

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

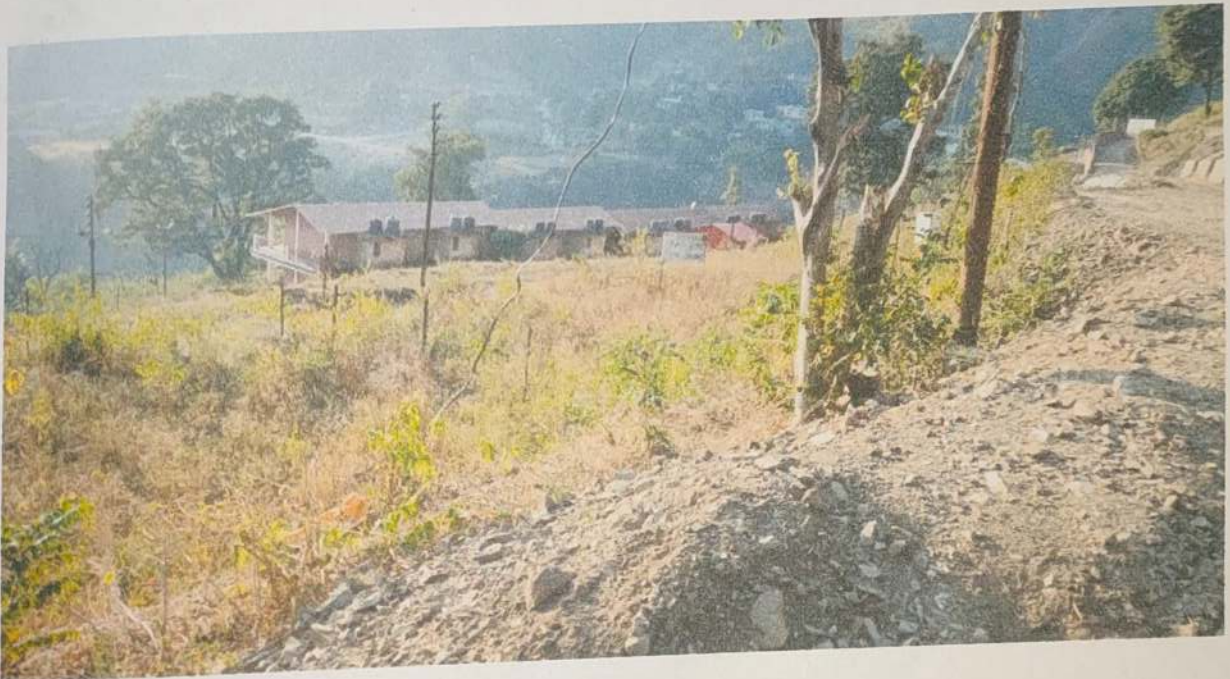
(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)  
Member of Institution of Engineers -M-1488451  
Chartered Engineer (India) -M-1488451  
34AB Govt. Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

**PUNJAB NATIONAL BANK**

**ZONAL SASTRA BRANCH, DEHRADUN (UK)**

**VALUATION REPORT OF LAND LOCATED AT MAUZA - KERVAN KARANPUR, PARGANA PARWADOON,  
TEHSIL DEHRADUN, AND DISTT. -DEHRADUN (UTTRAKHAND).**

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



**Corporate Office:**

F30,First Floor , D Mall , Indrapuram, Ghaziabad (U.P.)  
**Mob: +91-9958067860/8851008259 Email: [yatendrapaliwal1@gmail.com](mailto: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](mailto:yatendrapaliwal1@gmail.com)**



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**CERTIFICATE**

This is to certify that the Fair Market Value of Property consisting of Land located at various Khasara ,Mauza – Kervan Karanpur, 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. 561.90 Lacs
2	Realizable Value @ 85%	Rs. 477.61 Lacs
3	Distress Value @75%	Rs. 421.42 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 16<sup>th</sup> 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

MR. YATENDRA PALIWAL  
(APPROVED VALUER – PNB)



## Er. Yatendra Paliwal

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#### Important Note

- 1). Subject property is an open Land Property Located at various Khasara Nos , Mauza – Kervan Karanpur, pargana Parwadoon, Tehsil Dehradun, Distt.- Dehradun (Uttarakhand).
- 2) Said Property is Located in agricultural area where major land is Agricultural/Forest land.
- 3 Said Property has a land area of 6610.62 sqm.
- 4) We have not been provided the any copy of Legal Search Report.
- 5) **Nearest Landmark:** Near 700 mtr. Tapobhumi Ashram.
- 8) Property identified along with: NA as no identifier was provided. We visited the said land based on the google location coordinates available in the documents provided by Bank. However we request to bank to get the property demarcated as soon as possible.
- 9) Myself and Our Civil Engineer Mr. Abhay visited the property on 16.12.2022 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. (i). Copy of sale deed Khata Khatoni no.23 part of khasra no 164 area 156.62 sq.m. or 0.0156 Hect. Khasra no 225 area 15 sq.m. or 0.0015 hect., Khasra No 256 area 40 sq.m. or 0.0040 sq.m. Total land area 211.62 sq.m. (ii). Khata Khatoni no. 23 part of khasra no 308 area 16 sq.m. or 0.0016 hect., khasra no 309 area 100 sq.m. or 0.0100 hect., khasra no 310 area 100 sq.m. or 0.0100 hect., total land area 216 sq.m. or 0.0216 hect. (iii). Khata Khatoni no 6 part of khasra no 94 area 43 sq.m., khasra no. 17 area 124 sq.m. khasra no 23 area 235 sq.m. khasra no 34 area 40 sq.m., khasra no 55 area 8 sq.m., khasra no 8 chhha min area 2470 sq.m., khata khatoni no 20 part of khasra no 8 Ga area 120 sq.m., khasra no 9 area 800 sq.m., khasra no 10 area 900 sq.m., khata khatoni no 19 part of khasra no 91 area 36 sq.m., khasra no 93 area 7 sq.m., Total Land area 4783. sq.m. (iv). Khata Khtoni no 20 part of khasta no 26 area 120 sq.m., khasra no 31 Kha area 120 sq.m., khasra no 33 area 120 sq.m., khasra no 25 area 40 sq.m. Total Land area 400 sq.m. (v). Khata Khatoni no 20 part of khasra no 8 ka area 430 sq.m., khasra no 8 kha area 570 sq.m. Total land area 1000 sq.m.

- Bahi no. 1 Zild 1643, Serial no. 1603 dated 23-02-2015.
- Bahi no. 1 Zild 1643, Serial no. 1604 dated 23-02-2015.
- Bahi no. 1 Zild 1643, Serial no. 1605 dated 23-02-2015.
- Bahi no. 1 Zild 175, Serial no. 1610 dated 27-05-2011.
- Bahi no. 1 Zild 175, Serial no. 1612 dated 27-05-2011.

The Total land area is 6610.62 Sq.m. The land status is Non Agriculture with fully ownership title as per registered sale deed document.

2. Copy of approved map from MDDA – NA , It is an open Land.



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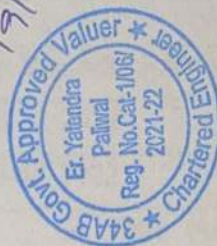
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3. Copy of Land Layout plan – The land was not demarcated at site.
4. Copy of Commencement Certificate – NA , It is an open Land.
5. Copy of Occupancy Certificate – NA , It is an open Land.





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**PUNJAB NATIONAL BANK**

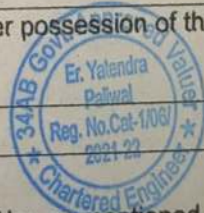
**ZONAL SASTRA BRANCH, DEHRADUN (UK)**

**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	16-12-2022
	Date of Valuation	19-12-2022
	Title Deed Number and Date	<ul style="list-style-type: none"><li>Bahi no. 1 Zild 1643, Serial no. 1603 dated 23-02-2015.</li><li>Bahi no. 1 Zild 1643, Serial no. 1604 dated 23-02-2015.</li><li>Bahi no. 1 Zild 1643, Serial no. 1605 dated 23-02-2015.</li><li>Bahi no. 1 Zild 175, Serial no. 1610 dated 27-05-2011.</li><li>Bahi no. 1 Zild 175, Serial no. 1612 dated 27-05-2011.</li></ul> <p>The Total land area is 6610.62 Sq.m. The land status is Non Agriculture with fully ownership title as per registered sale deed document.</p>
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 , It is an open Land.
7.	Whether occupied by the owner/tenant? If occupied by tenant, since how long?	Said Land is under possession of the Bank.
II.	Physical Characteristics of the Asset	
1	Location of the property in the city Plot No. / Survey No.	Various Khasara Nos as mentioned above.



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	Door No. T. S. No. / Village Ward / Taluka Mandal / District	Mauza – Kervan Karanpur Pargana Parwadoon, Tahsil – Dehradun Distt- Dehradun
2	Municipal Ward No.	NA
3	City / Town	Dehradun
	Residential Area/ Commercial Area/ Industrial Area	Residential Area & Agricultural 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	Under Village Panchayat limit
6	Postal address of the property	Mauza – Kervan Karanpur, Pargana Parwadoon, Tehsil Dehradun, Distt.- Dehradun (Uttarakhand).
7	Latitude, Longitude and Coordinates of the site	Latitude: 30.4049029 Longitude: 78.1032597
8	Area of the Plot/land (Supported by a plan)	Plot Area – 6610.62 sq.mtr
9	Layout plan of the area in which the property is located	As the Land is not demarcated at site so land layout can not be drawn. We visited the property based on the google coordinates available in the documents provided by Bank. We request the bank to get the property demarcates as early as possible.
10	Development of surrounding areas	Residential, Forest & Agricultural Land in this locality
11	Details of Roads abutting the property	With 15 ft wide non metalled Road from East direction.
12	Whether covered under any State/Central Govt.enactments (e.g Urban Land Ceiling Act) or notified under agency area/scheduled	No details available as on date.
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	The land use of said property is Agricultural & Forest/Orchid Land as per MDDA Master Plan.
14.	Boundaries of the property	
	As per Sale Deed no 1603	
	North	Others Land
	South	Others Land
	East	15ft Wide Road





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	West	Others Land
As per Sale Deed no 1604		
	North	Others Land
	South	Others Land
	East	Others Land
	West	15ft Wide Road
As per Sale Deed no 1605		
	North	Sellers Land
	South	Sellers Land
	East	Sellers Land
	West	Sellers Land
As per Sale Deed no 1610		
	North	Others Land
	South	Others Land
	East	Others Land
	West	Others Land
As per Sale Deed no 1612		
	North	Sellers Land
	South	Sellers Land
	East	Sellers Land
	West	Sellers Land
Extent of the site considered for valuation (least of 14 A & 14 B)		6610.62 sq mtr
15. Description of Adjoining properties. (As per Actual at Site)		
	North	The shape of property is Ir-Regular and it is not demarked, so measurement is not possible. Nor the boundaries can be mentioned.
	South	
	East	



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	West	
16.	Survey no. if any	Various Khasara Nos as mentioned earlier
17.	Type of Building (Residential/ Commercial/ Industrial)	It is Agricultural Land & Forest Land as per MDDA Master Plan.
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	The land use of said property is Agricultural & Forest/Orchid Land as per MDDA Master Plan.
2.	Date of issue and validity of layout of approved map / plan	NA , It is an open Land
3.	Approved map / plan issuing authority	NA , It is an open Land
4.	Whether genuineness or authenticity of approved map / plan is verified	NA , It is an open Land
5.	Any other comments by our empanelled valuers on authentic of approved plan	NA , It is an open Land
6.	Planning area/zone	Residential Area under MDDA
7.	Development controls	MDDA
8.	Zoning regulations	Under Village Panchayat Limit
9.	FAR/FSI permitted and consumed	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.	No 19/12/21 Er. Yatendra Paliwal Reg. No. Cat-1/06/ 2021-22 Chartered Engineer
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Land under MDDA
13.	Comment on unauthorized constructions if any	NA , It is an Open Land
14.	Comment on demolition proceedings if any	No



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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	Nil
IV.	Legal Aspects	Details not provided
1.	Ownership documents,	1 Bahi no. 1 Zild 1643, Serial no. 1603 dated 23-02-2015. 2 Bahi no. 1 Zild 1643, Serial no. 1604 dated 23-02-2015. 3 Bahi no. 1 Zild 1643, Serial no. 1605 dated 23-02-2015. 4 Bahi no. 1 Zild 175, Serial no. 1610 dated 27-05-2011. 5 Bahi no. 1 Zild 175, Serial no. 1612 dated 27-05-2011. 6 The Total land area is 6610.62 Sq.m. The land status is Non Agriculture with fully ownership title as per registered sale deed document.
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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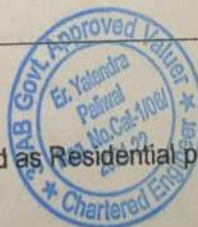
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13.	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	NA
14.	Comment on transferability of 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	No Details provided by Owner/Bank
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.	<b>Economic aspects</b>	
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.	<b>Socio-cultural aspects</b>	
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.	Residential, Forest & Agricultural Land in this locality  19/12/22
VII.	<b>Functional and Utilitarian Aspects</b>	
	Description of the functionality and utility of the assets in terms of:	
	1. Space allocation,	Can be used as Residential purpose
	2. Storage Spaces	Yes
	3. Utility of spaces provided within the building.	Yes
	4. Any other aspect	NA





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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	No Details provided by Owner/Bank
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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.	<b>Socio-cultural aspects</b>	
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.	Residential, Forest & Agricultural Land in this locality  19/12/22
VII.	<b>Functional and Utilitarian Aspects</b>	
	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	Can be used as Residential purpose Yes Yes NA



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VIII.	Infrastructure Availability	
	a) Description of the aqua infrastructure availability in terms of	
	1. Water supply Arrangement(Boring)	No
	2. Sewerage/sanitation	No
	3. Overhead Water Tank	No
	b) Description of other physical infrastructure facilities viz.	
	1. Solid waste management	No
	2. Electricity	No
	3. Roads & Public transportation connectivity	Yes
	4. Availability of public utilities near by	3-4 Km. approx
	c) Social infrastructure in terms of	Available within 1-2 kms
	1. School	800 mtr. approx
	2. Medical facilities	2 km. approx
	3. Recreation facilities in terms of parks and open spaces.	3 km. approx
IX.	Marketability	
	Analysis of the market for the property in terms of	
	1. Locational attributes	Agricultural and forest area with very little residential activities.
	2. Scarcity	NA
	3. Demand and supply of the kind of subject property	Good
	4. Comparable sale prices in the locality.	Rs. 6000/- to 9000/- per Sq.m.
X.	Engineering and Technology Aspects	
1	Type of construction.	NA , It is an Open Land
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





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10	Visible damage in the building if any,	NA , It is an Open Land
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
<b>XI. Environmental Factors</b>		
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
<b>XII. Architectural and aesthetic quality</b>		
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.	Open Land
<b>XIII. In case of valuation of industrial property</b>		
	1. Proximity to residential areas	Nearby 5 km
	2. Availability of public transport facilities	Available
<b>XIV. Valuation</b>		
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><b>Fair Market Value:</b></p> <p><b>Land:-</b></p> <p>6610.62 sqm. x Rs.8500/-Per sq.mtr.  <b>= Rs.5,61,90,270/-</b></p> <p>Total Fair Value of Property  <b>=5,61,90,270/-</b></p> <p><b>Realizable Value 85% of FMV :</b>  <b>=Rs.4,77,61,730/-</b></p> <p><b>Forced/Distress Sale Value 75% of FMV:</b>  <b>=Rs. 4,21,42,703/-</b></p> <p><b>Circle Rate Value :</b></p>



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	<p>Circle rate = Rs.4000/ Per mtr.</p> <p>(As per Distt. Collector circle rate Dehradun dated January 13, 2020 of the locality and having govt. circle rate @Rs.4000/-per sq.m. for Non Agriculture Land in the given locality/area)</p> <p><b>Land Value:</b></p> <p>6610.62 x Rs.4000/- sq.m.</p> <p><b>= Rs.2,64,42,480/-</b></p> <p>Total Property Value as per Circle Rate =</p> <p><b>= Rs.2,64,42,480/-</b></p>
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### TOTAL ABSTRACT OF THE ENTIRE PROPERTY

