VALUATION REPORT
OF
IMMOVABLE PROPERTY



Ref No-AS/BBSR/CAN/NIMAPARA/LBV-1202/2022-23 Date:29/12/2022

OWNER OF THE PROPERTY	MR. DEBENDRA MALLICK, S/O- LATE. DHADI MALLICK, AT/PO-BISHNUPUR, PS/TS-NIMAPARA, DIST-PURI
BORROWER:-	M/S-HAPIL AGENCY PROP:-MR. TAPAN KUMAR MALLICK, AT-GANESH BAZAR, JAYASHREE SQR. PS/TS-NIMAPARA, DIST-PURI
FAIR MARKET VALUE:-	Rs.38,65,000.00
REALIZED VALUE:-	Rs.34,78,000.00
DISTRESS SALE VALUE:-	Rs.22,85,000.00
NAME OF THE BANK	CANARA BANK
NAME OF THE BRANCH	NIMAPARA BRANCH, NIMAPARA.

ER. ASHUTOSH SWAIN(VALUER)

B.E. (Mech.), AMCET (Civil Engg.)
M.I.E. (MECH.) M.Sc. (Real Estate)
APPROVED VALUER ((IMMOVABLE PROPERTY ANDPLANT & MACHINERY) IOV INDIA, F – 23008
CHARTERED ENGG FROM THE I.E.I (INDIA)
Income Tax Valuer No. CCIT/Tech/34AB/RV/112/2018-19/3272-77,
Income Tax Valuer No. CCIT/Tech/34AB/RV/34/2017-18/30453-58,
Mob No- 9911015310

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7.	Location of the property Plot No. / Nagar/Survey No. Door No. S.F. No. / T.S. No. / R.S. No. Village / Block Taluk / Ward /District/Municipality/Corporation	:	**Land Over Rev. Plot No – 775, Khata No- 1332/670 In Mouza- Bishnupur, Ps-Nimapara, Ts-Nimapara, Dist-Puri. Pin- 752106**

8.	Boundaries of the property		
	Boundaries (As per Deed)		**Boundaries (As per Visit / Actual)**
	North-Krushna Mallick South- Road& vendee East- Vendee & Nidhi Mallick West- Dhadi Mallick		**North-Krushna Mallick South- Road East- Harihar Mallick West- Dhadi Mallick**
9.	Latitude, Longitude and Coordinates of the site	:	**Lat- 20°04'47.4"N Long-86°00'45.3"E**
10.	Property tax receipt referred	:	**N.A**
	Assessment number	:	---
	Tax amount	:	**N.A**
	Receipt in the name of	:	**N.A**
11.	Electricity service connection consumer number	:	--
	In the name of	:	Owner
	Other details, if any	:	-
12.	Property is presently occupied by (Owner / Tenants / Both / Vacant)	:	**Owner**
13.	If tenanted fully, What is the gross monthly rent?	:	**Not applicable**
14.	If occupied by both	:	--
	By assuming the entire building is let out.	:	--
(i)	What is he probable monthly rent?	:	--
(ii)	What is the advance amount?	:	--
III	PROCEDURE OF VALUATION		
	VALUATION DETAILS	:	**Discussed in part B, C, D, E, F & G**
1.	F.S.I./F.A.R.	:	---
2.	Plot coverage	:	---

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PART - B (LAND) (Describe the property details)

1.	Dimension of the site	:		
			(A) As per title deed	(B) Actuals
	North	:	NA	-
	South	:	NA	-
	East	:	NA	-
	West	:	NA	-
2.	Extent of site (least of 1a & 1b)	:	Ac. 0.13 Dec or Say 5662.8 Sq Ft	
3.	Characteristics of the site	:		
a.	What is the character of the locality	:	Residential area	
b.	What is the classification of the locality	:	Middle class	
c.	Development of surrounding areas	:	Developing	
d.	Possibility of frequent flooding/sub merging	:	No	
e.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Within 5 kilometers range	
f.	Level of land with topographical conditions	:	level land	
g.	Shape of land Type of use to which it can be put	:	Irregular	
	Any usage restriction	:	No	
	Is plot in town planning approved layout?	:	No	
i.	Corner Plot or Intermittent Plot?	:	Intermittent Plot	
	Type of road available at present	:	Concrete	
k.	Road facilities are available?	:	Yes, available	
l.	Is it a land - locked land?	:	No	
m.	Water Potentiality	:	Available	
	Width of road - is it below 20ft or more than 20 ft.	:	Below 20ft	
	Underground sewerage system	:	NO	
	Is power supply available at the site?	:	Yes, available	
	Advantage of the site	:	1) Situated in developing Residential area Of Bishnupur , 01 km From Nimapada Market ,All communication are good from this site.	
	Special remarks, if any, like threat of acquisition of land for public service	:	Nothing As Such	



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	purposes, road widening or applicability of CRZ provisions etc (Distance from sea-coast/tidal level must be incorporated)		
	Any factors which affect the marketability of the land?	:	**No**
	Type of the land?	:	**Residential**
	Accessibility	:	**Good**
	Value on adopting GLR (Guideline Rate)		
	Guideline rate as obtained from the Register's office	:	**Rs.70,00,000/- Per Acre Or Say Rs.70,000/- Per Dec (1 Acre = 100 Dec)**
ii)	Value of land by adopting guideline Rate	:	**Rs.9,10,000.00**
5.	Value by adopting PMR (Prevailing Market Rate)	:	
i.	Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	**Rs.1,00,00,000/- To Rs.1,50,00,000/- Per acre (1 Acre = 100 Dec)**
ii.	Unit rate adopted in this valuation after considering the characteristic of the subject plot	:	**Rs.1,00,00,000/- Per acre (1 Acre = 100 Dec) Ac. 0.13 Dec or Say 5662.8 Sq Ft**
iii.	Value of land adopting PMR	:	**Rs.13,00,000.00**

PART – C (BUILDING)-

ETAILS OF VALUATION:

Sl. No.	Particulars of item	Plinth area in sqft	Age of the building in years	Estimated replacement rate of construction	Replacement cost in	Depreciation cost in 1.5 Per year for RCC	Net value after depreciation cost in
1	**GF-RCC**	**2534 sqft**	**17yr**	**Rs. 1200/- @per sqft**	**30,40,800.00**	**7,75,404.00**	**22,65,396.00**
						Total	**22,65,396.00 Or say 22,65,000.00**

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'ART D-EXTRA ITEMS &SERVICES

Value after Depreciation)

i.	Water supply arrangements	:	**Rs. 1,50,000.00**

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Deep bore well	:	--
Hand pump	:	--
Motor	:	--
Corporation tap/ Water Preserver	:	---
water tank with Cooling Tower (L.S)	:	---
Drainage arrangements	:	--
Septic Tank	:	--
Underground sewerage	:	--
Compound wall	:	-
Pavements	:	--
Steel gate/ M.S. front gate	:	--
C.B. deposits	:	
Electrical fittings & others	:	**Rs. 1,50,000.00**
Type of wiring	:	---
Class of fittings (superior/Ordinary/Poor)	:	---
Number of light Points	:	---
Fan Points	:	---
Spare Plug Points	:	---
Any other item	:	---
Plumbing installation	:	---
No. of water closets and their type	:	---
No. of wash basins	:	--
No. of bathtubs	:	--
Water meter, taps etc	:	--
Interior Decoration with Wooden Cupboards, Roof Ceiling, S.S Handrails, Modular Kitchen etc. (L.S)	:	---
Total	:	**Rs.3,00,000.00**

PART F - ABSTRACT VALUE

Description	Value of adopting		
	Prevailing Market Rate	Realizable Value	Distress Value
Land	**Rs.13,00,000.00**	**Rs.11,70,000.00**	**Rs.11,05,000.00**
Building	**Rs. 22,65,000.00**	**Rs. 20,38,000.00**	**Rs. 19,25,000.00**
Extra Items & Services	**Rs. 3,00,000.00**	**Rs.2,70,000.00**	**Rs.2,55,000.00**
Total	**Rs.38,65,000.00**	**Rs.34,78,000.00**	**Rs.32,85,000.00**
Or say	**Rs.38,65,000.00**	**Rs.34,78,000.00**	**Rs.32,85,000.00**
actors favoring for an additional lue			
Situated in developed sidential area Of Analaduba, rangpur			

ER. ASHUTOSH SWAIN
REGD. VALUER

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2. Communication facilities & other civic amenities is easily available		
Add	(+)	--
Factors favoring for less value		
Add	(-)	--

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 specification is **Rs.38,65,000.00** (Rupees Thirty-eight Lakhs Sixty-five thousand only). The realizable value of the property is **Rs.34,78,000.00** (Rupees Thirty-four Lakhs Seventy-Eight Thousand only) and the forced/distress sale value is **Rs.32,85,000.00** (Rupees Thirty-two Lakhs & Eighty-Five Thousand only).

'ART - G (CERTIFICATE)

	It is hereby certified that in my opinion
	i.) The present market value of the property discussed in the report (above) by adopting prevailing market rate for land is **Rs.38,65,000.00** & the realizable value of the property is **Rs. 34,78,000.00**
	ii.) The forced sale value of the property is estimated as 10 % less than the Realizable value is **Rs.32,85,000.00**
	Number of title deed(s) involved in this property is one. The relevant document for the subject property in the opinion of this valuer is the deed dated-**02/08/2013** with Registration Number **11521300049** registered in the Sub Register's Office, Nimapada, Dist: Puri.
	If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in this valuation report with respect to the latest legal opinion.
	Value varies with the purposes and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I (1).
	The property was inspected on 29/12/2022 by me along with my associates Mr. Ram Chandra Bhuyan (Mob- 8249982725) in the presence of Mr. Tapan Kumar Mallick (Owner's son)
	The legal aspects were not considered in this valuation.
	This valuation work was / has been undertaken by the valuer upon the request from the Bank.

	Ashutosh Swain.
Place: Bhubaneswar	**Er. Ashutosh Swain**
Date: 29.12.2022	(Panel Valuer)

Er. Ashutosh Swain
Regd. Approved Valuer
F - 23008

ncl:

- Declaration from the valuer in Format A
- Model code of conduct for valuer Format F

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Format-F

DECLARATION FROM VALUERS

I hereby declare that-

I am a citizen of India

The information furnished in my valuation report dated-29/12/2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property

I have no direct or indirect interest in the property valued.

We have personally inspected the property on 29.12.2022 along with my associates Mr. Ram Chandra Bhuyan (Mob- 8249982725). The work is not sub-contracted to any other valuer and carried out by me.

I have not been removed/ dismissed from service/ Employment earlier

I have not been convicted of any offence and sentenced to a term of Imprisonment.

I have not been found guilty of misconduct in my professional capacity.

I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.

I have not sub-contract the work to any other valuer and carry out the work myself.

I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.

I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.

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

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

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

Further, I hereby provide the following information.

ER. ASHUTOSH SWAIN
REGD VALUER

Sl No.	Particulars	Valuer comment
1	background information of the asset being valued;	Land
2	purpose of valuation and appointing authority	To assess the present market value of the property for equitable mortgage in bank Canara Bank, Nimapara Branch, Nimapara.
3	identity of the valuer and any other experts involved in the valuation;	Er. Ashutosh Swain (Valuer), Bhubaneswar
4	Disclosure of valuer interest or conflict, if any;	No
5	Date of appointment, valuation date and date of report;	Date of appointment-telephonic conversation on date-29.12.2022 Valuation date-29.12.2022 Date of report-29.12.2022
6	inspections and/or investigations undertaken;	Yes (documents based upon regd. sale deed, ROR)
7	nature and sources of the information used or relied upon;	On the basis of local inquiry in the nearby vicinity of the plot & locality
8	procedures adopted in carrying out the valuation and valuation standards followed;	Yes Land & building method
9	restrictions on use of the report, if any;	At the behest of the concerned bank branch
10	major factors that were taken into account during the valuation;	1) Market value of the adopted land rate based & relied upon on the basis of local inquiry
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.	

Date: 29.12.2022
Place: eswar

Ashutosh Swain.

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

Er. Ashutosh Swain
Regd. Approved Valuer
F - 23008

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ormat-F MODEL CODE OF CONDUCT FOR VALUERS

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

ntegrity and Fairness

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.

A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

A valuer shall Endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

A valuer shall keep public interest foremost while delivering his services.

rofessional Competence and Due Care

valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.

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.

n 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 ompany or its auditors or consultants or information available in public domain and not generated by the aluer.

valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements f integrity, objectivity and independence.

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 rrangement with other valuers.

ndependence and Disclosure of Interest

2. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are nade without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether irectly connected to the valuation assignment or not.

3. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent n terms of association to the company.

4. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the aluation independent of external influences.

5. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and nterests, while providing unbiased services.

6. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware f the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.

17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.

18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of 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:

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).

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.

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.

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.

Ashutosh Swain.

Date: 29.12.2022

Signature

Place: Bhubaneswar

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

Er. Ashutosh Swain
Regd. Approved Valuer

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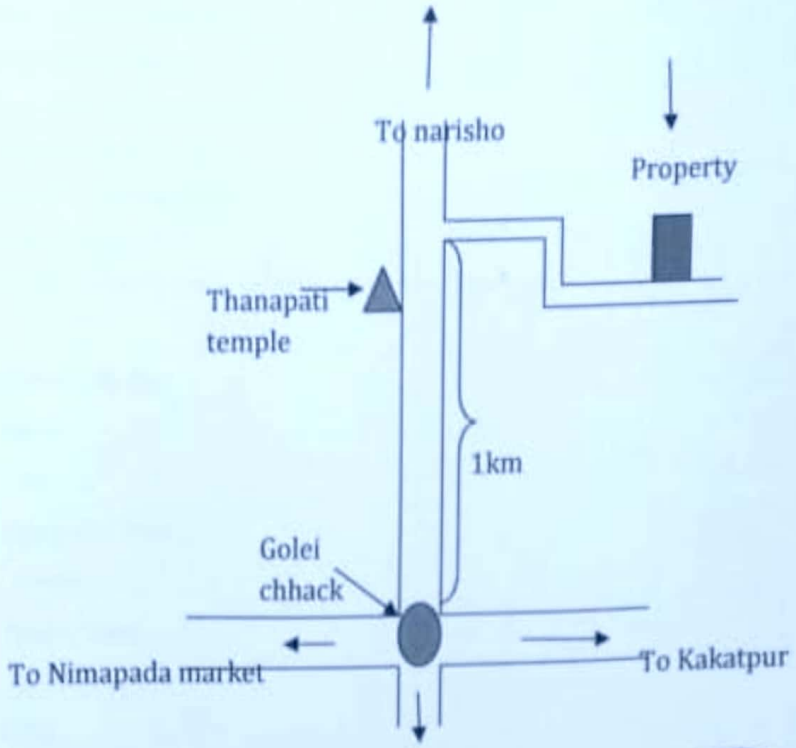
ROAD MAP TO REACH THE PROPERTY OF
MR. DEBENDRA MALLICK,
S/O- LATE. DHADI MALLICK
LAND OVER REV. PLOT NO – 773
KHATA NO- 1332/670 IN MOUZA- BISHNUPUR,
PS-NIMAPARA, TS- NIMAPARA,
DIST-PURI.



ER. ASHUTOSH SWAIN
REGD. VALUER

Inspector General of Registration
Revenue & Disaster Management Department

Citizen Corner

Benchmark Valuation

District

Registration Office

Village - Tiana

Khan

Plot No.

Area

Unit

Area : 1 - Acre

Annexure Benchmark Value : 70,00,000

Unit Wise Benchmark Value :

70,00,000 (Per Acre)

1,72,98,007 (Per Hectare)

70,000 (Per Decimal (100D=1Acre))

2000 (Per Decimal (100D=1Acre))

1,700 (Per Square Metre)

ER. ASHUTOSH SHAIN

igrodena.gov.in/ViewPerVidoc.aspx#

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ମୌଜା ବିରୁଡ଼ପୁର
ଥାନା କାନ୍ଦାଧାଡ଼ି
ଥାନା ନମ୍ବର ୧୬୧

ବର୍ତ୍ତମାନ ମୋହାନ୍ତ
ବର୍ତ୍ତମାନ ଜ
ବର୍ଷ ୨୦୨୨

୧। ଜମିଥାନା ଦ୍ରମିକ ନମ୍ବର	୨। ଜମିଦାରଙ୍କ ନାମ ଓ ଖେତ୍ତାଟ ବା ଖତିୟାନର ନମ୍ବର	୩। ପ୍ରଜାର ନାମ, ପିତାର ନାମ, ଜାତି ଓ ବାସସ୍ଥାନ
୧୦୩୦	ଉତ୍କିଳା ସାମନ୍ତରାୟ ଖାଃନିଃ ୧	ଦେବେନ୍ଦ୍ର ମଙ୍ଗରାଜ ପିଃ ଫାଡ଼ି ମଙ୍ଗରାଜ ଗାଃ କଣ୍ଡୁରୀ ଗାଃ କଜଳା

୪। ସ୍ୱତ୍ୱ	୫। ଦେୟ					୬। ପୁନର୍ବର୍ଦ୍ଧନୀୟ ଉତ୍ତରାଧିକାର ବିବରଣୀ
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ସୁଦ୍ଧିବାନି		୧.୩୦ ୩୨୫	୧.୦୦ ୨.୪୫		୨.୩୦ ୫୪.୭୦	

୭। ଅନ୍ୟାନ୍ୟ ଯଦି କିଛି ଥାଏ

ଗାଃ ମାଃ ଜୋନିଂ ଏକ୍ଟ/୧୯ ସୁ.ନୁ. ମୌଜା ୬୨୪ରୁ ସୁଂ ୭୩୫
b o.୧୯ ଜୁଡିମା ୫ ୧.୩୦ ଟଙ୍କା ୧.୦୦ ମାଲଜ ଦେଇ ଦଖଲ ନାହିଁ
କଥା ନାହିଁ ।
S/D=
Hwln
23/4/13
S/D=
R.H
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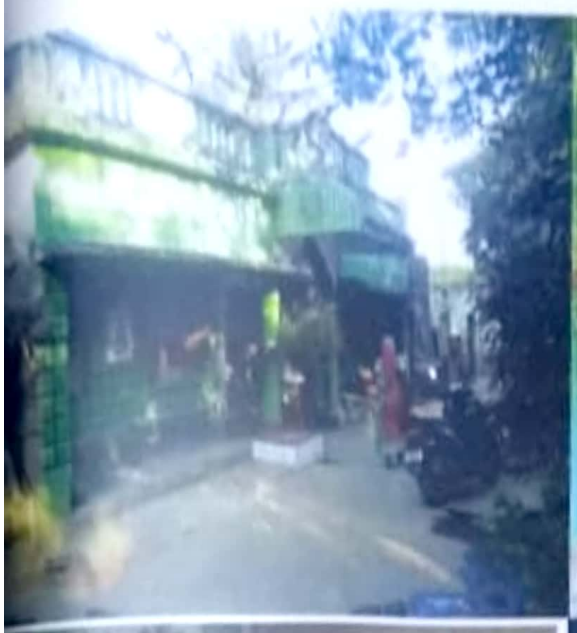
25/4/13
O.L.R 8(A) case no-95/13 u/s 8(A) ସୁ.ନୁ. ୩୨୫ ମୌଜାରୁ କଥା ନାହିଁ । ଓ ଗଣ୍ଡିଭୁକ୍ତ ସଂଜ୍ଞା ଯଦି କଥା ନାହିଁ
S/D=
S/D=

BLANK SPACE FOR STAMPING

CERTIFIED TO BE
26/8/13

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