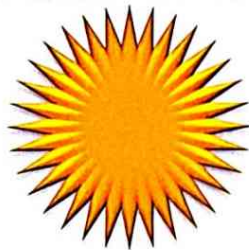


REPORT ON VALUATION



VALUATION OF A FLAT NO-4D ON THE FOURTH FLOOR OF THE FIVE(G+4) STORIED RESIDENTIAL CUM COMMERCIAL "TARA MAA" APARTMENT LOCATED AT HOLDING NO - 219/276, GHARIBARI, TAKI ROAD, BASHIRHAT, UNDER BASHIRHAT MUNICIPALITY, WARD NO -12, P.O & - BASHIRHAT, DIST -NORTH 24 PARGANAS, PIN - 743411, WEST BENGAL.

PROPOSED PURCHASERS :- SRI SUBRATA KUMAR SAHA & SMT. MOUMITA SAHA.

DATE :- 26.09.2018



PREPARED BY :-

ASIT BARAN MUKHOPADHYAY

A.M.I.E. (ELECT), FIE(I) F.I.V.(I)

CHARTERED ENGG. , GOVT.REGD VALUER

&

UCO EMPANELED VALUER

ADDRESS : 422/2 G.T.ROAD. (NEAR GOVT. QUARTER), P.O.- BAIDYABATI,

DIST. HOOGHLY. PIN 712222

PHONE : 9433765207 (M), 8274860880, 943337150, 033 2632 - 4625 (R)

Asit Baran Mukhopadhyay

A.M.I.E (Elect) F.I.V (I), FIE (I)

Govt. Registered Valuer & Chartered Engineer

422/2, G.T.Road, Baidyabati, Hooghly

Local Office : 28, Kapuria Road, Gorabazar, Berahampur

Mobile No. 9433765207

8274860880

033-2632-4625 (R)

E-Mail: abmvaluer@yahoo.co.in

Ref – ABM/ UCO (Bashirhat) / 2018-19 /79

Date - 26.09.2018

ANNEXURE-8

FORMAT - A

UCO BANK (BASHIRHAT)

VALUATION REPORT

(IN RESPECT OF FLAT NO 4D ON THE 4th FLOOR OF G+4 TARA MAA APARTMENT)

(To be filled in by the Approved Valuer)

Name of Proposed Purchasers – Sri Subrata Kumar Saha &

Smt. Moumita Saha

GENERAL

01.	Purpose for which the valuation is made	To ascertain the present fair market value of the said Flat No- 4D on the 4 th floor.															
02.	a) Date of Inspection	19.09.2018															
	b) Date on which the valuation is made	26.09.2018															
03.	List of documents produced for perusal	1) Sale Agreement – 19/09/2018 2) Sale Deed No - 9064 / 1992 dt – 01.12.1992 3) Parcha – Bastu 4) Sanction Plan – Memo No – 138 , Dated – 5.10.2016 Mouza – Bashirhat & , PS – Bashirhat At holding No – 219/276, Gharibari, Taki Road, Bashirhat Nature of Land – Bastu , JL – No – 43, <table><tr><th>RS Dag</th><th>LR Dag</th><th>Rs Kh</th><th>LR Kh</th><th>Area of Land</th></tr><tr><td>2242</td><td>Nil</td><td>7896</td><td>Nil</td><td>11.395 Decimal</td></tr><tr><td></td><td></td><td></td><td>Total Land</td><td>11.395 Decimal</td></tr></table>	RS Dag	LR Dag	Rs Kh	LR Kh	Area of Land	2242	Nil	7896	Nil	11.395 Decimal				Total Land	11.395 Decimal
RS Dag	LR Dag	Rs Kh	LR Kh	Area of Land													
2242	Nil	7896	Nil	11.395 Decimal													
			Total Land	11.395 Decimal													
04.	Name of the owns/Purchser) and his /their address(es) with Phone No. (Details of share of each owner in case of joint ownership) 	Owner/ Sri Ranjit Kumar Dalal, S/o – Sri Hari Sadhan Dalal Developer/- M/s BGM Enterprise, a partnership firm, having its office at – 219/276, Ghoribari, Taki Road, Bashirhat. Purchasers/- Sri Subrata Kumar Saha, S/o - , Sri Subhash Saha & Smt. Moumita Saha, W/o – Sri Subrata Kumar Saha, Residing at Village – Bashirhat, C/O – Shibu															



	Bhanja, Martin Burn Road, P.O & P.S – Bashirhat, Pin - 743411, West Bengal	
05.	Brief description of the property	The Apartment is G+4 Storied RCC Framed Structure foundation Type apartment located on the Taki Road(Bashirhat).The area is developed & having all facility . The Super Built Up Area of the Flat is 850 Sft
06.	Location of the property	
	a) Plot No./Survey No.	Dag No - 2242
	b) T.S. No./Village	219/276, Gharibari, Taki Road, Bashirhat.
	c) Ward/Taluka	Under BashirhatDum Municipality , Ward -12
	d) Mandal/District	Mouza - Bashirhat PO - & PS – Bashirhat Dt – North 24 parganas , Pin -743411
07.	Postal address of the property	219/276, Gharibari, Taki Road, Bashirhat, Under Bashirhat Municipality, Ward No - 12, P.O - & , P.S – Bashirhat, North 24 parganas, 743411, West Bengal
08.	City/Town	Town
	Residential area	Residential Cum Commercial
	Commercial area	
	Industrial area	
09.	Classification of the area	
	i) High/Middle/Poor	High Middle Class
	ii) Urban/Semi-Urban/Rural	Urban
10.	Coming under Corporation limit/ Village Panchayat/Municipality	Under Bashirhat Municipality ,Ward -12
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	As Per Parcha - Bastu
13.	Boundaries of the property(As per physical inspection)	
	North	By Open to Sky/ Flat of Others
	South	By Open to Sky
	East	By Open to Sky / By Taki Road
	West	By Flat No – 4D
14.	Dimensions of the site	
		A. As per title Agreement
	North	
	South	
	East:	
	West	
15.	Extent of the site	11.395 Decimal
16.	Extent of the site considered for Valuation (least of 14A & 14 B)	11.395 Decimal.
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	Occupied by owner.



I. CHARACTERISTICS OF THE SITE

01.	Classification of Locality	Developed Residential area ,
02.	Development of surrounding areas	Developed
03.	Possibility of frequent flooding	No
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	All facilities available at a close distance

05.	Level of land with topographical conditions	
06.	Shape of land	Rectangular
07.	Type of use to which it can be put	Residential Flat
08.	Any usage restriction	No
09.	Is plot in Town Planning approved layout?	No
10.	Corner plot or Intermittent plot?	Intermediate plot
11.	Road facilities	Abutted to Taki Road . Bus stand namely Gharibari is in front & Bhaybla Railway station is 1 km. from the site
12.	Type of road available at present	Taki Road
13.	Width of road - Is it below 20 ft. or more than 20 ft.	More than 20' width
14.	Is it a Land-locked Land?	No
15.	Water Potentiality	Normal
16.	Underground sewerage system	Open System
17.	Power supply is available in the site	Yes
18.	Advantages of the site	Connected by road ways
19.	General remarks, if any	The apartment is on the Taki Road & close to Baro Kalibari, there is demand for land for construction & multi-storied building & shop & area is developed with all facilities

PART-A (Valuation of Flat)

01.	Size of plot	
	North & South	
	East & West	
02.	Total extent of the plot	11.395 decimal.
03.	Prevailing market rate	For residential Flat rate is between Rs.2000 .00 to 2200.00 / sft
04.	Guideline rate obtained from web (an evidence, thereof to be enclosed)	For – Flat - Rs ,17,85,000.00 for SBU 850 sft. Rate/ Sft = 2660.00 / sft which is less comparing to local market rate
05.	Assessed/adopted rate of valuation	Rs 2100.00/ sft for Flat
06.	Estimated value of Flat	Given below

PART-B (Valuation of Flat)

