Ref: KG/23-24/011

Date: 20.04.2023

VALUATION REPORT

PUNJAB NATIONAL BANK

B.O. – CALCUTTA

ACCOUNT: RASHMITA ROUT

DEED NO.- I - 03999/2019

THE VALUATION REPORT OF RESIDENTIAL FLAT
STANDING IN THE NAME OF

RASHMITA ROUT

Residential Flat on the 1st Floor being Unit/Flat No.- 103 within G+4 Storied Residential Building named as Block-A of "King's Hut", situated at Bhatenda, Rajarhat (Station), P.O. & P.S.- Rajarhat, Mouza- Bhatenda, J.L. No.- 28, Re. Su. No.- 50, Touzi No.- 2998, L.R./R.S. Dag Nos.- 596, 597, 598, L.R./R.S. Khatian Nos.- 820, 148, 473, 634, 805, 30, 637, 800, 313, 61, 172, 236, 11, 239 & 304, Under Rajarhat-Bishnupur-I Gram Panchayet, Dist.- North 24 Pgs., Pin- 700135, W.B.

F.M.V.: Rs.42,19,000.00
R.V.: Rs.37,97,100.00
D.V.: Rs.35,86,150.00

PRASANTA KR. BHATTACHARJEE

FELLOW, THE INDIAN INSTITUTE OF INSURANCE SURVEYORS & LOSS ASSESSORS, M.SC. (VALUATION OF REAL ESTATE), M.B.A, GOLD APPRAISER, FELLOW OF THE INDIAN INSTITUTE OF VALUERS, CAT- 1, BANKS, INSURANCE, FINANCIAL & INDUSTRIAL CORPORATIONS

&

GOVT. REGD. SURVEYOR/ LOSS ASSESSOR & VALUER (CAT-1, IMMOVABLE PROPERTY)

Prasanta Kr. Bhattacharjee

B.A., D.E.E., B. Tech., Auto. Engg., M.Sc. (REV), Auto CAD, L.I.V., A.M.I.S.E., A.M.I.Esma, F.I.I.V., F.I.I.I.S.L.A.
Empanelled Valuer of Bangiya Gramin Vikash Bank, Punjab National Bank, Bank of India, LIC Housing Finance Ltd., Indian Overseas Bank, State Bank of India & Bandhan Bank
Govt. Registered Valuer u/s 34 AB of WT Act, 1957
Registration No. WB/CCIT-4/Kol/56/2016-17
Govt. of India

8/1C, Gurudas Dutta Garden Lane, Kolkata 700067.
Mobile : 9830015497, 9434120216 & 9851924304
Phone : 03512-223075
E-mail
prasantabhattacharjee842@gmail.com
gautam.ray59@gmail.com

Ref. No. : KG/23-24/011 **Date: 20.04.2023**

To
THE CHIEF MANAGER,
PUNJAB NATIONAL BANK,
SASTRA WEST
UNITED TOWER
KOLKATA – 700001.

FORMAT OF VALUATION REPORT IN RESPECT OF FLATS

S. No.	Particulars	Content
I.	*Introduction*	
1.	Name & address of the Valuer	Prasanta Kr. Bhattacharjee
2.	Date of inspection	19.04.2023
	Title Deed Number and Date	Copy of Deed of Conveyance No.- I-03999/2019, Dated 02.08.2019
	Date on which the valuation is made	20.04.2023
3	Purpose for which the valuation is made	To ascertain the fair market value of immovable property
4.	List of documents produced for perusal	
	i)	Copy of Deed of Conveyance No.- I-03999/2019, Dated 02.08.2019
	ii)	Previous Valuation Report Dated 20.07.2019
5.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	**Rashmita Rout** D/o Kalandi Rout
6.	Brief description of the property	Residential Flat on the 1st Floor being Unit/Flat No.- 103 within G+4 Storied Residential Building named as Block-A of "King's Hut".
7.	Location of property	
	a) Plot No. / Survey No.	Bhatenda, Rajarhat (Station), P.O. & P.S.- Rajarhat, Mouza- Bhatenda, J.L. No.- 28, Re. Su. No.- 50, Touzi No.- 2998, L.R./R.S. Dag Nos.- 596, 597, 598, L.R./R.S. Khatian Nos.- 820, 148, 473, 634, 805, 30, 637, 800, 313, 61, 172, 236, 11, 239 & 304, Under Rajarhat-Bishnupur-I Gram Panchayet, Dist.- North 24 Pgs., Pin- 700135, W.B.

