

S.K BISWAS

CHARTERED ENGINEER & APPROVED VALUER

VALUATION REPORT

OF

AT PRESENT LAND AND SINGLE STORIED BUILDING. AT HOLDING NO-35/14, FAKIR CHAND GHOSH LANE, P.O.-SANTRAGACHI, P.S.-BANTRA, DIST-HOWRAH, PIN-711104, WARD NO-43, UNDER H.M.C..

APPLICANT NAME :- SADHYA PATRA

DATE OF VALUATION- 20.06.2025

Prof. Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA, PhD.(Engg.)

F.I.E, F.I.V., M.S.C.E., F.I.C.I.

Chartered Engineer & Approved Valuer

Licenciate Building Surveyor Class I (LBS-I) : Kolkata Municipal Corporation

Corporation Empanelled Structural Engineer Class I (ESE-I): Kolkata Municipal Corporation

Empanelled Civil Engineer: HIDCO, Rajarhat

Empanelled Structural Engineer: HIDCO, Rajarhat

Wealth Tax (34A/B) Reg No-

W.B/CCIT-4/Kol/85/2016-17/Registration of Valuer/Sujoy Kumar Biswas

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TO,

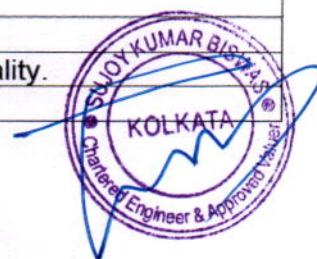
UCO BANK,

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled in by the Approved Valuer)

1. GENERAL:-

01.	Purpose for which the valuation is made	To ascertain the present value of the land and building for Bank loan purpose.
02.	a) Date of Inspection	18.06.2025
	b) Date on which the valuation is made	20.06.2025
03.1	List of documents produced for perusal	1. Old Valuation Report By Kanti 2. Chandra Bhattacharyya Dated-22.08.2022 3. Non Encumbrance Certificated, Dated-11.11.2011 4. Sanction Plan, Dated-27.07.1990
03.2	BRANCH	BELILIOUS ROAD UCO
03.2	Applicant Name	Sadhya Patra
04.	Name of the owner(s) and his/their address (es) with Phone No. (Details of share of each owner in case of joint ownership).	Sadhya Patra W/O Kartick Chandra Patra Residing at 35/14, Fakir Chand Ghosh Lane, P.S.-Bantra, Dist-Howrah.
05.	Brief Description Of The Property	At present Land And Single Storied Building.
06.	Location of the property:-	
	a) Plot No./Survey No.	L.R.Plot No. 190,191,192,& 35/14. Khatian No. 142
	b) Door No.	Holding No-35/14,
	c) T.S. No./Village/Locality	Mouza- Bantra .
	d) Ward/Taluka.	Ward No-43, Under H.M.C.
	e) Mandal/District	Howrah
07.	Postal address of the property	Holding No-35/14, Fakir Chand Ghosh Lane, P.O.-Santragachi, P.S.-Bantra, Dist-Howrah, Pin-711104, Ward No-43, Under H.M.C.
08.	City/Town	Howrah
	Residential Area.	Yes.
	Commercial Area	Yes
	Industrial Area.	No.
09.	Classification of the area:-	
	a) High/Middle/Poor	Middle class locality.
	b) Urban/Semi Urban/Rural	Urban



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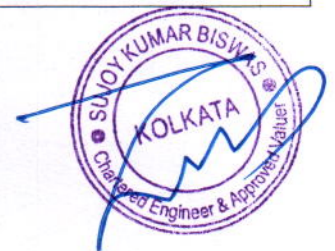
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10.	Coming under Corporation Limit/Village Panchayet/Municipality.	Ward No-43, Under H.M.C.
11.	Whether covered under any State/Central Govt. enactment (e.g. Urban Land Ceiling Act.) Or Notified under Cantonment Area.	No.
12.	In case it is an agricultural land, any conversion to house site plot is contemplated.	Bastu(Non Encumbrance Certificated)
13.	Boundaries of the site-	As Per Physical Inspection(Building)
	North	Others Building
	South	Others Building
	East	Others Building
	West	6 ft Municipal Passage
13.1	Whether land is demarcated, compound wall with gate is available	Building 3 Side compound wall available, West Side Wall Not Available
13.2	Mention the plot number or house number allocated	Holding No-35/15,
13.3	Whether the boundary is matching , reason for any deviation	Yes, boundary is matching.
14.	Dimensions of the site-	a) <u>As per the Deed.</u> b) <u>Actual.</u>
	North	NA NA
	South	NA NA
	East	NA NA
	West	NA NA
14.2	Latitude, Longitude and Coordinates of the site	22°35'05.6"N 88°18'51.1"E
15.	Dimensions of the site	1 Kh. 10 Ch. 23 Sqft =1.65 Katha (Legal & Old Valuation Report)
16.	Extent of the site considered for valuation (least of 14a & 14b)	1.65 Katha
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.	NA
17.1	Whether up to date taxes are paid, mention the latest tax receipt number	Nil



