Er. Sanjeev Kumar Verma
PLANNER, STRUCTURAL CONSULTNAT & INTERIOR DESINER
Chartered Engineer, Govt. Approved Valuer
B.E. (Civil) M.I.E. FIV
Reg. No. CAT-1/129/35/CCIT/99-2000

OFFICE:-
BLOCK NO. 10/13, CIVIC CENTRE
J.D.A. MARHATAL, JABALPUR

MOB. No. – 9425154943

PANEL VALUER

Ref. No. VSK/BOM/JBP/2025-26 Date: 04/02/2026

BILL

To,

The Branch Manager
BANK OF MAHARASTRA
Gorakhpur Branch Jabalpur

Subject- Valuation fees
Dear Sir,

You are requested to pay Valuation fees Rs 3000/- (Rs. Three Thousand Only) property belongs to 1-Shri Jugal Kishor Gupta S/o Late shri Satyanarayan Gupta 2- Smt. Aarti Gupta W/o Shri Jugal Kishor Gupta R/o Jabalpur

Kindly issue the cheque in favour of Sanjeev Kumar Verma
For RTGS a/c No 520101220683987, Union Bank of India (Old Corporation Bank), Civic Center Jabalpur
IFSC Code: - UBIN0903671

Please arrange to make the payment at the earliest & oblige. Thanks for calling on us. We assure you of our best service at all times.

Date: 04/02/2026
Place: Jabalpur

Er. S. K. Verma
(Govt. Approved Valuer)

Govt. Registered Valuer JABALPUR

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Summary valuation report to be submitted by the empanelled valuer along with detailed report

S.No.	Particulars	Details/information
1	Name of branch	Bank of Maharastra Gorakhpur Branch Jabalpur
2	Name of borrower	1. Shri Jugal Kishor Gupta S/o Late shri Satyanarayan Gupta 2. Smt. Aarti Gupta W/o Shri Jugal Kishor Gupta R/o Maharajpur, Jabalpur
3	Name of valuer	Er. Sanjeev Kumar Verma
4	Date of vist of valuer	04/02/2026
5	Name of bank officials	Branch Manager, Bank of Mahashtra, Gorakhpur Branch
6	Description of property	Residential house
a	Name of owner	1. Shri Jugal Kishor Gupta S/o Late shri Satyanarayan Gupta 2. Smt. Aarti Gupta W/o Shri Jugal Kishor Gupta R/o Maharajpur, Jabalpur
b	Extent of area (in acre/hectare /sqmt/sqft	800.00 Sqft
c	Survey no. /Gut No. /CST no. /House no.	Mouza Maharajpur, NB No. 664, PHN 60, Diverted khasra no. 256/2, Near Indralok City, Maharajpur, Shaheed Birsa Munda Ward No. 75, Teh & Dist Jabalpur
D	Type of land	Free hold land
E	Nature of property	Residential house
f	In possession of /occupancy	Self
g	Location	Mouza Maharajpur, NB No. 664, PHN 60, Diverted khasra no. 256/2, Near Indralok City, Maharajpur, Shaheed Birsa Munda Ward No. 75, Teh & Dist Jabalpur
h	Boundaries	Identify as per detailed in the main road
I	Market value of property	Rs. 34,00,000/- (Rs. Thirty Four Lakh Only)
J	Releasable value of property	Rs. 27,20,000/- (Rs. Twenty Seven Lakh Twenty Thousand Only)
k	Distress value of property	Rs. 25,00,000/- (Rs. Twenty Five Lakh Only)
l	Guideline value of property	Rs. 21,67,800/- (Rs. Twenty One Lakh Sixty Seven Thousand Eight Hundred Only)

Er. S. K. Verma
(Govt. Approved Valuer)

Re- Valuer
JABALPUR

Er. Sanjeev Kumar Verma
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PANEL VALUER

FOR BANK OF MAHARASHTRA, GORAKHPUR BRANCH JABALPUR

Date 04/02/2026

S.No.	Particulars		Content
1	Introduction		
2	Date of inspection		04/02/2026
	Date of Valuation		04/02/2026
3	List of documents		Copies of document shown to us:- 1. Sale Deed Reg No. MP182552020A1645499 Dated 08/10/2020 2. Sanction map by Gram Panchayat Maharajpur
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)		1. Shri Jugal Kishor Gupta S/o Late shri Satyanarayan Gupta 2. Smt. Aarti Gupta W/o Shri Jugal Kishor Gupta R/o Maharajpur, Jabalpur
5	Brief description of the property (Including leasehold / freehold etc)		Residential House
6	Physical characteristic of the Assets		
a	Plot No. / Survey No.		Mouza Maharajpur, NB No. 664, PHN 60, Diverted khasra no. 256/2, Near Indralok City, Maharajpur, Shaheed Birsa Munda Ward No. 75, Teh & Dist Jabalpur
b	Door No.		--
c	T. S. No. / Village		Maharajpur
d	Ward / Taluka		Shaheed Birsa Munda Ward No. 75
e	Mandal / District		Jabalpur
7	Postal address of the property		Near Indralok City, Maharajpur Jabalpur , PIN 482004
8	City/Town		Jabalpur
	Residential/Commercial/Industrial area		Residential
9	Classification of the area- High/Middle/Poor		Middle
	Urban/Semi Urban/Rural		Urban
10	Coming under Corporation limit / Village Panchayat / Municipality		Jabalpur Municipal Corporation
11	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/ cantonment area		N.A
12	In case it is an agricultural land, any conversion to house site plots is contemplated		:N.A
	Boundaries of the property		:As per site
	North		:Block No. 3 (House)
	South		:Block No. 5 (House)
	East		:P/o Bablu Sharma Ji (Open plot)

S.K. VERMA Govt. Registered Valuer JABALPUR

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PANEL VALUER

13.	West	:	20 feet wide side road
14.1	Dimensions of the site	:	
	North		As per map
	South		
	East		
	West		
14.2	Latitude, Longitude and Coordinates of the site	:	Attach
15	Extent of the site	:	Plot Area 800 Sqft
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	Plot Area 800 Sqft (House)
17	Whether occupied by the owner/tenant? If occupied by tenant, since how long?Rent received per month.	:	Owner
II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality		Residential
2.	Development of surrounding areas		Residential
3.	Possibility of frequent flooding / sub-merging		No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		1-2 Km
5.	Level of land with topographical conditions		leveled
6.	Shape of land		Rectangular shape
7.	Type of use to which it can be put		Residential
8.	Any usage restriction		N.A
9.	Is plot in town planning approved layout?		No
10	Corner plot or intermittent plot?		No
11	Road facilities		Yes
12	Type of road available at present		C.C. road
13	Width of road – is it below 20 ft. or more than 20 ft.		20 ft. wide road
14	Is it a land – locked land?		No
15	Water potentiality		Yes
16	Underground sewerage system		No
17	Is power supply available at the site?		Yes
18	Advantage of the site		-
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)		No
Part – A (Valuation of land)			
1.	Size of plot		Plot Area 800 Sqft
2.	Total extent of the plot		Plot Area 800 Sqft (House)
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)		Rs. 2500/- to Rs. 3000/- per sqft
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		Rs. 929/- per sqft for Residential land
5.	Assessed / adopted rate of valuation		Rs. 3000/- per Sq
6.	Estimated value of land		Rs. 24,00,000/-
Part – B (Valuation of Building)			
Technical details of the building			

