Vijay Colex

STAMBHA VASTUSHILP

Er. SANJIV SHARMA
B. Tech. (Civil) IITBHU, M. Tech (Structure)
Chartered Engineer Reg. No. F-1268119
Regd. Valuer Income Tax CAT-I/185/1999
Fellow Institute of Valuer Reg. No. F-6420
REGD. VALUER IBBI/RV/02/2019/11137
Panel Valuer : Central Bank, Canara Bank, PNB, Bank of Maharashtra, Union Bank

PLANNERS, STRUCTURAL ENGINEERS
REGISTERED VALUERS AND BUILDING PROJECT ADVISORS
Office : 57 & 58, Jaipur House Market, Agra - 10
Mob.: 9412259316, Office: 0562-4034462
e-mail id : sanjivsharma69@yahoo.co.in

Ref. No.:- **SV/BM/26-27/25**

Format-A

To,
BANK OF MAHARASHTRA,
BRANCH – Marris Road, Aligarh

VALUATION REPORT

(In respect of land/site and building)

FAIR MARKET VALUE = Rs. 92.80 LAC

I.	**GENERAL**		
1	Purpose for which the valuation is made.	:	Banking
2	(a) Date of inspection (b) Date on which the valuation is made	: :	06-05-2026 29-04-2026
3	List of documents produced for perusal	:	Old Valuation of Er. Dinesh Kumar Sharma, dt. 16-06-2023
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)	:	**Owner—Shri Rajendra Kumar Vijay Vargye** S/o Shri Ramesh Chandra Vijay Vergye R/o Mohalla Katra City, Aligarh.
5.	Brief description of the property—Open Land, Independent House, Shop, Godown, Commercial Complex (mention the specific building number allotted by civic authority)	:	The Said property is Triple Storied Commercial cum Residential Building having all amenities like Rasta, water, electricity etc.
6.	Location of Property (a) Plot No./Survey No./ Door No. (c) T.S. No./Village (d) Ward / Taluk (e) Mandal / District	:	 - Nagar Nigam No. 9/229 & 9/236 (Old), 9/1222 (New) - Kanwariganj City, - Pargana & Tehsil Koil, - Distt. Aligarh (U.P.)
7.	Postal address of the property	:	Mention above (S.No. 6)
8.	City / Town Resi. Area / Comm. Area/ Industrial Area	:	Aligarh Residential Area
9.	Classification of the area i) High / Middle / Poor ii) Urban / Semi Urban / Rural	: :	 Middle Class Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Under Municipality Limit
11.	Whether covered under any State / Central Govt. enactments (eg., 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

13.	**Boundaries of the Property**		**As per Legal Report**	**As per site**
	North	:	Tuti Shop Moti Lal Kamta Prasad	Vacant Plot
	South	:	Half wall of Shop after shop Anil Kumar & Dinesh Kumar	Half Part of Anil Kumar & Dinesh Kumar
	East	:	Sarkari Road	Sarkari Road
	West	:	H/o Arif Khan & Munni Devi	H/o Arif Khan & Munni Devi

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14.1	**Dimensions of the Site**	:	**(a)As per Legal report**	**(b) As Per Actual**
	North	:	15'-6''	15'-6''
	South	:	15'-6''	15'-6''
	East	:	38'-0''	38'-0''
	West	:	38'-0'	38'-0'
14.2	Latitude, Longitude & Coordinates of the site		27.881586 78.063970	
15.	Extent of the site	:	55.00 sqm. (as per Legal) & 55.00 sqm. (as per Site)	
16.	Extent of the site considered for valuation (least of 14a & 14b)		**55.00 sqm.** (least as per Legal report & Site)	
17.	Whether occupied by the owner / tenant ? If occupied by tenant since how long ? Rent received per month.	:	Owner Occupied	
B.	**CHARACTERSTICS OF THE SITE**			
1.	Classification of locality	:	Middle Class	
2.	Development of surrounding area	:	Developing Area	
3.	Possibility of frequent flooding/ sub-merging	:	No	
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Yes (1-2 K.M)	
5.	Level of land with topographical conditions	:	Leveled	
6.	Shape of land	:	Rectangular	
7.	Type of use to which it can be put	:	Commercial cum Residential Use	
8.	Any usage restriction	:	No	
9.	Is plot in town planning approved layout	:	No	
10.	Corner Plot or intermittent plot	:	Intermittent Plot	
11.	Road facilities	:	Yes	
12.	Type of road available at present	:	CC Road	
13.	Width of road—is it below 20 ft. or more than 20 ft.	:	More than 20' wide	
14.	Is it a Land—Locked Land	:	No	
15.	Water potentiality	:	Yes	
16.	Sewerage system	:	Yes	
17.	Is Power supply available at the site ?	:	Yes	
18.	Advantages of the site a) Approved Property b) Approach to the Property	:	 No Good	
19.	Special remarks, if any like threat of acquisition of land for publics 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— North & South East & West	: :	15'-6'' & 15'-6'' 38'-0'' & 38'-0'	
2.	Total extent of the plot	:	**55.00 Sqm.**	
3.	Prevailing market rate (Along with details /reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)	:	**Rs. 1,40,000 per sqm. (as per market rate)**	
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	**Rs. 1,20,000 per sqm.**	
5.	Assessed / adopted rate of valuation	:	**Rs. 1,40,000 per sqm. (as per market rate)**	
6.	Estimated value of land	:	**Land area X Land Rate adopted** **55.00 sqm. X Rs. 1,40,000 = Rs. 77,00,000-00**	

