



S. SEN & ASSOCIATES..

THREE DECADES OF DEDICATION

CONSULTING ENGRS/CHARTERED ENGINEER. & GOVT.APROVED 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.

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D.N. Singh Ghat Road
Deepnagar, Bihar—812001

UCO BANK

ENGAGED BY: UCO BANK

BRANCH: KANCHRAPARA

REPORT ON THE VALUATION OF A PROPERTY COMPRISING LAND & SINGLE STORIED BUILDING

LOCATED AT MILAN NAGAR, P.O. KANCHRAPARA, P.S.- BIZPUR, DISTRICT-NORTH 24 PARGANAS, WEST BENGAL

UNDER THE JURISDICTION OF KANCHRAPARA MUNICIPALITY

OWNER: SRI SUBAL GHOSH S/O SRI MONTU GHOSH

On the instructions received from Branch Manager **UCO BANK, Kanchrapara 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	05.08.2026
	b) Date of valuation	06.08.2026
	c) Accompanied by	By the Owner
	d) Reference No.	SSA/UCO-KANCHRAPARA/AR/SR/255/2026-27
3	List of documents produced for perusal 1. Copy of Sale Deed No. I-3032, Dated-25.06.2001	
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: SRI SUBAL GHOSH S/O SRI MONTU GHOSH Residing at- Milan Nagar, P.O. Kanchrapara, P.S.- Bizpur, District-North 24 Parganas, West Bengal
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)	SRI SUBAL GHOSH S/O SRI MONTU GHOSH Residing at- Milan Nagar, P.O. Kanchrapara, P.S.- Bizpur, District-North 24 Parganas, West Bengal
6	Brief description of the property (including Leasehold/freehold etc.) Building Details - The Subject Property Is a Land Single Storied Building. Land Details -Total Land 2 Cottah Or 3.30 Decimal m./l. (As Per Deed) Location Details - Milan Nagar, P.O. Kanchrapara, P.S.- Bizpur, District-North 24 Parganas, West Bengal, Under The Jurisdiction Of Kanchrapara Municipality Accommodation: GF- N.A.	

7	Location of property			
	a)	Plot No/Survey No	Mouza-Mallicerbag, J.L. No. 1, Touzi No. 2462/2463, R.S. Dag No. 406/751, L.R. Dag No. 1019, R.S Khatian No. 552, L.R. Khatian No. 1115	
	b)	Door No	Milan Nagar	
	c)	T.S. No/Village	---	
	d)	Ward/Taluka	N.A.	
	e)	Mandal/District	Dist. North 24 Parganas.	
8	Postal address of the property		Milan Nagar, P.O. Kanchrapara, P.S.- Bizpur, District-North 24 Parganas, West Bengal, Under The Jurisdiction Of Kanchrapara Municipality, Land Mark – Near Nature Quest The site is approximately 2.5 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		Under The Jurisdiction Of Kanchrapara 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		N.A.	
13	In case it is an agricultural land, any conversion to house site plots is contemplated		Bastu (As per Deed)	
14	Boundaries of the property			
	As per Deed		As per Physical Inspection	
	North	Netaji Road	By Netaji Road	
	South	3'-0" Wide Road	By 3'-0" Wide Road	
	East	Bati Of Sambhu Dey & Radheshyam De	By Bati Of Sambhu Dey & Radheshyam De	
	West	Owner's Khas	By Owner's Khas	
14.a	Dimension of the Site		A	B
			As Per Site Plan	Actual
	North	N.A.	N.A.	
	South	N.A.	N.A.	
	East	N.A.	N.A.	
	West	N.A.	N.A.	
14.b	Latitude. Longitude and Coordinates of the site		Latitude- 22.9534914 Longitude- 88.4320366 Coordinates- 22°57'12.6"N 88°25'55.3"E	
15.	Extent of the site		Total Land 2 Cottah Or 3.30 Decimal m./l. (As Per Deed)	
16.	Extent of the site considered for valuation (Least of 14 A & 14 B)		Total Land 2 Cottah Or 3.30 Decimal m./l. (As Per Deed)	
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 Area.	
3.	Possibility of frequent flooding/Sub merging		No.	
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 Km Approx. Hospital- Rainbow Speciality Hospital Railway Station- Kanchrapara	
5.	Level of land with topographical conditions		At Road Level	
6	Shape of land		Rectangular Shape	
7	Type of use to which it can be put		Residential	

