HOME MAKERS
AMIT KUMAR CHAUHAN
VALUERS, ENGINEERS & ARCHITECTS
GOVT. APPROVED VALUER (WEALTH TAX)
Wealth Tax Registration No. – 04/2013-14

Office Add. : Shop no. 1, Second Floor , Krishna Complex , Near Fun & Food Restaurant , Ranipur More , Haridwar (UK)

Email Add. ar.amitchauhan@gmail.com

VALUATION REPORT
OF
MIXED PROPERTY

SITUATED AT

PART OF M.P.L NO. 14/1237,(SECOND FLOOR RESIDENTIAL & THIRD FLOOR COMMERCIAL)KRISHNA MARKET AT. MOHALLA KISHANPURA, PARGANA & TEHSIL & DISTT. SHAHARANPUR

OWNER

M/S AYUSHI BAG HOUSE
SH. MUKESH KAPOOR S/O SH. SUDARSHAN LAL KAPOOR



ON BEHALF OF

BANK OF MAHARASHTRA, BUILDING NO. 12/2955, AMBALA ROAD , NEAR AMAR FURNITURE, SAHARANPUR UTTARAPRADESH -247001

Ref. No.: BOM/ SHAHARANPUR /2025-26 **DATED: 0 4 / 0 9 / 2 0 2 5**

ar **AR.AMIT KUMAR CHAUHAN**
(PANEL VALUER OF IMMOVABLE PROPERTIES)

VALUATION REPORT (IN RESPECT OF LAND/ SITE AND BUILDING)
(To be filled in by the Approved Valuer)

Ref. No.: BOM/ SHAHARANPUR /2025-26 **Dated: 04/09/2025**

I.	**GENERAL**			
1	Purpose for which the valuation is made		:	To Know the Fair Market Value of the property
2	Date of Inspection		:	02/09/2025
	Date on which the valuation is made		:	04/09/2025
3	List of Document produced for perusal			
	a	Legal Search Report	:	1. Copy of old Valuation Report
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)		:	**Sh. Mukesh Kapoor S/O Sh. Sudarshan Lal Kapoor** R/o Saharanpur (Sole ownership)
5	**Brief description of the property (Including leasehold / freehold etc) :** The property under valuation is free hold Mixed Property Area=185.86 sq.mt. The property is situated 50 mt away from Ravi dairy			
6	Location of property			
	a	Plot No. / Survey No.	:	Part Of M.P.L No. 14/1237,
	b	Door No.	:	-
	c	T. S. No. / Village	:	Krishna Market At. Mohalla Kishanpur,
	d	Ward / Taluka	:	Saharanpur
	e	Mandal / District	:	Distt. Shaharanpur
7	Postal address of the property		:	Part Of M.P.L No. 14/1237,(Second Floor Residential & Third Floor Commercial)Krishna Market At. Mohalla Kishanpura, Pargana & Tehsil & Distt. Shaharanpur
8	City / Town		:	Shaharanpur
	Residential Area		:	Mixed Area (Commercial Cum Residential)
	Commercial Area		:	
	Industrial Area		:	
9	Classification of the area			
	(i)	High/ Middle/ Poor	:	Middle class
	(ii)	Urban/ Semi Urban/ Rural	:	Urban

10	Coming under Corporation limit/ Village Panchayat / Municipality	:	Under Nagar Nigam 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	:	-	
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	No, it is Residential & Commercial Property	
13	Boundaries of the property		**As per Previous Report**	**As per site**
	North	:	Gali	Stires
	South	:	Prop. Sh. Mahander Pal & Other's	Prop. Of Other's
	East	:	Road	Main Road Krishnpura
	West	:	Prop. Of Jawala Electricals	Prop. Of Jawala Electricals
14.1	Dimensions of the site	:	**A**	**B**
		:	**As per Sale Deed**	**As per site**
	North	:	25'-0''	25'-0''
	South	:	25'-0''	25'-0''
	East	:	40'-0''	40'-0''
	West	:	40'-0''	40'-0''
14.2	Extent of the site	:	Second & Third Floor Area = 185.86 Sq.mt, or 2000.00 Sq.ft	
15	Latitude , Longitude and Coordinates of the site		29.966450 , 77.546657	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	Second & Third Floor Area = 185.86 Sq.mt, or 2000.00 Sq.ft	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month	:	Residential & Commercial Property	
II	**CHARACTERISTICS OF THE SITE**			
1	Classification of locality	:	Middle class	
2	Development of surrounding areas	:	Good development	
3	Possibility of frequent flooding / sub-merging	:	No	
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Within 1-2 Kms	
5	Level of land with topographical conditions	:	Plain surface	
6	Shape of land	:	Rectangular in shape	
7	Type of use to which it can be put	:	Residential & Commercial	
8	Any usage restriction	:	-	
9	Is plot in town planning approved layout?	:	N.A	
10	Corner plot or intermittent plot?	:	intermittent plot	

11	Road facilities	:	Available
12	Type of road available at present	:	C.C. Road
13	Width of road – is it below 25 ft. or more than 25 ft.	:	
14	Is it a land – locked land?	:	No
15	Water potentiality	:	Available in the locality
16	Underground sewerage system	:	As above
17	Is power supply available at the site?	:	As above
18	Advantage of the site		
	i	:	No
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)	:	No
	i	:	No
PART – A (VALUATION OF SHOP)			
1	Size of plot		
	North & South	:	As Above
	East & West	:	As Above
2	Total extent of the Shop Area	:	Second & Third Floor Area = 185.86 Sq.mt, or 2000.00 Sq.ft
3	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	**Shop Rate Ranges between Rs. 22000/- to Rs. 27000/- per sq.mt (Composite Rate)**
4	Assessed / adopted rate of valuation	:	**Second Floor Rs. 30000/- per sq.mt** **Third Floor Rs. 27000/- per sq.mt**
5	Estimated value of Floor	:	Second Floor =92.93 Sq.mt Rs. 30000/- per sq.mt = Rs. **27,87,900/-** Third Floor =92.93 Sq.mt Rs. 27000/- per sq.mt = Rs. **25,09,110/-** **Total Rs.=52,97,010/-**
6	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	**Shop Rate: Rs. 50,00,00/-**
	a) Second Floor	:	23.23 sq mt x Rs. 50000/- per sq mt = Rs. 11,61,500/-
	b) Third Floor		18.58 sq mt x Rs. 50000/- per sq mt = Rs. 9,29,000/-
	b) Cost of Construction	:	185.86 sq mt x Rs. 15000/- per sq mt = Rs. 27,87,900/-
	Guideline Value (a + b)	:	**Rs. 48,78,400/-**

PART – B (VALUATION OF BUILDING)				
	Technical details of the building			
	a	Type of Building (Residential / Commercial/ Industrial)	:	Residential & Commercial Property (Second Floor & Third Floor)
	b	Type of construction (Load bearing / RCC/ Steel Framed)	:	R.c.c Structure
	c	Year of construction	:	2013
		Residual Life		13 Year's Old
	d	Number of floors and height of each floor including basement, if any	:	Ground Floor
	e	Plinth area floor-wise	:	Second Floor (R.c.c) = 92.93 Sq.mt Third Floor (R.c.c) = 92.93 Sq.mt (as per site Area)
	f	Condition of the building		Average
		Exterior – Excellent, Good, Normal, Poor	:	Normal
		Interior - Excellent, Good, Normal, Poor	:	Normal
	g	Date of issue and validity of layout of approved map / plan	:	N.A
	h	Approved map / plan issuing authority	:	Sanctioned Building Plan is not Available
	i	Whether genuineness or authenticity of approved map / plan is verified	:	N.A
	j	Any other comments by our empanelled valuers on authenticity of approved plan	:	N.A

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

S. No.	**Description**		
1	Foundation	:	As per R.c.c structure.
2	Basement	:	N.A
3	Superstructure	:	structure with R.c.c slabs
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	:	Roiling Shutter / Stone & p.c.c Flooring
5	RCC works	:	Roof slabs
6	Plastering	:	As per structural specifications.
7	Flooring, Skirting, dado	:	As above
8	Special finish as marble, granite, wooden panelling, grills, etc	:	As above
9	Roofing including weather proof course	:	As above
10	Drainage	:	As above

S. No.	Description		
1	Compound wall	:	N.A
	Height	:	-
	Length	:	-
	Type of construction	:	R.c.c
2	Electrical installation	:	As per structural specifications.
	Type of wiring	:	As above
	Class of fittings (superior / ordinary / poor)	:	As above
	Number of light points	:	As above
	Fan points	:	As above
	Spare plug points	:	As above
	Any other item	:	As above
3	Plumbing installation		
	No. of water closets and their type	:	As above
	No. of wash basins	:	As above
	No. of Sink	:	As above
	No. of urinals	:	As above
	No. of bath tubs	:	As above
	Water meter, taps, etc.	:	As above
	Any other fixtures	:	As above

