VALUATION REPORT

OF

IMMOVABLE PROPERTY - LAND AND STRUCTURES (NON WOVEN BAG MANUFACTURING UNIT)

REPORTEDLY OWNED BY

SMT. NIVA CHOWDHURY BHOWMIK

AT ETHELBARI CHECK POST, DURGA NAGAR, P.O. ETHELBARI,
P.S. BIRPARA, UNDER SISHUJHUMRA GRAM PANCHAYAT,
DIST. ALIPURDUAR. PIN - 735 204.

PREPARED BY

Ex. Simul Sarkar

B.E. (Civil), M.I.E. (Arch.), F.I.V., P.G. Diploma in Valuation,
M.Sc. (Real Estate Valuation), M.Sc. (Plant & M/c Valuation)
Chartered Engineer, Consultant Civil Engineer & Govt. Regd. Valuer

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The following enclosures attached herewith are given by the bank and are a part of this report

(all photo copies)

a) Title (Sale) deed # 1 - 200701997, of the year 2022, Addl. Dist. Sub Registrar office - Falakata.
b) Conversion Certificate.
c) Land Tax Receipt.
d) Supposedly Sanctioned Plan.

Er. SIMUL SARKAR ★ Chartered Engineer, Govt. Regd. Valuer ★

INTRODUCTION.

Name of Valuer	: :	SIMUL SARKAR, B.E. (Civil), M.I.E. (Arch.), F.I.V., P.G. Diploma in Valuation, M.Sc. (Real Estate Valuation), M.Sc.(Plant & Machinery Valuation). Chartered Engineer, Approved Valuer & Govt. Registered Valuer.
Registration Number	: :	i) Land & Building - W.B./ CCIT, KOL-VII / (CC – Jal.) 41 / 2006-07. ii) Plant & Machinery -WB & SIKKIM / CCIT-2 / KOL/ 2021-22 / 09. iii) Black Money - PCIT / SLG / BM / 2025-26 / 1. iv) IBBI / RV / 16 / 2019 / 12631. v) A / 54, Under Siliguri - Jalpaiguri Development Authority.
Panel Valuer of	: :	01) L.I.C. Housing Finance Ltd. 02) Canara Bank. 03) UCO Bank. 04) Bank of India. 05) Union Bank of India 06) State Bank of India 07) Indian Oil Corporation Ltd. 08) High Court, Kolkata. 09) Department of Income Tax. 10) Central Bank of India. 11) Standard Chartered Bank. 12) Indian Overseas Bank. 13) Axis Bank. 14) IDBI Bank. 15) West Bengal Financial Corpn. Ltd 16) Indus Ind Bank. 17) Debt Tribunal Recovery, Kolkata. 18) Bank of Maharashtra. 19) Federal Bank. 20) Bank of Baroda. 23) West Bengal Gramin Bank 24) South Indian Bank. 25) Jalpaiguri Central Cooperative Bank 26) Punjab National Bank. 27) HUDCO. 28) Indian Bank.

TITLE OF THE JOB

Present Market Valuation Report of land and structures thereon, reported to be owned by ***Smt. Niva Chowdhury Bhowmik,*** *W/o Shri Ashim Chowdhury, which is situated near (to the south west) of Delhi Public School, Durga Nagar, Ethelbari Check Post, P.O. Ethelbari, P.S. Birpara, under Sishujhumra Gram Panchayat, in the district of Alipurduar. Pin - 735 204.*

ASSIGNMENT OF THE JOB

Under the instruction of the Branch Head, Bank of India, Ethelbari Branch, Ethelbari, through email, Ref : BOI / ETH / MD / 25 - 26, dated 02.02.2026, the property was inspected to ascertain the Present Market Valuation for the purpose of Transaction Support.

Er. SIMUL SARKAR * Chartered Engineer, Govt. Regd. Valuer *

ANNEXURE - I : FORMAT - A

QUESTIONNAIRES

I. GENERAL.

Sl.	Particulars		Observations and Comments
1.	Purpose of the valuation job	:	*To ascertain the Present Market Valuation for Transaction Support.*
2.	a) Date of inspection	:	*06.02.2026.*
	b) Date of valuation	:	*06.02.2026.*
3.	List of documents perused	:	*As mentioned in page no. 02 of this report.*
4.	• Name of the Owner/s	:	***SMT. NIVA CHOWDHURY BHOWMIK.***
	• Address of the Owner/s	:	*Durga Nagar, Ethelbari Check Post, P.O. Ethelbari, P.S. Birpara, Dist. Alipurduar. Pin - 735 204.*
	• Contact # of the Owner/s	:	*97490 95390 ; 96351 06861 (cell).*
	• Type of Ownership	:	*Sole ownership. (as per copy of title deed).*
	• Share details, if joint ownership	:	*Not applicable, since Sole ownership.*
5.	• Brief description of Property	:	*Land and structures thereon.*
	• Whether Freehold / Leasehold	:	*Freehold (as per copy of title deed).*
6.	Location of Property a) Plot no./ Survey no. b) Door no. c) T.S. no. / Village d) Ward / Taluka e) Mandal / District	:	*As mentioned above in the title of the job.* *Land Schedule of the where land is located is as under.* *As per aforesaid title deed : L.R. Plot # 333, Khatian # 582, J.L. # 06, Mouza - Sishajhumra, Pargana - Lakhipur, B.L. & L.R.O. - Madarihat, P.S. Birpara, Dist. Alipurduar.* *As per Conversion Certificate : Khatian # 2157.*
7.	Postal address of the property	:	*Durga Nagar, Ethelbari Check Post, P.O. Ethelbari, P.S. Birpara, Dist. Alipurduar. Pin - 735 204.*
8.	City / Town	:	*None, infact under Sishujhumra Gram Panchayat.*
	• Residential / Commercial / Industrial	:	*Residential.*
	Classification of the area i) High / Middle / Poor ii) Urban / Semi-Urban/ Rural	: :	*Middle Class. (as per Birpara)* *Rural.*

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10. Coming under Corporation limit / Village Panchayat / Municipality : *Under Sishujhumra Gram Panchayat.*

11. Whether covered under any State / Central Govt. enactments (Urban Land Ceiling Act) / notified under agency / scheduled / cantonment area : *The undersigned is unaware of any such enactments / notifications issued by Govt. departments for the understood locality / road.*

12. For agricultural land conversion to house site plots is contemplated. : *Not applicable, since as per Conversion Certificate, the classification of the land is stated as Karkhana.*

13. Boundaries of the property — *As per title deed.* ⇩

North - : *Binod Sarogi.*
South - : *14' - 00" wide Kuccha road.*
East - : *Vendors Land*
West - : *Manaranjan Barman.*

- Boundaries of the property : a) *As seen and reported in site* ⇩

North - : *Sold land (vacant) of Shri Binod Sarogi.*
South - : *14' - 00" wide Kuccha road.*
East - : *Vacant land of Shri Ashim Chowdhury then L / H of Mrs. Sabida Begam.*
West - : *Vacant land of Shri Manaranjan Barman.*

14. 1) Dimensions of the site

	A. *As per deed / site plan*	B. *Actuals*
North - :	*No dimensions are stated in the title deed.*	*74' - 06"*
South - :		*74' - 06"*
East - :		*58' - 00"*
West - :		*58' - 00"*

14 2) Latitude and Longitude of the site : *Latitude* ⇩ — *26.712651° North*; *Longitude* ⇩ — *89.072111° East*

15. Extent of the site : *06 cottahs or 0.10 acre approximately.*

16. Extent considered for valuation (least of 14 A & 14 B) : *06 cottahs or 0.10 acre approximately.*

17. Self-occupied or tenanted : *Reportedly self-occupied.*
a) If tenanted, then for how long : *Not applicable.*
b) Rent received per month : *Not applicable.*

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II. CHARACTERISTICS OF THE SITE.

Sl.	Particulars		Observations and Comments
1.	Classification of locality	:	*Residential.*
2.	Development of surrounding areas	:	*Developing to a residential locality.*
3.	Flooding / sub merging possibility	:	*Apparently free from flooding.*
4.	Proximity to civic amenities School, Hospital, Bus Stop, Market, etc.	:	*School, College, Hospital, Market, Railway and Bus Station, etc. all are situated within a radius of 09 km.*
5.	Topography land with land level	:	*Levelled land.*
6.	Shape of land	:	*Rectangular in shape.*
7.	Type of use to which it can be put	:	*Karkhana - as per Conversion Certificate.*
8.	Any usage restriction	:	*Not known.*
9.	Plot approved in town planning	:	*None, infact under Sishujhumra Gram Panchayat.*
10.	Corner plot or intermittent plot	:	*Intermittent plot.*
11.	Road facilities	:	*Available.*
12.	Type of road available at present	:	*Kuccha Road.*
13.	Road width – more / less of 20 feet	:	*Less than 20 feet, say about 14 feet wide.*
14.	Whether the site is a locked land	:	*No, it is not a locked land, the site has proper access road.*
15.	Water potentiality	:	*By underground water.*
16.	Underground sewerage system	:	*None.*
17.	Availability of power at the site	:	*Yes.*
18.	Advantages of the site	:	*The site is close to National Highway # 17 or Asian Highway # 48.*
19.	a) Special remarks, if any, like threat of land acquisition for public service, road widening, etc.	:	*The undersigned is unaware of any recent land acquisition notification within that locality that has been issued by any Govt. departments.*
	b) Possibility of application of CRZ, i.e. Coastal Regulation Zone	:	*None, the site is about 700 km away from nearest sea coast.*

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III. DETAILS OF VALUATION OF THE PROPERTY.

PART – A : VALUATION OF LAND

Sl.	Particulars		Observations and Comments
1.	Size of plot	:	*As measured in site.*
	a) North and South	:	*74'- 06" and 74'- 06".*
	b) East and West	:	*58'- 0" and 58'- 0".*
2.	Total extent of the plot	:	*06 cottahs or 0.10 acre approximately.*
3.	Prevailing market rate	:	*₹5,00,000/- to ₹6,00,000/- per cottah in that locality.*
•	Details / References of atleast two latest deals / transactions with respect to adjacent properties in the areas	:	*The undersigned could not gather any information / data regarding any recent sale of landed properties of that locality, because the owners refrain from disclosing true amounts exchanged in such deals plus desists from showing any documents related to such sales to unknown persons.*
4.	Guideline rate of Registrar's Office *Visit www.wbregistration.gov.in (01 decimal = 435.60 sq. feet = 40.46 sq. m. = 0.01acre)*	:	*a) Land Value - ₹13,50,043/-* *b) Guide Line Land Rate - ₹2,25,007/- per cottah.* *c) Road type and width - Kuccha Road and 14'- 0" wide.* *d) Land classification - Karkhana.*
5.	Assessed / adopted rate of valuation	:	*Taking conservative view, the lower limit of the aforesaid range of ongoing land rates i.e. ₹5,00,000/- per cottah, is assigned to the understood land.*
6.	Estimated value of land	:	***₹30,00,000/-.***

PART – B : VALUATION OF STRUCTURES

i) TECHNICAL DETAILS OF BUILDING.

Sl.	Particulars		Observations and Comments
a)	Type of building	:	*Karkhana.*
b)	Type of Construction	:	*Mainly 2nd class structure of G.C.I. roof placed over M.S. battens and partly 1st class R.C.C. framed structure with 125 mm. thick brick covering walls.*
c)	Year of construction	:	*Reportedly in 2022.*
d)	No. of floors and their heights	:	*Single floor and 10'- 0" high.*

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			As per approved plan	As per site (approx.)
e)	Approx. Plinth area floor wise	:		
	i) Manufacturing unit (G.C.I.)	:	1,565 sq. feet	1,020 sq. feet
	ii) Store + toilet unit (R.C.C.)		Not mentioned.	425 sq. feet
	iii) Power Supply Room (G.C.I.)		Not mentioned.	120 sq. feet
f)	Condition of the building	:	a) Exterior ↓ Apparently good.	b) Interior ↓ Apparently good.
g)	Plan no., Issue Date and Validity	:	Yes, permission given, Vide Acknowledgement # HJ21S18V76, dated 26 / 05 / 2023, valid till 25 / 05 / 2024.	
h)	Approved Plan Issuing Authority	:	Pradhan, Sishujhumra Gram Panchayat.	
i)	Whether genuineness of Plan is verified and its Comments, if any	:	Yes verified from original copy of the plan and QR Code embossed permission letter is also checked.	
j)	Any other comments by valuer on authenticity of approved plan	:	The constructional areas of the floor/s and the number of floors considered in this report, are as depicted in the approved plan and whatever the excess / extra, nominal constructed portions found in the site, are ignored here.	
k)	Remarks (if any)	:	i) In the approved plan, the dimensions and area of the land over which the structures are erected is not stated.	
			ii) During inspection it was observed that the structures thereon is constructed in north - south direction along the west side of the land, leaving vacant space in the east side. But in plan it is depicted that the structure ought to be erected in the east - west direction along the south side plus showing vacant space in north side. This mismatch is to be noted.	
			iii) Lastly the construction is not done as depicted in plan. As per plan the structure is entirely 2nd class, whereas as per site only the manufacturing unit is 2nd class, while the office and staff quarter attached with it, is 1st class type.	

ii) SPECIFICATION OF CONSTRUCTION (Floor Wise) in respect of :

Sl.	Description		Specifications
1.	Foundation	:	Reportedly Isolated R.C.C. Footings.

