



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, Kalyan Kumar Das & Mr. Goutam Mukherjee.

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

Branch Office-

75, Southern Avenue
Kolkata-700029

manojksen@yahoo.co.in

kalyankumardas461954@gmail.com

Mob :- 7439636788/9433543012

Branch Office-Barasat

80/19, Mallick Bagan

Rahtala, Jessore Road

Barasat, Kolkata: - 700127

gmukherjee58@gmail.com

Branch Office-Durgapur

Main Gate, Durgapur

Paschim Bardhaman-713203



VALUATION REPORT

PROPERTY: - LAND WITH SINGLE STORIED FACTORY/KARKHANA

OWNER: 1) MR. SUDARSHAN KARMAKAR S/O LATE NEMAI KARMAKAR

2) MR. BHOLA KARMAKAR S/O LATE NEMAI KARMAKAR

BORROWER: M/S. KARMAKAR ENGINEERING WORKS

ADDRESS: VILLAGE-SHIKRAK LINGRAM, P.O.-SHIKRAK LINGRAM, P.S.-MATIA (OLD BASIRHAT), DISTRICT-NORTH 24 PARGANAS, WEST BENGAL, PIN-743428.

WITHIN THE AMBIT OF GHORARASH KULINGRAM GRAM PANCHAYAT.



S. SEN & ASSOCIATES..

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

Main Office-

4/12, Mondocal Lane, Chhatakai

Dum Dum, Kolkata- 700 029

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UCO BANK

Engaged by: UCO

Branch: Basirhat

VALUATION REPORT IN RESPECT OF AN IMMOVABLE PROPERTY COMPRISING LAND WITH SINGLE STORIED C.G.I. SHED FACTORY/KARKHANA LOCATED AT VILLAGE-SHIKRAK LINGRAM, P.O.-SHIKRAK LINGRAM, P.S.-MATIA (OLD BASIRHAT), DISTRICT-NORTH 24 PARGANAS, WEST BENGAL, PIN-743428.

WITHIN THE AMBIT OF GHORARASH KULINGRAM GRAM PANCHAYAT

OWNERS: 1) MR. SUDARSHAN KARMAKAR S/O LATE NEMAI KARMAKAR

2) MR. BHOLA KARMAKAR S/O LATE NEMAI KARMAKAR

BORROWER: M/S. KARMAKAR ENGINEERING WORKS

On the instructions received from Branch Manager UCO Bank, Basirhat 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 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	24.08.2024
	b) Date of valuation	27.08.2024
	c) Accompanied by	Accompanied by Bank Representative.
	d) Reference No.	SSA/UCO-Basirhat/AR/PS/133/2024-25
3	List of documents produced for perusal	i) Copy of Sale Deed No. 1-8778/2014, Dated- 01.12.2014. ii) Copy of Khajna Receipt No.-SBPO0122408, Dated-12.06.2019, Amount of Rs. 17.00/-. iii). Copy of Khajna Receipt No.-SBPO0122407, Dated-12.06.2019, Amount of Rs. 17.00/-. iv) Copy of Panchayat Tax Receipt No.-15120513/1790, Dated-31.05.2019, Amount of Rs. 360.00/-. v) Copy of Porcha No.-1512062, Dated-13.06.2019. vi) Copy of Sanction Building Plan Sanctioned by The Proddhan of Ghorarash-Kulingram Gram Panchayat.



