

VALUATION REPORT

FOR THE SITE

OF

OWNERS – SRI ASIS CHATTERJEE & SMT. DALIA
CHATTERJEE.

UCO BANK

SHIBPUR BRANCH, SHIBPUR, HOWRAH.



NOVEMBER - 2025

SITUATED AT – 222, JODHPUR PARK, KNOWN AS 1, GARIAHAT ROAD (SOUTH),
P.O. – JODHPUR PARK, P.S. – LAKE, “ASHAVARI APARTMENT”, 3RD FLOOR, FLAT
NO. – A/3, WARD NO. – 93, UNDER KOLKATA MUNICIPAL CORPORATION, DIST. –
SOUTH 24 PARGANAS, PIN NO. – 700068, WEST BENGAL.

VALUATION DONE BY:

Kanti Chandra Bhattacharyya

M.Sc. (Nuclear Physics) C.U IBBI Valuer (13194)

Ex-Chief valuer, Howrah Improvement Trust

B.E in Valuation (F.I.S), Fellow of Institution of Valuer (F.I.V)

Chartered Valuer, W.B/CCIT, Kol-XI/CIT-V/91 Regn. Of Valuer

CAT – 1/1/2010-11

C.B.D.T Valuer of Income Tax, Govt. of India

Panel Liquidator Valuer of Calcutta High Court & Panel Valuer of High Court Original
Side & also Panel of UCO, PNB, Indian Bank, Axis Bank.

15 Harighosh Street, Sisir Nilay, Flat
No.- 2D, 2nd Floor, Kolkata – 700006

Mob. - (+91) 9231374624.

Mob – (+91)9123934764.

Ref. No. **PNB/KCB/IP/NOV-01/25-26**

Date – 07.11.2025.

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To,
The AGM/Chief Manager/Senior Manager/ Branch Manager,
UCO Bank,
Shibpur Branch, Shibpur,
Howrah.

VALUATION REPORT (IN RESPECT OF FLATS)
(To be filled in by the Approved Valuer)

I.	GENERAL		
1.	Purpose for which the valuation is made		Assessment of present fair market value, realizable and distress value of the subject property.
2.	a)	Date of inspection	: 05.11.2025
	b)	Date on which the valuation is made	: 07.11.2025
3.	List of documents produced for perusal	:	I. Copy of Previous Valuation Report, Prepared by Exin Consultancy Limited, On Dated – 18.09.2017.
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	<u>Owners –</u> 1. Sri Asis Chatterjee. 2. Smt. Dalia Chatterjee. It is a joint ownership property.
5.	Brief description of the property (Including leasehold / freehold etc.)	:	This apartment is a residential building & this flat use as residential purpose, Flat super built up area – 1200.00 Sq.ft., Situated at – 222, Jodhpur Park, known as 1, Gariahat Road (South), P.O. – Jodhpur Park, P.S. – Lake, “ASHAVARI APARTMENT”, 3 rd Floor, Flat No. - A/3, Ward No. – 93, Under Kolkata Municipal Corporation, Dist. – South 24 Parganas, Pin No. – 700068, West Bengal. It is a freehold property.
6.	Location of property		
	a)	Plot No. / Survey No.	: 1/222
	b)	Door No.	: “ASHAVARI APARTMENT”, 3 rd Floor, Flat No. – A/3.
	c)	T. S. No. / Village	: N.A.

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	d)	Ward / Taluka	:	Ward No. – 93.	
	e)	Mandal / District	:	Dist. – South 24 Parganas.	
	f)	Date of issue and validity of layout of approved map / plan		Date of Issue – N.A. Plan not produce to us. Validity – N.A.	
	g)	Approved map / plan issuing authority		N.A.	
	h)	Whether genuineness or authenticity of approved map / plan is verified		N.A.	
	i)	Any other comments by our empanelled valuers on authentic of approved plan		N.A.	
7.	i.	Postal address of the property	:	The property is situated at – 222, Jodhpur Park, known as 1, Gariahat Road (South), P.O. – Jodhpur Park, P.S. – Lake, “ASHAVARI APARTMENT”, 3 rd Floor, Flat No. - A/3, Ward No. – 93, Under Kolkata Municipal Corporation, Dist. – South 24 Parganas, Pin No. – 700068, West Bengal. Land Mark – Near Jodhpur Park.	
	ii.	Latitude, Longitude and Coordinates of the site	:	Latitude – 22.505662 & Longitude – 88.362024	
8.		City / Town	:	At - 222, Jodhpur Park, known as 1, Gariahat Road (South), South 24 Parganas.	
		Residential Area	:	Yes	
		Commercial Area	:	No.	
		Industrial Area	:	No	
9.		Classification of the area			
	i)	High / Middle / Poor	:	Middle	
	ii)	Metro/Urban / Semi Urban / Rural	:	Metro	
10		Coming under Corporation limit / Village Panchayat / Municipality	:	Under Kolkata Municipal Corporation.	
11		Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	The Property is not covered under any State/Central Govt. enactments No, for further details Refer to Bank’s Paneled Advocate.	
12	a.	Boundaries of the Building	:	As per Documents	As per Physical Verification/Actual
		North	:	By 40 ft. wide Road.	By Gariahat Road (

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			South).
	South	:	By Premises no. 171, Jodhpur Park.
	East	:	By Premises no. 222, Jodhpur Park.
	West	:	By Premises no. 223, Jodhpur Park.
	b. Boundaries of the Flat	:	As per Documents
			As per Physical Verification/Actual
	North	:	Not Mentioned.
	South	:	Do.
	East	:	Do.
	West	:	Do.
			By, entrance, lobby, staircase.
13	Dimensions of the site	:	A
			As per Documents
			As per Physical Measurement/Actual
	North	:	It is a Commercial Flat
	South	:	Do.
	East	:	Do.
	West	:	Do.
14	Extent of the site	:	05 Cottah 03 Chittaks 02 Sq.ft. (Proportionate Share). (As per sale deed & previous valuation report). Super built up area – 1200.00 Sq.ft.
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	05 Cottah 03 Chittaks 02 Sq.ft. (Proportionate Share). (As per sale deed & previous valuation report). Super built up area – 1200.00 Sq.ft.
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Occupied by Owner
II.	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential Apartment
2.	Location	:	At – 222, Jodhpur Park, known as 1, Gariahat Road (South), South 24 Parganas.
	T.S. No.	:	N.A.
	Block No.	:	N.A.
	Ward No.	:	Ward No. – 93.
	Panchayat / Municipality / Corporation	:	Under Kolkata Municipal Corporation.

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	Door No., Street or Road (Pin Code)	:	At – 222, Jodhpur Park, known as 1, Gariahat Road (South), “ASHAVARI APARTMENT”, 3 rd Floor, Flat No. – A/3, Pin No. – 700068.
3.	Description of the locality Residential / Commercial / Mixed	:	Residential area
4.	Year of Construction	:	1998
5.	Number of Floors	:	Four Storied (G + III)
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	Not Known
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10	Maintenance of the Building	:	Good
11	Facilities Available	:	
	Lift	:	No
	Protected Water Supply	:	Yes, Submersible Pump
	Underground Sewerage	:	No, (Septic Tank)
	Car Parking - Open/ Covered	:	Yes.
	Is Compound wall existing?	:	No
	Is pavement laid around the Building	:	No

III	FLAT		
1	The floor on which the flat is situated	:	3 rd Floor.
2	Door No. of the flat	:	Flat No. – A/3.
3	Specifications of the flat		
	Roof	:	R.C.C. Roofing
	Flooring	:	Tiles Flooring
	Doors	:	Doors are wooden flash door.
	Windows	:	Windows are aluminum channel with attach glass, protected with grill
	Fittings	:	Complete
	Finishing	:	Complete
4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection no.	:	N.A.
	Meter Card is in the name of	:	N.A.
6	How is the maintenance of the flat?	:	Good

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7	Sale Deed executed in the name of	:	Sri Asis Chatterjee & Smt. Dalia Chatterjee.
8	What is the undivided area of land as per Sale Deed?	:	05 Cottah 03 Chittaks 02 Sq.ft. (Proportionate Share). (As per sale deed & previous valuation report).
9	What is the plinth area of the flat?	:	Not Known
10	What is the floor space index (app.)	:	Refer plan.
11	What is the Carpet Area of the flat?	:	Not Known
12	Is it Posh/ I class / Medium / Ordinary?	:	I class
13	Is it being used for Residential or Commercial purpose?	:	Residential Purpose
14	Is it Owner-occupied or let out?	:	Occupied by Owner
15	If rented, what is the monthly rent?	:	N.A.
IV MARKETABILITY			
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	All Civic amenities are near to the site.
3	Any negative factors are observed which affect the market value in general?	:	Not as such.
V Rate			
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?	:	N.A.
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	(As per Market survey flat rate comes Rs. 3,800.00 to Rs. 4,300.00 per Sq. ft. After Analyzing Comes net composite rate of Rs. 4,000.00 per Sq.ft.
3	Break - up for the rate		
	i)	Building + Services	: Rs. 2000.00 per Sq.ft.
	ii)	Land + Others	: Rs. 3100.00 per Sq.ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Government of West Bengal. Market value of Apartment Rs. 1,19,76,000.00 for 1200.00 Sq.ft..
VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION			
a.	Depreciated building rate		

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	Replacement cost of flat with Services(v (3)i)	:	Rs. 2000.00 per Sq.ft.
	Age of the building	:	26 years
	Life of the building estimated	:	54 years (Total Residual Life 80 years) {If Proper Maintain}.
	Depreciation percentage assuming the salvage value as	:	27 X 90/80 = 30 %
	Depreciated Ratio of the building	:	Rs. 2000.00 per Sq.ft. X 30 % = Rs. 600.00 per Sq.ft. Rs. 2000.00 per Sq.ft. – Rs. 600.00 per Sq.ft. = Rs. 1400.00 per Sq.ft.
b.	Total composite rate arrived for valuation		
	Depreciated building rate VI (a)	:	Rs. 1,400.00 per Sq.ft.
	Rate for Land & other V (3)ii	:	Rs. 3,050.00 per Sq.ft.
	Total Composite Rate	:	Rs. 4,450.00 per Sq.ft.

Details of Valuation:

Sl. No.	Description	Area (Sq.ft.)	Rate per unit (per Sq.ft.)	Estimated Value
1	Present value of the flat	1200	Rs 4,450.00	Rs. 53,40,000.00
	Total			Rs. 53,40,000.00
	Say			Rs. 53,40,000.00

Present Value of flat	Rs. 53,40,000.00 (Rupees Fifty Three Lakhs Forty Thousand Only)
Realizable Value (10% less than Fair Market Value & Round off)	Rs. 48,06,000.00 (Rupees Forty Eight Lakhs Six Thousand Only)
Forced sale value (Distress) (20% less than Fair Market Value & Round off)	Rs. 42,72,000.00 (Rupees Forty Two Lakhs Seventy Two 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) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

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As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs. 53,40,000.00 (Rupees Fifty Three Lakhs Forty Thousand Only)**, The realizable value is Rs. 48,06,000.00 **(Rupees Forty Eight Lakhs Six Thousand Only)** and the distress value is Rs. 42,72,000.00 **(Rupees Forty Two Lakhs Seventy Two Thousand Only)**.

Declaration:-

I hereby declare that -

- a) The information furnished in my valuation report dated – **07.11.2025** correct to the best of my knowledge and belief and I have made impartial and true valuation of the property
- b) I have no direct and indirect interest in the property valued.
- c) I have personally inspected the property on – **06.11.2025**

N. B.

- i. The flat is 26 years old and the total residual life is 80 years.
- ii. During inspection the property identified by Sri Asis Chatterjee (Owner) & Rohit Barman (Recovery Agent).
- iii. The super built up area of the flat as per deed & previous valuation report is considered for this valuation.

Place - Burdwan

Signature

Date – 07.11.2025

(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated - We are satisfied that the fair and reasonable market value of the property is.....

Date:

Signature

(Name of the Branch Manager with Official seal)

Encl.:

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1. To Be Obtained From Valuers Along with The Valuation Report
2. Declaration-cum-undertaking from the Valuer (Annexure-I)

Annexure - I
Declaration from Valuers

I hereby declare that-

- a. The information furnished in my valuation dated –**07.11.2025** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued,
- c. I have personally inspected the property on – **07.11.2025** the work is not sub-contracted to any other valuer carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the handbook on policy, Standards and procedure for real Estate valuation, 2011 of the IBA and this report is in conformity to the Standards enshrined for valuation in the part – B of the above handbook to the best of my ability.
- g. I have read the international valuation standards (IVS) and the report submitted to the bank for the respective asset class is in conformity to the standards as enshrined for valuation in the IVS in General Standards and Asset Standards as applicable.
- h. I abide by the model code of conduct for empanelment of valuer in the bank. (Annexure III – A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under section 3A AB of the wealth tax act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

SI. NO.	Particulars	Valuer comment
1.	Background informatin of the asset being valued.	Details already in report
2.	Purpose of valuation and appointing authority	For Securing Bank Loan.
3.	Identity of the valuer and any other experts involved in the valuation.	Kanti Chandra Bhattacharyya.
4.	Disclosure of valuer interest or conflict, if any.	No
5.	Date of appointment, inspected date and date of report.	Date of Appointment – 05.11.2025 Date of inspected – 06.11.2025 Date of report – 07.11.2025
6.	Inspections and / investigations undertaken.	05.11.2025
7.	Nature and sources of the information used or	GVT. Rate & C.P.W.D Plinth Area Rate

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	relied upon.	
8.	Procedures adopted in carrying out the valuation and valuation standards followed.	Composite rate
9.	Restrictions on use of the report, if any.	Yes restructured for bank used
10.	Major factors that were taken into account during the valuation.	Nil
11.	Major factors that were taken into account during the valuation.	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	No, Such report received

Place - Kolkata
Date – 07.11.2025

Signature
(Name and Official seal of the Approved Valuer)

PHOTOGRAPH FOR THE SITE OF

Kanti Chandra Bhattacharyya

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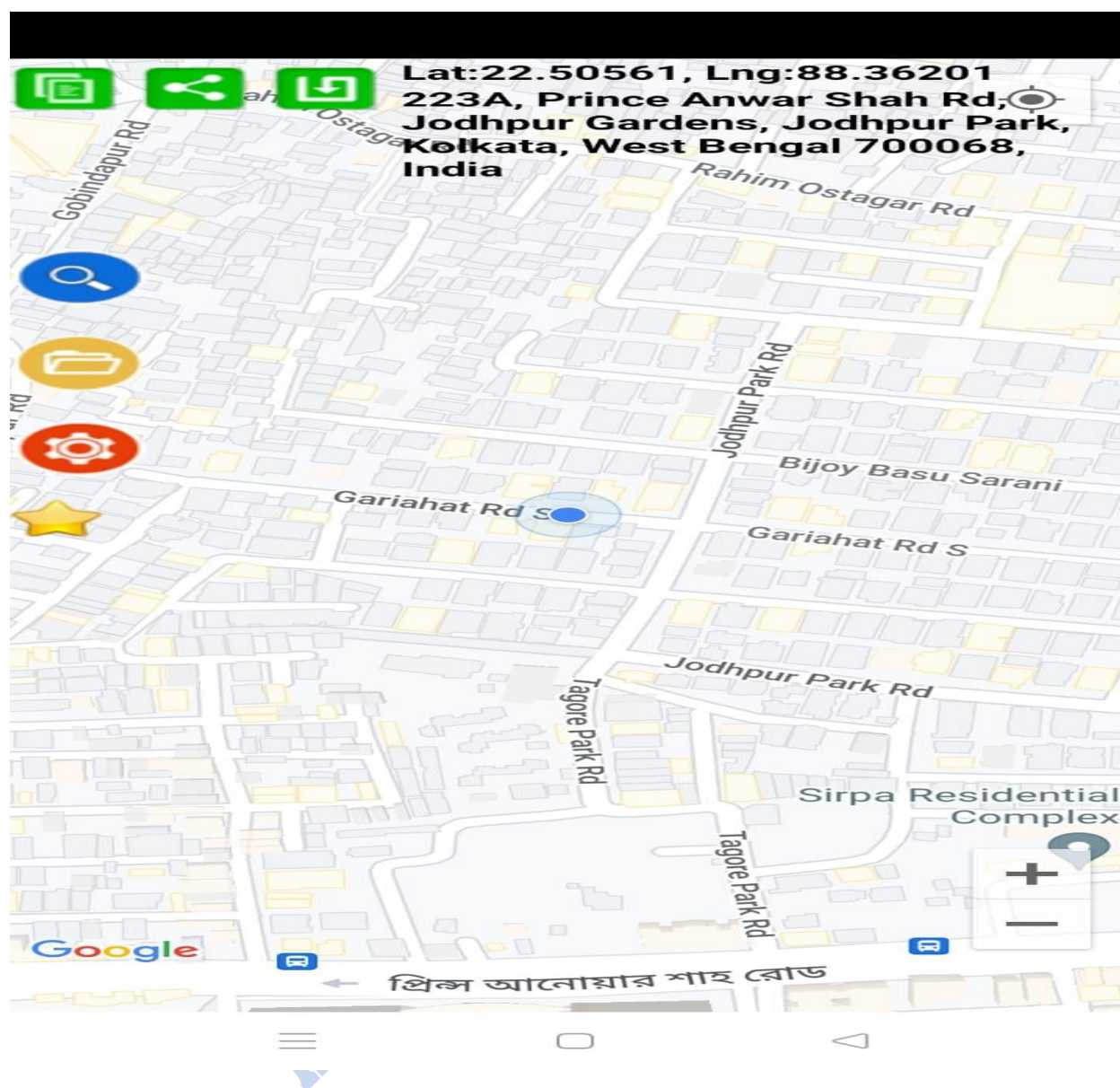
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GOVERNMENT GUIDELINE PRICE

Market Value of Apartment

(*) marked items are mandatory

District *	South 24-Parganas	Thana *	Lake
Local Body *	Kolkata Municipal Corporation	Mouza	Not Available
Road *	Gariahat Road (Jodhpur Park)	Road Zone	Not Available *
Premises No.	A/3	Ward No.	93
Jurisdiction of *	A.D.S.R. ALIPORE	Kolkata Municipal Corporation *	KOLKATA MUNICIPAL CORPORATION

Plot No *	LR 0 / 0	Project Name	Not Available
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Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage Secret Garden	Area in Sq. Feet	Covered Area Covered Area
			Carpet Area * 1

Use of Flat *	Residential	Floor Type *	Tiles
Flat located in which floor *	3 0-GF Floor, 1st Floor	Flat No.	A/3
Age of the Flat (in year) *	0	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (In feet)	0
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 T5Y74

Market Value of Apartment :- Rs. 9,980/-