UCO BANK

BRANCH-RAM BAZZAR
VALUATION REPORT
(IN RESPECTOF LAND/SITE AND BUIDING)
(To be filled in by the Approved Valuer)

(Name &Address of Valuer)
Er. Manuj Doger (B.E. Civil)
Address-Block No-C/23, Flat No-14,
2ND Floor Vikas Nagar,
Tehsil and Distt-Shimla 171009

I. GENERAL

01.	Purpose for which the valuation is made	Assessment OF Present-day Market value for the purpose of loan UCO Bank-Ram Bazzar
02.	a) Date of Inspection	28 April 2025
	b) Date on which the valuation is made	Monday, 28 April 2025
03.	List of documents produced for perusal	
	i) Copy of Map, ii) Copy of Agreement iii) Copy of Jamabandi	
04.	Name of the owner(s) and his /Their address with Phone No. (Details of share of each owner in case of joint ownership)	Sh. Mangi Ram s/o Sh. Tulsi Ram. The property is Sole ownership
05.	Brief description of the property	The property is known as "Hotal Inderprasth" located at Kachighati, Tehsil- Shimla & Distt- Shimla H.P The property which is Three storied building consist of Sub-Basement (not sanction hence not evaluated), Basement floor, Ground floor, 1st floor only)
	Location of the property	Kachighati
	a) Plot No./Survey No/ Khasra No.	KhasraNo.707, 709, 710, 1525/711/1, 1528/712/2, 713
	b) T.S. No./Village	Mohal- Kareru
	c) Ward/Taluka	Tehsil- Shimla.
	d) Mandal/District	Shimla H.P.
07.	Postal address of the property	The property is known as" Hotal Inderprasth" located at Kachighati Tehsil- Shimla & Distt- Shimla H.P
08.	City/Town	Shimla
	Residential area	Yes.
	Commercial area	Yes.
	Industrial area	None.
09.	**Classification of the area**	
	i) High/Middle/Poor	Middle.
	ii) Urban/Semi-Urban/Rural	Rural
10.	Coming under Corporation limit. Village Panchayat/Municipality	M C Shimla Order No.353 (AP) 19/11/2022
11.	Whether covered under any State/ Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/ cantonment area	None.
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	Building Existing.

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13.	**Boundaries of the property**		
	North	Building	
	South	Building	
	East	Road	
	West	Building	
14.	**Dimensions of the site**		
		A. As per Sale deed	**B. Actual**
	North	Building	Building
	South	Building	Building
	East:	Road	Road
	West	Building	Building
15.	Extent of the site	Land and Three storied building	
16.	Extent of the site considered for Valuation (least of 14A &14 B)	Land and Three storied building	
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	Owner Occupied	

II. CHARACTERISTICS OF THE SITE

01.	Classification of Locality	Residential/Commercial.
02.	Development of surrounding areas	Yes.
03.	Possibility of frequent flooding	None.
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	Available
05.	Level of land with topographical conditions	Sloping.
06.	Shape of land	Irrulgar
07.	Type of use to which it can be put	Commercial hotel.
08.	Any usage restriction	None.
09.	Is plot in Town Planning approved layout?	M.C Shimla
10.	Corner plot or Intermittent plot?	Intermittent Plot.
11.	Road facilities	Yes.
12.	Type of road available at present	Other Road.
13.	Width of road - Is it below 20 ft. or more than 20 ft.	>20 Fts.
14.	Is it a Land-locked Land?	None.
15.	Water Potentiality	Yes.
16.	Underground sewerage system	Yes.
17.	Power supply is available in the site	Yes.
18.	Advantages of the site	None.
19.	General remarks, if any	None.

PART-A (Valuation of Land)

01.	Size of plot	205.06 sq mtr
	North & South	-
	East &West	-
02.	Total extent of the plot	205.06 sq mtr
03.	Prevailing market rate	28,000 per sq mtr
04.	Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed)	13,350.00 per sqmtr
05.	Assessed/adopted rate of valuation	28,000 x 205.06 sqmtr
06.	Estimated value of Land	**Rs.57,41,680.....(A)**

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01. TECHNICAL DETAILS OF THE BUILDING		
a)	Type of Building (Residential/ Commercial/ Industrial)	Commercial hotel.
b)	Type of construction (Load bearing /RCC/ Steel Framed)	R.C.C
c)	Year of construction	1990 construction started.
d)	Number of floors & height of each floor including basement, if any	Three storied building
e)	Plinth area floor-wise	As below table.
f)	**Condition of the building**	
	i) Exterior - Excellent, Good, Normal, Poor	Good
	ii) Interior - Excellent, Good, Normal, Poor	Good

PART-B (Valuation of Building)

SPECIFICATINS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF:			
S.N.	**Description**	**Ground Floor**	**Other Floors**
1.	Foundation	ISOLATED COLUMN FOOTING IN CEMENT CONCRETE	ISOLATED COLUMN FOOTING IN CEMENT CONCRETE
2.	Basement	Yes.	Yes.
3.	Superstructure	R.C.C	R.C.C
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	1:2:4	1:2:4
6.	Plastering	Cement mortar	Cement mortar
7.	Flooring, skirting, dadoing	P.C.C/Tiles	P.C.C/Tiles.
8.	Special finish as marble, granite, wooden panelling, drills etc.	-	-
9.	Roofing including weather proof course	Yes.	Yes.
10.	Drainage	Yes.	Yes.

02.	**COMPOUND WALL**	**None.**
	Height	-
	length	-
	Type of Construction	-
03.	**ELECTRICAL INSTALLATION**	
	Type of wiring	Concealed
	Class of fittings (Superior/ Ordinary /Poor)	Ordinary.

DETAILS OF VALUATION:

S.N	Particulars of Item	Plinth Area	Roof Ht.	Age of Building	Estimated replacement rate of Construction Rs.	Replacement Cost Rs.	Net Value after depreciation Rs.
1.	Basement	32.52 sqmtr	-	-	35,000	11,38,200.	11,38,200.
2.	G. floor	150.30 sqmtr	-		35,000	52,60,500.	52,60,500
3.	1st floor	150.30 sqmtr	-	-	36,000	54,10,800.	54,10,800.
	Total					Rs.1,18,09,500	**Rs.1,18,09,500...B**

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PART -C (Extra Items) (Amount in Rs.)

01.	Portico:	-
02.	Ornamental front door	-
03.	Set out/ Veranda with steel grills	-
04.	Overhead water tank	-
05.	Extra steel/collapsible gates	-
	TOTAL	None.

PART -D (Amenities). (Amount in Rs.)

01.	Wardrobes	-
02.	Glazed tiles	-
03.	Extra sinks and bath tub	-
04.	Marble/Ceramic tiles flooring	-
05.	Interior decorations	-
06.	Architectural elevation works	–
07.	Panelling works	-
08.	Aluminium works	-
09.	Aluminium hand rails	-
10.	False ceiling	-
	TOTAL	None.

PART-E (Miscellaneous) (Amount in Rs.)

01.	Separate toilet room	-
02.	Separate lumber room	-
03.	Separate water tank/sump	-
04.	Trees, gardening	-
	TOTAL	None

PART-F (Services) (Amount in Rs.)

01.	Water supply arrangements12.5 %	Rs. 14,76,187
02.	Drainage arrangements	-
03.	Compound wall and side development 30%	Rs.35,42,850.
04.	C.B. deposits, fittings etc.12.5 %	Rs. 14,76,187.
05.	Add for Miscellaneous (L.S)	Rs,20,00,000
	TOTAL	**Rs.84,95,224.....C**

TOTAL ABSTRACT OF THE ENTIRE PROPERTY		
Part-A	Land	**Rs. 58,44,210**
Part-B	Building	**Rs. 1,18,09,500**
Part-C	Extra items	None
Part-D	Amenities	None
Part-E	Miscellaneous	-
Part-F	Service	**Rs.84,95,224**
	TOTAL	**Rs.2,61,48,934.**
	say	**Rs.2,61,50,000**

[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 i) saleability ii) likely rental values in future and iii) any likely income it may generate may be discussed. The valuer should invariably bring out here onerous clauses, if any, regarding the title of the property which will have an adverse effect on the value of the property.

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Market Value	**Rs.2,61,50,000 (Rupees Two core, sixty one lakh fifty thousand only)**
Fair market value (Realizable value)	**Rs.2,35,35,000 (Rupees Two core, thirty-five lakhs thirty five thousand only)**
Distress Value	**Rs.2,09,20,000 (Rupees two core nine lakhs twenty thousand only)**

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications **Rs.2,61,50,000 (Rupees Two core, sixty one lakh fifty thousand only)**

Place: Kachighati
Date: Monday, 20 November 2023

APPROVED 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
Date: Monday, 20 November 2023

