

R.K ASSOCIATES

- Valuers - Industrial & FII Consultants - Chartered Engineers - NPA Management
- Account Monitoring - Industry/ Rehabilitation Consultants - Projects Consultants

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SUMMARY VALUATION REPORT OF PROPERTY OWNED BY SH. VIRENDRA SINGH
S/O SH. HARPAL SINGH

SR. NO.	PARTICULARS	DETAILS/INFORMATION
1.	Name of the Branch	Bank of Maharashtra Main Branch Distt. Bijnor (UP)
2.	Name of the borrower	Sh. Virendra Singh S/O Sh. Harpal Singh
3.	Name of the Valuer / Firm	R.K. Associates
4.	Date of Visit by Valuer	4 May 2024
5.	Name of the Bank Official accompanied / visited with Valuer	NA
6.	Description of Property / Properties	
a)	Name of Owner / Mortgager	Sh. Virendra Singh S/O Sh. Harpal Singh
b)	Extent of Area (in Acre/ hectars/Sq.mt/Sq.ft)	= 623.55 Sq.mt = 6709.39 Sq.ft.
c)	Survey No./Gut No. /CST No./ House No.	Part of Khasra No.34
d)	Type of Land	(Freehold)
e)	Nature of Property	Commercial & Residential
f)	In Possession of / Occupancy	Self-Occupied
g)	Location	Semi -Urban
h)	Boundaries	Identified (Details in Main Report)
i)	Market Value of the Property	Rs.1,73,01,000.0
j)	Realizable Value of The Property	Rs.1,55,71,000.0
k)	Distress Value of The Property	Rs.1,47,06,000.0
l)	Value of the Property as per the Govt. Ready Reckoner	Rs.1,47,53,000.0

Certified that the property is properly demarcated /and the Boundaries of the Property are identified.

Date:- 08.05.2024

Place:- Shahjahanpur (UP)

Signature & Seal of Valuer



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ASSET/ PROPERTY UNDER VALUATION



SITE

SITUATED AT

PART OF KHASRA NO.34, VILLAGE- RAMPUR BAKLI (ANDAR CHAKKAR ROAD OUT OF NAGAR PALIKA), PERGANA, TEHSIL & DISTRICT – BIJNOR (UP)



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TO,

BRANCH MANAGER
BANK OF MAHARASHTRA
MAIN BRANCH, BIJNOR
SERVEYED BY - Mr. Pankaj Goswami
TYPED BY - Anil Kumar

ASESSEMENT REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

I. GENERAL	
1.	Purpose for which the valuation is made : Assessment of Present Market Rate of Property
2.	a) Date of inspection : 04.05.2024
	b) Date on which the valuation is made : 08.05.2024
3.	List of documents produced for perusal
	i) : Site visit
	ii) : Photo copy of Sale Deed
3.	iii) : Site photo graph
	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) : According to Govt. Registered Sale Deed Date 30.03.2013, Zild No.6690, Page No.153 to 188, Sr. No.3851, /Document Provided by Bank and Owner Sh. Virendra Singh S/O Sh. Harpal Singh, R/O Mohalla – Vidur Nagar Mukarpur Khema urf Bukhara, Pergana, Tehsil & District – Bijnor (UP)
	Single ownership (Full Share)
5.	Brief description of the property (Including freehold etc)
1. As Per Sale Deed in Favor of Sh. Virendra Singh S/O Sh. Harpal Singh , Land Area = 750.45 Sq.mt, The property under valuation is Residential Land , The property under valuation is Ground +2 Floor Residential & Commercial Use Building Area measuring 638.28 Sq.mt, Property is Demarcated & identifying with adjoined Property. 2. The Property is Located at Ring Road, Near Bijnor – Najibabad Road.	
6.	Location of property
	a) Plot No. / Survey No. : Part of Khasra No.34
	b) Door No. : NA
	c) T. S. No. / Village : Rampur Bakli
	d) Ward / Taluka : Sadar
e) Mandal / District : Bijnor (UP)	
7.	Postal address of the property : Part of Khasra No.34, Village - Rampur Bakli (Andar Chakkar Road), Pergana, Tehsil & District - Bijnor (UP)
8.	City / Town : City
	Residential Area : Residential Area
	Commercial Area : Commercial Area
	Industrial Area :
9.	Classification of the area :

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	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Semi -Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Municipality	
11	Whether covered under any State / Central Govt. enactments (e.g. 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 plots is contemplated	:	NA	
12	Legal encumbrances, if any.(Searches and investigation made)		Title Search Report of the Property by the Advocate of Bank is enclosed.	
14	Boundaries of the property	:	As per Sale Deed	
	East	:	Rasta	
	West	:	Plot of Bharat Pal Singh	
	North	:	Chakkar Road	
	South	:	House of Pawan Kumar etc.	
	Boundaries of the property		As per Site	
	East		Rasta	
	West		Plot of Bharat Pal Singh	
	North		Chakkar Road	
	South		House of Pawan Kumar etc.	
	Dimensions of the site		A	
			As per Sale Deed	As Per Site
	East		65'5"	65'5"
	West		111'0"	111'0"
North		76'0"	76'0"	
South		107'0"	107'0"	
14.2	Latitude, Longitude and Coordinates of the Site		29.381062 78.155321	
	Extent of the site	:	Total Land Area As Per Sale Deed & As Per Site Measurement = 750.45 Sq.mt,	
15	Extent of the site considered for valuation (least of 14 A & 14 B)	:	= 750.45 Sq.mt = 8074.84 Sq.ft.	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner occupied.	
II.	CHARACTERISTICS OF THE SITE			
1.	Classification of locality		Middle Class	
2.	Development of surrounding areas		Commercial & Residential Area	
3.	Possibility of frequent flooding / submerging		No	
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		All With 2.0 - 3.0 Kms	
5.	Level of land with topographical conditions		Plain Surface	

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6.	Shape of land	Irregular
7.	Type of use to which it can be put	For Residential & Commercial
8.	Any usage restriction	No
9.	Is plot in town planning approved layout?	No
10.	Corner plot or intermittent plot?	Intermittent Plot
11.	Road facilities	Yes
12.	Type of road available at present	Ring Road
13.	Width of road - Is it below 20 ft. or more than 20 ft.	More than 20'0" wide
14.	Is it a land - locked land?	No
15.	Water potentiality	Yes
16.	Underground sewerage system	No
17.	Is power supply available at the site?	Yes
18.	Advantage of the site	Yes
	1.	Near - Parag Dairy
19.	General remarks, if any like threat of acquisition of land for public service purposes, road winding or applicability of CRZ provision etc.	No
Part - A (Assessment of land)		
1.	Size of plot	
	Total extent of the Plot Area	= 750.45 Sq.mt = 8074.84 Sq.ft.
2.	Prevailing market rate (Along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	Rs. 12,000/- to Rs.14,000/= per Sq.mt. as per local market inquiry from different persons & Property Brokers Remark -It is not possible for us to obtain two latest deals/transaction of adjacent property in the area.
3.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 9,000/- Sq.mt on Date. 25.08.2023 For Non- Agriculture land, Tehsil & District - Bijnor U.P SDM rate List
4.	Assessed / adopted rate of valuation	Rs. 12,000/- to Rs.14,000/= per Sq.mt. prospective Market Rate.
5.	Estimated value of land	= 750.45 Sq.mt X Rs.13,000/- per Sq.mt Rs. 97,55,850/=
Part - B (Assessment of Building)		
1.	Technical details of the building	
a)	Type of Building (Residential / Commercial / Industrial)	This is Ground +2 Floor Residential & Commercial Building
b)	Type of construction (Load bearing / RCC / Steel Framed)	Load bearing structure and
c)	Year of construction	2014
d)	Number of floors and height of each floor including basement, if any	Three Floor and Height 12' 0" & 11'0"
e)	Plinth area floor-wise	See detail of Assessment Report
f)	Condition of the building	
	i) Exterior - Excellent, Good,	Good



