



Ravinder Pandita

CHARTERED ENGINEERS • GOVT. CONTRACTORS • GOVT. APPROVED VALUERS

136 - G, Pocket - IV, Mayur Vihar, Phase - 1, Delhi - 110 091

Tel. (S) : 98111-43024, 9891362604

E-mail : pandita_ravinder@yahoo.co.in, panditaravinder8@gmail.com

Ref. RP/SBI/SME/S-EXTN.-1/ND/2022-23

Date: 11.07.2022

The Branch Head
State Bank of India
Branch SME, South Extn. 1,
New Delhi- 110049

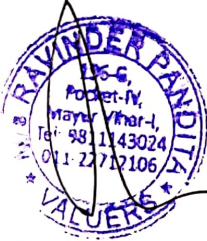
Ref. Valuation of Immovable Property Owned by:

M/S SALUJA CONSULTANCY SERVICES PVT LTD (through its Director: SH. RAJ KUMAR SALUJA), LOCATED AT PROPERTY NO. 12, BLOCK- B, SECTOR- 9, NOIDA, DISTT. GAUTAM BUDH NAGAR (U.P)

Dear Sir,

As desired we are forwarding herewith our Valuation Report for the above said property for your necessary action.

Thanking you
With regards



(RAVINDER PANDITA)
Approved Valuer

Encl: Valuation report with photographs, Google Map & Invoice.

*Received on dt
11/07/2022*



VALUATION OF IMMOVABLE PROPERTY
OWNED BY
M/S SALUJA CONSULTANCY SERVICES PVT LTD (*through Its Director: SH. RAJ KUMAR SALUJA*),
LOCATED AT
PROPERTY NO. 12, BLOCK- B, SECTOR- 9, NOIDA, DISTT. GAUTAM BUDH NAGAR (U.P)
(AS ON 11.07.2022)

PREPARED FOR
STATE BANK OF INDIA
BRANCH SME, SOUTH EXTN. 1, NEW DELHI- 110049

PREPARED BY
M/S RAVINDER PANDITA
136 - G, POCKET IV, MAYUR VIHAR PHASE-I, DELHI-110091



Format-A

(RAVINDER PANDITA, 136-G, POCKET IV, MAYUR VIHAR PHASE I, DELHI-110091)

TO,
STATE BANK OF INDIA
BRANCH SME, SOUTH EXTN. 1,
NEW DELHI- 110049

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)
(To be filled in by the Approved Valuer)

I. GENERAL		
1.	Purpose for which the valuation is made	For loan purposes
2.	a) Date of inspection	: 09.07.2022
	b) Date on which the valuation is made	: 11.07.2022
3.	List of documents produced for perusal	
	i) Sale Deed	: Yes
	ii) Sanctioned Drg.	: Sanctioned Drg. by DY. Manager D. C. Arya PICUP (Revaluation case)
	iii)	:
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)	M/S SALUJA CONSULTANCY SERVICES PVT LTD (through its Director: SH. RAJ KUMAR SALUJA) COMPANY - OWNERSHIP CONTACT NO. 9582262660
5.	Brief description of the property (Including leasehold / freehold etc)	: Property under valuation constitutes of a Basement + 4 Storied building. (Lease Hold)
6.	Location of property	Near Sector- 20 Police Station
	a) Plot No. / Survey No.	: PROPERTY NO. 12
	b) Door No.	: PROPERTY NO. 12
	c) T. S. No. / Village	: BLOCK- B, SECTOR- 9
	d) Ward / Taluka	: NOIDA
	e) Mandal / District	: DISTT. GAUTAM BUDH NAGAR (U.P)
7.	Postal address of the property	: PROPERTY NO. 12, BLOCK- B, SECTOR- 9, NOIDA, DISTT. GAUTAM BUDH NAGAR (U.P)
8.	City / Town	: ...do...
	Residential Area	: No
	Commercial Area	: No
	Industrial Area	: Yes
9.	Classification of the area	
	i) High / Middle / Poor	: Middle Class
	ii) Urban / Semi Urban / Rural	: Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	: as per NOIDA bye Laws
11.	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area	: No
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	: NA
13.	Boundaries of the property	As per the Deed As Per Actual
	North	: Not Known Other's Plot
	South	: ...do... Road 12mts. wide / Entry

