

S.K BISWAS

CHARTERED ENGINEER & APPROVED VALUER

VALUATION REPORT

OF

**FLAT NO.-322, ON THE 2 ND FLOOR, BLOCK-C4 M1-3, OF A FOUR (G+III)
STORED BUILDING NAMED "BARRACKPORE HOUSING COMPLEX,
CMDA NAGAR"**

**MOUZA-MOHANPUR, J.L. NO.8, BARRACKPORE HOUSING COMPLEX, CMDA
NAGAR, BLOCK-C4 M1-3, P.O.-SEWLI TELINIPARA, P.S. TITAGARH, DIST-
NORTH 24 PARAGANAS, PIN-700121, UNDER MOHANPUR GRAM
PANCHAYAT.**

APPLICANT NAME :- PRAVA PAL

DATE OF VALUATION:- 17.05.2025

rof. 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
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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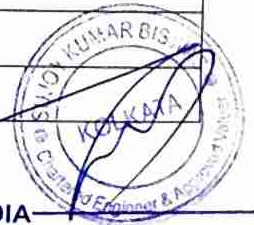
UCO BANK
BRANCH: BARRACKPORE

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	16.05.2025
	b) Date on which the valuation is made	17.05.2025
03.1	List of documents produced for perusal	Old Valuation Report Done by Basudev Dey, Dated-08.02.2024
03.2	Applicant Name	Prava Pal
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).	Prava Pal W/O Jayanta Paul, residing at Barrackpore Housing Complex, CMDA Nagar, Block-C4 M1-3, Flat No.322, 2 nd Floor, P.S.-Titagarh, Dist-North 24 Paraganas
05.	Brief Description Of The Property	Flat No.-322, on the 2 nd Floor, Block-C4 M1-3, of a Four (G+III) Stored Building Named "Barrackpore Housing Complex, CMDA Nagar"
06.	Location of the property:-	
	a) Plot No./Survey No.	R.S Dag No. 555, 788, 787 and others
	b) Door No.	NA
	c) T.S. No./Village/Locality	Mouza-Mohanpur
	d) Ward/Taluka.	Under Mohanpur Gram Panchayat
	e) Mandal/District	Dist-North 24 Paraganas,
07.	Postal address of the property	Mouza-Mohanpur, J.L. No.8, Barrackpore Housing Complex, CMDA Nagar, Block-C4 M1-3, P.O.-Sewli Telinipara, P.S. Titagarh, Dist-North 24 Paraganas, Pin-700121, Under Mohanpur Gram Panchayat
08.	City/Town	Semi Urban.
	Residential Area.	Yes.
	Commercial Area	No.



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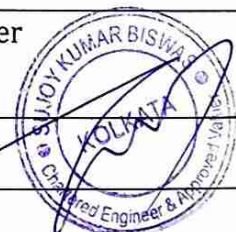
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	Industrial Area.		No.
09.	Classification of the area-		
	a)	High/Middle/Poor	Middle class locality.
	b)	Urban/Semi Urban/Rural	Semi Urban.
10.	Coming under Corporation Limit/Village Panchayet/Municipality.		Under Mohanpur Gram Panchayat
11.	Whether 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 Old Valuation (Flat)	As Par physical (Flat)
	North	By Flat No.312 & Stair Case	NA
	South	By Open to Sky	NA
	East	By Open to Sky	NA
	West	By Open to Sky	NA
13.1	Whether land is demarcated, compound wall with gate is available		Yes
13.2	Mention the plot number or house number allocated		R.S Dag No. 555, 788, 787and others
13.3	Whether the boundary is matching, reason for any deviation		Yes, boundary is matching.
14.	Dimensions of the site-	a) <u>As per.</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		22°46'10.6"N 88°23'21.7"E
15.	Dimensions of the site		778 Sqft (Super Built Up Area) As per Old Valuation Report
16.	Extent of the site considered for valuation (least of 14a & 14b)		778 Sqft (Super Built Up Area)
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.		Owner
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?	N.A.
11.	Road facilities	12' wide Road.
12.	Type of road available at present.	N.A.
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. CMDA Nagar Park(Barrackpore)
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 Flat	778 Sqft sqft (Super Built Up Area)
02.	Total extent of the Flat	778 Sqft 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.3,200/- to Rs.3,400/- 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 land value is i.e - Rs. 2,831/- 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.3,300/- per sqft
06	Consider Rate	After Depreciation Rate Rs. 3,000/- pre Sqft
06.	Estimated value of the Flat	Rs. 23,34,000/-

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 28 years depreciation is $(90/80) \times 28$ or 31.5% . However, while evaluating the property value, considering the current structural condition of the building we have reduced the depreciation percentage from 31.5% and considered 20% Depreciation on construction value.

(Considering construction cost Flat Rs.1500/- per sqft.)

II. This is a NPA Property. Deed & Sanction plan of the property is not available , As the property already mortgaged in UCO Bank , we are doing the valuation as per old valuation report. It should be legally vetted by the bank.

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	1997
	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	778 sqft (Super Built Up Area)
	f) Condition of the building -	
	i) Exterior - Excellent, Good, Normal, Poor.	Normal
	ii) Interior - Excellent, Good, Normal, Poor.	NA

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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Flat)	
PART-'B' : (Building)-	Rs. 23,34,000/-
PART-'C' : (Extra items)	Nil.
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)	Nil.
PART-'F' : (Services)-	Nil.
Total.....	Rs. 23,34,000/-

[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 Present Condition is **Rs. 23,34,000/-** Rupees In Words **(Twenty Three Lac Thirty Four Thousand Only)**

Fair Market Value : **Rs. 23,34,000/-**

Realizable Value : Rs. 21,00,600/- (10% less than Fair Market Value.)

Forced Sale Value : Rs. 18,67,200/- (20% less than Fair Market Value.)

Place: Kolkata

Date: 17.05.2025

SUJOY KUMAR BISWAS
Chartered Engineer (F.I.C.I.)
Fellow of The Institution of Engineers (India) (F-118971-91)
Approved Valuer & Fellow Member of Institution of Valuers (F-118930)
Licentiate Building Surveyor Class I (LBS/11347)
Empanelled Structural Engineer Class I (ESE 16114)
Empanelled Civil Engineer NKDA (C/ER / NKDA / 10 / 10030)
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 -07.01.2025

1.	Nature of security			
	a. Vacant land [agricultural/ non-agricultural]		-----	
	b. Land with building thereon		Flat No.-322, on the 2nd Floor, Block-C4 M1-3, of a Four (G+III) Stored Building Named "Barrackpore Housing Complex, CMDA Nagar"	
2	Area of the land		10.508 acres	
3	Covered Area		648 Sq Ft. (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		5 km	
6	Boundaries [As Per Old Valuation Flat]		North	By Flat No.312 & Stair Case
			South	By Open to Sky
			East	By Open to Sky
			West	By Open to Sky
	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-Hohanpur, J.L. No.8, Barrackpore Housing Complex, CMDA Nagar, Block-C4 M1-3, P.O.-Sewli Telinipara, P.S. Titagarh, Dist-North 24 Paraganas, Pin-700121, Under Mohanpur Gram Panchayat	
7	Plot No./ Dag No.	R.S Dag No. 555, 788, 787and others	House No. /Premises No.	NA
	Khatian No.	NA	J.L. No.	08
	P.S.	Titagarh	Under Mohanpur Gram Panchayat	



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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(s) and his/their address (es) with Phone No. (Details of share of each owner in case of joint ownership).	Prava Pal W/O Jayanta Paul, residing at Barrackpore Housing Complex, CMDA Nagar, Block-C4 M1-3, Flat No.32, 2 nd Floor, P.S.-Titagarh, Dist-North 24 Paraganas
10	Occupation of the owner [if other than the applicant]	NA
11	Relationship with the applicant	NA
12	No. of stories and age of the building	Four (G+III) Stored Building Age is 28 Yeras, residual age of the building is 52 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 12' 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?	N.A
	The Valuer should verify the construction of the building with the sanctioned plan	N.A
18	Who is occupying the house at present?	Owner



