## **VALUATION REPORT**

OF Land & Building (Residential Use)

FOR Sh. Naveen Chandra Pant S/o Late Sh. Shankar Dutt Pant

LOCATION Vill- Haldwani Talli, 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)

₹ 9209839.00

Rupees Ninety Two Lacs Nine Thousand Eight Hundred Thirty Nine Only.

Realizable value of property (Land & Building)

₹ 8288855.00

Rupees Eighty Two Lacs Eighty Eight Thousand Eight Hundred Fifty Five Only.

#### Panel Architect of:

- Indian Bank
- Bank of Baroda

1 .4

- · 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

B. Arch. FIIA, FIV Reg.No. CA/2006/38812 Telefax: 05947-254005, M.0-9837203193, E-Mail-ar.msnegi@gmail.com GST No. 05ACQPN1216P1Z9

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

Date:

July 23, 2021

Ref. No.:

MSN/Val-0945/21-22

To.

The Chief Manager, State Bank of India, SME Bhotiyaparao

#### Valuation report of Property (Land & Building) of Sh. Naveen Chandra Pant S/o Late Sh. Subject :-**Shankar Dutt Pant**

This is to certify that immovable property (Land & Building) belongs in the Name of Sh. Naveen Chandra Pant S/o Late Sh. Shankar Dutt Pant, R/o- Haldwani Talli, Tehsil- Haldwani, Distt- Nainital, Uttarakhand

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

Particulars of the aforesaid Land & Building are as follows-

- a) The aforesaid Land & Building is situated in Khata Khatauni No.- 4/3, Khet No. 253 Min., Area-84.35 Sqm.; Khet No. 254 Min., Area-64.34 Sqm; Total Area-148.69 Sqm.
- b) The total land area is 148.69 Sqm.

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

The Property is registered in the name of Sh. Naveen Chandra Pant S/o Late Sh. Shankar Dutt Pant 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)

₹ 9209839.00

Rupees Ninety Two Lacs Nine Thousand Eight Hundred Thirty Nine Only.

Realizable value of property (Land & Building)

₹ 8288855.00

Rupees Eighty Two Lacs Eighty Eight Thousand Eight Hundred Fifty Five Only.

Distress value of property (Land & Building)

₹ 7828363.00

Rupees Seventy Eight Lacs Twenty Eight Thousand Three Hundred Sixty Three Only.

Guideline value of property as per govt. approved circle rate (Land

& Building)

₹ 5492589.00

Rupees Fifty Four Lacs Ninety Two Thousand Five Hundred Eighty Nine Only

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.
- b) I have no direct and indirect interest in the property valued.
- c) I have personally inspected property on

July 20, 2021

d) My registration with State Chief Commissioner of Income tax is valid as on date.

Date:

July 23, 2021

Piace:

Ramnagar

Signature and seal of Registered Valuer

#### FORMAT-A

#### VALUATION REPORT IN RESPECT OF LAND/ SITE AND BUILDING

(To be filled in by the Approved)	Value	er)
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
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. Naveen Chandra Pant S/o Late Sh. Shankar Dutt Pant
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.	•	Khata Khatauni No 413, Khet No. 253 Min., Area-84.35 Sqm.; Khet No. 254 Min., Area-64.34 Sqm; Tota Area-148.69 Sqm.
b) Door No.	:	N.A.
c) T. S. No. / Village	•	Vill- Haldwani Talli, Pargana Bhawar Cha Khata
d) Ward / Taluka	:	Haldwani
e) Mandal / District	:	Distt-Nainital
7- Postal address of the property	:	Vill- Haldwani Talli, Pargana Bhawar Cha Khata, Tehsil- Haldwani, Distt- Nainital, Uttarakhand.
8- City / Town / Village	:	City
Residential Area		Mixed
Commercial Area	•	
Industrial Area 9- Classification of the area	:	No
i) High / Middle / Poor		Middle Class
ii) Urban / Semi Urban / Rural	:	Semi Urban Area
10- Coming under Corporation limit / Village Panchayat	:	Under Nagar Nigam Limit

/ Municipality

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

	As per Sale Deed :-	As per Actual Site:-
North	Land of Nanda Ballabh Pant	Land of Nanda Ballabh Pant
South	Road	Road
East	Plot of Om Prakash Pant	Plot of Om Prakash Pant
West	16 ft Wide Road	16 ft Wide Road

#### 14- 14.1 Dimensions of the site

	As per Sale Deed :-	As per Actual Site:-
North	40'-0"	40'-0"
South	40'-0"	40'-0"
East	40'-0"	40'-0"
West	40'-0"	40'-0"

14.2 Latitude, Longitude and Coordinates of the site

ENCLOSURE-'C'

15- Extent of the site

148.69 Sqm.

16- Extent of the site considered for valuation (least of 14 A & 14 B)

148.69 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 SITE

1- Classification of locality

2- Development of surrounding areas

3- Possibility of frequent flooding / submerging

Feasibility to the Civic amenities like school, hospital, bus stop, market etc.

5- Level of land with topographical conditions

6- Shape of land

7- Type of use to which it can be put

8- Any usage restriction

9- Is plot in town planning approved layout?

10- Corner plot or intermittent plot?

11- Road facilities

12- Type of road available at present

13- Width of road - is it below 20 ft. or more than 20 ft.

14- Is it a land - locked land?

15- Water potentiality

16- Underground Sewarage system

17- Is power supply available at the site?

18- Advantage of the site

- 1- The aforesaid property is located at 50 Mtr(approx) distance from Bareilly Road.
- 2- It is two side open property, which is connected by 16 ft Wide Road from West side & Road from South side.
- 3- The property situated at mixed area & has square in shape.

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.

Semi Urban Area

Property

No

Plain

Square

No

Yes

Yes

No

No

Yes

Corner plot

Metal Road

Below 20 ft

Average

Residential Use

Yes, by Residential/Commercial

Basic civic amenities are nearby

Date-PlaceJuly 23, 2021 Ramnagar

Regd. No. 44/2008-09

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

### Part - A (Varion of land)

1- Size of plot

North & South

East & West

2- Total extent of the plot

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

North- 40'-0", South- 40'-0"

East- 40'-0", West- 40'-0"

148.69 Sqm.

Rate of the locality varies from @ Rs. 60000/- to 65000/- Sam.

4- Guideline rate obtained from the Registrar's Office

(an evidence thereof to be enclosed)

Hence land value =  $(148.69 \times 35000/-)$ 

@ Rs. 35000/-per Sq.m.

₹ 5204150.00

Rupees Fifty Two Lacs Four Thousand One Hundred Fifty Only.

As per Distt. Collector circle rate of Distt Nainital on dated 13 January 2020 having rate @ Rs. 35000.00/- per sq.m. for Non Agriculture land of the given locality/area.

As per the Govt. approved circle rates Rs. 35000.00/- per Sq.m. for residential property in this locality, the aforesaid property is located at 50 Mtr(approx) distance from Bareilly Road. It is two side open property, which is connected by 16 ft Wide Road from West side & Road from South side. The market rates are higher than Govt. approved circle rates because it depends upon property shape, size, surroundings developments, approach from main motor marg, market trends & future Potential. It is good for Residential/Commercial type of activities. The above factors appreciate the rates of the property.

5- Assessed / adopted rate of valuation

@ Rs.60000/- per Sqm.

6- Estimated value of land

Rs. 8921400.00

Rupees Eighty Nine Lacs Twenty One Thousand Four Hundred Only

M. S. NE

Regd. No.

44/2008-09

Valuer & Ban

Date-

July 23, 2021

Place-

Ramnagar

Signature and seal of

Registered Valuer

### Part - B (V aution 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)

: MS Angle Frame

c) Year of construction

: 2017

d) Estimated future life

: 71 Years

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.	<u>Floors</u>	Built up Area (As Per Map)		
i)	Ground Floor	74.34 Sq.m.		

g) Condition of the building

i) Exterior - Excellent, Good, Normal, Poor

: Normal

ii) Interior - Excellent, Good, Normal, Poor

: Normal

h) Date of issue and validity of layout of approved

: Not provided

map/plan

i) Approved map / plan issuing authority

: Not provided

*j)* Whether genuineness or authenticity of approved map / plan is verified

: Yes

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)	MS Gate and sal & Seesham wood Doors & Windows	
5-	RCC works	Beam, Column & Slab	
6-	Plastering	Yes	
7-	Flooring, Skirting, dadoing	PCC Flooring	
8-	Special finish as marble, granite, wooden paneling, grills, etc	No	
9-	Roofing including weather proof course	Shed Roofing	
10-	Drainage	Yes	

