

Vis(2021-22)-PL71-060-069 Heat no: 22
Mipore Symbol

File No: ~~XXXXXXXXXX~~

Date of Receiving

File Receiver Name

Visa International Ltd.

CASE COLLECTION FORM

(Version 5.0)

Date of implementation: 9.02.2011 | Last Revision: 30.01.2020 | Latest Revision: 31.10.2020

Items	Assigned To	Assigned to Date	To be completed by date	Submitted	Grade	HOD Engrg. Signature
File Received By						
Survey	Anishank Arap					
Preparation						
<p>A: Very Good B: Satisfactory C: Average D: Poor E: Extremely</p> <p>File Returned to HOD Engrg. unprepared due to reason:</p> <p>Survey not done properly / Survey Form rates is not properly done / Identification is not properly done / Photographs not clearly representative photo not taken / Owner dw. Google Map not taken / Survey summary not filled</p> <p>Case File is returned by the preparer - HOD Engrg. comment & Signature:</p> <p>Minor defects in the survey hence app. Surveyor Report preparer to collect the missing information on his file.</p> <p>Major defects in the survey. Survey has to be done again.</p>						

GENERAL DETAILS

Proposal/ Work Order or

Ref. No.

Type of Service



Valuation Report

Construction co-

estimate

Cost Estimation Certificate

Other CE Certificates

TE. Repor

UE

Type of Customer

Bank

PO

Corporate

Individual

Bank / Organization

Liquidator (Ashok K. Gupta)

Case Assignment Officer

Name

Contact No.

Signature

Fees paying party Details

Ashok Kumar Chinnai

Mr. Shrinani Gupta

9999808581

Case Type

Case for Fresh Account



Case for existing account customer

Fees Details

Amount of Fees

Advance Amount

any

Fees will be paid by

Billing Details

Billed To Party Name

CASE DETAILS

Residential Apartment

1 Purpose of Valuation Assignment

Value assessment of the asset for securing new collateral mortgage
 Periodic Re-Valuation for Bank ☐ Dividend sale for NPA sale
 For DRT Recovery purpose ☐ Capital Gains & Wealth Tax purpose
 Partition purpose ☐ General Value Assessment
 Any other ☐

2 Owner/ Applicant Details

Name **Visa International Ltd.** Contact Number Email Id

3 Account Name

4 Property Address

Flat no. 22, 2/6/1, 2nd floor, Alipore Syndicate, P.S. - Alipore, Alipore Road, Kol. - 700027

5 Who will coordinate on site for the site survey

Name **Shiv Shankar Shaw** Contact Number **9874047147**

6 Preferred time of survey

Date **24/6/21** Time

7 Documents Received
 Any other ownership document not add. with the main map is ☐

- | | |
|---|--|
| 1 Ownership Documents <input checked="" type="checkbox"/> Sale Deed | Power of Attorney <input type="checkbox"/> |
| <input type="checkbox"/> Registered Will <input type="checkbox"/> Relinquishment | <input type="checkbox"/> Transfer Deed |
| <input type="checkbox"/> Conveyance Deed <input type="checkbox"/> Allotment | <input type="checkbox"/> Possession |
| 2 Map <input type="checkbox"/> Cizra Map <input type="checkbox"/> Approved Map | <input type="checkbox"/> Site Plan |
| 3 Utility Bills <input type="checkbox"/> Electricity Bill & pay receipt <input type="checkbox"/> House Tax demand & pay receipt | <input type="checkbox"/> Water Bill & payment receipt |
| 4 Any Other document: <input type="checkbox"/> CLU <input type="checkbox"/> T <input type="checkbox"/> Old Valuation Report | <input type="checkbox"/> Report <input type="checkbox"/> Agreement to Sale |
| 5 No documents provided: <input type="checkbox"/> | |

8 Documents received from

Ad client

9 Special Instructions if any

I hereby declare that I am the owner of the property and I am not aware of any other person having any interest in the property. I have provided all the necessary documents and information to the valuer and I have not provided any false information. I have not provided any information that is false, misleading or deceptive. I have not provided any information that is false, misleading or deceptive. I have not provided any information that is false, misleading or deceptive.

Customer Signature

FILE RECEIVER CASE COLLECTION PROCESS COMPLIANCE CHECKLIST
(To be filled by Surveyor)

S NO	COMPLIANCE CHECKLIST	STATUS	APPROVER SIGNATURE/ REMARKS IN CASE OF ANY (X)
1	Is Case collection Form properly filled by Receiver?	✓	
2	Is purpose of the assignment understood clearly by the receiver?	✓	
3	Has receiver checked if this is a new case or existing case of the Bank?	✓	
4	Has receiver fixed the fees with the manager/ client and sent quotation properly or have taken approval of the work over email?	✓	
5	Has receiver taken proper Work Order/ Email/ CESA form formality?	✓	
6	In case of private case or for fresh case 50% advance is received?	✗	
7	Is document checklist email sent to the customer?	✓	
8	Has the received documents is having documents provided by stamp?	✗	

IMPORTANT INSTRUCTIONS TO SURVEYOR

1.	Please fill the above compliance checklist before moving for the survey.
2.	Please do not do the survey if you do not have proper documents.
3.	For Vacant Plot/ Land – Cizra Map/ Master/ Zonal/ Site Plan is must to identify the Plot. For Agriculture or converted land from agriculture – Mutation document. CLU is must.
4.	Firstly please first study the documents of the property which need to get surveyed.
5.	Mark the Owner/ Area/ Boundaries mentioned in the owners documents with bold fluorescent marker pen before moving for the survey. During site survey if any difference is found in the above fields from the ownership documents then please contact the owner immediately to know the reason for the difference.
6.	Confirm ongoing property rates in the subject location through public comain, property sites and contact dealers to show you the available properties in that area during your survey.
7.	Identify the Property clearly by matching the boundaries and area mentioned in the property papers.
8.	Do sample physical or google measurements of the property.
9.	PHOTOGRAPH INSTRUCTIONS: a. Take owner/ representative photograph along with the property. b. Take your selfie along with the property and the owner/ representative. c. Take full scale photo of the property with gate. d. Take photo of the property along with abutting road, towards left, right and center. e. Take multiple photos of inside-out of the property. f. Take nearby photographs of the Property. g. Take a short video to cover property and neighborhood.
10.	Take Google Map location.
11.	Check main road name & width and approach road width and distance of property from main road.
12.	Check Jurisdiction Municipal Limits & Ward Name.
13.	Fill each column of survey form diligently in detail and tick the appropriate option clearly.
14.	Check any defects or negativity in the property and comment in detail on survey form.
15.	Do extensive market rate enquiries and confirm for any recent past transactions.
16.	In case customer appears to be providing misleading information to you or trying to influence you by money or cash then immediately report to the Management & Bank.

SURVEY GRADING MATRIX

GRADE

PARAMETERS/ CRITERIA

A

In case all the points below are done properly, timely with full care and diligence

- 1 Survey started with proper work order and knowing the source of payment
- 2 Survey done with proper documents
- 3 Done complete homework and studied the documents properly with highlighting the main points before moving for the survey
- 4 Chosen correct survey form as per the property type
- 5 All fields of Survey form are properly filled
- 6 All site special observations and negative and positive factors clearly mentioned
- 7 Self & client signatures taken on survey form
- 8 Property rates information properly taken, mentioned and verified
- 9 Site rough sketch plan made
- 10 Proper photographs taken
- 11 Selfie with property taken
- 12 Selfie and owner photograph with property taken

B

In case of 3 minor mistakes in any of the above points except Point 1, 2, 3, 4, 6, 8, 10, 11, 12 but all the points are covered

C

In case of more than 3 minor mistakes and any 1 major mistake in any of the above points and if any points are completely missing except Point 1, 2, 3, 4, 6, 8, 10, 11, 12

D

In case of 1 major mistake or missing of any 1 point out of 1, 2, 3, 4, 6, 8, 10, 11, 12

E

In case of more than 1 major mistakes or missing of more than 1 point out of 1, 2, 3, 4, 6, 8, 10, 11, 12

Note (Survey Grading Matrix):

- 1 For special assignments like LIE, Stock Valuation, etc. where all data survey format is not specified or released, in such cases point wise site observation report has to be submitted by the Surveyor duly signing it properly. Without signed Site observation report, Point 4 will be considered as not done and will fall under Category E.
- 2 Similar Grading Matrix is issued for Case Collection & Report Preparation as well.

Note (Overall Grading Matrix):

- 1 In case client reports any careless mistake in the report for which revision has to be done in the report then in that case Grading Matrix may be revised and Grade E will be awarded.

SURVEY PROCESS COMPLIANCE CHECKLIST

(To be submitted by Surveyor with each Survey)

S NO	COMPLIANCE CHECKLIST POINTS	STATUS
1	Did you take proper property documents to carry out the survey?	✓
2	Have you properly studied & highlighted Owner/ Area/ Boundaries in the property documents with bold florescent before moving for the survey?	✓
3	Did you check prominent landmark nearby the subject property and mentioned in the survey form?	✓
4	Did you identified the Property clearly by matching the boundary and area mentioned in the property papers?	✓
5	Did you check if property is merged with any other property or it is an independent property?	✓
6	Did you do sample physical or google measurements of the property in case of property more than 2500 sq.mtr?	✓
7	Did you check for any building violations in the property?	✓
8	Did you check municipal limits/ jurisdiction/ ward?	✓
9	Did you take Google Map location and shared it to Maps whatsapp group?	✓
10	Did you check Main road name & width and its distance from the subject property?	✓
11	Did you check approach Lane width on which property is located?	✓
12	Have you taken property full scale photograph with gate?	✓
13	Have you taken owner/ representative photograph with the property?	✓
14	Have you taken your selfie with the property along with owner/ representative?	✓
15	Have you taken photograph of the property along with abutting road and towards left and right of the property?	✓
16	Have you taken multiple photographs of the property from inside-out?	✓
17	Did you check nearby development and whereabouts and commented on survey form?	✓
18	Did you check any defects or negativity in the property in terms of location, legality, disputes, marketability, salability, etc. and commented on survey form in detail?	✓
19	Have you filled all the columns of survey form including survey summary sheet properly?	✓
20	Did you draw site key plan (location map)?	✓
21	Did you draw rough site sketch plan?	✓
22	Have you taken self-attested documents from owner/ representative and stamped "documents provided by stamp"?	✓
23	Did you check any defects or negativity in the property in terms of location, legality, disputes, marketability, salability, etc. and commented on survey form in detail?	✓
24	Have you confirmed any recent past transactions during market enquiries and enquired property rates locally very rigorously?	✓
25	Did you take signatures of the owner/ representative on undertaking and survey summary sheet?	✓
26	Did you signed the undertaking?	✓

For File No.	VIS(2021-22)-PL74-060-069
Surveyor Name	Anirban Roy & Arup Banerjee
Signature	<i>[Signature]</i>
Date	24/6/21

GENERAL SURVEY FORM
(FOR PROPERTIES OTHER THAN FLATS)
(Version 5.0)

Date of implementation: 9.02.2011 | Last Revision: 04.01.2018 | Latest Revision: 31.10.2020

VIS(2021-22)-PLH-060-069

File No. RKA/DNER/.....

Date: 29/6/21

Time: _____

GENERAL DETAILS

1.	Name of the Surveyor	<u>Anishan & Group</u>
2.	Property shown by	<input type="checkbox"/> Owner, <input checked="" type="checkbox"/> Representative, <input type="checkbox"/> No one was available, <input type="checkbox"/> Property is locked, survey could not be done from inside <div style="display: flex; justify-content: space-between;"> <div>Name <u>Shiv Shankar Shaw</u></div> <div>Contact No. <u>9874047147</u></div> </div>
3.	Survey Type	<input checked="" type="checkbox"/> Full survey (inside-out with measurements & photographs) <input type="checkbox"/> Half Survey (Measurements from outside & photographs) <input type="checkbox"/> Only photographs taken (No measurements)
4.	Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked, <input type="checkbox"/> Possessee didn't allow to inspect the property, <input type="checkbox"/> NPA property so couldn't be surveyed completely
5.	How Property is Identified	<input type="checkbox"/> From schedule of the properties mentioned in the deed, <input checked="" type="checkbox"/> From name plate displayed on the property, <input type="checkbox"/> Identified by the owner/owner representative, <input type="checkbox"/> Enquired from nearby people, <input type="checkbox"/> Identification of the property could not be done, <input type="checkbox"/> Survey was not done
6.	Type of Property	<input checked="" type="checkbox"/> Flat in Multistoried Apartment, <input type="checkbox"/> Residential House, <input type="checkbox"/> Low Rise Apartment, <input type="checkbox"/> Residential Bungalow Floor, <input type="checkbox"/> Commercial Land & Building, <input type="checkbox"/> Commercial Office, <input type="checkbox"/> Commercial Shop, <input type="checkbox"/> Commercial Floor, <input type="checkbox"/> Shopping Mall, <input type="checkbox"/> Hotel, <input type="checkbox"/> Industrial, <input type="checkbox"/> Institutional, <input type="checkbox"/> School Building, <input type="checkbox"/> Vacant Residential Plot, <input type="checkbox"/> Vacant Industrial Plot, <input type="checkbox"/> Agricultural Land
7.	Property Measurement	<input type="checkbox"/> Self-measured, <input checked="" type="checkbox"/> Sample measurement only, <input type="checkbox"/> No measurement
8.	Reason for no measurement	<input type="checkbox"/> It's a flat in multi storey building so measurement not required <input type="checkbox"/> Property was locked, <input type="checkbox"/> Owner/ possessee didn't allow it, <input type="checkbox"/> NPA property so didn't enter the property, <input type="checkbox"/> Very Large Property, practically not possible to measure the entire area <input type="checkbox"/> Any other Reason: _____
9.	Purpose of Valuation	<input type="checkbox"/> Value assessment of the asset for creating new collateral mortgage <input type="checkbox"/> Periodic Re-Valuation for Bank, <input checked="" type="checkbox"/> Distress sale for NPA A/c <input type="checkbox"/> For DRT Recovery purpose, <input type="checkbox"/> Capital Gains Wealth Tax purpose <input type="checkbox"/> Partition purpose, <input type="checkbox"/> General Value Assessment
10.	Type of Loan	<input type="checkbox"/> Housing Loan, <input type="checkbox"/> Housing Take Over Loan, <input type="checkbox"/> Home Improvement Loan, <input type="checkbox"/> Loan against Property, <input type="checkbox"/> Construction Loan, <input type="checkbox"/> Educational Loan, <input type="checkbox"/> Car Loan, <input type="checkbox"/> Project Loan, <input type="checkbox"/> Term Loan, <input type="checkbox"/> CC Limit enhancement, <input type="checkbox"/> Cash Credit Limit, <input type="checkbox"/> Industrial Loan, <input type="checkbox"/> NA
11.	Loan Amount	_____

OWNERSHIP DETAILS

1.	Legal Owner Name/s	Visa International Ltd.
2.	Property Purchaser Name	u
3.	Property Address under Valuation	Same as pg. 2
4.	Present Residence Address of the Owner/ Purchaser	-
5.	Property constitution	<input checked="" type="checkbox"/> Free Hold, <input type="checkbox"/> Lease Hold

LOCATION DETAILS

1.	Adjoining Properties (Match it with papers with the help of compass or Sun direction and also confirm it with nearby people)	East woodland syndicate	West Diamond Harbour Road	North other building	South other building		
2.	Property Facing	<input type="checkbox"/> East Facing, <input checked="" type="checkbox"/> North Facing, <input type="checkbox"/> West Facing, <input type="checkbox"/> South Facing <input type="checkbox"/> North-East Facing, <input type="checkbox"/> South-West Facing, <input type="checkbox"/> South-East Facing <input type="checkbox"/> North-West Facing					
3.	Landmark	woodland Hospital					
4.	Ward Name/ No.						
5.	Zone Name	Aurora					
6.	Main Road Name & Width	Name	Width	Distance	from property		
		Diamond Harbour Road	20-25 ft.	150m			
7.	Approach Road Name & Width	Internal Road, 15 ft.					
8.	Location consideration of the Society	<input checked="" type="checkbox"/> Within Main city, <input type="checkbox"/> Within Good Urban developed area, <input type="checkbox"/> Within developing area, <input type="checkbox"/> Highly posh locality, <input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input type="checkbox"/> Ordinary, <input type="checkbox"/> In interiors, <input type="checkbox"/> Remote area, <input type="checkbox"/> Backward, <input type="checkbox"/> Average <input type="checkbox"/> Poor					
9.	Special Location consideration of the property	<input type="checkbox"/> Park Facing, <input type="checkbox"/> Pool Facing, <input checked="" type="checkbox"/> Road Facing, <input type="checkbox"/> Entrance North-East Facing, <input type="checkbox"/> Sunlight facing					
10.	Characteristics of the locality	<input checked="" type="checkbox"/> Urban developed, <input type="checkbox"/> Urban developing, <input type="checkbox"/> Semi Urban, <input type="checkbox"/> Rural, <input type="checkbox"/> Backward, <input type="checkbox"/> Industrial, <input type="checkbox"/> Institutional					
11.	Category of Society/ locality	<input checked="" type="checkbox"/> High End, <input type="checkbox"/> Normal, <input type="checkbox"/> Affordable Group Housing, <input type="checkbox"/> EWS, <input type="checkbox"/> MIG, <input type="checkbox"/> MIG, <input type="checkbox"/> LIG					
12.	Utilities/ Facilities in the locality	<input checked="" type="checkbox"/> Lifts, <input checked="" type="checkbox"/> Garden, <input type="checkbox"/> Landscaping, <input type="checkbox"/> Swimming Pool, <input checked="" type="checkbox"/> Gym, <input type="checkbox"/> Club House, <input type="checkbox"/> Walk Trails, <input checked="" type="checkbox"/> Kids play zone, <input checked="" type="checkbox"/> 100% Power Backup					
13.	Proximity to civic amenities	School	Hospital	Market	Metro	Railway Station	Airport
		500m	250m	200m	2.8km	600m	25km
14.	Any new development in surrounding area	-					

15. Jurisdiction limits	<input checked="" type="checkbox"/> Nagar Nigam, <input type="checkbox"/> Nagar Panchayat, <input type="checkbox"/> Gram Panchayat, <input type="checkbox"/> Nagar Palika Parishad, <input type="checkbox"/> Area not within any municipal limits
16. Jurisdiction Development Authority Name	<input type="checkbox"/> DDA, <input type="checkbox"/> GDA, <input type="checkbox"/> NOIDA, <input type="checkbox"/> GNIDA, <input type="checkbox"/> YEIDA, <input type="checkbox"/> HUDA, <input checked="" type="checkbox"/> KMDA, <input type="checkbox"/> MDDA, <input type="checkbox"/> Any other Development Authority, <input type="checkbox"/> Area not within any development authority limits
17. Municipal Corporation Name	<input type="checkbox"/> NDMC, <input type="checkbox"/> SDMC, <input type="checkbox"/> EDMC, <input type="checkbox"/> Ghaziabad Municipal Corporation, <input type="checkbox"/> Gurgaon Municipal Corporation, <input type="checkbox"/> Faridabad Municipal Corporation, <input checked="" type="checkbox"/> Kolkata Municipal Corporation, <input type="checkbox"/> Dehradun Municipal Corporation, <input type="checkbox"/> Area not within any municipal limits, <input type="checkbox"/> Any other Municipal Corporation/ Municipality:

PHYSICAL DETAILS			
1.	Land Area	As per Title deed	As per Map
		←	←
2.	Any conversion to the land use	←	
3.	Land Type	<input checked="" type="checkbox"/> Solid, <input type="checkbox"/> Rocky, <input type="checkbox"/> Marshy land, <input type="checkbox"/> Reclaimed Land, <input type="checkbox"/> Water logged, <input type="checkbox"/> Land locked	
4.	Shape of the Land	<input type="checkbox"/> Square, <input type="checkbox"/> Rectangular, <input type="checkbox"/> Trapezium, <input type="checkbox"/> Triangular, <input type="checkbox"/> Trapezoid, <input checked="" type="checkbox"/> Irregular, <input type="checkbox"/> NA	
5.	Level of Land	<input checked="" type="checkbox"/> On road level, <input type="checkbox"/> Below road level, <input type="checkbox"/> Above road level, <input type="checkbox"/> NA	
6.	Frontage to depth ratio	<input checked="" type="checkbox"/> Normal frontage, <input type="checkbox"/> Less frontage, <input type="checkbox"/> Large frontage, <input type="checkbox"/> NA	
7.	Are Boundaries matched	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> No relevant papers available to match the boundaries, <input type="checkbox"/> Boundaries not mentioned in available documents	
8.	Is Independent access available to the property	<input checked="" type="checkbox"/> Clear independent access available, <input type="checkbox"/> Access available in sharing of other adjoining property, <input type="checkbox"/> No clear access is available, <input type="checkbox"/> Access is closed due to dispute	
9.	Is property clearly demarcated with permanent boundaries?	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> Only with Temporary boundaries	
10.	Is the property merged or colluded with any other property	NO	
11.	Property possessed by at the time of survey	<input checked="" type="checkbox"/> Owner, <input type="checkbox"/> Vacant, <input type="checkbox"/> Lessee, <input type="checkbox"/> Under Construction, <input type="checkbox"/> Couldn't be Surveyed, <input type="checkbox"/> Property was locked, <input type="checkbox"/> Bank sealed, <input type="checkbox"/> Court sealed	
12.	Current activity carried out in the property	<input checked="" type="checkbox"/> Residential purpose, <input type="checkbox"/> Commercial purpose, <input type="checkbox"/> Godown, <input type="checkbox"/> Office, <input type="checkbox"/> Industrial, <input type="checkbox"/> Vacant, <input type="checkbox"/> Locked, <input type="checkbox"/> Any other use	

BUILDING/ CONSTRUCTION/ UTILITY DETAILS	
1. Construction Status	<input checked="" type="checkbox"/> Built-up property in use, <input type="checkbox"/> Under construction, <input type="checkbox"/> No construction

Covered Built-up Area

✓ Covered Area Floor Area ✓ Super Area Carpet Area
As per Title deed As per Map As per site survey

(Tick one on the basis of which valuation is to be calculated)

2213 S. H. (Rtd) (Built up Area) 2150 Sq. ft.

3. Total Number of Floors in the Building

9 + 9

4. Floor on which property is situated

2nd floor

5. Type of Unit/ Number of Rooms/ Cabins/ Cubicles

Bedroom - 3 / Servant room - 1 / Kitchen - 1
Hall - 1 / Dressing room - 1 / Wash room - 4

6. Building Type

✓ RCC Framed Structure, load bearing Pillar Beam column
□ Ordinary brick wall structure □ Iron trusses & Pillars □ Scrap abandoned structure

7. Roof

a. Make: □ RBC, ✓ RCC GI Shed □ Tin Shed □ Stone Patla

b. Height: 3.2 m

c. Finish: □ Simple plaster ✓ POP Punning, □ POP False Ceiling, □ Coved roof, □ No plaster

8. Flooring

✓ Vitrified tiles, □ Ceramic Tiles, □ Simple marble, □ Marble chips, □ Mosaic, □ Granite, □ Italian Marble, □ Kota stone, □ Wooden, □ PCC, □ Imported Marble, □ Pavers, □ Chequered Tiles, □ Brick Tiles, □ No Flooring, □ Under construction, □ Any other type.

9. Appearance/ Condition of the Building

Internal - □ Excellent, ✓ Very Good, □ Good, □ Ordinary, □ Average, □ Poor, □ Under construction, □ No Survey

External - □ Excellent, □ Very Good, ✓ Good, □ Ordinary, □ Average, □ Poor, □ Under construction

10. Maintenance of the Building

✓ Very Good, □ Average, □ Poor, □ Under construction

11. Interior decoration

□ Excellent, ✓ Very Good, □ Good, □ Simple, □ Ordinary, □ Average, □ Below average, □ Under construction, □ No Survey

12. Interior Finishing

□ Simple plastered walls, □ Brick walls without plaster, □ Designer textured walls, ✓ POP punning, □ Coved roof, □ Under construction, □ No Survey

