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F.I.S., F.I.V. (CAT-I) F.I.S.E. (Civil Engg.), F.I.C.A.
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Banks, Insurance & Industrial Corporations

Visiting Lecturer
Jadavpur University, Department of Architecture &
Indian Maritime University, Kolkata Campus
Valuation Expert Consultant of
The Kolkata Municipal Corporation &
Kolkata Metropolitan Development Authority

Ref. No.

Date: 01.12.2022

Ref: BOI/SME/SEP2212

Date: 01.12.2022

Format-A

BANK OF INDIA, SME, KOLKATA

VALUATION REPORT

(IN RESPECT OF LAND / SITE AND BUILDING)

I. GENERAL

1. Purpose for which the valuation is made	Mortgage and Bank Finance
2. a) Date of inspection	First Inspection: 20.09.2022 Revisit Inspection: 01.12.2022
b) Date on which the valuation is made	01.12.2022
3. List of documents Produced for perusal	1) Deed of Conveyance Being No. I-09067 dated. 30.09.2022 2) Land ROR from BL & LRO. 3) Land conversion certificate from BL & LRO. 4) Property tax receipt from. 5) Land khajna receipt. 6) Sanctioned building plan.
4. Name of the owner(s) and his/her Address (es) with phone No. (Details of share of each owner in case of joint ownership)	RISING TIDE VENTURES PRIVATE LIMITED. Address: P-144, Remount Road, Kolkata-700027.
5. Brief description of the property	It is an existing Matara Aquaculture unit was established in the since 2018 situated at Garirchak, Mouza. Jalpai, J.L. No. 70. L.R. Plot No. 10332, 10335 L.R. Khatian No.7815 within limit of Sawraberia Japai No.-2 Gram Panchayet, P.O.: Narghat, P.S.: Nandakumar, District: Purba Medinipur, Pin: 721669, West Bengal. The property is located within residential location with middle class occupancy and about 8 km. distance from Nandakumar Railway Station. All civic amenities / business facilities such as school, college, market, railway station, govt. office etc. area available within 0.1 to 10 km. distance from the property.
6. Location of the Property	Address: Garirchak, Mouza. Jalpai, J.L. No. 70, L.R. Plot No. 10332, 10335 L.R. Khatian No.7815 within limit of Sawraberia Japai No.-2 Gram Panchayet, P.O.: Narghat, P.S.: Nandakumar, District: Purba Medinipur, Pin: 721669, West Bengal.
a) Plot No. / Survey No.	L.R. Plot No. 10332 and 10335
b) Door No.	N/A
c) T.S. No. / Village	Garirchak
d) Ward / Taluka	
e) Mandal / District	Purba Medinipur
7. Postal address of the property	Address: Garirchak, P.O.: Narghat, P.S.: Nandakumar, District: Purba Medinipur, Pin: 721669, West Bengal.

BASUDEV DEY

MRICS (UK), CHARTERED SURVEYOR

F.I.S. (Valuation Surveying), F.I.V. (Cat-I), F.I.S.E. (Civil Engg.)



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8.	City / Town	Nandakumar
	Residential area	Residential area
	Commercial area	No
	Industrial area	No
9.	Classification of the area	
	a) High/Middle/Poor	Middle class area
	b) Urban / Semi Urban/Rural	Rural
10.	Coming under Corporation limit/ Village Panchayat / Municipality	Within limit of Sawrberia Jalpai No -02
11.	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/ cantonment area	No
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	It is not agricultural land Subject property classified as "Commercial Aqua Culture"
13.	Boundaries of the property	As per deed/plan As per physical
	North	By Plot No. 9306 By 15 ft. wide Gram Panchayet Road
	South	By L R Plot No 10332/ R S Plot No 8400 By Fishery Point (Mahakal)
	East	By L R Plot No 10332/ R S Plot No 8400 By Vacant land of Tarun Jana and House of Tarapada Kundu
	West	By L R Plot No 10332/ R S Plot No 8400 By House of Tarun Jana and Barun Jana
	Does the boundaries at site match, as mentioned in the documentation?	No
14.1	Dimensions of the site	A As per site plan B As per actual
	North	As per site plan As per site plan
	South	As per site plan As per site plan
	East	As per site plan As per site plan
	West	As per site plan As per site plan
14.2	Latitude, Longitude and Coordinates of the site	Latitude -22.155184, Longitude -87.907041
15.	Extent of the site	76.094 decimals / 46.11 Cottahs (As per deed)
16.	Extent of the site considered for Valuation	76.094 decimals / 46.11 Cottahs (as per conversion certificate)
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent Received per month	Occupied by the owner (as informed)
II.	CHARACTERISTICS OF THE SITE	
1.	Classification of Locality	Industrial
2.	Development of surrounding areas	The surrounding area is a under developed area
3.	Possibility of frequent flood / water logging	Not known. No recent history found
4.	Feasibility of the Civic amenities like School, Hospital, Bus Stop, Railway Station, Market etc.	All civic amenities such as school, market, bus stoppage, railway station, Govt. offices, bank etc. are situated within 5 km distance from the property
5.	Level of land with topographical conditions	Leveled
6.	Shape of land	Rectangular
7.	Type of use that may be made	Commercial/Aquaculture Industry

