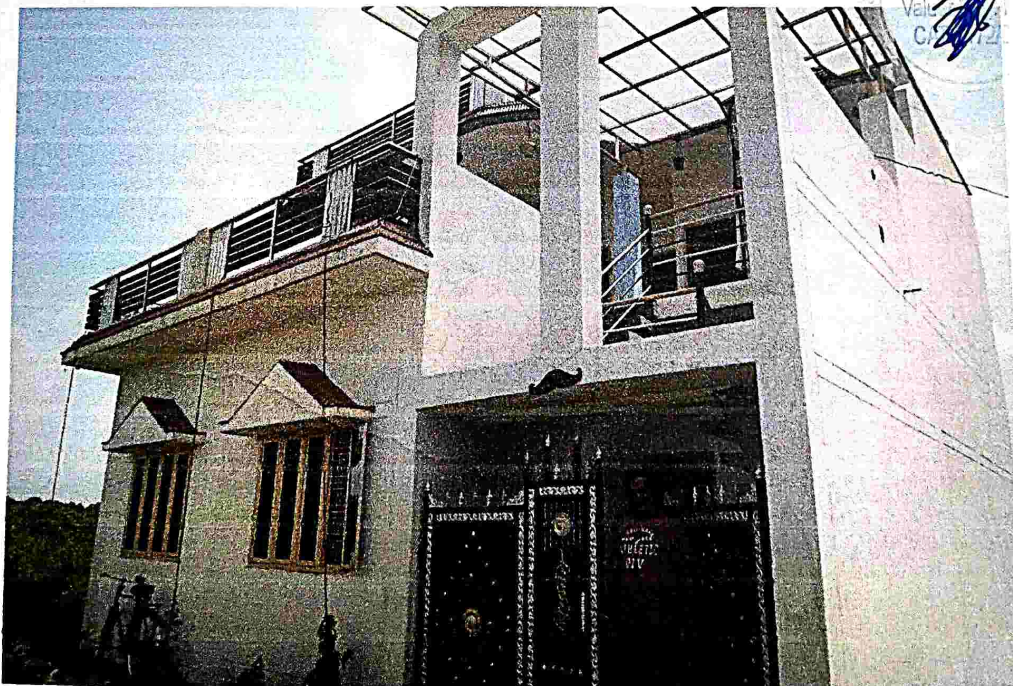


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E.(CIVIL), M.I.E., F.I.V.

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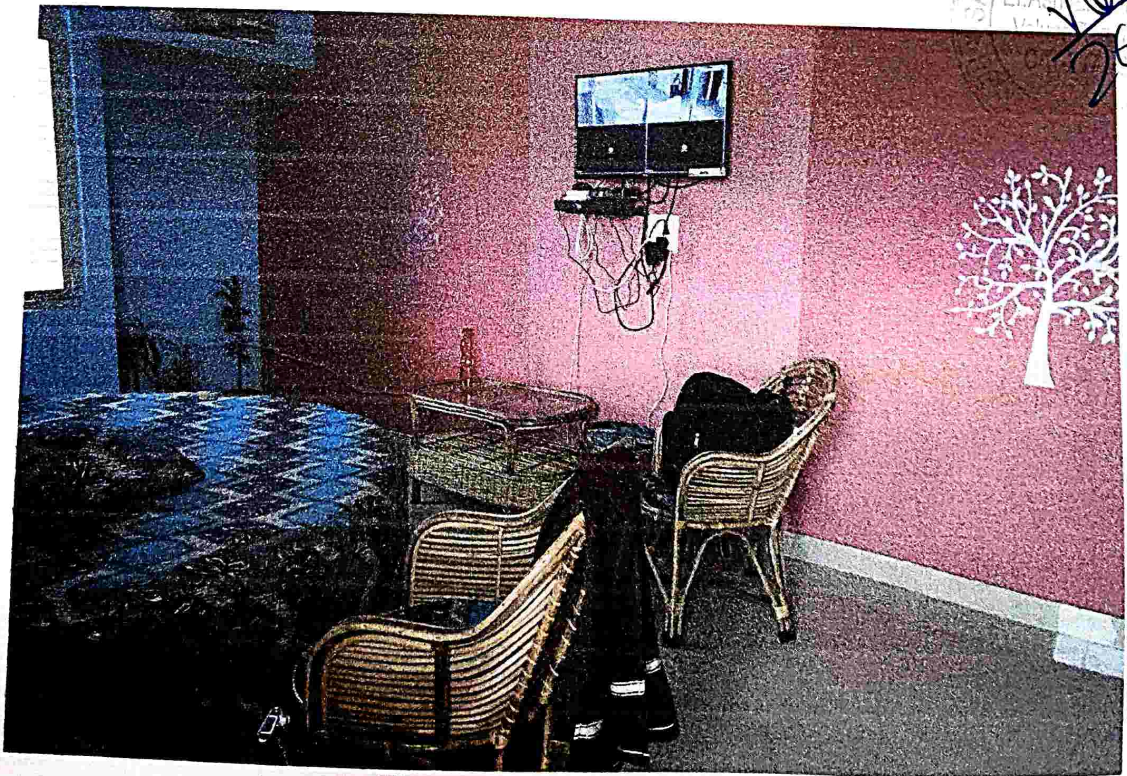
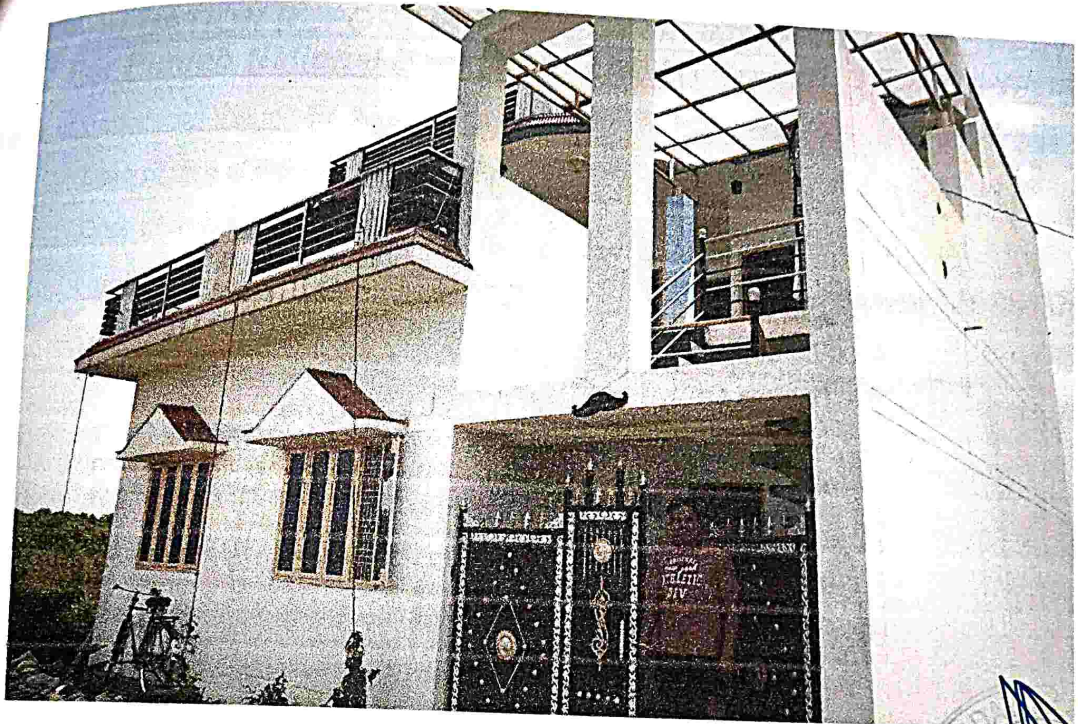


OFF. : ABOVE Dr. RAGINI'S CLINIC, JAI SRI RAM MARKET, OPP. HATHI GATE,
COURT ROAD, SAHARANPUR
RESI. : TILAK BHAWAN, NEW JAWAHAR PARK, SAHARANPUR - 247 001
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VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY For Punjab National Bank, JALALABAD Branch, SAHARANPUR

Name of Registered Valuer: Er. Ashvani Gupta

Registration No.: CAT – I /172/98

1. Date of visit of the site for Valuation of IP : 24/07/2018
2. Date of making Valuation : 26/07/2018
3. Name of the owner(s) of the Property : **Shri Rajeev Kumar S/o Shri Omveer Singh**
 - i. Date of purchase of IP : dated: 16/06/2014
 - ii. Purchase Price of IP : Rs.93,000/- for Open Plot
4. Whether necessary enquiries have been made from the concerned locality with regard to the ownership of property : YES
5. If the property is under joint ownership/ co-ownership, share of each such owner, Are the shares undivided? : Single ownership
6. **Brief description of the Property:**
 - a. Location, street, ward No. (postal address) : **Mauja Naugaon, Pargana Pachhwa Doon, District DEHRADUN**
 1. Flat/Plot No. : **Part of KhasraNo.326**
 - b. Is the IP bears the same description / details as mentioned in the documents /title deeds : YES
 - c. Property is situated in Residential / Commercial / Mixed / Industrial Area : Residential
 - d. Is the property situated in an unauthorized / authorized colony : Authorized Colony
 - e. Classification of locality – High Class / Middle Class / Poor Class : Developing Middle Class
 - f. Is the IP in question or any part of it is under encroachment : NO

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7. i) Proximity to civic amenities like schools, hospitals, offices, markets, cinema halls, etc. : Within 5.00-6.00Km radius from here
- ii) Means and proximity to surface communication by which the locality is served : CC Road
8. a) Area supported by documentary proof, shape, dimensions and physical features : 83.64sq.meters or 900.00sq.feet
- b) Roads, Streets or Lanes on which the Land is abutting, surrounded : Colony Road
- NORTH : 18'0"wd. Raasta
SOUTH : Seller's Land
EAST : Nahar (Canal)
WEST : Land of Rajni Rawat
- c) Attach a dimensional site plan & elevations of all structure standing on the land along with Photograph of the built up property : Plan & Photographs are attached
- d) **Details of the Building:**
- I. Number of Floors and Height of each Floor : Double Storied Residential Building with Height of each Floor 10'6"
- II. Plinth Area floor-wise : Ground Floor : 900.00sq.feet
First Floor : 405.00sq.feet
- III. Year of commencement of construction and year of completion : New Construction
- IV. What was the method of construction, by contract / by employing labor directly / both : By employing Labor directly



VI Type of Construction / Finishing: -

- | | |
|--|--|
| i) Load Bearing Walls / RCC Framed: | Mixed Structure |
| ii) Type of Foundations | : Mixed |
| iii) Walls (Floor-wise) | : Brick - work in Cement Mortar |
| iv) Partitions | : Same as above |
| v) Doors, Windows etc (Floor-wise) | : Good quality wooden Door - window Frames & Shutters are provided at both the Floors |
| vi) Flooring (Floor-wise) | : Tiles Flooring at both the Floors |
| vii) Finishing (Floor-wise) | : All the walls are plastered from both sides & Ceramic Tiles are provided over walls in Kitchen & Toilets |
| viii) Roofing and Terracing | : RCC Slab at both the Floors |
| ix) Special architectural or decorative features, if any | : NO |
| x) Internal wiring - Surface / Conduit: | Internal |
| xi) Class of Fittings | : Medium |
| xii) Sanitary Installation | : Medium |

VII Compound wall:

- | | |
|-------------------------|---------|
| a. Height and length | : N. A. |
| b. Type of construction | : N. A. |

VIII No. of lifts and capacity : N. A.

IX Underground Sump - Capacity and Type of Construction : N. A.

X Overhead Tank:

- | | |
|-------------------------|-----------------|
| a) Where located | : Over the Roof |
| b) Capacity | : 1000 Liters |
| c) Type of construction | : PVC |

XI Water Pump & their Horse Power : Tullu Pump is provided

XII Sewage Disposal : Septic Tank is provided

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- XII Roads & Paving within the Compound, approximate Area & type of Paving : N. A.
- e) Is the construction/built up property is as per the Plan Approved by the Competent Authority. : Not provided & property is already mortgaged with the Bank
- f) What is the floor Space Index permissible & percentage actually utilized? : 75% is permissible & 100% utilized
- g) Estimated Future Life : More than 50 years

Cost of Construction:

Cost of Construction of G. Floor	= 900.00sq.feet @ Rs.1500/- per sq. feet	= Rs.1350000.00
Cost of Construction of F. Floor	= 405.00sq.feet @ Rs.1250/- per sq. feet	= Rs.506000.00
Hence Total Cost of Construction of the above said Property		= Rs.1856000.00

9. Is it Freehold or Leasehold Land? : Free Hold
10. If leasehold, the name of Lessor / Lessee, Nature of Lease, Date of Commencement / Termination of Lease and terms of renewal : N. A.
- a) Initial premium : N. A.
- b) Ground rent payable p.a. : N. A.
- c) Unearned increase payable to the lessor in the event of sale or transfer : N. A.
- d) Are there any agreements of leasehold? If so, attach copies. : N. A.
11. Is there any restrictive covenant in regard to use of land? If so, give details : YES (Residential Only)
12. a) Does the land fall in an area included in any Town Planning Scheme or any development Plan of Govt. or any statutory body? If so, give particulars. : NO
- b) Has any contribution been made towards development or is any demand for such contribution still outstanding. : NO
13. Is the property (Whole or Part of Land) notified for acquisition by Govt. or any statutory body? If so, date of notification. : NO

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14. a) Owner Occupied / Tenanted : Owner Occupied
b) If partly owner-occupied, specify portion and extent of area under owner – occupation : N. A.
15. a) Names of tenants/lessees/licensees, etc : N. A.
b) Portions in their occupations : N. A.
c) Monthly or Annual Rent / Compensation License Fee etc paid by each : N. A.
d) Gross amount received for whole Property : N. A.
e) Are any of the occupants related to or close Business Associates of the Owner : N. A.
16. Is the Building insured, if so, give the policy no. Amount for which it is insured and annual Premium : NO
17. Has any standard rent been fixed for the premises under any law relating to the control of Rent : N. A.
18. Is any dispute between landlord and tenant regarding rent pending in a court of law. : N. A.
19. Whether possession of the property can be taken by the bank in case of need without any litigation (society rules, independent entrance, co-owner's share/ joint ownership etc.) : YES



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20. **Value of Property:**

- a) Land Rate adopted in the Valuation : Rs.700/- per sq. feet
- b) Instances of Sales of IPs in the Locality
indicating the name & address of the IPs,
registration no., sale prices and area of land
sold (Annexure enclosed) : -
- c) If sales instances are not available or not relied
upon, the basis of arriving at the Land Rate : By Market Survey
- d) Value of Land : 900.00sq.feet @
Rs.700/- per sq. feet
= Rs.6,30,000.00
- e). Cost of Construction : Rs.18,56,000.00
- Market Value of the Property : Rs.24,86,000.00**
(Rupees Twenty Four Lac & Eighty
Six Thousand Only)
- Realizable Value of Property : Rs.22,00,000.00**
(Rupees Twenty Two Lac Only)



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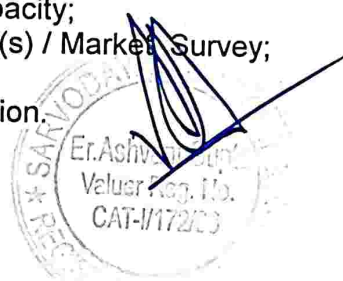
DECLARATION:

I, hereby, declare that:

- a) The information furnished above is true and correct to the best of my knowledge and belief;
- b) As on date I am approved Valuer on the Panel of Bank;
- c) I have no direct or indirect interest in the property being valued;
- d) I have personally inspected the property on dated: 24/07/2018;
- e) My registration with State Chief Commissioner of Income Tax is valid as on date;
- f) Distressed Sale Value of the above said property should be considered at least 10-15% lesser than it's Realizable Value in any case;
- g) I have not been convicted of any offence and sentences to a term of imprisonment;
- h) I have not been guilty of misconduct in any professional capacity;
- i) The particulars are based on information supplied by owner(s) / Market Survey;
- j) I declare that I have Valued the Right Property;
- k) I have not been debarred by any Banking / Financial Institution.

Date: 26/07/2018

Place: Saharanpur



Signature and Seal of Registered Valuer

(On the Bank's Panel)

