

VALUATION REPORT

OF Land & Building (Residential Use)

FOR Sh. Nanda Ballabh Kandpal S/o Sh. Badridutt Kandpal

LOCATION Vill- Hairaganja, Pargana Bhawar Cha Khata, Tehsil- Haldwani, Distt- Nainital, Uttarakhand.

PURPOSE For Bank Loan From State Bank of India, SME Bhotiyaparao

Fair Market Value of property (Land & Building)

₹ 8428461.00

Rupees Eighty Four Lacs Twenty Eight Thousand Four Hundred Sixty One Only

Realizable value of property (Land & Building)

₹ 7585615.00

Rupees Seventy Five Lacs Eighty Five Thousand Six Hundred Fifteen Only

Panel Architect of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Central Bank of India
- Union Bank of India
- Dehradun Nagar Nigam
- Indian Overseas Bank
- Uttarakhand Gramin Bank
- Punjab National Bank
- State Bank of India
- The Kurmanchal Bank Ltd.
- The Nainital Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- Uttarakhand Open University
- Union Bank of India

Panel Valuer of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Corporation Bank
- Punjab National Bank
- State Bank of India
- United Bank of India
- Uttarakhand Gramin Bank
- Almora Urban Co-op. Bank Ltd.
- The Kurmanchal Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- HUDCO Dehradun Region
- BRIDCUL (Uttarakhand Govt.)
- The Nainital Bank Ltd.

PREPARED BY:-



M S NEGI & ASSOCIATES

**ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, GOVT. APPRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS**

H. O. - 1ST FLOOR, SUBHASH CHOWK, RAMNAGAR, DISTT-NAINITAL, UTTARAKHAND

B. O. - 93/2, DRONAPURI DHARAMPUR, NEAR HIM PALACE HOTEL, HARIDWAR ROAD, DEHRADUN



M. S. NEGI & ASSOCIATES

ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, APRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS

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GST No. 05ACQPNI216P1Z9

Address:- 1st Floor, Subhash Chowk, Bajaja Line, Ramnagar, Distt-Nainital, Uttarakhand

Date: July 23, 2021
Ref. No.: MSN/Val-0944/21-22

To,
The Chief Manager, State Bank of India, SME Bhotiyaparao

Subject :- **Valuation report of Property (Land & Building) of Sh. Nanda Ballabh Kandpal S/o Sh. Badridutt Kandpal**

This is to certify that immovable property (Land & Building) belongs in the Name of Sh. Nanda Ballabh Kandpal S/o Sh. Badridutt Kandpal, R/o- Hairaganja, Tehsil- Haldwani, Distt- Nainital, Uttarakhand

The aforesaid property is situated at Vill- Hairaganja, Pargana Bhawar Cha Khata, Tehsil- Haldwani, Distt-Nainital, State- Uttarakhand

Particulars of the aforesaid Land & Building are as follows-

- The aforesaid Land & Building is situated in Khasara No.- 134
- The total land area is 632.55 Sqm.

The land status is Residential Use with fully ownership title as per land documents

The Property is registered in the name of Sh. Nanda Ballabh Kandpal S/o Sh. Badridutt Kandpal as per registered sale deed.

As on date Fair Market value, Realizable value, Distress value and Guideline value of Property as per Govt. approved circle rate as below :-

Fair Market Value of property (Land & Building)	₹ 8428461.00
<i>Rupees Eighty Four Lacs Twenty Eight Thousand Four Hundred Sixty One Only</i>	
Realizable value of property (Land & Building)	₹ 7585615.00
<i>Rupees Seventy Five Lacs Eighty Five Thousand Six Hundred Fifteen Only</i>	
Distress value of property (Land & Building)	₹ 7164192.00
<i>Rupees Seventy One Lacs Sixty Four Thousand One Hundred Ninety Two Only.</i>	
Guideline value of property as per govt. approved circle rate (Land & Building)	₹ 3684336.00
<i>Rupees Thirty Six Lacs Eighty Four Thousand Three Hundred Thirty Six Only.</i>	

It is advice that the legal aspect with regard to the ownership of the property to be get confirmed through the original documents/ concern authority for reconciliation.

Declaration:- I hereby declare that-

- The information furnished in the valuation report is true and correct to the best of my knowledge and belief.
- I have no direct and indirect interest in the property valued.
- I have personally inspected property on July 20, 2021
- My registration with State Chief Commissioner of Income tax is valid as on date

Date: July 23, 2021
Place: Ramnagar



Ar. M.S. Negi
Signature and seal of
Registered Valuer

FORMAT-A

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 : To assess current market value
- 2- a) Date of inspection : July 20, 2021
- b) Date on which the valuation is made : July 23, 2021
- 3- List of documents produced for perusal
- i) Sale Deed : Yes
- ii) Approved Map : No
- 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. Nanda Ballabh Kandpal S/o Sh. Badridutt Kandpal
- Phone No. : 9837192222
- Share : Individual
- 5- Brief description of the property (including leasehold / freehold etc) : Freehold Land
- 6- Location of property
- a) Plot No. / Survey No. : Khasara No.- 134
- b) Door No. : N.A.
- c) T. S. No. / Village : Vill- Hairaganja, Pargana Bhawar Cha Khata
- d) Ward / Taluka : Haldwani
- e) Mandal / District : Distt-Nainital
- 7- Postal address of the property : Vill- Hairaganja, Pargana Bhawar Cha Khata, Tehsil- Haldwani, Distt-Nainital, Uttarakhand.

- 8- City / Town / Village : City
- Residential Area : Yes
- Commercial Area : No
- Industrial Area : No
- 9- Classification of the area
- i) High / Middle / Poor : Middle Class
- ii) Urban / Semi Urban / Rural : Semi Urban Area
- 10- Coming under Corporation limit / Village Panchayat / Municipality : Under Village Panchayat Limit
- 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 State Govt.
- 12- In case it is an agricultural land, any conversion to house site plots is contemplated : N.A.

13- Boundaries of the property

	<u>As per Sale Deed :-</u>	<u>As per Actual Site:-</u>
North	1.83 Mtr(6 ft) Wide Road	1.83 Mtr(6 ft) Wide Road
South	Land of Trilochan	Land of Trilochan
East	Seller's Property	Seller's Property
West	3.66 Mtr(12 ft) Wide Road	3.66 Mtr(12 ft) Wide Road

14- 14.1 Dimensions of the site

	<u>As per Sale Deed :-</u>	<u>As per Actual Site:-</u>
North		N/A
South	Not Mentioned	N/A
East		N/A
West		N/A

14.2 Latitude, Longitude and Coordinates of the site : ENCLOSURE-'C'


- 15- Extent of the site : 632.55 Sqm.
- 16- Extent of the site considered for valuation (least of 14 A & 14 B) : 632.55 Sqm.
- 17- Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month. : Owner Occupied

I- CHARACTERISTICS OF THE

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| 1- Classification of locality | : Semi Urban Area |
| 2- Development of surrounding areas | : Yes, by Residential/Commercial Property |
| 3- Possibility of frequent flooding / submerging | : No |
| 4- Feasibility to the Civic amenities like school, hospital, bus stop, market etc. | : Basic civic amenities are nearby |
| 5- Level of land with topographical conditions | : Plain |
| 6- Shape of land | : Regular |
| 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? | : Corner Plot |
| 11- Road facilities | : Yes |
| 12- Type of road available at present | : Metal Road |
| 13- Width of road – is it below 20 ft. or more than 20 ft. | : Below 20 ft |
| 14- Is it a land – locked land? | : No |
| 15- Water potentiality | : Average |
| 16- Underground Sewarage system | : Yes |
| 17- Is power supply available at the site? | : Yes |
| 18- Advantage of the site | |
| 1- The aforesaid property is located at 600 Mtr(approx) distance from Rampur Road. | |
| 2- It is two side open property, which is connected by 3.66 Mtr(12 ft) Wide Road from West side & 1.83 Mtr(6 ft) Wide Road from North side. | |
| 3- The property situated at residential area. | |
| 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 seacoast / tidal level must be incorporated) | : N.A. |

Date- July 23, 2021
Place- Ramnagar




Ar. M.S NEGI
Signature and seal of
Registered Valuer

Part – A (Valuation of land)

1- Size of plot

North & South

: North- N/A, South- N/A

East & West

: East- N/A, West- N/A

2- Total extent of the plot

: 632.55 Sqm.

3- Prevailing market rate

(Along with details /reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)

: Rate of the locality varies from @ Rs. 12000/- to 15000/- Sqm.

4- Guideline rate obtained from the Registrar's Office

(an evidence thereof to be enclosed)

: @ Rs. 4500/-per Sq.m.

Hence land value =(632.55 x 4500/-)

₹ 2846475.00

Rupees Twenty Eight Lacs Forty Six Thousand Four Hundred Seventy Five Only.

As per Distt. Collector circle rate of Distt Nainital on dated 13 January 2020 having rate @ Rs. 4500.00/- per sq.m. for Non Agriculture land of the given locality/area.

As per the Govt. approved circle rate of the property is Rs. 4500.00/- per Sq.m. for Non- Agriculture land in this locality. The Market rates are higher than the Govt. apprd. Circle rates because The aforesaid property is located at 600 Mtr(approx) distance from Rampur Road. It is two side open property, which is connected by 3.66 Mtr(12 ft) Wide Road from West side & 1.83 Mtr(6 ft) Wide Road from North side. The market rate of the property are also depends upon market trends & future Potential. The location of the property is good for similar type of activities. Therefore, the above factors are appreciate the rates of the property as on date.

5- Assessed / adopted rate of valuation

: @ Rs.12000/- per Sqm.

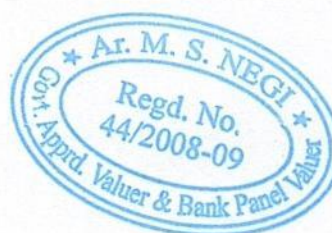
6- Estimated value of land

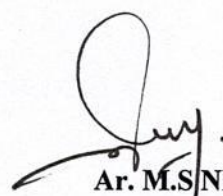
: **Rs. 7590600.00**

Rupees Seventy Five Lacs Ninety Thousand Six Hundred Only

Date- July 23, 2021

Place- Ramnagar




Ar. M.S.NEGI
Signature and seal of
Registered Valuer

Part — (Valuation of Building)

1- Technical details of the building

- a) Type of Building (Residential / Commercial / Industrial) : Residential Property
- b) Type of construction (Load bearing / RCC / Steel Framed) : RCC Framed Structure
- c) Year of construction : 2018
- d) Estimated future life : 72 Years after completion
- e) Number of floors and height of each floor including basement, if any : Ground Floor with 11 ft ht above plinth level.
- f) Plinth area floor-wise & Construction Year

S.No.	Floors	Built up Area (As Per Map)
i)	Ground Floor	106.87 Sq.m.

- g) Condition of the building
- i) Exterior – Excellent, Good, Normal, Poor : Good
- ii) Interior – Excellent, Good, Normal, Poor : Good
- h) Date of issue and validity of layout of approved map / plan : -
- i) Approved map / plan issuing authority : Building Map not Provide By Owner.
- j) Whether genuineness or authenticity of approved map / plan is verified : -
- k) Any other comments by our empanelled valuers on authentic of approved plan : No

Specifications of construction (floor-wise) in respect of

S.N.	Description	Ground Floor	
1-	Foundation	Spread wall footing Foundation	
2-	Basement	No	
3-	Superstructure	Load Bearing Wall, Beam & Column	
4-	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	M.S.Gate, Sal/Seesham wooden work in doors and window	
5-	RCC works	Beam, Column & Slab	
6-	Plastering	Yes	
7-	Flooring, Skirting, dadoing	Tiles & Stone Flooring	
8-	Special finish as marble, granite, wooden paneling, grills, etc	Yes	
9-	Roofing including weather proof course	RCC Roofing	
10-	Drainage	Yes	

2- Compound wall

- a) Height : No
- b) Length :
- c) Type of construction : Brick Masonary

3- Electrical installation

- a) Type of wiring : Conduit
- b) Class of fittings (superior / ordinary / poor) : Ordinary
- c) Number of light points : 10 approx
- d) Fan points : 6 approx
- e) Spare plug points : 12 approx
- f) Any other item : N.A.

4- Plumbing installation

- a) No. of water closets and their type : As per site
- b) No. of wash basins : As per site
- c) No. of urinals : No
- d) No. of bath tubs : No
- e) Water meter, taps, etc. : As per site
- f) Any other fixtures : No

Details of valuation

S.N.	Particulars of items	Plinth Area (Sq.m.)	Roof Ht. (m)	Age of Building	Estimated replacement rate of construction Rs.
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
1-	Ground Floor	106.87	3.35	3	8000.00

Particulars of items	Replacement cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
<u>2</u>	<u>7</u>	<u>8</u>	<u>9</u>
Ground Floor	854960.00	17099.00	837861.00
Total			837861.00

Part – C- (Extra Items)

		(Amount in Rs.)
1- Portico	:	0.00
2- Ornamental front door	:	0.00
3- Sit out/ Verandah with steel grills	:	0.00
4- Overhead water tank	:	0.00
5- Extra steel/ collapsible gates	:	0.00
6- Shape of land	:	cost consider in land rate
Total	:	0.00

Part – D- (Amenities)

		(Amount in Rs.)
1- Wardrobes	:	0.00
2- Glazed tiles	:	0.00
3- Extra sinks and bath tub	:	0.00
4- Marble / ceramic tiles flooring	:	0.00
5- Glass work	:	0.00
6- Architectural elevation works	:	0.00
7- Paneling works	:	0.00
8- Aluminum works	:	0.00
9- Aluminum hand rails	:	0.00
10- False ceiling	:	0.00
Total	:	0.00

Part E- (Miscellaneous)

		(Amount in Rs.)
1- Separate toilet room (in second floor)	:	0.00
2- Separate lumber room	:	0.00
3- Separate water tank/ sump	:	0.00
4- Trees, gardening	:	0.00
Total	:	0.00

Part F- (Services)

		(Amount in Rs.)
1- Water supply arrangements	:	0.00
2- Drainage arrangements	:	0.00
3- Boundary wall	:	0.00
4- C. B. deposits, fittings etc.	:	0.00
5- Pavement	:	0.00
Total	:	0.00

Total abstract of the entire property

Part- A	Land	:	₹	7590600.00
Part- B	Building	:	₹	837861.00
Part- C	Extra Items	:	₹	0.00
Part- D	Amenities	:	₹	0.00
Part- E	Miscellaneous	:	₹	0.00
Part- F	Services	:	₹	0.00
Total Building Only (Part B, C, D, E & F)		:	₹	837861.00
Total		:	₹	8428461.00
Say		:	₹	8428461.00

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 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

Present Fair Market Value of Property	₹	8428461.00
<i>Rupees Eighty Four Lacs Twenty Eight Thousand Four Hundred Sixty One Only</i>		
Realisable Value of Property	₹	7585615.00
<i>Rupees Seventy Five Lacs Eighty Five Thousand Six Hundred Fifteen Only</i>		
The book value of the property	₹	-
The distress value of the property	₹	7164192.00
<i>Rupees Seventy One Lacs Sixty Four Thousand One Hundred Ninety Two Only.</i>		

Date- July 23, 2021
Place- Ramnagar




Ar. M. S. NEGI
Signature and seal of
Registered Valuer

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 ₹ **8428461.00** *(Rupees Eighty Four Lacs Twenty Eight Thousand Four Hundred Sixty One Only)*

Date- July 23, 2021

Signature

Name of the Branch
Manager with Official
Seal


CIRCLE RATE

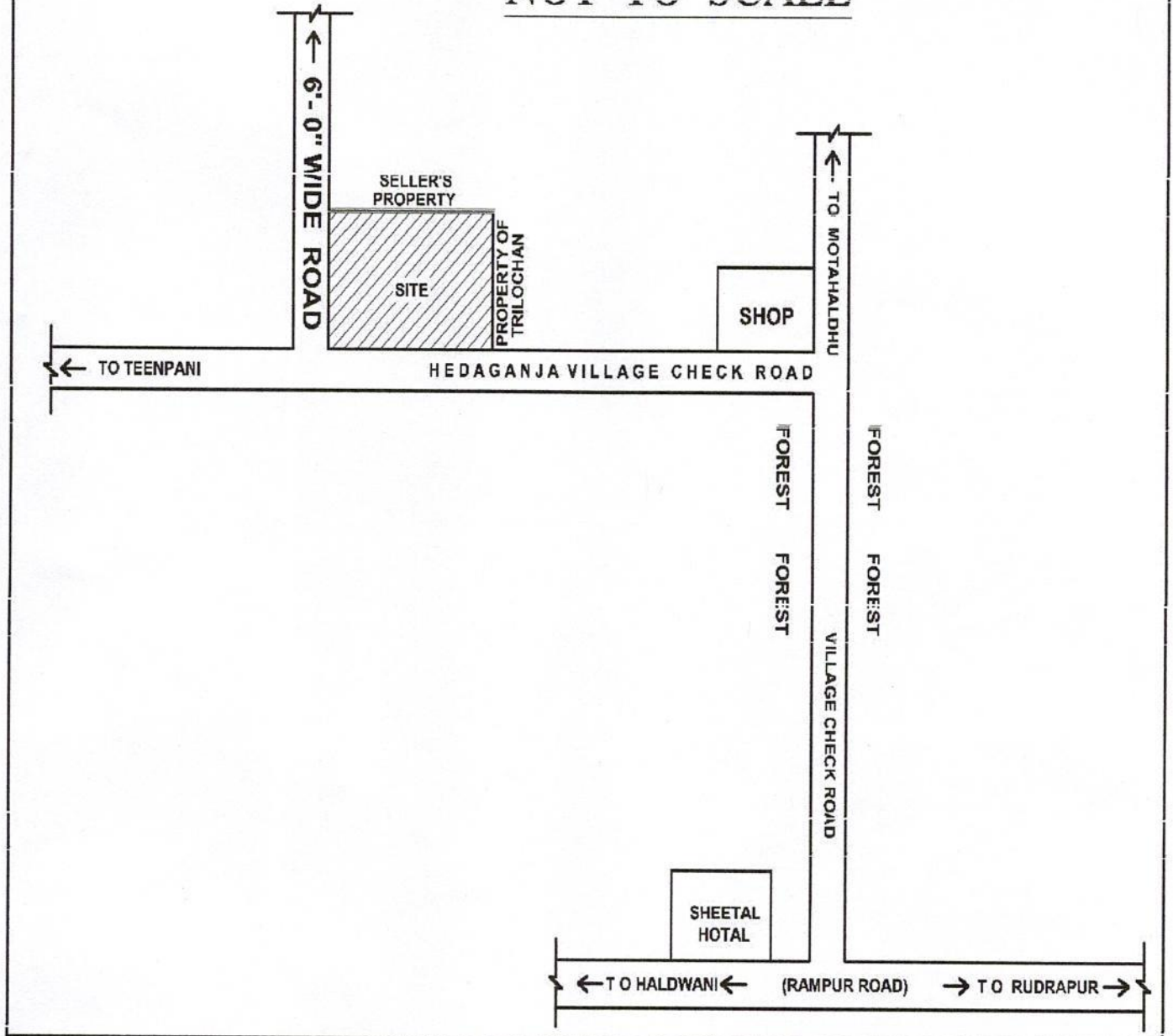
तहसील हल्द्वानी जनपद नैनीताल के ग्रामीण क्षेत्र की सर्किल दरें (200 मीटर बाहर)

तहसील हल्द्वानी जनपद नैनीताल के ग्रामीण क्षेत्र की सर्किल दरें (200 मीटर बाहर)										
क्र.सं.	प्रमुख मार्ग / मोहल्ला / राजस्व ग्रामों की श्रेणी	प्रमुख मार्ग / मोहल्ला / राजस्व ग्रामों के नाम	सामान्य दर (Base Rate)							
			प्रमुख मार्ग पर स्थित कृषि भूमि की दर (प्रति हेक्टेयर लाख रु० में)	प्रमुख मार्ग पर स्थित अकृषि भूमि की दर (प्रति वर्गमीटर रु० में)	बहुमंजिली व आवासीय भवन में स्थित आवासीय प्लेट (प्रति वर्गमीटर रु० में)	वाणिज्यिक भवन की दर (प्रति वर्गमीटर रु० में)		गैर वाणिज्यिक निर्माण दर (रु० प्रति वर्गमीटर में)		
						दुकान रेस्टोरेंट कार्यालय	अन्य वाणिज्यिक प्रतिष्ठान	प्रथम श्रेणी पक्का	द्वितीय श्रेणी पक्का	
1	2	3	4	5	6	7	8	9	10	11
		45	वाटनी चौक मनोरथ	90	4500	20000	28950	27450	12000	7000
		46	खडकपुर ईसाई	90	4500	20000	28950	27450	12000	7000
		47	बज्जालपुर	90	4500	20000	28950	27450	12000	7000
		48	हरिपुर लालमणी	90	4500	20000	28950	27450	12000	7000
		49	हैडागांजा	90	4500	20000	28950	27450	12000	7000
		50	आनपुर नवाड	90	4500	20000	28950	27450	12000	7000
		51	अर्जुनपुर	90	4500	20000	28950	27450	12000	7000
		52	प्रेमपुर नवाड	90	4500	20000	28950	27450	12000	7000
		53	पीतपोखरा नं० 02	100	5000	21000	33900	29400	12000	7000
		54	कुरियागांव	100	5000	21000	33900	29400	12000	7000
		55	गुलजारपुर	105	5000	21000	29500	28000	12000	7000
		56	पीतपोखरा गजे सिंह	105	5000	21000	29500	28000	12000	7000
3	C	57	मरापुर नं० 02	105	5000	21000	29500	28000	12000	7000
		58	नाथपुर पाडली	105	5000	21000	29500	28000	12000	7000
		59	बज्जुनिगा हल्द्व	105	5000	21000	29500	28000	12000	7000
		60	बख्शीनगर नं० 01	100	5000	21000	32800	28300	12000	7000
		61	दुलपुर नैनाल	100	5000	21000	29500	28000	12000	7000
		62	रामपुर लामाडीड	100	5000	21000	31700	28000	12000	7000
		63	नरीपुर लामाडीड	100	5000	21000	31700	28000	12000	7000
		64	धुनी नं० 01	100	5000	21000	31700	28000	12000	7000
		65	धुनी नं० 02	100	5000	21000	31700	28000	12000	7000
		66	बख्शीनगर नं० 02	100	5000	21000	29500	28000	12000	7000
		67	रामडी जसुवा	100	5000	21000	31700	28000	12000	7000

अथवा निवाधिकारी (वि०/रा०)
नैनीताल.

