Owner-State Bank Of India.

Report on Flat nos-GB on ground floor.Flat no-2B on 2nd floor. Flat nos-3A & 3B on 3rd floor in a G+4 storied building

.at

"Taru Avalay Apartment", Premises no- 163, Parnasree Pally, P.S- Behala,Kolkata-700060,Dist- South 24 parganas. Under Kolkata Municipal Corporation

As on 05.04.2022

April, 2022

<u>Aloke Kumar Ganguly</u> CONSULTING ENGINEERS * VALUERS * CHARTERED ENGINEERS 33,Raniharshamukhi Road,Paikpara,Kolkata-700002

Aloke Kumar Ganguly

B.Sc., B.E. (Cal), A.M.I.E.

Chartered Engineer **Consulting Engineer** Panel Valuer & Surveyor of Calcutta High Court Panel Valuer Allahabad Bank, West Bengal Financial Corporation Panel Valuer of Indian Oil Corporation Ltd. Panel Valuer of Income Tax, Kolkata - VII, Aavakar Bhawan, Chowringhee Square

33. RANIHARSHAMUKHI ROAD PAIKPARA, KOLKATA - 700 002 Fax: 033 - 2528 5092 E-mail: aloksomtirtha@gmail.com

05.04.2022

To Premises & Estate Department STATE BANK OF INDIA Samriddhi Bhavan.

Dear Sir.

Sub: Valuation of Flat no-GB on ground floor. Flat no-2B on 2nd floor. Flat nos-3A & 3B on 3rd floor in a G+4 storied building.at "Taru Avalay Apartment", Premises no- 163, Parnasree Pallyt, P.S- Behala, Kolkata-700060, Dist- South 24 parganas. Under Kolkata Municipal Corporation

Thanking you for your Instruction vide letter no-PREM/21-22/1163 dated 01.04.2022 from your good office, I have enclose herewith of report of aforesaid property and also my professional bill for valuation of aforesaid company.

Thanking you,

Yours faithfully

For Aloke Kumar Ganguly.

(Aloke Ganguly)

Enclo: As above

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STATE BANK OF INDIA

B ranch – Samriddhi Bhavan.Premises & Estate Department. 1,Stand Road,Kolkata-700001

VALUATION REPORT (IN RESPECT OF FLAT)

(To be filled in by the Approved Valuer)

Aloke Kumar Ganguly.

33, Raniharshamukhi Road, Paikpara, Kolkata-700002. (Name & Address of Valuer)

I. **GENERAL**

01.	Purpose for which the valuation is made	Fair market value
02. a) Date of inspection	04.04.2022.
b) Date on which the valuation is made	05.04.2022.
03.	List of documents produced for perusal	Deed nos. I-2932/1998, I-2933/1998, I-2934/1998, I-2935/1998.
04.	Name of the owner(s) and his/their address(es) with phone No. (details of share of each owner in case of joint ownership)	State Bank Of India.
05.	Brief description of the property	Flat no-GB on ground floor. Flat no-2B on 2 nd floor. Flat nos-3A & 3B on 3rd floor in a G+4 storied building.
b) c)	Location of the property Plot No. / Survey No. Door No. T.S. No. / Village Ward / Taluka Mandal / District	"Taru Avalay Apartment", Premises no- 163, Parnasree Pally, P.S- Behala,Kolkata-700060, Dist- South 24 parganas. Under Kolkata Municipal Corporation.
07.	Postal address of the property	"Taru Avalay Apartment", Premises no- 163, Parnasree Pally, P.S- Behala,Kolkata-700060, Dist- South 24 parganas.

	Under Kolkata Municipal Corporation
08. City / Town Residential area Commercial area Industrial area	Residential area
 09. Classification of the area i) High / Middle / Poor ii) Urban / Semi Urban / Rural 	Middle class Urban
10. Coming under Corporation limit / Village Panchayet / Municipality	Under Kolkata Municipal Corporation.
11Wheather covert under any state/central Govt enachments(e.g urban land ceiling Act) or notified under agency area/scheduled area/Contoment area	Not known.
12. Boundaries of the property	
North South East West -Whether boundary is matching. reason of deviation if any. -Mention specific house number or flat no surrounded by the present property 13. Dimensions of the site North	Others property KMC maintain Parnasree Pally Road Balaji apartment 164, parnasree pally & Road. No deviation. Not Applicable.
South East West 14. Extent of the site	Not Applicable. 3 kottah 9 chittacks 13 sft Google map.
14.1 Latitude, Longitude & Co-ordinates of flats)	Latitude-22 ⁰ 30'19" (N)=22.5054709 ⁰ (N) Longhitude-88 ⁰ 18'14"(E)=88.3039009 ^o (E)
15.Extent of the site considered for valuation(least of 13A & 13B)	N.A
16. Whether occupied by the owner/tenant?if occupied by the tenant.since how long?Rent received/month.	Owner.

(A)

II APARTMENT BUILDING

Sl.No.	Description	Remarks
1	Nature of the Apartment	Residential area
2	Location	"Taru Avalay Apartment", Premises no- 163, Parnasree Pally,P.S- Behala, Kolkata-700060, Dist- South 24 parganas. Under Kolkata Municipal Corporation
3	Description of locality. Residential/Commercial/mixed	Residential.
4	Year of Construction	33 years. (Appox)
4.1	Stage of construction	100%
4.2	Estimated Future Life/ Residual age	47 years
5	Number of Floors	G+4 storied Building
6	Type of Structure	RCC Column structure.
7	Number of Dwelling Units in the Building	
8	Quality of Construction	Average.
9	Appearance of the Building	Average.
10	Maintenance of the Building	Average .
11	Facilities available	
	🗅 Lift	Yes
	Protected Water Supply	Yes.
	Underground Sewerage	Yes.
	• Car Parking – Open / Covered	No.
	• Is Compound wall existing ?	Yes.
	 Is pavement laid around the Building ? 	No



III FLAT

1.	The floor in which the flat is situated	Ground floor,2 nd floor,3 rd floor.
2.	Door No. of the Flat	GB on ground floor.
		$2B \text{ on } 2^{nd} \text{ floor.}$
		3A & 3B on 3 rd floor.
3.	Specifications of the Flat	
J.		
		RCC
	D	Marble & Mosaic
	XX / 1	Wooden Glass on M.S.frame.
	Fittings	Good
	F ¹ 1 1 1	Good
		0004
4.	House Tax	
		Not available.
	Fine Fine in the number of	
	Tax amount	
5.	Electricity Service Connection No.	Not available.
	Meter Card is in the name of	
6.	How is the maintenance of the Flat?	Average.
7.	Sale Deed executed in the name of	State Bank Of India.
8 per s	What is the undivided area of land as ale deed.	3 kottah 9 chittacks 13 sft
9.	What is the plinth area of the Flat?	Total super built up area is 4172 sft. (4172 sft /Each floor)
10. w	what is the floor space Index	Not available.
11.	What is the Carpet Area of the Flat ?	869 sft covered area/each floor.
12.	Is it Posh/I Class/Medium/Ordinary?	Medium .
13.	Is it being used for Residential or	Residential.
	Commercial purpose ?	
14.	Is it Owner-occupied or let out ?	Occupied by owner

IV. MARKETABILITY

1.	How is the marketability?	Average.
2.	What are the factors favoring for an extra Potential Value ?	It is located near Chata Park & 250 M from Agamani Community Hall, 500 M from Parnasree P.S.
3.	Any negative factors are observed which affect the market value in general ?	N.A.

V. RATE

1.	After Analysing the comparable sale instances, that is the composite rate for mi flat with same specification the adjoining locality ?	Flat rate varies between Rs.6000 to Rs 7000./sft.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details).	Rs.6500./sft.
3.	Break-up for the Rate i. Building + Services ii. Land + Others	Rs. 1600 /Sft. Rs. 4900 /Sft.
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be closed)	Rs. 1,71,61,783/- (Sheet attach)

COMPOSITE RATE ADOPTED AFTER DEPRECIATION

PRECIATION
Rs. 1600 /Sft
33 Years
80 Years
37.13 %
Rs.1006/ Sft.
Rs. 1006 / Sft
Rs. 4900/ Sft
Rs. 5906 / Sft.
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DETAILS OF VALUATION

SI.No.	Description	Qty.	Rate Per unit (Rs./-Sft)	Estimated Value (Rs.in lakhs)
1.	Fair Market Value of the flat. GB on ground floor.	4172 sft	5906	246.40
	2B on 2 nd floor.			
	3A & 3B on 3 rd floor.			
2.	Wardrobes			
3.	Showcases / almirahs			
4.	Kitchen arrangements			
5.	Superfine finish			
6.	Interior Decorations			
7.	Electricity deposits / Electrical fittings, etc.			
8.	Car parking			
	Total			Rs. 246.40 Lakhs



The property was inspected on 04.04.2022

photograph of property enclosed. photograph of property enclosed. Google map to reach the property from branch or important land mark. Longitude/latitude and co-ordinates of property using GPS. As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is

Lotty Laura line

Rs.246.40 lakhs (Rupees two crore forty six lakhs forty-thousand-only). Market value

MARKETVALUE

Value of land component is 4172 sft @ Rs.4900/sft comes to Rs.204.43 lakhs. Value of building components 4172 sft @ Rs.1006/sft comes to Rs.41.97 lakhs

REALIZABLE VALUE

Further, we have discounted by 10% for Realizable value i.e. Realizable value of land component comes to Rs. 204.43 Lakhs x (1-10/100) = Rs.183.99 Lakhs Realizable value of building component comes to Rs. 41.97 Lakhs x (1-10/100) = Rs.37.77 Lakhs

DISTRESS SALE (FORCED SALE)VALUE

Further, we have discounted by 25% for distress sale value i.e.

Distress sale value of land component comes to Rs. 204.43 Lakhs x (1-25/100) = Rs.183.99 Lakhs

Distress sale value of building component comes to Rs. 41.97 Lakhs x (1-25/100) = Rs.31.48 Lakhs

APPROVED VALUER

PLACE - Kolkata

DATE - 05.04.2022

Aloko Kumar Ganguiy, B.Sc. A.E. (Civii), AMIE Chartered Engineer Govt. Registered Valuer Valuer of Hon'ble Kolketa High Court and Income Tas Reg. No. WB/CCIT, Kol - VE/12/2006 Photograph of Flat no-GB on ground floor. Flat no-2B on 2nd floor.
Flat nos-3A & 3B on 3rd floor in a G+4 storied building at "Taru Avalay Apartment", Premises no- 163, Parnasree Pally, P.S- Behala, Kolkata-700060,Dist- South 24 parganas. Under Kolkata Municipal Corporation







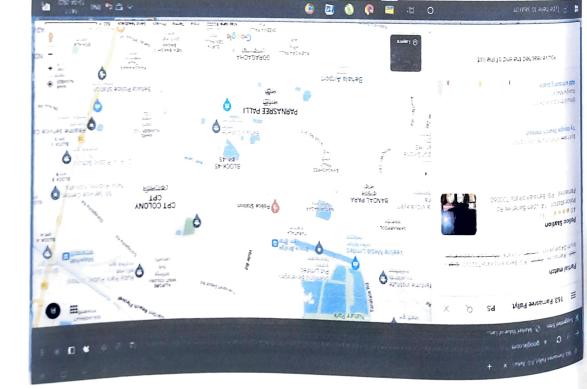








Grougle map of the Flat no-GB on ground floor. Flat no-2B on 2nd floor. Flat nos-3A & 3B on 3rd floor in a G+4 storied building at "Taru Avalay Apartment", Premises no- 163, Parnasree Pally, S- Behala, Kolkata-700060, Dist- South 24 parganas. Under Kolkata Municipal Corporation





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Receipt Date and Time

Assessment-Collection Department, Kolkata Municipal Corporation

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