

MAA JAGDAMBA

Er. Raghubansh Prasad Singh
Member - Institution of Engineer Kolkata, IOV Delhi
34 AB Wealth Tax Valuer:- 261/23-24
Municipality :- Registered with Urban Development And Housing Department, Map , Planner, Estimation
Email Id. :- raghubanshpds@gmail.com

Residence &Head Office
At & PO-Tope , Pin-801304
Jyotish Path, Ramkrishna Nagar, Patna, 800027
Contact No.:- 9234922389.

21/08/2026

BANK OF BARODA,

BRANCH : RAJNI CHOWK.

VALUATION REPORT (IN RESPECT OF LAND/SITE AND BUILDING)

(To be filled in by the Approved Valuer)

I.	GENERAL		
1.	Purpose for which the valuation made	:	Instructed by branch head to reevaluate fair market value for immovable properties which is already mortgaged in bank NPA Account :- BOB Rajni Chowk Branch
	a) Date of inspection	:	18/08/2026
	b) Date on which the valuation is made	:	21/08/2026
3.	List of documents produced for perusal		
	i) Photocopy of Sale Deed Date:- 18/05/2002		
	ii) Photocopy of Jamabandi		
	iii) Copy of		
4.	(A) Name of the owner(s) and his address(es) with Phone No.(Details of share of each owner in case of joint ownership	:	Bibi Nasema Khatoon W/o Abu Talha. R/o- Lalganj, P.S- Khajanchihat, Distt- Purnea.
	(B) Name Of Form		
5.	Brief description of the property	:	The property consider land is situated at:- Mauza- Lalganj, P.S. Khajanchihat, Distt- Purnea.
6	Location of the property		
	a) Plot No / Survey Khesra No	:	7883,7884 & 7878, 7878, 4055
	b.)Tauzi No.-		8/5
	c.)Khata No.-		66, 67
	d) Jamabandi No	:	–
	Thana No		109
	c) T.S. No / Village	:	Mauza- Lalganj, P.S. Khajanchihat, Distt- Purnea,
	d) Ward / Taluka	:	–
	f) Pargana		--

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	e) Mandal / District	:	Distt- Purnea
7.	Postal address of the property	:	Mauza- Lalganj, P.S. Khajanchihat, Distt- Purnea
	City/Town	:	Purnea
	Residential area	:	Residential area
	Commercial area	:	--
	Industrial area	:	
9.	Classification of the area	:	
	i) High/ Middle/Poor	:	Middle
	ii) Urban/Semi Urban/rural	:	Rural
10.	Coming under Corporation limit/ Village Panchayat /Municipality/ Nagar Parishad	:	Village Panchayat
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 deed
	North		Abu Talha
	South		Md. Jahir
	East		Hamza& Afak
	West		Samik & Kachi Road
13	Latitude Longitude	:	25.723869 87.4787
14	As Per Actual		As Per Actual
	North	:	Abu Talha
	South	:	Md. Jahir
	East	:	Hamza& Afak
	West	:	Samik & Kachi Road
	Land Mark	:	Near.
15	Extent of the site	:	36 Dec. = 15680 Sft
16	Extent of the site considered for Valuation	:	36 Dec. = 15680 Sft
17.	Whether occupied by the owner/tenant If occupied by tenant since how long ? Rent received per month	:	Owner occupied.

II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality	:	Residential
2.	Development of surrounding areas	:	Developed
3.	Possibility of frequent flooding/ sub-merging	:	No
4.	Feasibility to the Civic amenities like School, Hospital Bus Stop, Market etc.	:	1.00 km. to 2.00 km.
5.	Level of land with topographical conditions	:	Level almost
6.	Shape of land	:	Rectangular
7.	Type of use to which it can be put	:	Residential Area

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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	:	**Available**
12	Type of road available at present	:	12' ft Rasta
13	Width of road – Is it below 20 ft. or more than 20 ft	:	**below Than 20 Wide Road.**
14	Is it a Land-locked plot?	:	**No.**
15	Water Potentiality	:	**Available**
16	Underground sewerage system	:	**Available**
17	Is Power supply available at the site	:	**Available**
18	(A) Age Of Building	:	---
	(B) Residual Life of the Building	:	
	(C) total life of building estimated	:	
19	Advantage of the Site	:	Residential Area
	1	:	Developed Area
	2	:	Good Marketability
20.	**Special remarks, if any like threat of acquisition of land for public service purpose, road widening or applicability CRZ provisions etc. (Distance from sea-cost / tidal level must be incorporated)**	:	
	1.	:	Easy Saleable

PART – A (Valuation of Land)

1.	Size of plot	:	36 Dec. = 15680 Sft
	North & South		
	East & West		
2.	Total extent of the plot	:	36 Dec. = 15680 Sft
3.	Prevailing market rate	:	**Rs. 1,00,000.00 to 2,00 ,000.00 Lacs/ Decimal**
4.	Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed)	:	**Govt. Rate- Rs. 75,000/- Decimal** **Rs. 75,000.00 X 36 Dec. = Rs. 27,00,000.00**
5.	Assessed / adopted rate of valuation	:	**Rs. 1,38,000.00 X 36 Dec. = Rs. 49,68,000.00**
6.	Estimated value of land	:	**Rs. 1,38,000.00**

PART - B (Valuation of Building)

1.	Technical Details of The Building	:	
	a) Type of Building(Residential / Commercial / Industrial)	:	
	b) Type of construction (Load bearing / RCC /Steel Framed)	:	
	c) Year of Construction	:	
	d) Number of floors and height of each	:	

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		floor including basement, if any			
	e)	Plinth area floor-wise		:	
	f)	Condition of the building		:	
		i)	Exterior – Excellent, Good, Normal, Poor	:	
		ii	Interior – Excellent, Good, Normal, Poor	:	
g)			Date of issue and validity of layout of approved map/plan	:	
h)			Approved map / plan issuing authority	:	
i)			Whether Genuineness of authenticity of approved map /plan is verified		--
j)			Any other comments of authenticity of approved plan and construction as per the approved plan		By-laws

Specifications of Construction (Floor – Wise) In Respect of

S. No.	Description	Ground Floor	First Floor	Second Floor
01.	Foundation	-----	-----	-----
02.	Basement	-----	-----	-----
03.	Superstructure	-----	-----	-----
04.	Joinery/Doors & windows (please furnish Details about size of frames, shutters, glazing , fitting etc. and specify the species of timber)	-----	-----	-----
05.	R. C. C. works	-----	-----	-----
06.	Plastering	-----	-----	-----
07.	Flooring, skirting, dadoing,	-----	-----	-----
08.	Special finish as marble, granite wooden-paneling, drills etc.	-----	-----	-----
09.	Roofing including weather proof course	-----	-----	-----
10.	Drainage	-----	-----	-----

2.	**Compound Wall**	:	----
	Height	:	-----
	Length	:	
	Type of construction	:	
3.	**Electrical Installation**	:	
	Type of wiring	:	-----
	Class of fittings (Superior/Ordinary/Poor)	:	**Ordinary**
	Number of light points	:	Sufficient
	Fan points	:	
	Any other item	:	
4.	Plumbing Installation	:	
	a) Number of Water closets and their type	:	

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	b)	No of wash basins	:	Sufficient
	c)	No of urinals	:	
	d)	No of bath tubs	:	
	e)	Water meter, taps etc.	:	
	f)	Any other fixtures	:	

DETAILS OF VALUATION

Sl. No.	Floor	Plinth Area	Roof Ht.	Age of Building	Estimate Replacement Cost. (Rs.)	Replacement Cost (Rs.)	Depreciation (Rs.)	Total Value (Rs.)
1	-----	-----	-----	-----	-----	-----	-----	-----
							Total	-----

PART - C (Extra items) : **N.A** **(Amount in Rs.)**

01.	Portico	:	**Rs. ---**
02.	Ornamental front door	:	---
03.	Sit-out/Verandah with steel grills	:	---
04.	Overhead water tank	:	---
05.	Extra steel /collapsible gates	:	**Rs. ---**
	Total	:	**Rs. ----**

PART - D (Amenities) **N.A.** **(Amount in Rs.)**

1.	Wardrobes	:	**Rs. --**
2.	Glazed Tiles	:	**Rs. ---**
3.	Extra sinks and bath tub	:	---
4.	Marble/ceramic tiles flooring	:	**Rs. ----**
5.	Interior decorations	:	---
6.	Architectural elevation works	:	
7.	Paneling works	:	---
8.	Aluminum works	:	---
9.	Aluminum hand rails	:	**Rs. ----**
10.	False ceiling	:	---
11.	Lift		---
	Total	:	**Rs. ---**

