

VALUATION REPORT

SURAJIT MITRA

BE(CIVIL),FIE(I),FIV(I) CHARTERED ENGINEER & APPROVED

VALUER FELLOW – 113044-3, REGN. NO. – 15673

GOVT. REGISTERED VALUER OF CBDT (REGD.NO.CAT-1/49/2012)

REGD. OFF.:5A TALBAGAN ROAD (WEST), 3RD LANE, P.O.-NONACHANDANPUKUR, KOLKATA-700122.



OWNERS :- SRI SATYADEO DAS & SMT. USHA DEVI.



REPORT ON VALUATION OF THE FLAT “BEING NO.- 1” IS LOCATED AT THE GROUND FLOOR (FACING SOUTH-WEST SIDE) OF A COMPLETE THREE (G+II) STORIED BUILDING IS SITUATED AT, PREMISES NO.- 273A/1, USTAD AMIR KHAN SARANI, NEAR SUKANTA PALLY KALI MANDIR, MOUZA – HARIDEVPUR, J.L. NO.- 25, R.S. NO.- 35, PLOT NOS.- 943 & 943/1070, KHATIAN NO.- 270, SABEK KHATIAN NO.- 269, HAL KHATIAN NO.- 925, UNDER KOLKATA MUNICIPAL CORPORATION, WARD NO.- 122, P.O.- HARIDEVPUR, P.S.- THAKURPUKUR NOW HARIDEVPUR, KOLKATA - 700082, DIST.- SOUTH 24 PARGANAS, WEST BENGAL.

SURAJIT MITRA

BE(Civil),FIE(I),FIV(I)

CHARTERED ENGINEER & APPROVED VALUER Fellow –

113044-3, Regn. No. – 15673 Govt. Registered Valuer of

CBDT(Regd.No.Cat1/49/2012) Regd. Off.:5A Talbagan

Road (West), 3RD Lane, P.O.-Nonachandanpukur,Kolkata-

700122

E-mailID:sauravofficevaluer@gmail.com,surajitmitra743@gmail.com

Mob # 9830619935/6290367977

Ref. SM/SG/UCO/2025-26/56

Date: 28.05.2025

To,

The Senior Manager

UCO Bank, Chandpur

Branch, Dist.-Howrah

VALUATION REPORT(IN RESPECT OF FLATS)**(To be filled in by the Approved Valuer)****Name of Customer/Borrower Unit: Sri Satyadeo Das & Smt. Usha Devi.**

I.	GENERAL		
1.	Purpose for which the valuation is made	:	To assess Fair Market Value of the said Property.
2.	a)	Date of inspection	: 20.05.2025.
	b)	Date on which the valuation is made	: 28.05.2025.
3.	List of documents produced for perusal		
	i).	Deed	: Being No.- I-4849 of 2022, D.S.R.- Alipore, On dt.- 11.04.2022.
	ii).	Plan	: Building Plan No.- 2017130148, sanctioned from Kolkata Municipal Corporation, On dt.- 01.11.2017.
4.	Name of the Purchaser(s) and his / their address(es)with Phone no.(details of share of each owner in case of joint ownership)		OWNERS :- i). Sri Satyadeo Das , S/O – Bhagirath Das, ii). Smt. Usha Devi , W/O – Sri Satyadeo Das. Both are residing at, Alipore Central Correctional Home Campus, P.S.- Alipore, Kolkata – 700027.
5.	Brief description of the property.		: The Flat “ Being No.- 1 ” Is Located At The Ground Floor (Facing South-West Side) Of A Complete Three (G+II) Storied Building Is Situated At, Premises No.- 273A/1, Ustad Amir Khan Sarani, Near Sukanta Pally Kali Mandir , Mouza – Haridevpur, J.L. No.- 25, R.S. No.- 35, Plot Nos.- 943 & 943/1070, Khatian No.- 270, Sabek Khatian No.- 269, Hal Khatian No.- 925, Under Kolkata Municipal Corporation, Ward No.- 122, P.O.- Haridevpur, P.S.- Thakurpukur Now Haridevpur, Kolkata - 700082, Dist.- South 24 Parganas, West Bengal.
6.	Location of property		

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	a)	Plot No. /Survey No.	:	Plot Nos.- 943 & 943/1070.
	b)	Door No.	:	1.
	c)	T.S. No./Village/Mouza	:	Mouza – Haridevpur.
	d)	Ward/ Taluka	:	-
	e)	Mandal/District	:	South 24 Parganas.
	f)	Date of issue and validity of layout of approved map / plan		On dt.- 01.11.2017. Validity upto – 01.11.2022
	g)	Approved map/plan issuing authority		Kolkata Municipal Corporation.
	h)	Whether genuineness or authenticity of Approved map/plan is verified		YES/ NO/N.A.
	i)	Any other comment son authentic of approved plan		Verified Plan.
7.		Postal address of the property		Premises No.- 273A/1, Ustad Amir Khan Sarani, P.O.- Haridevpur, P.S.- Thakurpukur Now Haridevpur, Kolkata - 700082, Dist.- South 24 Parganas, West Bengal.
8.		City/Town	:	Kolkata.
		Residential Area	:	Yes.
		Commercial Area	:	No.
		Industrial Area	:	No.
9.		Classification of the area	:	
	i)	High/Middle/Poor	:	Middle
	ii)	Urban/Semi Urban/Rural	:	Semi Urban
10.		Land Mark		Near Sukanta Pally Kali Mandir.
11.		Coming under Corporation limit/Village Panchayat / Municipality	:	Under Kolkata Municipal Corporation.
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 Documents
		North -	:	12 ft K.M.C. Common Road.
		South -	:	Plot of 943/1071.
		East -	:	Plot of 943/1071.
		West -	:	12 ft wide Common Road.
14.		Boundaries of the property(as per actual)	:	As per Documents (flat)
		North		-
		South		-
		East		-


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As per Physical Inspection
 Road.
 Residency Home.
 Residency Home.
 Road.
As per Actual (flat)
 Entrance, Lobby & Stair case.
 Open to sky.
 Others Flat & Common Passage.

	West		-	Shop.
15	Extent of the site	:	02 Cottah 05 Chittak 24 sq.ft.	
16.	Extent of the site considered for valuation (least of 13 A & 13 B)	:	02 Cottah 05 Chittak 24 sq.ft.	
17.	Latitude, Longitude & Co-ordinates of flat	:	Latitude: 22.471175. Longitude: 88.334795.	
18	Whether occupied by the owner/tenant ? If Occupied by tenant, since how long? Rent received per month.	:	Occupied by the owner.	

II.	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Complete Three (G+ II) storied building.
2.	Location	:	Haridevpur.
	T.S. No.	:	Premises No.- 273A/1, Ustad Amir Khan Sarani, Near Sukanta Pally Kali Mandir , Mouza – Haridevpur.
	Block No.	:	-
	Ward No.	:	122.
	Village/Municipality/Corporation	:	Kolkata Municipal Corporation.
	Door No., Street or Road(Pin Code)	:	Flat " Being No.- 1 " located at Ground floor , Kolkata - 700082.
3.	Description of the locality Residential/ Commercial / Mixed	:	Residential.
4.	Year of Construction	:	2018. (as reported)
5.	Number of Floors	:	Three (G+ II) storied building.
6.	Type of Structure	:	RCC Column Structure.
7.	Number of Dwelling units in the building	:	-
8.	Quality of Construction	:	Good.
9.	Appearance of the Building	:	Good.
10	Maintenance of the Building	:	Good.
11	Facilities Available	:	N.A.
	Lift	:	Available.
	Protected Water Supply	:	Available.
	Underground Sewerage	:	Available.
	Car Parking-Open/Covered	:	Available.
	Does Compound wall exist?	:	Yes.
	Is pavement laid around the Building	:	No.
III	FLAT	:	
1	The floor on which the flat is situated	:	Ground Floor.
2	Door No. of the flat	:	1.
3	Specifications of the flat	:	Bed room - 01, Dining Room – 01, Kitchen – 01, Toilet – 01.
	Roof	:	R.C.C.
	Flooring	:	Marble flooring.
	Doors	:	All Doors are frame & shutters are wooden.


