

VALUATION REPORT OF IMMOVABLE PROPERTY BELONGING TO

M/S GAINWELL COMMOSALES PRIVATE LIMITED

*PLOT NO : H-1, A.D.D.A INDUSTRIAL AREA,
NH-2, BYE PASS ROAD, CLOSE TO JUBLIE PETROL PUMP,
BUS STOP, ASANSOL ENGINEERING COLLEGE,
P.O. RAMKRISHNA MISSION, P.S. ASANSOL (NORTH),
DIST – PASCHIM BURDWAN, WEST BENGAL.*

Surajit Mukherjee

B.E (CIVIL), M.I.E, F.I.V, Chartered Engineer, Consulting Engineer & Valuer

Office: "SIPRA- NEER", HILL VIEW PARK, 149, S.B. GORAI ROAD, ASANSOL- 713304
"SADHANA APARTMENT". 25/1, PURBACHAL KALITALA ROAD,, KOLKATA-700078

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"SADHANA APARTMENT", 25/1,PURBACHAL KALITALA ROAD, KOLKATA-700078

: Approved Engineer / Valuer of :

State Bank of India, UCO Bank, Federal Bank, Bank of India, Indian Bank, Punjab & Sind Bank, Union Bank of India, Vijaya Bank, Allahabad Bank, United Bank of India, Andhara Bank, Corporation Bank, Oriental Bank of Commerce, South Indian Bank, Karur Vysya Bank, Bank of Baroda


Date : 22.05.2020.

VALUATION REPORT

NAME & ADDRESS OF BRANCH : STATE BANK OF INDIA, JEEVANDEEP BRANCH.
NAME OF CUSTOMER(S)/BORROWAL UNIT : M/S GAINWELL COMMOSALES PRIVATE LIMITED.
(for which valuation report is sought)


01.	INTRODUCTION :-	
a)	Name of the Property Owner (with address & phone nos.)	<p style="text-align: center;">LESSOR</p> <p style="text-align: center;">The Asansol Durgapur Development Authority</p> <p>[This is a "Leasehold property", Lease Period : 60 Years & thereafter in successive of 30 Years have the right to obtain a renewed Lease on the same terms. Commencing from 12.05.2000 & Ending on 11.05.2060].</p> <p style="text-align: center;">LESSEE/BORROWER :-</p> <p style="text-align: center;">M/S GAINWELL COMMOSALES PRIVATE LIMITED</p> <p>(Formerly Known as M/s Tractors India Limited as per ADDA Memo No : ADDA/ASL/1489/PII/39, dated : 04.11.2015)</p> <p>Having its Registered Office at 705, Godrej Waterside, Tower-II, Block-DP, Sector – V, Salt Lake City, Kolkata-700091.</p>
b)	Purpose of Valuation	Assessment of Fair market value, Realizable value & Distress value of the subject property.
c)	Date of Inspection of Property	07.05.2020.
d)	Date of Valuation Report	22.05.2020.
e)	Name of the Developer of Property (in case of developer built properties)	N.A.
02.	PHYSICAL CHARACTERISTICS OF THE PROPERTY :-	
a)	Location of the Property :-	
	i. Nearby landmark	Near Jublie Petrol Pump.
	ii. Postal Address of the Property	Plot No : H-1, A.D.D.A Industrial Area, NH-2, Bye pass Road, Close to Jublie Petrol Pump, Bus stop, Asansol Engineering College, P.O. Ramkrishna Mission, P.S. Asansol (North), Dist – Paschim Burdwan, West Bengal, Under Asansol Municipal corporation, Pin Code-713305.
	iii. Area of the plot/land (supported by a plan)	5.0 Acres or 500 Decimals or 302.5 Kathas.

Contd.....P/2.


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-: 2 :-

	iv.	Type of Land: Solid, Rocky, Marsh land, reclaimed land, Water-logged, Landlocked.	Solid.	
	v.	Independent access/approach to the property etc.	Property is on NH-2 Bye Pass Road.	
	vi.	Google Map Location of the Property with a neighborhood layout map	Copy attached.	
	vii.	Details of roads abutting the property	NH-2 Bye Pass Road.	
	viii.	Description of adjoining property	Details in item No : 2C, (Butted & Bounded).	
	ix.	Plot No. Survey No.	Moholla – Manbhum, Survey Plot No : H-1, JL No : 12, Mouza : Ganrui, Touzi No : 19, Manbhum, Area of land : 5 (Five) Acres, P.S. : Asansol, Dist : Paschim Burdwan, West Bengal, under Asansol Municipal Corporation.	
	x.	Ward/Village/Taluka	Ward No : 31.	
	xi.	Sub-Registry/Block	-	
	xii.	District	Paschim Burdwan.	
	xiii.	Any other aspect	No.	
b)	Plinth Area, Carpet Area, and saleable are to be mentioned separately and clarified		As per Annexure – I.	
c)	Boundaries of the Plot :-		As per Lease Deed	Actual
	North		NH-2 Bye Pass.	NH-2 Bye Pass.
	South		A.D.D.A.'s Land.	Common passage.
	East		A.D.D.A.'s Land.	Asansol Engineering College
	West		Proposed 50' wide Road.	Entrance & common Passage.
03. TOWN PLANNING PARAMETERS :-				
a)	i.	Master Plan provisions related to property in terms of land use	Industrial Use.	
	ii.	FAR- Floor Area Rise/FSI- Floor Space Index permitted & consumed	N.A.	
	iii.	Ground coverage	40%	
	iv.	Comment on whether OC-Occupancy Certificate has been issued or not	N.A.	
	v.	Comment on unauthorized constructions if any	N.A.	
	vi.	Transferability of developmental rights if any, Building by-laws provision as applicable to the property viz. setbacks, height restriction etc.	N.A.	
	vii.	Planning area/zone	N.A.	
	viii.	Developmental controls	Under Asansol Municipal Corporation.	
	ix.	Zoning regulations	N.A.	
	x.	Comment on the surrounding land uses and adjoining properties in terms of uses	Industrial Use.	
	xi.	Comment on demolition proceedings if any	N.A.	
	xii.	Comment on compounding/regularization proceedings	N.A.	
	xiii.	Any other Aspect	N.A.	

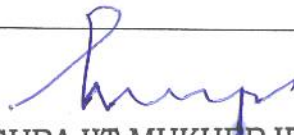
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-: 3 :-

04.	DOCUMENT DETAILS AND LEGAL ASPECTS OF PROPERTY :-	
a)	Ownership Documents :- i) Sale Deed, Gift Deed, Lease Deed ii) TIR of the Property	Vide deed of Lease being No : I- 5960 dt : 27.11.2000. No.
b)	Name of the Owner/s	M/S GAINWELL COMMOSALES PRIVATE LIMITED
c)	Ordinary status of freehold or leasehold including restrictions on transfer	Leasehold. Details mention in item No 1)a.
d)	Agreement of easement if any	Not Known.
e)	Notification of acquisition if any	Not Known.
f)	Notification of road widening if any	Not Known.
g)	Heritage restriction, if any	Not Known.
h)	Comment on transferability of the property ownership	-
i)	Comment on existing mortgages/charges/ encumbrances on the property, if any	-
j)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	-
k)	Building plan sanction: Authority approving the plan – Name of the office of the Authority – Any violation from the approved Building Plan -	Yes. Sanctioned plan No : 602 issued by chief inspector of factories Govt. of West Bengal dated : 06.05.2013. No.
l)	Whether Property is Agricultural Land if yes, any conversion is contemplated	No.
m)	Whether the property is SARFAESI compliant	Yes.
n)	a. All legal documents, receipts related to electricity, Water tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on Dispute or Dues if any in payment of bills/taxes to be reported.	Not received. Not Applicable.
o)	Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or to be mortgaged.	Entire piece of land 5.0 Acres or 500 Decimals or 302.5 Kathas has to be mortgage
p)	Qualification in TIR/mitigation suggested if any.	N.A.
q)	Any other aspect	Nil.
05.	ECONOMIC ASPECTS OF THE PROPERTY :-	
a)	i. Reasonable letting value	N.A.
	ii. If property is occupied by tenant	N.A.
	Number of tenants	N.A.
	Since how long (tenant- wise)	N.A.
	Status of tenancy right	N.A.
	Rent received per month (tenant-wise) with a comparison of existing market rent	N.A.
	iii. Taxes and other outings	N.A.


Contd.....P/4.


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--: 4 :-

	iv.	Property Insurance	N.A.
	v.	Monthly maintenance charges	N.A.
	vi.	Security charges	N.A.
	vii.	Any other aspect	N.A.
06.	SOCIO-CULTURAL ASPECTS OF THE PROPERTY :-		
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.		The said land is located in a industrial zone surrounded by various industries, Engineering college, School & Bus stand.
b)	Whether property belongs to social infrastructure like hospital, school, old age homes etc.		No.
07.	FUNCTIONAL AND UTILITARIAN ASPECTS OF THE PROPERTY :-		
a)	Description of the functionality and utility of the property in terms of :- i. Space allocation ii. Storage Spaces iii. Utility spaces provided within the building iv. Car Parking facility v. Balconies, etc.		Properly Utilised.
b)	Any other aspect		N.A.
08.	INFRASTRUCTURE AVAILABILITY :-		
a)	Description of aqua infrastructure availability in terms of i. Water supply ii. Sewerage/sanitation System Underground or Open iii. Storm water drainage		Yes. Open. Open & natural drainage.
b)	Description of other physical infrastructure facilities viz. i. Solid waste management ii. Electricity iii. Road and public transport connectivity iv. Availability of other public utilities nearby		Available. Available. Very well connected by surface transport. Available Near by.
c)	Social infrastructure in terms of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space		About 2.0 km. About 3.0 km. Available, close by.
09.	MARKETABILITY OF THE PROPERTY :-		
a)	Marketability of the property in terms of i. Locational attributes ii. Scarcity iii. Demand and supply of the kind of subject property iv. Comparable sale prices in the locality		Good. Nil. Good. Good.
b)	Any other aspect which has relevance on the value or marketability of the property		The land abuts directly on NH-2 Bye Pass. It is well developed land surrounded by boundary wall and having well defined approach road.

Contd.....P/5.


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-:: 5 ::-

10.	Engineering and Technology Aspects of the Property :-	
a)	Type of construction	RCC Column type & RSJ column type structure
b)	Material & technology used	Standard.
c)	Specifications,	Standard.
d)	Maintenance issues	Excellent.
e)	Age of the building	Old structure : 11 Years. New structure : 01 Year.
f)	Total life of the building	Old structure : 49 years for RCC roof & 39 years for CGI roof subject to regular maintenance. New structure : 59 years for RCC roof & 49 years for CGI roof subject to regular maintenance.
g)	Extent of deterioration,	Not found as yet.
h)	Structural safety	Appears good.
i)	Protection against natural disaster viz. earthquakes,	Not known.
j)	Visible damage in the building	Not found.
k)	System of air-conditioning	Yes.
l)	Provision of firefighting	Yes.
m)	Copies of the plan and elevation of the building to be included	Yes. Sanctioned plan No : 602 issued by chief inspector of factories Govt. of West Bengal dated : 06.05.2013.
11.	ENVIRONMENTAL FACTORS :-	
a)	Use of environment friendly building materials, Green Building techniques if any	-
b)	Provision of rain water harvesting	No.
c)	Use of solar heating and lightening systems, etc.,	No.
d)	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	No.
12.	Architectural and aesthetic quality of the Property :-	
a)	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Modern type Single & double storied buildings and sheds.
13.	Valuation :-	
a)	Methodology of valuation – Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	The market value is derived considering the locality of the property, Its locational advantage and availability of infrastructure required for industry and without considering any encumbrance which is mostly used to evaluate the subject property.
b)	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available	As per prevailing market rates of land and actual cost of construction of different structures.
c)	Guideline Rate obtained from Registrar's office/State Govt. Gazette/ Income Tax Notification	Govt. Guideline value collected from Registrar's office (copy enclosed).

