

REPORT OF VALUATION OF IMMOVABLE PROPERTY

OWNER OF PROPERTY

SH. DINESH KUMAR YADAV

ADDRESS OF PROPERTY

KHASRA NO. 207/4 MIN, SITUATED AT MAUZA VIJAYPUR,
GOPIWALA, PARGANA PACHWADOON, DISTT. DEHRADUN,
UTTARAKHAND



LATITUDE & LONGITUDE

30.364508 N 78.059540 E

LAND AREA

240 SQMTS

BUILT UP AREA

89.83 SQMTS

DATED

21-10-2022

ASHOK AGARWAL & CO.
CHARTERED ARCHITECTS
GOVT. APPROVED VALUERS
R/12-Saharanpur Golek, Dehra Dun

ASHOK AGARWAL & CO.
CHARTERED ARCHITECTS, VALUERS & LAND SURVEYORS
SPECIALISTS IN PROJECT SURVEYS
SAHARANPUR ROAD, DEHRADUN - 248001
REPORT OF VALUATION OF IMMOVABLE PROPERTY

Tele. :- Office 2721418
Res. 2729829
MO. 9897327950

Particulars			CONTENT	
S.No.			DATED	21-10-2022
I	INTRODUCTION		ASHOK AGARWAL & CO.	
1	Name of Valuer		21-10-2022	
2	Date of inspection		21-10-2022	
	Date of Valuation		BANK PURPOSE	
3	Purpose of Valuation		SH. DINESH KUMAR YADAV	
4	Name of Property Owner/s (Details of share of each owner in case of joint & Co-		P.N.B.	
5	Name of Bank/FI as applicable		N.A.	
6	Name of Developer of the Property (in case of developer built properties)		OWNER OCCUPIED	
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?			
II	Physical Characteristics of the Asset			
1	Location of the property in the city		BIJEPUR, GOPIWALA, NEAR BY SHAHI BAGH, ANARWALA	
2	Municipal Ward No./KHASRA NO/ PLOT NO		KHASRA NO. 207/4 MIN, SITUATED AT MAUZA VIJAYPUR, GOPIWALA, PARGANA PACHWADOON, DISTT. DEHRADUN, UTTARAKHAND	
3	City / Town		DEHRADUN	
	Residential Area/ Commercial Area/ Industrial Area		RESIDENTIAL	
4	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural		MIDDLE / RURAL	
5	Coming under Corporation limit/ Village Panchayat/ Municipality		MUNICIPALITY	
6	Postal address of the property		KHASRA NO. 207/4 MIN, SITUATED AT MAUZA VIJAYPUR, GOPIWALA, PARGANA PACHWADOON, DISTT. DEHRADUN, UTTARAKHAND	
7	Latitude, Longitude and Coordinates of the site		30.364508 N 78.059540 E	
8	Area of the plot/land (supported by a plan) IN SQMT		240	
9	Layout plan of the area in which the property is located		MDDA	
10	Development of surrounding areas		AVERAGE	
11	Details of Roads abutting the property		BIJEPUR, GOPIWALA, NEAR BY SHAHI BAGH, ANARWALA	
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		N.A.	
14	Boundaries of the property		AS PER DEED	AS PER SITE
	1	NORTH	57'	57'
	2	SOUTH	57'	57'
	3	EAST	45'	45'
	4	WEST	29'9"	29'9"
15	Description of Adjoining properties		AS PER DEED	AS PER SITE
	1	NORTH	13' WIDE ROAD	13' WIDE ROAD

	2	SOUTH	LAND OF SH. AMAR SINGH SHAHI	PROP. OF SH. BED PRAKASH
	3	EAST	10' WIDE ROAD THEREAFTER LAND OF SH. JEEVAN SINGH SHAHI	10' WIDE ROAD THEREAFTER PROP. OF OTHER
	4	WEST	LAND OF SH. OM PRAKASH THAPLIYAL	LAND OF OTHER
16	Survey no. if any			KHASRA NO. 207/4 MIN, SITUATED AT MAUZA VIJAYPUR, GOPIWALA, PARGANA PACHWADOON, DISTT. DEHRADUN, UTTARAKHAND
17	Type of Building (Residential/ Commercial/ Industrial)			RESIDENTIAL
18	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details full details of specifications to be appended along with building plans and elevations			G.FL+1(G.FLOOR AS PER APPROVALS)
19	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified IN SQMTS			89.83
20	Any other aspect			NILL
III	Town Planning Parameters			
1	Master plan provisions related to the property in terms of land use			RESIDENTIAL
2	Date of issue and validity of layout of approved map / plan			MDDA MAP NO. 987/94-95 DATED 18-01-1995
3	Approved map / plan issuing authority			MDDA
4	Whether genuineness or authenticity of approved map / plan is verified			YES
5	Any other comments by our empanelled valuers on authentic of approved plan			THE PROVIDED MAP HAS ONLY ONE SIDED ROAD
6	Planning area/zone			MDDA
7	Development controls			MDDA
8	Zoning regulations			MDDA
9	FAR/FSI permitted and consumed			0.37%
10	Ground coverage			75.00%
11	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz.setbacks, height restrictions, etc.			MDDA
12	Comment on surrounding land uses and adjoining properties in terms of usage			RESIDENTIAL
13	Comment on unauthorized constructions if any			YES
14	Comment on demolition proceedings if any			NO DETAILS
15	Comment on compounding/ regularization proceedings			NO DETAILS
16	Comment on whether OC has been issued or not			NO DETAILS
17	Any other aspect			
IV	Legal Aspects			
1	Ownership documents,			ASHOK AGARWAL & CO CHARTERED ARCHITECTS GOVT. APPROVED VALUERS 10/2, Saharanpur
2	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)			SALE DEED & MAP SH. DINESH KUMAR YADAV
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.			NO DETAILS AVAILABLE
4	Comment on whether the IP is independently accessible?			YES
5	Title verification			AS PER NEC
6	Details of leases if any,			NILL
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 DETAILS AVAILABLE

0	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	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
14	Comment on transferability of the property ownership	AS PER NEC
15	Comment on existing mortgages/ charges/encumbrances on the property if any	NO
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 constructions if any done without plan	N.A
18	Any other aspect	
V	Economic aspects	
1	Details of ground rent payable,	NILL
2	Details of monthly rents being received if any,	NILL
3	Taxes and other outgoings	NILL
4	Property insurance	NO DETAILS AVAILABLE
5	Monthly maintenance charges	NILL
6	Security charges, etc	NILL
7	Any other aspect	
VI	Socio-cultural aspects	
1	Description of the location of 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.	RESIDENTIAL BUILDING
VII	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of :	
	1. Space allocation	YES
	2. Storage spaces	YES
	3. Utility of spaces provided within the building	YES
	4. Any other aspect	
VIII	Infrastructure Availability	
a	Description of aqua infrastructure availability in terms of	
	1. Water supply	YES
	2. Sewerage/sanitation	YES
	3. Storm water drainage	YES
b	Description of other physical infrastructure facilities viz.	
	1. Solid waste management	YES
	2. Electricity	YES
	3. Roads & Public transportation connectivity	YES
	4. Availability of other public utilities nearby	YES
c	Social infrastructure in terms of	
	1. Schools,	2-3 KMS
	2. Medical facilities	2-3 KMS
	3. Recreation facilities in terms of parks and open spaces.	2-3 KMS
ix	Marketability	
	1. Locational attributes	AVERAGE
	2. Scarcity	NO
	3. Demand and supply of the kind of subject property	AVERAGE
	4. Comparable sale prices in the locality	NO SUCH DETAILS AVAILABLE
X	Engineering and Technology Aspects	

ASHOK ARWAL & CO.
 CHARTERED ARCHITECTS
 GOVT. APPROVED VALUERS
 10/2, Saharaj Road, DEHRADUN

1	Type of construction,	LOAD BEARING	
2	Materials and technology used	BRICK WALL AND SMOOTH PLASTER	
3	Specifications,	C.C.FLOORING & R.C.C.	
4	Maintenance issues	AVERAGE	
5	Age of the building	27 YEARS	
6	Total life of the building, (future life)	25 YEARS WITH PROPER MAINTENANCE	
7	Extent of deterioration	NILL	
8	Structural safety	TO BE CONF. BY ST ENG.	
9	Protection against natural disasters viz. earthquakes	TO BE CONF. BY ST ENG.	
10	Visible damage in the building if any	NO	
11	Common facilities viz. lift, water pump, lights, security systems, etc.,	NILL	
12	System of air-conditioning,	NILL	
13	Provision for fire fighting, Copies of plans and elevations of the building to be included.	NILL	
XI	Environmental Factors		
1	Use of environment friendly building materials, Green building techniques if any,	NO	
2	Provision for rain water harvesting,	NO	
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.	NO	
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.	LOAD BEARING	
XIII	In case of valuation of industrial property		
	1) Proximity to residential areas 2) Availability of public transport facilities	N.A.	
XIV	VALUATIONS		
1	Here, 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. 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 opinion that the present market value of			
the above property in prevailing condition with aforesaid specif. is Rs.		8475123.56	
The other details are as under:			
1	Date of purchase of immovable property	AS PER SALEDEED	
2	Purchase Price of immovable property	AS PER SALEDEED	
3	Book value of immovable property for land+ building	3378579	
4	Market value of immovable property	8475124	
5	Realizable Value of immovable property	7203855	
6	Distress Sale Value of immovable property	6356343	
7	GUIDE LINE VALUE for land + building	3378579	
PLACE DEHRADUN DATE 21-10-2022		SHOR AGARWAL & CO CHARTERED ARCHITECTS GOVT. APPROVED VALUERS DEHRADUN	
Mobile no 9897327950			
PHOTOGRAPHS	GOOGLE LOCATION	KEY PLAN	Signature of the Valuer

I hereby declare that-

The information furnished in my valuation report DATED 21-10-2022
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;

c. I have personally inspected the property on dated 21-10-2022

The work is not sub-contracted to any other valuer and carried out by myself.

d. I have not been convicted of any offence and sentenced to a term of Imprisonment;

e. I have not been found guilty of misconduct in my professional capacity.

f. 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.

g. 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.

h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be
taken and kept along with this declaration) This report is an opinion towards value of property shown to valuer

I) I am registered under Section 34 AB of the Wealth Tax Act, 1957.

J) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

ANNEXURE TO VALUATION REPORT

VALUATION					
A	AREA AS PER MAP/ SITE	238.28	SQMT	284.88	SQYDS
	AREA AS PER DEED	240.00	SQMT	286.93	SQYDS
	MARKET RATE	RS.	25000	SQYDS	
	M. V OF LAND	A	RS.	7121924	
	TOTAL M.V OF LAND	A	RS.	7121924	
	R.V.OFLAND		RS.	6053636	
	CIRCLE RATES -C	RS.	8500 /SQMT		2025380
	BUILDING AREA				
	GFLOOR	89.83	SQMT	966.57	SFT
	TOTAL BUILDING VALUE		1400	RS./SFT	1353199
	TOTAL VALUE OF CONSTRUCTION AND ALLIED WORK				1353199

ASHOK AGARWAL & CO
CHARTERED ARCHITECTS
GOVT. APPROVED VALUERS
R/F-2-Saharanpur Chowk, DEHRADUN

STATEMENT OF UNDERTAKING TO BE SUBMITTED BY INDIVIDUALS/ PROPRIETOR/ PARTNERS/ DIRECTORS
DECLARATION- CUM- UNDERTAKING ANNEXURE-I

ASHOK AGARWAL & co do hereby solemnly affirm and state that:

- I am a citizen of India
 - I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
 - The information furnished in my valuation report will be true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
 - I will personally inspect the property. The work is not subcontracted to any other valuer and carried out by myself.
 - Valuation report is submitted in the format as prescribed by the Bank.
 - I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
 - I have not been removed/dismissed from service/employment earlier
 - I have not been convicted of any offence and sentenced to a term of imprisonment
 - I have not been found guilty of misconduct in professional capacity
 - I have not been declared to be unsound mind
 - I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
 - I am not an undischarged insolvent
 - I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
 - I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
 - My PAN Card number/Service Tax number as applicable is ABJPA9007H
 - I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
 - I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
 - 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. (A signed copy of same is kept along with this declaration)
 - I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
 - I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
 - My CIBIL Score and credit worthiness is as per Bank's guidelines.
 - I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
 - I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- Further, I hereby provide the following information

S.N.O	Particulars	Valuer comment
1	background information of the asset being valued	To access M.value
2	purpose of valuation and appointing authority	PNB
3	identity of the valuer and any other experts involved in the valuation;	NO
4	disclosure of valuer interest or conflict, if any	NILL
5	date of appointment, valuation date and date of report	21-10-2022
6	inspections and/or investigations undertaken	YES
7	nature and sources of the information used or relied upon	MARKET SURVEY
8	procedures adopted in carrying out the valuation and valuation standards followed	MARKET SURVEY
9	restrictions on use of the report, if any;	FOR PNB
10	major factors that were taken into account during the valuation	To access M.value
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the	NILL

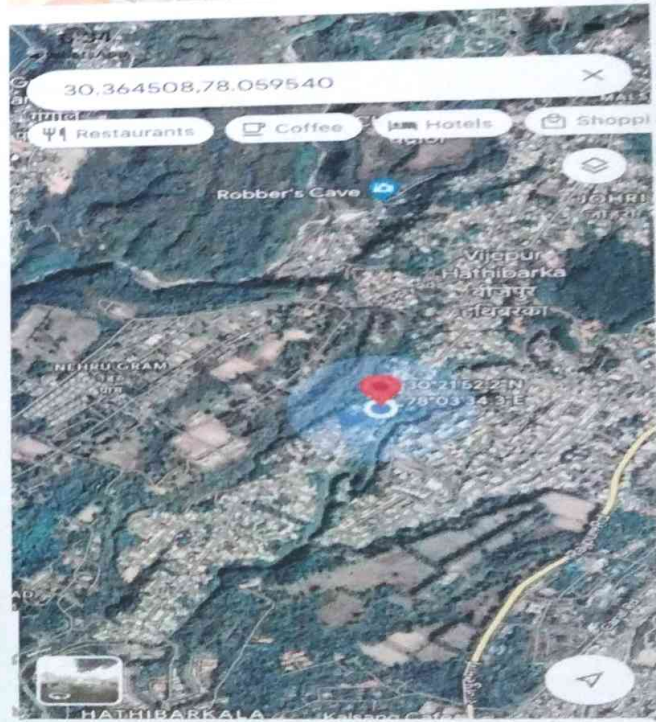
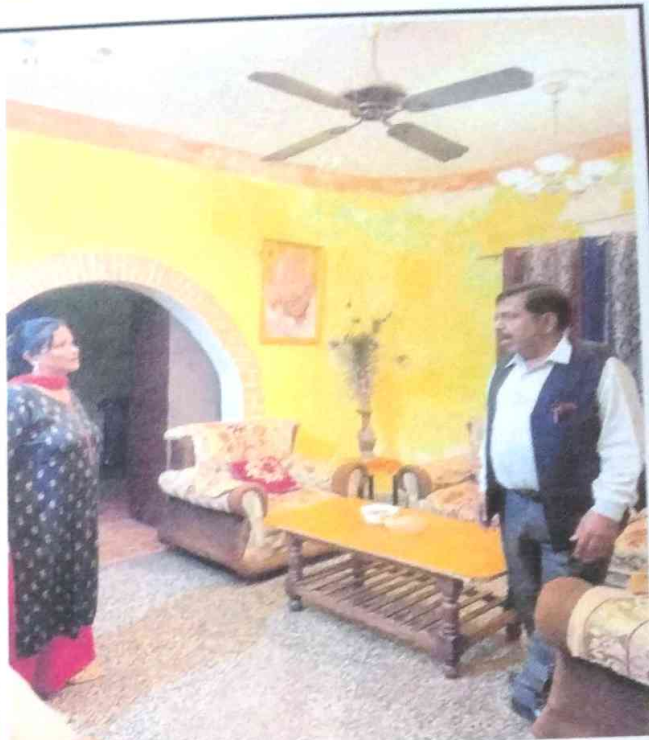
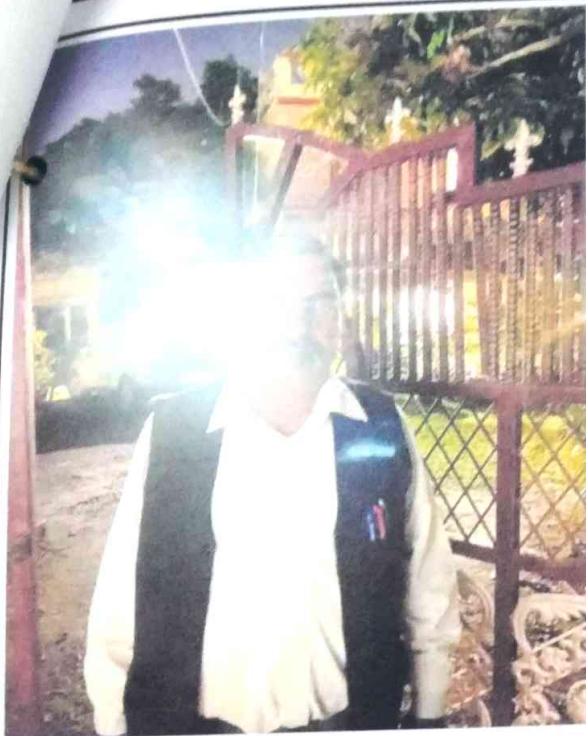
Name of the Valuer : ASHOK AGARWAL & CO.

PLACE	DEHRADUN	DATE	21-10-2022	SIG OF VALUER
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MODEL CODE OF CONDUCT FOR VALUERS			
Integrity and Fairness			
1. A 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.			
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.			
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.			
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.			
5. 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.			

<p>valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be defined from time to time</p>				
<p>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.</p>				
<p>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.</p>				
<p>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.</p>				
<p>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</p>				
<p>Independence and Disclosure of Interest</p>				
<p>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.</p>				
<p>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.</p>				
<p>14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of</p>				
<p>15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing</p>				
<p>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.</p>				
<p>17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.</p>				
<p>18. As an independent valuer, the valuer shall not charge success fee.</p>				
<p>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.</p>				
<p>Confidentiality</p>				
<p>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.</p>				
<p>Information Management</p>				
<p>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 a reasonable person to take a view on the appropriateness of his/its decisions and actions.</p>				
<p>22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.</p>				
<p>23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.</p>				
<p>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.</p>				
<p>Gifts and hospitality.</p>				
<p>25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.</p>				
<p>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).</p>				
<p>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</p>				
<p>Remuneration and Costs.</p>				
<p>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.</p>				
<p>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.</p>				
<p>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.</p>				
<p>30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the</p>				
<p>Miscellaneous</p>				
<p>31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.</p>				
<p>32. A valuer shall follow this code as amended or revised from time to time</p>				
<p>Name of the Valuer : ASHOK AGARWAL & CO.</p>				
PLACE	DEHRADUN	DATE	21-10-2022	SIG OF VALUER

ASHOK AGARWAL & CO
CHARTERED ARCHITECTS
GOVT. APPROVED VALUERS
19F12-Saharandpur Chowk, DEHRADUN



30°21'52.2"N 78°03'34.3"E
30.364508, 78.059540

DATED

21-10-2022

SIGNATURE

ASHOK AGARWAL & CO
CHARTERED ARCHITECTS

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OWNER OF PROPERTY

SH. DINESH KUMAR YADAV

ADDRESS OF PROPERTY

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UTTARAKHAND



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BUILT UP AREA

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