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2.	Basement	:	*Not applicable.*
3.	Superstructure	:	*125 mm. thick brick work.*
4.	Joinery / Doors & Windows	:	*M.S. steel grill windows, one big rolling shutter at the entrance of manufacturing unit and one M.S. steel door.*
5.	R.C.C. Works	:	*Roofs, beams, columns, lintels, window chajjas, etc.*
6.	Plastering	:	*Completed.*
7.	Flooring, Skirting, dadoing	:	*Rough C.C. flooring.*
8.	Special finish (if any)	:	*None.*
9.	Roofing ; weather proof course	:	*Mainly G.C.I. roof structure and partly R.C.C. frame but without weather proof course.*
10.	Drainage	:	*Available - open type.*
11.	Compounds wall	:	*Yes in three sides.*
	a) Height -	:	*06'- 0".*
	b) Length -	:	*206 feet (average)*
	c) Type of construction -	:	*Brick walls with R.C.C. columns in between.*
12.	Electrical installation	:	*Yes, completed.*
	a) Type of wiring	:	*On Surface.*
	b) Class of fittings	:	*Ordinary.*
	c) Number of light points	:	*Adequate.*
	d) Fan points	:	*None.*
	e) Spare plug points	:	*Available.*
	f) Any other item		*Nothing appreciable was seen.*
13.	Plumbing Installation :	:	*Yes, completed.*
	a) No. of water closets and type	:	*Available.*
	b) No. of wash basins	:	*None.*
	c) No. of urinals	:	*None.*
	d) No. of bath tubs	:	*None.*
	e) Water meter, taps, etc.	:	*Reportedly water meter is not required and taps are available.*
	f) Any other fixtures	:	*Nothing appreciable was seen.*

iii) *Details of Valuation.*

Sr. no.	Particulars of Items	Plinth Area	Roof Height	Building Age	Fair Market Value Rs.
	Vide Analysis & Valuation Calculation Details in the following pages				*₹18,29,000/-*

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PART - C : EXTRA ITEMS

(Amount in ₹)

1.	Portico (with hand rails)	:	*Included in the adopted consolidated rate, vide Analysis and Calculation Details below.*
2.	Ornamental front door	:	
3.	Sit out / verandah with steel grills	:	
4.	Overhead water tank	:	
5.	Extra steel grills / collapsible gates	:	
	TOTAL	:	

PART - D : AMENITIES

(Amount in ₹)

1.	Wardrobes	:	*Included in the adopted consolidated rate, vide Analysis and Calculation Details below.*
2.	Glazed Tiles	:	
3.	Extra sinks and bath tubs	:	
4.	Marble / Ceramic flooring	:	
5.	Interior decorations	:	
6.	Architectural elevation works	:	
7.	Panelling works	:	
8.	Aluminium works	:	
9.	Aluminium hand rails	:	
10.	False ceiling	:	
	TOTAL	:	

PART - E : MISCELLANEOUS

(Amount in ₹)

1.	Separate toilet room	:	*Included in the adopted consolidated rate, vide Analysis and Calculation Details below.*
2.	Separate tumbler room	:	
3.	Separate water tank / sump	:	
4.	Trees, gardening	:	
	TOTAL	:	

PART - F : SERVICES

(Amount in ₹)

1.	Water supply arrangements	:	*Included in the adopted consolidated rate, vide Analysis and Calculation Details below.*
2.	Drainage arrangements	:	
3.	Compound wall	:	
4.	CB deposits, fittings etc.	:	
5.	Pavement	:	
	TOTAL	:	

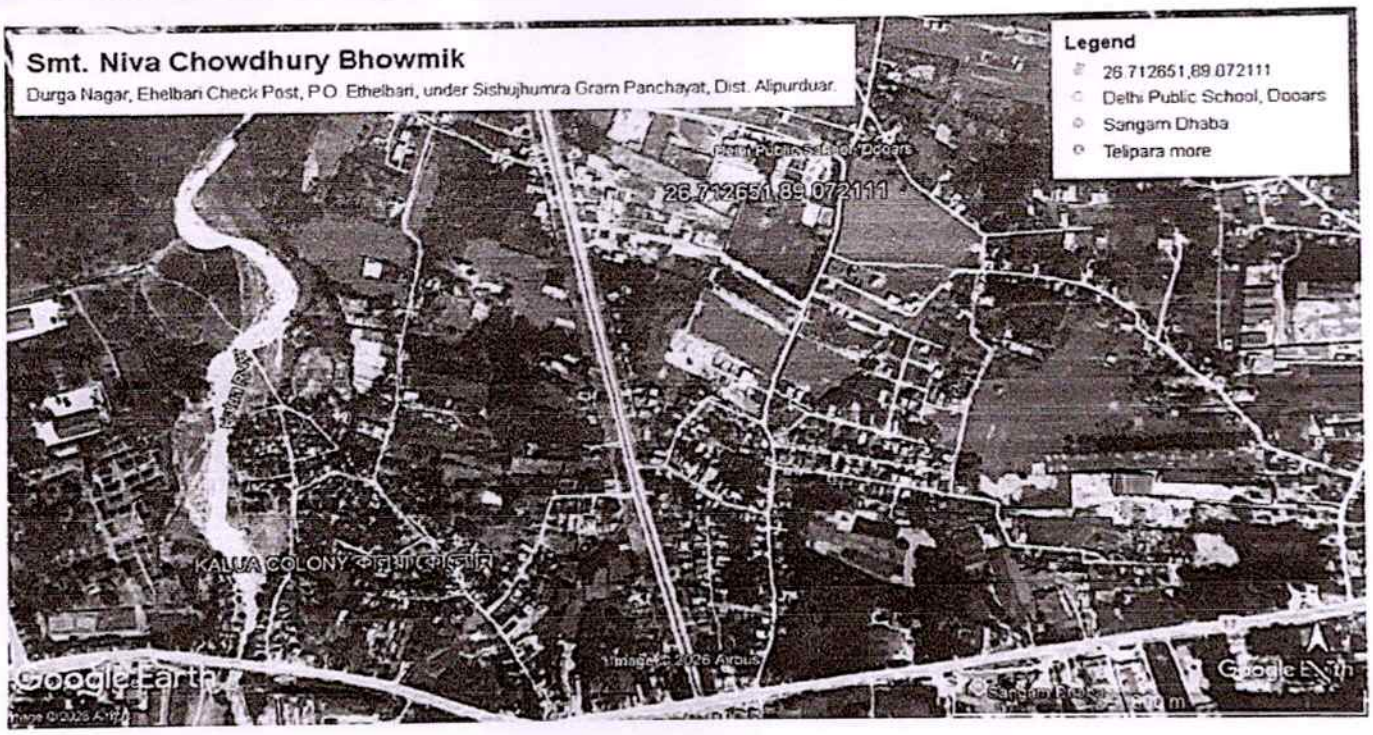
Er. SIMUL SARKAR
Chartered Engineer, Govt. Regd. Valuer

IV. TOTAL ABSTRACT OF THE ENTIRE PROPERTY.

Part - A	Land	:	₹30,00,000/-
Part - B	Building	:	₹18,29,000/-
Part – C	Extra Items	:	₹1,83,000/-
Part - D	Amenities	:	
Part - E	Miscellaneous	:	
Part - F	Services	:	
	Total	:	₹50,12,000/-

- Photographs of the Owner / Representative with Property in the background - *vide last page of the report.*

V. SCREEN SHOT OF THE PROPERTY WITH LONGITUDE / LATITUDE CO-ORDINATES.



Er. SIMUL SARKAR
Chartered Engineer, Govt. Regd. Valuer

VI. OPINION.

As a result of my appraisal and analysis it is my considered opinion that the various values of the above property as per the prescribed format in prevailing condition with aforesaid specification is

a) ***PRESENT FAIR MARKET VALUE*** : ***₹50,12,000/- (approx.)***

(RUPEES FIFTY LAKHS AND TWELVE THOUSAND ONLY). (approx.)

b) *REALISABLE VALUE* : *₹45,11,000/- (approx.)*

c) *BOOK VALUE* : *Could not be ascertained, vide reasons below.*

d) *DISTRESS VALUE* : *₹36,34,000/- (approx.)*

Place : Bhaktinagar, Siliguri.
Date : 14 / 02 / 2026.

SIGNATURE OF VALUER
Er. SIMUL SARKAR
B.E. (Civil), M.I.E. (Arch.), F.I.V.
Chartered Engineer, Structural Designer
P.G. Diploma in Valuation
M.Sc. (Real Estate Valuation)
M.Sc. (Plant & Machineries Valuation)
Govt. Regd. Valuer (IBBI & Wealth Tax)

VII. AFFIRMATION OF BRANCH MANAGER.

The undersigned have inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and reasonable market value of the property is ₹_____ (Rupees _____ only).

Date :

Signature
Name of the Branch Manager with Office Seal

VIII. DECLARATIONS.

ANNEXURE - V

a) The information furnished in my valuation report dated *14 / 02 / 2026* is true and correct to my best of knowledge and belief and I have made an impartial and true valuation of the property.

b) I have no direct or indirect interest in the property valued.

c) I inspected the property as identified by *applicant Smt. Niva Chowdhury Bhowmik*, personally on *06 / 02 / 2026*. The work is not subcontracted to any other valuer and is carried out by myself.

d) I have not been convicted of any offense 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 handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of IBA and this report is in conformity to the "Standards" enshrined for valuation in Part - B of the above handbook to my best ability.

Er. SIMUL SARKAR * Chartered Engineer, Govt. Regd. Valuer

g) 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.

h) I abide by the Model Code of Conduct for the 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 of this Individual Business Unit and am competent to sign this valuation report.

k) Further, I hereby provide the following information.

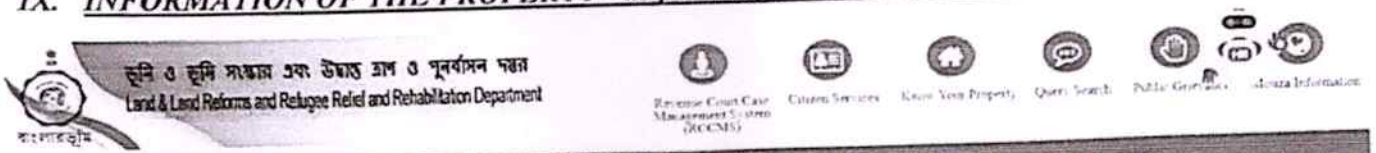
Sl.	Particulars	Valuer comment
1.	Background information of the asset being valued	*Nothing deplorable was found.*
2.	Purpose of valuation and appointing authority	*As stated above.*
3.	Identity of the valuer and any other experts involved in this valuation report	*As stated above. No experts were engaged.*
4.	Disclosure of valuer's interest or conflict	*None.*
5.	Date of appointment, valuation date and reporting date	*As stated above.*
6.	Inspections and investigations undertaken	*As stated above.*
7.	Nature & sources of the information used or relied upon	*As stated below.*
8.	Procedures adopted & standards followed in this report	*As stated below.*
9.	Restrictions on use of this report, if any	*Only to be used for stated purpose.*
10.	Major factors taken into account during this valuation	*As stated below.*
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 / her responsibility for the valuation of the report.	*As stated below.*

Date : 14 / 02 / 2026
Place : Bhaktinagar, Siliguri.

Signature
Name of Approved Valuer & Seal

Er. SIMUL SARKAR
B.E. (Civil), M.I.E. (Arch.), F.I.V.
Chartered Engineer, Structural Designer
P.G. Diploma in Valuation
M.Sc. (Real Estate Valuation)
M.Sc. (Plant & Machineries Valuation)
Govt. Regd. Valuer (IGGI & Wealth Tax)

IX. *INFORMATION OF THE PROPERTY - as per website of Land & Land Reforms Department*



KHATIAN & PLOT INFORMATION *LIVE*

Mouza Identification

Code Wise / Name Wise: * Code Wise Name Wise

District:* [20] ALIPURDUAR

Block:* [02] MADARIHAT

Mouza:* [006] Sishubhumi

Choose Your Language: Bengali

Option

Khatian Type:* Normal Khatian Lease Khatian FHTD Khatian

Search By Khatian Search By Plot

Khatian No.* 2157 /

Enter Captcha* 9MB6E2

VIEW

(Live Data As On 10/02/2026 12:41:01)
ডেটা এন্ট্রি : 6 থানা : মাদারীহাট

খতিয়ান নং :	2157
রায়তের নাম :	বিভা চৌধুরী তৌমিক
শিকস্তদারী :	অসীম চৌধুরী
রায়তের ধরণ :	বাড়ি
টিকাদার :	নিজ
জমির পরিমাণ :	0.1 একর
দাগের সংখ্যা :	1
খতিয়ান চূড়ান্তের তারিখ :	25.07.2022

মন্তব্য এবং ধারা প্রযোজ্য
(Remarks Details)

Remarks মন্তব্য	Sections rule (ধারা এবং আইন)
আপীল মং নং-401,	4(C) ভূমিবিধি.

অন্তর্ভুক্তের মাসের বিবরণ ও পরিমাণ:

(* দাগের অন্তর্ভুক্তের জমির যথার্থ পরিমাণ, দাগের আংশ অন্তর্ভুক্তের অংশ অনুপাতে নির্ণায়িত করিবে।)

দাগ নং	শ্রেণী	অংশ	অংশ পরিমাণ(একর)	মন্তব্যসমূহ	মন্তব্য
333	সরকারী খাজনাধীন	0.0075	0.10	Nil	Nil Remarks

Er. SIMUL SARKAR * Chartered Engineer, Govt. Regd. Valuer *

Encroaching of Govt. land is punishable Offence.

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X. GUIDELINE VALUE OF THE LAND COMPONENT OF THE PROPERTY.

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

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Market Value of Land

(*) marked items are mandatory

District *	Alipurduar	Thana *	Birpara
Local Body *	Gram Panchayat	Mouza *	Shishu Jhora
Road		Road Zone	
Premises No		Ward No	
Jurisdiction of *	A.D.S.R. FALAKATA	Gram Panchayat *	SHISHUJHORA
Project Name	Not Available		

To get owner details of property please enter LR plot no and LR khatian no.

Plot No	LR	00333	/	0
Proposed Land Use *	Existing Industry/Karkhana			

LR Khatian No	2157	/
Nature of Land * (as recorded in ROR)	Karkhana	

	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
Area of Land *				6			9.899999999999999

Adjacent to Metal Road	No	Approach Road Width * (in feet)	14
Encumbered by Tenant	No	Tenant is Purchaser ?	No
Bargadar	No	Bargadar is Purchaser?	Yes No
Litigated Property	Yes No		

This plot has any road access in any side be mentioned properly below:

North side Yes No | East side Yes No | West side Yes No | South side Yes No

Type the characters shown: F4Q4P9 Try new characters

Existing Market Value of Land: Rs. 13,50,043/-

Details of Land Record

Sl No	Plot No (LR)	Khatian No	Recorded Owner Details			Classification of Plot	Share Area (Acre)	Mutation Case Formation
			Name	Father's/Husband's Name	Address			
1	333	2157	[illegible]	[illegible]	[illegible]	[illegible]	0.10000000	OK

Display Market Value

Service Count: 47,01,855

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

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GRIPS Finance Department | Bangla Sahayata Kendra | iFMS WEST BENGAL | Land & Land Reforms | SILPASATHI | india.gov.in

XI. BASIC DEFINITIONS OF VALUATION TERMS.

Sl.	Particulars		Observations and Comments
1.	Market Value	:	*Market Value is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion. (vide IVS 104 International Valuation Standards ; page no. 18 ; Section - 30.1).*
2.	Realizable Value		*Realisable Value or Orderly Liquidation Value is defined as the estimated gross amount expressed in terms of money, that could be typically realized from a liquidation sale, given a reasonable period of time to find a purchaser(s) with the seller being compelled to sell on an as in where is basis as of a specific date. (vide Indian Banking Association Hand Book ; page no. 28)*
3.	Distress or Forced Sale Value		*a) As per IVS 104 of International Valuation Standards, Section 170.1 in page no. 25, the term 'forced sale' is often used in circumstances where a seller is under compulsion to sell and that, as a consequence, a proper marketing period is not possible and buyers may not be able to undertake adequate due diligence. The price that could be obtained in these circumstances will depend upon the nature of the pressure on the seller and the reasons why proper marketing cannot be undertaken. It may also reflect the consequences for the seller of failing to sell within the period available.* *b) While as per Indian Banking Association Hand Book ; page no. 28, the Distressed Value or Forced Liquidation Value is the estimated gross amount expressed in terms of money that could be typically realized from a properly advertised and conducted public auction, with the seller being compelled to sell with a sense of immediacy on an as is where is basis as of a specific date.*
4.	Book Value	:	*Book Value is the original or historical cost of the asset less the depreciation on that cost for the period passed adopted in the balance sheet of the financial statement by the accountants. It is an accounting term, not a valuation term. Since balance sheet was not produced, hence the same could not be stated in opinion.*

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XII. METHODOLOGY OF VALUATION - Assumptions and Limitations.

The appraisal of the aforesaid property is made by 'Cost Approach' popularly known as 'land and building method' i.e. a method where the price of adjoining lands of that locality are found as per local enquiry while the estimated worth of erections is based on local P.W.D. schedule of rates.

Sl.	Particulars		Observations and Comments
1.	Land	:	*Land is evaluated by adopting prevailing market rates of lands in this vicinity plus considering the comparative advantages or drawbacks associated with the land. Further the least of all the areas available either in the documents or as per site is considered for appraisal.*
	LIMITATIONS	:	*In absence of any current sale deeds, comparable evidence could not be gathered. The adopted rates opined are based on the judgement and wisdom of the undersigned depending on the varied feedback received from the market.*
2.	Building	:	*Building is evaluated by plinth area rate basis adopting prevailing market plinth area rates of structures with similar specification. The constructional area considered is also the least of all the possible areas i.e. either in site or in plan.*
	LIMITATIONS	:	*The rates depicted in the current State P.W.D. Schedule of Rates are volumetric based. The assigned sq. feet rates opined are based requisite and judicious extrapolations / interpolations of the published volumetric rates, depending on the nature and type of the building / erection thereon.*
3.	Depreciation	:	*Depreciation is allowed for the age of structure by straight line method and assuming the total life span of the 1st class erection as 75 years with a salvage value of 10 % at the completion of its utility period.*
4.	Amenities and services	:	*A suitable percentage of the evaluated worth of building is assigned as the worth of amenities and services, based on the nature, type and significance associated it.*
5.	Realizable Sale Value and Distress Sale Value	:	*Based on marketability i.e. availability and demand, a certain percentage of the market value of the property is adopted as the approximate realizable & distress sale value.*
6.	Basis of Valuation	:	*Value is a function of place, purpose and time. Market dictates VALUE, not valuers. Valuers interpret and reflect markets. Market Value (exchange price conceit) is perceived generally to be both observable and objective, in that it can be related to actual transactions taking place in a market.*

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XIII. *ANALYSIS AND VALUATION CALCULATION DETAILS.*

PART - A : LAND

1) Total extent of the plot of land - 6.00 cottahs

2) Assessed rate of land per *cottah* - ₹ 5,00,000

3) **Present valuation of land** - ₹ 30,00,000 Say ₹ **30,00,000**

PART - B : BUILDING

Sl. no.	⇩ Floor	Present Age	Covered / Plinth area	Applied Rate	Replacement Cost	Depreciation %	Depreciation Amount	Net Present Value
	Unit ⇨	years	Sq. feet	Rupees	Rupees	Percent	Rupees	Rupees
1)	Manufacturing uni	3	1,020	1,200	12,24,000	0.054	66,096	11,57,904
2)	Office, store unit	3	425	1,500	6,37,500	0.036	22,950	6,14,550
3)	Power room	3	120	500	60,000	0.054	3,240	56,760
							Total ₹ 18,29,214	

Say ₹ **18,29,000**

PART - C, D, E, F : AMENITIES, SERVICES, ETC. : *Vide details in the previous pages*

1) % adopted on depriciated value of erections - 10.00 %

2) Worth of existing amenities and services - ₹ 1,82,921 Say ₹ **1,83,000**

ABSTRACT VALUE OF THE ENTIRE PROPERTY.

A.	Land	:	₹ 30,00,000
B.	Structures	:	₹ 18,29,000
C.- F.	Amenities & Services	:	₹ 1,83,000
		Total	₹ ***50,12,000*** approximately

OTHER RELATED VALUES.

After understanding the current market trends and as per local information available it has been felt that

1) The **Realisable Sale Value** = ₹ 45,10,800 Say ₹ **45,11,000** approximately

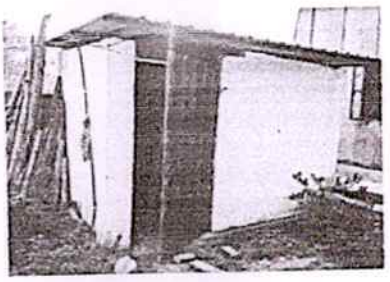
2) The **Distress Value** = ₹ 36,33,700 Say ₹ **36,34,000** approximately

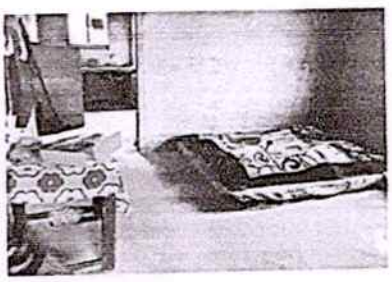
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XIV. PHOTOGRAPH OF THE PROPERTY.














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