

VALUATION REPORT FOR

THE INSTRUCTION OF: INDIAN OVERSEAS BANK, ARMB BRANCH

FIXED ASSET THE MOUZA - RUIYA, J.L NO.20, TOUZI NO.172, KALWANI EXPRESSWAY ROAD, R.S
DAG NO.550, KHATIAN NO.1190, P.S.-KHARDAH, P.O PATULIA, PIN NO-700119, PATULIA DIST- NORTH
24 PGS., UNDER PATULIA GRAM PANCHAYET

APPLICANT'S NAME

MD. YUSUF AND RAKHI BIBI

Prepared by

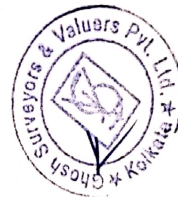
Er. Debabrata Ghosh

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**

Administration : 9433043345, 9831259521

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

**Industry & Automobile : 9831259523-24, 9831796072-78,
7003517930**

Email: debabrata.ghosh3@gmail.com

gs_vpl1@rediffmail.com, valuer1@rediffmail.com





Ghosh Surveyors & Valuers Pvt. Ltd.

Cost Panel Valuer, Assessor & Surveyor, Empanelled Structural Engineer & Project Consultant

HEAD OFFICE
 18, New Market, Agartala
 18, New Market, Agartala
 (Agartala, Assam)
 Phone: +91 33 2421 8106
 +91 33 2421 8107
 +91 33 2421 2388
 Email: valuer1@protonmail.com
 gh_valu@protonmail.com
 gh_valu@protonmail.com

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
 ARMB Branch

VALUATION REPORT (IN RESPECT OF SHOP)

(To be filled in by the Approved Valuer)

GENERAL	
1. Purpose of Valuation	: To assess the present market value of the said asset
2. a. Date of Inspection	: 03/06/2025
b. Date of Valuation	: 16/06/2025
3. Name of the owner (s) and his/their address (as with Phone No. (details of share of each owner in case of joint ownership) (as reported) and address	: MD. YUSUF AND RAKHI BIBI (as per previous report)
4. Document produced for perusal i)	: Previous Valuation Report.
5. Brief description of the property	: Mouza - Ruiya, J.L No.20, Touzi No.172, Kalwani Expressway Road, R.S Dag No.550, Khatian No.1190, P.S.-Khardaha, .P.O Patulia, Pin no-700119. Patulia Dist- North 24 pgs., under Patulia Gram Panchayet. The said property is near to Kalwani Expressway Road Ruiya, Assembli of Angela Scndary School,Amesha Lodge,Titagarh Ruiya Purba Para Bus stop
6. Location of the property	
a. Plot No./Survey No.	: R.S Dag No.550
b. Door No.	: Flat No. 02/(G), 69, Harish Chandra Dutta Road
c. T.S.No./Village	: N.A.
d. Ward/Taluka	: N.A.
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 empanelled valuers on authentic of approved plan	: N.A
7. Postal Address of the property	: Mouza - Ruiya, J.L No.20, Touzi No.172, Kalwani Expressway Road, R.S Dag No.550, Khatian No.1190, P.S.-Khardah, .P.O Patulia, Pin no-700119. Patulia Dist- North 24 pgs., under Patulia Gram Panchayet
8. City/Town	: Town
Residential Area	: Yes
Commercial Area	: N.A
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 Patulia Gram Panchayet.
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.A Boundaries of the property	
North	: Property of Dag no. 154.
South	: Property of Dag no. 150.





Ghosh Surveyors & Valuers Pvt. Ltd.

