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File No. : VRIP/SBI/1890/09/2021

Dated: 10.09.2021

VALUATION REPORT

OF

IMMOVABLE PROPERTY

SITUATED AT

PART OF KHASRA NO. 557 MIN, VILL HALDWANI TALLI, TEHSIL – HALDWANI,
DISTRICT – NAINITAL (U.K)

OWNERS/ PROMOTERS

SMT. JAYANTI NEGI W/O SH. MAHENDRA SINGH NEGI

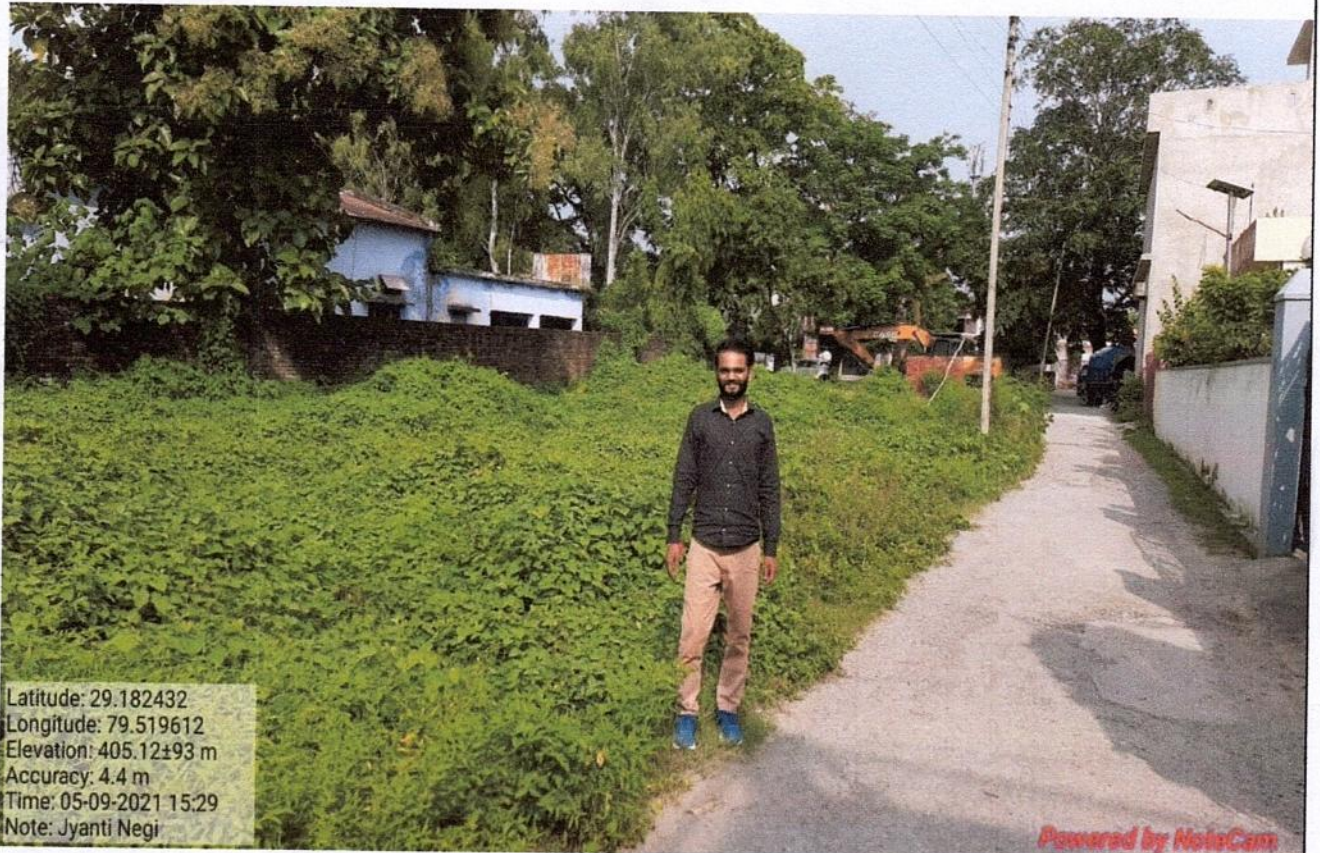
A/C: M/S-

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. 557 MIN, VILL HALDWANI TALLI, TEHSIL – HALDWANI,
DISTRICT – NAINITAL (U.K)**

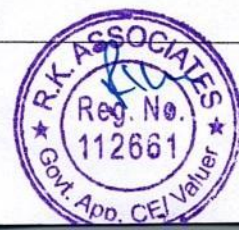
VRIP/SBI/1890/09/2021



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

ASESSEMENT 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 No. 464 Dt. 29.01.2015 |
| | 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) | : Smt. Jayanti Negi W/o Sh. Mahendra Singh Negi R/O Haldwani Talli 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 near Many marriage Lawn, MRF Workshop, Rainbow Academy, & Market Haldwani- Bareilly Road. 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. 557 Min |
| | b) Door No. | : Nil |
| | c) T. S. No. / Village | : Vill. Haldwani Talli, |
| | d) Ward / Taluka | : Haldwani |
| | e) Mandal / District | : Nainital (UK) |
| 7. | Postal address of the property | : Part of Khasra No. 557 Min Vill. Haldwani Talli, 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 | : Urban |
| 10 | Coming under Corporation limit / Village Panchayat / Municipality | : Nagar Nigam |
| 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 | : | Land of Mahendra Singh Negi |
| | West | : | Plot of Bhagwati Bhatt |
| | North | : | P/o Sardar Indrajeet Singh & Others |
| | South | : | 12' wide Road |
| | Boundaries of the property | | As per Site |
| | East | | Land of Mahendra Singh Negi |
| | West | | Plot of Bhagwati Bhatt |
| | North | | P/o Sardar Indrajeet Singh & Others |
| | South | | 12' wide Road |
| 14 | Extent o.f the site | : | 0.032 Hec. Or 318.21 Sq.mt as per Sale Deed |
| 15 | Extent of the site considered for valuation (least of 14 A & 14 B) | : | 0.032 Hec. Or 318.21 Sq.mt as per Sale 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 1.00 -2 Kms Kms |
| 5. | Level of land with topographical conditions | | Yes |
| 6. | Shape of land | | Rectangular |
| 7. | Type of use to which it can be put | | Non Agriculture |
| 8. | Any usage restriction | | No |
| 9. | Is plot in town planning approved layout? | | Yes |
| 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 | | No |
| 16. | Underground sewerage system | | No |
| 17. | Is power supply available at the site? | | No |
| 18. | Advantage of the site | | |
| | 1. | | Rainbow Academy & Bareilly Road |
| Part - A (Assessment of land) | | | |
| 1. | Size of plot | | |



| | | |
|--|--|---|
| | North & South | NA |
| | East & West | NA |
| 2. | Total extent of the plot | 318.21 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. 40,000/- to Rs. 42,000/- 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.25000/- Sq.mt |
| 5. | Assessed / adopted rate of valuation | Rs. 40,000/= per Sq.mt. |
| 6. | Estimated value of land | 318.21 Sq.mt X Rs.40,000/- per Sq.mt Rs. 1,27,28,400/= |
| Part - B (Assessment of Building) | | |
| 1. | Technical details of the building | |
| a) | Type of Building (Residential / Commercial / Industrial) | Only Plot |
| b) | Type of construction (Load bearing / RCC / Steel Framed) | No |
| c) | Year of construction | No |
| d) | Number of floors and height of each floor including basement, if any | No |
| e) | Plinth area floor-wise | No |
| f) | Condition of the building | |
| | i) Exterior - Excellent, Good, Normal, Poor | No |
| | ii) Inferior - Excellent, Good, Normal, Poor | No |
| g) | Date of issue and validity of layout of approved map / plan | Only Plot |
| h) | Approved map / plan issuing authority | Only Plot |
| i) | Whether genuineness or authenticity of approved map / plan is verified | Only Plot |
| 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 | No | |
| 2. | Basement | No | |
| 3. | Superstructure | No | |
| 4. | Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber) | No | |
| 5. | RCC works | No | |
| 6. | Plastering | No | |
| 7. | Flooring, Skirting, dadoing | No | |
| 8. | Special finish as marble, granite, wooden paneling, grills, etc | No | |
| 9. | Roofing including weather proof course | No | |
| 10. | Drainage | No | |

