Ref: KG/25-26/335 *Date: 13.01.2026*

VALUATION REPORT

PUNJAB NATIONAL BANK
B.O. – SARSUNA

ACCOUNT: M/S. SANKAR STORE
PROPRIETOR: SRI SANKAR KUMAR PAL

DEED NO.- I-04875/1969

THE VALUATION REPORT OF TWO STORIED RESIDENTIAL BUILDING TOGETHER WITH LAND COMPONENT STANDING IN THE NAME OF

SMT. KAMALA PAL

Premises No.- 68, Rakshit Para Road, Mandirtala, P.O.- Sarsuna, P.S.- Sarsuna (formerly, Behala), Mouza- Sarsuna, J.L. No.- 17, Dag No.- 1328, Khatian Nos.- 746 & 1664, Under Ward No.- 127, Kolkata Municipal Corporation, Dist.- South 24 Pgs., Kolkata- 700061, W.B.

Latitude: 22.47576^0 **Longitude: 88.28658^0**

F.M.V.: Rs.36,37,000.00
R.V.: Rs.32,73,300.00
D.V.: Rs.30,91,450.00

PRASANTA KR. BHATTACHARJEE

FELLOW, THE INDIAN INSTITUTE OF INSURANCE SURVEYORS & LOSS ASSESSORS, M.SC. (VALUATION OF REAL ESTATE), M.B.A, GOLD APPRAISER, FELLOW OF THE INDIAN INSTITUTE OF VALUERS, CAT- 1, BANKS, INSURANCE, FINANCIAL & INDUSTRIAL CORPORATIONS
&
GOVT. REGD. SURVEYOR/ LOSS ASSESSOR & VALUER (CAT-1, IMMOVABLE PROPERTY)

Signature valid
Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
Location:Malda, West Bengal

Prasanta Kr. Bhattacharjee

B.A., D.E.E., B. Tech., Auto. Engg., M.Sc. (REV), Auto CAD, L.I.V., A.M.I.S.E., A.M.I.Esma, F.I.I.V., F.I.I.I.S.L.A.
Empanelled Valuer of Bangiya Gramin Vikash Bank, Punjab National Bank, Bank of India, LIC Housing Finance Ltd., Union Bank of India, UCO Bank, Indian Overseas Bank, State Bank of India & Bandhan Bank
Govt. Registered Valuer u/s 34 AB of WT Act, 1957
Registration No. WB/CCIT-4/Kol/56/2016-17
Govt. of India

8/1C, Gurudas Dutta Garden Lane, Kolkata 700067.
Mobile: 9836442651, 9434120216 & 9851924304
Phone: 03512-223075
E-mail
prasantabhattacharjee842@gmail.com

Ref. No.: KG/25-26/335 **Date: 13.01.2026**

To
THE CHIEF MANAGER
PUNJAB NATIONAL BANK,
COSAM SOUTH
UNITED TOWER, 9TH FLOOR
KOLKATA- 700001
W.B.

VALUATION REPORT FOR IMMOVABLE PROPERTIES

S. No.	Particulars	Content
I.	**Introduction**	
1.	Name of Valuer	Prasanta Kr. Bhattacharjee
2.	Date of Inspection	13.01.2026
	Title Deed Number and Date	• Sale Deed vide **Deed No.- I-04875/1969**, Dated 05.12.1969
	Date of Valuation	13.01.2026
3.	Purpose of Valuation	To ascertain the fair market value of immovable property.
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	**Registered Owner:** **i) Smt. Kamala Pal** S/o Late Ganesh Chandra Pal
5.	Name of Bank/FI as applicable	Punjab National Bank
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?	Occupied by the Registered Owner
II	**Physical Characteristics of the Asset**	
1.	Location of the property in the city Plot No./ Survey No. Door No. T.S. No./ Village Ward/ Taluka/District	Property having Two Storied Residential Building together with Land Component situated at Premises No.- 68, Rakshit Para Road, Mandirtala, P.O.- Sarsuna, P.S.- Sarsuna (formerly, Behala), Mouza- Sarsuna, J.L. No.- 17, Dag No.- 1328, Khatian Nos.- 746 & 1664, Under Ward No.- 127, Kolkata Municipal Corporation, Dist.- South 24 Pgs., Kolkata- 700061, W.B.
2.	Municipal Ward No.	Under Ward No.- 127, Kolkata Municipal Corporation
3.	City/ Town	Kolkata
	Residential area / Commercial area/ Industrial area	Residential area

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4.	Classification of the area : High/Middle/ Poor Metro/Urban/Semi Urban/Rural	Middle class area. Urban	
5.	Coming under Corporation limit/ Village Panchayat/ Municipality	Under the jurisdiction of Kolkata Municipal Corporation	
6.	Postal address of the property	Premises No.- 68, Rakshit Para Road, Mandirtala, P.O.- Sarsuna, P.S.- Sarsuna (formerly, Behala), Dist.- South 24 Pgs., Kolkata- 700061, W.B.	
7.	Latitude, Longitude and Co-ordinates of the site	**Landmark:** Near Rakshit Para Shiv & Sitala Mandir **Latitude:** 22.47576^0 **Longitude:** 88.28658^0	
8.	Area of the plot/land (supported by a plan).	**3 Cottahs 5 Chittacks of Land Component, As per Deed, equivalent to 2385.00 Sq.ft./3.31 Cottahs more or less, considered for valuation purpose**	
9.	Layout plan of the area in which the property is located	Not Available	
10.	Development of surrounding areas	All modern & civic amenities are available in close proximity.	
11.	Details of Roads abutting the property	By 8 ft. wide Common Passage on the Western side of the property.	
12.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area /scheduled area/cantonment area)	Nothing found	
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	**Subject land component is presently classified as <u>"Bastu".</u>**	
14.	Boundaries of the property	A	B
		As per Deed	**As per Actuals**
	North	By Pond of Mitra Family	By Pond of Mitra Family
	South	By Property of Phatik Paul	By Property of Phatik Paul
	East	By Property of Amulyadhan Mukherjee	By Property of Rita Paul
	West	By Property of Ganesh Paul	By 8 ft. wide Common Passage & Property of Dilip Roy Mallick
	Extent of the site considered for valuation (least of 14 A & 14 B)	Property having Two Storied Residential Building, measuring **1600.00 Sq.ft.** in Ground & First floor altogether, together with Land Component measuring **3 Cottahs 5 Chittacks of Land Component, As per Deed, equivalent to 2385.00 Sq.ft./3.31 Cottahs more or less.**	
15.	Dimension of the site		
	North	N.A.	
	South	N.A.	
	East	N.A.	
	West	N.A.	
16.	Survey no. if any	Mouza- Sarsuna, J.L. No.- 17, Dag No.- 1328, Khatian Nos.- 746 & 1664	
17.	Type of Building (Residential/Commercial/Industrial)	Residential	
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	Two Storied Residential Building having R.C.C. Roofed, Partly Load Bearing & Partly R.C.C. framed, Brick Built structure standing there upon the subject land component measuirng 800.00 Sq.ft. in Ground Floor & 800.00 Sq.ft. in First Floor. The Ground Floor of the subject residential building was constructed	

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	details of specifications to be appended along with building plans and elevations	in the year 1975 & subsequently the First Floor was constructed in the year 2019, as reported.
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	**Total Built up area:** **G.F.:** 800.00 Sq.ft. **F.F.:** 800.00 Sq.ft. **Saleable area**: Property having Two Storied Residential Building, measuring **1600.00 Sq.ft.** in Ground & First floor altogether, together with Land Component measuring **3 Cottahs 5 Chittacks of Land Component, As per Deed, equivalent to 2385.00 Sq.ft./3.31 Cottahs more or less.**
20.	Any other aspect	Nothing as such
III.	**Town Planning Parameters**	
1.	Master Plan provisions related to the property in terms of land use	As per norms of Kolkata Municipal Corporation
2.	Date of issue and validity of layout of approved map/ plan	Not provided
3.	Approved map/plan issuing authority	Not provided
4.	Whether genuineness or authenticity of approved map/ plan is verified	No Copy of Sanctioned Building Plan has been provided during inspection.
5.	Any other comments by our empanelled valuer's on plan is verified	As stated in above
6.	Planning area/ zone	Under the jurisdiction of Kolkata Municipal Corporation
7.	Development controls	As per norms of Kolkata Municipal Corporation
8.	Zoning regulations	As per norms of Kolkata Municipal Corporation
9.	FAR/ FSI permitted and consumed	Not Available
10.	Ground coverage	Not Available
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	Surroundings are of residential in nature.
13.	Comment on unauthorised constructions if any	Nothing adverse has been reported.
14.	Comment on demolition proceeding 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	Nothing.
IV	**Legal Aspects**	
1.	Ownership documents	**1.** Copy of Sale Deed vide **Deed No.- I-04875/1969**, Dated 05.12.1969
2.	Names of Owner/ s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	**Registered Owner:** **i)** **Smt. Kamala Pal** S/o Late Ganesh Chandra Pal
3.	Comments on dispute/ issues of landlord with tenant/ statutory body/ any other agencies, if any in regard to immovable property	NA.
4.	Comment on whether the IP is independently accessible?	Independently accessible

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5.	Title verification	As per Title Deed produced.
6.	Details of leases if any	Nothing
7.	Ordinary status of freehold or leasehold including restriction on transfer	This is a Freehold land, whereupon a Two Storied Building has been constructed. The property does not appear any restriction on transfer.
8.	Agreements of easements if any	Easement right is there. .
9.	Notification for acquisition if any	Nothing found in this regard.
10.	Notification for road widening if any	Nothing found in this regard.
11.	Possibility of frequent flooding/ sub merging	No
12.	Special remarks, if any, like threat of acquisition of land for public service purpose, road widening or applicability of CRZ provisions etc. (Distance from sea-coast/ tidal must be incorporated)	No
13.	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 these regards.
14.	Comment on transferability of the property ownership	Appears good transferability of ownership
15.	Comment on existing mortgages/ charges/ encumbrances on the property if any	Mortgaged with Punjab National Bank, Sarsuna Branch.
16.	Comment on whether the owners of the property have issued any guarantee (personal/ corporate) as the case may be	Not learnt anything.
17.	Building plan sanction, illegal constructions if any done without plan sanction/ violations.	Nothing adverse has been reported.
18.	Any other aspects	No
V	**Economic aspect**	
1.	Details of ground rent payable	Not Available
2.	Details of monthly rents being received if any	Not Available
3.	Taxes and other outgoings	Not Available
4.	Property insurance	Not Available
5.	Monthly maintenance charges	Not Available
6.	Security charges etc	Not Available
7.	Any other aspect	Not Available
VI	**Socio-cultural aspects**	
1.	Description of the location of the 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	Property located under P.S.- Sarsuna, under the jurisdiction of Kolkata Municipal Corporation. Most of the people of surroundings are of service class, private professionals, & business class and economically solvent. The surroundings area at the schedule property seems to be free from unsocial & political hazards & the people of the surroundings are living peacefully.
VII	**Functional and Utilitarian Aspects**	
	Description of the functionally and utility of assets in terms of: 1. Space allocation, 2. Storage spaces,	Property having Two Storied Residential Building together with Land Component presently occupied by the Registered Owner **G.F.:** 800.00 Sq.ft.

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	3. Utility of spaces provided within the building, 4. Any other aspect	**F.F.:** 8000.00 Sq.ft. NA NA
VIII	**Infrastructure Availability**	
	a) Descriptions of aqua infrastructure availability in terms of 1. Water supply 2. Sewerage/ sanitation 3. Storm water drainage **b) Description of other physical infrastructure facilities viz.** 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of other public utilities nearby **c) Social infrastructure in terms of** 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	a.1. Water supply is available from Kolkata Municipal Corporation sources. a.2. Sewerage/ sanitation is available from own septic tank. a.3. Kolkata Municipal Corporation, drain is available for clearing of storm water b.1.Solid waste management is available through Kolkata Municipal Corporation. b.2. Available from C.E.S.C. b.3. 8 ft. wide Common Passage is available on the Western side of the property. b.4.Public utilities are available in close proximity. c.1. Boys & Girls Schools are available. c.2. Hospital, Private Nursing Homes are available in 5-10 kms. distance. c.3.Available
IX	**Marketability**	
	Analysis of the market for the property in terms of 1. Locational attributes 2.Scarcity 3.Demand and supply of the kind of subject property 4.Comparable sale prices in the locality	1.Located under Kolkata Municipal Corporation, having support of all modern & civic amenities including Municipal facilities. 2. No scarcity was found within the surroundings of schedule property. 3.Having proper demand subject to its location advantages. 4. Comparable sale prices of such kind of properties of such location is same (more or less) in the locality.
X	**Engineering and Technology Aspects**	
1.	Type of constructions	R.C.C. Roofed, Partly Load Bearing & Partly R.C.C. framed & Brick Built Structure
2.	Materials and technology used	Standard bricks and sand cement mortar, tor steel for reinforcement concrete, stone chips for flooring, plinth bend, lintel etc.
3.	Specifications	Brick Built Structure
4.	Maintenance issue	Moderately Maintained
5.	Age of the building	G.F.: 50 years, F.F.: 06 years
6.	Total life of the building	80 years
7.	Extent of deterioration	Nothing as such
8.	Structural safety	Structurally safe if maintained periodically.
9.	Protection against natural disasters viz. earthquakes	Nothing found in this regard.
10.	Visible damage in the building if any	Nothing.
11.	Common facilities viz. lift, water pump, lights, security system etc	N.A.
12.	System of air- conditioning,	No.
13.	Provision for firefighting, Copies of plans and elevations of the building to be included	Nothing found.
XI	**Environmental factors**	

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1.	Use of environment friendly building materials, Green building techniques if any	N.A.
2.	Provision for rain water harvesting	N.A.
3.	Use of solar heating and lighting system, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	N.A.
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.	Typical Two Storied Residential Building & Structure
XIII	**In case of valuation of industrial property**	
	1) Proximity of residential areas	Yes
	2) Availability of public transport facilities	Within proximity.
XIV	**Valuation**	

i	**Fair market value of immovable property (Land Component)**		**Rs**	**2482000.00**
ii	**Realisable value of immovable property**	**90%**	**Rs**	**2233800.00**
iii	**Distress value of immovable property**	**85%**	**Rs**	**2109700.00**

i	**Fair market value of immovable property (Building & Structure)**		**Rs**	**1155000.00**
ii	**Realisable value of immovable property**	**90%**	**Rs**	**1039500.00**
iii	**Distress value of immovable property**	**85%**	**Rs**	**981750.00**

i	**Fair market value of immovable property (Land+Building)**		**Rs**	**3637000.00**
ii	**Realisable value of immovable property**	**90%**	**Rs**	**3273300.00**
iii	**Distress value of immovable property**	**85%**	**Rs**	**3091450.00**

DATA/INFORMATION COLLECTED FOR REFERENCE IN RESPECT OF THE PROPERTY UNDER REFERENCE:

01. From the local enquiry and market investigation, it has been revealed that the rate for Land, developed, connectivity of road, in-and-around the site for such type land, located on road in the subject area and its market rate is around Rs.7,00,000/- per Cottah. to Rs.9,00,000/- per Cottah., whereas Govt. Guide line rate is Rs. 6,00,453/- per Cottah. Depending upon availability of roads, citus, access to the property & as the subject property is covered with existing Two storied building & not a virgin land & moreover, the access to the property is through only 8 ft. wide Common Passage only, under the circumstances, the undersigned has considered **Rs.7,50,000/- per Cottah.**, as adopted rate for the valuation of subject Land component in this captioned case.

