VR. SAROJ KUMAR NAYAK

Master of Science in Real Estate Valuation,LLB.
Registration No with CBDT under Wealth Tax Act-16/2020-21 of
Approved Valuer (Council of Engineers & Valuers) No- VCEV-8058
Approved Valuer (All India Valuers Association) No-AIVA/FM-0299

REF NO- SKN/BOB/BBSR/BV/1211(08-05)/2025 **DT-11.02.2026**

To
The BRANCH MANAGER
BANK OF BARODA
MANISAHU CHHAKA BRANCH
CUTTACK

	VALUATION REPORT (IN RESPECT OF LAND/SITE AND BUILDING)			
	(To be filled in by the Approved Valuer)			
I.	**GENERAL**		:	
1	Purposed for which the valuation is made		:	To assess the present market value of the property for Loan.
2	a	Date of inspection	:	11.02.2026
	b	Date on which the valuation is made	:	11.02.2026
3	List of documents produced for perusal		:	
	i		:	Legal Opinion,Trace Map
	ii			ROR,Bhunaksha
	iii			Plan & approval Letter
4	Name of the owner(s) and his/their address (es) with Phone no (details of share of each owner in case of single ownership)		:	Mr.Srikant Rana, S/o:-Late.Bidyadhar Rana At:-Kathagada Sahi, (Rana sahi) Near Kochilayi Temple, Po:-Buxibazar, Ps:-Purighat, Pin-753001,Dist:-Cuttack , Mob no #93480 78966.
	Name of the borrower(s) and his/their address (es) with Phone no (details of share of each owner in case of single ownership)			Mr.Srikant Rana, S/o:-Late.Bidyadhar Rana At:-Kathagada Sahi, (Rana sahi) Near Kochilayi Temple, Po:-Buxibazar, Ps:-Purighat, Pin-753001,Dist:-Cuttack , Mob no #93480 78966.
5	Brief description of the property (Including leasehold/freehold etc)		:	
	Property under valuation is a patch of land bearing Khata No: 1570/867of Plot No: 1403/3762,1404, 1406/3761 & 1398/3760, Land Area: Ac. 0.0515 Dec i.e. 2243.34 Sqft, Kissam: Gharabari II in Mz: Cuttack Town Unit No-16,Kathagadasahi , Ps-Purighat & No- 1,Ts: Cuttack & No-216 , Dist: Cuttack, Odisha,Pin-753001. During inspection it is observed that it is a land & double storied building over this plot. **It is a Freehold property.**			
5a	Total lease period & remaining period (if leasehold)			No
6	Location of property		:	
	a	Plot No/Survey No	:	Plot No: 1403/3762 ,1404,1406/3761 & 1398/3760
	b	Door No	:	Khata No: 1570/867
	c	T.S No/Village	:	Cuttack & No-216
	d	Ward/Taluka	:	NA
	e	Mandal/District	:	Cuttack
7	Postal address of the property		:	Khata No: 1570/867of Plot No: 1403/3762 ,1404,1406/3761 & 1398/3760,Mz: Cuttack Town Unit No-16,Kathagadasahi , Ps-Purighat & No- 1,Ts: Cuttack & No-216 , Dist: Cuttack, Odisha
8	City/Town		:	City
	Residential Area		:	Residential Area
	Commercial Area		:	NA
	Industrial Area		:	NA
9	Classification of the area		:	
	i	High/Middle/Poor	:	Middle class locality
	ii	Urban/Semi Urban/Poor	:	Urban Area
10	Coming under Corporation limit/Village Panchayat/Municipality		:	It is coming under 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
12	In case it is an agricultural land, any conversion to house site plots is contemplated			No
13	**Boundaries of the property (As per Sale deed)**		:	
	East		:	Kailash Chandra Rana
	West		:	Laxmidhar Rana
	North		:	Bidyadhar Patro
	South		:	Road
	Boundaries of the property (As per Physical)		:	Single patch cojoint plots
	East		:	Kailash Chandra Rana
	West		:	Laxmidhar Rana
	North		:	Bidyadhar Patro
	South		:	C.C.Road(10'-0") wide
	Dimensions of the site		:	Land Area: Ac. 0.0515 Dec i.e. 2243.34 Sqft
	East		:	NA
	West		:	NA
	North		:	NA
	South		:	NA
13	Latitude, Longitude & Co-ordinates of the site		:	20°27'57.5"N 85°52'20.8"E
14	Extent of the site		:	Land Area: Ac. 0.0515 Dec i.e. 2243.34 Sqft
15	Extent of the site considered for valuation (least of 14 A & 14 B)		:	Land Area: Ac. 0.0515 Dec i.e. 2243.34 Sqft
16	whether occupied by the owner/tenant? If occupied by renant, since how long? Rent received per month.		:	Occupied by Owner .
II	**CHARACTERISTICS OF THE SITE**		:	
1	Classification of locality		:	Surrounding is semi developed with Residential buildings & all civic amenities are within 0-1 km radious of the plot .
2	Development of surrounding areas		:	Yes, semi developed area .
3	Possibility of frequent flooding/sub-merging		:	No
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc .		:	All are within 0-1 Km radious of the Plot .
5	Level of land with topographical conditions		:	Plain & level
6	Shape of land		:	Rectangular in Size .
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		:	C.C. Road
13	Width of road-is it below 20 ft or more than 20 ft.		:	Below 20 ft C.C. Road
14	Is it a land- locked land?		:	No
15	Water potentiality		:	Yes
16	Underground sewerage system		:	No
17	Is power supply available at the site?		:	Yes
18	Advantage of the site		:	
	1			The said plot is situated within a litigation free Land .
	2			Surrounding is semi developed with Residential buildings & all civic amenities are within 0-1 km radious of the plot .
19	special remarks, if any, like threat of acquisition of land for publick service purposes, road widening or applicability of CRZ provisions ets. (Distance from sea-coast/tidal level must be incorporated)		:	NA
	1			
	2			
Part-A (Valuation of land)			:	

1	Size of plot				:	Regular Size	
	North & South				:	--	
	East & West				:	--	
2	Total extent of the plot				:	Land Area: Ac. 0.0515 Dec i.e. 2243.34 Sqft	
3	Prevailing market rate (Along with details/ reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)				:	Rs.4,600/- to Rs.5,000/- Per Sqft	
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)				:	Govt. Benchmark rate for the plot is Rs. 8,00,00,000/- Per Acre i.e. Rs.1,837/- Per Sqft {A copy of benchmark valuation attached for reference}	
			Govt Value of Land			**₹**	**41,21,015.58**
5	Assessed/adopted rate of valuation				:	Rs.4,600/- Per Sqft	
6	Estimated value of land				:	₹	1,03,19,364.00
				Total land cost		**₹**	**1,03,19,000.00**
Part-B (Valuation of Building)					:		
1	Technical details of the building				:	**it is a Land with G+1 floor Rcc Building .**	
	a	Type of Building (Residential/ Commercial/ Industrial)			:	Residential	
	b	Type of construction (Load bearing/ RCC/ Steel Framed)			:	RCC Column Structure	
	c	Year of Construction			:	2024	
	d	Present age of the building				2 Yrs	
	e	Residual age of the building				65 Yrs	
	f	Number of floor and height of each floor including basement, if any			:	G +1Floor-10'6" Ht Each	
	g	Plinth area floor-wise			:	G.Floor & F.Floor-1549.30 Sqft(RCC)(Each Floor)	
	h	Construction of the building			:	NA	
	i	Exterior-Excellent, Good, Normal, Poor			:	Good	
	ii	Inferior-Excellent, Good, Normal, Poor			:	Good	
	i	Date of issue and validity of layout of approval map/ plan			:	B.P.N No-940/23,Date:-10.09.2023	
	j	Approval map/plan issuing authority			:	Cuttack Development Authority	
	k	Whether genuineness or authenticity of approved map/plan is verified			:	Yes	
	l	any other comments by our empanelled valuers on authentic of approved plan			:	No Comments	

Specifications of construction (floor-wise) in respect of				
SL NO	**Description**		**G.Floor(RCC)**	**F.Floor(RCC)**
1	Foundation	:	RCC Column Structure	
2	Basement	:	Column Stucture	
3	Superstructure	:	Bricks Masonry with cement mortar	Bricks Masonry with cement mortar
4	Joinery/Door & Windows (please furnish details about size of frames, shutters, glazing, fitting etc and specift the species of timber)	:	M.s.Grill & Wooden	M.s.Grill & Wooden
5	RCC works	:	Plinth,Lintel & Slab	Plinth,Lintel & Slab
6	Plastering	:	1:4 Cement Mortar	1:4 Cement Mortar
7	Flooring, Skirting, dadoing	:	Tile Flooring	Tile Flooring
8	Special finish as marble, granite, wooden, paneling, grills, etc.	:	yes	yes
9	Roofing including weather proof course	:	RCC	RCC
10	Drainage	:	Own arrangement	
11	Compound wall	:	No	
	Height	:	-	
	length	:		
	Type of construction	:		

12	**Electrical installation**		:	yes
	Type of wiring		:	Concealed
	Class of fittinghs (superior/ordinary/poor)		:	Superior
	Number of light points		:	
	Fan points		:	
	Spare plug points		:	
	Any other item		:	
13	**Plumbing installation**		:	yes
	a	No. of water closets and their type	:	-
	b	No. of wash basins	:	
	c	No. of urinals	:	
	d	No. of bath tubs	:	
	e	Water meter, taps, etc.	:	
	f	Any other fixtures	:	NA

SL NO	Particulars of Items	Plinth area in sft	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net Value after Depreciation Rs.
1	G.F(RCC)	1549.3	10'-6"	2	1850.00	₹ 28,66,205.00	85,986.15	₹ 27,80,218.85
2	F.F(RCC)	1549.3	10'-6"	2	1700.00	₹ 26,33,810.00	79,014.30	₹ 25,54,795.70
						TOTAL	**₹**	**53,35,014.55**

	Part C-(Extra Items) (Amount in Rs.)	:		
1	Portico	:		
2	Ornamental front door / Front Gril gate	:		
3	Site out/Verandah with steel grills	:		
4	Overhead water tank	:	₹	10,000.00
5	Extra steel/collapsible gates	:		
	Total		**₹**	**10,000.00**
	Part D-(Extra Amenities) (Amount in Rs.)	:		
1	Wardrobes	:		
2	Glazed tiles	:		
3	Extra sinks and bath tub	:		
4	Marble/ceramic tiles flooring	:		
5	Interior decorations	:		
6	Architectural elevation workas	:		
7	Paneling works	:		
8	Stain less steel hand rails	:		
9	Stain less steel main gate	:		
10	Glazed tiles roof top flooring	:		
	Total		**₹**	**-**
	Part E-(Extra Miscellaneous) (Amount in Rs.)	:		
1	Separate toilet room	:		
2	Separate lumber room	:		
3	Separate water tank/sump	:	₹	20,000.00
4	Trees, gardening	:		
	Total		**₹**	**20,000.00**
	Part F-(Extra Services) (Amount in Rs.)	:		
1	Water supply arrangements	:	₹	1,20,000.00
2	C.B.deposits, fittings etc.	:	₹	80,000.00
3	Drainage arrangements	:		
4	Compound wall	:		
5	Grill Gate	:	₹	50,000.00
6	Pavement	:		
	Total		**₹**	**2,50,000.00**

Total abstract of the entire property				
Part-A	**Land**	:	₹	**1,03,19,364.00**
Part-B	**Building**	:	₹	**53,35,014.55**
Part-C	**Extra Items**	:	₹	**10,000.00**
Part-D	**Amenities**	:	₹	**-**
Part-E	**Miscellaneous**	:	₹	**20,000.00**
Part-F	**Services**	:	₹	**2,50,000.00**
	Total [Fair Market Value]	:	₹	**1,59,34,378.55**
	Say	:	₹	**1,59,34,000.00**
	Total [Realizable Value]	:	₹	**1,43,40,600.00**
	Say	:	₹	**1,43,41,000.00**
	Total [Distress Value]	:	₹	**1,35,43,900.00**
	Say	:	₹	**1,35,44,000.00**
	GOVT Value [Land + Building]	:	₹	**94,56,030.13**
	Say	:	₹	**94,56,000.00**

(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 calcuation. 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 locationwise of the property & accessibilty to main road & there is no scope of threat of land aqusition regading property/accesibility & is well far distance from seacost/Tidel level & having good salebility 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.

Any other important information about the property in question

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. 1,59,34,000.00** (Rupees One Crore Fifty Nine Lakh Thirty Four Thousand only). The realizable value of the above property as of is **Rs. 1,43,41,000.00** (Rupees One Crore Forty Three Lakh Forty One Thousand Only) and the Distress value **Rs. 1,35,44,000.00** (Rupees One Crore Thirty Five Lakh Fourty Four Thousand only).

Place: Bhubaneswar
Date: 11.02.2026

Signature
(Name and Official Seal of the Approved Valuer)

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

Signature
(Name of the Branch Manager with office Seal)

DECLARATION FROM VALUERS

I hereby declare that

a The information furnished in my valuation report dated 11.02.2026 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 indinect interest in the property valued.

c The property was inspected by Mr. Manoj Kumar Sahoo on 11.02.2026 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

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 Further, I hereby provide the information.

	SL No.	Particulars	Valuer comment
	1	Background information of the asset being valued;	The said plot is located about 50 mtr distance from Bus Stand.
	2	Purpose of valuation and appointing authority	To ascertained the marketibility of the said property CHIEF MANAGER/BOB/MANISAHU CHHAK BRANCH/CUTTACK.
	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	11.02.2026
	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 & compairing 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 .

Date: 11.02.2026
Place: Bhubaneswar

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