



# ANS CONSULTANCY

Government registered Valuer

VALUERS & MANAGEMENT CONSULTANT

*Sukannya Basu*  
Partner

City Office :

4A, Council House Street, MMS Chamber, Room No. - G-1, 1st Floor, Kolkata-700 001

Mob. : 94335 48225, Ph. : 033 4062 4200

E-mail : ans.consultancy05@gmail.com / ans.consultancy14@gmail.com

Ref. No. ....

Date. ....

14.1	Dimensions of the site	:	A	B
			As per the Deed	Actual
	North	:	N.A.	76'
	South	:	N.A.	76'
	East	:	N.A.	50'
	West	:	N.A.	50'
14.2	Latitude, Longitude and Coordinates of the site	:	Lat : 22° 36' 42.6276" Long: 88°18'20.16"	
15	Extent of the site	:	3985 Sq. ft or say 5.535 Cottah	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	14A	
17	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent Received per month.	:	Occupied by the owner.	
II. CHARACTERISTICS OF THE SITE				
1.	Classification of locality		Industrial area	
2.	Development of surrounding areas		Developed area.	
3.	Possibility of frequent flooding / submerging		Not as such.	
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		Within reachable distance.	
5.	Level of land with topographical conditions		High	
6.	Shape of land		Square shape	
7.	Type of use to which it can be put		Industrial only.	
8.	Any usage restriction		No	
9.	Is plot in town planning approved layout?		N.A.	
10	Corner plot or intermittent plot?		Intermittent plot	

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11	Road facilities	Common Passage connected to the bye lane which is connected to the internal road
12	Type of road available at present	Concrete Road
13	Width of road - is it below 20 ft. or more than 20 ft.	20' wide road
14	Is it a land - locked land?	No.
15	Water potentiality	Available from boring & Local Municipal
16	Underground sewerage system	Yes
17	Is power supply available at the site?	Yes
18	Advantage of the site	
	1.	Developed industrial area
	2.	N.A.
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.
<b>Part - A (Valuation of land)</b>		
1.	Size of plot	3985 Sq. ft or say 5.535 Cottah
	North & South	HMC Canal & Internal road of the Estate
	East & West	Shed No. Z-59 of the Estate & Shed No. Z-57 of the Estate.
2.	Total extent of the plot	3985 Sq. ft or say 5.535 Cottah
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	@ Rs. 12.00 Lac - Rs.14.00 Lac Per Cottah
4.	Guide line rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	@ Rs.10.00 Lac per cottah (Copy attached)





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5.	Assessed / adopted rate of valuation	@ Rs.13.00/- Lac per cottah
6.	Estimated value of land	Rs. 64.76/- Lac (details as per annexure)
<b>Part - B (Valuation of Building)</b>		
	Technical details of the building	N.A.
	a) Type of Building (Residential / Commercial/ Industrial)	N.A.
	b) Type of construction (Load bearing / RCC / Steel Framed)	N.A.
1.	c) Year of construction	N.A.
	d) Number of floors and height of each floor including basement, if any	N.A.
	e) Plinth area floor-wise	N.A.
	f) Condition of the building	N.A.
	i) Exterior - Excellent, Good, Normal, Poor	N.A.
	ii) Inferior - Excellent, Good, Normal, Poor	N.A.
	g) Date of issue and validity of layout of approved map / plan	N.A.
	h) Approved map / plan issuing authority	HMC
	i) Whether genuineness or authenticity of approved map / plan is verified	Yes
	j) Any other comments by our empanelled valuers on authentic of approved plan	Not as such

Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground floor	Other floor
1.	Foundation	N.A.	N.A.
2.	Basement	N.A.	N.A.







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3.	Superstructure		N.A.	N.A.
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)		N.A.	N.A.
5.	RCC works		N.A.	N.A.
6.	Plastering		N.A.	N.A.
7.	Flooring, Skirting, dadoing		N.A.	N.A.
8.	Special finish as marble, granite, wooden paneling, grills, etc		N.A.	N.A.
9.	Roofing including weather proof course		N.A.	N.A.
10.	Drainage		N.A.	N.A.
S.No.	Description		Ground floor	Other floor
2.	Compound wall	:	N.A.	N.A.
	Height	:	N.A.	N.A.
	Length	:	N.A.	N.A.
	Type of construction	:	N.A.	N.A.
3.	Electrical installation			
	Type of wiring	:	N.A.	N.A.
	Class of fittings (superior / ordinary / poor)	:	N.A.	N.A.
	Number of light points	:	N.A.	N.A.
	Fan points	:	N.A.	N.A.
	Spare plug points	:	N.A.	N.A.
	Any other item	:	N.A.	N.A.





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4.	Plumbing installation			
	a)	No. of water closets and their type	:	N.A.
	b)	No. of wash basins	:	N.A.
	c)	No. of urinals	:	N.A.
	d)	No. of bath tubs	:	N.A.
	e)	Water meter, taps, etc.	:	N.A.
	f)	Any other fixtures	:	N.A.

## Part C-(Extra Items)

(Amount in Rs.)

1.	Portico	:	N.A.
2.	Ornamental front door	:	N.A.
3.	Sit out/ Verandah with steel grills	:	N.A.
4.	Overhead water tank	:	N.A.
5.	Extra steel/ collapsible gates	:	N.A.
	Total	:	N.A.

## Part D-(Amenities)

(Amount in Rs.)

1.	Wardrobes	:	N.A.
2.	Glazed tiles	:	N.A.
3.	Extra sinks and bath tub	:	N.A.
4.	Marble / Ceramic tiles flooring	:	N.A.
5.	Interior decorations	:	N.A.





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6.	Architectural elevation works	: N.A.
7.	Paneling works	: N.A.
8.	Aluminum works	: N.A.
9.	Aluminum hand rails	: N.A.
10.	False ceiling	: N.A.
	Total	N.A.

Part E-(Miscellaneous)

(Amount inRs.)

1.	Separate toilet room	: N.A.
2.	Separate lumber room	: N.A.
3.	Separate water tank/ sump	: N.A.
4.	Trees, gardening	: N.A.
	Total	N.A.





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## Part F-(Services)

(Amount inRs.)

1.	Water supply arrangements	:	Rs. 2.00 lac
2.	Drainage arrangements	:	Rs. 1.00 lac
3.	Compound wall	:	N.A.
4.	C. B. deposits, fittings etc.	:	N.A.
5.	Pavement	:	N.A.
	Total	:	Rs. 3.00 Lac

## Total abstract of the entire property

Part- A	Land	:	Rs. 64.76Lac
Part- B	Building	:	Rs. 20.71 lac
Part- C	Extra Items	:	NIL
Part- D	Amenities	:	Nil
Part- E	Miscellaneous	:	Nil
Part- F	Services	:	Rs. 3.00 Lac
Part - G	P & M	:	Rs. 4.63 Lac
	Total	:	Rs. 93.10 Lac







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## Details of Valuation:

Insurable Valuation of the subject property =Rs. 17.74 Lac.

### Valuation:

Since the existing flat is freehold in nature, realistic value of the subject property is assessed on the basis of local enquiry and market investigation based on Composite Rate method.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 93.10 (Rupees Ninety Three Lac Ten Thousand only). The Realizable value of the above property is Rs. 83.79 Lac (Rupees Eighty Three Lac Seventy Nine Thousand only) and the distress value Rs. 69.82 Lac (Rupees Sixty Nine Lac Eighty Two Thousand only).

Place: Kolkata

Date: 14.01.2021

*Sukannya Basu*  
SUKANYA BASU  
Signature  
Chartered Valuer  
Fellow Membership No.:  
Cat-VII/ F-3613  
Govt. Regd. Valuer No.  
W.B./CCIT-4/KOL/59/  
2016-17/Regn. of valuer/  
Sukanya Basu





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ANNEXURE - I

**Details of Valuation :** Plot No. Z-58, **Howrah Industrial Estate**, at  
Mouza - Baltikuri, P.S. Jagacha, P.O. - Baltikuri, Dist - Howrah, Ward  
No. 50 Under Howrah Municipal Corporation, Pin code - 711 113.

**a : Valuation of Land**

**(I) DATA/INFORMATION COLLECTED FOR REFERENCE IN  
RESPECT OF THE PROPERTY UNDER REFERENCE :**

01. From the local enquiry and market investigation it has been revealed that the rate for vacant, developed on-road in-and-around the site for Factory land and its market trend varies between @ Rs. 12.00 Lac to Rs. 14.00 Lac per Cottah. Therefore, it is understood that in-and-around the site, the market trend @ Rs. 13.00 Lac per cottah may be considered for Factory use on an average.
02. Since the site i.e. the subject plot of land is more-or-less developed and the area is developing, the potential value of this neighbourhood area is on the rise and affects the prevailing market trend considering its mixed use opportunity as pre-dominant mixed land-use.
03. The neighbourhood area of the site is factory land-use as inspected.
04. Reasonable amount of Depreciation due to age factor may be computed based on "Straight Line Method of Depreciation" after considering age, life, conditions, maintenance etc.





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## (II) METHODOLOGY OF VALUATION :

For assessing the value of land our approach has been to make reference to current sale price / market references of more or less comparable nature of property in the vicinity with its existing use vis-à-vis the socio-economic growth in the area and the infrastructural facilities available.

The basis of the classification of properties for valuation purpose are :

- i) Land Character
- ii) Nature of land and its use
- iii) Extent of rights and benefits, and
- iv) Privileges and future prospects or developments.

Proper approach to valuation for such a category of landed property is 'MARKET APPROACH' AND 'COST APPROACH'.

The reasonable and national Method of Valuation under such valuation approach is : 'MARKET COMPARISON' Method of Valuation and Depreciated Replacement Cost. (D.R.C.) Method of Valuation.

## FACTORS CONSIDERED FOR ASSESSING THE LAND VALUE ARE :

- i) Location and locational advantage / disadvantages
- ii) Nature of holding i.e. freehold / leasehold
- iii) Area of land
- iv) Year of acquisition
- v) Terms and conditions
- vi) Development made
- vii) Present and future possible use and
- viii) Present demand in the Land Market





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## BASIS OF VALUATION :

Existing Use based on its potential value.

## PRINCIPLES, NORMS & GUIDELINES ON VALUATION FOR THE STATED CASE :

- (i) Definition of Market Value : Market Value is the estimated amount for which an asset ought to exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. The estimate specially excludes an estimated price inflated or deflated by special terms or circumstances.
- (ii) Classification of properties, value ingredients, value elements, approach and method of valuation.

PROPERTY CLASSIFICATION	VALUE INGREDIENTS	VALUE ELEMENTS	APPROACH TO VALUATION	METHOD OF VALUATION
1. INVESTMENT PROPERTY	UTILITY, MARKETABILITY, SELF LIQUIDITY	OWNER'S VALUE, MARKET VALUE, INVESTMENT VALUE	INCOME APPROACH	RENT / INCOME CAPITALISATION METHOD
2. MARKETABLE NON INVESTMENT PROPERTY	UTILITY, MARKETABILITY	OWNER'S VALUE, MARKET VALUE	MARKET APPROACH	SALE / MARKET COMPARISON METHOD
3. SERVICE PROPERTY	UTILITY	OWNER'S VALUE	COST APPROACH	D.R.C. METHOD







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### III. TO ASCERTAIN THE FAIR MARKET VALUE (F.M.V.) OF THE LAND COMPONENT UNDER REFERENCE AS ON DATE :

01.	Size of Plot	:	5.335 Cottah
02.	Prevailing market rate	:	Rs. 12.00 Lac to 14.00 Lac per cottah as per local enquiry for Industrial Land.
03.	Guideline rate as per registry office of Govt. of WB -(Copies attached )	:	Rs. 56.46. (Docs attached)
04.	Assessed / adopted rate of developed virgin land	:	Rs. 13.00 Lac per cottah.
05.	Less 10% due to not encumbrances	:	Rs. 1.30 Lac per Cottah
06.	Assessed Rate of land under valuation	:	Rs. 11.70 Lac per Cottah
07.	Estimated value of Land (5.335 x 11.70 Lac)	:	Rs. 64.76 Lac.
Present Market Value of land		:	Rs. 64.76.....(A)

#### **b : FOR BUILDING AND STRUCTURES ETC.**

For assessing the Prime Cost of the buildings and structures, we are to take P.W.D. Plinth Area Rates and Guideline Rates as on date to get its Prime Cost. After computing reasonable amount of Depreciation (D) on Straight Line Method of Depreciation, we are to arrive at Depreciated Replacement Cost (D.R.C.) of the sheds, buildings and structures etc. as on date.

Sl. No.	Item & Description	Plinth Area sq.ft.)	SL/EFL (Yrs.)	Rep. Rate of Const. (Rs./sq.ft.)	GCRC (Rs. In Lac)	Deprcn. (Rs. In Lac)	Fair Market Value CDRC (Rs. In Lac)
1.	Main Shed	3344sft	40/70	900.00	30.01	9.30	20.71







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PART - C : Services			Present Fair Market Value (Rs. in Lac)
1.	Water supply arrangement		Rs. 2.00
2.	Drainage arrangement		Rs. 1.00
3.	Boundary wall & gate		NIL
		Total	Rs. 3.00 Lac

d. Value of P & M = Rs. 4.63 lac (As per annexure)

Thus, the "FAIR MARKET VALUE" (F.M.V.) of the property under consideration as on date more-or-less becomes :

= (a) + (b) + (c) + (d) = Rs. (Rs.64.76 + Rs. 20.71 + Rs. 4.63 + Rs. 3.00) Lac =

**Rs. 93.10 lac**

(Rupees Ninty Three Lac Ten Thousand only)

[For assessing "REALISABLE VALUE" as on date of valuation, considering marketability, risk factors and other hazard and proper time-frame, 10% deducting from the 'Market Value' may be reasonable at: Rs. 83.79 Lac only and for assessing "FORCED SALE" VALUE, considering 25% deduction from the Market Value may be reasonable at : Rs. 69.82 Lac Only]





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**VALUATION CERTIFICATE**

In the opinion of the undersigned, the Fair Market Value of the property comprising land with Factory structure as on the date of valuation, more-or-less becomes : **Rs. 93.10 Lac (Rupees Ninty Three Lac Ten Thousand only)** as Freeholder's interest under the existing situation, conditions and circumstances, for the purpose of revaluation.

The Report is issued without prejudice and subject to the proper verification of Lawyer's Searching Report regarding legal ownership and physical possession.

Enclo :

1. GLR rate.
2. Google Map.
3. Photographs.

Date : 14.01.2021

Place : Kolkata

Signature of the  
Approved Valuer :

*Sukannya Basu*  
\_\_\_\_\_  
SUKANYA BASU  
B.Tech, F.I.I.V.,  
Chartered Valuer  
Fellow Membership No.:  
Cat-VII/ F-3613  
Govt. Regd. Valuer No.  
WB/CCIT-4/KOL/59/  
2013-17/Regn. of valuer/  
Sukanya Basu

Sl. No	Items & Description	Make	QTY	Year of Purchase	Total life	Age As on date of Valuation	Expected Balance Economic useful life (in years)	Original cost / Purchase Price	Estimated Replacement Cost	Depreciation	Net Depreciated Value
1	Grinding Machine		1	1978	45	41	4	Not available	#VALUE!	0.774444444	0
2	Landish			1980	45	39	6	Not available	#VALUE!	0.736666667	0
3	Drill		2	1980	45	39	6	Not available	#VALUE!	0.736666667	0
4	Power Press Gear			1982	40	37	3	Not available	#VALUE!	0.78625	0
5	Loop Forging Vice			2000	40	19	21	Not available	85000	0.40375	50681.25
6	Oven installed with blower			2000	40	19	21	Not available	150000	0.40375	89437.5
7	Hammer Vice, Line Cutter & Hand Grinding Machine			2000	40	19	21	Not available	150000	0.40375	89437.5
8	Weilding Machine (MIG)			2002	40	17	23	Not available	21360	0.36125	13643.7
9	Weilding Machine (ARC)			2002	40	17	23	Not available	32000	0.36125	20440
10	Gas Cutting Sets			2003	40	19	21	Not available	9000	0.40375	5366.25
11	Pipe Cutting Machine		2	2012	40	7	33	Not available	14000	0.14875	11917.5
12	Magnet Drill		2	2012	40	7	33	Not available	90000	0.14875	76612.5
13	China Press			2012	40	6	34	Not available	95000	0.1275	82887.5
13	Load Testing Machine			2016	40	3	37	Not available	24000	0.06375	22470
	Total Value of P&M as on date										462893.7







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## DECLARATION- CUM- UNDERTAKING

I, SUKANYA BASU daughter of DEB RANJAN BASU do hereby solemnly affirm and state that:

- a. I am a citizen of India
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c. The information furnished in my valuation report dated 13-01-2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. My identifier, MR. GOUTAM CHAKRABORTHY, have inspected the property on 24-12-2020. The work is not sub-  
Contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed/ dismissed from service/ employment earlier
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in professional capacity
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number number as applicable is ABFFA1095F (For ANS Consultancy)







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p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer. q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure  
r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability

s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable

t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)

u. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)

v. ~~I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)~~

w. My CIBIL Score and credit worthiness is as per Bank's guidelines.

x. I am the ~~proprietor~~ / partner / ~~authorized official~~ of the firm / ~~company~~, who is competent to sign this valuation report.

y. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

z. Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1	background information of the asset being valued;	Commercial space
2	purpose of valuation and appointing authority	Fresh Valuation, SBI, N.S. Road, SME
3	identity of the valuer and any other experts involved in the valuation;	Selfie Attached.
4	disclosure of valuer interest or conflict, if any;	Not as such
5	date of appointment, valuation date and date of report;	Valuation Date 24.12.2020 Submission date - 14.01.2021
6	inspections and/or investigations undertaken;	10.01.2021
7	nature and sources of the information used or relied upon;	Copy of Deed of conveyance, vide no. 10563/2019, dated 16.11.2019.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Since the existing residential space is free hold in nature, realistic value of the subject property is assessed on the basis of <u>local enquiry</u> and <u>market investigation based on composite rate method</u> .
9	restrictions on use of the report, if any;	Issued only for mortgage & Bank finance.





# Directorate of Registration and Stamp Revenue

Finance (Revenue) Department, Government of West Bengal



## Market Value of Land

(\*) marked items are mandatory

District *	Howrah	Thana *	JAGACHHA
Local Body	H.I.T / Howrah Municipal Corporation	Mouza	Balkun
Road	Not Available	Road Zone	
Premises No.	Predecessor No.	Ward No.	50
Jurisdiction of	A.D.S.R. DOM/UR	H.I.T / Howrah Municipal Corporation	HOWRAH MUNICIPAL CORPORATION
Project Name	Not Specified		

  

Plot No	RS	00058	/	0	RS Khatian No.	35	/	Buta Khatian
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To get owner details of property please enter LR plot no and LR khatian no.

Proposed Land Use	Karkhana	Nature of Land (as recorded in ROR)	Karkhana				
Area of Land	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
	Acre	Decimal	Bigha	5.535	Chatak	Sq. Feet	9.13275
Adjacent to Metal Road	Yes		Approach Road Width (in feet)	30			
Encumbered by Tenant	No		Tenant is Purchaser ?	No			
Bargadar	No		Bargadar is Purchaser?	Yes No			
Uligated Property	Yes No						

Type the characters shown:

Existing Market Value of Land: Rs. 56,45,756/-

[Display Market Value](#)

Service Count: 47,01,866

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Registration Form

### e-Nathikaran/CORD

What is e-Registration ([./e\\_registration.aspx](#))  
 e-Registration Benefit ([./benefits.aspx](#))  
 Registration Process in CORD ([./reg\\_process\\_cord.aspx](#))  
 Registration Process in e-Nathikaran ([./reg\\_process\\_eNathikaran.aspx](#))  
 Frequently Asked Question ([./faq.aspx](#))

### Jurisdictions of Registration Offices

Police Station ([./ro\\_ps.aspx](#))  
 Mouza ([./ro\\_mouza.aspx](#))  
 Municipality ([./ro\\_municipality.aspx](#))  
 Grampanchayat ([./ro\\_gram\\_panchayat.aspx](#))  
 Jurisdiction of DSR/ARA ([./ro\\_to\\_juris.aspx](#))  
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Land & Land Revenue

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(<http://india.gov.in/>)

GOI

WB DIRECTORY  
(<http://goiwbdirectory.nic.in/>)



(<http://www.digitalindia.gov.in/>)

TOTAL VISITOR : 3,20,34,836  
(Since 25/05/2016)



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Google Maps

22°36'42.3"N 88°18'20.1"E

Location map towards the subject property



22°36'42.3"N 88°18'20.1"E

22.611750, 88.305570



**PHOTOGRAPHS OF THE SUBJECT PROPERTY:** The property is situated at Plot No. Z-58, Howrah Industrial Estate, at Mouza – Baltikuri, P.S. Jagacha, P.O. – Baltikuri, Dist – Howrah, Ward No. 50 Under Howrah Municipal Corporation, Pin code – 711 113.

