

**Akhil Kumar**

Govt. Approved valuer for Immovable properties  
Category I / 699/201/2018-19  
Fellow Member Institution of Valuers  
Fellow Ship No. F-25618  
Engineers, Planner & Valuer

**Akhil Kumar and Associates**

Office-cum residence  
51, Malliyar Street (Saharanpur Chowk), Dehradun  
Ph. No. 0135-2620568  
Mob. 9818649048  
Email: akassociatesddn@gmail.com

(Our Ref. No. AKA / AJ / R / 08/MAY / 2023)  
Date: 02.05.2023

**ANNEXURE B****Format-A**

To,

The Branch Manager

Punjab National Bank, Circle Office, Dehradun, Distt. Dehradun

**VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)****FOR**

**PRESENT DAY ASSET VALUE IN RESPECT OF IMMOVABLE PROPERTY i.e. A SINGLE STOREYED RESIDENTIAL HOUSE, SITUATED AT CHAKRATA ROAD (IDGAH ROAD KUMAHAR MANDI), TEHSIL & DISTT. DEHRDUN (UTTARAKHAND)**

**FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES**

S.	Particulars	: Content
<b>I</b>	<b>Introduction</b>	
1.	Name of valuer	: Akhil Kumar
2.	Date of inspection	: 01.05.2023
	Title deed Number & Date	: Copy of Sale deed
	Date of valuation	: 02.05.2023
3.	Purpose of valuation	: Bank Purpose
4.	Name of the owner(s) (details of share of each owner in case of joint & co-ownership)	: (1) SH. DEEPAK GOSWAMI (2) SMT. SARIKA GOSWAMI
5.	Name of Bank/ FI as applicable	: Punjab National Bank, Circle Office, Dehradun, Distt. Dehradun
6.	Name of developer of the property (in case of developer built properties)	: Not applicable
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	: Owner occupied
<b>II</b>	<b>Physical Characteristics of the Asset</b>	
1.	Location of the property in the city	: Part of Property No. 30/11 C (New No. 98), situated at Chakrata Road (Idgah Road Kumahar Mandi), Tehsil & Distt. Dehradun, Uttarakhand, and the important land mark is near Idgah at Chakrata Road
	Plot No. / Survey No.	:
	Door No.	:
	T. S. No. / Village	:
	Ward / Taluka	:
	Mandal / District	:
2.	Municipal Ward No.	: Part of Property No. 30/11 C (New No. 98), situated at Chakrata Road (Idgah Road Kumahar Mandi), Tehsil & Distt. Dehradun, Uttarakhand, and the important land mark is near Idgah at Chakrata Road
3.	City / Town	: Dehradun
	Residential Area/Commercial Area/Industrial Area	: Residential
4.	Classification of the area	:
	High / Middle / Poor	: Middle Class
	Metro / Urban / Semi Urban / Rural	: Urban
5.	Coming under Corporation limit / Village Panchayat / Municipality	: Corporation limit
6.	Postal address of the property	: Part of Property No. 30/11 C (New No. 98), Chakrata Road (Idgah Road Kumahar Mandi), Tehsil & Distt. Dehradun, Uttarakhand near Idgah at Chakrata Road
7.	Latitude, Longitude and Coordinates of the site	: Latitude:- 30.328330 Longitude:- 78.029749
8.	Area of the plot/Land (Supported by a plan)	: 151.66 Sqmt.
9.	Layout plan of the area in which the property is located	: Ref. Google map
10.	Development of surrounding areas	: Developed
11.	Details of the road abutting the property	: Idgah Road, Kumar Mandi
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	: No, It is a Residential property





