VALUATION REPORT



NAME OF THE OWNER	MRS. MANJU SHUKLA
NAME OF THE BORROWER	MRS. MANJU SHUKLA.
PRESENT MARKET VALUE	Rs. 28.34lacs.
REALIZABLE VALUE	Rs. 25.51lacs.
DISTRESS VALUE	Rs. 22.67lacs.
NAME OF THE BANK	UCOBANK
NAME OF THE BRANCH	BAKULTALA BRANCH, HOWRAH.

Report on Valuation of the property i.e.aresidential flat no.-4A, on 4TH floor having Super Built Up area of 864 sq.ft. of a Five (G+4) storied building named as "Deepanjali Appartment", Situated premises no.- 39, Baguiati 1st Lane. Mouza- Satgachi, J.L. No. 20, P.S.+ P.O.- Dum Dum, Dist.- North 24 Parganas, Kolkata- 700028, Under Ward No.26 South Dum Dum Municipality.

Value as on 13.10.2023

Er. Surajit Mitra ★ Chartered Engineer & Regd. Valuer ★

SURAJIT MITRA

BE (CIVIL), FIE (I), FIV (I),
CHARTERED ENGINEER & APPROVED VALUER
Fellow – 113044-3, Regd. No. – 15673
Govt. Registered Valuer of CBDT (Regd. No. – CAT-1/49/2012)
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Er.Surajit Mitra BE (CIVIL), FIE (I), CE, FIV(I),
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Report on Valuation of the residential flat no.4A, on 4th floor having Super Built Up area of 864 sq.ft. of a Five (G+4) storied building named as **"Deepanjali Apartment"**, Situated at premises no.-39, Baguihati 1st Lane. Mouza- Satgachi, J.L. No. 20, P.S.+ P.O.- Dum Dum, Dist.- North 24 Parganas, Kolkata- 700028, Under Ward No.26 South Dum Dum Municipality.
Value as on 13.10.2023.

OWNER & BORROWER:- SMT. MANJU SHUKLA.

1.	Under whose direction Valuation was carried out	:	UCO Bank, Bakultala Branch, Howrah.
2.	Purpose of Valuation	:	To ascertain Market Value (MV) of the property for the process of recovery of debt, now being NPA.
3.	Date of Inspection	:	07.10.2023.
	Date of Valuation	:	13.10.2023.
4.	Identified by	:	Mr. Rahul Shukla, s/o Smt. Manju Shukla.
5.	Papers / documents furnished	:	Photocopy of: - i) Deed of Conveyance dated 13th October 2020. ii) Copy of Previous Valuation Report, prepared by Er. Satya Ranjan Sarkar, Dated- 14.08.2021. iii) Sanctioned building plan Dated – 12.04.2001 by South Dum Dum Municipality.
6.	Name of the owner	:	**Smt. Manju Shukla, w/o** Late Vijay Shankar Shukla. Residing at 39, Baguihati 1st Lane, P.O.+P.S.- Dum Dum, Kolkata- 700028.
	Name of the Developer	:	**"Parth Pratim Ghosh".** Registered office at 225, Dumdum Park, P.S.- Lake Town, Kolkata-700055.
	Name of the borrower	:	**Smt. Manju Shukla, w/o** Late Vijay Shankar Shukla. Residing 39, Baguihati 1st Lane, P.O.+P.S.- Dum Dum, Kolkata- 700028.
	The flat Occupied by	:	Owner

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7.	Deed of Conveyance Registered on	:	13th October 2020
8.	Place where Registered	:	NA.
9.	Deed No.	:	I- 4681/2021
10.	Consideration mentioned thereon	:	N.A.
11.	Free hold / lease hold	:	Free hold
	Property Details	:	The residential flat no.4A, on 4th floor having Super Built Up area of 864 sq.ft. of a five (G+4) storied building including proportionate share of land & common utilities.
	Mutation	:	By the name of owners.
	Conversion	:	Bastu.
12.	Location	:	The residential flat no.4A, on 4th floor having Super Built Up area of 864 sq.ft. of a five (G+4) storied building named as **"Deepanjali Appartment",** situated at premises no.- 39, Baguiati 1st Lane, P.S.+ P.O.- Dum Dum, Dist.- North 24 Parganas, Kolkata- 700028, Under Ward No.26 South Dum Dum Municipality. Mouza- Satgachi, J.L. No. 20, Touzi No.-182/3083, Dag No.- 2464, C.S.Khatian Nos.- 560, R.S.No. 154. The building situated by the side of Municipality Road and is behind of Mezban Biriyani. The locality is good residential area & populated by middle / higher middle class people and now developing very fast with many multi storied ownership apartments / complexes nearby.

Longitude: N $22^0$36'49" & Latitude: E $88^0$25'20"

a) Butted and bounded of Building by:

On the North –	:	By Vacant Land of Shri Sunil Kumar Saha.
On the South –	:	By Baguihati Krishnapur Road.
On the East –	:	By Cantonment Canal Side.
On the West –	:	By Prermises of Bimal Das & Building.

Er. Surajit Mitra * Chartered Engineer & Regd. *

b) Butted and bounded of Flat by:

On the North –	:	By Open to Sky.
On the South –	:	By Staircase & Others flat.
On the East –	:	By Open to Sky.
On the West –	:	By open to Sky.

c) Municipality / Panchayet : Under South Dum Dum Municipality.

d) Locational advantage/ Disadvantage : No such disadvantage was observed.

e) Landmark (if any) : Behind Mezban Biriyani Restora.

13. Civic Amenities : All normal civic amenities are at a close distance from site.

14. Communications : The locality is served by Municipality Road which are connected to via other roads, through which all sorts of road communications are available. Bus, Auto & private communications are available. The locality is also served by railway services through nearby Railway Station.

15. Description of the property (Building) : The building is being developed on a plot of bastu land of 07 kottahs 02 chittak 36 sft. (more or less) of land and is bounded by brick compound wall on 3 sides and an open on front side.

It is a (G+4) storied buildings thereon Named as "Deepanjali Appartment" is RCC frame structure, with brick wall, RCC roof, wooden door, Iron glazed window, concealed electric wiring, tiles flooring, putty on walls etc. The building is served with one staircase.

The building will be equipped with proper electric lines, plumbing works and sanitary installations. Water is obtained from KMC, and sewer line is disposed to public sewerage systems.

a) Sanctioned Plan : Sanctioned building plan Dated – 12.04.2001 by South Dum Dum Municipality.

b) Year of construction : 2003.

c) Expected Res. Life : About 50 years.

d) Mode of maintenance : Medium.

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Chartered Engineer & Regd. Valuer

16. **Description of the captioned flat** : The captioned flat marked as 4A, is located on 4th floor, comprises a super built up area of 864 sqft. It consists with 2bedrooms, 1dinning / living room, 1kitchen, 2toilets & 1 balcony and is provided with vitrified tiles flooring, wooden door, Aluminum glazed window, concealed electric wiring, paint on walls etc. Kitchen & toilets are finished with tiles flooring, glazed tiles on walls, granite top kitchen table etc.

17. Methodology of Valuation : Valuation of the flat is estimated at per at current market price of residential flats in the locality.
Govt. price of flat was collected as **Rs.2,790/- per sqft** of super built up area (Copy enclosed). It was also collected that market price is much higher than Govt. Price.

From local enquiry, it is collected that, **any new residential** flat in the complex, may fetch a price of Rs.3,000/- to Rs.4,000/- per sqft of super built up area, depending on location, position, nature of finish and facility available in the building & complex.
Based on local enquiry and considering location, position, nature & size of the flat, facilities available in the building & complex, and nature of finish, price per sqft of super built up area is assessed as Rs.3,600/- including proportionate share of land and other common utilities.

18. **Assessed Value**

Super built up area of the flat	:	864 sqft
Rate assessed	:	Rs.3,600 / sqft(building Rs.1600/- + land Rs.2000/-)
Consider Rate	:	Rs.3280/-* sq.ft. (building Rs.1280/- + land Rs.2000/-)*.

(Depreciation percentage depend on age, maintenance & condition of the building. We consider depreciation is 1% per year age of the building i.e. 20 years x 1% = 20% or (.8). So considering rate of the building is Rs. 1600 x .8 = 1280/- per sq.ft.).

Estimated Value : 864 Sq.Ft. x Rs.3280/- = Rs.28.34 lacs.

Er. Surajit Mitra * Chartered Engineer & Fellow Valuer *

19. **Conclusions**

Fair Market Value	:	**Rs.28.34 lacs**
Realizable Value	:	**Rs.25.51 lacs (discounted by 10% from FMV)**
Forced Sale Value	:	**Rs.22.67 lacs (discounted by 20% from FMV)**

Based on physical inspection, records & in formations collected as far as possible and local enquiry, and best of my knowledge and judgment, without any prejudice, value of the property is ascertained, as on date of inspection. Ownership of the property & legal matters were not verified.

Place: - Kolkata
Date: - 13.10.2023.

Er. Surajit Mitra.
Panel Valuer of UCO Bank

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BE (CIVIL), FIE (I), FIV(I).
Fellow-113044-3, Regd. No.- 15673
Govt. Regd. Valuer of CBDT (Regd. No. Cat-I/49/2012)

Encl: - Photographs
Location Plan
Copy of Govt. Valuation of flat

GOVT. PAGE

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Apartment Details Page

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

Market Value of Apartment

(*) marked items are mandatory

District *	North 24-Parganas	Thana *	Dum Dum
Local Body *	Municipality	Mouza *	Satgachi
Road *	Baguiati Lane	Road Zone	Not Available
Premises No.		Ward No.	
Jurisdiction of *	ADSR, COSSIPORE DUM	Municipality *	SOUTH DUM DUM
Flat No*		Project Name	Not Available
Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area Super Built-up Area * 994
Use of Flat *	Residential	Floor Type *	Tiles
Flat located in which floor *	4	Flat No.	
Age of the Flat (in year)	0	Litigated Property?	No
Is property on Road	No	Width of Approach Road (in feet)	16
Encumbered By Tenant ?	No	Is Tenant is a Purchaser?	No
Is building has more than two floors ? *	Yes		

Other Amenities: ☐ Lift Facility ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex

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Market Value = Rs.24,10,569/-

Display Market Value

Service Count: 5,78,126

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

GRIPS (https://abtms.gov.in/GRIPS/) | Finance Department (http://www.abtms.gov.in/) | IFMS WEST BENGAL (https://www.wbifms.gov.in/) | Land & Land Reforms (http://banglarbhumi.gov.in/) | SILPASATHI (https://silpasathi.wb.gov.in/) | india.gov.in (http://india.gov.in/)

Site Map (...site_map.aspx#)

TOTAL VISITOR :
(Since 25/05/2016)

(https://www.facebook.com/enstat)

(https://twitter.com/NicNadia)

The information provided Online is updated and no physical visit is required for the Services provided Online.

Last Updated : 07/08/2023
Site Designed, Developed by National Informatics Centre (http://www.nic.in/)
Best viewed in Internet Explorer 10.0 / 11.0 or later

Route Map of the Property

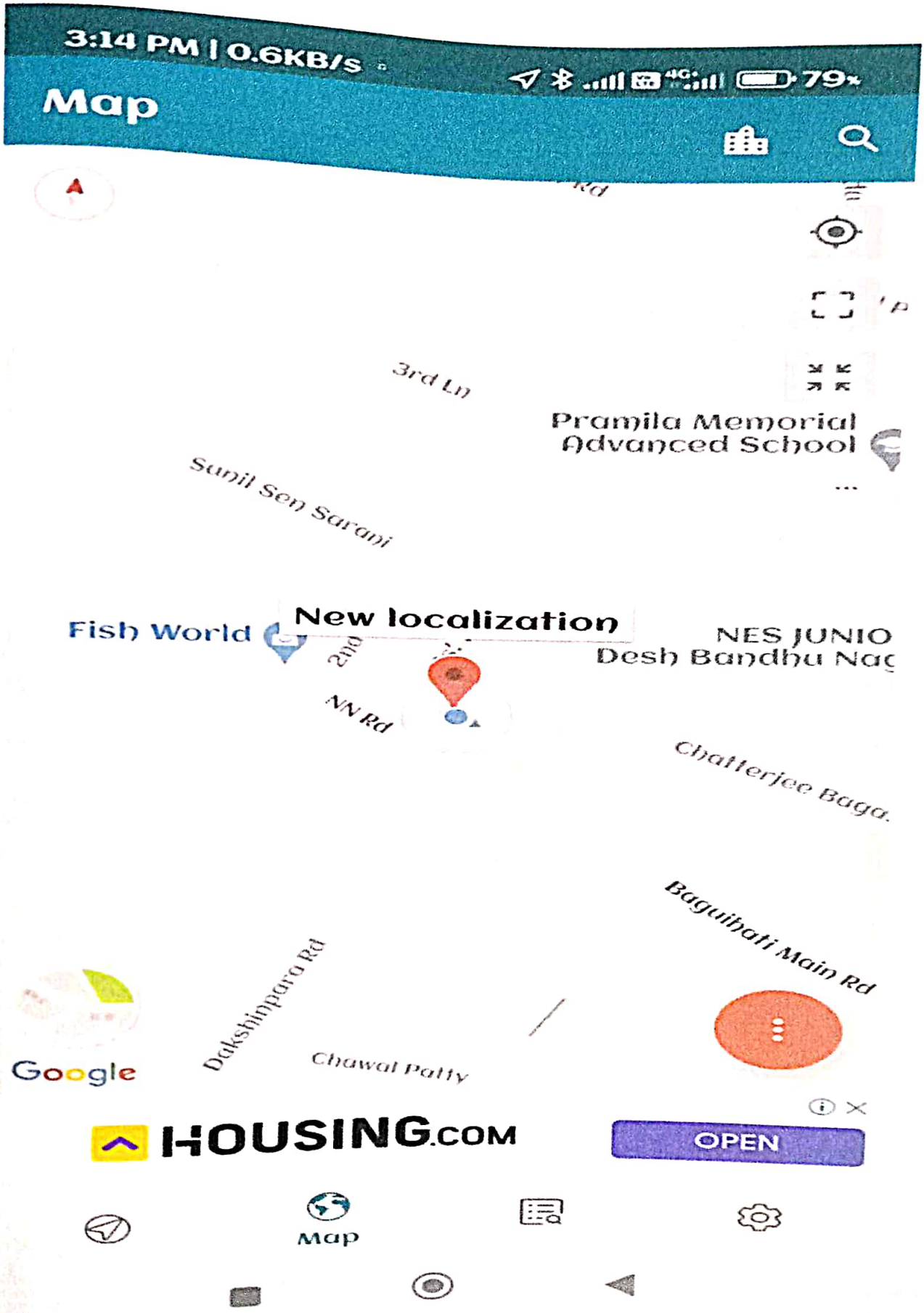


Photo of the residential flat no.4A, on 4th floor having Super Built Up area of 864 sq.ft. of a Five (G+4) storied building named as **"Deepanjali Appartment",** Situated at premises no.- 39, Baguihati 1st Lane. Mouza- Satgachi, J.L. No. 20, P.S.+ P.O.- Dum Dum, Dist.- North 24 Parganas, Kolkata- 700028, Under Ward No.26 South Dum Dum Municipality.

Value as on 13.10.2023.

OWNER & BORROWER- SMT. MANJU SHUKLA.



IDENTIFY BY: MR. RAHUL SHUKLA.

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