

File No. : VRP/SBI/918/02/2024

Dated: 01.02.2024

VALUATION REPORT

OF

IMMOVABLE PROPERTY

SITUATED AT

PART OF KHASRA NO. 159MIN, VILL HARIPUR BACHCHI, TEHSIL – LALKUAN,
DISTRICT – NAINITAL (U.K)

OWNERS/ PROMOTERS

SH. LAXMI DUTT S/O SH. GANGA DUTT

A/C: M/S- R.K. TRADERS 40680520005

REPORT PREPARED FOR

OPINION BASED ON DEEDS/DOCUMENTS & IDENTIFICATION PROVIDED BY BM/FO
STATE BANK OF INDIA SME HALDWANI BRANCH NAINITAL (U.K)

- Valuers
- Chartered Engineers
- Lender's Independent Engineer (LIE) YOU/BANK VERIFY THE LOCATION/FIGURES AND THEN ASK ANY QUERY OR REVIEW UP TO 2 TO 3 MONTH OF FROM ISSUE DATE
- Techno Engineering Consultants This is Opinion and Assessment Report only. It is Not for Legal/Court Purpose.
Important - In case of any query/ issue or escalation you may please contact Incident Manager: valuers.spn1@gmail.com. We would appreciate your feedback in order to improve our services and ask for any review/advice upto four month only after no record no liability
- Business Valuations
- Project Reports & Consultants
- Industry / Trade Rehabilitation Consultants
- NPA Management
- Account Monitoring
- Panel Valuer Consultant for 20 Nationalized Banks/PSUs

CORPORATE OFFICE:

D-39, 2nd floor, Sector 2, Noida-201301

Ph - +91-0120-4110117, 4324647, +91 - 9958632707

E-mail - valuers@rkassociates.org | Website: www.rkassociates.org

Other Offices at: ■ Shahjahanpur ■ Lucknow ■ Moradabad ■ Meerut ■ Dehradun ■ Agra Camp Offices at: ■ Kolkata ■ Mumbai ■ Bangaluru

ASSET/ PROPERTY UNDER VALUATION



SITUATED AT

**PART OF KHASRA NO. 159MIN, VILL HARIPUR BACHCHI, TEHSIL – LALKUAN,
DISTRICT – NAINITAL (U.K)**

VRP/SBI/918/02/2024



TO,
 BRANCH MANAGER
 STATE BANK OF INDIA
 SME HALDWANI BRANCH
 DISTRICT: NAINITAL U.K.
 VALUER NAME - R K ASSOCIATES
 Name of Surveyor- Shobhit

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

| | | |
|-----------|---|---|
| I. | GENERAL | |
| 1. | Purpose for which the valuation is made | For Bank Purpose |
| 2. | a) Date of inspection | : 21 th Day of December 2023 |
| | b) Date on which the valuation is made | : 01 th Day of February 2024 |
| 3. | List of documents produced for perusal | |
| | i) Title Deed (Registry Copy) | : Sale Deed No. 493 Dt. 27.01.2018 |
| | ii) NEC | : Bank may please obtain the New N.E.C. |
| 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) | : Sh. Laxmi Dutt S/o Sh. Ganga Dutt R/O Vill. Tularampur Lalkuan- Haldwani, District-Nainital (U.K) Single Ownership |
| 5. | Brief description of the property (Including leasehold/freehold etc) | : This is Residential Property Situated Near Main Bareilly Road (Freehold) |
| 6. | Location of property | |
| | a) Plot No. / Survey No. | : Part of Khasra No. 159 Min |
| | b) Door No. | : Nil |
| | c) T. S. No. / Village | : Vill. Haripur Bachchi |
| | d) Ward / Taluka | : Lalkuan |
| | e) Mandal / District | : Nainital (UK) |
| 7. | Postal address of the property | Part of Khasra No. 159 M, Vill. Haripur Bachchi, Tehsil – Lalkuan District- Nainital (U.K) |
| 8. | City / Town | : Nainital (UK) |
| | Residential Area | : Residential Area |
| | Commercial Area | : No |
| | Industrial Area | : No |
| 9. | Classification of the area | : |
| | i) High / Middle / Poor | : Middle |
| | ii) Urban / Semi Urban / Rural | : Rural |
| 10 | Coming under Corporation limit / Village Panchayat / Municipality | : Gram Panchayat |
| 11 | Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area | : Under Town planning Byelaws (Now under District Development Authority) under |
| 12 | In case it is an agricultural land, any conversion to house site plots is contemplated | : No |



