

REPORT ON VALUATION



**VALUATION OF A LAND WITH PARTLY DOUBLE STORIED RESIDENTIAL BUILDING SITUATED
AT VILLAGE - AMBIKANAGAR, PURBAPARA, UNDER BERACHAMPA - II NO. GRAM PANCHAYAT,
P. O.- DEVALAYA(BERACHAMPA) & P. S. - DEGANGA, DISTRICT -NORTH 24 PARGANAS ,
PIN - 743424, WEST BENGAL.**

**OWNER:- SMT. SUNITA BANERJEE.
VALUE AS ON:- 22.05.2026**



PREPARED BY:-

APARNA DAS

B.SC. M.I.E.(IND), C. ENG., F.I.V

CHARTERED ENGINEER & CONSULTANT

REGD. VALUER UNDER C.B.D.T, MINISTRY OF FINANCE, GOVT. OF INDIA

REGD. VALUER OF I.B.B.I, PANEL VALUER OF K.M.C, MSTC LTD., INDIAN BANK, P.N.B,

UCO BANK & CANARA BANK

ADDRESS : DC 8/4, SASTRIBAGAN, JORAMANDIR, BAGUIATI, KOLKATA - 700059

PHONE : 033 2576 - 5133 (R), MOBILE : 9830136551 & 8274860880

Aparna Das

B.SC. M.I.E. (Ind), C. Eng., F.I.V
Chartered Engineer, Consultant
Regd. Valuer Under C.B.D.T
Ministry of Finance, Govt. of India
Regd. Valuer of I.B.B.I
Panel Valuer of K.M.C, MSTC Ltd.,
Indian Bank, P.N.B, UCO Bank
Canara Bank

DC 8/4, Sastribagan, Joramandir
Baguiati, Kolkata - 700059
Phone: 25765133
Mobile: 9830136551, 8274860880
E-Mail:aparnadasvaluer@gmail.com

Ref – AD/SR/ UCO (Barasat) / 2026-27/1661

Date- 26.05.2026
FORMAT - A

UCO BANK
Branch- BARASAT
VALUATION REPORT

(IN RESPECT OF A LAND/SITE AND PARTLY TWO STORIED RESIDENTIAL BUILDING)
(To be filled in by the Approved Value)
Value as on 22.05.2026

I. GENERAL

01.	Purpose for which the valuation is made	For valuation & to assess the present fair market value of the property as per market rate. For the purpose of recovery of Bank dues.								
02.	a) Date of Inspection	22.05.2026								
	b) Date on which the valuation is made	22.05.2026								
03.	List of documents produced for perusal	1) Copy of Deed of Gift - Being No. – 152500059, Year – 2020, Vide Book No.– I, Volume No.- 1525-2020, Pages from 2725 to 2745, Dated – 03/01/2020 2) Copy of Registered Deed of Rectification – Being No.- 152501908, Year – 2020, Vide Book No.- I, Volume No.- 1525-2020, Pages from 54523 to 54541, Dated – 24/02/2020 3) Copy of Parcha – Land recorded as Bastu. (in the name of Suprakash Banerjee) 4) Copy of Sanction Building Plan – No.- Nil, Dated – 14/01/2020, From Berachampa – II No. Gram Panchayat. (Land area mention in the plan is 2325 Sft. = 3.23 Kattahs) Located at: Village – Ambikanagar, Purbapara Mouza – Berachampa & P. S.– Deganga Nature of Land – Bastu, J.L No.– 69, Re Sa No.- 140, Touzi No.- 2469 <table><tr><td>R.S Dag</td><td>LR Dag</td><td>RS Kh</td><td>LR Kh</td><td>Area of Land .</td></tr></table>				R.S Dag	LR Dag	RS Kh	LR Kh	Area of Land .
R.S Dag	LR Dag	RS Kh	LR Kh	Area of Land .						



		354	Do	Nil	741	4 ½ Satak. = 1962 Sft. = 2.725 Kattahs	
04.	Name of the owner)and his /their address) with Phone No. (Details of share of each owner in case of joint ownership)	Owner/ Smt. Sunita Banerjee, W/o – Sri Suprakash Banerjee, residing at Village – Ambikanagar, Purbapara, P. O.- Devalaya(Berachampa) & P. S.– Deganga, Pin – 743424, North 24 parganas, West Bengal					
05.	Brief description of the property	The land with partly two storied residential building is R.C.C framed structure with R.C.C roof for ground floor & first floor is anti-corroded C.G.I shed located at 8 ft. wide Panchayat Road which is directly connected to Taki Road. The area is residential & having all facilities close to the property					
06.	Location of the property						
	a) Plot No./Survey No.	R.S & L.R Dag No.- 354 & Sub Plot No.- D					
	b) T.S. No./Village	Village – Ambikanagar, Purbapara, P. O.- Devalaya(Berachampa) & P. S.– Deganga, Pin – 743424, North 24 parganas, West Bengal					
	c) Ward/Taluka	Under Berachampa – II No. Gram Panchayat					
	d) Mandal/District	Mouza – Berachampa, District – North 24 parganas, Pin -743424					
07.	Postal address of the property	Village – Ambikanagar, Purbapara, P. O.- Devalaya(Berachampa) & P. S.– Deganga, Pin – 743424, North 24 parganas, West Bengal					
08.	City/Town	Town					
	Residential area	Yes					
	Commercial area	No					
	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 Panchayat/Municipality	Under Berachampa – II No. Gram Panchayat					
11.	Whether covered under any State/ Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/ cantonment area	Not Known					
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)					
13.	Boundaries of the property(physical Inspection)						
	North	By Common Passage then Property of Subikash Banerjee					
	South	By Property of Sambhunath Mukherjee					
	East	By Property of Subilash Banerjee					
	West	By 8 Ft. Wide Panchayat Road					
14.	Dimensions of the site						
		A. As per title Deed		B .Actuals			
	North	62'0"		62'0"			



15	South	62'0"	62'0"
	East	30'6"	30'6"
	West	33'0"	33'0"
	Extent of the site	4 ½ Satak. = 1962 Sft. = 2.725 Kattahs	
16.	Extent of the site considered for Valuation (least of 14A & 14 B)		4 ½ Satak. = 1962 Sft. = 2.725 Kattahs.(As per Deed, Parcha)
17.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.		Under the control of owner.

II. CHARACTERISTICS OF THE SITE

01.	Classification of Locality	Residential area
02.	Development of surrounding areas	Developed area
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	Residential Purpose
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 8 ft. wide Panchayat Road which is directly connected to Taki Road. Bus stand namely Ambikanagar is 500 meter distance & Bhasila Railway station is 5 km. distance from the site
12.	Type of road available at present	8 ft. wide Panchayat 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 by road ways & railways
19.	General remarks, if any	Being close to Taki Road, there is demand for land for construction & this is village area where prospective buyers are less Land Mark - Near Ambikanagar Pally Mangal Club

PART-A (Valuation of Land)

01.	Size of plot	
	North & South	
	East & West	
02.	Total extent of the plot	4 ½ Satak. = 1962 Sft. = 2.725 Kattahs
03.	Prevailing market rate	Between Rs. 3,00,000.00 to Rs.5,00,000.00 / Satak
04.	Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed)	Rs. 07,08,159.00 for 2.725 Kattahs Land Rate/ Kattah = Rs. 2,59,874.00
05.	Assessed/adopted rate of valuation	Considering the Location , Shape , Size , abutting road , the reasonable rate is considered @ Rs.5,00,000.00 / Kattah
06.	Estimated value of Land	2.725 Kattahs x @ Rs.5,00,000.00 = Rs.13,62,500.00



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/ Steel Framed)	R.C.C framed structure
c)	Year of construction	G.F – 2005 & F.F – 2017 (As per owner information)
d)	Number of floors & height of each floor including basement, if any	Partly two storied
e)	Plinth area floor-wise	As per Sanction Building Plan Built Up area of R.C.C Roof. – G.F- 590.27 Sft. & F.F – 590.27 Sft. & As per Measurement Built Up area of R.C.C Roof. – G.F- 630 Sft. & F.F – 520 Sft. Area considered as per sanction building plan for G.F & first floor as per measurement.
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 :

S1.No	Description	Ground Floor	Other Floors
01.	Foundation	R.C.C framed structure	
02.	Basement	No	Do
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 also same	Same as ground floor
05.	RCC Works	R.C.C Roof(standard), foundation, columns	Ant-corroded C.G.I shed
06.	Plastering	1:6 Sand Cement Plaster / Wall putty & finished with paint	Same as ground floor
07.	Flooring, skirting, dadoing	Vitrified floor tiles	Vitrified floor tiles
08.	Special finish as marble, granite, wooden panelling, drills etc.	Bathroom is finished with glaze tiles	Not known
09.	Roofing including weather proof course	Yes	No
10.	Drainage	Surface	

02.	COMPOUND WALL	Yes
	Height	
	length	
	Type of Construction	
03.	ELECTRICAL INSTALLATION	
	Type of wiring	Surface type wiring
	Class of fittings (Superior/	Ordinary



DETAILS OF VALUATION:

Sl. No	Particulars of Item	Plinth Area	Roof Ht.	Age of Building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs. ($0.9 \times 20/70$) = 22% ($0.9 \times 8/70$) = 9%	Net Value after depreciation Rs.
1	Ground Floor	590.27 Sft.	10'	20 Yrs.	1700.00	10,03,459.00	2,20,761.00	7,82,698.00
2	First Floor	520 Sft.	10'	8 Yrs.	1400.00	7,28,000.00	65,520.00	6,62,480.00
	TOTAL							Rs.14,45,178.00

(Amount in Rs.)

PART -C (Extra Items)

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

(Amount in Rs.)

PART -D (Amenities)

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

(Amount in Rs.)

PART-E (Miscellaneous)

01.	Separate toilet room	
02.	Separate lumber room	
03.	Separate water tank/sump	
04.	Trees, gardening	
	TOTAL	No

PART-F (Services)

(Amount in Rs.)

01.	Water supply / Electrical wiring arrangements	Including building cost
02.	Drainage arrangements	
03.	Compound wall	
04.	C.B. deposits, fittings etc.	
05.	Pavement	
	TOTAL	



TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part-A	Land	Rs. 13,62,500.00
Part-B	Building	Rs. 14,45,178.00
Part-C	Extra items	Rs. Nil
Part-D	Amenities	Rs. Nil
Part-E	Miscellaneous	Rs. Nil
Part-F	Service (Water & Electricity)	Rs. Nil
	TOTAL	Rs.28,07,678.00
	Say	Say Rs. 28,08,000.00 (Rupees Twenty Eight Lacs Eight Thousand Only)

[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 the prevailing condition with aforesaid specifications.

Rs. 28,08,000.00 (Rupees Twenty Eight Lacs Eight Thousand Only)

Summary Value:-

Fair Market Value	Rs. 28,08,000.00 (Rupees Twenty Eight Lacs Eight Thousand Only)
Realisable Value (10% Less from FMV)	Rs. 25,72,000.00 (Rupees Twenty Five Lacs Seventy Two Thousand Only)
Distress Value (20% Less than FMV)	Rs. 22,46,000.00 (Rupees Twenty Two Lacs Forty Six Thousand Only)

Aparna Das

APARNA DAS
B.Sc., C.E.M.I.E. (Ind)
Chartered Engineer,
Govt. Regd. Valuer,

No. WB/Cat.1/25181 of 1900

APPROVED VALUER

(Aparna Das)

Govt. Registered Valuer & Chartered Engineer
Panel Valuer of UCO Bank

Place--Kolkata

Date:- 26.05.2026

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: