



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-I/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-

4/12, Mordecia Lane, Dum Dum

Kolkata: 700074

kalyankumardas461954@gmail.com

Mob: 9681470118/9433543012

Branch Office-Durgapur

Main Gate, Durgapur

Paschim Bardhaman-713203

Branch Office - Bhagalpur

D. N. Singh Ghat Road

Deepnagar, Bihar—812001



VALUATION REPORT

PROPERTY: LAND & TWO STORIED BUILDING

OWNER: SMT. SANDHYA SEN W/O SRI DEBKUMAR SEN (Now Deceased)

BORROWER: M/S. RICK COMMUNICATION

LEGAL GUARDIAN: SRI KAPIL SEN

ADDRESS - LOCATED AT "ALBATROSS CO-OPERATIVE" PREMISES 68-0568, STREET NO. 0568, PLOT NO. 587 IN BLOCK NO. AA IIB, ACTION AREA- IIB, NEW TOWN, P.O. & P.S.- ECO PARK, DISTRICT- NORTH 24 PARGANAS, WEST BENGAL, PINCODE- 700161, UNDER THE JURISDICTION OF NEW TOWN KOLKATA DEVELOPMENT AUTHORITY.



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

Branch Office-
75, Southern Avenue,
Kolkata- 700 029

kalyankumardas461954@gmail.com
Mob: 7439636788/ 9433543012

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

Branch Office - Bhagalpur
D.N. Singh Ghat Road
Deepnagar, Bihar—812001

UCO BANK

ENGAGED BY: UCO BANK

BRANCH: MASLANDAPUR

REPORT ON THE VALUATION OF A PROPERTY COMPRISING LAND & TWO STORIED RESIDENTIAL BUILDING LOCATED AT VILL+ P.O.- MASLANDAPUR, P.S.- HABRA, PINCODE- 743289, DISTRICT- NORTH 24 PARGANAS, WEST BENGAL, PIN- 743289.

UNDER MASLANDAPUR-I GRAM PANCHAYET.

OWNER: SMT. SANDHYA SEN W/O SRI DEBKUMAR SEN (Now Deceased)

BORROWER: M/S. RICK COMMUNICATION

LEGAL GUARDIAN: SRI KAPIL SEN

On the instructions received from Branch Manager UCO BANK, Maslandapur Branch, and our subsequent engagement, M/S. S. Sen & Associates has been appointed to estimate the Market Value of the Land and Building located at the above address. Accordingly, our professional has undertaken the inspection of the said property 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 and to the best of our knowledge & judgment. 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	Re Assessment of Present Fair Market Value, Realizable and Distress Value of The Subject Property
2	a) Date of Inspection	04.06.2026
	b) Date of valuation	04.06.2026
	c) Accompanied by	By the Owner
	d) Reference No.	SSA/UCO-MASLANDAPUR/AR/SK/93/2026-27
3	List of documents produced for perusal 1.Copy Of Valuation Report, Dated- 28.08.2024	
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)	OWNER: SMT. SANDHYA SEN W/O SRI DEBKUMAR SEN (Now Deceased) Residing at- Vill+P.O.- Maslandapur, P.S.- Habra, District- North 24 Parganas, West Bengal, Pincode- 743289. Under Maslandapur-I Gram Panchayet. LEGAL GUARDIAN: SRI KAPIL SEN Residing at- Sadpur, P.O.- Maslandapur, District- North 24 Parganas, West Bengal, Pincode- 743289.
5	a). Name of the Borrower and his/their address(es) with Phone no (details of share of each owner in case of joint ownership)	M/S. RICK COMMUNICATION Office at- Sadpur, P.O.- Maslandapur, District- North 24 Parganas, West Bengal, Pincode- 743289.