VRP/SBI/918/02/2024

| | | |
|-------------------------------|---|--|
| 13 | Boundaries of the property | : As per Sale Deed |
| | East | : 16' Wide Road & Land of Purchaser |
| | West | : Land of Seller |
| | North | : Land of Purchaser & Mukesh Bametha |
| | South | : Land of Seller |
| | Boundaries of the property | As per Site |
| | East | 16' Wide Road & Immortal International Public School |
| | West | Land of Seller |
| | North | Land of Purchaser & Mukesh Bametha |
| | South | Land of Seller |
| 14 | Extent o.f the site | : 1070 Sq.mt |
| 15 | Extent of the site considered for valuation (least of 14 A & 14 B) | : 1070 Sq.mt |
| 16 | Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month. | : Owner Occupied |
| II. | CHARACTERISTICS OF THE SITE | |
| 1. | Classification of locality | Residential Locality |
| 2. | Development of surrounding areas | |
| 3. | Possibility of frequent flooding / submerging | No |
| 4. | Feasibility to the Civic amenities like school, hospital, bus stop, market etc. | All With 1.00 - 5 Kms Kms |
| 5. | Level of land with topographical conditions | Yes |
| 6. | Shape of land | Rectangular |
| 7. | Type of use to which it can be put | Residential |
| 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 |
| 12 | Type of road available at present | Pakka Road |
| 13 | Width of road - is it below 20 ft. or more than 20 ft. | Below than 20 ft wide road |
| 14 | Is it a land - locked land? | No |
| 15 | Water potentiality | Yes |
| 16 | Underground sewerage system | No |
| 17 | Is power supply available at the site? | No |
| 18 | Advantage of the site | |
| | 1. | Near Immortal International Public School, |
| Part - A (Assessment of land) | | |
| 1. | Size of plot | |
| | North & South | NA |
| | East & West | NA |
| 2. | Total extent of the plot | 1070 Sq.mt |

तहसील लालकुआँ जनपद नैनीताल के ग्राहीण क्षेत्र की सर्किल दरें (200 मीटर बाहर)

| क्र.सं. | प्रमुख मार्ग/ राजस्व | प्रमुख मार्ग / मोहल्लो / राजस्व ग्रामों के नाम | तहसील लालकुआं जनपद नैनीताल के ग्रामीण क्षेत्र की सर्किल दरें (200 मीटर बाहर) | | | | | | | | | |
|---------|-------------------------|---|--|---|---|-------------------------------|------------------------------|------------------------|--------------------------|------|--|--|
| | | | सामान्य दर (Base Rate) | | | | | | | | | |
| | | | कृषि भूमि की दर (प्रति हेक्टेयर लाख ₹०० में) | अर्द्ध भूमि की दर (प्रति वर्गमीटर ₹०० में) | बहुमंजिली व आवासीय भवन में स्थित आवासीय प्लॉट (युपर एरिया प्रति वर्ग मीटर ₹०० में) | युक्तान रेंटलैन्ड कार्यालय | अन्य वाणिज्यिक प्रतिष्ठान | प्रथम श्रेणी परक्या | द्वितीय श्रेणी टिनशेड | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | | |
| 1 | A | 1 | हल्द्वीढ़ दीना | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 2 | जयपुर बीसा | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 3 | हल्द्वीढ़ जगो | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 4 | सुपौ भगवानपुर | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 5 | हल्द्वीढ़ दीसिया | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 6 | जयपुर बीसा | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 7 | दुम्काबाग उमापति | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 8 | हरिपुर बन्नी | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 9 | पदमपुर देवलिया | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 10 | भगवान सिंह नवाड | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 11 | बकुलिया | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 12 | नगपुर चौमाल | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 13 | सुगन्धुर | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 14 | जन्पुर | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |
| | | 15 | हरिपुर लखी | 95 | 4700 | 16700 | 29170 | 26170 | 12000 | 7000 | | |



36 (MTC) (MTC)

| | | | |
|--|--|--|---|
| 3. | i.. In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given. | | Market rate adopted by us is higher than 20% of Govt. Guideline rates. This is on the basis of Local inquiry made and the development has taken place surrounding the property. |
| | ii. Details of last two transactions in the locality/area to be provided, if available | | Details not available at site, As per the verbal discussions & subsequent enquiries with local property dealers & nearby people, we came to know that the rates of Residential land in the aforesaid notified area prevails between Rs. 20000/- to Rs. 21,000/- per sq.mtr. Depending upon the facing, size & frontage of the Residential land/plot. Location of the project is good as per locality Near Immortal International Public School, Near Bareilly Road & many colonies are there and which is the upcoming area with good development is in progress in that belt. |
| 4. | Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed) | | Rs.4700/- Sq.mt |
| 5. | Assessed / adopted rate of valuation | | Rs. 20,000/= per Sq.mt. |
| 6. | Estimated value of land | | 1070 Sq.mt X Rs. 20000/- per Sq.mt Rs. 2,14,00,000/= |
| Part - B (Assessment of Building) | | | |
| 1. | Technical details of the building | | |
| | a) | Type of Building (Residential / Commercial / Industrial) | Only Boundary Wall |
| | b) | Type of construction (Load bearing / RCC / Steel Framed) | No |
| | c) | Year of construction | No |
| | d) | Number of floors and height of each floor including basement, if any | No |
| | e) | Plinth area floor-wise | No |
| | f) | Condition of the building | No |
| | i) | Exterior - Excellent, Good, Normal, Poor | No |
| | ii) | Inferior - Excellent, Good, Normal, Poor | No |
| | g) | Date of issue and validity of layout of approved map / plan | No |
| | h) | Approved map / plan issuing authority | Only Plot with Boundary Wall |
| | i) | Whether genuineness or authenticity of approved map / plan is verified | Na |
| | j) | Any other comments by our empanelled valuers on authentic of approved plan | Na |



SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

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

| S. No. | Description | Ground floor | | |
|--------|--|--------------|-------------|--|
| 2. | Boundary wall | : Yes | | |
| | Height | : Yes | | |
| | Length | : Yes | | |
| | Type of construction | : Yes | | |
| 3. | Electrical installation | Basement | Other Floor | |
| | Type of wiring | : | | |
| | Class of fittings (superior / ordinary / poor) | : Na | No | |
| | Number of light points | : Na | No | |
| | Fan points | : Na | No | |
| | Spare plug points | : Na | No | |
| | Any other item | : Na | No | |
| | | | | |
| 4. | Plumbing installation | | | |
| | a) No. of water closets and their type | : Na | No | |
| | b) No. of wash basins | : Na | No | |
| | c) No. of urinals | : Na | No | |
| | d) No. of bath tubs | : Na | No | |
| | e) Water meter, taps, etc. | : Na | No | |
| | f) Any other fixtures | : Nil | Nil | |



CONSTRUCTION DETAILS OF ASSESSMENT

| Particulars of Item | Plinth area in sq.ft./sq.mt. | Age of building | Estimated replacement rate | Replacement Cost Rs. | Depreciation Rs. | Net Value Rs. |
|---------------------|------------------------------|-----------------|----------------------------|----------------------|------------------|---------------|
| Ground Floor | Nil | Nil | Nil | Nil | Nil | Nil |
| First Floor | Nil | Nil | Nil | Nil | Nil | Nil |
| | | | | | Total | Rs. Nil |



