

Ar. Amneesh Gupta
B.Arch, MCA

COA Regd. No. : CA/99/25106
Valuer No. U/S 34AB 9/2012-13
Fellowship No. : F : 20246
(The Institution of Valuers)
Govt. Approved Valuers



Nirman Consultants
Architects, Engineers, Surveyors,
Planners, Valuers, Vaastu Consultants

S. No. :

Date : 07/03/2024...

ANNEXURE A

Format-A

AR. AMNEESH GUPTA

W. TAX No. CCIT/DDN/TECH/34AB/
4/9/2012-2013

TO,

THE BRANCH MANAGER
BANK OF BARODA,
MALVYA CHOWK ROORKEE
DEHRADUN ROAD,

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

I. GENERAL		
1.	Purpose for which the valuation is made	ASSESSMENT OF FAIR MARKET VALUE OF THE SUBJECT PROPERTY AS ON DATE OF VALUATION. (for bank)
2.	a)	Date of inspection : 07-03-2024
	b)	Date on which the valuation is made : 07-03-2024
3.	List of documents produced for perusal	
	i)	OLD VALUATION : M.C. SHARMA DATE 15-04-2021
	ii)	SALE DEED NO.- : 1622, DATE - 14-04-1980
	iii)	SALE DEED NO - 3
	iv)	SALE DEED NO - 4
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) (BORROWAR) OWNER	SH. ASGAR ALI S./O MUHAMMAD BAKHASH ANSARI R/O MOHALLA QILA KASBA MANGLOUR, PARGANA ROORKEE
5.	Brief description of the property (Including leasehold/freehold etc)	FREE HOLD, RESIDENTIAL HOUSE MPL NO.- 922, MOHLLA - KILA (NEAR RANGSA JAAN MASJID) KASBA & PARGANA MANGLOUR, TESHIL - ROORKEE, DIST. - HARIDWAR
6.	Location of property	
	a)	Plot No. / Survey No. : MPL NO.- 922, MOHLLA - KILA (NEAR
	b)	Door No. : RANGSA JAAN MASJID) KASBA &
	c)	T. S. No. / Village : PARGANA MANGLOUR, TESHIL -
	d)	Ward / Taluka : ROORKEE, DIST. - HARIDWAR

	e)	Mandal / District	:	
7.	Postal address of the property		:	MPL NO - 922, MOHLLA - KILA (NEAR RANGSA JAAN MASJID) KASBA & PARGANA MANGLOUR, TESHIL - ROORKEE, DIST. - HARIDWAR
8.	City / Town		:	ROORKEE
	Residential Area		:	YES (RESIDENTAIL)
	Commercial Area		:	NA
9.	Classification of the area		:	
	i)	High / Middle / Poor	:	MIDDLE CLASS
	ii)	Urban / Semi Urban / Rural	:	SEMI URBAN
10	Coming under Corporation limit / Village Panchayat / Municipality		:	MUNICIPALITY
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		:	NA
12	In case it is an agricultural land, any conversion to house site plots is contemplated		:	NA
13	Boundaries of the property		:	AS PER DEED AS PER VAL OLD
	North-		:	HOUSE & LAND OF KAZI KALIK AHMAD HOUSE OF DR. JAMIL
	South-		:	HOUSE & RASTA KAZI FARUK HOUSE OF FATAMA
	East-		:	ROAD ROAD & HOUSE OF GUDDU
	West-		:	HOUSE & LAND RASHEED AHMAD HOUSE OF ZIHANI
14	Dimensions of the site		:	A B
.1			:	As per OLD VALUATION As per SITE
	North		:	23' & 10' .
	South		:	23' & 10' .
	East		:	91' & 58' INTERNAL VISIT IS NOT DONE
	West		:	91' & 58' .
14	Latitude, Longitude and Coordinates of the site		:	29°47'27.4"N 77°52'47.3"E 29.790932, 77.879796
15	Extent of the site		:	2093 + 580 = 2673 SQFT & 248.42 SQMT
16	Extent of the site considered for valuation (least of 14 A & 14 B) area deducted as per road widening		:	2093 + 580 = 2673 SQFT & 248.42 SQMT
50	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.		:	SELF OCCUPIED
II.	CHARACTERISTICS OF THE SITE		:	

