

**PROTOCOL****PROTOCOL VALUERS PRIVATE LIMITED**

Branch Office: D-2, Meedo Plaza, 26 Rajpur Road, (Near Bhel Chowk) Dehradun-248001, Phone: +91-135-3523660, E-mail: dehradun@pvpiglobal.com

Technical Appraisal Report**(Valuation report for immovable residential / commercial / industrial property)**

Sr. No	Particulars Case Type	Details MSME										
1.	Name of the borrowers	Applicant: M/S Shakti Traders Proprietor: Owner: Nanak Chand Agarwal and Santosh Agarwal										
2	Name of the mortgagor. (Lessee of the property)	Sale Deed in favor Nanak Chand Agarwal and Santosh Agarwal										
3	Address of the Property	Property bearing MPL no. 598 situated at Bankhanid Village Rishikesh, District Dehradun, Rishikesh, Rishikesh, Uttarakhand-249201										
4	Type of the Property:	Residential										
5	Property identified/ ownership etc established on the basis of documents	<p><u>Property Identified:</u> Copy of sale deed.</p> <p><u>Ownership Established:</u> Yes</p> <p><u>Relationship between the owner and the occupant:</u> Name of the occupant- Self Occupied, Nanak Chand and Santosh Agarwal</p> <p><u>Occupant is Applicant</u> / Relative of applicant / Tenant:</p> <p>If relative, state relationship with applicant: NA</p> <table><tr><td>As per Docs/ Patwari report</td><td>As per Site</td></tr><tr><td>NORTH = Land of Kedar Singh Pandey</td><td>NORTH = House of other</td></tr><tr><td>SOUTH = 20 ft wide road</td><td>SOUTH = 20 ft wide road</td></tr><tr><td>EAST = 20 ft wide road</td><td>EAST = 20 ft wide road</td></tr><tr><td>WEST = House of Shanti Devi</td><td>WEST = House of other</td></tr></table>	As per Docs/ Patwari report	As per Site	NORTH = Land of Kedar Singh Pandey	NORTH = House of other	SOUTH = 20 ft wide road	SOUTH = 20 ft wide road	EAST = 20 ft wide road	EAST = 20 ft wide road	WEST = House of Shanti Devi	WEST = House of other
As per Docs/ Patwari report	As per Site											
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EAST = 20 ft wide road	EAST = 20 ft wide road											
WEST = House of Shanti Devi	WEST = House of other											
6	Comments on On-site Physical visit for identification	<p><u>Property identified on the basis of document furnished.</u> Yes</p> <p><u>Discrepancy (If any) for identification of the property based on the documents furnished.</u> No</p> <p><u>Any Other Comment:</u> No</p>										
7	Comments on the location/Locality	<p><u>Nature of Property:</u> Residential</p>										

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		<u>Class:</u> Middle class <u>Site is:</u> Normal <u>Proximity to civic amenities / public transport:</u> Near By <u>Comments on Infrastructure both Civil and social:</u> Average <u>Comment on layout and floor plans approval:</u> <u>Falls under town planning limit/Municipal Limit:</u> MC Limit
8	Vicinity	<u>Road development authority:</u> NA <u>Airport Authority:</u> NA <u>Any other Authority:</u> NA <u>Comments:</u> NA
9	Building Details	<u>Type of structure:</u> RCC <u>No of floors:</u> 02 <u>No of lifts in the building:</u>
10	Unit Details	<u>Situated on floor no.:</u> ALL <u>No. of rooms:</u> GF 2 room, 1 Kitchen, 2 Toilet FF 2 Room, 1 Toilet <u>View:</u> <u>Area of the Unit:</u> 1980 sqft <u>Area of the land/Undivided share:</u> 1980 sqft <u>As per Site at RCC Covered Area:</u> 2343Sq. Ft. <u>As Per Documents:</u> 1980 sq. ft <u>TOTAL BUILT UP AREA(Permissible):</u> 2052 Sq. Ft.
11	Quality of the construction	<u>Exteriors:</u> Good / Satisfactory / Unsatisfactory:

		<u>Remarks:</u> NA <u>Interiors:</u> Average <u>Remarks:</u> NA
12	Status of the property	<u>Complete/Under Construction:</u> Completed <u>Stage of construction:</u> 100% <u>Expected date of completion of the property:</u> N.A. <u>Remarks (If any):</u>
13	Age of the Property	19 Years
14	Residual Age of the Property	41 Years
15	Comment on compliance of sanction Plan	<u>Horizontal Deviation:</u> Refer to remark <u>Vertical Deviation:</u> NA <u>Construction as per the sanction plan:</u> NA <u>Comments, if any:</u> NA
16	Original Cost of property	Rs. 98,49,600.00/-
17	Govt approved value in the year of acq. / construction, if available	NA
18	Current government approved value for land	4000 /sqft
19	Current Fair Market Value for land & Building	Land area- 1890 sqft x 3800/sqft = Rs. 71,82,000.00/- Built up area- 2052 sqft x 1300/sqft = Rs. 26,67,600.00/- Total Value-Rs. 98,49,600.00/-
20	Basis and method of assessing fair market value	Land and Building
21	Realizable Value @ 90%	Rs. 88,64,640.00/-
22	Distress/Stress Value with the basis and method of valuation @85%	Rs. 83,72,160.00/-
23	Recommended value	Rs. 98,49,600.00/-
24	Negative and Positive	Positive