01. TECHNICAL DETAILS OF THE BUILDING		
a)	Type of Building (Residential/ Commercial/ Industrial),	Residential Cum Commercial G+4 Storied TARA MAA APARTMENT
b)	Type of construction (Load bearing /RCC/ Steel Framed)	RCC Framed Structure
c)	Year of construction	2016(As per local enquiry)
d)	Number of floors & height of each floor including basement, if any	G+4 storied , Ht – 10'
e)	Plinth area floor-wise	Super Built Up area – of Flat T-A – 850 sft & (F.F - 2 Bed Room , 1 Drawing , 2 Bath Room , 1 Kitchen & covered balcony / Varandah)
f)	Condition of the building	Very Good
	i) Exterior - Excellent, Good, Normal, Poor	Very Good
	ii) Interior - Excellent, Good, Normal, Poor	Very Good



SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF : Flat			
S1.No	Description	4 th Floor 4D	Other Floors

01.	Foundation	RCC framed	
02.	Basement	No	
03.	Superstructure		
04.	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	Doors are wooden & windows are anodized aluminium frame with sash	
05.	RCC Works	Roof	
06.	Plastering	1:6 sand cement plaster / Wall Putty	
07.	Flooring, skirting, dadoing	Vitrified Floor Tiles	
08.	Special finish as marble, granite, wooden panelling, drills etc.	Toilet is finished with marble with glaze tiles	
09.	Roofing including weather proof course	Yes	
10.	Drainage	Surface	

02.	COMPOUND WALL	Apartment is protected by B/wall
	Height	
	length	
	Type of Construction	
03.	ELECTRICAL INSTALLATION	
	Type of wiring	Concealed Type wiring
	Class of fittings (Superior/ Ordinary /Poor)	Normal

DETAILS OF FLAT VALUATION:

The residential cum commercial apartment is (G + 4) storied R.C.C. framed structure with R.C.C. columns & Beams, outer side enveloped with 10" thick cement brick walls & inner side partition walls are 5" & 3" thick cement brick walls supporting R.C.C Roof / floor slab.

Captioned Flat No.- 4D :-The above mentioned Fat No.-4D, is located on the 4th floor of the said five (G+ 4) storied TARA MAA apartment.

The Flat is RCC framed base foundation with independent column having RCC Roof , 10" main wall & 5" Partioned wall



Entire flooring works of the flat finished with Vitrified Floor Tiles . Inside surface and ceiling finished with Wall Putty Cocking Platform of the kitchen finished with Black Stone. Portion of the wall above the cooking platform finished with glaze tiles Toilets are Marble with glaze tiles on side walls up to 5' ht All Doors frame will be Gamar wood, & wooden Panel .All windows aluminum panel with Glass & concealed type of electric wiring. It consists with two bed rooms, one dining room, one kitchen, two toilets, one balcony with proportionate right on common services & proportionate undivided share in land.

Rate is assessed Rs 2000.00/ Sft

S1. No	Particulars of Item	Plinth Area	Year of Const .	RL of Building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs.	Net Value after depreciation Rs.
1	4th Floor - Flat -4D	850 sft	2016	80 Yrs	2000.00	17,00,000.00	No dep considered , being less than 5Yrs	17,00,000.00
		Total				Cost		17,00,000.00

PART -C (Extra Items)

(Amount in Rs.)

01.	Portico:	Nil
02.	Ornamental front door	Nil
03.	Sitout/ Varandah with steel grills	Nil
04.	Overhead water tank	Yes
05.	Extra steel/collapsible gates	Yes
	TOTAL	Nil

PART -D (Amenities)

(Amount in Rs.)

01.	Wardrobes	Nil
02.	Glazed tiles	Yes
03.	Extra sinks and bath tub	Nil
04.	Marble/Ceramic tiles flooring	Nil
05.	Interior decorations	Yes
06.	Architectural elevation works	Nil
07.	Panelling works	Nil
08.	Aluminium works	Nil
09.	Aluminium hand rails	Nil
10.	False ceiling	Nil
	TOTAL	Nil

PART-E (Miscellaneous)

(Amount in Rs.)

01.	Separate toilet room	Nil
02.	Separate lumber room	Nil
03.	Separate water tank/sump	Nil
04.	Trees, gardening	Nil
	TOTAL	Nil

PART-F (Services)

(Amount in Rs.)

