VALUATION REPORT





OUR REF. NO	BDP/KOL/UCO-029/2025	DT: 29.05.2025
NAME OF THE OWNER	Md. Hasem Mondal Alise Abdul Hasem S/o late md aowlad hossain	
NAME OF THE BORROWER	M/S ANIMA RAPLER LOOM, PROP-ANIMA KHATUN,	
PROPERTY DETAIL'S	At –Village –Kalianai, Po- Bohera, Ps –Duttapur under Kotra GP, Pin-742248, Dist –North 24 Pargana, West Bengal	

VALUE SUMMARY		
MARKET VALUE	REALIZABLE VALUE (90%)	DISTRESS VALUE (80%)
Rs. 50,04,000.00	Rs. 45,03,000.00	Rs. 40,03,000.00
NAME OF THE BANK & BRANCH	UCO BANK, BIRATI BRANCH, BIRATI	

ER. BIDYADHAR PANDA, M. TECH, LL.B.
INCOME TAX REGD. VALUER
PANEL VALUER FOR STATE BANK OF INDIA, IOCL, UBI, PNB, UCO & OGB

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ER. BIDYADHAR PANDA, M.TECH, LL.B.

INCOME TAX REGD. VALUER, ENVIRONMENT & SAFETY AUDITOR

REF. NO-BDP/KOL/UCO/029/2025 DATED: 29.05.2025

UCO BANK

BIRATI BRANCH, BIRATI

VALUATION REPORT (IN RESPECT OF LAND/SITE & BUILDING)

(To be filled in by the Approved Valuer)

01	Purpose For Which The Valuation Is Made	:	***To Know The Present Market Value Of The Property*** **(Re-Valuation for NPA recovery)**
02	A) Date Of Inspection	:	**29.05.2025**
	B) Date On Which The Valuation Is Made	:	**29.05.2025**
03	List Of Documents Produced For Persual	:	**Xerox Copy Of previous valuation report given by Haripriya associated pvt . dated no- 16/09/2023, building sanction plan fever of MS- ANIMA REPLER LOOM, plan sanction by excutive officer of barasat -1 panchayet samiti vide memo -585/BST-1 dated - 31/10/2017.**
7	Name Of The Owner (S) And His /Their Address (Es) With Phone No.(Details Of Share Of Each Owner In Case Of Joint Ownership)	:	**AS per deed –** **Md. Hasem Mondal Alise Abdul Hasem** **S/o late md aowlad hossain** **M/S ANIMA RAPLER LOOM , PROP-ANIMA KHATUN ,** **At –Village –Kalianai, Po- Bohera, Ps –Duttapur under Kotra GP , Pin-742248,** **Dist –North 24 Pargana ,West Bengal**
05	Name Of The Borrower	:	M/S ANIMA RAPLER LOOM , PROP-ANIMA KHATUN, W/o Md. Hasem Mondal Alise Abdul Hasem
06.	Brief Description Of The Property	:	Land Measuring About 12 Decimal but considered only 9 decimal Or Say 3920.4 Sq.Ft ,With Double Storied RCC Frame Structure commercial Building Thereon The Said Land.
07	Location Of The Property	:	The Said Property Is Situated At Village ,–Kalianai , Po- Bohera , Ps –Duttapur under Kotra GP , Pin-742248,Dist –North 24 Pargana ,West Bengal The Site Is About 10 Km From duttapukur Railway Station . Land Mark – kalianai madrasha
	Premises / Holding No.	:	----
	Ward No.	:	Coming under panchayet limit
	Mouza	:	Kalianai
	J.L.No.	:	**118**
	Re.Sa.No.	:	**----**
	Touzi No.	:	**Not mentioned**
	Khatian No.	:	L.R khatian no -1193
	Dag No.	:	**R.S & L.R Dag No- 1229**
	P.O.	:	**Bohera pin code-742248**
	P.S.	:	**Duttapukur**

