BANK OF MAHARASHTRA

B.O.:- MUZAFFARNAGAR.

VALUATION REPORT

RESIDENTIAL HOUSE

SITUATED AT

AT – PART OF KHASRA NO. 988, MOHALLA MADANPURI, VILLAGE SARWAT, DISTT – MUZAFFARNAGAR.

BELONGING TO

MR. PRAMOD KUMAR S/O MR. LEKHRAJ BATLA &
MRS. ALKA RANI W/O MR. PRAMOD KUMAR.

UNIVERSAL CONSULTANTS

10, SHUBHAM PLAZA, NEAR SATYAM PLAZA, P.L. SHARMA ROAD, MEERUT.

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Approved Valuer for LIC Leading Banks, Wealth Tax,
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10-Shubham Plaza, Near Satyam Plaza,
P. L. Sharma Road, Meerut.
Er. K. Arora
B.E. (CIVIL) M.I.E. (India) F.I.V.

E-mail : karan.arora1957@gmail.com
Mobile : 9837111924

SUMMARY OF VALUATION REPORT

Visit: - Vinay

Sr. No.	Particulars	Details/ Information
01.	Name of the Branch	Bank of Maharashtra, Muzaffarnagar
02.	Name of the borrower	**Mr. Pramod Kumar S/O Mr. Lekhraj Batla & Mrs. Alka Rani W/O Mr. Pramod Kumar.**
03.	Name of the valuer /Firm	Universal Consultants
04.	Date of visit by valuer	22.08.2025
05.	Name of the Bank Official accompanied/visited with valuer	Branch Manager.
06.	**Description of property/properties**	
a)	Name of owner	**Mr. Pramod Kumar S/O Mr. Lekhraj Batla & Mrs. Alka Rani W/O Mr. Pramod Kumar.**
b)	Extent of area(in acres/hectors/sq meter/sq feet)	44.59 sq mt. Or 53.33 sq yard
c)	Survey no/Gut No./CST No./House no	**At – Part Of Khasra No. 988, Mohalla Madanpuri, Village Sarwat, Distt – Muzaffarnagar.**
d)	Type of Land	Free Hold
e)	Nature of property	A Residential House
f)	In possession of/Occupancy	Owner Occupied
g)	Location	Urban
h)	Boundaries(As per Documents)	**As per Deed/Site** E – 12.00 ft. / Others. W – 12.00 ft. / 20.00 ft. Wide Road. N – 40.00 ft. / H/o Raj Sharma. S – 40.00 ft. / H/o Rajendra Kumar & Surendra Kumar.
i)	Market value of the property	Rs.58,96,000/-
j)	Realizable value of the property	Rs.53,00,000/-
k)	Distress value of the property	Rs.47,70,000/-
l)	Value of the property as per the Govt. Ready Reckoner	Rs.30,99,750/- (Circle rate is Rs.21,000/- per sq.mt)

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

Date:- 25.08.2025
Place:- Meerut

Signature & Seal of Advocate/Law Firm.

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FORM NO-1
(PART-1- Questionnaire)
(i)GENERAL

Sr. No.	Particulars/Questions	Remarks/Observations of the valuer
01.	Purpose for which the Valuation is made.	For Assessing the fair market value of the property
02.	Date on which valuation is made	25.08.2025
03.	Name of Owner/s	**Mr. Pramod Kumar S/O Mr. Lekhraj Batla & Mrs. Alka Rani W/O Mr. Pramod Kumar.**
	Name of the Purchaser	
04.	(a)If the Property is under Joint Ownership/Co-Ownership, share of each such owner.	Joint Ownership
	(b)If Yes, Are the shares undivided?	Not Applicable
05.	Brief Description of the Property	**A Residential House**
06.	Location, Street, Ward No.	**At – Part Of Khasra No. 988, Mohalla Madanpuri, Village Sarwat, Distt – Muzaffarnagar.**
07.	Survey Plot No. of Land	Do
08.	What is the permitted use of the property i.e Residential/commercial/Mixed Area/Industrial Area	Residential Area
09.	Classification of Locality-High Class/Middle Class/Lower Class	High Class
10.	Proximity to civic amenities like schools, hospitals, office, market, cinema, Etc.	Within 1-2 Km
11.	Means and proximity to surface transportation communication by which the locality is served.	By all Service vehicle

