

SRI RAJIB MANDAL

BE, ME, MBA, CIVIL & STRUCTURAL ENGINEER AND APPROVED VALUER,
EMPANELLED/ENLISTED VALUER FOR NATIONALISED BANKS & FINANCIAL INSTITUTIONS.
MOBILE NO. – +91-8240783814, +91-9831987167. email - Rajib_mandal@rediffmail.com

Kolkata Office Address:

Garden Residency 95, B.T. Road, 2nd Floor, Flat no. 2B, Agarpara, Kolkata – 700058.

Burdwan Office Address:

81, G.T. Road, (opposite Moni Mart), P.O. & P.S. – Burdwan, Dist. – Purba Bardhaman, Pin No. 713101.

Office mail address:-cevassociate2022@gmail.com

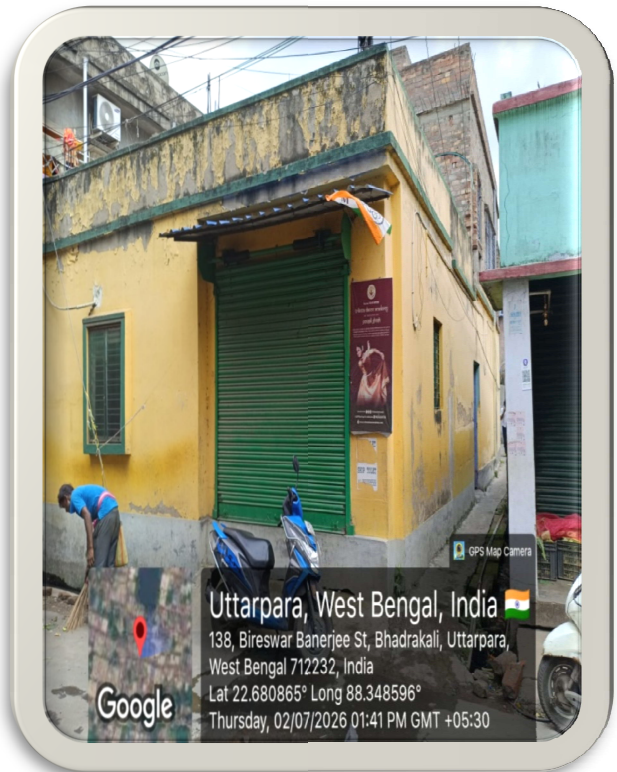
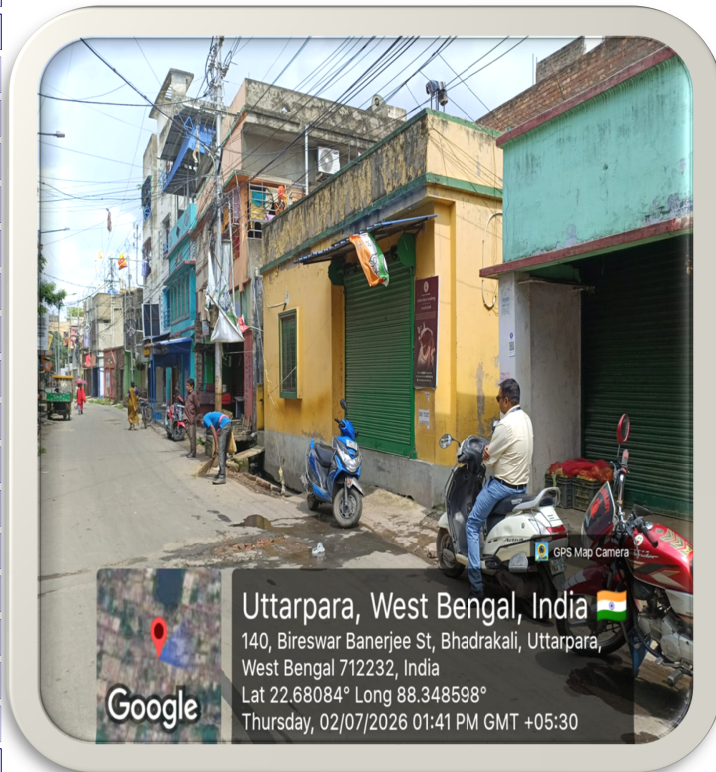
Mobile No. –6295368176 (Contact persons).

VALUATION REPORT

FOR THE
SITE
OF

OWNER:- SRI JAGANNATH GHOSH.

**AT- HOLDING NO-141,B.B STREET, MOUZA-KOTRUNG,P.O-BHADRAKALI,
P.S-UTTARPARA, DIST-HOOGHLY, PIN-712232**



JULY,2026

**Land With Building situated At- Mouza-Kotrung, J.L. No.- 08, L.R
Khatian No. - 4343. Plot No. 3610, Under Uttarpara Kotrung
Municipality, P.s- Uttarpara, A.D.S.R- Uttarpara, Dist.- Hooghly,
Pin Code -712232, West Bengal**



Rajib Mandal

B.E. , M.E. MBA & Bank Approved Valuer.
Civil & Structural Engineer, Valuer
& Project Management.
Regd. No. : 2171811400011

Kolkata Office :
Garden Residency 95, B.T. Road,
2nd Floor Flat No. 2B, Agarpara,
Kolkata-700058.

Bardhaman Office :
81, G.T. Road, (Opposite Moni Math)
P.O. & P.S. - Burdwan, Dist.- Purba Bardhaman,
Pin-713101, West Bengal.
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Consulting Engineering & Valuation Associates
Architectural, Plan, Estimation, Valuation,
Structural Design & Supervision

Ref no:-UCO/BHADRAKALI/RM/JUL/03/26

Disclaimer: Soft copy of this report should be treated as a valid report, if there is any discrepancy found between the soft copy and hard copy of this report.

UCO BANK
BRANCH – BHADRAKALI,HOOGHLY

VALUATION REPORT

(IN RESPECT OF LAND/SITE AND BUILDING)

(To be filled in by the Approved Valuer)

Sl. No.	Particulars	Content
I	GENERAL	
01.	Purpose for which the valuation is made	Supporting secured lending decision to Bank
02.	a. Date of inspection	02.07.2026
	b. Date of Valuation.	09.07.2026
	List of documents produced for perusal	Photo copy
	i. Sale Deed	Deed no. I-3381/2020 Dated-04.11.2020
	ii. Porcha	Yes, no-0609108
03.	iii. Sanction Plan	Approved by Uttarpara Kotrung Municipality
	iv. Conversion	Yes
	v. Sketch Map/ Site Plan	Yes
	VI. TIR Copy	Prepared by Mr. Bappaditya Chakraborty Dated-15.01.2022
04.	Name of the owner(s) and his/their address(es) with PhoneNo. (Details of share of each owner in case of joint ownership)	Sri Jagannath Ghosh. S/o – Sri Nema Ghosh. Resident of At- Mouza-Kotrung, J.L. No.- 08, L.R Khatian No. - 4343. Plot No. 3 6 1 0, Under Uttarpara Kotrung Municipality, P.s- Uttarpara, A.D.S.R- Uttarpara, Dist.- Hooghly, Pin Code -712232, West Bengal (It Will Be Single Ownership Property)
5.	Brief description of the property	The property comprises of 3.6 decimal or land , As per Deed:-3.6 Decimal As per Parcha:-3.5 Decimal

06.	Location of the property		
	Plot No. / Survey no.		Mouza-Kotrung, J.L. No.- 08, L.R Khatian No. - 4343. Plot No. 3 6 1 0
	Door No.		141
	T.S No. / Village		Kotrung.
	Ward / Taluka		08
	Mandal / District		Hooghly.
	Latitude, Longitude and Coordinates of the site		Latitude: - 22.680788 & Longitude: - 88.348634
07.	Postal address of the property		Resident of At- Mouza-Kotrung, J.L. No.- 08, L.R Khatian No. - 4343. Plot No. 3 6 1 0, Under Uttarpara Kotrung Municipality, P.s- Uttarpara, A.D.S.R- Uttarpara, Dist.- Hooghly, Pin Code -712232, West Bengal.
08.	City / Town/Village		Hooghly.
	Residential Area		Yes
	Commercial Area		Yes
	Industrial Area		No
09.	Classification of the area:		
	High / Middle / Poor		Middle
	Metro / Urban / Semi Urban / Rural		Urban.
10.	Coming under Corporation limit/ Village Panchayat/ Municipality		Under Uttarpara Kotrung Municipality
11.	Whether covered under any State / Central Govt. enactments (e.g. Urban LandCeiling Act) or notified underagency area / scheduled area / cantonment area		No
12.	In case it is an agricultural land, any conversion to housesite plots is contemplated		It is not an agriculture land
13.	Boundaries of the property		
	As Per Document		[As Per Physical]
	North	B.B Street.	B.B Street.
	South	House of Saraswati Ghosh.	House of Saraswati Ghosh.
	East	House of Madan Ghosh.	House of Madan Ghosh.
	West	3' wide Common Passage .	3' wide Common Passage .
14.	Dimensions of the site	A	B
		As per Sketch Map	actual
	North	26'-9"	26'-9"
	South	29'-6"	29'-6"
	East	55'-5"	55'-5"
	West	56'-3"	56'-3"
15.	Extent of the site		Land area- 3.6 decimal
16.	Extent of the site consideredfor valuation (least of 14A &14B)		14 B (3.6 Decimal)

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	
01.	Classification of Locality	Middle Class Area
02.	Development of surrounding areas	Developing
03.	Possibility of frequent flooding	Negligible
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	From the site all civic amenities are within 4.0 Km. distance.
05.	Level of land with topographical conditions	More or less plain level land.
06.	Shape of land	Rectangular shape
07.	Type of use to which it can be put	Residential cum Commercial
08.	Any usage restriction	Nil
09.	Is plot in Town Planning approved layout?	Not Available
10.	Corner plot or Intermittent plot?	Intermittent plot
11.	Road facilities	Available
12.	Type of road available at present	03ft. Wide Road
13.	Width of road - Is it below 20ft. or more than 20 ft.	Below 20 ft.
14.	Is it a Land-locked Land?	No
15.	Water Potentiality	Yes
16.	Underground sewerage system	Yes
17.	Power supply is available in the site	Yes
18.	Advantages of the site	From the site all civic amenities are within 4.0 Km. distance.
19.	General remarks, if any	No
Part – A (Valuation of Land)		
01.	Size of plot	
	North & South	26'-9"x29'-6"
	East & West	55'-5"x56'-3"
02.	Total extent of the plot	3.6 Decimal.
03.	Prevailing market rate	Rs.5,40,000.00 to Rs.5,80,000.00 per Decimal.
04.	Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed)	Rs.18,65,455.00 for 3.6 Decimal Land [copy enclose]
05.	Assessed/adopted rate of valuation	Rs. 5,60,000.00 per Decimal

06.	Estimated value of Land	Rs. 5,60,000.00 X 3.6 Dec.= Rs.20,16,000.00
Part - B (Valuation of Building)		
01.	TECHNICAL DETAILS OF THE BUILDING	
a.	Type of Building (Residential/ Commercial/ Industrial),	Residential & Commercial
b.	Type of construction (Load bearing / RCC / Steel Framed)	R.C.C
c.	Year of construction	2015(G.F), 2024(F.F)
d.	Number of floors & height of each floor including basement, if any	Ground & 1 st Floor
e.	Plinth area floor-wise	As Per Building Plan
		Ground Floor Commercial – 146.00 Sq.ft Ground Floor Residential – 1102.36 Sq.ft 1 st Floor Residential-572.00 sq.ft
f.	Condition of the building	
	i) Exterior - Excellent, Good, Normal, Poor	Good,
	ii) Interior - Excellent, Good, Normal, Poor	Good,

Specifications of construction (floor-wise) in respect of

Sl. No.1	Description	Ground Floor	1 st Floor
01.	Foundation	Yes	Yes
02.	Basement	N/A	
03.	Superstructure	R.C.C	R.C.C
04.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	Sal wood Frame & Shutter Gammer	Sal wood Frame & Shutter Gammer
05.	RCC Works	Yes	Yes
06.	Plastering	Yes	Yes
07.	Flooring,dado	ASF	Marble
08.	Special wooden drills etc.	N/A	N/A
09.	Roofing including weather proof course	Yes	Yes
10.	Drainage	Yes	Yes
Sl. No.2	COMPOUND WALL	No	No
	Height	No	No
	length	No	No
	Type of Construction	No	No
Sl. No.3	ELECTRICAL INSTALLATION	Yes	Yes
	Type of wiring	Surface	Conceal
	Class of fittings (Superior/ Ordinary /Poor)	Ordinary	Ordinary

Details of valuation

Particulars of item	Plinth area (Sq. ft.)	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
Ground Floor(Com)	146.00 Sq.ft	10'-6"	11 Years	1300/-Sq.ft.	Rs.1,89,800/-	12.375%	Rs.1,66,312/-
Ground Floor(Res)	1102.36 Sq.ft	10'-6"	11 Years	1200/-Sq.ft.	Rs.13,22,832/-	12.375%	Rs.11,59,132/-
1 st Floor	572.00 Sq.ft	10'-6"	02 Years	1200/-Sq.ft.	Rs.6,86,400/-	Nil	Rs.6,86,400/-
<u>Depreciation for Construction –(G.F)</u>				<u>Depreciation for Construction –(Others)</u>			
Considering salvage value = 10%				Considering salvage value = 10%			
Depreciation per year = $(100-10)/80 = 1.125\%$				Depreciation per year = $(100-10)/80 = 1.125\%$			
Depreciation for 11 years = $11 \times 1.125 = 12.375\%$				Depreciation for 02 years = $2 \times 1.125 = \text{Nil}$ (Less than 05 Years]			
Total							Rs.20,11,844.00

Part C- (Extra Items)

(Amount in Rs.)

1.	Portico	:	Nil
2.	Ornamental front door	:	Nil
3.	Sit out/ Verandah with steelgrills	:	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.	Paneling works	:	Nil
8.	Aluminum works	:	Nil
9.	Aluminum 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	:	No
2.	Drainage arrangements	:	No
3.	Compound wall & Gate	:	Nil
4.	C. B. deposits, fittings etc.	:	No

5.	Pavement	:	No
	Total	:	

Total abstract of the entire property

Part- A	Land	:	Rs.20,16,000.00
Part- B	Building	:	Rs.20,11,844.00
Part- C	Extra Items	:	Rs.0.00
Part- D	Amenities	:	Rs.0.00
Part- E	Miscellaneous	:	Rs.0.00
Part- F	Services	:	Rs.0.00
	Total	:	Rs.40,27,844.00

[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) salability 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 fair market value of the above property in the prevailing condition with aforesaid specifications **Rs.40,27,844.00 (Say Rs.40,28,000.00) Rupees Forty Lac Twenty eight Thousand only**, The realizable value is Rs.36,25,200.00 (Say Rs.36,25,000.00) **Rupees Thirty six Lac twenty five Thousand only** and the distress value is **Rs.34,23,800.00 (Say Rs.34,24,000.00) Rupees Thirty four Lac twenty four Thousand only**.

Place: Kolkata

Date: **09.07.2026**

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:



Rajib Mandal

B.E. , M.E. MBA & Bank Approved Valuer.
Civil & Structural Engineer, Valuer
& Project Management.
Regd. No. : 2171811400011

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Architectural, Plan, Estimation, Valuation,
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ANNEXURE-9