	District	:	**North 24 pgs**
	A.D.S.R.O	:	**Kadambagachi**
	Latitude & Longitude	:	**22°44'45.0"N 88°33'16.4"E**
	Type Of Land	:	**9 decimal land Dokan (As Per Previous Valuation Report) 3 decimal land danga category**
08	*Postal Address Of The Property*		**At –Village –Kalianai, Po- Bohera, Ps –Duttapur under Kotra GP, Pin-742248, Dist –North 24 Pargana, West Bengal**
09	*City/Town*	:	**Village area**
10	*Residential area/ Commercial area/Industrial area*	:	**Residential Area**
11	*Classification of the area*	:	
	i) High/Middle/Poor	:	**Middle Class**
	ii) Urban/Semi-Urban/Rural	:	**Rural**
12	*Coming under Corporation limit/Village Panchayat/Municipality*	:	**Coming Under Kotra gram panchayet limit**
13	*Whether covered under any State/Central Govt. enactment's (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area*	:	***No***
14	*In case it is an agricultural land, any conversion to house site plots is contemplated*	:	As per previous valuation report total land area 12 Decimal but 9 decimal is converted to dokan category & balance 3 decimal not converted till date .
15(a)	*Boundaries of the property*	:	**(As Per prervious valuation report)**
	North	:	Property of Romjan Ali
	South	:	Property of Hase Ali Gazi
	East	:	Property of Rabbani Mondal
	West	:	By Panchyat Road
(b)	*Boundaries of the property*	:	**(As Per Physical Verification)**
	North	:	Property of Romjan Ali
	South	:	Property of Hase Ali Gazi
	East	:	Property of Rabbani Mondal
	West	:	By Panchyat Road
16	*Dimensions of the site*	:	**As per plan**
17	***Extent of the site***	:	As per previous valuation report total land area 12 Decimal but 9 decimal is converted to dokan category & balance 3 decimal not converted till date .as such 3 decimal is not consider for valuation .
18	***Extent of the site considered for Valuation*** *(Actual)*	:	**9 decimal or say 3920.4 sq ft (out of 12 decimal)**
19	*Weather occupied by the owner/tenant? If occupied by tenant since how long?*	:	**Occupied by M/S-AMINA RAPLER LOOM**

CHARACTERISTICS OF THE SITE			
1	*Classification of Locality*	:	**Middle Class**
2	*Development of surrounding areas*	:	**Developing Area**
3	*Possibility of frequent flooding*	:	**No**
4	*Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.*	:	**Within 8 Km.**
5	*Level of land with topographical conditions*	:	**Leveled**
6	*Shape of land*	:	**rectangular Shaped**
7	*Type of use to which it can be put*	:	**Commercial use**
8	*Any usage restriction*	:	**Not observed**
9	*Is plot in town planning approved layout?*	:	**Yes**
10	*Corner plot or Intermittent plot?*	:	**Intermittent Plot**
11	*Road facilities*	:	**Yes (10 ft wide panchayet road)**
12	*Type of road available at present*	:	**Concrete road**
13	*Width of road- Is it below 20'ft. or more than 20'ft.*	:	**Below 20' ft.**
14	*Water Potentiality*	:	**Yes**
15	*Underground sewerage system*	:	**No**
16	*Power supply is available in the site*	:	**Yes**
17	*Whether it's locked Land*	:	**No**
18	*Advantage of the site*	:	**Noting observed**

PART-A (VALUATION OF LAND):

01	***Size of plot***	:	**As Per Revenue Map**
02	**Total Extent of the site**	:	**9 Decimal Or Say 3920.4 Sq.Ft (approx.) (more or less)**
03	***Prevailing market rate***	:	**Rs 1,50,000.00 /- to Rs.2,00,000.00 /- Per decimal**
04	***Govt. rate as per website of WB Govt. Registration site as on date***	:	**@ Rs. 62,722.00 per Decimal . for commercial (dokan Categories land) Govt. value of total land – Rs.5,64,500.00**
05	**Assessed/ adopted rate of valuation**	:	**Based on the local enquiry made in the locality and other sources market value of land taking into account of its location advantages ,size,shape surface level frontage,width of abutting road & built up encumbrance assessed that Rs. 1,60,000 .00 per decimal For commercial Land is considerable fair and reasonable.**
06	**Estimated value of Land**	:	**9 decimal Land area X Rs. 1,60,000 .00 per decimal = Rs. 14,40,000.00**

PART-B (VALUATION OF BUILDING) :

	TECHNICAL DETAILS OF THE BUILDING:		
01	*Type of building*	***:***	**Commercial Building**
02	*Type of Structure*	***:***	**Double Storied RCC Building With Column Structure, Lintal, Chajja, Rcc Roof ,& GF Factory Shed –Ac Sheet ,Angel Purlin & Angel Truss & Joist Structure**
03	*Year of construction*	***:***	**GF -2017 As Per Document**
04	*Number of floors & height of Each floor including basement, if any*	***:***	***Double Storied RCC Building Height—10'6" ft & GF factory shed height -22'00" ft***
05	*Plinth area floor-wise*	***:***	**As Per Previous Valuation Report (More Or Less)** **Ground Floor Offices – 900 Sq Ft** **First Floor Offices – 900 Sq Ft** **Factory - 1890 Sq Ft** **Built up Area taken as per previous valuation report**
06	*Condition of the building* *i) Exterior- Excellent, Good, Normal, Poor* *ii) Interior-Excellent, Good, Normal, Poor*	***:*** ***:***	***Good***

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF:

Sl No.	***Description***	***Ground floor & First floor RCC portion***	***Factory shed***
01.	***Foundation***	***R.C.C framed structure***	***R.C.C framed structure***
02.	***Basement***	***-----***	***-----***
03.	***Superstructure***	***K.B.Brick work***	***K.B.Brick work***
04.	***Joinery/ Doors & Windows(please furnish details about size of frames, shutters, glazing, fitting etc.,and specify the species of timber)***	***Not verified***	***Not verified***
05.	***RCC Works***	***Slab,lintel,chajja etc.***	***Slab,lintel,chajja etc.***
06.	***Plastering***	***Not verified***	***Not verified***
07.	***Flooring, skirting, dadoing.***	***Not verified***	***Not verified***
08.	***Special finish as marble, granite, wooden paneling, drills etc.***	***No***	***Yes***
09.	***Roofing including weather proof course***	***RCC roof***	***G.C.I shed***
10.	***Drainage***	***Yes***	***Yes***

02. COMPOUND WALL ***no***

03. ELECTRICAL INSTALLATION ***: Yes***

Type of wiring ***: not verified***

Class of fittings (Superior/Ordinary/Poor) ***: not verified***

DETAILS OF VALUATION OF BUILDING:

Particulars of item	*Plinth area (Sq.ft.)*	*Roof Ht. (approx)*	*Age of the building*	*Estimated replacement rate of construction (per Sq.ft.)*	*Replacement cost (Rs.)*	*Depreciation 1.5 % per year*	*Net value After depreciation (Rs.)*
G.f (RCC)Office	*900*	*10'06"*	*8 yrs*	*@ 1200/*	*10,80,000.00*	*1,29,600.00*	*9,50,400.00*
G.Floor (Factory)	*1890*	*10'06"*	*8 yrs*	*@ 1000/-*	*18,90,000.000*	*2,26,800.00*	*16,63,200.00*
First floor	*900*	*10'06"*	*8 yrs*	*@1200/-*	*10,80,000.00*	*1,29,600.00*	*9,50,400.00*
						TOTAL	*Rs.35,64,000.00*

Part – C (Extra Items) Building: Nil

1)	*Portico*	----
2)	*Extra Sheet/Rolling Shutter/Collapsible Gate*	
3)	*M.S.Front Grill Gate*	-----
4)	*Over Head Water Tank*	
5)	*Iron Relling In Works*	----
	T O T A L Rs.	***NIL***

Part - D (Amenities): Nil

1)	*Ward Robes & Cupboards*	----
2)	*Extra Sinks And Bath Tubs*	----
3)	*Marble/Ceramic Flooring*	----
4)	*Interior Decorations*	----
	T O T A L	***NIL***

Part –E (Services): Nil

1)	*Water Supply Arrangements*	*Nil*
2)	*Car Parking*	-----
3)	*Extra room*	
4)	*Site Development/ Pavement*	**----**
5)	*Electricity & Electrical Fittings Etc.,*	-----
6)	*Drainage Arrangement & Septick Tank*	-----

7)	*Front Gate*	-----
	T O T A L .	***Nil***

TOTAL ABSRACT OF THE ENTIRE PROPERTY:

			Market Value
PART-A	***LAND***	***:***	***Rs.14,40,000.00***
PART-B	***BUILDING***	***:***	***Rs.35,64,000.00***
PART-C	***EXTRA ITEMS***	***:***	***Nil***
PART-D	***AMENITIES***	***:***	***Nil***
PART-E	***SERVICE***	***:***	***Nil***
	TOTAL	***:***	***Rs.50,04,000.00***
	Or Say,	***:***	***Rs.50,04,000.00***
	Realizable value 10 % less		***Rs. 45,04,000.00***
	Distress value 20 % less		***Rs. 40,03,000.00***

Note-* When We Visit The Site Property Was Locked So We Not Entered The Property And Not Verified Inside The Property , So We Made This Report Based On Out Side Verification And available document like Previous Valuation Report, building plan , parcha Wich Is Provide By Bank



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 their 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 a foresaid specification is **Rs.50,04,000.00** (Rupees fifty four lakh four Thousand only)

Er. Bidyadhar Panda
B-Tech (Civil), M-Tech. LLB
Govt. Approved Valuer
Regd. Valuer CAT-I-F-1739

Place: Kolkata

Date 28/05/2025 **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:

ER. BIDYADHAR PANDA, M.TECH, LL.B.

INCOME TAX REGD. VALUER, ENVIRONMENT & SAFETY AUDITOR

REF. NO-BDP/KOL/UCO/029/2025 **DATED: 29.05.2025**

Mandate For Valuer

1.	**Natuer Of Security**			
	A.	*Vacant Land [Agricultural/Non-Agricultural]*	**N.A**	
	B.	*Land With Building Thereon*	**Land & Building**	
2.	*Area Of The Land*		***9 decimal or say 3920.4 sq.ft (Approx.)***	
3.	*In Case Of Flat, Super Built-Up Area*		**N.A.**	
4.	*In Case Of Building Under Construction, Status/Progress Of Construction And Approximate Time Required For Completion*		**N.A**	
5.	*Distance Of The Site From The Branch*		Within 25 km (Approx)	
6.	*Location*		The Said Property Is Situated At Village ,– *Kalianai ,Po- Bohera , Ps –Duttapur under Kotra GP , Pin-742248,Dist –North 24 Pargana ,West Bengal* The Site Is About 10 Km From duttapukur Railway Station . Land Mark – kalianai madrasha	
	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 Restriction In Ownership, If Any		Land Measuring About 12 Decimal but considered only 9 decimal Or Say 3920.4 Sq.Ft ,With Double Storied RCC Frame Structure commercial Building Thereon The Said Land.	
7.	*Mouza*	Kalianai	**Dag No.**	**R.S & L.R Dag No- 1229**
	J.L.No.	**09**	**P.O.**	**Bohera pin code-742248**
	Touzi No.	-----	**P.S.**	**Duttapukur**
	Khatian No.	L.R khatian no -1193	**District**	**North 24 parganas**
	Holding No.	***N/A***	**A.D.S.R.O.**	**Kadambagachi**
	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 There On. In Case Of A Large Plot, The Valuer Must Arrange For The 'Amin' / 'Local Government Officials' To Measure The Property And Identify TheBoundaries From All The Four Side. The Valuer Should Pay Visit To The 'Amin' In His Office.			
8.	*Name Of The Present Owner Of The Property :*		**Md. Hasem Mondal Alise Abdul Hasem S/o late md aowlad hossain**	
9.	*Present Address Of The Owner[If Other Than The Applicant]*		***At –Village –Kalianai ,Po- Bohera , Ps –Duttapur under Kotra GP , Pin-742248,Dist –North 24 Pargana ,West Bengal***	
10.	*Occupation Of The Owner[If Other Than The Applicant]*		**Owner occupation**	
11.	*Relationship With The Applicant*		**Owner**	
12.	*No. Or Stories And Age Of The Building*		**Double storied R.C.C Structure Building**	

		And factory shed **Age .- 8 yrs** **Remaning age of life –59 yrs**
13.	*Whether The Property Has Been Purchased By The Present Owner Or Inherited Or Received As Gift.*	**Leased deed (As per previous valuation report)**
	The Valuer Should Verify Seller's Photo Id And Address.	**Not Verified**
14.	*Consideration/ Reason For Offering The Property As Mortgage [In Case Of Third Party Property] In Case Of Third Party Collateral Security.*	**N.A.**
15	*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 Data 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.*	**N.A.**
16.	*Whether The Property Is Free From Tenancy ?*	**Yes**
	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.	**N.A.**
17	*Whether The Property Is Accessible From Public Road?*	**Yes**
18	*The Valuer Should Verify From Site Map And Get Confirmed From Local Enquiry.*	**Not Verified**
19	*Whether The Building Is Constructed As Per Sanctioned Plan Of The Competent Authority Viz. Municipality/Corporation/Urban Development Authority / Local Bodies?*	**Not Verified**
20	*The Valuer Should Verify The Construction Of The Building With The Sanctioned Plan*	**Verified plan**
21.	*Who Is Occupying The House At Present?*	**Occupied By Owners**
22.	*Condition Of The Land/Land & Building From The Point Of View Of Sale*	**Good**
23.	*Whether Local Enquiry Made To Satisfy About History Of The Property ?*	**Satisfied**

	The Valuer In His Report Mention The Name /Names Of The Persons Presents At The Time Of Inspection Or The Person Identifying The Property.	**Identified By –bank recovery agent**
24.	*Comments On The Locality*	**Middle Class**
25.	**Surroundings**	**Residential Area**
26.	**Connection Of The Locality With Main City**	**Well Connected**
27.	**Type Of Construction Of The Building**	**Double Storied RCC Building With Column Structure ,Lintal , Chajja , Rcc Roof ,& GF Factory Shed –Ac Sheet ,Angel Purlin & Angel Truss & Joist Structure .**
28.	**Any discouraging report about the property**	**Note given on valuation report**

We certify that –
The property as mentioned above has been inspected by us physically on. 28.05.2025
we are satisfied that the information obtained about history of the property is correct from Branch Manager and the valuation made by us is realistic and valuation made by us is realistic and values at Rs.50,04,000.00 & Distress Value Rs. 40,03,000.00
During inspection we have talked to the Branch Manager of the Branch.
We are in no way having any interest in the property.
Method used, factors influencing the analysis, opinion, conclusion and assumption made are clearly recorded in the valuation certificate.



Signature of the valuer with Seal

Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

Market Value of Land

(*) marked items are mandatory

District *	North 24-Parganas	Thana *	Barasat
Local Body *	Gram Panchayat	Mouza *	Kalitala
Road		Road Zone	
Premises No.	Premises No	Ward No.	Ward No
Jurisdiction of *	A.D.S.R. KADAMBAGACHI	Gram Panchayat *	KOTRA
Project Name	Not Available		

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

Plot No	LR	01229	/ 0	LR Khatian No. 1193 / Bata Khatian

Proposed Land Use *	Existing Industry/Karkhana			Nature of Land * (as recorded in ROR)	Dokan	
	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
Area of Land *	Acre	9	Bigha	Katha	Chatak	Sq. Feet	9
Adjacent to Metal Road	No				Approach Road Width * (in feet)	8	
Encumbered by Tenant	No				Tenant is Purchaser ?	No	
Bargadar	No				Bargadar is Purchaser?	Yes No	
Litigated Property	Yes No						

This plot has any road access in any side be mentioned property below:

North side Yes No | East side Yes No | West side Yes No | South side Yes No

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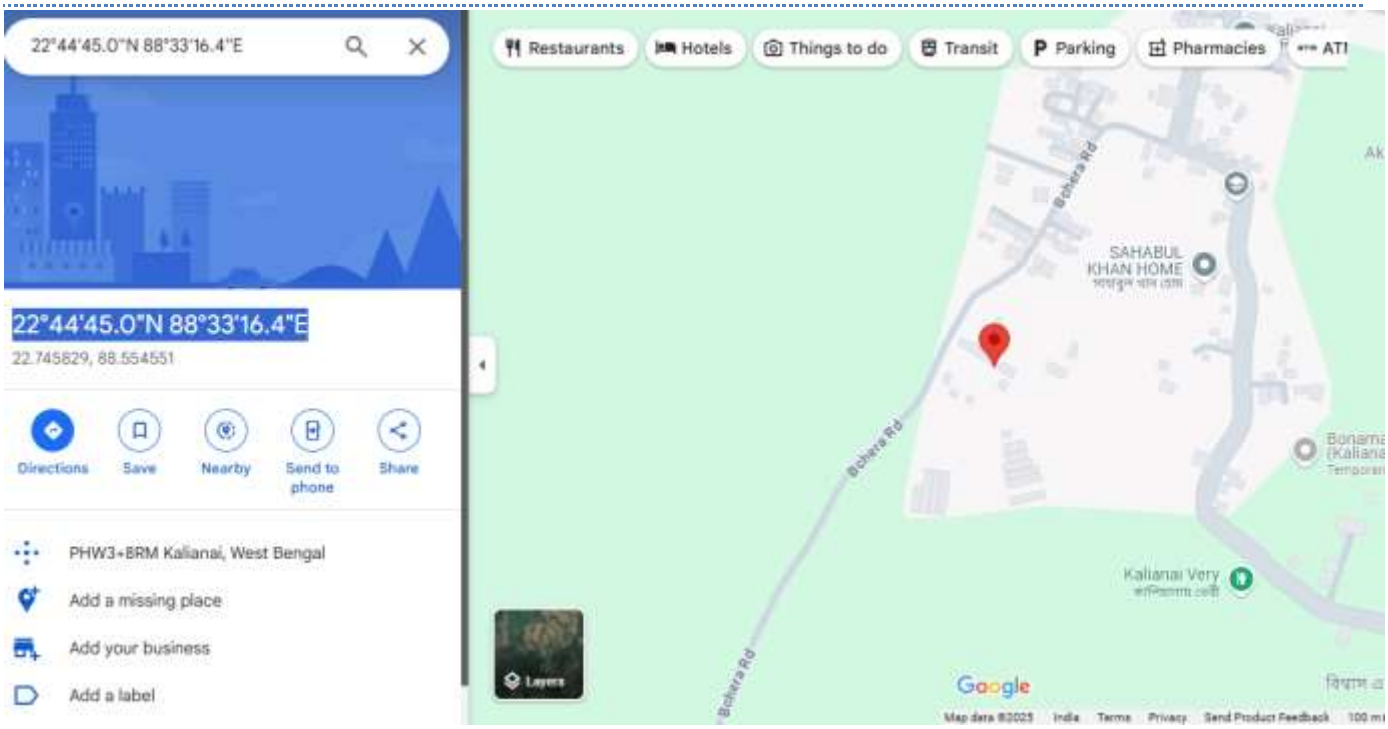
Existing Market Value of Land: Rs. 5,62,500/-

