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

Date :- 10/06/2026

To,
The Branch Manager
Bank of Maharashtra
Firozabad

Dear Sir,

Sub:- Valuation Report for the Flat Property Situated at Khasra No.113, Second Floor in Anandlok Colony, Dabrai, Tehsil & Distt Firozabad.

Owner:- Shri Rehan Ali Khan S/o Shri Usman Ali Khan.

I have prepared the valuation report for the above noted Property, the Market value of the aforesaid Property including the land is assessed Rs. 13,92,000.00/- (Rupees Thirteen Lac Ninety Two Thousand Only). **The realizable value Rs. 12,53,000.00/- (Rupees Twelve Lac Fifty Three Thousand Only). The distress value Rs. 11,13,000.00/- (Rupees Eleven Lac Thirteen Thousand Only).**

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

Thanks

Yours Sincerely

AR. ABHISHEK AGRAWAL CAT-I/23/2021-22 APPROVED VALUER

Ar. Abhishek Agrawal

Authorized Signatory

M/s. Architect Design Studio

VALUATION REPORT

I	GENERAL	
1	* Purpose for which valuation is made	For Initiating Recovery Proceeding Under the SARFAESI ACT.
2	Date of inspection	09-06-2026
2.1	Date on which the valuation is made	10-06-2026
3	List of documents produced for perusal	Approved Floor Plan
3.1	Approved Layout Plan of Colony	no
4	Name of the Purchaser (s) and his/ their address with phone No. (details of share of each owner in case of joint ownership)	Shri Rehan Ali Khan S/o Shri Usman Ali Khan
		Single Owner
5	Brief description of the property Open Land, Independent House, Shop, Godown, Commercial Complex (mention the specific building number allotted by civic authority)	It is a residential flat property, situated at 2nd Floor, having 1Bed Room + 1 Drawing + 1 Kitchen + 1Toilet with RCC Roofing
5.1	Leasehold/freehold: description of lease, Period of lease, lease rental etc.	Free Hold
6	Location of the property	
(a)	Plot No./Sorvey No.	Khasra No.113
(b)	Door No.	Khasra No.113, Second Floor
(c)	T.S. No./village	Anandlok Colony
(d)	Ward/Taluka	Dabrai
(e)	Mandal/District	Firozabad
6.1	Mention Road/Street Number and Name	Apartment Road
7	Postal Address of the property	Khasra No.113, Second Floor in Anandlok Colony, Dabrai, Tehsil & Distt Firozabad.

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8	City/Town		Firozabad
	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 Deed	As Per Site
	North	9.0 m wide Rasta	Open Sky & Enters
	South	Railway Line	Open Sky.
	East	Plot no 48 C	Flat of Seller.
	West	Plot no 49 A	Other Flat.
(a)	Whether land is demarcated compound wall with gate is available		No
(b)	Mention the plot number or house number		Khasra No.113, Second Floor
(c)	Whether the boundary is matching, reason for any deviation		Yes
14	Latitude, Longitude and Coordinates of the site		27°7.4583'N 78°27.3330'E
15	Extent of the site (Plinth Area)		33.150 Sq. Mt.
	Extent of the site (Carpet Area)		29.83. Sq. Mt.
	Extent of the site (Saleable Area)		33.150 Sq. Mt.
16	Extent of the site considered for valuation (Saleable Area of Flat)		33.150 Sq. Mt.
17	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.		Owner Occupied

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II	**APARTMENT BUILDING**	
1	Name of the Apartment	Residential
2	Location	Anandlok Colony
	T.S. No.	Khasra No.113
	Block No.	Dabrai,
	Ward No.	Second Floor in Anandlok Colony,
	Village/Municipally/Corporation	Corporation limit
	Door No., Street or Road (Pin Code)	Apartment Road
3	Description of the locality Residential /Commercial / Mixed	Residential
4	Year of Construction	Approx in Year 2013
4.1	Stages of construction	Completed
5	Number of Floors	G+2
6	Type of Structure	Framed Structure
7	Number of Dwelling units in the Floor	--
8	Quality of Construction	Good
9	Appearance of the Building	Good
10	Maintenance of the Building	Good
11	Facilities Available	Near Old NH
	Lift	1
	Protected Water Supply	Yes
	Underground Sewerage	Yes
	Car Parking - Open/ Covered	Open
	Is Compound wall existing?	Yes
	Is pavement laid around the Building	NO
III	**FLAT**	
1	the floor on which the flat is situated	2nd Floor
2	Door No. of the flat	Khasra No.113
3	Specifications of the flat	
	Roof	RCC
	Flooring	Marble Flooring
	Doors	Wooden
	Windows	Iron Framed Glass
	Fittings	Concealed Wiring
	Finishing	Painted with White Wash