DETAILS OF VALUATION

S. No.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation	Net value after depreciation Rs.

PART C- (EXTRA ITEMS)		:	(AMOUNT IN RS.)
1.	Portico		N.A
2.	Ornamental front door	:	N.A
3.	Sit out/ Verandah with steel grills	:	N.A
4.	Overhead water tank	:	N.A
5.	Extra steel/ collapsible gates	:	N.A
	Total	:	**N.A**

PART D- (AMENITIES)		:	**(AMOUNT IN RS.)**
1.	Wardrobes		N.A
2.	Glazed tiles	:	N.A
3.	Extra sinks and bath tub	:	N.A
4.	Marble / Ceramic tiles flooring	:	N.A
5.	Interior decorations	:	N.A
6.	Architectural elevation works	:	N.A
7.	Paneling works	:	N.A
8.	Aluminum works	:	N.A
9.	Aluminum hand rails	:	N.A
10.	False ceiling	:	N.A
	Total	:	**N.A**
PART E- (MISCELLANEOUS)		:	**(AMOUNT IN RS.)**
1.	Separate toilet room	:	N.A
2.	Separate lumber room	:	N.A
3.	Separate water tank/ sump	:	N.A
4.	Trees, gardening	:	N.A
	Total	:	**N.A**
PART F- (SERVICES)		:	**(AMOUNT IN RS.)**
1.	Water supply arrangements		N.A
2.	Drainage arrangements	:	N.A
3.	Compound wall	:	N.A
4.	C. B. deposits, fittings etc.	:	N.A
5.	Pavement	:	N.A
	Total	:	**N.A**
TOTAL ABSTRACT OF THE ENTIRE PROPERTY			
Part- A	**Shop**	**:**	**Rs 52,97,010/-**
Part- B	**Building**	**:**	**N.A**
Part- C	**Extra Items**	**:**	**N.A**
Part- D	**Amenities**	**:**	**N.A**
Part- E	**Miscellaneous**	**:**	**N.A**
Part- F	**Services**	**:**	**N.A**
	Total	**:**	**Rs 52,97,010/-**
	Or	**:**	**Rs 52.97 Lakhs**

(**Valuation:** Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that:

1.	**Fair Market Value**	**:**	**Rs. 52.97 Lakhs** **(Rupees Fifty Two Lakhs Ninety Seven Thousand Only)**
2.	**Realizable Value (90% of FMV)**	**:**	**Rs. 47.67 Lakhs** **(Rupees Forty Seven Lakh Sixty Seven Thousand Only)**
3.	**Distress Sale Value (80% of FMV)**	**:**	**Rs. 42.37 Lakhs** **(Rupees Forty Two Lakh Thirty Seven Thousand Only)**
4.	**Cost of construction for insurance purpose**	**:**	**Not applicable**
5.	**The Book Value of the above property**	**:**	**Rs. 4,81,750/-**

Place : Haridwar
Date : 04/09/2025

(Amit Kumar Chauhan)
Govt. Regd. Valuer
REGD. No. 4/2013-2014

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 _.....(Rs._____only).

Signature
(Name of the Branch Manager with Office Seal)

Encl: 1. Declaration from the value in Format E (Annexure IV)
2. Model Code of conduct for valuer (Annexure V)

DECLARATION FROM VALUERS

I hereby declare that:-

a) The information furnished in my valuation report dated **27/08/2025** 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) Our Engineer/Surveyor has personally inspected the property on **25/08/2025** 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 team 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 III-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.

S. No.	Particulars	Valuer Comment
1	Background information of the asset being valued;	Commercial Property (Shop Without Roof Rights)
2	Purpose of valuation and appointing authority	To asses fair market value. BOM, Building no. 12/2955, Ambala Road , Near Amar Furniture, Saharanpur Uttarapradesh -247001
3	Identity of the valuer and any other experts involved in the valuation	Ar. Amit Kumar Chauhan
4	Disclosure of valuer interest or conflict, if any;	No
5	Date of appointment, valuation date and date of report;	Bank Visit date- 02/09/2025 Date of valuation/ report- 04/09/2025
6	Inspection and/or investigation undertaken;	Site visit and market survey
7	Nature and sources of the information used or relied upon;	Site visit and market survey
8	Procedures adopted in carrying out the valuation and standards followed;	Composite Rate Method
9	Restriction on use of the report, if any;	Only for BOM, Building no. 12/2955, Ambala Road , Near Amar Furniture, Saharanpur Uttarapradesh -247001
10	Major factors that were taken into account during the valuation;	(i) Market Survey from Local Real Estate Agents and Neighbors. (ii) Online Search of market trend.
11	Caveats, Limitation 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.	-

Place : Haridwar
Date : 0 4 / 0 9 / 2 0 2 5

(Amit Kumar Chauhan)
Govt. Regd. Valuer
REGD. No. 4/2013-2014





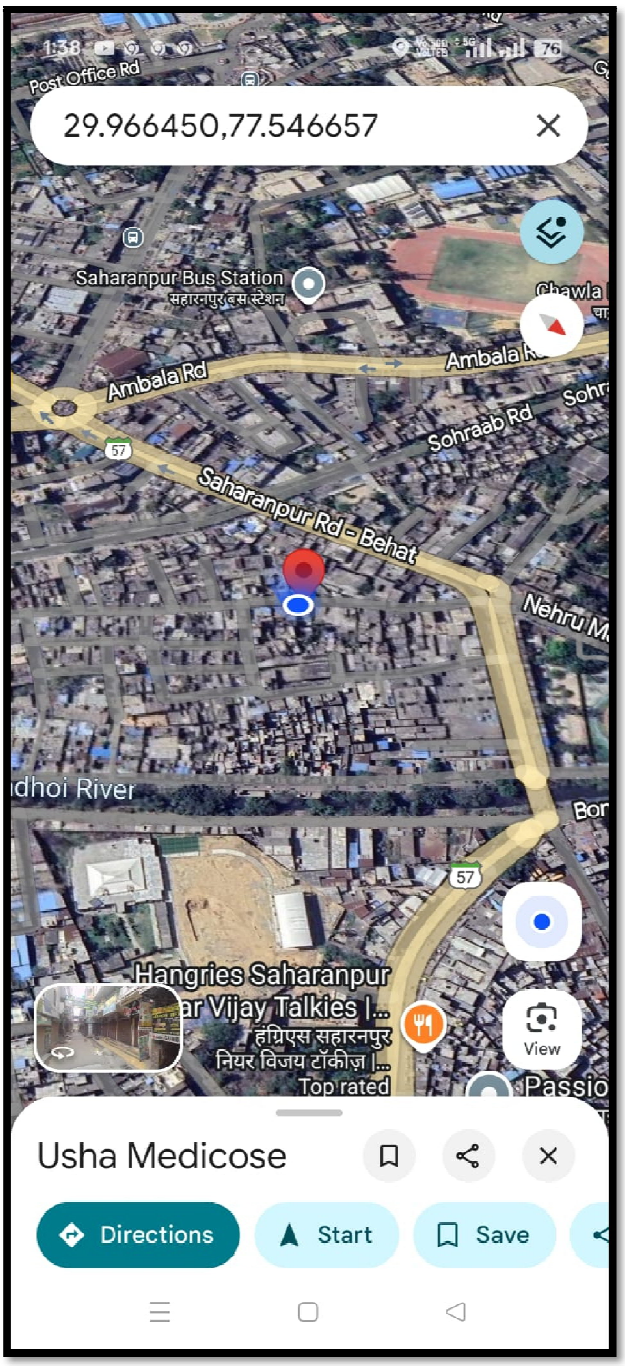






PHOTOGRAPHS OF SH. MUKESH KAPOOR S/O SH. SUDARSHAN LAL KAPOOR

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GOOGLE LOCATION

CIRCLE RATE

क्र0 सं0	रोड सेगमेन्ट का नाम (कहां से कहां तक)	मौहल्ले या राजस्व ग्राम का नाम	अकृषक भूमि की दर प्रति वर्ग मीटर (रूपये में)	एकल दुकान एवं वाणिज्यिक अधिष्ठानों के भूमि की न्यूनतम दरें (प्रति वर्ग मीटर)
1	2	3	6	8
53	सरदार पटेल मार्ग (लकडी के पुल से शारदा नगर चौक तक)	अहाता शिवदयाल	50000	105000
		अहाता बिहारी लाल	50000	105000
		खलासी लाईन	50000	105000
		नेहरू नगर	50000	105000
		शारदा नगर न्यू	50000	105000
		रेलवे कालोनी	50000	105000
54	शारदा नगर चौक से राजवाडे तक	न्यू शारदा नगर	55000	135000
55	शारदा नगर चौक मेन बाजार से सर्किट हाउस तक)	दत्त किचुरी (पुराना तेल मिल)	55000	135000
		शारदा नगर,	55000	135000
		शारदा नगर, न्यू	55000	135000
		शुगर मिल	55000	135000
56	शारदा नगर चौक से अम्बाला रोड तक	न्यू पटेल नगर	55000	165000
		पटेल नगर	55000	165000
		रामचन्द्रपुरी	55000	165000
		लक्ष्मी नगर	55000	165000
		शारदा नगर	55000	165000
57	सडक दूधली की सीमा से आगे नौ गजे पीर तक (कुम्हारहेडा)	कुम्हारहेडा	38000	95000
58	देहरादून रोड (नौ गजे पीर से कुम्हारहेडा की सीमा के अन्त तक)	कुम्हारहेडा	32000	95000
59	टपरी सीढकी रोड के दोनों तरफ (स्टार पेपर मिल रेलवे क्रांसिंग से से टपरी रेलवे क्रांसिंग तक)	शेखपुरा कदीम	20000	82000
60	टपरी सीढकी रोड के दोनों तरफ (टपरी रेलवे क्रांसिंग से से कार्यालय उप–निबन्धक (द्वितीय) की सीमा तक)	शेखपुरा कदीम	20000	82000
		जियो स्मार्ट सिटी	20000	82000
		शेखपुरा कदीम (मधु विहार)	20000	82000
		शेखपुरा कदीम (राम विहार)	20000	82000

उप निबन्धक द्वितीय सहारनपुर | सहायक महानिरीक्षक निबन्धन सहारनपुर | अपर जिलाधिकारी (वि0/रा0) सहारनपुर | कलेक्टर सहारनपुर

HOME MAKERS
AMIT KUMAR CHAUHAN
VALUERS, ENGINEERS & ARCHITECTS
GOVT. APPROVED VALUER (WEALTH TAX)
Wealth Tax Registration No. – 04/2013-14

Ref. No.: BOM/ MUZAFFARNAGAR/2025-26 **DATED: 04/09/2025**

Summary of Valuation

SUMMARY VALUATION REPORT ON PROPERTY OWNED BY – SH. MUKESH KAPOOR S/O SH. SUDARSHAN LAL KAPOOR

S. No	Particulars	Details/information
1	Name of the Branch	BOM, Building no. 12/2955, Ambala Road , Near Amar Furniture, Saharanpur Uttarapradesh - 247001
2	Name of the Owner	Sh. Mukesh Kapoor S/O Sh. Sudarshan Lal Kapoor
3	Name of the Valuer	Ar. Amit Kumar Chauhan
4	Date of visit by Valuer	02/09/2025
5	Name of the Bank official accompanied/visited with valuer	Mr. Gopal ji
6	Description of property/properties	Residential Property at Freehold Property shop measuring Second & Third Floor Area = 185.86 Sq.mt, or 2000.00 Sq.ft
a)	Name of the owner / mortgager	**Sh. Mukesh Kapoor S/O Sh. Sudarshan Lal Kapoor**
b)	Extent of the area (in acres/hectares/sqm/sq ft)	Second & Third Floor Area = 185.86 Sq.mt, or 2000.00 Sq.ft
c)	Survey No./Gut No. /CST No./H. No	**Part Of M.P.L No. 14/1237,(Second Floor Residential & Third Floor Commercial)Krishna Market At. Mohalla Kishanpura, Pargana & Tehsil & Distt. Shaharanpur**
d)	Type of land Leasehold /freehold/Govt grant etc	Free-hold
e)	Nature of property Residential / commercial / offices / industrial/ agricultural	Commercial Property (Shop At Ground Floor Without Roof Rights)
f)	In possession of /occupancy Self occupied/rented out	Self Occupied by Owners
g)	Location (rural /semi urban/urban /metro /midc/S E Z /others	Urban
h)	Boundaries Identified /identifiable / not identifiable(Details in the main report)	Identified
i)	Market value of the property	**Rs. 52.97 Lakhs**
j)	Realizable value of the property	**Rs. 47.67 Lakhs**
k)	Distress value of the property	**Rs. 42.37 Lakhs**
l)	Value of the property as per Govt Ready Reckoner	**Rs. 48,78,400/-**

Certified that the property is properly demarcated and the boundaries of the property are identified.

Date – 04/09/2025
Place –Haridwar **Signature & seal of Valuer**