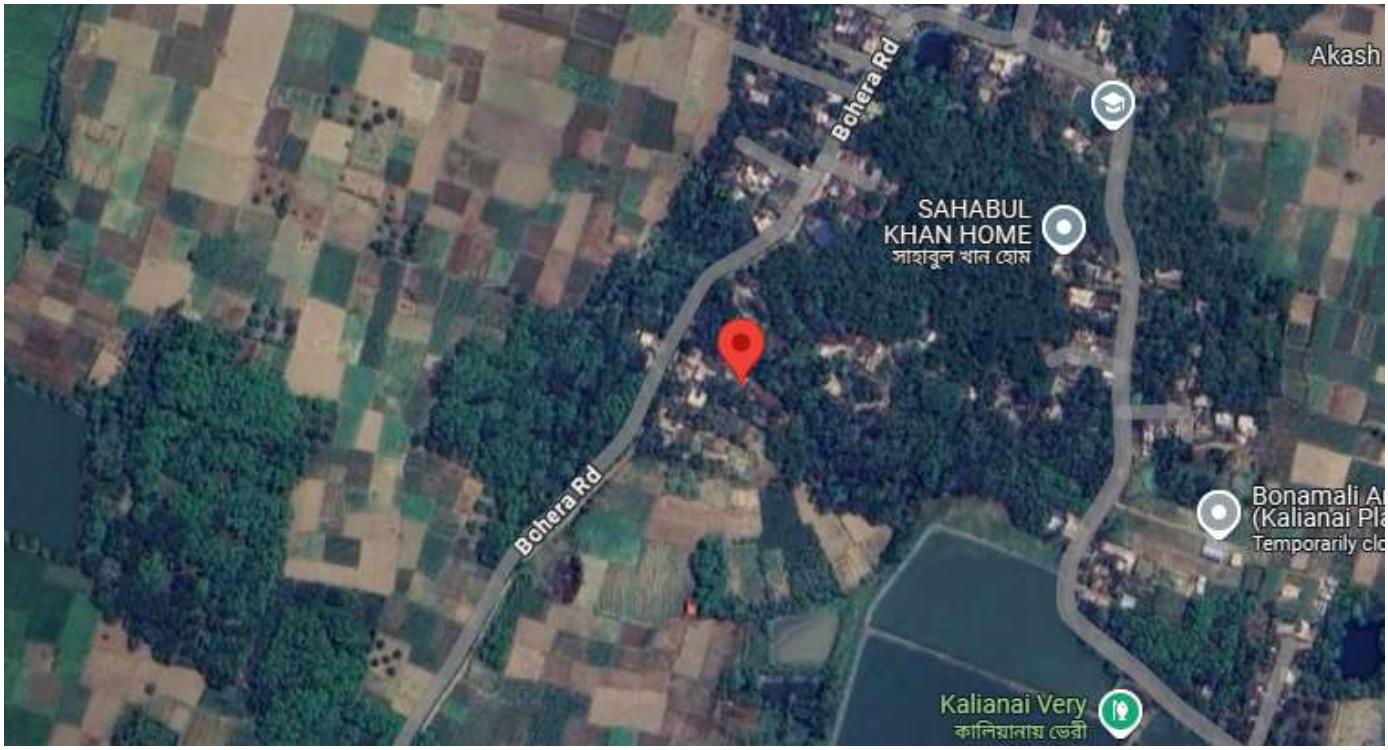
Details of Land Record

Sl No	Plot No (LR)	Khatian No	Recorded Owner Details			Classification of Plot	Share Area (Acre)	Mutation Case Formation
			Name	Father's/Husband's Name	Address			
1	1229	1193	[illegible]	[illegible]	[illegible]	[illegible]	0.12000000	Under Mutation

(GOVT.VALUE)







(GOOGLE LOCATION)









Photographs