Charley J Thomas.BTech, MIE, FIV.
Chartered Engineer& Approved Valuer
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Income Tax Valuer :Reg. No.CC-CHN/1/K-2/99-2000

Tel: 0495-4020885
Mob: 9349110886
E-mail: thomsgroup@gmail.com

CERTIFICATE

To,

The Branch Manager,

Indian bank	**Malappuram , Branch**

Dear Sir,

This is to certify that the valuation of Land for collateral security, been done without any direct or indirect interest and the distress sale value has been take into account for valuating the property.

Market Value of Land (Rupees Twenty Three Lakhs Sixty Two Thousand & Five Hundred only)	**Rs. 23,62,500.00**
Market Value of the Land and Existing Building With Amenities (Rupees Forty Seven Lakhs Thirty Two Thousand only)	**Rs. 47,32,000.00**
Realizable sale Value of the Land and Existing Building With Amenities(Rupees Forty Two Lakhs Fifty Eight Thousand only)	**Rs. 42,58,000.00**
Forced / Distress sale Value of the Land and Existing Building With Amenities(Rupees Thirty Seven Lakhs & Eighty Five Thousand only)	**Rs. 37,85,000.00**

Declaration

I hereby declare
a) I have valued the right property & the information furnished is true and correct to the best of my knowledge and belief.
b) I have no direct and indirect interest in the property valued.
c) I have not been found guilty of misconduct in my professional capacity

Registered Valuer

CHARLEY THOMAS B.Tech; MIE; FIV
CHARTERED ENGINEER No: 114418/3
Income Tax Approved Valuer-CHN/1/K-2/99-2000
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VALUATION REPORT

Branch :

Indian Bank	**Malappuram**

Name of the Person who accompanied the Engineer : **Manager Indian Bank Malappuram branch.**

Applicant : **Mr. M/s. Anaswara Steel**

Owner of Property : **Mr. Palliyali Alikutty**

Valuation Whether (Fresh Valuation / Revaluation) : **NPA Valuation**

Old Valuation Report By :

1. List of Documents produced for perusal

a) Copy Of Deed	**Doc No : No. 9871993 dt. 19/4/1993 of SRO Tirurangadi**
b) Legal Opinion By	**NA**
c) Reg.Power of Attorney	**Nil**
d) Partition Deed No	**NA**
e) Basic Tax Receipt	**KL10060405536/2020 DT 5/8/2020**
f) Encumbrance Certificate No	
g) Possession Certificate	
h) Building Permit No	**NA**
i) Approved by	**NA**
j) Location Sketch	**Yes**
k) Certificate	**Yes**

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PROPERTY DETAILS:-

1.	Type of Property	:	**Land & Residential Building.**
2.	Ownership of the property	:	**Absolute right**
3.	In case of Joint Ownership whether share is undivided / divided. If Undivided share of each owner	:	**NA**
4.	Deed of Purchase	:	**Doc No : 987/ 1993 DT 19/4/1993 of SRO Tirurangadi**
5.	Value of Property as per Reg .Sale deed	:	**NA**
6.	Agreement of Easements (Encroachment details)	:	**Nil**
7.	Location & Description of the Property	:	**Lat: 11.1017 N, Long: 75.9562 E** **10.50 cents (4.30 ares) of land and a two storied residential building having a plinth area of 2000 sqft.** **This property is accessed through Kottakkal – Kozhikode road, at Kolappuram Angadi turn right to Kondotty road for 4 ½ K.M., at Chengadi turn right to Fathima Road for 350 meters to see the property on right side.**
	a. S.y. No. / Re. Sy. No	:	**R.S. No. 99/2**
	b. Colony Name/ Ward No/ Block No	:	**Ward No. IV of Kannamangalam Panchayath**
	c. Village/ Block	:	**Kannamangalam**
	d. Taluk / Ward	:	**Thirurangadi Taluk**
	d. District/Municipality/Corporation	:	**Malappuram District**
8.	Land Mark	:	

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9. Boundaries of the Property

Directions	As per Document
North	**Property of Moideenkutty**
South	**Property of Abdul Azeez**
East	**Property of Alikutty**
West	**15 FT Panchayath Road**

10. Dimensions of the Property

Directions	As per Document
East to West on North	Refer FMB Sketch
East to West on South	
North to South on East	
North to South on West	
Extent	**4.30 Ares (10.50 cents)**

Total Extent of Land : **4.30 Ares (10.50 cents)**

11. Extent of site considered for valuation : **4.30 Ares (10.50 cents)**

Indian Bank Malappuram Br.

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QUESTIONAIRE

1. Character of Locality	:	**Residential**
2. Classification	:	**Residential area**
3. Development of surrounding area	:	**Developing Area**
4. Is the locality subjected to frequent flooding	:	**No**
5. Feasibility to the Civic amenities Like schools, Hospitals, Offices & Market etc.	:	**Within 1 KM**
6. Level of land with Topographical conditions	:	**Flat land road level**
7. Shape of Land	:	**"Rectangular Shaped "**
8. Type of use to which it can be put	:	**Residential**
9. Any restriction of usage	:	**No**
10. Whether Leasehold / Freehold	:	**Free Hold**
11. Is it in Town Planning Approval Layout	:	**No**
12. Is it a corner plot	:	**No**
13. Road facilities	:	**Panchayath Road**
14. Water Potentialities	:	**Available**
15. Under ground sewerage system	:	**NA**
16. Commercial potentiality of the property	:	**Potential Area**
17. Any other sentimental / social issue which may Affect the value	:	**No**
18. Whether falls under " Land Ceiling Act " provisions:		**No**
19. Legal Encumbrances if any	:	**Nil**
20. Latitude & Longitude	:	
21. Is the Property is Land locked	:	**No**
22. Remark if any	:	**Marketability is Good**

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PART A – LAND

Details	Guideline & Market Value Of the Land
a) **Total Extent of Land**	**4.30 Ares (10.50 cents)**
b)Guideline Value Obtained from Website	Rs. 1,45,200 per are
	Rs. 1,45,200 per are x 4.30 ares= Rs. 6,24,360.00
Total	**Rs. 6,24,360.00**
c) Prevailing Market Value @ Rs. 2,25,000.00 per cent	**Rs. 23,62,500.00**
d) Adopted rate of valuation @ Rs. 2,25,000.00 per cent	**Rs. 23,62,500.00**
e) Estimated Value of plot	**Rs. 23,62,500.00**
Total	**Rs. 23,62,500.00**

PART B – BUILDINGS

1. Building details:

Floor	Year of Construction	Roof	Plinth Area
			Approved Area
GF & FF	**2009**	3 m	2000 sqft.

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2. SPECIFICATION OF THE BUILDING:-

DESCRIPTION	PARTICULARS
Specification Flooring Superstructure Roof Doors Windows Weathering course	 Granite & Vitrified tile Laterite masonry RCC Teak & Hard wood Hard wood RCC
Year of construction (as reported / as observed / as per the deed)	**2009**
Age of the building	15 years
Further expected life of the building	35 years
Total life of the Building estimated	**50 years**
Depreciation percentage (assuming salvage value = 1.25 % Per Year)	17%

Market Value of the Building: (Approved Area):- **NA**

S.No	Particulars	Plinth Area In Sq.Ft	Rate / Sq.ft in Rs.	Age	Replace ment Cost In Rs.	Depreciation	Net Value In Rs.
1	GF & FF	2000 sqft.	1500/sqft.	15 years	30,00,000	0.79	23,70,000.00
	Total						**23,70,000.00**

Market Value of the Building: - 23,70,000.00

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PART – C: AMENITIES Nil

A	PORTICO	:	
B	OUTSIDE FLOORING	:	
C	COMPOUND WALL WITH GATES	:	
D	MODULAR KITCHEN	:	
E	INTERIOR WORKS	:	
F	ELEVATION WORKS	:	
G	SEPARATE TOILET ROOM	:	
H	OUTER PAVEMENTS	:	
I	SEPARATE WATER TANK/SUMP	:	
J	DRAINAGE ARRANGEMENT/ SEPTIC TANK	:	
K	BOREWELL WITH MOTOR	:	

Indian Bank Malappuram Br.

ABSTRACT VALUATION

PART A	**Market Value Of The Land**	**Rs. 23,62,500.00**
PART B	**Market Value of the Existing Building**	**Rs. 23,70,000.00**
PART C	**Amenities**	**Nil**
	Total **Say**	**Rs. 47,32,500.00** **Rs. 47,32,000.00**

Rs. 47,32,000.00/- (Rupees Forty Seven Lakhs Thirty Two Thousand only)

Registered Valuer

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PART E – CERTIFICATE

1. It is hereby certified that in my opinion the present market value of the property discussed in the report (above) by adopting

   a. The prevailing **Market Value of The Land With Existing Construction** is

Rs. 47,32,000.00	**(Rupees Forty Seven Lakhs Thirty Two Thousand only)**

   b. The **Realizable sale value of the Property** is estimated as 10% less than the present market valueis

Rs. 42,58,000.00	**(Rupees Forty Two Lakhs Fifty Eight Thousand only)**

   c. The **Forced Sale value of the Property** is estimated as 20% less than the present market value is

Rs. 37,85,000.00	**(Rupees Thirty Seven Lakhs & Eighty Five Thousand only)**

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. This report is not to be referred if the purpose is different other than mentioned in (1).
4. The Property was inspected on21-**08-2024).** The legal aspects were not considered in this valuation.
5. This valuation work is undertaken by this valuer based upon the request from Branch Manager,

Indian Bank	**Malappuram Branch**

Indian Bank Malappuram Br.

Place: **Kozhikode**
Date: **26-08-2024**

Registered Valuer

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View of the Property

CHARLEY J THOMAS B.Tech; MIE; FIV
CHARTERED ENGINEER
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Google Maps 11°06'06.1"N 75°57'22.3"E

