VALUATION REPORT

ON

IMMOVABLE PROPERTY

(LAND & BUILDING)

CUSTOMER

ABADUL ISLAM

Vill.- Bhajakaiti Pather,
P.O. - Doloigaon, P.S.- Bhelowguri
Dist.- Morigaon, Assam, Pin- 782126

SUBMITTED BY
Kandarpa Kr. Kalita
Approved Valuer
Cat-VII-F-2391 & Cat-1-F-3081

Address
Rukmini Gaon, Bahini Path
Near Pratidhwani Clinic
P.O. – Khanapara, Guwahati -781022
Dist.- Kamrup(M), Assam.
E-mail: kandarpakkalita@rediffmail.com
Mobile No. +91-96138-35453

KANDARPA KR. KALITA (Chartered Engineer)
Govt. regd. Valuer & Investigator (G.I.C.)
CAT-VII-F-2391 & CAT-1-F-3081
E-mail: (kandarpakkalita@rediffmail.com)
E-mail: (kandarpakalita101@ gmail.com)
Ph:- 96138-35453(M), 86381-71232 (M)

Bahini Path, Rukmini Gaon,
Near Prathidwani Clinic,
Khanapara, Guwahati,
Pin - 781022
Dist.- Kamrup (M), Assam

To,
Punjab National Bank,
Moirabari Branch.

Ref. No. KK/PNB-M/AAI/26

VALUATION REPORT (IN RESPECT OF LAND/LAND & BUILDING)

Sl. No.	Particulars	Content
I	**Introduction**	
1.	Name of Valuer	**Knadarpa Kr. Kalita**
2	Date of Valuation Documents. Date of Inspection	19/01/2026 Sale Deed No-1420, Dtd. 21/7/2016 12/01/2026
3	Purpose of Valuation	For Bank Loan.
4	Name of the Property Owner/s (Details of Share of each owner in case of joint & Co-ownership)	**ABADUL ISLAM** S/o – Md.Habibur Rahaman, R/O Vill- Bhajakaiti Pather, P.O-Doloigaon, P.S- Bhelowguri Dist- Morigaon, Assam ,pin- 782126
	Borrwal Unit	-
5	Name of Bank/FI as applicable	Punjab National Bank, Moirabari Branch.
6	Name of the Developer of Property (in case of developer built properties)	Own.
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	N/A
II	**Physical characteristics of the Asset**	
1	Location of the property in the city	R/O Vill- Bhajakaiti Pather, P.O-Doloigaon, P.S- Bhelowguri Dist- Morigaon, Assam ,pin- 782126
	Plot No./Survey No.	Dag No. – 139 Patta No. –102 Rev.Vill. - Bhajakaiti Pather, Mouza.–Moirabari Circle-Lahorighat Dist.–Morigaon(Assam).
	Door No.	
	T.S. No./Village	
	Ward/ Taluka	
	Mandal/District	
2	Municipal Ward No.	-
3	City /Town	Morigaon
	Residential Area/ Commercial Area/ Industrial Area	Residential Area
4	Classification of the area:	
	High/Middle/Poor	Middle.
	Metro/Urban/Semi Urban/ Rural	Rural
5	Coming under Corporation limit/ Village Panchayat/	Gaon Panchayat

