ENGINEERS & VALUERS CHAMBER

1st Floor Sreelakshmi Complex, Temple Road,
Statue Junction, Tripunithura, Cochin- 682 301
Phone : 0484- 2779641(Office)
Email: evccochin@gmail.com
Resi : Alamippalli, Kanhangad, Kasargod-671315

Er. K. T. GANGADHARAN BSc, B. Tech, M. I. E., F. I. V.(Civil)
Chartered Engineer No. M 128324-8 & Approved Valuer No. F 19329
Wealth Tax & Income Tax Valuer No. CCIT/CHN/Cat II/4/2013-14
Mob : 09447955641, 09072106701, Email : ktganga@gmail.com
Indian Traditional Vasthu Consultant(Vasthu Jyathisha Acharya)

Ref: Date :

ANNEXURE – 8

VALUATION OF PROPERTY (LAND & BUILDING)

REPORT ON VALUATION

Date: 10-08-2026

I GENERAL **Ref.No.VR/CB/26/08/503**

1.	Purpose of valuation	:	SARFAESI
2.	Date of Inspection Date on which the valuation is made	: :	10-08-2026 10-08-2026
	Name of the reported Customer with Present address and phone number	:	George Antony Sony, S/o George, Valiyaparambil House, Palluruthy, Ernakulam
4.	**Documents produced for perusal**		
i.	Partition deed	:	859/2018 issued from Kochi SRO
ii.	Land tax receipt No.	:	KL07011504518/23 dated 09-06-2023issued from Edakochi Village Office
iii.	Location Sketch No.	:	366/2023 dated 08-06-2023 issued from Edakochhi Village Office
iv.	Possession Certificate No.	:	366/23 dated 14-06-2023 issued from Edakochi village office
v.	Building Tax	:	07/12301105645 dated 13-06-2023 issued from kochi Municipal corporation
vi.	Tandaper	:	13231
vii.	LSR	:	NA
5.	Brief description of the property taken (including leasehold/freehold, etc)	:	1.14 Ares (2.81 Cents) of land with 620 sqft Single storied residential building.
6.	Scope of valuation	:	SARFAESI
7.	If this report is to be used for any bank purpose, state the name of the bank and branch, if known	:	Canara Bank, Mattancherry, Ernakulam

II DESCRIPTION OF THE PROPERTY

1.	Postal address of the property Owner with Pin code	:	George Antony Sony, S/o George, Valiyaparambil House, Palluruthy, Ernakulam
2.	Property Address	:	George Antony Sony, S/o George, Valiyaparambil House, Palluruthy, Ernakulam
3.	City/ town	:	Perumbadappu

4.	Residential Area	:	Yes
	Commercial Area	:	No
	Industrial Area	:	No
	Classification of the Area	:	Residential
5.	Coming under Corporation Limit / Village Panchayat/Municipality	:	Property within the Limits of Kochin Corporation
6.	Whether covered under any State/ Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area/ cantonment area	:	No
7.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	No
8.	Location of the property		
	• Land mark of the property		Near M.A Mathew Road, Perumbadappu.
	• Re. Survey No.		NA
	• Door No. & Local Body		17/1416/B- Cochiin Corporation
	• S.F. No. / T.S. No. / Sy. No.		1035/1-16
	• Village / Block		Edakochi
	• Taluk / Ward		Kochi Taluk
	• Mandal/District/Municipality/ Corporation		Ernakulam District
9.	Boundaries of the property		

	As Per Location Sketch	As per Site / Actuals
North	Property of Babu	Property of Babu
South	Property of sundharan	Property of sundharan
East	Pathway	Pathway
West	Property of Manilal	Property of Manilal

10.	Latitude, Longitude and Coordinates of the site	:	9.907722, 76.284444
11.	Property tax receipt referred	:	Yes
	Assessment number	:	07/12301105645
	Tax amount	:	0.00
	Receipt in the name of	:	George Antony
12.	Electricity service connection consumer number In the name of Other details, if any	: : :	NA NA NA NA
13.	Property is presently occupied by	:	Owner
14.	If tenanted fully, what is the gross Monthly rent?	:	6000.00
15.	If occupied by both by assuming the entire building is let out, if tenanted Fully, what is the gross monthly rent?	:	6000.00
16.	i. What is the probable monthly rent?	:	6000.00

	ii. What is the advance amount?	:	18000.00

III PROCEDURE OF VALUATION

Valuation Details	**:**	Discussed in part B, C, D, E & F
F.S.I /F.A.R : 0.37		Plot Coverage: 37.16%

