A. R. NAUSHAD, B.E.(AU), P.G.D.B.M.(XLRI), M.I.E., F.I.V., F.I.C.I.,
REGISTERED PROPERTY VALUER (C.B.D.T., GOVT. OF INDIA),
(REGN No. CAT I-32 OF 88-89, C.C.I.T., PATNA),

CHARTERED ENGINEER, APPROVED VALUER,
PANEL VALUER (UNION BANK,CANARA BANK, PNB,SBI, LIC HFL, BANK OF INDIA, BANK OF BARODA, B.P.C.L.)

9668499088,094385 69063,
Dumduma
Bhubaneswar - 19 Tel : 0680-2224229
09437261312
Cantonment Road,BERHAMPUR - 1

DATE **29.09.2026**

V A L U A T I O N R E P O R T

OF

I M M O V A B L E P R O P E R T Y
Residential Land Only

belonging to
Sri Sasmita Jena
W/O Sri Debendra Jena

Bank of Baroda, Bajrakabati Branch, Cuttack

located at

Rev Plot no-3687/4973, Khata no-1041/1300, Mouza-Agrahat, PS-Choudwar thana no-49, Tahasil/SRO-Tangi Choudwar, Dist-Cuttack, Odisha.

Total Market Value of the Property	**Rs.**	**7,00,000.00**
Total Realizable Value of the Property	**Rs.**	**6,30,000.00**
Total Distress Value of the Property	**Rs.**	**5,95,000.00**

A.R.NAUSHAD VALUER

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Bhubaneswar - 19 Tel : 0680-2224229
9853924519,09437261312
Cantonment Road,BERHAMPUR - 1

TO,
BANK OF BARODA BRANCH: __BAJRAKABATI BRANCH__CUTTACK

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 is made		:	Revaluation to access the Present Market Value of the Property
2	a)	Date of inspection	:	02.09.2026
	b)	Date on which the valuation is made	:	29.09.2026
3	List of documents produced for perusal		:	
	i)		:	Photo Copy Sale Deed Dated-19.03.2010
	ii)			Photo Copy of ROR
	iii)			Photo Copy of Previous Valuation Report by Er. Saroj K.Parhi Dated-08.09.2022
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)			belonging to Sri Sasmita Jena W/O Sri Debendra Jena At-Nanakar, Po/Ps-Jagatpur, Dist-Cuttack, Odisha
5	Brief description of the property (Including leasehold / freehold etc)			The property in present consideration is a free hold residential land **,** situated at Agrahat revenue mouza, covered under Agrahat Gram Panchayat.**It is to be noted that no clear boundary demarcation or proper approach road was observed at the site.**
5a.	Total Lease period & remaining period (if leasehold)		:	Not Applicable
6	Location of property		:	
	a)	Plot No. / Survey No.	:	Rev Plot no-3687/4973, Khata no-1041/1300
	b)	Door No.	:	Mouza-Agrahat
	c)	T. S. No. / Village	:	PS-Choudwar thana no-49
	d)	Ward / Taluka	:	Tahasil/SRO-Tangi Choudwar
	e)	Mandal / District	:	Dist-Cuttack, Odisha.

A. R. NAUSHAD VALUER

7	Postal address of the property		:	belonging to Sri Sasmita Jena W/O Sri Debendra Jena Plot no-3687/4973, Agrahat, PS-Choudwar thana no-49, Tangi Choudwar, Dist-Cuttack, Odisha.
8	City / Town		:	Agrahat
	Residential Area		:	Yes
	Commercial Area		:	No
	Industrial Area		:	No
9	Classification of the area		:	
	i)	High / Middle / Poor	:	Middle class in the locality.
	ii)	Urban / Semi Urban / Rural	:	Rural
10	Coming under Corporation limit / Village		:	Under Agrahat Gram Panchayat
	Panchayat / Municipality		:	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		:	Homestead
13	Dimensions/ Boundaries of the property			As Per Sale Deed
	North		:	Laxmipriya Das
	South		:	Rest Part of the Plot
	East		:	Govt Land
	West		:	Parabudha Chandra Baral
	Dimensions/ Boundaries of the property			As Per Sketch map & Observation
	North		:	Rest Part of the Plot no 3687
	South		:	Rest Part of the Plot no 3687
	East		:	Rev Plot no 3686
	West		:	Rest Part of the Plot no 3687
13.2	Latitude, Longitude and Coordinates of the site		:	Longitude 85.909247
				Latitude 20.556555
14	Extent of the site		:	Ac 0.040 dec i.e 1742.4 sft
15	Extent of the site considered for valuation (least of 13 A & 13 B)		:	Total Ac 0.040 dec i.e 1742.4 sft 40

