VINCY THOMAS
B Tech, PGDFM, FIV, MIE, CE
Chartered Engineer (India) , IBBI Valuer , Registered Valuer under section 34 AB/ 34 AE of the Wealth Tax Act , 1957 & Registered Engineer - A

Panel Valuer of State Bank of India, Punjab National Bank, Union Bank of India, Canara Bank, Bank of Baroda ,Karntaka Bank ,Indian Bank , Central Bank of India , South Malabar Grameen Bank , Punjab&Sind Bank , Lakshmi Vilas Bank , KFC , Federal Bank , Canfin Homes , Bank of Maharashtra , LIC Housing Finance Ltd , Standard Chartered bank , Sundaram BNP Paribas Home Finance Ltd , Kotak Mahindra Bank, Divan Housing Finance Ltd, Dhanalakshmi Bank etc

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REF. VT/100-745/2026

To,
The Chief Manager,
Canara Bank,
Kalady Branch,
Ernakulam

14/10/2026

VALUATION REPORT OF PROPERTY IN RESPECT OF LAND

	GENERAL	
1	Name of the owner(s) and address with Phone No.(Share on each owners in case of Joint owner ship)	Mr. Vidyasagar, S/o. Mr. Mohanan, Kolakkattil House, Annanad, Kalloor, Vadakkummury, Thrissur.
2	Purpose for which the valuation is made	To assess the present value as per Sarfaesi Act 2002 (Act 54 of 2002)
3	a.) Date of inspection	13/10/2026
	b.) Date on which the valuation is made	14/10/2026
4	List of documents produced perusal	
	i) Sale deed copy	1003/2016
	ii) Location Sketch	236/2022
	iii) Legal Scrutiny report	Verified
	Location of the property	
5	a). Area of land	5.86 Ares (4.12 + 1.74)
	b). Old-survey No.	292/1
	c). Re-survey No.	213/3-2 & 213/4
	d). Block No.	31
	e). Village	Chowara
	f). Taluk	Aluva
	g). Sub-district	Sreemoolanagaram
	h). District	Ernakulam
	Postal Address of the property	Chowara, Aluva
	Coming under Corporation limit/ Village Panchayath / Municipality	Sreemoolanagaram Panchayath
6	Boundaries of the property	
	East	Property of Mr. Ummar, Pulikkal
	South	Property of Mr. Veeran, Anjikad
	West	Property of Mr. Chandran, Manathara
	North	Properties of Mr. Ayyappankutty, Pinathara, Mr. Babu,Pambrayil & AKG Road

(Contd..2)

Internal

7	Dimensions of the site Not available	A	B
		As per deed	Actuals
	East	--	--
	South	--	--
	West	--	--
	North	--	--
8	Extent of the site	5.86 Ares (4.12 + 1.74)	
9	Extent of the site considered for valuation(least of 12a & 12b)	5.86 Ares (4.12 + 1.74)	
10.	Latitude, Longitude and co-ordinates of the site	10.134739, 76.399758	
II	**CHARACTERISTICS OF THE SITE**		
1	Classification of locality	Middle class	
2	Character of locality	Residential	
3	Development of surrounding areas	Developing	
4	Possibility of frequent flooding	No	
5	Feasibility to the civic amenities like school, hospitals, offices, bus stops markets, etc.	6 kms radius	
6	Level of land with topographical Conditions	Level	
7	Shape of land	L shape	
8	Type of use to which it can be put	Residential	
9	Any usage restriction ?	No	
10	Tenure of land	Absolute title	
11	lot is in town planning approved lay out ?	No	
12	Will there be any problem to get drawing approval at a later date	No	
13	Corner plot or intermittent plot	Intermittent plot	
14	Ratio between the average width to depth	-	
15	Road facilities	Available	
16	Type of road available at present	Mud Road	
17	Width of road – Is it below 20' or more than 20' ?	Below 20' (3m wide)	
18	Is it a land locked land?	No	
19	Water Potentiality	Yes	
20	Underground sewerage systems	No	
21	Power supply is available in the site	No	
22	Advantages of the site	Good residential area	
23	Disadvantages of the site	No	

(Contd..3)

Internal

III. VALUATION

A. Value by adopting GLR

i)	Guideline rate as obtained from the Registrar's office	Rs. 2,78,256.00/Are
ii)	Value of land by adopting GLR (5.86 Ares X Rs. 2,78,256.00/Are)	Rs. 16,30,580.16

B. Value by adopting PMR

i)	Prevailing market rate per Are	Rs. 7,41,300.00.00 to Rs. 7,75,000.00 per Are
ii)	Unit rate adopted in this valuation after considering the characteristics of the subject plot	Rs. 7,41,300.00/Are
iii)	Value of land by adopting PMR (5.86 Ares X Rs. 7,41,300.00/Are)	**Rs. 43,44,018.00**

C. Amenities

i)	Compound wall / Retaining wall	Nil
ii)	Deep bore with motor/open well	Nil
iii)	Pipe line for Water Supply	Nil
iv)	Power supply	Nil

D. Abstract Valuation

Part	Description	Value by adopting	
		GLR	PMR
1.	Land	Rs. 16,30,580.16	Rs. 43,44,018.00
2.	Extra Items	--	--
	Total	Rs. 16,30,580.16	Rs. 43,44,018.00
	Say	Rs. 16,30,580.16	Rs. 43,44,000.00
	Factors favouring for an additional value Add (+)		N/A
	Factors favouring for less value Less (-)		N/A
	Present Market Value		**Rs. 43,44,000.00**

As a result of my appraisal and analysis, it is my considered opinion that the fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 43,44,000.00 (Rupees : Forty three lakhs and forty four thousand only).

The realizable market value of the above property as of Rs. 36,92,000.00 (Rupees: Thirty six lakhs and ninety two thousand only) and the distress sale value Rs. 34,75,000.00 (Rupees: Thirty four lakhs and seventy five thousand only).

(Contd..4)

Internal

IV. CERTIFICATES

1. It is hereby certified that in my opinion

   i) The present market value of the property described in the report above by adopting the prevailing market rate for land is **Rs. 43,44,000.00**

   (Rupees. Forty three lakhs and forty four thousand only)

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

2 Number of title deeds involved in this property is one.
The relevant document for the subject property in the opinion of this valuer is the deed dated 28/04/2016 with registration no. 1003/2016 registered in the Sreemoolanagaram Register'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 legal opinion.

4. Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in I(2).

5. The property was inspected personally on 13/10/2026.

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

7. The valuation work is undertaken by the valuer based upon the request from Chief Manager, Kalady Branch, Ernakulam.

Kochi
14/10/2026

VINCY THOMAS

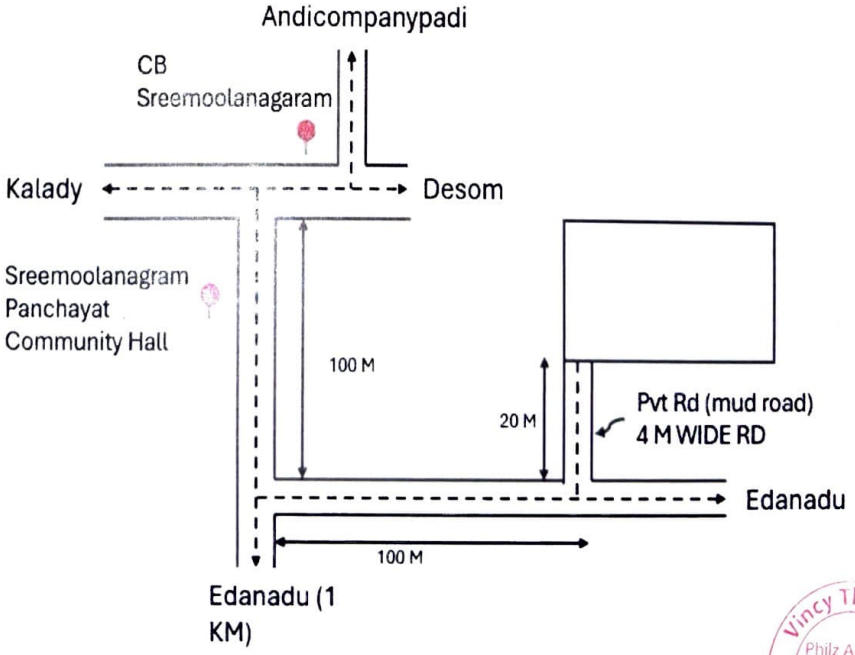
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Date: 2026.10.26 12:40:15 +05'30'

Note : This report contains 4 pages
Enclosures : Key plan & photographs

Internal

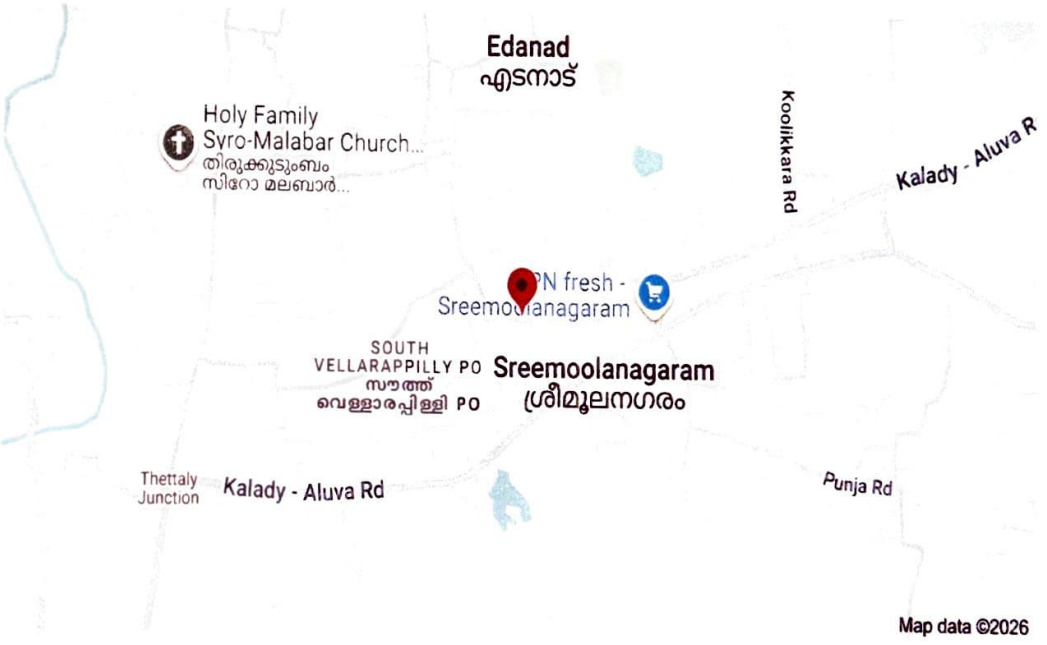


ROUTE MAP



Vincy Thomas
Philz Arcade
Mamangalam
Kochi - 25
Registered Valuer





Map for 10.134739, 76.399758

Vincy Thomas
Philz Arcade
Mamangalam
Kochi - 25
Registered Valuer