

A. CHATTERJEE CONSULTANTS

ARCHITECTS, SURVEYOR, VALUER.

ZONAL OFFICE :
19-A, SADANANDA ROAD
KOLKATA-700026
(Near Hazra Junction, Behind Ujjala Cinema).
TIME : 9 A.M. TO 10 A.M.
6 P.M. TO 7 P.M.
MONDAY TO FRIDAY
TELEPHONE : 2455-4863

CITY OFFICE & RESIDENCE :
49/1, GURUPADA HALDER ROAD
(Ground Floor Front)
KOLKATA-700026
MOBILE : 9831177303
9331030870
9433051361
Email arupchatterjeevaluer@gmail.com

Ref No:- BOI/11/02/02/19

Date:- 11.02.2019

To
The Manager,
Bank Of India
S.M.E. Branch,
Kolkata.

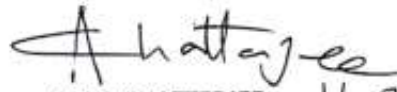
Dear Sir,

Re: Valuation report a/c Sri. Banwari Lal Tak and
Smt. Manju Tak.

In response to your instruction, we made the above valuation report in prescribed format, issued by Head Office, duly filled in and signed, which is enclosed herewith for your kind perusal.

Thanking you.

Yours faithfully



ARUP CHATTERJEE

A.M.I.S., M.I.I.M., F.I.I.V.

Govt. Approved Valuer, Surveyor
and L.B.S. of K.M.C.

ARUP CHATTERJEE

A.M.I.S., M.I.I.M., F.I.I.V.

C.B.I. Govt. Valuer,

U.O. 14 of W.T. Act. 1957

11.2.19

Handwritten note: 11.2.19 -> Banwari

A. CHATTERJEE CONSULTANTS

ARCHITECTS, SURVEYOR, VALUER.

ZONAL OFFICE
19-A SADANANDA ROAD
KOLKATA-700028
(Near Hazra Junction, Behind Ujjala Cinema)
TIME 10 A.M TO 7 P.M.
MONDAY TO SATURDAY
TELEPHONE 2455-4863

CITY OFFICE & RESIDENCE
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(Ground Floor Front)
KOLKATA-700028
MOBILE 9831177303
9331030870
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Ref No : BOI/11/02/02/19

Date : 11.02.2019

BANK OF INDIA (S.M.E. BRANCH) VALUATION REPORT

REPORT OF VALUATION OF IMMOVABLE PROPERTY

Name of Registered Valuer	Arup Chatterjee
Registration No.	Panel Valuer of Bank of India. R/S/V-27 of dated : 20.12.1994
1. *Purpose for which valuation is made	For making the present market value.
2. *Date as on which valuation is made	01.02.2019
3. Name of the owners	Sri.Banwari Lal Tak and Smt. Manju Tak
4. If the property is under joint ownership/ Co- ownership, share of each such owner. are the shares undivided	Joint Ownership. Title Deed (Deed No. 3000/2000) have been produced before us for scrutinization.
5. *Brief description of the property.	Premises No.27 (formerly 27 and 29)
6. *Location, Street, Ward No.	Brabourne Road, Kolkata, Ward No. 45,
7. *Survey / Plot No. of end.	Street Name - Biplabi Trailkya Maharaj Sarani, P.S. Hare Street, Kolkata - 700001, office space being No.407 on the 4 th floor, Building name -" Narayani Building"
8. *Is the property situated in Residential / Commercial/ Mixed area / Industrial area?	It is Commercial & Semi Commercial place The Property is same building Canara Bank (Brabourn Road Branch)



