

**HEAD OFFICE**

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File No. : VRIP/SBI/1893/09/2021

Dated: 10.09.2021

VALUATION REPORT

OF

IMMOVABLE PROPERTY**SITUATED AT**

PART OF KHASRA NO. 134 MIN, VILL HAIRAGANJA, TEHSIL – HALDWANI,
DISTRICT – NAINITAL (U.K)

OWNERS/ PROMOTERS

SH. NANDA BALLABH KANDPAL S/O SH. BADRIDUTT KANDPAL

A/C: M/S-

REPORT PREPARED FOR

STATE BANK OF INDIA SME HALDWANI BRANCH NAINITAL (U.K)
AS PAPER INFORMATION PROVIDE BY BANK OPINION AND MAXIMUM
PROSPECTIVE ASSESSMENT IS SUBMITTED

***Important - In case of any query/ issue or escalation you may please contact Incident Manager:
valuers.spn@rkassociates.org. We would appreciate your feedback in order to improve our services.*

ASSET/ PROPERTY UNDER VALUATION



SITUATED AT

**PART OF KHASRA NO. 134 MIN, VILL HAIRAGANJA, TEHSIL – HALDWANI,
DISTRICT – NAINITAL (U.K)**

VRIP/SBI/1893/09/2021



TO,
BRANCH MANAGER
STATE BANK OF INDIA
SME HALDWANI BRANCH
DISTRICT: NAINITAL U.K.
VALUER NAME - R K ASSOCIATES
SERVEYOR/PREPARER NAME - SHOBHIT MEHROTRA

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	: 07 th Day of September 2021
	b)	Date on which the valuation is made	: 10 th Day of September 2021
3.	List of documents produced for perusal		
	i)	Title Deed (Registry Copy)	: Sale Deed
	ii)	NEC	: Bank may please obtain the 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. Nanda Ballabh Kandpal S/o Sh. Badridutt Kandpal R/O Hairaganja, Tehsil – Haldwani District-Nainital (U.K) Single Ownership
5.	Brief description of the property (Including leasehold/freehold etc)		: This is Residential Property Location of the project is good as per locality , back Side of DIBER & DRDO, Near, Haldwani- Bareilly Road U.K and which is the upcoming area with good development is in progress in that belt. (Freehold)
6.	Location of property		
	a)	Plot No. / Survey No.	: Part of Khasra No. 134 Min
	b)	Door No.	: Nil
	c)	T. S. No. / Village	: Vill. Hairaganja
	d)	Ward / Taluka	: Haldwani
	e)	Mandal / District	: Nainital (UK)
7.	Postal address of the property		: Part of Khasra No. 134 Min, Vill. Hairaganja Tehsil – Haldwani, District-Nainital (U.K)
8.	City / Town		: City
	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	: Semi-Urban
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 /		: Under Town planning Byelaws (Now under District Development Authority) under



	cantonment area	
12	In case it is an agricultural land, any conversion to house site plots is contemplated	: No
13	Boundaries of the property	: As per Sale Deed
	East	: Plot of Seller
	West	: 3.66 Mt wide Road
	North	: 1.83 Mt wide Road (Private Road of Seller)
	South	: Land of Trilochan
	Boundaries of the property	As per Site
	East	Plot of Other
	West	3.66 Mt wide Road
	North	1.83 Mt wide Road (Private Road of Seller)
	South	Land of Trilochan
14	Extent o.f the site	: 632.55 Sq.mt as per Gift Deed
15	Extent of the site considered for valuation (least of 14 A & 14 B)	: 632.55 Sq.mt as per Gift Deed
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 5.00 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	Painted 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	Yes
17	Is power supply available at the site?	Yes
18	Advantage of the site	
	1.	Near Rampur & Bareilly Road
Part - A (Assessment of land)		
1.	Size of plot	
	North & South	NA

