AR. ABHISHEK AGRAWAL

(B.ARCH), M.C.A., I.I.A., F.I.V.

(REGISTERED ARCHITECT & APPROVED VALUER)

ADD 1 :- Shop No. 11, 12 First Floor, V.K. Complex,
Near Trauma Centre, Firozabad

ADD 2 :- 17/9, First Floor, Cloth Market,
Sanjay Palace, Agra, U.P-282002

Mob. +91-9761660200, @Email ID - abhimgl@gmail.com

Ref No.....

Date :- 11-06-2026

To,

The Branch Head,

Bank of Maharashtra

Firozabad.

Dear Sir,

Sub:- Valuation Report for the Property Situated At Property no.-191/1, Khasra no.184, Mauza-Daulatpur, Firozabad, Tehsil & Distt. Firozabad.

Owner:- Shri Ravi Kumar Agarwal S/O Shri Gokul Chand Agarwal & Smt Anjna Agarwal W/O Shri Ravi Kumar Agarwal

I have prepared the valuation report for the above noted Property, the Market value of the aforesaid Property including the land is assessed Rs. 15,97,000/- (Rupees Fifteen Lac Ninety Seven Thousand Only). **The realizable value Rs. 14,37,000/- (Rupees Fourteen Lac Thirty Seven Thousand Only).The distress value Rs. 12,78,000/- (Rupees Twelve Lac Seventy Eight Thousand Only).**

The detailed valuation report on the prescribed Performa is enclosed here with .

Thanks

Yours Sincerely



Ar. Abhishek Agrawal
Authorized Signatory
M/s. Architect Design Studio

VALUATION REPORT (IN RESPECT OF LAND & BUILDING)

(To Be Filled in by the Approved Valuer)

I.	GENERAL			
1.	Purpose for which the valuation is mae			For Initiating Recovery Proceeding Under the SARFAESI ACT.
2	a) Date of Inspection	:		**09.06.2026**
	b) Date on Which the valuation is made	:		**11.06.2026**
3	List of documents produced for perusal			
	i) Copy of Sale deed	:		Copy of Sale deed
4	Name of the Owner(s) and this/their address (es) with Phone No. (details) of share of each owner in case of joint ownership	:		Shri Ravi Kumar Agarwal S/O Shri Gokul Chand Agarwal & Smt Anjna Agarwal W/O Shri Ravi Kumar Agarwal
5	Brief description of the property (Including leasehold/freehold etc.)	:		Residential
6	Location of Property			
	a Plot No./Survey No.	:		Property no.-191/1
	b Door No.	:		Property no.-191/1
	c T.S. No. / Village	:		Khasra no.184
	d Ward/ Taluka	:		Mauza-Daulatpur
	e Mandal / District	:		Firozabad
7	Postal address of the property			Property no.-191/1, Khasra no.184, Mauza-Daulatpur,Firozabad, Tehsil & Distt. Firozabad.
8	City/ Town	:		Firozabad
	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	:		Municipality
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 Sale Deed**	**As per Actual Site**
	North	:	Other's Property	Other's Property
	South	:	Plot of Chandan Singh	Plot of Chandan Singh
	East	:	Plot of Rama Devi Gupta	Plot of Rama Devi Gupta
	West	:	15' wide Kachha Rasta	15' wide Kachha Rasta

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14.	Latitude, Longitude and Coordinates of the Site	:	
15(a)	Extent of the Land (As per Document)		**As per Deed :- 79.89 Sq Mt.** **Total Area :- 79.89 Sq Mt.**
15(b	Extent of the Land (As per Lay out)	:	**79.89 Sq.mt.**
16	Extent of the Land considered for valuation (Least of 14 A & 14B)		**79.89 Sq.mt.**
17	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.		Owner
II	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality		Residential
2.	Development of surrounding areas		Developed
3.	Possibility of frequent flooding / sub-merging		No.
4.	Feasibility to the Civic amenities like School, hospital, bus stop, market etc.		1-2 Km.
5.	Level of land with topographical conditions		
6.	Shape of land		Rectangular
7.	Type of use to which it can be put		Residential
8.	Any usage restriction		No.
9.	Is plot in town planning approved layout?		Yes.
10.	Corner plot or Intermittent plot?		Intermittent Plot
11.	Road facilities		Yes
12.	Type of road available at present		R.C.C.
13.	Width of road is it below 20 ft. or more than 20 ft.		Below Than 20 ft.
14.	Is it a land locked land		No.
15.	Water potentiality		Ground Water
16.	Underground Sewerage System		Yes
17.	Is power supply available at the site?		Yes
18.	Advantage of the Site		
	1. |		
	2. |		
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)		Nil
	1. |		
	2. |		

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Part A (Valuation of land)		
1	Size of Land	**79.89 Sq. Mtr.**
	North & South	As Above
	East & West	As Above
2.	Total extent of the Land	**79.89 Sq.mtr.**
3.	Prevailing market rate (Along with details/ reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Rs. 5,000/- Sq.mtr. To Rs. 10,000/- Sq.mtr.
4.	As per Guideline Instructions rate	Rs. 4,300 per Sq.
5.	Assessed / adopted rate of valuation	Rs. 6,500.00 per Sq. Mt.
6.	Estimated value of Land	**Rs. 5,19,285/-**
Part B (Valuation of Building)		
	Technical details of the building	
	a) Type of Building (Residential/Commercial/Industrial)	Residential
	B) Type of construction (Load Bearing/ RCC/ Steel Framed)	R.C.C Structure
	c) Year of construction	2023
	d) The property is approx	03 Year Old
	e) Expected future life	72 Year
	f) Plinth area floor-wise	B.F (RCC) :- 27.87 Sq. Mt. G.F (RCC) :- 79.89 Sq. Mt.
	g) Condition of the building	
	i) Exterior - Excellent , Good, Normal, Poor	Normal
	ii) Inferior – Excellent, Good, Normal, Poor	Normal
g)	Date of issue and validity of layout of approved map / Building plan	No.
h)	Approved map/plan issuing authority	No.
i)	Whether genuineness or authenticity of approved map / plan is verified	No.
j)	Any other comments by our empanelled valuers on authentic of approved plan	No.

Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground Floor to First Floor
1.	Foundation	Spread
2.	Basement	R.C.C
3.	Super Structure	R.C.C
4.	Joinery/ Doors & Windows (Please furnish details bout size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Glazing
5	Slab	R.C.C
6.	Plastering	Yes
7.	Flooring, Skirting, dadoing	Marble & Tiles Flooring
8.	Special Finish as marble, granite, wooden Paneling, grills,	Marble & Tiles Flooring
9.	Roofing including weather proof course	Yes
10.	Drainage	Yes

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S. No.	Description	
1	Compound wall	No.
	Height	3.35M Each Floor
	Length	Nil
	Type of construction	Nil
2	Electrical installation	
	Type of wiring	Concealed
	Class of fittings (superior/ordinary/poor)	Ordinary
	Number of light points	
	Fan Points	Yes
	Spare plug points	Yes
	Any Other Item	
	Plumbing installation	
3	A) No. of water closets and their type	As per Requirement
	B) No. of wash basins	As per Requirement
	C) No. of Urinals	As per Requirement
	D) No. of bath tubs	As per Requirement
	E) Water meter, taps, etc.	As per Requirement
	F) Any other Fixtures	As per Requirement

DETAILS OF VALUATION

Sr. No.	Particulars of item	Land area	Roof height	Age of Building	construction Cost Rs.	Net Value
1.	B.F (RCC)	27.87 Sq.mtr.	3.35M Ht	03 Year.	Rs.10000/-	Rs. 2,78,700/-
2.	G.F (RCC)	79.89 Sq.mtr.	3.35M Ht	03 Year.	Rs.10000/-	Rs. 7,98,900/-
	TOTAL	-	-	-	Total	Rs. 10,77,600/-

PART –C (EXTRA ITEMS) **(Amount in Rs.)**

1.	Portico	:	YES
2.	Ornamental front door	:	YES
3.	Sit out / Verandah with steel grills	:	YES
4.	Overhead water tank	:	YES
5.	Extra Steel/collapsible gates	:	N/A
6.	LIFT	:	N/A

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PART –D (Amenities) **(Amount in Rs.)**

1.	Wardrobes	:	Yes
2.	Glazed tiles	:	Nil
3.	Extra sinks and bath tub	:	Yes
4.	Marble / Ceramic tiles flooring	:	Yes
5.	Interior decorations	:	Yes
6.	Architectural elevation works	:	Yes
7.	Panelling works	:	Nil
8.	Aluminium works	:	Nil
9.	Aluminium hand rails	:	Nil
10.	False ceiling	:	Nil
	TOTAL		N/A

PART –E (Miscellaneous) **(Amount in Rs.)**

1.	Separate toilet room	:	Included in this Rate
2.	Separate lumber room	:	NIL
3.	Compound wall	:	No
4.	Land leveling and Earth Filling	:	No
5.	Others Amenities (Pavement)	:	NO
	Total		N/A

Total abstract of the entire (Property)

Part- A	Land	**Rs.5,19,285/-**
Part- B	Building	**Rs. 10,77,600/-**
Part- C	Extra Items	**Nil**
Part- D	Amenities	**Nil**
Part- E	Miscellaneous	**Nil**
Part- F	Services	**Nil**
	Total-	**Rs. 15,96,885/-**
	Net value -	**Rs. 15,97,000/-**
Realizable Value of Property 90%		**Rs. 14,37,000/-**
Distress Value of Property 80%		**Rs. 12,78,000/-**

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

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

Screen Short Longitude/Latitude and con-ordinates of property using GPS/Various Apps/Internet sites

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. 15,97,000/-**. The realizable value of the above property as of 90% is **Rs. 14,37,000/-** and the distress value 80% **Rs. 12,78,000/-.**

Remark :-
Since the customer did not permit us to take photographs, So we have used the photographs & All Data from the previous valuation.

Place : Firozabad
Date : 11-06-2026



Signature
(Name and Official seal of the Approved Valuer)

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. ..... (Rs. .....) Only

Signature
(Name of the Branch Manager with Official Seal)

Date : 11-06-2026

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.

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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.

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22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized 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, EMPLOY ABILITY 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.

Yours Sincerely

Date: 11/06/2026
Place: Firozabad



Ar. Abhishek Agrawal
Authorized Signatory
M/s. Architect Design Studio

DECLARATION FROM VALUERS

I hereby declare that:-

a. The information furnished in my valuation report dated 11-06-2026 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 visited & valued the Right property on dated 09-06-2026. The work is not sub- contracted to any other valuer and carried out by my self

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 emplacement of valuer in the Bank.

i. I am registered under Section 34 AB of the Wealth Tax act, 1957.

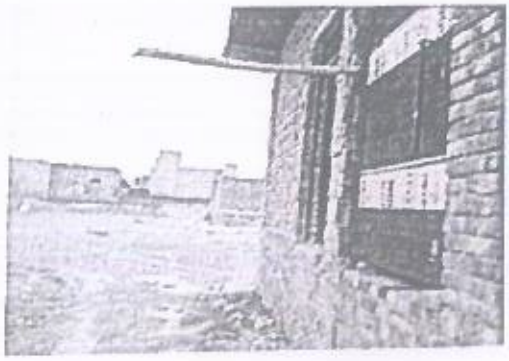
j. I am the proprietor/partner/authorized official of the firm/ company, who is competent to sing this valuation report.

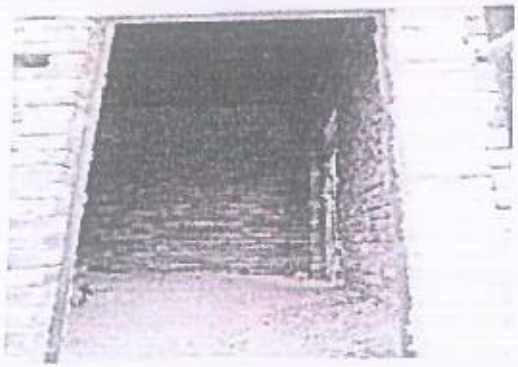
k. Futher, I hereby provide the following information.

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- 11-06-2026
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	Composite method
restrictions on use of the report, if any	To Asses fair Market Value for Banking Purpose
major factors that were taken into account during the valuation.	It's a
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)

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