# BANK OF MAHARASHTRA

**B.O.:- MUZAFFAR NAGAR.**

# VALUATION REPORT

**A RESIDENTIAL BUILDING**

## SITUATED AT

**AT – KHASRA NO. 221, MOHALLA MOHAMMAD NAGAR, GALI NO. 6, NEAR EK MEENAR MASZID, DISTT – MUZAFFARNAGAR.**

**BELONGING TO**

**MOHD. YUNUS S/O MOHD. YASIN**


## UNIVERSAL CONSULTANTS

**10, SHUBHAM PLAZA, NEAR SATYAM PLAZA, P.L. SHARMA ROAD, MEERUT.**

# UNIVERSAL CONSULTANTS

Consulting Engineers, Architects, Govt. Regd.
Valuers and Interior Design Consultants
Approved Valuer for LIC Leading Banks, Wealth Tax,
Income Tax, Gift Tax & Estate Duty Act
10-Shubham Plaza, Near Satyam Plaza,
P. L. Sharma Road, Meerut.
Er. K. Arora
B.E. (CIVIL) M.I.E. (India) F.I.V.

E-mail : karan.arora1957@gmail.com
Mobile : 9837111924


## SUMMARY OF VALUATION REPORT

Visit:- Vinay

| Sr. No. | Particulars | Details/ Information |
|---|---|---|
| 01. | Name of the Branch | Bank of Maharashtra, Muzaffar Nagar |
| 02. | Name of the borrower | **Mohd. Yunus S/o Mohd. Yasin.** |
| 03. | Name of the valuer /Firm | Universal Consultants |
| 04. | Date of visit by valuer | 10.06.2026 |
| 05. | Name of the Bank Official accompanied/visited with valuer | Branch Manager. |
| 06. | **Description of property/properties** | |
| a) | Name of owner | **Mohd. Yunus S/o Mohd. Yasin.** |
| b) | Extent of area(in acres/hectors/sq meter/sq feet) | 111.75+56.15=167.90 sq mt. Or 200.76 sq yard. |
| c) | Survey no/Gut No./CST No./House no | **At – Khasra No. 221, Mohalla Mohammad Nagar, Gali No. 6, Near Ek Meenar Maszid, Distt – Muzaffarnagar.** |
| d) | Type of Land | Free Hold |
| e) | Nature of property | A Residential Building |
| f) | In possession of/Occupancy | Owner Occupied |
| g) | Location | Urban |
| h) | Boundaries(As per Site/Combined) As per Site | **E – 46'0" / House of Arif.<br>W – 47'6" / 20.00 ft. Wide Road.<br>N – 39'0" / House of Abdul Gaffur.<br>S – 38'0" / 20.00 ft. Wide Road.** |
| i) | Market value of the property | Rs. 1,01,29,000/- |
| j) | Realizable value of the property | Rs. 91,00,000/- |
| k) | Distress value of the property | Rs. 82,00,000/- |
| l) | Value of the property as per the Govt. Ready Reckoner | Rs. 63,54,577/-<br>(Circle rate is Rs. 10,000/- per sq.mt. & 10% Extra for corner charge net circle rate is Rs.11,000/- per sq mt.) |

Certified that the property is properly demarcated and the boundaries of the property are identified.

Date:- 11.06.2026
Place:- Meerut

Signature & Seal of Advocate/Law Firm.

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FORM NO-1
(PART-1- Questionnaire)
(i)GENERAL

| Sr. No. | Particulars/Questions | Remarks/Observations of the valuer |
|---|---|---|
| 01. | Purpose for which the Valuation is made. | For Assessing the fair market value of the property |
| 02. | Date on which valuation is made | 11.06.2026 |
| 03. | Name of Owner/s | **Mohd. Yunus S/o Mohd. Yasin.** |
| | Name of the Purchaser | **N.A.** |
| 04. | (a)If the Property is under Joint Ownership/Co-Ownership, share of each such owner. | Single Ownership |
| | (b)If Yes, Are the shares undivided? | Not Applicable |
| 05. | Brief Description of the Property | **A Residential Building** |
| 06. | Location, Street, Ward No. | **At – Khasra No. 221, Mohalla Mohammad Nagar, Gali No. 6, Near Ek Meenar Maszid, Distt – Muzaffarnagar.** |
| 07. | Survey Plot No. of Land | Do |
| 08. | What is the permitted use of the property i.e Residential/commercial/Mixed Area/Industrial Area | Residential Area |
| 09. | Classification of Locality-High Class/Middle Class/Lower Class | High Class |
| 10. | Proximity to civic amenities like schools, hospitals, office, market, cinema, Etc. | Within 1-2 Km |
| 11. | Means and proximity to surface transportation communication by which the locality is served. | By all Service vehicle |

| Land | | |
|---|---|---|
| 12. | Area of Land, supported by documentary dimensions and physical features. | 200.76 sq yard |
| 13. | Road, street or lane on which the land is abutting. | **As per Deed No. 706**<br>E – 31'0" / Others.<br>W – 31'6" / 20.00 ft. Wide Road.<br>N – 39'0" / Abdul Gaffur.<br>S – 38'0" / 20.00 ft. Wide Road.<br><br>**As per Deed No. 723**<br>E – 15'0" / Property of Nazar.<br>W – 16'0" / 20.00 ft. Wide Road.<br>N – 39'0" / House of Yakub.<br>S – 39'0" / Prop. Of Mohd. Yunus.<br><br>**As per Site/Combined**<br>E – 46'0" / House of Arif.<br>W – 47'6" / 20.00 ft. Wide Road.<br>N – 39'0" / House of Abdul Gaffur.<br>S – 38'0" / 20.00 ft. Wide Road. |
| 14. | Is it freehold or lease hold? | Free Hold |
| 15. | If lease hold the name of Lessor, Leasse nature of lease date of commencement & termination of lease and terms of renewal of Lease.<br>i)Initial Premium<br>ii)Ground rent Payable p.a<br>iii)Unearned increase payable to the lesser in the event of sale or transfer. | Not Applicable |
| 16. | Is there any restrictive covenant in regard to use of land, if so, attach a copy of the covenant | No |
| 17. | Are there any agreements of easements?<br><br>If so, attach copies. | No |
| 18. | Does the land fall in an area included in any town planning plan of Govt. or any statutory body? If so, give particulars | Map not available |
| 19. | Has any contribution been made towards development or is any demand for such contribution still outstanding? | Developed |

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| | | |
|---|---|---|
| 20. | Has the whole or part of the land been notified for acquisition by Govt. or any statutory body? Give date of the notification. | No |
| 21. | Attach a dimensioned site plan. | Muzaffarnagar Development Authority |
| | **IMPROVEMNETS** | |
| 22. | Attach plans and elevations of all structures standing on the Land and a Lay-out Plan. | Muzaffarnagar Development Authority |
| 23. | Furnish technical details of the building on a separate sheet(the annexure to this form may be used) | Please see the valuation part II |
| 24. | i)Is the Building<br>Owner occupied/Tenanted | Owner Occupied |
| | ii) If partly Owner-Occupied specify portion and extent of area under owner Occupation | Not applicable |
| 25. | What is the floor space index permissible actually utilized | Within permissible limits |
| | RENT | |
| 26. | Name of Tenants/Lessees/Licenses etc<br>i)Portions in their occupation<br>ii)Monthly or annual rent/compensation/license etc. paid by each<br>iii)gross amount received for the whole property | Not Applicable |
| 27. | Are any of the occupants related to or close business associates of the owner? | Not Applicable |
| 28. | If separate amount being recovered for the use of fixture like fans, geysers, refrigerators, cooking ranges built in wardrobe etc. or for service charges? If so give details. | Not Applicable |

| | | |
|---|---|---|
| 29. | Give details of water and electricity charges, if any, to be born by owner. | Owner |
| 30. | Has the tenant to bear the whole or part of the cost of repairs and maintenance particulars. | No |
| 31. | If a lift is installed, who is to bear the cost of maintenance and operation, owner or tenanted? | No |
| 32. | If a pump is installed, who is to bear the cost of maintenance and operation, owner or tenant? | Owner |
| 33. | Who has to bear the cost of electricity charges for lighting common space like entrance hall, stairs passage compound etc, owner or tenant? | Owner |
| 34. | What is the amount of property tax? Who is to bear it? Give details with documentary proof. | Owner |
| 35. | Is the building between landlord and tenant regarding rent pending in a control or rent? | N.A |
| 36. | Give instances of sales of immovable property in the localities on a separate sheet, indicating the name and address of the property registration no. sale price and area of land sold. | Not applicable |
| 37. | Has any standard rent been fixed for the premises under law relating to the control of rent? | Not Applicable |
| | SALES | |
| 38. | Give instances of sales of immovable property in the locality on a separate sheet, indicating the name and address of the property registration no. sale price and area of land sold. | Not Applicable |
| 39. | Land rate adopted in this valuation. | Rs.28,000/- per sq. yard. |
| 40. | If sale instances are not relied upon the basis of arriving at the land rate. | As per market survey |



| | | |
|---|---|---|
| COST OF CONSTRUCTION | | |
| 41. | Year of commencement of construction and year of completion. | 2013 (13 Years Old) |
| 42. | What was the method of construction by contract/ be employing labour directly/both | Labour Directly |
| 43. | For items of work done on contract, produce copied of agreements. | Detail not available |
| 44. | For items of work done by engaging labour directly give basic rates of materials and labour supported by documentary proof. | Detail not available |
| TECHNICAL DETAILS | | |
| 1 | No. of floor and height of each floor | G+2 - 12'ht |
| 2. | Plinth area floor wise(as per IS-3861-1996) | Ground Floor - 1620.00 sq feet.<br>First Floor - 1620.00 sq feet.<br>Second Floor - 238.87 sq feet. |
| 3. | Year of Construction | 2013 (13 Years Old) |
| 4. | Estimated future Life | 47 Years |
| 5. | Type of Construction, load Bearing walls RCC/frame/steel Frame | RCC Roofing & Flooring Marble. |
| 6. | Type of foundation. | Load Bearing |
| 7. | Walls<br><br>a)Basement and plinth<br>b)Ground floor<br>c)Super Structure above ground floor | 9" Wall Approx |
| 8. | Partitions | Yes |
| 9. | Doors & Windows | Yes |
| 10. | Flooring | Marble |
| 11. | Finishing | Yes |

| | | |
|---|---|---|
| 12. | Roofing & Terracing | RCC |
| 13. | Internal wiring<br><br>Surface/Conduit | Yes |
| 14. | Class of Fitting, Superior/ Ordinary/Poor- | Ordinary |
| 15. | a)Sanitary Installations<br><br>i)No. of water closets<br>ii)No. of Lavatory Basic<br>iii) No. of Urinals<br>iv)No. of sinks<br>v)No. of Bath tub<br>vi)No. of Bidet<br>vii)No. of Geyser<br><br>b)Quality of Fittings | Yes<br><br>1<br>N.A<br>N.A<br>1<br>N.A<br>N.A<br>N.A<br><br>Good |
| 16. | Compound wall<br>i) Height & Length<br><br>ii) Type of Construction | No |
| 17. | No. of Lifts & Capacity | No |
| 18. | Underground Sump-capacity and type of construction- | No |
| 19. | Overhead Tank<br><br>i)Where Located<br>ii)Capacity<br>iii)Type of construction | Yes |
| 20. | Pumps No. and their Horse Power | Yes<br>1½ Horse Power |
| 21. | Road and paving within the compound approximate area and type of paving | No |
| 22. | Sewage disposal whether connected to public sewer, if septic tank provided, No. & Capacity. | No |

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## VALUATION REPORT-PART-II

Pursuant to instructions from owner, the property At – Khasra No. 221, Mohalla Mohammad Nagar, Gali No. 6, Near Ek Meenar Maszid, Distt – Muzaffarnagar, belonging to Mohd. Yunus S/o Mohd. Yasin. Was inspected on dated 10.06.2026 for purpose of assessing the fair market value.

**A) Description of Property**- A Residential Building

**B) Locations:**- At – Khasra No. 221, Mohalla Mohammad Nagar, Gali No. 6, Near Ek Meenar Maszid, Distt – Muzaffarnagar.

**C) Ownership Document:** - Copy of Sale Deed No. 706, Dt. 22.01.2003 & Deed No. 723, Dt. 23.01.2003

**D) Details of the building Plan**

**E) Valuation of the property-**

(A) Land

| | | | |
|---|---|---|---|
| 01. | Land | 200.76 sq yard X Rs. 28,000/- per sq yard. | Rs.56,21,280/- |
| Building | | | |
| 01. | Ground Floor | 1620.00 sq feet. X Rs. 1500/- per sq ft. Dep@10% | Rs.21,87,000/- |
| 02. | First Floor | 1620.00 sq feet. X Rs. 1400/- per sq ft. Dep@10% | Rs.20,41,200/- |
| | Second Floor | 238.87 sq feet. X Rs. 1300/- per sq ft. Dep@10% | Rs.2,79,477/- |
| | **Plinth Area** | **3478.87 sq feet** | |
| | **Carpet Area** | **2783.09 sq feet** | |
| | **Saleble Area** | **200.76 sq yard** | |
| | | Total value of the Property (Building) | Rs.45,07,677/- |
| | | Total value of the Property (Land+Building) | Rs.1,01,28,957/- |

i) Market Value :- Rs.1,01,29,000/-Say

Ii) Realizable Value : - Rs. 91,00,000/-

Iii) Distress Sale Value : - Rs. 82,00,000/-

**Note: - Since the map of the above said property is not available we have given separate value of land as well as building. Bank may or may not consider the building value as per their convenience.**

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## VALUATION-PART-III
## (DECLARATION)

It is hereby declared that:-

a) I have no direct or indirect interest in the property Valued.

b) The information in part-I is true and correct to the best of my knowledge and belief.

c) The Property was physically inspected on Dated 10.06.2026

After considering various important factors discussed above, I am of the opinion that the fair market value of the property At – Khasra No. 221, Mohalla Mohammad Nagar, Gali No. 6, Near Ek Meenar Maszid, Distt – Muzaffarnagar, belonging to Mohd. Yunus S/o Mohd. Yasin. is

i) Market Value :- Rs.1,01,29,000/-Say

Ii) Realizable Value : - Rs. 91,00,000/-

Iii) Distress Sale Value : - Rs. 82,00,000/-

Place:- Meerut
Dated:- 11.06.2026

Name Signature and
Seal of the Valuer.

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 & Designation of the Inspecting Official/s)
Countersigned

(BRANCH MANAGER)

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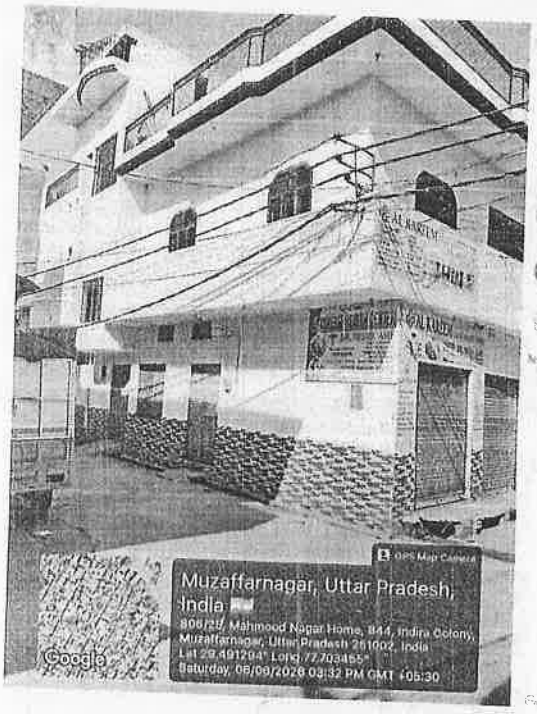
**NOTE:**

1. Valuation of the above said property is done on the request of bank officials by as where it is the property.
2. We are giving Revaluation for sarfaesi purpose only and on the basis of sale deed/ documents provided by the bank.
3. Verification of title deeds may be obtained by Bank's approved Advocate.
4. Report is subject to time & purpose.
5. Report is based on the basic records furnished by the Bank/clients and as such we are not responsible for false and fabricated records, details etc.
6. The valuation has been carried out on the basis of photocopies of documents produced, our visit to the site and information gathered from the market.
7. We have no direct and indirect interest in the property valued.
8. Bank must verify the details of valuation report like owners name, property address, boundaries & land area from the original sale deed during mortgage.
9. This report does not express any opinion on matters legal in nature, nor is any opinion of the title rendered by this report.
10. Measurement of the above said site could not be taken as borrower did not co-operate.
11. Rates for the above said property have been adopted for valuation purpose as per prevailing market rates.
12. The Property is valued as is where is.

# PHOTOGRAPHS









**AT – KHASRA NO. 221, MOHALLA MOHAMMAD NAGAR, GALI NO. 6, NEAR EK MEENAR MASZID, DISTT – MUZAFFARNAGAR.**