RAVINDER PANDITA
136-G
Pocket-IV
Mayur Vihar-
Tel: 9811143024
011-22712106
5/585/105/2010-11

East	: ...do...	Plot No. B-13
West	: ...do...	Plot No. B-11
1 Dimensions of the site		As per the Deed As Per Actual
North	: Area of Plot = 416 sq. mts Covd. area of GF(213.75) + FF(210.15) (as per drg.) = 423.90 sq. mts. or 4563 sq. ft.	
South	: -	
East	: -	
West	: -	
14.2 Latitude, Longitude and Coordinates of the site	: 28° 35' 05.6" NL, 77° 19' 38.3" EL	
15 Extent of the site	: Area of Plot = 416 sq. mts.	
16 Extent of the site considered for valuation (least of 14 A & 14 B)	: Area of Plot = 416 sq. mts Covd. area of GF(213.75) + FF(210.15) (as per drg.) = 423.90 sq. mts. or 4563 sq. ft.	
17 Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent Received per month.	: Owner	
II. CHARACTERISTICS OF THE SITE		
1. Classification of locality	: Middle Class	
2. Development of surrounding areas	: Good	
3. Possibility of frequent flooding / sub-merging	: No	
4. Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	: Yes. All nearby.	
5. Level of land with topographical conditions	: All Civic amenities are available nearby	
6. Shape of land	: Rectangular	
7. Type of use to which it can be put	: Industrial Area	
8. Any usage restriction	: No	
9. Is plot in town planning approved layout?	: Yes	
10. Corner plot or intermittent plot?	: Intermittent Plot	
11. Road facilities	: Yes	
12. Type of road available at present	: Metalled. All means of surface transport.	
13. Width of road- is it below 20 ft. or more than 20 ft.	: Road 12mts. wide	
14. Is it a land - locked land?	: No	
15. Water potentiality	: Yes	
16. Underground sewerage system	: Yes	
17. Is power supply available at the site?	: Yes, A/c No. 2211986000 by PVVNL	
18. Advantage of the site	:	
1.	: Established Industrial area of Noida (U.P)	
19. 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)	: Nil	
1.	: Nil	
2.	: Nil	
Part - A (Valuation of land)		
1. Size of plot	: Area of Plot = 416 sq. mts	
North & South	: Other's Plot & Road 12mts. wide / Entry	
East & West	: Plot No. B-13 & Plot No. B-11	
2. Total extent of the plot	: Area of Plot = 416 sq. mts Covd. area of GF(213.75) + FF(210.15) (as per drg.) = 423.90 sq. mts. or 4563 sq. ft.	
3. Prevailing market rate (Along with details/ reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	: Rs. 1, 50,000/- to Rs. 1, 75,000/- sq. mt. Rates verified from Malik Realtors (9810496262), Shivam Properties (8882661443) as well as on	



RAVINDER PANDITA
1/595/165/2010-11



	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Internet enquiries. 416 sq. mts. X Rs. 40,000/- (+) 423.90 sq. mts X Rs. 14000/- i.e. Rs. 1, 66, 40,000/- (+) Rs. 59, 34,600/- = Rs. 2, 25, 74,600/- Say Rs. 226.00 Lacs only
5.	Assessed / adopted rate of valuation	Rs. 1, 50,000/- sq. mt.
6.	Estimated value of land	Rs. 6, 24, 00,000/- Say Rs. 624.00 Lacs only

Part - B (Valuation of Building)

1.	Technical details of the building	
a)	Type of Building (Residential / Commercial / Industrial)	Industrial
b)	Type of construction (Load bearing / RCC / Steel Framed)	RCC
c)	Year of construction	2004
d)	Number of floors and height of each floor including basement, if any	Basement + 4 Storied building. 10 ft. ht.
e)	Plinth area floor-wise	Covd. area of GF(213.75) + FF(210.15) (as per drg.) 423.90 sq. mts. or 4563 sq. ft.
f)	Condition of the building	
	i) Exterior - Excellent, Good, Normal, Poor	Good
	ii) Inferior - Excellent, Good, Normal, Poor	...do...
g)	Date of issue and validity of layout of approved map / plan	Sanctioned Drg. by DY. Manager D. C. Arya PICUP (Revaluation case)
h)	Approved map / plan issuing authority	NOIDA
i)	Whether genuineness or authenticity of approved map / plan is verified	Yes / No
j)	Any other comments by our empanelled valuers on authentic of approved plan	Industrial area

Specifications of construction (floor-wise) in respect of

S. No.	Description	Floors
1.	Foundation	Yes
2.	Basement	Yes
3.	Superstructure	RCC
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden / Iron
5.	RCC works	Yes
6.	Plastering	Yes
7.	Flooring, Skirting, dadoing	Yes, Tiles Flooring
8.	Special finish as marble, granite, wooden paneling, grills, etc	Yes
9.	Roofing including weather proof course	No
10.	Drainage	Yes
S. No.	Description	Floors
2.	Compound wall	
	Height	NA
	Length	NA
	Type of construction	Good
3.	Electrical installation	
	Type of wiring	Conduit
	Class of fittings (superior / ordinary / poor)	Superior
	Number of light points	40



RAVINDER PANDITA
1/585/165/2010-11



San points	:	8
Spare plug points	:	1
Any other item	:	NA
4. Plumbing installation		
a) No. of water closets and their type	:	3
b) No. of wash basins	:	3
c) No. of urinals	:	NA
d) No. of bath tubs	:	NA
e) Water meter, taps, etc.	:	1
f) Any other fixtures	:	NA

Details of valuation

S. No.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
1.	Area of Plot	416 sq. mts	-	-	1, 50,000/- sq. mt.	-	-	Rs. 6, 24, 00,000/-
2.	Covd. Area of GF + FF (as per drg.)	4563 sq. ft.	10 ft.	18 Years	Rs. 2000/- sq. ft. (after dep.)	-	-	Rs. 91, 26,000/-
3.	Add for Boundary wall, SG Huts, Pathways etc. (L.S)	-	-	-	(L.S)	-	-	Rs. 35, 00,000/-
	TOTAL	-	-	-	-	-	-	Rs. 7, 50, 26,000/- Say Rs. 750.00 Lacs

(Amount in Rs) Rs. 7, 50, 26,000/-

Part C- (Extra Items)

1.	Portico	:	No
2.	Ornamental front door	:	No
3.	Sit out/ Verandah with steel grills	:	No
4.	Overhead water tank	:	Yes
5.	Extra steel/ collapsible gates	:	No
	Total		

(Amount in Rs)

Part D- (Amenities)

1.	Wardrobes	:	Yes
2.	Glazed tiles	:	Yes
3.	Extra sinks and bath tub	:	No
4.	Marble / Ceramic tiles flooring	:	Yes
5.	Interior decorations	:	Yes
6.	Architectural elevation works	:	Yes
7.	Paneling works	:	No
8.	Aluminum works	:	...do...
9.	Aluminum hand rails	:	...do...
10.	False ceiling	:	No
	Total		

(Amount in Rs)

Part E- (Miscellaneous)

1.	Separate toilet room	:	Yes
2.	Separate lumber room	:	No
3.	Separate water tank/ sump	:	Yes
4.	Trees, gardening	:	No
	Total		

(Amount in Rs)



RAVINDER PANDITA
1/585/165/2010-11



Part F- (Services)

1.	Water supply arrangements	:	Yes
2.	Drainage arrangements	:	Yes
3.	Compound wall	:	No
4.	C. B. deposits, fittings etc.	:	...do...
5.	Pavement	:	...do...
	Total	:	

Total abstract of the entire property

Part- A	Land	:	Rs. 6, 24, 00,000/-
Part- B	Building	:	Rs. 91, 26,000/-
Part- C	Add for Boundary wall, SG Huts, Pathways etc. (L.S)	:	Rs. 35, 00,000/-
Part- D	Amenities	:	Nil
Part- E	Miscellaneous	:	Nil
Part- F	Services	:	Nil
	Total	:	Rs. 7, 50, 26,000/-
	Say	:	Rs. 750.00 Lacs only

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental values in future in Rs. 2, 50,000/- PM iii) Any likely income it may generate, may be discussed).