PRASANTA KR. BHATTACHARJEE
VALUER
CHARTERED ENGINEER

Signed By PRASANTA KUMAR BHATTACHARJEE
Reason I attest to the accuracy and authenticity of this document
Location Malda, West Bengal

	b)	Door No.	Flat No.- 103, 1st Floor
	c)	T.S. No. / Village	Bhatenda, Rajarhat (Station), P.O. & P.S.- Rajarhat, Dist.- North 24 Pgs., Pin- 700135, W.B.
	d)	Ward / Taluka	Under Rajarhat-Bishnupur-I Gram Panchayet
	e)	Mandal / District	Dist.- North 24 Pgs.
	f)	Date of issue and validity of layout of approved map/ plan	Sanctioned Building Plan Dated 09.09.2010
	g)	Approved map/ plan issuing authority	Rajarhat-Bishnupur-I Gram Panchayet
	h)	Whether genuineness or authentic of approved plan is verified	Yes
	i)	Any other comments on authentic of approved plan	No
8.	Postal address of the property		Bhatenda, Rajarhat (Station), P.O. & P.S.- Rajarhat, Dist.- North 24 Pgs., Pin- 700135, W.B.
9.	City / Town		Rajarhat, North 24 Pgs.
	Residential area		Residential area
	Commercial area		N.A.
	Industrial Area		N.A.
10.	Classification of the area		
	i)	High /Middle /Poor	Middle Class area
	ii)	Urban /Semi urban /Rural	Metro
11.	Coming under Corporation limit /Village Panchayat / Municipality		Under the jurisdiction of Rajarhat-Bishnupur-I Gram Panchayet
12.	Whether covered under any State /Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area /scheduled area /cantonment area		No
13.	**Boundaries of the property**		**Boundary of the Flat No.- 103**
	North: By Land of Late Kiran Chandra Karmakar		By Lift & Staircase
	South: By 91 Bus Route (40 ft. wide)		By Open to Sky
	East: By House of Parithosh Roy/Bimal Mukherjee and others		By Open to Sky
	West: By Land of Abu Syed Molla & others		By Other Flats
14.	Dimensions of the site	A	B
		As per the Deed	Actual
	North	N.A.	N.A.
	South	N.A.	N.A.
	East	N.A.	N.A.
	West	N.A.	N.A.
15.	Extent of the site		1 Bigha, As per Deed.
15.1	Latitude, Longitude and Co-ordinates of flat		Landmark; Near Newtown Metro Station Latitude : 22.62814° Longitude : 88.48827°
16.	Extent of the site considered for valuation (least of 14 A & 14 B)		1250.00 Sq.ft. (Super Built up area)
17.	Whether occupied by the owner/ tenant? If occupied by tenant, since how long? Rent received per month.		Occupied by the owner, presently under lock & key

PRASANTA KR. BHATTACHARJEE CHARTERED ENGINEER VALUER

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I.	**APARTMENT BUILDING**	
1.	Name of the Apartment	"King's Hut", Block-A
2.	Description of the locality Residential/ Commercial/ Mixed	Residential area
3.	Year of Construction	2010, As reported
4.	Number of Floors	G+4
5.	Type of Structure	R.C.C. framed & R.C.C. roofed, brick built.
6.	Number of Dwelling units in the building	N.A.
7.	Quality of Construction	Good
8.	Appearance of the Building	Good
9.	Maintenance of the Building	Average
10.	Facilities Available	
	Lift	Available
	Protected Water Supply	Water supply is available from Rajarhat-Bishnupur-I Gram Panchayet
	Underground Sewerage	Available
	Car Parking – Open/ Covered	Not Available
	Is Compound wall existing ?	Yes
	Is pavement laid around the Building	No

III	**FLAT**	
1.	The floor on which the flat is situated	1st floor of a G+4 storied Residential Apartment.
2.	Door No. of the flat	Flat No.- 103, 1st Floor
3.	Specifications of the flat	
	Roof	R.C.C.
	Flooring	Marble
	Doors	Doors are wooden fitted
	Windows	Windows are of aluminium frame & Grill, fitted & fixed with Glazed Glass.
	Fittings	Good
	Finishing	Plastered & Painted from outside.
4.	House Tax	
	Assessment No.	NA
	Tax paid in the name of	NA
	Tax amount	N.A.
5.	Electric Service Connection no.	N.A.
	Meter card in the name of	N.A.
6.	How is the maintenance of the flat?	Under moderate state of maintenance
7.	Sale Deed executed in the name of	**Rashmita Rout** D/o Kalandi Rout
8.	What is the undivided area of land as per Sale Deed?	Undivided proportionate share of land as per Sale Deed
9.	What is the plinth area of the flat?	1000.00 Sq.ft. more or less
10.	What is the floor space index (app.)	N.A.
11.	What is the Carpet area of the flat?	900.00 Sq.ft. more or less

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PRASANTA KR. BHATTACHARJEE
VALUER
CHARTERED ENGINEER

3.	Break- up for the rate		
	(i)	Building + Services	**Rs. 1500.00 per Sq.ft.**
	(ii)	Land + Others	**Rs. 2100.00 per Sq.ft.**
4.	Guideline rate obtained from Registrar's office (an evidence thereof to be enclosed)		Rs.33,41,250.00 for 1250.00 Sq.ft.
VI.	**COMPOSITE RATE ADOPTED AFTER DEPRECIATION**		
a.	Depreciated building rate		Rs.3375/- per Sq.ft.
	Replacement cost of flat with Services (v (3) i)		Rs.18,75,000/-
	Age of the building		13 years
	Life of the building estimated		80 years
	Depreciation percentage assuming the salvage value as 10%		15%
	Depreciated Ratio of the building		(13 x 90)/80= 14.625=>15%

Details of Valuation :

Sr.	Description	Rate per unit Rs.	Estimated Value Rs.
1.	Present value of the flat	Rs. 3375.00 per Sq.ft.	1250.00 Sq.ft. @ Rs. 3375.00 per Sq.ft. = Rs. 42,18,750.00 **Fair Market value of the Property: Rs.42,19,000/- (Say)**

DATA/INFORMATION COLLECTED FOR REFERENCE IN RESPECT OF THE PROPERTY UNDER REFERENCE :

01. From the local enquiry and market investigation & website such as www.magicbricks.com, it has been revealed that the rate for Land, developed, connectivity of road/ rail, in-and-around the site for Residential Flat and its market rate is around Rs.4000/- to Rs.4500/- per sq.ft. for new construction & Rs. 3500/- to Rs. 4000/- for old construction, whereas Govt. Guide line rate is Rs.2673/- per sq.ft., which may not be the right reflection of the present market rate of residential flat in the subject area. The surroundings of schedule property is residential in nature. As per location & other factors, such as age of the building, availability of approach road, condition of the said residential flat the undersigned has considered the adopted rate for valuation at Rs. 3600/- per Sq.ft. for valuation of the Residential Flat in this captioned case.

02. As the subject residential flat was under lock & key, during inspection, the inside specification of the subejct residential flat is not available.

03. Straight line method of Depreciation has been considered in this case as per construction year is concern.

PRASANTA KR. BHATTACHARJEE * VALUER * CHARTERED ENGINEER

Signed By PRASANTA KUMAR BHATTACHARJEE
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[For assessing "REALISABLE VALUE" as on date of valuation, considering marketability, risk factors and other hazard and proper time-frame, 10% deducting from the 'Market Value' may be reasonable at **Rs.37,97,100.00** only and for assessing "FORCED SALE" VALUE, considering 15% deduction from the Market Value may be reasonable at : **Rs. 35,86,150.00**]

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above flat property on ownership basis at 1st floor under prevailing condition with aforesaid specifications is Rs.42,19,000.00 (Rupees Forty Two Lakhs Nineteen Thousand Only). (Prevailing market rate along with details/ reference of atleast two latest deals/ transactions with respect to adjacent properties in the areas. The reference should be of properties/ flat at 1st floor). The other details are as under :

i. Date of purchase of immovable property : NA
ii. Purchase Price of immovable property : NA
iii. Book value of immovable property : Not Available
iv. Fair market Value of immovable property: Rs. 42,19,000,00
v. Realizable Value of immovable property : Rs. 37,97,100.00
vi. Distress Sale Value of immovable property :Rs. 35,86,150.00
vii. Guideline Value (value as per Circle Rates), if applicable, in the area where immovable property is situated :(A.D.S.R. value) : Rs. 33,41,250.00 for 1250.00 Sq.ft.
viii. No latest transaction is available beside the said property. Hence undersign unable to provide the two references which is required for valuation. Though, reference of similar property from the website of www.magicbricks.com provided herewith.

Place : Kolkata

Date : 20.04.2023

Encl :

1. Declaration from the valuer
2. Model code of conduct for valuer
3. Photographs of the subject property
4. Screen shot (in hard copy) of Global Positioning System (GPS)/ Various Applications (Apps)/ Internet sites (eg Google earth)/ etc
5. Guideline Rate obtained from website of Govt. of West Bengal.

PRASANTA KR. BHATTACHARJEE
VALUER
CHARTERED ENGINEER

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nount due to the Bank as on **31.12.2022 is Rs. 61,67,632.48 (Rupees Sixty One Lakh Sixty Seven and Six Hundred thirty two and Forty eight paisa only)** with further interest at the contracted rate until nt in full (hereinafter referred to as "secured debt").

ure the outstanding under the above facilities, you have, inter alia, created security interest in respect of owing properties/assets:

Facility	Security
Cash Credit + TLGCL + RFITL	Working Capital - Hypothecation of stocks of raw materials, stock-in-process, finished goods, stores & spares and receivable.
Housing Loan	**Description Property:-** Equitable Mortgage of all that piece and parcel of one residential flat being unit no. 103, Block-A, on the first floor of, measuring an area about 1250 Sq. Ft, together with proportionate, undivided and indivisible share in the land comprised in the property measuring about 1 (One) Bigha, 0 (zero) Cottah 0 (Zero)Chittaks 0 (Zero) Sq. ft. be the same a Little more or less lying and situated at Mouza – Bhatenda, J.L. No. 28, Re. Su. No. 50, Touzi No. 2998 comprised in Dag No. 596, 597 & 598 under Khatian No's.820, 148, 473, 634, 805, 30, 637, 800, 313, 61, 172, 236, 11, 239 and 304 under Police Station-Rajarhat, in the District: North 24 Parganas, Kolkata – 700135, within limit of Rajarhat Bishnupur 1 No. Gram Panchayat and Additional District Sub Registry Office at Rajarhat, Being No. I-03999 for the year 2019, Property owned by:- Rashmita Rout, daughter of Kalandi Rout, residing at Radharani Apartment, DE 105/2, Narayantala East, Kolkata – 700159. which is butted and bounded as follows: By North : Land of Lt. Kiran Chandra Karmakar By South : 91 Bus Route (40 ft wide) By East : House of Paritosh Roy / Bimal Mukherjee and Ors By West : Land of Abu Syed Molla and Ors.

reby serve upon you notice under Section-13(2) of SARFAESI and call upon you to pay the entire amount of 61,67,632.48 **(Rupees Sixty One Lakh Sixty Seven Thousand Six Hundred thirty two and Forty eight only)** with further interest at the contracted rate until payment in full within **60 days (sixty days)** from the f this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is ing to exercise any or all of the powers as provided under section 13(4) of the Securitization and struction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the The details of the secured asset/s intended to be enforced by the Bank, in the event of non- payment of d debt by you are as under:

Facility	Security
Cash Credit + TLGCL + RFITL	Working Capital - Hypothecation of stocks of raw materials, stock-in-process, finished goods, stores & spares and receivable.
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reby serve upon you notice under Section-13(2) of SARFAESI and call upon you to pay the entire amount of **61,67,632.48 (Rupees Sixty One Lakh Sixty Seven Thousand Six Hundred thirty two and Forty eight only)** with further interest at the contracted rate until payment in full within **60 days (sixty days)** from the f this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is ling to exercise any or all of the powers as provided under section 13(4) of the Securitization and struction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the The details of the secured asset/s intended to be enforced by the Bank, in the event of non- payment of d debt by you are as under:

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MAA KALI ASSET RECONSTRUCTION CONSULTANCY SERVICES (P) Ltd.

d. & Head Office : K-10, Kamdahari, Bose Para, Near Koilash Bidyapith, P.O.-Garia, P.S. : Bansdroni, Kolkata-700 084
Tel. Ph. : (033) 2428-4880, Mobile : 09903400129, 09903400130
E-mail : maakaliasset@yahoo.com / maakaliarcspltd@gmail.com

horised Enforcement / Recovery / Resolution Associates of Bank)

MK/2023-24/32

NPA file
Mrs. Rashmita Rout

Date-26.04.2023

To,
The AGM,
Punjab National Bank
Circle Sastra West
11 Hemanta Basu Sarani
Kolkata - 700 001

Dear Sir,

Sub: **Verification Report – Action under SARFAES Act, 2002. Account of Smt, Rashmita Rout, D/O: Kalandi Rout, Radharani Apartment, DE 105/2 Narayantala East, Aswini Nagar, Kolkata - 700159, Smt, Rashmita Rout, D/O: Kalandi Rout, Flat No. 103, Block-A, 1st Floor, Rajarhat, Kolkata – 700105 and Blue Harbour Gym and Spa, Prop: Smt, Rashmita Rout, BMC 49 BL-H Krishnapur Rabindrapally, BE-122, Kolkata - 700101, Housing Loan, Account No. 03926011000648, Outstanding, Rs. 47,54,103.03. Cash Credit, Account No. 03924011000750, Outstanding Rs. 11,29,953.54. TLGCL Account No. 03927121000221 Outstanding Rs. 1,92,448.00 and RFITL Account No. 008420RF00000116, Outstanding Rs. 101211.00, Total Outstanding Rs. 61,67,632.48 as on. 31.12.2022.**

Outstanding Amount Rs. 61,67,632.48 (Rupees. Sixty One Lakh Sixty Seven Thousand Six Hundred Thirty Two and Forty Eight Paisa Only) as on 31.12.2022 with further interest at the contracted rate until payment in full.

This has reference to your Job Entrustment regarding taking action under **SARFAES Act, 2002** for pre-take over examination and taking possession of the secured asset of **Smt, Rashmita Rout, D/O: Kalandi Rout, Radharani Apartment, DE 105/2 Narayantala East, Aswini Nagar, Kolkata - 700159, Smt, Rashmita Rout, D/O: Kalandi Rout, Flat No. 103, Block-A, 1st Floor, Rajarhat, Kolkata – 700105 and Blue Harbour Gym and Spa, Prop: Smt, Rashmita Rout, BMC 49 BL-H Krishnapur Rabindrapally, BE-122, Kolkata - 700101**. We have studied the documents of the subject asset and examined the same. Subsequently we have physically inspected the Asset on the Sites on. **14. 04. 2023.**

Outstanding Amount Rs. 61,67,632.48 (Rupees. Sixty One Lakh Sixty Seven Thousand Six Hundred Thirty Two and Forty Eight Paisa Only) as on 31.12.2022 with further interest at the contracted rate until payment in full.

NPA Date: 043.01.2022

13(2) dated. 31.01.2023

Maakali Asset Reconst. Cons. Services Pvt. Ltd. ★ Kolkata-84

Details of the Assets:

Category	Details of Property:-	Area	Owner
Residential flat	Equitable Mortgage of all that piece and parcel of one residential flat being unit no. 103, Block-A, on the first floor, measuring an area about 1250 Sq. Ft, including super built up be the same a little more or less together with proportionate, undivided and indivisible share in the land comprised in the property measuring about 1 (One) Bigha, 0 (zero) Cottah 0 (Zero)Chittaks 0 (Zero) Sq. ft. be the same a Little more or less lying and situated at Mouza – Bhatenda, J.L. No. 28, Re. Su. No. 50, Touzi No. 2998 comprised in Dag No. 596, 597 & 598 under Khatian No's. 820, 148, 473, 634, 805, 30, 637, 800, 313, 61, 172, 236, 11, 239 and 304 under Police Station-Rajarhat, in the District: North 24 Parganas, Kolkata – 700135, within limit of Rajarhat Bishnupur 1 No. Gram Panchayat and Additional District Sub Registry Office at Rajarhat. Being No. I-03999 for the year 2019, Property owned by:- Rashmita Rout, daughter of Kalandi Rout, residing at Radharani Apartment, DE 105/2, Narayantala East, Kolkata – 700159. <u>Which is butted and bounded as follows:-</u> By North : Land of Lt. Kiran Chandra Karmakar By South : 91 Bus Route (40 ft wide) By East : House of Paritosh Roy / Bimal Mukherjee and Ors By West : Land of Abu Syed Molla and Ors.	Mouza – Bhatenda Police Station-Rajarhat Area about 1250 Sq. Ft, including super built up area.	Being No. I-03999 for the year 2019, Property owned by:- Rashmita Rout, daughter of Kalandi Rout, residing at Radharani Apartment, DE 105/2, Narayantala East, Kolkata – 700159

Description OF THE ASSETS:

Property Category:

FLAT	Vacant Land	Land & Building	Shop	Commercial Place

Present Condition:

Occupied **Vacant Flat**	Abundant House	Lock & Key **Promoter**	incomplete	Occupies by Borrower

Nearest Landmark: Rajarhat Chawmatha, Near: Bhagbati Kunja Apartment

PROPERTY VERIFICATION REPORT: Mortgage property is in a good condition, New Building and well maintained, mortgage Property is the vacant flat and under the possession of the Promoter, his caretaker identified the Mortgage Flat.

Maa kali Asset Reconst. Cons. Services P. Ltd.

Our Observation / Recommendation:

Borrower always committed to either close or regularize her Account but fail consistently, her father Mr. Kalandi Rout visited Sastra West but not proper commitment / workout.

We suggest to go for Symbolic Possession to put pressure on the Borrower and also an option to go for D. M. Petition for Auction sale of the property to realize Bank due's.

Thanking You.

Yours Sincerely,

For Maakali Asset Reconstruction
Consultancy Services Pvt. Ltd.

Authorised Signatory

Enclose: Photograph of the Property and Google Location.

MAA KALI ASSET RECONSTRUCTION CONSULTANCY SERVICES (P) Ltd.

d. & Head Office : K-10, Kamdahari, Bose Para, Near Koilash Bidyapith, P.O.-Garia, P.S. : Bansdroni, Kolkata-700 084
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horised Enforcement / Recovery / Resolution Associates of Bank)

Verification Report

Punjab National Bank
Circle Sastra West,
Account of Smt, Rashmita Rout