

Ravinder Pandita

CHARTERED ENGINEERS • GOVT. APPROVED VALUERS

136 - G, Pocket - IV, Mayur Vihar, Phase - 1, Delhi - 110 091 Tel. (S): 98111-43024, 8826253024

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

Ref. RP/SBI/SARB/NR/D/2024-25

The Branch Head State Bank of India Stressed Asset Recovery Branch Najafgarh Road Delhi -110043 2 9 JAN 2025

Ref. Valuation of Immovable Property Owned By: (A/c: Electra electrical Pvt. Ltd.)

SMT. SAVITA GUPTA W/O SH. VINOD CHAND GUPTA, LOCATED AT PROPERTY MUNICIPAL NO. 564 (OLD NO. 499), NEW NO. HPU/W-29/594, MOHALLA SHRI NAGAR, RAILWAY ROAD, DISTRICT - HAPUR, U.P - 245101.

Dear Sir,

As desired we forward herewith our valuation report for the above said property for your necessary action.

Thanking you With regards

(RAVINDER PANDITA)
Approved Valuer

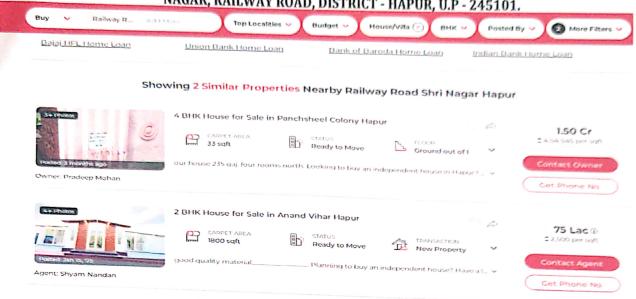
Encl: Valuation report with photographs, Google Map & Invoice.

LTD. UCO BANK.

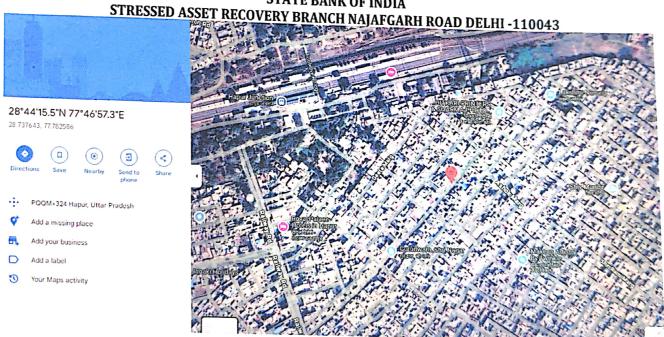
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VALUATION OF IMMOVABLE PROPERTY OWNED BY SMT. SAVITA GUPTA W/O SH. VINOD CHAND GUPTA, LOCATED AT

PROPERTY MUNICIPAL NO. 564 (OLD NO. 499), NEW NO. HPU/W-29/594, MOHALLA SHRI NAGAR, RAILWAY ROAD, DISTRICT - HAPUR, U.P - 245101.



PREPARED FOR STATE BANK OF INDIA



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

M/S RAVINDER PANDITA

OFFICE: 136-G, POCKET-IV, MAYUR VIHAR- PHASE-I DELHI-91

On Panel of 15 Banks

C.B.D.T: Reg. No. CAT. 1/595/165/2010-11

INSTITUTION OF VALUERS Regn No. F-8763, Cat- I.

Mobile: 9811143024, 9868085117 E-mail: panditaravinder@yahoo.co.in

Annexure-XIV

Format-A FORMAT OF VALUATION REPORT (to be used for all properties of value upto Rs.5 crores)

1. CUSTOMER DETAILS						The same							
	Owner Name	:	SMT. SAVITA	A GUI	PTA W	/0 SH. V	INO	D CHAND	GU	JPTA A	pl. No		ectra
	Case Type		Bank Loan									Ele	ectricals
2.	ASSET DETAIL	S		1				Charles I				120	
	Address	PROPER' MOHALI	PROPERTY MUNICIPAL NO. 564 (OLD NO. 499), NEW NO. HPU/W-29/594, MOHALLA SHRI NAGAR, RAILWAY ROAD, DISTRICT - HAPUR, U.P - 245101.										
	Nearby Land	mark	Near Gui	dwa	ra		2117	TI KOND	, D1	STRICT -	HAPU.	K, U.P -	245101.
3.	DOCUMENTS	DETAIL	S		erans era							A CAN	
	Layout Plan	Yes	Approvi	Name of HP Approving Authority				Approval Existing Mortgage, No. Drawing vide File dated 19.10.2000 by		ile N	No. 85/2000		
	Building Plan Construction Permission		85/2000	Existing Mortgage, Sanctioned 85/2000 dated 19.10.2000 by Hapur (HPDA)			d Dr y Mı	awing vi unicipal (de I	File No.		. do	DA
			Yes			-			do		do		
	Legal Docum	ents	Sale Deed & Ol Valuation Rep		List o Docu	f ments				ed doc no. oc No. 900			01.1991 & .2.1990.
4.	PHYSICAL DETAILS												
	Adjoining Properties	North	Plot of Sh. Vivek Agarwal	S	outh	Plot of Sanni Jain		East		ntry & 30 ide Road	ft. \	West	Plot of Sh. Devki Nandan Sharma
	Matching of Boundaries	Yes	Plot demarcated	Yes		proved nd use	M	lixed Are	ea.	Type of Proper		2 Sto	ried Building

No. of I	Rooms 0	utside Visi	t (NPA C	Case) -						-		-
Total No. of Floors	2 Storied Building	Floor of which prope is loca	the 1 rty	Fround &	age	rox. of the perty	24 Years	Resid age of	fthe	56 Year	S	Type of structure: RCC Load Bearing structure.
TENUE	RE / OCCUPA	NCY DETA	ILS		1977							
Status	Status of Tenure Outside Only		Visit	No. of years of Occupancy		f	NA Relationsh tenant to o				NA	
STAGE	OF CONSTI	RUCTION										
Stage	of Construc	ction	Comp	lete Build	ling		under cor			N	IA	
VIOLA	TIONS IF A	NY OBSER	VED									
******	e and exter			No		1000000	and the state of					
	DETAILS O											
Site area	(180+180) 360 sq. yds. (22'6" x 72'0")		2032.89 sq. ft. X + Mum (107.27 sq. ft)	2 are	a ft.)	4173 se ft. or 387.68 sq. mts	area (sq. ft		4173 ft.	sq.	25	marks: toried ilding.
	<u>VALUATION</u> :											
	A. Cost of Plot Area of Plot Assessed Market Rate Present day value B. Cost of Const.						= 360 sq. yds. = Rs 75,000/sq. yd. = Rs. 2,70,00,000/-					
		overed. a		F+FF (a	s per c	drg.)	=	4173 s	q. ft.			
		ssessed c		•	r Dep.))		Rs. 10	•	_		
		resent Da otal Valu	•		(A+B)		=	Rs. 41, Rs. 3,1 Rs. 31	11,73	,000/		y
(Rupees Three Crores & Twelve Lacs Only Realizable Value @ 85% of Rs. 3,11,73,000/- Realizable Value @ 85% of Rs. 2,64,97,050/- Say Rs. 265.00 Lacs Only							acs Only)					
Dist	(Rupees Two Crores & Sixty Five Lacs Only) Distress Sale Value @ 80% of Rs. 3,11,73,000/- Say Rs. 249.00 Lacs Only (Rupees Two Crores & Forty Nine Lacs Only Restoration Value for Insurance purpose: 4173 sq. ft. X Rs. 1000/- Say 42.00 Lacs Only							ly				
Res												
	·	:- Rs. 60	000/	DM (ann	, wow)		Ju,	,			•	

1	Valuation as per	Government Approved Rates: (Hapur 2 SRO) 20,000/- (+) 387.68 sq. ft X Rs. 12,500/- i.e.
10	Geographical Control C	Rs. 48,46,049/- = Rs. 1,08,66,049/- Say Rs. 109.00 lacs only ordinates of the Subject property are as under: 737550 NL 782731 EL
11	ASSUMPTIONS /REMARKS	 Qualification in TIR/ Mitigation suggested, if any Nil Property is SARFAESI compliant
		 The Rates are based on enquiries from Property Dealers of the area. Mixed area. Property is Free Hold.
r	DECLARATION	 The property was inspected by the undersigned on 25.01.2025 The undersigned does not have any direct /indirect interest in the above property. The information furnished here is true and correct to the best our knowledge. The assessment report is a professional opinion based on several assumptions and has no legal & contractual obligation on our part and the assignment has been taken up on request of B/o State Bank of India, STRESSED ASSET RECOVERY BRANCH NAJAFGARH ROAD DELHI -110043 Our report does not cover check of title clearance or legality.
13	NAME, ADDRE SIGNATURE O	
14.	List of Docum	ents enclosed: Map & Report, Google Map with Invoice.
15	List of Photos	enclosed: 6 Photographs of the Property





being in posh locality under approved segment is having market rate / value much more than of guideline value. Same has been verified from the locals / property dealers and internet imes of guideline value is each site ref. also enclosed) For more sale instances in same locality have as reference. It is also pertinent to mention that the guideline value is only to take stamp the SRO (under revenue scheme). The difference between RV and GLV is more than 20% is in the sed.

pank should also separately verify boundaries of the Property & actual physical possession of the owner on the pank should also separately verify boundaries of the Property & actual physical possession of the owner on the pank subject to statistical variations. The opinion is an investigation and therefore has technical limitations, as well as a ccuracies inherent in the field/site/human error and statically analysis of technical process. It should also be viewed in this perspective. This is only a technical opinion report as regards the estimate of value of the property, and not a guarantee of realization of the at value. As per the Engineering principals and with much care and opinion as regards the estimate value of the property, is work out. Due weight age having being given to the verbal enquiries from local & dependable agencies from locality, for which no written proof can be pictured/Produced of obvious reasons. Brie Specification of the construction and material used in the construction of the shop have been discussed in Annexure – 'A' of the valuation report. The cost of construction is based on the C.P.W.D. plinth area rates (Including electrical, sanitation & water supply etc.) and type of construction of the captioned building. Thereafter, the rates of material as well as the cost of construction were duly verified from the market, The items, which are not covered under normal plinth area rates have been added separately and depreciation deducted.

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. 3, 11, 73,000/- Say Rs. 312. 00 Lacs Only (Rupees Three Crores & Twelve Lacs Only). The Realizable value of the above property is 85% Rs. 2,64,97,050/- Say Rs. 265.00 Lacs Only (Rupees Two Crores & Sixty Five Lacs Only) and the distress value @ 80% Rs. 2,49,38,400/- Say Rs. 249.00 Lacs Only (Rupees Two Crores & Forty Nine Lacs Only). Restoration Value for Insurance Purpose: 4173 sq. ft. X Rs. 1000/-

= Rs. 41, 73,000/- Say 42.00 Lacs Only

RAVINDER PANDITA 1/595/165/2010-11

(Name of the Valuer with office Seal)

The undersigned has inspected the property detailed in the Valuation Report dated 16.11.2023. We are satisfied that the fair and reasonable market value of the property is **Rs.** Only

100	शीक्टपेयर में अववंटित किया गया दी-कोड	मौहल्ले या राजस्व ग्राम का नाम	परगुना या वार्ड का भाष	भगरीय, अर्द्धनगरी य तथा ग्रामीण क्षेत्र	अभूषक भूमि की दर्रे प्रति घर्ग मीटर
			4	5	6
50	0353	विद्यानगर (अन्दर सीमा नगरपालिका रापुड)	31	नगरीय	5500
151	0017	यिजय विहार (अन्दर शीमा नगरपालिका हायुर)	31	भगरीय	5500
		(হা)			
152	0278	शंकरगंज	31	नगरीय	22000
153	0343	शकरकुई	36	मगरीय	6500
	0287	शक्तिनगर	10	चन रीय	7500
154	1151	शाहपुर जदट	हापुड	सानीना	3100
155	0301	शास्त्रीनगर	7	भगशय	5000.
156	-	शेखपुर	सम्बद	धानीम	1500
157	1166	शिवमंदिर कालोनी	32	नगरीय	12000
158	0267		30	भगशीय	20000
159	0260	शिवपुरी	17	अगरीय	5200
160	0321	शिवचरनपुरा	-	वगरीय	4500
161	0310	शिवनगर	3073	वानीय	2000
162	1183	शिवनगरी	31	नगरीय	8500
163	0026	शिवलोक कालोनी		भगदीर	
164	0405	शिवगदी (श्र)	-		1,500
		श्रीनगर	29	नगरी	20000
165	0359	श्रीनगर एक्सटेंशन	29	मगरी	20000
166	0254	श्रानगर एक्सटराग (स)			0

Signature
(Name of the Branch Manager with office Seal)

(Annexure-IV)Format of undertaking to be submitted by Individuals/ proprietor/ partners/ directors DECLARATION- CUM- UNDERTAKING

L. Ravinder Pandita ...son of Sh. Makhan Lal Pandita...... of do hereby solemnly affirm and state that

14m a citizen of most
14m a citizen of most I am not undertake valuation of the description of three years after the valuation of assets was conducted by me years information furnished in my valuation report dated 25.01.2025 true and correct to the best of my knowledge and belief and I have made an order to the description of the property.

The impartial and true valuation of the property, impartial and to the property on 25.01.2025. The work is not sub-contracted to any other valuer and carried out by myself.

I have personally inspected in the format as prescribed by the Bank.

have personal the personal transfer of the work is n valuation report is submitted in the format as prescribed by the Bank.

Valuation report to the panelled delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will be a panel with you, I will be a panel with you. I will be a panel with you are panel with you are panel with you. I will be a panel with you are panel with you are panel with you are panel with you.

I have not been removed/dismissed from service/employment earlier

have not been convicted of any offence and sentenced to a term of imprisonment

I have not been found guilty of misconduct in professional capacity

I have not been declared to be unsound mind

I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;

I am not an undischarged insolvent

- I have not been levied a penalty under section 271] of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- 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
- 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
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V-A signed copy of same to be taken and kept along with
- I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if notapplicable)
- I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)

v. My CIBIL Score and credit worthiness is as per Bank's guidelines.

- w. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

Further, I hereby provide the following information.

Sl No	Particulars	Valuer comment
1.	Background information of the asset being valued;	2 storied building, constructed in 2001
2	Purpose of valuation and appointing authority	Loan Purpose & Branch Head (9650908373)
3	Identity of the valuer and any other experts involved in the valuation;	Our field Engr. Mr. Praveen inspected the property in the presence of Nil.
4	Disclosure of valuer interest or conflict, if any;	Nil
5	Date of appointment, valuation date and date of report;	24.01.2025/ 25.01.2025
6	Inspections and/or investigations undertaken;	Market Survey
7	Nature and sources of the information used or relied upon;	Market Survey
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Local enquiries and internet enquiries.
9	Restrictions on use of the report, if any;	Market rate method adopted
10	Major factors that were taken into account during the valuation;	Location of the property
11	Major factors that were not taken into account during the valuation;	Nil
12	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 25.01.2025 Place: New Delhi

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

(Annexure-V) MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

the conduct of his/its business, follow high standards of integrity andfairness in all his/its dealings with his/its clients and other

maintain integrity by being honest, straightforward, and forthright in allprofessional relationships.

shall manual relationships.

Shall endeavour to ensure that he/it provides true and adequate information andshall not misrepresent any facts or situations. saluer shall refrain from being involved in any action that would bring disrepute to the profession. The provides true and adequate information and shall not misrepaluer shall keep public interest foremost while delivering his services.

A valuer shall keep public interest foremost while delivering his services, valuer shall competence and Due Care

Avaluer Shall Competence and Due Care professional Competence and Due Care A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

A valuer shall carry out professional services in accordance with the relevant technical and expressional exercise independent professional judgment. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time A valuer shall continuously maintain professional knowledge and skill to provide connected to a feet that may be specified from time to time A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, a valuer regulations/guidelines and techniques. A values of a values and techniques.

prevailing regarding 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 In the property of the provided by the company or its auditors or consultants or information available in public domain and not generated

by the valuer.

A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence. 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. 11.

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 13. interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.

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 17. 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.

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 20. shall declare the association with the company during the last five years. Confidentiality
- 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 21. knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose. Information Management
- 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 22. 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.

A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the 23.

registered valuers organisation with which he/it is registered or any other statutory regulatory body.

A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with 24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working which he/it is registered, or any other statutory regulatory body.

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 25. 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.

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, 201 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 27. himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and proper 28. undertaken, and is not inconsistent with the applicable rules. 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.

29. Occupation, employability and restrictions. 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.

A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

- 31.
- A valuer shall refrain from undertaking to review the work of another valuer of the sameclient except under written orders from the bank or housing fina 32. institutions and withknowledge of the concerned valuer.

