

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

Licentiate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation
Licentiate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
Empanelled Civil Engineer: HIDCO, Rajarhat
Empanelled Structural Engineer: HIDCO, Rajarhat
Wealth Tax (34A/B) Reg. No - W/R/CCT - 4/
Kol/85/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

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Empanelled Engineer and Valuer - Calcutta High Court
Empanelled Engineer and Valuer - Debts Recovery Tribunal

TO,

UCO BANK

BRANCH: JAGADISHPUR

VALUATION REPORT (IN RESPECT OF FLAT)

(To be filled in by the Approved Valuer)

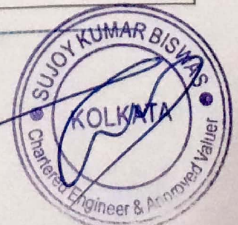
1. GENERAL:-

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	14.10.2025
	b) Date on which the valuation is made	16.10.2025
03.1	List of documents produced for perusal	1. Deed of Conveyance. Being No.I-4223/20, Dated - 15.10.2020 2. Old Valuation report done by Surajit Mitra, Dated- 08.10.2020 3. Non Encumbrance certificate, dated 09.10.2020 4. Sale deed plan
03.2	Applicant Name	Anirban Paul Ph.No.(9038420578)
04.	Name of Owner	Anirban Paul S/ O Nirmal Paul, residing at East Anandanagar, Loknath Mandir Road, P.O.- Anandanagar, P.S. -Nischinda, Dist-Howrah, Pin- 711227
05	Brief Description Of The Property	Flat Being No.407 On the 4 th Floor(North - West Side) of a Five (G+IV) Stored Building
06.	Location of the property:-	
	a) Plot No./Survey No.	R.S. Dag No. 5088 R.S. Kh. No. 3477
	b) Door No.	NA
	c) T.S. No./Village/Locality	Mouza-Bally
	d) Ward/Taluka.	Under Sapuipara Basukathi Gram Panchayet
	e) Mandal/District	Howrah
07.	Postal address of the property	Kumillapara, Mouza-Bally, J.L.No.-14, P.S.-Nischinda, Dist-Howrah, Pin-711227, Under Sapuipara Basukathi Gram Panchayet
08.	City/Town	Bally
	Residential Area.	Yes.
	Commercial Area	No.
	Industrial Area.	No.

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA

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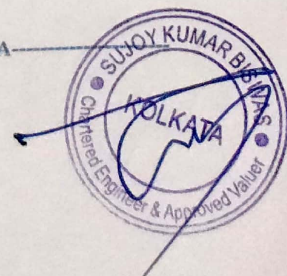
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09.	Classification of the area-		
	a)	High/Middle/Poor	Middle class locality.
	b)	Urban/Semi Urban/Rural	Semi Urban.
10.	Coming under Corporation Limit/Village Panchayet/Municipality.		Under Sapuipara Basukathi Gram Panchayet
11.	Whether covered under 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.
13.	Boundaries of the site-	As Per Document (Building)	As Per Physical Inspection (Flat)
	North	Panchayet Road	Open To Sky.
	South	Colony Road	Flat No.406, & Common Passage
	East	Property of Sudhangshu Deb and Juthik Sen	Open To Sky.
	West	Property of Sudhangshu Deb	Open To Sky.
13.1	Whether land is demarcated, compound wall with gate is available		No demarcated with boundary wall.
13.2	Mention the plot number or house number allocated		R.S. Dag No. 5088
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		N-22°38'35.1" E-88°19'43.0"
15.	Dimensions of the site		742 Sqft (Super built up area)
16.	Extent of the site considered for valuation (least of 14a & 14b)		742 Sqft (Super built up area)
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.		Owner
17.1	Whether up to date taxes are paid, mention the latest tax receipt number		Nil

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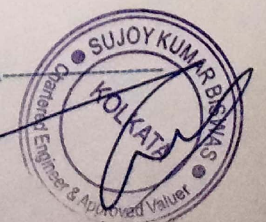
II. CHARACTERISTICS OF THE SITE:-