KANDARPA KR. KALITA
CAT-1-F-3081
CAT-VII-F-2391
GOVT. REGD VALUER, GKY-22

	Municipality		
6	Postal address of the property	R/O Vill- Bhajakaiti Pather, P.O-Doloigaon, P.S- Bhelowguri Dist- Morigaon, Assam ,pin- 782126	
7	Latitude, Longitude and coordinates of the site	N 26°27'53.8848" E 92°23'43.9908"	
8	Area of the plot/land	03 Katha 17lecha=11088Sq.f , 1030.100Sq.m	
9	Layout plan of the area in which the property is located	Google Map enclosed	
10	Development of surrounding areas	Developed area.	
11	Details of roads abutting the property	Dhing Road	
12	Whether covered under any State / Central Govt. enactments (e.g. Urban land ceiling Act) or notified agency area / scheduled area / cantonment area.	N/A	
13	In case it is an agriculture land, any conversion to house site plots is contemplated	N/A	
14	Boundaries of the Property	**A**	**B**
		As Per Deed	Actual
	North	Govt.Road	Govt.Road
	South	Haji Umar Ali	Haji Umar Ali
	East	Shahidul Islam	Shahidul Islam
	West	Khalilur Rahaman	Khalilur Rahaman
	Extent of the site considered for valuation (least of 14 A & 14 B)	03 Katha 17 lecha=11088 Sq.f , 1030.100 Sq.m	
15	Description of adjoining properties		
	North	-	
	South	-	
	East	-	
	West	-	
16	Survey No. if any	No.	
17	Type of Building (Residential/Commercial/Industrial)	Resident	
18	Details of the building/buildings and other improvements in terms of area, height, No. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	**Floor Height**	**Year of Construction**
		A/T: 3.25 mtr	2018
19	Plinth Area, Carpet Area, and Saleable area to be mentioned separately and clarified	**Plinth area**: A/T:41.80 sqm **Carpet area:** A/T:33.44 sqm **Saleable area**: (Landarea + Total A/T Building area)	
20	Any other aspect	No.	
III	**Town Planning Parameters**		
1	Master Plan provisions related to property in terms of land use	Documents not produced.	
2	Date of Issue and validity of layout of approved map/ plan	Documents not produced.	
3	Approved Map/plan issuing authority	Documents not produced.	
4	Whether genuineness or authenticity of approved map/ plan is verified	N/A	
5	Any other comments by our empanelled valuers on authentic of approved plan	No.	
6	Planning area / zone	Gaon Panchayat	

KANDARPA KR. KALITA * GM-22 * GOVT. REGD VALUER * CAT-I-F-3081 CAT-VII-F-2391

7	Developmental controls	Gaon Panchayat
8	Zoning regulations	Gaon Panchayat
9	FAR/FSI permitted and consumed	As per Design
10	Ground coverage	As per Design
11	Transferability of development right if any, Building any laws provision as applicable to the property viz. setbacks, height restriction	Not Applicable
12	Comment on the surrounding land uses and adjoining properties in terms of uses	Most of the property on the surrounding land is Residential.
13	Comment on unauthorized constructions if any	Not Applicable
14	Comment on demolition proceedings if any	Information not Available.
15	Comment on compounding/ regularization Proceedings	Information not Available.
16	Comment on whether OC has been issued or not.	Information not Available.
17	Any other aspect	Not Applicable
IV	**Legal Aspects**	
1	Ownership Documents	Sale Deed, Advocate Report,NOC Test Map
2	Name of owner/s (**In case of joint or Co-ownership, whether the shares are undivided or not?**)	**Abadul Islam**
3	Comment on dispute / issues of landlord with tenant/statutory body/ any other agencies, if any in regard to immovable property.	Not Applicable
4	Comment on whether the IP is independently accessible?	Yes.
5	Title verification	Yes.
6	Details of lease if any	No.
7	Ordinary status of leasehold including restriction on transfer	Not Applicable
8	Agreements of easements if any	Not Applicable
9	Notification for acquisition if any	Not Applicable
10	Notification for road widening if any	Not Applicable
11	Possibility of frequent flooding / sub-merging	Nil.
12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (distance from sea-coast/ tidal level must be incorporated)	Not Applicable
13	Heritage restrictions if any, all legal documents, receipts related to electricity, water tax, property tax any other building taxes to be verified and copies as applicable to be enclosed with the report.	Documents not produced for verification.
14	Comment on transferability of the property ownership	Not Applicable
15	Comment on existing mortgages/charge/ Encumbrances on the property, if any	N/A
16	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	No.
17	Building plan sanction, illegal constructions if any done without plan sanction / violations	Not furnished.
18	Any other aspects	No.
V	**Economic aspects**	
1	Details of ground rent payable	Information not available.
2	Details of monthly rents being received if any	Information not available.
3	Taxes and other outgoings	Not furnished.
4	Property insurance	Not furnished.

KANDARPA KR. KALITA
CAT-I-F-3081
CAT-VII-F-2391
GOVT. REGD VALUER, GHY-22

5	Monthly maintenance charges	Not furnished.
6	Security charges etc.	Not furnished.
7	Any other aspects	No.
VI	**Socio-Cultural aspects**	
1	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc..	Socio- Economic development area & mixed population
VII	**Functional and Utilitarian Aspects**	
	Description of the functionality and utility of the Property in terms of:	
	1) Space allocation	Available
	2) Storage Space	Available
	3) Utility spaces provided within the building	Available
	4) Any other aspect	No.
VIII	**Infrastructure Availability**	
	a) Description of aqua infrastructure availability in terms of	
	• Water Supply	Available
	• Sewerage/sanitation	Available
	• Storm water drainage	Available
	b) Description of other physical infrastructure facilities viz.	
	• Solid waste management	Not Available.
	• Electricity	Available.
	• Roads & public transportation connectivity	Available
	• Availability of other public utilities nearby	Yes
	c) Social infrastructure in terms of	
	• Schools	Within 5 km. radial distance all civic amenities available.
	• Medical facilities	Available
	• Recreation facilities in terms of parks and open spaces.	Available
IX	**Marketability**	
	Analysis of the market for the property in terms of	Location & locality, facilities & amenities, quality of construction, business potential, supply & demand, local nearby enquiry, market feedback & investigation has been considered.
	• Locational attributes	The plot is in an area good for Residential purpose.
	• Scarcity	There is high demand for land in the surroundings since land is scarce.
	• Demand and supply of the kind of subject property	Good
	• Comparable sale prices in the locality	Available
X	**Engineering and Technology Aspects**	
1	Type of construction	A/TBuilding
2	Material & technology used	Technology Limit State Design.
3	Specifications	RCC, PCC, Brick, Wood, Slab, Beam, Column etc.
4	Maintenance issues	Not Observed
5	Age of the building	A/T:8 Years
6	Total life of the building	50 Years
7	Extent of deterioration	As per design
8	Structural safety	Not verified
9	Protection against natural disaster viz. earthquakes	NA
10	Visible damage in the building	NA

KANDARPA KR. KALITA
CAT-1-F-3081
CAT-VII-F-2391
GOVT. REGD VALUER, GHY-22

11	Common facilities viz. lift, water, lights, security system, etc.	Water & Lights are available
12	System of air-conditioning	NA
13	Provision of firefighting Copies of the plan and elevation of the building To be included.	Not available
XI	**Environmental Factors**	
1	Use of environment friendly building materials, Green Building techniques if any	N/A.
2	Provisions of rain water harvesting	Not Available.
3	Use of solar heating and lighting systems, etc., Presence of environmental population in the Vicinity of the property in terms of industry, heavy traffic etc.	Index pollution Data not available , Air pollution data Not available Pollution Level: Not available.
XII	**Architectural and aesthetic quality**	
1	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Development land.
XIII	**In case of valuation of industrial property**	
	• Proximity to residential areas	Within 5 Km radial distance.
	• Availability of public transport facilities	Available.
	VALUATION	
a	Methodology of valuation – Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumption made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	The Market Value is the estimated amount for which an Asset should exchange on the date of Valuation between a willing buyer and willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably,
b	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz. magickbrcks.com. 99 acres.com, makkan.com etc.if available	₹65,000.00 to ₹75,000.00 per Katha.
c	Guideline Rate obtained from Registrar's office/State Govt. Gazette/Income Tax Notification	-
d	Coverage of this report	This report covers the valuation of Land are measuring 04 Katha 10 lecha =12,960 Sq.ft. , 1204.013 Sq.m
e	Land rate adopted in this valuation	**₹70,000.00 per Katha.**
f	Present depreciated value	Considered.
g	Market Value	The present market value of land has been adopted by applying the market approach method. I have personally inspected and verified the locality and compared the market rate of the lands adjoining similarly situated land and adopted the value of the land for the instant valuation considering the cost determination factors i.e. topography and geography, location advantages, shape & size marketability etc. of the land
h	Basis of adopted rates	Market survey
i	Whether the rate adopted commensurate with the rates adopted by the Registrar's office In case of wide variation, Please specify reasons.	No, due to very fast and rapid development of the locality, the market price of land increasing day by day. So, there is a wide variation between present market rate and the rates adopted by the register's office
j	Whether the rate adopted have any relationship with those adopted by the I.T. department	No.

KANDARPA KR. KALITA
CAT-1-F-3081
CAT-VII-F-2391
GOVT. REGD VALUER, GHY-22

k	Whether the rate based on relevant rates in the area, if so, the basis for accepting the same	As per market survey.

