



S. SEN & ASSOCIATES..

THREE DECADES OF DEDICATION

CONSULTING ENGRS/CHARTERED ENGINEER. & GOVT. APPROVED VALUERS WITH THE INCOME TAX/ WEALTH TAX DEPARTMENT, FELLOW OF INSTITUTION OF ENGINEERS & VALUERS, INCOME TAX REGISTRATION NO. W.B. Cat-I/65/C.C. of 1988 & W.B./CCIT-4/Kol/103/2017-18/Registration Of Valuer/Manoj Kumar Sen, Kalvan Kumar Das.

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

Branch Office-

75, Southern Avenue,
Kolkata- 700029

E-mail: kalyankumardas461954@gmail.com

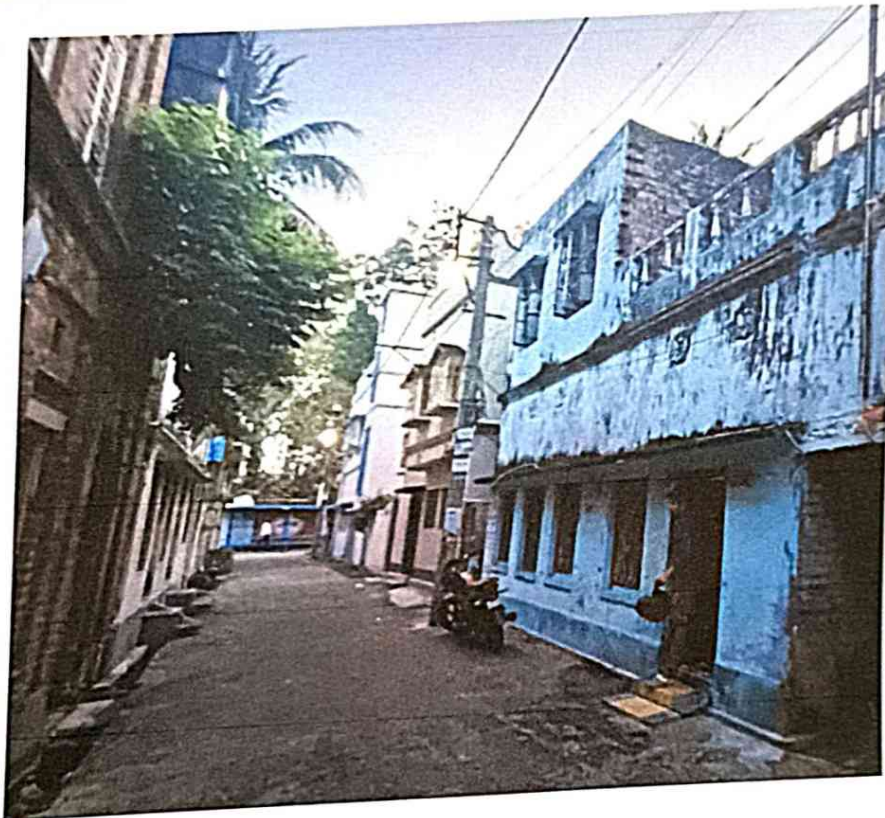
Ph. No. 9681470118/ 9433543012

Branch Office-Durgapur

Main Gate, Durgapur
Paschim Bardhaman-713203

Branch Office - Bhagalpur

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



VALUATION REPORT

PROPERTY: - LAND & PARTLY TWO STORIED BUILDING

OWNER: SRI BISWAJIT CHAKRABORTY S/O LATE BIMAL CHANDRA CHAKRABORTY

ADDRESS: LOCATED AT HOLDING NO. 14, SHIB TALA ROAD, P.O. & P.S.- NAIHATI, DISTRICT-NORTH 24 PARGANAS,

UNDER THE JURISDICTION OF NAIHATI MUNICIPALITY, WARD NO.-02



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

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75, Southern Avenue,
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UCO BANK

ENGAGED BY: UCO BANK

BRANCH: KANCHRAPARA

REPORT ON THE VALUATION OF A PROPERTY COMPRISING LAND & PARTLY TWO STORIED BUILDING LOCATED AT HOLDING NO. 14, SHIB TALA ROAD, P.O. & P.S.- NAIHATI, DISTRICT-NORTH 24 PARGANAS, UNDER THE JURISDICTION OF NAIHATI MUNICIPALITY, WARD NO.-02

OWNER: SRI BISWAJIT CHAKRABORTY S/O LATE BIMAL CHANDRA CHAKRABORTY

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	15.07.2026
	b) Date of valuation	16.07.2026
	c) Accompanied by	By the Owner
	d) Reference No.	SSA/UCO-KANCHRAPARA/AR/SR/192/2026-27
3	List of documents produced for perusal	
	1. Copy of Sale Deed No. I-2515, Dated-15.02.2018	
	2. Copy of Site Plan	
	3. Copy of Porcha No. 1508304, Amount-20.00/-	
	4. Copy of Possession Notice	
	5. Copy of Title Search & Legal Report, Dated-29.06.2026	
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 BISWAJIT CHAKRABORTY S/O LATE BIMAL CHANDRA CHAKRABORTY Residing at- 14, Shib Tala Road, Ward No. 01, P.S. - Naihati, Dist - 24 Pgs (N), West Bengal, Pin No. 743165
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 BISWAJIT CHAKRABORTY S/O LATE BIMAL CHANDRA CHAKRABORTY Residing at- 14, Shib Tala Road, Ward No. 01, P.S. - Naihati, Dist - 24 Pgs (N), West Bengal, Pin No. 743165



6	Brief description of the property (including Leasehold/freehold etc.) Building Details - The Subject Property Is a Land With (G+1) Partly Two Storied Building. Land Details - Total Land 03.19 Decimal, Bastu -0.78 Decimal, Pukur -2.41 Decimal (As Per Legal) **We Are Considering Only For 0.78 Decimal Bastu Land Location Details - Holding No. 14, Shib Tala Road, P.O. & P.S.- Naihati, District-North 24 Parganas, Under The Jurisdiction Of Naihati Municipality, Ward No.-02 Accommodation: GF- 2 Room 1 Dining 1 Kitchen 1 Toilet FF- 1 Room																						
7	Location of property a) Plot No./Survey No Mouza-Kanthalpara, J.L. No.-04, R.S. Dag No. 935,934, R.S. Khatian No. 533,168, L.R. Dag No. 2050 (Bastu), 2051 (Pukur), L.R. Khatian No. 4979 b) Door No Holding No. 14, Shib Tala Road c) T.S. No/Village --- d) Ward/Taluka 02 e) Mandal/District Dist. North 24 Parganas.																						
8	Postal address of the property Holding No. 14, Shib Tala Road, P.O. & P.S.- Naihati, District-North 24 Parganas, Under The Jurisdiction Of Naihati Municipality, Ward No.-02 Land Mark - Near Naddia Mill Jama Masjid. The site is approximately 11.8 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 Naihati Municipality, Ward No.-02																						
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 & Pukur (As per Porcha)																						
14	Boundaries of the property <table border="1"> <thead> <tr> <th colspan="2">As per Possession Notice</th> <th colspan="2">As per Physical Inspection</th> </tr> </thead> <tbody> <tr> <td>North</td> <td>Property Of Panch Kari Halder</td> <td>By Two Storied Building</td> <td></td> </tr> <tr> <td>South</td> <td>Property Of Suren Ghosh</td> <td>By Two Storied Building</td> <td></td> </tr> <tr> <td>East</td> <td>10' Wide Buro Shibtala Road</td> <td>By 10 ft Wide Road</td> <td></td> </tr> <tr> <td>West</td> <td>Pond</td> <td>By Single Storied Building of Anupam Chakraborty</td> <td></td> </tr> </tbody> </table>			As per Possession Notice		As per Physical Inspection		North	Property Of Panch Kari Halder	By Two Storied Building		South	Property Of Suren Ghosh	By Two Storied Building		East	10' Wide Buro Shibtala Road	By 10 ft Wide Road		West	Pond	By Single Storied Building of Anupam Chakraborty	
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14.a	Dimension of the Site <table border="1"> <thead> <tr> <th></th> <th>A As per Site Plan</th> <th>B Actual</th> </tr> </thead> <tbody> <tr> <td>North</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>South</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>East</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>West</td> <td>N.A.</td> <td>N.A.</td> </tr> </tbody> </table>				A As per Site Plan	B Actual	North	N.A.	N.A.	South	N.A.	N.A.	East	N.A.	N.A.	West	N.A.	N.A.					
	A As per Site Plan	B 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- 22.8800266 Longitude- 88.4119973 Coordinates- 22°52'48.1"N 88°24'43.2"E																						
15	Extent of the site Total Land 03.19 Decimal, Bastu -0.78 Decimal, Pukur -2.41 Decimal (As Per Legal) **We Are Considering Only For 0.78 Decimal Bastu Land																						
16	Extent of the site considered for valuation (Least of 14 A & 14 B) Total Land 03.19 Decimal, Bastu -0.78 Decimal, Pukur -2.41 Decimal (As Per Legal) **We Are Considering Only For 0.78 Decimal Bastu Land																						



