stratification | : | Average |
| 4 Regional origin | : | Tarai Region |
| 5 Age groups | : | Different age group |
| 6 Economic levels | : | Middle Class |
| 7 Location of slums/squatter settlements nearby | : | Far from the area |

G- FUNCTIONAL AND UTILITARIAN ASPECTS OF THE PROPERTY

Description of the functionality and utility of the asset in terms of:

- | | | |
|--|---|-----|
| 1- Space Allocation | : | No |
| 2- Storage Spaces | : | Yes |
| 3- Utility of space provided within the building | : | Yes |
| 4- Any Other aspect | : | No |

H- INFRASTRUCTURE AVAILABILITY

A) Description of aqua infrastructure availability in terms of

- | | | |
|--------------------------|---|-----|
| 1. Water supply | : | Yes |
| 2. Sewerage/sanitation, | : | No |
| 3. Storm water drainage, | : | No |

B) Description of other physical Infrastructure facilities viz.

- | | | |
|--|---|----------------|
| 1. Solid waste management | : | No |
| 2. Electricity | : | No |
| 3. Roads and public transportation connectivity | : | Yes |
| 4. Availability of other public utilities nearby | : | 3-4 Km. approx |

C) Social infrastructure in terms of

- | | | |
|--|---|----------------------|
| 1. Schools | : | Yes, 800 Mtr. Approx |
| 2. Medical facilities | : | Yes, 2 Km. approx |
| 3. Recreation facilities in terms of parks and open spaces | : | Yes, 3 Km. approx |

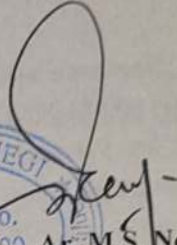



I- MARKETABILITY OF THE PROPERTY

Analysis of the market for the property in terms of:

1 Locational attributes	:	Mixed Area
2 Scarcity	:	Nil
3 Demand and supply of the kind of subject property	:	Good Demand of such type property in the locality
4 Comparable sale prices in the locality	:	₹ 16000/- to 20000/- per Sq.m.

Date: July 29, 2020
Place: Dehradun


 Ar. M.S. Negi
Signature and seal of
Registered Valuer

M- VALUATION

Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgement is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here. : As per Annexure

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **Rs. 90899100.00 (Rupees Nine Crore Eight Lacs Ninety Nine Thousand One Hundred Only)**. prevailing market rate along with details/ reference of at least two latest deals/ Transactions with respect to adjacent properties in the areas. The reference should be of properties/ Plots of similar size/ area and same use as the land being valued). The Other details are as under:

- 1- Date of Purchase of immovable property. : December 11, 2014
- 2- Purchase Price of immovable property. : Rs. 2,77,25,000.00

TECHNICAL DETAILS:

A) L Land:

Total Land area = 6059.94 Sq.m. (as per land documents)

As per Govt. apprd. Circle rate of the property in the locality, by Distt. Collector Dehradun, Dated January 13, 2020.

As per Notification, the area belongs to Semi-Urban Area having Govt., Circle rate, @Rs.8800/- per Sq. m.

Hence land value = (6059.94 x 8800/-) ₹ 53327472.00

Fair Market Value of land, mainly depends upon:-

- # its shape, Size and Surroundings.
- # Its approach conditions.
- # Market trends & developments potential.

As per Distt. Collector circle rate Dehradun dated January 13, 2020 of the locality, The aforesaid property is located at 2 Km (approx) distance from Nagal Tarla Road and having govt. circle rate @Rs.8800.00/- per sq.m. for Residential Land in the given locality/area.

As per the Govt. approved circle rates are Rs. 8000.00/- Per Sq.m. for Residential land in this locality, The aforesaid property is located at 2 Km (approx) distance from Nagal Tarla Road. This property is one side open which is connected by 40'-0" wide road from West side. So, there will be increase in basic circle rate for road wideing @10%, Hence rate will be 8800.00/- per Sq.m. The market rates are higher than Govt. approved circle rates, because it depends upon property shape, size, surroundings developments, approach from main motor marg, market trends & future Potential. The above factors are appreciate the rates of the property.

