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FIE, FIV, MSCE, FICI
Chartered Engineer & Approved Valuer

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Empanelled Civil Engineer - HIDCO, Rajarhat
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Wealth Tax (M&B) Reg. No -99-BKYT7 - E
Regn/PAN (Registration of Valuer) Sujoy Kumar Biswas

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TO

UCO BANK
BRANCH: BALITIKURI

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	18.11.2024
	b)	Date on which the valuation is made	20.11.2024
03.1	List of documents produced for perusal		1. Deed of Conveyance dated-29.12.2017 2. Sanction Plan Memo No-77/232/HZP/EP Dated-01.06.2017 3. Old Valuation Report Dated-18.02.2023,By-Basudev Dey. 4. Non Encumbrance Certificate-01/12/2017
03.2	Applicant Name		Badal Das
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).		Badal Das S/O Late Tarapada Das Residing at Village & P.O.-Parbatipur, P.S.-Domjur, Dist-Howrah, Pin-711405.
05.	Brief Description Of The Property		Flat Being No.-D-204 on the 2nd Floor (South-west facing building) of a Five (G+IV) Storied building, Named "Neer Apartment"
06.	Location of the property:-		
	a)	Plot No./Survey No.	**L.R.Dag No.3956(P)** **L.R. Kh No-4739,5478,5447,and 5448**
	b)	Door No.	N.A
	c)	T.S. No./Village/Locality	**Mouza- Uttar Jhapordha.**
	d)	Ward/Taluka.	**Under Uttar Jhapordha Gram Panchayrt.**
	e)	Mandal/District	Howrah
07.	Postal address of the property		**Nonakundu Road, Mouza- Uttar Jhapordha, J.L. No-09, P.O.- Uttar Jhapordha, P.S.-Domjur,Dist-Howrah, Pin-711405, Under Uttar Jhapordha Gram Panchayrt.**
08.	City/Town		Semi Urban
	Residential Area.		Yes.

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	Commercial Area		Yes.
	Industrial Area.		No.
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 Uttar Jhapordha 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(Building)
	North	Property of R.S. Dag No-3657.	Open to Sky.
	South	Partly R.S. Dag No-3956, and Partly 10' Ft Wide Common Passage.	Flat No C-203,Lift, Lobby And Staircase.
	East	Property of R.S. Dag No-6071.	Flat No.B-202.
	West	Property of R.S. Dag No-3956.	Open to Sky.
13.1	Whether land is demarcated, compound wall with gate is available		Yes, land is demarcated
13.2	Mention the plot number or house number allocated		---
13.3	Whether the boundary is matching , reason for any deviation		Yes, boundary is matching.

14.	Dimensions of the site-	a) As per the Deed.	b) Actual.
	North	NA	NA
	South	NA	NA
	East	NA	NA
	West	NA	NA
14.2	Latitude, Longitude and Coordinates of the site	N-22*34'03.4"	E-88*13'08.7"
15.	Dimensions of the site	1115 sqft(Super Built Up)	
16.	Extent of the site considered for valuation (least of 14a & 14b)	1115 sqft(Super Built Up)	
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 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	10' wide Road.
12.	Type of road available at present.	NA
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 Land Marks	All type of civic amenities available within comfortable distance. 1. Uttar Jhapardah Post Office 2. DurgaMandap, Gomosta Bari
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 land

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PART – 'A' (Valuation of Flat):-

01.	Size of plot	1115 sqft(Super Built Up)
02.	Total extent of the plot	1115 sqft(Super Built Up)
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.2,400/-** to **Rs.2,700/-** 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. 2,671/-** per sqft.
5.	Assessed/Adopted rate of valuation	Based on local enquiry and considering location, position, demand & availability in the market price, is assessed as **Rs. 2,450/- per sqft.**
	Considered Rate	**As the building age is 7 years , depreciated Considered Rate Rs. 2345/- per sqft.**
	Estimated value of the Land	**Rs. 26,14,675/-**

lote :-

Considering age of the building as 80 years and salvage value as 10% , we deduce that, In 80 years epreciation is 90%, Hence in 7 years depreciation is (90/80)x 7 or 7.875% . However, while evaluating ıe property value, considering the current structural condition of the building we have reduced the epreciation percentage from 7.875% and considered 7% Depreciation on construction value. Considering construction cost 1500/- Per Sqft.)
. This Is A NPA Property.

'ART – '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	2017
	d) Number of floors and height of each floor including basement, if any	Five (G+IV) Storied building Height of each floor is 10 ft.
	e) Plinth area floor wise	

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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Flat)	**Rs. 26,14,675/-**
PART-'B' : (Building)-	**Nil.**
PART-'C' : (Extra items)	**Nil.**
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)	Nil.
PART-'F' : (Services)-	**Nil.**
Total.....	**Rs. 26,14,675/-**

luation: *Here the approved valuer should discuss in detail his approach to valuation of* *perty and indicate how the value has been arrived at, supported by necessary calculations. Also* *aspects as i) saleability ii) likely rental values in future and iii) any likely income it may generate* *be discussed. The valuer should invariably bring out here onerous clauses, if any, regarding the* *f the property which will have an adverse effect on the value of the property.]*

esult of my appraisal and analysis it is my considered opinion that the **present market value** of bove property in present condition is **Rs. 26,14,675/-** Rupees In Words **(Twenty Six Lac een Thousand Six Hundred Seventy Five Only)**

Fair Market Value : **Rs. 26,14,675/-**
Realizable Value: **Rs.23,53,207.5/-**(10% less than Fair Market Value.)
Forced Sale Value :**Rs. 20,91,740/-**(20% less than Fair Market Value.)

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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/134/)
Empanelled Structural Engineer KMC Class I (ESE 161/I)
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00028)
APPROVED VALUER

Place: Kolkata
Date: 20.11.2024

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 SANTOSHPUR KOLKATA – 700 075 WEST BENGAL INDIA Cell : +91 98300 79885**

Date of visit – 18.11.2024

1	Nature of security		
	a. Vacant land [agricultural/ non-agricultural]	--------	
	b. Land with building thereon	**Five (G+IV) Storied building**	
2	Area of the land	05Cottah 12Chittakh	
3	Covered Area	929 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 km	
6	Location [with boundary Physical Inspection]	North	Property of R.S. Dag No-3657.
		South	Partly R.S. Dag No-3956, and Partly 10' Ft Wide Common Passage.
		East	Property of R.S. Dag No-6071.
		West	Property of R.S. Dag No-3956.
	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	**Nonakundu Road, Mouza- Uttar Jhapordha, J.L. No-09, P.O.- Uttar Jhapordha, P.S.-Domjur,Dist-Howrah, Pin-711405, Under Uttar Jhapordha Gram Panchayrt.**	

7	Plot No./ Dag No.	**L.R.Dag No.3956(P)**	House No. /Premises No.	
		L.R. Kh No-4739,5478,5447,5448	J.L. No.	09
	P.S.	**Domjur**	**Under Uttar Jhapordha Gram Panchayrt**	

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

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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	Arun Banerjee Ph.No-(7003707880)
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) Storied building, Flat Consists Bedroom-2, Dining1, Kitchen-1, Toilet-2, Balcony-1 & Flooring-Tils, 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 ...18.11.2024..... 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. 26,14,675/-**..... .

(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 .....19.11.2024..... 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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...ved Valuer & Fellow of the Institution of Valuers (F-14...
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Empanelled Structural Engineer KMC Class I (ESE 161/I)
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00020)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

Signature of the Valuer with seal

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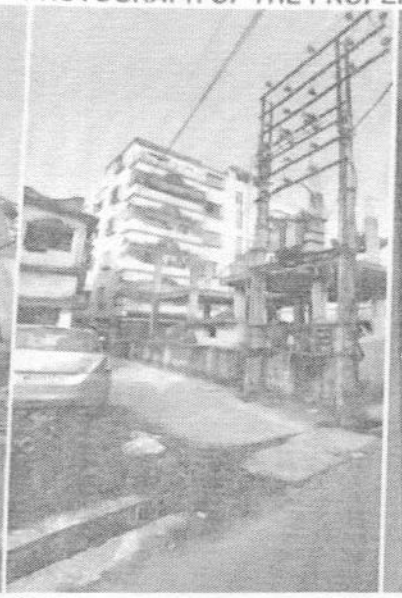
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Wealth Tax (34A/B) Reg. No -W.B/CCIT - 4/
Kol/85/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

