

Prof. Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA., PhD.(Engg.)

F.I.E., F.I.V., M.S.C.E., F.I.C.I.

Chartered Engineer & Approved Valuer

Licentiate Building Surveyor Class I (LBS-I) : Kolkata Municipal Corporation
Empanelled Structural Engineer Class I (ESE-I) : Kolkata Municipal Corporation

Empanelled Civil Engineer : HIDCO, Rajarhat

Empanelled Structural Engineer: HIDCO, Rajarhat

Wealth Tax(34A/B) Reg. No-

W.B/CCIT-4/Kol/85/2016-17/Registration of Valuer/Sujoy Kumar Biswas

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Empanelled Engineer and Valuer – Shriram Housing and Finance
Empanelled Engineer and Valuer – Capital First Ltd.
Empanelled Engineer and Valuer – Calcutta High Court
Empanelled Engineer and Valuer – Debts Recovery Tribunal

REPORT ON

Case No : MUO/19-20/01/006

Dated: 14.01.2020

Report on valuation of the residential Two (G+I) Storied Building , Situated at Pantihal Hattala , Mouza- Jadupur , J.L.No.- 8 , R.S. Khatian No.- 165 , L.R.Khatian No.-711 , L.R. Dag No.-1710 , Vill+P.O.- Pantihal , P.S.- Jagatballavpur , within Pantial Gram Panchayet , District – Howrah , Pin - 711415

My report, in this regard, is placed here under :-

1.	Under whose Direction valuation was carried out	.	UCO BANK Liluah Branch.
2.	Valuation done by	.	PROF. DR. SUJOY KUMAR BISWAS 67-A, Survey Park, Santoshpur, Kolkata 700075. Panel Valuer for UCO Bank.
3.	Date of Inspection.	.	10.01.2020
4.	Date of valuation.	.	14.01.2020
5.	Property identified by	.	Owner Debasish Saha
6.	Paper/ documents furnished	.	Copy of Bengali Deed , Khajna and sanction plan
7.	Name of the person in whose name the property stands Registered	.	Debasish Saha S/O Ajay Kumar Saha , Vill – Pantihal , P.S.- Jagatballavpur

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA
Cell: +91 98300 79885 / 98306 59885 Email: skbuniverse@gmail.com



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8.	Name of the Proposed Purchaser/Applicant	Debasish Saha S/O Ajay Kumar Saha , Vill – Pantihal , P.S.- Jagatballavpur
8.b.	Contact No.	Mobile No.-9836505505
9.	Deed No.	Copy of Bengali Deed
10.	Survey No. I Municipal Holdings No. of the property	Pantihal Hattala , Mouza- Jadupur , J.L.No.- 8 , R.S. Khatian No.- 165 , L.R.Khatian No.-711 , L.R. Dag No.-1710 , P.O.- Pantihal , P.S.- Jagatballavpur , within Pantial Gram Panchayet , District – Howrah , Pin - 711415
11.	Situation of the Property	The property is situated at locality of Pantihal Hattala, on Pantial Panchayet Road , Which Connects with Howrah Amta Road , Nearby Landmark Pantial Tarun Sangha. The site is below 0.5 k.m. from Pantial Railway Station and 28 km from Liluah UCO Bank. All civic amenities like School, Collage Bank, Post office, and Hospital, shopping markets are available within close proximity.
12.	Butted & Bounded As	North - Building South – Building East - Panchayet Road West - Pond
13.	Is it freehold or leasehold?	Free hold.
14.	Area of land (Entire complex)	As per Conversion:- 2 Decimal (satak) or 1.2 katha
15.	Classification of land	Bastu. (As per Conversion)
16.	Nature of Construction	The building is Two (G + I) storied R.C.C. framed structure with R.C.C. columns & Beam base, enveloped with 8" , 5" & 3" thick cement brick walls supporting R.C.C Roof I floor slab. Flooring, three side outside wall plaster , putty & painting , sanitary Fitting remaining . We can say Construction is 85% Completed .
17.	Built - up area	GF=667 sqft , FF=686 sqft ,(as per sanction plan) Total=1353 sqft GF=950 sqft , FF=1103 sqft (as per site measurement)
18.	Sanctioned plan	Plan sanctioned by Pantihal Gram Panchayet , dated 27.11.2012

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19.	Year of construction	5 years
20.	Mode of maintenance	Good.
21.	Future Residual Life	75 yrs. (Total life is considered 80 yrs.)
22.	Methodology	I have adopted ' Market Approach Method ' of valuation in assessing the value of the Building .

