Basudev Dey

MRICS (UK), CHARTERED SURVEYOR
F.I.S., F.I.V. (CAT-I) F.I.S.E. (Civil Engg.), F.I.C.A.
M.A. (Econ), Graduate in Valuation - Surveying
(THE INSTITUTION OF SURVEYORS, New Delhi)
Master of Valuation in Plant & Machinery (Gold Medalist)
Sardar Patel University, Gujarat, APPROVED VALUER,
FELLOW & GOLD MEDALIST of the
INSTITUTION OF VALUERS (India)

Former Chairman, Institution of Valuers, Kolkata (West Bengal) Branch
Govt. Registered Valuer of Immovable Property, Plant & Machinery

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Bompas Road, Near Lake Market)
Kolkata Main Branch
Vivek Apartment,
33A, Swami Vivekananda Road
Kolkata 700032

Ref. No. .....

Date 01.06.2026

UCO BANK
BALTIKURI BRANCH
VALUATION REPORT
(IN RESPECTOF LAND WITH BUILDING)
(To be filled in by the Approved Valuer)

Ref.UCO/BK/07/26-27

Date: 01.06.2026

I. GENERAL

01.	Purpose for which the valuation is made	For the purpose of ascertain fair market value (F.M.V.) as on date as per advice of UCO Bank Baltikuri Branch .
02.	a) Date of Inspection	**30.05.2026**
	b) Date on which the valuation is made	**30.05.2026**
03.	List of documents produced for perusal	
	i) Photo-Copy of Sale Deed being No.I-1557/2022 dated 04.03.2022 in the name of Smt.Indrani Bhowmik registered at ADSR,Domjur along with the Xerox copy of mother Deed No.I-927/2004 & Parcha for Khatian No.3502 within JL no.28, Mouja Mohiari in the name of Sri Prabir Das ii) Photo-copy of Building Plan sanctioned by District Engineer, Howrah Zilla Parishad vide memo no. 56/032/HZP/PS dated 17.05.2023	
	Remarks: *Valuation has been done on the basis of Xerox copies of the documents provided and has not been verified with the original documents. The Report is issued without prejudice and subject to the proper verification of Lawyer's Searching Report regarding legal ownership and physical possession etc.*	
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)	**Smt.Indrani Bhowmik** w/o.Shri Debabrata Bhowmik, **R/O.** Mohiari Roy Para, P.O.Andul-Mouri, P.S.Domjur, Dist. Howrah, Pin: 711302
05.	Brief description of the property	Land of 1 cotta 8 chhatak & incomplete double storied building measuring 666 sq.ft. on each floor as per plan [but as per physical measurement 640 sq.ft. on ground floor and 816 sq.ft. on first floor] having 2 bedrooms, 1 dining-cum drawing room, 1 kitchen, 2 toilets on each floor plus 1 puja room , 1 varandah on first floor , abutted by boundary on three sides (excepting north side) at Uttar Mohiari Das Para, P.O.Andul Mouri, P.S.Domjur under Mohiari -I Gram Panchayet Dist. Howrah Pin-711302.
06.	Location of the property	JL No.28, Mouja-Mohiari, LR Dag No. 2036 LR Khatian - 3502(at present 7615)on ONGC Motijeel Road , P.S. Domjur ADSR Domjur , Dist. Howrah Mohiari -IGram Panchayet.
	a) Plot No. / Survey No.	LR Dag No.2036,LR Khationan -3502(at present 7615)
	b) T.S. No. / Village	Mohiari, Domjur
	c) Ward / Taluka	Mohiari –I Gram Panchayet.
	d) Mandal / District	Dist.- Howrah.
07.	Postal address of the property	Uttar Mohiari Das Para, P.O.Andul Mouri, P.S.Domjurunder Mohiari -IGram Panchayet Dist. Howrah Pin-711302 Land Mark: **KSHUDIRAM CLUB**
08.	City / Town	Mohiari, Domjur
	Residential area	Yes.

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Govt. Regd. Valuer: Immovable Property (Cat-I) &
Plant & Machinery (Cat -VII)
Regd. valuer : Hon'ble High Court ...

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Ref. No. ..... *Date* .....

	Commercial area	No
	Industrial area	No
09.	Classification of the area	
	i) High / Middle / Poor	Middle.
	ii) Urban / Semi-Urban / Rural	Rural

PART-A (Valuation of Land)

01.	Size of plot	1 cotta 8 chhatak
	Boundary	
	North	By Vacant Land of Prabir Das
	South	By House of Rohini Mukherjee
	East	By Property of Rohini Mukherjee
	West	By 8' wide Common Passage
LATITUDE: 22.594004 N		**LONGITUDE:88.247448 E**
02.	Total extent of the land	1 cotta 8 chhatak=1.5 cottah
03.	Prevailing market rate	Rs.6,00,000.00 to Rs. 8,00,000.00 Per Cottah depending upon the location & connectivity
04.	Guideline rate obtained from the Registrar's Office (an evidence, thereof to be enclosed)	Rs.3,49,389.00 Per Cottah
05.	a)Considered Rate for consideration	Rs. 7,25,000.00 @ Per Cottah
	b)Less:05% on a/c encumbrance due to existing Structure	Rs. 36,250.00 @ Per Cottah
	c)Assessed / adopted rate of valuation	Rs. 6,88,750 .00 @ Per Cottah
06.	Estimated value of Land	**Rs. 10,33,125.00.00**

PART – B

VALUATION OF RESIDENTIAL CONSTRUCTION:

Detailed Description :		
A	**General Information :**	
01.	Type of Construction	RCC. Roofed, RCC Column, Brick Built
02.	Quality of Construction	Average
03.	Appearance of the building	Average
04.	Number of floors	Double Storied
05.	Maintenance of the building	Incomplete construction abandoned since 2024
06.	Water supply arrangements	Own Arrangement
07.	Drainage arrangement	Own Arrangement
08.	Whether the building is constructed as per plan Approved by the competent authority	Yes
09.	Tenancy details, occupancy	N.A
10.	Rent yield per month	N.A

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B	**Valuation of Construction :**	
01.	Specification	Good
	Foundation	RCC
	Superstructure	RCC Column & Brick Built
	Roof	RCC
	Joinery	Not fitted
	Floor Finish	Not done
02.	Total plinth area	666 Sq.ft as per Plan on each floor
03.	Year of construction	Incomplete construction abandoned since 2024
04.	Age of the building	3 years
05.	Total life of the building estimate	75 years after completion

	Progress of work Done		
		General Rule (on completion of construction	Ground Floor & First Floor Progress
	a) Foundation including plinth	17%	17%
	b) RCC work	6%	6%
	c) Roof	15%	15%
	d) Brick work	22%	22%
	e) Floor	7%	0%
	f) Door & window	16%	0%
	g)Plaster, Painting Finishing	9%	0%
	h) Electrical & other	6%	0%
	i) Miscellaneous	2%	0%
	Total construction completed	**100%**	**60%**

TO ASCERTAIN "PRIME COST"OF THE PARTLY INCOMPLETE DOUBLE STORIED BUILDING AS ON DATE:

Building/Structure	Built up area (In Sq. ft.)	Age of Building	Life in Yrs.	Average Rate for cost of construction (In Rs.)	Less due to incomplete construction.	Thus, Estimated Rate of Cost of Construction as on date.	Prime Cost of Double Storied Building.
Ground Floor	666	3 Years	80	1,800.00	40%~ Rs.720.00	Rs.1,080.00	Rs 7,19,280.00
First Floor	666	3 Years	80	1,800.00	40%~ Rs.720.00	Rs.1,080.00	Rs 7,19,280.00
Stair Head	126	3 Years	80	1,200.00	40%- 480.00	Rs.720.00.00	Rs. 90,720.00
							Rs. 15,29,280.00
Less: Depreciation on a/c poor maintenance after abandoning construction since 2024 @ 5%							**Rs. 76,464.00**
Present Depreciated value of Building Construction							**Rs. 14,52,816.00 .....(B)**

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TOTAL ABSTRACT OF THE ENTIRE PROPERTY			
Part-A	Land		**Rs. 10,33,125.00**
Part-B	Building		**Rs. 14,52,816.00**
Boundary Wall			**Rs. 15,000.00**
	TOTAL		**Rs, 25,00,941.00 Say Rs.25,01,000.00**
	(Rupees Twenty-Five Lakhs and One Thousand Only)		
DISTRESS VALUE OR FORCED SALE VALUE (75% of the F.M.V.)		=	**Rs. 18,76,000.00 RUPEES EIGHTEEN LAKHS AND SEVENTY-SIX THOUSAND ONLY**
REALISABLE VALUE (90% of the F.M.V.)		=	**Rs. 22,51,000.00 RUPEES TWENTY-TWO LAKHS AND FIFTY-ONE THOUSAND ONLY**

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. 25,01,000.00.00 (Rupees Twenty-Five Lakhs and OneThousand Only).**

APPROVED VALUER

Place: Kolkata
Date : 01.06.2026

[BASUDEV DEY]
FELLOW, THE INSTITUTION OF SURVEYORS (VALUATION - SURVEYING), MASTER OF VALUATION (PLANT & MACHINERY), SARDAR PATEL UNIVERSITY, GUJARAT, FELLOW & APPROVED VALUER, INSTITUTION OF VALUERS, CAT-I, BANKS, INSURANCE, FINANCIAL AND INDUSTRIAL CORPORATIONS
&
GOVT. REGD. VALUER (CAT-1, IMMOVABLE PROPERTY).

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Plant & Machinery (Cat -VII)
Regd. valuer : Hon'ble High Court, Calcutta
Survey Commissioner
Sealdah Judges' Court, Kolkata

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. 25,01,000.00 by the approved valuer is realistic.

Branch Manager/
Officer-in-charge of Advance Department
Date: