Partha Ghosh

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

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Date: 15/05/2026

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.No.	Particulars	Content
I.	**Introduction**	
1.	Name of Valuer	Partha Ghosh
2.	Date of inspection	14/05/2026
	Date of Valuation	15/05/2026
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:- SRI DINESH BHANDHARI son of LATE JYOTIRMOY BHANDARI – MOB NO. 9830459641
5.	Name of Bank/FI as applicable	PNB, Branch-Garia-014320, Circle Sastra-Kolkata-South, 9th floor, Hemanta Basu Sarani.
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 Partly R.C.C. on Ground floor & Partly R.T, SHED on First Floor brick built wall & Adjoining building wall with owner's another property 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 : ***VILLAGE +P.O- ALIDA, P.S-MAGRAHAT,*** **MOUZA-SHYAMPUR, L.R KHATIAN NO. 8982 L.R. & R.S. PLOT NO-5947, J.L. NO-43, TOUZI NO. – 156, DISTRICT- SOUTH 24 PARGANAS, PIN-743355 UNDER DHAMUA DHAKHIN GRAM PANCHAYAT.**
2.	Municipal Ward No.	*Na*

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Partha Ghosh

3.	City / Town	Village- Adila, Dhamua
	Residential Area/ Commercial Area/ Industrial Area	Residential area
4.	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural	Lower Middle Class Semi Urban
5.	Coming under Corporation limit/ Village Panchayat/ Municipality	Gram Panchayat
6.	Postal address of the property	C/o- SRI DINESH BHANDHARI --- VILLAGE +P.O- ALIDA, P.S- MAGRAHAT, MOUZA-SHYAMPUR, L.R KHATIAN NO. 8982 L.R. & R.S. PLOT NO- 5947, J.L. NO-43, TOUZI NO. - 156, DISTRICT- SOUTH 24 PARGANAS, PIN-743355 UNDER DHAMUA DHAKHIN GRAM PANCHAYAT.
7.	Latitude, Longitude and Coordinates of the site	Lat : 22.2949602 Lon:- 88.3769813
8.	Area of the plot/land (supported by a plan)	2 satak or 1.21 cottah or 871.2Sq Ft. more or less as per PREVIOUS VALUATION REPORT & AS PER XEROX COPY OF Deed .
9.	Layout plan of the area in which the property is located	The subject property is located at Dhamua, Village Alida Xerox copy sanctioned plan provided to us .
10.	Development of surrounding areas	Developing
11.	Details of Roads abutting the property	Dhamua Rly Station Road to Sirakal Road by lane of village road near Melar math Alida Bibir Matar Mandir .
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	Not Available in the xerox copy of Deed	By 8 feet wide panchayet Road
South		By Adjoining wall of owned property after that Property Of Dilip Barik
East		By Property of Arun Barik Temporary Structure
West		By Doba of Others

	Extent of the site considered for valuation (least of 14 A & 14 B)	A II storied Building (R.C.C. Partly & R.T. Shed) of 1,586 Sqft in two floors & 2 satak or 1.21 cottah or 871.2Sq Ft. more or less as per PREVIOUS VALUATION REPORT & AS PER XEROX COPY OF Deed

PARTHA GHOSH Approved Valuer

15.	Description of Adjoining properties	North By Adjoining wall of owned property after that Property Of Dilip Barik	
	North	By 8 feet wide panchayet Road	Same
	South	By Adjoining wall of owned property after that Property Of Dilip Barik	
	East	By Property of Arun Barik Temporary Structure	
	West	By Doba of Others	
16.	Survey no. if any	Na	
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 22 yrs old constructed II storied RCC roof and RCC structure (R.C.C. Partly & R.T. Shed) brick built wall with land. Year of construction 2004 on words as gathered / as per PREVIOUS VALUATION REPORT.	
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Na	
20.	Any other aspect (Documents)	1. Xerox copy of Deed No I-3557/2003DT. 21.11.2003 2. Sanctioned Building Plan approved by Prodhan Dhamua South Gram Panchayat 3. BLLRO Tax receipt 4. Porcha , name of Dinesh Vhandari, danga land. 5. LSR of Adv. Subhendu Roy YR 2017	

