KONARK ARCHITECTS

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ARCHITECTS, PLANNERS, STRUCTURAL DESIGNERS & GOVT. APPROVED VALUER

Ref:- KON/08-526/2026 Date : 27-08-2026

To,
THE MANAGER,
CANARA BANK,
JALALI BRANCH,
ALIGARH.

Dear Sir,

Sub:- Valuation Report for the **Residential Property, Situated at Mohalla Nasir, Near Thakur Ji Temple, Jalali, Pargana & Tehsil:- Koil & Distt:- Aligarh.**

Owner :- Shri Suresh Chand S/o Shri Laxmi Chand Alias Lakhpat Ram
M/s Om Kirana Store A/c No. 2175285000001

I have prepared the valuation report for the above noted residential property. The details of valuation is as follows.

a. Market Value	***9,66,300.00***	***(Rupees Nine Lac Sixty Six Thousand & Three Hundred only).***
b. Realizable Value (-10% of M.V.)	***8,69,600.00***	***(Rupees Eight Lac Sixty Nine Thousand & Six Hundred only).***
c. Distress Sale Value (-20% of M.V.)	***7,73,000.00***	***(Rupees Seven Lac & Seventy Three Thousand only).***
d. Circle Rate Value	***10,34,400.00***	***(Rupees Ten Lac Thirty Four Thousand & Four Hundred only).***

The detailed valuation report on the prescribed performa is enclosed herewith.

Thanks

Yours Sincerely

Neeraj Sharma
Digitally signed by Neeraj Sharma
Date: 2026.08.27 16:10:12 +05'30'

For Agency,
Name : Konark Architects
(Authorized Signatory) Er. Neeraj Sharma.

Annexure-VIII

Format-A

-

(Name & address of Valuer)

Neeraj Kumar Sharma, C-45, 46 & 47, Anand Vihar, Industrial Area, Site-A, Maholi Road, Mathura

Ref:- KON/08-526/2026 Date : 27-08-2026

TO,
THE MANAGER,
CANARA BANK,
JALALI BRANCH,
ALIGARH.

VALUATION REPORT (IN RESPECT OF LAND/ SITE AND BUILDING)

PART A- BASIC DATA

I	**GENERAL**	
1	Purose for which the valuation is made:-	To assess fair market value of property from Canara Bank, Jalali Branch, Aligarh.
2	a) Date of inspection:-	26-08-2026
	b) Date on which the valuation is made	27-08-2026
3	Name of the **owner(s)** and his/ their address (es) with Phone No. Detalis of share of each owner in case of joint ownership)	Shri Suresh Chand S/o Shri Laxmi Chand Alias Lakhpat Ram (Sole ownership)
4	List of document produced for perusal	
	I)	Xerox of Privous valuation report
	II)	
	III)	
5	Brief description of the property open land, independent house, shop Godown, Commercial Complex (mention the specific building number allotted by civic authority)	It is a double storey free hold residential property, Constructed with load bearing structure. Near by Thakur Ji Temple
6	Scope of Valuation	Fair market value of property for bank purpose.
7	If this report is to be used for any bank purpose, state the name of bank and branch, if known	Canara Jalali Branch, Aligarh.
II	**DESCRIPTION OF THE PROPERTY**	
1	Postal Address of the property	Residential Property, Situated at Mohalla Nasir, Near Thakur Ji Temple, Jalali, Pargana & Tehsil:- Koil & Distt:- Aligarh.
2	City/ Town	City
	Residential Area	Yes
	Commercial Area	No
	Industrial area	No

