

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 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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- State Bank of India
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- Kotak Mahindra Bank
- Calcutta High Court
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- 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.
- Kanur Vysya Bank
- DCB Bank Ltd
- IDBI Bank
- Utkarsh Small Fin.

TO,

UCO BANK

BRANCH: BA MUNGACHI

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	14.02.2025
	b) Date on which the valuation is made	24.02.2025
03.1	List of documents produced for perusal	1. Deed of Conveyance. Being No.I-6923/19. 2. Old Valuation report done by Moon Moon Gupta, Dated-26.11.2019
03.2	Applicant Name	Argha Dutta
04.	Name of Owner	Argha Dutta S/O Subhas Dutta 229, Mahendra Bhattacharya Road. P.O.- Santragachi; P.S. - Shibpur; Dist. - Howrah, Pin -711104.
05	Brief Description Of The Property	Flat On the Entire 1 st Floor of a Three (G+II) Stored Building
06.	Location of the property:-	
	a) Plot No./Survey No.	Dag No. 356 R.S. Kh. No. 73
	b) Door No.	Holding No.66/A.
	c) T.S. No./Village/Locality	Mouza-Shibpur.
	d) Ward/Taluka.	Ward No.25, Under H.M.C.
	e) Mandal/District	Howrah
07.	Postal address of the property	Holding No.66/A, Kasundia Road now renamed as Swami Vivekananda Road, Mouza-Shibpur, J.L No-1, P.O. Santragachi, P.S. Shibpur, Dist-Howrah, Pin-711104, Ward No.25, Under H.M.C.
08.	City/Town	Shibpur
	Residential Area.	Yes.
	Commercial Area	No.
	Industrial Area.	No.
09.	Classification of the area-	
	a) High/Middle/Poor	Middle class locality.
	b) Urban/Semi Urban/Rural	Semi Urban.



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10.	Coming under Corporation Limit/Village Panchayet/Municipality.		Ward No.25, 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(As per deed)	
13.	Boundaries of the site-	As Per Document (Building)	As Per Physical Inspection (Flat)	
	North	Holding No.68, Swami Vivekananda Road.	Stair case & Open to sky	
	South	Property of Rabindra Nath.	Open to sky	
	East	Property of Asima Debnath.	Open to sky	
	West	Swami Vivekananda Road	Common Wall of others property	
13.1	Whether land is demarcated, compound wall with gate is available		NA	
13.2	Mention the plot number or house number allocated		Holding No.66/A.	
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°34'41.0"	E-88°18'55.0"
15.	Dimensions of the site		835 Sqft (Super built up area)	
16.	Extent of the site considered for valuation (least of 14a & 14b)		835 Sqft (Super built up area)	
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.		Vacant	
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	15' 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. 1.Dumurjola Outdoor Stadium(Howrah) 2. Friends Hotel & Restaurant
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 (As per deed)



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PART - 'A': (Valuation of Flat):-

01.	Size of Flat	835 Sqft (Super built up area)
02.	Total extent of the Building	835 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.2700/- 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. 3,142/- per sqft
05.	Assessed/Adopted rate of valuation	Based on local enquiry and considering location, position, demand, structural condition & availability in the market price, is assessed as Rs.2750/- sqft
06.	Consider Rate	After Depreciation, Consider Rate Rs.2480/- per sqft
06.	Estimated value of the Flat	Rs. 20,70,800/-

Note: - i. Considering age of the building as 80 years and salvage value as 10%, we deduce that In 80 years depreciation is 90%, Hence in 17 years depreciation is $(90/80) \times 17$ or 19.12%. However, while evaluating the property value, considering the current structural condition of the building we have reduced the depreciation percentage from 19.12% and considered 18% Depreciation on construction value. (Considering construction cost Rs.1500/- per sqft)

ii. Though as per deed flat flooring is mosaic, As per our physical inspection flat flooring is Cement, There is no grill on the balcony, Building outside plaster in not complete in some portion, **Building having No gap common wall on the south side with adjacent property.** Building is not maintained properly. For this reason we are considering lower rate for the mentioned property.

iii. This is a NPA Property. Sanction plan of the building is not available, As the property is already mortgaged in UCO Bank, so we are doing the valuation of the property considering the flat area as mentioned in the deed & Sale deed plan(Attached below).

PART - 'B': (Valuation of Building):-

01.	TECHNICAL DETAILS OF THE BUILDING:	Residential.
a)	Type of Building (Residential/Commercial/ Industrial)	R.C.C. Column Type
b)	Type of construction (Load bearing/RCC/Industrial).	2008
c)	Year of construction	Three (G+II) Stored Building
d)	Number of floors and height of each floor including basement, if any	Height of each floor is 10 ft
	Total Floor area	835 Sqft (Super built up area)



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f) <u>Condition of the building -</u>	
i) Exterior - Excellent, Good, Normal, Poor.	Poor.
ii) Interior - Excellent, Good, Normal, Poor.	Normal

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Flat)	Rs. 20,70,800/-
PART-'B' : (Building)-	Nil.
PART-'C' : (Extra items)	Nil.
Total.....	Rs. 20,70,800/-

[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. 20,70,800/- Rupees In Words (Twenty Lac Seventy Thousand Eight Hundred Only)**

Fair Market Value : Rs. 20,70,800/-

Realizable Value :Rs. 18,63,720/- (10% less than Fair Market Value.)

Forced Sale Value :Rs.16,56,640/- (20% less than Fair Market Value.)

Place: Kolkata

Date: 24.02.2025

SUJOY KUMAR BISWAS

Chartered Engineer (AM 63075/3)

Fellow of The Institution of Surveyors (India) (F-115871-9)

Approved Valuer & Fellow of the Institution of Valuers (F-115871-9)

Licentiate Building Surveyor (LBS) Class I (LBS/1134)

Empanelled Structural Engineer (KMC Class I (ESE 1617))

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 -14.02.2025			
1.	Nature of security a. Vacant land [agricultural/ non-agricultural] b. Land with building thereon	----- Flat On the Entire 1st Floor of a Three (G+II) Stored Building	
2	Area of the land	1 Ka 4Ch 38 Sqft	
3	Covered Area	619 Sqft (Carpet area)	
4	In case of building under construction, status/progress of construction and approximate time required for completion	Building outside plaster in not complete in some portion	
5	Distance of the site from the branch	5.0km	
6	Location [with Building]	North	Holding No.68, Swami Vivekananda Road.
		South	property of Rabindra Nath.
		East	roperty of Asima Debnath.
		West	Swami Vivekananda Road
	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.66/A, Kasundia Road now renamed a Swami Vivekananda Road, Mouza-Shibpur, J.L No-1, P.O. Santragachi, P.S. Shibpur, Dist-Howrah, Pin-711104, Ward No.25, Under H.M.C.	
7	L.R. Dag No. Dag No. 356 L.R. Khatian No. R.S. Kh. No. 73 P.S. Shibpur	House No. /Premises No. J.L. No. Ward No.25, Under H.M.C.	Holding No.66/A 1
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	Argha Dutta S/O Subhas Dutta 229, Mahendra Bhattacharya Road. P.O.- Santragachi; P.S. - Shibpur, Dist. - Howrah, Pin -711104.	



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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	Three (G+II) Stored Building. Building age is 17 years, residual age of the building is 63 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 15 Ft. Wide Road
	The Valuer should verify from site map and get confirmed from local enquiry.	Yes.
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?	Vacant
19	Condition of the land/land & building from the point of view of sale.	Good
20	Whether local enquiry made to satisfy about history of the property?	Yes.
21	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.	Puspendu Sir, Branch Manager of Bamungachi Uco
22	Comments on the locality	Middle class
23	Surroundings	average
24	Connection of the locality with main city	Well-connected



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25	Type of construction of the building	Three (G+II) Storied Building, R.C.C. Structure with Column and Beam,
26	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 **14.02.2025** 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. 20,70,800/-**
- (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 **15.02.2025** 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.