23. VALUATION

a) Covered area	1353 sqft
b) Land Area	1.2 katha
c) Govt. Guide Line Price	Rs. 9,65,250/-, so Rs.8,04,375/- per katha
d) Local survey rate	Rs. 7,00,000/- to Rs. 8,00,000/- per katha
e) Rate assessed	Rs. 7,00,000/- per katha
f) Construction Rate	Rs.1300/- per sqft
g) Estimated Value	(1353 Sqft X Rs.1300/-)+(Rs.7,00,000/-x 1.2 katha) , = Rs.25,98,900/-(after Completion)
h) Present Construction	85% Completed
i) Present Value of the Property	[Rs.25,98,900/- -(1353sqft x Rs.1300 sqft x 15%)] =Rs. 23,35,065/- say , Rs. 23,36,000/-

24. CERTIFICATE

FairMarket Value

Rs.23,36,000.00
(Rupees Twenty Three Lac Thirty Six Thousand only.)

Realizable Value

Rs. 21,02,400.00

Forced SaleValue

Rs. 18,68,800.00


SUJOY KUMAR BISWAS
Chartered Engineer (AM 83075/2)
Fellow of The Institution of Engineers (India) (F-115871-9)
Approved Valuer & Fellow of the Institution of Valuers (F-16930)
Licentiate Building Surveyor KMC Class I (LBS/II/1347)
Empanelled Structural Engineer KMC Class I (ESE 161/1)

APPROVED VALUER

Place: Kolkata

Date: 14.01.2020

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MANDATE

PROF. DR. SUJOY KUMAR BISWAS
Chartered Valuer & Govt. Regd. Valuer
Panal Valuar for UCO Bank

Date of Visit:- 14.01.2020

1.	Nature of Security	
a.	Vacant Land [Agriculture / non agriculture]	
b.	Land with building thereon	Two(G+I) Storied Building
2.	Area of the land (Entire Complex)	As per Conversion:- 2 Decimal (satak) or 1.2 katha
3.	In case of building, Super built-up area	GF=667 sqft , FF=686 sqft ,(as per sanction plan) Total=1353 sqft GF=950 sqft , FF=1103 sqft (as per site measurement)
4.	In case of building under construction, status/ progress of construction and approximate time required for completion	Flooring, three side outside wall plaster , putty & painting , sanitary Fitting remaining . We can say Construction is 85% Completed .
5.	Distance of the site from the branch	Within 28 k.m. from the site.
6.	Location (with boundary)	North- Building South – Building East - Panchayet Road West - Pond
7.	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	Pantihal Hattala , Mouza- Jadupur , J.L.No.- 8 , R.S. Khatian No.- 165 , L.R.Khatian No.-711 , L.R. Dag No.-1710 , P.O.- Pantihal , P.S.- Jagatballavpur , within Pantial Gram Panchayet , District – Howrah , Pin - 711415



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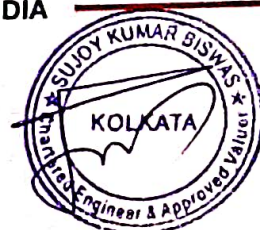
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8	Name of the present owner of the property	Debasish Saha
9	Present address of the owner (if other than the applicant)	Debasish Saha S/O Ajay Kumar Saha , Vill – Pantihal , P.S.- Jagatballavpur
10	Occupation of the Purchaser (if other than the applicant)	Service.
11	Relationship with the applicant	Himself
12	No. of stories and age of the building	Two storied (G +I) & Building age is Five Years
13	Whether the property has been purchased by the present owner or inherited or received as gift	Purchased
14	The valuer should verify seller's photo Id and address	Not Produce.
15	Consideration / reason for offering the property as mortgage (In case of third party property) in case of third party collateral security.	N/A
16	Valuer should detain certified copy of the same documents and compare it with 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.	Not Produce.
17	Whether the property is free from tenancy	YES
18	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.	Not applicable.
19	Who is present?	Owner Debasish Saha
20	Condition of the land / land & building from the point of view of sale.	Good.
21	Whether local enquiry made to satisfy about history of the property ?	Yes.
22.	The Valuer in his report should mention the name / names of the persons present at the time	Owner Debasish Saha

