

VALUATION REPORT

BASTU LAND AND TWO STORIED AND GROUND FLOOR PARTLY AND FIRST FLOOR UNFINISHED RESIDENTIAL BUILDING SITUATED AT: NEAR BAGNAN RATH TALA OLD MARKET, MOUZA-BAGNAN, J.L NO.-60, R.S. DAG NO.-754, L.R DAG NO.-746, L.R KHATIAN NO-3129, P.S.-BAGNAN, UNDER BAGNAN - I GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711303.

OWNER : SK. GOLAM ALI, S/O, LATE ABDUL SALAM.

Chandan Ghosh

Consulting Engineer, Surveyor & Approved Valuer

**B.Tech (Civil), M.I.C.E (India), F.I.I.V (India), AMIAStructE, M.I.C.A
P.G.Diploma (Design & Construction of Concrete Structures), M.A.C.C.E
A.M.I.S (Valuation Surveying and Building & Quantity Surveying),
Associate Professional Engineer (Engineering Council of India)**

Graduate in Valuation Surveying

Graduate in Building & Quantity Surveying

The Institution of Surveyors, New Delhi

ASSOCIATE MEMBER of the

INSTITUTION OF VALUERS (India)

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Date 17.06.2024.

ANNEXURE - "A"

ANNEXURE - 'II'
FORMAT - 'A'

UCO BANK Branch BAGNAN, 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 N.P.A VALUATION.
02. a) Date of inspection : 14.06.2024
- b) Date on which the valuation is made : 14.06.2024
03. List of documents Produced for perusal : 1. Photocopy of the Deed of Sale vide Deed No.- I-2173 on dated 28.07.2011;
2. Photocopy of N.E.C Report of Purnananda Sinha Roy on dated 14.09.2019;
3. Photocopy of old Valuation Report of Z.A Enterprise on dated 23.09.2019
4. Photocopy of Deed Plan;
5. Photocopy of Parcha;
6. Photocopy of Khajna Receipt;
4. Photocopy of Panchayat Tax Receipt.
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) : **SK. GOLAM ALI**
S/O, LATE ABDUL SALAM
Vill & P.O-Khadinan , P.S-Bagnan, Dist-Hoerah, Pin-711303.
05. Brief description of the property : The subject property is a bastu land and two storied and ground floor partly and first floor unfinished residential building situated at: Near Bagnan Rath tala Old Market, Mouza-Bagnan, J.L No.-60, R.S. Dag No.-754, L.R Dag No.-746, R.S. Khatian No -971, L.R Khatian No-3129, P.S.-Bagnan, Under Bagnan - I Gram Panchayat, District - Howrah, Pin-711303.
It is near Bagnan Rath tala Old Market. The subject property is comprised of a unit of partly unfinished two storied R.C.C roofed, brick built structure, raised over column foundation, constructed Ground Floor in the year 2015. Having 10" & 5" thick brick walls for outer and partition wall.
The covered area of ground & first each floor 423.00 Sq.ft. of total area 846.00 sq.ft.(as per Plan).
The covered area of ground floor of the building is about 428.00 Sq.ft.(approx), & The covered area of first floor of the building is about 474 .00 Sq.ft.(approx).(as per Previous valuation report).

Land area of the property (as per Deed) 1.65 Decimal.

06. Location of the Property
- a) Plot No./Survey No./Kh. No.
- b) J.L. No./Village

MOUZA-BAGNAN, J.L NO.-60, R.S. DAG NO.-754, L.R DAG NO.-746, R.S. KHATIAN NO -971, L.R KHATIAN NO-3129, P.S.-BAGNAN, UNDER BAGNAN - I GRAM PANCHAYAT, DISTRICT - HOWRAH, PIN-711303.

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:: 2 ::

