



Ashish Sahu DIMENSION ARCH

ARCHITECTURAL | STRUCTURAL ENGINEER | VALUER

ISO 9001:2015 CERTIFIED

Er. Ashish Sahu

M.Sc. (Real Estate Valuation)

Chartered Civil Engineer (India) No: 0034233

Govt. Approved Valuer No.: CAT -1/185/2012

IBBI Reg. No.: IBBI/RV/02/2019/11097

Email: ashishvaluation@gmail.com

atplarch@gmail.com

Date : 06/02/2026

To,
The Branch Manager,
Bank of Maharastra ,
M.G. Road Branch,
Agra

Dear Sir,

Sub:- Valuation Report for the Residential Property bearing on Nagar Nigam No. 19/9A/1
(West-North Part), Situated at Mauza Khatena, Lohamandi Ward, Tehsil & Distt. Agra

Owner :- Smt. Shakila W/o Shri Hanif.

I have prepared the valuation report for the above noted Property, The Market value of the aforesaid property including the land is assessed Rs.1,41,40,000.00/- (Rupees. One Crore Forty One Lakh & Forty Thousand Only). **The Realizable value of the said property is assessed Rs. 1,27,26,000.00/- (Rupees. One Crore Twenty Seven Lakh & Twenty Six Thousand Only).** The Distress Sale value of the said property is assessed Rs. 1,13,12,000.00/- (Rupees. One Crore Thirteen Lakh & Twelve Thousand Only). The Circle value of the said property is assessed Rs.75,56,000.00/- (Rupees. Seventy Five Lakh & Fifty Six Thousand Only).

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

Thanks

Yours Sincerely



D/PJ/T/0226/0075

VALUATION REPORT

1	GENERAL	
1	* Purpose for which valuation is made	To Assess Present Market Value
2	Date of inspection	05.02.2026
2.1	Date on which the valuation is made	06.02.2026
3	List of documents produced for perusal	Photocopy of Old Valuation Report on Dated: 22-08-2022 & Sale Deed & Electricity Bill Service No. 7050213 on dated 11-06-2022 in the name of Mr. Sami Ahmad S/o M Hanif Ahmad
4a	Name of the Owner and his/ their address with Phone No. (details of share of each owner in case of joint ownership)	Smt. Shakila W/o Shri Hanif
	Person Met & Mobile No.	---
5	Brief description of the property Open Land, Independent House, Shop, Godown, Commercial Complex (mention the specific building number allotted by	It is a Basement + G.F.+Mumty building properly having Hall, Rooms, Kitchen, Lobby, Toilet with RCC roofing.
5.1	Leasehold/freehold: description of lease, period of lease, lease rental etc.	Free Hold
6	Location of the property	Behind Pulse Hospital
(a)	Plot No./ Survey No.	Nagar Nigam No. 19/9A/1 (West-North Part)
(b)	Door No.	---
(c)	T.S. No./ village	Mauza Khatena
(d)	Ward/Taluka	Lohamandi Ward
(e)	Mandal/ District	Agra
6.1	Mention Road / Street Number and Name	Colony Road
6.2	Mention the nearest public transit point	Near by
7	Postal address of the property	Residential Property bearing on Nagar Nigam No. 19/9A/1 (West-North Part), Situated at Mauza Khatena, Lohamandi Ward, Tehsil & Distt. Agra
8	City/Town	Agra
	Residential Area	Yes
	Commercial Area	---
	Industrial Area	---
9	Classification of the Area	
(a)	High/Middle/Poor	Middle class
(b)	Urban/Semi Urban/Rural	Urban
10	Coming under Corporation limit/ Village Panchayat/ Municipality	Corporation limit
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, as per our information
12	In case it is an agricultural land, any conversion to house site plots is contemplated	Non-Agriculture



13	Boundaries of the property	As Per Sale Deed		As Per Site	
		North	Land of Seller	House of Prashant	
		South	Land of Seller	Other's Plot	
		East	House of Grover	Property of Banti Grover	
		West	Rasta & Exit 22' Wide	22'-0" wide Road	
(a)	Whether land is demarcated, compound wall with gate is available	Yes			
(b)	Mention the plot number or house number allocated	Nagar Nigam No. 19/9A/1 (West-North Part)			
(c)	Whether the boundary is matching, reason for any deviation	Matched			
(d)	Latitude, Longitude and Coordinates of the site	27.189441, 77.983979			
14	Dimension of the property	As Per Sale Deed Sketch Plan		As Per Site	
		North	48'-0"	Not measured by us	
		South	48'-0"	Not measured by us	
		East	46'-10.5"	Not measured by us	
		West	46'-10.5"	Not measured by us	
		Extent	209.02 Sqm.		
15	Extent of the site (As per document)	209.02 Sqm.			
16	Extent of the site considered for valuation (least of 14 A & 14 B)	209.02 Sqm.			
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Owner occupied			
17.1	Whether up to date taxes are paid, mention the latest tax receipt number	Not Available			

II CHARACTERISTICS OF THE SITE

1	Classification of locality	Middle Class
2	Development of surrounding areas	Developed
3	Possibility of frequent flooding / submerging	No
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc	Approx 2.00- 3.00 Km.
5	Level of land with topographical	Road level
6	Shape of land	Rectangular Shape
7	Type of use to which it can be put	Residential
8	Any usage restriction	No
9	Is plot in town planning approved layout?	Not Available
10	Corner plot or intermittent plot?	Intermittent plot
11	Road facilities	Available
12	Type of road available at present	Bitumen Road



13	Width of road – is it below 20 ft. or more than 20 ft.	More than 20 Feet Wide Road
14	Is it a land – locked land?	No
15	Water potentiality	Yes
16	Underground sewerage system	Open Drainage
17	Is power supply available at the site?	Yes
17a	In the name of	Mr. Sami Ahmad
18	Advantage of the site	---
18.1	Approved Property	Not Available
18.2	Approch to the Property	By 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 Remark

PART-A (Valuation Of Land)

1	Size of plot	209.02 Sqm.
2	Total extent of the plot	209.02 Sqm
	Taking 10 % extra for park	
3	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 11000.00 Sqm.
4	Guideline value of land (GLR)	Rs. 2299220.00
5	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Rs.40000.00/- to Rs.45000.00/- Sqm.
6	Assessed / adopted rate of valuation	Rs. 42500.00 Sqm.
7	Estimated value of land (PMR)	Rs. 8883350.00

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)	Framed Structure
(c)	Year of construction	Approx in Year 2018
(d)	Age of Building	Approx 8 Years Old
(e)	Future Life	Approx 72 Years
(f)	Number of floors and height of each floor including basement, if any	Basement + G.F. + Mumty & Approx 10 ft. Ht. for each floor
(g)	Plinth area floor-wise	Basement = 209.02 Sqm., G.F. = 205.31 Sqm & Mumty = 8.92 Sqm.
(h)	Condition of the building	Normal
(i)	Exterior – Excellent, Good, Normal, Poor	Normal



(ii)	Interior - Excellent, Good, Normal, Poor	Normal
(i)	Date of issue and validity of layout of approved map / plan	Not Available
(j)	Approved map / plan issuing authority	---
(k)	Approved Property Detail	---
(l)	Whether genuineness or authenticity of approved map / plan is verified	---
(m)	Any other comments by our empanelled valuers on authentic of approved plan	---
(n)	Whether the building is constructed as per approved plan, details of deviation if	---
(p)	Stages of construction	Completed

Specifications of construction (floor-wise) in respect of

Sr. No.	Description	Basement + G+Mumty	
1	Foundation	Brick Footing	
2	Basement	---	
3	Superstructure	Framed Structure	
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Iron & Wooden	
5	RCC works	No	
6	Plastering	Yes	
7	Flooring, Skirting, dadoing	Yes	
8	Special finish as marble, granite, wooden paneling, grills, etc	CC & Tiles	
9	Roofing including weather proof course	RCC	
10	Drainage	Yes	
2	Compound Wall	---	
	Height	---	
	Length	---	
	Type of construction	Framed Structure	
3	Electrical installation		
	Type of wiring	Conduit	
	Class of fittings (superior / ordinary /	Ordinary	
4	Plumbing installation		
(a)	No. of water closets and their type	---	
(b)	No. of wash basins	---	
(c)	No. of urinals	---	
(d)	No. of bath tubs	---	
(e)	Water meter, taps, etc.	---	
(f)	Any other fixtures	---	
	Details of Valuation		



	Particulars of items	Plinth Area	Age of Building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
	Basment Floor	209.02	Approx 8 years old	12500.00	2612750.00	235147.50	2377602.50
	G.F.	205.31	Approx 8 years old	15000.00	3079650.00	277168.50	2802481.50
	Mumty	8.92	Approx 8 years old	9500.00	84740.00	7626.60	77113.40
	Total						5257197.40
PART-C (Extra Items)							
1	Portico					0.00	
2	Ornamental front door					0.00	
3	Sit out/ Verandah with steel grills					0.00	
4	Overhead water tank					0.00	
5	Extra steel/ collapsible gates					0.00	
	Total					0.00	
PART-D (Amenities)							
1	Wardrobes					0.00	
2	Glazed tiles					0.00	
3	Glazed tiles					0.00	
4	Interior decorations					0.00	
5	Architectural elevation works					0.00	
6	Paneling works					0.00	
7	Aluminum works					0.00	
8	Aluminum hand rails					0.00	
9	Modulor Kitchen					0.00	
10	False ceiling & Other					0.00	
	Total					0.00	
PART-E (Miscellaneous)							
1	Separate toilet room					0.00	
2	Separate lumber room					0.00	
3	Separate water tank/ sump					0.00	
4	Trees, gardening					0.00	
	Total					0.00	
PART-F (Services)							
1	Water supply arrangements					0.00	
2	Drainage arrangements					0.00	
3	Compound wall & Other					0.00	
4	C. B. deposits, fittings etc.					0.00	
5	Pavement					0.00	
	Total					0.00	



Total abstract of the entire property			
Part-A	Land	Rs.	8883350.00
Part-B	Building	Rs.	5257197.40
Part-C	Extra Item	Rs.	0.00
Part-D	Amenities	Rs.	0.00
Part-E	Miscellaneous	Rs.	0.00
Part-F	Services	Rs.	0.00
Total		Rs.	14140547.40
Say		Rs.	14140000.00

Any other

As per visit the clients is not favouring us to measure/visit the property, so we are taking necessary details from provided document.

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea- coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed).

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

Route map to reach the property from branch or important land mark.

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

The legal aspects were not considered in this valuation. Our report does not cover check of ownership, title clearance or legality. This Valuation is purely an opinion & has no legal or contractual or financial obligations on our part. The rate are based on current market condition as per our inquires openion and the value may change with time. The valuation is givin subject to clear titles & legality.

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.1,41,40,000.00/- (Rupees. One Crore Forty One Lakh & Forty Thousand Only)**. The Realizable value of the said property is assessed **Rs. 1,27,26,000.00/- (Rupees. One Crore Twenty Seven Lakh & Twenty Six Thousand Only)**. The Distress Sale value of the said property is assessed **Rs. 1,13,12,000.00/- (Rupees. One Crore Thirteen Lakh & Twelve Thousand Only)**. The Circle value of the said property is assessed **Rs.75,56,000.00/- (Rupees. Seventy Five Lakh & Fifty Six Thousand Only)**.

Yours Sincerely

Date : 06/02/2026

Place : Agra



The Undersigned has inspected the property detailed in the Valuation Report dated on, We are satisfied that the fair and reasonable market value of property.

Signature
(Name of Branch Manager with Official Seal)

CODE OF CONDUCT FOR VALUERS

All the empanelled Valuers are required to adhere to the code of conduct given as under:

Integrity and Fairness

- 1 A valuer shall, in the conduct of his/its business, follow high standards 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, straightforward, and forthright in all professional relationships.
- 3 A valuer shall endeavour 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 profession.
- 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 services 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 or 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 consultants or information available in public domain and not generated by the valuer.
- 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.

Independence 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 of 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.

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 snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- 18 As an independent valuer, the valuer shall not charge success fee (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.

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 to 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 inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation 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 organisation 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 himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

27 A valuer shall provide services for remuneration which is charged in a 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 organisation discredits the profession.

Yours Sincerely



Ms Ashish Sahu
Dimension Arch

Date : 06/02/2026

Place : Agra

DECLARATION FROM VALUERS

I hereby declare that:-

- The information furnished in my valuation report dated 06.02.2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued:
- I have personally visited & valued the NPA property on dated 05.02.2026. The work is not sub-contracted to any other valuer and carried out by my self
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- I have not been found guilty of misconduct in my professional capacity.
- 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.
- 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 enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
- I am registered under Section 34 AB of the Wealth Tax act, 1957.
- I am the **proprietor**/partner/authorized official of the firm/ company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.

Particulars	Valuer comment
Background information of the asset being valued.	As per Market (Neighbors) inquiry
purpose of valuation and appointing authority	As per bank details
identity of the valuer and any other experts involved in the valuation	Mention on the Letter Head
disclosure of valuer interest or conflict, if any	No Personal Interest
Valuation date and date of report.	Valuation Date- 06.02.2026
inspections and/or investigations undertaken	By myself
nature and sources of the information used or relied upon	Government Guideline Rate & Market Survey
procedures adopted in carrying out the valuation and valuation standards followed	Land & Building method
restrictions on use of the report, if any	To Assess fair Market Value for Banking Purpose
major factors that were taken into account during the valuation.	Its Salability
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.	Identity of Property, (Property is identified with the help of Local Inquiry)

Date : 06/02/2026

Place : Agra



1	2	3	4	5	6	7	8	9	10	11	12
11	आदर्श नगर	नगरीय	14000	17000	20000	55000	49000	37000	81000	75000	69000
12	आरुण गाँव	नगरीय	12000	13000	14000	55000	49000	37000	81000	75000	69000
13	अनन्द कुँज	नगरीय	11000	12000	13000	55000	49000	37000	81000	75000	69000
14	अनन्द नगर (गुडी भदौरिया)	नगरीय	10000	11000	12000	55000	49000	37000	81000	75000	69000
15	अनन्दापुर	नगरीय	12000	13000	15000	55000	49000	37000	81000	75000	69000
16	अलगाँव	नगरीय	10000	12000	15000	55000	49000	37000	81000	75000	69000
17	आलगाँव बाजार	नगरीय	15000	16000	18000	55000	49000	37000	81000	75000	69000
18	आलोक नगर	नगरीय	24000	25000	26000	55000	49000	37000	81000	75000	69000
19	इन्द्रा कालीनी	नगरीय	12000	13500	15000	55000	49000	37000	81000	75000	69000
20	हर्नवीर नगर	नगरीय	9000	10000	11000	55000	49000	37000	81000	75000	69000
21	हटवर	नगरीय	12000	13000	15000	55000	49000	37000	81000	75000	69000
22	कारवान	नगरीय	10000	11000	13000	55000	49000	37000	81000	75000	69000
23	काठीपुरा	नगरीय	9500	10000	12000	55000	49000	37000	81000	75000	69000
24	किदवाई नगर	नगरीय	10000	12000	14000	55000	49000	37000	81000	75000	69000
25	किशोरपुरा	नगरीय	10000	11000	13000	55000	49000	37000	81000	75000	69000
26	कटार नगर	नगरीय	18000	19000	20000	55000	49000	37000	81000	75000	69000
27	कहावकुँज	नगरीय	16000	17000	18000	55000	49000	37000	81000	75000	69000
28	कालिदास	नगरीय	14000	15000	16000	55000	49000	37000	81000	75000	69000
29	कान्ति उ बाजार	नगरीय	22000	23000	26000	55000	49000	37000	81000	75000	69000
30	कामापुरी	नगरीय	13000	14000	14000	55000	49000	37000	81000	75000	69000
31	कामापुरी	नगरीय	10000	12000	14000	55000	49000	37000	81000	75000	69000
32	कुँज	नगरीय	11000	12000	14000	55000	49000	37000	81000	75000	69000
33	कुँज	नगरीय	10000	11000	12000	55000	49000	37000	81000	75000	69000
34	गुडी भदौरिया	नगरीय	12000	13000	15000	55000	49000	37000	81000	75000	69000
35	गुडगाँव	नगरीय	10000	12000	14000	55000	49000	37000	81000	75000	69000



5442

Owner :- Smt. Shakila W/o Shri Hanif.

Address- Residential Property bearing on Nagar Nigam No. 19/9A/1 (West-North Part), Situated at Mauza Khatena, Lohamandi Ward, Tehsil & Distt. Agra



Owner :- Smt. Shakila W/o Shri Hanif.

Address- Residential Property bearing on Nagar Nigam No. 19/9A/1 (West-North Part), Situated at Mauza Khatena, Lohamandi Ward, Tehsil & Distt. Agra