8	Any usage restriction	No.
9	Is plot in town planning approved layout?	No
10.	Corner plot or intermittent plot?	Intermittent Plot.
11.	Road facilities	Available
12	Type of road available at present	Metal Road
13	Width of road –is it below 20ft or more than 20ft	Below 20ft.
14	Is it a land-locked land?	No.
15	Water potentially	Yes Available
16	Underground sewerage system	No
17	Is power supply available at the site?	Yes, Supplied By WBSEDCL
18	Advantage of the site	
	1 Road Facilities	Yes Available
	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 - Total Land 2 Cottah Or 3.30 Decimal m./l. (As Per Deed)
	North & South	Mention Above
	East & West	Mention Above
2	Total extent of the plot	Land Area - Total Land 2 Cottah Or 3.30 Decimal m./l. (As Per Deed)
3	<u>Prevailing market rate of 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 Netaji Road, Kanchrapara Area. On surveying local market rate, it was revealed that the such type of land near to Netaji Road, Kanchrapara Area, is generally used to sell/purchase by the willing parties @ Rs. 6,50,000.00 to Rs. 7,50,000.00 per Katha 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. 7,00,000.00 per Katha. 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

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Market Value of Land

(*) marked items are mandatory

District: Thana: Local Body: Mouza: Road: Road Zone: Premises No.: Ward No.: Jurisdiction of: Municipality: Project Name:

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

Plot No: LR Khata No.:

Proposed Land Use: Nature of Land: Area of Land: Chark: Sq. Feet: Total Area of Land (Decimal): Adjacent to Main Road: Approach Road Width: Encumbered by Tenant: Tenant is Purchaser?: Bargadar: Bargadar is Purchaser?: Ligated Property:

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

North side: East side: West side: South side:

Type the characters shown:

Existing Market Value of Land: Rs.

Display Market Value

Service Count: 47,01,808

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

Web Site	Land area in Decimal	W.B. Govt. Rate. per Decimal	Total value in Rs.
W.B. Govt. Rate	3.30 Or 2 Katha	6,50,250.00	Rs. 21,45,825.00
Local Rate	1.00	7,00,000.00 per Katha	--

From the above it appears that the Govt. Web site rate is Reasonable in comparison to Local rate and other Web site rate, as of now keeping in view the development of surrounding areas, marketability, connectivity, Demand of Vacant Residential spaces etc. Hence the Govt. guide line rate can be taken as a barometer for assessing the fair market value which, evidently, does not allow for market trends that take into consideration such factors as location, shape & size, nature of surrounding, tenure & status, usage, demand & supply of the commercial and Residential spaces etc. Since this has been an exclusive and affluent locality where real estate properties are in considerable demand, the available information tends to become speculative. As a matter of fact, the price of Real Estate Sector has recently been affected considerably by the consequences of various factors that have come into play in market trends recently. As a result, substantial disparities have come about between the Government rates and fair open market prices of Residential Spaces. This, evidently, is a phenomenon of recent origin of unpredictable duration. We have endeavored to keep the market rate at a non- speculative fair market price by using our experience and judgment. Hence after comparing Web-site rate prevailing as on the date of inspection it is prudent to apply average rate taking into consideration a conservative approach.

Rs. 7,00,000.00 per Katha for Residential usage.