PART A – LAND

1	Dimension of the site	a [As per title] (in M)		(B) (Actuals) (in M)	
	North	0.00 M		0.00 M	
	South	0.00 M		0.00 M	
	East	0.00 M		0.00 M	
	West	0.00 M		0.00 M	
Extent		1.14	Ares	2.81	Cents
Extent of site (least of 1a & 1b)		1.14	Ares	2.81	Cents

1.	Size of the Plot North & South East & West Total Extent of the Plot	: : : :	Small 0.00 M 0.00 M 1.14 Ares 1.14 cents
2.	Characteristics of the site • What is the character of the locality? • What is the classification of the locality? • Development of surrounding areas • Possibility of frequent flooding/sub Merging • Feasibility to the Civic amenities like school, hospital, bus stop, market etc. • Level of land with topographical Conditions • Shape of land • Type of use to which it can be put • Any usage restriction is plot in town Planning approved layout? • Corner Plot or Intermittent Plot? • Type of road available at present • Road facilities are available? • What is the width of the Road? Width of road – is it below 20ft or more than 20ft. • Is it a land – locked land? • Water Potentiality • Underground sewerage system • Is power supply available at the site? • Advantage of the site	: : : : : : : : : : : : : : : : : : :	Residential Middle class Developed No Within 1 to 2 kms Level land Rectangle shaped Residential Purpose No Intermittent plot 1.30 m wide Corporation pathway Available 1.30 m wide Corporation pathway No Yes Yes Yes NA

	1. 2. • 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? • Type of the land? • Accessibility	: : : : :	 No No Dry land 1.30 m wide Corporation pathway
3.	Value by adopting GLR (Guide Line Rate) i. Guideline rate as obtained from the Registrar's office evidence thereof to be enclosed) ii) Value of land by adopting GLR	: :	 Rs.528000.00/Ares 1.14 x 528000.00 = 601920.00
4.	Value by adopting PMR (Prevailing Market Rate)	:	Rs. 400000.00/ cents
	Prevailing market rate		
i.	Details/ reference latest deals/ transactions with respect to adjacent properties in the areas.	:	Rs. 300000.00 to 500000.00 per cent
ii.	Unit rate adopted in this valuation after considering the characteristics of the subject plot	:	Rs. 400000.00Cent
iii.	Value of land by adopting PMR 2.81 cents X 400000.00)	:	Rs.1124000.00

PART B – BUILDINGS

1.	Type of Building	:	Residential building
	Type of construction	:	Load bearing
	Quality of construction	:	Good
	Appearance of Building	:	Good
	Maintenance/Condition of the Building	:	Good
	Plinth Area	:	620 sqft
	Number of floors and height of each floor including basement, if any	:	Single storied

8	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
G.F	2023	RCC	620 sqft	0	620 sqft
Tot			620 sqft		620 sqft

al					
	Drawing approval • Date of issue and validity of layout of approved map/plan • Approved map/plan issuing authority • Whether genuineness or authentic of approved map/plan is verified? • Any other comments by our empanelled valuers on authentic of approved plan? (Discuss on the building approval, reference, violations observed, consequences of violation etc.)		: : : :	SYP2/54/2/2022 dated 23-02-2023 Kochin Municipal corporation Yes No	
	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 10%				

VALUATION OF BUILDING

DESCRIPTION	Ground Floor	
Specification		
Foundation	RCC	
Floor finish	Tiles	
Superstructure	Solid Bricks	
Roof	RCC Roof	
Doors	Hardwood	
Windows	Hard wood	
Weathering course	Emulsion	
Plinth area (sft)	620 sqft	
Year of construction (as reported/ as observed/ as per the deed)	2023	
Age of the building	3 years	
If the age is not exactly known, further life expected	47 years	
Total life of the building estimated	50 years	
Depreciation percentage (assuming salvage value =10%)	0 %	
Replacement rate of construction with the existing conditions and specifications	2000.00	
Replacement Value	1240000.00	
Depreciation Value at the rate 0%	0.00	
Present value of the building (Depreciated value)	1240000.00	
Total value of the building	1240000.00	