LOCATION PLAN

N 
NOT TO SCALE




SITE LOCATION PLAN PROPERTY OF SH. NANDA BALLABH KANDPAL

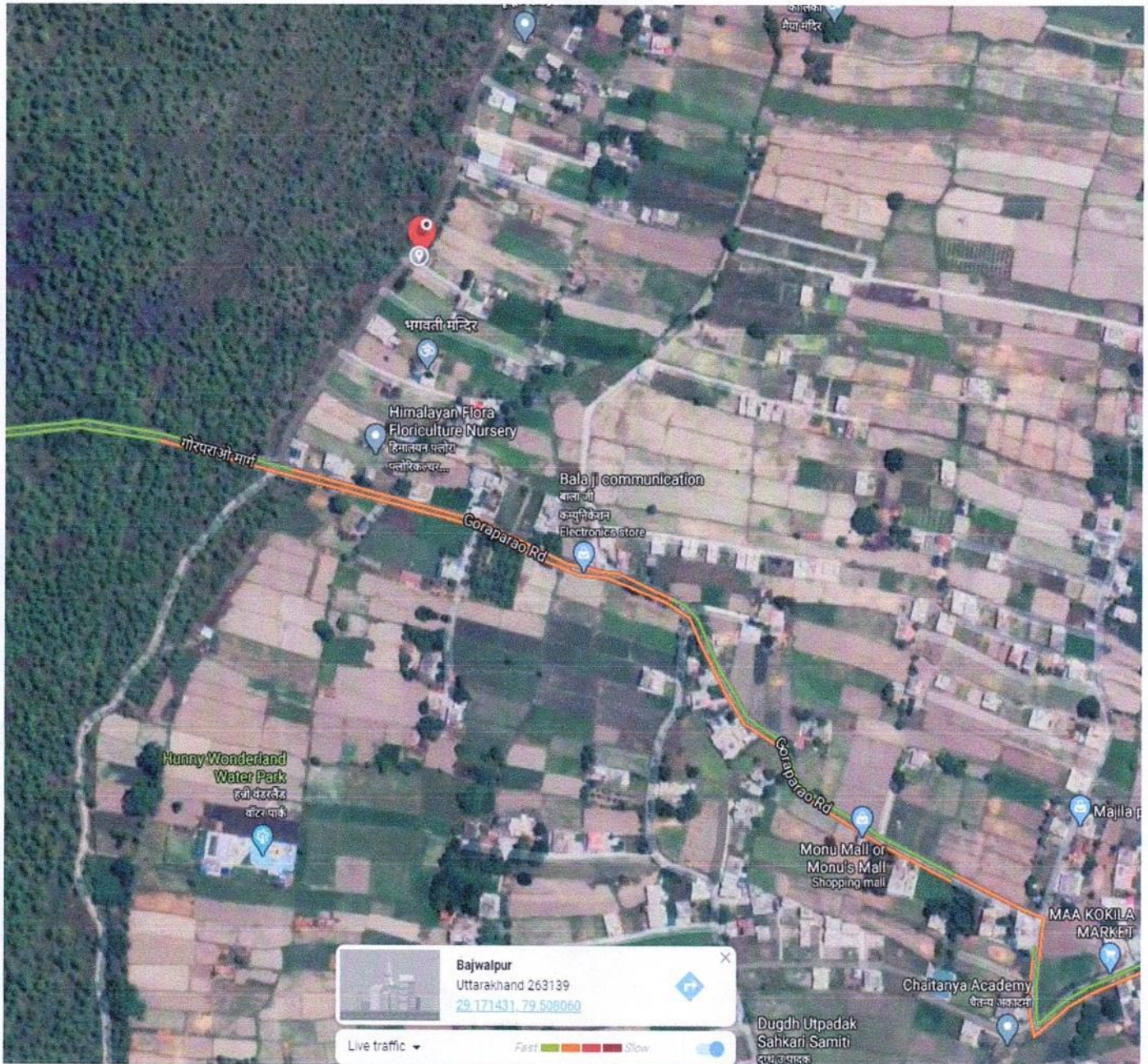
Date- July 23, 2021

Place- Ramnagar

ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers




Ar. M. S. NEGI
Signature and seal of
Registered Valuer

GOOGLE MAP29.171431,79.508060

Date- July 23, 2021

Place- Ramnagar



Ar. M.S NEGI

Signature and seal of
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ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