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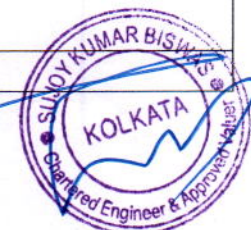
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II. CHARACTERISTICS OF THE SITE :-

1.	Classification of locality	Middle class locality.
02.	Development of surrounding areas	Developing.
03.	Possibility of frequent flooding	Nil.
04.	Feasibility to the civic amenities like school, Hospital,	Within easy reach.
05.	Level of land with topographical condition	Leveled land.
06.	Shape of land.	NA
07.	Type of use to which it can be put	It can be used for any Residential purpose.
08.	Any usage restriction	No.
09.	Is the plot in town planning approved layout?	N.A.
10.	Corner plot or intermittent plot?	intermittent plot
11.	Road facilities	6' wide Road.
12.	Type of road available at present.	Concreted Road
13.	Width of road – Is it below 20 Ft. or more than 20 ft.	It is Less than 20'ft. wide Road.
14.	Is it a land locked land?	No.
15.	Water potentiality	Average
16.	Underground sewerage system	Not Available.
17.	Power supply is available in the site	Yes.
18.	Advantages of the site	All type of civic amenities available within comfortable distance.
	Land Marks	i. Netaji Sangrami Sangha Playground, Santragachi ii. Dumurjala HIT Quarter
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated	N.A
19.1	Specific comment about the property if belongs to Waqf/ Temple /Trust	N.A
19.2	Specific comment about the property if it is near to Highway, under High Tension Line, Railway Track, Cemetery etc	N.A
19.3	Land is swampy, marshy, reclaimed or garden land	Bastu



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PART – 'A': (Valuation of Land):-

01.	Size of plot	1.65 Katha
02.	Total extent of the plot	1.65 Katha
03.	Prevailing market rate	Local enquiry was carried out to know the market price of similar land in this locality. Land in this locality may fetch a price of from Rs.22,000/-to Rs.24,00,000/- per katha
04.	Guideline rate contained from the Registrar's Office / govt. website(an evidence of the proof to be enclosed)	Govt. Guide line price collected from web site & it shows that land value is Rs: 28,05,000/- per katha
05.	Assessed/Adopted rate of valuation	Based on local enquiry and considering location, position, demand & availability in the market price, is assessed as Rs. 23,00,000/- per katha
06.	Estimated value of the Land	Rs. 37,95,000/-

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/Industrial).	R.C.C. Column Type
	c) Year of construction	1991
	d) Number of floors and height of each floor including basement, if any	Single Storied building Height of each floor is 10 ft
	e) Plinth area floor wise	
	Total Floor area	G.F- 911 Sqft. ,Star Head Room -86 Sqft. (As per Old Valuation)
	f) Condition of the building –	
	i) Exterior – Excellent, Good, Normal, Poor.	Normal
	ii) Interior – Excellent, Good, Normal, Poor.	Normal



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(DETAILS OF VALUATION)

Sl No.	Description	Year Of Construction	Height	Total Life	Residual Life	Covered area (Sq.Ft)	Rate Per Sq.Ft (Rs.)	Cost Of Construction (Depreciated Value) (Rs.)
01	Ground Floor	1991	10ft	80 years	46 years	911	700	6,37,700 /-
02	Stair Head Room	1991	8 ft	80 years	46 years	86	630	54,180/-
Total Value								Rs. 6,91,880 /-

Note :- Considering age of the building as 80 years and salvage value as 10% , we deduce that : In 80 years depreciation is 90%, Hence in 34 years depreciation is $(90/80) \times 34$ or 38.25%,

However, while evaluating the property value, considering the current structural condition of the building we have reduced the depreciation percentage from 38.25% considered 30 % Depreciation on construction value .(Considering the flat construction rate G.F. Rs.1000/- per sqft, Stair Head Room Rs.900/- per sqft)

PART – 'C' : (Extra Items) :-

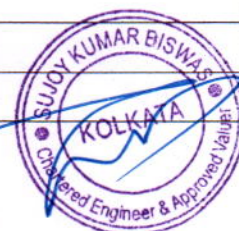
(Amount in Rs.)

01. Portico	Nil.
02. Ornamental front door	Nil.
03. Site out/Verandah with steel Grills	Nil.
04. Overhead water tank	Nil.
05. Extra steel/collapsible gates	Nil.
Total.....	Nil.

PART – 'D' : (Amenities):

(Amount in Rs.)

01. Wardrobes & Interior decorations	Nil.
02. Glazed tiles	Nil.
03. Modular Kitchen	Nil.
04. Marble/ceramic tiles flooring	Nil.
05. Architectural elevation works	Nil.



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Total

Nil.

PART -'E' : (Miscellaneous)

(Amount in Rs.)

01. Separate toilet room	Nil.
02. Separate lumber room	Nil.
03. Separate water tank/sump.	Nil.
04. Trees, Gardening.	Nil.
Total.....	Nil.

PART -'F' : (Services)

(Amount in Rs.)

01. Water supply arrangement& Septic Tank	Nil.
02. Compound wall	Nil.
03. Drainage arrangement	Nil.
04. C.B. Deposits, fittings etc.	Nil.
05. Pavements.	Nil.
Total.....	Nil.

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Land)	Rs. 37,95,000/-
PART-'B' : (Building)-	Rs. 6,91,880 /-
PART-'C' : (Extra items)	Nil.
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)	Nil.
PART-'F' : (Services)-	Nil
Total.....	Rs. 44,86,880/-

Note:- This is a NPA Property. Deed is not Available . The property could not be entered from inside and hence no measurements could be taken. As the property is already mortgaged in UCO Bank, for the purpose of valuation we have considered the measurements found in the old valuation report.



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[Valuation: Here the approved valuer should discuss in detail his 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 and iii) any likely income it may generate may be discussed. The valuer should invariably bring out here onerous clauses, if any, regarding the title of the property which will have an adverse effect on the value of the property.]

As a result of my appraisal and analysis it is my considered opinion that the **present market value** of the above property in present condition is **Rs. 44,86,880/- Rupees In Words (Forty Four Lac Eighty Six Thousand Eight Hundred Eighty Only)**

Fair Market Value : **Rs. 44,86,880/-**

Realizable Value : **Rs. 40,38,192/-** (10% less than Fair Market Value.)

Forced Sale Value : **Rs. 35,89,504/-** (20% less than Fair Market Value.)

Place: Kolkata

Date: 20.06.2025


SUJOY KUMAR BISWAS
Chartered Engineer (AM/83075/8)
Fellow of The Institution of Engineers (India) (F-115871-9)
Approved Valuer & Fellow of the Institution of Valuers (F-16930)
Licentiate Building Surveyor KMC Class I (LBS/11347)
Empanelled Structural Engineer KMC Class I (ESE 161/I)
Empanelled Civil Engineer NKDA (OVER / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

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:

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Mandate For Valuer

Name(s) of Valuer with Address & Telephone No : **67-A SURVEY PARK SANTOSH PUR KOLKATA – 700 075 WEST BENGAL INDIA, Cell : +91 98300 79885**
Date of visit – 18.06.2025

1.	Nature of security		
	a. Vacant land [agricultural/ non-agricultural]	-----	
	b. Land with building thereon	At present Land and Single Storied Building	
2	Area of the land	1 Kh 10 Ch 23 Sqft =1.65 Katha (Legal & Old Valuation Report)	
3	Covered Area	G.F- 911 Sqft. , Stair Head Room -86 Sqft. (As per Old Valuation)	
4	In case of building under construction, status/progress of construction and approximate time required for completion		
5	Distance of the site from the branch	3.2 km	
6	Location [with boundary As Old Valuation]	North	35/15, And 35/15/1, Fakir Chand Ghosh Lane.
		South	35/13, Fakir Chand Ghosh Lane.
		East	35/10, Fakir Chand Ghosh Lane
		West	6 Ft Wide Municipal Passage.
	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	Holding No-35/14, Fakir Chand Ghosh Lane, P.O.- Santragachi, P.S.-Bantra, Dist-Howrah, Pin- 711104, Ward No-43, Under H.M.C.	



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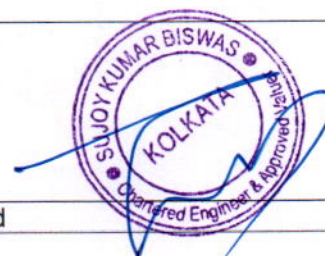
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	Khatian No.	Khatian No. 142	J.L. No.	NA
	P.S.	Bantra	Ward No-43, Under H.M.C.,	
The valuer should enclose the sketch of the property identified along with his report and the owner of the property should also sign on drawing or sketch made thereon. 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.				
8	Name of the owner(s) and his/their address (es) with Phone No. (Details of share of each owner in case of joint ownership).		Sadhya Patra W/O Kartick Chandra Patra Residing at 35/14, Fakir Chand Ghosh Lane, P.S.-Bantra, Dist-Howrah.	
9	Occupation of the owner [if other than the applicant]		NA	
10	Relationship with the applicant		Na	
11	No. of stories and age of the building		Single Storied Building. age is 34 years & Residual Life is 46 years	
12	Whether the property has been purchased by the present owner or inherited or received as a gift		NA	
	The valuer should verify seller's photo Id and address.		Yes.	
13	Consideration/reason for offering the property as mortgage [in case of third party property] in case of third party collateral security.		N.A	
	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 from the issuing authorities. The valuer should also verify the latest property tax receipt, electricity bills,		Yes.	
14	Whether the property is free from tenancy?		Freehold	
	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.		Done	
15	Whether the property is accessible from		Access By 6 Ft. Wide Road	



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W.B/CCIT-4/Kol/85/2016-17/Registration of Valuer/Sujoy Kumar Biswas

Empanelled Engineer and Valuer

- State Bank of India
- AXIS Bank
- Kotak Mahindra Bank
- Calcutta High Court
- Punjab National Bank
- ICICI Bank
- Central Bank of India
- Bank of India
- Piramal Capital & Housing Fin
- Union Bank of India
- HDFC Bank
- Bank of Baroda
- LIC Housing Fin.
- UCO Bank
- South Indian Bank
- Bandhan Bank
- Shriram Housing and Finance
- IDFC First Ltd.
- Karur Vysya Bank
- DCB Bank Ltd
- IDBI Bank
- Utkarsh Small Fin.

	public Road?	
	The Valuer should verify from site map and get confirmed from local enquiry.	Yes.
16	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
17	Who is occupying the house at present?	Na
18	Condition of the land/land & building from the point of view of sale.	Good
19	Whether local enquiry made to satisfy about history of the property?	Yes.
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.	NA
21	Comments on the locality	Middle class
22	Surroundings	average
23	Connection of the locality with main city	Well-connected
24	Type of construction of the building	Single Storied Building, R.C.C. Structure with Column and Beam.
25	Any discouraging report about the property	No.

I/We certify that –

- (1) The property as mentioned above has been inspected by me/us physically on **18.06.2025** 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 at **Rs. 44,86,880/-**
- (2) uring 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.
- (3) I/We am/are in no way having any interest in the property.
- (4) I/We have revisited the site once again on **19.06.2026** to make local enquiries from the market and neighbours 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.