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Mandate for valuer

	Name(s) of Valuer with Address & Telephone No **M/s Manuj Doger** **Address-**Block no-c/23, flat no-14, 2nd floor, Vikas Nagar Shimla 171009 Mob.: 9418051580 Date of visit –28 April 2025			
1.	Nature of security			
	a. Vacant land [agricultural/ non-agricultural]			Non-Agricultural.
	b. Land with building thereon			Land and building
2	Area of the land			205.06 sqmtr Land area
3	In case of building, built-up area			Three Storied building
4	In case of building under construction, status/progress of construction and approximate time required for completion			Completed.
5	Distance of the site from the branch			9-10 Km Approx.
6	Location [with boundary]			Kachighati
	Fair description and proper location of the assets, which are the subject of the valuation, giving clearly identification, comments with reference to legal rightsand restrictions in ownership, if any			As per valuation report.
7	Plot No./ Dag No.	Khasra No.707, 709, 710, 1525/711/1, 1528/712/2, 713	House No. /Premises No.	
	Khatouni No.	198min/299min	J.L. No.	
	P.S.	Shimla	Within Sub-Registrar's Office of- Shimla Distt-Shimla.	
The valuer should enclose the sketch of the property identified along with his report and the owner of the property should also sign on drawing or sketch made thereon. In case of a large plot, the valuer must arrange for the 'A min'/ 'Local Government Officials' to measure the property and identify the boundaries from all the four sides. The valuer should pay visit to the 'A min' in his office.				
8	Name of the present owner of the property			Sh. Mangi Ram s/o Sh. Tulsi Ram.
9	Present address of the owner [if other than the applicant]			The property is known as" Hotal Inderprasth" located at Kachighati Tehsil- Shimla & Distt- Shimla H.P
10	Occupation of the owner [if other than the applicant]			Owner
11	Relationship with the applicant			Self.
12	No. of stories and age of the building			Three storied building & 35 yrs.
13	Whether the property has been purchased by the present owner or inherited or received as a gift			Inherited.
	The valuer should verify seller's photo Id and address.			-
14	Consideration/reason for offering the property as mortgage [in case of third-party property] in case of third-party collateral security.			As legal report.
	Valuer should obtain certified copy of the same document and compare it with the originals submitted to the Bank. He should collect the receipt from the 'Amin' with date and seal. The valuer should verify documents like Patta, title deed and legal heir certificates from the issuing authorities. The valuer should also verify the latest property tax receipt, electricity bills, etc.			Owner-occupied.
15	Whether the property is free from tenancy?			Owner Occupied
	The valuer should make enquiries with people residing in the property. He should also note the nature of tenancy (commercial or residential) and period of occupation. He should apply suitable reduction in the value.			Residential.
16	Whether the property is accessible from public Road?			Yes.

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	The Valuer should verify from site map and get confirmed from local enquiry.	Yes.
17	Whether the building is constructed as per sanctioned plan of the competent authority viz. Municipality/Corporation/Urban Development authority / local bodies?	MC Shimla
	The Valuer should verify the construction of the building with the sanctioned plan	Yes.
18	Who is occupying the house at present?	Owner Occupied
19	Condition of the land/land & building from the point of view of sale.	Good.
20	Whether local enquiry made to satisfy about history of the property?	Yes.
21	The valuer in his report should mention the name/names of the persons present at the time of inspection or the person identifying the property.	Er. Manuj Doger.
22	Comments on the locality	Post / **Middle class** / Lower middle class
23	Surroundings	Very good / good / average
24	Connection of the locality with main city	Well-connected / **Gradual development taking place**
25	Type of construction of the building	With posh amenities like marble flooring and costly fittings / ordinary fittings and equipment
26	Any discouraging report about the property	None.

I/We certify that –

(1) The property as mentioned above has been inspected by me/us physically on 28 April 2025 and based on local enquiry I/we am/are satisfied that the information obtained about history of the property is correct and the valuation made by me is realistic and valued at **Rs.2,61 ,50,000**

(2) During inspection I/we have talked to the owner of the property and have satisfied myself/ourselves about his identity. I/We have verified his Ration Card/ Voter's Identity Card/ Pass Port/ PAN Card. The reason given by the owner for offering the property as security is apparently acceptable.

(3) I have also verified the construction of the building with the sanctioned plan and found no deviation / deviation as mentioned below.

(4) I/We am/are in no way having any interest in the property.

(5) I/We have revisited the site once again on ..... to make local enquiries from the market and neighbours to confirm location, ownership, value, boundaries, etc.

(6) Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.

