Prof. Dr. Sujoy Kumar Biswas

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Chartered Engineer & Approved Valuer

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TO,

UCO BANK
BRANCH: - BAKULTALA

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

(To be filled in by the Approved Valuer)

1. GENERAL:-

01.	Purpose for which the valuation is made		To ascertain the present value of the land and building for Bank loan purpose.
02.	a)	Date of Inspection	05.06.2025
	b)	Date on which the valuation is made	07.06.2025
03.1	List of documents produced for perusal		1. Bengali Saf Cobala Deed, being No.I/163, Dated-15.01.2009 2. Sanction Plan Memo No-2555/EP, Dated-13.11.2002 3. Non Encumbrance Certificate Dared-19.03.2012 4. Old Valuation Report Dated-27.12.2008
03.2	Applicant Name		Lily Paul & Nemai Chandra Paul Ph No. (9079667720)
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)		1. Lily Paul W/O Nemai Chandra Paul. 2. Nemai Chandra Paul S/O Haripada Paul Both Residing at Rabindra Pally, Panchpara Petrol Pump, P.O.-Radhadashi, P.S.- Sankrail, Dist-Howrah, Pin-711109.
05.	Brief Description Of The Property		**At present Land And Two (G+I) Storied Building.**
06.	Location of the property:-		
	a)	Plot No./Survey No.	**L.R.Dag No. 2425** **L.R.Khatian no. 3189**
	b)	Door No.	
	c)	T.S. No./Village/Locality	**Mouza**- Panchpara,
	d)	Ward/Taluka	**Under** Panchpara Gram Panchayat.
	e)	Mandal/District	Howrah
07.	Postal address of the property		Rabindra Pally, Panchpara Petrol Pump, P.O.-Radhadashi, P.S.- Sankrail, Dist-Howrah, Pin-711109.
08.	City/Town		Semi Urban
	Residential Area.		Yes.
	Commercial Area		No

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	Industrial Area.		No.	
09.	Classification of the area			
	a)	High/Middle/Poor	Middle class locality.	
	b)	Urban/Semi Urban/Rural	Semi Urban	
10.	Coming under Corporation Limit/Village Panchayet/Municipality.		**Under** Panchpara Gram Panchayat.	
11.	Whether covered under any State/Central Govt. enactment (e.g. Urban Land Ceiling Act.) Or Notified under Cantonment Area.		No.	
12.	In case it is an agricultural land, any conversion to house site plot is contemplated.		Bastu.(Non Encumbrance Certificate)	
13.	Boundaries of the site-	As Per Deed.(Land)	As Per Physical Inspection (Building)	
	North	Property of Sudhir Bodok.	Others Property.	
	South	6' Ft Common Passage.	Common Passage	
	East	6' Ft Common Passage.	Common Passage	
	West	Property of Tapan Jana	Others Property.	
13.1	Whether land is demarcated, compound wall with gate is available		Yes 4 Side compound wall with gate is available.	
13.2	Mention the plot number or house number allocated		L.R.Dag No. 2425	
13.3	Whether the boundary is matching , reason for any deviation		Yes, boundary is matching.	
14.	Dimensions of the site-		a) <u>As per the Old Valuation.</u>	b) <u>Actual.</u>
	North		52'-0"	51'-9"
	South		40'-0"	39'-8"
	East		55'-0"	54'-9"
	West		55'-0"	54'-7"
14.2	Latitude, Longitude and Coordinates of the site		N-22*34'10.3"	E-88*15'51.0"
15.	Dimensions of the site		3 Ka 8 Ch 10 Sqft =3.51 Katha	
16.	Extent of the site considered for valuation (least of 14a & 14b)		3.51 Katha	
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.		Owner	
17.1	Whether up to date taxes are paid, mention the latest tax receipt number		Nil	



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II. CHARACTERISTICS OF THE SITE :-

01.	Classification of locality	Semi Urban.
02.	Development of surrounding areas	Developing.
03.	Possibility of frequent flooding	Nil.
04.	Feasibility to the civic amenities like school, Hospital,	Within easy reach.
05.	Level of land with topographical condition	Leveled land.
06.	Shape of land.	NA
07.	Type of use to which it can be put	It can be used for any Residential Purpose.
08.	Any usage restriction	No.
09.	Is the plot in town planning approved layout?	N.A.
10.	Corner plot or intermittent plot?	Corner plot.
11.	Road facilities	6' wide Road.
12.	Type of road available at present.	Concreted Road
13.	Width of road – Is it below 20 Ft. or more than 20 ft.	It is Less than 20'ft.wide Road.
14.	Is it a land locked land?	No.
15.	Water potentiality	Average
16.	Underground sewerage system	Not Available.
17.	Power supply is available in the site	Yes.
18.	Advantages of the site Land Marks	All type of civic amenities available within comfortable distance. 1. Panchpara Indian oil. 2. Shree Balaji Transport.
19	Special remarks, if any, like threat 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
19.1	Specific comment about the property if belongs to Waqf/ Temple /Trust	N.A
19.2	Specific comment about the property if it is near to Highway, under High Tension Line, Railway Track, Cemetery etc	N.A
19.3	Land is swampy, marshy, reclaimed or garden land	Bastu land

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PART – 'A' : (Valuation of Land):-

01.	Size of plot	3.51 Katha
02.	Total extent of the plot	3.51 Katha.
03.	Prevailing market rate	Local enquiry was carried out to know the market price of similar land in this locality. Land in this locality may fetch a price of from **Rs.6,50,000/-** to **Rs.7,50,000/-** per katha
04.	Guideline rate contained from the Registrar's Office / govt. website(an evidence of the proof to be enclosed)	Govt. Guide line price collected from web site & it shows that land value is **Rs. 6,68,250/-** per katha
05.	Assessed/Adopted rate of valuation	Based on local enquiry and considering location, position, demand & availability in the market price, is assessed as **Rs.7,00,000/- per katha**
06.	Estimated value of the Land	**Rs. 24,57,000/-**

PART – 'B' : (Valuation of Building):-

01.	TECHNICAL DETAILS OF THE BUILDING:		
	a) Type of Building (Residential/Commercial/ Industrial)		Residential
	b) Type of construction (Load bearing/RCC/Industrial).		R.C.C. Column Type
	c) Year of construction		G.F.-2009 Years, F.F.- 2020 ,
	d) Number of floors and height of each floor including basement, if any		Two(G+I) Storied building Height of each floor 10 Ft
	e) Plinth area floor wise		
	Total Floor area		GF= 684 sqft , FF = 684 sqft ,Stair Head Room -138 sqft (as per Sanction Plan) GF=710sqft , FF = 710 sqft ,Stair Head Room -125 sqft (As per physical measurement)
	f) Condition of the building –		
	i)	Exterior – Excellent, Good, Normal, Poor.	Good.
	ii)	Interior – Excellent, Good, Normal, Poor.	Good.

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SPECIFICATION OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF:-

Sl.No.	Description	Ground Floor	First Floor
01.	Foundation	RCC	RCC
02.	Basement	---	---
03.	Super structure	R.C.C/Brick Work	R.C.C/Brick Work
04.	Joinery/ door & windows (Please furnish details about size of frames, shutters, grazing, fitting etc. and specify the species of timber)	Wooden.	Sliding Door
05.	R.C.C. Work.	1:2:4	1:2:4
06.	Plastering	1:6	1:6
07.	Flooring skirting, dadoing	Marble,	Marble,
08.	Special finish as marble, granite wooden and paneling, grills etc.	Nil.	Nil.
09.	Roofing including weather proof courses	R.C.C.	R.C.C.
10.	Drainage.	Open type.	Open type.

2. COMPOUND WALL	
Compound wall	Yes
Height	5' ft
Length	95 ...
ELECTRICAL INSTALLATION:-	
Type of wiring	Surface type wiring.
Class of fittings (Superior/Ordinary/Poor)	Medium quality.
Number of light Points	-
Number of fan Points	-
Spare Plug points	-
Any other items.	-
PLUMBING INSTALLATION:-	
No. of water closets and their type.	-
No. of wash basin	Nil.
Water meters, taps etc.	Nil.

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(DETAILS OF VALUATION)

Sl No.	Description	Year Of Construction	Height	Total Life	Residual Life	Covered area (Sq.Ft)	Rate Per Sq.Ft (Rs.)	Cost Of Construction (Depreciated Value) (Rs.)
01	**Ground Floor**	2009	10ft	80 years	65 years	684	850	**5,81,400/-**
02	**First Floor**	2020	10 ft	80 years	76 years	684	1500	**10,26,000/-**
03	**Stair Head Room**	2020	8 ft	80 years	76 years	125	1400	**1,75,000/-**
							Total Value	Rs. 17,82,400/-

Note:- Considering age of the building as 80 years and salvage value as 10% , we deduce that In 80 years depreciation is 90%, Hence in 16 years depreciation is (90/80)x 16 or 18% . However, while evaluating the property value, considering the current structural condition of the building we have reduced the depreciation percentage from 18% and considered 15% Depreciation on construction value. (Considering construction cost G.F.-Rs.1000/- per sqft)

PART – 'C': (Extra Items) :-

	(Amount in Rs.)
01. Portico	Nil.
02. Ornamental front door	Nil.
03. Site out/Verandah with steel Grills	Nil.
04. Overhead water tank	Nil.
05. Extra steel/collapsible gates	Nil.
Total.....	Nil.

PART –'D': (Amenities):

	(Amount in Rs.)
01. Wardrobes	Nil.
02. Glazed tiles	Nil.
03. Extra sinks and bath tub	Nil.
04. Marble/ceramic tiles flooring	Nil.
Total	Nil.

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PART –'E' : (Miscellaneous) (Amount in Rs.)

01. Separate toilet room	Nil.
02. Separate lumber room	Nil.
03. Separate water tank/sump.	Nil.
04. Trees, Gardening.	Nil.
Total.....	Nil.

PART –'F' : (Services) (Amount in Rs.)

01. Water supply arrangement & Septic Tank	Rs.35,000/-
02. Compound wall	Rs.50,000/-
03. Drainage arrangement	Rs15,000/-.
04. C.B. Deposits, fittings etc.	Nil.
05. Pavements.	Nil.
Total.....	Rs. 1,00,000/-

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Land)	**Rs. 24,57,000/-**
PART-'B' : (Building)-	Rs. 17,82,400/-
PART-'C' : (Extra items)	**Nil.**
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)	Nil.
PART-'F' : (Services)-	**Rs. 1,00,000/-**
Total.....	**Rs. 43,39,400/-**

Note:- This is a NPA Property .

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[**Valuation:** Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also such aspects as i) saleability ii) likely rental values in future and iii) any likely income it may generate may be discussed. The valuer should invariably bring out here onerous clauses, if any, regarding the title of the property which will have an adverse effect on the value of the property.]

As a result of my appraisal and analysis it is my considered opinion that the **market value** of the above property is Present Value **Rs. 43,39,400/-** Rupees In Words **(Forty Three Lac Thirty Nine Thousand Four Hundred Only)**

Fair Market Value **: Rs. 43,39,400/-**
Realizable Value **: Rs.39,05,460/-** (10% less than Fair Market Value.)
Forced Sale Value **:Rs. 34,71,520/-** (20% less than Fair Market Value.)

Place: Kolkata
Date: 07.06.2025

SUJOY KUMAR BISWAS
Chartered Engineer (AM 83075/8)
Fellow of The Institution of Engineers (India) (F-115871-9)
Approved Valuer & Fellow of the Institution of Valuers (F-16930)
Licentiate Building Surveyor KMC Class I (LBS/I/1347)
Empanelled Structural Engineer KMC Class I (ESE 161/I)
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00029)

APPROVED VALUER

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/
Officer-in-charge of Advance Department
Date:

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Mandate for valuer

Name(s) of Valuer with Address & Telephone No :**67-A SURVEY PARK SANTOSHPUR KOLKATA – 700 075 WEST BENGAL INDIA, Cell : +91 98300 79885**
Date of visit –05.06.2025

1.	Nature of security		
	a. Vacant land [agricultural/ non-agricultural]	---------	
	b. Land with building thereon	**At present Land And Two (G+I) Storied Building.**	
2	Area of the land	3 Ka 8 Ch 10 Sqft =3.51 Katha	
3	Covered Area	GF= 684 sqft , FF = 684 sqft ,Stair Head Room -138 sqft (as per Sanction Plan)	
		GF=710sqft , FF = 710 sqft ,Stair Head Room -125 sqft (As per physical measurement)	
4	In case of building under construction, status/progress of construction and approximate time required for completion		
5	Distance of the site from the branch	1.5 km	
6	Location [with boundary]	North	Property of Sudhir Bodok.
		South	6' Ft Common Passage
		East	6' Ft Common Passage.
		West	Property of Tapan Jana
	Fair description and proper location of the assets, which are the subject of the valuation, giving clearly identification, comments with reference to legal rights and restrictions in ownership, if any	Rabindra Pally, Panchpara Petrol Pump, P.O.-Radhadashi, P.S.-Sankrail , Dist-Howrah, Pin-711109.	
7	Plot No./ Dag No.	**L.R. Dag No. 2425**	House No. /Premises No. NA
	Khatian No.	**L.R. Khatian No. 3189**	J.L. No. 37
	P.S.	Sankrail	Under H.M.C.

The valuer should enclose the sketch of the property identified along with his report and the owner of the property should also sign on drawing or sketch made thereon. In case of a large plot, the valuer must arrange for the 'Amin'/ 'Local Government Officials' to measure the property and identify the boundaries from all the four sides. The valuer should pay visit to the 'Amin' in his office.

SUJOY KUMAR BISWAS KOLKATA Chartered Engineer & Approved Valuer

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Prof. Dr. Sujoy Kumar Biswas
B.Tech., M.Tech., MBA, PhD.(Engg.)
F.I.E., F.I.V., M.S.C.E., F.I.C.I.
Chartered Engineer & Approved Valuer

Licenciate Building Surveyor Class I (LBS-I) : Kolkata Municipal Corporation
Corporation Empanelled Structural Engineer Class I (ESE-I): Kolkata Municipal Corporation
Empanelled Civil Engineer: HIDCO, Rajarhat
Empanelled Structural Engineer: HIDCO, Rajarhat

Wealth Tax (34A/B) Reg No-
W.B/CCIT-4/Kol/85/2016-17/Registration of Valuer/Sujoy Kumar Biswas

Empanelled Engineer and Valuer

- State Bank of India
- AXIS Bank
- Kotak Mahindra Bank
- Calcutta High Court
- Punjab National Bank
- ICICI Bank
- Central Bank of India
- Bank of India
- Piramal Capital & Housing Fin
- Union Bank of India
- HDFC Bank
- Bank of Baroda
- LIC Housing Fin.
- UCO Bank
- South Indian Bank
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- Shriram Housing and Finance
- IDFC First Ltd.
- Karur Vysya Bank
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- Utkarsh Small Fin.

8	Name of the present owner of the property	1. Lily Paul W/O Nemai Chandra Paul. 2. Nemai Chandra Paul S/O Haripada Paul Both residing at Rabindra Pally, Panchpara Petrol Pump, P.O.-Radhadashi, P.S.- Sankrail, Dist-Howrah, Pin-711109.
9	Occupation of the owner [if other than the applicant]	NA
10	Relationship with the applicant	Owner
11	No. of stories and age of the building	Two(G+I) Storied building, Age of the building 16 years, Residual age of the building 64 Years,
12	Whether the property has been purchased by the present owner or inherited or received as a gift	NA
	The valuer should verify seller's photo Id and address.	Yes.
13	Consideration/reason for offering the property as mortgage [in case of third party property] in case of third party collateral security.	N.A
	Valuer should obtain certified copy of the same document and compare it with the originals submitted to the Bank. He should collect the receipt from the 'Amin' with date and seal. The valuer should verify documents like Patta, title deed and legal heir certificates from the issuing authorities. The valuer should also verify the latest property tax receipt, electricity bills,	Yes.
14	Whether the property is free from tenancy?	Freehold
	The valuer should make enquiries with people residing in the property. He should also note the nature of tenancy (commercial or residential) and period of occupation. He should apply suitable reduction in the value.	Done
15	Whether the property is accessible from public Road?	Access By 6 Ft. Wide Road
	The Valuer should verify from site map and get confirmed from local enquiry.	Yes.
16	Whether the building is constructed as per sanctioned plan of the competent authority viz. Municipality/Corporation/Urban Development authority / local bodies?	Yes
	The Valuer should verify the construction of the building with the sanctioned plan	Yes
17	Who is occupying the house at present?	Owner.

67-A SURVEY PARK SANTOSHPUR KOLKATA - 700 075 WEST BENGAL INDIA
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18	Condition of the land/land & building from the point of view of sale.	Good
19	Whether local enquiry made to satisfy about history of the property?	Yes.
20	The valuer in his report should mention the name/names of the persons present at the time of inspection or the person identifying the property.	**Na**
21	Comments on the locality	Middle class
22	Surroundings	average
23	Connection of the locality with main city	Well-connected
24	Type of construction of the building	**Two(G+I) Storied building. R.C.C. Structure with Column and Beam. Flooring Marble.**
25	Any discouraging report about the property	No.

I/We certify that –

(1) The property as mentioned above has been inspected by me/us physically on **05.06.2025** and based on local enquiry I/we am/are satisfied that the information obtained about history of the property is correct and the valuation made by me is realistic and valued at **Rs. 43,39,400/-**

(2) During inspection I/we have talked to the owner of the property and have satisfied myself/ourselves about his identity. I/We have verified his Ration Card/ Voter's Identity Card/ Pass Port/ PAN Card. The reason given by the owner for offering the property as security is apparently acceptable.

(3) I/We am/are in no way having any interest in the property.

(4) I/We have revisited the site once again on **06.06.2025** to make local enquiries from the market and neighbours to confirm location, ownership, value, boundaries, etc.

(5) Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.

SUJOY KUMAR BISWAS
Chartered Engineer (AM 83675/8)
Fellow of The Institution of Engineers (India) (F-115871-9)
Approved Valuer & Fellow of the Institution of Valuers (F-16930)
Licentiate Building Surveyor KMC Class I (LBS/I/1347)
Empanelled Structural Engineer KMC Class I (ESE 161/I)
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

Signature of the Valuer with seal

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PHOTOGRAPH OF THE PROPERTY



Property View



Property View

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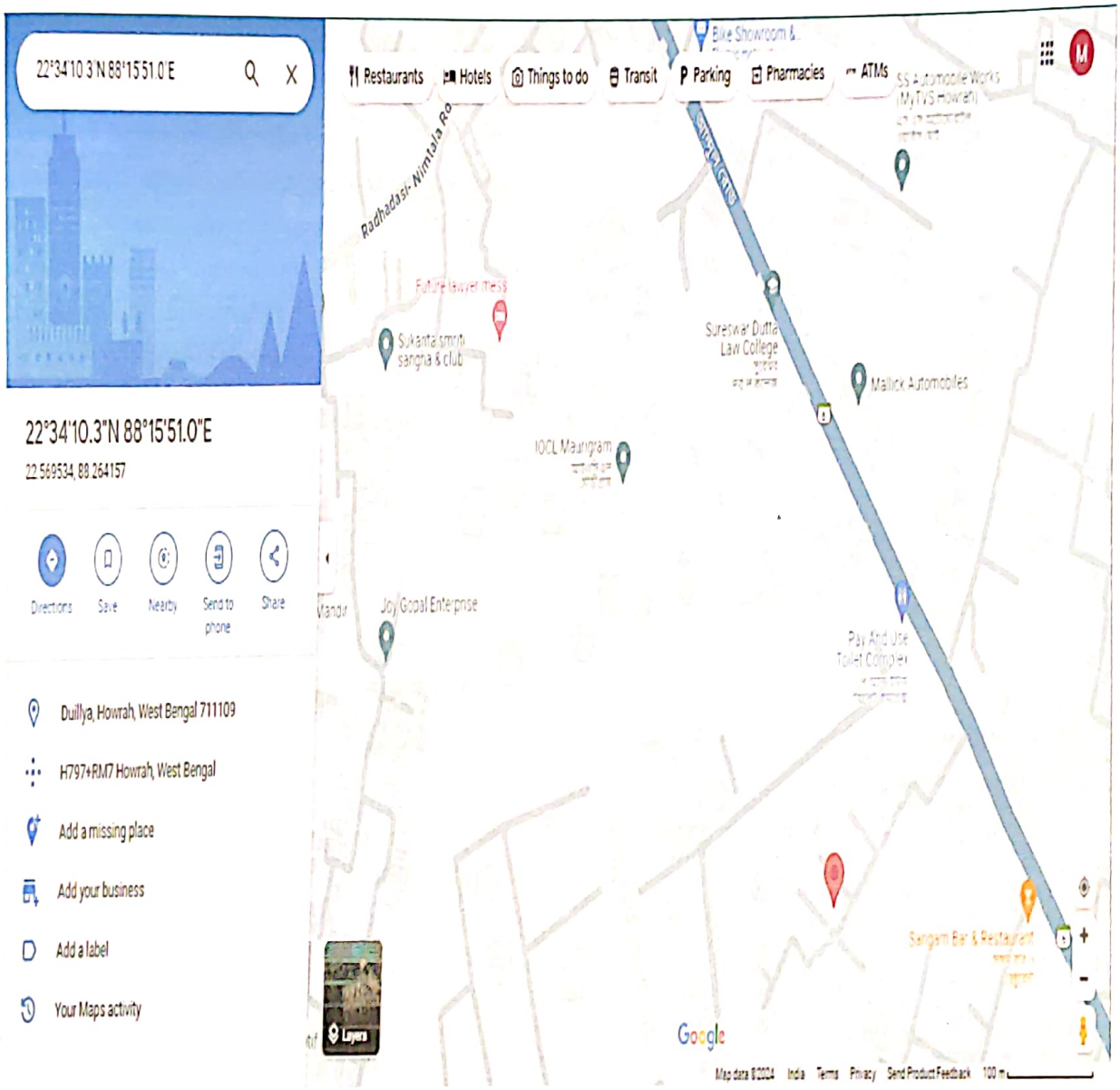
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ROUTE MAP OF THE PROPERTY



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

Market Value of Land

(*) marked items are mandatory

District *	Howrah	Thana *	Sankrail
Local Body *	Gram Panchayat	Mouza *	Panchpara
Road		Road Zone	
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. RANIHATI	Gram Panchayat *	PANCHPARA
Project Name	Not Available		

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

Plot No	LR / 02425 / 0	LR Khatian No.	3189	/	Bata Khali
Proposed Land Use *	Bastu	Nature of Land * (as recorded in ROR)	Bastu		

	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
Area of Land *	Acre	Decim	Bigha	1	Chatak	Sq. Fe	1.65

Adjacent to Metal Road	Yes	Approach Road Width * (In feet)	6
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 [ ] D6U8Y9 Try new characters

Existing Market Value of Land: Rs. 6,68,250/-

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	2425	3189	রীতা ভৌমিক	সুভ ন	29/2/1অবিনাশ ব্যানার্জী ল ন শিবপুর, হাওড়া	ডাঙ্গা	0.00000000	OK

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

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