Partha Ghosh

Valuer (Land &Building)
M.Sc. in Real Estate Valuation
AMISE (Civil Engineering)
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NPA VALUATION REPORT OF LAND AND II STORIED RESIDENTIAL BUILDING AT -
"VILL/P.O.- BUITA , P.S- BUDGE BUDGE , KOLKATA -700137, MOUZA- BUITA , R.S DAG NO- 7180/7412 & 7181 , L.R DAG NO.- 4095 & 4096 , L.R. KHATIAN No. 6772 JL NO. 33 KOLKATA . DISTRICT- SOUTH 24 PARGANAS UNDER BUITA GRAM PANCHAYET



Owner :

Mr. KISHORE SARDAR

PUNJAB NATIONAL BANK

TOPSIA BRANCH

Partha Ghosh

Valuer (Land &Building)
M.Sc. in Real Estate Valuation
AMISE (Civil Engineering)

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E-mail- Partha.ghoshkol1972@gmail.com
Mobile No. 9674664017

Date: 30/10/2025

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.No.	Particulars	Content
I.	**Introduction**	
1.	Name of Valuer	Partha Ghosh
2.	Date of inspection	30/10/2025
	Date of Valuation	31/10/2025
3.	Purpose of Valuation	For the purpose Fair Market Value , realizable value and distress value.
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Owner:- ***Mr. KISHORE SARDAR***
5.	Name of Bank/FI as applicable	Punjab National Bank Topsia Branch
6.	Name of Developer of the Property (in case of developer built properties)	NA
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	The subject property is land with Double storied RCC roofed and RCC structure brick built wall residential building and structure- occupied by the owner
II.	**Physical Characteristics of the Asset**	
1.	Location of the property in the city Plot No. / Survey No. Door No. T. S. No. / Village ,Ward / Taluka Mandal / District	LOCATED AT : **VILL/P.O.- BUITA , P.S- BUDGE BUDGE , KOLKATA -700137, MOUZA- BUITA ,PART OF R.S DAG NO- 7180/7412 & 7181, L.R DAG NO.- 4095 & 4096 , L.R. Khatian No. 6772 JL NO. 33 KOLKATA . DISTRICT- SOUTH 24 PARGANAS UNDER BUITA GRAM PANCHAYET**
2.	Municipal Ward No.	**UNDER BUITA GRAM PANCHAYET**

3.	City / Town	BUDGE BUDGE , SOUTH 24PGS , KOLKATA .
	Residential Area/ Commercial Area/ Industrial Area	Residential area
4.	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural	Poor Class
5.	Coming under Corporation limit/ Village Panchayat/ Municipality	UNDER BUITA GRAM PANCHAYET
6.	Postal address of the property	LOCATED AT- **VILL/P.O.- BUITA , P.S- BUDGE BUDGE , KOLKATA -700137, MOUZA- BUITA ,PART OF R.S DAG NO- 7180/7412 & 7181, L.R DAG NO.- 4095 & 4096 , L.R. Khatian No. 6772 JL NO. 33 KOLKATA . DISTRICT- SOUTH 24 PARGANAS UNDER BUITA GRAM PANCHAYET**
7.	Latitude, Longitude and Coordinates of the site	**LATIUDE – 22.454415** **LONGITUDE – 88.185979**
8.	Area of the plot/land (supported by a plan)	2 Satak 0r 872.72 sqft or 1.22 cottahs more or less , but as per sanction plan 2.30 satak or 1002 sqft or 1.39 cottahs more or less
9.	Layout plan of the area in which the property is located	The subject property is located at BUITA in BUDGE BUDGE area Sanction building plan is in the year 21/01/2021, Plan No not mentioned ,the then Authority – BUITA GRAM PANCHAYET BUDGE BUDGE SOUTH 24 PGS as per Xerox copy of Sanctioned plan
10.	Development of surrounding areas	Under Develop of surrounding area
11.	Details of Roads abutting the property	BUDGE BUDGE TRUNK ROAD 10km away from the subject property and another side 3-4 kms awy from JAGGANATH HOSPITAL . Nearest landmark is RADHA KRISHNA TEMPLE & BUITA HEALTH CENTER 150-200 M away from subject property.
12.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	Na
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	No

14.	Boundaries of the property	A	B

		As per Deed	Actual
	North	By property of Basari Sardar	By property of Basari Sardar
	South	By property of Dinesh Sradar	By property of Sushanto & Dinesh Sradar
	East	By property of Paritosh Sardar	. By property of Paritosh Sardar
	West	By 6Feet wide Common Passage	Common passage then POND

	Extent of the site considered for valuation (least of 14 A & 14 B)	2 satak 0r 872.72 sqft or 1.22 cottahs more or less , but as per sanction plan 2.30 satak or 1002 sqft or 1.39 cottahs more or less	
15.	Description of Adjoining properties		Same
	North	By property of Basari Sardar	
	South	By property of Sushanto & Dinesh Sradar	
	East	. By property of Paritosh Sardar	
	West	POND	
16.	Survey no. if any	30	
17	Type of Building (Residential/ Commercial/ Industrial)	Residential Building.	
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	The subject property is 4yrs old constructed II storied RCC roof and RCC structure brick built wall with land. Year of construction 2021 on words as gathered / as per sanctioned plan	
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Na	
20.	Any other aspect (Documents)	1. Sanction building plan is in the year 21/01/2021, Plan No not mentioned ,the then Authority – BUITA GRAM PANCHAYET BUDGE BUDGE SOUTH 24 PGS as per Xerox copy of Sanctioned plan 2. Xerox copy of 1Deed of Gift No.I-811/2022 DT.02/03/2022 3. Xerox copy of Khajna Receipt 4. Xerox copy of Land Site Plan. etc	
III.	Town Planning Parameters	No	
1.	Master plan provisions related to the property in terms of land use	No	
2.	Date of issue and validity of layout of approved map / plan	Sanction building plan is in the year 21/01/2021, Plan No not mentioned ,the then Authority – BUITA GRAM PANCHAYET BUDGE BUDGE SOUTH 24 PGS as per Xerox copy of Sanctioned plan	
3.	Approved map / plan issuing authority	BUITA GRAM PANCHAYET BUDGE BUDGE SOUTH 24 PGS as per Xerox copy of Sanctioned plan	
4.	Whether genuineness or authenticity of approved map / plan is verified	Orginal Plan is not verified but shown the Xerox copy	
5.	Any other comments by our empanelled valuers on authentic of approved plan	1. 2 satak 0r 872.72 sqft or 1.22 cottahs more or less , but as per sanction plan 2.30 satak or 1002 sqft or 1.39 cottahs more or less 2. Adjoining wall with Basari Sardar property in North side.	
6.	Planning area/zone	No	

7.	Development controls	No
8.	Zoning regulations	No
9.	FAR/FSI permitted and consumed	No
10.	Ground coverage	652Sqft EACH FLOOR (Gr Floor- 652 Sqft and 1st floor- 652 Sqft) AS PER XEROX COPY OF SANCTION PLAN
11.	Transferability of development rights if any, Building bye- law provisions as applicable to the property viz.setbacks, height restrictions, etc.	Given above
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Under Develop
13.	Comment on unauthorized constructions if any	No
14.	Comment on demolition proceedings if any	No
15.	Comment on compounding/ regularization proceedings	No
16.	Comment on whether OC has been issued or not	No
17.	Any other aspect	Na
IV.	Legal Aspects	NA
1.	Ownership documents,	Yes
2.	Names of Owner/s **(In case of Joint or Co-ownership, whether the shares are undivided or not?)**	Mr. Kishore Sardar as per Xerox copy of provided documents.
3.	**Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.**	**As per verbal discussion and Physical Verification and also with the Supplied copy of Documents –** **1. we came to know that the Building age was 4years more or less .** 2. 2 satak 0r 872.72 sqft or 1.22 cottahs more or less , but as per sanction plan 2.30 satak or 1002 sqft or 1.39 cottahs more or less **3.** Adjoining wall with Basari Sardar property in North side
4.	**Comment on whether the IP is independently accessible?**	Yes
5.	Title verification,	As per searching report.
6.	Details of leases if any,	Na
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Free Hold
8.	Agreements of easements if any,	Na
9.	Notification for acquisition if any,	Na
10.	Notification for road widening if any,	Na
11.	**Possibility of frequent flooding / sub-merging**	No

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)**	**As per verbal discussion and Physical Verification and also with the Supplied copy of Documents –** **1. we came to know that the Building age was 4years more or less .** 2. 2 satak 0r 872.72 sqft or 1.22 cottahs more or less , but as per sanction plan 2.30 satak or 1002 sqft or 1.39 cottahs more or less Adjoining wall with Basari sardar property in North side
13.	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	NA.
14.	Comment on transferability of the property ownership,	NO
15.	Comment on existing mortgages/ charges/encumbrances on the property if any	Same as above
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	Same as above
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Xerox copy of sanctioned building plan shown and more or less same as observed.
18.	Any other aspect	Na
V	Economic aspects	The location of the property is situated BUDGE BUDGE TRUNK ROAD 10km away from the subject property and another side 3-4 kms away from JAGGANATH HOSPITAL . Nearest landmark is RADHA KRISHNA TEMPLE & BUITA HEALTH CENTER 150-200 M away from subject property and situated the land in a Residential location and marketability is poor as per view.
1.	Details of ground rent payable,	Na
2.	Details of monthly rents being received if any,	Na
3.	Taxes and other outgoings,	Na
4.	Property insurance,	Na
5.	Monthly maintenance charges,	Na
6.	Security charges, etc	Na
7.	Any other aspect	Na
VI	Socio-cultural aspects	Rural area property
1.	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	The location of the property is situated BUDGE BUDGE TRUNK ROAD 10km away from the subject property and another side 3-4 kms awy from JAGGANATH HOSPITAL . Nearest landmark is

		RADHA KRISHNA TEMPLE & BUITA HEALTH CENTER 150-200 M away from subject property.and situated the land in a Residential location and marketability is poor as per view.
VII	Functional and Utilitarian Aspects	POOR
	Description of the functionality and utility of the assets in terms of : 1. Space allocation, 2. Storage spaces, 3. Utility of spaces provided within the building, 4. Any other aspect	Given above
VIII	Infrastructure Availability	
	a)Description of aqua infrastructure availability in terms of 1. Water supply 2. Sewerage/sanitation 3. Storm water drainage b)Description of other physical infrastructure facilities viz. 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of other public utilities nearby c)Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	Yes Yes 4 km 5 km 5 km
IX	Marketability	
	Analysis of the market for the property in terms of 1. Locational attributes 2. Scarcity 3. Demand and supply of the kind of subject property. 4. Comparable sale prices in the locality.	POOR
X	Engineering and Technology Aspects	Normal
1.	Type of construction,	Normal
2.	Materials and technology used,	Cement , iron , wood , sand, stone etc
3.	Specifications,	Na
4.	Maintenance issues	Maintenance of the building is Medium
5.	Age of the building	4 yrs more or less
6.	Total life of the building,	80 yrs
7.	Extent of deterioration,	The property is 4 yrs construction and in normal position
8.	Structural safety	Yes
9.	Protection against natural disasters viz.	Na

	earthquakes,	
10.	Visible damage in the building if any,	No
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	No
12.	System of air-conditioning,	No
13.	Provision for firefighting, Copies of plans and elevations of the building to be included.	No
XI	Environmental Factors	Na
1.	Use of environment friendly building materials, Green building techniques if any,	Na
2.	Provision for rain water harvesting,	No
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	No
XII	Architectural and aesthetic quality	Normal
1.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	Plain Looking
XIII	In case of valuation of industrial property	Na
	1) Proximity to residential areas 2) Availability of public transport facilities	In front of the property is 6 feet road and 200M away BUITA HEALTH CENTER

XIV	Valuation	

1. **TO ASCERTAIN THE FAIR MARKET VALUE OF THE FREEHOLD INTEREST OF THE SUBJECT PROPERTY** 2 satak 0r 872.72 sqft or 1.22 cottahs more or less as per deed , but as per sanction plan 2.30 satak or 1002 sqft or 1.39 cottahs more or less **LAND UNDER REFERENCE AS ON DATE OF VALUATION :-**

(A) LAND : The Plain and developed rectungular shapped land based on Govt. Guideline Rate and Market survey and considering the plot its shape, size, marketability, connectivity it appears that the fair and resonable price of the said land may be assessed at an average rate of Rs. 3,00,000/- per cottah

Thus the value of land = 2 satak 0r 872.72 sqft or 1.22 cottahs MORE OR LESS x Rs.3,00,000/- = Rs. 3,66,000/-

Total MARKET VALUE (M.V.) OF THE SAID PROPERTY UNDER REFERENCE AS ON DATE Rs. 3,66,000 /- (Rupees Three Lakhs & Sixty Six Thousand only).....(A)

(B) BUILDING :

Therefore the value of the subject building comes Gr floor to 652 sqft x Rs.1,700/- per sft = Rs. 11,08,400**/-**

Thus the value of the subject building comes 1st floor to 652sqft x Rs.1,500/- per sft = Rs. 9,78,000**/-**

The Total cost of construction = Rs. 20,86,400/-

Less : Depreciation
4 yrs (as per building sanction plan) x 90 / 80 = 4.5% on it
= (-) Rs. 93,888**/-**

Total Value of the building **Rs. 19,92,512/- or**

Rs. 19,92,000/- Say

(Rupees Ninteen Lakhs Ninty Two Thousand only)….(B)

Thus the value of the property as on date A+B =
Rs. 3,66,000/- + Rs. 19,92,000/-
= Rs. 23,58,000**/- or say RS. 23,58,000/-**

FOR UNDER DEVELOP LOCALITY,POOR ACCESSIBILITY, ACCESS ROAD WIDTH ONLY 5-6 FEET WIDE KANCHA RASTA, NO DEMARCATION FOUND AT THE TIME OF PHYSICAL INESPECTION & ADJOINING WALL WITH OTHERS PROPERTY ALSO THIS IS A NPA PROPERTY THAT'S WE ARE GIVING 25% LESS FROM OUR VALUE.

RS. 23,58,000/-
25% LESS (-) RS. 5,89,500/-
RS. 17,68,500/- or say Rs. 17,68,000/-

Total MARKET VALUE (F.M.V.) OF THE SAID PROPERTY UNDER REFERENCE AS ON DATE Rs. 17,68,000**/- (Rupees Seventeen Lakhs sixty eight Thousand only)**

1.	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgment is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	

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 Rs.** 17,68,000**/-** (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:

i. Date of purchase of immovable property: **DT.02/03/2022**
ii. Purchase Price of immovable property: **Rs. 1,48,095/-**
iii. Book value of immovable property**: Rs.17,68,000/-**
iv. Realizable Value of immovable property : **Rs. 15,91,200/-**
v. Distress Sale Value of immovable property': **Rs. 14,14,400/-**
vi. Guideline Value (value as **per Circle Rates), if applicable, in the** area where: **Rs. 3,47,242/- for** 2 satak 0r 872.72 sqft or 1.22 cottahs more or less as per deed

Note :-

a) As per Gift of Deed 2 satak 0r 872.72 sqft or 1.22 cottahs more or less , but as per sanction plan 2.30 satak or 1002 sqft or 1.39 cottahs more or less.

b) The Subject Property Was Adjoining Wall With Mr. Basari Sardar In NORTH SIDE.

C) We Didn't Get Any Legal T.S.R Copy.

Immovable property is situated. At BUITA , BUDGE BUDGE , SOUTH 24PGS .

