

Bhaskar Chatterjee

Government Registered Valuer
Real Estate & Plant & Machinery Valuer
Master of Valuation (Plant & Machinery)
M.Sc. (Real Estate Valuation)

Email: bhaskarchatterjeevaluer@ gmail.com
(M) & WhatsApp- 9830677813
Empanelled with C.B.D.T, HUDCO, Indian
Oil Corporation.
Nationalized Banks, Debt Recovery Tribunal
Kolkata etc.

Reg. Office : 14/A, Chowdhury Para Bye Lane, P.O- Chatra, P.S- Serampore, Dist- Hooghly - 712204

UCO BANK

Bhadrakali Branch

VALUATION REPORT

(IN RESPECT OF SHOP)

(To be filled in by the Approved Valuer)

Valuer- Bhaskar Chatterjee

Address- 14/A, Chowdhury Para Bye Lane, P.O- Chatra, P.S- Serampore, Pin- 712204,
Dist- Hooghly- 712204

I. GENERAL

01.	Purpose for which the valuation is made	To ascertain the present market value for recovery of bank loan as already under NPA A/C
02.	a) Date of Inspection	03.06.2024
	b) Date on which the valuation is made	03.06.2024
03.	List of documents produced for perusal	
	i)	Photo copy of deed of conveyance vide no. I- 5872/2013 with deed plan.
04.	Name of the owner (s) and his/their address (es) with Phone No. (details of share of each owner in case of joint ownership)	Owner- Sri Paritosh Halder S/O Sri Sukhlal Halder A/C Name- Madhuri Plywood
05.	Brief description of the property	Property is a commercial shop no. 2 (Shop name- Madhuri Plywood), ground floor (North side) situated at 159/2, B.G.G Sarani, P.O- Bhadrakali, Pin- 712232, under ward no. 10 of Uttarpara-Kotrung Municipality, P.S- Uttarpara, Dist- Hooghly. The shop abuts on 15 ft. wide metal road.
06.	Nearby Location of the property	Nearby Bhadrakali Manikpir Mandir
	a) Plot No. /Survey No.	R.S.Dag No. 832/4078, R.S.Khatian No. 799, L.R.Dag No. 865, L.R.Khatian No. 5958, J.L.No. 9
	b) Door. No./Shop No.	Shop No. 2
	c) Ward/Taluka/Mouza	Mouza- Bhadrakali
	d) Mandal/District	Dist- Hooghly
	e) Sale Deed No.	Sale deed no. I- 5872/2013
07.	Postal address of the property	Holding no. 159/2, B.G.G Sarani, P.O- Bhadrakali, Pin- 712232, under ward no. 10 of Uttarpara-Kotrung Municipality, P.S- Uttarpara, Dist- Hooghly.

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08.	City/Town	Town	
	Residential area	Yes	
	Commercial area	Yes	
09.	Classification of the area		
	i) High/Middle/Poor	Middle	
	ii) Urban/Semi-Urban/Rural	Urban	
10.	Coming under Corporation limit/ Village Panchayat/ Municipality	Coming under Uttarpara-Kotrung 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	No	
12.	Boundaries of the shop		
	North	Common passage of this building	
	South	Shop no. 1 of this building	
	East	B.G.G Sarani	
	West	Another portion of this building	
13.	Dimensions of the shop	A) As per the Deed plan	B) Actuals
	North	21'-03"	21'-03"
	South	21'-03"	21'-03"
	East	8'-02"	8'-02"
	West	8'-02"	8'-02"
14.	Extent of the shop	210 sq.ft super built-up area	
15.	Extent of the site considered for Valuation (least of 13 A & 13 B)	210 sq.ft super built-up area and covered area 175 sq.ft	
16.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	Owner occupied NA	

II. APARTMENT BUILDING

Sl.No.	Description	Remarks
1.	Nature of the Shop	One shutter shop
2.	Location	
	Block No.	Nil
	Ward No.	10
	Village/ Municipality/ Corporation	Uttarpara- Kotrung Municipality
	Building plan sanction	No sanctioned plan was available or send by the bank but as bank asked for valuation so I considered for valuation assuming all documents are lying with the bank.
	Door No. Street or Road (Pin Code)	Holding no. 159/2, B.G.G Sarani, P.O-

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		Bhadrakali, Pin- 712232
3.	Description of the Locality Residential/ Commercial/ Mixed	Mixed locality
4.	Year of construction	2010
5.	Number of Floors	G+3
6.	Type of structure	RCC structure
7.	Number of Dwelling Units in the building	Not able to comment because not allowed to enter into the building
8.	Quality of construction	Good
9.	Appearance of the Shop	Good
10.	Maintenance of the Shop	Good
11.	Facilities available	
	Lift	No
	Protected Water Supply	Yes
	Underground Sewerage	Yes
	Car Parking –	No
	Does compound wall exist?	No
	Is pavement laid around the building?	No

III. SHOP

1.	The floor in which the shop is situated	Ground floor
2.	Door No. of the shop	Shop no. 2
3.	Specification of the shop	
	Roof	RCC
	Flooring & other specifications of shop	Ordinary cemented floor
	Doors	One front shutter
	Windows	No
	Fittings	Not possible to comment
	General Remarks	During inspection the shop was closed and as per local enquiry it has been closed since October 2023.
4.	House Tax	Not supplied any documents
	Assessment No.	Do
	Tax paid in the name of	Do
	Tax amount	Do
5.	Electricity Service Connection No.	Not submitted or supplied
	Meter card is in the name of	Do
6.	How is the maintenance of the Shop?	Good
7.	Sale Deed executed in the name of	Sale deed executed in the name of Sri Paritosh Halder according to deed of conveyance vide no. I- 5872/2013

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8.	What is the undivided area of land as per Sale Deed?	3 kata land as per sale deed
9.	What is the plinth area of the shop?	175 sq.ft.
10.	What is the Floor space Index (Approx.)	
11.	What is the Carpet Area of the shop?	149 sq.ft
12.	Is it Posh/I Class/ Medium/ Ordinary?	Medium
13.	Is it being used for Residential or Commercial purpose	The shop is currently closed.
14.	Is it Owner occupied or let out?	Owner occupied
15.	If rented, what is the monthly rent?	Not applicable(NA)

IV. MARKETABILITY

1.	How is the marketability?	Well marketable as on road.
2.	What are the factors favoring for an extra Potential value?	All the civic amenities are easily available
3.	Any negative factors are observed which affect the market value in general?	As such nothing

V. RATE

1.	After analyzing the comparable sale instances what is the composite rate for a similar shop with same specifications in the adjoining locality?	Rs.6000/sq.ft.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the shop under valuation after comparing with the specifications and other factors with the flat under comparison (given details)	Rs.6000/- per sq.ft
3.	Break-up for the rate:	
	i) Building + Services	Not applicable as shop room
	ii) Land + Others	Do
4.	Guideline rate obtained from the Register's Office (an evidence thereof to be enclosed)	Total Guideline Value is Rs.810855.00 for 149 sq. ft carpet area. Rs. 5442/- per sq.ft rate on carpet area as commercial.

VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION:

a.	Depreciated Building Rate	
	Replacement cost of shop with Services [v(3)i]	As it is a shop room it has very little relevance.
	Age of the Building	14 years
	Life of the building estimated	70 years

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	Depreciation percentage assuming the salvage value as 10%	As it is a shop room Rs. 6000/- per sq.ft taken as depreciated value on covered area.
	Depreciated Ratio of the Building	Not considered
b.	Total Composite Rate arrived for valuation	Rs. 6000/- per Sq.ft.
	Depreciated Building Rate VI(a)	As it is a shop room Rs. 6000/- per sq.ft taken as depreciated value on covered area.
	Rate of land & other V(3)ii	NA
	Total Composite Rate	Rs 6000/-

DETAILS OF VALUATION:

Sl. No.	Description	Qty.	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the shop	175 sq.ft.	6000/per sq.ft.	Rs. 1050000.00
2.	Wardrobes			Nil
3.	Showcase/almirahs			Nil
4.	Kitchen arrangements			Nil
5.	Superfine finish			Nil
6.	Interior Decorations			Nil
7.	Electricity deposits/ Electrical fittings etc.			All within composite rate.
8.	Extra collapsible gates/grill works etc.			No
9.	Potential Value, if any			No
10.	Others			Nil
	TOTAL			Rs.1050000.00

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[Valuation: The area is mixed area on 15 ft. wide metal road (B.G.G Sarani) and within ward no. 10 of Uttarpara-Kotrung Municipality, P.O- Bhadrakali, Pin- 712232. All type of facilities and amenities are within reach. As a result of my appraisal and analysis it is my considered opinion that the present market value of the shop room is Rs.1050000/- (Ten lacs fifty thousand) only, Realisable Value is Rs. 945000/- (Nine lacs forty five thousand) only, Distressed Value is Rs.735000/- (Seven lacs thirty five thousand) only.

Place: Serampore
Date: 03.06.2024

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APPROVED VALUER 3/6/24

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The undersigned have inspected the property detailed in the Valuation report dated _____
On _____, I have gone through the report and am
satisfied, to the best of my knowledge that the value of the property stated at Rs. _____
By the approved valuer is realistic.

Branch Manager /
Office-in-charge of advance Department