9. Classification of locality – High Class / Middle Class/ Poor Class. : It is Upper Middle Class locality.
10. Proximity to civic amenities, like Schools, : Bank, P.O., P.S., Office & Market etc.
11. Means and proximity to surface communication by the locality is served. : Train, Launch service, Bus, Taxi & Auto Rickshaw.
12. *Area of land supported by documentary proof, shape, dimensions and physical features. : Not Applicable.
13. *Is it leasehold, the name of lessor/ lessee, Nature of lease, dates of commencement and termination of lease and terms of renewal of lease :
 (i) Initial Premium
 (ii) Ground rent payable per annum
 (iii) Unearned increase payable to the lessor in the event of sale or transfer. :
 It is Free hold.
 (Please verify legal report.)
14. *Is there any restrictive covenant in regard to use of land. If so, attach a copy of the covenant. : As per my knowledge NO.
 (Please verify legal report.)
15. Are there any agreement of easements? If so, attach copies. : As per my knowledge NO.
 (Please verify legal report.)
16. Does the land fall in an area included in any town planning scheme or any Development Plan of Government or Any statutory body? If so, give particulars. : As per my knowledge NO.
 (Please verify legal report.)
17. Has any contribution been made towards development or is any contribution been made towards development or is any demand for such contribution still outstanding ? : As per my knowledge NO.
 (Please verify legal report.)
18. Has the whole or part of land been notified for acquisition by Government or any statutory body? Give date of the notification. : As per my knowledge NO.
 (Please verify legal report.)
19. Attach a dimensioned site plan : N.A.

The building / land is situated & bounded by

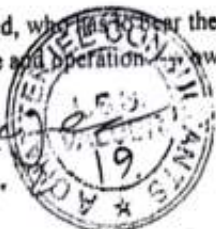
On the North
 On the South
 On the East
 On the West



By Premises No.53, Brabourn Road Calcutta;
 By Premises No.25, Brabourn Road Calcutta;
 By Brabourn Road Calcutta;
 By Sookeas Lane, Calcutta;

20. *Attach plans and elevations of all structures standing on the land a lay-out plan. Not Applicable
21. Furnish technical details of the building on a separate sheet (the annexure to this form may be used) Not Applicable
22. * (i) Is the building owner occupied / Tenanted / both? Sole occupy (use as office as M/s. Aarjay Commercial Pvt. Ltd. Sanchar Polytubes)
* (ii) if partly owner -occupied, specify Portion and extent of area under owner - occupation.
23. *What is the Floor Space Index permissible and percentage actually utilized? Not Applicable
24. * (i) Name of Tenants/ Lessees etc. : Not Applicable.
(ii) Portion in their occupation
(iii) Monthly or Annual rent / compensation / licence fee etc paid by each.
(iv) Gross amount received for the whole property.
25. * Are any of the occupants related to, or close business associates of the owner? Not Applicable.
26. Is separate amount being recovered for the use of fixtures like fans, geysers, refrigerators, cooking, ganges, built in wardrobes etc or for service charges? If so give details. Not Applicable.
27. Give details of water and electricity charges, if any, to be borne by the owner. Normal water and electricity supply.
28. Has the tenant to bear the whole or part of the cost of repairs and maintenance? give particular. Not Applicable.
29. *If a lift is installed, who is to bear the cost of maintenance and operation owner or tenant? Yes, it is maintenance by maintenance commity
30. If a pump is installed, who is to bear the cost of maintenance and operation owner or tenant? Not Applicable.

Att
11. 19



31. Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passages, compound, etc--- owner or tenant? Owner
32. What is the amount of property tax ? Who is the near it? Give details with documentary proof. Not Applicable
33. Is the building insured ? If so, give the policy No. Amount for which it is insured and the annual premium. As per my knowledge NO
34. *Is any dispute between landlord and tenant : regarding rent pending in a court of law. Not Applicable.
35. Has any standard rent been fixed for the premises under any law relating to the control of rent. Not Applicable.
36. * Give instances of sales of immovable property in the locality on a separate sheet, indicating the name and address of the property, registration No. sale price and area of land sold. Rs.59,28,000 /- (semi commercial)
Rs.69,25,500/- (commercial)
(Enclosed Govt. Market Value)
37. Land rate adopted in this valuation. No separate value of land is given, the proportionate undivided share in land common area and proportionate cost of foundation are included in the rate.
38. If sale instances are not available or not relied upon, the basis of arriving at the land rate. Not Applicable.
39. *Year of commencement of construction and year of complete. 1958 (approx.)
40. What was the method of construction ___ by contract/ by employing labour directly / both ? Not Applicable.
41. For items of work done on contract produce copies of agreements. Not Applicable.
42. For items of work done by engaging labour directly, give basic rates of materials and labour supported by documentary proof. Not Applicable.

Technical details	Main building	Annexe	Servant' s quarter	Garages	Pump house
			N.A.		

1. No. of floors and height of each floor : Multi Storied Building Complex.
2. Plinth area floor -wise (as per IS: 3961-1966): 4TH floor : 475 sq. ft (approx)
Super built up area and
3. Years of construction : 1958 (approx.)
4. Estimate future life : Another 42 Years. (if well maintained)
5. Type of construction ---
load bearing walls / RCC frame/ steel frame : Load bearing walls & brick wall with both side plaster.
6. Type of foundation : Brick wall foundation.

Technical details	Main building	Annexe	Servant' s quarter	Garages	Pump house
N.A.					

7. Wall
 - (a) Basement and plinth : Not Applicable.
 - (b) Ground floor : Brick wall
 - (c) Superstructure above ground floor : Brick wall.
8. Partitions : Brick wall.
9. Doors and windows (floor wise)
 - (a) Ground Floor : Not Applicable
 - (b) 1st Floor : Not Applicable
 - (c) 4th Floor : Wooden doors & Aluminum windows with Glass fittings.
10. Flooring (floor wise)
 - (a) Ground Floor : Not Applicable.
 - (b) 1st Floor : Not Applicable.
 - (c) 4th Floor : Marble.
11. Finishing (floor wise)
 - (a) Ground Floor : Complete Plaster.
 - (b) 1st Floor : Not Applicable.
 - (c) 4th Floor : Premium plastic emulsion paint over putty finish over sand cement plaster.



- 12 Roofing and terracing False ceiling and electricity
- 13 Special architectural or decorative features Ordinary building design
- 14 (i) Internal wiring — Surface or conduit
(ii) Class of fittings
(iii) Superior/ordinary (spec) Conceal wiring complete
- 15 Sanitary Installation
(i) No. of Water closets
(ii) No. of lavatory Basins
(iii) No. of Urinals
(iv) No. of Sinks
(v) No. of bath tubs
(vi) No. of bidets
(vii) No. of Geysers } Common Sanitary arrangement
- 16 Compound Wall
(i) Height and length
(ii) Type of construction } NO
- 17 No. of lifts and capacity 2 Nos
- 18 Underground pump — capacity and type of constructors Available
- 19 Overhead tank
(i) Where located
(ii) Capacity
(iii) Type of construction } Not Applicable

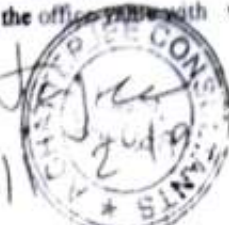
Technical details	Main building	Annexe	Servant's quarter	Garages	Pump house
N A.					

- 20 Pumps — No. and their horse power Yes, Available
- 21 Roads and paving within the compound, approximate area and type of paving Yes, Neat cement/Pitch
- 22 Sewage If septic tanks provided no. and capacity Yes, Available
- 23 Valuation Method.

Value of the office :-

After inspection of the property and on observing the construction condition, we presume that the office with will be as follows

A. Chatterjee
10/2/19



4th Floor
475 sq ft x @ Rs 17,200/- P/sq ft = Rs 81,70,000.00

Depreciation should be arrived at after taking
account the age and life of the structure

Charge 27 % Rs 22,05,900.00

Fair Market Value

Rs. 59,64,100.00

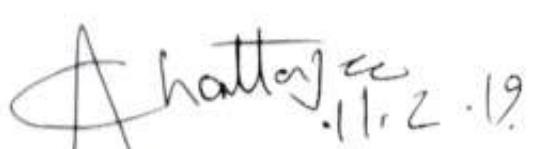
For Additional information & confirmation / certificate of Valuer
(to form part of the valuer's report)

We certify

- That we have identified the schedule of property;
 - That we have physically inspected the right property on 01.02.2019 in the presence of the owner & representative of owner of the property;
 - That we have valued the right property;
 - That we have taken photographs of the property valued along with photographs of the adjoining building / properties for easy identification of the property in question;
 - That such photographs are signed on the back by us with stamp and form an integral part of the valuation report dated submitted by us to the Bank.
 - That appropriate weight age has been given by us for (i) location of property (ii) self - occupancy (iii) Tenancy (iv) reliability and such factors which are vital for right valuation;
 - That we furnish basis-specific valuation of the property separately, as per Bank's laid down norms hereunder under;
- h) This is to inform you that as a valuer we are giving the position of Market value of Semi commercial Property. Please note that the market value of semi commercial property is declining day by day due to demonetization. So we consider the valuation.
- i) This Property is office space, not shop situated at 4th floor. For that reason we are making the semi commercial valuation.

Basis	Value
a) Cost price of the property(as on 16.12.2000)	Rs. 7,12,500.00
b) Market price of the property	Rs. 59,64,100.00
c) Realizable value	Rs. 56,66,000.00
d) Distress Sale value	Rs. 53,67,500.00
e) Registration value for similar property (Semi Commercial)	Rs. 59,28,000.00

ARUP CHATTERJEE
A.M.A.S., M.A.I.I., F.I.I.V.
C.D.D.T. A.C. Govt. Valuer,
U.S. 34 & W.T. Act, 1957


ARUP CHATTERJEE
PANEL VALUER OF BANK OF INDIA
KOLKATA.

4th Floor
 17% @ Rs. 17,250/- = Rs. 2,932.50

Depreciation should be arrived at after taking
 account the age and life of the structure

Charge 2% Rs. 12,18,000.00

Final Market Value

Rs. 59,44,100.00

For Additional information & confirmation Certificate of Value
 (to form part of the valuer's report)

We certify

- That we have identified the schedule of property.
 - That we have physically inspected the right property on 01.02.2019 in the presence of the owner & representative of owner of the property.
 - That we have valued the right property.
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- i) This Property is office space, not shop situated at 4th floor. For that reason we are making the semi commercial valuation.

Basis	Value
a) Cost price of the property(as on 16.12.2000)	Rs. 7,12,500.00
b) Market price of the property	Rs. 59,44,100.00
c) Realizable value	Rs. 56,66,000.00
d) Distress Sale value	Rs. 53,47,500.00
e) Registration value for similar property (Semi Commercial)	Rs. 59,38,000.00


ARUP CHATTERJEE
 A.I.A.S., B.L.I., F.I.I.V.,
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 U.S. 34 de W. 1. 1957

ARUP CHATTERJEE
 PANEL VALUER OF BANK OF INDIA
 KOLKATA.

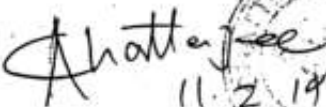


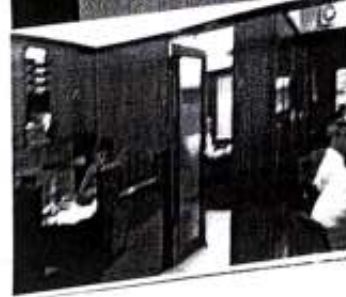
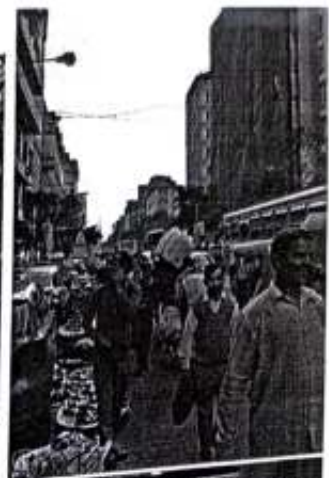
Finance (Revenue) Department, Government of West Bengal

Market Value of Apartment

District *		Kolkata *	Thana *	West Street *
Local Body *		Kolkata Municipal Corporation *	Mouza *	
Road *		Espal Traikya Lishara Road *	Road Zone	Not Available *
Premises No		27	Ward No.	43
Jurisdiction of *		A.R.A. - II KOLKATA *	Kolkata Municipal Corporation	KOLKATA MUNICIPAL CORP. *
Plot No*		R * 0 0 0	Project Name	Not Available *
Apartment Type *		Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area Super Built-up Area *
Use of Flat *		Semi Commercial *	Floor Type *	Usable *
Flat located in which floor *		8	Flat No	207
Age of the Flat (in year) *		33	Litigated Property?	No *
Is property on Road		Yes *	Width of Approach Road (in feet)	0
Encumbered By Tenant?		No *	Is Tenant is a Purchaser?	No *
Is building has more than two floors?		Yes *		
Other Amenities		<input checked="" type="checkbox"/> Lift Facility <input type="checkbox"/> Roof Garden <input type="checkbox"/> Swimming Pool <input type="checkbox"/> Club Facility <input type="checkbox"/> Gymnasium <input type="checkbox"/> Shopping Complex		
Type the characters shown		 By new characters		
Market Value of Apartment :- Rs. 59,28,000/- Display Market Value				
Service Count: 578,128 N.B. - To be verified from the appropriate Registration Office after filling up proper a Registration Form				

BOI (Banwarilal Tak)

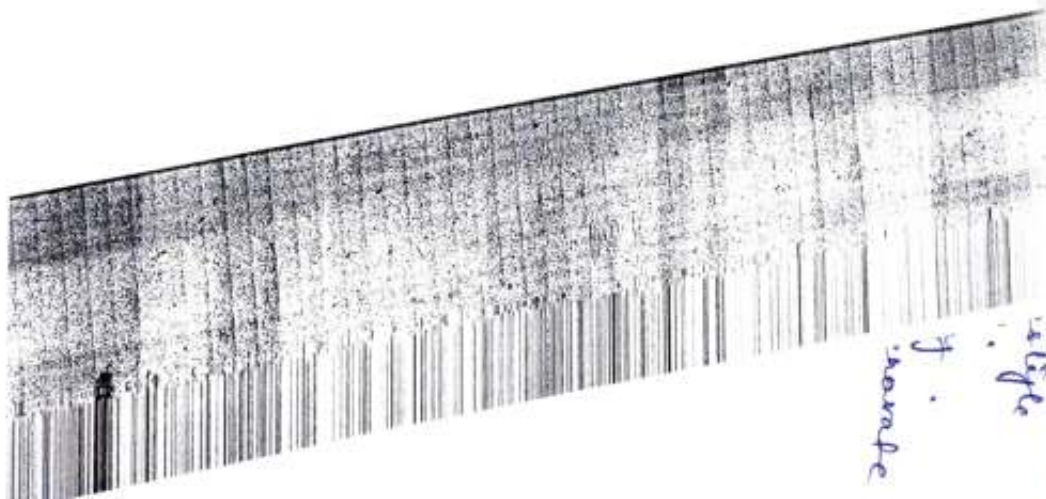

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BOI of India
S.M.E. Branch
Sri.Banwari Lal Tak and Smt. Manju Tak,
Premises No.27 (formerly 27 and 29), Brahmanic Road,
P.S. Hare Street, Kolkata - 700001, office space being
No.407 on the 4th floor, Building name - "Narsanyi Building"



2.19



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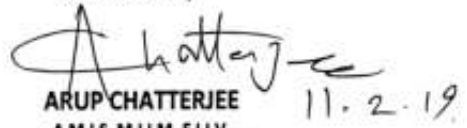
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Ref No : BOI/11/02/02/19

Date : 11.02.2019

BANK OF INDIA **(S.M.E. BRANCH)** **VALUATION REPORT**

REPORT OF VALUATION OF IMMOVABLE PROPERTY

- | | | |
|---|---|--|
| Name of Registered Valuer | : | Arup Chatterjee
Panel Valuer of Bank of India. |
| Registration No. | : | R/S/V-27 of dated : 20.12.1994. |
| 1. *Purpose for which valuation is made | : | For making the present market value. |
| 2. *Date as on which valuation is made | : | 01.02.2019 |
| 3. Name of the owners | : | Sri.Banwari Lal Tak and
Smt. Manju Tak. |
| 4. If the property is under joint ownership/
Co-ownership, share of each such owner.
are the shares undivided | : | Joint Ownership.
Title Deed (Deed No. 3000/2000)
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| 5. *Brief description of the property. | : | Premises No.27 (formerly 27 and 29) |
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| 7. *Survey / Plot No. of end. | : | Street Name - Biplabi Trailkya Maharaj
Sarani, P.S. Hare Street, Kolkata - 700001,
office space being No.407 on the 4 th floor,
Building name - "Narayani Building". |
| 8. *Is the property situated in Residential /
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- 9 Classification of locality - It is Upper Middle Class locality
High Class / Middle Class/ Poor Class
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40. What was the method of construction by contract/ by employing labour directly / both? Not Applicable.
41. For items of work done on contract produce copies of agreements. Not Applicable.
42. For items of work done by engaging labour directly, give basic rates of materials and labour supported by documentary proof. Not Applicable.

Technical details	Main building	Annexe	Servant' s quarter	Garages	Pump house
N.A.					



11.2.19.

1. No. of floors and height of each floor Multi Storied Building Complex
2. Plinth area floor -wise (as per IS 1961-1966) 4th floor 475 sq. ft (approx)
Super built up area and
3. Years of construction 1958 (approx.)
4. Estimate future life Another 42 Years (if well maintained)
5. Type of construction ---
load bearing walls / RCC frame/ steel frame Load bearing walls & brick wall with
both side plaster
6. Type of foundation Brick wall foundation

Technical details	Main building	Annexe	Servant' s quarter	Garages	Pump house
N.A.					

7. Wall
 - (a) Basement and plinth : Not Applicable.
 - (b) Ground floor : Brick wall
 - (c) Superstructure above ground floor : Brick wall.
8. Partitions : Brick wall.
9. Doors and windows (floor wise)
 - (a) Ground Floor : Not Applicable
 - (b) 1st Floor : Not Applicable
 - (c) 4th Floor : Wooden doors & Aluminum windows with
Glass fittings.
10. Flooring (floor wise)
 - (a) Ground Floor : Not Applicable.
 - (b) 1st Floor : Not Applicable.
 - (c) 4th Floor : Marble.
11. Finishing (floor wise)
 - (a) Ground Floor : Complete Plaster.
 - (b) 1st Floor : Not Applicable.
 - (c) 4th Floor : Premium plastic emulsion paint over
putty finish over sand cement plaster.



12. Roofing and terracing : False ceiling and electricity
13. Special architectural or decorative features : Ordinary building design
14. (i) Internal wiring --- Surface or conduit
(ii) Class of fittings
(Superior/ ordinary /poor) : Conceal wiring complete
15. Sanitary Installation
(i) No. of Water closets
(ii) No. of lavatory Basins
(iii) No. of Urinals
(iv) No. of Sinks
(v) No. of bath tubs
(vi) No. of bidets
(vii) No. of Geysers : Common Sanitary arrangement
16. Compound Wall
(i) Height and length
(ii) Type of construction : NO.
17. No. of lifts and capacity : 2 Nos.
18. Underground pump --- capacity and type of constructors. : Available.
19. Overhead tank
(i) Where located
(ii) Capacity
(iii) Type of construction : Not Applicable.

Technical details	Main building	Annexe	Servant' s quarter	Garages	Pump house
N.A.					

20. Pumps --- No. and their horse power : Yes, Available.
21. Roads and paving within the compound, approximate area and type of paving : Yes, Neat cement/Pitch.
22. Sewage. If septic tanks provided no. and capacity : Yes, Available.

23. **Valuation Method.**

Value of the office :-

After inspection of the property and on observing the construction condition, we presume that the office value with will be as follows: -



Cont d - P/

4th Floor

475 sq ft x @ Rs 17,200/- P/ sq ft = Rs 81,70,000.00

Depreciation should be arrived at after taking
account the age and life of the structure.

Charge 27 % : Rs 22,05,900.00

Fair Market Value

Rs. 59,64,100.00

For Additional information & confirmation / certificate of Valuer
(to form part of the valuer's report)

We certify


- That we have identified the schedule of property;
 - That we have physically inspected the right property on 01.02.2019 in the presence of the owner & representative of owner of the property;
 - That we have valued the right property;
 - That we have taken photographs of the property valued along with photographs of the adjoining building / properties for easy identification of the property in question;
 - That such photographs are signed on the back by us with stamp and form an integral part of the valuation report dated submitted by us to the Bank.
 - That appropriate weight age has been given by us for (i) location of property (ii) self - occupancy (iii) Tenancy (iv) reliability and such factors which are vital for right valuation;
 - That we furnish basis-specific valuation of the property separately, as per Bank's laid down norms hereunder under;
- h) This is to inform you that as a valuer we are giving the position of Market value of Semi commercial Property. Please note that the market value of semi commercial property is declining day by day due to demonetization. So we consider the valuation.
- i) This Property is office space, not shop situated at 4th floor. For that reason we are making the semi commercial valuation.

Basis	Value
a) Cost price of the property(as on 16.12.2000)	Rs.7,12,500.00
b) Market price of the property	Rs.59,64,100.00
c) Realizable value	Rs.56,66,000.00
d) Distress Sale value	Rs.53,67,500.00
e) Registration value for similar property (Semi Commercial)	Rs.59,28,000.00

ARUP CHATTERJEE
PANEL VALUER OF BANK OF INDIA

KOLKATA.
ARUP CHATTERJEE
A.M.I.E., F.I.E.M., F.I.I.V.
C.B.D.T. Approved Govt. Valuer,
U/S 34 and W.T. Act 1957

Market Value of Apartment

District *	Kolkata	Thana *	Ward No.
Local Body *	Kolkata Municipal Corporation	Mouza *	45
Road *	Dipalya Thana, a Mainway Road	Road Zone *	Not Available
Premises No	27	Ward No	45
Jurisdiction of *	A.R.A. - II KOLKATA	Kolkata Municipal Corporation	KOLKATA MUNICIPAL CORP.
Plot No *	RE * 0 / 0	Project Name	Not Available
Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area Super Built-up Area *
Use of Flat *	Commercial	Floor Type *	Marble
Flat located in which floor *	4	Flat No	407
Age of the Flat (in year)	60	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (In feet)	0
Encumbered By Tenant?	No	Is Tenant is a Purchaser?	No
Is building has more than two floors?	Yes		
Other Amenities	<input checked="" type="checkbox"/> Lift Facility <input type="checkbox"/> Roof Garden <input type="checkbox"/> Swimming Pool <input type="checkbox"/> Club Facility <input type="checkbox"/> Gymnasium <input type="checkbox"/> Shopping Complex		
Type the characters shown			
Market Value of Apartment :- Rs. 69,25,500/- Display Market Value			
Service Count: 5,78,126 N.B.-To be verified from the appropriate Registration Office after filling up proper e-Requisition Form			

BOI (Bonwarilal Tak) Commercial



11.2.19