REINFORCING YOUR BUSINESS
RK ASSOCIATES
VALUERS & TECHNO ENGINEERING CONSULTANTS (P) LTD.
CIN : U74140DL2014PTC272484

VA/BOM/1178/01/2026 **Dated: 23.01.2026**

FIXED ASSETS ASSESSMENT REPORT

OF

NATURE OF ASSETS	LAND & BUILDING
CATEGORY OF ASSETS	COMMERCIAL CUM RESIDENTIAL
TYPE OF ASSETS	COMMERCIAL CUM RESIDENTIAL PROPERTY (PLOTTED DEVELOPMENT)

SITUATED AT

MAUZA- SAUNAKPUR MILAK BHOLA SINGH

PARGANA & TEHSIL &DISTRICT – MORADABAD (UP)

OWNER/S

SMT. MEHSHAR JAHAN W/O SH. MOHAMMAD ARIF

M/S: –

REPORT PREPARED FOR

OPINION BASED ON DEEDS/DOCUMENTS & IDENTIFICATION PROVIDED BY BANK OF MAHARASHTRA MAIN BRANCH DISTRICT – MORADABAD U.P. YOU BANK VERIFY THE LOCATION/FIGURES AND THEN ASK ANY QUERY OR REVIEW UP TO 2 TO 3 MONTH OF FROM ISSUE DATE

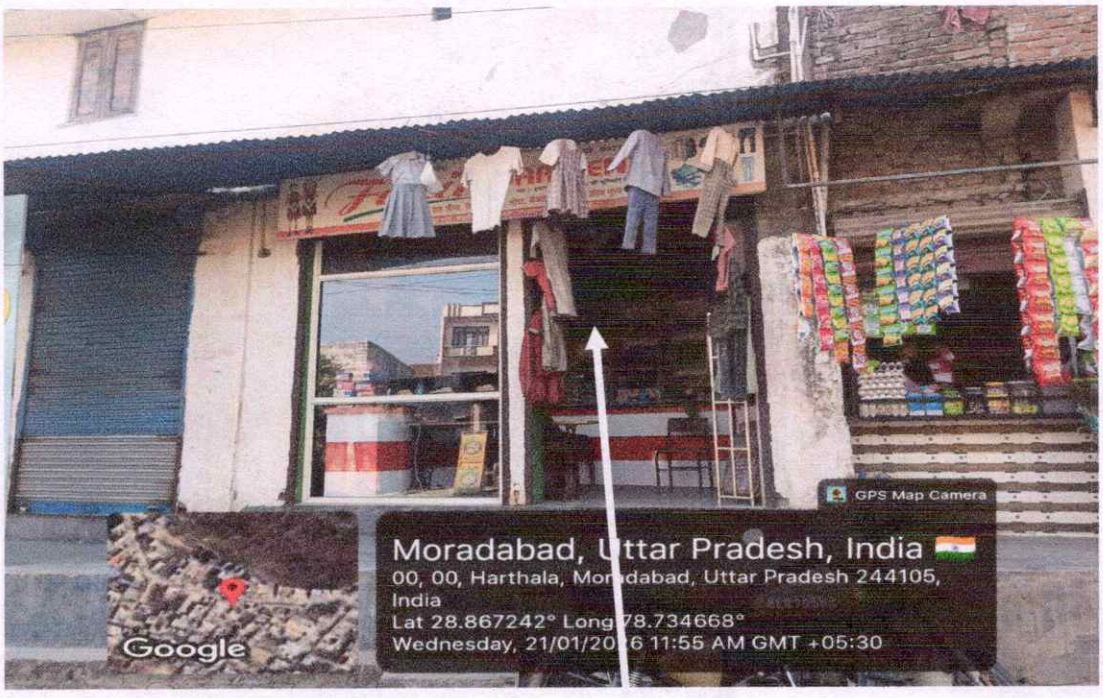
This is Opinion and Assessment Report only. It is Not for Legal/Court Purpose.

Important - In case of any query/ issue or escalation you may please contact Incident Manager: valuers.spn1@gmail.com. We would appreciate your feedback in order to improve our services & Ask for any review/advice/validity up to 45 to 90 days only after no record no liability maintained job finished.

- Corporate Valuers
- Business/ Enterprise/ Equity Valuations
- Lender's Independent Engineers (LIE)
- Techno Economic Viability Consultants (TEV)
- Agency for Specialized Account Monitoring (ASM)
- Project Techno-Financial Advisors
- Chartered Engineers
- Industry/ Trade Rehabilitation Consultants
- NPA Management
- Panel Valuer & Techno Economic Consultants for PSU Banks

CORPORATE OFFICE:
D-39, 2nd floor, Sector 2, Noida-201301
Ph - +91-0120-4110117, 4324647, +91-9958632707
E-mail - valuers@rkassociates.org | Website: www.rkassociates.org

ASSET/ PROPERTY UNDER VALUATION



PHOTOGRAPH OF VALUED PROPERTY

SITUATED AT

MAUZA- SAUNAKPUR MILAK BHOLA SINGH

PARGANA & TEHSIL &DISTRICT – MORADABAD (UP)

R K Associates Valuers & Techno Engineering Consultants Pvt.Ltd.

TO,

BRANCH MANAGER
BANK OF MAHARASHTRA
MAIN BRANCH, MORADABAD U.P.

ASSESSMENT REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

I.	**GENERAL**			
1.	Purpose for which the valuation is made			Prospective Assessment of Present Market Rate of Property
2.	a)	Date of inspection	:	21.01.2026
	b)	Date on which the valuation is made	:	23.01.2026
3.	List of documents produced for perusal			
	i)		:	Sale Deed Deed Date- 31.10.2011, Zild No.7326 Page No.165-182, Sr. No.8286
	ii)		:	N.E.C
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)		:	According to Govt. Registered Sale Deed Date- 31.10.2011, Zild No.7326 Page No.165-182, Sr. No.8286 Document Provided and identified by Bank and Owner Smt. Mehshar Jahan W/o Sh Mohd. Arif . R/O Vill. Naya Gaun Harthala Tehsil &, District – Moradabad (Up) Single ownership (Full Share)
5.	Brief description of the property (Including freehold etc)			
	1-The Property under Valuation is a Two Storied building with RCC Roof etc. being used for Commercial Cum Residential purpose built on a free hold Plot /Land Measuring =35.00 Sq.mt, Situated a Mauza-. Saunakpur Milak Bhola Singh pargana & Tehsil &, District – Moradabad (UP) 2- Covered Area at G.F =35.0 Sq.mt & F.F – 35.0 Sq.mt , Same has been Considered for Valuation. 3-Property was Owner Occupied at the time of Visit, The building is 11 years old 4-Value is Released subjected to clearance of legal. 5-All the details are taken from Sale Deed , Provided by Bank and Site Visit. 6- Property Situared at Mauza-. Saunakpur Milak Bhola Singh, it is fully developed area at Moradabad Near By Market, Mall & All civic amenities App. 1000 mtr of this property 6- Market Value is Calculated on the adopting prevailing market rate as per Market Condition			
6.	Location of property			
	a)	Plot No. / Survey No.	:	Nil
	b)	Door No.	:	NA
	c)	T. S. No. / Village	:	Mauza-. Saunakpur Milak Bhola Singh
	d)	Ward / Taluka		Moradabad
	e)	Mandal / District		Moradabad (UP)

7.	Postal address of the property		Mauza-. Saunakpur Milak Bhola Singh pargana & Tehsil &, District – Moradabad (Up)
8.	City / Town	:	City
	Residential Area	:	Yes
	Commercial Area	:	Yes
	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	:	Nagar Nigam
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	NA
13	Boundaries of the property	:	**As per Sale Deed**
	East	:	Arazi of Naima Khatoon
	West	:	Rasta 12' Wide Mushtarqa
	North	:	Rasta Kham 15' Wide
	South	:	Rasta Kham 12' Wide
	Boundaries of the property		**As per Site**
	East		Arazi of Naima Khatoon
	West		Rasta 12' Wide Mushtarqa
	North		Rasta Kham 15' Wide
	South		Rasta Kham 12' Wide
14.2	Latitude, Longitude and Coordinates of the Site		28.867109
			78.734723
	Extent of the site	:	Total Land Area. **35.0 Sq.mt**
15	Extent of the site considered for valuation (least of 14 A & 14 B)	:	**35.0 Sq. mtr or 376.60 sq.ft**
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner occupied.
II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality		middle
2.	Development of surrounding areas		Developed Area
3.	Possibility of frequent flooding / sub-merging		No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		All With 1.0 - 3.0 Kms
5.	Level of land with topographical conditions		Leveled

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6.	Shape of land			Rectangle
7.	Type of use to which it can be put			Na
8.	Any usage restriction			No
9.	Is plot in town planning approved layout?			No
10	Corner plot or intermittent plot?			Corner Plot
11	Road facilities			Yes
12	Type of road available at present			Damar Rasta
13	Width of road - is it below 20 ft. or more than 20 ft.			Below than 20' ft wide
14	Is it a land - locked land?			No
15	Water potentiality			Yes
16	Underground sewerage system			Yes
17	Is power supply available at the site?			Yes
18	Advantage of the site			Yes
	1.			
19	General remarks, if any like threat of acquisition of land for publics service purposes, road winding or applicability of CRZ provision etc.			No
Part - A (Assessment of land)				
1.	Size of plot			**35.0 Sq. mtr or 376.60 sq.ft**
	Total extent of the Plot Area			**35.0 Sq. mtr or 376.60 sq.ft**
2.	Prevailing market rate (Along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)			Rs. 25000/- to Rs.28,000/= per Sq.mt. as per local market inquiry from different persons & Property Brokers
3.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)			Rs. 9000/- Sq.mt Add10% extra for two side road i.e Rs. 9900/- Sq.mt on Date. 01.09.2025 SRO 2nd , Tehsil- Sadar & District - Moradabad. As per DM rate List = 35.0 Sq.mt X Rs.9900/- per Sq.mt **Rs. 3,46,500/-**
4.	Assessed / adopted rate of valuation			Rs. 25,000/= per Sq.mt. prospective Market Rate
5.	Estimated value of land			= 35.0 Sq.mt X Rs.25,000/- per Sq.mt **Rs. 8,75,000/-**
Part - B (Assessment of Building)				
1.	Technical details of the building			
	a)	Type of Building (Residential / Commercial / Industrial)		Commercial Cum Residential Building
	b)	Type of construction (Load bearing / RCC / Steel Framed)		Load bearing structure and 18" & 9" Brick Wall Structure
	c)	Year of construction		11 year Old Cons. & Estimated future life is 69 years
	d)	Number of floors and height of each floor including basement, if		Two Floor and Height 11' 0"

