

Er. PRADEEP POTDAR

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



57, NEHRU NAGAR
AGRA-282 002
Phone: 0562-4003477
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25-04-2026

VALUATION CERTIFICATE

To	:	To, The Branch Manager Bank of Maharashtra Sikandra, Agra
Name of the Owner	:	Mrs. Shalu D/o Sh. Karan Singh
Property Located at	:	Unit / Office No.- 1 on Ground Floor on Plot No.- 6, Hanuman Nagar, Loha Mandi Ward, Agra.
A/c Name / No.	:	G.K. Trader's
GPS Co-ordinates (DMS) (DD)	:	27°11'01.9" 77°58'21.4" 27.183861 77.972611
Close Vicinity/Landmark	:	Opp. Pushp Puneet Villa, Maruti Estate
Purpose of valuation	:	For Initiating Recovery Proceeding under the SARFAESI ACT
Valuation as on	:	25-04-2026
Valuation	:	
Market Value of Property	:	Rs. 25.08 Lacs
The Realizable Sale Value	:	Rs. 22.57 Lacs
The Distress Sale Value	:	Rs. 20.07 Lacs
Circle Rate Value	:	Rs. 25.08 Lacs

CERTIFICATE

- 1 The present market value of property with existing conditions and specification is in my opinion **Rs. 25.08 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)

57 B Nehru Nagar, Agra - 282002,
Tele : Tel:4003477 Mob:9837038545 : email potdar.pradeep@rediff.com

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
4	Name of the Owner and his / their addresses with Phone no. (details of share of each owner in case of joint ownership)	: Mrs. Shalu D/o Sh. Karan Singh
5	Brief description of the property	: It is a Commercial Property on Ground Floor (Upper Ground Floor) The property was acquired wide deed No. 10775 Dated 30-12-2019 For Rs. 13,10,000.00
	Property leasehold / freehold etc	: Freehold
6	Location of property	
	a) Plot No. / Survey No.	: Unit / Office No.- 1 on Ground Floor on Plot No.- 6
	b) T.s. No. Village	: Hanuman Nagar
	c) Ward / taluka	: Loha Mandi Ward
	d) Mandal /District	: Agra.
7	Postal address of the property	: Unit / Office No.- 1 on Ground Floor on Plot No.- 6, Hanuman Nagar, 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	: Corridor, Stair & Exit	Corridor, Stair & Exit
	South	: Others Property	Others Property
	East	: Unit No.- 2	Unit No.- 2
	West	: Open to Sky	Open to Sky
14	Dimension of the site	A	
		As per deed	
	North	: 10'	
	South	: 10'	
	East	: 20'	
	West	: 20'	
14	Latitude, Longitude and Coordinates of the site	: 27°11'01.9" 77°58'21.4"	
15	Extent of the site	: 18.58 Sq.Mt.	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	: 18.58 Sq.Mt.	
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Property Locked	
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	Rectangular	
7	Type of use to which it can be put	Commercial	
8	Any usage restriction	Commercial	
9	Is plot in town planning approved layout.	Land use Commercial	
10	Corner plot or intermittent plot	Intermittent	
11	Road facilities	Corridor	
12	Type road available at present	Corridor	
13	Width of road – is below 20 Ft. or more than 20 Ft.	Corridor than Koti Meena Bazar to Maruti Estate 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	
	North & South	10'
	East & West	20'
2	Total extent of the plot	18.58 Sq.Mt.
3	Prevailing market rate (Along with details / reference of at least deals/ transaction with respect to adjacent properties in the area)	There have been no recent transaction to reflect a market rate. Hence reliance placed in rate declared by ADM Finance.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	1,35,000/- Rs./Sq.Mt As per Circle rate list Page No.- 68 Sr. No.- 14
5	Assessed / adopted rate of valuation	1,35,000/- Rs./Sq.Mt Combined rate
6	Estimated value of land	Included later
Part – B (Valuation of Building)		
1	Technical details of the building	
	a Type of building (Residential / Commercial / Industrial)	Commercial
	b Type of construction (Load bearing / RCC / Steel Framed)	RCC Framed
	c Year of construction	2011
	Balance Life of Construction	45 Year
	d Number of floors and height of each floor including basement, if any	Shop on Ground Floor (Upper Ground Floor)
	e Plinth area floor - wise	Shop area = 18.58 Sq.Mt.
	f Condition of Building	
	i) Exterior – Excellent, Good Normal, Poor	Good
	ii) Interior – Excellent, Good Normal, Poor	Good
	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