A. Value of Land

Area of the land = 03 Katha 17 lecha=11088 Sq.f , 1030.100 Sq.m
Approx. Land value in the locality for similar developed land = ₹65,000.00 To ₹75,000.00
Land value adopted = ₹70,000.00 per Katha.
Estimate land value = ₹2,69,500.00

B. Value of Building

I. Description of structure and period of construction :

On the said plot of land, the owner has constructed an RCC Residential.

Method of construction :

The building constructions can be considered as RCC Building Construction.

II. Method of valuation :

The cost of construction is worked out on the basis of approved plinth area rate of CPWD (2025)

Sl. No.	Particulars of items	Plinth area	Age of the building	Progress	Estimated replacement rate of construction	Replacemet cost (₹)	Depreciation	Net value after depreciation (₹)
1	A/T	41.80sqm	8 Years	95%	₹8,500/-	₹3,37,535/-	₹48,605/-	₹2,88,929/-
							Total	₹2,88,929/-
							Say	₹2,89,000/-

PART-C (Extra Items)		**(Amount in ₹)**
1	Portico	-
2	Ornamental Front/ Pooja door	-
3	Sitout/Verandah with steel grills	-
4	Overhead water tank	-
5	Extra steel/collapsible gate	-
	Total	-

PART-D (Amenities)		**(Amount in ₹)**
1	Wardrobes, showcases, wooden cupboards	-
2	Glazed tiles	-
3	Extra sinks and bath tub	-
4	Marble/ceramic tiles flooring	-
5	Interior decorations.	-
6	Architecture Elevation works	-
7	Panelling works	-
8	Aluminium works	-
9	Aluminium handrails	-
10	False ceiling	-
	Total	-

KANDARPA KR. KALITA CAT-I-F-3081 CAT-VII-F-2391 GOVT. REGD VALUER, GHY-22

PART-E (Miscellaneous)		(Amount in ₹)
1	Separate lumber Room	-
2	Separate Toilet with bath room	-
3	Separate water tank/sump	-
4	Trees, gardening	-
	Total	₹.

PART-F (Services)		(Amount in ₹)
1	Water supply arrangements L/S	-
2	Submersible Pump	-
3	Compound Wall L/S& Gate	-
4	Electrification L/S	-
5	Pavement	-
6	Services @ Civil Cost (20%)	-
7	Additional Items	-
	Total	-

Abstract value of the property

A	Land Value		₹ 2,69,500.00
B	Cost of structural		₹2,89,000.00
C	Extra		-
D	Amenities		-
E	Miscellaneous		-
F	Services		-
	Total Market Value		**₹ 5,58,500.00**
	Realizable value of the property	10% Less of FMV	**₹ 5,02,650.00**
	Distress Value of property	15% Less of FMV	**₹ 4,74,725.00**

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **₹5,58,500.00(INR Five LakhsFifty Eight Thousand Five Hundred only)**. Prevailing market rate along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued.

The other details are as under:

- Date of purchase of immovable property:Deed No- 1420, Dated – 21/07/2016
- Purchase Price of immovable property: **40,000.00**
- Book value of immovable property: **₹5,58,500.00**
- Realizable Value of immovable property**₹5,02,650.00**
- Distress Sale Value of immovable property**₹4,74,725.00**

KANDARPA KR.KALITA
CAT-1-F-3081
CAT-VII-F-2391
GOVT. REGD VALUER,GH1-22

Encl:

- Declaration from the valuer: Enclosed by report
- Model code of conduct for valuer: Enclosed
- Photograph of owner with the property in the background
- Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (e.g. Google earth)/etc
- Layout plan of the area in which the property is located: Enclosed by report
- Building plan: Not furnished.
- Floor plan: Not Furnished.
- Any other relevant documents/extracts

KANDARPA KR. KALITA
CAT-1-F-3081
CAT-VII-F-2391
GOVT. REGD VALUER, GHY-22

Declaration

I hereby declared that-

- The information furnished in my valuation report dated 19/01/2026 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 no direct or indirect interest in the property valued.
- My Representative inspected the property on 12/01/2026. The work is not subcontracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to term of imprisonment.
- I have not been found guilty of misconduct in my professional capacity.
- 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 III-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.
- I am the proprietor / partner / authorized official of the firm/ company, who is competent to sign this valuation report.

Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Based on the documents provided by the bank and information found at the time of inspection
2	Purpose of valuation and appointing authority	The Branch Head, Punjab National Bank, Moirabari Branch, have requested for valuation to ascertain the fair market value of the property for mortgage to the Punjab National Bank as collateral security against loan.
3	Identity of the valuer and any other experts involved in the valuation;	Already empaneled by PNB, No expert involved
4	Disclosure of valuer interest or conflict, if any;	NIL
5	Date of appointment, valuation date and date of report;	Appointed date: 10/01/2026 Valuation Date: 19/01/2026 Report Date: 19/01/2026
6	Inspections and/or investigations undertaken;	Yes, Inspection was done on: 12/01/2026
7	Nature and sources of the information used or relied upon;	Locally available information
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Market approach Valuation
9	Restrictions on use of the report, if any;	For Bank Purpose only
10	Major factors that were taken into account during the valuation;	Location, Accessibility, Amenities, infrastructure etc.
11	Major factors that were not taken into account during the valuation;	Economic factor, interest rate factor, neighbourhood factor, environmental factor etc. are not considered.
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.	Not Applicable.

Place: Guwahati
Date: 19/01/2026



MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness:

1. Being a valuer I shall,intheconductofbusiness, I shall followhighstandardsofintegrity and fairness in all dealings with clients and othervaluers.
2. Being avaluer I shallmaintainintegritybybeinghonest,straight forward,andforthrightin all professionalrelationships.
3. Being a valuer I shall endeavour to ensure that it provides true and adequate information and shall not misrepresent any facts orsituations.
4. Being a valuer I shall refrain from being involved in any action that would bring disrepute to theprofession.
5. Being a valuer I shall keep public interest foremost while delivering services.

Professional Competence and Due Care:

6. Being avaluer Ishallrenderatalltimeshighstandardsofservice,exerciseduediligence, ensure proper care and exercise independent professionaljudgment.
7. Being avaluer Ishall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time totime
8. Being a valuer I shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines andtechniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for itsexpertiseordenyitsdutyofcare,exceptttotheextentthattheassumptions 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.
10. Being a valuer I shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity andindependence.
11. Being a valuer I shall clearly state to his client the services that he would be competenttoprovideandtheservicesforwhichhewouldberelyingonothervaluers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest:

12. Being avaluer Ishallactwithobjectivityinitsprofessionaldealingsbyensuring thatitsdecisionsaremadewithoutthepresenceofanybias,conflictofinterest, coercion, or undue influence of any party, whether directly connected to the valuation assignment ornot.
13. Being a valuer I shall not take up an assignment if he/it or any of its relatives or associates is not independent in terms of association to thecompany.
14. Being a valuer I shall maintain complete independence in its professional relationships and shall conduct the valuation independent of externalinfluences.
15. Being a valuer Ishallwherevernecessarydisclosetotheclients,possiblesources of conflicts of duties and interests, while providing unbiasedservices
16. Being a valuer I shall not deal in securities of any subject company after any time when it first becomes aware of the possibility of association with the valuation, and in accordance with the Securities and Exchange Board of India (ProhibitionofInsiderTrading)Regulations,2015ortillthetimethevaluationreport becomes public, whichever isearlier.
17. Being a valuer I shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client'sneeds.
18. As an independent valuer, the valuer shall not charge successfee.
19. 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 fiveyears.

Confidentiality

20. Being a valuer I shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to knowledge without proper and specific authority or unless there is a legal or professional right or duty todisclose.

KANDARPA KR. KALITA CAT-1-F-3081 CAT-VII-F-2391 GOVT REGD VALUER GR-II

Information Management:

21. Being a valuer I shall ensure that 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 astosufficientlyenableareasonablepersontotakeaviewontheappropriateness of his/its decisions andactions.
22. Being avaluer Ishall 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 regulatorybody

23. Being avaluer Ishall 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 regulatorybody.
24. Being avaluer 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 thecase.

Gifts and hospitality:

25. Being avaluer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as avaluer.
26. 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).
27. Being avaluer Ishall 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:.

28. Being avaluer Ishall provide services for remuneration which is charged in a transparentmanner,isareasonablereflectionoftheworknecessarilyandproperly undertaken, and is not inconsistent with the applicablerules.

29. Being avaluer Ishall 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 andrestrictions:

30. Being avaluer Ishall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ itsassignments.

31. Being avaluer Ishallnotconductbusinesswhichintheopinionoftheauthorityor the registered valuer organisation discredits theprofession.

Miscellaneous:

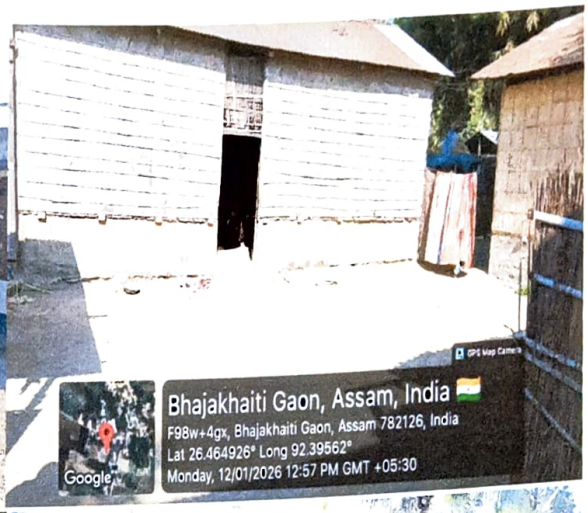
32. Being avaluer Ishallrefrainfromundertakingtoreviewtheworkofanothervaluer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concernedvaluer.

33. Being avaluer Ishall follow this code as amended or revised from time totime

Note : This report contains 13 nos. Pages.

PHOTOGRAPH









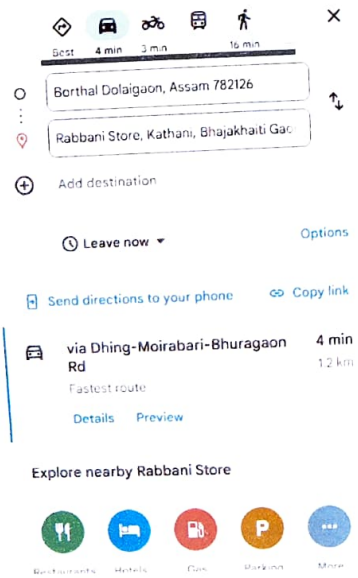


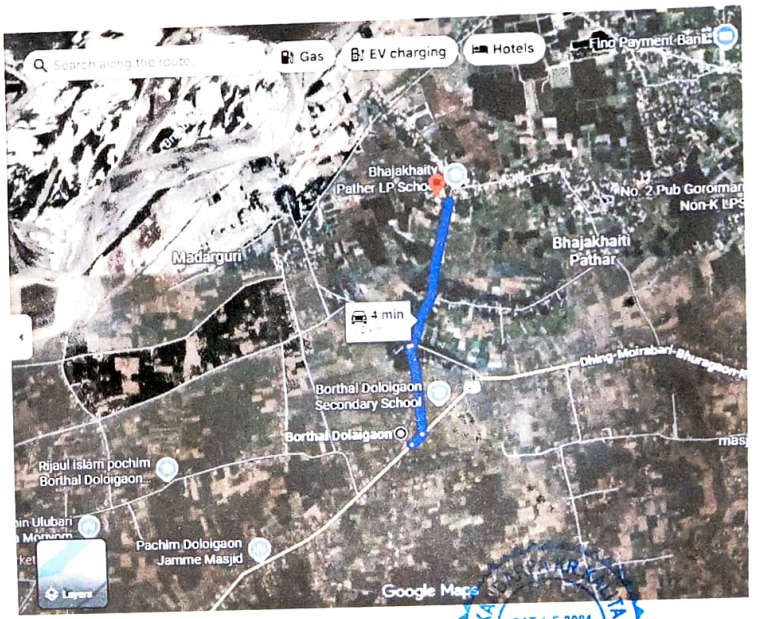
KANDARPA KR. KALITA
CAT-I-F-3081
CAT-VII-F-2391
GOVT. REGD VALUER, GHY-22

Google Map



Key Map





CAT-I-F-3081
CAT-VII-F-2391
GOVT REGD VALUER.GHY-22