	aspect of the property which affects the marketability of the property.	
25	Details of the valuation if appraised earlier with the name of the lender.	NA
26	Remarks if Any	
	<ol style="list-style-type: none"> 1. The property is self-occupied residential row house with GF+1 storied building, built over a plot admeasuring 1890 Sq.ft and same has been considered for valuation. 2. Actual BUA of subject property is 2343 sqft which is against permissible limit permissible BUA is 2052 sqft and same has been considered for valuation. 3. Subject property falls in MC limit. 4. Approach to the property is 20 ft wide road. 5. Subject property was visited in the presence of contact person. Population density in the vicinity is around 65 %. 6. Property can be identified with the help of contact person, local inquiry. 7. Documents provided copy of sale deed in favor of Nanak Chand Agarwal S/o Late Rameshawr Dayal and Santosh Agarwal W/o Nanak Chand Aggarwal 	

Declaration

We hereby declare that:

1. The property is inspected by our engineer / representative **Mr. Devesh Chand** on **29-Mar-2023**.
2. We have no direct or indirect interest in the property valued.
3. The information furnished in the report is true and correct to the best of our knowledge and belief and takes into account all information and or document submitted or shown to us by the client.
4. The fair market value indicated in the report is an opinion of the valuer as prevailing on the date of the said report and is based on the market feedback.
5. Any increase or decrease in the property profile as value, as per future market conditions, is not the responsibility of the valuer.
6. This report does not certify or confirm any ownership or title of the property that has been valued.
7. Photocopy of documents (if any provided) are being returned along with the report.
8. We have not verified the identification of person contacted at site.

Signature of Valuer

For Protocol Valuers Pvt. Ltd.

29.03.2023

**PUNIT
SETHI**

Digitally signed by PUNIT SETHI
DN: c=IN, o=Personal,
postalCode=201301, st=Uttar
Pradesh,
serialNumber=9ED7B95CEF90A
5E509F6F310EEAB57B8D4DB4
A20A2745964D2814AC762568
431, cn=PUNIT SETHI
Date: 2023.03.29 19:18:40
+05'30'

**SITE / LOCATION MAP OF THE
PROPERTY**

Property bearing MPL no. 598 situated at Bankhanid Village Rishikesh, District Dehradun,
 Rishikesh, Rishikesh, Uttarakhand-249201
 30.103597, 78.289298

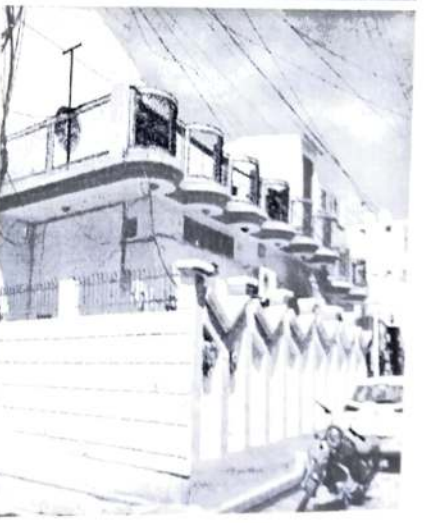
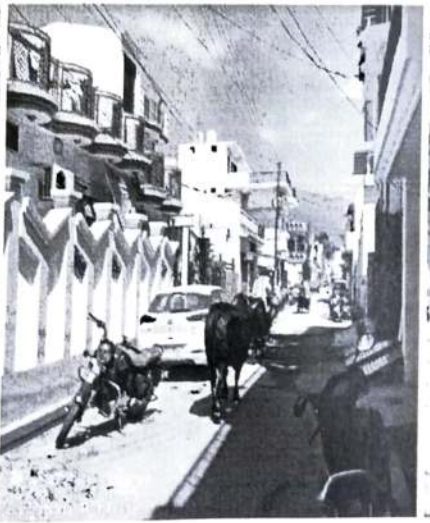


Case Photographs Sheet

Company/Agency : IDBI BANK LTD. / IDBI-RAJPUR ROAD-DEHRADUN

Applicant Name : M/s Shakti Traders

Property Address : Property bearing MPL no. 598 situated at Bankhanid Village Rishikesh, District Dehradun, Rishikesh, Rishikesh, Uttarakhand-249201







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