## Er. M.K. Ravindra

B.E.(Civil), MIE, FIV.,

Chartered Engineer Govt. Regd. Valuer & Contractor



Approved Valuer for Banks, Wealth & Income Tax

Reg. No. CAT-1/Vol-1/71/2008-09 Mob: 94480 60874

e-mail: ravimk\_2007@rediffmail.com

## "Mathrushree", Adarsha Nagar, Davangere Road, CHITRADURGA-577 501

Ref. No.

Date 12/02/2021

To,

The Branch Manager Punjab National Bank Nariman Point, MUMBAI.

SL NO	PARTICULARS	CONTENT
NO	INTRODUCTION	
1.	Name of the Valuer	Er. M.K.RAVINDRA, CHITRADURGA.
2.	Date of Inspection	11/02/2021
	Date of Valuation	12/02/2021
3.	Purpose of Valuation	Loan Purpose
4.	Name of Property Owner/s ( Details of share of each owner in case of joint & co-ownership)	M/S UNISON ENVIRO PRIVATE LIMITED G.R.HALLI VILLAGE, NH – 13, CHITRADURGA.
5.	Name of the Bank / FI as applicable	PUNJAB NATIONAL BANK, NARIMAN POINT, MUMBAI.
6.	Name of the Developer of the Property (In case of Developer built properties)	It is a commercial Alienated Land with Gas Bunk
7.	Whether occupied by the owner / tenant ? If occupied by the tenant, since how long ?	Yes
	PHYSICAL CHARECTERISTICS OF THE ASSET	
1.	Location of the Property in the city Plot No ./Survey No. Door No.	PROP NO: 151000201300121174
	T.S.No. / Village Ward / Taluka Mandal / District	G.R.Hally Chitradurga Chitradurga
2.	Municipal Ward NO.	
3.	City / Town Residential Area/Commercial Area/Industrial Area	Chitradurga Commercial Area
4.	Classification of the Area High/Middle/Poor Metro/Urban/Semi Urban / Rural	Middle
5.	Coming under Corporation limit / Village	Village Panchayat Limit

	Panchayat /	
6.	Municipality Postal address of the Property	Beside Basaveshwara Rice Mill, RSy. No. 92/7B1, Guddadarangvvanhalli Village, Chitradurga Taluk, Chitradurga Dist.
7.	Latitude, Longitude and coordinates of the Site	Lat: 14.27768 & Lng : 76.40119
8.	Area of the Plot / Land	6589.08 Sqmt ( Odd Site )
9.	Layout Plan of the area in which the property is located	Approved by CUDA
10.	Development of surrounding areas	Fully Developed
11.	Details of Roads abutting the Property	NH -13 HIGHWAY
12.	Whether covered under any state/Central Govt. enactments (e.g. Urban land ceiling act) or notified under agency area / Scheduled Area /cantonment area.	No
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	It is not a agricultural Land
14.	Boundaries of the Property North	As Per Deed Actuals Gonur road & Basaveshwara Rice Mill
	South	Land of S.T.Latha
	East	Gonur Road
	West	NH - 13
	Extent of the site considered for Valuation ( Least of 14A & 14B)	6589.08 Sqmt = 70898.50 sft
15.	Description of the Properties North South East West	Odd Site
16.	Survey No. if any	No
17.	Type of Building ( Residential/Commercial/Industrial)	It is a commercial Alienated Land with Gas Bunk
18.	Details of the building /buildings, and other improvements in term of area Height, No. of floors, Plinth area floor wise Year of Construction Year of making alterations/additional constructions	It is a commercial Alienated Land with Gas Bunk
19.	Plinth area Carpet area	It is a commercial Alienated Land with Gas Bunk
0.5	Saleable area	TI D. III.
20.	Any other aspects.	The Building is in Good Area
	TOWN PLANNING PARAMETERS	
1	Master plan provisions related to the property	Commercial

