# Hariom Gupta (B. E. CIVIL)

**Consulting Engineer, Govt. Regd. Valuer, Chartered Engineer**

-Regd. Valuer for : Income Tax Deptt., Banks, Companies Act, Court, VISA, Govt. Deptt., PSUs.
(Regn. No. CCIT/UDR/ITO(Tech.)/Valuer/CAT-I/2008-09/10)

-Chartered Engineer (Regn. No. M-148169-4) M.I.V., M.I.E.

Office : 73, Lane No. 7, Saraswati Colony, near JDB college, Baran Road Kota-324001

Mobile No. 09829154860, 0829007486 Email : guptaho@rediffmail.com, guptaho.gmail.com

**To,**
**CANARA Bank,**
**Branch – Recovery section / Sabzi Mandi Kota**

## VALUATION BY COMPOSITE RATE METHOD
## REPORT OF VALUATION
PART-A

| Sl. No. | GENERAL | | | |
|---|---|---|---|---|
| 1. | Purpose of Valuation | | | Bank purpose |
| 2. | a) | Date of inspection | | 25.05.2026 |
| | b) | Date of valuation | | 25.05.2026 |
| 3. | 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 reported) and address | | | Mr. Govind Utwani<br>S/o Mr. Gulab Chand<br><br>Single ownership |
| 3. | List of documents produced for perusal | | | |
| | i) | | | Copy of Sale deed dtd. 06.09.2017 |
| | ii) | | | |
| 4. | Brief description of the property | | | Shop No. 9, Ground floor (without roof right), Plot No. A-26, Landmark City, Kunhari Kota (Raj.) |
| 6. | Location of the property | | | |
| | a) | Plot No. / Survey No. | | Shop No. 9, Plot No. A-26 |
| | b) | Door No. | | Landmark City |
| | c) | T.S. No. / village | | Kunhari, Kota |
| | d) | Ward / Taluka | | Near Allen career Institute |
| | e) | Mandal / District | | Kota |
| | f) | Date of issue and validity of layout approved plan / map | | Not available |
| | g) | Approved plan / map issuing authority | | UIT Kota |
| | h) | Whether the genuineness or authenticity of approved map / plan is verified | | As per the issuing Authority |
| | i) | Any other comments by our empaneled valuers on authentic of approved plan | | NO |
| 7. | Postal address of the property | | | Shop No. 9, Ground floor (without roof right), Plot No. A-26, Landmark City, Kunhari Kota (Raj.) |
| 8. | City / Town | | | Kota |
| | Residential Area | | | |
| | Commercial Area | | | Residential / commercial |
| | Industrial Area | | | |



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| | | | | |
|---|---|---|---|---|
| 9. | Classification of the area | | | |
| | i) High / Middle / Poor | | Middle class | |
| | ii) Metro / Urban / Semi Urban / Rural | | Urban | |
| 10. | Coming under Corporation limit / Village Panchayat / Municipality | | Corporation limit | |
| 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. | Boundaries of the property | | | |
| | North | | Stairs | |
| | South | | Road 30' wide | |
| | East | | Shop No. 10 | |
| | West | | Shop No. 8 | |
| 13. | Dimensions of the site | | A | B |
| | | | As per the deed | Actuals |
| | North | | 10' | 10' |
| | South | | 10' | 10' |
| | East | | 19' | 19' |
| | West | | 19' | 19' |
| 14 | Extent of the site | | 760 Sq.ft. (Built up area) | |
| 14.1 | Latitude, Longitude and Coordinates of the site | | **Latitude - 25.199757**<br>**Longitude – 75.83105** | |
| 15. | Extent of the site considered for valuation (least of 13 A & 13 B) | | 190 Sq.ft. (Shop area) | |
| 16. | Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month. | | Rented | |
| II. | **APARTMENT BUILDING** | | | |
| Sr. No. | Description | | Remarks | |
| 1 | Nature of apartment | | Not available | |
| 2 | Shop No. & floor | | Shop No. 9, Groundfloor | |
| 3 | Name of the Apartment | | Not available | |
| 4 | Postal Address | | Shop No. 9, Ground floor (without roof right), Plot No. A-26, Landmark City, Kunhari Kota (Raj.) | |
| 5. | Location | | | |
| | T. S. No. | | Shop No. 9 at Plot No. A-26 | |
| | Block No. | | Landmark City | |
| | Ward No. | | Kunhari | |
| | Village / Municipality / Corporation | | Near Allen Career Institute | |
| | Door No. / Street or Road (Pin Code) | | Kota | |
| 6 | Description of the locality | | Residential / commercial | |
| 7 | Year of Construction | | 10 yrs. old approx.. | |
| 8 | Number of Floors | | Ground floors (in consideration) | |
| 9. | Type of structure | | R.C.C, frame structure | |
| 10. | Number of Dwelling units in the building. | | Details not available | |



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| | | | |
|---|---|---|---|
| 11 | Quality of Construction | | Normal<br>(*as seen from outside) |
| 12 | Appearance of the Building | | Normal<br>(*as seen from outside) |
| 13 | Maintenance of the Building | | Normal<br>(*as seen from outside) |
| 14<br>. | Facilities available | | |
| | Lift | | NO |
| | Protected Water Supply | | -- |
| | Underground Sewerage | | -- |
| | Car Parking – Open / covered | | -- |
| | Alround Compound Wall | | -- |
| | Pavement around the Building? | | -- |
| | Any other facility | | |
| III | **FLAT** | | |
| 1 | The floor in which the Shop is situated | | Ground floor |
| 2 | Door No. of the Flat | | Shop No. 9 |
| 3 | Specifications of the Flat | | |
| | Roof | | R.C.C. slab |
| | Flooring | | Tile |
| | Doors | | M.S. |
| | Windows | | -- |
| | Fittings | | Normal |
| | Finishing | | Good |
| 4 | House Tax | | |
| | Assessment No. | | No information available |
| | Tax paid in the name of | | No information available |
| | Tax amount | | No information available |
| 5. | Electricity Service connection No. | | No information available |
| | Meter Card is in the name of | | No information available |
| 6. | How is the maintenance of the flat? | | Normal<br>(*as seen from outside) |
| 7 | Sale Deed executed in the name of | | Mr. Govind Utwani |
| 8 | What is the undivided area of land as per Sale Deed? | | Not mentioned<br>(Built up area – 190 Sq.ft.) |
| 9 | What is the plinth area of the flat? | | (Built up area – 190 Sq.ft.) |
| 10 | What is the floor space index (app.) | | Not available |
| 11 | What is the Carpet Area of the Shop? | | (Built up area – 190 Sq.ft.) |
| 12 | Is it Posh / I Class / Medium / Ordinary? | | Medium |
| 13 | Is it being used for Residential or Commercial purpose? | | Commercial purpose |
| 14 | Is it Owner-occupied or tenanted? | | Tenanted |
| 15 | If tenanted, what is the monthly rent? | | NA |



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DRAWING APPROVAL (Discuss here the building approval, reference, violations observed if any, and its consequences thereof)
Mentioned above.

## PART B – VALUATION OF FLAT UNDER CONSTRUCTION

a) CERTIFICATE ON GENUINNESS OF RATE :

| | | | |
|---|---|---|---|
| a) | 190 sqft. Of undivided share of land @ Rs. sqft. | = | Completed Flat |
| b) | 190 sqft. Of building construction @ Rs - sqft. | = | |
| c) | Total value on completion | = | |
| | Composite Rate | = | |

It is certified that the composite rate is genuine / not genuine for the specification and location.

b) STAGE VALUE

a) Actual works completed = 100%*
b) Percentage of works completed = 100%*

C) VALUATION DETAILS

Present stage value of the flat : Rs.

1. Undivided share of land ……..sq.ft. = Rs.
2. Stage value of the building ……..% x Rs……. = Rs.
3. Total stage value of the flat as on date = Rs.

## PART C – VALUATION OF EXISTING FLAT

A. GENERAL :

| | | | |
|---|---|---|---|
| 1. | How is the marketability? | : | Normal |
| 2 | What are the factors favouring for an extra Potential Value? | : | Good approach conditions |
| 3 | Any negative factors are observed which affect the market value in general? | : | NO |

| | **RATE** | | |
|---|---|---|---|
| 1 | After analyzing the comparable sale instances, what is the composite rate for a similar shop with same specifications in the adjoining locality? (Along with details / reference of atleast two latest deals/transaction with respect to adjacent properties in the area | | Rs. 7000/- p.sq.ft. (for Built up area) |
| 2 | Assuming it is a new construction, what is the adopted basic composite rate of the shop under valuation after comparing with the specifications and other factors with the flat under comparison (given details). | | Rs. 7000/- p.sq.ft. |



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| | | | | |
|---|---|---|---|---|
| 3 | Break – up for the rate | | | |
| | i | Building + Services | | Rs. 1800/- p.sq.ft. |
| | ii | Land + others | | Rs. 5200/- p.sq.ft. |
| 4 | Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed) | | | Rs. 5112/- x 70% p.sq.ft. *<br>(70% of DLC rate taken due to rights without roof at ground floor) (for fraction of land) |
| VI | **COMPOSITE RATE ADOPTED AFTER DEPRECIATION** | | | |
| a | Depreciated building rate | | | Rs. 1584/- p.sq.ft. |
| | Replacement cost of shop with Services (v(3)i) | | | Rs. 5200/- p.sq.ft. |
| | Age of the building | | | 12 yrs. |
| | Life of the building estimated | | | 80 yrs. approx..(Total life) |
| | Depreciation percentage assuming the salvage value as 10% | | | 12% |
| | Depreciated Ratio of the building | | | |
| b | Total composite rate arrived for valuation | | | |
| | Depreciated building rate VI (a) | | | Rs. 1584.00 p.sq.ft. |
| | Rate for Land & other V (3) ii | | | Rs. 5200/- p.sq.ft. |
| | Total Composite Rate | | | Rs. 6784/- p.sq.ft. |

**Details of Valuation:**

| Sl. No. | Description | Quantity | **Rate per unit Rs.** | **Estimated value Rs.** |
|---|---|---|---|---|
| | Present value of shop flat (car parking, if provided) | 190 Sq.ft. | 6784/- p.sq.ft. | 12,88,960.00 |
| | Wardrobes | | | -- |
| | Showcases / almirahs | | | -- |
| | Kitchen arrangements | | | -- |
| | Superfine finish | | | -- |
| | Interior Decorations | | | -- |
| | Electricity, water, drainage deposits, etc. | | | -- |
| | Electrical fittings etc. | | | -- |
| | Extra collapsible gates / grill works etc. | | | -- |
| | Potential value, if any | | | -- |
| | Share of common amenities, if any? | | | -- |
| | Total<br>Say | | | 12,88,960.00<br>13,00,000.00 |

(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 calculation. Also such aspects as impending threat of acquisition by government for road widening/public service purposes, sub merging & applicability of CRZ provisions (Distance from sea coast/tidal level must be incorporated) and their effect on i) Salability ii) likely rental values in future and iii) any likely income it may generate may be discussed).



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**Here we have adopted Cost Approach to arrive at estimated fair market value of subject property. Here we have considered cost of land as found by through local area enquiry from local residents, property brokers etc. and looking to surrounding development. There is no documentary evidence available for any property transaction in the area. Cost of built up areas has been calculated based on standing order No. X-3/2021 issued by The Chief Engineer PWD Rajasthan.**

**Subject property is a shop situated in residential / commercial area in the middle of Kota city. Approach condition to the property is good. The property is located very near coaching hub of the city.**

**As a result of my appraisal and analysis, it is my considered opinion that the Present Day fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 13,00,000.00 (Rupees – Thirteen Lakhs approx..).**

**The distress value is Rs. 10,00,000.00 (Rupees Ten Lakhs approx..) and**

**Realisable value is Rs. 11,70,000.00 (Rupees Eleven Lakhs Seventy Thousand approx..).**

**Value as per DLC rate is Rs. 10,22,000.00 (Rupees Ten Lakhs Twenty Two Thousand approx..)**

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Signature
**Name and official seal of the Approved Valuer)**

Place: Kota
Date: **25.05.2026**

**The undersigned has inspected the property detailed in the Valuation Report dated ____ _____on_____. We are satisfied that the fair and reasonable market value of the property is Rs._____ (Rupees _____only)**

**Date:**

**Signature**
**(Name of the Branch Manager with Official Seal)**

*Encl:*
1. *Declaration from the valuer in Format – Annexure -22*
2. *Model Code of Conduct for Valuer – Annexure –23.*

## PART D – CERTIFICATE

1. It is hereby certified that in my opinion :

   i) The Present Day Fair market value of the flat by adopting suitable composite rate is Rs 13,00,000.00

   ii) The Forced sale value of the property is estimated as 23% less than the Fair market value i.e. Rs. 10,00,000.00.

   iii) The Realisable value of the property is estimated as 10% less than the Fair market value i.e. Rs. 11,70,000.00

2. Number of title deed(s) involved in this shop is 1 As per legal search report. The relevant document for the subject property in the opinion of this valuer is the Sale deed dated 06.09.2017 with registration Number Sl. No. and registered in the Sub Registrar's Office Kota

3. If this flat is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in this valuation report with respect to the latest legal opinion.

4. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I(1).

5. The property was inspected on 25.05.2026 by the undersigned in the presence of the owner's Representative.

6. The legal aspects were not considered in this valuation.

7. This valuation work was/ has been undertaken by the valuer based upon the request from the bank.

8. Any other details

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Place : Kota
Date : 25.05.2026

Signature of the Valuer

Note : This report contains 9 pages.

Enclosures :

1. Key plan showing the location of the property.
2. Sketch showing the location of the subject flat with reference to the floors.
3. Sketch of the flat, if available.
4. Photograph of owner / representative with property in background.
5. Screen shot of longitude/latitude and co-ordinates of the property using GPS/Various Apps/Internet sites..

(Note : The valuer may add any number of additional sheets for providing any vital data and relevant information)

## DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 25.05.2026 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 25.05.2026 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, 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 abide by the Model Code of Conduct for empanelment of valuer in the Bank (Annexure-II. 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.

| Sl. No. | Particulars | Valuer Comment |
|---|---|---|
| 1 | Background information of the asset being valued; | Subject property is a built shop. |
| 2 | Purpose of valuation and appointing authority | For Bank purpose<br>CANARA BANK, recovery section Kota |
| 3 | Identity of the valuer and any other experts involved in the valuation; | Hariom Gupta (Regd. Valuer) |
| 4 | Disclosure of valuer interest or conflict, if any; | No personal interest or conflict of interest in the subject property |
| 5 | Date of appointment, valuation date and date of report; | DOA - 25.05.2026<br>Valuation date – 25.05.2026<br>Date of report – 25.05.2026 |
| 6 | Inspections and/or investigations undertaken; | As necessary to assess the Fair Market Value of the Property. |
| 7 | Nature and sources of the information used or relied upon; | Prevailing DLC rate, Local residents, property brokers, internet search about the trend of property market.. |
| 8 | Procedures adopted in carrying out the valuation and valuation standards followed; | Cost approach method |
| 9 | Restrictions on use of the report, if any; | For bank purpose only |
| 10 | Major factors that were taken into account during the valuation; | Size & shape of the property, Marketability, infrastructure facilities in the area. |
| 11 | 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. | Estimate of Value of a property changes from purpose to purpose. This valuation report should be read in context with the bank purpose only. We have assumed that subject property has a clear Marketable tile and free from and legal and physical encumbrances, disputes and any statutory liabilities. |

**Date : Kota**
**Place: 25.05.2026**

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

## MODEL CODE OF CONDUCT FOR VALUERS

**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 endeavour 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.

**Independence 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 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 (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 authorised by the authority, the registered valuers organisation 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 valuers organisation with which he/it is 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 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 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 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 inconsistent with the applicable rules.
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, 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.

**Miscellaneous**

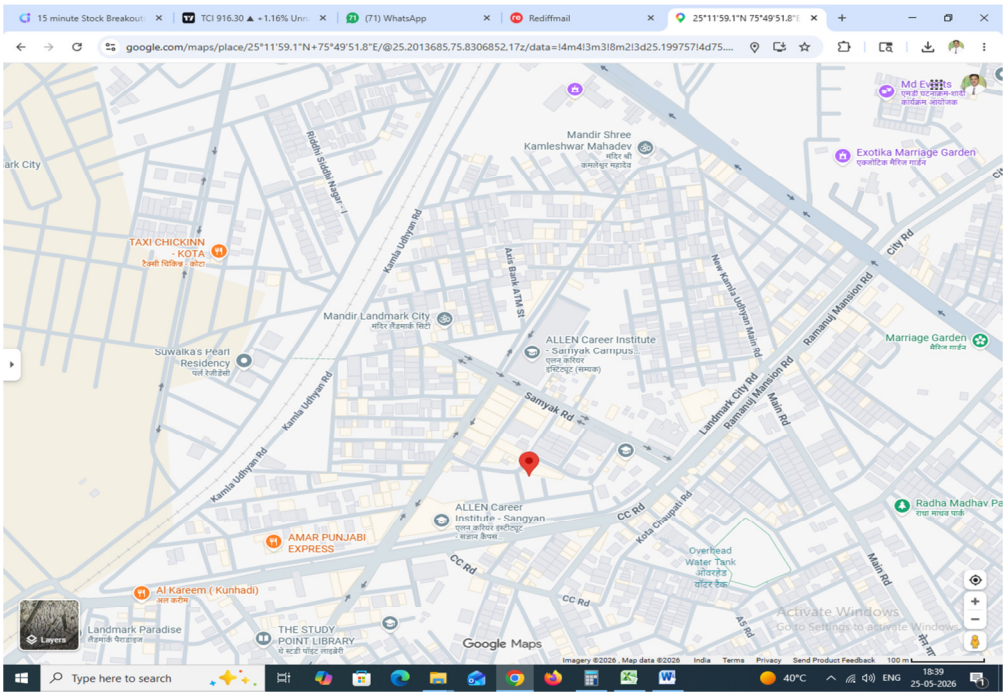
31. A vlauer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

Signature of the valuer

Name of the Valuer : Hariom Gupta
Address of the valuer : Bhagya Laxmi Complex, Kotri Road, Gumanpura-Kota (Raj.)

**Date: 25.05.2026**
**Place: Kota**

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