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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)	1) Mr. Sudarshan Karmakar S/O Late Nema Karmakar 2) Mr. Bhola Karmakar S/O Late Nema Karmakar Both are Residing at Chandnagar, P.O.-Srinagar, P.S.-Basirhat, 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)	M/S. KARMAKAR ENGINEERING WORKS						
6	Brief description of the property (including Leasehold/freehold etc.)	The Property as it Stands on the date of valuation is a Single storied CGI Shed Factory/Karkhana admeasuring 3908.00 Sq. ft. (as per Building Plan) more or less erected over a freehold 'Bastu' category land admeasuring <table border="1"> <thead> <tr> <th>Document</th> <th>Land Area in Decimal</th> </tr> </thead> <tbody> <tr> <td>Deed & Building Plan</td> <td>9.05 Decimal.</td> </tr> <tr> <td>Porcha</td> <td>9.00 Decimal</td> </tr> </tbody> </table> N.B. We are Considering the Area of the Land as per Porcha. located at Village-Shikrak Lingram, P.O.-Shikrak Lingram, P.S.-Matia (Old Basirhat), District-North 24 Parganas, West Bengal, Pin-743428. Within the ambit of Ghorarash Kulingram Gram Panchayat. Accommodation: NA. N.B. It may please be noted that as per the "Gram Panchayat Administrative Rules 2004 duly amended on 30.11.2020 and approved by the Dept. of Panchayat & Rural Development Govt. of West Bengal" the concerned Prodhan has been empowered to Sanction Building Plan upto the extent of 150 Sq. Mtr. equivalent to 1614 Sq. ft with the maximum Height upto 6.5 mtrs. In the instant case it appears during inspection that the constructed area and height thereof of the said building is more than the sanctioned area, as may be seen in the photograph attached herewith. Since the subjected property is already mortgaged, we will proceed based on the area specified in the previous valuation	Document	Land Area in Decimal	Deed & Building Plan	9.05 Decimal.	Porcha	9.00 Decimal
Document	Land Area in Decimal							
Deed & Building Plan	9.05 Decimal.							
Porcha	9.00 Decimal							
7	Location of property							
	a). Plot No/Survey No	Mouza- Jafarpur, J.L. No.-62, Touzi No.-625, Dag no.-231, Khatian No.-7193 & 7194.						
	b). Door No	N.A.						
	c). T.S. No/Village	Village-Shikrak Lingram.						
	d). Ward/Taluka	N.A.						
	e). Mandal/District	Dist North 24 Parganas.						
8	Postal address of the property	Village-Shikrak Lingram, P.O.-Shikrak Lingram, P.S.-Matia (Old Basirhat), District-North 24 Parganas, West Bengal, Pin-743428. Within the ambit of Ghorarash Kulingram Gram Panchayat.						
9	City/Town/ Village	Village						
	Residential area	Yes						
	Commercial area	Yes						
	Industrial area	Yes						
10	Classification of the area							
	i) Class I/Posh/Middle class	Middle class						
	ii) Urban/Semi Urban/Rural	Semi Urban.						
11.	Coming under Corporation /village Panchayat/Municipality	Within the ambit of Ghorarash Kulingram Gram Panchayat.						
12	Whether covered under any State/ Central Govt. Enactments (e.g., Urban land Ceiling Act) or notified under agency	Does not arise.						



	area/Schedule area/cantonment area																			
13	In case it is an agricultural land, any conversion to house site plots is contemplated	No, it's a "Bastu" Land																		
14	Boundaries of the property As per Deed	As per Physical Inspection																		
	North By the Bastu Land of Netal Sarkar (Dag No.-231).	By the Single Storied Building of Joba Roy.																		
	South By the Bastu Land of Kartick Biswas (Dag No.-231).	By the Others Property.																		
	East By the 6 ft. wide Common Passage.	By the Common Passage.																		
	West By the Bastu Land of Manasi & Soma Dey (Dag No.-231).	By the Vacant Land.																		
14.a	Dimension of the Site	<table> <tr> <th></th><th>A</th><th>B</th></tr> <tr> <td></td><td>As per Site Plan</td><td>Actual</td></tr> <tr> <td>North</td><td>59'-00"</td><td>59'-00"</td></tr> <tr> <td>South</td><td>54'-06"</td><td>54'-06"</td></tr> <tr> <td>East</td><td>76'-00"</td><td>76'-00"</td></tr> <tr> <td>West</td><td>64'-00"</td><td>64'-00"</td></tr> </table>		A	B		As per Site Plan	Actual	North	59'-00"	59'-00"	South	54'-06"	54'-06"	East	76'-00"	76'-00"	West	64'-00"	64'-00"
	A	B																		
	As per Site Plan	Actual																		
North	59'-00"	59'-00"																		
South	54'-06"	54'-06"																		
East	76'-00"	76'-00"																		
West	64'-00"	64'-00"																		
14.b	Latitude, Longitude and Coordinates of the site	Latitude-22.67561, Longitude-88.79042 Coordinates- 22°40'32.2"N 88°47'25.5"E																		
15.	Extent of the site	9.00 Decimal i.e. 3,920.40 sq. ft. (as per Porcha) more or less.																		
16.	Extent of the site considered for valuation (Least of 14 A & 14 B)	Land area -9.00 Decimal i.e. 3,920.40 sq. ft. (as per Porcha) more or less. <u>Covered area:</u> Factory Shed (CGI)→3908.00 sq. ft. more or less.																		
17.	Whether occupied by owner /tenant If occupied by tenant, since how long? Rent received per month.	Presently Under Possession of Bank.																		
II	CHARACTERISTICS OF THE SITE																			
1.	Classification of Locality	Middle class area																		
2.	Development of Surrounding areas	Developing																		
3.	Possibility of frequent flooding/ Submerging	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- Brahmananda Vidyabhaban (High School). Rail Station- Ghora Ras Ghona. College- Basirhat Mahabodhi College of Education. Bus Stop: Ram Krishna mission. Hospital- Basirhat District Hospital. Bazar- Ghorarash Bazar (Hatkholo).																		
5.	Level of land with topographical conditions	Plain Land																		
6.	Shape of land	Square.																		
7.	Type of use to which it can be put	Residential Purpose																		
8.	Any usage restriction	Not aware																		
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 6 ft wide Common Passage																		
12.	Type of road available at present	The property adjacent to 6 ft wide Common Passage connects to Taki 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 6 ft. wide Common Passage
15	Water potentially	Own arrangement
16	Underground sewerage system	Yes
17	Is power supply available at the site?	W.B.S.E.D.C.L.
18	Advantage of the site	
	1 Road Facilities	The property is adjacent by to 6 ft wide Common Passage connects to 40 ft wide Taki 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	9.00 Decimal i.e. 3,920.40 sq. ft. (as per Porcha) more or less.
	North & South	North-59'-00" ft. South-54'-06" ft.
	East & West	East-76'-00" ft. & West-64'-00" ft.
2	Total extent of the plot	9.00 Decimal i.e. 3,920.40 sq. ft. (as per Porcha) 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 developed land i.e., Residential category plots under consideration is property adjacent to 6 ft wide Common Passage connects to 40 ft wide Taki Road, Shikrak Lingram area, the rate of such landed properties are highest in compare to other type of land. On surveying local market rate, it was revealed that the such type of developed land adjacent to 6 ft wide Common Passage connects to 40 ft wide Taki Road, Shikrak Lingram, 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 developed Residential land, depending upon site, situation, frontage, depth, nature and existing use. So, it is prudent to apply average rate taking into consideration a conservative approach. The average rate of land, as mentioned above, is thus estimated as Rs. 2,30,000.00 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> Comparison of land rate under Bastu category Guideline Price: 2,17,800.00 Per Decimal.	



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e)	Plinth area floor wise	Factory Shed (CGI)→3908.00 sq. ft. more or less.
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: Not Mentioned. Valid Date: Not Mentioned.
h)	Approved map/plan issuing authority	Sanction by Prodhan of Ghorarash-Kulingram Gram Panchayat.
i)	Whether genuineness or authenticity of approved map/plan is verified	Yes, Verified.
j)	Any other comments by our empanelled valuers on authentic of approved plan	Not as Such

Specification of construction (floor-wise) In respect of

Sl. No.	Description	
1	Foundation	RCC
2	Basement	NA
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.	Door- Iron Gate. Window: Iron Grill.
5	RCC works	C.G.I. Shed
6	Plastering	Inside: Brick Wall & Partly Plastered Outside: Brick Wall.
7	Flooring, Skirting, Dadoing	Net Cemented.
8	Special finish as marble, granite, wooden paneling grills etc.	NA
9	Roofing including weather proof course	No
10	Drainage	Yes, available.
Sl. No.	Description	
1	Compound wall	No.
	Height	
	Length	
2	Type of construction	
3	Electrical installation	
	Type of wiring	Concealed
	Class of fittings (Superior/Ordinary/Poor)	Ordinary
	Number of light points	Good Numbers
	Fan points	Do
	Spare plug points	Do
	Any other item	Do
4	Plumbing installation	
a)	No. of water closets and their type	NA
b)	No. of wash basins	NA
c)	No of urinals	NA
d)	No of bath tubs	NA
e)	Water Meter, Taps etc.	NA
f)	Any other fixtures	NA



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 Factory Shed (CGI) @ Rs.600.00 per sq ft.

DEPRECIATION

Depreciation of the said building is Considered as on the date of Valuation as follows: -

Factory Shed (CGI)

Total Life = 60 Years, Age = 10 Years, Remaining Life=50 Years

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

Rate of Depreciation on Factory Shed (CGI): $\{[(10 \times 0.9)/60] \times 100\} = 15.00\%$

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	Factory Shed	3908.00	10	10	600.00	23,44,800.00	3,51,720.00	19,93,080.00
Total								19,93,080.00

Part C-(Extra items)

(Amounts in Rs.)

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

Part D-(Amenities)

(Amounts in Rs.)

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

Part E-(Miscellaneous)

(Amounts in Rs.)

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

Part F-(Services)

(Amounts in Rs.)

1	Water supply arrangements						Nil
2	Drainage arrangements						Nil
3	Compound wall						Nil
4	C.B. deposits, fittings, M.S. gate etc.						Nil



5	Pavement		Nil
	Total		Nil

Total abstract of the entire property

Part A	Land		Rs. 20,70,000.00
Part B	Building		Rs. 19,93,080.00
Part C	Extra Items (Boundary Wall & Main Gate)		Nil
Part D	Amenities		Nil
Part E	Miscellaneous		Nil
Part F	Services		Nil
	Total		Rs. 40,63,080.00

(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. 40,63,080.00 or say Rs. 40,63,000.00 (Rupees Forty Lac Sixty-Three Thousand only)
REALISABLE VALUE (10% less than fair market value & rounded off)	Rs. 36,56,700.00 or say Rs. 36,57,000.00 (Rupees Thirty Six Lac Fifty Seven Thousand only).
DISTRESS VALUE (20% less than fair market value & rounded off)	Rs. 32,50,400.00 or say Rs. 32,50,000.00 (Rupees Thirty Three Lac Fifty Thousand only).



MANDATE

Names of Valuer: S. SEN & ASSOCIATES

Contact no. 7439636788/9433543012

Main Office Address: 4/12, Mordecia Lane, Chhatak, Dum Dum, Kolkata-700074

Date of Visit: 24.08.2024

1	Nature of Security	Already Mortgage
	a. Vacant Land [Agriculture / non agriculture]	Non agriculture.
	b. Land with Building thereon	Land & Single Storied Factory/Karkhana.
2	Area of the land	9.00 Decimal i.e. 3,920.40 sq. ft. (as per Porcha) more or less.
3	In case of Flat, S/ built-up area	NA.
4	In case of Flat under construction, status/ progress of construction and approximate time required for completion	NA.
5	Distance of the site from the branch	Site is accessible by bus or auto from branch.
6	Location (with boundary)	Butted and bounded by: (As per physical Inspection)
	North -	By the Single Storied Building of Joba Roy.
	South -	By the Others Property.
	East -	By the Common Passage.
	West -	By the Vacant Land.
	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.	Dag no.-231.
	Khatian No.	Khatian No.-7193 & 7194.
	P.S.	Matia (Old Basirhat)
		Within Sub- Registrar's office of - A.D.S.R.O. Basirhat Dist. North 24 Parganas.
	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	1) Mr. Sudarshan Karmakar S/O Late Nemai Karmakar 2) Mr. Bhola Karmakar S/O Late Nemai Karmakar
9	Present address of the owner	Both are Residing at Chandnagar, P.O.-Srinagar, P.S.-Basirhat, District-North 24 Parganas, West Bengal.
10	Name of the Borrower	M/S. KARMAKAR ENGINEERING WORKS
11	Present address of the Borrower	Office address, Village-Shikrak Lingram, P.O.-Shikrak Lingram, P.S.-Matia (Old Basirhat), District-North 24 Parganas, West Bengal, Pin-743428.
12	Occupation of the owner (if other than the applicant)	Business.
13	Relationship with the applicant	Self-property
14	No. of stories and age of the Flat	Single Storied Factory/Karkhana, Age-10 year.
15	Whether the property has been purchased by the present owner or	Received as a Purchase.



	inherited or received as gift	
	The valuer should verify seller's photo Id and address	Verified
16	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.	i) Copy of Sale Deed No. 1-8778/2014, Dated- 01.12.2014. ii) Copy of Khajna Receipt No.-SBP00122408, Dated-12.06.2019, Amount of Rs. 17.00/-. iii). Copy of Khajna Receipt No.-SBP00122407, Dated-12.06.2019, Amount of Rs. 17.00/-. iv) Copy of Panchayat Tax Receipt No.-15120513/1790, Dated-31.05.2019, Amount of Rs. 360.00/-. v) Copy of Porcha No.-1512062, Dated-13.06.2019. vi) Copy of Sanction Building Plan Sanctioned by The Proddhan of Ghorarash-Kulingram Gram Panchayat.
17	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
18	Who is the occupying the house at present?	Presently Under Possession of Bank.
19	Condition of the land / land & Flat from the point of view of sale.	Having Potential of good Marketability.
20	Whether local enquiry made to satisfy about history of the property.	Yes
21	The valuer in his report should mention the name / names of the persons present at the time of inspection or the person identifying the property.	Bank Representative was present
22	Comments on the locality\	Posh / Middle class / Lower Class- Middle Class.
23	Surroundings	Very good / good / average- Good.
24	Connections of the locality with main city	Well connection / gradual development taking place. Well Connected.
25	Type of construction of the building	RCC Frame Structure- Photocopy Enclosed
26	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 24.08.2024 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. 40,63,000.00**

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.

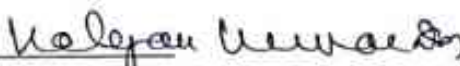
METHODS USED, FACTORS INFLUENCING THE ANALYSIS, OPINIONS, CONCLUSION AND ASSUMPTIONS MADE ARE CLEARLY RECORDED IN THE VALUATION CERTIFICATE.

Date: 27.08.2024

Place: Kolkata

Signature of the valuer:

Name of the Valuer :


(Kalyan Kumar Das)
Managing Partner

(Name and Official seal of the Approved Valuer)

Address of the valuer: Main Office :—75, Southern Avenue, Kolkata- 700 029

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

S. SEN & ASSOCIATES
Chartered Engr. & Govt. Regd. Valuer
Under I.T Act Section 34 AB
WB Cat-1/65/C.C. of 1958
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