



SANDIP SIKDAR

B. Tech., A.M.I.E. (C. Eng.), F.I.I.V.
Chartered Engineer (Membership No. AM3044635)
Approved Valuer (Membership No. CAT-I-F-6418)

Address: C.C.R. Jhilpar, , Bally
Bally, howrah- 711205
E Mail id: valuersandip@gmail.com
Contact No: 7044333375/ 8961007996

Ref. 05/SS/SD/UCO/HOWRAH/06

Date: 09.02.2026.

To,
The Branch Manager,
UCO Bank, HOWRAH MAIDAN

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled in by the Approved Valuer)

Name of Customer/ Borrower Unit: M/S. MANNA BROTHERS.

I.	GENERAL	
1.	Purpose for which the valuation is made	: To assess Fair Market Value of the said Property for the purpose of Revaluation
2.	a) Date of inspection	: 09.02.2026
	b) Date on which the valuation is made	: 09.02.2026
3.	List of documents produced for perusal	
	i) Sale Deed	: Copy of Sale Deed. No.- I- 2102/1995
	ii) Previous Valuation Report	: Copy of Previous Valuation Report made by Kanti Chandra Bhattacharya on 03.11.2022.
	iii) Non-Encumbrances Certificate.	Copy of Non-Encumbrances Certificate. Dated- 03.04.2009.
	iv) ARC.	Copy of ARC. Dated- 02.01.2008.
4.	Name of the owner(s) /applicant (s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Applicant- M/S. MANNA BROTHERS. Owners- Mrs. Molina Bala Manna (as per Deed & ARC Copy, Searching Report) Mr. Prasanta Manna, Mr. Srikanta Manna, Mr. Dananjay Mann, & Mr. Biswajit Manna, all are the son of Late Molina Bala Manna (As per Previous Valuation Report) Resident at- Holding No- 23/2, Hem Chakraborty Lane, P.O. & P.S.- P.O. & P.S.- Bantra, Dist.- Howrah, West Bengal-711101.
5.	Brief description of the property (Including leasehold / freehold etc)	The property is a Landed with Party Three Storied Residential Building & A Separate AC Shed Structure & A Separate R.T. Shed Structure, situated at Holding No- 23/2, Hem Chakraborty Lane, P.O. & P.S.- Bantra, Sheet No- 165, R.S. Dag No- 176, 194, R.S. Khatian No- 121, Under Howrah Municipal Corporation, Dist.- Howrah, West Bengal-711101.
6.	Location of property	
	a) Plot No. / Survey No.	: Sheet No- 165, R.S. Dag No- 176, 194, R.S. Khatian No- 121,
	b) Door No.	: Holding No- 23/2, Hem Chakraborty Lane.
	c) T. S. No. / Village/ Mouza	: Bantra
	d) Ward / Taluka	: Ward No- 24.
	e) Mandal / District	: Howrah



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	f)	Pin No.	:	Pin. - 711101
7.		Postal address of the property	:	Holding No- 23/2, Hem Chakraborty Lane, P.O. & P.S.- Bantra, Under Howrah Municipal Corporation, Dist.- Howrah, West Bengal-711101
8.		City / Town	:	Bantra, Howrah
		Residential Area	:	Yes
		Commercial Area	:	Yes
		Industrial Area	:	NA
9.		Classification of the area	:	
	i)	High / Middle / Poor	:	Middle
	ii)	Urban / Semi Urban / Rural	:	Urban
10		Coming under Corporation limit / Village Panchayat / Municipality	:	Howrah 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	:	No such information was found during the time of inspection
12		In case it is an agricultural land, any conversion to house site plots is contemplated	:	Bastu
13.		Boundaries of the property (As per Site)	:	
		North	:	Other Building.
		South	:	03 ft Common Passage + Other House.
		East	:	Other House.
		West	:	Other House.
14.1		Dimensions of the site	:	A
			:	As per the Documents
		North	:	B
			:	Actual
		Ref site plan	:	Nil
		-do-	:	Nil
		South	:	Nil
		East	:	Nil
		West	:	Nil
		-do-	:	Nil
14.2		Latitude, Longitude and Coordinates of the site	:	Latitude: 22.58479 Longitude: 88.32222
15		Extent of the site	:	03 Cottah 13 Chittack 30 Sqft i.e. 3.85 Cottah (As per Previous Valuation Report)
16		Extent of the site considered for valuation (least of 14 A & 14 B)	:	03 Cottah 13 Chittack 30 Sqft i.e. 3.85 Cottah (As per Previous Valuation Report)
17		Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Occupied by owner.

II.	CHARACTERISTICS OF THE SITE	
1.	Classification of locality	Residential.
2.	Development of surrounding areas	Developing
3.	Possibility of frequent flooding / sub-merging	No such record found



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4.	Land Mark	Near Icha Moye Mata Mandir.
5.	Level of land with topographical conditions	Level
6.	Shape of land	Rectangle
7.	Type of use to which it can be put	Type of land is Bastu
8.	Any usage restriction	No
9.	Is plot in town planning approved layout?	No
10.	Corner plot or intermittent plot?	Intermittent Plot
11.	Road facilities	Yes.
12.	Type of road available at present	03 ft Common Passage
13.	Width of road – is it below 20 ft. or more than 20 ft.	below 20 ft.
14.	Is it a land – locked land?	No
15.	Water potentiality	Normal
16.	Underground sewerage system	No
17.	Is power supply available at the site?	Yes
18.	Advantage of the site	
	1.	Developing Area
	2.	Marketability Good
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)	There was no notification regarding acquisition of land for public service purpose. Since it is not a coastal area, CRZ provisions are not applicable.

Part - A (Valuation of land)		
1.	Size of plot	03 Cottah 13 Chittack 30 Sqft i.e. 3.85 Cottah (As per Previous Valuation Report)
	North & South	Already mentioned
	East & West	Already mentioned
2.	Total extent of the plot	03 Cottah 13 Chittack 30 Sqft i.e. 3.85 Cottah (As per Previous Valuation Report)
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	The present market value of the similarly located property in the vicinity worked out from the prevailing sale price of Land in the present-day market as obtained by land building method and also from local enquiry is found ranging from Rs.12,00,000/- to Rs.13,00,000/- per Cottah for Commercial used in category land depending on the size, location, width of approach road, civic amenities etc. and other potential advantages.
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Govt. guideline rate Rs.51,20,503/- i.e. Rs. 13,30,001/- per Cottah
5.	Assessed / adopted rate of valuation	Rs.12,50,000/- per Cottah
6.	Estimated value of land	Rs.48,12,500/-



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Part - B (Valuation of Building)

1.	Technical details of the building		
	a)	Type of Building (Residential / Commercial / Industrial)	Residential Building
	b)	Type of construction (Load bearing / RCC / Steel Framed)	Load bearing structure + (R.T. Shed & Asbestos Shed)
	c)	Year of construction	1975 (G.F), 1980 (F.F) & 1980 (S.F) 2000 (Asbestos Shed/ R.T. Shed) (as per information)
	d)	Number of floors and height of each floor including basement, if any	Party Three Storied Residential Building & A Separate AC Shed Structure & A Separate R.T. Shed Structure (approx. 10 ft).
	e)	Plinth area floor-wise	As per Plan- Nil. As per Previous Valuation Report- G.F- 990 Sqft F.F- 990 Sqft S.F- 495 Sqft Separate AC Shed Structure= 308 Sqft Separate R.T. Shed Structure= 214 Sqft
	f)	Condition of the building	Not satisfactory
	i)	Exterior – Excellent, Good, Normal, Poor	-Do-
	ii)	Inferior - Excellent, Good, Normal, Poor	-Do-
	g)	Date of issue and validity of layout of approved map / plan	Sanction plan was not provided to us.
	h)	Approved map / plan issuing authority	N.A.
	i)	Whether genuineness or authenticity of approved map / plan is verified	Plan is not verified
	j)	Any other comments by our empanelled valuers on authentic of approved plan	Nil

Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground floor	Other floors
1.	Foundation	Load bearing structure	-
2.	Basement	NA	NA
3.	Superstructure	Load bearing structure	Load bearing structure
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden frame Panel Door & wooden frame glazed Window	Wooden frame Panel Door & wooden frame glazed Window
5.	RCC works	RCC	RCC
6.	Plastering	Complete	Complete
7.	Flooring, Skirting, dado	IPS	Mosaic.
8.	Special finish as marble, granite, wooden	Nothing observed	Nothing observed



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	paneling, grills, etc		
9.	Roofing including weather proof course	Nothing observed	Nothing observed
10.	Drainage	Yes	Yes

S. No.	Description		Ground floor	Other floors
2.	Compound wall	:	NA	Nil
	Height	:	NA	Nil
	Length	:	NA	Nil
	Type of construction	:	NA	Nil
3.	Electrical installation			
	Type of wiring	:	Concealed/ Open	Concealed/ Open
	Class of fittings (superior / ordinary / poor)	:	ordinary	ordinary
	Number of light points	:	As required	As required
	Fan points	:	As required	As required
	Spare plug points	:	As required	As required
	Any other item	:	Nothing observed	Nothing observed
4.	Plumbing installation			
	a) No. of water closets and their type	:	As required	As required
	b) No. of wash basins	:	As required	As required
	c) No. of urinals	:	NA	NA
	d) No. of bath tubs	:	NA	NA
	e) Water meter, taps, etc.	:	As required	As required
	f) Any other fixtures	:	NA	NA

Details of valuation

Details of Building: -					
Description	Year of Construc tion	Built up area (Sft.)	Cost of construction	Present Replacement Value	Fair Market Value
Ground Floor	-	-	-	-	Rs. 00/-
1 st Floor.	-	-	-	-	Rs. 00/-
2 nd Floor	-	-	-	-	Rs. 00/-
Total					Rs.0/-
Depreciation (as per IVSC-2016) [(100-10) X Age of the Building / Total Life of Building] X 100%				-	Rs.00/-
Total Value after depreciation					Rs.00/-
Misc. construction like, Land development, Submersible, septic tank, soak well, electrification, Parapet wall etc.					Rs.00/-
Total					Rs.00/-
Say, Net Value					Rs.00/-



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Part C- (Extra Items)

(Amount in Rs.)

1.	Portico	:	Nil
2.	Ornamental front door	:	Nil
3.	Sit out/ Veranda with steel grills	:	Nil
4.	Overhead water tank	:	Nil
5.	Extra steel/ collapsible gates	:	Nil
	Total	:	Nil

Part D- (Amenities)

(Amount in Rs.)

1.	Wardrobes	:	Nil
2.	Glazed tiles	:	Nil
3.	Extra sinks and bath tub	:	Nil
4.	Marble / Ceramic tiles flooring	:	Nil
5.	Interior decorations	:	Nil
6.	Architectural elevation works	:	Nil
7.	Panelling works	:	Nil
8.	Aluminium works	:	Nil
9.	Aluminium hand rails	:	Nil
10.	False ceiling	:	Nil
	Total	:	Nil

Part E- (Miscellaneous)

(Amount in Rs.)

1.	Separate toilet room	:	Nil
2.	Separate lumber room	:	Nil
3.	Separate water tank/ sump	:	Nil
4.	Trees, gardening	:	Nil
	Total	:	Nil

Part F- (Services)

(Amount in Rs.)

1.	Water supply arrangements	:	Nil
2.	Drainage arrangements	:	Nil
3.	Compound wall	:	Nil
4.	C. B. deposits, fittings etc.	:	Nil
5.	Pavement	:	Nil
	Total	:	Nil

Total abstract of the entire property

Part- A	Land	:	Rs.48,12,500/-
Part- B	Building	:	Rs.00/-
Part- C	Extra Items	:	Nil
Part- D	Amenities	:	Nil



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Part- E	Miscellaneous	:	Nil
Part- F	Services	:	Nil
	Total	:	Rs.48,12,500/-
	Say	:	Rs.48,12,500/= (Rupees Forty-Eight Lac Twelve Thousand Five Hundred Only)
	Realizable Value	:	Rs.43,31,250/-
	Force sale Value	:	Rs.38,50,000/-

Remarks:

1. As it is a revaluation case so we considered that all the documents like original deed, approved plan and all the related documents have already been mortgaged in UCO bank at same branch. Previous Loan A/C No.- 00650510000120 at UCO bank.
2. In absent of sanction plan we have not considered building value in this valuation report, only land component is considered and value thereof assessed accordingly. The Financial Institution is hereby informed consequently.
3. All internal photographs have been taken at the time of inspection on 09.02.2026 in the presence of Mr. Bappa Chongdar (Representative of UCO Bank).
4. The Valuer being not a Lawyer is not authorised to verify/certify the legal aspects this certificate is based on information supplied by the party authenticity of which is a matter of verification by the concerned authority of which is a matter of verification to whom this certificate is being submitted

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost 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 in iii) Any likely income it may generate, may be discussed).

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 may be taken as **Rs.48,12,500/= (Rupees Forty-Eight Lac Twelve Thousand Five Hundred Only).**

Place: Bally, Howrah

Date: 09.02.2026.

Signature
(Name and Official seal of the 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

Signature
(Name of the Branch Manager with office Seal)



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Mandate for valuer

Ref. 05/SS/SD/UCO/HOWRAH/06

Date: 09.02.2026.

Name(s) Valuer with Address & Telephone No.		Sandip Sikdar (Ph.- 7044333375) C.C.R. Jhilpar, P.O.- Bally- Durgapur, P.S.- Nischinda, Dist.- Howrah, Pin.- 711205	
1.	Nature of security		
	a. Vacant land [agricultural/non-agricultural]	NA	
	b. Land with building thereon	Yes	
	c. Flat in a building	NA	
2.	Area of the land	03 Cottah 13 Chittack 30 Sqft i.e. 3.85 Cottah (As per Previous Valuation Report)	
3.	In case of building, built-up area	This building was constructed without any sanction plan. Presently this structure is not considered for valuation	
4.	In case of building under construction, status/progress of construction and approximate time required for completion	Complete Building	
5.	Distance of the site from the branch	Approx. 2 Kms	
6.	Location [with boundary]	Details given in valuation report.	
	Fair description and proper location of the asses, which are the subject of the valuation, giving clearly identification, comments with reference to legal rights and restrictions in ownership, if any	-do-	
7.	Plot No./Dag No	R.S. Dag No- 176, 194	House No/ Premises No
	Khatian No.	R.S. Khatian No- 121	J.L No.
	P.S.	Bantra	Holding No- 23/2, Hem Chakraborty Lane. Sheet No- 165,
8.	Present address of the owner [if other than the applicant]	Owners- Mrs. Molina Bala Manna (as per Deed & ARC Copy, Searching Report) Mr. Prasanta Manna, Mr. Srikanta Manna, Mr. Dananjoy Mann, & Mr. Biswajit Manna, all are the son of Late Molina Bala Manna (As per Previous Valuation Report) At, Holding No- 23/2, Hem Chakraborty Lane, P.O. & P.S.- Bantra, Sheet No- 165, R.S. Dag No- 176, 194, R.S. Khatian No- 121, Under Howrah Municipal Corporation, Dist.- Howrah, West Bengal-711101	
9.	Occupation of the owner [if other than the applicant]	Business	
10.	Relationship with the applicant	Owner	



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11.	No. of stories and age of the building	Party Three Storied Residential Building & A Separate AC Shed Structure & A Separate R.T. Shed Structure (approx. 10 ft). Age- 51 years (RCC portion)
12.	Whether the property has been purchased by the present owner or inherited or received as a gift	Sale deed
	The valuer should verify seller's photo Id and address	N.A
13.	Consideration/reason for offering the property as mortgage [in case of third party property' in case of third party collateral security.	To assess Fair Market Value of the said Property for the purpose of Revaluation
	Valuer should obtain certified copy of the same document and compare it with the originals submitted to the Bank. He should collect the receipt from the 'Amin' with date and seal. The valuer should verify documents like Patta, title deed and legal heir certificates from the issuing authorities. The valuer should also verify the latest property tax receipt, electricity bills, etc.	Verified.
14.	Whether the property is free from tenancy?	Yes
	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.	Yes
15.	Whether the property is accessible from public Road?	YES
	The valuer should verify from site map and get confirmed from local enquiry	YES
16.	Whether the building is constructed as per sanctioned plan of the competent authority viz. Municipality/ Corporation/Urban Development authority / local bodies ?	Sanction plan was not provided to us.
	The valuer should verify the construction of the building with the sanctioned plan.	-do-
17.	Who is occupying the house at present?	Occupied by 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	Mr. Bappa Chongdar (Representative of UCO



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	name/names of the persons present at the time of inspection or the person identifying the property.	Bank)
21.	Comments on the locality	Middle class.
22.	Surroundings	Moderate.
23.	Connection of the locality with main city	Well connected.
24.	Type of construction of the building	RCC Frame structure
25.	Any discouraging report about the property	As mentioned in the remarks

I/We certify that-

- The property as mentioned above has been inspected by me/us physically on 09.02.2026 and based on local inquiry I/we am/are satisfied that the information obtained about history of the property is correct and the valuation made by me is realistic.
- During inspection I/we have talked to the owner and applicants of the property and have satisfied myself/ourselves about their identity. I/we have verified their Ration Card/ Voter's Identity Card/ Pass Port/ PAN Card. The reason given by the applicants for offering the property as security is apparently acceptable.
- I/we am/are in no way having any interested in the property.
- I/we have revisited the site once again to make local inquiries from the market and neighbours to Confirm location, ownership, value, boundaries etc.
- Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are Clearly recorded in the valuation certificate

Place: Bally, Howrah

Date: 09.02.2026.

Signature
(Name and Official seal of the Approved Valuer)



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Photograph:



Photograph of Mr. Bappa Chongdar (Representative of UCO Bank)
Who identify the said property
Photograph of Mr. Ananta Behara (Surveyor)

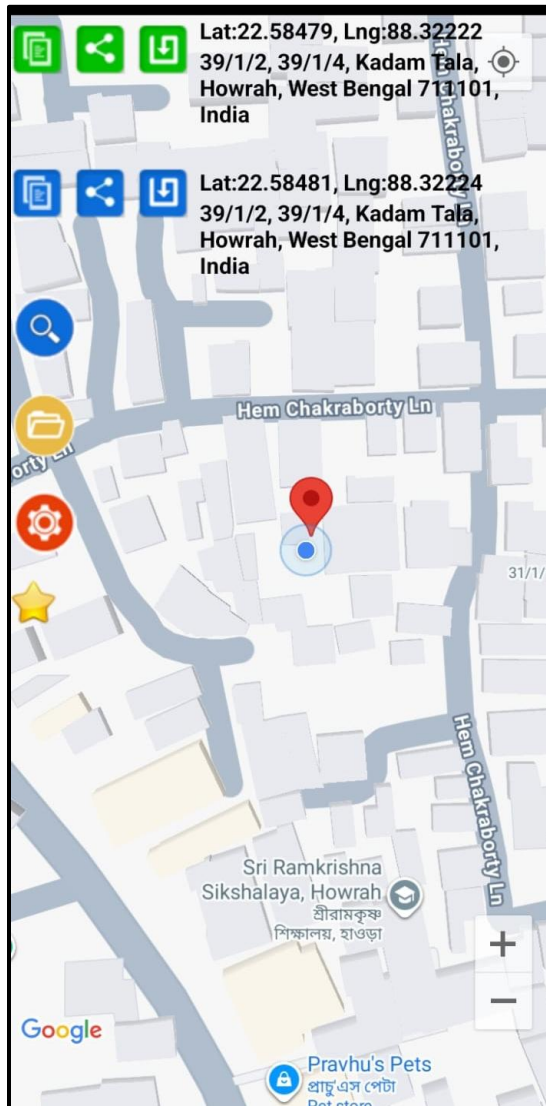


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Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites:



Latitude: 22.58479

N 22°35'5.23176"

Longitude: 88.32223

E 88°19'20.02044"

Address: 39/1/2, 39/1/4, Kadam
Tala, Howrah, West
Bengal 711101, India

Map

Converter

Save

Load

Copy

Share

Settings

Reset





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Guide line Value:

Directorate of Registration and Stamp Revenue
Finance Department, Government of West Bengal

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Market Value of Land

District *

Howrah

Local Body *

H.I.T / Howrah Municipal Corporation

Road *

Hem Chakraborty Lane

Premises No.

23/2

Jurisdiction of *

A.D.S.R. HOWRAH

Project Name

Not Available

Thana *

Bantra

Mouza

Bantra Sheet - 16

Road Zone

Not Available

Ward No.

24

H.I.T / Howrah Municipal Corporation

HOWRAH MUNICIPAL CORPORATION

(*) marked items are mandatory

To get owner details of property please enter LR plot no and LR khatian no.

Plot No

LR

00176

/

0

LR Khatian No.

121

/

Bata Khatiar

Proposed Land Use *

Bastu

Nature of Land *

Bastu

(as recorded in ROR)

Acre

Decimal

Bigha

Katha

Chatak

Sq. Feet

Total Area of Land(Decimal)

Acre

Decimal

Bigha

3.85

Chatak

Sq. Feet

6.3525

Adjacent to Metal Road

Yes

Approach Road Width *

4

Encumbered by Tenant

No

Tenant is Purchaser ?

No

Bargadar

No

Bargadar is Purchaser?

Yes No

Litigated Property

Yes No

This plot has any road access in any side be mentioned properly below:

North side

Yes No

East side

Yes No

West side

Yes No

South side

Yes No

Type the characters shown

2P9E6

Try new characters

Existing Market Value of Land: Rs.

51,20,503/-

Display Market Value

Service Count: 47,01,866

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Requisition Form

Finance Department
Government of West Bengal

Bangla Sahayata Kendra

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Land & Land Reforms
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Last Updated : 20/05/2025

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SITE PLAN:

