VALUATION CERTIFICATE

(IN RESPECT OF LAND& BUILDING)

Of

SRI PRAHLAD SAIKIA

AT

VILL: DIPOTA HATKHALA,
(BAMUN CHUBURI)
P.O. : DIPOTA, PIN: 784150,
P.S.: TEZPUR, MOUZA: HALESWAR,
DIST: SONITPUR, ASSAM.

Latitude 26.681860° N, Longitude 92.742054° E

Valuation Carried out by:

M/S DPC (DARSHANA PROJECT CONSULTANCY)

Regd. Valuer: Regd. No. FIIV CAT-1-CLM 2314, GOVT REGD. NO.CAT-1/4/2017-18.
ApprovedValuer of: IOB, AGVB, SBI, UCO, BANDHAN,UJJIVAN,ANNAPURNA,NAGARIK etc.

HEAD OFFICE:

Malaynagar, PWD Chawk,
Assam Engineering College Road
Jalukbari, Guwahati-781013
Ph No: 90852-93079

Mob No:90852-93079, 98640-14211
Mail us at: dpccnsltnc@gmail.com

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Shri Parameswar Sharma
Prop : M/S DPC (DARSHANA PROJECT CONSULTANCY) Regd.No.9/22
Regd. Valuer :Regd.No.FIIV CAT-1-CLM 2314.
IBBI Regd.No : IBBI/RV/04/2019/11449.
CBDT.Regd. No. : CAT-1/04/2017-18
CONTACT DETAILS- Phone: 98640-14211
DPC/2026-27/10/54

Date: 14/10/2026

UCO BANK

GENERAL

01	Purpose for which the valuation, is made	:	Re- Valuation for UCO Bank Mission Chariali Branch to Ascertain the Fair Market Value, Realizable Value and Force Sale Value or Distress Sale Value of Land and building
02	a) Date of inspection b) Date on which the valuation is made	: :	14/10/2026 14/10/2026
03	List of document produced for perusal	:	i. Sale Deed, ii. Jamabandi,
04.	Name & Address of the owner	:	**Sri Prahlad Saikia, S/O: Late Ramesh Saikia,** Rev. Vill. : Dipota Hatkhala, P.O.: Dipota, Pin: 784150, Mouza : Haleswar, P.S.: Tezpur, Dist.: Sonitpur, Assam.
05	Brief description of the property	:	Total Land measuring 04 Katha 00 Lecha, with an A.T. Building Covered by Dag No.- 422(O), 853 (N) and Patta No. – 33(O), 443(N)
06	Location of the property	:	The property is situated at a distance about 200 Mtrs. From Nabajyoti Yubak Sangha.
07	Postal address the property	:	**Sri Prahlad Saikia, S/O: Late Ramesh Saikia,** Rev. Vill. : Dipota Hatkhala, P.O.: Dipota, Pin: 784150, Mouza : Haleswar, P.S.: Tezpur, Dist.: Sonitpur, Assam.
08.	City /Town/Rural	:	Rural
09.	Residential/ Commercial/Industrial area	:	Residential area.
10.	Classification of the area i)High/Middle/Poor ii).Urban/Semi urban/Rural	 : :	 Middle. Rural
11.	Whether covered under any State/Central Govt. Enactments(e.g. Urban Land Ceiling Act)or notified Under agency area/scheduled area/ Cantt. area	:	No.
12	In case it is and agricultural land any conversion to house site plots is contemplated	:	NO.
13.	Boundaries of the Properties	:	**As Per Deed** / **Actual** North : Road — Road South : Khagen Saikia — Khagen Saikia East : Ramesh Saikia — Kalpana Saiki/ Own Land West : Sarulora Das — Mintu Das
14.	Extant of Site offered for Mortgaged	:	Land measuring 00 Bigha 04 Katha 00 Lecha 00 Rowa

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15.	Occupied by	:	Owner.

CHARACTERISTICS OF THE SITE:

01.	Classification of the locality	:	Residential (As per Jamabandi)
02.	Development of surrounding areas	:	Developed.
03.	Possibility of frequent flooding	:	No.
04	Availability of the Civic amenities like School, Hospital, Bus Stop Market etc.	:	Available within limit.
05.	Level of land with topographical condition	:	Level ground.
06.	Shape of land	:	Rectangular.
07.	Type of use to which it can be put	:	Residential
08.	Corner plot/ intermittent plot/ Road side plot	:	Intermittent plot.
09.	Road facilities	:	Available.
10.	Type of road available at present	:	Kutcha Road.
11.	Width of the road	:	14 ft wide Road
12.	Water Potentiality	:	Available.
13.	Power supply is available in the site	:	Available.
14.	Advantages of the site	:	It is a good Residential area having necessary amenities available with limit.
15.	General remarks	:	It is a good Residential place.

PART- A (Valuation of Land):

01	Total extent of the plot	:	Land measuring 00Bigha 04 Katha 00Lecha 00 Powa.
	Offered for Valuation	:	Land measuring 00Bigha 04 Katha 00Lecha 00 Powa. .
02	Prevailing market rate for Land	:	Rs.12,00,000.00 to Rs.18,00,000.00 Per Katha.
03	Guideline rate obtained from the Registrar's Office an evidence, there to be enclosed.	:	Rs. 9,00,000.00 Per Bigha.
04	Assessed adopted rate of valuation	:	Rs. 6,00,000.00 Per Katha.
05	Estimated value of Land	:	Rs. 24,00,000.00

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PART - B (Valuation of the building) :

Description of Structure and Period of Construction:

On the said plot of land, the owner has constructed an AT Building. The building as per (A) class specifications and standards.

Method of Valuation: The cost of construction is worked out on the basis of Market rate.

Detailed Cost of Building:

Sr. no.	Particulars of item	Plinth area	Percentage of construction	Age of building	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation On 10% Salvage Value.	Net value after depreciation Rs. (Rounded off)
1.	A.T.	111.15 Sq.mt.	100%	22 Years	15,000.00	16,67,2506.00	6,60,231.00	10,07,019.00
Replacement cost of the building							**Rs.**	**10,07,019.00**

Part C – (Extra Items) ::

(Amount in Rs.)

1.	Portico	:	
2.	Extra steel/collapsible gates	:	
3.	Compound Wall		
	Total	:	**N/A**

Part D – (Miscellaneous) (Amount in Rs.)

1.	**A.** Sanitary and Water Supply	:	
2.	Tiles, Marble	:	
3.	Separate water tank/sump	:	
	Total	:	**N/A**

Part E – (Services)

(Amount in Rs.)

1.	A. Electrification 12.5% (for A.T only)	:	
2.	C. B. deposits, fittings etc.	:	
3.	Pavement	:	
	Total	:	**N/A**

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART - A	Land	:	Rs.	24,00,000.00
PART - B	Building	:	Rs.	10,07,019.00
PART – C	Extra Items	:	Rs.	------
PART – D	Miscellaneous	:	Rs.	------
PART - E	Services	:	Rs.	------
	Total	:	Rs.	**34,07,019.00**
	Say	:	Rs.	**34,00,000.00**
	Market Value of the Property in our opinion	:	Rs.	34,00,000.00
	Realizable Value of the Property Say	:	Rs.	31,00,000.00
	Force Sale Value of the Property Say	:	Rs.	29,00,000.00

The property is already mortgaged the UCO Bank Mission Chariali Branch.

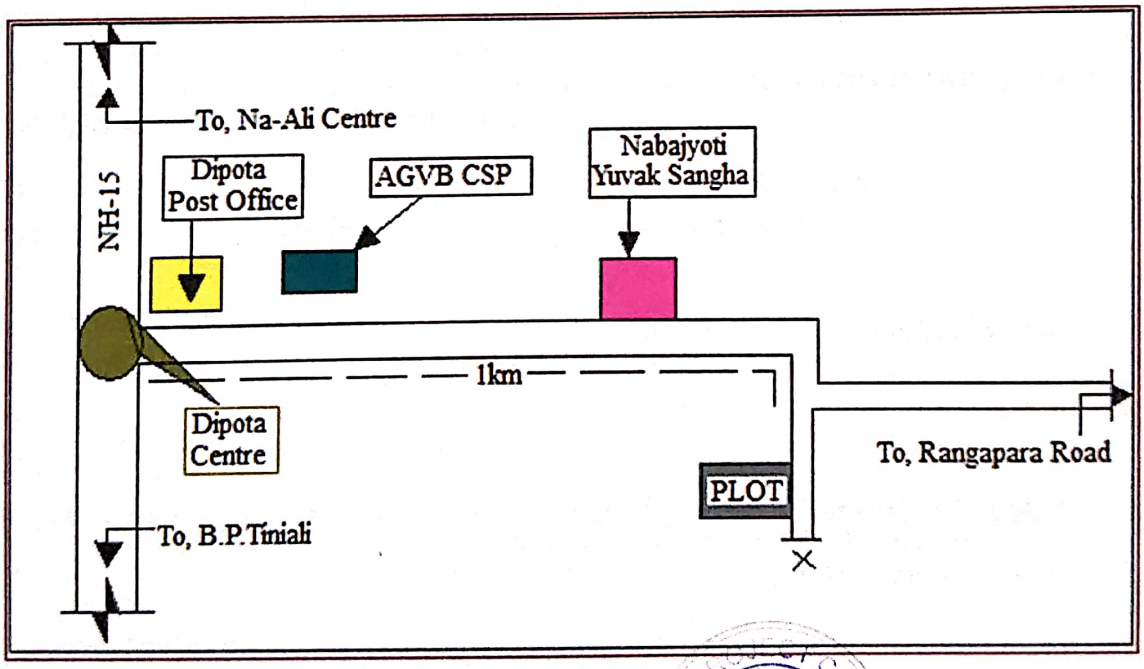
Shri Parameswar Sharma M. VAL. (RE)
Proprietor : M/s Darshana Project Consultancy (DPC)
Panel Valuer Banks/FIs
IBBI Regel No.-IBBI/RV/04/2019/11449
Govt. Regd. No. CAT-1/4/2017-18
Rvo Regd. No-IIV-RVO/OM/11/2018

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DECLARATION:

We hereby declare that: -

- The information furnished here is true and correct to the best of our knowledge and belief.
- The applicant has shown the plot to us however branch concerned official is requested to visit the place for safety of the bank.
- We have no direct or indirect interest in the property valued.
- We have not been convicted of any offence and sentenced to a term of imprisonment.
- We are not ascertaining the title of the property. The title of the property to be verified by a legal consultant of the bank. Validity of this report is 180 days from the date of this valuation.
- We are not responsible for any changes in the Govt. policies .Further, we are also not responsible any decrease/increase in the value of the properties in future.
- This report may be used by UCO Bank Mission Chariali Branch only.
- Further , we are also not responsible for any changes in the valuation policy of the Bank without giving us prior intimation. Value shown by us in this report is our opinion only may very man to man.
- The applicant is not interested in identifying the property.
- Permission for Construction could not produce during our visit to the site so it is the discretion of the bank whether cost of construction to be considered or not.



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MANDATE FOR VALUER

Name of Valuer with Address & Telephone No. :M/S DPC (DARSHANA PROJECT CONSULTANCY)
Head Office : Jalukbari, Malay Nagar,
A.E.C. Road, Near P.W.D. Chowk,
Guwahati – 13, Mobile No.:90852-93079,

Date of visit 14/10/2026
Concerned Representative : Sri Debasis Sarma.
Mob :90852-93079.

1) Nature of security
a) Vacant land (Agricultural / non agricultural)
b) Land with building thereon : A.T. Building
2) Area of the land : 00 Bigha 04 Katha 00 Lecha.
3) In case of building, built-up area : A.T. Building: 111.15 Sq.mt.

4) In case of building under construction, status / progress of construction and approximate time required for completion : N/A. : A.T. 100% Completed.

5) Distance of the site from the branch : Around 05 Km.

6) Location (with boundary) : As per valuation report enclosed.
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 restriction in ownership, if any. : Immovable property consisting of Land

7) Plot No. / Patta No.: : 33(O), 443(N)
And Dag No. : : 422(O), 853 (N)

Premises No. : N.A
J.L. No. : N/A

Within Sub Register office Tezpur,
Dist.: Sonitpur Assam.

The valuer should enclose the sketch of the property.

8) Name / address present owner of the property: **Sri Prahlad Saikia, S/O: Late Ramesh Saikia,**
Rev. Vill. : Dipota Hatkhala, P.O.: Dipota, Pin: 784150,
Mouza : Haleswar, P.S.: Tezpur, Dist.: Sonitpur, Assam

9) Occupation of the owner : Business .

10) Relationship with the applicant : Self.

11) Whether the property has been purchased by the present owner or inherited or received as a gift. : Self.

12) Consideration / reason for offering the property as mortgage (in case of third party property) in case of third party collateral security. : Property already mortgaged with the Branch.

13) Whether the property is free from tenancy ? : The property is free from tenancy.

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14) Who is occupying the house at present ? : Occupied by the present owner.

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

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

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. : Nobody is there to identify on the basis of previous Valuation Report

17) Comments on the locality : *Middle class locality*

18) Surroundings Herewith : Details shown in Key plan enclosed

19) Connection of the locality with main Town : Yes.

20) Type of construction of the building : A.T. Building

21) Any discouraging report about the property : No data Available.

We certify that –

1) The property as mentioned above has been inspected by our representative physically on 14/10/2026 and based on local enquiry he is satisfied that the information obtained about history of the property is correct and the valuation made by me is realistic and valued at Rs. 34,00,000.00 (Total value of the property)

2) During inspection our authorized representative has talked to the owner of the property and have satisfied himself about his identity. The reason given by the owner for offering the property n as security is apparently acceptable.

3) We are in no way having any interest in the property.

4) Our representative has revisited the site once again on next day to make local enquiries from the market and neighbors 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.

Shri Parameswar Sharma M. VAL, (RE)
Proprietor : M/s Darshana Project Consultancy (DPC)
Panel Valuer Banks/FIs
IBBI Regel No.-IBBI/RV/04/2019/11449
Govt. Regd. No. CAT-1/4/2017-18
Rvo Regd. No-RVO/OM/11/2018

Place :: Guwahati
Date ::14/10/2026

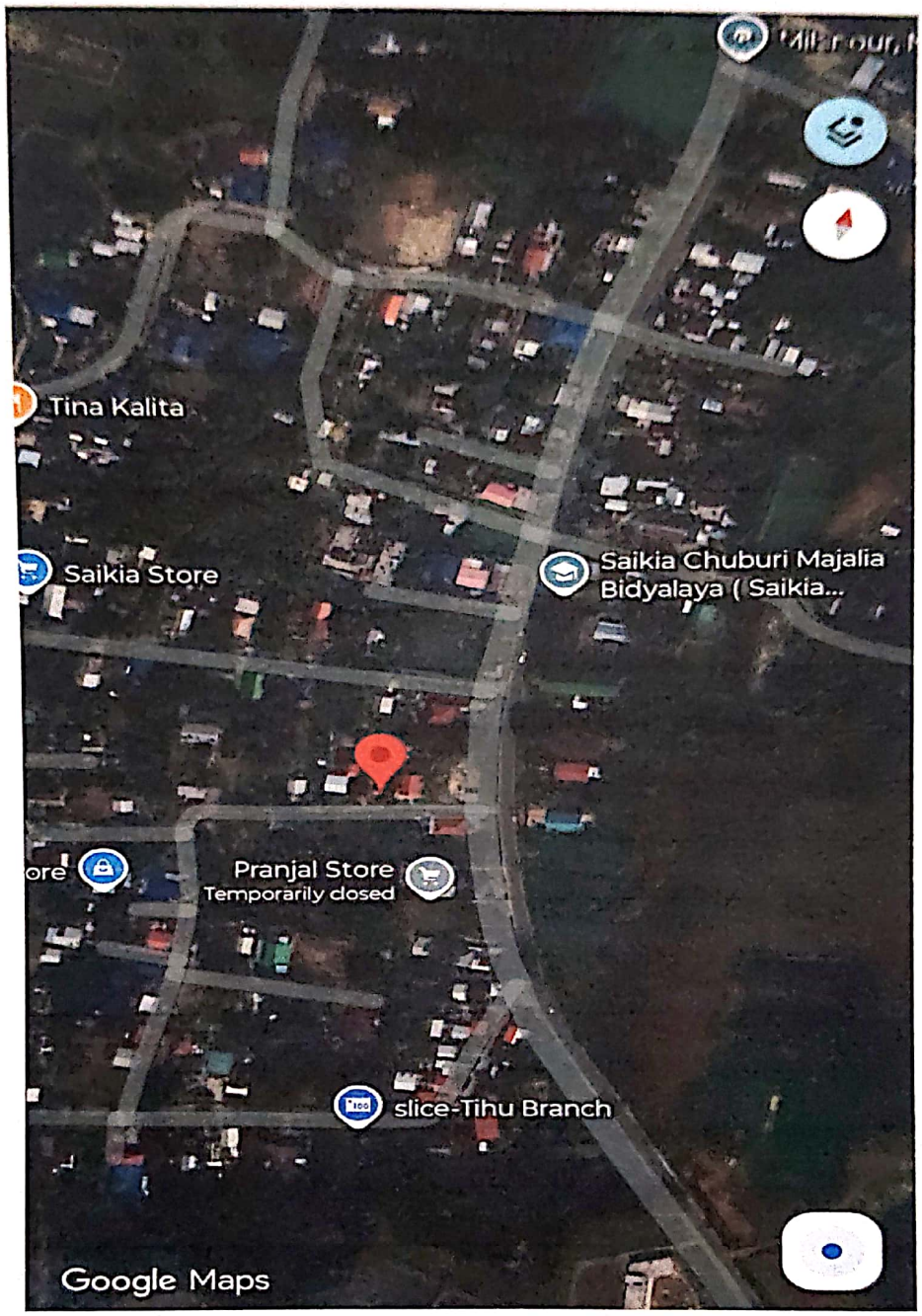
Signature
(Name and official seal of the approved valuer)

The Undersigned has inspected the property detailed in the valuation Report dated on 14/10/2026 We are satisfied that the fair and reasonable market value of the properties Rs.34,00,000.00 (Rupees thirty four lakhs) only.

Signature
Date ::

(Name of the Branch Manager with Official Seal)

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Wife of Sri Prahlad Saikia has not allowed us to take the photographs of the property.

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