

Akhil Kumar

Govt. Approved valuer for Immovable properties

Category I / 699/201/2018-19

Fellow Member Institution of Valuers

Fellow Ship No. F:25618

Engineers, Planner & Valuer

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,

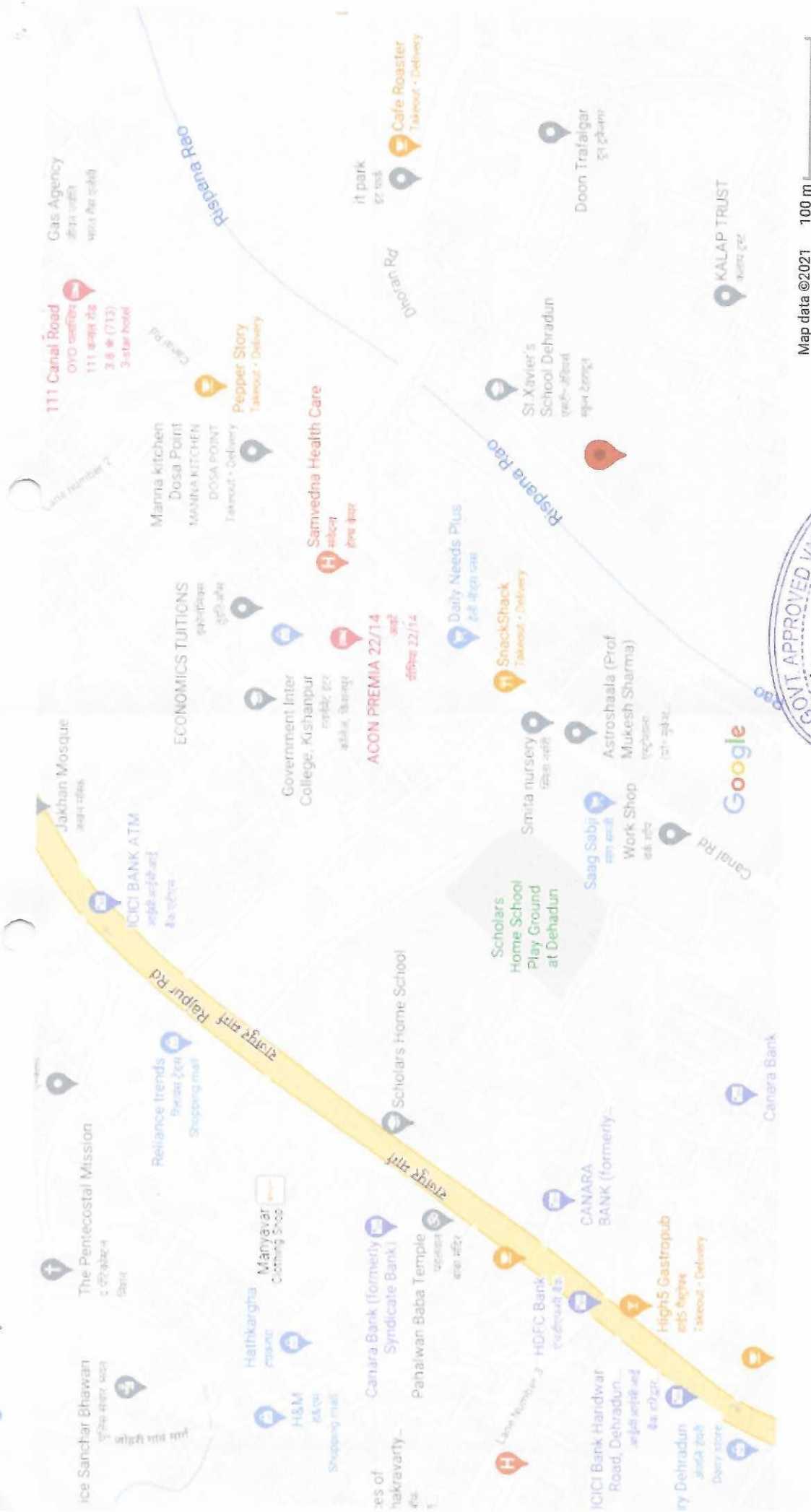
NAME OF THE BANK BRANCH: Punjab National Bank, MCC Haldwani Branch, Uttarakhand.

