VALUATION REPORT

Dated 19.03.2026





DEED NO. I-6542/14, DATED 18.06.2014

ACCOUNTS NOS. -------

OWNERS / BORROWERS

SNEHA CONSTRCUTION

ADDRESS

LAND WITH SINGLE STORIED BUILDING SITUATED AT VILLAGE & MOUZA CHAKMANIK, J.L. NO. 58, R.S. KHATIAN NO. 117, L.R. KHATIAN NO. 1296, L.R. DAG NO. 940, P.O. BAWALI, P.S. NODAKHALI, DIST. SOUTH 24 PARGANAS, PIN – 743 384, UNDER CHAKMANIK GRAM PANCHAYET

NAME OF BRANCH

PUNJAB NATIONAL BANK – BUDGE BUGDE BRANCH

FAIR MARKET VALUE : RS. 17,11,000/-

REALISABLE VALUE : RS. 15,40,000/-

DISTRESS VALUE : RS. 13,69,000/-

DILIP KUMAR ADHYA
B.sc (Engg.), AMIE, F.I.V
Chartered Engg. (I)Valuer CBDT
W.B. CAT.1/71/C.C/2613 of 1988
Surveyor and Valuer, Hon'ble High Court, Kolkata
Panel valuer of Punjab National Bank, Punjab & Sind Bank, Standard Chartered Bank, ICICI Bank, Deutsche Bank Indus Ind Bank, Ujjivan Small Finance Bank, TATA Capital Finance Protium Finance Limited etc.

2/B Puran Chand Nahar Avenue
Kolkata 700 013
Phone: 9830142765
E-Mail: dilipadhya@yahoo.co.in

Ref. No. DKA/PNB/732 **Date: 19.03.2026**

To
The Assistant General Manager
PUNJAB NATIONAL BANK
A.R.M.B. South
United Tower, 11 Hemanta Basu Sarani, Dalhousie,
Kolkata, West Bengal 700001

As a result of my appraisal and analysis, it is my considered opinion that the Value of the under said property in the prevailing condition with aforesaid specifications is as under:-

ADDRESS OF PROPERTY	Land with single storied building situated at Village & Mouza Chakmanik, J.L. No. 58, R.S. Khatian No. 117, L.R. Khatian No. 1296, L.R. Dag No. 940, P.O. Bawali, P.S. Nodakhali, Dist. South 24 Parganas, Pin – 743 384, under Chakmanik Gram Panchayet
NAME OF BORROWER	**SNEHA CONSTRCUTION**
DEED NO.	Deed No. I-6542/14, Dated 18.06.2014
BRANCH NAME	Punjab National Bank – Budge Bugde Branch
ACCOUNT NO.	----
DATE OF INSPECTION	19.03.2026
DATE OF VALUATION	19.03.2026
DATE OF SUBMISSION	19.03.2026
FAIR MARKET VALUE OF THE SUBJECT PROPERTY	**Rs. 17,10,650/-** **Or Say Rs. 17,11,000/-** **(Rupees Seventeen Lakhs Eleven Thousand Only)**
REALISABLE VALUE (90% of the F.M.V.)	**Rs. 15,39,585/-** **Or Say Rs. 15,40,000/-** **(Rupees Fifteen Lakhs Forty Thousand Only)**
DISTRESS VALUE OR FORCED SALE VALUE (80% of the F.M.V.)	**Rs. 13,68,520/-** **Or Say Rs. 13,69,000/-** **(Rupees Thirteen Lakhs Sixty Nine Thousand Only)**

Dilip Kumar Adhya
B.Sc. (Engg.) AMIE, FIV
Chartered Engineer
Registered Valuer
W.B. Cal 1/71/C.C 2613 of 1988
Valuer Hon'ble High Court
Kolkata
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APPENDIX-I

VALUATION REPORT FOR A/C – SNEHA CONSTRCUTION

ADDRESS: LAND WITH SINGLE STORIED BUILDING SITUATED AT VILLAGE & MOUZA CHAKMANIK, J.L. NO. 58, R.S. KHATIAN NO. 117, L.R. KHATIAN NO. 1296, L.R. DAG NO. 940, P.O. BAWALI, P.S. NODAKHALI, DIST. SOUTH 24 PARGANAS, PIN – 743 384, UNDER CHAKMANIK GRAM PANCHAYET

Date: 19.03.2026

Ref. No. DKA/PNB/732

Sl. No.	Particulars	
I.	**Introduction**	
1.	Name of Valuer	Dilip Kumar Adhya
2.	Date of inspection	19.03.2026
	Date of Valuation	19.03.2026
3.	Purpose of Valuation	To assess the fair market value as instructed by Punjab National Bank
4.	a) Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	As per Deed **Owner** name is **Sri Sabyasachi Malik, S/o Late Jagannath Malik**
	b) Name of Property Borrower/s (Details of share of each owner in case of joint & Co-ownership)	As per Deed **Owner** name is **Sri Sabyasachi Malik, S/o Late Jagannath Malik**
5.	Name of Bank/FI as applicable	NA
6.	Name of Developer of the Property (in case of developer built properties)	NA
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Lying vacant
II.	**Physical Characteristics of the Asset**	
1.	Location of the property in the city	It is located near Chakmanik Manodamoyee FP School and close to Srishti Garden at Chakmanik Bus stop.... Bakhrahat Railway Station... Komagata Maru Budge Budge Railway Station
	Plot No. / Survey No.	Mouza Chakmanik, J.L. No. 58, R.S. Khatian No. 117, L.R. Khatian No. 1296, L.R. Dag No. 940
	Door No.	Entire property
	T. S. No. / Village	Village Chakmanik, P.O. Bawali, P.S. Nodakhali
	Ward / Taluka	N.A. (Under jurisdiction of Chakmanik Gram Panchayet)
	Mandal / District	District : South 24 Parganas
2.	Municipal Ward No.	N.A. (Under jurisdiction of Chakmanik Gram Panchayet)
3.	City / Town/Village	Town
	Residential Area / Commercial Area/ Industrial Area	Residential area
4.	Classification of the area:High / Middle / Poor / Metro / Urban / Semi Urban / Rural	Middle / Rural
5.	Coming under Corporation limit/ Village Panchayat /Municipality	Under jurisdiction of Chakmanik Gram Panchayet
6.	Postal address of the property	Land with single storied building situated at Village & Mouza

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		Chakmanik, J.L. No. 58, R.S. Khatian No. 117, L.R. Khatian No. 1296, L.R. Dag No. 940, P.O. Bawali, P.S. Nodakhali, Dist. South 24 Parganas, Pin – 743 384	
7.	Latitude, Longitude and Coordinates of the site	Latitude : 22.401451 Longitude : 88.198165	
8.	Area of the plot/land (supported by a plan)	Land: 4.25 Decimal i.e. 1851 Sqft i.e. 2.57 Cottah more or less as per deed	
9.	Layout plan of the area in which the property is located	Site plan produced	
10.	Development of surrounding areas	Residential area	
11.	Details of Roads abutting the property	06 ft. common passage	
12.	Whether covered under any State / Central Govt.enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	NA	
13.	In case it is an agricultural land, any conversion to housesite plots is contemplated	NA	
14.	Dimensions of the property	A	B
		As per Document	Actuals
	North	56 ft. 6 inch	Internal visit not allowed
	South	58 ft.	Internal visit not allowed
	East	31 ft. 6 inch	Internal visit not allowed
	West	32 ft.	Internal visit not allowed
	Extent of the site considered for valuation (least of 14 A& 14 B)	Land: 4.25 Decimal i.e. 1851 Sqft i.e. 2.57 Cottah more or less as per deed	
15.	Description of Adjoining properties	As per Document	As per physical inspection
	North	Land of Santosh Kumar Mitra	2 storied building
	South	Land of Abani Bhusan Mitra	Partly two storied building
	East	Common drain and property of Tapan Kumar Mitra	Vacant land
	West	Common passage	Common passage, and 2 storied building
16.	Survey no. if any	Mouza Chakmanik, J.L. No. 58, R.S. Khatian No. 117, L.R. Khatian No. 1296, L.R. Dag No. 940	
17	Type of Building (Residential/ Commercial/ Industrial)	Property visit from outside	
18.	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	Land with single storied building with freehold land. The building was constructed in year 2008. The present condition of the building is normal. Covered Area of the GF – 950 Sqft	
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and	BA: GF – 950 Sqft	

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	clarified	
20.	Any other aspect	No
21.	Unit details	Bed Room, Kitchen, Toilet, Passage
III.	**Town Planning Parameters**	
1.	Master plan provisions related to the property in terms of land use	Sanctioned plan not furnished
2.	Date of issue and validity of layout of approved map /plan	Sanctioned plan not furnished
3.	Approved map / plan issuing authority	As above
4.	Whether genuineness or authenticity of approved map / plan is verified	As above
5.	Any other comments by our empanelled valuers on authentic of approved plan	As above
6.	Planning area/zone	Under jurisdiction of Chakmanik Gram Panchayet
7.	Development controls	As per norms of Chakmanik Gram Panchayet
8.	Zoning regulations	As per norms of Chakmanik Gram Panchayet
9.	FAR/FSI permitted and consumed	NA
10.	Ground coverage	BA: GF – 950 Sqft
11.	Transferability of development rights if any, Building bye- law provisions as applicable to the property viz. setbacks, height restrictions, etc.	Nothing found in this regard
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Surrounding area is a residential area
13.	Comment on unauthorized constructions if any	NA
14.	Comment on demolition proceedings if any	No demolition proceeding is going now
15.	Comment on compounding/ regularization proceedings	Nothing found
16.	Comment on whether OC has been issued or not	Nothing found in this regard
17.	Any other aspect	No
IV.	**Legal Aspects**	
1.	Ownership documents	Deed No. I-6542/14, Dated 18.06.2014
2.	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	No
3.	Comment on whether the IP is independently accessible?	Yes, through 06 ft. wide common passage
4.	Title verification,	LSR not furnished
5.	Details of leases if any,	Not applicable
6.	Ordinary status of freehold or leasehold including restriction on transfer,	This is freehold Land whereupon a single storied brick built building with R.C.C. roofed building and structures is situated which does not appear any restriction on transfer
7.	Agreements of easements if any,	Nothing found in this regard

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8.	Notification for acquisition if any,	Nothing found in this regard
9.	Notification for road widening if any,	Nothing found in this regard
10.	Possibility of frequent flooding / sub-merging	No
11.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	No
12.	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	Nothing found in this regard
13.	Comment on transferability of the property ownership,	Appears good transferability of ownership
14.	Comment on existing mortgages/ charges/encumbrances on the property if any	Yes, existing property mortgaged in the bank
15.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	Not known
16.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	No comment, because internal inspection not allowed at site
17.	Any other aspect	No
V	**Economic aspects**	
1.	Details of ground rent payable	Not known
2.	Details of monthly rents being received if any,	No
3.	Taxes and other outgoings	Not known
4.	Property insurance,	Not known
5.	Monthly maintenance charges,	Not applicable
6.	Security charges, etc	Not applicable
7.	Any other aspect	No
VI	**Socio-cultural aspects**	
1.	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	Under residential area
VII	**Functional and Utilitarian Aspects**	
	Description of the functionality and utility of the assets in terms of :	
	1. Space allocation	BA: GF – 950 Sqft
	2. Storage spaces	NA

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	3. Utility of spaces provided within the building	BA: GF – 950 Sqft
	4. Any other aspect	No
VIII	**Infrastructure Availability**	
	a)Description of aqua infrastructure availability in terms of	
	1. Water supply	Not known
	2. Sewerage/sanitation	Yes
	3. Storm water drainage	No
	b)Description of other physical infrastructure facilities viz.	
	1. Solid waste management	Yes
	2. Electricity	Not known
	3. Roads & Public transportation connectivity	Yes
	4. Availability of other public utilities nearby c)Social infrastructure in terms of	Yes
	1. Schools	Nearby
	2. Medical facilities	Nearby
	3. Recreation facilities in terms of parks and open spaces.	Nearby
IX	**Marketability**	
	Analysis of the market for the property in terms of	
	1. Locational attributes	Good
	2. Scarcity	Nothing remarkable
	3. Demand and supply of the kind of subject property.	Normal
	4. Comparable sale prices in the locality.	Rs. 3,00,000/- to Rs. 3,50,000/- per Cottah
X	**Engineering and Technology Aspects**	
1.	Type of construction,	Brick Built Structures
2.	Materials and technology used,	R.C.C.
3.	Specifications	Not known
4.	Maintenance issues	Not known
5.	Age of the building	18 Yrs.
6.	Total life of the building,	Total life is 65 Yrs.
7.	Extent of deterioration,	--
8.	Structural safety	Yes
9.	Protection against natural disasters viz. earthquakes,	NA
10.	Visible damage in the building if any,	No
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	No
12.	System of air-conditioning,	No

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13.	Provision for firefighting, Copies of plans and elevations of the building to be included.	No
XI	**Environmental Factors**	
1.	Use of environment friendly building materials, Green building techniques if any,	Not known
2.	Provision for rain water harvesting,	No
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	No
XII	**Architectural and aesthetic quality**	
1.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	Brick Built structure
XIII	In case of valuation of industrial property	Not applicable
	1) Proximity to residential areas 2) Availability of public transport facilities	Not applicable
XIV	Valuation	
1.	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgment is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	

VALUATION METHODOLOGY/APPROACH

Existing Market Value of Land:

Web Site	Land area in Cottah	Total Value in Rs.	Rate per Cottah in Rs.
W.B. Govt. Rate	2.57 Cottah	Rs. 4,24,050/-	---
99acres.Com	---	---	Not found
Magic bricks	---	---	Not found

Building Value

Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs. (15%)	Net value
GF	950 Sqft	10 ft.	18 Yrs.	Rs. 1100/- per Sqft	Rs. 10,45,000/-	Rs. 1,56,750/-	Rs. 8,88,250/-
						Total	**Rs. 8,88,250/-**

Therefore various values arrived as on the date of our Valuation are as follows:

FAIR MARKET VALUE	Land : 2.57 Cotath X Rs. 3,20,000/- Per Cottah = **Rs. 8,22,400/-** Const. Cost : **= Rs. 8,88,250/-** Total **= Rs. 17,10,650/-** Or Say Rs. 17,11,000/- **(Rupees Seventeen Lakhs Eleven Thousand Only)**

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REALIZABLE VALUE	**Rs. 15,39,585/-** **Or Say Rs. 15,40,000/-** **(Rupees Fifteen Lakhs Forty Thousand Only)**
DISTRESS VALUE	**Rs. 13,68,520/-** **Or Say Rs. 13,69,000/-** **(Rupees Thirteen Lakhs Sixty Nine Thousand Only)**

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is Rs. 17,11,000/- (Rupees Seventeen Lakhs Eleven Thousand Only).

i	**Date of purchase of immovable property:**	Deed No. I-6542/14, Dated 18.06.2014
ii	**Purchase Price of immovable property:**	-
iii	**Book value of immovable property:**	Not provided
iv	**Realizable Value of immovable property:**	Rs. 15,40,000/-
v	**Distress Sale Value of immovable property:**	Rs. 13,69,000/-
vi	**Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated:**	Rs. 4,24,050/- (copy enclosed)

DECLARATION FROM VALUERS

I hereby declare that-

- Statements of fact are correct
- Limiting conditions have been disclosed
- We have no interest (present or future) in the transaction or property
- Compensation is not contingent upon rendering a specified value.
- Fair market value indicated in the report is an opinion of the value prevailing on the date of the said report and is based on market feedback on values of similar properties. Client is free to obtain other independent opinions on the same. Fair, market value of such properties/localities may increase or decrease, depending on the future market conditions & scenarios. This report does not certify or confirm any ownership or title of the property that has been valued.
- We have complied with all of the real estate appraisal program requirements
- An inspection of the property was performed by Santa Prasad Mondal on 19.03.2026 & report prepared by Suman Laha
- Assistance was not received in the preparation of the appraisal
- We do not certify the structural stability of the subject property Ownership and checking of encumbrances are not considered in scope of the report
- This valuation is purely an opinion & has no legal or contractual obligation on our part. We are with the opinion that financier should take adequate steps (i.e. adequate collateral security) while mortgaging a property. The valuer at no point of time is responsible for any misdeeds.
- We do not certify the structural stability of the subject property Ownership and checking of encumbrances are not considered in scope of the report.

Assumptions and disclaimers (if any): **A physical inspection of the subject property was conducted externally, as access to the interior was not permitted at the time of inspection. Consequently, the internal condition of the building could not be assessed. The valuation has therefore been based primarily on the land area as specified in the title deed, along with observable external features. Site access is available via a 06-foot-wide road. Building is not well maintained.**

Date: 19.03.2026
Place : KOLKATA

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