### AKHIL KUMAR AND ASSOCIATES

Akhil Kumar

Govt. Approved valuer for Immovable properties

Category I /699/201/2018-19

Fellow Member Institutiion of Valuers Fellow Ship No. F:25618 Engineers, Planner & Valuer Mahabali

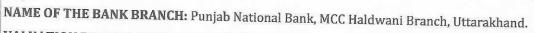
Office-cum residence 51, Maliyan Street (Saharanpur Chowk), Dehradun Ph. No. 0135-2620568 Mob. 9818649048

Email: akassociatesddn@gmail.com

(Ref. No. Sh - Sh / 70 / April / 2021 / S-6)
Date: 20.04.2021

### (Name & address of the Valuer)

TO,

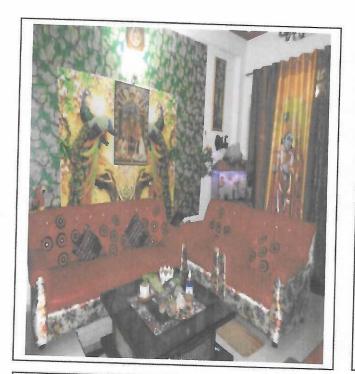


## VALUATION REPORT (IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

		11		
I.	GENERAL			
1.	Purpose for which	the valuation is made		Assessment of fair market value.
2.	7			19.04.2021
	b) Date on which t	he valuation is made		20.04.2021
3.	List of documents	produced for perusal	1,	20.04.2021
	i)	1	Т:	Google Plan
	ii)			Photographs
4.	Name of the Owner (es) with Phone no joint ownership)	(s) and his / their address (details of share of each owner in ca	se of	Smt Sonal Agarwal W/o Shri Neeraj Agarwal (Contact no. 9927622256)
	Brief description of			Flat on second floor having 3 Bedrooms, Drawing/ Dining, Kitchen, toilet and covered car parking.
5.	Location of propert	A DOTO NO ANTINO CONTRACTO DE CONTRACTO		The state of the s
	a) Plot No. / Surve	y No.		
	b) Door No.			Flat no. 22 on Second floor, Plot no. 8, land
	c) T. S. No. / Villag	e		khasra no. 225, Situated in village Dhorankha
	d) Ward / Taluka			Pargana Central Doon, (known as River Side
	e) Mandal / Distric			Residency), Distt - Dehradun.
	f) Date of issue and	d validity of layout of approved map ,	/ plan	Dated:-06.07.2005
	g) Approved map /	plan issuing authority		Map Approved by MDDA vide no. 593/05-06
	h) Whether genuin plan is verified	eness or authenticity of approved ma	ıp/	Yes
	authentic of app			No
	Postal address of th	e property		Flat no. 22 on second floor, Dhorankhas, (known as River Side Residency), Distt:- Dehradun. Pin Code:-248001
3.	City / Town		:	
	Residential Area		:	
	Commercial Area		:	Residential area, as per location
	Industrial Area			- F-y yourdin
	Classification of the	A STATE OF THE PARTY OF THE PAR	:	
	ii) Urban / Semi Ur	ban / Rural	:	Urban

Cat Hohe leumar









Actual Photographs of Property

\* (Cat.-V699/201/2018-19) \*
9818649048
0135-2620568

Akhil Kumar Govt. Approved valuer for Immovable properties Category I /699/201/2018-19 Fellow Member Institutiion of Valuers Fellow Ship No. F:25618 Engineers, Planner & Valuer

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9.		cation of the area				-
	<u>i)</u>	High / Middle / Poor		Middle Class		
	ii)	Urban / Semi Urban / Rural	1		)	
10	Coming	under Corporation limit / Village	_		limit	
11	Whethe	r covered under any State / Centre	_			
12	Bounda	ries of the property	+	Apparently 1	10t	
	North	A. M.				
	South		:	Open to Sky ground floor	and 30' w	ride road on
			:	Open to Sky	Para de la companya d	
	East		:	Stairs & Entr	2000	
	West		1.	Other's Flat	ance	
13	Dimensi	ons of the site		A		***
			1	As per the I	\	B
	North		1	As per tile I	Jeed	Actuals
	South		<del>                                     </del>	-		-
	East					· ·
	West		:	-		
14	Extent of	the site				-
14.1	Latitudo	I anaita de O. C.	1.	73.60 Sqmt		
	Latitude,	Longitude & Co-ordinates of flat		30.3637645 -	N & 78.0	773496-E
				Assessed Cov	ered Area	(153.34 Samt x
15	Extent of	f the site considered for valuation		100/125) = 1	22.67 Sqr	nt
13	(least of 2	13 A & 13 B)	:	1	e land area	a (Covered area
16	occupied	occupied by the owner / tenant? If by tenant, since how long? Rent per month.	:	Owner occupi	ed	
I.	APARTM	ENT BUILDING				
	Nature of	the Apartment	+-	D:11		
	Location	Ţ	:	Residential		
	T.S.No.		-	-		
	Block No.		-	-		
	Ward No.		H	Already menti	oned on r	nage no 1
		Iunicipality / Corporation	-		F	, age 110. 1
	Door No.	Street or Road (Pin Code)	:			
	Description	on of the locality Residential /	<u></u> :			
	Year of Co	nstruction	:	Residential		
	Number o		:	2006		THE OLD STATE OF
	Transci 0	OVT. APPROVED VA	•	Three storied l parking but pr	ouilding wo	vith front Second floor
		Alchel leumer				Page No.