A valuer shall follow this code as amended or revised from time to time 33.

Signature of the valuer.....

Name of the Valuer: RAVINDER PANDITA

Address of the valuer: 136-G,POCKET-IV, MAYUR VIHAR PHASE-I, DELHI-9

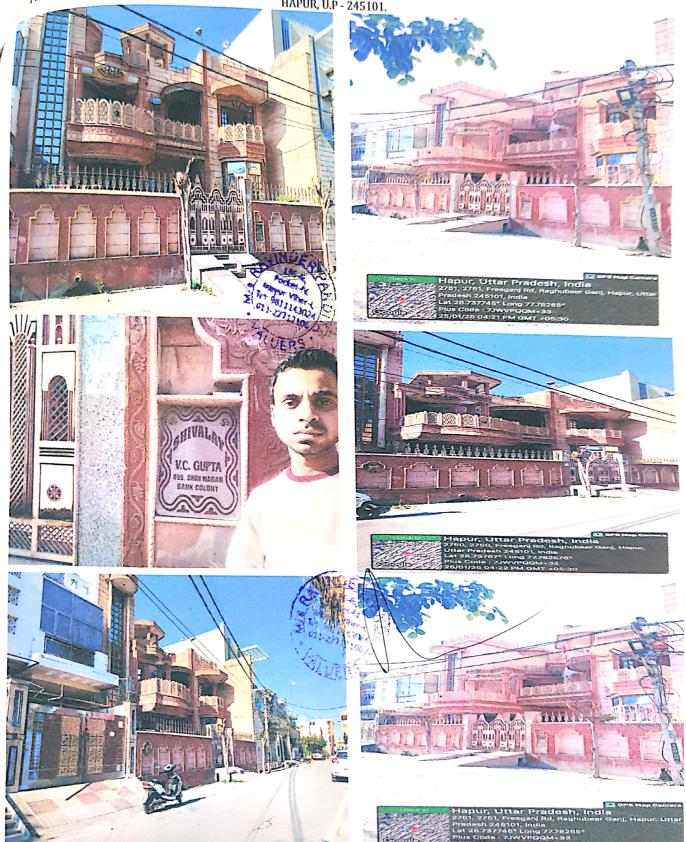
PICS OF IMMOVABLE PROPERTY OWNED BY SMT. SAVITA GUPTA W/O SH. VINOD CHAND GUPTA,

LOCATED AT

LOCATED AT

LOCATED AT

PROPERTY MUNICIPAL NO. 564 (OLD NO. 499), NEW NO. HPU/W-29/594, MOHALLA SHRI NAGAR, RAILWAY ROAD, DISTRICT
HAPUR, U.P - 245101.



M/S RAVINDER PANDITA]

[136-G, Pocket IV]

[Mayur Vihar Phase-I, DELHI-110091]

Phone: [9811143024]

GSTIN: 07AANPP6099B2ZB

BILL TO:

The Branch Head

State Bank of India

Branch SARB Najafgarh Road

Delhi -110043

GST NO:- 07AAACS8577K1ZR

TAX INVOICE

20. 20.	77.01.2025
DATE:	25.01.2025
INVOICE No.	GST-489
PAN No.	AANPP6099B
Registration No.	Year 2011-2012

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

VALUATION DEPORT IMMOVARIA	DESCRIPTION		AMOUNT	
VALUATION REPORT IMMOVABLE OWNED B LOCATED AT PROPERTY MUNICIPAL NO. 564 NAGAR, RAILWAY ROAD, DISTRICT - HAPUR,		VINOD CHAND GUPTA, W-29/594, MOHALLA SHRI	5,000.00	
		Total Amount Before Tax	5,000	
OTHER COMMENTS		Add: CGST @9%	450	
1. Please Make all Drafts /PO of Fees payable	in favourof our Company Name.	Add: SGST @9%	450	
2. Please include the invoice number reverse of your Cheque. Total Tax Amount				
Declaration: We declare that this invoice sho Office Assistance Services provided described	ows the actual price of the	Total Amount After Tax	5,900	
Total Invoice Value in Words:	Rs. Five T	housand & Nine Hundred Only		

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

MANAGER NO: 9650908373 ref. jitender ji

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

Thank You For Your Business!