DIVYENDU & ASSOCIATES
Architects, Planners, Interior Designers,
Valuers, Engineers, Landscape Consultants
Head Office: F-4, Khushnuma Complex,
Meerabai Road, Hazratganj, Lucknow-226001
E-MAIL : divyenduandassociates@gmail.com

AR. DIVYENDU SHUKLA
APPROVED VALUER
MOBILE: 09305887180, 09695706333

ANNEXURE - A

Format-A

TO,
PUNJAB & SIND BANK,
BRANCH: Gumti No.- 5,
Kanpur (UP)

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

I.	**GENERAL**		
1.	Purpose for which the valuation is made		To assess the Fair market value & Realizable value of the Property
2.	a) Date of inspection	:	26/08/2023
	b) Date on which the valuation is Made	:	27/08/2023
3.	List of documents produced for perusal		
	i)	:	Photo copy of Sale deed
	ii)	:	Previous Valuation by Dated 19/10/2021
	iii)	:	
4.	Name of the owner(s) and his/their address (es) with Phone no. (details of share of each Owner in case of joint)	:	**Shri. Mansiz Dixit** **S/o Late Krishna Kishore Dixit** Single - Ownership
	Brief description of the property (Including leasehold/freehold etc.)	:	The said premises is having Ground Floor Construction in parts and at the time of Visit there was a hoarding on site with the name "RAJAN MEMORIAL PHARMACY COLLEGE"
	Location of property		
	a) Plot No./Survey No.	:	Arazi No. 750 & 751/1,
	b) Door No.	:	-----
	c) T.S .No./Village	:	-----
	d) Ward / Taluka	:	Mauza - Mawar,
	e) Mandal/District	:	Distt. – Kanpur Nagar.
7.	Postal address of the property		Rajan Memorial Premier Degree College situated at Kalpi Road on Arazi No. 750 & 751/1, Mauza-Mawar, Tehsil – Bhoganipur, Distt. – Kanpur Dehat. (Near – Essar Petrol Pump.)
8.	City/Town	:	Town
	Residential Area	:	Institutional
	Commercial Area	:	
	Industrial Area	:	

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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	:	Village Panchayat
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	:	N / A

13.	Boundaries of the property	:	**As per the Deed**	**As per Actual**
	North	:	Field of Mr. Ramnath etc.	Field of Mr. Ramnath etc.
	South	:	Arazi No. 751/1 than other land	Field of Mawar Wale
	East	:	Arazi No. 751/1 than Railway Line	Kanpur – Jhansi Railway Line
	West	:	Kanpur – Jhansi Marg	Kanpur – Jhansi Marg
14.(a)	Dimensions of the site	:	**A** As per the Deed	**B** **As per Actuals**
	North	:	---	---
	South	:	---	---
	East	:	---	---
	West	:	---	---

14.(b)	Latitude, Longitude and Coordinates of the Site	:	----
15.	Extent of the site	:	10240.00 Sqmt.
16.	Extent of the site considered for valuation (Least of 14A &14B)	:	10240.00 Sqmt.
17.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent Received per month.	:	Occupied by the Owner.
II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality		Rural Locality
2.	Development of surrounding areas		Undeveloped area
3.	Possibility of frequent flooding/sub-merging		No
4.	Feasibility to the Civic amenities like school, Hospital, bus stop, market etc.		Within 7.00 Km Radius
5.	Level of land with topographical conditions		Plane
6.	Shape of land		Regular
7.	Type of use to which it can be put		Institutional
8.	Any usage restriction		No
9.	Is plot in town planning approved layout?		----

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CAT-I-A-4035
APPROVED VALUER

10	Corner plot or intermittent plot?		Intermittent Plot
11.	Road facilities		Available
12.	Type of road available at present		Metal Road
13.	Width of road– Is It below 20ft. or more than 20 ft.		More than 20 ft. wide Road
14.	Is it all and–locked land?		No
15.	Water potentiality		Available
16.	Underground sewerage system		----
17.	Is power supply available at the site?		Available
18.	Advantage of the site		
	1.		Located Near **"Essar Petrol Pump"**
	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)		—
	1.		
	2.		----
Part–A (Valuation of land)			
1.	Size of plot		
	North & South		----
	East & West		----
2.	Total extent of the plot		10240.00 Sqmt.
3.	Prevailing market rate (Along with details /reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)		Rs. 3,500.00 Per Sqmt. To Rs. 4,500.00 Per Sqmt.
4.	Guideline rate obtained from the Registrar's Office (evidence thereof to be enclosed)		Rs. 5,800.00 Per Sqmt.
	Value of Land adopting Circle Rate		10240.00 Sqmt. @ Rs. 5,800.00 per Sqmt. = **Rs. 5,93,92,000.00**
5.	Assessed/adopted rate of valuation		Rs. 4,000.00 Per sqmt.
6.	Estimated value of land		10240.00 Sqmt. @ Rs. 4,000.00 per Sqmt. = **Rs. 4,09,60,000.00**

Part–B (Valuation of Building)

1.	Technical details of the building			
	a)	Type of Building(Residential / Commercial/ Industrial)		Institutional
	b)	Type of construction(Load bearing/RCC/Steel Framed)		Load Bearing Structure
	c)	Year of construction		2016
	d)	Number of floors and height of each floor Including basement, if any		Ground Floor - 10'- 0"
	e)	Plinth area floor-wise		Ground Floor – 1703.48 Sqmt.
	f)	Condition of the building		

A. DIVYENDU SHUKLA CAT-I-A-4035 APPROVED VALUER

	i)	Exterior–Excellent, Good, Normal, Poor	Good
	ii)	Interior-Excellent, Good, Normal, Poor	Good
	g)	Date of issue and validity of layout of Approved map/plan	---
	h)	Approved map/plan issuing authority	---
	i)	Whether genuineness or authenticity of Approved map/plan is verified	N/A
	j)	Any other comments by our empanelled valuers on authentic of approved plan	As per the G.O., Plot Area less than 300 Sqmt., No Sanctioned Map is Required.

Specifications of construction (floor-wise)in respect of

S No.	Description	Ground Floor	First Floor
1.	Foundation	Stepped Footing	---
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)	M.S./ doors windows, Shutters, M.S. Shutters & etc.	---
5.	RCC works	R.C.C. Slab	---
6.	Plastering	Cement Plaster	---
7.	Flooring ,Skirting, dadoing	C.C. Floor	---
8.	Special finish as marble, granite, wooden paneling,grills, etc.	--	--
9.	Roofing including weather proof course	--	--
10.	Drainage	Yes	---

S. No.	Description		Ground Floor	First Floor
2.	Compound wall	:	---	---
	Height	:	---	----
	Length	:	---	----
	Type of construction		---	----
3.	Electrical installation		Yes	---
	Types of wiring	:	---	----
	Class of fittings(superior/ordinary/poor)	:	---	----
	Number of light points	:	----	----
	Fan points	:	----	----
	Spare plug points	:	----	----
	Any other item		----	----

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CAT-I-A-4035
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4.	Plumbing installation			Yes	----
	a)	No. of water closets and their type	:	---	----
	b)	No. of washbasins	:	---	----
	c)	No. of urinals	:	---	----
	d)	No. of bathtubs	:	---	----
	e)	Water meter, taps, etc.	:	---	----
	f)	Any other fixtures	:	----	----

Details of valuation

Sr. no.	Particulars of item	Plinth area	Roof height	Age of building	Estimated Replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after Depreciations Rs.
1.	Ground Floor Main Building	1114.68 Sqmt.	12'-0"	7 Years	Rs. 14,000.00 per sqmt.	Rs. 1,56,05,520.00	Rs. 10,92,386.40	Rs. 1,45,13,133.60
2.	PEB shed	66.91 Sqmt.	15'-0"/ 12'-0"	7 Years	Rs. 4,000.00 per sqmt.	Rs. 2,67,640.00	Rs. 18,734.80	Rs. 2,48,905.20
2.	Guard Room	40.00 Sqmt.	10'-0"	7 Years	Rs. 8,000.00 per sqmt.	Rs. 3,20,000.00	Rs. 22,400.00	Rs. 2,97,600.00
2.	Toilet Block	40.89 Sqmt.	7'-0"	7 Years	Rs. 7,000.00 per sqmt.	Rs. 2,86,230.00	Rs. 20,036.10	Rs. 2,66,193.90
2.	Cow shed	29.00 Sqmt.	15'-0"/ 12'-0"	7 Years	Rs. 2,000.00 per sqmt.	Rs. 58,000.00	Rs. 4,060.00	Rs. 53,940.00
2.	Boundary Wall	412.00 Sqmt.	8'-0""	7 Years	Rs. 3,000.00 per sqmt.	Rs. 12,36,000.00	Rs. 86,520.00	Rs. 11,49,480.00
							Total	**Rs. 1,65,29,252.70**

(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	:	---
	Total	:	---

(Amount in Rs.)

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CAT-I-A-4035
VALUER

Part D-(Amenities)

1.	Wardrobes	:	---
2.	Glazed tiles	:	---
3.	Extra sinks and bathtub	:	---
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	:	---
	Total		**---**

(Amount in Rs.)

