A.P VINOD KUMAR

17/637 A1,NEAR SABHA SCHOOL
PUTHIYARA,CALICUT-673004

To

M/s.CANARA BANK
KONDOTTY BRANCH
MALAPPURAM

INVOICE NO: 640/03/24-25

Date :20/03/2025

Item No:	Description	Amount (Rs)
1	Preparation of Valuation Report for the Property having R.S.No.204/8 Vallikkunnu Village, Tirurangadi Taluk, Malappuram District belongs to owner Mrs.Latha.V.K	
	Bill Amount Rs.2,700/-	
	50 % of the above for Sarfaesi Valuation/ Minimum Rate	2500.00
	Travelling Expense	1200.00
	Total	3700.00

(Rupees Three Thousand and Seven Hundred Only)

Canarabank , Kadalundi Branch
Bank A/C:0732101002835
Bank IFSC:CNRB0000732
Please RTGS the amount
in the above Account number

For Vinod Kumar A.P

20/03/25

Er. A.P. VINOD KUMAR B. Tech, MIE, MICI
INCOME TAX VALUER & CHARTERED ENGINEER
Reg. No: CCIT/CHN/Cat-11/18/2016-17
BUILDERS' INDIA, PUTHIYARA, CALICUT - 4
Authorised Signatory

REPORT

ON
VALUATION OF IMMOVABLE PROPERTY

DISTRICT : MALAPPURAM

CANARA BANK KONDOTTY BRANCH

Name & Address of the Owner : **Mrs.Latha.V.K**
D/o.Mr.Balakrishnan Nair.V.K
Vakkayil Karuthammattil (H)
Vallikkunnu (PO)
Malappuram District
Pin-673314
Mob:9744440979

20/03/25

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BUILDERS' INDIA, PUTHIYARA, CALICUT - 4
Mob: 9349110093

ANNEXURE - II TO HO CIR 119/2019 DATED 12.03.2019

VALUATION OF PROPERTY (LAND & BUILDING)

REPORT ON VALUATION

Ref. No.640/03/2024-25 Date: 20/03/2025

PART A - BASIC DATA

I. GENERAL:

1.	Purpose of valuation	:	To assess the market value of the property offered as security for loan account. Valuation is done for sarfaesi purpose
2.	a. Date of Inspection b. Date on which the valuation is made	: :	19/03/2025 20/03/2025
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)	:	Mrs.Latha.V.K D/o.Mr.Balakrishnan Nair.V.K Vakkayil Karuthammattil (H) Vallikkunnu (PO) Malappuram District Pin-673314 Mob:9744440979
4.	Documents produced for perusal: i) ii) iii)	:	L.S.R Copy Copy of Title Deed Land Tax Receipt Location sketch
5.	Brief description of the property taken for valuation (Including leasehold/freehold etc)	:	FREE HOLD,This property belongs to Mrs.Latha.V.K as per title deed and LSR Copy.
6.	Scope of valuation	:	To-ascertain the present value of land as an asset to produce before Canara Bank, Kondotty Branch.
7.	If this report is to be used for any bank purpose, state the name of the bank and branch, if known	:	Canara Bank, Kondotty Branch, Malappuram District.

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II. DESCRIPTION OF THE PROPERTY:

1.	Postal address of the property with Pin code	:	R.S.No.204/8 Vallikkunnu Village Thirurangadi Taluk Malappuram District

2.	City/Town	:	Vallikkunnu
	Residential Area	:	Yes
	Commercial Area	:	Yes
	Industrial Area	:	NIL
3.	Classification of the Area	:	Semi-Urban
4.	Coming under Corporation Limit /Village Panchayath	:	Vallikkunnu Grama 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	:	NA
6.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	NA
7.	Location of the property Plot No. / Nagar/Survey No. Door No. S.F. No. / T.S. No. / R.S. No. Village / Block Taluk / Ward Mandal/District/Municipality/ Corporation	 : : : : : :	 231/2 NIL 204/8 Vallikkunnu Village Tirurangadi Taluk, Ward No: Not Available Malappuram District