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	eers, Planner & Valuer		Email: akassociatesddn@gmai.
6,	Type of Structure	<u> </u>	Pagasland
7.	Number of Dwelling units in the building	<del> </del>	Rec columns base
8.	Quality of Construction	+	Three Storied with front parking
9.	Appearance of the Building	<del>  :</del>	
10	Maintenance of the Building	<u> </u>	
11	Facilities Available	<del>  -</del>	No
	Lift	<b> </b> :	
ad III. co. di	Protected Water Supply	:	No
	Underground Sewerage	<u> </u>	Municipal water Supply Sewage system connected to government
	ground bewerage	1:	sewer line.
	Car Parking - Open/ Covered	+-	Open
	Is Compound wall existing?	+:	Yes
-	Is pavement laid around the Building	+:	Yes
III	FLAT	+:	Tes
1	The floor on which the flat is situated	+:	Flat on good 1 G
2	Door No. of the flat	<b>†</b>	Flat on second floor Flat no. 22
3	Specifications of the flat	+÷	Flat no. 22
ALC: COLD	Roof	+-	DCC with CO
	Flooring	+:	RCC with CC grouting Tiles
	Doors	╁	Wooden
	Windows	<del>  i</del>	
	Fittings	$+$ $\vdots$	Wooden
	Finishing	+-	Good
	House Tax	+-	Washable
1	Assessment No.	+-	_
	Tax paid in the name of	+-	4
	Tax amount	+=	Bank's counselor may confirm this.
	Electricity Service Connection no.	+-	-
	Meter Card is in the name of	<del>  :</del>	
	How is the maintenance of the flat?	<del>  :</del> -	
$\dashv$	or the flat.	:	Properly Maintained
	Sale Deed executed in the name of	1:	Smt Sonal Agarwal W/o Shri Neeraj Agarwa
	What is the undivided area of land as per Sale Deed?	+	
			Proportionate land area (Covered area
1	What is the plinth area of the flat?	+	122.67 Sqmt x 60% )= 73.60 Sqmt
-		:	122.67 Sqmt
	What is the floor space index (app.)	:	As per F.A.R.
-	What is the Carpet Area of the flat?	;	92 Sqmt
2 ]	ls it Posh/ I class / Medium / Ordinary?	1:	Medium
3  1	s it being used for Residential or Commercial	+	Medium
1	ourpose?	:	Residential purpose
Į į	s it Owner-occupied or let out?	+	Owner-occupied
5 1	f rented, what is the monthly rent?	+:-	No No
7   1	MARKETABILITY	-:-	INU
7 I	THE PARTIES AND ADDRESS OF THE PARTIES AND ADDRE	1 . 1	

Govt. Approved valuer for Immovable proj

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2	Wh	at are the factors favoring for an extra Potential Value?	:	Proximity to serene
3	Any	negative factors are observed which ct the market value in general?	:	enviroment
V	Rat			
1		er analyzing the comparable sale instances, what is the composite		
	loca	e for a similar flat with same specifications in the adjoining lity? - (Along with details /reference of at least two latest ls/transactions with respect to adjacent properties in the areas)	i	Rs. 4,500/- per Sqft
2	with	uming it is a new construction, what is the adopted basic posite rate of the flat under valuation after comparing the specifications and other factors with the flat under parison (give details).	•	Rs. 4,113/ per Sqft
3	Brea	ık - up for the rate	:	
	i)	Building + Services	:	
	ii)	Land + Others	-	19,700 /- Sqmt
1.	Guid	eline rate obtained for the pro-		36,000/- Sqmt
	offic	eline rate obtained from the Registrar's e (an evidence thereof to be enclosed)	1	24.000 /- Per Sqm.
VI	COM	POSITE RATE ADOPTED AFTER DEPRECIATION		
1.	Depr	eciated building rate	•	
	Repl	acement cost of flat with Services(v (3)i)	:	
	Age	of the building		
	Life	of the building estimated	:	
	Depr salva	eciation percentage assuming the ge value as 10%	:	Defense
	Depr	eciated Ratio of the building	-	Refer page no. 8
	Total	composite rate arrived for valuation	:	
	Depr	eciated building rate VI (a)	:	
	Rate	for Land & other V (3)ii	:	
	Total	Composite Rate		

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Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the flat (incl. car parking, if provided)			
2	Wardrobes			
3	Showcases	_		
4	Kitchen Arrangements			
5	Superfine Finish			
6	Interior Decorations		Refer page no	. 8
7	Electricity deposits / electrical			
8	Extra collapsible gates / grill	1		
9	Potential value, if any			
10	Others			
	Total	+		

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 64,23,735 (Rupees Sixty Four Lakh Twenty Thousand Seven Hundred Thirty Five Only). The book value of the above property is as per circle rate Rs. 34,59,354 (Rupees Thirty Four Lakh Fifty Nine Thousand Three Hundred Fifty Four only) and the distress value Rs. 48,17,801 (Rupees Fourty Eight Lakh Seventeen Thousand Eight Hundred One only).

Place:

Dehradun

Date: 20.04.2021

Albur warnes

Signature

(Name and Official Seal of the Approved Valuer)

It is certified that the value given in the Valuation Report dated 20.04.2021 by the Bank's approved valuer Mr. Akhil Kumar (name of the Valuer) is fair and reasonable as per discreet and independent enquiries made during my/our visit dated 19.04.2021.

Officer/Manager

Branch In charge

Name:

Name:

Date

Date:

Encl:

1. Declaration from the valuer in Format E (Annexure E)

Model code of conduct for valuer (Annexure F)

Govt. Approved valuer for Immovable prope Category 1 /699/201/2018-19 Fellow Member Institutiion of Valuers Fellow Ship No. F:25618 Engineers, Planner & Valuer

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Evaluation	
Covered area	122.67 Sqmt or 1320 Sqft
Super area	153.34 Sqmt or 1650 Saft

Valuation of flat has been done by estimating unit area rate for the flat. The unit area rate will comprise of

- (i) Land value component
- (ii) Building value component
- (iii) Component for various facilities in the subject multi level housing structure
- (iv) Misc. overhead expenses

Market inquiry dated 19.04.2021 shows that the prevailing land rate for the similar plot in this area vary from Rs. 29,000 -31,000 /- Per Sąyd., average being Rs. 30,000/- Per Sąyd or Rs. 35,850 /- Per Sąmt, say 36,000/- Per Sąmt., which is being considered in this report.

Proportionate land area (Covered area 122.67 Sqmt x 60% )= 73.60 Sqmt	
Thus the land value = Land area x land rate i.e = 73.60 Sqmt x 36,000/- Per Sqmt	Da 26 40 600
Hence land value component per sqmt will be:-	Rs. 26,49,600
Land value / Covered area i.e. Rs. 26,49,600 /122.67 Sqmt	21599 /- Sq. Mt.(a)
(ii) Building value component keeping in view of the specification and good construction with modern amenities and the fact that the structure is Three storied building, the average construction rate can taken as Covered area rate for 2020 as specified by govt. approved plinth area rates Rs. 19,700 /- Sqmt	
(iii) Value component for facilities provided like parking and play ground, landscaping, internal roads, sewage system, boundary wall etc. This provision is normally taken as 10% of the construction rate i.e. Rs. 19,700 x 10%	19700 /- Sq. Mt.(b)
(iv) Value component on account of miscellaneous over head expenses like architectural services and approval from statutory authority like MDDA etc @ 5% of construction rate i.e. Rs. 19,700 x 5%	1970 /- Sq. Mt(c)
Total(a+b+c+d)	985 /- Sqm(d) 44254 /- Sqm.
	4113 /- Sq.ft
Value of the subject Flat:- (Super area x unit area rate per sqmt )(a)(a)(1650 Sqft x 4113/- Per Sqft)	Rs.67,86,225
Depreciation for 15 years (122.67 Sqmt x Rs. 19,700 x 15%)	D 0.00.00
Value after depreciation	Rs.3,62,490 Rs.64,23,735
Cost on Circle rate	
Value of the subject flat on circle rate	Rs.36,80,160
Depreciation for 15 years (122.67 Sqmt x Rs. 12,000 x 15 %)	Rs.2,20,806
alue after depreciation	Rs.34,59,354
hus the market value of the Property	
Realisable Value of the property (Loss 150/ of fair	Rs. 64,23,735
Realisable Value of the property (Less 15% of fair market value)	Rs.54,60,175
Distress Value of the property(Less 25 % of fair market value)	Rs. 48,17,801
Circle rate value of the property	Rs. 34,59,354
CONT. AT THE PARTY OF THE PARTY	Page No. 8

Albertas

स्याज्ञावाद्या 100000 स्याज्ञाद्वाद्यां (00000 स्याज्ञाद्वाद्वाद्वाद्वाद्वाद्वाद्वाद्वाद्वाद्व	STREET   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   1000000   1000000   1000000   1000000   10000000   100000000	10000	100000	क प्रायमाना         10000         24000           क प्रायमा         10000         24000           क प्रायमाना         10000         24000           क प्रायमाना         10000         24000           क प्रायमाना         10000 <t< th=""><th></th><th>dodd:</th><th>24000</th><th></th><th>00000</th><th></th></t<>		dodd:	24000		00000	
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11章 학교	1147 年   1147 日	17章 中央		11章 中で		10000	24000	00000	90	
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पक्त अल्लामात्रा	भक्त अल्डिसाट्टा: 10000 24000 समित्रक: कास्त	प्रयक्त आक्रममाला   10000   24000   10000   10000   24000   10000   24000   100000   10000   100000   100000   10000   10000   10000   10000   10000   10000   10000   1000	प्रमुक्त कालाना   10000   24000   100000   100000   100000   100000   100000   100000   100000   100000   1000000	Vara interferent   10000   240000   24000   240000   240000   24000   24000   24000   24000   24000   24000   24000   24000			24000	60000		54000
	LANGE SIST	अपनीप्रकृष्ठ कर्माक्ष्मिक स्थाने स	(दिस्केप्ड) कारताती, साम्मार (10000 24000 24000 (10000 (1	प्राचीपुर: कांडा   10000   24000   100000   100000   100000   100000   100000   100000   100000   100000   1000000   1000000   1000	E		24000	60000		
्रिक्रफेन्स कालानी: शाहनगर 10000: 24000		(सेन्यप्रमुख्य कालोक्ता (१००० इस्००० (सेन्यप्रमुख्य कालोक्ता (१००० इस्००० (सेन्यप्रमुख्य कालोक्ता (संक्राण्य कालोक्ता (संक्राण कालोक्ता (संक्रा	प्रमुक्तभीक्ष्मीक्ष्मे क्ष्में (क्ष्में क्ष्में क्ष्म	1970 कालानी 10000 24000 पड़-2 (पण्ड 10000 24000 ला) 1000 24000	एमठायोग्डांग्रिक कालीजी अणासम्	Toopo	24000	00000		\$4000
प्रमण्डाम् कालानी, गाहनगर, १७००० - 24००० प्रमण्डाण्डाण्डाण्डाण्डाम् नामाना १०००० - 24०००	प्रमणस्याज्ञात् काल्योनी नक्ष्य (24000) अध्यक्षा	अभागभूष म्पड2 (पाकः 10000) 24000 अभागपूष पाकः-1 (पाकः 10000) 24000	10000 24000 10000 24000	स्तर 2 (पक्क: 10000 24000 स्वरं (प्राक्क: 10000 24000 स्वरं (प्राक्क: 10000 24000	एम्क्जीक्ष्यके कालीजी केवल्युद	10000	24000	00000	Santa Santanana	24000
(Available and an analysis)	प्रमण्डीकर्षण कालोनी 10000 24000 अण्डास् एम्प्रेडीक्डिक्रिक कालोनी 10000 24000	अज्ञब्धुर सकन्त्र (भक्तः न0000 - 24000 अस्त्रब्धुरकल्हा)	मकः। (भकः रत्।) पुटः : 24000	स्याः (भारकः :10000) : 24000 इन्हें : 10010 : 24000 10000 : 24000	भागवानुस्थाना) सामवानुस्थाना	10000	24000	8,000	-	54000
(1840) 'st strenth'; theretic   10000   24000	पुत्रक्रक्रिक्टिक्ट काल्कोनी 10000 24000 अपन्यक्रिक्टिक्ट काल्कोनी 10000 24000 विश्वासम्बद्धाः		(4.5)	44 1600.0 24000	अजबपुर पाक-ा (भक्त अजबपुरकत्ता)	10000	24000	60000		54000
(किफोर्स काराति। साम्नास (कार्का)   10000   24000   24000   24000   34000	Digo animital   10000   24000   100000   1000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   10000000   100000000	100co 100co 240co	, Oderka		STATE SELECT	10000	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0.000\$	9	0.10

ATA TOTAL (ATA TATA)

Celemas Kunners

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