Contd.....P/6.


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-:: 6 ::-


d)	Summary of Valuation	
i.	Guideline Value	Rs. 13,26,019/- Per Katha 302.5 Kathas @ Rs. 13,26,019/- per Katha Total = Rs. 40,11,20,900.00 (copy enclosed).
	Value of Land :-	It is found from local market enquiry that the present value of similar type of developed industrial land covered with boundary wall in that locality varies from Rs. 12,00,000/- Per Katha to Rs. 13,00,000/-Per Katha. Considering the rate as Rs. 12,50,000/- Per Katha, the value of land comes to :- 302.5 Kathas @ Rs. 12,50,000/- per Katha Rs. 37,81,25,000.00
	Value of Building :- (As per Annexure – I)	Rs. 21,19,69,300.00
<p align="center">ABSTRACT</p> <p>A) Value of LandRs. 37,81,25,000.00</p> <p>B) Value of structuresRs. 21,19,69,300.00</p> <p align="right">Total = Rs. 59,00,94,300.00</p>		
ii.	Fair Market Value	Rs. 59,00,94,300.00
iii.	Realizable Value	Rs. 53,10,84,000.00
iv.	Forced/ Distress Sale value	Rs. 50,15,80,000.00
e)	<p>i. In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.</p> <p>Difference is within +20%. In this locality the market rate is Rs. 13,26,019/- per katha fixed by A.D.S.R.- Asansol, So, I am choosing Rs. 12,50,000/- per Katha for realistic approach of valuation.</p> <p>(The Property Is Situated at Maholla - Manbhum, Mouza – Ganrui, on NH-2, Bye pass Road, Near Jublie Petrol Pump. All Civic Amenities Like School, Collage, Bank, Post Office, And Hospital, Shopping Markets within comfortable distances. Bus stop & Railway Station is available about 04 K.m.) No.</p> <p>ii. Details of last two transactions in the locality/area to be provided, if available.</p>	
14.	Declaration :-	
<p>I hereby declare that:</p> <ol style="list-style-type: none"> 1) The information provided is true and correct to the best of my knowledge and belief. 2) The analysis and conclusions are limited by the reported assumptions and conditions. 3) I have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFI's in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook. 4) I have no direct or indirect interest in the above property valued. 5) Our authorized representative has inspected the subject property on 07.05.2020. 6) I am a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category – I for valuing Property. 7) I am not an approved Valuer under SARFAESI ACT-2002 but I am approved valuer by the Bank. 8) I have not been depanelled or removed from any Bank/Financial Institution/Government Organization at any point of time in the past. 9) I have submitted the Valuation Report (s) directly to the Bank. 		



Contd.....P/7.

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GOVT. REGISTERED VALUER

-: 7 :-

VALUER'S NAME	SURAJIT MUKHERJEE.
ADDRESS	"SIPRA NEER", HILL VIEW PARK, 149, S.B. GORAI ROAD, ASANSOL-713304. AND "SADHANA APARTMENT", 25/1, PURBACHAL KALITALA ROAD, KOLKATA-700078.
NAME OF VALUER ASSOCIATION OF WHICH UNDERSIGNED IS A BONA FIDE MEMBER IN GOOD STANDING.	LIFE MEMBER OF IOV (F.I.V., F-6459)
WEALTH TAX REGISTRATION NO	W.B. CAT-1/32/CC-III OF 1988.
DATE	22.05.2020.
TELEPHONE NUMBER	9434237562 / 8016317008
Email	valuationhillview149@gmail.com
 SIGNATURE OF THE VALUER SURAJIT MUKHERJEE B.E. (CIVIL), M.I.E., F.I.V CHARTERED ENGINEER GOVT. REGISTERED VALUER	

15.	ENCLOSURES :-	
a)	Layout plan sketch of the area in which the property is located with latitude and longitude	23.717424, 86.947837
b)	Building Plan	Received.
c)	Floor Plan	Not received.
d)	Photograph of the property (including geo-stamping with date) and owner (in case of housing loans, if borrower is available) including a "Selfie" of the Valuer at the site	Attached.
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Received.
f)	Google Map location of the property	Attached.
g)	Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc	Obtained from Registrar's office, (copy enclosed)
h)	Any other relevant documents/ extracts	N.A.


 (SURAJIT MUKHERJEE)
 VALUER

SURAJIT MUKHERJEE
 B.E. (CIVIL), M.I.E., F.I.V
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ANNEXURE - I

DETAILS OF STRUCTURES

OLD STRUCTURES

Sl. No.	Particulars of items.	Plinth area	Specification of Work	Estimated replacement rate of construction (Rs. P.)	Replacement cost (Rs. P.)	Depreciation (Rs. P.)	Net Value after depreciation (Rs. P.)
01.	Wash Pad	2382 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. The building has been finished as per standard specification of large industrial building.	Rs. 2000/- Per Sft.	47,64,000.00	5,71,680.00	41,92,320.00
02.	Under Carriage & Machine Shop	7809 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. The building has been finished as per standard specification of large industrial building.	Rs. 2000/- Per Sft.	1,56,18,000.00	18,74,160.00	1,37,43,840.00
03.	Paint Shop	1672 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. The building has been finished as per standard specification of large industrial building.	Rs. 2000/- Per Sft.	33,44,000.00	4,01,280.00	29,42,720.00
04.	Working Shed	2257 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. The building has been finished as per standard specification of large industrial building.	Rs. 2000/- Per Sft.	45,14,000.00	5,41,680.00	39,72,320.00
05.	Dynamometer Room	1512 Sft.	RCC structure with brick work and cement plastered & painted with IPS flooring.	Rs. 2000/- Per Sft.	30,24,000.00	3,62,880.00	26,61,120.00
06.	Cooling Tower	267 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. It has been finished as per standard specification.	Rs. 2000/- Per Sft.	5,34,000.00	64,080.00	4,69,920.00
07.	Switch Gear Room	1143 Sft.	RCC structure with brick work and cement plastered & painted with IPS flooring.	Rs. 1800/- Per Sft.	20,57,400.00	2,46,888.00	18,10,512.00
08.	Admin Office (Two storied)	4096 Sft.	RCC structure with brick work and cement plastered & finished by decorative paint, Good quality of tiles flooring has been provided.	Rs. 2500/- Per Sft.	1,02,40,000.00	12,28,800.00	90,11,200.00

