Hari & Associates

CONSULTING ENGINEERS & VALUERS

K. HARI NARAYANAN. B.E, C. Engg. MIE, FIV
Chartered Engineer & Approved Valuer of Banks
Registered Valuer of Income Tax Dept. under wealth Tax Act - 1957
I-2/AV/CC-TVM/2007-08

VALUATION OF PROPERTY (LAND & BUILDING)
REPORT ON VALUATION

Date: 20.04.2026

PART A – BASIC DATA

I. GENERAL:

1.	Purpose of valuation	:	To assess the fair market value as on this date of Valuation. NPA Valuation
2.	a. Date of Inspection	:	10.04.2026
	b. Date on which the valuation is made	:	20.04.2026
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.Sri.Ajith Prasad.**S/o.Rajendra Prasad **2.Sri.Rajendra Prasad.**S/o.Vasudevan " Kripa",Swathy Nagar, Mottamoodu,Nemom.P.O, Thiruvananthapuram.695020 Mob : Rajedra Prasad 9995004660 Ajith Prasad : 8870181701 Joint ownership 1)Ajith Prasad Extent- 00.61 + 01.41 = 02.02 Ares 2)Rajendra Prasad Extent- 00.16 + 00.21= 00.37 Ares
4.	Documentsproduced for perusal:		
	i)	:	Legal OpinionAdv.V.Vinod Kumar, dtd.25/11/2019
	ii)	:	Land tax receipt,dtd.11.10.2019 Land tax receipt,dtd.11.10.2019
	iii)		
5.	Brief description of the property taken for valuation (Including leasehold/ freeholdetc)	:	00.61 + 01.41 + 00.16 + 00.21 = 02.39 Ares (05.91 Cents)of Land with a Single storied Partially R.C.C & Tiled roof Residential building in Pallichal Village, Neyyattinkara Taluk & Thiruvananthapuram Dist.
6.	Scope of valuation	:	00.61 + 01.41 + 00.16 + 00.21 = 02.39 Ares (05.91 Cents)of Land with a Single storied Partially R.C.C & Tiled roof Residential building.
7.	If this report is to be used for any bank purpose, state the name of the bank and branch, ifknown	:	Canara Bank ,ARM Branch Chennai branch

CPRA-50 A. T.C. - 29/877 (2), Amritha Sree, N.P.P. Lane, Palkulangara, Pettah P.O., Trivandrum - 695 024
Tel: 62389 50905, Mobile : 94474 02103, E - mail : khari_narayanan@rediffmail.com

Internal

II. DESCRIPTION OF THE PROPERTY:

1.	Postal address of the property with Pin code	:	" Kripa",Swathy Nagar, Mottamoodu,Nemom.P.O, Thiruvananthapuram.695020
2.	City/Town	:	Pallichal Panchayat
	Residential Area	:	Residential Location
	Commercial Area	:	N.A
	Industrial Area	:	N.A
3.	Classification of the Area		
	i) High / Middle / Poor	:	Middle class
	ii) Urban/Semi Urban/Rural	:	Semi Urban
4.	Coming under CorporationLimit /Village Panchayat/Municipality	:	Pallichal Grama Panchayat limits
5.	Whether covered under any State/Central Govt. enactments (e.g.Urban Land Ceiling Act) or notified underagency area/ scheduledarea/cantonmentarea	:	N.A
6.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	N.A
7.	Location of the property		
	Plot No. / Nagar/Survey No.	:	Re-Sy.Nos.237/19-3-1,237/19-2-1, 237/19-3-2 & 237/19-2
	Door No.	:	
	T.S. No. / R.S. No. Village / Block	:	Pallichal Village/Block No.04
	Taluk / Ward/Mandal/District	:	Neyyattinkara Taluk &Thiruvananthapuram Dist.
	Municipality/Corporation/Panchayat	:	Pallichal Grama Panchayat limits
8.	a)Boundaries of the property As per deed	:	Actuals
	North :	:	Property of Rajendra Prasad
	South :	:	Panchayat Road
	East :	:	Pathway
	West :	:	Property of Maniyan Nadar
9.	Latitude,LongitudeandCoordinates of the site	:	Latitude: 8.451944N Longitude 77.022876 E
10.	Property tax receipt referred		
	Assessment number	:	
	Tax amount	:	-
	Receipt in the name of	:	-
11.	Electricityserviceconnectionconsumernumber In the name of other details, if any	: :	Electrified,Con No.N/2944
12.	Property is presently occupied by	:	**Owner**/ Tenants/ Both /Vacant
13.	If tenanted fully, What is the gross monthly rent?	: :	N.A
14.	If occupied by both	:	N.A
	By assuming the entire building is let out,		

Internal

	What is the probable monthly rent? What is the advanceamount?	: :	N.A

III. PROCEDURE OFVALUATION:

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

(Describe the property details)

PART B – LAND

1.	Dimension of the site		A[As per deed]	Title (B) / Actuals
	North	:		
	South	:		
	East	:		
	West	:		
	Extent	:		
2.	Extent of site (least of 1a & 1b)	:	00.61 + 01.41 + 00.16 + 00.21 = 02.39 Ares (05.91 Cents)	
	Size of the Plot	:		
	North & South	:	--	
	East & West	:	--	
	Total Extent of the Plot	:	02.39 Ares (05.91 Cents)	
3.	Characteristics of the site	:		
	What is the character of the locality?		Residential	
	What is the classification of thelocality?		Middle class	
	Development of surrounding areas		Partially Developing	
	Possibilityoffrequent flooding/sub merging		No	
	FeasibilitytotheCivicamenitieslike school, hospital, bus stop, market etc.		Moderate distance	
	Level of land with topographical conditions		Normal	
	Shape of land		Almost rectangular	
	Type of use to which it can be put		Residential	
	Any usage restriction		No	
	Is plot in town planning approvedlayout?		Not produced for the perusal	
	Corner Plot or Intermittent Plot?		Intermittent plot	
	Type of road available at present		Available	
	Road facilities areavailable?		Lorry access Panchayat road available	
	Is it a land – locked land? Water Potentiality		No	
	What is the width of the Road?		4.50 mtr wide	
	Width of road – is it below 20ft or more than 20 ft.			
	Undergroundsewerage system		NA	

Internal

	Is power supply available at the site?		Available
	Advantage of thesite		
	1.		Residentiallocation
	2.		Lorry access Panchayat road road 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)		N.A
	Any factors which affect the marketability of the land?		Marketable
	Type of theland?		Dry Land
	Accessibility		Lorry access Panchayat road road available
4.	Value on adopting GLR (GuidelineRate) i) Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed) ii) Value of land by adopting GLR (..... X.....)	: :	₹.88,440/Are 02.39 Ares x₹.88,440/Are =₹.2,11,371.60/-
5.	Value by adopting PMR (Prevailing Market Rate) Prevailingmarket	:	₹.7.00.000/- Cent to₹.7.50.000/- Cent
	Rate(Alongwith details/reference of atleasttwolatestdeals/transactions with respect to adjacent properties in the areas)	:	₹.7,00,000/- Cent
	Unit rate adopted in this valuation after considering the characteristics of the subject plot Value of land by adopting PMR (..... X .....)		05.91 Cents x ₹.7,00,000/Cent = ₹.41,37,000/-

PART C – BUILDINGS

	Type of Building		**Residential**/Commercial/Industrial
1.	Type of construction	:	**Load bearing** /RCC/Steel Framed/ framed structure
2.	Quality of construction	:	Superior / I Class / **II Class**
3.	Appearance of Building	:	**Common** / Attractive / Aesthetic
4.	Maintenance/Condition of the Building	:	Exterior:Excellent/Good /Normal /**Average**/ Poor
			Interior:Excellent/Good/Normal **Average**/ Poor
5.	Plinth Area	:	R.C.C Portion - 900 Sq.ft
6	Number of floors and height of each floor including basement, ifany	:	Single storied, Floor ht-3 mtr each

Internal

Floor	Yearof Construction (as reported/ as per actual observation/ as per deed)	Roof	Plinth Area		
			Main Portion A	Cantilevered Portion B	Total A+50% of B
G.F	50 Years	R.C.C &	100 Sq.ft		
G.F	50 Years	M.P tiled	800 Sq.ft		

1. Drawingapproval
   a. Date of issue and validity of layout of approvedmap/plan : Not produced for the perusal
   b. Approved map/plan issuingauthority: N.A
   c. Whether genuineness or authentic of approved map/plan isverified?:N.A
   d. Any other comments by our empanelled valuers on authentic of approved plan? N.A
   e. (Discuss on the building approval, reference, violations observed, consequences of violation etc.)No violation of KBR

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 salvagevalueof 10%.

L. VALUATION OF BUILDING:

DESCRIPTION	**Ground Floor**	Second Floor	Other floor, ifany
Foundation	RR Masonry	---	
Floor finish	Vitrified tiles		
Superstructure	Bricks Masonry		
Roof	Mp Tiled an RCC mixed		
Doors	Country wood		
Windows	Country wood		
Weathering course	N.A		
Plinth area	900 Sq.ft		
Year of construction (asreported/ as observed Asperdeed)	50 Years		
Age of the building	50 Years		
If the age is not exactly known.furtherlifeexpected	5Years		
Total life of the building estimated	-		
Depreciation percentage (assuming salvage value = ...10 %)	N.A		
Replacementrate of Constructionwiththe existing conditionsand specifications	N.A		
Replacement Value	N.A		

Internal

Depreciation Value at the rate of %	N.A		
Present value of the building	₹.2,00,000/-		
Totalvalueofthe building	₹.2,00,000/-		

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

S.No	Particulars of item	Plinth Area	Roof height	Age of building	Estimated replacement rate of construction ₹.	Replacement cost ₹.	Depreciation ₹.	Net Value after depreciation ₹.
	-							₹.Nil
	Other floor, if any							
	Total							₹.Nil

PART D – AMENITIES & EXTRA ITEMS

(Value after Depreciation)

1.	Portico	:	
2.	Ornamental Front / Pooja door	:	N.A
3.	Sitout/Verandah with Steel grills	:	N.A
4.	Extra Steel/collapsible gates	:	N.A
5.	Open staircase	:	N.A
6.	Wardrobes, showcases, wooden cupboards	:	N.A
7.	Glazed tiles	:	N.A
8.	Extra sinks and bath tub	:	N.A
9.	Marble/ceramic tiles flooring	:	N.A
10.	Interior decorations	:	N.A
11.	Architectural Elevation works	:	N.A
12.	False ceiling works	:	N.A
13.	Paneling works		N.A
14.	Aluminum works		N.A
15.	Aluminum handrails		N.A
16.	Separate Lumber Room	:	N.A
17.	Separate Toiler Room	:	N.A
18.	Separate water tank/sump		N.A
19.	Trees, gardening		N.A
20.	Any other	:	N.A

Internal

PART E – SERVICES (Value after Depreciation)

T E – SERVICES (Value after Depreciation) 1.	Water supply arrangements	:	N.A
	OpenWell		
	Deepbore		
	Hand pump		
	Motor		
	Corporation Tap		
	Underground level sump		
	Overhead water tank		
2.	Drainage arrangements SepticTank:	:	N.A
	Undergroundsewerage:		
3.	CompoundWall..... Rm. @ Rs...../m2.	:	N.A
	Height		--
	Length		--
	Type of construction		--
4.	Pavements..... Rm.@ Rs..../m2	:	--
5	Steelgate..... Rm.@ Rs..../m2	:	-
6.	E.B Deposits, water deposits, drainage deposits etc.	:	N.A
	Total	:	N.A
7.	Electrical fittings & others		
	Type of wiring	:	Ordinary wiring
	Classoffittings (superior/Ordinary/Poor)	:	Ordinary
	Number of light Points	:	Provided all the rooms
	Fan Points	:	-do-
	Spare Plug Points	:	-do-
	Any other item	:	N.A
8.	Plumbing installation	:	
	No. of water closets and their type	:	Provided
	No.of wash basins	:	-do-
	No.of bath tubs	:	No
	Water meter, taps etc	:	Provided
	Any other fixtures	:	N.A
9.	Any other	:	N.A

Internal

PART F – ABSTRACT VALUE

Part	Description	Value of adopting	
		GLR₹.	PMR ₹.
B	Land	₹.2,11,371.60/-	₹.41,37,000/-
C	Building	₹.2,00,000/-	₹.2,00,000/-
D	Amenities	NIL	NIL
E	Services		NIL
	Total	₹.4,11,371.6/- ...	₹.43,37,000/-
	Say		**Say ₹.43,37,000/-**
Factors favouring for an additional value 1. 2.Add (+)Factorsfavouring for less value 1. 2.Less (-)			N/A. N.A.
Present Market Value			**₹.43,37,000/- (F)**

ANY OTHER DETAILS:

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental valuers in future in iii) Any likely income it may generate, may be discussed).

Market Approach is adopted

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 **₹.43,37,000/-(Rupees Forty Three Lakhs Thirty Seven Thousand only).**TheRealizablevalue of the above propertyis**₹.39,00,000/-(Rupees Thirty Nine Lakhs only).**and the distress value **₹.36,80,000-(Rupees Thirty Six Lakhs Eighty Thousand Only).**

Hari Narayanan K

Digitally signed by Hari Narayanan K
Date: 2026.04.24 13:02:50 +05'30'

Place: Thiruvananthapuram
Date: 20.04.2026

Signature
(Name and Official seal of the Approved Valuer)

Internal

PART G – CERTIFICATE

1. It is hereby certified that in myopinion

   i) The present market value of the property discussed in the report (above) by adopting prevailing market rate for land is **₹.43,37,000/-(Rupees Forty Three Lakhs Thirty Seven Thousand only)**

   ii) The forced sale value of the property is estimated as 15 % less than the present market value.

2. Number of title deed(s) involved in this property is .... The relevant document for the subject property in the opinion of this valuer is the deed dated ..... with Registration Number....registeredinthe Registrar's Office....
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 legalopinion.
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 inI(1).
5. The property was inspected on 10.04.2026. by -Hari Narayananan-- in the presence of Sri.Rajendra Prasad.
6. The legal aspects were not considered in thisvaluation.
7. This valuation work was/ has been undertaken by the valuer based upon the request from **The Branch Manager,Canara bank,Chennai Branch.**

Hari Narayanan K

Digitally signed by Hari Narayanan K
Date: 2026.04.24 13:03:25 +05'30'

Place: Thiruvananthapuram
Date: 20.04.2026

(Panel Valuer)

Note: This report contains ...9 Pages

Internal

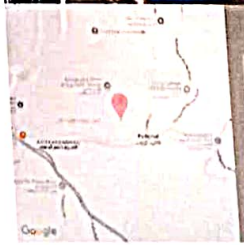
Canara Bank - Chennai











F22C+QXW, Manaluvila Rd, Pallichal, Kerala 695020, India

	Decimal	DMS
Latitude	8.451944	8°27'6" N
Longitude	77.022876	77°1'22" E

2026-04-10(Fri) 10:48(AM)

K.HARINARAYANAN, B.E., C. Engg., MIE, FIV
Chartered Engineer & Govt.Regd. Valuer

Premises
T.C. 29/877 (2), Amritha Sree, Palkulangara,
Pettah P.O., Trivandrum - 695 024