

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

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

Aloke Kumar Ganguly

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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, Aayakar Bhawan, Chowringhee Square

05.04.2022

To
**The Assistant General Manager
Premises & Estate Department
STATE BANK OF INDIA.
Samriddhi Bhavan.
1, Stand Road, Kolkata-700001**

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
(Aloke Ganguly)

Enclo : As above

Format-C

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)

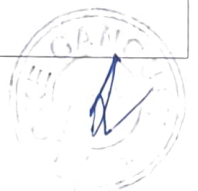
Aloke Kumar Ganguly.

**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 b) Date on which the valuation is made	04.04.2022. 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.
06. Location of the property a) Plot No. / Survey No. b) Door No. c) T.S. No. / Village d) Ward / Taluka e) 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.
11 Wheather 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	Others property KMC maintain Parnasree Pally Road Balaji apartment 164, parnasree pally & Road. No deviation. Not Applicable.
13. Dimensions of the site North South East West	Not Applicable.
14. Extent of the site 14.1 Latitude, Longitude & Co-ordinates of flats)	3 kottah 9 chittacks 13 sft Google map. Latitude-22° 30' 19" (N)=22.5054709°(N) Longhitude-88 ° 18' 14"(E)=88.3039009° (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.



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 <ul style="list-style-type: none"> <input type="checkbox"/> Lift <input type="checkbox"/> Protected Water Supply <input type="checkbox"/> Underground Sewerage <input type="checkbox"/> Car Parking – Open / Covered <input type="checkbox"/> Is Compound wall existing ? <input type="checkbox"/> Is pavement laid around the Building ? 	Yes Yes. Yes. No. Yes. 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 on 2 nd floor. 3A & 3B on 3 rd floor.
3. Specifications of the Flat <input type="checkbox"/> Roof <input type="checkbox"/> Flooring <input type="checkbox"/> Doors <input type="checkbox"/> Windows <input type="checkbox"/> Fittings <input type="checkbox"/> Finishing	RCC Marble & Mosaic Wooden Glass on M.S.frame. Good Good
4. House Tax <input type="checkbox"/> Assessment No. <input type="checkbox"/> Tax paid in the name of <input type="checkbox"/> Tax amount	Not available.
5. Electricity Service Connection No. <input type="checkbox"/> Meter Card is in the name of	Not available.
6. How is the maintenance of the Flat ?	Average.
7. Sale Deed executed in the name of	State Bank Of India.
8. What is the undivided area of land as per sale 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. 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 Commercial purpose ?	Residential.
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)



VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION

a. Depreciated Building rate	
Replacement cost of flat with services (v(3)l)	Rs. 1600 /Sft
Age of the Building	33 Years
Life of the Building estimated	80 Years
Depreciation percentage assuming the salvage value as 10%	37.13 %
Depreciated Rate of the Building	Rs.1006/ Sft.
b. Total Composite Rate arrived for valuation	
Depreciated Building Rate VI (a)	Rs. 1006 / Sft
Rate for Land and other V (3)ii	Rs. 4900/ Sft
Total Composite Rate	Rs. 5906 / Sft.

DETAILS OF VALUATION

Sl.No.	Description	Qty.	Rate Per unit (Rs./-Sft)	Estimated Value (Rs.in lakhs)
1.	Fair Market Value of the flat. GB on ground floor. 2B on 2 nd floor. 3A & 3B on 3 rd floor.	4172 sft	5906	246.40
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.

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

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.

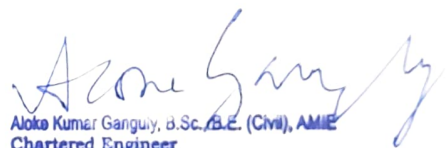
Distress sale value of land component comes to Rs. 204.43 Lakhs x (1-25/100) = Rs.183.99 Lakhs

