

# SUDHIR KAPOOR

Govt. Approved Valuer & Civil Engineer, F.I.V.

Add:-Ramnik Vihar, Badripur, Jogiwala,  
Dehradun (UK).

Regn no: 33/2017-18 CCIT Dehradun

IOV Regn No: F-28496

Assisted by Civil Engineer Mr. Kunal

Mob no. +91-7017769660; +91-8192949155,  
+91-7060234646

E-mail id:-odch.pat@gmail.com;

REFERENCE NO:-SAMARJEETSINGH19042022

To,  
The Chief Manager,  
SBI-SMECC, Main Branch  
Convent Road, Dehradun

## VALUATION REPORT (IN RESPECT OF LAND/SITE & BUILDING)

I.	GENERAL	
1.	Purpose for which the valuation is made	To assess the Present day Fair Market Worth of the said Property
1 (a)	Name of the Borrower(s)	<b>M/S SAI GRACE ACADEMY INTERNATIONAL</b>
2.	a) Date of Inspection	: 18.04.2022
	b) Date on which Valuation is made	: 19.04.2022
3.	List of documents for perusal	
	i)	Photocopy of Sale Deed dated 27.07.2000
	ii)	Photocopy of Old Valuation report Issued by Er. Gaurav Vashist dated 24.05.2019
4.	Name of the owner(s) and his/their address(es) with Phone No. (share detail of each owner in case of joint ownership)	: Shri Samar Jeet Singh S/o Col. Yogendra Kumar R/o Village Badripur, Pargana Parwadoon, District Dehradun, Uttarakhand.
5.	Brief description of the property (including leasehold/freehold etc)	: All That Open Piece of Land Forming Part of Khasra No. 469 M Having Total land Area of <b>3040.00 Sqmt</b> Situated at Village Raipur, Pargana Parwadoon, District Dehradun,



Location of the property		Uttarakhand.	
a)	Plot No./ Survey No.	:	Land Forming Part of Khasra No. 469 M Situated at Village Raipur, Pargana Parwadoon, District Dehradun, Uttarakhand.
b)	Door No.	:	N/A
c)	T.S. No./ Village	:	Raipur
e)	Mandal/District	:	Dehradun
7.	Postal Address of the Property	:	Khasra No. 469 M, Saigrace Academy International, Raipur Road, Near Shiv Mandir , Raipur, Dehradun, Uttarakhand.
8.	City/Town	:	Dehradun
	Residential Area	:	Yes
	Commercial Area	:	N/A
	Industrial Area	:	N/A
9.	Classification of the Area	:	
i)	High/Middle/Poor	:	Middle
ii)	Urban/Semi Urban/Rural	:	Semi Urban
10.	Coming under Corporation limit/ Village Panchayat/ Municipality	:	Municipal Corporation
11.	Whether covered under any Central/State Govt. enactments (eg. Urban Land Ceiling Act) or notified under agency area/ scheduled area/ cantonment area	:	No
12.	In case it is an agricultural land, any conversion to house site plot is contemplated	:	N/A
13.	Boundaries of the Property	:	As per deed      As per site
	East	:	Not Mentioned      Property of Other
	West	:	Not Mentioned      29 Feet Wide Road
	North	:	Not Mentioned      Property of Jai Kishan
	South	:	Not Mentioned      Saigrace Academy
14.1	Dimension of the site	:	As per deed(A)      As per site(B)
	East	:	Not Mentioned      145 Feet
	West	:	Not Mentioned      145 Feet
	North	:	Not Mentioned      230 Feet



	South	:	Not Mentioned	230 Feet
	Latitude, Longitude & Coordinates of the site	:	30.3058139 N 78.0991787 E	
	Extent of the site	:	3040.00 Sqmt	
6.	Extent of the site considered for Valuation (least of 14A & 14B)	:	3040.00 Sqmt	
17.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month	:	Owner	
II.	<b>CHARACTERISTICS OF THE SITE</b>			
1.	Classification of the locality	:	Developed Locality	
2.	Development of Surrounding Area	:	Surrounding area developed, approach road to the site is Cement Concrete Road, water supply & electrification available.	
3.	Possibility of frequent flooding/submerging	:	No	
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market, etc.	:	Yes within 2-3 km	
5.	Level of land with topographical conditions	:	Land is plain	
6.	Shape of land	:	Rectangular	
7.	Type of use to which it can be put	:	Residential	
8.	Any usage Restriction	:	No	
9.	Is plot in town planning approved layout?	:	No	
10.	Corner plot or intermittent plot?	:	Intermittent	
11.	Road Facilities	:	Yes	
12.	Type of Road Available at present	:	Approach road to site is Cement Concrete Road	
13.	Width of the road-is it below 20 ft. or more than 20 feet	:	Above 20 Feet wide Road	
14.	Is it land locked?	:	No	
15.	Water potentiality	:	Yes	
16.	Underground sewerage system	:	No	
17.	Is power supply available at site?	:	Yes	
18.	Advantage of the site	:	Developed Locality	
	1.		Accessibility	
	2.			
19.	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea coast/tidal level must be incorporated)	:	N/A	
<b>PART-A (VALUATION OF LAND)</b>				