Er. Ashvini Gupta,

Sarvodaya Associates,

First Floor, Bhan Complex,

Opposite Hathi Gate, Court Road,

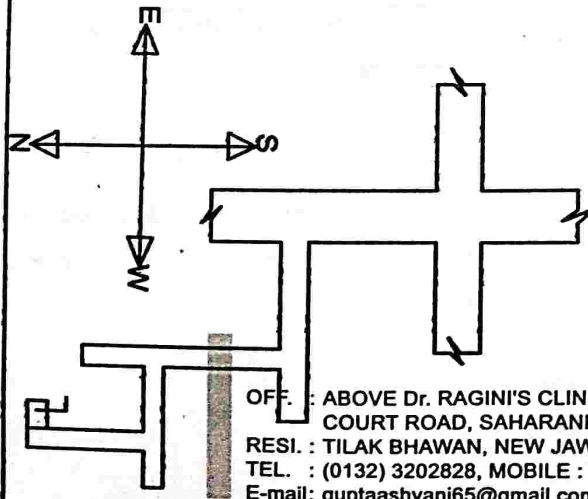
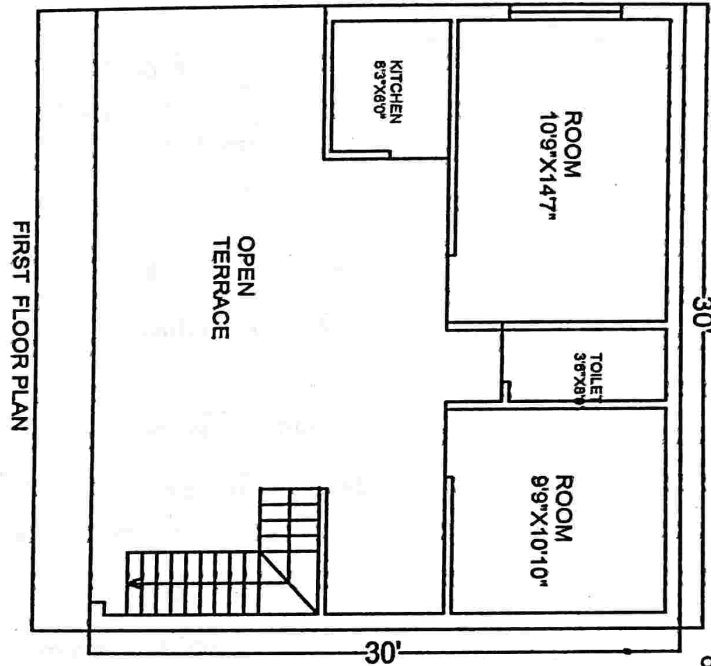
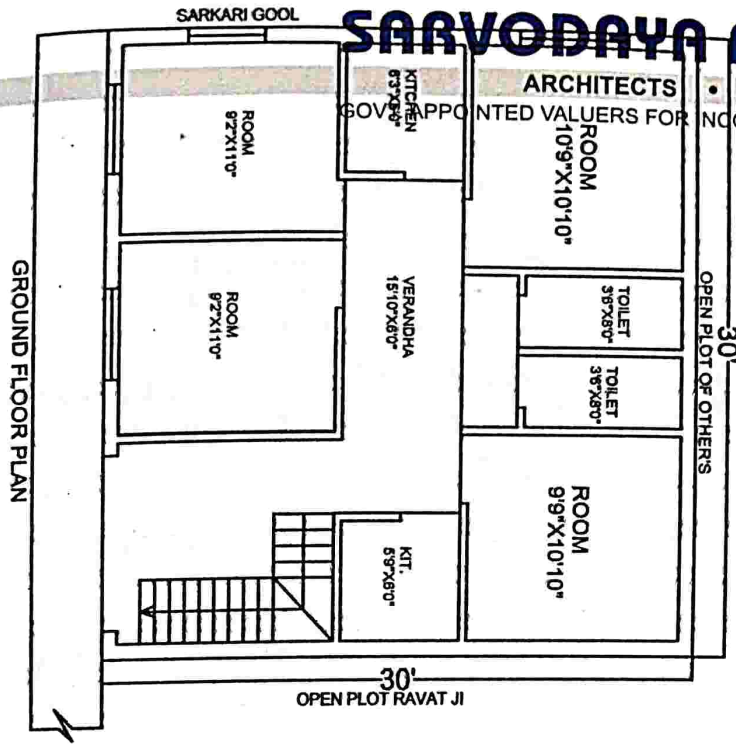
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TOTAL PLOT AREA 83.84 SQMT.
COVD. AREA AT G/GLOOR 83.84 SQMT.
COVD. AREA AT F/FLOOR 37.83 SQMT.

OWNER-SH. RAJEEV KUMAR S/O. SH. OMVEER SINGH

PLAN OF THE EXISTING BUILDING SITUATED AT KH. NO. 388, NOGAUN PRAGANA PACHYADUN DISTT. DEHARADUN



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