01.	Water supply & Electricity arrangements	Included in building cost
02.	Drainage arrangements	
03.	Compound wall	
04.	C.B. deposits, fittings etc.	
05.	Pavement	
	TOTAL	Nil

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part-A	Flat (composite rate)	Rs. 17,00,000.00
Part-B	Covered Garage	Rs. Nil
Part-C	Extra items	Rs. Nil
Part-D	Amenities	Rs. Nil
Part-E	Miscellaneous	Rs. Nil
Part-F	Service	Rs. Nil
	TOTAL	Rs. 17,00,000.00
		(Rs Seventeen Lakh only)



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 calculations. Also such aspects as i) saleability ii) likely rental values in future and iii) any likely income it may generate may be discussed. The valuer should invariably bring out here onerous clauses, if any, regarding the title of the property which will have an adverse effect on the value of the property.]

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above Flat in the prevailing condition with aforesaid specifications.

Rs 17,00,000.00 (Rs Seventeen Lakh only)

Fair Market Value	Rs 17,00,000.00 (Rs Seventeen Lakh only)
Realisable Value (10% Less from FMV)	Rs 15,30,000.00 (Rs Fifteen Lakh Thirty Thousand only)
Distress Value (20% Less than FMV)	Rs 13,60,000.00 (Rs Thirteen Lakh Sixty Thousand only)

Place: Baidyabati

Date -

APPROVED VALUER



(Signature) 26.09.2018
 (Asit Baran Mukhopadhyay)
 Panel Valuer of UCO (Salt Lake) Zone , Kol
 Asit Baran Mukhopadhyay
 A.M.I.E., FIE-1175277, FIV-20302
 Chartered Engineer & Govt. Regd. Valuer

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

Branch Manager/
 Officer-in-charge of Advance Department
 Date:

Mandate for valuer

Name(s) of Valuer with Address & Telephone No : Asit Baran Mukhopadhyay , , C/ O Nabin Talukdar 28, Tapuria Rd , Gorabazar, Berahmapur , Murshidabad , Ph -9433765207				Date of visit – 19.09.18	
1.	Nature of security		Loan against Mortgaged of Flat no –4D on the 4 th floor		
	a. Vacant land [agricultural/ non-agricultural]		No		
	b. Land with building / Flat thereon		Flat in a residential Cum Commercial TARA MAA APARTMENT		
2	Area of the land		11.395 Decimal		
3	In case of building, built-up area		Flat SBU – at 4D - 850 sq.ft.		
4	In case of building under construction, status/progress of construction and approximate time required for completion		Construction is 100 % complete.		
5	Distance of the site from the branch		3 km. distance		
6	Location [with boundary]		N - By Open to Sky/ Flat of Others S - By Open to Sky E - By Open to Sky / By Taki Road W - By Flat No – 4D		
	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 restrictions in ownership, if any		The Property is abutted to Taki Road(Bashirhat) & is developed area , is free hold Bastu Catagory Land as per Parcha		
7	Plot No./ Dag No.	Dag No - 2242	House No. /Premises No.	219/276, Gharibari, Taki Road, Bashirhat	
	Khatian No.	Khatian No - 7896	J.L. No.- 43	Mouza – Bashirhat	
	P.S.	Bashirhat	Within Sub-Registrar's Office of ...Bashirhat		
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 thereon. 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 sides. The valuer should pay visit to the 'Amin' in his office.					
8	Name of the present Purchasers of the property		Sri Subrata Kumar Saha, S/o - , Sri Subhash Saha & Smt. Moumita Saha, W/o – Sri Subrata Kumar Saha		
9	Present address of the owner [if other than the applicant]		Village – Bashirhat, C/O – Shibu Bhanja, Martin Burn Road, P.O & P.S – Bashirhat, Pin - 743411, West Bengal		
10	Occupation of the owner [if other than the applicant]		Business		
11	Relationship with the applicant		Husband - Wife		
12	No. of stories and age of the building		G+4 Storied TARA MAA apartment Age of the Building -2016.		
13	Whether the property has been purchased by the present owner or inherited or received as a gift		1) Sale Agreement – 28/07/2018 Sale Deed No - 00014 / 2009 dt – 02.01.2009 vide Book No – I, Vol – 01, recorded in pages 270 – 292		
	The valuer should verify seller's photo Id and address.		Adhaar card verified		
14	Consideration/reason for offering the property as mortgage [in case of third party property] in case of third party collateral security.		Property to be mortgaged at UCO Bashirhat for financial assistance		



	Valuer should obtain certified copy of the same document and compare it with the originals submitted to the Bank. He should collect the receipt from the 'Amin' with date 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.	
15	Whether the property is free from tenancy? 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.	Yes verified
16	Whether the property is accessible from public Road? The Valuer should verify from site map and get confirmed from local enquiry.	Yes verified
17	Whether the building is constructed as per sanctioned plan of the competent authority viz. Municipality/Corporation/Urban Development authority / local bodies? The Valuer should verify the construction of the building with the sanctioned plan	Yes
18	Who is occupying the house at present ?	owner
19	Condition of the land/land & building from the point of view of sale.	Medium
20	Whether local enquiry made to satisfy about history of the property?	Yes
21	The valuer in his report should mention the name/names of the persons present at the time of inspection or the person identifying the property.	Purchasers of the Flat
22	Comments on the locality	Posh / Middle class / Lower middle class
23	Surroundings	Very good / good / average
24	Connection of the locality with main city	Well-connected / gradual development taking place
25	Type of construction of the building	With posh amenities like marble flooring and costly fittings / ordinary fittings and equipment
26	Any discouraging report about the property	Nothing noticed during inspection



I/We certify that –

- 1) The property as mentioned above has been inspected by my representative **Sri Subhasish Roy** physically on **19.09.18** and based on local enquiry I/we am/are satisfied that the information obtained about history of the property is correct and the valuation made by me is realistic and valued at **Rs.,17,00, 000.00 (Rs Seventeen Lakh only)**

During inspection I/we have talked to the owner of the property and have satisfied myself/ourselves about his identity. I/We have verified his Voter's Identity Card/ PAN Card. The reason given by the owner for offering the property as security is apparently acceptable.

- (1) I have also verified the construction of the building with the sanctioned plan and found no deviation / deviation as mentioned below.
- (2) I/We am/are in no way having any interest in the property.
- (3) I/We have revisited the site once again on xxxxx local enquiries from the market and neighbours to confirm location, ownership, value, boundaries, etc.
- (4) Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.





Directorate of Registration and Stamp Revenue
Finance (Revenue) Department, Government of West Bengal



- নথিকরণ

Market Value of Apartment

(*) marked items are mandatory

District

North 24-Parganas

Thana

Basirhat

Local Body

Municipality

Mouza *

Basirhat

Road *

Taki Road

Road Zone

Not Available

Premises No.

Premises No

Ward No.

Ward No

Jurisdiction of *

A.D.S.R. BASIRHAT



Municipality

BASIRHAT

Plot No*

LR

02242

/

Bata No

Project Name

Not Available

Apartment Type

Flat/Apartment
Mezzanine Floor
Covered Garage
Open Garage

Area in Sq. Feet

Covered Area

Covered Area

Super Built-up Area *

850

Use of Flat *

Residential

Floor Type

Marble

Flat located in which floor

4

0-Gr Floor, 1-1st Floor..

Flat No.

4D

Age of the Flat (in year)



Litigated Property?

No

Is property on Road

No

Width of Approach Road (In feet)

8

Encumbered By Tenant ?

No

Is Tenant is a Purchaser?

No

Is building has more than two floors ?

Yes

Other Amenities

- ☒ Lift Facility ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium
☐ Shopping Complex

Type the characters shown



Try new characters



Market Value of Apartment :- Rs. 17,85,000/-

Display Market Value

Service Count: 5,78,126

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Requisition Form

e-Nathikaran/CORD

What is e-Registration (../e_registration.aspx)

e-Registration Benefit (../benifits.aspx)

Registration Process in CORD (../reg_process_cord.aspx)

Registration Process in e-Nathikaran (../reg_process_eNathikaran.aspx)

Frequently Asked Question (../faq.aspx)

How to Install Security Certificate (../certificates/Security_Sertificate_Install.pdf)

Click to Install Security Certificate (../certificates/Chain-2011.p7b)

**PROPOSED PURCHASERS :- SRI SUBRATA KUMAR SAHA &
SMT. MOUMITA SAHA**