S. No.	Particulars	Content	
14.	Dimensions	A	B
		As per deed	Actuals
	East	151.66 Sqmt.	
	West		
	North		
	South		
	Extent of the site considered for valuation (least of 14 A & 14 B)	14 B	
15.	Description of the adjoining properties		Property of Sh. Jain
	East		Property of Sh. Chaddha
	West		Property of other's
	North		
	South		15 Ft. wide road
16.	Survey No. if any	Part of Property No. 30/11 C (New No. 98)	
17.	Type of building (Residential/Commercial/Industrial)	Residential	
18.	Details of the building/buildings and other improvements in term of area, height, number of floors, plinth area floor wise, year of construction with details, full details of specifications to be appended along with building plans and elevations	G/F 11 Ft.	
19.	Plinth area, carpet area and saleable area to be mentioned separately and clarified	Overall Covered area .....	92.37 Sqmt.
20.	Any other aspect	No	
III	1. Town Planning Parameters		
2.	Master Plan provisions related to the property in terms of land use	Residential	
3.	Approved map / plan issuing authority	Map approved by MDDA	
4.	Whether genuineness or authenticity of approved map / plan is verified		
5.	Any other comments by our empanelled valuers on authentic of approved plan		
6.	Planning area/Zone	MDDA	
7.	Development Controls	Municipality	
8.	Zoning regulations	MDDA	
9.	FAR/FSI permitted and consumed	As per F.A.R.	
10.	Ground coverage	60% (Approx)	
11.	Transferability of development rights If any, Building bye-law provisions as applicable to the property viz., setbacks, height restrictions, etc.	Yes, it is transferable	
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Surrounded by Residential Properties	
13.	Comment on unauthorized construction if any	No	
14.	Comment on demolition proceedings if any	No	

GOVT. APPROVED VALUER

AKHIL KUMAR

Cat. I/699/201/2018-19

9818649048

9810090648

FELLOW INST. OF VALUER

Akhil Kumar



*Akhil Kumar*



# Akhil Kumar and Associates

**Kumar**

Registered valuer for immovable properties  
No. 699/201/2018-19  
Member Institution of Valuers  
Ship No. F-25618  
Engineers, Planner & Valuer

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S. No.	Particulars	Content
15.	Comment on compounding/ regularization proceedings	: No
16.	Comment on whether OC has been issued or not	: Not known
17.	Any other aspect	: No
IV	<b>Legal Aspects</b>	
1.	Ownership documents	: As per sale deed
2.	Name of the Owner/s (in case of joint & co-ownership, whether the shares are undivided or not)	: Joint ownership
3.	Comments on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property	: Apparently not
4.	Comments on whether the IP is independently accessible?	: Yes
5.	Title verification	: No
6.	Details of leases if any	: Not applicable
7.	Ordinary status of freehold or leasehold including restriction on transfer	: Free hold
8.	Agreements of easements if any	: No
9.	Notification for acquisition if any	: No
10.	Notification for road widening if any	: Yes
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)	: No
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 Heritage restrictions and other details to be provided by owner
14.	Comment on transferability of the property ownership	: Property is freehold and transferable
15.	Comment on existing mortgages / charges/encumbrances on the property, if any	: Already mortgaged
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	: Owner to inform
17.	Building plan sanction, illegal construction if any done without plan sanction/violations	
18.	Any other aspect	





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 Approved valuer for immovable properties  
 Reg. No. 1/699/201/2018-19  
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S. No.	Particulars	Content
<b>V Economic Aspects</b>		
1.	Details of ground rent payable	: Nil
2.	Details of monthly rents being received if any	: Nil
3.	Taxes and other outgoings	: Nil
4.	Property Insurance	: Owner to informed
5.	Monthly maintenance charges	: As per requirement
6.	Security charges etc.	: Nil
7.	Any other aspect	: No
<b>VI Socio-cultural Aspects</b>		
1.	Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	: The subject property is a Residential, situated in residential area
<b>VII Functional and Utilitarian Aspects</b>		
Description of the functionality and utility of the assets in terms of:		
1.	Space allocation	: Available
2.	Storage space	
3.	Utility of spaces provided within the building	
4.	Any other aspect	: No
<b>VIII Infrastructure Availability</b>		
a)	Description of aqua infrastructure availability in terms of	
1.	Water supply	: Available
2.	Sewerage/sanitation	: Available
3.	Storm water drainage	: Through existing drain
b)	Description of other physical infrastructure facilities viz.	
1.	Solid waste management	: Not known
2.	Electricity	: Available
3.	Roads & Public transportation connectivity	
4.	Availability of other public utilities nearby	
c)	Social Infrastructure in terms of	
1.	School	: Available within 5 Km radius there from
2.	Medical facilities	
3.	Recreation facilities in terms of parks and open spaces	



*Akhil Kumar*



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/201/2018-19  
er Institution of Valuers  
No. F:25618  
Planner & Valuer

	Particulars	Content
IX	<b>Marketability</b>	
	Analysis of the market for the property in terms of	
	1. Location attributes	: Nil
	2. Scarcity	: Yes, available
	3. Demand and supply of the kind of subject property	: Yes
	4. Comparable sale price in the locality	: Inquired by local persons and market survey
X	<b>Engineering and Technology Aspects</b>	
	1. Type of construction	: RCC column base
	2. Materials and technology used	: As per requirement
	3. Specifications	: Normal
	4. Maintenance issues	: Maintained
	5. Age of the building	: 15 Years
	6. Total life of the building	: 45 Yrs.
	7. Extent of deterioration	: No
	8. Structural safety	: Safe
	9. Protection against natural disasters viz. earthquakes, etc.	: Protect
	10. Visible damage in the building if any	: No
	11. Common facilities viz. lift, water pump, lights, security system etc.	: Nil
	12. System of air conditioning	: As per requirement
	13. Provision for fire fighting, Copies of plan and elevations of the building to be included	: As per requirement
XI	<b>Environmental Factors</b>	
	1. Use of environment friendly building materials, Green building techniques if any	: As per requirement
	2. Provision for rain water harvesting	: As per requirement
	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.	: Exist
XII	<b>Architectural and aesthetic quality</b>	
	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.	: As per attached photographs
XIII	<b>In case of the valuation of industrial property</b>	
	1. Proximity to residential areas	: Available within 5 km
	2. Availabilities of public transport facilities	: Available within 5 km
XIV	<b>Valuation</b>	
	1. Here the procedures 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 reason for adoption or rejection of a particular approach and the basis on which the final valuation judgement is arrived at	: On cost estimate method (details mentioned on page
	a) Details analysis and descriptive account of the approaches and 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	: On cost estimate method (details mentioned on page





**Akhil Kumar and Associates**

Member - Cat. I /699/201/2018-19  
 Member (Reg. No. M-164822-S)  
 Institution of Valuers (No. F 025618)  
 Registered Engineer (Licence No. E/49/2020)  
 Planners & Valuers (Land & Building)

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**Annexure****Evaluation**

Land rates assessed through ground survey:-

Market inquiry dated 01.05.2023 shows that the prevailing land rate for the similar plot in this area is Rs. 33,500/- Per Sqyd. Or Rs. 40,032/- Per Sqmt. Say Rs. 40,000/- Per Sqmt. which is being considered in this report.

Details are as under:

1) Valuation of Land	Market rate	Circle rate
Particulars	151.66	151.66
Land area (Sqmt.)	Rs. 40,000	Rs. 40,000
Land rate applied (Per Sqmt.)	Rs. 60,66,400	Rs. 60,66,400
Cost of land		

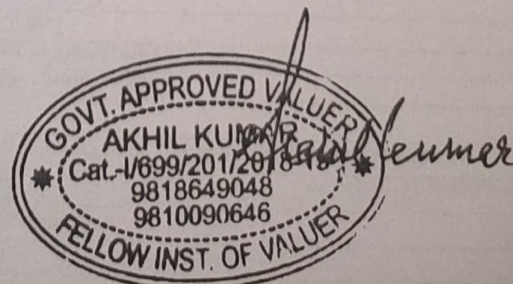
2) Valuation of Building	Market rate	Circle rate
Particulars	92.37	92.37
Covered area G/F (in Sqmt.)	Rs. 15,500	Rs. 12,000
Covered area rate	Rs. 14,31,735	Rs. 11,08,440
Cost of construction	0.860	0.860
Depreciation factor for 15 Years	Rs. 12,31,292	Rs. 9,53,258
Value after depreciation	Rs. 12,31,292	Rs. 9,53,258
Total Value of the building		

**Summary for property value**

Particulars	Market rate	Circle rate
Land	Rs. 60,66,400	Rs. 60,66,400
Building	Rs. 12,31,292	Rs. 9,53,258
<b>Total</b>	<b>Rs. 72,97,692</b>	<b>Rs. 70,19,658</b>

Market value of the Property	Rs. 72,97,692
Realisable Value of the property (Less 15% of fair market value)	Rs. 62,03,038
Distress Value of the property (Less 25% of fair market value)	Rs. 54,73,269
Circle Rate Value of the property	Rs. 70,19,658

Page No. 6





**Kumar****Akhil Kumar and Associates**

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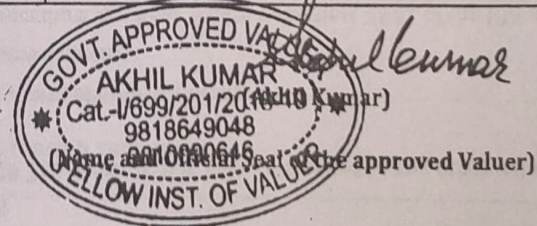
As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is Rs. 72,97,692 (Prevailing market rate along with details

reference of atleast 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 are as under:

i.	Date of purchase of immovable property	Ref. Sale deed
ii.	Purchase price of immovable property	
iii.	Book value of immovable property (as on 02.05.2023)	Rs. 70,19,658
iv.	Realizable value of immovable property (as on 02.05.2023)	Rs. 62,03,038
v.	Distress sale value of immovable property (as on 02.05.2023)	Rs. 54,73,269
vi.	Guideline Value (Value as per Circle Rates). If applicable, in the area where immovable property is situated.	Rs. 70,19,658

Place: Dehradun

Date 02.05.2023



Encl:

1. Declaration from the valuer
2. Model code of conduct for valuer
3. Photographs of owner with the property in the background
4. Screen shot (in hard copy) of Global Positioning system (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc.



## Akhil Kumar and Associates

Chartered  
Valuer for Immovable properties  
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Chartered Planner & Valuer

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### ANNEXURE 9

#### Format - E

#### DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 02.05.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- I have personally inspected the property on 01.05.2023. The work is not sub-contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of Imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure F- A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.





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699/201/2018-19  
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No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Residential Property
2	Purpose of valuation and appointing authority	<b>Bank Purpose</b>
3	Identity of the valuer and any other experts involved in the valuation;	Akhil Kumar Reg. No. Category I /699/201/2018-19
4	Disclosure of valuer interest or conflict, if any;	Not applicable
5	Date of appointment, valuation	01.05.2023
6	Date and date of report;	02.05.2023
7	Inspections and/or investigations undertaken;	Site inspection and fair market rate.
8	Nature and sources of the information used or relied upon;	Site Information and verify with locals.
9	Procedures adopted in carrying out the valuation and valuation standards followed;	Land building cost method
10	Restrictions on use of the report, if any;	Nil
11	Major factors that were taken into account during the valuation;	Approach & surrounding.
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Nil

Date: 02.05.2023

Place: Dehradun



*Akhil Kumar*



**CONDUCT FOR VALUERS**

Valuers with Companies (Registered Valuers and Valuation Rules, 2017))

Valuers associated with bank shall strictly adhere to the following code of conduct

**Integrity and Fairness**

Valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.

Valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

Valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

A valuer shall keep public interest foremost while delivering his services.

**Professional Competence and Due Care**

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.

8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.

9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.

10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

**Independence and Disclosure of Interest**

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.

13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.

14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.

17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.

18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

**Confidentiality**

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

**Information Management**

21. A valuer shall ensure that he/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable

reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

**Gifts and hospitality:**

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

**Explanation:** For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/itself, or to obtain or retain an advantage in the conduct of profession for himself/itself.

**Remuneration and Costs.**

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

**Occupation, employability and restrictions.**

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date: 02.05.2023

Place: Dehradun





