

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.I/CCIT - 4/
Kol/85/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

Empanelled Engineer and Valuer - State Bank of India
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TO,

THE CHIEF MANAGER,
UCO BANK,
BRANCH: PANIHATI

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	14.02.2026
	b) Date on which the valuation is made	16.02.2026
03.1	List of documents produced for perusal	1. Deed Of Conveyance, Benign No.I-5027/2024, Dated- 11.06.2024 2. Previous Valuation Report Dated-04.05.2024 3. Sanction plan , dated 27.01.2023
03.2	Applicant Name	Srima Adikari Ph.No.(9830614438)
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).	Srima Adikari D/O Somesh Adikari, residing at Manikarnika Apartment, 1 st Floor, FL-East 262/1, Bose Pukur Prantik Pally, Kasba, Kolkata-700042
05.	Brief Description Of The Property	Flat Being No. E, Block-B, On the Ground Floor(South-West Side) of a five (G+IV) Storied Building, Building Named "AMYRA ENCLAVE "
06.	Location of the property:-	
	a) Plot No./Survey No.	L.R. Dag No. 1149/1828 L.R. Khatian No.4688
	b) Door No.	Holding No.1/1, Premises No.1
	c) T.S. No./Village/Locality	Mouza-Panihati
	d) Ward/Taluka.	Ward No- 04, Under Panihati Municipality
	e) Mandal/District	North 24 Parganas
07.	Postal address of the property	Holding No.1/1, Premises No.1, Raja Ram Chand Ghat Road, P.S.-Khardah, Dist- North 24 Parganas, Pin- 700111, Ward No- 04, Under Panihati Municipality
08.	City/Town	Panihati

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

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

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



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	Residential Area.	Yes.
	Commercial Area	No.
	Industrial Area.	No.
09.	Classification of the area-	
	a) High/Middle/Poor	Middle class locality.
	b) Urban/Semi Urban/Rural	Urban.
10.	Coming under Corporation Limit/Village Panchayet/Municipality.	Ward No- 04, Under Panihati Municipality
11.	Whether covered under any State/Central Govt. enactment (e.g. Urban Land Ceiling Act.) Or Notified under Cantonment Area.	NA
12.	In case it is an agricultural land, any conversion to house site plot is contemplated.	Bastu
13.	Boundaries of the site-	As Per Document (Land)
	North	By Lane of East India Industry
	South	By Land Pond of Pabitra May Bose & others
	East	By Lane of East India Industry & house of mr. Malakar
	West	By 12ft wide Raja Ram Chandra Ghat Road
13.1	Whether land is demarcated, compound wall with gate is available	As Per Physical Inspection (Flat)
13.2	Mention the plot number or house number allocated	Flat No. D
13.3	Whether the boundary is matching, reason for any deviation	Open To Sky
14.	Dimensions of the site-	Stair Case, Lobby & Flat No. F
	North	Open To Sky
	South	Open To Sky
	East	Open To Sky
	West	Open To Sky
14.2	Latitude, Longitude and Coordinates of the site	Yes, land is demarcated 3 Side.
15.	Dimensions of the site	Holding No.1/1, Premises No.1
16.	Extent of the site considered for valuation (least of 14a & 14b)	Yes, boundary is matching.
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.	a) As per the Deed.
17.1	Whether up to date taxes are paid, mention the latest tax receipt number	b) Actual.
		NA
		NA
		NA
		NA
		NA
		22°41'53.4"N 88°22'19.7"E
		451 Sqft (super built up area)
		451 Sqft (super built up area)
		NA
		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	12 ft wide Road.
12.	Type of road available at present.	Metal Road
13.	Width of road - Is it below 20'ft. or more than 20'ft	Is it Less than 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 Land Marks	All type of civic amenities available within comfortable distance. 1. Panihati Post Office
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



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

01.	Size of Flat	451 Sqft (super built up area)
02.	Total extent of the Building	451 Sqft (super built up area)
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. 3400/- to Rs. 3700/- per sqft.
04.	Guideline rate contained from the Registrar's Office / govt. website (an evidence of the proof to be enclosed)	Govt. Guide line price collected from web site & it shows that Flat value is Rs. 13,88,625/- i.e. Rs. 3,078/- 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 Rs. 3550/- per sqft
06.	Estimated value of the Flat	Rs. 16,01,050/-

