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

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Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation
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TO,

UCO BANK
BRANCH: BAKSARA

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	10.03.2026
	b)	Date on which the valuation is made	12.03.2026
03.1	List of documents produced for perusal		1. Deed Of Sale, Being No.I-3296/19, Dated-26.06.2019 2. Sanction Plan, BRCNo-49/16-17, Dated-17.06.2016 3. As made Sanction Plan, BRCNo-261/17-18. 4. Old Valuation, Report By, G.K.Malick & Associates. Dated-05.03.2019
03.2	Applicant Name		Suvra Kanti Das & Mallika Das Ph No.-(9874867447)
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).		1. Suvra Kanti Das S/O Prithi Ranjan Das, 2. Mallika Das W/O Suvra Kanti Das, Both are residing at National Place, P.O.-Baksara, P.S.-Santragachi, (Old Jagacha), Dist- Howrah, Pin-711110.
05.	Brief Description Of The Property		Flat No.-203 on the First Floor(North-East-South Side) of a Seven(G+VI) Storied building, Named "JHIMLI APARTMENT"
06.	Location of the property:-		
	a)	Plot No./Survey No.	L.R. Dag No.1519,1515,4980 L.R. Khatian No.-4979,4980
	b)	Door No.	Premise No-71
	c)	T.S. No./Village/Locality	Mouza- Uttar Baksara
	d)	Ward/Taluka.	Ward No.-45 Under H.M.C
	e)	Mandal/District	Howrah
07.	Postal address of the property		Premise No-71, Mouza- Uttar Baksara, P.O.-Baksara, P.S.-Santragachi, (Old Jagacha), Dist-

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		Howrah, Pin-711110, Ward No.-45 Under H.M.C		
08.	City/Town	Urban		
	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.-45 Under H.M.C	
11.	Whether covered under any State/Central Govt. enactment (e.g. Urban Land Ceiling Act.) Or Notified under Cantonment Area.		No.	
12.	In case it is an agricultural land, any conversion to house site plot is contemplated.		Bastu	
13.	Boundaries of the site-	As Per Documents(Building)	As Per Physical Inspection (Flat)	
	North	20'ft wide Road	Open To Sky	
	South	Plot no.-77, National Place	Open To Sky	
	East	23'ft wide Road	Open To Sky	
	West	Plot no.-73, National Place	Others Flat and Staircase, lobby and Lift	
13.1	Whether land is demarcated, compound wall with gate is available		Yes, land is demarcated	
13.2	Mention the plot number or house number allocated		Premise No-71	
13.3	Whether the boundary is matching , reason for any deviation		Yes, boundary is matching.	
14.	Dimensions of the site-		a) As per the Deed.	b) Actual.
	North		NA	NA
	South		NA	NA
	East		NA	NA
	West		NA	NA
14.2	Latitude, Longitude and Coordinates of the site		22°34'52.3"N	88°17'32.7"E"
15.	Dimensions of the site		879sqft(Super Built Up Area)	
16.	Extent of the site considered for valuation (least of 14a & 14b)		879sqft(Super Built Up Area)	
17.	Whether occupied by the owner/tenant? If occupied by the tenant since how long? Rent received per month.		Owner	

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17.1	Whether up to date taxes are paid, mention the latest tax receipt number	Nil

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?	Corner plot
11.	Road facilities	20' 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.	It is 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. **Amra Sobai Club.** 2. **National Shiv Mondir.**
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	

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PART – 'A': (Valuation of Flat):-

01.	Size of Flat	879 sqft(Super Built Up Area)
02.	Total extent of the Flat	879 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.3,400/-to Rs.3,500/- 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 land value is **Rs. 28,11,163/-** i.e **Rs. 3,198/-** 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. 3,450/- per sqft
06.	Considered rate after depreciation	As the building age is 7 years , after depreciation considered rate Rs.3345/- per sqft
07.	Estimated value of the Flat	Rs. 29,40,255/-

Considering age of the building as 80 years and salvage value as 10%, we deduce that
In 80 years depreciation is 90%, Hence in 7 years depreciation is (90/80)x 7 or 7.87 %.However, while evaluating the property value, considering the current structural condition of the building we have reduced the depreciation percentage from 7.87% and considered 7 % Depreciation on construction value. (Considering construction cost Rs.1500/- per sqft)

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		2019
	d) Number of floors and height of each floor including basement, if any		Seven(G+VI) Storied building Height of each floor is 10 ft
	e) Plinth area floor wise		
	Total Floor area		879 sqft(Super Built Up Area)
	f) Condition of the building –		
	i)	Exterior – Excellent, Good, Normal, Poor.	Good.
	ii)	Interior – Excellent, Good, Normal, Poor.	Good.

