MADHEPURA BRANCH, MADHEPURA
A/C- HERO ZONE

Canara Bank

TECHNICAL VALUATION

By M/S OM DEVELOPER
REPORT OF SMT. RINA KUMARI wife of SRI. PANKAJ KUMAR
AT-MAUZA- SAHPUR, UDAKISHUNGANJ, MADHEPURA
Mobile No.-

Prepared by

Er. Arvind Kumar (Chartered Engineer)
Engineer, Planner, Builder
Govt. Regd. & Approved Valuer
(Under Wealth Tax Act-Income Tax Valuer)
Registration No. 173/2003-4
Membership of Institution of Valuer- F-21687(L.M)
Membership of Institution of Engineers-M-1573378(L.M)
P.M.C. Regd. Engineer, Lic. No. – 03/18
Danapur Nagar Parisad-Lic.No-16/18

Ph. No. 943 149 1911,
990 501 3131
0612-2218311 (Off.)
Email : omdeveloper8@yahoo.com,
omdeveloper8@gmail.com

310, 3RD FLOOR
N.P.CENTER
NEAR DAKBUNGLOW CHOCK,
PATNA – 800 001 (BIHAR)



PANEL VALUER

Canara Bank, Indian Bank, S.B.I., PNB, BOI, OBC, BOB, B.S.H.F.L., Federal Bank & G.I.C. Housing Finance Ltd.

Er. ARVIND KUMAR(Chartered Engineer)
Engineer,Planner,Builder
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310, THIRD FLOOR N.P.CENTRE,
NEAR DAKBUNGLOW CHOCK,PATNA
Mob-9431491911,9905013131.
E-Mail-omdeveloper8@gmail.com

ANNEXURE-II

CANARA BANK MADHEPURA BRANCH, MADHEPURA
VALUATION OF PROPERTY OF LAND & BUILDING

Date : 25/12/2025

PART A – BASIC DATA				
I	**GENERAL**			
1.	Purpose of valuation		:	Instructed by Branch Head to evaluate of fair Market value Auction Purpose of Immovable properties is to be already mortgaged by M/s Hero Zone
2.	A	Date of inspection	:	19/12/2025
	B	Person available at the time of inspection	:	Bank Staff
	C	Date on which the valuation is made	:	25/12/2025
3.	List of Documents Produced for Perusal		:	✓ Photocopy of Sale Deed No.- 2033 Dated : 14/03/2023 ✓ Photocopy of Registrar's Govt. Rate MVR 2016-2017 ✓ Photograph of Properties with Longitude/Latitude ✓ Co-Ordinates of Property using GPS & Location Plan
4	**Name of The Reported Owner(s) & with present address & Phone Number**			
	Name		:	Smt. Rina Kumari W/o Sri. Pankaj Kumar
	Address		:	R/o- Gwalpara, Ward No.- 05, P.S.- Gwalpara, District-Madhepura, Bihar
	Phone No. / Mobile No.		:	---
	Details of Share of each owner in case of joint ownership		:	Single Ownership
5.	**Brief Description Of The Property Taken for valuation (including leasehold / freehold etc.)**			
	The property is situated at with land mark		:	The Property is Situated at Mauza- Sahpur, P.S.- Gwalpara, Near Gwalpura, Shiv Mandir, District-Madhepura, Pincode- 852115
	Floor wise details		:	G.F.
	Freehold		:	**Yes** / No
	Leasehold : Description of Lease Period of Lease, Lease rental etc.		:	Yes / **No**

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6	Scope of Valuation	:	Land and Building
7	If this report is to be used for any bank purpose, state the name of the bank and branch, if known	:	Canara Bank & Madhepura Branch , Madhepura
II	**DESCRIPTION OF THE PROPERTY:**		
1	Postal address of the property	:	The Property is Situated at Mauza- Sahpur, P.S.- Gwalpara, Near Gwalpura, Shiv Mandir, District- Madhepura, Pincode- 852115
	Pin Code	:	852115
	Computer Code No.	:	--------
2	City / Town	:	Madhepura
	Residential Area	:	**Yes** / ~~No~~
	Commercial Area	:	**Yes** / ~~No~~
	Industrial Area	:	~~Yes~~ / **No**
	Developing	:	~~Yes~~ / **No**
3	**Classification of the Area**		
	i) High / Middle / Poor	:	Middle
	ii) Urban / Semi Urban / Rural	:	Semi Urban
4	Coming Under	:	~~Corporation limit /~~ **Village Panchayat** ~~/ Municipality/ Nagar Panchayat/ Nagar Perishad~~
5	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	NA
6	In case it is an agricultural land, any conversion to house site plots is contemplated	:	NA
7	**Location of the Property**		
	Mauza / Mohalla	:	Mauza- Sahpur
	Thana No.	:	218
	Tauzi No.	:	----
	Khata No.	:	57 (O) & 712 (N)
	Plot No. (Khesra No.) / Nagar / Survey No.	:	157 (O) & 1654 (N)
	Ward No.	:	03

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	Holding No	:	---
	Jamabandi No -	:	----
	District	:	Madhepura
8	**Boundaries of The Property & Details**		

Boundaries of Land	As per Document (A)	As Per Site/ Actual (B)
North	Pramod Yadav	Pramod Yadav
South	Roushan Kumar Das	Roushan Kumar Das
East	NH 106 wide Sadak	NH 106 wide Sadak
West	Arun Das & Others	Arun Das & Others
Land Area	1742 Sft. = 4 Decimal	1742 Sft. = 4 Decimal

9	Latitude, Longitude and Coordinates of the site	:	Lat. : 25.7635741^0 Log. : 86.891042^0
10	**Property tax receipt referred**		
	Period	:	NA
	Assessment number	:	-----
	Tax amount	:	-----
	Receipt in the name of	:	-----
11	**Electricity service connection**		
	consumer number	:	NA
	In the name of	:	NA
	Other details, if any	:	NA
12	Property is presently occupied by	:	**Owner** / Tenant / Both / Vacant
13	If tenanted fully, What is the gross monthly rent?	:	NA
14	**If occupied by both**		
	By assuming the entire building is let out,	:	NA
i	What is the probable monthly rent?	:	NA

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ii	What is the advance amount?	:	NA
III	**PROCEDURE OF VALUATION:**		
	Valuation Details	:	Discussed in Part B,C,D,E &F
1	F.S.I. = See the Approved Map	:	Plot Coverage = See the Approved Map

(Describe the property details)

PART B – LAND

1	Dimensions of the site	:	A As per the Documents	B As per Actual
	North	:	-----	18'4"
	South	:	-----	18'4"
	East	:	-----	95'0"
	West	:	-----	95'0"
	Total Land Area	:	1742 Sft. = 4 Decimal	1742 Sft. = 4 Decimal
2	Extent of the site (least of 1 A & 1 B)	:	1742 Sft. = 4 Decimal	
	Size of the Plot	:	1742 Sft. = 4 Decimal	
	North & South	:	18'4" & 18'4"	
	East & West	:	95'0" & 95'0"	
	Total Extent of the Plot	:	1742 Sft. = 4 Decimal	

3	**Characteristics of The Site**		
a.	What is the character of the locality?	:	~~Residential~~ / **Commercial** ~~/ Industrial / Agricultural / Developing~~
b.	Classification of locality	:	Higher Class / **Middle Class** / Poor Class / Mixed
c.	Development of surrounding areas	:	~~Residential~~ /**Commercial** ~~/ Industrial / Agricultural / Developing~~
d.	Possibility of frequent flooding / Sub-merging	:	No
e.	Feasibility to the Civic amenities like	:	School: ---- / Hospital: ----- / Bus Stop: ----- / Bank: ----- / Market: -----
f.	Level of Land with topographical conditions	:	± 00