Surajit Mukherjee

CONTINUATION SHEET

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NEW STRUCTURES

Sl. No.	Particulars of items.	Plinth area	Specification of Work	Estimated replacement rate of construction (Rs. P.)	Replacement cost (Rs. P.)	Depreciation (Rs. P.)	Net Value after depreciation (Rs. P.)
01.	Machine Rehab Center	13718 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. The building has been finished as per standard specification of large industrial building.	Rs. 2000/- Per Sft.	2,74,36,000.00	Nil (New)	2,74,36,000.00
02.	Dress change Room	485 Sft.	RCC structure with brick work and cement plastered & painted with IPS flooring.	Rs. 1800/- Per Sft.	8,73,000.00	Nil (New)	8,73,000.00
03.	Paint Shop – II	1162 Sft	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. The building has been finished as per standard specification of large industrial building.	Rs. 2000/- Per Sft.	23,24,000.00	Nil (New)	23,24,000.00
04.	Scrap Yard	1560 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders. The building has been finished as per standard specification of large industrial building.	Rs. 1500/- Per Sft.	23,40,000.00	Nil (New)	23,40,000.00
05.	ABC Training Center	4877 Sft.	RCC structure with brick work and cement plastered & painted with IPS flooring.	Rs. 2000/- Per Sft.	97,54,000.00	Nil (New)	97,54,000.00
06.	S.O.S. Lab	3943 Sft	RCC structure with brick work and cement plastered & painted with IPS flooring.	Rs. 2000/- Per Sft.	78,86,000.00	Nil (New)	78,86,000.00
07.	Hardstand Area M35	4745 Sft	Open roof with brick work and IPS flooring.	Rs. 1700/- Per Sft.	80,66,500.00	Nil (New)	80,66,500.00
08.	Hardstand Area M25	2233 Sft.	Open roof with brick work and IPS flooring.	Rs. 1700/- Per Sft.	37,96,100.00	Nil (New)	37,96,100.00
09.	Septic Tank	226 Sft	RCC structure with brick work and cement plastered.	Rs. 1500/- Per Sft.	3,39,000.00	Nil (New)	3,39,000.00
10.	Parking Area	4871 Sft.	Steel structure with fabricated MS columns & Beams with cement based floor finish with gantry girders.	Rs. 1000/- Per Sft.	48,71,000.00	Nil (New)	48,71,000.00
11.	R.C.C. Road M35	24113 Sft.	Open	Rs. 1100/- Per Sft.	2,65,24,300.00	Nil (New)	2,65,24,300.00
12.	Bitumen Road	16140 Sft.	Open	Rs. 1100/- Per Sft.	1,77,54,000.00	Nil (New)	1,77,54,000.00
Total.....					11,19,63,900.00		

Surajit Mukherjee

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Lat/Long: 23.717424

86.947837

Plot No. H-1, ADDA Industrial Area, NH-2, By
Pass Road, Kalvanpur, Asansol, West Bengal



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D°M'S"



D°M'



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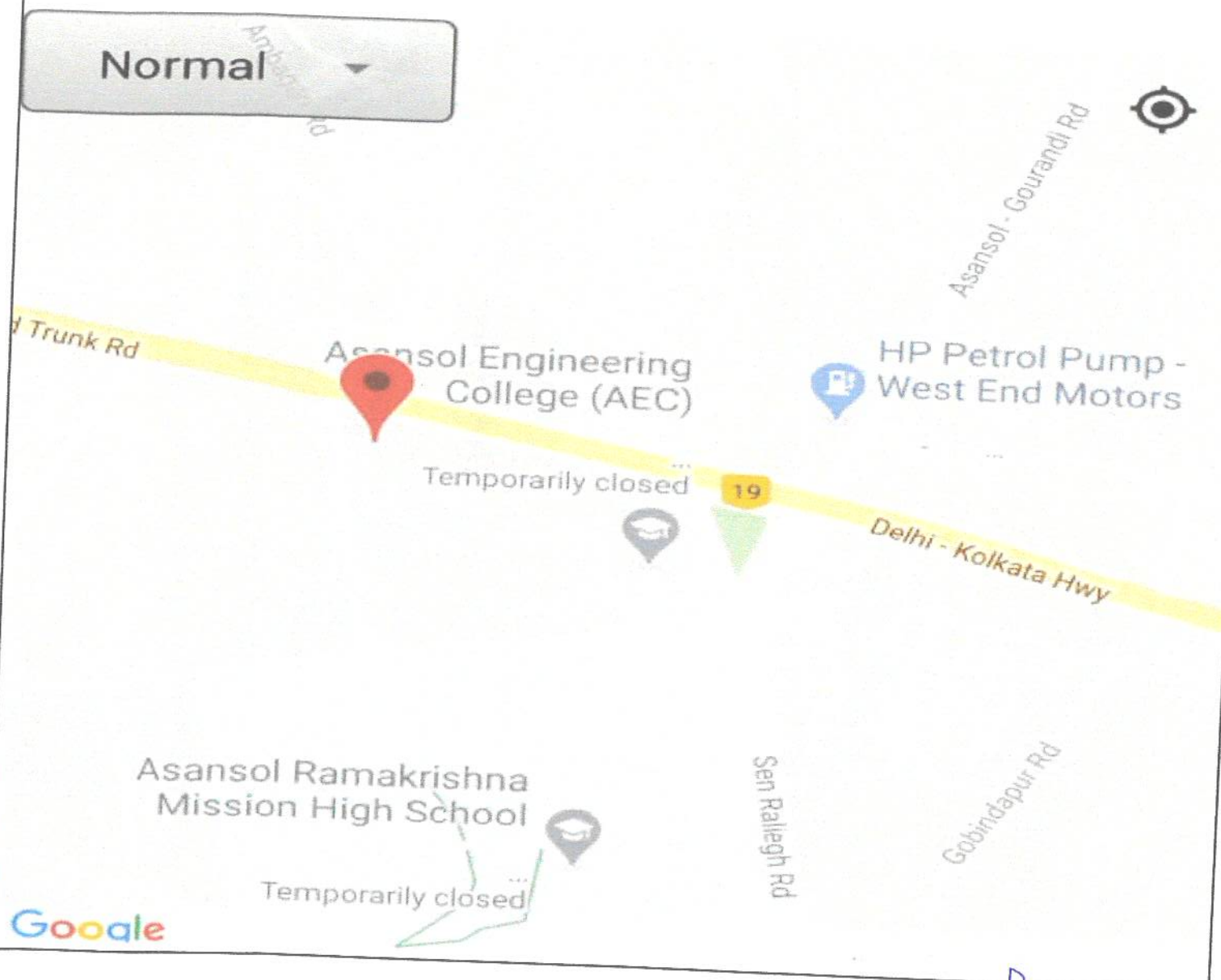


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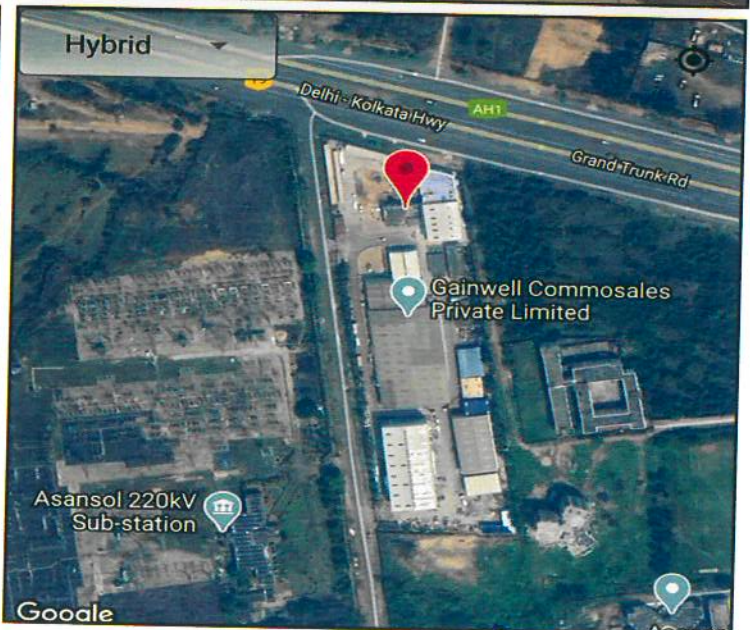
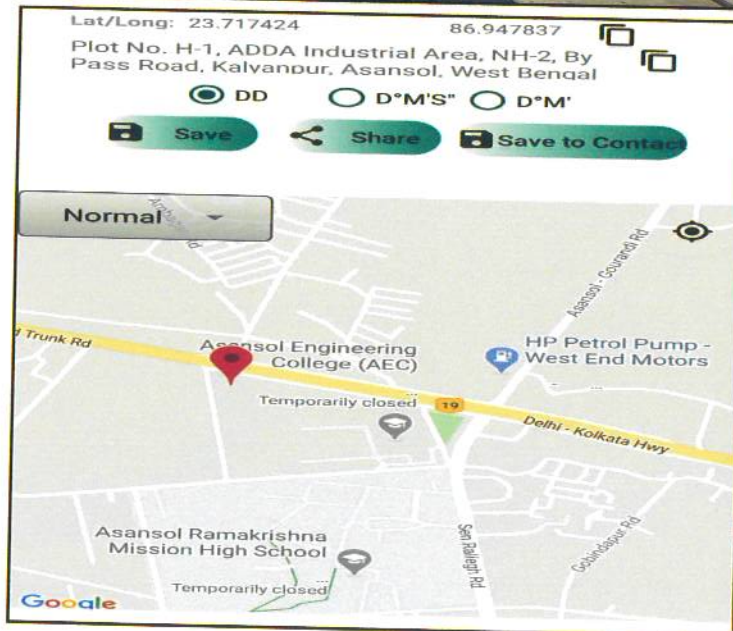
SIGNATURE

SURAJIT MUKHERJEE

B.E.(CIVIL); M.I.E.; F.I.V.

CHARTERED ENGINEER

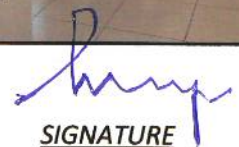
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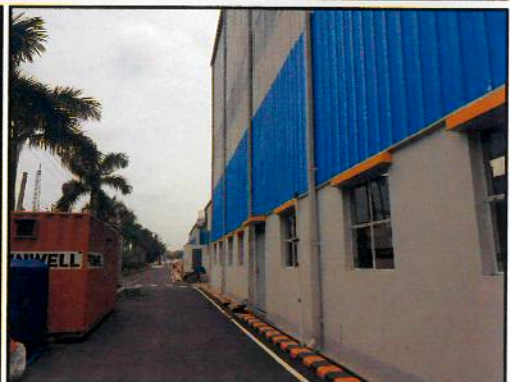
SIGNATURE

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GOVT. REGISTERED VALUER





SIGNATURE
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GOVT. REGISTERED VALUER



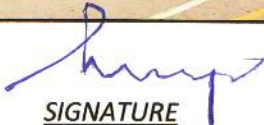


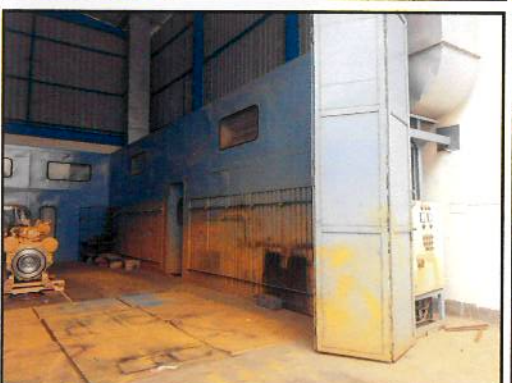
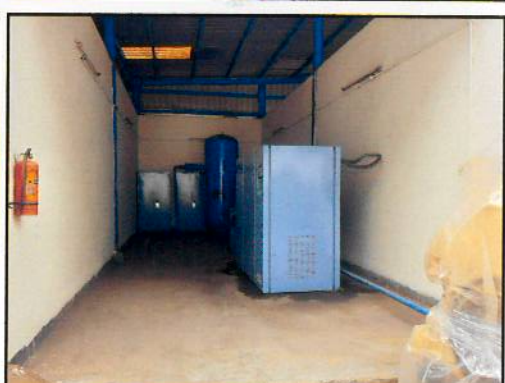
SURAJIT MUKHERJEE
B.E.(CIVIL); M.I.E.; F.I.V.
CHARTERED ENGINEER
GOVT. REGISTERED VALUER




SIGNATURE
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