

VALUATION REPORT



REF. NO	HA/NDLS/BOI/BV-4038(28-215-215)2023
NAME OF THE OWNER	M/S. SHREE RADHA KRISHANA PACKAGING (PROPRIETOR -SHRI-MUKESH KUMAR S/O SHRI- NAUBAT SINGH), AC. NO 3011-79
NAME OF THE BORROWER	M/S. SHREE RADHA KRISHANA PACKAGING (PROPRIETOR -SHRI-MUKESH KUMAR S/O SHRI- NAUBAT SINGH), AC. NO 3011-79
MARKET VALUE	₹ 1,10,38,000.00
REALIZABLE VALUE	₹ 99,34,000.00
DISTRESS VALUE	₹ 88,30,000.00
NAME OF THE BANK	BANK OF INDIA
NAME OF THE BRANCH	MAIN BRANCH GHAZIABAD, U.P



HARIPRIYA ASSOCIATES



1. REGD.NO- 379/2004
2. PAN-AADFH4167L
3. MSME-UAM NO-OD19D0012583

We Deal:-

All types of Asset Valuation
"Immovable Property & Plant & Machinery"
Regd. Valuers (Wealth Tax Act & IBBI)

Engineering Consultants for-

- Lender's Independent Engineer(LIE)
- Techno Economic Viability (TEV) Study
- Certified Energy Auditors
- Design, Estimation & Project Evaluation
- Survey & Loss Assessment
- Engineering & Financial Consultant



PLOT NO-C-16-1st Floor, Gurunanakpura (Near Om Hotel) Laxminagar, Delhi-110092,
BRANCH OFFICE AT: Delhi, Kolkata, Mumbai, Raipur, Hyderabad, Jaypore, Jamshedpur, Kharagpur
Cell No-+91943700 2433, +91846799 2433

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REGD. VALUER, SURVEYOR & LOSS ASSESSOR, ENGINEERING CONSULTANT
HA/NDLS/BOI/BV-4038(28-215-215)2023

Date-06/12/2023



To

The Asst. Gen. Manager
Bank of India,
Main Branch,
Ghaziabad Uttar Pradesh.



Ref: Reference to your Mail discussion with on dated: 22/11/2023.

Sub: - Submission Of Valuation Report Against The Industrial Property of M/s. Shree Radha Krishana Packaging (Proprietor - Shri- Mukesh Kumar S/o Shri- Naubat Singh), Ac. No 3011-79, Site - Situated at Plot Bearing No-G-361, Block -G, U.P.S.I.D.E., Masoori Gulaothi Road Industrial Area, Tehsil- Dhaulana, Distt-Hapur, U.P.

Best Wishes!

Thank You Very Much For Utilizing Our Service Again For The Valuation Job. We Are Here With Submitting The Necessary Valuation Report With Required Assessment Of The Assets To Be Valued With All The Necessary Enclosures.

Description	Market Value	Realizable value	Distress Sale Value
M/s. Shree Radha Krishana Packaging (Proprietor - Shri- Mukesh Kumar S/o Shri- Naubat Singh), Ac. No 3011-79, Site - Situated at Plot Bearing No-G-361, Block -G, U.P.S.I.D.E., Masoori Gulaothi Road Industrial Area, Tehsil- Dhaulana, Distt- Hapur, U.P.	Rs.1,10,38,000.00	Rs. 99,34,000.00	Rs. 88,30,000.00

Hope the report is in order and would be sufficient to enable your good office to proceed further in the matter, issued without prejudice.

We hope forward for further cases of valuation.

Kindly acknowledge receipt of the same.

Thanking You!



Haripriya Associates

Encl:-Valuation Report.

PLOT NO-C-16-1st Floor, Gurunanakpura (Near Om Hotel) Laxminagar, Delhi-110092, Mob:- 08467992433. 09437002433 (INDIA)

BRANCH OFFICE AT : Bhubaneswar , Kolkata, Raipur, Hyderabad, Tata.

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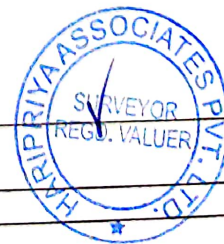


BANK OF INDIA MAIN BRANCH GHAZIABAD, UTTAR PRADESH.

