Valuation report in respect of property - land and CGI shed building structure situated at premises no.- 27P, Rahim Ostagar Road, P.O. - Lake Gardens, P.S. - Lake, Kolkata - 700045 near Naba Milan Sangha Club and Dakshinapan within the municipal limit of ward no. - 93, The Kolkata Municipal Corporation,

District - 24 Parganas (South).

A/C: M/s. Devdas.

<u>Submitted To</u>
Bank Of India,
Kolkata Asset Recovery Branch,
5, B.T.M. Sarani,
Kolkata-700001.

Prepared by
AYON SAHA
B.Tech.(Civil), M.Sc. (Real Estate Valuation),
L.L.B., M.I.E., F.I.V.
Chartered Engineer (I)
Govt. Registered Valuer

E-7/3, Karunamayee, Salt Lake, Kolkata-700091. Office-4/4, 4th Floor, Concord Tower, 92/2A, Bidhannagar Road, Ultadanga, Kolkata-700067 AYON SAHA

B. Tech. (Civil), M.Sc. (Real Estate Valuation),d

L.L.B., M.I.E., F.I.V.

Chartered Engineer (I) & Approved Valuer,

Empanelled Valuer Hon'ble Calcutta High Court, Debts Recovery

Tribunal & Banks.

No. AS / BOI / 2324048009

E-7/3, Karunamayee, Salt Lake,

Kolkata-700091.

Office: 4/4, 4th floor, Concord Tower,

92/2A, Bidhannagar Road,

Kolkata - 700067

Mobile: 98310 59807, 9231916936

Email: ayons3@gmail.com

Date: 21/09/2023

To, The Senior Manager, Bank Of India, Kolkata Asset Recovery Branch, 5, B.T.M. Sarani, Kolkata- 700001.

Sub: Valuation report in respect of land and CGI shed building structure situated at premises no.- 27P, Rahim Ostagar Road, P.O. - Lake Gardens, P.S. - Lake, Kolkata - 700045 near Naba Milan Sangha Club and Dakshinapan within the municipal limit of ward no. - 93, The Kolkata Municipal Corporation, District - 24 Parganas (South).

A/C: M/s. Devdas.

Sir,

As per your instruction vide Email dated 14/09/2023, regarding the above, we have visited the subject premises, the details of the valuation report is enclosed herewith for your perusal. All the documents forwarded to us are hereby returned herewith which may please be kept with this valuation report for record.

Thanking you,

Yours faithfully,

(AYON SAHA)

AYON SAHA

21/09/2023

B.Tech. (Civil), M.Sc. (Real Estate Valuation). L.L.B., M.I.E, F.I.V., Chartered Engineer (1)

Govt. Registered Valuer

W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-I/2008-09

Enclo: As above.

AYON SAHA B.Tech.(Civil), M.L.E., F.L.V Govt. Registered Valuer

AYON SAHA

B. Tech. (Civil), M.Sc. (Real Estate Valuation), L.L.B., M.I.E., F.I.V.

Chartered Engineer (I) & Approved Valuer.

Empanelled Valuer Hon'ble Calcutta High Court, Debts Recovery Tribunal & Banks.

92/2A, Bidhannagar Road,

Kolkata - 700067 Mobile: 98310 59807, 9231916936

Office: 4/4, 4th floor, Concord Tower,

E-7/3, Karunamayee, Salt Lake,

Kolkata-700091.

Email: ayons3@gmail.com

Date: 21/09/2023

BANK OF INDIA

Branch: Kolkata Asset Recovery

VALUATION REPORT

In respect of land and CGI shed building structure situated at premises no.- 27P, Rahim Ostagar Road, P.O. - Lake Gardens, P.S. - Lake, Kolkata - 700045 near Naba Milan Sangha Club and Dakshinapan within the municipal limit of ward no. - 93, The Kolkata Municipal Corporation, District - 24 Parganas (South).

> In connection with the loan account of M/s. Devdas.

-- Report prepared and furnished at the instance of the authorities of Bank of India, Kolkata Asset Recovery Branch, 5, B.T.M. Sarani, Kolkata- 700001by the approved valuer Sri. Ayon Saha of E-7/3, Karunamayee, Salt Lake City, Kolkata-700091.

GENERAL

Purpose for which the valuation is 01. made

02.

a) Date of Inspection b) Date on which the valuation

List of documents produced 03. for perusal

: To assess the fair market value of the property

19/09/2023

: 19/09/2023

: a) Copy of registered deed of sale vide no. - 00478 of the year 2006 at the office of D.S.R. - I, South 24 Parganas and recorded in book no. - I, volume no. -39 and pages 189 to 202.

b) Copy of previous valuation report vides reference no. - 228/B.O.I./C.R.Avenue- BR/11-12 dated 15/07/2011 by Mr. Prabir Datta.

c) Copy of previous valuation report vides reference no. - AS/BOI/161741509 dated 23/09/2016 by Mr. Ayon Saha.

Name of the owner(s) and his/their 04. Address(es) with phone no. (details of share of each owner in case of joint ownership)

Reported owner: Sri Goutam Das, son of Sri Nripendra Nath Das, residing at 122, Hazara Road, Kolkata - 700026.

Loan Account of: M/s. Devdas, a proprietorship firm represented by its proprietor Sri Goutam Das, son of Sri Nripendra Nath Das.

AYON SAHA B.Tech.(Civil), M.I.E., F.I.V. Govt. Registered Valuer

AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation). L.L.B., M.I.E, F.I.V., Chartered Engineer (1) Govt. Registered Valuer

W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-1/2008-09 Page 2 of 17

5. Brief description of the property (including leasehold/ freehold etc.)

The property, for which this valuation is prepared, comprises of land of area 4 Cottah (more or less) i.e. 2880.00 sq.ft. (more or less) as per registered deed. The property situated at premises no.- 27P, Rahim Ostagar Road, P.O. – Lake Gardens, P.S. – Lake, Kolkata – 700045 near Naba Milan Sangha Club and Dakshinapan within the municipal limit of ward no. – 93, The Kolkata Municipal Corporation, District - 24 Parganas (South).

The plot is surrounded by 10' (approx) height boundary wall at all the sides except Western side. There is a temporary asbestos shed brick built building and one small temporary toilet were constructed at the subject plot of land. As the condition of the structure is poor and there is no sanction plan of the structure, we do not consider it in our valuation report. As per registered deed there is municipal road on the Northern and southern side of the plot but as per physical verification the area is occupied by slum dwellers and make the entry to the property quite difficult. Presently there is a steel gate with lock and key arrangement at the Southern side.

This subject plot is part of big chunk of land surrounded by boundary wall with gate on the South Western side and on the North Eastern side. There is no demarcation on the Western side of the plot.

The lock and key is with different people other than Sri Goutam Das. The subject area is occupied by Crystal Properties Pvt Ltd. as written in the steel gate. The caretaker of the occupier namely Dhiren was present at the premises but he did not allow us to enter inside the premises.

In view of the above, the marketability of the land is very poor.

The position of the property has been taken by using GPS and it is: 22°30'34.6"N 88°21'53.4"E.

During inspection on 19/09/2023, the property was visited from outside as the caretaker did not allow us to enter inside the premises. All the information gathered from registered deed and previous valuation report provided by the bank.

- 06. Location of the propertya) Plot no./ Survey no.
 - b) Door no.

c) J.L. no./ Village AYON SAHA B.Tech.(Civil), M.I.E., F.I.V Govt. Registered Valuer

- Premises no.- 27P, Rahim Ostagar Road, P.O. Lake Gardens, P.S. Lake, Kolkata 700045.
- Premises no.- 27P, Rahim Ostagar Road, P.O. Lake Gardens, P.S. Lake, Kolkata 700045 near Naba Milan Sangha Club and Dakshinapan, District 24 Parganas (South).

AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation), L.L.B., M.I.E, F.I.V. Chartered Engineer (1) Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/

Regn. of valuer /CAT-1/2008-09

Page 3 of 17

	d) Ward/ Taluka	:	Ward no. – 93, The Kol	kata Municipal Corpo	ration.
	e) Mandal / District	:	P.S. – Lake, District – 2		
07.	Postal address of the property	:	Premises no 27P, Rah Gardens, P.S. – Lake, Milan Sangha Club ar		
			Parganas (South).		
08.	City/Town	:	City.		
	Residential area	÷	Yes.		
	Commercial area	:	No.		
	Industrial area	:	Yes.		
09.	Classification of the area		Middle class.		
	i) High/ Middle/Poor ii) Urban/Semi Urban/Rural	:	Urban		
10.	Situated under Corporation limit/	:	The Kolkata Municipa	l Corporation.	
10.	Village Panchayat/ Municipality				
11.	Whether covered under any State/	:	Reportedly not at pres-	ent.	
	Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/ scheduled				
	area/cantonment area.		'Bastu' land.		
12.	In case it is an agricultural land, any conversion to house site plots is contemplated.	:	Bastu land.		
					- Dood)
13.	Boundaries of the property		: By 20' wide municipa	al road (Rahim Ostaga	r Roau), al 8 feet
	North South			al road (Ramin obligation of the control of the con	
	South				
			etc.), . By balance portion 0	f land of premises no.	– 27P,
	East		The Design Dead		
	West		: By premises no. – 27 Ostagar Road,	M, 27N and 27O, Rah	ım
			a	. в	
	Dimensions of the site			Actual	
14	.1		As per Deed	Actual	
	North		:		
	South				
	East		·	· .	
	West		•		
	4.2 Latitude, Longitude and Coordinates	s of	: 22°30'34.6"N 88 °21	'53.4"E.	
14	the site				
	the site		. 4 Cottah (more or less	4 Cottahs (more	or less)
1	Extent of the site		• .		
			: 4 Cottahs (more or	less) i.e. 2880.00 sq.f	t. (more or
1	 Extent of the site considered For valuation (least of 14.1a & 14.1 	b)	less).		
			: The subject area is	occupied by Crystal P	roperties
1	17. Whether occupied by the owner/ Tenant? If occupied by tenant Since how long? Rent received		Pvt Ltd. as written	in the steel gate.	
	per month.		n	-	
	WON SAHA		AYON SA	HA Valuation).	
	AYON SAHA B.Tech.(Civil), M.I.E., F.I.V.	10	B. Tech. (Civil), M.Sc. (Real	red Engineer (1)	Page 4 of 1
	Govt. Registered Valuer		I I. H., M. I. D.	4 Valuer	rage 4 of 1
			Govt. Registered W.B./CCIT, Kol-XI/C Regn. of valuer /CA	T-1/2008-09	
			Regn. of values / C.	2000 \$ 500	

