

**VALUAEER
DETAILS**

SATYAJIT DAS

Registered valuer under IBBI

CBDT Registration No.:-

34AB/N-172/2018-19/1406,

IBBI Registration No.:-

IBBI/RV/02/2019/12329

Address -

84, Berh West Para,

Ward No- 17, P.O.- Sripally,

Pin code no.- 713103,

Dist.- Purba Burdwan,

West Bengal.

Branch office Address :

Sodepur Kalitala,

P.O. - Pansila,

Pin - 700112,

North 24 pgs, West Bengal.

Contact No.:-

6290367977, 9332113655

Email:-

satyajitarndr@gmail.com/

sauravofficevaluer@gmail.com

VALUATION REPORT



Property owned by :
SMT. DIPLAI DEY.

REPORT ON VALUATION OF THE GODOWN "BEING NO.- G-4" IS LOCATED AT THE GROUND FLOOR OF A COMPLETE FIVE (G+IV) STORIED BUILDING NAMEDLY "DUILLYA TOWER" IS SITUATED AT, VILLAGE & MOUZA - DUILLYA, NEAR ANDUL BUS STAND, J.L. NO.- 35, C.S. DAG NO.- 754/3027, R.S. DAG NO.- 754/1820, L.R. DAG NO.- 758, R.S. KHATIAN NO.- 626, L.R. KHATIAN NOS.- 7655, 7656 & 7657, UNDER DUILLYA GRAM PANCHAYET LIMITS, P.O.- DUILLYA, P.S.- SANKRAIL, PIN CODE NO.- 711302, DIST.- HOWRAH, WEST BENGAL.

SATYAJIT DAS**(Registered Valuer Under IBBI)****CBDT Registration No.: - 34AB/N-172/2018-19/1406, IBBI Registration No.: - IBBI/RV/02/2019/12329.**Address – 84, Berh West Para, Ward No- 17, P.O.– Sripally,
Pin code no.– 713103, Dist.- Purba Burdwan, West Bengal.

Contact No.: - 6290367977, 9332113655

Email: - satyajitarndr@gmail.com/sauravofficevaluer@gmail.com

Invoice no.- SD/SG/UCO/2025-26/56

Date: 23.03.2026

To,
The Senior Manager
UCO Bank,
Jhorehat Branch,**VALUATION REPORT (IN RESPECT OF FLATS)****(To be filled in by the Approved Valuer)****Name of Customer/Borrower Unit: SMT. DIPALI DEY.**

I.	GENERAL		
1.	Purpose for which the valuation is made	:	NPA.
	a) Date of inspection	:	23.03.2026.
2.	b) Date on which the valuation is made	:	23.03.2026.
	List of documents produced for perusal		
	i). Deed	:	Being No.- 050102229 of 2018, Book No.- I Volume No.- 0501-2018, Pages from 70260 to 70313, D.S.R.- I-Howrah, On dt.- 05.04.2018.
	ii). Plan	:	Vide memo no.- 978/EP, Plan Sanctioned from Howrah Zilla Parishad, On dt.- 28.03.2014.
	iii). Previous Valuation Report	:	Done by, Surajit Mitra, on dt.- 30.07.2024.
4.	Name of the Purchaser(s) and his / their address(es) with Phone no. (details of share of each owner in case of joint ownership)		OWNER :- Smt. Dipali Dey , W/O – Sri Jayanta Kumar Dey. Residing at, Village & P.O.- Duillya, P.S.- Sankrail, Pin Code No.- 711302, Dist.- Howrah, West Bengal.
5.	Brief description of the property.	:	The Godown “Being No.- G-4” Is Located At The Ground Floor Of A Complete Five (G+IV) Storied Building Namely “DUILLYA TOWER” Is Situated At, Village & Mouza – Duillya, Near Andul Bus Stand , J.L. No.- 35, C.S. Dag No.- 754/3027, R.S. Dag No.- 754/1820, L.R. Dag No.- 758, R.S. Khatian No.- 626, L.R. Khatian Nos.- 7655, 7656 & 7657, Under Duillya Gram Panchayet Limits, P.O.- Duillya, P.S.- Sankrail, Pin Code No.- 711302, Dist.- Howrah, West Bengal.
6.	Location of property		
	a) Plot No. /Survey No.	:	C.S. Dag No.- 754/3027, R.S. Dag No.- 754/1820, L.R. Dag No.- 758.
	b) Door No.	:	G-4.
	c) T.S. No./Village/Mouza	:	Mouza – Duillya.
	d) Ward/ Taluka	:	-