VALUATION REPORT IN RESPECT OF LAND & BUILDING

(To be filled in by the Approved Valuer)

1.	GENERAL	:	
1.	Purpose for which the valuation is made	:	Re-Valuation
1.	a Date of inspection	:	05/12/2023
2.	b Date on which the valuation is made	:	06/12/2023
3.	List of documents produced for perusal	:	
3.	i) Lease Deed	:	Copy of Old valuation .A.K.Associateon dated - 12/03/2014.
4a.	Name of the owner(s) and his / their address (es)with Phone no. (details of share of each owner in case of joint ownership)	:	M/s. Shree Radha Krishana Packaging(Proprietor - Shri- Mukesh Kumar S/o Shri- Naubat Singh), Ac. No 3011-79, Site - Situated at Plot Bearing No-G-361, Block -G, U.P.S.I.D.E., Masoori Gulaothi Road Industrial Area, Tehsil- Dhaulana, Distt- Hapur, U.P..
4b.	Name of the Borrower	:	M/s. Shree Radha Krishana Packaging(Proprietor - Shri- Mukesh Kumar S/o Shri- Naubat Singh),.. Mob No-9810493194
5.	Brief description of the property (Including leasehold / freehold etc)	:	Lease Hold
6.	Location of property	:	
6.	a) Plot No. / Survey No.	:	Plot Bearing No-G-361
6.	b) Door No./Block	:	Block -G
6.	c) T. S. No. / Colony/Village	:	Masoori Gulaothi Road Industrial Area
6.	d) Ward / Taluka	:	-----
6.	e) Mandal / District	:	Tehsil- Dhaulana, Distt- Hapur, U.P..
7.	Postal address of the property	:	Site - Situated at Plot Bearing No-G-361, Block -G, U.P.S.I.D.E., Masoori Gulaothi Road Industrial Area, Tehsil- Dhaulana, Distt- Hapur, U.P.
8.	City / Town	:	City
8.	Residential Area	:	No
8.	Commercial Area	:	No
8.	Industrial /Agricultural Area	:	Yes
9.	Classification of the area	:	
9.	i) High / Middle / Poor	:	Middle
9.	ii Urban / Semi Urban / Rural)	:	Urban
10.	Coming under Corporation limit /Village Panchayat / Municipality	:	U.P.S.I.D.E
11.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area /cantonment area	:	NA
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	NA
13.	Boundaries of the property	:	As Per Documents
13.	North	:	Plot No -G-360
13.	South	:	Plot No -G-362



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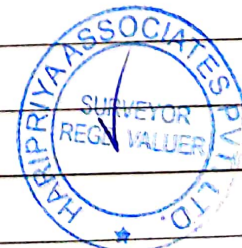


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	East	:	18 Mtr' Wide Road
	West	:	Plot No -G-350
	Boundaries of the property	:	As Per Verified Site
	North	:	Plot No -G-360
	South	:	Plot No -G-362
	East	:	18' Mtr' Wide Road
	West	:	Plot No -Other Property
	Boundaries of the property	:	As Verified Site
	North- East	:	30.0 Mtr
	South- West	:	30.0 Mtr
	North- West	:	15.0 Mtr
	South- East	:	15.0 Mtr
	Dimensions of the site	:	450.00 Sq mtr. Or say 4843.75 Sq ft
14.1	Latitude, Longitude and Coordinates of the site	:	Latitude : 28°39'49.4"N Longitude : 77°34'28.3"E
14.2	Extent of the site	:	450.00 Sq mtr. Or say 4843.75 Sq ft
15	Extent of the site considered for valuation (least of 14 A & 14 B)	:	450.00 Sq mtr. Or say 4843.75 Sq ft
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner occupied
CHARACTERISTICS OF THE SITE			
	Classification of locality	:	Middle
	Development of surrounding areas	:	Industrial Area
	Possibility of frequent flooding / sub-merging	:	No
	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Within 1-2 Kms.
	Level of land with topographical conditions	:	Levelled
	Shape of land	:	Rectangular
	Type of use to which it can be put	:	Industrial Area
	Any usage restriction	:	No
	Is plot in town planning approved layout?	:	No
	Corner plot or intermittent plot?	:	Intermittent Plot
	Road facilities	:	Yes
	Type of road available at present	:	bitumen Road



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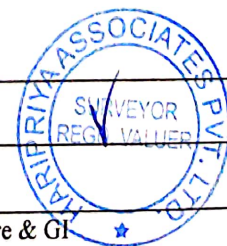
13	Width of road – is it below 20 ft. or more than 20 ft.	:	Above 20'0"ft
14	Is it a land – locked land?	:	No
15	Water potentiality	:	Yes
16	Underground sewerage system	:	Yes
17	Is power supply available at the site?	:	Yes
18	Advantage of the site	:	
	1.	:	----
	2.	:	
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	----
	1.	:	----
	2.	:	----

