KANDARPA KR. KALITA (Chartered Engineer)
F.I.I.V./Approved Valuer& Investigator (G.I.C.)
CAT-VII-F-2391 & CAT-1-F-3081
(E-mail: kandarpakkalita@rediffmail.com)
(E-mail:kandarpakalita101@gmail.com)
Ph: 96138-35453(M), 96138-35453(M)
Bahini Path, Rukmini Gaon
Near Pratidhwani Clinic, H/No. – 14
P.O. – Khanapara & P.S. – Dispur
Guwahati – 781022
Dist. – Kamrup (M), Assam

Reff. No. :- KK/ PBABRB /2026 **Date:- 15.10.2026**

VALUATION REPORT

(IN RESPECT OF LAND & BUILDING)

I. GENERAL

01. Purpose of which the valuation is made : To evaluate the fair market value on request of branch
: Manager of UCO Bank, Tinsukia Branch.

02. Date of inspection : : ---.10.2026
Date on which the valuation is made : 15.10.2026

03. List of documents produced for perusal : (i) Sale Deed (ii) Old Valuation

i) Deed No. : Sale Deed
ii) Khatian No. : ----

04. Name of the owner (s) and his/their : **Sri Paritosh Bhowal, Sri Ashutosh Bhowal, and**
Address (es) with phone no : **Sri Rabindra Bhowal** S/O Narayan Chandra Bhowal
(Details of share of each owner in case of joint ownership) : Rev.Vill.: New Colony, Tinsukia Town Sheet No.- 5, : Ward No.- 13, P.O. & P.S.– Tinsukia, Mouza: Tinsukia, : Dist. – Tinsukia, Assam. Pin – 786146,

05. Brief description of property : The property is a Residential plot by measuring total : area **2 Katha 3.75 Lessa = 6,300 Sq.ft.** where there is : RCC Residential Building standing on the plot.

06. LOCATION OF THE PROPERTY
a) Plot No. / Survey No. : **Dag No. – 1973**
Patta No. – 170
b) House No. / Flat No. : ----
c) T.S No. / Village : Rev. Vill. – Tinsukia Town Sheet No.- 5
d) Ward / Taluka : Mouza – Tinsukia
e) Mandal / District : Dist. – Tinsukia, Assam.

07. Postal Address of the Property : Rev.Vill.: New Colony, Tinsukia Town Sheet No.- 5, : Ward No.- 13, P.O. & P.S.– Tinsukia, Mouza: Tinsukia,

: Dist. – Tinsukia, Assam. Pin – 786146,

08. City / Town : Tinsukia Town
Residential Area : Yes
Commercial Area : No
Industrial Area : No

09. Classification of the Area
High/Middle/Poor : Middle class
Urban/Semi Urban/Rural : Semi-urban

10. Coming under corporation limit/ Village Panchayat/Municipality : 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 : N.A.

12. In case it is an agricultural land, Any Conversion to house site plots is contemplated : N.A.

13. Boundaries of the property (As per deed) (As per physical inspection)

North : ----- Sri P.N. Paul
South : ----- D.C. Naha
East : ----- Road
West : ----- Road & H.C. Saha Roy

15. Extent of the site : **2 Katha 3.75 Lessa = 6,300 Sq.ft.**

16. Extent of the site considered for Valuation (least of 14a & 14b) : **2 Katha 3.75 Lessa = 6,300 Sq.ft.**

17. Whether occupied by the owner / tenant : Occupied by owner
If occupied by tenant since how long? : N/A
Rent received per month. : N/A

II. CHARACTERISTICS OF THE SITE:-

01. Classification of Locality : Residential area
02. Development of surrounding area : Developing
03. Possibility of frequent flooding : No
04. Availability to the Civic amenities : All the civic amenities are available within 2 KM. Like school, hospital, bus stop, market etc. radius
05. Level of land with topographical conditions : Level land
06. Shape of land : Rectangular
07. Type of use to which it can be put : Residential purposes

08. Any usage restriction : No

09. Is plot in town planning approved layout? : Yes

10. Corner plot or intermittent plot? : Intermittent plot

11. Road facilities : Available

12. Type of road available at present : Graval Road

13. Width of road – Is it below 20ft. or more then 20ft. : Below 20 ft.

14. Is it a land locked land? : No

15. Water Potentiality : Available

16. Underground sewerage system : Not available

17. Power supply is available in the site : Available

18. Advantages of the site : 1. Easy communication.
: 2. Environmental condition is good.

19. General remarks, if any : 1. The land is suitable in all respect.

PART – A (Valuation of land)

01. Size of plot : Rectangular
North & South : ----
East & West : ----

02. Total extent of the plot : **2 Katha 3.75 Lessa = 6,300 Sq.ft.**

03. Prevailing market rate : Rs. (30,00,000/- to 40,00,000/-) per Katha

04. Guideline rate obtained from the Registrar's office (an evidence Thereof to be enclosed) : ----

05. Assessed/adopted rate of valuation : Rs. 1,041.67/- per Sq. ft. (Rs. 30,00,000/- per Katha)

06. Estimated value of Land : (Area – 6,300 Sq.ft. X Rs. 1,041.67/- per Sq. ft.)
: Rs. 65,62,500/-

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/Steel Framed) : Framed bearing

c) Year of construction : 1. RCC Gr. Floor = 2002
2. Shed Type Shop = 1975

d) Residual of the Building : 1. RCC Gr. Floor = 56 Years
2. Shed Type Shop = 9 Years

e) Number of floor & height of each Floor including basement, if any : 1. RCC Gr. Floor = 11 ft.
2. Shed Type Shop = 10 ft.

f) Plinth area floor wise : 1. RCC Gr. Floor = 57.23 Sqm.
2. Shed Type Shop =18.58 Sqm.

g) Condition of the building

i) Exterior : Excellent, Good, Normal, Poor : Good

ii) Interior : Excellent, Good, Normal, Poor : Good

02. Compound wall :
Height : ----
Length : ----
Type of construction : ----

03. Electrical installation : No
Type of wiring : ----
Class of fittings (Superior/Ordinary/Poor) : ----

Building Value:

Sl. No	Particulars of item.	Plinth Area	Roof Ht.	Age of the Bldg.	Estimated Replacement Rate of Construction	Replacement Cost (Rs.)	Depreciation .	Net vale after Depreciation (Rs.)
1.	RCC Gr. Floor	57.23 Sqm.	11 ft.	24 Years	Rs. 24,410/- per Sqm	Rs. 13,96,984/-	Rs. 5,02,914/-	Rs. 8,94,070/-
2.	Shed Type Shop	18.58 Sqm.	10 ft.	51 Years	Rs. 10,500/- per Sqm	Rs. 1,95,090/-	Rs. 1,79,483/-	Rs. 15,607/-
							Total	Rs. 9,09,677/-

PART – C (Extra Items) **(Amount of Rs.)**
01. Portico : No
02. Ornamental Front Door : No
03. Site out/verandah with Steel Grills : No
04. Iron Staging wit overhead water Tank : No
05. Bore well/ring well/tube well : No
06. Extra Steel/Collapsible Gates/Rolling shutter : No .
Total :

PART – D (Amenities) **(Amount of Rs.)**
01. Wardrobes : No
02. Tiles flooring : No
03. Font Elevation : No
04. Marble/Ceramic Tiles Flooring : No
05. Interior decorations : No
06. Architectural elevation works : No
07. Paneling Works : No
08. Aluminum Works : No
09. Aluminum hand rails : No
10. False ceiling : No .
Total :

PART – E (Miscellaneous) **(Amount of Rs.)**
01. Portico : No
02. Ornamental Front Door : No
03. Site out/verandah with Steel Grills : No
04. Overhead water Tank : No

05. Bore well/ring well/tube well : No
06. Extra Steel/Collapsible Gates/Rolling shutter : No
07. Boundary Wall with Iron gate : No .
Total :

01. Water Supply arrangements with Tank : Rs. 60,000/-
02. Drainage arrangements : No
03. Electrification : Rs. 40,000/-
04. Extra steel/collapsible gate (L/S) : No
05. C.B. deposits, fittings etc. : No
06. RCC Toilet Room ; Rs. 30,000/-
Total : Rs. 1,30,000/-

TOTAL ABSTRACT OF THE ENTIRE PROPERTIES

Part A	Land	: **Rs.**	**65,62,500** /-
Part B	Buildings	: **Rs.**	**9,09,677 /-**
Part C	Extra Items	:	----
Part D	Amenities	:	----
Part E	Miscellaneous	:	----
Part F	Services	: **Rs.**	**1,30,000/-** .
	Total	**: Rs.**	**76,02,177** /-
	Say	**: Rs.**	**76,00,000** /-

SUMMARY OF VALUATION

Basis	Value
Market value	**Rs. 76,00,000/-**
Realizable value	Rs. 68,40,000/-
Distress value	Rs. 64,60,000/-

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is **Rs. 76,00,000**/- **(Rupees :- Seventy Six Lakhs)** only.

Place : Guwahati
Date : 15.10.2026

Yours faithfully
Kandarpa Kumar Kalita

Panel Valuer
UCO Bank

Mandate for Valuer

1. Date of visit : ----
2. Nature of security : Collateral
a. Vacant land [agricultural/non-agricultural] : No, non-agricultural
b. Land with building there on : Yes
3. Area of the land : **2 Katha 3.75 Lessa = 6,300 Sq.ft.**
4. In case of building built-up area : **75.81 Sq. M.**
5. In case of building under construction, status/ progress of construction and approximate time required for completion : Completed
6. Distance of the site from the branch : 2 KM. (Approx.)
7. Location [with boundary] : **(As per actual)**
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
North : Sri P.N. Paul
South : D.C. Naha
East : Road
West : Road & H.C. Saha Roy

8. Plot No. / **Dag No. : 1973**
Khatian No. / **Patta No : 170**
Rev. Vill. – Tinsukia Town Sheet No.- 5
Within Sub-Registrar's office of Tinsukia
Dist. – Tinsukia, Assam.

(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.

9. Name of the present owner of the property : **Sri Paritosh Bhowal, Sri Ashutosh Bhowal, and**
Address (es) with phone no : **Sri Rabindra Bhowal** S/O Narayan Chandra Bhowakl

10. Present address of the owner [if other than the applicant] : Owner is the applicant
11. Occupation of the owner [if other than the applicant] : ----
12. Relationship with the applicant : Self
13. No. of stories and age of the building
Whether the property has been purchased by the : Purchased

Present owner or inherited or received as a gift

The valuer should verify seller's photo ID and Address : Verified

14. Consideration/reason for offering the property as mortgage [in case of third party property] in case of third party collateral security. : Verified

(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 sale. 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 etc. : Same has been done

15. Whether the property is free from tenancy? : Free hold

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. : Enquired

16. Whether the property is accessible from public Road? : Yes

The valuer should verify from site map and get confirmed from local enquiry. : Confirmed

17. 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

18. Who is occupying the house at present? : Owner occupied

19. Condition of the land/land & building from the point of view of sale. : Good

20. Whether local enquiry made to satisfy about history of the property? : Yes

21. 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. : Owner

22. Comments on the locality : Middle class

23. Surroundings : Good

24. Connection of the locality with main city : Good

25. Type of construction of the building : Framed bearing

26. Any discouraging report about the property : No

I Certify that –

(1) The property as mentioned above has inspected by my representative physically on -----

and based on local enquiry and I am satisfied that the information obtained about history of the

property is correct and the valuation made by me is realistic and valued at

Rs. 76,00,000/-

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

(3) I have also verified the construction of the building with the sanctioned plan and found no deviation as mentioned below.

(4) I am in no way having any interest in the property.

(5) I have not revisited the site once again to make local enquiries from the market and neighbors to confirm location, ownership, value, boundaries, etc.

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

Yours faithfully
Kandarpa Kumar Kalita
Panel Valuer
UCO Bank