Place :Kolkata

Date : 31/10/2025

Signature

(Name and Office Seal of the approved Valuer)

Encl:

1. **Declaration from the valuer**
2. **Model code of conduct for valuer**
3. **Photograph of owner with the property in the background**
4. **Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (e.g Google earth)/etc**
5. **Layout plan of the area in which the property is located**
6. **Government guideline rate**
7. **Market Research site**

DECLARATION

A. THE INFORMATION FURNISHED ABOVE IS TRUE TO THE BEST OF MY / OURKNOWLEDGEANDBELIEF.

B. NEITHER ME/WE NOR MY/ OUR ASSOCIATE HAVE ANY DIRECT OR INDIRECT INTEREST IN THE ADVANCE OR ASSETSVALUED.

C. I/WE ARE NEITHER RELATED TO THE OWNER OF THE PROPERTY WHICH IS BEING VALUED NOR THE OFFICIALS OF THE BRANCH FROM WHICH THE BORROWER PROPOSES TO MORTGAGE THE PROPERTY BEING VALUED / ALREADY MORTGAGED TO THEBRANCH.

D. THE PROPERTY WAS PHYSICALLY INSPECTED BY ME/US ON 20.07.2023**.** ALONG WITH (NAME OF THE BANK OFFICIAL ACCOMPANIED, IFANY)

E. THE TITLE DEED (S) OF THE PROPERTY UNDER VALUATION IS AVAILABLE WITH THE BANK.

F. THE PROPERTY IS IDENTIFIED BY W/O Mr. Kishore Sardar & Bank Official Mr. Sayan Sarkar (Manager) **/ 8240610925**

G. THIS VALUATION IS PREPARED WITHOUT ANY PREJUDICE OR BIAS TO ANY PERSON ORINSTITUTION.

H. THIS REPORT IS PREPARED BASED ON AVAILABLE DOCUMENTS DURING MY/OUR VISIT TO THE SITE AND DISCUSSIONS MADE WITH THE OWNER OFTHEPROPERTY.

I. THE LEGAL ASPECTS ARE NOT CONSIDERED IN THISVALUATION.

J. THE VALUE OF LAND IS TAKEN INTO ACCOUNT BY MAKING DUE ENQUIRES IN THE LOCALITY AND ASCERTAINING THE SALES VALUE

OF THE PROPERTIESINTHELOCALITY.

K. ANY ADDITIONS / ALTERATIONS MADE TO THE PROPERTY AFTER THE DATE OF VALUATIONS SHALL NOT FALL UNDER THE SCOPE OF THISREPORT.

L. WE ARE NEITHER THE AUDITORS TO THE OWNER OF THE PROPERTY (IES) NOR THEIR FIRMS, ASSOCIATES NOR ARE WE THE STATUTORY AUDITORS TO THE BRANCH FROM WHICH THE LOAN IS PROPOSED TO BE AVAILED / ALREADY AVAILED.

i. IT IS HEREBY CERTIFIED THAT THE PRESENT MARKET VALUE OF THE ABOVE PROPERTY IS, IN MY OPINION/OUR OPINION **Rs. 17,68,000/-** AND THE ESTIMATED REALIZABLE VALUE UNDER DISTRESS SALE WILL **Rs. 15,91,200/- AND** DISTRESS SALE VALUE WILL BE **Rs. 14,14,400/-**

M.I HAVE NOT BEEN DISMISSED OR REMOVED FROM GOVT, SERVICE OR CONVICTED OF AN OFFENCE CONNECTED WITH ANY PROCEEDINGS OF INCOME TAX ACT, WEALTH TAX ACT OR GIFT TAX ACT OR HAVE BEEN BLACKLISTED BY ANY BANK/FINANCIAL INSTITUTION/ GOVT. DEPARTMENT/PUBLIC SECTORE ENTEREPRISE/BODY CORPORATEETC.

NAME OF THE EMPANELLED VALUER – PARTHA GHOSH

DATE : 30/10/2025

Valuation report check-list

Please ensure that the following important points are in order in the submitted report. (Put tick/cross)

1.	Full names of all property owners are mentioned. Address of the property is mentioned and is same as latest title deed	☑
2.	Boundaries of the property are mentioned as per both, title deed and actual observations	☑
3.	Clearly mentioned that property has been identified by the borrower on his own based on the address	☑
4.	Type of property is clearly mentioned (amongst agricultural, residential, commercial, industrial etc)	☑
5.	If land, clearly mentioned whether the land is land locked plot or independent land Only "Yes" or "No" should be mentioned. "Not applicable" should not be mentioned here	NO
6.	If vacant land, clearly mentioned that proper demarcation and fencing has been done	☑
7.	If building, clearly mentioned that construction has been done according to the building plan approval • If not, deviation should be clearly specified	☑
8.	If building, clearly mentioned that building use / completion certificate has been obtained from competent authority	No

9.	Clearly mentioned whether access to the property is available • Only "Yes" or "No" should bementioned. "Not applicable" should not be mentioned here	Yes
10.	Basis for arriving at government value has been mentioned and necessary documents have been enclosed	☑

MODEL CODE OF CONDUCT

{Adopted in line with Companies (Registered Valuers and Valuation Rules , 2017)) All valuer empanelled with bank shall strictly adhere o the following code of conduct:}

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 relationship.
3. A valuer shall endeavor to ensure that he / it provides true and adequate information and shall misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring dispute 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
7. service, exercise due diligence ensure proper care and exercise independent professional judgment.
8. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
9. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/ guideline and techniques.
10. In the preparations of a valuation report the vendor 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.
11. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity objectivity and independence.
12. A valuer shall clearly state to his clients the services that he would be competent to provide and the services for which he would be relying on other valuers or professional or for which the client can have a separate arrangement with other valuers independence and Disclosure of Interest.
13. A valuer shall act with objectivity in his/ its professional dealings by ensuring that his/its decisions are made without he presence of any bias, conflict of interests, coercion , or undue influence of any part , whether directly connected to the valuation assignment or not.
14. 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.

15. A valuer shall maintain complete independence in his/ its professional relationships and shall conduct the valuation independent of external influence.
16. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
17. 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.

18. A valuer shall not indulge in " Mandated snatching" or offering " Convenience valuations" in order to cater to a company or client's needs.

19. As an independent valuer ,the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transactions. In this case/ approval of credit proposals).

20. 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

21. A valuer shall not use 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 is a legal or professional right or duty to disclose

Information Management

22. A valuer shall Ensure that he/ it maintains written contemporaneous records for any decision taken the reasons for taking the decisions, 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.

23 . A valuer shall appear, co-operative and be available for inspections and investigations carried out by the authority, any person authorized by the authority , the registered valuers organization with which he / it is registered or any other statutory regulatory body.

24. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate , the registered valuers organization with which he/it is registered, or any

25. 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.

Gift and Hospitality :

26. A valuer of his/its relatives shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation : For the purpose 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. 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 advantage in the conduct for professional himself / itself.

Remuneration and Costs

28. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessary and properly undertaken , and is not inconsistent with the applicable rules.

29. 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

30. A valuer shall refrain from accepting too many assignments, if he/it unlikely to be able to devote adequate time to each of his / its assignments.

31. A valuer shall not conduct business which in the opinion of the authority of the registered valuer organization discredits the profession.

Date : 30/10/2025

Place : Kolkata **Signature**

(Name of the Approved Valuer and Seal of the Firm/ Company)

APPENDIX XV

DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 31/10/2025 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. I have personally inspected the property on 30/10/2025. The work is not sub- contracted to any other valuer and carried out by myself.

d. I have not been convicted of any offence and sentenced to a term of

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 for Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined valuation in the Part-B of the above handbook to the best of my ability. have read the

g

h. International Valuation Standards (IVS) and the report submitted to the

i. 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.

j

k. 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

l

m

n

Sl No.	Particulars	Valuer comment
1	background information of the asset being valued;	Legal search Report, Sanctioned Building Plan, Municipal Tax receipt, Deed of Conveyance etc.
2	purpose of valuation and appointing authority	To access the Present Market Value of the subject property .
3	Identity of the valuer and any other experts involved in the valuation;	Mr. Partho Ghosh is inspected the property.
4	disclosure of valuer interest or conflict, if any;	No personal interest to be disclosed
5	date of appointment, valuation date and date of report;	Date if Request of Valuation: 29/10/2025 ; Date of Valuation 30/10/2025 , Date of Report Submission:- 31/10/2025
6	inspections and/or investigations undertaken;	The subject property is Average and Present Owner occupy the property
7	Nature and sources of the information used or relied upon;	Xerox copy Legar Search Report , Sanctioned Plan , sale deed etc.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Composite Method and Land and Building Method
9	restrictions on use of the report, if any;	For the purpose of mortgage of the property
10	major factors that were taken into account during the valuation;	Market value of the property assessed during site visit and the nature of property under valuation.
11	major factors that were taken into account during the valuation;	Market value of the property assessed during site visit and the nature of property under valuation.

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.	NA

Date:30/10/2025

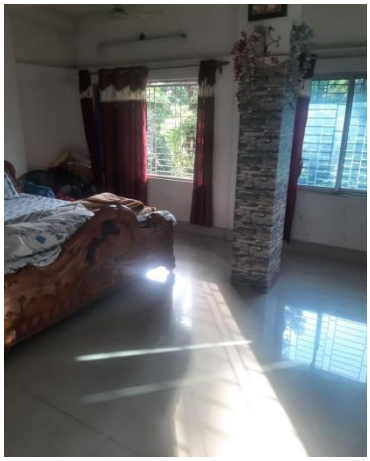
Place: Kolkata

Signature

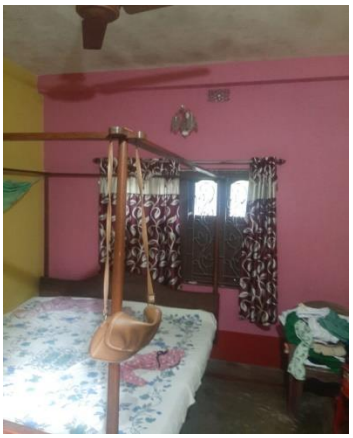
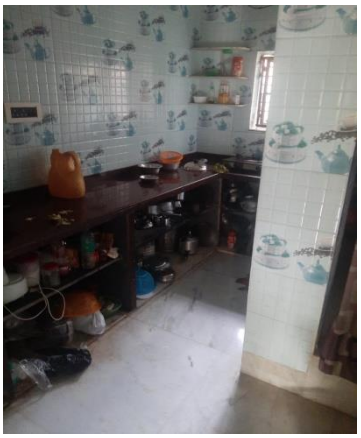
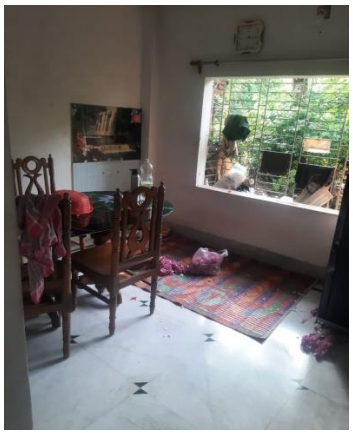
(Name of the Approved Valuer and Seal of the Firm / Company

