TO,
THE CHIEF MANAGER,
BANK OF INDIA, KRISHI UPAJ MANDI BRANCH,
TEHSIL & DISTRICT RATLAM 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			To determine the Fair Market Value, Realizable Value & Distress Sale Value of the property for SARFAESI Purposes.
2.	a)	**Date of inspection**	:	**07/08/2026**
	b)	**Date on which the valuation is made**	:	**07/08/2026**
3.	List of documents produced for perusal			
	i) **Copy of Title deed: Annexure-I**			
	ii) **Copy of sanctioned drawing & building permission letter: Annexure-II & IIa.**			
	iii) **Copy of property tax receipt of year 2012-13: Annexure-III**			
	iv) **Copy of Collector Guideline Page: Annexure-IV.**			
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 Madanlal S/O. Shri Ladulal Sharma**
5.	Brief description of the property (Including leasehold/freehold etc)		:	**It's a partly Double storied residential building (on going renovation) over freehold land.**
6.	Location of property			
	a)	Plot No. / Survey No.	:	House over Part of Part of plot no. 188, over Land survey no. 150/19, 150/1/2/1 & 150/8
	b)	Door No.	:	House over Part of Part of plot no. 188, over Land survey no. 150/19, 150/1/2/1 & 150/8
	c)	T. S. No. / Village	:	Mohan Nagar, Gram Bariya Khedi
	d)	Ward / Taluka	:	Ward no. 11
	e)	Mandal / District	:	Tehsil Ratlam Nagar & District Ratlam M.P.
7.	Postal address of the property			**House over Part of Part of plot no. 188, Mohan Nagar over Land survey no. 150/19, 150/1/2/1 & 150/8, at Ward no. 11, Gram Bariya Khedi, Tehsil Ratlam nagar & District Ratlam M.P.**
8.	City / Town		:	Tehsil Ratlam nagar & District Ratlam 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	:	Nagar palika Ratlam	
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	:	Not Applicable	
13	Boundaries of the property		**As per deed**	**As per actual**
	East	:	House over Plot no. 189 of Shri Rakesh Meda	House over Plot no. 189 of Shri Rakesh Meda
	West	:	Road	Road
	North	:	House over the remaining part of same plot no.	House over the remaining part of same plot no. of Shri Narayan Purohit
	South	:	House over the remaining part of the same plot no. of Shri Shaymlal Tiwari	House over the remaining part of the same plot no. of Shri Ramprasad
14.1	Dimensions of the site	:	A	B
			As per the Deed	**Actual**
	East	:	5.08 meters	5.08 meters
	West	:	5.08 meters	5.08 meters
	North	:	9.14 meters	9.14 meters
	South	:	9.14 meters	9.14 meters
14.2	Latitude, Longitude and Coordinates of the site	:	**LATITUDE : 23.332713 N** **LONGITUDE : 75.022176 E**	
15	Extent of the site	:	**46.47 Sq. m i.e., 500.00 Sq. ft.**	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	**46.47 Sq. m i.e., 500.00 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		Normal	
3.	Possibility of frequent flooding / sub-merging		Nil.	
4.	Feasibility to the Civic amenities		All available within 0.5-1.5 K.m. distance from	

	like school, hospital, bus stop, market etc.		the location of the property.
5.	Level of land with topographical conditions		Leveled
6.	Shape of land		Broadly Rectangular
7.	Type of use to which it can be put		Residential
8.	Any usage restriction		Yes, only for residential purpose.
9.	Is plot in town planning approved layout?		The colony is duly approved.
10	Corner plot or intermittent plot?		Intermittent Plot
11	Road facilities		Good from door steps
12	Type of road available at present		C.C. surface top road
13	Width of road - is it below 20 ft. or more than 20 ft.		More than 20 feet.
14	Is it a land - locked land?		No.
15	Water potentiality		Good
16	Underground sewerage system		Yes.
17	Is power supply available at the site?		Yes
18	Advantage of the site		
	1. **The property is in good residential area.**		
	2. **The property is found to be well demarcated.**		
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		**46.47 Sq. m i.e., 500.00 Sq. ft.**
	North & South		**5.08 meters each**
	East & West		**9.14 meters each**
2.	Total extent of the plot		**46.47 Sq. m i.e., 500.00 Sq. ft.**
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)		**RS. 35,000.00 Per Sq. m.**
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		**Residential land Rates: RS. 10,600.00 Per Sq. m.**
5.	Assessed / adopted rate of valuation		**RS. 35,000.00 Per Sq. m.**

6.	Estimated value of land		**46.47 Sq. m. x RS. 35,000 Per Sq. m. = RS. 16,26,450.00**
Part - B (Valuation of Building)			
1.	Technical details of the building		Residential
	a) Type of Building (Residential / Commercial / Industrial)		RCC Framed structure
	b) Type of construction (Load bearing / RCC / Steel Framed)		**Conc. in 2012-13, 2026 under renovation**
	c) **Year of construction** **Residual life**		**Approx. 57 years from now if well maintained & renovated time to time.**
	d) Number of floors and height of each floor including basement, if any		Two & 3.05 m each
	e) Plinth area floor-wise		**Legally Sanctioned BUA:** Ground Floor: 46.47 Sq. m. **Actual BUA:** Ground Floor: 46.47 Sq. m. First Floor: 46.47 Sq. m.
	f) Condition of the building		Good
	i) Exterior - Excellent, Good, Normal, Poor		Good
	ii) Interior - Excellent, Good, Normal, Poor		Good
	g) Date of issue and validity of layout of approved map / plan		22/09/2012
	h) Approved map / plan issuing authority		Nagar palika Ratlam
	i) Whether genuineness or authenticity of approved map / plan is verified		Yes, the copy of Sanctioned drawing provided to me was verified & is found to be genuine.
	j) Any other comments by our empanelled valuers on authentic of approved plan		**The owner has constructed the First Floor out of the Sanctioned purview. However, here-in the scope of this valuation report only the legally sanctioned area of Ground Floor is being considered.**

Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground floor	Other floors
1.	Foundation	Isolated column footing foundation	
2.	Basement	NA	
3.	Superstructure	200 mm thick wall	
4.	Joinery / Doors & Windows (please furnish details about size of frames,	Under renovation-Not provided as yet	

S. No.	Description	Ground floor	Other floors
	shutters, glazing, fitting etc. and specify the species of timber)		
5.	RCC works	In roof & column & beam	
6.	Plastering	Plastered with cement mortar	
7.	Flooring, Skirting, dadoing	Under renovation-Not provided as yet	
8.	Special finish as marble, granite, wooden paneling, grills, etc	Under renovation-Not provided as yet	
9.	Roofing including weather proof course	RCC Roofing	
10.	Drainage	Closed	
S. No.	**Description**	**Ground floor**	**Other floors**
2.	Compound wall	Yes, existing	
	Height	1.52 meters	
	Length	5.58 meters	
	Type of construction	Brick work in cement mortar	
3.	Electrical installation		
	Type of wiring	Conceal pattern wiring in PVC pipes	
	Class of fittings (superior / ordinary / poor)	Ordinary	
	Number of light points	Under renovation-Not provided as yet	
	Fan points	Under renovation-Not provided as yet	
	Spare plug points	Under renovation-Not provided as yet	
	Any other item	Nil	
4.	Plumbing installation		
	a) No. of water closets and their type	Two 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.	In kitchen, bath & Toilet	
	f) Any other fixtures	Nil	

Details of valuation

Sr. no.	Particulars of item	Plinth area	Roof height	Age of bldg.	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
1.	Ground floor (Legally sanctioned BUA, RCC roofing)	46.47 Sq. m.	3.05 m.	Conc. in 2012-13, 2026-under renovation	11,000.00 Per Sq. m. being under renovation	5,11,170.00	Deduct RS. 51,117 as Depreciation @10% for being 13 year old construction but under renovation	4,60,053.00
3.	First floor (Actual BUA, RCC roofing)	46.47 Sq. m.	3.05 m.	Conc. in 2012-13, 2026-under renovation	**IGNORED as built out of sanctioned purview.**			
					Total =	5,11,170.00	51,117.00	4,60,053.00

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

1.	Portico	:	Not Provided as yet
2.	Ornamental front door	:	
3.	Sit out/ Verandah with steel grills	:	
4.	Overhead water tank	:	
5.	Extra steel/ collapsible gates	:	
	Total	:	

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

1.	Wardrobes	:	Not Provided as yet
2.	Glazed tiles	:	
3.	Extra sinks and bath tub	:	
4.	Marble / ceramic tiles flooring	:	
5.	Interior decorations	:	
6.	Architectural elevation works	:	
7.	Paneling works	:	
8.	Aluminum works	:	
9.	Aluminum hand rails	:	
10.	False ceiling	:	
11.	Staircase tower		
	Total		

Part E- (Miscellaneous)

(Amount in Rs.)

1.	Separate toilet room	:	Not Provided as yet
2.	Separate lumber room	:	
3.	Separate water tank/ sump	:	
4.	Trees, gardening	:	
	Total	:	

Part F- (Services)

(Amount in Rs.)

1.	Water supply arrangements	:	RS. 10,000.00
2.	Drainage arrangements	:	RS. 10,000.00
3.	Compound wall	:	RS. 10,000.00
4.	C. B. deposits, fittings etc.	:	Nil
	Total	:	**RS. 30,000.00**

Total abstract of the entire property

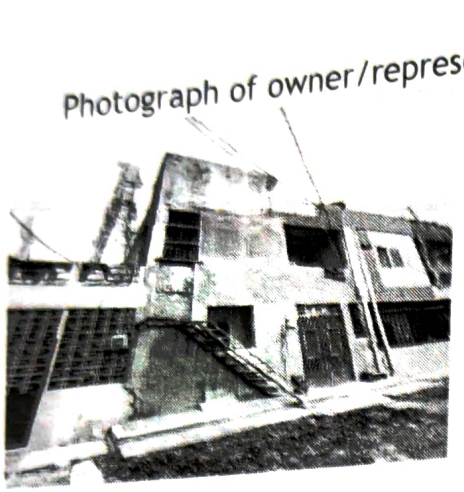
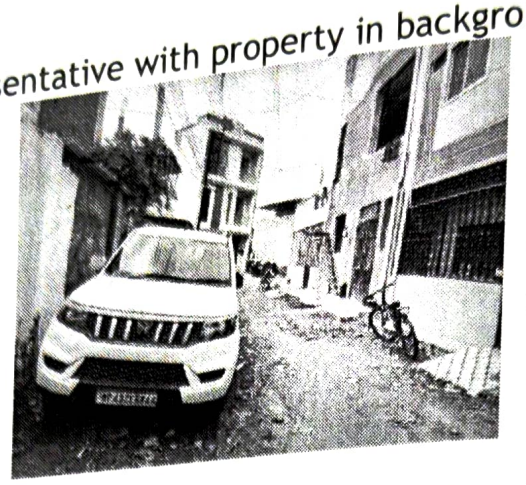
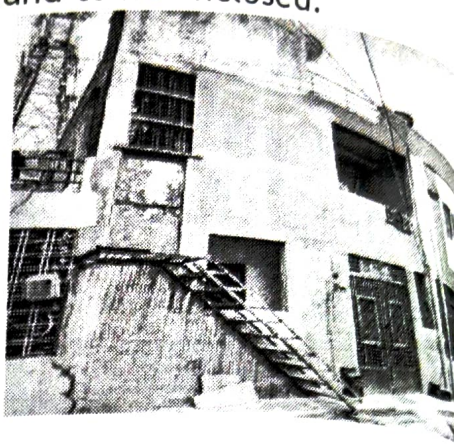
Part- A	Land	:	RS. 16,26,450.00
Part- B	Building	:	RS. 4,60,053.00
Part- C	Extra Items	:	Nil.
Part- D	Amenities	:	Nil.
Part- E	Miscellaneous	:	Nil.
Part- F	Services	:	RS. 30,000.00
	Total	:	RS. 21,16,503.00
	Say	:	**RS. 21,20,000.00**

Valuation: **1. As the prevailing Govt. collector guideline rates 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. collector guideline rates.)
2. Salability: - Good Salability, as per the present market scenario.

DATE :- August 07, 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).

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

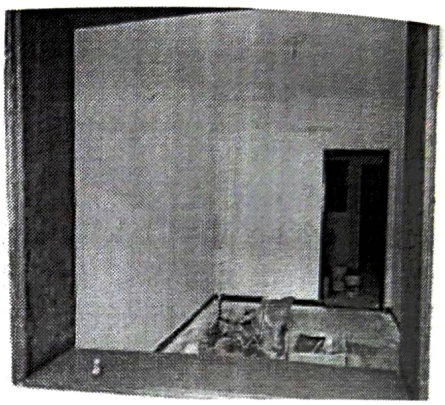
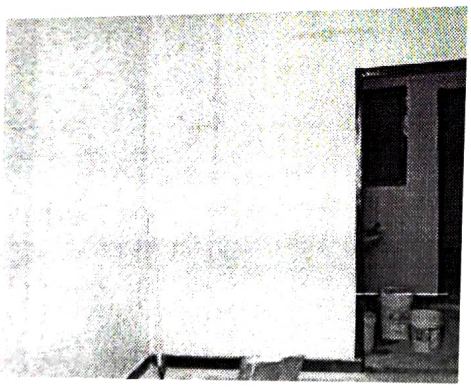
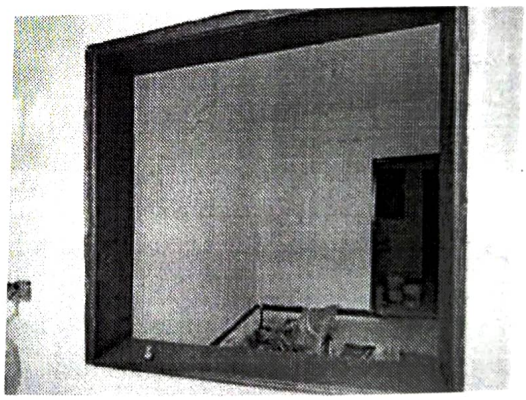





PHOTO GRAPH TAKEN BY ME DURING MY VISIT TO THE PROPERTY ON DATED 07/08/2026 OF THE HOUSE OVER PART OF PART OF PLOT NO. 188, MOHAN NAGAR OVER LAND SURVEY NO. 150/19, 150/1/2/1 & 150/8, AT WARD NO. 11, GRAM BARIYA KHEDI, TEHSIL RATLAM NAGAR & DISTRICT RATLAM M.P. BELONGING TO SHRI MADANLAL S/O. SHRI LADULAL SHARMA

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

LATITUDE : 23.332713 N
LONGITUDE : 75.022176 E



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. 21,20,000.00 (RS. TWENTY ONE LACS TWENTY THOUSAND ONLY). The Realizable value of the above property is RS. 18,00,000.00 (RS. EIGHTEEN LACS ONLY). The distress value RS. 16,00,000.00 (RS. SIXTEEN LACS ONLY).

Collector guideline value:

1. For residential plot as per title deed:
   46.47 Sq. m. x RS. 10600 per Sq. m. = RS. 4,92,582.00
   Deducting 20% for being under renovation
2. For Ground Floor Actual BUA (RCC Roofing, 2012-13)
   46.47 Sq. m. x RS. 10,400 per Sq. m. = RS. 4,83,288.00
3. For First Floor Actual BUA (RCC Roofing, 2012-13)
   46.47 Sq. m. x RS. 9,880 per Sq. m. = RS. 4,59,123.00

TOTAL = RS. 14,34,993.00

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

The undersigned has inspected the property detailed in the Valuation Report dated August 07, 2026 on House over Part of Part of plot no. 188, Mohan Nagar over Land survey no. 150/19, 150/1/2/1 & 150/8, at Ward no. 11, Gram Bariya Khedi, Tehsil Ratlam nagar & District Ratlam M.P. We are satisfied that the fair and reasonable market value of the property is RS. 21,20,000.00 (RS. TWENTY ONE LACS TWENTY THOUSAND ONLY).

Signature
(Name of the Branch Manager with Official seal)

Date: August 07, 2026

DECLARATION FROM VALUERS

Annexure - v

I hereby declare that-

a. The information furnished in my valuation report dated 07/08/2026 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 07/08/2026 the 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. I confirm that I have valued the right property.
l. Further, I hereby provide the following information.

Sr. No	Particulars	Valuer comment
1	Background information of the asset being valued;	It's a partly Double storied residential building (on going renovation) over freehold land.
2	Purpose of valuation and appointing authority	To get the Present Fair Market Value of the Property
3	Identify of the valuer and any other experts involved in the valuation;	No other experts involved
4	Disclosure of valuer interest or conflict, If any;	No interest
5	Date of appointment, valuation	Verbal instruction by Bank
	Date and date of report	Date of report :- **07/08/2026.**
6	Inspections and / or investigations undertaken;	Local survey and inquires exercised for land price prevailing.
7	nature and source 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	Restriction on use of the report, if any;	For bank of India's use only
10	Major factors that were taken into account during the valuation;	Size, location, shape & surroundings.
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.

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