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8.	Any usage restriction	Nil
9.	Is plot in Town Planning approved layout?	The area is not under any town planning scheme
10.	Corner plot or intermittent plot?	Intermittent plot
11.	Road facilities	Yes
12.	Type of road available at present	12 ft. wide moram (Proposed-Metal) Road
13.	Width of road-is it below 20ft. or more than 20ft	below 20ft.
14.	Is it a land-locked Land?	No
15.	Water Potentiality	Having good water Potentiality
16.	Underground sewerage system	Nil
17.	Power supply is available in the site	Available
18.	Advantages of the site	Subject property wide frontage of 18ft wide road & bus stoppage is located within 300mtr. and market within 500 mtr. Distance from the property
19.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening applicability of CRZ provisions etc. (Distance from sea-coast/tidal level must be incorporated)	No.
Part-A (Valuation of land)		
1.	Size of plot	As per deed land area - 76.094 decimals / 46.11 Cottahs As per ROR/Physical: 76.094 decimals / 46.11 Cottahs Converted land as per conversion certificate 76.194 decimals / 46.11 Cottahs
	North & South	As per site plan.
	East & West	As per land site plan
2.	Total extent of the plot	76.094 decimals / 46.11 Cottahs
3.	Prevailing market rate (Along with details/reference of at least two latest deals/transaction with respect to adjacent properties in the areas)	Rs. 2,50,000.00 to Rs. 3,00,000.00 per decimal from local market investigation
4.	Guideline rate obtained from the Registrar's Office	Rs. 51,31,610.00
5.	Assessed / adopted rate of valuation	Rs. 3,00,000.00 per decimal
6.	Estimated value of Land (Rs. 3,00,000.00 X 76.094 decimals)	Rs. 2,28,28,200.00.....(A)
Part-B (Valuation of Building)		
1.	Technical details of the building	
a)	Type of Building (Residential/Commercial/ Industrial)	Commercial Unit Aqua culture
b)	Type of construction (Loadbearing/RCC/Steel Framed)	RCC and M.S. Joist framed, PPGL Sheet roofing
c)	Year of construction	2021-2022 (As informed)
d)	Number of floors and height of each floor including basement, if any	Factory Shed/Office Building Ground floor 13 ft. height and 1 st floor and Processing unit height 30 ft., Cold storage - 35 height.
e)	Plinth area floor-wise	As per sanctioned plan/physical (details in below)

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f)	Condition of the building	
i)	Exterior-Excellent, Good, Normal, Poor	Completed
ii)	Inferior - Excellent, Good, Normal, Poor	Do
g)	Date of issue and validity of layout of approved map/ plan	Date of issue: 15.10.2015 approved Sawraberia Jalpai No. 2 Gram Panchayet
h)	Approved map/plan issuing authority	Approved from Sawraberia Jalpai No. 2 Gram Panchayet
i)	Whether genuineness or authenticity of approved map/ plan is verified	Yes.
j)	Any other comments by our empanelled Valuers on authentic of approved plan.	N/A.

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF:

Sl.	Description	Proposed construction
1.	Foundation	Column footing foundation
2.	Basement	No
3.	Superstructure	RCC framed, RCC & PPGL sheet roofing structure
4.	Joinery/Doors & Windows (please furnish details above side of frames, shutters, glazing, fitting etc. and specify the species of timber)	Partly roofing shutter, tin, plywood and wooden doors & iron grill, iron framed glass fitted and aluminum channel framed glass fitted windows.
5.	RCC Works	Complete
6.	Plastering	Complete
7.	Flooring, skirting,	Do
8.	Special finish as marble, granite, wooden paneling, drills etc	Do
9.	Roofing including weather proof course	RCC
10.	Drainage	Available
2.	Compound Wall	Available
	Height	12 ft.
	Length	Approx. 782 ft.
	Type of Construction	Brick built
3.	Electrical Installation	Completed
	Type of wiring	Concealed
	Class of fitting (Superior / Ordinary/Poor)	Superior
4.	Plumbing installation	
a)	No. of water closets and their type	2 nos. Indian water closet and complete
b)	No. of washbasins	Completed
c)	No. of urinals	Do
d)	No. of bathtubs	Not available
e)	Water meter, taps, etc	Do
f)	Any other fixtures (sink)	Complete



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DETAILS OF VALUATION:

Particulars	Area in sq. ft.	Year of Const.	Life in Yrs.	Cost of construction in Rs.	G.C.R.C. Rs.	Depreciation Age (100-10%) %	Value in Rs.
Two Storied Office Building	16480.00	2016	80	2000.00	3,29,60,000.00	19.77,600.00	3,09,82,400.00
Processing Shed	10960.00	2016	60	1800.00	1,97,28,000.00	17,75,520.00	1,79,52,480.00
Cold Storage Room	7200.00	2016	60	1600.00	1,15,20,000.00	10,36,800.00	1,04,83,200.00
Generator Room	969.00	2016	80	1500.00	14,53,500.00	87,210.00	13,66,290.00
Security Room	100.00	2016	70	1000.00	1,00,000.00	6,000.00	94,000.00
Total							6,08,78,370.00

AS PER DEED SCHEDULE-C (RESIDENTIAL UNIT)

RESIDENTIAL BUILDING (G+V) PARTLY SIX STORIED UNDIVIDED PROPORTIONATE SHARES OF THE
LAND OF RISING TIDE VENTURES PRIVATE LIMITED.

Total Land area : 9.5 Decimal /4138.2 Sq.ft. (AS per deed)

Total Building Built-up area : 9556.00 Sq.ft.

Occupied area of the building : 4778.00 Sq.ft.

Undivided Proportionate Land Share = Occupier built Up area x Total Land area

Total Built up area

4778.00 Sq.ft. x 4138.2 Sq.ft.

9556.00 Sq.ft.

2069.00 Sq.ft./ 4.74 Decimal.

COMPUTATION OF VALUATION AS ESTIMATED PRICE OF RESIDENTIAL BUILDING AS ON DATE.

Built-up Area in sq.ft.	Adopted Cost of construction per sq.ft. including share of foundation cost	Value of total Cost of construction of built-up area	Proportionate electric connection, water arrangement, drainage, apartment services, facilities, amenities etc. @ Rs. 500.00 per Sq.ft.	Proportionate land area of in decimal Sq.ft. total land	Cost of proportionate land area @Rs. 5,00,000.00 per decimal	ESTIMATED PRICE of flat unit (C+D+E)
A	B	C	D	E	F	(C+D+E)
4778.00	Rs. 1,600.00	Rs. 76,44,800.00	Rs. 23,89,000.00	2069.00 Sq.ft.	Rs. 14,24,931.00	Rs.1,14,57,931.00

Former Chairman, Institution of Valuers, Kolkata (West Bengal) Branch
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PART – F (Services)		(Amount in Rs.)
01.	Water supply arrangements	Rs. 10,00,000.00
02.	Drainage arrangements	Rs. 5,00,000.00
03.	Compound wall with Iron Gate	Rs. 20,00,000.00
04.	C B deposits, fitting etc.	Rs. 5,50,000.00
05.	Extra toilet Room CGI Roofing	
06.	Extra Garage Room CGI Roofing	
07.	Pavement	Rs. 6,00,000.00
TOTAL		Rs. 46,50,000.00



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Total abstract of the entire property

Part - A Land	Rs 2,28,28,200.00
Part - B Building	Rs 6,08,78,370.00
Part - C Extra items	Rs 11,00,000.00
Part - D Amenities	Rs 30,00,000.00
Part - E Miscellaneous	Rs 12,50,000.00
Part - F Service	Rs 46,50,000.00
Part - G, Plant and Machinery	Rs 12,77,94,000.00
As Per Deed Schedule-C (Residential Unit)	Rs 1,14,57,931.00
Thus, total Market Value (M.V.) of the property as on date comes to	Rs.23,29,58,501.00

As a result of my appraisal and analysis it is my considered opinion that the

Present market value of the above property in the condition with aforesaid specification is	Rs. 23,29,58,501.00	(Rupees twenty-three crore twenty-nine lakh fifty-eight thousand five hundred one only)
Realizable value of the above property comes to	Rs.20,96,62,650.00	(Rupees twenty Crore ninety-six lakh sixty-two thousand six hundred and fifty only)
Book value of the above property is (Purchaser Pries)	As per sale deed	As per sale deed
Distress value of the above property comes to	Rs.19,80,14,725.00	(Rupees nineteen crore eighty lakh fourteen thousand Seven hundred and twenty-five only)

Note:

- The Construction of factory unit and Residential unit (Staff Qtr) is in accordance with the approved sanctioned plan by the competent authority.
- The factory unit covering 76.094 decimals is properly demarcated.
- Earlier the method of construction for the residential unit (Staff Qtr) is based on cost of construction method based on which the G+5 storied building was valued at Rs 1.08 Crore. Now the present valuation is done based on the composite method for the 2nd & 3rd floor (including mezzanine above 2nd and 3rd floor and roof, including structure made on the roof measuring 4778 Sq.ft) [This method is followed as there is proportionate share of land for all the owners occupying different floors of the building.]

REMARKS:-

- This valuation is done without prejudice under existing situation, Condition and circumstances and subject to proper legal Verifications in respect of legal ownership of the property under consideration.
- If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land Shown in this valuation report with respect to the latest legal opinion.
- The legal aspects were not considered in this valuation.

Place: Kolkata

Date: 01.12.2022

Basudev Dey

Signature

(Name and Official seal of the Approved Valuer)

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The undersigned have inspected the property detailed in the Valuation Report dated, on, we are satisfied that the fair and reasonable market value of the property is Rs. (Rupees) only.

Signature

(Name of the Branch Manager with Official seal)

Annexure-V

DECLARATION

I hereby declare that -

a. The information furnished in my valuation report dt. -01.12.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

b. I have no direct or indirect interest in the property valued.

c. I have personally inspected the property on 20.09.2022 & revised on 01.12.2022 the work is not sub-contracted to any other value and carried by myself.

d. I have not been convicted of any offence and sentenced to a term of imprisonment.

e. I have not been found guilty of misconduct in my professional capacity.

f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the 'Standards' as enshrined for valuation in the Part-B of the above handbook to the best of my ability.

g. I have read the International Valuation Standards (IVS) and the report submitted to the bank for the respective asset class is in conformity to the 'Standards' as enshrined for valuation in the IVS in 'General Standards' and 'Asset Standards' as applicable.

h. I abide by the Model Code of Conduct for empanelment of valuer in the bank.

i. I am registered under Section 34AB of the Wealth Tax Act, 1957.

j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

k. Further, I hereby provide the following information.



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Sl. No.	Particulars	Valuer comment
1.	Background information of the asset being valued	It is an existing Matara Aquaculture unit was established in the since 2018 situated at Garichak, Mouza, Jalpai, J.L. No. 70, L.R. Plot No. 10332, 10335 L.R. Khatian No.7815 within limit of Sawrberia Japai No.-2 Gram Panchayet, P.O.: Narghat, P.S.: Nandakumar, District: Purba Medinipur. Pin : 721669, West Bengal. The property is located within residential location with middle class occupancy and about 8 km. distance from Nandakumar Railway Station. All civic amenities / business facilities such as school, college, market, railway station, govt. office etc. area available within 0.1 to 10 km. distance from the property.
2.	Purpose of valuation and appointing authority	Purpose of valuation: Mortgage and Bank Finance. Appointing authority: Bank of India.
3.	Identity of the valuer and any other experts involved in the valuation	Basudev Dey
4.	Disclosure of valuer interest or conflict, if any	Not applicable
5.	Date of appointment, valuation date and date of report	Date of appointment - 26.08.2022 Date of valuation - 01.12.2022 Date of report - 01.12.2022
6.	Inspections and/or investigations undertaken	Yes, on -20.09.2022 & Revised on 01.12.2022
7.	Nature and sources of the information used or relied upon	Based on Local enquiry and Market Survey, supplied documents & official website of Govt. of WB
8.	Procedures adopted in carrying out the valuation and valuation standards followed	We have adopted one approaches for valuation of the property under reference 'market approach' for valuation of land. For valuation of land we have considered weighted average of market information, guideline value obtained from official website of govt. of West Bengal and value as assessed by ADSR, as mentioned in title deed. As market value of land very rarely matches with guideline value in West Bengal so we have adopted reasonable market value for valuation of land.
9.	Restrictions on use of the report, if any;	Use for banking purpose only.
10.	Major factors that were taken in to account during the valuation.	Property will be used for residential purpose only.
11.	Caveats, limitations and disclaimers to the extent the explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	1) We have prepared the report exclusively on the basis of our physical inspection on the day of survey on 20.09.2022 We have not checked legal validity of the title of the property which is beyond our scope of work. 2) This Valuation is being conducted based on the presumption that the owner holds a clear, undisputed title of the subject property. In other words, the

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PHOTOGRAPHS OF THE PROPERTY:



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BASUDEV DEY
MRICS (UK) CHARTERED SURVEYOR

LIAISON ADDRESS : 29/3-B, Lake Place, Ground Floor, Kolkata-700 029, West Bengal / Opp. ECSC Office, Bompas Road, Near Lake Market)
KOLKATA MAIN BRANCH : Vivek Apartment, 33A, Swami Vivekananda Road, Kolkata-700032, Call : 9163946646

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Date.....01.12.2022



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Master of Valuation (Plant & Machinery), S.P. University, Gujarat

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Visiting Lecturer

Jadavpur University, Department of Architecture &

Indian Maritime University, Kolkata Campus


Valuation Expert Consultant of

The Kolkata Municipal Corporation &

Kolkata Metropolitan Development Authority

Ref. No.

Date.....



Directorate of Registration and Stamp Revenue

Finance (Revenue) Department, Government of West Bengal

Home About Us Contacts Rules, Acts & Notification Stamp Duties & Fees Grievance Redressal

Market Value of Land

Disputed

Local Body

Road

Plot No.

Jurisdiction of

Project Name

Porta Mithankore

Baran Panchayat

Road Zone

Plot No. 148

AD-34-KH-01

Not Available

To get owner details of property, please enter LR plot no and LR khatian no.

Plot No.

LR Khatian No.

Proposed Land Use

Area of Land

Adjacent to Motor Road

Encumbered by

Disputed

Unopposed

This plot has any road access in any side as mentioned property below.

North side

East side

West side

South side

Type the characters shown

EZY8Y4

Market Value: Rs. 51,31,610/-

Details of Land Record

Display Market Value

Service Count: 47,01,866

ALU: To be verified from the appropriate Registration Office after filling up separate e-Registration Form.

GIPS Finance Department

IFMS

SILPASATHI

india.gov.in

Site Map

TOTAL VISITOR: (Since 25/05/2016)

QR Code

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Last Updated : 02/12/2022

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LIAISON ADDRESS : 29/3-B, Lake Place, Ground Floor, Kolkata-700 029, West Bengal, (Opp. CESC Office, Bompas Road, Near Lake Market)
KOLKATA MAIN BRANCH : Vivek Apartment, 33A, Swami Vivekananda Road, Kolkata 700032, Call : 9163946646

