VALUATION REPORT

Description of Property

Sy No	:895/6,895/8,895/9
Extent	:16.97 cents
Village	:Thazhekkad Village
Taluk	:Chalakudy
District	:Thrissur
Owner and Borrower Of property	:Mr. Anilan @ Anil & Mrs.Sandhya Anil Agasthyapurath house Avittathoor P.O Thrissur
Branch Name	:**CANARA BANK, Irinjalakuda Branch**
Date of Valuation	:30.10.2024, (SARFAESI Valuation)
Fair Market Value	**:Rs.35,79,000.00**
Realizable Value	:Rs.32,21,000.00
Distress Value	:Rs.28,63,000.00

Name& Address of valuer :Er K.K. SUKUMARAN B.Tech, M.I.E.,A.I.V
Chartered Engineer & Govt Reg Valuer
Consultant and Approved Valuer, A 29493
Regn No Cat 11/22/2019-2020
Asst. Executive Engineer PWD Buildings (Rtd)
Pananchery Lane, Nellikunnu, Thrissur-680005
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Mob No: 9446390360

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ANNEXURE – II
VALUATION OF PROPERTY (LAND & BUILDING)
REPORT ON VALUATION

Ref. No. Date:30.10.2024

PART A – BASIC DATA I.

GENERAL:

1.	Purpose of valuation	:	To find the present value of the land & building Pledged in the Canara Bank Irinjalakuda Branch. Now the Property is under possession of Canara bank Irinjalakuda branch
2.	a) Date of Inspection	:	24.10.2024
	b)Date on which the valuation is made	:	25.10.2024
3.	Name of the reported owner with present address and phone number Name of the owner(s) and his/their addresses(es) with Phone No.(details of share of each owner in case of joint ownership)	:	1.Mr. Anilan @ Anil , S/o Velappakutty 2.Mrs.Sandhya Anil, W/o Anil Agasthyapurath house Avittathoor P.O Thrissur
4.	Documents produced for perusal	:	1. LSR by Adv. P R Anandhan, dt, 07.07.2017 2. Deed No. 522/17, dt, 20.03.2017 of SRO Kallettumkara 3. The Valuation report of the valuer C K Vivekanadhan, dt, 11,01,2022
5.	Brief description of the property taken for valuation (Including leasehold/freehold etc)	:	16.97 cents land in Sy No. 895/6,895/8,895/9 in Thazhekkad Village, having plith area is 650 sq.ft, with RCC roofed & 350 sq.ft sheet roofed residence
6.	Scope of valuation	:	To find the present value of the land & building
7.	If this report is to be used for any bank purpose, state the name of the bank and branch, if known	:	Canara Bank, Irinjalakuda branch ,Thrissur

II. DESCRIPTION OF THE PROPERTY:

1.	Postal address of the property with Pin code	:	1.Mr. Anilan @ Anil , S/o Velappakutty 2.Mrs.Sandhya Anil, W/o Anil Agasthyapurath house Kuzhikattussery P.O Thrissur, 680697
2.	City/Town	:	Town
	Residential Area	:	Yes
	Commercial Area	:	No
	Industrial Area	:	No
3.	Classification of the Area – High/middle/poor Urban/semi urban/Rural	:	Middle, Rural

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4.	Coming under Corporation Limit /Village Panchayat/Municipality	:	Alur Panchayath
5.	Whether covered under any State/Central Govt. enactments (e.g.Urban Land Ceiling Act) or notified under agency area/scheduled area /cantonment area	:	No
6.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	NA
7.	Location of the property	:	Near Thaivalappil Temple, Kuzhikkattussery P.O
	Plot No. / Nagar/Survey No.	:	Sy No.895/6,895/8,895/9
	Door No.		Door No.12/246A of Alur Panchayath
	S.F. No. / T.S. No. / village	:	Sy No.895/6,895/8,895/9
	Village / Block		Thazhekkad
	Taluk / Ward	:	Chalakudy
	Mandal/District/Municipality/ Corporation	:	Alur Panchayath

8.	**Boundaries of the property**			
		As per Deed	**As per Actual**	
	East	Property of Nandhan	Property of Nandhan	
	North	Property of Vijayan	Property of Vijayan	
	West	Panchayath road	Panchayath road	
	South	Property of Padmanabhan	Property of Padmanabhan	
9.	Latitude, Longitude & Coordinates of the site	Latitude :10.296912		
		Longitude:76.283333		

10.	**Property tax receipt referred**		
	Assessment number	:	As per Latest Tax Receipt
	Tax amount	:	-
	Receipt in the name of	:	Owner
11.	Electricity service connection consumer No.	:	26718
	In the name of	:	Owner
	Other details if any		-
12.	Property is presently occupied by	:	Owner
13.	If tenanted fully, What is the gross monthly rent?	:	N A
14.	If occupied by both	:	NA
	By assuming the entire building is let out, (i)What is the probable monthly rent? (ii)What is the advance amount?	: :	 Rs.5,000.00/month Rs.30,000.00

III. PROCEDURE OF VALUATION:

	Valuation Details	:	Discussed in Part B,C,D,E &F
1	F.S.I. – 0.12	2	Plot Coverage - 13.5%

(Describe the property details)

PART B – LAND

1.	Dimension of the site

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		A) As per title Deed	B) Actual
	North	As per village sketch	As per village sketch
	South	"	"
	East	"	"
	West	"	"

2.	Extent of site (least of 1a &1b)	:	16.97 cents
	Size of the Plot	:	,,
	North & South	:	As per village sketch
	East & West	:	,,
	Total Extent of the Plot	:	16.97 cents
3.	Characteristics of the site	:	Residential
	What is the character of the locality?	:	Middle class Residential area
	What is the classification of the locality?	:	Rural
	Development of surrounding areas	:	Developing
	Possibility of frequent flooding/submerging	:	No
	Feasibility to the civic amenities like school, hospital, bus stop, market etc.	:	Yes, Near by
	Level of land with topographical conditions	:	Level
	Shape of land	:	Rectangular
	Type of use to which it can be put	:	Residential
	Any usage restriction	:	No
	Is plot in town planning approved layout?	:	No
	Corner Plot or Intermittent Plot?	:	Intermittent Plot
	Type of road available at present	:	Tarred road
	Road facilities are available?	:	Yes
	Is it a land – locked land?	:	No
	Water Potentiality	:	Yes
	What is the width of the Road?	:	3.80 m wide road
	Width of road –is it below 20ft or more than 20 ft.	:	Below 20 ft
	Underground sewerage system	:	Nil
	Is power supply available at the site?	:	Yes
	Advantage of the site	:	Middle class residential area
	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)	:	Nil
	Any factors which affect the marketability of the land?	:	Nil
	Type of land	:	Residential
	Accessibility	:	Four Wheel Vehicle to the property from the main road
4.	Value on adopting GLR (Guideline Rate) i) Guideline rate as obtained from the Registrar's office (evidence thereof to be enclosed)	:	Rs.1,84,800.00/ Are
	ii) Value of land by adopting GLR (6.87 Ares x Rs.1,84,800.00/ Are)	:	Rs.12,69,576.00

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5.	Value by adopting PMR (Prevailing Market Rate) Prevailing market rate(Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs.1,60,000.00/cent to Rs.2,00,000.00/cent By local enquiry &comparison, Documentary evidence are not available) Market value of land is arrived after local enquiry in the nearby area and applying wastage for positive and negative aspects of this particular land. No documentary evidence is available because the documented value in deeds are as per the Government fair value.
	Unit rate adopted in this valuation after considering the characteristics of the subject plot		Rs.1,60,000.00/cent
	Value of land by adopting PMR (16.97 cent x Rs,1,60,000.00/cent)		**Rs.27,15,200.00**

PART C – BUILDINGS

	Type of Building		Residential
1.	Type of construction	:	Load bearing
2.	Quality of construction	:	11 nd class
3.	Appearance of Building	:	Average
4.	Maintenance/Condition of the Building	:	Exterior:Average Interior: Poor
5.	Plinth Area	:	GF= 1000 sq.ft
6	Number of floors and height of each floor including basement, if any	:	GF, 3.00

Floor	Year of Construction (as reported/ as per actual observation/ as per deed)	Roof	Plinth Area		
			Main Portion A	Cantilevered Portion B	Total A+50% of B
RCC Roof	2008	RCC	650 sq.ft	Nil	650 sq.ft
Sheet Roof	2008	Sheet	350 sq.ft	Nil	350 sq.ft
					1000 sq.ft

1.	Drawing approval a. Date of issue and validity of layout of approved map/plan	:	Not available for verification
	b. Approved map/plan issuing authority	:	Alur Panchayath
	c. Whether genuineness or authentic of approved map/plan is verified?	:	NA
	d. Any other comments by our empaneled Valuers on authentic of approved plan?	:	Building No.12/246A of Alur Panchayath

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	(Discuss on the building approval, reference, violations observed, consequences of violation etc.)		
8.	Value of building is estimated by adopting suitable unit plinth area rate depending upon the specifications. Depreciation is calculated by straight-line method assuming a salvage value of 6%		

VALUATION OF BUILDING

1.VALUATION OF BUILDING:

DESCRIPTION	RCC Roofed	Sheet Roofed
Specification		
Foundation	R.R Masonry in cement mortar 1:8	R.R Masonry in cement mortar 1:8
Floor finish	Vitrified Tiles	Vitrified Tiles/ Ceramic tiles
Superstructure	Solid Concrete block	Solid Concrete block
Roof	RCC Roof	Sheet Roof
Doors	Hard Wood/ Concrete	Hard Wood/ Concrete
Windows	Hard Wood & Concrete	Hard Wood/ Concrete
Weathering course	Nil	Nil
Plinth area	650 sq.ft	350 sq.ft
Year of construction (as reported / as observed/ as per the deed)	2008	2008
Age of the building	16 yrs	16 yrs
If the age is not exactly known, further life expected	39 yrs	39 yrs
Total life of the building estimated	55 yrs	40 yrs
Depreciation percentage (Assuming salvage value= 6% & 10%)	1.71%/year 16 yrs x 1.71%= 27.36%	2.25%/ year 16 yrs x 2.25%=36%
Replacement rate of construction with the existing conditions and specifications	Rs.1450/ sq.ft	Rs.800/sq.ft
Replacement Value	Rs.9,42,500.00	Rs.2,80,000.00
Depreciation Value	Rs.2,57,868.00	Rs.1,00,800.00
Present value of the building	Rs.6,84,632.00	Rs.1,79,200.00

(Note: Add extra sheets for additional floors and buildings)

Sl No	Particulars of items	Plinth Area	Roof Height	Age of the bldg	Estimated replacement rate of Constn Rs.	Replacement Cost Rs.	Depreciation Rs.	Net value after depre Ciations Rs.
1	RCC Roofed	650 sq.ft	3.00m	16yrs	Rs.1450/ sq.ft	Rs.9,42,500.00	Rs.2,57,868.00	Rs.6,84,632.00
2	Sheet Roofed	350 sq.ft	2.80m	16yrs	Rs.800/sq.ft	Rs.2,80,000.00	Rs.1,00,800.00	Rs.1,79,200.00
	Total							**Rs.8,63,832.00**

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PART D – AMENITIES & EXTRA ITEMS

(Value after Depreciation)

1.	Portico	:	Nil
2.	Ornamental Front / Pooja door	:	Included in the building valuation
3.	sit out/Veranda with Steel grills	:	Nil
4.	Extra Steel/collapsible gates	:	Nil
5.	Open staircase	:	Nil
6.	Wardrobes, showcases, wooden cupboards	:	Nil
7.	Glazed tiles	:	Included in the building valuation
8.	Extra sinks and bath tub	:	Nil
9.	Marble/ceramic tiles flooring	:	Included in the building valuation
10.	Interior decorations	:	Nil
11.	Architectural Elevation works	:	Nil
12.	False ceiling works	:	Nil
13.	Panelling works	:	Nil
14.	Aluminium works	:	Nil
15.	Aluminium handrails	:	Nil
16.	Separate Lumber Room	:	Nil
17.	Separate Toilet Room	:	Nil
18.	Separate water tank/sump	:	Nil
19.	Trees, gardening	:	Nil
20.	Any other	:	Nil

PART E – SERVICES (Value after Depreciation)

1.	Water supply arrangements		
	Open well	:	Yes
	Deep bore	:	Nil
	Hand pump	:	Nil
	Motor	:	Nil
	Corporation Tap	:	Nil
	Underground level sump	:	Nil
	Overhead water tank	:	Yes, Included in the Building valuation
2.	Drainage arrangements :		
	Septic tank		Yes,Included in the building Valuation
	Underground sewerage		Nil
3.	Compound Wall with gate	:	Nil
	Height		Nil
	Length		Nil
	Type of construction		Nil
4.	Pavements ..... Rm. @ Rs.../m2	:	Nil
5	Steel gate ..... Rm. @ Rs..../m2	:	Nil
6.	E.B Deposits, water deposits, drainage deposits etc.	:	EB as per records
7.	Electrical fittings & others	:	Yes
	Type of wiring	:	Concealed

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	Class of fittings (superior/Ordinary/Poor)	:	Poor
	Number of light Points	:	6 nos
	Fan Points	:	2 nos
	Spare Plug Points	:	3 nos
	Any other item	:	-
8.	Plumbing installation	:	Included in the building Valuation
	No. of water closets and their type	:	1 nos
	No.of wash basins	:	1 nos
	No.of bath tubs	:	Nil
	Water meter, taps etc	:	4 nos
	Any other fixtures	:	Nil
9.	Any other	:	Nil
	Total	:	Nil

PART F – ABSTRACT VALUE

Part	Description	Value of adopting	
		GLR Rs.	PMR Rs.
B	Land	Rs.12,69,576.00	Rs.27,15,200.00
C	Building	Rs.8,63,832.00	Rs.8,63,832.00
D	Amenities	Nil	Nil
E	Services	Nil	Nil
	Total	Rs.21,33,408.00	Rs.35,79,032.00
	Say	Rs.21,33,000.00	**Rs.35,79,000.00**
	Factors favoring for an additional value Add (+)		Nil
	Factors favoring for less value Less (-)		Nil
Present Market Value			**Rs.35,79,000.00**



Er. SUKUMARAN K. K.
B.Tech; M.I.E.; A.I.V.
Chartered Engineer
Approved Valuer - A - 29493
Income Tax Registered Valuer
Reg. No. CAT 11/22/2019-2020
Asst. Executive Engineer
PWD Buildings (Rtd.)
Mob No. 94463 90360
sukumar0691@gmail.com

ANY OTHER DETAILS:

The Valuation report is prepared on the basis of the documents produced by the customer and available at Bank assuming he/she has disclosed all the facts truly and all the documents are originals and not fake/forged. The market value of land is arrived after local enquiry and comparison considering the factors like location, advantages/disadvantages, marketability, road width, access, size, shape, frontage neighbors etc. Building valuation is done as per the specification of building, age of building etc with appropriate depreciation applied.

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 specifications is **Rs.35,79,000.00 (Rupees, Thirty Five Lakhs and Seventy Nine Thousand only) .**

The book value of the above property is as per the Deed No. 522/17, dt. 20.03.2017 of SRO Kallettumkara .The Realizable value is Rs.32,21,000.00 (Rupees, Thirty Two Lakhs and Twenty One Thousand only) And the Distress Value is Rs.28,63,000.00 (Rupees, Twenty Eight Lakhs and Sixty Three Thousand only)

Place : Thrissur
Date : 30.10.2024

ER. K. K. SUKUMARAN * CHARTERED ENGINEER VALUAR CONSULTANT * NELLIKUNNU, TCR-5

Signature
(Name and Official seal of the Approved Valuer)

Er. SUKUMARAN K. K.
B.Tech; M.I.E.; A.I.V.
Chartered Engineer
Approved Valuer - A - 29493
Income Tax Registered Valuer
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Mob No. 94463 90360
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PART G – CERTIFICATE

1. It is hereby certified that in my opinion

i) The present market value of the property discussed in the report (above)by adopting prevailing market rate for the property is **Rs.1,60,000.00/cent**

ii) The forced sale value of the property is estimated as 20 % less than the present market value. The realizable sale value of the property is estimated as 10 % less than the present market value.

iii) The relevant document for the subject property in the opinion of valuer involved in this property are as per the Deed No. 522/17, dt, 20.03.2017 of SRO Kallettumkara

2. If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in this valuation report with respect to the latest legal opinion.

3. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I(1).

4. The property was inspected on 24.10.2024 by me with Manager.

5. The legal aspects were not considered in this valuation.

6. This valuation work has been undertaken by the valuer based upon the request from the Manager, Canara Bank, Irinjalakuda Branch

Place : Thrissur
Date : 30.10.2024
Note : This report contains 9 Pages

ER. K. K. SUKUMARAN * CHARTERED ENGINEER VALUAR CONSULTANT * NELLIKUNNU, TCR-5

(Panel Valuer)

Er. SUKUMARAN K. K.
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Chartered Engineer
Approved Valuer - A - 29493
Income Tax Registered Valuer
Reg. No. CAT 11/22/2019-2020
Asst. Executive Engineer
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Enclosures:

- Key plan showing the location of the property
- Site plan with boundaries
- Photograph of owner/representative with property in background
- Screen shot of longitude/latitude and co-ordinates of property using GPS Various Apps/Internet sites

(Note: The valuer may add any number of additional sheets for providing any vital data and relevant information)

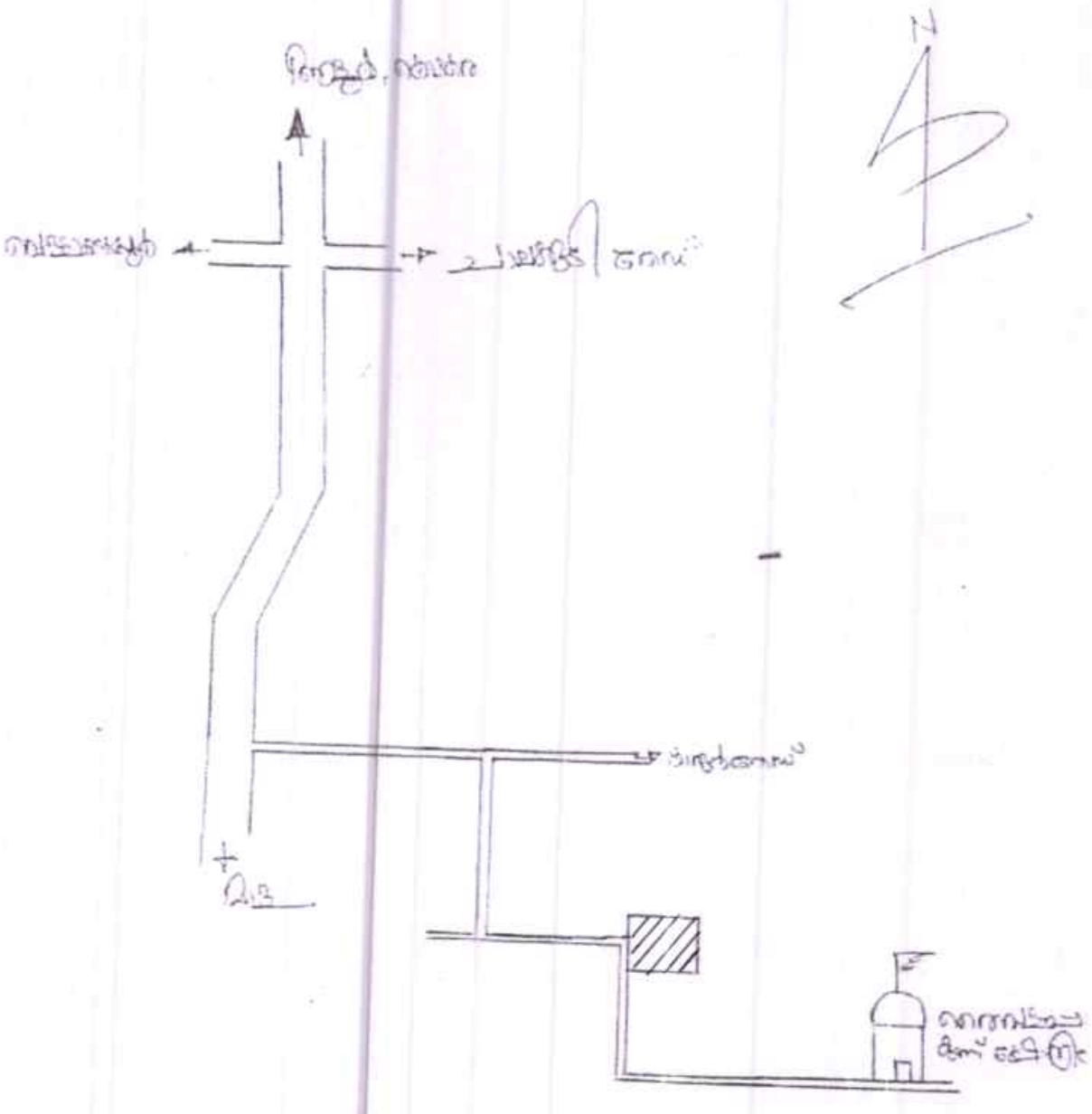
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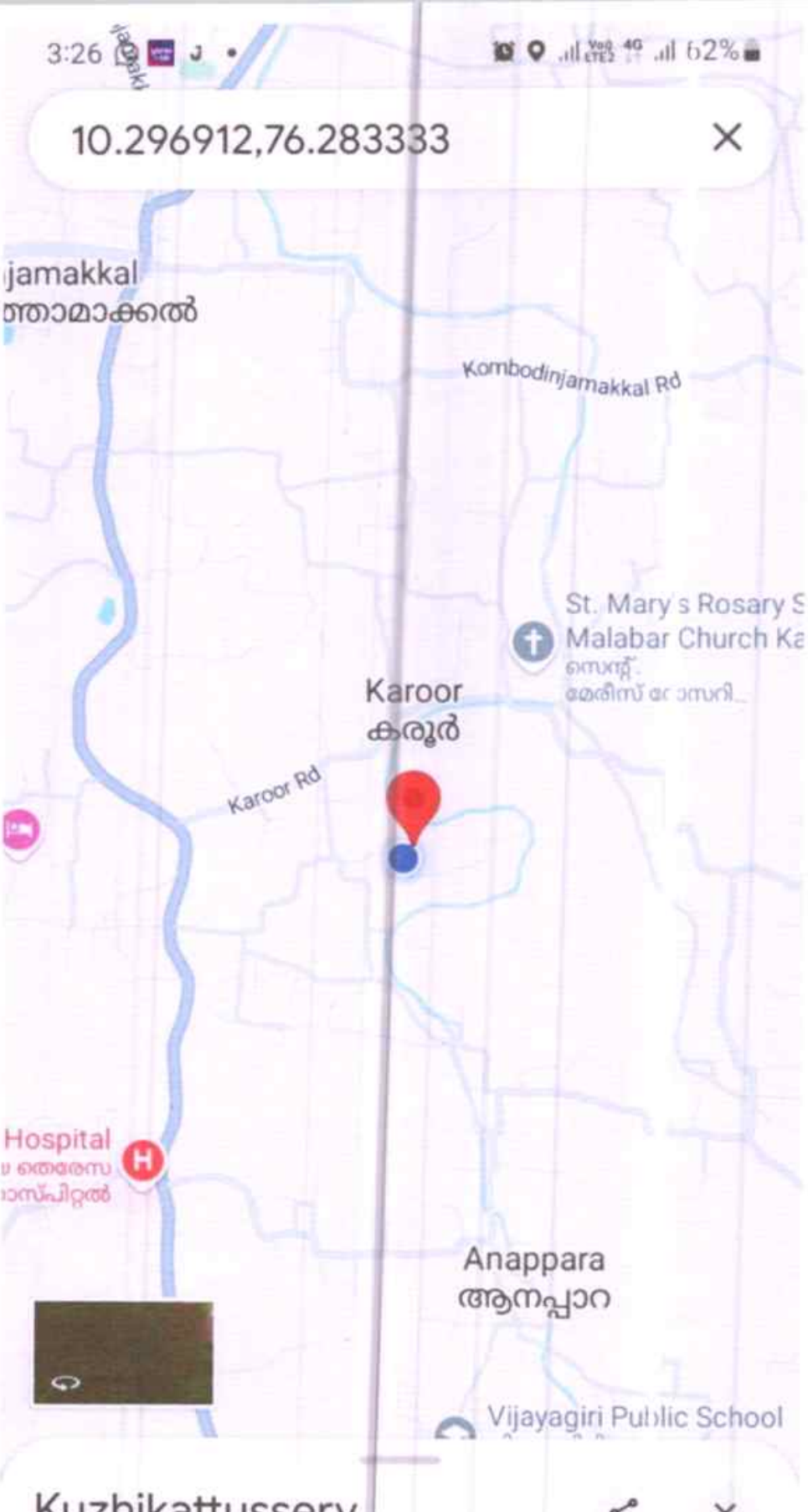


