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

**VA/BOM/1177/01/2026** **Dated: 23.01.2026**

# FIXED ASSETS ASSESSMENT REPORT

OF

| | |
|---|---|
| NATURE OF ASSETS | LAND & BUILDING |
| CATEGORY OF ASSETS | RESIDENTIAL |
| TYPE OF ASSETS | RESIDENTIAL PROPERTY (PLOTTED DEVELOPMENT ) |

## SITUATED AT

**MAUZA- SAUNAKPUR MILAK BHOLA SINGH**

**PARGANA & TEHSIL &DISTRICT – MORADABAD (UP)**

## OWNER/S

**SMT. MESAR JAHAN W/O SH. MOHAMMAD ARIF**

**M/S: –**

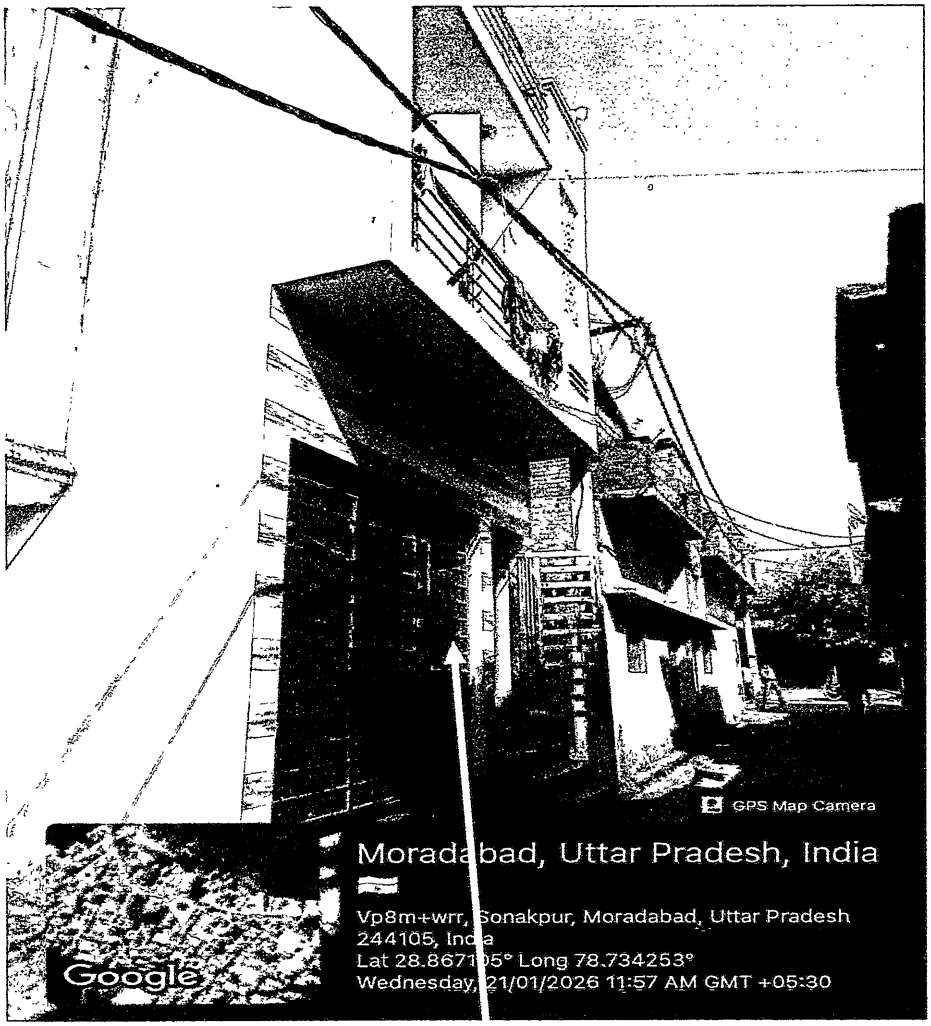
- Corporate Valuers
- Business/ Enterprise/ Equity Valuations
- Lender's Independent engineers (LIE)
- Techno Economic Viability Consultants (TEV)
- Agency for Specialized Account Monitoring (ASM)
- Project Techno-Financial Advisors
- Chartered Engineers
- Industry/ Trade Rehabilitation Consultants
-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

## REPORT PREPARED FOR

DEEDS/DOCUMENTS & IDENTIFICATION PROVIDED BY
RASHTRA MAIN BRANCH DISTRICT – MORADABAD U.P.
HE LOCATION/FIGURES AND THEN ASK ANY QUERY OR
P TO 2 TO 3 MONTH OF FROM ISSUE DATE
ssessment Report only. It is Not for Legal/Court Purpose.
*query/ issue or escalation you may please contact Incident Manager:*
*d appreciate your feedback in order to improve our services & Ask for any*
*to 90 days only after no record no liability maintained job finished.*

CORPORATE OFFICE:
D-39, 2nd floor, Sector 2, Noida-201301
Ph - +91-0120-4110117, 4324647, +91 8958632707
E-mail - valuers@rkassociates.org I 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.

VALUATION ASSESSMENT

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 Date- 30.04.2021, Zild No.13277 Page No.345-358, Sr. No.4750 |
| | 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- 30.04.2021, Zild No.13277 Page No.345-358, Sr. No.4750 Document Provided and identified by Bank and Owner Smt. Mesar Jahan W/o Sh Mohd. Arif . R/O Moh. Chajjupura, Doyam Tehsil Kanth &, 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 Residential purpose built on a free hold Plot /Land Measuring =73.07 Sq.mt, Situated a Mauza-. Saunakpur Milak Bhola Singh pargana & Tehsil &, District – Moradabad (UP)<br>2- Covered Area at G.F =70.0 Sq.mt & F.F – 70.0 Sq.mt , Same has been Considered for Valuation.<br>3-Property was Owner Occupied at the time of Visit, The building is 5 years old<br>4-Value is Released subjected to clearance of legal.<br>5-All the details are taken from Sale Deed , Provided by Bank and Site Visit.<br>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<br>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 | : | - |
| | 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 | : | Rasta 12' Wide |
| | West | : | Arazi of Kishan Lal Etc. |
| | North | : | Arazi of Bhuri |
| | South | : | Arazi of Shakeel |
| | Boundaries of the property | | **As per Site** |
| | East | | Rasta 12' Wide |
| | West | | Arazi of Kishan Lal Etc. |
| | North | | Plot of Zareef |
| | South | | House of Shakeel |
| 14.2 | Latitude, Longitude and Coordinates of the Site | | 28.866989 |
| | | | 78.734365 |
| | Extent of the site | : | Total Land Area. **73..07 Sq.mt** |
| 15 | Extent of the site considered for valuation (least of 14 A & 14 B) | : | **73.07 Sq. mtr or 786.23 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 |
| 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? | | intermittent Plot |
| 11 | Road facilities | | Yes |
| 12 | Type of road available at present | | C.C. Paver Block 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 | | **73.07 Sq. mtr or 786.23 sq.ft** |
| | Total extent of the Plot Area | | **73.07 Sq. mtr or 786.23 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. 18000/- to Rs.20,000/= 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 on Date. 01.09.2025 SRO 2nd , Tehsil- Sadar & District - Moradabad. As per DM rate List<br>= 73.07 Sq.mt X Rs.9000/- per Sq.mt<br>**Rs. 6,57,630/-** |
| 4. | Assessed / adopted rate of valuation | | Rs. 18,000/= per Sq.mt. prospective Market Rate |
| 5. | Estimated value of land | | = 73.07 Sq.mt X Rs.18,000/- per Sq.mt<br>**Rs. 13,15,260/-** |
| **Part - B (Assessment of Building)** | | | |
| 1. | Technical details of the building | | |
| | a) Type of Building (Residential / Commercial / Industrial) | | Residential Building |
| | b) Type of construction (Load bearing / RCC / Steel Framed) | | Load bearing structure and 18" & 9" Brick Wall Structure |
| | c) Year of construction | | 5 year Old Cons. & Estimated future life is 75 years |
| | d) Number of floors and height of each floor including basement, if any | | Two Floor and Height 11' 0" |
| | e) Plinth area floor-wise | | See detail of valuation |
| | f) Condition of the building | | |



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| | | | | |
|---|---|---|---|---|
| | 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 required because land area is less than 100 sq.mt |
| h) | | Approved map / plan issuing authority | | Approved Map is not required because land area is less than 100 sq.mt |
| 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 | |
| 5. | RCC works | Yes | |
| 6. | Plastering | Yes | |
| 7. | Flooring, Skirting, dadoing | Stone/Tile | |
| 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 | |
| | Fan points | : | No | Yes | |
| | Spare plug points | : | No | Yes | |
| | Any other item | | | | |



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| | | | | | | |
|---|---|---|---|---|---|---|
| 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 | 753.20 sq.ft. | 05 years | 1500/- per sq.ft. | Rs. 11,29,800.0 | Nil | Rs. 11,29,800. |
| Frist Floor | 753.20 sq.ft. | 05 years | 1300/- per sq.ft. | Rs. 9,79,160.0 | Nil | Rs. 9,79,160. |
| **Mumty** | Nil | Nil | Nil | Nil | Nil | Nil |
| Boundary Wall, Other work & interior work | | | | | | Rs. Ni |
| | | | | | Total | **Rs. 21,08,960.** |

Building Value as per Circle rate

140 Sq.mtr X 18000/- per sq.mtr = 25,20,000/-

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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. 6,57,630/= | Rs. 13,15,260/= |
| Part - B | Building | Rs. 25,20,000/= | Rs. 21,08,960/= |
| 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. 31,77,630/= | Rs.34,24,220/= |
| | Say Round | Rs.31,78,000/= | Rs. 34,24,000/= |
| | Total prospective Market Value | | Rs. 34,24,000/= |

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.34,24,000.00 | Rs. Thirty Four Lakh & Twenty Four thousand only |
| Maximum Prospective Realizable Assessment of the above property is | Rs.30,82,000.00 | Rs. Thirty Lakh and Eighty Two Thousand Only |
| Maximum Prospective Distress Assessment of the above property is | Rs. 29,10,000.00 | Rs. Twenty Nine Lakh and Ten Thousand Only |
| Govt Guideline Value | Rs. 31,78,000.00 | Rs. Thirty One Lakh and Seventy Eight 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 Valuers and Engineering Consultants Pvt.

VALUATION ASSESSMENT

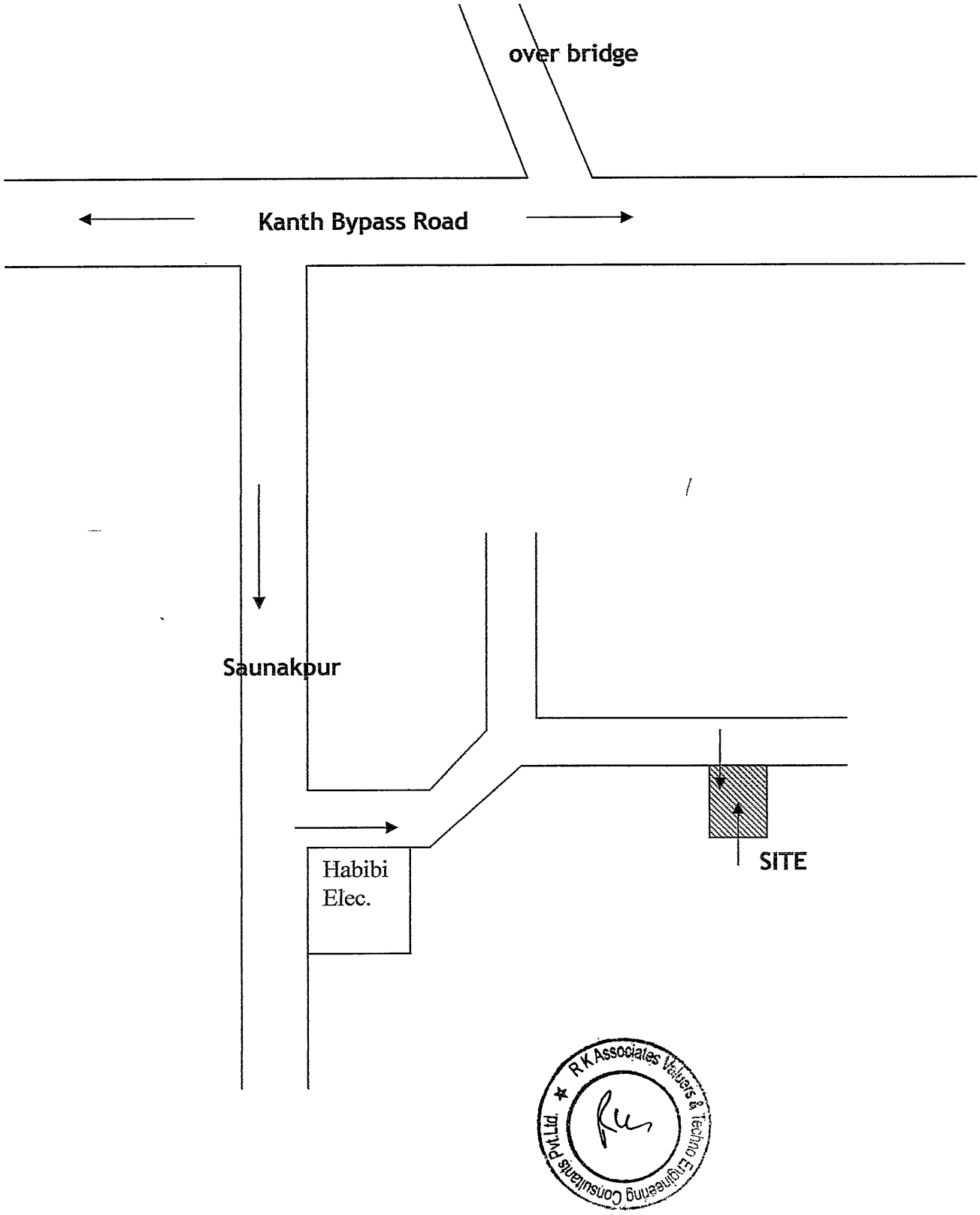
**The undersigned has inspected the property detailed in the Valuation Report dated----------on---------- We are satisfied that the fair and reasonable market value of the property is Rs---------- (Rupees ----------only).**

