

MAA SARASWATI

Er. Anamika Sinha
B.Tech & M.Tech (Real Estate)
Valuer & Planner
IOV Delhi Membership No.- L-26685
IOV Pune Membership No.-LM/CAT/I/A-5417
Panel :- UCO Bank, PNB, Union Bank & Indian Bank.
E- Mail Id :- valueranamika2025@gmail.com

Office & Residence
Rukmini Smriti Kharsariya House
Near DAV School, Maurya Vihar Colony,
Transport Nagar, Kumharar, Patna-26.
Mob :- 6202061636 / 8660568674.

Date-05/01/2026

NAME OF BANK - INDIAN BANK

BRANCH - CBD, BELAPUR, NAVI MUMBAI, MAHARASHTRA

NAME OF VALUER - ER. ANAMIKA SINHA

LAND PART

a.	Purpose of Which The Valuation is Made		To know the fair market value of the immovable property which is to be mortgaged in bank as security-	
b.	Date of inspection		04/01/2026	
c.	Date of valuation report		05/01/2026	
d.	Person available at the time of visit		Tenant	
1.	Land Owner's name and address (If jointly owned full details to be furnished – i.e. names of joint owners, share of each joint owner etc.)		Sri Vivek Anand S/o Sri Tunnu Lal C/o- A/462, A.G. Colony, Near Shiv Mandir, Ashiana Nagar, P.O.- Ashiana Nagar, Dist.- Patna-800025.	
2.	Survey No. and Registrar Office wherein the title deeds are registered a. Whether verified with legal opinion – Survey No./Patta No. b. Extent of land		Sub Registry office – Patna Sadar Registry office –Patna Sadar Yes, Verified by panel advocate Society Plot No. – A/462 Land area- 4000 Sqft = 9.182 Decimal	
3.	Type of Land – Wet or Dry – Residential / Industrial / Commercial / Quarry / Mine		Residential (Single Ownership)	
4.	a. Locational Address of the Property b. Specify the boundary description on all sides		See Below	
	The property is G+2 storied residential building situated at Mauza- Shekhpura, Mohalla- A.G. Colony, Near Shiv Mandir, P.S. – Shashtri Nagar, SRO + DSRO + Dist.- Patna Bearing Thana No.-9, Society Plot No.- A/462, Under Patna Municipal Corporation Ward No.-5, PIN-800025. Land area:- 4000 Sqft = 9.182 Decimal			
	Co-ordinates of the site		Latitude:-25.61608° & Longitude:-85.088855°	
	Direction	As Per Sale deed	As Per Actual	Dimension
	North	Road	20 feet wide PCC Road	50'-00"
	South	Society Plot No.-A/463	Sanjay Kumar (Society Plot No.-A/463)	50'-00"
	East	Road	20 feet wide PCC Road	80'-00"
	West	Society Plot No.-A/461	Vacant Plot (Society Plot No.-A/461)	80'-00"

5.	Details of recent registration vide Sale deed no.-3064, Serial No.-3284, Dt.-13/06/1994	
	a. Buyer/Vendee	Sri Vivek Anand S/o Sri Tunnu Lal
	b. Seller/Vendor	A.G. Office Housing Co-operative Society Ltd. Patna.
	c. Extent of the area	4000 Sqft = 9.182 Decimal
	d. ~~Agreement/~~Registered for Rs.	Rs. 17000/-
	~~e.~~ Date of ~~Agreement/~~Registry	13/06/1994
6.	Whether the property self acquired or ancestral property If ancestral property whether VAO certificate is available If self acquired whether original title deed verified	Self Acquired NA Its Legal Parts
7	Whether freehold or leasehold If leasehold, unexpired period of lease	Free Hold
	Other infrastructure	NA
	Possibility of frequent flooding	Rare
	Proximity to civic amenities	All approx 1-2 KM in radius
	Proximity to surface communications i.e road, rail etc.	By Road
	Availability of water / electricity, etc.	Nearby
	Future rental income of the property	Rs.60000-65000 per month.
	Whether approved map available	Not provided
	Comes under Urban/Semi Urban/Rural	Urban
	Whether the land or part thereof notified for acquirement	No information
8	Whether the property tax has been paid regularly and the amount of tax and the value of the property as per property tax assessment	HOLDING TAX RECEIPT PID No.-2081874 F.Y.-2025-26 Amount-Rs.3324/-
9	Date of physical inspection done by the Engineer a. Whether vacant b. Whether under unauthorized occupation / under legal entanglement	04/01/2025 No (G+2 residential building) NA
10	Whether falls under "Land Ceiling Act" provisions	NA
11	Legal Encumbrances, if any, (Searches and Investigations made)	Related to the Legal Report By Panel Advocate.
12	VAO / Guideline value maintained at Registrar Office (copy enclosed)	Rs.11,00,000.00 per Dec. Rs.11,00,000.00 X 9.182 Dec. = Rs. 1,01,00,200.00
13	Local / Market rate prevailing at the time of valuation (Basis of valuation)	Rs.41,28,000.00 Per Dec. Rs.41,28,000.00 X 9.182 Dec. = Rs.3,79,03,296.00
14	Value arrived at by the undersigned and reasons thereof-	
	Market Value	**Rs. 3,79,03,296.00**
	Realizable Sale Value	**Rs. 3,41,12,966.00**
	Forces / Distress Sale Value	**Rs. 3,03,22,636.00**

BUILDING PART

*	Purpose of Which The Valuation is Made	To know the fair market value of the immovable property which is to be mortgaged in bank as security-		
	Date of Visit	04/01/2026		
	Date of Valuation	05/01/2026		
	Person available at the time of visit	Tenant		
1.	Land Owner's name and address (If jointly owned full details to be furnished – i.e. names of joint owners, share of each joint owner etc.)	Sri Vivek Anand S/o Sri Tunnu Lal C/o- A/462, A.G. Colony, Near Shiv Mandir, Ashiana Nagar, P.O.- Ashiana Nagar, Dist.- Patna-800025.		
2	Survey No. and Registrar Office wherein the title deeds are registered a.Whether verified with legal opinion – Survey No./ Patta No b. Extent of land	Sub Registry office – Patna Sadar Registry office –Patna Sadar Yes, Verified by panel advocate Society Plot No. – A/462 Land area- 4000 Sqft = 9.182 Decimal		
3	a. Locational Address of the Property b. Specify the boundary description on all sides	See Below		
	The property is G+2 storied residential building situated at Mauza- Shekhpura, Mohalla- A.G. Colony, Near Shiv Mandir, P.S. – Shashtri Nagar, SRO + DSRO + Dist.- Patna Bearing Thana No.-9, Society Plot No.- A/462, Under Patna Municipal Corporation Ward No.-5, PIN-800025. Land area:- 4000 Sqft = 9.182 Decimal			
	Co-ordinates of the property	Latitude:-25.61608° & Longitude:-85.088855°		
	Direction / As Per Sale deed	As Per Actual	Dimension	
	North / Road	20 feet wide PCC Road	50'-00"	
	South / Society Plot No.-A/463	Sanjay Kumar (Society Plot No.-A/463)	50'-00"	
	East / Road	20 feet wide PCC Road	80'-00"	
	West / Society Plot No.-A/461	Vacant Plot (Society Plot No.-A/461)	80'-00"	
4	Details of recent registration vide Sale deed no.-3064, Serial No.-3284, Dt.-13/06/1994			
	f. Buyer/Vendee	Sri Vivek Anand S/o Sri Tunnu Lal		
	g. Seller/Vendor	A.G. Office Housing Co-operative Society Ltd. Patna.		
	h. Extent of the area	4000 Sqft = 9.182 Decimal		
	i. ~~Agreement/~~Registered for Rs.	Rs. 17000/-		
	~~j.~~ Date of ~~Agreement/~~Registry	13/06/1994		
5	Whether the property self acquired or ancestral property If ancestral property whether VAO certificate is available If self acquired whether original title deed verified	Self Acquired Property ------- Verified by Advocate		
6	If the building is leased out, terms of lease, unexpired period of lease and possibility of getting vacant possession	Free Hold		
7	Whether the land on which the building stands is owned by the borrower	Yes		
8	Type of construction with details a. Whether constructed as per approved plan (Enclose photocopy of the approved building plan) b. Whether any major deviations observed from the approved plan	Not provided Not seen		
9	a. Age of the building and present	30 Yrs Approx & Normal in condition		

	condition b. Total Life of the building c. Residual age of the building d. Locational disadvantages	 80yrs (If Maintained) 50yrs (If Maintained) No
10	a. Whether property tax has been paid regularly b. Amount of tax	HOLDING TAX RECEIPT PID No.-2081874 F.Y.-2025-26 Amount-Rs.3324/-
11	Any other relevant details Whether premises utilized for residential / commercial purposes- Own / rental occupation / Long lease- If rented, rent yield per month Whether standard rent has been fixed under Rent Control Act; if so details: Any dispute between owner and tenant	 For Residential Own Rs.60000-65000 per month NA No
12	Legal Encumbrances, if any, (Searches and Investigations made). Any other details which affects our charge on the property as security	Verified By Panel Advocate

13	Total Area of the land 9.182 Dec	Ground Floor	1st Floor	2nd Floor	Other Floor
	Constructed area	3160 Sqft	3160 Sqft	390 Sqft	--
	Year of construction	1995	1995	1995	--
	Year of Renovation	--	--	--	--
	Type of construction	Load Bearing	Load Bearing	Load Bearing	--
	Type of roof	RCC	RCC	RCC	--
	Type of floor	IPS/Mosaic	IPS/Mosaic	IPS/Mosaic	--

AMENITIES/EXTRA ITEMS

Sl No.	Items		Amount in Rs.
1.	Wardrobes, Showcases, wooden Cupboards	--	
2.	Marble/Ceramic Tiles Flooring	--	
3.	Interior Decorations	--	
4.	False Ceiling or POP work	--	
5.	Paneling Works	--	
6.	Aluminum/Steel Works	--	
7.	Separte Water Tank/Sump	--	LUM SUM Rs. 4,00,000.00 for boundary wall & deep bore
8.	Trees, Gardening	--	
9.	Kitchen Arrangement	--	
10.	Deep Bore	--	
11.	Drainage Arrangement	--	
12.	Septic Tank	--	
13.	Underground Sewerage	--	
14.	Boundary Wall	--	
15.	Total		Rs.4,00,000.00

ESTIMATED/ PRESENT BUILDING VALUE

Floor	Height of Roof	Age of the building	Plinth Area	Stage of Const.	Replacement cost Rs.	Present value of building Rs.	Depreciation value@25%	Total Value of Building Rs.
G. Floor	11 ft	30 Yrs	3160 Sft	100%	Rs.2450/-	77,42,000.00	19,35,500.00	58,06,500.00
1st Floor	10 ft	30 Yrs	3160 Sft	100%	Rs.2250/-	71,10,000.00	7,77,500.00	53,32,500.00

2nd Floor	10 ft	30 Yrs	390 Sft	100%	Rs.2250/-	8,77,500.00	2,19,375.00	6,58,125.00
Total						**1,57,29,500.00**	**39,32,375.00**	**1,17,97,125.00**

	Less : Depreciation Rs. in lacs)	See in valuation Table
	Forced / Distress Sale Value (Rs. in lacs)	See in valuation Table
	Availability of civic amenities / Water	Yes
	Electricity Connection	Yes
	Drainage Connection	Yes
	Transport / communication	Yes
	Nearest Bus Stop	Shekhpura
	Nearest Railway Station	Patliputra
	Amenities value in Rs.	Rs.4,00,000.00
14	VAO / Guideline value maintained at Registrar Office (copy enclosed)	Rs.11,00,000.00 per Dec. Rs.11,00,000.00 X 9.182 Dec. = Rs. 1,01,00,200.00
15	Local / Market rate prevailing at the time of valuation (Basis of valuation)	Rs.41,28,000.00 Per Dec. Rs.41,28,000.00 X 9.182 Dec. = Rs.3,79,03,296.00
16	Value arrived at by the undersigned and reasons Thereof-	
	Land Value	Rs. 3,79,03,296.00
	Building Value	Rs. 1,17,97,125.00
	Amenities Value	Rs. 4,00,000.00
	Total	Rs. 5,01,00,421.00
	For Say Total	Rs. 5,01,00,000.00
Value of Property (Land + Building Value)		**Market Value : Rs. 5,01,00,000.00** **Realizable Value : Rs. 4,50,90,000.00 (90% of Present Market Value)** **Forced Value : Rs. 4,00,80,000.00 (80% of Present Market Value)**
List of documents		Photocopy of Sale deed no.-3064, Serial No.-3284, Dt.-13/06/1994 Photocopy of Holding Tax Receipt, F.Y.- 2025-26 Photocopy of Reference Sale deed Photographs with Geo-Tagging. Photocopy of Govt. Rate Chart
REMARKS:- Bank can consider land or building value or both value which I mention in the valuation report as per bank guideline.		

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

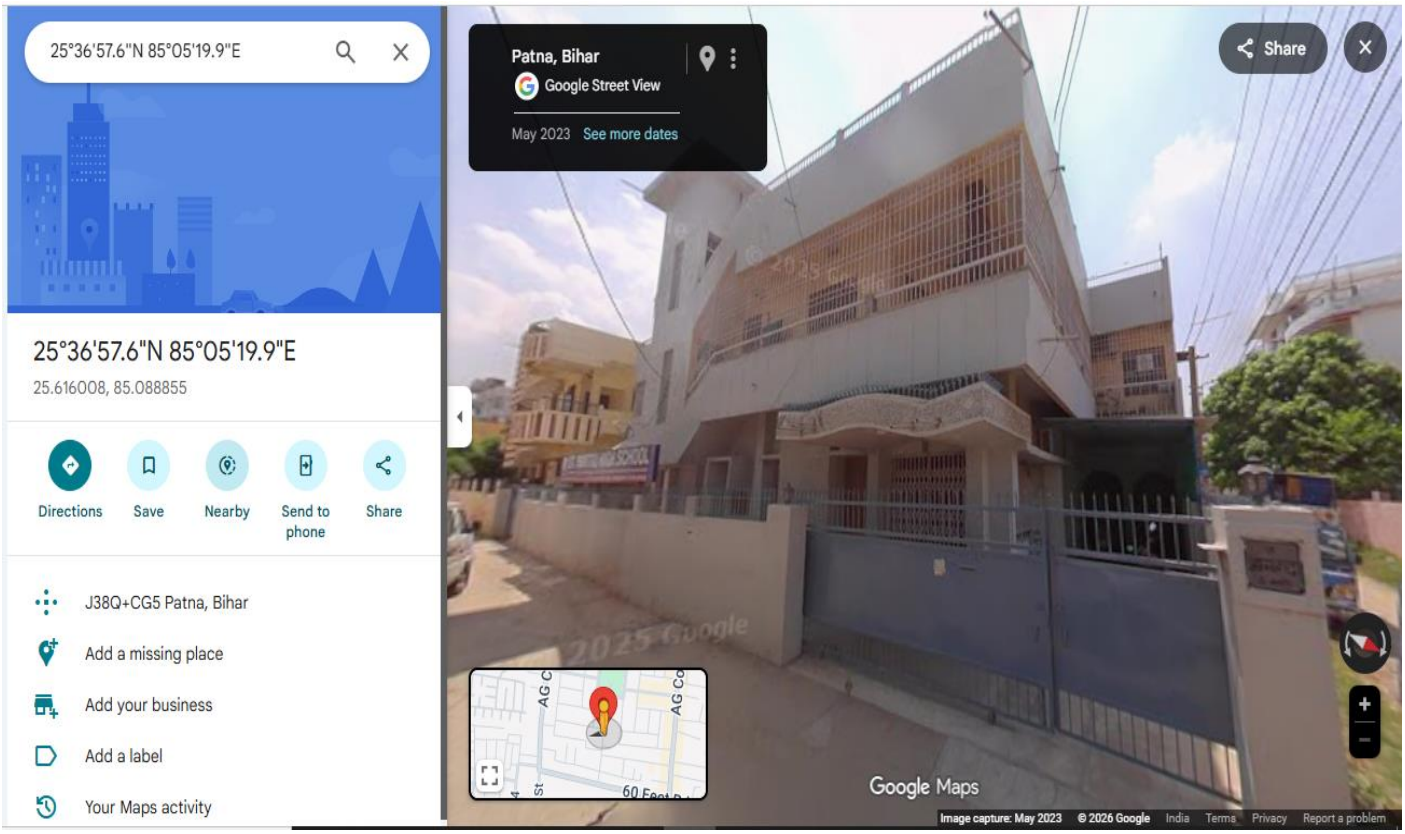
CERTIFICATE

1. It is hereby certified that in my opinion
   i) The present market value of the property by adopting prevailing market rate for property **Rs. 5,01,00,000.00**
   ii) The Realizable value of the property **Rs.4,50,90,000.00**
   iii) The Forced sale /Distress value of the property **Rs. 4,00,80,000.00**
2. The genuineity of the title deeds & Land records are to be confirmed/ verified by the empanelled Advocate.
3. Value Varies with the purpose and time. This report is not to be referred if the purpose is different other than mentioned in I (1). The property is identified by the bank & inspected in Presence of Bank officer.
4. The Legal aspects were not considered in this valuation report. Any dispute Subject to Patna Jurisdiction only.
5. This Actual valuation work is undertaken by this valuer upon the request made by **The Branch Manager, Indian Bank, CBD Branch, Belapur, Navi Mumbai, Maharashtra.** in view of loan. "Identity of property owner should be properly established by the banker before mortgage".

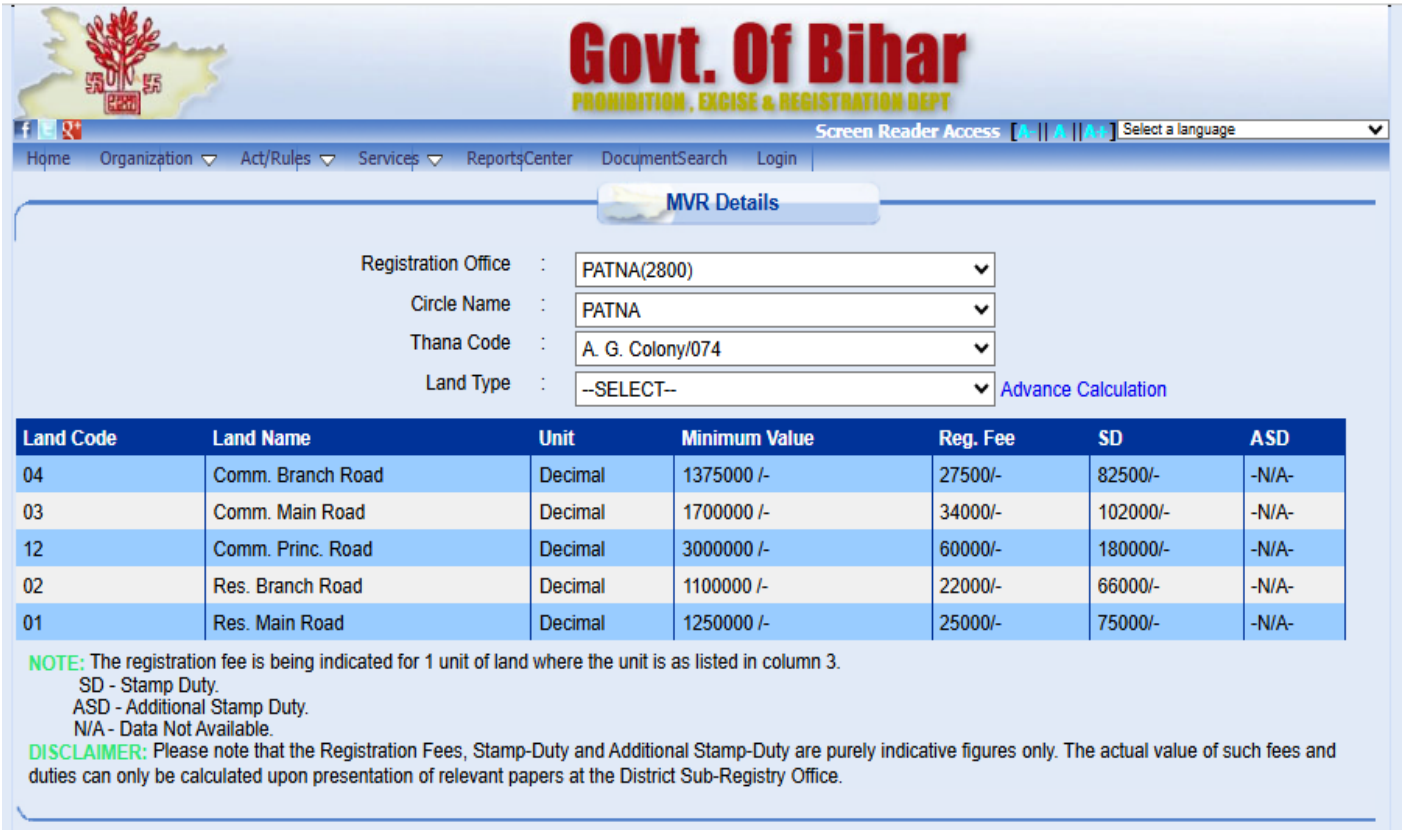
Place: Patna
Date: 05/01/2026

Signature
(Name and Official seal of the Approved Valuer)

GOOGLE LOCATION



CIRCLE RATE



Govt. Of Bihar

PROHIBITION , EXCISE & REGISTRATION DEPT

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MVR Details

Registration Office : PATNA(2800)

Circle Name : PATNA

Thana Code : A. G. Colony/074

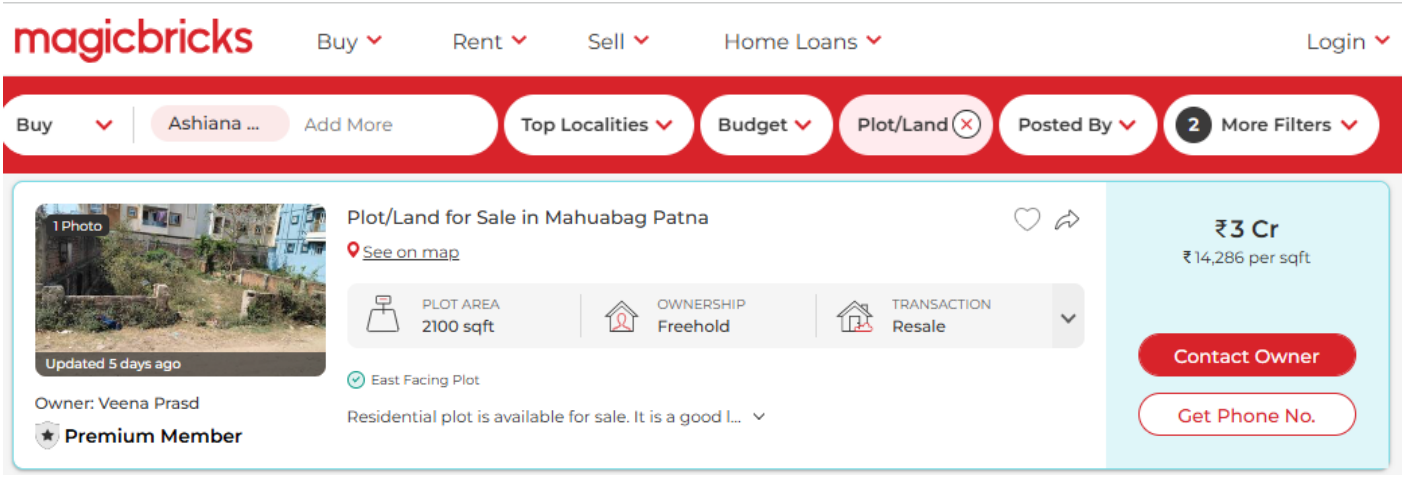
Land Type : --SELECT-- Advance Calculation

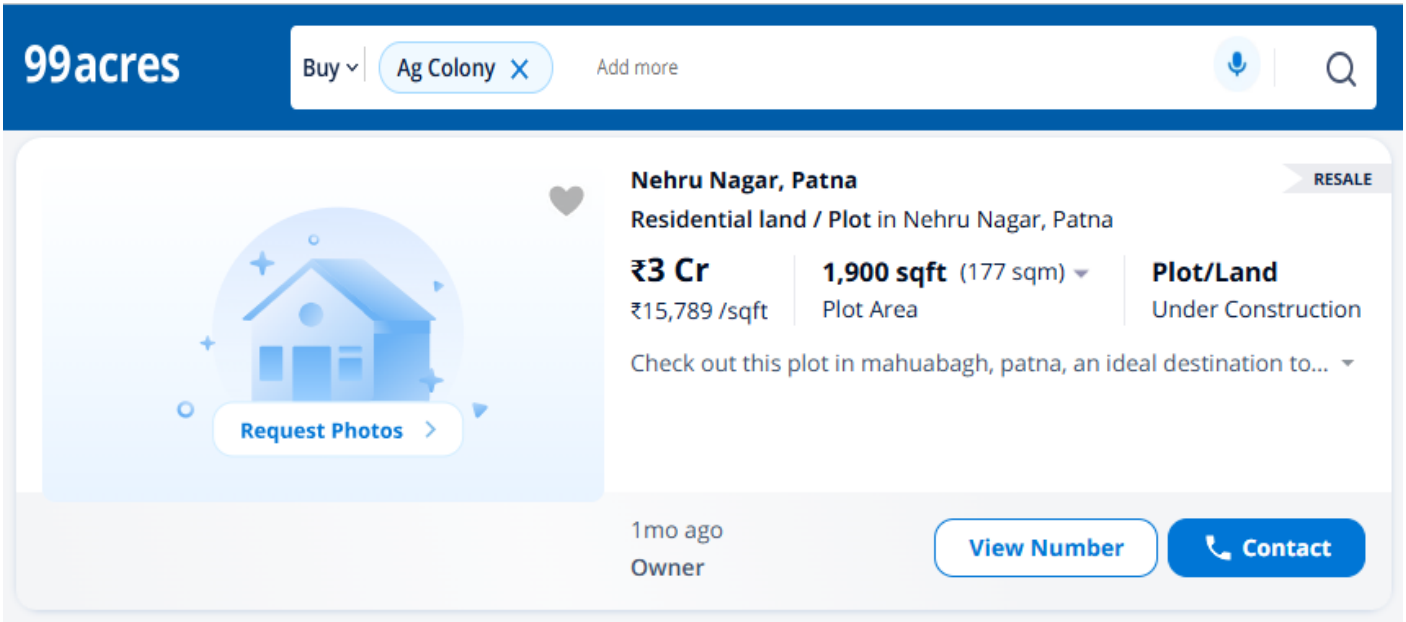
Land Code	Land Name	Unit	Minimum Value	Reg. Fee	SD	ASD
04	Comm. Branch Road	Decimal	1375000 /-	27500/-	82500/-	-N/A-
03	Comm. Main Road	Decimal	1700000 /-	34000/-	102000/-	-N/A-
12	Comm. Princ. Road	Decimal	3000000 /-	60000/-	180000/-	-N/A-
02	Res. Branch Road	Decimal	1100000 /-	22000/-	66000/-	-N/A-
01	Res. Main Road	Decimal	1250000 /-	25000/-	75000/-	-N/A-

NOTE: The registration fee is being indicated for 1 unit of land where the unit is as listed in column 3.
SD - Stamp Duty.
ASD - Additional Stamp Duty.
N/A - Data Not Available.

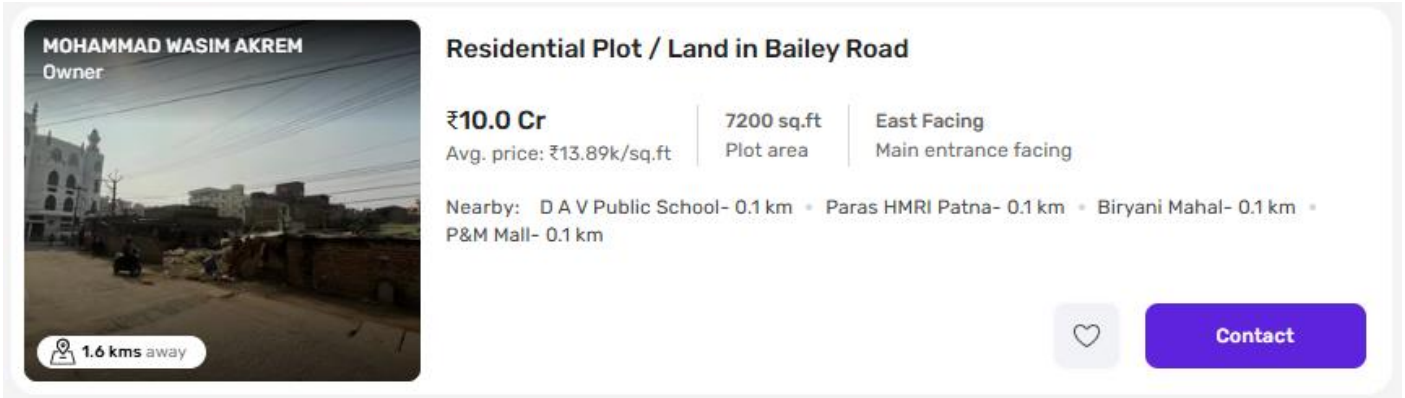
DISCLAIMER: Please note that the Registration Fees, Stamp-Duty and Additional Stamp-Duty are purely indicative figures only. The actual value of such fees and duties can only be calculated upon presentation of relevant papers at the District Sub-Registry Office.

MARKET RATE FROM RENTAL SITES









PHOTOGRAPHS OF THE PROPERTY