13. Exterior Finishing

✓ □ Simple plastered walls, □ Brick walls without plaster, □ Architecturally designed or elevated, □ Brick tile Cladding, □ Structural glazing, □ Aluminium composite panel cladding, □ Glass façade, □ Domb, □ Arch, □ Under construction

14. Kitchen

□ Simple with no cupboard, □ Ordinary with cupboard, ✓ Normal Modular with chimney, □ High and Modular with chimney, □ Under construction, □ No Survey

15. Class of Electrical fittings

□ External, ✓ Internal, ✓ Ordinary fixtures & fittings, ✓ Fancy lights, ✓ Chandeliers, □ Concealed lightning, □ Under construction, □ No Survey

16. Class of Sanitary/ Plumbing & water supply fittings

□ External, ✓ Internal, □ Excellent, □ Very Good, □ Good, □ Simple, □ Average, □ Below average, □ Under construction, □ No Survey

17. Water arrangements

□ Jet pump, ✓ Submersible, □ Mains board supply

18. Fixed Wooden Work

□ Excellent, □ Very Good, □ Good, □ Simple, □ Ordinary, □ Average, □ Below Average, □ No wooden work, ✓ No survey

19. Age of Building/ Recent Improvements done

More than 45 years

20. Maintenance of the Building

✓ Very Good, □ Average, □ Poor

21	Any defects in the building	<input type="checkbox"/> Maintenance issues <input type="checkbox"/> Water supply issues <input type="checkbox"/> Visible cracks in the building <input type="checkbox"/> Construction done without approved Map <input type="checkbox"/> Extra covered adjacent property <input type="checkbox"/> Yes, <input type="checkbox"/> No, <input checked="" type="checkbox"/> Common boundary wall of a complex	<input type="checkbox"/> Finishing issues <input type="checkbox"/> Electricity issues <input type="checkbox"/> Structural issues <input checked="" type="checkbox"/> Construction not as per Map <input type="checkbox"/> Joined adjacent area illegally <input checked="" type="checkbox"/> A N A
22	Any violation done in the property	<input type="checkbox"/> Running Mtr. <input type="checkbox"/> Height	<input type="checkbox"/> Width <input type="checkbox"/> Finish
23	Boundary Wall (Only for individual property)	<input type="checkbox"/> Passenger/ <input type="checkbox"/> Commercial Make: <u>Desado</u>	Capacity: <u> </u>
24	Lift/ elevators	<input type="checkbox"/> Inverter, <input checked="" type="checkbox"/> DG Set Make: <u> </u>	Capacity: <u> </u>
25	Power backup	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> Beautiful. <input checked="" type="checkbox"/> Available within the property	<input checked="" type="checkbox"/> On Ground <input type="checkbox"/> In Basement <input type="checkbox"/> On still
26	Garden/ Landscaping	<input type="checkbox"/> Not available within the property	<input type="checkbox"/> On road, <input type="checkbox"/> Acute parking problem
27	Parking facilities		
28	Special Comments/ Observations, if any		

MARKETABILITY/ SELABILITY/ UTILITY DETAILS

1	Any issues in marketability of the property?	<input type="checkbox"/> Yes, <input checked="" type="checkbox"/> No Reason in case of No: <input checked="" type="checkbox"/> Location, <input checked="" type="checkbox"/> Surrounding, <input type="checkbox"/> Legal aspects, <input checked="" type="checkbox"/> Demand, <input type="checkbox"/> Shape, <input type="checkbox"/> Any Other:
2	How is Demand & Supply condition in the Market of such properties?	Demand: <input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor Supply: <input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor
3	Is property easily sellable & marketable?	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No Comments: <u>It is, highly posched Area, with all other amenities nearby.</u>
4	How is the current utility of the property?	<input type="checkbox"/> Excellent, <input checked="" type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor
5	At what True rate Owner bought this Property?	Year of purchase: <u> </u> Purchase Price: <u> </u>
6	Present expected Sale Value of the overall property?	<u> </u>

PROPERTY MARKET COMPARABLE RATE INFORMATION DETAILS

(Available for Sale or Transaction already happened in past)

S No	Particulars	Subject Property	Comparable 1	Comparable 2	Comparable 3
1	Name (source of information)	NA	Ashish Goyal Mr. Renuit		
2	Contact No	NA	8981310302 9830416850		
3	Type of source of information (Seller/Property dealer/ nearby people)	NA	Property Consultant	Property Consultant	
4	Rates/ Price informed (in Rs with unit)	NA	Rs 9-10K/sq.ft. (S.B.)	Rs 9-9.5K/sq.ft. (S.B.)	
5	Rates Type (Sale/ Buy)	NA	Rs 10K/sq.ft. Sale	Sale	
6	Shape of the Property (Square, Rectangular, Irregular)		Square	-	
7	Area/ Size of the Property		-	-	
8	Legal Status (clear, negative, weak)/ No. of owners		clear	clear	
9	Location/ surrounding/ neighborhood comparison with the subject property (Similar, Lower, Better, Highly Better than the subject Property)	Base Case	clear similar	similar	
10	Distance from the subject Property	0	-	-	
11	Other factors (Corner, 2 side open, North-East facing, Park facing, Legal/ Financial encumbrance, etc.)		-	-	
12	Approach road width		100ft	-	
13	Level of Land (Below/ On/ Above road level)		On road	On road	
14	Frontage to depth ratio (Normal, Less, Large)		Normal	Normal	
15	Present Use		Residential	Residential	
16	Any other details/ Discussion held	NA	-	-	
17	Present expected Sale Value of the overall property?				

UNDERTAKING BY THE CUSTOMER

I confirm that I have made the inspection of the subject property to the surveyor of R.K. Associates, which is correct property in question for which the documents have been provided. I am aware of all the information related to the subject property and I have provided all its information to the surveyor true to the best of my knowledge. I understand that any false or deceptive information provided by me will be considered as cheating with the professional organization since it will lead to incorrect valuation report and I will be solely responsible for this unlawful act and will bear the charges for the changes/modifications which have to undergo due to the false information. I also undertake that I have not given any cash or in kind to any member of R.K. Associates to influence the value of the property or favor any individual or organization and the same is not accepted or asked by the member of R.K. Associates. Any such act will lead to cancellation of the material prepared by R.K. Associates with forfeiture of the fees and I'll be completely responsible for all repercussions and legal actions taken for it.

IMPORTANT: We have not authorized any of our personnel Surveyor to take any cash or kind from the customers in any situation. In case Surveyor or any member of R.K. Associates asks for any money or kind from you then kindly please inform on number +91-9958622707, 0120-4110117. Our Valuation process is very stringent and have multiple check points to ensure correct & error free reports to keep the lending agency risk free. In case Surveyor claims that he would be able to arbitrary effect the Valuation figures unfairly or as per your requirement & need, then he is making a false claim to you and we request you to complaint such act immediately on the number provided above.

Name	
Relationship with owner	
Signature	
Mobile No.	
Date	

UNDERTAKING BY THE SURVEYOR

I confirm that I have carried out the Survey of the property properly as per the fair professional best practices and Valuation & Survey policy guidelines issued by R.K. Associates. I have not taken any cash or kind from the customer nor have I come into any kind of influence of the customer / bank to arbitrary providing the Property valuation as per one's need. I further state that I have not given any assurance to the customer and given any wrong or false information or statement. In case at any point of time it is found that I have done any kind of fraudulent activity in this case and misled the company then I understand its legal consequences and appropriate penal action which company can take against me. Also in regard to any monetary or reputation loss will be recovered from me by the company.

For File No.	
Surveyor Name	Anirban & Arup
Signature	Chair
Date	24/6/24

UNDERTAKING BY THE PREPARER

I confirm that this Valuation Report is prepared as per the fair professional practices and Valuation & Survey Policy Guidelines issued by the organization. I also confirm that with no bias, partiality or prejudice, I have worked on this Valuation assignment. Rates adopted for assets are based on current market information collected from the site & up to my knowledge during the course of assignment and I have taken all sincere efforts to review, cross check & confirm this data information from all different angles using my prudent approach without any biasedness or pressure. I have prepared this report based on true facts & information as per best of my knowledge & case facts. I understand that any false information provided by me will lead to the incorrect valuation report and I'd be solely responsible for it and will bear the losses which will be put on the Company in form of monetary or reputation loss by its client or statutory bodies.

I also undertake that I did not come into any influence by the customer, Bank representative (officer or agent), colleagues, coworkers or any other person to arbitrarily change the Valuation figures or facts unethically or illegitimately which may put the public money at risk which is in the form of Bank deposits.

In case at any point of time in future, if I am found guilty of illegitimately distorting the facts in the Valuation or any other professional services which company offers in the market on being influenced by the customer or Bank representative (officer or agent) or for whatsoever reason then I'd be solely responsible of any such act and I understand that the Company can take appropriate legal action against me which may include suspension from the current roles & responsibilities or termination from the employment with immediate effect.

I also undertake that I have not taken any cash, favor or in kind from the customer for favoring any individual or organization by unfair means.

I also undertake that I'll not prepare any report on incomplete Survey form which is not properly filled as per the Company guidelines and in case I am preparing it which is creating an incorrect report then I'd be responsible for its consequences.

For File No.	
Preparer Name	
Signature	
Date	

SURVEY SUMMARY SHEET
(TO BE ENCLOSED WITH VALUATION REPORT)
(Version 1.0) | Date of implementation: 10/11/17

Every Valuation report at R & Associates is prepared based on the thorough inspection of the property by our Engineering Surveyor. This Survey Summary Sheet is for the information of Banker/ interested organization. Detailed Survey Form can also be made available in case it is required to cross check what information our surveyor has given in the inspection report based on which Valuation report is prepared.

1	File No.			
2	Name of the Surveyor	Anishan & Anup		
3	Borrower Name	Vista Ltd. Ltd.		
4	Name of the Owner			
5	Property Address which has to be valued	Flat no. 22, 8/6/11, Alipore Syndicate, Alipore, Kt. 17000		
6	Property shown & identified by at spot:	<input checked="" type="checkbox"/> Owner, <input type="checkbox"/> Representative, <input type="checkbox"/> No one is available, <input type="checkbox"/> Property locked, survey could not be done from inside <div style="display: flex; justify-content: space-between;"> <div>Name Shr Shankar shaw</div> <div>Contact No. 98740 4747</div> </div>		
7	How Property is identified by the Surveyor	<input type="checkbox"/> From schedule of the properties mentioned in the deed, <input checked="" type="checkbox"/> Name with displayed on the property, <input checked="" type="checkbox"/> Identified by the owner/ owner representative, <input type="checkbox"/> Enquired from nearby people, <input type="checkbox"/> Identification of the property could not be done, <input type="checkbox"/> Survey was not done		
8	Are Boundaries matched	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> No relevant papers available to match the boundaries, <input type="checkbox"/> Boundaries not mentioned in available documents		
9	Survey Type	<input checked="" type="checkbox"/> Full survey (inside-out with measurements & photographs) <input type="checkbox"/> Half Survey (Measurements from outside & photographs) <input type="checkbox"/> Only photographs taken (No measurements)		
10	Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked, <input type="checkbox"/> Possessee didn't allow to inspect the property, <input type="checkbox"/> Property so couldn't be surveyed completely		
11	Type of Property	<input checked="" type="checkbox"/> Flat in Multistoried Apartment, <input type="checkbox"/> Residential House, <input type="checkbox"/> Low Rise Apartment <input type="checkbox"/> Residential Builder Floor, <input type="checkbox"/> Commercial Building, <input type="checkbox"/> Commercial Office <input type="checkbox"/> Commercial Shop, <input type="checkbox"/> Commercial Floor, <input type="checkbox"/> Shopping Mall, <input type="checkbox"/> Hotel, <input type="checkbox"/> Industrial <input type="checkbox"/> Institutional, <input type="checkbox"/> School Building, <input type="checkbox"/> Smart Residential Plot, <input type="checkbox"/> Vacant Industrial Plot, <input type="checkbox"/> Agricultural Land		
12	Property Measurement	<input type="checkbox"/> Self-measured, <input checked="" type="checkbox"/> Sample measurement, <input type="checkbox"/> No measurement		
13	Reason for no measurement	<input type="checkbox"/> It's a flat in multi storey building so measurement not required <input type="checkbox"/> Property was locked, <input type="checkbox"/> Owner/ possessee didn't allow it, <input type="checkbox"/> NPA property so didn't enter the property, <input type="checkbox"/> Very Large Property, practically not possible to measure the area within limited time, <input type="checkbox"/> Other Reason:		
14	Land Area of the Property	As per Title deed	As per Map	As per site survey
15	Covered Built-up Area	As per Title deed	As per Map	As per site survey
16	Property possessed by at the time of survey	<input checked="" type="checkbox"/> Owner, <input type="checkbox"/> Vacant, <input type="checkbox"/> Lessee, <input type="checkbox"/> Under Construction, <input type="checkbox"/> Couldn't be surveyed <input type="checkbox"/> Property was locked, <input type="checkbox"/> Bank sealed, <input type="checkbox"/> Court sealed		
17	Any negative observation of the			

property during survey	
18. Is Independent access available to the property	<input checked="" type="checkbox"/> Clear independent access is available, <input type="checkbox"/> Access is available in writing, or clear adjoining property, <input type="checkbox"/> No clear access is available, <input type="checkbox"/> Access is closed due to dispute
19. Is property clearly demarcated with permanent boundaries?	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No, <input type="checkbox"/> Only with Temporary boundaries
20. Is the property merged or colluded with any other property	<input checked="" type="checkbox"/>
21. Local Information References on property rates	Please refer attached sheet named 'Property rate Information Details'

Endorsement:

1. Signature of the Person who was present from the owner side to identify the property:

Undertaking: I have shown the correct property and provided the correct information about the property to the surveyor of R.K Associates to the best of my knowledge for which Valuation has to be prepared. In case have shown wrong property or misled the valuer company in any way then I will be solely responsible for this unlawful act.

- Name of the Person:
- Relation:
- Signature:
- Date:

In case not signed then mention the reason for it: ☐ No one was available, ☐ Property is locked, ☐ Owner representative refused to sign it, ☐ Any other reason:

2. Surveyor Signature who did site inspection:

Undertaking: I have inspected the property and cross verified the property details at site to the extent of a. Matching boundaries of the property, b. Sample measurement of its area, c. Physical condition, d. Property rates as per local information with what is mentioned in the property documents provided to me by the Bank/ interested organization. I have not come under influence of anyone during site inspection and have only recorded the true and factual details in the survey form which I come across during the site survey. I understand that giving any manipulative information in the survey form will lead to incorrect Valuation report which is an unlawful act and I'll be solely responsible for doing it.

- Name of the Surveyor:
- Signature:
- Date:

Anshu Roy
 24/6/24