



Ref No: MID/APR-26/01444

Date: 20/04/2026

ANNEXURE – ‘8’
FORMAT –‘A’To
Branch Head
UCO Bank
Haripal Branch**ASSOCIATED VALUERS**
‘Pradhan’, M.M. Nagar,
Midnapore, Paschim Medinipur**VALUATION REPORT****(IN RESPECT OF LAND / SITE AND BUILDING)**

I.	GENERAL	
1	Purpose for which the valuation is made	Re-valuation of the mortgaged property declared as NPA
2	a) Date of inspection	18/04/2026
	b) Date on which the valuation is made	20/04/2026
3	List of documents Produced for perusal	
	- Sale Deed being no.: I-1076 dt.24/03/1993 - Land ROR from official website of Govt. of WB - Site plan of land - Previous Valuation Report by Mr. Bhaskar Chatterjee , dt.10/05/2024	
4	Name of the owner(s) and his/their address(es) with phone No. (Details of share of each owner in case of joint ownership)	Mr. Rampada Chakraborty S/O Mr. Nabakumar Chakraborty Residing at Paschim Joykrishnapur, P.O.: Barabazar, P.S.: Haripal, Dist.: Hooghly.
5	Brief description of the property	Property under consideration is a 20.40 Decimal land for Pond & 5.60 Decimal land for Viti Land located at Mouza: Paschim Joykrishnapur, J.L. No.: 66, Plot No.: 107, L.R. Khatian No.:1393, Within Haripal- Sahadeb Gram Panchayat, P.O.: Haripal, P.S.: Haripal, Dist.: Hooghly, Pin – 712403, abutting by 3ft wide Kancha Passage road. <u>Landmark: Near Haldar Bari Thakur Dalan</u>
6	Location of the Property	
	a. Plot No. / Survey No.	Plot No.: 107, L.R. Khatian No.:1393
	b. J.L. No./ Village	Mouza: Paschim Joykrishnapur, J.L. No.: 66
	c. Ward / Taluka	Within Haripal- Sahadeb Gram Panchayat
	d. Police Station & District	P.S.: Haripal, Dist.: Hooghly
	e. GPS Reading of the property	Latitude: 22.81322166 & Longitude: 88.10779499
7	Postal address of the property	Vill.:Kamarpara, Paschim Joykrishnapur, P.O.: Haripal, P.S.: Haripal, Dist.: Hooghly, Pin – 712403.



8	City / Town		
	Residential area	Residential	
	Commercial area		
	Industrial area		
9	Classification of the area		
	a. High/Middle/Poor	Middle Class	
	b. Urban / Semi Urban/Rural	Rural	
10	Coming under Corporation limit/ Village Panchayat /Municipality	Within Haripal- Sahadeb Gram Panchayat	
11	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/ cantonment area	-	
12	In case it is an agricultural land, any conversion to house site plots is contemplated	Classified as Viti.	
13	Boundary of the property		
	North	Property of Dibyendu Chakraborty	
	South	3ft wide kancha passage then the property of others (Tiles Shed)	
	East	Pond of Mr. Ghoshal	
	West	Mud House of Susanta Ghoshal	
14.	Dimension of the site	As Per plan	As Per Actual
	North	Not Available	Not Available
	South	-Do-	-Do-
	East	-Do-	-Do-
	West	-Do-	-Do-
15	Extent of the site	Total 26.00Decimal	
16	Extent of the site considered for Valuation (least of 14 A & 14 B)	Total 26.00 Decimal	
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent Received per month	-	
II.	CHARACTERISTICS OF THE SITE		
1.	Classification of Locality	Middle Class	
2.	Development of surrounding areas	The surrounding area is a developed area since long	
3.	Possibility of frequent flood / water logging	No recent history	
4.	Availability of the Civic amenities like School, Hospital. Bus Stop, Market etc.	All Civic amenities are within 0.5 to 2km. distance from the property	
5.	Level of land with topographical conditions	Levelled	
6.	Shape of land	Regular	
7.	Type of use that may be made	Residential	
8.	Any usage restriction	None	
9.	Is plot in Town Planning approved layout?	The area is not under any town planning scheme	
10.	Corner plot or intermittent plot?	Intermittent	
11.	Road facilities	3ft wide Kancha Passage	
12.	Type of road available at present	Found 3ft.wide Kancha road on south side and common passage in north side of building situated of the co-sharer as stated by the owner though according to settlement map the land is viti land of 26 decimals without any entrance ie passage or road. So land locked land.	



13.	Width of road-is it below 20ft. or more than 20ft.	below 20ft
14.	It a land-locked Land?	Yes, Land- locked Land according to settlement map of Paschim joykrishnapur Mouza.
15.	Water Potentiality	Good
16.	Underground sewerage system	-
17.	Power supply is available in the site	-
18.	Advantages of the site	The locality is mainly served by Gram Panchayat road leading to P.W.D road from which all sorts of road communications are available. But instant plot has no road or passage facilities. The locality is also served by vast rail network Haripal railway station within some meter.
19.	General Remarks	1) No road facilities on plot no.107 according to settlement map of the area though physically a 3ft.wide passage exist in south side. Moreover according to settlement records the nature of the plot no.107 is viti and plot no.106 is a pond. Hence to demarcate the land a thorough survey by a land surveyor is needed. 2) On enquiry it was found that there were about 3.5 katha solid land and rest area is seems to be pond which shown by Mr. Chakraborty.
Part – A (Valuation of land)		
1	Size of plot	Total 26.00 Decimal
	North & South	Not Available
	East & West	Not Available
2.	Total extent of the plot	26.00Decimal
3.	Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	From local enquiry and market investigation it reveals that the rate for vacant, developed 'Viti & Pond ' land in-and-around the site varies between @Rs.10,000.00 to Rs.50,000.00 per Decimal, depending upon, location, situs, width of the abutting road, shape, size, neighbourhood area and other factors.
4.	Guideline rate obtained from the Registrar's Office	Rs.8,16,020.00 for 20.40 Decimal land for Pond & 5,60,011.00 per decimal for Viti Land Thus, land rate comes to Rs.39,923.00 per decimal for Pond & Rs.1,00,000.00 per decimal for Viti Land. (certificate attached)
5.	Assessed / adopted rate of valuation	Rs.50,000.00 per decimal for viti land & Rs.10,000.00 per decimal for Pond
6.	Estimated value of Land (Rs.50,000.00 x 5.60 Decimal)	Rs.2,80,000.00
	Estimated value of Land (Rs.10,000.00 x 20.40 Decimal)	Rs.2,04,000.00
	Total	Rs.4,84,000.00
Part – B (Valuation of Building)		
1	Technical details of the building	
a)	Type of Building (Residential / Commercial/ Industrial)	20.40 Decimal land for Pond & 5.60 Decimal land for Viti Land
b)	Type of construction (Load bearing / RCC / Steel Framed)	-
c)	Year of construction	-
d)	Number of floors and height of each floor including basement, if any	-
e)	Plinth area floor-wise (in sq.ft.)	-
f)	Condition of the building	
	I. Exterior – Excellent, Good, Normal, Poor	-
	II. Interior - Excellent, Good, Normal, Poor	-
SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF:		
Sl.	Description	
1	Foundation	20.40 Decimal land for Pond & 5.60 Decimal land for Viti Land
2	Basement	-
3	Superstructure	-
4	Joinery/Doors & Windows	-
5	RCC Works	-
6	Plastering	-
7	Flooring, skirting, dadoing	-
8	Special finish as marble, granite, wooden panelling, drills etc.	-



9	Roofing including weather proof course.	-
10	Drainage	-

2	Compound Wall	
	Height :	-
	Length :	-
	Type of Construction	-
3	Electrical Installation	
	Type of wiring	-
	Class of fitting (Superior / Ordinary/Poor)	-

DETAILS OF VALUATION

Particulars	Roof Height	Plinth Area (in sqft)	Age	Cost of Construction (Rs. Per sqft)	G.C.R.C. Rs.	Depreciation. <u>Age (100-10)%</u> life	Value In Rs.
Nil							

	PART – C (Extra items)	(Amount in Rs.)
01.	Portico	-
02.	Ornamental front door	-
03.	Sit out/verandah with steel grills	-
04.	Overhead water tank	-
05.	Extra steel/collapsible gates/shutter	-
	TOTAL	-

	PART – D (Amenities)	(Amount in Rs.)
01.	Wardrobes	-
02.	Glazed tiles	-
03.	Extra sinks and bath tub	-
04.	Marble/ceramic tiles flooring	-
05.	Interior decorations	-
06.	Architectural elevation works	-
07.	Paneling works with ACP board & toughened glass	-
08.	Aluminum works	-
09.	Aluminum hand rails	-
10.	False ceiling	-
	TOTAL	-

	PART – E (Miscellaneous)	(Amount in Rs.)
01.	Separate toilet room	-
02.	Separate lumber room	-
03.	Separate water tank / sump with Piping	-
04.	Trees, gardening	-
	TOTAL	-

	PART – F (Services)	(Amount in Rs.)
01.	Water supply arrangements	-
02.	Drainage arrangements	-
03.	Compound wall	-
04.	C.B. deposits, fitting etc.	-
05.	Pavement	-
	TOTAL	-



	Total abstract of the entire property	
	Part – A Land & Pond	Rs.4,84,000.00
	Part – B Building	-
	Part – C Extra items	-
	Part – D Amenities	-
	Part – E Miscellaneous	-
	Part – F Service	-
	TOTAL	Rs.4,84,000.00

As a result of my appraisal and analysis it is my considered opinion that the Approach Valuation, Method of Valuation, Calculations related to valuations, Depreciation and Onerous clauses related to this property are discussed in detail in Para-IV of our main report.

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 may be taken as of **Rs.4,84,000.00** (Rupees Four Lakh Eighty Four Thousand Only).

{For assessing 'REALISABLE VALUE' as on date of valuation, considering marketability, risk factors and other hazards and proper time frame etc. 90 % of 'Market Value' may be reasonable at **Rs.4,35,600.00** only and for assessing 'FORCED SALE/DISTRESS SALE VALUE' as on date of valuation, considering 80 % of Market Value may be reasonable at **Rs.3,87,200.00**}

REMARKS:

1. Value varies with the purpose and date. This report is not to be referred for the purpose other than as mentioned in Page-1, Para-1 (General-I)-1 of this report.

2. This valuation is done without prejudice under existing situation, condition and circumstances and subject to proper legal verifications of the property under consideration.

ENCLOSURE: Related Documents enclosed herewith in separate Annexures as follows:

- | | |
|--|--------------|
| 1. Data / Information & Methodology / Approach | Annexure - A |
| 2. Mandate for Valuer | Annexure - B |
| 3. Photographs of the property | Annexure - C |
| 4. Market value certificate | Annexure - D |
| 5. Google Map Location | Annexure - E |
| 6. Land ROR from official website of Govt. of WB | Annexure - F |
| 7. Site plan of the property | Annexure - G |

Place: Midnapore

Date: 20/04/2026

SUDIP PRADHAN
 AMIS (Valuation), B. Tech (Mech.), M. Sc. (Re. V.)
 FOR ASSOCIATED VALUERS
 CHARTERED ENGINEER &
 BANK APPROVED VALUER



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:

DATA / INFORMATION & METHODOLOGY / APPROACH**I. INTRODUCTION:**

Instruction of Survey received from : The Branch Head, UCO bank, Haripal Branch
Date of Instruction : 18/04/2026
Date of Survey of the property : 18/04/2026
Date of Valuation Report : 20/04/2026
Owner of the Property : **Mr. Rampada Chakraborty S/O Mr. Nabakumar Chakraborty**
Person accomplished in property : In the presence of Bank Manager & our representative Mr. Ashish Maity

II. FACTORS CONSIDERED FOR ASSESSING THE LAND VALUE:

- Location and locational advantage / disadvantages.
- Nature of holding i.e. freehold / leasehold.
- Area of land.
- Year of acquisition.
- Terms and conditions.
- Development made.
- Present and future possible use and Present demand in the Land Market.