02. Straight Line Method of Depreciation has been considered as per year of contruction of the subject Two storied Residential building.

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METHODOLOGY OF VALUATION :

For assessing the value of land our approach has been to make reference to current sale price / market references of more or less comparable nature of property in the vicinity with its existing use vis-à-vis the socio-economic growth in the area and the infrastructural facilities available.

The basis of the classification of properties for valuation purpose are :

i) Land Character
ii) Nature of land and its use
iii) Extent of rights and benefits, and
iv) Privileges and future prospects or developments.

Proper approach to valuation for such a category of property is 'MARKET APPROACH'.

The reasonable and rational Method of Valuation under such valuation approach is : 'MARKET COMPARISON' Method of Valuation.

FACTORS CONSIDERED FOR ASSESSING THE LAND VALUE ARE :

i) Location and locational advantage / disadvantages
ii) Nature of holding i.e. freehold / leasehold
iii) Area of land
iv) Year of acquisition
v) Terms and conditions
vi) Development made
vii) Present and future possible use and
viii) Present demand in the Land Market

BASIS OF VALUATION :

EXISTING USE based on its potential value.

PRINCIPLES, NORMS & GUIDELINES ON VALUATION FOR THE STATED CASE :

(i) **Definition of Market Value** : Market Value is the estimated amount for which an asset ought to exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. The estimate specially excludes an estimated price inflated or deflated by special terms or circumstances.

(ii) **Classification of properties, value ingredients, value elements, approach and method of valuation**.

PROPERTY CLASSIFICATION	VALUE INGREDIENTS	VALUE ELEMENTS	APPROACH TO VALUATION	METHOD OF VALUATION
1. INVESTMENT PROPERTY	UTILITY, MARKETABILITY, SELF LIQUIDITY	OWNER'S VALUE, MARKET VALUE, INVESTMENT VALUE	INCOME APPROACH	RENT / INCOME CAPITALISATION METHOD
2. MARKETABLE & NON INVESTMENT PROPERTY	UTILITY, MARKETABILITY	OWNER'S VALUE, MARKET VALUE	MARKET APPROACH	**SALE / MARKET COMPARISON METHOD**
3. SERVICE PROPERTY	UTILITY	OWNER'S VALUE	COST APPROACH	D.R.C. METHOD

Signature valid
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Encl.:

1. **Photographs of the valuers with the property in the background**
2. **Screen shot (in hard copy) of Global Positioning System (GPS)/ Various Applications (Apps)/ Internet sites (eg Google earth)/ etc**
2. **A.D.S.R. Market Value of Land**

I/ WE HEREBY DECLARE THAT

A. THE INFORMATION FURNISHED ABOVE IS TRUE TO THE BEST OF MY /OUR KNOWLEDGE AND BELIEF.
B. NEITHER ME/WE NOR MY OUR ASSOCIATE HAVE ANY DIRECT OR INDIRECT INTEREST IN THE ADVANCE OR ASSETS VALUED.
C. I /WE ARE NEITHER RELATED TO THE OWNER OF THE PROPERTY WHICH IS BEING VALUED NOR THE OFFICIALS OF THE BRANCH FROM WHICH THE BORROWER PROPOSES TO MORTAGAGE THE PROPERTY BEING VALUED / ALREADY MORTGAGED TO THE BRANCH.
D. THE PROPERTY WAS PHYSICALLY INSPECTED BY OUR OFFICE PERSONNEL MR. BIJAN BOSE ON 13.01.2026.
E. THE TITLE DEED (S) OF THE PROPERTY UNDER VALUATION IS AVAILABLE WITH THE BANK.
F. THE PROPERTY IS IDENTIFIED BY ITS LOCATION & CO-ORDINATES.
G. THIS VALUATION IS PREPARED WITHOUT ANY PREJUDICE OR BIAS TO ANY PERSON OR INSTITUTION.
H. THIS REPORT IS PREPARED BASED ON AVAILABLE DOCUMENTS DURING MY /OUR PERSONAL VISIT TO THE SITE.
I. THE LEGAL ASPECTS ARE NOT CONSIDERED IN THIS VALUATION.
J. THE VALUE OF LAND IS TAKEN INTO ACCOUNT BY MAKING ENQUIRES IN THE LOCALITY AND ASCERTAINING THE SALES VALUE OF THE PROPERTIES IN THE LOCALITY.
K. ANY ADDITIONS/ ALTERATIONS MADE TO THE PROPERTY AFTER THE DATE OF VALUATIONS SHALL NOT FALL UNDER THE SCOPE OF THIS REPORT.
L. WE ARE NEITHER THE AUDITORS TO THE OWNER OF THE PROPERTY (IES) NOR THEIR FIRMS, ASSOCIATES NOR ARE WE THE STATUTORY AUDITORS TO THE BRANCH FROM WHICH THE LOAN IS PROPOSED TO BE AVAILED.
M. IT IS HEREBY CERTIFIED THAT THE PRESENT FAIR MARKET VALUE OF THE ABOVE PROPERTY IS IN MY OPINION ***RS.36,37,000/-*** AND THE ESTIMATED REALIZABLE VALUE ***RS.32,73,300/-*** UNDER DISTRESS SALE VALUE WILL BE ***RS.30,91,450/-***
N. VALUE VARIES WITH THE PURPOSE AND THIS REPORT IS NOT TO BE REFERRED FOR ANY PURPOSE OTHER THAN VALUATION OF THE MORTGAGED PROPERTY.
O. I HAVE NOT BEEN DISMISSED OR REMOVED FROM GOVT. SERVICE OR CONVICTED OF AN OFFENCE CONNECTED WITH ANY PROCEEDINGS OF INCOME TAX ACT, WEALTH TAX ACT OR GIFT TAX ACT OR HAVE BEEN BLACKLISTED BY ANY BANK/FINANCIAL INSTITUTION /GOVT. DEPARTMENT /PUBLIC SECTOR ENTEREPRISE/BODY CORPORATE ETC.
P. I ABIDE BY THE MODEL CODE OF CONDUCT FOR EMPANELMENT OF THE VALUER IN THE BANK.
Q. I AM THE PROPRIETOR WHO IS COMPETENT TO SIGN THIS VALUATION REPORT.
R. EDUCATIONAL / PROFESSIONAL QUALIFICATION
REGD. VALUER OF INSTITUTION OF VALUERS (No.17695)
REGD. VALUER UNDER SECTION 34 AB OF WEALTH TAX ACT (NO.WB/CCIT- 4/Kol/56/2016-17)

Place : KOLKATA
Date : 13.01.2026

Signature valid
Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
Location:Malda, West Bengal

Appendix-V

DECLARATION FROM VALUERS

I hereby declare that**:-**

a. The information furnished in my valuation report dt.**13/01/2026** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

b. I have no direct or indirect interest in the property valued.

c. My office personnel have personally inspected the property on dt,.**13/01/2026** The work is not sub-contracted to any other valuer and carried by myself.

d. I have not been convicted of any offence and sentenced to a term of imprisonment.

e. I have not been found guilty of misconduct in my professional capacity.

f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the 'Standards' as enshrined for valuation in the Part-B of the above handbook to the best of my ability.

g. I have read the International Valuation Standards (IVS) and the report submitted to the bank for the respective asset class is in conformity to the 'Standards' as enshrined for valuation in the IVS in 'General Standards' and 'Asset Standards' as applicable.

h. I abide by the Model Code of Conduct for empanelment of valuer in the bank. (Annexure III-A signed copy of same to be taken and kept along with this declaration)

i. I am registered under Section 34AB of the Wealth Tax Act, 1957

j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

k. That the Bank reserves the right to take appropriate legal action including dis-empanelment and filing/ lodging/ reporting complaint to IBA/ any professional body in case my/our services are found to be negligent or deficient or found to be having facilitated wilful default by the borrower, or where any wilful negligence/ malpractice on my/our part is found to be a causative factor for fraud.

l. Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1.	Background information of the asset being valued	To ascertain the fair market value of an immovable property **Registered Owner:** **i) Smt. Kamala Pal** Property having Two Storied Residential Building together with Land Component situated at Premises No.- 68, Rakshit Para Road, Mandirtala, P.O.- Sarsuna, P.S.- Sarsuna (formerly, Behala), Mouza- Sarsuna, J.L. No.- 17, Dag No.- 1328, Khatian Nos.- 746 & 1664, Under Ward No.- 127, Kolkata Municipal Corporation, Dist.- South 24 Pgs., Kolkata- 700061, W.B.
2.	Purpose of valuation and appointing authority	For Valuation by PNB
3.	Identity of the valuer and any other experts involved in the valuation	Name of valuer – Prasanta Kumar Bhattacharjee PAN – AGWPB6000D On my Behalf my representative VR. Mr. Bijan Bose have inspected the property on 13.01.2026
4.	Disclosure of valuer interest or conflict, if any	Myself, my relatives and my staffs are not related in any way to either Owner or Mortgager.
5.	Date of appointment, valuation date and date ofreport	Date of appointment –13.01.2026 Date of valuation –13.01.2026

Signature valid
Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
Location:Malda, West Bengal

		Date of report – 13.01.2026
6.	Inspections and / or investigations undertaken	On my Behalf my representative VR. Mr. Bijan Bose have inspected the property on 13.01.2026
7.	Nature and sources of the information used or relied upon	• Copy of Sale Deed vide Deed No.- I-04875/1969, Dated 05.12.1969
8.	Procedures adopted in carrying out the valuation and valuation standards followed	We have adopted one of the approaches for valuation of the property under reference 'market approach' for valuation of land component. For valuation of land component, we have considered weighted average of market information, guideline value obtained from official website of govt. of West Bengal.
9.	Restrictions on use of the report, if any;	The report only be sole use of PNB & for no other of the purpose.
10.	Major factors that were taken in to account during the valuation.	The subject property is presently used for residential purpose.
11.	Caveats, limitations and disclaimers to the extent, the explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	1) We have prepared the report exclusively on the basis of our physical inspection on the day of survey on dt.13/01/2026. We have not checked legal validity of the title of the property which is beyond our scope of work. 2) This Valuation is being conducted based on the presumption that the owner holds a clear, undisputed title of the subject property. In other words, the subject property has been considered to be free from encumbrance and other tax liabilities.

Place : KOLKATA
Date : 13.01.2026.

Signature valid
Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
Location:Malda, West Bengal

Appendix-VI

MODEL CODE OF CONDUCT FOR VALUERS

(Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)

All valuers empanelled with bank shall strictly adhere to the following code of conduct.

Integrity and Fairness :-

1. A valuers shall in the conduct of his / its business, follow high standards of integrity and fairness in all / its dealings with his / its clients and other Valuers.
2. A Valuer shall maintain integrity by being honest, straight forward and forth right in all professional relationship.
3. A valuers shall ensure that the / it provides true and adequate information and shall not misrepresentative any factor situations.
4. A Valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A Valuer shall keep public interest for most while delivering his services.

Professional Competence and Due Care :-

1. A Valuers shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgement.
2. A valuers shall carryout professional service in accordance with the relevant technical and professional standards that may be specified from time to time.
3. A Valuer shall continuously maintain professional knowledge and skills to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
4. In the preparation of a Valuation report, the valuer shall not disclaim liability for his / its expertise or deny his / its / duty of care, except other extent that the assumptions are based on statements off act provide by the company or its auditors or consultants or information available in public domain and not generated by the Valuer.
5. A valuer shall not carry out any instructions of the client in so far as they are incompatible with the requirements of integrity, objective and independence.
6. A valuer shall clearly state to his client these service that the would be competent to provide and the service for which he would be relying on other Valuers or professionals or for which the client can have a separate arrangement with other Valuers.

Independence and Disclosure of Interest :-

1. A Valuer shall act with objectivity in his / its professional dealings by ensuring that his / its decisions are made without the presence of any bias conflict of interest, coercion, or undue influence of any party, where directly connected to the Valuation assignment or not.
2. A Valuer shall not take up an assignment if he / it or any of his / its relatives or associates is not independent in terms of association to the company.
3. A Valuer shall maintain complete independence in his / its professional relationships and shall conduct the Valuation independent of external influences.
4. A Valuer shall where ever necessary disclose to the clients, possible sources of conflicts duties and interest providing unbiased services.
5. A Valuer shall not deal in securities of any subject company after any time when he / it first becomes aware of the possibility of his / its association with the Valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the times the Valuation report becomes public, which ever is earlier.
6. A Valuer shall not indulge in mandates notching or offering convenience Valuation in order to cater to a company or client's needs.
7. As an independent Valuer, the Valuer shall not charge success fee (success may be defined as a compensation / incentive paid to any third party for successful closure of transaction in this case, approval of credit proposals.)
8. IN any fairness opinion or independent expert opinions submitted by a Valuer, if here has been a prior engagement in an unconnected transaction, the Valuer shall declares the association with the company during the last five years.

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Confidentiality :-

1. A Valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management :-

1. A Valuer shall ensure the / it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and the evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his / its decisions and actions.
2. A Valuer shall appear, co-operate and believable for inspections and investigations carried on by the authority, any person authorized by the authorize by the authority, the registered Valuers organization with which he / it is registered or any other statutory regulatory body.
3. A Valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered Valuers organization with which he / it is registered, or any other statutory regulatory body.
4. A Valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific Valuation, for production before a regulatory authority or for appear review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and Hospitality :-

1. A Valuer or his / its relatives shall not accept gifts or hospitality which under mines or affect his independence as a Valuer.
2. Explanation-For the purpose soft his code the term relative shall have the same meaning as defined in clause (77) of section 2 of the companies Act, 2013 (18 of 2013).
3. A Valuer shall not offer gifts or hospitality or a financial or any other advantage to public servant or any of other person with a view to obtain or retain works for himself / itself, or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs :-

1. A Valuer shall provides services for remuneration which is charged in a transparent manner is a reasonable reflection of the work necessarily and properly under taken and is not in consistent with the applicable rules.
2. A Valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom would be rendering service.

Occupation, employability and restrictions :

1. A Valuer shall refrain from accepting too many assignments, if he / it is unlikely to be able to devote adequate time to each of his / its assignments.
2. A Valuer shall not conduct business which in the opinion of the authority or the registered Valuer organization discredits the profession.

Place : KOLKATA
Date : 13.01.2026

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Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
Location:Malda, West Bengal

To Ascertain fair market value (F.M.V.) of Property having Two Storied Residential Building together with Land Component situated at Premises No.- 68, Rakshit Para Road, Mandirtala, P.O.- Sarsuna, P.S.- Sarsuna (formerly, Behala), Mouza- Sarsuna, J.L. No.- 17, Dag No.- 1328, Khatian Nos.- 746 & 1664, Under Ward No.- 127, Kolkata Municipal Corporation, Dist.- South 24 Pgs., Kolkata- 700061, W.B.

(A) Value of Land Component

The land is **"Bastu"** in nature, being used as Residential Purpose, its realistic value assessed on the basis of local enquiry and market investigation based on market approach and market comparison method of valuation

Adopted rate per Cottah.	Rs	7,50,000	per	Cottah
Multiply by area		3.3100	Cottah	**2482500**
		(A)	Say	**2482000**

(Rupees Twenty Four Lakhs Eighty Two Thousand only)

(B) Value of Construction

	Area (In Sq.ft.)	Rate	Depreciation (%)	YoC	Value
Ground Floor- RCC Roofed	**800.00**	**1,200.00**	**64.0%**	**1975**	**345600**
First Floor- RCC Roofed	**800.00**	**1,100.00**	**8.0%**	**2019**	**809600**
	1,600.00 Sq.ft.				1155200
Depreciated replacement cost (D.R.C)			**(B)**	**Say**	**1155000**
Prime Cost of Property: (Land+ Building)			**(A)+(B)**		**3637000**
Fair market value of the property under consideration as on date more or less becomes (Rupees Thirty Six Lakhs Thirty Seven Thousand only).				**Say,**	**3637000**

For assessing realisable value as on date of valuation considering marketability, risk factors, hazards and proper time frame 10% deduction from market value may be reasonable at : Rs 32,73,300.00 only and for assessing force sale value considering 15% deduction from market value may be reasonable at Rs 30,91,450.00 only

As a result of appraisal and analysis it is my considered opinion that the present market value of the above is Rs 36,37,000.00 only (Rupees Thirty Six Lakhs Thirty Seven Thousand only) Prevailing market rate along with details / referance at least two latest deals/transactions with respect to adjacent properties/plots of similarsize/areas and the same use being valued. The other details are as under:

¡ Fair market value of immovable property (Land Component)		**Rs**	**2482000.00**
ii Realisable value of immovable property	**90%**	**Rs**	**2233800.00**
iii Distress value of immovable property	**85%**	**Rs**	**2109700.00**

¡ Fair market value of immovable property (Building & Structure)		**Rs**	**1155000.00**
ii Realisable value of immovable property	**90%**	**Rs**	**1039500.00**
iii Distress value of immovable property	**85%**	**Rs**	**981750.00**

¡ Fair market value of immovable property (Land+Building)		**Rs**	**3637000.00**
ii Realisable value of immovable property	**90%**	**Rs**	**3273300.00**
iii Distress value of immovable property	**85%**	**Rs**	**3091450.00**

iv Guideline Value of Land (value as per Circle Rates), in the area where immovable property is situated (ADSR Value) Rs 1987498.00

Place : Kolkata
Date : 13.01.2026

Signature valid
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Reason:I attest to the accuracy and authenticity of this document
Location:Malda, West Bengal

Photographs of the Captioned Property









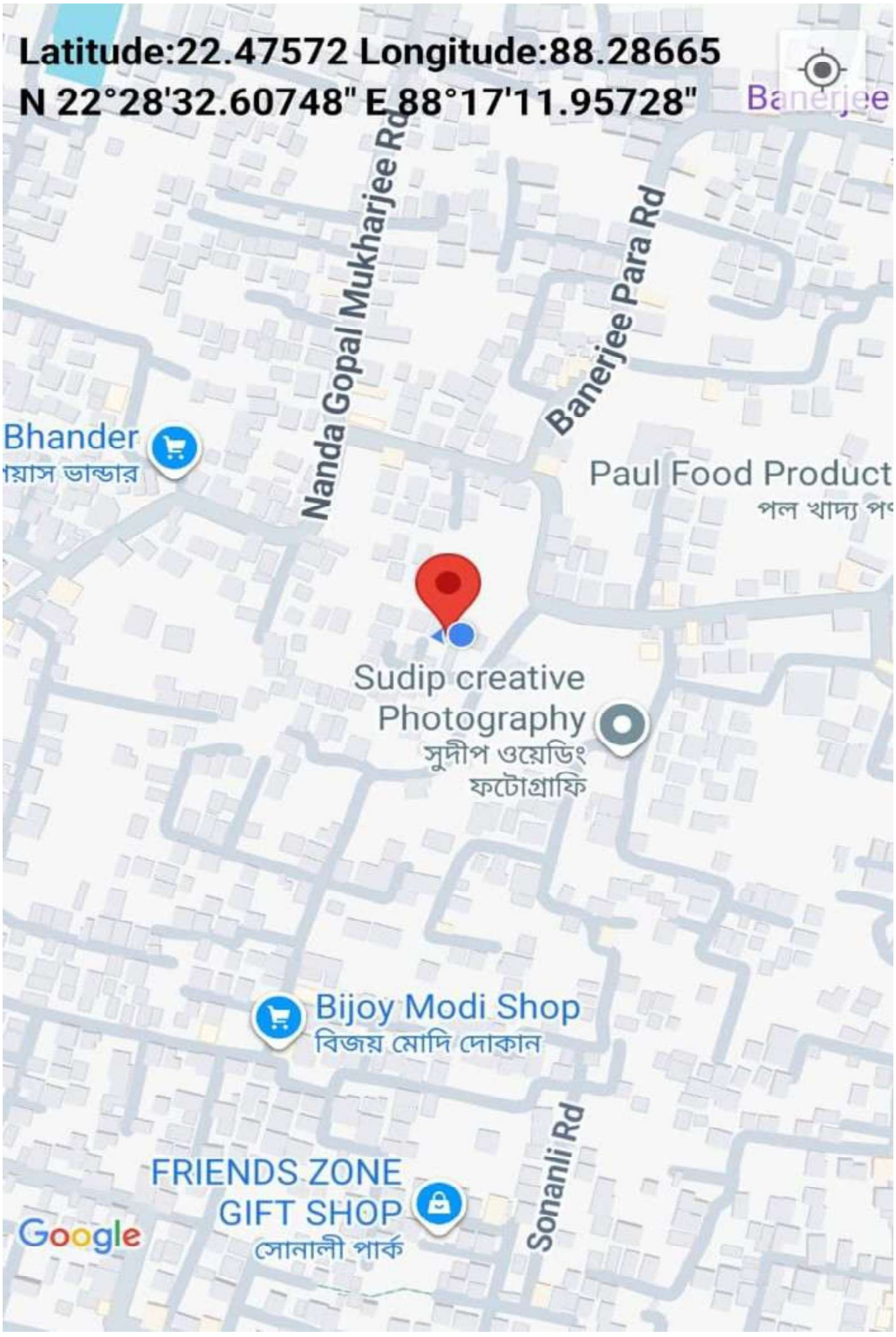





Signature valid

Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
Location:Malda, West Bengal

Location of the Captioned Property



Signature valid

Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
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Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

Market Value of Land

(*) marked items are mandatory

District *	South 24-Parganas	Thana *	Thakurpukur
Local Body *	Kolkata Municipal Corporation	Mouza *	-Select *
Road *	Rakshit Para Road	Road Zone	Not Available *
Premises No.	68	Ward No.	127
Jurisdiction of *	A.D.S.R. BEHALA	Kolkata Municipal Corporation *	KOLKATA MUNICIPAL CORPORATION
Project Name	Not Available		

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

Plot No	LR	00000 / 00000	LR Khatian No.	00000	/	00

Proposed Land Use *	Bastu		Nature of Land (as recorded in ROR)			

	Acre	Decimal	Bigha	Katha	Chatak	Sq. Feet	Total Area of Land(Decimal)
Area of Land *	Acre	Decimal	Bigha	3	5	Sq. Feet	5.465624999999999

Adjacent to Metal Road	Yes	Approach Road Width * (In feet)	8
Encumbered by Tenant	No	Tenant is Purchaser ?	No
Bargadar	No	Bargadar is Purchaser?	○ Yes ◉ No
Litigated Property	○ Yes ◉ No		

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

North side	○ Yes ◉ No	East side	○ Yes ◉ No	West side	◉ Yes ○ No	South side	○ Yes ◉ No

Type the characters shown [ ] X4S3X3 Try new characters

Existing Market Value of Land: Rs. **19,87,498/-**

Display Market Value

Service Count: 47,01,866

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

Prasanta Kr. Bhattacharjee

B.A., D.E.E., B.Tech., Auto. Engg., M.Sc. (REV), Auto CAD,
L.I.V., A.M.I.S.E., A.M.I.Esma, F.I.I.V., F.I.I.I.S.L.A.
Motor, Miscellaneous, Fire & Immovable Property Surveyor / Loss Assessor & Chartered Valuer
Empanelled Valuer of Bangiya Gramin Vikash Bank, Bank of India, State Bank of India,Punjab National Bank, Indian Overseas Bank,
Licence No. SLA- 49069
Govt. of India

8/1C, Gurudas Dutta Garden Lane
Kolkata - 700067
Mobile : 9830015497, 9434120216
& 9851924304
Phone : 03512-223075
E-mail :prasantabhattacharjee842@gmail.com
gautam.ray59@gmail.com

To,
THE CHIEF MANAGER
PUNJAB NATIONAL BANK,
COSAM SOUTH
UNITED TOWER, 9TH FLOOR
KOLKATA- 700001
W.B.

INCOME TAX PAN : AGWPB6000D
SB A/C. NO. 0095200100003187
IFSC CODE : PUNB0009520
PUNJAB NATIONAL BANK
BRANCH: MANICKTALA
GSTIN: 19AGWPB6000D2ZM
(Under Composite Scheme)

B I L L

REG : Valuation fees for the Property in the name of :
SMT. KAMALA PAL
A/c: M/S. SANKAR STORE
PROP.- SRI SANKAR KUMAR PAL **B.O.- Sarsuna**

Professional Charges	Rs 3000.00
Total fees	**Rs 3000.00**

Rupees Three Thousand only.

Ref. No.- KG/25-26/335
Date:- 13.01.2026
Place:- Kolkata

i	**Fair market value of immovable property**		**Rs 36,37,000**
ii	**Realisable value of immovable property**	**90%**	**Rs 32,73,300**
iii	**Distress value of immovable property**	**85%**	**Rs 30,91,450**

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