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		any			
	e)	Plinth area floor-wise		See detail of valuation	
	f)	Condition of the building			
		i) Exterior - Excellent, Good, Normal, Poor		Normal,	
		ii) Inferior - Excellent, Good, Normal, Poor		Normal,	
	g)	Date of issue and validity of layout of approved map / plan		Approved Map is not provided	
	h)	Approved map / plan issuing authority		Approved Map is not provided	
	i)	Whether genuineness or authenticity of approved map / plan is verified		---	
	j)	Any other comments by our empanelled valuers on authentic of approved plan		--	

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

S. No.	Description	all floor	
1.	Foundation	Isolated Footing, load Bearing 9" pillar beam column structure on 9" & 4 1/2" brick walls with base constructed on masonry & cement mortar	
2.	Basement	No	
3.	Superstructure	Load Bearing Structure	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden & Steel & Rolling Shutters	
5.	RCC works	Yes	
6.	Plastering	Yes	
7.	Flooring, Skirting, dadoing	PCC	
8.	Special finish as marble, granite, wooden paneling, grills, etc	No	
9.	Roofing including weather proof course	RCC Roof	
10.	Drainage	Yes,	

S. No.	Description		Basement	All floor	
11.	Compound wall	:	No	No	
	Height	:			
	Length				
	Type of construction				
12.	Electrical installation				
	Type of wiring	:			
	Class of fittings (superior / ordinary / poor)	:	No	Yes	
	Number of light points	:	No	Yes	

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	Fan points		:	No	Yes	
	Spare plug points		:	No	Yes	
	Any other item					
13.	Plumbing installation					
	a)	No. of water closets and their type	:	No	Yes	
	b)	No. of wash basins	:	No	Yes	
	c)	No. of urinals	:	No	Yes	
	d)	No. of bath tubs		No	No	
	e)	Water meter, taps, etc.		No	Yes	
	f)	Any other fixtures		No	No	

B - VALUATION OF BUILDING -AS PER MARKET RATE

Particulars of Item	Plinth area in sq.ft./sq.mt.	Age of building	Estimated replacement rate	Replacement Cost Rs.	Depreciation Rs.	Net Value Rs.
Ground Floor	376.6 sq.ft.	11 years	1100/- per sq.ft.	Rs. 4,14,260.0	10%	Rs. 3,72,834.0
Frist Floor	376.6 sq.ft.	11 years	1200/- per sq.ft.	Rs. 4,14,260.0	10%	Rs. 3,72,834.0
Mumty	Nil	Nil	Nil	Nil	Nil	Nil
Boundary Wall, Other work & interior work						Rs. Nil
					Total	**Rs. 7,45,668.0**

Building Value as per Circle rate

70 Sq.mtr X 17000/- per sq.mtr = 11,90,000/-

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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part	Description	Value by adopting	
	Valuation of the Property	GLR Rs.	PMR Rs.
Part - A	Land	Rs. 3,46,500/=	Rs. 8,75,000/=
Part - B	Building	Rs. 11,90,000/=	Rs. 7,45,668/=
Part - C	Extra Item	Nil	Nil
Part - D	Amenities	Nil	Nil
Part - E	Miscellaneous	Nil	Rs. Nil
Part - F	Services.	Nil	Rs. Nil
	Total	Rs. 15,36,500/=	Rs.16,20,668/=
	Say Round	Rs.15,37,000/=	Rs. 16,21,000/=
	Total prospective Market Value		Rs. 16,21,000/=

As a result of Total maximum Possible Present prospective Market Value appraisal and analysis it is considered opinion based on documents This is Opinion and Assessment Report only. It is Not for Legal/Court Purpose.

Maximum Prospective Market Assessment	Rs.16,21,000.00	Rs. Sixteen Lakh & Twenty One thousand only
Maximum Prospective Realizable Assessment of the above property is	Rs.14,59,000.00	Rs. Fourteen Lakh and Fifty Nine Thousand Only
Maximum Prospective Distress Assessment of the above property is	Rs. 13,78,000.00	Rs. Thirteen Lakh and Seventy Eight Thousand Only
Govt Guideline Value	Rs. 15,37,000.00	Rs. Fifteen Lakh and Thrity Seven thousand Only

Declaration:-

I/we hereby declare that

a. The information furnished above in my valuation report date 23.01.2026 is true to and correct to the best of my knowledge and belief, and I have an impartial and true Valuation of the property.
b. I/we have no direct and indirect interest in the property valued.
c. I/we have personally inspected the property on 21.01.2026
d. I/we have not been found guilty of misconduct in my professional capacity.
e. Valuation of the property to be referred as shown to us on the site of which photographs are also attached.

Place : Shahjahanpur U.P.
Date : 23.01.2026

Name and Official seal of the representative of the valuer firm

R K Associates (I) Engineering Consultants Pvt. Ltd.

VA/BOM/1178/01/2026

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**

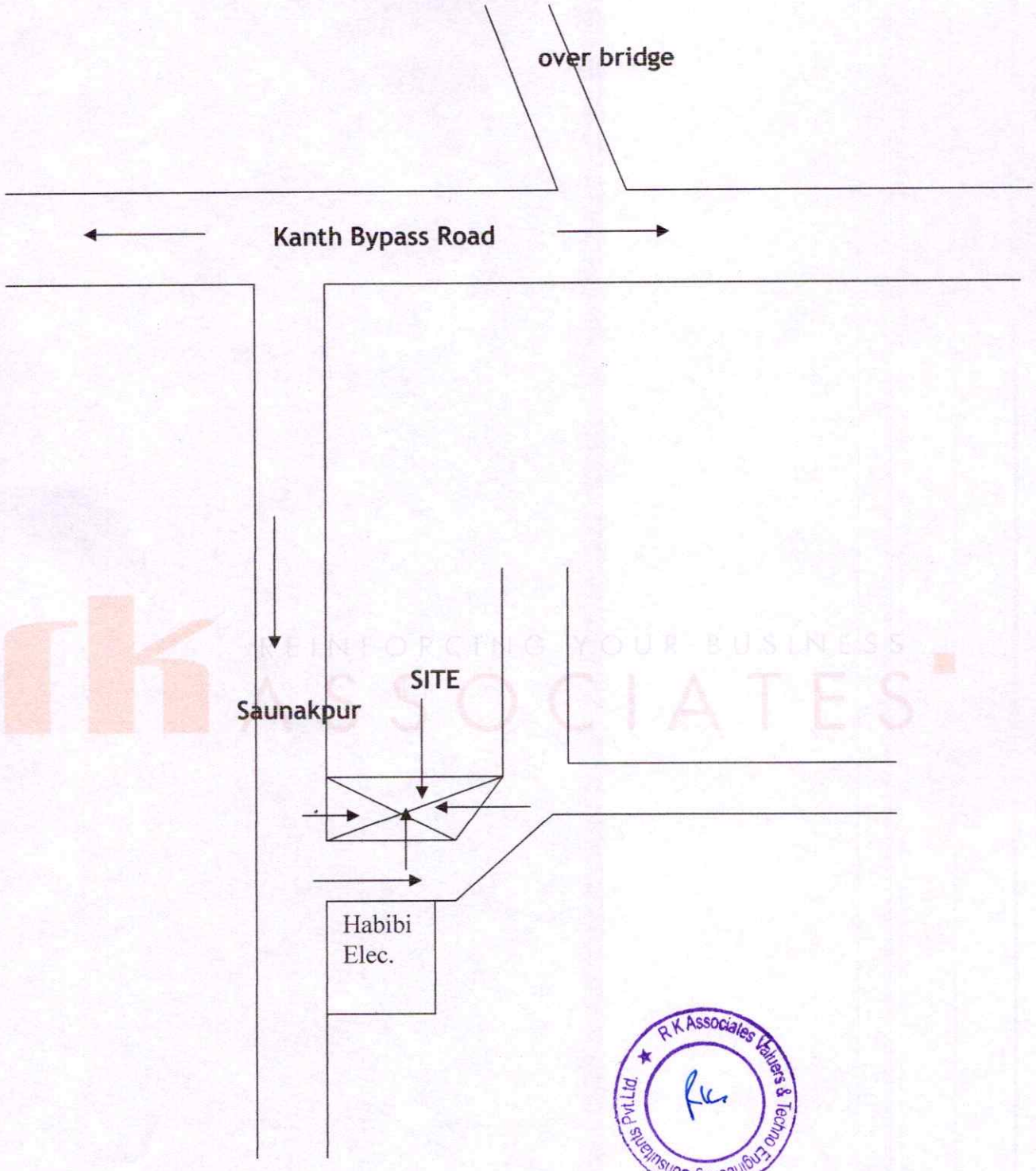
(Name & Degisnation of the inspecting official/s)

Countersigned

(Branch Manager)

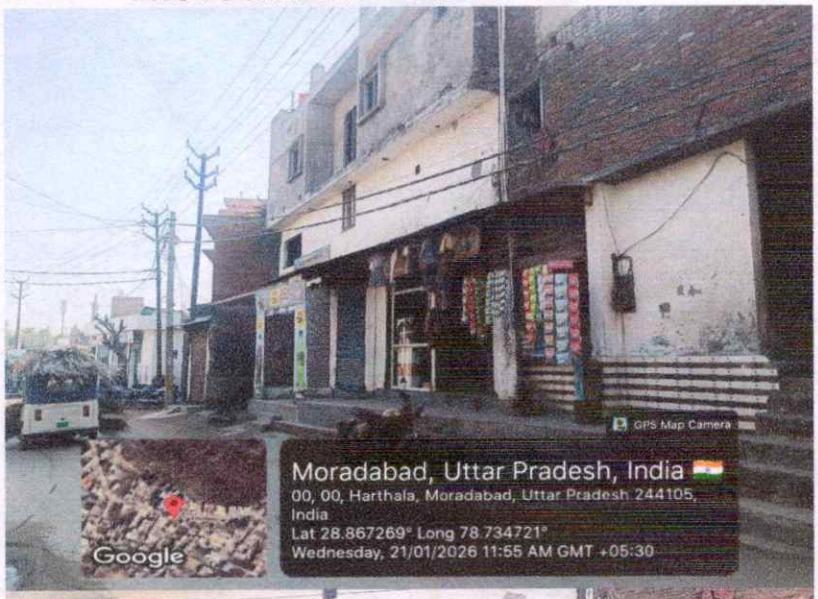
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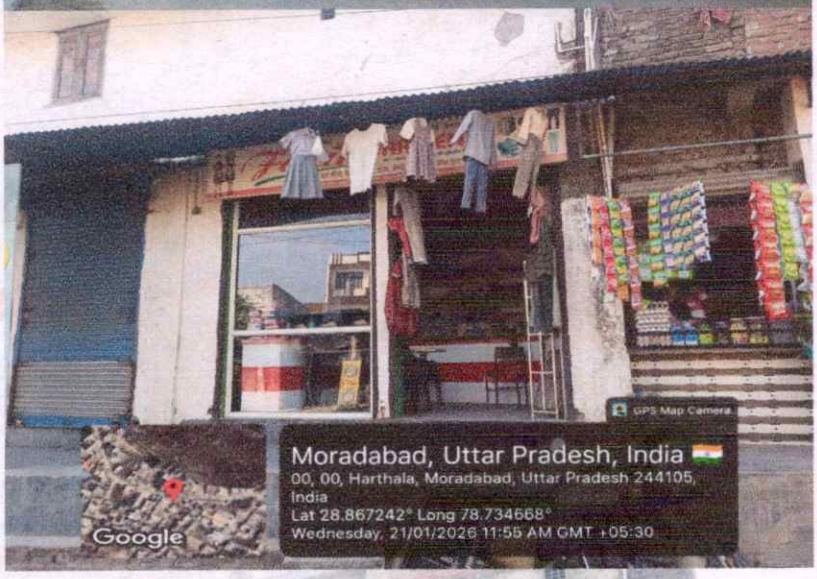
KEY PLAN OF VALUED PROPERTY

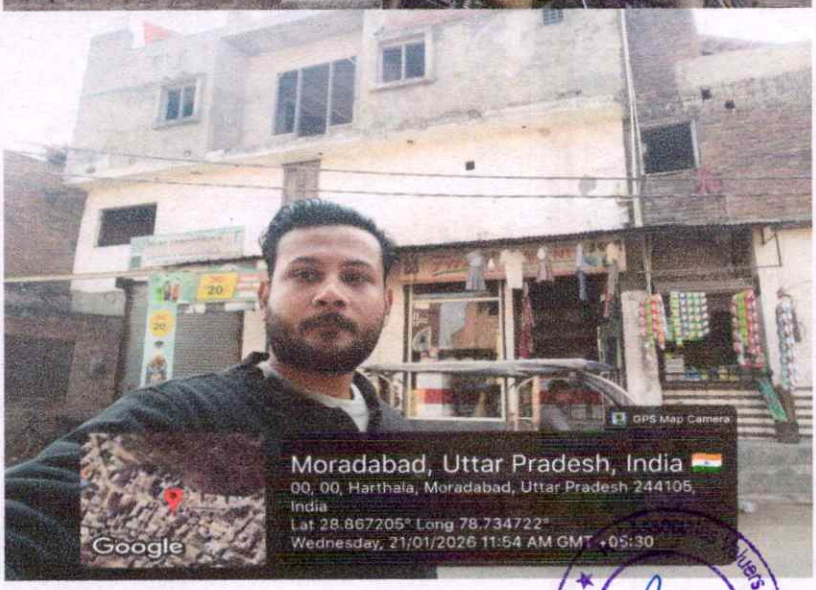


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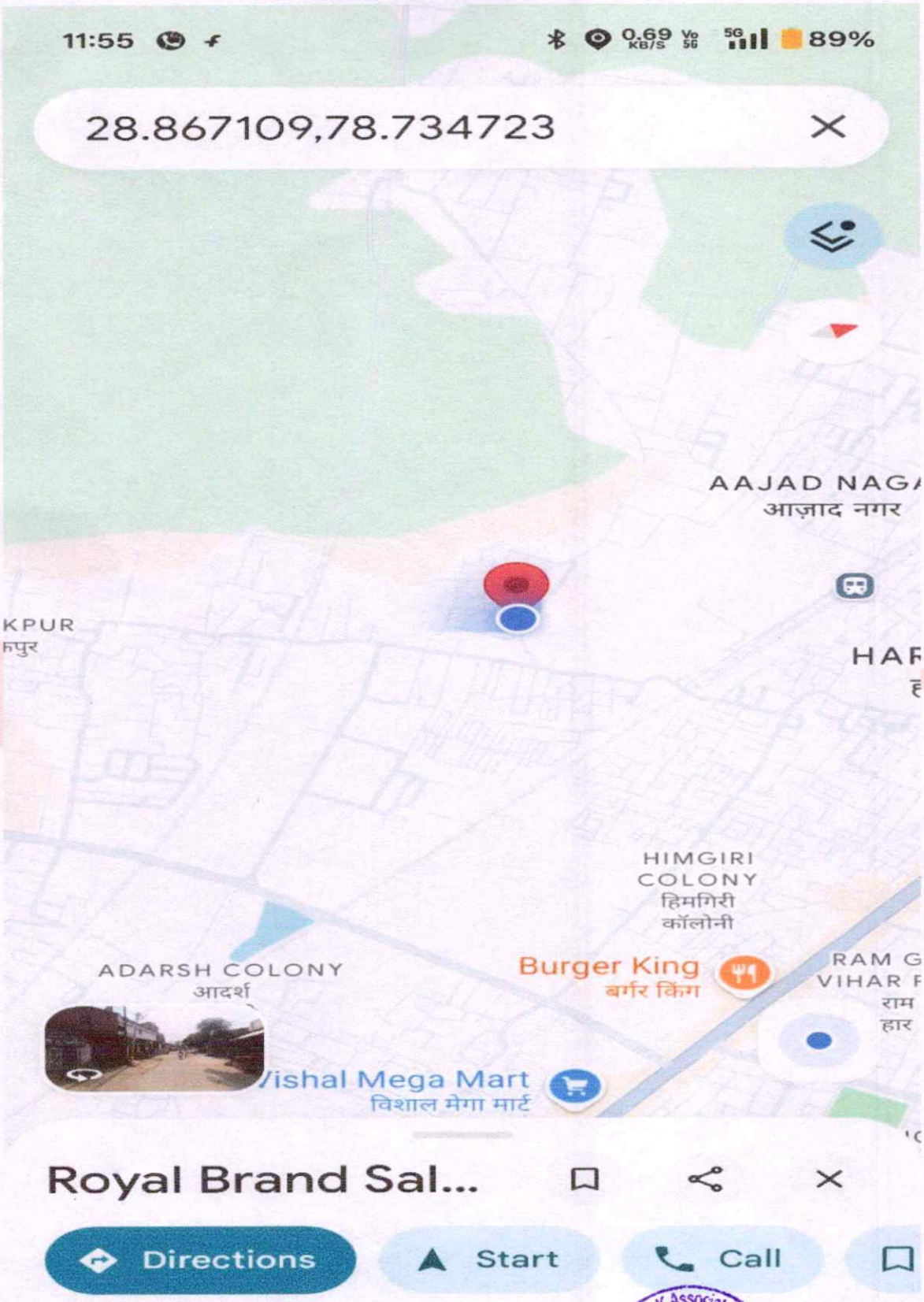
PHOTOGRAPH OF VALUED PROPERTY

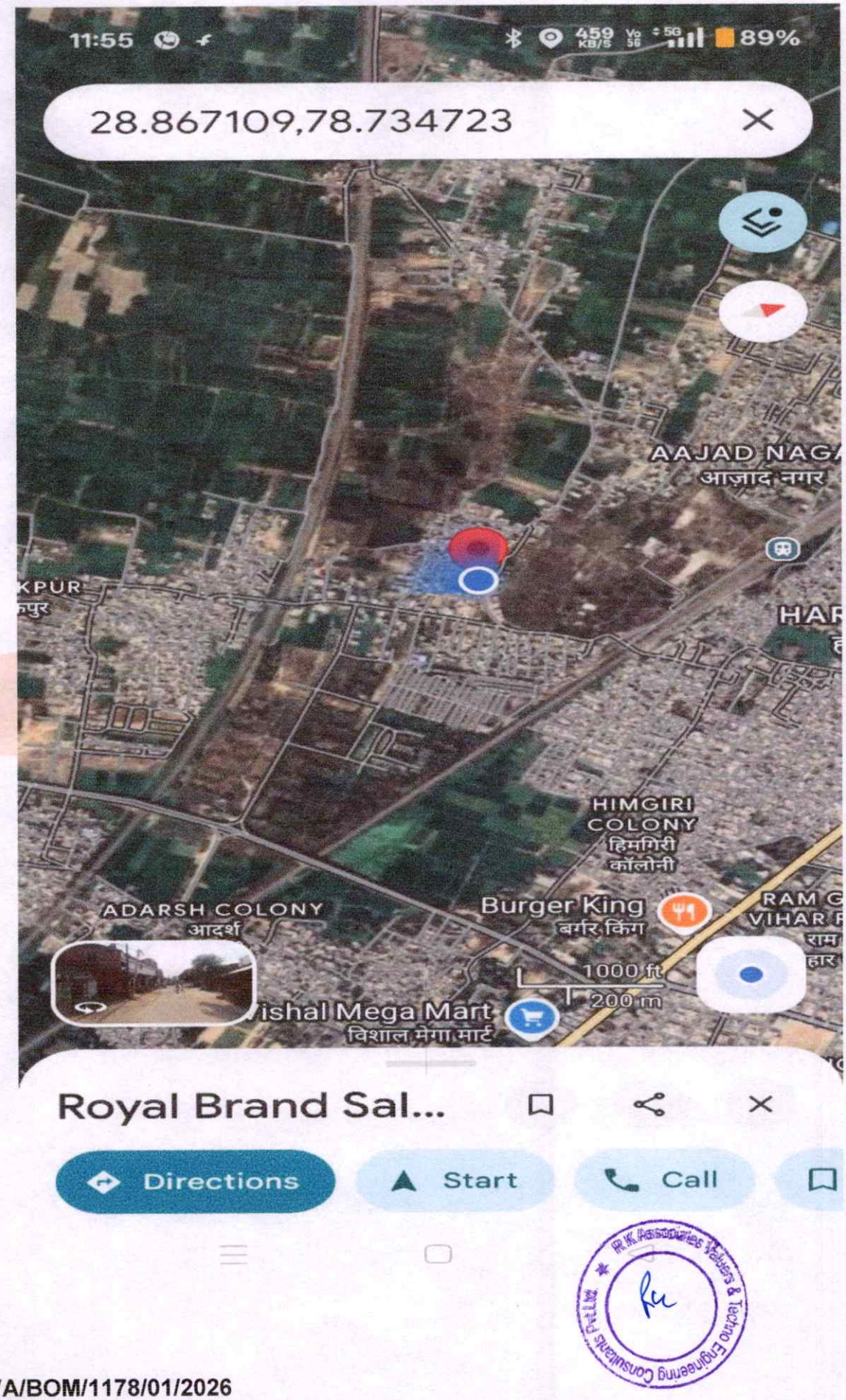






GOOGLE MAP OF VALUED PROPERTY




11:55
89%
28.867109,78.734723
AAJAD NAGA
आज़ाद नगर
HIMGIRI
COLONY
हिमगिरी
कॉलोनी
ADARSH COLONY
आदर्श
Burger King
बर्गर किंग
1000 ft
200 m
Vishal Mega Mart
विशाल मेगा मार्ट
Royal Brand Sal...
Directions
Start
Call

