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Ref – AD/SR/ UCO (Dum Dum) / 2025-26/988

Date- 24.05.2025

ANNEXURE-8
FORMAT - A

UCO BANK (DUM DUM BRANCH)

VALUATION REPORT

(IN RESPECT OF A FLAT NO.- 3A (SOUTH-EAST-WEST SIDE) ON THE 3RD FLOOR OF G+III STORIED
RESIDENTIAL APARTMENT NAMELY SUPROVA)

At Mouja – Dum Dum House & P. S.– Dum Dum, Premises No.– 49/A, R.N Guha Road,
Bijay Krishna Pally, Dum Dum, North 24 Parganas)

(To be filled in by the Approved Value)

Value as on 22.05.2025

GENERAL

01.	Purpose for which the valuation is made	To ascertain the present fair market value of the said Flat No.- 3A on the 3 rd floor for the purpose of recovery of bank dues
02.	a) Date of Inspection	22.05.2025
	b) Date on which the valuation is made	22.05.2025
03.	List of documents produced for perusal	1) Copy of Deed of Conveyance – Being No.- 150601750, Year – 2022, Vide Book No.- I, Volume No.- 1506-2022, Pages from 121666 to 121707, Dated – 03/02/2022 2) Copy of Registered Development Power of Attorney After Registered Development Agreement – Being No.- 150607954, Year – 2017, Vide Book No.- I, Volume No.- 1506-2017, Pages from 239150 to 239173, Dated – 22/09/2017 3) Copy of Registered Development Agreement – Being No.- 150607933, Year – 2017, Vide Book No.- I, Volume No.- 1506-2017, Pages from 238625 to 238651, Dated – 22/09/2017 4) Copy of Parcha – Land recorded as Bastu 5) Copy of Sanction Building Plan – Plan No. – 567/2018-2019, Dated – 26/10/2018, For Phase – I & Dated – 14/09/2019, For Phase - II, from South Dum Dum Municipality Located at :- Premises No.- 49/A, R.N Guha Road, Bijay Krishna Pally, Dum Dum Mouja – Dum Dum House & P. S.– Dum Dum J.L No. – 19, R.S No.- 237 & Touzi No.- 1070/2834



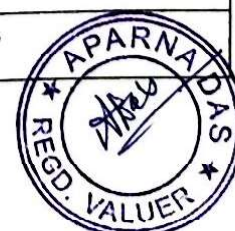
		R.S Dag No	LR Dag	Rs Kh	LR Kh	Area of Land
		322 & 322/1559	804 & 805	130 & 131	2216 2611(Present)	2 Kattahs.
					Total Land	2 Kattahs.
04.	Name of the Owners) and his /her address(es) with Phone No. (Details of share of each owner in case of joint ownership)	Owners /- Sri Saroj Kumar Modak, S/o – Late Sudhir Kumar Modak & Smt. Lakshmirani Modak, W/o – Sri Saroj Kumar Modak, both are residing at Flat No.- 3A, on the 3rd floor, SUPROVA Apartment, Premises No.- 49/A, R.N Guha Road, Bijay Krishna Pally, Dum Dum, P. O.- Dum Dum & P. S.- Dum Dum, Pin – 700028, North 24 parganas, West Bengal Developer/- M/s A.B Developers, a partnership firm under the indian partnership act. 1932, having its office at 10, Bandhab Nagar, Nager Bazar, P. O. & P. S.- Dum Dim, Pin – 700028, North 24 parganas, West Bengal. Represented by its partners namely Sri Arup Kumar Saha & Sri Biswanath Das				
05.	Brief description of the property	The residential apartment namely SUPROVA is G+III storied RCC framed structure foundation type building located at 12 ft. wide Municipal Road which is directly connected to R.N Guha Road there after Dum Dum Road. The area is developed & having all facility. The Super Built Up Area of the Flat is 800 Sft. & As per measurement carpet area of flat including balcony is 512 Sft. (approx.)				
06.	Location of the property					
	a) Plot No./Survey No.	R.S Dag Nos.- 322 & 322/1559 & L.R Dag Nos.- 804 & 805				
	b) T.S. No./Village	SUPROVA Apartment, Premises No.- 49/A, R.N Guha Road, Bijay Krishna Pally, Dum Dum				
	c) Ward/Taluka	Under South Dum Dum Municipality, Ward No.- 08				
	d) Mandal/District	P. O. & P. S.- Dum Dum, District – North 24 parganas ,Pin -700028				
07.	Postal address of the property	SUPROVA Apartment, Premises No.- 49/A, R.N Guha Road, Bijay Krishna Pally, Dum Dum, Under South Dum Dum Municipality, Ward No.- 08, P. O. & P. S.- Dum Dum, North 24 parganas, Pin – 700028, West Bengal.				
08.	City/Town	Town				
	Residential area	Yes				
	Commercial area	Yes				
	Industrial area	No				
09.	Classification of the area					
	i) High/Middle/Poor	Middle Class				
	ii) Urban/Semi-Urban/Rural	Urban				
10.	Coming under Corporation limit/ Village	Under South Dum Dum Municipality, Ward No. 08				



	Panchayat/Municipality		
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
12.	In case it is an agricultural land, any conversion to house site plots is contemplated		This is not an agriculture land. Bastu category land(As per Parcha, R.O.R & Www.banglarbhuml.gov.in)
13.	Boundaries of the flat(Physical inspection)		
	North		By Flat No. - 3B
	South		By Open to Sky
	East		By Lift / Open to Sky
	West		By Stair / Open to Sky
14.	Dimensions of the site		
		A. As per title Agreement	B .Actuals
	North		
	South		
	East:		
	West		
15.	Extent of the site	2 Kattahs.	
16.	Extent of the site considered for Valuation (least of 14A & 14 B)		Here the value of the extent of site/land is not considered separately for the valuation purpose
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.		Occupied by owners.

I. CHARACTERISTICS OF THE SITE

01.	Classification of Locality	Developed residential cum commercial area
02.	Development of surrounding areas	Developed
03.	Possibility of frequent flooding	No
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	All facilities available at a close distance
05.	Level of land with topographical conditions	At road level
06.	Shape of land	Square
07.	Type of use to which it can be put	G+III storied residential apartment namely SUPROVA
08.	Any usage restriction	No
09.	Is plot in Town Planning approved layout?	No
10.	Corner plot or Intermittent plot?	Intermediate plot
11.	Road facilities	Abutted to 12 ft. wide Municipal Road which is directly connected to R.N Guha Road & there after connected to Dum Dum Road. Bus stand namely Goruhata More is 600 m. distance & Dum Dum Junction Railway station is about 3 km. distance from the site
12.	Type of road available at present	12 Ft. Wide Municipal Road
13.	Width of road - Is it below 20 ft. or more than 20 ft.	Less than 20' width
14.	Is it a Land-locked Land?	No
15.	Water Potentiality	Normal
16.	Underground sewerage system	Open System
17.	Power supply is available in the site	Yes
18.	Advantages of the site	Connected to road ways & railways



19.	General remarks, if any	Being close to R.N Guha Road & Dum Dum Road, there is demand for land for construction & multi-storied building & area is developed with all facilities Land Mark – Near Baro Kali Temple
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PART-A (Valuation of Flat)

01.	Size of plot	
	North & South	
	East & West	
02.	Total extent of the plot	2 Kattahs
03.	Prevailing market rate	For residential flat rate is between Rs.3500.00 to Rs.4500.00 / sft
04.	Guideline rate obtained from web (an evidence, thereof to be enclosed)	For – Flat - Rs,22,16,960.00 for carpet area 512 sft. Rate/ Sft = Rs.4330.00 / sft
05.	Assessed/adopted rate of valuation	Rs. 4000.00/ sft for Super built up area of flat.(with finishing)
06.	Estimated value of Flat	Given below

PART-B (Valuation of Flat)

01. TECHNICAL DETAILS OF THE BUILDING		
a)	Type of Building (Residential/ Commercial/ Industrial),	G+III Storied Residential Apartment Namely SUPROVA
b)	Type of construction (Load bearing /RCC/ Steel Framed)	RCC Framed Structure.
c)	Year of construction	2019 & Completion Year – 2021 (As per document & enquiry)
d)	Number of floors & height of each floor including basement, if any	G+III storied, Ht. – 10'
e)	Plinth area floor-wise	Super Built Up area – of Flat No.- 3A, 3 rd floor – 800 sft. (T.F – 2 Bed Rooms, 1 Dining Cum Drawing Room, 1 Open Kitchen, 2 Bathrooms & 1 Balcony)
f)	Condition of the building	Good
	i) Exterior - Excellent, Good, Normal, Poor	Good
	ii) Interior - Excellent, Good, Normal, Poor	Good

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF : Flat			
S1.No	Description	3 rd Floor Flat- 3A	Other Floors
01.	Foundation	RCC	N/A
02.	Basement	No	
03.	Superstructure		
04.	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	All doors are wooden & windows are anodized aluminium frame with sash	
05.	RCC Works	R.C.C Roof (standard)	
06.	Plastering	1:6 Sand Cement Plaster / Wall putty & finished with paint	
07.	Flooring, skirting, dadoing	Vitrified floor tiles	
08.	Special finish as marble, granite, wooden panelling, drills etc.	Toilets are finished with marble with glaze tiles	
09.	Roofing including weather	Yes	



	proof course		
10.	Drainage	Surface	
02.	COMPOUND WALL	Yes	
	Height		
	length		
	Type of Construction		
03.	ELECTRICAL INSTALLATION		
	Type of wiring	Concealed type wiring	
	Class of fittings (Superior/ Ordinary /Poor)	Ordinary	

DETAILS OF FLAT VALUATION:

The residential apartment namely SUPROVA is (G + III) storied R.C.C. framed structure with R.C.C. columns & Beams, outer side enveloped with 10" thick cement brick walls & inner side partition walls are 5" & 3" thick cement brick walls with R.C.C Roof / floor slab.

Captioned Flat No.- 3A :-The above mentioned Flat No.- 3A is located on the 3rd floor of the said four (G+ III) storied residential apartment namely SUPROVA.

The Flat is RCC framed base foundation with independent columns having RCC Roof, 10" main wall & 5" Partioned wall

Flooring works of the flat is finished with vitrified floor tiles. Inner side surface and ceiling is finished with wall putty & finished with paint. over the sand cement plaster. Cocking Platform of the kitchen is finished with black stone. Portion of the wall above the platform is finished with glazed tiles. Dados of the toiles are finished with Glazed Tiles. All doors are wooden & toilets doors are P.V.C type. All windows are Anodized aluminium with sash & its protected with M.S. Grill.

Outside of the flat/ building is finished with weather cote paint. The flat is provided with concealed type electric wiring & lift facility available for all floors. Source of water is from Municipal supply to be distributed by pump or motor service with proportionate right on common services & proportionate undivided share in land. **Rate is assessed Rs. 4000.00/ Sft.**



S1. No	Particulars of Item	Plinth Area	Year of Const	RL of Building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs.	Net Value after depreciation Rs.
1	3 rd Floor - Flat - 3A	800 sft	2019	70 Yrs	4000.00	32,00,000.00	No dep. considered , being less than 5Yrs	32,00,000.00
		Total				Cost		Rs.32,00,000.00

PART -C (Extra Items)
(Amount in Rs.)

01.	Portico:	Nil
02.	Ornamental front door	Nil
03.	Sit out/ Veranda with steel grills	Nil
04.	Overhead water tank	Yes
05.	Extra steel/collapsible gates	Nil
	TOTAL	Nil

PART -D (Amenities)
(Amount in Rs.)

01.	Wardrobes	Nil
02.	Glazed tiles	Nil
03.	Extra sinks and bath tub	Nil
04.	Marble/Ceramic tiles flooring	Nil
05.	Interior decorations	Nil
06.	Architectural elevation works	Nil
07.	Panelling works	Nil
08.	Aluminium works	Nil
09.	Aluminium hand rails	Nil
10.	False ceiling	Nil
	TOTAL	Nil

PART-E (Miscellaneous)
(Amount in Rs.)

01.	Separate toilet room	Nil
02.	Separate lumber room	Nil
03.	Separate water tank/sump	Nil
04.	Trees, gardening	Nil
	TOTAL	Nil

PART-F (Services)
(Amount in Rs.)

01.	Water supply & Electricity arrangements	Included in building cost
02.	Drainage arrangements	
03.	Compound wall	
04.	C.B. deposits, fittings etc.	
05.	Pavement	
	TOTAL	Nil