Size of plot		
North & South		230.00 Feet
East & West		145.00 Feet
Total extent of land		<b>3040.00 Sqmt</b>
Prevailing market rate		<b>Rs. 23,920/- Per sqmt</b>
Prevailing market rate available in major portals such as magic bricks.com, 99 acres.com, housing.com etc (Along with details/reference of at least two portals with respect to adjoining properties in the areas)	Name of property portal	Value of Property in Rs. Lacs
	99 acres .com	Attached as Annexure V
	Magic Bricks.com	Attached as Annexure V
5.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 14,000/- per sqmt Mentioned on Page No.34 Sno. 3C(1) column No. 6 Appreciate 5% for 5 to 12 meter wide Road Therefore Rs. 14,700/- per sqmt Value According to Circle Rate:- 14,700 x 3040.00 =Rs. <b>4,46,88,000/-</b>
6.	Assessed/adopted rate of valuation	<b>Rs. 23,920/- per sqmt</b> Reason:-The Guideline Rates are theoretical Rates only for purpose of stamp duty and do not represent true market rates, which vary with location, utility, shape, size, topography & supply-demand, etc. which a valuer decides on the basis of site inspection.
7.	Estimated value of land	23,920 x 3040.00=Rs. <b>7,27,16,800/-</b>
<b>PART-B (VALUATION OF BUILDING)</b>		
1.	Technical Details of the building	
a)	Type of Building (Residential/Commercial/Industrial)	N/A
b)	Type of Construction(Load Bearing/RCC/Steel Framed)	N/A
c)	Year of Construction	N/A
d)	Stage of Construction (if under const.)	N/A
e)	No. of floors and height of each floor including basement, if any	N/A

f)	Plinth Area Floor wise	N/A
g)	Condition of the building i) Exterior-Excellent, Good, Normal, Poor ii) Interior-Excellent, Good, Normal, Poor	N/A
h)	Date of issue and validity of layout of approved map/plan	N/A
i)	Approved Map/Plan issuing authority	N/A
j)	Whether genuineness or authenticity of approved map/plan is verified	N/A
k)	Any other comment by our empanelled valuers on authenticity of approved plan	N/A

**SPECIFICATIONS OF CONSTRUCTION (floor-wise) in respect of**

SNO.	DESCRIPTION	GROUND FLOOR	FIRST FLOOR
1.	Foundation	N/A	N/A
2.	Basement	N/A	N/A
3.	Superstructure	N/A	N/A
4.	Joinery/Doors & Windows	N/A	N/A
5.	RCC works	N/A	N/A
6.	Flooring	N/A	N/A
7.	Painting	N/A	N/A
8.	Special finish as marble, granite, wooden paneling, grills, etc.	N/A	N/A
9.	Roofing including weather proof course	N/A	N/A
10.	Drainage	N/A	N/A
2.	Compound Wall	N/A	N/A
	Type of Construction	N/A	N/A
3.	Electrical Installation	N/A	N/A
	Type of wiring	N/A	N/A
	Class of fittings (superior/ ordinary/ poor)	N/A	N/A
4.	Plumbing Installation		N/A
	a) No. of closets and their type	N/A	N/A
	b) No. of wash basins	N/A	N/A
	c) No. of urinals	N/A	N/A
	d) No. of bath tubs	N/A	N/A
	e) Water meter, taps, etc.	N/A	N/A
	f) Any other fixtures	N/A	N/A



### DETAILS OF VALUATION

Particulars of item	Plinth area (sqmt)	Roof height	Age of building (years)	Estimated replacement rate of construction (Rs. Per sqmt)	Replacement cost (Rs.)	Depreciation (Rs.)	Net value after depreciation
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Total- N/A**

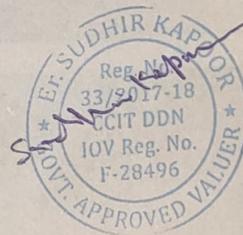
<b>PART-C (Extra Items)</b>			
1.	Portico	N/A	N/A
2.	Ornamental front door	N/A	N/A
3.	Sit out/ Verandah with steel grills	N/A	N/A
4.	Overhead water tank	N/A	N/A
5.	Extra steel/collapsible gates	N/A	N/A
	<b>Total</b>	N/A	N/A
<b>Part D-(Amenities)</b>			N/A
1.	Wardrobes	N/A	N/A
2.	Glazed tiles	N/A	N/A
3.	Extra sinks and bath tub	N/A	N/A
4.	Marble/ ceramic tiles flooring	N/A	N/A
5.	Interior decorations	N/A	N/A
6.	Architectural elevation works	N/A	N/A
7.	Paneling work	N/A	N/A
8.	Aluminium works	N/A	N/A
9.	Steel Railing	N/A	N/A
10.	False ceiling	N/A	N/A
	<b>Total</b>	N/A	N/A
<b>PART-E (Miscellaneous)</b>			N/A
1.	Separate Toilet Room	N/A	N/A
2.	Separate Lumber Room	N/A	N/A
3.	Separate water tank/Sump	N/A	N/A
4.	Trees, gardening	N/A	N/A
	<b>Total</b>	N/A	N/A
<b>PART-F (Services)</b>			N/A
1.	Water supply arrangements	N/A	N/A
2.	Drainage arrangements	N/A	N/A
3.	Compound Wall	N/A	N/A
4.	C.P. fittings, Sanitary ware etc.	N/A	N/A



	Pavement		N/A	N/A
	Total		N/A	N/A
<b>Total Abstract of the entire property</b>				
Part-A	Land	:		Rs. 7,27,16,800/-
Part-B	Building	:		N/A
Part-C	Extra Items	:		N/A
Part-D	Amenities	:		N/A
Part-E	Miscellaneous	:		N/A
Part-F	Services	:		N/A
	Total	:		Rs. 7,27,16,800/-
	Say	:		Rs. 7.27 Crore

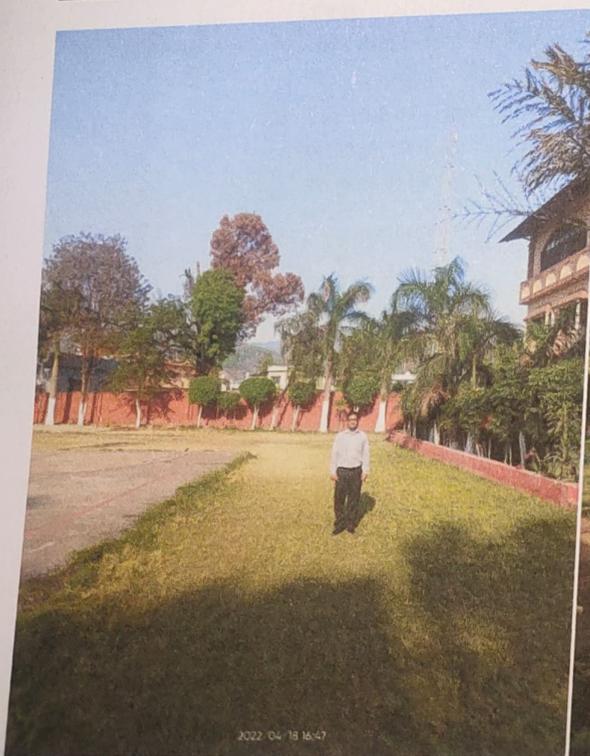
**SUMMARY**

VALUE OF THE ASSET VALUET	VALUE (IN LACS)
1. Fair Market Value	7.27 Crore
2. Realizable Value	6.18 Crore
3. Distress Value	5.45 Crore



