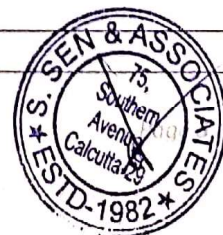


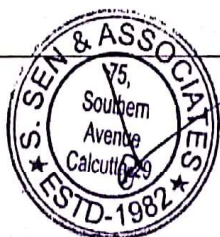
3	List of documents produced for perusal		i). Copy of Sale Deed no. I-4408 duly registered in favour of the above owner, dated 29.06.2017
			ii) Copy of Previous valuation Report (provided by the Bank) by Mr. Asit Baran Mukhopadhyay, dated 18.11.2020
			iii) Copy of Municipal tax receipt no. 2460 of Rs. 100.80, dated 23.09.2020
			iv) Copy of Porcha No. 1505165, dated 11.06.2019
			v) Copy of Conversion certificate, Memo no. 795/21, dated 26.11.2021
			vi) Copy of land tax receipt no. 12/33 of Rs. 978.00, dated 23.09.2020
4	a). Name of the Owner and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)		Sri Badal Acharya S/O Shib Prasad Acharya Single ownership. Residential Address: Holding No. 366/251, Kahntura Chanditala, P.O. Kahntura, P.S. Habra, Dist. North 24 Parganas, West Bengal, PIN-743273 Within the ambit of Gobardanga Municipality, Ward No. 16 Contact No. 9732570771
5	a). Name of the Borrower and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)		Baijayanti Acharya Residential Address: Holding No. 366/251, Kahntura Chanditala, P.O. Kahntura, P.S. Habra, Dist. North 24 Parganas, West Bengal, PIN-743273 Within the ambit of Gobardanga Municipality, Ward No. 16 Contact No. 7407057370
6	Brief description of the property (including Leasehold/freehold etc.)		The Property as it stands on the date of our inspection is a single storied building of which RCC area admeasuring 1000.00 sq. ft & Load Bearing area 800.00 sq. ft (as per previous valuation report) erected over a land area admeasuring 4.998 Decimal (as per Sale Deed) or 2179.00 sq. ft or 3.00 Cottah more or less located at Holding No. 366/251, Kahntura Chanditala, P.O. Kahntura, P.S. Habra, Dist. North 24 Parganas, West Bengal, PIN-743273 Within the ambit of Gobardanga Municipality, Ward No. 16 Accommodation: Bedroom-8, Verandah-4, Kitchen-1, Toilet-1
7	Location of property		
	a).	Plot No/Survey No	Mouza-Kahntura, J.L. No 165, Touzi No. 2012, R.S. & L.R. Dag No. 230, R.S. Khatian No. 884, 895, 881, 745, 487, 137, L.R. Khatian No. 2286 (Present), Holding No. 366/251, Kahntura Chanditala, P.O. Kahntura, P.S. Habra, Dist. North 24



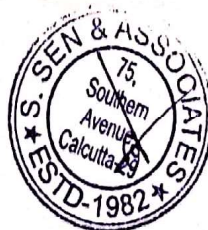
		Parganas, West Bengal, PIN-743273 Within the ambit of Gobardanga Municipality, Ward No. 16
b)	Door No	Holding No. 366/251,
c)	T.S. No/Village	NA
d)	Ward/Taluka	Ward No. 16
e)	Mandal/District	Dist. North 24 Parganas
8	Postal address of the property	Holding No. 366/251, Kahntura Chanditala, P.O. Kahntura, P.S. Habra, Dist. North 24 Parganas, West Bengal, PIN-743273 Within the ambit of Gobardanga Municipality, Ward No. 16
9	City/Town/ Village	Town
	Residential area	Yes
	Commercial area	No
	Industrial area	No
10	Classification of the area	
i)	Class I/Posh/Middle class	Middle class
ii)	Urban/Semi Urban/Rural	Semi urban
11.	Coming under Corporation /village Panchayat/Municipality	Within the ambit of Gobardanga Municipality, Ward No. 16
12	Whether covered under any State/ Central Govt. Enactments (e.g., Urban land Ceiling Act) or notified under agency area/Schedule area/cantonment area	Does not arise.
13	In case it is an agricultural land, any conversion to house site plots is contemplated	No. it's a Karkhana & Danga category land.
14	Boundaries of the property	
	As per Sale Deed	As per Physical inspection
	North By the Plot No. 2	By the single storied building others.
	South By the R.S. Dag No. 231	By the 10 ft wide common passage.
	East By the Plot No. 5	By the two storied building Mr. Subhash.
	West By the 8 ft wide Municipal Road.	By the 12 ft wide Charaktala metal road.
14.a	Dimension of the Site	
		A B
		As per Site Plan Actual
	North	NA NA
	South	NA NA
	East	NA NA
	West	NA NA
14.b	Latitude. Longitude and Coordinates of the site	Latitude-22.8857812, Longitude-88.7687061 Coordinates-22°53'08.8"N 88°46'07.3"E
15.	Extent of the site	4.998 Decimal (as per Sale Deed) or 2179.00 sq. ft or 3.00 Cottah
16.	Extent of the site considered for valuation (Least of 14 A & 14 B)	Entire land & building
17.	Whether occupied by owner /tenant If	Occupied by the owner.



