Ar. Amneesh Gupta
B.Arch, MCA
COA Regd. No. : CA/99/25106
Valuer No. U/S 34AB 9/2012-13
Fellowship No. : F : 20246
(The Institution of Valuers)
Govt. Approved Valuers

Nirman Consultants
Architects, Engineers, Surveyors,
Planners, Valuers, Vaastu Consultants

S. No. :.....

Date : 07/03/2024

ANNEXURE A

Format-A

AR. AMNEESH GUPTA
W. TAX No. CCIT/DDN/TECH/34AB/
4/9/2012-2013

TO,
BRANCH MANAGER,
BANK OF BARODA,
RAM NAGAR ,
ROORKEE.,

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

I.	**GENERAL**			
1.	Purpose for which the valuation is made			FOR BANK
2.	a)	Date of inspection	:	5-03-2024
	b)	Date on which the valuation is made	:	07-03-2024
3.	List of documents produced for perusal			
	i) OLD VALUATION		:	13-12-2022
	ii) SALE DEED NO - 2		:	
	iii) SALE DEED NO - 3			
	iv) SALE DEED NO - 4		:	
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) (BORROWER)		:	SMT . MUSTARI BEGUM W/O LATE SH. MOHD IQBAL
5.	Brief description of the property (Including leasehold/freehold etc)		:	FREE HOLD, RESIDENTAIL HOUSE G. F. & F.F.
6.	Location of property			
	a)	Plot No. / Survey No.	:	MOHALLA - GULAB NAGAR
	b)	Door No.	:	MAUZA RAMPUR MUSTAHKAM
	c)	T. S. No. / Village	:	,PARGANA & TESHIL ROORKEE ,
	d)	Ward / Taluka	:	DIST.- HARIDWAR (UNDER

517/54, Civil Lines, Roorkee - 247 667, Haridwar T | +91 1332 279971 M | +91 98375 39993 E | aabu1975@gmail.com

	e) Mandal / District	:	NAGAR NIGAM ROORKEE)	
7.	Postal address of the property		MOHALLA - GULAB NAGAR MAUZA RAMPUR MUSTAHKAM ,PARGANA & TESHIL ROORKEE , DIST.- HARIDWAR (UNDER NAGAR NIGAM ROORKEE)	
8.	City / Town	:	ROORKEE	
	Residential Area	:	YES	
	Commercial Area	:	NA	
	Industrial Area	:	NA	
9.	Classification of the area	:		
	i) High / Middle / Poor	:	MIDDLE CLASS	
	ii) Urban / Semi Urban / Rural	:	SEMI URBAN	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	UNDER NAGAR NIGAM ROORKEE	
11	Whether covered under any State / Central Govt. enactments (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 plots is contemplated	:	NA	
13	Boundaries of the property	:	AS PER VALUATION	
	North-	:	HOUSE OF SANJIDA	
	South-	:	PROP OF IQBAL	
	East-	:	ROAD 10' WIDE	
	West-	:	HOUSE OF HANEEF	
14.1	Dimensions of the site	:	A As per val.	B Actuals
	North	:	30'	30'
	South	:	30'	30'
	East	:	48'	48'
	West	:	48'	48'
14.2	Latitude, Longitude and Coordinates of the site	:	29°52'57.9"N 77°52'30.3"E **29.882750, 77.875083**	
15	Extent of the site	:	1440 SQFT & 133.82 SQMT	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	1440 SQFT & 133.82 SQMT	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	SELF	
II.	**CHARACTERISTICS OF THE SITE**			
1.	Classification of locality		MIDDLE CLASS	
2.	Development of surrounding areas		RESIDENTIAL AREA	
3.	Possibility of frequent flooding / sub-merging		NA	

Ar. Amneesh Gupta * B.Arch., M.C.A. * Reg. No. CA/99/25106

4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.			YES
5.	Level of land with topographical conditions			PLAIN LAND
6.	Shape of land			RECTANGULAR
7.	Type of use to which it can be put			SELF OCCUPIED
8.	Any usage restriction			NA
9.	Is plot in town planning approved layout?			NOT PROVIDE
10	Corner plot or intermittent plot?			intermittent plot
11	Road facilities			YES
12	Type of road available at present			1o' WIDE
13	Width of road – is it below 20 ft. or more than 20 ft.			LESS THAN 20' WIDE
14	Is it a land – locked land?			NO
15	Water potentiality			YES
16	Underground sewerage system			YES
17	Is power supply available at the site?			YES
18	Advantage of the site			
	1.			GOOD LOCALITY
	2.			GOOD ACCESSIBILITY
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)			NA
	1.			
	2.			
Part – A (Valuation of land)				
1.	Size of plot			1440 SQFT & 133.82 SQMT
	North & South			30', 30'
	East & West			48', 48'
2.	Total extent of the plot			PLOT AREA :- 1440 SQFT & 133.82 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 **30000 /-TO RS 31000/- (SQmt)**
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)			Rs. 12000 /- PER SQMT, RS 12000 X 81.10 SQMT = RS 9,73,200/-
5.	Assessed / adopted rate of valuation			RS 30000/- SQMT
6.	Estimated value of land (MARKET)			133.83 SQFT X RS 30000= RS 40,14,900/-
Part – B (Valuation of Building)				
1.	Technical details of the building			
	a)	Type of Building (Residential / Commercial / Industrial)		RESIDENTIAL

* Ar. Amneesh Gupta * B.Arch., M.C.A. Reg. No. CA/99/25106

b)	Type of construction (Load bearing / RCC / Steel Framed)			RCC
c)	Year of construction			2015
d)	Age of building			9 YEAR
e)	Future life of building			51 YEAR
f)	Number of floors and height of each floor including basement, if any			GROUND FLOOR - 11' HIGHT & FIRST FLOOR - 11, MUMTY - 9'
g)	TOTAL COV. AREA			289.33 SQMT
h)	Condition of the building			
	i)	Exterior – Excellent, Good, Normal, Poor		GOOD
	ii)	Inferior - Excellent, Good, Normal, Poor		GOOD
g)	Date of issue and validity of layout of approved map / plan			MAP NOT PROVIDE
h)	Approved map / plan issuing authority			
i)	Whether genuineness or authenticity of approved map / plan is verified			
j)	Any other comments by our empanelled valuers on authentic of approved plan			PROPERTY UNDER NAGAR NIGAM ROORKEE

Specifications of construction (floor-wise) in respect of

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

S. No.	Description		Ground floor	Other floors
2.	Compound wall	:	NA	NA
	Height	:	NA	NA
	Length		NA	NA
	Type of construction		NA	
3.	Electrical installation			
	Type of wiring	:		
	Class of fittings (superior / ordinary / poor)	:	ORDINARY	

Ar. Ajay Kumar Gupta
B.Arch., M.C.A.
Reg. No. CA/95/25106

	Number of light points		:	20	
	Fan points		:	6	
	Spare plug points		:	10	
	Any other item				
	Plumbing installation				
	a)	No. of water closets and their type	:	2	
	b)	No. of wash basins	:	2	
	c)	No. of urinals	:	NA	
	d)	No. of bath tubs	:	NA	
	e)	Water meter, taps, etc.	:	NA	
	f)	Any other fixtures	:	NA	

Details of valuation

Sr. no.	Particulars of item	Plinth area SQMT	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.			
	GROUND FLOOR	133.83	11'						
	F. FLOOR	133.83	11'						
	MUMTY	21.67							
	MEZZ FLOOR								
	Total COV.	289.33		9 YEARS	12000	RS,34,71,960/-		RS,34,71,960/-	

Part C-(Extraltems) **(Amount inRs.)**

1.	Portico	:	NA
2.	Ornamental front door	:	NA
3.	Sit out/ Verandah with steel grills	:	NA
4.	Overhead water tank	:	NA
5.	Extra steel/ collapsible gates	:	NA
	Total	:	

PartD-(Amenities) **(Amount inRs.)**

1.	Wardrobes	:	NA
2.	Glazed tiles	:	NA
3.	Extra sinks and bath tub	:	NA
4.	Marble / ceramic tiles flooring	:	NA
5.	Interior decorations	:	NA
6.	Architectural elevation works	:	NA
7.	Paneling works	:	NA
8.	Aluminum works	:	NA
9.	Aluminum hand rails	:	NA

Ar. Amneesh Gupta Reg. No. CA/99/25106 B.Arch., M.C.A.

10.	False ceiling	:	NA
	Total		NA

Part E- (Miscellaneous) **(Amount inRs.)**

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

Part F- (Services) **(Amount inRs.)**

1.	Water supply arrangements	:	NA
2.	Drainage arrangements	:	NA
3.	Compound wall	:	NA
4.	C. B. deposits, fittings etc.	:	NA
5.	Pavement	:	NA
	Total	:	

Valuation As Per Market Rate Land And Building Methods Of The Entire Property

Part- A	Land	:	**RS 40,14,900/-**
Part- B	Building	:	**RS,34,71,960/-**
PART C	Extra Items (boundary wall And gates, plantation)		
	Total	:	**RS 7486860/-**
	Say	:	**RS 74,86,800/-**

Prevailing market rates are considered by enquiring people around and property Dealers in the area .Property is located in MOHALLA - GULAB NAGAR MAUZA RAMPUR MUSTAHKAM ,PARGANA & TESHIL ROORKEE , DIST.- HARIDWAR (UNDER NAGAR NIGAM ROORKEE)

REMARK – INTERNAL VISIT IS NOT DONE

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 asunder:-

Market Value	**RS 74,86,800/- (Rupees SEVENTY FOUR LAKH EIGHTY SIX THOUSAND EIGHT HUNDRED ONLY)**
Fair Market Value(Realizable Value)	**RS 63,63,780/- (Rupees- SIXTY THREE LAKH SIXTY THREE THOUSAND SEVEN HUNDRED EIGHTY ONLY)**
Distress Value	**RS 56,15,100/-(Rupees – FIFTY SIX LAKH FIFTEEN THOUSAND ONE HUNDRED ONLY)**

Place: ROORKEE
Date: 7/03/2024

Signature

Ar. Amneesh Gupta
Reg. No. CA/99/25106
B.Arch., M.C.A.

It Is certified that the value given in the Valuation Report dated 07-03-2024 by the Bank's approved valuer Mr AMNEESH GUPTA is fair and reasonable as per discreet and independent enquiries made during my visit dated 05-03-2024

Officer/Manager

Name:

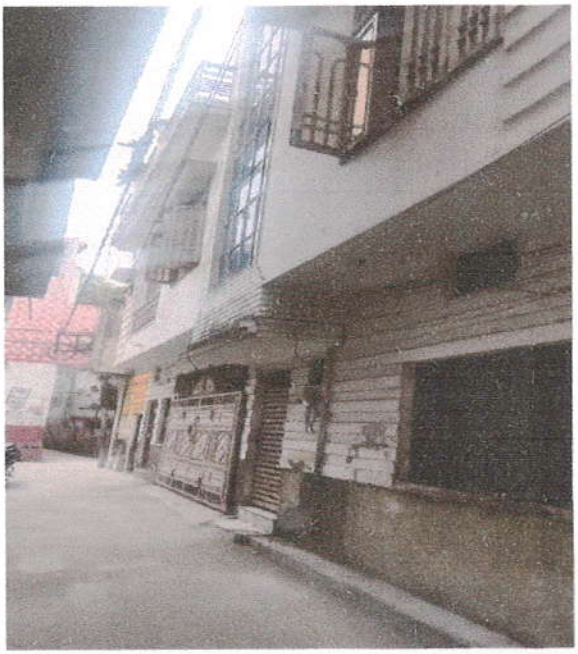
Date:

Branch In charge

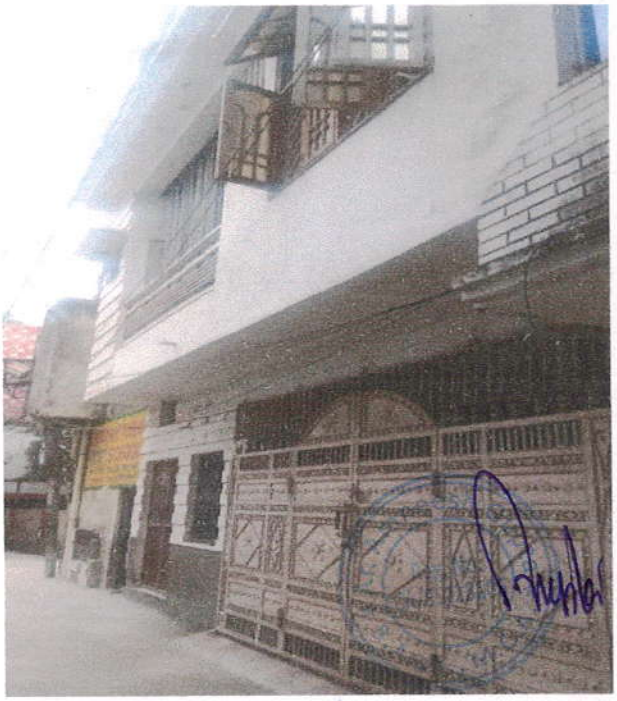
Name:

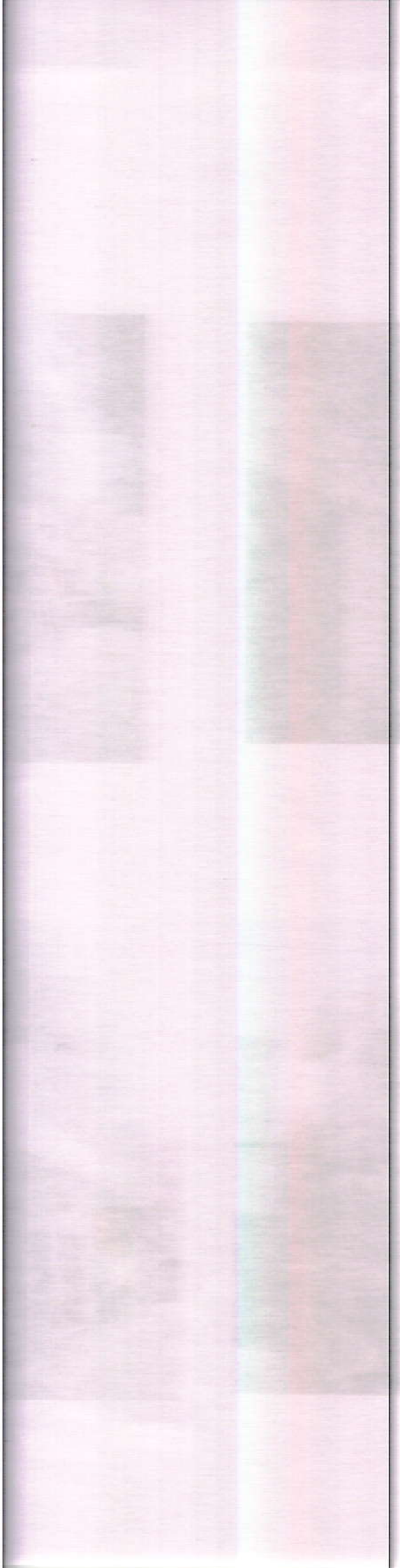
Date:

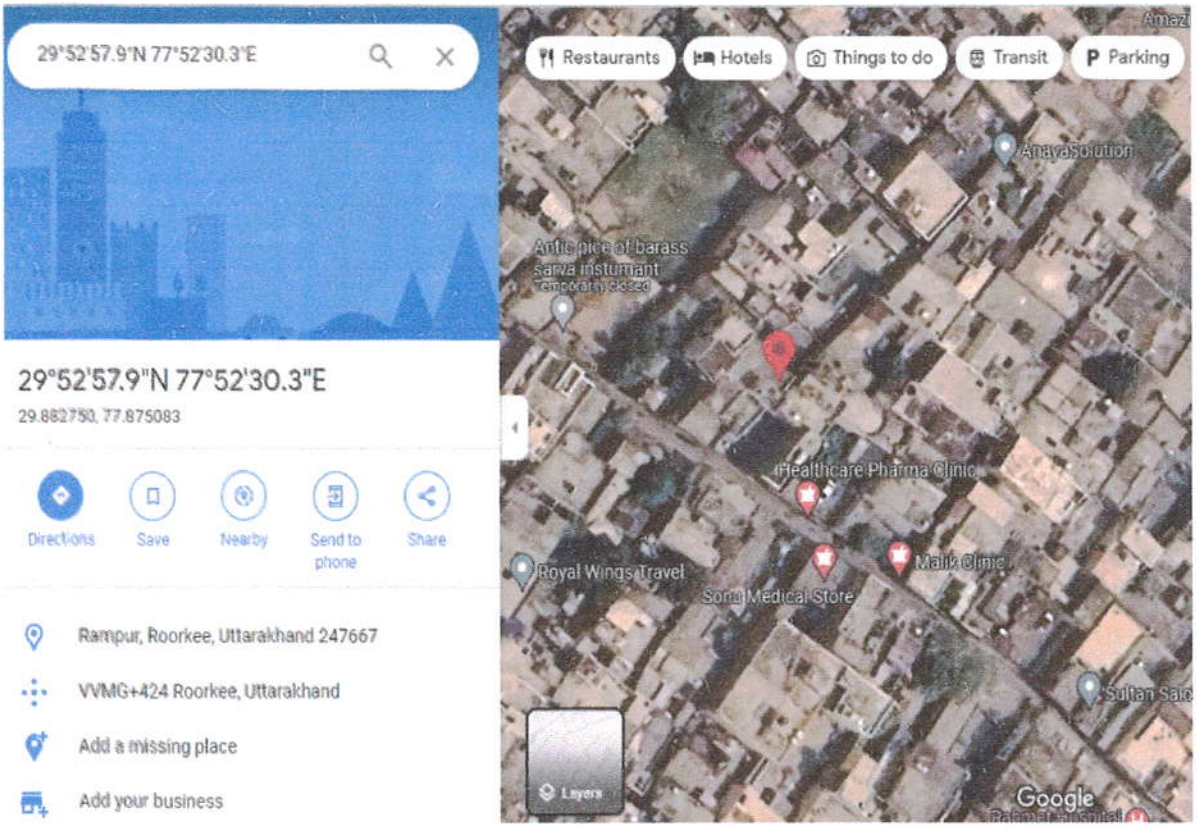


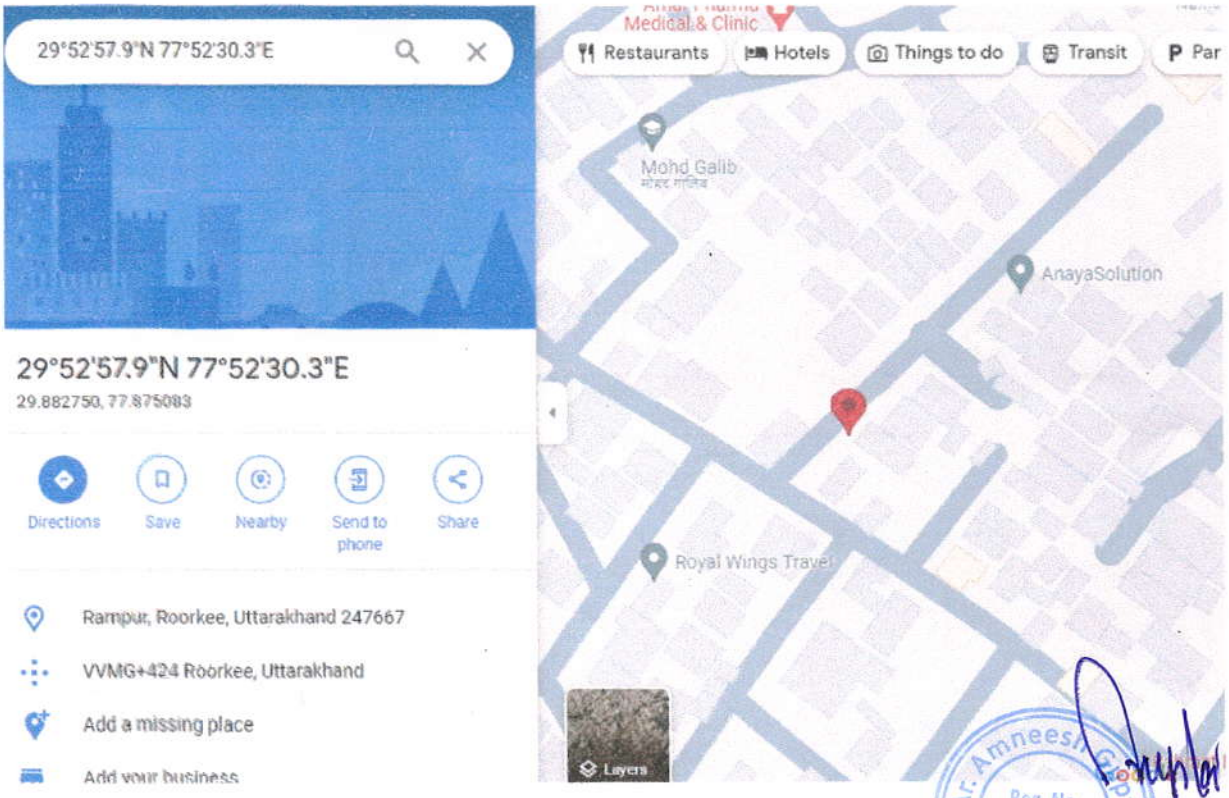




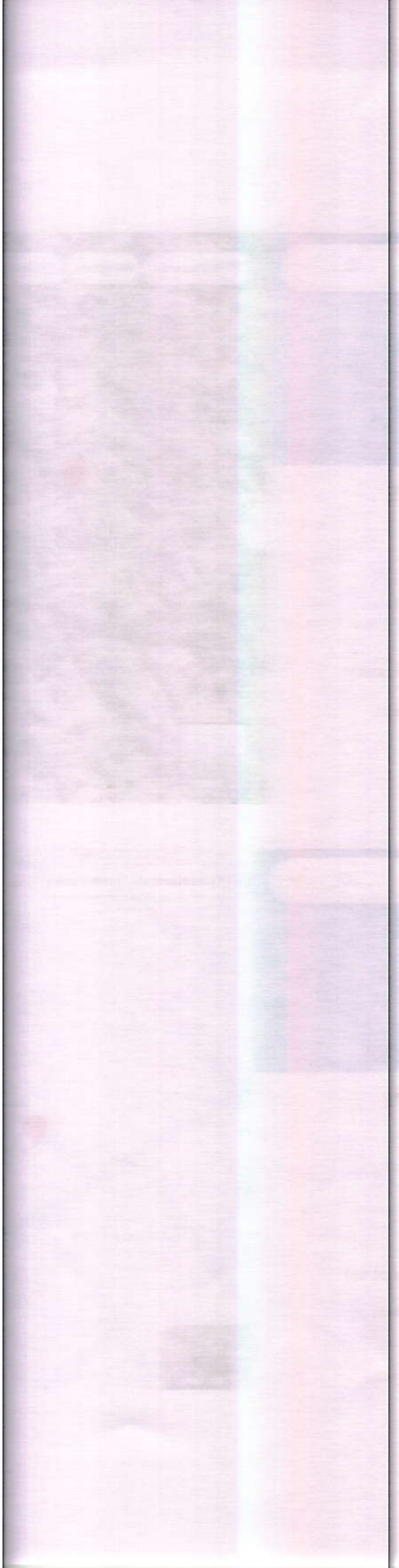








Ar. Amneesh Gupta
Reg. No. CA/99/25106
B.Arch., M.C.A.



BANK OF BARODA

REG: VALLUATION OF PROPERTY/Assets Charged/mortgaged or to be charged to the bank as primary and/or Collateral Security

ANNEXURE E

Format – E
DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 05-03-2024 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. I have personally inspected the property on 07-03-2024 the work is not sub-contracted to any other valuer and carried out by myself.

d. I have not 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" enshrined for valuation in the IVS in general standards and "Asset standard" 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 a\m 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
	Background information of the asset being valued;	MOHALLA - GULAB NAGAR MAUZA RAMPUR MUSTAHKAM ,PARGANA & TESHIL ROORKEE , DIST.- HARIDWAR (UNDER NAGAR NIGAM ROORKEE)
	Purpose of valuation and appointing authority	BANK OF BARODA , AT. RAM NAGAR ROORKEE
	Identity of the valuer and any other expert involved in the valuation;	Er. RAKESH KUMAR
	Disclosure of valuer interest or conflict, if any;	NA
	Date of appointment, valuation	05-03-2024

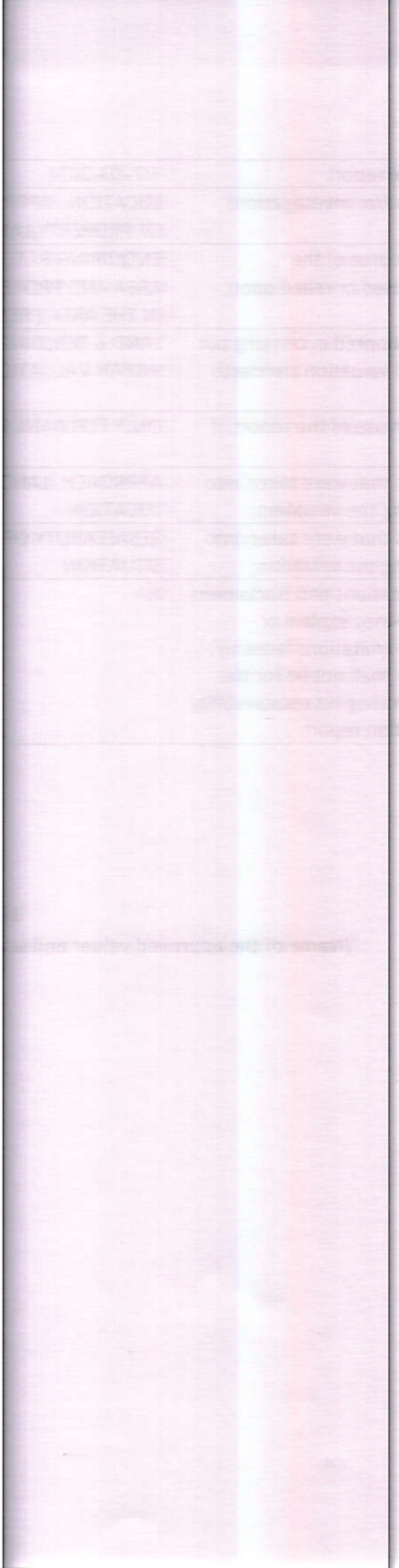
Ar. Amneesh Gupta ★ Reg. No. CA/99/25106 ★ B.Arch., M.C.A.

	Date and date report	07 -03-2024
	Inspection and/or investigations undertaken;	LOCATION , APPROACH, IDENTIFICATION OF PROPERTY,LAND USE
	Nature and source of the information used or relied upon;	ENQUIRING RATES FROM SURROUNDING AREA AND PROPERTY DEALERS WORKING IN THE AREA (RESIDENTAIL HOUSE)
	Procedures adopted in carrying out valuation and valuation standards followed;	LAND & BUILDING METHOD INDIAN VALUATION STANDARDS
	Restriction on use of the report, if any;	ONLY FOR BANK PURPOSE
	Major factors that were taken into account during the valuation;	APPROACH, LAND USE OF THE PROPERTY, LOCATION
	Major factors that were taken into account during the valuation;	RESALEABLITY OF PROPERTY IN CURRENT SITUATION
	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	NA



Date: 07-03-2024
Place: ROORKEE

Signature
(Name of the approved valuer and seal of the firm/ company)



ANNEXURE F

BANK OF BARODA

REG: VALLUATION OF PROPERTY/Assets Charged/mortgaged or to be charged to the bank as primary and/or Collateral Security

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 dealing with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straight forward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situation.
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 standard 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 services based on up-to-date developments in practice, prevailing regulation/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 acre, expect to the extent that the assumptions are based on statement 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 ht requirements of integrity, objective 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 valuer or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of interest

Ar. Amneesh G... Reg. No. CA/99/25106 B.Arch., M.C.A.

12. A valuer shall act with objectivity in his/its professional dealing by ensuring that his/its de4cisions are made without the presence of any bias, conflict of interest, coercion, or unique 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 in dependence in his/its professional relationships and shall conduct the valuation independent in terms of association to the company.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interest, while provide unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/its becomes aware of the possibility of his/its association with the valuation, and in accordance with the security and exchange board of India (Prohibition of insider Trading) Regulation , 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 valuation 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 maybe 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 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 appropriate of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspection and investigation carries out by the authority, any person authorized by the authority, the registered valuer's organisation with which he/it is registered or any other statutory regulatory body.

Ar. Manmohan Gupta
Reg. No. CA/99/25106
B.Arch., M.C.A.

23. A valuer shall provide all information and records as may required by the authority, the tribunal, appellate tribunal, the registered valuer organisation with which he/its 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 periods of three years of such longer periods as required in its contract for a specific valuation, for production before a regulatory authority or for peer review. In the event of a pending case before the Tribunal of Appellate Tribunals, 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 purpose 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 conducts of professional 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 fee 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 organisation discredits the profession.

Date: 07/02/24
Place: Kolkata

Signature
(Name of the approve valuer and seal of the firm/Company)

Ar. Amneesh Gupta
Reg. No. CA/99/25106
B.Arch., M.C.A.