Chandan Ghosh

M. Tech (Structural), M.Sc. (Real Estate Valuation), M.I.E, M.I.C.E,
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Ref. No. .....

ANNEXURE – "A"

Date 12-10-2022

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	:	10.10.2022
	b) Date on which the valuation is made	:	10.10.2022
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/theiraddress(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, 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 c) Ward / Taluka d) Police Station & District	: : : :	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.

Contd.....2.

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07.	Postal address of the property	:	Do
08.	City / Town	:	Town
	Residential area	:	Residential area
	Commercial area	:	
	Industrial area	:	
09.	Classification of the area		
	i) High/Middle/Poor	:	Middle
	ii) Urban / Semi-Urban/Rural	:	Semi-Urban
10.	Situated under Corporation limit / village Panchayat / Municipality	:	Under Bagnan - I Gram 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 to house site plots is contemplated	:	Bastu
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)	:	a: as per the Deed / b: Actuals
	North	:	Site plan attached herewith
	South	:	
	East	:	
	West	:	
15.	Extent of the site	:	1.62 Decimal.
16.	Extent of the site considered for Valuation (least of 14a & 14b)	:	1.62 Decimal.
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month	:	Owner
18.	Co ordinates (Latitude , Longitude)	:	$22^0 28'7.389''N$, $87^0 57'50.318''E$
II.	**CHARACTERISTICS OF THE SITE**		
	01. Classification of Locality	:	Mixed
	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	:	Regular
	07. Type of use that may be made	:	Residential purpose
	08. Any usage restriction	:	
	09. Is plot in Town Planning approved layout?	:	Yes.
	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 (an evidence, thereof to be enclosed.	:	Verbally communicated to be 9,00,000.00
	Considering the land rate	:	
	Less :		
	a) @ 5% on it due to encumbrances of structures;	:	(-) @ Rs.45,000.00 / cottah
05	Assessed / adopted rate of valuation	:	Rs.8,55,000.00.
06	Estimated value of Land	:	**Rs. 8,55,000.00**

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)	:	R.C.C. Column frame
c)	Year of construction	:	G.F – 2015, F.F – 2015.
d)	Resudul life of building	:	63
e)	Number of floors & height of each floor Including basement, if any.	:	Partly Two Storied (10" – 0")
f)	Plinth area floor-wise	:	G.F – 428.00 Sq.ft. & F.F – 474.00 Sq.ft..
g)	Condition of the building		
	i) Exterior – Excellent, Good, Normal, Poor.	:	Good
	ii) Interior – Excellent, Good, Normal, Poor.	:	Good

Contd.....4

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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 arev 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
Type of wiring : Concealed
Class of fitting (Superior / Ordinary/Poor) : Ordinary

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'	7	1450.00	6,13,350.00	61,335.00	5,52,015.00
2	First Floor (R.C.C. Roof)	423.0	10'	7	950.00	4,01,850.00	40,185.00	3,61,665.00
	TOTAL							9,14,000.00 (rounded)

PART – C (Extra item) (Amount in Rs.)
01. Portico : N.A.
02. Ornamental front door : N.A.
03. Sit out/verandah with steel grills : N.A.
04. Extra steel/collapsible gates : N.A
TOTAL :

PART – D (Amenities) (Amount in Rs.)
01. Wardrobes : N.A.
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 :

Contd.....5.

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	PART – E (Miscellaneous)		(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	:	
04.	C.B. deposits, fitting etc.	:	
05.	Pavement	:	
	TOTAL	:	

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part – A	Land	:	8,55,000.00
Part – B	Building	:	9,14,000.00
Part – C	Extra items	:	
Part – D	Amenities	:	
Part – E	Miscellaneous	:	
Part – F	Service & Boundary Wall	:	
	Total	:	**17,69,000.00**

Realisable Value
Realisable value is considered to be 10% less than present market value may be reasonable at Rs.15,92,000.00

Distress sale value :
Distress sale value is considered to be 15% less than present market value may be reasonable at Rs.15,04,000.00

[**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.17,69,000.00 (Rupees Seventeen Lakhs And Sixty Nine 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.

Chandan Ghosh
Signature of Approved Valuer
[CHANDAN GHOSH]

Place : Howrah
Date : 12.10.2022

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), APE (E.C.I)

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 :