20/03/25

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8.	Boundaries of the property	:	A	B
			As per Deed	As per visit/Actuals
	North	:	Panchayath Road	Panchayath Road
	South	:	Thannil shesham paramba	Property owned by Mohandas Thottiyil
	East	:	Thannil shesham Paramba munb theeru koduthath	Property owned by Rajan Theyyedath
	West	:	Ithile 2-am number	Property owned by Haridasan Vakkayil, Karuthammattil & others
9.	Latitude, Longitude and Coordinates of the site	:	11.124390,75.837369	
10.	Property tax receipt referred Assessment number Land Tax amount Receipt in the name of	: : : :	2012-2013 8675786 Rs.31/- Mrs.Latha.V.K	
11.	Electricity service connection consumer number In the name of Other details, if any	: :	NIL	
12.	Property is presently occupied by	:	NIL	
13.	If tenanted fully, What is the gross monthly rent?	:	NIL	
14.	If occupied by both			
	By assuming the entire building is let out, (i) What is the probable monthly rent? (ii) What is the advance amount?	 : :	 NIL NIL	

20/03/25

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III. PROCEDURE OF VALUATION:

	Valuation Details	:	Discussed in Part A,B,C,D,E,& F.
1	F.S.I. = NIL	2	Plot Coverage = NIL

The property consists of 7.00Cents of land in Re.Sy.No.204/8 of Vallikkunnu Amsom and Desom of Vallikkunnu village, Tirurangadi Taluk and Malappuram district.

PART B - LAND

1.	Dimension of the site		[As per title deed] / (Actuals)
	North	:	9.30 / 9.30
	South	:	9.60 / 9.60
	East	:	30.70 / 30.70
	West	:	30.60 / 30.60
	Extent	:	7.00 Cent
2.	Extent of site (least of 1a &1b)	:	7.00 Cent
	Size of the Plot	:	Rectangular
	North & South	:	9.30 & 9.60
	East & West	:	30.70 & 30.60
	Total Extent of the Plot	:	7.00 Cent
3.	Characteristics of the site		
	* What is the character of the locality?	:	Good
	*What is the classification of the locality?	:	Semi-Urban
	Development of surrounding areas	:	Average
	Possibility of frequent flooding/sub merging	:	NIL
	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Vallikkunnu Navajeevan ALP School - 1.10 Km Vallikkunnu Health Centre - 4.70 Km Vallikkunnu Railway Station - 5.20 Km
	Level of land with topographical conditions	:	Levelled

20/03/18

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	Shape of site/plot and its Impact on valuation	:	Rectangular
	Type of use to which it can be put	:	Construction of Residential/ Commercial buildings
	Any usage restriction	:	NIL
	Is plot in town planning approved layout?	:	Yes
	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/property?	:	No
	* Whether there is electrical wire line passing over the site	:	No
	* If yes whether the effect the valuation of the property	:	NIL
	Water Potentiality		
	* What is the width of the Road?	:	2.40 mts
	Width of road - is it below 20ft or more than 20 ft.	:	Less than 6.00 M
	Underground sewerage system	:	NIL
	Is power supply available at the site?	:	Yes
	Advantage of the site		
	1. Residential Area		
	2. Public Road Access available		
	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)		
	* Any factors which affect the marketability of the land?	:	Residential/Commercial Area
	*Type of the land?	:	Garden Land
	* Accessibility	:	Public Road

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4.	Value on adopting GLR (Guideline Rate) i) Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed) ii) Value of land by adopting GLR	: :	Rs.37,409/- Rs.37,409/-
5.	Value by adopting PMR (Prevailing Market Rate) Prevailing market	:	Rs.1,75,000/-
6.	Rate(Along with details/ reference of at least two latest deals/transactions with respect to adjacent properties in the areas) Unit rate adopted in this valuation after considering the characteristics of the subject plot Value of land by adopting (Rs.1,75,000/- x 7.00 Cent)	: :	Rs.1,75,000/- Rs.12,25,000/-

20/03/25

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PART C - BUILDINGS

	Type of Building		NIL
1.	Type of construction	:	NIL
2.	Quality of construction	:	NIL
3.	Appearance of Building	:	NIL
4.	Maintenance/Condition of the Building	:	NIL
			NIL
5.	Plinth Area	:	NIL
6.	Number of floors and height of each floor including basement, if any	:	NIL

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
NIL	NIL	NIL	NIL	NIL	NIL
NIL	NIL	NIL	NIL	NIL	NIL
	NIL		NIL		NIL

1. Drawing approval
   a. Date of issue and validity of layout of approved map/plan-
      Permit Number : NIL
   b) Approved map/plan issuing authority
      NIL
   c) Whether genuineness or authentic of approved map/plan is verified?
      NIL
   d) Any other comments by our empanelled valuers on authentic of approved plan?
      NIL