APPROVED VALUER

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	in terms of land use	
2	Date of issue and validity of Layout of	584/2018-19
	approved Map/plan	
3	Approved map/plan issuing authority	CUDA Chitradurga
4	Whether genuineness or authentically of	Yes
	approved plan is verified	
5	Any other Comments by our empaneled	No
	Valuers on authentic of approved plan	
6	Planning Area/Zone	Chitradurga
7	Development Controls	Fully Developed
8	Zoning Regulations	Nil
9	FAR/FSI permitted & Consumed	It is a commercial Alienated Land with Gas Bunk
10	Ground Coverage	It is a commercial Alienated Land with Gas Bunk
11	Transferability of development rights if any,	No
	Building bye law provisions as applicable to	
	the property viz. setbacks Height restrictions	
	etc.,	
12	Comment on Surrounding land uses and	Mixed Usage
	adjoining properties in term of usage	
13	Comment on unauthorized constructions if	It is a commercial Alienated Land with Gas Bunk
	any?	
14	Comment on Demolition Proceedings if any ?	It is a commercial Alienated Land with Gas Bunk
15	Comment on compounding / regularization	It is a commercial Alienated Land with Gas Bunk
	proceedings	
16	Comment on whether OC has been issued or	Issued
	not	
17	Any other aspect	
	LEGAL ASPECTS	C. L. J. C 9 5 Wheeler
1	Ownership Documents	Sale deed Copy & E Khatha
2	Name of the Owner/s	M/s UNISON ENVIRO PRIVATE LIMITED
	(In case of joint ownership , whether the	
_	shares are undivided or not )	N-
3	Comment on dispute/issues of landlord with	No
	tenant /statuary body/any other legal	
	agencies, if any in regard to immovable	
4	property.	Yes
4	Comment on whether the IP is independently accessible?	res
_	Title Verification	Verified by Legal Advocate
5	Details of leases if any ?	No
6		Free Hold
7	Ordinary status of freehold or leasehold	Free Hold
0	including restrictions on transfer?	No
8	Agreements of easements if any?	No
9	Notifications for Acquisitions if any?	No
10 11 12	Notification for Road widening if any?  Possibility of frequent flooding /sub-merging  Special remarks if any, like threat of	No No No



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	acquisition of land for public service purposes	
	,road widening of applicability of CRZ	
	provisions etc., ( Distance from sea coast/tidal	
12	level must be incorporated)  Heritage restrictions if any ,All legal	Ne
13	documents, receipts, related to electricity,	No
	Water tax ,property tax and any other building	
	taxes to be verified and copies as applicable to	
	be enclosed with the report.	
14	Comment on transferability of the property	
- '	ownership	
15	Comment on existing mortgages	No
	/charges/encumbrances on the property if any	,,,,
	?	
16	Comment on whether the owners of the	No
	property have issued any guarantee	
	(personal/corporate) as the case may be	
17	Building plan sanction ,illegal constructions if	Sanctioned
	any done without plan sanction /violations	
18	Any other aspects	No
	ECONOMIC ASPECTS	
1	Details of Ground rent Payable	Nil
2	Details of monthly rents being received if any ?	Nil
3	Taxes and other outgoings	As per Norms
4	Property insurance	Nil
5	Monthly maintenance charges	Nil
6	Security charges etc.,	Nil
7	Any other aspects	
	SOCIO – CULTURAL ASPECTS	
1	Description of location of the property in	It is a commercial Alienated Land with Gas Bunk
	terms of social structure of the area ,	
	Population, social stratification, regional	
	origin, age groups, economic levels, location of	•
	slums/squatter settlements nearby	
	Etc.,	
22	FUNCTIONAL AND UTILITARIAN ASPECTS	
1	Description of the functionality and utility of	
	the assets in terms of,	
	1. Space Allocation	Space is clearly allocated
	2. Storage Spaces	
	3. Utility of spaces provided within the	
	building	
	4. Any other aspects	
	INFRASTRUCTURE AVAILABILITY	