MANDATE

Rajib Mandal			Date of Visit: - 02.07.2026	
Add:- Garden Residency, 2 nd Floor, Flat No. 2B, 95, B.T. Road, Agarpara, Kolkata-700058.				
Mobile Nos.9831987167/8240783814				
1	Nature of Security			
	a.	Vacant Land [Agriculture / non-agriculture]	No. [non-agriculture]	
	b.	Land with building thereon	Land With Building	
2	Area of the land		3.6 decimal	
3	In case of building, built-up area		Ground Floor Commercial – 146.00 Sq.ft Ground Floor Residential – 1102.36 Sq.ft 1 st Floor Residential-572.00 sq.ft	
4	In case of building under construction, status/ progress of construction and approximate time required for completion		Complete.	
5	Distance of the site from the branch		About 400 m	
6	Location (with boundary)		At- Mouza-Kotrung, J.L. No.- 08, L.R Khatian No. - 4343. Plot No. 3 6 1 0 , Under Uttarpara Kotrung Municipality, P.s- Uttarpara, A.D.S.R- Uttarpara, Dist.- Hooghly, Pin Code -712232, West Bengal.	
			<u>Physically:-</u>	
			North	B.B Street.
			South	House of Saraswati Ghosh.
			East	House of Madan Ghosh.
			West	3' wide Common Passage .
	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		At- Mouza-Kotrung, J.L. No.- 08, L.R Khatian No. - 4343. Plot No. 3 6 1 0 , Under Uttarpara Kotrung Municipality, P.s- Uttarpara, A.D.S.R- Uttarpara, Dist.- Hooghly, Pin Code -712232, West Bengal.	
7	Dist. ADSRO	Uttarpara	P.S.	Uttarpara
	Mouza	Kotrung 08	Plot No.	3610
	J.L. No.			4343

		Khatian No	
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 (if other than the applicant)	Sri Jagannath Ghosh. S/o – Sri Nemai Ghosh	
9	Present address of the owner (if other than the applicant)	At- Mouza-Kotrung, J.L. No.- 08, L.R Khatian No. - 4343. Plot No. 3 6 1 0 , Under Uttarpara Kotrung Municipality, P.s- Uttarpara, A.D.S.R- Uttarpara, Dist.- Hooghly, Pin Code -712232, West Bengal.	
10	Occupation of the owner (if other than the applicant)	Business	
11	Relationship with the applicant	Self	
12	No. of stories and age of the building	It Is Land With Building	
13	Whether the property has been purchased by the present owner or inherited or received as gift	Sale property	
	The valuer should verify seller's photo Id and address	Not Produced.	
14	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 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 applicable.	
15	Whether the property is free from tenancy?	It is a freehold property	
	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	
16	Whether the property is accessible from public Road?	Yes	
	The Valuer should verify from site map and get confirmed from local enquiry.	verified	
17	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	Not available	
18	Who is the occupying the house at present?	By the Owner's (Sri Jagannath Ghosh).	

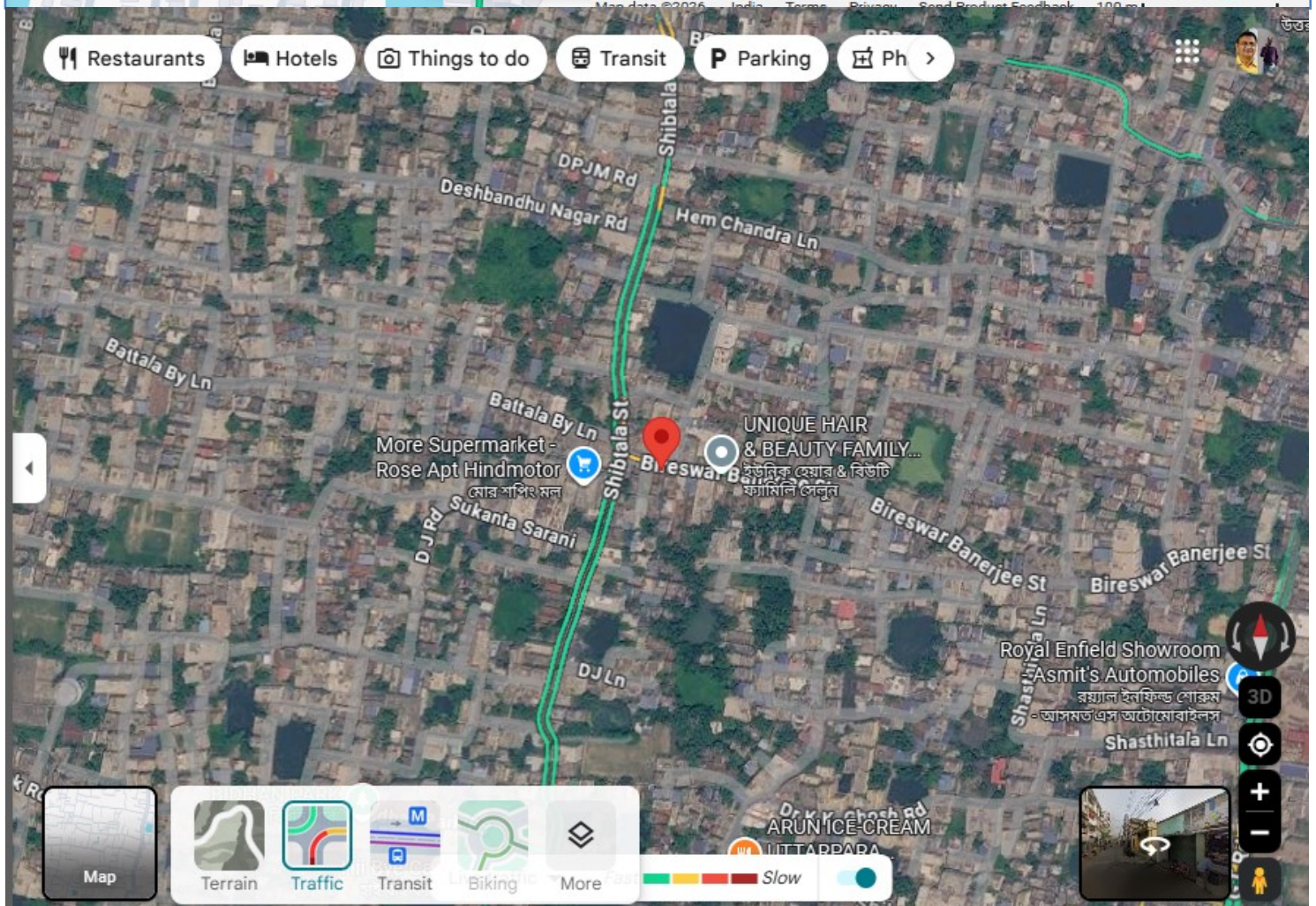
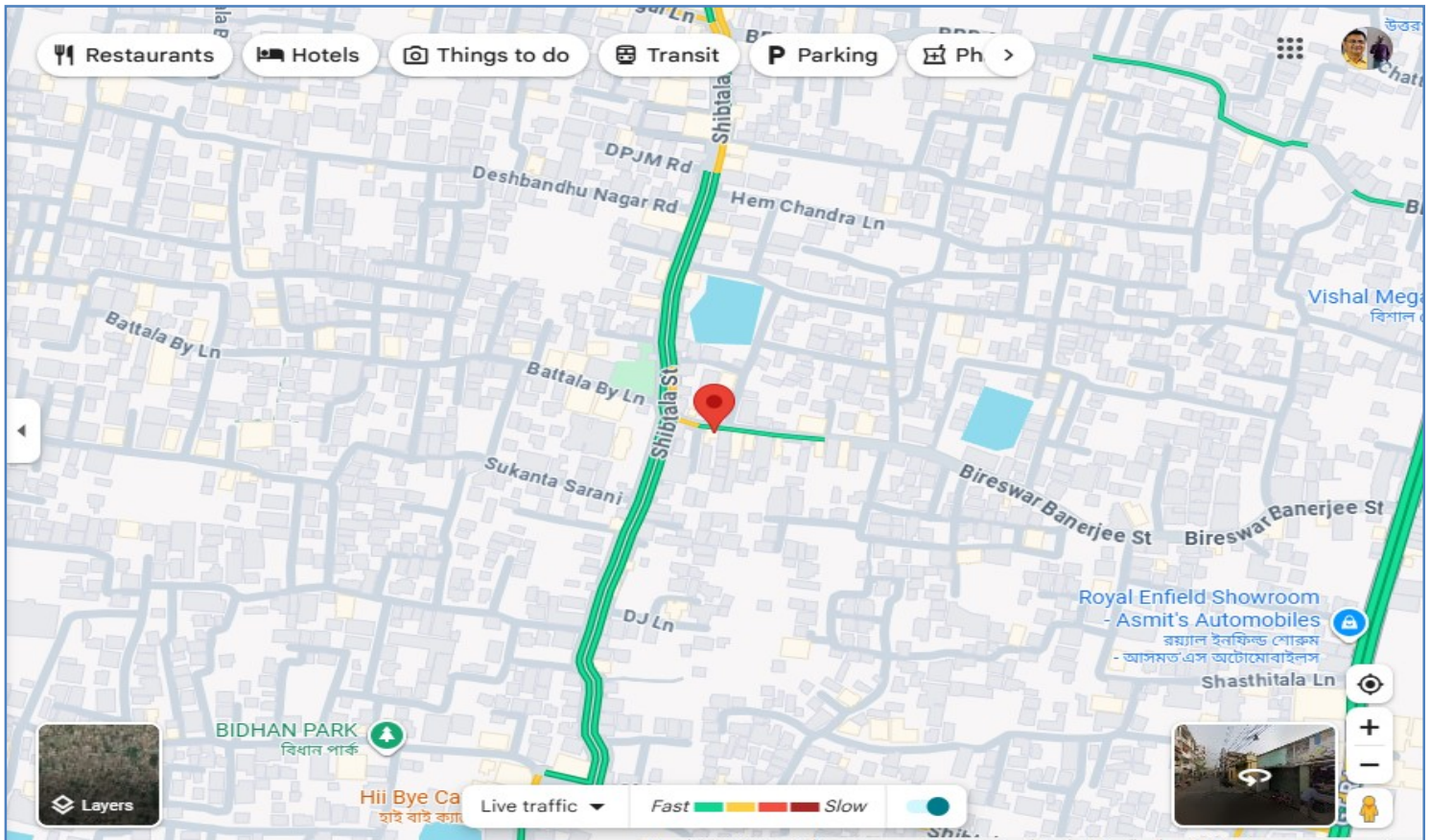
19	Condition of the land / land & building from the point of view of sale.	Not available
20	Whether local enquiry made to satisfy about history of the property?	Yes.
21	The Valuer in his report should mention the name / names of the persons present at the time of inspection or the person identifying the property.	Sri Jagannath Ghosh (Owner's)
22	Comments on the locality	Post / Middle class / Lower middle class.
23	Surroundings	Very good / Good / Average.
24	Connections of the locality with main city	Well connection / gradual development taking place.
25	Type of construction of the building	R.C.C
26	Any discouraging report about the property	Nothing else.

I certify that –

- (1) The property as mentioned above has been inspected by me physically on **09.07.2026** and based on local enquiry I am satisfied that the information obtained about history of the property is correct and the valuation made by me is realistic and valued at Rs. 40,28,000.00
- (2) I am in no way having any interest in the property.
- (3) 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 Voter's Identity Card/PAN card/Aadhar Card. The reason given by the owner for offering the property as security is apparently acceptable.
- (4) Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.

Signature of the Valuer with seal

Latitude: - 22.680788 & Longitude: - 88.348634



Govt. Value of the property Rs. 18,65,455.00 for 3.6 Decimal land



Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

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Market Value of Land

(*) marked items are mandatory

District *	Hooghly	Thana *	Uttarpara
Local Body *	Municipality	Mouza *	Kotrung
Road *	Bireswar Banerjee Street [UTTARPARA (A.D.S.R.)]	Road Zone *	1 - Holding located on main road to Holding located on
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. UTTARPARA	Municipality *	UTTARPARA-KOTRUNG
Project Name	Not Available		

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

Plot No	LR	03610	/	0	LR Khatian No.	4343	/	Bata Khatian
Proposed Land Use *	Bastu				Nature of Land * (as recorded in ROR)	Bastu		

Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
Acre	3.6	Bigha	Katha	Chatak	Sq. Feet	3.6

Area of Land *	Acre	3.6	Bigha	Katha	Chatak	Sq. Feet	3.6
Adjacent to Metal Road	Yes				Approach Road Width * (In feet)	03	
Encumbered by Tenant	No				Tenant is Purchaser ?	No	
Bargadar	No				Bargadar is Purchaser?	Yes	No
Litigated Property	Yes	☒	☐	☐			

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
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Existing Market Value of Land: Rs. 18,65,455/-

DLRS server is not responding

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



iFMS
WEST BENGAL

Land & Land Reforms

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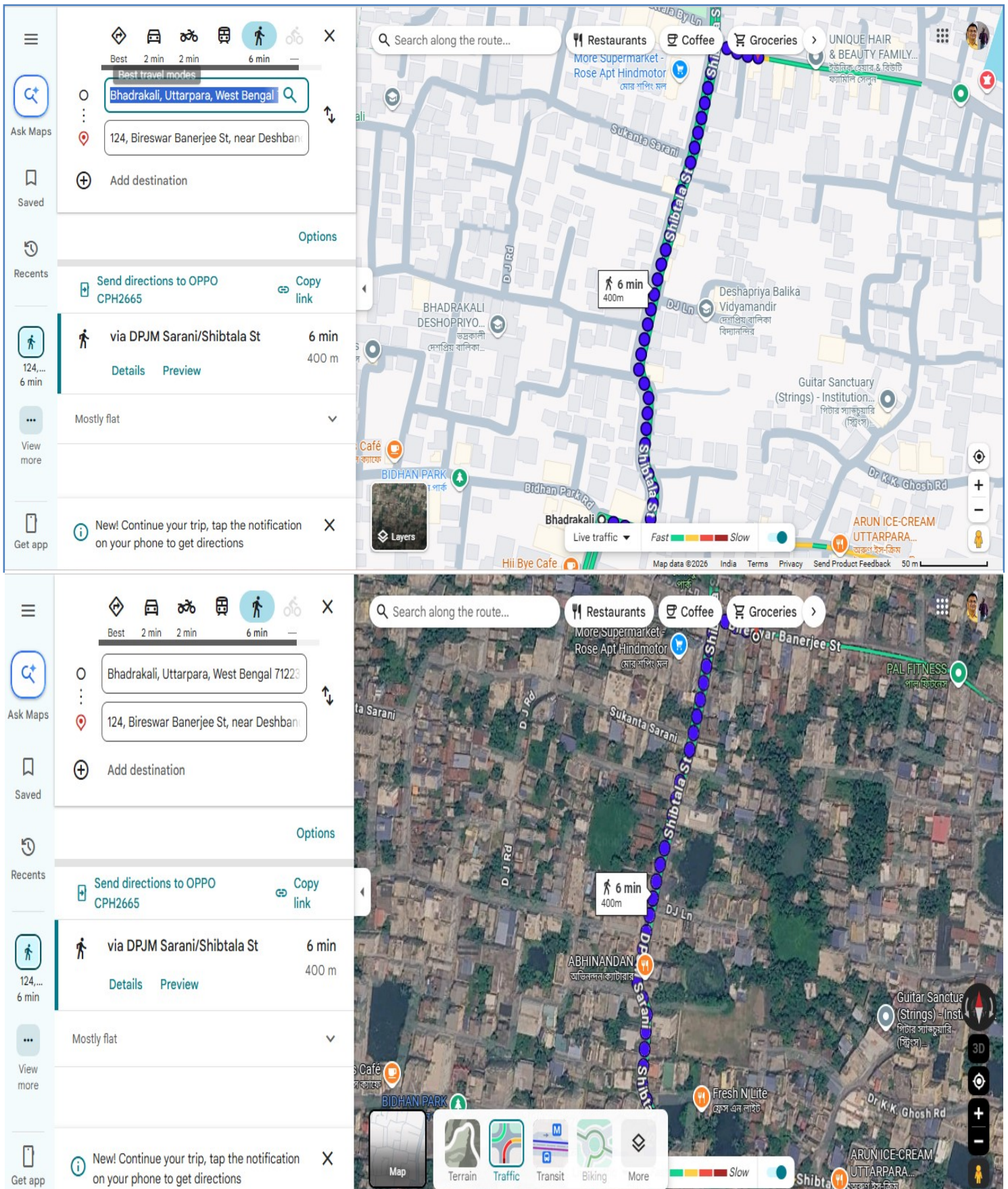
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सर्वोच्च शासन



PHOTOGRAPH FOR THE SITE OF
OWNER:- SRI JAGANNATH GHOSH.

**AT- HOLDING NO-141,B.B STREET, MOUZA-KOTRUNG,P.O-BHADRAKALI,
P.S-UTTARPARA, DIST-HOOGHLY, PIN-712232**