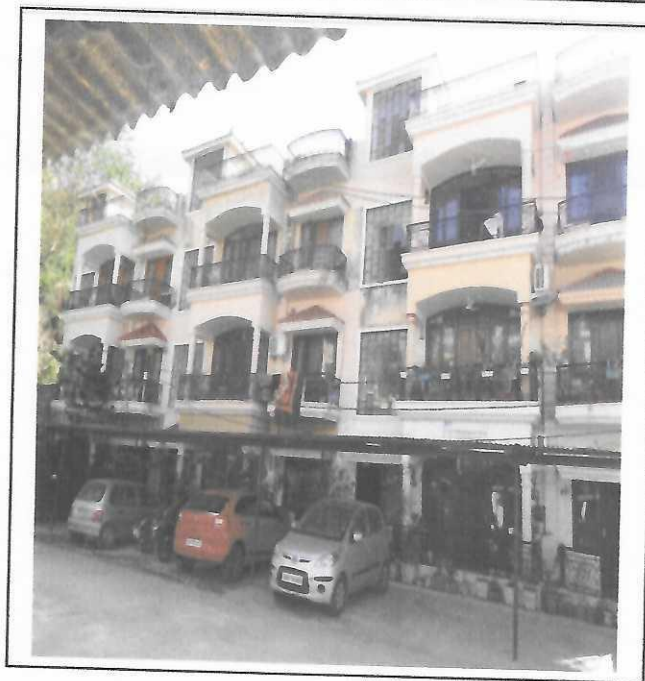
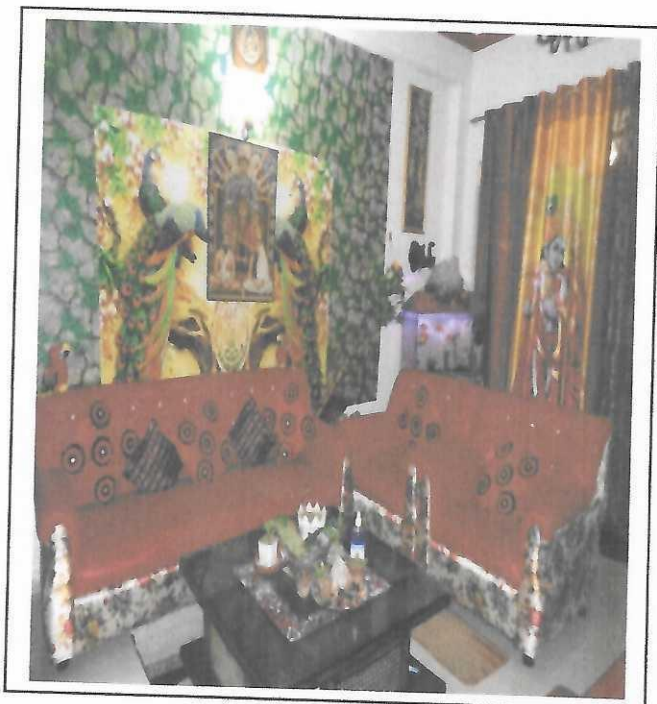
VALUATION REPORT (IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