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	of inspection or the person identifying the property.	
23	Comments on the locality	Post/ Middle class / Lower class
24	Surroundings	Very good / good / average
25	Connections of the locality with main city	Well connection/ gradual development taking place.
26	Type of construction of the building	The building is Two (G + I) storied R.C.C. framed structure with R.C.C. columns & Beam base, enveloped with 8", 5" & 3" thick cement brick walls supporting R.C.C Roof I floor slab. Flooring, three side outside wall plaster , putty & painting , sanitary Fitting remaining . We can say Construction is 85% Completed .
27	Any discouraging report about the property	

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Panel Valuer for UCO Bank

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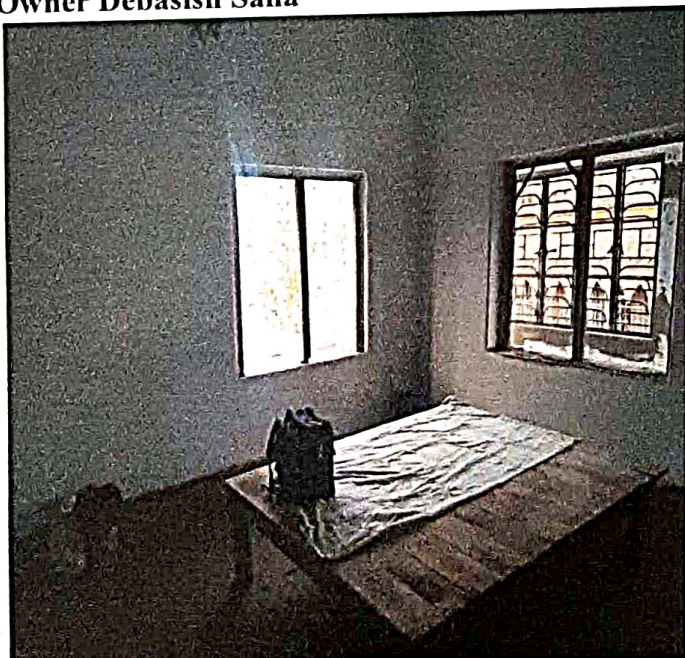
SNAPS OF THE PROPERTY



