

State Bank of India, SAMB-I, Kolkata
Nagaland House, Shakespeare Sarani,
Kolkata - 700071

Report on valuation of Factory Land & Shed/Building of M/s. Sri. Balaji Logs Products Pvt. Ltd. , Sri. Satya Prakash Pandey, Sri. Muralidhar Pandey Smt. Sushila Devi Pandey, Sri. Ram Prakash Pandey, M/s. Sree. Enterprise

Name of the Borrower - M/s. Sri. Balaji Logs Products Pvt. Ltd.

At Old Delhi Road, Mouza: Bighati, Palara and Chinnamore, Baidyabati Crossing, P.S: Bhadreswar, Singur, West Bengal 712222

Name & Address of Branch :	SBI, SAMB_I, Kolkata. Address: Nagaland House, Shakespeare Sarani, Kolkata - 700071
Name of customer (s) / Borrowable unit : (for which valuation report is sought)	M/s. Sri. Balaji Logs Products Pvt. Ltd. Registered office : 67/22, Strand Road, Kolkata: 700001

1. Introduction	
a) Name of the Property Owner (with address & phone nos.)	1. M/s. Sri. Balaji Logs Products Pvt. Ltd. 2. Sri. Satya Prakash Pandey 3. Sri. Muralidhar Pandey 4. Smt. Sushila Devi Pandey 5. Sri. Ram Prakash Pandey 6. M/s. Sree. Enterprise
b) Purpose of Valuation	To assess the Fair Market Value of the property as per advice of SBI, SAMB_I, Kolkata
c) Date of Inspection of Property	11/08/2023
d) Date of Valuation Report	16/09/2023
e) Name of the Developer of Property (in case of developer built properties)	Not Known
2. Physical Characteristics of the Property	
a) Location of the Property i. Nearby landmark ii. Postal Address of the Property iii. Area of the plot / land, (supported by a plan)	i) The said factory is located near Nature View Resturant, Old Delhi Road, close to Badyabati Crossing. ii) Old Delhi Road, Mouza: Bighati Palara and Chinnamore, Baidyabati Crossing, P.S: Bhadreswar, Singur, Pin: 712222 iii) Total Land Area -1819 Decimal or 18.19 Acre, but In Bighati Mouza there is 1387 Decimal (Annexure 1B) or 13.87 Acre land and it is



iv. Type of land : Solid, Rocky, Marsh land, Reclaimed land, Water-logged, Land locked.	adjacent to the Highway. But the other two Mouza Palara and Chinnamore does not have any accessibility as well as the dag nos. are also scattered as per the mouza map, hence considered as lock land. iv) Solid. Industrial area. Partly land locked Palara and Chinnamore Mouza .
v. Independent access/approach to the property etc. vi. Google Map Location of the Property with a neighborhood layout map vii. Details of roads abutting the property viii. Description of adjoining the property ix. Plot No. Survey No. x. Ward/Village / Taluka xi. Sub-Registry / Block xii. District xiii. Any other aspect xiv) Latitude & Longitude	v) Independent access to land. vi) Google map enclosed vii) Clear Independent access is available from the Old Delhi Road viii) Adjoining properties are mostly Industrial ix) As per Land Shedule (As per Annexure 1A, 1B, 1C) x) Mouza: Palara, Bighati and Chinnamore xi) NA xii) Hooghly xiii) NA xiv) Lat: 22.807096 Long: 88.468749
b) Plinth Area, Carpet Area and Saleable area are to be mentioned separately and clarified	Details given in Annexure-II
c) Boundaries of the Plot East West North South	As per Sale Deed NA NA NA NA
Boundaries of the Plot East West North South	As per Actual By Old Delhi Road By Other's Property By Other's Property By Other's Property
3. Town Planning parameters	
a) i. Master Plan provisions related to property in terms of land use. - Any conversion of land use done - Current activity done in the property - Street Notification - Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated) ii. FAR-Foor Area Rise / FSI - Floor Space Index permitted & consumed iii. Ground coverage iv. Comment on whether OC-Occupancy Certificate has been issued or not	This is under Bighati Gram Panchayet. Industrial NA Not Notified The Land does not come under CRZ provisions, since it is not in a Coastal area. As per Sanctioned As per Sanctioned plan Yes



v. Comment on unauthorized constructions if any	Constructed as per sanctioned plan
vi. Transferability of developmental rights if any, Building by-laws provisions as applicable to the property viz. setbacks, height restriction etc.	NA
vii. Planning area / zone	Industrial area
viii. Developmental controls	Under Bighati Gram Panchayet
ix. Zoning regulation	Under Bighati Gram Panchayet
x. Comment on the surrounding land uses and adjoining properties in terms of uses	Adjoining properties are mostly Industrial Units
xi. Comment on demolition proceedings if any	NA
xii. Comment on compounding / regularization proceedings.	NA
xiii. Any other aspect	No

