

REPORT FORMAT: V-L2 (Immovable Property - PNB) | Version: 12.0_Nov.2022

CASE NO.VIS (2025-26)-PL040-037-041

Dated: 28.04.2025

FIXED ASSETS VALUATION REPORT

OF

NATURE OF ASSETS	LAND & BUILDING
CATEGORY OF ASSETS	RESIDENTIAL
TYPE OF ASSETS	RESIDENTIAL HOUSE (PLOTTED DEVELOPMENT)

SITUATED AT

KHATA NO.00116, KHASRA NO: 207/4 MIN SITUATED AT MAUZA VIJAYPUR,
GOPIWALA, PARGANA PACHWA DOON, DISTRICT - DEHRADUN,
UTTARAKHAND

REPORT PREPARED FOR

PNB CIRCLE SASTRA, HALDWANI, UTTARAKHAND

*Important - In case of any query/ issue or escalation you may please contact Incident Manager
at valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.*

*NOTE: As per IBA & Bank's Guidelines please provide your feedback on the report within 15 days of its submission after
which report will be considered to be correct.*

Valuation Terms of Services & Valuer's Important Remarks are available at www.rkassociates.org for reference.

- Corporate Valuers
- Business/ Enterprise/ Equity Valuations
- Lender's Independent Engineers (LIE)
- Techno Economic Viability Consultants (TEV)
- Agency for Specialized Account Monitoring (ASM)
- Project Techno-Financial Advisors
- Chartered Engineers
- Industry/ Trade Rehabilitation Consultants
- NPA Management
- Panel Valuer & Techno Economic Consultants for PSU Banks

CORPORATE OFFICE:

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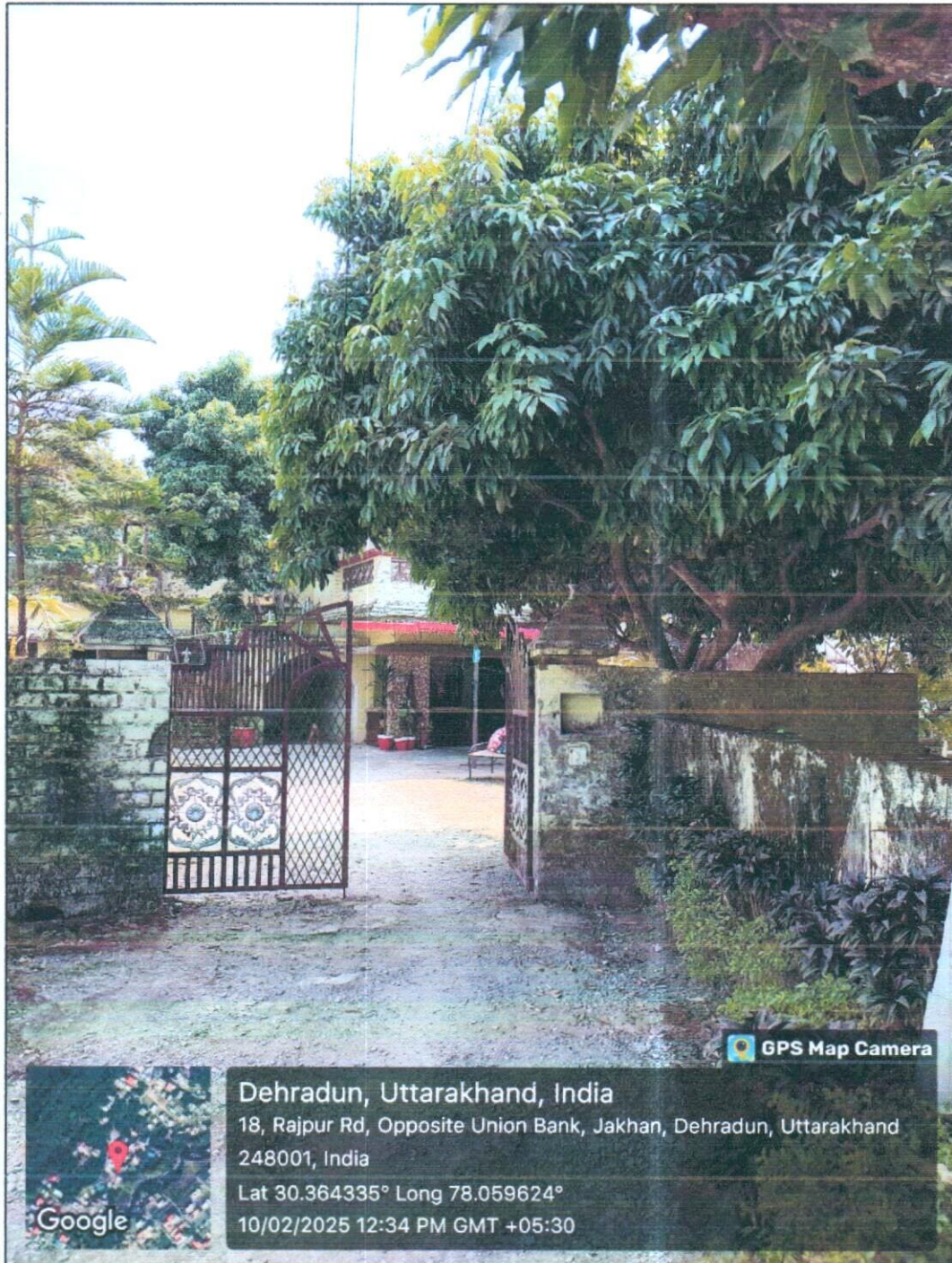
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FILE NO.: VIS (2022-23)-PL-040-037-041

Other Offices at: Mumbai | Bengaluru | Dehradun | Ahmedabad | Lucknow | Shahjahanpur | Satellite & Shared Office: Moradabad | Meerut | Agra

PART A

SNAPSHOT OF THE ASSET/ PROPERTY UNDER VALUATION



SITUATED AT

**KHATA NO.00116, KHASRA NO: 207/4 MIN SITUATED AT MAUZA VIJAYPUR,
GOPIWALA, PARGANA PACHWA DOON, DISTRICT - DEHRADUN,
UTTARAKHAND**

PART B

PNB FORMAT OF OPINION REPORT ON VALUATION

Name & Address of the Branch	PNB Circle Sastra, Haldwani, Uttarakhand
Name of Customer (s)/ Borrower Unit	Shri. Dinesh Kumar Yadav S/o Patiram Yadav
Work Order No. & Date	Dated- 10th February, 2025

S.NO.	CONTENTS	DESCRIPTION						
I.	INTRODUCTION							
1.	Name of Valuer	R.K Associates Valuers & Techno Engg. Consultants (P) Ltd.						
2.	a. Date of Inspection of the Property	10 February 2025						
	b. Property Shown By	<table> <tr> <th>Name</th><th>Relationship with Owner</th><th>Contact Number</th></tr> <tr> <td colspan="3">No representative was available during the site visit.</td></tr> </table>	Name	Relationship with Owner	Contact Number	No representative was available during the site visit.		
Name	Relationship with Owner	Contact Number						
No representative was available during the site visit.								
	c. Title Deed Number and Date	Sale Deed Dated- 09/12/2020						
	d. Date of Valuation Report	28 April 2025						
3.	Purpose of the Valuation	For Distress Sale of mortgaged assets under NPA a/c						
4.	Name of the Property Owner (Details of share of each owner in case of joint and Co-ownership)	Shri. Dinesh Kumar Yadav S/o Patiram Yadav						
5.	Name & Address of the Branch	.PNB Circle Sastra, Haldwani , Uttarakhand						
6.	Name of the Developer of the Property (in case of developer built properties)	---						
	Type of Developer	---						
7.	Property presently occupied/ possessed by (owner / tenant/ etc.)?	Cannot comment as access was denied by the current occupant and we were not able to inspect the property from inside.						
	If occupied by tenant, since how long?	Cannot comment as access was denied by the current occupant and we were not able to inspect the property from inside.						
II.	PHYSICAL CHARACTERISTICS OF THE ASSET							
	<p align="center">BRIEF DESCRIPTION OF THE PROPERTY UNDER VALUATION</p> <p>This valuation opinion has been prepared for the land and building of the residential property situated at the aforementioned address. As per the copy of the sale deed dated 09/12/2020, the total land area measures 240 square meters.</p> <p>The subject property comprises a Ground + First Floor structure, with a total built-up area of 145.59 square meters (Ground Floor – 89.83 sq.m. and First Floor – 55.76 sq.m.), as specified in the provided sale deed. During the site inspection, our engineer was not permitted to enter the premises, as access was denied by the current occupant. Consequently, internal measurements and photographs could not be taken. Therefore, this valuation has been conducted based solely on the land and structural details as provided in the available documents and as observed from outside only.</p> <p>Based on information gathered from the site and surrounding area, it is understood that the construction is approximately 30 years old.</p> <p>The property is located in an area with access to all basic and civic amenities within close proximity.</p> <p>This report only contains general assessment & opinion on the Guideline Value and the indicative, estimated Market Value of the property of which Bank/ customer asked us to conduct the Valuation for the property found on</p>							

as-is-where basis as shown on the site by the Bank/ customer of which photographs is also attached with the report. No legal aspects in terms of ownership or any other legal aspect is taken into consideration. Even if any such information is mentioned in the report it is only referred from the information provided for which we do not assume any responsibility. Due care has been given while doing valuation assessment, but it doesn't contain any due-diligence or audit or verification of any kind other than the valuation computation of the property shown to us on site. Information/ data/ documents given to us by Bank/ client have been relied upon in good faith. This report doesn't contain any other recommendations of any sort.

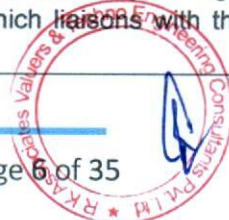
In case of discrepancy in the address/ property number mentioned in the property documents and the property shown to us at the site due to change in zoning or administrative level at the site or the client misled the valuer by providing the fabricated/ incorrect document or information, the valuation should be considered of the property shown to us at the site by the client of which the photographs are also attached. In case of any doubt, best would be to contact the concerned authority/ district administration/ tehsil level for the identification of the property if the property depicted in the photographs in this report is same with the documents pledged.

1.	Location of the property in the city			
a.	Plot No. / Survey No. (referred from the copy of the documents provided to us)	Khata No.00116, Khasra No. 207/4 MIN		
b.	Door No.	---		
c.	T.S. No. /Village	Mauza-Vijaypur		
d.	Ward/ Taluka	Pachwadoon		
e.	Mandal/ District	Uttarakhand		
2.	Municipal Ward No.			
3.	City/Town	Dehradun		
	Category of Area (Residential/ Commercial/ Industrial/ etc.)	Residential Area		
4.	Classification of the Area (High/Middle/Poor Metro/Urban/Semi Urban/Rural)	Semi Urban area		
	a. City Categorization	Scale-B City		Semi Urban
	b. Characteristics of the locality	Good		Within urban developing zone
	c. Property location classification	Road Facing	Good location within locality	None
5.	Local body jurisdiction (coming Under Corporation Limit/ Village Panchayat/ Municipality)	Municipality		
6.	Postal Address of the Property (as mentioned in the documents provided)	Khata No.00116, Khasra No: 207/4 Min Situated At Mauza Vijaypur, Gopiwala Pargana Pachwa Doon, District - Dehradun, Uttarakhand		
	Nearby Landmark	Kalpataru yoga studio.		
7.	Google Map Location of the Property (Latitude/ Longitude and coordinates of the site)	Enclosed with the Report		
		Coordinates or URL: 30°21'51.0"N 78°03'35.1"E		
8.	Area of the Plot/ Land Also please refer to Part-B Area description of the property. Area measurements considered in the Valuation Report is adopted from relevant approved documents or actual site measurement whichever is less, unless otherwise mentioned. Verification of the area measurement of the property is done only based on sample random checking.	240 Sq.mtr		
9.	Layout plan of the area in which the	---		

	property is located		
10.	Development of Surrounding area	All adjacent properties are used for residential purpose	None
11.	Details of the roads abutting the property	Unnamed Internal road	
	Main Road Name & Width	Naya Gaon Anarwala Road	Approx. 15 ft. wide
	Front Road Name & width	Internal Approach Road	Approx. 10 ft. wide
	Type of Approach Road	Bituminous Road	
	Distance from the Main Road	100 M	
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 such details came to our knowledge as per general review of this information on public domain as much as practically possible for us to find it. Choose an item.	
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	No such information available as per documents provided to us.	
14.	Boundaries schedule of the Property		
	Are Boundaries Matched	Yes from the available documents	
	DIRECTIONS	AS PER SALE DEED/TIR (A)	ACTUAL FOUND AT SITE (B)
	North	57'	No information available since survey couldn't be done from inside
	South	57'	
	East	45'	
	West	29'9"	
	Extent of the site considered for valuation (least of 14 A & 14 B)		
15.	Description of adjoining property		
	Property Facing	North Facing	
	North	13' wide road	13' wide road
	South	Land of Shri. Amar Singh Shahi	Other property
	East	10' wide road thereafter land of Shri Jeevan Singh Shahi	10' wide road
	West	Land of Shri. Om Prakash Thapliyal	Other property
16.	Survey No., If any	Khata No.00116, Khasra No: 207/4 MIN	
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	Please refer to clause 'x' Engineering and Technology Aspects section.	
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Built-up Area	145.59 square meters (Ground Floor – 89.83 sq.m. and First Floor – 55.76 sq.m.)
20.	Any other aspect	Valuation is done for the property found as per the information given in the copy of documents provided to us and/ or confirmed by the owner/ owner representative to us at site. Getting cizra map or coordination with revenue officers for site identification is a separate activity and is not covered in this Valuation services.	
	a. List of documents produced for	Documents	Documents

	perusal (Documents has been referred only for reference purpose as provided. Authenticity to be ascertained by legal practitioner)	Requested	Provided	Reference No.
		Total 05 documents requested.	Total 01 documents provided	Total 01 documents provided
		Property Title document	Sale Deed	09/12/2020
		Copy of TIR	Not provided	---
		Approved Map	Not provided	---
		Last paid Municipal Tax Receipt	Not provided	---
		Last paid Electricity Bill	Not provided	---
b. Documents provided by	Bank			
	Name	Relationship with Owner	Contact Number	
	Mr. Sunil Kumar	Banker	9536582435	
c. Identification procedure followed of the property	<input type="checkbox"/>	Identified by the owner		
	<input type="checkbox"/>	Identified by owner's representative		
	<input type="checkbox"/>	Done from the name plate displayed on the property		
	<input checked="" type="checkbox"/>	Cross checked from boundaries or address of the property mentioned in the deed		
	<input checked="" type="checkbox"/>	Enquired from local residents/ public		
	<input type="checkbox"/>	Identification of the property could not be done properly		
	<input type="checkbox"/>	Survey was not done		
d. Type of Survey conducted	Half Survey (Approximate sample random measurement verification from outside only & photographs), It is a NPA property and access was denied by the current occupant, we were not able to inspect the property from inside.			
e. Is property clearly demarcated by permanent/ temporary boundary on site	Yes demarcated properly			
f. Independent access/ approach to the property	Clear independent access is available			
g. Is the property merged or colluded with any other property	No. It is an independent single bounded property			

III. TOWN PLANNING/ ZONING PARAMETERS				
1.	Master Plan provisions related to property in terms of Land use	Residential Plot/Land		
	Master Plan Currently in Force	MDDA 2025		
	Any conversion of land use done	No information available		
	Current activity done in the property	Used for Residential purpose		
	Is property usage as per applicable zoning	Yes, used as residential as per zoning		
	Street Notification	Residential		
2.	Date of issue and validity of layout of approved map / plan	Approve Plan not provided to us.		
3.	Approved map / plan issuing authority	MDDA		
4.	Whether genuineness or authenticity of approved map / plan is verified	No, not done at our end. It can be done by a legal practitioner or verification agencies which liaisons with the departments.		



5.	Any other comments by our empanelled valuers on authenticity of approved plan	Approve Plan not provided to us.		
6.	Planning area/zone	---		
7.	Developmental controls/ Authority	MDDA		
8.	Zoning regulations	Residential Plot/Land		
9.	FAR/FSI	Approve Plan not provided to us.		
10.	Ground coverage	---		
11.	Comment on Transferability of developmental rights	This is a Free hold property, therefore owner has complete transferable rights.		
	Provision of Building by-laws as applicable	PERMITTED	CONSUMED	
	i. Number of floors	---	G + 1	
	ii. Height restrictions	---	---	
	iii. Front/ Back/Side Setback	---	---	
12.	Comment on the surrounding land uses & adjoining properties in terms of uses	All adjacent properties are used for residential purpose		
13.	Comment on unauthorized construction if any	Approve Plan not provided to us.		
14.	Comment of Demolition proceedings if any	No such information came to our knowledge		
15.	Comment on Compounding/ Regularization proceedings	No		
16.	Comment on whether OC has been issued or not	No information provided		
17.	Any Other Aspect			
	i. Any information on encroachment	No		
	ii. Is the area part of unauthorized area/ colony	No (As per general information available)		
IV.	LEGAL ASPECTS OF THE PROPERTY			
1.	Ownership documents provided	Sale deed	None	None
2.	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Shri. Dinesh Kumar Yadav S/o Patiram Yadav (referred from the copy of the documents provided to us.)		
3.	Comment on dispute/ issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	During site visit on the property no such information came in front of us. However, this is not the certificate to rule out any such hidden information.		
4.	Comment on whether the IP is independently accessible?	Clear independent access is available		
5.	Title verification	Legal aspects or Title verification have to be taken care by competent advocate.		
6.	Details of leases if any			
7.	Constitution of the Property (Ordinary status of freehold or leasehold including restriction on transfer)	Free hold, complete transferable rights		
8.	Agreement of easement if any	No		
9.	Notice of acquisition if any	No such information came in front of us and could be found on public domain on our general search		
10.	Notification of road widening if any	No such information came in front of us and could be found on public domain on our general search		
11.	Possibility of frequent flooding / sub-merging	Property is on road level so in normal rainfall it doesn't appear to get flooded or submerged		
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	None.		

	sea-coast / tidal level must be incorporated)		
13.	Heritage restrictions, if any	No	
14.	Comment on Transferability of the property ownership	Free hold, complete transferable rights	
15.	Comment on existing mortgages/ charges/ encumbrances on the property, if any	We couldn't verify this with certainty. Bank to verify this from their centralized system if any.	NA
16.	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	We couldn't verify this with certainty. Bank to verify this from their centralized system if any.	NA
17.	Building plan sanction:		
	i. Is Building Plan sanctioned	Cannot comment since no approved map provided to us on our request	
	ii. Authority approving the plan	MDDA	
	iii. Any violation from the approved Building Plan	Cannot comment since no approved map provided to us on our request	
	iv. Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations	---
		<input type="checkbox"/> Not permitted alteration	---
	v. Is this being regularized	No information provided	
18.	Any other aspect	This is just an opinion report on Valuation of the property confirmed to us by the owner/ owner representative to us on site. The copy of the documents/ information provided to us by the client has been relied upon in good faith. Legal aspects, Title verification, Verification of authenticity of documents of the property from originals or from any Govt. deptt. have to be taken care by legal expert/ Advocate or verification of site location from any Govt. deptt. is not done at our end.	
	i. Information regarding municipal taxes (property tax, water tax, electricity bill)	Property Tax	No relevant documents provided
		Water Tax	No relevant documents provided
		Electricity Bill	No relevant documents provided
	ii. Is property tax been paid for this property	---	
	iii. Property or Tax Id No., if any	---	
	iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged	Yes	
	v. Property presently occupied/ possessed by	Cannot comment as It is a NPA property and access was denied by the current occupant, we were not able to inspect the property from inside.	
	*NOTE: Please see point 6 of Enclosure: VIII – Valuer's Important Remarks		
V.	ECONOMIC ASPECTS OF THE PROPERTY		
1.	Details of ground rent payable	---	
2.	Details of monthly rents being received if any	---	
3.	Taxes and other outgoing	---	
4.	Property Insurance details	---	