A.R.NAUSHAD VALUER

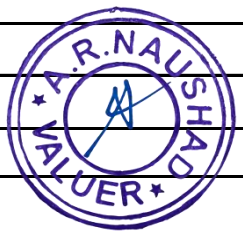
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.			:	Self Occupied
II.	**CHARACTERISTICS OF THE SITE**				
1	Classification of locality			:	Middle class in the locality.
2	Development of surrounding areas			:	Surrounded with similar properties.
3	Possibility of frequent flooding / sub-merging			:	Does not arise
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.			:	All within 1.50 km from the property
5	Level of land with topographical conditions			:	Plain and leveled.
6	Shape of land			:	Regular
7	Type of use to which it can be put			:	Residential
8	Any usage restriction			:	Nothing observed
9	Is plot in town planning approved layout?			:	No
10	Corner plot or intermittent plot?			:	Intermittent plot
11	Road facilities			:	**Not Available**
12	Type of road available at present			:	**No Road Available it is a Land Lock Plot**
13	Width of road – is it below 20 ft. or more than 20 ft.			:	**No Road Available**
14	Is it a land – locked land?			:	**Yes**
15	Water Availability			:	**Not Available**
16	Underground sewerage system			:	**Not Available**
17	Is power supply available at the site?			:	**Not Available**
18	Advantage of the site			:	None
	1			:	The property in present consideration is a free hold Residential Land , situated at Agrahat revenue mouza, covered under Agrahat Gram Panchayat. All civic amenities amenities like school, college and market places all are within 1.0 km to 2.0 kms from the Property.It is within 400 mtrs away from Agrahat Panchayat, within 400 mtrs away from Agrahat School, within 400 mtrs away from Agrahat UCO Bank
	2			:	In my opinion, it is a Poor marketable security, because of it's location at a semi developed area of Agrahat, as detailed in the contents of the report, moreover it is situated on a Semi developed road connecting to Main Road hardly within 150 mtrs. All infrastructural facilities are extended upto the property.

19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)		:	None		
	1		:			
	2		:			
Part – A (Valuation of land)						
1	Size of plot		:	Regular		
2	Total extent of the plot		:	Total Ac 0.040 dec i.e 1742.4 sft		
3	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)		:	15,000/Dec to 20,000/Dec		
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		:	12,600.00	Per Dec	
5	Assessed / adopted rate of valuation		:	17,500.00	Per Dec	
6	Estimated value of land		:	Rs.	7,00,000.00	
Part – B (Valuation of Building)						
1	**Technical details of the building**		:			
	a)	Type of Building (Residential Cum Commercial / Commercial	:			
	b)	Type of construction (Load bearing / RCC / Steel Framed)	:			
	c)	Year of construction Age of the building	:			
		Expected future life of the building	:			
	d)	Number of floors and height of each floor including basement, if any	:			
	e)	Plinth area floor-wise	:	RCC-Gr floor		Sft
			:	RCC-1st floor		Sft
			:	RCC-2nd floor		Sft
	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 or authenticity of approved map / plan is verified	:		
j)	Any other comments by our empanelled valuers on authentic of approved plan	:		

Specifications of construction (floor-wise) in respect of				
S.NO	**Description**		**Ground floor-RCC**	**1st floor & 2nd floor RCC**
1	Foundation	:		
2	Basement	:		
3	Superstructure	:		
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	:		
5	RCC & GCI works	:		
6	Plastering	:		
7	Flooring, Skirting, dadoing	:		
8	Special finish as marble, granite,	:		
9	Roofing including weather proof course	:		
10	Drainage	:		
S.no	**Description**			
2	Compound wall	:		
	Height	:		
	Length	:		
	Type of construction	:		
3	Electrical installation	:		
	Type of wiring	:		
	Class of fittings (superior / ordinary / poor)	:		



	Number of light points	:			
	Fan points	:			
	Spare plug points	:			
	Any other item	:			
4	**Plumbing installation**				
	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	:			

Details of valuation

Sr. no.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after Depreciation Rs.
	Ground floor	-				-	-	-
	First floor	-				-	-	-
	Second floor	-				-	-	-
	Third floor						-	-
	Other floor, if							
	Total					-	-	-
	Total value of the bulding after depreciation							-

Part C- (Extra Items)			(Amount in Rs.)
1	Portico		-
2	Ornamental front door		
3	Sit out/ Verandah with steel grills		
4	Overhead water tank		
5	Extra steel/ collapsible gates		
	Total		Rs.

Part D- (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 works		
7	Panelling works		
8	Aluminium works		
9	Aluminium hand rails		
10	False ceiling		
	Total		Rs. -
Part E- (Miscellaneous)		(Amount in Rs.)	
1	Separate toilet room		
2	Separate lumber room		
3	Separate water tank/ sump		
4	Trees, gardening		
	Total		
Part F- (Services)		(Amount in Rs.)	
1	Water supply arrangements (Bore well)		
2	Electricity arrangements		
3	Drainage arrangements		
4	Compound wall		
5	C. B. deposits, fittings etc.		
6	Pavement		
	Total		Rs. -

Total abstract of the entire property

Part- A	**Land**	**Rs.**	**7,00,000.00**
Part- B	**Building**	**Rs.**	**-**
Part- C	**Extra Items**	**Rs.**	**-**
Part- D	**Amenities**	**Rs.**	**-**
Part- E	**Miscellaneous**	**Rs.**	**-**
Part- F	**Services**	**Rs.**	**-**
	Total	**Rs.**	**7,00,000.00**
	Say	**Rs.**	**7,00,000.00**

Fair Market Value	**Rs.**	**7,00,000.00**
Realizable Value	**Rs.**	**6,30,000.00**
Distress Value	**Rs.**	**5,95,000.00**
Value as per circle rate	**Rs.**	**5,04,000.00**

(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).

* Photograph of owner/representative with property in background to be enclosed.
* Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.
* Any other important information about the property in question.

As a result of my appraisal and anlysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs.7,00,000.00 (Rs. Rupees Seven Lakh Only). The Realizable value of the above property as is Rs.6,30,000.00 (Rupees Six Lakh Thirty Thousand Only) and the distress value Rs.5,95,000.00(Rupees Five Lakh Ninety Five Thousand Only).

Place:	BHUBANESWAR
Date:	29.09.2026

A.R.NAUSHAD, B.E.,P.G.D.B.M.,M.I.E.,F.I.V.,
REGISTERED PROPERTY VALUER,
CHARTERED ENGINEER & APPROVED VALUER,
CANTONMENT ROAD, BERHAMPUR-1

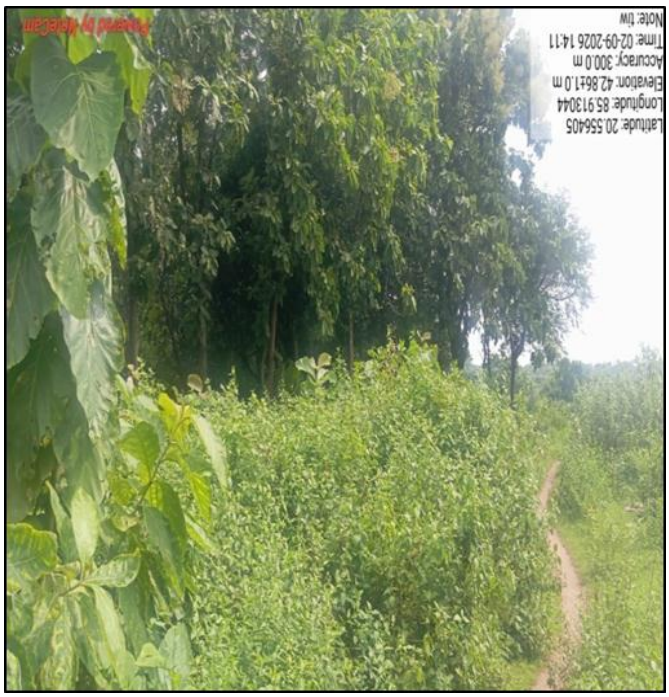
Signature
(Name and Official seal of the Approved Valuer)

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

Signature
(Name of the Branch Manager with Official seal)

Photographs of the Residential Land over

Rev Plot no-3687/4973, Khata no-1041/1300, Mouza-Agrahat, belonging to Sri Sasmita Jena W/O Sri Debendra Jena



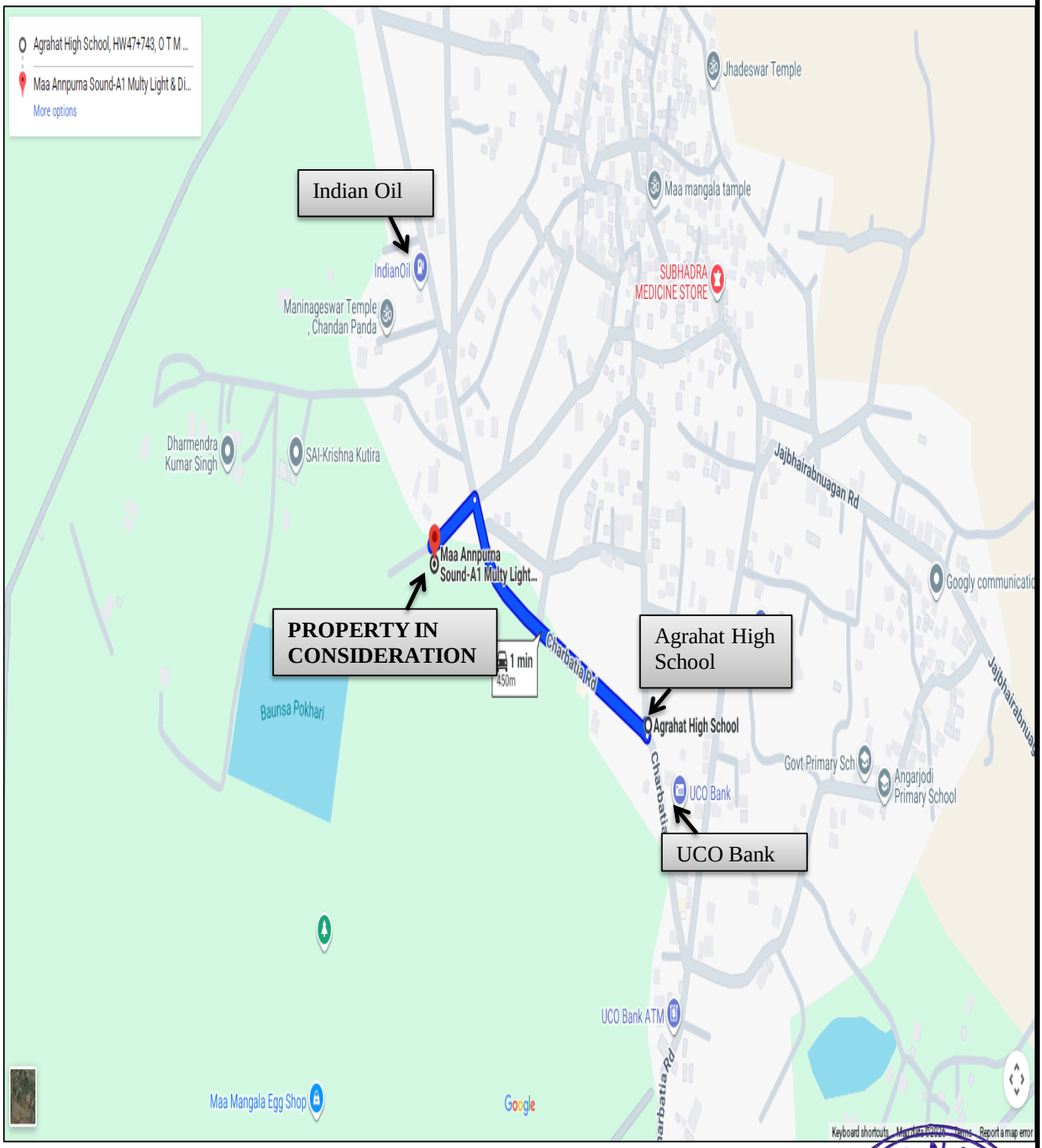




A.R.NAUSHAD VALUER

Location Map of the Residential Land over

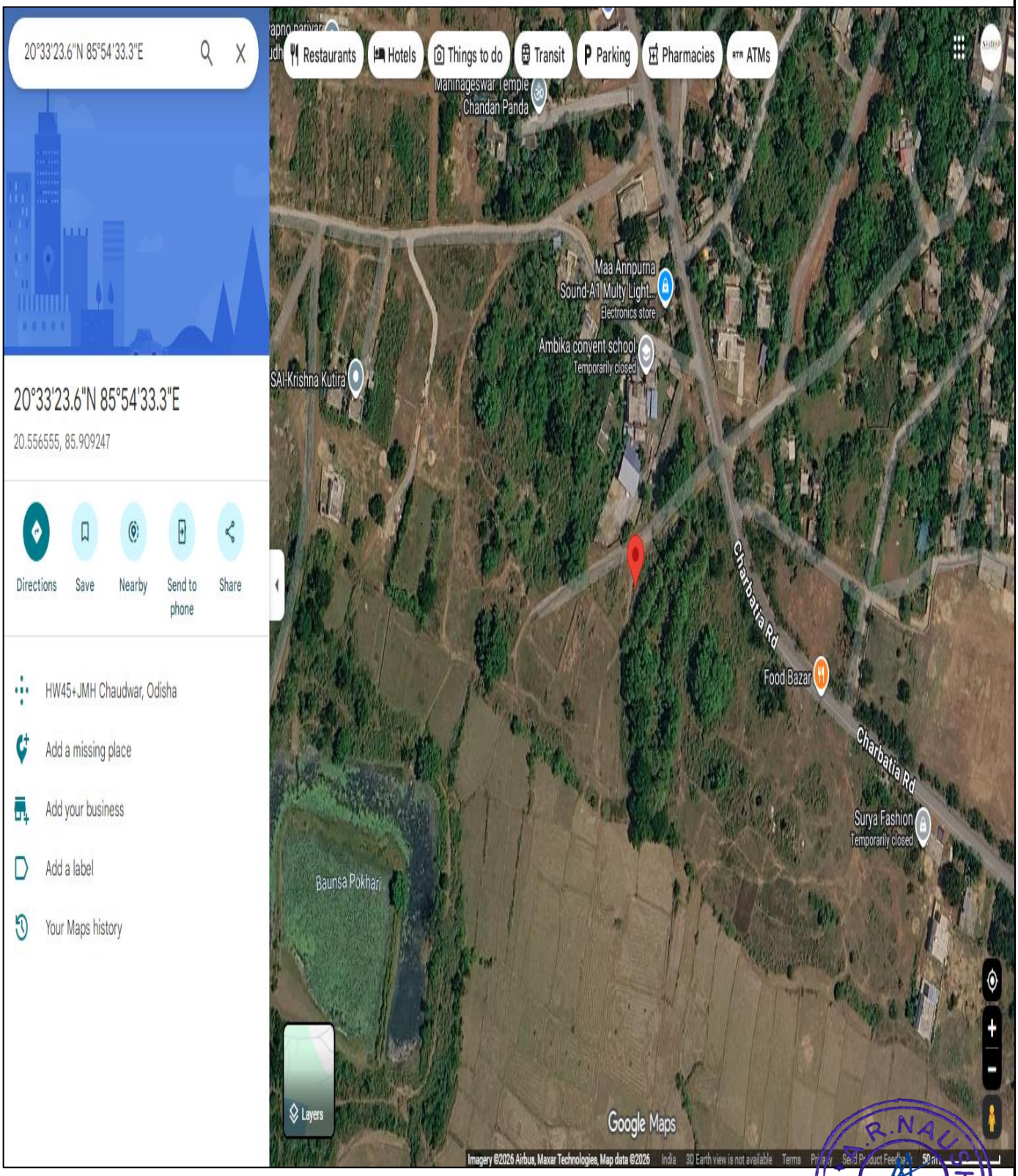
Rev Plot no-3687/4973, Khata no-1041/1300, Mouza-Agrahat, belonging to Sri Sasmita Jena W/O Sri Debendra Jena