5	Assessed /adopted rate of Valuation	Rs. 7,00,000.00 per Katha
6	Estimated value of land	Rs. 2.00 X 7,00,000.00= 14,00,000.00 per Katha

Part-B (Valuation of Building):

Technical details of the building		
1	a)	Type of Building - (Residential/Commercial/Industrial)
	b)	Type of construction (Load bearing /RCC/Steel Framed)
	c)	Year of construction
	d)	Number of Floors and height of each floor including basement if any.
	e)	Plinth area floor wise
	f)	Condition of the building
		Residential.
		Load Bearing Wall With Roof Slab & Tin Shed
		1995 (As Informed During Inspection)
		Single Storied Building, Height-10 ft. Approx,
		Building Area - 100 Sq. Ft. (As Per Deed)

	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: N.A Validity: N.A.
	h)	Approved map/plan issuing authority	Not Available During Inspection
	i)	Whether genuineness or authenticity of approved map/plan is verified	Not Available.
	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	
1	Foundation	RCC
2	Basement	Not available.
3	Superstructure	
4	Joinery/Doors & windows (Please furnish details about size of frames, Shutters, glazing, fitting etc. and specify the species of timber.	Iron Door & Wooden Window
5	RCC works	Wall
6	Plastering	Inside- Not Verified Outside- Plastered
7	Flooring, Skirting, Dadoing	Not Verified
8	Special finish as marble, granite, wooden paneling grills etc.	Not Verified
9	Roofing including weather proof course	RCC
10	Drainage	Not Verified

Sl. No.	Description	
1	Compound wall	Yes, available.
	Height	-
	Length	-
2	Type of construction	RCC
3	Electrical installation	
	Type of wiring	Not Verified
	Class of fittings (Superior/Ordinary/Poor)	Not Verified
	Number of light points	Not Verified
	Fan points	Not Verified
	Spare plug points	Not Verified
	Any other item	Not Verified
4	Plumbing installation	Not Verified
	a) No. of water closets and their type	Not Verified
	b) No. of wash basins	Not Verified
	c) No of urinals	Not Verified
	d) No of bath tubs	Not Verified
	e) Water Meter, Taps etc.	Not Verified
	f) Any other fixtures	Not Verified

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 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 Building = 80 Years, Building Age = 31 Years, Remaining Life = 49 Years

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

Rate of Depreciation on Building: $\left[\frac{(31 \times 0.9)}{80} \times 100\right] = 34.875\%$

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	100.00	10	11	800.00	80,000.00	27,900.00	52,100.00
TOTAL								52,100.00

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. 14,00,000.00	
Part B	Building		Rs. 52,100.00	
Part C	Extra items		Nil	
Part D	Amenities		Nil	
Part E	Miscellaneous		Nil	
Part F	Services		Nil	
	Total		Rs. 14,52,100.00	
			Or Say Rs. 14,52,000.00	

(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. 14,52,000.00 (Rupees Fourteen Lac Fifty-Two Thousand Only)
REALISABLE VALUE (10% less than fair market value & rounded off)	Rs. 13,06,800.00 Or Say Rs. 13,07,000.00 (Rupees Thirteen Lac Seven Thousand Only)
DISTRESS VALUE (20% less than fair market value & rounded off)	Rs. 11,61,600.00 Or Say Rs. 11,62,000.00 (Rupees Eleven Lac Sixty-Two Thousand Only)

Date: 06.08.2026

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 – 05.08.2026			
1	Nature of Security		Already Mortgaged
	a.	Vacant Land [Agriculture / non agriculture]	Non agriculture
	b.	Land with building thereon	Land & Single Storied Building
2	Area of the land		Land Area – Total Land 2 Cottah Or 3.30 Decimal m./l. (As Per Deed)
3	In case of Flat, S/ built-up area		Building Area –100 Sq. Ft. (As Per Deed)
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 2.5 Km away from the Branch
6	Location (with boundary)		Butted and bounded by: (As per physical Inspection)
	North –		By Netaji Road
	South –		By 3'-0" Wide Road
	East –		By Bati Of Sambhu Dey & Radheshyam De
	West –		By Owner's Khas
	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-Mallicerbag, J.L. No. 1, Touzi No. 2462/2463, R.S. Dag No. 406/751, L.R. Dag No. 1019, R.S Khatian No. 552, L.R. Khatian No. 1115	
	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		SRI SUBAL GHOSH S/O SRI MONTU GHOSH
9	Present address of the owner (if other than the applicant)		Residing at- Milan Nagar, P.O. Kanchrapara, P.S.- Bizpur, District-North 24 Parganas, West Bengal
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		Single Storied Building, Age- 31 Years
13	Whether the property has been purchased by the present owner or inherited or received as gift		Purchased by the present owner
	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 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.	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	Milan Nagar
22	Type of construction of the building	Photocopy Enclosed
23	Any discouraging report about the property	Nothing else.