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g.	Shape of Land	:	Polygram / Square / **Rectangle**	
h.	Type of use to which it can be put	:	~~Residential~~ / **Commercial** ~~/ Agricultural / Institutional / Industrial / Developing~~	
i.	Any usage restriction	:	No	
j.	Is Plot in town planning approved layout?	:	NA	
k.	Corner plot or intermittent plot?	:	Intermittent plot	
l.	Road facilities are available?	:	**Yes** / No	
m.	Type of road available at present	:	**PCC** ~~/ RCC~~ / **Black Top** ~~/ Kaccha Rasta / Soling / etc~~	
n.	Width of Road	:	Below 20 feet	More than 20 feet
			No	Yes
o.	Is it a Land – Locked Land?	:	No	
p.	Water potentiality	:	**Yes** / No	
q.	Underground Sewerage System	:	**Yes** / No	
r.	Is Power Supply available at the site?	:	**Yes** / No	
s.	Advantage of the site	:	The Said Property is in Residential Cum Commercial Area	
t	Special remarks	:	NA	
u	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)	:	It's Legal Part	
v	Any factors which affect the marketability of the land?	:	No	
w	Type of the Land	:	Residential Cum Commercial	
x	Accessibility	:	Yes	

VALUATION OF LAND

1.	Land Area (Total extent of the plot)	:	As Per Documents	As Per Site Visit (Actual)
			1742 Sft. = 4 Decimal	1742 Sft. = 4 Decimal
2.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	4 Decimal X Rs. 75,000.00 Per Decimal	
3.	Value of Land as Per GLR	:	Rs. 3,00,000.00	
	Note: Govt. Rate is of 2016-17, further any change has been not done in Govt. Rate, but in market Rate increased by 5 % to 10% every year. So we have consider average of Prevailing Market rate and Govt. Rate			

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4.	Prevailing Market Rate	:	Rs. 2,35,000.00 To 2,45,000.00 Per Decimal (Prevailing Market)
5.	Value of Land by adopting PMR	:	4 Decimal X Rs. 2,40,000.00 Per Decimal
6.	Estimated Value of Land	:	**Rs. 9,60,000.00**

PART – C – BUILDING

	Technical details of the Building				
a	Type of Building	:	**Residential /Commercial** / ~~Industrial/Developing~~		
b	Type of Construction	:	**Load Bearing / RCC-/** ~~Steel Framed/ Framed Structure~~		
c	Quality of Constructions	:	Superior /**I Class** / II Class		
d	Appearance of Building	:	Common /Attractive / Aesthetic		
e	Maintenance / Condition of the building	:	Exterior	Excellent / **Good** / Normal / Poor	
			Interior	Excellent / **Good** / Normal / Poor	
g	Plinth Area	:	1686 sft.		
h	Number of floors and height of each floor including basement, if any	:	G.F.		

Floor	Year of Construction (as reported/ as per actual observation/ as per deed)	Roof	Plinth Area		
			Main Portion A	Cantilevered Portion B	Total 100%
Ground Floor	2014	R.C.C.	1686 sft.	---	1686 sft.
Total					1686 sft.

Drawing approval

a	Date of issue and validity of layout of approved map / plan	:	Submitted in Bank
b	Approved Map / Plan issuing authority	:	Submitted in Bank
c	Whether genuineness or authenticity of approved map / plan is verified?	:	NA
d	Any other comments by our empanelled valuers on authentic of approved plan?	:	No
e	(Discuss on the building approval, reference, violations observed, consequences of violation etc.)	:	No

Value of building is estimated by adopting suitable unit plinth area rate depending upon the specifications.

