# Er. Ratan Dev Garg.

BE- Civil (Gold Medalist) MIE,FIV,IBBI.
Chartered Engineer -M 1582989 & Govt Registered Valuer.
Institution of Valuers Regd. No. - F18600
IBBI Regd.No - IBBI/RV/02/2019/10839
Registration with CBDT under Wealth Tax Act 34AB
1957, No.:- 2013-14/34AB/6519 Dt. 31/01/2014
Deals in :- Consultant Engineer, Capital Gain, Visa Purpose
& Panel valuer on various Bank's
Regd. Office-223, Sector-9A, Gurugram-122001(Haryana)
Mobile no- 9654612732, Email:- gargratandev1951@gmail.com ,Website:-www.capitalvaluers.co.in




**REF. No. RDG/2023/BOM/DEC/132**
Dated – 08.12.2023

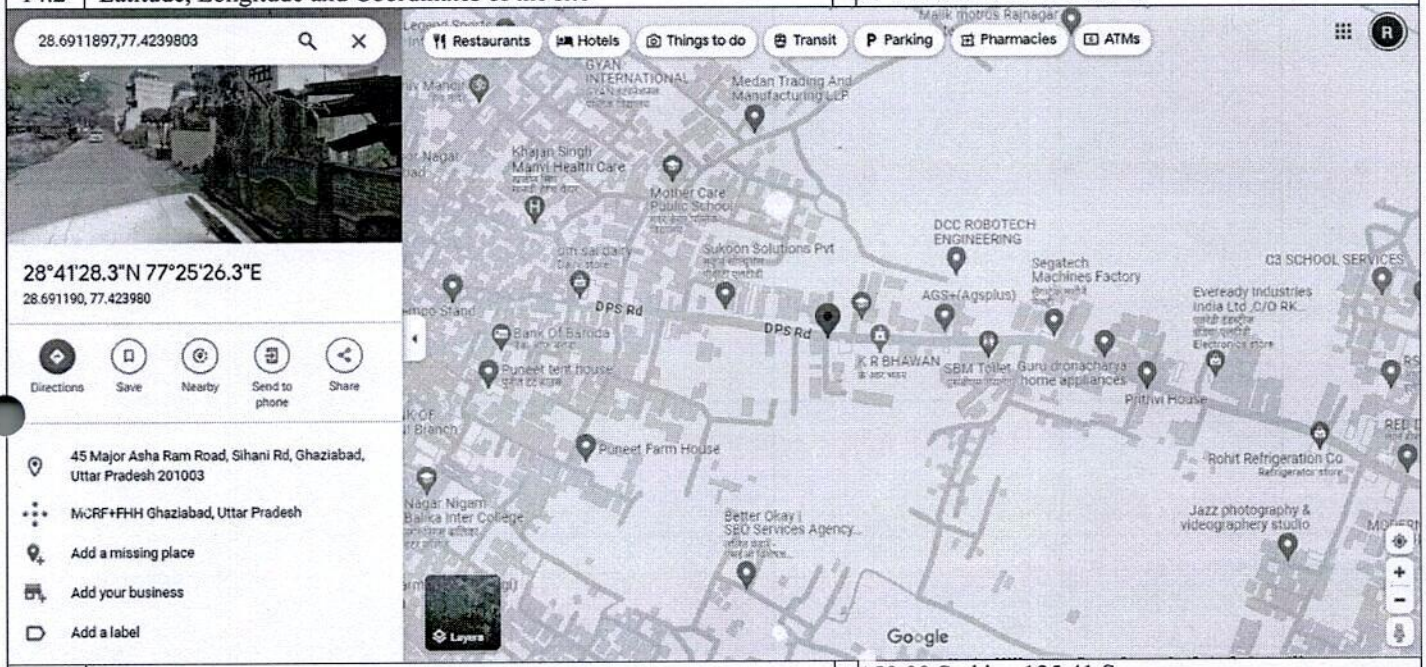
**To,**
**Branch Manager**
**Bank of Maharashtra, Branch- Navyug Market, Ghaziabad**

