

FORMAT OF VALUATION REPORT IN RESPECT OF FLATS

DATED: 01.11.2021

NAME OF REGISTERED VALUER	Mahesh Chand Singhal
REF. NO.	KAN/PNB-LCB/DCM/2538/2021-22
REGISTRATION NO. WITH CHIEF COMMISSIONER OF INCOME TAX	CC/ITO/TECH/JPR/611/2009-10/3061

To,
The AGM,
Punjab National Bank,
Large Corporate Centre,
DCM, Delhi

S. No.	Particulars	Content
1.	GENERAL	Mahesh Chand Singhal
1.	Name & address of the Valuer	To Know the Fair Market Value /Bank Limit
2.	Purpose of Valuation	/Property already mortgaged in the same Bank
3.	a) Date of inspection	30.10.2021
	b) Title Deed Number and Date	1. Agreement To Sale For Dated: - 15.10.2007
	c) Date on which the valuation is made	2. Agreement To Sale For Dated: - 15.10.2007
		01.11.2021
1.	List of documents produced for perusal	Copy of 2 Agreement to sell Dated. 15.10.2007 in the name of Shri Sanjay Gupta S/o Shri Vishwanath Gupta and Smt. Asha Gupta W/o Shri Sanjay Gupta R/o 423, Kanungo C.G.H.S. Ltd, Patparganj, Delhi
	ii) Copy of Ownership Deed	Owner: - Shri Sanjay Gupta S/o Shri Vishwanath Gupta and Smt. Asha Gupta W/o Shri Sanjay Gupta R/o 423, Kanungo C.G.H.S. Ltd, Patparganj, Delhi.
	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Subject property Flat No. 307 & 308 on 3 rd floor in a situated in "Devashri Garden" Phase II, Building-F, Situated At Village Socorro Of Porvorim Bardez Taluka District Of North Goa State Of Goa-403501
	Brief description of the property	Landmark – Jesus Mary and Joseph (JMV) Hospital



(Signature)

Mahesh Chand Singhal
B.Tech (Civil) Engineering, I.I.T.
Govt. Regd. Valuer (Land & Building)
Regd. No.: Cat-I/226/CCIT/JPR/Tech./09-10



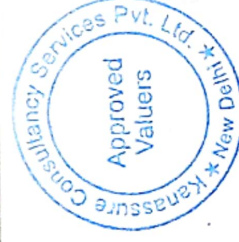
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7.	Location of the property		Flat No. 307 & 308
	a)	Plot No. / Survey No.	Devashri Garden Apartments
	b)	Door No.	Zambul Gallum
	c)	T. S. No. / Village	Taluka District of North Goa State of Goa-
	d)	Ward / Taluka	403501
	e)	Mandal / District	Subject Project is a developed Devashri
	f)	Date of issue and validity of layout of approved map / plan	Ground Apartments
	g)	Approved map / plan issuing authority	Same as Above
	h)	Whether genuineness or authenticity of approved map / plan is verified	No
	i)	Any other comments on authentic of approved plan	Residential property Subject Flat No. 307 &
8.	Postal address of the property		308, Third Floor, Situated In "Devashri Garden" Phase II, Building-F, Situated At Village Socorro Of Porvorim Bardez Taluka District Of North Goa State Of Goa- 403501
	City / Town		Village Socorro Of Porvorim Bardez
	Residential Area		Residential Area
9.	Commercial Area		
	Industrial Area		
10.	Classification of the area		Middle Class
	i)	High / Middle / Poor	Urban
	ii)	Metro / Urban / Semi Urban / Rural	Corporation Limit
11.	Coming under Corporation limit / Village Panchayat / Municipality		Good developed market with nearby basic amenities
12.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		
13.	Layout plan of the area in which the property is located		Residential
14.	Development of surrounding areas		Residential
15.	Details of Roads abutting the property		40 ft. wide Concrete Road
16.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		No
17.	Boundaries of the property		Open
	North		Entry/Flat No. 301/302
	South		Open
	East		Lobby/Lift
18.	Dimensions of the site / flat		A B
	North		As per the Plan
	South		Actuals
	East		Area 107 + 107 Sq. Mtr Area 107 + 107 Sq. Mtr i.e.- 2303.49 Sft. i.e.- 2303.49 Sft.
	West		