5.	Monthly maintenance charges payable			---		
6.	Security charges if paid any			---		
7.	Any other aspect			---		
8.	i. Reasonable letting value/ Expected market monthly rental			---		
VI.	SOCIO - CULTURAL ASPECTS OF THE PROPERTY					
1.	Descriptive account of the location of the property in terms of Social structure of the area in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.			Medium Income Group		
VII.	FUNCTIONAL AND UTILITARIAN ASPECTS					
a.	Description of the functionality & utility of the property in terms of:					
i.	Space allocation			Yes		
ii.	Storage spaces			Yes		
iii.	Utility of spaces provided within the building			Yes		
b.	Any other aspect					
i.	Drainage arrangements			Yes		
ii.	Water Treatment Plant			No		
iii.	Power Supply arrangements	Permanent		No information available since survey couldn't be done from inside		
		Auxiliary		No information available since survey couldn't be done from inside		
iv.	HVAC system			No		
v.	Security provisions			No		
vi.	Lift/ Elevators			No information available since survey couldn't be done from inside		
vii.	Compound wall/ Main Gate			Yes		
viii.	Whether gated society			No		
ix.	Car parking facilities			Yes		
x.	Balconies			No		
xi.	Internal development					
Garden/ Park/ Land scraping	Water bodies		Internal roads		Pavements	Boundary Wall
No	No		No		No	Yes
VIII.	INFRASTRUCTURE AVAILABILITY					
a.	Description of Aqua Infrastructure availability in terms of:					
1.	Water Supply			Yes from municipal connection		
2.	Sewerage/ sanitation system			Underground		
3.	Storm water drainage			Yes		
b.	Description of other Physical Infrastructure facilities in terms of:					
1.	Solid waste management			Yes, by the local Authority		
2.	Electricity			Yes		
3.	Road and Public Transport connectivity			Yes		
4.	Availability of other public utilities nearby			It is a semi urban area and therefore Transport, Market, Hospital etc. are not available in close vicinity		
c.	Social Infrastructure in the terms of					

	1. Schools	Yes available in close vicinity		
	2. Medical Facilities	Yes available in close vicinity		
	3. Recreation facilities in terms of parks and open spaces	Yes available within township/ colony/ ward area		
IX.	MARKETABILITY ASPECTS OF THE PROPERTY			
1.	Location attribute of the subject property	Good	Good developing area	
	i. Any New Development in surrounding area	No		
	ii. Any negativity/ defect/ disadvantages in the property/ location	---	---	
2.	Scarcity	Average vacant land available nearby.		
3.	Demand and supply of the kind of the subject property in the locality	Good demand of such properties in the market.		
4.	Comparable Sale Prices in the locality	Please refer to Part D: Procedure of Valuation Assessment		
X.	ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY			
1.	Type of construction	Structure	Slab	Walls
		Load bearing wall structure	Reinforced Cement Concrete	Brick walls
2.	Material & Technology used	Material Used	Technology used	
		Grade B Material	RCC Framed structure	
3.	Specifications			
	i. Roof	Floors/ Blocks	Type of Roof	
		G+1	Reinforced Cement Concrete	
	ii. Floor height	No information available since survey couldn't be done from inside		
	iii. Type of flooring	No information available since survey couldn't be done from inside		
	iv. Doors/ Windows	No information available since survey couldn't be done from inside		
	v. Class of construction/ Appearance/ Condition of structures	Internal -No information available since survey couldn't be done from inside		
		External - Class B construction (Good)		
	vi. Interior Finishing & Design	No information available since survey couldn't be done from inside		
	vii. Exterior Finishing & Design	Super high class finishing, Simple Plastered Walls		
	viii. Interior decoration/ Special architectural or decorative feature	Simple plain looking structure.		
	ix. Class of electrical fittings	Internal / No information available since internal survey couldn't be carried out		
Internal / No information available since internal survey couldn't be carried out				
4.	Maintenance issues	Building has normal wear & tear which requires improvement		
5.	Age of building/ Year of construction	Approx. 30 years	Around year-1995	
6.	Total life of the building	Approx. 65 years		
7.	Extent of deterioration in the structure	No major deterioration came into notice, only normal wear & tear		
8.	Structural safety	Structure built on RCC technique so it can be assumed as structurally stable. However no structural stability certificate		

		is available
9.	Protection against natural disasters viz. earthquakes etc.	Since this is a RCC structure so should be able to withstand moderate intensity earthquakes. Comments are been made only based on visual observation and not any technical testing.
10.	Visible damage in the building if any	Yes but not so significantly
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	No information available since full survey of the property couldn't be carried out
12.	System of air conditioning	No information available since internal survey couldn't be carried out
13.	Provision of firefighting	No information available since full survey of the property couldn't be carried out
XI. ENVIRONMENTAL FACTORS		
1.	Use of environment friendly building materials, green building techniques if any	No, regular building techniques of RCC and burnt clay bricks are used
2.	Provision of rainwater harvesting	No
3.	Use of solar heating and lighting systems, etc.	No information available since full survey of the property couldn't be carried out
4.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	Yes, regular vehicular pollution present
XII. ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY		
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.	Modern structure
XIII. IN CASE OF VALUATION OF INDUSTRIAL PROPERTY		
1.	Proximity to residential areas	----
2.	Availability of public transport facilities	---
XIV. VALUATION OF THE ASSET		
1.	Procedures adopted for arriving at the Valuation along with detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures	Please refer to the Part D: Procedure of Valuation Assessment of the report.
2.	Summary of Valuation	For detailed Valuation calculation please refer to Part D: Procedure of Valuation Assessment of the report.
	i. Date of purchase of immovable property	As per the sale deed dated- 09/12/2020
	ii. Purchase Price of immovable property	Rs.31,00,000/-
	iii. Book value of immovable property	NA
	iv. Indicative Prospective Estimated Fair Market Value	Rs.85,08,860/- Round Off: Rs.85,00,000/-
	v. Expected Estimated Realizable Value	Rs.72,25,000/-
	vi. Expected Forced/ Distress Sale Value	Rs.63,75,000/-
	vii. Guideline Value (value as per Circle Rates)	Rs.24,00,000/-
S NO.	ENCLOSED DOCUMENTS	ENCLOSURE NO. REMARKS
1.	Part – C: Area Description of the Property	Enclosure - I Enclosed with the report

2.	Part – D: Procedure for Valuation Assessment	Enclosure - II	Enclosed with the report
3.	Declaration	Enclosure - III	Enclosed with the report
4.	Model Code of Conduct for Valuers	Enclosure - IV	Enclosed with the report
5.	Photograph of owner with the property in the background	Enclosure - V	Enclosed with the report
6.	Google Map Location	Enclosure - VI	Google Map enclosed with coordinates
7.	Layout plan of the area in which the property is located	Not Available	Not Available
8.	Building Plan	Not Available	Not Available
9.	Floor Plan	Not Available	Not Available
10.	Any other relevant documents/extracts (All enclosures & annexures to remain integral part & parcel of the main report)	Refer below.	Refer below.
	a. Enclosure Copy of Circle Rate	Enclosure - VII	Enclosed with the report
	b. References on Price Trend of the similar related properties available on public domain	Enclosure - VIII	Enclosed with the report
	c. Extracts of important property documents provided by the client	Enclosure - IX	Enclosed with the report
	d. Valuer's Important Remarks	Enclosure - X	Enclosed with the report
11.	Total Number of Pages in the Report with enclosures	35	



ENCLOSURE - I

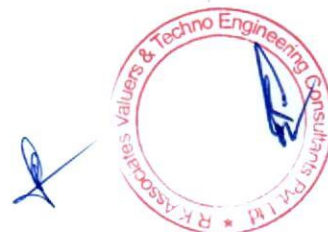
PART C

AREA DESCRIPTION OF THE PROPERTY

1.	Land Area considered for Valuation	240 Sq.mtr	
	Area adopted on the basis of	Property documents only since site measurement couldn't be carried out from inside.	
	Remarks & observations, if any	It is a NPA property and access was denied by the current occupant, we were not able to inspect the property from inside. So the area considered is from property documents only.	
2.	Constructed Area considered for Valuation (As per IS 3861-1966)	Built-up Area	145.59 square meters (Ground Floor – 89.83 sq.m. and First Floor – 55.76 sq.m.)
	Area adopted on the basis of	Property documents only since site measurement couldn't be carried out from inside.	
	Remarks & observations, if any	It is a NPA property and access was denied by the current occupant, we were not able to inspect the property from inside. So the area considered is from property documents only.	

Note:

1. Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
2. Verification of the area measurement of the property is done based on sample random checking only.
3. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents verified with digital survey through google which has been relied upon.
4. Drawing Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.



ENCLOSURE - II

PART D

PROCEDURE OF VALUATION ASSESSMENT

1.		GENERAL INFORMATION			
i.	Important Dates	Date of Appointment	Date of Inspection of the Property	Date of Valuation Assessment	Date of Valuation Report
		10 February 2025	10 February 2025	28 April 2025	28 April 2025
ii.	Client	PNB Circle Sastra, Haldwani , Uttarakhand			
iii.	Intended User	PNB Circle Sastra, Haldwani , Uttarakhand			
iv.	Intended Use	To know the general idea on the market valuation trend of the property as per free market transaction. This report is not intended to cover any other internal mechanism, criteria, considerations of any organization as per their own need, use & purpose.			
v.	Purpose of Valuation	For Distress Sale of mortgaged assets under NPA a/c			
vi.	Scope of the Assessment	Non binding opinion on the assessment of Plain Physical Asset Valuation of the property identified to us by the owner or through his representative.			
vii.	Restrictions	This report should not be referred for any other purpose, by any other user and for any other date other then as specified above. This report is not a certification of ownership or survey number/ property number/ Khasra number which are merely referred from the copy of the documents provided to us.			
viii.	Manner in which the proper is identified	<input type="checkbox"/>	Identified by the owner		
		<input type="checkbox"/>	Identified by owner's representative		
		<input type="checkbox"/>	Done from the name plate displayed on the property		
		<input checked="" type="checkbox"/>	Cross checked from boundaries or address of the property mentioned in the deed		
		<input checked="" type="checkbox"/>	Enquired from local residents/ public		
		<input type="checkbox"/>	Identification of the property could not be done properly		
		<input type="checkbox"/>	Survey was not done		
ix.	Is property number/ survey number displayed on the property for proper identification?	No.			
x.	Type of Survey conducted	Only photographs taken (No sample measurement verification), since couldn't get access of inside.			

