PUNJAB & SIND BANK
HO CREDIT MONITORING & POLICY DEPARTMENT, 21, RAJENDRA PLACE, NEW DELHI
Regd. Valuation of Property/Assets Charged/Mortgaged/to be Charged to the Bank as Primary and/or Collateral Security

PARAS ASSOCIATES

Office:- Plot No 37, 1st Floor, Govind Vihar Colony, R.B. Duni Chand Road, Amritsar. (Punjab) 143001

Er. Arun Kumar Verma
XEN (Retd.)
Mobile No:- 80540-14530

Er. Sahil Verma
B-Tech (Civil), M.Tech (Structure)
Mobile No:- 98883-96946
Email.id:-parasassociates.info@gmail.com

Govt. Approved Valuer's Approved Building Supervisor and Structural Designer, Auto Cad Drawing.

Ref. No. PA/VA-PSB-1279 Dated. 07/11/2025.

ANNEXURE A

(M/s. Paras Associates Er. SahilVerma& address 37, GovindViharR.B.Duni Chand Road, Amritsar 143001 Pb.)

TO,
NAME OF THE BANK: PUNJAB SIND BANK
BRANCH :- CHHERAHATA DISTRICT AMRITSAR,

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

I.	**GENERAL**	**LOAN APPLICTION NO :**	
1.	Purpose for which the valuation is made		To Ascertain The Fair market value
2.	a)	Date of inspection	07/11/2025
	b)	Date on which the valuation is made	07/11/2025
.	List of documents produced for perusal		
	(i)	As Per the Sale Deed Area145.33 Sq Yards ,In The Favour Of Smt.Shashi W/o Sh. Tarlok Chand And Sh.Tarlok Chand S/o Sh. Maya Ram (Joint Ownership)	Provided By Chherahata Branch Amritsar.
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)		As Per the Old Technical Report Area145.33 Sq Yards,In the Favour of Smt.Shashi W/o Sh. Tarlok Chand And Sh.Tarlok Chand S/o Sh. Maya Ram (Joint Ownership)
5.	Brief description of the property (Including leasehold/freehold etc)		Self Occupied
6.	Location of property		

Er.
Govt. Approved Valuer
IOV
Approved Valuer
MCA Licensed

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15	Extent of the site	145.33 Sq Yards
16	Extent of the site considered for valuation (least of 14 A & 14 B)	145.33 Sq Yards
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Visit Done Outside Customer Denied
II.	**CHARACTERISTICS OF THE SITE**	
1.	Classification of locality	Middle
2.	Development of surrounding areas	Developed
3.	Possibility of frequent flooding / sub-merging	Not Applicable
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	Feasible
5.	Level of land with topographical conditions	Plane/Leveled
6.	Shape of land	Rectangular
7.	Type of use to which it can be put	Residential
8.	Any usage restriction	-
9.	Is plot in town planning approved layout?	-
10	Corner plot or intermittent plot?	Intermittent Unit
11	Road facilities	Yes
12	Type of road available at present	Interlocking Tiles
13	Widthofroad is it below 20 ft. or morethan 20 ft.	Less Than 20 Feet
14	Is ita land lockedland?	No
15	Water potentiality	Available
16	Underground sewerage system	Available
17	Is power supply available at the site?	Available
18	Advantage of the site	
	1.	-
	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)	Not Applicable
	1.	-
	2.	-
PartA (Valuation ofland)		
1.	Size of plot	145.33 Sq Yards
	North & South	As mentioned earlier
	East & West	As mentioned earlier
2.	Total extent of the plot	145.33 Sq Yards
3.	Prevailing market rate (Along withdetails /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	References of Local Property Dealers for Latest Market Rates. 1. Rate is Confirmed From Area Property Dealer and Surrounding depend Upon Location and Demand

M/s. PARAS ASSOCIATES
Er. S. [illegible] SHARMA
Govt. Approved Valuer
IOV No. A-2850
Approved Building Supervisor
MCA Licence No. 530-A

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	a)	Plot No. / Survey No.	As Per the Sale Deed Property Bearing HouseNo.4,Khasra No.69//12/1 Min,Khewat khatoni No.1740/2364 And Khasra No.69//13 Min,Khewat khatoni No.1740/2365, Hadbast No.368, Jmabandi 2013-14,Vakiya Rakba Kala Ghanupur Suburban New Abadi Hargobind Avenue Tehsil & District Amritsar.
	b)	Door No.	
	c)	T. S. No. / Village	
	d)	Ward / Taluka	District Amritsar
	e)	Mandal / District	Amritsar
7.	Postal address of the property		The Property is Located At House No.4,Hargobind Avenue,Sher Shah Suri Road,Amritsar-143001.
8.	City / Town		Amritsar
	Residential Area		Residential
	Commercial Area		
	Industrial Area		
9.	Classification of the area		Middle Class Area
	i)	High / Middle / Poor	Urban
	ii)	Urban / Semi Urban / Rural	MCA
10	Coming under Corporation limit / Village Panchayat / Municipality		Not Applicable
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		Not Applicable
12	In case it is an agricultural land, any conversion to house site plots is contemplated		
13	Boundaries of the property	**As Per the Deed**	**As Per Site**
	North	Street 18 ft	Street 18 ft
	South	Ownership Of Darshan Singh	Others property
	East	Plot no.3	HouseOf Others
	West	Plot no.5	Property Of Krishan kumar
14.1	Dimensions of the site	**As Per the Old report**	Actuals
	North	27 Ft	27 Ft
	South	27 Ft	27 Ft
	East	48 Ft	48 Ft
	West	48 Ft	48 Ft
14.2	Latitude, Longitude and Coordinates of the Site	Lat:31.636547, Lng:74.798367	

M/s. PARAG ASSOCIATES
Er. PARAG VERMA
Govt. Approved Valuer
IOV Regd. No. CAT-I/2010
Approved by Govt. Supervisor
MCA Licence No. 550-A

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4.	Guideline rate obtained from the Registrar'sOffice(anevidencethereoftobe enclosed)		Rs.2,300/- Per Sq yards
5.	Assessed / adopted rate of valuation		Rs.5,700/- Per Sq yards
6.	Estimated value of land		Rs.8,28,381/-
Part	**B (Valuation ofBuilding)**		
1.	Technical details of the building		
	a)	Type of Building (Residential / Commercial / Industrial)	Residential
	b)	Type of construction (Load bearing / RCC / Steel Framed)	RCC
	c)	Year of construction	2020
	d)	Number of floors and height of each floor including basement, if any	G.F
	e)	Plinth area floor-wise	As Mentioned Below in Valuation Table
	f)	Condition of the building	
		i) Exterior Excellent, Good,Normal, Poor	Normal
		ii) Inferior - Excellent, Good, Normal, Poor	Normal
	g)	Date of issue and validity of layout of approved map / plan	Approved Map/Plan Not Provided
	h)	Approved map / plan issuing authority	Approved Map/Plan Not Provided
	i)	Whether genuineness or authenticity of approved map / plan is verified	Approved Map/Plan Not Provided
	j)	Any other comments by our empaneled valuers on authentic of approved plan	-

Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground Floor	Other Floors
1.	Foundation	Strip Foundation Laid in B.B Work with Cement Mortar,	-
2.	Basement	-	-
3.	Superstructure	F.C Brick Work with Cement Mortar, White Wash	-
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species oftimber)	As Per Site	-
5.	RCC works	RCC	-
6.	Plastering	Available	-
7.	Flooring, Skirting, dadoing	As Per Site	-

M/s. PARAS ASSOCIATES
Er. SAH[illegible] VERMA
Govt. A[illegible]
IOV[illegible]
Approved Build[illegible]
MCA Licence No. 530-A

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8.	Special finish as marble, granite, wooden paneling, grills, etc	-	-
9.	Roofing including weather proof course	-	-
10.	Drainage	Available	-
			-
			-

S. No.	Description	Ground floor	Other floors
2.	Compound wall	As mentioned earlier	-
	Height	As per details	-
	Length	B-Class	-
	Type of construction	As mentioned earlier	-
3.	Electrical installation		
	Type of wiring	Under Ground	-
	Class of fittings (superior / ordinary / poor)	Ordinary	-
	Number of light points	As Per Requirement of Customer	-
	Fan points	As Per Requirement of Customer	-
	Spare plug points	As Per Requirement of Customer	-
	Any other item	As Per Requirement of Customer	-
4.	Plumbing installation		
	a) No. of water closets and their type	-	-
	b) No. of wash basins	-	-
	c) No. of urinals	-	-
	d) No. of bath tubs	-	-
	e) Water meter, taps, etc.	-	-
	f) Any other fixtures	-	-

M/s. PARAS ASSOCIATES
Er. SAHIL VERMA
Govt. Approved Valuer
IOV (C) A-0033/9
Approved Building Supervisor
MCA Licence No. 530-A

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Details of valuation

Sr. no.	Particulars of item	Plinth Area	Year building	Residual Age of building	Estimated Replacement rate of Construction Rs.	Replacement Cost Rs.	Depreciation Rs.	Net value After Depreciations Rs.
1.	Ground Floor	1308 Sq Fts	2020	55 Years	Rs.900/-	Rs.11,77,200/-	Rs.88,290/-	Rs.10,88,910/-
2.	Mumty	173 Sq Fts	2020	55 Years	Rs.600/-	Rs.1,03,800/-	Rs.7,785/-	Rs.96,015/-
3.	-	-	-	-	-	-	-	-
	Total	1481 Sq Fts	-	-	-	Rs.12,81,000/-	Rs.96,075/-	Rs.11,84,925/-

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

1.	Portico	Not Applicable
2.	Ornamental front door	Not Applicable
3.	Sit out/ Verandah with steel grills	Not Applicable
4.	Overhead water tank	Rs.0.0/-
5.	Extra steel/ Main gate	Rs.22,000/-
	Total	Rs.22,000/-

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

1.	Wardrobes	Not Applicable
2.	Glazed tiles	Not Applicable
3.	Extra sinks and bath tub	Not Applicable
4.	Marble / ceramic tiles flooring	Not Applicable
5.	Interior decorations	Not Applicable
6.	Architectural elevation works/ Steel Grill / Mirror Parapets	Not Applicable
7.	Paneling works	Not Applicable
8.	Aluminum works	Not Applicable
9.	Aluminum hand rails	Not Applicable
10.	False ceiling	Not Applicable
	Total	Rs.0.0/-

PartE-(Miscellaneous) **(Amount inRs.)**

1.	Separate toilet room	Not Applicable
2.	Separate lumber room	Not Applicable
3.	Separate water tank/ sump	Not Applicable
4.	Trees, gardening	Not Applicable

M/s. PARAS ASSOCIATES
Er. SAM VERMA
Govt. Approved Valuer
IOV No. C-93349
Approved Building Supervisor
MCA Licence No. 530-A

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	Total	Rs.0.0/-

PartF-(Services) **(Amount inRs.)**

1.	Water supply arrangements	Rs.85,000/-
2.	Drainage arrangements	Rs.30,000/-
3.	Compound wall	As Mentioned Earlier
4.	Electrical Installation	Rs.70,000/-
5.	Pavement	Not Applicable
	Total	Rs.1,85,000/-

Total abstract of the entire property

Part- A	Land	Rs.8,28,381/-
Part- B	Building	Rs.11,84,925/-
Part- C	Extra Items	Rs.22,000/-
Part- D	Amenities	Rs.0.0/-
Part- E	Miscellaneous	Rs.0.0/-
Part- F	Services	Rs.1,85,000/-
	Total	**Rs.22,20,306/-**
	Say	**Rs.22.20/- Lacs**

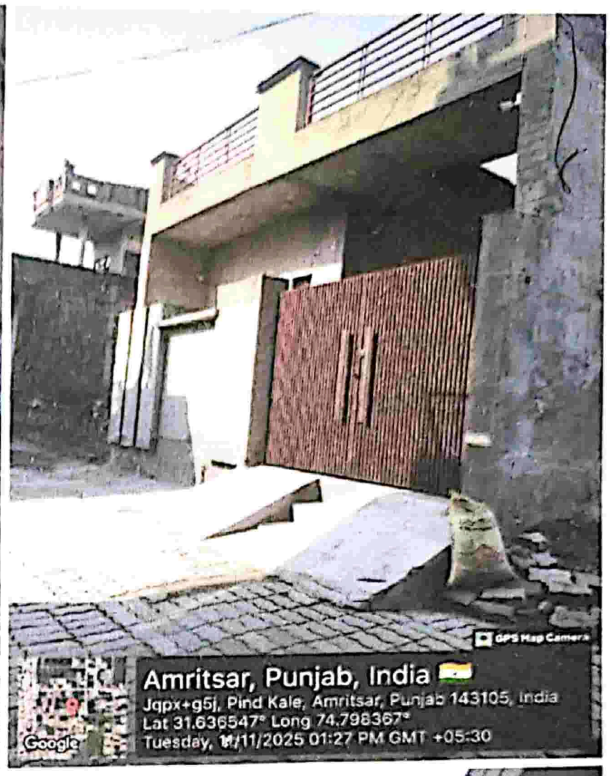
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Er. SAN... VERMA
Govt. A... Valuer
IOV...
Approved Valuer & Supervisor
MCA License No. ...0-A