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[Signature]
B.Tech (Civil), M.Tech, Ph.D.,
Govt. Reg., Valuer (Land & Building)
2nd Flr., Ganga Nagar, New Delhi-110028

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19.	Extent of the site	Area 107 + 107 Sq. Mtr i.e.- 2303.49 Sft.
19.1	Latitude, Longitude & Co-ordinates of flat	Latitude: 15.541926, Longitude: 73.820472
20.	Extent of the site considered for valuation (least of 13 A & 13 B)	Area 107 + 107 Sq. Mtr i.e.- 2303.49 Sft.
21.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Vacant
II.	APARTMENT BUILDING	
1.	Name of the Apartment	Devashri Garden Apartments
2.	Description of the locality Residential / Commercial / Mixed	Residential
3.	Year of Construction	2010
4.	Number of Floors	Stilt + 5 Floors
5.	Type of Structure	RCC Framed
6.	Number of Dwelling units in the building	Total Units on caption floor-8
7.	Quality of Construction	Good
8.	Appearance of the Building	Good
9.	Maintenance of the Building	Good Maintenance
10.	Facilities Available	
	Lift	1 Lift Available
	Protected Water Supply	Yes, Available
	Underground Sewerage	Yes, provided by Devashri Garden and Sewage Disposal Agency and is maintained by them in Good Condition.
	Car Parking - Open/ Covered	Open Parking both are available
	Is Compound wall existing?	Yes Available
	Is pavement laid around the building	Yes Available
III	FLAT	
1.	The floor on which the flat is situated	3 rd Floor Both Flat (307 & 308)
2.	Door No. of the flat	Flat No. 307 & 308



MAHESH CHANDRA
B.Tech (Civil), M.I.E. E.L.V.
Govt. Regd. Valuer (Land & Building)
Regd. No.: Cat-II/226/CCIT/JPR/109-10



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3.	Specifications of the flat	RCC
	Roof	Vitrified Tiles
	Flooring	Wooden
	Doors	Wooden/MS frames
	Windows	Wooden
	Fittings	Branded
	Finishing	Grit wash/Snowcem
	House Tax	Owner to provide
4.	Assessment No.	Owner to provide
	Tax paid in the name of	
	Tax amount	
	Electricity Service Connection no.	
5.	Electricity Card is in the name of	Good
	Meter Card is in the name of the flat?	Copy of 2 Agreement to sell Dated. 15.10.2007
	How is the maintenance of the flat?	in the name of Shri Sanjay Gupta S/o Shri
	Sale/Conveyance Deed/ATS	Copy of 2 Agreement to sell Dated. 15.10.2007
6.		in the name of Shri Sanjay Gupta W/o
7.		Vishwanath Gupta and Smt. Asha Gupta C.G.H.S.
		Shri Sanjay Gupta R/o 423, Kanungo C.G.H.S.
		Shri Sanjay Gupta
		Ltd, Patparganj, Delhi
		Undivided Proportionate Share
		Area 107 + 107 Sq. Mtr i.e.- 2303.49 Sft.
8.	What is the undivided area of land as per Sale Deed?	Area 107 + 107 Sq. Mtr i.e.- 2303.49 Sft.
9.	What is the plinth area of the flat?	As per Norms
10.	What is the floor space index (app.)	Area 107 + 107 Sq. Mtr i.e.- 2303.49 Sft.
11.	What is the Carpet Area of the flat?	Medium
12.	What is the Posh/Class / Medium / Ordinary?	Residential
13.	Is it being used for Residential or Commercial purpose?	Rented out
14.	Is it Owner-occupied or let out?	Yes, Rs.30,000 to Rs.40,000 per month
15.	Is it rented, what is the monthly rent?	Yes, Rs.30,000 to Rs.40,000 per month
IV	MARKETABILITY	Good developed market with nearby basic amenities
1	How is the marketability?	All basic need facilities and high demand of rental & Good Connectivity
2	What are the factors favoring for an extra Potential Value?	No
3	Any negative factors are observed which affect the market value in general?	
V	Rate	Rs. 6,500/- to Rs. 6,800/-Per Sft.
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)	
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. 6,700/- per Sft
3	Break - up for the rate	Existing Composite Rates are Rs.6,700/- per Sft
	i) Building + Services	Rs. 1105/- per Sft.
	ii) Land + Others	Rs. 5,595/- per Sft.

