S. SEN & ASSOCIATES..

THREE DECADES OF DEDICATION

CONSULTING ENGRS/CHARTERED ENGINEER. & GOVT.APPROVED VALUERS WITH THE INCOME TAX/ WEALTH TAX DEPARTMENT, FELLOW OF INSTITUTION OF ENGINEERS & VALUERS. **INCOME TAX REGISTRATION NO. W.B. Cat-1/65/C.C. of 1988 &W.B./CCIT-4/Kol/103/2017-18/**
Registration Of Valuer/Manoj Kumar Sen, Kalyan Kumar Das & Mr. Goutam Mukherjee.

Main Office-
75, Southern Avenue,
Kolkata- 700 029
E-mail: ssennassociates@gmail.com
Ph. No. 7439636788/ 9433543012

Branch Office-Barasat
80/19, Mallick Bagan
Jessore Road, Barasat
Kolkata: - 700127

Branch Office-Durgapur
Main Gate, Durgapur
Paschim Bardhaman-713203





VALUATION REPORT

PROPERTY: - LAND & SINGLE STORIED BUILDING

OWNER & BORROWER: SUBRATA PAL S/O HEMANTH PAL

ADDRESS: MOUZA-TAKI, J.L. NO. 51, P.O. TAKI, P.S. HASNABAD, DISTRICT - NORTH 24 PARGANAS, WEST BENGAL, PIN – 743411

WITHIN THE AMBIT OF TAKI MUNICIPALITY

S. SEN & ASSOCIATES..

THREE DECADES OF DEDICATION

CONSULTING ENGRS/CHARTERED ENGINEER. & GOVT.APPROVED VALUERS WITH THE INCOME TAX/ WEALTH TAX DEPARTMENT, FELLOW OF INSTITUTION OF ENGINEERS & VALUERS. **INCOME TAX REGISTRATION NO. W.B. Cat-1/65/C.C. of 1988 &W.B./CCIT-4/Kol/103/2017-18/Registration of Valuer/Mr. Manoj Kumar Sen, Mr. Kalyan Kumar Das & Mr. Goutam Mukherjee**

MAIN OFFICE: 4/12, MORDECAI LANE, CHHATAKAL, DUM DUM, KOLTAKA-700074

Branch Office-
75, Southern Avenue,
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Paschim Bardhaman-713203

UCO BANK

ENGAGED BY: UCO BANK BRANCH: HINGALGANJ

REPORT ON THE VALUATION OF A PROPERTY COMPRISING LAND & SINGLE STORIED BUILDING LOCATED AT MOUZA-TAKI, J.L. NO. 51, P.O. TAKI, P.S. HASNABAD, DISTRICT - NORTH 24 PARGANAS, WEST BENGAL, PIN – 743411 WITHIN THE AMBIT OF TAKI MUNICIPALITY

OWNER & BORROWER: SUBRATA PAL S/O HEMANTH PAL

We have been retained by the Branch Manager of UCO Bank, Hingalganj Branch to prepare a report on the valuation of the asset mentioned below. Accordingly, we inspected the property on 03.03.2025 and our professional has undertaken the inspection of the said property but could not entered into the premises as the subject building was under Lock & key and the report on valuation is based on the facts, figures, documents, particulars, information so far obtained by viewing the said property from outside or made available to us during the said inspection and to the best of our knowledge & judgment. Further While carrying out these instructions, we undertook web-based enquiries referred to in relevant sections of this report. We have relied on this information as being accurate and complete. In particular we detail the following: -

I	GENERAL		
1	Purpose for which the valuation is made		To ascertain the fair value of the property as well as the minimum realizable value & distress value thereof.
2	a)	Date of Inspection	03.03.2025
	b)	Date of valuation	04.03.2025
	c)	Accompanied by	By the Bank's Representative
	d)	Reference No.	SSA/UCO-HINGALGANJ/AR/AD/391/2024-25
3	List of documents produced for perusal		Copy of Gift Deed No. I-1342, Dated 28.03.2003
4	a). Name of the Owner and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)		**SUBRATA PAL S/O HEMANTH PAL** Residing at Aradanipara, Taki, P.O. Taki, P.S. Hasnabad, District - North 24 Parganas, West Bengal, Pin - 743411
5	a). Name of the Proposed Purchaser and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)		**SUBRATA PAL S/O HEMANTH PAL** Residing at Aradanipara, Taki, P.O. Taki, P.S. Hasnabad, District - North 24 Parganas, West Bengal, Pin - 743411
6	Brief description of the property (including Leasehold/freehold etc.)		The Property as it Stands on the date of valuation is a single storied building, admeasuring Ground Floor Built-up Area 1,099.56 Sq. Ft., erected over a freehold land admeasuring 4.53 Cottah or 3,261.60 Sq. Ft. more or less. Located at

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			Mouza-Taki, J.L. No. 51, R.S. & L.R. Dag No. 539, 326/992, R.S. & L.R. Khatian No. 209, 252, 1441, Aradanipara, Taki, P.O. Taki, P.S. Hasnabad, District - North 24 Parganas, West Bengal, Pin - 743411 Within The Ambit of Taki Municipality Accommodation: N.A. Note: As this property has already been mortgaged with the bank, we are assessing the Danga category land in this report. **NB: Our professional has undertaken the inspection of the said property but could not entered into the premises as the subject building was under Lock & key**
7	Location of property		
	a).	Plot No/Survey No	Mouza-Taki, J.L. No. 51, R.S. & L.R. Dag No. 539, 326/992, R.S. & L.R. Khatian No. 209, 252, 1441
	b)	Door No	Taki to Taki Ghat Road
	c)	T.S. No/Village	Mouza-Taki
	d)	Ward/Taluka	N.A.
	e)	Mandal/District	District - North 24 Parganas
8	Postal address of the property		Mouza-Taki, J.L. No. 51, P.O. Taki, P.S. Hasnabad, District - North 24 Parganas, West Bengal, Pin - 743411 Within The Ambit of Taki Municipality **Land Mark – Near Taki Municipality** The site is approximately 17-18 Km away from the Branch.
9	City/Town/ Village		Town
	Residential area		Yes
	Commercial area		No
	Industrial area		No
10	Classification of the area		
	i)	Class I/Posh/Middle class	Middle class
	ii)	Urban/Semi Urban/Rural	Semi-Urban
11.	Coming under Corporation /village Panchayat/Municipality		Within the ambit of Taki Municipality
12	Whether covered under any State/ Central Govt. Enactments (e.g., Urban land Ceiling Act) or notified under agency area/Schedule area/cantonment area		Does not arise
13	In case it is an agricultural land, any conversion to house site plots is contemplated		Danga Category Land

14	Boundaries of the property			
	(As per Documents)		**(As per Physical Inspection)**	
	North	Vacant Land of A.R. Chowdhury	By the Bas Bagan	
	South	Property of A.R. Chowdhury	By the Single Storied Building of Others	
	East	Municipal Road	By the 8 ft Wide Common Passage	
	West	Property of Mr. Chowdhury	By the Under Construction Building of Others	
14.a	Dimension of the Site		A As per Site Plan	B Actual
	North		-	-
	South		-	-
	East		-	-
	West		-	-
14.b	Latitude. Longitude and Coordinates of the site		**Latitude-22.5847056, Longitude-88.9264455 Coordinates-22°35'04.9"N 88°55'35.2"E**	
15.	Extent of the site		**Land Area** - 4.53 Cottah or 3,261.60 Sq. Ft. more or less	