		Normal, Poor	
	ii	Inferior - Excellent, Good, Normal, Poor	Good
	g)	Date of issue and validity of layout of approved map / plan	Approved Map is Not Provided to us by Bank.
	h)	Approved map / plan issuing authority	Approved Map is Not Provided to us by Bank.
	i)	Whether genuineness or authenticity of approved map / plan is verified	Approved Map is Not Provided to us by Bank.
	j)	Any other comments by our empanelled valuers on authentic of approved plan	No

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

S. No.	Description	Three Floor
1.	Foundation	Load bearing Structure
2.	Basement	No
3.	Superstructure	Load bearing Structure
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden doors and Windows and Iron Door.
5.	RCC works	Yes
6.	Plastering	Yes
7.	Flooring, Skirting, dadoing	Tile/PCC Flooring
8.	Special finish as marble, granite, wooden paneling, grills, etc	Yes
9.	Roofing including weather proof course	RCC Roof & Tin Shed
10.	Drainage	Yes,

S. No.	Description		All floor
2.	Compound wall	: No	Yes No
	Height	:	
	Length	:	
	Type of construction	:	
3.	Electrical installation		
	Type of wiring	:	
	Class of fittings (superior / ordinary / poor)	:	Ordinary
	Number of light points	:	Yes
	Fan points	:	Yes
	Spare plug points	:	Yes
	Any other item	:	
4.	Plumbing installation		Yes
	a) Nil	:	
	b) Nil	:	

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c) Nil

B - VALUATION OF BUILDING

Particulars of item	Plinth Area in Sq.ft	Roof Height	Age of building	Estimated replacement rate of Construction Rs.	Replacement Cost Rs.	Depreciation on Rs.	Net Value after depreciation Rs.
G.F - RCC Roof	1474.0	12'0"	2014	Rs.1500/-	22,11,000/-	1,10,550/-	Rs.21,00,450/-
F.F - Tin Shed	1474.0	12'0"	2014	Rs.700/-	10,31,800/-	51,590/-	Rs.9,80,210/-
G.F - Tin Shed	1678.0	12'0"	2014	Rs.700/-	11,74,600/-	58,730/-	Rs.11,15,870/-
G.F - Office RCC Roof	670.0	12'0"	2014	Rs.1500/-	10,05,000/-	50,250/-	Rs.9,54,750/-
F.F - Room RCC Roof	670.0	12'0"	2014	Rs.1400/-	9,38,000/-	46,900/-	Rs.8,91,100/-
S.F - RCC Roof	902.0	12'0"	2014	Rs.1200/-	10,82,400/-	54,120/-	Rs.10,28,280/-
Boundary Wall, Gate & Other Work	L.S				5,00,000/-	25,000/-	Rs.4,75,000/-
Total							Rs.75,45,660/-

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part	Description	Value by adopting	
		GLR Rs.	PMR Rs.
	Valuation of the Property		
Part - A	Land	Rs. 67,54,050/=	Rs.97,55,850/=
Part - B	Building	Rs. 79,98,690/=	Rs. 75,45,660/=
Part - C	Extra Item	Nil	Nil
Part - D	Amenities	Nil	Nil
Part - E	Miscellaneous	Nil	Nil
Part - F	Services	Nil	Nil
	Total	Rs. 1,47,52,740/=	Rs.1,73,01,510/=
	Say Round	Rs. 1,47,53,000/=	Rs.1,73,01,000/=
	Total prospective Market Value		Rs.1,73,01,000/=



As a result of Total maximum Possible Present prospective Market Value appraisal and analysis it is considered opinion based on Surveyor (Technical Team)		
This Following opinion is based on papers/ Sale Deed Report documents Provided by Bank of Maharashtra Main Branch, Bijnor, Case Allotment officer, Mob.- 9561065204 and Property Sale Deed Dated- 30.03.2013, Zild No.6690, Page No.153 to 188,Sr. No.3851, city /Mohalla has been Located and identified and Suryed along with Owner/Bank officer/ Staff/ Manager.		
Maximum Prospective Market Assessment	Rs.1,73,01,000.0	Rs. One Crore Fifty Six lacks and Fifty Two Thousand only
Maximum Prospective Realizable Assessment 90% of the above property is	Rs.1,55,71,000.0	Rs. One Crore Forty Lacs and Eighty Six Thousand Only
Maximum Prospective Distress Assessment 85% of the above property is	Rs.1,47,06,000.0	Rs. One Crore Thirty Three Lacs and Four thousand Only
Value of Govt. Circle Rate of the above property is	Rs. 1,47,53,000.0	Rs. One Crore Forty Seven Lacs and Fifty Three Thousand Only

Declaration:-

I hereby declare that

- The information furnished above in my valuation report dated 08.05.2024 is true to and correct to the best of my knowledge and belief, and I have an impartial and true Valuation of the property.
- I have no direct and indirect interest in the property valued.
- I have personally inspected the property on 04.05.2024.
- I have not been found guilty of misconduct in my professional capacity.

Important Points & Facts helping project assessor Financer , Owner and all concerned

- CP. 1 – Opinion and assessment report is based on parameters provide by owner or Banker Financer or beneficiary after title confirmation to site surveyor and fieldsman.
- CP. 2 – Correctness of the information provide by owner / Party / representative banker is sole responsibility of party / financer / any beneficiary.
- CP. 3- Opinion assessment is subjective assessment which may vary from person to person and is based on present conditions and circumstances and market sentiments and Govt. policy and attitudes.
- CP.4 – Property is good for mortgage or not is not concerned to us, it is concerned to legal authorities. Financer should seek all legal clearness before financing.
- CP.5 – Title search is advocates legal authority responsibility report is prepared believing that title or any legal formality would be carried out their independent correct identification before any financing or such activity.
- CP.6 - Financer is advised to recheck correctness of advocates report so that correctness of legal formality should be assured legal work preview / responsibility of legal personals and financer and both legal correctness should be at all levels .

IMPORTANT NOTES:

It is Opinion Report Please Verify then ask make Payment our work responsibility is complete.

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- L.P.1- This is subjected and is based on annexure paper received by Bank / otherwise invalid
- L.P.2 - Report subject to no legal action only advisory / opinion report
- L.P.3 - It is opinion report please verify before loaning – make payment our responsibility is complete.
- L.P.4 - The validity of report is subjected to VR-10, VR-9, VR-8 enclosed otherwise invalid.
- L.P.5 - If user of this report find in case you find any mistake, variation, discrepancy or inaccuracy in any data point of the report, please help us by bringing all such points into our notice in writing at valuers.spn@rkassociates.org within 30 days of the report delivery.
- L.P.6 - If loan taker provided wrong information / decisive papers loan giver should take action against loan taker.

R.K ASSOCIATES 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 ensure 100% 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 or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point of the report, please help us by bringing all such points into our notice in writing at valuers.spn@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates Valuers Techno Engineering Consultants (P) Ltd. won't be held responsible for any inaccuracy in any manner. Also if we will not hear back anything from you within 30 days, we will assume that 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.
- COPYRIGHT FORMAT** - This report is prepared on the copyright format of R.K Associates Valuers Techno Engineering Consultants (P) Ltd. to serve our clients in the best possible way. Legally no one can copy or distribute this format without prior approval from R.K Associates. It is meant only for the organization as mentioned on the cover page of this report. Distribution or use of this format other than R.K Associates will be seen as unlawful act and necessary legal action can be taken against the defaulters.

PMR Value: Best sellable Value that is paid in the market for the property when the buyer gets all the ownership rights of the property and property is free from any external/ internal encumbrance or defects like mortgage, tenancy, illegal possession, lease hold, situated in area proposed to be sealed by State/Central Government or Court and other factors like location, nearby development, etc

Realizable/ Fetch Value: A best sellable value that can be arrived for the property having any of the above external/ internal encumbrances or defects or in case of low market conditions. It may vary from PMR value from case to case basis

(Best rates are adopted rationally considering many factors like nature of land, location, approach, market situation and trends. Information about the average rates are taken from the property agents, recent deals, demand-supply, internet postings)

Note: - Please Note financier should refer very important appendix VR-8, VR-9 & VR-10

Enclosed Herewith

Paper enclosed with the Report

1. Copy of Circle Rate List
2. Copy of Sale Deed
3. Key – Plan
4. VR-8, 9 & 10
5. CP-1 to CP-12 & LP-1 to LP-12 enclosed
6. Google Map, Satellite Map

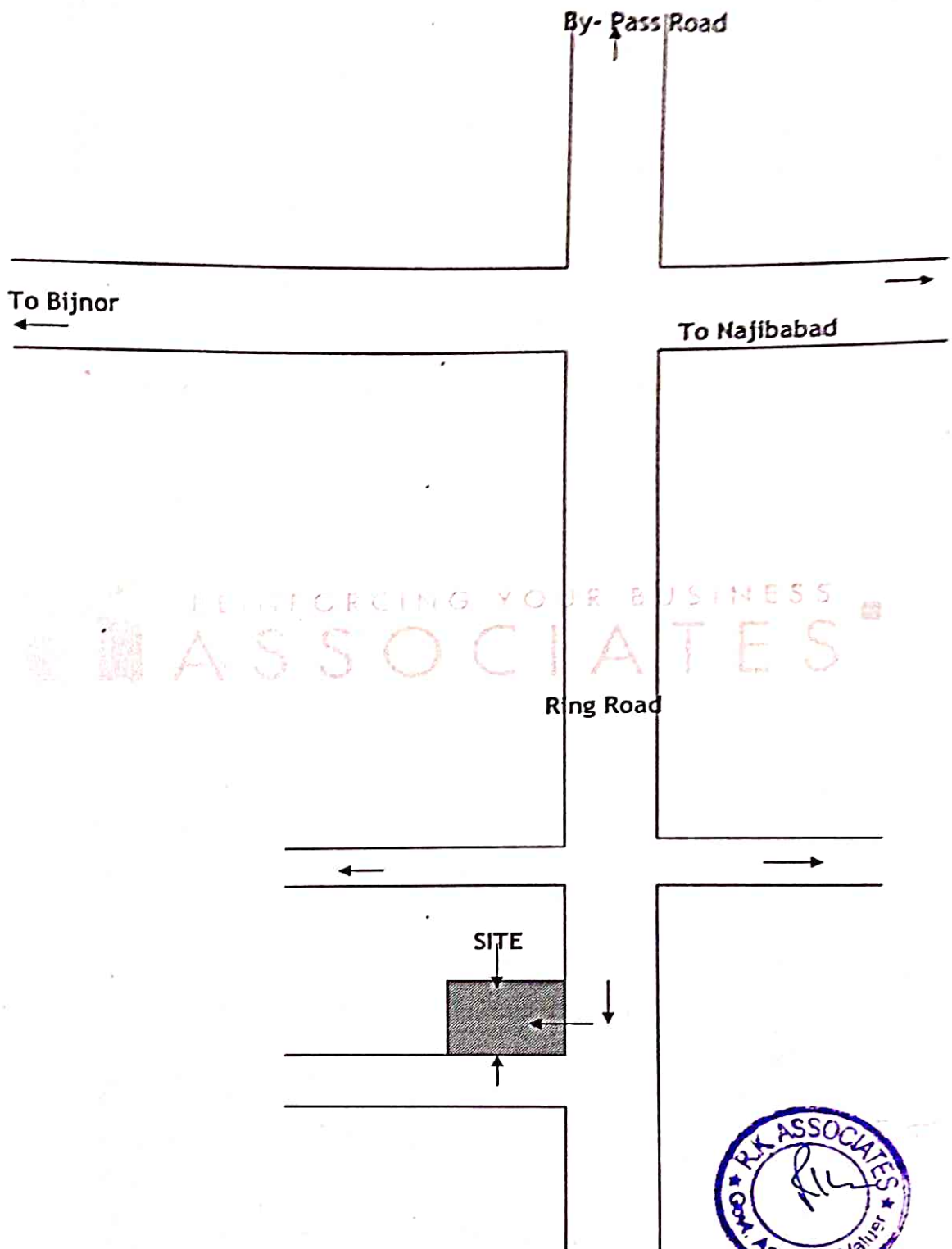
Place : Shahjahanpur U.P.

Date : .08.05.2024



Signature

KEY - PLAN OF VALUED PROPERTY



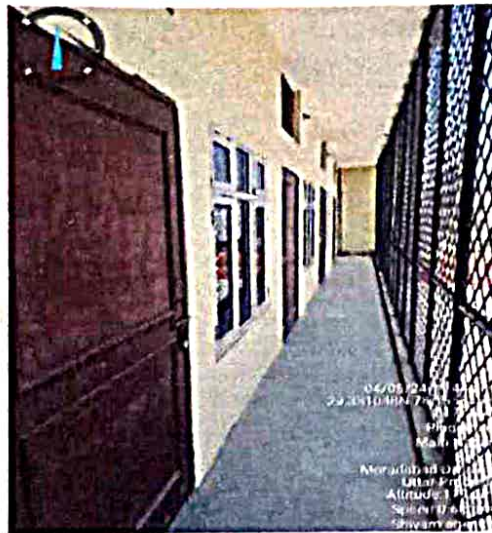
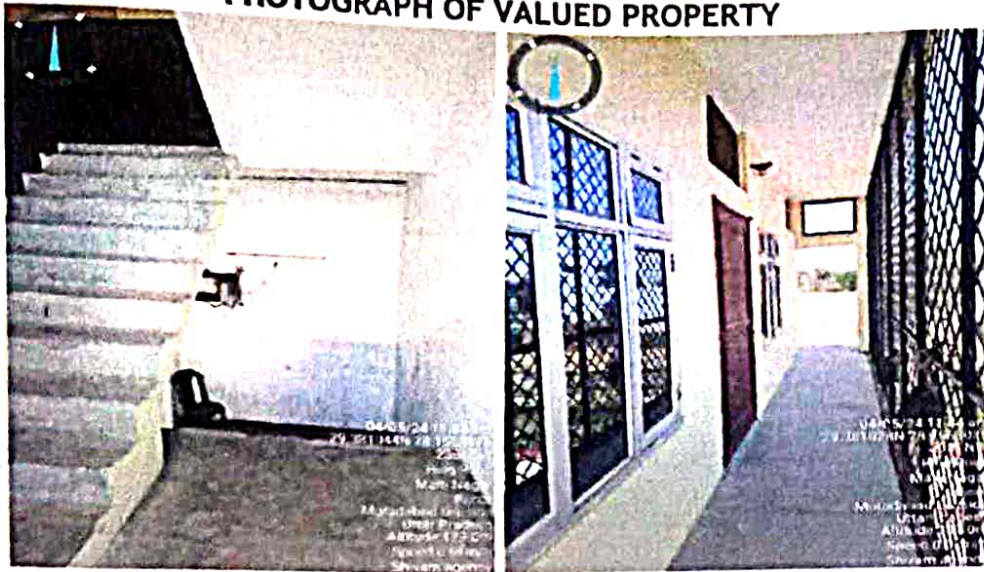
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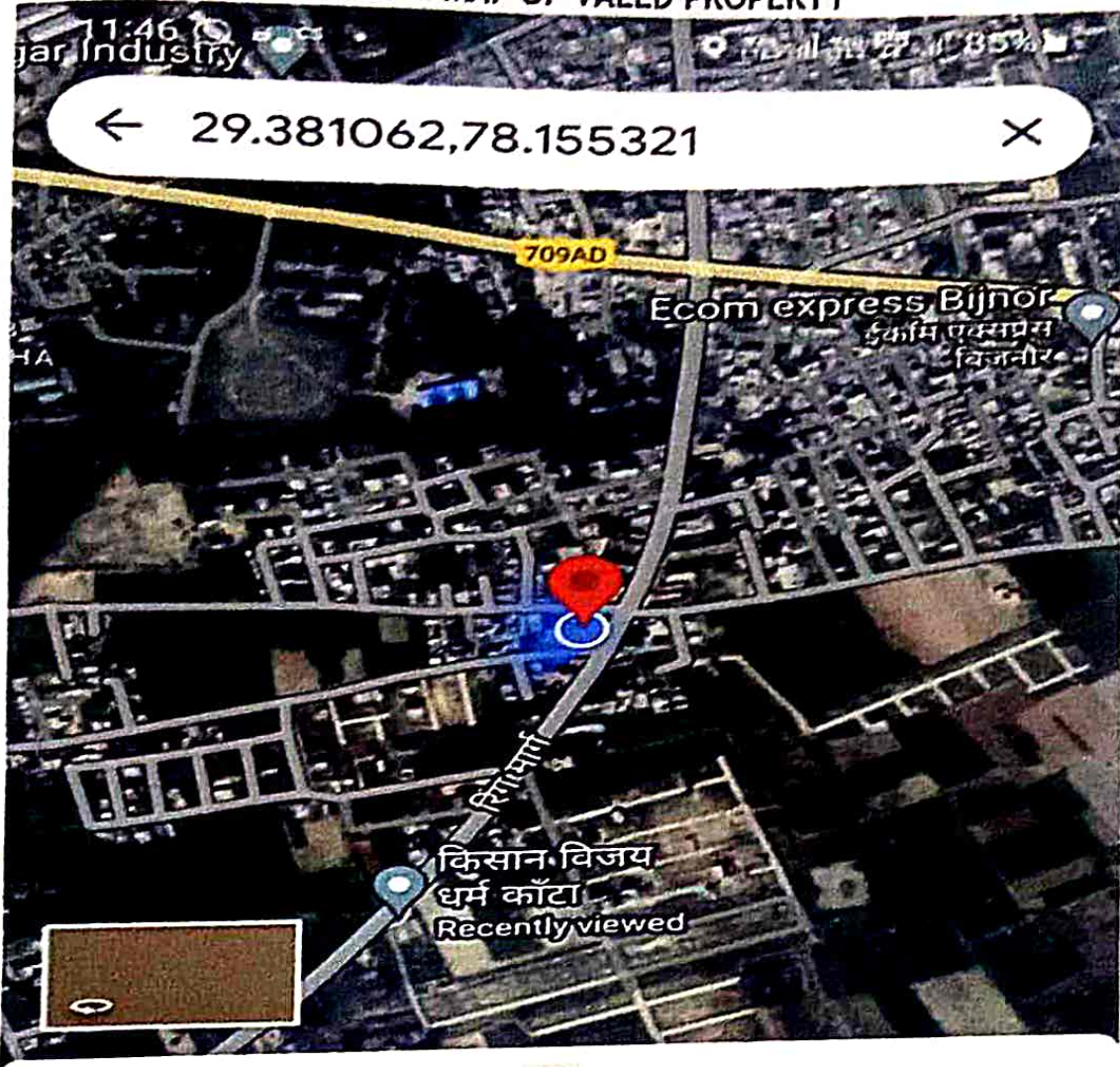
PHOTOGRAPH OF VALUED PROPERTY



PHOTOGRAPH OF VALUED PROPERTY



GOOGLE MAP OF VALED PROPERTY



Dropped pin

Beside Shivam wedding palace, close to Malti Nagar, Bijnor

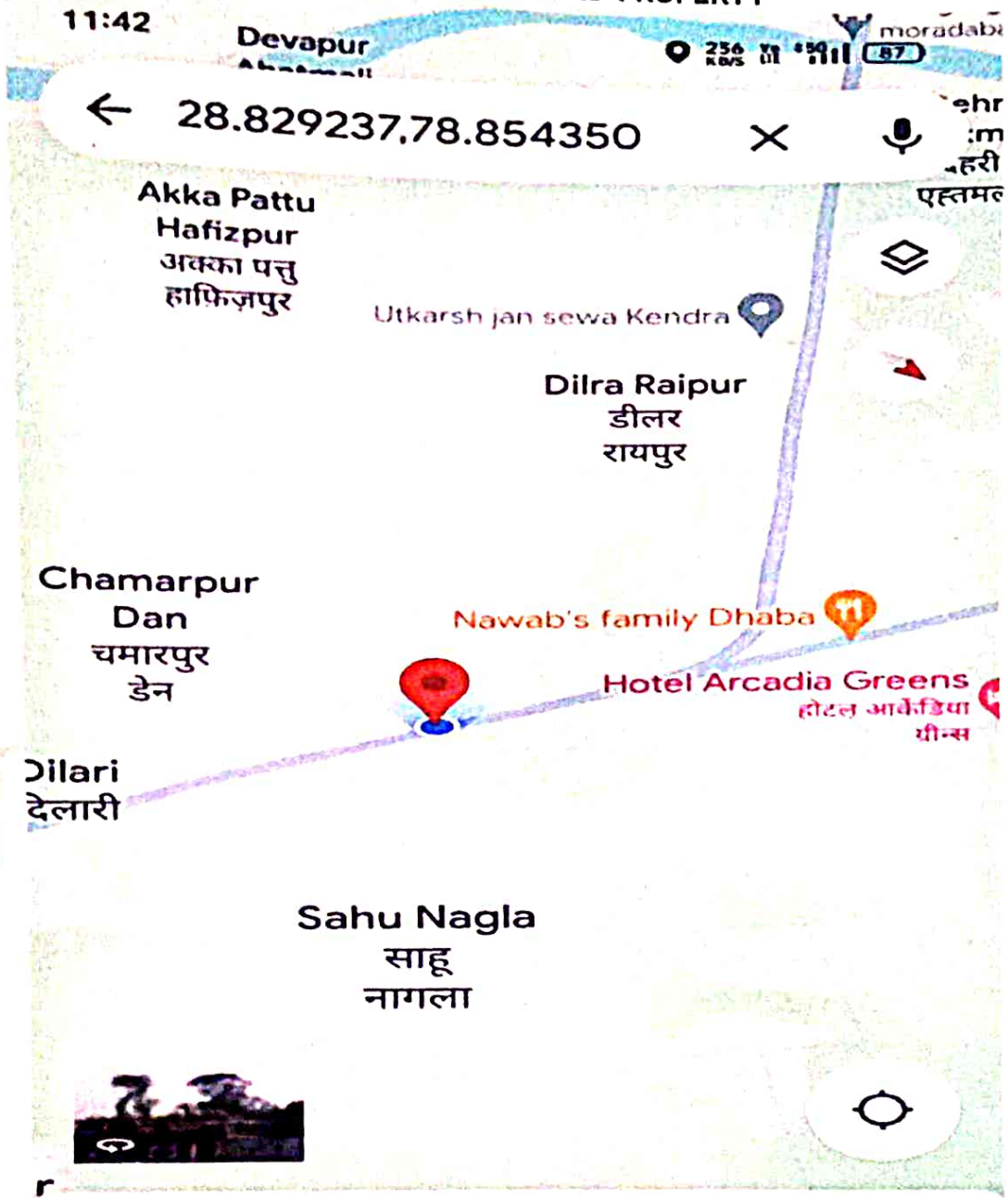
Directions

Start

Share



GOOGLE MAP OF VALUED PROPERTY



Dropped pin

Directions
Start
Share

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