**Date:-** **Signature**
**(Name & Degisnation of the inspecting official/s)**

**Countersigned**

**(Branch Manager)**

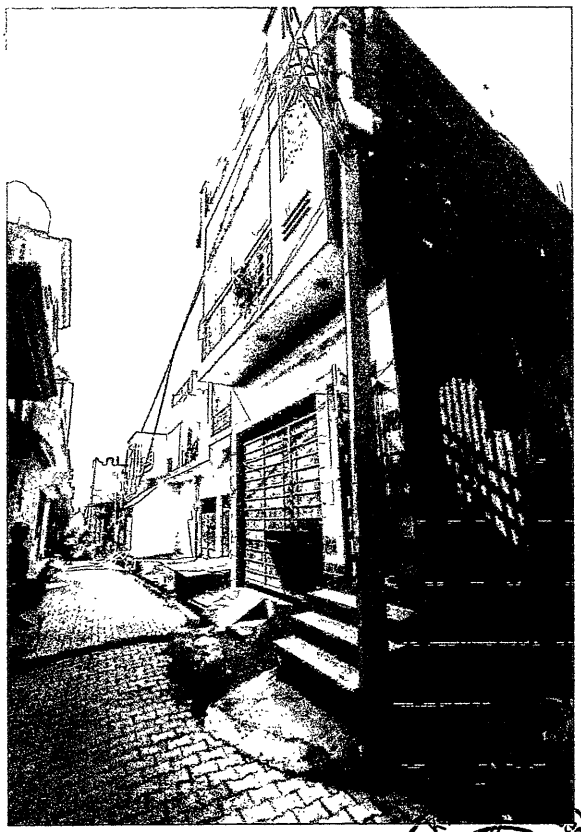
## KEY PLAN OF VALUED PROPERTY



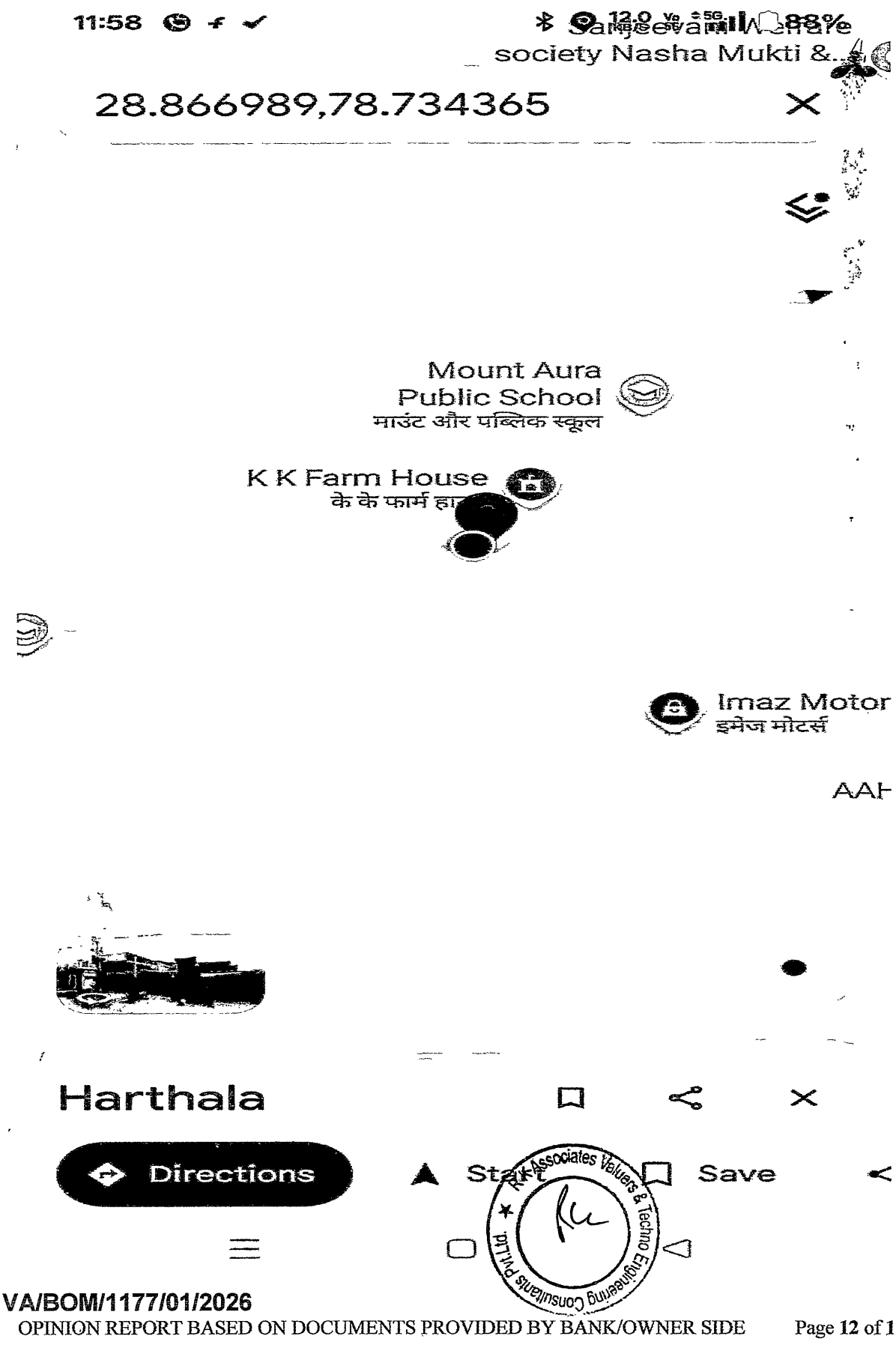
## PHOTOGRAPH OF VALUED PROPERTY

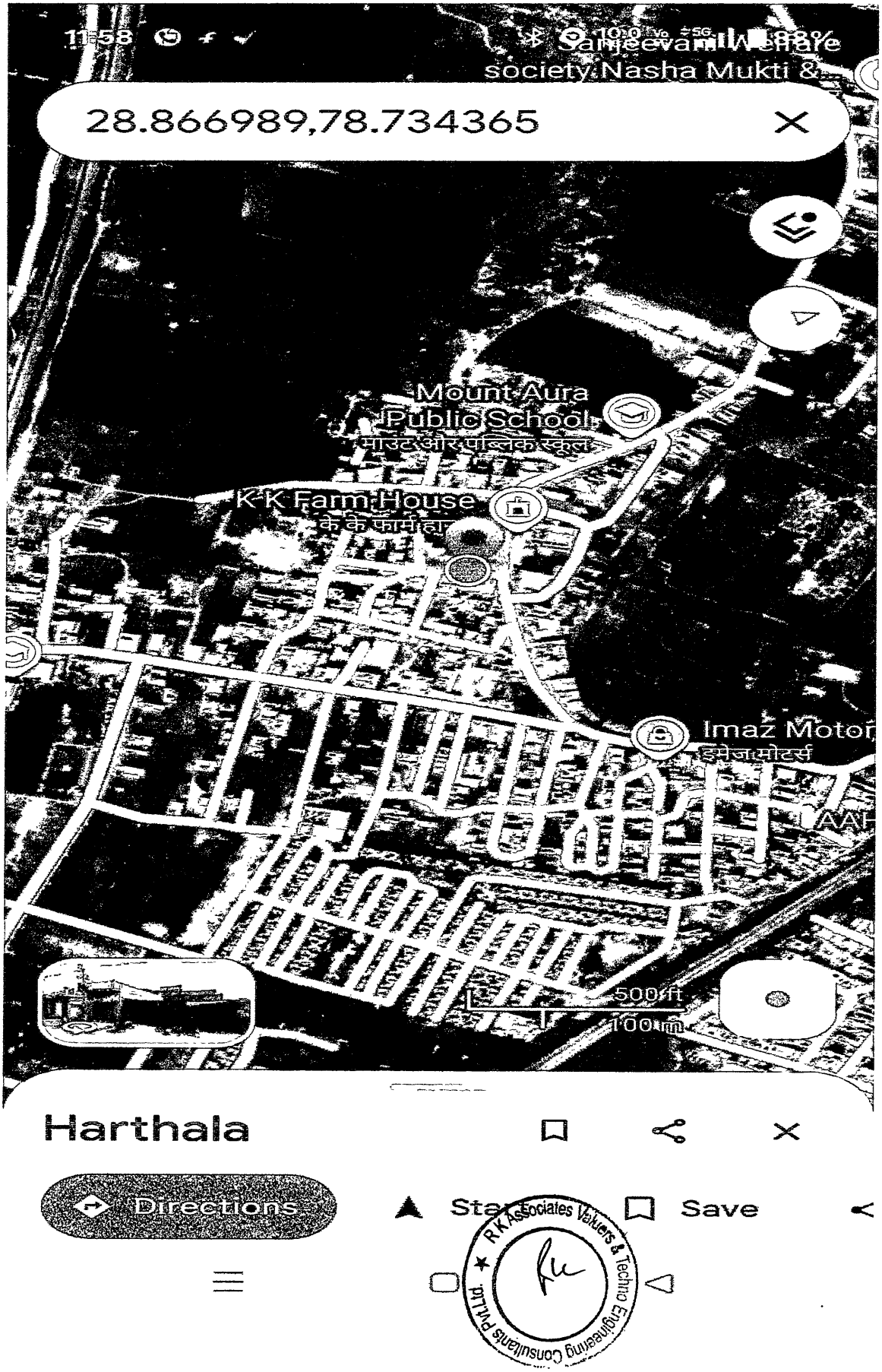




## GOOGLE MAP OF VALUED PROPERTY






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## CIRCLE RATE



| प्रारूप–1 में आवंटित किया गया वी– कोड | गौहल्ले 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 दरें रहित) | वाणिज्यिक सम्पत्ति की कार्पेट एरिया 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 चौडे रास्ते पर दरें रू0 प्रति वर्ग मी0 | 18 मी0 से अधिक चौडे 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 गिलक भोला 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 | सांई 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)/ सांई गार्डन | अर्धनगरीय | 38000 | 39000 | 40000 | 41000 | 57000 | 79000 |
| 0175 | सराये शेख महमूद | नगरीय | 23000 | 26000 | 27000 | 28000 | 57000 | 79000 |
| 0173 | सराये गुलजारी मल | नगरीय | 23000 | 26000 | 27000 | 28000 | 57000 | 79000 |
| 0218 | सुपर टेकपाम ग्रीन (नया गुरा0) | 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

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

## 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 | 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 |
| 9. | Restrictions on use of the report, if any | No |

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| | | |
|---|---|---|
| 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.