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

Office/regi
Prime Constructions ,B-111, 112, first floor
Nikjay Plaza ,Samad Road, Aligarh
Regi: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

Ref.No.19/109/P.D.27/V.D.04-08-2026

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

Dear Sir,

Valuation report in respect of Residential Property(House) of **Mrs.Salma** W/O.Mr.Nasim Khan, Property Mortgaged Address is a Double Storey House, Which is Constructed on Part & Parcel of Khasra No.19 & 21, Situated at very near to Yaseen Masjid and also nearer to Masjid Auliya/ Dargah, Mullapara Bhujpura, Ashique Ali Road, Pargana & Tehsil Koil, Distt.Aligarh, was inspected in the absence of owner from outside on 04-08-2026 for the purpose of evaluate the fair market value of property.

The following documents were produced before me for scrutiny:

(1) Photocopy of Sale Deed & 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.17,14,000/-**
(Rs.Seventeen Lakh Fourteen Thousand only

(2) **The Fair Market Value of the Property is Rs.20,00,000/-**
(Rs.Twenty Lakh only)

(3) **The Realizable value of the Property is Rs.17,00,000/-**
(Rs.Seventeen Lakh only) and

(4) **The Distress value of the Property is Rs.16,00,000/-**
(Rs.Sixteen Lakh only)

Place:Aligarh
Date: 04-08-2026

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	:	04-08-2026
	b)	Date on which the valuation is made	:	04-08-2026
3.	List of document produced for perusal		:	
	i) Photocopy of sale deed ii)		:	Provided
	ii) Previous valuation iii)		:	Provided
	iii) Advocate's Report iv)		:	Provided
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.Salma** W/O.Mr.Nasim Khan
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.19 & 21, Situated at Ashique Ali Road, Mullapara Bhujpura, Pargana & Tehsil Koil, Distt.Aligarh, having an area of 47.03sq.mt.(56.25sq.yd.) Note: I would like to bring to your attention that the open and covered areas mentioned in this report have been taken from the previous valuation report, as the property was inspected only from the exterior. However, I have applied the current market rates to those areas while preparing this valuation report.
6.	Location of property			
	a)	Plot No. / Survey No./Door No.	:	Part of Khasra No.19 & 21
	b)	T.S. No./Village		Mullapara Bhujpura
	c)	Ward/Taluka		Tehsil Koil
	d)	Mandal/District		Distt.Aligarh
	Postal Address of the property		:	**Mrs.Salma** W/O.Mr.Nasim Ashique Ali Road, Mullapara Bhujpura, Aligarh.



7.	City/Town		:	City
8.	Residential Area		:	Residential Area
9.	Commercial Area		:	---
10.	Industrial Area		:	---
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 Sale Deed	:	**As per Site**
	North	House of Chand Babu	:	House of Chand Babu
	South	Plot of Jagdish	:	Property of other
	East	House of Mohammad Zaki	:	House of Mohammad Zaki
	West	Rasta 12' wide	:	Rasta 12' wide

16.	Dimensions of the site		:	A	B
				As per Sale Deed	Actual
	North			51.25ft	Same
	South			51.5ft	"
	East		:	9.84ft	"
	West			9.84ft	"
17.	Latitude, Longitude and coordinates of the site			Latitude of the Property is 27.8653489 and Longitude of the Property is 78.0516215	
18.	Extent of the site		:	47.03sq.mt.(56.25sq.yd.)	
19.	Extent of the site considered for valuation (least of 14 A & 14B)		:	Considered Same as mentioned Above	
20.	Whether occupied by the owner/tenant ? If occupied by tenant, since how long ? Rent received per month		:	Owner Occupied	

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

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	:	Quadrilateral 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	:	Cement Concrete interlocking Pavers
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 favorable groundwater potential, with water available at a reasonable depth.
16.	Underground sewerage system	:	Not Available
17	Is power supply available at the site	:	Not Available
18	Advantages of the site	:	
	1.		Property is nearer to Ashique Ali Road
	2.		Property also nearer to Mathura Bye Pass
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.		
	2.		

ZAKIR HUSAIN MALIK
VALUER
IMMOVABLE PROPERTY
Regd. No. 16/2018-11/2297
Income Tax Deptt.
F. - 16408
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CONSTRUCTIONS

PART – A (VALUATION OF LAND)			
1.	Size of Plot	:	
	North & South	:	Mentioned Above
	East & West	:	Mentioned Above
2.	Total extent of the Plot	:	47.03sq.mt.(56.25sq.yd.)
3.	Prevailing market rate (along with details/reference of atleast two latest deals/ transanctions With respect to adjacent properties in the area	:	Rs.17,000/- to Rs.19,000/- per sq.mt.
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** = 47.03sq.mt. x Rs.8,000/- = Rs.3,76,240/- **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.3,76,240/- + Rs.13,37,600/- Rs.17,13,840/- **Say Rs.17,14,000/-**
5.	Assessed/adopted rate of valuation	:	Rs.47,03/-per sq.mt.
6.	Estimated value of land	:	47.03sq.mt. x Rs.18,000/- = Rs.8,46,540/-

Er. S. ZAKIR HUSAIN NAQVI
VALUER
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F - 15408
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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----------506.23sq.ft. Covered Area of First Floor Cov. with R.C.C.Slab----------506.23sq.ft.
	f)	Condition of the building	:	-
	i)	Exterior-Excellent, Good, Normal, Poor	:	Normal
	ii)	Interior-Excellent, Good, Normal, Poor	:	--
	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.	:	---
		ii) Name of Purchaser & Address	:	N.A.
		iii) Undersigned Remarks if any	:	N.A.



Specifications of construction (floor-wise) in respect of					
S.No	Description	Ground Floor	First Floor	Second Floor	Third Floor
1	Foundation	Isolated 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	---	---	---	---
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		

S. ZAKIR HUSAIN NAQVI
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IMMOVABLE PROPERTY
Reg. No. [illegible]/2010-11/2297
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PRIME CONSTRUCTIONS

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	506.23 sq.ft.	"	2/80	1100/- per sq.ft.	5,56,883/-	12,530/-	5,44,353/-
2.	Covered Area of First Floor	506.23 sq.ft.	"	2/80	1000/- per sq.ft.	5,06,230/-	11,391/-	4,94,839/-
	Total							Rs.10,39,192/-

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	:	Rs.1,25,000/-
7.	Paneling works	:	---
8.	Aluminum works	:	---
9.	Aluminum hand rails	:	---
10.	False ceiling	:	---
	Total	:	**Rs.1,25,000/-**

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	:	**---**

S. ZAKIR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Regd. No. 15/2010-11/2297
Income Tax Dept.
F-15008
Instt. of Valuers
PRIVATE 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.8,46,540/-
Part-B	B	Shop	:	Rs.---
Part-C	C	Building	:	Rs.10,39,192/-
Part-D	D	Extra Items	:	Rs.---
Part-E	E	Amenities	:	Rs.1,25,000/-
Part-F	F	Miscellaneous	:	Rs.---
Part-G	G	Services	:	Rs.---
		Total Value	:	Rs.20,10,732/- **Say Rs.20,00,000/-**

Calculations :

As per Land & Building Method

A. Valuation as per Circle Rate :
Value of Land : Circle rate As per D.M. order dated:
value of land as per Circle rate = Rs.3,76,240/-

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.17,13,840/-

Value of Building (as per Circle rate) Say Rs.17,14,000/-

C. Valuation of land as per market :
As per local enquiry rates are Rs.18,000/- per sq.mt.

Value of land = 8,46,540/-

D. Valuation of Building :
Value of building Rs.10,39,192/-

E. Value of Extra Item Rs.1,25,000/-

Value of property as per market = Rs.20,00,000/-

F. Realizable Value of property = Rs.17,00,000/-

G. Force Sale /Distress Sale Value = Rs.16,00,000/-

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.20,00,000/- (Rs.Twenty Lakh only)** . The realizable value of above property as of date is estimated Rs.17,00,000/-(Rs.Seventeen Lakh only) and the distress value is estimated Rs.16,00,000/-(Rs.Sixteen Lakh only).

Place : Aligarh
Date : 31-07-2026

Signature :
(Name & Official Seal of Approved Valuer)

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

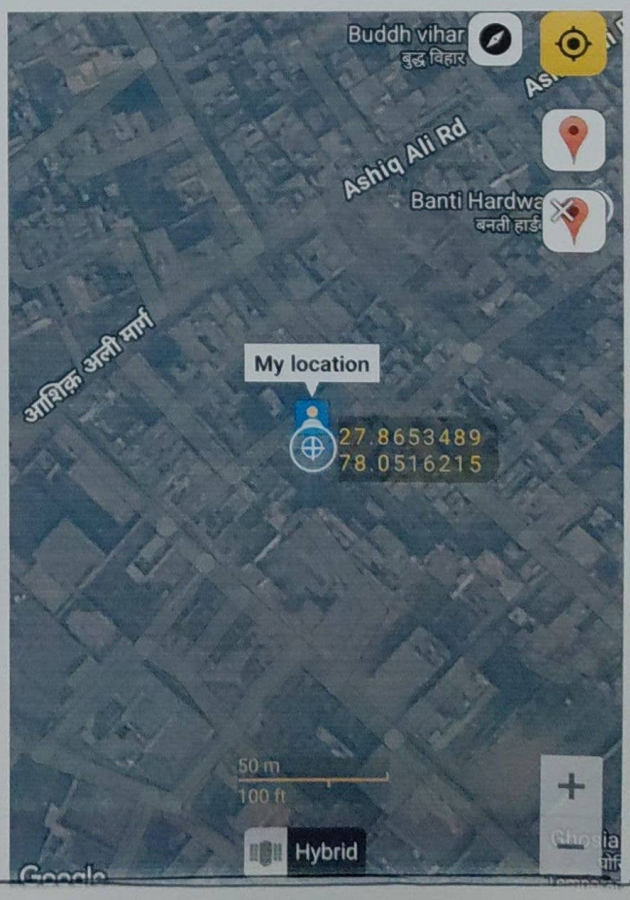


VIEW FOR PROPERTY IDENTIFICATION



OTHER VIEW FOR PROPERTY IDENTIFICATION





S. ZAKIR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Regd. No. 16/2018-19/2297
Income Tax Deptt.
F - 15408
Instt.of Valuer
PRIME CONSTRUCTIONS

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



1	2	3	4	5	6	7	8	9	10	11	12
0105	मोती गंज	व्यवसायिक	28000	30000	32000	70000	80000				
0107	मनोहर नगर	व्यवसायिक	14000	15000	16000	60000	80000				
0360	मुरसान मुजफ्फर	व्यवसायिक	8000	9000	10000	55000	85000	350	300	310	280
1020	मुलायमपुरा/पुरा नं0 (वि0 के कारण 77,104, 155,171, 165,186 157, 188,180	व्यवसायिक/आवासीय	6000	9000	10000	55000	85000	350	300	310	280
0362	मदीना कालोनी	व्यवसायिक	8000	9000	10000	55000	85000				
0109	मकदूम नगर	व्यवसायिक	8000	9000	10000	55000	85000				
1064	मलिकपुरा	अर्द्धव्यवसायिक	1800	2200	2600	8000	28000	55	52	85	45
1062	मकला	अर्द्धव्यवसायिक	1800	2200	2600	8000	28000	55	52	85	45
1021	मूलीपुर जलाल	अर्द्धव्यवसायिक	1600	2200	2600	8000	28000	55	52	85	45
1022	मुकन्दपुर	अर्द्धव्यवसायिक	5000	6500	7500	35000	55000	180	180	200	135
1023	मटनाक	अर्द्धव्यवसायिक	5500	6500	7000	35000	55000	175	160	180	130
1023	मकबरा कन्तीर नगर	अर्द्धव्यवसायिक	9000	10000	11000	35000	55000				
1152	मनाई	ग्रामीण	1400	1800	2400	8000	28000	80	50	95	45
1153	मघलपुर	ग्रामीण	1600	1800	2400	8000	28000	60	50	85	45
1154	मानई	ग्रामीण	1600	1800	2400	8000	28000	60	50	85	45
0056	मैदर गेट	व्यवसायिक	16000	18000	17000	60000	80000				
0297	मैरमाल दरवाजा/ औरंगाबाद कुतबी	व्यवसायिक	20000	21000	24000	70000	90000				

उपनिबन्धक (तृतीय)
कोल, अलीगढ़

तहसीलदार
कोल

उपजिलाधिकारी
कोल, अलीगढ़

सहायक महानिरीक्षक निबन्धन
अलीगढ़

अपर जिलाधिकारी (वि0/रा0)
अलीगढ़

जिलाधिकारी
अलीगढ़

13

Annexure –II

Format E

Declaration From Valuers

I hereby declare that :

a. The information furnished in my valuation report dated :04-08-2026 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.

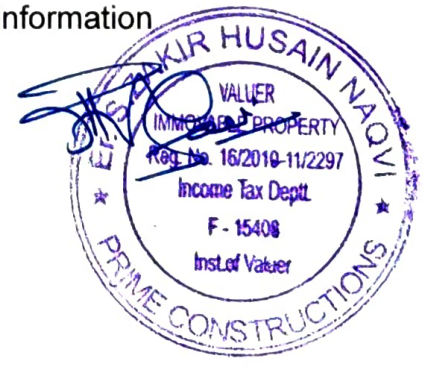
g. I have read the international valuation standards (IVS)and the report submitted to the bank.For the respective asset class is in conformity to the standards as enshrined for valuations in the IVS in general standards and asset standards as applicable.

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.19 & 21, Situated at Ashique Ali Road, Mullapara Bhujpura, Pargana & Tehsil Koil, Distt.Aligarh, having an area of 47.03sq.mt.(56.25sq.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 have no direct or indirect interest in the Property valued
5.	Date of appointment ,valuation date and date of report.	Date of Visit & Date of Report is 31-07-2026
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.	Received Document Related to Property from Bank of Maharashtra, Branch Sasni Gate, Aligarh, Site Visit / Measurement of Property, Site Photographs, Guideline Rate, Prevailing Market Rate and then Prepare valuation Report on the basis of Land and Building Method..
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 : 31-07-2026
Place : Aligarh

Er. S. ZAKIR HUSAIN NAQVI
VALUER
IMMOVABLE PROPERTY
Reg. No. 16/2010-11/2297
Income Tax Deptt.
F - 15498
Instt. Valuer

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.----------

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

Seal & Sign of Branch manager

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

Dated: 04-08-2026

Invoice No.065 / 2026-27

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

Dear Sir,

I have Submitted Valuation Report dated 04-08-2026 in respect of Residential Property(House) of **Mrs.Salma** W/O.Mr.Nasim Khan, Property Mortgaged Address is a Double Storey House, Which is Constructed on Part & Parcel of Khasra No.19 & 21, Situated at very near to Yaseen Masjid and also nearer to Masjid Auliya/ Dargah, Mullapara Bhujpura, Ashique Ali Road, Pargana & Tehsil Koil, Distt.Aligarh.

Kindly issue order for payment of **Rs.3,000/-** (Rs.Three Thousand Only) against above Valuation & Credit in my Account No.**68011506724.**

Yours Faithfully

Er.S.Zakir Husain Naqvi
Chartered Engineer / Valuer

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