

vis(2023-24) - P2 169-146-200

File No. RKA/DNCR/.....

Date of Receiving 27/06/2023

File Receiver Name Rajat


REINFORCING YOUR BUSINESS
ASSOCIATES
 VALUERS & TECHNO ENGINEERING CONSULTANTS (P) LTD

 m/s Sahet Infradevelopers
 Pvt. Ltd. 231A, Roy

 Bahadur
 Road,
 Berhampur
 Odisha - 750034
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 On date	Grade	HOD Engg. Signature
File Received By	Rajat	NA	NA			
Survey	Rajat					
Preparation						

A - Very Good, B - Satisfactory, C - Average, D - Poor, E - Extremely Poor

File Returned to HOD Engg. unprepared due to reason	<input type="checkbox"/> Survey not done properly, <input type="checkbox"/> Survey Form not properly filled, <input type="checkbox"/> Market survey for rates is not properly done, <input type="checkbox"/> Identification is not clearly done, <input type="checkbox"/> Measurement is not properly done, <input type="checkbox"/> Photographs not clearly taken, <input type="checkbox"/> Selfie/ Owner or owner representative photo not taken, <input type="checkbox"/> Owner/ owner representative signature not taken, <input type="checkbox"/> Google Map not taken, <input type="checkbox"/> Survey summary sheet not filled
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In case File is returned by the preparer - HOD Engg. comment & Signature	<input type="checkbox"/> Minor defects in the survey hence approved for preparation with warning to Surveyor. Report preparer to collect the missing information on his own. <input type="checkbox"/> Major defects in the survey. Survey has to be done again.
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GENERAL DETAILS

1.	Proposal/ Work Order or Ref. No.				
2.	Type of Service	<input checked="" type="checkbox"/> Valuation Report, <input type="checkbox"/> Construction cost estimate, <input type="checkbox"/> Cost vetting certificate <input type="checkbox"/> Other CE Certificates, <input type="checkbox"/> TEV Report, <input type="checkbox"/> LIE			
3.	Type of customer	<input checked="" type="checkbox"/> Bank <input type="checkbox"/> PSU <input type="checkbox"/> NBFC <input type="checkbox"/> Corporate <input type="checkbox"/> Company <input type="checkbox"/> Private client <input type="checkbox"/> Direct client through Bank			
4.	Bank/ FI/ Organization Name & Address	SBI SARB South Bengal, Kolkata.			
5.	Case Allotment Officer/ Fees paying party Details	Name		Contact Number	Email Id
		Mr. Sudarshan Sarker		9674711255	sbi.15196@sbi.co.in
6.	Case Type	<input type="checkbox"/> Case for Fresh Account		<input checked="" type="checkbox"/> Case for exiting account/ customer	
7.	Fees Details	Amount of Fees		Advance Amount If any	Fees will be paid by
		15000 + GST		—	<input checked="" type="checkbox"/> Bank <input type="checkbox"/> Customer
8.	Billing Details	Billed To Party Name			GSTIN
		SBI SARB South Bengal, Kolkata.			

* For All 4 Flats. Approx fee mentioned above.

 Bank will pay as per SBI valuation fee structure.
 This is just a approximate amount.

CASE DETAILS									
1.	Type of Property	Residential Flats.							
2.	Purpose of Valuation/ Assignment	<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 <input type="checkbox"/> Any other:							
3.	Owner/ Applicant Details	<table border="1"> <thead> <tr> <th>Name</th> <th>Contact Number</th> <th>Email Id</th> </tr> </thead> <tbody> <tr> <td>Saket promoters Limited (As per Indenture of Mortgage)</td> <td>—</td> <td>—</td> </tr> </tbody> </table>		Name	Contact Number	Email Id	Saket promoters Limited (As per Indenture of Mortgage)	—	—
Name	Contact Number	Email Id							
Saket promoters Limited (As per Indenture of Mortgage)	—	—							
4.	Account Name	M/S Saket Infra Developers Pvt. Ltd.							
5.	Property Address	231A, Roy Bahadur Road, Saket Sadan, Flat No. 1A, 1C, 2C, 3C & 4C, 4B. P.S. P.O. - Behala, Kolkata - 700034.							
6.	Who will coordinate on site for the site survey (Banker) →	<table border="1"> <thead> <tr> <th>Name</th> <th>Contact Number</th> </tr> </thead> <tbody> <tr> <td>Mrs. Rupsha Bhoomik (CM)</td> <td>9674766238</td> </tr> </tbody> </table>		Name	Contact Number	Mrs. Rupsha Bhoomik (CM)	9674766238		
Name	Contact Number								
Mrs. Rupsha Bhoomik (CM)	9674766238								
7.	Preferred time of survey	<table border="1"> <thead> <tr> <th>Date</th> <th>Time</th> </tr> </thead> <tbody> <tr> <td>27/06/2023</td> <td>—</td> </tr> </tbody> </table>		Date	Time	27/06/2023	—		
Date	Time								
27/06/2023	—								
8.	Documents Received (Any one ownership document and approved site plan/ map is must)	1. Ownership Documents: <input type="checkbox"/> Sale Deed, <input type="checkbox"/> Power of Attorney, <input checked="" type="checkbox"/> Indenture of Mortgage <input type="checkbox"/> Registered Will, <input type="checkbox"/> Relinquishment Deed, <input type="checkbox"/> Transfer Deed, <input type="checkbox"/> Conveyance Deed, <input type="checkbox"/> Allotment Letter, <input type="checkbox"/> Possession Letter 2. Map: <input type="checkbox"/> Cizra Map, <input type="checkbox"/> Approved Map, <input type="checkbox"/> Site Plan <input checked="" type="checkbox"/> Land purchase 3. Utility Bills: <input type="checkbox"/> Electricity Bill & payment receipt, <input type="checkbox"/> Water Bill & payment receipt, <input type="checkbox"/> House Tax demand & payment receipt 4. Any Other document: <input type="checkbox"/> CLU, <input checked="" type="checkbox"/> TIR Report, <input type="checkbox"/> Agreement to Sale, <input checked="" type="checkbox"/> Old valuation Report (Unofficial). <input type="checkbox"/> Old Valuation Report 5. No documents provided: <input type="checkbox"/>							
9.	Documents received from	Bank In Email.							
10.	Special Instructions if any:	—							
11.	I agree to pay the amount mentioned above for the preparation of Valuation Report. I agree that I'll not put pressure on Valuer firm to distort any facts and would not try to influence any member or official of the firm in the ill spirit or vested interest and to benefit any individual or organization by any means illegitimately.								
Customer Signature:									

Banker had requested to make for files for each flats on Give one report with proper bifurcation of values and for each flat separate FMR, RV, DSV as they may sell each flat to different buyers and put them on auction accordingly.

(As I got only one mortgage deed so I entered only 1 Asset in v/s all together and also filled only 1 survey form accordingly).

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?	<input checked="" type="checkbox"/>	
2.	Is purpose of the assignment understood clearly by the receiver?	<input checked="" type="checkbox"/>	
3.	Has receiver checked if this is a new case or existing case of the Bank?	<input checked="" type="checkbox"/>	Existing
4.	Has receiver fixed the fees with the manager/ client and sent quotation properly or have taken approval of the work over email?	<input checked="" type="checkbox"/>	
5.	Has receiver taken proper Work Order/ Email/ CESA form formality?	<input checked="" type="checkbox"/>	In Email
6.	In case of private case or for fresh case 50% advance is received?	<input type="checkbox"/>	
7.	Is document checklist email sent to the customer?	<input checked="" type="checkbox"/>	
8.	Has the received documents is having 'documents provided by stamp'?	<input type="checkbox"/>	Received over email.

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 documents, CLU is must.
4.	Firstly please first study the documents of the property which needs to get surveyed.
5.	Mark the Owner/ Area/ Boundaries mentioned in the ownership documents with bold florescent 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 domain, 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
PARAMETERS/ CRITERIA

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 are 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 till date 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)

