M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

BILL - FY/2026-27/CBI/230

To,

A.G.M./ Chief Manager/ Sr. Manager, Central Bank of India Branch -Sehani Ghaziabad (U.P)	12.06.2026
BANK GSTIN	09AAACC2498P3ZZ
Reference No.	CBI/4228/26
IFSC Code	CBIN0282843
CBI A/c No.	3610269649
Ground Floor (without roof rights), Part of Property 36-A, Located at Sham Nagar, Gali No. 8, village Khureji Khas, Illaqa, Shahdara, Delhi-110051	Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal

Description of Job	No. Of Job	Amount in Rupees.
Valuation of IP	ONE	19,00,000
Fees		4000
GST 18%		720
Total Valuation Charge		4720

(Rs. Four Thousand Seven Hundred Twenty Only)

For Net Banking
In Favour of :- M/s Satguru Valuers Prop. A.K. Nirmal
CBI A/c No. :- 3610269649
IFSC Code :- CBIN0282843
GSTIN: 07ADGPN3651B5ZR

M/S SATGURU VALUERS
Govt.Approved Valuers
1/4018,Ram Nagar,Extn
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

Sign & Seal of Registered Valuer

This Valuation Report cannot used for any other purpose than Relating to Central Bank B/o:- Sehani, Ghaziabad (U.P)
(RF:SV/IP/CBI/4228/26)
Branch Office :- 640, Shakti Khand-IV, Indirapuram, Ghaziabad(U.P.)

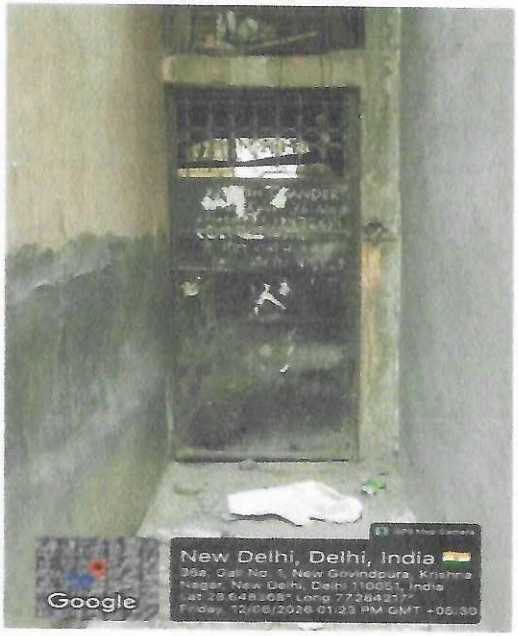
M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

I/4018,Ram Nagar Ext.Loni Road.Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

Report References No.	SV/IP/CBI/4228/26	Date: 12.06.2026

OPINION OF VALUER
FOR
CENTRAL BANK OF INDIA
BRANCH-SEHANI GHAZIABAD U.P





NAME OF THE OWNER/ ALLOTEE	PROPERTY ADDRESS
Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal	Ground Floor (without roof rights), Part of Property 36-A, Located at Sham Nagar, Gali No. 8, village Khureji Khas, Illaqa, Shahdara, Delhi-110051
NAME OF THE PURCHASER / LOAN ACCOUNT HOLDER	
Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal	

M/S SATGURU VALUERS
Govt.Approved Valuers
Reg.No. 2431/16
I/4018,Ram Nagar Ext.
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

MARKET VALUE INR	REALISABLE VALUE INR	DISTRESS VALUE INR
19,00,000	17,10,000	15,20,000

This Valuation Report cannot used for any other purpose than Relating to Central Bank B/o:- Sehani, Ghaziabad (U.P) (RF:SV/IP/CBI/4228/26)

M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

Date:- 12.06.2026

To,

A.G.M./ Chief Manager/ Sr. Manager,
Central Bank of India
Branch -Sehani Ghaziabad (U.P)

Subject:- Submission of Opinion Report for The Immovable Residential Property as per following Details

Dear Sir / Madam

Thank You very much for utilizing our service for the valuation job. We here with submit the necessary opinion report with required asseessment of the assessts with all the necessary enclosures.

Description	Particulars	Amount in INR
NAME OF THE OWNER/ ALLOTEE	MARKET VALUE INR	19,00,000
Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal		
NAME OF THE PURCHASER / LOAN ACCOUNT HOLDER	REALISABLE VALUE INR	17,10,000
Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal		
PROPERTY ADDRESS	DISTRESS VALUE INR	15,20,000
Ground Floor (without roof rights), Part of Property 36-A, Located at Sham Nagar, Gali No. 8, village Khureji Khas, Illaqa, Shahdara, Delhi-110051		

The report is issued without prejudice. We hope that it would be sufficient to enable your esteemed office to processed further in the matter. If any discripency is observed please inform prior to acceptance the openion.
I shall be pleased to offer my service again in future.
Kindly acknowledge reciept for the same.

Thanking You
Your Truly
(Er. Ashughosh Kumar Nirmal)

M/S SATGURU VALUERS
Govt.Approved Valuers
Reg.No.-2431/16
1/4018,Ram Nagar,Ext.
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

Enclosed
1) Opinion Report
2) Geographical Location of the property
3) Route Map of the Porperty from the bank.
4) Photographs of the property
5) Bill of Opinion Report

M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

TO

Central Bank of India,
BRANCH:- Sehani Ghaziabad (U.P)
M/s SATGURU VALUERS
Office :- 1/4018 Ram Nagar Extn, Loni Road Delhi-32

OPINION REPORT **(IN RESPECT OF LAND/FLAT/ BUILDING)**

I.	**GENERAL**			
1.	Purpose for which the valuation is made			Fair Market Value of the Property
2.	a)	Date of inspection	:	12.06.2026
	b)	Date on which the valuation is made	:	12.06.2026
3.	List of documents produced for perusal			
			:	Photocopies of: 1. old valuation report by b. Chandra and Associates, Dt. 02.07.2024.
4.	Name of the Owner and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		:	Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal
	Name of the Purchaser / Loan Account Holder and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		:	Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal
5.	Brief description of the property		:	The said property under assessment is ground floor, without roof right out of four storied residential building. Part of Property 36-A, having **covered area 540 Sq.ft. i.e. 50.17 Sqm (as per old valuation)** Located at Sham Nagar, village Khureji Khas, Illaqa, Shahdara, Delhi-110051 Landmark: Kapoor Property; Dalcar
6.	Location of property			
	a)	Plot No. / Survey No.	:	Part of Property 36-A
	b)	Door No.		Ground floor, without roof right
	c)	T.S. No. / Village		Sham Nagar, Gali No. 8, village Khureji Khas, Illaqa, Shahdara, Delhi-110051
	d)	Ward / Taluka		NA
	e)	Mandal / District		Delhi-110051

M/S SATGURU VALUERS
Govt.Approved Valuers
* Reg.No.-2431/16 *
1/4018,Ram Nagar,Extn
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

	f)	Date of issue and validity of layout of approved map/plan		Existing Customer, The said proeprty is already mortgaged with Bank.	
	g)	Approved map/ plan issuing authority		As above	
	h)	Whether genuineness or authenticity of approved map/ plan is verified.		Not Applicable	
	i)	Any other comments by our empanelled valuers on authentic of approved plan.		Not Applicable	
7	Postal address of the property		:	Ground Floor (without roof rights), Part of Property 36-A, Located at Sham Nagar, Gali No. 8, village Khureji Khas, Illaqa, Shahdara, Delhi-110051	
8	City / Town		:	City	
	Residential Area		:	Yes	
	Commercial Area		:	Not Applicable	
	Industrial Area		:	Not Applicable	
9	Classification of the area				
	i)	High / Middle / Poor	:	Middle	
	ii)	Urban / Semi Urban / Rural	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality		:	Under in limits of Municipal Corporation of Delhi	
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.		:	Not Applicable	
12	Boundaries of the property			**As per Deed**	**Actual As per site**
	East		:	Plot No. 37	Plot No. 37
	West		:	Plot No. 35	Plot No. 35
	North		:	Road	Road
	South		:	Road	Road