#### 2- Compound wall

- a) Height
- b) Length
- c) Type of construction

#### 3- Electrical installation

- a) Type of wiring
- b) Class of fittings (superior / ordinary / poor)
- c) Number of light points
- d) Fan points
- e) Spare plug points
- f) Any other item

#### 4- Plumbing installation

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

: Yes

- : As per site
- : As per site
- : Brick Masanory
- : Yes
- : Conduit
- : Ordinary
- : 6 approx
- : 6 approx
- : 8 approx
- : N.A.
- : Yes
- : As per site
- : As per site
- : No
- : No
- : As per site
- : 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>	4	<u>5</u>	<u>6</u>	
1-	Ground Floor	74.34	3.35	4	4000.00	

Particulars of items	Replacement cost Rs.	Depreciation Rs.	Net value after depreciations Rs.	
2	<u>z</u>	<u>8</u>		
Ground Floor	297360.00	8921.00	288439.00	
Total			288439.00	

		(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 rat
Total	•	0.00
Part – D- (An	nenities)	
		(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- (Miscel	laneous)	
		(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- (Ser	vices)	
		(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 ent	ire propert	y	
Part- A	Land	:	₹	8921400.00
Part- B	Building	:	₹	288439.00
Part- C	Extra Items	100	₹	0.00
Part- D	Amenities	:	₹	0.00
Part- E	Miscellaneous	:	₹	0.00
Part- F	Services	:	₹	0.00
Total Build	ing Only (Part B, C, D, E & F)	:	₹	288439.00
	Total	:	₹	9209839.00
	Say		₹	9209839.00
Approach and Co supported by nece	he approved valuer should discuss in out of the Approach of valuation of property essary calculations. Also, such aspects likely income it may generate, may be	and indicate how as: i) Salability	w the value h	as been arrived at,
	ner/representative with property in ba		enclosed.	
	ngitude/latitude and co-ordinates of pro			pps/Internet sites.
As a result of my	appraisal and analysis, it is my consid-	ered opinion tha	at the present	fair market value

Present Fair Market Value of Property ₹

of the above property in the prevailing condition with aforesaid specifications is

9209839.00

Rupees Ninety Two Lacs Nine Thousand Eight Hundred Thirty Nine Only.

Realisable Value of Property

₹

8288855.00

Rupees Eighty Two Lacs Eighty Eight Thousand Eight Hundred Fifty Five Only.

The book value of the property

₹

As per deed

The distress value of the property

₹

7828363.00

Rupees Seventy Eight Lacs Twenty Eight Thousand Three Hundred Sixty Three Only.

Date-PlaceJuly 23, 2021 Ramnagar Regd. No. 44/2008-09

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 ₹ 9209839.00

(Rupees Ninety Two Lacs Nine Thousand Eight Hundred Thirty Nine Only.)