20/03/25

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DESCRIPTION	Ground Floor	First Floor	Other floor
Specification Floor finish Superstructure Roof Doors Windows Weathering course	NIL	NIL	NIL
Plinth area	NIL	NIL	NIL
Year of construction (as reported/ as observed/ as per the deed)	NIL	NIL	NIL
Age of the building	NIL	NIL	NIL
If the age is not exactly known, further life expected	NIL	NIL	NIL
Total life of the building estimated	NIL	NIL	NIL
Depreciation percentage (assuming salvage value = 10 %)	NIL	NIL	NIL
Replacement rate of construction with the existing conditions and specifications	NIL	NIL	NIL
Replacement Value	NIL	NIL	NIL
Depreciation Value at the rate of 15 %	NIL	NIL	NIL
Present value of the building	NIL	NIL	NIL
Total value of the building (GF + FF+ other floors if any)	NIL		

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1. VALUATION OF BUILDING:

Sl No	Particulars of items	Plinth Area	Roof Height	Age of the building	Estimated replacement rate of construction on Rs.	Replacement Cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
1	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
2	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Total	NIL	-		-	NIL	-	NIL

20/03/25

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PART D - AMENITIES & EXTRA ITEMS
(Value after Depreciation)

1.	Portico	:	NIL
2.	Ornamental Front / Pooja door	:	NIL
3.	Sit out / Veranda with Charupadi	:	NIL
4.	Extra Steel/collapsible gates	:	NIL
5.	Open staircase	:	NIL
6.	Wardrobes, showcases, wooden cupboards	:	NIL
7.	Glazed tiles	:	NIL
8.	Extra sinks and bath tub	:	NIL
9.	Ceramic tiles flooring	:	NIL
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 Toiler Room	:	NIL
18.	Separate water tank/sump	:	NIL
19.	Trees, gardening	:	NIL
	Total	:	NIL

20/03/25

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PART E - SERVICES (Value after Depreciation)

1.	Water supply arrangements Open Well Deep bore Hand pump Motor Corporation Tap Underground level sump Overhead water tank	 : : : : : : :	 NIL NIL NIL NIL NIL NIL NIL
2.	Drainage arrangements Septic Tank : Underground sewerage : NIL	:	NIL
3.	Compound Wall Height Length Type of construction	:	NIL
4.	Pavements -Interlock	:	NIL
5	Steel gate	:	NIL
6.	E.B Deposits, water deposits, drainage deposits etc.	:	NIL
7.	Electrical fittings & others	:	NIL
	Type of wiring	:	NIL
	Class of fittings (superior/Ordinary/Poor)	:	NIL
	Number of light Points (Nos)	:	NIL
	Fan Points (Nos)	:	NIL
	Spare Plug Points(Nos)	:	NIL
	Any other item	:	NIL
8.	Plumbing installation	:	NIL
	No. of water closets and their type	:	NIL
	No.of wash basins (Nos)	:	NIL
	No.of bath tubs	:	NIL
	Water meter, taps etc (Nos)	:	NIL
	Any other fixtures	:	NIL
	Total	:	NIL

20/03/25

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PART F - ABSTRACT VALUE

Part	Description	Value of adopting	
		GLR Rs.	PMR Rs.
B	Land	Rs.2,61,863/-	Rs.12,25,000/-
C	Building	NIL	NIL
D	Amenities	NIL	NIL
E	Services	NIL	NIL
	Total	Rs.2,61,863/-	Rs.12,25,000/-
Say		Rs.2,61,863/-	Rs.12,25,000/-
	Factors favouring for an additional value 1. 2. Add	(+) NIL	NIL
	Factors favouring for less value 1. 2. Less	(-) NIL	NIL
	Present GLR/ Present Market Value =	Rs.2,61,863/-	Rs.12,25,000/-

20/03/25

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ANY OTHER DETAILS:

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.12,25,000/- (Rupees Twelve Lakh and Twenty Five Thousand Only).The book value of the above property as of Doc.No:4564/2012 is Rs.1,00,000/- (Rupees One Lakh Only) and the distress value Rs.9,80,000/- (Rupees Nine Lakh and Eighty Thousand Only) and Realisable Value Rs.11,02,500/- (Rupees Eleven Lakh Two Thousand and Five Hundred Only).