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. 7, 50, 26,000/- Say Rs. 750.00 Lacs Only (Rupees Seven Crores & Fifty Lacs Only)**. The Realizable value of the above property is @ 85% **Rs. 6, 37, 72,100/- Say Rs. 638.00 Lacs Only (Rupees Six Crores & Thirty Eight Lacs Only)** and the distress value @ 80% **Rs. 6, 00, 20,800/- Say Rs. 600.00 Lacs Only (Rupees Six Crore Only)**.

Restoration Value for Insurance Purpose: Rs. 91, 26,000/- (+) Rs. 35, 00,000/- = **Rs. 1, 26, 26,000/- Say Rs. 126.00 Lacs only.**

Note: At present there is a Basement + 4 storied building, But the sanctioned drg. is for GF & FF only, hence we have taken only 2 floors covd. area in our valuation calculation.



Place: New Delhi
Date: 11.07.2022

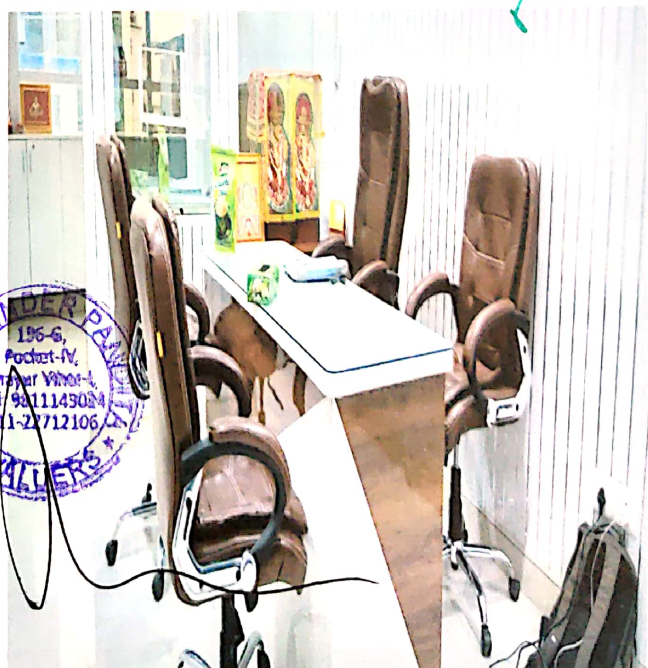
RAVINDER PANDITA
11/07/2022
(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated **11.07.2022**. We are satisfied that the fair and reasonable market value of the property is **Rs. _____/- Say Rs. _____ Lacs Only.**

Signature
(Name of the Branch Manager with Official seal)

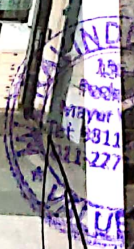
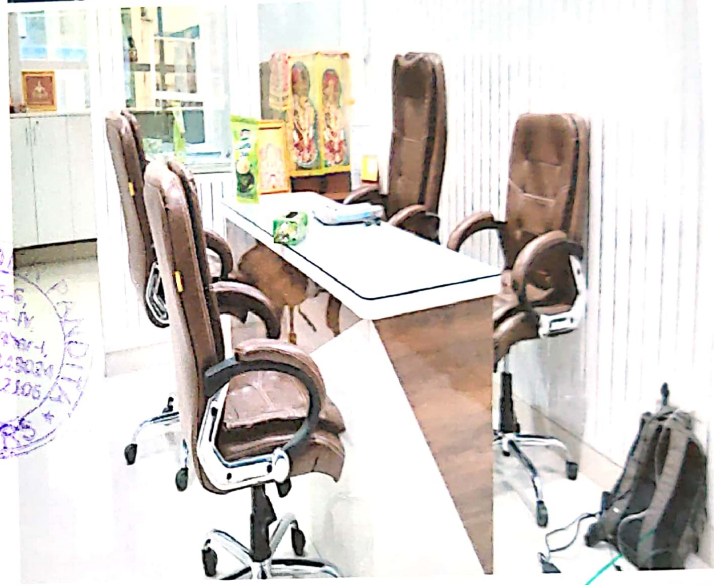
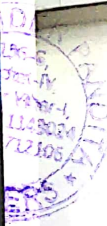
PICS OF IMMOVABLE PROPERTY
OWNED BY

M/S SALUJA CONSULTANCY SERVICES PVT LTD (through its Director: SH. RAJ KUMAR SALUJA),
LOCATED AT PROPERTY NO. 12, BLOCK- B, SECTOR- 9, NOIDA, DISTT. GAUTAM BUDH NAGAR (U.P)

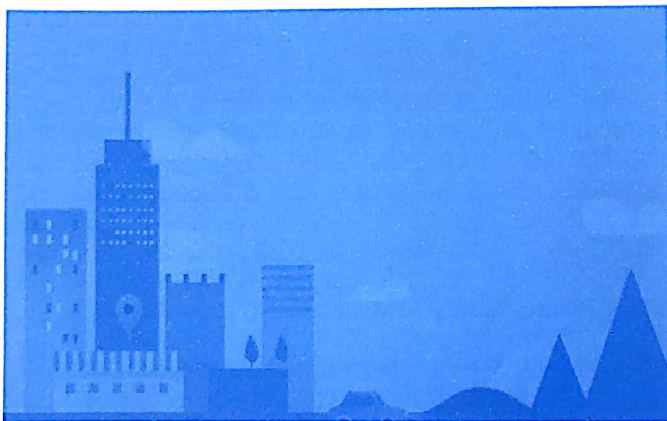


PICS OF IMMOVABLE PROPERTY
OWNED BY

M/S SALUJA CONSULTANCY SERVICES PVT LTD (through its Director: SH. RAJ KUMAR SALUJA),
LOCATED AT PROPERTY NO. 12, BLOCK- B, SECTOR- 9, NOIDA, DISTT. GAUTAM BUDH NAGAR (U.P.)

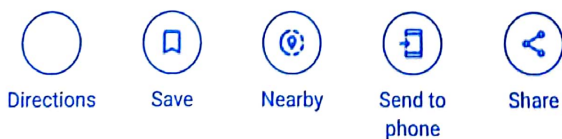



aps 28°35'05.6"N 77°19'38.3"E



28°35'05.6"N 77°19'38.3"E

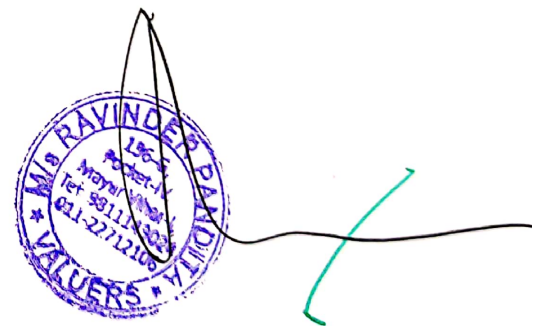
28.584890, 77.327313



 B Block, Sector 9, Noida, Uttar Pradesh 201301

H8MG+XW4 Noida, Uttar Pradesh

[https://www.google.com/maps/place/28°35'05.6"N+77°19'38.3"E/@28.5848899,77.3251244,17z/data=!3m1!4m5!3m4!1s0x0:0x988955d9b56...](https://www.google.com/maps/place/28°35'05.6) 1/2



RAVINDER PANDITA]

TAX INVOICE

[136-G, Pocket IV]
[Mayur Vihar Phase-I, DELHI-110091]
Phone: [9811143024]
GSTIN :- 07AANPP6099B2ZB

DATE:	11.07.2022
INVOICE No.	GST-476
PAN No.	AANPP6099B
Registration No.	Year 2011-2012

BILL TO:

The Branch Head
State Bank of India
SME, South Extn. 1,
New Delhi- 110049
GST NO:- 07AAACS8577K1ZR

ACCOUNT DETAILS FOR RTGS
SBI (MAYUR VIHAR PHASE-I)
ACC NO- 37872794790
IFSC CODE - SBIN0060336

DESCRIPTION	AMOUNT
VALUATION REPORT CHARGES FOR IMMOVABLE PROPERTY OWNED BY M/S SALUJA CONSULTANCY SERVICES PVT LTD (through its Director: SH. RAJ KUMAR SALUJA), LOCATED AT PROPERTY NO. 12, BLOCK- B, SECTOR- 9, NOIDA, DISTT. GAUTAM BUDH NAGAR (U.P) (750.00 LACS)	5,000.00
Total Amount Before Tax	5,000
Add: CGST @9%	450
Add: SGST @9%	450
Total Tax Amount	900
Total Amount After Tax	5,900

OTHER COMMENTS

- Please Make all Drafts /PO of Fees payable in favourof our Company Name
- Please include the invoice number reverse of your Cheque.

