Annexure-XIV

Format-A

Er.Subodh Kumar Sharma

(B.E.Civil),M.I.E.,FIV, CAT /I-F-2188, Pune
Govt.Approved Valuer (Income Tax)
Approved Valuer of **BOI ,LIC(H.F.L),I.D.B.I**
S.B.I,P.N.B & AXIS Valuer,Designer,Estimator

Resi- Sri-Krishna Nagar Lane No-2,
Near of J.J.Prep Public School
Gobarsahi, Muzaffarpur – 842001
E-mail-srsconsultant@gmail.com
ssubodhsharma@gmail.com
Mob.No.91-9572009663,91-7909095725

Ref. No.- SRS/12/05/26-27 Date :-12/05/2026

TO,
BANK OF INDIA

BRANCH:- Rampur,

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			Bank Loan
2.	a)	Date of inspection	:	11/05/2026
	b)	Date on which the valuation is made	:	12/05/2026
3.	List of documents produced for perusal		:	
	i)	Sale Deed	:	Deed No-14347, dt.31.12.2005, for-8 Dhur =1.20 Decimal
	ii)	Current Receipt No.	:	Required
	iii)	Building Map	:	*Basis Of Previous Valuation Report Er. Bharat Bhushan Sinha.*
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)		:	**Sri. Gajadhar Sah S/O-Late Shiv Nandan Sah**
5.	Brief description of the property (Including leasehold / freehold etc)		:	This Property is situated At-Gaura,(Hatisar), P.S-Marhaura, Anchal- Marhaura, Thana No.- 24,Dist- Saran.
6.	Location of property			At-Gaura,(Hatisar), P.S-Marhaura, Anchal- Marhaura, Thana No.- 24,Dist- Saran.
	a)	Plot No. / Survey No.	:	Khata No.-713,428, Khesra No.-171,2388,
	b)	Door No.	:	NA
	c)	T. S. No. / Village	:	Gaura,
	d)	Ward / Taluka	:	Thana No- 24,
	e)	Mandal / District	:	Saran.
7.	Postal address of the property			At-Gaura,(Hatisar), P.S-Marhaura, Anchal- Marhaura, Thana No.- 24,Dist- Saran.

Subodh Kumar Sharma Govt. Reg. Valuer 09/2012/13

Er. Subodh Kr. Sharma Mob.- 9572009663 Govt.App. Valuer-09/2012-13 Dt.-21.03.2013 MIV. FIV No.- CAT/I-F-2188 Chartered Engineer Structure Planner Valuer & Estimater

8.	City / Town		:	Saran,
	Residential Area		:	No
	Commercial Area		:	Yes
	Industrial Area		:	No
9.	Classification of the area		:	
	i)	High / Middle / Poor	:	Middle
	ii)	Urban / Semi Urban / Rural	:	Semi Urban
10	Coming under Corporation limit / Village Panchayat / Municipality		:	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 Sale Deed	**Actually**	
	North	*Kamla Mahto*	Kamla Mahto	
	South	*Daroga Mahto*	Daroga Mahto	
	East	*PWD Road & Vendee & Mauja Hathsar & Mauja Gaura*	PWD Road	
	West	*Vendee & Mauja Hathsar/ Mauja Gaura & Shankar Sah*	Shankar Sah	

14.1	Dimensions of the site	:	A	B	
			As per the Deed	Actual	
	North	:	1.20 Decimal (522.72 Sft)		
	South	:			
	East	:			
	West	:			
14.2	Latitude, Longitude and Coordinates of the site	:	Latitude- 25.96785N Longitude-84.7762E		
15	Extent of the site	:	522.72Sft = 1.20 Decimal		
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	1.20 Decimal		
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Occupied by the owner		

Subodh Kumar Sha

II.	CHARACTERISTICS OF THE SITE		
1.	Classification of locality		Medium
2.	Development of surrounding areas		Commercial
3.	Possibility of frequent flooding / sub-merging		No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		Yes
5.	Level of land with topographical conditions		NA
6.	Shape of land		Rectangular
7.	Type of use to which it can be put		Commercial
8.	Any usage restriction		No
9.	Is plot in town planning approved layout?		NA
10	Corner plot or intermittent plot?		intermittent plot
11	Road facilities		Yes
12	Type of road available at present		Bitumen Road
13	Width of road – is it below 20 ft. or more than 20 ft.		more than 20 ft.
14	Is it a land – locked land?		No
15	Water potentiality		Yes
16	Underground sewerage system		Yes
17	Is power supply available at the site?		Yes
18	Advantage of the site		
	1.		-It is a developing locality.
	2.		
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)		
	1.		NA
	2.		NA