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Land		
12.	Area of Land, supported by documentary dimensions and physical features.	53.33 sq yard
13.	Road, street or lane on which the land is abutting.	**As per Deed/Site** E – 12.00 ft. / Others. W – 12.00 ft. / 20.00 ft. Wide Road. N – 40.00 ft. / H/o Raj Sharma. S – 40.00 ft. / H/o Rajendra Kumar & Surendra Kumar.
14.	Is it freehold or lease hold?	Free Hold
15.	If lease hold the name of Lessor, Leasse nature of lease date of commencement & termination of lease and terms of renewal of Lease. i)Initial Premium ii)Ground rent Payable p.a iii)Unearned increase payable to the lesser in the event of sale or transfer.	Not Applicable
16.	Is there any restrictive covenant in regard to use of land, if so, attach a copy of the covenant	No
17.	Are there any agreements of easements? If so, attach copies.	No
18.	Does the land fall in an area included in any town planning plan of Govt. or any statutory body? If so, give particulars	Muzaffarnagar Development Authority (map not required since the land area is below 100 sq mt.)
19.	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Developed

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20.	Has the whole or part of the land been notified for acquisition by Govt. or any statutory body? Give date of the notification.	No
21.	Attach a dimensioned site plan.	Muzaffarnagar Development Authority (map not required since the land area is below 100 sq mt.)
	IMPROVEMNETS	
22.	Attach plans and elevations of all structures standing on the Land and a Lay-out Plan.	Muzaffarnagar Development Authority (map not required since the land area is below 100 sq mt.)
23.	Furnish technical details of the building on a separate sheet(the annexure to this form may be used)	Please see the valuation part II
24.	i)Is the Building Owner occupied/Tenanted	Owner Occupied
	ii) If partly Owner-Occupied specify portion and extent of area under owner Occupation	Not applicable
25.	What is the floor space index permissible actually utilized	Within permissible limits
RENT		
26.	Name of Tenants/Lessees/Licenses etc i)Portions in their occupation ii)Monthly or annual rent/compensation/license etc. paid by each iii)gross amount received for the whole property	Not Applicable
27.	Are any of the occupants related to or close business associates of the owner?	Not Applicable
28.	If separate amount being recovered for the use of fixture like fans, geysers, refrigerators, cooking ranges built in wardrobe etc. or for service charges? If so give details.	Not Applicable

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29.	Give details of water and electricity charges, if any, to be born by owner.	Owner
30.	Has the tenant to bear the whole or part of the cost of repairs and maintenance particulars.	No
31.	If a lift is installed, who is to bear the cost of maintenance and operation, owner or tenanted?	No
32.	If a pump is installed, who is to bear the cost of maintenance and operation, owner or tenant?	Owner
33.	Who has to bear the cost of electricity charges for lighting common space like entrance hall, stairs passage compound etc, owner or tenant?	Owner
34.	What is the amount of property tax? Who is to bear it? Give details with documentary proof.	Owner
35.	Is the building between landlord and tenant regarding rent pending in a control or rent?	N.A
36.	Give instances of sales of immovable property in the localities on a separate sheet, indicating the name and address of the property registration no. sale price and area of land sold.	Not applicable
37.	Has any standard rent been fixed for the premises under law relating to the control of rent?	Not Applicable
	SALES	
38.	Give instances of sales of immovable property in the locality on a separate sheet, indicating the name and address of the property registration no. sale price and area of land sold.	Not Applicable
39.	Land rate adopted in this valuation.	Rs.70,000/- per sq. yard.
40.	If sale instances are not relied upon the basis of arriving at the land rate.	As per market survey

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COST OF CONSTRUCTION		
41.	Year of commencement of construction and year of completion.	2019 (6 Years Old)
42.	What was the method of construction by contract/ be employing labour directly/both	Labour Directly
43.	For items of work done on contract, produce copied of agreements.	Detail not available
44.	For items of work done by engaging labour directly give basic rates of materials and labour supported by documentary proof.	Detail not available
TECHNICAL DETAILS		
1	No. of floor and height of each floor	G+2 - 11'ht
2.	Plinth area floor wise(as per IS-3861-1996)	Ground Floor - 480.00 sq feet. First Floor - 480.00 sq feet. Second Floor - 215.20 sq feet.
3.	Year of Construction	2019 (6 Years Old)
4.	Estimated future Life	54 Years
5.	Type of Construction, load Bearing walls RCC/frame/steel Frame	RCC Roofing & Flooring Marble.
6.	Type of foundation.	Load Bearing
7.	Walls a)Basement and plinth b)Ground floor c)Super Structure above ground floor	9" Wall Approx
8.	Partitions	Yes
9.	Doors & Windows	Yes
10.	Flooring	Marble
11.	Finishing	Yes

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12.	Roofing & Terracing	RCC
13.	Internal wiring Surface/Conduit	Yes
14.	Class of Fitting, Superior/ Ordinary/Poor-	Ordinary
15.	a)Sanitary Installations i)No. of water closets ii)No. of Lavatory Basic iii) No. of Urinals iv)No. of sinks v)No. of Bath tub vi)No. of Bidet vii)No. of Geyser b)Quality of Fittings	Yes 1 N.A N.A 1 N.A N.A N.A Good
16.	Compound wall i) Height & Length ii) Type of Construction	No
17.	No. of Lifts & Capacity	No
18.	Underground Sump-capacity and type of construction-	No
19.	Overhead Tank i)Where Located ii)Capacity iii)Type of construction	Yes
20.	Pumps No. and their Horse Power	Yes 1½ Horse Power
21.	Road and paving within the compound approximate area and type of paving	No
22.	Sewage disposal whether connected to public sewer, if septic tank provided, No. & Capacity.	No

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VALUATION REPORT-PART-II

Pursuant to instructions from owner, the property At – Part of Khasra No. 988, Mohalla Madanpuri, Village Sarwat, Distt – Muzaffarnagar. Belonging to Mr. Pramod Kumar S/o Mr. Lekhraj Batla & Mrs. Alka Rani W/o Mr. Pramod Kumar. Was inspected on dated 22.08.2025 for purpose of assessing the fair market value.

A) Description of Property- A Residential House

B) Locations:- At – Part of Khasra No. 988, Mohalla Madanpuri, Village Sarwat, Distt – Muzaffarnagar.

C) Ownership Document: - Copy of Sale Deed No. 8395, Dt. 30.09.2005.

D) Details of the building Plan:- Map not required since the land area is below 100 sq mt.

E) Valuation of the property-

(A) Land

01.	Land	53.33 sq yard X Rs. 70,000/- per sq yard.	Rs.37,33,100/-

Building

01.	Ground Floor	480.00 sq feet. X Rs. 1900/- per sq ft.	Rs.9,12,000/-
02.	First Floor	480.00 sq feet. X Rs. 1800/- per sq ft.	Rs.8,64,000/-
03.	Second Floor	215.20 sq feet. X Rs. 1800/- per sq ft.	Rs.3,87,360/-
	Plinth Area	**1175.20 sq feet**	
	Carpet Area	**940.16 sq feet**	
	Saleble Area	**53.33 sq yard**	
		Total value of the Property (Building)	Rs.21,63,360/-
		Total value of the Property (Land+Building)	Rs.58,96,460/-

i) Market Value :- Rs.58,96,000/-Say

Ii) Realizable Value : - Rs.53,00,000/-

Iii) Distress Sale Value : - Rs.47,70,000/-

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VALUATION-PART-III
(DECLARATION)

It is hereby declared that:-

a) I have no direct or indirect interest in the property Valued.

b) The information in part-I is true and correct to the best of my knowledge and belief.

c) The Property was physically inspected on Dated 22.08.2025

After considering various important factors discussed above, I am of the opinion that the fair market value of the property At – Part of Khasra No. 988, Mohalla Madanpuri, Village Sarwat, Distt – Muzaffarnagar. Belonging to Mr. Pramod Kumar S/o Mr. Lekhraj Batla & Mrs. Alka Rani w/o Mr. Pramod Kumar.

i) Market Value :- Rs.58,96,000/-Say

Ii) Realizable Value : - Rs.53,00,000/-

Iii) Distress Sale Value : - Rs.47,70,000/-

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Place:- Meerut
Dated:- 25.08.2025

Name Signature and
Seal of the Valuer.

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 & Designation of the Inspecting Official/s)
Countersigned

(BRANCH MANAGER)

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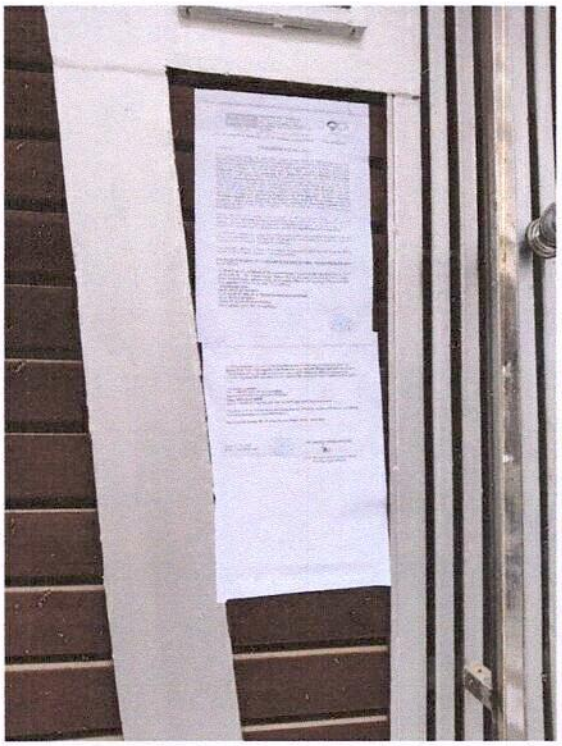
E-mail : karan.arora1957@gmail.com
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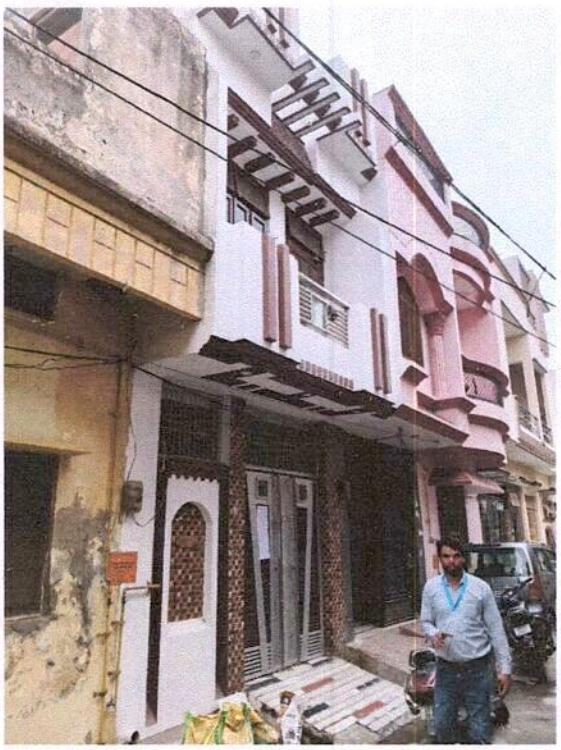
1. Valuation of the above said property is done on the request of bank officials by as where it is the property.
2. We are giving Revaluation for sarfaesi purpose only and on the basis of sale deed/ documents provided by the bank.
3. Verification of title deeds may be obtained by Bank's approved Advocate.
4. Report is subject to time & purpose.
5. Report is based on the basic records furnished by the Bank/clients and as such we are not responsible for false and fabricated records, details etc.
6. The valuation has been carried out on the basis of photocopies of documents produced, our visit to the site and information gathered from the market.
7. We have no direct and indirect interest in the property valued.
8. Bank must verify the details of valuation report like owners name, property address, boundaries & land area from the original sale deed during mortgage.
9. This report does not express any opinion on matters legal in nature, nor is any opinion of the title rendered by this report.
10. Measurement of the above said site could not be taken as borrower did not co-operate.
11. Rates for the above said property have been adopted for valuation purpose as per prevailing market rates.
12. The Property is valued as is where is.

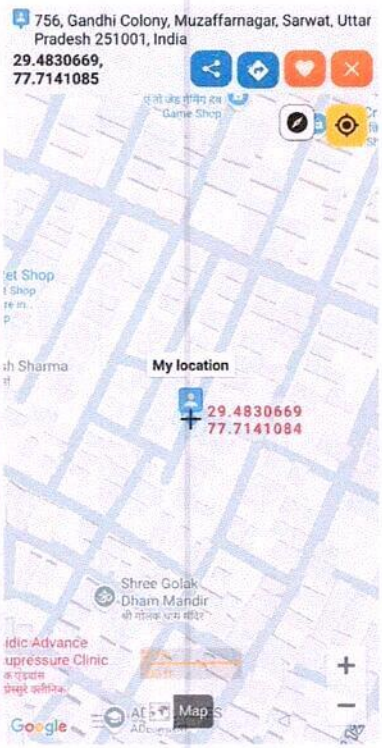
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PHOTOGRAPHS









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