Declaration: We declare that this invoice shows the actual price of the Office Assistance Services provided described

Total Invoice Value in Words:

Rs. Five Thousand & Nine Hundred Only

NOTE: Please mention Invoice no. while transferring the fee by NEFT/RTGS.

If you have any queries about this invoice, please contact
[RAVINDER PANDITA, 9811143024, panditaravinder8@gmail.com]



Thank You For Your Business!

RAVINDER PANDITA
1/585/165/2010-11



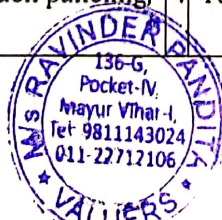
	respect to adjacent properties in the areas)	Shivam Properties (8882661443) as well as on Internet enquiries. Ref. 1) MS. SHIKHA GUPTA D/O SH. M.P. GUPTA (A/C: S.M. ELECTRICAL ENTERPRISES), LOCATED AT PROPERTY NO. 31, BLOCK- G, SECTOR- 9, NOIDA (U.P.) FOR PNB SECTOR 27 NOIDA U.P DATED 22.01.2019 (Rs. 3,20,000/- mt.) (nd. Relevant case) Ref. 2) SH. PANKAJ GOYAL S/O SH. T. R. GOYAL, LOCATED AT PROPERTY NO: 48, BLOCK- E, SECTOR- 9, NOIDA, DISTT. GAUTAM BUDH NAGAR (U.P) FOR PNB SECTOR 27 NOIDA U.P DATED 22.01.2019 FOR BOB SECTOR 18, NOIDA U.P DATED 03.03.2022 (Rs. 3,20,000/- mt.)
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	: 416 sq. mts. X Rs. 40,000/- (+) 423.90 sq. mts X Rs. 14000/- i.e. Rs. 1, 66, 40,000/- (+) Rs. 59, 34,600/- = Rs. 2, 25, 74,600/- Say Rs. 226.00 Lacs only
5.	Assessed / adopted rate of valuation	: Rs. 1, 50,000/- sq. mt.
6.	Estimated value of land	: Rs. 6, 24, 00,000/- Say Rs. 624.00 Lacs only

Part - B (Valuation of Building)

1.	Technical details of the building	
a)	Type of Building (Residential / Commercial / Industrial)	: Industrial
b)	Type of construction (Load bearing / RCC / Steel Framed)	: RCC
c)	Year of construction	: 2004
d)	Number of floors and height of each floor including basement, if any	: Basement + 4 Storied building. 10 ft. ht.
e)	Plinth area floor-wise	: Covd. area of GF(213.75) + FF(210.15) (as per drg.) : 423.90 sq. mts. or 4563 sq. ft.
f)	Condition of the building	
	i) Exterior - Excellent, Good, Normal, Poor	: Good
	ii) Inferior - Excellent, Good, Normal, Poor	: ...do...
g)	Date of issue and validity of layout of approved map / plan	: Sanctioned Drg. by DY. Manager D. C. Arya PICUP (Revaluation case)
h)	Approved map / plan issuing authority	: NOIDA
i)	Whether genuineness or authenticity of approved map / plan is verified	: Yes / No
j)	Any other comments by our empanelled valuers on authentic of approved plan	: Industrial area

Specifications of construction (floor-wise) in respect of

S. No.	Description	Floors
1.	Foundation	: Yes
2.	Basement	: Yes
3.	Superstructure	: RCC
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	: Wooden / Iron
5.	RCC works	: Yes
6.	Plastering	: Yes
7.	Flooring, Skirting, dadoing	: Yes, Tiles Flooring
8.	Special finish as marble, granite, wooden paneling, grills, etc	: Yes



RAVINDER PANDITA
11/05/2010-11



tion: The rate per sq. ft. arrived is the basis of local enquiry of property dealers **Malik Realtors** (8882661443), **Shivam Properties** (8882661443), **Local Enquiry & Internet enquiry**. 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 is good ii) likely rental value in future is **Rs. 2,50,000/- PM** iii) Any likely income it may generate may be discussed).

