Prasanta Kr. Bhattacharjee

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Empanelled Valuer of State Bank of India, Bank of India, Indian Overseas Bank, Punjab National Bank, Bangiya Gramin Vikash Bank, Union Bank, Uco Bank, LIC Housing Finance Ltd., Bandhan Bank & Bajaj Finance Ltd.
Govt. Registered Valuer u/s 34 AB of WT Act, 1957
Registration No. WB/CCIT-4/Kol/56/2016-17
Govt. of India

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Ref. No. MLD/2023-24/20

Date : 22.01.2024

To
The Manager
Bank of India
Malda Town Branch
P.S. English Bazar
Dist. Malda.

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

1.	**GENERAL**		
1.	**Purpose for which the valuation is made**		To ascertain the fair market value of immovable property mortgaged with **BANK OF INDIA, MALDA TOWN BRANCH** for non-performing account
2.	**a)**	Date of inspection	19.01.2024
	b)	Date on which the valuation is made	22.01.2024
3	List of documents produced for perusal		
	i)		Copy of Registered Deed No. I – 319, Dated : 09.01.2013
	ii)		Copy of previous valuation report done by Tapas Chaudhuri, dated 07.11.2013
	iii)		Copy of Title opinion cum search report issued by Sri Paritosh Kr. Chakraborty, Advocate, Dated : 18.10.2014
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)		**Smt. Sulata Shil** W/O. Late Tapan Shil Residing at Vill.Maheshpur,Madhabnagar Natunpally P.O. Mokdumpur, P.S. English Bazar, Dist. Malda Pin - 732 103
5.	Brief description of the property (Including leasehold / freehold etc)		Schedule property is free hold Bastu land component where upon a three storied brick built with R.C.C. framed and R.C.C roofed residential building & structures is errected situated at Mouza Maheshpur, J.L. No.92, R.S. Kh. No.445,R.S. Plot No.159, L.R. Kh. No. 3921/1, L.R. Plot No. 1135, area of land 4.10 decimal as per title opinion cum search report, Ward No. 01, under the jurisdiction of English Bazar Municipality, P.S. English Bazar, Dist. Malda.
6.	Location of property		
	a)	Plot No. / Survey No.	R.S. Kh. No.445,R.S. Plot No.159, L.R. Kh. No. 3921/1, L.R. Plot No. 1135
	b)	Door No.	Holding No. 47/(A)/54
	c)	T.S. No. / Village	Maheshpur, Madhabnagar Natunpally, P.O. Mokdumpur, P.S. English Bazar, Mouza Maheshpur, J.L. No. 92, R.S. Kh. No.445,R.S. Plot No.159, L.R. Kh. No. 3921/1, L.R. Plot

			No. 1135
	d)	Ward / Taluka	Ward No. 01, Holding No. 47/(A)/54, under the jurisdiction of English Bazar Municipality, English Bazar Development Block, P.S. English Bazar, Dist. Malda.
	e)	Mandal / District	P.S. English Bazar, District Malda.
7.	Postal address of the property		Mahespur, Madhabnagar Natunpally P.O. Mokdumpur, P.S. English Bazar, Dist. Malda. *Pin – 732 103*
8.	City / Town		
	Residential area		Residential area
	Commercial area		N.A.
	Industrial Area		N.A.
9.	Classification of the area		
	i)	High /Middle /Poor	Middle class & few higher class.
	ii)	*Urban /Semi urban /Rural*	*Urban area*
10.	Coming under Corporation limit /Village Panchayat / Municipality		Under the jurisdiction of English Bazar Municipality
11.	Whether covered under any State /Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area /scheduled area /cantonment area		Nothing is found in this regard.
12.	In case it is an agricultural land any conversion to house site plots is contemplated		N.A.
13.	Boundaries of the property		
	North		3' 00" wide passage & House of Dilip Das & others
	South		House of Ram Prasad Roy
	East		House of Shanti Roy
	West		House of Subhash Swarnakar & others
14.1	Dimensions of the site		
	North		37' 06"
	South		37' 06"
	East		48' 00"
	West		48' 00"
14.2	Latitude, Longitude and Coordinates of the site		Latitude – 24. 979702 Longitude – 88. 150375
15	Extent of the site		4.10 Decimal as per title opinion cum search report.
16	Extent of the site considered for valuation (least of 14 A & 14 B)		4.10 Decimal
17	Whether occupied by the owner/ tenant? If occupied by tenant, since how long? Rent received per month.		Self Occupied
II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality		Middle & few higher class
2	Development of surrounding areas		The surrounding area of the schedule property is developing rapidly as it is situated at peripherals of English Bazar Municipality, Dist. Malda
3	Possibility of frequent flooding / sub-merging		No
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		Common civic amenities i.e. School, College, Gour Banga University, Malda Medical College & Hospital, Bus Depot., Market, Railway Station, Police Station, Fire Service Station, etc. are available nearby.
5	Level of land with topographical conditions		Level and raised
6	Shape of land		Rectangular shape
7	Type of use to which it can be put		Residential purpose
8	Any usage restriction		No.

9	Is plot in town planning approved layout?			Yes.
10	Corner plot or intermittent plot?			Intermittent plot
11	Road facilities			Available
12	Type of road available at present			Municipality Road is available nearby which is connected with 3' 00" wide passage.
13	Width of road – is it below 20ft. or more than 20ft.			Below 20ft.
14	Is it a land – locked land ?			No
15	Water potentiality			Available from English Bazar Municipality.
16	Underground sewerage system			Available
17	Is power supply available at the site?			Available
18	Advantage / Disadvantage of the site			
	1.	Advantages		All modern and civic amenities are available
	2.	Disadvantages		The schedule property is connected with 3' 00" wide entrance passage which is using as narrow lane
19.	Special remarks, if any like thereat 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)			N.A.
	1.			
	2.			
Part –A (Valuation of land)				
1.	Size of plot			
	North & South			As stated in above
	East & West			As stated in above
2.	Total extent of the plot			4.10 Decimal.
3.	Prevailing market rate (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)			Nothing is found in this regard.
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)			As per Govt. Guide line rate Market Value of Land is Rs.18,05,864.00 for 4.10 Decimal, So value of Rs. 4,40,455.00 per decimal vide captcha no. E4A5A3, dated 22.01.2024 (Copy enclosed herewith).
5.	Assessed / adopted rate of valuation			Considering location advantages of the site, connectivity of road and development of surroundings Prevailing market rate of such land of that territory is **Rs.4, 00,000.00** per Decimal which is considered for valuation of land in this captioned case.
6.	Estimated value of land			4.10 Decimal @Rs.4, 00,000.00 per Decimal = **Rs.16, 40,000.00 (Rupees Sixteen Lakh Forty Thousand only).**
Part –B (Valuation of Building)				
1.	Technical details of the building			
	a)	Type of Building (Residential/ Commercial / Industrial)		Residential
	b)	Type of construction (Load bearing/RCC /Steel Framed)		R.C.C.
	c)	Year of construction		2013 (as reported).
	d)	Number of floors and height of each floor including basement , if any		Three storied and height around 10' 06"
	e)	Plinth area floor wise		G.F. – 1555.60 Sq. ft. F.F. – 1555.60 Sq. Ft. S.F. – 1246.00 Sq. Ft.
	f)	Condition of the building		
		i)	Exterior – Excellent, Good, Normal, Poor	Good
		ii)	Interior –Excellent, Good , Normal , Poor	Good

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	g)	Date of issue and validity of layout of approved map /plan	Date of issue17.12.2023 & validity three years.
	h)	Approved map / plan issuing authority	Approved by Chairman, English Bazar Municipality, Dist. Malda dated 17.12.2013
	i)	Whether genuineness or authenticity of approved map /plan is verified	Yes verified
	j)	Any other comments by our empanelled valuers on authentic of approved plan	No

Specifications of Construction (floor–wise) in respect of

S. No.	Description	Ground floor	Others floors
1.	Foundation	Isolated column footing foundation	
2.	Basement	-	
3.	Superstructure	Brick wall in sand cement mortar	Brick wall in sand cement mortar
4.	Joinery/ doors & Windows (please furnish details about size of frames, shutters glazing, fitting etc. and specify the species of timber)	Wooden doors and windows frame and shutters are fitted provided properly.	Wooden doors and windows frame and shutters are fitted properly.
5	RCC works	Plinth bend, lintel bend, chajja, stairs, roof bend and roof slab	Lintel bend, chajja, stairs, roof bend and roof slab
6	Plastering	Completed	Completed
7.	Flooring, skirting, dadoing	Completed	Completed
8.	Special finish as marble, granite, wooden panelling , grills etc	Marble tiles flooring provided	Marble tiles flooring provided
9.	Roofing including weather proof course	Provided	Provided
10	Drainage	Municipality drain is available.	-

S. No.		Description	Ground floor	Others floors
2.		Compound wall	Nil	
		Height	-	
		Length	-	
		Type of construction	-	
3.		Electrical installation		
		Type of wiring	Conceal type wearing provided	Conceal type wearing provided
		Class of fittings (superior /ordinary / poor)	Superior	superior
		Number of light points	12	10
		Fan points	5	4
		Spare plug points	5	4
		Any other items	Nil	Nil
4.		Plumbing installation		
	a)	No. of water closets and their type	2	2
	b)	No. of wash basins	1	1
	c)	No. of urinals	1	1
	d)	No of bath tubes	Nil	Nil
	e)	Water meter, taps, etc.	Nil	Nil
	f)	Any other fixtures	Nil	Nil

Details of Valuation

S. No.	Particulars of item	Plinth area Sq. ft.	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement at cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
	G. F.	1555.60	10'06''	10	1500.00	23,33,400.00	3,50,010.00	19,83,390.00
	F.F.	1555.60	10'06"	10	1400.00	21,77,840.00	3,26,676.00	18,51,164.00
	S.F.	1246.00	10'06"	10	1300.00	16,19,800.00	2,42,970.00	13,76,830.00
	Total							52,11,384.00
								Or. 52,11,000.00

Part C(extra Items)

(Amount in Rs.)

1.	Portico		Nil
2.	Ornamental front door		Nil
3.	Sit out/verandah with steel grills		Nil
4.	Overhead water tank		Nil
5.	Extra steel /collapsible gates		Nil
	Total		Nil

Part D(Amenities)

(Amount in Rs.)

1.	Wardrobes		Nil
2.	Glazed tiles		Nil
3	Extra sinks and bath tub		Nil
4.	Marble /ceramic tiles flooring		Nil
5.	Interior decorations		Nil
6	Architectural elevation works		Nil
7.	Panelling works		Nil
8.	Aluminium works		Nil
9	Aluminium hand rails		Nil
10.	False ceiling		Nil
	Total		Nil

Part E (Miscellaneous)

(Amount in Rs.)

1.	Separate toilet room		Nil
2.	Separate lumber room		Nil
3.	Separate water tank /sump		Nil
4.	Trees, gardening		Nil
	Total		Nil

Part F(Services)

(Amount in Rs.)

1.	Water supply arrangements		Nil
2.	Drainage arrangements		Nil
3.	Compound wall		Nil
4.	C.B. deposits, fittings etc.		Nil

SANTANU KR. BHATTACHARJEE
ENGINEER
CHARTERED ENGINEER

5.	Pavement		Nil
	Total		Nil

Total abstract of the entire property

Part - A	Land		Rs.16,40,000.00
Part - B	Building (Compound Wall)		Rs. 52,11,000.00
Part – C	Extra items		
Part - D	Amenities		
Part - E	Miscellaneous		
Part - F	**Services**		
	Total		**Rs.68,51,000.00**

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 may be taken as **Rs.68,51,000.00 (Rupees Sixty Eight Lakh Fifty One Thousand only).** The book value of the above property as on date is not available from the end of owner. Please note that the market value has assessed on the basis of proper present market survey compared with Guide Line rate obtained recently.

- **FAIR MARKET VALUE** : **Rs.68,51,000.00**
- **REALIZABLE VALUE** : **Rs.61,66,000.00**
- **DISTRES SALE VALUE** : **Rs.54,81,000.00**
- **A.D.S.R. LAND VALUE** : **Rs.18,05,864.00 for 4.10 decimal**

Remarks:

1)	The present market value of the above property existing conditions and specification is in my opinion is **Rs.68,51,000.00 (Rupees Sixty Eight Lakh Fifty One Thousand only)**
2)	*If this property is offered as collateral security, the concerned financial institution is requested to verify the extent shown in the* valuation with respect to the latest legal opinion.
3)	Value varies with the purpose. This value should not be referred for any purpose other than mentioned in this valuation report.
4)	The property was inspected in the presence of Bank Official.
5)	This report is not to be referred if the purpose is different other than mentioned.
6)	Positive Photographs of the assets-identified person is attached with this report and any legal litigation should be verified by the banker and with their panel lawyer. We only concern about the present probable value of the shown or identified assets under question by them.

Encl.:

01. Photographs of the subject property **Annexure "I"**

02. Geo Location Map with G.L.R. **Annexure "II"**

The undersigned has inspected the property detailed in the Valuation Report Dated On 18.08.2020 We are satisfied that the fair and reasonable market value of the property is Rs.68,51,000.00 (Rupees Sixty Eight Lakh Fifty One Thousand only).

SANTA KR. BHATTACHARJEE
CHARTERED ENGINEER

DECLARATION

I hereby declare that-

a) The information furnished in my valuation report dated **22.01.2024** is true and correct to the best of my knowledge and belief and I have made an impersonal and true valuation of the property.
b) I have no direct and indirect interest in the property valued.
c) I have personally inspected the property on **19.01.2024**. The work was not sub- contracted to any other valuer and carried out by myself,
d) I have not been convicted of any offence and sentenced to a term of imprisonment
e) I have not been found guilty of misconduct in my professional capacity.
f) I have read the international valuation standards (IVS) and the report submitted to the bank for the respective asset is in conformity to the Standard" as enshrined for valuation in the IVS in "General Standards" and "Asset Standard" as applicable,
g) I have read the Handbook on policy, standards & procedure for real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standard" Enshrined for Valuation in the Part-B of the above handbook to the best of my ability.
h) I abide by the Model Code of Conduct for empanelment of the valuer in the Bank.
i) I am registered under Section 34 AB of the Wealth Tax Act. 1957.
j) I am the proprietor, who is competent to sign this valuation report.
k) Further, I hereby provide the following information:

Sl. No.	Particulars	Valuer Comment
1)	Background information of the asset being valued.	Surroundings are of residential in nature and developing day to day and supported by all modern and civic amenities.
2)	Purpose of Valuation and appointing authority	For financial assistance from the **Bank of India, Malda Town Branch**, P.S. English Bazar, District Malda.
3)	Identity of the valuer and any other experts involved in the valuation	Copy of empanelment No. ZO : SLG:LD:AM:29:11:19, Date : 29.11.2019
4)	*Disclosure of valuer interest or conflict, if any*	*No personal interest*
5)	Date of appointment	18.01.2024
	Valuation date & date of report	19.01.2024 & 22.01.2024
6)	Inspections and /or investigations undertaken	Inspected in presence of Bank Staff
7)	Nature and sources of the information used or relied upon	Copy of G.L.R. from the Directorate of Registration and Stamp Revenue and Local enquiry.
8)	Procedures adopted in carrying out the valuation and valuation standard followed	Yes
9)	Restriction on use of the report, if any	No
10)	Major factors that were taken into account during the valuation	Connectivity of road, location advantages and development of surroundings.
11)	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by the valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	N.A.

Date : 22.01.2024

Place : Malda

SANTA KR. BHATTACHARJEE VALUER CHARTERED ENGINEER

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Market Value:-
Rs:18,05,864/-

Details of Land Recor

Sl No	Plot No (LR)	Khatian No	Recorded Owner Details			Clas: o
			Name	Father's/Husband's Name	Address	
1	1135	3921/1	সুলতা শীল	তপন শীল	নতুন মহেশপুর	বাস্তু

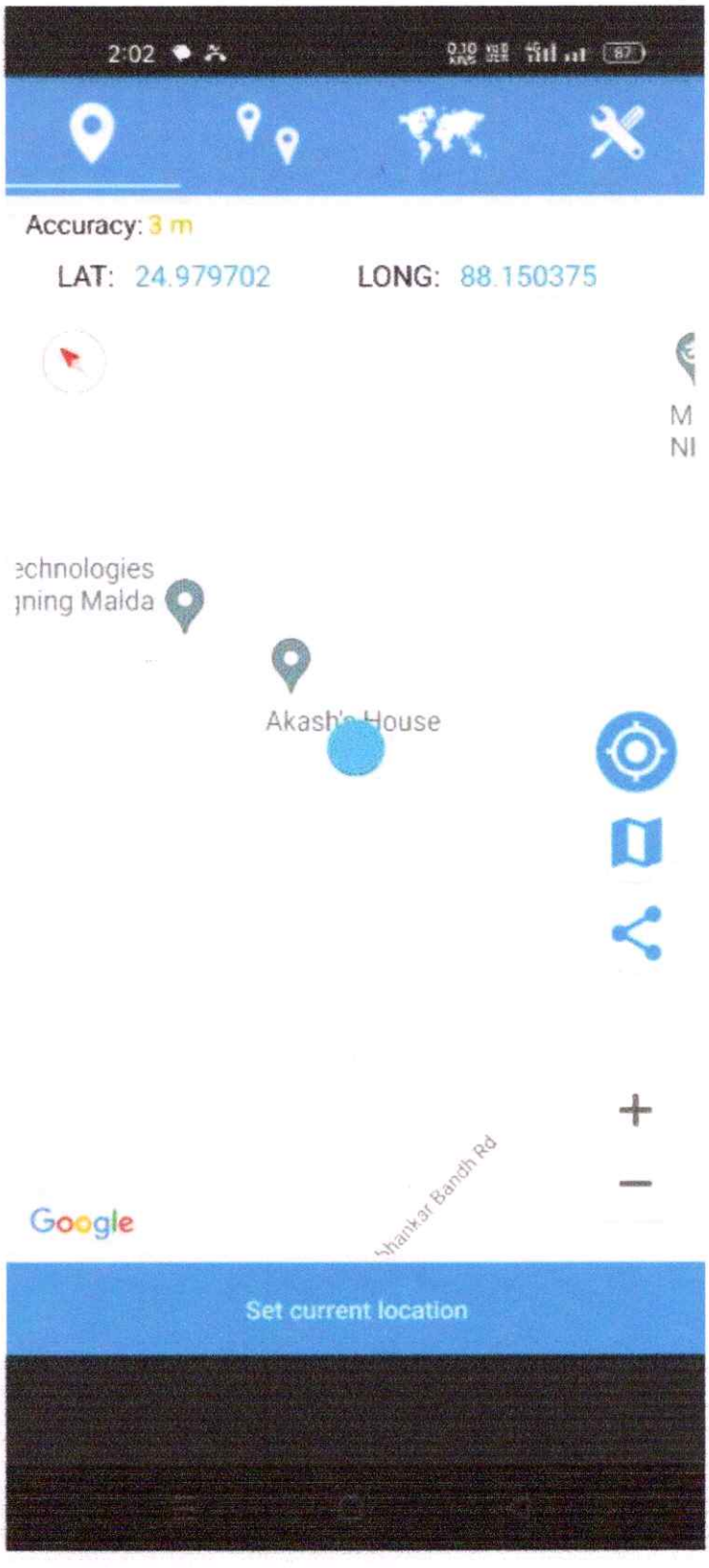
Display Market Value

Service Count: 47,01,866

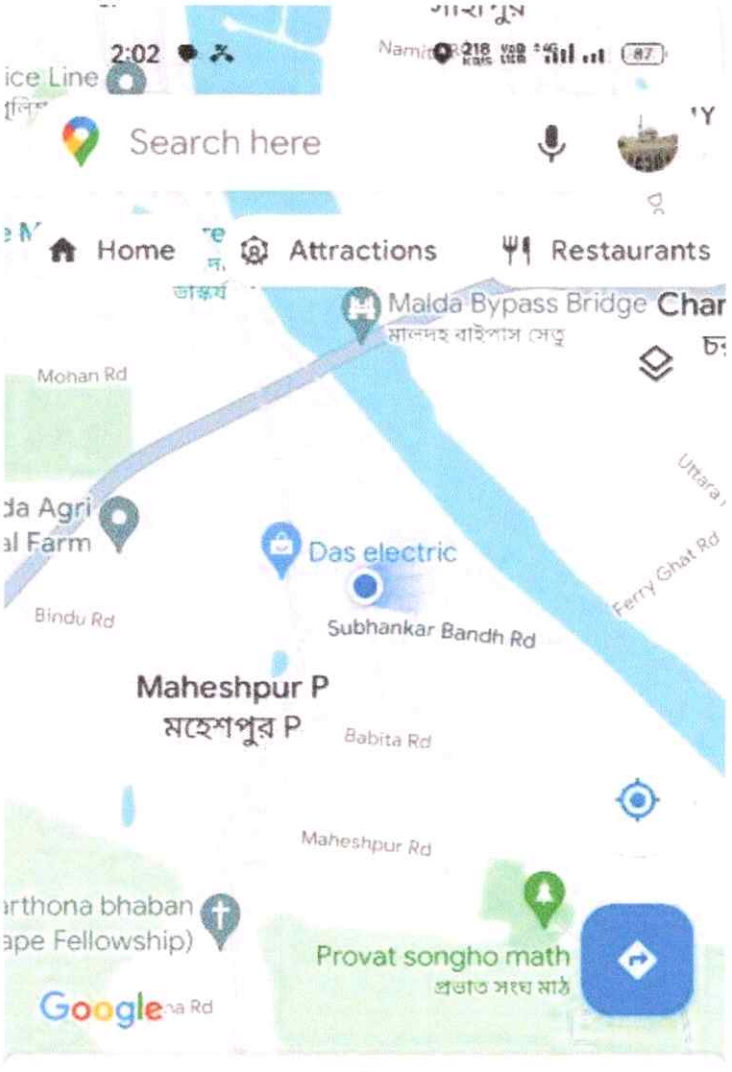
N.B.-To be verified from the appropriate Registration Office after filling up proper e-Requisition Form

GRIPS





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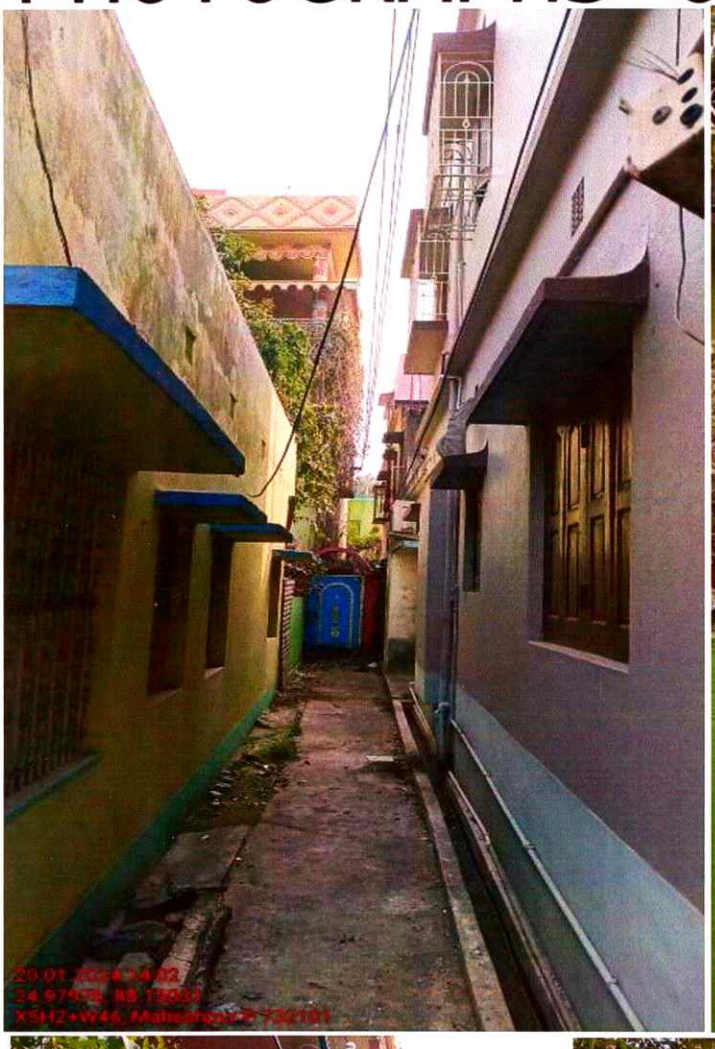
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DR. PRASANTA KR. BHATTACHARJEE
VALUER
CHARTERED ENGINEER

PHOTOGRAPHS OF THE SUBJECT











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VALUER
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