VALUATION REPORT OF PROPERTIES



REF. NO:-IBR/BOB//PATTAMUNDAI/VAL-6327/2025-26 **DATE:-22/08/2025**

PLOT NO-3328/5235 OF KHATA NO-1381/387
MZ-CHARAPADA, THANA- RAJAKANAIKA NO-14, TAHASIL- RAJAKANAIKA NO-14
DIST- KENDRAPADA, ODISHA.

NAME OF THE OWNER

MR.SUBASH CHANDRA NAYAK, S/O-MR.BAISHNABA CHARAN NAYAK
AT-CHARAPADA, PO-KANDIAHAT,/PS-RAJAKANIKA, DIST- KENDRAPADA

NAME OF THE BORROWER

MR.SUBASH CHANDRA NAYAK, S/O-MR.BAISHNABA CHARAN NAYAK
AT-CHARAPADA, PO-KANDIAHAT,/PS-RAJAKANIKA, DIST- KENDRAPADA

FAIR MARKET VALUE:- RS.28,28,000/-
REALIZABLE VALUE:- RS.24,04,000/-
DISTRESS VALUE:- RS.22,62,000/-

FOR
BOB BANK
PATTAMUNDAI BRANCH
KENDRAPADA

CONSULTANT:-
I.B RATH & ASSOCIATES
(REGISTERED VALUER, BOB BANK)
B 2/1,KHARBEL NAGARBHUBANESWAR -1
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BANK OF BARODA

PATTAMUNDAI BRANCH, KENDRAPARA
VALUATION REPORT IN RESPECT OF LAND & BUILDING

Ref. No-IBR/BOB/PATTAMUNDAI/VAL-6327/2025-26 **Date:-22/08/2025**

I.	***GENERAL***		
01.	*Purpose for which the valuation is made*	*:*	*To assess present market value of the property*
02.	*a) Date of Inspection*	*:*	*21/08/2025*
	b) Date on which the valuation is made	*:*	*22/08/2025*
03.	*List of documents produced for perusal*	*:*	
	i)	*:*	*Sale deed*
	ii)	*:*	*ROR, Sketch Map*
	iii)	*:*	*--*
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)*	*:*	**Mr.Subash Chandra Mohapatra** S/o-Mr.Baishnaba Charan Nayak At-Charapada, Po-Kandiahat,/Ps-Rajakanika, Dist- Kendrapada
5	*Brief description of the property (Leasehold Or freehold Property)*	*:*	*This property is a Land & building situated Over plot no-3328/5235 of Khata no-1381/387,Mz-Charapada, Thana- Rajakanaika no-14, Tahasil-Rajakanaika no-14,Dist- Kendrapada, Odisha. Total plot Area Ac.0.045 dec (i.e 1,960 Sqft.)*
5 a	*Total lease period & remaining period (if leasehold)*		*Free hold*
6	*Location of the property*	*:*	At-Charapada, Po-Kandiahat,/Ps-Rajakanika, Dist- Kendrapada
	I. Allot Plot/ Plot No. / Survey No.	*:*	*Plot no-3328/5235*
	II. Khata No / Drawing No	*:*	*Khata no-1381/387*
	III. Police Station & No.-	*:*	*Rajakanaika no-14*
	IV. T.S. & No. /	*:*	*Rajakanaika no-14*
	V. Ward / Taluka	*:*	*Mz- Charapada*
	VI. Mandal / District	*:*	*Kendrapara*
7	*Postal address of the property*	*:*	*At-Charapada, Po-Kandiahat,/Ps-Rajakanika, Dist- Kendrapada*
8	*City/Town*	*:*	*Market Area*
	Residential area/ Commercial area/Industrial area	*:*	*Residential*
9	*Classification of the area* *i) High/Middle/Poor* *ii) Urban/Semi-Urban/Rural*	*:* *:*	*Middle* *Rural*
10	*Coming under Corporation limit / Village Panchayat / Municipality*	*:*	*Under Panhayat limit*
1	*Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area*	*:*	*No*
2	*In case it is an agricultural land, any conversion to house site plots is contemplated*	*:*	*No*
3	*Boundary details*		*(As Per Rev Map)*
	North	*:*	*Plot no-3329*
	South	*:*	*Road*
	East	*:*	*Plot no-3328/5471*
	West	*:*	*Plot no-3328/4775*
4	*Boundary details*		*As Per Verification*

Asset Appraisal Project Planning, Project Supervision, Chartered Engineer's, Services, Energy Audit
Technical Audit (Lenders Engineer) T E V Study, Reprographic Services, Architectural / Structural Design & Estimation

	North	:	Plot no-3329	
	South	:	Road	
	East	:	Plot no-3328/5471	
	West	:	Plot no-3328/4775	
5	Dimension of the property	:	A(As per document)	B (Actual)
	North	:		
	South	:		
	East	:		
	West	:		
6	Latitude, Longitude & Co-ordinates of the site		Lat-20.518806 & Long -86.573972	
7	Extent of the site	:	**Total Area Ac.0.045 dec (i.e 1,960 Sqft.)**	
8	Extent of the site considered for Valuation (least 14a & 14b)	:	**Total Area Ac.0.045 dec (i.e 1,960 Sqft.)**	
9	Weather occupied by the owner/tenant? If occupied by tenant since how long? Rent received per month	:	Owner	
	CHARACTERISTICS OF THE SITE			
01.	Classification of Locality	:	Middle class	
02.	Development of surrounding areas	:	Residential area	
03.	Possibility of frequent flooding	:	No	
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Within 5 Kms Range	
05.	Level of land with topographical conditions	:	Leveled	
06.	Shape of land	:	Not rectangular	
07.	Type of use to which it can be put	:	Residential	
08.	Any usage restriction	:	No	
09.	Is plot in town planning approved layout?	:	Yes,	
10.	Corner plot or Intermittent plot?	:	Intermittent plot	
11.	Road facilities	:	Road at South side of the property.	
12.	Type of road available at present	:	Concrete Road	
13.	Width of road- Is it below 20ft. or more than 20ft	:	Below 20ft Wide	
14.	Is it a Land- locked Land?	:	No	
15.	Water Potentiality	:	Yes	
16.	Underground sewerage system	:	No	
17.	Power supply is available in the site	:	Yes	
18.	Advantage Of Site	:	Surrounded By residential area	
19.	General Remarks if any	:	This plot is suitable for Residential use.	
01.	Size of plot		Not in Rectangular Size	
	North & South		--	
	East & West		--	
02.	Total extent of the plot	:	**Total Area Ac.0.045 dec (i.e 1,960 Sqft.)**	
03.	Prevailing market rate	:	Rs.3,00,00,000/- to Rs.3,20,00,000/- Per Acer	
04.	Guide line rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.24,15,000/- Per Acre	
	Govt Value of Land	:	Rs.1,08,675/-	
06.	Assessed/ adopted rate of valuation	:	Rs.3,00,00,000/- Per Acer	
07.	Estimated value of Land (as per market land rate)	:	**Rs.13,50,000/-**	
	TECHNICAL DETAILS OF THE BUILDING:			
a)	Type of building (Residential/ Commercial/Industrial)	:	Commercial	
b)	Type of construction (Load bearing/RCC/Steel Framed)	:	RCC	
c)	Year of construction	:	2023	
d)	Age of the building		2 yrs	

e)	*Residual life of the building*		*65 yrs*
f)	*Number of floors & height of Each floor including basement, if any*	*:*	*Single storied RCC building and 10' height*
g)	*Plinth area floor-wise*	*:*	*As per Approval GF -1270 sqft,*
h)	*Construction of the building*		
i)	*Condition of the building* *i) Exterior- Excellent, Good, Normal, Poor* *ii) Interior-Excellent, Good, Normal, Poor*	 *:* *:*	 *Normal* *Normal*
j)	*Date of issue and validity of layout of approval map/ plan*		*Panchayat approval*
k)	*Approval map/plan issuing authority*		*Panchayat approval*
l)	*Whether genuineness or authenticity of approved map/plan is verified*		*Yes*
m)	*any other comments by our empanelled valuers on authentic of approved plan*		*No*

	Description	***G.Floor –ACC***	***1St & 2nd Floor -RCC***
01.	*Foundation*	*RCC*	
02.	*Basement*	*NO*	
03.	*Superstructure*	*Brick work*	
04.	*Joinery/ Doors & Windows(please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)*	*MS Rolling shutter*	
05.	*RCC Works*	*Foundation,pillar roof*	
06.	*Plastering*	*1:6 cement plaster*	
07.	*Flooring, skirting, dadoing.*	*As flooring*	
08.	*Special finish as marble, granite, wooden paneling, drills etc.*	*No*	
09.	*Roofing including weather proof ourse*	*RCC*	
10.	*Drainage*	*No*	
11.	*Compound Wall*	*No*	
12.	***Electrical Installation*** *Type of wiring* *Class of fittings (Superior/Ordinary/Poor)*	*Yes* *Concealed* *Ordinary*	
13.	***Plumbing installation*** *No. of water closets and their type* *No. of wash basins* *No. of urinals* *No. of bath tubs* *Water meter, taps, etc.* *Any other fixtures*	*No*	

DETAILS OF VALUATION:

Sl No	Particulars of Items	Plinth area in sft	height of roof in ft	Age of Building in yrs	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation Rs.[1.5% per yr for RCC]	Net Value after Depreciation Rs.
1	Ground floor	1270	10'	2	1,200.00	15,24,000	45,720	14,78,280
					Total			**14,78,280**

5.1 EXTRA ITEMS:

1. PORTICO/PARAPIT WALL : --
2. ORNAMENTAL FRONT DOOR :

TOTAL :---

5.2 AMENITIES:

1. WARDROBES :
2. GLAZED TILES :

TOTAL :NIL

5.3 MISCELLANEOUS :

1. SEPARATE TOILET ROOM :

TOTAL : NIL

5.4 SERVICES

1. Water Supply arrangement, Electrical Installation, And Sanitary Installation L.s :-
2. Electrical Installation :-

TOTAL :-

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

		MARKET VALUE IN RS.	REALIZABLE VALUE IN RS.	DISTRESS VALUE IN RS.	GOVT.VALUE IN RS.
PART-A	**LAND**	13,50,000.00	11,47,500.00	10,80,000.00	1,08,675.00
PART-B	**BUILDING**	14,78,000.00	12,56,300.00	11,82,400.00	14,78,000.00
PART-C	**EXTRA ITEMS**	-	-	-	-
PART-D	**AMENITIES**	-	-	-	-
PART-E	**MISCLLANEOUS**	-	-	-	-
PART-F	**SERVICES**		-	-	-
		28,28,000.00	**24,03,800.00**	**22,62,400.00**	**15,86,675.00**
	SAY	**28,28,000.00**	**24,04,000.00**	**22,62,000.00**	**15,87,000.00**

(Valuation: Here, the approver valuer should discuss his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as (i) salability (ii) likely rental in future and (iii) any likely income it may generate may be discussed).
OBSERVATION/COMMNTS:- Based on the location wise of the property & accessibility to main road & there is no scope of threat of land acquisitions regarding property/accessibility & is well far distance from seacoast/Tidal level & having good salability as well as carrying good rental price .

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

Screen shot of longitude/latitude and co-ordinates of property using GPS/various Apps/Intement sites.

*As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property at present in the prevailing condition with aforesaid specification is **Rs.28,28,000.00 (Rupees Twenty Eight Lakh Twenty Eight Thousand Only)**. The book value of the above property as of is **Rs.24,04,000.00 (Rupees Twenty Four Lakh Four Thousand Only)** and the Distress value **Rs.22,62,000.00 (Rupees Twenty Two Lakh Sixty Two Thousand Only).***

Place: Bhubaneswar *Approved Valuer*
Date: 22/08/2025

The undersigned has inspected the property detailed in the Valuation Report dated on .We are satified that the fair and reasonable market value of the property is Rs. (Rs. Only

Signature

(Name of the Branch Manager with office Seal)

Ref. No-IBR/BOB/PATTAMUNDAI/VAL-6327/2025-26 **Date:-22/08/2025**

DECLARATION FROM VALUERS

I hereby declare that

a. The information furnished in my valuation report dated 22/08/2025 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 indinect interest in the property valued.

c. I have personally inspected the property on 21/08/2025 the work is not sub-contracted to any other valuer and carried out by myself. I have valued the right property

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 Hand book 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 hand book to the best of my a

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 ablde by the Model Code of Conduct for empanelment 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. I am the proprietor/partner/authorized official of the firm /company, who is competent to sing this valuation report

SL No.	Particulars	Valuer comment
1	*Background information of the asset being valued;*	*The said plot is located about 18 km. Distance from Pattamundai*
2	*Purpose of valuation and appointing authority*	*To ascertained the marketability of the said property Branch Manager/BOB/Pattamundai Bhanch /Kendrapara*
3	*Indentity of the valuer and any other experts involved in the valuation;*	*Valuer himself.*
4	*Disclosure of valuer interest or conflict, if any;*	*Not prejudice/biased*
5	*Date of appointment, valuation date and date of report*	*20/08/2025 & 22/08/2025*
6	*inspection and/or investigations undertaken*	*Yes.*
7	*Nature and sources of the information used or relied upon*	*Borrower himself along with society bearers as well as local survey.*
8	*Procedures adopted in carrying out the valuation and valuation standards followed;*	*As per local survey & comparing with govt. cost of the land along with building structure & qualities etc .*
9	*Restriction on use of the report, if any*	*NA*
10	*Major factors that were teken into account during the valuation*	*Govt. bench price as well as prevailing market value of land & quality of building structure.*
11	*Caveats, limitations and disclaimers to the extent they explain or elucidate the limitation faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.*	*Nothing found at the time of inspection*

Place: Bhubaneswar *Approved Valuer*

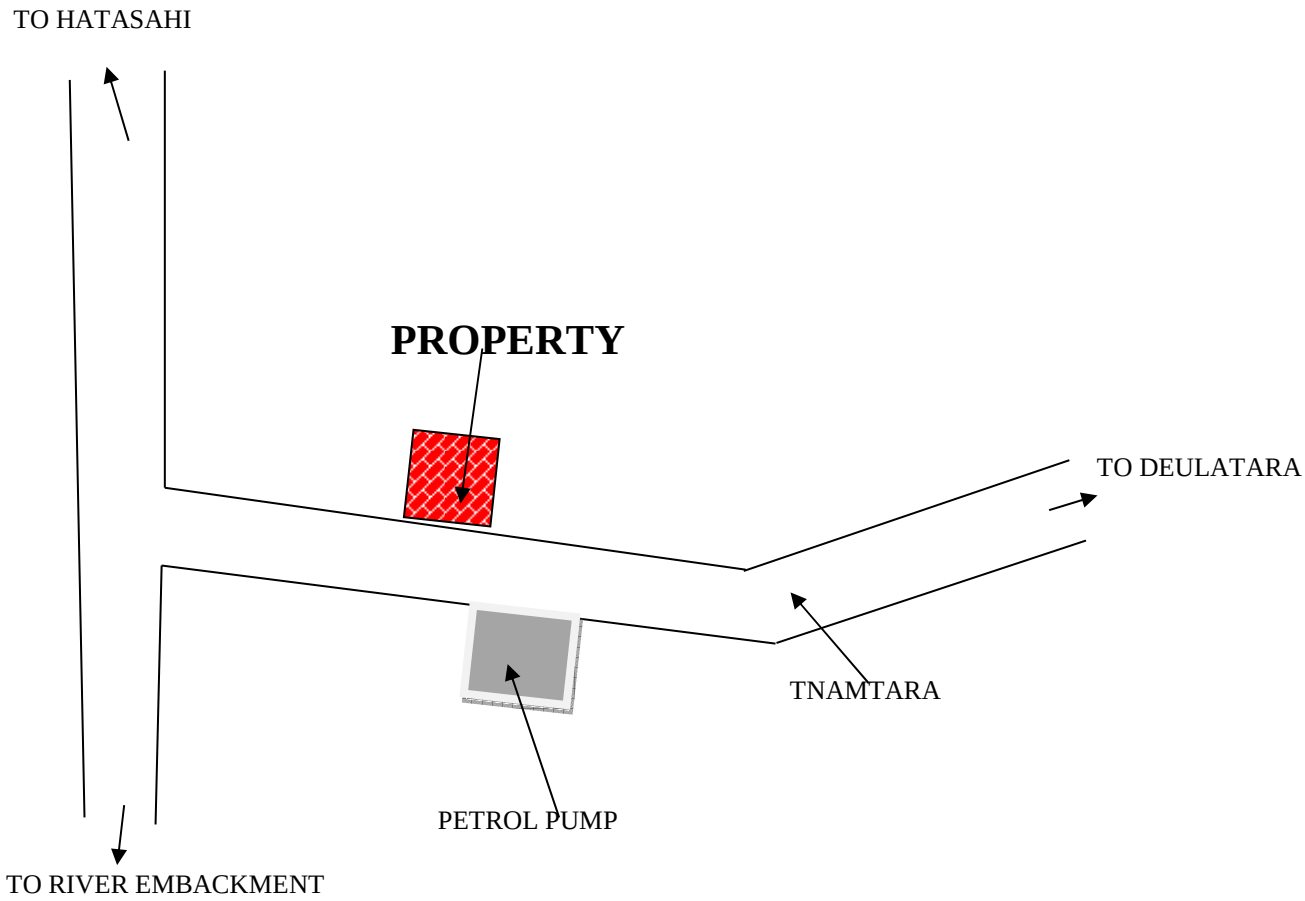
Date: 22/08/2025

ROAD MAP TO REACH THE PROPERTY

(SITE PLAN NOT TO SCALE)

(Lat-20.518806 & Long -86.573972)





PHOTOGRAPHS OF THE PROPERTY