Note: This is a NPA Property, we have inspected the property from outside of the building

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	2024
	d) Number of floors and height of each floor including basement, if any	Five (G+IV) Storied Building Height of each floor is 10 ft
	e) Plinth area floor wise	
	Total Floor area	451 Sqft (super built up area)
	f) <u>Condition of the building -</u>	
	i) Exterior - Excellent, Good, Normal, Poor.	Good
	ii) Interior - Excellent, Good, Normal, Poor.	NA



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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Flat)	Rs. 16,01,050/-
PART-'B' : (Building)-	Nil.
PART-'C' : (Extra items)	Nil.
PART-'D' : (Amenities)-	Nil.
Total.....	Rs. 16,01,050/-

[**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. 16,01,050/- Rupees In Words (Sixteen Lac One Thousand Fifty Only)**

Fair Market Value : **Rs. 16,01,050/-**

Realizable Value : **Rs. 14,40,945/- (10% less than Fair Market Value.)**

Forced Sale Value : **Rs. 12,80,840/- (20% less than Fair Market Value.)**

Place: Kolkata

Date: 16.02.2026

SUJOY KUMAR BISWAS

Chartered Engineer (AM 03075/8)

Fellow of The Institution of Engineers (India) (F-115871-9)

Approved Valuer & Fellow of The Institution of Valuers (F-16830)

Licentiate Building Surveyor KMC Class I (LBS/11347)

Empanelled Structural Engineer KMC Class I (ESE 161/1)

Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)

Empanelled Structural Engineer NKDA (STER / NKDA / 10/00025)

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:-

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Mandate for Valuer

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 - 14.02.2026												
1.	Nature of security											
	a. Vacant land [agricultural/ non-agricultural]		-----									
	b. Land with building thereon		Flat Being No. E, Block-B, On the Ground Floor(South- West Side) of a five (G+IV) Storied Building, Building Named "AMYRA ENCLAVE "									
2	Area of the land		8 Kh 06 Ch 30 Sqft									
3	Covered Area		361 Sqft (built up area)									
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		0.5Km									
6	Location [with Land]		<table border="1"> <tr> <td>North</td> <td>By Lane of East India Industry</td> </tr> <tr> <td>South</td> <td>By Land Pond of Pabitra May Bose & others</td> </tr> <tr> <td>East</td> <td>By Lane of East India Industry & house of mr. Malakar</td> </tr> <tr> <td>West</td> <td>By 12ft wised Raja Ram Chandra Ghat Road</td> </tr> </table>		North	By Lane of East India Industry	South	By Land Pond of Pabitra May Bose & others	East	By Lane of East India Industry & house of mr. Malakar	West	By 12ft wised Raja Ram Chandra Ghat Road
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South	By Land Pond of Pabitra May Bose & others											
East	By Lane of East India Industry & house of mr. Malakar											
West	By 12ft wised Raja Ram Chandra Ghat Road											
	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		Holding No.1/1, Premises No.1, Raja Ram Chand Ghat Road, P.S.-Khardah, Dist- North 24 Parganas, Pin-700111, Ward No- 04, Under Panihati Municipality									
7	Plot No./ Dag No.	R.S.Dag No. 1149/1828	House No. /Premises No.	Holding No.1/1, Premises No.1,								
	Khatian No.	L.R.Khatian No.4688	J.L. No.	10								
	P.S.	Khardah	, Ward No- 04, Under Panihati Municipality									
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		Srima Adikari D/O Somesh Adikari, residing at Manikarnika Apartment, 1 st Floor, FL-East 262/1, Bose Pukur Prantik Pally, Kasba, Kolkata-700042									

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8.a	Applicant/Purchaser	Srima Adikari D/O Somesh Adikari, residing at Manikarnika Apartment, 1 st Floor, FL-East 262/1, Bose Pukur Prantik Pally, Kasba, Kolkata-700042
9	Occupation of the owner [if other than the applicant]	NA
10	Relationship with the applicant	Purchaser
11	No. of stories and age of the building	Five (G+IV) Storied Building, The Building age is 2 years & Residually life is 78 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?	Freehold
	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 12 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?	NA
	The Valuer should verify the construction of the building with the sanctioned plan	NA
17	Who is occupying the house at present?	NA
18	Condition of the land/land & building from the point of view of sale.	Good



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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
21	Comments on the locality	Middle class
22	Surroundings	average
22	Connection of the locality with main city	Well-connected
23	Type of construction of the building	Five (G+IV) Storied Building, R.C.C. Structure with Column and 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 14.02.2026 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. 16,01,050/-**
- (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 15.02.2026 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

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Fellow of The Institution of Engineers (India) (F-115871-9)

Approved Valuer & Fellow of the Institution of Valuers (F-16930,

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Empanelled Structural Engineer KMC Class I (ESE 161/1)

Empanelled Civil Engineer NKDA (CVER / NKDA / 10 / 00030)

Empanelled Structural Engineer NKDA (STER / NKDA / 10/00026)

Signature of the Valuer with seal

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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

Empanelled Engineer and Valuer - State Bank of India
Empanelled Engineer and Valuer - Central Bank of India
Empanelled Engineer and Valuer - Bank of Baroda
Empanelled Engineer and Valuer - Axis Bank
Empanelled Engineer and Valuer - Andhra Bank
Empanelled Engineer and Valuer - Allahabad Bank
Empanelled Engineer and Valuer - UCO Bank
Empanelled Engineer and Valuer - Bandhan Bank
Empanelled Engineer and Valuer - DHFL
Empanelled Engineer and Valuer - KotakNahindra Bank
Empanelled Engineer and Valuer - IndiaBulls 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

PHOTOGRAPH OF THE PPROPERTY



Building View



Road View



During Visit



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

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

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

Dr. Sujoy Kumar Biswas

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

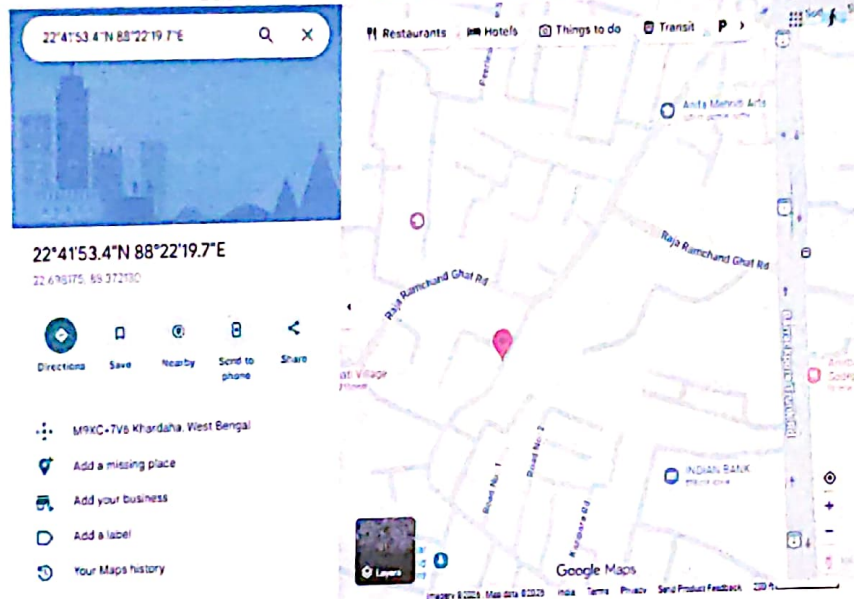
F.I.V., M.S.C.E., F.I.C.I.

Registered Engineer & Approved Valuer

Associate Building Surveyor Class (LBS-I): Kolkata Municipal Corporation
 Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation
 Associate 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/55/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

Empanelled Engineer and Valuer - State Bank of India
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ROUTE MAP OF THE PROPERTY



Flat sale deed plan