SUJOY KUMAR BISWAS

Chartered Engineer (AM 83075/8)

Fellow of The Institution of Engineers (India) (F-115871-9)
Approved Valuer & Fellow of the Institution of Valuers (F-16930)
Licentiate Building Surveyor KMC Class I (LBS/II/1347)
Empanelled Structural Engineer KMC Class I (ESE 161/I)
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

Signature of the Valuer with seal

Prof. Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA, PhD.(Engg.)
F.I.E, F.I.V., M.S.C.E., F.I.C.I.
Chartered Engineer & Approved Valuer

Licenciate Building Surveyor Class I (LBS-I) : Kolkata Municipal Corporation
Corporation Empanelled Structural Engineer Class I (ESE-I): Kolkata Municipal Corporation
Empanelled Civil Engineer: HIDCO, Rajarhat
Empanelled Structural Engineer: HIDCO, Rajarhat

Wealth Tax (34A/B) Reg No-
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- DCB Bank Ltd
- IDBI Bank
- Utkarsh Small Fin.

PHOTOGRAPH OF THE PROPERTY



Building View



Building & Road View



Prof. Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA, PhD.(Engg.)

F.I.E, F.I.V., M.S.C.E., F.I.C.I.

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Empanelled Structural Engineer: HIDCO, Rajarhat

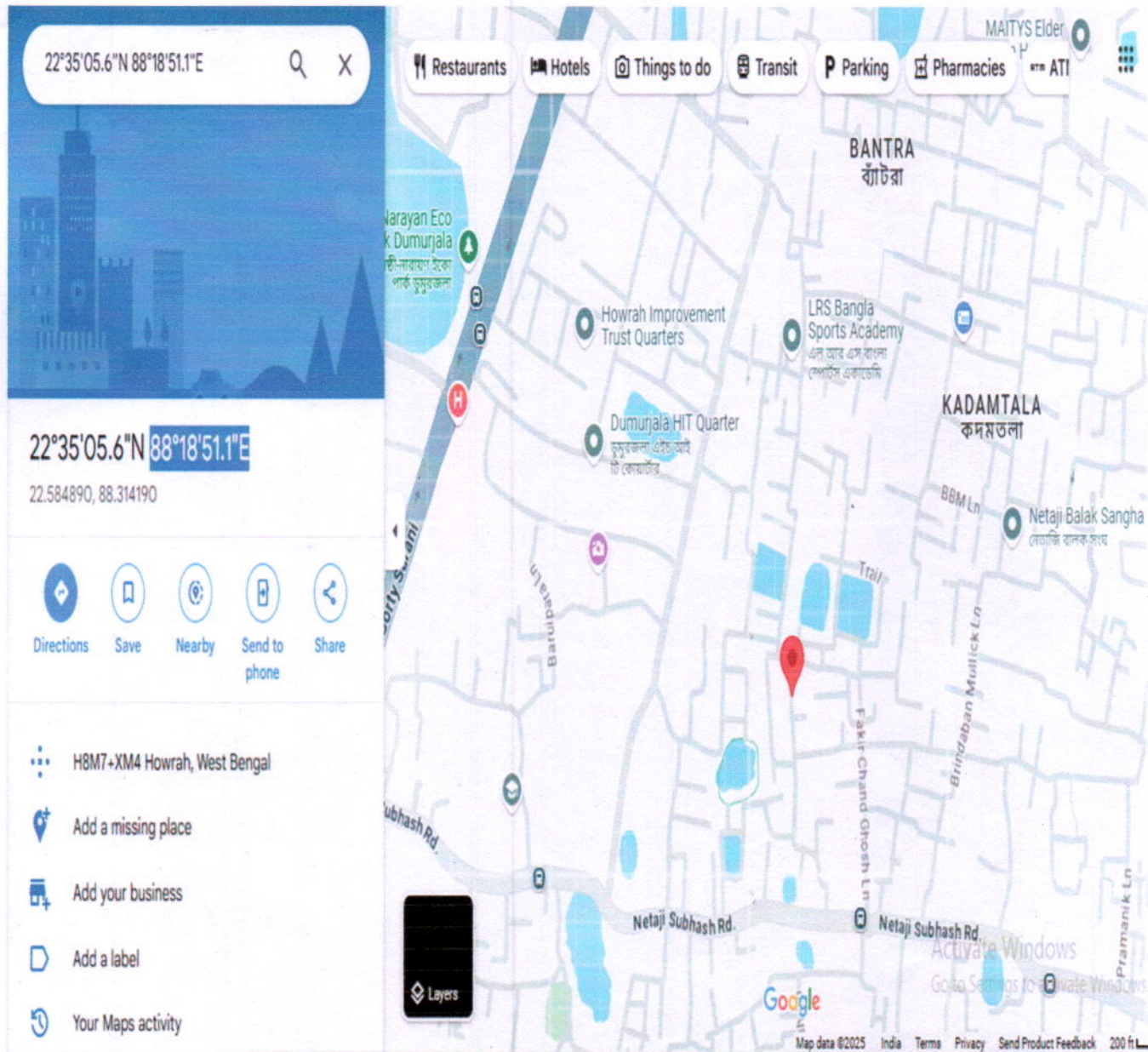
Wealth Tax (34A/B) Reg No-

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ROUTE MAP OF THE PROPERTY





Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

Market Value of Land

(*) marked items are mandatory

District *	Howrah	Thana *	Bantra
Local Body *	H.I.T / Howrah Municipal Corporation	Mouza	Bantra Sheet - 35
Road *	Netaji Subas Rd.	Road Zone *	1 -- Mallick Fatak to Shyamashree Ciner
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. HOWRAH	H.I.T / Howrah Municipal Corporation *	HOWRAH MUNICIPAL CORPORATION
Project Name	Not Available		

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

Plot No	LR	00190	/	0	LR Khatian No.	142	/	Bata Khatian
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Proposed Land Use *	Bastu	Nature of Land *	Bastu				
(as recorded in ROR)							
Area of Land *	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
	Acre	Decimal	Bigha	1	Chatak	Sq. Feet	1.65
Adjacent to Metal Road	Yes	Approach Road Width *	6				
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 properly below:

North side ☐ Yes ☒ No

East side ☐ Yes ☒ No

West side ☒ Yes ☐ No

South side ☐ Yes ☒ No

Type the characters shown

M2Y7R2

Try new characters

Existing Market Value of
Land: Rs. 28,05,000/-

Display Market Value

Service Count: 47,01,866

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

GRIPS
Finance Department
Government of West Bengal
(<https://wbifms.gov.in/GRIPS/>)
(<https://finance.wb.gov.in/>)

BSK
Bangla Sahayata Kendra
(<https://bsk.wb.gov.in/>)

iFMS
WEST BENGAL
(<https://www.wbifms.gov.in/>)

Land & Land Reforms
[WWW.BANGLARBHUMI.GOV.IN](http://www.banglarbhumi.gov.in)
(<http://banglarbhumi.gov.in/>)

SILPASATHI
Ease of Doing Business
Single Window Services for Business
(<https://silpasathi.wb.gov.in/>)

india.gov.in
national portal of india
(<https://www.india.gov.in>)

Disclaimer
([../Disclaimer.aspx](#)) |
Site Map
([../site_map.aspx](#))

TOTAL VISITOR : 3,09,49,649
(Since 25/05/2016)



(<https://www.facebook.com/enathikaranwb/>)



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**
(<http://www.nic.in/>)
Best viewed in Internet Explorer 10.0 / 11.0 or later

Invoice

Bill No. : MUO/25-26/07/004	GSTIN No : 19ACYPB3871G1Z6
Date : 04/07/2025	SAC Code : 998332
	PAN. No : ACYPB3871G
Client Details :	
Sadhya Patra	
Holding No-35/14, Fakir Chand Ghosh Lane, P.O.- Santragachi, P.S.-Bantra, Dist-Howrah, Pin- 711104, Ward No-43, Under H.M.C.	
GST : N/A	
Reference Bank & Branch : UCO Bank, Bellilious Road Branch	

SL.NO	DESCRIPTION	AMOUNT(INR)
1	"Consulting Engineering Charges for Valuation of the Property Located at Holding No-35/14, Fakir Chand Ghosh Lane, P.O.- Santragachi, P.S.-Bantra, Dist-Howrah, Pin- 711104, Ward No-43, Under H.M.C."	3,000.00/-
	CGST for Consulting Engineering Service @9%	270.00/-
	SGST for Consulting Engineering Service @9%	270.00/-
TOTAL [ROUNDED OFF]		3,540.00/-

Total Bill Amount is "THREE THOUSAND FIVE HUNDRED AND FORTY RUPEES ONLY "

Account Details:

A/C No.01870110137215 UCO Bank Panihati Branch IFSC : UCBA0000187



KLAG4633

Thanks & Regards

SUJOY KUMAR BISWAS