

Chandan Ghosh

M. Tech (Structural), M.I.S, LL.B, M.I.E, M.I.C.E,
M.I.AStructE, M.I.C.A, M.A.C.C.E.(India), A.I.V(Cat -I), D.S.E, PE (E.C.I)
CHARTERED ENGINEER & GOVT. APPROVED VALUER
P. G. Diploma (Design & Construction of Concrete Structures)
Graduate in Building & Quantity Surveying (THE INSTITUTION OF SURVEYORS, New Delhi)
Graduate in Valuation Surveying (THE INSTITUTION OF SURVEYORS, New Delhi)
Consulting Civil Engineer, Surveyor & Empanelled Valuer of Nationalized Banks.

Office : Room No. 601, 6th floor,
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Empanelled Valuer

High Court, Calcutta & District Court, Howrah
Mob. : 09830834900 / 9477902086
E-mail : chandanghosh550@gmail.com
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Member of the Institution of Engineers (India)

Member of the Indian Association of Structural Engineers.

Ref. No.

Date 03.12.2024
ANNEXURE - "A"

ANNEXURE - 'II'
FORMAT - 'A'

UCO BANK Branch :AMTA, HOWRAH

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING) (To be filled in by the Approved Valuer)

Mr. CHANDAN GHOSH

Office : Room no-601, 6th floor
16, Chintamony Dey Road, Howrah-711101

I. GENERAL

01. Purpose for which the valuation is made
02. a) Date of inspection
b) Date on which the valuation is made
03. List of documents Produced for perusal

: For the purpose of **NPA VALUATION**
: 02.12.2024

: 02.12.2024

- : 1. Photocopy of the Deed of Gift vide Deed No.- I-77
on dated 09.01.2004;
2. Photocopy of Valuation Report of S.C.
Mukhopadhyaya on dated 27.12.2007;
3. Photocopy of Parcha.

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)

: **SMT. KAJAL DOLUI**
W/O, SRI SAMIR KUMAR DOLUI
Vill-Kastosangra, P.O-Amta, P.S-Amta, Dist- Howrah,
Pin-711401.

05. Brief description of the property

: The subject property is a udbastu land and single
storied residential building situated at: Near Prem
Road, Chaltakhali, Mouza- Kastasangra, J.L No-32,
R.S & L.R Dag No-724 & 725, L.R Khatian No-1146,
P.S.- Amta, P.O-Amta, Under Khosalpur Gram
Panchayat, District - Howrah, Pin-711401.
It is near Near Prem Road, Chaltakhali. The subject
property is comprised of a unit of Single storied
structure R.C.C roofed, brick built structure, raised
over Load bearing foundation, constructed Ground
floor in the year 2002. Having 10" & 5" thick brick
walls for outer and partition wall, plastered and
colored both outside and inside faces of the walls.
The covered area of ground floor of the building is
about 858.00Sq.ft(approx),
Land area of the property (as per Deed) is 4.00
Decimal (more or less).

06. Location of the Property
a) Plot No./Survey No./Kh. No.
b) J.L. No./Village
c) Ward / Taluka
d) Police Station & District

: MOUZA- KASTOSANGRA, J.L NO-32, R.S & L.R DAG
NO-724 & 725, L.R KHATIAN NO-1146, P.S.- AMTA,
: P.O-AMTA, UNDER KHOSALPUR GRAM PANCHAYAT,
: DISTRICT - HOWRAH, PIN-711401.

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:: 3 ::

Date 03.12.2024

- | | |
|--|---|
| 11. Road facilities | : Available |
| 12. Type of road available at present | : Panchayat Road |
| 13. Width of road-is it below 20ft. or more than 20ft. | : Below 20ft. |
| 14. It a land-locked Land? | : No. |
| 15. Water Potentiality | : Available. |
| 16. Underground sewerage system | : Nil |
| 17. Availability of Power supply in the site | : Available |
| 18. Advantages of the site | : All infrastructural facility are available. |
| 19. General Remarks, if any | : Good communication area |

PART - A (Valuation of Land)

