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Ref – AD/SR/ UCO (Lake Town) / 2024-25/614

Date- 02.09.2024

ANNEXURE-8

FORMAT - A

UCO BANK (LAKE TOWN BRANCH)

VALUATION REPORT

(IN RESPECT OF FLAT NO.- 2B (SOUTH-WEST SIDE) ON THE 2ND FLOOR OF G+III STORIED
RESIDENTIAL APARTMENT NAMEDLY PURNIMA ENCLAVE)

At Mouja – Nil & P. S.– Shyampukur, Premises No. – 12B, Mohan Bagan Lane, Shyambazar, Kolkata

(To be filled in by the Approved Valuer)

Value as on 31.08.2024

Name of Owner – Mr. Mihir Kumar Mondal

GENERAL

01.	Purpose for which the valuation is made	To ascertain the present fair market value of the said Flat No.- 2B on the 2 nd floor for the purpose of recovery of bank dues.										
02.	a) Date of Inspection	31.08.2024										
	b) Date on which the valuation is made	31.08.2024										
03.	List of documents produced for perusal	1) Copy of Deed of Conveyance – Being No.- 02995, Year – 2012, Vide Book No.- I, Volume No.- 12, Pages from 2083 to 2116, Dated – 12/03/2012 Govt. Valuation – Rs. 19,78,680.00 lacs as on 2012 2) Copy of K.M.C Property Tax Pay Receipt – Receipt No.- 0409228, Dated – 16/07/2019 3) Copy of Sanction Building Plan – B.P No. – 2010020024, Dated – 13/10/2010, from Kolkata Municipal Corporation Located at :- At Premises No. – 12B, Mohan Bagan Lane, Shyambazar Mouja – Nil & P. S.– Shyampukur J.L No. – Nil <table><tr><th>R.S Dag No</th><th>LR Dag</th><th>Rs Kh</th><th>LR Kh</th><th>Area of Land</th></tr><tr><td>Nil</td><td>Nil</td><td>Nil</td><td>Nil</td><td>2 Kattahs 8 Chittaks</td></tr></table>	R.S Dag No	LR Dag	Rs Kh	LR Kh	Area of Land	Nil	Nil	Nil	Nil	2 Kattahs 8 Chittaks
R.S Dag No	LR Dag	Rs Kh	LR Kh	Area of Land								
Nil	Nil	Nil	Nil	2 Kattahs 8 Chittaks								



					Total Land	2 Kattahs 8 Chittaks.
04.	Name of the owners/Purchaser) and his /their address(es) with Phone No. (Details of share of each owner in case of joint ownership)	Owner /- Mr. Mihir Kumar Mondal , S/o – Late Gour Hari Mondal, residing at Flat No.- 2B, 2 nd floor, PURNIMA ENCLAVE Apartment, Premises No.- 12B, JMohan Bagan Lane, P. S.- Shyampukur, Pin – 700004, Kolkata, West Bengal. Developer/- M/s M.P Enterprise , a partnership firm, having it's principal place of business at 181/5, A.P.C Road, P. O.- Shyambazar & P. S.- Shyampukur, Pin – 700004, Kolkata, West Bengal. Represented by it's partners namely Mrs. Mita Pal & Mrs. Paramita Bose				
05.	Brief description of the property	The residential apartment namely PURNIMA ENCLAVE is G+III Storied RCC Framed Structure foundation Type Building located at 20 ft. wide Mohan Bagan Lane which is directly connected to A.P.C Road. The area is developed & having all facility . The Super Built Up Area of the Flat is 660 Sft.				
06.	Location of the property					
	a) Plot No./Survey No.	Nil				
	b) T.S. No./Village	PURNIMA ENCLAVE Apartment, Premises No.- 12B, Mohan Bagan Lane, Shyambazar				
	c) Ward/Taluka	Under Kolkata Municipal Corporation, Ward No. - 11				
	d) Mandal/District	P. O.- Shyambazar & P. S.- Shyampukur, District – Kolkata, Pin -700004				
07.	Postal address of the property	PURNIMA ENCLAVE Apartment, Premises No.- 12B, Mohan Bagan Lane, Shyambazar, Under Kolkata Municipal Corporation, Ward No. - 11, P. O.- Shyambazar & P. S.- Shyampukur, Kolkata, Pin – 700004, West Bengal.				
08.	City/Town	Town				
	Residential area	Yes				
	Commercial area	Yes				
	Industrial area	No				
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 Kolkata Municipal Corporation, Ward No. - 11				
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	This is not an agriculture land. Bastu category land(As per deed)				
13.	Boundaries of the flat(Physical Inspection)					
	North	By Stair				
	South	By Flat No.- 2A				
	East	By Open to Sky				



	West	By Open to Sky
14.	Dimensions of the site	
		A. As per Title Agreement
		B. Actuals
	North	
	South	
	East:	
	West	
15	Extent of the site	2 Kattahs 8 Chittaks.
16.	Extent of the site considered for Valuation (least of 14A & 14 B)	Here the value of the extant site/land is not considered separately for the valuation purpose.
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 cum commercial 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	At road level
06.	Shape of land	Rectangular
07.	Type of use to which it can be put	G+III storied residential apartment namely PURNIMA ENCLAVE
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 20 ft. wide Mohan Bagan Lane which is directly connected to A.P.C Road. Bus stand namely Shyambazar 5 Point Crossing is 650 m. distance & . Kolkata Railway station is 1.7 km. from the site
12.	Type of road available at present	20 ft. wide Mohan Bagan Lane.
13.	Width of road - Is it below 20 ft. or more than 20 ft.	Less than 30' 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 to road ways & railways
19.	General remarks, if any	Being close to A.P.C Road & Shyambazar 5 point crossing, there is demand for land for construction & multi-storied building & area is developed with all facilities Land Mark - Near Mohan Bagan Pally Mangal Samity

PART-A (Valuation of Flat)

01.	Size of plot	
	North & South	
	East & West	
02.	Total extent of the plot	2 Kattahs 8 Chittaks.
03.	Prevailing market rate	For residential flat rate is between Rs.6000.00 to Rs.7000.00 / sft



04.	Guideline rate obtained from web (an evidence, thereof to be enclosed)	For – Flat - Rs,32,54,006.00 for carpet area 495 sft. Rate/ Sft = Rs.6573.00 / sft.
05.	Assessed/adopted rate of valuation	Rs. 6500.00/ sft for Flat.(With finishing)
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 G+III storied apartment namely PURNIMA ENCLAVE
b)	Type of construction (Load bearing /RCC/ Steel Framed)	RCC Framed Structure.
c)	Year of construction	2010, Completion Year – 2012 (As per document & information)
d)	Number of floors & height of each floor including basement, if any	G+III storied , Ht – 10'
e)	Plinth area floor-wise	Super Built Up area – of Flat No.- 2B, 2 nd floor – 660 sft (S.F - 2 Bed Rooms, 1 Dining Cum Kitchen Room, 1 Bath Room & 1 Balcony)
f)	Condition of the building	Good
	i) Exterior - Excellent, Good, Normal, Poor	Good
	ii) Interior - Excellent, Good, Normal, Poor	Good

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF : Flat			
Sl.No	Description	2 nd Floor Flat- 2B	Other Floors
01.	Foundation	RCC framed	N/A
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)	All doors are wooden & windows are anodized aluminium frame with sash	
05.	RCC Works	R.C.C Roof	
06.	Plastering	1:6 Sand Cement Plaster / Wall putty	
07.	Flooring, skirting, dadoing	Marble	
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)	Ordinary



DETAILS OF FLAT VALUATION:

The residential apartment namely **PURNIMA ENCLAVE** is (G + III) 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 with R.C.C Roof / floor slab.

Captioned Flat No.- 2B :-The above mentioned Flat No.-2B is located on the 2nd floor of the said four (G+ III) storied residential apartment namely **PURNIMA ENCLAVE**.

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

Flooring works of the flat is finished with Marble. Inner side surface and ceiling is finished with wall putty, over the sand cement plaster. Cocking Platform of the kitchen is finished with granite. Portion of the wall above the platform is finished with glazed tiles. Dado of the toilet is finished with Glazed Tiles. All doors are wooden & toilet door is P.V.C types. All windows are Anodized aluminium with sash & its protected with M.S. Grill.

Outside of the flat/ building is finished with weather cote paint. The flat is provided with concealed type electric wiring & lift facility not available. Source of water is from K.M.C supply to be distributed by pump or motor service with proportionate right on common services & proportionate undivided share in land. **Rate is assessed Rs.6500.00/ Sft.(with finishing)**

Sl. No	Particulars of Item	Plinth Area	Year of Const	RL of Building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs. (0.9x12/70) = 12%	Net Value after depreciation Rs.
1	2 nd Floor - Flat – 2B	660 Sft.	2010	70 Yrs	6500.00	42,90,000.00	5,14,800.00	37,75,200.00
		Total				Cost		Rs.37,75,200.00



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

01.	Portico:	Nil
02.	Ornamental front door	Nil
03.	Sit out/ Veranda with steel grills	Nil
04.	Overhead water tank	Nil
05.	Extra steel/collapsible gates	Yes. Rs. 16,000.00
	TOTAL	Rs. 16,000.00

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

01.	Wardrobes	Nil
02.	Glazed tiles	Nil
03.	Extra sinks and bath tub	Nil
04.	Marble/Ceramic tiles flooring	Nil
05.	Interior decorations	Nil
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. 37,75,200.00
Part-B	Covered Garage	Rs. Nil
Part-C	Extra items	Rs. 16,000.00
Part-D	Amenities	Rs. Nil
Part-E	Miscellaneous	Rs. Nil
Part-F	Service	Rs. Nil
	TOTAL	Rs. 37,91,200.00
		Rs. 37,91,000.00 (Rupees Thirty Seven Lacs Ninety One Thousand Only)