**ANNEXURE-II**

**PHOTOGRAPGH OF THE RESIDENTIAL PROPERTY**



## ANNEXURE-III

### CIRCLE RATE

34

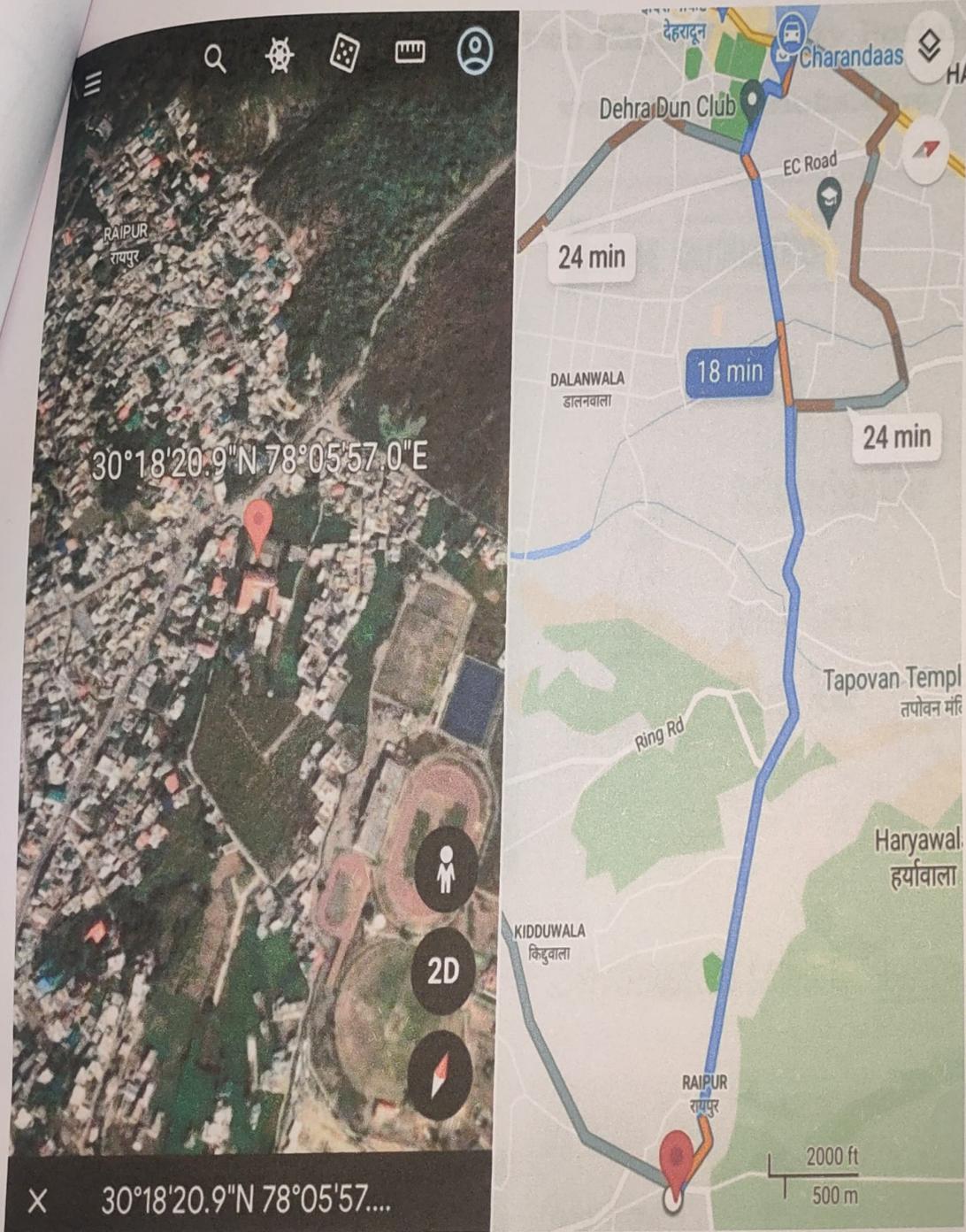
3	C	1	रावपुर रोड पर काली मंदिर से रावपुर तक	14000	14000	28000	60000	54000	12000	10000
		2	रावपुर रोड पर सहस्त्रकारा चौक से काली मंदिर तक	14000	14000	28000	60000	54000	12000	10000
		3	सहस्त्रकारा मार्ग पर स्थित आईटीएच पार्क वाले मार्ग पर पड़नेवाले समस्त राजस्व ग्राम एवं उक्त मार्ग पर स्थित उष्यल टावर से होते हुये कैनाल रोड से पूर्व तक	14000	14000	28000	60000	54000	12000	10000
		4	सहस्त्रकारा रोड पर आईटीएचपार्क के आगे से छतरी तक	14000	14000	28000	60000	54000	12000	10000
		5	मसूरी बाईपास रोड-रिंग रोड (जोगीवाला चौक से पोस्ट आफिस होते हुये पुलिसा नम्बर 8 तक)	14000	14000	28000	60000	54000	12000	10000
		6	लक्ष्मी रोड के जोरासे से बडीश कालोनी होते हुए पुलिसा नं० 8 तक	14000	14000	28000	60000	54000	12000	10000
		7	मोघरोवाला रोड (धर्मपुर चौक के निकट से बाईपास रोड तक)	14000	14000	28000	60000	54000	12000	10000
		8	माता मंदिर रोड (धर्मपुर चौक से बाईपास रोड पर स्थित पुलिस चौक पोस्ट तक)	14000	14000	28000	60000	54000	12000	10000
		9	हरिद्वार रोड पर कुंजवाला से लक्ष्मीवाला प्लॉट ओवर तक	14000	14000	28000	60000	54000	12000	10000
		10	कोलागड रोड पर रीट्टल स्कूल से आगे कोलागड जी सीमा तक	14000	14000	28000	60000	54000	12000	10000
		11	चकराता रोड पर प्रेमनगर बस स्टैण्ड से नदी तक	14000	14000	28000	60000	54000	12000	10000
		12	बाईपास रोड (सहारनपुर रोड से हरिद्वार रोड तक)	14000	14000	28000	60000	54000	12000	10000
		13	शिमला बाईपास रोड पर सहारनपुर रोड के 350 मीटर बाद से गेडुवाला ग्राम की सीमा समाप्ति तक	14000	14000	28000	60000	54000	12000	10000
		14	सहारनपुर रोड पर सुभाष नगर चौक से आगे वन क्षेत्र तक	14000	14000	28000	60000	54000	12000	10000
		15	सहारनपुर रोड लाल पुन से महान इन्डिया अस्पताल-देहाखास होते हुये कारगी चौक तक	14000	14000	28000	60000	54000	12000	10000
4	D	1	सर्वे चौक से रावपुर रोड पर रिस्पना पुन-सहस्त्रकारा चौक होते हुये आईटीएचपार्क तक	18000	14000	32000	86000	78000	12000	10000
		2	हरिद्वार रोड पर जोगीवाला से कुंजवाला तक	18000	14000	32000	86000	78000	12000	10000
		3	सहारनपुर रोड पर टर्नर रोड से सुभाष नगर चौक तक	18000	14000	32000	86000	78000	12000	10000
		4	एफ अवर आई के सामने से बसना विहार चौकतक	18000	14000	32000	86000	78000	12000	10000

(बीर सिंह, इन्डियन)

अवर जिलामिन्सिरे (विना एवं राजस्व)  
देहावून

**ANNEXURE-IV**

**GOOGLE EARTH LOCATION & KEY ROUTE MAP OF THE PROPERTY**



## ANNEXURE-V

Sale Instances from Atleast two Major Property Portals

[www.99acres.com](http://www.99acres.com)

[www.Magicbricks.com](http://www.Magicbricks.com)

Residential land / Plot in Raipur

**MB PRIME** ONLY ON MAGICBRICKS

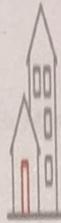


PRICE  
**₹ 1.4 Cr**  
@ ₹3,927 / sq.ft.

PLOT AREA  
**3,565 sq.ft.**  
331 sq.m.