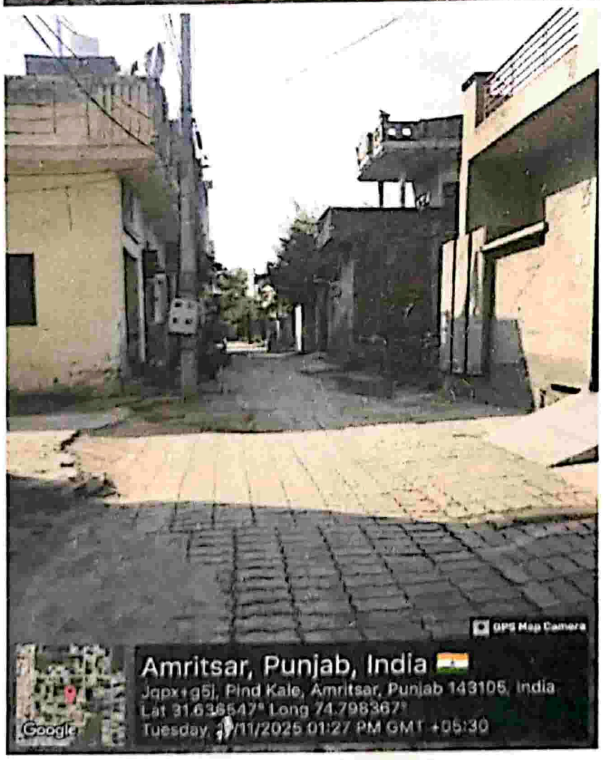
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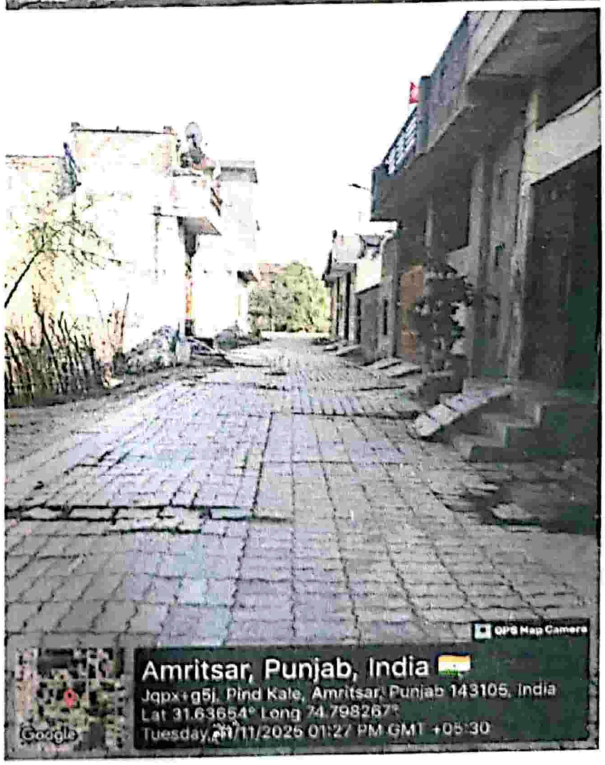
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PHOTOGRAPH OF THE PROPERTY









M/s. PARAS ASSOCIATES
Er. SANJEEV VERMA
Govt. Approved Valuer
IOV-N-A-28349
Approved Building Supervisor
MCA Licence No. 530-A

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Annexure E

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specificationsis as under

Market Value	**Rs.22.20/-** Lacs (Rs. Twenty Two Lacs Twenty Thousand Only)
Fair Market Value (Realizable Value)	**Rs.18.87/-** Lacs (Rs. Eighteen Lacs Eighty Seven Thousand Only)
Distress Value	**Rs.15.54/-**Lacs (Rs. Fifteen Lacs Fifty Four Thousand Only)

M/s. PARAS ASSOCIATES

Signature
(Name and OfficialSeal of the Approved Valuer)

Place: Amritsar
Date: 07/11/2025

It is certified that the value givenin the Valuation Report datedby_____ the Bank's approved valuerMr./Ms./M/S_____(name of the Valuer) is fair and reasonable as per discreet and independent enquiries made during my/ ourvisitdated_____.

Branch Incharge
Name:
Date:

Officer/Manager
Name:
Date:

Encl:
1. Declaration from the valuer in Format E (Annexure E)
2.
3. Model code of conduct for valuer (AnnexureF)

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FORMAT- E **ANNEXURE-F**

DECLARARTION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 07/11/2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of theproperty.

b. I have no direct or indirect interest in the propertyvalued;

c. I have personally inspected the property on 07/11/2025 The work is not sub- contracted to any other valuer and carried out bymyself.

d. I have not been convicted of any offence and sentenced to a term ofImprisonment;

e. I have not been found guilty of misconduct in my professionalcapacity.