4. Document Details and Legal Aspects of Property	
a) Ownership Documents i. Sale Deed. Gift Deed. Lease Deed ii. TIR of the Property	Copy of Deed(As per Annexure 1A, 1B, 1C)
b) Name of the Owner/s	1. M/s. Sri. Balaji Logs Products Pvt. Ltd. 2. Sri. Satya Prakash Pandey 3. Sri. Muralidhar Pandey 4. Smt. Sushila Devi Pandey 5. Sri. Ram Prakash Pandey 6. M/s. Sree. Enterprise.
c) Ordinary status of freehold or leasehold including restriction on transfer	It is a Freehold Property
d) Agreement of casement if any	Not Known
e) Notification of acquisition if any	Not Known
f) Notification of road widening if any	Not Known
g) Heritage restriction, if any	NA
h) Comment on transferability of the property ownership	This is a Freehold property, so the transferability of the property ownership is not difficult
i) Comment on the existing mortgages/ charges/ encumbrances on the property, if any	Mortgaged with SBI, SAMB_I, Kolkata
j) Comment on whether the owners of the property have issued by guarantee (personal or corporate) as the case may be	NA
k) Building plan sanction : Authority approving the plan - Name of the office of the Authority - Any violation from the approved Building Plan -	Yes Govt. of Directory of factory. Govt. of Directory of factory under Bighati Gram Panchayet NA
l) Whether Property is Agriculture Land if yes, any conversion is contemplated	NA



m)	Whether the property is SARFAESI compliant	Yes.
n)	a. All legal documents, receipts related to electricity, Water Tax, Municipal Tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on dispute on Dues if any in payment of bills / taxes to be reported	Verified No, as reported
o)	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged.	Yes, mortgaged in Bank
p)	Qualification in TIR / Mitigation suggested if any.	No
q)	Other aspect	Legal aspects, Title verification, Verification of Authenticity of documents from original or cross checking from Govt. dept. of the property have to be taken care by legal expert / Advocate.
	i) Since how long owners owing the Property	Since 2010
	ii) Year of Acquisition/ Purchase	Since 2010
	iii) Property presently occupied/ possessed by	The property is under the physical possession of the Bank
	iv) Title verification	Legal aspects or Title verification have to be taken care by competent advocate.
5. Economic Aspects of the Property		
a)	i. Reasonable letting value ii. If property is occupied by tenant - Name of tenants - Since how long (tenant - wise) - Status of tenancy right - Rent received per month (tenant-wise) with a comparison of existing market rent. iii. Taxes and other outings iv. property Insurance v. Monthly maintenance charges vi. Security charges vii. Any other aspect	N.A. The property is occupied by the aforesaid owner. Borne by the owner Yes, up to date Borne by the owner Borne by the owner NA
6. Socio-cultural Aspects of the Property		
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	The said factory is located near Nature View Resturant, Old Delhi Road, close to Badyabati Crossing. Economic level- Middle class Slums- NA. There is no question of squatter settlement in the locality.
b)	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	NA, the property is an industrial unit



7. Functional and Utilitarian Aspects of the Property	
a) Description of the functionality and utility of the property in terms of : i. Space allocation ii. Storage Spaces iii. Utility spaces provided within the building iv. Car Parking etc. v. Balconies, etc.	Used for Industrial purpose Yes Yes Yes Yes No
b) Any other aspect	Not as such
8. Infrastructure Availability	
a) Description of aqua infrastructure availability in terms of i. Water supply ii. Sewerage / sanitation System Underground or Open iii. Storm water drainage.	NA Sanitation system is underground Yes
b) Description of other physical infrastructure viz. i. Solid waste management ii. Electricity iii. Road and public transport connectivity iv. Availability of other public utilities nearby	No Yes Yes Yes
c) Social infrastructure in terms of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	Yes Yes Available within 1/2 km
9. Marketability of the Property	
a) Marketability of the property in terms of i. Locational attributes ii. Scarcity iii. Demand and supply of the kind of subject property iv. Comparable sale prices in the locality	Good. Industrial area High demand of Industrial land Average As per local enquiry we have found that Price range Rs. 2.00 lacs to Rs. 4.00 lacs per Decimal of Industrial land depending on the size, location, approach, width of road, frontage, civic amenities etc. and other beneficial advantages.
b) Any other aspect which has relevance on the value or marketability of the property.	Not as such. This is industrial Unit.
10. Engineering and technology Aspects of the Property.	
a) Type of construction	RCC column structure along
b) Material & Technology used	Cement, sand, stone chips mixture in the batching plant. Brick Masonry Structure with Load bearing wall.
c) Specification	RCC structure supported on RCC columns, lintel, beams, RCC slab, etc. Brick wall, Vitrified tiles