Part C- (Extra Items)
(Amount in Rs.)

| | | | |
|----|-------------------------------------|---|-----|
| 1. | Portico | : | Nil |
| 2. | Ornamental front door | : | Nil |
| 3. | Sit out/ Verandah with steel grills | : | Nil |
| 4. | Overhead water tank | : | Nil |
| 5. | Extra steel/ collapsible gates | : | Nil |
| | Total | : | Nil |

Part D- (Amenities)
(Amount in Rs.)

| | | | |
|-----|---------------------------------|---|-----|
| 1. | Wardrobes | : | Nil |
| 2. | Glazed tiles | : | Nil |
| 3. | Extra sinks and bath tub | : | Nil |
| 4. | Marble / ceramic tiles flooring | : | Nil |
| 5. | Interior decorations | : | Nil |
| 6. | Architectural elevation works | : | Nil |
| 7. | Paneling works | : | Nil |
| 8. | Aluminum works | : | Nil |
| 9. | Aluminum hand rails | : | Nil |
| 10. | False ceiling | : | Nil |
| | Total | : | Nil |

Part E- (Miscellaneous)
(Amount in Rs.)

| | | | |
|----|---------------------------|---|-----|
| 1. | Separate toilet room | : | Nil |
| 2. | Separate lumber room | : | Nil |
| 3. | Separate water tank/ sump | : | Nil |
| 4. | Trees, gardening | : | Nil |
| | Total | : | Nil |

Part F- (Services)
(Amount in Rs.)

| | | | |
|----|-------------------------------|---|-----|
| 1. | Water supply arrangements | : | Nil |
| 2. | Drainage arrangements | : | Nil |
| 3. | Boundary wall | : | Yes |
| 4. | C. B. deposits, fittings etc. | : | Nil |
| 5. | Pavement | : | Nil |
| | Total | : | Yes |

VRP/SBI/918/02/2024



TOTAL ABSTRACT OF THE ENTIRE PROPERTY

| | | | |
|---------|-------------------------------------|---|-------------------|
| Part- A | Land | : | Rs. 2,14,00,000/= |
| Part- B | Building | : | Rs. Nil |
| Part- C | Extra Items | : | Rs. Nil |
| Part- D | Amenities | : | Rs. nil |
| Part- E | Miscellaneous | : | Rs. Nil |
| Part- F | Boundary Wall | : | Rs. 10,00,000/= |
| | Average Prospective Rate Assessment | : | Rs. 2,24,00,000/= |
| | Say | : | Rs. 2,24,00,000/= |
| | Prospective Market Assessment | | Rs. 2,24,00,000/= |
| | Realizable Assessment | | Rs. 2,01,60,000/= |
| | Distress Assessment | | Rs. 1,90,40,000/= |

Rupees - Two Crore Twenty Four Lacks Only

(Valuation:- Here the approved valuer should discuss in detail has approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicates how the value has been arrived at, supported by necessary calculation. Also such aspects as i) Saleability ii) Likely rental value in future in iii) Any likely income it may generate may be discussed)

Photograph of owner/representative with property in background to be enclosed

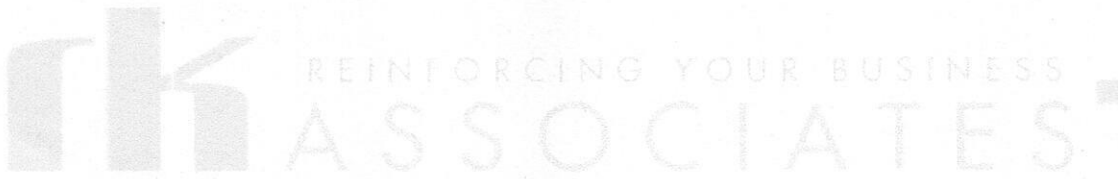
Screen shot of longitude/latitude and co*ordinates of property using GPS/Various Apps/internet Sites.



As as result of may appraisal and analysis, it is my considred openion that the present fair market value of the above property in the prevailing condition with aforesaid specification is Rs. **2,24,00,000.0 (Rupees- Two Crore and Twenty Four Lacks Only.** The Realizable Value of above property is Rs. **2,01,60,000.00** and Distress Value is Rs. **1,90,40,000.00**

Place- Shahjahanpur

Date- 01.02.2024



XIV. DECLARATION: UNDERTAKING**ANNEXURE -IV**

I hereby declare that-

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become, so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 01.02.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I /we have no direct or indirect interest in the property valued;
- e. I / we have personally inspected the property on 21.12.2023. The work is not sub-contracted to any other valuer and carried out by myself.
- f. I / we have not been convicted of any offence and sentenced to a term of Imprisonment;
- g. I / we have not been found guilty of misconduct in my professional capacity.
- h. I /we 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.
- i. I /we 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.
- j. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- k. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- l. I have submitted the valuation report (s) directly to the bank.
- m. Further, I hereby provide the following information.

| S.R No | Particulars | Valuer Comment |
|--------|--|--|
| 1. | Background information of the asset being valued | Residential Property |
| 2. | Purpose of Valuation and Appointing Authority | SBI, SME Haldwani Branch, Nainital U.K. |
| 3. | Identify of the valuer and any other experts involved in the valuation | M/S R.K. Associates Valuers & Techno Engineering Consultants |
| 4. | Disclosure of the valuer interest or conflict, if any | No |
| 5. | Date of Appointment, Valuation date and Date of Report | As per Valuation Report |

VRP/SBI/918/02/2024

10



| | | |
|-----|---|--|
| 6. | Inspections and investigations undertaken | 21.12.2023 |
| 7. | Nature and sources of the information used or relied upon | Local Inquiry at surrounding area |
| 8. | Procedures adopted in carrying out the and valuation standards followed | Yes |
| 9. | Restrictions on use of the report, if any | No |
| 10. | Major factors that were taken into account during the valuation | Physical Verification |
| 11. | major factors that were not taken into account during the valuation; | NA |
| 12. | Caveats, Limitations and disclaimers to the extent they explain or elucidate to the limitations faced by valuer, which shall not be for the purpose of limiting his | Limited up to Fair Prospective Market value assessment of the property as on date |
| 13. | Name of the valuer's & Address | R.K. Agarwal (R.K. Associates Valuers & Techno Engineering Consultants), Sinzai, Shahjahanpur U.P. |
| 14. | Name of Valuer association of which I am a bonafide member in good standing | Institution of Valuer – Fellowship No. 4804/4315 |
| 15. | Wealth Tax Registration No | 2303/1988 |
| 16. | Signature of Valuer | |

Place : Shahjahanpur U.P.

Date : 01.02.2024

Total Number of 22 Pages this report**Enclosures:**

| | | |
|----|---|--|
| a. | Layout plan of the area in which the property is located | Google Map enclosed with coordinates |
| b. | Building Plan | N.A |
| c. | Floor Plan | N.A |
| d. | Photographs of the property being valued | Photographs Attached |
| e. | Certified copy of approved / Sectioned plan wherever applicable from the concerned office | NA |
| f. | Google map Location of the property | Attached |
| g. | Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available | Details not available at sites |
| h. | Any other relevant documents/extracts | Attached 1. Key Plan 2. Photo Copy of Circle Rate 3. Photographs 4. Google Map |

VRP/SBI/918/02/2024



(Annexure - V)

MODEL CODE OF CONDUCT FOR VALUERS**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 endeavor 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.
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 valuers 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 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.
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.



Gift 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.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned value.