Owner Debasish Saha



BUILDING VIEW

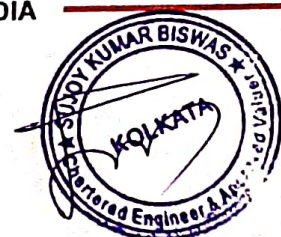


BEDROOM



HALL ROOM

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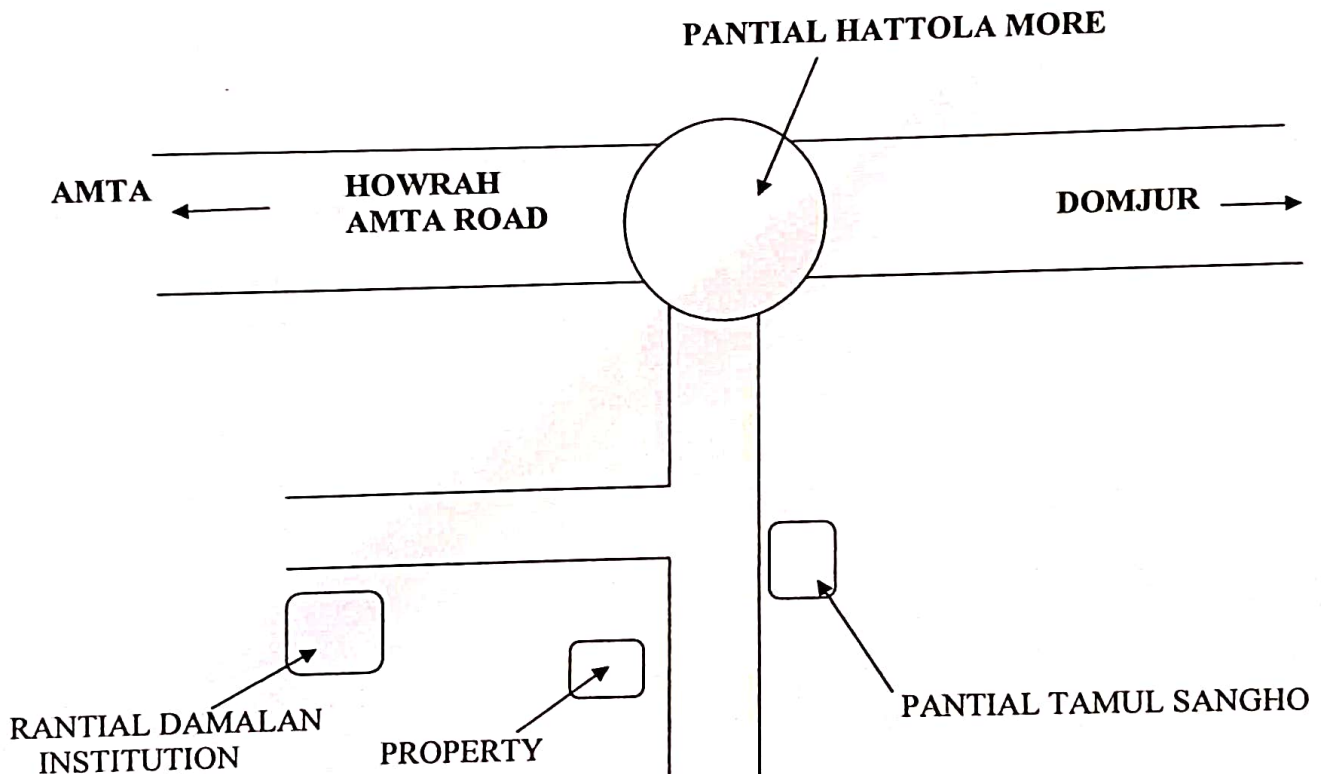
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ROUTE MAP OF THE PROPERTY NOT TO SCALE



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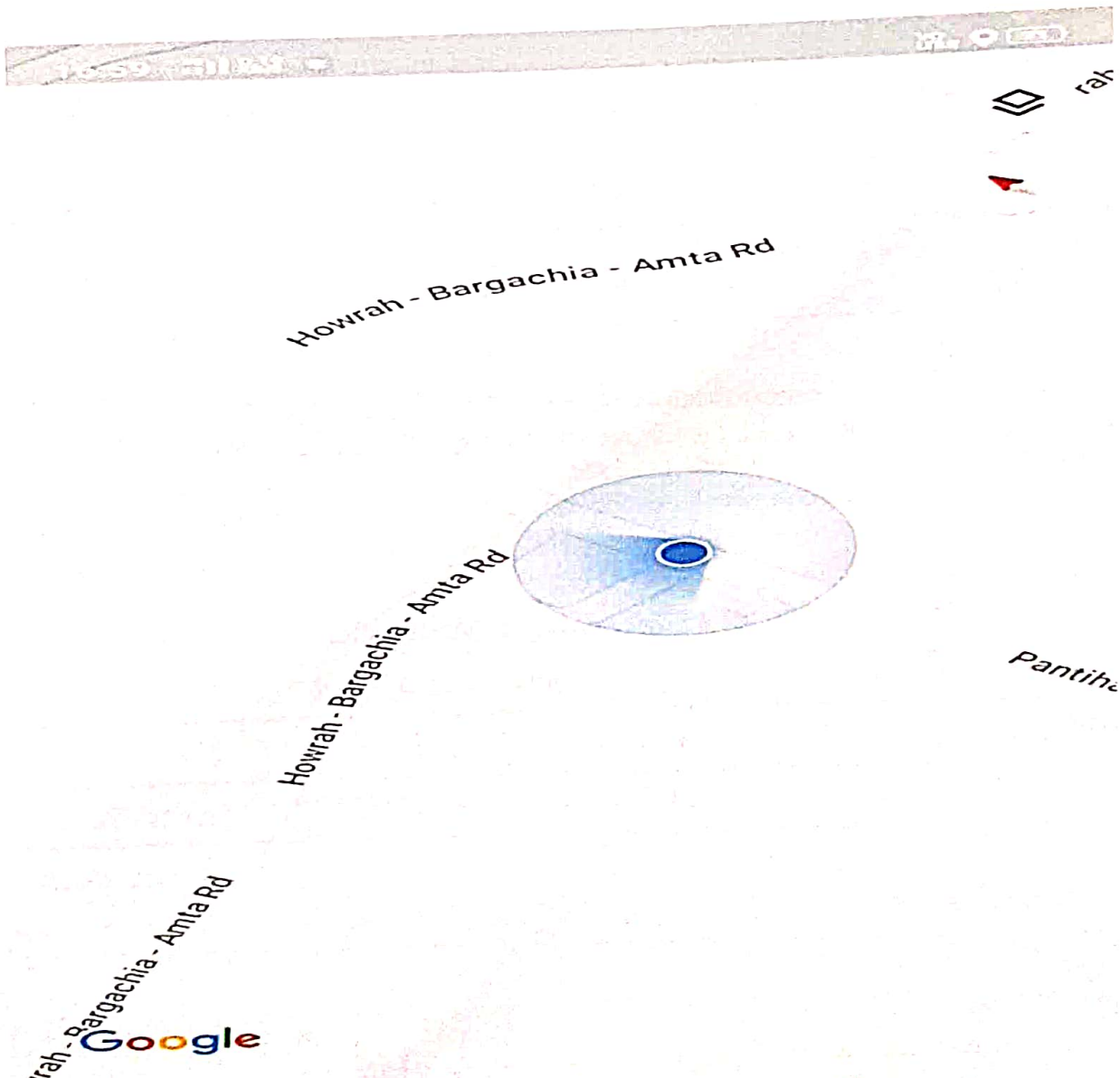
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Invoice

Bill No. : MUO/19-20/01/006

GSTIN No : 19ACYPB3871G1Z6

Date : 14/01/2020

SAC Code : 998332

PAN. No : ACYPB3871G

Client Details :

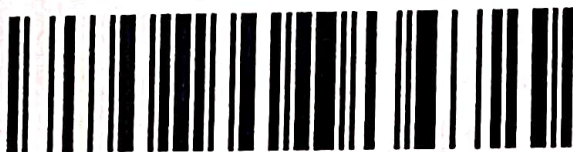
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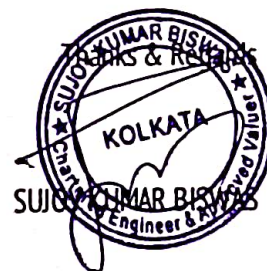
GST : N/A

Reference Bank & Branch : UCO Bank, Liluah Branch

SL.NO	DESCRIPTION	AMOUNT(INR)
1	"Consulting Engineering Charges for Valuation of the Property Located at Pantihal Hattala, Mouza- Jadupur, J.L.No- 8, R.S.Khatian No- 165, L.R.Khatian No-711, L.R. Dag No-1710, Vill+PO- Pantihal, PS- Jagatballavpur, within Pantial Gram Panchayet, District - Howrah , Pin - 711415"	2,542.00/-
	CGST for Consulting Engineering Service @9%	228.78/-
	SGST for Consulting Engineering Service @9%	228.78/-
	TOTAL [ROUNDED OFF]	3,000.00/-
Total Bill Amount is "THREE THOUSAND RUPEES ONLY"		
Account Details:		
A/C No. 36720924529	State Bank of India	Survey Park Branch
		IFSC : SBIN0018124



IXYN6392



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FOR ANY URGENT ENQUIRY PLEASE CONTACT: MR. P CHAKRABORTY, Cell: +91 9051408304, Email: parijat.chakraborty@gmail.com