

REPORT ON VALUATION



VALUATION OF A FLAT NO.-3B (SOUTH-EAST SIDE) ON THE 3RD FLOOR OF THE G+III STORIED RESIDENTIAL APARTMENT NAMEDLY ROYAL TOWER, LOCATED AT HOLDING NO.- 1059, BARRACKPORE ROAD, PURBAYAN, BARASAT, UNDER BARASAT MUNICIPALITY, WARD NO. - 04, P. O.- NABAPALLY & P. S. - BARASAT, DISTRICT -NORTH 24 PARGANAS, PIN - 700126, WEST BENGAL.

OWNERS:-MR. BIDESH SUR & MRS. SANGITA SUR.
VALUE AS ON:-11.05.2026



PREPARED BY :-

APARNA DAS

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UCO BANK & CANARA BANK

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Ref – AD/SR/ UCO (Barasat) / 2026-27/1626

Date- 12.05.2026

ANNEXURE-8

FORMAT - A

UCO BANK (BARASAT BRANCH)

VALUATION REPORT

**(IN RESPECT OF A FLAT NO.- 3B (SOUTH-EAST SIDE) ON THE 3RD FLOOR OF G+III STORIED
RESIDENTIAL APARTMENT NAMELY ROYAL TOWER)**

(At Mouza – Chakchaturia & P. S.– Barasat, Holding No.- 1059, Barrackpore Road,

Purbayan, Barasat, North 24 Parganas)

(To be filled in by the Approved Value)

Value as on 11.05.2026

Name of Owners – Mr. Bidesh Sur & Mrs. Sangita Sur

GENERAL

01.	Purpose for which the valuation is made	To ascertain the present fair market value of the said Flat No.- 3B on the 3 rd floor for the purpose of recovery of bank dues.					
02.	a) Date of Inspection	11.05.2026					
	b) Date on which the valuation is made	11.05.2026					
03.	List of documents produced for perusal	1) Copy of Deed of Conveyance – Being No.- 152501610, Year – 2021, Vide Book No.- I, Volume No.- 1525-2021, Pages from 47097 to 47161, Dated – 04/02/2021 2) Copy of Deed of Conveyance(Mother Deed) – Being No.- 152504429, Year – 2018, Vide Book No.- I, Volume No.- 1525-2018, Pages from 123438 to 123473, Dated – 07/05/2018 3) Copy of Parcha – Land recorded as Bastu 4) Copy of Mutation Certificate – Memo No.- 30596, Dated – 06/07/2018. (in the name of M/s Royal Construction) 5) Copy of Sanction Building Plan – Serial No.- 1334, Dated – 12/10/2018, from Barasat Municipality 6) Copy of Legal Searching Report – Done by Mrs. Ramala Mitra Basu, Dated – 07/12/2020 Located at :- At Holding No.- 1059, Barrackpore Road, Purbayan, Barasat, Mouza – Chakchaturia & P. S. – Barasat J.L No. – 36, Re Sa No.- 134 ½ ,Touji No.- 146 <table><tr><td>R.S</td><td>LR</td><td>Rs</td><td>LR Kh</td><td>Area of Land</td></tr></table>	R.S	LR	Rs	LR Kh	Area of Land
R.S	LR	Rs	LR Kh	Area of Land			



		Dag No	Dag	Kh		
		78	Do	62, 200 & 201	Hal - 62 600/1 2987(New)	3 Kattahs 9 Chittaks.
					Total Land	3 Kattahs 9 Chittaks.
04.	Name of the Owners) and his /their address(es) with Phone No. (Details of share of each owner in case of joint ownership)	Owners /- Mr. Bidesh Sur , S/o – Mr. Subhas Chandra Sur & Mrs. Sangita Sur , W/o – Mr. Bidesh Sur, both are residing at Flat No.- 3B, on the 3 rd floor, ROYAL TOWER Apartment, Holding No.- 1059, Barrackpore Road, Purbayan, Barasat, P. O.- Nabapally & P. S.- Barasat, Pin – 700126, North 24 parganas, West Bengal				
05.	Brief description of the property	The residential apartment namely ROYAL TOWER is G+III storied RCC framed structure foundation type building located at 14 ft. wide Municipal Road which is directly connected to Barrackpore Road. The area is developed & having all facility . The Super Built Up Area of the Flat is 835 Sft.				
06.	Location of the property					
	a) Plot No./Survey No.	R.S & L.R Dag No.- 78				
	b) T.S. No./Village	ROYAL TOWER Apartment, Holding No.- 1059, Barrackpore Road, Purbayan, Barasat				
	c) Ward/Taluka	Under Barasat Municipality, Ward No.- 04				
	d) Mandal/District	P. O.- Nabapally & P. S.- Barasat, District – North 24 parganas, Pin -700126				
07.	Postal address of the property	ROYAL TOWER Apartment, Holding No.- 1059, Barrackpore Road, Purbayan, Barasat, Under Barasat Municipality, Ward No.- 04, P. O.- Nabapally & P. S.- Barasat, North 24 parganas, Pin – 700126, West Bengal.				
08.	City/Town	Town				
	Residential area	Yes				
	Commercial area	Yes				
	Industrial area	No				
09.	Classification of the area					
	i) High/Middle/Poor	Middle Class				
	ii) Urban/Semi-Urban/Rural	Urban				
10.	Coming under Corporation limit/ Village Panchayat/Municipality	Under Barasat Municipality, Ward No. - 04				
11.	Whether covered under any State/ Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/ cantonment area	No				
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	This is not an agriculture land. Bastu category land(As per Parcha)				
13.	Boundaries of the property(As per Physical Inspection)					
	North	By Flat No.- 3A				



