VALUATION REPORT

BASTU LAND AND TWO STORIED AND FIRST FLOOR IS UNFINISHED RESIDENTIAL BUILDING SITUATED AT: NEAR BAGNAN LIBRARY MORE, MOUZA-KHADINAN, J.L NO.-59, R.S. & L.R DAG NO.-1494, L.R KHATIAN NO-3218, P.S.-BAGNAN, UNDER BAGNAN II GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711303.

OWNER : **SK. GOLAM PIRBOKS, 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)
INSTITUTION OF SURVEYORS
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Office - 26, Annada Prasad Banerjee Lane , Howrah - 711 101
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Chandan Ghosh

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Ref. No. ..... *Date* 14.12.2022 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	:	07.12.2022
	b) Date on which the valuation is made	:	07.12.2022
03.	List of documents Produced for perusal	:	1.Photocopy of the Deed of Gift vide Deed No.- I-3720 on dated 31.10.2019; 2.Photocopy of N.E.C Report of Purnananda Sinha Roy on dated 30.11.2019; 3.Photocopy of Valuation Report of Z.A. Enterprise on dated 22.11.2019 4.Photocopy of Parcha & Conversion.
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 PIRBOKS** **S/O, LATE ABDUL SALAM** Vill & P.O-Khadinan, P.S-Bagnan, Dist-Howrah, Pin-711303.
05.	Brief description of the property	:	The subject property is a bastu land and two storied and first floor is unfinished residential building situated at: Near Bagnan Library More, Mouza-Khadinan, J.L No.-59, R.S. & L.R Dag No.-1494, L.R Khatian No-3218, P.S.-Bagnan, Under Bagnan II Gram Panchayat, District – Howrah, Pin-711303. It is near Bagnan Library More. The subject property is comprised of a unit of two storied R.C.C roofed, brick built structure, raised over column foundation, constructed Ground Floor in the year 2016. Having 10" & 5" thick brick walls for outer and partition wall, plastered both side complete and colored both side partly In complete faces of the walls. The covered area of ground floor of the building is about 845.00 Sq.ft.(approx).The covered area of first floor of the building is about 845.00 Sq.ft.(approx). Land area of the property (as per Deed) 2.88 Decimal. Land area of the property (as per Previous Valuation Report) 2.88 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	: : : : :	MORE, MOUZA-KHADINAN, J.L NO.-59, R.S. & L.R DAG NO.-1494, L.R KHATIAN NO-3218, P.S.-BAGNAN, UNDER BAGNAN II GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711303.

Contd.....2.

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No. ..... :: 2 :: Date 14.12.2022

07.	Postal address of the property	:	Do
08.	City / Town	:	Village
	Residential area	:	Residential area
	Commercial area	:	
	Industrial area	:	
09.	Classification of the area		
	i) High/Middle/Poor	:	Middle
	ii) Urban / Semi-Urban/Rural	:	Rural
10.	Situated under Corporation limit / village Panchayat / Municipality	:	Under Bagnan II 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 Late Salam Kuddush;
	On the South	:	By the Property of Golam Kader;
	On the East	:	By the Panchayat Road;
	On the West	:	By the Property of Gulam Kader.

14.	Dimensions of the site (as per measurement)	:	a as per the Deed	b Actuals
	North	:		
	South	:		
	East	:		
	West	:		
15.	Extent of the site	:	2.88 Decimal.	
16.	Extent of the site considered for Valuation (least of 14a & 14b)	:	2.88 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)	:	$22^0 28'17.5"N : 87^0 58'45.20"E$	

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	:	Rectangular
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

Education Loan Scheme

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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	:	The building of the subject property has no space of beside the propertys (north side , south side). Structure area considered as per basis of previous valuers report.

PART – A (Valuation of Land)

01	Size of plot	:	Given in the site plan
	North & South	:	
	East & West	:	
02	Total extent of the plot	:	2.88 Decimal.
03	Prevailing market rate	:	Rs.2,50,000.00 to Rs. 3,00,000.00.
04	Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed.	:	Verbally communicated to be 2,80,000.00
	Considering the land rate	:	
	Less : a) @ 5% on it due to encumbrances of structures;	:	(-) @ Rs. 14,000.00 / Decimal
05	Assessed / adopted rate of valuation	:	Rs.2,66,000.00.
06	Estimated value of Land	:	**Rs. 7,66,000.00 (rounded)**