Photographs Of The Subject Property



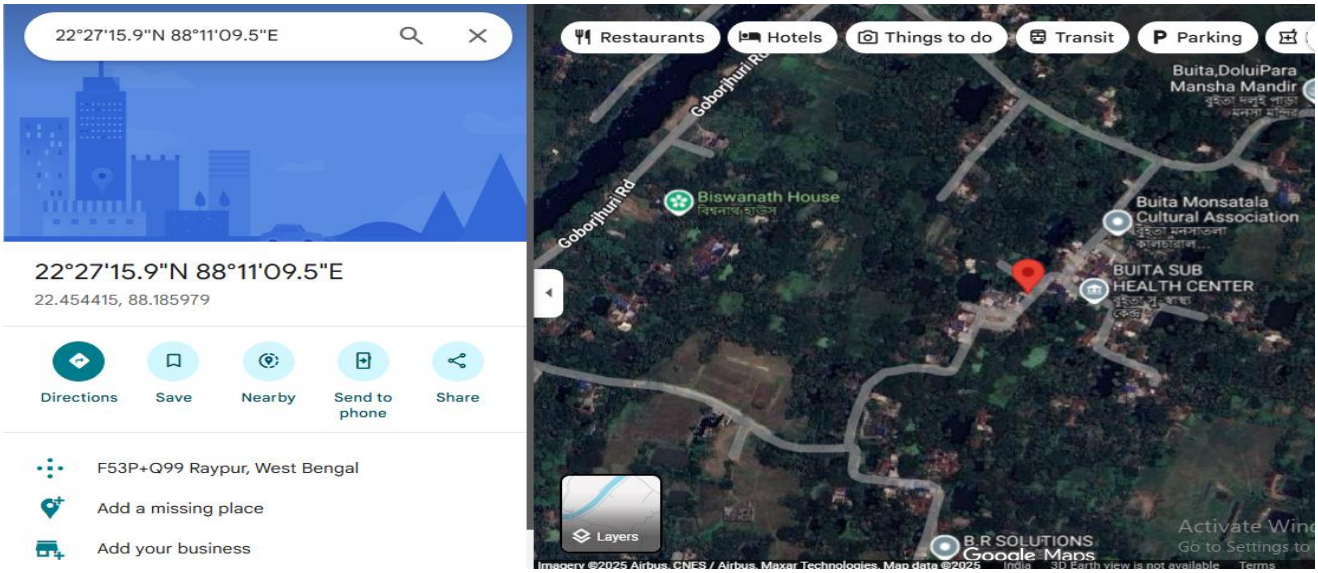


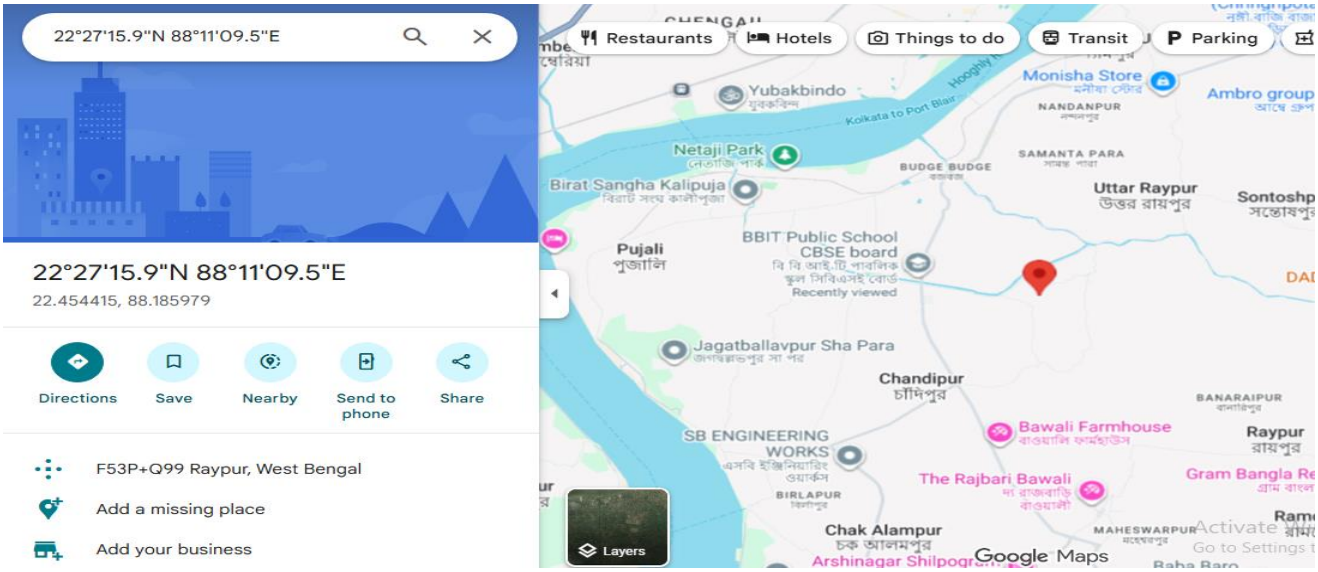





Google Location Map

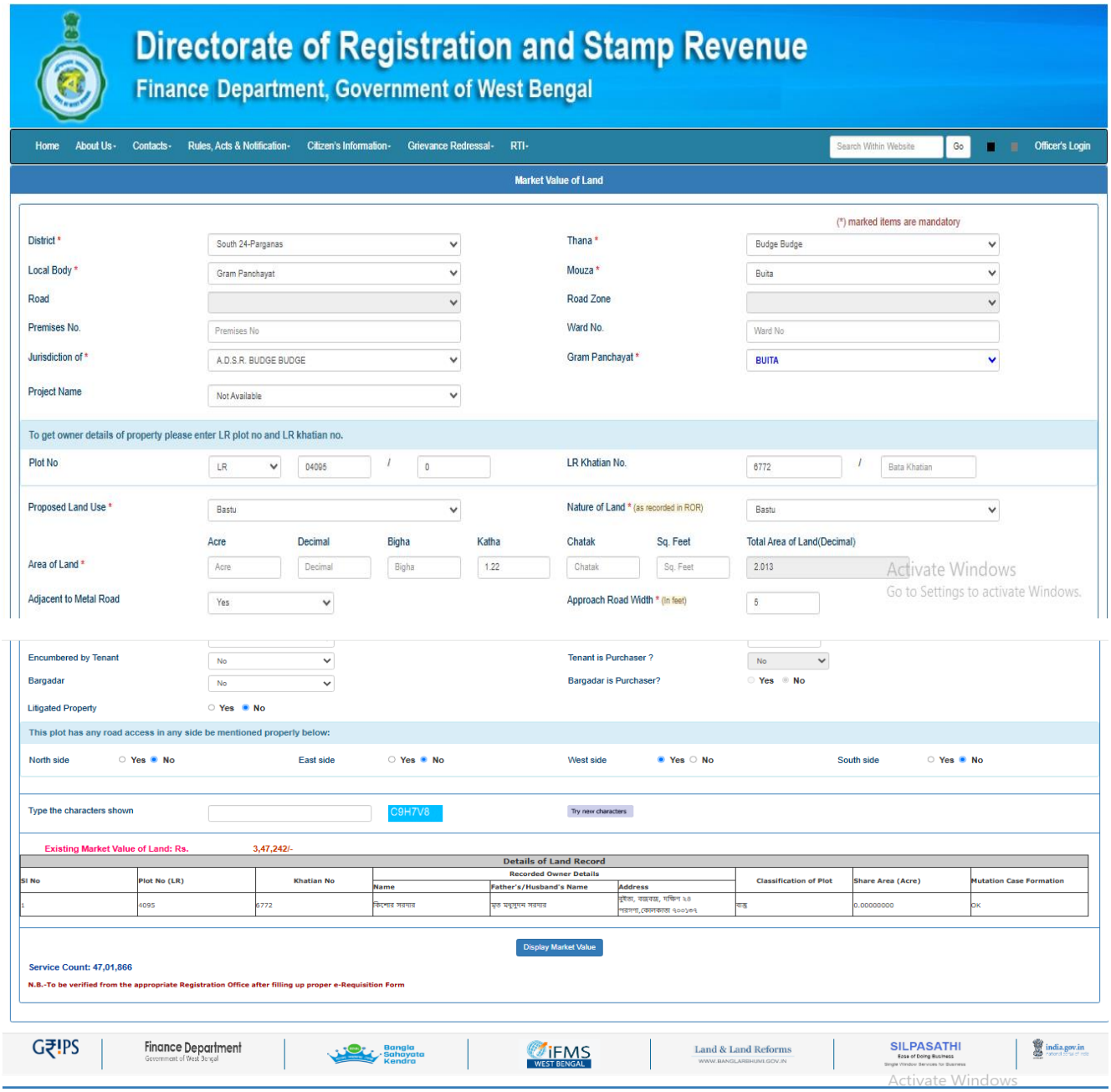




LATIUDE – 22.454415

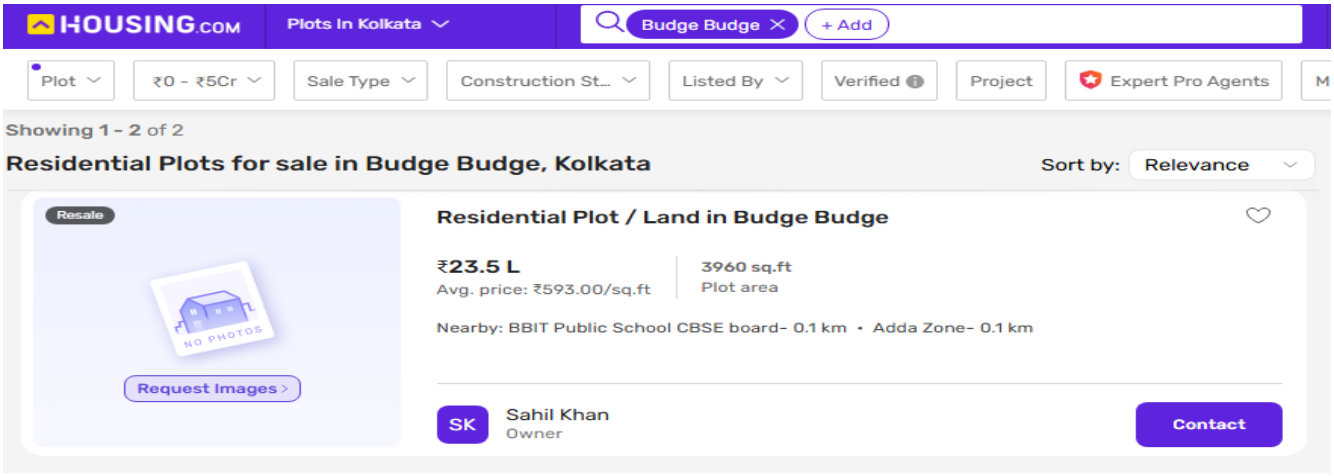
LONGITUDE – 88.185979

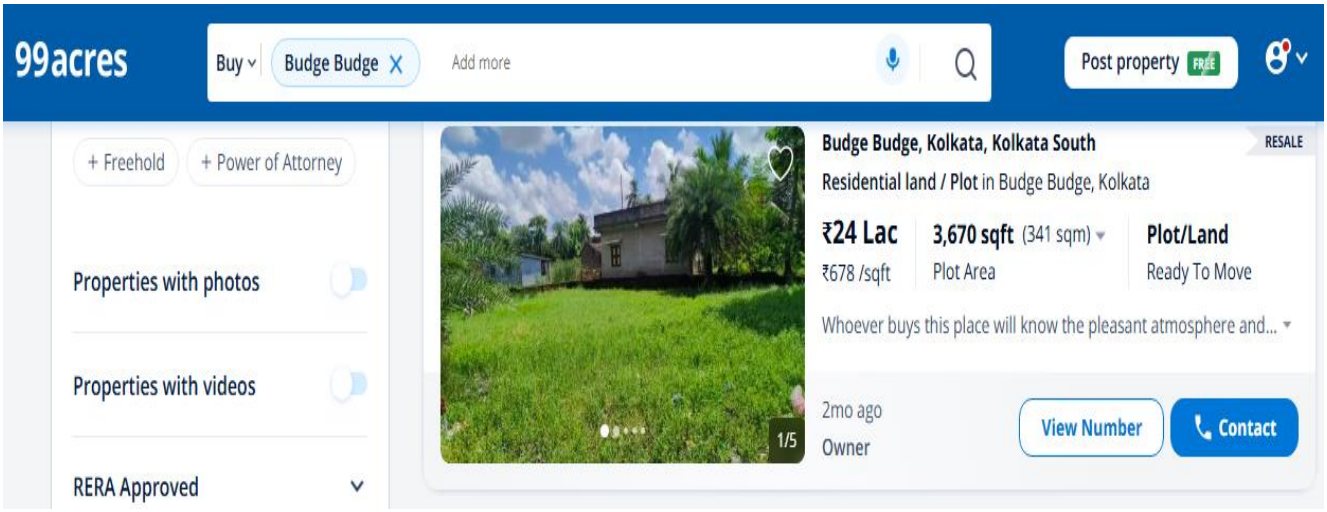
GOVT RATE.