M/S SATGURU VALUERS
Govt.Approved Valuers
* Regd No.-2431/16 *
1/4018,Ram Nagar,Extn.
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

This Valuation Report cannot used for any other purpose than Relating to Central Bank B/o:- Sehani, Ghaziabad (U.P)
(RF:SV/IP/CBI/4228/26)
Branch Office :- 640, Shakti Khand-IV, Indirapuram, Ghaziabad(U.P.)

13	Dimensions of the site		a	b
			As per the Deed	Actuals as per site
	North	:	Covered area 540 Sq.ft. i.e. 50.17 Sqm	
	South	:		
	East	:		
	West	:		
14	*Latitude, Longitude and Coordinates of the site.*		**28°38'53.7"N 77°17'03.6"E**	
15	Extent of the site	:	Covered area 540 Sq.ft. i.e. 50.17 Sqm	
16	Extent of the site considered for valuation (least of 13a & 13b)	:	Covered area 540 Sq.ft. i.e. 50.17 Sqm	
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Bank Possession	
II.	**Apartment Building**			
S.No.	**Description**	**:**	**Remarks**	
1	Nature of the Apartment	:	Residential	
2	Location	:	Ground Floor (without roof rights), Part of Property 36-A, Located at Sham Nagar, Gali No. 8, village Khureji Khas, Illaqa, Shahdara, Delhi-110051	
	T.S No.	:		
	Block No.	:		
	Ward No.	:		
	Village/Municipality/Corporation	:	Under in limits of Municipal Corporation of Delhi	
	Door No.,Street, Road(Pin Code)	:	As Above	
3	Description of the locality Residential / Commercial / Mixed	:	Residential	

M/S SATGURU VALUERS
Govt. Approved Valuers
★ Reg.No.-2431/16 ★
1/4018,Ram Nagar,Extn
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

4	Year of Construction	:	1995 Year
5	Number of floors	:	Four storied building.
6	Type of structure	:	RCC Frame Structure with Load Bearing Walls
7	Number of Dwelling units in the building.	:	Several Unit
8	Quality of Construction	:	Average
9	Appearance of the Building	:	Average
10	Maintenance of the Building	:	Average
11	Facilities available		
	Lift	:	No
	Protected Water supply	:	Yes
	Underground Sewerage	:	Yes
	Car Parking – Open/Covered	:	No
	Is Compound wall existing?	:	No
	Is pavement laid around the Building.	:	No
III	**flat**		
1	The floor in which the flat is situated	:	Ground floor, without roof right
2	Door No. of the flat	:	Part of Property 36-A
3	Specifications of the flat		
	Roof	:	RCC
	Flooring	:	NA, Outside Visit
	Doors	:	NA, Outside Visit
	Windows	:	NA, Outside Visit
	Fittings	:	Internal
	Finishing	:	Normal

M/S SATGURU VALUERS
Govt. Approved Valuers
* Reg.No.-2431/16 *
1/4018,Ram Nagar,Extn
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

4	House Tax	:	Details with the owner
	Assessment No.	:	Details with the owner
	Tax paid in the name of	:	Details with the owner
	Tax amount	:	Details with the owner
5	Electricity Service connection No.	:	Details with the owner
6	Meter Card is in the name of	:	Details with the owner
7	Sale Deed executed in the name of	:	Sh. Ankur Aggarwal S/o Sh. Mohan Aggarwal
8	What is the undivided area of land as per Sale Deed?	:	Proportionate undivided share in the land underneath of the building.
9	What is the plinth area of the flat?	:	Covered area 540 Sq.ft. i.e. 50.17 Sqm
10	What is the floor space index (app.)	:	As per bye-laws
11	What is the Carpet Area of the Flat?	:	85% of Covered Area
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Bank Possession
15	If rented, what is the monthly rent?	:	Not Applicable
IV	**MARKETABILITY**		
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Not Applicable
3	Any negative factors are observed which affect the market value in general?	:	Not Applicable
V	**Rate**		

M/S SATGURU VALUERS
Govt.Approved Valuers
Reg.No.-2431/16
1/4018,Ram Nagar,Extn
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?(Along with details/reference of atleast two latest deals/ transactions with respect to adjacent properties in the areas).		:	As per the market survey composite rate of the flats at this location prevailing market rate varies from Rs. 3,000/- to Rs. 4,000/- per Sq.Ft. for the residential depending up on the location of residential flats, as per the market survey and taken references from sites like 99Acres, Magicbricks, Housing etc. No recent sale purchase details are available for the reference purpose.
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 (give details).		:	Composite rate adopted for the valuation purpose Rs. 3,500/- per Sq.Ft. for the Ground Floor
3	Break – up for the rate			
	i)	Building + Services	:	Rs. 1,500/- per Sq.Ft.
	ii)	Land + others	:	Rs. 2,698/- per Sq.Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)		:	Category-F Land Rate - 56640/- Sqm Construction Rate- 8220/- Sqm
	Land Value on based Guideline rate in Rs. 50.17 Sqm @ Rs. 56,640/- per Sqm @ 1/4th share		:	710407
	Construction Value on based Guideline rate in Rs. 50.17 Sqm @ Rs. 8,220/- per Sqm		:	412397
	Total Value		:	**1122805**
	RUPPES ELEVEN LACS TWENTY TWO THOUSAND EIGHT HUNDRED FIVE ONLY			
VII	**COMPOSITE RATE ADOPTED AFTER DEPRECIATION**			
a	Depreciated building rate		:	Rs. 802/- per Sq.Ft.
	Replacement cost of flat with Services (v(3)i)/Insurance Value		:	433080
	Age of the building		:	31 years (year of construction 1995 Approx.)

M/S SATGURU VALUERS
Govt.Approved Valuers
Reg.No.-2431/16
1/4018,Ram Nagar,Ext.
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

	Life of the building estimated	:	70 Years with proper maintenance.
	Depreciation percentage assuming the salvage value as 10%	:	46.5%
	Depreciated Ratio of the building	:	0.442
b	Total composite rate arrived for valuation		
	Depreciated building rate VI (a)	:	Rs. 802/- per Sq.Ft.
	Rate for Land & other V (3) ii	:	Rs. 2,698/- per Sq.Ft.
	Total Composite Rate	:	Rs. 7,000/- per Sq.Ft.

Details of valuation:

S.No.	Description	Qty.	Rate per unit Rs.	Estimated value Rs.
1	Present value of the Flat (include car parking)	**540 Sq.ft.**	**Rs. 3,500/- per Sq.Ft.**	**1890000**
2	Wardrobes			Included in Value
3	Showcases /			Included in Value
4	Kitchen arrangements			Included in Value
5	Superfine finish			Included in Value
6	Interior Decorations			Included in Value
7	Electricity deposits / electrical fittings, etc.			Included in Value
8	Extra collapsible gates / grill works etc.			Included in Value
9	Potential value, if any			Included in Value
10	Extra for Parking			Included in Value
	Total			1890000
	Say in Rs.			**19,00,000**

M/S SATGURU VALUERS Govt. Approved Valuers * Reg.No.-2431/16 * 1/4018,Ram Nagar Extn Loni Road,Shahdara Delhi 110032 9990232422,9350232422

This Valuation Report cannot used for any other purpose than Relating to Central Bank B/o:- Sehani, Ghaziabad (U.P)
(RF:SV/IP/CBI/4228/26)
Branch Office :- 640, Shakti Khand-IV, Indirapuram, Ghaziabad(U.P.)

M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

(Valuation: Here the approved valuer should discuss in detail 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, submerging & applicability of CRZ provisions (Distance from Sea-coast/ tidal level must be incorporated) and their effect on i) Saleability ii) likely rental values 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 is also to be enclosed.*
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. 19,00,000/- (Rupees Nineteen Lacs Only). Realisable value is Rs. 17,10,000/-(Rs. Seventeen Lacs Ten Thousand Only) The Distress value is Rs. 15,20,000/- (Rs. Fifteen Lacs Twenty Thosuand Only)

Place:	**Delhi**
Date:	**12.06.2026**

M/s SATGURU VALUERS Govt. Approved Valuers * Regd. No. 2431/16 * 1/4018, Ram Nagar Extn. Loni Road, Shahdara, Delhi

Signature
(Name of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated on 12.06.2026.

We are satisfied that the fair and reasonable market value of the property is **Rs. 19,00,000/- (Rupees Nineteen Lacs Only).**

Total No. of pages =

Date:	**12.06.2026**	**Signature** **(Name of the Branch Manager with office seal)**

Encl:
1. **Declaration from the valuer in Format – Annexure -I**
2. **Model Code of Conduct for Valuer – Annexure –II.**

M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

	DECLARATION FROM VALUERS
	I/ We hereby declared that-
a.	The information furnished in my opinion report dated 12.06.2026 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 inspected the property on 12.06.2026 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. (Annexure III- A signed copy of same to be taken and kept along with this declaration).
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 sign this opinion report.
k	Further, I hereby provide the following information.
Date	12.06.2026
Place	Delhi

M/S SATGURU VALUERS
Govt.Approved Valuers
Reg.No.-2431/16
1/4018,Ram Nagar,Extn
Shahdra Delhi 110032

Signature & Seal of Registered Valuer

M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

Sr. No.	Particulars	Valuer comment
1	background information of the asset being valued;	Residential builtup Property
2	purpose of valuation and appointing authority	Fair Market Value CENTRAL BANK OF INDIA, Branch - Sehani, Ghaziabad (U.P)
3	identity of the valuer and any other experts involved in the valuation;	Approved Valuer of Bank Er. A. K. Nirmal
4	disclosure of valuer interest or conflict, if any;	Not Applicable
5	date of appointment, valuation date and date of report;	12.06.2026 12.06.2026
6	inspections and/or investigations undertaken;	Site Inspection was made on 12.06.2026
7	nature and sources of the information used or relied upon;	1. Documents provided to us 2. Site visit and market survey
8	procedures adopted in carrying out the valuation and valuation standards followed;	Land and building method
9	restrictions on use of the report, if any;	Only for CENTRAL BANK OF INDIA, Branch - Sehani Ghaziabad (U.P)
10	major factors that were taken into account during the valuation;	All facilities available within vicnity of 2-3 kms
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.	Actual sale instances are not avaliable.
Date:	12.06.2026	
Place:	Delhi	

Signature

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

M/S SATGURU VALUERS
Govt.Approved Valuers
Reg.No.2431/16
1/4018,Ram Nagar,Extn
9990232422,9350232422

This Valuation Report cannot used for any other purpose than Relating to Central Bank B/o:- Sehani, Ghaziabad (U.P)
(RF:SV/IP/CBI/4228/26)
Branch Office :- 640, Shakti Khand-IV, Indirapuram, Ghaziabad(U.P.)

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

Appendix-VI

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.

M/S SATGURU VALUERS
Regd. No.-2431/16
1/4018,Ram Nagar Ext.
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

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.

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 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).

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.

Date: 12.06.2026

Place: Delhi

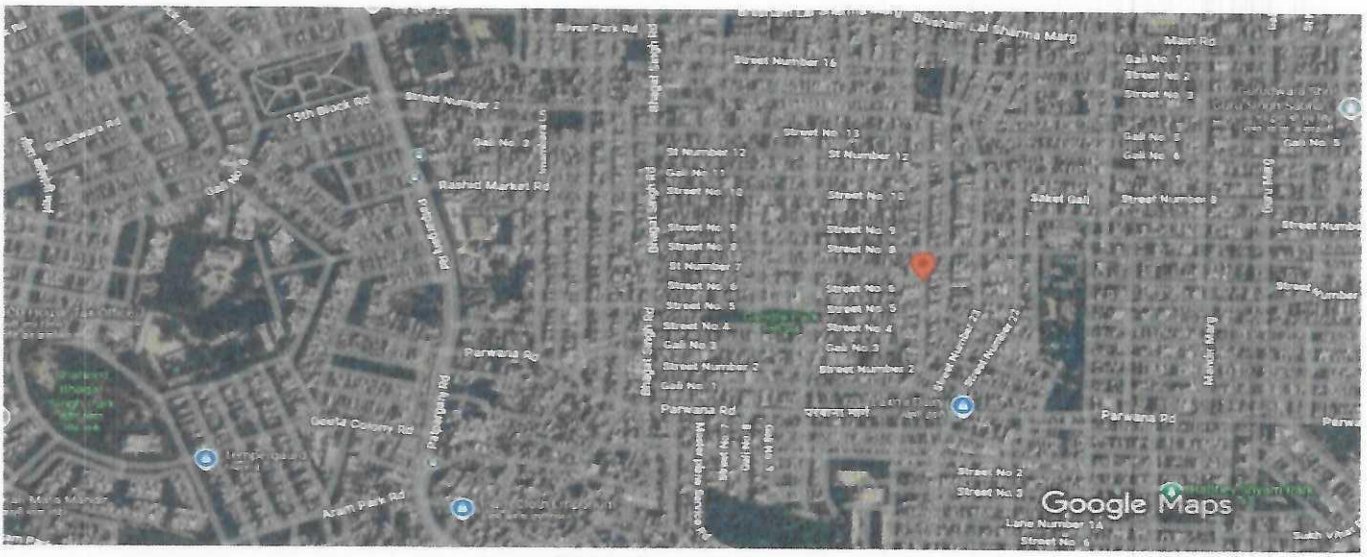
M/S SATGURU VALUERS
Govt.Approved Valuers
Reg No.-2431/16
9990232422,9350232422

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

M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

Google Maps 28°38'53.7"N 77°17'03.6"E





28°38'53.7"N 77°17'03.6"E
28.648254, 77.284330

Directions Save Nearby Send to phone Share

J7XM+8P4 Delhi

Get the most out of Google Maps Sign in

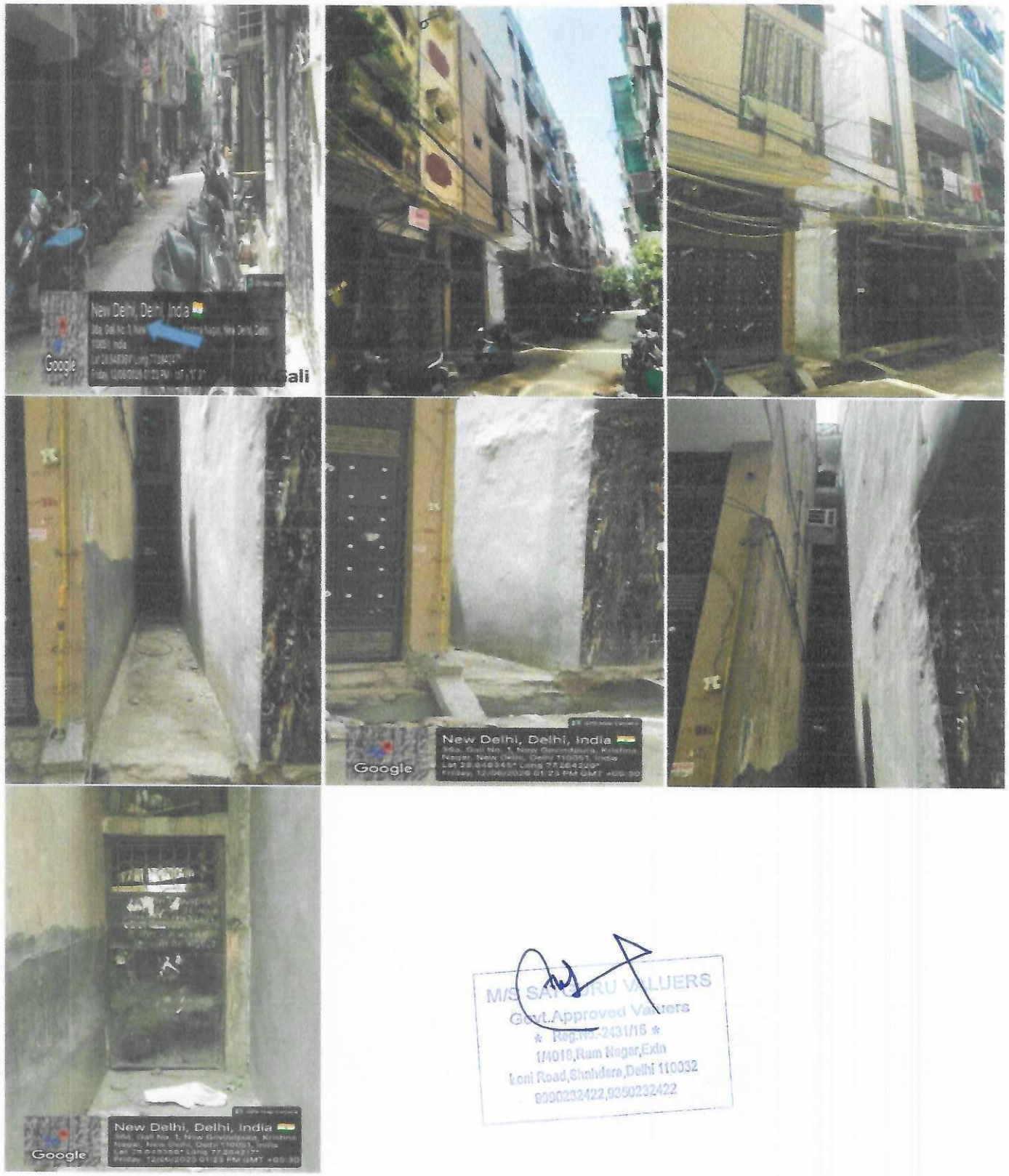
M/S SATGURU VALUERS
Govt. Approved Valuers
Reg.No.2431/16
1/4018,Ram Nagar,Extn
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

This Valuation Report cannot used for any other purpose than Relating to Central Bank B/o:- Sehani, Ghaziabad (U.P)
(RF:SV/IP/CBI/4228/26)
Branch Office :- 640, Shakti Khand-IV, Indirapuram, Ghaziabad(U.P.)

M/s SATGURU VALUERS
(Govt. Approved Valuers)
Regs. No. 2431/16

1/4018,Ram Nagar Ext.Loni Road,Shahadra,Delhi
Ph-9990232422, 9350232422
Email: satguru_e@yahoo.com

GROUND FLOOR (WITHOUT ROOF RIGHTS), PART OF PROPERTY 36-A, LOCATED AT SHAM NAGAR, VILLAGE KHUREJI KHAS, ILLAQA, SHAHDARA, DELHI-110051



M/S SATGURU VALUERS
Govt.Approved Valuers
* Reg.No.-2431/16 *
1/4018,Ram Nagar,Extn
Loni Road,Shahdara,Delhi 110032
9990232422,9350232422

This Valuation Report cannot used for any other purpose than Relating to Central Bank B/o:- Sehani, Ghaziabad (U.P)
(RF:SV/IP/CBI/4228/26)
Branch Office :- 640, Shakti Khand-IV, Indirapuram, Ghaziabad(U.P.)