I/We certify that

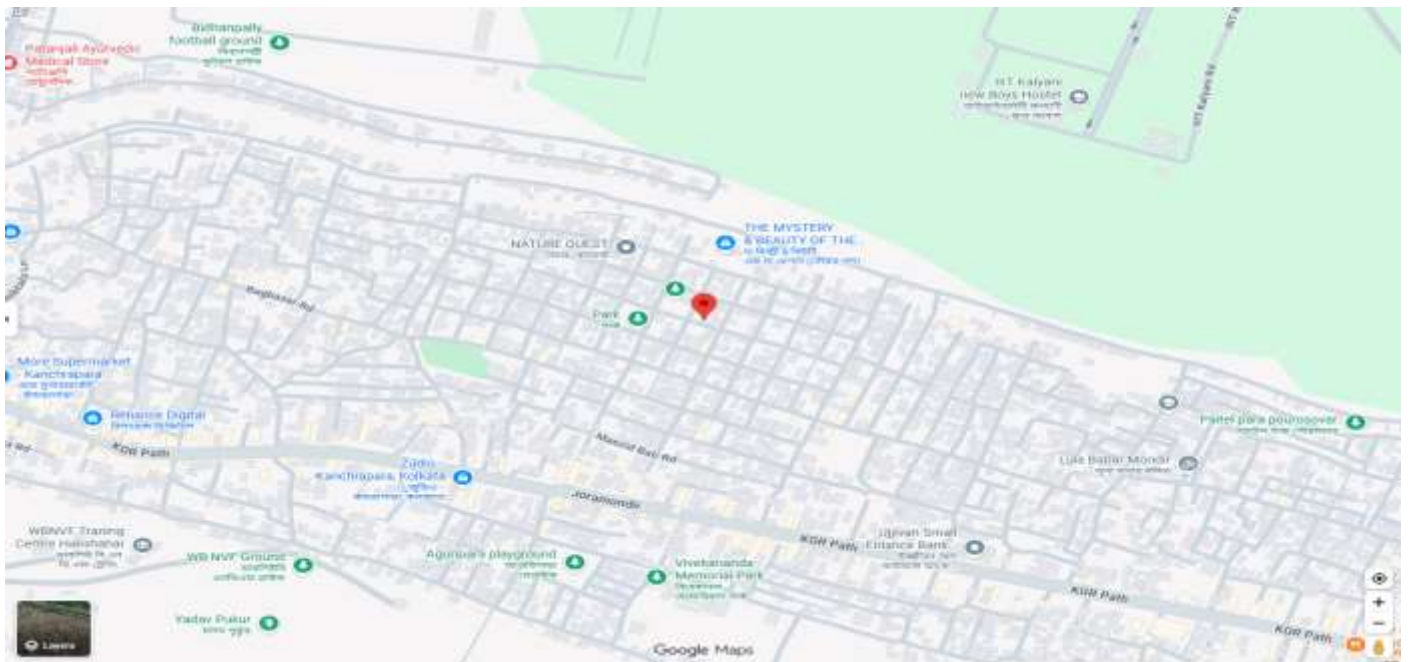
The property as mentioned above has been inspected by me/us physically on 05.08.2026 and based on local enquiry I/we am/are satisfied that the information obtained about history of the property is correct and the valuation made by me is realistic and valued at Rs. 14,52,000.00

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.



	via Masjid Bath Rd Fastest route 9 min 2.5 km
	via Gour Babu Rd 10 min 2.5 km
	via KGR Path Best route, despite the usual traffic 10 min 2.5 km

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