CIRCLE RATE

प्रारूप–1 में आवंटित किया गया बी– कोड	मौहल्ले या राजस्व का नाम	श्रेणी, नगरीय, अर्द्ध नगरीय या ग्रामीण	प्रारूप – 2 की अकृषक भूमि की दरें	प्रारूप– 4 की अकृषक भूमि की न्यूनतम दर			एकल दुकान की मूल्यांकन गणना रू0 प्रति वर्ग मी0 (निर्माण की दरों सहित)	वाणिज्यिक सम्पत्ति की कार्पेट ऐरिया की दरें रू0 प्रति वर्ग मीटर (निर्माण की दरें सहित)
			6 मी0 तक चौ0 रास्ते पर दरें रू0 प्रति वर्ग मीटर	6 मीटर से अधिक व 12 मीटर तक चौड़े रास्ते पर दरें रू0 प्रति वर्ग मी0	12 मी0 से अधिक व 18 मी0 तक चौड़े रास्ते पर दरें रू0 प्रति वर्ग मी0	18 मी0 से अधिक चौड़े रास्ते पर दरें रू0 प्रति वर्ग मी0		
1	2	3	4	5	6	7	8	9
1032	शाह आलमपुर	अर्धनगरीय	9000	10000	12000	13000	42000	66000
1049	शाहपुर तिगरी (ग्राम)	अर्धनगरीय	12000	14000	16000	17000	37100	57500
0225	सिद्धार्थ नगर	नगरीय	13000	16000	17000	20000	40000	62000
0014	सोनकपुर द0/हिमगिरी कालोनी	नगरीय	20000	25000	28000	29000	40000	62000
0015	सोनकपुर मिलक भौला सिंह	नगरीय	9000	12000	13000	14000	39000	61000
0187	सोनकपुर उत्तरी	नगरीय	27000	32000	33000	37000	94000	118000
0037	सहसपुर हाउस	नगरीय	36000	40000	43000	46000	94000	118000
0231	साई रेजीडेन्सी	नगरीय	39000	46000	48000	52000	72000	94000
0190	सम्राट अशोक नगर	नगरीय	16000	21000	22000	23000	40000	62000
0066	स्टेट बैंक कालोनी	नगरीय	31000	37000	38000	40000	72000	94000
0195	सिविल लाइंस	नगरीय	31000	37000	38000	40000	72000	94000
0236	सेन्ट्रल कोर्ट अपार्टमेन्ट कमीश्नरी के सामने	नगरीय	90000	95000	98000	101000	161000	183000
0062	सराय खालसा	नगरीय	31000	35000	36000	38000	57000	79000
0075	साकेत कालोनी	नगरीय	31000	37000	38000	40000	94000	118000
0197	सराय काजी	नगरीय	29000	36000	37000	39000	133000	156000
0208	सराय किशन लाल	नगरीय	21000	23000	24000	26000	59000	81000
0147	सराये हुसैनी बेगम	नगरीय	22000	25000	28000	29000	59000	81000
0215	स्कोटिश गार्डन (निहो)/ साई गार्डन	अर्धनगरीय	38000	39000	40000	41000	57000	79000
0175	सराये शैख महमूद	नगरीय	23000	26000	27000	28000	57000	79000
0173	सराये गुलजारी मल	नगरीय	23000	26000	27000	28000	57000	79000
0218	सुपर टेकपाम ग्रीन (नया मु0)	अर्धनगरीय	31000	37000	38000	39000	39000	61000
1034	समाथल	अर्धनगरीय	12000	15000	17000	18000	42000	66000
1036	सेरूआ धर्मपुर	अर्धनगरीय	11000	14000	15000	16000	42000	66000

उप निबन्धक द्वितीय
मुरादाबाद

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DECLARATION: ANNEXURE -III

I hereby declare that-

a. The information furnished in my valuation report dated 23.01.2026 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 /we have no direct or indirect interest in the property valued;

c. I / we have personally inspected the property on 21.01.2026 the work is not sub-contracted to any other valuer and carried out by myself.

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

e. I / we have not been found guilty of misconduct in my professional capacity.

f. I /we 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 /we 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. (Annexuture III-A signed copy of same to be takne and kept along with 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.R No	**Particulars**	**Valuer Comment**
1.	Background information of the asset being valued	Commercial Cum Residential Land & Building
2.	Purpose of Valuation and Appointing Authority	BOM Main Moradabad U.P.
3.	Identify of the valuer and any other experts involved in the valuation	M/S R.K. Associates Valuers & Techno Engineering Consultants Pvt Ltd
4.	Disclosure of the valuer interest or conflict, if any	No
5.	Date of Appointment, Valuation date and Date of Report	As per Valuation Report
6.	Inspections and investigations undertaken	21.01.2026 Local verbal enquiry at surrounding area
7.	Nature and sources of the information used or relied upon	Local verbal enquiry at surrounding area
8.	Procedures adopted in carrying out the and valuation standards followed	Yes

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9.	Restrictions on use of the report, if any	No
10.	Major factors that were taken into account during the valuation	Physical Verification
11.	major factors that were not taken into account during the valuation;	NA
12.	Caveats, Limitations and disclaimers to the extent they explain or elucidate to the limitations faced by valuer, which shall not be for the purpose of limiting his	Limited up to Fair Prospective Market value assessment of the property as on dateThis report is not a certification of ownership or survey number/ property number/ Khasra number which are merely referred from the copy of the documents provided to us. For proper identification of khasra number/ survey number land revenue department may be contacted. Standard IBBI Caveats, Limitations and disclaimers will apply: https://ibbi.gov.in/uploads/legalframwork/e5e1300db2dd6a8bebe289ba579a7c14.pdf
13.	Name of the valuer's & Address	R.K. Agarwal Moh Sinzai, Shahjahanpur U.P.
14.	Name of Valuer association of which I am a **bonafide** member in good standing	Institution of Valuer – Fellowship No. 4804/4315
15.	Signature of Valuer	

Place : Shahjahanpur (UP)
Date : 23.01.2026

Name of Valuer Firm - M/s- R.K. Associates Valuers & Techno Engineering Consultant Pvt. Ltd.

Surveyed by –Mohazzzib
Prepared By- Shobhit

R K Associates Valuers & Techno Engineering Consultants Pvt. Ltd.