17.	Whether occupied by owner /tenant If 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	Developed 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- Bhatpara Municipality Hospital Railway Station- Naihati Junction
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 03.19 Decimal, Bastu-0.78 Decimal, Pukur-2.41 Decimal (As Per Legal) **We Are Considering Only For 0.78 Decimal Bastu Land
	North & South	Mention Above
	East & West	Mention Above
2	Total extent of the plot	Land Area - Total Land 03.19 Decimal, Bastu-0.78 Decimal, Pukur-2.41 Decimal (As Per Legal) **We Are Considering Only For 0.78 Decimal Bastu Land
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 Shib Tala Road, Naihati Area. On surveying local market rate, it was revealed that the such type of land near to Shib Tala Road, Naihati Area, is generally used to sell/purchase by the willing parties @ Rs. 4,50,000.00 to Rs. 5,50,000.00 per Decimal for Residential land, depending upon site, situation, frontage, depth, nature and existing use. So, it is prudent to apply average rate taking into consideration a conservative approach. The average rate of land, as mentioned above, is thus estimated as Rs. 5,00,000.00 per Decimal . 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)	



Guideline Rate obtained from Registrar's office/State Govt. Gazette/ Income Tax Notification/Other Net-Work services:-



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

Market Value of Land

District: North 24 Parganas, Local Body: Kalyanpur, Road: Bhabani Road, Plot No: 10, Jurisdiction of: A D & R, Project Name: Not Applicable, Phase: North, Ward: Kalyanpur, Road Zone: Not Applicable, Ward No: 10, Municipality: Kalyanpur.

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

Plot No: 10, LR Khata No: 10, Nature of Land: Residential, Area of Land: 0.78, Adjacent to Metal Road: Yes, Encumbered by Tenant: No, Bargar: No, Lapsed Property: No.

This plot has any road access in any side be mentioned property below.

North side: Yes, East side: Yes, West side: Yes, South side: Yes.

Type the characters shown: 13076, Existing Market Value of Land: Rs. 4,03,650.

Service Count: 47,01,866.

Web Site	Land area in Decimal	W.B. Govt. Rate. per Decimal	Total value in Rs.
W.B. Govt. Rate	0.78	--	Rs. 4,03,650.00
Local Rate	1.00	--	Rs. 4,00,000.00 to Rs. 5,00,000.00

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. 4,50,000.00 per Decimal for Residential usage.

5	Assessed /adopted rate of Valuation	Rs. 5,00,000.00 per Decimal
6	Estimated value of land	Rs. 0.78 X 5,00,000.00 = 3,90,000 per Decimal

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)	Load Bearing Wall With Roof Slab & Tin Shed
	c) Year of construction	1,976
	d) Number of Floors and height of each floor including basement if any.	Partly Two Storied Building, Height-10 ft. Approx, Each Floor



e)	Plinth area floor wise	Building Area - N.A
f)	Condition of the building	
i)	Exterior-Excellent, Good, Normal, Poor	
ii)	Interior-Excellent, Good, Normal, Poor	
g)	Date of issue and validity of layout of approved map/plan	
h)	Approved map/plan issuing authority	
i)	Whether genuineness or authenticity of approved map/plan is verified	
j)	Any other comments by our empaneled valuers on authentic of approved plan	No Comment.