COMPLIANCE CHECKLIST POINTS	STATUS
1. Did you take proper property documents to carry out the survey?	<input checked="" type="checkbox"/>
2. Have you properly studied & highlighted Owner/ Area/ Boundaries in the property documents with bold florescent before moving for the survey?	<input checked="" type="checkbox"/>
3. Did you check prominent landmark nearby the subject property and mentioned in the survey form?	<input checked="" type="checkbox"/>
4. Did you identified the Property clearly by matching the boundaries and area mentioned in the property papers?	<input checked="" type="checkbox"/>
5. Did you check if property is merged with any other property or it is an independent property?	<input type="checkbox"/> Cannot Comment
6. Did you checked the flat size with eye estimation or based on number of bed rooms?	<input checked="" type="checkbox"/>
7. Did you check for any construction violations in the flat?	<input checked="" type="checkbox"/>
8. Did you check municipal limits/ jurisdiction/ ward?	<input checked="" type="checkbox"/>
9. Did you take Google Map location and shared it to Maps whatsapp group?	<input checked="" type="checkbox"/>
10. Did you check society reputation?	<input checked="" type="checkbox"/>
11. Have you taken property full scale photograph with gate?	<input checked="" type="checkbox"/>
12. Have you taken owner/ representative photograph with the property?	<input checked="" type="checkbox"/>
13. Have you taken your selfie with the property along with owner/ representative?	<input checked="" type="checkbox"/>
14. Have you taken photograph of the society gate along with abutting road and towards left and right of the property?	<input checked="" type="checkbox"/>
15. Have you taken multiple photographs of the property from inside-out?	<input checked="" type="checkbox"/>
16. Did you check nearby development and whereabouts and commented on survey form?	<input checked="" type="checkbox"/>
17. Did you check any defects or negativity in the society & flat in terms of location, legality, disputes, marketability, salability, etc. and commented on survey form in detail?	<input type="checkbox"/> Cannot Comment
18. Have you filled all the columns of survey form including survey summary sheet properly?	<input checked="" type="checkbox"/>
19. Have you taken self-attested documents from owner/ representative and stamped "documents provided by stamp"?	<input type="checkbox"/> Referred over email.
20. 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?	<input type="checkbox"/> Cannot Comment
21. Have you confirmed any recent past transactions during market enquiries and enquired property rates locally very rigorously?	<input checked="" type="checkbox"/>
22. Did you take signatures of the owner/ representative on undertaking and survey summary sheet?	<input checked="" type="checkbox"/>
23. Did you signed the undertaking?	<input checked="" type="checkbox"/>

For File No.	VIS(2023-24)-PL 169-146-200
Surveyor Name	Rajal kumar
Signature	
Date	27/06/2023.

MULTI STORIED FLATS SURVEY FORM

(Version 5.0)

Date of implementation: 09.02.2017 | Date of Revision: 04.01.2018 | Latest Revision: 31.10.2020

MS(2023-24)-PL/69-146-200

File No. RKA/DNCR/.....

Date: 27/6/23

Time: —

GENERAL DETAILS

1.	Name of the Surveyor	Rajat Kumar
2.	Property shown by	<input type="checkbox"/> Owner, <input type="checkbox"/> Representative, <input type="checkbox"/> No one was available, <input type="checkbox"/> Property is locked, survey could not be done from inside <input checked="" type="checkbox"/> Banker (CM) → Miss Rupesh Bhowmik 9674766238
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) only flat no. 1C & 2C (Duplex) not allowed to inspect the property
4.	Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked, <input checked="" type="checkbox"/> Possessee didn't allow to inspect the property, <input type="checkbox"/> NPA property so couldn't be surveyed completely (only for flat 1C & 2C duplex)
5.	How Property is Identified	<input type="checkbox"/> From schedule of the properties mentioned in the deed, <input type="checkbox"/> From name plate 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
6.	Property Measurement	<input checked="" type="checkbox"/> Self-measured, <input type="checkbox"/> Sample measurement only, <input type="checkbox"/> No measurement (excluding flat 1C & 2C duplex)
7.	Purpose of Valuation	<input type="checkbox"/> Value assessment of the asset for creating 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
8.	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 Didn't tell NPA A/c.
9.	Loan Amount	—

OWNERSHIP DETAILS

1.	Legal Owner Name/s	Same as pg no. 2
2.	Property Purchaser Name	//
3.	Property Address under Valuation	//
4.	Present Residence Address of the Owner/ Purchaser	—

erty constitution

☒ Free Hold, ☐ Lease Hold

LOCATION DETAILS

Adjoining Properties (Match it with papers with the help of compass or Sun direction and also confirm it with nearby people)		North	South	East	West		
2.	Property Facing	(As per Building) other Residential Building.	Roy Bahadur Road (20-25 ft approx)	231, Roy Bahadur Road.	Internal Road (10-12 ft) Approx		
3.	Landmark	Near Chanditola Auto Stand.					
4.	Ward Name/ No.	118 (As per 2000 Document).					
5.	Zone Name	←					
6.	Main Road Name & Width	Name	Width	Distance from property			
7.	Approach Road Name & Width	Roy Bahadur Road		20-25 ft (Approx)	Adjacent.		
8.	Location consideration of the Society	<input type="checkbox"/> Within Main city, <input checked="" 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.	Location of the Flat	<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 <input checked="" type="checkbox"/> Corner Building.					
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.	Proximity to civic amenities (All in Approx)	School	Hospital	Market	Metro	Railway Station	Airport
12.	Any new Development in surrounding area	1 km	3 km	500m	3 km	5 km	25 km
13.	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					
14.	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					
15.	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

Covered Built-up Area		<input type="checkbox"/> Covered Area, <input type="checkbox"/> Floor Area, <input type="checkbox"/> Super Area, <input type="checkbox"/> Carpet Area		
(Tick one on the basis of which valuation is to be calculated)		As per Title deed	As per Map	As per site survey
		Separate	sheet	provided.
2.	Are Boundaries matched	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No (As per building).		
3.	Is Independent access available to the property?	<input checked="" type="checkbox"/> Clear independent access is 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		
4.	Is the property merged or colluded with any other property	Cannot Comment.		
5.	Construction Status	<input checked="" type="checkbox"/> Built-up property in use, <input type="checkbox"/> Under construction, <input type="checkbox"/> Construction not started		
6.	Total Number of Floors in the Building	G + 4.		
7.	Floor on which Flat is situated	All floors as multiple flats & Duplex flats.		
8.	Type of Flat	Residential Flat.		
9.	Age of Building/ Recent Improvements done	5 years (As per old valuation report).		
10.	Type of Group Housing Society	<input type="checkbox"/> High End, <input checked="" type="checkbox"/> Normal, <input type="checkbox"/> Affordable Group Housing		
11.	Appearance/ Condition of the Building	Internal - <input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Poor <input type="checkbox"/> Under construction, <input type="checkbox"/> No construction, <input type="checkbox"/> No Survey (Excluding 1C & 2C Duplex flat).		
		External - <input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Poor <input type="checkbox"/> Under construction, <input type="checkbox"/> No construction		
12.	Maintenance of the Building	<input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Average, <input type="checkbox"/> Poor		
13.	Fixed Wooden Work	<input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input checked="" type="checkbox"/> Simple, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Below Average, <input type="checkbox"/> No wooden work, <input type="checkbox"/> No survey		
14.	Interior decoration	<input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input checked="" type="checkbox"/> Simple, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Below Average, <input type="checkbox"/> No wooden work, <input type="checkbox"/> No Survey		
15.	Any defects in the Group Housing Society	—		
16.	Any violation done in the flat	—		
17.	Utilities/ Facilities in the Group Housing Society	<input checked="" type="checkbox"/> Lifts, <input type="checkbox"/> Garden, <input type="checkbox"/> Landscaping, <input type="checkbox"/> Swimming Pool, <input type="checkbox"/> Gym, <input type="checkbox"/> Club House, <input type="checkbox"/> Walk Trails, <input type="checkbox"/> Kids play zone, <input checked="" type="checkbox"/> 100% Power Backup (photographs attached).		
18.	Property currently possessed by	<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 & Tenants.		

* Tenants not allowed to inspect flat so cannot comment.

er	Property Address	Adjoining Properties	Area as per Deed	Area as per site Survey.
Saket Promoters Limited (As per Indenture of Mortgage).	231 A, Roy Bahadur Road, Saket Sadan, Flat No. 1C & 2C (Duplex)	Facing - West North - stairs South - Flat 1D (3 rd) Flat 2D (4 th) East - open to sky West - Common passage	1545 sq. ft (Super Built Up).	Tenants not allowed to inspect the property. Unable to take measurement & photographs of the property.
"	" Flat No. 1A	Facing - South North - open to sky South - Common passage East - Flat 1B. West - open to sky	1190 sq. ft (Super Built Up).	737.62 sq. ft Approx. (H - 3m Approx)
"	" Flat No. 3C & 4C Duplex	Facing - West. North - stairs South - Flat 3D (3 rd) Flat 4D (4 th) East - open to sky West - Common passage	1640 sq. ft (Super Built Up).	(H - 3m Approx). 526.763 sq. ft each floor. (Carpet Area). As it is Duplex → 526.763 × 2 ⇒ 1053.526 sq ft (Approx)
"	" Flat No. 4B.	Facing - West North - Flat 4A South - Lift/stairs East - open to sky West - Common passage	1106 sq. ft (Super Built Up).	767.62 sq. ft Approx. (H - 3m). Approx.
* *	P. S S P. O - Behala. Kolkata - 700034. (For all).	Facing - West North - stairs South - Flat 1D (3rd) Flat 2D (4th) East - open to sky West - Common passage		

specifications -

● Tenants did not allowed to inspect the property so cannot comment.