01.	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	14' wide Road.
12.	Type of road available at present.	Concrete Road
13.	Width of road - Is it below 20 Ft. or more than 20 ft.	Less than 20' 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 Land Marks	All type of civic amenities available within comfortable distance. Kumillapara Pally
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 Flat):-

01.	Size of Flat	742 Sqft (Super built up area)
02.	Total extent of the Building	742 Sqft (Super built up area)
03.	Prevailing market rate	Local enquiry was carried out to know the market price of similar flat in this locality. Flat in this locality may fetch a price of from Rs.2600/- to Rs.2800/- per sqft.
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 Flat value is Rs. 21,18,084/- @ Rs. 2,854/- Per Sqft
05.	Assessed/Adopted rate of valuation	Based on local enquiry and considering location, position, demand & availability in the market price, is assessed as Rs. 2700/- per sqft
06.	Estimated value of the Flat	Rs. 20,03,400/-

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	2020
	d) Number of floors and height of each floor including basement, if any	Five (G+IV) Stored Building Height of each floor is 10 ft
	e) Plinth area floor wise	
	Total Floor area	
	f) <u>Condition of the building -</u>	
	i) Exterior - Excellent, Good, Normal, Poor.	Good.
	ii) Interior - Excellent, Good, Normal, Poor.	Good.

Note:- i. This is a NPA Property .

ii. Sanction plan of the building is not available . As the Property is already Mortgaged to UCO Bank Jagadishpur , we doing the valuation on basis of previous valuation report & Sale deed plan (Attached Below).

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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Flat)	Rs. 20,03,400/-
PART-'B' : (Building)-	Nil.
PART-'C' : (Extra items)	Nil.
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)	Nil.
PART-'F' : (Services)-	Nil.
Total.....	Rs. 20,03,400/-

[**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 **market value** of the above property is **Rs. 20,03,400/-** Rupees In Words (**Twenty Lac Three Thousand Four Hundred Only**)

Fair Market Value : **Rs. 20,03,400/-**

Realizable Value : **Rs. 18,03,060/-** (10% less than Fair Market Value.)

Forced Sale Value : **Rs. 16,02,720/-** (20% less than Fair Market Value.)

Place: Kolkata

Date: 16.10.2025

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/I/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)

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 - 14.10.2025

1.	Nature of security		
	a. Vacant land [agricultural/ non-agricultural]	-----	
	b. Land with building thereon	Flat Being No.407 On the 4 th Floor(North-West Side) of a Five (G+IV) Stored Building	
2	Area of the land	8 Ka 11Ch 0 Sqft	
3	Covered Area	619 Sqft (built Up area)	
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	4.0km	
6	Location [with Building]	North	Panchayet Road
		South	Colony Road
		East	Property of Sudhangshu Deb and Juthik Sen
		West	Property of Sudhangshu Deb
	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-Bally, J.L.No.-14, P.S.-Nischinda, Dist-Howrah, Pin-711201, Under Basukathi Gram Panchayet	
7	L.R. Dag No.	R.S. Dag No. 5088	House No. /Premises No. NA
	L.R. Khatian No.	R.S. Kh. No. 3477	J.L. No. 14
	P.S.	Nischinda	Under Basukathi Gram Panchayet

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.

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8	Name Of The Owner	Anirban Paul S/ O Nirmal Paul, residing at East Anandanagar, Loknath Mandir Road, P.O.-Anandanagar, P.S. -Nischinda, Dist-Howrah, Pin-711227,
10	Occupation of the owner [if other than the applicant]	NA
11	Relationship with the applicant	Owner
12	No. of stories and age of the building	Five (G+IV) Stored Building. Building age is 5 years, residual age of the building is 75 years .
13	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.
14	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.
15	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
16	Whether the property is accessible from public Road?	Access By 16 Ft. Wide Road
	The Valuer should verify from site map and get confirmed from local enquiry.	Yes.
	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?	Owner
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	NA

