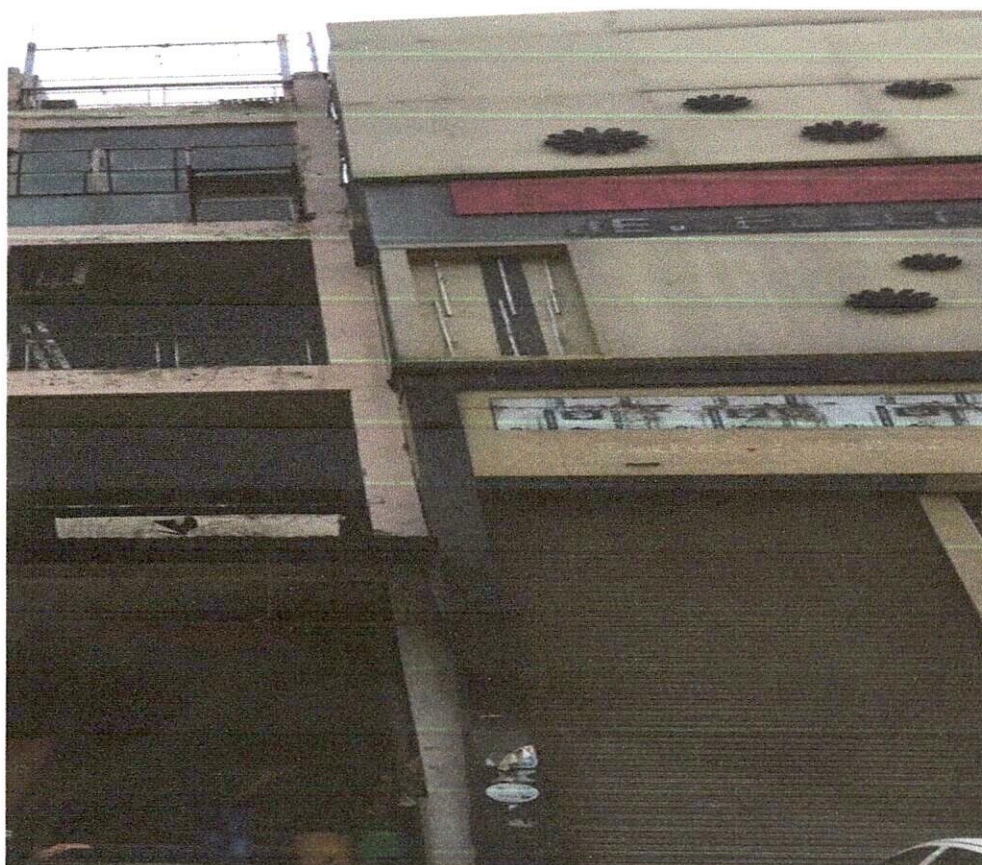


**STATE BANK OF INDIA**  
**IFB, KOLKATA**

**M/S SENCO GOLD LTD.**

**VALUATION OF THE B+G+2 STORIED SEMI COMMERCIAL BUILDING SITUATED AT  
IIA/ 92A, LAJPAT NAGAR, NEW DELHI, PIN: 110024**



**Prepared By:**



**M/S ANS CONSULTANCY  
(VALUERS & MANAGEMENT CONSULTANT)  
4A, COUNCIL HOUSE STREET, 1<sup>ST</sup> FLOOR,  
MMS CHAMBER, ROOM NO G-1,  
KOLKATA-700001.  
PH: (033) 40624200/ 9433548225**





*Sukannya Basu*  
Partner

# ANS CONSULTANCY

Government registered Valuer  
VALUERS & MANAGEMENT CONSULTANT

Ref. No. ....

Date. ....

**STATE BANK OF INDIA,  
INDUSTRIAL FINANCE BRANCH,  
KOLKATA**

**VALUATION REPORT (IN RESPECT OF SEMI COMMERCIAL SPACE )**

I.	<b>GENERAL</b>		
1.	Purpose for which the valuation is made		Secured Lending
2.	a)	Date of inspection	: 06.07.2022
	b)	Date on which the valuation is made	: 05.08.2022
3.	List of documents produced for perusal		
	i)		: Deed of Sale , vide E Stamp Certificate no. INDL047133925289J
	ii)		: Property Tax receipt
	iii)		: Building Sanction Plan
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		<b>M/S SENCO GOLD LTD.</b> Reg. Office: 41A AJC Bose Road Diamond Prestige, 10th Floor, Kolkata, West Bengal - 700017
5.	Brief description of the property		: The property is a B+G+2 storied Semi Commercial Building Situated at IIA/ 92A, Lajpat Nagar, New Delhi, Pin: 110024
6.	Location of property		
	a)	Plot No. / Survey Nos.	: IIA/ 92A
	b)	Door No.	: NA
	c)	T. S. No. / Village	: NA
	d)	Ward / Taluka	: Municipal Corporation of Delhi
	e)	Mandal / District	: New Delhi
	f)	Date of issue and validity of layout of approved map / plan	Approved by Municipal Corporation of Delhi. Dt. 19/12/1994
	g)	Approved map / plan issuing authority	Municipal Corporation of Delhi



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	h)	Whether genuineness or authenticity of approved map/plan is verified	No
	i)	Any other comments by our empanelled valuers on authentic of approved plan	No
7.		Postal address of the property	IIA/ 92A, Lajpat nagar, New Delhi, Pin: 110024
8.		City / Town	: City
		Residential Area	: Yes
		Commercial Area	: Yes
		Industrial Area	: No
9.		Classification of the area	:
	i)	High / Middle / Poor	: High Middle Class
	ii)	Urban / Semi Urban / Rural	: Urban
10		Coming under Corporation limit / Village Panchayat / Municipality	: Municipal Corporation of Delhi
11		Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	: No.
12		Boundaries of the property	:
		North	: II/ A91-B Lajpat Nagar , New Delhi
		South	: II/ A91-B Lajpat Nagar , New Delhi
		East	: Common Municipal Road
		West	: Service Lane
13		Dimensions of the site	: A B As per the Plan Actual
		North	: NA 62.09'
		South	: NA 62.09'
		East	: NA 14.10'
		West	: NA 14.10'
14		Extent of the site	: 334.44 Sq.mt. say 3600 Sft. (SBU) B+G+ 2 storied , As per Deed



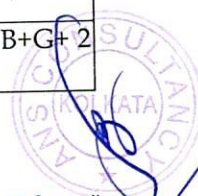
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14.1	Latitude, Longitude & Co-ordinates of flat	Lat: 28.344 & Long: 77.1448
15	Extent of the site considered for valuation (least of 13 A & 13 B)	: 334.44 Sq.mt. say 3600 Sft. (SBU) B+G+ 2 storied
II.	<b>APARTMENT BUILDING</b>	
1.	Nature of the Apartment	: Semi Commercial Building
2.	Location	: Near Lajpat Nagar Metro Station
	T. S. No.	: N.A
	Block No.	: N.A
	Ward No.	: NA
	Village/ Municipality / Corporation	: Under Municipal Corporation of Delhi
	Door No., Street or Road (Pin Code)	: IIA/ 92A, Lajpat nagar, New Delhi, Pin: 110024
3.	Description of the locality Residential / Commercial / Mixed	: Commercial Area
4.	Year of Construction	: 1994-95
5.	Number of Floors	: B+G+2 Storied
6.	Type of Structure	: RCC
7.	Number of Dwelling units in the building	: Semi Commercial
8.	Quality of Construction	: Average
9.	Appearance of the Building	: Average
10	Maintenance of the Building	: Average
11	Facilities Available	:
	Lift	: No
	Protected Water Supply	: Yes
	Underground Sewerage	: Yes
	Car Parking - Open/ Covered	: No
	Does Compound wall exist?	: No
	Is pavement laid around the Building	: Yes