Specification of construction in respect of			
S. No.	Description		All Floor
1	Foundation	:	Column Footing
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)	:	R-Shutter
5	RCC Works	:	RCC
6	Plastering	:	Yes
7	Flooring, Skirting, dandling	:	Marble
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 bearing
3	Electrical installation		
	Type of wiring	:	Concealed
	Class fitting (superior / ordinary / poor)	:	Concealed
	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 depreciation (Rs.)
1	Total Shop area	18.58 Sq.Mt.	10 Ft.	15 Year	1,35,000 Rs/Sq.Mt	25,08,300		25,08,300
	Total							25,08,300

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	:		Included later
PART C	EXTRA ITEMS	:		Rs. 25,08,300
PART D	AMENITIES	:		Included
PART E	MISCELLANEOUS	:		Included
PART F	SERVICES	:		Included
	TOTAL	:		Included
	SAY	:		Rs. 25,08,300
		:		Rs. 25.08 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. 25.08 Lacs**

The Realizable value of property may reduce to **Rs. 22.57 Lacs**

The Distress sale value of property may reduce to **Rs. 20.07 Lacs**

The Circle rate value Shop 18.58 Sq.Mt. @ 1,35,000/- Rs./Sq.Mt = **Rs. 25.08 Lacs**

Total Circle rate Value = **Rs. 25.08 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

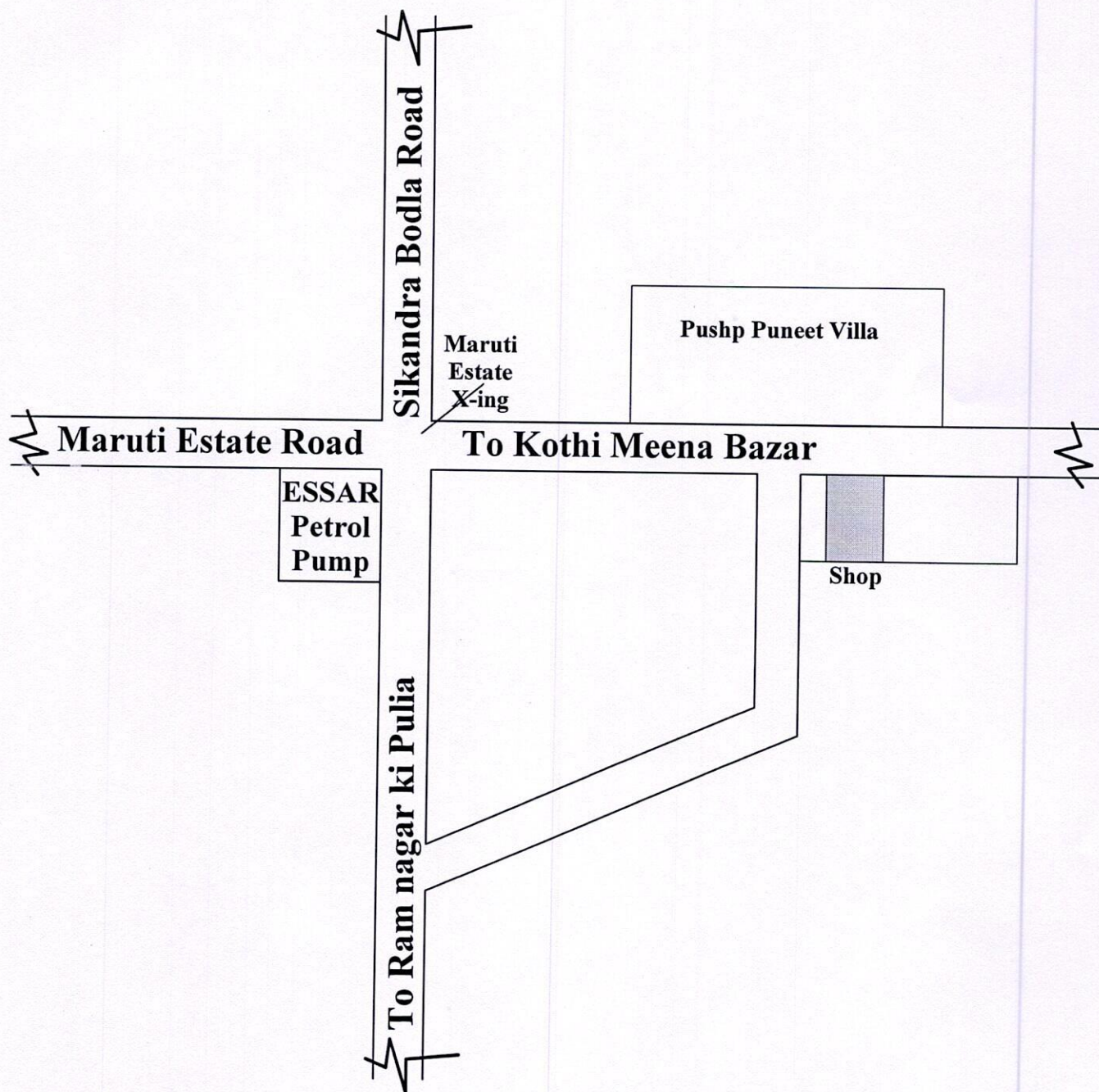
k. further, I hereby provide the following information

S.No.	Particulars	Valuer comment
1	Background information of the asset being valued.	Commercial
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)



Owners Name :- Mrs. Shalu

Property Located at :- Unit / Office No.- 1 on Ground Floor on Plot No.- 6,
Hanuman Nagar, Loha Mandi Ward, Agra.

Drawn By :-
Rajpal Singh

Date 25/04/2026

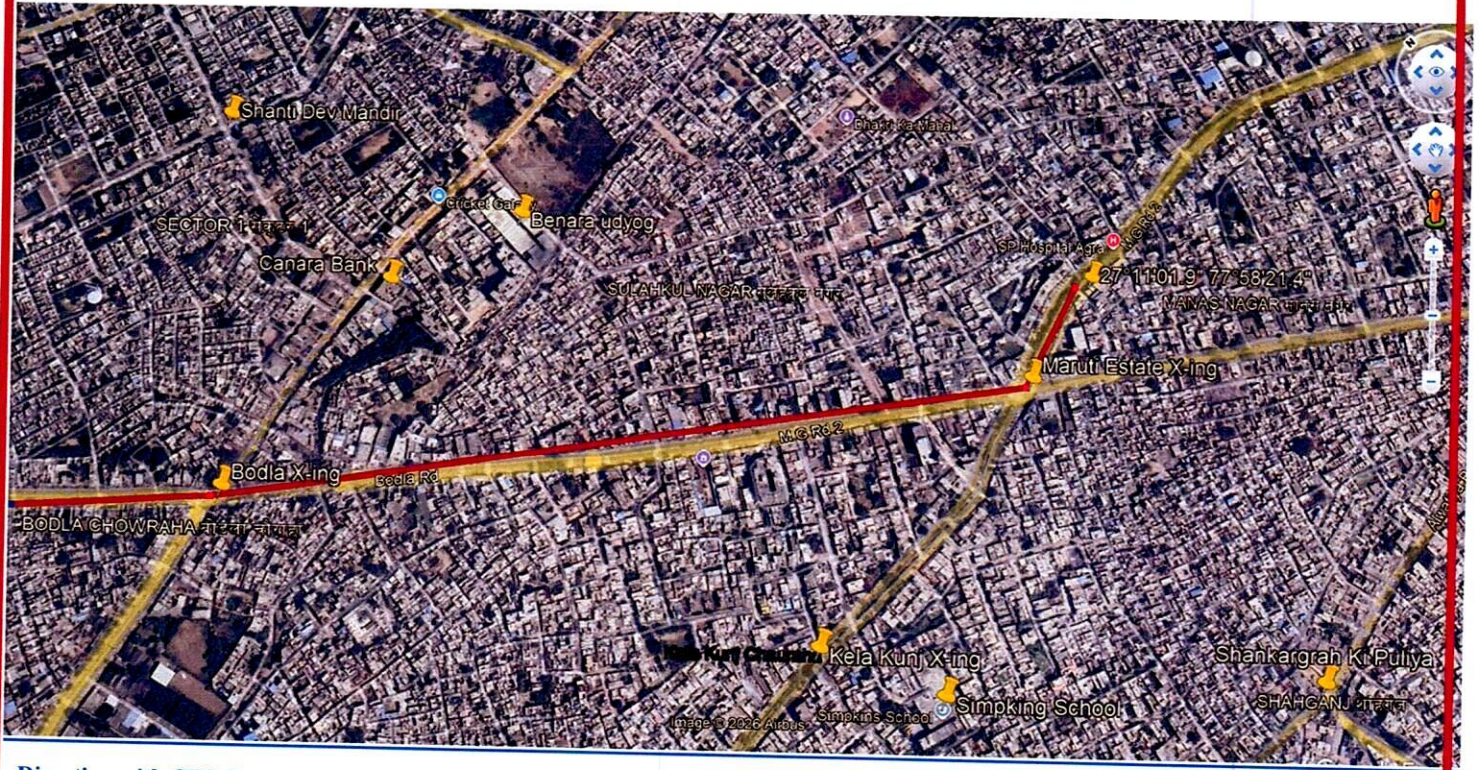
ENGINEER'S
SIGN

REGD. ENGINEER
APPROVED
M-063828-7

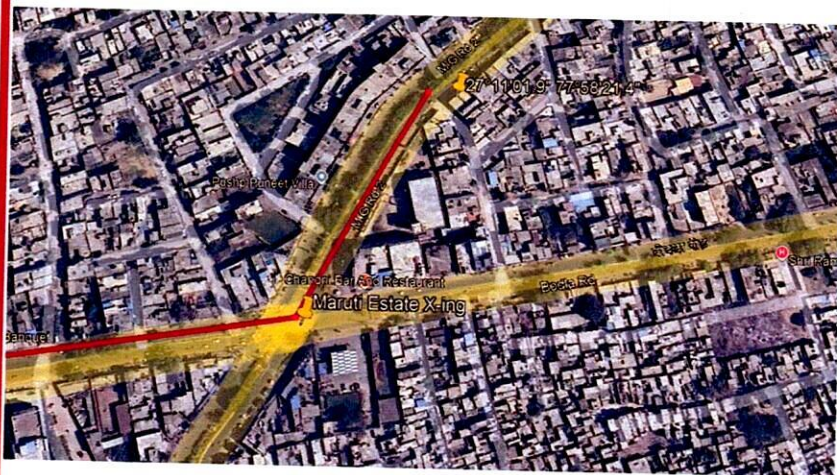
Circle Rate List

		मीनाक्षी प्लेस	52000	96000	78000	69000	135000	117000	108000
		रॉयल आकृति	52000	96000	78000	69000	135000	117000	108000
		विक्रम नगर	52000	96000	78000	69000	135000	117000	108000
14	कोठी मीना बाजार न्यू शाहगंज से हनुमान नगर चौराहे तक	गोविन्द नगर	60000	96000	78000	69000	135000	117000	108000
		चाणक्यपुरी	60000	96000	78000	69000	135000	117000	108000
		प्रतापनगर	60000	96000	78000	69000	135000	117000	108000
		न्यू शाहगंज	60000	96000	78000	69000	135000	117000	108000