Part - A (Valuation of land)

1.	Size of plot	:	450.00 Sq mtr. Or say 4843.75 Sq ft
	North & South	:	--
	East & West	:	--
2.	Total extent of the plot	:	450.00 Sq mtr. Or say 4843.75 Sq ft
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs.15,000.00 /- To Rs.20,000.00 /- Per Sq. Mtr
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	a) Land Rs.5,500 sq. Mtr X 450.00 Sq mtr. =Rs.24,75,000.00 b) Construction RCC Rs.12,500/- per sq. mtr X 157.93sq. mtr =Rs. 19,74,125.00 c) Shad=239.06 sq. mtr =Rs. 13,14,830.00 Guideline Value (a+b+c)= Rs.57,63,955.00
	Assessed / adopted rate of valuation	:	Rs. 18,500.00/- Per sq.mt
	Estimated value of land	:	Rs.18,500.00/- per sq.mtr X 450.00 Sq mtr = Rs.83,25,000.00

Part - B (Valuation of Building)

	Technical details of the building	:	
a)	Type of Building (Residential / Commercial / Industrial)	:	Industrial
b)	Type of construction (Load bearing / RCC / Steel Framed)	:	RCC & Load Bearing Structure & GI



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c)	Year of construction	:	2011
d)	Number of floors and height of each floor including basement, if any	:	G+2 Story Building
e)	Plinth area floor-wise	:	Plinth area approx = RCC=157.93 sq mtr Or Say=1700.00 Sq ft Shad area approx = Shad=2573.30Sq ft Or Say239.06 sq. mtr.
f)	Condition of the building	:	
i)	Exterior – Excellent, Good, Normal, Poor	:	Normal
ii)	Inferior - Excellent, Good, Normal, Poor	:	Normal
g)	Date of issue and validity of layout of approved map / plan	:	Property already mortgage in Bank
h)	Approved map / plan issuing authority	:	U.P.S.I.D.E
i)	Whether genuineness or authenticity of approved map / plan is verified	:	U.P.S.I.D.E
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	
1.	Foundation	Open Raft Foundation
2.	Basement	No
3.	Superstructure	9"Thick Brick Work in cement Mortar with RCC Slab.
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden
5.	RCC works	Yes
6.	Plastering	Plastered
7.	Flooring, Skirting, dadoing	IPS & Verified Tiles flooring
8.	Special finish as marble, granite, wooden paneling, grills, etc	No
9.	Roofing including weather proof course	RCC
10.	Drainage	Yes



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Details of valuation Building

Sr. no.	Particulars of item	Plinth area in Sq. Ft.	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs. 1.5%(RCC) & 2.5 % (ACC) Per year	Net Value after depreciations. Rs.
1	G+F+S. floor Total ACC Shed	2573.30 Sq Ft	12/40 Years	Rs.500.00	Rs.12,86,650.00	Rs.3,85,995.00	Rs.9,00,655.00
2	G+F+S. floor Total RCC	1700 Sq Ft	12/70 Years	Rs.1300.00	Rs.22,10,000.00	Rs.3,97,000.00	Rs.18,12,200.00
						Rs.27,12,855.00	
Total						Rs.27,13,000.00	
Or Say							

Part C- (Extra Items) (Amount in Rs.)

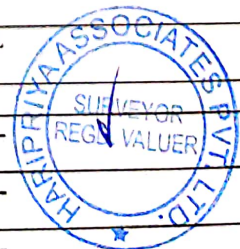
1.	Portico	:	----
2.	Ornamental front door	:	----
3.	Sit out/ Verandah with steel grills	:	----
4.	Overhead water tank	:	----
5.	Extra steel/ collapsible gates	:	----
Total		:	NIL

Part D- (Amenities) (Amount in Rs.)

1.	Wardrobes	:	----
2.	Glazed tiles	:	----
3.	Extra sinks and bath tub	:	----
4.	Marble / Ceramic tiles flooring	:	----
5.	Interior decorations	:	----
6.	Architectural elevation works	:	----
7.	Paneling works	:	----
8.	Aluminum works	:	----
9.	Aluminum hand rails	:	----
10.	False ceiling	:	----
Total		:	NIL

Part E- (Miscellaneous) (Amount in Rs.)

1.	Separate toilet room	:	----
2.	Separate lumber room	:	----
3.	Separate water tank/ sump	:	----



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4.	Trees, gardening	:	----
	Total	:	NIL

Part F- (Services) (Amount in Rs.)

