Ref: KG/26-27/143 Date: 12.10.2026

VALUATION REPORT

PUNJAB NATIONAL BANK
B.O. – AMTALA

ACCOUNT: M/S. TIRUPATI TRADERS
PROPRIETOR: SRI RADHE SHYAM AGARWALA

DEED NO.- I-00706/2006

THE VALUATION REPORT OF SINGLE STORIED R.C.C. STRUCTURE TOGETHER WITH LAND COMPONENT STANDING IN THE NAME OF

SRI ANIL AGARWALA

Vill. & P.O.- Kanyanagar, Amtala-Baruipur Road, P.S.- Bishnupur, Mouza- Amtala, J.L. No.- 73, R.S. No.- 14 & 17, Touzi No.- 395, R.S. Dag No.- 877, L.R. Dag No.- 1885, R.S. Khatian No.- 318, L.R. Khatian No.- 3381, Present L.R. Khatian No.- 4581, Under Chandi Gram Panchayet, Dist.- South 24 Pgs., Pin- 743398, W.B.

Latitude: 22.3682^0 Longitude: 88.2781^0

F.M.V.: Rs.1,21,92,000.00
R.V.: Rs.1,09,72,800.00
D.V.: Rs. 97,53,600.00

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)

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 West Bengal Gramin 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/26-27/143 **Date: 12.10.2026**

To,
THE CHIEF MANAGER
A.R.M.B., SOUTH 24 PGS.
Near Padmapukur More, P.O. Baruipur,
Dist.- South 24 Pgs., Kolkata - 700144
W.B.

VALUATION REPORT FOR IMMOVABLE PROPERTIES

S. No.	Particulars	Content
I.	**Introduction**	
1.	Name of Valuer	Prasanta Kr. Bhattacharjee
2.	Date of Inspection	28.09.2026
	Title Deed Number and Date	• Sale Deed vide Deed No.- I-00706/2006, Dated 01.09.2006, Registered in A.D.S.R., Bishnupur, South 24 Pgs.
	Date of Valuation	12.10.2026
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) **Sri Anil Agarwala** S/o Sri Radhe Shyam Agarwala
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 Single Storied R.C.C. Structure stogether with Land Component situated at Vill. & P.O.- Kanyanagar, Amtala-Baruipur Road, P.S.- Bishnupur, Mouza- Amtala, J.L. No.- 73, R.S. No.- 14 & 17, Touzi No.- 395, R.S. Dag No.- 877, L.R. Dag No.- 1885, R.S. Khatian No.- 318, L.R. Khatian No.- 3381, Present L.R. Khatian No.- 4581, Under Chandi Gram Panchayet, Dist.- South 24 Pgs., Pin- 743398, W.B.
2.	Municipal Ward No.	Under the jurisdiction of Chandi Gram Panchayet
3.	City/ Town	Amtala, South 24 Pgs.
	Residential area / Commercial area/ Industrial area	Residential & Commercial area
4.	Classification of the area : High/Middle/ Poor	Middle class area.

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

PRASANTA KR. BHATTACHARJEE
VALUER
CHARTERED ENGINEER

	Metro/Urban/Semi Urban/Rural	Semi Urban	
5.	Coming under Corporation limit/ Village Panchayat/ Municipality	Under the jurisdiction of Chandi Gram Panchayet	
6.	Postal address of the property	Vill. & P.O.- Kanyanagar, Amtala-Baruipur Road, P.S.- Bishnupur, Dist.- South 24 Pgs., Pin- 743398, W.B.	
7.	Latitude, Longitude and Co-ordinates of the site	**Landmark:** Near Amtala Ghoshpara F.P. School **Latitude:** 22.3682° **Longitude:** 88.2781°	
8.	Area of the plot/land (supported by a plan).	**2885.00 Sq.ft./6.67 Dec.** of **"Bastu"** Land Component, equivalent to 4.007 Cottahs more or less, As per Deed.	
9.	Layout plan of the area in which the property is located	Available in Site Plan	
10.	Development of surrounding areas	All modern & civic amenities are available in close proximity.	
11.	Details of Roads abutting the property	By 30 ft. wide Amtala-Baruipur Road is available to the Northern 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	The subject land component is presently classified as **"Bastu"**, as per information obtained from www.banglarbhumi.com (Copy Attached)	
14.	Boundaries of the property	A	B
		As per Deed	As per Physical
	North:	By Baruipur Road	By 30 ft. wide Amtala-Baruipur Road
	South:	By Land of Dag No.- 878	By Single Storied Building of Others
	East:	By Village Road	By 15 ft. wide Panchayet Road
	West:	By Part of Dag No.- 877	By Two Storied Building of Others
	Extent of the site considered for valuation (least of 14 A & 14 B)	Property having Single Storied R.C.C. Structure measuring **2478.00 Sq.ft.**, along with **2885.00 Sq.ft./6.67 Dec.** of **"Bastu"** Land Component, equivalent to 4.007 Cottahs more or less, As per Deed.	
15.	Dimension of the site		
	North	29'-00"	
	South	29'-00"	
	East	99'-00"	
	West	100'-00"	
16.	Survey no. if any	Mouza- Amtala, J.L. No.- 73, R.S. No.- 14 & 17, Touzi No.- 395, R.S. Dag No.- 877, L.R. Dag No.- 1885, R.S. Khatian No.- 318, L.R. Khatian No.- 3381, Present L.R. Khatian No.- 4581	
17.	Type of Building (Residential/Commercial/Industrial)	Commercial Structure, as inspected.	
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 marking alterations/ additional constructions with details, full details of specifications to be appended along with building plans and elevations	Single Storied R.C.C. Roofed, R.C.C. framed, Brick Built Structure, is situated on the subject land component measuring 2478.00 Sq.ft., in Ground Floor. The outside & inside wall of the subject structure is plastered & painted. The subject structure has been constructed in the year 2008, as reported. Present condition of the subject structure is very average.	
19.	Plinth area, Carpet area and Saleable area to	**Plinth Area: G.F.:** 2478.00 Sq.ft.	

Signature valid
Signed By:PRASANTA KUMAR BHATTACHARJEE
Reason:I attest to the accuracy and authenticity of this document
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	be mentioned separately and clarified	**Saleable Area:** Property having Single Storied R.C.C. Structure measuring **2478.00 Sq.ft.**, along with **2885.00 Sq.ft./6.67 Dec.** of **"Bastu"** Land Component, equivalent to 4.007 Cottahs more or less, As per Deed.
20.	Any other aspect	During inspection, it is observed that the subejct structure lacks proper maintenance, hence considering the present condition the undersigned has considered a **10%** deduction on the Depreciated replacement cost of the subject structure.

III.	**Town Planning Parameters**	
1.	Master Plan provisions related to the property in terms of land use	As per norms of Under Chandi Gram Panchayet
2.	Date of issue and validity of layout of approved map/ plan	Not available
3.	Approved map/plan issuing authority	Not available
4.	Whether genuineness or authenticity of approved map/ plan is verified	No
5.	Any other comments by our empanelled valuer's on plan is verified	Copy of Sanctioned Building has not made available during valuation of the property.
6.	Planning area/ zone	Under the jurisdiction of Under Chandi Gram Panchayet
7.	Development controls	As per norms of Under Chandi Gram Panchayet
8.	Zoning regulations	As per norms of Under Chandi Gram Panchayet
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 & commercial 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-00706/2006, Dated 01.09.2006, Registered in A.D.S.R., Bishnupur, South 24 Pgs. **2.** Copy of Site Plan **3.** Copy of Porcha vide L.R. Khatian No.- 4581, in the name of Sri Anil Agarwala.
2.	Names of Owner/ s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	**Registered Owner:** **i) Sri Anil Agarwala** S/o Sri Radhe Shyam Agarwala
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?	Yes, independently accessible

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5.	Title verification	Legal matters are not verified by this valuer.
6.	Details of leases if any	Nothing
7.	Ordinary status of freehold or leasehold including restriction on transfer	This is a freehold **"Bastu"** classification of land. 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, Amtala 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	No information received in this regard
2.	Details of monthly rents being received if any	No information received in this regard
3.	Taxes and other outgoings	No information received in this regard
4.	Property insurance	No insurance policy found.
5.	Monthly maintenance charges	N.A
6.	Security charges etc	Nothing
7.	Any other aspect	No information.
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 is located under P.S.- Bishnupur, under the jurisdiction of Under Chandi Gram Panchayet. 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, 3. Utility of spaces provided within the building, 4. Any other aspect	Property having Single Storied R.C.C. Structure together with Land Component, presently occupied by registered owner. NA **G.F.-** 2478.00 Sq.ft. NA
VIII	**Infrastructure Availability**	

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	a) Descriptions of aqua infrastructure availability in terms of 1. Water supply 2. Sewerage/ sanitation 3. Storm water drainage	a. 1. Available from Chandi Gram Panchayet sources. a. 2. Through surface drain under Chandi Gram Panchayet a. 3. Through surface drain under Chandi Gram Panchayet.
	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	b.1. Available from Under Chandi Gram Panchayet. b.2. Available from W.B.S.E.D.C.L. b.3. 30 ft. wide Amtala-Baruipur Road, is available to the Northern side of the property. b.4. Public utilities are available in close proximity.
	c) Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	c.1. Boys & Girls Schools are available. c.2. Govt. Hospital is available within close proximity. 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 Under Chandi Gram Panchayet, having support of all civic amenities including Panchayet facilities. 2. No scarcity was found within the surroundings of schedule property. 3. Having moderate 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, R.C.C. framed, Brick Built Structure
2.	Materials and technology used	Standard Cement & sand cement mortar, tor steel for reinforcement concrete, stone chips for flooring, plinth bend, lintel bend, chajja, etc.
3.	Specifications	R.C.C. Structure
4.	Maintenance issue	Moderately maintained.
5.	Age of the building	18 years
6.	Total life of the building	70 years
7.	Extent of deterioration	Nothing found in this regard.
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.	Nothing found in this regard
12.	System of air- conditioning,	No.
13.	Provision for fire fighting, Copies of plans and elevations of the building to be included	Nothing found.
XI	**Environmental factors**	
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	N.A.

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	vicinity of the property in terms of industries, heavy traffic, etc.	
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.	Single Storied R.C.C. 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**	

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 of land located on road and its market rate is around Rs.3,500/- per Dec. to Rs.4,500/- per Sq.ft.., whereas Govt. Guide line rate is Rs.3,695/- per Sq.ft. However, considering non-virgin nature of land as the subject land is already covered with existing structure, the undersigned has considered **Rs.3,750/- per Sq.ft.,** as adopted rate for the subject land component.

02. Straight Line Method of Depreciation has been considered for the subject structure.

03. During inspection, it is observed that the subejct structure lacks proper maintenance, hence considering the present condition the undersigned has considered a **10%** deduction on the Depreciated replacement cost of the subject structure

PRASANTA KR. BHATTACHARJEE * CHARTERED ENGINEER * VALUER

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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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CHARTERED ENGINEER

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**
4. **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. ARNAB DAS, ON 28.09.2026.**
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 MARKET VALUE OF THE ABOVE PROPERTY IS IN MY OPINION ***RS.1,21,92,000/-*** AND THE ESTIMATED REALIZABLE VALUE ***RS.1,09,72,800/-*** UNDER DISTRESS SALE VALUE WILL BE ***RS.97,53,600/-***
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 : 12.10.2026

PRASANTA KR. BHATTACHARJEE
VALUER
CHARTERED ENGINEER

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