Depreciation is calculated by straight-line method assuming a salvage value of method

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VALUATION OF BUILDING

DESCRIPTION	G.F.	1st Floor	2nd Floor	3rd Floor	4th Floor
Specification	Pile	-----	-----	-----	----
Floor finish	I.P.S.	-----	-----	-----	----
Superstructure	B/W	-----	-----	-----	----
Roof	R.C.C	-----	-----	-----	----
Doors	Wooden/Iron	-----	-----	-----	----
Windows	Wooden/Iron	-----	-----	-----	----
Weathering course	No	-----	-----	-----	----
Plinth area	1686 sft.	-----	-----	-----	----
Year of construction (as reported/ as observed/ as per the deed)	2024	-----	-----	-----	----
Age of the building	01Yrs.	-----	-----	-----	----
If the age is not exactly known, further life expected	70 Yrs.	-----	-----	-----	----
Total life of the building estimated	80 Yrs.	-----	-----	-----	----

BUILDING VALUE

Particulars of Items	Plinth Area	Roof Height	Age of the building	Estimated Replacement Rate of construction Rs.	Present value of the building Rs.	Depreciation Value Rs.	Net value after depreciations Rs.
G. Floor	1686 Sft.	11'	01 Yrs.	1600/-	26,97,600.00	33,720.00	26,63,880.00
Total							**26,83,880.00**

PART D - AMENITIES EXRA ITEMS

(Value after Depreciation) **(Amount in Rs.)**

1.	Portico	:	Yes / **No**	Nil
2.	Ornamental Front Door / Pooja Door	:	Yes / **No**	Nil
3.	Sit out / Verandah with steel grills	:	Yes / **No**	Nil
4.	Extra Steel / Collapsible gates	:	Yes / **No**	Nil
5.	Open staircase	:	Yes / **No**	Nil
6.	Wardrobes, showcases, wooden cupboards	:	Yes / **No**	Nil
7.	Glazed Tiles	:	Yes / **No**	Nil
8.	Extra Sinks and Bath Tub	:	Yes / **No**	Nil
9.	Marble / Ceramic Tiles Flooring	:	Yes / **No**	Nil
10.	Interior Decorations	:	Yes / **No**	Nil
11.	Architectural Elevation Works	:	Yes / **No**	Nil
12.	False Ceiling	:	Yes / **No**	Nil

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13.	Paneling Works	:	Yes / **No**	Nil
14.	Aluminum Hand Rails	:	Yes / **No**	Nil
15.	Aluminum Works	:	Yes / **No**	Nil
16	Separate toilet Room	:	Yes / **No**	Nil
17.	Separate lumber Room	:	Yes / **No**	Nil
18.	Separate water tank / sump	:	Yes / **No**	Nil
19.	Trees, Gardening	:	Yes / **No**	Nil
20.	Kitchen Arrangement (wooden)	:	Yes / **No**	Nil
21.	**TOTAL**	:	Rs. Nil	

PART E – SERVICES

(Value after Depreciation)				(Amount in Rs.)
1.	Water Supply arrangements		~~Yes~~ / **No**	Nil
	Open Well	:	~~Yes~~ / **No**	Nil
	Deep bore	:	**Yes** / No	Considered in composite rate
	Hand pump	:	~~Yes~~ / **No**	Nil
	Motor	:	~~Yes~~ / **No**	Considered in composite rate
	Corporation Tap	:	~~Yes~~ / **No**	Nil
	Underground level sump	:	~~Yes~~ / **No**	Nil
	Overhead water tank	:	~~Yes~~ / **No**	Considered in composite rate
2.	Drainage arrangements	:	**Yes** / No	Considered in composite rate
	Septic Tank	:	**Yes** / No	Considered in composite rate
	Underground Sewerage	:	~~Yes~~ / **No**	Considered in composite rate
3.	Compound Wall	:	~~Yes~~ / **No**	Nil
	Height	:	----	---
	Length	:	----	---
	Type of Construction	:	----	---
4.	Pavement	:	~~Yes~~ / **No**	Nil
5.	Gate	:	~~Yes~~ / **No**	Nil
6.	E.B Deposits, water deposits, drainage deposits etc.	:	~~Yes~~ / **No**	Nil