1.	Water supply arrangements pho Supply Bore Well	:	---
2.	Drainage arrangements	:	---
3.	Compound wall & Grill Gate	:	---
4.	C. B. deposits, fittings etc.	:	---
5.	Lift	:	---
6.	Over head Water tank	:	---
7.	Extra Toilet	:	---
8.	Parapet wall	:	NIL
	Total	:	

Total abstract of the entire property

Part- A	Land(a)	:	Rs.83,25,000.00
Part- B	Building(b)	:	Rs.27,13,000.00
Part- C	Extra Items	:	NIL
Part- D	Amenities	:	NIL
Part- E	Miscellaneous	:	NIL
Part- F	Services	:	NIL
	Total	:	Rs.1,10,38,000.00
	Or Say		Rs.1,10,38,000.00
	Realizable Value		Rs. 99,34,200.00
	Or Say		Rs. 99,34,000.00
	Distress Sale Value		Rs. 88,30,400.00
	Or Say		Rs. 88,30,000.00
	Insurance Value		Rs.27,13,000.00

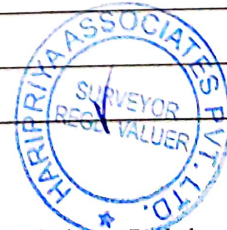
ASSUMPTION

1. Assuming genuineness of the original title deed relating to this property is Correct.
2. Assuming the genuineness of data as provided by Authorized officer, Bank of India MainBranch, Ghaziabad Uttar Pradesh.
3. Assuming the Building is approved from the concern department.
4. Assuming identification of the Property is correct
5. Assuming the Documents produced for our verification are genuine.
6. Assuming Documents Collected by us are correct.

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DECLARATION

1. This report is prepared on request of the Asst. Gen. Manager, Bank of India, Main Branch Ghaziabad, Uttar Pradesh
2. The Present Market Value of the above property in our considered opinion is **Rs. 1,10,38,000.00** if in Lease hold condition with all related documents in ok condition & without any legal dispute.
3. The Present Realizable value in our considered opinion is **Rs. 99,34,000.00** & Forced/distress Sale will be **Rs. 88,30,400.00** if in Lease Hold condition with all related document in ok condition & without any legal dispute.
4. The property was physically inspected by our representative Mr. Pankaj Prasad Mob No-9861922862 on dated 05/12/2023 & thereafter.
5. We have verified Copy of Old valuation .A.K.Associate on dated -12/03/2014..
6. It is an opinion based on the property physically identified by No One.
7. We were not produced with the following documents i.e. Electric Bill & other related documents.
8. Valuation is subject to variable opinion. The valuer or company is not liable for any claim or damage/ cost/consequence whatsoever.
9. We are neither the auditors to the owner of the property (ies) nor their firms associates nor we are the statutory auditors to the branch from which the loan is proposed to be availed / already availed.
10. The information furnished above is true to the best of our knowledge and belief;
11. This valuation is prepared without any prejudice or bias to any person or institution.
12. The above valuation is valid only when documents shown & mentioned herein are genuine.
13. The legal aspects are not verified & considered in this valuation.
14. The value of **Land & Building** taken into account by making due enquiries in the locality and ascertaining the sales value of the properties in the Locality.
15. Any addition / Alterations made to the property after the date of valuation shall not fall under the scope of this report.
16. The value will vary with change in purpose, date, Legal complication if any, location change, etc.,
17. If this property is offered as Co-lateral security, the concern Financial Institution is requested to verify the extent and locality of the property with the latest legal opinion report.
18. The bank may kindly satisfy itself about the genuines of the original title deed relating to this property and also about the true identity of the person claiming to be the owner of the property.
19. This report will be utilized for above branch, bank and purpose, if utilized for other than this purpose, branch and bank, the undersigned is not at all responsible for any reason.
20. We have no direct or indirect interest in the property valued.
21. This report is prepared basing on available documents and discussions made with Branch Manager, Bank of India Main Branch Ghaziabad, Uttar Pradesh..
22. If our appearance is required, we will be pleased to appear & give the necessary clarification, provided the fees for each appearance (including traveling , per diem and out of pocket expense) is pre determined in writing the acceptance of the assignment under reference.
23. For proper identification it should done through Revenue department.
24. After a deep local survey and market inquiry and a discussion made with nearest Local Enquiry we have assessed the Value.
25. We have valued the right property as per documents provided by bank.
26. Customer not allowed to inside visit the of property while our executive visited the property.