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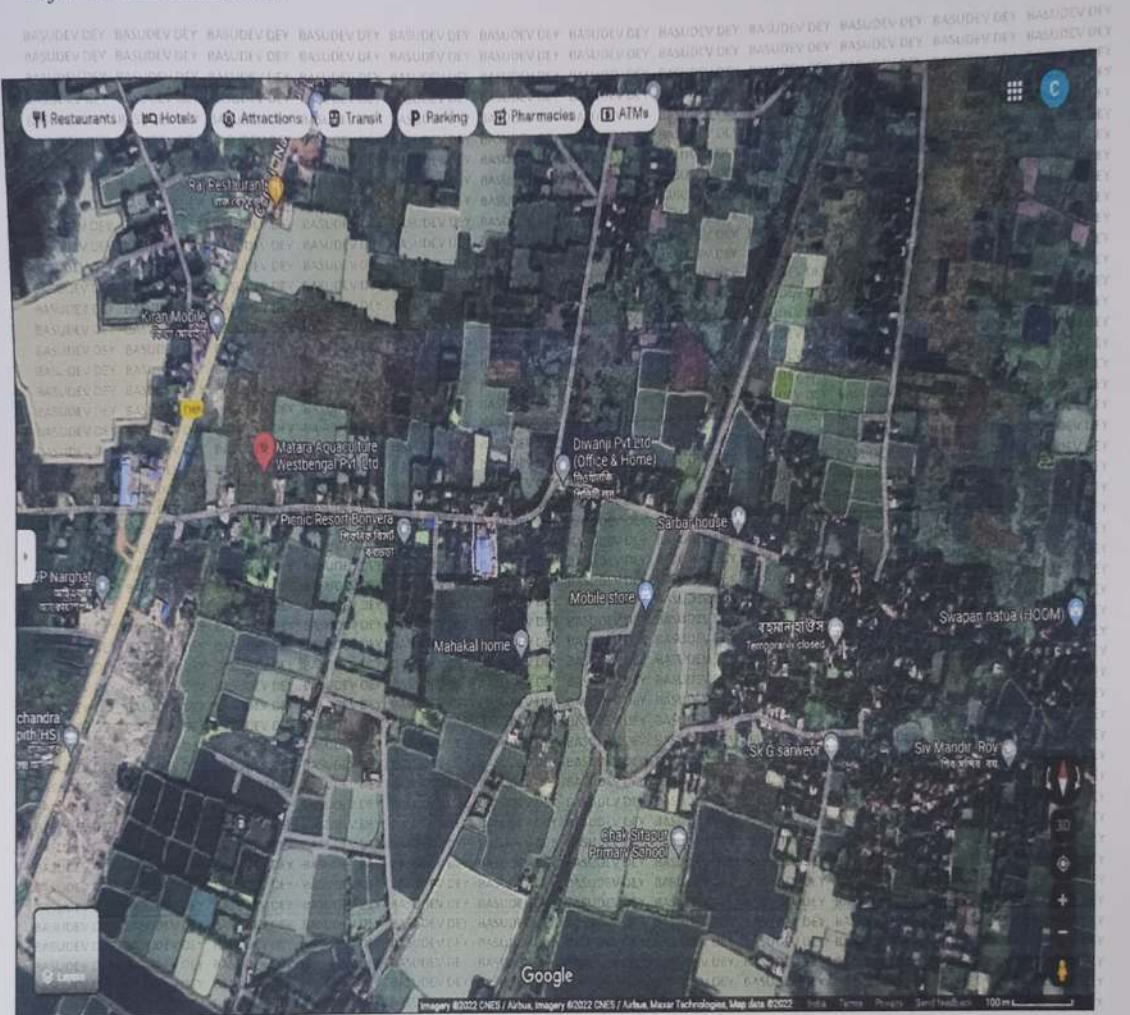
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TO ASCERTAIN MARKET VALUE AS DEPRECIATED REPLACEMENT COST (DRC) OF PLANT AND MACHINERY INSTALLED AT MATARA AQUACULTURE WB. PVT. LTD. UNDER PRESENT CONDITION SITUATION AND CIRCUMSTANCES AS ON DATE																	
Gross Current																	

[illegible]

Handwritten signature: Handwritten

BASUDEB DEY

MRICS(U.K.) CHARTERED SURVEYOR

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