	South	By Open to Sky
	East	By Open to Sky
	West	By Lift
14.	Dimensions of the site	
		A. As per title Agreement
		B. Actuals
	North	
	South	
	East:	
	West	
15	Extent of the site	3 Kattahs 9 Chittaks.
16.	Extent of the site considered for Valuation (least of 14A & 14 B)	Here the value of the extent of site/land is not considered separately for the valuation purpose
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	Occupied by owners.

I. CHARACTERISTICS OF THE SITE

01.	Classification of Locality	Developed residential cum commercial area
02.	Development of surrounding areas	Developed
03.	Possibility of frequent flooding	No
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	All facilities available at a close distance
05.	Level of land with topographical conditions	At road level
06.	Shape of land	Rectangular
07.	Type of use to which it can be put	G+III Storied Residential Apartment Namely ROYAL TOWER
08.	Any usage restriction	No
09.	Is plot in Town Planning approved layout?	No
10.	Corner plot or Intermittent plot?	Intermediate plot
11.	Road facilities	Abutted to 14 ft. wide Municipal Road which is directly connected to Barrackpore Road. Bus stand namely Purbayan More is 130 meter distance & Barasat Railway Station is about 1.7 km. distance from the site.
12.	Type of road available at present	14 ft. wide Municipal Road
13.	Width of road - Is it below 20 ft. or more than 20 ft.	Less than 20' width
14.	Is it a Land-locked Land?	No
15.	Water Potentiality	Normal
16.	Underground sewerage system	Open System
17.	Power supply is available in the site	Yes
18.	Advantages of the site	Connected to road ways & railways
19.	General remarks, if any	Being close to Swami Barrackpore Road, there is demand for land for construction & multi-storied building & area is developed with all facilities Land Mark – Near Purbayan Bus Stop or Arifbari Bus Stop



PART-A (Valuation of Flat)

01.	Size of plot	
	North & South	
	East & West	
02.	Total extent of the plot	3 Kattahs 9 Chittaks.
03.	Prevailing market rate	For residential flat rate is between Rs.3500.00 to Rs.4500.00 / sft
04.	Guideline rate obtained from web (an evidence, thereof to be enclosed)	For – Flat - Rs,33,75,731.00 for carpet area 626 sft. Rate/ Sft = Rs.5392.00 / sft.
05.	Assessed/adopted rate of valuation	Rs. 4300.00/ sft for super built up area of flat.
06.	Estimated value of Flat	Given below

PART-B (Valuation of Flat)

01. TECHNICAL DETAILS OF THE BUILDING		
a)	Type of Building (Residential/ Commercial/ Industrial),	Residential G+III Storied Apartment Namely ROYAL TOWER
b)	Type of construction (Load bearing /RCC/ Steel Framed)	RCC Framed Structure.
c)	Year of construction	2018 & Completion year – 2020, (As per document & information)
d)	Number of floors & height of each floor including basement, if any	G+III storied, Ht. – 10'
e)	Plinth area floor-wise	Super Built Up area – of Flat No.- 3B, 3 rd floor – 835 Sft. (T.F - 2 Bed Rooms, 1 Dining cum Drawing Room, 1 Kitchen , 1 Bath Room, 1 Thakurghar, 1 Balcony)
f)	Condition of the building	Good
	i) Exterior - Excellent, Good, Normal, Poor	Good
	ii) Interior - Excellent, Good, Normal, Poor	Good

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF : Flat

S1.No	Description	3 rd Floor Flat – 3B	Other Floors
01.	Foundation	RCC framed	N/A
02.	Basement	No	
03.	Superstructure		
04.	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	All doors are wooden & windows are finished with anodised aluminium frame with sash	
05.	RCC Works	R.C.C Roof (standard), foundation, columns, beams	
06.	Plastering	1:6 sand cement plaster / Wall putty & finished with paint	
07.	Flooring, skirting, dadoing	Vitrified floor tiles	
08.	Special finish as marble, granite, wooden panelling, drills etc.	Toilet is finished with marble with glaze tiles	
09.	Roofing including weather proof course	Yes	
10.	Drainage	Surface	