2.		ASSESSMENT FACTORS		
i.	Valuation Standards considered	Mix of standards such as IVS and others issued by Indian authorities & institutions and improvised by the RKA internal research team as and where it is felt necessary to derive at a reasonable, logical & scientific approach. In this regard proper basis, approach, working, definitions considered is defined below which may have certain departures to IVS.		
ii.	Nature of the Valuation	Fixed Assets Valuation		
iii.	Nature/ Category/ Type/ Classification of Asset under Valuation	Nature	Category	Type
		LAND & BUILDING	RESIDENTIAL	RESIDENTIAL LAND AND BUILDING
		Classification	Personal use and rental income purpose asset	
iv.	Type of Valuation (Basis of Valuation as per IVS)	Primary Basis	Fair Market Value & Govt. Guideline Value	
		Secondary Basis	Not Applicable	
v.	Present market state of the Asset assumed (Premise of Value as per IVS)	Under Distress State		
		Reason Asset under NPA account		
vi.	Property Use factor	Current/ Existing Use	Highest & Best Use	Considered for

			(in consonance to surrounding use, zoning and statutory norms)	Valuation purpose
		Residential	Residential	Residential
vii.	Legality Aspect Factor	Assumed to be fine as per copy of the documents & information produced to us. However Legal aspects of the property of any nature are out-of-scope of the Valuation Services. In terms of the legality, we have only gone by the documents provided to us in good faith. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. have to be taken care by Legal expert/ Advocate.		
viii.	Class/ Category of the locality	Middle Class (Ordinary)		
ix.	Property Physical Factors	Shape Rectangle	Size Medium	Layout Normal Layout Choose an item.
x.	Property Location Category Factor	City Categorization Scale-B City Urban developing	Locality Characteristics Good Average Within urban developing zone	Property location characteristics Sunlight facing 2 Side Open Good location within locality Property Facing North Facing
				Floor Level Ground + 1
xi.	Physical Infrastructure availability factors of the locality	Water Supply Yes from municipal connection	Sewerage/ sanitation system Underground	Electricity Yes Availability of other public utilities nearby Transport, Market, Hospital etc. are available in close vicinity Availability of communication facilities Major Telecommunication Service Provider & ISP connections are available
				Road and Public Transport connectivity Easily available
xii.	Social structure of the area (in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/ squatter settlements nearby, etc.)	Medium Income Group		
xiii.	Neighbourhood amenities	Good		
xiv.	Any New Development in surrounding area	None	---	
xv.	Any specific advantage in the property	The subject property is a corner property with 2 side's road.		
xvi.	Any specific drawback in the property	It is a NPA property and access was denied by the current occupant, we were not able to inspect the property from inside.		
xvii.	Property overall usability/ utility Factor	Good		
xviii.	Do property has any alternate use?	No. Only suitable for residential purpose.		
xix.	Is property clearly demarcated by permanent/ temporary boundary on site	Demarcated with permanent boundary		



	Related postings for similar properties on sale are also annexed with the Report wherever available.					
xxix.	Other Market Factors					
	Current Market condition	Normal Remarks: --- Adjustments (-/+): 0%				
	Comment on Property Salability Outlook	Since this property is mortgaged under NPA account therefore its salability outlook in the market will be low. Adjustments (-/+): -10%				
	Comment on Demand & Supply in the Market	<table><tr><th>Demand</th><th>Supply</th></tr><tr><td>Good</td><td>Adequately available</td></tr></table> Remarks: Good demand of such properties in the market Adjustments (-/+): 0%	Demand	Supply	Good	Adequately available
Demand	Supply					
Good	Adequately available					
xxx.	Any other special consideration	Reason: The subject property is a corner plot with 2 side road. Adjustments (-/+): +5%				
xxxi.	Any other aspect which has relevance on the value or marketability of the property	NA Valuation of the same asset/ property can fetch different values under different circumstances & situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will fetch considerably lower value. Similarly, an asset sold directly by an owner in the open market through free market arm's length transaction then it will fetch better value and if the same asset/ property is sold by any financier or court decree or Govt. enforcement agency due to any kind of encumbrance on it then it will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing. This Valuation report is prepared based on the facts of the property & market situation on the date of the survey. It is a well-known fact that the market value of any asset varies with time & socio-economic conditions prevailing in the region/ country. In future property market may go down, property conditions may change or may go worse, property reputation may differ, property vicinity conditions may go down or become worse, property market may change due to impact of Govt. policies or effect of domestic/ world economy, usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk while financing. Adjustments (-/+): 0%				
xxxii.	Final adjusted & weighted Rates considered for the subject property	Rs. 25,650/- per Sq.yrd				
xxxiii.	Considered Rates Justification	As per the thorough property & market factors analysis as described above, the considered estimated market rates appears to be reasonable in our opinion.				
xxxiv.	Basis of computation & working <ul style="list-style-type: none">Valuation of the asset is done as found on as-is-where basis on the site as identified to us by client/ owner/ owner representative during site inspection by our engineer/s unless otherwise mentioned in the report.Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.For knowing comparable market rates, significant discreet local enquiries have been made from our side based on the hypothetical/ virtual representation of ourselves as both buyer and seller for the similar type of properties in the subject location and thereafter based on this information and various factors of the property, rate has been judiciously taken considering the factors of the subject property, market scenario and weighted adjusted comparison with the comparable properties unless otherwise stated.References regarding the prevailing market rates and comparable are based on the verbal/ informal/ secondary/ tertiary information which are collected by our team from the local people/ property consultants' recent deals/ demand-supply/ internet postings are relied upon as may be available or can be fetched within the limited time & resources of the assignment during market survey in the subject location. No written record is generally available for such market information and analysis has to be derived mostly based on the verbal information which has to					

be relied upon.

- Market Rates are rationally adopted based on the facts of the property which came to our knowledge during the course of the assessment considering many factors like nature of the property, size, location, approach, market situation and trends and comparative analysis with the similar assets. During comparative analysis, valuation metrics is prepared and necessary adjustments are made on the subject asset.
- The indicative value has been suggested based on the prevailing market rates that came to our knowledge during secondary & tertiary market research and is not split into formal & informal payment arrangements. Most of the deals takes place which includes both formal & informal payment components. Deals which takes place in complete formal payment component may realize relatively less actual transaction value due to inherent added tax, stamp registration liabilities on the buyer.
- Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Commission, Bank interest, Selling cost, Marketing cost, etc. pertaining to the sale/ purchase of this property are not considered while assessing the indicative estimated Market Value.
- This report includes both, Govt. Guideline Value and Indicative Estimated Prospective Market Value as described above. As per the current market practice, in most of the cases, formal transaction takes place for an amount less than the actual transaction amount and rest of the payment is normally done informally.
- Area measurements considered in the Valuation Report pertaining to asset/ property is adopted from relevant approved documents or sample site measurement whichever is less unless otherwise mentioned. All area measurements are on approximate basis only.
- Verification of the area measurement of the property is done based on sample random checking only.
- Area of the large land parcels of more than 2500 sq.mtr or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.
- Drawing, Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.
- Construction rates are adopted based on the present market replacement cost of construction and calculating applicable depreciation & deterioration factor as per its age, existing condition & specifications based on visual observation only of the structure. No structural, physical tests have been carried out in respect of it. No responsibility is assumed for latent defects of any nature whatsoever, which may affect value, or for any expertise required to disclose such conditions.
- Construction rates are adopted based on the plinth area rates prevailing in the market for the structure as a whole and not based on item wise estimation or Bills of Quantity method unless otherwise stated.
- The condition assessment and the estimation of the residual economic life of the structure are only based on the visual observations and appearance found during the site survey. We have not carried out any structural design or stability study; nor carried out any physical tests to assess structural integrity & strength.
- Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset or on its owners has not been factored in the Valuation.
- This Valuation is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component or item wise analysis. Analysis done is a general assessment and is neither investigative in nature nor an audit activity.
- Valuation is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown to us on site of which some reference has been taken from the information/ data given in the copy of documents provided to us which have been relied upon in good faith and we have assumed that it to be true and correct.

xxxv. **ASSUMPTIONS**

- a. Documents/ Information/ Data provided by the client/ property owner or his representative both written & verbally is true and correct without any fabrication and has been relied upon in good faith.
- b. Local verbal enquiries during micro market research came to our knowledge are assumed to be taken on record as true & factual.
- c. The assets and interests therein have been valued free and clear of any liens or encumbrances unless stated otherwise. No hidden or apparent conditions regarding the subject assets or their ownership are assumed to exist. No opinion of title is rendered in this report and a good title is assumed unless stated otherwise.
- d. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property after satisfying the authenticity of the documents given to us and for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report. / We assume no

responsibility for the legal matters including, but not limited to, legal or title concerns.

- e. Payment condition during transaction in the Valuation has been considered on all cash bases which includes both formal & informal payment components as per market trend.
- f. Sale transaction method of the asset is assumed as Free market transaction without any compulsion unless otherwise mentioned while assessing Indicative & Estimated Fair Prospective Market Value of the asset unless otherwise stated.
- g. If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report. This valuation report is prepared for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township is approved and complied with all relevant laws and the subject unit is also approved within the Group Housing Society/ Township.

xxxvi. **SPECIAL ASSUMPTIONS**

None

xxxvii. **LIMITATIONS**

3. VALUATION OF LAND

	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
a.	Prevailing Rate range	Rs.10,000/- per sq.mtr	Rs. 25,000/- to Rs. 30,000/- per sq.yds
b.	Rate adopted considering all characteristics of the property	Rs.10,000/- per sq.mtr	Rs.25,650/- per sq.yds
c.	Total Land Area considered (documents vs site survey whichever is less)	240 sq.mtr or 287.038 sq.yds	240 sq.mtr or 287.038 sq.yds
d.	Total Value of land (A)	240 sq.mtr x Rs.10,000/- per sq.mtr Rs.24,00,000/-	287.038 sq.yds x Rs.25,650/- per sq.mtr Rs.73,62,514/-

4. VALUATION COMPUTATION OF BUILDING

S.No	Building Name	Floor	Type of Structure	Condition of structure	Area (in sq.mtr.)	Height (in mtr)	Year of Construction	Plinth Area Rate (in per sq.ft)	Gross Replacement Value (INR)	Depreciation amount (INR)	Discounting Factor	Depreciated Replacement Market Value (INR)
1	Residential Property	Ground	RCC	Average	89.83	~3	1995	1400	13,53,690	7,44,529	5%	7,07,303
		First	RCC	Average	55.76	~3	1995	1400	8,40,273	4,62,150	5%	4,39,043
Total:					145.59				21,93,963	12,06,679		11,46,346

Remarks:

1. All the details pertaining to the building area statement such as area, floor, type of structure has been taken as per the documents provided only.
2. Construction year of the building is taken as per the local enquiry done during the site visit.
3. It is a NPA property and access was denied by the current occupant, So we were not able to inspect the property from inside and also verify the condition of the structure. So we have taken 5% discounts on the building structures.
4. The valuation is done by considering the depreciated replacement cost approach.



12.	Percentage difference between Circle Rate and Fair Market Value	More than 20%
13.	Concluding Comments/ Disclosures if any	
	<p>a. We are independent of client/ company and do not have any direct/ indirect interest in the property.</p> <p>b. This valuation has been conducted by R.K Associates Valuers & Techno Engineering Consultants (P) Ltd. and its team of experts.</p> <p>c. This Valuation is done for the property found on as-is-where basis as shown on the site by the Bank/ customer of which photographs is also attached with the report.</p> <p>d. Reference of the property is also taken from the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct. However, we do not vouch the absolute correctness of the property identification, exact address, physical conditions, etc. based on the documents provided to us since property shown to us may differ on site Vs as mentioned in the documents or incorrect/ fabricated documents may have been provided to us.</p> <p>e. Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents from originals or from any Govt. department, etc. has to be taken care by legal experts/ Advocates and same has not been done at our end.</p> <p>f. The valuation of an asset is an estimate of the worth of that asset which is arrived at by the Valuer in his expert opinion after factoring in multiple parameters and externalities. This may not be the actual price of that asset and the market may discover a different price for that asset.</p> <p>g. This report only contains opinion based on technical & market information which came to our knowledge during the course of the assignment. It doesn't contain any recommendations.</p> <p>h. This report is prepared following our Standard Operating Procedures & Best Practices and will be subject to Limitations, Conditions, Valuer's Remarks, Important Notes, Valuation TOS and basis of computation & working as described above.</p> <p>i. The use of this report will become valid only after payment of full fees as per the Payment Terms. Using this report or any part content created in this report without payment of charges will be seen as misuse and unauthorized use of the report.</p>	
14.	IMPORTANT KEY DEFINITIONS	
	<p>Fair Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of the assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Valuation.</p> <p>Fair Value without using the term "Market" in it describes that the value suggested by the Valuer may not mandatorily follow or may not be in complete consonance to the established Market in his expert opinion. It may or may not follow market dynamics. But if the suggested value by the valuer is not within the prevailing Market range or is assessed for an asset is located in an un-established Market then the valuer will give reasonable justification & reasoning that for what reasons the value suggested by him doesn't follow the prevailing market dynamics.</p> <p>Fair Market Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice in consonance to the Market dynamics after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Valuation.</p> <p>Here the words "in consonance to the established Market" means that the Valuer will give opinion within the realms & dynamics of the prevailing market rates after exhaustively doing the micro market research. However due to the element of "Fair" in it, valuer will always look for the factors if the value should be better than the market</p>	

realms which is just & equitable backed by strong justification and reasoning.

Market Value suggested by the competent Valuer is that prospective estimated amount which is average price of the similar comparable assets prevailing in an open & established market during the near period of the date of valuation at which the subject asset/ property should be exchanged between a willing buyer and willing seller on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities at an arm's length transaction in an open, established & unrestricted market, in an orderly transaction, wherein the parties, each acted without any compulsion on the date of the Valuation. Using the term "Market Value" without "Fair" omits the elements of proper marketing, acting knowledgeably & prudently.

Market and market participants can be sentimental, inclined towards the transaction without the element of complete knowledge & prudence about facts or due diligence of the asset therefore “each acted knowledgeably, prudently” has been removed from the marker Value definition.

Realizable Value is that minimum prospective estimated value of the asset/ property which it may be able to fetch at the time of actual property transaction factoring in the element of discount due to the prospects of deep negotiations between the buyer & seller when the parties in-principally find Fair Market Value reasonable and sits together to close the deal and the transaction across the table. Discount percentage on the Fair Market Value due to negotiation will depend on the nature, size, various salability prospects of the subject asset, the needs of the buyer & the seller and kind of payment terms. In some of the cases Realizable and Fair Market Value may also be equal.

Distress Sale Value* is that value when the property is attached with any process such as mortgaged financing, financial or operational dues which is under any stress condition or situation and the stakeholders are under process of finding resolution towards it to save the property from being attached to a formal recovery process. In this type of sale, minimum fetch value assessed will always be less than the estimated Fair Market Value where the discount of percentage will depend upon various circumstances and factors such as nature, size, salability prospects of the property and kind of encumbrance on the property. In this type of sale, negotiation power of the buyer is always more than the seller and eagerness & pressure of selling the property will be more on the seller than the buyer.

Liquidation Value is the amount that would be realized when an asset or group of assets are sold due to any compulsion or constraints such as in a recovery process guided by statute, law or legal process, clearance sale or any such condition or situation thereof where the pressure of selling the asset/ property is very high to realize whatever maximum amount can be from the sale of the assets in a limited time for clearance of dues or due to closure of business. In other words, this kind of value is also called as forced sale value.

Difference between Cost, Price & Value: Generally, these words are used and understood synonymously. However, in reality each of these has a completely different meaning, premise and also having different definitions in professional & legal terms. Therefore, it is our professional responsibility to describe the definitions of these words to avoid ambiguity & confusion in the minds of the user of this report.

The **Cost** of an asset represents the actual amount spend in the construction/ actual creation of the asset.

The **Price** is the amount paid for the procurement of the same asset.

The **Value** is defined as the present worth of future rights in the property/ asset and is a hypothetical or notional price that buyers and sellers are most likely to conclude for a good or service. Value is not a fact, but an estimate of the likely price to be paid for a good or service at a given time in accordance with a particular definition of value. Therefore, in actual for the same asset/ property, cost, price & value remain different since these terms have different usage & meaning.

15.	Enclosures with the Report:
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- Enclosure III: Declaration
- Enclosure IV: Model code of conduct for valuers
- Enclosure V: Photographs of the property
- Enclosure VI: Google map location
- Enclosure VII: Copy of Circle rate
- Enclosure VIII: Referenced on price trend of the similar related properties available on public domain.
- Enclosure IX: Extracts of important property documents provided by the clients
- Enclosure X: Valuer's important remarks.



IMPORTANT NOTES

DEFECT LIABILITY PERIOD - In case of any query/ issue or escalation you may please contact Incident Manager by writing at valuers@rkassociates.org. We try our level best to ensure maximum accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors, assessment or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point mentioned in the report, please help us by bringing all such points into our notice in writing at valuers@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates shouldn't be held responsible for any inaccuracy in any manner. Also, if we do not hear back anything from you within 30 days, we will assume that the report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.

Our **DATA RETENTION POLICY** is of **ONE YEAR**. After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.


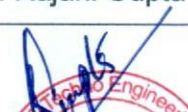
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IF REPORT IS USED FOR BANK/ FIs

NOTE: As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.

Valuation Terms of Services & Valuer's Important Remarks are available at www.rkassociates.org for reference.

SURVEY ANALYST	VALUATION ENGINEER	L1/ L2 REVIEWER
Deepak Joshi	Er. Rajat Choudhary	Er. Rajani Gupta
		



ENCLOSURE III: DECLARATION

- a The information furnished in our valuation report dated 28/4/2025 is true and correct to the best of our knowledge and belief and we have made an impartial and true valuation of the property.
- b We have no direct or indirect interest in the property valued.
- c Our authorized Engineer/ surveyor Mr. Deepak Joshi have personally inspected the property on 10/2/2025 the work is not subcontracted to any other valuer and is carried out by us.
- d We have not been convicted of any offence and sentenced to a term of imprisonment.
- e We have not been found guilty of misconduct in professional capacity.
- f We have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2009 of the IBA and has tried to apply the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of our ability as much as practically possible in the limited time available.
- g We have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class and has tried to apply the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable to the best of our ability as much as practically possible in the limited time available.
- h Procedures and standards adopted in carrying out the valuation and is mentioned in Part-D of the report which may have certain departures to the said IBA and IVS standards in order to provide better, just & fair valuation.
- i We abide by the Model Code of Conduct for empanelment of valuer in the Bank.
- j I am the authorized official of the firm / company, who is competent to sign this valuation report.

S. No.	Particulars	Valuer comment								
1.	Background information of the asset being valued	This is a residential house situated at the aforementioned address. having total land area as Approx, 240 sq.mtr. with a G+1 Structure having total built-up area of 145.59 square meters as found on as-is-where basis which owner/ owner representative/ client/ bank has shown/ identified to us on the site physically unless otherwise mentioned in the report of which some reference has been taken from the information/ data given in the copy of documents provided to us and informed verbally or in writing.								
2.	Purpose of valuation and appointing authority	Please refer to Part-D of the Report.								
3.	Identity of the experts involved in the valuation	Survey Analyst: Deepak Joshi Valuation Engineer: Er. Rajat Choudhary L1/ L2 Reviewer: Er. Rajani Gupta								
4.	Disclosure of valuer interest or conflict, if any	No relationship with the borrower and no conflict of interest.								
5.	Date of appointment, valuation date and date of report	<table><tr><td>Date of Appointment:</td><td>10/2/2025</td></tr><tr><td>Date of Survey:</td><td>10/2/2025</td></tr><tr><td>Valuation Date:</td><td>28/4/2025</td></tr><tr><td>Date of Report:</td><td>28/4/2025</td></tr></table>	Date of Appointment:	10/2/2025	Date of Survey:	10/2/2025	Valuation Date:	28/4/2025	Date of Report:	28/4/2025
Date of Appointment:	10/2/2025									
Date of Survey:	10/2/2025									
Valuation Date:	28/4/2025									
Date of Report:	28/4/2025									
6.	Inspections and/ or investigations undertaken	Yes, by our authorized Survey Engineer Deepak Joshi on 28/4/2025. Since no one was available from the owner side therefore Surveyor has independently inspected the property.								
7.	Nature and sources of the information used or relied upon	Please refer to Part-D of the Report. Level 3 Input (Tertiary) has been relied upon.								
8.	Procedures adopted in carrying out the valuation and valuation standards followed	Please refer to Part-D of the Report.								
9.	Restrictions on use of the report, if any	Value varies with the Purpose/ Date/ Market & Asset Condition & Situation prevailing in the market. We recommend not to refer the indicative &								

		<p>estimated prospective Value of the asset given in this report if any of these points are different from the one mentioned aforesaid in the Report.</p> <p>This report has been prepared for the purposes stated in the report and should not be relied upon for any other purpose. Our client is the only authorized user of this report and is restricted for the purpose indicated in This report. I/we do not take any responsibility for the unauthorized use of this report.</p> <p>During the course of the assignment, we have relied upon various information, data, documents in good faith provided by Bank/ client both verbally and in writing. If at any point of time in future it comes to knowledge that the information given to us is untrue, fabricated, misrepresented then the use of this report at very moment will become null & void.</p> <p>This report only contains general assessment & opinion on the indicative, estimated Market Value of the property for which Bank has asked to conduct the Valuation for the asset which owner/ owner representative/ client/ bank has shown/ identified to us on the site and as found on as-is-where basis unless otherwise mentioned in the report of which some reference has been taken from the information/ data given in the copy of documents provided to us and informed verbally or in writing which has been relied upon in good faith. It doesn't contain any other recommendations of any sort including but not limited to express of any opinion on the suitability or otherwise of entering into any transaction with the borrower.</p> <p>This report is not a certification of ownership or survey number/ property number/ Khasra number which are merely referred from the copy of the documents provided to us.</p>
10.	Major factors that were taken into account during the valuation	Please refer to Part A, B & C of the Report.
11.	Major factors that were not taken into account during the valuation	Please refer to Part A, B & C of the Report.
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.	Please refer to Part D & Part E Valuer's Important Remarks of the Report enclosed herewith.

Date: 28/4/2025

Place: Noida

 
Signature

(Authorized Person of R.K Associates Valuers & Techno Engg. Consultants (P) Ltd.)

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 a 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 authorised by the authority, the registered valuer's organisation 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 valuer's 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 organisation discredits the profession.

Signature of the Authorized Person: _____

Name of the Valuation company: R.K Associates Valuers & Techno Engg. Consultants (P) Ltd.

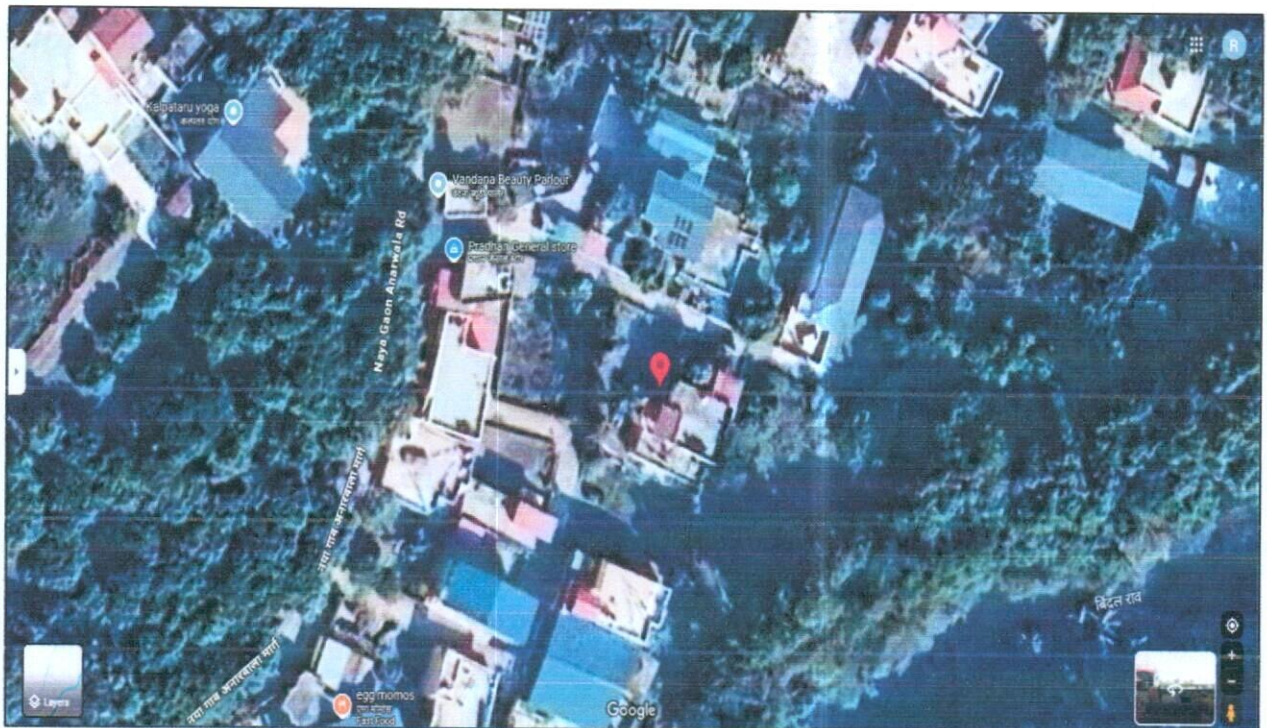
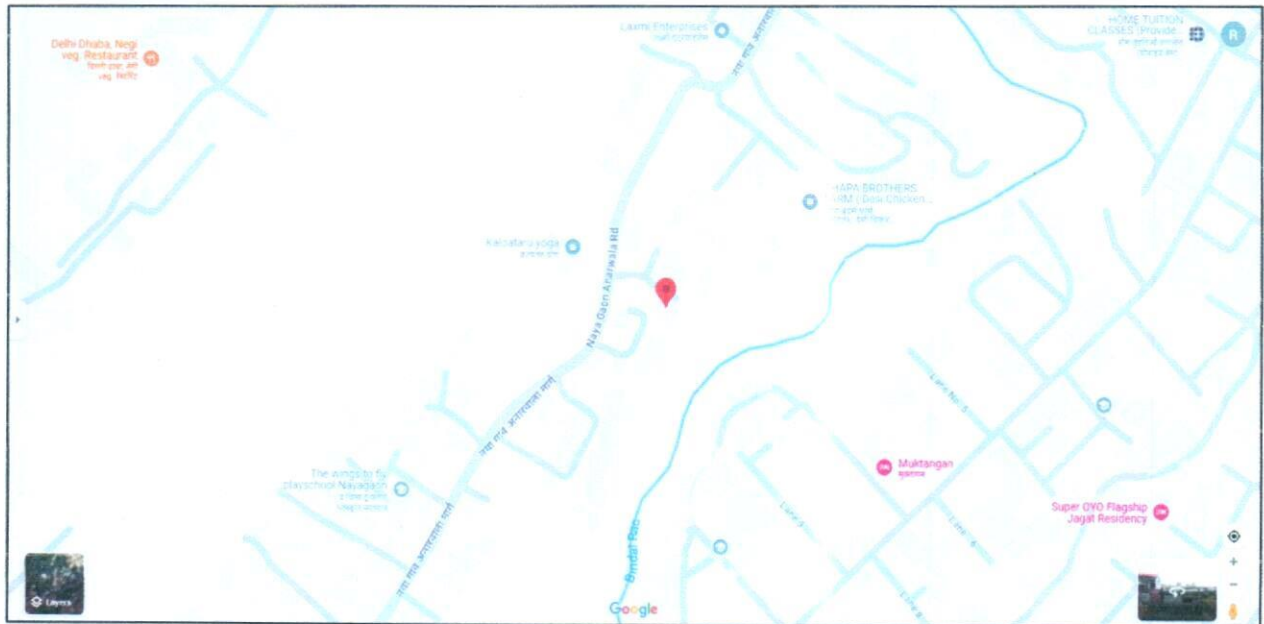
Address of the Valuer: D-39, Sector-2, Noida-201304

Date: 28/4/2025

Place: Noida



ENCLOSURE: VI – GOOGLE MAP LOCATION



Valuers & Techno Engineering Consultants
R.K. Associates
[Signature]

ENCLOSURE: VII – COPY OF CIRCLE RATE

निबंधन उप जिला देहरादून नगरीय क्षेत्र-द्वितीय (नगरनिगम में सम्मिलित पूर्व का विशिष्ट क्षेत्र)											
क्रमांक	प्रमुख मार्ग/मौहल्ली/राजस्व ग्रामी की श्रेणी	वाहई सख्या/नाम	प्रमुख मार्ग/मौहल्ली/राजस्व ग्रामी का नाम	प्रमुख मार्ग से 350 मीटर की दूरी के बाद स्थित भूमि की सामान्य दर		बहुमंजलीय आवासीय भवन में स्थित आवासीय प्लेट (सुपर एरिया दर रु0 प्रति वर्ग मीटर)	वाणिज्यिक भवन की दर (सुपर एरिया दर रु0 प्रति वर्गमीटर)		गैर वाणिज्यिक निर्माण की दर (रु0 प्रति वर्गमीटर)		लिनडर पोश टीनपोश
				कुंघि भूमि (लाघ कयदे प्रति हेक्टेयर/रूपदे प्रति वर्गमीटर)	अकुंघि भूमि/साम्पत्ति की सामान्य दर कयदे प्रति वर्गमीटर		दुकान/रेस्टोरेंट/कार्यालय	अन्य वाणिज्यिक प्रतिष्ठान			
1	2	3	4	5	6	7	8	9	10	11	12
19											
6	F	17	कुदावाला	600/6000	13000	27000	59000	53000	12000	10000	
		18	59. गुजरगढ़ा मानसिंह	600/6000	13000	27000	59000	53000	12000	10000	
		19	60. डाडा लखीपद	सौन्दरवाली मानसिंह	600/6000	13000	27000	59000	53000	12000	10000
		20	59. गुजरगढ़ा मानसिंह	नामल हटनाला	600/6000	13000	27000	59000	53000	12000	10000
		21	—	हटवाल गांव	600/6000	13000	27000	59000	53000	12000	10000
		22	60. डाडा लखीपद	आमवाला मझला	600/6000	13000	27000	59000	53000	12000	10000
		1	90. मौहब्बेवाला	चन्दबनी शॉट	500/5000	10000	24000	55000	49500	12000	10000
		2	90. मौहब्बेवाला	चन्दबनी खालसा	500/5000	10000	24000	55000	49500	12000	10000
		3	91. चन्दबनी	चन्दबनी	500/5000	10000	24000	55000	49500	12000	10000
		4	67. मोहकमपुर	मोहकमपुर कला	500/5000	10000	24000	55000	49500	12000	10000
		5	1. मालसी	मझकावाला	500/5000	10000	24000	55000	49500	12000	10000
		6	—	आमवाला करनपुर	500/5000	10000	24000	55000	49500	12000	10000
		7	—	कालागांव	500/5000	10000	24000	55000	49500	12000	10000
		8	1. मालसी	किसराली परवादून	500/5000	10000	24000	55000	49500	12000	10000
7	G	1	59. गुजरगढ़ा मानसिंह	खुरावा	150/1500	10000	24000	55000	49500	12000	10000
		2	1. साजरी	खाला गांव	150/1500	10000	24000	55000	49500	12000	10000
		3	2. विजयपुर	विजयपुर गोपीवाला	150/1500	10000	24000	55000	49500	12000	10000
8	H	1	59. गुजरगढ़ा मानसिंह	जगतखाना करनपुर	150/1500	6000	20000	38000	33000	12000	10000
		2	—	मगलवाला	150/1500	6000	20000	38000	33000	12000	10000
		3	1. मालसी	डोमगांव	150/1500	6000	20000	38000	33000	12000	10000
9	I	1	59. गुजरगढ़ा मानसिंह	गुजरगढ़ी	120/1200	5000	19000	37000	32000	12000	10000
		2	59. गुजरगढ़ा मानसिंह	भण्डारीवाला मधयक	120/1200	5000	19000	37000	32000	12000	10000
		3	—	भण्डारीवाला	120/1200	5000	19000	37000	32000	12000	10000

(कृष्ण कुमार मिश्रा)
अपर जिलाधिकारी (वित्त एवं राजस्व)
देहरादून



**ENCLOSURE: VIII - REFERENCES ON PRICE TREND OF THE SIMILAR RELATED
 PROPERTIES AVAILABLE ON PUBLIC DOMAIN**



Plot for Sale in Anarwala, Dehradun

Anarwala, Dehradun

₹ 45 L

178 Sq Yd
Plot Area

If you are looking for a plot in the beautiful city of Dehradun, look no further than Anarwala. This locality offers everything you could ask for, from scenic views to convenient amenities. [Read More](#)

 **Mohan Dutt Bhatt**



ENCLOSURE IX: EXTRACTS OF IMPORTANT PROPERTY DOCUMENTS PROVIDED BY THE CLIENT

SALE DEED

वांछित विवरण विक्रय-विलेख

1. मासिगत विक्रय पत्र :- ₹ 31,00,000/-
2. शसकीय मूल्यांकन :- ₹ 29,57,000/-
3. सम्भावित स्टाप्स शुल्क :- ₹ 62,000/- ✓
वर्तमान स्टाप्स शुल्क :- ₹ 93,000/- ✓
कुल ई-स्टाप्स शुल्क देय :- ₹ 1,55,00,000/- ✓
4. सम्पत्ति का प्रकार :- अबासीय सम्पत्ति
5. निवेश सम्पत्ति :- अबासीय सम्पत्ति लिखत भूमि खाता संख्या 00116, (फसली 1417 से 14122) खसत नं 207/4 पिठ रुकबा 240 वर्गमीटर लिखत भूतल व उपग्रहगत पर कुल निर्मित रुकबा 145.59 वर्गमीटर (145.59 वर्गमीटर भूतल भाग का क्षेत्रफल 89.83 वर्गमीटर व बागमन व उपग्रहगत पर निर्मित क्षेत्रफल 55.76 वर्गमीटर) तथा कुछ खुला भाग है जिसके भीजा मिलानपुर मोबाइल, बरमान पहाड़दुन, जिला देहरादून, उत्तराखण्ड, अक्षांश : 30.3644495 देशांक : 78.059711
6. अबासीय सर्किल रेट :- 6,000/- रुपये प्रति वर्गमीटर एवं निर्माण सर्किल रेट 12000/--₹ प्रति वर्गमीटर की दर से है।
7. प्रमुख मार्ग से दूरी :- डिजिटल सम्पत्ति मुख्य सड़क/कैनल रोड एवं सिनेमल-जोहडी, अनायासल मार्ग से 500 मीटर से अधिक की दूरी पर स्थित है।
8. डिजिटल का नाम :- भीमती दिना शाही उर्फ बीना शाही पत्नी श्री हमशेर सिंह शाही पुत्री श्री अमरन सिंह खास निवासी विष्णुपुर हाजीबक़दल, नाथ गार्ह, अनायासल, जिला देहरादून, उत्तराखण्ड।
PAN : ILFP565899
9. फ़ॉट का नाम व पता :- श्री दिनेश कुमार यादव पुत्र श्री परिताम यादव निवासी निफर डोंगल रोड, ग्राम एवं पीओ जेठ ग्राम, देहरादून, उत्तराखण्ड।
PAN : ABBFY5889R
10. ई-स्टाप्स नम्बर :-IN/UK015394052107645
11. रॉयल्टी का नाम :- श्री एम पी बलोदी, अजिबवाडा, कोट्टर कम्पाउण्ड, देहरादून।

नीति विज्ञान

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विक्रय विलेख

यह विचार-विरोध आरंभ दिनांक 09-12-2020 को स्वयं देहद्वय उत्तराखण्ड में शीर्षी दिना
सभी एक केन सही पानी श्री समोरी सिंग सही पुत्री श्री समय सिंग सहा निवासी देहद्वय
हवाईकला, नया गांव, अनारवाला जिला देहद्वय, उत्तराखण्ड (जिनको इस विरोध में शिक्षा बहकन
समोरी सिंग दिया गया है।)

विहंगमा

श्री दिनेश कुमार यादव पुत्र श्री भीराम यादव निवासी निम्नतः खोमल चौक, ग्राम एवं पोस्ट ओ
नेहरू ग्राम, देहरादून, उत्तराखण्ड (जिनको इस दिलेख में जेठा कहकर सम्बोधित किया गया है)

_____देवा

को पक्ष में अंकित, हस्ताक्षरित व निष्पादित किया।

[illegible]

निर्दिष्ट हो कि विज्ञात समिति पर कार्यलय मसूरी देहातून विकास प्राधिकरण देहातून से

विहित हो कि सूची में वर्णित सम्पत्ति में विहित के अनुसार भुक्त कोई व्यक्ति लाइवरी, भोजन या हो। सूची में वर्णित सम्पत्ति का प्रकार के घर अधिभार, कपण, जंग, जालरी, कुर्सी, कर्जा, लखारी, वित्तसहारी, ऊपर-ऊपर से मुक्त हो तथा विहित के सूची में वर्णित सम्पत्ति को प्रत्येक प्रकार से प्रयोग, उपयोग, उपयोग, विहित, अनर्जित, हस्तान्तरित, दान, बहीका ऊपर-ऊपर करने के सभी अधिक अधिकार प्राप्त हो।

प्रश्नित हो कि विदेशों का स्वाभिमन इस विवेक की तुल्य में वर्णित सम्पत्ति के विषय में क्या
 तब है। इस सम्पत्ति पर किसी को, सोसायटी, सरकारों एवं अद्वैतीय विधान में किसी प्रकार का
 कोई क़ायम नहीं है तथा वह सम्पत्ति किसी व्यक्ति नहीं है। तुल्य में वर्णित सम्पत्ति तथा स्वाभिमन की
 है जिसका का अन्वयान व सम्पत्ति स्वयं है जिसके अन्तर पर विदेशों की तुल्य में वर्णित सम्पत्ति को
 अन्वयान हासिलान, प्रियम अन्तरे के पूर्ण अधिकार अन्वयान तथा इस सम्पत्ति विदेशों के अन्तरे में अन्तरे
 अधिकार अन्वयान व प्रत्यक्ष नहीं है तथा जोका इस तुल्य में वर्णित सम्पत्ति के विषय में प्रत्यक्ष प्रकर की
 श्रवणता एवं संकेत की तुल्य में अन्वयान नहीं है तथा जोका तुल्य में वर्णित सम्पत्ति के विषय में पूर्ण

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12000/-/-रु० प्रति पर्सनिटर है जिस कारण सम्पत्ति का मूल्यांकन 55.76X12000= 6,70,000/-रु० होता है, इस प्रकार मुझे व निर्माण का कुल मूल्यांकन 29,57,000/-रु० परन्तु सम्पत्ति कुल ३०,३०,०००/-रु० का बचत है वह रही है जिसत पर विभागानुसार 5% दर से अंकन १५,१५,०००/- का स्टाम्प शुल्क सम्पत्ति किया गया है जिससे ५२,०००/-रु० का स्टाम्प शुल्क मुझे व पंजीकरण अनुबन्ध प्रथम पर राखे हुए 93,000/-रु० का स्टाम्प शुल्क वापस तै करिय प्रथम पर अंकन किया जा रहा है।

- (9) यह कि विक्रित सम्पत्ति नगर सम्पत्ति सीमा सेना सेना अधिनियम 1976 तथा उत्तर प्रदेश प्राणी सम्पत्ति अधिनियम सीमा एवं अधिनियम अधिनियम 1960) (यथाप्रसूत व संशोधित उत्तराखण्ड राज्य) के प्राधिकरण से मुक्त है।
- (10) यह कि विक्रित सम्पत्ति नगर निगम की सीमा के अन्तर्गत स्थित है, जिस कारण इस विषय विवेक से निष्पादन से उत्तराखण्ड (उत्तर प्रदेश) सीमाधीन विना एवं मुक्ति सम्पत्ति अधिनियम 1950 (अनुसूचित एवं उपनगर अधिनियम 2001) (संशोधित) (उत्तराखण्ड अधिनियम संख्या-29 वर्ष 2003) (उत्तराखण्ड अधिनियम संख्या-12 वर्ष 2008 एवं उत्तराखण्ड अधिनियम संख्या-1 वर्ष 2007) तथा वर्ष 154(4) के प्राधिकरण का उत्तराखण्ड नहीं हो और और उत्तराखण्ड विवेक-विवेक से गणना से इस विवेक की सूची में वर्णित सम्पत्ति को क्रम करने में कोई अधिक अड़ान नहीं है।
- (12) यह कि इस विवेक विवेक में जहाँ जहाँ शब्द विक्रित व क्रिया आया है, उससे उसका तात्पर्य व अर्थ, उससे इस प्राधिकरण, अल्पविक्रित, खरीद, विक्रिणी एवं सामान से लगाने जहाँ व सामान जहाँ।

∴ विकरण विक्रीत सम्यत्तिः

जवाहीरम सम्मति जिल्ह्याकडे भूमि खाता क्रमांक 00116, (कसली 1417 से 1422) छसरा नं० 207/4/मि० एकका 240 वर्गमीटर जिसमें भूतल पर प्रथमतः पर कुल निर्मित क्षेत्रफल 145.59 वर्गमीटर (पूर्व में निर्मित भूतल भाग का क्षेत्रफल 89.83 वर्गमीटर व बांका में प्रथमतः पर निर्मित क्षेत्रफल 55.76 वर्गमीटर) तथा शेष खुला भाग है स्थित भोजी विजयपुर मोगीवाला, पटना बच्चावतून, जिला दोहदावन, उत्तराखण्ड, जिले संलग्न मानचित्र नं० स्पष्ट रूप से दर्शाया गया है, जिसकी सीमाएं निम्नवत हैं:-

- | | |
|--------------|---|
| पूरुब में - | 10 फीट चौड़ा रास्ता तापस्वहा भूमि जीवन सिंह शाही |
| पश्चिम में - | भूमि श्री रत्ना राज जी. बर्गनन में भूमि श्री ओम प्रकाश धर्माचार्य जी की |
| उत्तर में - | 13 फीट चौड़ा रास्ता |
| दक्षिण में - | भूमि श्री अमर सिंह शाही |

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-9-

साईट प्लान

अधारीय सम्पत्ति जिसका भूमि खाता संख्या 00116, (फसली 1417 से 1422) खसरा नं० 207/4 में
रकबा 240 वर्गमीटर जिसमें भूतल व प्रथमतः पर कुल निर्मित क्षेत्रफल 145.59 वर्गमीटर (पूर्व में निर्मित
भूतल भाग का क्षेत्रफल 89.83 वर्गमीटर व वर्तमान में प्रथमतः पर निर्मित क्षेत्रफल 55.76 वर्गमीटर) तथा
शेष खूदा भाग में स्थित मौजूदा विजयपुर गोपीबास, परगना पञ्चवदन, जिला देहदुल, उत्तराखण्ड।

विक्रेता का नाम :- श्रीमती दिना शाही उर्फ बीना शाही
 क्रेता का नाम :- श्री दिनेश कुमार यादव

Not to Scale



उत्तर
पश्चिम पूर्व
दक्षिण

13 कीट बीड़ा लक्ष्मण

निर्मित माय

जिन की उमर निरुद्ध बहो

भूमि श्री अमन सिंह रावरी

बीनारिष्ट

8/5/20

ENCLOSURE - X

PART E

VALUER'S IMPORTANT REMARKS

1.	Valuation is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown/ identified to us on the site unless otherwise mentioned in the report of which some reference has been taken from the information/ data given in the copy of documents provided to us and informed verbally or in writing out of the standard checklist of documents sought from the client & its customer which they could provide within the reasonable expected time out of the standard checklist of documents sought from them and further based on certain assumptions and limiting conditions. The information, facts, documents, data which has become primary basis of the report has been supplied by the client which has been relied upon in good faith and is not generated by the Valuer.
2.	The client/ owner and its management/ representatives warranted to us that the information they have supplied was complete, accurate and true and correct to the best of their knowledge. All such information provided to us either verbally, in writing or through documents has been relied upon in good faith and we have assumed that it is true & correct without any fabrication or misrepresentation. I/We shall not be held liable for any loss, damages, cost or expenses arising from fraudulent acts, misrepresentations, or willful default on part of the owner, company, its directors, employee, representative or agents.
3.	Legal aspects for eg. Investigation of title, ownership rights, lien, charge, mortgage, lease, sanctioned maps, verification of documents provided to us such as title documents, Map, etc. from any concerned Govt. office etc. have to be taken care by legal expert/ Advocate and same is not done at our end. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property after satisfying the authenticity of the documents given to us for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report. I/ We assume no responsibility for the legal matters including, but not limited to, legal or title concerns.
4.	In the course of the valuation, we were provided with both written and verbal information. We have however, evaluated the information provided to us through broad inquiry, analysis and review but have not carried out a due diligence or audit of the information provided for the purpose of this engagement. Our conclusions are based on the assumptions and other information provided to us by the client during the course of the assessment.
5.	Getting cizra map or coordination with revenue officers for site identification is a separate activity and is not part of the Valuation services and same has not been done in this report unless otherwise stated.
6.	Wherever any details are mentioned in the report in relation to any legal aspect of the property such as name of the owner, leases, etc. is only for illustration purpose and should not be construed as a professional opinion. Legal aspects are out of scope of this report. Details mentioned related to legal aspect are only based on the copy of the documents provided to us and whatever we can interpret as a non-legally trained person. This should be cross validated with a legal expert. We do not vouch any responsibility regarding the same.
7.	We have made certain assumptions in relation to facts, conditions & situations affecting the subject of, or approach to this exercise that has not been verified as part of the engagement rather, treated as "a supposition taken to be true". If any of these assumptions prove to be incorrect then our estimate on value will need to be reviewed.
8.	This is just an opinion report based on technical & market information having general assessment & opinion on the indicative, estimated Market Value of the property for which Bank has asked to conduct the Valuation. It doesn't contain any other recommendations of any sort including but not limited to express of any opinion on the suitability or otherwise of entering into any transaction with the borrower.
9.	We have relied on the data from third party, external sources & information available on public domain to conclude the valuation. These sources are believed to be reliable and therefore, we assume no liability for the truth or accuracy of any data, opinions or estimates furnished by others that have been used in this analysis. Where we have relied on the data, opinions or estimates from external sources, reasonable care has been taken to ensure that such data is extracted from authentic sources, however we still can't vouch its authenticity, correctness, or accuracy.
10.	Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.
11.	Value varies with the Purpose/ Date/ Asset Condition & situation/ Market condition, demand & supply, asset utility prevailing on a particular date/ Mode of sale. The indicative & estimated prospective Value of the asset given in this report is restricted only for the purpose and other points mentioned above prevailing on a particular date as mentioned in the report. If any of these points are different from the one mentioned aforesaid in the Report then this report should not be referred.
12.	Our report is meant ONLY for the purpose mentioned in the report and should not be used for any other purpose. The Report should not be copied or reproduced for any purpose other than the purpose for which it is prepared for. I/we do not take any responsibility for the unauthorized use of this report.
13.	We owe responsibility only to the authority/client that has appointed us as per the scope of work mentioned in the report. We will not be liable for any losses, claims, damages or liabilities arising out of the actions taken, omissions or advice given by any other person. In no event shall we be liable for any loss, damages, cost or expenses arising in any way from fraudulent acts, misrepresentations or willful default on part of the client or companies, their directors, employees or agents.
14.	This report is having limited scope as per its fields & format to provide only the general basic idea of the value of the property prevailing in the market based on the site inspection and documents/ data/ information provided by the client. The suggested indicative prospective estimated value should be considered only if transaction is happened as free market transaction.
15.	The sale of the subject property is assumed to be on an all cash basis. Financial arrangements would affect the price at which the property may sell for if placed on the market.

	be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formula to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers, demand & supply prevailing in the market and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However, our Valuation analysis can definitely help the stakeholders to take informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.
33.	This Valuation is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component, or item wise analysis. Analysis done is a general assessment and is not investigative in nature.
34.	This report is prepared on the RKA V-L1 (Basic) Valuation format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property. There may be matters, other than those noted in this report, which might be relevant in the context of the transaction and which a wider scope might uncover.
35.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors & risks before taking any business decision based on the content of this report.
36.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
37.	As per IBA Guidelines & Bank Policy, in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.
38.	Defect Liability Period is 15 DAYS. We request the concerned authorized reader of this report to check the contents, data, information, and calculations in the report within this period and intimate us in writing at valuers@rkassociates.org within 15 days of report delivery, if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner. After this period no concern/ complaint/ proceedings in connection with the Valuation Services will be entertained due to possible change in situation and condition of the property.
39.	Though adequate care has been taken while preparing this report as per its scope, but still we can't rule out typing, human errors, over sightedness of any information or any other mistakes. Therefore, the concerned organization is advised to satisfy themselves that the report is complete & satisfactory in all respect. Intimation regarding any discrepancy shall be brought into our notice immediately. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, to rectify these timely, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner.
40.	Our Data retention policy is of ONE YEAR . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
41.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then we request the user of this report to immediately or atleast within the defect liability period to bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
42.	R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.
43.	We are fully aware that based on the opinion of value expressed in this report, we may be required to give testimony or attend court / judicial proceedings with regard to the subject assets, although it is out of scope of the assignment, unless specific arrangements to do so have been made in advance, or as otherwise required by law. In such event, the party seeking our evidence in the proceedings shall bear the cost/professional fee of attending court / judicial proceedings and my / our tendering evidence before such authority shall be under the applicable laws.
44.	The final copy of the report shall be considered valid only if it is in hard copy on the company's original letter head with proper stamp and sign on it of the authorized official upon payment of the agreed fees. User shall not use the content of the report for the purpose it is prepared for only on draft report, scanned copy, email copy of the report and without payment of the agreed fees. In such a case the report shall be considered as unauthorized and misused.