	Market Value Rs. In Lakhs
PART-A LAND	: Rs. 561.90 Lac
PART-B BUILDING (Depreciated)	: Na
PART-C EXTRA ITEMS -Boundary Wall, M.S. Gate (Depreciated)	: NA
PART-D AMENITIES	: Included
PART-E MISCELLANEOUS	: Included
PART-F SERVICE	: Included
TOTAL	: <b>Rs. 561.90 Lac</b>
OR SAY	: <b>Rs. 561.90 Lac</b>

<b>Realizable value of the property</b>	<p>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.</p> <p><b>Rs. 477.61 Lacs</b> <b>(Rupees Four Hundred Seventy Seven Lacs and Sixty One Thousand Only)</b></p>
<b>Distress sale value:</b>	<p>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</p>



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

Member of Institution of Engineers -M-1488451

Chartered Engineer (India) -M-1488451

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	<p>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</p> <p><b>Rs. 421.42 Lacs</b> <b>(Rupees Four Hundred Twenty One Lacs and Forty Two Thousand Only)</b></p>
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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.561.90 Lacs (Rupees Five Hundred Sixty One Lacs and Ninety 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: 27-05-2011 & 23-02-2015
- ii) Purchase Price of immovable property: 40,55,000.00/-
- iii) Book value of immovable property: NA
- iv) Realizable Value of immovable property: Rs. 449.52/- Lacs
- v) Distress sale Value of immovable property: Rs. 396.63/- 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 – Trace Map-Google Map is attached as the exact layout plan can not be drawn as the land was not demarcated. We used google coordinates available in the bank documents.
6. Building plan-NA
7. Floor plan-NA
8. Any other relevant document/extracts -NA



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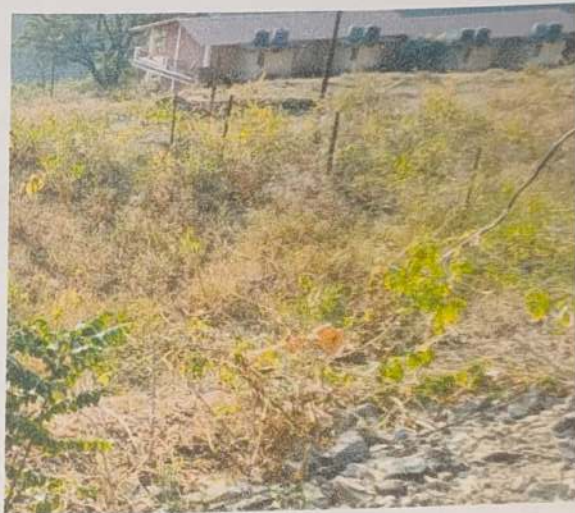
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**PROPERTY SNAPS**

**Punjab National Bank, Zonal Sastra Branch, Dehradun (UK)**

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

Property situated at Mauza – Kervan Karanpur, Pargana Parwadoon & Tehshil Dehradun Distt.-  
Dehradun(UK).



19/12/22





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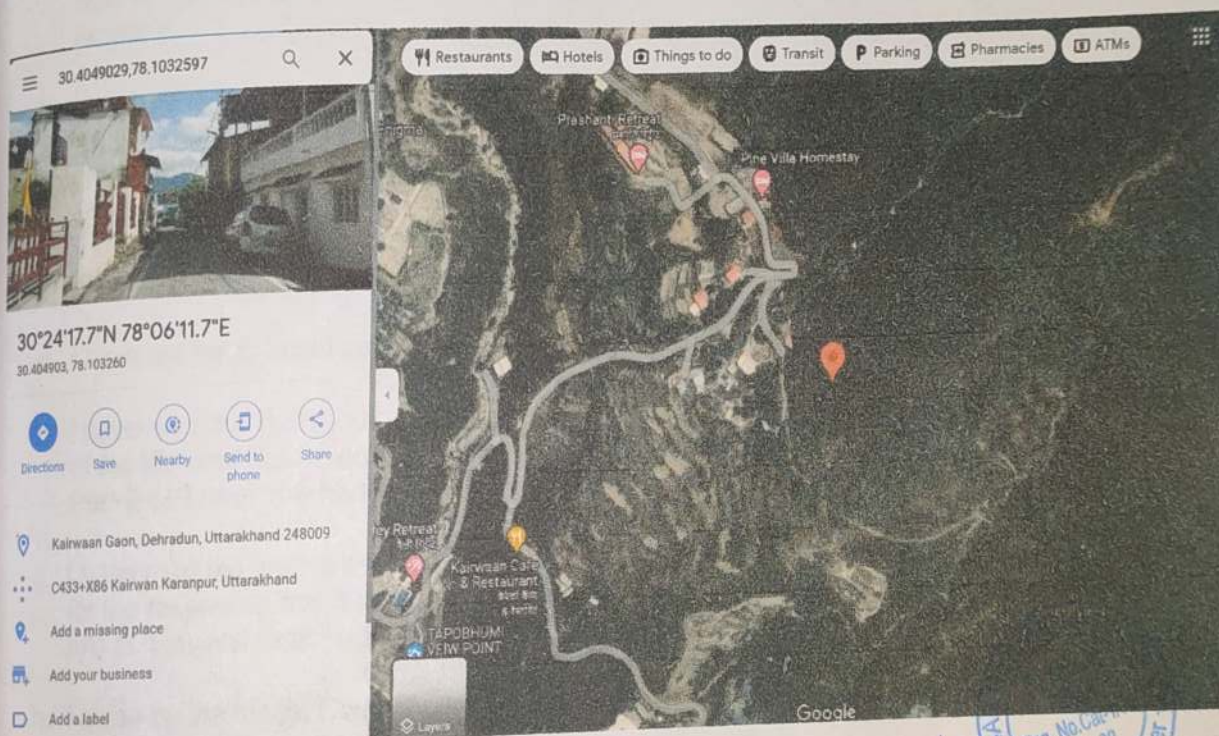
**GOOGLE LOCATION , LATTITUDE , LONGITUDE , COORDINATES**

**Punjab National Bank, Zonal Sastra Branch, Dehradun (UK)**

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

Property situated at Mauza – Kervan Karanpur, Pargana Parwadoon & Tehsil Dehradun Distt.-  
Dehradun(Uk).

**Satellite View**



19/12/21



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**Annexure-1**

**DECLARATION FROM VALUERS**

I hereby declare that-

- a. The information furnished in my valuation report dated 18/12/2022 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 dt- 16.12.2022 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.





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Sl. No.	Particulars	Valuer Comment
1	Background information of the asset being valued	Residential 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, Valuation date & Date of report.	10.12.2022 19.12.2022 19.12.2022
6	Inspections / investigations undertaken.	Yes
7	Nature and sources of the information used or relied upon.	Based on Market survey, property dealers and local inquiry
8	Procedures adopted in carrying out the valuation and valuation standards followed.	Market Approach Method
9	Restriction on use of the report, if any.	For the purpose mentioned & by the above bank only.
10	Major factors that were taken into account during valuation	Market rate in the Locality
11	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-2 above in the report.

Date:- 19.12.2022

Signature

Place:-Dehradun

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





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#### ANNEXURE -02

#### DECLARATION ,CAVEATS , LIMITATIONS & DISCLAIMERS

1. We have verified Xerox Copy of documents provided by Bank.
2. 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.
3. We were not produced the following documents i.e; occupancy certificate , Latest Tax receipt for identification of property no as per govt departments.
4. Valuation is subject to variable opinion. The valuer or company is not liable for any claim or damage/cost/ consequence whatsoever.
5. 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.
6. The information furnished above is true to the best of our knowledge and belief;
7. This valuation is prepared without any prejudice or bias to any person or institution.
8. The above valuation is valid only when documents shown & mentioned here in are genuine.
9. The legal aspects are not verified & considered in this valuation.
10. 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.
11. Any addition / Alternations made to the property after the date of valuation shall not fall under the scope of this report.
12. The value will vary with change in purpose, date, Legal complication if any, location change, etc.,
13. 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.
14. 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.
15. 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.
16. 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.
17. 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.
18. This report is prepared based on available documents and discussions made with Branch Head, Punjab National Bank, Zonal Sastra Branch, Dehradun(UK)





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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.



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31. 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.
32. The bank has to obtain LSR about the legal ownership / title of ownership as on date of our valuation.
33. 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.



Place: Dehradun

Site Visitor

Approved Valuer

Date: 19.12.2022

Mr. Abhay Rai

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.

Date:-

Branch Manager/ Officer-in-charge  
of Advance Department