6	Brief description of the property (including Leasehold/freehold etc.) Building Details - The Subject Property Is a Land With G+1 Storied Residential Building, Rec Painted Columns & Outside Brick Wall. Land Details - 3.63 Cottah or 6.0 Decimal more or less. Location Details - Vill+ P.O.- Maslandapur, P.S.- Habra, Pincode- 743289, District- North 24 Parganas, West Bengal, Pin- 743289. Under Maslandapur-I Gram Panchayet. Accommodation - Ground Floor: 2 Bedroom, 2 Dinning, 1 Toilet, 2 Kitchen, 1 Verandah, 1 Passage. 1st Floor: Consisting of 2 Bedroom, 1 Dinning, 1 Toilet, 1 Kitchen, 1 Puja room, 1 Hall.																						
7	Location of property <table border="1"> <tr> <td>a)</td> <td>Plot No./Survey No</td> <td>Mouza- Maslandapur, J.L. No.- 169, Dag No.- 1739 & 1740, L.R. Khatian No.- 3300.</td> </tr> <tr> <td>b)</td> <td>Door No</td> <td>N.A.</td> </tr> <tr> <td>c)</td> <td>T.S. No/Village</td> <td>Village.</td> </tr> <tr> <td>d)</td> <td>Ward/Taluka</td> <td>N.A.</td> </tr> <tr> <td>e)</td> <td>Mandal/District</td> <td>Dist. North 24 Parganas.</td> </tr> </table>			a)	Plot No./Survey No	Mouza- Maslandapur, J.L. No.- 169, Dag No.- 1739 & 1740, L.R. Khatian No.- 3300.	b)	Door No	N.A.	c)	T.S. No/Village	Village.	d)	Ward/Taluka	N.A.	e)	Mandal/District	Dist. North 24 Parganas.					
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8	Postal address of the property Vill+ P.O.- Maslandapur, P.S.- Habra, Pincode- 743289, District- North 24 Parganas, West Bengal, Pin- 743289. Under Maslandapur-I Gram Panchayet. Land Mark - Near Medicare. The site is approximately 650 m away from the Branch																						
9	City/Town/ Village Village. Residential area Yes. Commercial area No. Industrial area No.																						
10	Classification of the area <table border="1"> <tr> <td>i)</td> <td>Class I/Posh/Middle class</td> <td>Middle class.</td> </tr> <tr> <td>ii)</td> <td>Urban/Semi Urban/Rural</td> <td>Rural.</td> </tr> </table>			i)	Class I/Posh/Middle class	Middle class.	ii)	Urban/Semi Urban/Rural	Rural.														
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11.	Coming under Corporation /village Panchayat/Municipality Under Maslandapur-I Gram Panchayet.																						
12	Whether covered under any State/ Central Govt. Enactments (e.g., Urban land Ceiling Act) or notified under agency area/Schedule area/cantonment area N.A.																						
13	In case it is an agricultural land, any conversion to house site plots is contemplated Bastu.																						
14	Boundaries of the property <table border="1"> <thead> <tr> <th colspan="2">As per Re-Valuation</th> <th colspan="2">As per Physical Inspection</th> </tr> </thead> <tbody> <tr> <td>North</td> <td>Vacant Land of Sri Sudipa Biswas.</td> <td colspan="2">Vacant Land of Sri Sudipa Biswas.</td> </tr> <tr> <td>South</td> <td>House of Sri Ashoke Das/ Sri Narayan Paul.</td> <td colspan="2">House of Sri Ashoke Das/ Sri Narayan Paul.</td> </tr> <tr> <td>East</td> <td>Double Storied House of Sri Sanjoy Debnath.</td> <td colspan="2">Double Storied House of Sri Sanjoy Debnath.</td> </tr> <tr> <td>West</td> <td>8ft Wide Panchayet Road.</td> <td colspan="2">8ft Wide Panchayet Road.</td> </tr> </tbody> </table>			As per Re-Valuation		As per Physical Inspection		North	Vacant Land of Sri Sudipa Biswas.	Vacant Land of Sri Sudipa Biswas.		South	House of Sri Ashoke Das/ Sri Narayan Paul.	House of Sri Ashoke Das/ Sri Narayan Paul.		East	Double Storied House of Sri Sanjoy Debnath.	Double Storied House of Sri Sanjoy Debnath.		West	8ft Wide Panchayet Road.	8ft Wide Panchayet Road.	
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North	-	-																					
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East	-	-																					
West	-	-																					
14.b	Latitude. Longitude and Coordinates of the site Latitude- 22.854184, Longitude- 88.748256 Coordinates- 22°51'15.1"N 88°44'53.7"E																						
15.	Extent of the site 3.63 Cottah or 6.0 Decimal more or less.																						
16.	Extent of the site considered for valuation (Least of 14 A & 14 B) 3.63 Cottah or 6.0 Decimal more or less.																						
17.	Whether occupied by 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 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 5 Km Approx. Hospital- Tapoban Nursing Home. Railway Station- Maslandapur.
5.	Level of land with topographical conditions	Level Land.
6.	Shape of land	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 to 8 ft. Wide Bituminous Road.
12.	Type of road available at present	Metal Road.
13.	Width of road -is it below 20ft or more than 20ft	Below 20 ft.
14.	Is it a land-locked land?	No, as the property abutting to 8 ft. Wide Bituminous Road.
15.	Water potentially	Underground Source/ Panchayat Source.
16.	Underground sewerage system	Not Available at Present.
17.	Is power supply available at the site?	Available from W.B.S.E.D.C. LTD Source.
18.	Advantage of the site	
	1 Road Facilities	The property adjacent to 8 ft. Wide Bituminous 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	Land Area - 3.63 Cottah or 6.0 Decimal more or less.
	North & South	
	East & West	-
2.	Total extent of the plot	Land Area - 3.63 Cottah or 6.0 Decimal more or less.
3.	<u>Prevailing market land (Along with details /reference of at least two latest deals /transaction with respect to adjacent properties in the areas):</u> The developed land i.e., Residential category plots under consideration is near 8 ft. Wide Bituminous Road, Maslandapur Area. On surveying local market rate, it was revealed that the such type of land near to 8 ft. Wide Bituminous Road, Maslandapur Area is generally used to sell/purchase by the willing parties @ Rs. 5,00,000.00 to Rs. 6,00,000.00 per Cottah for 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. 5,25,000.00 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) <u>Guideline Rate obtained from Registrar's office/State Govt. Gazette/ Income Tax Notification/Other Net-Work services:-</u>	





Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

99acres

Buy Belur Add more

Post property

Maslandapur, Sadpur, North 24 Parganas

Residential land / Plot in Maslandapur, Sadpur, North 24 Parganas

₹12.5 Lac 1.25 kottah (84 sqm) Plot/Land

₹10 L/kottah Plot Area Ready To Move

Maslandapur- (Direct owner) 1 kata 4 chatak Property highlights...

1mo ago Owner

View Number Contact

Web Site	Land area in Cottah	W.B. Govt. Rate. per Cottah	Total value in Rs.
W.B. Govt. Rate	3.63	Rs. 4,19,512.39	Rs. 15,22,830.00
99acres	1.25	Rs. 10,00,000.00	Rs. 12,05,000.00
Local Rate	1.00	Rs. 6 lac	-

While studying the above web site rate and local market rate, the Govt. Web site rate seems to be Reasonable as of now, keeping in view the development of surrounding areas, marketability, connectivity, Demand of Vacant space etc. and this rate can 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,



1/5

Maslandapur, Sadpur, North 24 Parganas

RESALE

Residential land / Plot in Maslandapur, Sadpur, North 24 Parganas

₹12.5 Lac

1.25 kottah (84 sqm) -

Plot/Land

₹10 L/kottah

Plot Area

Ready To Move

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	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 received is because speculation. As a matter of fact, the price of Real Estate Sector has been affected considerably by the consequences of substantial disparities have come about between the Government rates and free 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 R.R. Wide Bimminusa Road, Maslandapur Area depends not upon its non-future only but also on the demand of the services for which it is used. On studying the above Website rate, Quarter 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 developed land is estimated as Rs. 5,25,000.00 per Cottah	
5	Assessed / adopted rate of Valuation	Rs. 5,25,000.00 per cottah
6	Estimated value of land	3.63 katha x Rs. 5,25,000.00 = Rs. 19,05,750.00

Part-B (Valuation of Building):

Technical details of the building

1	a)	Type of Building - (Residential/Commercial/Industrial)	Residential.
	b)	Type of construction (Load bearing /RCC/Steel Framed)	RCC.
	c)	Year of construction	G. Floor- 1998 & F. Floor- 2006. (as informed during previous valuation)
	d)	Number of Floors and height of each floor including basement if any.	Two Storied Building, Height-20 ft. Approx.
	e)	Plinth area floor wise	Building Area - Ground Floor+1 st Floor (1,072+1,128) Sq.ft.
	f)	Condition of the building	
	i	Exterior-Excellent, Good, Normal, Poor	Good, as reveled at the time of inspection.
	ii	Interior-Excellent, Good, Normal, Poor	Good, as reveled at the time of inspection.
	g)	Date of issue and validity of layout of approved map/plan	Date of Issued: 28.09.2021 Validity: N.A.
	h)	Approved map/plan issuing authority	Sanctioned by Maslandapur-I Gram Panchayet.
	i)	Whether genuineness or authenticity of approved map/plan is verified	Yes, Verified.
	j)	Any other comments by our empaneled valuers on authentic of approved plan	No Comment.

Specification of construction (floor-wise) in respect of

Sl. No.	Description	Ground Floor	First Floor
1	Foundation	Isolated Column Footing	-
2	Basement	Not available.	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 Window: Wooden.	Door: Wooden Window: Wooden.
5	RCC works	Normal.	Normal.
6	Plastering	Inside: Plaster Outside: Plaster & Painted	Inside: Plaster Outside: Plaster & Painted
7	Flooring, Skirting, Dadoing	IPS Flooring.	Marble Flooring.
8	Special finish as marble, granite, wooden paneling grills etc.	NA.	NA.
9	Roofing including weather proof course	RCC Roofing.	RCC Roofing.
10	Drainage	Not Available.	Not Available.
Sl. No.	Description		
1	Compound wall	Yes, available.	
	Height	-	
	Length	-	
2	Type of construction	RCC	
3	Electrical installation		
	Type of wiring	Concealed.	



	Class of fittings (Superior/Ordinary/Poor)	Ordinary.
	Number of light points	Good Nos.
	Fan points	Good Nos.
	Spare plug points	Good Nos.
	Any other item	Good Nos.
4	Plumbing installation	Good Nos.
	a) No. of water closets and their type	Good Nos.
	b) No. of wash basins	Good Nos.
	c) No of urinals	Good Nos.
	d) No of bath tubs	No.
	e) Water Meter, Taps etc.	Good Nos.
	f) Any other fixtures	No.

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. 1,600.00 per sq. ft. of Built-up area

first Floor @ Rs. 1,400.00 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 GF& FF = 80 Years, Age = 27 Years, Remaining Life = 53 Years

Thus, Market Value=Building Covered area X cost of Construction as on the date of valuation- Depreciation

Rate of Depreciation on GF& FF: $[(27 \times 0.9)/80] \times 100 = 30.375\%$

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	1,072.00	10	27	1,600.00	17,15,200.00	5,20,992.00	11,94,208.00
2	FF	1,128.00	10	27	1,400.00	15,79,200.00	4,79,682.00	10,99,518.00
TOTAL								22,93,726.00

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 & Designs	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
2	Drainage arrangements	Nil
3	Compound wall & Parapet 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. 19,05,750.00
Part B	Building	Rs. 22,93,726.00
Part C	Extra items	Nil
Part D	Amenities	Nil
Part E	Miscellaneous	Nil
Part F	Services	Nil
	Total	Rs. 41,99,476.00
		Or Say Rs. 41,99,000.00

(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. 41,99,000.00 (Rupees Forty-One Lac Ninety-Nine Thousand Only)
REALISABLE VALUE (10% less than fair market value & rounded off)	Rs. 37,79,100.00 Or Say Rs. 37,79,000.00 (Rupees Thirty -Seven Lac Seventy-Nine Thousand Only)
DISTRESS VALUE (20% less than fair market value & rounded off)	Rs. 33,59,200.00 Or Say Rs. 33,59,000.00 (Rupees Thirty-Three Lac Fifty-Nine Thousand Only)

Date: 04.06.2026
Place: Kolkata



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 - 04.06.2026		
1	Nature of Security	Already Mortgaged
	a. Vacant Land [Agriculture / non agriculture]	Non agriculture
	b. Land with building thereon	Land & Double Storied Building
2	Area of the land	Land Area - 3.63 Cottah or 6.0 Decimal more or less.
3	In case of Flat, S/ built-up area	Building Area - GF- 1,072.00 Sq. Ft. FF- 1,128.00 Sq. Ft.
4	In case of building under construction, status/ progress of construction and approximate time required for completion	Complete.
5	Distance of the site from the branch	The site is approximately 650 m away from the Branch
6	Location (with boundary)	Butted and bounded by: (As per physical Inspection)
	North -	As mentioned above - Point I (14)
	South -	As mentioned above - Point I (14)
	East -	As mentioned above - Point I (14)
	West -	As mentioned above - Point I (14)
	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. Khatian No. P.S.	Mouza- Maslandapur, J.L. No.- 169, Dag No.- 1739 & 1740, L.R. Khatian No.- 3300. Habra.
	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	OWNER: SMT. SANDHYA SEN W/O SRI DEBKUMAR SEN (Now Deceased)
9	Present address of the owner (if other than the applicant)	Residing at- Vill+P.O.- Maslandapur, P.S.- Habra, District- North 24 Parganas, West Bengal, Pincode- 743289. Under Maslandapur-I Gram Panchayet.
10	Occupation of the owner if other than the applicant)	Business.
11	Relationship with the applicant	Self-property
12	No. of stories and age of the building	Two Storied Building, Age-GF & FF-27 Years.
13	Whether the property has been purchased by the present owner or inherited or received as gift	--
	The valuer should verify seller's photo Id and address	Verified
14	Consideration/reason for offering the property as mortgage (In case of third-party property) in case of third-party collateral security.	Already Mortgage.
	Valuer should obtain certified copy of the same 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.	Mentioned Above
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	No tenancy at the time of inspection



	period of occupation. He should apply suitable reduction in the value.	
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.	Owner was present.
19	Comments on the locality	Posh / Middle class / Lower class: Middle Class.
20	Surroundings	Very good / good / average: Good.
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 04.06.2026 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. 41,99,000.00

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/Kn/10/12017.1P



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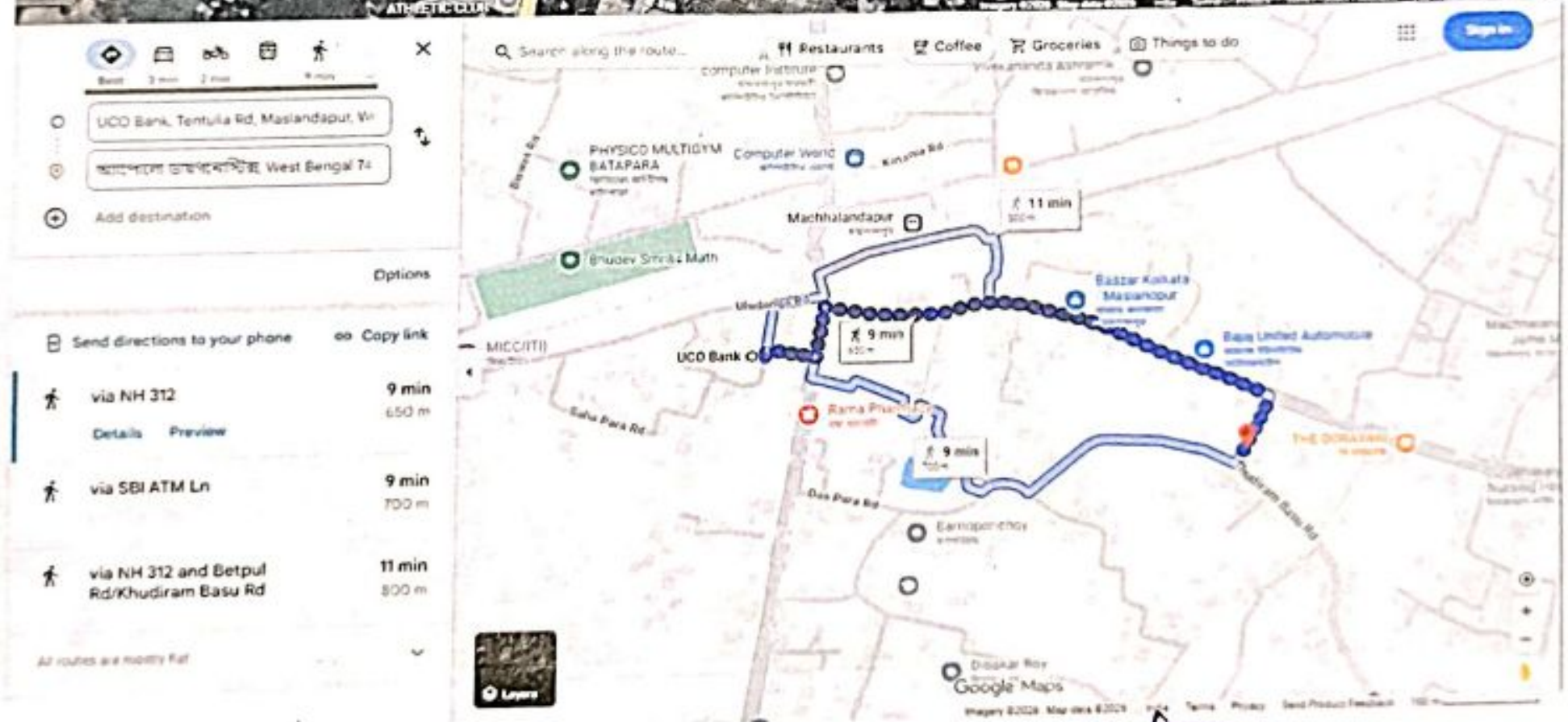
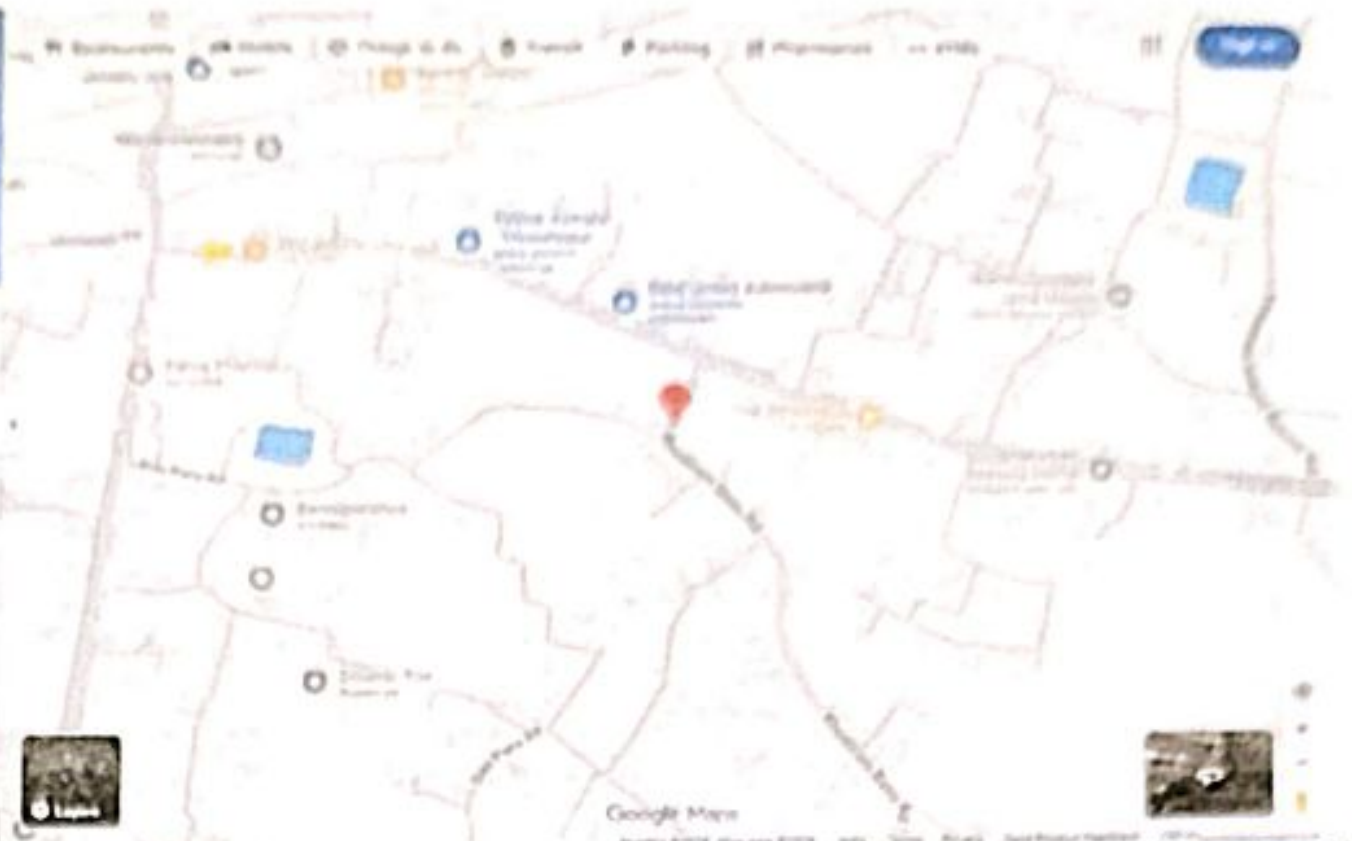
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