VALUATION REPORT

To
Branch Head
Bank Of Maharashtra
Balaghat

Date of Valuation - 10-11-2025

NAME OF OWNERs : - c/o Maa Janki Jewelers
Shri Ramkishore Rangire S/o Late Shri Munna Lal Rangire
Near Linga Main Road Mouza – Naitra (Hatta)
Th. Balaghat & Distt. Balaghat
Kh No.88/1/ग P.C. No. 19/63 (Naitra)

Residential Building

Amount Of Valuation

Present market value of the above property in the condition with aforesaid specifications is	**Rs. 68,00,000.00**	Rs. Sixty Eight Lac Only
Realizable Value ,	**Rs. 64,00,000.00**	Rs. Sixty Four Lac Only
Govt. Value	**Rs. 52,50,000.00**	Rs, Fifty Two Lac Fifty Thousand Only.
Distress value of the above property is	**Rs. 57,00,000,00**	Rs. Fifty Seven Lac Only

PREPARED BY
Er. Guneshwar Singh Rahangdale
Chartered Engineer AM 075639/6
Aproved Valuer F- 19972
M.tech. (Civil) Env. ,AMIE, FIV
09425139938,7000319386 ,

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RAHANGDALE GUNESHWAR SINGH
M.Tech. (Civil)(Env.) A.M.I.E., F.I.V.
Chartered Engineer
Authorised Structural Engineer of
Municipality Council Balaghat
of Wealth Tax Act.

Er. Guneshwar Singh Rahangdale
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TO,
Bank Of Maharashtra
Balaghat

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

S. NO.		GENERAL	:	
1.	Purpose for which the valuation is made		:	**To assess Present Market Value**
2.	a	Date of inspection	:	**10-11-2025**
	b	Date on which the valuation is made	:	**10-11-2025**
3	List of documents produced for perusal		:	
	I		:	**Sale Deed / Map**
	Ii		:	**--**
	iii		:	**--**
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)		:	**Shri Ramkishore Rangire S/o Late Shri Munna Lal Rangire c/o Maa Janki Jewelers**
5	Brief description of the property		:	**The Property is a Residential Building, The Property is situated in a Residential Area , At Near Linga Main Road Mouza – Naitra (Hatta) Th. Balaghat & Distt. Balaghat**
6.	Location of property		:	
	a	Plot No. / Survey No. :	:	**Kh No. 88/1/π P.C. No. 19/63 (Naitra)**
	b	Door No.	:	**---**
	c	T.S. No. / Village	:	**Naitra (Hatta)**
	d	Ward / Taluka	:	**Balaghat**
	e	Mandal / District	:	**Balaghat**
7	Postal address of the property		:	**At Near Linga Main Road Mouza – Neatra (Hatta) Th Balaghat & Distt Balaghat**
8.	City / Town		:	**Balaghat**
	Residential Area		:	**Residential Area**
	Commercial Area		:	
	Industrial Area		:	**--**
9	Classification of the area		:	
	I	High / Middle / Poor	:	**Middle Class Area**
	ii	Urban / Semi Urban / Rural	:	**Rural**
10		Coming under Corporation limit / Village Panchayat / Municipality	:	**Gram Panchayat - Naitra (Hatta)**

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S.NO.				
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.	:	N.A.	
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	N.A.	
13	Boundaries of the property	:	As per the Deed	Actual
	North	:	**Un Diverted land Of Owner**	**Un Diverted land Of Owner**
	South	:	**Others Property**	**Othesr Property**
	East	:	**Non Diverted Land Of Owner**	**Non Diverted Land Of Owner**
	West	:	**Road**	**C.C Panchayat Road**
14.1	Dimensions of the site		As per the Deed (a)	Actual (b)
	North	:	**N.A**	**N.A**
	South	:	**N.A**	**N.A**
	East	:	**N.A**	**N.A**
	West	:	**N.A**	**N.A**
14.2	Latitude and Longitude and coordinate of the Site			
15	Extent of the site	:	**13128.00 sqft (1220.07 Sqm)**	
16	Extent of the site considered for valuation (least of 14a & 14b)	:	**13128.00 sqft (1220.07 Sqm)**	
17.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	**Owner Occupied**	
II	**CHARACTERSTICS OF THE SITE**			
1	Classification of locality	:	**Middle class**	
2.	Development of surrounding areas	:	**It is a developing Residential area**	
3.	Possibility of frequent flooding/submerging	:	**No**	
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	**In Nearby 1-2Kms area**	
5.	Level of land with topographical conditions	:	**Leveled topography**	
6	Shape of land	:	**Rectangular**	
7.	Type of use to which it can be put	:	**N.A**	
8.	Any usage restriction	:	**No**	
9.	Is plot in town planning approved layout?	:	**No**	
10.	Corner plot or intermittent plot?	:	**Intermittent plot**	
11	Road facilities	:	**Good**	
12	Type of road available at present	:	**C.C Road**	
13	Width of road – is it below 20 ft. or more	:	**15' wide Road**	

