S.Zakir Husain Naqvi
Govt. Registered Valuer
Chartered Engineer
Member Institution of valuers
Member Institution of Engineers

Office/resi
Prime Constructions ,B-111, 112, first floor
Nikjay Plaza ,Samad Road, Aligarh
Resi:4/254, Zohra Bagh, Aligarh.
E-mail: primeconstindia@yahoo.co.in
Mobile No.09837120648, 08218635949

Registered Valuer u/s 34AB of wealth Tax Act. Registration No.16/2010-11/2297
Member Institution of Valuers -Registration No.F-15408
Member Institution of Engineers(India)-Registration No.M-142997-8

To,
The Branch Manager
Branch Sasni Gate,
Bank of Maharashtra,
Aligarh.

Ref.No.19/013/P.D.27/V.D.23-04-2026

Dear Sir,

Valuation report in respect of Residential Property(House) of **Mrs.Munni Begum** W/O.Mr.Yaseen, Property Mortgaged Address is a Double Storey House, Which is Constructed on Part & Parcel of Khasra No.32, Situated at Near Marghat, Hydel Sub Station, Very Near to House of Javed Chowmin Waley, Mullapara Bhujpura, Bhujpura Road, Pargana & Tehsil Koil, Distt.Aligarh, was inspected in the absence of owner from outside(At the time of inspection House was locked and according to local inquiry, the said person is not residing at this address) on 23-04-2026 for the purpose of evaluate the fair market value of property.

The following documents were produced before me for scrutiny:

(1) Photocopy of Legal Scrutiny Report.

Based upon the actual observations and also the particulars provided to me, detailed Valuation report has been prepared. Now in my Opinion:

(1) The Value of Property as per Stamp Duty Rates is Rs.16,72,000/-
(Rs.Sixteen Lakh Seventy Two Thousand only)

(2) The Fair Market Value of the Property is Rs.15,00,000/-
(Rs.Fifteen Lakh only)

(3) The Realizable value of the Property is Rs.12,75,000/-
(Rs.Twelve Lakh Seventy Five Thousand only) and

(4) The Distress value of the Property is Rs.12,00,000/-
(Rs.Twelve Lakh only)

Place:Aligarh
Date: 23-04-2026

Signature of Valuer
Total number of pages attached with this report- 16

Er. S.ZAKIR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Reg. No. 16/2010-11/2297
Income Tax Deptt.
F - 15408
Inst.of Valuer
PRIME CONSTRUCTIONS

Format – C

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

I.	**GENERAL**			
1.	Purpose for which the valuation is made			To evaluate Fair Market Value of Property
2.	a)	Date of inspection	:	23-04-2026
	b)	Date on which the valuation is made	:	23-04-2026
3.	List of document produced for perusal		:	
	i)	Photocopy of sale deed	:	---
	ii)	Previous valuation	:	---
	iii)	Advocate's Report	:	L.S.R.
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)		:	**Mrs.Munni Begum** W/O.Mr.Yaseen R/O.Kalwari, Sarai Kutab, Tehsil Koil, Distt. Aligarh.
5.	Brief description of the property Including leasehold/freehold etc.		:	A Double Storey House, Covered with R.C.C.Slab, Which is Constructed on Part & Parcel of Khasra No.32, Situated at Near Marghat, Very Near to House of Javed Chowmin Waley, Mullapara Bhujpura, Pargana & Tehsil Koil, Distt.Aligarh, having an area of 41.80sq.mt.(50sq.yd.)
6.	Location of property			
	a)	Plot No. / Survey No./Door No.	:	Part of Khasra No.32
	b)	T.S. No./Village		Mullapara Bhujpura
	c)	Ward/Taluka		Tehsil Koil
	d)	Mandal/District		Distt.Aligarh
	Postal Address of the property		:	**Mrs.Munni Begum** W/O.Mr.Yaseen Near Marghat, Very Near to House of Javed Chowmin Waley, Mullapara Bhujpura, Aligarh.
7.	City/Town		:	City
8.	Residential Area		:	Residential Area
9.	Commercial Area		:	---
10.	Industrial Area		:	---

Er. S. ZAKIR HUSAIN NAQVI
VALUER
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Reg. No. 16/2010-11/7297
Income Tax Deptt.
F-15418
Approved Valuer
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11.	Classification of the Area		:		
	i)	High/Middle/Poor	:	Lower-Middle Class	
	ii)	Urban/Semi Urban/Rural	:	Urban	
12.	Coming under Corporation Limit/Village Panchayat/Municipality		:	Comes under Nagar Nigam Aligarh	
13.	Whether covered under any State/ Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area.		:	Not Applicable	
14.	In case it is an agricultural land, any conversion to house site plots is contemplated		:	Not Applicable	
15.	Boundaries of the property		:		
		As per L.S.R.	:	**As per Site**	
	North	Plot of Mr.Shahbuddin	:	Property of Other	
	South	Plot of Other	:	House of Mr.Abid, Mrs.Kausar Jahan	
	East	Plot of Mr.Banne Khan	:	Property of Other	
	West	Rasta 10' wide	:	Gali	
16.	Dimensions of the site		:	A As per L.S.R.	B Actual
	North		:	30'	Property Already Mortgaged & A/C. is NPA, Additionally, the house was locked; therefore, I was unable to take measurements.
	South		:	30'	"
	East		:	15'	"
	West		:	15'	"
17.	Latitude, Longitude and coordinates of the site			Latitude of the Property is 27.8636351 and Longitude of the Property is 78.0553364	
18.	Extent of the site		:	41.80sq.mt.(50sq.yd.)	
19.	Extent of the site considered for valuation (least of 14 A & 14B)		:	Considered 41.80sq.mt.(50sq.yd.)	
20.	Whether occupied by the owner/tenant ? If occupied by tenant, since how long ? Rent received per month		:	Vacant Property	

Er. S. ZAHOOR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Reg. No. 16/2010-11/2297
Income Tax Deptt.
PRIME CONSTRUCTIONS

II	CHARACTERSTICS OF THE SITE		
1.	Classification of locality	:	Residential Area
2.	Development of surrounding areas	:	Developing Area
3.	Possibility of frequent flooding/sub-merging	:	No
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Within 3km.
5.	Level of land with topographical conditions	:	Leveled
6.	Shape of land	:	Rectangular Shape
7.	Type of use to which it can be put any usage restriction	:	Residential
8.	Any usage restriction	:	Except Residential
9.	Is plot in town planning approved layout ?	:	No
10.	Comer plot or intermittent plot ?	:	Intermittent Plot
11.	Road facilities	:	Available
12.	Type of road available at present	:	The Street consists of broken & deteriorated cement concrete paver blocks.
13	Width of road-is it below 20 ft. or more than 20 ft.	:	Width of Gali is below 20ft
14	Is it a land – Locked land	:	This Property is not Locked, it has a path in West Direction
15	Water potentiality	:	The property has good water potentiality, with ground water available at a reasonable depth
16.	Underground sewerage system	:	Not Available
17	Is power supply available at the site	:	---
18	Advantages of the site	:	
	1.		There are no significant advantages.
	2.		---
19.	Special remarks, if any, like threat of acquisition of land for public service purpose, road widening or applicability of CRZ provisions etc. (Distance from Sea-coast/Tidal level must be incorporated)	:	----
	1.		N.A.
	2.		N.A.

Er. SHAKIR HUSAIN NAQVI
VALUER
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Reg. No. 16/2010-11/2297
Income Tax Deptt.
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PART – A (VALUATION OF LAND)			
1.	Size of Plot	:	
	North & South	:	Mentioned Above
	East & West	:	Mentioned Above
2.	Total extent of the Plot	:	41.80sq.mt.(50sq.yd.)
3.	Prevailing market rate (along with details/reference of atleast two latest deals/ transanctions With respect to adjacent properties in the area	:	Rs.10,000/- to Rs.14,000/- per sq.yd.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to the enclosed)	:	(p.no.54 iii) Rs.8,000/-per sq.mt. **Value of Land** = 41.80sq.mt. x Rs.8,000/- = Rs.3,34,400/- **Value of Construction** Covered Area of Both Floor Covered with R.C.C.Slab----------83.6sq.mt. Rate considered as per GLR is Rs.16,000/- per sq.mt. Value of Both Floor = Rs.13,37,600/- **Value of Building** = Value of Land + Value of Construction = Rs.3,34,400/- + Rs.13,37,600/- **Rs.16,72,000/-**
5.	Assessed/adopted rate of valuation	:	Rs.12,000/-per sq.yd.
6.	Estimated value of land	:	50sq.yd. x Rs.12,000/- = Rs.6,00,000/-