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	person identifying the property.	
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	Five (G+IV) Stored Building, R.C.C. Structure with Column and Beam, Flat Contain 2 Bedroom, 1 Kitchen, 2 Toilet, 1 Dinning, 1 Balcony, Flooring- Marble, Lift Facility Yes.
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 **14.10.2025** 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. 20,03,400/-**
- (2) 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.
- (3) I/We am/are in no way having any interest in the property.
- (4) I/We have revisited the site once again on **15.10.2025** 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/II)
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

Signature of the Valuer with seal

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA

Cell: +91 98300 79885, E mail: skbuniverse@gmail.com

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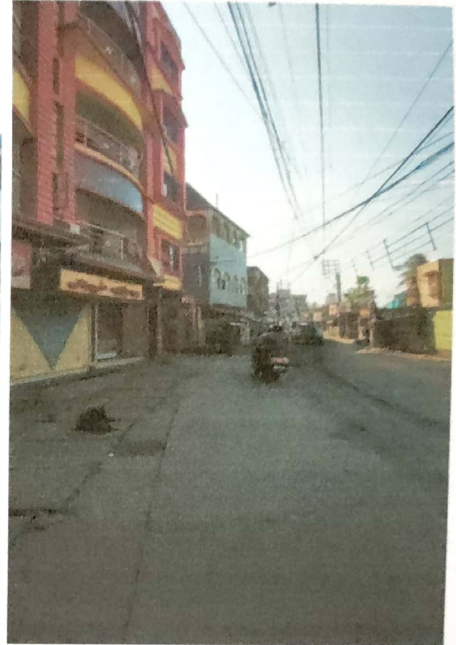
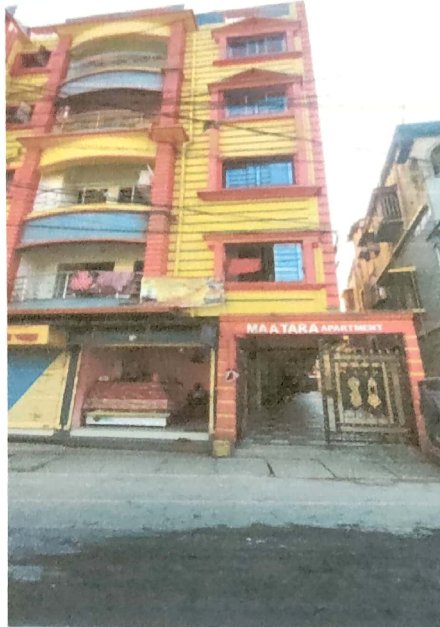
Prof Dr. Sujoy Kumar Biswas

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

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Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation
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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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Empanelled Engineer and Valuer - Central Bank of India
Empanelled Engineer and Valuer - Bank of Baroda
Empanelled Engineer and Valuer - Axis Bank
Empanelled Engineer and Valuer - Andhra Bank
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Empanelled Engineer and Valuer - DHFL
Empanelled Engineer and Valuer - Kotak Mahindra Bank
Empanelled Engineer and Valuer - India Bulls Housing Finance Ltd
Empanelled Engineer and Valuer - Shriram Housing and Finance
Empanelled Engineer and Valuer - Capital First Ltd.
Empanelled Engineer and Valuer - Calcutta High Court
Empanelled Engineer and Valuer - Debts Recovery Tribunal