PART - E (Miscellaneous) **N.A.** **(Amount in Rs.)**

1.	Separate toilet room	:	
2.	Separate lumber room	:	
3.	Separate water tank/sump	:	**Rs. ---**
4.	Trees, gardening	:	
	Total	:	

PART- F (Services) **N.A.** **(Amount in Rs.)**

1.	Water supply arrangements	:	**Rs. ----**
2.	Drainage arrangements	:	**Rs. ---**
3.	Compound wall	:	**Rs. ---**
4.	C. B. deposits, fittings etc	:	---
5.	Pavement	:	---
	Total	:	**Rs.**

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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part	Description	:	Value by adopting
A	Land	:	**Rs. 49,68,000.00**
B	Building	:	---
C	Extra items	:	----
D	Amenities	:	**Rs. ----**
E	Miscellaneous	:	---
F	Services	:	**Rs. -----**
	Total	:	**Rs. 49,68,000.00**
	Say	:	
Fair Market Value			**Rs. 49,68,000.00**
Realizable Value			**Rs. 44,71,200.00**
Distress Value			**Rs. 39,74,400.00**
Value as per circle rate			**Rs. 27,00,000.00**

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

i) Salability Yes

ii) Likely rental values in future Yes

iii) Any likely income if may generate may be discussed Yes

As a result of my appraisal and analysis it is my considered opinion that the **Present Market Value** of the above property in the prevailing condition with aforesaid specifications is **Rs. 49,68,000.00**

The Realizable Value 90% of Present Market Value is **Rs. 44,71,200.00**

and **the Distress Sale Value 20% Less of Present Market Value i. e. Rs. 39,74,400.00**

Place : PATNA

Date : 21/08/2026 Signature

(Name and Official Seal of the Approved Valuer)

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

Date Signature

(Name of the Branch Manager with Office Seal)

Annexure II

Format-E
Declaration from valuers

I hereby declare that-

The information furnished in my valuation report dated 21/08/2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

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

I have personally inspected the property on 18/08/2026 The work is not sub-contracted to any other valuer and carried out by myself.

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 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. (Annexure III- A 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.

Sl No.	Particulars	Valuer Comment
1.	Background information of the asset being valued.	By Study of Sale Deed & Personal Verification of the Building along with the Owner of the Property
2.	Purpose of valuation and appointing authority	To Know Present Market Value & Bank of Baroda, Rajni Chowk Branch Purnea
3.	Identity of the valuer and any other expert involved in the valuation;	–
4.	Disclosure of valuer interest or conflict, if any;	No Any
5.	Nature and sources of the information used or relied upon;	Sale Deed
6.	Procedures adopted in carrying out the valuation and valuation standards followed;	Land Method
7.	Restrictions on use of the report, if any;	The legal aspects were not considered in this Valuation
8.	Major factors that were taken into account during the valuation;	----
9.	Major factors that were taken into account during the valuation;	----
10.	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.	The legal aspects were not considered in this Valuation Report. The details of property used in valuation report are provided by bank

Date: 21/08/2026
Place: Patna

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Govt. Rate Chart

Govt. Of Bihar

Select a language

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MVR Details

Registration Office: PURNEA SADAR(3900)

