

**Er. MANOJ KUMAR PANDEY**

B.E.(Civil), A.M.I.E. (INDIA), F.I.V. Regd. Valuer (Govt. of India)  
Panel Valuer (L.I.C. & Banks) Registration No.-CAT-I/201/57/07-08  
Chartered Engineer (Reg.No.AM094875-9)

Mob. No. 98937 61307

Email-manojkumarpandey261@gmail.com



S. No.:Val.No.02/Canara Bank / Anuppur Br. -25

Date: 08/09/2025

VALUATION REPORT

To,

The Branch Manager,  
Canara Bank, Anuppur Br., Dist.: Anuppur ,  
M.P.

Subject :- Valuation of I.P. belonging to Shri Narbada Baiga S/o Shri Jairam Baiga situated at Kh.No.981 , Village : Deohara , , RIC : Anuppur , Vikash Khand : Jaitehri , Tehsil& Dist. : Anuppur ,M.P. , Tehsil: Anuppur , Dist.: Anuppur ,M.P.

Sir,

As desired by you find herewith the detailed valuation report in respect of immovable property of above subject job personally inspected by me is based upon the actual observation & information given by the owner.

In my opinion :

- i) Market Value of Property : Rs.18,30,000.00 ( Rs. Eighteen lakhs thirty thousand )
- ii) Realizable Value of Property : Rs.16,45,000.00 ( Rs. Sixteen lakhs forty five thousand )
- iii) Distress Sale Value of Property: Rs.14,64,000.00 ( Rs. Fourteen lakhs sixty four thousand )

*Manoj*

VALUER

Office Address:-

**Er. Manoj Kumar Pandey**

- 1. Head Office - Sandiya Road, Narmada Colony, Rajendra Ward-17, Pipariya, Distt-Narmadapuram (M.P.) 461775
- 2. Branch Office - Manoj Kumar Pandey C/o. Ramgopal Dubey, Q. No. D-91, Sainath Colony, Kolar Road, Bhopal, (M.P.)
- 3. Branch Office - Manoj Kumar Pandey C/o. Akhilesh Nandan H.No.2739/4, Indira Nagar , Gali No.2 Beside Nagar Nigam Zone 3, Shakti Bhawan Road , Post. Vidhyut Nagar , Rampur , Jabalpur ,M.P. -482008

Contact us:- 83198 18905, 98063 84484

Internal

## VALUATION OF PROPERTY (LAND & BUILDING)

Ref. No.02/25

Date:08/09/2025

### PART A - BASIC DATA

|    |                                                                                                                                                                                            |   |                                                                                                                                                                                                                                                                                                                                 |                                        |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| 1. | Purpose of valuation                                                                                                                                                                       | : | To find out the present market value of the property                                                                                                                                                                                                                                                                            |                                        |
| 2. | a. Date of Inspection                                                                                                                                                                      | : | 08/09/2025                                                                                                                                                                                                                                                                                                                      |                                        |
|    | b. Date on which the valuation is made                                                                                                                                                     | : | 08/09/2025                                                                                                                                                                                                                                                                                                                      |                                        |
| 3. | Name of the reported owner with present address and phone number Name of the owner(s) and his/their addresses(es)with Phone No.(details of share of each owner in case of joint ownership) | : | Shri Narbada Baiga S/o Shri Jairam Baiga<br>Residence : Village : Deohara , Tehsil: Anuppur , Dist.: Anuppur ,M.P.                                                                                                                                                                                                              |                                        |
| 4. | Documents produced for Perusal                                                                                                                                                             | : | Regd. Sale deed Copy , Old Legal Search Report Copy                                                                                                                                                                                                                                                                             |                                        |
| 5. | Brief description of the property taken for valuation (Including leasehold/freehold etc.)                                                                                                  | : | Property consists 2582 Sq.ft. plot area & RCC framed house constructed on it .<br>Total land is 1.214 Hec. Out of it 240 Sq.mt only is diverted for residential purpose , Please obtained Patwari Najri Naksha with demarcation , Because The Applicant's House is 140 feet away from the road and in between undiverted land . |                                        |
| 6. | Scope of valuation                                                                                                                                                                         | : | NPA Property valuation for find out its present market value                                                                                                                                                                                                                                                                    |                                        |
| 7. | If this report is to be used for any bank purpose, state the name of the bank and branch, if known                                                                                         | : | Canara Bank, Anuppur Branch , Dist.: Anuppur,M.P.                                                                                                                                                                                                                                                                               |                                        |
|    | Description of property                                                                                                                                                                    |   |                                                                                                                                                                                                                                                                                                                                 |                                        |
| 1. | Postal address of the property with Pin code                                                                                                                                               | : | Kh.No.981 , Village : Deohara , , RIC : Anuppur , Vikash Khand : Jaitehri , Tehsil& Dist. : Anuppur ,M.P. , Tehsil: Anuppur , Dist.: Anuppur ,M.P.                                                                                                                                                                              |                                        |
| 2. | Residential Area                                                                                                                                                                           | : | Yes                                                                                                                                                                                                                                                                                                                             |                                        |
|    | Commercial Area                                                                                                                                                                            | : | No                                                                                                                                                                                                                                                                                                                              |                                        |
|    | Industrial Area                                                                                                                                                                            | : | No                                                                                                                                                                                                                                                                                                                              |                                        |
| 3. | Classification of the Area                                                                                                                                                                 | : | Residential Middle Class                                                                                                                                                                                                                                                                                                        |                                        |
|    | Coming under Corporation Limit /Village Panchayat/Municipality                                                                                                                             | : | Village Panchayat                                                                                                                                                                                                                                                                                                               |                                        |
| 5. | Whether covered Under any State / Central Govt.Enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area / cantonment area                                     | : | No                                                                                                                                                                                                                                                                                                                              |                                        |
| 6. | In case it is an agricultural land, any conversion to house site plots is contemplated                                                                                                     | : | N.A.                                                                                                                                                                                                                                                                                                                            |                                        |
| 7. | Location of the property                                                                                                                                                                   |   |                                                                                                                                                                                                                                                                                                                                 |                                        |
| a. | Plot No. / Nagar/Survey No.                                                                                                                                                                | : | Kh.No.981                                                                                                                                                                                                                                                                                                                       |                                        |
| b. | Door No.                                                                                                                                                                                   | : | ....                                                                                                                                                                                                                                                                                                                            |                                        |
| c. | S.F. No. / T.S. No. / R.S. No.                                                                                                                                                             | : | ....                                                                                                                                                                                                                                                                                                                            |                                        |
| d. | Village / Block                                                                                                                                                                            | : | Deohara                                                                                                                                                                                                                                                                                                                         |                                        |
| e. | Taluk / Ward                                                                                                                                                                               | : | Tehsil: Anuppur                                                                                                                                                                                                                                                                                                                 |                                        |
| f. | Mandal/District/Municipality/Corporation                                                                                                                                                   | : | Dist.: Anuppur                                                                                                                                                                                                                                                                                                                  |                                        |
| 8. | Boundaries of the property                                                                                                                                                                 | : | As per Regd deed                                                                                                                                                                                                                                                                                                                | As per actual                          |
|    | North                                                                                                                                                                                      | : | Govt. Land                                                                                                                                                                                                                                                                                                                      | Govt. Land                             |
|    | South                                                                                                                                                                                      | : | Govt. Land                                                                                                                                                                                                                                                                                                                      | Govt. Land                             |
|    | East                                                                                                                                                                                       | : | Deohara -Patna Road                                                                                                                                                                                                                                                                                                             | Deohara -Patna Road after owner's land |
|    | West                                                                                                                                                                                       | : | Open land of Sadharam                                                                                                                                                                                                                                                                                                           | Open land of Sadharam                  |
| 9. | Latitude, Longitude and Coordinates of the site                                                                                                                                            | : | Latitude:- 23.136473 N, Longitude:- E:81.594219 E                                                                                                                                                                                                                                                                               |                                        |



|     |                                                                                      |   |                                |
|-----|--------------------------------------------------------------------------------------|---|--------------------------------|
| 10. | Property tax receipt referred                                                        | : |                                |
|     | Assessment number                                                                    | : | Not Available                  |
|     | Tax amount                                                                           | : | Not Available                  |
|     | Receipt in the name of                                                               | : | Not Available                  |
| 11. | Electricity service connection consumer Number, In the name of other details, if any | : | Not Available                  |
| 12. | Property is presently occupied by                                                    | : | Owner / Tenants/ Both / Vacant |
| 13. | If tenanted fully, What is the gross monthly rent?                                   | : | N.A.                           |
| 14. | If occupied by both By assuming the entire building is let out,                      | : |                                |
|     | (i) What is the probable monthly rent?                                               | : | No                             |
|     | (ii) What is the advance amount?                                                     | : | No                             |

**Procedure of Valuation**

|    |                   |   |                             |
|----|-------------------|---|-----------------------------|
|    | Valuation details | : | Discussion in Part BCDE & F |
| 1. | F.S.I             | : | Permissible 1.25            |
| 2. | Plot Coverage     | : | 69.70% ground coverage      |

**(Describe the property details) PARTB-LAND**

| A.  | Dimension of the site                                                                        | : | As per sale Deed            | As per actual on site |
|-----|----------------------------------------------------------------------------------------------|---|-----------------------------|-----------------------|
|     | North                                                                                        | : | 57'                         | 57'                   |
|     | South                                                                                        | : | 57'                         | 57'                   |
|     | East                                                                                         | : | 45'                         | 45'                   |
|     | West                                                                                         | : | 45'                         | 45'                   |
| B.  | Extent of site (Least of 1a & 1b)                                                            | : |                             |                       |
|     | Size of plot                                                                                 | : | 2582 sq.ft.                 |                       |
|     | North & South                                                                                | : | N: 57'                      | S: 57'                |
|     | East & West                                                                                  | : | E: 45'                      | W: 45'                |
|     | Total area of extent site                                                                    | : | 2582 sq.ft.                 |                       |
| C.  | Characteristics of the site                                                                  | : |                             |                       |
| 1.  | What is the character of the locality?                                                       | : | Residential                 |                       |
| 2.  | What is the classification of the locality?                                                  | : | Middle class                |                       |
| 3.  | Development of surrounding area                                                              | : | Residential Area            |                       |
| 4.  | Possibility of frequent flooding / Sub Merging                                               | : | Low                         |                       |
| 5.  | Feasibility/ Availability of Civic amenities such as School, Hospital, Bus Stop, Market etc. | : | Available                   |                       |
| 6.  | Level of land with topographical condition                                                   | : | Leveled, Plain              |                       |
| 7.  | Shape of land                                                                                | : | Rectangular shape           |                       |
| 8.  | Type of use to which it can be put                                                           | : | Residential                 |                       |
| 9.  | Any use restriction                                                                          | : | No                          |                       |
| 10. | Is plot in town planning approved layout?                                                    | : | No                          |                       |
| 11. | Corner plot or intermittent plot?                                                            | : | Intermittent                |                       |
| 12. | Type of road available at present                                                            | : | Far Road                    |                       |
| 13. | Road facilities are available                                                                | : | Yes                         |                       |
| 14. | Width of road-is it below 20 ft. or more than 20 ft.                                         | : | More than 20' wide road     |                       |
| 15. | Is it a Land - Locked land?                                                                  | : | No                          |                       |
| 16. | Water potentiality                                                                           | : | Good                        |                       |
| 17. | Underground sewerage system                                                                  | : | No                          |                       |
| 18. | Power supply is available in the site                                                        | : | Yes                         |                       |
| 19. | Advantages of the site                                                                       | : | Developing residential area |                       |



|      |                                                                                                                                                                                                           |   |                                                                                                                                                                                        |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 20.  | General remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc.(instance from sea coast / tidal level must be incorporated) | : | No                                                                                                                                                                                     |
| i.   | Any factors which affect the marketability of the land                                                                                                                                                    | : | No                                                                                                                                                                                     |
| ii.  | Type of the land                                                                                                                                                                                          | : | Residential                                                                                                                                                                            |
| iii. | Accessibility                                                                                                                                                                                             | : | Yes                                                                                                                                                                                    |
| 21.  | Value on adopting GLR (Guideline Rate)                                                                                                                                                                    |   |                                                                                                                                                                                        |
| (i)  | Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)                                                                                                                  | : | Guideline 2025-26 enclosed                                                                                                                                                             |
| (ii) | Value on adopting GLR (Guideline Rate)<br>i) Guideline rate as obtained from the Registrar's office(an evidence thereof to be enclosed)<br>ii) Value of land by adopting GLR (...X ...)                   | : | Rs.2000/sq.mt. or Rs. 185/sq.ft.<br>Value of plot by adopting GLR : Plot Area : 2582 sq.ft.<br>@ Rs.185/sq.ft. = Rs.4,77,670.00, Say Rs.4,78,000.00                                    |
| 22.  | Value by adopting PMR(Along with details/ reference of at least two latest deals/ transactions with respect to adjacent properties in the .                                                               | : | No latest transaction is available at present in local area<br>By market survey rate of plot adopted : Rs.186/sq.ft.<br>Value of plot by adopting PMR : Rs.4,80,252.00 Say Rs.4,80,000 |
| 23.  | Unit rate adopt in this valuation After considering the characteristics of the subject plot value of land by adopting PMR                                                                                 | : | Rs.186/sq.ft.                                                                                                                                                                          |

