

## Appendix-1

ASHISH MAINDOLA & ARCHITECTS, 78 Rajpur Road Dehradun,  
 Mobile No :- 9411779938, Email Id:- ashishmaindola85@gmail.com  
 \*Name of the Valuer: Ar. Ashish Maindola

<u>S. NO.</u>	<u>PARTICULARS</u>	<u>CONTENT</u>
I	INTRODUCTION	
1	Name of the valuer	Ar. Ashish Maindola
2	Date of inspection	19/03/2024
	Title Deed Number and Date	Serial No.4946,Date- 08/09/2014
	Date of Valuation	20/03/2024
3	Purpose of Valuation	For the Bank
4	Name of property Owner/s (Details of share of each owner in case of joint & co-ownership)	Smt. Manisha Bansal W/o Sh. Alok Bansal
5	Name of Bank /FI as applicable	PNB (Circle Sastra) Dehradun
6	Name of Developer of the property (in case of Developer built properties)	NA
7	Whether occupied by the owner/tenant?	By Owner
ii	<b>Physical Characteristics of the asset</b>	
1	location of the property in the City Plot No./ Survey No. Door No. T. S. No. / villege Ward / Taluka Mandal / District	Khasra No. 2901 Min  Mauza- Attenbagh Vikasnagar Distt Dehradun
2	Municipal Ward No.	
3	City / Town Residential Area / Commercial Area / Industrial Srea Agriculture	Dehradun Agriculture Area
4	Classification of the area: High / Middle / Poor Metro / urban / Semi urban / Rural	Middle Semi/urban
5	Coming Under Corporation limit/ village Panchayat/ Municipality	Gram Panchayat
6	Postal address of the property	Mauza- Attenbagh, Pargana Pachwa Doon
7	Latitude, longitude and Coordinates of the site	<b>30°26'03.3"N 77°45'06.5"E</b>
8	Area of the plot/Land (supported by a plan )	<b>211.89 Sq.mt</b>
9	Layout plan of the area in which the property is located	Enclosed Key Plan
10	Development of surrounding area	Under Development
11	Detail of roads abutting the property	Vikasnagar Road
12	whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No
13	In case it is an agricultural land , any conversion to house site plots is contemplated	NA

14	Boundaries of the property	A As per deed	B Actuals
	North	38'0"	
	South	38'0"	
	East	60'0"	
	West	60'0"	
	Extent of the site considered for valuation (least of 14 a & 14 B)	211.89 Sq.mt	
15	Description of Adjoining properties	As per deed	Actuals
	North	Land of Other	
	South	and of Ashok Bansal	
	East	Land of Smt. Manisha Bansal	
	West	20 ft Wide Road	
16	Survey no.if any	NA	
17	type of Building (Residential/ commercial industrial)	Agriculture	
18	Detail of the building/buildings and other improvements in terms of area, height, no. of floor, plinth area floor wise year of construction year of making alteration/additional construction with details, full details of specifications to be appended along with building plans and elevations	NA	
19	Plinth area Carpet area and Saleable area to be mentioned separately and clarified	As Per Annexure "A"	
20	Any other aspect	NA	
III	Town Planning Parameters		
1	Master plan provision related to the property in terms of land use	Agriculture	
2	Date of issue and validity of layout of approved map / plan		
3	Approved map / plan issuing authority	NA	
4	Whether genuineness or authenticity of approved map / plan is verified	Yes	
5	Any other comments by our empanelled valuers on authenticity of approved plan	NA	
6	Planning area/zone	Agriculture Zone	
7	Development controls	NA	
8	Zoning regulations	NA	
9	FAR/FSI permitted and consumed	NA	
10	Ground coverage	As Per Previous Report	
11	Transferability of development rights if any law provisions as applicable to the property viz.setbacks, height restrictions, etc	As Per NEC	
12	Comment on surrounding land uses and adjoining properties in terms of usage.	Agriculture	
13	Comment on unauthorized constructions if any	NA	
14	Comment on demolition proceedings if any	NA	
15	Comment on compounding/ regularization proceedings	NA	
16	Comment on whether OC has been issued or not	NA	
17	Any other aspect	NA	

IV	Legal Aspects	
1	Ownership documents,	ATS
2	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Smt. Manisha Bansal W/o Sh. Alok Bansal
3	Comment on dispute/issues of landlord with tenant/statutory body/any others agencies, if any in regard to immovable property .	NA
4	Comment on whether the IP is independently accessible?	
5	title verification ,	As Per NEC
6	Details of leases if any,	NA
7	Ordinary status of freehold on leasehold including restriction on transfer,	Free Hold
8	Agreements of easements if any,	No Details available
9	Notification for acquisition if any,	No Details available
10	notification for road widening if any,	No
11	Possibility of frequent flooding / sub-merging	No
12	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)	NA
13	Heritage restrictions if any, All Legal documents, receipts related to electricity, water tax property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report	No Details available
14	Comment on transferability of the property ownership,	As per legal NEC
15	comment of existing mortgages/ charges/encumbrances on the property if any	No Details available
16	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	No Details available
17	Building plan sanction, illegal construction if any done without plan sanction/violations.	No
18	Any other aspect	NA
v	Economic aspect	
1	Details of ground rent payable,	NA
2	Details of monthly rents being received if any,	NA
3	Taxes and other outgoings	NA
4	property insurance	NA
5	Monthly maintenance charges,	NA
6	Security charges, etc	NA
7	Any other aspect	NA
VI	Socio-cultural aspects	
1	Description of the location of property in terms of the social structure of the area, population, social stratification regional age groups, economic levels location of slums / squatter settlements nearby, etc.	Agriculture

VII	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of : 1. Space allocation, 2. Storage spaces, 3. Utility of spaces provided within the Building, 4. Any Other aspect	Yes Yes Yes NA
VIII	Infrastructure Availability	
	a)Description of aqua infrastructure availability in terms of 1. Water supply 2. Sewerage/sanitation 3. Storm water drainage  b)Description of other physical infrastructure facilities viz. 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of other public utilities nearby  c)Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	Yes Yes Yes  No Yes Yes Yes  3-4 km 3-4 km 3-4 km
IX	Marketability	
	Analysis of the market for the property in terms of  1. locational attributes 2. Scarcity 3. Demand and supply of the kind of subject property. 4. Comparable sale prices in the locality.	Good Good Good Good
X	Engineering and technology Aspects	
1	Type of construction,	NA
2	Materials and technology used,	Conventional
3	Specifications,	NA
4	Maintenance issues	Nill
5	Age Of the Building	Nill
6	Total life of the building	Plot Area
7	Extent of deterioration	NA
8	Structural safety	As per Technical Drawings
9	Protection against natural disasters viz earthquakes,	Can't Say
10	visible damage in the building if any	NA
11	common facilities viz lift watwr pump lights security sysrems etc.,	NA
12	System of air-conditioning,	NA
13	Provision for firefighting, Copies of plans and elevations of the building to be included.	NA

XI	Environmental factors	
1	Use of environment friendly building materials, green building techniques if any	NA
2	Provision for rain water harvesting,	NA
3	Use of solar heating and lighting systems etc. presence, of environmental pollution in the vicinity of the property in terms of industries, heavy traffic etc	NA
XII	Architectural and aesthetic quality	
1	Descriptive account on whether the building is modern old fashioned etc., plain looking or with decorative elements heritage value if applicable presence of landscape elements etc.,	NA
XIII	In case of valuation of industrial property	
	1) Proximity to Residential areas	NA
	2) Availability of public transport facilities	NA
XIV	Valuation	NA
1	Has the procedure adopted for arriving at the valuation has to be highlighted. the valuer should consider all the three generic approaches of property valuation and state explicitly the Reasons for adoption of/rejection of a particular approach and the basis on which the final valuation judgement is arrived at.	Market Survey  As Per Annexure
	A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales ) reconciliation of various factors, departures, final valuation arrived at has to be presented here.	As Per Annexure

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **Rs. 18,99,890.00 (Eighteen Lakh Ninety Nine Thousand Eight Hundred Ninety Only)**. (Prevailing market rate along with details/ reference of at least two latest deals/ transactions with respect to adjacent properties in the areas. the reference should be of properties/ plots of similar size/ area and same use as the land being valued. The other details as are under :

- vii. Date of purchase of immovable property: NA
- viii. Purchase Price of immovable property: NA
- ix. Book value of immovable property: **Rs. 18,99,890.00**
- x. Realizable Value of immovable property: **Rs. 16,14,906.00**
- xi. Distress Sale Value of Immovable property: **Rs. 15,89,156.00**  
Guideline Value (value as per Circle rates), if applicable, in the area where Immovable property is situated :- **Rs. 20,49,230.00**
- xii. Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, housing NHB Residex, etc :- **Rs. 50,00,000.00**

Place : Dehradun  
Date : 20/03/2024

Signature  
**Ar. Ashish Maindola**

Encl:

1. Declaration from the valuer
2. Model code of conduct for valuer
3. Photograph of the property in the background
4. Screenshot (in hard copy) of Global Positioning System (GPS) various Applications (Apps) Internet sites (eg Google Earth) etc
5. Layout plan of the area in which the property is located
6. Building Plan
7. Floor Plan
8. Any other relevant documents/ extracts.
7. Floor Plan
8. Any other relevant documents/ extracts.

