**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

Philz Arcade,Cheriyakumaroth Lane, Mamangalam, Kochi -682025

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/100-272/2026**

To
The Chief Manager,
Canara Bank,
North Paravur Branch,
Ernakulam.

08/07/2026

## VALUATION REPORT OF PROPERTY IN RESPECT OF LAND & BUILIDNG

| | | |
|---|---|---|
| **I** | **GENERAL** | |
| 1. | Purpose for which the valuation is made | To assess the present value as per Sarfaesi Act 2002 ( Act 54 of 2002) |
| 2. | a.) Date of inspection | 07/07/2026 |
| | b.) Date on which the valuation is made | 08/07/2026 |
| 3. | List of documents produced perusal | |
| | i) Sale deed copy | 1332/2016 |
| | ii) Location Sketch | 1000/2016 |
| | iii) Legal Scrutiny report | Verified |
| 4. | Name of the owner(s) and address with Phone No.( Share on each owners in case of Joint owner ship ). | Mr. Sebastian R M,<br>S/o. Mr. Mathew,<br>Randuthaikkal House,<br>Palliport P.O.,<br>Ernakulam. |
| 5. | Brief description of the property | |
| | The plot is situated in a residential area. It is fairly level in nature and roughly rectangular in shape. The boundaries of the plot are verified and are well defined. A residential building is situated in this plot. Amenities like road facilities, electricity and water supply are available at the site. | |
| 6. | Scope of valuation | Land & Building |
| 7. | If this report is to be used for any bank purpose, state the name of the bank and branch, if known | Canara Bank,<br>North Paravur Branch,<br>Ernakulam. |
| **II** | **DESCRIPTION OF THE PROPERTY** | |
| 1. | Postal Address of the property | Kuzhuppilly, Kochi |
| 2. | City / Town | Ernakulam |
| | Residential Area | Yes |
| | Commercial Area | No |
| | Industrial Area | No |
| 3. | Classification of the area | |
| | i). High/middle/Poor | Middle Class |
| | ii). Urban / Semi urban / Rural | Semi urban |

( Contd..2 )

Internal

| | | |
|---|---|---|
| 4. | Coming under Corporation limit/ Village Panchayath / Municipality | Pallippuram 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 | No |
| 6. | In case it is an agricultural land, any conversion to house site plot is contemplated | N/A |
| 7. | Location of the property | |
| | a). Area of land | 1.665 Ares |
| | b). Old-Survey No. | 32/15 |
| | c). Re-Survey No. | 225/24 |
| | d). Block No. | 1 |
| | e). Village | Kuzhupilly |
| | f). Taluk | Kochi |
| | g). Sub-district | Kuzhupilly |
| | h). District | Ernakulam |
| | i). Ward / Building No. | XXII/159 |
| 8. | Boundaries of the property | |
| | East | Properties of Mr. Raiju |
| | South | Panchayath Road |
| | West | Property of Mr. Laiju |
| | North | Property of Mr. Ajayan |
| 9. | Latitude, Longitude and co-ordinates of the site | 10.165491, 76.177013 |
| 10. | Property tax receipt referred<br>a). Assessment No.<br>b). Tax amount<br>c). Receipt in the name of | Available<br>-<br>-<br>Same owner |
| 11. | Electricity service connection consumer No.<br>a). In the name of other details, if any | Available |
| 12. | Property is presently occupied | Owner |
| 13. | If tenanted fully, What is the gross monthly rent | N/A |
| 14. | If occupied by both, By assuming the entire building is let out<br>a). What is the probable monthly rent ?<br>b). What is the advance amount ? | N/A<br>N/A<br>N/A |
| III | **PROCEDURE OF VALUTION** | |
| 1. | Valuation details | Discussed in Part B, C, D, E & F |
| 2. | F.S.I – | Plot coverage – % |