**Part - C (Valuation of Building)**

|       |                                                                                |          |                               |                |                           |                  |
|-------|--------------------------------------------------------------------------------|----------|-------------------------------|----------------|---------------------------|------------------|
| 1.    | Technical details of the building                                              |          |                               |                |                           |                  |
| a.    | Type of Building                                                               |          |                               | :              | Residential               |                  |
| b.    | Type of construction                                                           |          |                               | :              | ..RCC framed construction |                  |
| c.    | Quality of construction                                                        |          |                               | :              | Average                   |                  |
| d.    | Appearance of building                                                         |          |                               | :              | Simple                    |                  |
| e.    | Maintenance / condition of the building                                        |          |                               |                |                           |                  |
|       | i.                                                                             | Exterior | Excellent, Good, Normal, Poor | :              | Normal                    |                  |
|       | ii.                                                                            | Interior | Excellent, Good, Normal, Poor | :              | Normal                    |                  |
| f.    | Number of floors and height of each floor including basement, if any           |          |                               | :              | Ground floor              |                  |
| g.    | Plinth area floor-wise As per IS 3861 - 1975                                   |          |                               | :              | G.F.: 1800 sq.ft.         |                  |
| Floor | Year of construction (as per reported / as per actual observation/as per deed) |          | Height of Roof                | Plinth area    |                           |                  |
|       |                                                                                |          |                               | Main portion A | Cantilevered portion B    | Total A+50% of B |
| 1.    | 2008                                                                           |          | 10'6"                         | 1800 sq.ft.    | .....                     | 1800 sq.ft.      |

**1. Drawing approval**

- Date of issue and validity of layout of approved map/ plan : :N.A.
- Approved map/plan issuing authority : Gram Panchayat
- Whether genuineness or authentic of approved map/plan is verified? N.A.
- Any other comments by our empanelled valuer on authentic of approved plan? No
- (Discuss on the building approval, reference, violations observed, consequences of violation etc.) No
- I have valued the right property.

*M. B. Doly*



| DESCRIPTION                                                                      |                                                       |
|----------------------------------------------------------------------------------|-------------------------------------------------------|
| Specification                                                                    |                                                       |
| Floor finish                                                                     | CC flooring                                           |
| Superstructure                                                                   | RCC framed structure with 8" thick brick wall         |
| Roof                                                                             | RCC slab                                              |
| Doors                                                                            | Wooden door                                           |
| Windows                                                                          | M.S. Grill                                            |
| Weathering course                                                                | N.A.                                                  |
| Plinth area                                                                      | 1800 sq.ft.                                           |
| Year of construction(as reported/ as observed/as per the deed)                   | 2008                                                  |
| Age of the building                                                              | 17 Year                                               |
| If the age is not exactly known, further life expected                           | 40 years                                              |
| Total life of the building estimated                                             | 57 years                                              |
| Depreciation percentage (assuming salvage value = ..... %)                       | Nil                                                   |
| Replacement rate of Construction with the Existing conditions and specifications | Rs.1000/sq.ft.                                        |
| Replacement Value                                                                | B.A. : 1800 sq.ft. @ Rs.1000/sq.ft. = Rs.18,00,000.00 |
| Depreciation Value at the rate of ...@                                           | 25% =Rs.5,62,500.00                                   |
| Present value of the building                                                    | Rs.13,50,000.00                                       |
| Total value of the building                                                      | Rs.13,50,000.00                                       |

| S.No. | Particular of Item | Plinth area Sq.ft. | Roof Ht. | Age of the building | Replacement rate of construction | Replacement cost Rs. | Depreciation Rs. | Net value after Depreciation Rs. |
|-------|--------------------|--------------------|----------|---------------------|----------------------------------|----------------------|------------------|----------------------------------|
| 1     | G.F.               | 1800               | 10'6"    | 17 year             | Rs.1000/sq.ft.                   | 18,00,000.00         | 25%=Rs.4,50,000  | Rs.13,50,000.00                  |
|       |                    |                    |          |                     |                                  |                      | Total            | Rs.13,50,000.00                  |

**PART -D ( Amenities & Extra Item )**

|     |                                      |   |     |
|-----|--------------------------------------|---|-----|
| 1.  | Portico                              | : | No. |
| 2.  | Ornamental front door                | : | No  |
| 3.  | Sit out / Verandah with steel grills | : | No  |
| 4.  | Extra steel / collapsible gates      | : | No  |
| 5.  | Open staircase                       | : | No  |
| 6.  | Wardrobes                            | : | No  |
| 7.  | Glazed tiles                         | : | No  |
| 8.  | Extra sinks and bath tub             | : | No  |
| 9.  | Marble / ceramic tiles flooring      | : | No  |
| 10. | Interior decorations                 | : | No  |
| 11. | Architectural elevation works        | : | No  |
| 12. | False ceiling                        | : | No  |
| 13. | Paneling works                       | : | No  |
| 14. | Aluminum works                       | : | No  |
| 15. | Aluminum hand rails                  | : | No  |
| 16. | Separate toilet room                 | : | No  |
| 17. | Separate lumber room                 | : | No  |
| 18. | Separate water tank / sump           | : | No  |
| 19. | Trees, gardening                     | : | No  |
| 20. | Any other                            | : | No  |

*M. Anand*

| PART E- SERVICE (Value after depreciation)   |                                                       |                                                  |                           |
|----------------------------------------------|-------------------------------------------------------|--------------------------------------------------|---------------------------|
| 1.                                           | Water supply arrangements                             |                                                  |                           |
| i.                                           | Open Well                                             | :                                                | N.A.                      |
| ii.                                          | Bore-well fitted with Submersible Pump & Fittings     | :                                                | Yes                       |
| iii.                                         | Hand Pump                                             | :                                                | N.A.                      |
| iv.                                          | Motor                                                 | :                                                | N.A.                      |
| v.                                           | Corporation Tap                                       | :                                                | N.A.                      |
| vi.                                          | Underground Level Sump with Fittings                  | :                                                | N.A.                      |
|                                              | Total                                                 |                                                  | Included in building rate |
| 2.                                           | Drainage arrangements                                 |                                                  |                           |
| i.                                           | Septic Tank                                           | :                                                | Yes                       |
| ii.                                          | Underground sewerage                                  | :                                                | Yes                       |
| iii.                                         | Compound wall                                         | :                                                | No                        |
| iv.                                          | Pavement                                              | :                                                | No                        |
| v.                                           | Steel gate                                            | :                                                | No                        |
| vi.                                          | C.B. deposits, fittings etc.                          | :                                                | No                        |
| 3.                                           | Electrical fittings, Sanitary Fittings & Water Supply |                                                  |                           |
| i.                                           | Type of wiring                                        | :                                                | Surface and Concealed     |
| ii.                                          | Class of fittings (Superior/ Ordinary/ Poor)          | :                                                | Ordinary                  |
| iii.                                         | Number of light points                                | :                                                | 18                        |
| iv.                                          | Fan points                                            | :                                                | 6                         |
| v.                                           | Spare plug points                                     | :                                                | 6                         |
| vi.                                          | Any others                                            | :                                                | No                        |
| 4.                                           | Plumbing installation                                 |                                                  |                           |
|                                              | No. of water closet and their type                    | :                                                | 2 Nos.                    |
|                                              | No. of Wash basin                                     | :                                                | 2 Nos                     |
|                                              | No. of bath tubs                                      | :                                                | No                        |
|                                              | Water meter, taps etc                                 | :                                                | No                        |
|                                              | Any other fixtures                                    | :                                                | No                        |
| 5.                                           | Any other                                             | :                                                | No                        |
|                                              | Total                                                 | :                                                | Nil                       |
| Part                                         | Description                                           | Value of adopting                                |                           |
|                                              |                                                       | GLR                                              | PMR                       |
| B                                            | Land                                                  | Rs. 4,78,000.00                                  | Rs.4,80,000.00            |
| C                                            | Building                                              | B.A. : 1800 sq.ft. @ Rs.743/Sq.ft. =Rs.13,37,400 | Rs.13,50,000.00           |
| D                                            | Amenities                                             | ..                                               | ..                        |
| E                                            | Services                                              | ..                                               | Included in building rate |
|                                              | Total                                                 | Rs.18,15,400.00, Say Rs.18,15,000.00             | Rs.18,30,000.00           |
| Factors favoring for an additional value Add |                                                       |                                                  |                           |
| Is it a marketable property                  |                                                       |                                                  |                           |
| (+ ) Factors favoring for less value         |                                                       |                                                  |                           |
| (- ) Less                                    |                                                       | Nil                                              |                           |
|                                              | Present Market Value                                  | Rs.18,30,000.00                                  |                           |
|                                              | Realizable Sale Value of Property                     | Rs.16,50,000.00                                  |                           |
|                                              | Distress value                                        | Rs.14,64,000.00                                  |                           |

*Handwritten signature*



**ANY OTHER DETAILS :**

(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) Salability : Medium
  - ii) Likely rental values in future in :Decreasable
  - iii) Any likely income it may generate may be discussed). : By rent of the house
  - iv) 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
- i) Market value of property :Rs.18,30,000.00( Rs. Eighteen lakhs thirty thousand )
  - ii) Realizable value of property: Rs.16,50,000.00 ( Rs. Sixteen lakhs fifty thousand )
  - iii) Distress sale value of property: Rs.14,64,000.00 ( Rs. Fourteen lakhs sixty four thousand )

Place: Jabalpur

Date: 08/09/2025



Signature

(Name and Official seal of the Approved Valuer)

- Encl: 1. Declaration from the value in Format (Annexure-22)  
2. Model Code of conduct for Valuer (Annexure-23)

## PART G - CERTIFICATE

1. i. It is hereby certified that in my opinion  
The present market value of the property discussed in the report (above) by adopting prevailing market rate for land is Rs.18,30,000.00( Rs. Eighteen lakhs thirty thousand )
- ii. The forced sale value of the property is estimated as 20 % less than the present market value.
2. Number of title deed(s)(Sale agreement) involved in this property is .....1..... The relevant document for the subject property in the opinion of this valuer is the Sale deed dated: Sale deed attached with registration number ...Sale deed attached..... registered in the Jabalpur Registrar's Office Dist.: Jabalpur , M.P.
3. If this property 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 ...08/09/2025..... by ..Valuer.. in the presence of owner
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 ..... B.M., Canara Bank, Anuppur Br. Dist.: Anuppur

(Panel Valuer)



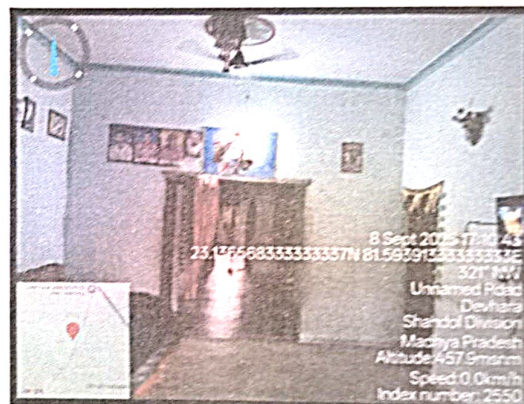
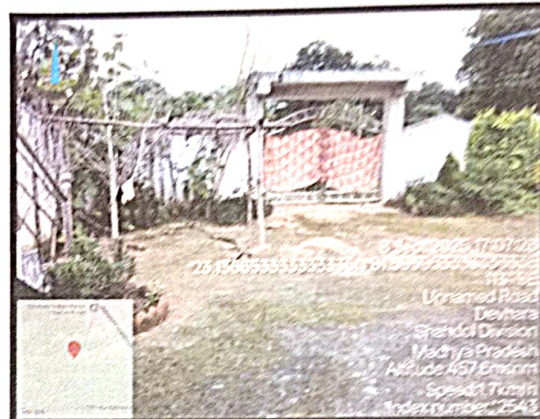
Place: Jabalpur  
Date: 08/09/2025

Note : This report contains 1 to 14 Pages

- ☐ Key plan showing the location of the property - Yes
- ☐ Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites - Yes



A photograph of existing property



*M. Pandey*



GPS Map

$23^{\circ}08'11.7''\text{N } 81^{\circ}35'38.4''\text{E}$



*M. Broley*

Internal



Govt. Guideline Value of Property 2025-2026

| S.No.                                                                                                                                            | Guideline Place                              | PLOT (SQM)  |            |            | BUILDING RESIDENTIAL (SQM) |       |           |               | BUILDING COMMERCIAL (SQM) |        |        | BUILDING MULTI(SQM) |            | AGRICULTURAL LAND(HECTARE) |              | AGRICULTURAL PLOT (SQM) |                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------|------------|------------|----------------------------|-------|-----------|---------------|---------------------------|--------|--------|---------------------|------------|----------------------------|--------------|-------------------------|-----------------|
|                                                                                                                                                  |                                              | Residential | Commercial | Industrial | RCC                        | RBC   | Tin Shade | Kaccha Kabelu | Shop                      | Office | Godown | Residential         | Commercial | Irrigated                  | Un Irrigated | Sub Clause wise         | Sub Clause wise |
| (1)                                                                                                                                              | (2)                                          | (3)         | (4)        | (5)        | (6)                        | (7)   | (8)       | (9)           | (10)                      | (11)   | (12)   | (13)                | (14)       | (15)                       | (16)         | (17)                    | (18)            |
| Urban Local Body : BARGANWA (AMLAI), Sub-Area : NAGAR PARISHAD BARGANWA (AMLAI), Ward : BARGANWA, Tehsil : Anuppur                               |                                              |             |            |            |                            |       |           |               |                           |        |        |                     |            |                            |              |                         |                 |
| 139                                                                                                                                              | BARGANWA                                     | 3,300       | 3,300      | 3,300      | 11,300                     | 8,100 | 6,500     | 5,700         | 15,720                    | 14,120 | 14,120 | 0                   | 0          | 18,70,000                  | 11,12,000    | 3,300                   | 3,300           |
| Urban Local Body : BARGANWA (AMLAI), Sub-Area : NAGAR PARISHAD BARGANWA (AMLAI), Ward : DEVHARA, Tehsil : Anuppur                                |                                              |             |            |            |                            |       |           |               |                           |        |        |                     |            |                            |              |                         |                 |
| 140                                                                                                                                              | DEVHARA                                      | 2,000       | 2,000      | 2,000      | 10,000                     | 6,800 | 5,200     | 4,400         | 14,700                    | 13,100 | 13,100 | 0                   | 0          | 10,47,000                  | 6,16,000     | 2,000                   | 2,000           |
| Urban Local Body : BARGANWA (AMLAI), Sub-Area : NAGAR PARISHAD BARGANWA (AMLAI), Ward : SAKOLA, Tehsil : Anuppur                                 |                                              |             |            |            |                            |       |           |               |                           |        |        |                     |            |                            |              |                         |                 |
| 141                                                                                                                                              | SAKOLA                                       | 2,000       | 2,000      | 2,000      | 10,000                     | 6,800 | 5,200     | 4,400         | 14,700                    | 13,100 | 13,100 | 0                   | 0          | 8,57,000                   | 5,60,000     | 2,000                   | 2,000           |
| Urban Local Body : DOLA, Sub-Area : NAGAR PARISHAD DOLA, Ward : NAGAR PARISHAD DOLA, Tehsil : Kotma                                              |                                              |             |            |            |                            |       |           |               |                           |        |        |                     |            |                            |              |                         |                 |
| 142                                                                                                                                              | DOLA MUKHYA MARG SE DONO TARAF 200 METER TAK | 2,500       | 4,400      | 2,500      | 10,500                     | 7,300 | 5,700     | 4,900         | 15,900                    | 13,900 | 13,900 | 0                   | 0          | 25,00,000                  | 25,00,000    | 2,500                   | 4,400           |
| 143                                                                                                                                              | NAGAR PARISHAD DOLA                          | 1,400       | 2,100      | 1,400      | 9,400                      | 6,200 | 4,600     | 3,800         | 14,000                    | 10,900 | 10,900 | 0                   | 0          | 12,11,000                  | 12,11,000    | 1,400                   | 2,100           |
| Urban Local Body : DOOMARKCHHAR, Sub-Area : NAGAR PARISHAD DOOMARKCHHAR, Ward : NAGAR PARISHAD DOOMARKCHHAR, Tehsil : Kotma                      |                                              |             |            |            |                            |       |           |               |                           |        |        |                     |            |                            |              |                         |                 |
| 144                                                                                                                                              | NAGAR PARISHAD DOOMARKCHHAR                  | 1,300       | 1,900      | 1,300      | 9,300                      | 6,100 | 4,500     | 3,700         | 12,950                    | 10,850 | 10,850 | 0                   | 0          | 12,10,000                  | 12,13,000    | 1,300                   | 1,900           |
| Urban Local Body : VANGANWA (RAJNAGAR), Sub-Area : NAGAR PARISHAD VANGANWA (RAJNAGAR), Ward : NAGAR PARISHAD VANGANWA (RAJNAGAR), Tehsil : Kotma |                                              |             |            |            |                            |       |           |               |                           |        |        |                     |            |                            |              |                         |                 |
| 145                                                                                                                                              | NAGAR PARISHAD VANGANWA (RAJNAGAR)           | 2,800       | 4,100      | 2,800      | 10,800                     | 7,600 | 6,000     | 5,200         | 16,050                    | 13,350 | 13,350 | 0                   | 0          | 19,50,000                  | 20,00,000    | 2,800                   | 4,100           |
| Urban Local Body : AMERKANTAK, Sub-Area : NAGAR PANCHAYAT AMERKANTAK, Ward : GANDHI WARD, Tehsil : Pushparajgarh                                 |                                              |             |            |            |                            |       |           |               |                           |        |        |                     |            |                            |              |                         |                 |
| 146                                                                                                                                              | GANDHI WARD                                  | 2,000       | 3,000      | 2,000      | 10,000                     | 6,800 | 5,200     | 4,400         | 12,900                    | 11,300 | 11,300 | 0                   | 0          | 14,08,000                  | 14,08,000    | 2,000                   | 3,000           |

Financial Year : 2025-2026 District : Anuppur

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*M. Pandey*

DECLARATION FROM VALUERS

I hereby declare that -

- a. The information furnished in my valuation report dated 08/09/2025 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 Valuer. 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/ authorised official of the firm/ company, who is competent to sign this valuation report.

*N. S. S.*



k. Further, I hereby provide the following information.

| Sr. No. | Particulars                                                                                                                                                                                               | Valuer Comment                                                                                               |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| 1       | Background information of the asset being valued.                                                                                                                                                         | Developing residential area                                                                                  |
| 2       | Purpose of valuation and appointing authority.                                                                                                                                                            | To find out the present market value ,<br>Appointing Authority : Canara Bank , Anuppur<br>Br.,Jabalpur ,M.P. |
| 3       | Identity of the valuer and any other experts Involved in the valuation.                                                                                                                                   | Er. Manoj Kumar Pandey                                                                                       |
| 4       | Disclosure of valuer interest or conflict, if any.                                                                                                                                                        | No Conflict.                                                                                                 |
| 5       | Date of appointment, Valuation date and Date of report                                                                                                                                                    | 08/09/2025                                                                                                   |
| 6       | Inspections and/ or investigations undertaken.                                                                                                                                                            | Inspection of I.P. in guidance of Canara Bank SME<br>Br., Jabalpur ,M.P.                                     |
| 7       | Nature and sources of the information used or relied upon.                                                                                                                                                | By Market Survey                                                                                             |
| 8       | Procedures adopted in carrying out the valuation and Valuation standards followed;                                                                                                                        | By Building And Land Area Method                                                                             |
| 9       | Restrictions on use of the report if any                                                                                                                                                                  | For Bank purpose                                                                                             |
| 10      | Major factors that were taken into account during the valuation                                                                                                                                           | Location and surrounding developments                                                                        |
| 11.     | Major factors that were taken into account during the valuation                                                                                                                                           | All major factors were taken                                                                                 |
| 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. | No disclaimers.                                                                                              |

Date: 08/09/2025

Place: Jabalpur



Signature

(Name of the Approved Valuer and seal of the firm/Company)

Internal

**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/her/its business, follow high standards of integrity and fairness in all his/her//its dealings with his/her/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/she/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 judgement.
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/ her/ its expertise or deny his/her/ 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/her/its professional dealings by ensuring that his/her/ 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/she/it or any of his/her/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his /her/ 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/ she /its first becomes aware of the possibility of his/her/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 approvals.
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/her/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/she/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/ her/ 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/she/ 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/ she/ it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information required 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.

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Gifts and hospitality

25. A valuer or his/her/its relative shall not accept gifts or hospitality which determines 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/herself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/herself/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 bank.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/she/it is unlikely to be able to devote adequate time to each of his/her/its assignments.
30. A valuer shall not conduct business which in the opinion of the authority of the registered valuer organisation discredits the profession.

Date: 08/09/2025

Place: - Jabalpur

Signature



(Name of the Approved Valuer and seal of the firm/ company)