07. Postal address of the property : Do
08. City / Town : Town
- Residential area : Residential area
- Commercial area :
- Industrial area :
09. Classification of the area : Middle
- i) High/Middle/Poor :
- ii) Urban / Semi-Urban/Rural : Semi-Urban
10. Situated under Corporation limit / village : Under Bagnan - I Gram Panchayat.
- Panchayat / Municipality :
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 : Bastu
- to house site plots is contemplated :
13. Boundaries of the property :
- On the North : By the Property of Dag no 746(p);
- On the South : By the Property of SK. Emdad Ali;
- On the East : By the Property of Dag no 746(p);
- On the West : By the Property of Dag no 746(p).
14. Dimensions of the site :
- (as per measurement) :
- North :
- South :
- East :
- West :
15. Extent of the site : 1.62 Decimal.
16. Extent of the site considered for Valuation (least of : 1.62 Decimal.
- 14a & 14b) :
17. Whether occupied by the owner/ tenant? : Owner
- If occupied by tenant since how long? Rent :
- received per month : 22°28'7.389"N , 87°57'50.318"E
18. Co ordinates (Latitude , Longitude) :
- II. CHARACTERISTICS OF THE SITE** : Mixed
01. Classification of Locality : Developed.
02. Development of surrounding areas : Not as such
03. Possibility of frequent flood / water :
- logging. : Close to all sorts of civic amenities and
04. Availability of the Civic amenities like : infrastructural facilities.
- School, Hospital. Bus Stop, Market etc. : R.L of Land and abutting road same.
05. Level of land with topographical :
- conditions :
06. Shape of land : Regular
07. Type of use that may be made : Residential purpose
08. Any usage restriction :
09. Is plot in Town Planning approved : Yes.
- layout? :
10. Corner plot or Intermittent plot? : Intermittent plot.

Contd.....3

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|--|---|
| 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 than 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 | : 1.65 Decimal. Or 1.0 Cottah |
| 03 Prevailing market rate | : Rs.8,00,000.00 to Rs. 10,00,000.00. |
| 04 Guideline rate obtained from the Registrar's Office | : Verbally communicated to be 9,50,000.00 |
| (an evidence, thereof to be enclosed. | : |
| Considering the land rate | : |
| Less : | : |
| a) @. 5% on it due to encumbrances of | : (-) @ Rs.47,500.00 / cottah |
| structures; | : |
| 05 Assessed / adopted rate of valuation | : Rs.9,02,500.00. |
| 06 Estimated value of Land | : Rs. 9,02,000.00 |

PART-B (Valuation of Building)

01 TECHNICAL DETAILS OF THE BUILDING

- | | |
|--|--|
| a) Type of Building | : Residential |
| (Residential/Commercial/Industrial). | : |
| b) Type of construction | : R.C.C. Column frame |
| (Load bearing/RCC/Steel Framed) | : |
| c) Year of construction | : G.F - 2015, F.F - 2015. |
| d) Resudul life of building | : 61 |
| e) Number of floors & height of each floor | : Partly Two Storied (10" - 0") |
| Including basement, if any. | : |
| f) Plinth area floor-wise | : G.F - 428.00 Sq.ft. & F.F - 474.00 Sq.ft.. |
| g) Condition of the building | : Good |
| i) Exterior - Excellent, | : |
| Good, Normal, Poor. | : Good |
| ii) Interior - Excellent, | : |
| Good, Normal, Poor. | : |

Contd.....4

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:: 4 ::

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) :

Sl. No.	Description	Ground floor	First floor & Second floor
01.	Foundation	R.C.C. Column frame	R.C.C. Column frame
02.	Basement		
03.	Superstructure	10" & 5" main and partition brick wall	10" & 5" main and partition brick wall
04.	Joinery/Doors & Windows(please furnish details above side of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden frame and shutter at doors and windows they are all protected with M.S. Grill.	aluminum frame and shutter at windows they are all protected with M.S. Grill.
05.	RCC Works	Roof, Beam, Column, Lintel, Chajja, etc.	Roof, Beam, Column, Lintel, Chajja, etc.
06.	Plastering	Both side complete	Incomplete
07.	Flooring, skirting, dadoing	Net Cement	Incomplete
08.	Special finish as marble, granite, wooden paneling, drills etc.	Net Cement	Incomplete
09.	Roofing including weather proof course.	R.C.C. roof	R.C.C. roof
10.	Drainage	Surface Drainage	Surface Drainage

02. COMPOUND WALL : Yes
Height : 3'
Length :
Type of Construction : Column with Brick Wall.
03. ELECTRICAL INSTALLATION : Concealed
Type of wiring : Ordinary
Class of fitting (Superior / Ordinary/Poor) :

DETAILS OF VALUATION :

Sl. No.	Particulars of Item	Plinth Area (sq.Ft)	Roof Height	Age of Building (Years)	Estimated replacement rate of construction Rs. :	Replacement Cost Rs.	Depreciation Rs.	Net Value after depreciation Rs.
1	Ground Floor (R.C.C. Roof)	423.0	10'	9	1450.00	6,13,350.00	61,335.00	5,52,015.00
2	First Floor (R.C.C. Roof)	423.0	10'	9	950.00	4,01,850.00	40,185.00	3,61,665.00
	TOTAL							9,14,000.00 (rounded)

PART - C (Extra item)

01. Portico
02. Ornamental front door
03. Sit out/verandah with steel grills
04. Extra steel/collapsible gates

TOTAL :

(Amount in Rs.)