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3	Classification of the area		
	I) High / Middle / Poor	Middle	
	II) Urban / Semi Urban / Rural	Urban	
4	Coming under Corporation limit / Village Panchayat/ Municipality	Within Aligarh Nagar Nigam.	
5	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceilling Act) or notified under agency area / scheduled area / cantonment area.	No	
6	In case it is an agricultural land, any conversion to house site plots is contemplated	Not Applicable	
7	Location of property		
	a) Plot No. / Survey No.	---	
	b) Door no.	---	
	c) T.S. No./ Village	Mohalla Nasir, Near Thakur Ji Temple, Jalali,	
	d) Ward/ Taluka	Pargana & Tehsil:- Koil	
	e) Mandal/ District	Aligarh. (U.P.).	
8	Boundaries of the property	A	B
		As per documents	Actual
	North	Not mention in documents	House of Deepak Kumar
	South	Not mention in documents	House of Laxman Prasad
	East	Not mention in documents	8' wd. Rasta
	West	Not mention in documents	Gali
9	Latitude and Longitude	Lat: 27.866527	Lng: 78.254087
10	Property tax receipt reffered	The receipt is not available	
	Assessment Number	---	
	Tax Amount	---	
	Receipt in the name of	---	
11	Electricity Service Connection Consumer Number	The receipt is not available	
	In the name of & Other details, if any	---	
12	Property is presently occupied by	Owner Occupied	
13	If tetanted fully, What is the gross monthly rent?	Not Applicable	

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14	If occupied by both	Not Applicable	
	By assuming the entire building is let out, i) What is the probable monthly rent? Ii) What is the advance amount?	Not Applicable	
III	**PROCEDURE OF VALUATION**		
	Valuation Details	Discussed in part B, C, D, E & F	
1	F.S.I.- 0.86	2	Plot Coverage- 71%
	(Describe the property details)		

PART B- LAND

1	**Dimensions of the site**	A	B
		As per documents	Actual
	North	51'-0"	51'-0"
	South	51'-0"	51'-9"
	East	33'-0"	26-6"
	West	33'-0"	30'-7"
2	**Extent of the site**	156.35 Sqm.	**136.32 Sqm.**
	Whether land is demarcated, compound wall with gate is available	Yes	
	Size of plot	It's having irregular Shape	
	North & south	51'-0" & 51'-9"	
	East & West	26'-6" & 30'-7"	
	Total extent of the plot	136.32 Sqm.	
3	**Characterstics of the site**		
	* Character of locality	Good	
	* Classification of locality	Middle Class	
	Development of surrounding areas	Developed	
	Possibility of frequent flooding/ sub-merging	No	
	Feasibility to the civic amenities like School, Hospital, Bus Stop, Market etc.	All Civic amenities are available within approx 1-2 KM.	
	Level of land with topographical condition.	Plain/Level	
	Shape of land	Irregular	
	Type of use to which it can be put	Residential property	
	Any usage restriction	No	

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	Is plot in town planning approved lay out?	No
	Corner plot or intermittent plot?	Intermittent plot
	Type of road available at present	Available
	* Road facilities	Kaccha Road
	* Width of road-is it below 20 ft. Or more than 20 ft.	Below 20 ft. Road
	Is it a land - Locked land?	No
	Water Potentiality	Available
	Underground sewerage system	Not Available
	Is power Supply available at the site?	Available
	Advantages of the site	Nothing specific
	1	---
	2	---
	Special remarks, if any, like threat of acquisition of land for public service purpose, road widening or applicability of CRZ provision ect. (Distance from sea-coast / tidal level must be incorporated)	No
	*Any factors which affect the marketability of tha land?	No
	*Type of Land?	Residential property
	*Accessibility	Yes
4.	**Value on adopting GLR (Guideline Rate)**	
1	Guideline rate as obtained from the Registrar's office (an evidance thereof to be enclosed)	Rs. 6000.00/-per Sqm. **(Page No. 52 & V-Code- 1131)**
2	Value of Land by adopting GLR (Rs.)	817920.00
5.	**Value on adopting PMR (Prevailing Market Rate)**	
1	Prevailing Market rate (along with details/reference of a least two latest deals/transactions with respect to adjacent properties in the area)	Attached
2	Unit Rate adopted rate in this valuation after considering the characteristics of the subject plot	Rs. 5,500.00/- per Sqm.
3	Value of Land by adopting PMR (Rs.)	749760.00

