

VALUATION REPORT FOR

THE INSTRUCTION OF: INDIAN OVERSEAS BANK, ARM BRANCH

FIXED ASSET THE FLAT ON SECOND FLOOR, OFFICE SPACE NO. "K" NORTH-WEST SIDE OF A
PARTLY G+4 STORIED BUILDING SITUATED AT PREMISES NO. 1C, JORABAGAN STREET, P.S.
JORABAGAN, WARD NO.- 21, PIN-700006, DIST- KOLKATA, KOLKATA MUNICIPAL
CORPORATION.

APPLICANT'S NAME

Sri Om 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:
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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
ARMBRANCH

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	:	08/09/2025
	b. Date of Valuation	:	09/09/2025
3.	Name of the owner (s) and his/her address (as) with Phone No. (details of share of each owner in case of joint ownership) (as reported) and address	:	Sri Om Prakash Pandey (Intending purchaser, as per Deed of Conveyance)
4.	Document produced for perusal	:	Photocopy of Deed of Conveyance (Deed No. 1 - 02096 of 2010)
	i)	:	
5.	Brief description of the property	:	Flat on second floor, Office Space No. "K" North-West side of a partly G+4 storied building situated at Premises no. 1C, Jorabagan Street, P.S- Jorabagan, Ward No.- 21, Pin-700006, Dist- Kolkata, Kolkata Municipal Corporation. The said property is near to Kathkhola Shyam Mondir, Nimta bus stop & about 2 minutes walking distance from Nimta fire station. 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.	:	Premises no. 1C, Jorabagan street, Pin- 700006
	c. T.S.No./Village	:	N.A
	d. Ward/Taluka	:	21
	e. Mandal/District	:	Kolkata
	f. Date of issue and validity of layout of approved map/plan	:	Plan No. 6 dated 21.05.2002
	g. Approved map/plan issuing authority	:	Sanctioned by KMC
	h. Whether genuineness or authenticity of approved map/plan is verified	:	No
	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A
7.	Postal Address of the property	:	Premises no. 1C, Jorabagan street, P.S- Jorabagan, Ward No.- 21, Pin-700006, Dist- Kolkata, Kolkata Municipal Corporation.
8.	City/Town	:	City
	Residential Area	:	Yes
	Commercial Area	:	Yes
	Industrial Area	:	N.A
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.	:	N.A





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	enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area cantonment area		
12.	Boundaries of the property	As per Deed of Conveyance	As per site
	North	Jorabagan street, Calcutta	Road
	South	1-B Jorabagan street, Calcutta	Others property
	East	By Common court yard and Thakur Dalan belonging to Mr. Sidheswar Das	Others property
	West	Maharshi Debendra Road, Calcutta	Road
13.	Dimensions of the site	A	B
		N.A	N.A
14.	Extent of the site	5 Cottahs Ichittacks 25sq.ft. (as per Deed of Conveyance)	
14.1	Latitude, Longitude & Co-ordinates of flat	22.591400,88.353361	
15.	Extent of the site considered for valuation (least of 13A & 13B)	Built up area of the said flat is 410sq.ft. (as per Deed of Conveyance)	
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.	Not know, because we could not enter the said property.	

II. APARTMENT BUILDING:

1.	Nature of Apartment	:	Flat
2.	Floor	:	Second floor
3.	Name of the Apartment	:	N.A
4.	Postal Address	:	Premises no. 1C, Jorabagan street, P.S- Jorabagan, Ward No.- 21, Pin-700006, Dist- Kolkata, Kolkata Municipal Corporation.
5.	Location	:	
	T.S.No.	:	N.A
	Block No.	:	N.A
	Ward No.	:	21
	Village/Municipality/Corporation	:	It is under Kolkata Municipal Corporation.
		:	Premises no. 1C, Jorabagan street, P.S- Jorabagan, Ward No.- 21, Pin-700006,
6.		:	
7.	Year of Construction	:	2002-03
8.	Number of Floors	:	G +4 storied building.
9.	Type of structure	:	RCC Framed /Load bearing
10.	Number of dwelling units in the building	:	We could not enter the said property.
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	:	No
	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	:	Second floor
2.	Door number of the flat	:	Flat No- "K"
3.	Specification of the flat	:	
	Roof	:	R.C.C

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





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gs_val2@rediffmail.com

	Flooring	:	Marble
	Doors	:	Wooden
	Windows	:	Aluminium channel with glass
	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 (Intending purchaser, as per Deed of Conveyance)
8.	What is the undivided area of land as per sale deed?	:	N.A.
9.	What is the plinth area of the flat	:	Built up area of the said flat is 410sq.ft. (as per Deed of Conveyance)
10.	What is the floor space index (Approx)?	:	N.A
11.	What is the carpet area of the flat?	:	Not know, we could not enter the said property.
12.	Is it Posh/I Class/Medium/Ordinary	:	Medium
13.	Is it being used for residential or commercial?	:	Not know, we could not enter the said property.
14.	Is it owner occupied or tenanted	:	Not know, we could not enter the said property.
15.	If tenanted, what is the monthly rent?	:	N.A

IV. MARKETABILITY

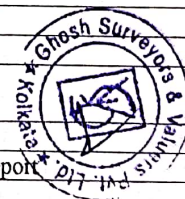
1.	How is the marketability	:	N.A
2.	What are the factors favouring for an extra potential value?	:	The said property is near to Nimta bus stop & about 2 minutes walking distance from Nimta fire station.
3.	Any negative factors observed which affect the market value in general	:	N.A

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.7,700/- per sft. (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.7,500/- to Rs.8,000/- per sft.
3.	BREAK UP FOR THE RATE	:	
	i) Building + Services	:	Rs.1,429/- per sft.
	ii) Land + others	:	Rs.6,271/- per sft.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.8,079/- per sq. ft. covered area (attached sheet of Govt. guideline)

VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION:

a.	Depreciated Building Rate	:	Rs.7,700/- per sq.ft.
	Replacement cost of flat with Services (v(3)i)	:	Built up area of the said office is 410sq.ft. X Rs.7700/- = Rs.31,57,000/-
	Age of the building	:	22 years (as per information)
	Life of the building estimated	:	58 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
	Depreciated Building rate VI(a)	:	N.A
	Rate for Land & other V(3) ii	:	N.A
	Total Composite Rate	:	Rs.31,57,000/- (at present value)



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VII. DETAILS OF VALUATION:

Sl. No.	DESCRIPTION	QUANTITY	RATE PER UNIT (Rs.)	ESTIMATED/PRESENT VALUE (Rs.)
	Present value of the space	410 Sq. ft.	Rs. 7700/- per sq. ft. on build up area	Rs. 31,57,000/- (at present value)
	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. 31,57,000/- (at present value)

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 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: We certify that this certificate is issued after verifying the necessary details and we are aware that giving false certificates is a criminal act and is a punishable offences.

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. 31,57,000/- (**Rupees** Thirty One Lacks Fifty Seven Thousand Only). Realized value is **Rs. 28,41,300/- (Rupees** Twenty Eight Lacks Forty One Thousand Three Hundred Only) and Distress Sale value is **Rs. 25,25,600/- (Rupees** Twenty Five Lacks Twenty Five Thousand Six Hundred Only).

Place: Kolkata
 Date: 09.09.2025



[Signature]
 Signature

(Name and official Seal
 of the Approved Valuer)

Subrata Ghosh (Govt. Regd. Valuer)
 J. Sc B. Sc (ENGG), D.A.E., L.L.B., M.I.E., F.I.V., R.C.S.
 RDA Licence No. 54890
 C.B.D.T. Licence No. WB/REGD/1454/1972019-7
 IIII 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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(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:

- I am a citizen of India
- 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 from my appointment as valuer or three years after the valuation of assets was conducted by me
- The information furnished in my valuation report dated 09/09/2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have personally inspected the property on 08/09/2025. The work is not subcontracted to any other valuer and carried out by myself.
- Valuation report is submitted in the format as prescribed by the Bank.
- 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.
- I have not been removed/dismissed from service/employment earlier
- I have not been convicted of any offence and sentenced to a term of imprisonment
- I have not been found guilty of misconduct in professional capacity
- I have not been declared to be unsound mind
- I am not an undercharged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I am not an undercharged insolvent
- 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
- 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
- my PAN Card number/Service Tax number as applicable is ACWPG0471D
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- 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

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.

- 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)

I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)

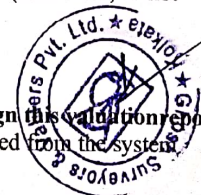
I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)

My CIBIL Score and credit worthiness is as per Bank's guidelines.

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

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

Further, I hereby provide the following Information.





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gs_val@ymail.com

Sl. No.	Particulars	Valuer comment
1	background information of the asset being valued;	Sri Om Prakash Pandey (Intending purchaser, as per Deed of Conveyance)
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;	09/09/2025
6	inspections and/or investigations undertaken;	08/09/2025
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: 09/09/2025

Place: Kolkata

Signature

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



MR. DEBABRATA GHOSH (Govt. Regd. Valuer)
B.Sc. B.Sc. (ENGG), D.A.E., LL.B., M.I.E., F.I.V., R.I.C.S.
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Regd. No. 12595





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(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 service.
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 declare 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.

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





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gs_vptl@rediffmail.com
gs_vptl@yahoo.co.in

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

Date: 09/09/2025

Place: Kolkata

I.B.- ASIF
R.P.B.-MONALISA

ER Debabrata Ghosh (Govt. Regd. Valuer)
B.Sc B.Sc (ENGG), D.A.E., LL.B., M.I.E., F.I.V., R.I.C.S.
RDA Licence No. 54880
C.B.D.T. Licence No. WB/CCT-4/Kol.152/2016-17
ISBI Registered Valuer
Regd. No. 12585





Ghosh Surveyors & Valuers Pvt. Ltd.

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

HEAD OFFICE

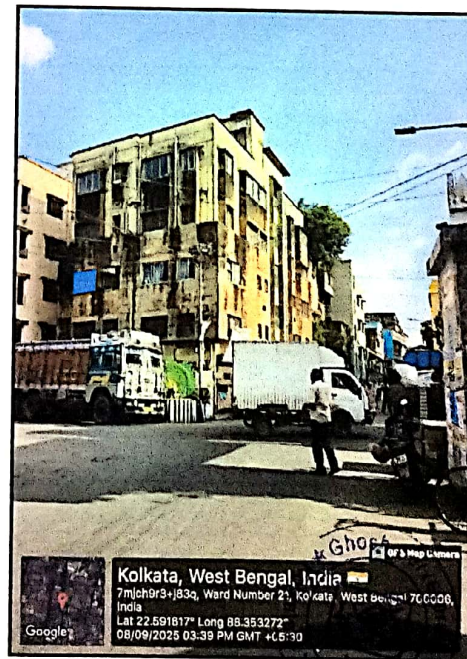
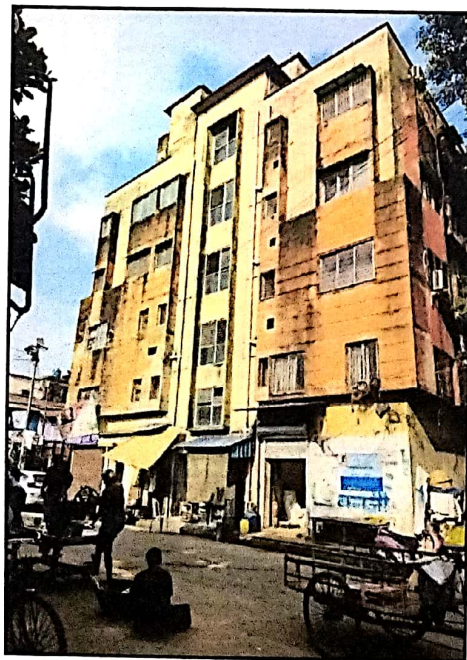
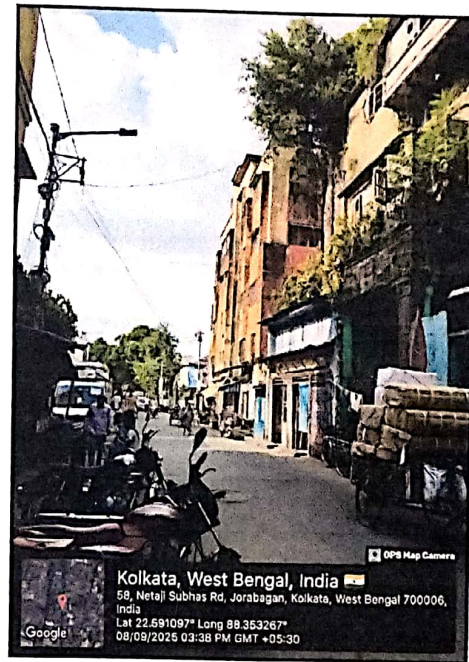
Taruchayya Apartment
39 Vivekananda Nagar
(Modern Avenue)
Kolkata - 700 040

Phone : +91 33 2421 8196
2481 9217

Tel. & Fax : +91 33 2421 2388

Email : valuer1@rediffmail.com
gs_vpl1@rediffmail.com
gs_vpl@yahoo.co.in

Photograph of the property



Branch Offices : Siliguri: 9832084094 ★ Durgapur : 9474996416, 9434439950, 9474541605 ★ Burdwan : 9332611059,
★ Jamsedpur : 0657-2300585, 3298717 ★ Dhanbad : 09334732289 ★ Ranchi : 9332067708
★ Kharagpur : 9932782116, 9734404724 ★ Berhampur : 9434183763





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

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Market Value of Apartment

(*) marked items are mandatory

District	Kolkata	Thana	Joragan
Local Body	Kolkata Municipal Corporation	Mouza	Not Available
Road *	Joragan Street	Road Zone	Not Available
Premises No.	Thana Premises No.	Ward No.	21
Jurisdiction of *	A R A - II KOLKATA	Kolkata Municipal Corporation	KOLKATA MUNICIPAL CORP

Plot No *	L 0 / 0	Project Name	Not Available
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Apartment Type	Flat/Apartment	Area	Carpet Area *	323
	Mezzanine floor		Covered Building Area *	410
	Covered Garage		Super Building Area *	471
	Open Garage			

Use of Flat *	Office	Floor Type	Marble
Flat located in which floor	2	Flat No	Not Available
Age of the Flat (in year)	22	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (In feet)	0
Encumbered By Tenant?	No	Is Tenant is a Purchaser?	No
No. of floor in Building	5	Provision for Lift	Yes

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

Type the characters shown 07B5N5 Try new characters

Market Value of Apartment :- Rs. 33,12,390/-

Display Market Value

Service Count: 5,78,126

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



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