DETAILS OF VALUATION:

Sl. No	Particulars of Item	Plinth Area	Roof Ht.	Age of Building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs. (0.9x13/70) = 17%	Net Value after depreciation Rs.
1	Ground Floor	842.76 Sft.	10'	10 Yrs.	1350.00	11,37,726.00	1,93,413.00	09,44,313.00
	TOTAL							**Rs.09,44,313.00**

01.	Portico:	
02.	Ornamental front door	
03.	Sit out/ Veranda with steel grills	
04.	Overhead water tank	Yes
05.	Extra steel/collapsible gates	Nil
	TOTAL	Nil

PART -D (Amenities) *(Amount in Rs.*

01.	Wardrobes	
02.	Glazed tiles	
03.	Extra sinks and bath tub	
04.	Marble/Ceramic tiles flooring	
05.	Interior decorations	
06.	Architectural elevation works	
07.	Panelling works	
08.	Aluminium works	
09.	Aluminium hand rails	
10.	False ceiling	
	TOTAL	Nil

PART-E (Miscellaneous) *(Amount in Rs.)*

01.	Separate toilet room	
02.	Separate lumber room	
03.	Separate water tank/sump	
04.	Trees, gardening	
	TOTAL	No

PART-F (Services) *(Amount in Rs.)*

01.	Water supply / Electrical wiring arrangements	Including building cost
02.	Drainage arrangements	
03.	Compound wall	
04.	C.B. deposits, fittings etc.	
05.	Pavement	
	TOTAL	

N.B – Currently this property is not in a position to be sold because the building on the land is attached with another building & the total land is not demarcated. So it is difficult to get the right price in the market.

APARNA DAS REGD. VALUER

TOTAL ABSTRACT OF THE ENTIRE PROPERTY		
Part-A	Land	Rs. 08,79,000.00
Part-B	Building	Rs. 09,44,313.00
Part-C	Extra items	Rs. Nil
Part-D	Amenities	Rs. Nil
Part-E	Miscellaneous	Rs. Nil
Part-F	Service (Water & Electricity)	Rs. Nil
	TOTAL	Rs.18,23,313.00
		Say Rs. 18,23,000.00 (Rupees Eighteen Lacs Twenty Three Thousand Only)

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

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

Rs. 18,23,000.00 …. (Rupees Eighteen Lacs Twenty Three Thousand Only)

Summary Value:-

Fair Market Value	**Rs. 18,23,000.00** (Rupees Eighteen Lacs Twenty Three Thousand Only)
Realisable Value (15% Less from FMV)	**Rs. 15,50,000.00** (Rupees Fifteen Lacs Fifty Thousand Only)
Distress Value (20% Less than FMV)	**Rs. 14,58,000.00** (Rupees Fourteen Lacs Fifty Eight Thousand Only)

Aparna Das

APARNA DAS
B.Sc., C.E.M.I.E. (Ind)
Chartered Engineer,
Govt. Regd. Valuer,
No W.B. Cat-1/25(A) of 1988

Place--Kolkata
Date:- 12.05.2026

APPROVED VALUER
(Aparna Das)
Govt. Registered Valuer & Chartered Engineer
Panel Valuer of UCO Bank

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:

I/We certify that –

1) The property as mentioned above has been inspected physically on …10.05.2026 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.18,23,000.00 (Rupees Eighteen Lacs Twenty Three Thousand Only)

During inspection I/we have talked to the owners of the property and have satisfied myself/ourselves about Her identity.. The reason given by the owners for offering the property as security is apparently acceptable.

(1) I have also verified the construction of the building with the sanctioned plan and found no deviation / deviation as mentioned below.

(2) I/We am/are in no way having any interest in the property.

(3) I/We have revisited the site once again on xxxxx local enquiries from the market and neighbours to confirm location, ownership, value, boundaries, etc.

(4) Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.

Date – 12.05.2026

REGD. VALUER