## DOCUMENTS DETAILS

Layout Plan	Yes/No	No	Name of Approving Authority	Approval No
Layout Plan	Yes/No	No	Gram Panchayat	
Construction	Yes/No	No	Gram Panchayat	
Permission	Yes/No	No	Gram Panchayat	
			List of documents :	By
			Bank	
Legal			1. ATS	By
Documents	Yes/No	Yes	Client : NA	

## DOCUMENTS DETAILS

**Land area** 2280.78 Sq.ft (As per Deed)

**VALUATION ( Annexure - I)****Market Rate Value of property**

Description	Area (Sq ft)	Unit Rate	Estimated market value
Land	2280.78	833	<b>1899890</b>
			0
			0
			0
Amenities if any		Rs.	
<b>Total Market Value</b>		Rs.	<b>1899890</b>
State the source for arriving at the Market Value :- As per market value			

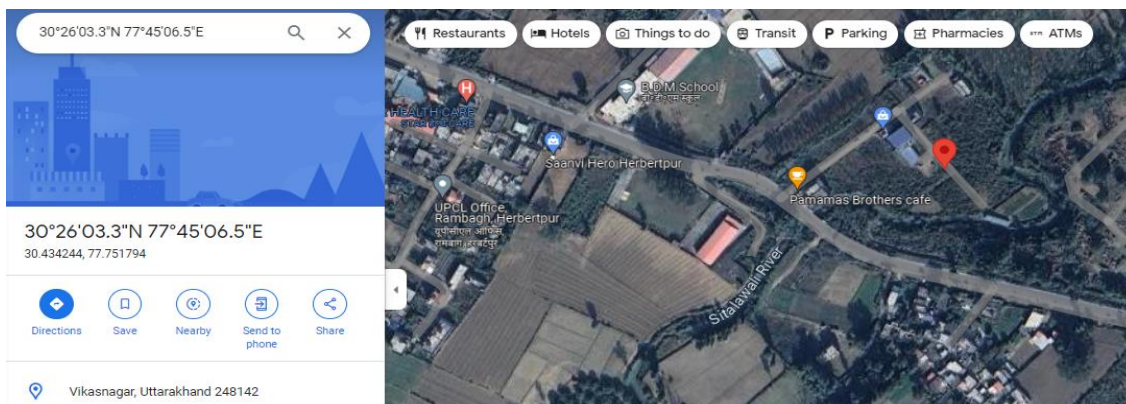
**Relizable Market Value of property (@-15% less ) = Rs. 16,14,906.00 (Rounded )**

**Forced/Distress Market Value of property (@-25% less ) = Rs.14,24,917.00 (Rounded )**

Description	Area (Sq ft)	Unit Rate	Guide line Value
Land	2280.78	696.76	1589156.273
			0
			0
			0
Total Value			1589156.273
State the source for arriving at the Market Value		Sechdule rate by Govt.	

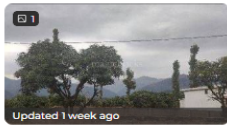
**The proposed property contains a high tension line in the property which affect the future growth of this property.Hence market value of this prperty is poor or say equivalent to the gov circle rates.**





**अर्द्धनगरीय/विशिष्ट क्षेत्रनिबंधन उप-जिला विकासनगर  
(प्रमुख मार्गों से 350 मीटर की दूरी को छोड़कर)**

क्रमांक	प्रमुख मार्ग/ मोहल्ले/ राजस्व ग्रामों की श्रेणी		प्रमुख मार्ग/मोहल्ले/ राजस्व ग्रामों का नाम	कृषि भूमि प्रति हेक्टेयर लाख रुपये में सामान्य दर	अकृषि भूमि/सम्यक्ति (रुपये प्रति वर्गमीटर) सामान्य दर	बहुमंजलीय आवासीय भवन में स्थित आवासीय फ्लैट (सुपर एरिया दर रुपये प्रति वर्गमीटर)	वाणिज्यिक भवन की दर (सुपर एरिया रुपये प्रति वर्गमीटर) दुकान/ रेस्टोरेंट/ कार्यालय		अन्य वाणिज्यिक प्रतिष्ठान	गैर वाणिज्यिक निर्माण की दर (रुपये प्रति वर्गमीटर) लिट्टरपोश	टैनपोश	
1	2	3	4	5	6	7	8	9	10	11		
	3	एटनबाग	1	बरोपूर	शोशल विहार बरोपूर	195	7500	21500	74200	65200	12000	10000
			5	रामबाग	मित्रलोक कालोनी							
			6	विवेक विहार	रामबाग महौल्ला, मौना जैन रोड, विवेक विहार, असवाल, कालोनी, मौना जैन रोड, पीएसबी बैंक रोड वाली कालोनी							
			7	टी-स्टेट	टी-स्टेट कालोनी बेलावाला महौल्ला कैनाल रोड,							
	4	जीवनगड	—	—	—	195	7500	21500	74200	65200	12000	10000
	5	नवाबगड	—	—	—	195	7500	21500	74200	65200	12000	10000
	6	ढकरानी	—	—	—	195	7500	21500	74200	65200	12000	10000
	7	भीमावाला	—	—	—	195	7500	21500	74200	65200	12000	10000
	8	डाकपत्थर	—	—	—	195	7500	21500	74200	65200	12000	10000



Owner: Chetan Chauhan

**Residential Land / Plot in Vikas Nagar, Dehradun**

	PLOT AREA 2871 sqft		TRANSACTION Resale		OPEN SIDES 1
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