Specification of construction (floor-wise) in respect of

Sl. No.	Description	
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.	Door- Wooden Window- Glass Window
5	RCC works	Wall
6	Plastering	Plaster & Painted
7	Flooring, Skirting, Dadoing	Net Cemented
8	Special finish as marble, granite, wooden paneling grills etc.	NA.
9	Roofing including weather proof course	RCC Roofing.
10	Drainage	Covered
Sl. No.	Description	
1	Compound wall	Not, available.
	Height	-
	Length	-
2	Type of construction	RCC
3	Electrical installation	
	Type of wiring	Surface
	Class of fittings (Superior/Ordinary/Poor)	Ordinary.
	Number of light points	Good Nos.
	Fan points	Good Nos.
	Spare plug points	Good Nos.
	Any other item	Good Nos.
4	Plumbing installation	Installed
a)	No. of water closets and their type	Good Nos.
b)	No. of wash basins	Good Nos.
c)	No of urinals	Good Nos.
d)	No of bath tubs	No.
e)	Water Meter, Taps etc.	Good Nos.
f)	Any other fixtures	No.

Details of valuation

Technical details of the building

In arriving at the valuation as per this method the following assumptions have been made:

Since, the details of estimate and costs of individual items of construction are not known to us, a rate per sq. ft. for the building of the superstructure has been taken into our calculation which has been based on market rates of building materials as well as labor charges estimated to be prevalent at present. Here construction cost is considered 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 = 50 Years, Remaining Life = 30 Years
Thus, Market Value=Building Covered area X cost of Construction as on the date of valuation- Depreciation
Rate of Depreciation on Building : $\{[(50 \times 0.9)/80] \times 100\} = 56.25\%$ (in each floor)
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	L.S.	10	50	L.S.	70,000.00	--	70,000.00
2	FF	L.S.	10	50	L.S.	30,000.00	--	30,000.00
TOTAL								1,00,000.00

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		
Part B	Building		Rs. 3,90,000.00
Part C	Extra items		Rs. 1,00,000.00
Part D	Amenities		Nil
Part E	Miscellaneous		Nil
Part F	Services		Nil
	Total		Nil
			Rs. 4,90,000.00
			Or Say Rs. 4,90,000.00

(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. 4,90,000.00 (Rupees Four Lac Ninety Thousand Only)
REALISABLE VALUE (10% less than fair market value & rounded off)	Rs. 4,41,000.00 (Rupees Four Lac Forty-One Thousand Only)
DISTRESS VALUE (20% less than fair market value & rounded off)	Rs. 3,92,000.00 (Rupees Three Lac Ninety-Two Thousand Only)

Date: 16.07.2026

Place: Kolkata



Page 7 of 14

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 - 15.07.2026

1	Nature of Security		Already Mortgaged Non agriculture
	a.	Vacant Land [Agriculture / non agriculture]	
	b.	Land with building thereon	
2	Area of the land		Land & Partly Two Storied Building Land Area - Total Land 03.19 Decimal, Bastu-0.78 Decimal, Pukur-2.41 Decimal (As Per Legal) **We Are Considering Only For 0.78 Decimal Bastu Land Building Area -N.A.
3	In case of Flat, S/ built-up area		
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 11.8 Km away from the Branch
6	Location (with boundary)		Butted and bounded by: (As per physical Inspection)
	North -		By Two Storied Building
	South -		By Two Storied Building
	East -		By 10 ft Wide Road
	West -		By Single Storied Building of Anupam Chakraborty
	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-Kanthalpara, J.L No.-04, R.S. Dag No. 935,934, R.S. Khatian No. 533,168, L.R. Dag No. 2050 (Bastu), 2051 (Pukur), L.R. Khatian No. 4979	
	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 BISWAJIT CHAKRABORTY S/O LATE BIMAL CHANDRA CHAKRABORTY
9	Present address of the owner (if other than the applicant)		Residing at- 14, Shib Tala Road, Ward No. 01, P.S. - Naihati, Dist - 24 Pgs (N), West Bengal, Pin No. 743165
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, Age- 50 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		No tenancy at the time of inspection



	period of occupation. He should apply suitable reduction in the value.	
16	Who is the occupying the house at present?	Owner
17	Condition of the land / land & building from the point of view of sale.	Having Potential of Good Marketability.
18	Whether local enquiry made to satisfy about history of the property	Yes
	The valuer in his report should mention the name / names of the persons present at the time of inspection or the person identifying the property.	Owner was present.
19	Comments on the locality	Posh / Middle class / Lower class: Middle Class.
20	Surroundings	Very good / good / average: Good.
21	Connections of the locality with main city	Holding No. 14, Shib Tala Road
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 15.07.2026 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. 4,90,000.00

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.

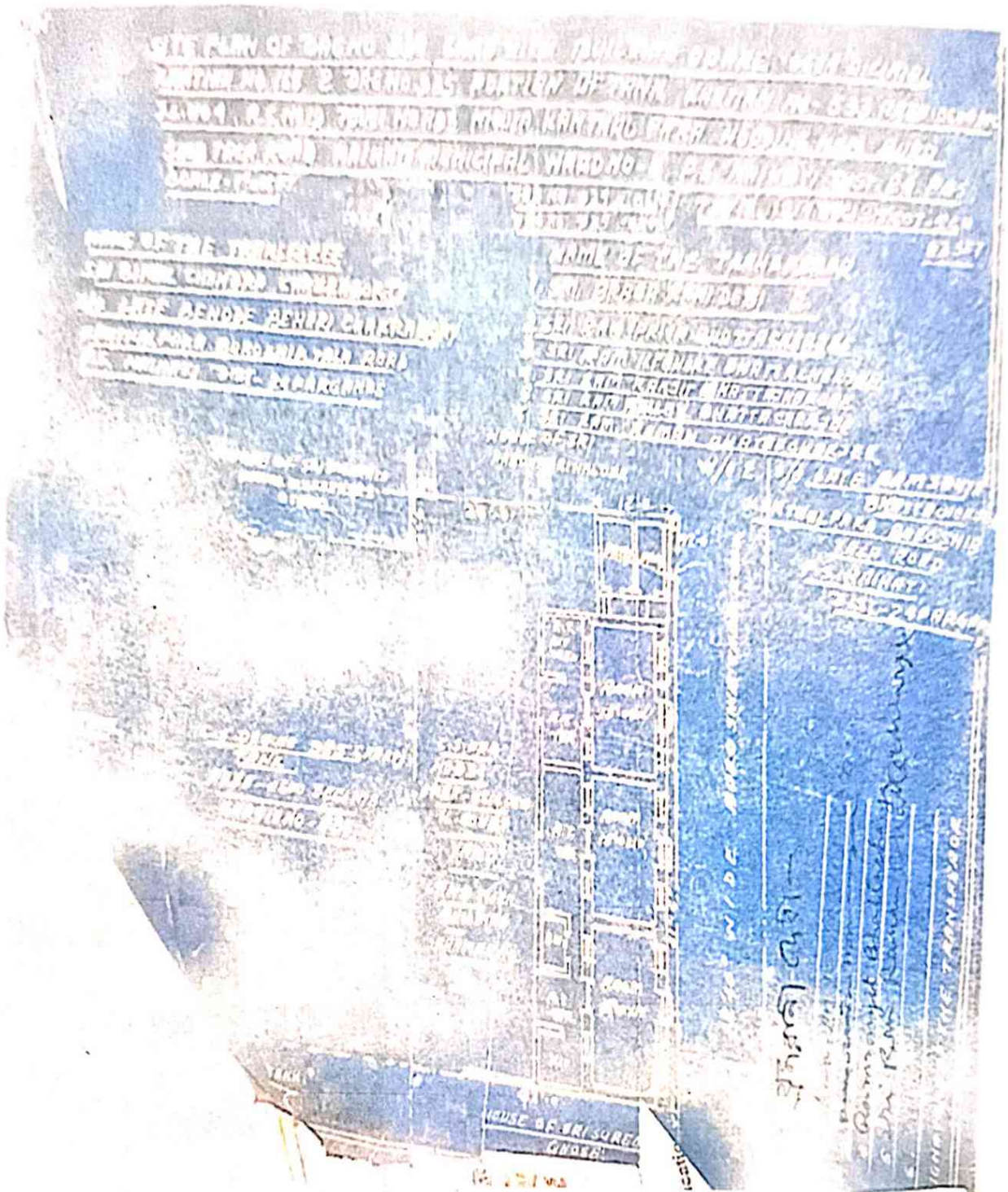
Kalyan Kumar Das
(Kalyan Kumar Das)

Managing Partner, S. Sen & Associates
(Name and Official seal of the Approved Valuer)

S. SEN & ASSOCIATES

Chartered Engr. & Govt. Regd. Valuer
Under I.T Act Section 34 AB
WB Cat-1/65/C.G. of 1968
§ W.B./CIT-APK/103/2017-18





[illegible]

**ATTENDIX - IV
(RULE 8(1))
POSSESSION NOTICE
(FOR IMMOVABLE PROPERTY)**

Whereas,

The undersigned being the authorized Officer of the UCO Bank, appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under section 13(4) read with the rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand notice dated 31/12/2025 calling upon the Borrower Mr. Biswajit Chakraborty (Now deceased), S/o. Late Bimal Chakraborty, Legal Heir: i) Mrs. Ila Chakraborty (Co-Borrower), S/o. Late Mr. Biswajit Chakraborty & ii) Mr. Prasenjit Chakraborty, S/o. Late Mr. Biswajit Chakraborty & iii) Rakhi Chakraborty, D/o. Late Mr. Biswajit Chakraborty, Add. of all: 14, Shibhala Road, Naihati, P.O. & P.S. Naihati, Dist. North 24 Parganas, Pin - 743165 (WB) to repay the amount as mentioned in the notice being Rs.12,33,935.00/- (Rupees Twelve Lacs Thirty Three Thousands Nine Hundred Thirty Five Only) as on 28/06/2023 (with inclusive of interest up to 31/07/2025) within 60 day(s) from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him / her under section 13(4) of the said Act, read with rule 8 of the said Rules on this 16th day of March of the year 2026.

The Borrower / Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the UCO Bank, Kanchrapara Branch, Dist. - 24 Pgs. (N). For an amount of being Rs.12,33,935.00/- (Rupees Twelve Lacs Thirty Three Thousands Nine Hundred Thirty Five Only) and further interest, incidental expenses, costs & charges etc. there on.

The borrower's attention is invited to provision of sub-section 8 of section 13 of Act, in respect of time available to redeem the secured assets.

DESCRIPTION OF THE MORTGAGED IMMOVABLE PROPERTY:-

All that piece and parcel of the Bastu land & building measuring an area .0614 Decimal, Situated at Mouza - Kanthalpara, J.L. No. 4, Touri No. 1193, Re. Sa. No. 19, Khatian No. 168, Dag No. 934, Under Naihati Municipality, P.S. Naihati, Dist. North 24 Parganas, Registered in Book no. I, Volume No. 24, Pages from 247 to 253, Deed no. 2515 for the year of 1977, Office of A.D.N.R. Naihati, Property in the name of Late Bimal Chandra Chakraborty (Mr. Biswajit Chakraborty Legal Heir of Late Bimal Chandra Chakraborty).

Butted & Bounded

North - Property of Panch Kari Halder.
South - Property of Suren Ghosh.
East - 10' wide Baro Shibhala Road.
West - Pond.

Date - 16/03/2026
Place - Kanthalpara



यूको बैंक / For UCO BANK
अधिकृत अधिकारी / Authorized Officer
कंचरापारा शाखा / Kanchrapara Br. (N218)
Sign. Of Authorized Officer