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	Windows	:	All windows are Anodized Aluminum (sliding system) frame with glass.
	Fittings	:	C.P. fittings.
	Finishing	:	Marble flooring.
4	House Tax	:	Document was not provided to us.
	Assessment No.	:	Document was not provided to us.
	Tax paid in the name of	:	Document was not provided to us.
	Tax amount	:	Document was not provided to us.
5	Electricity Service Connection no.	:	N.A.
	Meter Card is in the name of	:	N.A.
6	How is the main tenancy of the flat?	:	Good
7	Deed executed in the name of	:	N.A.
8	What is the undivided area of land as per Agreement?	:	02 Cottah 05 Chittak 24 sq.ft.
9	What is the area of the flat?	:	360 Sq. Ft. (S.B.A.)(as per Documents) (flat) 300 Sq. ft. (B.A.) (As per Calculation)
10	What is the floor space index(app.)	:	-
11	What is the Carpet Area of the flat?	:	273 Sq. Ft (as per measurement.)
12	Is it Posh/I class /Medium /Ordinary?	:	Medium.
13	Is it being used for Residential or Commercial purpose?	:	Will be Residential.
14	Is it Owner-occupied or let out?	:	Owner-occupied.
15	If rented, what is the monthly rent?	:	No.
IV	MARKETABILITY		
1	How is the market ability?	:	Good.
2	What are the factors favoring for an extra Potential Value?	:	NA.
3	Any negative factors are observed which affect the market value in general?	:	No.
V	Rate	:	
	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)	:	As per guide line value.
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 guide line value.
3	Break-up for the rate	:	
	i) Building+ Services	:	Rs. 2,000/-per Sq.Ft.


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	ii) Land + Others	:	Rs. 650/-per Sq.Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 9,50,040 /- i.e. Rs. 3,480/- per sft. (Carpet Value) & Rs. 2,639/- per sft. (super Built up area). In this locality market rate of flat sold Rs. 2,628/- Per sft. For 2BHK - 3BHK as shown in website 99 acres supporting documents is attached with the report. Note :- The market rate is same as the value fixed by A.D.S.R.O.- Behala. So, I am choosing Rs. 2,650/- per Sft. for realistic approach of valuation. (The property is situated at, Premises No.- 273A/1, Ustad Amir Khan Sarani, Near Sukanta Pally Kali Mandir, Mouza - Haridevpur, on which 12 ft wide Road ultimately connected with M.G. Road. All civic amenities like School, College, Bank, Post Office, And Hospital, Shopping Markets are available within comfortable distances. Kathpol Bus Stand is within 1.5 k.m. & Tollygunge Railway Station is about 05 K.m. walking distance from the site.)
VI	COMPOSITE RATE ADOPTED		
a.	Present Stage Construction Cost	:	Rs. 1,840/- per Sq. Ft.
	Replacement cost of flat with Services	:	Rs. 6,62,400/-
	Age of the building	:	2018
	Residual Life of the building	:	63 Years.
	Depreciated Ratio of the building	:	$[(7 \times 0.9) \div 80] \times 100$ i.e. 8%
	Percentage of completion	:	Complete.
b.	Total composite rate arrived for valuation	:	
	Rate for Building & Services V(3)i	:	Rs. 2,000/- per Sq. Ft. (-8%) = 1,840/-
	Rate for Land & other V(3)ii	:	Rs. 650/- per Sq. Ft.
	Total Composite Rate	:	Rs. 2,490 /-per Sq. Ft.

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Building+ Services	Flat - 360 Sq. Ft.	Rs. 2,490/- Per Sq.Ft	Rs. 8,96,400/-
2	Kitchen Arrangements			Nil
3	Superfine Finish			Nil


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4	Interior Decorations			Nil
5	Electricity deposits/ Electrical fittings, etc.,			Nil
6	Extra collapsible gates/grill works etc.,			Nil
7	Potential value, if any			Nil
8	Others			Nil
Total				Rs. 8,96,400/-
Present Market Value of the Flat				Rs. 8,96,000/- (Rupees Eight Lac ninety six thousand Only)(Round off)
Realizable Value				Rs. 8,06,000 /-
Force Sale Value				Rs. 7,17,000 /-

Remarks:

1. All internal photographs have been taken at the time of inspection on 03.05.2025 in the presence of Staff.
2. Legal Documents & Authenticity of the Property may please be verified at your end.

(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).

The Valuer being not a Layer is not authorized 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.

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is **Rs. 8,06,000/- (Rupees Eight Lac six thousand Only).**

Place:

Date:

SURAJIT MITRA
Chartered Engineer
Approved Valuer (Govt. Regd.) **Signature**
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(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report date: **28.05.2025**. We are satisfied that the fair and reasonable market value(Flat) of the property is **Rs. 8,96,000/- (Rupees Eight Lacs ninety six thousand Only).**

Signature
(Name of the Branch Manager with office Seal)

SURAJIT MITRA

BE(Civil),FIE(I),FIV(I)

CHARTEREDENGINEER&APPROVEDVALUER Fellow –

113044-3, Regn. No. – 15673 Govt. Registered Valuer of

CBDT(Regd.No.Cat1/49/2012) Regd. Off.:5A Talbagan Road

(West), 3RD Lane, P.O.-Nonachandanpukur,Kolkata-700122.

E-mailID:sauravofficevaluer@gmail.com,surajitmitra743@gmail.com

Mob # 9830619935/6290367977

MANDATE

Surajit Mitra

On dt.- 28.05.2025.

Chartered Engineer & Approved Valuer

Govt. Registered Valuer of CBDT.

1	Nature of Security		
	a.	Vacant Land [Agriculture / non agriculture]	: N/A
	b.	Land with building thereon	: Three (G+II) storied building.
2	Area of the land		: 02 Cottah 05 Chittak 24 sq.ft.
3	In case of building, Super built-up area		: As per Documents of Sale S.B.U. area :- 360 sft. As per Calculation of Sale B.U. area :- 300 sft. As per Measurement Carpet area :- 273 sft.
4	In case of building under construction, status/ progress of construction and approximate time required for completion		: Three (G+II) storied building.
5	Distance of the site from the branch		: About 30 k.m.
6	Location (with boundary)		: The property is situated at, Premises No.- 273A/1, Ustad Amir Khan Sarani, Near Sukanta Pally Kali Mandir , Mouza – Haridevpur, on, which 12 ft wide Road ultimately connected with M.G. Road. All civic amenities like School, College, Bank, Post Office, And Hospital, Shopping Markets are available within comfortable distances. Kathpol Bus Stand is within 1.5 k.m. & Tollygunge Railway Station is about 05 K.m. walking distance from the site. <u>Entire Property(As per Documents):</u> North – 12 ft K.M.C. Common Road. South – Plot of 943/1071. East – Plot of 943/107. West – 12 ft K.M.C. Common Road. <u>As per Physical Details :-</u> North – Road. South – Residency Home. East – Residency Home. West – Road. <u>Flat (As per Physical Inspection) :-</u> North - Entrance, Lobby & Stair case.


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		South – Open to sky. East – Others Flat & Common Passage. West – Shop.
7	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 – Haridevpur, J.L. No.- 25, R.S. No.- 35, Plot Nos.- 943 & 943/1070, : Khatian No.- 270, Sabek Khatian No.- 269, Hal Khatian No.- 925.
8	Name of the present owner of the property	OWNERS :- : i). Sri Satyadeo Das , S/O – Bhagirath Das, ii). Smt. Usha Devi , W/O – Sri Satyadeo Das.
9	Present address of the owner (if other than the applicant)	Both are residing at, Alipore Central : Correctional Home Campus, P.S.- Alipore, Kolkata – 700027.
10	Occupation of the owner (if other than the applicant)	: Service & House wife.
11	Relationship with the applicant	Self. :
12	No. of stories and age of the building	: Three (G+II) storied building.
13	Whether the property has been purchased by the present owner or inherited or received as gift	: By Purchased.
14	The valuer should verify seller's photo Id and address	: Not Produce.
15	Consideration / reason for offering the property as mortgage (In case of third party property) in case of third party collateral security.	: N/A
16	Valuer should dotain certified copy of the same documents and compare it with 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.	Not Produced. :
17	Whether the property is free from tenancy ?	Yes. :
18	Who is the occupying the house at present ?	: By the Owner.
19	Condition of the land / land & building from the point of view of sale.	: Good.


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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.	:	Staff.
21	Comments on the locality	:	Post / Middle class / Lower class.
22	Surroundings	:	Very good / good / average.
23	Connections of the locality with main city	:	Well connection / gradual development taking place.
24	Type of construction of the building	:	The Three (G+II) storied building is R.C.C. framed structure with R.C.C. columns & Beams, enveloped with 8", 5" & 3" thick cement brick walls supporting R.C.C Roof / floor slab. Other details mentioned in Valuation Report Item No.-16.