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1	The floor on which the flat is situated	:	Entire Building (B+G+2 Storied)
2	Door No. of the flat	:	NA
3	Specifications of the flat		
	Roof	:	RCC
	Flooring	:	Marble/ Tiles
	Doors	:	Glass / Wooden Flush door and Steel Shutter
	Windows	:	M.S. Grill & glass fitted window
	Fittings	:	Average
	Finishing	:	POP with paint
	House Tax	:	Yes
	Assessment No.	:	EA 000992
4	Tax paid in the name of	:	M/S. Senco Gold Ltd.
	Tax amount	:	Rs. 756300/-
	Electricity Service Connection no.	:	Not Available
5	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	:	Senco Gold Ltd.
8	What is the undivided area of land as per Sale Deed?	:	83.61 Sq.mt.
9	What is the plinth area of the flat?	:	3240 Sqft (B+G+2 Storied)
10	What is the floor space index (app.)	:	As per Building Plan
11	What is the Carpet Area of the flat?	:	2880 Sqft (B+G+2 Storied)
12	Is it Posh/ I class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Semi Commercial purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied



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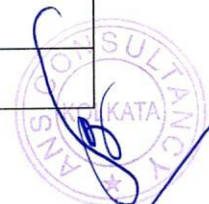
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IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Location & All type of civic amenities available from the site
3	Any negative factors are observed which affect the market value in general?	:	Not as such
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details /reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs. 22500/- per 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 (give details).	:	Rs. 22500/- per sft
3	Break - up for the rate	:	
	i) Building + Services	:	Rs. 1800/-
	ii) Land + Others	:	Rs. 20700/-
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 6.26 Crore (B+G+2)
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate	:	Rs. 540/-
	Replacement cost of flat with Services {V (3)i}	:	Rs. 1260/-
	Age of the building	:	27 Yrs.



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	Life of the building estimated	:	53 Yrs.
	Depreciation percentage assuming the salvage value as 10%	:	30 %
	Depreciated Ratio of the building	:	N.A
b.	Total composite rate arrived for valuation	:	Rs. 21960/-
	Depreciated building rate VI (a)	:	Rs. 540/-
	Rate for Land & other V (3)ii	:	Rs. 20700/-
	Total Composite Rate	:	Rs.21960/-

Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the Commercial Space ( B+G+2)	1 No	Rs. 21960/- x 3600 Sft.	Rs. 7,90,56,000/-
2	Wardrobes		N.A	N.A
3	Showcases		N.A	N.A
4	Kitchen Arrangements		N.A	N.A
5	Superfine Finish		N.A	N.A
6	Interior Decorations		N.A	N.A
7	Electricity deposits / electrical fittings, etc.,		N.A	N.A
8	Extra collapsible gates / grill works etc.,		N.A	N.A
9	Services		N.A	NA
10	Interior		NA	NA
11	Open Car parking space	.	NA	NA
	Total		N.A	Rs. 7,90,56,000/- or say Rs. 7.91 Cr.



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Details of Valuation:

Insurable Valuation of the subject property =Rs. 31.75 Lac.

Valuation:

Since the existing Commercial Showroom is freehold in nature, realistic value of the subject property is assessed on the basis of local enquiry and market investigation based on Composite Rate method.

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. 7.91 Crore (Rupees Seven Crore Ninety One lac only). The Realizable value of the above property is Rs. 7.12 Crore (Rupees Seventeen Crore Twelve lac only). The Distress value of the above property is Rs. 5.93 Crore (Rupees Five Crore Ninety three lac only).

The variation between the Govt. Value and our market value assessed by us (-) 41% which is not within the bank's prescribed limit of 20% as the property is lying almost vacant presently without any commercial/semi commercial activity as well as the maintenance of the property is poor.

GOVT. VALUE - RESIDENTIAL: 6.26CR

GOVT. VALUE - COMMERCIAL : 21.00 CR, HENCE ON AVERAGE THE SEMI COMMERCIAL VALUE WILL BE AVERAGE OF THE ABOVE TWO VALUES WHICH COMES TO RS. 13.50 Cr.

Place: Kolkata

Date: 06.08.2022

Signature



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## Delhi Online Registration Information System

Govt. of N.C.T. Delhi



## e-Circle Rate Calculator

Deed Name	SALE	Sub-Deed Name	SALE WITHIN MC AREA
Locality/Village	Lajpat Nagar	Land Rate ₹	159840
Category of Locality	C		
Property Transfer Earlier	No		
Select Gender(Second Party)	Male	Consideration Amount of Present Transfer ₹	100000
Property Type	Builtup Property Comm	Sub Property Type	Residential + Commercial

## Commercial Detail

Land Use	Commercial	Use Factor	3
Total Area of the Plot(Sqt.M)	83.61		
Total Plinth Area of The Property(Sqt.M)	334.44	Plinth Area for Sale(Sqt.M)	334.44
Year of Construction	1995	Age Factor	0.9

## Commercial Detail

Land Use	Commercial	Use Factor	3
Total Area of the Plot(Sqt.M)	334.44		
Total Plinth Area of The Property(Sqt.M)	334.44	Plinth Area for Sale(Sqt.M)	334.44
Year of Construction	1995	Age Factor	0.9

## Calculation Parameters



## Commercial Detail Parameters

Proportionate Plinth Area for Sale(Sqt.M)	1	(Plinth Area for Sale/Total Plinth Area of property)	334.44/334.44
Proportionate Area of land(Sqt.M)	83.61	(Total Area of Plot x Proportionate Plinth Area for sale)	83.61*1
Minimum Cost of Land ₹	40092667.2	(Min Land Rate x Use Factor x Proportionate Area)	159840*3 *83.61
Category for Cost of Construction	C	Cost of Construction (per unit) ₹	15960
Minimum Cost of Construction ₹	4803896.16	(Plinth Area * Cost of Construction * Age Factor)	334.44*15960*0.9
Minimum Value ₹	44896563.36	(Minimum Cost of Land + Minimum Cost of Construction)	

## Commercial Detail Parameters

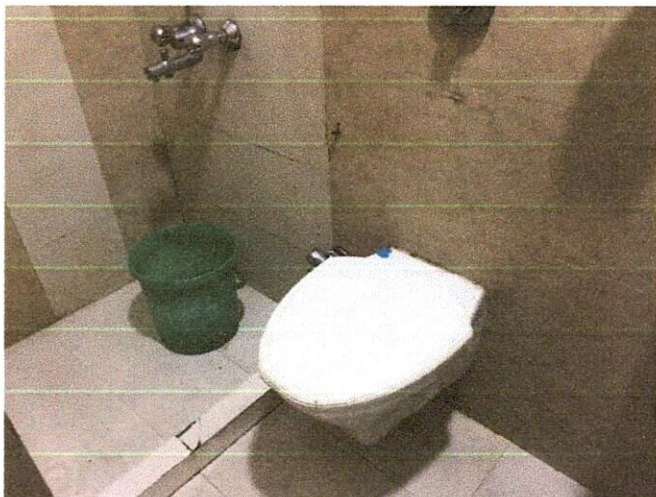
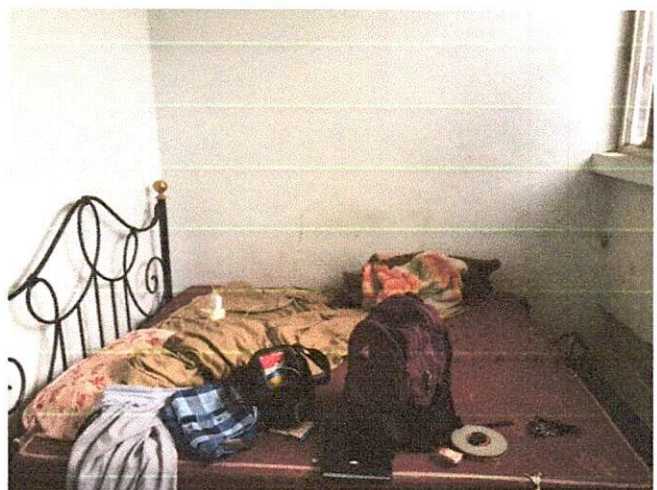
Proportionate Plinth Area for Sale(Sqt.M)

Visitor Count 01146085

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PHOTOGRAPHS OF THE B+G+2 STORIED SEMI COMMERCIAL BUILDING SITUATED AT  
IIA/ 92A, LAJPAT NAGAR, NEW DELHI, PIN: 110024



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[Signature]