7.	**Electrical fittings & others**			
	(Value after Depreciation)			**(Amount in Rs.)**
	Type of wiring	:	**Concealed** / Open	Considered in composite rate
.	Class of fittings	:	Superior / **ordinary** / poor	Considered in composite rate
	Light Points		**Yes** / No	Considered in composite rate

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	Fan Points	:	~~Yes~~ / **No**	Considered in composite rate
	Spare Plug Points	:	~~Yes~~ / **No**	Considered in composite rate
	Any other item	:	Yes / **No**	Nil
8.	**Plumbing installation (Value after Depreciation)**			**(Amount in Rs.)**
	No. of water closets and their type	:	**Concealed** / Open	Considered in composite rate
	No. of wash basins	:	**Yes** / No	Considered in composite rate
	No. of bath tubs	:	Yes / **No**	Nil
	Water meter, taps, etc.	:	Yes / **No**	Nil
	Any other fixtures	:	Yes / **No**	Nil
9.	Any other	:	--	Nil
	Total	:	Rs. Nil	

PART F - ABSTRACT VALUE

PART-B	LAND	:	Rs. 09,60,000.00
PART-C	BUILDING	:	Rs. 26,83,880.00
PART-D	AMENITIES & EXTRA ITEMS	:	Rs. Nil
PART-E	SERVICE	:	Rs. Nil
	TOTAL	:	Rs. 36,43,880.00
	SAY TOTAL	:	Rs. 36,44,000.00
Factors favoring for an additional value **1.** **2.** Add (+)		:	Rs. ……..
Factors favoring for less value **1.** **2.** Minus **(-)**		:	Rs. ……..

PART G - CERTIFICATE

1	It is hereby certified that in my opinion **i)** **The Present Market Value** of the property by adopting the prevailing market rate for land and building is **Rs. 36,44,000.00** **ii)** **The Realizable Sale Value** of the property is estimated as **10% less** (**Rs. 29,15,200.00)** than the present market value **iii)** **The Forced Sale Value** of the property is estimated as **20% less** (**Rs. 29,15,200.00)** than the present market value

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2	Number of title deed(s) involved in this property is One The relevant document for the subject property in the opinion of this valuer is the Documents details are above mention.
3.	If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in this valuation report with respect to the latest legal opinion.
4.	Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I(1).
5.	The property was inspected on 25/12/2025 in the presence Bank Staff.
6.	The legal aspects were considered / **not considered** in this valuation.
7.	This valuation work was/ has been undertaken by the valuer based upon the request from Madhepura Branch, Madhepura

DECLARATION

	I hereby declare that	
	a	The information furnished above is true to the best of my knowledge and belief.
	b	I have no direct and indirect interest in the property valued.
	c	I have not been found guilty of misconduct in my professional capacity.

SCOPE OF WORK / DISCLAIMER

Our scope of work is limited to valuation of property only. It is declared here that we are not responsible for authenticity of legal documents and title deed and quality and genuineness of advance to be made by financial institution and credential of borrowers and guarantors or other interested parties.

Date : 25/12/2025
Place : Patna

Signature and Seal of Registered Valuer
(On the Bank's Panel)
ARVIND KUMAR
Digitally signed by ARVIND KUMAR
Date: 2026.01.07 11:50:27 +05'30'
Er. Arvind Kumar
310, 3rd Floor, N.P. Center
Near Dakbunglow Chock
Patna (Bihar)

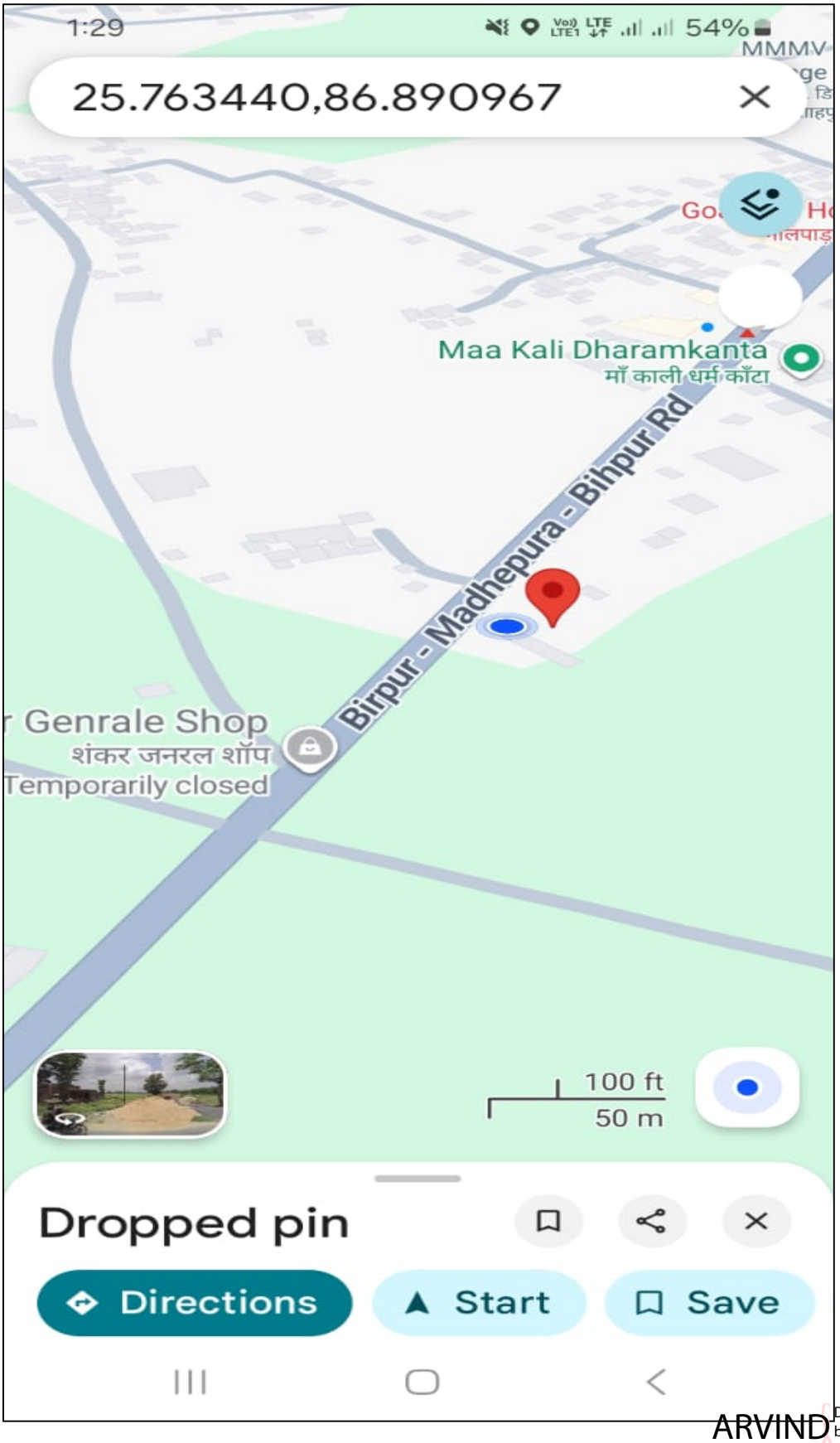
The undersigned have inspected the property detailed in the valuation report dated …… on …….
We are satisfied that the fair and reasonable value of the property is Rs. ……

CSO / CRO Processing Officer /
Branch Manager /
Field Officer / RMSE / RMPB
Maintenance
Date :

Manager of the division /
RMME / CM Sanction /
Date :

Branch Manager / Office in Charge of Advance Department
Date :

Google Map



ARVIND KUMAR

Digitally signed by ARVIND KUMAR
Date: 2026.01.07 11:50:43 +05'30'