| | | |
|--|---|--|
| I. GENERAL | | |
| 1. Purpose for which the valuation is made | | Assessment of fair market value. |
| 2. a) Date of inspection | : | 19.04.2021 |
| b) Date on which the valuation is made | : | 20.04.2021 |
| 3. List of documents produced for perusal | | |
| i) | : | Google Plan |
| ii) | : | Photographs |
| 4. Name of the Owner (s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) | : | Smt Sonal Agarwal W/o Shri Neeraj Agarwal (Contact no. 9927622256) |
| 5. Brief description of the property | : | Flat on second floor having 3 Bedrooms, Drawing/ Dining, Kitchen, toilet and covered car parking. |
| 6. Location of property | | |
| a) Plot No. / Survey No. | : | Flat no. 22 on Second floor, Plot no. 8, land khasra no. 225, Situated in village Dhorankhas, Pargana Central Doon, (known as River Side Residency), Distt - Dehradun. |
| b) Door No. | : | |
| c) T. S. No. / Village | : | |
| d) Ward / Taluka | : | |
| e) Mandal / District | : | |
| f) Date of issue and 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 genuineness or authenticity of approved map / plan is verified | : | Yes |
| i) Any other comments by our empanelled valuers on authentic of approved plan | : | No |
| 7. Postal address of the property | : | Flat no. 22 on second floor, Dhorankhas, (known as River Side Residency), Distt:- Dehradun. Pin Code:-248001 |
| 8. City / Town | : | Dehradun |
| Residential Area | : | Residential area, as per location |
| Commercial Area | : | |
| Industrial Area | : | |
| 9. Classification of the area | : | |
| ii) Urban / Semi Urban / Rural | : | Urban |







Actual Photographs of Property



| | | | |
|------|---|---|--|
| 9. | Classification of the area | : | |
| | i) High / Middle / Poor | : | Middle Class |
| | ii) Urban / Semi Urban / Rural | : | Urban |
| 10 | Coming under Corporation limit / Village | : | Corporation limit |
| 11 | Whether covered under any State / Central | : | Apparently not |
| 12 | Boundaries of the property | : | |
| | North | : | Open to Sky and 30' wide road on ground floor |
| | South | : | Open to Sky |
| | East | : | Stairs & Entrance |
| | West | : | Other's Flat |
| 13 | Dimensions of the site | : | |
| | | | A B |
| | | | As per the Deed Actuals |
| | North | : | - |
| | South | : | - |
| | East | : | - |
| | West | : | - |
| 14 | Extent of the site | : | 73.60 Sqmt... |
| 14.1 | Latitude, Longitude & Co-ordinates of flat | | 30.3637645 - N & 78.0773496-E |
| 15 | Extent of the site considered for valuation (least of 13 A & 13 B) | : | Assessed Covered Area (153.34 Sqmt x 100/125) = 122.67 Sqmt..... |
| | | : | Proportionate land area (Covered area 122.67 Sqmt x 60%)= 73.60 Sqmt... |
| 16 | Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month. | : | Owner occupied |
| II. | APARTMENT BUILDING | | |
| 1. | Nature of the Apartment | : | Residential |
| 2. | Location | : | |
| | T.S.No. | : | |
| | Block No. | : | |
| | Ward No. | : | |
| | Village/ Municipality / Corporation | : | |
| | Door No., Street or Road (Pin Code) | : | Already mentioned on page no. 1 |
| 3. | Description of the locality Residential / | : | Residential |
| 4. | Year of Construction | : | 2006 |
| 5. | Number of Floors | : | Three storied building with front parking but property on Second floor |