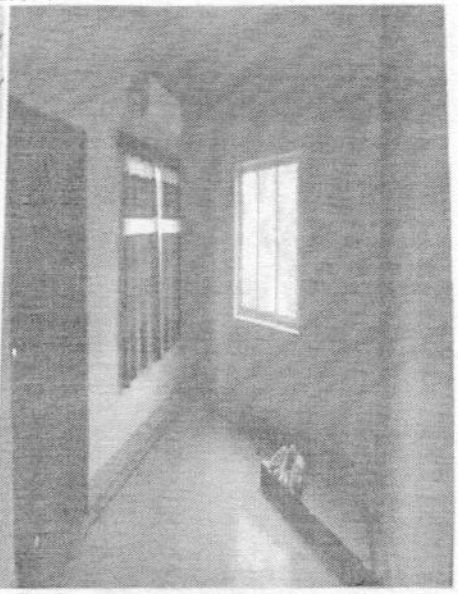
Empanelled Engineer and Valuer – State Bank of India
Empanelled Engineer and Valuer – Central Bank of India
Empanelled Engineer and Valuer – Bank of Baroda
Empanelled Engineer and Valuer – Axis Bank
Empanelled Engineer and Valuer – Andhra Bank
Empanelled Engineer and Valuer – Allahabad Bank
Empanelled Engineer and Valuer – UCO Bank
Empanelled Engineer and Valuer – Bandhan Bank
Empanelled Engineer and Valuer – DHFL
Empanelled Engineer and Valuer – Kotak Nahindra Bank
Empanelled Engineer and Valuer – IndiaBulls 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



Building View

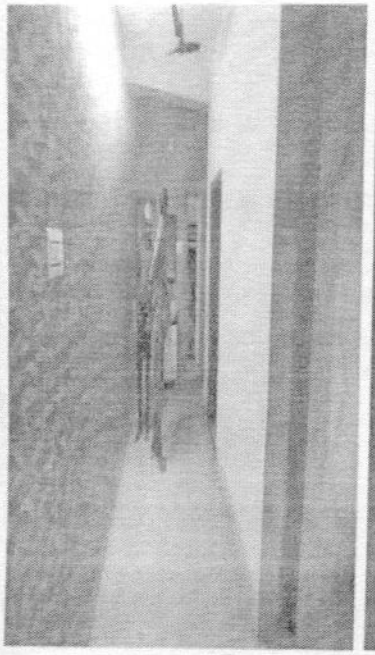


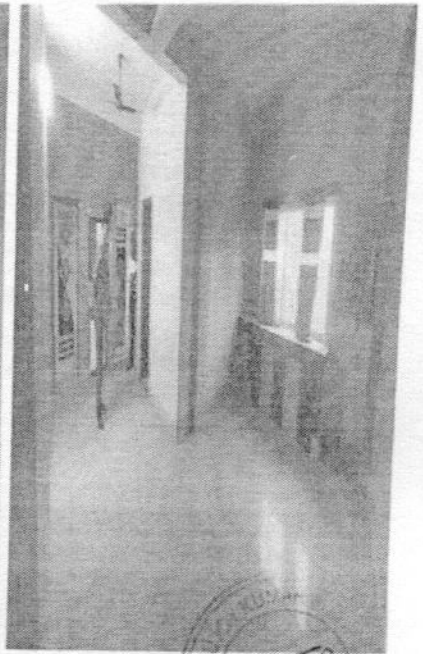


Bedroom



Present person(Arun Banerjee)





Inside View

67-A SURVEY PARK SANTOSHPUR KOLKATA – 700 075 WEST BENGAL INDIA
Cell : +91 98300 79885 , E mail : skbuniverse@gmail.com
FOR ANY URGENT ENQUIRY PLEASE CONTACT : MR. P CHAKRABORTY, Cell: +99051408304, Email : parijat.chakraborty@gmail.com
Office Address – FE-293, Slat Lake City, Sector – III, Kolkata – 700 106

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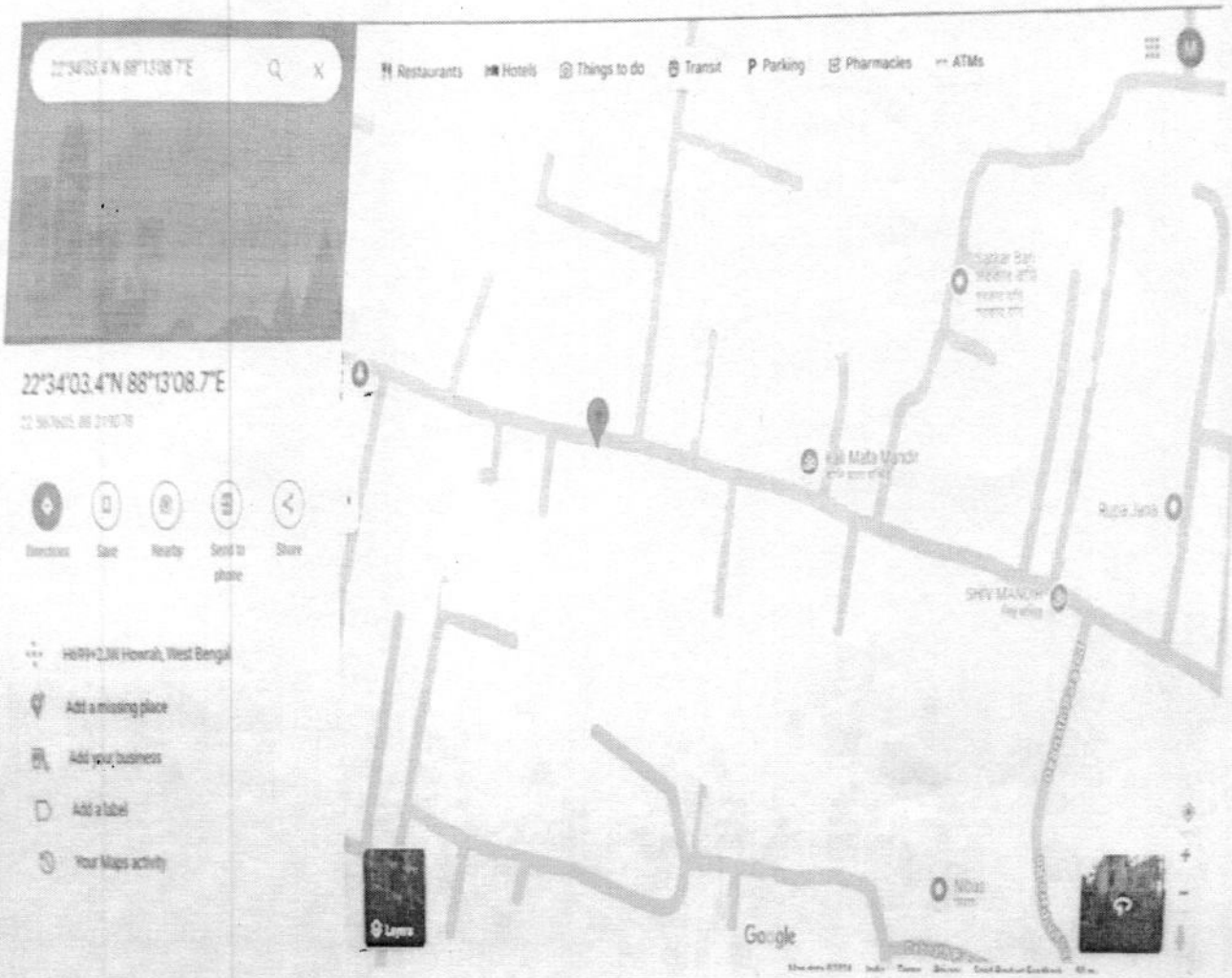
CamScanner

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

Licensed Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
Corporate Empanelled Structural Engineer Class (BSE-I): Kolkata Municipal Corporation
Licensed Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
Empanelled Civil Engineer : HIDCO, Rajarhat
Empanelled Structural Engineer : HIDCO, Rajarhat
Wealth Tax (M.A/B) Reg. No. W.B/CCIT - 4/
Kol/M/2010-11/Registration of Valuer/ Sujoy Kumar Biswas

Empanelled Engineer and Valuer – State Bank of India
Empanelled Engineer and Valuer – Central Bank of India
Empanelled Engineer and Valuer – Bank of Baroda
Empanelled Engineer and Valuer – Axis Bank
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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

ROUTE MAP OF THE PROPERTY



87-A SURVEY PARK SANTOSHPUR KOLKATA – 700 075 WEST BENGAL INDIA
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Office Address – FE-293, Slat Lake City, Sector – III, Kolkata – 700 106

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Directorate of Registration and Stamp Revenue

Finance (Revenue) Department, Government of West Bengal

Market Value of Apartment

(*) marked items are mandatory

District *	Howrah	Thana *	DOMJUR
Local Body *	Gram Panchayat	Mouza *	Uttar Jhapardah
Road		Road Zone	
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. DOMJUR	Gram Panchayat *	UTTAR JHAPARDAH
Plot No*	03 / Bl	Project Name	Not Available
Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area: Covered A Carpet Area *: 0.72
Use of Flat *	Residenti	Floor Type *	Tiles
Flat located in which floor *	1 — 0-Gr Floor,1-Ist Floor..	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)	8
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: [redacted] Try new characters

Market Value of Apartment :- Rs. 2,671/-

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

GRIPS | Finance Department (https://wbifms.gov.in/GRIPS/) (http://www.wbfin.nic.in/) | Bangla Sahayata Kendra (https://bsk.wb.gov.in/) | iFMS WE ST BENGAL (https://www.wbifms.gov.in/) | Land & Land Reforms (http://banglarbhumi.gov.in/) | SILPASATHI Ease of Doing Business (https://silpasathi.wb.gov.in/) | (http://india.go

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