20/03/25

Signature

(Name and Official seal of the Approved Valuer)

Er. A.P. VINOD KUMAR B. Tech, MIE, MIC
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BUILDERS' INDIA, PUTHIYARA, CALICUT - 4
Mob: 9349110093

Place: Kozhikode
Date : 20/03/2025

PART G - CERTIFICATE

1. It is hereby certified that in my opinion
   (i)The present market value of the (above) by adopting prevailing Market rate for land Rs.12,25,000/- (Rupees Twelve Lakh and Twenty Five Thousand Only).
   (ii)The forced sale value of the property is estimated as 20 % less than the present market value.
2. Number of title deed(s) involved in this property is one. The Relevant document for the subject property in the opinion of this valuer is the deed dated 21/12/2012 with Registration Number 4564/2012 registered in the Sub Registrar's Office Parappanangadi.
3. 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.
4. 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).
5. The property was inspected on 19/03/2025 by Valuer Er.A.P Vinod Kumar in the presence of Representative of owner.
6. The legal aspects were not considered in this valuation.
7. This valuation work was/ has been undertaken by the valuer based upon the request from Canara Bank Manager, Kondotty Branch.

20/03/25

Place :Kozhikode
Date :20/03/2025

(Panel Valuer)

Er. A.P. VINOD KUMAR B. Tech, MIE, MIC
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Note:This report contains 18 Pages 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.

DIFFERENT VIEWS OF SITE

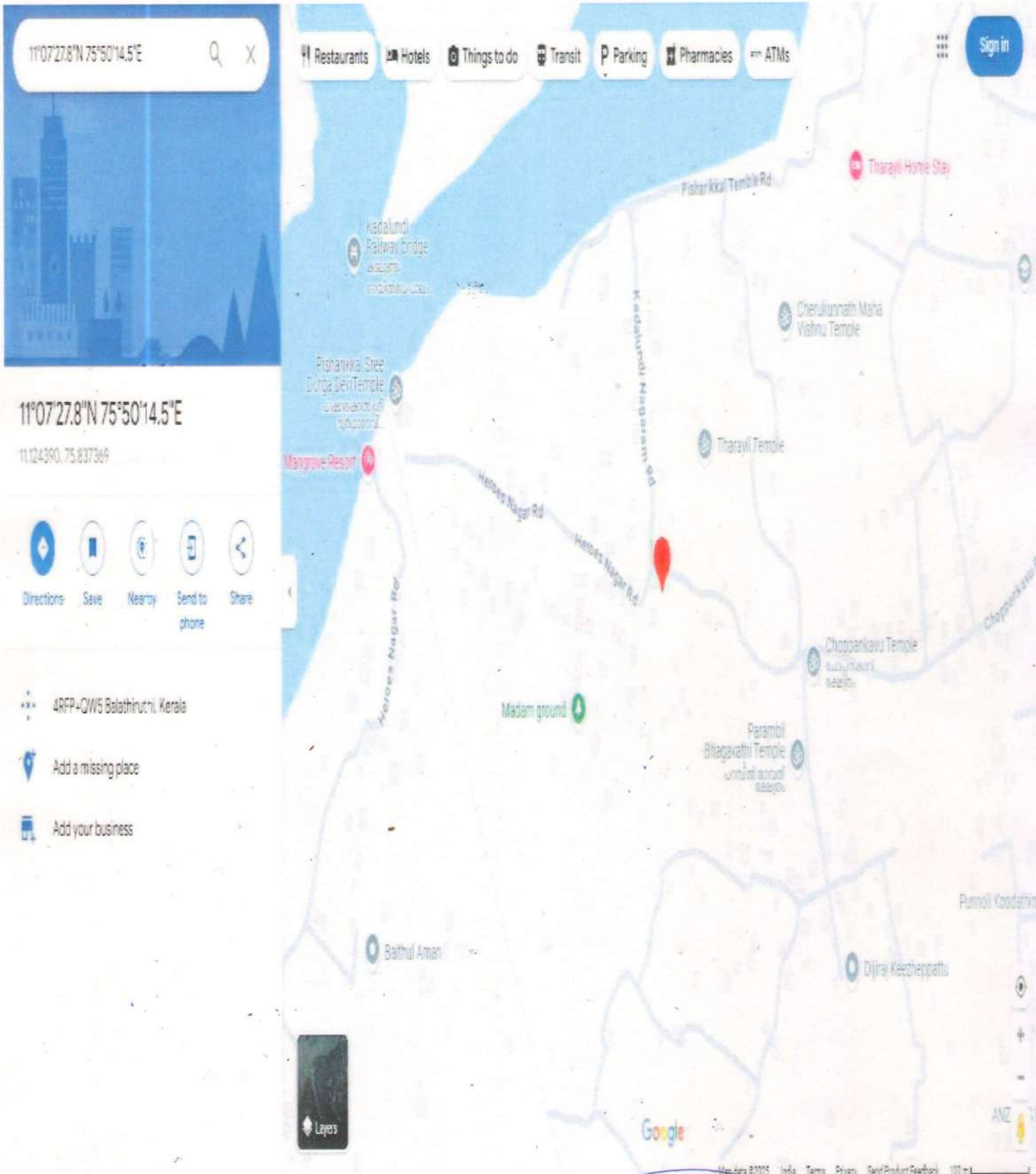




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GOOGLE MAP



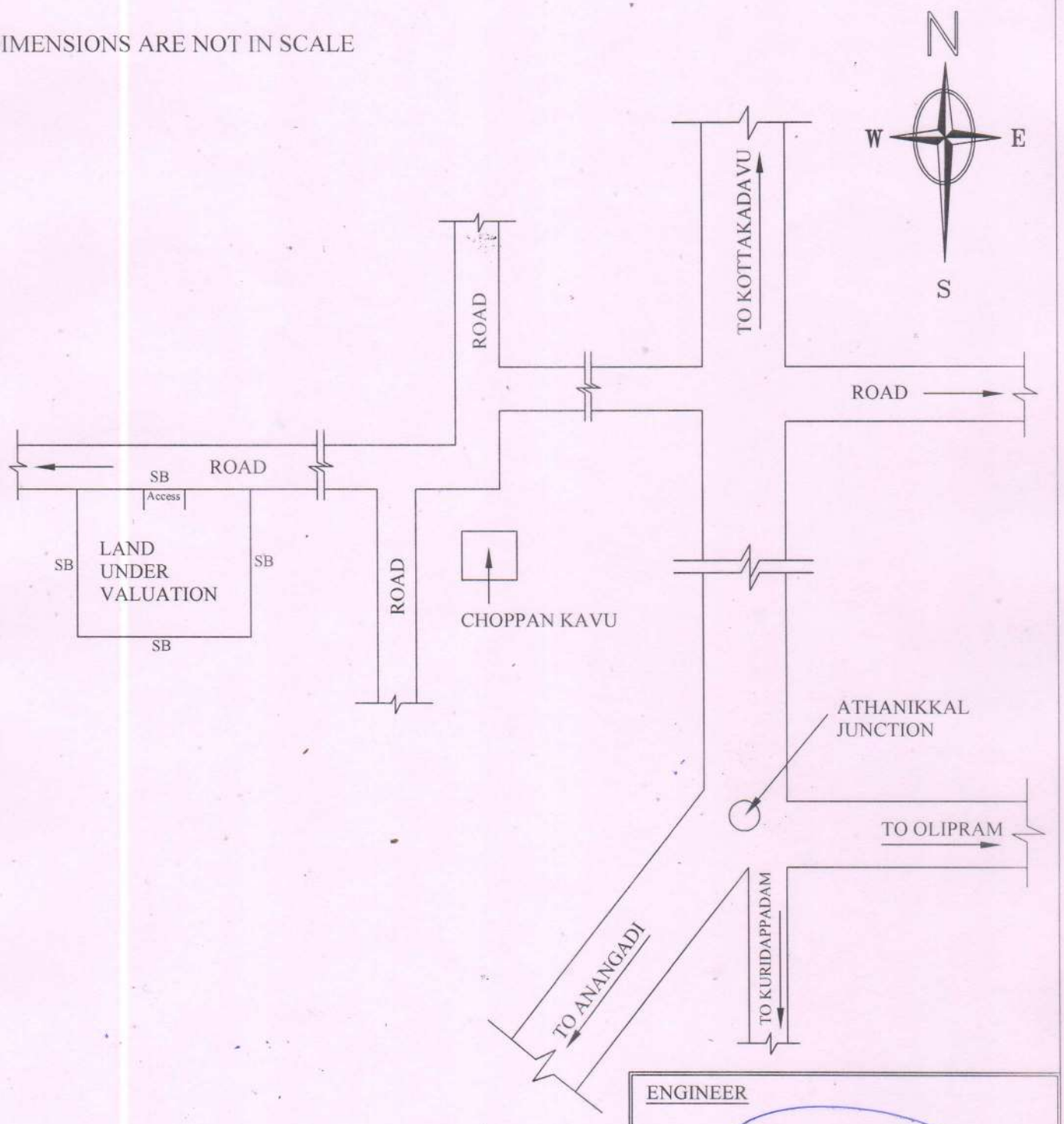
Page 17

20/03/25

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KEY MAP OF THE LAND UNDER VALUATION HAVING RE-SURVEY NO.204/8 OF VALLIKKUNNU VILLAGE, TIRURANGADI TALUK, MALAPPURAM DISTRICT BELONGS TO Mrs.LATHA.V.K

DIMENSIONS ARE NOT IN SCALE



ENGINEER

20/03/25

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