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Chartered Engineer (AM 82075/8)
Fellow of The Institution of Engineers (India) (F-115871-9)
Approved Valuer & Fellow of Institute of Valuers (F-16930)
Licentiate Building Surveyor Class I (LBS-I/1247)
Empanelled Structural Engineer Class I (ESE-1/1517)
Empanelled Civil Engineer NKDA (CER / NKDA / 10 / 00000)
Empanelled Structural Engineer NKDA (STER / NKDA / 1000028)
Signature of the Valuer with seal

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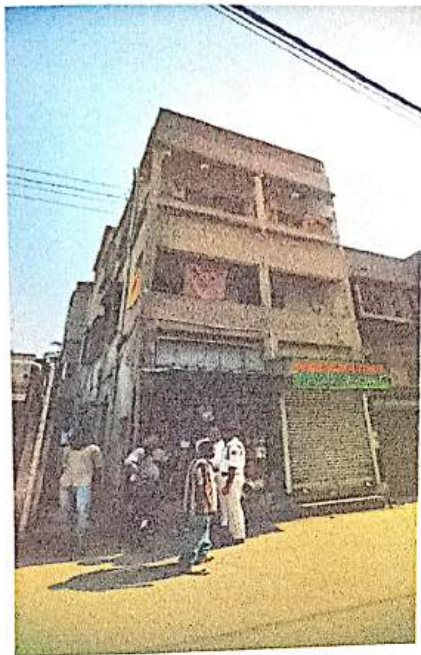
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PHOTOGRAPH OF THE PROPERTY



Building View



Building Road View



Bedroom



Bedroom



Present Person(Puspendu Sir)



Toilet

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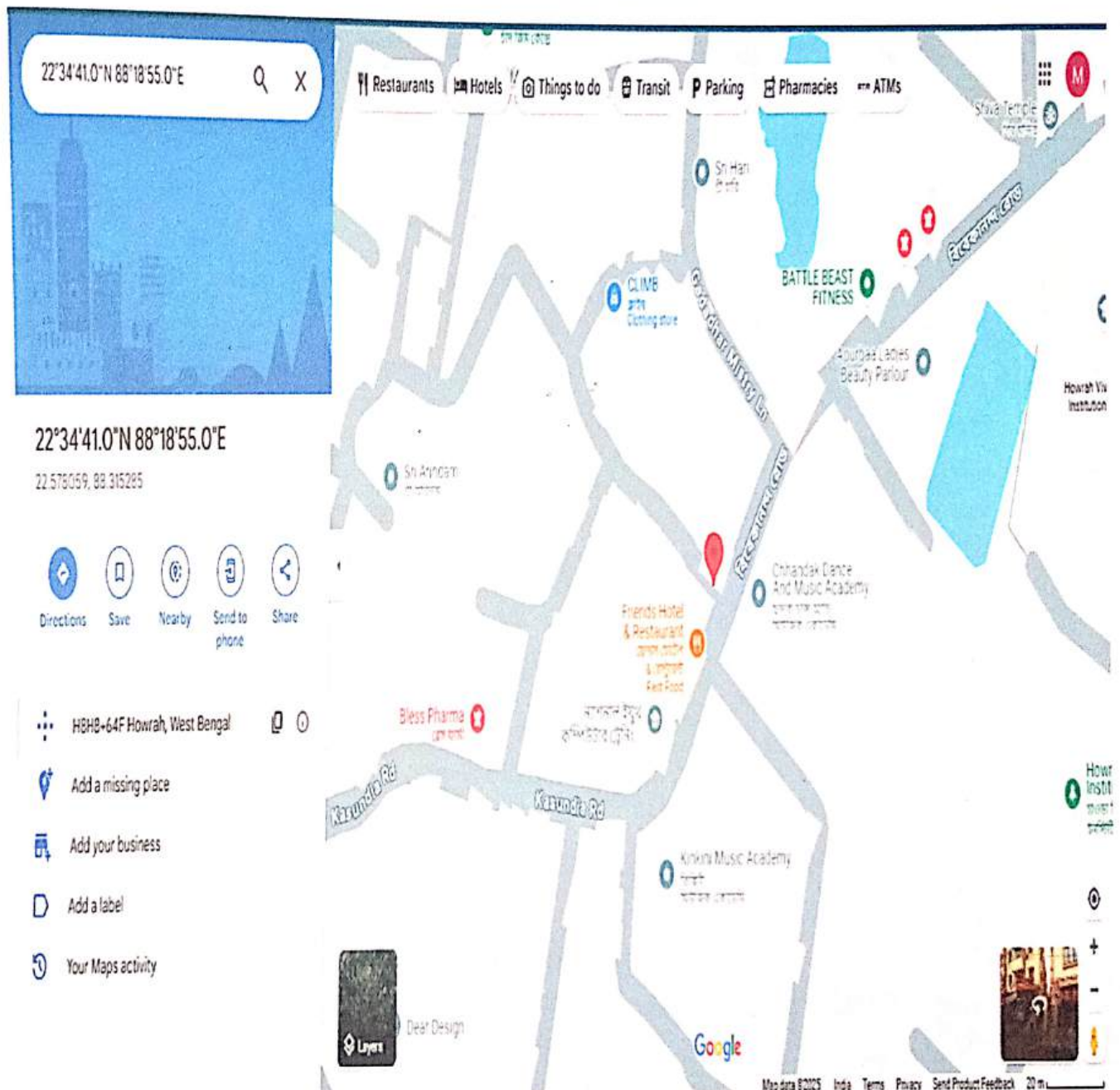
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ROUTE MAP OF THE PROPERTY