- | | |
|--|--|
| 01 Size of plot | : Given in the site plan |
| North & South | : |
| East & West | : |
| 02 Total extent of the plot | : 4.00 Decimal |
| 03 Prevailing market rate | : Rs.1,10,000.00 to Rs. 1,50,000.00. |
| 04 Guideline rate obtained from the Registrar's Office | : Verbally communicated to be 1,30,000.000 |
| (an evidence, thereof to be enclosed. | : |
| Considering the land rate | : |
| Less : | : |
| a) @ 10% on it due to encumbrances of structures; | : (-) @ Rs. 13,000.00 / Decimal |
| 05 Assessed / adopted rate of valuation | : Rs.1,17,000.00. |
| 06 Estimated value of Land | : Rs. 4,68,000.00 |

PART-B (Valuation of Building)

01 TECHNICAL DETAILS OF THE BUILDING

- | | |
|--|-----------------------------|
| a) Type of Building | : Residential |
| (Residential/Commercial/Industrial). | : |
| b) Type of construction | : Load bearing foundation |
| (Load bearing/RCC/Steel Framed) | : |
| c) Year of construction | : G.F- 2002 |
| d) Number of floors & height of each floor | : Single Storied, 10'-0" |
| Including basement, if any. | : |
| e) Plinth area floor-wise | : G.F.=858.00Sq.Ft.(approx) |
| f) Condition of the building | : |
| i) Exterior - Excellent, | : Good |
| Good, Normal, Poor. | : |
| ii) Interior - Excellent, | : Good |
| Good, Normal, Poor. | : |

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:: 5 ::

(Amount in Rs.)

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

PART - F (Services)

(Amount in Rs.)

01. Water supply arrangements (submersible pump)	:	
02. Drainage arrangements	:	
03. Compound wall	:	20,000.00
04. C.B. deposits, fitting etc.	:	
05. Pavement	:	
TOTAL	:	20,000.00

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part - A Land	:	4,68,000.00
Part - B Building	:	9,33,000.00
Part - C Extra items	:	
Part - D Amenities	:	
Part - E Miscellaneous	:	
Part - F Service & Boundary Wall	:	20,000.00
Total	:	14,21,000.00

The "FAIR MARKET VALUE" of the property comprising bastu land and single storied building & structure becomes Rs.14,21,000.00.

To ascertain the reserve price of steressed asset under sarfaesi act.2002, we have to discount to market value since the willing buyer will be limited. This type of property is usaly purchased by investors who will buy it at a discount price, so at to make profit out of it (10% profit margin & 10 % legal cost =20 % discount)
So, present market value of the property (after discounting) =(100-20) of Rs.12,05,000.00 =Rs.11,37,000.00

Realisable Value

Realisable value is considered to be 10% less than present market value may be reasonable at Rs.10,23,000.00

[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 calculations. Also such aspects as (i) sale-ability (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 property in the prevailing condition with aforesaid specifications may be taken as of **Rs.11,37,000.00 (Rupees Eleven Lakhs And Thirty Seven Thousand only).**

The Report is issued without prejudice and subject to the proper verification of Lawyer's Searching Report .

Place : Howrah
Date : 03.12.2024

Chandan Ghosh
Chartered Engineer & Govt. Approved Valuer
Consulting Civil Engineer, Surveyor & Valuer
M.Tech (Structural), MIE Struct E, A.M.I.S (Valuation Surveying
& Building & Quantity Surveying), M.I.E, M.I.C.E (India)
A.I.V. (Cat-1), M.I.C.A, M.A.C.C.E (India), A.P.E (E.C.I)

Signature of Approved Valuer
[CHANDAN GHOSH]

The undersigned have inspected the property detailed in the Valuation Report datedon....., 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 /
Office-in-charge of Advance Department.
Date :