		fitted and partly marble finished floor.
d)	Maintenance issues	Maintained regularly
e)	Year of Construction	It is reported that the shed/building was constructed in the year 2005 and it is renovated at time to time.
f)	Total life of the building	We are Considering the residual life of building is 70 yrs. & Shed is 30 yrs.
g)	Extant of deterioration	No proper maintenance.
h)	Structural safety	Ok.
i)	Protection against natural disaster viz. earthquakes	Not known, Structural Engineer to provide the Stability Certificate.
j)	Visible damage in the building	Not Found
k)	System of air-conditioning	NA
l)	Provision of firefighting	Yes
m)	Copies of the plan and elevation of the building to be included	To be submitted by the borrower
11. Environmental factors		
a)	Use of environment friendly building materials, Green Building techniques if any	No
b)	Provision of rain water harvesting	No
c)	Use of solar heating and lightening system, etc.	No
d)	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	This is an industrial area, but pollution is not alarming.
12. Architectural and aesthetic quality of the Property		
a)	Description account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Old looking.
13. Valuation		
a)	Methodology of valuation - Procedure adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumption made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at	Land & Building: Since the existing 'Land' is Freehold land, realistic value of the subject property is assessed on the basis of local enquiry and market investigation. To calculate Fair Market Value of Property we have used Land & Building Method.
b)	Prevailing Market Rate / price trend of the Property in the locality/ city from property search sites viz. magickbricks.com, 99acres.com, makaan.com etc. of available	As per local enquiry we have found that Price range varies Rs. 2.00 lacs to Rs. 4.00 lacs per Decimal of Industrial land depending on the size, location, approach, width of road, frontage, civic amenities etc. and other beneficial advantages. As per magickbricks.com, 99acres.com, etc. Price range varies Rs. 2.00 lacs to Rs. 4.00 lacs per Decimal of Industrial land
c)	Guideline Rate obtained from Register's	Guideline Value of Land is enclosed



office/ State Govt. Gazette / Income Tax Notification	
d) Summary of Valuation	
i) Guideline Value Land and Building	Guideline Value of 1387 Decimal land at Bighatl - Rs. 3392.87 lacs Guideline Value of 114 Decimal land at Palara - Rs. 66.18 lacs Guideline Value of 318 Decimal land at Chinnamore - Rs. 94.45 lacs Thus, total Guideline Value of 1819 Decimal land- Rs. 3553.50 lacs
ii) Fair Market Value	Rs. 2857.54 lacs
iii) Realizable Value	Rs. 2571.79 lacs
iv) Forced / Distress Sale value	Rs. 2143.16 lacs
v) Insurance Value of Building	Rs. 254.53 lacs
e) i. In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. Notification or Income Tax Gazette Justification on variation has to be given	i) Fair Market value of Industrial land is 26.74% lower than Guideline value of property. As presently the GLR is less than 10% from normal GLR as per instruction of Govt. of West Bengal. ii) Govt. Value of Industrial land does not commensurate with the actual value of Industrial land located near Nature View Resturant, Old Delhi Road, close to Badyabati Crossing. Surrounding area is mostly Industrial. iii) As per local enquiry and as per magickbricks.com, 99acres.com, etc. we have found that Prevailing market rate of Industrial land in this area- Price range varies from Rs. 2.00 lacs to Rs. 4.00 lacs per Decimal.
ii. Details of last two transactions in the locality / area to be provided, if available	Last two transactions are not available. The Registry Office is not providing last transactions. However, it is to be noted that we have considered the value based on Govt. Guideline value and current market trend. The Govt. Guideline value in West Bengal is available online and updated regularly based on last transactions
14. Declaration	
I hereby declare that :	
i.	The information provided is true and correct to the best of my knowledge and belief.
ii.	The analysis and conclusions are limited by the reported assumption and conditions.
iii.	We have read the Handbook on Policy, Standard and procedures for Real Estate Valuation by Banks and HFIs in India 2011, issued by IBA and NHB, fully understood the