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

| | | | | | |
|---|---|---|---|---|---|
| I. | GENERAL | | | | |
| 1. | Purpose For Which The Valuation is Made | | | FMV of BOM Navyug Market, Ghaziabad | |
| 2. | a) | Date of Inspection | : | 08.12.2023 | |
| | b) | Date on Which The Valuation is Made | : | 08.12.2023 | |
| 3. | List of Documents Produced For Perusal | | : | As Per Gift Deed No. 13001, Dated- 04.12.2023, Regd. at SR- II, Ghaziabad | |
| 4. | Name of owner (s) and his / their address (es.) with Phone no. (details of share of each owner in case of joint ownership) | | : | **Sh. Ajay Kumar Srivastava S/o. Sh. Parasnath Srivastava**<br>Single- Ownership | |
| 5. | **Brief description of the property (Including leasehold/freehold etc) – Free Hold**<br>Residential Property Having G+1+Mumty Storied Building<br>Khasra No. 492- Min. Situated at Village- Saddiq Nagar, Pargana Loni, Ghaziabad, Uttar Pradesh<br>Electricity Meter SL No. E26693000000, A/c No. 4817913000<br>Land Area As Per Deed – 150.00 Syd i.e. 125.41 Sqm<br>Covered Area As Per Deed- 225.74 Sqm i.e. 2429.87 Sft<br>YOC- 2012 | | | | |
| 6. | Location of the property | | : | Electricity Meter SL No. E26693000000, A/c No. 4817913000<br>Khasra No. 492- Min. Situated at Village- Saddiq Nagar, Pargana Loni, Ghaziabad, Uttar Pradesh | |
| | a) | Plot No. /Survey No. | : | | |
| | b) | Door No. | | | |
| | c) | T.S No. / Village | | | |
| | d) | Ward / Taluka | | | |
| | e) | Mandal / District | | | |
| 7 | Postal address of the Property | | : | Khasra No. 492- Min. Situated at Village- Saddiq Nagar, Pargana Loni, Ghaziabad, Uttar Pradesh | |
| 8 | City / Town | | : | City | |
| | Residential Area | | | Yes | |
| | Commercial Area | | : | No | |
| | Industrial Area | | : | No | |
| 9 | Classification of the area | | | | |
| | i) | High/ Middle /Poor | : | Middle Class | |
| | ii) | Urban / Semi Urban/ Rural | : | Urban Area | |
| 10 | Coming under Corporation limit / Village/ Panchayat / municipality | | : | Under MC Limit- Ghaziabad | |
| 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 Site** | **As Per Deed** |
| | North | | | House of Parjapati | House of Parjapati |
| | South | | | House of Sandeep | House of Sandeep |
| | East | | | Road | Road 15' Wide |
| | West | | | Others Property | House of Ishwar Dayal |
| 14.1 | **Dimension of the property** | | | **As Per Site** | **As Per Deed** |

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| | | | | |
|---|---|---|---|---|
| | North | | 150.00 Syd i.e. 125.41 Sqm | 150.00 Syd i.e. 125.41 Sqm |
| | South | | | |
| | East | | | |
| | West | | | |
| 14.2 | Latitude, Longitude and Coordinates of the site | | 28°41'28.3"N 77°25'26.3"E | |




| | | | |
|---|---|---|---|
| 15 | Extent of the site | : | 150.00 Syd i.e. 125.41 Sqm |
| 16 | Extent of the Site Considered for valuation (least of 14a & 14b) | | 150.00 Syd i.e. 125.41 Sqm |
| 17 | Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month, | | Owner Occupied |
| II | **CHARACTERSTICS OF THE SITE** | | |
| 1 | Classification of locality | : | Residential |
| 2 | Development of Surrounding areas | : | Developed Area |
| 3 | Possibility of frequent flooding / Submerging | : | Nil |
| 4 | Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc. | : | Within 2-3 Km Approximate |
| 5 | Level of land With topographical conditions | : | Leveled |
| 6 | Shape of land | : | Rectangle |
| 7 | Type of use to which it can be put | : | Residential |
| 8 | Any usage restriction | : | Yes |
| 9 | Is Plot in town planning approved layout? | : | GDA |
| 10 | Corner Plot or Intermittent Plot? | : | Intermittent |
| 11 | Road facilities | : | Yes |
| 12 | Type of Road available at Present | : | Paved |
| 13 | Width of Road is it below 20 ft. or more than 20 ft. | : | Below 20' Wide |
| 14 | Is it a Land – Locked land? | : | No |
| 15 | Water Potentiality | : | Yes |
| 16 | Underground Sewerage System | : | Yes |
| 17 | Is Power Supply is available in the Site | : | Yes |
| 18 | Advantages of the Site | : | Residential |
| 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): Nil | | |
| | **Part – A (Valuation of Land)** | | |
| 1 | Size of Plot | | 150.00 Syd i.e. 125.41 Sqm |
| | North+ South | | 150.00 Syd i.e. 125.41 Sqm |




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| | | | | |
|---|---|---|---|---|
| | East+ West | | | |
| 2 | Total Extent of the Plot | | | 150.00 Syd i.e. 125.41 Sqm |
| 3 | Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas) | | | Variable from Rs.40000/ Syd to Rs.45000/ Syd , I Considered Rupees Rs. 40000/ Syd Taken for Valuation |
| m | Guideline rate obtained from the Registrar's Office(an evidence thereof to be enclosed)<br>3. मोहल्ला / ग्राम : ग्राम सद्दोकनगर<br>4. सम्पत्ति का विवरण (सम्पत्ति नं0) : खसरा नम्बर–492मि0<br>5. भूमि का क्षे0 (वर्ग मीटर में दि.खे) : क्षेत्रफल–150 वर्ग गज यानि 125.41 वर्ग मीटर<br>6. मकान का कुल कवर्ड एरिया (मीटर में): 225.74 वर्ग मीटर<br>7. भूमि की सरकारी दर : 17,000 / –रूपये प्रति वर्ग मीटर,<br>8. निर्माण की सरकारी दर : 14,000 / –प्रति वर्ग मीटर आर0सी0सी0 का निर्माण | | | Rs. 17000/ Sqm for Land<br>Rs. 14000/ Sqm for RCC- A Class Construction<br>125.41 Sqm x Rs. 17000/ Sqm = Rs. 21.32 Lakh<br>225.74 Sqm x Rs. 14000/ Sqm = Rs. 31.60 Lakh<br>Land+ Const. = **Rs. 52.92 Lakh** |
| 5 | Assessed / adopted rate of valuation | | | **Rs. 40000/ Syd**<br>150.00 Syd x Rs. 40000/ Syd = **Rs. 60.00 Lakh** |
| 6 | Estimated Value of land | | | Rs. 60.00 Lakh |
| | **Part- b (Valuation of Building)** | | | |
| i | Technical details of the building | | | |
| | a) | Type of Building (Residential/ Commercial /Industrial) | | Residential |
| | b) | Type of Construction(Load bearing/ RCC/Steel Framed) | | RCC Framed |
| | c) | Year of Construction | | 2012 |
| | | Age of Building & Future Life of Building | | 11- Years Old, 54- Years Old, Out of 65- Years |
| | d) | Number of floors and height of each floor including basement, if any | | GF+FF, Height – 10' |
| | e) | Plinth area floor – wise | | GF – 112.87 Sqm, FF – 112.87 Sqm<br>Total – 225.74 Sqm i.e. 2429.87 Sft |
| | f) | Condition of the building | | |
| | | Exterior – Excellent, Good , Normal, Poor | | Good |
| | | Interior – Excellent, Good , Normal, Poor | | Good |
| | g) | Date of issue and validity of layout of approved map/plan | | Not Available |
| | h) | Approved map/ plan issuing authority | | GDA |
| | i) | Whether genuineness or authenticity of approved map/ plan is verified | | No |
| | j) | Any other comments by our empanelled valuers on authentic of approved plan | | Taken Covered Area of GF+FF as Per Deed |

Specifications of Construction ( Floor –Wise) in respect of-

| S. No | Description | | Ground Floor | Other Floor |
|---|---|---|---|---|
| 1 | Foundation | | Spread | Nil |
| 2 | Basement | | Nil | Nil |
| 3 | Super Structure | | Brickwork | Brickwork |
| 4 | Joinery / Doors & Windows (please furnish details about size of frames, Shutters, glazing, fitting etc. and specify the species of timber) | | Wooden/ Glass | Wooden/ Glass |
| 5 | RCC Works | | Yes | Yes |
| 6 | Plastering | | Yes | Yes |
| 7 | Flooring , Skirting, dadoing | | Marble/ Tile | Marble/ Tile |
| 8 | Special finish as Marble, granite, wooden, paneling, grills etc. | | Yes | Yes |
| 9 | Roofing including weather proof course | | Yes | Yes |
| 10 | Drainage | | Yes | Yes |
| | | | | |
| 2 | **Compound Wall** | | | |
| | Height | : | 6' Approximate | |

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| | | | |
|---|---|---|---|
| | Type of Construction | : | Brick Work With Cement Mortar |
| 3 | **Electrical installation** | | |
| | Type of Wiring | : | Internal |
| | Class of Fittings (Superior / Ordinary / Good/ Poor) | : | Good |
| | No. of light Points | : | Not Counted |
| | Fan points | : | |
| | Spare plug points | : | |
| | Any other item | : | |
| 4 | **Plumbing installation** | | |
| | a) No. of Water Closets and their type | : | Not Counted |
| | b) No. of Wash basins | : | |
| | c) No. of urinals | : | |
| | d) No. of bath tubs | : | |
| | e) Water meters, taps etc. | : | |
| | f) Any otherfixtures | : | |

| S. No. | Particulars of items | Plinth Area (in Sft) | Roof Height | Age of building | Rate | Value after depreciation Rupees |
|---|---|---|---|---|---|---|
| 1 | GF+FF | 2429.87 Sft | 10' | 11- Years Old 2011 | 1200/Sft | Rs. 29.16 Lakh |

| | | | |
|---|---|---|---|
| 1 | Portico | : | Nil |
| 2 | Ornamental front door | : | |
| 3 | Sit out / Verandah with steel grills | : | |
| 4 | Overhead Water tank | : | |
| 5 | Extra steel / Collapsible gates | : | |
| | Total | : | |
| 1 | Wardrobes | : | Nil |
| 2 | Glazed tiles | : | |
| 3 | Extra sinks and bath tub | : | |
| 4 | Marble / Ceramic tiles flooring | : | |
| 5 | Interior decorations | : | |
| 6 | Architectural elevation Works | : | Nil |
| 7 | Paneling Works | : | |
| 8 | Aluminum Works | : | |
| 9 | Aluminum hand rails | : | |
| 10 | False Ceiling | : | |
| | Total | | |
| | **Part –E (Miscellaneous)** | | (Amount in Rupees) |
| 1 | Separate toilets Room | | Nil |
| 2 | Separate lumber Room | | |
| 3 | Separate Water Tank / Sump | | |
| 4 | Trees, gardening | | |
| | Total | : | |
| | **Part- F (Services)** | | (Amount in Rupees) |
| 1 | Water Supply arrangements | : | Nil |
| 2 | Drainage arrangements | : | |
| 3 | Compound Wall | : | |
| 4 | C.B deposits, fittings etc. | : | |
| 5 | Pavements | : | |
| | Total | : | |

**Total Abstract of the entire property**

| | | | |
|---|---|---|---|
| Part -A | Land | : | Rs. 60.00 Lakh |
| Part-B | Building | : | Rs. 29.16 Lakh |
| Part-C | LS Cost of Boundary Wall & Gate Grill/ Lift etc. | : | Nil |
| Part-D | Amenities | : | |




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| | | | |
|---|---|---|---|
| Part-E | Miscellaneous | : | |
| Part-F | Services | : | |
| | Total Fair Market Value | : | Rs. 89.16 Lakh |
| | Realizable Value | : | Rs. 80.24 Lakh |
| | Distress Value | : | Rs. 71.33 Lakh |
| | Circle Rate Value | : | Rs. 52.92 Lakh |
| | Insurance Value | : | Rs. 29.16 Lakh |

As no reliable and comparable sale instance identical available, so the cost of property is based on the prevailing market rate of the property in the area based on the inquiries made by the undersigned from the reputed estate agentsof the area and personal judgments. Verified from dealer It is gathered that the prevailing land rate for this type of property ranges based on the location, size, and shape orientation. Keeping all the aspects viz size, shape, situation, orientation, location and its utility, the reasonable prevailing market rate for the property has been **assessed Rs. 40000/ Syd** and the same has been adopted in this valuation. Based on the above the cost of the property comes as under.

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 specifications is **Rs. 89.16 Lakh.**The Realizable of the above propertyis Rs. 80.24 Lakhand the distress value **Rs. 71.33 Lakh**

IascertifiedthatthevaluegivenintheValuationReportdatedby the Bank's approvedvaluerMr. Ratan Dev Garg is fair and reasonable as per discreet and independent enquiries made during my/ our visit dated_____.

**Date** **:08.12.2023**
**Place** **: Gurugram**

**Er. Ratan Dev Garg**
**(Govt. Approved & Regd. Valuer)**

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# Er. Ratan Dev Garg

**(Govt. Approved & Regd. Valuer)**

**DECLARATION FROM VALUERS**

I hereby declare that-

I have valued the right property

a. The information furnished in my valuation report dated 08.12.2023 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. We inspected the property on 08.12.2023the 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 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" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
h. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
i. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
j. Further, I hereby provide the following information.
k. This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality
l. The assignment is done on the basis of copies of limited documents mentioned and not responsible for any legal implications, encroachments, and encumbrances on the property.

| S. No. | Particulars | Valuer comment |
|---|---|---|
| 1 | background information of the asset being valued; | **Khasra No. 492- Min. Situated at Village- Saddiq Nagar, Pargana Loni, Ghaziabad, Uttar Pradesh** |
| 2 | Purpose of valuation and appointing authority | FMV of BOM, Branch- Navyug Market, Ghaziabad |
| 3 | identity of the valuer and any other experts involved in the valuation; | **Er. Ratan Dev Garg** /Valuation of the properties sinceyear2009, withtheBanksinceyear2017 |
| 4 | disclosure of valuer interest or conflict, if any; | No |
| 5 | date of appointment, valuation | 08.12.2023, 08.12.2023 |
| 6 | Inspections and/or investigation sunder taken; | We inspected of site made by my staff |
| 7 | nature and sources of the information used or relied upon; | Personal enquiry & other sources such as brokers and surrounding persons |
| 8 | procedures adopted in carrying out the valuation and valuation standards followed; | Land and Building rate method |
| 9 | restrictions on use of the report, if any; | No |
| 10 | major factors that were taken into account during the valuation; | Local enquiry about property |
| 11 | major factors that were taken into account during the valuation; | Detail enquiry from the market |
| 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. | ---do--- |

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## MODEL CODE OF CONDUCT FOR VALUERS

**Integrity and Fairness**

1. A valuer shall, in the conduct of his/its business, follow high standards of integrityand 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 allprofessional relationships.

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

4. A valuer shall refrain from being involved in any action that would bring disrepute tothe 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 relevanttechnical and professional standards that may be specified from time to time

8. A valuer shall continuously maintain professional knowledge and skill to providecompetent 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 forhis/its expertise or deny his/its duty of care, except to the extent that theassumptions are based on statements of fact provided by the company or itsauditors or consultants or information available in public domain and not generatedby the valuer.

10. A valuer shall not carry out any instruction of the client insofar as they areincompatible with the requirements of integrity, objectivity and independence.

11. A valuer shall clearly state to his client the services that he would be competent toprovide and the services for which he would be relying on other valuers orprofessionals or for which the client can have a separate arrangement with othervaluers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring thathis/its decisions are made without the presence of any bias, conflict
of interest,coercion, or undue influence of any party, whether directly connected to thevaluation 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 necessary 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.

19. In any fairness opinion or independent expert opinion submitted by a valuer, if therehas been a prior engagement in an unconnected transaction, the valuer shalldeclare 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 confidentialinformation about the subject company, which has come to his/its knowledgewithout proper and specific authority or unless there is a legal or professional rightor duty to disclose.

Information Management

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21. A valuer shall ensure that he/ it maintains written contemporaneous records for anydecision taken, the reasons for taking the decision, and the information andevidence in support of such decision. This shall be maintained so as to sufficientlyenable a reasonable person to take a view on the appropriateness of his/itsdecisions and actions.

22. A valuer shall appear, co-operate and be available for inspections andinvestigations carried out by the authority, any person authorised by the authority,the registered valuers organisation with which he/it is registered or any otherstatutory regulatory body.

23. A valuer shall provide all information and records as may be required by theauthority, the Tribunal, Appellate Tribunal, the registered valuers organisation withwhich he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during thecourse of performing professional services, shall maintain proper working papersfor a period of three years or such longer period as required in its contract for aspecific 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 recordshall 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 purposes 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 forhimself/ itself, or to obtain or retain an advantage in the conduct of profession forhimself/ itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in atransparent 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 fees or charges other than those which are disclosedin a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely tobe 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 theregistered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of thesame client except under written orders from the bank or housing financeinstitutions and with knowledge of the concerned valuer.

32. A valuer shall follow this code as amended or revised from time to time

Signature of the valuer : _____

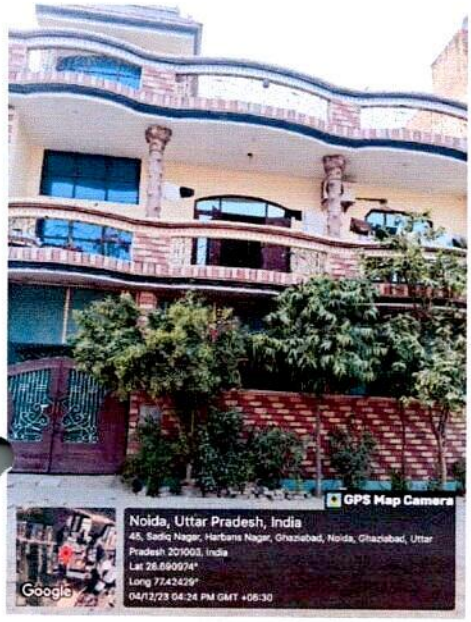
Name of the Valuer : Er. Ratan Dev Garg
Address of the valuer : H. No. 223, Sector-9A, Gurugram, Haryana.

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**Site Images of Electricity Meter SL No. E26693000000, A/c No. 4817913000Khasra No. 492- Min. Situated at Village- Saddiq Nagar, Pargana Loni, Ghaziabad, Uttar Pradesh**

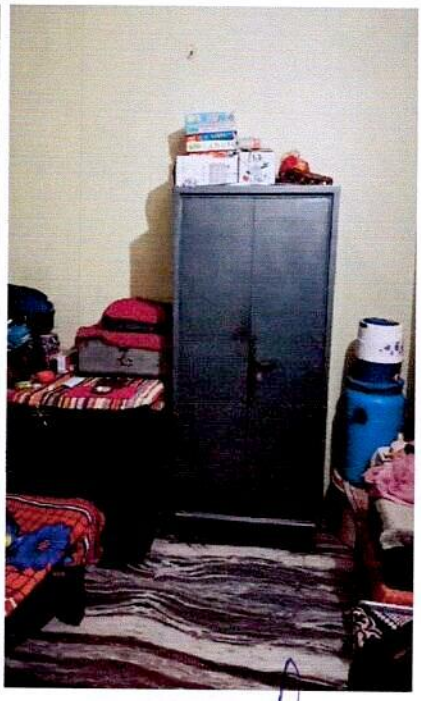










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