R.G. Pathak
&
ASSOCIATES
Architects, Structural Engineers & Govt. Approved Valuers
IBBI registration number: IBBI/RV/02/2019/11854
& Under Sec. 34 AB of Wealth Tax Act

23, Bhoj Marg, Freeganj, Ujjain (M.P.) India
503, 'The Mark', 20 Old Palasia, Saket Square
Above Dominos Pizza, Indore (M.P.) 452018
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TO,
THE BRANCH MANAGER
BANK OF INDIA, BAMLABE BRANCH
RAJGARH M.P.

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

(To be filled in by the Approved Valuer)

I.	GENERAL			
1.	Purpose for which the valuation is made			Mortgage Purpose
2.	a)	Date of inspection	:	09/06/2026
	b)	Date on which the valuation is made	:	22/06/2026
3.	List of documents produced for perusal			
	i) Copy of registered sale deed: Attached as Annexure-I.			
	ii) Copy of diversion order: Attached as Annexure-II.			
	iii) Copy of collector's guideline page: Attached as Annexure-III.			
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)		:	Shri Radheshayam Dangi S/O Shri Gangadhar
5.	Brief description of the property (Including leasehold/freehold etc)		:	it's a double storied unfinished residential Building with freehold rights.
6.	Location of property			
	a)	Plot No. / Survey No.	:	Building over land survey No. 52/2(old no. part of land survey no. 52)
	b)	Door No.	:	Building over land survey No. 52/2(old no. part of land survey no. 52)
	c)	T. S. No. / Village	:	Gram Talwada urf champapura.
	d)	Ward / Taluka	:	Patwari halka no. 09
	e)	Mandal / District	:	Rajgarh M.P.
7.	Postal address of the property			Building over land survey No. 52/2(old no. part of land survey no. 52), at Gram Talwada Urf Champapura, Patwari Halka No.09, New Baypass A.B. road ½ km. inside at Tehsil Biaora District Rajgarh M.P.

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8.	City / Town	:	Tehsil Bioara & District Rajgarh	
	Residential Area	:	Residential area	
	Commercial Area	:	No.	
	Industrial Area	:	No.	
9.	Classification of the area	:		
	i) High / Middle / Poor	:	Middle.	
	ii) Urban / Semi Urban / Rural	:	Rural area	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Gram Panchayat, Talwada Urf Champapura.	
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	:	The land has diverted for residential use 147/A-2/2005-06 on dated 19-09-2006(Please see Annexure-II).	
13	Boundaries of the property	:	AS PER DEED	AS PER ACTUAL
	East	:	Remaining Land of Seller	others land
	West	:	Remaining Land of Seller	Approach road
	North	:	Road	Others house
	South	:	Remaining Land of Seller	others land
14.1	Dimensions of the site	:	A	B
			As per the Deed	Actual
	East	:	07.62 meter	07.62 meter
	West	:	07.62 meter	07.62 meter
	North	:	15.24 meter	15.24 meter
	South	:	15.24 meter	15.24 meter
14.2	Latitude, Longitude and Coordinates of the site	:	LATITUDE : 23.900111 N LONGITUDE: 76.893583 E	
15	Extent of the site	:	Area as per deed: 116.17 Sq. m. i.e. 1250 Sq. ft.	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	Area as per deed: 116.17 Sq. m. i.e. 1250 Sq. ft.	
17	Whether occupied by the owner / tenant? If occupied by tenant, since	:	Fully occupied by the owner	

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	how long? Rent received per month.		
II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality		Average
2.	Development of surrounding areas		Average
3.	Possibility of frequent flooding / sub-merging		Nil.
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		All available within 1.5-2.5 km around from the location of the property.
5.	Level of land with topographical conditions		Leveled
6.	Shape of land		Rectangular
7.	Type of use to which it can be put		Residential
8.	Any usage restriction		Yes for residential use.
9.	Is plot in town planning approved layout?		Not applicable as located in village area & less than 500 Sq. m. land area.
10	Corner plot or intermittent plot?		Intermittent plot
11	Road facilities		Good from door step on one side.
12	Type of road available at present		R.C.C. surface top road
13	Width of road - is it below 20 ft. or more than 20 ft.		Less than 20 feet.
14	Is it a land - locked land?		No.
15	Water potentiality		Good
16	Underground sewerage system		No.
17	Is power supply available at the site?		Yes
18	Advantage of the site		

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	East & West			
2.	Total extent of the plot			
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)			**Rs. 1200 Per Sq. m. as located in deep inside location with narrow & dead end approach road.**
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)			Residential rates:3,500 Per Sq. m. **Please see Annexure-III.**
5.	Assessed / adopted rate of valuation			RS. 1200.00 per Sq. m.
6.	Estimated value of land			116.17 x 1200 = RS.1,39,404.00
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)		RCC framed structure
	c)	**Year of construction Residual life**		**2003, FF finished in 2026 Approx. 47 year from Now If well maintained**
	d)	Number of floors and height of each floor including basement, if any		Two, 3.05 m .
	e)	Plinth area floor-wise		**Legally Sanctioned BUA:** GF: 110.36 Sq. m. FF : 110.36 Sq. m.
	f)	Condition of the building		
		i) Exterior - Excellent, Good, Normal, Poor		Normal
		ii) Interior - Excellent, Good, Normal, Poor		Normal
	g)	Date of issue and validity of layout of approved map / plan		**Not available with branch record.**
	h)	Approved map / plan issuing authority		**Not available with branch record**
	i)	Whether genuineness or authenticity of approved map / plan is verified		**Not available with branch record**
	j)	Any other comments by our		**Not available with branch record**

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S. No.	Description		Ground floor	Other floors
	e) Water meter, taps, etc.	:	Nil	Nil
	f) Any other fixtures	:	Nil	Nil

Details of valuation

Sr. no.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
1.	Ground floor RCC (Legally BUA)	110.36 Sq. m	3.05 meter.	Cons. In 2003 Unfinished	8,000.00 Per Sq m	8,82,880.00	RS.2,90,114.00 (Deduct 32.86% as 23 years old conc.)	5,92,766.00
2.	First Floor RCC (Legally BUA)	110.36 Sq. m	3.05 meter	Cons. In 2003, finished in 2016	7,500.00 per Sq. m.	8,27,700.00	RS.2,71,982.00 (Deduct 32.86% as 23 years old conc.)	5,55,718.00
					Total	17,10,580.00	5,62,096.00	11,48,484.00

Part C- (Extra Items) (Amount in Rs.)

1.	Portico	:	Nil.
2.	Ornamental front door	:	Nil.
3.	Sit out/ Verandah with steel grills	:	Nil.
4.	Overhead water tank	:	Nil.
5.	Extra steel/ collapsible gates	:	Nil.
	Total	:	Nil.

Part D- (Amenities) (Amount in Rs.)

1.	Wardrobes	:	Nil.
2.	Glazed tiles	:	Nil.
3.	Extra sinks and bath tub	:	Nil.
4.	Marble / ceramic tiles flooring	:	Nil.
5.	Interior decorations	:	Nil.
6.	Architectural elevation works	:	Nil.
7.	Paneling works	:	Nil.
8.	Aluminum works	:	Nil.
9.	Aluminum hand rails	:	Nil.
10.	False ceiling	:	Nil.
	Total		Nil.

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Part E- (Miscellaneous) (Amount in Rs.)

1.	Separate toilet room	:	Nil
2.	Separate lumber room	:	Nil
3.	Separate water tank/ sump	:	Nil
4.	Trees, gardening	:	Nil
	Total		**Nil**

Part F- (Services) (Amount in Rs.)

1.	Water supply arrangements	:	Nil.
2.	Drainage arrangements	:	Nil.
3.	Compound wall	:	Nil.
4.	C. B. deposits, fittings etc.	:	Nil.
5.	Pavement	:	Nil.
6.	Tube well installed with pump	:	Nil.
	Total	:	Nil.

Total abstract of the entire property

Part- A	Land	:	Rs. 1,39,404.00
Part- B	Building	:	Rs.11,49,843.00
Part- C	Extra Items	:	Nil.
Part- D	Amenities	:	Nil.
Part- E	Miscellaneous	:	Nil.
Part- F	Services	:	Nil.
	Total	:	Rs. 12,89,247.00
	Say	:	**Rs. 13,00,000.00**

Valuation: **1. As the prevailing Govt. Guidline rate is in force from 2026-27. I have adopted land rate on the basis of local inquiry.**
(The sale deeds are registered using old Govt. Guidline rates.)
2. Salability: - Average Salability, as per the present market scenario.

DATE :- June 22, 2026
PLACE :- UJJAIN (MP)
REG.NO:-IBBI/RV/02/2019/11854
REG.NO:-CAT-I/8/52 OF 2002

FOR R.G PATHAK & ASSOCIATES
ARCHITECTS & ENGINEERS &
(Panel Valuer Bank of India)
GOVT. APPROVED VALUERS
23, BHOJ MARG, FREEGANJ,
UJJAIN (MP).

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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. 13,00,000.00 (RS. THIRTEEN LACS ONLY). The Realizable value of the above property is Rs. 11,70,000.00 (RS.ELEVEN LACS SEVENTY THOUSAND ONLY). The distress value Rs.10,40,000.00 (RS.TEN LACS FORTY THOUSAND ONLY).

Collector Guideline value:-

a. for residential plot (116.17 Sq. m.)
   @ RS.3,500 Per Sq. m. : RS.4,06,595.00
   Deduct 80% for unfinished with RCC Roofing
   also deduct more 15% for more than 20 year old cons.
b. for actual B.U.A GF (110.36 Sq. m.) (RCC Roofing)
   @ RS. 7,480 Per Sq. m. : RS.8,25,493.00
c. for actual B.U.A GF (110.36 Sq. m.) (RCC Roofing)
   @ RS. 7,160 Per Sq. m. : RS.7,90,178.00

TOTAL : 20,22,266.00

DATE :- June 22, 2026
PLACE :- UJJAIN (MP)
REG.NO:-IBBI/RV/02/2019/11854
REG.NO:-CAT-I/8/52 OF 2002

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The undersigned has inspected the property detailed in the