Therefore land has good Realizable value.

Based on above mentioned observation:-

Rate of the locality varies from @ Rs. 16000/- to 20000/- per Sq.m.

Therefore considering the realizable market Rate @ Rs.16000/- per Sq.m. for valuation purpose.



The Market Value of Property (Land Only) ₹ 96959040.00

Rupees Nine Crore Sixty Nine Lacs Fifty Nine Thousand Forty Only.

Realizable Value of property (Land only) ₹ 87263136.00

Rupees Eight Crore Seventy Two Lacs Sixty Three Thousand One Hundred Thirty Six Only.

Force Sale/ Distress Value of Property(Land only) ₹ 82415184.00

Rupees Eighty Crore Twenty Four Lacs Fifteen Thousand One Hundred Eighty Four Only.

Guideline value (Value as per circle rates) ₹ 53327472.00

Rupees Five Crore Thirty Three Lacs Twenty Seven Thousand Four Hundred Seventy Two Only.

- Note:**
- 1 The entire property is under the possessions of Owners.
 - 2 The above report is issued on the basis of the information made by the owner.

Date- July 29, 2020

Place- Dehradun



Ar. M.S NEGI
Signature and seal of
Registered Valuer

MODEL CODE OF CONDUCT FOR VALUERS

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

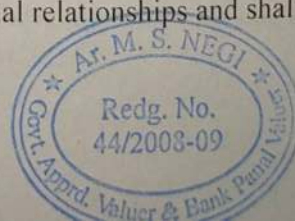
- 1) A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2) A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- 3) A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 4) A valuer shall refrain from being involved in any action that would bring disrepute to the
- 5) A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- 6) A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7) A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
- 8) A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/
- 9) In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of
- 10) A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11) A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

- 12) A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13) A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- 14) A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.



- 15) A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16) A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- 17) A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- 18) As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 19) In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

- 20) A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

- 21) A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
- 22) A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
- 23) A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
- 24) A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

- 25) A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
- 26) Explanation.— For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).



- 27) A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

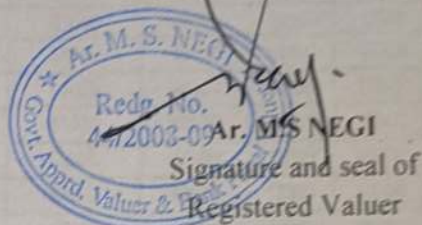
- 28) A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with
- 29) A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

- 30) A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
- 31) A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Date- July 29, 2020

Place- Dehradun



CIRCLE RATE

8

306

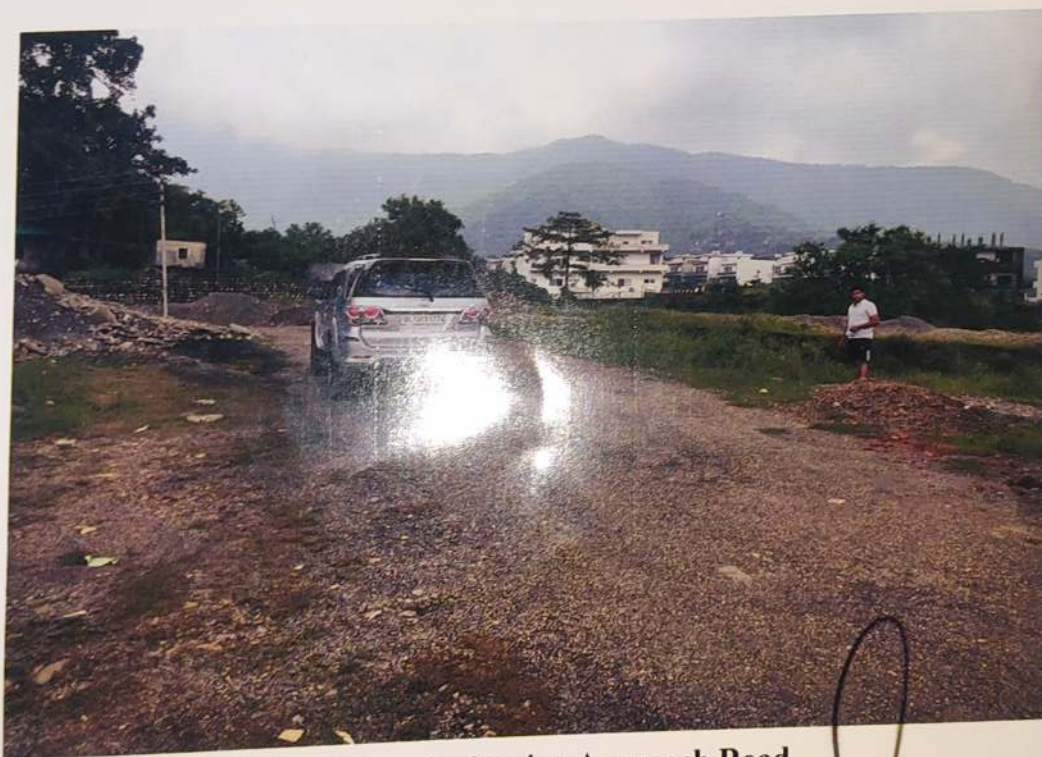
		37	मिट्टी भेरी	400/4000	8000	21000	51000	46000	12000	10000
		38	भरोवा	400/4000	8000	21000	51000	46000	12000	10000
		39	कुल्हान करनपुर	400/4000	8000	21000	51000	46000	12000	10000
		40	कुल्हान मानसिंह	400/4000	8000	21000	51000	46000	12000	10000
		41	सान्धवाली मानसिंह	400/4000	8000	21000	51000	46000	12000	10000
		42	नागल हटनाला	400/4000	8000	21000	51000	46000	12000	10000
		43	हटवाल गांव	400/4000	8000	21000	51000	46000	12000	10000
		44	आमवाला करनपुर	400/4000	8000	21000	51000	46000	12000	10000
		45	कालागांव	400/4000	8000	21000	51000	46000	12000	10000
		46	घालग	400/4000	8000	21000	51000	46000	12000	10000
		47	आमवाला उपरला	400/4000	8000	21000	51000	46000	12000	10000
		48	आमवाला मझला	400/4000	8000	21000	51000	46000	12000	10000
		49	किरवाली परदादून	400/4000	8000	21000	51000	46000	12000	10000
		50	तरलानागल	400/4000	8000	21000	51000	46000	12000	10000
		51	ननूरखेडा	400/4000	8000	21000	51000	46000	12000	10000
		52	बालावाला	400/4000	8000	21000	51000	46000	12000	10000
		53	गगराल गांव	400/4000	8000	21000	51000	46000	12000	10000
4	D	1	भण्डारगांव	220/2200	8000	22000	51000	46000	12000	10000
		2	खुरावा	220/2200	8000	22000	51000	46000	12000	10000
		3	खाला गांव	220/2200	8000	22000	51000	46000	12000	10000
5	E	1	आमवाला तरला	450/4500	9000	23000	52000	47000	12000	10000
		2	नत्थनपुर	450/4500	9000	23000	52000	47000	12000	10000
		3	डाडा लखीपट्ट	450/4500	9000	23000	52000	47000	12000	10000
		4	डाडा नूरीवाला	450/4500	9000	23000	52000	47000	12000	10000
		5	डाडा खुदानेवाला	450/4500	9000	23000	52000	47000	12000	10000

(वीर सिंह बुदियाल)
अपर जिलाधिकारी (वित्त एवं राजस्व)
देहरादून

SITE PHOTOGRAPHS



Front View of Property



View of Property showing Approach Road

Date- July 29, 2020
Place- Dehradun

Ar. M.S NEGI
Signature and seal of
Registered Valuer