N.A.
N.A.
N.A.
N.A.

PART - D (Amenities)

01. Wardrobes
02. Glazed tiles
03. Extra sinks and bath tub
04. Marble/ceramic tiles flooring
05. Interior decorations
06. Architectural elevation works
07. Paneling works
08. Aluminum works
09. Aluminum hand rails
10. False ceiling

TOTAL :

(Amount in Rs.)

N.A.

Contd.....5.

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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)

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

TOTAL

(Amount in Rs.)

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part - A	Land	:	9,02,000.00
Part - B	Building	:	9,14,000.00
Part - C	Extra items	:	
Part - D	Amenities	:	
Part - E	Miscellaneous	:	
Part - F	Service & Boundary Wall	:	
Total			18,16,000.00

Realisable Value

Realisable value is considered to be 10% less than present market value may be reasonable at Rs.16,34,000.00

Distress sale value :

Distress sale value is considered to be 15% less than present market value may be reasonable at Rs.15,44,000.00

[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.18,16,000.00 (Rupees Eighteen Lakhs And Sixteen Thousand only).**

The Report is issued without prejudice and subject to the proper verification of Lawyer's Searching Report regarding legal ownership and physical possession etc.

Place : Howrah
Date : 17.06.2024

Chandan Ghosh
Chartered Engineer & Govt. Approved Valuer
Consulting Civil Engineer, Surveyor & Valuer
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Chandan Ghosh
Signature of Approved Valuer
[CHANDAN GHOSH]

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 /
Office-in-charge of Advance Department.
Date :

in Ghosh

M.I.S, LL.B, M.I.E, M.I.C.E,

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MANDATE FOR VALUERSName(s) of Valuer with Address & Telephone No:- **Chandan Ghosh**
Date of visit :-14.06.2024

	Nature of security	Primary
a	Vacant land [agricultural/ non agricultural]	
b	Land with building there on	Land with building
	Area of the land	1.62 Decimal.
	In case of building built up area	G.F- 428.00 Sq.Ft., & G.F-474.00 Sq.Ft.
	In case of building under construction, status/ progress of construction and approximate time required for completion	
5	Distance of the site from the branch	1.0 Km.
3	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 Bagnan Rath tala Old Market.
7	Plot No (L.R): 746 Dag No:	Ward No: Premises No:
	Khatian No (L.R): 3129	J.L No: 60
	P.S: Bagnan	Within Sub-Registrar's Office of ...Bagnan 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	Sk. Golam Ali, S/O, Late Abdul Salam
9	Present address of the owner [if other than applicant]	Vill & P.O-Khadinan , P.S-Bagnan, Dist- Hoerah, Pin-711303.
10	Occupation of the owner [if other than applicant]	Business.
11	Relationship with the applicant	Owner
12	No. of stories and age of the building	Partly unfinished Two Storied
13	Whether the property has been purchased by the present owner or inherited or received as a gift	Purchased.
	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.	For secure loan
	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	

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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.	
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.	
Who is occupying the house at present?	Owner with family
Condition of the land /land & building from the point of view of sale	Good
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.	Representative of Recovery agent
Comments on the locality	middle class
Surroundings	good/average
Connection of the locality with main city	Well connected
Type of construction of the building	Brick built R.C.C. Roof
Any discouraging report about the property	

MANDATE FOR VALUERS

we certify that

(1) The property as mentioned above has been inspected by me/us physically on ...14.06.2024..... 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. 18.16 Lac.....

(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.

Chand Ghosh

SIGNATURE OF THE VALUER WITH SEAL

Chandan Ghosh
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A.I.V. (Cat-1), M.I.C.A, M.A.C.C.E (India) AOR

ANNEXURE- "II"

PHOTOGRAPHS OF THE SUBJECT PROPERTY SITUATED AT: MOUZA-BAGNAN, J.L.D.-60, R.S. DAG NO.-754, L.R DAG NO.-746, L.R KHATIAN NO-3129, P.S.-BAGNAN, MIDER BAGNAN - I GRAM PANCHAYAT, DISTRICT - HOWRAH, PIN-711303.

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