

Prof. Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA, Ph.D.(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
Empanelled Structural Engineer Class I (ESE-I) - Kolkata Municipal Corporation
Empanelled Civil Engineer: HHDCC, Rajarhat
Empanelled Structural Engineer: HHDCC, Rajarhat

Wealth Tax (34A/B) Reg No-
W.B/CIT-4/Kol/85/2016-17/Registration of Valuer/Sujoy Kumar Biswas

Empanelled Engineer and Valuer

- State Bank of India
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- Kotak Mahindra Bank
- Calcutta High Court
- Punjab National Bank
- ICICI Bank
- Central Bank of India
- Bank of India
- Prarat 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.

TO,

UCO BANK

BRANCH: BAKULTALA

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	05.06.2025
	b) Date on which the valuation is made	07.06.2025
03.1	List of documents produced for perusal	Old Valuation Done by P.K. Nag Engineers & Valuers, Dated-12.07.2022
03.2	Applicant Name	Saibal Ghosh, Swapan Kumar Ghosh & Tripty Ghosh Ph.No-(70448445636)
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).	1. Saibal Ghosh 2. Swapan Kumar Ghosh 3. Tripty Ghosh
05.	Brief Description Of The Property	Flat No.11, Block-D, On the Ground Floor of a Four (G+IV) Storied building, Named "Amrit Dham"
06.	Location of the Property:-	
	a) Plot No./Survey No.	L.R. Dag No.510 L.R. Khatian No.1236
	b) Door No.	N.A
	c) T.S. No./Village/Locality	Mouza- Thanamakua
	d) Ward/Taluka.	Ward No.45 Under H.M.C.
	e) Mandal/District	Howrah
07.	Postal address of the property	Mouza- Thanamakua, J.L. No.-40, P.O.-Danesh Sk. Lane, P.S.-Sankrail, Dist-Howrah, Pin-711109, Ward No.45 Under H.M.C.
08.	City/Town	Sankrail
	Residential Area.	Yes.
	Commercial Area	No.
	Industrial Area.	No.
09.	Classification of the area-	
	a) High/Middle/Poor	Middle class locality.



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

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	b) Urban/Semi Urban/Rural	Semi Urban.
10.	Coming under Corporation Limit/Village Panchayet/Municipality.	Ward No.45 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.	NA
13.	Boundaries of the site-	As Per Documents(Flat)
	North	Property of Krishna Pada Ghosh
	South	16' Ft wide Road & Shymal Majumder
	East	Property of Bharat Sarkar
	West	Property of Lakshmi Kanta Gurey
13.1	Whether land is demarcated, compound wall with gate is available	Yes
13.2	Mention the plot number or house number allocated	L.R. Dag No.510
13.3	Whether the boundary is matching, reason for any deviation	Yes,
14.	Dimensions of the site-	a) <u>As per the Deed.</u> b) <u>Actual.</u>
	North	N.A
	South	N.A
	East	N.A
	West	N.A
14.2	Latitude, Longitude and Coordinates of the site	N-22°33'59.6" E-88°16'59.8"
15.	Dimensions of the site	630 Sqft (Super built up area)
16.	Extent of the site considered for valuation (least of 14a & 14b)	630 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	16 wide Road.
12.	Type of road available at present.	NA
13.	Width of road - Is it below 20 Ft. or more than 20 ft.	16'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	Bakultala Post office
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	N.A



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

01.	Size of plot	630 Sqft (Super built up area)
02.	Total extent of the plot	630 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.2,700/- to Rs.2,900/- 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. 2,490/- 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. 2,800/- per Sqft
06.	Consider Rate	The Building age is 33 Years, Building Construction rate is Rs.2350/- Per sqft
07.	Estimated value of the Flat	Rs:14,80,500/-

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 33 years depreciation is $(90/80) \times 33$ or 37.125%. However, while evaluating the property value, considering the current structural condition of the building we have reduced the depreciation percentage from 37.125% and considered 30% Depreciation on construction value. (Considering construction cost Rs.1500/- per Sqft)

ii. This is a NPA Property. We have inspected the property from the outside of the building.

iii. Deed & Sanction plan of the property is not available , as the property already mortgaged in UCO Bank , We are doing the valuation considering the Old valuation report.