02.	COMPOUND WALL	Apartment is protected by B/wall
	Height	
	length	
	Type of Construction	
03.	ELECTRICAL INSTALLATION	
	Type of wiring	Concealed type wiring
	Class of fittings (Superior/ Ordinary /Poor)	Ordinary

DETAILS OF FLAT VALUATION:

The residential apartment namely ROYAL TOWER is (G + III) storied R.C.C framed structure with R.C.C. columns & Beams, outer side enveloped with 10" thick cement brick walls & inner side partition walls are 5" & 3" thick cement brick walls with R.C.C Roof / floor slab.

Captioned Flat No.- 3B :-The above mentioned Flat No.- 3B is located on the 3rd floor of the said four (G+ III) storied residential apartment namely ROYAL TOWER.

The Flat is RCC framed base foundation with independent columns having RCC Roof, 10" main wall & 5" Partitioned wall

Flooring works of this flat is finished with Vitrified floor tiles. Inner side surface and ceiling is finished with wall putty & finished with paint. over the sand cement plaster. Cooking Platform of the kitchen is finished with granite. Portion of the wall above the platform is finished with glazed tiles. Dado of the toilet is finished with Glazed Tiles. All doors are wooden & Toilet door is P.V.C types. All windows are anodised aluminium frame with sash & its protected with M.S. Grill.

Outside of the flat/ building is finished with weather coat paint. The flat is provided with concealed type electric wiring. Lift facility available for all floors. Source of water is from Municipal supply to be distributed by pump or motor service with proportionate right on common services & proportionate undivided share in land. **Rate is assessed Rs. 4300.00/ Sft.**

S1. No	Particulars of Item	Plinth Area	Year of Const .	RL of Building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs. (0.9x5/70) = 5%	Net Value after depreciation Rs.
1	3 rd Floor - Flat - 3B	835 Sft.	2018	70 Yrs	3800.00	35,90,500.00	1,79,525.00	34,10,975.00
		Total				Cost		Rs.34,10,975.00



PART -C (Extra Items)

(Amount in Rs.)

01.	Portico:	Nil
02.	Ornamental front door	Nil
03.	Sit out/ Veranda with steel grills	Nil
04.	Overhead water tank	Yes
05.	Extra steel/collapsible gates	Rs. 16,000.00(collapsible gate)
	TOTAL	Rs. 16,000.00

PART -D (Amenities)

(Amount in Rs.)

01.	Wardrobes	Nil
02.	Glazed tiles	Nil
03.	Extra sinks and bath tub	Nil
04.	Marble/Ceramic tiles flooring	Nil
05.	Interior decorations	Nil
06.	Architectural elevation works	Nil
07.	Panelling works	Nil
08.	Aluminium works	Nil
09.	Aluminium hand rails	Nil
10.	False ceiling	Nil
	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 & Electricity arrangements	Included in building cost
02.	Drainage arrangements	
03.	Compound wall	
04.	C.B. deposits, fittings etc.	
05.	Pavement	
	TOTAL	Nil

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part-A	Flat (composite rate)	Rs. 34,10,975.00
Part-B	Covered Garage	Rs. Nil
Part-C	Extra items	Rs. 16,000.00
Part-D	Amenities	Rs. Nil
Part-E	Miscellaneous	Rs. Nil
Part-F	Service	Rs. Nil
	TOTAL	Rs. 34,26,975.00
		Say Rs. 34,27,000.00(Rupees Thirty Four Lacs Twenty Seven Thousand Only)



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 Flat in the prevailing condition with aforesaid specifications.

Rs. 34,27,000.00 (Rupees Thirty Four Lacs Twenty Seven Thousand Only)

Summary Value:-

Fair Market Value	Rs. 34,27,000.00 (Rupees Thirty Four Lacs Twenty Seven Thousand Only)
Realisable Value (10% Less from FMV)	Rs. 30,84,000.00 (Rupees Thirty Lacs Eighty Four Thousand Only)
Distress Value (20% Less than FMV)	Rs. 27,42,000.00 (Rupees Twenty Seven Lacs Forty Two Thousand Only)

Aparna Das

APARNA DAS
B.Sc., C.E.M.I.E. (Ind)
Chartered Engineer,
Govt. Regd. Valuer,
No W.B. Cat-1/25(A) of 1988

APPROVED VALUER

(Aparna Das)

Govt. Registered Valuer & Chartered Engineer
Panel Valuer of UCO Bank

Place--Kolkata
Date:- 12.05.2026

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: