PARTICULARS OF WORK

NAME OF WORK-	VALUATION REPORT PNB- SAKHANI BSR
TYPE OF PROPERTY ADDRESS /PROPERTY	MRS. SULTANA D/O MR. SHAN MOHD.
OWNERS'S NAME- /ADRESS OF THE PROPERTY	MOHALLA – SALMAHAKAN HOUSE NO -108 KASBA –KHURJA DISTT BULANDSHAHR
PREPARED BY –	PEEKAY ENGINEERS CONSULTANTS PROFESSIONAL ENGINEER /PLANNER CERTIFIED STRUCTURAL ENGINEERS REGD. VALUER)
R/O-ADDRESS	PEEKAY HOUSE , KOTHIAT -25, BEHIND NAGAR PALIKA ,BULANDSHAHR EMAIL –PEKAYENGINEERS@GMAIL.COM MO-8218-664530, 9-760-760-60

PEEKAY

ENGINEERS CONSULTANTS

PROFESSIONAL ENGINEERS,BUILDING PLANNERS

STRUCTURAL ENGINEER , REGD VALUERS

MEMBER – IOE, IOV, IGAV, COEV, AIVA

REGISTERED UNDER SECTION 34 AB OF THE WEALTH TAX ACT, 1957.

PEEKAY HOUSE ,KOTHIAT,BEHIND NAGAR PALIKA

BULANDSHAHR-MO-8218-884530 , MO-9-760-760-620

MAIL –PEKAYENGINEERS@GMAIL.COM

Appendix – I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES:

S.NO.	**PARTICULARS**	CONTENT
I.	INTRODUCTION	PROFESSIONAL ENGINEER
1.	NAME OF THE VALUER	ER.P.K.SHARMA-PANEL VALUER -PNB
2.	DATE OF INSPECTION TITLE DEED NUMBER AND DATE	29-03-2026
	DATE OF VALUATION	30-03-2026
3.	PURPOSE OF VALUATION	THE VALUATION IS GIVEN BY PNB ARMB-BAREIILY -FOR THE RECOVERY OF LOAN AMOUNT (NPA ACCOUNT)
4.	NAME OF PROPERTY OWNER/S (DETAILS OF SHARE OF EACH OWNER IN CASE OF JOINT & CO-OWNERSHIP)	MRS. SULTANA D/O MR. SHAN MOHD. SINGLE OWNER SHIP
5.	NAME OF BANK/FI AS APPLICABLE	PNB-SAKHANI- KHURJA
6.	NAME OF DEVELOPER OF THE PROPERTY (IN CASE OF DEVELOPER BUILT PROPERTIES)	NOT KNOWN
7.	WHETHER OCCUPIED BY THE OWNER / TENANT? IF OCCUPIED BY TENANT, SINCE HOW LONG?	BY OWNER
II.	**PHYSICAL CHARACTERISTICS OF THE ASSET**	IN BELOW
1.	LOCATION OF THE PROPERTY IN THE CITY PLOT NO-/SURVEY NO./DOOR NO/T.S NO./WARD /TALUKA /MANDAL /DISTRICT	ENCLOSED
2.	MUNICIPAL WARD NO.	UNDER NAGAR PALIKA AND WARD
3.	CITY TOWN /RESIDENTIAL AREA /COMMERCIAL AREA /INDUSTRIAL AREA	RESIDENTIAL -100%
4-	CLASSIFICATION OF THE AREA –HIGH /POOR /MIDDLE /METRO /SEMI URBAN /RURAL	MIDDLE CLASS
5-	COMING UNDER CORPORATION LIMIT /VILLAGE PANCHAYAT /MUNICIPALITY	NAGAR PALIKA , BSR
6-	POSTAL ADDRESS OF THE PROPERTY	MOHALLA – SALMAHAKAN HOUSE NO -108,KASBA – KHURJA-DISTT BULANDSHAHR
7-	LATITUDE, LONGITUDE AND COORDINATES OF THE SITE	ATTACHED - GOOGLE MAP .
8-	AREA OF THE PLOT/LAND (SUPPORTED BY A PLAN)	**86.27M2 –AS PER THE SITE PLAN** **AS PER THE DETAILS GIVEN BY PNB .CO BSR**

ER.P.K.SHARMA,B.E.(CIVIL),ME,IOV,MIGV
PROFESSIONAL ENGINEER/PLANNER
CHARTERED STRUCTURAL ENGINEER
GOVT.APPROVED VALUER (IOV-M-1422)
INCOME TAX-REGD.NO.CAT-I/154/161/2009-2010
(ME-129619-6),(IOV-F-10789),(CE/ASE/LM/268)COEV-848

