

VALUATION REPORT

ON

Situated at Mouza- Patharghata, J.L. No. 36, of R.S. No. 225, Touzi No. 10, R.S. Dag No. 1149, L.R. Khatian No. 6014, P.S. Newtown (now), Rajarhat (old), District- North 24 Parganas, Kolkata- 700135, under Patharghata Gram Panchayat

FOR
UCO BANK
PATHARGHATA BRANCH

A/C – SRI. DIPAK HALDER

ER. & VR. RAJKUMAR GHOSH

F.I.E., F.I.S.E, MIE (CIVIL), MIS (VALUATION), MASCE (I.S), C. Eng (I), FIV.

Ex Deputy Chief Engineer, H.I.T.

Ex Civil Engineer, Uluberia Municipality

Ex Joint Project Engineer, H.R.B.C. (Bridge)

Chartered Engineer & registered Valuer (CBDT), Govt. of India

1st Class L.B.S. of Howrah Municipal Corporation (LIC No. 127)

Panel Valuer of UCO, S.B.I, P.N.B, Indian Bank & Other Bank and

Hon'ble High Court, Calcutta. (O.S)

“Dishari Apartment”

212, Shibpur Road, Shibpur, Howrah – 711102.

Er. & Vr. Rajkumar Ghosh F.I.E., F.I.S.E, MIE (CIVIL), MIS (VALUATION), MASCE (I.S), C. Eng (I), FIV. Ex Deputy Chief Engineer, H.I.T. Ex Civil Engineer, Uluberia Municipality Ex Joint Project Engineer, H.R.B.C. (Bridge) Chartered Engineer & registered Valuer (CBDT), Govt. of India 1 st Class L.B.S. of Howrah Municipal Corporation (LIC No. 127) Panel Valuer of UCO, S.B.I, P.N.B, Indian Bank & Other Bank and Hon'ble High Court, Calcutta. (O.S)	DISHARI APPARTMENT 212, SHIBPUR ROAD, SHIBPUR, HOWRAH-711102 MOB: 8617703337 / 8777268046 Email: arjyaassociates31@gmail.com/ rajkrghosh1958@gmail.com
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(To be filled in by the Approved Valuer)

I. GENERAL

Date : 08.08.2025

01.	Purpose for which the valuation is made	For the purpose of ascertain fair market value (F.M.V.) for Mortgage & Bank Finance as on date as per the advice of UCO Bank, Patharghata Branch.
02.	a) Date of Inspection	07.08.2025
	b) Date on which the valuation is made	08.08.2025
03.	List of documents:	i) Copy of Deed of Sale (Deed No.- I-09627/2015) ii) Copy of Dager Tottho dated: 05.02.2018 iii) Tax Bill receipt Dated: 12.06.2019; iv) Previous Valuation report dated: 17.02.2021, v) Copy of Sanction Building Plan Dated- 09.09.2019, approved from Patharghata Gram Panchayat); and vi) Copy of Conversion Certificate Dated: 07.08.2018 Remarks: Valuation has been done on the basis of photo copies of the documents provided and has not been verified with the original documents.
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)	Owner: Sri. Dipak Halder
05.	Name of the Borrower	Sri. Samar Dutta & Smt. Pratima Halder
06.	Brief description of the property	Land measuring about 02 KA 06 CH or 2.375 KA [more or less] Latitude - 22.572568 N & Longitude - 88.498979 E
07.	Location of the property	As per Sanction Plan Two storied & As Physical Four residential building situated at Mouza- Patharghata, J.L. No. 36, of R.S. No. 225, Touzi No. 10, R.S. Dag No. 1149, L.R. Khatian No. 6014, P.S. Newtown (now), Rajarhat (old), District- North 24 Parganas, Kolkata- 700135, under Patharghata Gram Panchayat.
	a) Plot No. / Survey No.	J.L. No. 36, of R.S. No. 225, Touzi No. 10, R.S. Dag No. 1149, L.R. Khatian No. 6014,
	b) T.S. No. / Village	Mouza- Patharghata
	c) Ward / Taluka	NA
	d) Mandal / District	North 24 Parganas



08.	Postal address of the property	Mouza- Patharghata, J.L. No. 36, of R.S. No. 225, Touzi No. 10, R.S. Dag No. 1149, L.R. Khatian No. 6014, P.S. Newtown (now), Rajarhat (old), District- North 24 Parganas, Kolkata- 700135, under Patharghata Gram Panchayat.
09.	City / Town	Patharghata, Kolkata
	Residential area	Yes.
	Commercial area	No.
	Industrial area	No.
10.	Classification of the area	
	i) High / Middle / Poor	Middle.
	ii) Urban / Semi-Urban / Rural	Rural

PART-A (Valuation of Land)

01.	Size of plot	Land measuring about 02 KA 06 CH or 2.375 KA [more or less]	
	Land Boundary	<u>As per Document</u>	<u>As per site</u>
	North	By 5' ft wide common passage	By 5' ft wide common passage
	South	By R.S. Dag No. 1151.	Others plot.
	East	Land of Plot No. C/8.	Others building
	West	Land of C.S. Dag No. 1009.	Bans Bagan.
02.	Total extent of the land	Land measuring about 02 KA 06 CH or 2.375 KA [more or less]	
03.	Prevailing market rate	Rs. 10, 00,000.00 to Rs. 14, 00,000.00 Per Katha.	
04.	Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed)	Rs. 23,51,250/-for the Bastu land area 2.375 Katha i.e. Rs. 9,90,000/- per Katha (Annexure -A)	
05.	Assessed / adopted rate of valuation	2.375 Katha @ Rs. 12,00,000 Per Katha	
06.	Estimated value of Land	Rs. 28,50,000/-(A)	

PART - B

VALUATION OF RESIDENCIAL CONSTRUCTION

Sl. No.	Floor	Year of Construction	Roof	Plan	Physical Measurement
1.	Ground Floor	2019	R.C.C	811.26 Sq. ft.	NA
2.	First Floor	2019	R.C.C	863.16 Sq. ft.	NA

We considered the area for Valuation As Per Sanction Plan

Valuation of building & structure has been considered as per plan area.

Detailed Description :



Er. & Vr. Rajkumar Ghosh F.I.E., F.I.S.E, MIE (CIVIL), MIS (VALUATION), MASCE (I.S), C. Eng (II), FIV.

A	General Information :	
01.	Type of Construction	R.C.C.
02.	Quality of Construction	Ordinary.
i03.	Appearance of the building	Good.
04.	Number of floors	As per Sanction Plan Two storied & As Physical Four residential building
05.	Maintenance of the building	Ordinary.
06.	Water supply arrangements	Yes
07.	Drainage arrangement	Patharghata Gram Panchayat
08.	Whether the building is constructed as per plan Approved by the competent authority	Yes, Approved by Patharghata Gram Panchayat.
09.	Tenancy details, occupancy	N.A.
10.	Rent yield per month	NA.
B	Valuation of Construction :	
01.	Specification	Ordinary quality.
	Foundation	R.C.C.
	Superstructure	10" thick Brick Work.
	Roof	R.C.C.
	Joinery	Doors – Wooden Paneled. Windows – Rod.
	Floor Finish	Tiles
02.	Total plinth area	As per Sanction Plan: Gr Fl: 811.26 Sq. ft. (more or less) F. Fl: 863.16 Sq. ft. (more or less)
03.	Year of construction	2019
04.	Age of the building	06 Years (approx.)
05.	Total life of the building estimate	80 Year.



VALUATION AS DEPRECIATED REPLACEMENT COST (D.R.C.) OF TWO STORIED BUILDING WITH UNDER REFERENCE AS ON DATE:-

Building / Structure	Area (In Sq. ft.)	Age	Life in Yrs.	Average rate of construction (In Rs.)	Estimated Replacement Cost or Prime Cost (In Rs.)	Less Depreciation due to age factor $D = \frac{6 \times 90}{80}$ = 6.75%	Depreciated Replacement Cost. (D.R.C) of one storied residential building
Ground Floor	811.26	6	80	2,000.00	16,22,520	1,09,520.1	Rs. 15,12,999.9
Ground Floor	863.16	6	80	1,800.00	15,53,688	1,04,873.94	Rs. 14,48,814.06
TOTAL							Rs. 29,61,813.96
OR SAY							Rs. 29,61,800/-

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part-A	Land	Rs. 28,50,000.00
Part-B	Building	Rs. 29,61,800.00
Part-C	Pavement, Entrance Gate, Boundary Wall & Other Services (L. S.)	Rs. 1,50,000.00
	TOTAL	Rs. 59,61,800.00

(Rupees Fifty Nine Lakhs Sixty One Thousand Eight Hundred Only)

DISTRESS VALUE OR FORCED SALE VALUE (80% of the F.M.V.)	=	Rs. 47,69,440.00 RUPEES FORTY SEVEN LAKHS SIXTY NINE THOUSAND FOUR HUNDRED FORTY ONLY
REALISABLE VALUE (90% of the F.M.V.)	=	Rs. 53,65,620.00 RUPEES FIFTY THREE LAKHS SIXTY FIVE THOUSAND SIX HUNDRED TWENTY ONLY

As a result of my appraisal and analysis it is my considered opinion that the present Market Value of the above property in the prevailing condition with aforesaid specifications.

Rs. 59, 61,800.00 (Rupees Fifty Nine Lakhs Sixty One Thousand Eight Hundred Only)

APPROVED VALUER

Place: Howrah
Date: 08.08.2025



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 by the approved valuer is realistic.

Branch Manager/
Officer-in-charge of Advance Department
Date:

ANNEXURE

Mandate for valuer

Name(s) of Valuer with Address & Telephone No. : Rajkumar Ghosh.
Address- "Dishari Apartment", 212, Shibpur Road, Shibpur, Howrah- 711102.

Date of visit - 07.08.2025

Mobile No.- 8617703337 / 8777268046

1	Nature of security	
	a. Vacant land [agricultural / non-agricultural]	Non-Agricultural.
	b. Land with building there on	Land with As per Sanction Plan Two storied & As Physical Four residential building
2	Area of the land	Area of the land- 02 KA 06 CH or 2.375 KA (more or less).
3	In case of building built-up area	As per Sanction Plan: Gr Fl: 811.26 Sq. ft. (more or less) F. Fl: 863.16 Sq. ft. (more or less)
4	In case of building under construction, status / progress of construction and approximate time required for completion	100% Complete.
5	Location	Mouza- Patharghata, J.L. No. 36, of R.S. No. 225, Touzi No. 10, R.S. Dag No. 1149, L.R. Khatian No. 6014, P.S. Newtown (now), Rajarhat (old), District- North 24 Parganas, Kolkata- 700135, under Patharghata Gram Panchayat.
6	Plot No. / Dag No.	R.S. No. 225, Touzi No. 10, R.S. Dag No. 1149
	Khatian No.	L.R. Khatian No. 6014
	P.S.	Newtown (now), Rajarhat (old)
		Mouza Patharghata
		J.L. No. 36
		Dist. : North 24 Parganas
7	Name of the present owner of the property	Owner: Sri. Dipak Halder
8	Present address of the owner [if other than the applicant]	NA
9	Occupation of the owner [if other than the applicant]	NA
10	Relationship with the applicant	NA
11	No. of stories and age of the building	As per Sanction Plan Two storied & As Physical Four residential building and age of the building 6 year and residual life is 74 year.
12	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, Verified.
13	Consideration / reason for offering the property as mortgage [in case of third party property] in case of third party collateral security.	N.A.
14	Whether the property is free from tenancy?	No.
15	Whether the property is accessible from public Road?	Yes.
	The Valuer should verify from site map and	Confirmed from locality.



	get confirmed from local enquiry.	
16	Whether the building is constructed as per sanctioned plan of the competent authority viz. Municipality/Corporation/Urban Development authority / local bodies?	Yes, Sanction Building Plan Dated- 09.09.2019, approved from Patharghata Gram Panchayat.
	The Valuer should verify the construction of the building with the sanctioned plan	Yes, Verified.
17	Who is occupying the house at present?	NA
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?	Satisfied.
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.	Legal heirs of the owner identified the property in presence of the Assistant Manager of U.C.O Bank.
21	Comments on the locality	Posh / Middle class / Lower middle class.
22	Surroundings	Very good / Good / Average.
23	Connection of the locality with main city	Well-connected / Gradual development taking place.
24	Type of construction of the building	R.C.C roofed brick built building.
25	Any discouraging report about the property	NA

Note:

- 1) The property couldn't be inspected properly due to restriction, specially inside the building. We couldn't physically measure the covered area. Moreover, other details like the specification, occupancy etc. could not be ascertained. We could only visually inspect the building from outside & inside. We have considered the specification and other data/information related to this subject property of the building, as per previous valuation report. We also presume that the property is owner occupied, as we have not received any confirmation from Bank.
- 2) The property being already mortgaged to the bank, we presume that all the documents were available with the bank.

Place: Howrah
Date: 08.08.2025

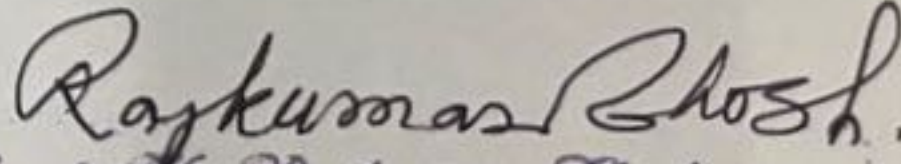


:: DECLARATION::

I / We hereby declare that:

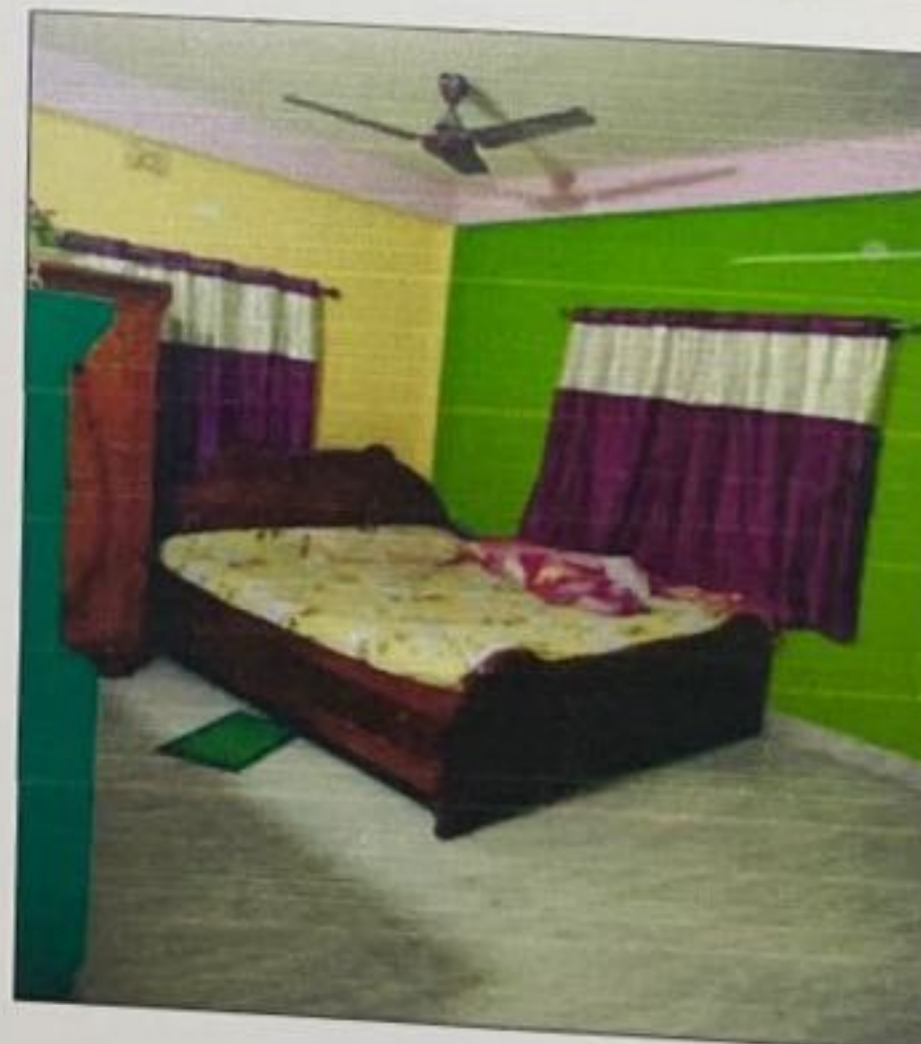
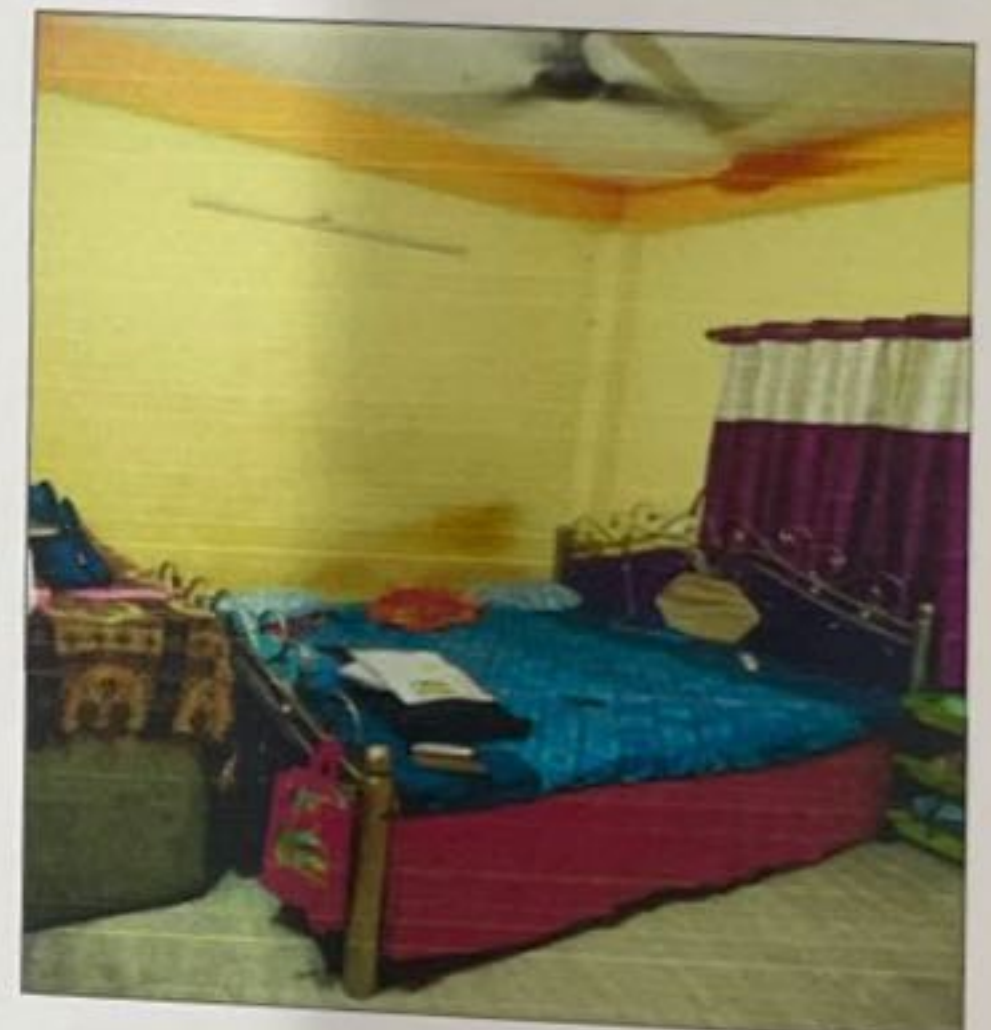
- a) The information furnished above is true to the best of my / our knowledge and belief.
- b) Neither me / we nor my / our associate have any direct or indirect interest in the advance or assets valued.
- c) I / We are neither related to owner of the property which is being valued nor the officials of the branch from which the borrower proposes to mortgage the property being valued / already mortgaged to the branch.
- d) The property was physically inspected by me / us on **07-08-2025**.
- e) This report is prepared without any prejudice or bias to any person or institution.
- f) This report is prepared based on available documents during my / our personal visit to the site and discussions made with the owner of the property.
- g) The Legal aspects are not considered in this valuation.
- h) The value of the land is taken into account by making due enquires in the locality and ascertaining the sales value of the properties in the locality.
- i) Any additions / alterations made to the property after the date of valuations shall not fall under the scope of this report.
- j) We are neither the auditors to the owner of the property (ies) nor their firms, associates nor are we the statutory to the branch from which the loan is proposed to be availed / already availed.
- k) It is hereby certified that the present market value of the above property is, in my opinion / our opinion **Rs. 59,61,800.00** and the estimated realizable value is **Rs. 53,65,620.00** and the distress sale value will be **Rs. 47,69,440.00**
- l) Value varies with the purpose and date. This report is not to be referred for the purpose is different other than valuation of the mortgaged property.

Place: Howrah
Date: 08.08.2025


Mr. & Vr. Rajkumar Ghosh
MIE (CIVIL), MIS (Valuation) MASCE (I.S.), C. Eng.(I), F.I.V.F.I.E.
Ex. Deputy Chief Engineer, H.I.T., 1st Class L.B.S. of H.M.C.
Chartered Engineer & Registered Valuer (CBDT), Govt. of India
Panel Valuer of UCO, S.B.I. & PNB, Indian Bank & Others Bank &
Hon'ble High Court, Calcutta (O.S.)

Signature of the Approved Valuer

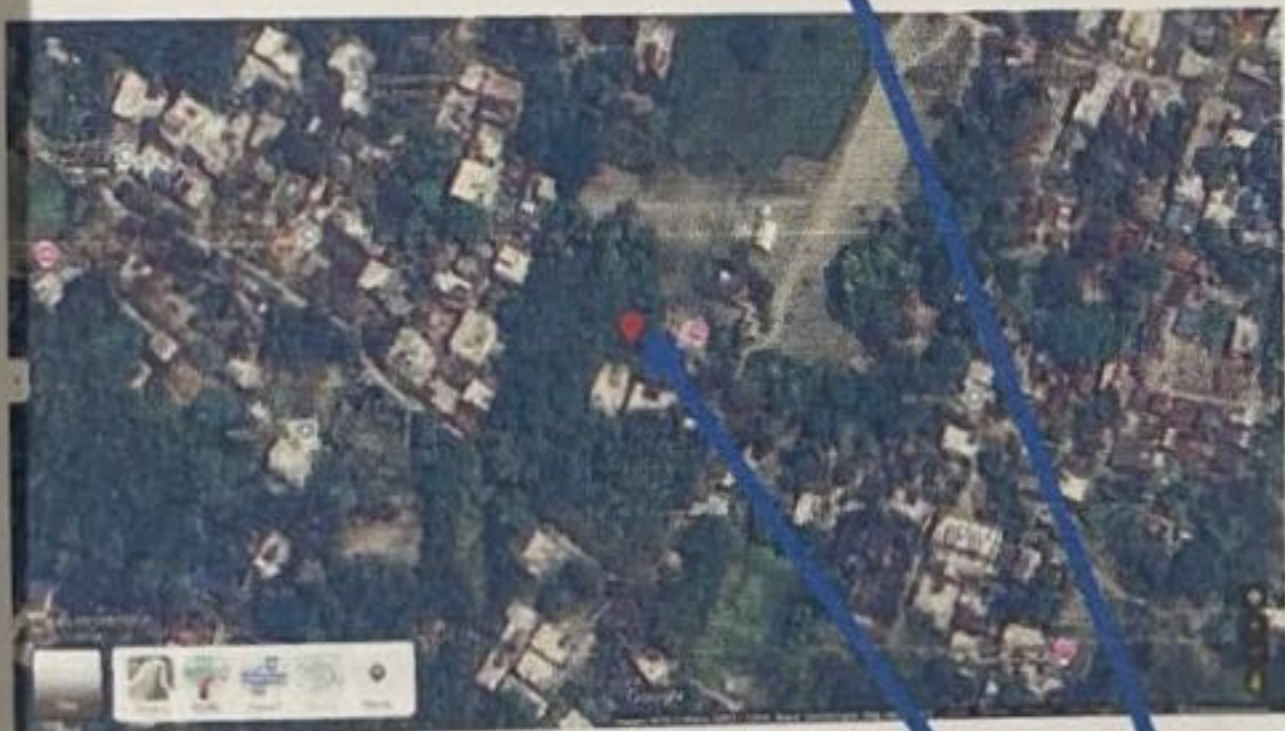
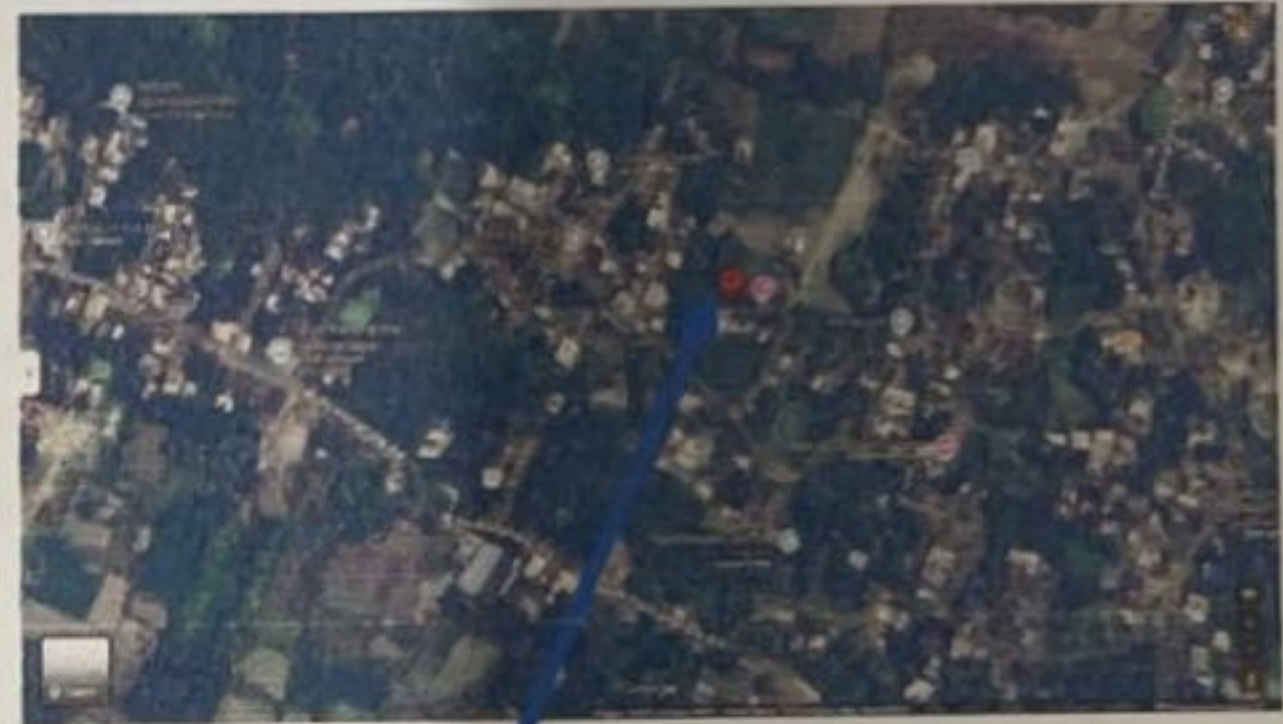
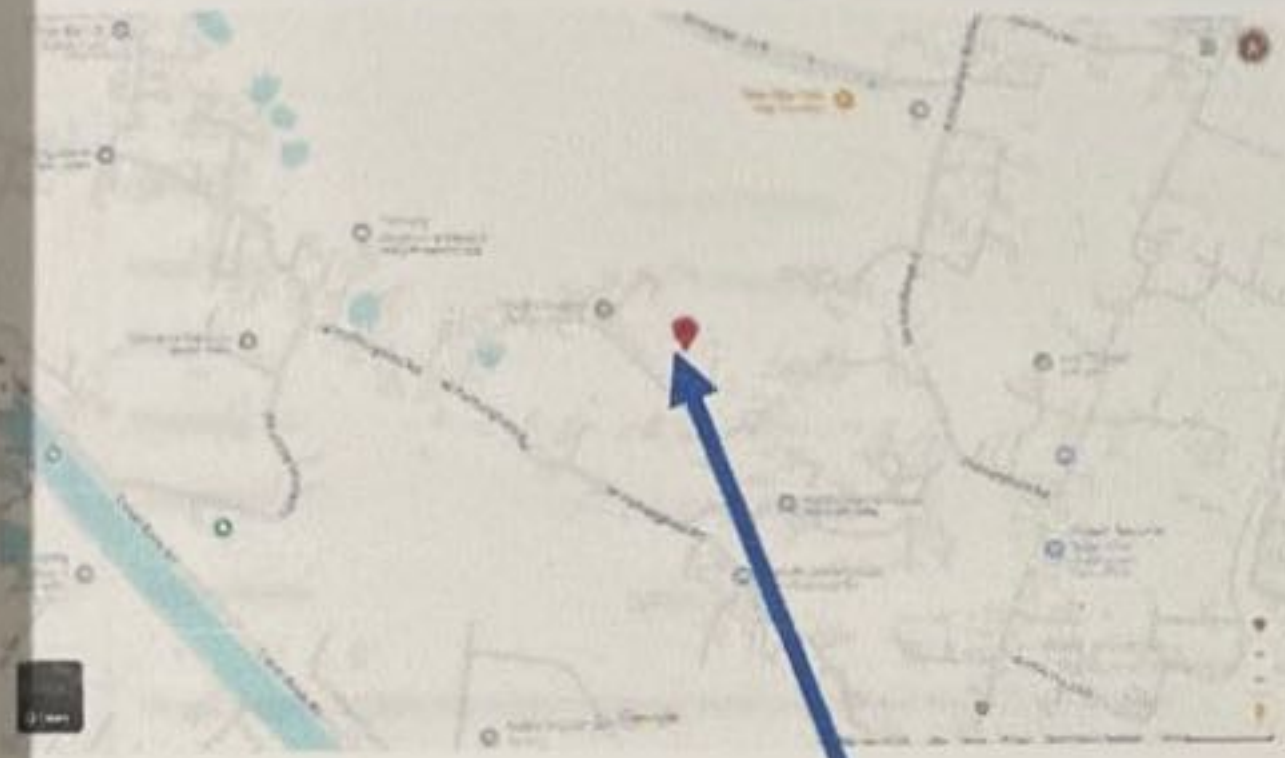
PHOTOGRAPHS OF THE SUBJECT PROPERTY



GOOGLE MAP OF THE SUBJECT PROPERTY

Latitude of the property: 22.572568 N

Longitude of the property: 88.498979 E



Subject Property




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

Market Value of Land

(*) marked items are mandatory

District *	North 24 Parganas	Thana *	Rajerhat
Local Body *	Gram Panchayat	Mouza *	Patharghata
Road		Road Zone	
Premises No.	Premises No.	Ward No.	Ward No.
Jurisdiction of *	A.D.S.R. RAJARHAT	Gram Panchayat *	PATHARGHATA
Project Name	Not Available		

To get owner details of property please enter LR plot no and LR khatian no.

Plot No	LR	01149	/	0	LR Khatian No.	5014	Basti Khatian
Proposed Land Use *		Bastu			Nature of Land *		Basti
					(as recorded in ROR)		
Area of Land *		Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet
		Acre	Decimal	Bigha	2	6	Sq. Feet
						Total Area of Land(Decimal)	
						3.9167499999999997	
Adjacent to Metal Road	Yes						
Encumbered by Tenant	No						
Bargadar	No						
Uligated Property	☐ Yes ☒ No						

This plot has any road access in any side be mentioned property below:

North side	East side	West side	South side
☒ Yes ☐ No	☐ Yes ☒ No	☐ Yes ☒ No	☐ Yes ☒ No

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Existing Market Value of Land: **23,51,250/-**

Details of Land Record						Classification of Plot	Share Area (Acres)	Mutation Case Formulation
Sl No	Plot No (LR)	Khatian No	Name	Father's/Husband's Name	Address			
1	1149	5014	শ্রী রতন চন্দ্র	শ্রী রতন চন্দ্র	১১৪৯ নং প্লট, ৫০১৪ কতান, নর্থ ২৪ পার্গনা জেলা, কলকাতা-৭৫১০০১	১০১৭	0.04000000	OK

Display Market Value

Service Count: 47,01,866

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Requisition Form

GUIDANCE VALUE OF PLOT/ LAND						
Guideline value from online website (https://wbregistration.gov.in)						
SL NO	Proposed Used	Nature of Land	Adjacent to Metal Road	Road Width (in Ft.)	Guideline Value (In Rs.)	Area of Land
1	Bastu	Bastu	Yes	5	23,51,250/-	2.375 Katha
						Rate per Katha
						9,90,000/-

HOUSING.COM Buy in Kolkata

Residential Plot

1440 sq.ft. **Plot Area**

₹1.46 K/sq.ft. **Avg. Price**

₹21.08 L **Est. Price**

1st Jan, 2028 **Possession status**

South facing **Facing**

+ 4 more

HOUSING.COM Buy in Kolkata

Residential Plot

2 kottah **Plot Area**

₹1.65 K/sq.ft. **Avg. Price**

₹23.72 L **Est. Price**

1st Jan, 2029 **Possession status**

South-West facing **Facing**

+ 6 more

HOUSING.COM Buy in Kolkata

Residential Plot

2 kottah **Plot Area**

₹1.9 K/sq.ft. **Avg. Price**

₹27.4 L **Est. Price**

1st Jan, 2029 **Possession status**

South-West facing **Facing**

+ 6 more

99acres Buy

₹22 Lac

Plot area: 1.51 **Acres**

₹22 Lac - South Orange & Tan **Price**

₹2,000 per sq.ft. **Price**

Sl. NO	Locality	Private Rate (Asking Price Available in Website)	Area of Land (in katha)	Rate per Katha (in Rs.)
	Omarhati, Kolkata	21,08,000/-	2 Katha	10,54,000/-
	Omarhati, Kolkata	23,72,000/-	2 Katha	11,86,000/-
	Omarhati, Kolkata	27,40,000/-	2 Katha	13,70,000/-
	Patharghata, Kolkata	22,00,000/-	1.51 Katha	14,56,953/-

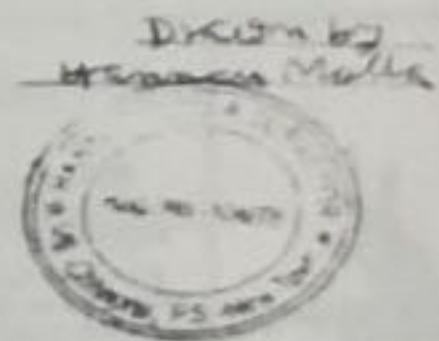
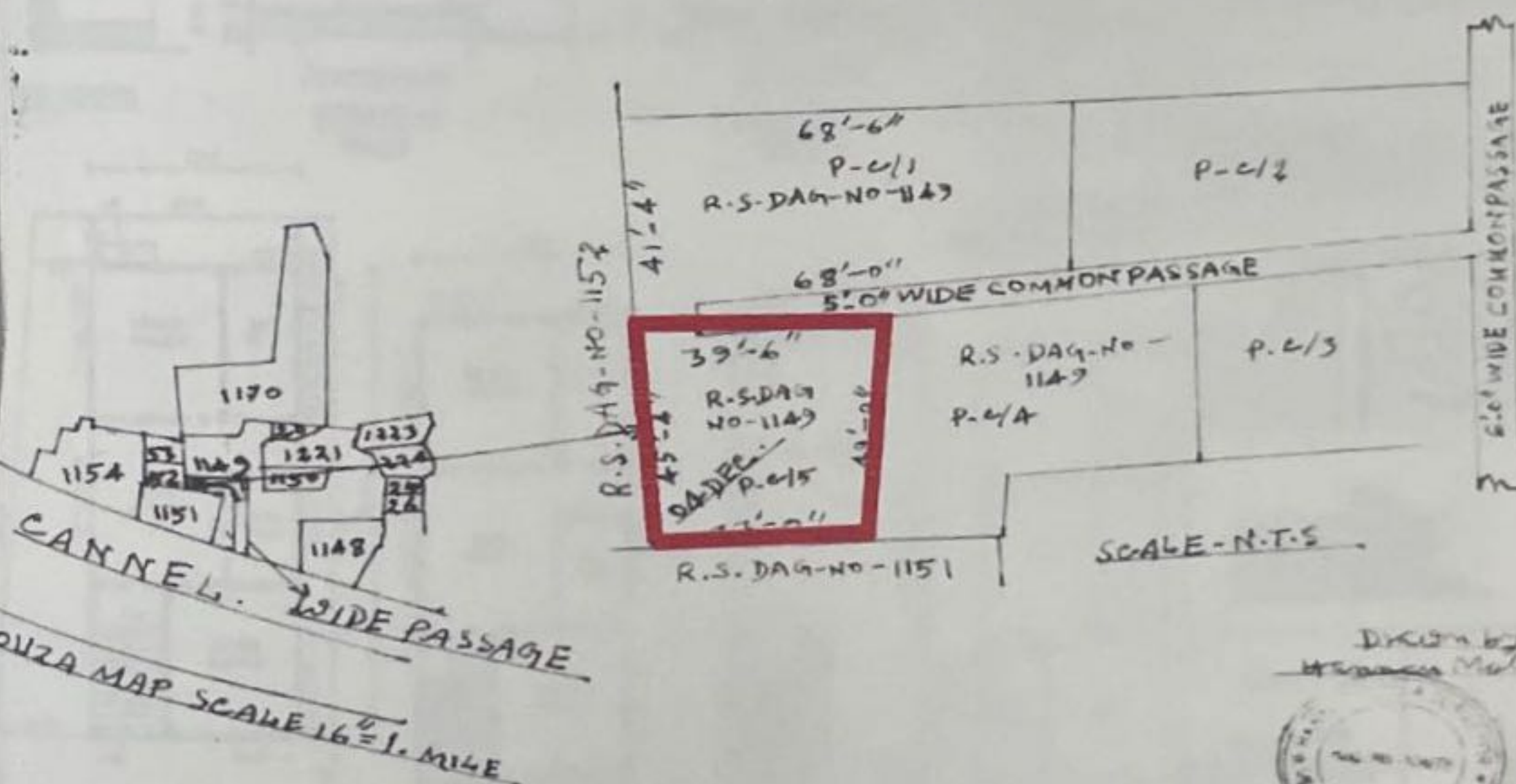


DEED SITE PLAN

ON PLAN OF LAND PART OF R.S. & L.R. DAG-NO-1149. 4/1 R-KH-
14. WHICH WILL BE CONVERTED TO BASTU AT MOUZA -
BARGHATA. J.L.NO-36. P.S. NEWTOWN. DIST-24 PGS W)

LAND OF:- SRI DIPAK HALDER.

AREA OF
RED-BORDER



Conversion Certificate

Government of West Bengal

Office of the Block Land & Land Reforms Officer
রাজারহাট, উত্তর ২৪ পরগনা

To

Memo No. CON/ 1447 B LLR/RAJ/18

Dated.

07/08/2018

দীপক হালদার

পিতা/স্বামীর নাম: মৃত মুকুন্দ লাল হালদার

সং - পাথরঘাটা থানা - নিউটাউন জেলা:- উত্তর 24 পরগনা

P.S.: রাজারহাট

District: উত্তর ২৪ পরগনা



Sub: Prayer for change of character of land from one class to another

Ref: His/Her application dated: 20/02/2018

In terms of the provision laid down in sec 4C of the West Bengal Land Reforms Act, 1955 as amended up to date read with the provision of Rule 5A of West Bengal Land Reforms Rules, 1965 permission is hereby accorded to him/her for conversion of land from one class to another as noted in the schedule-I below with effect from subject to the terms and condition as noted in schedule-II

Schedule-I

(Schedule of Land for which conversion is allowed vide case no. CN/2018/1507/366)

Mouza With JL No. & PS	Khatian No. (LR)	Plot No.	Area (in Acres)	Classification as per ROR	Classification for which permission accorded
পাথরঘাটা, 36, রাজারহাট	6014	1149	0.0400	বাগান	বাড়ি

Schedule - II

(Terms and conditions for conversion)

- This permission for conversion is without prejudice to any of the provisions of chapter IIB of West Bengal Land Reforms Act, 1955.
- This permission of conversion is also without prejudice to any the provision of the Urban Land (Ceiling and Regulation) Act, 1976 (Act 33 of 1976) & the Town & Country (Planning & Development) Act, 1979, if these are applicable to the land involved.
- This permission for conversion will stand revoked - if there is any - violation of the provision of prevailing laws -enforcing prevention -of environmental pollution affecting public health in general of the locality at any point of time.
- This -permission -of conversion will also stand -revoked if the land is used other than the purpose for which permission is given.
- The Land Revenue shall be determined as per sec. 23 of amended WBLR Act.



Conversion Certificate

conversion certificate is being issued in accordance with the notification bearing no. 4296
A-05/07 GE(M) dated 17.09.2009 of the Commissioner General, Land and Land Reforms
& Additional Chief Secretary to the Govt. of West Bengal, published on 24.09.2009 in-the
Kolkata Gazette, Extraordinary.

Collector u/s 4C of the WBLR Act, 1955

B.L.&L.R.O., Rajarhat
North 24-Parganas
Block Land & Land Reforms Officer

Memo:

Dated:

- (i) The RI, of the পাথরঘাটা for information and taking necessary action.
- (ii) Office copy of the certificate to be kept with the relevent case Record

Block Land & Land Reforms Officer