Ready To Move    Resale

₹78 Lac



Plot/Land for Sale in Raipur

Plot Area    Transaction

2925 sqft    Resale

No Image Available

Ready To Move    Resale

325 Sq-yrd Residential Plot is available for ... [Read more](#)

Residential land available for sell.Located in raipu...

by Owner

3 months ago

[View Number](#)

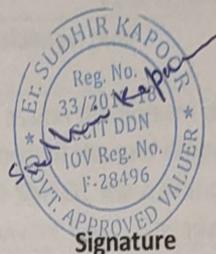


App Exclusive  
Owner Property

View in App →



result of my appraisal and analysis, it is my considered opinion that the present fair market value of above property in the prevailing condition with aforesaid specifications is Rs. 7.27 Crore (Rupees Seven Crore Twenty Seven Lacs only). The Realizable value of Rs. 6.18 Crore (Rupees Six Crore Eighteen Lacs only) and the distress value Rs.5.45 Crore (Rupees Five Crore Forty Five Lacs only.)



(Name of the Approved Valuer and Seal of the Firm/ Company)

The undersigned has inspected the property detailed in the Valuation Report dated 19.04.2022 on 18.04.2022. We are satisfied that the fair and reasonable market value of the property is Rs. 7,27,16,800/-

Date: 19.04.2022

Place: Dehradun

Signature

(Name of the Branch Manager with Official seal)

**DECLARATION**

I hereby declare that:-

- The information furnished in my valuation report dated 19.04.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- I have personally inspected the property on 18.04.2022. The work is not sub-contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of 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 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.



l am registered under section 34AB of the Wealth Tax Act, 1957,  
 I am the proprietor who is competent to sign this report.  
 Further, I hereby Provide the following information

NO.	Particulars	Valuer Comment
	Background information of the asset being valued	Residential Land
2	Purpose of valuation and appointing authority	To assess the Present day Fair Market Worth of the said Property SBI-SMECC, Main Branch Convent Road, Dehradun
3	Identity of valuer and any other experts involved in the valuation	Er. Sudhir Kapoor and assisted by Civil Engineer Mr. Kunal
4	Disclosure of valuer interest or conflict, if any	No
6	Inspections and investigations undertaken	Visited site and Enquired market rate of land from neighbors and outside shopkeepers and form major property portals like 99acres.com & magicbricks.com & from our own assessment
7	Nature and sources of information used and relied upon	Ma rket survey and technical analysis of building construction rate and own assessment of rates
8	Procedures adopted in carrying out the valuation and valuation standard followed	Land & Building method IVS standards followed
9	Restriction on use of report, if any	For bank loan purpose only
10	Major factors that were taken into account during valuation	Analysis of Land rate and technical inspection for arriving building rate
11	Caveats, Limitations and disclaimers to the extent they explain or elucidate the limitations faced by the valuer, which shall not be for the purpose of limiting his responsibility for the valuation report	No



Place:-**Dehradun**

**SUDHIR KAPOOR**

Date:-**19-04-2022**

(Govt. approved property valuer)

# Akhil Kumar and Associates

Office-cum residence

51, Mallyan Street (Saharanpur Chowk), Dehradun

Ph. No. 0135-2620568

Mob. 9818649048

Email: akassociatesddn@gmail.com

Cat. 1/699/201/2018-19  
Reg. No. M-164822-5)  
Licence of Valuers (No. F 025618)  
Licence No. E/49/2020)  
Licence of Valuers (Land & Building)

Panel as Land and Building valuer for - State Bank of India, Punjab National Bank, Bank of Baroda, Canara Bank, Sind Bank, UCO Bank, Uttarakhand Gramin Bank, Union Bank of India, Indusind Bank, District Co-operative Bank & HDFC Bank and Valuation for income tax, capital gains, visa, network etc.

(Our Ref. No. AKA / (KN) - R /139/ JUNE / 2022)

Date: 18.06.2022

ANNEXURE A

Format-A

State Bank of India, SMECCC, Main Branch, Dehradun

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

FOR

PRESENT DAY ASSET VALUE IN RESPECT OF AN OPEN DEMARCATED LAND, SITUATED IN VILLAGE RAIPUR, PARGANA PARWA DOON, TEHSIL & DISTT. DEHRADUN (UTTARAKHAND)

GENERAL		
Purpose for which the valuation is made	:	Bank purpose
a) Date of inspection	:	16.06.2022
b) Date on which the valuation is made	:	18.06.2022
3. List of documents produced for perusal	:	Ref. Copy of Sale deed, Dt. 27.07.2000
i)	:	
4. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	SH. SAMAR JEET SINGH S/o Col. Yogendra Kumar R/o : Village Badripur, Pargana Parwadoon, District Dehradun, Uttarakhand  Borrower: M/S SAI GRACE ACADEMY INTERNATIONAL
5. Brief description of the property	:	The subject property is an open demarcated land, located on 29 Ft. wide road on western side, situated at Khasra No. 469 M, Saigrace Academy International, Raipur Road, Raipur, Tehsil & Distt. Dehradun, and the important land mark is near Shiv Mandir.
Location of property	:	
a) Plot No. / Survey No.	:	Khasra No. 469 M, Saigrace Academy International, Raipur Road, Raipur, Tehsil & Distt. Dehradun, and the important land mark is near Shiv Mandir.
b) Door No.	:	
c) T. S. No. / Village	:	
d) Ward / Taluka	:	
e) Mandal / District	:	
7. Postal address of the property	:	Saigrace Academy International, Raipur Road, Raipur, Tehsil & Distt. Dehradun, near Shiv Mandir
City / Town	:	Dehradun
8. Residential Area	:	Residential area
Commercial Area	:	
Industrial Area	:	
Classification of the area	:	
9. i) High / Middle / Poor	:	Middle Class
ii) Urban / Semi Urban / Rural	:	Semi Urban



Akhil Kumar

# Akhil Kumar and Associates

Office-cum residence

51, Mallyan Street (Saharanpur Chowk), Dehradun

Ph. No. 0135-2620568

Mob. 9818649048

Email: akassociatesddn@gmail.com

Cat. I /699/201/2018-19  
(Reg. No. M-164822-5)  
Institution of Valuers (No. F 025618)  
Engineer (Licence No. E/49/2020)  
Valuers & Valuers (Land & Building)

Coming under Corporation limit / Village Panchayat / Municipality		:	Corporation limit (Semiurban)
Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		:	No
In case it is an agricultural land, any conversion to house site plots is contemplated		:	Non-agriculture
Boundaries of the property			<b>As per the Deed</b>
			<b>Actuals</b>
13	East	:	Property of othe's
	West	:	29 Ft. wide Road
	North	:	Property of Sh. Jai Kishan
	South	:	Property of Saigrace Academy
14.1	Dimensions of the site		<b>A</b>
			<b>B</b>
			<b>As per the Deed</b>
			<b>Actuals</b>
	North	:	145 Ft.
	South	:	145 Ft.
	East	:	230 Ft.
	West	:	230 Ft.
14.2	Latitude, Longitude and Coordinates of the site	:	Latitude:- 30.3058139 "N" Longitude:- 78.0991787 "E"
15	Extent of the site	:	3040.00 Sqmt.
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	3040.00 Sqmt.
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Not applicable (It is an open land only)
<b>II. CHARACTERISTICS OF THE SITE</b>			
1.	Classification of locality	:	Developed
2.	Development of surrounding areas	:	Developed, approach road to the site is Cement Concrete Road, water supply & electrification available.
3.	Possibility of frequent flooding / sub-merging	:	No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Available within 5 Km. radius there-from
5.	Level of land with topographical conditions	:	Levelled
6.	Shape of land	:	Rectangular
7.	Type of use to which it can be put	:	Residential
8.	Any usage restriction	:	No
9.	Is plot in town planning approved layout?	:	Yes
10	Corner plot or intermittent plot?	:	Intermittent plot



# Akhil Kumar and Associates

Office-cum residence

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Ph. No. 0135-2620568

Mob. 9818649048

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Member - Cat. I/699/201/2018-19  
 Member (Reg. No. M-164822-5)  
 Institution of Valuers (No. F 025618)  
 Engineer (Licence No. E/49/2020)  
 Surveyors & Valuers (Land & Building)

	Road facilities	:	Yes
	Type of road available at present	:	Metalled
	Width of road - is it below 20 ft. or more than 20 ft.	:	More than 20 Ft.
	Is it a land - locked land?	:	No
5	Water potentiality	:	Not applicable (It is an open land only)
16	Underground sewerage system	:	
17	Is power supply available at the site?	:	
18	Advantage of the site	:	It is situated in developed residential locality
	1.	:	
	2.	:	
19	<b>Special remarks</b> , 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)	:	Nil
	1.	:	
	2.	:	
<b>Part - A (Valuation of land)</b>			
	Size of plot	:	
1.	East & West	:	Already mentioned on page 2
	North & South	:	
2.	Total extent of the plot	:	3040.00 Sqmt.
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Market inquiry dated 16.06.2022 shows that the prevailing land rate for the similar plot in this area is Rs. 24,000/- Per Sqmt., which is being considered for application
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Rs. 14,700 / - Per Sqmt. (14,000+5%)
5.	Assessed / adopted rate of valuation	:	Rs. 24,000 / - Per Sqmt
6.	Estimated value of land	:	<b>Rs. 7,29,60,000 (3040 x 24000)</b>



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## Valuation of Building

Technical details of the building		:	
a)	Type of Building (Residential / Commercial / Industrial)	:	N.A. (It is an open residential plot)
b)	Type of construction (Load bearing / RCC / Steel Framed)	:	
c)	Year of construction	:	
d)	Number of floors and height of each floor including basement, if any	:	
e)	Plinth area floor-wise	:	
		Ground floor :	
		Total covered area :	
f)	Condition of the building	:	N.A. (It is an open residential plot)
i)	Exterior - Excellent, Good, Normal, Poor	:	Map not available
ii)	Inferior - Excellent, Good, Normal, Poor	:	
g)	Date of issue and validity of layout of approved map / plan	:	Map not available
h)	Approved map / plan issuing authority	:	No
i)	Whether genuineness or authenticity of approved map / plan is verified	:	No
j)	Any other comments by our empanelled valuers on authentic of approved plan	:	

## Specifications of construction (floor-wise) in respect of

S.No.	Description	Item
1.	Foundation	:
2.	Basement	:
3.	Superstructure	:
4.	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	:
5.	RCC works	:
6.	Plastering	:
7.	Flooring, Skirting, dadoing	:
8.	Special finish as marble, granite, wooden paneling, grills, etc	:
9.	Roofing including weather proof course	:
10.	Drainage	:

Not applicable (It is an open demarcated plot)



*Akhil Kumar*

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	Description		Item
2.	Compound wall	:	Not applicable (It is an open demarcated plot)
	Height	:	
	Length	:	
	Type of construction	:	
3.	Electrical installation	:	
	Type of wiring	:	
	Class of fittings (superior / ordinary / poor)	:	
	Number of light points	:	
	Fan points	:	
	Spare plug points	:	
4.	Any other item	:	
	Plumbing installation	:	
	a) No. of water closets and their type	:	
	b) No. of wash basins	:	
	c) No. of urinals	:	
	d) No. of bath tubs	:	
	e) Water meter, taps, etc.	:	
	f) Any other fixtures	:	



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Member Valuers (Land & Building)

Particulars of item	Plinth area (Sqmt.)	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Progress %	Net value after depreciations Rs.
Ground floor	}	}	}	}	}	}	}
Upper floor, if any							
Total							

Not applicable (It is an open demarcated plot)

(Amount in Rs.)

### Part C- (Extra Items)

1.	Portico	}	}	}	}	}	}
2.	Ornamental front door						
3.	Sit out/ Verandah with steel grills						
4.	Overhead water tank						
5.	Extra steel/ collapsible gates						
<b>Total</b>						Nil	

(Amount in Rs.)

### Part D- (Amenities)

1.	Wardrobes	}	}	}	}	}	}
2.	Glazed tiles						
3.	Extra sinks and bath tub						
4.	Marble / ceramic tiles flooring						
5.	Interior decorations						
6.	Architectural elevation works						
7.	Paneling works						
8.	Aluminum works						
9.	Aluminum hand rails						
10.	False ceiling						
<b>Total</b>						Nil	

(Amount in Rs.)

### Part E- (Miscellaneous)

1.	Separate toilet room	}	}	}	}	}	}
2.	Separate lumber room						
3.	Separate water tank/ sump						
4.	Trees, gardening						
<b>Total</b>						Nil	

(Amount in Rs.)

### Part F- (Services)

1.	Water supply arrangements	}	}	}	}	}	}
2.	Drainage arrangements						
3.	Compound wall						
4.	C. B. deposits, fittings etc.						
5.	Pavement						
<b>Total</b>						Nil	



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## Contract of the entire property

Land	:	Rs. 7,29,60,000	
Building	:	Nil	
Extra Items	:	Nil	
Amenities	:	Nil	
Miscellaneous	:	Nil	
Services	:	Nil	
<b>Total</b>	:	<b>Rs. 7,29,60,000</b>	<b>(Market value)</b>
		<b>Realizable value Rs. 6,20,16,000</b>	
		<b>And Distress value Rs. 5,47,20,000</b>	

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is **Rs. 6,20,16,000/-**

Place: Dehradun

Date: 18.06.2022



(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_ on \_\_\_\_\_. We are satisfied that the fair and reasonable market value of the property is Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only).

Signature

(Name of the Branch Manager with Official seal)

Date:

Encl:

TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT

1. Declaration-cum-undertaking from the valuer (Annexure-I)
2. Model code of conduct for valuer (Annexure II)

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Chartered Engineer (Licence No. E/49/2020)  
Chartered Surveyors & Valuers (Land & Building)

**ANNEXURE E**

## Format - E

### DECLARATION FROM VALUERS

I hereby declare that-

The information furnished in my valuation report dated 18.06.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

I have no direct or indirect interest in the property valued;

I have personally inspected the property on 16.06.2022. The work is not sub-contracted to any other valuer and carried out by myself.

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

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

I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.

I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.

I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure F- A signed copy of same to be taken and kept along with this declaration)

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

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

Further, I hereby provide the following information.



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Fellow Institute of Valuers (No. F 025618)  
Registered Engineer (Licence No. E/49/2020)  
Surveyors & Valuers (Land & Building)

Particulars	Valuer comment
Background information of the asset being valued;	Land
2 Purpose of valuation and appointing authority	Bank purpose
3 Identity of the valuer and any other experts involved in the valuation;	Akhil Kumar Reg. No. Category I /699/201/2018-19
4 Disclosure of valuer interest or conflict, if any;	Not applicable
5 Date of appointment, valuation	16.06.2022
6 Date and date of report;	18.06.2022
7 Inspections and/or investigations undertaken;	Site inspection and fair market rate
8 Nature and sources of the information used or relied upon;	Site Information and verify with locals
9 Procedures adopted in carrying out the valuation and valuation standards followed;	Land and building cost method
10 restrictions on use of the report, if any;	Nil
11 major factors that were taken into account during the valuation;	Approach & surrounding
12 Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Nil

Date: 18.06.2022

Place: Dehradun



**CODE OF CONDUCT FOR VALUERS**  
**Companies (Registered Valuers and Valuation Rules, 2017)**

Companies shall strictly adhere to the following code of conduct:  
In the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.

Valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.  
Valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

Valuer shall refrain from being involved in any action that would bring disrepute to the profession.  
Valuer shall keep public interest foremost while delivering his services.

