



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)

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

Ref. UCO/SS/FLAT/BALLY/01

Date: 20.12.2025

To,
The Branch Manager,
UCO Bank, Bally Branch
Bally, Howrah

VALUATION REPORT (IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

Name of Customer/ Borrower Unit: **MR. BIPLAB MUKHERJEE**

I. GENERAL	
1. Purpose for which the valuation is made	To Assess the Fair Market Value of the said property for the purpose of Revaluation.
2. a) Date of inspection	: 20.12.2025
b) Date on which the valuation is made	: 20.12.2025
3. List of documents produced for perusal	
i) Deed	: Copy of Deed of Conveyance No.- I- 1500, dated: 19.04.2007, A.D.S.R. Howrah
ii) Sanction Plan	: Copy of Proposed G+4 Storied Building Plan No.- 453 B.P. 213 dt: 28.11.2005, Sanction date - 24.12.2005 by Vice Chairman, Bally Municipality. Renewed upto 23.12.2008.
iii) Mortgage Deed	: Copy of Mortgage Deed No.- I- 1501, dated: 19.04.2007, A.D.S.R. Howrah
iv) Previous Valuation Report	: Copy of Previous valuation report made by Valuer Asit Baran Mukhopadhyay on 15.10.2020 and another valuation report made by M/S United Valuers & Associates on 26.04.2022
4. Name of the Owner(s)/Purchaser(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: MR. BIPLAB MUKHERJEE (OWNER) (Ph.- 7003789363) Residing at - 4, D Road, Bamangachi, P.O.- Salkia, P.S.- Liluah, Dist.- Howrah. Developer- Mr. Ratanlal Kanodia
5. Brief description of the property	: The captioned property is a Residential Flat No. 201, 2 nd Floor, North- South- West Side, exists in a G+4 Storied Building named as "PARBATI APARTMENT", having Super Built Up Area about 1980 Sq. ft., (as per Deed) situated at Holding No. 71, G.T. Road, P.O. & P.S. Bally, Dist. Howrah, Pin - 711201, Ward No. 4, under Howrah Municipal Corporation formerly Bally Municipality, comprises of- Bed Room- 04 nos., Kitchen- 01 no., Living cum Dining Room- 01 no., Puja Room- 01 no., Sitting Room- 01 no., Toilets- 02 nos. This is a <u>Freehold</u> Property.
6. Location of property	
a) Plot No. / Survey No.	: Mouza- Bally
b) Door No.	: Holding No. 71, G.T. Road
c) T. S. No. / Village/ Mouza	: Bally
d) Ward / Taluka	: Ward No. 4
e) Mandal / District	: Bally, Dist. Howrah.



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	f)	Date of issue and validity of layout of approved map / plan	Proposed G+4 Storied Building Plan No.- 453 B.P. 213 dt: 28.11.2005, Sanction date – 24.12.2005 by Vice Chairman, Bally Municipality. Renewed upto 23.12.2008.
	g)	Approved map / plan issuing authority	Vice Chairman, Bally Municipality.
	h)	Whether genuineness or authenticity of approved map / plan is verified	Yes.
	i)	Any other comments by our empanelled valuers on authentic of approved plan	N.A.
7.	Postal address of the property		Flat No. 201, 2 nd Floor, North- South- West Side, exists in a G+4 Storied Building named as “PARBATI APARTMENT”, Holding No. 71, G.T. Road, P.O. & P.S. Bally, Dist. Howrah, Pin – 711201
8.	City / Town		: Town
	Residential Area		: Yes
	Commercial Area		: Yes
	Industrial Area		: No
9.	Classification of the area		:
	i)	High / Middle / Poor	: Higher and Middle Class
	ii)	Urban / Semi Urban / Rural	: Urban
10.	Land Mark		Beside CLEOPETRA Beauti Parlour, Bally Bazar
11.	Coming under Corporation limit / Village Panchayat / Municipality		: Municipality.
12.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area		: No
13.	Boundaries of the property (As per Document)		(As per actual)
	North	Property of Swarup Talukdar	: Cleopatra Beauti Parlour & Others Property
	South	Property of Gopal Nandi & Others	: Others Property & Common Passage
	East	G.T. Road	: G.T. Road
	West	Property of Chittaranjan Mallick	: Others Property
14.	Boundaries of the Flat		As per Document Actual
	North		Open to Sky Space Open to Sky Space
	South		Open to Sky Space Open to Sky Space
	East		Common Passage per Stair Case Common Passage per Stair Case
	West		Open to Sky Space Open to Sky Space
15.	Extent of the site (As per Deed)		: 8 Cottah 14 Chittak
16.	Latitude, Longitude & Co-ordinates of flat		Lat: 22.6482011 N, Long: 88.3509204 E
17.	Extent of the site considered for valuation (least of 13 A & 13 B)		: Not required in Composite Rate Method.



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18	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Vacant (Lock & Key)
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II.	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential cum Commercial
2.	Location	:	Bally Bazar
	T. S. No.	:	Not mentioned
	Block No.	:	N.A.
	Ward No.	:	Ward No. 4
	Village/ Municipality / Corporation	:	Under Howrah Municipal Corporation formerly Bally Municipality.
	Door No., Street or Road (Pin Code)	:	Flat No. 201, 2 nd Floor, North- South- West Side, exists in a G+4 Storied Building named as "PARBATI APARTMENT", Holding No. 71, G.T. Road, P.O. & P.S. Bally, Dist. Howrah, Pin - 711201
3.	Description of the locality Residential / Commercial / Mixed	:	Mixed
4.	Year of Construction	:	2005 (as reported)
5.	Number of Floors	:	G+4 Storied
6.	Type of Structure	:	RCC Frame Structure
7.	Number of Dwelling units in the building	:	As per plan
8.	Quality of Construction	:	Poor
9.	Appearance of the Building	:	Incomplete
10.	Maintenance of the Building	:	Poor
11.	Facilities Available	:	
	Lift	:	Not Available
	Protected Water Supply	:	Available
	Underground Sewerage	:	Available
	Car Parking - Open/ Covered	:	No
	Does Compound wall exist?	:	Not Available
	Is pavement laid around the Building	:	Not Available

III	FLAT	:	
1	The floor on which the flat is situated	:	2 nd Floor
2	Door No. of the flat	:	Flat No. 201, 2 nd Floor
3	Specifications of the flat	:	<u>(As per Previous Valuation Report)</u>
	Roof	:	RCC
	Flooring	:	Marble
	Doors	:	Main Door & Others - Water Proof Flush



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		Door, Toilet - PVC
	Windows	: Iron Frame window fitted with Glass and M.S. Grill.
	Fittings	: Complete
	Finishing	: Complete
4	House Tax	: Not provided to us
	Assessment No.	: -do-
	Tax paid in the name of	: -do-
	Tax amount	: -do-
5	Electricity Service Connection no.	: -do-
	Meter Card is in the name of	: -do-
6	How is the maintenance of the flat?	: Not Satisfactory
7	Deed executed in the name of	: MR. BIPLAB MUKHERJEE
8	What is the undivided area of land as per Agreement?	: Undivided proportionate share of the underneath land.
9	What is the area of the flat? Super Built Up Area	: 1980 Sq. ft. (As per Deed)
10	What is the floor space index (app.)	: Not defined in Plan
11	What is the Carpet Area of the flat?	: 1435 Sq.ft. (As per calculation from Super Built Up Area)
11a	Total Consideration of the Property (Flat) (As mentioned in Deed).	: Rs.16,83,000.00 (Rupees Sixteen Lac Eighty Three Only) i.e. @ Rs.850/- per Sq.ft.
12	Is it Posh/ I class / Medium / Ordinary?	: Medium
13	Is it being used for Residential or Commercial purpose?	: Residential
14	Is it Owner-occupied or let out?	: Vacant (Lock & Key)
15	If rented, what is the monthly rent?	: N.A.
IV	MARKETABILITY	
1	How is the marketability?	: Average
2	What are the factors favoring for an extra Potential Value?	: Nothing
3	Any negative factors are observed which affect the market value in general?	: A slum is located on the road in entrance of the flat. Moreover, the road leading to the flat is very narrow (4'-00").
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? - (Along with details /reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)	: Rs.2,200/- per Sq. ft. (For the condition of the building as well as the condition of the said flat is not satisfactory. The building is not properly maintained and is in an incomplete state. Therefore, the building is not structurally safe.)
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications	: Rs.2,200/- per Sq. ft.



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	and other factors with the flat under comparison (give details).		
3	Break - up for the rate	:	
	i) Building + Services	:	Rs.800/- per sq ft (For Incomplete)
	ii) Land + Others	:	Rs.1400/- per sq ft
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.4,012/- Per Sq. ft. (It appears that guideline value / rate of Flat is not frequently updated).
VI	COMPOSITE RATE ADOPTED		
a.	Depreciated building rate	:	Rs.560/- per sq ft
	Replacement cost of flat with Services {V (3)i}	:	Rs.1400/- per sq ft
	Age of the building	:	20 years (Residual Life is 40 years).
	Life of the building estimated	:	60 Years.
	Depreciated Ratio of the building	:	$(20/60) \times (100-10)\%$ i.e. 30%
	Percentage of completion	:	90% (many areas inside the flat are broken)
b.	Total composite rate arrived for valuation	:	
	Depreciated Rate for Building & Services V (3)i	:	Rs.560/- per sq. ft.
	Rate for Land & other V (3)ii	:	Rs.1400/- per sq. ft.
	Total Composite Rate	:	Rs.1960/- per sq. ft.

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the flat (incl. car parking, if provided)	1980 Sq. ft.	Rs.1960.00	Rs.38,80,800.00
2	Car Parking			Nil
3	Showcases			Nil
4	Kitchen Arrangements			Nil
5	Superfine Finish			Nil
6	Interior Decorations			Nil
7	Electricity deposits / electrical fittings, etc.,			Nil
8	Extra collapsible gates / grill works etc.,			Nil
9	Potential value, if any			Nil
	Total			Rs.38,80,800.00 Say, Rs.38,81,000.00
	Realizable Value			Rs.34,92,900.00
	Force Sale Value			Rs.31,04,800.00

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 has already been mortgaged in UCO bank at same branch. Previous Loan A/C No.- 06010600011185 at UCO Bank.
2. At the time of the inspection, the entrance to the said flat was locked.. The Fair Market Value of the Captioned Property has been furnished based on information / documentary evidences as provided by Financial Institution and also by exploring possible sources and surroundings. To the best of our



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opinion, Fair Market Value assessed, is realistic and justified in terms of its present specification, location, marketability and demand of symmetrical property in the same vicinity. The Financial Institution is hereby informed accordingly.

3. According to the information, many areas inside the flat are broken and the building is in an incomplete state, so the value of the flat has been assessed as being lower than the market value.
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.
5. This report is valid subject to clear marketable title to the property. Please refer to the Advocate Search Report for Title of the Property.

(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 of **Rs.38,81,000/= (Rupees Thirty Eight Lac Eighty One Thousand) only.**

Place: Bally, Howrah
Date: 20.12.2025

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: UCO/SS/FLAT/BALLY/01

Date: 20.12.2025.

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		NA	
	c. Flat in a building		Yes	
2.	Area of the land		Not required in composite rate method.	
3.	In case of building, built-up area		N.A.	
4.	In case of building under construction, status/progress of construction and approximate time required for completion		The said building is 90% complete, (According to the information, many areas inside the flat are broken)	
5.	Distance of the site from the branch		Within 1 KM	
6.	Location [with boundary]		Details furnished 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	Mouza- Bally	House No/ Premises No	Flat No. 201, 2 nd Floor, North- South- West Side, exists in a G+4 Storied Building named as "PARBATI APARTMENT", Holding No. 71, G.T. Road, P.O. & P.S. Bally, Dist. Howrah, Pin - 711201
	Khatian No.	NA		
	P.S.	Bally		
8.	Present address of the owner [if other than the applicant]		MR. BIPLAB MUKHERJEE Flat No. 201, 2 nd Floor, North- South- West Side, exists in a G+4 Storied Building named as "PARBATI APARTMENT", Holding No. 71, G.T. Road, P.O. & P.S. Bally, Dist. Howrah, Pin - 711201	
9.	Occupation of the owner [if other than the applicant]		Business	
10.	Relationship with the applicant		Owner	
11.	No. of stories and age of the building		G+4 Storied - 20 years.	
12.	Whether the property has been purchased by the present owner or inherited or received as a gift		Purchased by the present owner	



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	The valuer should verify seller's photo Id and address	YES
13.	Consideration/reason for offering the property as mortgage [in case of third party property' in case of third party collateral security.	For Revaluation Purpose
	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.	N.A.
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?	The building has been constructed as per building regulations by the municipal authority.
	The valuer should verify the construction of the building with the sanctioned plan.	Refer our submissions made hereinabove.
17.	Who is occupying the house at present?	Vacant (Lock & Key)
18.	Condition of the land/land & building from the point of view of sale.	Good prospects.
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 person identifying the property.	Mr. Sital Mondal (Representative of UCO Bank)
21.	Comments on the locality	Higher and Middle class.
22.	Surroundings	Good
23.	Connection of the locality with main city	Well connected.
24.	Type of construction of the building	RCC Frame Structure



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25.	Any discouraging report about the property	The condition of the building as well as the condition of the said flat is not satisfactory. The building is not properly maintained and is in an incomplete state. Therefore, the building is not structurally safe.
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I/We certify that-

- i) The property as mentioned above has been inspected by me/us physically on 20.12.2025 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.
- ii) 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.
- iii) I/we am/are in no way having any interested in the property.
- iv) I/we have revisited the site once again to make local inquiries from the market and neighbours to Confirm location, ownership, value, boundaries etc.
- v) Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are Clearly recorded in the valuation certificate.

Place: Bally, Howrah
Date: 20.12.2025.

Signature
(Name and Official seal of the Approved Valuer)

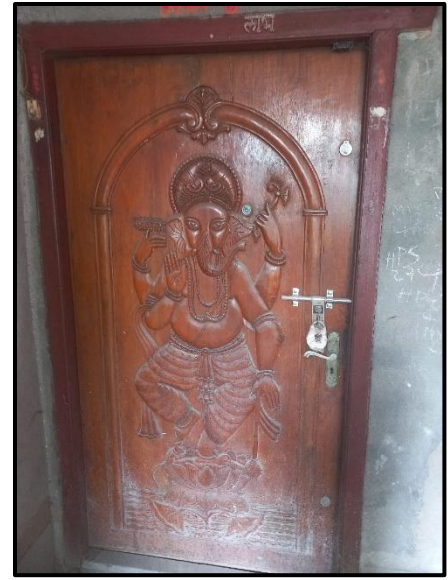
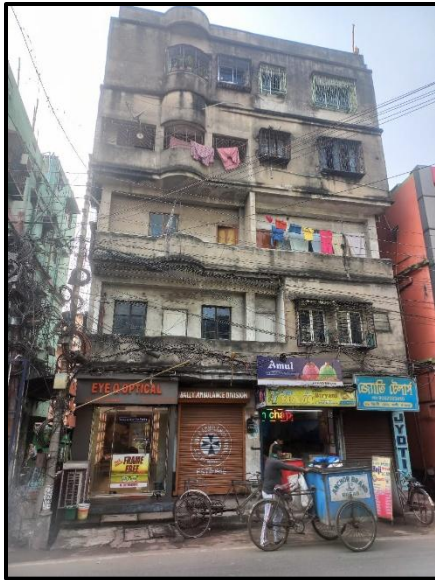


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PHOTOGRAPHS OF THE PROPERTY



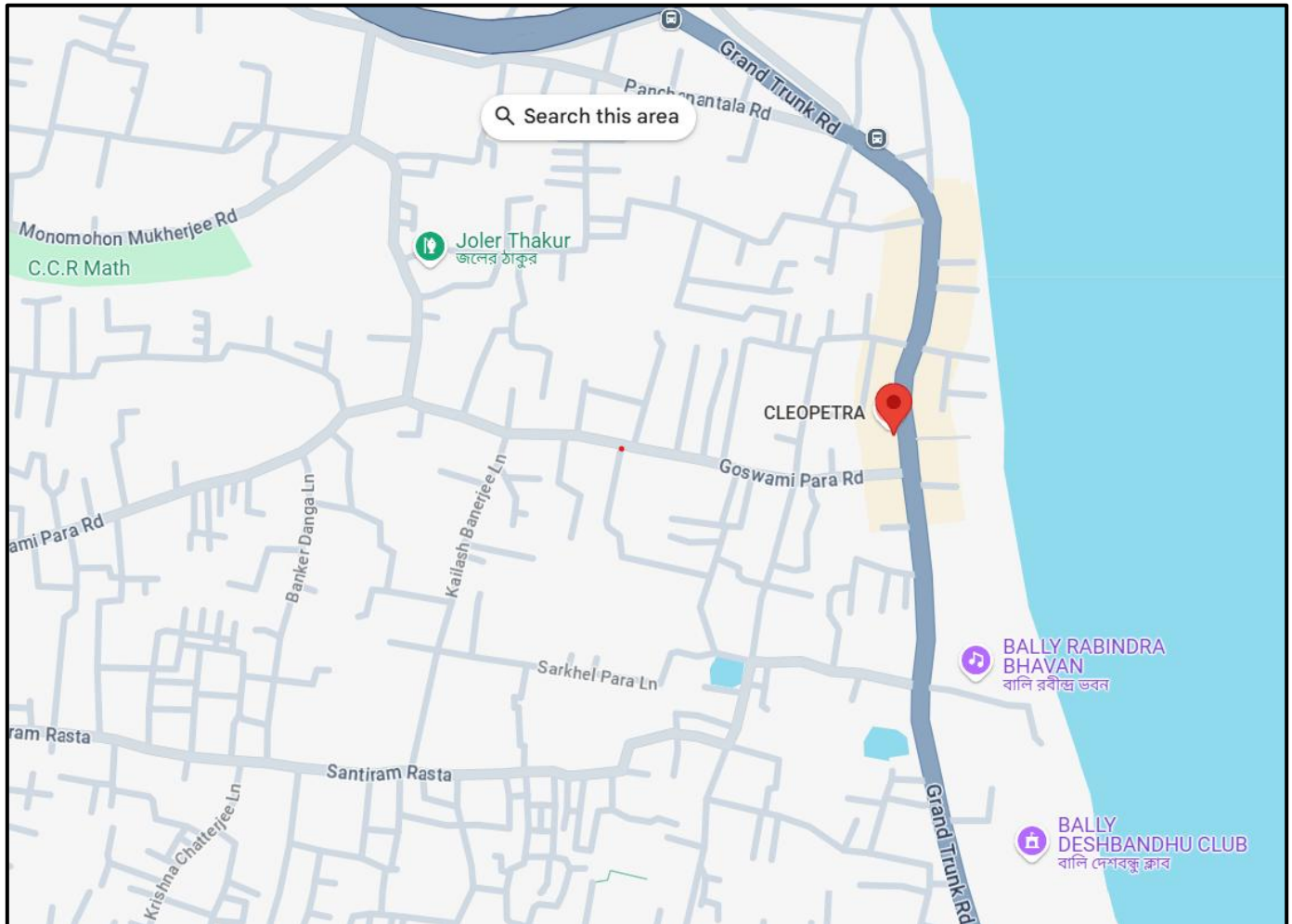


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Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites:





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GUIDELINE VALUE:

Directorate of Registration and Stamp Revenue

Finance (Revenue) Department, Government of West Bengal

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Market Value of Apartment

(*) marked items are mandatory

District * Howrah Local Body * Howrah Municipal Corporation Road * G.T. Road Premises No. Premises No Jurisdiction of * A.D.S.R. HOWRAH	Thana * Bally Mouza Not Available Road Zone 1 -- Bally Khali to Bally Bazar Ward No. * Ward No Howrah Municipal Corporation * BALLY
Plot No* LR 0 / 0	Project Name * Not Specified
Apartment Type * Flat/Apartment	Area in Sq. Feet Covered Area Carpet Area * 1
Use of Flat * Residential Flat located in which floor * 2 B-G Floor 1-1st Floor Age of the Flat (in year) * 2005 Is property on Road No Encumbered By Tenant ? No Is building has more than two floors ? Yes	Floor Type * Marble Flat No. Flat No Litigated Property? No Width of Approach Road (In feet) 8 Is Tenant is a Purchaser? No
Other Amenities ☐ Lift Facility ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex	
Type the characters shown E5Q6N8 Try new characters	
Market Value of Apartment :- Rs. 4,012/- 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	



Finance Department
Government of West Bengal



Land & Land Reforms
WWW.BANGLARBHUMI.GOV.IN

SILPASATHI
Ease of Doing Business
Single Window Services for Business



Site Map

TOTAL VISITOR :
(Since 25/05/2016)



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SITE PLAN OF THE SAID FLAT