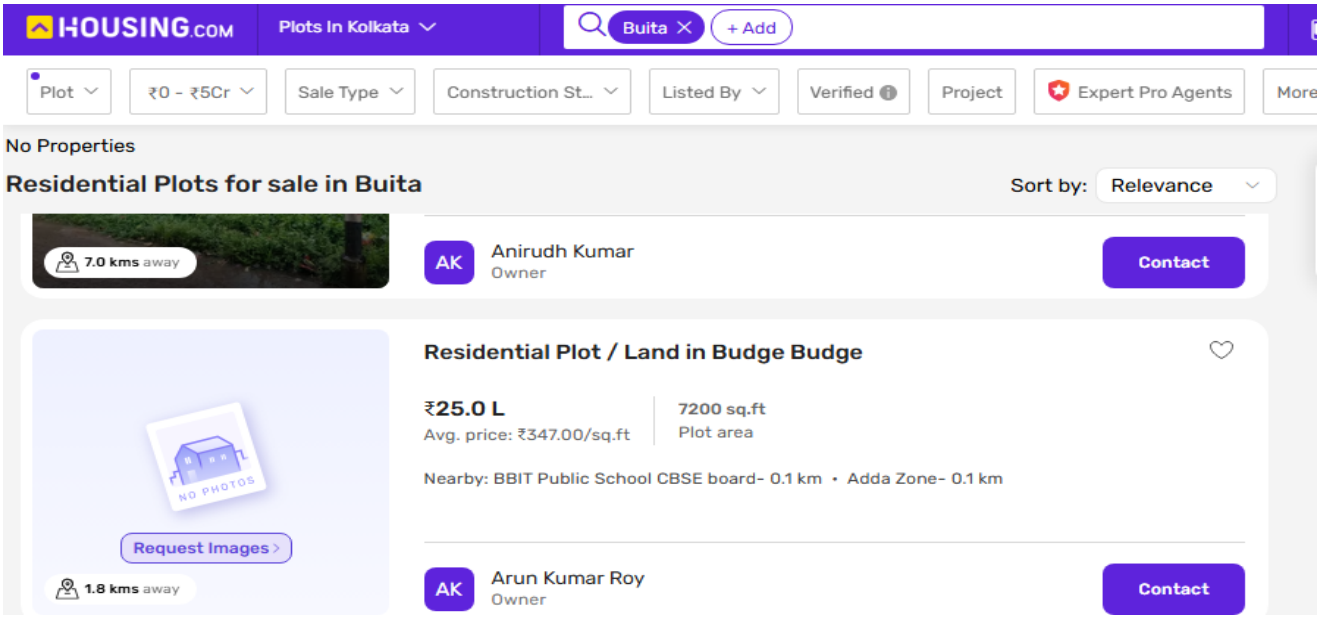


Existing Market Value of Land: Rs. 3,47,242/- OF 1.22 COTTAHS LAND

MARKET REASEARCH SITE

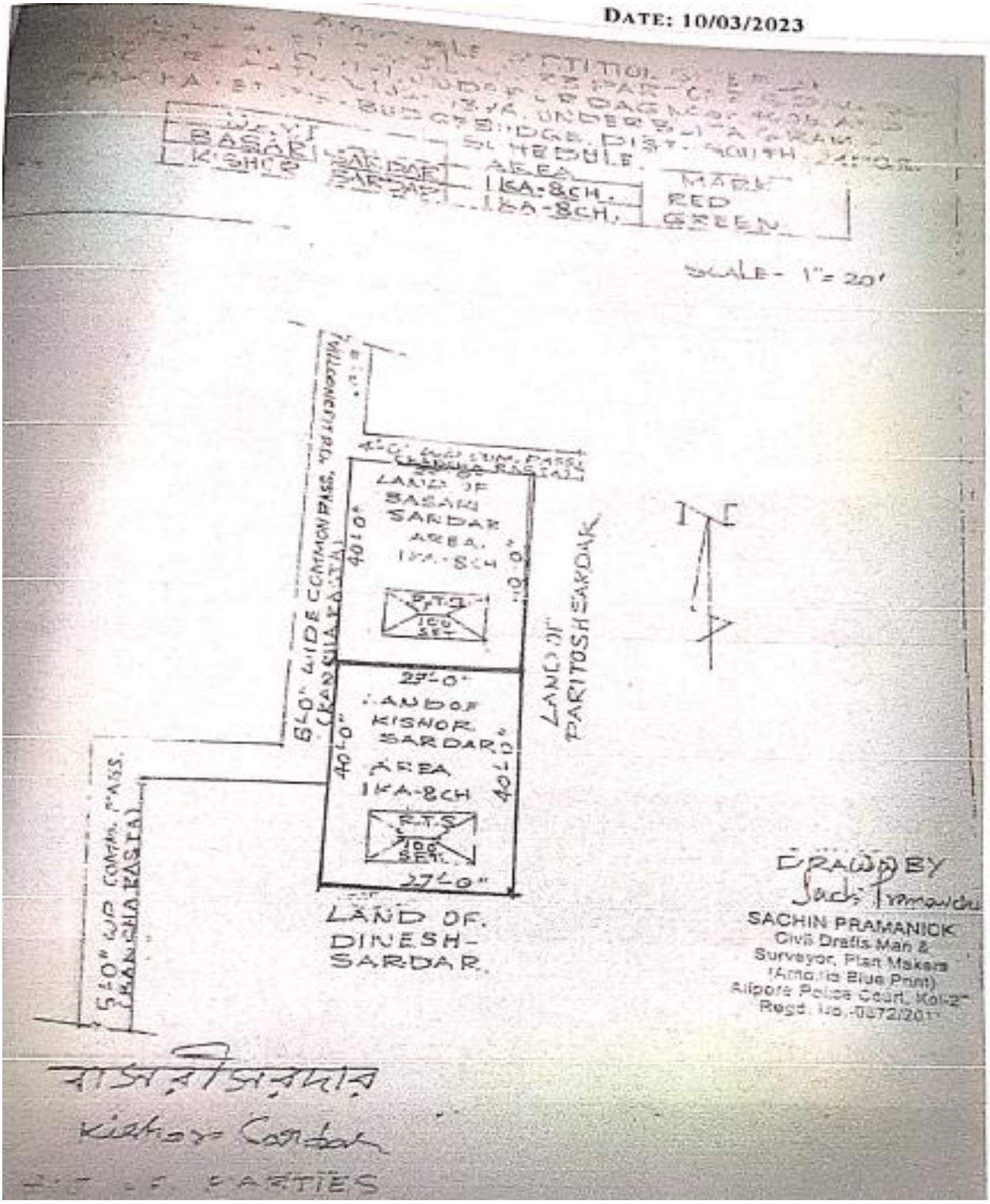






THESE RATES ARE GIVEN DISTANCE ABOUT 2-3KMS AWAY FROM SUBJECT PROPERTY

LAND SITE PLAN



TAX RECEIPT

Form No. 1037

L&LR F

SPL 1644842

[redacted]

খাজনার দাখিলা এবং বিবিধ তলব

প্রজার অংশ

১। জেলার নাম	২। মৌজার নাম ও মৌজা নং	৩। সার্কেলের নাম ও সার্কেল কোড নং	৪। তফসিলের ক্রমিক নং
ঢাঃ 28 নং	বড/বড-	সেন্ট্রাল	৯/82

৫। মৌজার নাম ও জে.এল. নং	৬। জমাবন্দী নং	৭। খতিয়ান নং	৮। সাল	৯। তফসিল পরিমাণ
বুইতা- ৩৩	LR-	6992		0.02 শ.

১০। প্রজার নাম ও পিতা/স্বামীর নাম ও সাকিন	১১। কাহার বরাবর (খাজনা) দাখিল হইয়াছে
ফিরোজ সরদার	খোদ

প্রজার উপর সালিয়ানা তলব

নগদ খাজনা	সার চার্জ	পথ কর	পূর্ত কর	শিক্ষা কর	বিবিধ: খাস জমি বাবদ লাইসেন্স ফি ১৭(ক)	বিবিধ: অন্যান্য ১৭(খ)	গ্রামীণ কর্মসংস্থান আইনে দেয়: সার চার্জ ১৮(ক)	গ্রামীণ কর্মসংস্থান আইনে দেয়: সেস ১৮(খ)	মোট
২২	১৩	১৪	১৫	১৬					

১৪০৮ ওয়াশীল ১৪২৮

	২০২৪	পূর্বের সনের বাকি	দ্বিতীয় সনের বাকি	হাল সনের পূর্ববর্তী	হাল	সুদ	শমিলন
	২০	২১	২২	২৩	২৪	২৫	২৬
খাজনা							
সার চার্জ							
পথ কর	১৭.	১.	১.	১.	১.	৪৭.	
পূর্ত কর	১৭.	১.	১.	১.	১.		
শিক্ষা কর	১৭.	১.	১.	১.	১.		
খাস জমি বাবদ লাইসেন্স ফি							
অন্যান্য							
গ্রামীণ কর্মসংস্থান আইনে দেয়							
(ক) সার চার্জ							
(খ) সেস							
মোট	৫১.	৩.	৩.	৩.	৩.	৪৭.	
বাদ মিলাই					=	১১০/-	

[illegible]

[illegible] এক শত দশ টাকা

যে সনের বাবদ ওয়াশীল তাহা লিখুন।

দ্রষ্টব্য : কোন প্রজার খাজনা দেওয়া হইলে এইখানে তাহার সবিশেষ বিবরণ লিখিতে হইবে।

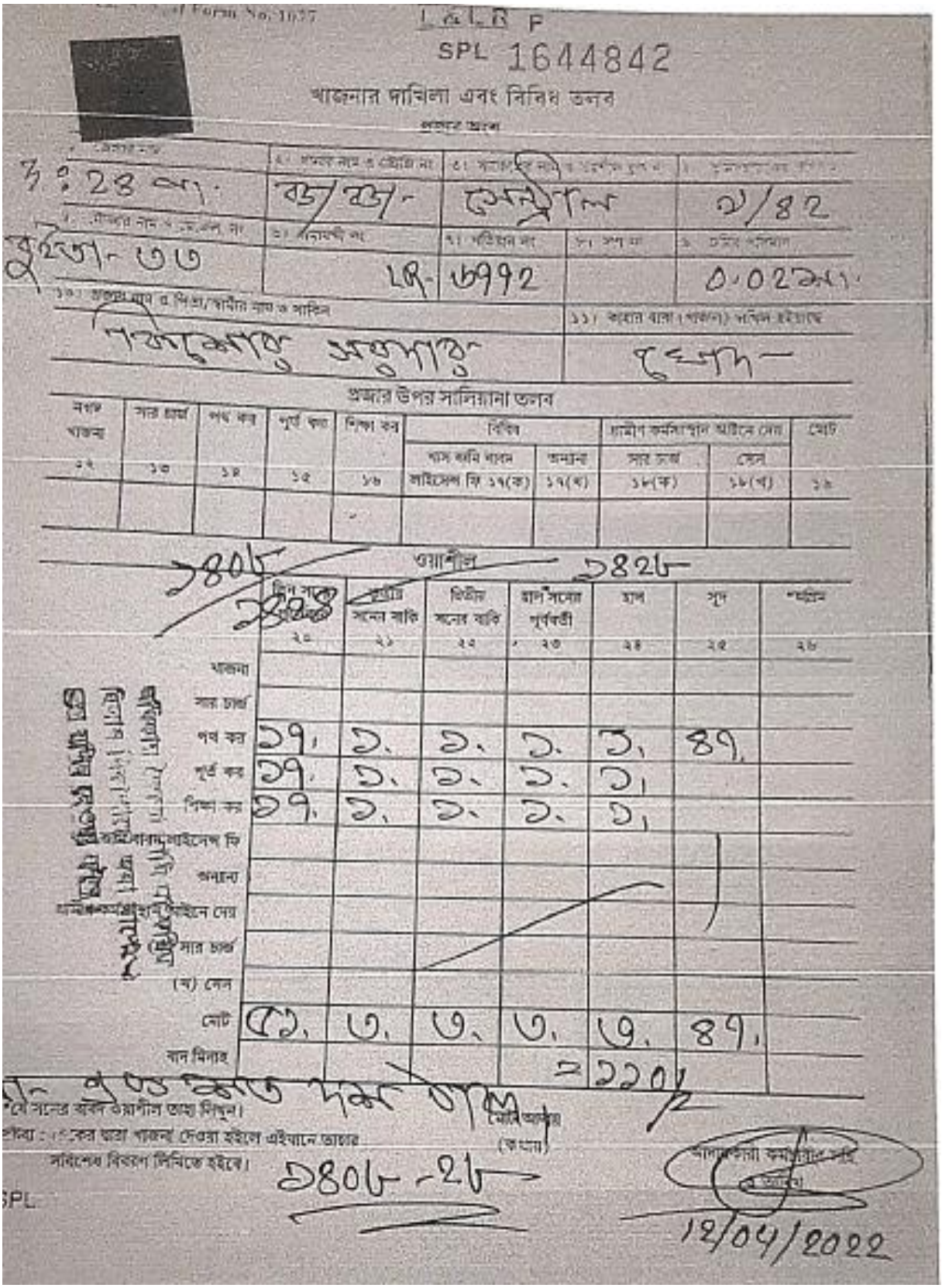
১৪০৮-২৮

মোট আদায় (কথায়)

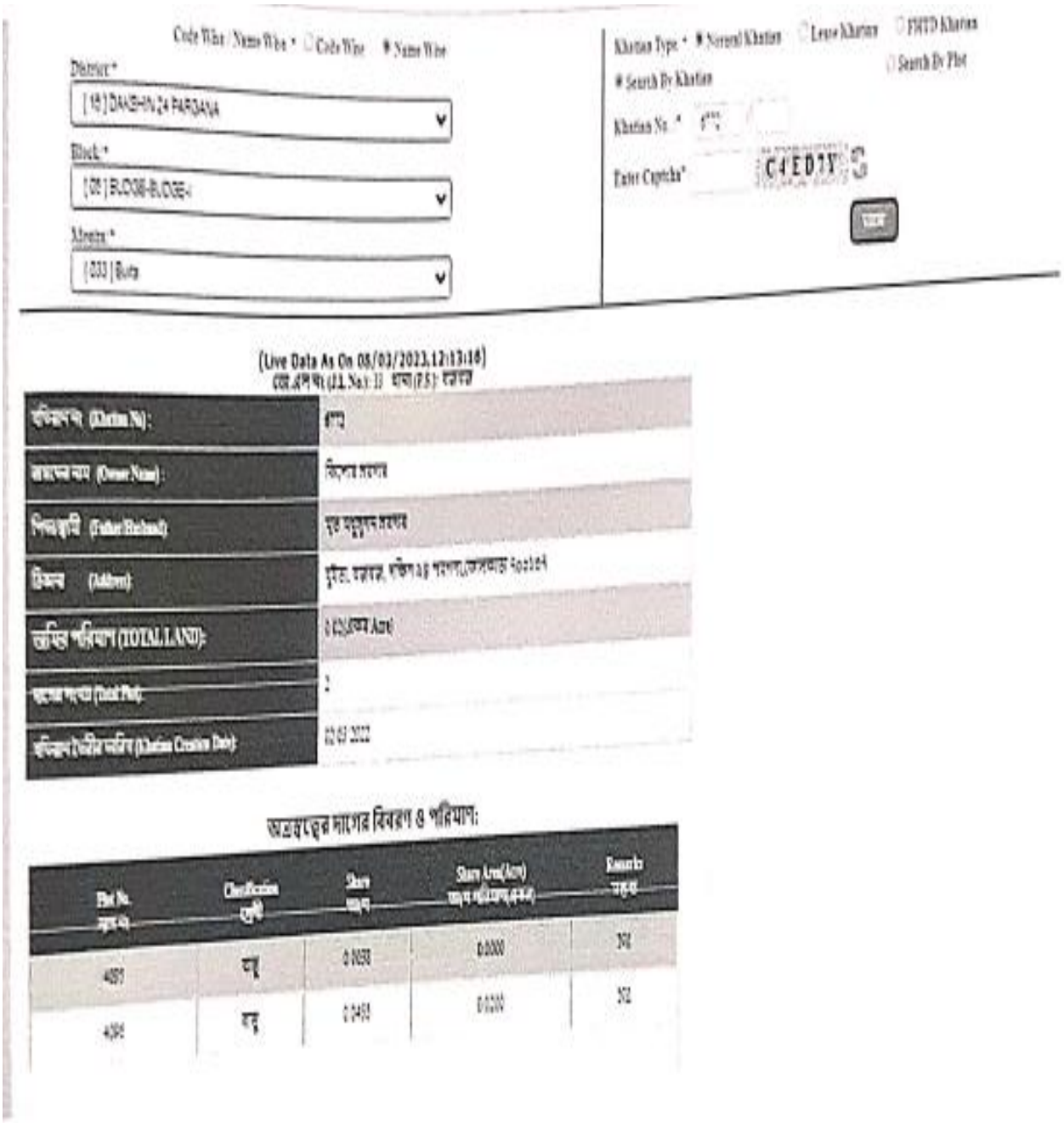
আদায়কারী কর্মচারীর সহি

12/04/2022

SPL



LAND RECORD



Code Wise / Name Wise * Code Wise Name Wise

District *

[15] DAKSHIN 24 PARGANA

Block *

[05] BUDGE-BUDGE-I

Mouza *

[033] Buda

Khatian Type * Normal Khatian Lease Khatian FMTD Khatian

Search By Khatian Search By Plot

Khatian No. * 6772

Enter Captcha* C4EDTY

Submit

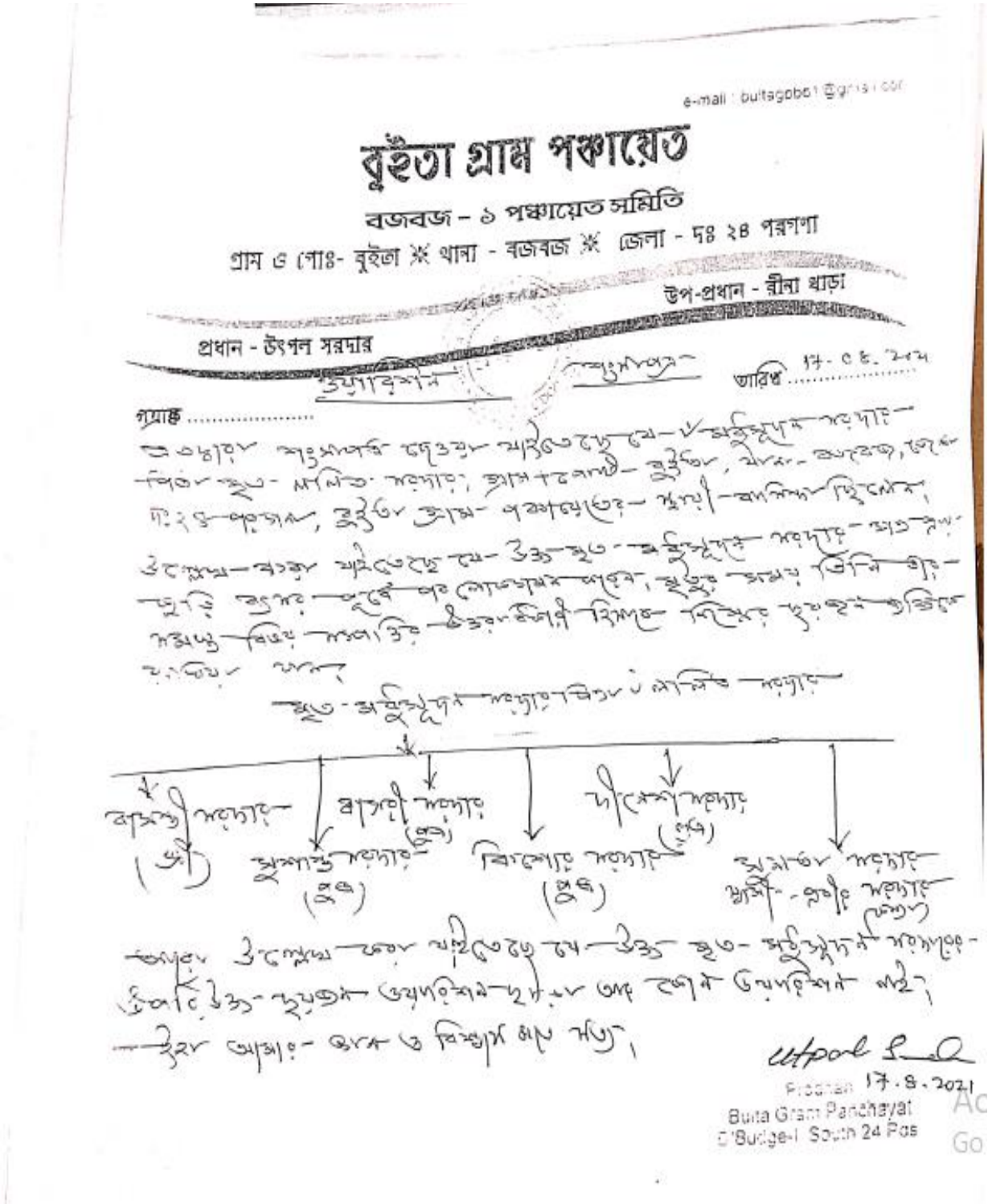
(Live Data As On 08/03/2023,12:13:16)

খতিয়ান নং (Khatian No):	6772
মালিকের নাম (Owner Name):	বিশেষ সরকার
পিতা/স্বামী (Father/Husband):	মৃত মধুসূদন সরকার
ঠিকানা (Address):	মুইতা, বজবজ, দক্ষিণ ২৪ পরগণা,কোলকাতা 700104
জমির পরিমাণ (TOTAL LAND):	0.02(একর Acre)
দাগের সংখ্যা (Total Plot):	2
খতিয়ান ইতিহাস তারিখ (Khatian Creation Date):	02/03/2022

অত্রস্বত্বের দাগের বিবরণ ও পরিমাণ:

Plot No. দাগ নং	Classification শ্রেণী	Share অংশ	Share Area(Acre) অংশ পরিমাণ(একর)	Remarks মন্তব্য
4097	বাস্তু	0.0058	0.0000	372
4096	বাস্তু	0.0458	0.0200	372

GRAM PANCHAYET



e-mail : buitagpbo1@gmail.com

বুইঁতা গ্রাম পঞ্চায়েত

বজবজ – ১ পঞ্চায়েত সমিতি

গ্রাম ও পোঃ- বুইতা ✻ থানা - বজবজ ✻ জেলা - দঃ ২৪ পরগণা

উপ-প্রধান - বীনা খাড়া

প্রধান - উৎপল সরদার

তারিখ 17. 8. 2021

পত্রাঙ্ক .....

Utpal Sardar
Pradhan 17.8.2021
Buita Gram Panchayat
C'Budge-I South 24 Pgs

SANCTION BUILDING PLAN

