

potdar.pradeep@rediffmail.com

25-04-2026

VALUATION CERTIFICATE

To	:	To, The Branch Manager Bank of Maharashtra Sikandra, Agra
Name of the Owner	:	Sh. Umesh Kumar Jaggi S/o Late Sh. Mohan Lal Jaggi
Property Located at	:	Property Nagar Nigam No.- 53/48A, Nagla Kishan Garh, Loha Mandi Ward, Agra.
A/c Name / No.	:	Nitin Hotel
GPS Co-ordinates (DMS) (DD)	:	27°10'15.1" 77°59'39.1" 27.170861 77.994194
Close Vicinity/Landmark	:	Near Idgah Bus Stand
Purpose of valuation	:	For Initiating Recovery Proceeding under the SARFAESI ACT
Valuation as on	:	25-04-2026
Valuation	:	
Market Value of Property	:	Rs. 55.02 Lacs
The Realizable Sale Value	:	Rs. 49.52 Lacs
The Distress Sale Value	:	Rs. 44.01 Lacs
Circle Rate Value	:	Rs. 52.11 Lacs

CERTIFICATE

- 1 The present market value of property with existing conditions and specification is in my opinion **Rs. 55.02 Lacs**
- 2 Value varies with the purpose. The report is not to be referred if the purpose is different other than mentioned above.
- 3 I have no direct or indirect interest in the property valued.


(Name of the Approved valuer and seal
of the firm company)

Er. PRADEEP POTDAR

B. TECH (MECH.), B.E. CIVIL
 CHARTERED ENGINEER & APPROVED VALUER
 MIE, FIV, FIIV, REGD. VALUER CAT - 1/224
 potdar.pradeep@rediffmail.com

57, NEHRU NAGAR

AGRA-282 002
 Phone: 0562-4349339
 Mob.-9837038545

25-04-2026

VALUATION REPORT**Introduction:-**

By virtue of my appointment as a registered value by C.C.I.T. Kanpur on behalf of Govt. of India Ministry of Finance through their license No. CAT1/224/2005 and Approved Valuer with Institute of Valuer vide registration no.- F-3101 I State and Confirm as below.

On request of Branch Head, Bank of Maharashtra, we physically Inspected the site 25/04/2026 to evaluate its value for Fair Market Value purpose as on 25/04/2026

I GENERAL		
1	Purpose for which the valuation is made	: For Initiating Recovery Proceeding under the SARFAESI ACT
2	a) Date of inspection	: 25-04-2026
	b) Date on which the valuation is made	: 25-04-2026
3	List of documents produced for perusal	
	1)	: Sale deed Copy / Previous Valuation Report dated 21/09/2023 Issued by Er. Dinesh Kumar Sharma
4	Name of the Owner and his / their addresses with Phone no. (details of share of each owner in case of joint ownership)	: Sh. Umesh Kumar Jaggi S/o Late Sh. Mohan Lal Jaggi
5	Brief description of the property	: It is a Triple Storied Building. Inspected from Outside, others details relied on Previous Bank records. The property was acquired wide deed No. 5797 Dated 25-05-2010 For Rs. 18,00,000.00
	Property leasehold / freehold etc	: Freehold
6	Location of property	
	a) Plot No. / Survey No.	: Property Nagar Nigam No.- 53/48A
	b) T.s. No. Village	: Nagla Kishan Garh
	c) Ward / taluka	: Loha Mandi Ward
	d) Mandal /District	: Agra.
7	Postal address of the property	: Property Nagar Nigam No.- 53/48A, Nagla Kishan Garh, Loha Mandi Ward, Agra.
8	City / Town	: Agra.
	Residential Area	: Yes
	Commercial Area	: No
	Industrial Area	: No
9	Classification of the area	
	i) High / Middle / Poor	: Middle
	ii) Urban / Semi Urban / Rural	: Urban
10	Coming under corporation limit / Village Panchayat / Municipality	: Municipality Limit
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 agriculture land , any conversion to house : site plots is contemplated	N/A	
13	Boundaries of the property	A	B
		As per deed	Actuals
	North	Property Satyapal	Others Property
	South	Rasta 8 Ft.	20 Ft. Road
	East	Renukha Dham	Renukha Dham Flats
	West	Property Rakesh Joli	6 Ft. Gali (Private) / Other Property
14	Dimension of the site	A	
		As per deed	
	North	40'0"	
	South	37'0"	
	East	32'5"	
	West	36'5"	
14	Latitude, Longitude and Coordinates of the site	27°10'15.1" 77°59'39.1"	
15	Extent of the site	122.91 Sq.Mt.	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	122.91 Sq.Mt.	
17	Whether occupied by the owner / tenant? If occupied by : tenant since how long? Rent received per month.	Inspected from Outside	
II	CHARACTERISTICS OF THE SITE		
1	Classification of locality	Middle	
2	Development of surrounding areas	Fair	
3	Possibility of frequent flooding / submerging	No	
4	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	All with in 1.00 K.M. of Property	
5	Level of land with topographical conditions	Plain	
6	Shape of land	Irregular	
7	Type of use to which it can be put	Residential	
8	Any usage restriction	Residential	
9	Is plot in town planning approved layout.	Residential	
10	Corner plot or intermittent plot	Intermittent	
11	Road facilities	RCC Road	
12	Type road available at present	RCC Road	
13	Width of road – is below 20 Ft. or more than 20 Ft.	20.00 Ft. Wd. Road	
14	Is it a land – Locked land	No	
15	Water potentiality	Own Resource	
16	Underground sewerage system	By Drainage	
17	Is power supply is available in the site	Torrent Power	
18	Advantage of the site.	N/A	