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	East & West	NA
2.	Total extent of the plot	632.55 Sq.mt
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. 9500/- to Rs. 10,000/- per sq.mtr. Depending upon the facing, size & frontage of the Residential land/plot.
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs.4500/- Sq.mt
5.	Assessed / adopted rate of valuation	Rs. 9,500/= per Sq.mt.
6.	Estimated value of land	632.55 Sq.mt X Rs. 9500/- per Sq.mt Rs. 60,09,225/=
Part - B (Assessment of Building)		
1.	Technical details of the building	
a)	Type of Building (Residential / Commercial / Industrial)	Residential Building
b)	Type of construction (Load bearing / RCC / Steel Framed)	RCC Framed Structure with RCC Column, RCC Beam & RCC Roofing
c)	Year of construction	2017
d)	Number of floors and height of each floor including basement, if any	Ground floor
e)	Plinth area floor-wise	See detail of valuation
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 Provided by bank/party
h)	Approved map / plan issuing authority	Map Not Provided by bank/party
i)	Whether genuineness or authenticity of approved map / plan is verified	Map Not Provided by bank/party
j)	Any other comments by our empanelled valuers on authentic of approved plan	No



SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

S. No.	Description	All floor	
1.	Foundation	Isolated Footing, RCC beam column structure on 9" & 4 1/2" brick walls with base constructed on masonry & cement mortar	
2.	Basement	No	
3.	Superstructure	Load Bearing	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden Framed doors and M.S Iron Gate	
5.	RCC works	Yes	
6.	Plastering	YES	
7.	Flooring, Skirting, dadoing	PCC	
8.	Special finish as marble, granite, wooden paneling, grills, etc	Yes	
9.	Roofing including weather proof course	RCC Roof	
10.	Drainage	Yes, Internal	

S. No.	Description	Ground floor		
2.	Boundary wall	: Na		
	Height	: Na		
	Length	: Na		
	Type of construction	: Na		
3.	Electrical installation	Basement	Other Floor	
	Type of wiring	: Na		
	Class of fittings (superior / ordinary / poor)	: Na	good	
	Number of light points	: Na	Yes	
	Fan points	: Na	Yes	
	Spare plug points	: Na	Yes	
	Any other item	: Na	Yes	
4.	Plumbing installation			
a)	No. of water closets and their type	: Na	Yes	
b)	No. of wash basins	: Na	Yes	
c)	No. of urinals	: Na	Yes	
d)	No. of bath tubs	: Na	Nil	
e)	Water meter, taps, etc.	: Na	Yes	
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	1150 sq.ft.	04Years	1000/- per sq.ft.	Rs. 11,50,000.0	Rs. Nil	Rs. 11,50,000.0
First Floor	Nil	Nil	Nil	Nil	Nil	Nil
Ground Floor Tinshed	Nil	Nil	Nil	Nil	Nil	Nil
					Total	Rs. 11,50,000.0



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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	:	Nil
4.	C. B. deposits, fittings etc.	:	Nil
5.	Pavement	:	Nil
	Total	:	Nil



TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part- A	Land	:	Rs. 60,09,225/=
Part- B	Building	:	Rs. 11,50,000/=
Part- C	Extra Items	:	Rs. Nil
Part- D	Amenities	:	Rs. nil
Part- E	Miscellaneous	:	Rs. Nil
Part- F	Services	:	Rs. Nil
	Average Prospective Rate Assessment	:	Rs. 71,59,225/=
	Say	:	Rs. 71,60,000/=
	Max. Prospective Market Assessment		Rs. 71,60,000/=
	Max. Realizable Assessment		Rs. 64,40,000/=
	Max. Distress Assessment		Rs. 60,90,000/=

Rupees - Seventy One Lacks and Sixty Thousands 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.

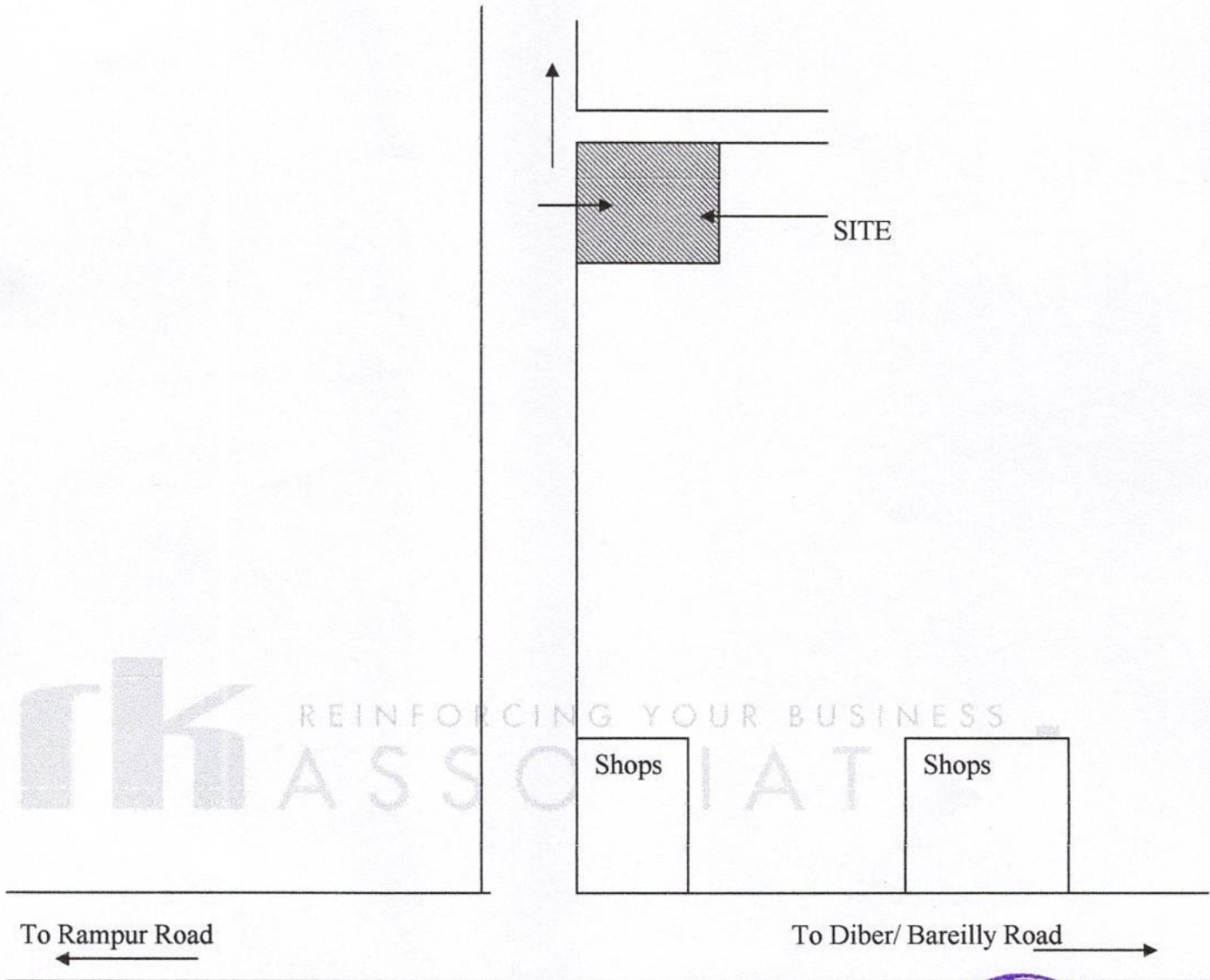


As as result of may appraisal and analysis, it is my considred openion that the present fair market value of the above property in the prevailing condition with aforesaid specification is Rs. **71,60,000.0 (Rupees- Seventy One Lacks and Sixty Thousands Only)**. The Realizable Value of above property is Rs. **64,40,000.00** and Distress Value is Rs. **60,90,000.00**

Place- Shahjahanpur

Date- 10.09.2021





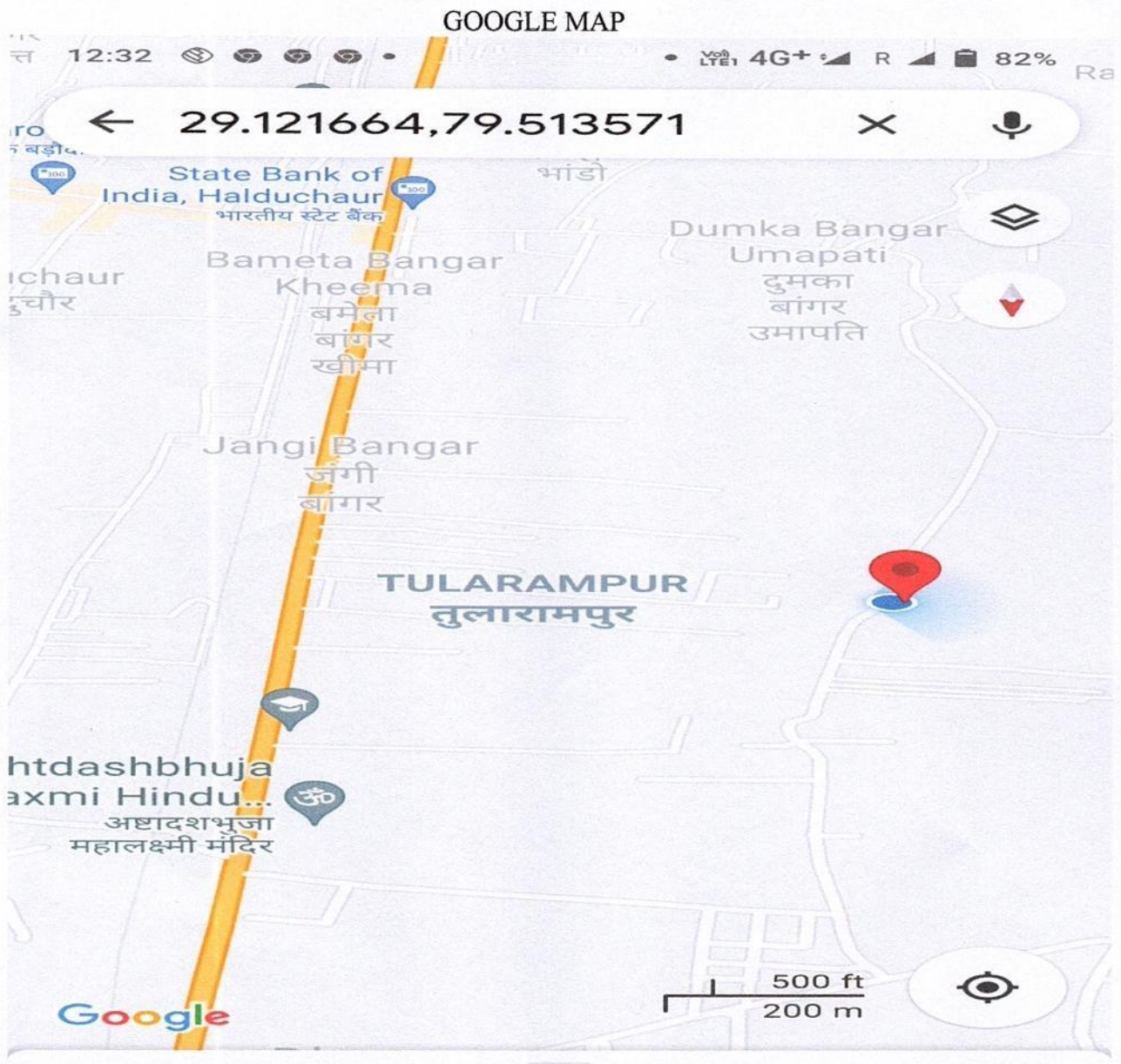
PHOTOGRAPH OF VALUED PROPERTY



Latitude: 29.171978
Longitude: 79.508365
Elevation: 389.1±98 m
Accuracy: 5.5 m
Time: 05-09-2021 15:19
Note: Nanda bhallabh

Powered by NoteCam

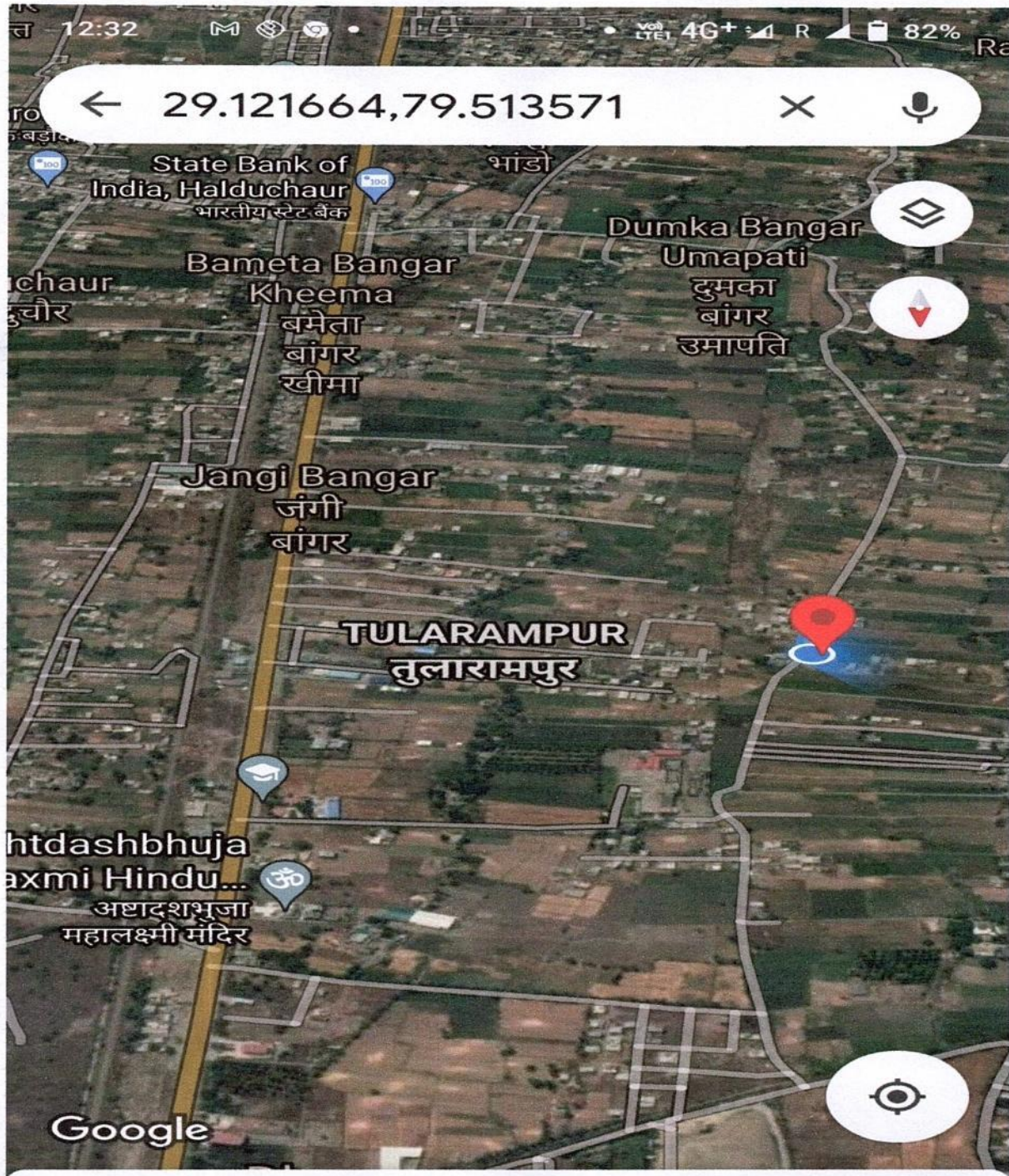




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The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and reasonable market value of the property is Rs. _____ (Rupees _____ only).

Signature
(Name of the Branch
Manager with Official seal)

Date:-