		पुष्पपुनीत विला	60000	96000	78000	69000	135000	117000	108000
		बैंक कालोनी	60000	96000	78000	69000	135000	117000	108000
		3	4	5	6	7	8	9	10
15	भोगीपुरा तिराहे से सिर की मण्डी चौराहे तक	साकेत कालोनी	60000	96000	78000	69000	135000	117000	108000
		हनुमान नगर	60000	96000	78000	69000	135000	117000	108000
		गजानन नगर	52000	96000	78000	69000	135000	117000	108000
		गोविन्द नगर	52000	96000	78000	69000	135000	117000	108000

Bird eye view of the Property by Google Earth with GPS Coordinates



Direction with GPS Coordinates



Scan QR Code for Property Location



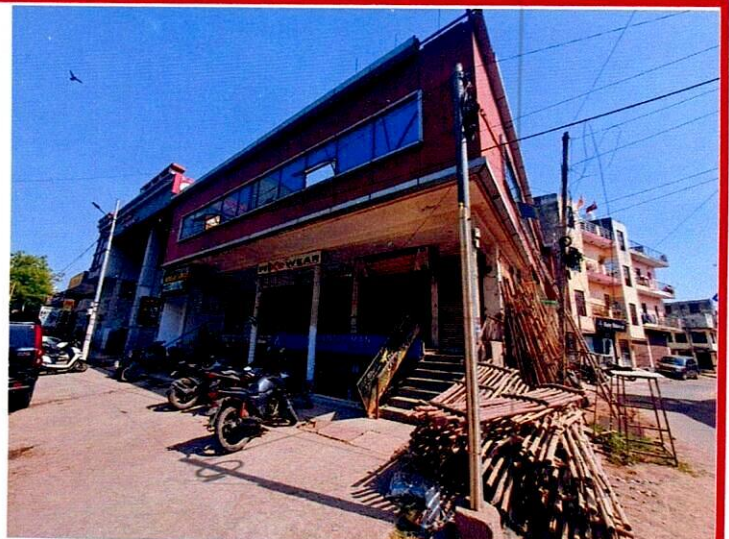
Property in Name of – Mrs. Shalu

Located at - Unit / Office No.- 1 on Ground Floor on Plot No.- 6, Hanuman Nagar, Loha Mandi Ward, Agra.

Engineer's Sign.

Photo taken by-





Property in Name of – Mrs. Shalu

Located at - Unit / Office No.- 1 on Ground Floor on Plot No.- 6, Hanuman Nagar, Loha Mandi Ward, Agra.

Engineer's Sign.

Photo taken by-