Survey, Valuation, Auction & Surveying, Engineering Structural Engineers & Project Consultant

FOR ALL ENQUIRY
General Enquiries: Agastya Ghosh
1st Floor, 10/10, 10/10, 10/10, 10/10
Kolkata-700001
Phone: +91 91 2421 8106
2421 8107
Fax: +91 91 2421 2108
E-mail: ghosh@ghoshsurveyors.com
ghosh@ghoshsurveyors.com

	East		Dam Dam Barrackpore Express Way
	West		Property of Mr. Ali
12 B	Boundaries of the Flat		
	North		Kalyani Expressway Road 60-70 ft
	South		Others property
	East		Assembly of Angela Secondary School
	West		Amesha Lodge
13.	Dimensions of the site	A	B
		N.A	N.A
14.	Extent of the site		
14.1	Latitude, Longitude & Co-ordinates of flat		22.72786, 88.392193
15.	Extent of the site considered for valuation (least of 13A & 13B)		8514 sq.ft. more or less (S.B.A) (as per previous valuation report)
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.		We could not enter the property.

II. APARTMENT BUILDING:

1.	Nature of Apartment	:	Flat
2.	Floor	:	Entire 1 st , 2 nd & 3 rd Floor.
3.	Name of the Apartment	:	N.A.
4.	Postal Address	:	Mouza - Ruiya, J.L No.20, Touzi No.172, Kalwani Expressway Road, R.S Dag No.550, Khatian No.1190, P.S.-Khardah, P.O Patulia, Pin no-700119. Patulia Dist- North 24 pgs., under Patulia Gram Panchayet
5.	Location	:	
a.	T.S.No.	:	N.A
b.	Block No.	:	N.A
c.	Ward No.	:	02
d.	Village/Municipality/Corporation	:	It is under Patulia Gram Panchayet.
e.	Door No., Street or Road (Pin Code)	:	700119
6.	Description of the locality	:	Residential/Commercial/Mixed
7.	Year of Construction	:	2008 (as per previous report)
8.	Number of Floors	:	Three storied Building
9.	Type of structure	:	R.C.C.
10.	Number of dwelling units in the building	:	N.A.
11.	Quality of construction	:	Normal
12.	Appearance of the building	:	Normal
13.	Maintenance of the building	:	Normal
14.	Facilities available	:	
	Lift	:	N.A.
	Protected water supply	:	Yes
	Underground Sewerage	:	N.A.
	Car Parking	:	N.A
	Open/Covered	:	N.A
	Around Compound wall	:	N.A
	Pavement around the building	:	N.A
	Any other facility	:	N.A



III. Flat

1.	The floor in which the flat is situated	:	Entire 1 st , 2 nd & 3 rd Floor.
2.	Door number of the flat	:	Mouza - Ruiya, Kalwani Expressway Road
3.	Specification of the flat	:	
	Roof	:	R.C.C
	Flooring	:	Marble/Tiles.
	Doors	:	Wooden Door.
	Windows	:	Glass panel window with M.S. Grill fixed.
	Fittings	:	Complete
	Finishing	:	Complete
4.	House Tax	:	N.A



[illegible]



Ghosh Surveyors & Valuers Pvt. Ltd.

Cost, Estate, Valuer, Appraiser & Surveyor, Empowered Structural Engineer & Project Consultant

Home: 9832084094
Office: 9474996416, 9434439950, 9474541605
Mobile: 9832084094
Email: ghosh.valuers@gmail.com
Website: www.ghoshvaluers.com

Show cases / Almirahs			
Kitchen arrangements			
Interior decorations			
Electricity, water, drainage deposits etc			
Electrical fittings etc			
Extra Collapsible gates/grill etc.			
Potential Value, if any?			
TOTAL			Rs.1,78,79,400/-

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 certificates is issued after verifying the necessary details and we are aware that giving false certificates is a criminal act and is a punishable offence

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 of the above property in the prevailing condition with aforesaid specifications is Rs.1,78,79,400/- (Rs. One Core Seventy Eight Lakh Seventy Nine Thousand Four Hndred only).. Realized value is Rs. 1,60,91,460/-(Rupees One Core Sixty Lakh Ninety One Thousand Four Hundred Sixty Only).and Distress Sale value Rs. 1,43,03,520/- (Rupees One Core Forty Three Lakh Three Thousand Five Hundred Twenty only).

Place: Kolkata
Date: 16.06.2025



Signature
(Name and official Seal
Of the Approved Valuer)

Sr. Debabrata Ghosh (Govt. Regd. Valuer)
F. No. 54990 (BNGG), D.A.E., L.L.B., M.A.E., M.V., R.I.C.S.,
Licence No. 54990
C.D.T. License No. WD/CMT-4/Kol/02/2016-17
Registered Valuer
Page No. 16/096

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)



[illegible]

Persons of undertaking to be influenced by individuals' proprietary interests:
IMR 9 APR 2004, 1366, 17423091 APR 2007

It is a pleasure to have you here.

c. The information furnished in my valuation report dated 16/06/2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

e. Valuation report is submitted in the format as prescribed by the Bank.

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 unsoundmind

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.

W.





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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 this system (i.e. LLEMS/LLS) only.

Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1	background information of the asset being valued;	MD.YUSUF AND RAKHI BIBI (Purchaser, as per previous report)
2	purpose of valuation and appointing authority	Housing loan and assigning IOB, ARMB 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;	16/06/2025
6	inspections and/or investigations undertaken;	03/06/2025
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: 16/06/2025

Place: Kolkata

Signature

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



Mr. Debabrata Ghosh (Smt. Regd. Valuer)
Licence No. 54990, DAE, LL.B., M.E., Ph.D., B.A., B.S.
D.T. License No. VDR/CERT-4/Kol/02/2016-17
Registered Valuer
Regd. No. 18565





Ghosh Surveyors & Valuers Pvt. Ltd.

108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

(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, straight forward, and for the right 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.

A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

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 another valuer 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 declare the association with the company during the last five years.
9. Prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.
10. 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 categories, which are based on their 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 maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/her 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 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

- us
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

Address of the valuer

(Moore Avenue), Kolkata: 700 040

: Mr. Debabrata Ghosh
: 38, Vivekananda Nagar

: 38, Vivekananda Nagar

Date: 16/06/2025

Place: Kolkata

P. Subhiksha Ghosh (Govt. Regd. Valuer)
 A.A. (BNGG), D.A.E., L.L.B., M.E., M.V., R.C.S.
 UDA License No. 54990
 C.F.D.T. License No. WB/COMT-4/Kol/2012/1547
IEBI Registered Valuer
 Regd. No. 12696



I.B- Asif
R.P.B.- Monalisa



Third Party Review: Appendix A Summary: Environmental Scientific Engineer & Project Consultant

1. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 10 रुपये का सामान 15 रुपये में बेचा।
 उत्तर: लाभ = 15 - 10 = 5 रुपये।
 लाभ प्रतिशत = $\frac{5}{10} \times 100 = 50\%$

2. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 20 रुपये का सामान 18 रुपये में बेचा।
 उत्तर: नुकसान = 20 - 18 = 2 रुपये।
 नुकसान प्रतिशत = $\frac{2}{20} \times 100 = 10\%$

3. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 30 रुपये का सामान 35 रुपये में बेचा।
 उत्तर: लाभ = 35 - 30 = 5 रुपये।
 लाभ प्रतिशत = $\frac{5}{30} \times 100 \approx 16.67\%$

4. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 40 रुपये का सामान 38 रुपये में बेचा।
 उत्तर: नुकसान = 40 - 38 = 2 रुपये।
 नुकसान प्रतिशत = $\frac{2}{40} \times 100 = 5\%$

5. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 50 रुपये का सामान 60 रुपये में बेचा।
 उत्तर: लाभ = 60 - 50 = 10 रुपये।
 लाभ प्रतिशत = $\frac{10}{50} \times 100 = 20\%$

6. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 60 रुपये का सामान 55 रुपये में बेचा।
 उत्तर: नुकसान = 60 - 55 = 5 रुपये।
 नुकसान प्रतिशत = $\frac{5}{60} \times 100 \approx 8.33\%$

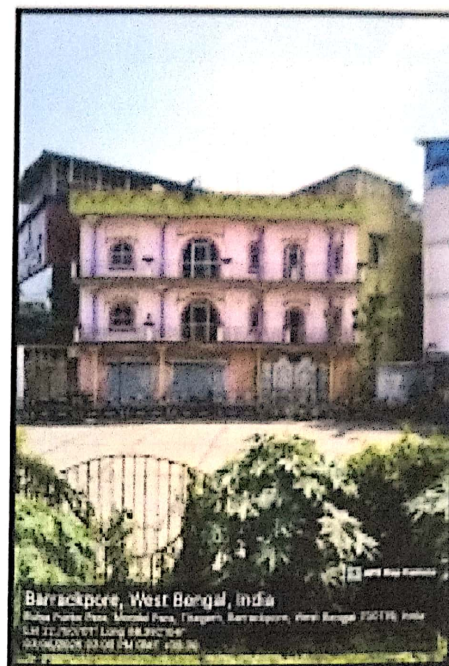
7. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 70 रुपये का सामान 80 रुपये में बेचा।
 उत्तर: लाभ = 80 - 70 = 10 रुपये।
 लाभ प्रतिशत = $\frac{10}{70} \times 100 \approx 14.29\%$

8. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 80 रुपये का सामान 75 रुपये में बेचा।
 उत्तर: नुकसान = 80 - 75 = 5 रुपये।
 नुकसान प्रतिशत = $\frac{5}{80} \times 100 = 6.25\%$

9. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 90 रुपये का सामान 100 रुपये में बेचा।
 उत्तर: लाभ = 100 - 90 = 10 रुपये।
 लाभ प्रतिशत = $\frac{10}{90} \times 100 \approx 11.11\%$

10. **प्रश्न-समाधान**
 प्रश्न: एक व्यक्ति ने 100 रुपये का सामान 110 रुपये में बेचा।
 उत्तर: लाभ = 110 - 100 = 10 रुपये।
 लाभ प्रतिशत = $\frac{10}{100} \times 100 = 10\%$

A photograph of a large, multi-story building with a pink facade and blue roof, partially obscured by dense green foliage in the foreground. The building has multiple windows and a prominent entrance area.



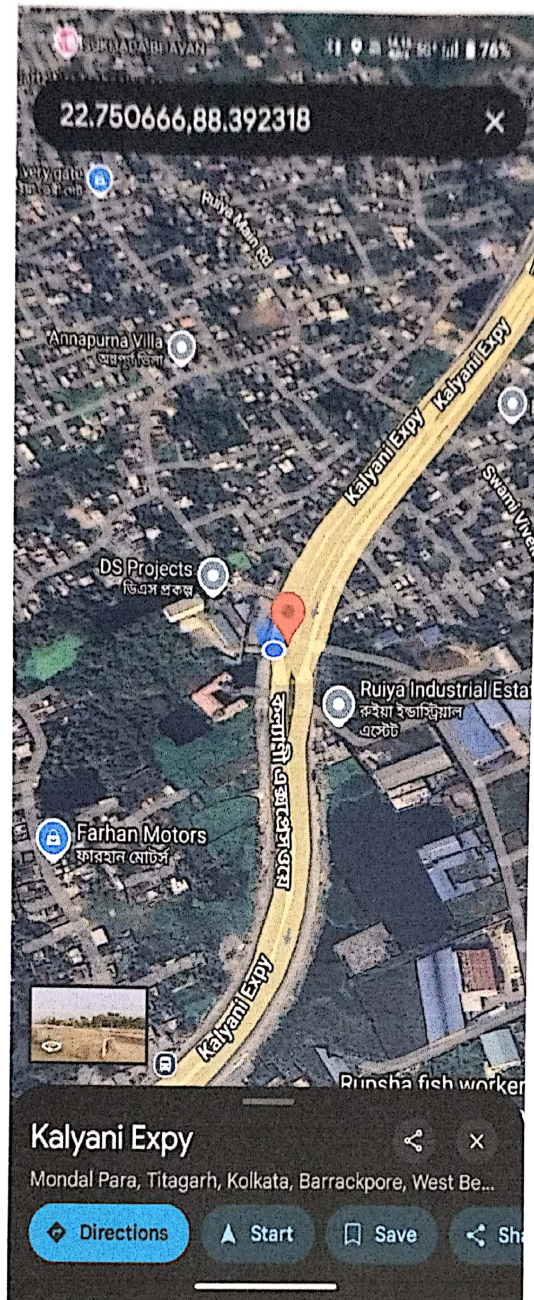
Branch Offices : Siliguri: 9832084094 * Durgapur: 9474996416, 9434439950, 9474541605 * Bardhaman: 9332611059.
* Jamsadpur: 06557-2300585, 32082117 * Dhanbad: 00334732280 * Ranchi: 0332067760