Place: Delhi
Date: 06/12/2023

Pankaj Prasad
Site Visitor
Mr. Pankaj Prasad

Er. Lokesh Ku. Nayak
Tax No. 212003-04
F : 25583
For M/s. Haripriya Associates Pvt. Ltd.

Banker's Appraisal

The Undersigned have inspected the property detailed in the Valuation Report dated on I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs. by the approved valuer is realistic.

Date:-
of Advance Department

Branch Manager/ Officer-in-charge

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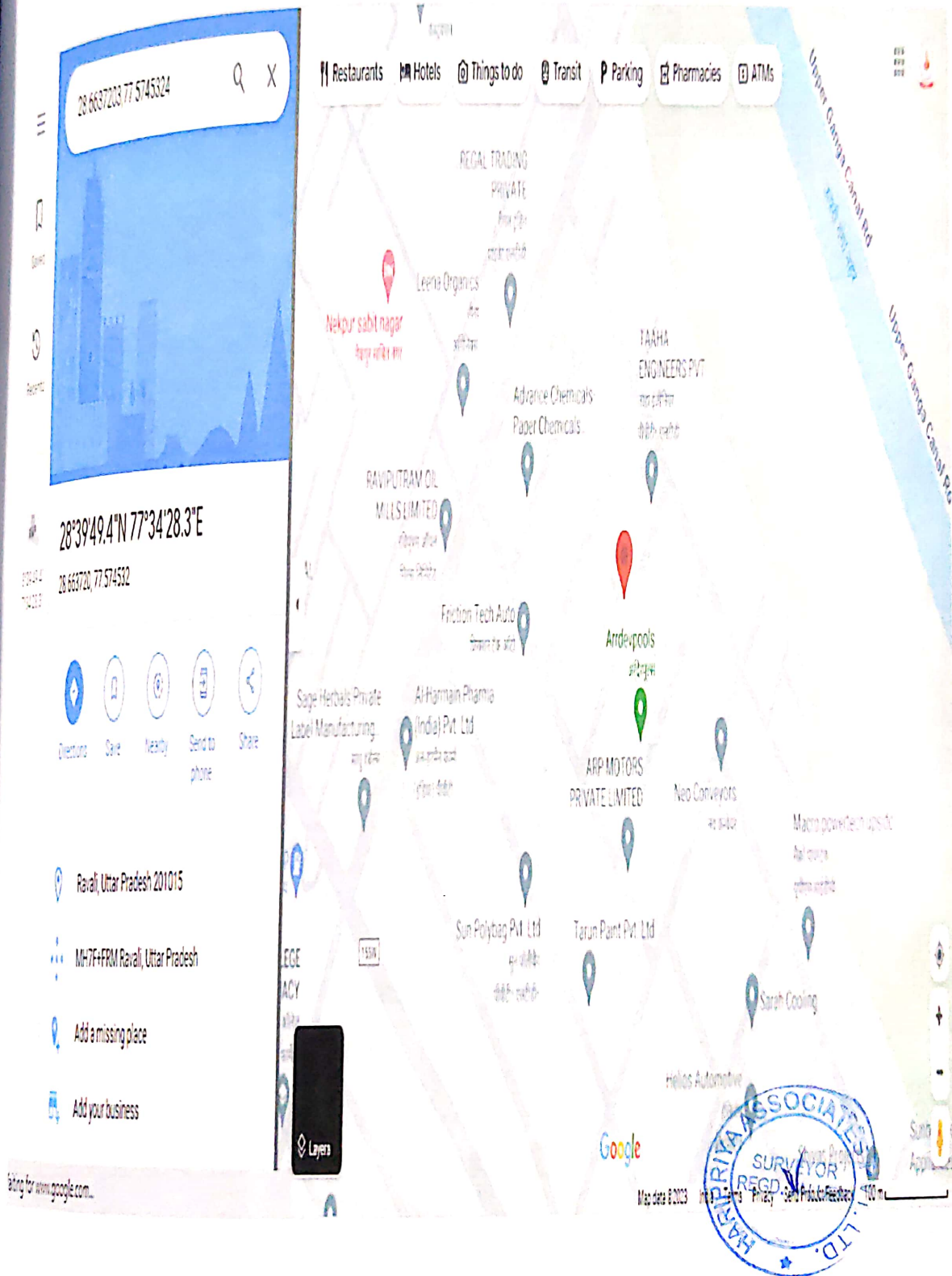
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