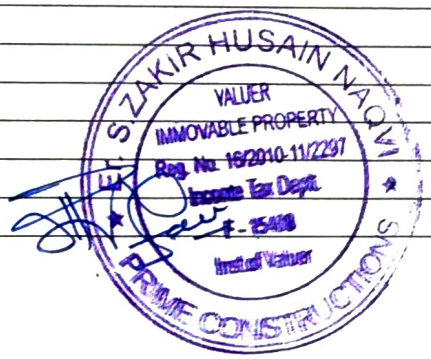
Er. S.ZAKIR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Reg. No. 16/2010-11/2297
Income Tax Deptt.
PRIME CONSTRUCTIONS

PART-B (VALUATION OF BUILDING)				
1.	Technical details of the building			
	a)	Type of Building (Residential/Commercial/Industrial)	:	Residential
	b)	Type of construction (Load bearing/RCC/Steel Framed)	:	Load Bearing Structure
	c)	Year of construction	:	2024
	d)	Number of floors and height of each floor including basement, if any	:	Two Floor,
	e)	Plinth area floor-wise	:	Covered Area of Ground Floor Cov. with R.C.C. Slab----------450sq.ft. Covered Area of First Floor Cov. with R.C.C. Slab----------450sq.ft.
	f)	Condition of the building	:	-
	i)	Exterior-Excellent, Good, Normal, Poor	:	Poor
	ii)	Interior-Excellent, Good, Normal, Poor	:	Not Known
	g)	Date of issue and validity of layout of Approved map /plan	:	Property Already Mortgaged.
	h)	Approved map/plan issuing authority	:	---
	i)	Whether genuineness or authenticity of Map /plan is verified.	:	---
	j)	i)Any other comments by our empane- lled Valuers, on authentic of approved plan.	:	No
		ii) Name of Purchaser & Address	:	N.A.
		iii) Undersigned Remarks if any	:	N.A.

Er. S ZAKIR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Reg. No. 15/20/10/11/2297
Income Tax Deptt.
F. 15a/1a
Govt. Valuer
CONSTRUCTIONS

Specifications of construction (floor-wise) in respect of					
S.No	**Description**	**Ground Floor**	**First Floor**	**Second Floor**	**Third Floor**
1	Foundation	Spread Footing	---	---	---
2	Basement	---	---	---	---
3	Superstructure	Load Bearing Structure	---	---	---
4	Jolnery/Doors & Window (Please furnish details about size of frames, shutters, glazing, fitting etc, and specify the species of timber)	---	---	---	---
5	RCC Works	---	---	---	---
6	Plastering	Plastered from outside, No Details of the interior of the house	---	---	---
7	Flooring, Skirting, Dadoing	---	---	---	---
8	Special finish as marble, granite, wooden paneling, grills etc.	---	---	---	---
9	Roofing including weather proof course	R.C.C.Slab	---	---	---
10	Drainage	Open Drain	---	---	---

11	**Compound Wall**	:	
	Height	:	---
	Length	:	---
	Type of construction	:	---
12	**Electrical Installation**		
	Type of wiring	:	---
	Class of fittings (superior/ordinary/poor)	:	---
	Number of light points	:	---
	Fan points	:	---
13	Ornamental front door	:	---
14	Sit out Verandah with steel grills	:	---
15	Overhead water tank	:	
16	Extra steel /collapsible gates		
	Total		



Details Of Valuation

Sr. No.	Particulars of Item	Plinth Area	Roof height	Age & Estimated Age of Bldg (yrs.) building	Estimated replacement rate of construction Rs	Replacement cost Rs.	Depreciation Rs.	Net Value after depreciation Rs.
1.	Covered Area of Ground Floor	450 sq.ft.	"	2/80	1050/- per sq.ft.	4,72,500/-	10,632/-	4,61,868/-
2.	Covered Area of First Floor	450 sq.ft.	"	2/80	1000/- per sq.ft.	4,50,000/-	10,125/-	4,39,875/-
	Total							Rs.9,01,743/-

Part-C (Amenities) **(Amount in Rs.)**

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

Part-D (Miscellaneous)) **(Amount in Rs.)**

1.	Spare plug points	:	---
2.	Any other items	:	---
3.	Plumbing installation a) No.of water closet and their type b) No.of wash basin c) No.of urinals d) Water meter,taps etc. e) Any other fixtures	:	---
4.	Seperate Toilet Room	:	---
5.	Seperate Lumber Room	:	---
6.	Seperate Water tank/sump	:	---
7.	Trees, gardening	:	---
	Total	:	---

Er. S.ZAKIR HUSAIN NAQVI VALUER IMMOVABLE PROPERTY Reg. No. 16/2010-11/2297 Income Tax Deptt. F-15408 Govt of Valuer PRIME CONSTRUCTIONS

Part-E (Services) **(Amount in Rs.)**

1.	Water supply arrangements	:	---
2.	Drainage arrangements	:	---
3.	Compound Wall	:	---
4.	C.B. deposits, fittings etc.	:	---
5.	Railing / Parapet Wall	:	---
	Total	:	---

Total abstract of the entire Property

Part-A	A	Land	:	Rs.6,00,000/-
Part-B	B	Shop	:	Rs.---
Part-C	C	Building	:	Rs.9,01,743/-
Part-D	D	Extra Items	:	Rs.---
Part-E	E	Amenities	:	Rs.---
Part-F	F	Miscellaneous	:	Rs.---
Part-G	G	Services	:	Rs.---
		Total Value	:	Rs.15,01,743/- **Say Rs.15,0,000/-**

Calculations :

As per Land & Building Method

A. Valuation as per Circle Rate :
Value of Land : Circle rate As per D.M. order
value of land as per Circle rate = Rs.3,34,400/-

B. Value of building as per circle rate:
Total covered area of building = **83.6 Sq.mt.**
As per circle rate of Rs.16,000/- per Sq.mt.. = **Rs.13,37,600/-**

Value of Building Rs.16,72,000/-
Value of Building (as per Circle rate) Say =Rs.16,72,000/-

C. Valuation of land as per market :
As per local enquiry rates are Rs.12,000/- per sq.yd.

Value of land = Rs.6,00,000/-

D. Valuation of Building :
Value of building Rs.9,01,743/-

E. Value of Extra Item Rs.---

Value of property as per market = Rs.15,00,000/-

F. Realizable Value of property = Rs.12,75,000/-

G. Force Sale /Distress Sale Value = Rs.12,00,000/-

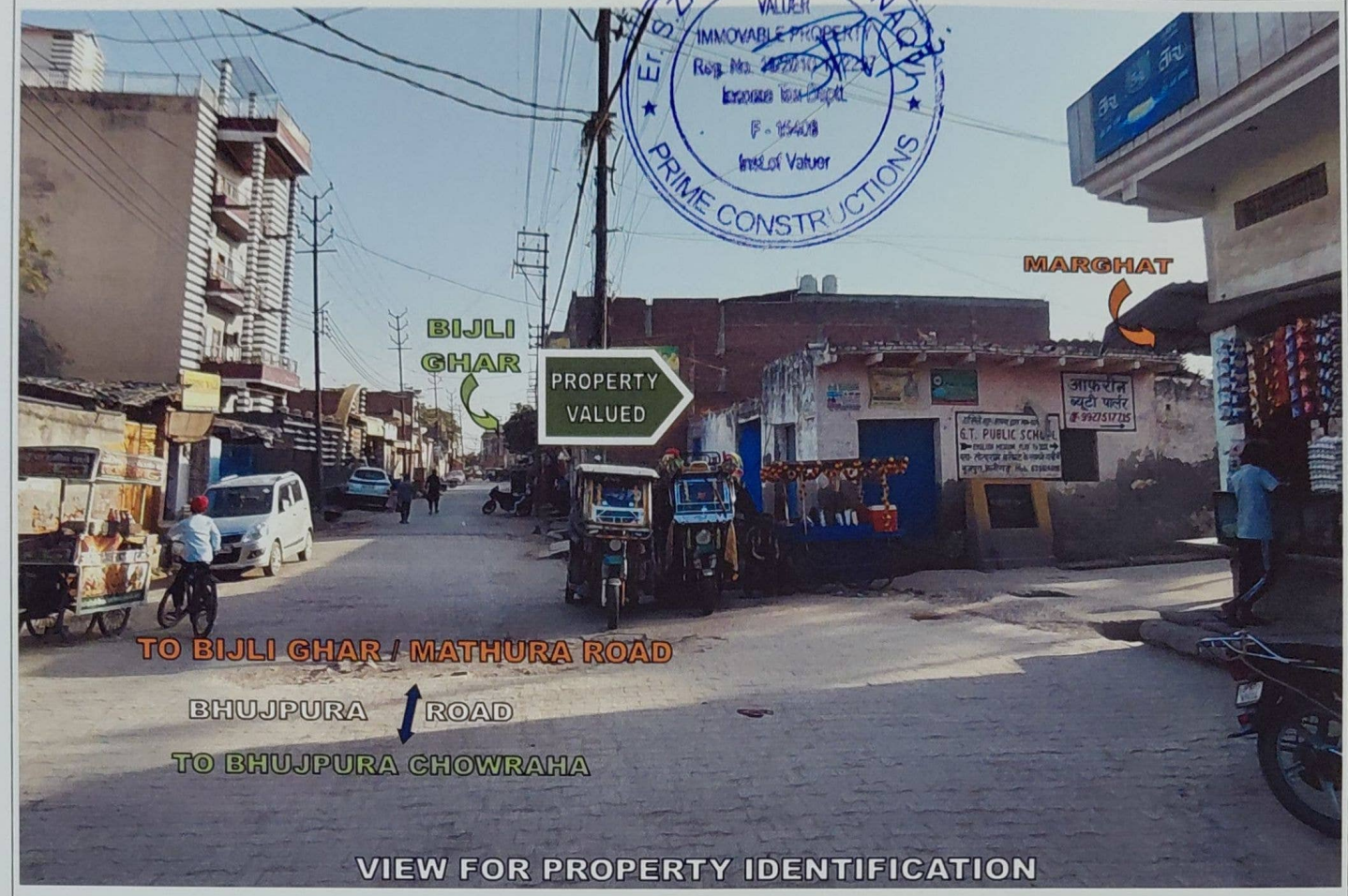
Declaration:

As a result of my appraisal and analysis, it is my considered opinion that the Present Fair market value of the above property in the prevailing condition with aforesaid specification is estimated **Rs.15,00,000/- (Rs.Fifteen Lakh only)** . The realisable value of above property as of date is estimated Rs.12,75,000/-(Rs.Twelve Lakh Seventy Five Thousand only) and the distress value is estimated Rs.12,00,000/-(Rs.Twelve Lakh only).

Place : Aligarh
Date : 23-04-2026

Er. S.ZAKIR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Reg. No. 16/2010-11/2297
Income Tax Deptt.
F - 15408
Inst.of Valuer
PRIME CONSTRUCTIONS

Signature :
(Name & Official Seal of Approved Valuer)



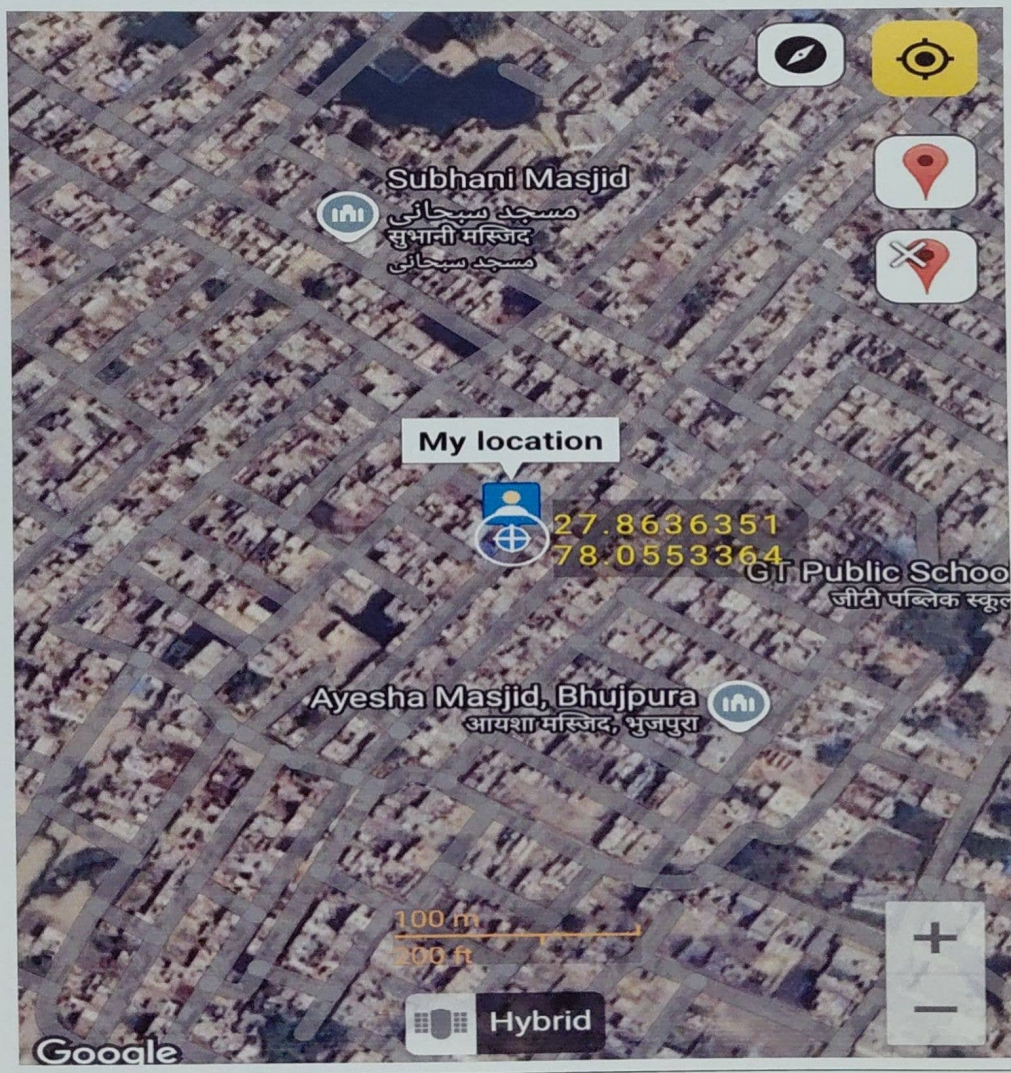
VIEW FOR PROPERTY IDENTIFICATION



OTHER VIEW FOR PROPERTY IDENTIFICATION


PROPERTY VALUED
HOUSE JAVED CHOWMIN WALAY
OTHER VIEW FOR PROPERTY IDENTIFICATION


PROPERTY VALUED
OTHER VIEW FOR PROPERTY IDENTIFICATION


Subhani Masjid
مسجد سبحانی
सुभानी मस्जिद
My location
27.8636351
78.0553364
Ayesha Masjid, Bhujpura
आयशा मस्जिद, भुजपुरा
100 m
200 ft
Hybrid
Google

मूल्यांकन दर सूची
कार्यालय उपनिबंधक
तृतीय,कोल,अलीगढ़
वर्ष 2025–2026

जोन संख्या 1 से आबादी के लिए गया बी-कोड	मोहल्ले या सड़क्स्व ग्राम का नाम	श्रेणी नगरीय अधिसूचित/ग्रा. पंचायत	वैधिक कैल्यू अकृषक भूमि की दरें (प्रति वर्गमीटर) वर्गीट से कम	अकृषक भूमि की चालू दर प्रति वर्ग मीटर में		एकल दुकान/ व्यावसायिक अधिष्ठान जिस पर व्यावसायिक निर्माण है की भूखण्ड की दर प्रति वर्गमीटर	एकल से भिन्न दुकान/ व्यावसायिक अधिष्ठान की छत्त दोष की दर प्रति वर्ग मीटर	राष्ट्रीय राजमार्ग से सटक भूमि की दर में (संलग्न मद में)		
				9 मीटर या उससे अधिक चौड़े रास्ते पर	9 मीटर से कम चौड़े रास्ते पर	दुकान	दुकान	राष्ट्रीय / प्रान्तीय / मुख्य मार्ग पर भूमि की दर	ग्रामीण / लिंक मार्ग के सहारे स्थित भूमि की दर	कालोनी से सटी हुयी भूमि की दर
1	2	3	4	5	6	7	8	9	10	11
0105	मीती गंज	नगरीय	20000	30000	32000	70000	90000			
0107	मलीहर नगर	नगरीय	14000	15000	16000	60000	80000			
0360	गुलाठा गुलशन	नगरीय	5000	9000	10000	55000	65000	350	300	310
1020	गुलशनगुलाबपुरी नं0 कि के कादर 77,104, 155,171, 185,186 187, 188,190	ग्रामीणीय	6000	9000	10000	55000	65000	350	300	310
0362	मदीना कालोनी	नगरीय	8000	9000	10000	56000	65000			
0109	मलूटी नगर	नगरीय	8000	9000	10000	55000	65000			
1084	मलिकपुरा	अधिसूचित	1800	2200	2600	8000	28000	55	52	65
1062	मलला	अधिसूचित	1800	2200	2600	8000	28000	55	52	65
1021	मूसेपुर जलाल	अधिसूचित	1800	2200	2600	8000	28000	55	52	65
1022	मुकन्दपुर	अधिसूचित	6000	6500	7500	35000	55000	150	140	200
1023	मढराक	अधिसूचित	5500	6500	7000	35000	55000	175	160	180
1023	मढराक कस्तीय नगर	अधिसूचित	9000	10000	11000	35000	55000			
1152	मल्हई	ग्रामीण	1800	1800	2400	8000	28000	60	50	65
1153	मयकनपुर	ग्रामीण	1800	1800	2400	8000	28000	60	50	65
1154	मानई	ग्रामीण	1800	1800	2400	8000	28000	60	50	65
0056	मीरत गेट	नगरीय	15000	16000	17000	60000	80000			
0297	मैरगावदाबादी / मौरगावाद खुर्द	नगरीय	20000	21000	24000	70000	90000			

उपनिबन्धक तृतीय
कोल, अलीगढ़

तहसीलदार
कोल अलीगढ़

उपजिलाधिकारी
कोल, अलीगढ़

सहायक महानिरीक्षक निबन्धन
अलीगढ़

अपर जिलाधिकारी (वि / वा)
अपर जिलाधिकारी (वि
अलीगढ़ जि

उपनिबन्धक
कोल, अलीगढ़

तहसीलदार
कोल

उप जिलाधिकारी
कोल।

Annexure –II

Format E

Declaration From Valuers

I hereby declare that :

a. The information furnished in my valuation report dated :23-04-2026 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 have no direct or indirect interest in the property valued

c. I have personally inspected the property on the work is not subcontracted to any other valuer and carried it by myself .

d. I have not been convicted of any offence and sentenced to a term of imprisionment.

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

f. I have red the handbook of policy.Standards and procedure for real estate Valuation 2011 of 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 valuations 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.

i. I am registered under section 34AB of wealth tax act 1957.

j. I am the individual ,who is competent to sign this valuation report .

k. Further i hereby provide th following information



Sl.no	Particulars	Valuer's comment
1.	Background information of the asset being valued	A Double Storey House, Covered with R.C.C.Slab, Which is Constructed on Part & Parcel of Khasra No.32, Situated at Near Marghat, Very Near to House of Javed Chowmin Waley, Mullapara Bhujpura, Pargana & Tehsil Koil, Distt.Aligarh, having an area of 41.80sq.mt.(50sq.yd.)
2.	Purpose of valuation and appointing authority	To evaluate Fair Market of Property
3.	Identity of the valuer and any other experts involved in the valuation.	Er.S.Zakir Husain Naqvi, Chartered Engineer, Panel Valuer Bank of Maharashtra, Property Valued by me and no body involved to evaluate Fair Market of Plot.
4.	Disclosure of valuer interest or conflict if any	I hereby declare that I have no direct or indirect interest or conflict of interest in the subject property being valued, and that the valuation has been carried out independently, impartially, and to the best of my professional judgement.
5.	Date of appointment ,valuation date and date of report.	Date of Visit is and Date of Report is 23-04-2026
6.	Inspection and /or investigation undertaken.	Mentioned Above
7.	Nature and sources of the information used or relied upon	On the basis of Market Survey
8.	Procedures adopted in carrying out the valuation and the valuation standard followed.	General Standard.
9.	Restriction on use of the report if any.	Report only to be use by Bank of Maharashtra, Branch Sasni Gate, Aligarh.
10.	Major factors that were taken in to account during the valuation	Marketability of Property as well as Location of Property.
12.	Caveats ,limitations and disclaimers to the extent they explain or elucidate the limitation faced by valuer, which shall not be for the purpose of limiting the responsibility for valuation report	This Report shall not be treated as a legal statement of any Kind, Under signed has given here the F.M.V., Realizable Value and Distress Value, Now Bank has to decide himself, which Value is to be Considered for Loan/Limit As per IBA Hand Book: Valuation Report shall deem to be accepted. If no objection Received from the Bank / Financial Institution within 15days.

Date : 23-04-2026
Place : Aligarh

Signature :
(Official Seal of approved Valuer)

I have inspected the property detailed in the Valuation report dated :

We are satisfied that the fair and reasonable market value of property is Rs. (In Words Rs.)

on the date of signing this report and is subject to variation of +/- 10% for obvious reasons.

Seal & Sign of Branch manager