Ghosh Surveyors & Valuers Pvt. Ltd.

Cost, Patent Valuer, Assessment & Surveyor, Experienced Structural Engineer & Project Consultant

Head Office
Ghosh Surveyors & Valuers Pvt. Ltd.
38, Chandra Shekhar Sarani, Kolkata
(Kolkata, West Bengal)
Pincode: 700 041
Phone: +91 33 2431 8198
Fax: +91 33 2431 8199
E-mail: ghosh.surveyors@rediffmail.com
gh.svl@gmail.com
gh.svl@yahoo.co.in



Branch Offices : Siliguri: 9832084094 * Durgapur : 9474996416, 9434439950, 9474541605 * Bardwan : 9332611059,
* Jamshedpur : 0657-2300585, 3208717 * Dhanbad : 00324732280 * Ranchi : 0222067700



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Ghosh Surveyors & Valuers Pvt. Ltd.

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

Head Office
T-1, Panchayat Apartment
38, Vidyasagar Park, Kharidana
(Suburban, Kolkata-700 043)
Mobile No. : 983 33 2421, 8196, 2401 9217
Fax & Fm : 983 33 2421, 2408
E-mail : valuer1@rediffmail.com
QR : val1@rediffmail.com
QR : val2@rediffmail.com

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

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Market Value of Apartment

District

North 24 Parganas

Local Body

Gram Panchayat

Road

Premises No

Premises No

Jurisdiction of

A D S R, SODEPUR

Thana

Kharidana

Mouza

Rahulya

Road Zone

Ward No

Ward No

Gram Panchayat

PATULIA

Plot No

R 0055 / Data

Project Name

Not Available

Apartment Type

Flat/Apartment
Mezzanine Floor
Covered Garage
Open Garage

Area in Sq Feet

Covered Area
Carpet Area
8514

Use of Flat

Residential

Floor Type

Marble

Flat located in which floor

0

5/G
Floor, 1st
Floor

Flat No

Flat No

Age of the Flat (in year)

17

Litigated Property?

No

Is property on Road

Yes

Width of Approach Road (in feet)

Width of Approach

Encumbered By Tenant?

No

Is Tenant is a Purchaser?

No

Is building has more than two floors?

No

Other Amenities

☐ Lift Facility ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex

Type the characters shown

X4D4Z2

Try new characters

Market Value of Apartment :- Rs. 2,12,42,430/-

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



Branch Offices : Siliguri: 9832084094 * Durgapur : 9474996416, 9434439950, 9474541605 * Bardhaman : 9832084094, 9474996416, 9434439950, 9474541605
* Jharkhand : 9832084094, 9474996416, 9434439950, 9474541605



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