PART C- BUILDING

	Type of building	Residential property
1	Type of construction (load Bearing / RCC / Steel Framed)	Load bearing structure
2	Quality of construction	Superior
3	Appearance of building	Attractive

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4	Maintenance of building	Exterior: Normal
		Interior: Normal
5	Plinth area floor-wise	G.F.= 96.15 Sqm. & F.F.= 20.90 Sqm.
6	Number of floors and height of each floor including basement, if any	G.F.+1 & Height approx 3.05 mt.

Floor	Year of Construction (as reported/as per actual observation/as per deed)	Roof	Plinth Area		
			Main Portion (A)	Cantilevered Portion (B)	Total A + 50% of B
Basement					
Ground Floor	1983	Girder Stone	96.15	0.00	96.15
First Floor	1983	Girder Stone	20.90	0.00	20.90
Total			117.05	0.00	117.05

7. Drawing Approval		
a.	Date of issue and validity of layout of approved map / plan	Not provided
b	Approved map / plan issuing authority	----
c	Whether genuineness or authenticity of approved map / plan is verified?	----
d	Any other comments by our empanelled valuers on authentic of approved plan?	No
	(Discuss on the building approval, reference, violations observed, consequences of violation etc.)	

8. Value of building is estimated by adopting suitable unit plinth area rate depending upon the specifications. Depreciation is calculated by straight-line method assuming a salvage value of _____0%

7. VALUATION OF BUILDING

DESCRIPTION	GROUND FLOOR	FIRST FLOOR	SECOND FLOOR	OTHER FLOOR
Specification				
Floor finish	C.C.	C.C.		
Superstructure	Load bearing Structure	Load bearing Structure		
Roof	Girder Stone Roof Slab	Girder Stone Roof Slab		
Doors/Windows	Iron & Wooden Gate	Iron & Wooden Gate		
Fittings	Open Batten	Open Batten		
Weathering course	Yes			
Plinth area	G.F.= 96.15 Sqm. & F.F.= 20.90 Sqm.			

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Year of construction (as reported/ as observed/ as per the deed	Approx 1983 Year
Age of building	Approx 43 year Old
If the age is not exactly known, further life expected	Approx 17 Year
Total life of the building estimated	Approx 60 Year

Note: Add extra sheets for additional floors and buildings)

Sr. no.	Particulars of Item	Plinth area (Sqm.)	Roof Ht.	Age of Building	Estimated replacement rate of construction Rs./-per Sqm.	Replacement cost Rs.	Depreciation 65%	Net value after depreciations Rs.
1	Ground Floor	96.15	3.05 M	43 Year	6000.00	576900.00	374985.00	201915.00
2	First Floor (Semi Finished)	20.90	3.05 M	43 Year	2000.00	41800.00	27170.00	14630.00
	TOTAL					618700.00	402155.00	**216545.00**

Part D- Amenities & Extra Items (Value after depreciation)		
1)	Portico	---
2)	Ornamental front door /Pooja Door	---
3)	Sit out/ Verandah with steel grills	---
4)	Extra Steel/ Collapsible gates	---
5)	Wardrobes, Showcases, Wooden Cupboards	---
6)	Glazed tiles	---
7)	Extra sinks and bath tubs	---
8)	Marble / Ceramic tiles Flooring	---
9)	Interior decorations	---
10)	Architectural elevation works	---
11)	Paneling works	---
12)	Aluminum works	---
13)	Aluminum hand rails	---
14)	False ceiling	---
15)	Open Staircases	---
16)	Separate toilet room	---
17)	Separate Lumber room	---
18)	Separate Water tank/ sump	---
19)	Trees, gardening	---
20)	If any, other details	---
	TOTAL	