	If occupied by tenant, since how long? Rent received per month.		
II	CHARACTERISTICS OF THE SITE		
1.	Classification of Locality		Middle class area
2.	Development of Surrounding areas		Developing
3.	Possibility of frequent flooding/ Sub merging		No, as the land of the developed as per road level.
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.		All the Civic amenities like School, Hospital, Bus Stop, Market, Bank etc. are at close vicinity.
5.	Level of land with topographical conditions		Plain Land.
6	Shape of land		Rectangular
7	Type of use to which it can be put		Residential cum commercial purpose
8	Any usage restriction		Not aware
9	Is plot in town planning approved layout?		No, as the subject property is exclusively recorded in the name of the above owner.
10.	Corner plot or intermittent plot?		Intermittent Plot.
11.	Road facilities		The property adjacent to 12 ft wide Metal Road which connects to Gobardanga Panchpota Road.
12	Type of road available at present		The property adjacent to 12 ft wide Metal Road.
13	Width of road -is it below 20ft or more than 20ft		20 ft.
14	Is it a land-locked land?		No, as the property abutting 12 ft wide Metal Road.
15	Water potentially		Own arrangement.
16	Underground sewerage system		Yes.
17	Is power supply available at the site?		Available from W.B.S.E.D.C.L.
18	Advantage of the site		
	1	Road Facilities	The property adjacent to 12 ft wide Metal Road which connects to Gobardanga Panchpota Road.
	2	Civic amenities	Mentioned in the above point II (4)
19	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provision etc. (Distance from sea-coast/tidal level must be incorporated)		
	1	Land acquisition	No notice served till the date of inspection.
	2	Sea- coast	Far away from sea coast.
Part-A (Valuation of land)			
1	Size of plot		4.998 Decimal (as per Sale Deed) or 2179.00 sq. ft or 3.00 Cottah
	North & South		NA
	East & West		NA
2	Total extent of the plot		4.998 Decimal (as per Sale Deed) or 2179.00 sq. ft or 3.00 Cottah



3	Prevailing market land (Along with details /reference of at least two latest deals /transaction with respect to adjacent properties in the areas): The developed land i.e., Residential category plots under consideration is adjacent to 12 ft wide Metal Road which connects to Gobardanga Panchpota Road of Gobardanga area, the rate of such landed properties are highest in compare to other type of land. On surveying local market rate, it was revealed that the such type of developed land adjacent to 12 ft wide Metal Road which connects to Gobardanga Panchpota Road of Gobardanga area is generally used to sell/purchase by the willing parties @ Rs. 3,50,000.00 to Rs. 4,50,000.00 per Decimal for developed Residential land, depending upon site, situation, frontage, depth, nature and existing use. So, it is prudent to apply average rate taking into consideration a conservative approach. The average rate of land, as mentioned above, is thus estimated as Rs. 4,00,000.00 per Decimal. It includes huge developments made towards filling, leveling and dressing of land. While studying the above web site rate and local market rate, the Govt. Web site rate seems to be substantially low as of now, keeping in view the development of surrounding areas, marketability, connectivity, Demand of Vacant space etc. and this rate can be taken as barometer for assessing value. This rate is, perhaps, for assessing the stamp duty and apparently has no relationship with market trends that takes into consideration such factors as location, shape & size, nature of surrounding, tenure & status of the land, usage, demand & supply of the land etc. Since this has been an exclusive and affluent locality, the information's tended to become speculative. As a matter of fact, the price of Real Estate Sector has been affected considerably by the consequence of substantial disparities have come about between the Government rates and fair open market prices of Land. This, evidently, is a phenomenon of recent origin of unpredictable duration. Moreover, In the open market the value of such type of land being used for residential purpose and adjacent to 12 ft wide metal road Gobardanga Panchpota Road of Gobardanga area depends not upon its usefulness only but also on the demand of the services for which it is used. On studying the above Web-site rate and Local Market rate prevalent as on the date of Inspection it is our considered opinion that the average rate per Cottah for such type of developed land is estimated as Rs. 4,00,000.00 per Decimal.
4	Guideline rate obtained from the Registrar's Office (Evidence thereof to be enclosed) <u>Guideline Rate obtained from Registrar's office/State Govt. Gazette/ Income Tax Notification/Other Net-Work services:-</u> Comparison of land rate under Bastu category Guideline price per Decimal Rs. 1,09,836.00





