



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. 9681470118/7439636788

Branch Office-Barasat

80/19, Mallick Bagan

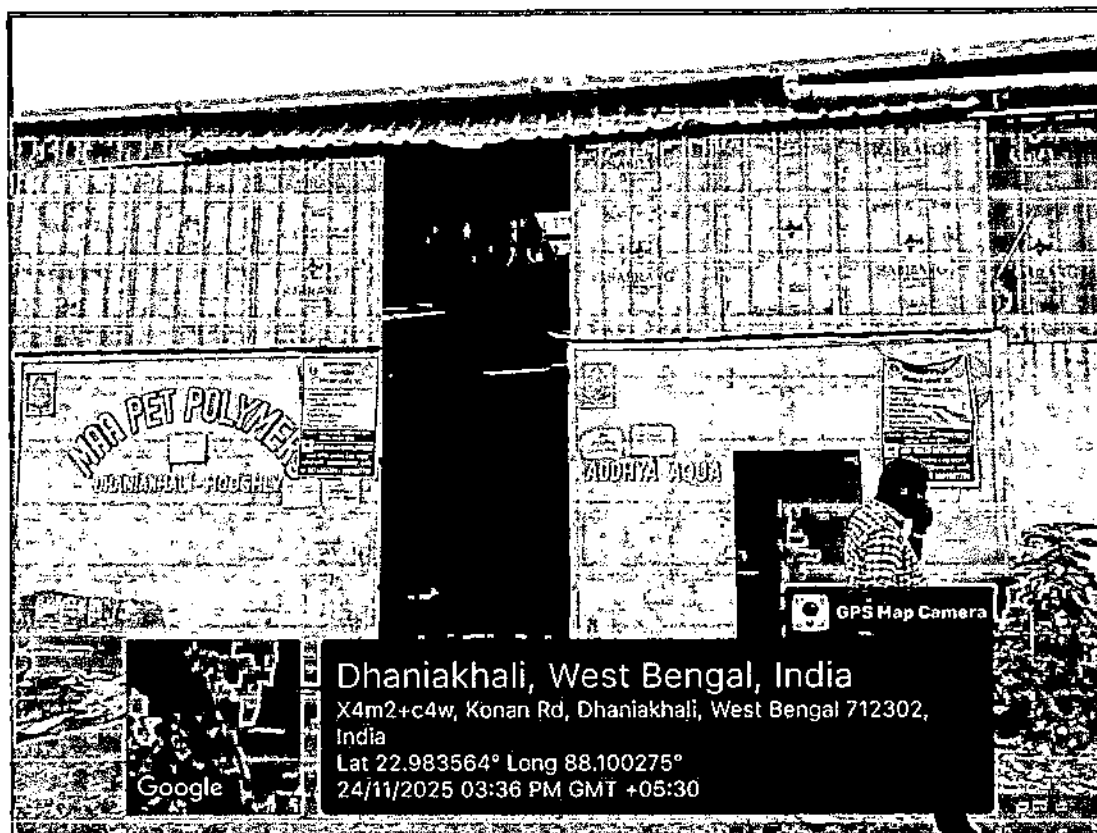
Jessore Road, Barasat

Kolkata: - 700127

Branch Office-Durgapur

Main Gate, Durgapur

Paschim Bardhaman-713203



VALUATION REPORT

PROPERTY: - LAND & FACTORY SHED BUILDING

OWNER: SRI SANJIB ADDHYA S/O LATE NABAKUMAR ADDHYA

BORROWER - M/S. MAA PET POLYMER

PROP- DOLLY ADDHYA

**ADDRESS: VILLAGE- SOMASPUR, P.O. & P.S. DHANIAKHALI, DIST-HOOGHLY, WEST BENGAL, PIN-712302,
UNDER THE JURISDICTION OF DHANIAKHALI GRAM PANCHAYAT**



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18/Registration of Valuer/Manoj Kumar Sen & Kalyan Kumar Das Mr. Goutam Mukherjee

Main Office-

4/12, Mordecai Lane, Chhatak

Dum Dum, Kolkata- 700 029

manojksen@yahoo.co.in

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Barasat Kolkata: - 700127

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Branch Office-Durgapur

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UCO BANK

Engaged by: UCO

Branch: KANCHRAPARA

**VALUATION REPORT IN RESPECT OF AN IMMOVABLE PROPERTY COMPRISING LAND & FACTORY SHED
BUILDING LOCATED AT VILLAGE- SOMASPUR, P.O. & P.S. DHANIAKHALI, DIST-HOOGHLY, WEST BENGAL,
PIN-712302, UNDER THE JURISDICTION OF DHANIAKHALI GRAM PANCHAYAT**

OWNER: SRI SANJIB ADDHYA S/O LATE NABAKUMAR ADDHYA

BORROWER - M/S. MAA PET POLYMER

Prop- Dolly Addhya

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 Factory Shed located at the above address. Accordingly, our professional has undertaken the inspection of the said property after discussion over phone with the party concern and the report on valuation is based on the facts, figures, documents, particulars, information so far obtained by viewing the said property 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 verbal/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: -

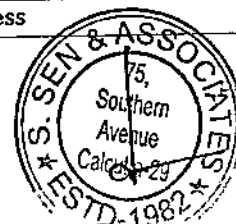
I GENERAL		
1	Purpose for which the valuation is made	To ascertain the fair value of the property as well as the minimum realizable value & distress value thereof.
2	a) Date of Inspection	24.11.2025
	b) Date of valuation	25.11.2025
	c) Accompanied by	Accompanied by Owner
	d) Reference No.	SSA/UCO- KANCHRAPARA/AR/SS/445/2025-26
3	List of documents produced for perusal 1. Copy of Sale Deed, No. I-1388/15, Dated- 22.05.2015 2. Copy of Sale Deed, No. I- 1009/19, Dated- 19.04.2017 3. Copy of Sale Deed No- I-193/19, Dated- 25.01.2019 4. Copy of Conversion 5. Copy of Building plan, approved by prodhan of Dhaniakhali Gram Panchayat, Dated- 18.07.2018 6. Copy of Previous Valuation Report Bidyadhar panda, Dated- 20.11.2024	
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)	SRI SANJIB ADDHYA S/O LATE NABAKUMAR ADDHYA Residing at Vill - Konnan, P.O. & P.S. Dhaniakhali, Pin- 712302, Dist. Hooghly, West Bengal.
5	a). Name of the Borrower	M/S. MAA PET POLYMER Prop- Dolly Addhya
6	Brief description of the property (including Leasehold/freehold etc.) Building Details - The property as it stands on the date of valuation is a Land & Factory Shed building, admeasuring CGI Factory Shed Area 5,950.00 Sq. ft. more or less (As per Measurement) Land Details - erected over a freehold land admeasuring -	
	DAG NO.	CATEGORY
	1132	FACTORY
		LAND AREA (M/L)
		4.00 DECIMAL



		1133	FACTORY	7.00 DECIMAL							
		471	FACTORY	2.00 DECIMAL							
		1134	BASTU	5.00 DECIMAL							
		TOTAL→		18.00 DECIMAL (As per Conversion & Porcha)							
Location Details - Village- Somaspur, P.O. & P.S. Dhaniakhali, Dist-Hooghly, West Bengal, Pin-712302, Under The Jurisdiction Of Dhaniakhali Gram Panchayat											
7	Location of property										
	a)	Plot No./Survey No	Mouza- Dhaniakhali, L.R. Dag No. 1132, 1133, 1134, 471, L.R. Khatian No. 779, 598, & 721, J.L. No. 100 & 114								
	b)	Door No	NA								
	c)	T.S. No./Village	Village- Somaspur								
	d)	Ward/Taluka	N.A., as property comes under Gram Panchayat								
	e)	Mandal/District	Dist. Hooghly								
8	Postal address of the property		Village- Somaspur, P.O. & P.S. Dhaniakhali, Dist-Hooghly, West Bengal, Pin-712302, Under The Jurisdiction Of Dhaniakhali Gram Panchayat Land Mark: Konan Playground The site is approximately 48 Km away from the Branch								
9	City/Town/ Village		Village								
	Residential area		Yes								
	Commercial area		No								
	Industrial area		No								
10	Classification of the area										
	i)	Class I/Posh/Middle class	Middle								
	ii)	Urban/Semi Urban/Rural	Rural								
11	Coming under Corporation /village Panchayat/Municipality		Under the Jurisdiction of Dhaniakhali Gram Panchayat								
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		No, it's a Factory & Bastu Land								
0	Boundaries of the property -										
	AS PER PHYSICAL INSPECTION										
	North	By Vacant land of Kartick gupta									
	South	By 6 ft. wide road									
	East	By 10 ft. wide Panchayat Road									
	West	By the bagan of Mr. Sadhan Mallick									
14.a	Dimension of the Site		A		B						
			As per Site Plan		Actual						
	North		-		-						
	South		-		-						
	East		-		-						
	West		-		-						
14.b	Latitude, Longitude and Coordinates of the site		Latitude-22.9818964, Longitude-88.100822 Coordinates-22°58'54.8"N 88°06'03.0"E								
15.	Extent of the site		Land Area - <table border="1" style="width: 100%;"> <tr> <th>DAG NO.</th><th>CATEGORY</th><th>LAND AREA (M/L)</th></tr> <tr> <td> </td><td> </td><td> </td></tr> </table>			DAG NO.	CATEGORY	LAND AREA (M/L)			
DAG NO.	CATEGORY	LAND AREA (M/L)									



		1132	FACTORY	4.00 DECIMAL
		1133	FACTORY	7.00 DECIMAL
		471	FACTORY	2.00 DECIMAL
		1134	BASTU	5.00 DECIMAL
		TOTAL→		18.00 DECIMAL (As per Conversion & Porcha)
16.	Extent of the site considered for valuation (Least of 14 A & 14 B)		Mentioned in Point No. I (6)	
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 Area	
2.	Development of Surrounding areas		Developing	
3.	Possibility of frequent flooding/Sub merging		No, as the land developed as per road level	
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.		All the civic amenities like: - School - Parul Primary School College - ITI College Hospital - Dhaniakhali state general Hospital Bus stop - Dwipa Bus stop Railway Station - Dhaniakhali Halt	
5	Level of land with topographical conditions		Plain Land	
6	Shape of land		Rectangular	
7	Type of use to which it can be put		Factory & Bastu Use	
8	Any usage restriction		No	
9	Is plot in town planning approved layout?		No, as the subject land is exclusively recorded and in the name of the above owners.	
10.	Corner plot or intermittent plot?		Intermittent Plot	
11.	Road facilities		The property adjacent to 10 feet wide Panchayat Road	
12	Type of road available at present		10 ft. wide Panchayat 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 10 feet wide Panchayat Road	
15	Water potentially		Available	
16	Underground sewerage system		Available	
17	Is power supply available at the site?		Available	
18	Advantage of the site			
	1	Road Facilities	The property is connected by 10 feet wide Panchayat 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	18.00 Decimal more or less		
	North & South	as mentioned above		
	East & West	as mentioned above		
2	Total extent of the plot	18.00 Decimal more or less		



Note - It is pertinent to mention that although the subject land falls under the Bastu and factory category and is currently being used for such purposes, the surrounding lands appear to be primarily agricultural or residential in nature, with minimal industrial activity. Therefore, we are reducing the valuation of the subject land to a level that more accurately reflects its true market value.

Prevailing market land (Along with details /reference of at least two latest deals /transaction with respect to adjacent properties in the areas):

The land i.e., Bastu & Factory category plots under consideration is property adjacent to 10 feet wide Panchayat Road connects to Dhaniakhali Area. On surveying local market rate, it was revealed that the such type of land adjacent to 10 ft. wide Panchayat Road connects to Dhaniakhali Area is generally used to sell/purchase by the willing parties @Rs. 2,00,000.00 to Rs. 3,00,000.00 per Decimal for Bastu & Factory 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. 2,50,000.00 Per Decimal. It includes huge developments made towards filling, leveling and dressing of land.

3

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 Guideline Price: 13 DECIMAL FACTORY CATEGORY

Directorate of Registration and Stamp Revenue									
Tribhuvan Government, Government of Nepal									
Document No.	Form No.			Form No.			Form No.		
Local Body	Gram Panchayat			Municipality			Municipality		
Road	Road			Road			Road		
Promoter No.	Promoter No.			Promoter No.			Promoter No.		
Jurisdiction	ADP & DHANAKHALI			Dhanakhal			Dhanakhal		
Project Name	Farmland			Farmland			Farmland		
To get printed extract of property please enter LR plot no and LR section no									
Plot No.	LR	2123			LR section No.	221			
Proposed Land Use	Existing industry/warehouse			Nature of Land			Industrial		
Area of Land	Acres	Decimal	8.11		Chakras	Sq. Feet	Total Area of Land (Decimal)		
Adjacent to Main Road	No				Approach Road Width	10			
Encumbered by Tenant	No				Tenant is Purchaser	No			
Bargadar	No				Bargadar is Purchaser	Yes	No		
Legated Property	Yes / No								
This plot has any road access in any side of mentioned property below									
North side	Yes / No	East side	Yes / No	West side	Yes / No	South side	Yes / No		
Type the character's shown									
Existing Market Value of Land: Rs. 71,37,000/-									
Service Count: 47,01,456									
N.B. - To be verified from the appropriate Registration Office after filling up proper e-Registration Form									



Directorate of Registration and Stamp Revenue
Finance Department Government of West Bengal

While studying the above web site rate and local market rate, the Govt. Web site rate seems to be on **Higher Side**, as of now keeping in view the development of surrounding areas, marketability, connectivity, demand of vacant space etc., **can't 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. Moreover, In the open market the value of such type of land being used for Factory purpose and situated at **Dhaniakhali Area** depends 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 Decimal for such type of land, we are considering the Rs. **2,50,000.00 Per Decimal for Bastu & Factory usage.**

2,50,000.00 Per Decimal for Bastu & Factory usage.		
	Total Land area in Decimal	Rate. Per Decimal
	W.B. Govt. - 13.00 Decimal Factory Category	Rs. 5,53,680.00
	W.B. Govt. -5 Decimal Bastu Category	Rs. 5,41,538.00
		Total Rate
		Rs. 71,97,840.00
		Rs. 27,07,690.00
4	Assessed /adopted rate of Valuation	Rs. 2,50,000.00 per Decimal for Factory Use Rs. 2,00,000.00 per Decimal Bastu Use
5	Estimated value of land	13.00 X Rs. 2,50,000.00 per Decimal for Factory Use = Rs. 32,50,000.00 5.00 x Rs. 2,00,000.00 per Decimal Bastu Use = Rs. 10,00,000.00 Total Value of Land = 42,50,000.00
Part-B (Valuation of Building):		
Technical details of the building		
1	a) Type of Building - (Residential/Commercial/Industrial)	Industrial
	b) Type of construction (Load bearing /RCC/Steel Framed)	CGI
	c) Year of construction	CGI Shed - 2021 (as informed during inspection)
	d) Number of Floors and height of each floor	Factory Shed Building



	including basement if any.	
e)	Plinth area floor wise	5,950.00 Sq. ft. more or less (As per Measurement)
f)	Condition of the building	
	i) Exterior-Excellent, Good, Normal, Poor	Normal
	ii) Interior-Excellent, Good, Normal, Poor	Normal
g)	Date of issue and validity of layout of approved map/plan	Issue Date: 18.07.2018 Valid Date: NA
h)	Approved map/plan issuing authority	By the Prodhan of Dhaniakhali Gram Panchayat
i)	Whether genuineness or authenticity of approved map/plan is verified	Do
j)	Any other comments by our empaneled valuers on authentic of approved plan	Do

Specification of construction (floor-wise) in respect of

Sl. No.	Description	
1	Foundation	CGI
2	Basement	Not Available
3	Superstructure	CGI
4	Joinery/Doors& windows (Please furnish details about size of frames, Shutters, glazing, fitting etc. and specify the species of timber.	-
5	RCC works	NA
6	Plastering	Plastered
7	Flooring, Skirting, Dadoing	Cemented
8	Special finish as marble, granite, wooden paneling grills etc.	NA
9	Roofing including weather proof course	Do
10	Drainage	Available
Sl. No.	Description	
1	Compound wall	No
	Height	-
	Length	-
2	Type of construction	CGI
3	Electrical installation	
	Type of wiring	surface
	Class of fittings (Superior/Ordinary/Poor)	Ordinary
	Number of light points	Good Nos.
	Fan points	Do
	Spare plug points	Do
	Any other item	Do
4	Plumbing installation	
a)	No. of water closets and their type	Good Nos.
b)	No. of wash basins	Do
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 -

CGI Shed - Rs. 700.00 per Sq. Ft.

DEPRECIATION



Depreciation of the said building is considered as on the date of valuation as follows: -

CGI Shed - Total Life = 60 Years, Age = 04 Years, Remaining Life = 76 Years

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

Rate of Depreciation on CGI Shed - $[(04 \times 0.9)/60] \times 100 = 6\%$

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.	@Dep. Value (6%)	Total Cost in Rs.
1.	CGI SHED	5,950.00	11	04	700.00	41,65,000.00	2,49,900.00	39,15,100.00
Total								39,15,100.00

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

Part A	Land					Rs. 42,50,000.00
Part B	Building					Rs. 39,15,100.00
Part C	Extra Items					Nil
Part D	Amenities					Nil
Part E	Miscellaneous					Nil



Part F	Services		Nil
	Total		Rs. 81,65,100.00
			OR SAY RS. 81,65,000.00

(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. 81,65,000.00 (Rupees Eighty-One Lac Sixty-Five Thousand only).
REALISABLE VALUE (10% less than fair market value & rounded off)	Rs. 73,48,500.00 or say Rs. 73,49,000.00 (Rupees Seventy-Three Lac Fourty-Nine Thousand only).
DISTRESS VALUE (20% less than fair market value & rounded off)	Rs. 65,32,000.00 (Rupees Sixty-Five Lac Thirty-Two Thousand only).

Date: 25.11.2025

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.- 9681470118/743963678			
Date of Visit - 24.11.2025			
1	Nature of Security		Allready Mortgage
	a.	Vacant Land [Agriculture / non agriculture]	Non agriculture
	b.	Land with building thereon	Land & Factory Shed Building
2	Area of the land		Land Area - 18.00 DECIMAL (As per Conversion & Porcha)
3	In case of Flat, S/ built-up area		5,950.00 Sq. ft. more or less (As per Measurement)
4	In case of building under construction, status/ progress of construction and approximate time required for completion		-
5	Distance of the site from the branch		The site is approximately 48 Km away from the Branch
6	Location (with boundary)		Butted and bounded by: (As per physical inspection)
	North -		By Vacant land of Kartick gupta
	South -		By 6 ft. wide road
	East -		
	West -		By 10 ft. wide Panchayat Road
			By the bagan of Mr. Sadhan Mallick
	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- Dhaniakhali, L.R. Dag No. 1132, 1133, 1134, 471, L.R. Khatian No. 779, 598, & 721, J.L. No. 100 & 114, P.S. Dhaniakhali	
	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 SANJIB ADDHYA S/O LATE NABAKUMAR ADDHYA
9	Present address of the owner (if other than the applicant)		Residing at Vill - Konnan, P.O. & P.S. Dhaniakhali, Pin- 712302, Dist. Hooghly, 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 Factory Shed Building, age- 4 years
13	Whether the property has been purchased by the present owner or inherited or received as gift		Purchased
	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.		Allready Mortgaged
	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 Average
21	Connections of the locality with main city	Well connection / gradual development taking place. Gradual development taking place
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 24.11.2025 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. **81,65,000.00**

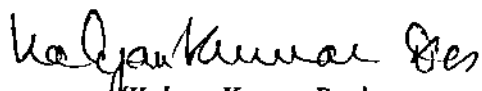
DURING INSPECTION I/WE HAVE TALKED TO THE OWNER OF THE PROPERTY AND HAVE SATISFIED MYSELF/OURSELVES ABOUT HIS IDENTITY. I/WE HAVE VERIFIED HIS RATION CARD/ VOTER'S IDENTITY CARD/ PASS PORT/ PAN CARD. THE REASON GIVEN BY THE OWNER FOR OFFERING THE PROPERTY AS SECURITY IS APPARENTLY ACCEPTABLE.

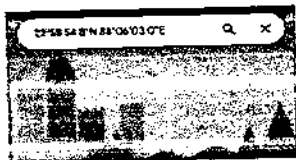
I/WE AM/ARE IN NO WAY HAVING ANY INTEREST IN THE PROPERTY.

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)
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.JCCIT-4/Kol/103/2017-18



22°58'54.87N 88°06'03.07E

22°58'54.87N 88°06'03.07E

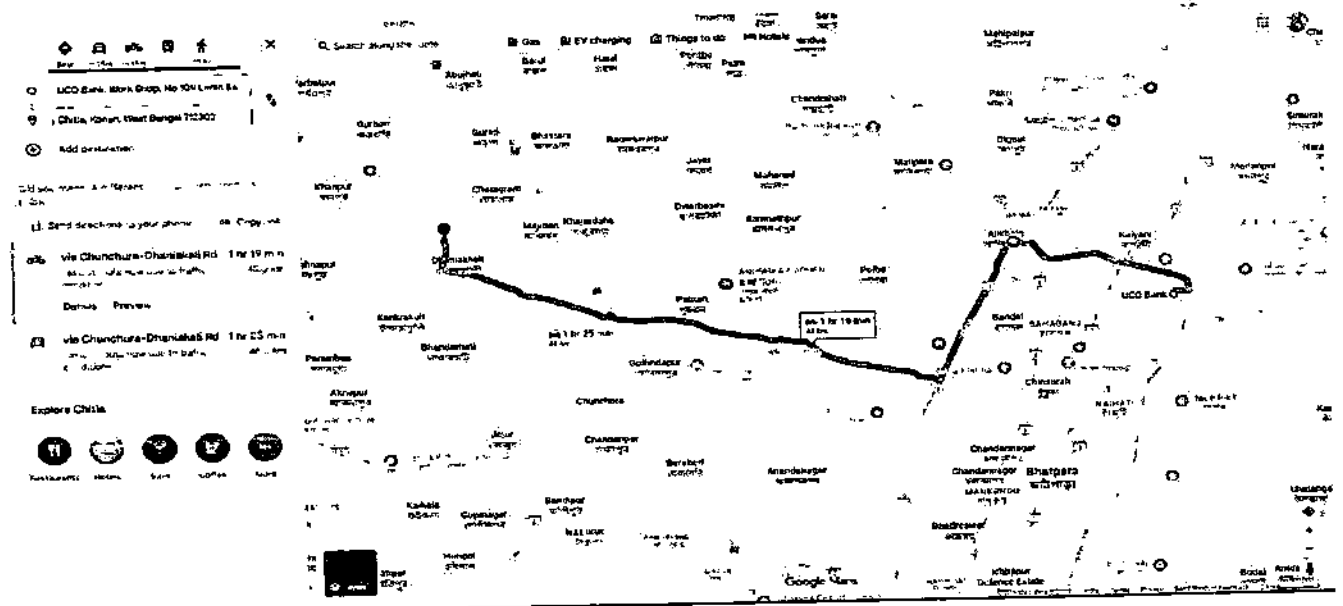
22°58'54.87N 88°06'03.07E

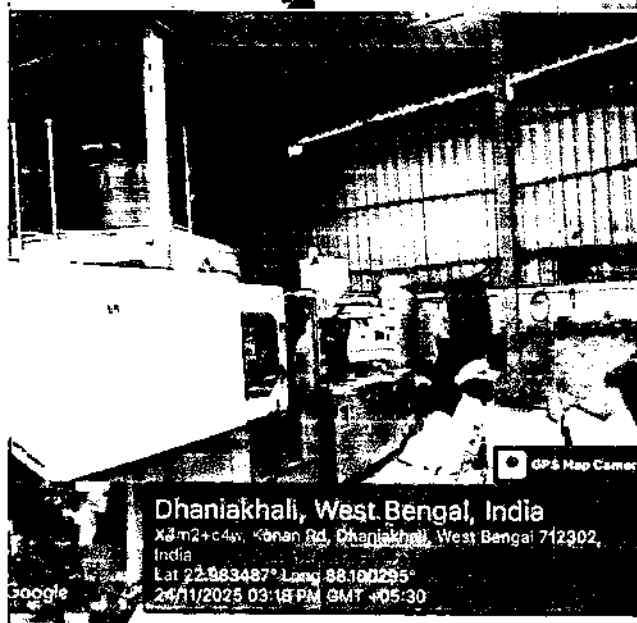
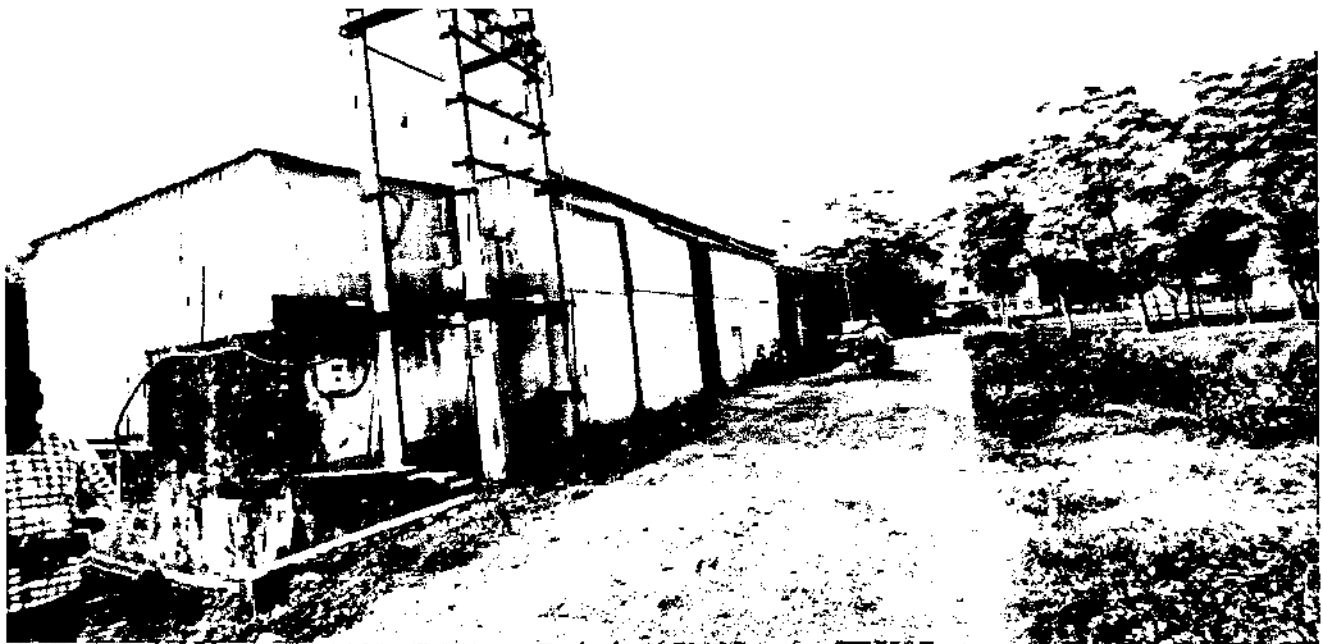
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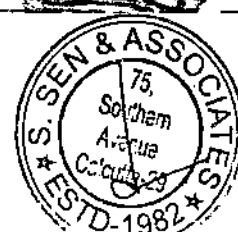




Dhaniakhali, West Bengal, India
X4m2+c4w, Konan Rd, Dhaniakhali, West Bengal 712302,
India
Lat 22.983632° Long 88.100295°
24/11/2025 03:18 PM GMT +05:30

Dhaniakhali, West Bengal, India
X4m2+c4w, Konan Rd, Dhaniakhali, West Bengal 712302,
India
Lat 22.983487° Long 88.100295°
24/11/2025 03:18 PM GMT +05:30

Dhaniakhali, West Bengal, India
X4m2+c4w, Konan Rd, Dhaniakhali, West Bengal 712302,
India
Lat 22.983506° Long 88.100398°
24/11/2025 03:18 PM GMT +05:30





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. Cnt-1/65/C.C. of 1988 & W.B./CCIT-4/Kol/103/2017-18/

Registration of Valuer/Manoj Kumar Sen, Kalvan Kumar Das

Main Office-

4/12, Mordecia Lane, Dum Dum

Kolkata: 700074

manojksen@yahoo.co.in

kalvankumardas461954@gmail.com

Mob: 7439636788/9433543012

Branch Office-Durgapur

Main Gate, Durgapur

Paschim Bardhaman-713203

gmukherjee58@gmail.com

Branch Office - Bhagalpur

D. N. Singh Ghat Road

Deepnagar, Bihar—812001



Nabagram, West Bengal, India

V83m+p8r, Guchaitpara, Nabagram, West Bengal

712139, India

Lat 22.854434° Long 88.333439°

VALUATION REPORT

PROPERTY: LAND & BUILDING

OWNER: SMT. SUCHANDRA ADDHYA &

BORROWER - M/S. MAA PET POLYMER

ADDRESS - HOLDING NO. 418, BEJRA MAIN ROAD, P.D. MANKUNDU, P.S. BHADRESWAR,

DISTRICT - HOOGHLY, WEST BENGAL, PIN - 712139, UNDER THE JURISDICTION OF CHANDANNAGAR

MUNICIPAL CORPORATION, WARD NO. 29



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,

Main Office-

4/12, Mordecia Lane, Chhatakai
Dum Dum, Kolkata- 700 029

manojksen@yahoo.co.in

kalyankumardas461954@gmail.com

Mob: 9681470118/743963678

Branch Office-Durgapur

Main Gate, Durgapur

Paschim Bardhaman-713203

gmukherjee58@gmail.com

Branch Office-Bhagalpur

D. N. Singh Ghat Road

Deepnagar, Bihar-812001

UCO BANK

Branch: KANCHRAPARA

Engaged by: UCO

VALUATION REPORT IN RESPECT OF AN IMMOVABLE PROPERTY COMPRISING LAND & TWO STORIED
BUILDING LOCATED AT HOLDING NO. 418, BEJRA MAIN ROAD, P.O. MANKUNDU, P.S. BHADRESWAR,
DISTRICT HOOGHLY, WEST BENGAL, PIN - 712139, UNDER THE JURISDICTION OF CHANDANNAGAR
MUNICIPAL CORPORATION, WARD NO. 29

OWNER: SMT. SUCHANDRA ADDHYA &
BORROWER: M/S. MAA PET POLYMER

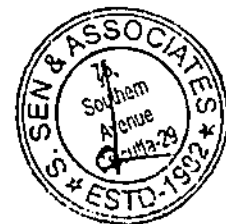
On the instructions received from Branch Manager UCO Bank, Kanchrapara Branch, and our subsequent engagement, M/S. S. Sen & Associates has been appointed to estimate the Market Value of the Land and Building located at the above address. Accordingly, our professional has undertaken the inspection of 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 during the said inspection and to the best of our knowledge & judgment. Further while carrying out these instructions, we undertook verbal/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:-

1 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	
	05.02.2026	
	b) Date of valuation	
	21.03.2026	
	c) Accompanied by	
	Accompanied by Banks Representative	
	d) Reference No.	
	SSA/UCO-KANCHRAPARA/AR/AD/677/2025-26	
3	List of documents produced for perusal	
	1. Copy of Gift Deed No. I-1715/2021, Dated - 28.06.2021 & Site Plan attached herewith	
	2. Copy of Title Search Report, By Adv. Anamika Saha	
	3. Copy of Previous Valuation Report, Dated- 19.11.2024	
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)	
	SMT. SUCHANDRA ADDHYA Wife of Sri Sanjib Addhya & Daughter of Late Sukdeb Mitra resident at Holding No. 418, Bezra Main Road, Bezra Mitra Para, Mankundu, P.S. Bhadreswar, Dist - Hooghly, Pin - 712138, 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)	
	M/S. MAA PET POLYMERS, Prop-Dolly Addhya Address - Jay Krishna Bati, Somashpur, P.O. & P.S. Dhaniakhali, Dist - Hooghly, West Bengal	
6	Brief description of the property (including leasehold/freehold etc.)	
	Building Details - The property as it stands on the date of valuation is a (G+1) storied building admeasuring -	
AS PER PREVIOUS VALUATION		
AS PER DEED		
Floor	Area	Area
Ground Floor	816.00 Sq. Ft.	876.00 Sq. Ft.
First Floor	816.00 Sq. Ft.	876.00 Sq. Ft.
Land Details - Erected over a freehold land admeasuring 2.50 Decimals or 1,089.00 Sq. Ft. more or less.		

Location Details - Holding No. 418, Bejra Main Road, P.O. Mankundu, P.S. Bhadreswar, District - Hooghly, West Bengal, Pin - 712139, Under the Jurisdiction of Chandannagar Municipal Corporation, Ward No. 29															
Accommodation - GF & FF: Not Aware, we couldn't enter the property.															
Observation - Please note that no sanction plan has been provided to us, as the property is already mortgaged to the bank and classified as an NPA. Accordingly, our assessment is based on this information.															
7	Location of property a) Plot No./Survey No b) Door No c) T.S. No/Village d) Ward/Taluka e) Mandal/District		Mouza - Bejra, J.L. No. 04, R.S. & L.R. Dng No. 486, R.S. Khatlan No. 1068, L.R. Khatlan No. 1038, A.D.S.R. at Chandannagar Bejra Main Road Bejra Ward No. 29 Dist. Hooghly												
8	Postal address of the property		Holding No. 418, Bejra Main Road, P.O. Mankundu, P.S. Bhadreswar, District - Hooghly, West Bengal, Pin - 712139, Under the Jurisdiction of Chandannagar Municipal Corporation, Ward No. 29 Land Mark: Near Bazra Anganwadi School The site is approximately 27-28 km away from the branch												
9	City/Town/Village Residential area Commercial area Industrial area		Village Yes No No												
10	Classification of the area i) Class I/Posh/Middle class ii) Urban/Semi Urban/Rural		Middle Class Rural												
11	Coming under Corporation /village Panchayat/Municipality		Under the Jurisdiction of Chandannagar Municipal Corporation												
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		No, it's a Bastu land												
0	Boundaries of the property As per Documents North Land situated under Plot No. B & C South Property of Kishore Biswas East Property of Rabin Das & others West Mitra Para Lane		As per Physical Inspection House of Gobinda Mitra Vacant Land of Others House of Rabin Das 12 ft. Wide Road												
14.a	Dimension of the Site North South East West		<table border="1"> <thead> <tr> <th>A</th> <th>B</th> </tr> <tr> <th>As per Site Plan</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> </tr> <tr> <td>-</td> <td>-</td> </tr> <tr> <td>-</td> <td>-</td> </tr> <tr> <td>-</td> <td>-</td> </tr> </tbody> </table>	A	B	As per Site Plan	Actual	-	-	-	-	-	-	-	-
A	B														
As per Site Plan	Actual														
-	-														
-	-														
-	-														
-	-														
14.b	Latitude, Longitude and Coordinates of the site		Latitude-22.854563, Longitude-88.333467 Coordinates-22°51'16.4"N 88°20'00.5"E Land Area - 2.50 Decimals or 1,089.00 Sq. Ft. more or less												
15.	Extent of the site		Details mentioned in point no. 1(6)												
16.	Extent of the site considered for valuation (Least of 14 A & 14 B)		Occupied by the owner												
17.	Whether occupied by owner /tenant If occupied by tenant, since how long? Rent received per month.														
II	CHARACTERISTICS OF THE SITE														
1.	Classification of Locality		Poor & Middle Area												
2.	Development of Surrounding areas		Developing												
3.	Possibility of frequent flooding/Sub merging		No, as the land 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 etc. are nearby within 5-7 Km.												



		Railway - Mankundu Station
5	Level of land with topographical conditions	Plain 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 land is exclusively recorded and in the name of the above owners.
10	Corner plot or intermittent plot?	Intermittent Plot
11	Road facilities	The property adjacent to 12 ft. Wide Road
12	Type of road available at present	Bituminous Road
13	Width of road - Is it below 20ft or more than 20ft	Less to 20 ft.
14	Is it a land-locked land?	No, as the property abutting to 12 ft. Wide Road
15	Water potentially	Own Arrangement
16	Underground sewerage system	Available
17	Is power supply available at the site?	Available
18	Advantage of the site	The property is connected by 12 ft. Wide Road
	1 Road Facilities	Mentioned in the above point II (4).
	2 Civic amenities	
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	2.50 Decimals or 1,089.00 Sq. Ft. more or less
	North & South	as mentioned above
	East & West	as mentioned above
2	Total extent of the plot	2.50 Decimals or 1,089.00 Sq. Ft. more or less
	Prevailing market land (Along with details /reference of at least two latest deals /transaction with respect to adjacent properties in the areas):	The land i.e., Residential category plots under consideration is property near Bejra Main Road, Nabagram 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 land near Bejra Main Road, Nabagram Area, is generally used to sell/purchase by the willing parties @Rs. 8,00,000.00 to Rs. 9,00,000.00 Per Decimal 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. 8,50,000.00 Per Decimal. It includes huge developments made towards filling, leveling and dressing of land.
3	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> <u>Comparison of land rate Guideline Price:</u>	



Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

District *		Thana *		Municipality *	
Local Party *		Mouza *		Village *	
Road *		Road Zone *		Road No *	
Plot No *		Municipality *		Municipality No *	
Jurisdiction *		Municipality *		Municipality No *	
Project Name		Nature of Land *		Total Area of Land (Decimal)	
To get better details of property please enter LR plot no and LR section no		Nature of Land *		Total Area of Land (Decimal)	
Plot No		LR Section No		Total Area of Land (Decimal)	
Proposed Land Use *		Nature of Land *		Total Area of Land (Decimal)	
Area of Land *		Nature of Land *		Total Area of Land (Decimal)	
Adjacent to Arterial Road		Nature of Land *		Total Area of Land (Decimal)	
Encumbered by Tenure		Nature of Land *		Total Area of Land (Decimal)	
Bargadar		Nature of Land *		Total Area of Land (Decimal)	
Leased Property		Nature of Land *		Total Area of Land (Decimal)	
This plot has any road access in any side be mentioned properly below:		Nature of Land *		Total Area of Land (Decimal)	
North side		Nature of Land *		Total Area of Land (Decimal)	
East side		Nature of Land *		Total Area of Land (Decimal)	
West side		Nature of Land *		Total Area of Land (Decimal)	
South side		Nature of Land *		Total Area of Land (Decimal)	
Type the characters shown		Nature of Land *		Total Area of Land (Decimal)	
Existing Market Value of Land: Rs.		Nature of Land *		Total Area of Land (Decimal)	

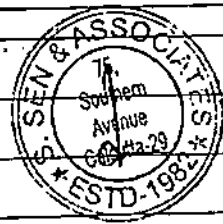
While studying the above web site rate and local market rate, the Govt. Web site rate seems to be on **Substantially Lower Side**, as of now keeping in view the development of surrounding areas, marketability, connectivity, Demand of Vacant space etc., **cannot be taken as barometer for assessing value**. 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. Moreover, in the open market the value of such type of land being used for residential purpose and situated at **Bejra Main Road, Nabagram Area** depends 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 Decimal for such type of developed land, we are considering the **Rs. 8,50,000.00 per Decimal for Residential usage**.

Total Land area in Cottah/Decimal	Rate, Per Cottah/Decimal	Total Rate
W.B. Govt - 2.50 Decimal	Rs. 2,44,696.80	Rs. 6,11,742.00
Local Rate - 1.00 Decimal	Rs. 9,00,000.00	Rs. 9,00,000.00
4 Assessed /adopted rate of Valuation	Rs. 8,50,000.00 per Decimal	
5 Estimated value of land	2.50 X Rs. 8,50,000.00 per Decimal = Rs. 21,25,000.00	

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)	R.C.C.						
	c) Year of construction	(as informed during inspection) GF & FF - 2014						
	d) Number of Floors and height of each floor Including basement if any.	Two Storied Building						
	e) Plinth area floor wise	<table><tr><th>Floor</th><th>Area</th></tr><tr><td>Ground Floor</td><td>816.00 Sq. Ft.</td></tr><tr><td>First Floor</td><td>816.00 Sq. Ft.</td></tr></table>	Floor	Area	Ground Floor	816.00 Sq. Ft.	First Floor	816.00 Sq. Ft.
Floor	Area							
Ground Floor	816.00 Sq. Ft.							
First Floor	816.00 Sq. Ft.							
	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		Not Provided During Inspection
i)	Whether genuineness or authenticity of approved map/plan is verified		Do
j)	Any other comments by our empaneled valuers on authentic of approved plan		Do

Specification of construction (floor-wise) in respect of

Sl. No.	Description		
1	Foundation	RCC	
2	Basement	Not available	
3	Superstructure	RCC framed structure	
4	Joinery/Doors& windows (Please furnish details about size of frames, Shutters, glazing, fitting etc. and specify the species of timber.	Ground Floor Door - M.S. Sheet Door Window - Wooden Window & Grill	First & Other Floor Door - Not Aware Window - Sliding Glass Window & Grill
5	RCC works	RCC slab with column	
6	Plastering	Ground Floor Inside: Not Aware Outside: Plaster & Paint	First & Other Floor Inside: Not Aware Outside: Plaster & Paint
7	Flooring, Skirting, Dadoing	Not Aware	
8	Special finish as marble, granite, wooden paneling grills etc.	Not Aware	
9	Roofing including weather proof course	Not Aware	
10	Drainage	Available	
Sl. No.	Description		
1	Compound wall	No	
	Height	-	
	Length	-	
2	Type of construction	N.A.	
3	Electrical installation		
	Type of wiring	Not Aware	
	Class of fittings (Superior/Ordinary/Poor)	Not Aware	
	Number of light points	Do	
	Fan points	Do	
	Spare plug points	Do	
	Any other item	Do	
	Plumbing installation	Not Aware	
4	a) No. of water closets and their type	Do	
	b) No. of wash basins	Do	
	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 - (100% Complete) - Rs. 1,800.00 per Sq. Ft.
 First Floor - (100% Complete) - Rs. 1,700.00 per Sq. Ft.

DEPRECIATION

Depreciation of the said building is considered as on the date of valuation as follows: -
 GF & FF - Total Life = 80 Years, Age = 11 Years, Remaining Life = 69 Years



Thus, Market Value=Building Covered area X cost of Construction as on the date of valuation- Depreciation
Rate of Depreciation on GF & FF - $\{((11 \times 0.9)/80) \times 100\} = 12.375\%$

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.	@Dep. Value	Total Cost in Rs.
1.	GF	816.00	11	11	1,800.00	14,68,800.00	1,81,764.00	12,87,036.00
2.	FF	816.00	11	11	1,700.00	13,87,200.00	1,71,666.00	12,15,534.00
Total								25,02,570.00

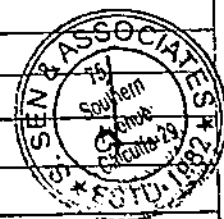
Part C-(Extra items)		(Amounts in Rs.)	
1	Portico		Nil
2	Ornamental front door		Nil
3	Sit out/Verandah with Steel grills		Nil
4	Overhead water tank		Nil
5	Extra steel /Collapsible gates		Nil
Total			

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 & Parapet Wall		Nil
6	Architectural elevation works		Nil
7	Paneling works		Nil
8	Aluminum works		Nil
9	Aluminum hand rails		Nil
10	False Ceiling		Nil
Total			

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			

Part F-(Services)		(Amounts in Rs.)	
1	Water supply arrangements		Nil
2	Drainage arrangements		Nil
3	Compound wall with Gate & Parapet Wall		Nil
4	C.B. deposits, fittings, M.S. gate etc.		Nil
5	Pavement		Nil
Total			

Part A	Land		Rs. 21,25,000.00
Part B	Building		Rs. 25,30,971.00
Part C	Extra items		Nil
Part D	Amenities		Nil
Part E	Miscellaneous		Nil
Part F	Services		Nil



		Rs. 46,27,570.00
	Total	OR SAY Rs. 46,28,000.00

(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. 46,28,000.00 (Rupees Forty-Six Lac Twenty-Eight Thousand Only).
REALISABLE VALUE (10% less than fair market value & rounded off)	Rs. 41,65,200.00 or say Rs. 41,65,000.00 (Rupees Forty-One Lac Sixty-Five Thousand Only).
DISTRESS VALUE (20% less than fair market value & rounded off)	Rs. 37,02,400.00 or say Rs. 37,02,000.00 (Rupees Thirty-Seven Lac Two Thousand Only).

Date: 21.03.2026

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.- 9681470118/743963670
Date of Visit - 05.02.2026

1	Nature of Security		Already Mortgage Non agriculture						
	a.	Vacant Land [Agriculture / non agriculture]							
	b.	Land with building thereon	Land & Two Storied Building						
2	Area of the land		Land Area - 2.50 Decimals or 1,009.00 Sq. Ft. more or less.						
3	In case of Flat, S/ built-up area		AS PER PLAN.						
			<table border="1"> <thead> <tr> <th>Floor</th> <th>Area</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>816.00 Sq. Ft.</td> </tr> <tr> <td>First Floor</td> <td>816.00 Sq. Ft.</td> </tr> </tbody> </table>	Floor	Area	Ground Floor	816.00 Sq. Ft.	First Floor	816.00 Sq. Ft.
Floor	Area								
Ground Floor	816.00 Sq. Ft.								
First Floor	816.00 Sq. Ft.								
4	In case of building under construction, status/ progress of construction and approximate time required for completion								
5	Distance of the site from the branch		The site is approximately 27-28 km away from the branch						
6	Location (with boundary)		Butted and bounded by: (As per physical inspection)						
	North - South - East - West -		House of Gobinda Mitra Vacant Land of Others House of Rabin Das 12 ft. Wide Road						
	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 - Bejra, J.L. No. 04, R.S. & L.R. Dag No. 486, R.S. Khatian No. 1068, L.R. Khatian No. 1038, A.D.S.R. at Chandannagar, Holding No. 418, Bejra Main Road, P.O. Mankundu, P.S. Bhadreswar, District - Hooghly, West Bengal, Pin - 712139, Under the Jurisdiction of Chandannagar Municipal Corporation, Ward No. 29							
	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		SMT. SUCHANDRA ADDHYA Wife of Sri Sanjib Addhya & Daughter of Late Sukdeb Mitra						
9	Present address of the owner (if other than the applicant)		resident at Holding No. 418, Bejra Main Road, Bejra Mitra Para, Mankundu, P.S. Bhadreswar, Dist - Hooghly, Pin - 712138, West Bengal						
10	Occupation of the owner (if other than the applicant)		Service						
11	Relationship with the applicant		Self-property						
12	No. of stories and age of the building		Two Storied Building						
13	Whether the property has been purchased by the present owner or inherited or received as gift		Gifted						
	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 Mortgaged						
	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		No tenancy at the time of inspection						



	nature of tenancy (commercial or residential) and 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 Average
21	Connections of the locality with main city	Well connection / gradual development taking place. Gradual development taking place
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 05.02.2026 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. 46,28,000.00

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.

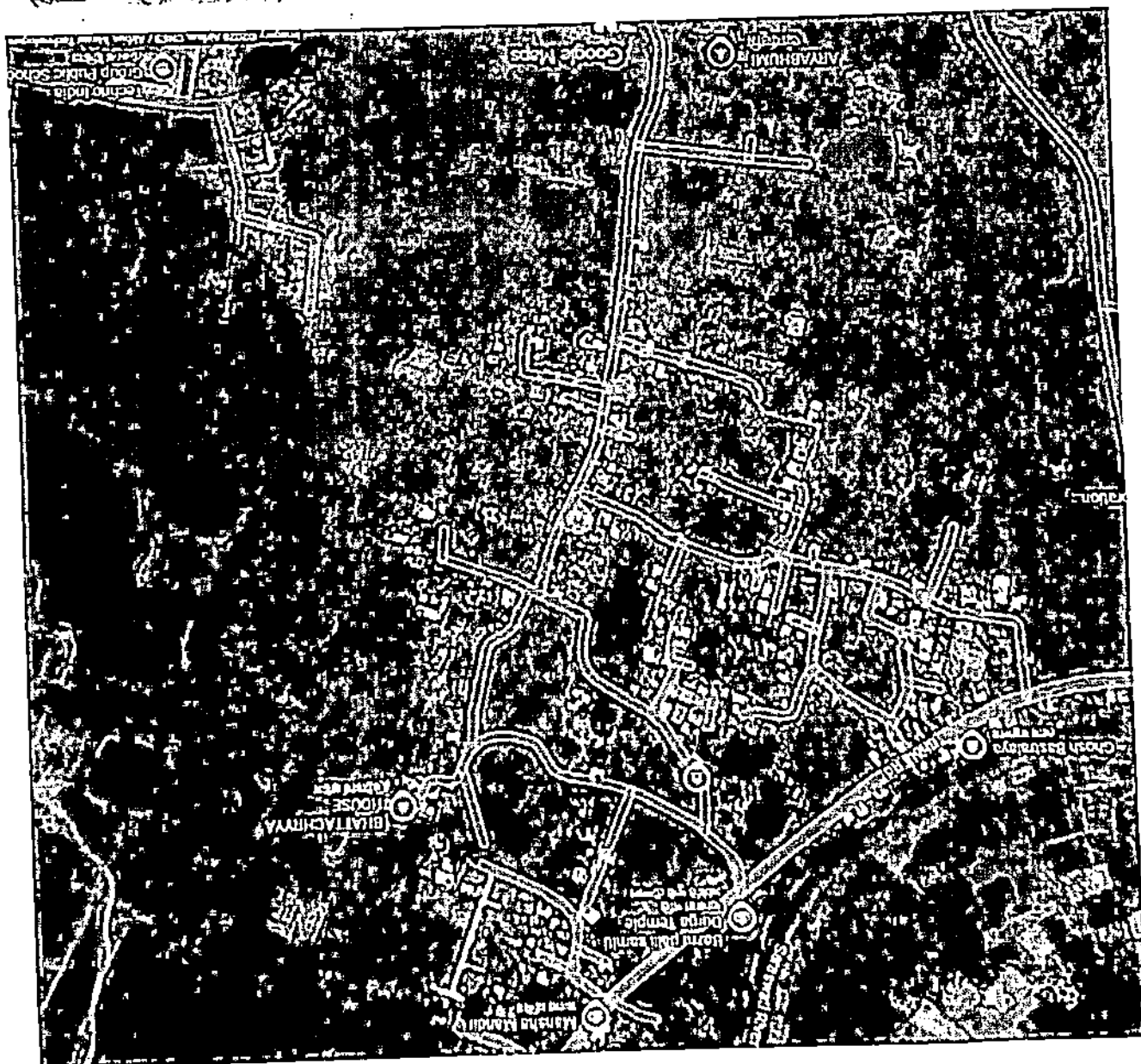
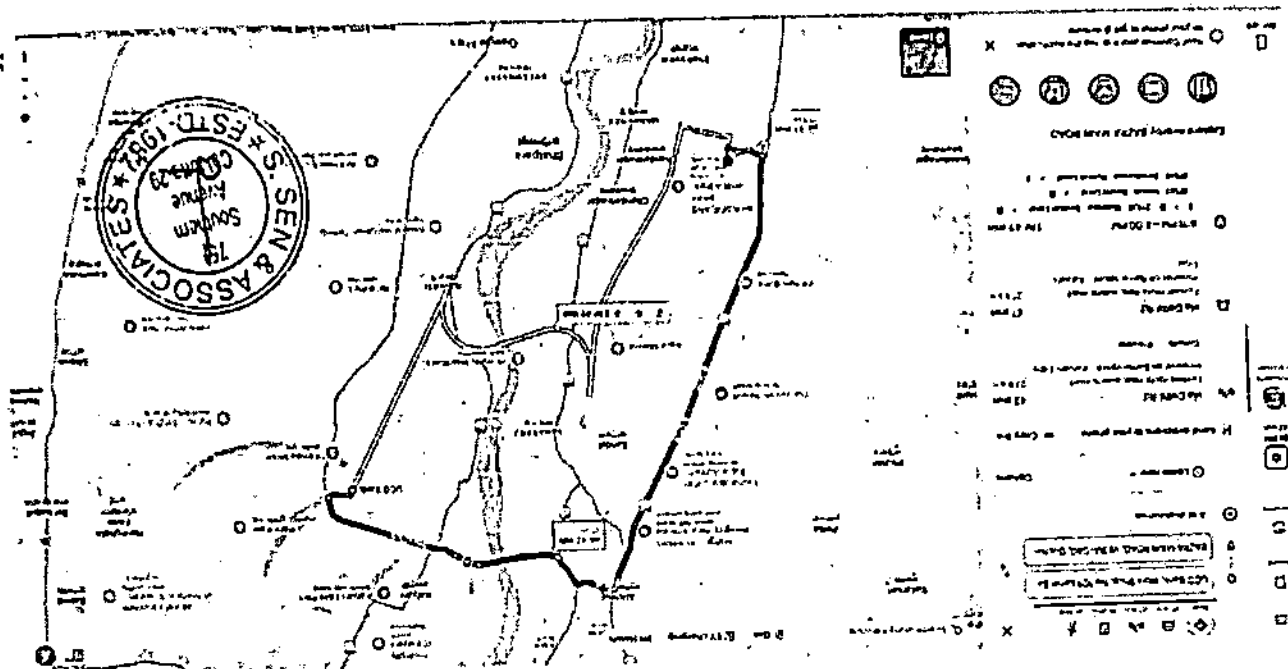
SIGNATURE OF THE VALUER WITH SEAL

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/E3/C.C. of 1968
A.W.B./CCIT-4/Kol/103/2017-18

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DIVIDED PLAN OF R.S. & L.R. DAG NO:- 486, R.S. KII. NO.- 1068, L.R. KII. NO.- 1038,
NO:- 4, MOUZA- BEJRA, P.S.- BHADRESWAR, UNDER CHANDANNAGORE MUNICIPAL
CORPORATION, DISTRICT- HOOGHLY, WARD NO-29, HOLDING NO- 418, AT BEJRA MAIN
ROAD.

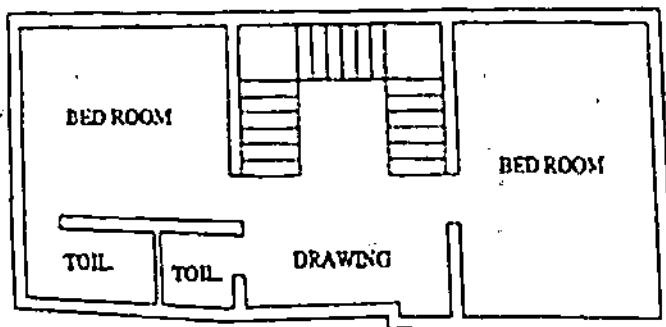
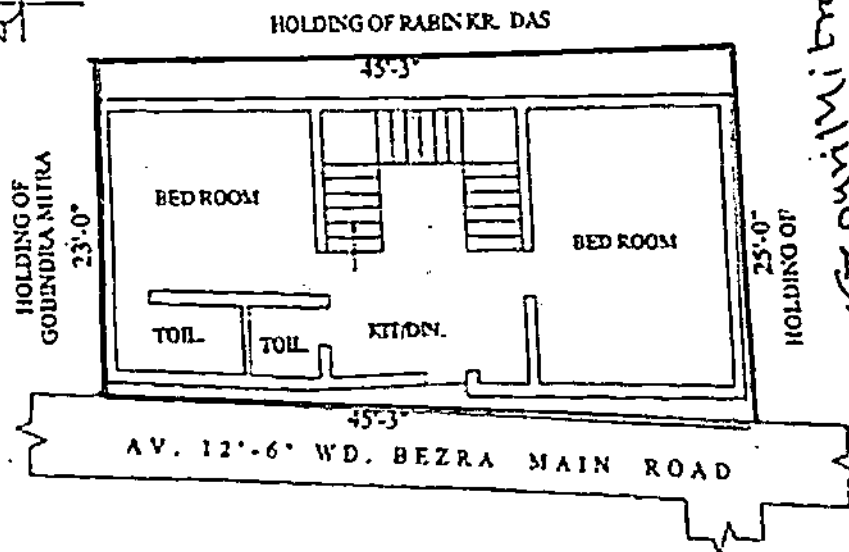
SCALE: 1" INCL = 16'-0" FEET.

TOTAL AREA OF LAND :- 2.5 SATAK (MORE OR LESS.)
UNDIVIDED OWN 1/3 SHARE OF LAND :- 0.833 SATAK (MORE OR LESS.)
UNDIVIDED GIFTED 2/3 SHARE OF LAND :- 1.667 SATAK (MORE OR LESS.)

IS BOUNDED BY RED.



GROUND FLOOR COVD. AREA :- 876 S.FT. (PUCCA)
UNDIVIDED OWN 1/3 SHARE OF GROUND FLOOR COVD. AREA :- 292 S.FT. (PUCCA)
UNDIVIDED GIFTED 2/3 SHARE OF GROUND FLOOR COVD. AREA :- 584 S.FT. (PUCCA)
1ST. FLOOR COVD. AREA :- 876 S.FT. (PUCCA)
UNDIVIDED OWN 1/3 SHARE OF 1ST. FLOOR COVD. AREA :- 292 S.FT. (PUCCA)
UNDIVIDED GIFTED 2/3 SHARE OF 1ST. FLOOR COVD. AREA :- 584 S.FT. (PUCCA)
STAIR ROOM COVD. AREA :- 216 S.FT. (PUCCA)
UNDIVIDED OWN 1/3 SHARE OF STAIR ROOM COVD. AREA :- 72 S.FT. (PUCCA)
UNDIVIDED GIFTED 2/3 SHARE STAIR ROOM OF COVD. AREA :- 144 S.FT. (PUCCA)



Saptarshi Chakraborty
Saptarshi Chakraborty
Civil Engineer
Planner, Estimator, Surveyor
Bowbazar, Khalisani
LIC No. 269, M. 006416/2010

DRAWN BY:

(AS DIRECTED & DICTATED & INSTRUCTED
BY OWNER & LAWYER)
(FOLLOW & COPY BY PREVIOUS
SANC. BUILDING PLAN)

Suchandra Adhya