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	than 20 ft.			
14.	Is it a Land – Locked land?		;	No
15	Water potentiality		:	N.A
16	Underground sewerage system		:	N.A
17	Power supply is available in the site		:	N.A
18	Advantages of the site		:	
	I		;	The site is situated in Residential area and amenities is available in nearby area
	ii		;	
19	General remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc		:	
	I		:	No
	ii		:	

PART –A (Valuation Of land)

1	Size Of Plot		:	
	1	North & South	:	N.A
	2	East & West	:	N.A
2	Total extent of the plot		;	13128.00 sqft
3	Prevailing market rate		;	Rs.200.00 To 400 .00/ per sqft
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		:	Land Rs. 1580.00 / sqmt Contraction Rs. 10,000/sqmt
5.	Assessed / adopted rate of valuation		:	Rs. 300 / sqft
6.	Estimated value of land		:	Rs. 39,38,400.00

PART –B (Valuation Of Building)

1	Technical details of the building				
	a	Type of Building (Residential / Commercial / Industrial)		:	Residential Building
	b	Type of construction (Load bearing / RCC / Steel Framed)		:	RCC Structure
	c	Year of construction		:	2011
		Age of Building		:	13 Years
		Residual Age of Building		:	47 Years
	d	Number of floors and height of each floor including basement, if any		:	GF - 10'& FF - 10'
	e	Plinth area floor-wise		:	GF - 2950 sqft & FF - 550 sqft
	f	Condition of the building		:	
		i	Exterior – Excellent, Good, Normal, Poor	:	Normal
		ii	Interior – Excellent, Good, Normal, Poor	:	Normal
		g	Date of Issue and validity of layout of Approved Map /Plan		N.A

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	h	Approved Map Issuing Authority		N.A
	i	Whether genuineness or authenticity of Approved map is verified		N.A
	j	Any other comments by our empanelled valuers on authentic of approved plan		N.A

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

S.No.	Description	Ground	Other floors
1	Foundation	**Square Footing**	**Square Footing**
2.	Basement		
3.	Superstructure	**Brick work**	**Brick work**
4.	Jolnery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	**Satkatta Wood**	**Satkatta Wood**
5.	RCC Works	**M;20**	**M;20**
6.	Plastering	**M 1:6**	**M 1:6**
7.	Flooring, Skirting, dadoing	**C.C Flooring**	**C.C Flooring**
8.	Special finish as marble, granite, wooden paneling, grills etc.		
9.	Roofing including weather proof course	**R.C.C Slab**	**R.C.C Slab**
10.	Drainage	**Underground**	**Underground**

2	**Compound Wall**			
	Height		:	**5'**
	Length		:	**300'**
	Type of Construction		:	**Brickwork With RCC**
3	**Electrical installation**		:	
	Type of wiring		:	**Residential**
	Class of fittings (superior / ordinary / poor)		:	**ordinary**
	Number of light points		:	**15**
	Fan points		:	**5**
	Spare plug points		:	**8**
	Any other item		:	---
4	**Plumbing installation**			
	a	No. of water closets and their type :	:	**W.C - 3 nos.**
	b	No. of wash basins :	:	**2 nos.**
	c	No. of urinals	:	**1 nos.**
	d	No. of Bath Tubs		---

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S. NO.	Particulars of item	Plinth Area Sqft	Roof Height Ft	Age of Building Years	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs. @ 10 %	Net Value After depreciation Rs.
1	Ground Floor	2950.00	10.00	13.00	1000.00	2950000.00	575250.00	2374750.00
2	First Floor	550.00	10.00	13.00	950.00	522500.00	101887.50	420612.50
3	Second Floor	0.00	0.00	0.00	0.00	0.00	0.00	0.00
							Total	2795362.50

Part – C (Extra Items)

(Amount in Rs.)

