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DATA: The Least Spoken Asset in the Valuer's Toolkit

We live in a world where decisions define direction—some instinctive, others deeply calculated. Whether it's choosing an investment, framing policy, managing risk, or launching an enterprise, every meaningful decision today is grounded in one core enabler, i.e Data.

Whether its business or a profession, data is centric for decision making. It empowers entrepreneurs to anticipate market shifts, enables leaders to craft strategies with foresight, and guides professionals in offering precise, responsible advice. Across domains, data is no longer just a support function—it has become central to the value we create.

In the legal domain, data is the bedrock of justice. Lawyers depend on comprehensive databases, historical judgments, legal texts, and evolving interpretations of law to present credible arguments. Chartered Accountants



delve into financial statements, tax filings, and audit trails to advise clients on matters that impact their business continuity and compliance. Company Secretaries and Cost and Management Accountants decode complex regulations, track statutory changes, and analyze cost behavior—all rooted in structured data. In the financial ecosystem, bankers, regulators, and economic advisors use data to read signals from markets, monitor risk exposure, and forecast trends.

Among these professions, one uniquely balances technical scrutiny with principled judgment, i.e. Valuation. Valuation is not just about putting a number on an asset; it is about forming an informed, defensible, and ethical opinion of worth. And for that opinion to be meaningful for clients, auditors, regulators, or judicial bodies, it must be rooted in credible, verifiable, and complete data.

Every valuation assignment, whether it pertains to land, commercial property, machinery, or intangible assets like goodwill, trademarks, or intellectual property, draws upon a rich array of information. Valuers have to assess market movements, cross-reference statutory and regulatory frameworks, verify legal titles and usage constraints, understand the physical and locational attributes of the asset, and consider macroeconomic and sector-specific conditions. This multi-layered assessment ensures that the conclusions drawn are not speculative but supported by sound evidence.

As valuers continue their practice—visiting sites, studying development controls, capturing geo-tagged images, comparing market trends, and compiling exhaustive reports—they accumulate more than just data. They build a personal knowledge ecosystem repository of comparative cases, field notes, and professional insights that shape the quality of their future opinions. This evolving body of information becomes their intellectual capital. It enhances efficiency, lends consistency, sharpens negotiating stances, and most importantly, reinforces the credibility of their work.

In today's digital-first world, this intellectual capital is no longer locked in physical files or aging hard drives. The shift to cloud-based storage, AI-assisted modeling, satellite imagery integrations, and digital workflows has transformed how data is stored. Tools have become smarter, platforms more agile, and processes more streamlined. Yet, in embracing these technological efficiencies, new responsibilities emerge.

While regulations like the Information Technology Act, the Digital Personal Data Protection (DPDP) Act, and international frameworks such as GDPR set the legal backdrop, the true strength of data protection lies in everyday professional discipline. Encrypted storage protocols, strict access hierarchies, routine backups, multi-factor authentication, and employee awareness are no longer optional—they are foundational. A breach in data security is not just a technical mishap—it is a reputational crisis. Confidential reports leaked, site values misrepresented, or private financials exposed can cause irreparable damage—not only to clients but to the trust the profession seeks to uphold.

As India surges toward its Viksit Bharat @2047 vision, from infrastructure monetization to land pooling for smart cities, from facilitating ESG-aligned investments to advising on public-private partnerships—every initiative will depend on data-driven valuations.

Hence, Valuers must therefore move beyond being seen as mere assessors or report writers. They will be the gatekeepers of asset intelligence, the interpreters of risk, and the bridges between value and investment. They will influence not only commercial transactions but also policy decisions and institutional frameworks.

But to rise to that stature, valuers need to see data not just as a tool, but as an asset. It is their professional wealth hard-earned, painstakingly curated, and uniquely contextual. Every valuation dataset—field survey, comparable sale, legal reference, or analytical template—add to this capital. Managed well, it becomes their signature. Neglected, it becomes their vulnerability.

In this age of Artificial Intelligence and automation, where tools can mimic logic but not ethics, where speed can overshadow scrutiny, and where access is global, but responsibility remains individual, all professionals, especially the Valuers must guard their data, considering it as an asset having intangible value in the form of credibility.

Let us remember just as gold is stored in vaults and cash in safes, data deserves digital fortresses. Let us not treat data as a compliance burden, but as our compass, our credibility, and our competitive edge. Let us be the custodians of professional integrity in a world ruled by information. For this, institutional solutions like VDI by IOV RVF—a secure software designed to store data safely—can be utilized.

Because in the **Valuation profession**,
your **data is not just a record—**

It is **your voice.**

It is **your value.**

It is **your legacy.**

Protect it like you would
protect your future