**Professional Competence and Due Care**  
Valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

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

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

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

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

**Independence and Disclosure of Interest**

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

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

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

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

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

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

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

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

**Confidentiality**

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

**Information Management**

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

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

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

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

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

**Gifts and hospitality:**

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

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

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

**Remuneration and Costs.**

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

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

**Occupation, employability and restrictions.**

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

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

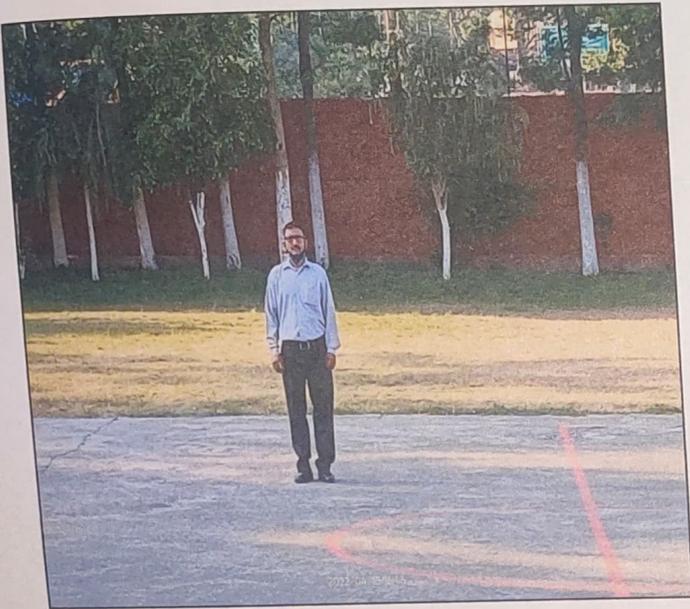
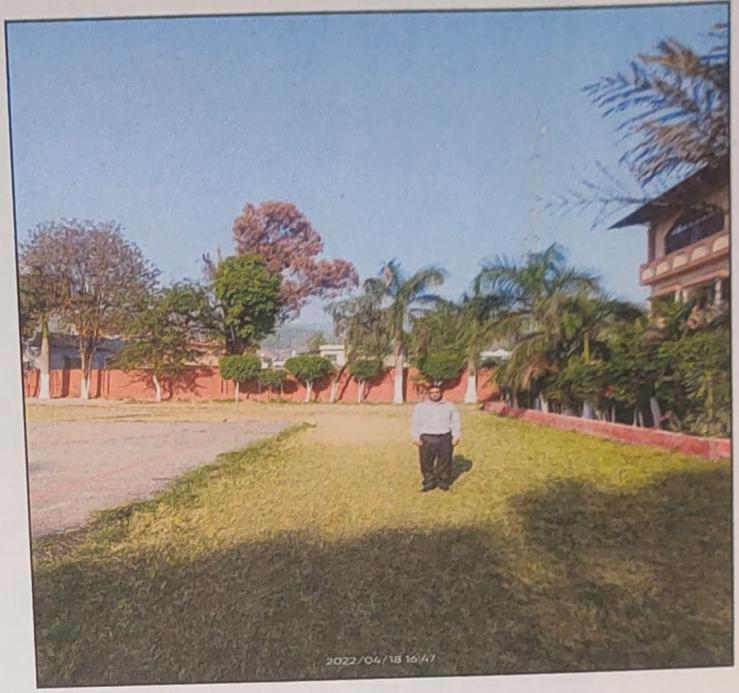
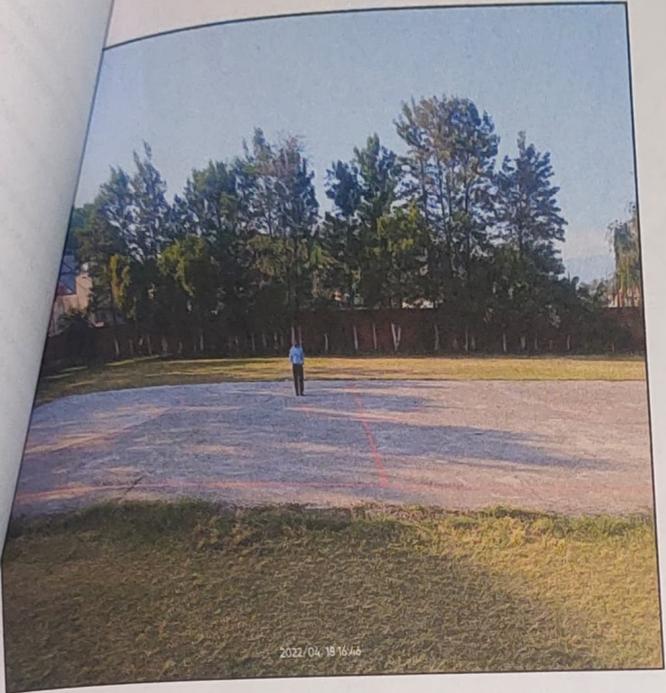
Date: 18.06.2022

Place: Dehradun



(Akhil Kumar)  
Govt. Approved Valuer

24



*Akhil Kumar*  
GOVT. APPROVED VALUER  
AKHIL KUMAR  
Cat.-I/699/201/2018-19  
9818649048  
9810090646  
MEMBER  
FELLOW INST. OF VALUER