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

APPROVED VALUER

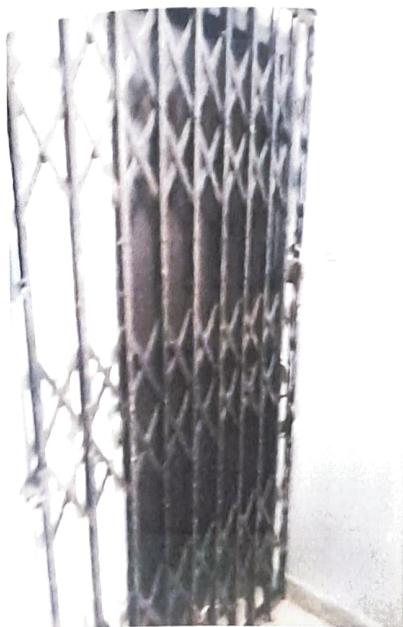
PLACE - Kolkata

DATE - 05.04.2022

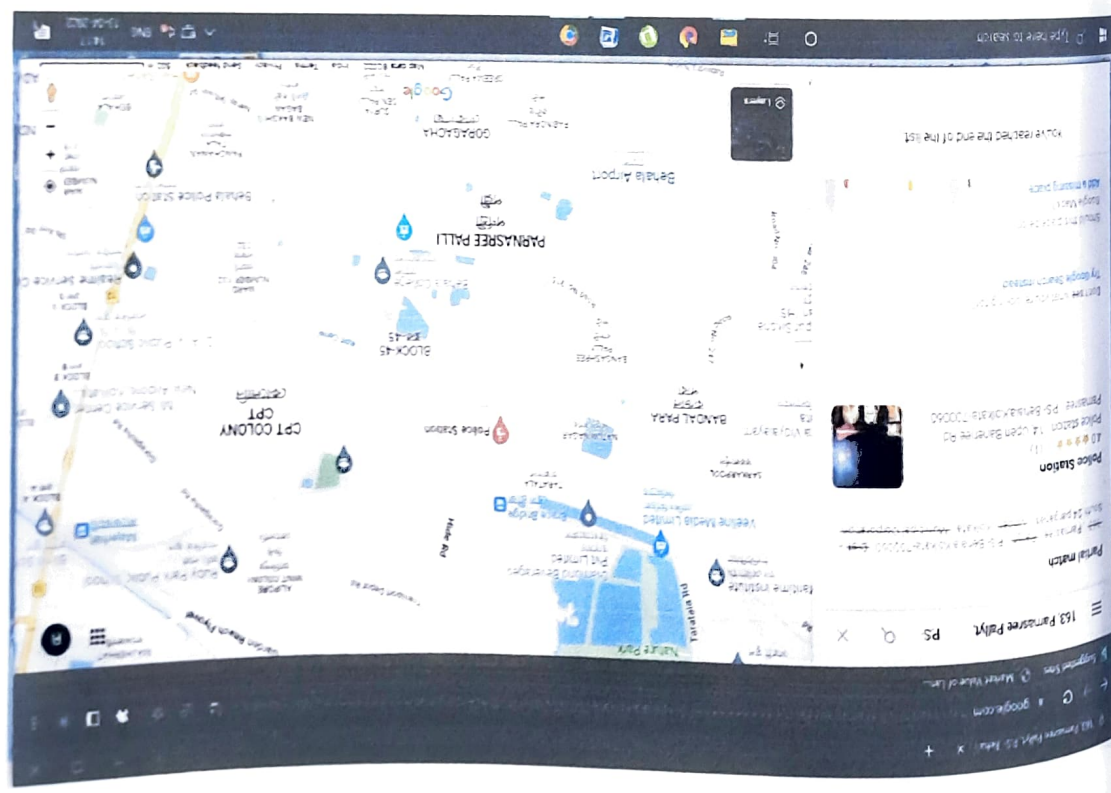

Aloke Kumar Ganguly, B.Sc., B.E. (Civil), AMIE
Chartered Engineer
Govt. Registered Valuer
Valuer of Hon'ble Kolkata High Court
and Income Tax
Reg. No. WB/CCT, Kol - VB/12/2006

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





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



2

Property Tax (PD) Receipt



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Property Tax (PD) e-Receipt for 2021-2022
Assessment-Collection Department, Kolkata Municipal Corporation

Printed On 10/08/2021

Receipt Date and Time 30/04/2021 13:32:01

RECEIPT INFORMATION

Receipt No
Transaction Id

E1502018
0120210000132226

MAILING ADDRESS AND ASSESSEE INFORMATION

STATE BANK OF INDORE (SHARE 1)
9 BRABOURNE ROAD

ASSESSEE NO : 411311703394
PREMISES NO : 224
STREET NAME: SARAT CHATTERJEE ROAD

WARD NO : 131

OWNER INFORMATION

OWNER: STATE BANK OF INDORE (SHARE 1)

BILL TYPE	QUARTER	REBATE(Rs.)	PENALTY(Rs.)	INTEREST(Rs.)	PAYABLE(Rs.)
P	1/2021-2022	16.6	0	0	315
P	2/2021-2022	33.2	0	0	299
P	3/2021-2022	33.2	0	0	299
P	4/2021-2022	33.2	0	0	299
Total amount paid					Rs.1212.0

Amount In Words :

Rupees One Thousand Two Hundred Twelve only



E. and O.E

This document being an e-Receipt of Property Tax (PD), does not require any signature

For Receipt Authentication visit url : <https://www.kmcgov.in/KMCPortal/jsp/PDRceipt.jsp>

For Payment Status visit url : <https://www.kmcgov.in/KMCPortal/jsp/KMCAssessmentCheckPaymentStatus.jsp>



Parnayee

Property Tax (PD) e-Receipt for 2021-2022
Assessment-Collection Department, Kolkata Municipal Corporation

Printed On 10/06/2021

RECEIPT INFORMATION

Receipt No E1501944 Receipt Date and Time 30/04/2021 13:21:31
Transaction Id 0120210000132160

MAILING ADDRESS AND ASSESSEE INFORMATION

STATE BANK OF INDORE (SHARE 4) ASSESSEE NO : 411311703424
9 BRABROUNE ROAD PREMISES NO : 224 WARD NO : 131
STREET NAME: SARAT CHATTERJEE ROAD

OWNER INFORMATION

OWNER: STATE BANK OF INDORE (SHARE 4)

BILL TYPE	QUARTER	REBATE(Rs.)	PENALTY(Rs.)	INTEREST(Rs.)	PAYABLE(Rs.)
P	1/2021-2022	16.6	0	0	315
P	2/2021-2022	33.2	0	0	299
P	3/2021-2022	33.2	0	0	299
P	4/2021-2022	33.2	0	0	299

Amount In Words : Rupees One Thousand Two Hundred Twelve only Total amount paid Rs.1212.0



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Pasnaaree

Property Tax (PD) e-Receipt for 2021-2022

Assessment-Collection Department, Kolkata Municipal Corporation

Printed On 10/06/2021

RECEIPT INFORMATION

Receipt No E1501893 Receipt Date and Time 30/04/2021 13:13:23
Transaction Id 0120210000132097

MAILING ADDRESS AND ASSESSEE INFORMATION

STATE BANK OF INDORE (SHARE 3) ASSESSEE NO : 411311703412
9 BRABROUNE ROAD PREMISES NO : 224 WARD NO : 131
STREET NAME: SARAT CHATTERJEE ROAD

OWNER INFORMATION

OWNER: STATE BANK OF INDORE (SHARE 3)

BILL TYPE	QUARTER	REBATE(Rs.)	PENALTY(Rs.)	INTEREST(Rs.)	PAYABLE(Rs.)
P	1/2021-2022	16.6	0	0	315
P	2/2021-2022	33.2	0	0	299
P	3/2021-2022	33.2	0	0	299
P	4/2021-2022	33.2	0	0	299

Amount In Words : Rupees One Thousand Two Hundred Twelve only

Total amount paid Rs.1212.0



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Pamodree

Property Tax (PD) e-Receipt for 2021-2022

Assessment-Collection Department, Kolkata Municipal Corporation

Printed On 08/06/20

RECEIPT INFORMATION

Receipt No E1501979 Receipt Date and Time 30/04/2021 13:28:27
Transaction Id 0120210000132213

MAILING ADDRESS AND ASSESSEE INFORMATION

STATE BANK OF INDORE (SHARE 2) ASSESSEE NO : 411311703400
9 BRABROUNE ROAD PREMISES NO :224 WARD NO : 131
STREET NAME: SARAT CHATTERJEE ROAD

OWNER INFORMATION

OWNER: STATE BANK OF INDORE (SHARE 2)

BILL TYPE	QUARTER	REBATE(Rs.)	PENALTY(Rs.)	INTEREST(Rs.)	PAYABLE(Rs.)
P	1/2021-2022	16.6	0	0	315
P	2/2021-2022	33.2	0	0	299
P	3/2021-2022	33.2	0	0	299
P	4/2021-2022	33.2	0	0	299

Amount In Words : Rupees One Thousand Two Hundred Twelve only

Total amount paid Rs.1212.0



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