UT		Circle rate of Flat X Plinth area of Flat as per M. X 214 Sq.	
		Circle Rate: - Rs. 35,000/- per Sq.	
		Mlr = Rs. 74,90,000/-	
		Rs. 1800/- per Sft.	
		Rs. 1800/- per Sft.	
		11 Year	
		49 Years	
		NIL	
		1.5 %per year for 11 Year, i.e., 16.5%	
		Rs. 1105/- per Sft.	
		Rs. 5,595/- per Sft.	
		Rs. 6,700/- Per Sft	

Details of Valuation:			Estimated Value Rs.
Sr. No.	Description	Qty. (Area in Sft.) (All Inclusive)	Rate per unit Rs.
1	Present value of Flat on 2 th & 3 RD floor (Area is taken as per Agreement to Sell & Sub Lease Deed)	2303.49 Sft	Rs.6,700/- Per Sft
			Rs. 1,54,33,383/-

mark: The Subject property is flat no. 307 & 308 is amalgamated with each other converted into single entry and external Layout are changed.

(Valuation: Here, the approved Valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed)

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. 1,54,33,383/- (In words: - One Crore Fifty-Four Lacs Thirty Three Thousands Three Hundred Eighty-Three 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 properties/plots of similarsize/area and same use as the land being valued). The other details are as below:

The above valued residential property is situated in the developed Sector and availability of the flat in this area is in comparison to demand of the flats. That is why, the market rate of the property is higher in comparison to rates of the district. So, due to the above reason difference in guideline value and market value is More than 20%.

KAN/PNB-LCB/DCM/2538/2021-22



MAHESH KUMAR SINGHAL
B.Tech (Civil) M.E. (Struct.)
Cost Est. Valuer (Land & Building)



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- i. Date of purchase of immovable property: 2 Agreement To Sale For Dated: - 15.10.2007
- ii. Provided Purchase Price of immovable property: 2 Agreement To Sale For Dated: - 15.10.2007
- iii. Book Value of immovable property: As per Document
- iv. Realizable Value of immovable property: Rs. 1,38,90,044/-
- v. Distress Sale Value of immovable property: Rs. 1,31,18,375/-
- vi. Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated: Rs. 74,90,000/-
- vii. Insurable value of immovable property: Rs. 41,46,282/-

place: Delhi

Date: 01.10-2021

Signature
B. Tech (Civil), M.T.E.
Govt. Regd., Valuer (Land & Building)
Regd. No.: Cat-II/226/CC/14/MPR/Tech/J09-10

Approved Valuers
Consultancy Services Pvt. Ltd. *New Delhi

Name and Official seal of the Approved Valuer)