Signature of the Valuer with seal

Latitude- 31.5'14.36388"N
Longitude- 76.8'23.37648"E

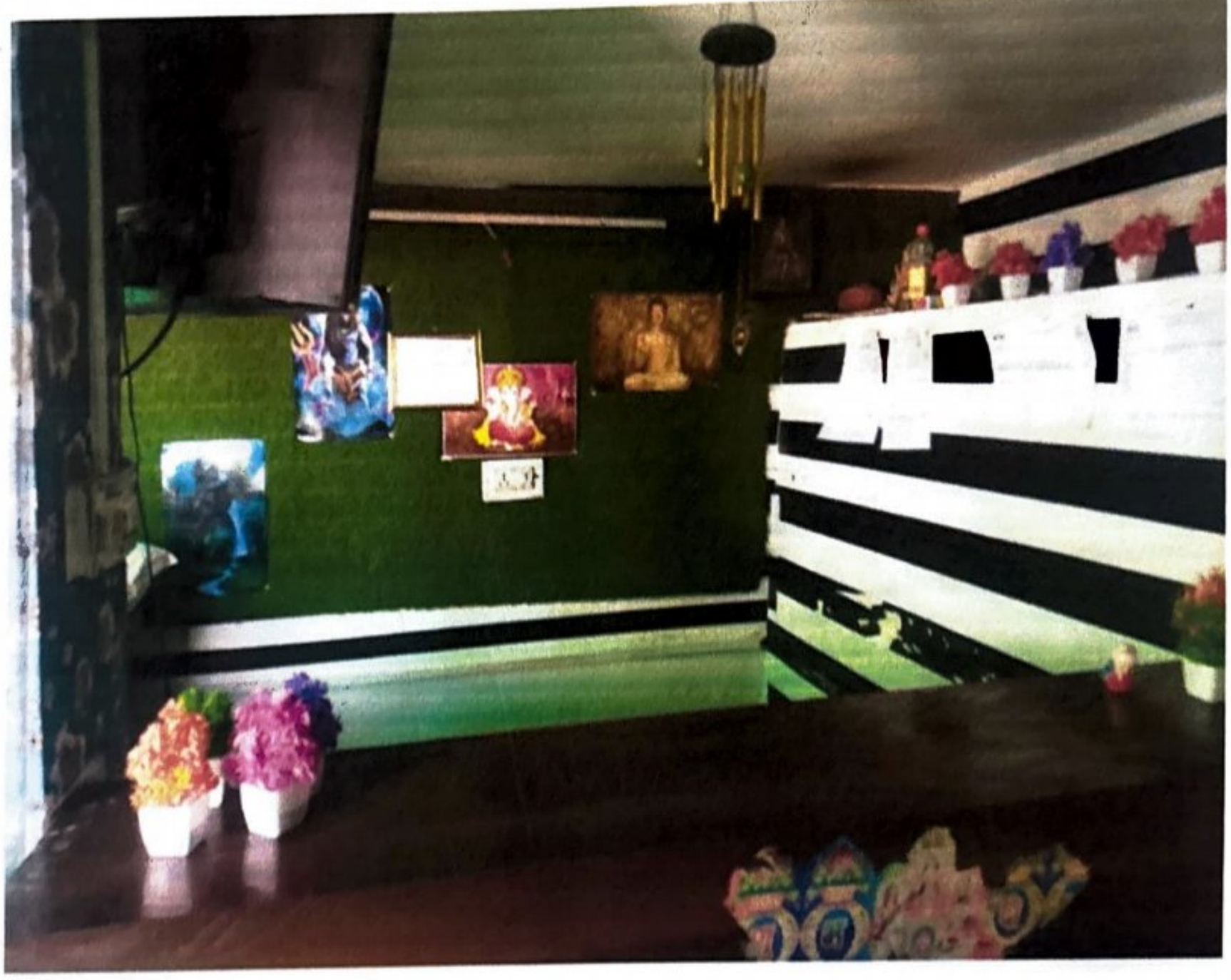
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PHOTOGRAPHS OF PROPERTY







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CERTIFICATE FROM BORROWER/OWNER

This is to certify that the property has been identified by us and to the valuer and as depicted above. The valuation report has been prepared using the documents and information provided to us to the valuer, and the determined value is deemed acceptable by me.

Owner/Borrower: [Please kindly request the borrower/owner to sign here]"

The site identified by the valuer has also been verified by us and is the site being mortgaged by the Bank

Chief / Bank Manger

1/ we have gone through the above valuations report. A visit to the site was made by me/us on. On the basis of various opinions received/ inquires made from inhabitants of the area. I/we concur with the valuations given by the valuer. I/we differ on the following points.

a)

b)

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