19	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provision Erection of High Tension Wire land locked, waterlogged, Railway siding, cemetery, near by dumping year, four wheeler approach etc. (Distance from the sea coast / tidal level must be incorporated)	No
PART – A (Valuation of Land)		
1	Size of plot	As per deed
	North & South	40'0" / 37'
	East & West	32'5" / 36'5"
2	Total extent of the plot	122.91 Sq.Mt.
3	Prevailing market rate (Along with details / reference of at least deals/ transaction with respect to adjacent properties in the area)	Based on enquiries in our opinion fair market rate is Rs. 25,000/- Per Sq.M.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	10,500/- Rs./Sq.Mt Deduction of 15% was to be considered for Road width mention less than 3 Mt. but actually at site is 20 Ft. Hence no deduction As per Circle rate list Page No.- 35 Sr. No.- 83
5	Assessed / adopted rate of valuation	25,000/- Rs./Sq.Mt
6	Estimated value of land	Rs. 30,72,750
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
	c Year of construction	2009
	Balance Life of Construction	33 Year
	d Number of floors and height of each floor including basement, if any	Triple Storied
	e Plinth area floor - wise	Ground Floor = 98.00 Sq.Mt. First Floor = 92.00 Sq.Mt. Second Floor = 90.00 Sq.Mt. Total = 280.00 Sq.Mt.
	f Condition of 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	Plan not Seen
	h Approved map/pan issuing authority	As above
	i Whether genuineness or authenticity of approved map / Plan is verified.	As above

j	Any other comments by our empanelled valuers on authentic of approved plan	No
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Specification of construction in respect of

S. No.	Description	All Floor
1	Foundation	: Spreading Foot
2	Basement	: No
3	Superstructure	: 9" Thick Brick wall
4	Joiner / Doors & Window (Please furnish details about size of frames, shutter, glazing, fitting etc., and specify the species of timber)	: Wooden chaukhat & flush door
5	RCC Works	: G-Stone
6	Plastering	: Yes
7	Flooring, Skirting, dandling	: PCC
8	Special finish as marble, granite, wooden paneling, grills etc.	: No
9	Roofing including weather proof course	: No
10	Drainage	: By Drain
2	Compound wall	
	Height	: Included
	Length	: As per plan
	Type of construction	: Load baering
3	Electrical installation	
	Type of wiring	: Ordinary
	Class fitting (superior / ordinary / poor)	: Ordinary
	Number of light points	: As per description
	Fan points	: As per description
	Spare plug points	: As per description
	Any other item	: N/A
4	Plumbing installation	
a	No. of water closets and their type	: N/A
b	No. of wash basins	: N/A
c	No. of urinals	: N/A
d	No. of Bath Tubs	: N/A
e	Water meter, taps etc.	: N/A
f	Any other fixtures	: N/A