	<p>provisions of the same and followed the provisions of the same to the best of ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.</p> <p>iv. We have no direct or indirect in the above property valued.</p> <p>v. We have inspected the subject property on 11/08/2023.</p> <p>vi. I am a registered Valuer under Section 34AB of Wealth Tax Act, 1957.</p> <p>vii. I am /am not an approved Valuer under SARFAESI ACT - 2002 and am approved by the Bank.</p> <p>viii. We have not been depanelled or removed from any Bank/ Financial Institution/ Government Organization at any point of time in the past.</p> <p>ix. This report is based on the data provided, our inspection, to the best of my knowledge and issued without any prejudice.</p> <p>x. We have submitted the Valuation Report (s) directly to the Bank.</p> <p>xi. The property is identified by staff of M/s. Sri. Balaji Logs Products Pvt. Ltd.</p>
	<p>Name and address of the Valuer Ideal Consultancy Services. Add : 38/1, Purna Das Road, 2nd Floor, Kolkata-700029 Email...idealconsultancyservices@yahoo.com</p> <p><i>Suvendu Ghosh</i> SUVENDU GHOSH FOR IDEAL CONSULTANCY SERVICES M. Tech, AMIE, B. Tech (Civil) Chartered Valuer, Govt. Approved Valuer Reg. No.- WB/CCIT, Kol-XI, CIT-XVIII 121/Reg. of Valuer/CAT-1/2009-10</p> <p>Date 16.09.2023 Tel No...033-2464-2822</p>

15. Enclosure		
a)	Layout plan sketch of the area in which the property is located with latitude and longitude	Yes
b)	Building Plan	Yes
c)	Floor Plan	NA
d)	Certified copy of the approved / Sanctioned plan wherever applicable from the concerned office	Yes
e)	Google Map location of the property	Yes
f)	Price trend of the Property in the locality city from property search sites viz., Magickbrick.com, 99acres.com.Makan.com	Yes
g)	Aby other relevant documents / extras	NA



VALUATION OF FACTORY LAND, BUILDING/SHED

Total Land Area -1819 Decimal or 18.19 Acre, but In Bighati Mouza there is 1387 Decimal (Annexure 1B) or 13.87 Acre land and it is adjacent to the Highway. But the other two Mouza Palara (Annexure 1D) and Chinnamore (Annexure 1C) does not have any accessibility as well as the dag nos. are also scattered as per the mouza map, hence considered as lock land.

A: VALUE OF LAND

The present value of land is ascertained as per market value of similar land as on date of its valuation. The widely accepted method of determining the value of land is to locate the sale price of reasonably comparable property which has been sold in recent past in the vicinity of the plot of land being valued. In this connection it needs be noted that market price is the amount which a willing purchaser would pay having regards to its potential possibilities in the background of existing condition and statutory constrains. On local enquiry, it was found that the present market price for small plots of land varies as shown below:

LOCATION**RATE Rs. Per Decimal**

Bighati Mouza, Delhi Road

Rs. 2.00 lacs to Rs. 4.00 lacs per Decimal

The above Rates are again dependent on site, situation, size, encumbrances, etc.

For the purpose of valuation we have adopted to the following rates considering encumbrance with shade and buildings, restriction & limitation in free marketability being part of a large unit complex.

BASE RATES

Bighati Mouza, Delhi Road,
Less 40% due to Vastness encumbrance,
Irregular shape,

Rs. 3.05 lacs per Decimal

Rs. 1.22 lacs per Decimal

Final Adopted Rate for Bighati Mouza
Rate adopted for Palara & Chinnamore Mouza
(Does not have any accessibility as well as the dag
nos. are also scattered as per the mouza map)

Rs. 1.83 lacs per Decimal**Rs. 0.15 lacs per Decimal**

i) VALUE OF THE FACTORY LAND:

Category	Area	Base rate per Decimal	Less Discount	Value (Rs. In lacs)
Bighati Mouza, Factory land	1387 Decimal	Rs. 1.83 lacs per Decimal	-	Rs. 2538.21 lacs
Mouza Palara and Chinnamore Land (does not have any accessibility as well as the dag nos. are also scattered)	Mouza Palara - 114 Decimal Mouza Chinnamore - 318 Decimal Total Land in 2 Mouza - 432 Decimal	Rs. 0.15 lacs per Decimal		Rs. 64.80 lacs
	1819 Decimal			Rs. 2603.01 lacs

Total Fair Market Value of Land = Rs. 2603.01 lacs

B. VALUE OF BUILDING, SHED & STRUCTURE (ANNEXURE-II):

- Value of Factory Building Shed	Rs. 254.53 lacs
TOTAL VALUE OF SHED, BUILDING / STRUCTURE	Rs. 254.53 lacs

Total Value of Building & Structures - Rs. 254.53 lacsB

D. **TOTAL VALUE OF PROPERTY : M/s. Sri. Balaji Logs Products Pvt. Ltd.**

Sl No.	Category	Fair Market Value	Relisable Value (90%)	Distress Sale value (75%)
1	Land	Rs. 2603.01 lacs	Rs. 2342.71 lacs	Rs. 1952.56 lacs
2	Building / Shed	Rs. 254.53 lacs	Rs. 229.08 lacs	Rs. 190.90 lacs
	Total Value	Rs. 2857.54 lacs	Rs. 2571.79 lacs	Rs. 2143.16 lacs

Insurable Value of Building and Shed : Rs. 254.53 lacs

Suvendu Ghosh
SUVENDU GHOSH
 FOR IDEAL CONSULTANCY SERVICES
 M. Tech, AMIE, B. Tech (Civil)
 Chartered Valuer, Govt. Approved Valuer
 Reg. No.- WB/CCIT, Kol-XI, CIT-XVIII
 121 / Reg. of Valuer / CAT-1/2009-10



NOTE:

1. Land Area in Bighati Mouza is 1387 Decimal
Land Area in Chinnamore Mouza is 314 Decimal
Land Area in Palara Mouza is 114 Decimal
Total Land Area -1819 Decimal or 18.19 Acre,
Total Land Area -1819 Decimal or 18.19 Acre, In Bighati Mouza there is 1387 Decimal (Annexure 1B) or 13.87 Acre land and it is adjacent to the Highway. But the other two Mouza Palara and Chinnamore does not have any accessibility as well as the dag nos. are also scattered as per the mouza map, hence considered as lock land. Hence the Rate per Decimal in Bighati Mouza is much higher than the other two Mouzas

2. AREA OF LAND AS PER OWNERSHIP:

- a. SREE BALAJI LOG PRODUCTS PVT.LTD.....1292 Decimal/12.92 Acre
Bighati Mouza 1133 Decimal. @ Rs. 1.83 lacs per Decimal = Rs. 2073.39 lacs
Chinnamore Mouza 45 Decimal. @ Rs. 0.15 lacs per Decimal = Rs. 6.75 lacs
Palara Mouza 114 Decimal. @ Rs. 0.15 lacs per Decimal = Rs. 17.10 lacs
- b. SREE ENTERPRISE.....92Decimal/0.92 Acre
Bighati Mouza 92 Decimal. @ Rs. 1.83 lacs per Decimal = Rs. 168.36 lacs
- c. SUSHILA DEVI PANDEY.....77 Decimal/0.77 Acre
Bighati Mouza 77 Decimal. @ Rs. 1.83 lacs per Decimal = Rs. 140.91 lacs
- d. RAM PRAKASH PANDEY.....85 Decimal/0.85 Acre
Bighati Mouza 85 Decimal. @ Rs. 1.83 lacs per Decimal = Rs. 155.55 lacs
- e. SATYA PRAKASH PANDEY.....236 Decimal/2.36 Acre
Chinnamore Mouza 236 Decimal. @ Rs. 0.15 lacs per Decimal = Rs. 35.40 lacs
- f. MURLIDHAR PANDEY.....37 Decimal/0.37 Acre
Chinnamore Mouza 37 Decimal. @ Rs. 0.15 lacs per Decimal = Rs. 5.55 lacs

Total Value of Land = Rs. 2603.01 lacs

3. RATE OF LAND AS PER MOUZA

Final Adopted Rate for Bighati Mouza - Rs. 1.83 lacs per Decimal

Rate adopted for Palara & Chinnamore Mouza - Rs. 0.15 lacs per Decimal



The undersigned has 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 - IV

Declaration

- I, Suvendu Ghosh son of Kundu Kumar Ghosh do hereby solemnly affirm and state that
- a. I am a citizen of India
 - b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
 - c. The information furnished in my valuation report dated 16/09/2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
 - d. I have inspected the property on 11/08/2023. The work is not subcontracted to any other valuer and carried out by myself.
 - e. Valuation report is submitted in the format as prescribed by the Bank.
 - f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
 - g. I have not been removed/dismissed from service/employment earlier
 - h. I have not been convicted of any offence and sentenced to a term of imprisonment
 - i. I have not been found guilty of misconduct in professional capacity
 - j. I have not been declared to be unsound mind
 - k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
 - l. I am not an undischarged insolvent
 - m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income- tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
 - n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
 - o. My PAN Card number/Service Tax number as applicable is
 - p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
 - q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
 - r. 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" enshrined for valuation in the Part-B of the above handbook to the best of my ability
 - s. 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
 - t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank (Annexure V- A signed copy of same to be taken and kept along with this declaration)
 - t. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
 - u. ~~I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)~~
 - v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
 - w. I am the proprietor I partner / authorized official of the firm I company, who is competent to sign this valuation report.
 - x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.



y. Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1	background information of the asset being valued;	SBI, SAMB_I, Kolkata
2	purpose of valuation and appointing authority	To assess the Fair Market Value of the property
3	identity of the valuer and any other experts involved in the valuation;	By self
4	disclosure of valuer interest or conflict, if any;	Not as such
5	date of appointment, valuation date and date of report;	Inspection date 11/08/2023 Valuation date 16.09.2023
6	inspections and/or investigations undertaken;	11/08/2023
7	nature and sources of the information used or relied upon;	As per above documents mentioned
8	procedures adopted in carrying out the valuation and valuation standards followed;	Land value is consider on local enquiry and market investigation and Govt. guideline value considered. Land and building method is adopted.
9	restrictions on use of the report, if any;	Not as such
10	major factors that were taken into account during the valuation;	Land status, age of the building, type of construction, etc.
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	NA

Suvendu Ghosh

SUVENDU GHOSH
FOR IDEAL CONSULTANCY SERVICES
M. Tech, AMIE, B. Tech (Civil) .
Chartered Valuer, Govt. Approved Valuer
Reg. No. - WB/CCIT, Kol-XI, CIT-XVIII
121 / Reg. of Valuer / CAT-1/2009-10



MODEL CODE OF CONDUCTOR FOR**VALUERS****Integrity and Fairness**

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.



15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality.

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.



Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

Suvendu Ghosh

SUVENDU GHOSH
FOR IDEAL CONSULTANCY SERVICES
 M. Tech, AMIE, B. Tech (Civil)
 Chartered Valuer, Govt. Approved Valuer
 Reg. No. - WB/CCIT, Kol-XI, CIT-XVIII
 121 / Reg. of Valuer / CAT-1/2009-10

Signature of the valuer

: _____

Name of the Valuer

Suvendu Ghosh



(*) marked items are mandatory

District *	Hoochly	▼	Thana *	Bhadreswar	▼
Local Body *	Gram Panchayat	▼	Mouza *	Bighat	▼
Road		▼	Road Zone		▼
Premises No.	Premises No.		Ward No.	Ward No.	
Jurisdiction of *	A.D.S.R. CHANDANNAGAR	▼	Gram Panchayat *	Bighat	▼
Project Name	Not Available	▼			

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

Plot No	RS	▼	04750	/	0	RS Khatian No.	Khatian No	/	Bata Khatian
Proposed Land Use *	Proposed Industrial Use					▼	Nature of Land *	Industrial Use	
							(as recorded in ROR)		▼
Area of Land *	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)		
	Acre	1387	Bigha	Katha	Chatak	Sq. Feet	1387		
Adjacent to Metal Road	Yes	▼	Approach Road Width *				30		
	Yes	▼	(In feet)						
Encumbered by Tenant	No	▼	Tenant is Purchaser ?				No		
	No	▼					Yes		
Bargadar	No	▼	Bargadar is Purchaser?				Yes		
	No	▼					No		
Litigated Property	<input type="radio"/> Yes <input checked="" type="radio"/> No								

This plot has any road access in any side be mentioned property below:

North side	<input type="radio"/> Yes <input checked="" type="radio"/> No	East side	<input checked="" type="radio"/> Yes <input type="radio"/> No	West side	<input type="radio"/> Yes <input checked="" type="radio"/> No	South side	<input type="radio"/> Yes <input checked="" type="radio"/> No
------------	---	-----------	---	-----------	---	------------	---

Type the characters shown



Try new characters

Market Value:-
Rs:33,92,87,940/-

Display Market Value

Service Count: 47,01,860

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Registration Form

GRIPS
(https://wbifms.gov.in/GRIPS/)Finance Department
Government of West Bengal
(http://www.wbfin.nic.in/)iFMS
WEST BENGAL
(https://www.wbifms.gov.in/)Land & Land Reforms
www.banglabhumi.gov.in
(http://banglabhumi.gov.in/)SILPASATHI
State of West Bengal
(https://silpasathi.wb.gov.in/)india.gov.in
(http://india.gov.in/)

Site Map (. /site_map.aspx)

TOTAL VISITOR :
(Since 25/05/2016)

(https://www.facebook.com/enathikarari)



(https://twitter.com/enathikarari)



The information provided Online is updated and no physical visit is required for the Services provided Online.

Last Updated : 07/08/2023
Site Designed, Developed by National Informatics Centre
(http://www.nic.in/)
Best viewed in Internet Explorer 10.0 / 11.0 or later

(*) marked items are mandatory

District *	Hooghly	Thana *	Singur
Local Body *	Gram Panchayat	Mouza *	Chhenamore
Road		Road Zone	
Premises No.	Premises No	Ward No.	Ward No
Junsdiction of *	A.D.S.R. SINGUR	Gram Panchayat *	BAGDANGACHINAMORE
Project Name	Not Available		

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

Plot No	LR	02002	/	0	LR Khatian No.	Khatian No	BGA Khatian
Proposed Land Use *	Proposed Industrial Use				Nature of Land * (as recorded in ROR)	Industrial Area	
Area of Land *	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
	Acre	1	Bigha	Katha	Chatak	Sq. Feet	1
Adjacent to Metal Road	No				Approach Road Width * (In feet)	20	
Encumbered by Tenant	No				Tenant is Purchaser ?	No	
Bargadar	No				Bargadar is Purchaser?	Yes	No

Litigated Property ☐ Yes ☒ No

This plot has any road access in any side be mentioned property below:

North side ☐ Yes ☒ No East side ☒ Yes ☐ No West side ☐ Yes ☒ No South side ☐ Yes ☒ No

Type the characters shown



Try new characters

Market Value:- Rs:29,700/-

Display Market Value

Service Count: 47,01,866

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Registration Form

GRIPS
(<https://wbifms.gov.in/GRIPS/>)

Finance Department
Government of West Bengal
(<http://www.wbfin.nic.in/>)

IFMS
WEST BENGAL
(<https://www.wbifms.gov.in/>)

Land & Land Reforms
GOVERNMENT OF WEST BENGAL
(<http://banglarbhumi.gov.in/>)

SILPASATHI
State of Living Standards
Single window services to business
(<https://silpasathi.wb.gov.in/>)

india.gov.in
GOVERNMENT OF INDIA
(<http://india.gov.in/>)

Site Map ([./site_map.aspx](#))

TOTAL VISITOR :
(Since 25/05/2016)



(<https://www.facebook.com/enathikarun>)



(<https://twitter.com/eNathikarun>)



The information provided Online is updated and no physical visit is required for the Services provided Online.

Last Updated : 07/08/2023
Site Designed, Developed by National Informatics Centre
(<http://www.nic.in/>)
Best viewed in Internet Explorer 10.0 / 11.0 or later

(*) marked items are mandatory

District *	Hooghly	Thana *	Bhadrapur
Local Body *	Gram Panchayat	Mouza *	Palara
Road		Road Zone	
Premises No.	Premises No.	Ward No.	Vard No.
Jurisdiction of *	A D S.R. CHANDANHAGAR	Gram Panchayat *	Bighadi
Project Name	Not Available		

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

Plot No	LR	02640	/	0	LR Khatian No.	Khatian No	/	Bata Khatian
---------	----	-------	---	---	----------------	------------	---	--------------

Proposed Land Use *	Proposed Industrial Use	Nature of Land *	Industrial Use
		(as recorded in ROR)	

Area of Land *	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
	1						1

Adjacent to Metal Road	No	Approach Road Width *	20
		(In feet)	

Encumbered by Tenant	No	Tenant is Purchaser ?	No
Bargadar	No	Bargadar is Purchaser?	Yes No

Litigated Property ☐ Yes ☒ No

This plot has any road access in any side be mentioned properly below:

North side	<input type="radio"/> Yes <input checked="" type="radio"/> No	East side	<input checked="" type="radio"/> Yes <input type="radio"/> No	West side	<input type="radio"/> Yes <input checked="" type="radio"/> No	South side	<input type="radio"/> Yes <input checked="" type="radio"/> No
------------	---	-----------	---	-----------	---	------------	---

Type the characters shown **X4V4G4** [Try new characters](#)

Market Value:- Rs:58,050/-

[Display Market Value](#)

Service Count: 47,01,866

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Registration Form

GRIPS
(<https://wbifms.gov.in/GRIPS/>)

Finance Department
Government of West Bengal
(<http://www.wbfin.nic.in/>)

IFMS
WEST BENGAL
(<https://www.wbifms.gov.in/>)

Land & Land Reforms
WWW.BANGLABHUMI.GOV.IN
(<http://banglarbhumi.gov.in/>)

SILPASATHI
State of Craft Business
Single Window Services for Business
(<https://silpasathi.wb.gov.in/>)

india.gov.in
NATIONAL GOVT OF INDIA
(<http://india.gov.in/>)

Site Map ([./site_map.aspx](#))

TOTAL VISITOR :
(Since 25/05/2016)



(<https://www.facebook.com/enathi>)



(<https://twitter.com/eNathikanun>)



The Information provided Online is updated and no physical visit is required for the Services provided Online.