(Resi+Com)	

PART C – AMENITIES & EXTRA

ITEMS (Value after Depreciation)

1	Portico	Rs.0.00
2	Ornamental Front / Pooja door	Rs.0.00
3	Sit out/Veranda with Steel grills	Rs.0.00
4	Extra Steel/collapsible gates	Rs.0.00
5	Open staircase	Rs.0.00
6	Wardrobes, showcases, wooden cupboards	Rs.0.00
7	Glazed tiles	Rs.0.00
8	Extra sinks and bath tub	Rs.0.00
9	Marble/ceramic tiles flooring	Rs.0.00
10	Interior decorations	Rs.0.00
11	Architectural Elevation works	Rs.0.00
12	False ceiling works	Rs.0.00
13	Panelling works	Rs.0.00
14	Aluminium works	Rs.0.00
15	Aluminium handrails	Rs.0.00
16	Separate Lumber Room	Rs.0.00
17	Separate Toiler Room	Rs.0.00
18	Separate water tank/sump	Rs.0.00
19	Trees, gardening	Rs.0.00
20	Any other	Rs.0.00
21	Total	Rs.0.00

PART D – SERVICES (Value after Depreciation)

1.	Water supply arrangements • Open Well • Deep bore • Hand pump • Motor - nos • Corporation Tap • Underground level sump • Overhead water tank	 Rs.0.00 Rs.0.00 Rs.0.00 Rs.0.00 Rs.0.00 Rs.0.00 Rs.0.00
2.	Drainage arrangements • Septic Tank • Underground sewerage	 Rs.0.00 Rs.0.00
3.	Compound Wall • Height • Length • Type of construction	yes 0 0
4.	Pavements	No
5.	Steel gate	No

6.	E.B Deposits, water deposits, drainage deposits etc.	Rs. 0.00
7.	Electrical fittings & others	
8	Type of wiring • Class of fittings (superior/Ordinary/Poor) • Number of light Points • Fan Points • Spare Plug Points • Any other item (power plug	: Na : Na : 0.00 Nos : 0.00Nos : 0.00 Nos : 0.00 Nos
9.	Plumbing installation • No. of water closets and their type • No. of wash basins • No. of bath tubs • Water meter, taps etc. • Any other fixtures • Any other Total	 : 0.0Nos-0 European. 0 no Indian : 0Nos : 0 Nos : 0 Nos : 0 Nos : No

PART E - ABSTRACT VALUE

Part	Description	Value of adopting	
		GLR	PMR
A	Land	**Rs. 601920.00**	**Rs. 1124000.00**
B	Building	**Rs. 1240000.00**	**Rs. 1240000.00**
C	Amenities	**Rs. 0.00**	**Rs. 0.00**
D	Services	**Rs. 0.00**	**Rs. 0.00**
	Total	**Rs. 1841920.00**	**Rs. 2364000.00**

Factors favouring for an additional value		
1.		Rs.
2.		Rs.
	Add (+)	
Factors favouring for less value		
1.		Rs.
2.		Rs.
Present Market Value (PMV)		**Rs. 2364000.00 Say Rs. 2364000.00**
(Rupees Twenty Three lakh and sixty four thousand Only)		
Realizable Value of the Property (95% of PMV)		**Rs. 2245800.00 Say Rs. 2245000.00**
(Rupees Twenty two lakh and forty five thousand Only)		
Distressed Value of the property (75% of PMV)		**Rs. 1773000.00 Say Rs. 1773000.00**
(Rupees Seventeen lakh and seventy three thousand Only)		

(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) Saleability

ii) Likely rental valuers in future in
iii) Any likely income it may generate, may be discussed).

I have evaluated the property by Market Approach Method of valuation in the case of land property. Considering the building inside the land is considered as Replacement Cost Approach Method with depreciation by Straight Line Method. While considering the evaluation of land (Market Approach) reference with local a body (Corporation/Municipality/ Panchayath), Registration Department, Real estate commission agents at the locality.

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. 2364000.00 (Rupees Twenty Three lakh and sixty four thousand Only) and the Realisable Value is Rs. 2245000.00 (Rupees Twenty two lakh and forty five thousand Only) and the Distressed Value is Rs. 1773000.00 Rupees Seventeen lakh and seventy three thousand Only)

Remarks: *The said property is located near M. A Mathew Road. The property having 1.14 Ares (2.81 Cents) of land in Sy.No. 1035.1-16, Edakochi Village, with 620 sqft single storied Residential Building in Cochin Corporation. Boundaries are demarcated with compound wall. Access to the property is through 1.30 m wide Corporation pathway. The available GLR value for the proposed site is Rs. 528000.00 /Ares. But as per the market reference I got the market value of the proposed locality is in between 3 lakhs to 5 lakh per cent. The market value I assessed is Rs. 4 lakh Per cent according to the present demand and saleability at that locality. The assessed market value is quite reasonable due to the high demand of land property at that area. The present market value I assessed is more than 20% to the present Govt. Guide line value because of the high demand and marketability for the subject property. I assessed a rate of Rs 2000.00/sqft for the building. The valuation is done for SARFAESI purpose. The present market value is Rs. 2364000.00 and the auction value is Rs. 1773000.00 (75% of PMV). The valuation assessment prepared as per the basis of produced documents by the Bank and LSR local reference only. The genuineness of the document is the responsibility of the bank and the Client only.*

KALAYATHOLIL THANKAPPAN GANGADHARAN

Digitally signed by KALAYATHOLIL THANKAPPAN GANGADHARAN
Date: 2026.08.11 12:38:04 +05'30'

Place: Thripunithura
Date: 10-08-2025

Signature

(Name and Official seal of the Approved Valuer

ANNEXURE-2

FORMAT-A

DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 10-08-20256 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- I have personally inspected the property on 10/08/2026 the work is not sub-contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of Imprisonments'
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

Further, I hereby provide the following information.

S.No	Particulars	Valuer comment
1	background information of the asset being valued;	1.14 Ares (2.81 Cents) of land with 620 sqft Single storied residential building
2	purpose of valuation and appointing authority	SARFAESI and appointed by Canara Bank, Mattancherry
3	identity of the valuer and any other experts involved in the valuation;	Er. GANGADHARAN. K. T, B.Sc., B. Tech (Civil), M.Sc. (REV), M.I.E, F.I.V, Chartered Engineer (No. M 128324-8) & Approved valuer, Registered with Income Tax Reg.no. CCIT/CHN/Cat-II/4/2013-14 Registered Valuer, with effective COP. No. IBBI/RV/02/2019/11350 dated 18/4/2019 Mob: 9447955641.
4	disclosure of valuer interest or conflict, if any;	No
5	date of appointment, valuation date and date of report;	Date of appointment – 10-08-2026 Date of Valuation - 10-08-2026 Date of Report – 10-08-2026
6	inspections and/or investigations undertaken;	10-08-2026
7	nature and sources of the information used or relied upon;	The valuer has to rely upon by the appointing authority and the client for the relevant information and various inputs. This has to be verified and investigated properly to undertake the valuation process.
8	procedures adopted in carrying out the valuation and valuation standards followed;	IVS 2020 to an extent and under IBC provisions 2016.
9	Restrictions on use of the report, if any;	The use, distribution and Publication, Valuation Report is restricted to by Canara Bank Mattancherry branch
10	Major factors that were taken into account during the valuation;	Road access, Water and Power supply, Shape of the land, Marketability, Document Verification Site reference and Boundary Checking.
11	Major factors that were taken into	Genuinely of the documents produced by

	account during the valuation;	the Bank/ Client which is the responsibility of the Banks / Clients only.
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Nothing Noticed.
13	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Nothing Noticed.

