

VALUATION REPORT FOR

THE INSTRUCTION OF: INDIAN OVERSEAS BANK, ARM BRANCH

FIXED ASSET UNIT ON ENTIRE GROUND FLOOR OF A PARTLY G+3STORIED BUILDING SITUATED AT HOLDING NO. -376, PREMISES NO. 13, MOHIM CHAND DAS SARANI (FORMERLY KNOWN AS ROBERT STREET), BLOCK NO. -12 P.S- BOWBAZAR, WARD NO.- 47, KOLKATA-700012, DIST- KOLKATA, KOLKATA MUNICIPAL CORPORATION.

OWNER'S

SRI OM PRAKASH PANDEY ,
SHREE PRAKASH PANDEY ,
SRI SATYA PRAKASH PANDEY &
SRI RAM PRAKASH PANDEY

Prepared by

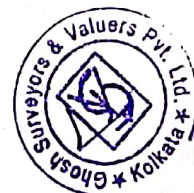
Er. Debabrata Ghosh

B.Sc., B.Sc. (Engg), M.I.E, F.I.V

Chartered Engineer

Govt. Panel Valuer, Surveyor & Assessor

For



Ghosh Surveyors & Valuers Pvt. Ltd.

Head Office:

TARUCHAYYA APARTMENT

38, Vivekananda Nagar (Moore Avenue) Kolkata: 700 040, Phone:
(033) 2421 +8196

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Land & Building : (033) 2481 9217, 9831259521, 9733736025

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Email: debabrata.ghosh3@gmail.com

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VALUATION REPORT (IN RESPECT OF FLAT)

(To be filled in by the Approved Valuer)

Report prepared by: Debabrata Ghosh, CAT-A Valuer, IOB Bank.

To,
Indian Overseas Bank
ARM Branch

VALUATION REPORT (IN RESPECT OF FLAT)

(To be filled in by the Approved Valuer)

I. GENERAL

1.	Purpose of Valuation	:	To assess the present market value of the said asset
2.	a. Date of Inspection	:	10/09/2025
	b. Date of Valuation	:	11/09/2025
3.	Name of the owner (s) and his/their address (as) with PhoneNo. (details of share of each owner in case of joint ownership) (as reported) and address	:	Sri Om Prakash Pandey, Shree Prakash Pandey, Satya Prakash Pandey & Ram Prakash Pandey (Owners, as per previous valuation report)
4.	Document produced for perusal	:	Photocopy of Indenture (No. I -4571 of 2002)
	i)	:	
5.	Brief description of the property	:	Unit on entire ground floor of a partly G+3 storied building situated at Holding No. -376, Premises No. 13, Mohim Chand Das Sarani (formerly known as Robert Street), Block No. -12 P.S- Bowbazar, Ward No.- 47, Kolkata-700012, Dist- Kolkata, Kolkata Municipal Corporation. The said property is near to Hare Street Police Station & about 2-3 minutes walking distance from CR Avenue Yogayog Bhaban Bus Stop & about 5-6 minutes walking distance from North City Hospital and All civic amenities like school, college, Station etc. is within 1-2 km. radius of the property.
k6.	Location of the property	:	
	a. Plot No./Survey No.	:	N.A
	b. Door No.	:	Holding No. -376, Premises No. 13, Mohim Chand Das Sarani (formerly known as Robert Street), Block No. -12 P.S- Bowbazar, Kolkata-700012.
	c. T.S.No./Village	:	N.A
	d. Ward/Taluka	:	47
	e. Mandal/District	:	Kolkata
	f. Date of issue and validity of layout of approved map/plan	:	Sanction plan was not provided to us
	g. Approved map/plan issuing authority	:	Sanction plan was not provided to us
	h. Whether genuineness or authenticity of approved map/plan is verified	:	Sanction plan was not provided to us
	Any other comments by our empanelled valuers on authentic of approved plan	:	Sanction plan was not provided to us
7.	Postal Address of the property	:	Unit on entire ground floor of a partly G+3 storied building situated at Holding No. -376, Premises No. 13, Mohim Chand Das Sarani (formerly known as Robert Street), Block No. -12 P.S- Bowbazar, Ward No.- 47, Kolkata-700012, Dist- Kolkata, Kolkata Municipal Corporation.
8.	City/Town	:	City
	Residential Area	:	Yes
	Commercial Area	:	Yes
	Industrial Area	:	N.A

Branch Offices : Siliguri: 9832084094 * Durgapur : 9474996416, 9434439950, 9474541605 * Burdwan : 9332611059.





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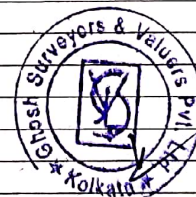
Govt. Panel Valuer, Assessor & Surveyor, Empowered Structural Engineer & Project Consultant

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gs.vptl@yahoo.co.in

9.	Classification of the area	:	i) High/Middle/Poor ii) Urban/Semi Urban/Rural						
10.	Coming under Corporation limit/Village Panchayat /Municipality	:	It is under Kolkata Municipal Corporation.						
11.	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area cantonment area	:	N.A						
12.	Boundaries of the property	:	As per site visit						
	North	:	Others property						
	South	:	Others property						
	East	:	Road						
	West	:	Others property						
13.	Dimensions of the site	:		<table><tr><td>A</td><td>B</td></tr><tr><td>N.A</td><td>N.A</td></tr></table>	A	B	N.A	N.A	
A	B								
N.A	N.A								
14.	Extent of the site	:	7 Cottahs (as per Indenture)						
14.1	Latitude, Longitude & Co-ordinates of flat	:	22.569744,88.357107						
15.	Extent of the site considered for valuation (least of 13A & 13B)	:	Covered area of the said unit is 2659 Sq.ft. (as per Indenture)						
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rentreceived per month.	:	Not know, because we could not enter the said property.						

II. APARTMENT BUILDING:

1.	Nature of Apartment	:	Car parking space
2.	Floor	:	Ground floor
3.	Name of the Apartment	:	N.A
4.	Postal Address	:	Holding No. -376, Premises No. 13, Mohim Chand Das Sarani (formerly known as Robert Street), Block No. - 12 P.S- Bowbazar, Ward No.- 47, Kolkata-700012, Dist- Kolkata, Kolkata Municipal Corporation.
5.	Location	:	
	T.S.No.	:	N.A
	Block No.	:	N.A
	Ward No.	:	47
	Village/Municipality/Corporation	:	It is under Kolkata Municipal Corporation.
	Door No.,Street or Road (Pin Code)	:	Holding No. -376, Premises No. 13, Mohim Chand Das Sarani (formerly known as Robert Street), Kolkata-700012
6.	Description of the locality	:	Residential cum commercial
7.	Year of Construction	:	2002 (as per previous report)
8.	Number of Floors	:	Partly G +3 storied building.
9.	Type of structure	:	RCC Framed /Load bearing
10.	Number of dwelling units in the building	:	1 Unit is situated in the ground floor
11.	Quality of construction	:	Normal
12.	Appearance of the building	:	Normal
13.	Maintenance of the building	:	Normal
14.	Facilities available	:	
	Lift	:	Yes
	Protected water supply	:	Yes
	Underground Sewerage	:	Yes
	Car Parking	:	N.A
	Open/Covered	:	N.A
	Around Compound wall	:	Yes
	Pavement around the building	:	No
	Any other facility	:	No



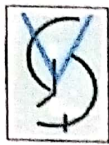
III. Flat

1.	The floor in which the flat is situated	:	Ground floor
2.	Door number of the flat	:	N.A

Branch Offices : Siliguri: 9832084094 * Durgapur : 9474996416, 9434439950, 9474541605 * Burdwan : 9332611059.



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10.	Coming under Corporation limit/Village Panchayat /Municipality	:	It is under Kolkata Municipal Corporation.			
11.	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area cantonment area	:	N.A			
12.	Boundaries of the property	:	As per site visit			
	North	:	Others property			
	South	:	Others property			
	East	:	Road			
	West	:	Others property			
13.	Dimensions of the site	:		A	B	
				N.A	N.A	
14.	Extent of the site	:	7 Cottahs (as per Indenture)			
14.1	Latitude, Longitude & Co-ordinates of flat	:	22.569744,88.357107			
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16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rentreceived per month.	:	Not know, because we could not enter the said property.			

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10.	Number of dwelling units in the building	:	1 Unit is situated in the ground floor
11.	Quality of construction	:	Normal
12.	Appearance of the building	:	Normal
13.	Maintenance of the building	:	Normal
14.	Facilities available	:	
	Lift	:	Yes
	Protected water supply	:	Yes
	Underground Sewerage	:	Yes
	Car Parking	:	N.A
	Open/Covered	:	N.A
	Around Compound wall	:	Yes
	Pavement around the building	:	No
	Any other facility	:	No



III. Flat

1.	The floor in which the flat is situated	:	Ground floor
2.	Door number of the flat	:	N.A

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3.	Specification of the flat	:	
	Roof	:	R.C.C
	Flooring	:	A.S.F
	Doors	:	Shutter
	Windows	:	Iron channel
	Fittings	:	Normal
	Finishing	:	Normal
4.	House Tax	:	N.A
	Assessment No.	:	N.A
	Tax amount	:	N.A
	Tax paid in the name of	:	N.A
5.	Electricity service connection number	:	N.A
	Meter Card is in the name of	:	N.A
6.	How is the maintenance of the flat?	:	N.A
7.	Sale Deed executed in the name of	:	Sri Om Prakash Pandey , Shree Prakash Pandey , Satya Prakash Pandey & Ram Prakash Pandey (Owner, as per Indenture)
8.	What is the undivided area of land as per sale deed?	:	N.A.
9.	What is the plinth area of the flat	:	Covered area of the said unit is 2659 sq.ft. (as per Indenture)
10.	What is the floor space index (Approx)?	:	N.A
11.	What is the carpet area of the flat?	:	2260 Sft. more or less (as per calculation)
12.	Is it Posh/I Class/Medium/Ordinary	:	Medium
13.	Is it being used for residential or commercial?	:	we could not enter the said property.
14.	Is it owner occupied or tenanted	:	we could not enter the said property.
15.	If tenanted, what is the monthly rent?	:	N.A

IV. MARKETABILITY

1.	How is the marketability	:	N.A
2.	What are the factors favouring for an extra potential value?	:	The said property is near to Hare Street Police Station & about 2-3 minutes walking distance from CR Avenue Yogayog Bhaban Bus Stop & about 5-6 minutes walking distance from North City Hospital
3.	Any negative factors observed which affect the market value in general	:	N.A

V. RATE

1.	After analysing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs. 3,800/- per sft on build up area (after depreciation)
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under specifications and other factors with the flat under comparison(Give details)	:	Rs. 3500/- to Rs.4000/- per sft.
3.	BREAK UP FOR THE RATE	:	
	i) Building + Services	:	Rs.1,204/- per sft.
	ii) Land + others	:	Rs. 2,596/- per sft.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 4,046 /- per sq. ft. on Covered area (attached sheet of Govt. guideline)

VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION:

a.	Depreciated Building Rate	:	Rs. 3800/- per sq.ft. on build up area.
	Replacement cost of flat with Services (v(3)i)	:	Covered area of the said unit is 2659 sft. X Rs. 3,800/- per sq.ft.= Rs.1,01,04,200/-
	Age of the building	:	23 years old (as per previous report)
	Life of the building estimated	:	57 years (if maintain properly)
	Depreciation percentage assuming the salvage value as 10%	:	N.A
	Depreciated Ratio of the building	:	N.A
b.	Total Composite rate arrived for valuation	:	Please referred to the valuation report



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 gh_val@rediffmail.com

Depreciated Building rate VI(a)	N.A
Rate for Land & other V(3) ii	N.A
Total Composite Rate	Rs. 1,01,04,200/-

VII. DETAILS OF VALUATION:

Sl. No.	DESCRIPTION	QUANTITY	RATE PER UNIT (Rs.)	ESTIMATED/PRESENT VALUE (Rs.)
	Present value of the space	2659 Sq.	Rs. 3,800/-	Rs. 1,01,04,200/-
	Car Parking			
	Show cases/Almirahs			
	Kitchen arrangements			
	Interior decorations			
	Electricity, water,			
	Drainage deposits etc.			
	Electrical fittings etc.			
	Extra Collapsible gates/grill Etc.			
	Estimate value			
	Potential Value, if any?			
TOTAL				Rs. 1,01,04,200/-

Remarks:- The valuation made as per physical observation & we could not enter the building & could not take any measurement or inside photographs in the site. We made the valuation as per own previous valuation report & as per local enquiry we made the fair market value of the said assets and any litigation clauses in not inform to us

Note : Submitted photocopy of Indenture shows the said property is a car parking space but at present the said property is a vacant condition. For this reason car parking value we have consider in this report.

Valuation: Here, the approved valuer should discuss in details his 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 purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast/tidal level must be incorporated) and their effect on i) saleability ii) likely rental value in future and iii) any likely income it may generate may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/internet sites.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value is **Rs. Rs.1,01,04,200/- (Rupees One Cr. One Lacks Four Thousand Two Hundred Only)**. Realized value is **Rs. 90,93,780/- (Rupees Ninety Lacks Ninety Three Thousand Seven Hundred Eighty Only)** and Distress Sale value is **Rs. 80,83,360/- (Rupees Eighty Lacks Eighty Three Thousands Three Hundred Sixty Only)**.

Place: Kolkata
 Date: 12.09.2025



(Signature)
 Signature

(Name and official Seal
 of the Approved Valuer)

Debabrata Ghosh (Govt. Regd. Valuer)
 Sc B.Sc (ENGG), D.A.E., L.L.B., M.I.E., F.I.V., R.I.C.S.
 IRDA Licence No. 54930
 C.B.D.T. Licence No. WB/CIT-4/Kol/52/2016-17
 IBBI Registered Valuer
 Regd. No. 12595

The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____.
 We are satisfied that the fair and
 Reasonable market value of the property is Rs.-/-
 (only). (.....)
 Only)

Signature
 (Name of the Branch Manager with Office Seal)

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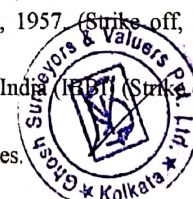
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GS_vptl@rediffmail.com
GS_val@vsnl.com

(Annexure-6)

Format of undertaking to be submitted by Individuals/ proprietor/ partners/ directors
DECLARATION- CUM- UNDERTAKING

I, Debabrata Ghosh son of Late Birendra Nath Ghosh do hereby solemnly affirm and state that:

- a. I am a citizen of India
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become interested at any time during a period of three years or to my appointment as valuer or three years after the valuation of assets was conducted by me
- c. The information furnished in my valuation report dated 12/09/2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I have personally inspected the property on 10/09/2025. The work is not subcontracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been empanelled/ delisted by any other bank and in case any such empanelment by other banks during my empanelment with you, I will inform you within 3 days of such empanelment.
- f. I have not been removed/dismissed from service/employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment
- h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind
- j. I am not an undercharged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undercharged insolvent
- l. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- m. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- n. my PAN Card number/Service Tax number as applicable is ACWPG0471D
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. 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" enshrined for valuation in the Part-B of the above handbook to the best of my ability
- r. 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.
- s. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI). (Strike off, if not applicable)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.





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gs_vpt@vsnl.com

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

W. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

X. Further, I hereby provide the following Information.

Sl. No.	Particulars	Valuer comment
1	background information of the asset being valued;	Sri Om Prakash Pandey, Shree Prakash Pandey, Satya Prakash Pandey & Ram Prakash Pandey (Owner, as per previous report)
2	purpose of valuation and appointing authority	Housing loan and assigning IOB, ARM Branch
3	Identity of the valuer and any other experts involved in the valuation;	Valuer Debabrata Ghosh assistant by surveyors ASIF
4	disclosure of valuer interest or conflict, if any;	N.A
5	date of appointment, valuation date and date of report;	12/09/2025
6	inspections and/or investigations undertaken;	10/09/2025
7	nature and sources of the information used or relied upon;	Market value information from the surrounding, sale instances in that locality, Govt. Guideline value
8	procedures adopted in carrying out the valuation and valuation standards followed;	Flat method and as per IBC guideline
9	restrictions on use of the report, if any;	Not found
10	major factors that were taken into account during the valuation;	Position and location and usage of the said flat
11	major factors that were not taken into account during the valuation;	N.A
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Yes

Date: 12/09/2025

Place: Kolkata




Signature

Mr. Debabrata Ghosh
C/o Ghosh Surveyors & Valuers Pvt. Ltd

Mr. Debabrata Ghosh (Govt. Regd. Valuer)
C.Sc.B.Sc (ENGG), D.A.E., LL.B., M.I.E., F.I.V., K.I.C.S.
RDA licence No. 34990
C.B.D.T. Licence No. WB/CCIT-4/Kol/152/2016-17
BBI Registered Valuer
Regd. No. 12595

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R.P.B.-MONALISA & D.GHOSH

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2481 9217
Tel. & Fax : +91 31 2421 2348
E-mail : valuer1@rediffmail.com
gs_vpt1@rediffmail.com
gs_vpt@vsnl.co.in

(Annexure-7)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or 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 foremost while delivering his services.

Professional Competence and Due Care

1. A valuer shall render at all times high standards of service, exercised due diligence, ensure proper care and exercise independent professional judgment.
2. A valuer shall carry out professional services 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 skill 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 to the extent that the assumptions are based on statements of fact provided 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 instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
6. A valuer shall clearly state to his client the services that he would be competent to provide and the services 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, whether 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 necessary disclose to the clients, possible sources of conflicts of duties and interests, while 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 time the valuation report becomes public, whichever is earlier.
6. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
7. As an independent valuer, the valuer shall not charge success fee.
8. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall disclose the association with the company during the last five years.

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.



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* Jamsedpur : 0657-2300585, 3298717 * Dhanbad : 09334732289 * Ranchi : 9332067708



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Ghosh Surveyors & Valuers Pvt. Ltd.

Govt. Panel Valuer, Assessor & Surveyor, Empowered Structural Engineer & Project Consultant

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2481 9217
Tel & Fax : +91 31 2421 2309
E-mail : valuer1@rediffmail.com
gs_val1@rediffmail.com
gs_val@rediffmail.com

Information Management

1. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and 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 be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation 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 organisation 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 a peer 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 relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this 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).

2. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/itself.

Remuneration and Costs.

1. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent 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 he would be rendering service. **Occupation, employability and restrictions.**
3. 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.
4. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

1. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
2. A valuer shall follow this code as amended or revised from time to time

Signature of the valuer: _____

Name of the Valuer : Mr.

Debabrata Ghosh **Address of the**
valuer : 38,

Vivekananda Nagar
(Moore Avenue), Kolkata: 700 040

ER Debabrata Ghosh (Govt. Regd. Valuer)
B.Sc B.Sc (ENG), D.A.E., LL.B., M.I.E., F.I.V., R.I.C.S.
IRDA Licence No. 54990
C.B.D.T. Licence No. WB/CIT-4/Kol/52/2010-17
IERI Registered Valuer
Id No. 12595



Date: 12/09/2025

Place: Kolkata



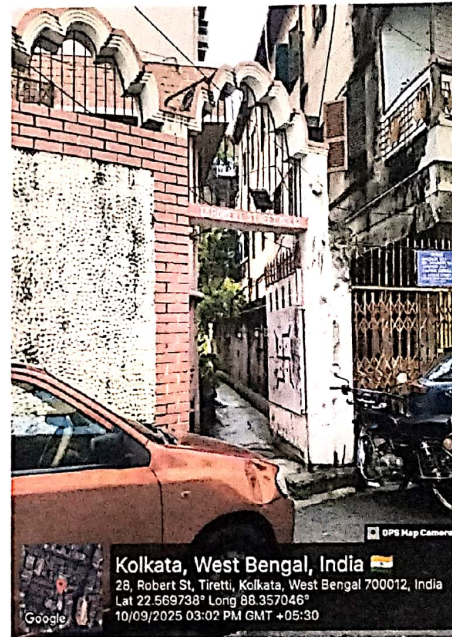


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Govt. Panel Valuer, Assessor & Surveyor, Empowered Structural Engineer & Project Consultant

HEAD OFFICE
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Tel & Fax : +91 33 2421 2388
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gs_vpt1@rediffmail.com
gs_vpt@yahoo.co.in

Photograph of the property



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

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Market Value of Apartment

District

Thana

Local Body

Mouza

Road

Road Zone

Premises No.

Ward No.

Jurisdiction of

Plot No.

Project Name

Apartment Type

Area

Use of Flat

Floor Type

Flat located in which floor

Flat No.

Age of the Flat (in year)

Litigated Property?

Is property on Road

Width of Approach Road (in feet)

Encumbered By Tenant?

Is Tenant is a Purchaser?

No. of floor in Building

Provision for Lift

Other Amenities ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex

Type the characters shown

Market Value of Apartment :- Rs. 1,07,60,641/-



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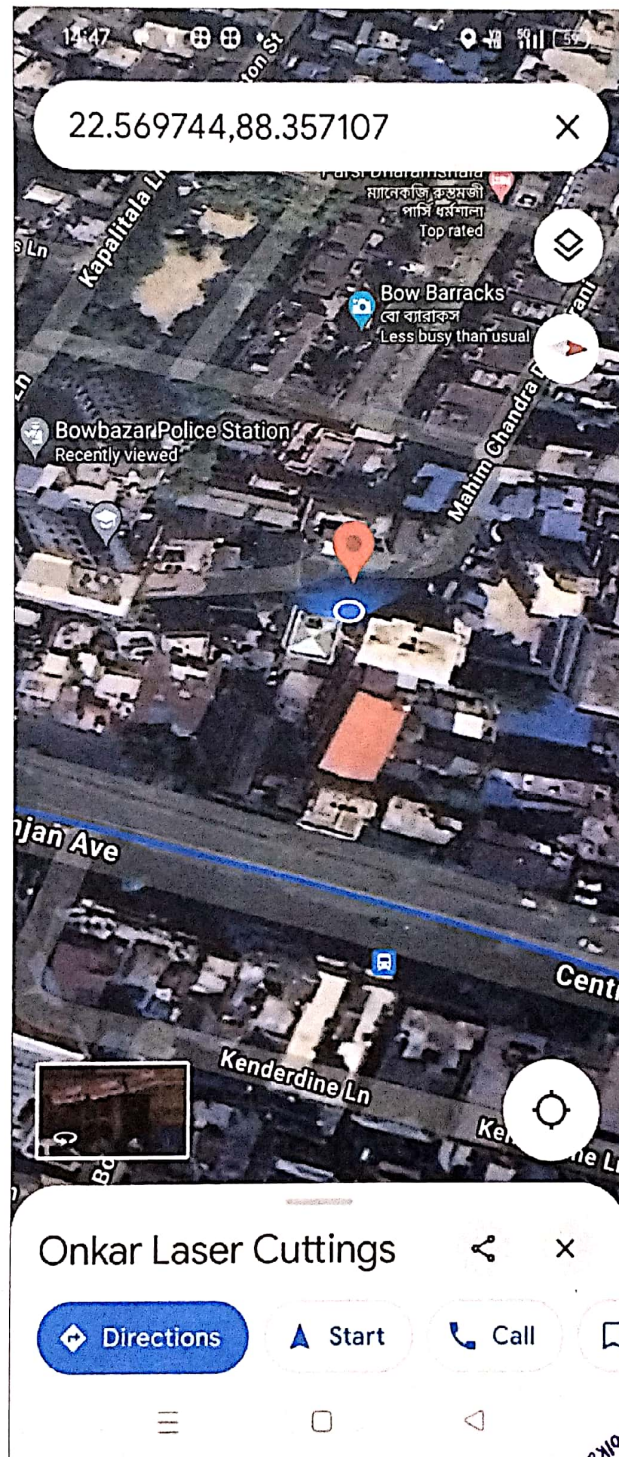
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