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4	House Tax	NA
	Specifications of the flat	---
	Tax paid in the name of tax amount	---
	Tax amount	---
5	Electricity Service Connection no.	Yes
	Meter Card is in the name of	-----
6	How is the maintenance of the flat?	by Builder
7	Agreement to Sale executed in the name of	Shri Rehan Ali Khan S/o Shri Usman Ali Khan.
8	What is the Saleable area of flat as per agreement to sale?	33.150 Sq mt.
9	What is the land share of the flat?	NA Sqm.
10	What is the floor space index (app.)	As Per Plan
11	What is the Carpet Area of the flat?	29.83 Sq Mt.
12	Is it Posh/I Class/Medium/Ordinary?	Medium
13	Is it being used for Residential of Commercial purpose?	Residential
14	Is it Owner-occupied or let out?	NA
15	If rented, what is the monthly rent?	NA
IV	**MARKETABILITY**	
1	How is the marketability	Good
2	What are the factors favoring for an extra Potential Value?	Good Market Ability
3	Any negative factors are observed which affect the market value on general?	NA
V	**RATE**	
1	After analyzing the comparable sale instances, what is the rate for a similar flat with same specification in the adjoining locality? - (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Rs.40,000/- to Rs.45,000/- per Sq. Mt. (Same size per flat)

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2	Assuming it is a new construction what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison	Rs. 42,000.00 /- per Sq. Mt.
3	Guideline rate obtained from the Registrar's office, (an evidence there of to be enclosed)	
i	Flat built-up area Rate	18,000/- Per Sq Mt.
ii	Flat Carpet Area Rate	22,000/- Per Sq Mt.
	Total =	Rs. 30,000/- Sq Mt (Same size per flat)
	The Facility Of Security Guard & Lift is Available in the Said Building, Therefore Adding 3% Extra Cost Of As Per The Rule,	Rs. 32,000 /- Sq Mt (Same size per flat)

VI	**COMPOSITE RATE ADOPTED AFTER DEPRECIATION**	
	Depreciated building rate	
	Replacement cost of flat with Service (v (3)i)	0.00
	Age of the building	Approx 13 year
	Life of the building estimated	Future life 67 Years
	Depreciation percentage assuming the salvage value as%	0.00
	Depreciated Ratio of the building	0.00
	Total composite rate arrived for valuation (civil work + interior work & others)	Rs. 42,000.00 /-Sq mt.
	Depreciated building rate VI (a)	NA
	Rate for Land & other V (3) ii	---
	Super built-up area of Flat X Composite Rate (civil work + interior work & others)	33.150 Sq mt. **X 42,000.00**
	Total Value of Flat	**Rs. 13,92, 300/-**
	Net Market Value Of Flat	**Rs. 13,92,000/-**

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Remark:-

(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) stability 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.

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 opinion and the value may change with time. The valuation is given 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. 13,92,000/-.** The realizable value **Rs. 12,53,000/-.** The distress value Rs. **11,13,000/-**.

Remark :-

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

Yours Sincerely

Date: 10/06/2026
Place: Firozabad



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

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.
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.

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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 authorized 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 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: 10/06/2026
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 10-06-2026 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- 10-06-2026
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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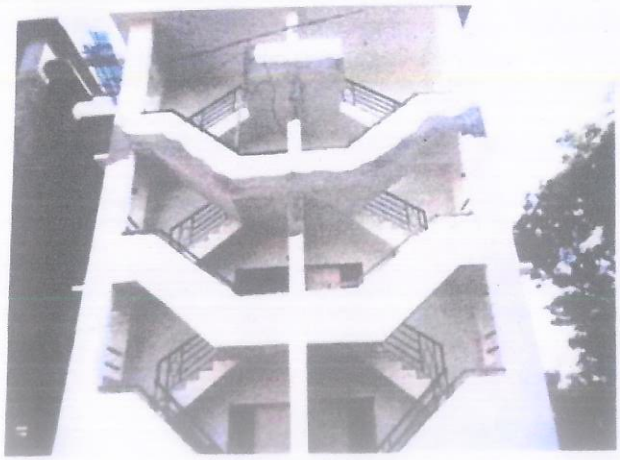
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Address:- Khasra No.113, Second Floor in Anandlok Colony, Dabrai, Tehsil & Distt Firozabad.

Owner :- Shri Rehan Ali Khan S/o Shri Usman Ali Khan.









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CAT-I/23, 2021-22
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Owner :- Shri Rehan Ali Khan S/o Shri Usman Ali Khan.



Dropped pin

Location
27°7.4583'N 78°27.3330'E

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