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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 KHATA KHATONI NO.79 KHSRA NO.915kha MAUZA-CHALAN
PARGANA PACHWADOON, TEHSIL DEHRADUN DISTT. -DEHRADUN (UTTRAKHAND).**

BELONGING TO SMT. NAZIA YUSUF IZUDDIN W/O SHRI. 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.)

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CERTIFICATE

This is to certify that the Fair Market Value of Property consisting of Land located at Khata Khatoni no.79, Khasra no.915kha Mauza Chalang, Pargana Pachwadoon, and Tehsil Dehradun Distt. -Dehradun (Uttarakhand). Is as under-

SUMMARY OF VALUATION

Sr. No.	Particulars	Amount in INR
1	Fair Market Value	Rs. 170.00 Lacs
2	Realizable Value @85% of FMV	Rs. 144.50 Lacs
3	Distress Value @80% of FMV	Rs. 136.00 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).

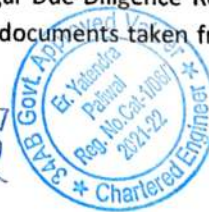
We further declare that:

- 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 17th Dec, 2022.
- 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: 19.12.2022

19/12/22
MR. YATENDRA PALIWAL
(APPROVED VALUER – PNB)



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Important Note

- 1). Subject property is an open Land Property Located at Khata Khatoni no.79 Khasra no. 915Kha Mauza Chalang, pargana Pachwadoon, Distt.- Dehradun (Uttarakhand).
- 2) Said Property is Located within area regulated by Mussorie Dehradun Development Authority.
- 3) Said Property has a land area of 850 sqm.
- 4) We have not been provided the any copy of Legal Search Report.
- 5) As we were not provided any land identifier , nor there were demarcation of the land , we visited the property based on google documents available in bank documents. Bank is advised to get demarcated the land parcels belonging to said owner.
- 5) **Nearest Landmark:** Near 800 mtr. Panache Valley.
- 6) Myself and Our Civil Engineer Mr. Abhay visited the property on 17.12.2022 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 sale deed Khata Khatoni no.79 Khasra no.915kha, as per sale deed land area 850 sq.mtr.
2. Copy of approved map from MDDA: NA
3. Copy of Land Layout plan – NA
4. Copy of Commencement Certificate – Not Provided
5. Copy of Occupancy Certificate – Not Provided



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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	17-12-2022
	Date of Valuation	19-12-2022
	Title Deed Number and Date	1. Copy of sale deed no 2529, Sale deed no 2530, Sale Deed No 2531, Sale Deed No 2532, all sale deeds dated 19.04.2017 for Khata Khatoni no.79 Khasra no.915kha, as per sale deed land area 850 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. Door No. T. S. No. / Village Ward / Taluka Mandal / District	Khata Khatoni no.79 Khasra No. 915kha Mauza Chalang Pargana Pachwadoon, Tahsil - Dehradun Distt- Dehradun
2.	Municipal Ward No.	NA
3.	City / Town	Dehradun



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	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	Khata Khatoni no.79 Khasra no.915kha Mauza- Chalang, pargana Pachwadoon, Distt.- Dehradun (Uttarakhand).
7	Latitude, Longitude and Coordinates of the site	Latitude: 30.3864860 Longitude: 78.0984440
8	Area of the Plot/land (Supported by a plan)	Plot Area – 850 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	390 ft Wide Road at North Side
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 (combined)	
	North	39'-0" wide Road
	South	Land of Purchaser
	East	Land of Purchaser
	West	Land of Purchaser
	As per Actual during Site Visit	
	North	39'-0" wide Road
	South	Land of Purchaser
	East	Land of Purchaser



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	West	Land of Purchaser
	Extent of the site considered for valuation (least of 14 A & 14 B)	850 sq mtr
15.	Description of Adjoining properties. (As per Actual at Site)	
	North	39'-0" wide Road
	South	Land of Purchaser
	East	Land of Purchaser
	West	Land of Purchaser
16.	Survey no. if any	Khata Khatoni no.79 Khasra no 915kha
17.	Type of Building (Residential/ Commercial/ Industrial)	Open Land (Residential Use)
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	NA , It is an Open Land
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	NA , It is an 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	NA
3.	Approved map / plan issuing authority	NA
4.	Whether genuineness or authenticity of approved map / plan is verified	NA
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	Residential Zone



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9.	FAR/FSI permitted and consumed	NA , It is an Open Land
10.	Ground coverage	NA , 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.	As per Bye laws.
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential area
13.	Comment on unauthorized constructions if any	NA , It is an Open Land
14.	Comment on demolition proceedings if any	NA , It is an Open Land
15.	Comment on compounding/ regularization proceedings	NA , It is an Open Land
16.	Comment on whether OC has been issued or not	NA , It is an Open Land
17.	Any other aspect	No
IV.	Legal Aspects	
1.	Ownership documents,	Copy of sale deeds
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
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



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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 Panel Lawyer Scope
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	Under Panel Lawyer Scope
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	NA , It is an open land
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 residential area regulated by MDDA.
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	



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	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. 18000/- to 20000/- per Sq.m.
X.	Engineering and Technology Aspects	
1	Type of construction.	NA , It is an open land I
2	Materials and technology used,	NA , It is an open land
3	Specifications,	NA , It is an open land
4	Maintenance issues	NA , It is an open land
5	Age of the building,	NA , It is an open land
6	Total life of the building,	NA , It is an open land
7	Extent of deterioration,	NA , It is an open land
8	Structural safety	NA , It is an open land
9	Protection against natural disasters viz. earthquakes,	NA , It is an open land
10	Visible damage in the building if any,	NA , It is an open land



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11	Common facilities viz. lift, water pump, lights, security systems etc.	NA , It is an open land
12	System of air -conditioning	NA , It is an open land
13	Provision for the fighting, Copies of plans and elevations of the building to be included.	NA , It is an open land
XI.	Environmental Factors	
1	Use of environment friendly building materials, Green building techniques if any.	NA , It is an open land
2	Provision for rain water harvesting,	NA , It is an open land
3	Use of solar heating and lighting systems etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	NA , It is an open land
XII.	Architectural and aesthetic quality	
1	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	NA , It is an open land
XIII.	In case of valuation of industrial property	
	1. Proximity to residential areas	Nearby 2 km
	2. Availability of public transport facilities	Available
XIV.	Valuation	
1	<p>Here, the procedure adopted for arriving at the valuation has to be highlighted.</p> <p>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.</p> <p>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.</p>	<p>Summary of Valuation:-</p> <p>Fair Market Value:</p> <p>Land:-</p> <p>850 sqm. x Rs.20,000/-Per sq.mtr. = Rs.1,70,00,000/-</p> <p>Total Fair Value of Property = 1,70,00,000/-</p> <p>Realizable Value 85% of FMV : = Rs.1,44,50,000/-</p> <p>Forced/Distress Sale Value 80% of FMV: = Rs. 1,36,00,000/-</p> <p>Circle Rate Value :</p> <p>Circle rate = Rs.8000/ Per mtr.</p> <p>Land Value:</p>



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	850 x Rs.8000/- smt. (+5% extra as property is one side open which is connected by 39' wide road from north side. =8400/- per mtr.) 850 x 8400 /- = Rs.71,40,000/- Total Property Value as per Circle Rate = = Rs.71,40,000/-
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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

	Market Value Rs. In Lakhs
PART-A LAND	: Rs. 170 Lac
PART-B BUILDING (Depreciated)	: Na
PART-C EXTRA ITEMS -Boundary Wall, M.S. Gate (Depriciated)	: NA
PART-D AMENITIES	: Included
PART-E MISCELLANEOUS	: Included
PART-F SERVICE	: Included
TOTAL	: Rs. 170 Lac
OR SAY	: Rs. 170 Lac

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. 144.50 Lacs (Rupees One Hundred Forty Four Lacs and Fifty 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 property (which he had offered as security to the bank) and from the sale proceeds, he intends to repay to the bank. Rs. 136 Lacs (Rupees One Hundred Thirty Six Lacs Only)

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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.170.00 Lacs (Rupees One Hundred Seventy Lacs 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: 19-4-2017
- ii) Purchase Price of immovable property: 15300000/-
- iii) Book value of immovable property: NA
- iv) Realizable Value of immovable property: Rs. 144.50 Lacs
- v) Distress sale Value of immovable property: Rs. 136/- Lacs



Place: Dehradun
Date: 19.12.2022

Signature
(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 the property- Attached
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 – Google Map attached. Land was not demarcated. We visited based on Google coordinates available in documents provided by bank.
6. Building plan-NA
7. Floor plan-NA
8. Any other relevant document/extracts -NA