Last Updated : 07/08/2023
Site Designed, Developed by National Informatics Centre
(<http://www.nic.in/>)
Best viewed in Internet Explorer 10.0 / 11.0 or later

Sl. No.	Deed No.	Owner	L.R. Dag No.	Area of Land
1)	1-00294 of 2006	SBLPPL	4740	39.00 Decimal
2)	1-00358 of 2004	SBLPPL	4740	40.00 Decimal
3)	1-00359 of 2004	SBLPPL	4704	09.00 Decimal
			4700	<u>30.00 Decimal</u>
4)	1-00360 of 2004	SBLPPL	4702	26.00 Decimal
5)	1-00361 of 2004	SBLPPL	4701	47.00 Decimal
6)	1-00362 of 2004	SBLPPL	4703	60.00 Decimal
7)	1-00363 of 2004	SBLPPL	4705	19.00 Decimal
			4706	<u>21.00 Decimal</u>
8)	1-01374 of 2003	SBLPPL	4742	60.00 Decimal
9)	1-01376 of 2003	SBLPPL	4708	128.00 Decimal
			4709	<u>28.00 Decimal</u>
10)	1-01377 of 2003	SBLPPL	4742	156.00 Decimal
11)	1-01378 of 2003	SBLPPL	4710	30.00 Decimal
12)	1-01379 of 2003	SBLPPL	4707	32.00 Decimal
13)	1-00422 of 2003	SBLPPL	4736	124.00 Decimal
14)	1-00423 of 2003	SBLPPL	4736	53.00 Decimal
			4746	26.00 Decimal
			4738	<u>17.00 Decimal</u>
15)	1-00424 of 2003	SBLPPL	4737	43.00 Decimal
			4737	30.00 Decimal
			4737	<u>27.00 Decimal</u>
16)	1-01801 of 1997	Sushila Devi Pandey	4747	57.00 Decimal
17)	1-01823 of 1997	Ramu Prakash Pandey	4743	77.00 Decimal
			4744	53.00 Decimal
			4744	<u>32.00 Decimal</u>
18)	1-01375 of 2003	SBLPPL	4741	85.00 Decimal
19)	1-01381 of 2003	SBLPPL	4750	38.00 Decimal
			4751	12.00 Decimal
			4745	57.00 Decimal
			4748	72.00 Decimal
			4749	50.00 Decimal
			4749	<u>52.00 Decimal</u>
20)	1-00975 of 2011	SBLPPL	4750	243.00 Decimal
21)	1-01025 of 2005	Sree Enterprise	4699	06.00 Decimal
22)	1-01377 of 2005	Sree Enterprise	4698	35.00 Decimal
23)	1-01966 of 2005	Sree Enterprise	4697	30.00 Decimal
				<u>27.00 Decimal</u>

Total = 1387.00 Decimal



Sl. No.	Deed No.	Owner	L.R. Dag No.	Area of Land
1)	1-01375 of 2003	SBLPPL	1997 1977/2063 1977/2064	15.00 Decimal 15.00 Decimal <u>15.00 Decimal</u> 45.00 Decimal
2)	1-03046 of 2007	Satya Prakash Pandey	2001 1956 1957 2002/2065 2003 2003/2066	24.00 Decimal 11.00 Decimal 17.00 Decimal 12.00 Decimal 16.00 Decimal <u>06.00 Decimal</u> 56.00 Decimal
3)	1-00094 of 2006	Satya Prakash Pandey	1968 1969 1970 1988 1989	20.00 Decimal 05.00 Decimal 17.00 Decimal 05.00 Decimal <u>08.00 Decimal</u> 55.00 Decimal
4)	1-00101 of 2006	Satya Prakash Pandey	1945 1953 1954 1943 1942	42.00 Decimal 05.00 Decimal 04.00 Decimal 15.00 Decimal <u>29.00 Decimal</u> 95.00 Decimal
5)	1-01966 of 2006	Murlidhar Pandey	1935	— 15.00 Decimal
6)	1-03075 of 2006	Murlidhar Pandey	2002	— 16.00 Decimal
7)	1-04539 of 2006	Murlidhar Pandey	1942	— 06.00 Decimal
				<u>Total = 318.00 Decimal</u>



Sl. No.	Deed No.	Day No.	Area of Land
1)	Being No. 1 - 00936 of 2008	2637	09.00 Decimal
		2640	53.00 Decimal
		2645	<u>29.00 Decimal</u>
			91.00 Decimal
2)	Being No. 1 - 02669 of 2008	2637	9.00 Decimal
3)	Being No. 1 - 01350 of 2009	2645	<u>14.00 Decimal</u>
Total			= 114.00 Decimal