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CAT-1/165/1999
151, Jaipur House Market, AGRA-10

Part—B (Valuation of Building)			
1.	Technical details of the building		
a)	Type of Building (residential / Commercial / Industrial)	:	Commercial cum Residential
b)	Type of construction (Load bearing / RCC/ Steel Framed)	:	Load Bearing
c)	Year of construction	:	1998 & 2015
d)	Number of floors and height of each floor including basement, if any	:	G. Floor – 10'-0" ht., F. Floor – 10'-0" ht., S. Floor – 10'-0" ht.
e)	Plinth area floor-wise	:	G. Fl. having Covd. Area = 55.00 sqm. F. Fl. having Covd. Area = 55.00 sqm S. Fl. having Covd. Area = 42.36 sqm
f)	Condition of the building		
	(i) Exterior–Excellent, Good, Normal, Poor. (ii) Interior–Excellent, Good, Normal, Poor.	: :	Normal Normal
g)	Date of issue and validity of layout of approved map/plan		NA
h)	Approved Building map/ Plan		No
i)	Whether genuineness or authenticity of approved Building map/plan is verified	:	NA
j)	Any other comments by our empanelled valuers on authentic of approved plan	:	No
k)	Whether the building is constructed as per approved plan, details of deviation if any	:	NA
l)	Stages of construction	:	Completed

Specifications of construction (floor-wise) in respect of –

S.No.	Description	Ground Floor	Other Floors
1.	Foundation	Yes	NA
2.	Basement	No	NA
3.	Superstructure	Load Bearing	Load Bearing
4.	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	MS frame & Wooden doors/window	MS frame & Wooden doors/window
5.	RCC Work	RCC Roof	RCC Roof
6.	Plastering	Yes	Yes
7.	Flooring, Skirting, dadoing	Tiles/CC Flooring	Tiles/CC Flooring
8.	Special finish as marble, granite, wooden paneling, grills etc.	No	No
9.	Roofing including weather proof course	Yes	Yes
10.	Drainage	Available	Available

2	Compound Wall	:	No
	Height	:	NA
	Length	:	NA
	Type of construction	:	NA
3	Electrical installation		Yes
	Type of wiring	:	Concealed
	Class of fittings (superior/ordinary/poor)	:	Ordinary
	Number of light points	:	NA

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	Fan points		:	NA
	Spare plug points		:	NA
	Any other item		:	NA
4	Plumbing installation		:	
	a)	No. of water closets and their type	:	NA
	b)	No. of wash basins	:	NA
	c)	No. of urinals	:	No
	d)	No. of bath tubs	:	No
	e)	Water meters, taps etc.	:	No
	f)	Any other fixtures	:	No

Details of Valuation

S. No.	Particulars of Item	Roof Hight	Plinth Area in sqm./rm	Age	Total life	Estimated replacement rate of	Replacement cost in Rs.	Depreciation Rs.	Net Value after depreciatin Rs.
1	G. Fl.	10 ft.	55.00	28	80	15,000.00	825000.00	259875.00	565125.00
2	F. Fl.	10 ft.	55.00	28	80	15,000.00	825000.00	259875.00	565125.00
3	S. Fl.	10 ft.	42.36	11	80	15,500.00	656580.00	206822.70	449757.30
						Total	**2306580.00**	**726572.70**	**1580007.30**

(Property is 28 year old, Total life is 80 year and Residual life is 52 year)

Part – C (Extra Items)

(Amount in Rs.)