**PART B – LAND**

| | | | |
|---|---|---|---|
| 1 | Dimensions of the site | A | B |
| | | As per deed | Actual |
| | East | -- | -- |
| | South | -- | -- |
| | West | -- | -- |
| | North | -- | -- |

( Contd..3 )

Internal

| | | |
|---|---|---|
| 2. | Extent of the site considered for valuation ( least of 1a & 1b ) | 1.665 Ares |
| 3. | **CHARACTERISTICS OF THE SITE** | |
| | Classification of locality | Residential area |
| | Development of surrounding areas | Developed |
| | Possibility of frequent flooding/submerging | No |
| | Feasibility to the Civic amenities like School, Hospital, Bus stop, Market, etc. | 5 kms radius |
| | Level of land with topographical conditions | Fairly Level |
| | Shape of land | Roughly rectangular shape |
| | Type of use to which it can be put | Residential |
| | Any usage restriction | No |
| | Is plot in town planning approved layout | Yes |
| | Corner plot or Intermittent plot | Intermittent plot |
| | Road facilities | Available |
| | Type of road available at present | Bituminous road |
| | Width of road- is it below 20 ft or more than 20 ft | Below 20' ( 3 m wide ) |
| | Is it a land – Locked land | No |
| | Water potentiality | Yes |
| | Under ground sewerage system | Yes |
| | Power supply is available in the site | Yes |
| | Advantages of the site | |
| | 1. Residential potential | Yes |
| | 2. Industrial potential | No |
| | Special remarks, if any like threat of acquisition of land for public service purpose, road widening or applicability of CRZ provisions etc ( Distance from the sea coast/tidal level must be incorporated ) | N/A |
| 4 | Guide line rate obtained from the Registrar's office ( an evidence thereof to be enclosed ) Value of land by adopting GLR | 1.665 Ares @ Rs. 2,45,520.00/Are<br>= Rs. 4,08,790.80 |
| 5 | Value by adopting PMR (Prevailing Market Rate ) Prevailing market 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 subjacent plot.<br>Value of land adopting PMR | Rs. 10,50,175.00/ Are to Rs. 11,00,000.00/Are<br>1.665 Ares @ Rs. 10,50,175.00/Are<br>= **Rs. 17,48,541.37** |

( Contd..4 )

Internal

| PART –C ( Valuation of Building ) | | |
|---|---|---|
| | Technical details of the building | |
| 1. | Type of building (Residential/commercial/Industrial) | Residential |
| 2. | Type of construction (Load Bearing/RCC/Steel Framed ) | Load bearing wall structure |
| 3. | Quality of construction | I Class |
| 4. | Appearance of building | Common |
| 5. | Maintenance / Condition of the building | Average |
| 6. | Plinth area | As per IS 3861 - 1975 |
| 7. | Number of floors and height of each floor including basement, if any | One<br>3m |

| Floor | Year of construction (as reported) | Roof | Plinth Area | | |
|---|---|---|---|---|---|
| | | | Main Portion A | Cantilevered portion B | Total A + 50 % of B |
| G.F | 2016 | RCC | 65.00 Sq.m | -- | 65.00 Sq.m |
| | TOTAL | | | | 65.00 Sq.m |

7. Drawing approval - Building tax obtained

a). Date of issue and validity of layout of approved map/plan – No
b). Approved map/plan issuing authority – Pallippuram Panchayath
c). Whether genuineness or authentic of approved map/plan is verified? - No
d). Any other comments by our empanelled valuers on authentic of approved plan? No
e). Discuss on the building approval, reference, violations observed, consequences of violation etc.. – Construction of the building as per KPBR 2007 and no violation of rules noticed in this construction.

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 salvage value of 10 %.