The asset being in posh locality under approved segment is having market rate / value much more than 2 times of guideline value. Same has been verified from the locals / property dealers and internet queries. (99 acres, real estate realm site ref. also enclosed)

For more sale instances in same locality have been given as reference. It is also pertinent to mention that the guideline value is only to take stamp duty by the SRO (under revenue scheme).

The difference of between RV and MV for more than 20% is justified.

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental values in future in **Rs. 2, 50,000/- PM** iii) Any likely income it may generate, may be discussed).

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. 7, 50, 26,000/- Say Rs. 750.00 Lacs Only (Rupees Seven Crores & Fifty Lacs Only)**. The Realizable value of the above property is @ 85% **Rs. 6, 37, 72,100/- Say Rs. 638.00 Lacs Only (Rupees Six Crores & Thirty Eight Lacs Only)** and the distress value @ 80% **Rs. 6, 00, 20,800/- Say Rs. 600.00 Lacs Only (Rupees Six Crore Only)**.

Restoration Value for Insurance Purpose: **Rs. 91, 26,000/- (+) Rs. 35, 00,000/- = Rs. 1, 26, 26,000/- Say Rs. 126.00 Lacs only.**

Note: At present there is a Basement + 4 storied building, But the sanctioned drg. is for GF & FF only, hence we have taken only 2 floors covd. area in our valuation calculation.

Place: New Delhi

Date: 11.07.2022

(Name and Official seal of the Approved Valuer)


RAVINDER PANDITA
1/505/185/2010-11
Signature

The undersigned has inspected the property detailed in the Valuation Report dated **11.07.2022**. We are satisfied that the fair and reasonable market value of the property is **Rs. _____/- Say Rs. _____ Lacs Only.**

Signature
(Name of the Branch Manager with Official seal)

DECLARATION FROM VALUERS

- a. I hereby declare that-
The information furnished in my valuation report dated 11.07.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
I have no direct or indirect interest in the property valued;
- b. I have personally inspected the property on 09.07.2022. The work is not sub-contracted to any other valuer and carried out by myself.
- c. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- d. I have not been found guilty of misconduct in my professional capacity.
- e. 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" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- f. 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 the IVS in "General Standards" and "Asset Standards" as applicable.
- g. 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)
- h. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- i. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Basement + 4 storied building constructed in 2004
2	Purpose of valuation and appointing authority	SBI, SME, South Extn. 1, New Delhi
3	Identity of the valuer and any other experts involved in the valuation;	Our field Engr. Sh. T.S. Sarvaranan inspected the property
4	Disclosure of valuer interest or conflict, if any;	Nil
5	Date of appointment, valuation date and date of report;	09.07.2022 / 11.07.2022
6	Inspections and/or investigations undertaken;	Market Survey
7	Nature and sources of the information used or relied upon;	Local enquiries and internet enquiries.
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Composite rate method
9	Restrictions on use of the report, if any;	Nil
10	Major factors that were taken into account during the valuation;	Accessibility, Location and specifications of flat
11	Caveats, limitations 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.	Opinion without the presence of any bias, conflict of interest, coercion, or undue influence of any party.

Date: 11.07.2022

Place: New Delhi


RAVINDER PANDITA
 15/05/165/2022
 Signature

(Name of the Approved Valuer and Seal of the Firm / Company)

Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)
All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness
1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers. 2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships. 3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations. 4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession. 5. A valuer shall keep public interest foremost while delivering his services.
Professional Competence and Due Care
6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment. 7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time. 8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques. 9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer. 10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

Independence and Disclosure of Interest
12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not. 13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company. 14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences. 15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services. 16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier. 17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs. 18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals). 19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions. 22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body. 23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body. 24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
Explanation.— For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013). 26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules. 28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments. 30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date: 11.07.22

Place: Delhi

Signature

(Name of the Approved Valuer and Seal of the Firm / Company)



RAVINDER PANDITA
1/595/165/2010-11