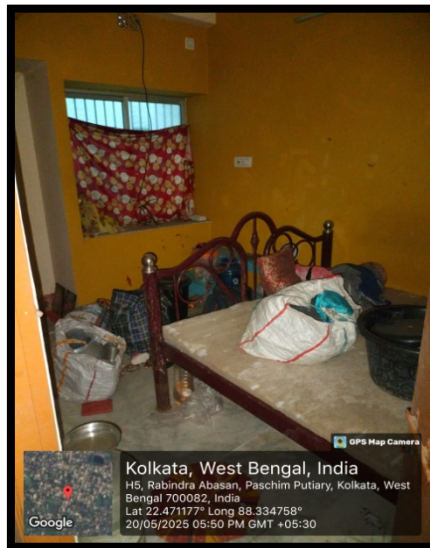
Place :- Kolkata.
Date :- 28.05.2025.


SURAJIT MITRA
Chartered Engineer
Approved Valuer (Govt. Regd.)
F-15673
Signature

Encl :- i). Photos of the subject property
ii). Google Map
iii). Govt. Guide line price

(Name and Official seal of the Approved Valuer)

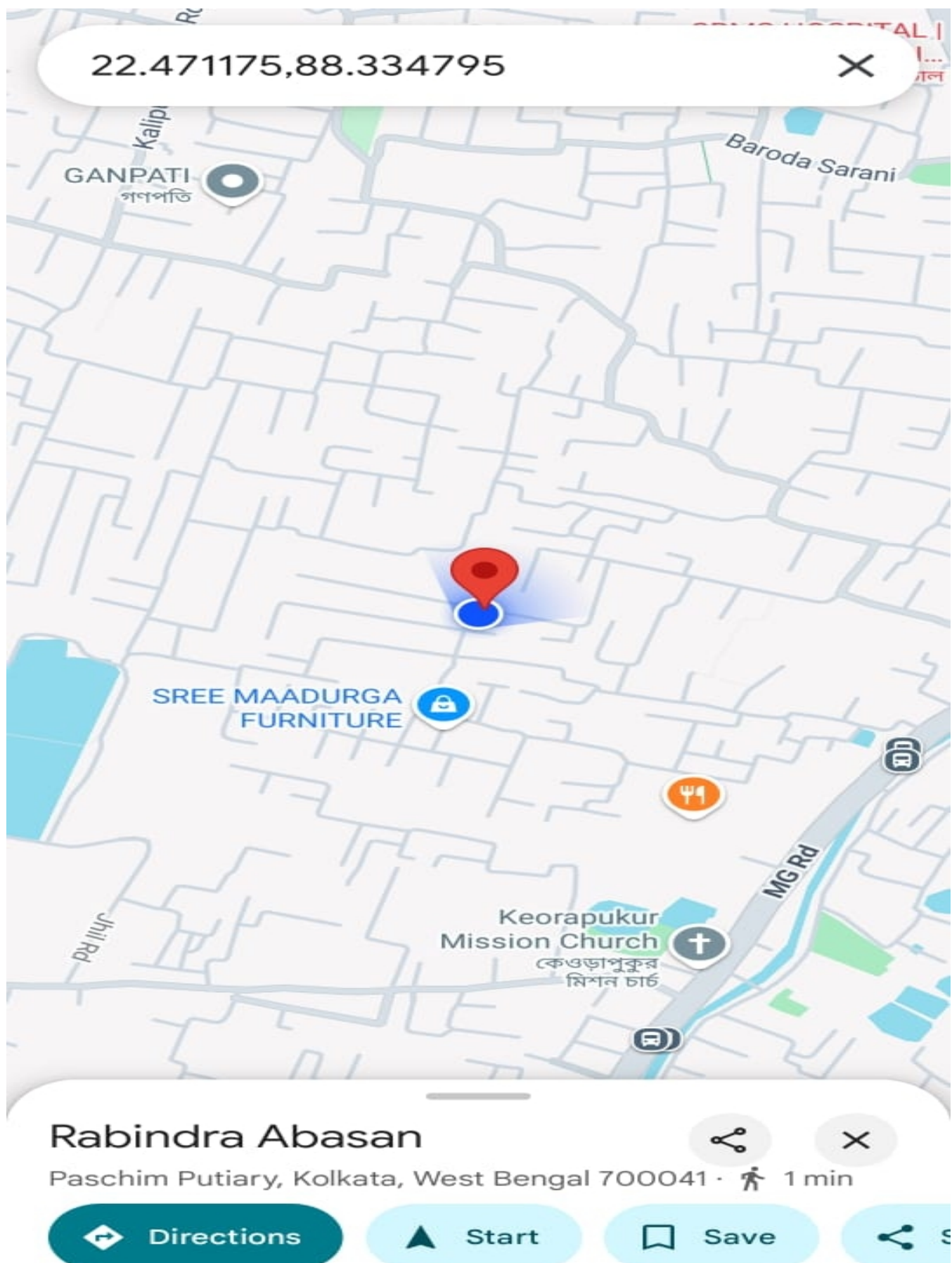
PHOTOGRAPHS:



(INSPECTED BY MR. RABI DAS, MOBILE NO.- 6291564621.)
(IDENTIFIED BY RECOVERY AGENT)

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



GUIDELINE VALUE:



Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

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Market Value of Apartment

(*) marked items are mandatory

District *	South 24-Parganas	Thana *	Thakurpukur
Local Body *	Kolkata Municipal Corporat	Mouza *	-Select
Road *	Ustad Amir Khan Sarani	Road Zone	3 -- Haridebpur Adarsha Vi
Premises No.	273A/1	Ward No.	122
Jurisdiction of *	A.D.S.R. BEHALA	Kolkata Municipal Corporation *	KOLKATA MUNICIPAL COI

Plot No *	L 0 / 0	Project Name	Not Available
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Apartment Type *	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area Carpet Area *
			273

Use of Flat *	Residential	Floor Type *	Marble
Flat located in which floor *	0	Flat No.	1
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	S9U9B4	Try new characters
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Market Value of Apartment :- Rs. 9,50,040/-

99acres

Buy ▾

Haridevpur X

Add more



Pos



Ustad Amir Khan Sarany

RESA

2 BHK Flat in Haridevpur, Putiary, Kolkata

₹23 Lac

875 sqft (81 sqm) ▾

2 BHK (1 Bath)

₹2,628 /sqft

Carpet Area

Ready To Move

Good finishing, nice place, good neighbourhood.

6mo ago

Owner

[View Number](#)

[Contact](#)

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3, Regn. No. – 15673 Govt. Registered Valuer of

CBDT(Regd.No.Cat1/49/2012) Regd. Off.:5A Talbagan Road

(West), 3RD Lane, P.O.-Nonachandanpukur,Kolkata-700122.

E-mailID:sauravofficevaluer@gmail.com,surajitmitra743@gmail.com

Mob # 9830619935/6290367977

BILL

Ref. No.: SM/SG / May / 2025 / 56

Dated- 28.05.2025

To
The Senior Manager
UCO BANK
Chandpur Branch

Sub. : Valuation Report for the property of

OWNERS :- SRI SATYADEO DAS & SMT. USHA DEVI.

Sub : Bill for valuation of The Flat “**Being No.- 1**” Is Located At The **Ground Floor (Facing South-West Side)** Of A Complete Three (G+II) Storied Building Is Situated At, Premises No.- 273A/1, Ustad Amir Khan Sarani, **Near Sukanta Pally Kali Mandir**, Mouza – Haridevpur, J.L. No.- 25, R.S. No.- 35, Plot Nos.- 943 & 943/1070, Khatian No.- 270, Sabek Khatian No.- 269, Hal Khatian No.- 925, Under Kolkata Municipal Corporation, Ward No.- 122, P.O.- Haridevpur, P.S.- Thakurpukur Now Haridevpur, Kolkata - 700082, Dist.- South 24 Parganas, West Bengal.

Bill No.- 56.

Total value of fixed assets

Professional fees for valuation of : Rs. 3,000/- (Rs. Three Thousand Only.)

Above mentioned property

Please transfer the professional fees to my UCO Bank

A/C – “13410110121450” of uco Kamarhati

IFS C CODE- UCBA0001341

Thanking you
Yours faithfully


SURAJIT MITRA
Chartered Engineer
Approved Valuer (Govt. Regd.)
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