( Contd..5 )

Internal

1. **VALUATION OF BUILDING**

| DESCRIPTION | **GROUND FLOOR** |
|---|---|
| Foundation<br>Floor finish<br>Super structure<br>Roof<br>Doors<br><br>Windows | RR masonry<br>Vitrified tiles<br>Brick masonry<br>RCC<br>Wooden doors with panelled shutters are used<br>Wooden windows with glazed shutters |
| Plinth area | 65.00 Sq.m |
| Year of construction (as reported) | 2016 |
| Age of the building | 10 years |
| Further life expected | 50 years |
| Total life of the building estimated | 60 years |
| Depreciation percentage (assuming salvage value = 10 %) | 15.00% |
| Replacement rate of construction with the existing conditions and specifications | Rs. 20,500.00 per Sq.m |
| Replacement value | Rs. 13,32,500.00 |
| Depreciation value | Rs. 1,99,875.00 |
| Present value of the building | Rs. 11,32,625.00 |
| Total value of the building | **Rs. 11,32,625.00** |

| Particulars of Items | Plinth area Sq.m | Height of roof | Age of the building | Estimated replacement rate of construction | Replacement cost | Depreciation | Net value after depreciation |
|---|---|---|---|---|---|---|---|
| Plinth area | 65.00 | 3m | 10 years | 20,500.00 | 13,32,500.00 | 1,99,875.00 | 11,32,625.00 |
| **Total** | 65.00 | - | - | - | 13,32,500.00 | 1,99,875.00 | 11,32,625.00 |

**PART D – AMENITIES & EXTRA ITEMS**
**( Value after Depreciation )**

| | | |
|---|---|---|
| 1. | Portico | -- |
| 2. | Ornamental front door | Included |
| 3 | Sit out / Verandah with steel grills | -- |
| 4 | Overhead water tank | Included |
| 5 | Extra steel / collapsible gates | Included |
| 6 | Wardrobes | -- |
| 7 | Glazed tiles | -- |

( Contd..6 )

Internal

| | | |
|---|---|---|
| 8 | Extra sinks and bath tub | -- |
| 9 | Vitrified tiles flooring | Included |
| 10 | Interior decorations | -- |
| 11 | Architectural elevation works | -- |
| 12 | Panelling works | -- |
| 13 | Aluminium works | -- |
| 14 | Aluminium hand rails | -- |
| 15 | False ceiling | -- |
| 16 | Additional Truss work | -- |
| | **Total** | -- |

| PART – E ( Miscellaneous ) | | Amount in Rs. |
|---|---|---|
| 1. | Separate toilet room | -- |
| 2. | Separate lumber room | -- |
| 3. | Separate water tank/ sump | -- |
| 4. | Trees gardening | -- |
| | **Total** | -- |

| PART – F ( Services ) | | Amount in Rs. |
|---|---|---|
| 1. | Water supply arrangements | Included |
| 2. | Drainage arrangements | Included |
| 3 | Compound wall | Included |
| 4 | E.B Deposits, fittings etc | Included |
| 5 | Pavements | -- |
| | **Total** | |

## PART F – ABSTRACT VALUE

| Part | Description | Value by adopting | |
|---|---|---|---|
| | | GLR Rs. | PMR Rs. |
| B. | Land | Rs. 4,08,790.80 | Rs. 17,48,541.37 |
| C. | Building | Rs. 11,32,625.00 | Rs. 11,32,625.00 |
| D. | Additional items | -- | -- |
| | Total | Rs. 15,41,415.80 | Rs. 28,81,166.37 |
| | Say | Rs. 15,41,000.00 | **Rs. 28,81,000.00** |
| | Factors favouring for an additional value<br>Add (+)<br>Factors favouring for less value<br>Less (-) | | N/A.<br><br>N/A. |
| | Present market value | | **Rs. 28,81,000.00**(F) |

( Contd..7 )

Internal

**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. 28,81,000.00 ( Rupees : Twenty eight lakhs and eighty one thousand only ).**

**The realizable market value of the above property as of Rs. 24,48,000.00 (Rupees: Twenty four lakhs and forty eight thousand only ) and the distress value Rs. 23,04,000.00 ( Rupees : Twenty three lakhs and four thousand only ).**

## IV. CERTIFICATES

1. It is hereby certified that in my opinion

   **i)** The present market value of the property discussed in the report above by adopting the prevailing market rate for land is **Rs. 28,81,000.00**

   **( Rupees. Twenty eight lakhs and eighty one 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 30/07/2016 with registration no. 1332/2016 registered in the Kuzhuppilly 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 07/07/2026.