e)	Mandal/District	:	Howrah.
f)	Date of issue and validity of layout of approved map / plan	:	On dt.- 28.03.2014.
g)	Approved map/plan issuing authority	:	Sanctioned from Howrah Zilla Parishad.
h)	Whether genuineness or authenticity of Approved map/plan is verified	:	YES/ NO/N.A.
i)	Any other comment son authentic of approved plan	:	No.
7.	Postal address of the property	:	Village & P.O.- Duillya, P.S.- Sankrail, Pin Code No.- 711302, Dist.- Howrah, West Bengal.
8.	City/Town	:	Duillya.
	Residential Area	:	Yes.
	Commercial Area	:	Yes.
	Industrial Area	:	No.
9.	Classification of the area	:	
i)	High/Middle/Poor	:	Middle.
ii)	Urban/Semi Urban/Rural	:	Semi Urban.
10.	Land Mark	:	Near Andul Bus Stand.
11.	Coming under Corporation limit/Village Panchayat / Municipality	:	Under Duillya Gram Panchayet.
12.	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / Scheduled area/cantonment area	:	No.
13.	Boundaries of the property	:	As per Documents
	North -	:	By Cannel.
	South -	:	By 10 ft wide Road.
	East -	:	By property of R.S. Dag No. 754/1820.
	West -	:	By Property of Many Charan Khara.
14.	Boundaries of the property(as per actual)	:	As per Documents (Godown)
	North	:	Open Space.
	South	:	Shop No. 3 & Staircase.
	East	:	Passage.
	West	:	Open Space.
15.	Extent of the site	:	04 cottah 01 chittak 31 sq.ft.

16.	Extent of the site considered for valuation (least of 13 A & 13 B)	:	04 cottah 01 chittak 31 sq.ft.
17.	Latitude, Longitude & Co-ordinates of flat	:	Latitude: 22.584706. Longitude: 88.244878.
18	Whether occupied by the owner/tenant ? If Occupied by tenant, since how long? Rent received per month.	:	Occupied by the owner.

II.	APARTMENT BUILDING	:	
1.	Nature of the Apartment	:	Five (G+ IV) storied building.
2.	Location	:	Duillya.
	T.S. No.	:	Mouza – Duillya.
	Block No.	:	-
	Ward No.	:	-
	Village/Municipality/Corporation	:	Duillya Gram Panchayet.
	Door No., Street or Road(Pin Code)	:	Godown “ Being No.- G-4 ” located at Ground floor , Pin Code no.- 711302.
3.	Description of the locality Residential/ Commercial / Mixed	:	Mixed.
4.	Year of Construction	:	2015.
5.	Number of Floors	:	Five (G+ IV) storied building.
6.	Type of Structure	:	RCC Column Structure.
7.	Number of Dwelling units in the building	:	N.A.
8.	Quality of Construction	:	Good.
9.	Appearance of the Building	:	Do.
10	Maintenance of the Building	:	Do.
11	Facilities Available	:	N.A.
	Lift	:	Available.
	Protected Water Supply	:	Available.
	Underground Sewerage	:	Available.
	Car Parking-Open/Covered	:	No.
	Does Compound wall exist?	:	Available.
	Is pavement laid around the Building	:	N.A.
III	FLAT	:	
1	The floor on which the Shop is situated	:	Ground Floor.
2	Door No. of the Shop	:	G-4.
3	Specifications of the Shop	:	Godown room - 01.
	Roof	:	R.C.C.
	Flooring	:	Marble flooring.
	Doors	:	Front door is rolling shutter.
	Windows	:	No.
	Fittings	:	C.P. fittings.
	Finishing	:	Marble flooring.
	House Tax	:	N.A.
	Assessment No.	:	N.A.