Page 4 of 17

CHARACTERISTICS OF THE SITE 11 Classification of locality Middle class. 01. Development of surrounding areas Developed. 02. Possibility of frequent flood/water No. 03. logging All civic amenities, road, market, bus stop, school, Feasibility to the Civic amenities like college, post office etc. are available nearby. 04. school, hospital, bus stop, market etc. Level of land with topographical Leveled ground. 05. conditions Rectangular shape. Shape of land 06. For Residential use. Type of use to which it can be put 07. made. Any usage restriction No. 08. Reportedly not at present. Is plot in Town planning approved 09. layout. Corner plot or Intermittent plot? Intermittent plot. 10. Ves Road facilities 11. Pitch Road. Type of road available at present 12. Width of road - is it below 20ft. or Below 20 ft. 13. more than 20ft. If a Land-Locked Land? No. 14. No Water Potentiality 15. No. Underground sewerage system 16. Not known Is power supply available at the site? 17. Advantages of the site 18. No such case. Special remarks, if any like threat of 19. acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc. (distance from the sea cost/ tidal level must be incorporated) PART -A (Valuation of Land) Size of plot Please refer I.(14.1) above. 01. North & South --Do--4 Cottahs (more or less) i.e. 2880.00 sq.ft. (more or East & West Total extent of the plot 02. Rs.33,00,000.00 per Cottah to Rs.38,00,000.00 per Prevailing market rate (Along with 03. Cottah. details/reference of at least two latest Reference not available. deals/transactions with respect to adjacent properties in areas) Refer www.wbregistration.gov.in. Guideline rate obtained from the 04. Copy enclosed. Registrar's office (an evidence thereof

Assessed/ adopted rate of valuation 05.

Estimated value of land 06.

to be enclosed)

PART -B (Valuation of Building) TECHNICAL DETAILS OF THE 01. BUILDING

Type of Building (Residential/Commercial/Industrial) Not applicable.

AYON SAHA B.Tech.(Civil), M.I.E., F.I.V. Govt. Registered Valuer

AYON SAHA B.Tech. (Civil), M.Sc. (Real Estate Valuation). L.L.B., M.I.E, F.I.V., Chartered Engineer (1) Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-1/2008-09

Rs.29,70,000.00 per Cottah.

Rs.37,00,000.00 per Cottah.

Cottah = Rs.1,48,00,000.00

4 Cottahs (more or less) @ Rs.37,00,000.00 per

Page 5 of 17

	•			
b)	Type of construction (Load :	N	ot applic	cable.
U)	bearing/RCC/Steel Framed)			
(ء	Wear of construction :			
c)	Number of floors & height of each :	:	Not a	applicable.
d)	floor including basement, if any			
	Plinth area floor-wise	:		
e)	Condition of the building			
f) -	i) Exterior- Excellent, Good, Normal,	:	1	
		•		
	poor			
	ii) Interior- Excellent, Good, Normal,	:		
	2000			
a)	Detect of issue and validity of layout of	:]	Not appl	licable.
g)	approved map / plan			
	mon / plan issuing authority	:	Do	
h)	TITL -4b or convineness or authenticity of	:	Do	
i)	Whether genumeness of addresses, and man / plan is verified			
	approved map / plan is verified		No.	
j)	Any other comments by our	•	. 10.	
	empanelled valuers on authentic of			
	approved plan			
	and a second	·	ION (EI	OOP WISE) IN RESPECT OF:
	SPECIFICATIONS OF CONSTRU	JCT.	ION (FL	COOK-WISE) II VII
				Building
	Sl. Description			Dallania
	No.			
	01. Foundation			
	02. Basement			
	03. Superstructure			
	04. Joinery/doors & windows			
	05. RCC works			
	05.			
	. It is a lade in a			Not applicable.
	c · l abla gra	anite		*
	08. Special finish as marble, grawooden paneling, drills etc.		,	
	- a ' l. line weather t	nroo	f course	
	09. Rooting including weather	proo		1
	10. Drainage			
n	ART -B (Valuation of Building) (Contd.)			
r	ARI -D (variation			
0	2. COMPOUND WALL			
U.	Height	:		
		:		
	Length Type of construction	:		
0	3. ELECTRICAL INSTALLATION	:		
	Type of wiring	:		
	Class of fitting (Superior/			
	Ordinary/Poor)			
	Number of light points			
	Fan points	:		
	Spare plug points	:	. <u> </u>	
	Any other item			
	DI LIMBING INSTALLATION			
	a) No. of water closets and their type			

b) No. of wash basins c) No. of urinals d) No. of bath tubs e) Water meters, taps etc. f) Any other fixtures