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Part – A (Valuation of land)				
1.	Size of plot			1.20 Decimal
	North & South			As Per above
	East & West			
2.	Total extent of the plot			
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)			**Rs.8,00,000/- TO Rs. 10,00,000/- Dec.**
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)			**Reg. office rate w.e.f. 01/02/2016 Rs. 5,00,000/- dec.**
5.	Assessed / adopted rate of valuation			**Rs. 9,00,000/- Decimal**
6.	Estimated value of land			**1.20x 10,00,000/- = Rs. 12,00,000/-**
Part – B (Valuation of Building)				
1.	Technical details of the building			
	a)	Type of Building (Residential / Commercial / Industrial)		Residential
	b)	Type of construction (Load bearing / RCC / Steel Framed)		RCC
	c)	(i) Year of construction		2008
		(ii) Current Life of the structure		18Yrs.
		(iii) Projected Life of the Structure		57Yrs.
	d)	Number of floors and height of each floor including basement, if any		G. Floor- 11'-0"
	e)	Plinth area floor-wise		Basment-520.0 Sft., G.F-520.0 Sft., F.F-520.0 Sft.
	f)	Condition of the building		
		i) Exterior – Excellent, Good, Normal, Poor		Normal,
		ii) Inferior - Excellent, Good, Normal, Poor		Normal,
	g)	Date of issue and validity of layout of approved map / plan		*Basis Of Previous Valuation Report Er. Bharat Bhushan Sinha.*
	h)	Approved map / plan issuing authority		*Basis Of Previous Valuation Report Er. Bharat Bhushan Sinha.*
	i)	Whether genuineness or authenticity of approved map / plan is verified		*Basis Of Previous Valuation Report Er. Bharat Bhushan Sinha.*
	j)	Any other comments by our empanelled valuers on authentic of approved plan		**No**

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Govt. Reg. Valuer
09/2012/13

Specifications of construction (floor-wise) in respect of

S.No.	Descriptin	Ground floor	First floor
1.	Foundation	RCC	RCC
2.	Basement	Yes	--
3.	Superstructure	Brick work in cement mortar	Brick work in cement mortar
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	----	----
5	RCC works	Colum, Lintel beam, slab, stairs	Colum, Lintel beam, slab, stairs
6	Plastering	Cement Plaster	Cement Plaster
7.	Flooring, Skirting, dadoing	----	----
8	Special finish as marble, granite, wooden paneling, grills, etc	Yes	Yes
9	Roofing including weather proof course	R.C.C. Roof	R.C.C. Roof
10	Drainage	----	

S.No.	Description		Ground floor	Other floors
2	Compound wall	:	Nil	
	Height		NA	
	Length		NA	
	Type of construction		NA	
3	Electrical installation			
	Type of wiring	:	NA	
	Class of fittings (superior / ordinary / poor)	:	NA	
	Number of light points	:	--	
	Fan points	:	--	
	Spare plug points	:	--	
	Any other item		--	
4	Plumbing installation			
	a) No of water closets and their type	:	NA	
	b) No of wash basins	:	NA	
	c) No of urinals	:	NA	
	d) No of bath tubs	:	NA	

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Govt. Reg. Valuer

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8.	Special finish as marble, granite, wooden paneling, grills, etc	Yes	Yes
9.	Roofing including weather proof course	R.C.C. Roof	R.C.C. Roof
10.	Drainage	----	

S.No.	Description			Ground floor	Other floors
2.	Compound wall		:	Nil	
	Height			NA	
	Length			NA	
	Type of construction			NA	
3.	Electrical installation				
	Type of wiring		:	NA	
	Class of fittings (superior / ordinary / poor)		:	NA	
	Number of light points		:	--	
	Fan points		:	--	
	Spare plug points		:	--	
	Any other item			--	
4.	Plumbing installation				
	a)	No. of water closets and their type	:	NA	
	b)	No. of wash basins	:	NA	
	c)	No. of urinals	:	NA	
	d)	No. of bath tubs	:	NA	