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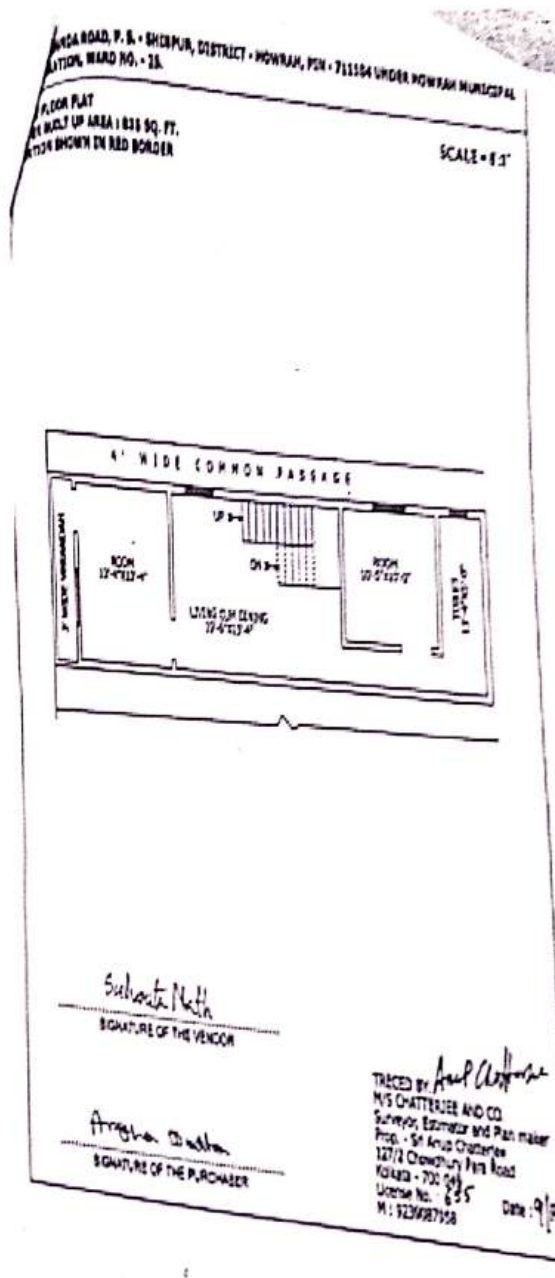
Wealth Tax (34A/B) Reg No-

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.

Deed Floor Plan



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

Market Value of Apartment

(*) marked items are mandatory

District *	Howrah	Thana *	Shibpur
Local Body *	H.I.T / Howrah Munic	Mouza *	Shibpur Sheet - 1
Road *	Swami Vivekananda	Road Zone	Not Available
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. HOWRAH	H.I.T / Howrah Municipal Corporation	HOWRAH MUNICIPAL

Plot No*	0 / 0	Project Name	Not Available
Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area Carpet Area *
			Covered A 0.75

Use of Flat *	Residenti	Floor Type *	Cement
Flat located in which floor	1	Flat No.	Flat No
Age of the Flat (in year)	0	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (In feet)	0
Encumbered By Tenant ?	No	Is Tenant is a Purchaser?	No
Is building has more than two floors ?	Yes		

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

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Market Value of Apartment :- Rs. 3,142/-

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