1.	Classification of locality	MIDDLE CLASS
2.	Development of surrounding areas	RESIDENTIAL
3.	Possibility of frequent flooding / sub-merging	NO
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	YES
5.	Level of land with topographical conditions	PLAIN LAND
6.	Shape of land	RECTANGULAR
7.	Type of use to which it can be put	RESIDENTIAL USE
8.	Any usage restriction	NO
9.	Is plot in town planning approved layout?	NO
10.	Corner plot or intermittent plot?	INTERMITTENT PLOT
11.	Road facilities	YES 10' WIDE CC ROAD
12.	Type of road available at present	CC ROAD 10' WIDE
13.	Width of road – is it below 20 ft. or more than 20 ft.	LESS ROAD 20' 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
18.	Advantage of the site	
	1.	GOOD ACCESSIBILITY
	2.	
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)	NA
	1.	
	2.	
Part – A (Valuation of land/shop)		
1.	Size of plot	AS PER OLD VALUATION
	North & South	23' & 10'
	East & West	91' & 58'
2.	Total extent of the plot	TOTAL AREA :- 2093 + 580 = 2673 SQFT & 248.42 SQMT
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	RS. 2000/- TO RS. 2500/-SQFT
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 10000/-SQMT 248.42 SQMT X RS 10000= RS. 24,84,200/-
5.	Assessed / adopted rate of valuation	RS. 2000/- SQFT
6.	Estimated value of land (MARKET)	RS 2000 X 2673 SQFT = RS. 53,46,000/-
Part – B (Valuation of Building)		
1.	Technical details of the building	

a)	Type of Building (Residential / Commercial / Industrial)	RESIDENTAIL
b)	Type of construction (Load bearing / RCC / Steel Framed)	RCC
c)	Year of construction	2010
c-1	Age of building	14 YEARS
c-2	Future Life/Residual age	64
d)	Number of floors and height of each floor including basement, if any	G.F. & F.F 11' FT , MUMTY 9'
e)	TOTAL COV. AREA	2150 SQFT & 199.81 SQMT
f)	Condition of the building	
	i) Exterior – Excellent, Good, Normal, Poor	GOOD
	ii) Inferior-Excellent, Good, Normal, Poor	GOOD
g)	Date of issue and validity of layout of approved map / plan	MAP NOT PROVIDE
h)	Approved map / plan issuing authority	
i)	Whether genuineness or authenticity of approved map / plan is verified	
j)	Any other comments by our empanelled valuers on authentic of approved plan	PROPERTY UNDER NAGAR PALIKA MANGLOUR

Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground floor	Other floors
1.	Foundation	RCC BRICKS	NA
2.	Basement	NA	NA
3.	Superstructure	NA	NA
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	WOODEN	WOODEN
5.	RCC works	BRICKS	BRICKS
6.	Plastering	SAND & CEMENT	SAND & CEMENT
7.	Flooring, Skirting, dadoing	STONE & TILES	STONE & TILES
8.	Special finish as marble, granite, wooden paneling, grills, etc	WOODEN	WOODEN
9.	Roofing including weather proof course	YES	YES
10.	Drainage	YES	YES

S. No.	Description		
2.	Compound wall	: NA	NA
	Height	: NA	NA
	Length	: NA	NA
	Type of construction	: NA	
3.	Electrical installation		
	Type of wiring	: COPER	
	Class of fittings (superior / ordinary / poor)	: ORDINARY	
	Number of light points	: 30	
	Fan points	: 6	
	Spare plug points	: 6	

Details of valuation

Sr. no.	Particulars of item	Plinth area SQMT	Roof height	Age of building	Estimated replacement rate of Construction	Replacement cost Rs.		
1	Ground F.	130.11						
2	F. F.	69.70						
3	MUMTY							
	Total	199.81			RS	1 2000		RS 23,97,720/-

Total abstract of the entire property

Part- A	Land	:	RS. 53,46,000/-
Part- B	Building	:	RS 23,97,720/-
Part -C	DPC WORK VALUE		
	Total	:	RS. 7743720 /-
	Say	:	RS,77,43,700/-

Prevailing market rates are considered by enquiring people around and property dealers in the area. Property is located in AT. MPL NO.- 922, MOHLLA - KILA (NEAR RANGSA JAAN MASJID) KASBA & PARGANA MANGLOUR, TESHIL - ROORKEE, DIST. - HARIDWAR
Photograph of site attached.

REMARK - INTERNAL VISIT IS NOT DONE

As a result of my appraisal and analysis, it is my considered opinion that the Value of the above property in the prevailing condition with aforesaid specifications is asunder:-

Market Value	RS,77,43,700/- (Rs. SEVENTY SEVEN LAKH FORTY THREE THOUSAND SEVEN HUNDRED ONLY)
Fair Market Value(Realizable Value)	Rs. 65,82,145 /- (Rs. SIXTY FIVE LAKH EIGHTY TWO THOUSAND ONE HUNDRED FORTY FIVE ONLY)
Distress Value	Rs. 58,07,775/- (Rs. FIFTY EIGHT LAKH SEVEN THOUSAND SEVEN HUNDRED SEVENTY FIVE ONLY)

Place: ROORKEE
Date: 07/03/2024

Signature

It is certified that the value given in the Valuation Report dated _ 07 -03-2024_ by the Bank's approved valuer Ar. AMNEESH GUPTA is fair and reasonable as per discreet and independent enquiries made during my visit dated _ 07-03-2024

Officer/Manager

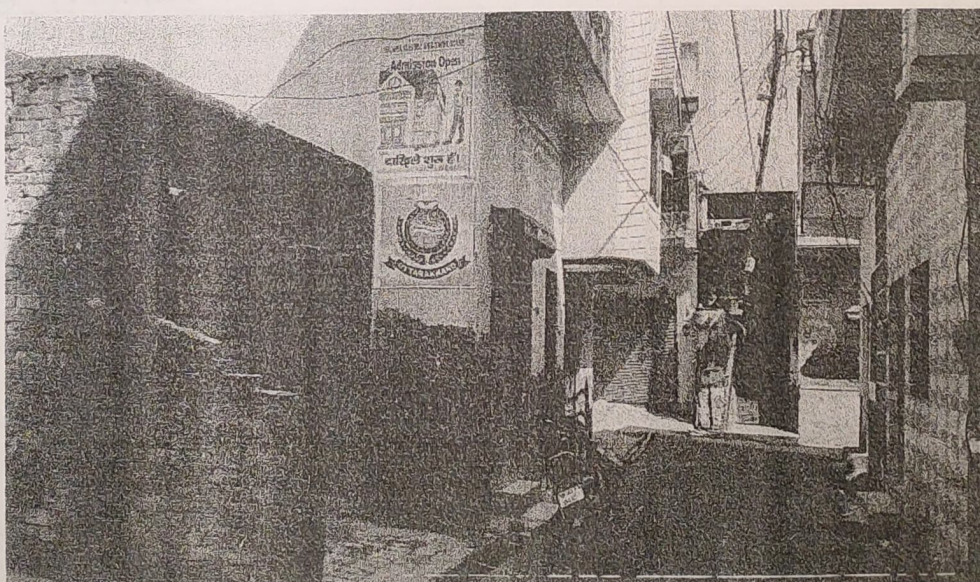
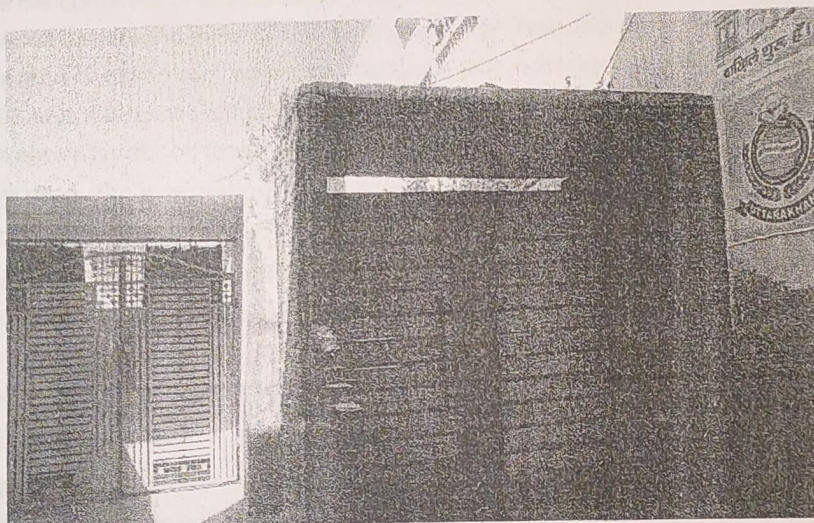
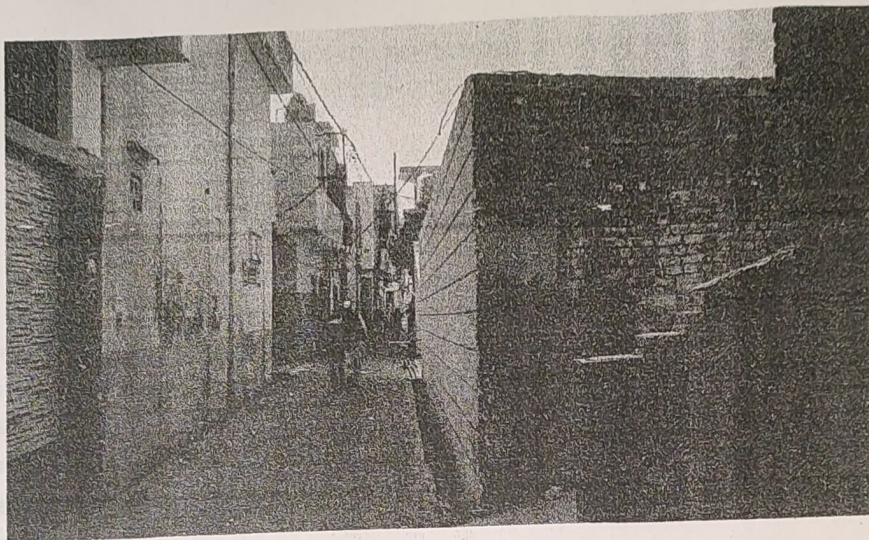
Name:

Date:

Branch In charge

Name:

Date:



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BANK OF BARODA MALVYA CHOWK ROORKEE DEHRADUN ROAD

REG: VALUATION OF PROPERTY/Assets Charged/mortgaged or to be charged to the bank as primary and/or Collateral Security

ANNEXURE E

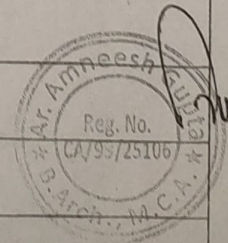
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DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 07-03-2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 07-03-2024 the work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not convicted of any offence and sentenced to a term of imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. 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.
- g. 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" enshrined for valuation in the IVS in general standards and "Asset standard" as applicable.
- h. I abide by the model code of conduct for empanelment of valuer in the bank.(Annexure F-A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor/ partner/ authorized official of the firm/ company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

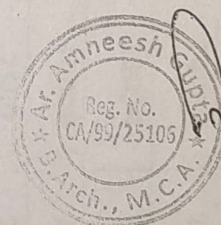
No.	Particulars	Valuer comment
	Background information of the asset being valued;	MPL NO :- 922, MOHLLA - KILA (NEAR RANGSA JAAN MASJID) KASBA & PARGANA MANGLOUR, TESHIL - ROORKEE, DIST. - HARIDWAR
	Purpose of valuation and appointing authority	BRANCH MANAGER BANK OF BARODA, MALVYA CHOWK ROORKEE DEHRADUN ROAD,
	Identity of the valuer and any other expert involved in the valuation;	Er. RAKESH KUMAR
	Disclosure of valuer interest or conflict, if any;	NA
	Date of appointment, valuation	07-03-2024



Date and date report	07-03-2024
Inspection and/or investigations undertaken;	LOCATION , APPROACH, IDENTIFICATION OF PROPERTY, LAND USE
Nature and source of the information used or relied upon;	ENQUIRING RATES FROM SURROUNDING AREA AND PROPERTY DEALERS WORKING IN THE AREA
Procedures adopted in carrying out valuation and valuation standards followed;	LAND & BUILDING METHOD INDIAN VALUATION STANDARDS
Restriction on use of the report, if any;	ONLY FOR BANK PURPOSE
Major factors that were taken into account during the valuation;	APPROACH, LAND USE OF THE PROPERTY, LOCATION
Major factors that were taken into account during the valuation;	RESALEABILITY OF PROPERTY IN CURRENT SITUATION
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	NA

Date: 07-03-2024

Place: ROORKEE

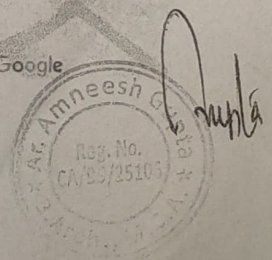
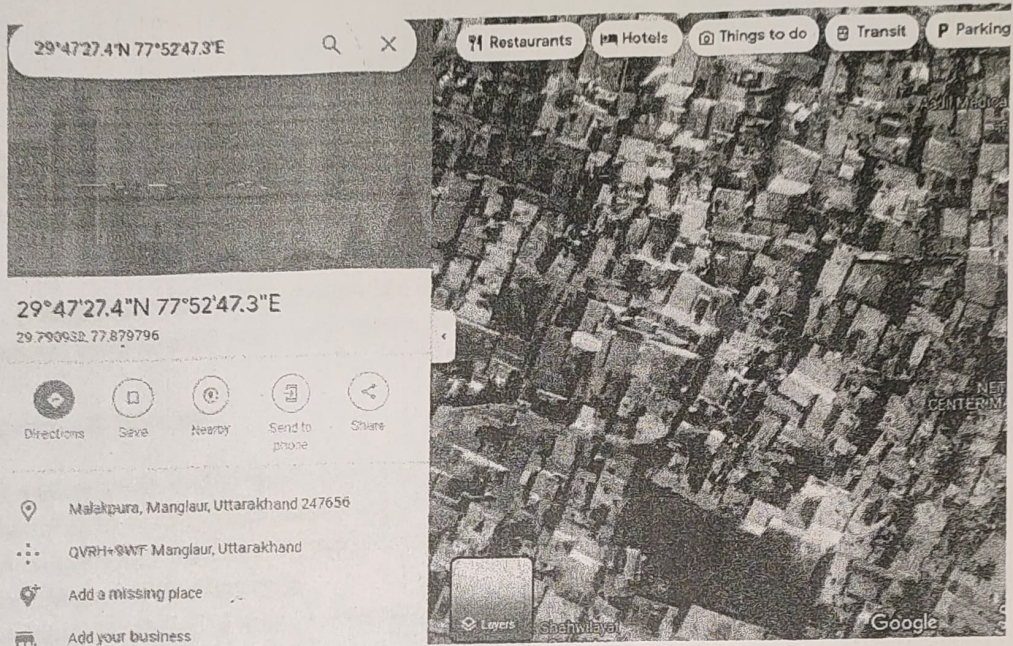