	, Green building techniques if any ?	The state of the s
1	Use of environment friendly building materials	It is a commercial Alienated Land with Gas Bunk
	ENVIRONAMENTAL FACTORS	
	Copies of plans & elevations of the building to be included.	
13	Provision for fire fighting	Provided
12	System of Air conditioning	No
11	Common Facilities viz, lift, Water pump, lights , security systems etc.,	It is a commercial Alienated Land with Gas Bunk
10	Visible Damage in the building if any?	No
9	Protection against natural disasters viz, earthquakes	Protected
8	Structural Safety	Good
7	Details of Deteriorations	It is a commercial Alienated Land with Gas Bunk
6	Total life of the Building	It is a commercial Alienated Land with Gas Bunk
5	Age of the Building	It is a commercial Alienated Land with Gas Bunk
4	Maintenance issues	It is a commercial Alienated Land with Gas Bunk
3	Specifications	It is a commercial Alienated Land with Gas Bunk
2	Materials & Technology used	It is a commercial Alienated Land with Gas Bunk
1	Type of Construction	It is a commercial Alienated Land with Gas Bunk
	ENGINEERING AND TECNOLOGY ASPECTS	
	4. Comparable sale prices in the locality	
	property	No sales of the property in this area
	3. Demand & supply of the kind of subject	Demand is there
	2. Scarcity	
	1. Locational Attributes	It is in Good Area
	terms of	
	Analysis of the market for the property in	
	MARKETABILITY	
	open spaces	
	3. Recreation facilities in terms of park and	No
	2. Medical Facilities	Very Near
	1. Schools	Very Near
	c) Social infrastructure in terms of	
	4. Availability of other public utilities nearby	
	3. Roads & Public transportation connectivity	All are Near By
	2. Electricity	It is in Main Road
	1. Solid waste management	
	facilities viz,	
	b) Description of other physical infrastructure	
	3. Storm water Drainage	
	2. Sewerage / Sanitation	
	1. Water Supply	Bore well
	a control of	
	availability in terms of	



2	Provision for Rain Water Harvesting	It is a commercial Alienated Land with Gas Bunk
3	Use of Solar heating & lighting systems etc.,	It is a commercial Alienated Land with Gas Bunk
	Presence of environmental pollution in the	
	vicinity of the property in terms of industries	
	heavy traffic ,etc.,	
	ARCHITECTURAL AND ASTHETIC QUALITY	
1	Descriptive account on whether the building is	It is a commercial Alienated Land with Gas Bunk
	modern ,old fashioned ,etc., plain looking or	
	with decorative elements ,heritage value if	
	applicable, presence of land scape elements	
	etc.,	
	IN CASE OF VALUATION OF INDUSTRIAL PROPERTY	No
	1. Proximity to Industrial areas	
	2. Availability of public transport facilities	
	VALUATION	
	Here the procedure adopted for arriving at the	
	valuation has to be highlighted	
	The Valuer should consider all the three	
	generic approaches of property valuation and	Site Value = 70898.50/sft
	state explicitly	Building value = 1500000.00
	The reasons for adoption of / rejection of a	
	particular approach and the basis on which	Site Value = 70898.50 X 305 = 21624042.75
	the final valuation judgment is arrived at.	Building value 700 X 1800 = 1260000.00
		Total value = 22884042.75
		Say = 2,29,00,000.00
	A detailed analysis and descriptive account of	
	the approaches ,assumptions made, basis adopted	
	Supporting data, (in terms of comparable sales)	
	Reconciliation of various factors, departures,	
	final valuation arrived at has to be presented	
	here.	

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 22900000.00 (Rupees Two Crore Twenty Nine Lakhs 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 of properties/plots of similar size /area and same use as the land being valued ). The other details are as under:



1. Date of purchase of immovable property

2. Purchase price of immovable property

3. Book value of immovable property : 20200000.00

4. Realizable Value of immovable property : 19465000.00

5. Distress sale value of immovable property : 18320000.00

6. Guideline value (value as per circle rates)

If applicable, in the area where immovable : 20200000.00

Property is situated.

Place: CHITRADURGA

Date: 12/02/2021

Signature ( Name & official seal of The Approved Valuer )

Er.M.K. Ravindra

Chartered Engineer B.E.(Chil). MIE.FN.

Govt. Regd.Approved Valuer

Reg No:CTA-1/ VOL-1/71/2008-09

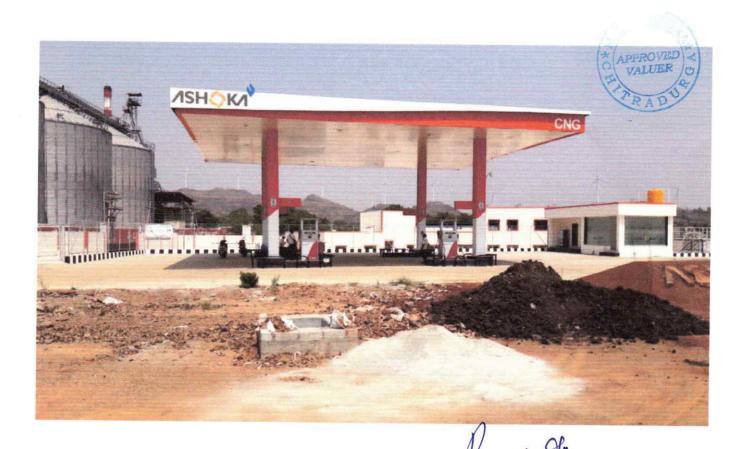
"Mathrushree" Adarsha Nagar

Davanagere Road Chitradurga-577501

Mob:9448060874

PHOTO SHOWING COMMERCIAL ALIENATED LAND WITH GAS BUNK AT PROP NO: 151000201300121174, G.R.HALLY, G.R.HALLY GP, NH - 13 HIGHWAY, CHITRADURGA.

OWNER: M/s UNISON ENVIRO PRIVATE LIMITED.





Er.M.K. Ravindra

Chartered Engineer B.E.(Chvil). MIE.FN.

Govt. Regd. Approved Valuer Reg No:CTA-1/ VOL-1/71/2008-09
"Mathrushree" Adarsha Nagar
Davanagere Road Chitradurga-577501
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## APPENDIX IV

I here by declare that :-

- a. The information furnished in my Valuation Report Dated 12/02/2021, is true and correct to the best 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 **11/02/2021**. The work is not sub contracted to any other valuer and carried out by myself.
- d. I have not been 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 of policy, standards and procedure for real estate valuation 2011 of IBA and this report is in conformity to the "standards" enshrined for the valuation in Part B of the above handbook to the best of my ability.
- g. I have read the international valuation standards (IVS) and report submitted to the bank for the respective asset class is in the conformity to the standards as enshrined for Valuation in the IVS in General Standards and Asset Standards as applicable.
- h. 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 the declaration.
- i. I am registered under section 34AB 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 have provide the following information.

SI No.	Particulars	Valuer Comment
1	Background information of the asset being valued	Inspected personally
2	Purpose of valuation and appointing authority	Loan Purpose, PNB Nariman Point, Mumbai
3	Identify of the valuer and any other experts involved in the valuation.	Only my self
4	Disclosure of valuer interest or conflict if any	No conflicts
5	Date of Appointment ,Valuation date and date of report	11/02/2021, 11/02/2021,13/02/2021
6	Inspections and /or investigations undertaken	Inspected personally
7	Nature and sources of the information used or relied upon.	,



8	Procedure adopted in carrying out the valuation and valuation standards followed	By considering PNB Valuation format
9	Restrictions on the use of the report, if any	NO
10	Major factors that were taken into account during the valuation	No major Factors
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.	Nil

Date: 12/02/2021

Place: Chitradurga

Signature

Er.M.K. Ravindra

Chartered Engineer B.E.(CMI). MIE.FM.

Govt. Regd. Approved Valuer

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