Chandan Ghosh

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MANDATE FOR VALUERS

Date ...03.12.2024

Name(s) of Valuer with Address & Telephone No:-		Chandan Ghosh
Date of visit :-02.12.2024		
1	Nature of security	Collateral
	a Vacant land [agricultural/ non agricultural]	
	b Land with building there on	Land with building
2	Area of the land	4.00 Decimal
3	In case of building built up area	G.F-858.00 Sq.Ft.approx
4	In case of building under construction, status/ progress of construction and approximate time required for completion	
5	Distance of the site from the branch	12.0 K.m.approx
6	Location (with boundary)	Mentioned in 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	Located near Prem Road, Chaltakhali.
7	Plot No: 724 & 725	Ward No:
	Dag No:	Holding No:
	Khatian No: 1146	J.L No: 32
	P.S: Amta	Within Sub-Registrar's Office of Amta..... Dist- Howrah
	The valuer should enclose the sketch of the property identification along with his report and the owner of the property should also sign on drawing or sketch made thereon .In case of large plot, the valuer must arrange for the "Amin"/ "Local Government Officials" to measure the property and identify the boundaries from all the far sides. The valuer should pay visit to the "Amin" in his office.	
8	Name of the present owner of the property	Smt. Kajal Dolui
9	Present address of the owner [if other than applicant]	Vill-Kastosangra, P.O-Amta, P.S-Amta, Dist-Howrah, Pin-711401.
10	Occupation of the owner [if other than applicant]	Housewife
11	Relationship with the applicant	Owner
12	No. of stories and age of the building	Single Storied
	Whether the property has been purchased by the present owner or inherited or received as a gift	Gifted
	The valuer should verify /seller's photo id and address	
14	Consideration/reason for offering the property as mortgage [in case of third party] incase of third party collateral security.	
	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	

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Ref. No.	authorities. The valuer should also verify the latest property tax receipt, electricity bills etc.	Date <u>63.12.2024</u>
15	Whether the property is free from tenancy	yes
	The valuer should make enquires 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.	
16	Who is occupying the house at present?	Owner with family
17	Condition of the land /land & building from the point of view of sale	Good
18	Whether local enquiry made to satisfy about history of the property	yes
	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.	Owner
19	Comments on the locality	Post/middle class/ local middle class
20	Surroundings	Very good/good/average
21	Connection of the locality with main city	Well connected / gradual development taking place
22	Type of construction of the building	Brick built, R.C.C roofed
23	Any discouraging report about the property	Required land conversion for udbastu land.

MANDATE FOR VALUERS

I/we certify that

(1) The property as mentioned above has been inspected by me/us physically on ...02.12.2024..... and based on local enquiry I/we am/are satisfied that the information obtained above history of the property is correct and the valuation made by me is realistic and valued at Rs. ...11.37Lac.....

(2) During inspection I/we have talked to the owner of the property and have satisfy myself/ourselves about his identity. I/we have verified his ration card/ voter's identity card/passport/pan card. The reason given by the owner for offering the property as security is apparently acceptable.

(3) I/We am/are in no way having any interest in the property.

(4) I/we have revisited the site once again on.....to make local enquiries from the market and neighbors to confirm location, ownership, value, boundaries, etc.

(5) Methods used factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.

Chandeshon

SIGNATURE OF THE VALUER WITH SEAL

Chandan Ghosh
Chartered Engineer & Govt. Approved Valuer
Consulting Civil Engineer, Surveyor & Valuer
M.Tech (Structural), MIE (India), A.M.I.E (Valuation Surveying
& Building & Quantity Surveying), M.E, M.I.C.E (India)
A.I.V (Cat-I), M.I.C.A M.A.C.C.E (India), P.E (E.C.I)

PHOTOGRAPHS OF THE SUBJECT PROPERTY SITUATED AT: MOUZA- KASTOSANGRA, J.I NO-32, R.S & L.R DAG NO-724 & 725, L.R KHATIAN NO-1146, P.S.- AMTA, P.O- AMTA, UNDER KHOSALPUR GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711401.

A photograph showing three men standing in a narrow alleyway between shacks. The man on the left is wearing a blue jacket and a purple backpack. The man in the middle is wearing a white shirt and dark pants. The man on the right is wearing a striped jacket and dark pants. The ground is wet and muddy, and there is a small green plant in the background.