Directorate of Registration and Stamp Revenue

Finance (Revenue) Department, Government of West Bengal

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Market Value of Land

District	North 24 Parganas	Thana	Chitra
Local Body	Municipality	Mouza	Atanua
Road	Intermediate Road	Road Zone	Not Applicable
Proximity to	Proximity to	Shed No	Shed No
Demarcation of	4 D & 4 height	Municipality	GOSARGANSA
Project Name	Not Applicable		

To get more details of property please enter L.R. plot no and L.R. Khata no.

Plot No	L.R.	20276	L.R. Khata No	2088
Proposed Land Use	Residential		Nature of Land	General Purpose
Area of Land	Acres	Decimals	Elgna	Katha
Adjacent to Met Road	Yes		Approach Road Width	10
Encumbered by Tenant	No		Tenant's Purchaser	No
Encumbered by Mortgage	No		Buyer's Purchaser	Yes
Unoccupied Property	Yes	No		

This plot has any road access in any side be mentioned property below:

North side	Yes	No	East side	Yes	No	West side	Yes	No	South side	Yes	No
------------	-----	----	-----------	-----	----	-----------	-----	----	------------	-----	----

Type the characters shown

1006AL

To see characters

Market value: Rs. 1,09,836.00

Details of Land Record							
Recorded Owner Details							
No.	Plot No. (L.R.)	Khata No.	Name	Owner's Husband's Name	Address	Classification of Plot	Share Area (Acres)
1	20276	2088	Mr. S. S. SEN	Ms. S. S. SEN	15, Southern Avenue, Calcutta-39	General	4.998

Service Count: 47,04,866

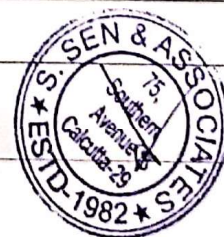
* To be verified from the appropriate Registration Office after filing up proper in Registration Form

Total Land area in Decimal	W.B. Govt. Rate per Decimal in Rs.	Total Rate in Rs.
4.998	1,09,836.00	5,48,960.00

5	Assessed /adopted rate of Valuation	Rs. 4,00,000.00 per Decimal.
6	Estimated value of land	4.998 Decimal X Rs. 4,00,000.00 per Decimal =Rs. 19,99,200.00

Part-B(Valuation of Building):

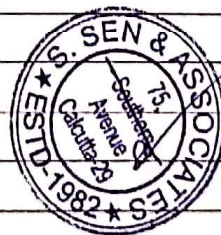
Technical details of the building		
1	a) Type of Building - (Residential/Commercial/Industrial)	Residential
	b) Type of construction (Load bearing /RCC/Steel Framed)	RCC & Load bearing
	c) Year of construction	RCC: 2018 Load Bearing: 2010
	d) Number of Floors and height of each floor including basement if any.	Single Storied
	e) Plinth area floor wise	RCC area:1000.00 sq. ft Load Bearing area: 800.00 sq. ft
	f) Condition of the building	
	i) Exterior-Excellent, Good, Normal, Poor	Normal as reveled at the time of inspection.
	ii) Interior-Excellent, Good, Normal,	Normal as reveled at the time of inspection.



	Poor	
g)	Date of issue and validity of layout of approved map/plan	Issue Date: NA Valid Date: NA
h)	Approved map/plan issuing authority	NA
i)	Whether genuineness or authenticity of approved map/plan is verified	NA
j)	Any other comments by our empanelled valuers on authentic of approved plan	NA

Specification of construction (floor-wise) in respect of

Sl. No.	Description	
1	Foundation	RCC foundation & Brick stepped foundation.
2	Basement	Not available
3	Superstructure	Brick filler with sand cement mortar.
4	Joinery/Doors& windows (Please furnish details about size of frames, Shutters, glazing, fitting etc. and specify the species of timber.	Door: Wooden Window: Glass glazed protected with iron frame.
5	RCC works	RCC slab with column.
6	Plastering	Inside: Plastered & painted Outside: Plastered & painted
7	Flooring, Skirting, Dadoing	IPS
8	Special finish as marble, granite, wooden paneling grills etc.	NA
9	Roofing including weather proof course	NA
10	Drainage	Open
Sl. No.	Description	
1	Compound wall	No
	Height	---
	Length	---
2	Type of construction	Brick filer with sand cement mortar.
3	Electrical installation	
	Type of wiring	Surface
	Class of fittings (Superior/Ordinary/Poor)	Ordinary
	Number of light points	Good numbers
	Fan points	Do
	Spare plug points	Do
	Any other item	Do