Flat name/no.

Flat no. 1C & 2C
(Duplex)

On First floor -
1 Hall, 1 kitchen, 1 Bedroom,
1 Bed room with attached
toilet & balcony, 1 Bedroom,
1 common toilet.

Flat no. 1A

On 3rd Floor 3C -
1 Hall, 1 kitchen, 1 Bedroom,
1 toilet, 1 Balcony.

Flat no. 3C & 4C

On 4th Floor 4C -
1 Hall, 1 Bathroom, 1 Bedroom
with attached store room, 1 Bedroom
with attached balcony.

(Duplex)

1 Bedroom with balcony, 1
Bedroom with ~~toilet~~ toilet,
1 kitchen, 1 hall, 1 common
toilet.

Flat no. ~~3C~~ 4B

Current activity carried out in the property

☒ Residential purpose, ☐ Commercial purpose, ☐ Godown,
☐ Office, ☐ Vacant, ☐ Locked, ☐ Any other use:

Special Comments if any

MARKETABILITY/ SELABILITY/ UTILITY DETAILS

1.	Reputation/ class of developer	<input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor	
2.	Reputation of society	<input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor	
3.	Any issues in marketability of the property?	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No Reason in case of No: <input checked="" type="checkbox"/> Location, <input type="checkbox"/> Surrounding, <input type="checkbox"/> Legal aspects, <input type="checkbox"/> Demand, <input type="checkbox"/> Shape, <input type="checkbox"/> Any Other:	
4.	How is Demand & Supply condition in the Market of such properties?	Demand	<input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input checked="" type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor
		Supply	<input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input checked="" type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor
5.	Is property easily sellable & marketable?	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No Comments:	
6.	How is the current utility of the property?	<input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input checked="" type="checkbox"/> Average, <input type="checkbox"/> Low, <input type="checkbox"/> Poor	
7.	At what True rate Owner bought this Property?	Year of purchase	
		Purchase Price	

USE THIS SPACE FOR PROVIDING ANY ADDITIONAL DETAILS/ INFORMATION

* * * Note all the flats are in possession of owner or 1st tenants
In Flat No. 1C & 2C → There was tenants not allowed to inspect properties.
(Duplex)

In Flat No. 1A → It was vacant most probably 1st under possession of owner itself.

In Flat No. 3C & 4C → It's under possession of owner only.
(owner family/relatives are there).

In Flat 4B → A lady informed, Her husband works for Sahet Infra Builders and there have promised the flat for residential purpose. Flat maybe rented or owner agreed to provide use rights to office employee.

— Note in flat 1C & 2C Duplex Tenants doesn't allowed to inspect the property and take photographs and measurement for the same.

— Got very less time to inspect all the property as Bankers, tenants all are in such done inspection overall with limited time in hand.

* * * Note - Bank tried to put notice / banner at doors of flats for possession on 27/06/23 but possession of flats are still with owner only.

PROPERTY MARKET COMPARABLE RATE INFORMATION DETAILS

(Available for Sale or Transaction already happened in past)

Particulars	Subject Property	Comparable 1	Comparable 2	Comparable 3
1. Name (source of information)	NA	Tushar	Preeti / Pratik	Vikas
2. Contact No.	NA	8777233784 / 8961607274	9830616119	Hardyn Realty. SURANA
3. Type of source of information (Seller/ Property dealer/ nearby people)	NA	Property Dealer	Property Dealer	
4. Rates/ Price informed	NA	Rs 5300 to Rs 5500 / per sq.ft (Super built up)	for New Flats - Around 5.5k / sq.ft (Super built up).	
5. Rates Type (Sale/ Buy)	NA	Buy	Buy	
6. Area/ Size of the Flat	NA	700 sq.ft Approx (2BHK)	800 sq.ft	
7. Legal Status (clear, negative, weak)/ No. of owners	NA	clear	clear	
8. Location/ surrounding/ neighborhood comparison with the subject property (Similar, Lower, Better, Highly Better than the subject Property)	Base Case	Similar	Similar	
9. Distance from the subject Property	0	500m	800m (Sneha Garden) / 450m (Suman Narya Apartment)	
10. Society comparison (Similar, Lower, Better, Highly Better than the subject society)		Similar	Similar	
11. Other factors (Corner, 2 side open, North-East facing, Park facing, Legal/ Financial encumbrance, etc.)		—	—	
12. Any other details/ Discussion held	NA	As per discussion we got only 1 flat around 500m from our concerned property. of 700 sq.ft Super built up price is around 27 to 28 / sq.ft.	They got Flats on 2 Apartments @ Sneha Garden & Suman Narya Apartment New Flats 1-2 yrs construction same flat size around 800 sq.ft asking price is 43 / sq.ft. (2BHK flat with Benz amenities & CP).	
13. Present expected Sale Value of the overall property?		Small building, Builder floor types flats.	for old building without car parking may not have any references but price may be around 4k to 4.5k / sq.ft Super built up.	

I before for select sales rates will be around 4k to 4.5k / sq.ft Super built up. As our flat is Apartment with Lift & Power backup

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/ submitted by me. I further confirm that 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 manipulative information provided by me will be considered as cheating with the professional organization since it will lead to incorrect valuation report and I'd 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 forfeiting of the fees and I'll be completely responsible for its repercussions and legal actions taken for it.

IMPORTANT: We have not authorized any of our person/ Surveyor to take 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 +91-9958632707, 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 for arbitrary providing the Property Valuation as per one's need. I further state that I have not given any assurances to the customer nor 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 it any monetary or reputation loss will be recovered from me by the company.

For File No.	VIS(2023-24)-PL169-146-200
Surveyor Name	Rajat Kumar
Signature	
Date	27/6/23

UNDERTAKING BY THE PREPARER

I confirm that this Valuation Report is prepared as per the fair professional best practices and Valuation & Survey Policy Guidelines issued by the organization. I also confirm that without any personal interest, partiality or prejudice, I have worked on this Valuation assignment. Rates adopted for the asset is based on various facts, information collected from the site came to my knowledge during the course of the 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 the 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 arbitrary 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 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	

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

1.	File No.	VIS(2023-24)-PL169-146-200						
2.	Name of the Surveyor	Rajat Kumar						
3.	Borrower Name	Same as pg no. 2						
4.	Name of the Owner	"						
5.	Property Address which has to be valued	"						
6.	Property shown & identified by at spot	<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 <table border="1"> <tr> <th>Name</th> <th>Contact No.</th> </tr> <tr> <td>Miss Rupsha Bhowmik</td> <td>9674766238</td> </tr> </table>			Name	Contact No.	Miss Rupsha Bhowmik	9674766238
Name	Contact No.							
Miss Rupsha Bhowmik	9674766238							
7.	How Property is Identified by the Surveyor	<input type="checkbox"/> From schedule of the properties mentioned in the deed, <input type="checkbox"/> From name plate 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 (As per Building).						
9.	Survey Type	<input checked="" type="checkbox"/> Full survey (inside-out with measurements & photographs) excluding flat <input type="checkbox"/> Half Survey (Measurements from outside & photographs) (IC82C) <input type="checkbox"/> Only photographs taken (No measurements)						
10.	Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked, <input checked="" type="checkbox"/> Possessee didn't allow to inspect the property, <input type="checkbox"/> NPA property so couldn't be surveyed completely (Per IC82C).						
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 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						
12.	Property Measurement	<input checked="" type="checkbox"/> Self-measured, <input type="checkbox"/> Sample measurement, <input type="checkbox"/> No measurement (excluding flat)						
13.	Reason for no measurement	<input type="checkbox"/> It's a flat in multi storey building so measurement not required (flat no. IC82C) <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"/> Any 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				
		separate	sheet	provided.				
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 <input checked="" type="checkbox"/> Tenants.						
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 available in sharing of other 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	Cannot Comment
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 I have shown wrong property or misled the valuer company in any way then I'll 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: Rajat Kumar
- Signature: 
- Date: 27/06/23.