Akhil Kumar

Govt. Approved valuer for immovable properties

Category I /699/201/2018-19

Fellow Member Institution of Valuers

Fellow Ship No. F:25618

Engineers, Planner & Valuer

Office-cum residence

51, Maliyan Street (Saharanpur Chowk), Dehradun

Ph. No. 0135-2620568

Mob. 9818649048

Email: akassociatesddn@gmail.com

| | | | |
|------------|---|---|--|
| 6. | Type of Structure | : | Rcc columns base |
| 7. | Number of Dwelling units in the building | : | Three Storied with front parking |
| 8. | Quality of Construction | : | Good |
| 9. | Appearance of the Building | : | Good |
| 10 | Maintenance of the Building | : | No |
| 11 | Facilities Available | : | |
| | Lift | : | No |
| | Protected Water Supply | : | Municipal water Supply |
| | Underground Sewerage | : | Sewage system connected to government sewer line. |
| | Car Parking - Open/ Covered | : | Open |
| | Is Compound wall existing? | : | Yes |
| | Is pavement laid around the Building | : | Yes |
| III | FLAT | : | |
| 1 | The floor on which the flat is situated | : | Flat on second floor |
| 2 | Door No. of the flat | : | Flat no. 22 |
| 3 | Specifications of the flat | : | |
| | Roof | : | RCC with CC grouting |
| | Flooring | : | Tiles |
| | Doors | : | Wooden |
| | Windows | : | Wooden |
| | Fittings | : | Good |
| | Finishing | : | Washable |
| 4 | House Tax | : | |
| | Assessment No. | : | |
| | Tax paid in the name of | : | |
| | Tax amount | : | Bank's counselor may confirm this. |
| 5 | Electricity Service Connection no. | : | |
| | Meter Card is in the name of | : | |
| 6 | How is the maintenance of the flat? | : | Properly Maintained |
| 7 | Sale Deed executed in the name of | : | Smt Sonal Agarwal W/o Shri Neeraj Agarwal |
| 8 | What is the undivided area of land as per Sale Deed? | : | Proportionate land area (Covered area 122.67 Sqmt x 60%)= 73.60 Sqmt... |
| 9 | What is the plinth area of the flat? | : | 122.67 Sqmt |
| 10 | What is the floor space index (app.) | : | As per F.A.R. |
| 11 | What is the Carpet Area of the flat? | : | 92 Sqmt |
| 12 | Is it Posh/ I class / Medium / Ordinary? | : | Medium |
| 13 | Is it being used for Residential or Commercial purpose? | : | Residential purpose |
| 14 | Is it Owner-occupied or let out? | : | Owner-occupied |
| 15 | If rented, what is the monthly rent? | : | No |
| IV | MARKETABILITY | : | |
| 1 | How is the marketability? | : | 2 Kmt |



Akhil Kumar

Govt. Approved valuer for Immovable prop

Category I /699/201/2018-19

Fellow Member Institution of Valuers

Fellow Ship No. F:25618

Engineers, Planner & Valuer

Office-cum residence

51, Maliyan Street (Saharanpur Chowk), Dehradun

Ph. No. 0135-2620568

Mob. 9818649048

Email: akassociatesddn@gmail.com

| | | | |
|-----------|---|---|--------------------------------|
| 2 | What are the factors favoring for an extra Potential Value? | : | Proximity to serene enviroment |
| 3 | Any negative factors are observed which affect the market value in general? | : | No |
| V | Rate | : | |
| 1 | After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas) | : | Rs. 4,500/- per Sqft |
| 2 | Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details). | : | Rs. 4,113/ per Sqft |
| 3 | Break - up for the rate | : | |
| | i) Building + Services | : | 19,700 /- Sqmt |
| | ii) Land + Others | : | 36,000/- Sqmt |
| 4 | Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed) | : | 24.000 /- Per Sqm. |
| VI | COMPOSITE RATE ADOPTED AFTER DEPRECIATION | | |
| a. | Depreciated building rate | : | Refer page no. 8 |
| | Replacement cost of flat with Services(v (3)i) | : | |
| | Age of the building | : | |
| | Life of the building estimated | : | |
| | Depreciation percentage assuming the salvage value as 10% | : | |
| | Depreciated Ratio of the building | : | |
| b. | Total composite rate arrived for valuation | : | |
| | Depreciated building rate VI (a) | : | |
| | Rate for Land & other V (3)ii | : | |
| | Total Composite Rate | : | |