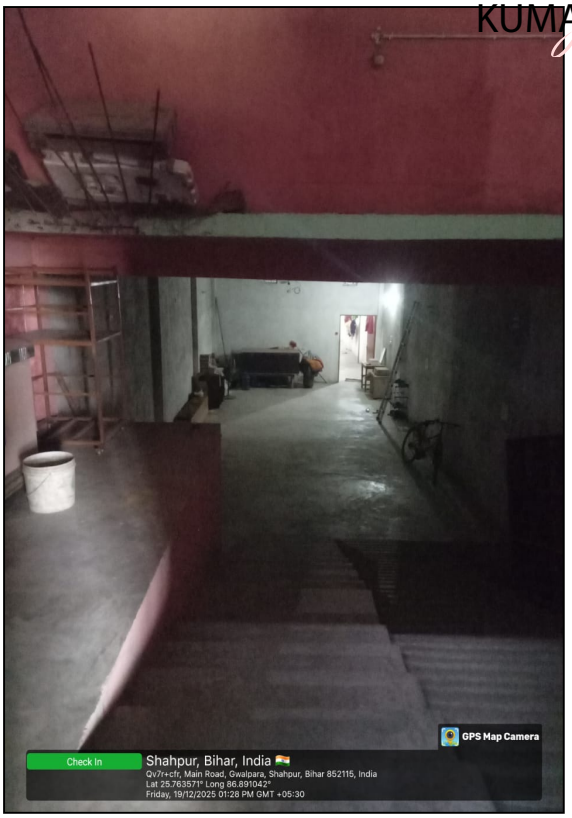
PHOTOGRAPH





ARVIND KUMAR

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Er. ARVIND KUMAR(Chartered Engineer)
Engineer,Planner,Builder
Govt. Regd. & Approved Valuer
(Under Wealth Tax Act-Income Tax Valuer)
Reg.no.173/2003-04,
Membership of Institution of Valuer-F:21687
Membership of Institution of Engineers- M:1573378
P.M.C.Regd.Engineer-Lic.no-03/18
Danapur Nagar Parisad-Lic.no-16/18

310, 3RD FLOOR N.P.CENTRE,
NEAR DAKBUNGLOW CHOCK,PATNA
Mob-9431491911,9905013131.
E-Mail-omdeveloper8@gmail.com

INVOICE NO.-OD/CAN/24-25/189 DATE : 02/01/2026

Professional Fee Bill

To,
The Branch Head,
Canara Bank,
Madhepura Branch, Madhepura

Sub: - Bill of valuation report of land and Building of Smt. Rina Kumari wife of Sri. Pankaj Kumar at Mauza- Sahpur, Gwalpara, Udakishunganj, District- Madhepur, Bihar
A/c- M/s Hero Zone

Sir,
With due respect, want to say that I have Prepared Valuation Report of above mentioned Property.
Total Amount of Valuation is Rs. 36,44,000.00

Hence, Fee for valuation is as per approved rate of Canara Bank is.

Up to Rs.	05, 00,000/-	0.25 % of Total Value	-01,250.00
Next Rs.	10, 00,000/-	0.2 % of Total Value	-02,000.00
Next Rs.	35, 00,000/-	0.1 % of Total Value	-02,144.00
Next Rs.	50, 00,000/-	0.05 % of Total Value	-
Rest Balance Amount -		0.025 % of Total Value	-
Maximum Chargeable fees not more than Rs. 30,000.00			
Photo Charges			-00,500.00
Conv. Charges			-02,500.00
Total			-08,394.00
S.GST + C.GST			-01,510.92
Total			-09,904.92

Total amount of fees –Rs. 09,904.92 Say 9,905.00

Thanking you
With regards,

ARVIND KUMAR Digitally signed by ARVIND KUMAR Date: 2026.01.07 11:51:18 +05'30'

Arvind Kumar
Panel Valuer.

Please Transfer the above amount in
A/C no-1967101010776, Canara Bank,
GST No. 10AGDPK6676K1ZA