

Bank of India
ARMB, 1st Floor, E-52B,
Sector-9, Noida-201301,
Distt. G.B. Nagar (U.P.)

Valuation Report
of

Residential Property

Situated at

House No.06, Pushpanjali Ashiyana Extension,
Khasra No.769 & 771, Mauza-Sikandra-Bahistabad,
UPSIDC, Site-C Road, Sikandra, Distt. Agra, U.P.

Belonging To

Shri Shyampal Singh S/o Shri G.K.Rana &
Smt. Praveen Singh W/o Shri Shyampal Singh

Prepared By

M/s HSBD Techserv Pvt. Ltd.
B- 1/26 Sector-18, Noida, G.B. Nagar, U.P.
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HSBD Techserv Pvt. Ltd.

(Engineers, Valuers & Technical Consultants)

Corp. Off.: Jasper House, B-1/26, Sector 18, Noida

Reg. Off.: B-212, Hari Nagar, New Delhi

Tel: +91 0120-4374745

To,
The Asstt. General Manager,
Bank of India,
ARMB, 1st Floor, E-52B, Sector-9,
Noida-201301, Distt.G.B.Nagar (U.P.)

Dated: 09.05.2024

VALUATION REPORT OF IMMOVABLE PROPERTY

Owned by : Shri Shyampal Singh S/o Shri G.K.Rana &
Smt. Praveen Singh W/o Shri Shyampal Singh
Name of Purchaser : N.A.
Location at : House No.06, Pushpanjali Ashiyana Extension,
Khasra No.769 & 771, Mauza-Sikandra-Bahistabad,
UPSIDC, Site-C Road, Sikandra, Distt. Agra, U.P.
(For Bank purpose only)

Part-I

1.	Purpose for which the valuation is made	:	Fair market value
2.	a)Date of inspection	:	06.05.2024
	b)Date on which the valuation is made	:	09.05.2024
3.	List of document produced for perusal	:	Copy of old report of Design Point & Associates, Shaheed Nagar, Agra dated 05.08.2022
4.	Name of owner/owners and his/their address with phone no (details of share of each owner in case of joint ownership)	:	Shri Shyampal Singh S/o Shri G.K.Rana & Smt. Praveen Singh W/o Shri Shyampal Singh
5.	Brief description of property & boundaries(Including Leasehold or Free Hold)	:	This is single storey Residential house in colony near UPSIDC, Site-C Road Colony Lay out plan & map is approved from ADA. House is closed. We have visited the house from outside & taken interior specifications standard as much as possible. The boundaries of House.No.06, Pushpanjali Ashiyana Extension, Khasra No.769 & 771, Mauza-Sikandra-Bahistabad, UPSIDC, Site-C Road, Sikandra, Distt. Agra, is as under:- North : House No.5 South : House No.7 East : Other Property West : Road
6.	Location of property	:	House No.06, Pushpanjali Ashiyana Extension, Khasra No.769 & 771, Mauza-Sikandra-Bahistabad, UPSIDC, Site-C Road, Sikandra, Distt. Agra, U.P.
a.	Survey/Plot No. of land	:	House No.06, Pushpanjali Ashiyana Extension, Khasra No.769 & 771
b.	T.S. No./Village	:	Mauza-Sikandra-Bahistabad.
c.	Ward/Taluka	:	UPSIDC, Site-C Road, Sikandra
d.	Mandal/District	:	Agra, U.P.

7.	Postal address of the property	:	Shri Shyampal Singh S/o Shri G.K.Rana & Smt. Praveen Singh W/o Shri Shyampal Singh House No.06, Pushpanjali Ashiyana Extension, Khasra No.769 & 771, Mauza-Sikandra-Bahistabad, UPSIDC, Site-C Road, Sikandra, Distt. Agra, U.P.	
8.	City/Town	:	Sikandra (Agra), U.P.	
9.	Classification of the area	:		
	High-class/Middle class/poor class		Middle Class	
	Urban / Semi Urban/ Rural		Urban	
10.	Coming under Corporation limit/Village Panchayat/Municipality	:	Corporation Limit	
11.	Whether covered under any State/ Central Govt.(e.g. Urban land ceiling Act) or notified under agency area/scheduled area/cantonment area)	:	NA	
12.	In case it is an agricultural land, any conversion to house site plot is contemplated	:	NA	
13.	Boundaries of the property	:		
	North	:	House No.5	
	South	:	House No.7	
	East	:	Other Property	
	West	:	Road	
14.1	Dimensions of the site	:	As per sale deed	Actual
	North	:	15.54 Mtr.	15.54 Mtr.
	South	:	15.54 Mtr.	15.54 Mtr.
	East	:	6.55 Mtr.	6.55 Mtr.
	West	:	6.55 Mtr.	6.55 Mtr.
14.2	Latitude , Longitude & Co- Ordinates of the site	:	Latitude . 27.209901	
		:	Longitude . 77.942580	
15	Extent of the site	:	101.79 sq.mtr	101.79 sq.mtr.
16	Extent of the site considered for valuation (least of 16A & 16B)	:	101.79 sq.mtr.	
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	:	Closed (outside visit), owner not allowed to enter	

II.CHARACTERISTICS OF THE SITE

01.	Classification of locality	Middle
02.	Development of surrounding areas	Semi Developed
03.	Possibility of frequent flooding	No
04.	Availability of the Civic amenities like school, Hospital, Bus stop, market etc.	Within reasonable distance.
05.	Level of land with topographical conditions	Leveled
06.	Shape of land	Rectangular
07.	Type of use to which it can be put	Residential
08.	Any usage restriction	No
09.	Is plot in Town planning approved layout?	Yes
10.	Corner plot or intermittent plot?	Intermittent plot
11.	Road facilities	Available
12.	Type of road available at present	Bituminous road

13.	Width of road-Or- Is below 20ft or more than 20 ft.	Below 20'
14.	Is it a land-locked land?	No
15.	Water potentiality	Ground Water/OHT
16.	Underground sewerage system	Yes
17.	Power supply is available in the site	Yes
18.	Advantage of the site	Near to 100 'UPSIDC Road
19.	General remarks if any	Nil

PART-A (Valuation of land)

01	Size of plot	101.79 sq.mtr.
	North & South	15.54 Mtr.(As per records)
	East & West	6.55 Mtr. (As per records)
02.	Total extent of the plot	101.79 sq.mtr.
03.	Prevailing market rate (Along with details / reference of atleast two latest deal / transaction with respect to adjacent properties in the areas)	Rs.31000 to Rs.35000/sq.yrd. Name of Property Dealer contacted: Sri Hari Govind, Mob. 9837017507
04.	Guideline rate obtained from the Registrar's office (as evidence, thereof to be enclosed)	<u>Land</u> Area: 101.79 sq.mtr. or 121.74 sq.yrd. Rate: Rs.13000/sq.mtr. Rs.13000X101.79 sq.mtr.+Rs.14500X80.88 sq.mtr =Rs.1323270 + Rs.1172760 = Rs.2496030 Say Rs.24.96 Lacs
05.	Assessed/adopted rate of valuation	Rs.31000/sq.yrd.
06.	Estimated value of land	Area: 101.79 sq.mtr. or 121.74 sq.yrd. Rate: Rs.35000/sq.yrd. Rs.35000 X 121.74 sq.yrd. = Rs.4109000 Says : Rs.41.10 Lacs

PART-B (Valuation of Building)

01	TECHNICAL DETALIS OF THE BUILDING:	
a.	Type of Building (residential/ Commercial/ Industrial	Residential
b.	Type of construction (load bearing/RCC/ Steel Framed)	Load Bearing
c.	Year of construction	2009
d.	Number of floors & height of each floor including basement, if any	Ground Floor
e.	Plinth area floor-wise	80.88 sq.mtr. (As per old records)
f.	Condition of the building	
	i)Exterior-Excellent, Good, Normal, Poor	Normal
	ii)Interior-Excellent, Good, Normal, Poor	Normal
G	Date of issue and validity of layout of approved map/ plan	Vide File No.502/BFL/06/06-07
H	Approved map/ plan issuing authority	ADA
I	Whether genuineness or authenticity of approved map/ plan is verified	The property is already mortgaged with bank
J	Any other comment by our empaneled valuers on authentic of approved plan	N.A.

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF:			
SLNo.	Description	Ground Floor	FF
01.	Foundation	Strap Footing	N.A.
02.	Basement	N.A.	N.A.
04.	Superstructure	Load Bearing	N.A.
04	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Angle Iron / Flush Doors	N.A.
05.	RCC works	Yes	N.A.
06.	Plastering	Yes	N.A.
07.	Flooring, skirting, dadoing	Tile/Marble	N.A.
08.	Special finish as marble, granite, wooden paneling, drills etc.	No	N.A.
09.	Roofing including weather proof course	Yes	N.A.
10.	Drainage	Closed	N.A.
02.	COMPOUND WALL		
	Height	6 ft.	
	Type of construction	Brick Work	
03	Electrical Installation	Installed	
	Type of wiring	Conduit	
	Class of fitting(Superior/ Ordinary/poor)	Ordinary	

DETAILS OF VALUATION:

Sl. No	Particulars of item	Plinth Area Sq.mtr	Type of construction	Age of building	Estimated replacement rate of construction Rs./sq.mtr	Replacement cost Rs. in lacs	Depreciated value
1	GF	80.88	RCC Roofing, Tile/ Marble Flooring	14 years	16000	12.94	10.20
	Total	80.88				12.94	10.20

PART-C (Extra items)

(Amount in Rs.)

01	Portico	NA
02	Ornamental front door	NA
03.	Sitout/verandah with steel grills	NA
04.	Overhead water tank	NA
05.	Extra steel/collapsible gates	NA
	Total:	

PART D (Amenities)

(Amount in Rs.)

01	Wardrobes	NA
02.	Glazed tiles	NA
03.	Extra sinks and bath tube	NA
04.	Marble/Ceramic tiles flooring	NA
05.	Interior decorations	NA
06.	Architectural elevation works	NA
07.	Panelling works	NA
08.	Aluminum works	NA

09.	Aluminum handrails	NA
10.	False ceiling	NA
	Total:	

PART-E (Miscellaneous

(Amount in Rs.)

01	Separate toilet room	NA
02.	Separate lumber room	NA
03.	Separate water tank/sump	NA
04.	Trees, gardening	NA
	Total:	

PART-F (Services)

(Amount in Rs.)

01.	Water supply arrangements	NA
02.	Drainage arrangements	NA
03.	Compound wall	NA
04.	C.B. deposits, fittings etc.	NA
05.	Pavement	NA
	Total:	NA

TOTAL ABSTRACT OF THE ENTIRE PROPERTY (Rs. in lacs)

Part-A	Land	41.10
Part-B	Building	10.20
Part-C	Extra items	NA
Part-D	Amenities	NA
Part-E	Miscellaneous	NA
Part-F	Service	NA
	Total:	51.30
	Say	51.30

As a result of my appraisal and analysis it is my considered opinion that the present market value of above property in the prevailing condition with aforesaid specifications. Rs.51.30 Lacs (Rupees Fifty One Lacs Thirty Thousand) only. The book value of the above property not provided. Realizable value is Rs.43.60 Lacs and Distress value Rs.38.50 Lacs only.

Place : Noida

HSBD Techserv Pvt. Ltd.

Date: 09.05.2024

Bhupesh Chandra
Bhupesh Chandra
Registered Valuer

The undersigned have inspected the property detailed in the valuation report dated..... on....., I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs.....by the approved valuer is realistic.

Branch manager/
Officer-in-charge of Advance Department
Dated:

Annexure-I

1. Property Address : House No.06, Pushpanjali Ashiyana Extension, Khasra No.769 & 771, Mauza-Sikandra-Bahistabad, UPSIDC, Site-C Road, Sikandra, Distt. Agra, U.P.
2. Owner : Shri Shyampal Singh S/o Shri G.K.Rana & Smt. Praveen Singh W/o Shri Shyampal Singh
3. Purchaser : N.A.
4. Purpose of Valuation : To arrive at fair market value for Bank of India, ARMB, 1st Floor, E-52B, Sector-9, Noida-201301, Distt.G.B.Nagar (U.P.)

Valuation of Property

- : The valuation of the property has been calculated by L/B method. The market rate of the land in the area are about Rs.31000 to Rs.35000/sq.yrd. The market rate of Rs.31000/sq.yrd. is being taken for valuation of land.

Valuation as per circle rate

Area of land

Circle rate

Total value as per circle rate

- : 101.79 sq.mtr. or 121.74 sq.yrd.
: Rs.13000/sq.mtr.
: Rs.13000 X 101.79 sq.mtr.+Rs.14500 X 80.88 sq.mtr
=Rs.1323270 + Rs.1172760 = Rs.2496030
Say Rs.24.96 Lacs

Value of Land as per Market Rate

Area of Land

Market rate

Total value of Land as per market rate

- : Area: 101.79 sq.mtr. or 121.74 sq.yrd.
: Rs.31000/sq.yrd.
: Rs.31000 X 121.74 sq.yrd. = Rs.3773940
Says : Rs.37.74 Lacs

Depreciated Value of Building

After depreciation @ 1.5% for 14 years

Value of land

Total value of property

Realizable value of property

(85% of the market value)

Distress value of property

(75% of the market value)

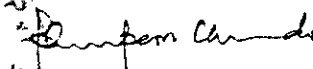
Value of Building for insurance

- : Rs.10.20 Lacs
: Rs.41.10 Lacs
: Rs.51.30 Lacs ✓
: Rs.43.60 Lacs ✓
: Rs.38.50 Lacs ✓
: Rs.10.20 Lacs

Place : Noida

Date: 09.05.2024

HSBD Techserv Pvt. Ltd.


Bhupesh Chandra
Registered Valuer

APPENDIX II
DECLARATION FROM VALUERS

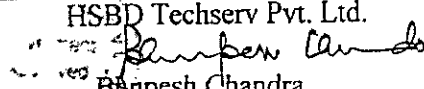
I hereby declare that

- a. The information furnished in my valuation report dated 09.05.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. My team personally inspected the property on 06.05.2024. The work is not subcontracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the authorized official of the company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.
- l. I have valued & verified the right property
- m. Our Liabilities is Limited to the amount of fees in this case & in no circumstances will our liabilities exceed the agreed fees amount

Sl No.	Particulars	Valuer comment
1	Background information of the asset being valued;	The property is located House No.06, Pushpanjali Ashiyana Extension, Khasra No.769 & 771, Mauza-Sikandra-Bahistabad, UPSIDC, Site-C Road, Sikandra, Distt. Agra
2	Purpose of valuation and appointing authority	FMV for Bank
3	Identity of the valuer and any other experts involved in the valuation;	HSBD Techserv Pvt. Ltd
4	Disclosure of valuer interest or conflict, if any;	Nil
5	Date of appointment, valuation date and date of report	04.05.2024, 06.05.2024 and 09.05.2024
6	Inspections and/or investigations undertaken	06.05.2024
7	Nature and sources of the information used or relied upon;	From the market Sources
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Land and Building method
9	Restrictions on use of the report, if any;	By Bank only
10	Major factors that were taken into account during the valuation;	Markets rate
11	Major factors that were taken into account during the valuation;	Do
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.	Market rare/ information taken from market. The owner has not allowed to enter in the house, the parameter have been taken from old records

Place : Noida


Date: 09.05.2024

HSBD Techserv Pvt. Ltd.

Bipesh Chandra
Registered Valuer

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 तय निबन्धक द्वितीय
 आगरा

तहसीलदार रादर
आगरा


 सहायक महाविद्यालय निदेशक
 (साहित्यिक)
 साहित्यिक, सांस्कृतिक एवं विज्ञान
 विभाग

अथ गणनायकरी विधि / रजत
२०१५-१६ आयकर वि. (सि.)
भाग

(गोखल जयलाल)
 विचारविमर्श आग

17 JUL 1964

कार्यालय जिलाधिकारी, आगरा।

संख्या-1318/स्टाम्प सहायक

दिनांक: 31 जुलाई, 2022

आदेश

उत्तर प्रदेश स्टाम्प (सम्पत्ति का मूल्यांकन) नियमावली 1997 एवं उत्तर प्रदेश स्टाम्प (सम्पत्ति का मूल्यांकन) द्वितीय, संशोधन नियमावली 2013 के नियम- 4(1) के अधीन जगपद आगरा में स्थित सम्पत्तियों के न्यूनतम मूल्य निर्धारण हेतु दिनांक 01.08.2017 से प्रभावी दर सूची पुनरीक्षित कर नई मूल्यांकन दर सूची 01 अगस्त 2022 से प्रभावी की जानी है। अधिवक्तागण, दस्तावेज लेखकगणों, जन सामान्य एवं जन प्रतिनिधियों द्वारा प्रभावी वर्तमान तक प्रचलित दर सूची में बढ़ोत्तरी न किये जाने का अनुरोध किया गया है। विगत वर्षों से कोविड-19 महामारी आदि के दृष्टिगत रियल स्टेट बाजार में मन्दी के फलस्वरूप प्रस्तुत विलेखों की संख्या में आशानुरूप वृद्धि न होने के कारण दिनांक 01.08.2017 से प्रभावी मूल्य दर सूची में किसी प्रकार की कोई बढ़ोत्तरी किये जाने का औचित्य प्रतीत नहीं होता है।

अतः वर्तमान परिस्थितियों को दृष्टिगत रखते हुए दिनांक 01.08.2017 से प्रभावी मूल्य दर सूची को दिनांक: 31.07.2023 तक यथावत् प्रभावी रखने का निर्णय लिया जाता है अर्थात् दिनांक 01.08.2017 से प्रभावी मूल्य दर सूची में उल्लिखित दरों को ही पुनरीक्षित समझा जायेगा।

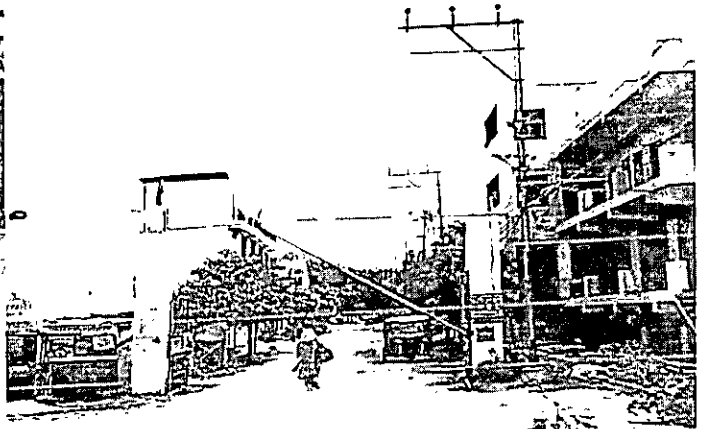
(प्रभु एन. सिंह)
जिलाधिकारी
आगरा।

संख्या व दिनांक तद।

प्रतिलिपि:- निम्नलिखित को सूचनार्थ एव आवश्यक कार्यवाही हेतु प्रेषित।

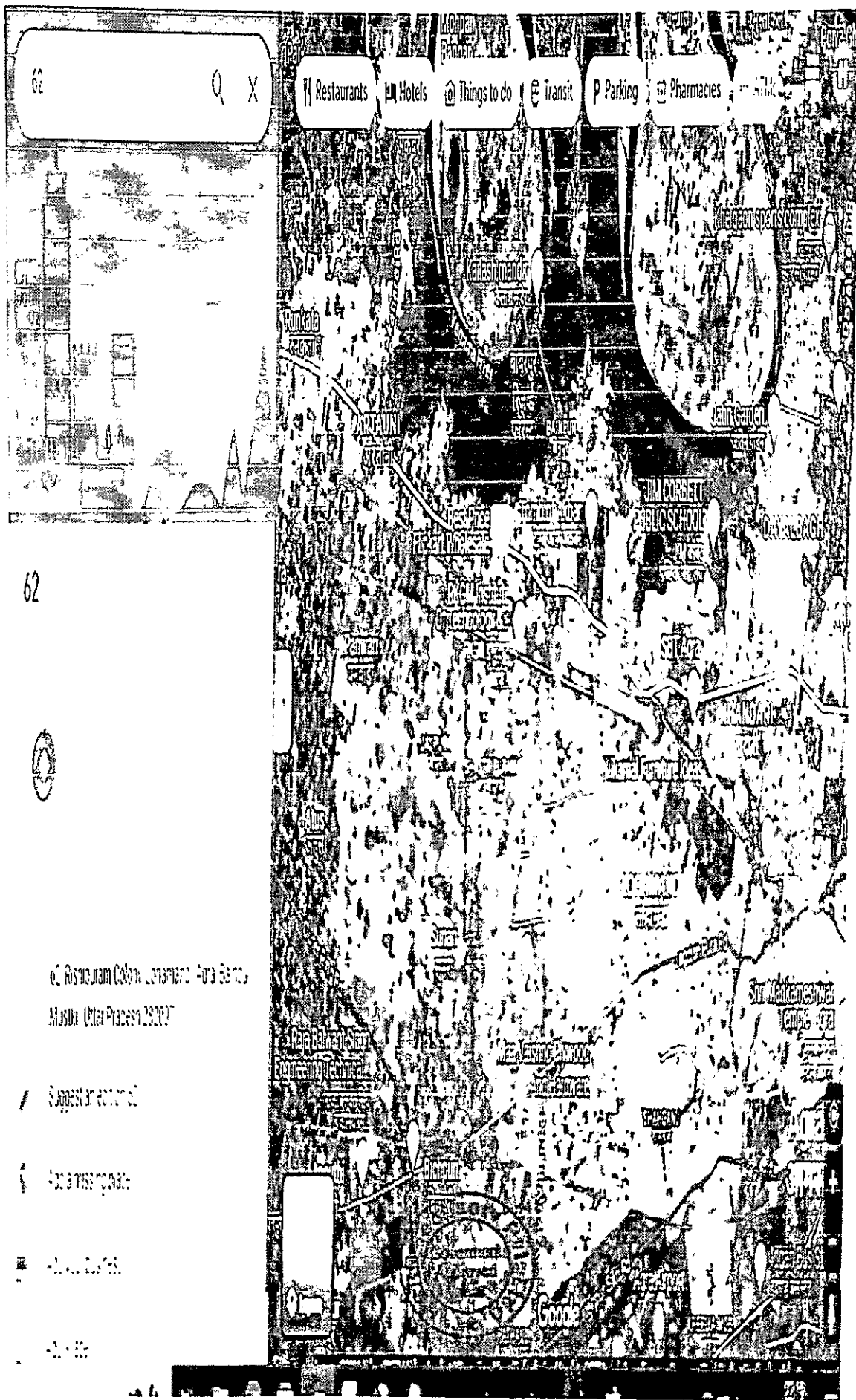
1. प्रमुख सचिव, स्टाम्प एवं रजिस्ट्रेशन उ.प्र. शासन, लखनऊ।
2. महानिरीक्षक निबन्धन/आयुक्त स्टाम्प उ.प्र. लखनऊ।
3. उप महानिरीक्षक निबन्धन, आगरा मण्डल आगरा।
4. सहायक महानिरीक्षक निबन्धन, आगरा।
5. समस्त उप निबन्धक, जनपद आगरा।

(प्रभु एन. सिंह)
जिलाधिकारी
आगरा।



Name of the owner : Shri Shyampal Singh S/o Shri G.K.Rana & Smt. Praveen Singh
W/o Shri Shyampal Singh

Address of the Property : House No.06, Pushpanjali Ashiyana Extension, Khasra No.769 & 771,
Mauza-Sikandra-Bahistabad, UPSIDC, Site-C Road, Sikandra, Distt.
Agra, U.P.



62

Q X

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of Asylum Colon, Jamaica, Fort George,
Jamaica (1814-1820)

1. Sugar plantation

2. Sugar plantation

3. Sugar plantation

4. Sugar plantation