VALUATION REPORT

FOR

THE ASSISTANT GENERAL MANAGER
BANK OF INDIA
KOLKATA MID CORPORATE BRANCH
KOLKATA-700001
[A/C: M/S S.D.INTERNATIONAL]

S.N.PAL & ASSOCIATES

PROFESSIONAL VALUERS & ARBITRATORS
IN THE SERVICE TO BANKS & FINANCIAL INSTITUTIONS,
THE HON'BLE HIGH COURT, KOLKATA & ARBITRATOR EMPANELLED WITH
INDIAN COUNCIL OF ARBITRATION, FICCI ARBITRATION & CONCEALATION TRIBUNAL

MAILING ADDRESS: P.O.BOX NO.16285, KOLKATA-700029, INDIA. PHONE: 919433013103 FAX: 913324429131

he Assistant General Manager ank of India olkata Mid Corporate Branch olkata, P.I.N.-700001

ear Sir,

Valuation of Land & Bldg "Subhas Smriti Kuthir "of Holding no-279/1172A at Village- Champaberia, P.O. Bongaon District-24 Parganas (North), P.I.N.-743235 stated to be owned by Mrs. Basanti Rani Dutta

With reference to your verbal instruction received on 01/07/2011 we confirm having carried out nspection of the aforesaid asset on 02/07/2011 and we submit our report in print form as enclosure.

Vith effect from 01 September, 2006, our Clients are no longer required to send instruction and copies f documents to our office. Instead, they may contact us at any of the aforesaid telephone numbers and ne of our Engineers shall promptly acknowledge the instruction and fix a date for inspection when he fill visit their Office, collect copies of documents and straightway proceed for inspection.

hereafter he will process the report using our software and send the processed report by e-mail to the ndersigned for editing along with scanned copies of relevant documents and field note (we call heck List). Once editing is completed, the report is converted into PDF file and uploaded solely by he undersigned. Our website is secured and the uploaded report being in PDF files there is no hance of the report being tampered. Our Clients may visit our website and download the report for which one time registration in our system is required. We are issuing this letter with signature to satisfy he requirements of Audit as neither there is any scope for inscribing signature on e-documents nor ignature is required on any system generated document, barring classified documents like negotiable instruments, trust deeds etc. under the Information Technology Act, 2000.

We are indeed thankful for your kind interest in our services and would look forward to be able to ontinue rendering our technology driven services in the days to come.

Yours faithfully for S.N.Pal & Associates

S. N. Pal) PROPRIETOR

OFESSIONAL VALUER

& ARBITRATOR

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Mailing Address: P.O.Box No-16285, S.B.Road P.O., Kolkata -700029, Email: info@arbitrator-valuer.com, Website: https://arbitrator-valuer.com
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REPORT

O_N

THE VALUATION OF LAND AND BUILDING OF "SUBHAS SMRITI KUTHIR" AT HOLDING NO - 279/1172A, VILLAGE CHAMPABERIA,P.O.-BONGAON DIST.-24 PGS(N) PIN-743235 STATED TO BE OWNED BY MRS. BASANTI RANI DUTTA

REAMBLE:

. Survey was carried out on the instruction of

THE ASST.GENERAL MANAGER

BANK OF INDIA

KOLKATA MID CORPORATE BRANCH

KOLKATA-700001

[VERBAL INSTRUCTION RECEIVED ON 01/07/2011]

Date of survey

02/07/2011

Documents scrutinised

A COPY EACH OF GIFT DEED [NO - 239/1992] FROM GOVT. OF WEST BENGAL, LAND RECORD, VALUATION REPORT OF M/S EFFECTIVE CONSULTANT DATED 20/09/2006 AND ORIGINAL SANCTIONED PLAN & SITE PLAN-RECEIVED FROM THE BANK

Purpose of valuation

TO ASCERTAIN THE ESTIMATED PRESENT MARKET VALUE AND ESTIMATED DISTRESS SALE VALUE AS ON THE DATE

OF INSPECTION

Name of the Firm (A/c)