AYON SAHA B.Tech.(Civil), M.I.E., F.I.V. Govt. Registered Valuer

AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation),
L.L.B., M.I.E., F.I.V., Chartered Engineer (1)

Govt. Registered Valuer
W.B./CCIT, Kol-XI/CIT-XVII/89/
Regat. of valuer / CAT-1/2008-09

DETAILS OF VALUATION

Particulars Of item	Plinth area (Sq.ft.) Appx.	Roof Ht.	Age of Buil- ding (Year)	Estimated Replaceme nt Rate of Constructio	Replacement Cost (Rs.)	Deprecia -tion (Rs.)	Net value after depreciation (Rs.)	
				(Rs.)				

Not applicable

PART-C (Extra items)

01.	Portico		•	
-	Ornamental front door		:	
02.	Sit out/ verandah with steel grills		:	
03.	Overhead water tank		:	
04.	Extra steel/ collapsible gates		:	
05.	Extra steep company	Total	:	

PART-D (Amenities)

	Wardrobes		:	
01.			:	
02.	Glazed tiles			
03.	Extra sinks and bath tub		:	
04.	Marble/ ceramic tiles flooring		•	
05.	Interior decorations		:	
	Architectural elevation works		:	
06.			:	
07.	Paneling work		:	
08.	Aluminum works		•	
09.	Aluminum hand rails			
10.	False ceiling	m (-1	:	
		Total	:	-

PART-E (Miscellaneous)

	a		:	
01.	Separate toilet room	.)	:	
02.	Separate lumber room (meter room	.,		
03.	Separate water tank/ sump		:	
04.	Trees/ gardening		•	
04.	110001 5	Total	:	

PART-F (Services)

01.	s :
UI.	:
02.	-
	:
03.	·
0.4	
04.	:
05	
05.	Total : -
03. 04. 05.	: - : - : - Total : -

AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation),
L.L.B., M.L.E., F.I.V., Chartered Engineer (1)
Govt. Registered Valuer
W.B./CCIT.Kol-XI/CIT-XVII/89/
Page: of valuer (CAT-1/2009 00) Rega. of valuer /CAT-1/2008-09

AYON SAHA B.Tech.(Civil), M.I.E., F.I.V. Govt. Registered Valuer

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Land Rs.1,48,00,000.00 Part -A Building Part -B Extra Items Part -C Amenities Part -D Miscellaneous Part -E Services Part -F Rs.1,48,00,000.00 Total:

But we observed the following dis-advantages:

- The land is not demarcated on the Western side.
- The area is predominantly slum area of inhabitants of lower class people. 2
- The area is close to railway line on the Northern side of the plot and susceptible to lot of criminal and anti social activities.
- 4. The subject plot is part of big chunk of land surrounded by boundary wall with gate on the South Western side and on the North Eastern side. The lock and key is with different people other than Sri Goutam Das.
- 5. The shed situated at the subject land area is occupied by some other person.
- 6. Presently there is entry at the Southern side with around 8 feet wide passage which is partly occupied by slum dwellers, club etc.

In view of the above, the marketability of the subject property is very poor, we deduct 75% to arrive the fair market value,

i.e. [0.25 x Rs.1,48,00,000.00] = Rs.37,00,000.00

VALUATION

Method of valuation

The value of the property has been assessed under the method of reproduction cost method. The value of land depends on local market and conditions, prevailed. Prevailing rate of similar type of land is in the range of Rs.33,00,000.00 per Cottah to Rs.38,00,000.00 per cottah, we made discrete enquires for the present market value of land, in that area. After local inquiry, we adopt fair market value @ Rs.37,00,000.00 per Cottah.

The disadvantages of the subject property has been considered and the value has been derived accordingly.

There is no information about the acquisition by Government for road widening / public services purpose. The place is far from sea coast and there is no threat regarding the applicability of CRZ provision.

> AYON SAHA B.Tech. (Civil), M.Sc. (Real Estate Valuation), L.L.B., M.I.E, F.I.V., Chartered Engineer (1) Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/

Regn. of valuer /CAT-1/2008-09

AYON SAHA B.Tech.(Civil), M.I.E., F.I.V. Govt. Registered Valuer

CONCLUSION:

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property is Rs.37,00,000.00 (Rupees thirty seven lakh only).

The registration value is around Rs.1,18,80,000.00 (Rupees one crore eighteen lakh eighty thousand only).

The net realizable value of the property is 10% lower than the fair market value, i.e. (Rs.37,00,000.00 x (0.90) = Rs.33,30,000.00 (Rupees thirty three lakh thirty thousand only).

The forced sale value / distress sale value of the property is 20% lower than the fair market value, i.e. $(Rs.37,00,000.00 \times 0.80) = Rs.29,60,000.00$ (Rupees twenty nine lakh sixty thousand only).

It is declared that:

- 01. The above valuation is made on the assumption that the owner has clear marketable title to the property. Legal opinion as to the marketability of the property and its title may kindly be
- 02. Our valuation report reflects our findings on the date of our valuation and has been done without prejudice.
- 03. We have valued the right property.
- 04. Our valuation is for use by Bank of India only
- 05. This valuation is made for NPA resolution purpose by the bank.
- 06. The value varies with purpose and date.
- 07. The property is already mortgaged with Bank of India.
- 08. The valuation has been done 'As is where basis'

Assumptions

- The identification of the property is on the basis of documents provided by the bank and previously identified by Mr. Mukul Ghosh of Bank Of India ARB, Kolkata, (Phone no. -9836793313).
- b. There is no litigation pending on the property in any court.
- The documents submitted to estimate the market value of the property are all true and genuine.
- There is no acquisition notice at the subject plot by the Government. The report does not hold good if any of the above mentioned assumptions are found to be untrue

in future.

Place: Kolkata. Date: 21/09/2023 (AYON SAHA) Approved Valuer

AYON SAHA

21/09/2023

B.Tech. (Civil), M.Sc. (Real Estate Valuation). L.L.B., M.L.E, F.I.V., Chartered Engineer (i) Govt. Registered Valuer

W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-1/2008-09

I hereby declare that-

- The information furnished in my valuation report dated 21/09/2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- We have personally inspected the property on 19/09/2023. The work is not subcontracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- 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 f. the above handbook to the best of my ability.
- 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.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank,
- I am registered under Section 34 AB of the Wealth Tax Act. 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.

		Valuer comment
SI No.	Particulars	NPA resolution purpose
1	Background information of the asset being valued;	the fair market value and
2	Purpose of valuation and appointing authority	To ascertain the fair market distress sale value for NPA resolution purpose. Bank of India
	identity of the valuer and any other experts involved in	Ayon Saha
3	the valuation; Disclosure of valuer interest or conflict, if any;	Not applicable
4	Date of appointment, valuation date and date of report;	Mentioned earlier
5	Date of appointment, valuation date	Yes, done
6	Inspections and/or investigations undertaken;	Government valuation, web reference,
7	Nature and sources of the information used or relied upon; Procedures adopted in carrying out the valuation and	local enquiry. Mentioned earlier
8	Procedures adopted in carrying out valuation standards followed;	For Bank of India internal purpose only.
9	restrictions on use of the report, if any; major factors that were taken into account during the	Mentioned earlier
10	valuation:	Agreed
11	Caveats, limitations and disclaimers to the extractional control of the caveats, limitations and disclaimers to the extraction of the caveau c	

AYON SAHA B.Tech. (Civil), M.Sc. (Real Estate Valuation), L.L.B., M.I.E. F.I.V., Chartered Engineer (1)

Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/ Regal, of valuer /CAT-1/2008-09

Note-

- The valuation is prepared without any prejudice of bias to any person or institution and in congruence with general market condition and does not take into account personal demand, fancy, 1) choice, taste, opportunity or any other factor that tend to influence the price and resultant price movement upward beyond the control of market force.
- 2) This report is prepared on the basis of available documents during my/our visit and discussions made with the owner of the property.
- 3) The legal aspects of the property neither its ownership status have not been examine by us.
- 4) The value of the property is taken into account by making due enquiries in the locality and ascertaining the sale value of the properties in the locality.
- 5) Any addition / alterations made to the property after the date of valuation shall not be fall under the scope of this reports.
- 6) We are neither the auditor to the owner of the property and neither their firm associates nor we are the statutory auditors to the branch from which the loan is proposed to be availed/ already availed.
- 7) In the course of our valuation we have used information obtained from the Bank and from desk research, inquiries and public sources, which we believe to be reliable and our assessment is dependent on such information being complete and accurate in all material aspects.
- 8) Further, as all are aware, by its very nature, valuation work cannot be regarded as an exact science and the conclusion arrived at in many cases will be necessity subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to number of separate judgment decisions, which have to be made. There can, therefore be no standard formula to establish an indisputable value, although certain formulae are helpful in assessing reasonableness.
- 9) Before disbursement bank have to check necessary identification document of land owners, developers, constitute attorney & proposed borrower/purchaser.

AYON SAHA

B. Tech. (Civil), M.Sc. (Real Estate Valuation). L.L.B., M.I.E, F.I.V., Chartered Engineer (1) Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-1/2008-09















AYON SAHA B.Tech.(Civil), M.I.E., F.I.V. Govt. Registered Valuer

AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation),
L.L.B., M.I.E, E.I.V., Chartered Engineer (I)
Govt. Registered Valuer
W.B./CCIT, Kol-XI/CIT-XVII/89/
Regn. of valuer /CAT-1/2008-09

(Photo Contd....)







Naba Milan Sangha and access passage



Nearby club - Naba Milan Sangha

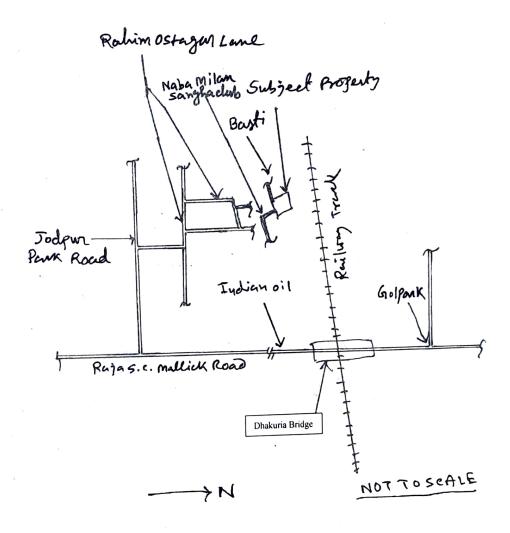
View of the property

AYON SAHA B.Tech.(Civil), M.I.E., F.I.V. Govt. Registered Valuer

AYON SAHA

B.Tech. (Civil). M.Sc. (Real Estate Valuation),
L.L.B., M.I.E. F.I.V.. Chartered Engineer (1)
Govt. Registered Valuer
W.B./CCIT, Kol-XI/CIT-XVII/89/
Regn. of valuer /CAT-1/2008-09

Page 13 of 17



AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation),
L.L.B., M.I.E, F.I.V. (Chartered Engineer (1) Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-1/2008-09

Google Location



N ↑

AYON SAHA B.Tech. (Civil), M.Sc. (Real Estate Valuation), L.L.B., M.I.E., F.I.V., Chartered Engineer (1) Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-1/2001 (2)

Rs(Rsonly)	
on	e property is
The undersigned have inspected the property detailed in this valuation report dated 2	21/09/2023

Branch Manager/
Officer In charge of Advance Department

Date:

AYON SAHA
B. Tech.(Civil), M.I.E., F.I.V.
Govt. Registered Valuer



Directorate of Registration and Stamp Revenue Finance (Revenue) Department, Government of West Bengal

Market	Valu	100	f I :	and

			and the second s					w.w.	
					,			(°) marke	d items are mandatory
District *	South 2	4-Perganas	•		Thana '	1	Lake		•
Focal Body *	Koškata	Municipal Corporatio	xn ~		Mouza		Not Avail	lable .	v
Road*	Rahm (Ostagar Road	•		Road Zo	ne	Not Avail	lable	,
Premises No	1.5 11.50	cle			Ward No		War a No		
Jurisdiction of *	A D.S.R	ALIPORE	v		Kolkata N	lunicipal Corporati	ion kolkata	MUNICIPAL CORP	ORATION -
Project Name	Not Avai	iable	v						
To get owner details of proper	rty please e	nter LR plot no ar	nd LR khatian no.						
Plot No	LR	> 2000€2	/ 50000		LR Khatian	No.	00000	/ co	
Proposed Land Use *	Basiu		, •		Nature of La				· •
	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feel	Total Area of Lar	nd(Decimal)	
Area of Land *	Sire	Donas	50°M	4	Challes	Sq Feet	6.6		
Adjacent to Metal Road	Yes				Approach Ros	ad Width *	20		
Encumbered by Tenant	No	-			Tenant is Purc	haser?	No v		
Bargadar	No No				Bargadar is Pu	rchaser?	Yes No	,	
Litigated Property	⊖ Yes 🦸	i No							
This plot has any road access	in any side	be mentioned prop	perly below:						
North side		East side	⊖ Yes 🏶 No		West side	○ Yes ⑥ No	Sou	ith side ○ Ye	es 🖲 No
Type the characters shown			E2.7.6129		Try new characters				
	Mar	rket Value:- Rs:1,18	3,80,000/-	eggen eg sternere ster er ett i		-			
				Display N	arket Value				
Service Count: 47,01,866 N.BTo be verified from the appropr	riate Registrat	tion Office after filling	j up proper e-Requisitio	on Form					

AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation), L.L.B., M.I.E, F.I.V. Chartered Engineer (1) Govt. Registered Valuer W.B./CCIT, Kol-XI/CIT-XVII/89/ Regn. of valuer /CAT-1/2008-09

ANNEXURE-I

(For Additional Information & Confirmation/ Certificate of Valuer)

(to form part of the valuer's report)

1 certify

- That I/ we have identified the schedule of property; a)
- That I/ we have physically inspected the property on 19/09/2023; b)
- That I/we have valued the right property; c)
- That I/we have taken photographs of the property valued along with photographs of the adjoining buildings /properties for easy identification of the property in question; d)
- That such photographs are signed on the back by me/ us with stamp and form an integral part of the valuation report dated 21/09/2023 submitted by me to the Bank.
- That appropriate weight age has been given by me/ us for (i) location of property (ii) selfoccupancy (iii) tenancy (iv) realisability and such factors which are vital for right valuation;
- That I furnish basis-specific valuation of the property separately as per Bank's laid down norms hereunder under:

BASIS	VALUE
a) Cost Price of the Property	
b) Market value of the Property	Rs.37,00,000.00
c) Realizable value	Rs.33,30,000.00
d) Distress Sale Value	Rs.29,60,000.00
e) Registration value for similar properties with	Rs.1,18,80,000.00
Sub- Registrar Office	

APPROVED

Branch Manager/ Sr Branch Manager Code No. Date:

AYON SAHA

B.Tech. (Civil), M.Sc. (Real Estate Valuation L.L.B., M.I.E. F.I.V. Chartered Engineer (1) Govt Registered Valuer W.B. / CCIT, Kol-XI/CIT-XVII/H-3/ Regs. of values /CAT-1/2008-0)