III. METHOD OF VALUATION:

According to IVS 103, the **Market Approach** provides an indication of value by comparing the asset with identical or comparable (that is similar) assets for which price information is available.

Considering all the above mentioned criteria of our questioned property providing maximum weightage on availability of data as well as the applicability of different approaches as guided by International Valuation Standards, to our opinion, the market value of the Residential land can be estimated by **Market Approach**.

Method of valuation considered for this particular case is Market Comparison.



Mandate for Valuer			
	Name(s) of Valuer with Address & Telephone No:	:	SRI SUDIP PRADHAN Prop. ASSOCIATED VALUERS 03222-297371, 9434010690
	Date of Visit	:	18/04/2026
1.	Nature of security	:	
	a. Vacant land (agricultural / non-agricultural)	:	20.40 Decimal land for Pond & 5.60 Decimal land for Viti
	b. Land with Building there on	:	Land
2.	Area of the land	:	Total 26.00 Decimal Land
3.	In case of building, built-up area	:	NA
4.	In case of building under construction, status / progress of construction and approximates time required for completion	:	NA
5.	Distance of the site from the branch	:	2.7 km. from UCO Bank, Haripal Branch
6.	Location (with boundary)	North	Mention in Page no. 2 , Para no.13
		South	-Do-
		East	-Do-
		West	-Do-
	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	:	Property under consideration is a 20.40 Decimal land for Pond & 5.60 Decimal land for Viti Land located at Mouza: Paschim Joykrishnapur, J.L. No.: 66, Plot No.: 107, L.R. Khatian No.:1393, Within Haripal- Sahadeb Gram Panchayat, P.O.: Haripal, P.S.: Haripal, Dist.: Hooghly, Pin – 712403, abutting by 3ft wide Kancha Passage road.
7.	a) Plot No./ Dag No..	:	Plot No.: 107
	b) Khatian No.	:	L.R. Khatian No.:1393
	c) House No. Premises No.	:	-
	d) P.S.	:	P.S.: Haripal, Dist.: Hooghly
	e) J.L.NO.	:	Mouza: Paschim Joykrishnapur, J.L. No.: 66
	Within Additional Sub-Registrar Office of	:	ADSR Haripal
8.	Name of the present owner of the property	:	Mr. Rampada Chakraborty S/O Mr. Nabakumar Chakraborty
9.	Present address of the owner (If other than the applicant)	:	Vill.: Kamarpara, Paschim Joykrishnapur, P.O.: Barabazar, P.S.: Haripal, Dist.: Hooghly.
10.	Occupation of the owner (If other than the applicant)	:	-
11.	Relationship with the applicant.	:	-
12.	No. of stories and age of the building	:	20.40 Decimal land for Pond & 5.60 Decimal land for Viti Land
13.	Whether the property has been purchased by the present owner or inherited or received as a gift.	:	Purchased
	The valuer should verify seller's photo Id and address.	:	-
14.	Consideration / reason for offering the property as mortgage (in case of third party property) in case of third party collateral security.	:	-
	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. The valuer should also verify the latest property tax receipt electricity bills, etc.	:	- Sale Deed being no.: I-1076 dt.24/03/1993 - Land ROR from official website of Govt. of WB - Site plan of land - Previous Valuation Report by Mr. Bhaskar Chatterjee , dt.10/05/2024



15.	Whether the Property is free from tenancy?	:	-
	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.		-
16.	Whether the property is accessible from public Road?	:	Yes
	The Valuer should verify from site map and get confirmed from local enquiry	:	Yes, available
17.	Whether the building is constructed as per sanctioned plan of the competent authority viz. Municipality/Corporation/Urban Development authority/local bodies?	:	NA
	The Valuer should verify the construction of the building with the sanctioned plan	:	NA
18.	Who is occupying the house at present?		NA
19.	Condition of the land / land & building from the point of view of sale.		NA
20.	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	:	In the presence of Bank Manager & our representative Mr. Ashish Maity
21.	Comments on the locality	:	Middle Class
22.	Surroundings	:	Rural area
23.	Connection of the locality with main city	:	-
24.	Type of construction of the building		NA
25.	Any discouraging report about the property	:	-

I / We certify that---

The property as mentioned above has been inspected by me/us physically on dt.18/04/2026 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 **Rs.4,84,000.00 (Rupees Four Lakh Eighty Four Thousand Only)**.

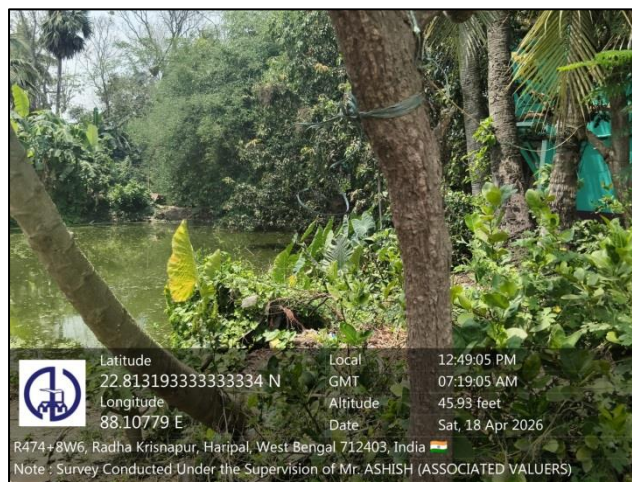
1. During Inspection I / We have talked to the owner of the property and have satisfied myself / ourselves about his identity. I/We have verified his Ration Card / Voter's Identity Card / Pass Port / PAN Card. The reason given by the owner for offering the property as security is apparently acceptable.
2. I /We am / are in no way having any interest in the property.
3. I /We have revisited the site once again on..... to make local enquiries from the market and neighbors to confirm location, ownership, Value, boundaries, etc.
4. Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.
5. The above property is fit for EMTD and at is enforceable under SARFACESI Act.2002.

SUDIP PRADHAN
 AMIS (Valuation), B. Tech (Mech.), M. Sc. (Re. V.)
 FOR ASSOCIATED VALUERS
 CHARTERED ENGINEER &
 BANK APPROVED VALUER