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, Canara Bank, North Paravur Branch, Ernakulam.

**Kochi**
**08/07/2026**

VINCY THOMAS

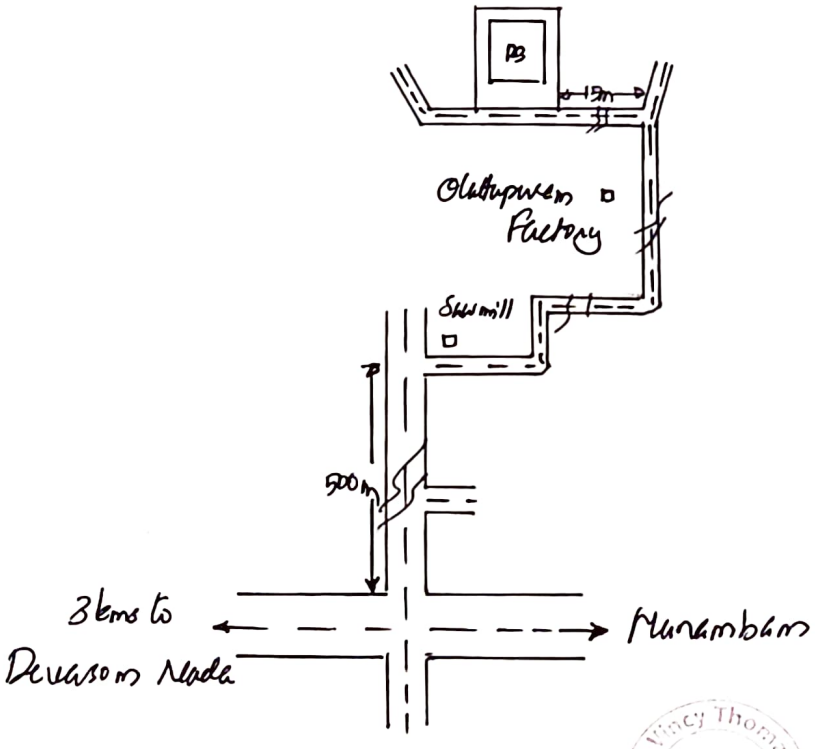
Digitally signed by VINCY THOMAS
DN: c=IN, postalCode=683101, st=KERALA, street=PALAMATTOM HOUSE ,NEAR ASSISI JN. ERNAKULAM,683101, l=ERNAKULAM, o=Personal, serialNumber=e1c58a7595a9f3a101616c0d9783811a9ac4d68c2c9479e67df159be4ab4e2927, pseudonym=802c30f743ca48ff8dbb83af85be8af7, 2.5.4.20=6a2feae4689ae8947fe36fb3e9278c9cae8b90b49327f6a3cb988105b31bcb1c, email=VINCYVALUERS@GMAIL.COM, cn=VINCY THOMAS
Date: 2026.07.08 15:12:50 +05'30'