Details of valuation:

S. No.	Particulars of item	Plinth area	Roof height	Age of Building	Estimated replacement rate of Construction Rs.	Replacement cost (Rs.)	Depreciation	Net Value after deprecation (Rs.)
1	Total Covd area	280.00 Sq.Mt.	10 Ft.	17 Year	12,500 Rs/Sq.Mt	35,00,000	10,71,000	24,29,000
	Total							24,29,000

Part - C (Extra item)**(Amount in Rs.)**

1	Portico	:		
2	Ornamental front door	:		
3	Sit out / Verandah with steel grills	:		
4	Overheard water tank	:		
5	Extra steel/collapsible gates	:		
	Total	:		

All Included in P.A. Rate

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

1	Wardrobes	:		
2	Glazed Tiles	:		
3	Extra Sinks and bath tubs	:		
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	:		

All Included in P.A. Rate

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

1	Separate toilet room	:		
2	separate lumber room	:		
3	separate water tank/sump	:		
4	Trees, gardening	:		
	Total	:		

All Included in P.A. Rate

Part - F (SERVICES)**(Amount in Rs.)**

1	Water Supply arrangements	:		
2	Drainage arrangements	:		
3	Compound wall	:		
4	C.B. Deposits, fitting etc.	:		
5	Pavement	:		
	Total	:		

All Included in P.A. Rate

Total abstract of the entire proeprty

PART A	LAND	:		
PART B	BUILDING	:		Rs. 30,72,750
PART C	EXTRA ITEMS	:		Rs. 24,29,000
PART D	AMENITIES	:		Included
PART E	MISCELLANEOUS	:		Included
PART F	SERVICES	:		Included
	TOTAL	:		Included
	SAY	:		Rs. 55,01,750
		:		Rs. 55.02 Lacs

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 specifications is **Rs. 55.02 Lacs**

The Realizable value of property may reduce to **Rs. 49.52 Lacs**

The Distress sale value of property may reduce to **Rs. 44.01 Lacs**

The Circle rate value Land 122.91 Sq.Mt. @ 10,500/- Rs./Sq.Mt = **Rs. 12.91 Lacs**

Add Construction Value 280.00 Sq.Mt. @ 14,000/- Rs./Sq.Mt = **Rs. 39.20 Lacs**

Total Circle rate Value = **Rs. 52.11 Lacs**

The undersigned has inspected the property details in the valuation report dated

Whether satisfied with the description of the property, boundaries of the property, characteristic of the site & specification of construction given in the report : - Yes / No

Property is directly accessible : - Yes / No

Signature

(Asst. Manager)

Signature

(Branch Manager with Seal)

I hereby also declare that-

- a The Information furnished in my valuation report dated 25/04/2026 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/ indirect interest in the property valued.
- c I have got inspected the property on 25/04/2026
- d I have not been convicted of any offence and sentenced to a term of imprisonment.
- e I have not been found guilty of misconduct in my professional capacity.
- f This report has been issued as per guideline prescribed by Institution of Valuer, Delhi.
- g I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- h I am the proprietor official of the firm, who is competent to sign this valuation report.
- i Further I hereby provide the following information.
- j The information furnished in my report is correct to the best of my knowledge and belief.
- k The value arrived above is based on market enquiries and all cash transactions, basis. However further change of circumstances, government policies and market trend may affect the said fair market value & effect of demonetisation is not considered because it can be predicted only after Indian Economy stabilizes.
- l Report is only to assess fair market value of the property for specific purpose, date and place.
- m The extents of Boundaries of the property under subject are considered on the basis of indication by owner / his representative and details in document provided to us which are enclosed with the report.
- n This report or part of it shall not be used for any purpose other than mentioned in this report

Name, address & signature of Valuer

Er. Pradeep Potdar
57-B, Nehru Nagar, Agra.

Signature of the Valuer

Date of valuation

25-04-2026

k. further, I hereby provide the following information

S.No.	Particulars	Valuer comment
1	Background information of the asset being valued.	Residential
2	Purpose of valuation and appointing authority	As per bank Records
3	Identity of the valuer and any other experts involved in the valuation	Not Applicable
4	Disclosure of valuer interest or conflict, if any;	No Interest
5	Date of appointment, valuation date and date of report	25-04-2026
6	Inspections and/or investigations undertaken	Site Investigation for Land rate
7	Nature and sources of the information Used or relied upon	Standard Valuation Norms
8	Procedures adopted in carrying out the standards followed	As prescribed by Institution of Valuers
9	Restrictions on use of the report if any	Only for the Specific purpose
10	Major factors that were taken into account during the valuation	Prevailing Market Condition
11	Caveats, imitations and disclaimers to the extent they export elucidate the imitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	As given in our report.

Date:- 25-04-2026

Place:- Agra


Signature
(Name of the Approved valuer and seal
of the firm company)



Agra Nagar Nigam

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Residency Property Details

Property/House Id	4/2/2/656
Assessment Date. (DD-MM-YYYY)	01-04-2004
Calculation Date. (DD-MM-YYYY)	01-04-2010
Form No.	53303
Tax Ward Name	Taj Ganj
Corporator Ward No. & Name	8, EDGAH
Block Name	53
Mohalla Name	KISHAN GADH
Ownership Type	Residential
Owner/Occupier Name	HARVINDAR KUMAR JAGGI W/O MOHAN LAL JAGGI
House No.	53/48A
Property/House Address	53/48A, KISHAN GARH, Block - 53, Loha Mandi South
Mobile No.	8475951027
Total Area Of Property in Sq Feet	600
Area Rates	0.96
Road Width	Less than 12 Meter
Depreciation %	40
Appreciation %	12.5
Final Annual Rental Value(ARV)	4147
Yearly Tax	539

Current Tax	539
Arrear	2156
Interest	647
10% Discount On Current Tax	54
Total tax Due	3288

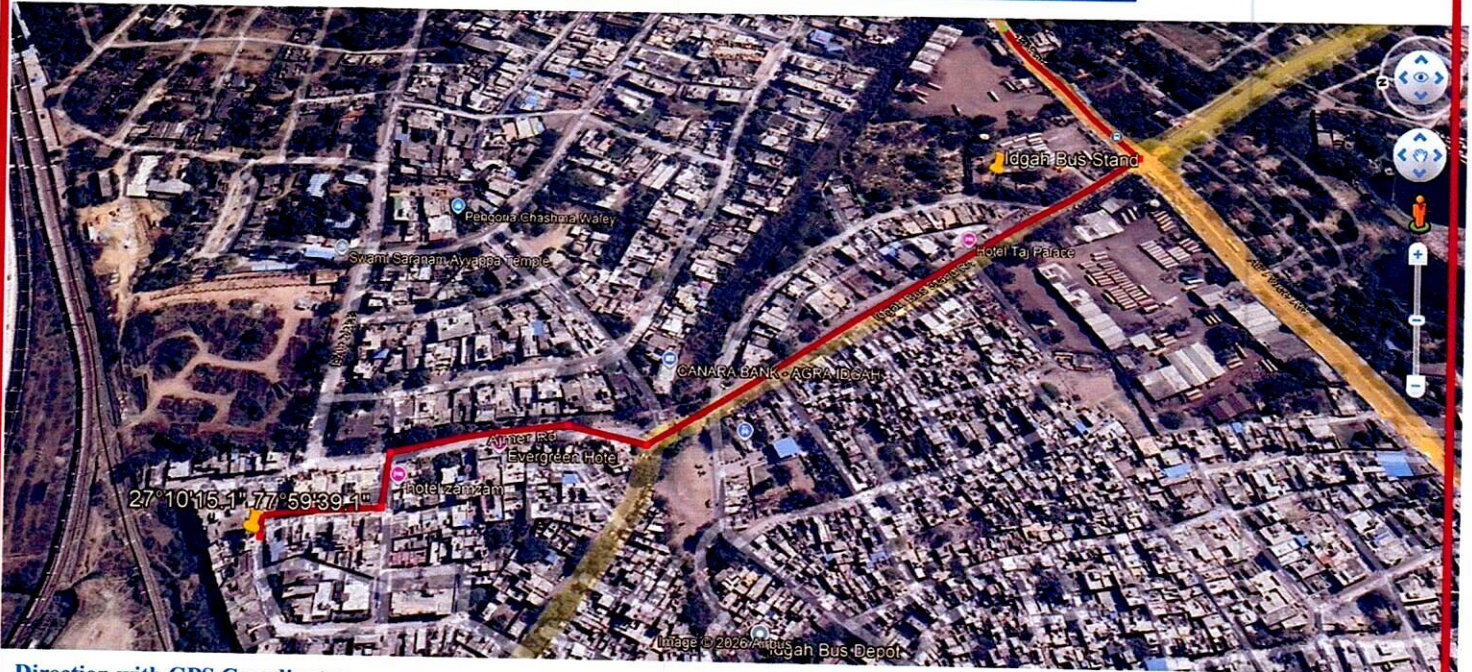
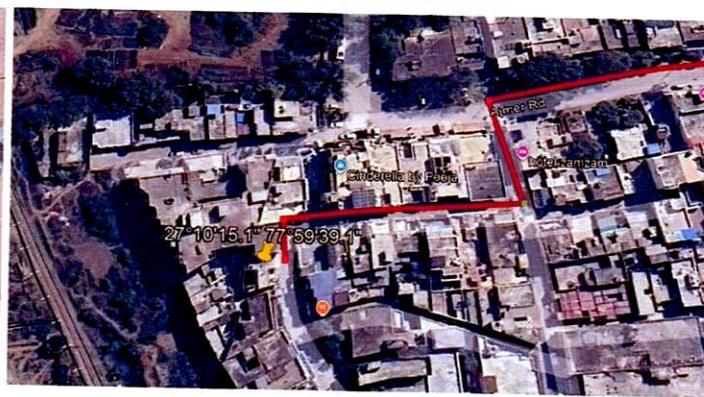
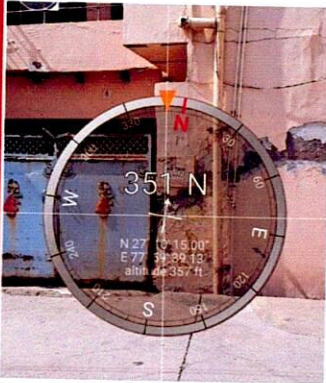
Online Payment

Payment History ----- Property No. 4/2/2/656

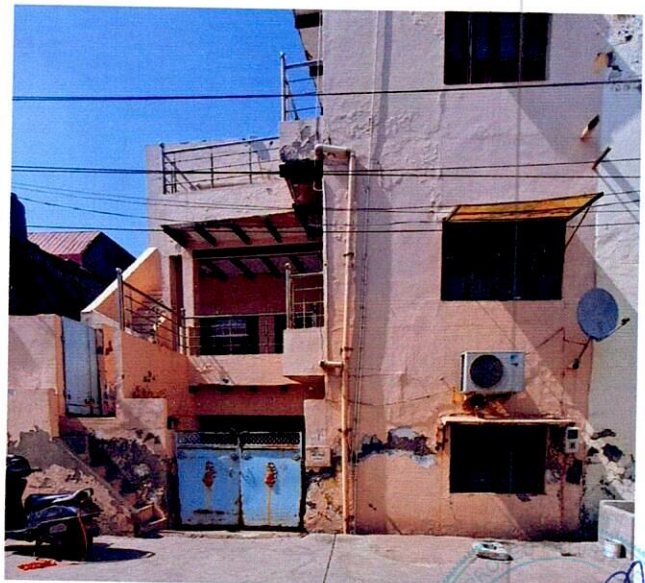
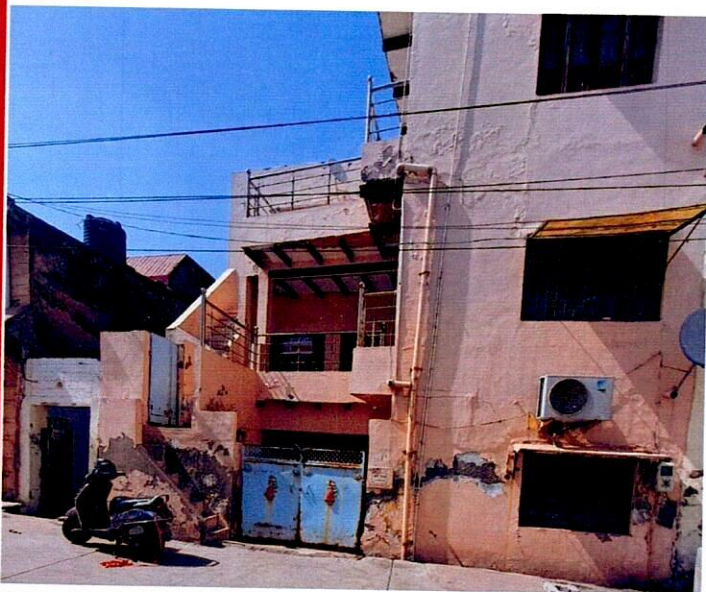
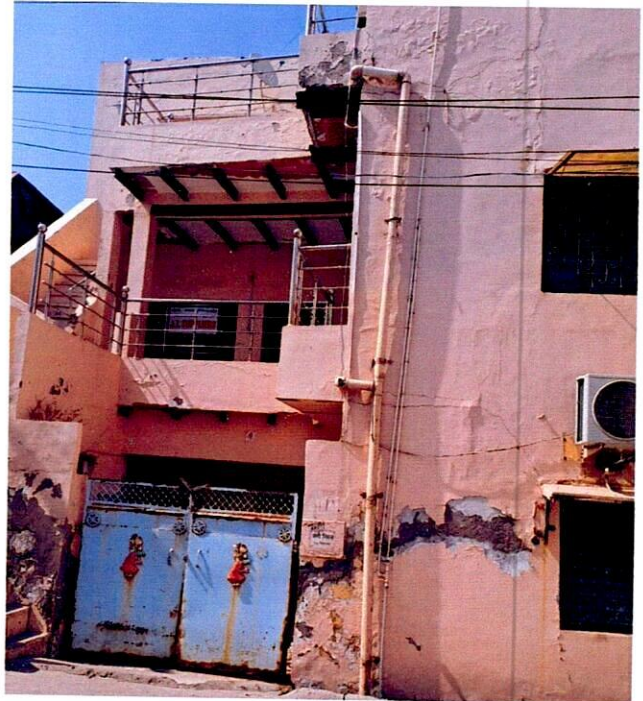
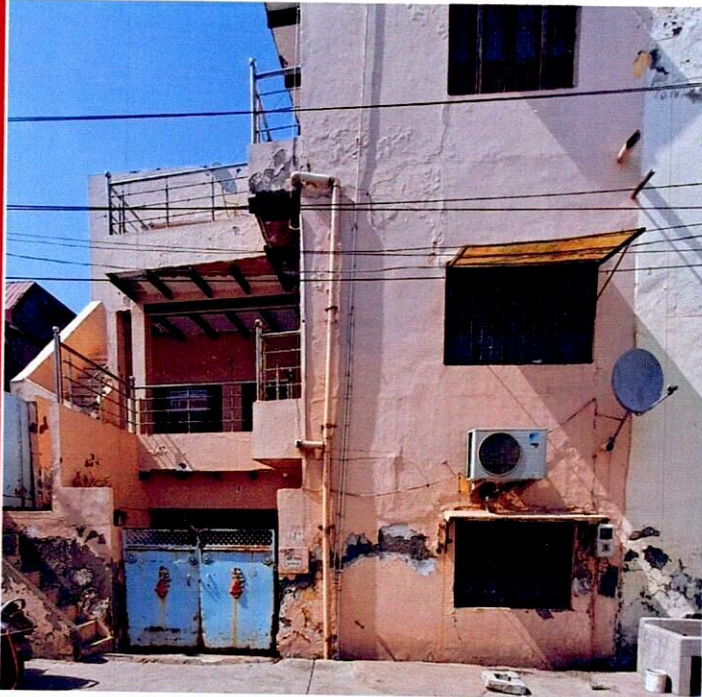
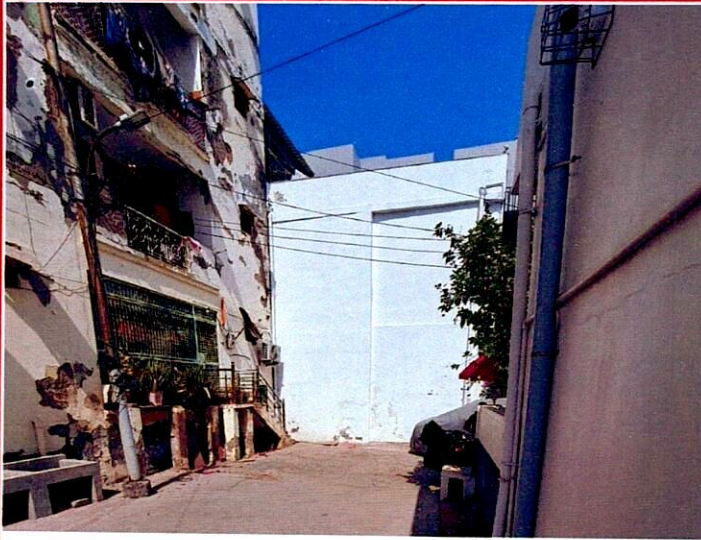
Circle Rate List

Page 35

	राजस्व ग्राम के मोहल्लों का नाम	लोहामण्डी वार्ड	9 मीटर तक चौड़े रास्ते पर	9 मीटर से अधिक 18 मीटर तक चौड़े रास्ते पर	18 मीटर से अधिक चौड़े रास्ते पर	दुकान	कार्यालय	गोदाम	दुकान	कार्यालय	गोदाम
1	2	3	4	5	6	7	8	9	10	11	12
80	नौबस्ता	नगरीय	13500	16000	17500	68000	61000	45000	101000	93000	86000
81	नगला अजीता	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
82	नगला काछियाग	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
83	नगला किशनगढ़	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
84	नगला गरीबदास	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
85	नगला गूलर	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
86	नगला छउआ	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
87	नगला पृथ्वीनाथ	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
88	नगला पुलिया	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
89	नगला पोपा	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000
90	नगला फकीर चन्द	नगरीय	12000	14000	16500	68000	61000	45000	101000	93000	86000
91	नगला भोजा	नगरीय	10500	12500	13500	68000	61000	45000	101000	93000	86000

Bird eye view of the Property by Google Earth with GPS Coordinates**Direction with GPS Coordinates****Google Location****Scan QR Code for Property Location****Property in Name of – Sh. Umesh Kumar Jaggi****Engineer's Sign.****Located at - Property Nagar Nigam No.- 53/48A, Nagla Kishan Garh, Loha
Mandi Ward, Agra.****Photo taken by-**

APPROVED REGISTERED
PRADEEP POTDAR
CHARTERED ENGINEER & APPROVED VALUER
AGRA



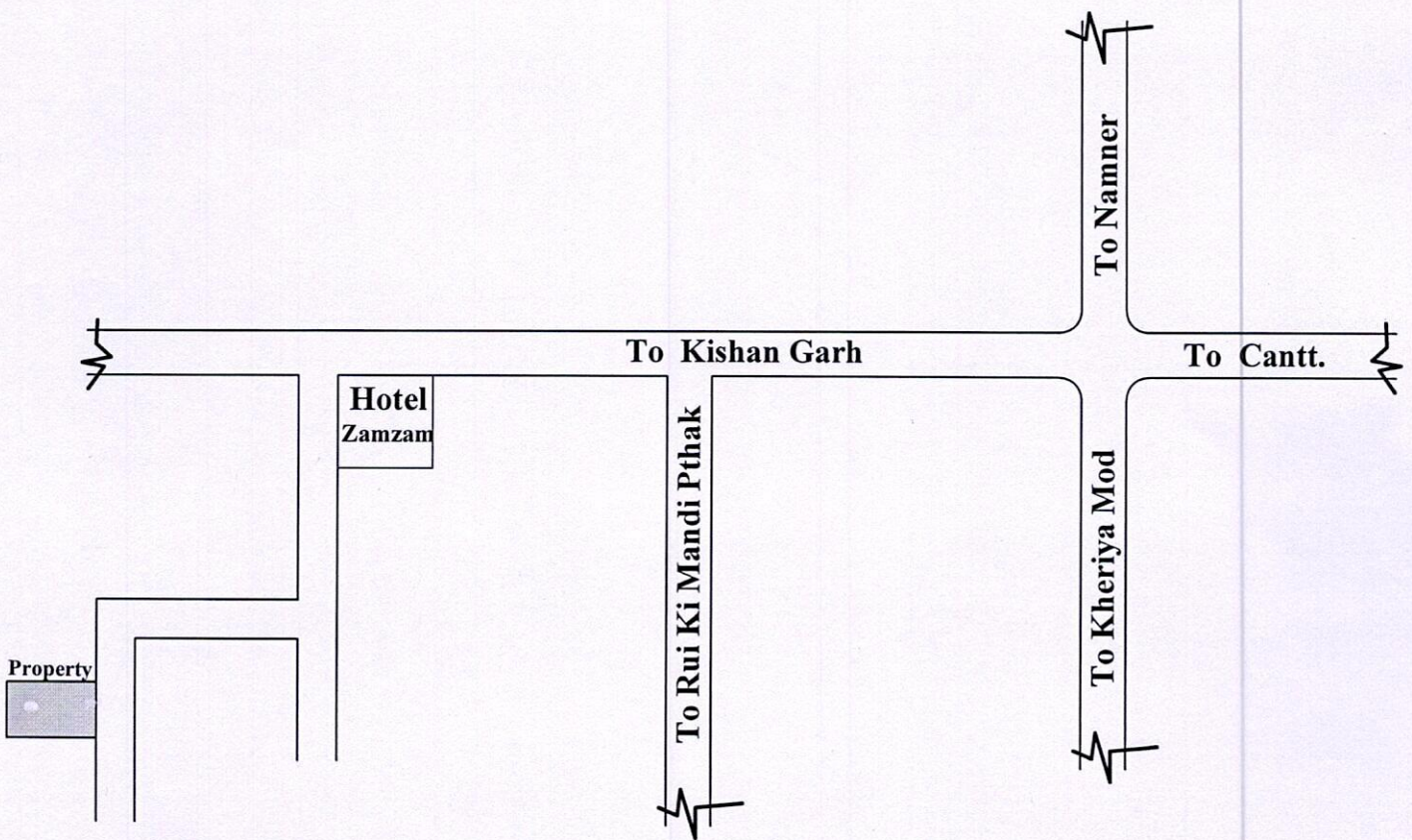
Property in Name of – Sh. Umesh Kumar Jaggi

**Located at - Property Nagar Nigam No.- 53/48A, Nagla Kishan Garh, Loha
Mandi Ward, Agra.**

Engineer's Sign.

Photo taken by-





Owners Name :- Sh. Umesh Kumar Jaggi

Property Located at :- Property Nagar Nigam No.- 53/48A, Nagla Kishan Garh,
Loha Mandi Ward, Agra.

Drawn By :-
Rajpal Singh

Date 25/04/2026

ENGINEER'S
SIGN.