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Govt. Reg. Valuer

	e)	Water meter, taps, etc.	:	No	
	f)	Any other fixtures	:	No	

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 Rs.
1.	Basement	520.0 Sqft	8'-0"	18Yrs.	1200/-	6,24,000/-	1,68,480/-	4,55,520/-
2.	G.F	520.0 Sqft	10'-0"	18Yrs.	1800/-	9,36,000/-	2,52,720/-	6,83,280/-
3.	F.F	520.0 Sqft	10'-0"	18Yrs.	1600/-	8,32,000/-	2,24,640/-	6,07,360/-
							Total	Rs. 17,46,160/-

Part C- (Extra Items) **(Amount in Rs.)**

1.	Portico	:	NA
2.	Ornamental front door	:	NO.
3.	Sit out/ Verandah with steel grills	:	NA
4.	Overhead water tank	:	NA
5.	Extra steel/ collapsible gates	:	NA
	Total	:	NA

Part D- (Amenities) **(Amount in Rs.)**

1.	Wardrobes	:	NA
2.	Glazed tiles	:	NA
3.	Extra sinks and bath tub	:	NA
4.	Marble / Ceramic tiles flooring	:	No
5.	Interior decorations	:	NA
6.	Architectural elevation works	:	No
7.	Panelling works	:	NA
8.	Aluminium works	:	NA
9.	Aluminium hand rails	:	NA
10.	False ceiling	:	No
	Total		

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Part E- (Miscellaneous)

(Amount in Rs.)

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

Part F- (Services)

(Amount in Rs.)

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

Total abstract of the entire property

Part- A	Land	:	**Rs. 12,00,000.00**
Part- B	Building	:	**Rs. 17,46,160.00**
Part- C	Boundary Wall L/S	:	No.
Part- D	Amenities	:	No.
Part- E	Miscellaneous	:	No.
Part- F	Services	:	No.
	Total	:	**Rs. 29,46,160.00**
	Say	:	**Rs. 29,46,000.00**

(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) Sale ability 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 site

As a result of my appraisal and analysis, it is my considered opinion that the

i. **Present fair market value of the property : Rs. 29,46,000/-**

ii. **Realizable value of property : Rs.26,51,400/-**

iii. **G R L Value of the property: Rs. 6,00,000/- (Land Only)**

iv. **Distress Sale Value of immovable property : Rs. 23,56,800/-**

Subodh Kumar Sharma
Govt. Reg. Valuer
Reg. 09/2012/13

Certificate & declaration from valuer:

I/We here by declare and certify that

1. This valuation work is under taken by me /us upon the specific request of the **The Branch Manager, Bank of India, Branch- Rampur, Distt: Saran.**
2. That I/we have personally visited the property /Plant/machinery on dated 11.05.2026 mentioned In the location map provided by the borrower/proposed Borrower/Concerned Bank,
3. That I/we have valued the right property,
4. That this property is demarcated and identifiable,
5. That this is a non agricultural property,
6. That I/we have no relationship with proposed mortgagor/ mortgagor,
7. That I/we have no direct or indirect interest in the the property / machinery/plant valued.
8. That information furnished is true and correct to the best of my knowledge and belief,
9. That I/ we have not been convicted in any offence and sentenced to a term of imprisonment.
10. That I/we have not been found guilty of misconduct in my professional capacity.
11. I/ We certify that as a result of appraisal and analysis it is my considerate opinion that the value of above property in condition of aforesaid specifications are :

Er. Subodh Kr. Sharma
Mob.- 9572009663
Govt.App. Valuer-09/2012-13 Dt.-21.03.2013
MIV. F/V-No.- CAT/I-F-2188
Chartered Engineer
Structure Planner Valuer & Estimater

Subodh Kumar Sharma
09/2012/13
Govt. Reg. Valuer

Place:- Muzaffarpur
Date :-12.05.2026

Er. SUBODH KR. SHARMA

(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 and Official Seal)

Date: ----------

MVR Details

Registration Office : MARHAURA(1701)
Circle Name : MARHOWRAH
Thana Code : Goura/024
Land Type : --SELECT-- Advance Calculation

Land Code	Land Name	Unit	Minimum Value	Reg. Fee	SD	ASD
01	Commercial Main Road	Katha	500000 /-	10000/-	30000/-	-N/A-
08	Development	Katha	27000 /-	540/-	1620/-	-N/A-
10	Do Fasla	Katha	13500 /-	270/-	810/-	-N/A-
11	Ek Fasla	Katha	9500 /-	190/-	570/-	-N/A-
06	Residential	Katha	34500 /-	690/-	2070/-	-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.

Subodh Kumar Sharma
Reg.
09/01/2013
Govt. Reg. Valuer