**Note : This report contains 7 pages**
**Enclosures : Key plan & photographs**

Internal

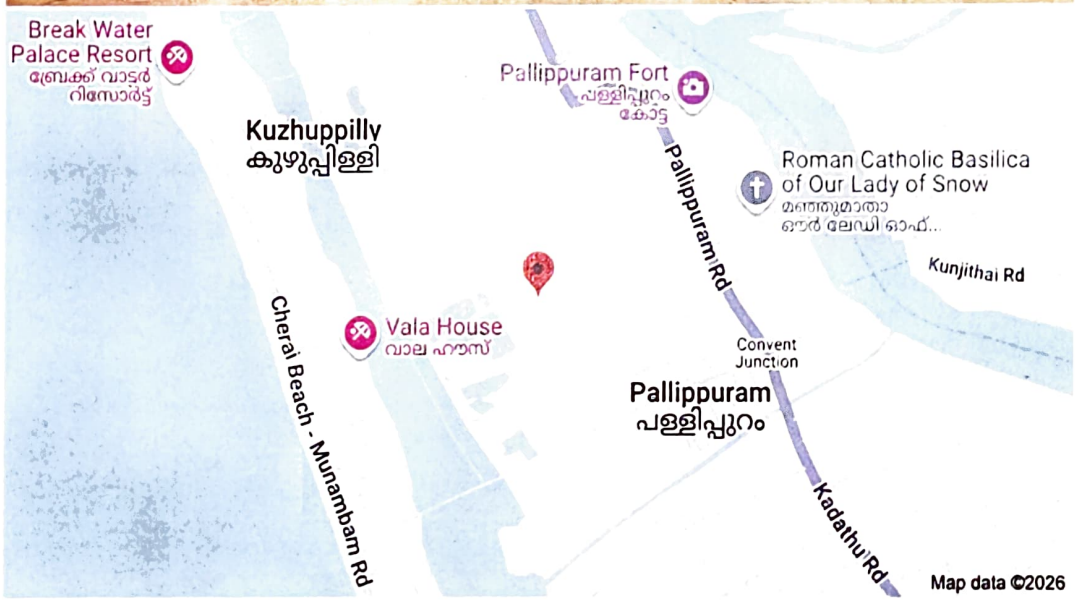


## ROUTE MAP




Registered Valuer




**Map for 10.165491, 76.177013**

# Fairvalue of land searched

[**Disclaimer:** The site is owned and maintained by Registration Department, Government of Kerala. But the Department will not accept responsibility and liability of whatever nature for the incorrectness of the data in the website. In this regard the users are advised to verify the original notification issued by the RDOs/Collectors in the official Gazette for confirmation of data given in this site.]

Back (https://igr.kerala.gov.in/index.php/Fairvalue/view_fairvalue/Ernakulam -12-07-Kochi -01-Kuzhuppilly -09------225)

District : Ernakulam
Taluk : Kochi
Village : Kuzhuppilly
Re-Survey Number : 225

Download Gazette

Show 10 entries Search:

| Survey No | SubDivision No | Block | Resurvey No. | ReSurveySubDivision No | Land Type | Fairvalue Per Are(Rs) |
|---|---|---|---|---|---|---|
| | | 01 | 225 | 18 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 19 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 2 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 20 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 21 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 22 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 23 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 24 | Residential Plot with Corp./Mun./Panch. road access | 245520 |
| | | 01 | 225 | 25 | Residential Plot with Corp./Mun./Panch. road access | 245520 |

Internal

**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
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+91 94009 85288
+91 94470 67288

**Invoice No. 155**
**GSTIN NO. 32ABJPT1150A3Z7**

08/07/2026

To
The Chief Manager,
CANARA BANK,
North Paravur Branch.
**GSTIN NO. 32AAACC6106G3Z8**

# BILL

| Particulars | | Amount |
|---|---|---|
| Being the fee for valuation of land and building owned by Mr. Sebastian R.M | | |
| Including my traveling and other expenses | | -- Rs. 4,500.00 |
| SGST | 9.00 % | -- Rs. 405.00 |
| CGST | 9.00 % | -- Rs. 405.00 |
| | Total | -- **Rs. 5,310.00** |

( Rupees. Five thousand three hundred and ten only )

Note : Please pay to my S.B A/C No. 0804101053319
in our Aluva branch.




Internal