KANDARPA KR. KALITA(Chartered Engineer)
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Pin – 781022
Dist. – Kamrup (M), Assam.

Ref. No. – KK/NEDFI/2026 **Date** –03.11.2026

VALUATION REPORT OF HOUSEHOLD ITEMS

Owner Details:-

Schedule property under scope of valuation is consisting of Interior Household Items of **SMTI. MISTU RAKSHIT, "AMAR RESIDENCY"** 2nd floor, type E, located at S. Dohutia Road, Tinsukia, Dist. - Tinsukia, Assam

Property Details :

Dag No : 2005 & 2007
Patta No : 136
Rev Vill : Tinsukia Town Sheet No. 5
Mouza : Tinsukia
Dist : Tinsukia

VALUATION :

A)BASIS OF VALUATION OF HOUSEHOLD ITEMS :

I) The items of schedule interior itemsare listed and considered for valuation assessment, Dtd. –03.11.2026, provided by **NEDFi,**Head Office, Guwahati.

II) The physical condition and nature, type etc., of the HOUSEHOLD ITEMS are basically considered to adopt approximate Fair Sale price which can be fetched by those items approximately and in average in 2nd hand market, which are based on market enquiry feedbacks gathered for similar type, nature, condition items.

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Details of the items:

Sl. No.	Name of Items	Qty.	Net value after depreciation	
A	**Room No. 1**			
1	Steel Almirah	1	30,000/-	
2	40" Samsung TV with stand	1	12,000/-	
3	Mini Wardrop	1	25,000/-	
4	Arm chair	1	8,000/-	
5	Ceiling fan & Mosquito racket	1	1500/-	
	Total value		**76,500/-**	
C	**Room No 3**			
1	Mandir accessories		**4,000/-**	
D.	**Room No. 4**			
1	Kitchen items		15,000/-	
2	Oven & Chimney		25,000/-	
	Total value		**40,000/-**	
E	**Room No. 5**			
1	Steel Almirah	1 No.	50,000/-	
2	Wooden showcase	1 No.	25,000/-	
3	One wooden sofa & one bed	2 No.	40,000/-	
4	Washing machine (LG)	1	8,000/-	
	Total value		**1,23,000/-**	
F	**ROOM NO. 6**			
1	Master bed/cot (steel) with mattress, table, chair, celing fan with fittings		1,20,000/-	
	Total value		**1,20,000/-**	
G	**ROOM NO 7**			
1	Fridge (Godrej)	1	12,000/-	
2	Washing machine with water filter electronics fitting		15,000/-	
3	Wash basin with accessories		10,000/-	
4	Sofa sets with		45,000/-	

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	accessories			
5	Dinning set		25,000/-	
6	Mini Aquarium		5,000/-	
7	Inverter with battery		15,000/-	
	Total value		**1,27,000/-**	

Grand Total : Rs. 4,90,500/-

All rooms are fitted with curtains & accessories. The Main gate is locked by Authorities/Magistrate

RECOMMENDATION:

As a result of my appraisal and analysis, it is my considered opinion that the ***Present Fair Market Value*** of the above property in the prevailing condition with aforesaid specification is **Rs. 4,90,500/- (Rupees Four Lacs Ninety Thousand Five Hundred Only)**. The ***Realizable Value*** of the above property is approx. **Rs. 4,41,450/- (Rupees Four Lacs Forty One Thousand and Four Hundred Fifty Only)** and the ***Distress Value*** of the above property is approx. **Rs. 4,16,925/- (Rupees Four Lacs Sixteen Thousand and Nine Hundred Twenty Five Only)**.

Yours faithfully,

KANDARPA KUMAR KALITA
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CAT-VII-F-2391
GOVT. REGD VALUER, GHY-22

Place: Guwahati.
Date: 03.11.2026.

Kandarpa Kumar Kalita
Panel Valuer, NEDFI

FOR OFFICE USE ONLY

The undersigned have inspected the property detailed in the Valuation Report dated ..... on ..... We are satisfied that the fair and reasonable market value of the property is Rs. .....

(Rupees.....) only.

Signature
(Name of the Branch Manager with Official seal)
Date :

APPENDIX V: DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 03.11.2026 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. My Representative personally inspected the property on 29.10.2026 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 by Banks and HFIs in India, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
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 for valuation 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.
k. Further, I hereby provide the following information.

SL No.	Particulars	Valuer comment
1	background information of the asset being valued;	Based on the documents provided by the bank and information found at the time of inspection
2	purpose of valuation and appointing authority	NEDFI, Guwahati, Assam have requested for valuation to ascertain the fair market value of the property for mortgage to the Punjab National Bank as collateral security against loan.
3	identity of the valuer and any other experts involved in the valuation;	Already empanelled by NEDFi, no expert involved
4	disclosure of valuer interest or conflict, if any;	NIL
5	date of appointment, valuation date and date of report;	Appointed date: 27.10.2026 Valuation Date: 29.10.2026 Report Date : 03.11.2026
6	inspections and/or investigations undertaken;	Yes, Inspection was done on: 29.10.2026
7	nature and sources of the information used or relied upon;	Locally available information
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market approach valuation
9	restrictions on use of the report, if any;	For bank purpose only
10	major factors that were takeninto account during the valuation;	Location, accessibility, amenities, infrastructure etc.
11	major factors that were taken into account during the valuation;	Economic factor, interest rate factor, neighbourhood factor, environmental factor etc. are not considered.
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Not applicable.

Date:03.11.2026
Place: Guwahati

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Signature

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

APPENDIX VI: MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to 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 relationships.
3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. 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.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. 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.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.



18. 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 transaction. In this case, approval of credit proposals).

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

20. **Confidentiality**

21. A valuer shall not use or 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 there 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 decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

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

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

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.

Gifts and hospitality:

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

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

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 an advantage in the conduct of profession for 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 necessarily 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 is 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 or the registered valuer organization discredits the profession.

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Miscellaneous:

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under
written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.

32. A valuer shall follow this code as amended or revised from time to time.



Kandarpa Kumar Kalita
Panel Valuer:
NEDFi