1	Portico	:	Rs. ---
2	Ornamental front door	:	Rs. ---
3	Sit out / Verandah with steel grills	:	Rs. ---
4	Overhead water tank	:	Rs. ---
5.	Extra steel / collapsible gates	:	Rs. ---
	TOTAL	:	Rs. ---

Part – D (Amenities)

(Amount in Rs.)

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

Part – E (Miscellaneous)

(Amount in Rs.)

1	Separate toilet room	:	Rs. ---
2	Separate lumber room :	:	Rs. ---
3	Separate water tank / sump	:	Rs. ---
4	Trees, gardening	:	Rs. ---
	TOTAL		Rs. ---

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Part – F (services)			(Amount in Rs.)
1	Water supply arrangements	:	Rs. 50,000.00
2	Drainage arrangements	:	Rs. ---
3	Compound wall	:	Rs, 20,000.00
4	C.B. deposits, fittings etc.	:	Rs. ---
5	Pavement	;	Rs. ---
	Total	:	**Rs. 70,000.00**

Total Abstract of the Entire Property

Part A	Land	:	**Rs.**	**3938400.00**
Part B	Building	:	**Rs.**	**2795362.00**
Part C	Extra Items	:	**Rs.**	**0.00**
Part D	Amenities	:	**Rs.**	**0.00**
Part E	Miscellaneous	:	**Rs.**	**0.00**
Part F	Services	:	**Rs.**	**70000.00**
	Total	:	**Rs.**	**6803762.00**
		Say	**Rs.**	**68,00,000.00**

The property is situated in Residential area where all basic amenities like school , shops , bus stand, market etc. Are available Within 2-3 K.m. distances, the rental value of this locality is Moderate

,

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

Present market value of the above property in the condition with aforesaid specifications is	**Rs. 68,00,000.00**	Rs. Sixty Eight Lac Only
Realizable Value ,	**Rs. 64,00,000.00**	Rs. Sixty Four Lac Only
Govt. Value	**Rs. 52,50,000.00**	Rs, Fifty Two Lac Fifty Thousan Only.
Distress value of the above property is	**Rs. 57,00,000,00**	Rs. Fifty Seven Lac Only

Note :- The property is situated in Good locality and Residential Area, and Govt. Guideline Rate belongs to a Entire area , Hence Market Value of Property is More than 20% of Govt. Guide Line Value.

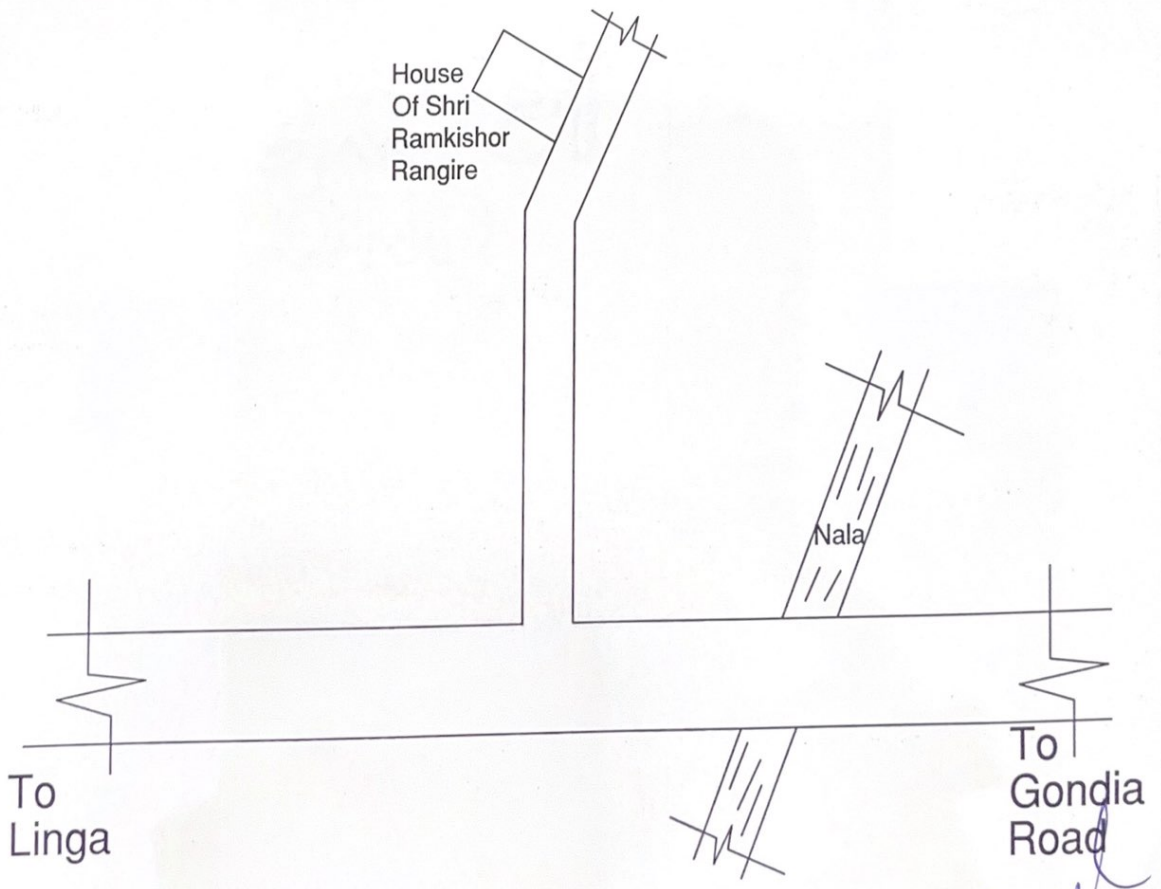
- **Prevailing Market rate of this vicinity is not available on Magic brick.com or other web site.**

Place: Balaghat
Date: 10-11-2025

Guneshwar Singh Rahangdale
Approved Valuer

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LOCATION PLAN OF PROPERTY **Shri Ramkishore Rangire S/o Late Shri Munna Lal Rangirec/o Maa Janki Jewelers** Near Linga Main Road Mouza - Neatra (Hatta) Th Balaghat & Distt Balaghat **Kh No.88/1/ग P.C. NO. 19/63 (Netra)**



PLAN

RAHANGDALE GUNEDHWAR SINGH
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S.No.	Guideline Place	PLOT (SQM)			BUILDING RESIDENTIAL (SQM)				BUILDING COMMERCIAL (SQM)			BUILDING MULTI(SQM)		AGRICULTURAL LAND(HECTARE)		AGRICULTURA (SQM)	
		Residential	Commercial	Industrial	RCC	RBC	Tin Shade	Kaccha Kabelu	Shop	Office	Godown	Residential	Commercial	Irrigated	Un Irrigated	Sub Clause wise Residenti	Sub Clause wise Commerci
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Tehsil : Balaghat, Sub-Area : NON-PLANNING AREA, Patwari Halka : 00061																	
948	172. GONGLAI (GONDIA ROAD SE LAGKAR 20 METER TAK)	3,230	4,970	3,230	9,230	7,230	6,030	5,630	13,520	12,720	12,720	0	0	64,38,510	64,38,510	3,230	4,970
949	173. GONGLAI (GONDIA ROAD SE 20 METER PASCHAT AVAM 500 METER TAK)	2,475	4,370	2,475	8,475	6,475	5,275	4,875	12,200	11,400	11,400	0	0	68,63,620	68,63,620	2,475	4,370
950	174. GONGLAI (GONDIA ROAD SE 500 METER PAASCHAT)	2,400	4,230	2,401	8,400	6,400	5,200	4,800	12,440	11,640	11,640	0	0	31,06,395	18,27,270	2,400	4,230
Tehsil : Balaghat, Sub-Area : NON-PLANNING AREA, Patwari Halka : 00063																	
951	178. NAITRA ROAD SE LAGKAR 20 METER TAK	2,360	4,220	2,360	8,360	6,360	5,160	4,760	12,870	12,070	12,070	0	0	39,34,610	39,34,610	2,360	4,220
952	179. NAITRA ROAD SE 20 METER PASCHAT AVAM 500 METER TAK	1,440	2,520	1,440	7,440	5,440	4,240	3,840	11,300	10,500	10,500	0	0	38,01,600	38,01,600	1,440	2,520
953	180. NAITRA ROAD SE 500 METER PAASCHAT	1,580	2,770	1,580	7,580	5,580	4,380	3,980	11,300	10,500	10,500	0	0	28,75,920	17,39,500	1,580	2,770
Tehsil : Balaghat, Sub-Area : NON-PLANNING AREA, Patwari Halka : 00064																	
954	183. LINGA ROAD SE LAGKAR 20 METER TAK	1,200	2,100	1,200	7,200	5,200	4,000	3,600	11,300	10,500	10,500	0	0	30,24,000	30,24,000	1,200	2,100
955	184. LINGA ROAD SE 20 METER PASCHAT AVAM 500 METER TAK	700	1,300	700	6,700	4,700	3,500	3,100	10,500	9,700	9,700	0	0	30,24,000	30,24,000	700	1,300
956	185. LINGA ROAD SE 500 METER PAASCHAT	920	1,720	920	6,920	4,920	3,720	3,320	10,500	9,700	9,700	0	0	20,24,880	11,90,640	920	1,720
957	186. PARASWADA (LINGA)	460	460	460	6,460	4,460	3,260	2,860	9,600	8,800	8,800	0	0	17,36,500	9,72,440	460	460

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Format - E

DECLARATION FROM VALUERS

I hereby declare that

a. I am a citizen of India

b. The information furnished in my valuation report dated -10-11-2025 - is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

c. I have no direct or indirect interest in the property valued;

d. I have personally inspected the property on -10-11-2025 - The work is not sub- contracted to any other valuer and carried out by myself.

e. I have not been removed/ dismissed from service/ Employment earlier.

f. I have not been convicted of any offence and sentenced to a term of Imprisonment;

g. I have not been found guilty of misconduct in my professional capacity.

h. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.

i. I have not sub-contract the work to any other valuer and carry out the work myself.

j. 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.

k. 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.

l. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Format - F signed copy of same to be taken and kept along with this declaration)

m. I am registered under Section 34 AB of the Wealth Tax Act, 1957.

n. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

Signature
Guneshwar Singh Rahangdale
Approved Valuer

GUNESHWAR SINGH RAHANGDALE
M.Tech. (Civil) (Env.) A.M.I.E., F.I.V.
Chartered Engineer
Empanelled Structural Engineer of Municipality Council Balaghat
Govt. Approved Valuer U/S 34 AB of Wealth Tax Act

Place: Balaghat
Date : 10-11-2025

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

Date:

Signature
(Name of the Branch Manager)

Er. Rahangdale Guneshwar Singh
M.Tech. (Civil) (Env.) A.M.I.E..F.I.V.

- Approved Valuer F /19972
- Chartered Engineer (Civil) AM / 075639 / 6
- Panel Valuer State Bank of India
- Panel Valuer Indian Overseas Bank
- Panel Valuer IDBI Bank
- Panel Valuer of Central Bank of India
- Panel Valuer of Punjab National Bank
- Panel Valuer of Canara Bank
- *Panel Valuer of Indian Bank*
- Panel Valuer of ICICI Bank
- Panel Valuer L.I.C. H.FL.
- Panel Valuer Bank of Maharashtra
- Ex Asso. Professor Civil Engg. S.P College of Technology & Engineering, Balaghat.
- Ex. Guest Lecturer of Engineering Forest Ranger's College Balaghat.
- Authorised Structural Engineer Municipal Council of Balaghat
- Environment & Pollution Control Consultant
- R.C.C & Steel Structure Designer.
- *Registered Valuer U/S 34 AB of Wealth Tax Act.*

Bill

To,

Branch Head

Bank of Maharashtra

Balaghat

Name Of Work : Valuation Reports of Various Properties of Shri Ramkishor Rangire

S. NO.	Particulars Of Work	Quantity	Rate	Amount
1	Valuation Report Property 1 Rice Mill	68,00,000.00	3000	
		Total	3000	
	Rs. Three Thousand Only			

Bank Account NO. Bank of Maharashtra 60478867187

IFSC MAHB0000409

Date :- 11-11-2025

Rahangdale Guneshwar Singh

Chartered Engineer

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