PHOTOGRAPH OF THE PROPERTY



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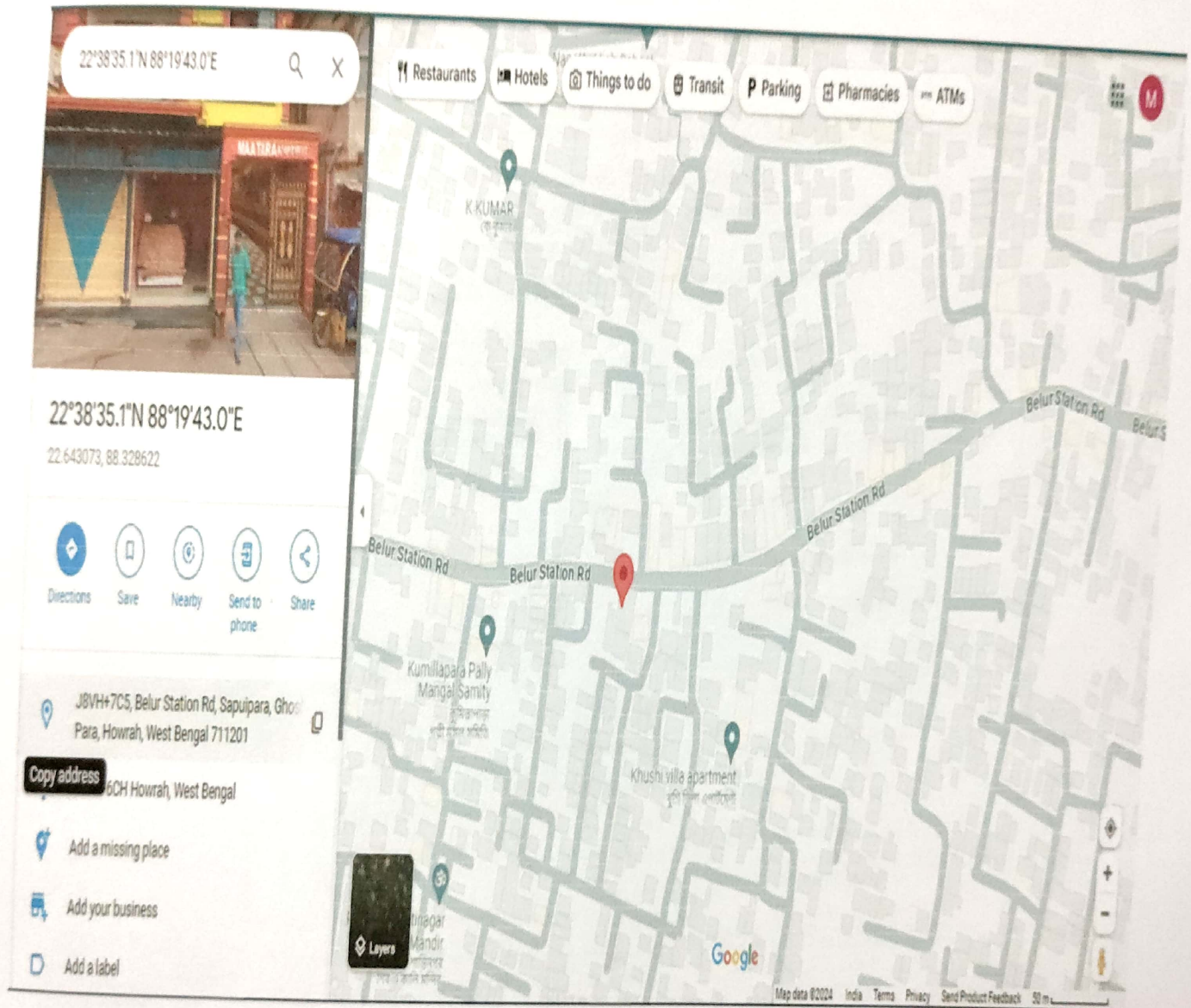
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ROUTE MAP OF THE PROPERTY



