CANARA BANK
B.O.- : G.T. ROAD, KHURJA.

VALUATION REPORT

Situated at
Residential Building (Semi Finished)
Gata No. 545 MI, Nai Basti, Bahar Chungi,
Khurja, Pargana & Tehsil Khurja, Distt. Bulandshahr.
(Near Shankar Hotel).

Belonging to
Mr. Mohd. Umar S/o Mr. Ibrahim.
A/C- 974/214

M/S PASHUPATI ASSOCIATES
B.O. : ANANDAM , Kh.No.829/1 , Selaqui , Mauza
Central Hope Town , Chakrata Road, Dehradun.
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Er. Naveen Agarwal
B.E. HONS.(CIVIL).FIE,FIV,FICA, FIIT(Arb), FIGAV, MIIAM.
Chartered Engineer/Valuer/Surveyor
Govt. Registered Valuer (MOF)
(Regn No. CCIT/MRT/CAT-A/18/2005)
Panel valuer PSU & Pvt. Banks & NBFC
Chartered Engineer Regn No. F1267600
Govt. Registered Valuer (MOCA)
(Regn No. IBBI/RV/07/2019/11100)

Pashupati Associates
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Govt. Registered Valuer Enemy Property Ministry of Home Affairs , Chartered Engineer The Institution of Engineers , Corporate Member of The Institution of Engineers , Fellow of The Institution of Engineers , Fellow of The Institution of Valuers, Fellow of Indian Council of Arbitration , Chartered Quantity Surveyors of The Institute of Quantity Surveyors, Fellow of Indian Institution of Technical Arbitrators, Empanelled valuer with Govt. , PSUs, Pvt. Banks, LIC & Others FIs , Empanelled arbitrator with Indian Council of Arbitration , Fellow of Institution of Government Approved Valuers, Member Indian Institute of Arbitration & Mediation, Empanelled arbitrator with Indian Institution of Technical Arbitrators.

PROFORMA FOR VALUATION REPORT IN RESPECT OF LAND / SITE AND BUILDING

To,
CANARA BANK
BRANCH: G.T. ROAD, KHURJA.

As per the instruction from the bank visit has been done on 04/07/2025 for valuation of the under mentioned property.

I.	**GENERAL**		
1	Purpose for which the valuation is made		NPA
2	a)	Date of inspection	04.07.2025
	b)	Date on which the valuation is made	05.07.2025
3	List of documents produced for perusal		
	i)		Details provided by the bank.
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		**Owner:** Mr. Mohd. Umar S/o Mr. Ibrahim. **A/C- 974/214**
5.	Brief description of the property Open Land, Independence House, Shop, Godown, Commercial Complex (mention the specific building number allotted by civic authority)		Residential Building (Semi Finished)
5.1	Leasehold/freehold : description of lease, perior of lease, lease rental etc.		Free Hold
6	Location of property		
	a	Plot No. / Survey No.	Gata No. 545 MI, Nai Basti, Bahar Chungi, Khurja, Pargana & Tehsil Khurja, Distt. Bulandshahr. (Near Shankar Hotel).

	B	Door No.	NA	
	C	T. S. No. / Village	Nai Basti,	
	D	Ward / Taluka	Khurja	
	E	Mandal / District	Bulandshahr	
6.1	Mention Road/Street Number and Name		G.T. Road	
6.2	Mention the nearest public Transit Point		Near Shankar Hotel	
7	Postal address of the property		Gata No. 545 MI, Nai Basti, Bahar Chungi, Khurja, Pargana & Tehsil Khurja, Distt. Bulandshahr. (Near Shankar Hotel).	
8	City / Town		Khurja	
	Residential Area		Yes	
	Commercial Area		No	
	Industrial Area		No	
9	Classification of the area			
	1	High / Middle / Poor	Middle	
	2	Metro / Urban / Semi Urban / Rural	Semi Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality		Outside Municipal limits	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		Refer legal report as property is already mortgage with the bank.	
12	In case it is an agricultural land, any conversion to house site plots is contemplated		Refer legal report as property is already mortgage with the bank.	
13	Boundaries of the property		As per details	As per Site
	North		Plot of Imran	Plot of Imran
	South		House of Ishat Bano	House of Shakil
	East		Rasta 14' wide	Rasta 14' wide
	West		Plot of Nawab	Others Property
13.1	Whether land is demarcated, compound wall with gate is available		Yes.	
13.2	Mention the plot number or house number allocated		NA	
13.3	Whether the boundary is matching, reason for any deviation		Yes	
14.1	Dimensions of the site		As per details	Actuals
	North		30'00"	Plot of Imran
	South		30'00"	House of Shakil
	East		10'03"	Rasta 14' wide
	West		10'03"	Others Property
14.2	Latitude, Longitude and Coordinates of the site		NL 28.2534N EL 77.8647E	
15	Extent of the site		**28.57 Sq. Mtr. (34.17 Sq. Yds.)**	
16	Extent of the site considered for valuation (least of 14 A & 14 B)		**28.57 Sq. Mtr. (34.17 Sq. Yds.)**	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.		Inside visit & measurement not allowed by the occupant	

