VALUATION REPORT

BASTU LAND AND UNFINISHED SINGLE STORIED RESIDENTIAL BUILDING SITUATED AT: NEAR CHISTIA DECORATORS, MOUZA-CHANDRAPUR, J.L NO.-58, R.S. & L.R DAG NO.-722, L.R KHATIAN NO-2423, P.S.- BAGNAN, UNDER BAGNAN GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711303.

OWNER : SRI SUSHOBHAN MONDAL, S/O, LATE BIRENDRA NATH MONDAL.

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
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A.M.I.S (Valuation Surveying and Building & Quantity Surveying),
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f. No. .....

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-3516 on dated 30.09.2020; 2.Photocopy of Old N.E.C. of Purnananda Sinha Roy on dated 18.11.2019; 3.Photocopy of Old Valuation Report of M/S, G. K. Malick & Associate on dated 26.11.2019; 4.Photocopy of Parcha; 5.Photocopy of Site Plan; 6.Photocopy of Khajna Receipt; 7.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)	:	**SRI SUSHOBHAN MONDAL** **S/O, LATE BIRENDRA NATH MONDAL** Vill-Bagnan Tepur, P.O & P.S-Bagnan, Dist-Howrah, Pin-711303.
05.	Brief description of the property	:	The subject property is a bastu land and unfinished single storied residential building situated at: Near Chistia Decorators, Mouza-Chandrapur, J.L No.-58, R.S. & L.R Dag No.-722, L.R Khatian No-2423, P.S.-Bagnan, Under Bagnan Gram Panchayat, District – Howrah, Pin-711303. It is near Chistia Decorators. The subject property is comprised of a unit of unfinished single storied residential building R.C.C roofed, brick built, raised over Load Bearing foundation, constructed Ground Floor in the year 2017. Having 10" & 5" thick brick walls for outer and partition wall, plastered inside faces of the walls. The covered area of ground floor of the building is about 483.00 Sq.ft.(approx). Land area of the property (as per Deed) 2.00 Decimal. Land area of the property (as per Previous Valuation report) 2.00 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-CHANDRAPUR, J.L NO.-58, R.S. & L.R DAG NO.-722, L.R KHATIAN NO-2423, P.S.- BAGNAN, UNDER BAGNAN GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711303.

Contd.....2.

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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 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 Foni Vushon Khan;
	On the South	:	By the Passage;
	On the East	:	By the Common Passage;
	On the West	:	By the 3' Wide Common Passage.
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	:	2.00 Decimal.
16.	Extent of the site considered for Valuation (least of 14a & 14b)	:	2.00 Decimal.
17.	Whether occupied by the owner/ tenant?	:	Owner
	If occupied by tenant since how long? Rent received per month	:	
18.	Co ordinates (Latitude , Longitude)	:	22°28'13.341"N 87°58'47.072"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?	:	
	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	:	2.00 Decimal.
03	Prevailing market rate	:	Rs.2,50,000.00 to Rs. 3,50,000.00.
04	Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed.	:	Verbally communicated to be 3,30,000.00
	Considering the land rate	:	
	Less :		
	a) @ 5% on it due to encumbrances of structures;	:	(-) @ Rs. 16,500.00 / Decimal
05	Assessed / adopted rate of valuation	:	Rs.3,13,500.00.
06	Estimated value of Land	:	**Rs. 6,27,000.00**

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)	:	Load Bearing
c)	Year of construction	:	G.F – 2017.
d)	Resudul life of building	:	
e)	Number of floors & height of each floor Including basement, if any.	:	Ground Floor (10 – 0")
f)	Plinth area floor-wise	:	G.F – 483.00 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. Partly Load Bearing	
02.	Basement		
03.	Superstructure	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.	
05.	RCC Works	Roof, Beam, Column, Lintel, Chajja, etc.	
06.	Plastering	Partly complete	
07.	Flooring, skirting, dadoing	Incomplete	
08.	Special finish as marble, granite, wooden paneling, drills etc.	Incomplete	
09.	Roofing including weather proof course.		
10.	Drainage	Surface Drainage	

02. COMPOUND WALL : N.A.
Height :
Length :
Type of Construction :

03. ELECTRICAL INSTALLATION
Type of wiring : Surface
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)	483.00	10'	7	1400.00	6,76,200.00	67,620.00	6,08,580.00
	TOTAL							6,09,000.00 (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	:	6,27,000.00
Part – B	Building	:	6,09,000.00
Part – C	Extra items	:	
Part – D	Amenities	:	
Part – E	Miscellaneous	:	
Part – F	Service & Boundary Wall	:	
	Total	:	**12,36,000.00**

Realisable Value
Realisable value is considered to be 10% less than present market value may be reasonable at Rs.11,12,000.00

Distress sale value :
Distress sale value is considered to be 15% less than present market value may be reasonable at Rs.10,51,000.00

[**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.12,36,000.00 (Rupees Twelve Lakhs And Thirty Six 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 : 17.06.2024

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), MIE, 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 :

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MANDATE FOR VALUERS

Name(s) of Valuer with Address & Telephone No:- **Chandan Ghosh** Date of visit :-14.06.2024			
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		2.00 Decimal.
3	In case of building built up area		G.F- 483.00 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		4.0 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 Chistia Decorators .
7	L.R Plot No:722 Dag No:		Ward No: Premises No:
	L.R Khatian No: 2423		J.L No: 58
	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		Sri Sushobhan Mondal, S/O, Late Birendra Nath Mondal
9	Present address of the owner [if other than applicant]		Vill-Bagnan Tepur, P.O & 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		Unfinished Single 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 documents like patta, title deed and legal		

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	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 ...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. ..... **12.36 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.

Chandanghosh

SIGNATURE OF THE VALUER WITH SEAL

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ANNEXURE- "II"

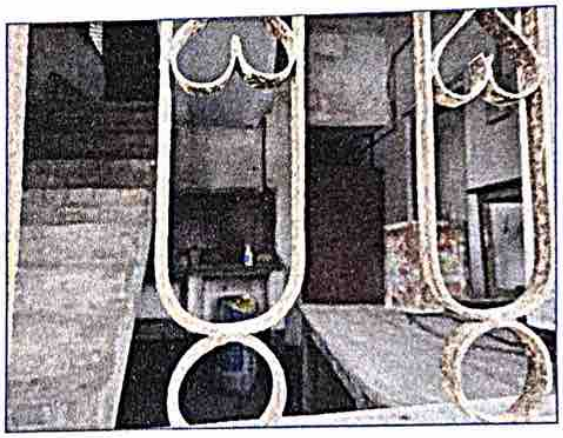
PHOTOGRAPHS OF THE SUBJECT PROPERTY SITUATED AT: MOUZA-CHANDRAPUR, J.L NO.-58, R.S. & L.R DAG NO.-722, L.R KHATIAN NO-2423, P.S.-BAGNAN, UNDER BAGNAN GRAM PANCHAYAT, DISTRICT – HOWRAH, PIN-711303.

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