32. A valuer shall follow this code as amended or revised from time to time

Signature of the Valuer :

Name of the Valuer : Er. Rakesh Kumar Agarwal

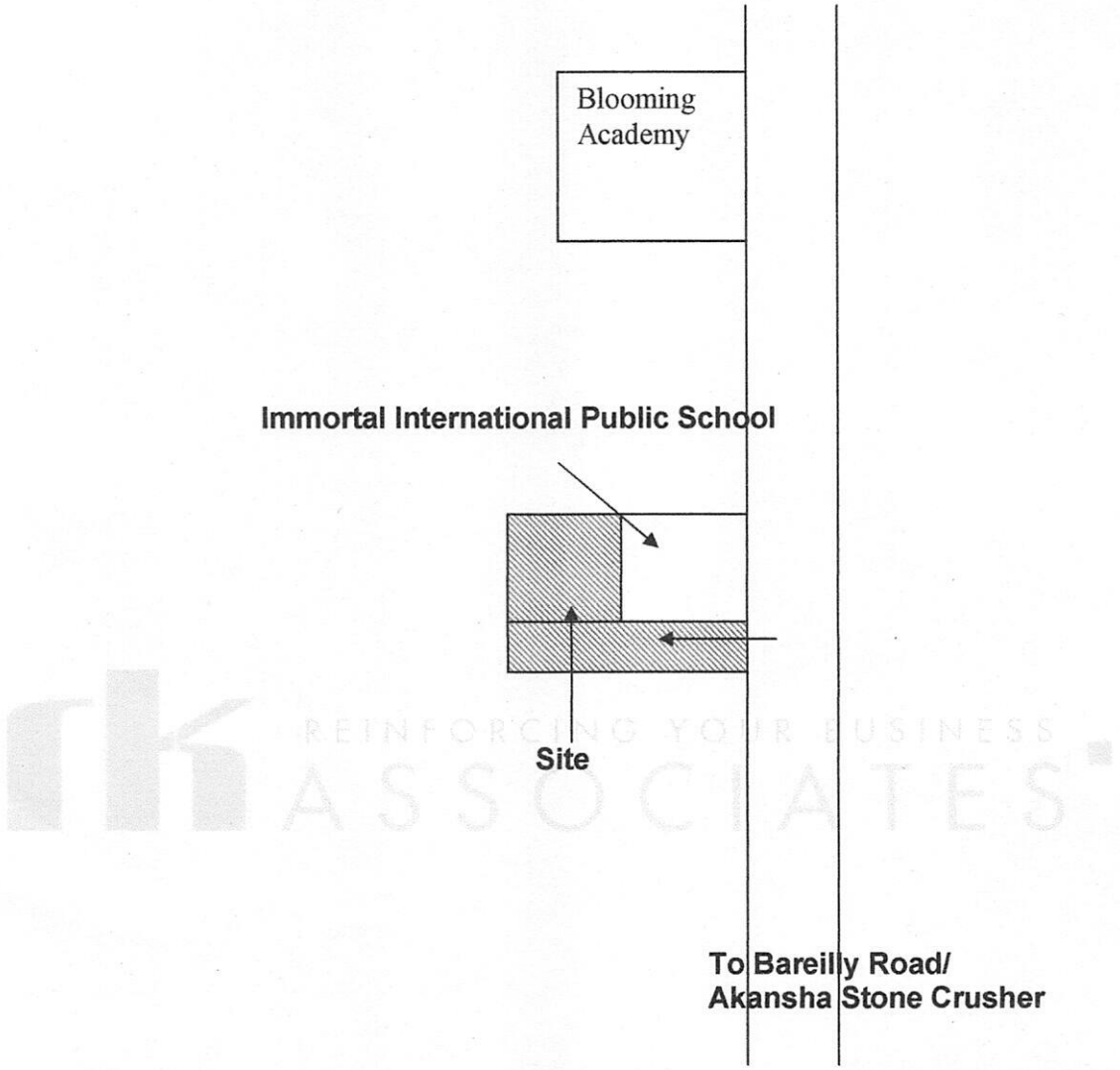
Address of the Valuer : Moh. Sinzai, Distt. Shahjahanpur U.P. 242001

Date : 01.02.2024

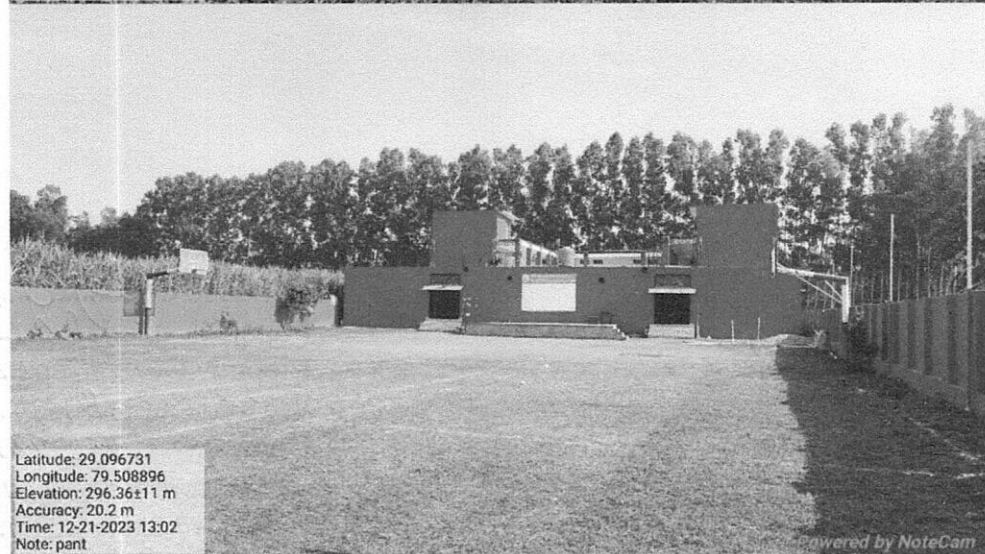
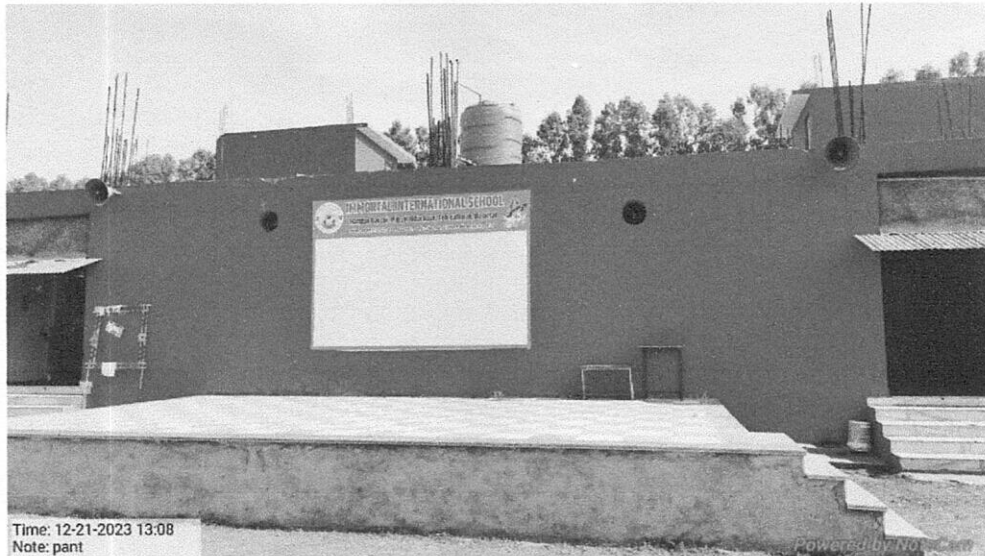
Place : Shahjahanpur U.P.



