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/100-895/2025

To,
The Senior Manager,
Canara Bank,
Kodungalloor Branch.

07/11/2025

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)	Ms. Baby, W/o. Mr. Suresh Babu, Manakkattupady, Kannikulangara, Mukundapuram, Thrissur.
3	Purpose for which the valuation is made	To assess the present market value as per Sarfaesi act 2002 (Act 54 of 2002)
3	a.) Date of inspection	06/11/2025
	b.) Date on which the valuation is made	07/11/2025
4	List of documents produced perusal	
	i) Partition deed copy	3095/2012
	ii) Location Sketch	275/2013
	iii) Legal Scrutiny report	Verified
5	Location of the property	
	a). Area of land	7.86 Ares
	b). Survey No.	246/5
	c). Village	Puthenchira
	d). Taluk	Mukundapuram
	e). Sub-district	Mala
	f). District	Thrisssur
	Postal Address of the property	Kannikulangara, Mukundapuram
	Coming under Corporation limit/ Village Panchayath / Municipality	Puthenchira Panchayath
6	Boundaries of the property	
	East	Property of Mr. Suresh
	South	Property of Mr. Gopalakrishnan & Mud road (3.50m wide)
	West	Property of Ms. Saraswathy
	North	Property of Mr. Prasannan

(Contd..2)

Internal

7	Dimensions of the site Available	A	B
		As per deed	Actuals in m
	East	-	-
	South	-	-
	West	-	-
	North	-	-
8	Extent of the site	7.86 Ares	
9	Extent of the site considered for valuation(least of 12a & 12b)	7.86 Ares	
10	Latitude, Longitude and co-ordinates of the site	10.273045, 76.232298	
II	**CHARACTERISTICS OF THE SITE**		
1	Classification of locality	Middle class	
2	Classification of locality	Residential area	
3	Development of surrounding areas	Under developing	
4	Possibility of frequent flooding	No	
5	Feasibility to the civic amenities like school, hospitals, offices, bus stops markets, etc.	4 kms radius	
6	Level of land with topographical Conditions	Fairly level	
7	Shape of land	Roughly rectangular 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	Yes	
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. 99,000.00/Are
ii)	Value of land by adopting GLR (7.86 Ares X Rs. 99,000.00/Are)	Rs. 7,78,140.00

B. Value by adopting PMR

i)	Prevailing market rate per Are	Rs. 99,000.00 to Rs. 1,10,000.00 per Are
ii)	Unit rate adopted in this valuation after considering the characteristics of the subject plot	Rs. 99,000.00/Are
iii)	Value of land by adopting PMR (7.86 Ares X Rs. 99,000.00/Are)	**Rs. 7,78,140.00**

C. Value by adopting PMR

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. 7,78,140.00	Rs. 7,78,140.00
2.	Building	--	--
3.	Extra Items	--	--
	Total	Rs. 7,78,140.00	Rs. 7,78,140.00
	Say	Rs. 7,78,000.00	Rs. 7,78,000.00
	Factors favouring for an additional value Add (+)		N/A
	Factors favouring for less value Less (-)		N/A
	Present Market Value		**Rs. 7,78,000.00**

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. 7,78,000.00 (Rupees : Seven lakhs and seventy eight thousand only).

The realizable market value of the above property as of Rs. 6,61,000.00 (Rupees: Six lakhs and sixty one thousand only) and the distress value Rs. 6,22,000.00 (Rupees: Six lakhs and twenty two thousand only).

(Contd..4)

Internal

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. 7,78,000.00**

   (Rupees. Seven lakhs and seventy eight 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 15/12/2012 with registration no. 3095/2012 registered in the Mala 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 06/11/2025.

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

7. The valuation work is undertaken by the valuer based upon the request from Senior Manager, Canara Bank, Kodungalloor Branch.

Kochi
07/11/2025

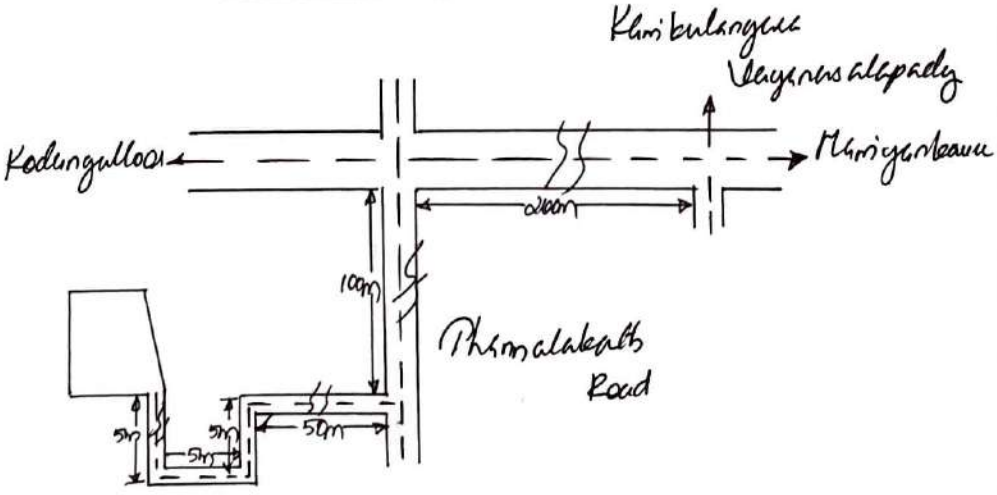
VINCY THOMAS

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=e1c58a7595a9f3a101616c0d978381a9ac4d68c2c9479e67cf159be4ab4a2927, pseudonym=802c30f743ca48ff9db683af85be8af7, 2.5.4.20=6a2feae4689ae8947fe36fb3e9278c9cae8b90b49327f5a3cb988105b310cb1c, email=VINCYVALUERS@GMAIL.COM, cn=VINCY THOMAS
Date: 2025.11.12 16:00:12 +05'30'

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



ROUTE MAP



VINCY THOMAS

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Date: 2025.11.11 14:32:26 +05'30'

Internal





Map for 10.273045, 76.232298

VINCY THOMAS

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Date: 2025.11.11 14:33:06 +05'30'

Fairvalue of land searched

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Back (https://igr.kerala.gov.in/index.php/Fairvalue/view_fairvalue/Thrissur -13-08-Mukundapuram -03-Puthanchira -11—246)

District : Thrissur
Taluk : Mukundapuram
Village : Puthanchira
Survey Number : 246

Download Gazette

Show 10 entries Search:

Survey No	SubDivision No	Block	Resurvey No.	ReSurveySubDivision No	Land Type	Fairvalue Per Are(Rs)
246	2				Residential Plot with private road access	99000
246	3				Residential Plot with NH/PWD road access	264000
246	3				Residential Plot with private road access	99000
246	3				Residential Plot with Corp./Mun./Panch. road access	112200
246	3				Residential Plot without vehicular access	93720
246	4				Residential Plot with Corp./Mun./Panch. road access	112200
246	4				Residential Plot with private road access	99000
246	4				Residential Plot without vehicular access	93720
246	5				Residential Plot without vehicular access	93720
246	5				Residential Plot with private road access	99000

Showing 11 to 20 of 37 entries Previous 1 2 3 4 Next

Additional Notification by the RDO's after the initial Notification above

Show 10 entries Search:

Internal

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Registered Engineer - A
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XIV/357, Palamattom, Aluva 683101

Mobile: +91 94472 95288
+91 94009 85288
+91 94470 67288

Invoice No. 308
GSTIN NO. 32ABJPT1150A3Z7

11/11/2025

To
The Senior Manager,
CANARA BANK,
Kodungalloor Branch,
Thrissur.
GSTIN NO. 32AAACC6106G3Z8

BILL

Particulars		Amount
Being the fee for valuation of land owned by Ms. Baby Including my traveling and other expenses		-- Rs. 5,000.00
SGST	9.00 %	-- Rs. 450.00
CGST	9.00 %	-- Rs. 450.00
	Total	-- **Rs. 5,900.00**

(Rupees. Five thousand and nine hundred only)

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

Vincy Thomas
Philz Arcade
Mamangalam
Kochi - 25
Registered Valuer

Internal