Place: Thripunithura
Date: 10/08/2026

KALAYATHOLIL THANKAPPAN GANGADHARAN

Signature

Digitally signed by KALAYATHOLIL THANKAPPAN GANGADHARAN
Date: 2026.08.11 12:38:19 +05'30'

(Name and Official seal of the Approved Valuer)

ANNEXURE –23

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

- **Integrity and Fairness:**
  - A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
  - valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
  - A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
  - A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
  - A valuer shall keep public interest foremost while delivering his services.
- **Professional Competence and Due Care:**
  - A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
  - A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
  - A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
  - In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
  - A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
  - A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.
- **Independence and Disclosure of Interest:**
  - A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.

- A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- A valuer shall wherever necessarily disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

❖ **Confidentiality:**

- A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

❖ **Information Management:**

- A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
- A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuer's organisation with which he/it is registered or any other statutory regulatory body.
- A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuer's organisation with which he/it is registered, or any other statutory regulatory body.
- A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a

pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

❖ **Gifts and hospitality:**

- A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
- Explanation. — For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
- valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.
- Remuneration and Costs.
- A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
- A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.
- Occupation, employability and restrictions.
- A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
- A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Place: Thripunithura
Date: 10-08-2026

KALAYATHOLIL THANKAPPAN GANGADHARAN Signature

Digitally signed by KALAYATHOLIL THANKAPPAN GANGADHARAN
Date: 2026.08.11 12:38:33 +05'30'

(Name and Official seal of the Approved Valuer)

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 land and building is Rs. 2364000.00 (Rupees Twenty Three lakh and sixty four thousand Only)

   ii. The Realizable value of the property is estimated as 95 % less than the present market value. Realisable Value is Rs. 2245000.00 (Rupees Twenty two lakh and forty five thousand Only)

   iii. The forced sale value of the property is estimated as 80 % less than the present market value Distressed value is Rs. 1773000.00 Rupees Seventeen lakh and seventy three thousand Only)

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 no. 859/2018 issued from Kochi SRO
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 10/08/2026 by Gangadharan K T in the presence of the property 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 Mattancherry Branch.

KALAYATHOLIL THANKAPPAN GANGADHARAN (Panel Valuer)

Digitally signed by KALAYATHOLIL THANKAPPAN GANGADHARAN
Date: 2026.08.11 12:38:46 +05'30'

Place: Thripunithura

Date: 10-08-2026

Note: This report contains 17 Pages

Enclosures:

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

PHOTOS OF THE PROPERTY











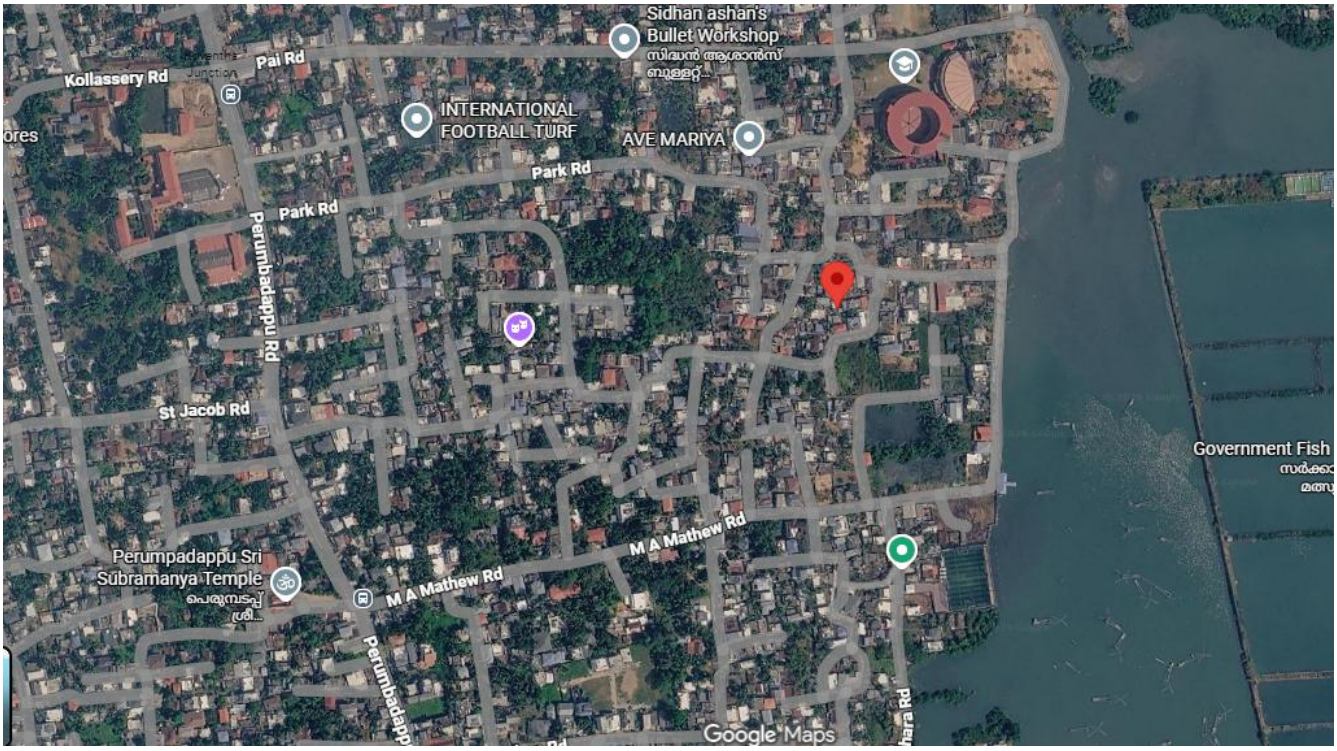


KALAYATHOLIL THANKAPPAN GANGADHARAN

Digitally signed by KALAYATHOLIL THANKAPPAN GANGADHARAN
Date: 2026.08.11 12:38:58 +05'30'

LOCATION OF THE PROPERTY

9.907722, 76.284444



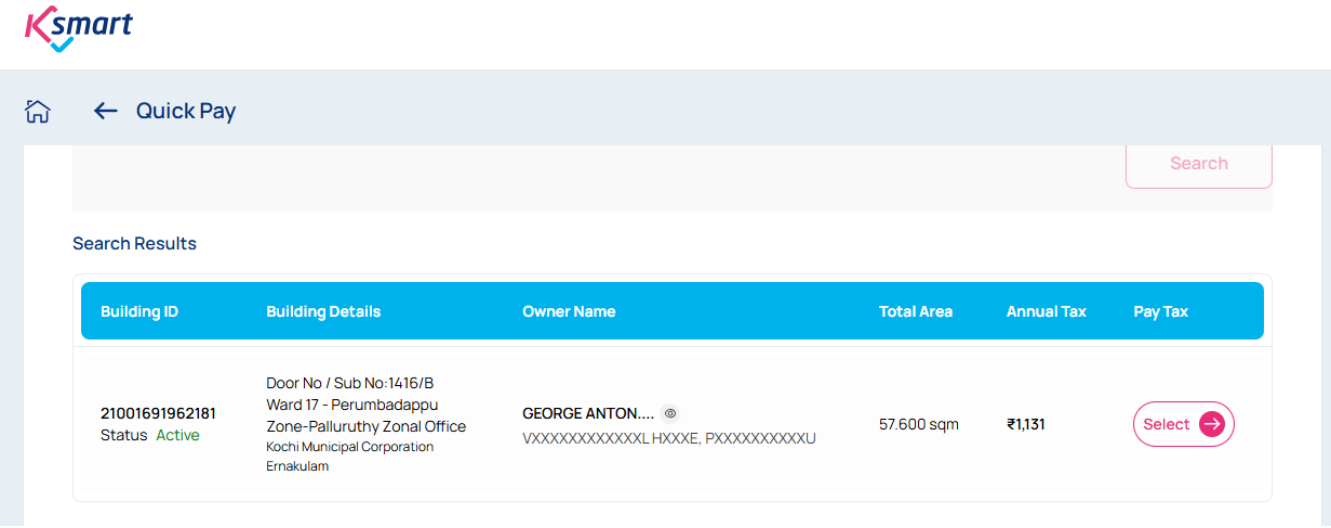
SCREEN SHOT OF FAIRVALE



KALAYATHOLIL THANKAPPAN GANGADHARAN

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Date: 2026.08.11 12:39:11 +05'30'

Building area from K-Smart



KALAYATHOLIL THANKAPPAN GANGADHARAN

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