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
Ph. # (O) 0734-3558495, Mob.: 98260-51686
E-mail: rgpathak2000gmail.com

TO,
THE SENIOR MANAGER
BANK OF INDIA, ARVIND NAGAR BRANCH,
UJJAIN M.P.

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

I.	GENERAL		
1.	Purpose for which the valuation is made		Mortgage Purpose
2.	a) Date of inspection	:	11/07/2026
	b) Date on which the valuation is made	:	11/07/2026
3.	List of documents produced for perusal(Already available with branch) i) Copy of registered title deed: Annexure-I. ii) Copy of permission letter & sanctioned drawing: Annexure-II & IIa. iii) Copy of collector's guideline page: 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 Arvind S/O. Shri Laxminarayan Sharma
5.	Brief description of the property (Including leasehold/freehold etc)	:	It's a single storied types design residential Building with freehold land.
6.	Location of property		
	a) Plot No. / Survey No.	:	House over Plot No. 40
	b) Door No.	:	House over Plot No. 40
	c) T. S. No. / Village	:	Dipti Parisar near Indore road.
	d) Ward / Taluka	:	Ward no. 48
	e) Mandal / District	:	Ujjain M.P.
7.	Postal address of the property		House over Plot No. 40 at Dipti Parisar, Goyla Khurd, at Ward No. 48, Indore Road Ujjain M.P.
8.	City / Town	:	Ujjain M.P.
	Residential Area	:	Yes.
	Commercial Area	:	No.
	Industrial Area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle
	ii) Urban / Semi Urban / Rural	:	Urban
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Ujjain, Municipal council
11	Whether covered under any	:	No.

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	State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area			
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	It is residential colony.	
13	Boundaries of the property	:	**As Per Deed**	**As Per Actual**
	East	:	Colony Road	Colony Road
	West	:	House No. 37	**House No. 37 of Shri Walvekar.**
	North	:	House No. 39	**House No. 39 of Others**
	South	:	House No. 41	**House No. 41 of Shri Pandey.**
14.1	Dimensions of the site	:	A **As per the Deed**	B **Actual**
	East	:	**Area of plot 95.58 Sq. m. i.e. 1028.81 Sq. ft.**	
	West	:		
	North	:		
	South	:		
14.2	Latitude, Longitude and Coordinates of the site	:	**LATITUDE : 23.151389 N** **LONGITUDE :75.787139 E**	
15	Extent of the site	:	**Area of plot 95.58 Sq. m. i.e. 1028.81 Sq. ft.**	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	**Area of plot 95.58 Sq. m. i.e. 1028.81 Sq. ft.**	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Fully occupied by the Owner	
II.	**CHARACTERISTICS OF THE SITE**			
1.	Classification of locality		Middle class	
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,		All available within 500-1000 meter distance from the location of the property.	

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	market etc.		
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, only for residential use.
9.	Is plot in town planning approved layout?		Yes provided attached as Keyplan
10	Corner plot or intermittent plot?		Intermittent Plot
11	Road facilities		Available
12	Type of road available at present		RCC lane.
13	Width of road - is it below 20 ft. or more than 20 ft.		Less than 20' feet(Approx. 3.05 meter lane)
14	Is it a land - locked land?		No.
15	Water potentiality		Average
16	Underground sewerage system		Yes.
17	Is power supply available at the site?		Yes.
18	Advantage of the site		
	1. **The property is found to be well demarcated.**		
	2. **The property is located close to Ujjain - Indore road.**		
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		**Area of plot 95.58 Sq. m. i.e. 1028.81 Sq. ft.**
	North & South		
	East & West		
2.	Total extent of the plot		**Area of plot 95.58 Sq. m. i.e. 1028.81 Sq. ft.**
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the		**RS. 50,000 Per Sq. m. as good location & located close to Indore Road.**

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	areas)			
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)			Residential land rates: RS. 12,400.00 Per Sq. m. (Please see Annexure-IV).
5.	Assessed / adopted rate of valuation			**RS. 50,000 Per Sq. m. as good location & located close to Indore Road.**
6.	Estimated value of land			**95.58 x 50,000 = RS.47,79,000.00**
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)		It's a RCC frame Structure.
	c)	**Year of construction Residual age**		**2004 Another 48 years from now if well maintained.**
	d)	Number of floors and height of each floor including basement, if any		Two, 3.05 meters each
	e)	Plinth area floor-wise		**Legally Built up area: Ground Floor: 48.54 Sq. m.**
	f)	Condition of the building		Good
		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		**2004**
	h)	Approved map / plan issuing authority		**Ujjain, Municipal Authority**
	i)	Whether genuineness or authenticity of approved map / plan is verified		**Yes, the sanctioned drawing provided to me was verified & found to be original.**
	j)	Any other comments by our empanelled valuers on authentic of approved plan		**The owner has constructed more than the sanctioned BUA on both the floors. However, here in the scope of this valuation report only the legally sanctioned BUA is being considered.**

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Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground floor	Other floors
1.	Foundation	Isolated Footing Foundation	
2.	Basement	Not Applicable	
3.	Superstructure	200 & 100 mm walls	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Door windows frames are made of sal wood & shutters are made with teak wood.	
5.	RCC works	Nil.	
6.	Plastering	Plastered with Cement mortar	
7.	Flooring, Skirting, dadoing	Vitrified tiles	
8.	Special finish as marble, granite, wooden paneling, grills, etc	Granite Top Kitchen Platform	
9.	Roofing including weather proof course	RCC Roofing	
10.	Drainage	Closed	

S. No.	Description		Ground floor	Other floors
2.	Compound wall	:	NIL.	
	Height	:	1.20 meter	
	Length		20.00 meter	
	Type of construction		Brick work in cement mortar	
3.	Electrical installation		Ground floor	Other floors
	Type of wiring	:	Concealed pattern wiring in PVC pipes	
	Class of fittings (superior / ordinary / poor)	:	Ordinary	
	Number of light points	:	Atleast Four in each room	
	Fan points	:	Atleast Two in each room	
	Spare plug points	:	Nil	
	Any other item		Nil	
4.	Plumbing installation		Ground floor	Other floors
	a) No. of water closets and their type	:	One on each floor	
	b) No. of wash basins	:	One on each floor	
	c) No. of urinals	:	Nil	
	d) No. of bath tubs	:	Nil	
	e) Water meter, taps, etc.	:	Nil.	
	f) Any other fixtures	:	Nil	

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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 (Legally Sanctioned BUA, RCC Roofing)	48.54 Sq. m.	3.05 m	Conc. in 2004	14,000.00 Per Sq m	6,79,560.00	Deduct 31.43 % depreciation for 22 year old cons.(-) 2,13,586.00	4,65,974.00
	TOTAL =					6,79,560.00	**2,13,586.00**	4,65,974.00

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	:	RS. 10,000.00
5.	Extra steel/ collapsible gates	:	Nil
	Total	:	**RS. 10,000.00**

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	:	RS.50,000.00 (Granite Top Kitchen Platform)
5.	Interior decorations	:	Nil
6.	Architectural elevation works	:	Nil
7.	Paneling works	:	Nil
8.	Aluminum works	:	Nil
9.	Aluminum hand rails	:	Nil
10.	POP False ceiling	:	Nil
11.	Staircase tower		Nil
	Total		**RS. 50,000.00**

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**

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

1.	Water supply arrangements	:	Nil
2.	Drainage arrangements	:	Nil
3.	Compound wall	:	Rs.10,000.00
4.	C. B. deposits, fittings etc.	:	Nil
5.	Pavement	:	Rs. 10,000.00
	Total	:	**Rs. 20,000.00**

Total abstract of the entire property

Part- A	Land	:	RS. 47,79,000.00
Part- B	Building	:	RS. 4,65,974.00
Part- C	Extra Items	:	RS. 10,000.00
Part- D	Amenities	:	RS. 50,000.00
Part- E	Miscellaneous	:	Nil
Part- F	Services	:	Rs. 20,000.00
	Total	:	RS. 53,24,974.00
	Say	:	RS. 53,25,000.00

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

DATE :- July 11, 2026
PLACE :- UJJAIN M.P.
REG.NO:-IBBI/RV/02/2019/11854
REG.NO.:-CAT-I/8/52 OF 2002

FOR
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ARCHITECTS & ENGINEERS &
GOVT. APPROVED VALUERS
(Panel Valuer Bank of India)
23, BHOJ MARG, FREEGANJ,
UJJAIN M.P.

R.G. PATHAK & ASSOCIATES ★ 23 BHOJ MARG FREEGANJ UJJAIN (M.P.) ★ ENGINEERS ARCHITECTS & GOVT. APPROVED VALUERS

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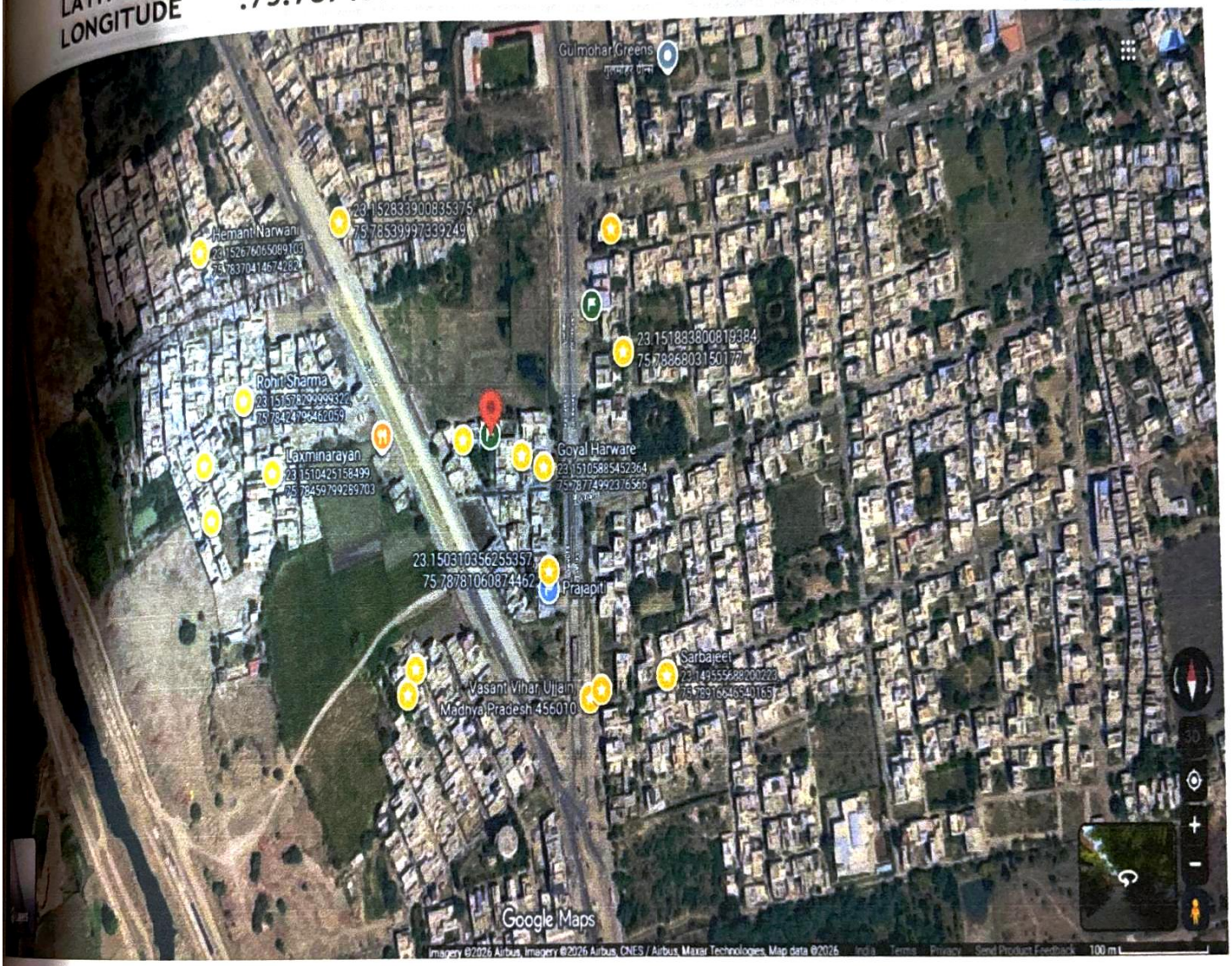
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LATITUDE : 23.151389 N
LONGITUDE :75.787139 E



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

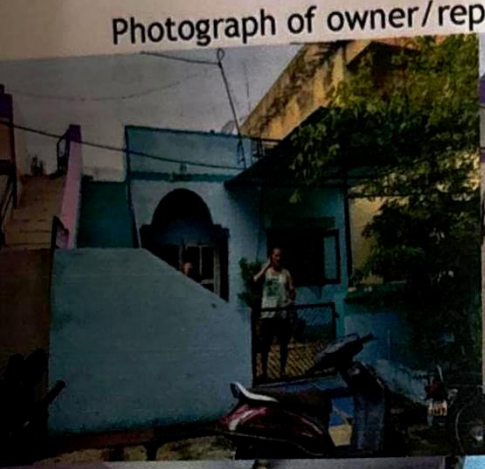
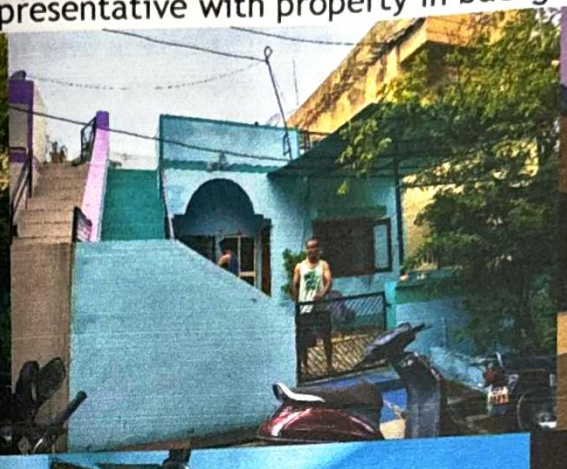
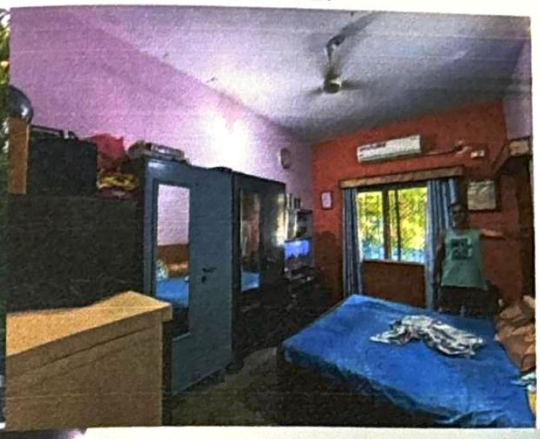
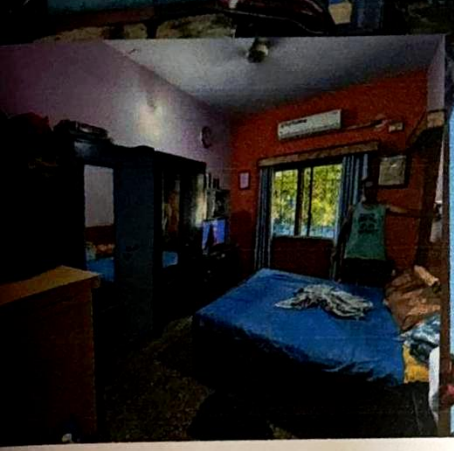
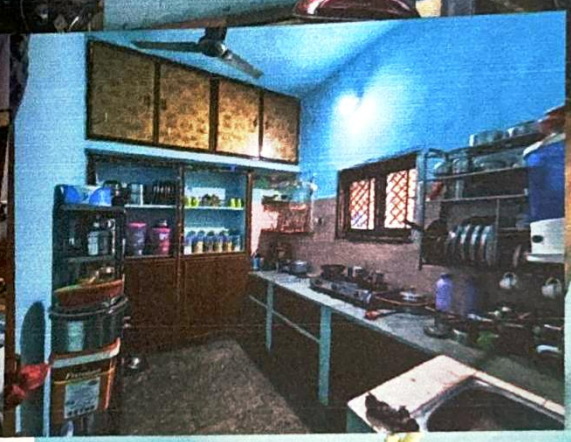








PHOTO GRAPH TAKEN BY ME DURING MY VISIT TO THE PROPERTY ON DATED 11/07/2026 OF HOUSE OVER PLOT NO. 40 AT DIPTI PARISAR, GOYLA KHURD, AT WARD NO. 48, INDORE ROAD UJJAIN M.P. BELONGING TO SHRI ARVIND SHARMA S/O. SHRI LAXMINARAYANJI SHARMA.

R.G. PATHAK & ASSOCIATES ENGINEERS ARCHITECTS & GOVT. APPROVED VALUERS FREEGANJ UJJAIN (M.P.)

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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. 53,25,000.00 (RS.FIFTY THREE LACS TWENTY FIVE THOUSAND ONLY). The Realizable value of the above property is Rs. 48,00,000.00 (RS. FORTYY EIGHT LACS ONLY). The distress value Rs. 42,60,000.00 (RS. FORTY TWO LACS SIXTY THOUSAND ONLY).

Collector Guideline value:-

a. for Residential plot (up to 95.58 Sq. m.)
@ RS. 12,400.00 Per Sq. m : RS. 11,85,192.00

Deduct 15% depreciation for more than 20 year old cons.

b. Built Up area GF (48.54 Sq. m.)
@ RS. 11,050.00 Per Sq. m. : RS. 5,36,367.00

TOTAL = RS. 17,21,559.00

DATE :- July 11, 2026
PLACE :- UJJAIN M.P.
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R.G. PATHAK & ASSOCIATES (P.) LTD. ★ 23 BHOJ MARG FREEGANJ UJJAIN (M.P.) ★ ENGINEERS ARCHITECTS & GOVT. APPROVED VALUERS

The undersigned has inspected the property detailed in the Valuation Report dated July 11, 2026, on House over Plot No. 40, at Dipti vihar, Goyalakhurd Indore road, at Ward no. 48, Ujjain M.P. We are satisfied that the fair and reasonable market value of the property is RS. (RS. ONLY).

Signature
(Name of the Branch Manager with Official seal)

Date: July 11, 2026.

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Annexure-9

DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 11/07/2026is 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 11/07/2026the work is not Sub-contracted to any other valuer and carried out by myself.
d. I have not been convicted of any offence and sentenced to a term of imprisonment;
e. I have not been found guilty of misconduct in my professional capacity.
f. 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.
g. I have read the international Valuation Standards (IVS) and the report submitted to the Bank of the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
h. I abide by the Model Code of Conduct for empanelment for valuer in the Bank.
i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
k. Further I Confirm that I have valued the right property.
l. Further, I hereby provide the following information.

Sl No.	Particulars	Valuer comment
1	background information of the asset being valued;	It's a single storied residential building over freehold land.
2	purpose of valuation and appointing authority	Mortgage purposes
3	identity of the valuer and any other experts involved in the valuation;	Vr. Ravindra Pathak.
4	disclosure of valuer interest or conflict, if any;	No interest
5	date of appointment, valuation date and date of report;	11/07/2026
6	inspections and/or investigations undertaken;	Local survey and inquires exercised for land price prevailing.
7	nature and sources of the information used or relied upon;	From legal documents.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach-Land & building Method.
9	restrictions on use of the report, if any;	For Bank of India use only
10	major factors that were taken into account during the valuation;	Location & Shape of the property.
11	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.	Nil.

DATE :- July 11, 2026
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S.No.	Guideline Place	PLOT (SQM)			BUILDING RESIDENTIAL (SQM)				BUILDING COMMERCIAL (SQM)			BUILDING MULTI(SQ	
		Residential	Commercial	Industrial	RCC	RBC	Tin Shade	Kaccha Kabelu	Shop	Office	Godown	Residential	Comme
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1128	KUSHAGRA RESIDENCY	12,800	25,600	12,800	25,800	19,200	17,600	16,000	40,600	39,600	39,600	19,000	38,00
1129	LALBAHADUR SHASHTRI MARG/MAIN ROAD INDORE UJJAIN ROAD/SERVICE ROAD	40,000	80,000	40,000	53,000	46,400	44,800	43,200	95,000	94,000	94,000	38,600	61,10
1130	LALBAHADUR SHASTI MARG - ANAND DIP NAGAR	13,500	27,000	13,500	26,500	19,900	18,300	16,700	42,000	41,000	41,000	14,700	26,60
1131	LALBAHADUR SHASTI MARG - DIPTI VIHAR	12,400	24,800	12,400	25,400	18,800	17,200	15,600	39,800	38,800	38,800	14,700	26,60
1132	LALBAHADUR SHASTI MARG - KIRTI NAGAR	14,000	28,000	14,000	27,000	20,400	18,800	17,200	43,000	42,000	42,000	14,700	26,60
1133	LALBAHADUR SHASTI MARG - ABHISEK NAGAR	16,100	32,200	16,100	29,100	22,500	20,900	19,300	47,200	46,200	46,200	16,900	30,60
1134	LALBAHADUR SHASTI MARG - ADINATH COLONY	13,200	26,400	13,200	26,200	19,600	18,000	16,400	41,400	40,400	40,400	15,400	27,80
1135	LALBAHADUR SHASTI MARG - AKANSHA PARISAR	13,500	27,000	13,500	26,500	19,900	18,300	16,700	42,000	41,000	41,000	14,700	26,60
1136	LALBAHADUR SHASTI MARG - ARADHANA PARISAR	12,400	24,800	12,400	25,400	18,800	17,200	15,600	39,800	38,800	38,800	14,700	26,60
1137	LALBAHADUR SHASTI MARG - ARCHANA PARISAR	12,400	24,800	12,400	25,400	18,800	17,200	15,600	39,800	38,800	38,800	14,700	26,60
1138	LALBAHADUR SHASTI MARG - ARPITA ENCLAVE	15,600	31,300	15,600	28,600	22,000	20,400	18,800	46,300	45,300	45,300	16,900	30,60
1139	LALBAHADUR SHASTI MARG - DIPTI PARISAR	14,000	28,000	14,000	27,000	20,400	18,800	17,200	43,000	42,000	42,000	14,700	26,60
1140	LALBAHADUR SHASTI MARG - KRISHNA VIHAR	18,700	37,400	18,700	31,700	25,100	23,500	21,900	52,400	51,400	51,400	19,400	35,40
1141	LALBAHADUR SHASTI MARG - LOKMITRA NAGAR	12,400	24,800	12,400	25,400	18,800	17,200	15,600	39,800	38,800	38,800	14,700	26,60
1142	LALBAHADUR SHASTI MARG - MAHESH VIHAR	14,100	28,200	14,100	27,100	20,500	18,900	17,300	43,200	42,200	42,200	16,900	30,60

Financial Year : 2026-2027 District : Ujjain Note: * - Vishist Gram