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16.	Extent of the site considered for valuation (Least of 14 A & 14 B)	**Land Area** - 4.53 Cottah or 3,261.60 Sq. Ft. more or less **Building Area** - Ground Floor - 1,099.56 Sq. Ft. m/l
17.	Whether occupied by owner /tenant If If occupied by tenant, since how long? Rent received per month.	Occupied by the owner
II	**CHARACTERISTICS OF THE SITE**	
1.	Classification of Locality	Middle class area
2.	Development of Surrounding areas	Developing
3.	Possibility of frequent flooding/ Sub merging	No, as the land of the developed as per road level.
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	All the Civic amenities like School, Hospital, Bus Stop, Market, railway station etc. are at close vicinity within 3-5 Km Approx. **School** – Taki Government High School **College** – Taki College **Hospital** – Taki Government Hospital
5.	Level of land with topographical conditions	Plain Land
6	Shape of land	Close to Rectangular
7	Type of use to which it can be put	Residential Purpose
8	Any usage restriction	No
9	Is plot in town planning approved layout?	No, as the subject property is exclusively recorded in the name of the above owner
10.	Corner plot or intermittent plot?	Intermittent Plot
11.	Road facilities	The property adjacent 8 ft Wide Common Passage Connecting to Taki to Taki Ghat Road
12	Type of road available at present	Dhalai Road
13	Width of road –is it below 20ft or more than 20ft	less than 20 ft
14	Is it a land-locked land?	No, as the property abutting to 8 ft Wide Common Passage
15	Water potentially	N.A.
16	Underground sewerage system	N.A.
17	Is power supply available at the site?	Yes
18	Advantage of the site	
	1 Road Facilities	The property adjacent 8 ft Wide Common Passage Connecting to Taki to Taki Ghat Road
	2 Civic amenities	Mentioned in the above point II (4)
19	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provision etc. (Distance from sea-coast/tidal level must be incorporated)	
	1 Land acquisition	No notice served till the date of inspection
	2 Sea- coast	Far away from sea coast.
Part-A (Valuation of land)		
1	Size of plot	4.53 Cottah or 3,261.60 Sq. Ft. more or less
	North & South	as mentioned above
	East & West	as mentioned above
2	Total extent of the plot	**4.53 Cottah** or 3,261.60 Sq. Ft. more or less
3	Prevailing market land (Along with details /reference of at least two latest deals /transaction with respect to adjacent properties in the areas): The developed land i.e., **Residential** category plots under consideration is near **Taki to Taki Ghat Road, Taki Area,** the rate of such landed properties are highest in compare to other type of land. On surveying local market rate, it was revealed that the such type of developed land adjacent to **Taki to Taki Ghat Road, Taki Area** is generally used to sell/purchase by the willing parties @ Rs. 1,00,000.00 to Rs.	

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	3,00,000.00 per Cottah for developed **Residential** land, depending upon site, situation, frontage, depth, nature and existing use. So, it is prudent to apply average rate taking into consideration a conservative approach. The average rate of land, as mentioned above, is thus estimated as **Rs. 2,00,000.00 per Cottah**. It includes huge developments made towards filling, leveling and dressing of land.			
4	Guideline rate obtained from the Registrar's Office (Evidence thereof to be enclosed) **Guideline Rate obtained from Registrar's office/State Govt. Gazette/ Income Tax Notification/Other Net-Work services: -** **Comparison of land rate under residential category** **Guideline Price -**			



Total Land area in Cottah	Rate per Cottah	Total value in Rs.
W.B. Govt. Rate - 4.53	Rs. 1,33,649.88	Rs. 6,05,434.00
Local Rate - 1.00	Rs. 1-3 Lac	Rs. 1-3 Lac

While studying the above web site rate and local market rate, the Govt. Web site rate seems to be **substantially low** as of now, keeping in view the development of surrounding areas, marketability, connectivity, Demand of Vacant space etc. and **this rate cannot be taken as barometer for assessing value**. This rate is, perhaps, for assessing the stamp duty and apparently has no relationship with market trends that takes into consideration such factors as location, shape & size, nature of surrounding, tenure & status of the land, usage, demand & supply of the land etc. Since this has been an exclusive and affluent locality, the information's tended to become speculative. As a matter of fact, the price of Real Estate Sector has been affected considerably by the consequence of substantial disparities have come about between the Government rates and fair open market prices of Land. This, evidently, is a phenomenon of recent origin of unpredictable duration. Moreover, In the open market the value of such type of land being used for residential purpose and situated little bit away from the **Taki to Taki Ghat Road, Taki Area** depends not upon its usefulness only but also on the demand of the services for which it is used. On studying the above Web-site rate and Local Market rate prevalent as on the date of Inspection it is our considered opinion that the average rate per Cottah for such type of land is estimated as **Rs. 2,00,000.00 per Cottah**

