

CO BANK

MAMUDPUR BRANCH, MAMUDPUR,743166

VALUATION REPORT IN RESPECT OF LAND & BUILDING.

01	Purpose for which the valuation is made	:	<i>To know the Present Market Value of the Property</i>
02	a) Date of Inspection	:	13/09/2019
	b) Date on which the valuation is made	:	13/09/2019
03	List of documents produced for persual	:	<i>Xerox Copy Of Deed Of Partnership (English) Vide No-366 For The Dtd-08/05/2019, Deed Of Convece Vide No-9094,9095,9096 Dtd- 12/11/2018, Site Plan, Khajna Receip(9814697,9814698,9814699) Dtd-07/12/2018, Municipality Property Tax Receipt, Dtd- 08/04/2019, Approved Building Plan Vide No.-722 Dtd-11/02/2019</i>
04	Name of the owner (s) and his /their address (es) with Phone No.(Details of share of each owner in case of joint ownership)	:	<i>Akhoy Nakhetra Developer,1/1/14,Teor para,G.P Road Halisahar, Ward No.-06 ,P.O. Halisahar ,P.S. Bizpur, North 24 Pargana. Pin-743134, W.B</i>
05	Name of the Borrower	:	<i>Akhoy Nakhetra Developer,1/1/14,Teor para,G.P Road Halisahar, Ward No.-06 ,P.O. Halisahar ,P.S. Bizpur, North 24 Pargana. Pin-743134, W.B</i>
06.	Brief description of the property	:	<i>Land Measuring About 16 Cottah 15 Chittack 35 Sq.Ft. Or 12230 Sq.Ft. And One G+4 Storied Residential Building ,Standing There on The Said Land.</i>
07	Location of the property	:	<i>The Said Property Is Situated At-2/2/4/A No Shiberboli Ghoshpara road,Halisahar,, Word No-6 Under Halisahar Municipality Limit, Po-Halisahar ,P.S. – Bizpur, The Site Is About 50 Mts. Away From Annyapurna High School , Or About 1 Km. From Halisahar Railway Station .All Types Of Civic Amenities Are Available Within 1km.</i>
	Premises / Holding No.	:	2/2/4/A
	Ward No.	:	06
	Mouza	:	Halisahar
	J.L.No.	:	06
	R.S.No.	:	R.S NO 1238
	Touzi No.	:	01
	Khatian No.	:	L.R-21327,21328,21329
	Dag No.	:	L.R-1487
	P.O.	:	Halisahar
	P.S.	:	Bizpur
	District	:	24Pargana (North)
	A.D.S.R.O	:	Naihati
	Latitude & Longitude	:	22*56'20.8" N & 88*24'51.7" E
	Type of Land (As per Sale Deed)	:	'Bastu'

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0		:	Holding No.-2/2/4/A, Shibergoli Ghoshpara road, Halisahar, Ward No.-06, P.O. Halisahar ,P.S. Bizpur North 24 Pargana. Pin-743134, W.B
09	City/Town	:	Town
10	Residential area/ Commercial area/Industrial area	:	Residential Area

11	Classification of the area	:	
	i) High/Middle/Poor	:	Middle Class
	ii) Urban/Semi-Urban/Rural	:	Urban

12	Coming under Corporation limit/Village Panchayat/Municipality	:	Coming Under Halisahar Municipality Limit
13	Whether covered under any State/Central Govt. enactment's (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area	:	No
14	In case it is an agricultural land, any conversion to house site plots is contemplated	:	N.A.
15(a)	Boundaries of the property (As per Agreement Deed)	:	
	North	:	By Property of Mr. Arun Kumar Baral
	South	:	Ganga snan ghat
	East	:	Ghoshpara road
	West	:	150ft. Owner Property, then Ganga River
(b)	Boundaries of the property (As per Physical verification)	:	
	North	:	By Property of Mr. Arun Kumar Baral
	South	:	Ganga snan ghat
	East	:	Ghoshpara road
	West	:	150ft. Owner Property, then Ganga River
16	Dimensions of the site	:	As Per site plan
17	Extent of the site	:	16 Cottah 15 Chittack 35 Sq.ft. = 12230 Sq.ft.
18	Extent of the site considered for Valuation (Actual)	:	12230 Sq.ft. = 16 Cottah 15 Chittack 35 Sq.ft. (approx.)
19	Whether occupied by the owner/tenant? If occupied by tenant since how long?	:	Occupied by Partner

CHARACTERISTICS OF THE SITE

1	Classification of Locality	:	Middle Class
2	Development of surrounding areas	:	Developed Area
3	Possibility of frequent flooding	:	No
4	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Within 1 Km.
5	Level of land with topographical conditions	:	Leveled
6	Shape of land	:	Near Rectangular Shaped

		:	Residential & Commercial use
		:	No
9	Is plot in town planning approved layout?	:	N.A.
10	Corner plot or Intermittent plot?	:	Corner Plot
11	Road facilities	:	Yes
12	Type of road available at present	:	Bitumin Road
13	Width of road- Is it below 20'ft. or more than 20'ft.	:	More than 20' ft.
14	Water Potentiality	:	Yes
15	Underground sewerage system	:	No
16	Power supply is available in the site	:	Yes
17	Whether it's locked Land	:	No
18	Advantage of the site	:	It's good Location

PART-A (VALUATION OF LAND):

01	Size of plot	:	As Per Revenue Map
02	Total Extent of the site	:	12230 Sq.ft. = 16 Cottah 15 Chittack 35 Sq.ft. (approx.) (more or less)
03	Prevailing market rate	:	Rs.1,000/- to Rs.1,200/- Per Sq.ft.
04	Govt. rate as per website of WB Govt. Registration site as on date	:	@ Rs.630.20 per Sq.ft. for Residential use Govt value of total land = Rs. 77,07,459.00
05	Assessed/ adopted rate of valuation	:	Rs.1,000.00 per Sq.ft.
06	Estimated value of Land	:	Rs.1,22,30,000.00

PART-B (VALUATION OF BUILDING) :

TECHNICAL DETAILS OF THE BUILDING:

01	Type of building	:	Residential & Commercial Building
02	Type of Structure	:	RCC, Column structure
03	Year of construction	:	Under Construction
04	Number of floors & height of Each floor including basement, if any	:	G+4 Storied Building Height--10'6" each floor
05	Plinth area floor-wise (As per verification)	:	Commercial Area-4486.sq.ft (as per approved plan) Ground Floor -5446.Sq.ft. First Floor Area -5446.Sq.ft. Second Flore Area-5446.Sq.ft. Third Flore Area-5446.Sq.ft. Fourth Flore Area-2723.Sq.ft. (approx)
06	Condition of the building i) Exterior- Excellent, Good, Normal, Poor ii) Interior-Excellent, Good, Normal, Poor	:	Good Good

OR-WISE) IN RESPECT OF:

Sl No.	Description	Ground Floor , First Floor,Second Floor, Third Floor(RCC), Forth Floor(Roofing not don))
01.	Foundation	Column Structure
02.	Basement	YES
03.	Superstructure	K.B.Brick work
04.	Joinery/ Doors & Windows(please furnish details about size of frames, shutters, glazing, fitting etc.,and specify the species of timber)	Under Construction
05.	RCC Works	Slab,lintel,chajja etc.
06.	Plastering	
07.	Flooring, skirting, dadoing.	Under Construction
08.	Special finish as marble, granite, wooden paneling, drills etc.	Under Construction
09.	Roofing including weather proof course	Ground Floor , First Floor,Second Floor, Third Floor(RCC), Forth Floor(Roofing not don))
10.	Drainage	Yes

02. COMPOUND WALL : No

03. ELECTRICAL INSTALLATION : NO
Type of wiring :Fiting not don
Class of fittings (Superior/Ordinary/Poor) : ---

DETAILS OF VALUATION OF BUILDING:

	Plinth area (Sq.ft.)	Roof Ht. (approx)	Age of the building	Estimated replacement rate of construction (per Sq.ft.)	Replacement cost (Rs.)	Depreciation 1.5% per year Rs.	Net value After depreciation (Rs.)
G.F.(RCC)	5446	10'06"	Under Construction	700.00	38,12,200.00	-----	38,12,200.00
1st.F.(RCC)	5446	10'06"	Under Construction	700.00	38,12,200.00	-----	38,12,200.00
2nd.F.(RCC)	5446	10'06"	Under Construction	700.00	38,12,200.00	-----	38,12,200.00

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			Construction	700.00	38,12,200.00	-----	38,12,200.00
4th.F(RCC)	2723	10'06"	Under Construction	700.00	1906100.00	-----	19,06100.00
TOTAL							1,71,54,900.00

Part - C (Extra Items) Building: Nil

1)	Portico	----
2)	Extra Sheet/Rolling Shutter/Collapsible Gate	---
3)	M.S.Front Grill Gate	----
4)	Over head water tank	----
5)	Iron Relling in Works	----
TOTAL Rs.		Nil

Part - D (Amenities): Nil

1)	Ward Robes & Cupboards	----
2)	Extra sinks and bath tubs	----
3)	Marble/Ceramic flooring	----
4)	Interior decorations	----
TOTAL		NIL

Part -E (Services): Nil

1)	Water supply arrangements	-----
2)	Car Parking	----
3)	Head Room	
4)	Boundary Wall	----
5)	Electricity & electrical fittings etc.,	----
6)	Drainage Arrangement & Septick Tank	-----
7)	Extra wall tile in Toilet Room	----
8)	Site Development/ Pavement	-----
TOTAL Rs.		NIL

TOTAL ABSRACT OF THE ENTIRE PROPERTY:

		Market Value
PART-A	LAND	: Rs.1,22,30,000.00
PART-B	BUILDING	: Rs. 1,71,54,900.00
PART-C	EXTRA ITEMS	: Nil
PART-D	AMENITIES	: Nil
PART-E	SERVICE	: Rs.7,00,000.00

TOTAL	:	Rs.3,00,84,900.00
Or Say,	:	Rs.3,00,84,000.00

ASSUMPTION

1. Assuming genuineness of the original title deed relating to this property is Correct.
2. Assuming the genuineness of data as provided by Branch Manager of UCO Bank, Mamudpur Branch, is Correct.
3. Assuming the Land & Building of the property is approved from the concern department.
4. Assuming the documents which are not produced to us for verification are genuine.
5. Assuming the identification of the Property is correct.

DECLARATION

1. We have prepared this report on Email request of Branch Manager of UCO Bank, Mamudpur Branch (7003096416)
2. The present market value of the above property is in our opinion **Rs.3,00,84,000.00** in good maintain free hold condition without any legal dispute with all related document in ok condition.
3. The realizable estimated value is **Rs.2,70,75,000.00** under distress sale value will be **Rs.2,40,67,000.00** in good maintain free hold condition without any legal dispute with all related document in ok condition.
4. The property was physically inspected by our Representative Er. Arindam Das on dtd.28/06/2019.
We have verified Xerox Copy Of Deed Of Partnership (English) Vide No-366 For The Dtd-08/05/2019, Deed Of Conveyance Vide No- 9094,9095,9096 Dtd- 12/11/2018, Site Plan, Khajna Receipt(9814697,9814698,9814699) Dtd- 07/12/2018, Municipality Property Tax Receipt, Dtd- 08/04/2019, Approved Building Plan Vide No.-722 Dtd-11/02/2019
5. It is an opinion based on the available document listed in the report submitted and based on the inspection and as **identified by Mr. Arun Kumar Baral (Mob.No.-7980-760150) Partner of the Property.**
6. Valuation is subject to variable opinion. The valuer or company is not liable for any claim or damage/cost/consequence whatsoever.
7. We are neither the auditors to the owner of the property (les) nor their firms associates nor we are the statutory auditors to the branch from which the loan is proposed to be availed / already availed.
8. The information furnished above is true to the best of our knowledge and belief;
9. This valuation is prepared without any prejudice or bias to any person or institution.
10. The above valuation is valid only when documents shown & mentioned here in are genuine.
11. The legal aspects are not verified & considered in this valuation.
12. The value of **Land & Building** is taken into account by making due enquiries in the locality and ascertaining the sales value of the properties in the Locality.
13. Any addition / Alterations made to the property after the date of valuation shall not fall under the scope of this report.
14. The value will vary with change in purpose, date, Legal complication if any, location change, etc.,
15. If this property is offered as Co-lateral security, the concern Financial Institution is requested to verify the extent and locality of the property with the latest legal opinion report.
16. The bank may kindly satisfy itself about the genuineness of the original title deed relating to this property and also about the true identity of the person claiming to be the owner of the property.
17. **If it is proved that there is an apparent negligence on the part of a valuer, liability of this assignment (whether arising from this assignment, negligence or whatsoever) is limited in respect of anyone event or series of events to the actual loss or damage sustained subject to maximum of 80% of the professional fees for the services rendered and in any case not exceeding the amount of 10,000/- (Rupees Ten thousand only). All the claims against us shall expire after three month from the date of submission of the valuation report provided by us.**
18. This report will be utilize for above branch, bank and purpose, if utilize for other than this purpose, branch and bank, the undersigned is not at all responsible for any reason.

20. This report is prepared using on available documents and discussions made with Branch Manager of UCO Bank, Mamudpur Branch.
21. If our appearance is required, we will be pleased to appear & give the necessary clarification, Provided the fees for each appearance (including traveling, per diem and out of pocket expense) is per determined in writing the acceptance of the assignment under reference.
22. For proper identification it should done through Revenue department.

Place: kolkata
Date: 13.09.2019

Er. Arindam Das

Approved Valuer

The undersigned have inspected the property detailed in the Valuation Report dated *í í í* .
oní *í í í í í í í* , I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs. *í í í í í í* by the approved valuer is realistic.

Branch Manager/Officer-in-charge of Advance Department

Date:

Form for Valuer

1.	Nature of security		
	a.	Vacant land [agricultural/non-Agricultural]	N.A
	b.	Land with building thereon	Land & Building
2.	Area of the land		12230 Sq.ft. = 16 Cottah 15 Chittack 35Sq.ft. (approx.)
3.	In case of Flat, Super Built-up Area		N.A.
4.	In case of building under construction, Status/progress of construction and Approximate time required for completion		N.A
5.	Distance of the site from the branch		Within 5 km. (Approx)
6.	Location		As per Valuation Report
	Fair description and proper location of the assets, which are the subject of the valuation, giving clearly identification, comments with reference to legal rights and restriction in ownership, if any		Land measuring about 16 Cottah 15 Chittack 35 Sq.ft. or 12230 Sq.ft. and one B+5 Storied Residential Building standing thereon the said Land. 2/2/4/A, Shibergoli Ghoshpara road, Halisahar, Ward No.-06, P.O. Halisahar, P.S. Bizpur North 24 Pargana. Pin-743134, W.B
7.	Mouza	Halisahar	Dag No. L.R-1487
	J.L.No.	06	P.O. Halisahar
	Touzi No.	01	P.S. Bizpur
	Khatian No.	L.R-21327,21328,21329	District 24 Pargana (North)
	Holding No.	2/2/4/A	A.D.S.R.O. Naihati
	The valuer should enclose the sketch of the property identified along with his report and the owner of the property should also sign on drawing or sketch made there on. In case of a large plot, the valuer must arrange for the 'Amin' / 'local Government officials' to measure the property and identify the boundaries from all the four side. The valuer should pay visit to the 'Amin' in his office.		
8.	Name of the present owner of the property :		Akhoy Nakhtra Developer
9.	Present address of the owner [if other than The applicant]		1/1/14, Teor para, G.P Road Halisahar, Ward No.-06, P.O. Halisahar, P.S. Bizpur, North 24 Pargana. Pin-743134, W.B
10.	Occupation of the owner [if other than the applicant]		Promoter
11.	Relationship with the applicant		owner
12.	No. or stories and age of the building		Under Construction
13.	Whether the property has been purchased By the present owner or inherited or received as gift.		purchased
	The valuer should verify seller's photo Id And address.		Not Verified
14.	Consideration/ reason for offering the property as mortgage [in case of third party property] in case of third party collateral security.		N.A.

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	the e	N.A.
15	originals submitted to the bank.He should collect the receipt from the 'Amin' with data and seal.The valuer should verify documents like patta,title deed and legal heir certificates from the issuing authorities.The valuer should also verify the latest property tax receipt,electricity bills,etc.	
16.	Whether the property is free from tenancy ?	Yes
	The valuer should make enquiries with People residing in the property.He should also note the nature of tenancy(commercial or residential) and period of occupation. He should apply suitable reduction in the value.	N.A.
17	Whether the property is accessible from public Road?	Yes
18	The Valuer should verify from site map and get confirmed from local enquiry.	Yes, Verified the Site Map;
19	Whether the Building is constructed as per sanctioned plan of the competent Authority viz. Municipality/Corporation/Urban Development authority / local bodies?	Yes, Verified
20	The Valuer should verify the construction of the building with the sanctioned plan	Yes, Verified
21.	Who is occupying the house at present?	Occupied by Owners
22.	Condition of the land/land & building from the point of view of sale	Good
23.	Whether local enquiry made to satisfy about history of the property ?	Satisfied
	The valuer in his report mention the Name /names of the persons presents at the Time of inspection or the person identifying the property.	Identified by identified by <i>Mr.Arun Kumar Baral (Mob.No.-7980-760150) Partner of the Property.</i>
24.	Comments on the locality	Middle Class
25.	Surroundings	Residential Area
26.	Connection of the locality with main city	Well connected
27.	Type of construction of the building	N.A.
28.	Any discouraging report about the property	No

The property as mentioned above has been inspected by us physically on 13.09.2019 and based on local enquiry we are satisfied that the information obtained about history of the property is correct from Branch Manager and the valuation made by us is realistic and valuation made by us is realistic and values at Rs.3,00,84,000.00 & Distress Value Rs.2,40,67,000.00.

During inspection we have talked to the Branch Manager of the Branch.

We are in no way having any interest in the property.

Method used, factors influencing the analysis, opinion, conclusion and assumption made are clearly recorded in the valuation certificate.

Signature of the valuer with Seal

ROAD MAP SHOWING THE PROPERTY OF Akhoy Nakhetra Developer
TO WARDS HABRA