M/S S.D.INTERNATIONAL AS STATED

Name of the Owner/
Director / Proprietor

MR.SANATAN DUTTA -PROPRIETOR OF THE FIRM AS STATED

Address of the premises

HOLDING NO - 279/1172A AT VILLAGE - CHAMPABERIA, P.O.-

BANGAON DISTRICT-24 PARGANAS(N) PIN-743235

Nature of business

NOT KNOWN

. Assets identified by

MR.SURINDER PAL ANGROOLA – ASSISTANT GENERAL MANA-GER-BANK OF INDIA – KOLKATA MID CORPORATE BRANCH & MR.SANATAN DUTTA AS STATED (VIDE ENCL.PHOTOGRAPHS)

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SCRIPTION OF ASSETS:

ÀND:

Location

HOLDING NO - 279/1172A AT VILLAGE - CHAMPABERIA, P.O.-

BONGAON DISTRICT-24 PARGANAS(N) PIN-743235

Area of the Land

IN COTTAH, AS PER LAND RECORD = 9.08 AND AS PER GIFT DEED & SITE PLAN SANCTIONED FROM BONGAON MUNICIPA-LITY=10.00 (CONSIDD) BE THE SAME A LITTLE MORE OR LESS PHYSICAL VERIFICATION OF DOCUMENTED AREA COULD NOT BE DONE AS THERE WAS NO PHYSICAL DEMARCATION

Identification details

MOUZA-CHAMPABERIA, J.L.NO-105, KHATIAN NO-2113 & DAG NO - 2074 UNDER P.S.- BONGAON WITHIN THE LOCAL LIMITS

OF BANGAON MUNICIPALITY

Nature of locality

RESIDENTIAL AREA ABOUT 15 MINS' WALK TOWARDS NORTH EAST FROM CHAMPABERIA BUS STOP ON CHAKDAHA-BONGA-

ON BUS ROUTE (VIDE ENCLOSED KEY PLAN)

Civic Amenities

AVAILABLE WITHIN A REASONABLE DISTANCE

Mode of conveyance

BUS.TAXI, RICKSHAW ETC.

Boundary of the plot

NORTH - BY L/T.SHED OF MR.GURUDAS DAS

SOUTH - BY 2.23 METRE WIDE MUNICIPAL ROAD & L/BLDG.OF

MR.NITYANANDA GHOSH

EAST - BY L/T.SHED OF MR.GURUPADA SIL

WEST - BY L/T.SHED OF LATE SATYANARAYAN KUNDU

Additional details, if any

1) NO DISPLAY BOARD FOR ADDRESS WAS FOUND

2) EVIDENCE OF MUNICIPAL TAX LIABILITY WAS NOT MADE

AVAILABLE

3) NATURE OF LAND AS PER LAND RECORD IS BASTU AND

DANGA

4) IN ABSENCE OF PHYSICAL DEMARCATION WE RELIED ON

SITE PLAN WHICH WAS SANCTIONED FROM BONGAON

MUNICIPALITY

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CONTROL NO:99B9050711

DATE: 13/07/2011

SHEET NO: 4

SCRIPTION OF ASSETS:

ILDING / STRUCTURE :

Nature of construction

LOAD BEARING WALLS(AS STATED IN ANNEXURE-I)

Type of Roofing/Flooring:

AS STATED IN ANNEXURE-I./ MOSTLY IPS(GREY) & PARTLY

MARBLE

Exterior finish

CEMENT BASED PAINT

Interior Finish

PLASTIC PAINT & COLOUR WASH

No. of Doors/Windows

VARYING NOS & SIZES

Type of Doors/Windows

PANELLED / PANELLED

Height of floors

AS STATED IN ANNEXURE-I

Type of Electrical wiring:

CONCEALED AND ENERGISED

Whether confirms to sanctioned plan, if so

reference thereof

YES, SANCTIONED PLAN NO-NIL DATED - 23/03/2002.INTERNAL

ORIENTATION FOUND CHANGED. AREA OF CONSTRUCTED.

BLDG, NOT MENTIONED IN THE SANCTIONED PLAN

. Built up area

AS STATED IN ANNEXURE-I (AS PER PHYSICAL VERIFICATION)

Year of construction

AS STATED IN ANNEXURE-I

2. State of maintenance

SATISFACTORY

3. Whether copy of drawing :

furnished

ORIGINAL SANCTIONED LAYOUT PLAN & SITE PLAN

4. Self occupied or rented:

SELF OCCUPIED AS STATED.

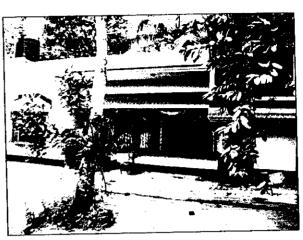
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PHOTOGRAPHS OF THE ASSET TAKEN BY MR. BIDYUT KANTA CHAKRABARTI, SENIOR TECHNICAL ASSISTANT



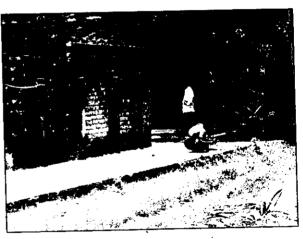
VIEW-I(INT)-GR.FLR-RESIDENTIAL BLDG. WITH IDENTIFIERS LHS=MR.SANATAN DUTTA RHS=MR.SURINDER PAL ANGROOLA



VIEW-II (INT)-GR.FLOOR-FRONT VIEW



VIEW-III-(INTERNAL)-FRONT VIEW



VIEW-IV(EXT)- EXTERNAL WITH APPROACH ROAD

ASSET IDENTIFIERS AS SEEN IN VIEW -I

BIDYUT KANTA CHAKRABARTI

BIDYUT KANTA CHAKRABARTI (SENIOR TECHNICAL ASSISTANT)

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PAL & ASSOCIATES

CONTROL NO:99B9050711

DATE: 13/07/2011

SHEET NO: 6

LUATION:

ND:

resent market price f the land, by local

aguiry, in the vicinity

Rs.65,000 TO Rs.75,000 PER DECIMAL DEPENDING ON

LOCATION & POSITIONAL ADVANTAGES FOR BASTU LAND

Assessed market price

or the land under onsideration

Rs.69,384.60 PER DECIMAL AS PER A.R.A.-II, KOLKATA

fotal area of the land

10.00 COTTAH SAME A LITTLE MORE OR LESS

Estimated present market :

value of the land

Rs.6,93,846.00

Additional details, if any :

NONE

ILDING:

Built up area

AS STATED EARLIER

Estimated current cost of :

construction

Rs.9,27,358.22 - AS STATED IN ANNEXURE-I (A COPY OF WORK-

SHEET ALONG WITH ANNEXURE-I ENCLOSED)

Age of the building

AS STATED IN ANNEXURE-I (AS PER STATEMENT)

Estimated Residual life

subject to adequate

intenance

IN YEARS, ITEM NOS-1 & 2 IN ANNEXURE-I=71 AND ITEM NO-3 IN ANNEXURE-I= 51 FOR THE PURPOSE OF VALUATION (AS

PER OUR ASSESSMENT)

Depreciation

Rs.1,04,152.60 - AS STATED IN ANNEXURE-I (AS PER OUR

ASSESSMENT)

Present Market Value

Rs.8,23,205.62

Additional details, if any :

NONE

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MMENTS:

onsiderable opinion has been formed on the interpretation of the term "Market Value". It has been defined explained by The Hon'ble High Courts from time to time that the market value of an asset depends upon ircumstances of each individual case.

eneral, the market value of an asset may be defined as the price obtained by a willing vendor from a willing haser when sold in the open market at any given point of time. Thus it transpires that the value of an asset ely depends upon the desire that exist in the minds of persons other than the owner to possess the asset bined with their ability to pay for the same. Thus it is worthwhile to mention that while valuation of an t is an exercise to ascertain the estimated present market value based on certain data and market mation as well as adoption of rational methods and application of engineering estimation and judgement, actual realisable value that is likely to be fetched upon sale of the assets under consideration shall entirely end on the demand and supply of the same asset in the market at the time of sale.

DITIONAL COMMENTS IF ANY:

HE ASSESSED VALUE IS SUBJECT TO THE BUILDING CONFORMING TO EITHER EVISED SANCTIONED PLAN.OR UPDATED EXTRACT OF INSPECTION BOOK OF ASSESS-ENT DEPARTMNT OF THE LOCAL AUTHORITY

HILE WE HAVE ADOPTED THE MARKET VALUE OF LAND AS CERTIFIED BY THE REGISTR-OF ASSURANCE, WE HAVE IGNORED HIS MARKET VALUE OF CONSTRUCTION AS THIS BASED ON AREA, FLOORING/ROOFING WHICH TOGETHER CAN NOT DEFINE A BUILDING **EMPLETELY**

ANK MAY SEEK LEGAL OPINION IF A PROPERTY WITHOUT PHYSICAL DEMARCATION ALL HAVE MORTGAGIBILITY

MARY OF VALUES:

timated present market :

Rs.6,93,846.00

due of land (b/f from

entinuation sheet no. 6)

building (b/f from

Rs.8,23,205.62

patinuation sheet no. 6)

Rs.15,17,000.00

otal estimated present parket value of aforeaid assets, rounded

off to nearest thousand

ESTIMATED DISTRESS SALE VALUE=70% OF ASSESSED VALUE

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RTIFICATION.

pur considered opinion and without prejudice we certify that the estimated present market value of the asset ther evaluation as on the date of inspection is Rs.15,17,000.00 (Rupees fifteen lakh seventeen thousand y) subject to the owner's title to the asset being clear and marketable and also subject to other conditions as intioned above, if any. The estimated distress sale value as on the same date is 70% of the assessed value as ted above

(S.N.Pal & Associates

S. N. Pal) PROPRIETOR FESSIONAL VALUER ARBITRATOR

BRANCH MANAGER'S ENDORSEMENT

is certified that the undersigned visited the propert	y under evaluation on and generally
ree with the observation of the Valuer including the a	ssessed market value and also the estimated distress sal
lue as stated therein	
olkata	•
ate:	SIGNATURE

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ANNEXURE-I

SCHEDULE & VALUATION OF BUILDING AND SHEDS OF MRS.BASANTI RANI DUTTA AT HOLDING NO-279/1172A VILL-CHAMPABERIA, P.O.-BANGAON, DIST.-24 PGS(N) PIN - 743235

Control No:99B90511 Party Code:B905 Date : 09/07/2011

;0	DESCRIPTION	SPAN MTRS.	HEIGHT MTRS.	AREA SQ.MT.	CU.CONT CUBIC.M.		ESTIMATED CUR. N. COST OF CONS.	DEPRICIATION (Rs.)	AMOUNT(RS)
,	RESIDENTIAL BLDGGR.FLOO R-RFG.RCC ON LOAD BRG.WLS		3.40	70.02	238.07	2002	845398.22	92993.80	752404.42
	TOILET-GR.FLOOR-RFG.RCC ON LOAD BEARING WALLS		2.10	4.73	9.93	2002	28380.00	3121.80	25258.20
	GARAGE-RFG G.C.I. SUPP.BY WOOD ON LOAD BEARING WALL	1.90	3.20	17.86	57.15	2002	53580.00	8037.00	45543.00
				92.61			927358.22	104152.60	823205.62

Estimated Present Market Value of Building & Shade on the Date of Inspection Carried Over to SUMMARY vide sheet no. 7 is

Rs.823205.62

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TIMATED COST OF THE CONSTRUCTED BUILDING OF GR. FLOOR "SUBHAS SMRITI KUTHIR" HOLDING NO-279/1172A, VILLAGE-CHAMPABERIA, P.O.-BANGAON.DIST.-24 PGS(N) PIN-743235 ATED TO BE OWNED BY MRS. BASANTI RANI DUTTA AS WORKED OUT AT THE CURRENT RKET RATE.

CONTROL NO:99B9050711

.NO	DESCRIPTION	QUANTITY	UM	RATE	AMOUNT
	BRICK-WORK IN CEMENT MORTAR (6:1)/(4:1)	14.001	М3	3307.00	46301.31
	IN SUPERSTRUCTURE				
	125 MM THICK BRKWRK IN CEMENT MORTAR(4:		M2 ⁻	497.00	77504.37
	R.C.C.(4:2:1) WITH GRAVEL OR STONE CHIPS	12.281	M 3	4678.00	57452.35
	EXCLUDING REINFORCEMENT AND SHUTTERIN				
	M.S.REINFORCEMENT FOR CONCRETE WORKS	1.157	MT	59927.00	69329.97
	SHUTTERING WORKS WITH PROPPING AS REQD	. 119.744	M2	197.00	23589.48
	PLASTERING OUTSIDE WALLS	242.358	M2	92.00	22296.94
	PLASTERING INSIDE WALLS	264.622	M2	81.00	
	PLASTERING CEILING	63.018	M2	70.00	
Ì	FINISHING INSIDE WALLS - PLASTIC PAINT	327.640	M2	130.00	42593.20
	& COLOUR WASH				
	FINISHING O/TSIDE WALLS-CEMENT BASED PAI	NT 242.358	M2	53.00	12844.97
	WOOD WORKS FOR DOOR FRAMES - SAL	.200	M3	33250.00	6650.00
	WOOD WORKS FOR WINDOW FRAMES -SAL	.300	M 3	33250.00	
l	WOOD WORK WITH NOMINAL FITTINGS (FIRST	8.700	· M2	2692.00	23420.40
	CLASS) IN PANELLED WINDOWS				00610.00
1	WOOD WORKS WITH NOMINAL FITTINGS(FIRST	8.400	M 2	2692.00	22612.80
1	CLASS) IN PANELLED DOORS				10100 60
	DECORATIVE GRILLS	16.620	M2	730.00	12132.60
ŀ	IPS FLOORING (GREY)	59.850	M2	240.00	14364.00
ł	PROPORTIONAL FOUNDATION COST	20.000	%	.00	93382.60
}	SANITARY & PLUMBING	10.000	%	.00	56029.56
	ELECTRICAL WORKS WITH CONCEALED WIRIN	G 10.000	% -		56029.56
	SUPERVISION	5.000	%	.00	33617.74
1	CONTINGENCIES & ESTABLISHMENT COST	5.000	%	.00	35298.62
I	CONTRACTOR'S NOTIONAL ADDITIONAL PROF	IT 10.000	%	.00.	74127.11
Ĭ	COLLAPSIBLE GATE	1.000	LS	.00	30000.00
		,			845398.22

S.N.PAL & ASSOCIATES

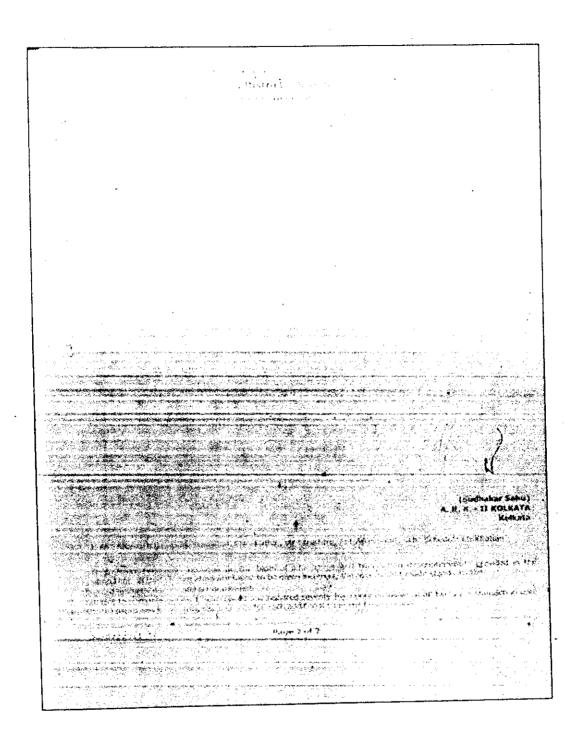
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KEY PLAN OF PREMISES AT "SUBHAS SMRITI KUTHIR" HOLDING NO - 279/1172A, VILLAGE-CHAMPABERIA, P.O.-BANGAON DIST.-24 PGS(N) PIN-743235 PROPERTY UNDER EVALUATION 2 23 METRE WIDE MUNICIPAL ROAD MUNICIPAL ROAD MUNICIPAL ROAD VIDYAAYATAN **CLUB** CHAMPABERIA BUS STOP CHAKDAHA BANGAON ROAD TO CHAKDAHA

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