

Prof Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA., Phd. (Engg.)
F.I.E., F.I.V., M.S.C.E., F.I.C.I.
Chartered Engineer & Approved Valuer

Licentiate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation
Licentiate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
Empanelled Civil Engineer: HIDCO, Rajarhat
Empanelled Structural Engineer: HIDCO, Rajarhat
Wealth Tax (34A/B) Reg. No - W.B/CCIT - 4/
Kol/85/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

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TO,

UCO BANK

BRANCH: JHOREHAT

VALUATION REPORT (IN RESPECT OF FLAT)

(To be filled in by the Approved Valuer)

1. GENERAL:-

01.	Purpose for which the valuation is made	To ascertain the present value of the land and building for Bank loan purpose.
02.	a) Date of Inspection	12.01.2025
	b) Date on which the valuation is made	14.01.2025
03.1	List of documents produced for perusal	1. Old Valuation Report Dated-17.06.2019 2. Sanction Plan, Memo No.339/032/HZP/EP, Dated-7.12.16
03.2	Applicant Name	Bubai Das & Bapan Das Ph.No(7687869960)
04.	Name of the owner(s) and his/their address (es) with Phone No. (Details of share of each owner in case of joint ownership).	1. Bubai Das 2. Bapan Das
05.	Brief Description Of The Property	Flat Being No.101, Block-B, on the 1 st Floor (South-West Side) of a Five (G+IV) Storied Building, Named "SUBHADRA PLAZA "
06.	Location of the property:-	
	a) Plot No./Survey No.	L.R. Dag No. 160 L.R. Khatian No.1915, 1916 & 1917
	b) Door No.	NA
	c) T.S. No./Village/Locality	Mouza-Hatgacha
	d) Ward/Taluka.	Under Jhorehat Gram Panchayet
	e) Mandal/District	Howrah
07.	Postal address of the property	Mouza Hatgacha, J.L. No.-33, Vill- Hatgacha Basudebpur, P.O.-Banipur, P.S.-Sankrail, Dist-Howrah, Pin-711304, Under Jhorehat Gram Panchayet -
08.	City/Town	Jhorehat
	Residential Area.	Yes.
	Commercial Area	No.

67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA

Cell : +91 98300 79885, E mail : skbuniverse@gmail.com

FOR ANY URGENT ENQUIRY PLEASE CONTACT : MR. P CHAKRABORTY, Cell: +99051408304, Email: parijat.chakraborty@gmail.com

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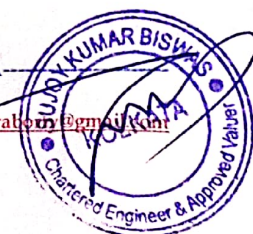
	Industrial Area.	No.
09.	Classification of the area-	
	a) High/Middle/Poor	Middle class locality.
	b) Urban/Semi Urban/Rural	Semi Urban.
10.	Coming under Corporation Limit/Village Panchayet/Municipality.	Under Jhorehat Gram Panchayet
11.	Whether covered under any State/Central Govt. enactment (e.g. Urban Land Ceiling Act.) Or Notified under Cantonment Area.	No.
12.	In case it is an agricultural land, any conversion to house site plot is contemplated.	Bastu.(As per old Valuation)
13.	Boundaries of the site-	As Per Document (Flat)
	North	Common Passage
	South	Pond of Das Family & Others
	East	Pond & Property of Kanai Sadhukhan, Dibakar Sadhukhan
	West	ICDS School & Vacant Land
13.1	Whether land is demarcated, compound wall with gate is available	Yes, land is demarcated
13.2	Mention the plot number or house number allocated	L.R. Dag No. 160
13.3	Whether the boundary is matching, reason for any deviation	Yes, boundary is matching.
14.	Dimensions of the site-	a) <u>As per the Deed.</u> b) <u>Actual.</u>
	North	NA NA
	South	NA NA
	East	NA NA
	West	NA NA
14.2	Latitude, Longitude and Coordinates of the site	22°34'01.7"N 88°14'25.2"E
15.	Dimensions of the site	795 Sqft (Super built up) As per Old Valuation
16.	Extent of the site considered for valuation (least of 14a & 14b)	795 Sqft (Super built up)
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.	Na
17.1	Whether up to date taxes are paid, mention the latest tax receipt number	Nil

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II. CHARACTERISTICS OF THE SITE :-

01.	Classification of locality	Middle class locality.
02.	Development of surrounding areas	Developing.
03.	Possibility of frequent flooding	Nil.
04.	Feasibility to the civic amenities like school, Hospital,	Within easy reach.
05.	Level of land with topographical condition	Leveled land.
06.	Shape of land.	NA
07.	Type of use to which it can be put	It can be used for any Residential purpose.
08.	Any usage restriction	No.
09.	Is the plot in town planning approved layout?	N.A.
10.	Corner plot or intermittent plot?	Intermittent Plot .
11.	Road facilities	16' wide Road.
12.	Type of road available at present.	NA
13.	Width of road - Is it below 20'ft. or more than 20'ft	Is it below 20'ft .wide Road
14.	Is it a land locked land?	No.
15.	Water potentiality	Average
16.	Underground sewerage system	Not Available.
17.	Power supply is available in the site	Yes.
18.	Advantages of the site	All type of civic amenities available within comfortable distance.
	Land Marks	Basudevpur Bus Stand Hatgacha
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	N.A
19.1	Specific comment about the property if belongs to Waqf/ Temple /Trust	N.A
19.2	Specific comment about the property if it is near to Highway, under High Tension Line, Railway Track, Cemetery etc	N.A
19.3	Land is swampy, marshy, reclaimed or garden land	Bastu land(As per Old Valuation)

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PART - 'A': (Valuation of Flat):-

01.	Size of Flat	795 Sqft(Super Built Up)
02.	Total extent of the Building	795 Sqft(Super Built Up)
03.	Prevailing market rate	Local enquiry was carried out to know the market price of similar flat in this locality. Flat in this locality may fetch a price of from Rs.2500/-to Rs.2700/- per sqft.
04.	Guideline rate contained from the Registrar's Office / govt. website(an evidence of the proof to be enclosed)	Govt. Guideline price collected from web site & it shows that Flat value is Rs. 2,370/- per sqft.
05.	Assessed/Adopted rate of valuation	Based on local enquiry and considering location, position, demand & availability in the market price, is assessed as
06.	Estimated value of the Flat	Rs. 2600/- per sqft Rs.20,67,000/-

Note:- i. This is a NPA Property. Deed is not Available. The property could not be entered from inside and hence no measurements could be taken. As the property is already mortgaged in UCO Bank, for the purpose of valuation we have considered the measurements found in the old valuation report.

PART - 'B': (Valuation of Building):-

01.	TECHNICAL DETAILS OF THE BUILDING:	
a)	Type of Building (Residential/Commercial/ Industrial)	Residential
b)	Type of construction (Load bearing/RCC/Industrial).	R.C.C. Column Type
c)	Year of construction	2019
d)	Number of floors and height of each floor including basement, if any	Five (G+IV) Storied building
e)	Plinth area floor wise	Height of each floor is 10 ft
	Total Floor area	795 Sqft(Super Built Up)
f)	Condition of the building -	
i)	Exterior - Excellent, Good, Normal, Poor.	Good
ii)	Interior - Excellent, Good, Normal, Poor.	Good

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

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PART-'A' : (Flat)	Rs.20,67,000/-
PART-'B' : (Building)-	Nil.
PART-'C' : (Extra items)	Nil.
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)-	Nil.
PART-'F' : (Services)-	Nil.
Total.....	Rs.20,67,000/-

[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 present condition is Rs.20,67,000/-Rupees In Words (Twenty Lac Sixty Seven Thousand Only)

Fair Market Value : Rs. 20,67,000/-

Realizable Value : Rs. 18,60,300/- (10% less than Fair Market Value.)

Forced Sale Value : Rs. 16,53,600/- (20% less than Fair Market Value.)

Place: Kolkata

Date: 14.01.2025

SUJOY KUMAR BISWAS

Chartered Engineer (AM 83075/8)

Fellow of The Institution of Engineers (India) (F-115571-9)

Approved Valuer & Fellow of the Institution of Valuers (F-165)

Licentiate Building Surveyor KMC Class I (LBS/V/1347)

Empanelled Structural Engineer KMC Class I (ESE 161/I)

Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00034)

Empanelled Structural Engineer NKDA (STER / NKDA / 10/000)

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.