1	Portico	:	No
2	Ornamental front door	:	No
3	Steel Railing & Gate	:	NA
4.	Modular Kitchen	:	NA
5.	Extra steel / collapsible gates	:	NA
	Total	:	**Rs. -**

Part – D (Amenities)

(Amount in Rs.)

1	Wardrobes	:	NA
2	Glazed tiles	:	NA
3.	Marble / ceramic tiles flooring	:	NA
4.	Open area Marble Flooring	:	No
5.	False ceiling	:	No
	Total		**Rs. -**

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	:	Rs. -

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

1	Water supply arrangements	:	Include in covd. area rates
2	Drainage arrangements	:	Include in covd. area rates
3	Compound wall & Gate	:	NA
4.	C.B. deposits, fittings etc.	:	Include in covd. area rates
5.	Pavement	:	No
	Total	:	**Rs. -**

Total abstract of the entire property

Part A	Land	:	**Rs. 77,00,000-00**
Part B	Building	:	**Rs. 15,80,007-00**
Part C	Extra Items	:	-
Part D	Amenities	:	-
Part E	Miscellaneous	:	-
Part F	Service		-
	Total	:	**Rs. 92,80,007-00**
	Say	:	**Rs. 92.80 Lac**

IT IS TO CERTIFY THAT THE PRESENT VALUATION OF ABOVE SAID PROPERTY IS NOT LESS THAN **RUPEES NINETY TWO LAC AND EIGHTY THOUSAND ONLY AS PER MARKET RATE**.

As a result of my appraisal and analysis it is my considered opinion that the present values are :-

Market value = **Rs. 92.80 Lac**
Realizable value is (90% of M.V.) = **Rs. 83.52 Lac**
Distress value (80% of M.V.) = **Rs. 74.24 Lac**
The book Value as of Govt. Guideline = **Rs. 81.80 Lac**

STAMBHA VASTU SHILP • ER. SANJIV SHARMA M-9412299316 • REGD. VALUER CAT-1/185/1999 • 51, Jaipur House Market, AGRA-10 •

Place : Agra
Date : 06-05-2026

Signature
(Er. SANJIV SHARMA)

The Undersigned has inspected the property detailed in the Valuation Report dated ---------- on ----------
We are satisfied that the fair and reasonable market value of the property is **Rs.** ----------**(Rupees**----------
----------**Only)**.

Signature

Date :

(Name of the Branch Manager with official Seal)

Encl : 1. Declaration-cum-undertaking from the valuer (Annexure-II)
2. Model code of conduct for valuer (Annexure III)

(Annexure II)

DECLARATION FROM VALUERS

I hereby declare that -

(a) The information furnished in my valuation report **dated 06-05-2026** 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 **29-04-2026.** 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 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.

(h) I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Format – F signed Copy of same to be taken and kept along with this declaration)

(i) I am registered under Section 34AB 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 hereby provide the following information.

S. No.	Particulars	Valuer Comment
1	Background information of the asset being valued;	As per market (Neighbors) enquiry
2	Purpose of valuation and appointing authority	For Banking Purpose.
3	Identity of the valuer and any other experts involved in the valuation	Mentioned on the Letter Head
4	Disclosure of valuer interest or conflict, if any	No Personal Interest
5	Date of appointment, valuation date and date of report	Valuation Date - **06-05-2026**
6	Inspections and / or investigations undertaken	By my self
7	Nature and sources of the information used or relied upon	Government Guideline Rate & Market Survey
8	Procedures adopted in carrying out the valuation and valuation standards followed	Land & Building Method
9	Restrictions on use of the report, if any	To Asses fair Market Value for Banking Purpose
10	Major factors that were taken into account during the valuation	Its Salability
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.	Identity of Property, (Property is identified with the help of Applicant/Owner/Bank Staff)

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M-9412259316
REGD. VALUER
CAT-1/185/1999
51, Jaipur House Market, AGRA-10

ER. SANJIV SHARMA
Regd No. CAT-1 /185/1999

Date: 06-05-2026
Place: AGRA

(Annexure II)

MODEL CODE OF CONDUCT FOR VALUERS

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 and 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 valueation 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, 2015or 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 authoriesed by the authority, the registered valuers organization 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 organization 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 :

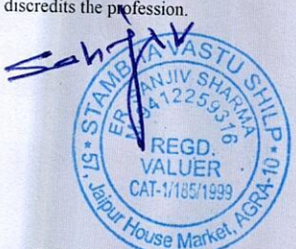
25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
Explanation—For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. 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 organization discredits the profession.



Date: 06-05-2026
Place: AGRA

ER. SANJIV SHARMA
Regd No. CAT-1 /185/1999

	घुड़ियाबाग	0205	65000	120000	145000
	देहली गेट	0033	65000	120000	145000
देहली गेटचौराहे के आगे से कनवरीगंज होते हुये ऊपर कोट चौराहे तक मुख्य रोड पर	छिपैटी	0025	65000	120000	145000
	कटरा	0052	65000	120000	145000
	कनवरीगंज	0051	65000	120000	145000
ऊपर कोट चौराहे के आगे से जामा मस्जिद व बनियापाडा रोड होते हुये देहली गेट चौराहे तक मुख्य रोड पर	ऊपर कोट	0110	60000	120000	145000
	आतिशबाजान	0008	60000	120000	145000
	कचहरी रोड पुरानी	0054	60000	120000	145000
	बनियापाडा	0016	60000	120000	145000
	टनटनपाडा	0106	60000	120000	145000
	देहली गेट	0033	60000	120000	145000
	सराय मियाँ	0101	60000	120000	145000
तहसील के पीछे से मसूदाबाद चौराहे होते हुये बारहद्वारी चौराहे तक मुख्य रोड पर	मसूदाबाद	0213	50000	120000	145000
	जमीराबाद	0049	50000	120000	145000
	रघुवीरपुरी	0090	50000	120000	145000
	शिवपुरी	0094	50000	120000	145000
	मित्रनगर	0069	50000	120000	145000
	सराय हकीम (कुरियाना)	0098	50000	120000	145000
	सराय लवरिया	0100	50000	120000	145000
	रामगंज	0091	50000	120000	145000
	बारहद्वारी	0014	50000	120000	145000

उपनिबन्धक द्वितीय कोल अलीगढ

तहसीलदार कोल अलीगढ

उपजिलाधिकारी अलीगढ

सहायक महानिरीक्षक निबन्धक अलीगढ

अपर जिलाधिकारी (वि०/रा०) अलीगढ

कलेक्टर अलीगढ

सब रजिस्ट्रार द्वितीय कोल अलीगढ

तहसीलदार कोल

उप जिलाधिकारी कोल।

अपर जिलाधिकारी (वि०/रा०) अलीगढ़

जिलाधिकारी अलीगढ़

Stambha Vastushilp
Structural Designer & Approved valuers

Photograph and Aerial Location

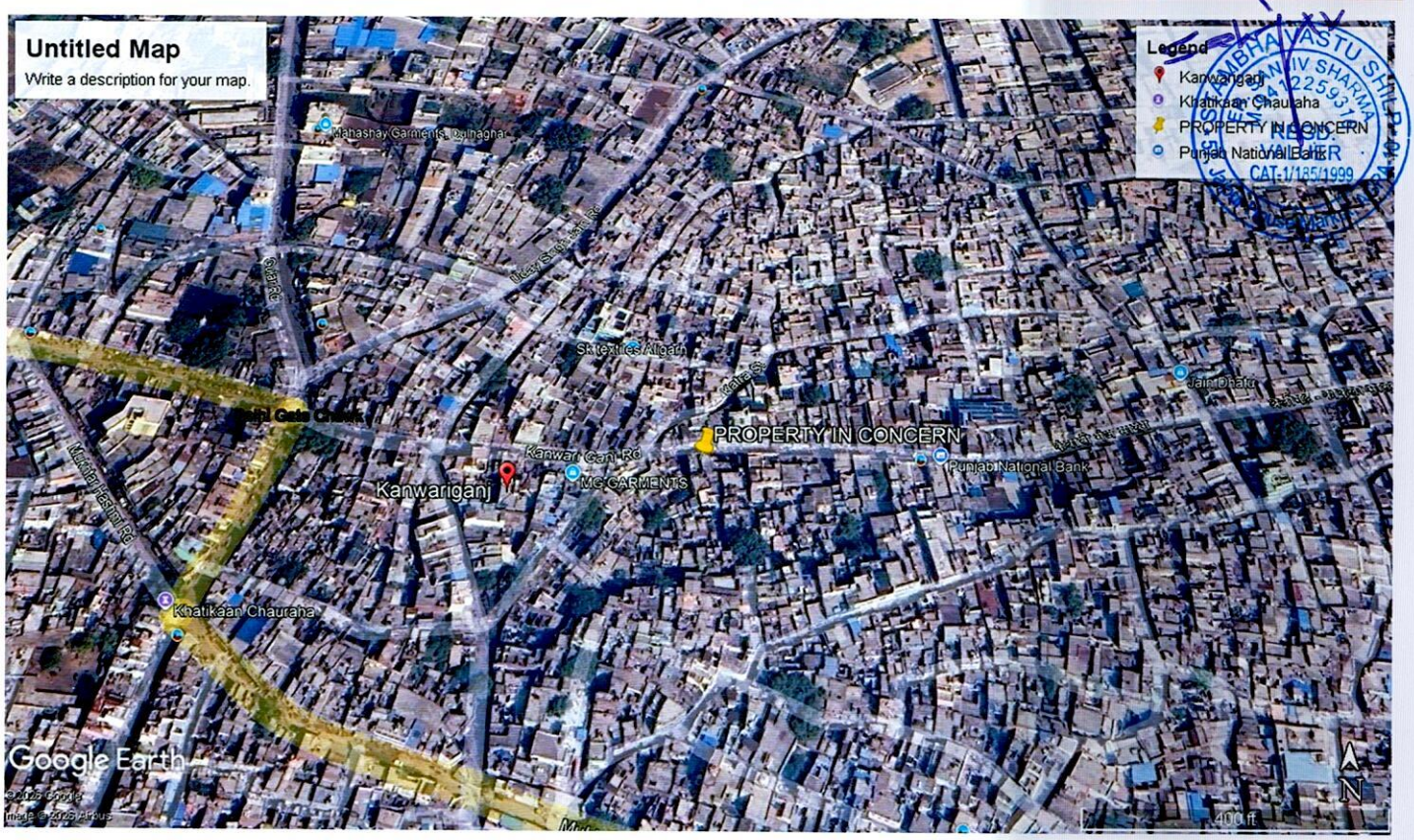
Address:- **Property Situated Nagar Nigam No. 9/229 & 9/236 (Old), 9/1222 (New), Kanwariganj City, Pargana & Tehsil Koil, Distt. Aligarh (U.P.)** (LOCATION PLAN (GC– 27.881586 78.063970)





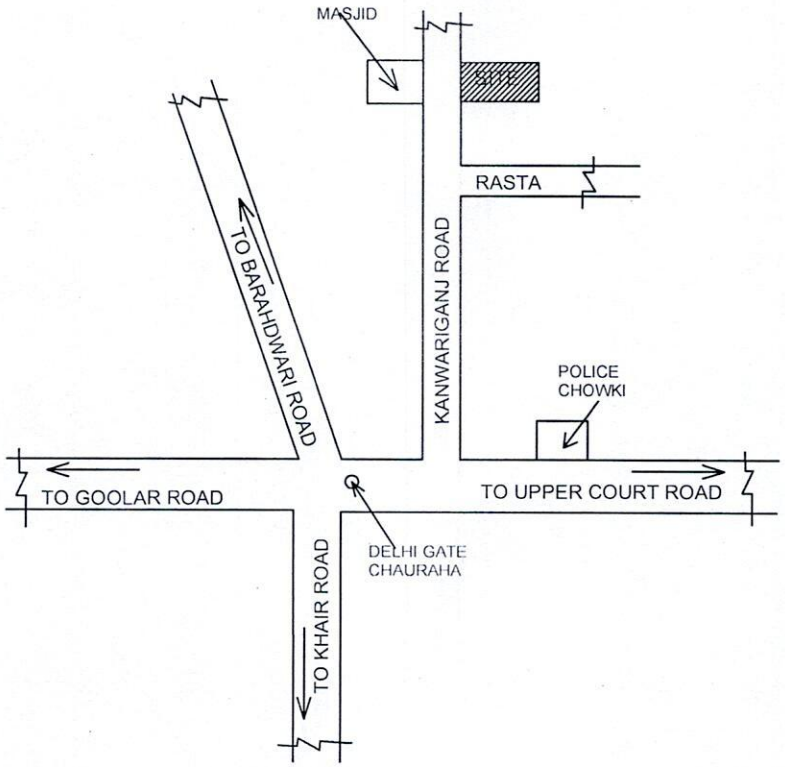






List of Documents Enclosed and Site Plan

Property Situated Nagar Nigam No. 9/229 & 9/236 (Old), 9/1222 (New), Kanwariganj City, Pargana & Tehsil Koil, Distt. Aligarh (U.P.)



LOCATION PLAN

Note :- Value varies with location, purpose & date. this valuation is only Technical Report. Legal aspects have not been considered.

STAMBHA VASTU SHILP
ER. SANJAY SHARMA
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CAT-I/135/1999
57, Jaipur House Market, AGRA-10