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	PART-E SERVICES (Value after Depriciation)	
	1. Water supply arrangements	0.00
	Open well	0.00
	Deep borg	0.00
	Hand pump	0.00
	Motor	0.00
	Corporation Tap	0.00
	Underground level sump	0.00
	Overhead water tank	0.00
	2. Drainage	0.00
	Septic tank	0.00
	Underground Sewerage	0.00
	3. Compound Wall…..Rm. @ Rs. …../ Sqm. Height Length Type of construction	0.00
	4. Pavements…..Sqm. @ Rs. …../	0.00
	5. Iron Gate…..Rm. @ Rs. …../ Sqm.	0.00
	6. E.B Deposits, water deposits, drainage deposits etc.	0.00
	7. Electrical fittings	0.00
	Type of wiring	0.00
	Class of fittings (superior / ordinary / poor)	Available
	Number of light points	Available
	Fan points	Available
	Spare plug points	Not Available
	Any other item	No
	8. Plumbing installation	
	a) No. of water closets and their type	Available
	b) No. of wash basins	Available
	c) No. of urinals	Not available
	d) No. of bath tubs	Not available
	e) Water meter, taps, etc.	Available
	f) Any other fixtures	No
	9. Any Other	No
	Total	0.00

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F. Total abstract of the entire property				
Part	**Description**		**Value of adopting**	
			GLR (Rs.)	PMR (Rs,)
Part-B	Land	Rs.	817920.00	749760.00
Part-C	Building	Rs.	216545.00	216545.00
Part-D	Amenities & Extra items	Rs.	0.00	0.00
Part-E	Services	Rs.	0.00	0.00
	Total	Rs.	1034465.00	966305.00
	Say	Rs.	10,34,400.00/-	9,66,300.00/-

Factors favouring for an additional value				
1				
2				
Add	(+)	Rs.		Rs. 0.00
Factors favouring for less value				
1				
2				
Less	(-)	Rs.		Rs. 0.00
Present Market Value (Rs.)				**9,66,300.00/-**

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and cost approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future iii) Any likely income it may generate, may be discussed).

. Photograph of owner/representative with property in blackground to be enclosed.

. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various apps/Internet sites

As a result of may appraisal and analysis, it is my considered opinion that the present market value of the above property in the prevailling condition with aforesaid specifications is **Rs. 9,66,300.00 (Rupees Nine Lac Sixty Six Thousand & Three Hundred only).** The circle value of the above property is **Rs. 10,34,400.00 (Rupees Ten Lac Thirty Four Thousand & Four Hundred only).** The realizable value **Rs. 8,69,600.00 /-(Rupees Eight Lac Sixty Nine Thousand & Six Hundred only).** and the force distress/Auction value **Rs. 7,73,000.00 /-(Rupees Seven Lac & Seventy Three Thousand only).**

Remarks;-

1. As per documents land area is 156.35 Sqm. & As per site land area is 136.32 sqm., So we are considering as per site land area in this valuation report.

2. It is a N.P.A. property.

Neeraj Sharma
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Date: 2026.08.27 16:13:47 +05'30'

Place :- Aligarh.
Date :- 27/08/2026

Signature of Approved Panel Valuer

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

Place: -
Date: -

Signature
(Name of the Branch Manager with Official seal)

PART G - CERTIFICATE

1. It is hereby certified that in my opinion

(i) The present market value of the property discussed in the report (above) by adopting prevailing market rate of land is Rs. 5,500.00/- Sqm. (Rupees 7,49,760.00/- only).

(ii) The forced sale value of the property is estimated as ..20%.. less than the present market value.

2. Number of the title deed(s) involved in this property is ..... The relevant document for the subject property in the opinion of this valuer is the deed dated ..... with Wahi Number .....& deed Number....Page No..... Registered in the ..Aligarh.. Registrar's office.

3. If this flat property is offered as collateral security the concerned financial institution is requested to verify the extent of land shown in this valuation report with respect to the latest legal opinion.

4. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I (1).

5. The property was inspected by Me on dated ..26/08/2026... in the presence of ..Owner..

6. The legal aspects were not cosidered in this valuation.

7. This valuation work is undertaken by the valuer based upon the request from Bank.

8. Any Other Details-

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Place :- Aligarh.

Signature

Date :- 27/08/2026

Signature of Approved Panel Valuer

DECLARATION FROM VALUERS

I hereby declare that:-

a. I am a citizen of india.

b. The information furnished in my valuation report dated 27/08/2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valaution of the property.

c. I have no direct or indirect interest in the property valued:

d. I have personally inspected the property on dated 26/08/2026. The work is not sub-contracted to any other valuer and carried out by my self

e. I have not been removed/dismissed from service/ Employment earlier.

f. I have not been convicted of any offence and sentenced to a term of imprisonment.

g. I have not been found guilty of misconduct in my professional capacity.

h. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.

i.. I have not sub-contract the work to any other valuer and carry out the work myself.

j. I 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.

k. 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 enshrinedfor valuation in the IVS in "General Standards" and "Asset Standards" as applicable.

l. I abide by the Model Code of Conduct for empanelment of valuer in the Bank.

m. I am registered under Section 34 AB of the Wealth Tax act, 1957.

n. I am the **proprietor**/partner/authorized official of the firm/ company, who is competent to sing this valautaion report.

o. Futher, I hereby provide the following information.

S N	Particulars	Valuer comment
1	Background information of the asset being valued.	It is a double storey freehold residential property,constructed with load bearing structure
2	purpose of valuation and appointing authority	To assess fair market value of property from Canara Bank, Jalali Branch, Aligarh.
3	identity of the valuer and any other experts involved in the valuation	Neeraj Kumar Sharma
4	disclosure of valuer interset or conflict, if any	No
5	Valuation date and date of report.	27-08-2026
6	inspections and/or investigations undertaken	26-08-2026
7	nature and sources of the information used or relied upon	Local market survey
8	procedures adopted in carrying out the valuation and valuation standards followed	Land & building method
9	restrictions on use of the report, if any	No
10	major factors that were taken into account during the valaution.	Surrounding development & Saleability of property
11	major factors that were not taken into account during the valaution.	None
12	**Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.**	**----**

PLACE : Aligarh
DATE : 27/08/2026

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MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code fo conduct:

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standard of integrity and fairness in all his/its dealings with his/its clients and other valuers.

2. A valuer shall maintain integrity by being honest, straighforward, and forthright in all professional relationships.

3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

4. A valuer shall refrain from being involved in any action that would bring disrepute to the professional.

5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

7. A valuer shall carry out professional service in accordance with the relevant technical and professional standards that may be specified from time to time.

8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.

9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise of deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or

10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Indepedence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.

13. A valuer shall not take up an assignment if he/it or any his/its relatives or associates is not independent in terms of association to the company.

14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.

17. A valuer shall not indulge in "mandate santching" of offering "convenience valuations" in order to cater to a company or clients's needs.

18. As an independent valuer, the valuer shall not charge success free (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

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Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision, This shall be maintained so as sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspectionsn and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation.- For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himselft/itself, or to obtain or retain an advantage in the conduct of profession for himselft/itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Neeraj Sharma

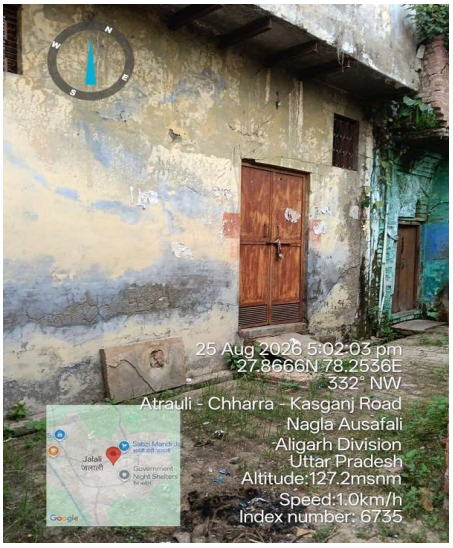
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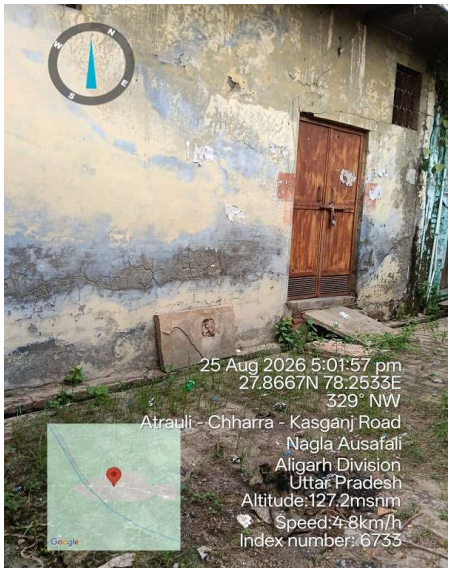
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DATE : 27/08/2026

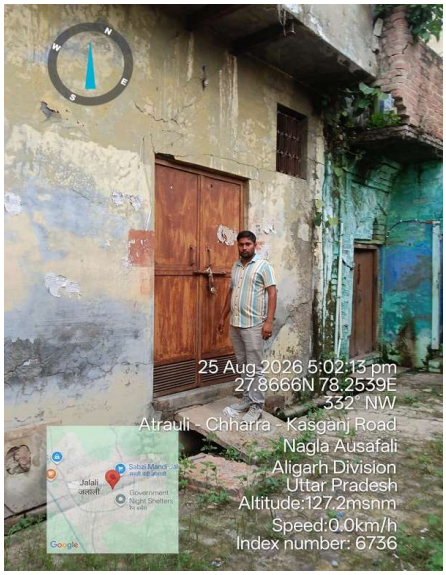
Owner:-	Shri Suresh Chand S/o Shri Laxmi Chand Alias Lakhpat Ram
Address:-	Residential Property, Situated at Mohalla Nasir, Near Thakur Ji Temple, Jalali, Pargana & Tehsil:- Koil & Distt:- Aligarh.

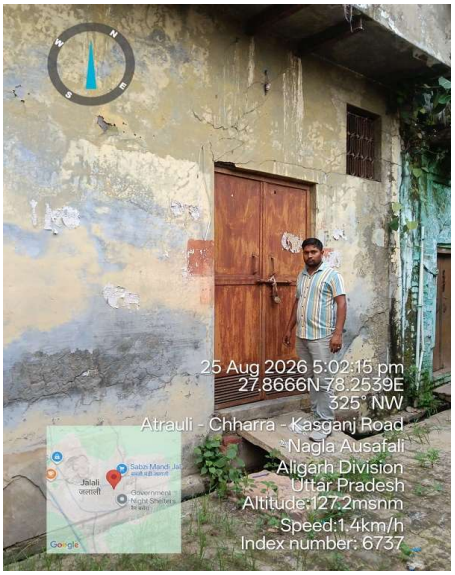












Neeraj Sharma

Digitally signed by Neeraj Sharma
Date: 2026.08.27 16:14:58 +05'30'


FAUJI ENTERPRISES
Jalali
Sabzi Mandi Jalali
Beer Shop Jalali
Temple Thakur Gopal Ji Maharaj | मंदिर...
New Yadav Building Materials
Jama Mustafa masjid jalali
Government Night Shelters
MOHD AKIL RUDAYAN...
Jalali
Uttar Pradesh 2C2128
27.865527, 78.254087
Street View
Layers