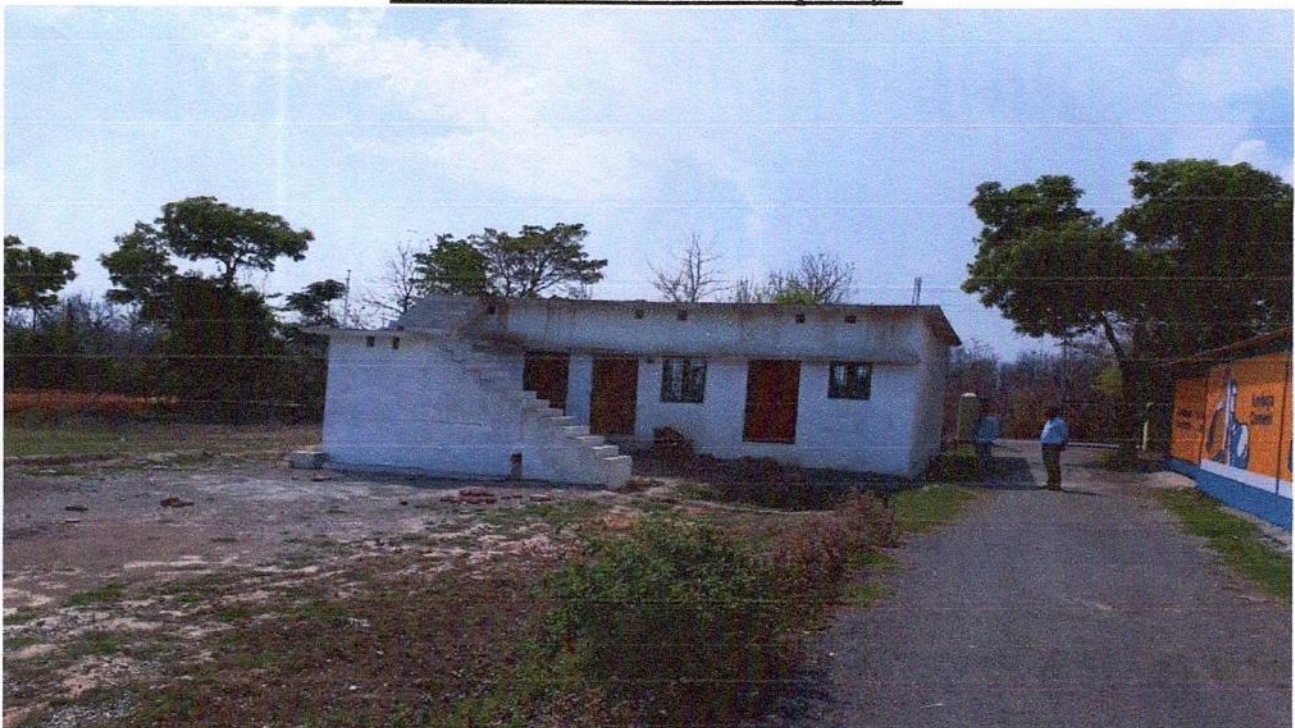
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SITE PHOTOGRAPHS



Front View of the Property.



View of Property Showing Approach Road

Date- July 23, 2021

Place- Ramnagar



Ar. M.S NEGI
Signature and seal of
Registered Valuer

SITE PHOTOGRAPHS



Inner View of Property



Ar. M.S NEGI
Signature and seal of
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Date- July 23, 2021

Place- Ramnagar