Chandrapur District
 Department of Industries, Chandrapur, Maharashtra
 Chandrapur District, Maharashtra
 1. High performance silicones
 2. Dyeing & finishing agents
 3. Plasticizers
 4. High performance silicones
 5. Dyeing & finishing agents
 6. Plasticizers

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Date17.02.2022

ANNEXURE - "A"

ANNEXURE - 'II'
FORMAT - 'A'

UCO BANK Branch :AMTA, HOWRAH

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING) (To be filled in by the Approved Valuer)

Mr. CHANDAN GHOSH

Office : Room no-601, 6th floor
16, Chintamony Dey Road, Howrah-711101.

I. GENERAL

01. Purpose for which the valuation is made : For the purpose of **NPA VALUATION**
02. a) Date of inspection : 16.02.2022
- b) Date on which the valuation is made : 16.02.2022
03. List of documents Produced for perusal :
 1. Photocopy of the Deed of Gift vide Deed No.- I-77 on dated 09.01.2004;
 2. Photocopy of Valuation Report of S.C. Mukhopadhyaya on dated 27.12.2007;
 3. Photocopy of Parcha.
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) : **SMT. KAJAL DOLUI**
W/O, SRI SAMIR KUMAR DOLUI
Vill-Kastosangra, P.O-Amta, P.S-Amta, Dist- Howrah, Pin-711401.
05. Brief description of the property : The subject property is a udbastu land and single storied residential building situated at: Near Prem Road, Chaltakhali, Mouza- Kastosangra, J.L No-32, R.S & L.R Dag No-724 & 725, L.R Khatian No-1146, P.S.- Amta, P.O-Amta, Under Khosalpur Gram Panchayat, District - Howrah, Pin-711401.
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The covered area of ground floor of the building is about 858.00Sq.ft(approx).
Land area of the property (as per Deed) is 4.00 Decimal (more or less).
06. Location of the Property :
 - a) Plot No./Survey No./Kh. No.
 - b) J.L. No./Village
 - c) Ward / Taluka
 - d) Police Station & District

MOUZA- KASTOSANGRA, J.L NO-32, R.S & L.R DAG NO-724 & 725, L.R KHATIAN NO-1146, P.S.- AMTA, P.O-AMTA, UNDER KHOSALPUR GRAM PANCHAYAT, DISTRICT - HOWRAH, PIN-711401.

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No.

Date 17.02.2022

07. Postal address of the property : Do
08. City / Town : Village
- Residential area : Residential area
- Commercial area : Residential area
- Industrial area : Residential area
09. Classification of the area : Middle Class of the area
- i) High/Middle/Poor : Middle Class of the area
- ii) Urban / Semi-Urban/Rural : Semi-Urban
10. Situated under Corporation limit / village : Situated under the limit of Khosalpur Gram
- 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
12. In case it is an agricultural land, any conversion : udbastu Land
- to house site plots is contemplated
13. Boundaries of the property : By the others property thereafter road;
- On the North : By the property of Pratima Deashi Thereafter
- On the South : Common Passage;
- On the East : By the I.C.D.S. School;
- On the West : By the property of Sukanta Dolui.
14. Dimensions of the site : as per the Deed
- (as per measurement) : Actuals
- North : Not Available in deed
- South :
- East :
- West :
15. Extent of the site : 4.00 Decimal
16. Extent of the site considered for Valuation (least : 4.00 Decimal
- of 14a & 14b)
17. Whether occupied by the owner/ tenant? : Owner
- If occupied by tenant since how long? Rent : received per month

II. CHARACTERISTICS OF THE SITE

01. Classification of Locality : Residential area
02. Development of surrounding areas : Developed.
03. Possibility of frequent flood / water logging : Not as such
04. Availability of the Civic amenities like School, Hospital. Bus Stop, Market etc. : Close to all sorts of civic amenities and infrastructural facilities.
05. Level of land with topographical conditions : R.L of Land and abutting road same.
06. Shape of land : Almost Rectangular
07. Type of use that may be made : Residential purpose
08. Any usage restriction :
09. Is plot in Town Planning approved layout? : N.A
10. Corner plot or intermittent plot? : Intermittent plot

Contd.....3

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f. No.