☐:- തെക്കിനിയേടത്ത് 2878/1/06 - നമ്പർ ആധാരപ്രകാരം പടിഞ്ഞാറുഭാഗത്തേക്ക് പോകുന്ന വഴിയുടെ കിഴക്കുഭാഗത്തേക്ക് അഭിമുഖമായി തെക്കുഭാഗത്തേക്ക് തിരിഞ്ഞ് നിൽക്കുന്ന സർവ്വേ 895/6 - 0.0034, 895/8 - 0.0607, 895/9 - 0.0046 എന്നീ സർവ്വേ നമ്പരുകളിൽപ്പെട്ട [illegible] കോൺക്രീറ്റ് മേൽക്കൂരയോടുകൂടിയ RBTC മാതൃകയിലുള്ള [illegible]

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Fairvalue of land searched

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Back (https://igr.kerala.gov.in/index.php/Fairvalue/view_fairvalue/Thrissur -13-08-Mukundapuram -03-Thazhekode -26-----895)

District : Thrissur
Taluk : Mukundapuram
Village : Thazhekode
Survey Number : 895

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Show 10 entries Search:

Survey No	SubDivision No	Block	Resurvey No.	ReSurveySubDivision No	Land Type	Fairvalue Per Are(Rs)
895	1				Residential Plot with private road access	158400
895	1				Residential Plot with Corp./Mun./Panch. road access	184800
895	1				Residential Plot without vehicular access	92400
895	10				Government Property	
895	11				Residential Plot with Corp./Mun./Panch. road access	184800
895	11				Residential Plot without vehicular access	92400
895	11				Residential Plot with private road access	158400
895	12				Government Property	
895	2				Residential Plot with Corp./Mun./Panch. road access	184800
895	2				Residential Plot with private road access	158400

Showing 1 to 10 of 32 entries Previous 1 2 3 4 Next

Additional Notification by the RDO's after the initial Notification above

Show 10 entries Search:

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