ER. JOYDEEP DHAR
BE Civil, AMIE, CE, VMRE
PG Diploma in Valuation
M.Sc. Real Estate Valuation
Chartered Engineer, Govt. Regd. Valuer IBBI

Chamber of Valuation

Ref no. UCO Bank/Hooghly/2026-27/0005

Date- 09-04-2026

TO,
THE SENIOR MANAGER,
UCO BANK,
BHADRAKALI BRANCH, WB.

Subject: VALUATION CERTIFICATE

Dear Sir,

Under the verbal instruction of the Branch Head, UCO Bank, Bhadarkali Branch, Hooghly, the property was inspected to ascertain the Distress value. I visited the site and conducted the valuation of the property and its Fair, Realizable and Distressed value is as under:

Name of the Borrower/s	**SRI RAJU SAMANTA & SMT. TAPASI SAMANTA**
Owner of the Property	**SRI RAJU SAMANTA & SMT. TAPASI SAMANTA**
Address of the Property	**"SATYAJYOTI" APARTMENT'**, FLAT NO. 202, ON THE 2ND FLOOR, (SOUTH-WEST) MOUZA: BHADRAKALI, J.L. NO. 09, R.S. DAG NO. 1405, R.S. KHATIAN NO. 353 L.R. DAG NO. 3504, UNDER L.R. KHATIAN NO. 1109/2 & 8212, HOLDING NO. 13, SASTITALA LANE, UTTARPARA KOTRUNG MUNICIPALITY, P.S. - UTTARPARA & A.D.S.R. UTTARPARA, DIST- HOOGHLY, PIN 712232
Type of Property	Residential Flat
Valuation Approach/Method	Market approach
Date of inspection	08-04-2026
Date of Valuation	09-04-2026
Marketability of the Property	Good

Fair Market Value	Realizable Value	Distress Value
Rs. 27,10,000/-	**Rs. 24,39,000/-**	**Rs. 21,68,000/-**

We hereby declare and certify that:

1. I have no direct or indirect interest in the said company or properties.
2. The information furnished is true and correct to the best of our knowledge and belief that is based on the documents furnished by the owner of the property.

Thanking you,
Yours faithfully,

Er. JOYDEEP DHAR
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Chartered Engineer
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Member AARVF, Govt. Regd. Valuer IBBI

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