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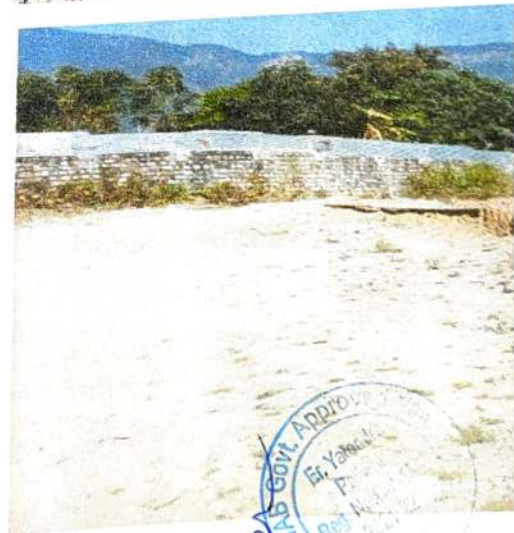
PROPERTY SNAPS

PUNJAB NATIONAL BANK

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

Khata Khatoni no.79, Khasra no.915kha Mauza – Chalang, Pargana Pachwadoon & Tehshil
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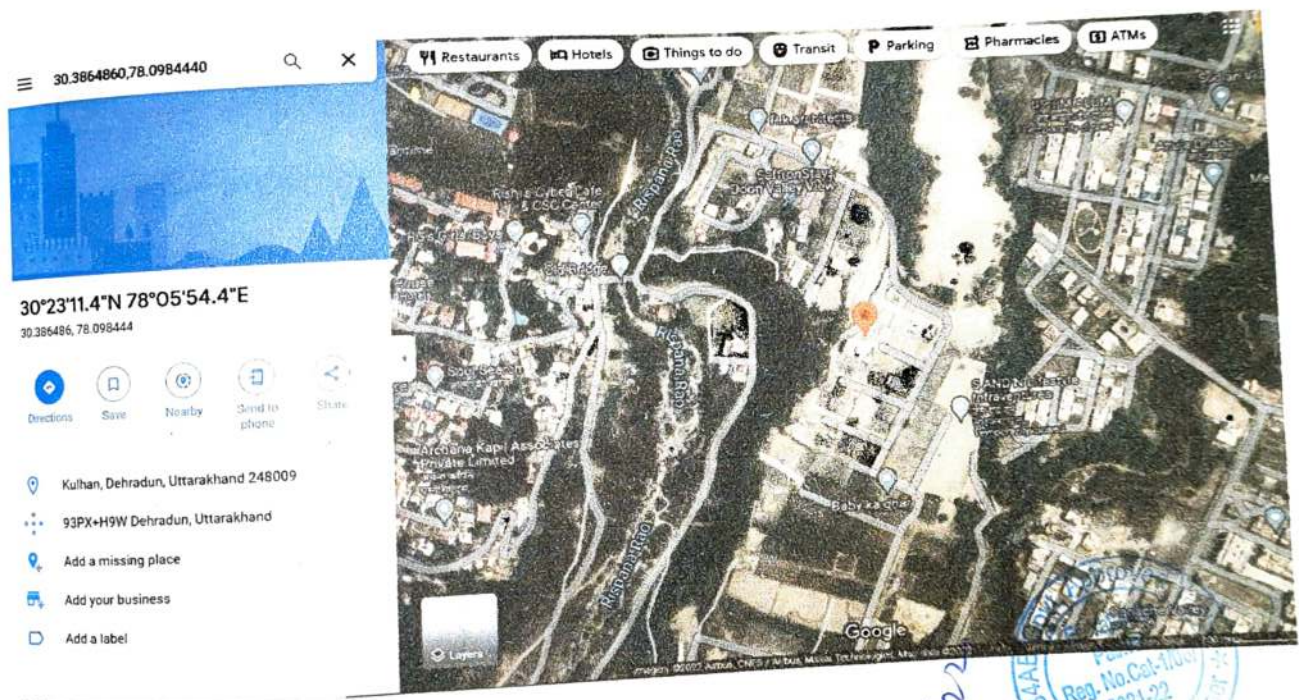
GOOGLE LOCATION , LATTITUDE , LONGITUDE , COORDINATES PUNJAB NATIONAL BANK

ZONAL SASTRA BRANCH, DEHRADUN (UK)

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

Khata Khatoni no.79, Khasra no.915kha, Mauza – Chalang, Pargana Pachwadoon & Tehsil
Dehradun Distt.- Dehradun(Uk).

Satellite View



13/12/22

