Valuation Report

Valuation Of A Residential Flat At Entire 3rd Floor Of A Four (G+3) Storied Building , Situated At Premises No. 349, Nayabad, Mouza – Nayabad, J.L. No. 25, R. S. No. 3, Touzi No, 56, R.S. Dag. No. 134, R.S. Khatian No. 70, Under Jurisdiction Of Kolkata Municipal Corporation, Ward No. 109, Borough – Xii, P.S.: Purba Jadavpur, Kolkata - 700099, Dist. – South 24 Pgs., West Bengal.

Owners : 1. Smt. Ruma Chakraborty,
W/O. Sri Shambhunath Chakraborty.
2. Smt. Sri Shambhunath Chakraborty,
S/O Late Kamakshya Charan Chakraborty.

PUNJAB NATIONAL BANK
GANGULY BAGAN BRANCH

Kanti Chandra Bhattacharyya **M.Sc. (Nuclear Physics) C.U.**

IBBI VALUER (13194)
Ex-Chief Valuer, H.I.T. (U.D. Dept. Govt. of W.B.)
B.E. in Valuation (F.I.S.), F.I.V.
C.B.D.T. Valuer of Income Tax, Govt. of India, CAT-1/2010-11
Panel Liquidator Valuer of Calcutta High Court Govt. of India and
Panel Valuer of Calcutta High Court Original Side
Panel Valuer of PNB, Indian Bank, UCO Bank, Axis Bank etc.

15, Hari Ghosh Street
Sisir Nilay, Flat No. 2D & 2E
Kolkata - 700006, W.B.
Mobile : 9231374624 / 9073670205
e-mail : kanti.bhattacharyya@gmail.com
kc.bhattacharyya1950@gmail.com

Kanti Chandra Bhattacharyya

IBBI VALUER (13194), M.Sc. (Nuclear Physics) from Presidency College (C.U.)

B.Sc. (H) in Physics from R.K. Mission Vidyamandir, Belurmath
Ex-Chief Valuer of H.I.T. (under U. D., Govt. of W.B.)
Chartered Engineer and Valuer
CAT-I/2010), C.B.D.T. Valuer of income tax, Govt. of India
Fellow of Institution of surveyor (F.I.S) and (F.I.V)
Valure of Calcutta High Court original Side
Valuer of Kolkata Port Trust & LIC (India)
Valuer of PNB, Indian Bank, UCO Bank, Axis Bank, Union Bank, U-Gro Capital & etc.

"SISIR NILAY"
Flat No. 2D, 2nd Floor
15, Hari Ghosh Street, Kolkata - 700006
Mobile No. +91 9231374624 (), 9073670205
E-mail: kanti.bhattacharyya@gmail.com

VALUATION REPORT
PUNJAB NATIONAL BANK
(IN RESPECTOF FLAT)

REF. No: PN/JR/117/26-27. **Dated. 22.04.2026.**

I.	**GENERAL :**	
01	Name & address of valuer	Kanti Chandra Bhattacharyya, Chartered Valuer, IBBI Valuer. CAT – 1/1/2010-11 C.B.D.T Valuer of Income Tax. Resi at. Sisir Niloy, Flat No. 2D & 2E 15 Hari Ghosh Street, Kolkata- 700006.
02.	Purpose for which the valuation is made	To assess the Present Market Value of the property for OTS /auction For Punjab National Bank, Ganguly Bagan Branch.
03.	a) Date of Inspection	21.04.2026.
	b)Title Deed Number And Date.	Sale Deed No. I – 06274/ 2010, Dated. 16.08.2010.
	b) Date on which the valuation is made	22.04.2026.
04.	List of documents produced for perusal	All documents are photocopy as follows : 1. Sale Deed No. I – 06274/ 2010, Dated. 16.08.2010. 2. Sanction Plan No. 339/XII/03-04, Dated. 09.09.2003 .
05.	Name of the owner(s) and his/their address (es) with Phone No. (Details of share of each owner in case of joint ownership)	**Owners:** 1. Smt. Ruma Chakraborty, W/O. Sri Shambhunath Chakraborty. 2. Smt. Sri Shambhunath Chakraborty, S/O Late Kamakshya Charan Chakraborty.
06.	Brief description of the property	The property is a residential flat at entire 3rd floor of a Four (G+3) Storied Building . The Flat was lock & key.
07.	Location of the property	Situated At Premises No. 349, Nayabad, Mouza – Nayabad, J.L. No. 25, R. S. No. 3, Touzi No, 56, R.S. Dag. No. 134, R.S. Khatian No. 70, Under Jurisdiction Of Kolkata Municipal Corporation, Ward No. 109, Borough – Xii, P.S.: Purba Jadavpur, Kolkata - 700099, Dist. – South 24 Pgs., West Bengal. The property is near to Nayabad Bheri.
	a) Plot No./Survey No.	R.S. Dag. No. 134, R.S. Khatian No. 70,
	b) Door No./Flat No.	Entire 3rd Floor .

KANTI CHANDRA BHATTACHARYYA KOLKATA VALUER

	c) T.S. No./ Village	Nayabad, Mukundapur.
	d). Ward/Taluka	Ward No. 109.
	e) Mandal/District	Dist. – South 24 Pgs.
	f) Date of issue and validity of approved map/plan	Sanction Plan No. 339/XII/03-04, Dated. 09.09.2003 Approved By KMC.
	g)Approved map/plan issuing authority	Kolkata Municipal Corporation.
	h) Whether genuineness or authenticity of approved map/ plan is verified	Yes.
	I) Any other comments by our empanelled valuers on authentic of approved plan	No.
	j) Comments on unauthorized construction if any	No.
	k) Comments on demolition proceedings if any	No.
08.	Postal address of the property	**Entire 3rd Floor,** Premises No. 349, Nayabad, Mouza – Nayabad,, P.S.: Purba Jadavpur, Kolkata - 700099, Dist. – South 24 Pgs., West Bengal. The property is near to Nayabad Bheri.
09.	City/Town	Kolkata – 700099.
	Residential area/ Commercial area/ Industrial area	Residential area.
10.	Classification of the area	
	i) High/Middle/Poor | Middle	ii) Urban/Semi-Urban/Rural | Urban.
11.	Comments on whether the society where the flats are located is freely accessible.	Yes.
12.	Coming under Corporation limit/ Village Panchayat / Municipality	Under Jurisdiction of Kolkata Municipal Corpo ation limits.
13.	Whether covered under any State/ Central Govt. enactments (e.g. Urban land Ceiling Act) or notified under agency area/ scheduled area/ cantonment area	No.
14.	Boundaries of the property as per deed	Boundaries of the Flat. (Ass per plan)
	North : By 20' Wide Road.	Open To Sky.
	South : By Land of Jadavpur University.	Open To Sky.
	East : By Plot No. 12.	Open To Sky.
	West : By Plot No. 14.	Entrance & lobby.
	Whether the boundary is matching, reason for deviation	N.A.
	Mention plot no of the property surrounded in each direction	The property is a flat.

15	Dimensions of the site	A. As per the Deed	B. Actual
	North	N.A.	N.A.
	South	N.A.	N.A.
	East	N.A.	N.A.
	West	N.A.	N.A.

16	Extent of the site	Total land area – 2 Cottah 12 Chhitak 23 Sq. Ft. (As per Deed).

KANTI CHANDRA BHATTACHARYYA KOLKATA

16.1	Latitude, Longitude & Co-ordinates of flat	22.486211, (N), 88.409864 (E)
17.	Extent of the site considered for Valuation (least of 13A &13B)	Not applicable (For Flat proportionate land is considered)
18.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month	Bank occupied but at the time of visit found that unauthorized occupancy Mr. Bose .

II.	**APARTMENT BUILDING :**			
No.	**Description**		**Remarks**	
1.	Name of the Apartment		**Nil.**	
2.	Description of the Locality Residential / Commercial/Mixed		Residential area.	
	T.S. No.		N.A.	
	Block No.		N.A	
	Ward No.		109.	
	Village/Municipality /Corporation		Kolkata Municipal Corporation.	
	Door No. Street or Road (Pin Code)		**Entire 3rd Floor,** Premises No. 349, Nayabad, Mouza – Nayabad, P.S.: Purba Jadavpur, Kolkata - 700099, Dist. – South 24 Pgs., West Bengal. The property is near to Nayabad Bheri .	
3.	Description of the Locality Residential/Commercial/Mixed		Residential area.	
4.	Year of Construction		2006 (As Reported)	
	Stages of Construction		Complete.	
5.	Number of Floors		Four (G+3) Storied.	
6.	Type of Structure		RCC Column structure.	
7.	Number of Dwelling Units in the Building		3 nos of unit in the building.	
8.	Quality of Construction		Poor	
9.	Appearance of the Building		Poor	
10.	Maintenance of the Building		Poor	
11.	Facilities available			
	Lift	Nil	Car Parking - Open/Covered	Nil.
	Protected Water Supply	Provided.	Is compound wall exist	Provided.
	Underground Sewerage	Septic Tank.	Is pavement laid around the Building?	Provided.

III	**FLAT :**			
1.	The floor in which the flat is situated		Entire 3rd Floor.	
2.	Door No. of the Flat		Entire 3rd Floor.	
3.	Specifications of the Flat			
	Roof	RCC	Windows	All. Sliding windows.
	Flooring	Not known The flat was lock & key.	Fittings	Not known .
	Doors	Wooden Doors.	Finishing	Not known.
4.	House Tax		Not provided.	
	Assessment No.		N.A.	
	Tax paid in the name of		N.A.	
	Tax amount		N.A.	

KANTI CHANDRA BHATTACHARYYA KOLKATA

5.	Electricity Service Connection No.	Not Produced to Us.
	Meter Card is in the name of	Not Produced to Us.
6.	How is the maintenance of the Flat?	Good.
7.	Sale Deed executed in the name of	**Owners:** 1. Smt. Ruma Chakraborty, W/O. Sri Shambhunath Chakraborty. 2. Smt. Sri Shambhunath Chakraborty, S/O Late Kamakshya Charan Chakraborty.
8.	What is the undivided area of land as per Sale Deed.	Proportionate undivided share of land.
9.	What is the plinth area of the flat.	Super Built up area of the Flat = 700.0 Sq.ft. (As per Sale Deed) consider for valuation. Assessed Built up area of the flat = 560.0 Sq. ft. (As assessed)
10.	What is the Floor Space Index (Approx)	N.A.
11.	What is the Carpet Area of the Flat?	476.0 Sq. Ft. (As assessed)
12.	Is it Posh/I Class/Medium/Ordinary?	Medium.
13.	Is it being used for Residential or Commercial purpose?	Residential purpose.
14.	Is it Owner occupied or let out?	Bank occupied but at the time of visit found that unauthorized occupancy Mr. Bose (by name plate) .
15.	If rented, what is the monthly rent?	Not applicable.

IV.	**MARKETABILITY:**	
1.	How is the marketability?	Good.
2.	What are the factors favouring for an extra Potential Value?	Good Locality & good communication facilities also all civic amenities are close to the property. The property is near to Nayabad Bheri . The location of the property area is residential.
3.	Any negative factors are observed which affect the market value in general?	No.

V.	**RATE:**	
1.	After Analysing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? (Along with details/ reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	To a tune of Rs. 3,000.00 to Rs. 3,500.00 per Sq. ft. of S.B.A for Flat
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details)	To a tune of Rs. 3,000.00 per Sq. ft. of S.B.A for flat .
3.	Break-up for the Rate:	
	i) Building + Services	(Rs. 1400.00 + Rs. 300.00) = Rs.1700.00 per Sq. ft. of B. A. for flat.
	ii) land + Others	Rs. 1300.00 of S.B.A for flat (For Land & Others)

KANTI CHANDRA BHATTACHARYYA KOLKATA VALUER

4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Market Value of the apartment Rs. 23,52,651/- (copy enclosed)

VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION :

a.	Depreciated Building Rate	
	Replacement cost of flat with Services [v(3)i]	(560.0 Sq. Ft X Rs.1800.00 per Sq. Ft.)= Rs. 9,52,000.00
	Age of the Building	20 Year.
	Life of the Building estimated	Total life = 80 Years Residual life = 60 years (Approx)(If under proper maintenance)
	Depreciation percentage assuming the salvage value as 10%	1.125 % Per Year.
	Depreciated Ratio of the Building	1.125% X 20= 22.5%
b.	Total Composite Rate arrived for valuation	
	Depreciated Building Rate VI(a)	Rs. 1317.00 per Sq. ft. of B.A. for flat .
	Rate of land & other V(3)ii	Rs. 1300.00 per Sq. ft. of S.B.A. for flat.
	Total Composite Rate	Rs. 2617.00 per Sq. ft. of S.B.A.

DETAILS OF VALUATION

Sl.No.	Description	Qty.	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	a) Present value of the Flat	700.0 Sq. ft. (S.B.A)	Rs. 2617.00	Rs. 18,31,900.00
	Total Market Value			= Rs. 18,31,900.00

Say = Rs. 18,32,000.00
Realizable Value = Rs. 16,49,000.00
Distress Value = Rs. 14,65,000.00

Here the valuation is assessed by	**Composite Rate Method"**
i) Saleability	Visually Good
ii) Likely Rental value in future	Good
iii) Any likely income it may generate may be discussed	Rental Value.(demand in such area is very high)
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	**Rs. 18,32,000.00 (Rupees Eighteen Lac Thirty Two Thousand Only)**
Date of purchase of immovable property	Sale Deed No. I – 06274/ 2010, Dated. 16.08.2010.
Purchase Price of immovable Property	Rs. 10,00,000,00
Book value of the immovable Property	N.A.
Realizable Value of the immovable Property	**Rs. 16,49,000.00**
Distress Sale Value of the immovable Property	**Rs. 14,65,000.00**
Guideline Value (value as per circle Rates) If Applicable, in the area where immovable property is situated.	Market Value of Apartment :- Rs. 24,47,375/- (copy enclosed)
Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing, NHB Residex etc. (Copy enclosed)	Copy Enclosed.

Date: 22.04.2026.
Place: Kolkata

Kanti Ch. Bhattacharyya

Signature
(Name of the Approved Valuer and Seal)

Kanti Chandra Bhattacharyya
IBBI VALUER (13194) M Sc Nuclear Physics (C U)
B E in Valuation (F I S) (F I V)
Chartered Valuer
CAT-1/2010-11, C B D T Valuer of Income Tax, Govt of India
Panel Valuer of Calcutta High Court Original Side
Panel Valuer of PNB, Indian Bank, UCO Bank, Axis Bank, UGRO Capital, Union Bank, LIC, Port Trust, etc

DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated. 22.04.2026 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 21.04.2026. 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 Imprisonment.

e. I have not been found guilty of misconduct in my professional capacity.

f. I have read the Handbook on Policy, standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" as enshrined for valuation in the Part –3 of the above handbook to the best of my ability.

g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined in the IVS in "General Standards" and "Asset Standards" as applicable.

h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure-III-A signed copy of same to be taken and kept along with this declaration).

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

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

k. That the Bank reserves the right to take appropriate legal action including dis-empanelment and filing / lodging / reporting complaint to IBA / any professional body in case my or our services are found to be negligent or deficient or found to be having facilitated willful default by the borrower or where any willful negligence / malpractice on my / our part is found to be a causative factor for fraud.

KANTI CHANDRA BHATTACHARYA * VALUER * KOLKATA

Sl. No	Particulars	Valuer Comment
1.	Background information of the asset being valued;	The property is a residential flat at entire 3rd Floor of a four (G+3) Storied Building .
2.	Purpose of valuation and appointing Authority	To assess the Present Market Value of the property for financial assistance Manager of Panjab National Bank, Ganguly Bagan. Verbally appointed Kanti Chandra Bhattacharyya for the above mentioned work.
3.	Identity of the valuer and any other experts involved in the valuation.	Kanti Chandra Bhattacharyya Sisir Niloy, Flat No. 2D & 2E 15 Hari Ghosh Street, Kolkata- 700006.
4.	disclosure of valuer interest or conflict, if any;	N.A.
5.	date of appointment, valuation date and date of report;	Date of appointment – 16.04.2026. Date of Visit – 21.04.2026. Date on which the valuation is made – 22.04.2026.
6.	inspections and/or investigations undertaken;	21.04.2026.
7.	nature and sources of the information used or relied upon;	Extensive local enquiry, Directors of registration & Stamp Revenue Govt. of WB. & Current property price trends in the locality.
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Composite Rate Method.
9.	Restrictions on use of the report, if any;	Only for the bank purpose.
10.	Major factors that were taken into account during the valuation;	Good Locality & good communication facilities also all civic amenities are close to the property. The property is near to Nayabad Bheri. The location of the property area is residential.
11.	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.	Actually for the caveats purpose legal report should be considered.

Date: 22.04.2026.
Place: Kolkata

Signature
(Name of the Approved Valuer and Seal)

Kanti Ch. Bhattacharyya

Kanti Chandra Bhattacharyya
IBBI VALUER (131941) M. Sc. Nuclear Physics (C.U.)
B.E. in Valuation (F.I.S.) (F.I.V.)
Chartered Valuer
CAT-1 2010-11, C.B.D.T. Valuer of Income Tax, Govt. of India
Panel Valuer of Calcutta High Court Original Side
Panel Valuer of PNB, Indian Bank, UCO Bank, Axis Bank,
UGRO Capital, Union Bank, LIC, Port Trust, etc

Directorate of Registration and Stamp Revenue

Finance Department, Government of West Bengal

Home | About Us | Contacts | Rules, Acts & Notification | Citizen's Information | Grievance Redressal | RTI | Go | Officer's Login

Market Value of Apartment

(*) marked items are mandatory

District *	South 24 Parganas	Thana *	Purba Jadavpur
Local Body *	Kolkata Municipal Corporation	Mouza	Not Available
Road *	Nayabad	Road Zone	Not Available
Premises No	349	Ward No	109
Jurisdiction of *	A.D.S.R. SEALDAH	Kolkata Municipal Corporation *	KOLKATA MUNICIPAL CORPORATION
Plot No*	LR 0 / 0	Project Name *	Not Specified
Apartment Type *	Flat/Apartment, Mezzanine Floor, Covered Garage, Open Garage	Area	Carpet Area * 475; Covered Buildup Area * 550; Super Buildup Area 700
Use of Flat *	Residential	Floor Type *	Mosaic
Flat located in which floor *	3	Flat No	
Age of the Flat (in year) *	20	Litigated Property?	No
Is property on Road	Yes	Width of Approach Road (in feet)	0
Encumbered By Tenant ?	No	Is Tenant is a Purchaser?	No
No of floor in Building *	4	Provision for Lift	No

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

Type the characters shown: G8M3M7 Try new characters

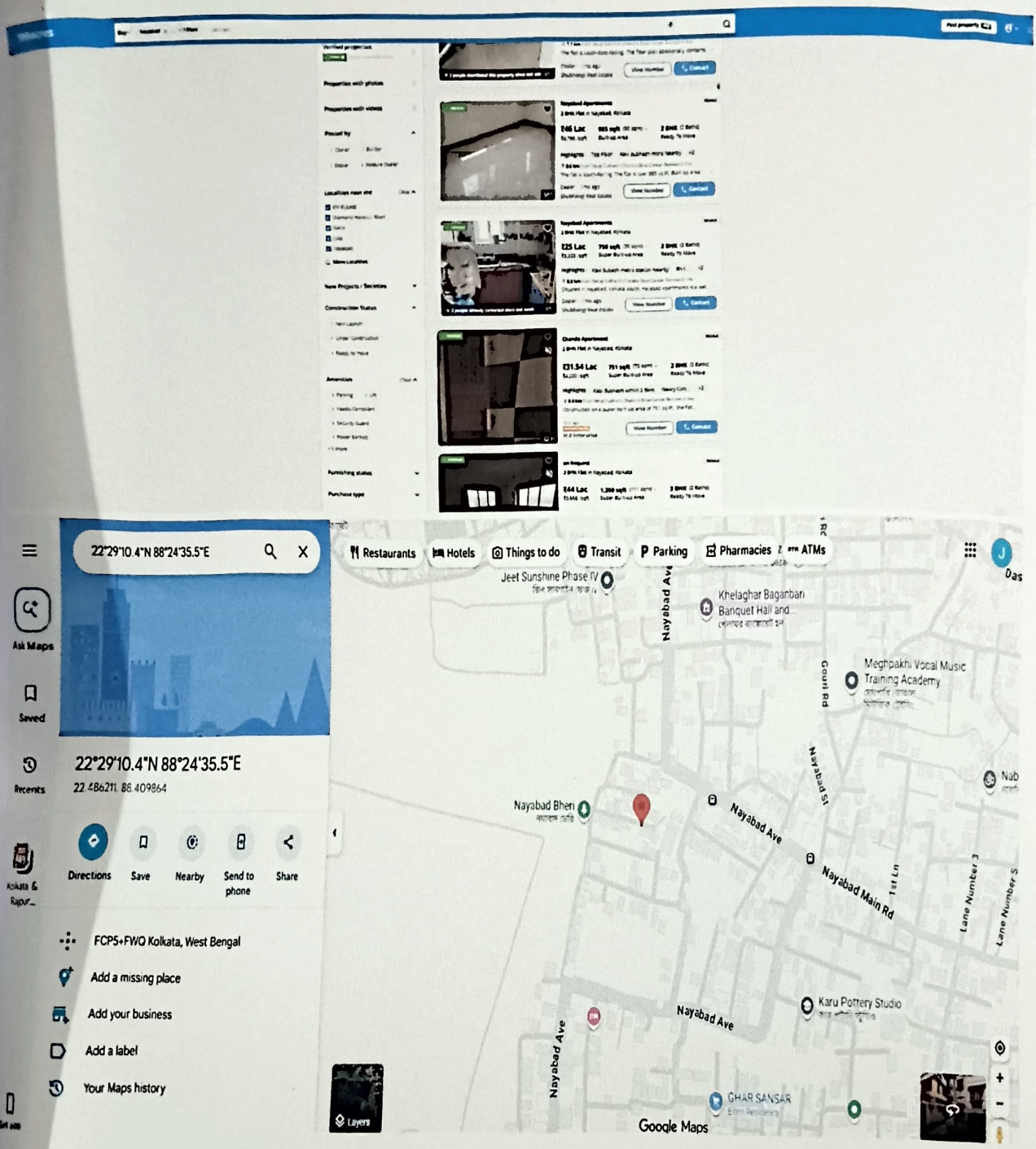
Market Value of Apartment :- Rs. 24,47,275/-

Display Market Value

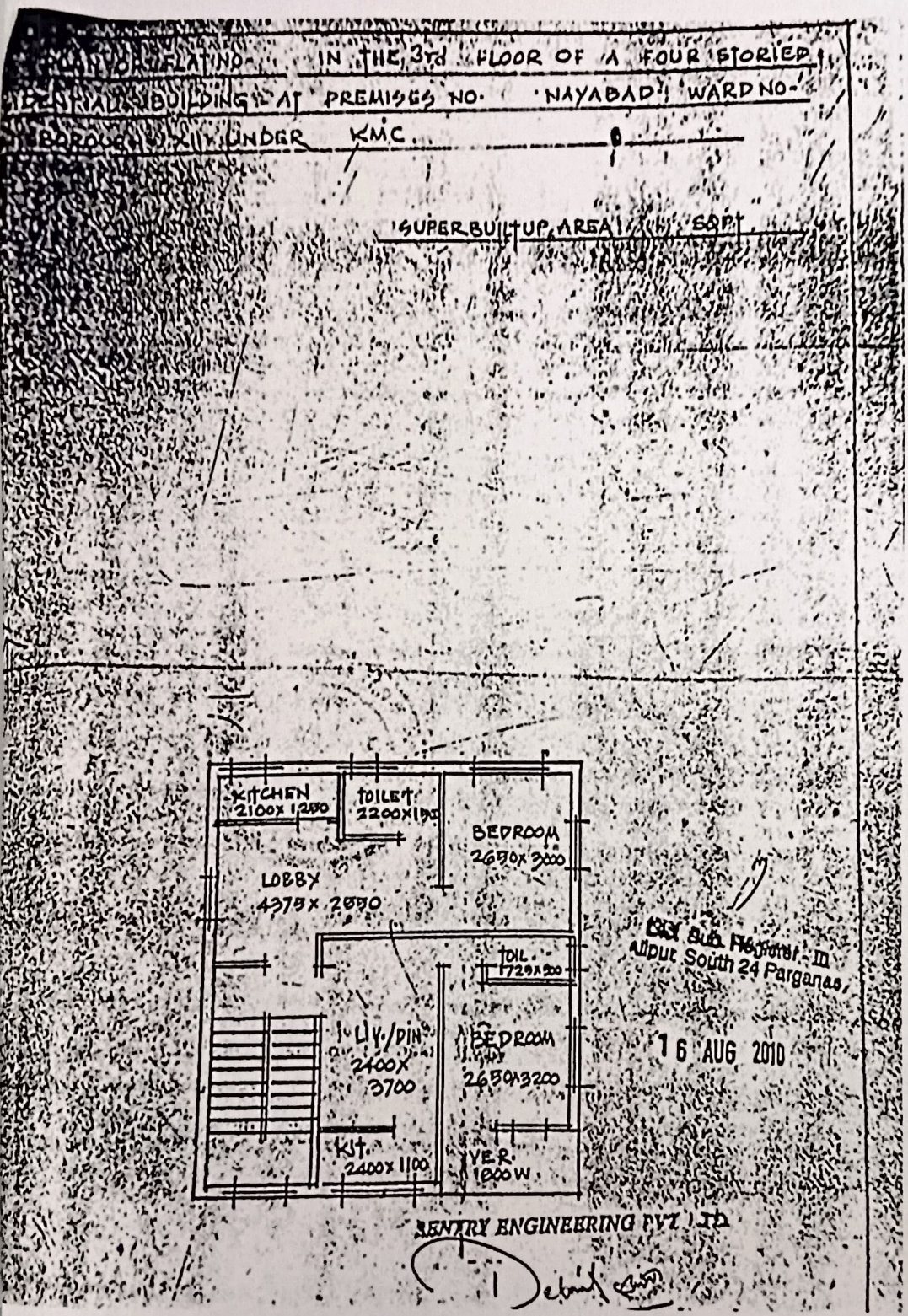
Service Count: 5,78,126

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

KANTI CHANDRA BHATTACHARYYA KOLKATA VALUER


22°29'10.4"N 88°24'35.5"E
Ask Maps
Saved
Recents
Directions
Save
Nearby
Send to phone
Share
FCP5+FWQ Kolkata, West Bengal
Add a missing place
Add your business
Add a label
Your Maps history
Restaurants
Hotels
Things to do
Transit
Parking
Pharmacies
ATMs
Jeet Sunshine Phase IV
Khelaghar Baganbari Banquet Hall and
Meghpakhi Vocal Music Training Academy
Nayabad Bheri
Nayabad Ave
Nayabad Main Rd
Karu Pottery Studio
GHAR SANSAR
Google Maps


KANTI CHANDRA BHATTACHARYYA
KOLKATA
VALUER



KANTI CHANDRA BHATTACHARYYA KOLKATA VALUER

CERTIFIED COPY

Before starting any construction the said must conform with the plans mentioned and all the conditions as proposed in the plan should be fulfilled.

The validity of the written permission to execute the work is subject to the above conditions.

A suitable pump has to be provided for drawing Unfiltered Water for the distribution to the flushing cisterns and a note on the building to that effect.

Plan for Water Supply arrangement including DRAINAGE SCHEME should be submitted to the Office of the Executive Water Supply and the sanction thereof before proceeding with the work of Water Supply any deviation may lead to demolition of work.

No Rain Water pipe shall be fixed or discharged on Road or Footpath.

Drainage plan should be submitted to the Deputy Executive Engineer (Hqrs) and the sanction obtained before proceeding with the drainage work.

For Commencement of Erection/ Re Erection within Two Years will Require Fresh Application for Sanction.

Design of all Structural Elements including that of the Foundation should conform to Standards specified in the National Building Code of India.

THE SANCTION IS VALID UP TO 31/12/05

CALCUTTA MUNICIPAL CORPORATION
BUILDING DEPARTMENT
CERTIFIED COPY OF B.S. PLAN

RESIDENTIAL BUILDING

CONSTRUCTION SITE SHALL BE MAINTAINED TO PREVENT MOSQUITO BREEDING AS REQUIRED UNDER SECTION 478 OF CMC ACT 1980. IN SUCH MANNER AS TO FILL ALL WATER COLLECTIONS PARTICULARLY LIFT WELLS, PITS, BASEMENT DURING SITES, OPEN RECEPTACLES ETC MUST BE EMPTIED COMPLETELY TWICE A WEEK.

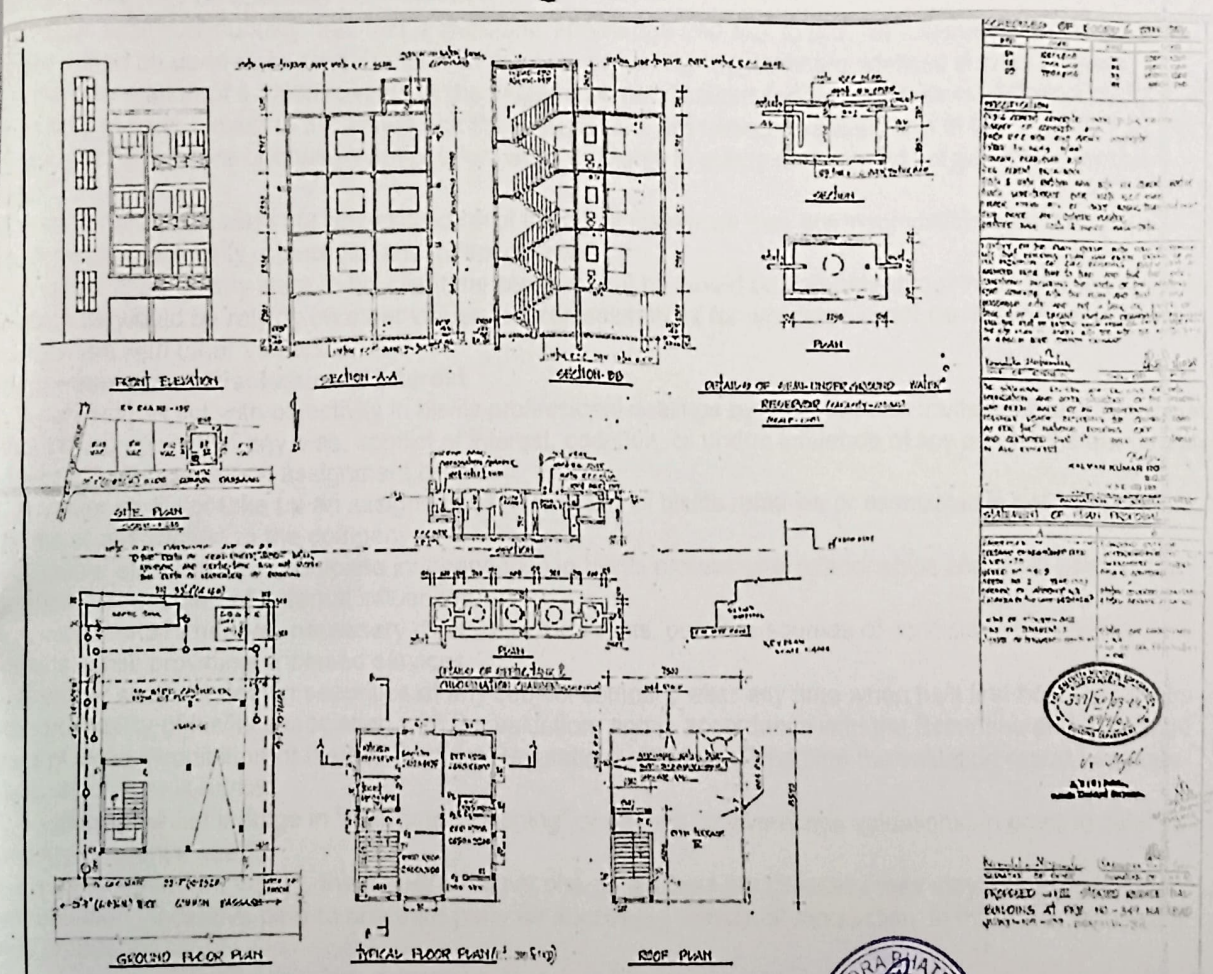
DEVIATION WOULD MEAN DEMOLITION

All building Materials necessary for construction should confirm to standard specified in the National Building Code of India.

The building materials that will be stacked on Road/Passage or Foot-path beyond 3-months or after occupancy of G. Floor, whichever is earlier may be seized forthwith by the C.M.C. at the cost and risk of the owner.

Necessary steps should be taken for the safety of the lives of the adjoining public and property during construction.

No Power Driven tube well will be allowed to Sink for ground Water extraction.



KANTI CHANDRA BHATTACHARYYA KOLKATA VALUER

Appendix - VI
MODEL CODE OF CONDUCT FOR VALUERS
{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

ll valuers empanelled with bank shall strictly adhere to the following code of conduct:

ntegrity and Fairness

A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/ :s ealings with his/its clients and other valuers.

A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional lationships.

A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not isrepresent any facts or situations.

A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

A valuer shall keep public interest foremost while delivering his services.

rofessional Competence and Due Care

A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and xercise independent professional judgment.

A valuer shall carry out professional services in accordance with the relevant technical and professional andards that may be specified from time to time

A valuer shall continuously maintain professional knowledge and skill to provide competent professional ervice based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.

In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny s/its duty of care, except to the extent that the assumptions are based on statements of fact provided by he ompany or its auditors or consultants or information available in public domain and not generated by the aluer.

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

1. A valuer shall clearly state to his client the services that he would be competent to provide and the services r which he would be relying on other valuers or professionals or for which the client can have a separate rrangement with other valuers.

dependence and Disclosure of Interest

2. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made thout the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly nnected to the valuation assignment or not.

3. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent terms of association to the company.

4. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the aluation independent of external influences.

5. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and terests, while providing unbiased services.

6. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware f the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange oard of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes ublic, whichever is earlier.

7. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a ompany or client's needs.

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

KANTI CHANDRA BHATTACHARYYA KOLKATA VALUER

9. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior ngagement in an unconnected transaction, the valuer shall declare the association with the company dur ng he last five years.

onfidentiality

0. A valuer shall not use or divulge to other clients or any other party any confidential information about the ubject company, which has come to his/its knowledge without proper and specific authority or unless there is legal or professional right or duty to disclose.

nformation Management

1. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the easons for taking the decision, and the information and evidence in support of such decision. This shall be aintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its ecisions and actions.

2. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the uthority, any person authorised by the authority, the registered valuers organisation with which he/it is egistered or any other statutory regulatory body.

3. A valuer shall provide all information and records as may be required by the authority, the Tribunal, ppellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory egulatory body.

4. A valuer while respecting the confidentiality of information acquired during the course of performing rofessional services shall maintain proper working papers for a period of three years or such longer period as equired in its contract for a specific valuation, for production before a regulatory authority or for a peer review. n the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the isposal of the case.

ifts and hospitality:

5. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence s a valuer.

xplanation.— For the purposes of this code the term 'relative' shall have the same meaning as defined in ause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

6. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or ar y ther person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the onduct of profession for himself/ itself.

emuneration and Costs.

7. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reason able eflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules

8. A valuer shall not accept any fees or charges other than those which are disclosed in a written contrac ith the person to whom he would be rendering service.

ccupation, employability and restrictions.

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

0. A valuer shall not conduct business which in the opinion of the authority or the registered valuer rganization discredits the profession.

ate: 22.04.2025.
lace: Kolkata.

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

Kanti Ch. Bhattacharyya

Kanti Chandra Bhattacharyya
IBBI VALUER (1994) M Sc Nuclear Physics (C.U.)
B.E. In Valuation (F I S), (F I V)
Chartered Valuer
CAT-1/2010-11 C B D T. Valuer of Income Tax, Govt. of India
Panel Valuer of Calcutta High Court Original Side
Panel Valuer of PNB Indian Bank, UCO Bank, Axis Bank,
UGRO Capital, Union Bank, LIC, Port Trust, etc

Photographs Of Residential Flat At Entire 3rd Floor Of A Four (G+3) Storied Building ,Situated At Premises No. 349, Nayabad, Mouza – Nayabad, J.L. No. 25, R. S. No. 3, Touzi No, 56, R.S. Dag. No. 134, R.S. Khatian No. 70, Under Jurisdiction Of Kolkata Municipal Corporation, Ward No. 109, Borough – Xii, P.S.: Purba Jadavpur, Kolkata - 700099, Dist. – South 24 Pgs., West Bengal.









KANTI CHANDRA BHATTACHARYYA KOLKATA VALUER

Identify by Bank Officer