VALUATION REPORT

INDIAN OVERSEAS BANK

ASSET RECOVERY BRANCH

Customer's Name: M/s. Maa Sarada represented by it's Proprietor -Mr. Bijit Kumar. Basu

STHAPATYA EVALUATORS & ACTUARIES PVT.LTD

KOLKATA BRANCH

EVALUATORS & ACTUARIES Pvt. Ltd.

IBBI Registered Valuer

(Reg. No. IBBI/RV-E/02/2023/183)

Annexture-5 (A)

(VALUATION REPORT IN RESPECT OF FLATS)

I.	**GENERAL**			
1.	Purpose for which the valuation is made		:	Assessment of present Fair market value for e-auctioning of NPA Property
2.	a)	Date of inspection	:	08.10.2025.
	b)	Date on which the valuation is made	:	08.10.2025.
3.	List of documents produced for perusal			Previous Valuation Report by M/s. Ghosh Surveyors & Valuers Pvt Ltd
4.	Name of the owner(s)and his/their address(es) With Phone no. (details of share of each owner in case of joint ownership)		:	**Owner: Mr. Bijit Kumar. Basu**
5.	Brief description of the property		:	The property is a residential flat on Ground Floor of G+2 building (3 storied) at Mouza: Sodepur School Road, Sodepur, Holding No: 59, JL No.: 8, Touzi No. 178, RS No. 24, Dag Nos: 236 & 435, Khatian No: 200, Ward No: 14 (old) under the jurisdiction of Panihati Municipality, P.S. Khardah, Pin: 700110, North 24 Parganas
	Location of property			
6.	a)	Plot No. / Survey No.	:	Dag Nos: 236 & 435
	b)	Door No.	:	Holding No.: 59
	c)	T. S. No. / Village/City	:	Kolkata
	d)	Ward / Taluka	:	Ward No: 14 (old) of Panihati Municipality
	e)	Mandal / District	:	North 24 Parganas
	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
	i)	Any other comments by our empaneled valuers on authentic of approved plan	:	Sanction plan was not provided to us
7.	Postal address of the property		:	Residential flat on Ground Floor of G+2 building (3 storied) at Mouza: Sodepur School Road, Sodepur, Holding No: 59, JL No.: 8, Touzi No. 178, RS No. 24, Dag Nos: 236 & 435, Khatian No: 200, Ward No: 14 (old) under the jurisdiction of Panihati Municipality, P.S. Khardah, Pin: 700110, North 24 Parganas
QWK	City / Town		:	Town
	Residential Area		:	Yes.
	Commercial Area		:	Yes.
	Industrial Area		:	No
9.				

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	Classification of the area				
	i) High / Middle / Poor	:	Middle		
	ii) Urban / Semi Urban / Rural	:	Urban area.		
10	Coming under Corporation limit / Village Panchayet / Municipality	:	Under Jurisdiction of Panihati Municipality		
11	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area	:	No		
12	Boundaries of the property	:	Deed (Land)	Actual (Flat)	
	North	:	By Others Property	By Others Property	
	South	:	By Others Property	By Others Property	
	East	:	By Others Property	By Others Property	
	West	:	By Common Passage	By Common Passage	
13	Dimensions of the site	:	A As per the Deed	B Actual(M/L)	
	North	:	Refer Plan	Refer Plan	
	South	:	--	--	
	East	:	--	--	
	West	:	--	--	
14	Extent of the site	:			
14.1	Latitude, Longitude & Co-ordinates of flat	:	Latitude: 22.701582 N Longitude: 88°384134 N		
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	Super Built-up area of 476 Sq.ft more or less		
II.	**APARTMENT BUILDING**				
1.	Name of the Apartment	:	N.A.		
2.	Location	:	Residential flat on Ground Floor of G+2 building (3 storied) at Mouza: Sodepur School Road, Sodepur, Holding No: 59, JL No.: 8, Touzi No. 178, RS No. 24, Dag Nos: 236 & 435, Khatian No: 200, Ward No: 14 (old) under the jurisdiction of Panihati Municipality, P.S. Khardah, Pin: 700110, North 24 Parganas		
	T. S. No./J. L No/Premises No	:	N.A.		
	Block No./Building No/Street No	:	N.A.		
	Ward No.	:	14 (old)		
	Village/ Municipality / Corporation	:	Panihati Municipality		
	Door No., Street or Road (Pin Code)	:	700110		
3.	Description of the locality Residential /Commercial / Mixed	:	Residential/Commercial/Mixed		
4.	Year of Construction	:	1980 (as per previous valuation report)		
5.	Number of Floors	:	G+2 storied Building.		
6.	Type of Structure	:	RCC Framework Structure with Brickwork use For Superstructure		
7.	Number of Dwelling units in the building	:	G+2 storied Building		
8.	Quality of Construction	:	Normal		
9.	Appearance of the Building	:	Average		
10	Maintenance of the Building	:	Poor		
11	Facilities Available	:			

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	Lift	:	No
	Protected Water Supply	:	Yes.
	Underground Sewerage	:	Yes.
	Car Parking - Open/ Covered	:	No.
	Does Compound wall exist?	:	N.A.
	Is pavement laid around the building	:	N.A.
III.	**FLAT**		
1	The floor on which the flat is situated	:	Ground
2	Door No. of the flat	:	N.A.
3	Specifications of the flat	:	
	Roof	:	RCC Roof
	Flooring	:	N.A.
	Doors	:	N.A.
	Windows	:	N.A.
	Fittings	:	N.A.
	Finishing	:	N.A.
4	House Tax	:	N.A.
	Assessment No./Assesse No	:	N.A.
	Paid Upto		N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection no.	:	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	:	Mr. Bijit Kumar Basu
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the Super Built Up area of the flat?	:	966 Sq.ft.
10	What is the floor space index (app.)	:	N.A.
11	What is the Carpet Area of the flat?	:	We could not enter the flat
12	Is it Posh/ I class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial Purpose?	:	We could not enter the flat
14	Is it Owner-occupied or let out?	:	It is under lock and key
15	If rented, what is the monthly rent?	:	N.A.
IV.	**MARKETABILITY**		
1	How is the marketability?	:	Poor
2	What are the factors favoring for an extra Potential Value?	:	All modern amenities like, Schools. Colleges, Railway Station, Bus Stands, Rickshaw Stands, Police station etc. are within 1 to 2 Kms.
3	Any negative factors are observed which affect the market value in general?	:	**Yes, The property is 45 years old and is poorly maintained and its residual life as per building norms is assumed to be around 20 to 25 years more if immediate renovation happens and thereafter regular maintenance works are being carried out. So, it is assumed that this property will fetch low valuation/prices.**
V.	**Rate**		

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1.	After analyzing 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)	:	As per local enquiry we have found that the similar type of properties (almost same configuration) are available for purchase a price ranging between 2000/- to 3,500/- per Sq.ft. depending on the age, size, location, approach, width of road, frontage, civic amenities etc. and other beneficial advantages.
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	Based on local enquiry and considering the location, position, finishing, age, maintenance etc. I have assessed the value of the flat @ Rs. 2,100/- per sq. ft. as a residential property subject to depreciation on the Building & Services.
3	Break - up for the rate	:	
	i) Building + Services	:	Rs.1,000/-
	ii) Land + Others	:	Rs.1,100/-
4	Guideline rate obtained from the Registrar's office (evidence thereof to be enclosed)	:	Govt. Guide line price collected from Govt. web site & it shows that entire Apartment's value is Rs.34,11,008/- i.e. Rs.3,531.06/- per Sq.ft. (copy enclosed).
VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION			
a.	Depreciated building rate	:	
	Replacement cost of flat with Services	:	Rs.2,100/-
	Age of the building	:	45 years as per previous valuation report
	Residual Life of the building estimated	:	25 yrs. subject to regular maintenance
	Depreciation percentage assuming the salvage value as 10%	:	54%
	Depreciated Ratio of the building	:	1.20
b.	Total composite rate arrived for valuation	:	
	Depreciated building rate VI (a)	:	Rs. 460
	Rate for Land & other V (3) ii	:	Rs.1,100/-
	Total Composite Rate	:	Rs.1,560/-
	Fair Market Value of the Property at present	:	**Rs.15,06,960/-**
	Round Off The Fair Market value		**Rs.15,07,000/-**
	Realizable Value of the Property	:	**Rs.13,56,300/-**
	Distress Value of the property	:	**Rs.12,05,600/-**

Details of the Valuation

Sr. No	Description	Qty./Sq.ft	Rate per unit	Estimated Value
1	Present value of the flat	966	Rs.1,560/-	Rs.15,06,960
2	Parking (if any)	-	--	--
3	Wardrobes	-	-	-
4	Showcases	-	-	-
5	Kitchen Arrangements	-	-	-
6	Superfine Finish	-	-	-
7	Interior Decorations	-	-	-
8	Electricity deposits / electrical fittings	-	-	-
9	Extra collapsible gates / grill works etc.,	-	-	-
10	Potential value, if any	-	-	-
11	Others	-	-	-
Total Value of the Flat At present Condition				Rs.15,06,960/-

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Round Off	**Rs.15,07,000/-**

Methodology of Valuation: IVS defines three valuation approaches as follows:

4.6.1 Market Approach

The market approach provides an indication of value by comparing the asset with identical or comparable (that is similar) assets for which price information is available. The market approach should be applied and afforded significant weight under the following circumstances: a) the subject asset has recently been sold in a transaction appropriate for consideration under the basis of value b) the subject asset or substantially similar assets are actively publicly traded, and/or c) there are frequent and/or recent observable transactions in substantially similar assets. Based on the principles of market approach, following methods were developed for valuing various type of assets:

4.6.1.1 Direct Comparison Method for Land:

In this approach, the subject property is compared to similar properties that have actually been sold in an arms-length transaction or are offered for sale (after deducting for value of built-up structure located thereon). This technique demonstrates what buyers have historically been willing to pay (and sellers/landlords willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of land that is typically traded as open plots or with structures thereon. Post obtaining the values of property which have been transacted or are offered for sale, as discussed above, a fair transaction value is determined based on the prevailing market dynamics.

- Verification of legal documents and authenticity of the property is recommended at your end, as valuers do not have the scope to check any legal documents related to the applicant/customer/borrower.
- This report's validity is contingent upon the clear marketable title of the property. Please refer to the Advocate Search Report for the title status of the property.

VALUE OF THE PROPERTY AT PRESENT CONDITION		
Fair Market Value	:	**Rs.15,07,000/-**
Realizable Value	:	**Rs.13,56,300/-**
Distress Value	:	**Rs.12,05,600/-**

As a result of our appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs.15,07,000/- (Fifteen Lac Seven Thousand Only). The Realizable value of the above property as of is Rs.13,56,300/- (Rupees Thirteen Lac Fifty Six Thousand Three Hundred only) and the Distress value Rs.12,05,600/- (Rupees Twelve Lac Five Thousand Six Hundred only)

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Place – Kolkata **Signature**

Date – 08.10.2025 **(Name and Official seal of the Approved Valuer)**

- The undersigned has inspected the property detailed in the Valuation Report dated 08.10.2025.
- The Report is processed on 08.10.2025.
- Whether satisfied with the description of the property, boundaries of the property, characteristic: Yes
- The site and specification of the construction given in the report: Yes
- Property is directly accessible: Yes

Signature
(Name of the Asst. / Manager)

Signature
(Name of the Branch Manager with official Seal)

Encl:

1. Declaration from the valuer in Format E (Annexure 6)
2. Model code of conduct for valuer (Annexure 7)
3. Government Guideline Price of Flat
4. Third Pary Sell Instances Like 99 Acres, Magic bricks etc.
5. GPS Co-ordinate of the site and the approved site plan of the property.
6. Site Plan of the property
7. Photographs of the property.

Annexure – 6

FORMAT-E DECLARATION FORM VALUERS

I hereby declare that-

a. The information furnished in my Valuation Report dated 08.10.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

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

c. The property was inspected on 08.10.2025. The work is not sub-contracted to any other Valuer and carried out by me.

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" 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 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 I- A signed copy of same to be taken and kept along with this declaration)

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

j. I am Proprietor of the firm/company, who is competent to sign this Valuation Report.

k. Further, I hereby provide the following information.

SL.	Particulars	Valuer comment
1	Background information of the assets being valued;	Details already in Report
2	Purpose of valuation and appointing authority;	Valuation is done to know the Fair Market Value of the Property and the same has been allotted by **IOB, Asset Recovery Branch, Kolkata.**
3	Identity of the valuer and any other experts involved in the valuation;	M/S. Sthapatya Evaluators & Actuaries Pvt. Ltd. Through its Ex. Director Mr. Amod Gokhale. (Govt. Registered Valuer)
4	Disclosure of the valuer interest or conflict, if any;	Nil
5	Date of appointment, valuation date of the report;	Date of Appointment is 07.10.2025.and Visit date is 08.10.2025. and Valuation Date is 08.10.2025.
6	Inspection and/or investigation undertaken;	Inspection is done on 08.10.2025.
7	Nature and source of the information used or relied upon;	Enquired from the nearby location and nearby property dealers. Also taken references from property sites viz. 99acres.com and Magicbricks.com, etc
8	Procedures adopted in carrying out the valuation and valuation standards followed	Valuation is carried out on Market Approach Method.
9	Restrictions on use of the report, if any;	Only for the use for Indian Overseas Bank.
10	Major factors that were taken into account during the valuation	All Major aspects which are governing the market value such as Age, Connectivity, Location, Floor rise, View is taken into consideration.
11	Caveats, limitations and Dis-claimers 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.	Our Disclaimer.

Date – 08.10.2025.
Place – Kolkata

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Signature
(Name of the Approved Valuer and Seal of the Firm I Company)

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 aimless 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

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care ana exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. 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.
9. 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 Statement of Face Provided by Company or its auditors or Consultants or Information Availablein Public Domain And Not Generated By the Valuer.
10. A valuer shall not cary out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. 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

12. 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.
13. 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.A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
14. Relationships and shall conduct the valuation independent of external influences interests, while providing unbiased services.
15. 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.
16. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
17. As an independent valuer, the valuer shall not charge success fee.
18. 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

19. 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

20. A Valuer shall ensure that he/ it maintain written contemporaneous records for any decision taken, the

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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.

21. A Vauer shall appear, co-operate and be available for inspections and investigations camped out by the authority, any person authorized by the authority, the registered valuer's organization with which he/it is registered or any other statutory regulatory body.
22. A Valuer shall provide all information and records as may be required by the authority, the Tribunal Appellate Tribunal, the registered valuer's organization with which he/it is registered, or any other statutory regulatory body.
23. A valuer while respecting the confidentiality of information acquired during the course or performing professional services shall maintain proper working papers of 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 dispose of the case.

<u>Gifts and hospitality.</u>

24. 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 (7) of Section 2 of the Companies Act, 2013 (18 of 2013).

25. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a publr 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.

<u>Remuneration and Costs</u>

26. 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.
27. 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.
28. 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.
29. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

<u>Miscellaneous</u>

30. 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.
31. A valuer shall follow this code as amended or revised from time to time

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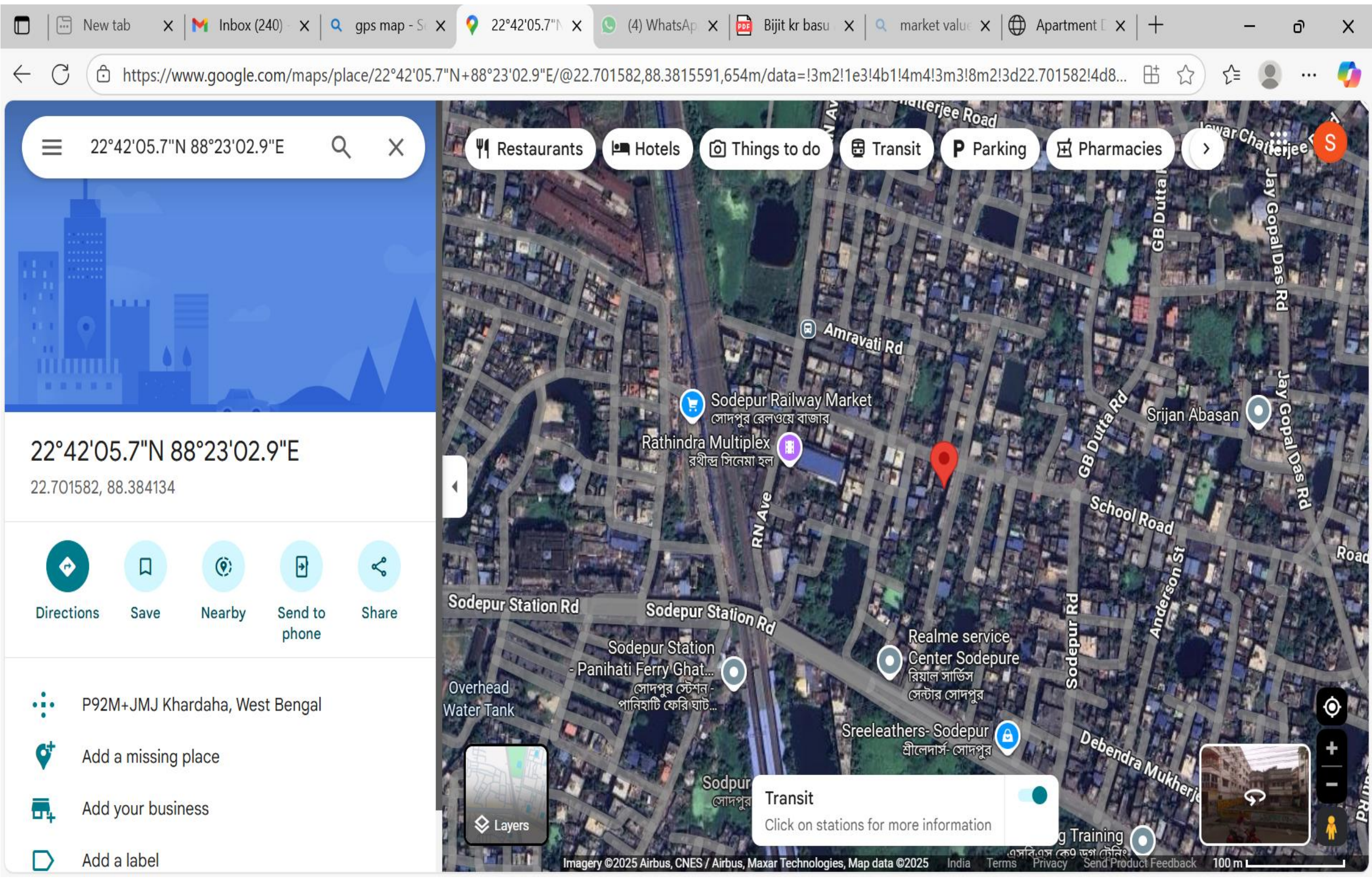
Date – 08.10.2025 **Signature**

Place – Kolkata **(Name of the Approved Valuer and Seal of the Firm I Company)**

GPS Co-Ordinate of the property



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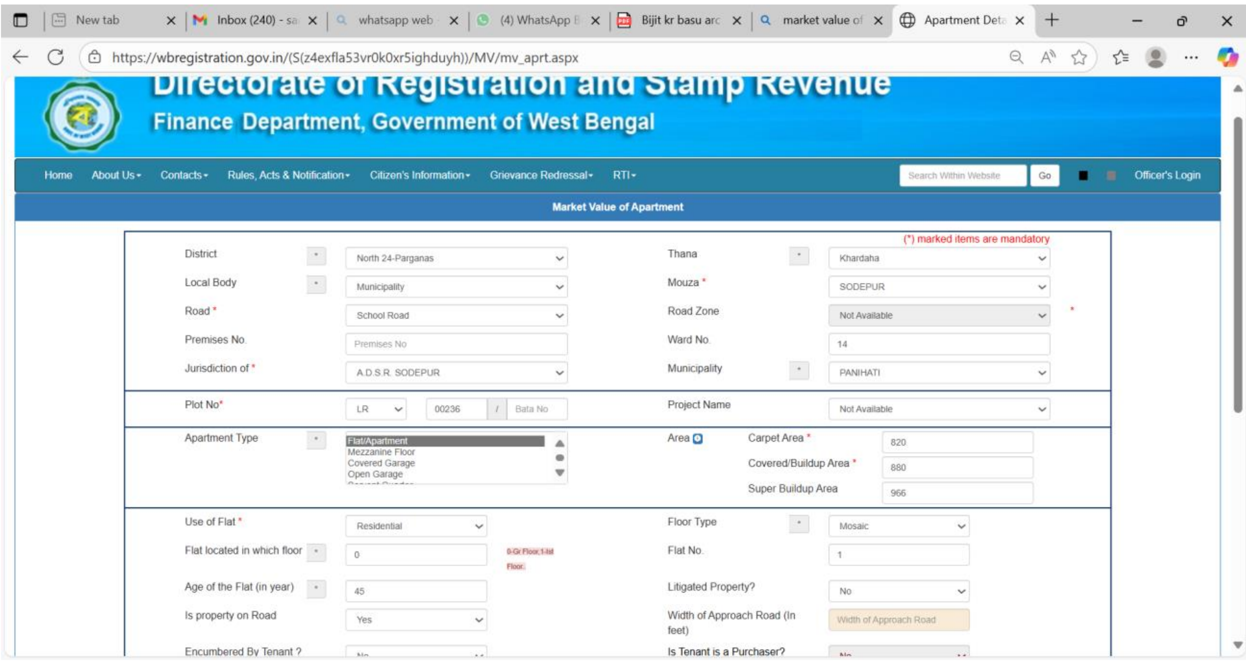
Government Guideline Value of the Residential space



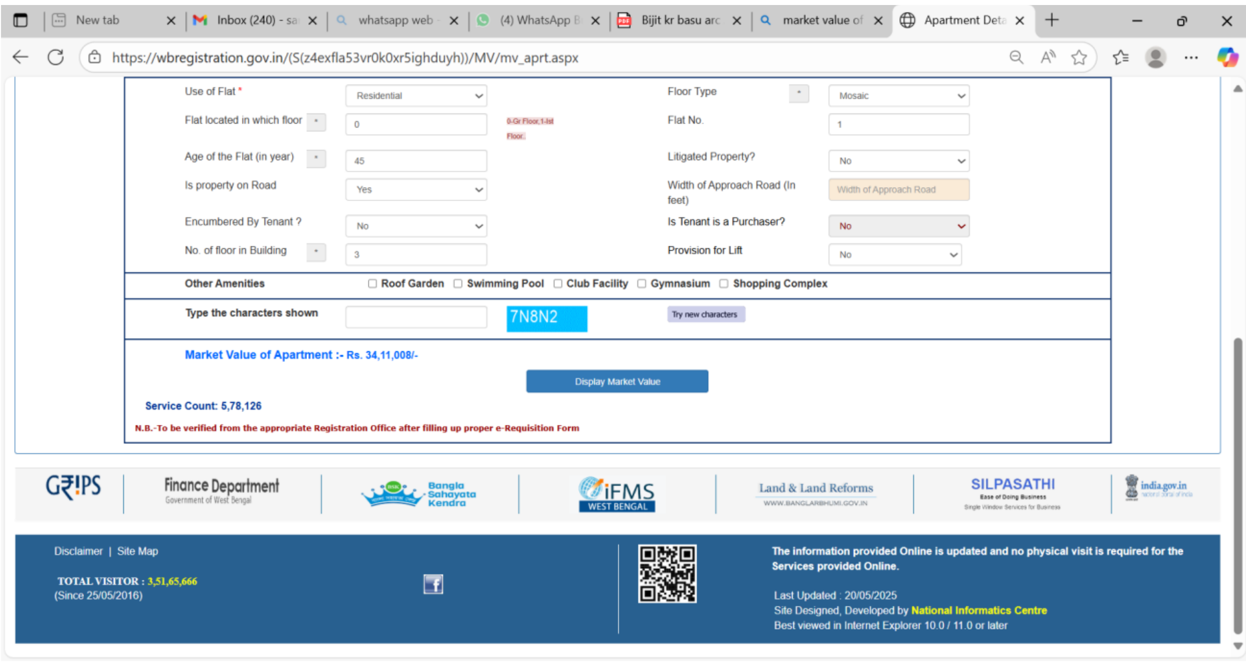
https://wbregistration.gov.in/(S(z4exfla53vr0k0xr5ighduyh))/MV/mv_aprt.aspx

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

Market Value of Apartment

(*) marked items are mandatory

District	North 24-Parganas	Thana	Khardaha
Local Body	Municipality	Mouza *	SODEPUR
Road *	School Road	Road Zone	Not Available
Premises No.	Premises No	Ward No.	14
Jurisdiction of *	A.D.S.R. SODEPUR	Municipality	PANIHATI
Plot No*	LR 00236 / Bata No	Project Name	Not Available
Apartment Type	Flat/Apartment	Carpet Area *	820
		Covered/Buildup Area *	880
		Super Buildup Area	966
Use of Flat *	Residential	Floor Type	Mosaic
Flat located in which floor	0	Flat No.	1
Age of the Flat (in year)	45	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (In feet)	Width of Approach Road



Use of Flat *	Residential	Floor Type	Mosaic
Flat located in which floor	0	Flat No.	1
Age of the Flat (in year)	45	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (In feet)	Width of Approach Road
Encumbered By Tenant ?	No	Is Tenant is a Purchaser?	No
No. of floor in Building	3	Provision for Lift	No

Other Amenities: Roof Garden, Swimming Pool, Club Facility, Gymnasium, Shopping Complex

Type the characters shown: 7N8N2

Market Value of Apartment :- Rs. 34,11,008/-

Display Market Value

Service Count: 5,78,126

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

Disclaimer | Site Map

TOTAL VISITOR : 3,51,65,666 (Since 25/05/2016)

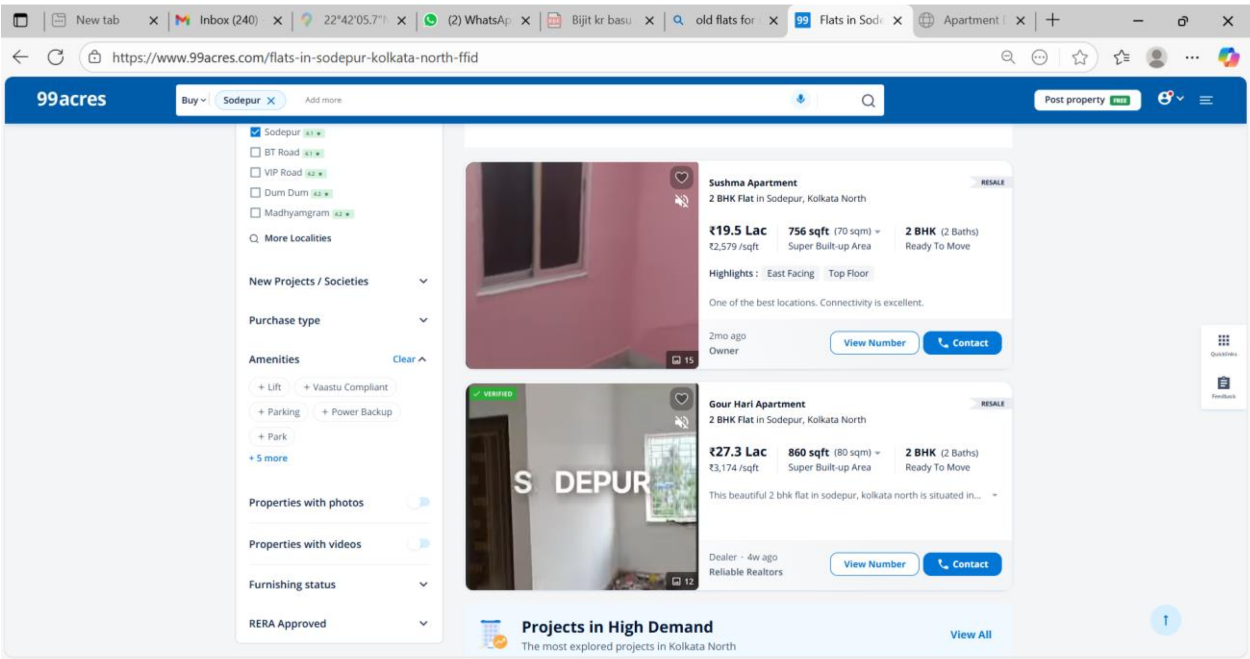
The information provided Online is updated and no physical visit is required for the Services provided Online.

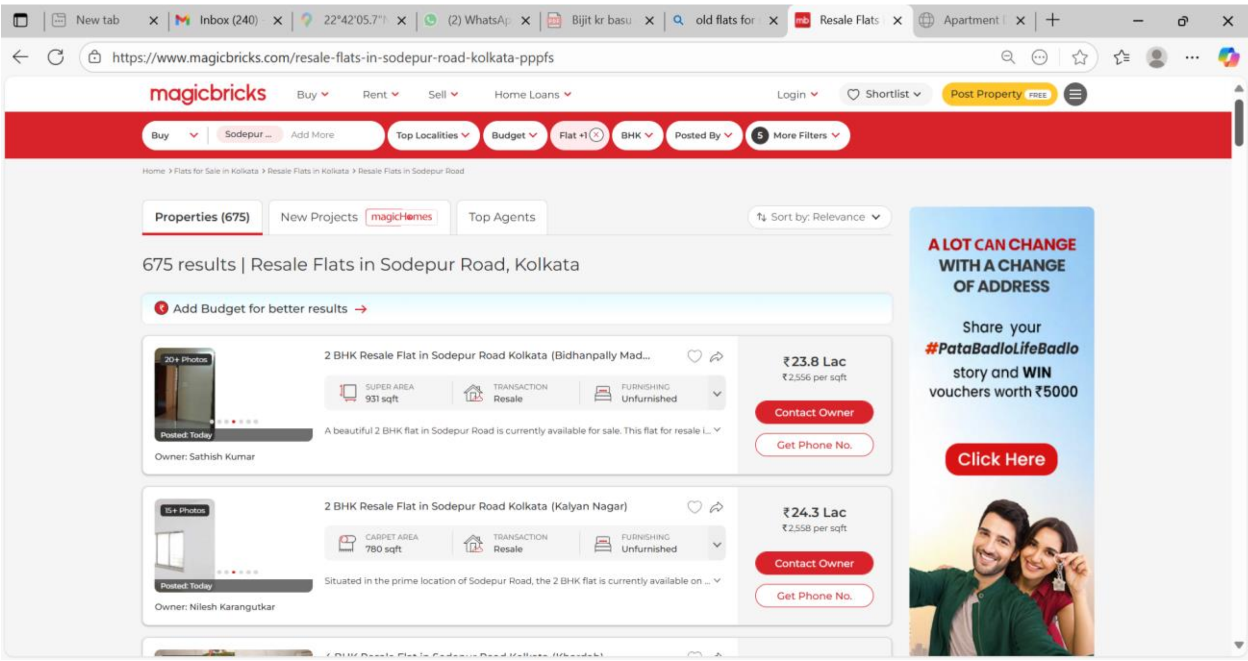
Last Updated : 20/05/2025
Site Designed, Developed by National Informatics Centre
Best viewed in Internet Explorer 10.0 / 11.0 or later

Amod Ashok Gokhale

Digitally signed by Amod Ashok Gokhale
DN: c=IN, o=Personal, title=1403, pseudonym=Js0X38hpzuJc0ygKlfUSo1XSHbxkPrR2, 2.5.4.20=232f68a275e321c80c182a7bbda359d330e00db1160598fa34cd16dd04de0eaa, postalCode=400601, st=Maharashtra, serialNumber=c623daa49bbfbb1a166a081bc3008f354a2d6a1d02e0d2fbca1712499d15871a, cn=Amod Ashok Gokhale
Date: 2025.10.08 15:13:38 +05'30'

Third Party Sell instances for from 99 Acres Magic Bricks Etc.





Amod Ashok Gokhale

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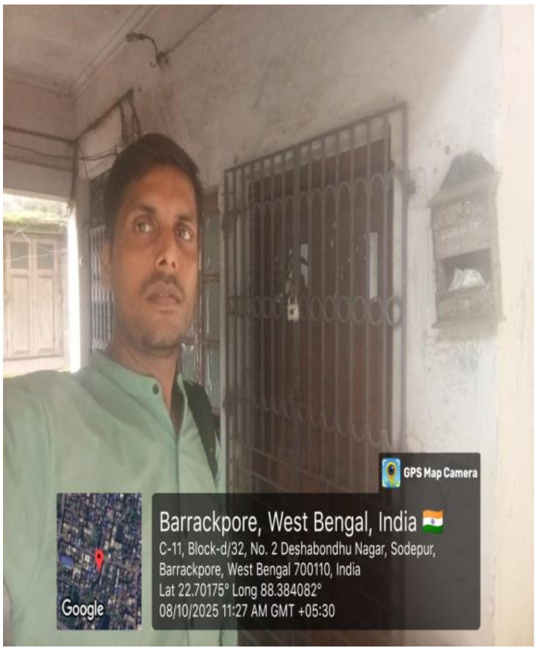
Date: 2025.10.08 15:14:06 +05'30'

Photographs of the property



Amod Ashok Gokhale

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DN: c=IN, o=Personal, title=1403, pseudonym=Js0X38hpzuJc0ygKlfUSo1XSHbxkPrR2, 2.5.4.20=232f68a275e321c80c182a7bbda359d330e00db1160598fa34cd16dd04de0eaa, postalCode=400601, st=Maharashtra, serialNumber=c623daa49bbfbb1a166a081bc3008f354a2d6a1d02e0d2fbca1712499d15871a, cn=Amod Ashok Gokhale
Date: 2025.10.08 15:14:16 +05'30'

Invoice

Date: 07th of October, 2025 Invoice No: KOL07102025/01

PAN No.: ABCCS0933J

GST No.: 27ABCCS0933J1ZB

Place of Supply: Kolkata

Name of Customer (s): M/s. Maa Sarada represented by its Proprietor, M Bijit Kumar Basu (Client of IOB, Asset Recovery Branch, Kolkata)

Professional Fees (HSN/SAC Code:998399) for valuation of property located at : The subject property is located at on Ground Floor of G+2 building (3 storied) at Mouza: Sodepur School Road, Sodepur, Holding No: 59, JL No.: 8, Touzi No. 178, RS No. 24, Dag Nos: 236 & 435, Khatian No: 200, Ward No: 14 (old) under the jurisdiction of Panihati Municipality, P.S. Khardah, Pin: 700110, North 24 Parganas.

Valuation Fees: Rs.3,000/-/-

GST % (18%) : Rs. 540/-

Total : Rs. 3,540/-

In Words: (Rupees Three Thousand Five Hundred Forty only)

BENEFICIARY NAME: STHAPATYA EVALUATORS & ACTUARIES PRIVATE LIMITED

BANK NAME: INDIAN OVERSEAS BANK

BRANCH NAME: CONNAUGHT PLACE, NEW DELHI.

ACCOUNT NUMBER: 120502000000806

Amod Ashok Gokhale

Digitally signed by Amod Ashok Gokhale
DN: c=IN, o=Personal, title=1403, pseudonym=Js0X38hpzuJc0ygKlfUSo1XSHbxkPrR2, 2.5.4.20=232f68a275e321c80c182a7bbda359d330e00db1160598fa34cd16dd04de0eaa, postalCode=400601, st=Maharashtra, serialNumber=c623daa49bbfbb1a166a081bc3008f354a2d6a1d02e0d2fbca1712499d15871a, cn=Amod Ashok Gokhale
Date: 2025.10.08 15:14:27 +05'30'

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