A.R.NAUSHAD VALUER

Google Map of the Residential Land over

Rev Plot no-3687/4973, Khata no-1041/1300, Mouza-Agrahat, belonging to Sri Sasmita Jena W/O Sri Debendra Jena





ROR

Rev Plot no-3687/4973, Khata no-1041/1300, Mouza-Agrahat, belonging to Sri Sasmita Jena W/O Sri Debendra Jena

Schedule I Form No.39-A

ଖତିୟାନ

ମୌଜା : ଆଗ୍ରାହାଟ

ତହସିଲ : ତାଙ୍ଗିଗୌଡ଼ାର

ଥାନା : ଗୌଡ଼ାର

ତହସିଲ ନମ୍ବର : 46

ଥାନା ନମ୍ବର : 49

ଜିଲ୍ଲା : କଟକ

ରମିଦାରଙ୍କ ନାମ ଓ ଖେୱାଟ ବା ଖତିୟାନର କ୍ରମିକ ନମ୍ବର	ଓଡିଶା ସରକାର ଖେୱାଟ ନମ୍ବର
1) ଖତିୟାନର କ୍ରମିକ ନମ୍ବର	1041/1300
2) ପ୍ରଜାର ନାମ, ପିତାର ନାମ, ଜାତି ଓ ବାସସ୍ଥାନ	ସସ୍ମିତା ଜେନା ସ୍ୱା:ଦେବେନ୍ଦ୍ର ଜେନା ଜା: ଖଣ୍ଡାୟତ ବା: ନୀଳକାର ଥାନା. ଜଗତପୁର ଜିଲ୍ଲା. କଟକ
3) ସ୍ୱତ୍ୱ	ହିତିବାନ

4) ଦେୟ :

ଜଳକର	ଖଜଣା	ଦେୟ	ନିଭାର ଦେୟ ଓ ଅନ୍ୟାନ୍ୟ ଦେୟ ଯଦି କିଛି ଥାଏ	ମୋଟ	5) କ୍ରମବର୍ଦ୍ଧନଶୀଳ ଖଜଣାର ବିବରଣୀ
	170.00	127.50		297.50	

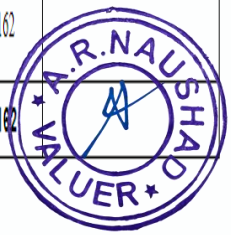
6) ବିଶେଷ ଅନୁଚ୍ଛେଦ ଯଦି କିଛି ଥାଏ	ଦାଖଲ ଖାରଜ କେଶ ନଂ 882/ 2016 ହୁକୁମ ମୁତାବକ ପ୍ଲଟ ନଂ 3687 ରକବା ଏ 0.040 ଡି କୁ ଜମା ଟ 0.15 ପୁରାତନ ଖାତା ନଂ 500 ରୁ । OLR U/S 8 (A) case No. 1294/2022 ହୁକୁମ ମୁତାବକ ଖାତା ର ଜମା ଦେୟ ବୃଦ୍ଧି କରାଯାଇ ବିସମ୍ବା ଘୋଷଣା କରାଗଲା ।

BLANK SPACE FOR STAMPING

ଅନ୍ତିମ ପ୍ରକାଶନ ତାରିଖ -

ଖଜଣା ଧାର୍ଯ୍ୟ ତାରିଖ -

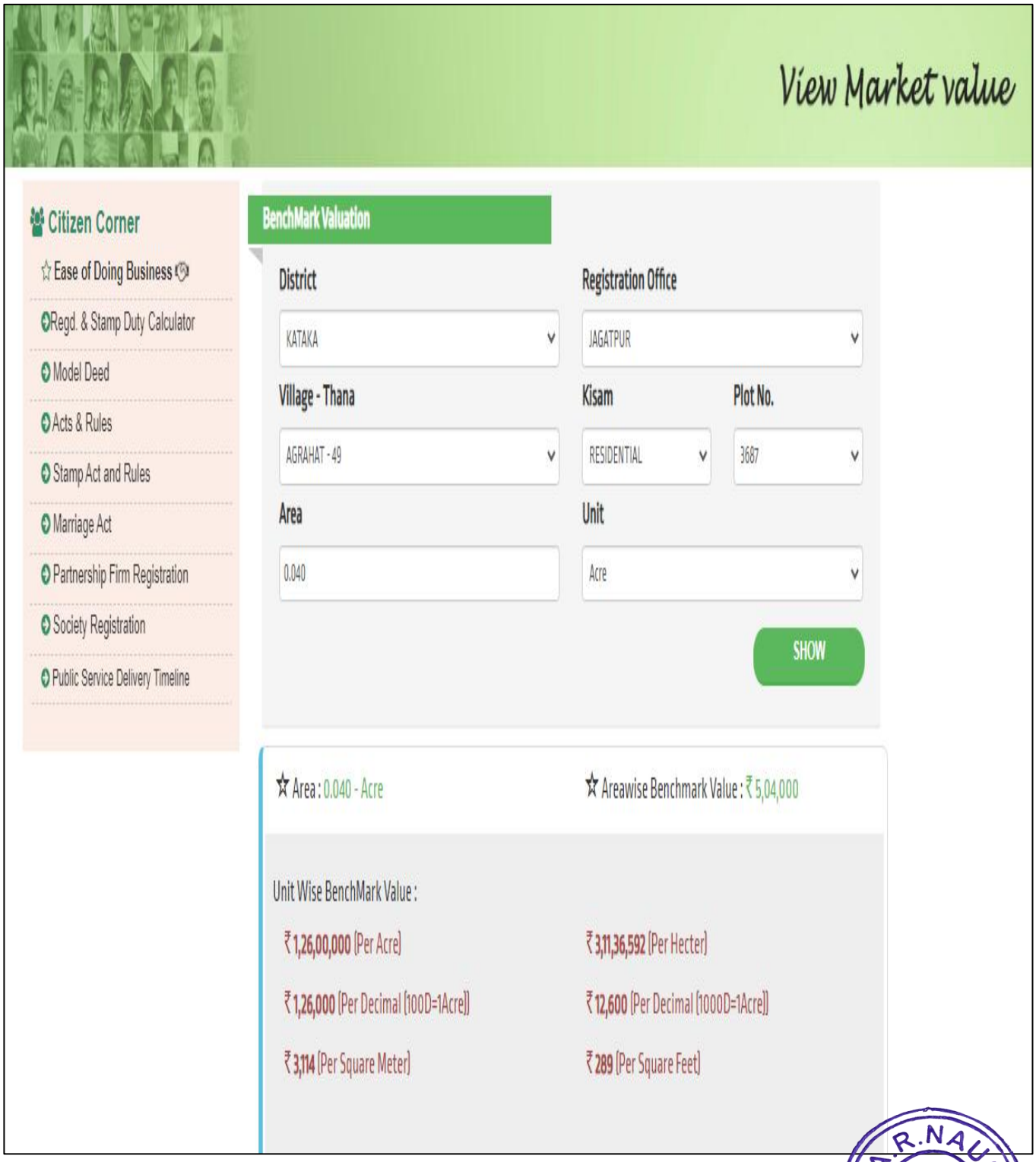
ଖତିୟାନର କ୍ରମିକ ନଂ : 1041/1300		ମୌଜା : ଆଗ୍ରାହାଟ				ଜିଲ୍ଲା : କଟକ
ପ୍ଲଟ ନମ୍ବର ଓ ରକବର ନାମ	ଜମିର ଓ ପ୍ଲଟର ଖଜଣା	ଜମିରର ବିସ୍ତାରିତ ବିବରଣୀ ଓ ଚୌହଦି	ରକବା			ମନ୍ତବ୍ୟ
			ଏ.	ଡି.	ଡେସିମ୍ବଲ	
7	8	9	10		11	12
3687/4973	ଘରବାରି	0.00	0	0400	0.0162	
1 plot			0	0400	0.0162	



ଗାସ୍ତ୍ରାଧ୍ୟ ସୂଚନା ବିଜ୍ଞାନ କେନ୍ଦ୍ର 02/09/2026 06:10:54 IP :103.190.100.213

SRO RATE

Rev Plot no-3687/4973, Khata no-1041/1300, Mouza-Agrahat, belonging to Sri Sasmita Jena W/O Sri Debendra Jena



A.R.NAUSHAD VALUER

Revenue Map

Rev Plot no-3687/4973, Khata no-1041/1300, Mouza-Agrahat, belonging to Sri Sasmita Jena W/O Sri Debendra Jena