4	Tax paid in the name of		:	N.A.
	Tax amount		:	N.A.
5	Electricity Service Connection no.		:	N.A.
	Meter Card is in the name of		:	N.A.
6	How is the main tenancy of the flat?		:	Good.
7	Deed executed in the name of		:	SMT. DIPALI DEY.
8	What is the undivided area of land as per Agreement?		:	04 cottah 01 chittak 31 sq.ft.
9	What is the area of the flat?		:	487 Sq. Ft. (S.B.A.)(As per Documents) (flat) 406 Sq. ft. (B.A.) (As per Calculation)
10	What is the floor space index(app.)		:	-
11	What is the Carpet Area of the flat?		:	369 Sq. Ft (as per Measurement.)
12	Is it Posh/I class /Medium /Ordinary?		:	Medium.
13	Is it being used for Residential or Commercial purpose?		:	Commercial.
14	Is it Owner-occupied or let out?		:	Owner-occupied.
15	If rented, what is the monthly rent?		:	No.
IV	MARKETABILITY			
1	How is the market ability?		:	Good.
2	What are the factors favoring for an extra Potential Value?		:	N.A.
3	Any negative factors are observed which affect the market value in general?		:	No.
V	Rate		:	
	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?-(Along with details /reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)		:	As per guide line value.
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).		:	As per guide line value.
3	Break-up for the rate		:	
	i)	Building+ Services	:	Rs. 1,900/- per Sq.Ft.
	ii)	Land + Others	:	Rs. 1,700/- per Sq.Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)		:	Rs. 14,85,225/- i.e. Rs. 3,050/- per sft. per sft. (Super Built up area). Note :-

		The market rate is higher side than the value fixed by A.D.S.R.O.- Ranihati. So, I am choosing Rs. 3,600/- per Sft. for realistic approach of valuation. (The property is situated at, Village & Mouza – Duillya, Near Andul Bus Stand, On Road & Main Road Andul Road. All civic amenities like School, College, Bank, Post Office, And Hospital and Shopping Markets are available within comfortable distances. Andul Bus Stand is within 50 meter & Andul Railway Station is within 800 meter distance from the site.)
VI	COMPOSITE RATE ADOPTED	
a.	Present Stage Construction Cost	: Rs. 1,691/- per Sq. Ft.
	Replacement cost of flat with Services	: Rs. 8,23,517.00
	Age of the building	: 10 years.
	Residual Life of the building	: 70 Years.
	Depreciated Ratio of the building	: -
	Percentage of completion	: Complete.
b.	Total composite rate arrived for valuation	:
	Rate for Building & Services V(3)i	: Rs. 1,900.00 - 11% = Rs. 1,691/- per Sq. Ft.
	Rate for Land & other V(3)ii	: Rs. 1,700 /- per Sq. Ft.
	Total Composite Rate	: Rs. 3,391 /- per Sq. Ft.
	Purchase price	: Rs. 11,20,000/-

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Building+ Services	Flat – 487 Sq. Ft.	Rs. 3,391 /- Per Sq. Ft.	Rs. 16,51,417.00
2	Kitchen Arrangements			Nil
3	Superfine Finish			Nil
4	Interior Decorations			Nil
5	Electricity deposits/ Electrical fittings, etc.,			Nil
6	Extra collapsible gates/grill works etc.,			Nil
7	Potential value, if any			Nil
8	Others			Nil
	Total			Rs. 16,51,417/-

Present Market Value of the Flat	Rs. 16,51,000/- (Rupees Sixteen Lac fifty one thousand Only) (Round off)
Realizable Value	Rs. 14,86,000/-
Force Sale Value	Rs. 13,21,000/-

Remarks:

1. All internal photographs have been taken at the time of inspection on 23.03.2026.
2. Legal Documents & Authenticity of the Property may please be verified at your end.

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost 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 in iii) Any likely income it may generate, may be discussed).

The Valuer being not a Layer is not authorized to verify/certify the legal aspects this certificate is based on information supplied by the party authenticity of which is a matter of verification by the concerned authority of which is a matter of verification to whom this certificate is being submitted.

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is **14,86,000.00** **(Rupees Fourteen Lac eighty six thousand Only).**

Place:

Date:

Signature

(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report date: **23.03.2026**. We are satisfied that the fair and reasonable market value (Flat) of the property is **Rs. 16,51,000/- (Rupees Sixteen Lac fifty one thousand Only).**

Signature

(Name of the Branch Manager with office Seal)

SATYAJIT DAS

(Registered Valuer Under IBBI)

CBDT Registration No.: - 34AB/N-172/2018-19/1406, IBBI Registration No.: -
IBBI/RV/02/2019/12329.

Address – 84, Berh West Para, Ward No- 17, P.O.– Sripally,
Pin code no.– 713103, Dist.- Purba Burdwan, West Bengal.

Contact No.: - 6290367977, 9332113655

Email: - satyajitarndr@gmail.com/sauravofficevaluer@gmail.com

MANDATE

SATYAJIT DAS

On dt.- 23.03.2026.

Chartered Engineer & Approved Valuer
Govt. Registered Valuer of CBDT.

1	Nature of Security	
	a.	Vacant Land [Agriculture / non agriculture] : N/A
	b.	Land with building thereon : Five (G+ IV) storied building.
2	Area of the land	: 04 cottah 01 chittak 31 sq.ft.
3	In case of building, Super built-up area	: As per Documents S.B.U. area :- 487 sft. As per Calculation B.U. area :- 406 sft. As per Measurement Carpet area :- 369 sft.
4	In case of building under construction, status/ progress of construction and approximate time required for completion	: Five (G+ IV) storied building.
5	Distance of the site from the branch	: Within 800 meter.
6	Location (with boundary)	: The property is situated at, Village & Mouza – Duillya, Near Andul Bus Stand , On Road & Main Road Andul Road. All civic amenities like School, College, Bank, Post Office, And Hospital and Shopping Markets are available within comfortable distances. Andul Bus Stand is within 50 meter & Andul Railway Station is within 800 meter distance from the site. <u>Entire Property (As per Document)</u> North – By Cannel. South – By 10 ft wide Road. East – By property of R.S. Dag No. 754/1820. West – By Property of Manya Charan Khara. <u>Entire Property (As per Physical Inspection):</u> North – Cannel.

		South – 10 ft wide Road. East – Other's Property. West – Property of Manya Charan Khara. <u>Flat (As per Documents):</u> North – Open Space. South – Shop No. 3 & Staircase. East – Passage. West – Open Space. <u>Flat (As per Physical Inspection):</u> Being the property is NPA, Our representative is not able to inspect the property from inside.
7	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	: Mouza – Duillya, J.L. No.- 35, C.S. Dag No.- 754/3027, R.S. Dag No.- 754/1820, L.R. Dag No.- 758, R.S. Khatian No.- 626, L.R. Khatian Nos.- 7655, 7656 & 7657.
8	Name of the present owner of the property	<u>OWNER :-</u> : Smt. Dipali Dey , W/O – Sri Jayanta Kumar Dey.
9	Present address of the owner (if other than the applicant)	Residing at, Village & P.O.- Duillya, P.S.- : Sankrail, Pin Code No.- 711302, Dist.- Howrah, West Bengal.
10	Occupation of the owner (if other than the applicant)	: Teacher.
11	Relationship with the applicant	Self. :
12	No. of stories and age of the building	: Five (G+ IV) storied building & 10 yrs old.
13	Whether the property has been purchased by the present owner or inherited or received as gift	: By Purchased.
14	The valuer should verify seller's photo Id and address	: Not Produce.
15	Consideration / reason for offering the property as mortgage (In case of third party property) in case of third party collateral security.	: N/A
16	Valuer should dotain certified copy of the same documents and compare it with 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, etc.	: Not Produced.

17	Whether the property is free from tenancy?	:	Yes.
18	Who is the occupying the house at present?	:	By the Owner.
19	Condition of the land / land & building from the point of view of sale.	:	Good.
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.	:	Our representative.
21	Comments on the locality	:	Posh / Middle class / Lower class.
22	Surroundings	:	Very good / good / average.
23	Connections of the locality with main city	:	Well connection / gradual development taking place.
24	Type of construction of the building	:	The Five (G+ IV) storied building is R.C.C. framed structure with R.C.C. columns & Beams, enveloped with 8", 5" & 3" thick cement brick walls supporting R.C.C Roof / floor slab. Other details mentioned in Valuation Report Item No.-16.

Place :- Purba Burdwan.

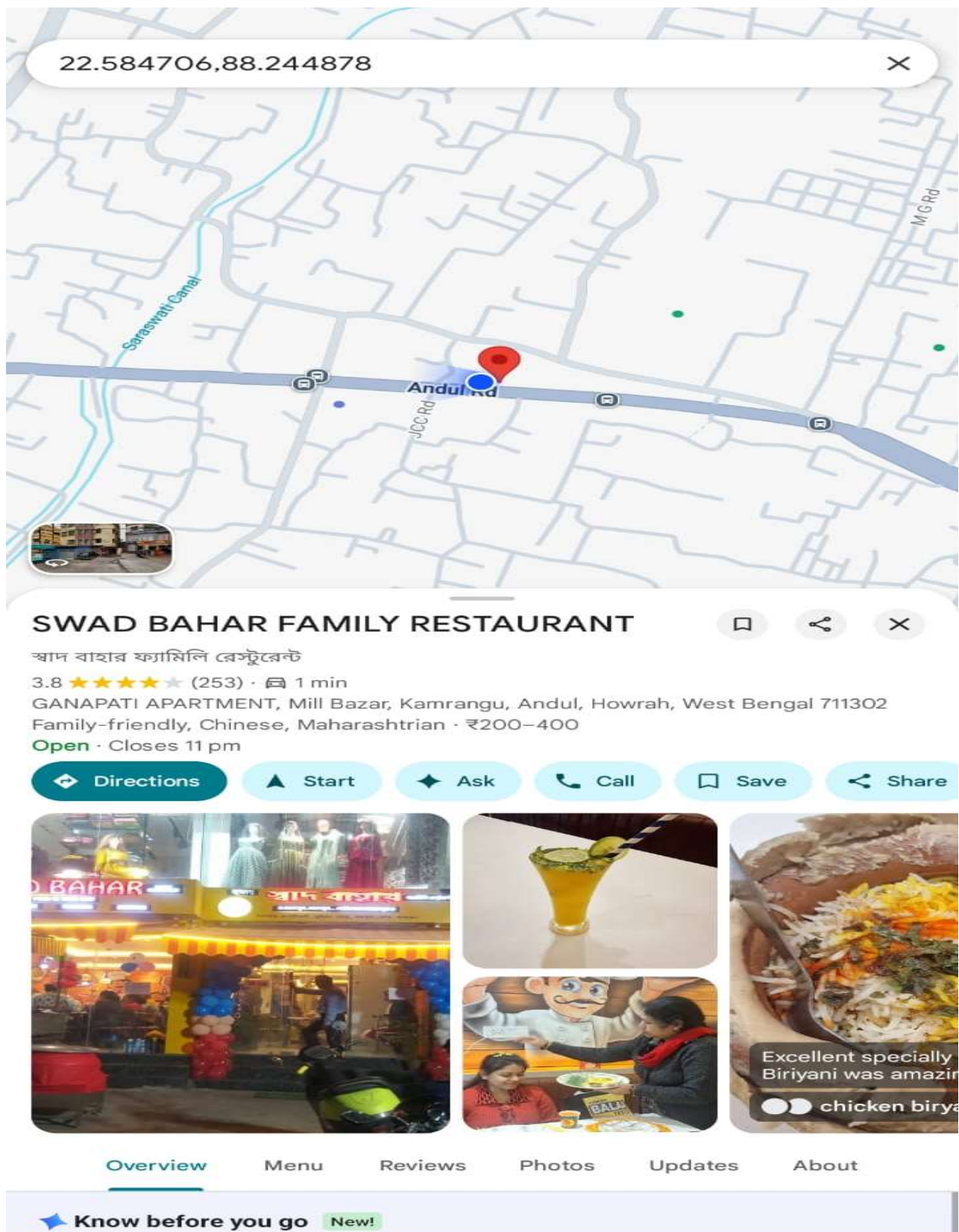
Date :- 23.03.2026.

Encl :- i). Photos of the subject property
ii). Google Map
iii). Govt. Guide line price

Signature

(Name and Official seal of the Approved Valuer)

Screenshot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites: _____



GUIDELINE VALUE:



Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

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Market Value of Apartment

(*) marked items are mandatory

District *	Howrah	Thana *	Sankrail
Local Body *	Gram Panchayat	Mouza *	Dullya
Road		Road Zone	
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. RANIHATI	Gram Panchayat *	DUILYA

Plot No *	L 007 / Batz	Project Name	Not Available
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Apartment Type *	Flat/Apartment	Area	Carpet Area *	369
	Mezzanine Floor		Covered/Buildup Area *	406
	Covered Garage		Super Buildup Area	487
	Open Garage			

Use of Flat *	Residential	Floor Type *	Marble
Flat located in which floor *	0	Flat No.	G-4
Age of the Flat (in year) *	0	Litigated Property?	No
Is property on Road	No	Width of Approach Road (In feet)	30
Encumbered By Tenant ?	No	Is Tenant is a Purchaser?	No
No. of floor in Building *	5	Provision for Lift	No

Other Amenities ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex

Type the characters shown

Market Value of Apartment :- Rs. 14,85,225/-

Service Count: 5,78,126

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



Finance Department
Government of West Bengal



Land & Land Reforms
WWW.BANGLABHUMI.GOV.IN

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Map

TOTAL VISITOR : 4,04,21,257
(Since 25/05/2016)



The information provided Online is updated and no physical visit is required for the Services provided Online.

Last Updated : 20/05/2025
Site Designed, Developed by **National Informatics Centre**
Best viewed in Internet Explorer 10.0 / 11.0 or later

SALE DEED PLAN

SALE DEED PLAN OF FLAT AT GR. FLOOR ON DAG NO. :- R.S. -
SAVINDOL R. - 758, KHATIAN NO. = L.R. = 7588, 7589, 7590, 7591, J.L. NO. - 35
MOUDA - DULLYA P.S. :- SANKRAIL, DIST. - HOWRAH.
VENDOR :- SAUVANIK DEY.
DEVELOPER - THREE ESS CONSTRUCTION.
SUPER BUILT-UP AREA OF FLAT :- 487 SFT. 



Ayesha Khatun

David Weiss

SATYAJIT DAS

(Registered Valuer Under IBBI)

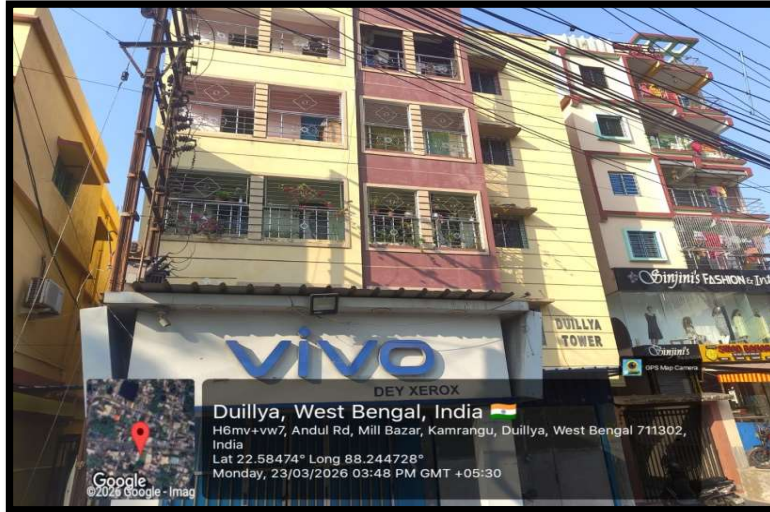
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Contact No.: - 6290367977, 9332113655

Email: - satyajitarndr@gmail.com/sauravofficevaluer@gmail.com

:PHOTOGRAPHS OF THE PROPERTY:



(INSPECTED BY OUR REPRESENTATIVE MR. RITAM MUKHERJEE, MOBILE NO.- 8100037324.)

SATYAJIT DAS

(Registered Valuer Under IBBI)

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BILL

Invoice No.: SD/SG/March/2026/56

Dated- 23.03.2026

To
The Senior Manager
UCO BANK
Jhorehat Branch

Sub. : Valuation Report for the property of

OWNER :- SMT. DIPALI DEY.

Sub : Bill for valuation of The Godown “**Being No.- G-4**” Is Located At The **Ground Floor** Of A Complete Five (G+IV) Storied Building Namely “**DUILLYA TOWER**” Is Situated At, Village & Mouza – Duillya, **Near Andul Bus Stand**, J.L. No.- 35, C.S. Dag No.- 754/3027, R.S. Dag No.- 754/1820, L.R. Dag No.- 758, R.S. Khatian No.- 626, L.R. Khatian Nos.- 7655, 7656 & 7657, Under Duillya Gram Panchayet Limits, P.O.- Duillya, P.S.- Sankrail, Pin Code No.- 711302, Dist.- Howrah, West Bengal.

Bill No.- 56.

Total value of fixed assets

Professional fees for valuation of : Rs. 3,000/- (Rs. Three Thousand Only.)

Above mentioned property

Thanking you
Yours faithfully

Please transfer the professional fees to my UCO Bank

A/C – “10100110076293” of UCO UCHALAN

IFSC CODE- UCBA0001010

PAN NO.: AFLPD5190C