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 myability.

g. IhavereadtheInternationalValuationStandards(IVS)andthereportsubmittedtothe 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 thisdeclaration)

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 valuationreport.

k. Further, I hereby provide the followinginformation.

Date: 07/11/2025

Place: Amritsar

Signature

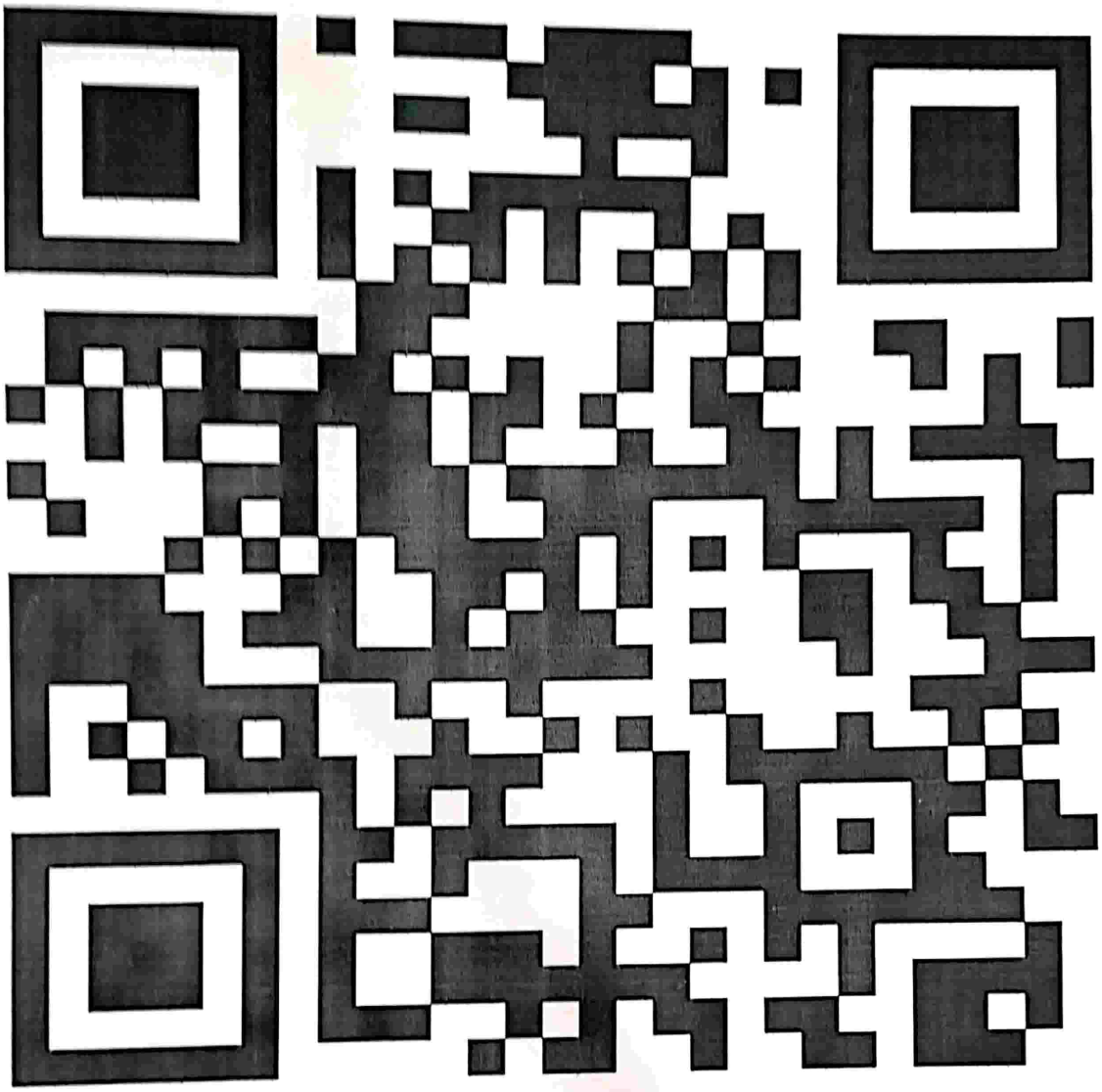
Er. SahilVerma M/s. Paras Associates

M/s. PARAS ASSOCIATES
Er. SAHIL VERMA
Govt. Approved Valuer
Approved Build. Engg. (I)
MCA Licence No. S-...

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LOCATION QR CODE



M/s. PARAS ASSOCIATES
Er. SAHIL CHOPRA
Govt. Approved Valuer
IOV Reg. No. CAT-I/...
Approved Building Surveyor
MCA License No. ...

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