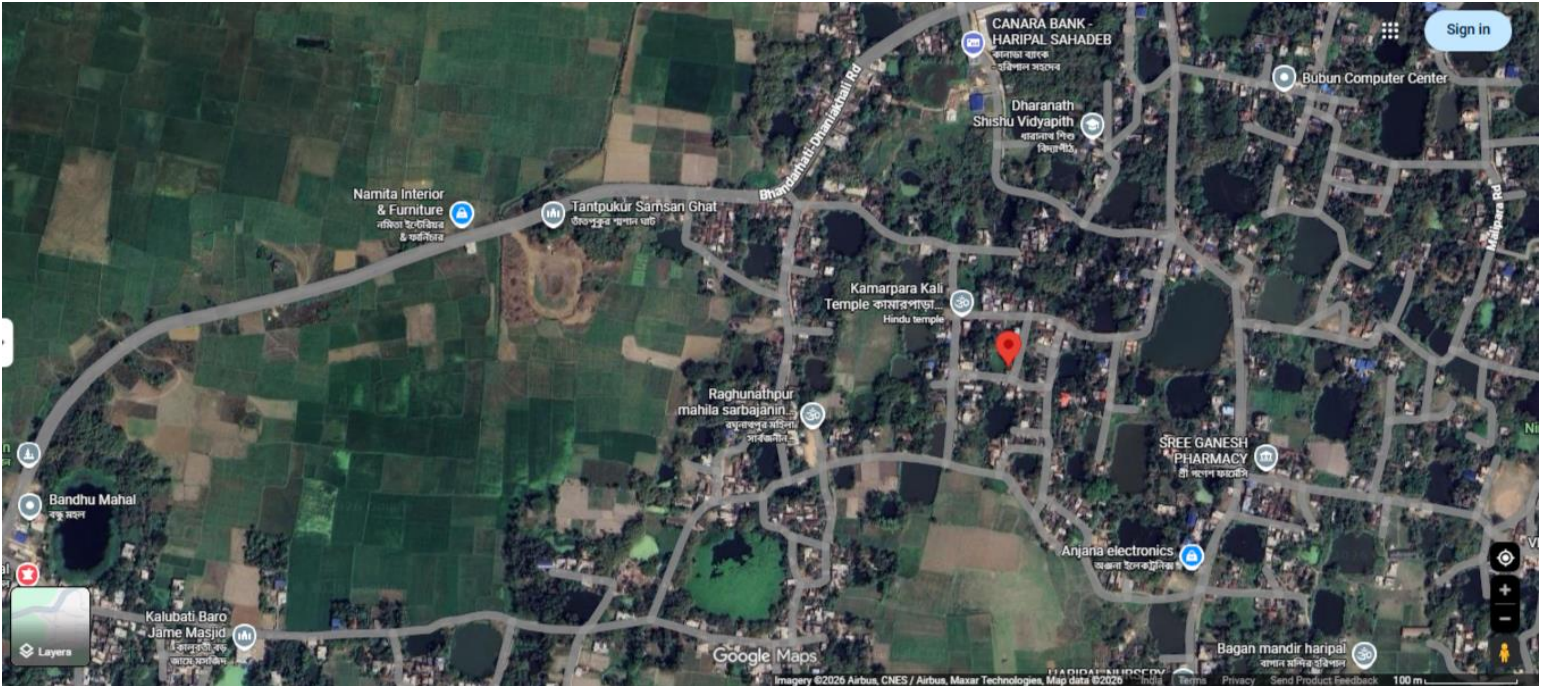


Signature of Valuer with Seal

Photographs of Property



Property Location Map



Gov. Market Value Certificate 20.40 Decimal Land for Pond


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

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Market Value of Land

(*) marked items are mandatory

District * Hooghly	Thana * Haripal
Local Body * Gram Panchayat	Mouza * Pashchim Jaykrishnapur
Road	Road Zone
Premises No. Premises No	Ward No. Ward No
Jurisdiction of * A.D.S.R. HARIPAL	Gram Panchayat * HARIPALSAHADEV
Project Name Not Available	

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

Plot No LR 00107 / 0	LR Khatian No. Khatian No / Bata Khatiar
---	--

Proposed Land Use * Pukur	Nature of Land * Pukur (as recorded in ROR)
--	--

Area of Land *	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
Acre 20.40 Bigha Katha Chatak Sq. Feet							20.4

Adjacent to Metal Road No	Approach Road Width * (In feet)
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 property below:

North side ☐ Yes ☒ No	East side ☐ Yes ☒ No	West side ☐ Yes ☒ No	South side ☐ Yes ☒ No
--	---	---	--

Type the characters shown

Existing Market Value of Land: Rs. 8,16,020/-

Service Count: 47,01,866

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Requisition Form

Land ROR from official website of Govt. of WB



KHATIAN & PLOT INFORMATION

Monza Identification

Code Wise / Name Wise: * ☒ Code Wise ☐ Name Wise

District:*

[06] HOOGHLY

Block:*

[07] HARIPAL

Mouza:*

[066] Pashchim Jaykrishnapur

Choose Your Language:

Bengali

Option:

Khatian Type: * ☒ Normal Khatian ☐ Lease Khatian ☐ FHTD Khatian

☐ Search By Khatian

☒ Search By Plot

Plot No. *

107 /

Enter Captcha *

LEWSZF

VIEW

LIVE

(Live Data As On 20/04/2026,11:59:45)

জে.এল নং ৬৬ থানা হরিপাল

দাগ নং	শ্রেণী	জমির মোট পরিমাণ(একর)	দাগের ম্যাপ
107	ভিটি	0.26	Click Here

(উল্লিখিত খতিয়ানের যথার্থ অংশ পরিমাপ, এই খতিয়ানে উক্ত দাগে অংশ অনুসারে নির্ধারিত হইবে।)

খতিয়ান নং	রায়তের নাম	পিতা/স্বামী	অংশ	অংশ পরিমাণ(একর)	দখলদার	মন্তব্য
1393	রামপ্রসাদ চক্রবর্তী	নবকুমার	1.0000	0.26	Nil	Nil

Encroaching of Govt. land is punishable Offence.

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dlrswb@gmail.com