9-	LAYOUT PLAN OF THE AREA IN WHICH THE PROPERTY IS LOCATED	KEY PLAN OF THE PROPERTY
10-	DEVELOPMENT OF SURROUNDING AREAS	100% -RESIDENTIAL
11	DETAILS OF ROADS ABUTTING THE PROPERTY	E=ROAD =7'WD
12	WHETHER COVERED UNDER ANY STATE / CENTRAL GOVT. ENACTMENTS (E.G. URBAN LAND CEILING ACT) OR NOTIFIED UNDER AGENCY AREA / SCHEDULED AREA / CANTONMENTAREA	N. A.
13	IN CASE IT IS AN AGRICULTURAL LAND, ANY CONVERSION TOHOUSE SITE PLOTS IS CONTEMPLATED	THIS IS A RESIDENTIAL
14-	BOUNDARIES OF THE PROPERTIES	AS PER THE DETAILS GIVEN BY BANK
a	E	GALI- 7'WD
b	W	H/O ABDUL MAJID
c	N	H/O ABDUL MAJID
d	S	GALI -10'WD
e	EXTENT OF THE SITE CONSIDERED FOR VALUATION (LEAST OF 14A & 14B)	86.27M2
15.	DESCRIPTION OF ADJOINING PROPERTIES	**IN BELOW –IN ACTUAL**
a	E=39'6"	GALI- 7'WD
b	W=39.6"	H/O ABDUL MAJID
c	N=23'6"	H/O ABDUL MAJID
d	S=23'.6"	GALI -10'WD
16	SURVEY NO. IF ANY	HOUSE NO -108
17-	TYPES OF BUILDING (RESIDENTIAL /COMMERCIAL /INDUSTRIAL)	RESIDENTIAL PROPERTY
18	DETAILS OF THE BUILDING/BUILDINGSAND OTHER IMPROVEMENTS IN TERMS OF AREA ,HT ,NO.OF FLOORS ,PLINTH AREA FLOOR WISE OTHER IMPROVEMENTS IN TERMS OF AREA, HEIGHT, NO. OF FLOORS,YEAR OF CONSTRUCTION, YEAR OF MAKING ALTERATIONS/ADDITIONAL CONSTRUCTIONS WITH DETAILS,FULL DETAILS OF SPECIFICATIONS TO BE APPENDED ALONG WITH BUILD PLANS AND ELEVATIONS .	LAND AREA=86.27M2 G.F –C.A=64.70M2 F.F-C.A=64.70M2 , S.F-CA=32.35M2=HT =11' YR OF CONS. =2018 R.C.C –BRICK WORK WALLS/PLASTER FLOORS -NOTKNOWN \WOODEN -D/W/V
19	PLINTH AREA, CARPET AREA AND SALEABLE AREA TO BE MENTIONED SEPARATELY AND CLARIFIED	PLINTH AREA =86.27M2 . CARPET AREA =85% OF THE TOTAL C.A WHOLE LAND AREA

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13.	HERITAGE RESTRICTIONS IF ANY, ALL LEGAL DOCUMENTS, RECEIPTS RELATED TO ELECTRICITY, WATER TAX, PROPERTY TAX AND ANY OTHER BUILDING TAXES TO BE VERIFIED AND COPIES AS APPLICABLE TO BE ENCLOSED WITH THE REPORT.	N. A.
14.	COMMENT ON TRANSFERABILITY OF THE PROPERTY OWNERSHIP,	AS PER THE RULES /REGULATIONS
15.	COMMENT ON EXISTING MORTGAGES/ CHARGES/ENCUMBRANCES ON THE PROPERTY IF ANY	N.A
16.	COMMENT ON WHETHER THE OWNERS OF THE PROPERTY HAVEISSUED ANY GUARANTEE (PERSONAL/CORPORATE) AS THE CASE MAY BE	N.A
17.	BUILDING PLAN SANCTION, ILLEGAL CONSTRUCTIONS IF ANY DONE WITHOUT PLAN SANCTION/VIOLATIONS.	NOT AVAILABLE BY CLIENT /BANK
18	ANY OTHER ASPECT	NO
V	ECONOMIC ASPECTS	GOOD
1.	DETAILS OF GROUND RENT PAYABLE,	PLS REFR TO THE CLIENT
2.	DETAILS OF MONTHLY RENTS BEING RECEIVED IF ANY,	PLS REFR TO THE CLIENT
3.	TAXES AND OTHER OUTGOINGS,	PLS REFR TO THE CLIENT
4.	PROPERTY INSURANCE,	PLS REFR TO THE CLIENT
5.	MONTHLY MAINTENANCE CHARGES,	PLS REFR TO THE CLIENT
6.	SECURITY CHARGES, ETC	PLS REFR TO THE CLIENT
7.	ANY OTHER ASPECT	NO
VI	**SOCIO-CULTURAL ASPECTS**	**AS BELOW**
1.	DESCRIPTION OF THE LOCATION OF PROPERTY IN TERMS OF THE SOCIAL STRUCTURE OF THE AREA, POPULATION, SOCIAL STRATIFICATION, REGIONAL ORIGIN, AGE GROUPS, ECONOMICLEVELS, LOCATION OF SLUMS / SQUATTER SETTLEMENTS NEARBY, ETC.	THE ALL FACILITIES ARE AVAILABLE 1.0KM RADIOUS AS ,MARKET , /OTHERS GENERAL SHOPS
VII	**FUNCTIONAL AND UTILITARIAN ASPECTS**	**AS BELOW**
	DESCRIPTION OF THE FUNCTIONALITY AND UTILITY OF THE ASSETS IN TERMS OF : SPACE ALLOCATION, STORAGE SPACES, UTILITY OF SPACES PROVIDED WITHIN THE BUILDING, ANY OTHER ASPECT	ALL AREA AVAILABLE N.A N.A N.A NO
VIII	**INFRASTRUCTURE AVAILABILITY**	**IN BELOW**
	A)DESCRIPTION OF AQUA INFRASTRUCTURE AVAILABILITY IN TERMS OF WATER SUPPLY SEWERAGE/SANITATION STORM WATER DRAINAGE	PROVIDED BY NAGAR PALIKA YES /DRAIN N.A

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(MIE-129619-6),(IOVF-10789),(CE/ISE/LM/268)COEV-848

	B)DESCRIPTION OF OTHER PHYSICAL INFRASTRUCTURE FACILITIES VIZ. SOLID WASTE MANAGEMENT ELECTRICITY ROADS & PUBLIC TRANSPORTATION CONNECTIVITY AVAILABILITY OF OTHER PUBLIC UTILITIES NEARBY C)SOCIAL INFRASTRUCTURE IN TERMS OF SCHOOLS MEDICAL FACILITIES/RECREATION FACILITIES IN TERMS OF PARKS AND OPEN SPACES.	 NO YES –GOVT. PROVIDED YES YES YES YES ALL FACLIITEIS /GENERAL ITEM SHOPS / ,MARKET,FACILITY ,MEDICAL STORES ARE SITUATED WITH IN 1KM OF THE PROPERTY
IX	MARKETABILITY	AS BELOW
	ANALYSIS OF THE MARKET FOR THE PROPERTY IN TERMS OF LOCATIONAL ATTRIBUTESSCARCITY DEMAND AND SUPPLY OF THE KIND OF SUBJECT PROPERTY. COMPARABLE SALE PRICES IN THE LOCALITY.	 NO SCARCITY AS A MARKET GOOD GOOD GOOD
X	ENGINEERING AND TECHNOLOGY ASPECTS	IN BELOW
1.	TYPE OF CONSTRUCTION,	R.C.C
2.	MATERIALS AND TECHNOLOGY USED,	CEMENT /STEEL /BRICKS , SAND , ,BADARPUR ETC.FINISHING ITEMS
3.	SPECIFICATIONS,	GOOD
4.	MAINTENANCE ISSUES	YES AS THE FAMILIY IS LIVING
5.	AGE OF THE BUILDING	08YRS PASSED
6.	TOTAL LIFE OF THE BUILDING,	60YRS.IN AVERAGE
6A	RESIDUAL AGE OF THE CONS.	52YRS IN AVERAGE
7.	EXTENT OF DETERIORATION,	1% /YR DEPRECIATION OF THE CONS.
8.	STRUCTURAL SAFETY	REFER TO PROFESSIONAL STRUCTURAL ENGINEER
9.	PROTECTION AGAINST NATURAL DISASTERS VIZ. EARTHQUAKES,	NO
10.	VISIBLE DAMAGE IN THE BUILDING IF ANY,	NOT KNOWN –AS THE I VISITED FROM OUT SIDE ONLY
11.	COMMON FACILITIES VIZ. LIFT, WATER PUMP, LIGHTS, SECURITY SYSTEMS, ETC.,	LIGHT /WATER AVAILABLE
12.	SYSTEM OF AIR-CONDITIONING,	NO
13.	PROVISION FOR FIRE FIGHTING, COPIES OF PLANS AND ELEVATIONS OF THE BUILDING TO BE INCLUDED.	NO
XI	**ENVIRONMENTAL FACTORS**	IN BELOW
1.	USE OF ENVIRONMENT FRIENDLY BUILDING MATERIALS, GREEN BUILDING TECHNIQUES IF ANY,	NO.
2.	PROVISION FOR RAIN WATER HARVESTING,	NO.
3.	USE OF SOLAR HEATING AND LIGHTING SYSTEMS, ETC.PRESENCE OF ENVIRONMENTAL POLLUTION IN THE VICINITY OF THE PROPERTY IN TERMS OF INDUSTRIES, HEAVY TRAFFIC, ETC.	NO
XII	ARCHITECTURAL AND AESTHETIC QUALITY	NO

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INCOME TAX REGD.NO.CAT-I/154/161/2009-2010
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1.	DESCRIPTIVE ACCOUNT ON WHETHER THE BUILDING IS MODERN, OLD FASHIONED, ETC., PLAIN LOOKING OR WITH DECORATIVE ELEMENTS, HERITAGE VALUE IF APPLICABLE, PRESENCE OF LANDSCAPE ELEMENTS, ETC.	PLAN LOOKING
Xiii	**VALUATION**	IN BELOW
1.	HERE, THE PROCEDURE ADOPTED FOR ARRIVING AT THE VALUATION HAS TO BE HIGHLIGHTED. THE VALUER SHOULD CONSIDER ALL THE THREE GENERIC APPROACHES OF PROPERTY VALUATION AND STATE EXPLICITLY THE REASONS FOR ADOPTION OF / REJECTION OF A PARTICULAR APPROACH AND THE BASIS ON WHICH THE FINAL VALUATION JUDGEMENT IS ARRIVED AT. A DETAILED ANALYSIS AND DESCRIPTIVE ACCOUNT OF THE APPROACHES, ASSUMPTIONS MADE, BASIS ADOPTED, SUPPORTING DATA (IN TERMS OF COMPARABLE SALES), RECONCILIATION OF VARIOUS FACTORS, DEPARTURES, FINALVALUATION ARRIVED AT HAS TO BE PRESENTED HERE.	LAND AND BUILDING RATE METHOD ADOPTED .CR,=RS.10,000/M2 =10% ADD OF RWO WAYS =RS. 11,000/M2 **(CIRCLE RATE COPY ENCL :)** **MARKET RATE= RS.35,000/YD2**

1. DECLARATION FROM THE VALUER – APPENDIX IV
2. MODEL CODE OF CONDUCT FOR VALUER - APPENDIX V
3. PHOTOGRAPH OF OWNER WITH THE PROPERTY IN THE BACKGROUND
4. SCREEN SHOT (IN HARD COPY) OF GLOBAL POSITIONING SYSTEM (GPS)/VARIOUS APPLICATIONS (APPS)/INTERNET SITES (EG GOOGLE EARTH)/ETC
5. LAYOUT PLAN OF THE AREA IN WHICH THE PROPERTY IS LOCATED
6. BUILDING PLAN
7. FLOOR PLAN
8. ANY OTHER RELEVANT DOCUMENTS/EXTRACTS

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(MIE-129619-6),(IOV-F-10789),(CE/ISE/LM/268)COEV-848

GUIDELINES VALUE OF IP AS PER THE CIRCLE RATE (COPY ENCLOSED)

,IF ANY APPLICABLE IN THE AREA WHERE IP IS SITUATED (ATTACHED COPY OF THE RELATIVE CHART

SL NO	PARTICULARS	AREA	RATE /UNIT-RS	AMOUNT -RS	REMARK
1-	COST OF LAND	86.27M2	11,000/M2	9,48,970/-	L/B METHOD
	CONSTRUCTION DETAILS				
F	TOTAL COST OF CONS. –G.F +F.F +S.F	161.75M2XRS.17,000/M2		27,49,750/-	R.C.C AGE OF CONS/. =08YRS
C	COST OF DEPRECIATION	AS ABOVES	0.927	25,49,018/-	AS ABOVES
		CONSTRUCTION + LAND			
A	**TOTAL VALUE**	**AS ABOVES**	**AS ABOVES**	**34,97,988/-**	**PRESENT CONDITION**

PART II-VALUATION

HERE THE VALUER SHOULD DISCUSS HIS APPROACH TO THE VALUATION OF THE PROPERTY INDICATING HOW THE VALUER HAS BEEN ARRIVED AT ,SUPPORTED BY NECESSARY CALCULATIONS.

MARKET VALUE ..

OBSERVATIONS ABOUT THE SITE –THE PROPERTY IS A RESIDENTIAL THREE FLOORS

THE PROPERTY WAS INSPECT AND HELPED BY BANK OFFICER MR., MANOJ JI .TO VISIT THE PROPERTY

THE ACCOUNT IS NPA .THE GALI IS VERY THIN. ONLY TWO /THREE WHEELRS CAN APPROACH THE PROPERTY ON ITS GATE

SL NO	PARTICULARS	AREA	RATE /UNIT-RS	AMOUNT -RS	REMARK
1-	COST OF LAND	86.27M2=103YD2	35,000/YD2	36,05,000/-	L/B METHOD
	CONSTRUCTION DETAILS				
F	TOTAL COST OF CONS. –G.F +F.F +S.F	161.75M2XRS.17,000/M2		27,49,750/-	R.C.C AGE OF CONS/. =08YRS
C	COST OF DEPRECIATION	AS ABOVES	0.927	25,49,018/-	AS ABOVES
		CONSTRUCTION + LAND			
X	**TOTAL VALUE**	**AS ABOVES**	**AS ABOVES**	61,54,018/-	**61,54,000/-**
Y	**REALISED VALUE**	**AS ABOVES**	**85%**	52,30,915/-	**52,31,000/-**
Z	**DISTRESS VALUE**	**AS ABOVES**	**80%**	49,23,214/-	**49,23,000/-**

1	**NAME, ADDRESS & SIGNATURE OF VALUER**	ER.P.K.SHARMA . PEEKAY HOUSE ,KOTHIAT ,BEHIND NAGAR PAILKA , BULAND-SHAHR . (U.P.)	SIGNATURE OF VALUER	DATE OF VALUATION 30-03-2026
1	**LIST OF DOCUMENTS ENCLOSED**	SKETCH LOCATION OF PROPERTY / PHOTO , CIRCLE RATES COPY, GOOGLE MAP		
14. **LIST OF PHOTO ENCLOSED ==**		07no		

ER.P.K.SHARMA.B.E.(CIVIL),MIE,IOV,MIGV
PROFESSIONAL ENGINEER/PLANNER
CHARTERED ENGINEER
GOVT.APPR... (422)
INCOME TAX REGD... 2010
(MIE-129619-6)(IOV-F-10789),(CE/ISE/LM/268)CCEV-848

AS A RESULT OF MY APPRAISAL AND ANALYSIS, IT IS MY CONSIDERED OPINION THAT THE PRESENT MARKET VALUE OF THE ABOVE PROPERTY IN PREVAILING CONDITION WITH AFORESAID SPECIFICATIONS**IS RS.61.54LACS ONLY PREVAILING MARKET RATE ALONG WITH DETAILS /REFERENCE** OF ATLEAST TWO LATEST DEALS/TRANSACTIONS WITH RESPECT TO ADJACENT PROPERTIES IN THE AREAS.THE REFERENCE SHOULD BE OF PROPERTIES/PLOTS OF SIMILAR SIZE/AREA AND SAME USE AS THE LAND BEING VALUED). THE OTHER DETAILS ARE AS UNDER:

DATE OF PURCHASE OF IMMOVABLE PROPERTY = REFRE THE SALE DEED

PURCHASE PRICE OF IMMOVABLE PROPERTY: =. RS-REFER THE SALE DEED

BOOK VALUE OF IMMOVABLE PROPERTY: = REFER HE SALE DEED /CA

REALIZABLE VALUE OF IMMOVABLE PROPERTY = **RS.52.31LACS**

DISTRESS SALE VALUE OF IMMOVABLE PROPERTY = RS.**49.30LACS**

GUIDELINE VALUE (VALUE AS PER CIRCLE RATES)=RS.**34,97,988/-**

IF APPLICABLE, IN THE AREA WHERE IMMOVABLE PROPERTY IS SITUATED. .

APPENDIX IV

DECLARATION FROM VALUERSI HEREBY DECLARE THAT-

THE INFORMATION FURNISHED IN MY VALUATION REPORT DATED- 30-03-2026 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 INSPECTED THE PROPERTY ON DATED- 29-03-2026 .THE WORK IS NOT SUB- CONTRACTED TO ANY OTHER VALUER AND CARRIED OUT BY MYSELF.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. (ANNEXURE III- A SIGNED COPY OF SAME TO BE TAKEN AND KEPT ALONG WITH THIS DECLARATION)

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 INFORMATI

SL NO.	PARTICULARS	VALUER COMMENT
1	BACKGROUND INFORMATION OF THE ASSET BEING VALUED;	NO
2	PURPOSE OF VALUATION AND APPOINTING AUTHORITY	NPA OF PNB .SAKHANI THROUGH PNB CARMB-BAREIILY
3	IDENTITY OF THE VALUER AND ANY OTHER EXPERTS INVOLVED IN THE VALUATION;	NO
4	DISCLOSURE OF VALUER INTEREST OR CONFLICT, IF ANY;	NO INTEREST
5	DATE OF APPOINTMENT, VALUATION DATE AND DATE OF REPORT;	09-01-0226 10-01-2026
6	INSPECTIONS AND/OR INVESTIGATIONS UNDERTAKEN;	YES
7	NATURE AND SOURCES OF THE INFORMATION USED OR RELIED UPON;	Self ,AND BY CLIENT AND THE NEAR BY PEOPLE
8	PROCEDURES ADOPTED IN CARRYING OUT THE VALUATION AND VALUATION STANDARDS FOLLOWED;	L/B METHOD
9	RESTRICTIONS ON USE OF THE REPORT, IF ANY;	NO
10	MAJOR FACTORS THAT WERE TAKEN INTO ACCOUNT DURING THE VALUATION;	NPA
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.	N.A

DATE:30-03-2026

ER.P.K.SHARMA,B.E.(CIVIL),MIE,IOV,MIGV
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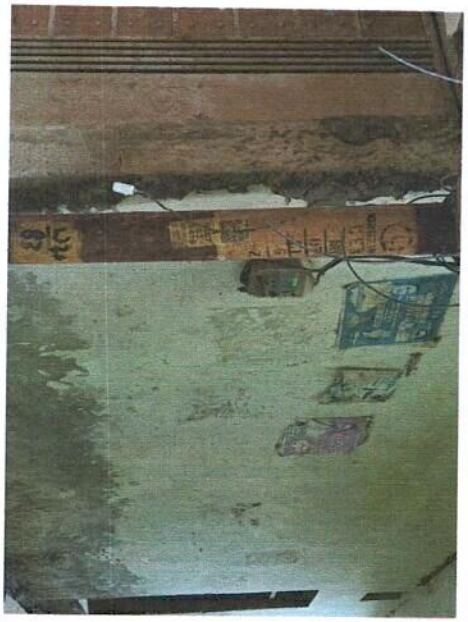
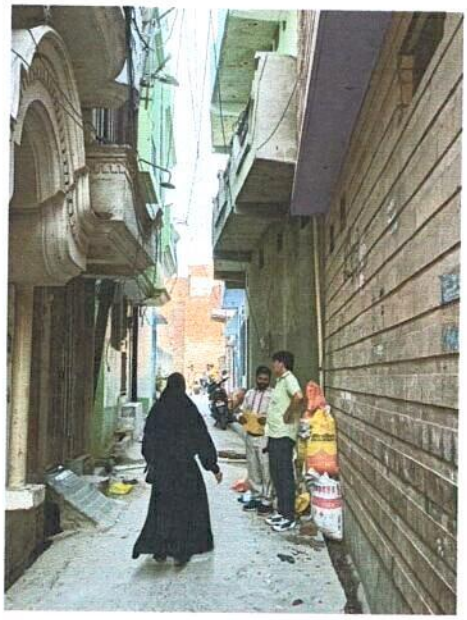
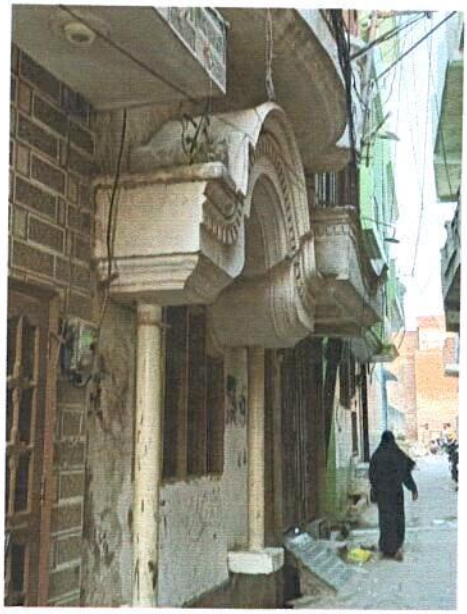
INCOME TAX REGD.NO.CAT-I/154/161/2009-2010
(MIE-129619-6),(IOV-F-10789),(CE/SE/LM/268)COE/V-940







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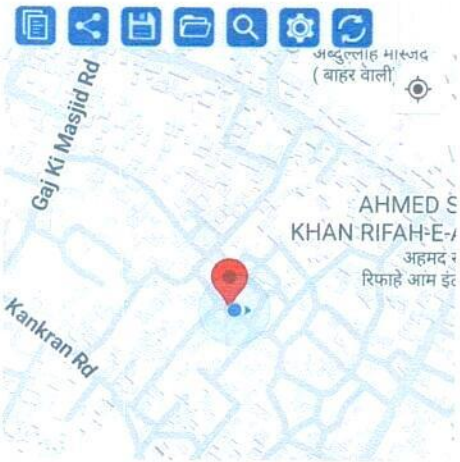
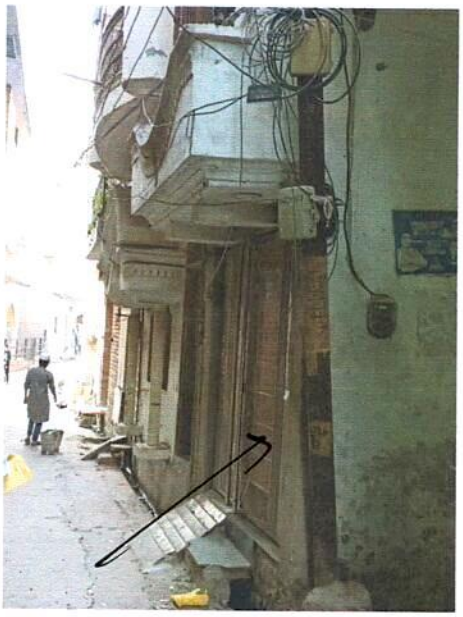
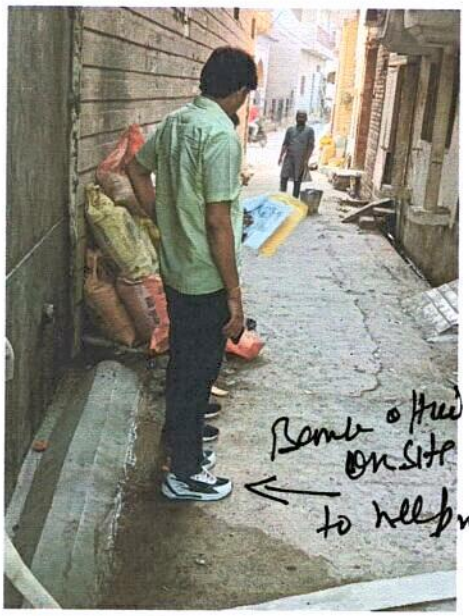
N 28°15'21.23496"E 77°51'30.5982"
7V45+C8G, Khurja, Uttar Pradesh
203131, India









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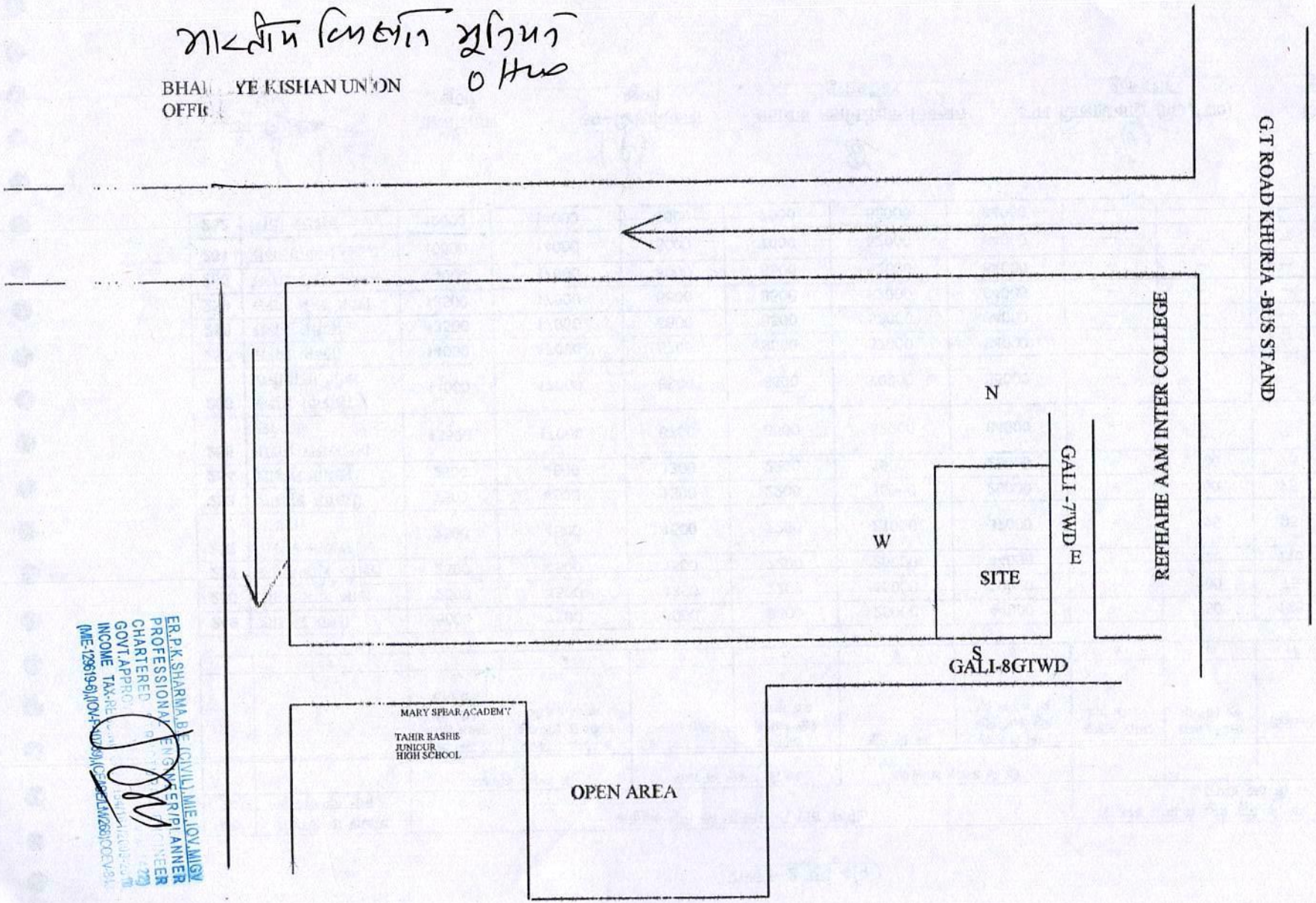
CHARTERED
GOVT.APPR
INCOME TAX
(MIE-129619-6),(IOV-F-10789),(CE/ISE/LW2...

H/o MPS Sultana
Salmchakar Khurja
Bsh



ER.P.K.SHARMA,B.E.(CIVIL),M.IE,LOV,MIGV
PROFESSIONAL ENGINEER/PLANNER
CHARTERED
GOVT.APPRO
INCOME TAX-

प्रारूप–2 एवं 4(क)

क्र0 सं0	मोहल्ले या राजस्व ग्राम का नाम	अकृषक भूमि की न्यूनतम दरें प्रति वर्गमी0						(राजस्व ग्रामों में कृषि भूमि की दरें प्रति हैक्टेयर) (लाख रू0 में)			
		आवासीय भूखण्ड की दरें		औद्योगिक भूखण्ड की दरें		वाणिज्यक भूखण्ड की दरें					
		20 फिट अर्थात 6.097 मी0 चौड़े रास्ते तक	20 फिट अर्थात 6.097 मी0 से अधिक चौड़े रास्ते पर	20 फिट चौड़े रास्ते तक	20 फिट से अधिक चौड़े रास्ते तक	भूमि की दर	एकल से भिन्न वाणिज्यिक भूमि एवं निर्माण दर	राष्ट्रीय राज्य मार्ग की दर	राज्य/जिला मार्ग की दर	लिंकमार्ग	सामान्य सड़क से दूर
1	2	3	4	5	6	7	8	9	10	11	12
249	शाहपुर कलां	6000	7500	3000	3800	25000	44000	—	150	125	90
250	शहवाजपुर माल	2500	4500	1300	2200	15000	29000	—	100	75	58
251	शहवाजपुर दौलत	2500	4500	1500	2200	25000	44000	—	125	110	70
252	शेरपुर माजरा नायसर	2500	4500	1500	2200	21000	37000	—	115	95	68
253	शाहपुर मेवगढ़ी	2500	4500	1300	2200	15000	29000	—	100	75	58
254	शाहपुर पहासू	2500	4500	1300	2200	15000	29000	—	100	75	58
255	सरांय नसरूल्ला खां	13500	17000	6700	8500	52000	64000	—	—	—	—
256	सरांय किरोड़ी / रानीवाला चौक	14000	17000	6900	8500	70000	85000	—	—	—	—
257	सराय अल्लो	14000	17000	5700	8500	52000	64000	—	—	—	—
258	सराय मुर्तजा	13500	17000	6800	8500	52000	64000	—	—	—	—
259	सराय फैज बक्श	13500	17000	6800	8500	52000	64000	—	—	—	—
260	सराय शेख आलम	14000	17000	8000	8500	52000	64000	—	—	—	—
261	सलमहाकान	10000	14000	5000	7000	52000	64000	—	—	—	—
262	सिटी स्टेशन	10000	14000	5000	7000	52000	64000	—	—	—	—

उप–निबन्धक
खुर्जा

तहसीलदार
खुर्जा

उप–जिलाधिकारी
खुर्जा

सहायक महानिरीक्षक निबन्धन
बुलन्दशहर

अपर जिलाधिकारी (वि0/रा0)
बुलन्दशहर

जिलाधिकारी
बुलन्दशहर

APPENDIX V

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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.
16. 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

(MIE-129619-6),(IOV-F-10789),(CE/SE/LM/268)COEV-848

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.

Date:30-03-2026

Place:

Signature

(Name of the Approved Valuer and Seal of the Firm / Company)

ER.P.K.SHARMA B.E.(CIVIL),MIE,IOV,MIGV
PROFESSIONAL ENGINEER/PLANNER
CHARTERED ENGINEER
GOVT.APPROVED VALUER-(MIGV-M-1422)
INCOME TAX-REGD.NO.CAT-I/154/161/2009-2010
(MIE-129619-6),(IOV-F-10789),(CE/SE/LM/268)COEV-848