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	1992
	d) Number of floors and height of each floor including basement, if any	Four (G+III) Storied building Height of each floor is 10 ft
	e) Plinth area floor wise	
	Total Floor area	
	f) Condition of the building -	

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i)	Exterior – Excellent, Good, Normal, Poor.	Normal
ii)	Interior – Excellent, Good, Normal, Poor.	Normal

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Flat)	Rs:14,80,500/-
PART-'B' : (Building)-	Nil.
PART-'C' : (Extra items)	Nil.
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)	Nil.
PART-'F' : (Services)-	Nil.
Total.....	Rs:14,80,500/-

[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:14,80,500/- Rupees In Words (Fourteen Lac Eighty Thousand Five Hundred Only)**

Fair Market Value : Rs:14,80,500/-

Realizable Value :Rs. 13,32,450/- (10% less than Fair Market Value.)

Forced Sale Value :Rs. 11,84,400/- (20% less than Fair Market Value.)

Place:Kolkata

Date: 07.06.2025

SUJOY KUMAR BISWAS
Chartered Engineer (AIEE 810/93)
Fellow of The Institution of Engineers (India) (F-115871-91)
Approved Valuer & Fellow of the Institution of Valuers (F-10430)
Licentiate Building Surveyor (KMDCO 148/BS/1347)
Empanelled Structural Engineer Class I (ESE-1) (KMDCO 14/10)
Empanelled Civil Engineer (KMDCO 14/10/10000)
Empanelled Structural Engineer (KMDCO 14/10/10000)

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 -05.06.2025			
1.	Nature of security		
	a. Vacant land [agricultural/ non-agricultural]	-----	
	b. Land with building thereon	Flat No.11, Block-D, On the Ground Floor of a Four (G+IV) Storied building, Named "Amrit Dham"	
2	Area of the land	35.69 Katha	
3	Covered Area	525 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	1 km	
	Location [with boundary Building]	North	Property of Krishna Pada Ghosh
		South	16' Ft wide Road & Shymal Majumder
		East	Property of Bharat Sarkar
		West	Property of Lakshmi Kanta Gurey
	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- Thanamakua, J.L. No.-40, P.O.-Danesh Sk. Lane, P.S.-Sankrail, Dist-Howrah, Pin-711109, Ward No.45 Under H.M.C		
7	Plot No./ Dag No.	L.R.Dag No. 322	House No. /Premises No. N.A
	Khatian No.	L.R.Khatian no.1444	J.L. No. 40
	P.S.	Sankrail	Ward No.45 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 present owner of the property		1. Saibal Ghosh 2. Swapan Kumar Ghosh 3. Tripty Ghosh
9	Present address of the Purchaser [if other than the applicant]		1. Saibal Ghosh

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		2. Swapan Kumar Ghosh 3. Tripty Ghosh
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	Four (G+III) Storied building. Building is 33 year old, Residual Life 47 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.	NA
	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.
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?	Owner
19	Condition of the land/land & building from the point of view of sale.	Good



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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.	NA
22	Comments on the locality	Middle class
23	Surroundings	average
24	Connection of the locality with main city	Well-connected
25	Type of construction of the building	Four (G+III) Storied building. Flat Consist 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 05.06.2025 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:14,80,500/-**
- (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 06.05.2025 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

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Empanelled Structural Engineer Class I (ESE-1234)
Empanelled Civil Engineer NKDA (CVR / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STR / NKDA / 10/00024)

Signature of the Valuer with seal

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PHOTOGRAPH OF THE PROPERTY



Building View



During Visit



Road

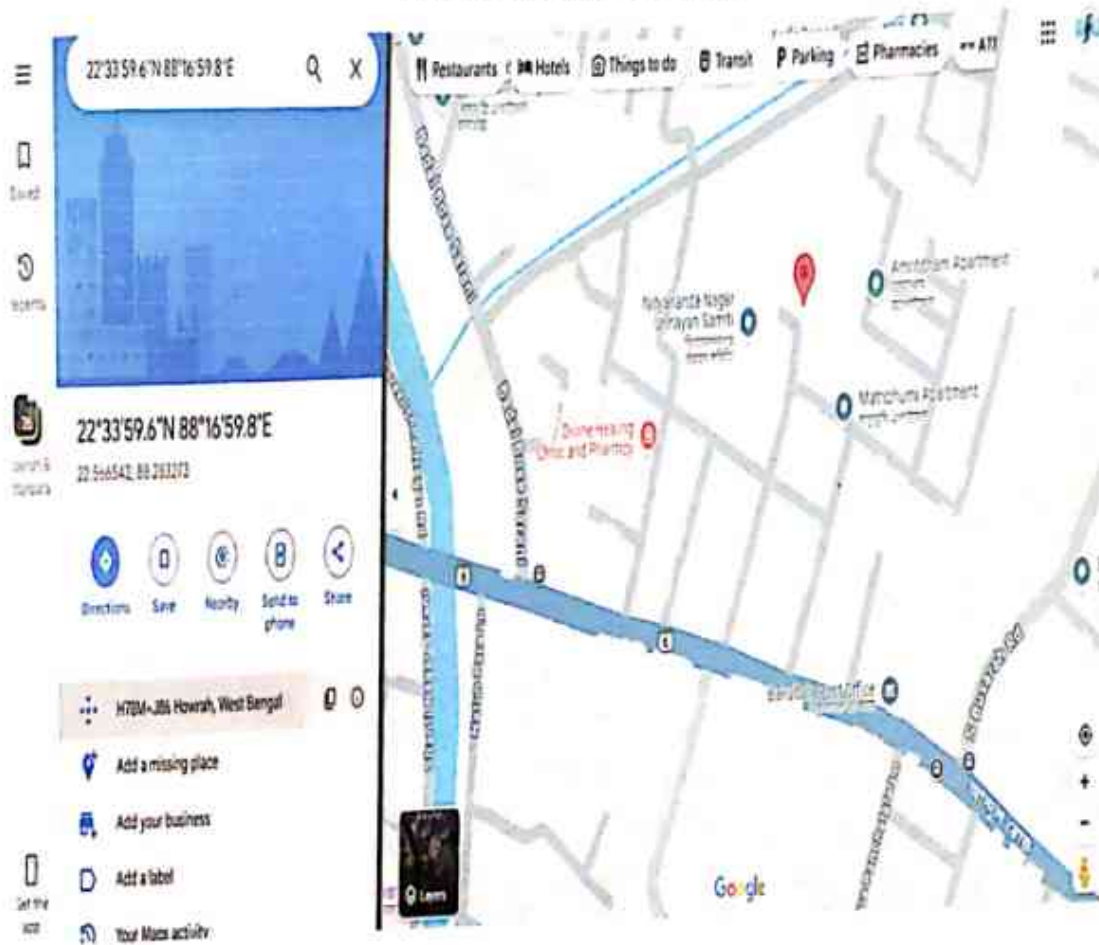
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| • HDFC Bank | • Utkarsh Small Fin |

ROUTE MAP OF THE PROPERTY



67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA
 Cell : +91 98300 79885 Email : skbuniverse@gmail.com

Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

Market Value of Apartment

(*) marked items are mandatory

District *	Howrah	Thana *	Sankral
Local Body *	H.I.T / Howrah Municipal C	Mouza *	Thanaakuyit
Road	Not Available	Road Zone	
Premises No.	Flat/Room No.	Ward No.	Ward No.
Jurisdiction of *	A.D.S.R. RAMHATI	H.I.T / Howrah Municipal Corporation	HOWRAH MUNICIPAL CC
Plot No*	1 005 / 000	Project Name	Not Available
Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area Carpet Area *
Use of Flat *	Residential	Floor Type *	Mertile
Flat located in which floor	0	Flat No.	Flat No.
Age of the Flat (in year)	1	Litigated Property?	No
Is property on Road	No	Width of Approach Road (in feet)	6
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		
Type the characters shown			
Market Value of Apartment :- Ra. 2,490/-	Display Market Value		
Service Count: 5,78,126			
N.B.-To be verified from the appropriate Registration Office after filling up proper e-Registration Form			

GRIPS Finance Department
<https://wbfinms.gov.in/GRIPS/>
<http://www.wbfin.nic.in/>

Bangla Sahayata Kendra
<https://tsk.wb.gov.in/>

iFMS
<https://www.wbifms.gov.in/>

Land & Land Reforms
<http://banglarthumi.gov.in/>

SILPASATHI
<https://silpasathi.wb.gov.in/>

India.gov
<http://india.gov.in/>

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