Signature

Name of the Branch Manager with Official Seal

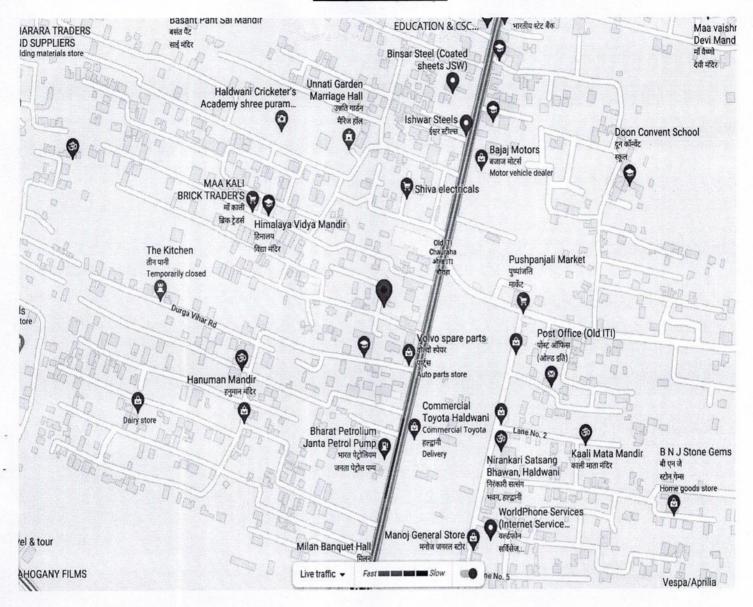
**Date-** July 23, 2021

### **CIRCLE RATE**

<b>B</b> )	प्रमुख प्रमुख मार्ग /मोहल्लो/राजस्य क्षेत्र सामान्य रर (Base Rate)								te)			
सः। मार्ग/ मीहल्ला/ राजस्य		मार्ग / डामों के नाम हत्ता/			कृषि मूमि की दर (प्रति हैक्टेयर लाख कर वें)	अब्भि (आवशीय) भूमि की दर (प्रति वर्गगीटर २० में)		बहुगाँजती व आवासीय भवन में स्थित आवासीय पतेट (सुपर एरिया	वाणिज्यिक मदन की दर (सुपर एरिया प्रति वर्गनीटर रूक में)		गैर वाणिध्यक निर्मण दर (स) प्रति वर्गमीटर में)	
	प्रामे की इंगी				200 मीटर तक	० से 50 मीटर तक	50 मीटर से अधिक 200 मीटर तक	प्रति वर्ग मीटर रू० में)	दुकान रेस्टोरेस कार्यातय	अन्य विणिज्यक प्रतिष्ठान	प्रयम श्रेणी पर्वका	द्विरीय श्रेणी पक्का
1	1	3		5	6	1	8	9	10	11	12	13
		15	नहर कवरिंग मार्ग- कालडैक्स से पनधककी धीराहा तक	नगरीय	420	30000	25000	42000	64500	60000	12000	7000
		16	पनवक्षी चेराहे आगे से सुशीला तिवारी हारिपटल तक	नगरीय	420	35000	28000	47000	70000	65500	12000	7000
		17	नवीन मण्डी के आगे से सिटी हास्पिटत तब	अर्द्धनगरीय	420	35000	25000	47000	67000	62500	12000	7000
		18	कुनुमखेदा चौराई के आगे से कटपरिया तक	नगरीय	350	30000	23000	42000	64500	60000	12000	7000
		19	देवतचौड़ चौराहे से निढता स्कूत तक	यर्दनगरीय	410	30000	25000	42000	61500	57000	12000	7000
5	E	20	मुखानी चौराहे के आगे  से शुसुमधंडा चौराहे तक	नगरीव	420	35000	25000	47000	70000	65500	12000	7000
		21	नेनीताल मोटर्स के आगे से हरिपुर मोविया तहसील सीमा तक	बर्दनगरीय	400	25000	20000	37000	56000	51500	12000	7000
		22	नवदी तेंड (दुर्ग सिटी सेन्टर से कालादूंगी तेंड तक)	नगरीय	750	35000	30000	47000	70000	65500	12000	7000
6	F	23	कठधरिया के आगे हे लागधीड धीसहे तक (बाया फ्लेहपुर)	अर्द्धनगरीय	210	20000	15000	32000	50500	46000	12000	7000
		24	रानपुर रोठ- सिन्धी चौराहे तो सुशीला तिवारी तिशहे तक	नगरीव	750	40000	35000	52000	75500	71000	12000	7000



#### **LOCATION PLAN**



Date- July 23, 2021

Place- Ramnagar

Regd. No.
44/2008-09

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

### GOOGLE MAP

### 29.186795, 79.520864



Date- July 23, 2021

Place- Ramnagar



### **SITE PHOTOGRAPHS**



**Front View of Property** 



View of Property Showing Approch Road

Date- July 23, 2021

Place- Ramnagar

Regd. No. 44/2008-09

Registered Valuer & Bank Page.

Registered Valuer





**Other Views of Property** 

Date- July 23, 2021

Place- Ramnagar

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

M.S.A

Regd. No.

44/2008-09