4	Plumbing installation		
	a)	No. of water closets and their type	NA
	b)	No. of wash basins	NA
	c)	No of urinals	NA
	d)	No of bath tubs	NA
	e)	Water Meter, Taps etc.	NA
	f)	Any other fixtures	NA

Details of valuation

Technical details of the building

In arriving at the valuation as per this method the following assumptions have been made:

Since, the details of estimate and costs of individual items of construction are not known to us, a rate per sq. ft. for the building of the superstructure has been taken into our calculation which has been based on market rates of building materials as well as labour charges estimated to be prevalent at present. Here construction cost is considered for Ground Floor (RCC part) @ Rs.1,600.00 per sq. ft of Built-up area & Ground Floor (Load Bearing part) @ Rs.1,500.00 per sq. ft of Built-up area.

DEPRECIATION

The depreciation that depends upon the spent and remaining life of the building. However, the estimated life of the building is 80 years for RCC part & 70 years for Load Bearing part.

Depreciation of the said building is Considered as on the date of Valuation as follows: -

Total Life = RCC Part 80 Years Load bearing Part 70 years, Age = RCC part 5 years & Load Bearing part 13 years, Remaining Life= RCC part 75 years & Load Bearing part 57 years.

Thus, Market Value=Building Covered area X cost of Construction as on the date of valuation- Depreciation.

The age of the building is under construction, so depreciation is considered as per rule.

Rate of Depreciation for RCC: $\{[(5 \times 0.9)/80] \times 100\} = 5.625\%$

Rate of Depreciation for Load Bearing: $\{[(13 \times 0.9)/70] \times 100\} = 16.71\%$

Minimum Realizable Market Value and Distress Value

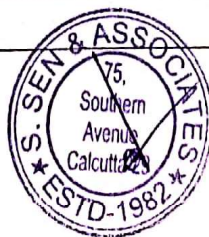
We have estimated the Minimum Realizable Market Price and Distress Value by taking into consideration the age of the building, local conditions and general market trend etc. as 90% and 80% respectively of the calculated Fair and Reasonable price.

Sl. No	Particulars of item	Plinth area in sq. ft.	Roof Height in ft.	Age of Building in years.	Rate in Rs.	Value in Rs.	Depreciation	Total Cost in Rs.
1	GF (RCC)	1000.00	10	5	1600.00	16,00,000.00	90,000.00	15,10,000.00
2	GF (Load Bearing)	800.00	10	13	1500.00	12,00,000.00	2,00,520.00	9,99,480.00
Total								25,09,480.00

Part C-(Extra items)

(Amounts in Rs.)

1	Portico		Nil
2	Ornamental front door		Nil



3	Sit out/Verandah with Steel grills		Nil
4	Overhead water tank		Nil
5	Extra steel /Collapsible gates		Nil
	Total		Nil

Part D-(Amenities)
(Amounts in Rs.)

1	Wardrobes		Nil
2	Glazed Tiles		Nil
3	Extra sinks and Bath Tub		Nil
4	Marble /Ceramic tiles flooring		Nil
5	Interior decorations		Nil
6	Architectural elevation works		Nil
7	Paneling works		Nil
8	Aluminum works		Nil
9	Aluminum hand rails		Nil
10	False Ceiling		Nil
	Total		Nil

Part E-(Miscellaneous)
(Amounts in Rs.)

1	Separate toilet room		Nil
2	Separate lumber room		Nil
3	Separate water tank/sump		Nil
4	Trees, gardening		Nil
	Total		Nil

Part F-(Services)
(Amounts in Rs.)

1	Water supply arrangements		Nil
2	Drainage arrangements		Nil
3	Compound wall		Nil
4	C.B. deposits, fittings, M.S. gate etc.		Nil
5	Pavement		Nil
	Total		Nil

Total abstract of the entire property

Part A	Land		Rs. 19,99,200.00
Part B	Building		Rs. 25,09,480.00
Part C	Extra items (Boundary Wall & Main Gate)		Nil
Part D	Amenities		Nil
Part E	Miscellaneous		Nil
Part F	Services		Nil
	Total		Rs. 45,08,680.00