Branch Manager/

Officer-in-charge of Advance Department

Date:-

Mandate for Valuer

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Name(s) of Valuer with Address & Telephone No : 67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA, Cell : +91 98300 79885
Date of visit - 12.01.2025

1.	Nature of security			
	a. Vacant land [agricultural/ non-agricultural]		-----	
	b. Land with building thereon		Flat Being No.101, Block-B, on the 1 st Floor (South-West Side) of a Five (G+IV) Storied Building, Named "SUBHADRA PLAZA "	
2	Area of the land		22 Decimal	
3	Covered Area		636 Sqft(Built Up Area) As Per Old Valuation	
4	In case of building under construction, status/progress of construction and approximate time required for completion			
5	Distance of the site from the branch		1.5 km.	
6	Location [with Building]		North	Common Passage
			South	Pond of Das Family & Others
			East	Pond & Property of Kanai Sadhukhan, Dibakar Sadhukhan
			West	ICDS School & Vacant Land
	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 Hatgacha, J.L. No.-33, Vill- Hatgacha Basudebpur, P.O.-Banipur, P.S.-Sankrail, Dist- Howrah, Pin-711304, Under Jhorehat Gram Panchayet -	
7	Plot No./ Dag No.	L.R. Dag No. 160	House No. /Premises No.	NA
	Khatian No.	L.R. Khatian No. 1915, 1916 & 1917	J.L. No.	33
	P.S.	Sankrail	Under Jhorehat Gram Panchayet -	
The valuer should enclose the sketch of the property identified along with his report and the owner of the property should also sign on drawing or sketch made thereon. In case of a large plot, the valuer must arrange for the 'Amin' / 'Local Government Officials' to measure the property and identify the boundaries from all the four sides. The valuer should pay visit to the 'Amin' in his office				
8	Name of the present owner of the property		1. Bubai Das 2. Bapan Das	

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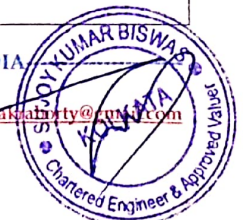
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09	Occupation of the owner [if other than the applicant]	NA
10	Relationship with the applicant	Owner
11	No. of stories and age of the building	Five (G+IV) Storied building. The Building age is 6 Years & Residually life is 74 Years.
12	Whether the property has been purchased by the present owner or inherited or received as a gift	NA
	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.	N.A
	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.	Yes.
14	Whether the property is free from tenancy?	Na
	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.	Done
15	Whether the property is accessible from public Road?	Access By 16 Ft. Wide Road
	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?	Yes
	The Valuer should verify the construction of the building with the sanctioned plan	Yes
17	Who is occupying the house at present?	Na
18	Condition of the land/land & building from the point of view of sale.	Yes
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.	NA

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Empanelled Engineer and Valuer - UCO Bank
Empanelled Engineer and Valuer - Bandhan Bank
Empanelled Engineer and Valuer - DHFL
Empanelled Engineer and Valuer - Kotak Mahindra Bank
Empanelled Engineer and Valuer - India Bulls Housing Finance Ltd
Empanelled Engineer and Valuer - Shriram Housing and Finance
Empanelled Engineer and Valuer - Capital First Ltd.
Empanelled Engineer and Valuer - Calcutta High Court
Empanelled Engineer and Valuer - Debts Recovery Tribunal

21	Comments on the locality	Middle class
22	Surroundings	average
23	Connection of the locality with main city	Well-connected
24	Type of construction of the building	Five (G+IV) Storied building, R.C.C. Structure with Colum with Beam,
25	Any discouraging report about the property	No.

I/We certify that -

- (1) The property as mentioned above has been inspected by me/us physically on 12.01.2025 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.20,67,000/-**
- (2) During inspection I/we have talked to the owner of the property and have satisfied myself/ourselves about his identity. I/We have verified his Ration Card/ Voter's Identity Card/ Pass Port/ PAN Card. The reason given by the owner for offering the property as security is apparently acceptable.
- (3) I/We am/are in no way having any interest in the property.
- (4) I/We have revisited the site once again on 13.01.2025 to make local enquiries from the market and neighbors to confirm location, ownership, value, boundaries, etc.
- (5) Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.

SUJOY KUMAR BISWAS
Chartered Engineer (AM 83075/8)
Fellow of The Institution of Engineers (India) (F-115871-9)
Approved Valuer & Fellow of the Institution of Valuers (F-16930)
Licentiate Building Surveyor KMC Class I (LBS/II/1347)
Empanelled Structural Engineer KMC Class I (ESE 161/I)
Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)
Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

Signature of the Valuer with seal

PHOTOGRAPH OF THE PROPERTY

----- 67-A SURVEY PARK SANTOSH PUR KOLKATA - 700 075 WEST BENGAL INDIA -----

Cell : +91 98300 79885, E mail : skbuniverse@gmail.com

FOR ANY URGENT ENQUIRY PLEASE CONTACT : MR. P CHAKRABORTY, Cell: +99051408304, Email : parijat.chakraborty@gmail.com
Office Address - FE-293, Slat Lake City, Sector - III, Kolkata - 700 106

prof Dr. Sujoy Kumar Biswas

B.Tech., M.Tech., MBA., Phd.(Engg.)

F.I.E., F.I.V., M.S.C.E., F.I.C.I.

Chartered Engineer & Approved Valuer

Licentiate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation
Licentiate Building Surveyor Class (LBS-II): Kolkata Municipal Corporation
Empanelled Civil Engineer: HIDCO, Rajarhat
Empanelled Structural Engineer: HIDCO, Rajarhat
Wealth Tax (34A/B) Reg. No.-W.B/CCTT - 4/
Ko/85/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

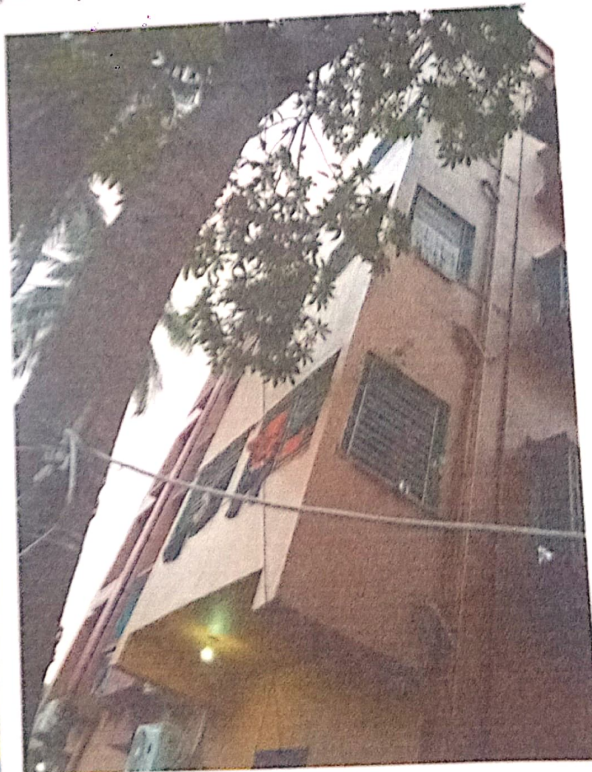
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Building View



During Proparty Visit



Buliding View

ROUTE MAP OF THE PROPERTY

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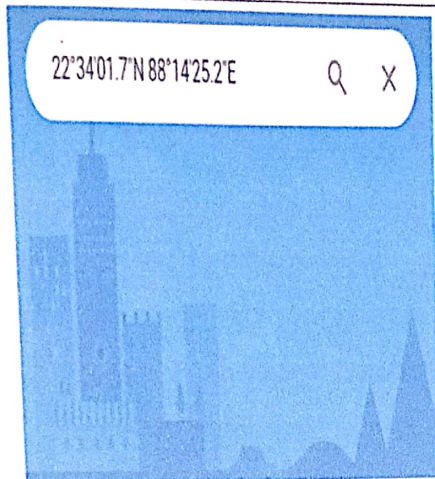


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22°34'01.7"N 88°14'25.2"E



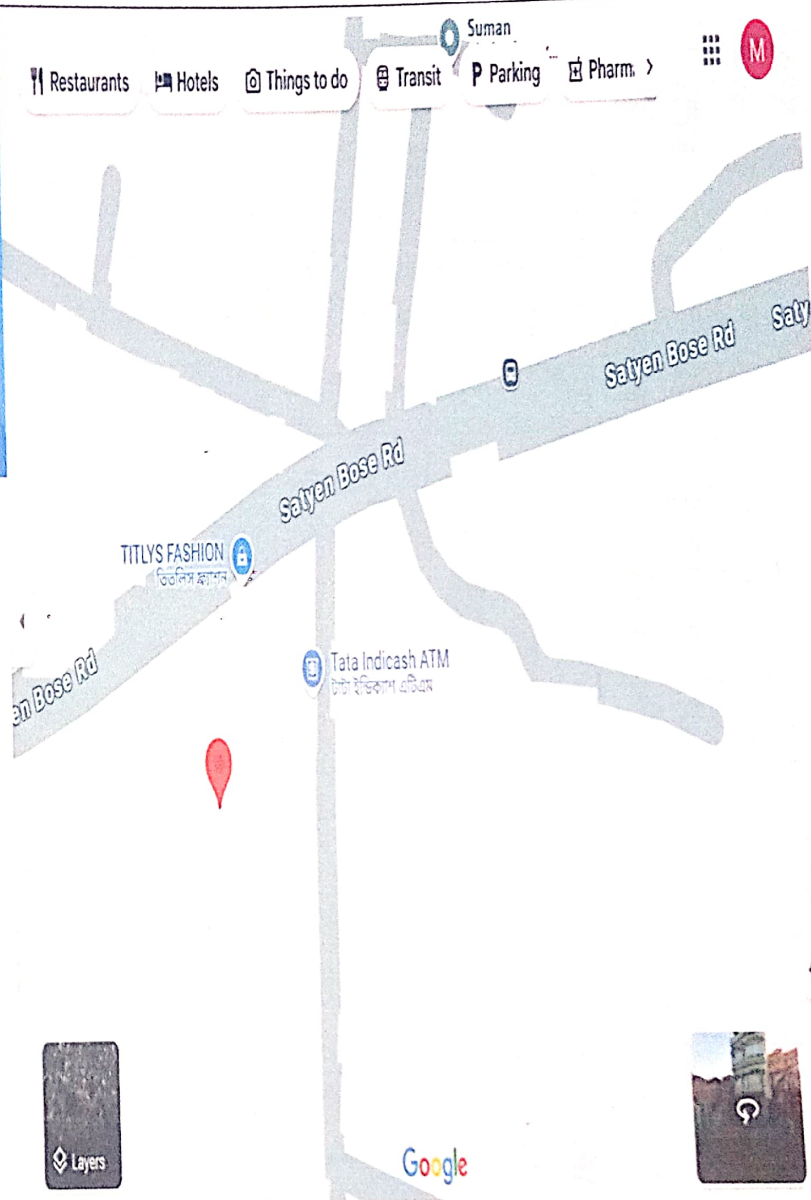
H68R+V44 Howrah, West Bengal

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Your Maps activity



67-A SURVEY PARK SANTOSHIPUR KOLKATA - 700 075 WEST BENGAL INDIA

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Office Address - FE-293, Slat Lake City, Sector - III, Kolkata - 700 106

Directorate of Registration and Stamp Revenue

Finance (Revenue) Department, Government of West Bengal

Market Value of Apartment

(*) marked items are mandatory

District	Howrah	Thana	Sankrail
Local Body	Gram Panchayat	Mouza *	Hatgachha
Road		Road Zone	
Premises No.	Premises No.	Ward No.	Ward No.
Jurisdiction of	A.D.S.R. RANIHAT	Gram Panchayat	BANIPUR
Plot No *	OC / Bi	Project Name	Not Specified
Apartment Type	Flat/Apartment Mezzanine Floor Covered Garage Open Garage	Area in Sq. Feet	Covered Area Carpet Area *
Use of Flat *	Residen	Floor Type *	Marble
Flat located in which floor	1	Flat No.	Flat No.
Age of the Flat (in year)	0	Litigated Property?	No
Is property on Road	No	Width of Approach Road (In feet)	16
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	Try new characters		
Market Value of Apartment :- Rs. 2,370/- 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

(https://wbifms.gov.in/GRIPS/)



Bangla Sahayata Kendra

(https://bsk.wb.gov.in/)



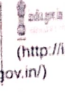
(https://www.wbifms.gov.in/)

Land & Land Reforms

(http://banglarbhumi.gov.in/)

SILPASATHI

(http://silpasathi.wb.gov.in/)



(http://india.gov.in/)