Part E-(Miscellaneous)

1.	Separate toilet room		:	—
2.	Separate lumber room		:	—
3.	Separate water tank/sump		:	---
4.	Trees, gardening		:	—
	Total			—

(Amount in Rs.)

Part F-(Services)

1.	Water Supply arrangements	:	Rs. 50,000.00
2.	Drainage arrangements	:	—
3.	Compound Wall	:	---
4.	C.B. deposits, fittings etc.	:	---
5.	Pavement	:	---
	Total	:	**Rs. 50,000.00**

(Amount in Rs.)

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part		**Value**	
		As per Registrar	**As per Market**
Part-A	Land	Rs. 5,93,92,000.00	Rs. 4,09,60,000.00
Part-B	Building	Rs. 1,65,29,252.70	Rs. 1,65,29,252.70
Part-C	Extra Items	---	---
Part-D	Amenities	---	---
Part-E	Miscellaneous	---	---
Part-F	Services	Rs. 50,000.00	Rs. 50,000.00
	Total	Rs. 7,59,71,252.70	Rs. 5,75,39,252.70
	Say	**Rs. 7,59,70,000.00**	**Rs. 5,75,40,000.00**

Er. DIVYENDU SHUKLA
CAT-I-A-4035
APPROVED VALUER

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as are) Salability 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. Screenshot 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 value of the above property in the prevailing condition with aforesaid specifications is-

Market Value: -	**Rs. 5,75,40,000.00**
Fair Market Value (Realizable Value): -	**Rs. 4,89,09,000.00**
Distress value: -	**Rs. 4,60,32,000.00**

Place: Kanpur (UP)
Date: 27/08/2023

Divyendu Shukla
Ar. DIVYENDU SHUKLA
B.ARCH., M.C.O.A., M.I.I.V.
Approved Valuer
CAT-I-A-4935
Signature
(Name and Official seal of the Approved Valuer)

It is certified that the value given in the Valuation Report dated **27/08/2023** by the Bank's approved valuer Mr./Ms./M/S **Divyendu & Associates** (name of the Valuer) is fair and reasonable as per discreet and independent enquiries made during my/our visit dated **26/08/2023**.

Officer/Manager	Branch In charge
Name:	Name:
Date:	Date:

Encl:

1. Declaration from the valuer in Format E (Annexure E)
2. Model code of conduct for valuer Annexure F)

ANNEXURE-E

Format- E
DECLARATION FROM VALUERS

a. The information furnished in my valuation report dated **27-08-2023** 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. I have personally inspected the property on **26-08-2023.** The work is not sub-Contracted 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, 2022 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 F-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 proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

k. Further, I hereby provide the following information.

No.	Particulars	Valuer comment
1	background information of the asset being valued;	Mentioned in sale deed/ report too.
2	purpose of valuation and appointing authority	Loan , Branch Manager
3	Identity of the valuer and any other Experts involved in the valuation;	**Ar. Divyendu Shukla, Valuer**
4	Disclosure of valuer interest or conflict, if any;	No
5	date of appointment, valuation date and date of report;	Mentioned in report
6	Inspections and/or investigations under taken;	Site visit & necessary measurements along with Market Analysis

AR. DIVYENDU SHUKLA CAT-I-A-4035 APPROVED VALUER

7	nature and sources of the information used or relied upon;	Analysis based information sourced from Neighborhood, Market, websites etc.
8	Procedures adopted in carrying out the valuation and valuation Standards followed;	Cost Approach method
9	Restrictions on use of the report, if any;	Only for loans (Mentioned)
10	Major factors that were taken in to account during the valuation;	Market factors
11	Major factors that were taken into Account during the valuation;	Land & Building Cost Affecting Factors
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.	-----

Date: 27.08.2023
Place: Kanpur (UP)

Divyendu Shukla

Ar. DIVYENDU SHUKLA
B.ARCH., M.C.O.A., M.I.I.V.
Approved Valuer
CAT-I-A-4935

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

ANNEXURE - F

MODEL CODE OF CONDUCT FOR VALUERS
{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

1. A valuer shall, 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.

2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

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

8. A 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.

9. 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.

Er. DIVYENDU SHUKLA
CAT-I-A-4035
APPROVED VALUER

sIndependence 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 necessarily 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 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 authorized by the authority, the registered valuer’s 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 valuer’s organization with which he/it is registered, or any other statutory regulatory body.

DIVYENDU SHUKLA CAT-I-A-4035 APPROVED VALUER

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 avaluer.

Explanation .— For the purposes of this code the term 'relative 'shall have the same meaning as defined in clause (77) of Section2 of the Companies Act, 2013(18of2013).

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 in consistent with the applicable les.

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, employ ability 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.

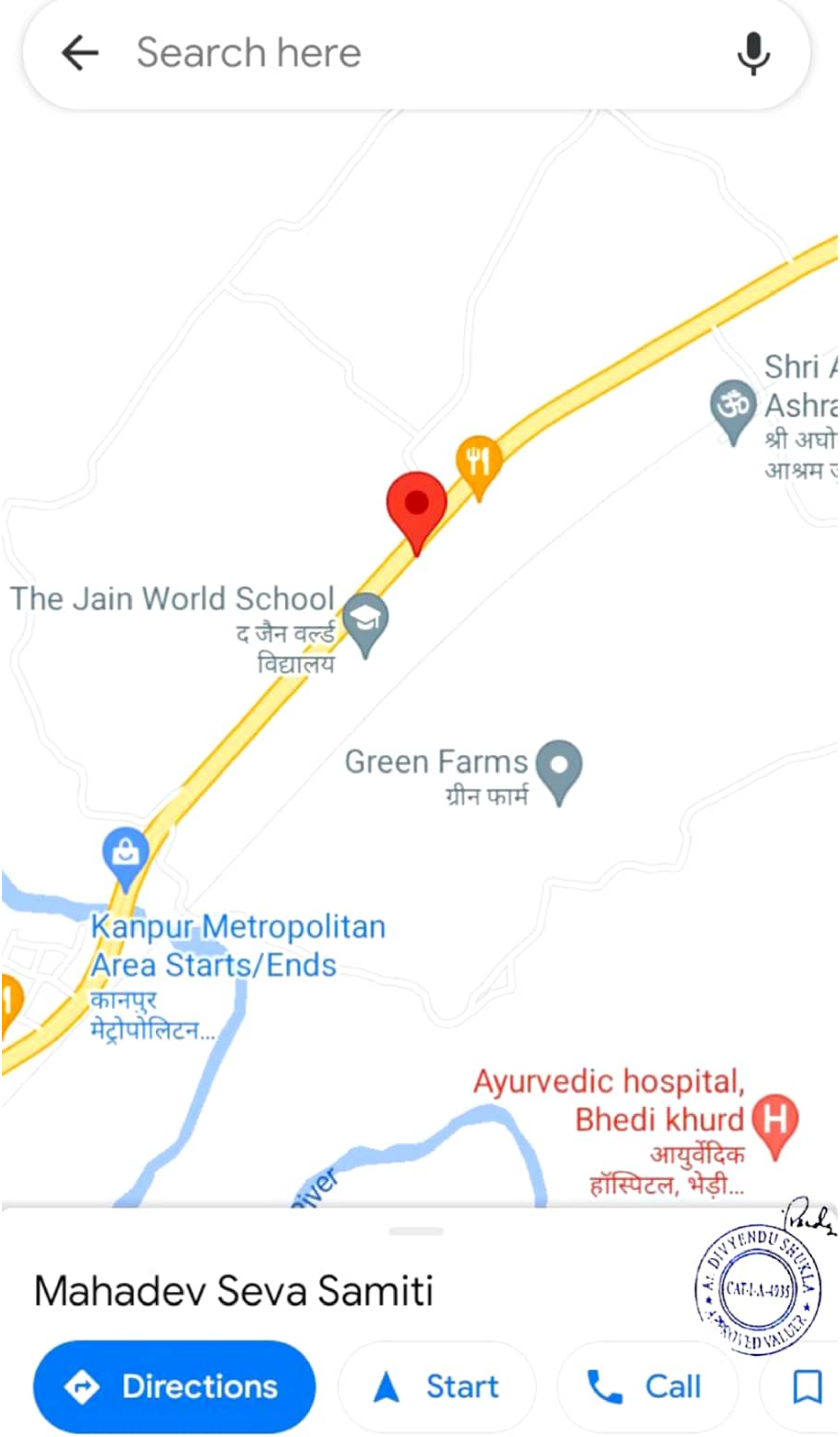
Date: 27-08-2023

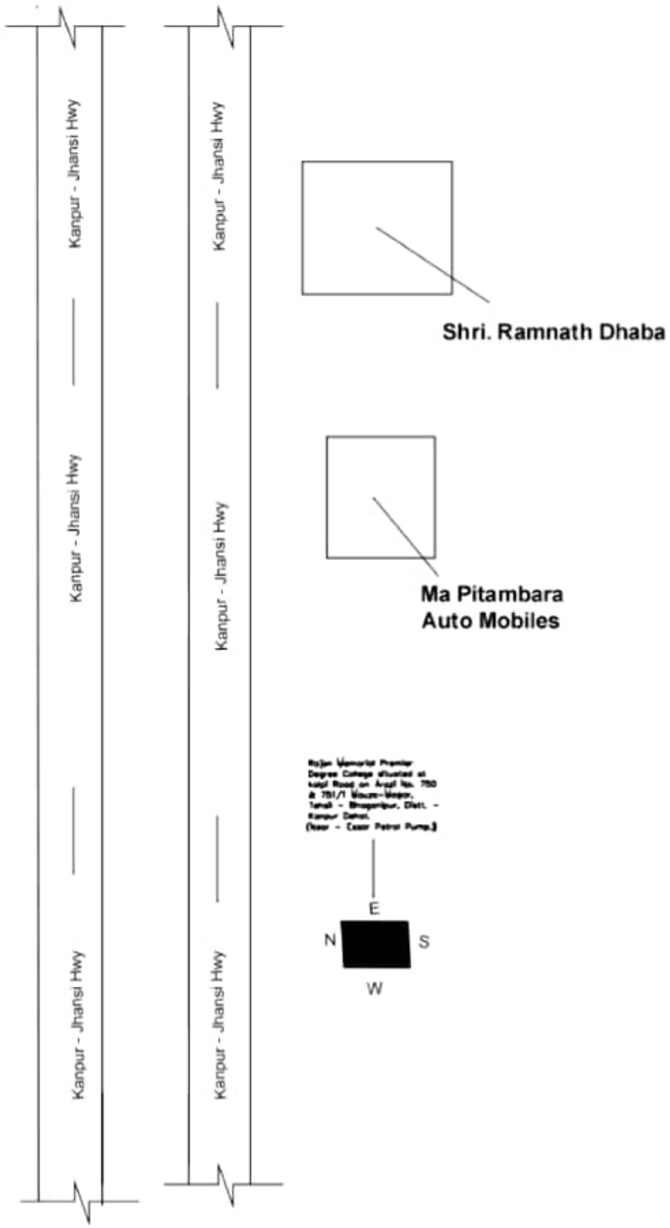
Place: Kanpur (UP)

Divyendu Shukla

Ar. DIVYENDU SHUKLA
B.ARCH., M.C.O.A., M.I.I.V.
Approved Valuer
CAT-I-A-4935

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


Search here
The Jain World School
द जैन वर्ल्ड विद्यालय
Green Farms
ग्रीन फार्म
Kanpur Metropolitan Area Starts/Ends
कानपुर मेट्रोपोलिटन...
Ayurvedic hospital, Bhedi khurd
आयुर्वेदिक हॉस्पिटल, भेड़ी...
Mahadev Seva Samiti
Directions
Start
Call



PROJECT -

Rajan Memorial Premier Degree College situated at [illegible] Road on Araji No. 750 & 751/1 [illegible], Tehsil - [illegible], Distt. - Kanpur Dehat. (Near - Essar Petrol Pump.)

CLIENT -

Shri Monsiz Dixit S/o Late Krishna Kishore Dixit

DRG. TITLE	JOB TITLE
KEY PLAN	
DEALT BY -	**CHECKED BY-** Ar. DIVYENDU SHUKLA
DRG NO.	**NORTH -** N
DATE -	**SCALE-**

REVISION

NOTES -
* NO DIMENSIONS TO BE SCALED OFF THE DRAWING.
* ONLY WRITTEN DIMENSIONS TO BE FOLLOWED.
* ANY DISCREPANCY FOUND IN THE DRAWINGS TO BE IMMEDIATELY GOT CLARIFIED WITH THE ARCHITECT OR HIS REPRESENTITIVE AT SITE.
* ALL DRGS. ARE INTERRELATED AND SHALL BE READ IN CONJUCTION WITH OTHER DRGS.

Ar. DIVYENDU SHUKLA CAT-I-A-4035 APPROVED VALUER

ARCHITECT-
DIVYENDU AND ASSOCIATES
ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, VALUERS, SERVICES DESIGNERS
F-4, KHUSHNUMA COMPLEX, MEERABAI ROAD, HAZRATGANJ, LUCKNOW -226001
CONTACT :- 09305887180, 09695706333

OWNER NAME :- SHRI MANSIZ DIXIT S /O LATE KRISHNA KISHORE DIXIT

ADDRESS : RAJAN MEMORIAL PREMIER DEGREE COLLEGE SITUATED AT KALPI ROAD ON ARAZI NO. 750 & 751/1 MAUZA-MAWAR, TEHSIL – BHOGANIPUR, DISTT. – KANPUR DEHAT.

(NEAR – ESSAR PETROL PUMP.)