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 – 2016, F.F – 2016.
d)	Resudul life of building	:	
e)	Number of floors & height of each floor Including basement, if any.	:	Two Storied (10" – 0")
f)	Plinth area floor-wise	:	G.F – 845.00 Sq.ft. & F.F – 845.0 Sq.ft.
g)	Condition of the building i) Exterior – Excellent, Good, Normal, Poor.	:	Normal
	ii) Interior – Excellent, Good, Normal, Poor.	:	Normal

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	
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.	Wooden frame and shutter at doors and 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	Both side complete
07.	Flooring, skirting, dadoing	Net Cement	Net Cement
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 : N.A
Height :
Length :
Type of Construction :

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)	845.00	10'	6	1250.00	10,56,250	1,05,625.00	9,50,625.00
2	First Floor (R.C.C. Roof)	845.00	10'	6	1050.00	8,87,250.00	88,725.00	7,98,525.00
	TOTAL							**17,49,000.00 (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	:	7,66,000.00
Part – B	Building	:	17,49,000.00
Part – C	Extra items	:	
Part – D	Amenities	:	
Part – E	Miscellaneous	:	
Part – F	Service & Boundary Wall	:	
	Total	:	**25,15,000.00**

Realisable Value
Realisable value is considered to be 10% less than present market value may be reasonable at Rs.22,63,000.00

Distress sale value :
Distress sale value is considered to be 15% less than present market value may be reasonable at Rs.21,38,000.00

Valuation : Here the approved valuer should discuss in detail his approach to valuation of property and indicate how he value has been arrived at, supported by necessary calculations. Also such aspects as (i) sale-ability (ii) likely rental alues in future and (iii) any likely income it may generate may be discussed. The valuer should invariably bring out here herous clauses, if any, regarding the title of the property which will have an adverse effect on the value of the roperty.]
s a result of my appraisal and analysis it is my considered opinion that the present market value of the above property the prevailing condition with aforesaid specifications may be taken as of **Rs.25,15,000.00 (Rupees Twenty Five khs And Fifteen Thousand only).**

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

ce : Howrah
te : 14.12.2022

Chandan Ghosh
Chartered Engineer & Govt. Approved Valuer
Consulting Civil Engineer, Surveyor & Valuer
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A.I.V. (Cat-1), M.I.C.A, M.A.C.C.E (India), APE (E.C.I)

Signature of Approved Valuer
[CHANDAN GHOSH]

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 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 :

Chandan Ghosh

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No. .....

Date 14.12.2022

MANDATE FOR VALUERS

Name(s) of Valuer with Address & Telephone No:- **Chandan Ghosh** Date of visit :-07.12.2022			
1	Nature of security		Primary
	a	Vacant land [agricultural/ non agricultural]	
	b	Land with building there on	Land with building
2	Area of the land		2.88 Decimal.
3	In case of building built up area		G.F- 845.00 Sq.Ft. & F.F- 1048.00 Sq.Ft.
4	In case of building under construction, status/ progress of construction and approximate time required for completion		
5	Distance of the site from the branch		1.5 Km.
6	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 Library More.
7	Plot No: 1494 Dag No:		Ward No: Premises No:
	Khatian No: 3218		J.L No: 59
	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 Pirboks S/O, Late Abdul Salam
9	Present address of the owner [if other than applicant]		Vill & P.O-Khadinan, P.S-Bagnan, Dist-Howrah, 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		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.		N.P.A Valuation
	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.	
15	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.	
16	Who is occupying the house at present?	Owner with family
17	Condition of the land /land & building from the point of view of sale	Good
18	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
19	Comments on the locality	middle class
20	Surroundings	good/average
21	Connection of the locality with main city	Well connected
22	Type of construction of the building	Brick built R.C.C. Roof
23	Any discouraging report about the property	

MANDATE FOR VALUERS

I/we certify that

(1) The property as mentioned above has been inspected by me/us physically on ...07.12.2022..... 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. .....**25.15 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.

Chandan Ghosh

.SIGNATURE OF THE VALUER WITH SEAL

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ANNEXURE- "II"

PHOTOGRAPHS OF THE SUBJECT PROPERTY SITUATED AT: MOUZA-KHADINAN, J.L NO.-59, R.S. & L.R DAG NO.-1494, L.R KHATIAN NO-3218, P.S.-BAGNAN, UNDER BAGNAN II GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711303.

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