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	Not Available
3.	Approved map / plan issuing authority	Not Available.
4.	Whether genuineness or authenticity of approved map / plan is verified	Xerox copy of Sanctioned plan provided
5.	Any other comments by our empanelled valuers on authentic of approved plan	No
6.	Planning area/zone	No
7.	Development controls	No
8.	Zoning regulations	No
9.	FAR/FSI permitted and consumed	No
10.	Ground coverage	792.55 Sqft in each floor (Gr Floor-792.55 Sqft and 1st floor-792.55 Sqft) as per Sanctioned Bldg. 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.	The subject property front side cemented road of 8 ft more or less back

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		side a doba and other side is another house of other's observed.
13.	Comment on unauthorized constructions if any	As per Building plan per floor is 792.55 sqft as per Sanctioned Plant but as per our physical measurement Gr floor and 1st floor 824 sqft each.
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?)	SRI DINESH BHANDHARI son of LATE JYOTIRMOY BHANDARI
3.	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	No.
4.	Comment on whether the IP is independently accessible?	Yes
5.	Title verification,	Na
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)**	No comments
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	no
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	no
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Not available.
18.	Any other aspect	Na
V	Economic aspects	The subject property is situated 2 KM

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		away from Dhanua Rly Station and nearby Land Mark Melar Math Alida Bibi Matar Mandir , 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	Semi Urban 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 subject property is situated 2 KM away from Dhanua Rly Station and nearby Land Mark Melar Math Alida Bibi Matar Mandir , 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	NO
	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	Yes
	c)Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	500 meter Primary Health centre is near of the property
IX	Marketability	No
	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.	Poor

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	4. Comparable sale prices in the locality.	
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 poor.
5.	Age of the building	22yrs more or less
6.	Total life of the building,	58 yrs
7.	Extent of deterioration,	The property is 22 yrs construction and in normal position
8.	Structural safety	Yes
9.	Protection against natural disasters viz. earthquakes,	No
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	No
1.	Use of environment friendly building materials, Green building techniques if any,	No
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	Poor
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 8 feet wide village road after 500 meter main road and 2 KM away Dhamua Rly Station

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XIV	Valuation

TO ASCERTAIN THE FAIR MARKET VALUE OF THE FREEHOLD INTEREST OF THE SUBJECT PROPERTY 2 satak or 1.21 cottah or 871.2Sq Ft **MORE OR LESS OF 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. 3,50,000/- per Cottah OR 720 SQFT of land

Thus the value of land = 2 satak or 1.21 cottah or 871.2Sq Ft **more OR LESS = 871.2 x Rs. 486/- (per square feet) = 4,23,403 /- or say Rs. 4,23,000/-**

Total MARKET VALUE (M.V.) OF THE SAID PROPERTY UNDER REFERENCE AS ON DATE Rs. 4,23,000/- (Rupees Four Lakhs Twenty Three thousand only).....(A)

(B) BUILDING :

Therefore the value of the subject building comes Gr floor to 792.55 **sqft (R.C.C.) x Rs.1500/- per sft = Rs. 11,88,825/-**

Thus the value of the subject building comes 1st floor to 792.55 **sqft (R.T. SHED) x Rs.800/- per sft = Rs. 6,34,040/-**

The cost of construction = Rs. 18,22,865/-

Less : Depreciation 22 yrs x 90 / 80 = 24.75 % on it = Rs. 4,51,159/-

Total Value of the building Rs. 13,71,706/-

Less: @15% Adjoinig property of Owner's On south Rs. 2,05,755/-

Depreciated Replacement cost become Rs. 11,20,463/- or say Rs 11,65,951/-

(Rupees Eleven Lakhs Sixty Five Thousand Nine Hundred Fifty One only) ....(B)

Thus the value of the property as on date A+B = Rs. 4,23,000/-+ Rs. 11,65,951/- = Rs. 15,88,951/- orr Rs. 15,99,000/- say

Total MARKET VALUE (M.V.) OF THE SAID PROPERTY UNDER REFERENCE AS ON DATE Rs. 15,99,000/- (Rupees Fifteen Lakhs Ninety Nine Thousand Only)

PARTHA GHOSH Approved Valuer

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. 15,99,000/-** (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: 21.11.2003
ii. Purchase Price of immovable property: **3,60,000/-**
iii. Book value of immovable property: **Rs. 15,99,000/-**
iv. Realizable Value of immovable property : **Rs. 14,39,100/-**
v. Distress Sale Value of immovable property': **Rs. 12,79,200/-**
vi. Guideline Value (value as **per Circle Rates), if applicable, in the** area where: **Rs. 88,000/- for 2 satak or 871.2 Sqft of Land**

Note :-
a) On the west of the subject property after the common passage there is a adjoining part with Owner's Property on south side .
b) We did not get any demarcated site plan and legal searching report

Immovable property is situated. Near Melar Math Alida Bibi Matar Mandir

Place :Kolkata

Date : 15/05/2026

Partha Ghosh.
Signature

(Name and Office Seal of the approved Valuer)

PARTHA GHOSH
M.Sc. REAL ESTATE VALUATION
AMISE (CIVIL ENGINEERING)
Govt. Registered
Valuer under [illegible] of the
[illegible]

Encl:

1. **Declaration from the valuer**
2. **Model code of conduct for valuer**
2. **Photograph of owner with the property in the background**
3. **Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (e.g Google earth)/etc**
4. **Layout plan of the area in which the property is located No**
5. **Building plan- yes**
6. **Floor plan- No**
7. **8. Any other relevant documents/extracts : yes**

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/S ON 21.09.2024. ALONG WITH (NAME OF THE BANK OFFICIAL ACCOMPANIED, IFANY- NO)

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

F. THE PROPERTY IS IDENTIFIED BY **Mr. Dinesh Bhandhari /9830459641 & Mr. Asaruffala Mondal - 9830949486**

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.

M.I IS HEREBY CERTIFIED THAT THE PRESENT MARKET VALUE OF THE ABOVE PROPERTY IS, IN MY OPINION/OUR OPINION **Rs.15,99,000/-/-** AND THE ESTIMATED REALIZABLE VALUE UNDER DISTRESS SALE WILL **Rs. 14,39,100/-**

N.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 : 15/05/2026

Partha Ghosh

PARTHA GHOSH
M.Sc. REAL ESTATE VALUATION
AMISE (CIVIL ENGINEERING)
Govt. Registered
Valuer under Section 34AB of the
Wealth Tax Act, 1957

MODEL CODE OF CONDUCT

(Adopted In line with Companies (Registered Valuers and Valuation Rules , 2017)) All valuer empaneled 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.

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Approved Valuer

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 clients 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,

PARTHA GHOSH

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 : 15/05/2026

Place : Kolkata

Signature

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

PARTHA GHOSH
M.Sc. REAL ESTATE VALUATION
AMISE (CIVIL ENGINEERING)
Govt. Registered
Valuer under Section 34AB of the
wealth Tax Act, 1957

APPENDIX XV

DECLARATION FROM VALUERS

I hereby declare that:

a. The information furnished in my valuation report dated 15/05/2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

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

c. I have personally inspected the property on 14/05/2026. 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

g. valuation in the Part-B of the above handbook to the best of my ability. have read the

h. 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

j. valuation in the IVS in "General Standards" and "Asset Standards" as applicable.

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)

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

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

n. Further, I hereby provide the following information

Date: 15/05/2026

Place: Kolkata

Signature Partha Ghosh.

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

PARTHA GHOSH
M.Sc. REAL ESTATE VALUATION
AMISE (CIVIL ENGINEERING)
Govt. Registered
Valuer under Section 34AB of the
wealth Tax Act, 1957