5	Assessed /adopted rate of Valuation			Rs. 2,00,000.00 per Cottah
6	Estimated value of land			4.53 Cottah X Rs. 2,00,000.00 per Cottah = **Rs. 9,06,000.00**
Part-B(Valuation of Building):				
Technical details of the building				
1	a)	Type of Building -		Residential

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		(Residential/Commercial/Industrial)		
	b)	Type of construction (Load bearing /RCC/Steel Framed)		RCC
	c)	Year of construction		2007
	d)	Number of Floors and height of each floor including basement if any.		Single Storied
	e)	Plinth area floor wise		**Building Area -** Ground Floor - 1,099.56 Sq. Ft. m/l
	f)	Condition of the building		
		i) Exterior-Excellent, Good, Normal, Poor		Normal as reveled at the time of inspection
		ii) Interior-Excellent, Good, Normal, Poor		Normal as reveled at the time of inspection
	g)	Date of issue and validity of layout of approved map/plan		Issue Date: N.A. Valid Date: N.A.
	h)	Approved map/plan issuing authority		N.A., building plan was not provided
	i)	Whether genuineness or authenticity of approved map/plan is verified		N.A.
	j)	Any other comments by our empanelled valuers on authentic of approved plan		N.A., building plan was not provided

Specification of construction (floor-wise) in respect of

Sl. No.	Description	
1	Foundation	Brick Masonry
2	Basement	Not available
3	Superstructure	Brick filler with sand cement mortar.
4	Joinery/Doors& windows (Please furnish details about size of frames, Shutters, glazing, fitting etc. and specify the species of timber.	Door: Wooden & Iron Gate Window: Wooden Window with Grill
5	RCC works	RCC slab with column
6	Plastering	Inside: N.A. Outside: Yet to Plaster
7	Flooring, Skirting, Dadoing	N.A.
8	Special finish as marble, granite, wooden paneling grills etc.	N.A.
9	Roofing including weather proof course	N.A.
10	Drainage	Available

Sl. No.	Description	
1	Compound wall	Yes
	Height	-
	Length	-
2	Type of construction	Brick filler with sand cement mortar
3	Electrical installation	
	Type of wiring	N.A.
	Class of fittings (Superior/Ordinary/Poor)	N.A.
	Number of light points	N.A.
	Fan points	Do
	Spare plug points	Do
	Any other item	Do
4	Plumbing installation	Do
	a) No. of water closets and their type	Do



	b)	No. of wash basins	N.A.
	c)	No of urinals	Do
	d)	No of bath tubs	Do
	e)	Water Meter, Taps etc.	Do
	f)	Any other fixtures	Do

Details of valuation-

Technical details of the building

In arriving at the valuation as per this method the following assumptions have been made:
Since, the details of estimate and costs of individual items of construction are not known to us, a rate per sq. ft. for the building of the superstructure has been taken into our calculation which has been based on market rates of building materials as well as labor charges estimated to be prevalent at present. Here construction cost is considered Ground Floor @ Rs. 1,200.00 per sq. ft. of Built-up area.

DEPRECIATION

Depreciation of the said building is Considered as on the date of Valuation as follows: -
Total Life = 80 Years, Age = 17 Years, Remaining Life = 63 Years
Thus, Market Value=Building Covered area X cost of Construction as on the date of valuation– Depreciation
Rate of Depreciation on GF: [{(17 X 0.9)/80}X100] = 19.125%

Minimum Realizable Market Value and Distress Value

We have estimated the Minimum Realizable Market Price and Distress Value by taking into consideration the age of the building, local conditions and general market trend etc. as 90% and 80% respectively of the calculated Fair and Reasonable price.

Sl. No	Particulars of item	Plinth area in sq. ft.	Roof Height in ft.	Age of Building In years.	Rate in Rs.	Value in Rs.	Depreciation	Total Cost in Rs.
1	GF	1,099.56	10	17	1,200.00	13,19,472.00	2,52,349.00	10,67,123.00
	Total							**10,67,123.00**

Part C-(Extra items) **(Amounts in Rs.)**

1	Portico		Nil
2	Ornamental front door		Nil
3	Sit out/Verandah with Steel grills		Nil
4	Overhead water tank		Nil
5	Extra steel /Collapsible gates		Nil
	Total		Nil

Part D-(Amenities) **(Amounts in Rs.)**

1	Wardrobes		Nil
2	Glazed Tiles		Nil
3	Extra sinks and Bath Tub		Nil
4	Marble /Ceramic tiles flooring		Nil
5	Interior decorations		Nil
6	Architectural elevation works		Nil
7	Paneling works		Nil
8	Aluminum works		Nil
9	Aluminum hand rails		Nil
10	False Ceiling		Nil
	Total		Nil

Part E-(Miscellaneous) **(Amounts in Rs.)**

1	Separate toilet room		Nil
2	Separate lumber room		Nil
3	Separate water tank/sump		Nil
4	Trees, gardening		Nil
	Total		Nil

Part F-(Services) **(Amounts in Rs.)**

1	Water supply arrangements		Nil

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2	Drainage arrangements		Nil
3	Compound wall		Nil
4	C.B. deposits, fittings , M.S. gate etc.		Nil
5	Pavement		Nil
	Total		Nil

Total abstract of the entire property

Part A	Land		**Rs. 9,06,000.00**
Part B	Building		**Rs. 10,67,123.00**
Part C	Extra items (Boundary Wall & Main Gate)		Nil
Part D	Amenities		Nil
Part E	Miscellaneous		Nil
Part F	Services		Nil
	Total		**Rs. 19,73,123.00**
			Or Say Rs. 19,73,000.00

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income approach and cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening /public service purpose, sub merging & Applicability of CRZ provisions (Distance from sea-coast/tidal level must be incorporated) and their effect on i) Salability ii) Likely rental values in future in iii) Any likely incomes it may generate, may be discussed).

As a result of my appraisal and analysis it is my considered opinion that the present:

FAIR MARKET	**Rs. 19,73,000.00** **(Rupees Nineteen Lac Seventy-Three Thousand Only)**
REALISABLE VALUE (10% less than fair market value & rounded off)	**Rs. 17,75,700.00 or say Rs. 17,76,000.00** **(Rupees Seventeen Lac Seventy-Six Thousand Only)**
DISTRESS VALUE (20% less than fair market value & rounded off)	**Rs. 15,78,400.00 or say Rs. 15,78,000.00** **(Rupees Fifteen Lac Seventy-Eight Thousand Only)**

Date: 04.03.2025
Place: Kolkata

S. SEN & ASSOCIATES
75, Southern Avenue
Calcutta-29
ESTD-1982

MANDATE

Name of The Valuer with Address → **S. Sen & Associates**, MAIN OFFICE 4/12, MORDECAI LANE, DUMDUM, NORTH 24 PARGANAS, KOLKATA-700074
Mobile No. 7439636788/9433543012
Date of Visit – 03.03.2025

