

VALUATION REPORT

OF IMMOVABLE PROPERTY BELONGING TO

SRI NAVEEN KURMA KESHWANI

AND

SMT NIRMALA KESHWANI

AT

"RUPALI APARTMENT"

UNIT NO: 6B, SIXTH FLOOR, ANANDA GOPAL SARANI

(NACHAN ROAD), BENACHITY, DURGAPUR,

P.O. DURGAPUR, P.S. DURGAPUR,

DIST. PASCHIM BURDWAN, WEST BENGAL.

Surajit Mukherjee

B.E (CIVIL), M.I.E, F.I.V, Chartered Engineer, Consulting Engineer & Valuer

Office: "SIPRA- NEER", HILL VIEW PARK, 149, S.B. GORAI ROAD, ASANSOL- 713304

"SADHANA APARTMENT". 25/1, PURBACHAL KALITALA ROAD,, KOLKATA-700078

Email: valuationhillview149@gmail.com | Mobile: 9434237562 / 8016317008

Phone: (0341) 2281084

Surajit Mukherjee

B.E. (CIVIL), M.I.E., F.I.V., Chartered Engineer, Consulting Engineer & Valuer

REGD. OFFICE : "RASHI BANQUET", VIDYASAGAR SARANI, NEAR UDAYPUR MARBLE, ASANSOL-713304
KOLKATA OFFICE : "SADHANA APARTMENT", 25/1, PURBACHAL KALITALA ROAD, KOLKATA-700078

: Approved Engineer / Valuer of :

State Bank of India, UCO Bank, Federal Bank, Bank of India, Indian Bank, Punjab & Sind Bank, Punjab National Bank, Union Bank of India, South Indian Bank, Karur Vysya Bank, Bank of Baroda, Indusind Bank, Life Insurance Corporation of India, Canara Bank, Central Bank of India, GIC Housing Finance Ltd.

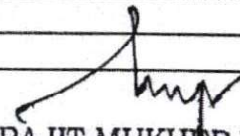
REGISTRATION NO.: W.B. CAT-1/32/CC-III of 1988To
The Chef Manager
Central Bank Of India
Mamrabazar, Branch.

Date : 09.02.2026.

VALUATION CERTIFICATE

01.	Purpose for which the valuation is made	To ascertain the present value of the flat for Bank loan purpose.
02.	a) Date of Inspection	06.02.2026.
	b) Date on which the valuation is made	09.02.2026.
03.	List of documents produced for perusal	Deed of sale being no. I-2356 dated.07.05.2018. Sanction plan vide memo no. CB/425/09 dt. 20.07.2010.
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).	SRI NAVEEN KR. KESHWANI (S/O SRI CHANDAN KESHWANI) SMT NIRMALA KESHWANI (W/O SRI CHANDAN KESHWANI) 2/2, Nibedita Place, Benachity, Durgapur, P.S. Durgapur, Dist. Paschim Burdwan, West Bengal.
05.	Brief Description of the property	Flat at Sixth Floor, Flat No: 6B.
06.	Location of the property:-	
	a) Plot No./Survey No.	R.S. Plot No: 1400, L.R. Plot No: 1714, L.R. Khatian No: 7284, J.L. No: 19(Old) 68(New), Mouza: Bhirningi.
	b) Door No.	6B.
	c) T.S. No./Village	Benachity, Durgapur.
	d) Ward/Taluka.	19.
	e) Mandal/District	Paschim Burdwan.
	f) Date of issue and validity of layout of approved map / plan	Plan issue dated. 20.07.2010 & validity three years from date of sanction.
	g) Approved map / plan issuing authority	Plan approved by Durgapur Municipal Corporation.
	h) Whether genuineness or authenticity of approved map / plan is verified	Yes.
	i) Any other comments by our empanelled valuers on authenticity of approved plan	No.
07.	Postal address of the property	"RUPALI APARTMENT" Unit No: 6B, Sixth Floor, Ananda Gopal Sarani (Nachan Road), Benachity, Durgapur, P.O. Durgapur, P.S. Durgapur, Dist. Paschim Burdwan, West Bengal, Under Durgapur Municipal Corporation. (Pin-713213)
08.	City/Town	Benachity, Durgapur.
	Residential Area	Yes.
	Commercial Area	Yes.
	Industrial Area.	No.
	Classification of the area-	
	a) High/Middle/Poor	High class.
	b) Urban/Semi Urban/Rural	Urban.

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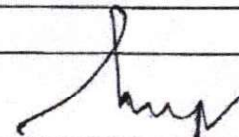

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 CHARTERED ENGINEER
 GOVT. REGISTERED VALUER

10.	Coming under Corporation Limit/Village Panchayet/Municipality.	Under Durgapur Municipal Corporation.	
11.	Whether covered under any State/Central Govt. enactment (e.g. Urban Land Ceiling Act.) Or Notified under Cantonment Area.	No.	
12.	Boundaries of the site-		
	North	Residential House.	
	South	10' Ambagan Road.	
	East	10' Ambagan Road.	
	West	Fortune Plaza	
13.	Dimensions of the site-	a) As per the Deed.	b) Actual.
	North	N.A.	N.A.
	South	N.A.	N.A.
	East	N.A.	N.A.
	West	N.A.	N.A.
14.1	Latitude, Longitude and Coordinates of the site	Latitude: 23.556242 & Longitude: 87.274890.	
14.2	Dimensions of the site	N.A.	
15.	Extent of the site considered for valuation (least of 14a & 14b)	N.A.	
16.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.	The Property is fully Owner occupied.	

II. APARTMENT BUILDING :-

Sl.No.	Description	Remarks.
01.	Nature of Apartment	Multi storied flat.
02.	Location:-	
	T.S. No.	-
	Block No.	-
	Ward No.	19.
	Village/Municipality/corporation	Under Durgapur Municipal Corporation.
	Door No., Street No. or Road (Pin code)	As mention above.
03.	Description of the locality- Residential/Commercial/Mixed	Residential.
04.	Year of construction	2013 (As reported).
05.	Number of Floor	G+12.
06.	Type of Structure	R.C.C. Column type structure.
07.	Number of Dwelling Unit in the Building	57.
08.	Quality of construction	Good.
09.	Appearance of the Building	Good.
10.	Maintenance of the Building.	Good.
11.	Facilities available:-	
	Lift	Yes.
	Protected water supply	Yes.
	Underground sewerage	Yes.
	Car parking- Open/Covered.	Covered.
	Is compound wall existing	No.
	Is pavement laid around the building	No.

Contd.....P/3.


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III. FLAT:-

01.	The Floor in which the flat is situated	Sixth Floor.
02.	Door No. of the Flat	6B.
03.	Specification of the Flat :- Roof Flooring Doors Windows Fittings Finishing	R.C.C. Tiles. Wooden Doors. Glazed Steel windows. Good Quality. Plastered of parish.
04.	House Tax :- Assessment No. Tax paid in the name of Tax Amount.	N.A. N.A. N.A.
05.	Electricity Service Connection No. Meter Card is in the name of	N.A. N.A.
06.	How is the maintenance of the Flat?	Good.
07.	Sale deed executed in the name of	Sri Naveen Kr. Keshwani & Smt Nirmala Keshwani
08.	What is the Undivided area of land as per sale Deed?	N.A.
09.	What is the Plinth area of the Flat?	1438 Sft.
10.	What is the Floor space Index (Approx)	1.5
11.	What is the carpet area of the Flat?	1007 Sft.
12.	Is it Pose/l Class/Medium/Ordinary?	Good.
13.	Is it being used for Residential or commercial Purpose.	Residential Purpose.
14.	Is it owner occupied or let out?	Owner occupied.
15.	If rented, what is the monthly rent?	N.A.

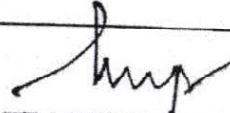
IV. MARKETABILITY:-

01.	How is the marketability?	Good.
02.	What are the factors favoring for an extra potential Value?	Close to Main Road, School, Market etc.
03.	Any negative factors observed which affected the market value in General?	No.

V. RATE:-

01.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?	Rs. 6500/- Per Sft.
02.	Assuming it is a new construction what is the adopted basic composite rate of the flat under valuation after comprising with the specification and other factors with the flat under comparison (Given details)	Rs. 6000/- Per Sft.
03.	Break-up for the Rate :- i) Building + Services ii) Land + Others	Rs. 3500/- Per Sft. Rs. 2500/- Per Sft.
04.	Guidelines rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Rs. 71,43,265/- (Copy Enclosed)

Contd.....P/4.


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VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION :-

a)	Depreciated Building Rate Replacement cost of flat with service (v(3)i) Age of the Building Life of the Building estimated Depreciation percentage assuming the salvage value as Depreciated rate of the Building.	Rs. 5220/- Per Sft. Rs. 75,06,360.00 13 Years. 57 Years. 13%. Rs. 5220/- Per Sft.
b)	Total composite rate arrived for valuation Depreciated Building Rate VI(a) Rate of Building & Services (V(3)i) Rate of land and other V(3)ii Total composite rate	Rs. 5220/- Per Sft. Rs. 5220/- Per Sft. Rs. 2720/- Per Sft. Rs. 2500/- Per Sft. Rs. 5220/- Per Sft.

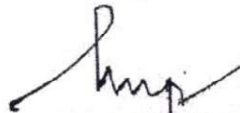
Sl. No.	Description	Qty	Rate (Per unit Rs.)	Estimated value Rs.
01.	Present value of the Flat 1438 Sft.	1	Rs. 5220/-	Rs. 75,06,360.00
	Value of covered car parking	1		Rs. 5,00,000.00
02.	Wardrobes	-	-	-
03.	Show cases/Almirahs Kitchen arrangements	-	-	-
04.	Superfine finish	-	-	-
05.	Interior Decoration	-	-	-
06.	Electricity deposits/Electrical fittings etc.	-	-	-
07.	Extra collapsible gates/grills, Works etc.	-	-	-
08.	Potential value, if any	-	-	-
09.	Others (Water supply and electricity charges).	-	-	-
TOTAL.....				Rs. 80,06,360.00

(VALUATION: Here the approved valuer should discuss in details his approach to valuation of the property and indicate how the value has been arrived at supported by necessary calculations. Also such aspects as (i) Salability, (ii) Likely rental value in future and (iii) any likely income it maybe generated 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.

The details valuation has been done considering the present market rate of materials, labour based on the type of construction.

(i)	Market value of the property	: Rs. 80,06,360.00
(ii)	Realizable value of the property	: Rs. 72,05,000.00
(iii)	Distress sale value of the property	: Rs. 68,05,000.00

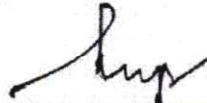
As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing conditions with aforesaid specification is Rs. 80,06,360/- (Rupees Eighty Lacks Six Thousand Three Hundred Sixty Only). Legal and all aspects should be carefully examined and verified by the concerned authority before disbursement of loan.


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GOVT. REGISTERED VALUER

Contd.....P/5.

Declaration:-

- 1) I have identified the schedule of property.
- 2) I have physically inspected the property on 06.02.2026.
- 3) I have valued the right property.
- 4) I have taken photographs of the property valued along with photographs of the adjoining buildings/properties for easy identification of the property in question.
- 5) Such photographs are signed on the back by me with stamp and form an integral part of the valuation report dated 09.02.2026 submitted by me to the Bank.
- 6) Appropriate weight age has been given by me for (I) Location of property (II) Self occupancy (III) Tenancy (IV) Reliability and such factors which are vital for right valuation.
- 7) I furnish basis specific valuation of the property separately as per Bank's laid down norms as stated above.


(SURAJIT MUKHERJEE)
VALUER

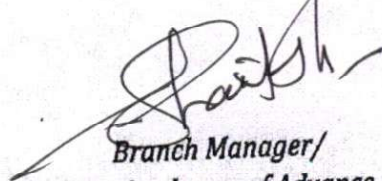
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CHARTERED ENGINEER
GOVT. REGISTERED VALUER

Surajit Mukherjee

CONTINUATION SHEET

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 valuation of the property stated at Rs. 72,05,000/- (Rupees Seventy two lakh and five thousand only) by the approved valuer is realistic.


Branch Manager/
Officer-in-charge of Advance
Department.

Date :

Lat/Long: 23.556242

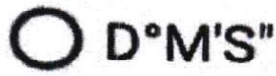
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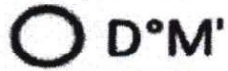
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Benachity. Durgapur. West Bengal



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Save



Share



Save to Google Maps

Normal

VIVO SERVICE
CENTER DURG

Nabapally Road



BHIRINGI
KALI MANDIR
ভিড়িংগি
কালীমন্দির -



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Google

Ambagan Rd



Directorate of Registration and Stamp Revenue

Finance (Revenue) Department, Government of West Bengal

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Market Value of Apartment

(*) marked items are mandatory

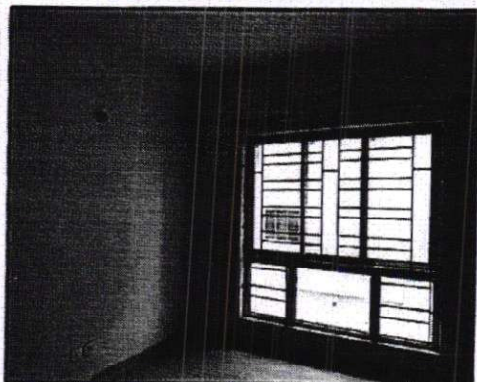
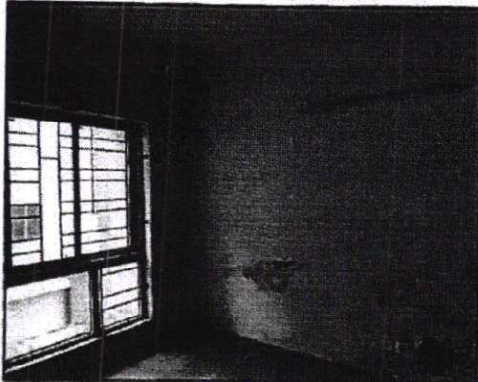
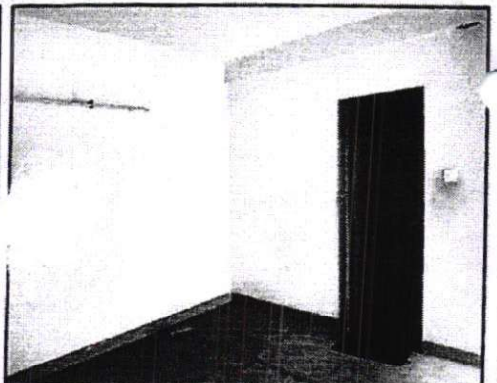
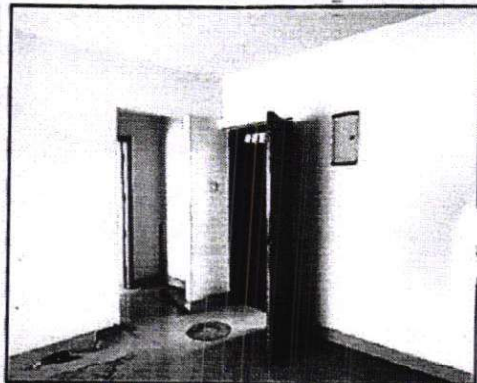
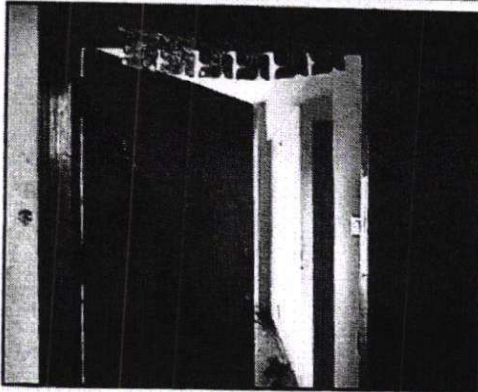
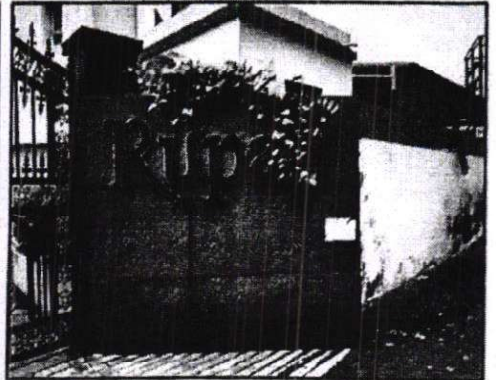
District *	Paschim Bardhaman	Thana *	Durgapur
Local Body *	Municipality	Mouza *	Viring
Road *	Nachan Road (Benachity)	Road Zone	1 - On Road to On Road
Premises No.	Premises No.	Ward No.	Ward No.
Jurisdiction of *	A.D.S.R. DURGAPUR	Municipality *	DURGAPUR MC
Plot No *	LR 01714 / Bata No.	Project Name *	Rupali Apartment
Apartment Type *	Asbestos/Tin Sheet Structure Roof Right (With Construction Right) Roof Right (Without Construction Right) Stack/Mechanical Garage	Area in Sq. Feet	Covered Area 1150 Carpet Area * 1436
Use of Flat *	Residential	Floor Type *	Tiles
Flat located in which floor *	5 3rd Floor/4th Floor	Flat No.	66
Age of the Flat (in year) *	11	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (in feet)	Width of Approach Road
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	H8W4E7 By new character		
Market Value of Apartment :- Rs. 71,43,265/-			
Display Market Value			
Service Count: 5,78,126			

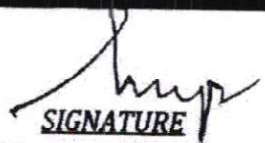
Market Value of Apartment :- Rs. 71,43,265/-

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"RUPALI APARTMENT"

PROPERTY IS BELONGING TO SRI NAVEEN KR. KESHWANI S/O SRI CHANDAN KESHWANI AND SMT NIRMALA KESHWANI W/O SRI CHANDAN KESHWANI AT UNIT NO: 6B, SIXTH FLOOR, ANANDA GOPAL SARANI (NACHAN ROAD), BENACHITY, DURGAPUR ON R.S. PLOT NO: 1400, L.R. PLOT NO: 1714, L.R. KHATIAN NO: 7284, J.L. NO: 19(OLD) 68(NEW), MOUZA: BHIRNINGI.




SIGNATURE

SURAJIT MUKHERJEE

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