E.I.S. VERMA Govt. Registered Valuer JABALPUR

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PANEL VALUER

a)	Type of Building (Residential / Commercial/ Industrial)		Residential
b)	Type of construction (Load bearing / RCC/ Steel Framed)		RCC
c)	Year of construction		2021
d)	Number of floors and height of each floor including basement, if any		One Floor - GF- 609 Sqft
e)	Plinth area floor-wise		GF -609 Sqft
f)	Condition of the building		
	i) Exterior – Excellent, Good, Normal, Poor		Good
	ii) Inferior - Excellent, Good, Normal, Poor		Good
g)	Date of issue and validity of layout of approved map / plan		Sanction map approved by Village Panchayat Maharajpur
h)	Approved map / plan issuing authority		Sanction map approved by Village Panchayat Maharajpur
i)	Whether genuineness or authenticity of approved map / plan is verified		No
j)	Any other comments by our empanelled Valuers on authentic of approved plan		The property under valuation is a residential house located at Near Indralok City Maharajpur Jabalpur. We have considered sanction built up area as per approved map from Sarpanch Village panchayat, It is worth to mention the property is in stress i.e. NPA, so we have considered current prevailing market rate as per the size location & status considered to make this report.

Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground Floor	First Floor
1.	Foundation	RCC	N.A
N.	Basement	No	N.A
3.	Superstructure	RCC frame Structure	N.A
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Yes	N.A
5.	RCC works	Yes	N.A
6.	Plastering	Yes	N.A
7.	Flooring, Skirting, dadoing	Vitrified tile flooring	N.A
8.	Special finish as marble, granite, wooden paneling, grills, etc	Yes	N.A
9.	Roofing including weather proof course	Yes	N.A
10.	Drainage	Yes	N.A

S. No.	Description		Ground Floor	First Floor
2.	Compound wall	:	Yes	N.A
	Electrical installation			
	Type of wiring	:	Conduit	N.A
	Class of fittings (superior / ordinary / poor)	:	ordinary	N.A
	Number of light points	:	As per plan	N.A



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	Fan points	:	As per plan	N.A
	Spare plug points	:	As per plan	N.A
3.	Any other item	:	Nil	N.A
4.	Plumbing installation			
	a) No. of water closets and their type	:	1 nos	N.A
	b) No. of wash basins	:	1 nos	N.A
	c) No. of urinals	:	1 nos	N.A
	d) No. of bath tubs	:	Nil	N.A
	e) Water meter, taps, etc.	:	Nil	N.A
	f) Any other fixtures	:	Nil	N.A

Details of valuation

Sr. no.	articulars of item	Plinth area	Roof height	Residual Age	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
1	GF	609 Sqft	10 Feet	56 Year	Rs. 1400/- per sqft	Rs. 852600/-	--	Rs. 852600/-
	Total							Rs. 852600/-

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

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

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

1.	Wardrobes	:	No
2.	Glazed tiles	:	Yes
3.	Extra sinks and bath tub	:	No
4.	Marble / Ceramic tiles flooring	:	Vitrified tile flooring
5.	Interior decorations	:	Yes
6.	Architectural elevation works	:	No
7.	Panelling works	:	No
8.	Aluminium works	:	No
9.	Aluminium hand rails	:	Yes
10.	False ceiling	:	No
	Total		--

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

1.	Separate toilet room	:	No
2.	Separate lumber room	:	No
3.	Separate water tank/ sump	:	No
4.	Trees, gardening	:	No
	Total		--

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

1.	Water supply arrangements	:	Yes
2.	Drainage arrangements	:	Yes
3.	Compound wall	:	Yes
4.	C. B. deposits, fittings etc.	:	Yes
5.	Pavement around house	:	Yes
	Total	:	--

Total abstract of the entire property

Part- A	Land	:	Rs. 24,00,000 /-
Part- B	Building	:	Rs. 8,52,600/-
Part- C	Extra Items	:	Nil

S. K. VERMA Govt. Registered Valuer JABALPUR

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Part- D	Amenities	:	Nil
Part- E	Miscellaneous	:	Nil
Part- F	Services	:	Nil
	Add extra for modular kitchen & boring & gate etc	:	Rs. 2,00,000/-
	Total	:	Rs. 34,52,600/-
	Say	:	Rs. 34,00,000/-

Fair Market	Rs. 34,00,000/- (Rs. Thirty Four Lakh Only)
Realizable Value	Rs. 27,20,000/- (Rs. Twenty Seven Lakh Twenty Thousand Only)
Distress Value	Rs. 25,00,000/- (Rs. Twenty Five Lakh Only)
Guide Line value (2025-26)	Rs. 21,67,800/- (Rs. Twenty One Lakh Sixty Seven Thousand Eight Hundred Only)

Place: Jabalpur
Date: 04/02/2026

Signature

(Name and Official seal of the Approved 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 ……

Signature

(Name of the Branch Manager with Official seal)

Place: Jabalpur
Date: 04/02/2026

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Declaration-cum-undertaking from the valuer(Annexure-IV)

1. The property was inspected on 04/02/2026
2. The undersigned does not have any direct/indirect interest in the above property
3. The information furnished herein is true and correct to the best of our knowledge.
4. I have submitted Valuation report directly to the Bank.
5. The opinion about valuation and information furnished is true and correct to the best of my knowledge & belief.
6. We have no direct or indirect interest in the property valued.
7. Our report does not cover check of ownership, title clearance or legality.
8. This valuation report is purely an opinion and has no legal and contractual obligations on our part. The rates are based on current market condition and these may vary with time. Unless otherwise specified the valuation is based on free and transferable title without any hindrance like tenancy etc.
9. The valuation is based on the site visit & the information given by the party.
10. The valuation is subject to clear and marketable title and adequacy of engineering
11. Our liability on this assignment (whether arising from this assignment, Negligence or whatsoever) is limited in respect of any one event or series of events to the actual loss or damage sustained subject to maximum of the 80% of the professional fees for the services rendered.
12. In no event shall valuer be held responsible or liable for special, indirect or Consequential damages as the assignment has been completed on best effort, Knowledge and belief.
13. Photo copy of documents mentioned in the report were referred by us & this Valuation report should be read along with it:
14. This valuation report will remain valid only for the purpose for which it is made.
15. Emphasis of this report is on the value of the property and not on the area measurement or title verification of the property & is based on market rate.
16. Bank authorities are requested to contact valuer in case of any doubts or discrepancy.
17. This report is made as per bank request without any prejudice.

Er. S. K. Verma
(Govt. Approved Valuer)

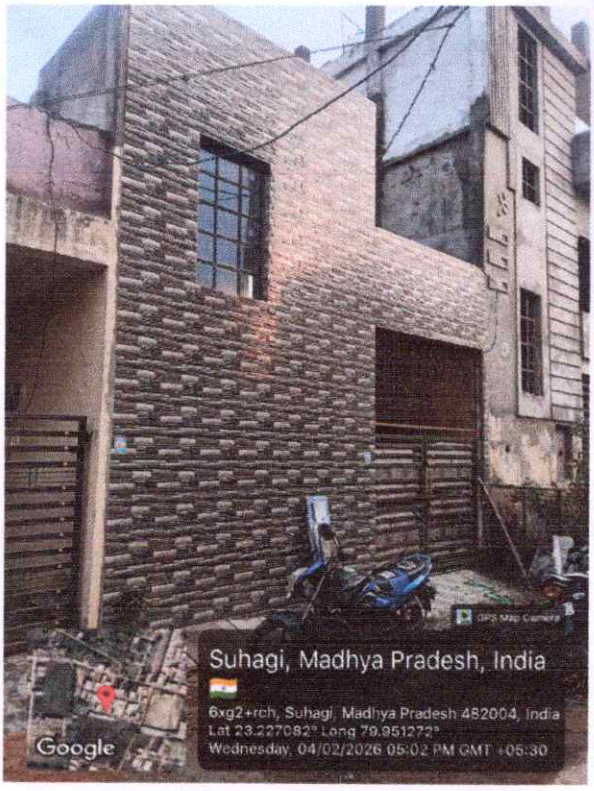
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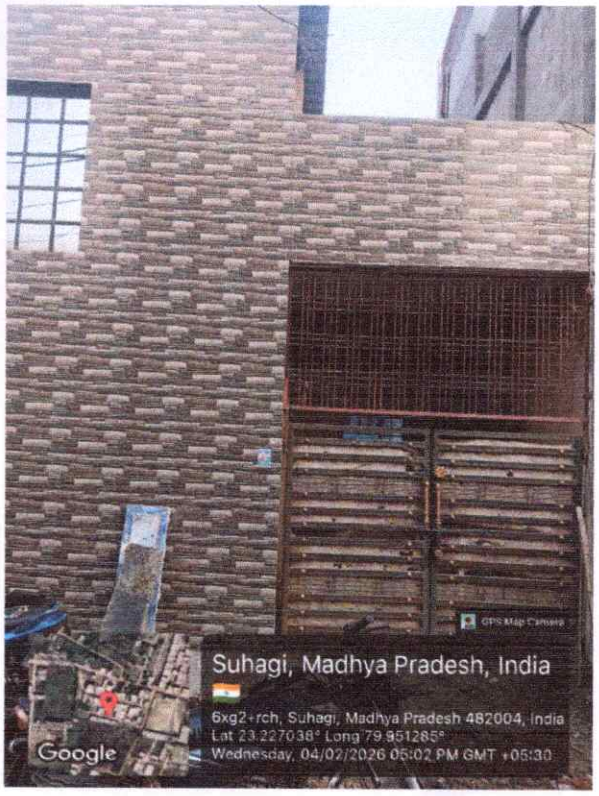
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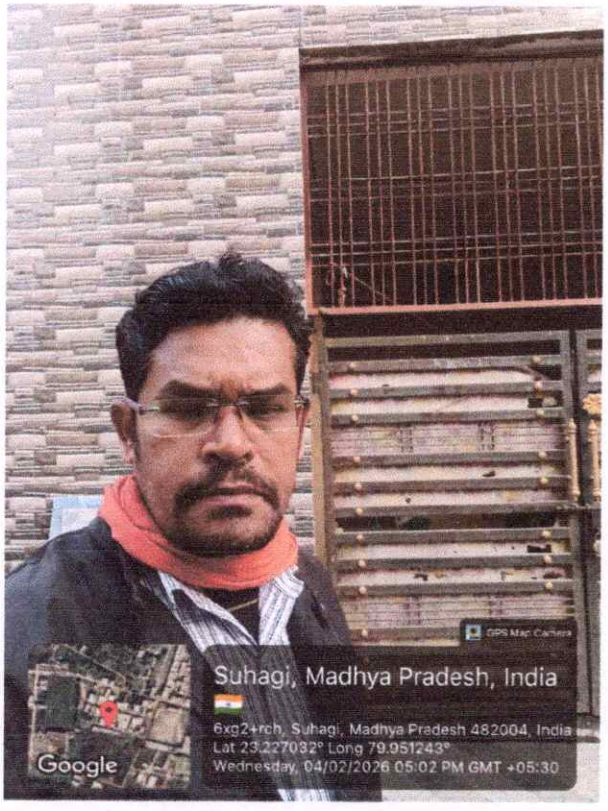
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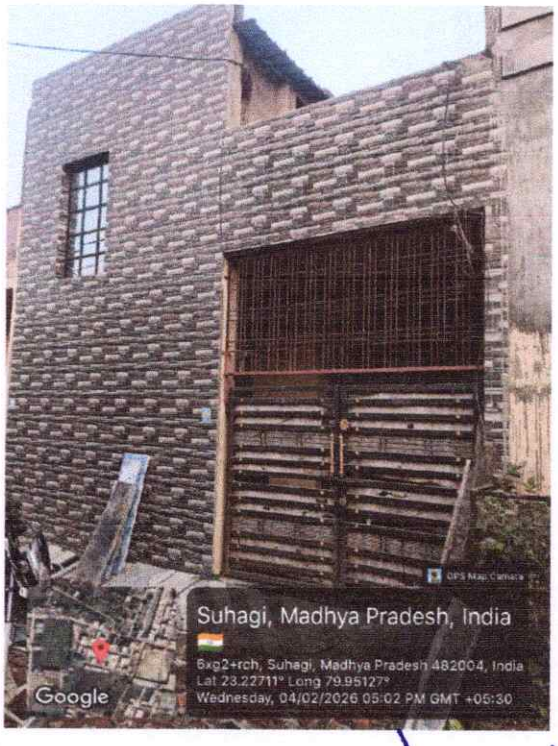
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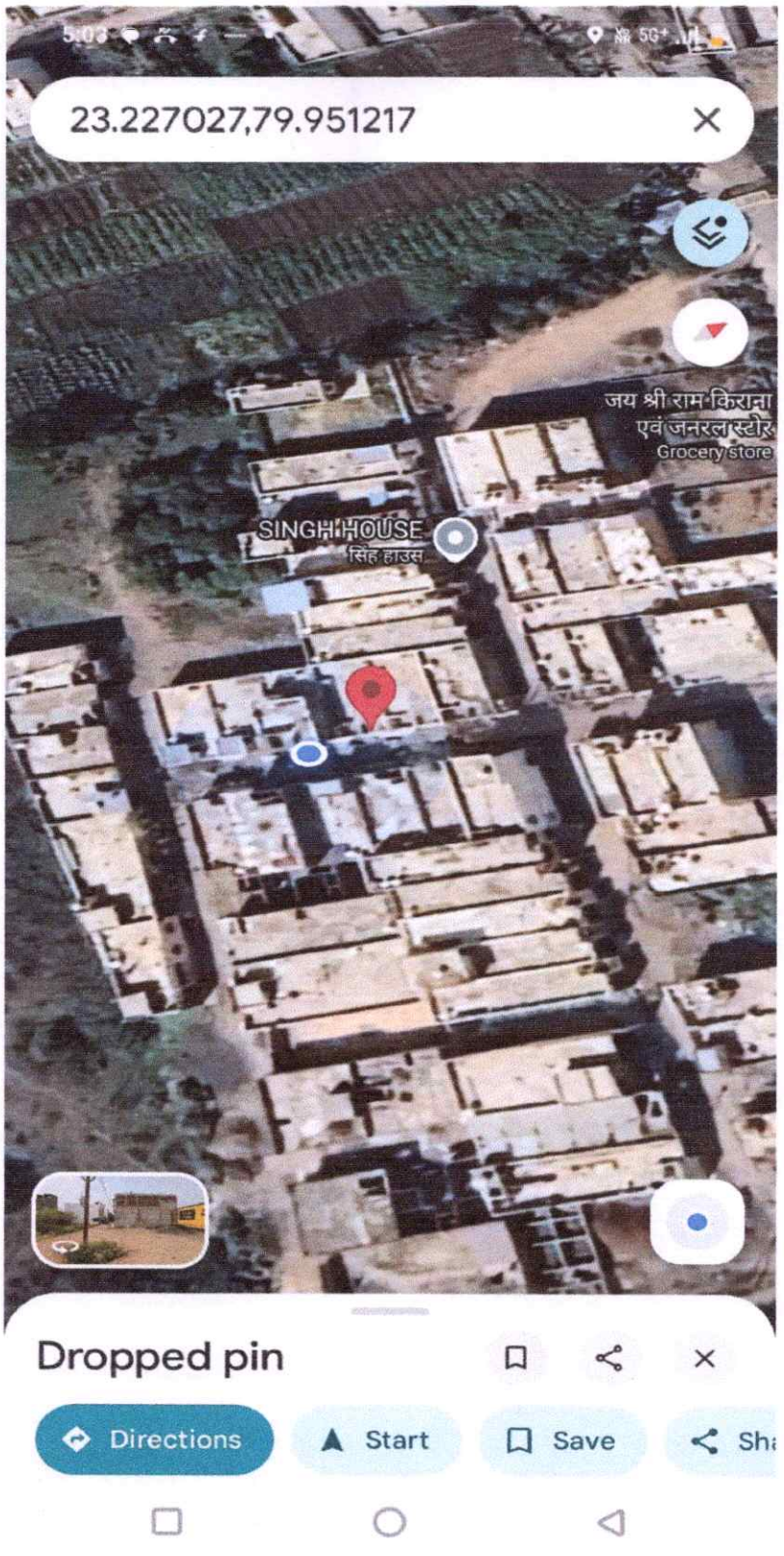
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S.No.	Guideline Place	PLOT (SQM)			BUILDING RESIDENTIAL (SQM)				BUILDING COMMERCIAL (SQM)			BUILDING MULTI(SQM)		AGRICULTURAL LAND(HECTARE)		AGRICULTURAL PLOT (SQM)	
		Residential	Commercial	Industrial	RCC	RBC	Tin Shade	Kaccha Kabelu	Shop	Office	Godown	Residential	Commercial	Irrigated	Un Irrigated	Sub Clause wise	Sub Clause wise
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Urban Local Body : JABALPUR, Sub-Area : NAGAR NIGAM JABALPUR, Ward : SHAHEED BIRSA MUNDA WARD NO. 75, Tehsil : Adhartal																	
704	AMARSINGH JAAT KI COLONY MAHARAJPUR	18,000	27,000	18,000	31,000	25,200	23,600	22,000	43,800	43,100	42,200	20,300	40,000	15,00,00,000	15,00,00,000	18,000	27,000
705	BAGHELI	4,000	7,000	4,000	17,000	11,200	9,600	8,000	23,800	23,100	22,200	20,000	28,000	15,00,000	15,00,000	4,000	7,000
706	CHATI	8,000	12,000	8,000	21,000	15,200	13,600	12,000	26,800	28,000	27,200	15,800	20,100	45,00,000	45,00,000	8,000	12,000
Urban Local Body : JABALPUR, Sub-Area : NAGAR NIGAM JABALPUR, Ward : SHAHEED BIRSA MUNDA WARD NO. 75, Tehsil : Panagar																	
707	HATHNA	6,000	10,000	6,000	19,000	13,200	11,600	10,000	26,800	26,100	25,200	20,000	25,000	50,00,000	50,00,000	6,000	10,000
Urban Local Body : JABALPUR, Sub-Area : NAGAR NIGAM JABALPUR, Ward : SHAHEED BIRSA MUNDA WARD NO. 75, Tehsil : Adhartal																	
708	INDRA LOK MAHARAJPUR	22,000	32,000	22,000	35,000	29,200	27,600	26,000	48,800	48,100	47,200	23,000	40,000	15,00,00,000	15,00,00,000	22,000	32,000
709	INDRAPURI KAMJOR VARG GRAH NIRMAN SAHKARI SAMITI	19,500	28,500	19,500	32,500	26,700	25,100	23,500	45,300	44,500	43,700	24,400	34,000	15,00,00,000	15,00,00,000	19,500	28,500
710	KHAIRI	12,000	15,000	12,000	25,000	19,200	17,600	16,000	31,800	31,100	30,200	20,000	30,000	1,00,00,000	1,00,00,000	12,000	15,000
711	KISHOR SHARMA KI COLONY MAHARAJPUR	18,000	27,000	18,000	31,000	25,200	23,600	22,000	43,800	43,100	42,200	30,000	40,000	15,00,00,000	15,00,00,000	18,000	27,000
712	M/S ASSOCIATES (RAJ PARISAR) MAHARAJPUR	18,000	28,000	18,000	31,000	25,200	23,600	22,000	44,800	44,100	43,200	30,000	40,000	15,00,00,000	15,00,00,000	18,000	28,000
713	MAHARAJPUR KI ANYA COLONY EVAM SHESH MAHARAJPUR	15,000	20,000	15,000	28,000	22,200	20,600	19,000	36,800	36,100	35,200	25,000	35,000	1,00,00,000	1,00,00,000	15,000	20,000
714	NH ADHARTAL MUKHYA ROAD SUHAGI TIRAHA SE KHAIRI BYPAS WARD KI SEEMA TAK	35,000	70,000	35,000	48,000	42,200	40,600	39,000	86,800	86,100	85,200	40,000	70,000	2,50,00,000	2,50,00,000	35,000	70,000