1	Nature of Security		Already Mortgage
	a.	Vacant Land [Agriculture / non agriculture]	Non agriculture
	b.	Land with building thereon	Land & Single Storied Building
2	Area of the land		**Land Area -** 4.53 Cottah or 3,261.60 Sq. Ft. more or less
3	In case of Flat, S/ built-up area		**Building Area -** Ground Floor - 1,099.56 Sq. Ft. m/l
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		The site is approximately 17-18 Km away from the Branch
6	Location (with boundary)		**Butted and bounded by: (As per physical Inspection)**
	North –		By the Bas Bagan
	South –		By the Single Storied Building of Others
	East –		By the 8 ft Wide Common Passage
	West –		By the Under Construction Building of Others
	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		
7	Plot No./ Dag No.	Mouza-Taki, J.L. No. 51, R.S. & L.R. Dag No. 539, 326/992, R.S. & L.R. Khatian No. 209, 252, 1441, Aradanipara, Taki, P.O. Taki, P.S. Hasnabad, District - North 24 Parganas, West Bengal, Pin - 743411 Within The Ambit of Taki Municipality	
	Khatian No.		
	P.S.		
	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		SUBRATA PAL S/O HEMANTH PAL
9	Present address of the owner (if other than the applicant)		Residing at Aradanipara, Taki, P.O. Taki, P.S. Hasnabad, District - North 24 Parganas, West Bengal, Pin - 743411
10	Occupation of the owner if other than the applicant)		N.A.
11	Relationship with the applicant		Self-property
12	No. of stories and age of the building		Single Storied
13	Whether the property has been purchased by the present owner or inherited or received as gift		Gift
	The valuer should verify seller's photo Id and address		N.A.
14	Consideration/reason for offering the property as mortgage (In case of third-party property) in case of third-party collateral security.		Already mortgaged
	Valuer should obtain certified copy of the same		Mentioned Above

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	documents and compare it with 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, etc.	
15	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.	No tenancy at the time of inspection
16	Who is the occupying the house at present?	Owner
17	Condition of the land / land & building from the point of view of sale.	Having Potential of Good Marketability
18	Whether local enquiry made to satisfy about history of the property	Yes
	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.	Bank's Representative was present
19	Comments on the locality	Posh / Middle class / Lower class: Middle Class
20	Surroundings	Very good / good / average: Average
21	Connections of the locality with main city	Well connection / gradual development taking place. Well connected
22	Type of construction of the building	Photocopy Enclosed
23	Any discouraging report about the property	Nothing else

I/We certify that

The property as mentioned above has been inspected by me/us physically on 03.03.2025 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. Rs. 19,73,000.00

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.

I/We am/are in no way having any interest in the property.

I/We have revisited the site once again on ..... to make local enquiries from the market and neighbors to confirm location, ownership, value, boundaries, etc.

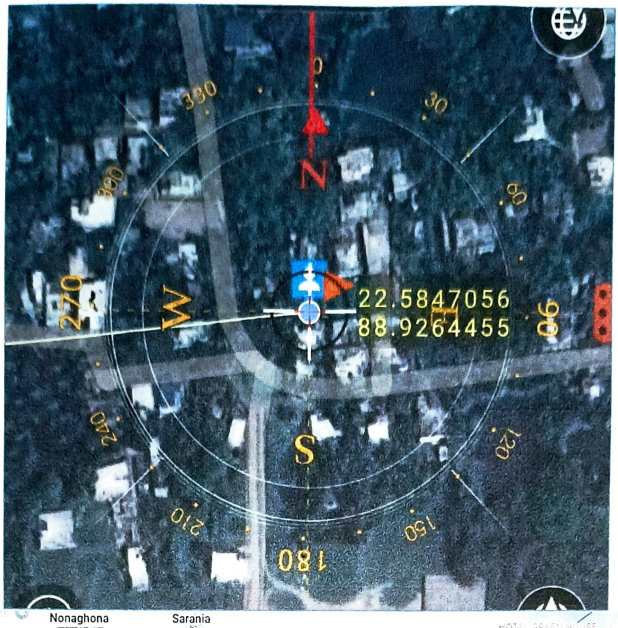
Methods used, factors influencing the analysis, opinions, conclusion and assumptions made are clearly recorded in the valuation certificate.

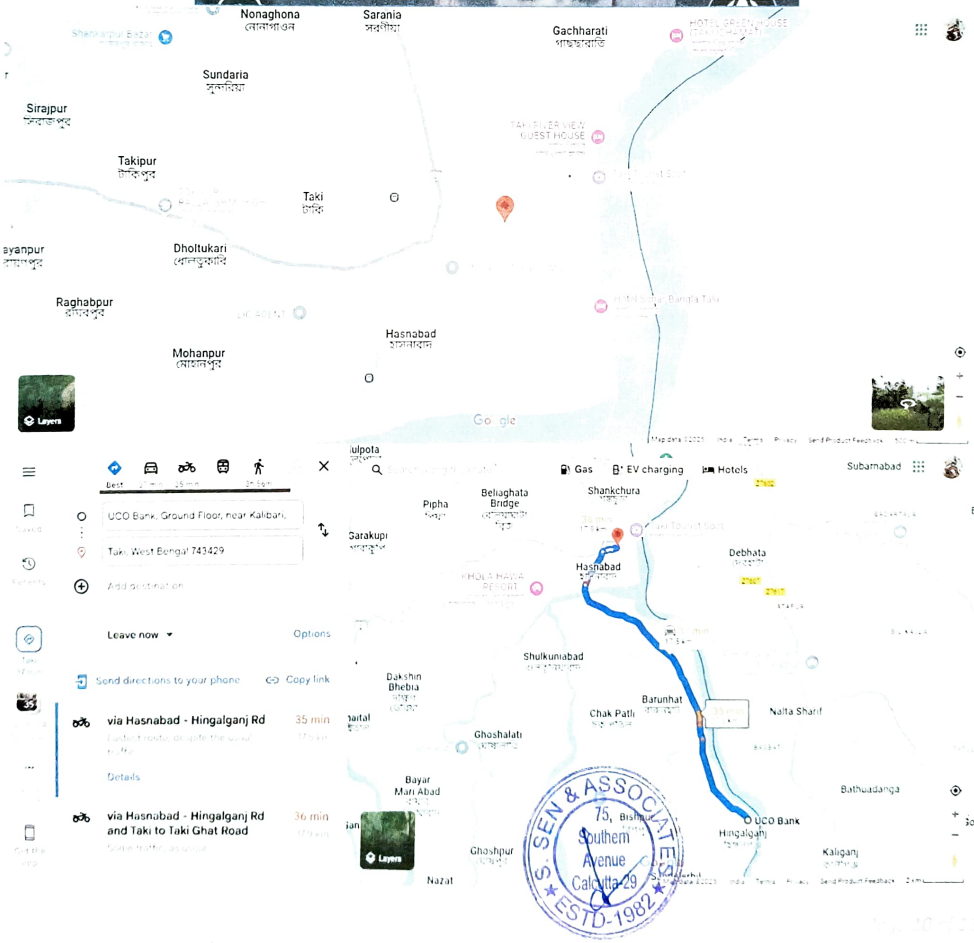
Signature of the Valuer with seal

Kalyan Kumar Das

(Kalyan Kumar Das)
Managing Partner, S. Sen & Associates
(Name and Official seal of the Approved Valuer)

S. SEN & ASSOCIATES
Chartered Engr. & Govt. Regd. Valuer
Under I.T. Act Section 34 AB
WB Cat-1/65/C.C. of 1988
& W.B./CCIT-4/Kol/103/2017-18


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W
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22.5847056
88.9264455


Nonaghona
নোনাগাওন
Sarania
সরানীয়া
Gachharati
গাছারাতি
Sundaria
সুন্দরিয়া
Sirajpur
সিরাজপুর
Takipur
টাকিপুর
Taki
টাকি
Dholtukari
ধোলতুকারি
Raghabpur
রাঘবপুর
Mohanpur
মোহনপুর
Hasnabad
হাসনাবাদ
Google
UCO Bank, Ground Floor, near Kalibari,
Taki, West Bengal 743429
Add destination
Leave now
Options
Send directions to your phone
Copy link
via Hasnabad - Hingalganj Rd
35 min
Details
via Hasnabad - Hingalganj Rd and Taki to Taki Ghat Road
36 min
Gas
EV charging
Hotels
Subarnabad
Belughata Bridge
Shankchura
Pipha
Sarakupi
Debhata
Hasnabad
Shulkuniabad
Dakshin Bhebia
Barunhat
Chak Patli
Nalta Sharif
Ghoshalati
Bayar Mari Abad
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Hingalganj
Kaliganj
Ghashipur
Nazat
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