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Note:- We came to know that this property is **NPA Property**.

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-'A' : (Flat)	Rs. 29,40,255/-
PART-'B' : (Building)-	Nil.
PART-'C' : (Extra items)	Nil.
PART-'D' : (Amenities)	Nil.
PART-'E' : (Miscellaneous)	Nil.
PART-'F' : (Services)-	Nil.
Total……..	Rs. 29,40,255/-

[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. 29,40,255/- Rupees In Words (Thirty Lac Ninety Eighty Thousand Four Hundred Seventy Five Only)**

Fair Market Value : Rs. 29,40,255/-
Realizable Value :Rs. 26,46,229.5/-(10% less than Fair Market Value.)
Forced Sale Value :Rs. 23,52,204/-(20% less than Fair Market Value.)

Place: Kolkata
Date:12.03.2026

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:

---------- 67-A SURVEY PARK SANTOSHPUR KOLKATA – 700 075 WEST BENGAL INDIA----------
Cell : +91 98300 79885 , E mail : skbuniverse@gmail.com

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Mandate For Valuer

Name(s) of Valuer with Address & Telephone No :67-A SURVEY PARK SANTOSHPUR KOLKATA – 700 075 WEST BENGAL INDIA,Cell : +91 98300 79885
Date of visit –10.03.2026

1.	Nature of security		
	a. Vacant land [agricultural/ non-agricultural]	---------	
	b. Land with building thereon	Flat No.-203 on the First Floor(North-East-South Side) of a Seven(G+VI) Storied building	
2	Area of the land	4.84 Cottah	
3	Covered Area	879 sqft(Super Built Up Area) 703 Sqft (Covered Area) 628 Sqft (Carpet 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	1.0 km	
6	Boundaries [Flat]	North	20'ft wide Road
		South	Plot no.-77, National Place
		East	23'ft wide Road
		West	Plot no.-73, National Place
	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	Premise No-71, Mouza- Uttar Baksara, P.O.-Baksara, P.S.-Santragachi, (Old Jagacha), Dist- Howrah, Pin-711110, Ward No.-45 Under H.M.C	

7	Plot No./ Dag No.	L.R. Dag No.-1519,1515,4980	House No. /Premises No.	71
	Khatian No.	L.R. Khatian No.- 4979,4980	J.L. No.	
	P.S.	Santragachi	Ward No.-45 Under H.M.C	

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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	1. Suvra Kanti Das S/O Prithi Ranjan Das, 2. Mallika Das W/O Suvra Kanti Das, Both are residing at National Place, P.O.-Baksara, P.S.-Santragachi, (Old Jagacha), Dist-Howrah, Pin-711110.
9	Present address of the Purchaser [if other than the applicant]	1. Suvra Kanti Das S/O Prithi Ranjan Das, 2. Mallika Das W/O Suvra Kanti Das, Both are residing at National Place, P.O.-Baksara, P.S.-Santragachi, (Old Jagacha), Dist-Howrah, Pin-711110.
10	Occupation of the owner [if other than the applicant]	NA
11	Relationship with the applicant	Owner
12	No. of stories and age of the building	Seven(G+VI) Storied building. The Building is 7 years & Residual Life of the building 73 years.
13	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.
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 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.
15	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
16	Whether the property is accessible from public Road?	Access By 20 Ft. Wide Road
	The Valuer should verify from site map and	Yes.

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	get confirmed from local enquiry.	
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	Yes
18	Who is occupying the house at present?	Owner
19	Condition of the land/land & building from the point of view of sale.	Good
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.	Suman Santra Uco Bank Manager
22	Comments on the locality	Middle class
23	Surroundings	average
24	Connection of the locality with main city	Well-connected
25	Type of construction of the building	Seven(G+VI) Storied building, R.C.C. Structure with Column and Beam, Flat Consists Bedroom-2, Dining-1, Kitchen-1, Toilet-2, Balcony-2 & Flooring-Tiles, Lift Facility Yes
26	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 **10.03.2026** 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. 29,22,675/- …….
(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 **12.03.2026** to make local enquiries from the market and neighbours 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.

Signature of the Valuer with seal

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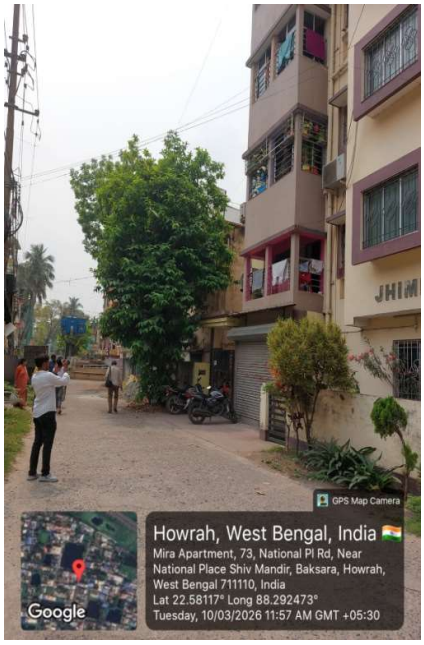
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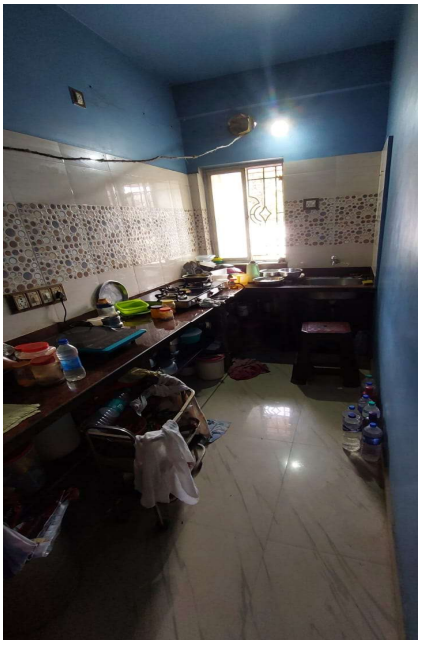
Licenciate Building Surveyior Class (LBS-I): Kolkata Municipal Corporation
Corporation Empanelled Structural Engineer Class (ESE-I): Kolkata Municipal Corporation
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Wealth Tax (34A/B) Reg. No –W.B/CCIT – 4/
Kol/85/2016-17/Registration of Valuer/ Sujoy Kumar Biswas

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Empanelled Engineer and Valuer - Central Bank of India
Empanelled Engineer and Valuer – Bank of Baroda
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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

PHOTOGRAPHOF THE PROPERTY













Road View

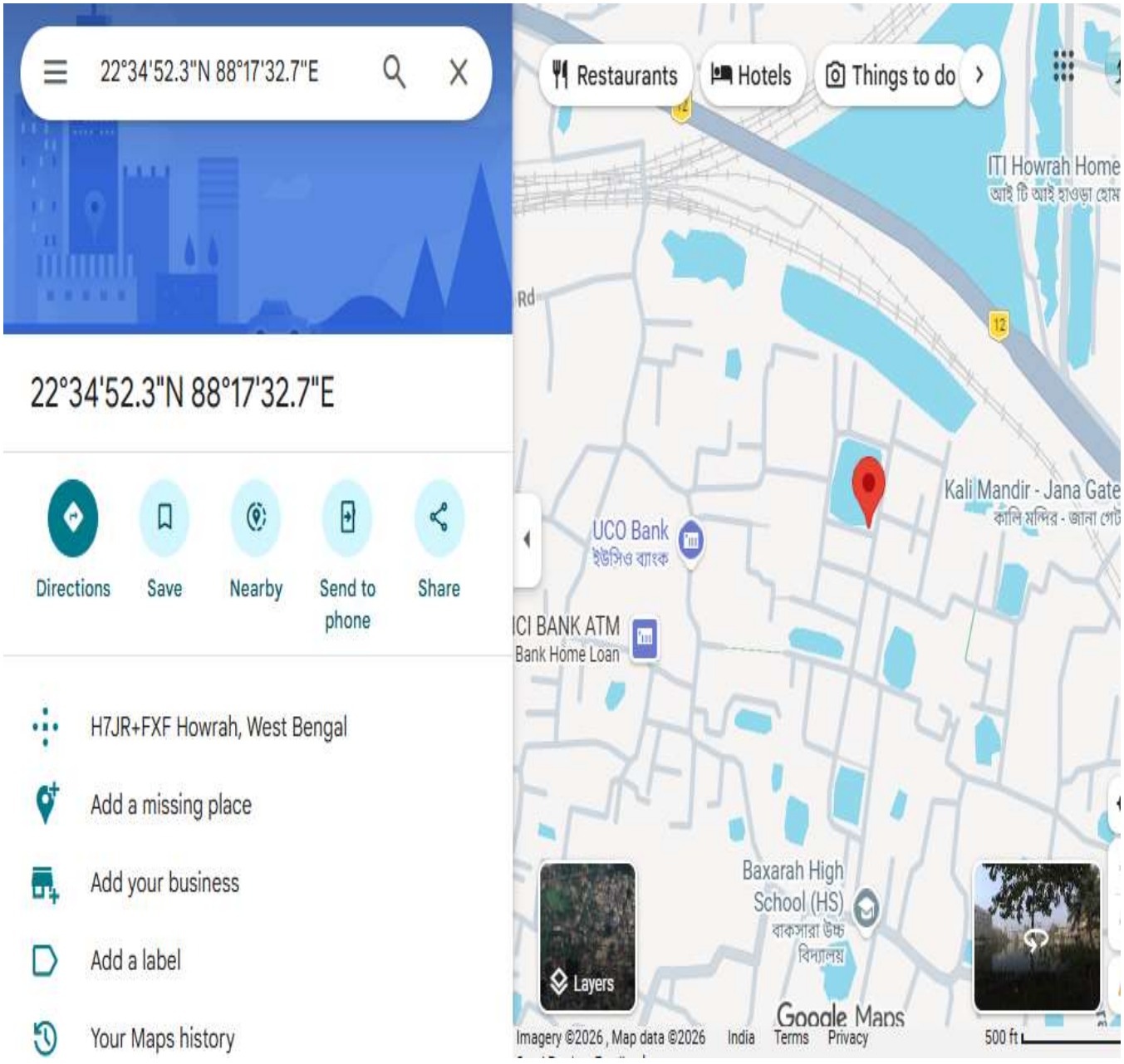
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ROUTE MAP OF THE PROPERTY



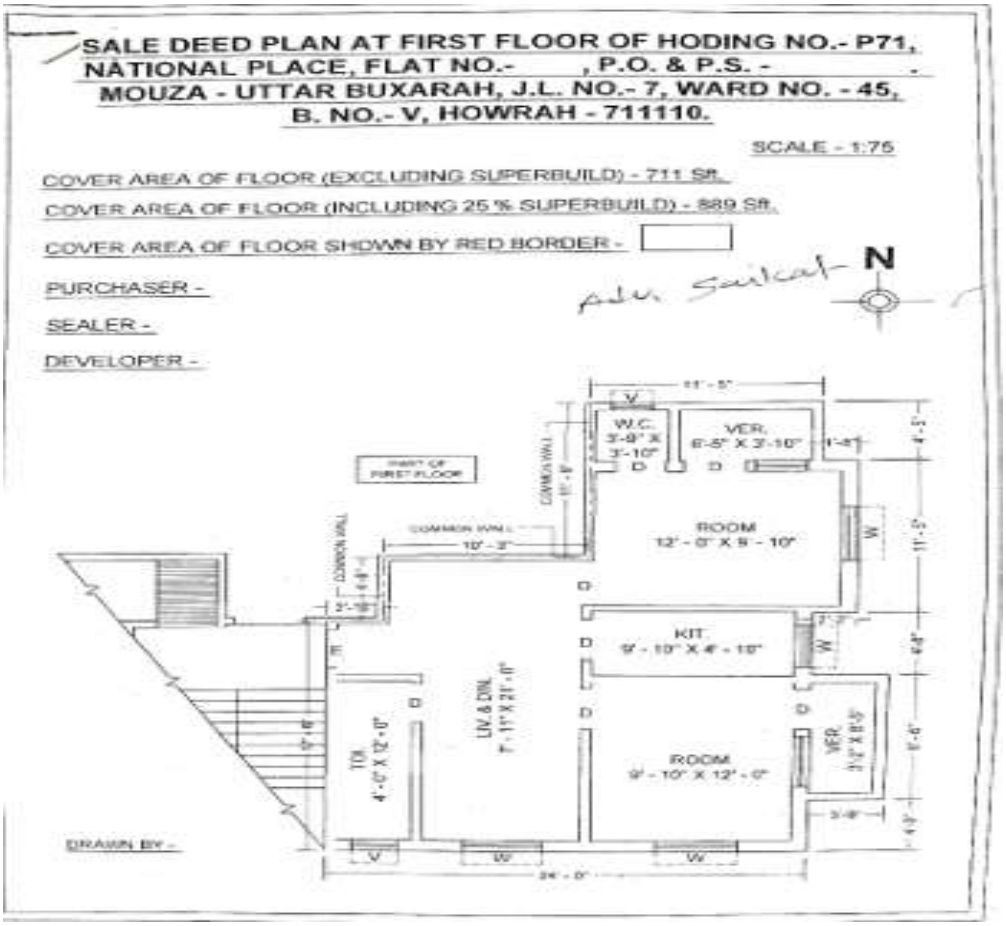
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Sale deed plan



---------- 67-A SURVEY PARK SANTOSHPUR 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