Circle Name: PURNEA EAST

Thana Code: Lalganj/061

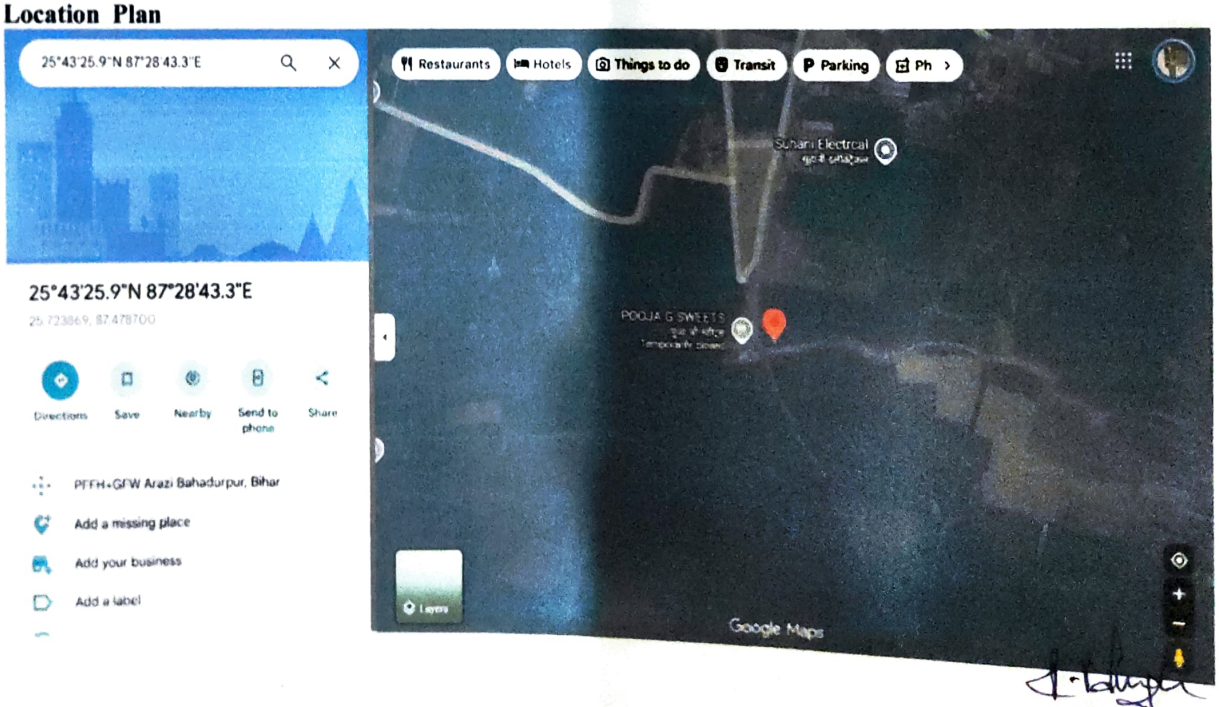
Land Type: --SELECT-- Advance Calculation

Land Code	Land Name	Unit	Minimum Value	Reg. Fee	SD	ASD
12	Developing/Resi.2	Decimal	75000 /-	1500/-	4500/-	-N/A-
09	Residential-1/Gramin Main Road	Decimal	150000 /-	3000/-	9000/-	-N/A-
13	Sinchit	Decimal	14000 /-	280/-	840/-	-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.

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Location Plan



RAGHUBANSH PRASAD SINGH
VALUER



MAA JAGDAMBA

Er. Raghubansh Prasad Singh
- Institution of Engineer Kolkata, IOV Delhi
34 AB Wealth Tax Valuer:- 261/23-24
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Jyotish Path,Ramkrishna Nagar,
Patna, 800027
Contact No.:- 9234922389.

– SURVEYOR – VALUER – CONSULTING ENGINEER

Date:- 21/08/2026

Bill for Bank Of Baroda

01. Name of Owner : Bibi Nasema Khatoon W/o Abu Talha
02. Property : Mauza- Lalganj, P.S. Khajanchihat, Distt- Purnea.
03. Bank Name : **Bank Of Baroda Rajni Chowk** ***Branch***

O4 Work : ***VALUATION*** **Amount Rs 49,68,000.00**

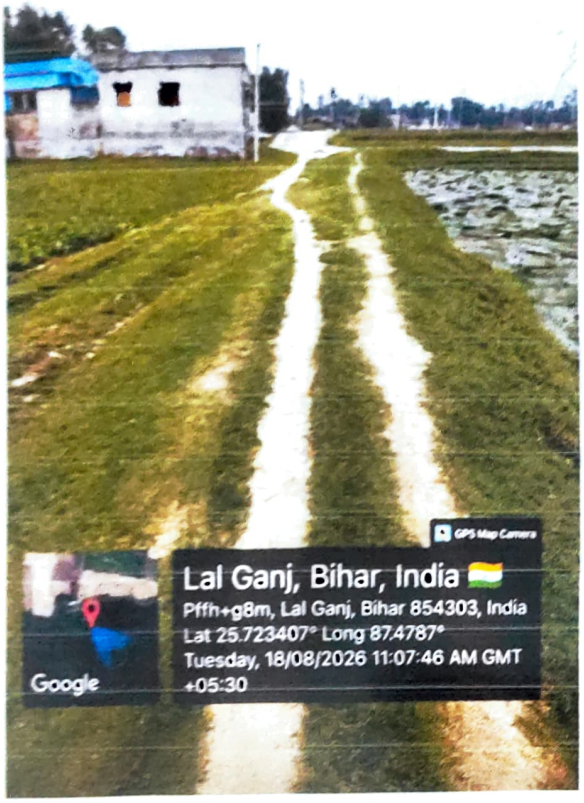
Sl. No.	Description		Amount Rs.	Amount
1.	Professional Fee (As Per Bank Guide Line)	Amount Rs.	3000	00
	Upto Rs. 25 Lacs	2000		
	Above Rs. 25 Lacs to Rs. 50 Lacs	3000		
	Above Rs. 50 Lacs to Rs. 100 Lacs	4000		
	Above Rs. 100 Lacs	8000		
2.	Local Conveyance at			
3.	Completion Charges			
4.	Conveyance by own Car No.- From ..... To..... km x 2 = ...Km @7.50/Km			
5.	Halt age /Daily Allowance 1 Day			
6.	Photographs.		500	
7.	Total		3500	00

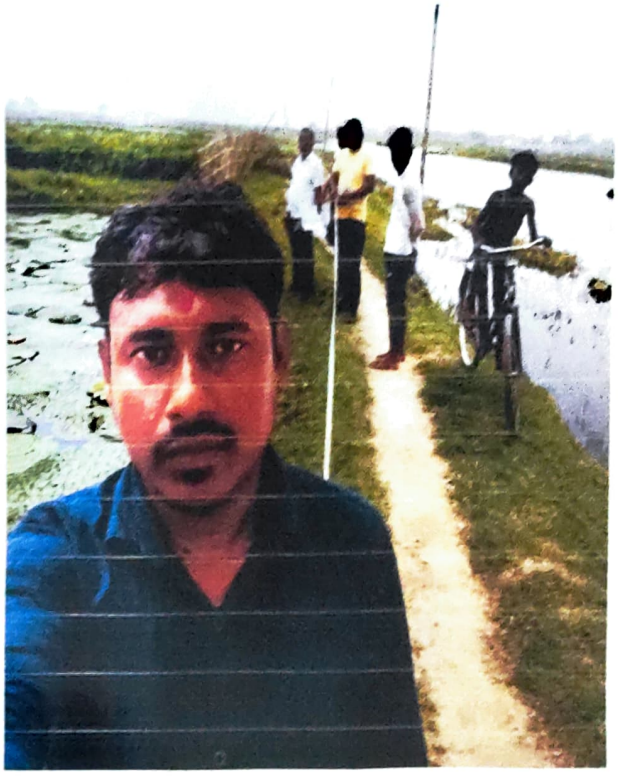
Bank Account No : 18630100021811

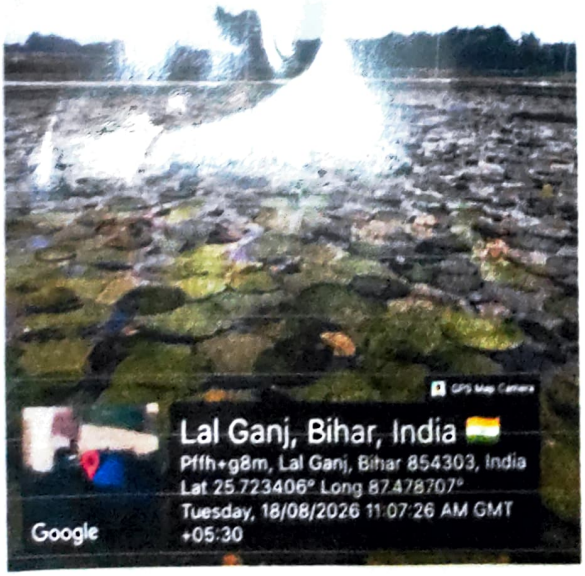
Place :- Patna
Date :- 21/08/2026

Signature of Valuer
Er.Raghubansh Prasad Singh
(Approved Panel Valuer)

RAGHUBANSH PRASAD SINGH ★ VALUER







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VALUER