KEY PLAN OF VALUED PROPERTY



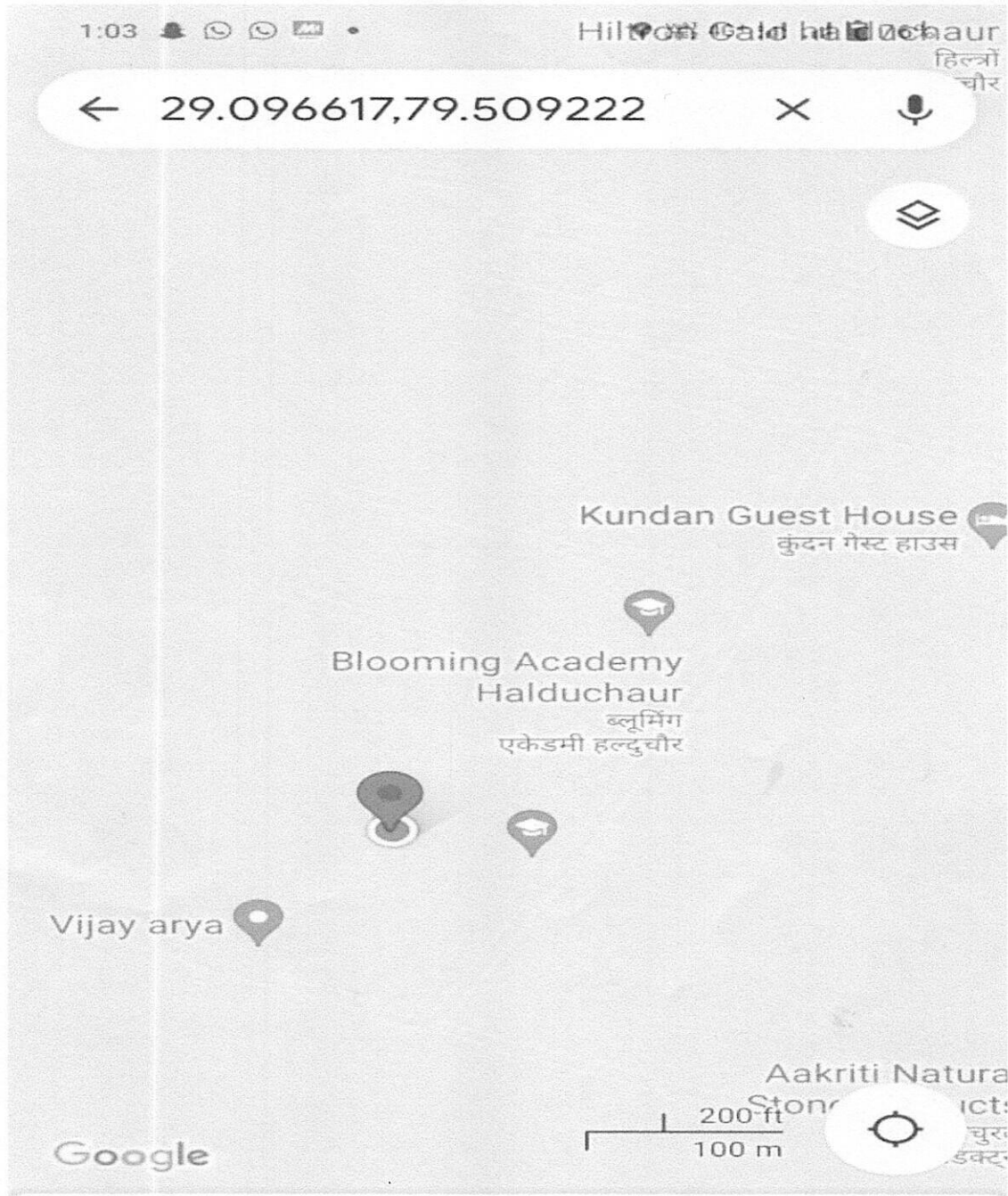
PHOTOGRAPH OF VALUED PROPERTY



VRP/SBI/918/02/2024



GOOGLE MAP



Dropped pin

[Directions](#)
[Start](#)
[Save](#)

VRP/SBI/918/02/2024





Dropped pin

[Directions](#)
[Start](#)
[Save](#)



VRP/SBI/918/02/2024



The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and reasonable market value of the property is Rs. _____ (Rupees _____ only).

Signature
(Name of the Branch
Manager with Official seal)

Date:-