Akhil Kumar

Govt. Approved valuer for Immovable properties

Category I /699/201/2018-19

Fellow Member Institution of Valuers

Fellow Ship No. F:25618

Engineers, Planner & Valuer

Office-cum residence

51, Maliyan Street (Saharanpur Chowk), Dehradun

Ph. No. 0135-2620568

Mob. 9818649048

Email: akassociatesddn@gmail.com

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 | | | |
| 7 | Electricity deposits / electrical | | | |
| 8 | Extra collapsible gates / grill | | | |
| 9 | Potential value, if any | | | |
| 10 | Others | | | |
| | Total | | | |

Refer page no. 8

(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 Forty Eight Lakh Seventeen Thousand Eight Hundred One only).

Place: Dehradun

Date: 20.04.2021


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)

2. Model code of conduct for valuer (Annexure F)

Akhil Kumar

Govt. Approved valuer for Immovable property

Category I /699/2018-19

Fellow Member Institution of Valuers

Fellow Ship No. F:25618

Engineers, Planner & Valuer

Office-cum residence

51, Maliyan Street (Saharanpur Chowk), Dehradun

Ph. No. 0135-2620568

Mob. 9818649048

Email: akassociatesddn@gmail.com

| Evaluation | |
|---|--------------------------|
| Covered area | 122.67 Sqmt or 1320 Sqft |
| Super area | 153.34 Sqmt or 1650 Sqft |
| 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 Sqyd., average being Rs. 30,000/- Per Sqyd or Rs. 35,850 /- Per Sqmt, say 36,000/- Per Sqmt., 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..... | Rs. 26,49,600 |
| Hence land value component per sqmt will be:- | |
| 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 | 19700 /- Sq. Mt.(b) |
| (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% | 1970 /- Sq. Mt..(c) |
| (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%.... | 985 /- Sqm...(d) |
| Total.....(a+b+c+d).. | 44254 /- Sqm. |
| Value of the subject Flat:- (Super area x unit area rate per sqmt).....(a)..... | 4113 /- Sq.ft |
| (1650 Sqft x 4113/- Per Sqft) | Rs.67,86,225 |
| Depreciation for 15 years (122.67 Sqmt x Rs. 19,700 x 15%)..... | Rs.3,62,490 |
| Value after depreciation..... | Rs.64,23,735 |
| Cost on Circle rate | |
| Value of the subject flat on circle rate..... | Rs.36,80,160 |
| (Super area x super area rate i.e. 153.34 Sqm. x 24,000 /- Per Sqm. | |
| Depreciation for 15 years (122.67 Sqmt x Rs. 12,000 x 15 %)..... | Rs.2,20,806 |
| Value after depreciation..... | Rs.34,59,354 |
| Thus the market value of the Property | 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 |



| | | | | | | | |
|----|----------------------------|-------|-------|-------|-------|-------|-------|
| 16 | अजयपुर भासी | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 17 | लोहापवाला | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 18 | गोभितारा | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 19 | धरवावाला | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 20 | सुगलगाँव | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 21 | धानीगाँव | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 22 | गढी केर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 23 | कोलागाँव भाग चक भूक | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 24 | चक राहनागर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 25 | राहनागर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 26 | राहपुर सजौर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 27 | इन्दरपुर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 28 | कैदापुर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 29 | चक जालनवाला | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 30 | धनपुर डाडा | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 31 | दिफला कालोनी राहनागर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 32 | एमडीओडीएच कालोनी अजयपुर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 33 | एमडीओडीएच कालोनी कैदापुर | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 34 | अजयपुर थक-2 (चक अजयपुरकला) | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 35 | अजयपुर थक-1 (चक अजयपुरकला) | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 36 | अजयपुर थक | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 37 | महारावाला | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 38 | सिद्धोवाली | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |
| 39 | धौरा गाँव | 10000 | 24000 | 60000 | 54000 | 12000 | 10000 |



Shail Kumar

(वीर सिंह डूंगरवाल)
अवर कमिश्नर (वि. व. व. व. व.)
देहरादून