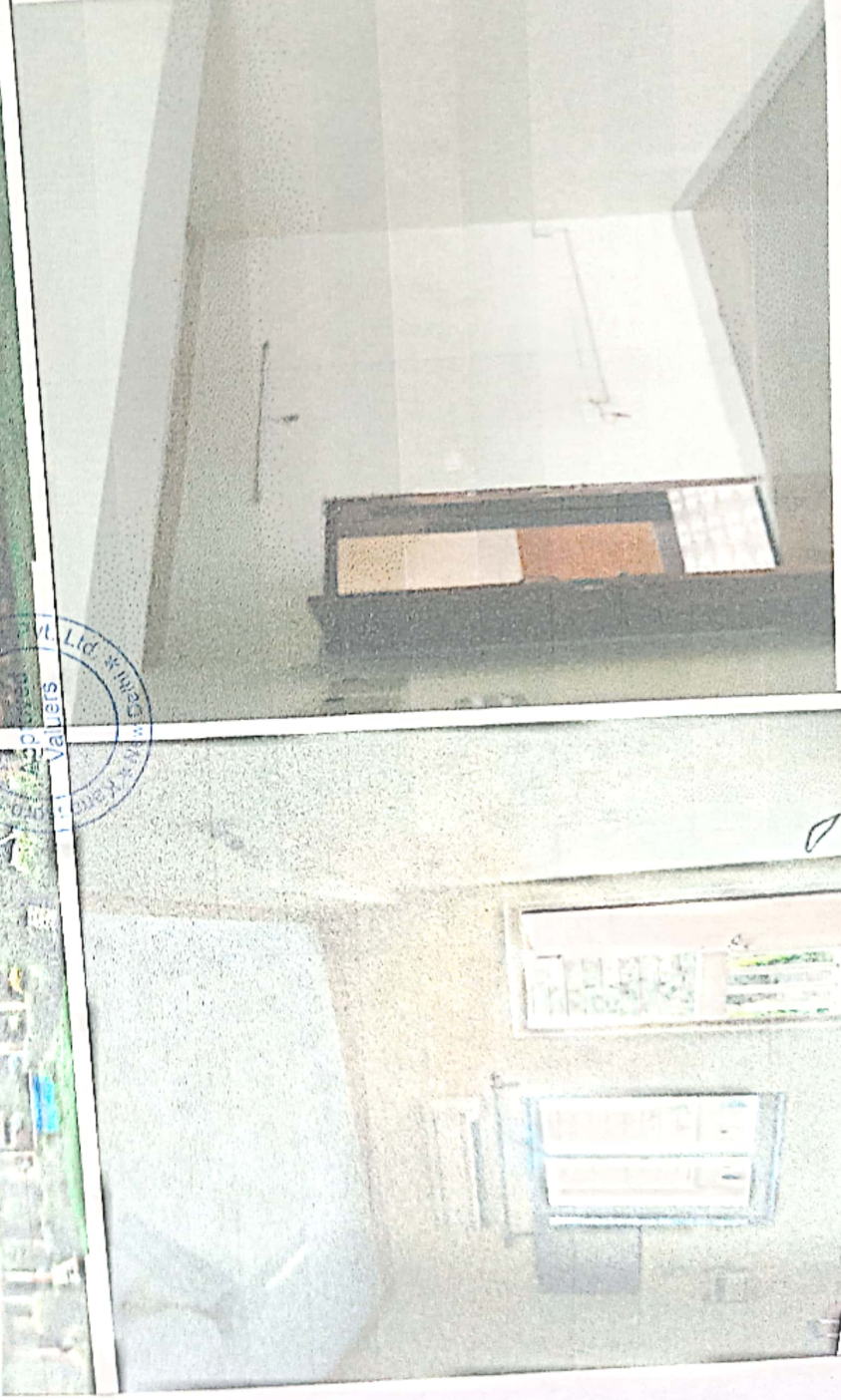
td:

1. Declaration from the value: - Attached
2. Model code of conduct for value: - Attached
3. Photograph of owner with the property in the background: - Attached
4. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc.: - Attached
5. Layout plan of the area in which the property is located: - Attached
6. Building plan: - N.A.
7. Floor plan: - N.A.
8. Any other relevant documents/extracts



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Photographs of the property	
M/S AVG LOGISTICS LTD. FLAT NO. 307 & 308, THIRD FLOOR, SITUATED IN "DEVASHRI GARDEN" PHASE II, BUILDING-F, SITUATED AT VILLAGE SOCORRO OF PORVORIM BARDEZ TALUKA DISTRICT OF NORTH GOA STATE OF GOA- 403501	
Latitude: - 15.541926, Longitude: 73.820472	



KAN/PNB-LCB/DCM/2538/2021-22

MAHESH CHAND ANITAL
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Govt. Regd., Valuers (Land & Building)
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