

# 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-II): Kolkata Municipal Corporation  
Empanelled Civil Engineer: MIDCO, Rajarhat  
Empanelled Structural Engineer: MIDCO, Rajarhat  
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 - DIIPL  
Empanelled Engineer and Valuer - Kotak Mahindra Bank  
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

TO,

UCO BANK

BRANCH: JAGADISHPUR

## 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                   | 14.10.2025                                                                                                                                                                                                 |
|      | b) Date on which the valuation is made  | 16.10.2025                                                                                                                                                                                                 |
| 03.1 | List of documents produced for perusal  | 1. Deed of Conveyance. Being No.I-4223/20, Dated - 15.10.2020<br>2. Old Valuation report done by Surajit Mitra, Dated- 08.10.2020<br>3. Non Encumbrance certificate, dated 09.10.2020<br>4. Sale deed plan |
| 03.2 | Applicant Name                          | Anirban Paul<br>Ph.No.(9038420578)                                                                                                                                                                         |
| 04.  | Name of Owner                           | Anirban Paul S/ O Nirmal Paul, residing at East Anandanagar, Loknath Mandir Road, P.O.- Anandanagar, P.S. -Nischinda, Dist-Howrah, Pin- 711227                                                             |
| 05   | Brief Description Of The Property       | Flat Being No.407 On the 4 <sup>th</sup> Floor(North - West Side) of a Five (G+IV) Stored Building                                                                                                         |
| 06.  | Location of the property:-              |                                                                                                                                                                                                            |
|      | a) Plot No./Survey No.                  | R.S. Dag No. 5088<br>R.S. Kh. No. 3477                                                                                                                                                                     |
|      | b) Door No.                             | NA                                                                                                                                                                                                         |
|      | c) T.S. No./Village/Locality            | Mouza-Bally                                                                                                                                                                                                |
|      | d) Ward/Taluka.                         | Under Sapuipara Basukathi Gram Panchayet                                                                                                                                                                   |
|      | e) Mandal/District                      | Howrah                                                                                                                                                                                                     |
| 07.  | Postal address of the property          | Kumillapara, Mouza-Bally, J.L.No.-14, P.S.-Nischinda, Dist-Howrah, Pin-711227, Under Sapuipara Basukathi Gram Panchayet                                                                                    |
| 08.  | City/Town                               | Bally                                                                                                                                                                                                      |
|      | Residential Area.                       | Yes.                                                                                                                                                                                                       |
|      | Commercial Area                         | No.                                                                                                                                                                                                        |
|      | Industrial Area.                        | No.                                                                                                                                                                                                        |

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA

Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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

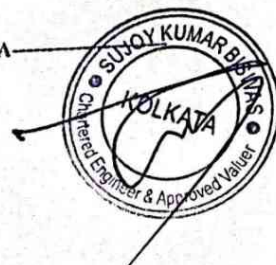
Licentiate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation  
Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation  
Licentiate Building Surveyor Class (LBS-II): Kolkata Municipal Corporation  
Empanelled Civil Engineer: HIDCO, Rajarhat  
Empanelled Structural Engineer: HIDCO, Rajarhat  
Wealth Tax (34A/B) Reg. No. -W.B/CCIT - 4/  
Kol/85/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

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 Mahindra Bank  
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

|      |                                                                                                                           |                                              |
|------|---------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 09.  | Classification of the area-                                                                                               | Middle class locality.                       |
|      | a) High/Middle/Poor                                                                                                       | Semi Urban.                                  |
|      | b) Urban/Semi Urban/Rural                                                                                                 | Under Sapuipara Basukathi Gram Panchayet     |
| 10.  | Coming under Corporation Limit/Village Panchayet/Municipality.                                                            | No.                                          |
| 11.  | Whether covered under any State/Central Govt. enactment (e.g. Urban Land Ceiling Act.) Or Notified under Cantonment Area. | Bastu.                                       |
| 12.  | In case it is an agricultural land, any conversion to house site plot is contemplated.                                    | As Per Physical Inspection (Flat)            |
| 13.  | Boundaries of the site-                                                                                                   | Open To Sky.                                 |
|      | North                                                                                                                     | Flat No.406, & Common Passage                |
|      | South                                                                                                                     | Open To Sky.                                 |
|      | East                                                                                                                      | Open To Sky.                                 |
|      | West                                                                                                                      | Open To Sky.                                 |
| 13.1 | Whether land is demarcated, compound wall with gate is available                                                          | No demarcated with boundary wall.            |
| 13.2 | Mention the plot number or house number allocated                                                                         | R.S. Dag No. 5088                            |
| 13.3 | Whether the boundary is matching, reason for any deviation                                                                | Yes, boundary is matching.                   |
| 14.  | Dimensions of the site-                                                                                                   | a) <u>As per the Deed.</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                                                                           | N-22°38'35.1" E-88°19'43.0"                  |
| 15.  | Dimensions of the site                                                                                                    | 742 Sqft (Super built up area)               |
| 16.  | Extent of the site considered for valuation (least of 14a & 14b)                                                          | 742 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                                          |

67-A SURVEY PARK SANTOSHIPUR KOLKATA - 700 075 WEST BENGAL INDIA  
Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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/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 Mahindra Bank  
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

## 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?                                                                                                                                                                          | Intermittent plot.                                                 |
| 11.  | Road facilities                                                                                                                                                                                            | 14' wide Road.                                                     |
| 12.  | Type of road available at present.                                                                                                                                                                         | Concrete Road                                                      |
| 13.  | Width of road - Is it below 20 Ft. or more than 20 ft.                                                                                                                                                     | Less than 20' 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                                                                                                                                                                                     | All type of civic amenities available within comfortable distance. |
|      | Land Marks                                                                                                                                                                                                 | <b>Kumillapara Pally</b>                                           |
| 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                                                              |

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA  
Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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/SS/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 Mahindra Bank  
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

## PART - 'A': (Valuation of Flat):-

|     |                                                                                                                |                                                                                                                                                                           |
|-----|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01. | Size of Flat                                                                                                   | 742 Sqft (Super built up area)                                                                                                                                            |
| 02. | Total extent of the Building                                                                                   | 742 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.2600/- to Rs.2800/- 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 Flat value is Rs. 21,18,084/- @ Rs. 2,854/- 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<br><b>Rs. 2700/- per sqft</b>                        |
| 06. | Estimated value of the Flat                                                                                    | <b>Rs. 20,03,400/-</b>                                                                                                                                                    |

## PART - 'B': (Valuation of Building):-

|     |                                                                         |                                                              |
|-----|-------------------------------------------------------------------------|--------------------------------------------------------------|
| 01. | <b>TECHNICAL DETAILS OF THE BUILDING:</b>                               |                                                              |
|     | 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                                                 | 2020                                                         |
|     | d) Number of floors and height of each floor including basement, if any | Five (G+IV) Stored Building<br>Height of each floor is 10 ft |
|     | e) Plinth area floor wise                                               |                                                              |
|     | Total Floor area                                                        |                                                              |
|     | f) <u>Condition of the building -</u>                                   |                                                              |
|     | i) Exterior - Excellent, Good, Normal, Poor.                            | Good.                                                        |
|     | ii) Interior - Excellent, Good, Normal, Poor.                           | Good.                                                        |

Note:- i. This is a NPA Property.

ii. Sanction plan of the building is not available. As the Property is already Mortgaged to UCO Bank Jagadishpur, we doing the valuation on basis of previous valuation report & Sale deed plan (Attached Below).

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA  
Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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-II): Kolkata Municipal Corporation  
Empanelled Civil Engineer: HIDCO, Rajarhat  
Empanelled Structural Engineer: HIDCO, Rajarhat  
Wealth Tax (34A/B) Reg. No. -W.B/CCIT - 4/  
Kol/SS/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 Mahindra Bank  
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

## TOTAL ABSTRACT OF THE ENTIRE PROPERTY

|                            |                 |
|----------------------------|-----------------|
| PART-'A' : (Flat)          | Rs. 20,03,400/- |
| PART-'B' : (Building)-     | Nil.            |
| PART-'C' : (Extra items)   | Nil.            |
| PART-'D' : (Amenities)     | Nil.            |
| PART-'E' : (Miscellaneous) | Nil.            |
| PART-'F' : (Services)-     | Nil.            |
| Total.....                 | Rs. 20,03,400/- |

[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 **market value** of the above property is **Rs. 20,03,400/- Rupees In Words (Twenty Lac Three Thousand Four Hundred Only)**

Fair Market Value : **Rs. 20,03,400/-**

Realizable Value : **Rs. 18,03,060/-** ( 10% less than Fair Market Value. )

Forced Sale Value : **Rs. 16,02,720/-** ( 20% less than Fair Market Value. )

Place: Kolkata

Date: 16.10.2025

**SUJOY KUMAR BISWAS**  
Chartered Engineer (AM 83075/8)  
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/II/1347)  
Empanelled Structural Engineer KMC Class I (ESE 161/I)  
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)  
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:

67-A SURVEY PARK SANTOSHIPUR KOLKATA - 700 075 WEST BENGAL INDIA

Cell : +91 98300 79885 , E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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/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 Mahindra Bank  
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

## 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 - 14.10.2025                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                          |                                                                                                  |                                                                                                  |
| 1.                                                                                                                                                                                                                                                                                                                                                                                                           | Nature of security                                                                                                                                                                                       |                                                                                                  |                                                                                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                              | a. Vacant land [agricultural/ non-agricultural]                                                                                                                                                          | -----                                                                                            |                                                                                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                              | b. Land with building thereon                                                                                                                                                                            | Flat Being No.407 On the 4 <sup>th</sup> Floor(North-West Side) of a Five (G+IV) Stored Building |                                                                                                  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                            | Area of the land                                                                                                                                                                                         | 8 Ka 11Ch 0 Sqft                                                                                 |                                                                                                  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                            | Covered Area                                                                                                                                                                                             | 619 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                                                                                                                                                                     | 4.0km                                                                                            |                                                                                                  |
| 6                                                                                                                                                                                                                                                                                                                                                                                                            | Location [ with Building ]                                                                                                                                                                               | North                                                                                            | Panchayet Road                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                          | South                                                                                            | Colony Road                                                                                      |
|                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                          | East                                                                                             | Property of Sudhangshu Deb and Juthik Sen                                                        |
|                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                          | West                                                                                             | Property of Sudhangshu Deb                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                              | 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-Bally, J.L.No.-14, P.S.-Nischinda, Dist-Howrah, Pin-711201, Under Basukathi Gram Panchayet |
| 7                                                                                                                                                                                                                                                                                                                                                                                                            | L.R. Dag No.                                                                                                                                                                                             | R.S. Dag No. 5088                                                                                | House No. /Premises No. NA                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                              | L.R. Khatian No.                                                                                                                                                                                         | R.S. Kh. No. 3477                                                                                | J.L. No. 14                                                                                      |
|                                                                                                                                                                                                                                                                                                                                                                                                              | P.S.                                                                                                                                                                                                     | Nischinda                                                                                        | Under Basukathi Gram Panchayet                                                                   |
| 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. |                                                                                                                                                                                                          |                                                                                                  |                                                                                                  |

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA  
Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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/  
Ko/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 Mahindra Bank  
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

|    |                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                               |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| 8  | Name Of The Owner                                                                                                                                                                                                                                                                                                                                                                               | Anirban Paul S/ O Nirmal Paul, residing at East Anandanagar, Loknath Mandir Road, P.O.-Anandanagar, P.S. -Nischinda, Dist-Howrah, Pin-711227, |
| 10 | Occupation of the owner [ if other than the applicant ]                                                                                                                                                                                                                                                                                                                                         | NA                                                                                                                                            |
| 11 | Relationship with the applicant                                                                                                                                                                                                                                                                                                                                                                 | Owner                                                                                                                                         |
| 12 | No. of stories and age of the building                                                                                                                                                                                                                                                                                                                                                          | Five (G+IV) Stored Building. Building age is 5 years, residual age of the building is 75 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.<br>The valuer should verify documents like Patta, title deed and legal heir certificates from the issuing authorities.<br>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 16 Ft. Wide Road                                                                                                                    |
|    | The Valuer should verify from site map and get confirmed from local enquiry.                                                                                                                                                                                                                                                                                                                    | Yes.                                                                                                                                          |
|    | Whether the building is constructed as per sanctioned plan of the competent authority viz. Municipality/Corporation/Urban Development authority / local bodies?                                                                                                                                                                                                                                 | Yes                                                                                                                                           |
|    | The Valuer should verify the construction of the building with the sanctioned plan                                                                                                                                                                                                                                                                                                              | Yes                                                                                                                                           |
| 17 | Who is occupying the house at present?                                                                                                                                                                                                                                                                                                                                                          | Owner                                                                                                                                         |
| 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?                                                                                                                                                                                                                                                                                                                            | Yes.                                                                                                                                          |
| 20 | The valuer in his report should mention the name/names of the persons present at the time of inspection or the                                                                                                                                                                                                                                                                                  | NA                                                                                                                                            |

67-A SURVEY PARK SANTOSHIPUR KOLKATA - 700 075 WEST BENGAL INDIA  
Cell : +91 98300 79885 , E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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/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 Mahindra Bank  
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

|    |                                            |                                                                                                                                                                             |
|----|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | person identifying the property.           |                                                                                                                                                                             |
| 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) Stored Building, R.C.C. Structure with Column and Beam, Flat Contain 2 Bedroom, 1 Kitchen, 2 Toilet, 1 Dinning, 1 Balcony, Flooring- Marble, 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 **14.10.2025** 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. 20,03,400/-**
- (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 **15.10.2025** 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 (AM 83075/8)  
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/1347)  
Empanelled Structural Engineer KMC Class I (ESE 161/I)  
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)  
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

**Signature of the Valuer with seal**

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA

Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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.)

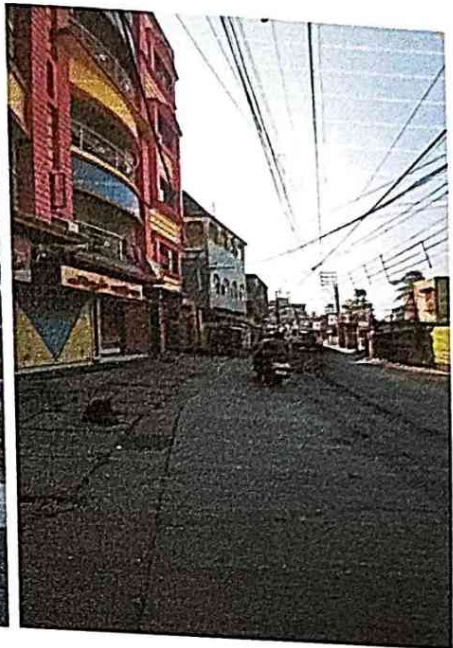
F.I.E., F.I.V., M.S.C.E., F.I.C.I.

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-II): 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

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 Mahindra Bank  
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



67-A SURVEY PARK SANTOSHIPUR KOLKATA - 700 075 WEST BENGAL INDIA  
Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@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.)

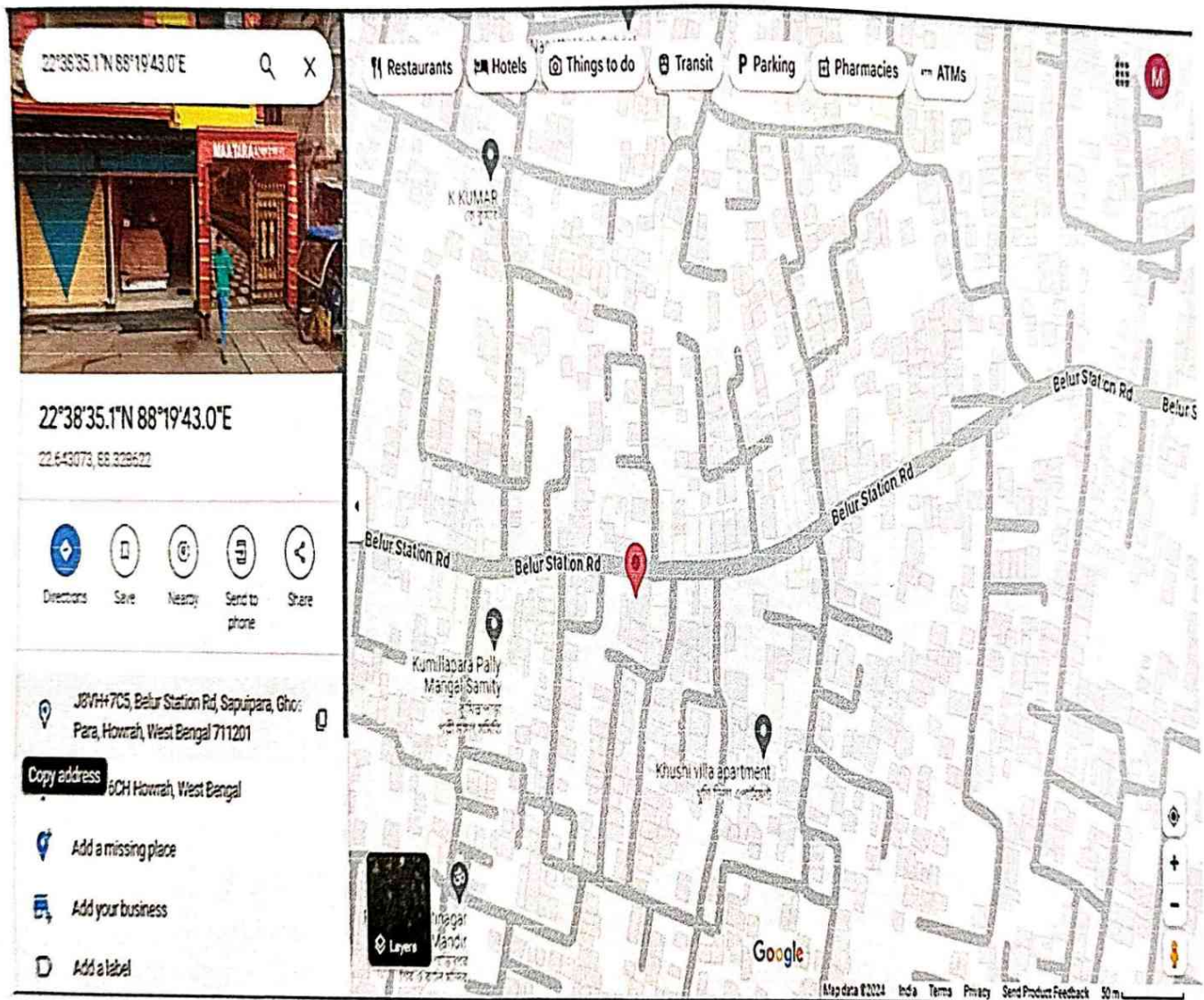
F.I.E., F.I.V., M.S.C.E., F.I.C.I.

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/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 Mahindra Bank  
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

## ROUTE MAP OF THE PROPERTY



67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA

Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@gmail.com)

Office Address - FE-293, Slat Lake City, Sector - III, Kolkata - 700 106



# Prof Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA., Ph.D. (Engg.)

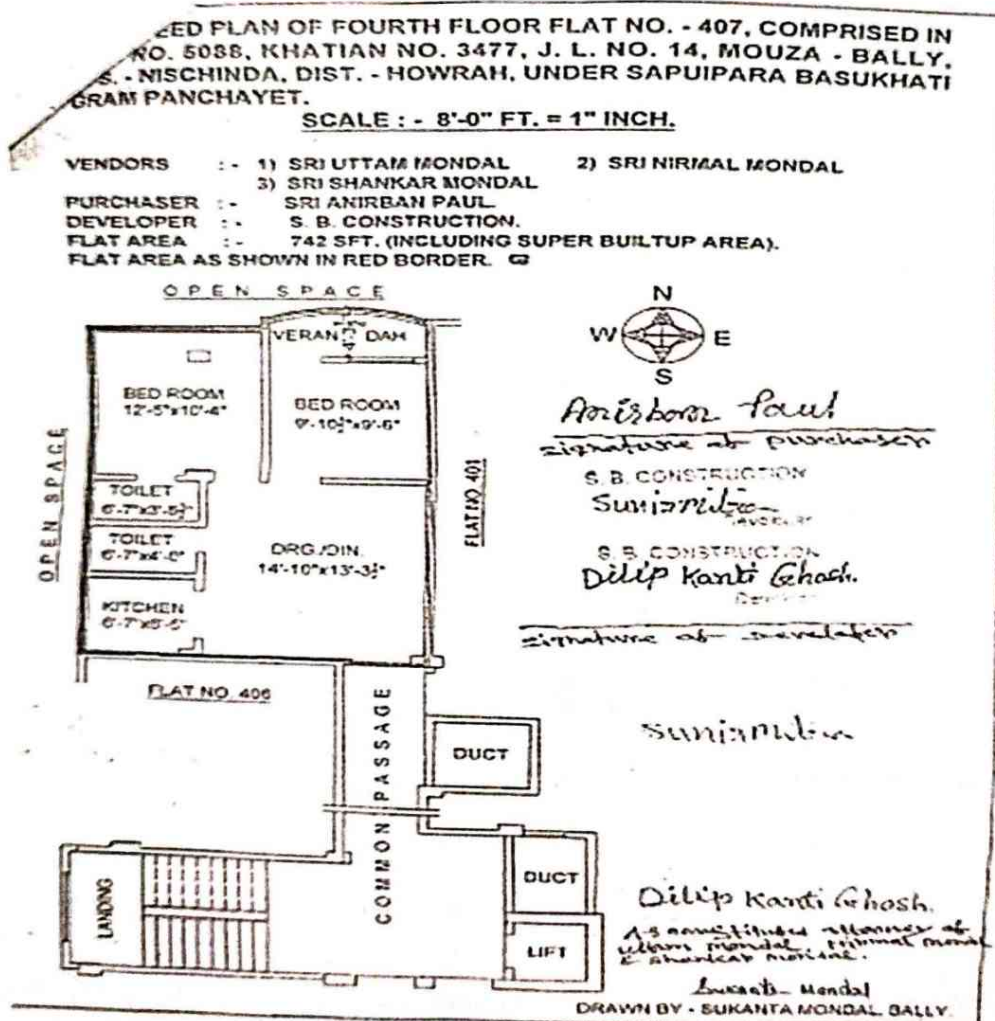
F.I.E., F.I.V., M.S.C.E., F.I.C.I.

Chartered Engineer & Approved Valuer

Licentiate Building Surveyor Class (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/  
 Ko/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 Mahindra Bank  
 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

## Deed Floor Plan



67-A SURVEY PARK SANTOSHIPUR KOLKATA - 700 075 WEST BENGAL INDIA

Cell : +91 98300 79885, E mail : [skbuniverse@gmail.com](mailto:skbuniverse@gmail.com)

Office Address - FE-293, Slat Lake City, Sector - III, Kolkata - 700 106





# Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

## Market Value of Apartment

(\*) marked items are mandatory

|                                                                                                         |                                                                                                                                                                                                    |                                  |                            |
|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------|
| District *                                                                                              | Howrah                                                                                                                                                                                             | Thana *                          | Bally                      |
| Local Body *                                                                                            | Gram Panchayat                                                                                                                                                                                     | Mouza *                          | Bali(Part)                 |
| Road                                                                                                    |                                                                                                                                                                                                    | Road Zone                        |                            |
| Premises No.                                                                                            | Premises No                                                                                                                                                                                        | Ward No.                         | Ward No                    |
| Jurisdiction of *                                                                                       | A.D.S.R. HOWRAH                                                                                                                                                                                    | Gram Panchayat *                 | BALI                       |
| Plot No*                                                                                                | L 0501 / 0001                                                                                                                                                                                      | Project Name                     | Not Specified              |
| Apartment Type                                                                                          | Flat/Apartment<br>Mezzanine Floor<br>Covered Garage<br>Open Garage                                                                                                                                 | Area                             | Carpet Area * 517          |
|                                                                                                         |                                                                                                                                                                                                    |                                  | Covered/Buildup Area * 594 |
|                                                                                                         |                                                                                                                                                                                                    |                                  | Super Buildup Area 742     |
| Use of Flat *                                                                                           | Residential                                                                                                                                                                                        | Floor Type *                     | Tiles                      |
| Flat located in which floor                                                                             | 4                                                                                                                                                                                                  | 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) | 14                         |
| Encumbered By Tenant ?                                                                                  | No                                                                                                                                                                                                 | Is Tenant is a Purchaser?        | No                         |
| No. of floor in Building                                                                                | 5                                                                                                                                                                                                  | Provision for Lift               | Yes                        |
| Other Amenities                                                                                         | <input type="checkbox"/> Roof Garden <input type="checkbox"/> Swimming Pool <input type="checkbox"/> Club Facility <input type="checkbox"/> Gymnasium<br><input type="checkbox"/> Shopping Complex |                                  |                            |
| Type the characters shown                                                                               | <input type="text"/> RBNM8 <input type="button" value="Try new characters"/>                                                                                                                       |                                  |                            |
| Market Value of Apartment : Rs. 21,18,084/-                                                             |                                                                                                                                                                                                    |                                  |                            |
| <input type="button" value="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 |                                                                                                                                                                                                    |                                  |                            |

G3IPS

Finance Department

(https://www.wb.gov.in/finance) (https://finance.wb.gov.in/)

Bangla Sahayata Kendra  
(https://bsk.wb.gov.in/)

IFMS  
WEST BENGAL  
(https://www.wbifms.gov.in/)

Land & Land Reforms  
WWW.BANGLARBHUMI.GOV.IN

(http://banglarbhumi.gov.in/)

SILPASATHI  
Ease of Doing Business  
Single Window Services for Business

(https://silpasathi.wb.gov.in/)

www.india.gov.in

(https://www.india.gov.in)

Disclaimer

(/Disclaimer.aspx) |  
Site Map  
(/site\_map.aspx)

TOTAL VISITOR : 3,54,75,594  
(Since 25/05/2016)



(https://www.facebook.com/enathikaranwb/)



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

Last Updated : 20/05/2025

Site Designed, Developed by National Informatics Centre  
(http://www.nic.in/)

Best viewed In Internet Explorer 10.0 / 11.0 or later