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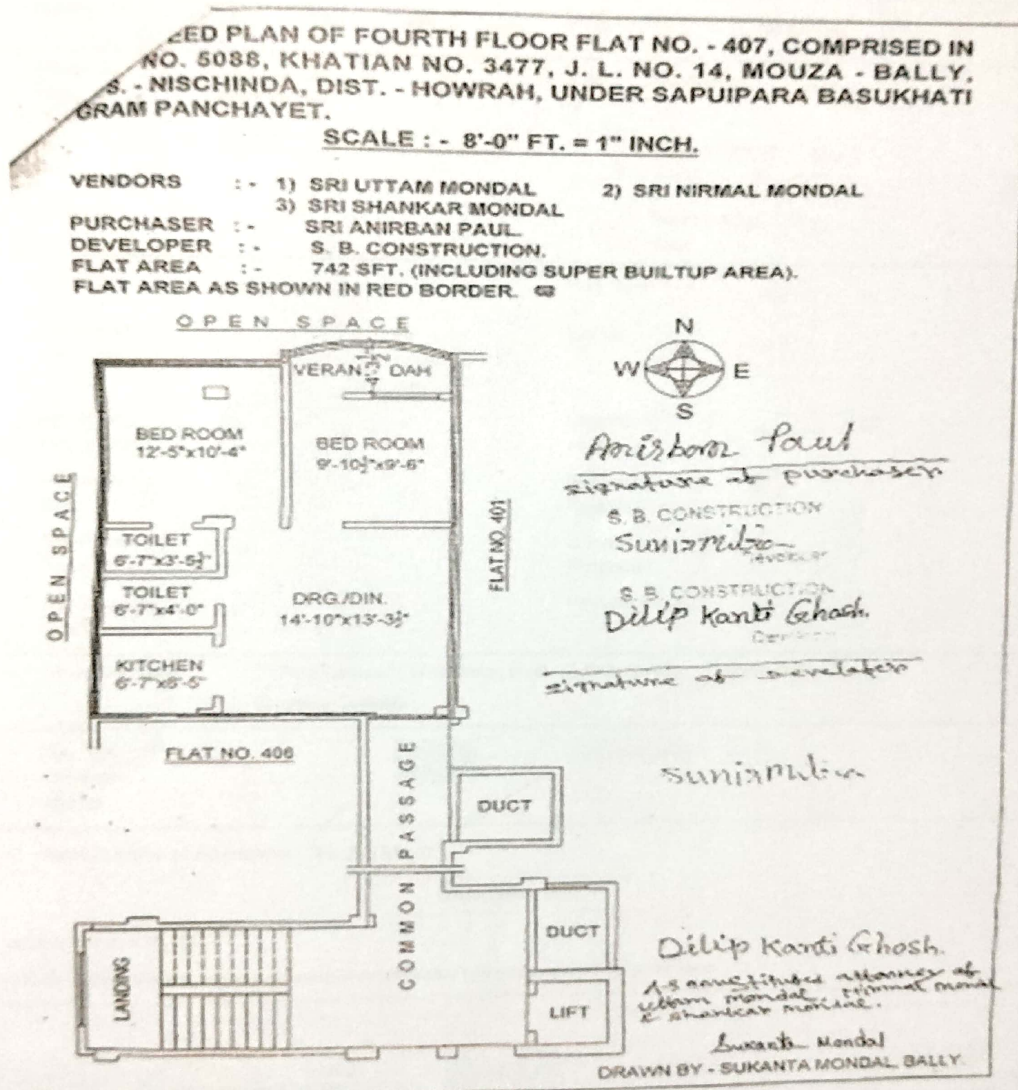
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Deed Floor Plan



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Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

Market Value of Apartment

District *	Howrah	Thana *	Bally
Local Body *	Gram Panchayat	Mouza *	Bali(Part)
Road		Road Zone	
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. HOWRAH	Gram Panchayat *	BALI
Plot No*	L 050 / 000	Project Name	Not Specified
Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area	Carpet Area * 517
			Covered/Buildup Area * 594
			Super Buildup Area 742
Use of Flat *	Residential	Floor Type *	Tiles
Flat located in which floor *	4	Flat No.	Flat No
Age of the Flat (in year) *	0	Litigated Property?	No
Is property on Road	No	Width of Approach Road (In feet)	14
Encumbered By Tenant ?	No	Is Tenant a Purchaser?	No
No. of floor in Building *	5	Provision for Lift	Yes
Other Amenities ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex			
Type the characters shown	RBN8M8 Try new characters		
Market Value of Apartment : Rs. 21,18,084/-			
Display Market Value			
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
(https://wbifms.gov.in/GRIPS/)
(https://finance.wb.gov.in/)



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



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WEST BENGAL
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Land & Land Reforms
WWW.BANGLARBHUMI.GOV.IN

(http://banglarbhum.gov.in/)

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Ease of Doing Business

Single Window Services for Business

(https://silpasathi.wb.gov.in/)



(https://www.india.gov.in)

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Site Map

(../site_map.aspx)

TOTAL VISITOR : 3,54,75,594

(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



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