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17.1	Whether up to date taxes are paid, mention the latest tax receipt number	Details with Owner
II	**CHARACTERISTICS OF THE SITE**	
1	Classification of locality	Middle Class
2	Development of surrounding areas	Developing
3	Possibility of frequent flooding / sub-merging	Nil
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc .	Within 3.00 Km.
5	Level of land with topographical conditions	Levelled
6	Shape of land	Only outside visit has been done.
7	Type of use to which it can be put	Residential
8	Any usage restriction	Details with the bank
9	Is plot in town planning approved layout?	Outside Municipal limits
10	Corner plot or intermittent plot?	Intermediate plot
11	Road facilities	Rasta 14' wide
12	Type of road available at present	Available
13	Width of road – is it below 20 ft. or more than 20 ft.	Rasta 14' wide
14	Is it a land – locked land?	No
15	Water potentiality	Yes
16	Underground sewerage system	No
17	Is power supply available at the site?	Available
18	Advantages of the site	
	1	Levelled Site
	2	
19	Special remarks, if any, like threat of acquisition of land for public service purposes road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	Owner has not cooperated for site visit & inside visit & measurement not allowed by the occupant & property is khasra based property as such property is shown / reached with the help of bank guidance and same has been valued. Property is confirm by the bank & same has been valued. Same has been informed to the bank as per the bank property is already mortgage with the bank as such value has been given in this report with details provided by the bank. Covered area as per building bylaws has been taken into account.
19.1	Specific comment about the property if belongs to waqf / Temple/Trust.	No
19.2	Specific comment about the property if it is near to Highway, under High Tension Line, Railway Track, Cemetery etc.	No
19.3	Land is swampy, marshy, reclaimed or garden land.	No

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	Part – A (Valuation of land)		
1	Size of plot		**28.57 Sq. Mtr. (34.17 Sq. Yds.)**
	North & South		As per column 13 & 14
	East & West		As per column 13 & 14
2	Total extent of the plot		**28.57 Sq. Mtr. (34.17 Sq. Yds.)**
3	Prevailing market rate (Along with details /reference of atleast two latest Deals/ transactions with respect to adjacent properties in the areas)		Rs. 7000/- to 9000/- Per Sq. Yds.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		Rs. 7,000/- Sq Mtr. As per Govt. notified land circle rate
5	Assessed / adopted rate of valuation		Rs. 8000/- Per Sq. Yds.
6	Estimated value of land as per site		34.17 X 8000/- = Rs. 2,73,360/-
	Part – B (Valuation of Building)		
	Technical details of the building		
	A	Type of Building (Residential /Commercial / Industrial)	Residential Building (Semi Finished)
	B	Type of construction (Load bearing / RCC / Steel Framed)	Load Bearing
	C	Year of construction	2022 & 03 Yrs.
	D	Residual life of the building	57 Yrs.
	E	Number of floors and height of each floor including basement, if any	G+1, 10 Ft.
	F	Plinth area floor-wise	G.F. 230.00, F.F. 230.00 Sq. Ft.
	g	Condition of the building	Average
	H	Date of issue and validity of layout of approved map / plan	Property already mortgage with the bank.
	I	Approved map / plan issuing authority	NA
	J	Whether genuineness or authenticity of approved map / plan is verified	Property already mortgage with the bank.
	k	Any other comments by our empanelled valuers on authentic of approved plan	NA
	L	Whether the building is constructed as per approved plan, details of deviation is any	Covered area as per building bylaws has been taken into account.
	M	Stage of construction	Only outside visit has been done.

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Specifications of construction (floor-wise) in respect of:

S. No.	Description	Ground floor	First Floor
1	Foundation	Open	Open
2	Basement	NA	NA
3	Superstructure	Brick Walls	Brick Walls
4	Joinery / Doors & Windows (furnish details about size of frames, shutters, glazing, fitting etc. And specify the species of timber)	Only outside visit has been done.	Only outside visit has been done.
5	RCC works	RCC	RCC
6	Plastering	Cement	Cement
7	Flooring, Skirting, dadoing	Only outside visit has been done.	Only outside visit has been done.
8	Special finish as marble, granite, wooden 5hasra5g5, grills, ETC.	Nil	Nil
9	Roofing including weather proof course	Nil	Nil
10	Drainage	Provided	Provided

2	Compound Wall		As Required
	Height		As Required
	Length		As Required
	Type of construction		As Required
3	Electrical Installation		As Required
	Type of wiring		As Required
	Class of fittings (superior / ordinary /poor)		As Required
	Number of light points		As Required
	Fan points		As Required
	Spare plug points		As Required
	Any other item		As Required
4	Plumbing installation		As Required
	A	NA	NA
	B	As Required	As Required
	C	No. Of urinals	As Required
	D	No. Of bath tubs	As Required
	E	Water meters, taps etc.	As Required
	F	Any other fixtures	As Required

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Details of valuation

S. No.	Particulars of item	Plinth Area in sq Ft.	Roof height	Age of Property	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation on Rs.
1.	Ground Floor	230.00	10 FT	03 Yrs.	Rs. 1000/-	Rs. 02,30,000/-	Nil	Rs. 02,30,000/-
2.	First Floor	230.00	10 FT	03 Yrs.	Rs. 1000/-	Rs. 02,30,000/-	Nil	Rs. 02,30,000/-
	Total							Rs. 04,60,000/-

Part – C (Extra Items) (Amount in Rs.)

1.	Portico	:	Nil
2.	Ornamental front door	:	Nil
3.	sit out / Veranda with steel grills	:	Nil
4.	Overhead water tank	:	Nil
5.	Extra steel / collapsible gates	:	Nil
	Total	:	Nil

Part – D (Extra Items) (Amount in Rs.)

1	Wardrobes	:	Nil
2	Glazed tiles	:	Nil
3	Extra sinks and bath tub	:	Nil
4	Marble / ceramic tiles flooring	:	Nil
5	Interior decorations	:	Nil
6	Architectural elevation works	:	Nil
7	Panelling works	:	Nil
8	Aluminum works	:	Nil
9	Aluminum hand rails	:	Nil
10	False ceiling	:	Nil
	Total	:	Nil

Part – E (Extra Items) (Amount in Rs.)

1	Separate toilet room	:	Nil
2	Separate lumber room	:	Nil
3	Separate water tank / Sump	:	Nil
4	Trees, gardening	:	Nil
	Total	:	Nil

Part – F (Extra Items) (Amount in Rs.)

1	Water supply arrangements	:	Nil
2	Drainage arrangements	:	Nil
3	Compound wall & Paving	:	Nil
4	C.B. deposits, fittings etc.	:	Nil
5	Pavement	:	Nil
	Total	:	Nil

Total abstract of the entire property

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Part – A	Land	:	Rs. 02,73,360/-
Part – B	Building Value	:	Rs. 04,60,000/-
Part – C	Extra items	:	Nil
Part – D	Amenities	:	Nil
Part – E	Miscellaneous	:	Nil
Part – F	Services	:	Rs. /-
	Total	:	Rs. 07,33,360/-
	Say	:	Rs. 07.33 Lacs

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is Rs. 7,33,000/- (Rupees SEVEN LACS & THIRTY THREE THOUSAND only). The other details are as under:

1. **Fair Market Value of Property : 07.33 Lacs**
2. **Realizable Value of immovable property: 06.23 Lacs**
3. **Distress Sale Value of immovable property: 05.49 Lacs**
4. **Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated. : 06.59 Lacs**

Declaration:

1. The property is inspected by our Engineer on 04.07.2025 as shown by the bank staff.
2. We have no direct or indirect interest in the property valued
3. The information furnished above is true and correct to the best of our knowledge and belief and takes into account information and or document submitted or shown to us by the client.
4. The Fair Market Value indicated in the report is an opinion of the value prevailing on the date of the said report and is based on market feedback on values of similar properties. The client is free to obtain other independent options on the same. The fair market value of such properties/localities may increase or decrease depending on the future market conditions and scenarios.
5. This report does not certify or confirm any ownership or title of the property that has been valued.
6. All property documents, Sanction Plan including owner ship rights etc legally verified before any financial transaction. As proving ownership, authenticity /genuineness /legal aspect/ forensic aspect of the document &checking of revenue records, identification of Khasra does not fall in our services/ responsibility & is being a legal matter. In case of Khasra property bank is requested to take village patwari naksha nazri report for the clear verification of the Khasra number of the property & check revenue records through its own.
7. Compliance with statutory regulations pertaining to mortgage of property loans is the responsibility of the lending banks.
8. Bank is requested kindly take municipal tax receipt & electricity bill report for the clear verification of the khasra number of this property. The site was inspected on Dt. 04.07.2025 by our team. This property owner dose allow to enter in to house & inspected only from outside, no physical measurement could done at site therefore our team inspected the site/house from outside & rely on the content/ data provided by the bank.

NAVEEN AGARWAL REGD. VALUER & CHARTERED ENGINEER

9. This is stressed property & owner was found non-cooperative, therefore, the branch is requested to cross check the contents of our report & match the data with the original title deed & other relevant documents/papers already mortgaged with the bank, In case the bank finds the major variance in contents/data in our report, please treat this report as cancelled/ declined/rejected under an advice to us.
10. Only old Valuation report is provided by the bank as such bank is requested to match all the details mentioned in this report with original documents before any financial transaction. As this report is based on details provided in old report .
11. Mythology used in calculation the four values. For fair market value evaluation is based on adherence to market data available in the vicinity with all professional standards taken care such as extensive survey , rate analyses in the market, properties sold in near past etc. Etc. With white & black both components . And RV is 15% less of FMV and Distress value is 25% less of FMV and GLR value is purely based on govt. Circle rate pure white only. It is up to the bank and there policy which one they have to take from the four values for their financial purpose.

Place: Meerut.

Date: 05.07.2025

Signature

Er. Naveen Agarwal
B.E. (Civil) F.I.E.,F.I.V.
Regd. No. CCIT/MRT/12/25-06

(Name and Official seal of the Approved Valuer)

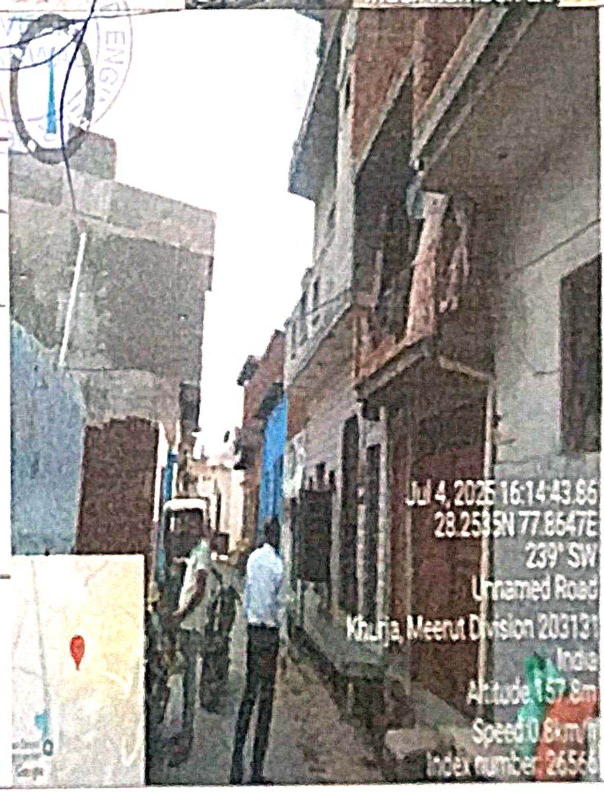
REGD. VALUER
Er. NAVEEN AGARWAL
CHARTERED ENGINEER

The undersigned has inspected the property detailed in the Valuation Report dated ______________ on ______________. We are satisfied that the realisable value of the property is ` _________ (Rupees ________________ only).

Signature

(Name of the Branch Manager with Official seal)

Owner: Mr. Mohd. Umar S/o Mr. Ibrahim Gata No. 545 MI, Nai Basti, Bahar Chungi, Khurja, Pargana & Tehsil Khurja, Distt. Bulandshahr. (Near Shankar Hotel).



REGD. VALUER & CHARTERED ENGINEER
NAVEEN AGARWAL