:: 3 ::

Date 17-02-2022

- | | |
|--|--|
| 11. Road facilities | : Available |
| 12. Type of road available at present | : Panchayat Road |
| 13. Width of road-is it below 20ft. or more than 20ft. | : Below 20ft. |
| 14. It a land-locked Land? | : No. |
| 15. Water Potentiality | : Available. |
| 16. Underground sewerage system | : Nil |
| 17. Availability of Power supply in the site | : Available |
| 18. Advantages of the site | : All infrastructural facility are available. |
| 19. General Remarks, if any | : The property has been identified by the Banks representative. I could not identified the property yet I am doing valuaion as it is NPA property. |

PART - A (Valuation of Land)

- | | |
|--|--|
| 01 Size of plot | : |
| North & South | : Given in the site plan |
| East & West | : |
| 02 Total extent of the plot | : 4.00 Decimal |
| 03 Prevailing market rate | : Rs.80,000.00 to Rs. 1,50,000.00. |
| 04 Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed. Considering the land rate | : Verbally communicated to be 1,20,000.000 |
| Less : | : |
| a) @ 10% on it due to encumbrances of structures; | : (-) @ Rs. 12,000.00 / Decimal |
| 05 Assessed / adopted rate of valuation | : Rs.1,08,000.00. |
| 06 Estimated value of Land | : Rs. 4,32,000.00 |

PART-B (Valuation of Building)

01 TECHNICAL DETAILS OF THE BUILDING

- | | |
|--|-----------------------------|
| a) Type of Building (Residential/Commercial/Industrial). | : Residential |
| b) Type of construction (Load bearing/RCC/Steel Framed) | : Load bearing foundation |
| c) Year of construction | : G.F- 2002 |
| d) Number of floors & height of each floor Including basement, if any. | : Single Storied, 10'-0" |
| e) Plinth area floor-wise | : G.F.=858.00Sq.Ft.(approx) |
| f) Condition of the building | |
| i) Exterior - Excellent, Good, Normal, Poor. | : Good |
| ii) Interior - Excellent, Good, Normal, Poor. | : Good |

Chandan Ghosh

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• Member of the Institution of Engineers (India) • Member of the Indian Association of Structural Engineers.

Ref. No.

Date ...17.02.2022

PART - E (Miscellaneous)

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

TOTAL :

:: 5 ::

(Amount in Rs.)

N.A.

PART - F (Services)

(Amount in Rs.)

01. Water supply arrangements (submersible pump)
02. Drainage arrangements
03. Compound wall
04. C.B. deposits, fitting etc.
05. Pavement

TOTAL :

20,000.00

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part - A	Land	:	4,32,000.00
Part - B	Building	:	7,79,000.00
Part - C	Extra items	:	
Part - D	Amenities	:	
Part - E	Miscellaneous	:	
Part - F	Service & Boundary Wall	:	20,000.00
Total :			12,31,000.00

The "FAIR MARKET VALUE" of the property comprising bastu land and single storied building & structure becomes Rs.12,31,000.00.

Realisable Value

Realisable value is considered to be 10% less than present market value may be reasonable at Rs.11,08,000.00

Distress sale value :

Distress sale value is considered to be 20% less than present market value may be reasonable at Rs.9,85,000.00

[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 calculations. Also such aspects as (i) sale-ability (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 property in the prevailing condition with aforesaid specifications may be taken as of **Rs.12,31,000.00 (Rupees Twelve Lakhs And Thirty One Thousand only).**

The Report is issued without prejudice and subject to the proper verification of Lawyer's Searching Report .

Place : Howrah
Date : 17.02.2022

Chandan Ghosh
Chartered Engineer & Govt. Approved Valuer
Consulting Civil Engineer, Surveyor & Valuer
B.Tech (Civil), MIE, D.S.E., A.M.I.S. (Valuation Surveying
& Building & Quantity Surveying), M.I.C.E. (India),
A.I.V. (Cat-I), M.I.C.A., M.A.C.C.E. (India), A.P.E. (E.C.I.)

Signature of Approved Valuer
[CHANDAN GHOSH]

The undersigned have inspected the property detailed in the Valuation Report datedon....., 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 /
Office-in-charge of Advance Department.
Date :