Signature

(Name of the approved valuer and seal of the firm/ company)

2	B	1	10000	24500	58000	52200	14000	12000
		वार्ड सं० 13 - सरावज्ञान (सरावज्ञान, कायस्थान)						
		2 वार्ड सं० 17 - किला प्रथम	10000	24500	58000	52200	14000	12000
		3 वार्ड सं० 18 - किला द्वितीय	10000	24500	58000	52200	14000	12000
		4 वार्ड सं० 20 - किला तृतीय	10000	24500	58000	52200	14000	12000
3	C	1 वार्ड सं० 01 - चमारान खालसा (चमारान खालसा, मालियान, भिर्दान)	7500	22000	50500	45450	14000	12000
		2 वार्ड सं० 02 - मजबता (मजबता, मलानपुरा आंशिक)	7500	22000	50500	45450	14000	12000
		3 वार्ड सं० 04 - मलानपुरा	7500	22000	50500	45450	14000	12000
		4 वार्ड सं० 16 - मलकपुरा	7500	22000	50500	45450	14000	12000
		5 वार्ड सं० 08 - हलका (हलका, मलकपुरा आंशिक)	7500	22000	50500	45450	14000	12000
		6 वार्ड सं० 05 - पठानपुरा (द्वितीय)	7500	22000	50500	45450	14000	12000
		7 वार्ड सं० 06 - पठानपुरा (प्रथम)	7500	22000	50500	45450	14000	12000
		8 वार्ड सं० 15 - बाहर किला (बाहर किला, आंशिक, पठानपुरा आंशिक)	7500	22000	50500	45450	14000	12000
		9 वार्ड सं० 12 - पीरगढी (पीरगढी, बाहर किला आंशिक)	7500	22000	50500	45450	14000	12000
		10 वार्ड सं० 14 - सराव अजीज	7500	22000	50500	45450	14000	12000

(बीर सिंह बुदियाल)
अपर जिलाधिकारी (वित्त एवं राजस्व)
हरिद्वार।



ANNEXURE F

BANK OF BARODA MALVYA CHOWK ROORKEE DEHRADUN ROAD

REG: VALUATION OF PROPERTY/Assets Charged/mortgaged or to be charged to the bank as primary and/or Collateral Security

MODEL CODE OF CONDUCT FOR VALUERS

{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:

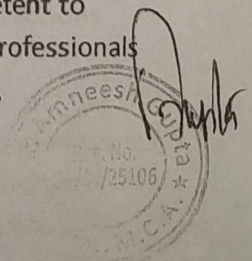
Integrity and fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his / its dealing with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straight forward, 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 situation.
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 standard 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 services based on up-to-date developments in practice, prevailing regulation/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 statement 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, objective and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuer or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of interest



12. A valuer shall act with objectivity in his/its professional dealing by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or unique 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 in terms of association to the company.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interest, while provide unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/its becomes aware of the possibility of his/its association with the valuation, and in accordance with the security and exchange board of India (Prohibition of insider Trading) Regulation, 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 valuation 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 maybe 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 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 inspection and investigation carried out by the authority, any person authorized by the authority, the registered valuer's organisation with which he/it is registered or any other statutory regulatory body.

[Handwritten signature]
[Circular stamp: Vinodhesh Gupta, 15/05/2015]

23. A valuer shall provide all information and records as may required by the authority, the tribunal, appellate tribunal, the registered valuer organisation with which he/its 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 periods of three years or such longer periods as required in its contract for a specific valuation, for production before a regulatory authority or for peer review. In the event of a pending case before the Tribunal of Appellate Tribunals, 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 purpose 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 conducts of professional 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 fee or charges other than those which are disclosed in a written contract with the person to whom he would be rendering services.

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 organisation discredits the profession.

Date: 07/03/2024
Place: ROORKEE

Signature

(Name of the approve valuer and seal of the firm/Company)