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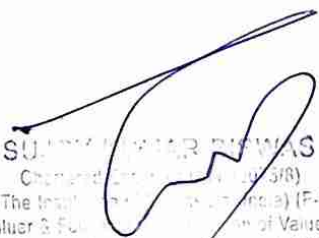
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19	Condition of the land/land & building from the point of view of sale.	Good
20	Whether local enquiry made to satisfy about history of the property?	Yes.
21	The valuer in his report should mention the name/names of the persons present at the time of inspection or the person identifying the property.	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) Stored Building, R.C.C. Structure with columns and beams.
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 **16.05.2025** 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. 23,34,000/-**
- 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 **17.05.2025** 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
Chartered Engineer & Approved Valuer (F-115071-9)
Fellow of The Institution of Engineers (India) (F-115071-9)
Approved Valuer & Surveyor (F-16930)
Licentiate Building Surveyor Class I (LBS/11347)
Empanelled Structural Engineer Class I (ESE 1611)
Empanelled Civil Engineer (HIDCO/RAJARHAT/10/00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10000000)

Signature of the Valuer with seal

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Empanelled Engineer and Valuer - India Bulls 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



persons present(Mukesh Kumar)



Road view



Building View

67-A SURVEY PARK SANTOSH PUR 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

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 (LBS-I): Kolkata Municipal Corporation

Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation

Licentiate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation

Empanelled Civil Engineer: HIDCO, Rajarhat

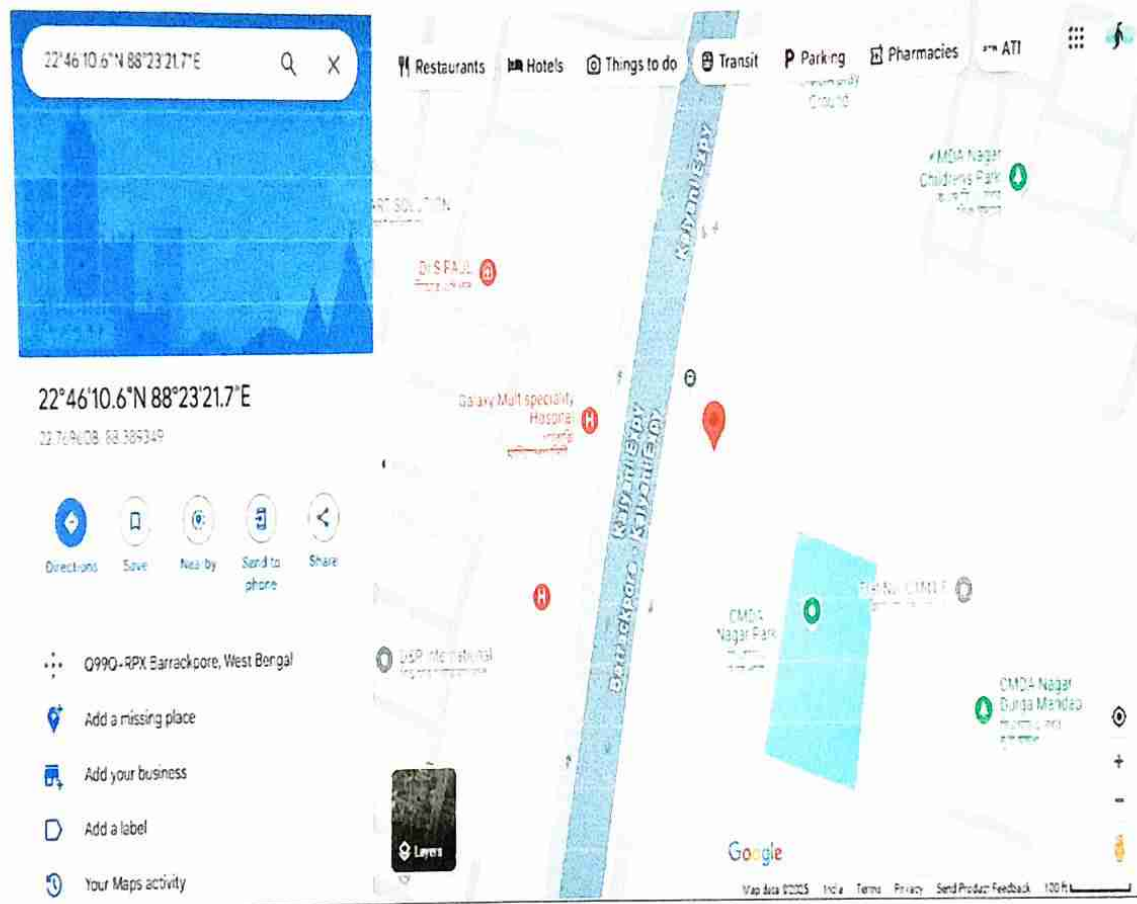
Empanelled Structural Engineer: HIDCO, Rajarhat

Wealth Tax (34A/B) Reg. No -W.B/CCIT - 4/

Kol/NS/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 - KotakMahindra 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

ROUTE MAP OF THE PROPERTY



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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 *	North 24-Parganas	Thana *	Titagarh
Local Body *	Gram Panchayat	Mouza *	Mohanpur
Road		Road Zone	
Premises No.		Ward No.	
Jurisdiction of *	A.D.S.R. BARRACKPOH	Gram Panchayat	MOHANPUR
Plot No*	001 / 63	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 *	Marble
Flat located in which floor	2 0-Gr Floor, 1- 1st Floor.	Flat No.	
Age of the Flat (in year)	0	Litigated Property?	No
Is property on Road	No	Width of Approach Road (In feet)	12
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	 Try new characters		
Market Value of Apartment :- Rs. 2,831/- 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			



Finance Department
 Government of West Bengal
[\(https://wbifms.gov.in/GRIPS/\)](https://wbifms.gov.in/GRIPS/)
[\(http://www.wbfin.nic.in/\)](http://www.wbfin.nic.in/)



Bongla Sahayata Kendra
[\(https://bsk.wb.gov.in/\)](https://bsk.wb.gov.in/)



iFMS
 WEST BENGAL
[\(https://www.wbifms.gov.in/\)](https://www.wbifms.gov.in/)

Land & Land Reforms
<http://banglarbhumigov.in/>



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 Ease of Doing Business
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[\(https://silpasathi.wb.gov.in/\)](https://silpasathi.wb.gov.in/)



<http://india.gov>

Site Map (. /site_map.aspx)

TOTAL VISITOR :
 (Since 25/05/2016)



<https://www.facebook.com/enathikaran>



<https://twitter.com/enathikaran>



The information provided Online is updated and no physical visit is required for the Services provided Online.

Last Updated : 07/08/2023
 Site Designed, Developed by National Informatics Centre (<http://www.nic.in/>)

Invoice

Bill No. : MUO/25-26/05/023

Date : 23/05/2025

SAC Code : 998332

GSTIN No : 19ACYPB3871G1Z6

PAN. No : ACYPB3871G

Client Details :

Prava Pal

Mouza-Mohanpur, J.L. No.8, Barrackpore Housing Complex, CMDA Nagar, Block-C4 M1-3, P.O.-Sewli Telinipara, P.S. Titagarh, Dist-North 24 Paraganas, Pin-700121, Under Mohanpur Gram Panchayat

GST : N/A

Reference Bank & Branch : UCO Bank, BARRACKPUR Branch

SL.NO	DESCRIPTION	AMOUNT(INR)
1	"Consulting Engineering Charges for Valuation of the Property Located at Mouza-Mohanpur, J.L. No.8, Barrackpore Housing Complex, CMDA Nagar, Block-C4 M1-3, P.O.-Sewli Telinipara, P.S. Titagarh, Dist-North 24 Paraganas, Pin-700121, Under Mohanpur Gram Panchayat"	3,000.00/-
	CGST for Consulting Engineering Service @9%	270.00/-
	SGST for Consulting Engineering Service @9%	270.00/-
	TOTAL [ROUNDED OFF]	3,540.00/-

Total Bill Amount is "THREE THOUSAND FIVE HUNDRED AND FORTY RUPEES ONLY "

Account Details:

A/C No. 01870110137215

UCO Bank

Panihati Branch

IFSC : UCBA0000187

Thanks & Regards



CHWX5522

SUJOY KUMAR BISWAS