| 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 | No | |
| | Number of light points | : Na | No | |
| | Fan points | : Na | No | |
| | Spare plug points | : Na | No | |
| | Any other item | : Na | No | |
| 4. | Plumbing installation | | | |
| a) | No. of water closets and their type | : Na | No | |
| b) | No. of wash basins | : Na | No | |
| c) | No. of urinals | : Na | No | |
| d) | No. of bath tubs | : Na | No | |
| e) | Water meter, taps, etc. | : Na | No | |
| 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 | Nil | Nil | Nil | Nil | Nil | Nil |
| First Floor | Nil | Nil | Nil | Nil | Nil | Nil |
| | | | | | Total | Rs. Nil |



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. 1,27,28,400/= |
| Part- B | Building | : | Rs. Nil |
| 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. 1,27,28,400/= |
| | Say | : | Rs. 1,27,30,000/= |
| | Max. Prospective Market Assessment | | Rs. 1,27,30,000/= |
| | Max. Realizable Assessment | | Rs. 1,14,60,000/= |
| | Max. Distress Assessment | | Rs. 1,08,00,000/= |

Rupees - One Crore Twenty Seven Lacks and Thirty 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. **1,27,30,000.0 (Rupees- One Crore Twenty Seven Lacks and Thirty Thousands Only.** The Realizable Value of above property is Rs. **1,14,60,000.00** and Distress Value is Rs. **1,08,00,000.00**

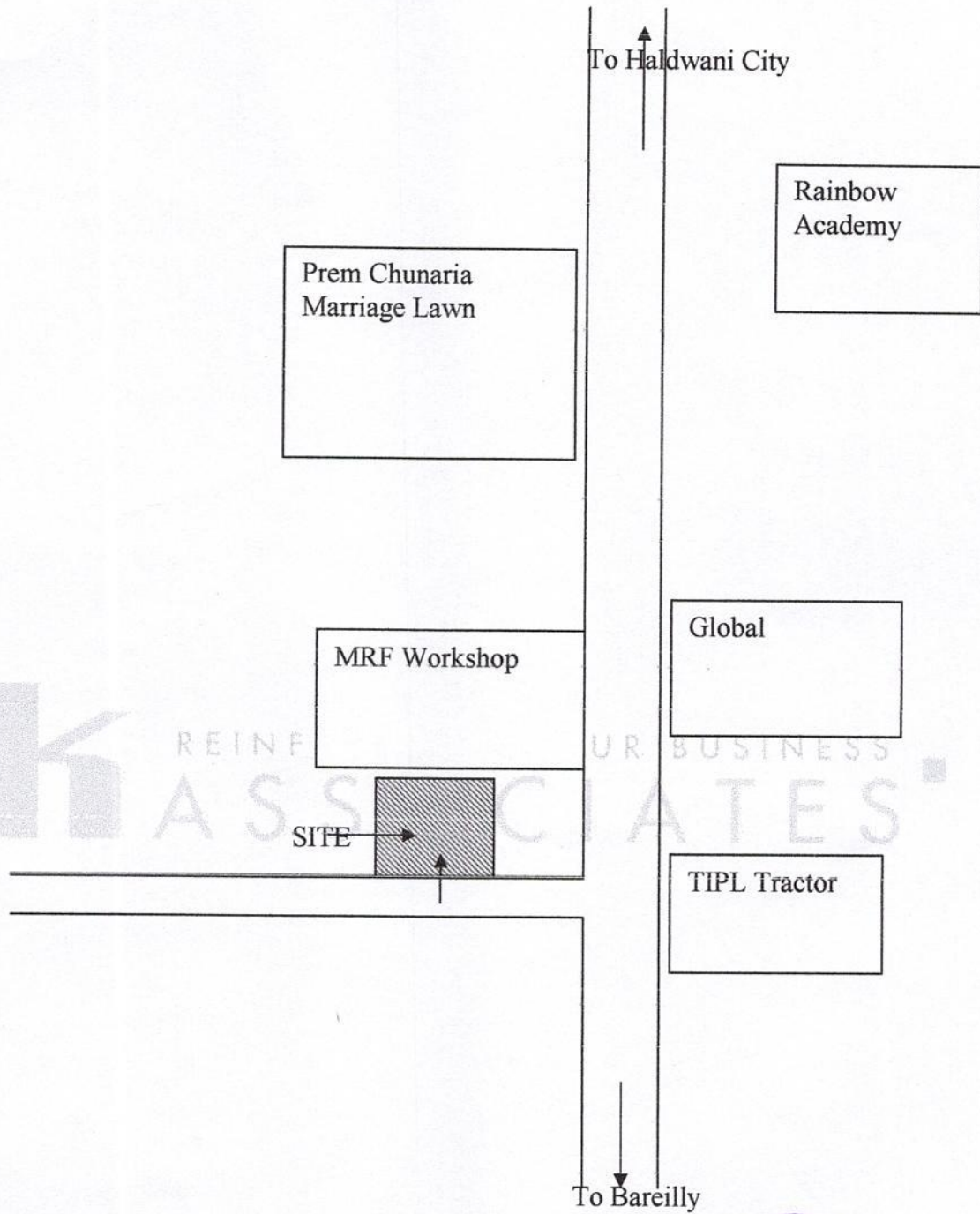
Place- Shahjahanpur

Date- 10.09.2021

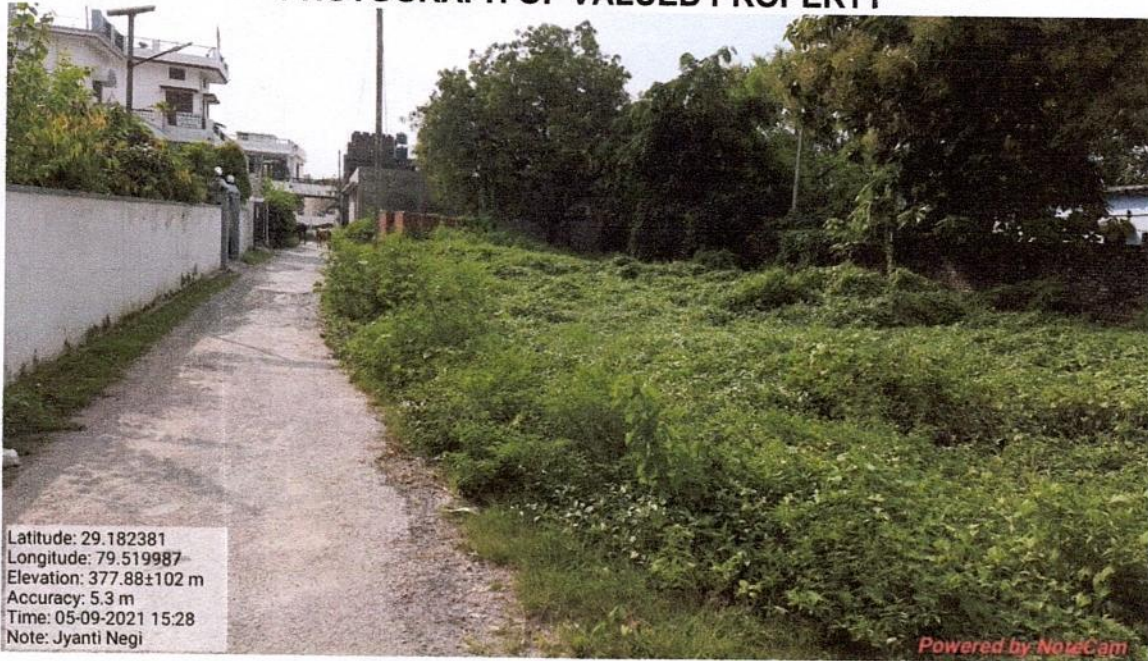


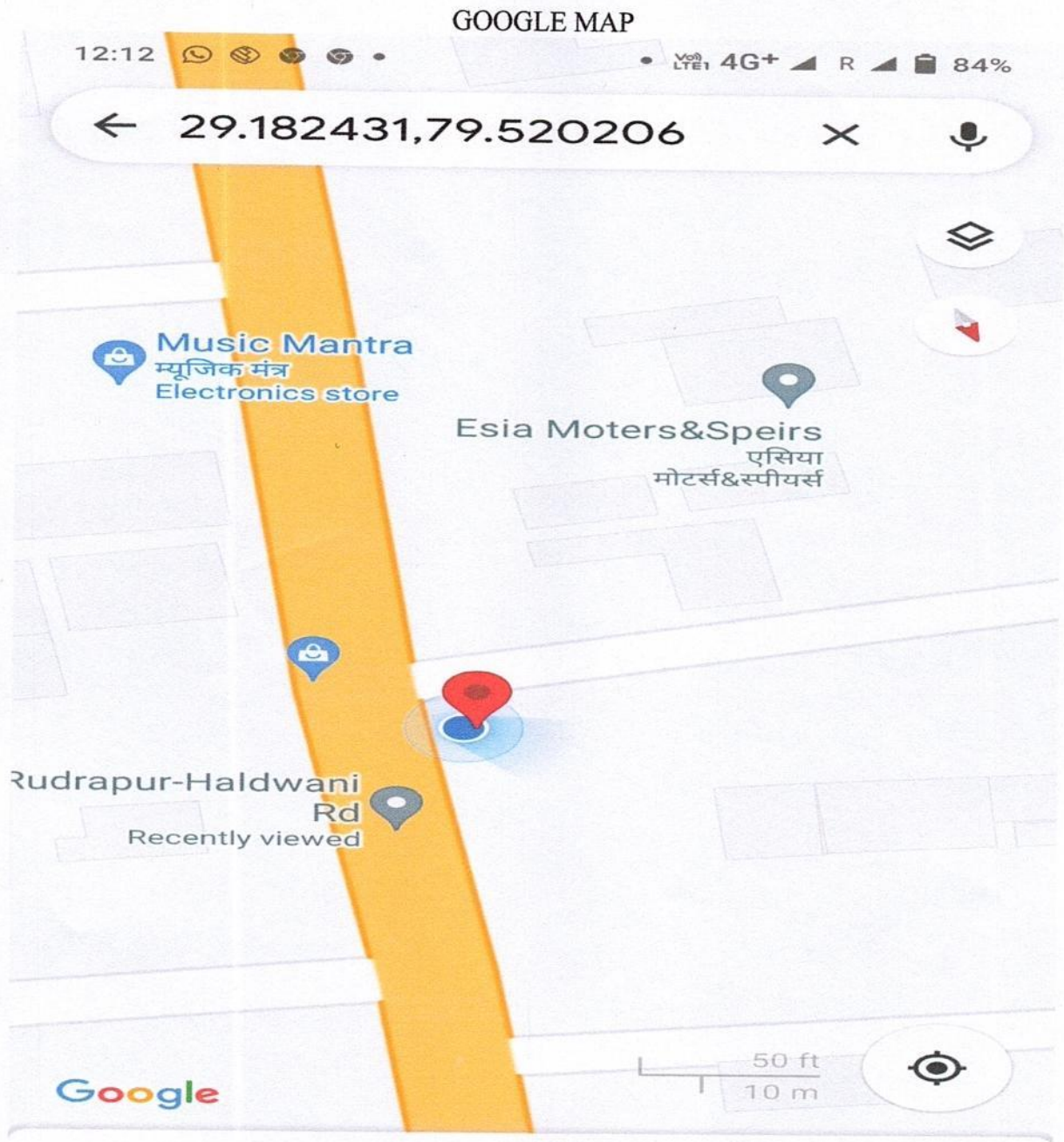
rk REINFORCING YOUR BUSINESS
ASSOCIATES

KEY/SITE – PLAN OF VALUED PROPERTY



PHOTOGRAPH OF VALUED PROPERTY



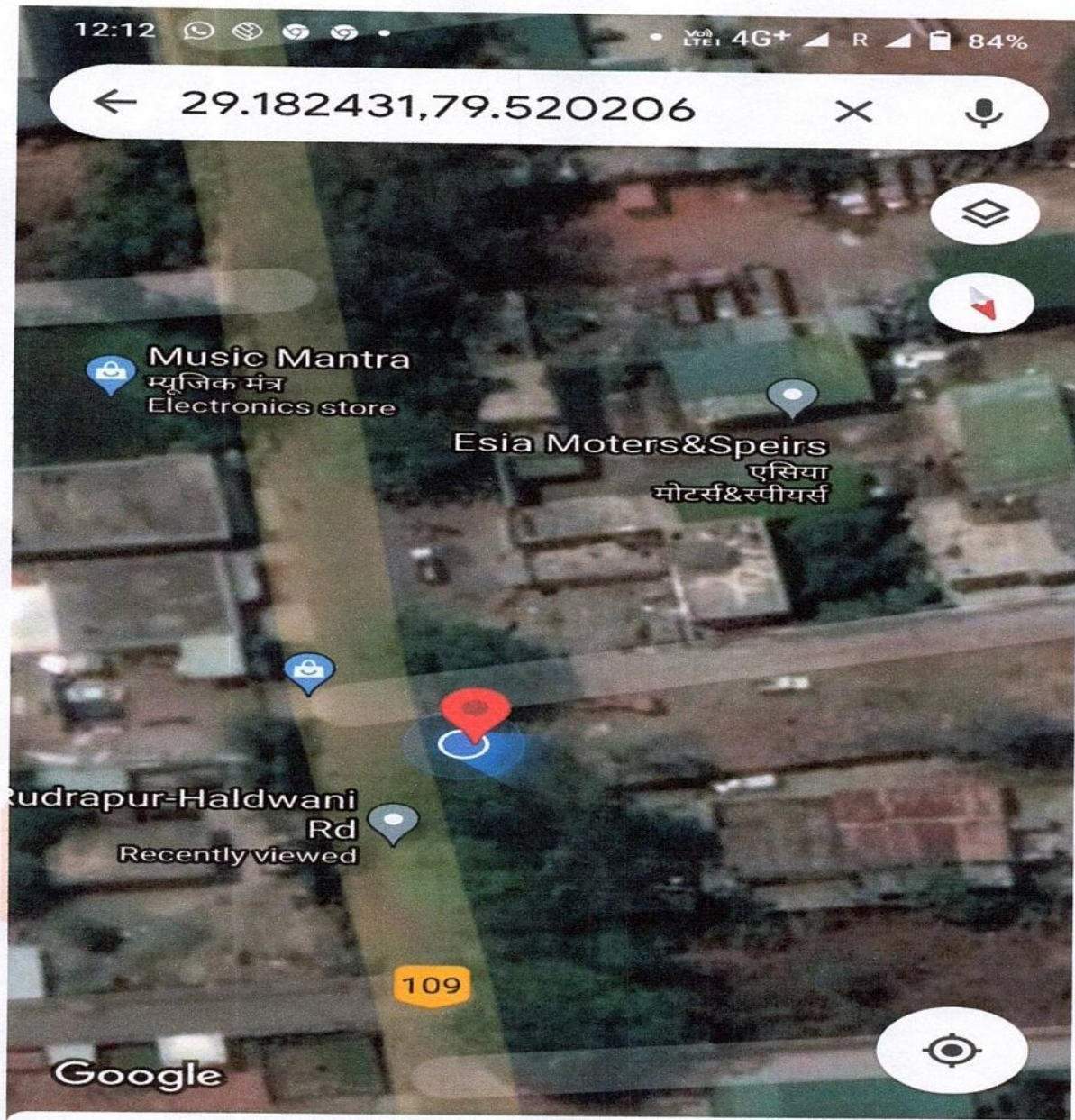


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The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and reasonable market value of the property is Rs. _____ (Rupees _____ only).

Signature
(Name of the Branch
Manager with Official seal)

Date:-



