

Er. K. Jayaram, M.E., M.I.E., AIV., C.Eng(I),

Wealth Tax Valuer & IBBI Regd Valuer,
Bank Panel Valuer (Land and Building)
District Panel Engineer (K.K. Dist.)
RE Grade-I (DTCP - K.K. Dist.)
RE Grade-I (Nagercoil Corporation)



P K S ^{COPY}
Civil Consultancy

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8/24, Kurunthancode Junction,
Near IOB, Kurunthancode Post,
Kanyakumari District - 629 802.

APPENDIX -I - FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

Ref. No: 32/2026

Date: 02-02-2026

To

The Manager,
Punjab National Bank,
Konam Branch,
Kanyakumari District.

S.No	Particulars	Content
I.	Introduction	
1.	Name of Valuer	Mr.Jayaram K
	Date of inspection	25-11-2025
2.	Title Deed Number and Date	1.Sale deed No: 3000/2005 Dated 03-11-2005. 2.Old Valuation Report No: PNB/KNM : 116/19 issued by Mr.Julius, Nagercoil Dated 21-09-2019.
	Date of Valuation	02-02-2026
3.	Purpose of Valuation	To assess the present market value of the Property for producing this as collateral or other bank purpose.
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Mrs.Vasantha D/o.Mr.Muthaiyan Kadamakkodu Paneer Konam, Pacode Post, Kanyakumari District -629 168, Tamil Nadu.
5.	Name of Bank/FI as applicable	Punjab National Bank, Konam Branch.
6.	Name of Developer of the Property (in case of developer built properties)	Not Applicable.
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Occupied by the Owner-Vacant Land.
II.	Physical Characteristics of the Asset	
1.	Location of the property in the city	



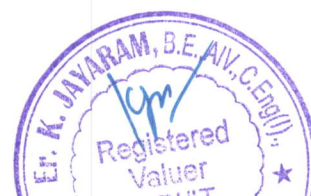
	Plot No. / Survey No.	Resurvey No: 820/15, Old Survey No: 3530A, 3530B.	
	Door No.	Door No: -	
	T. S. No. / Village	Vembanoor East (Previously- Vembanoor) Revenue Village.	
	Ward / Taluka	Agastheeswaram Taluk.	
	Mandal / District	Kanyakumari District.	
2.	Municipal Ward No.	Not Applicable.	
	City / Town	Town	
3.	Residential Area/ Commercial Area/ Industrial Area	Residential Area	
	Classification of the area:		
4.	High / Middle / Poor	Middle	
	Metro / Urban / Semi Urban / Rural	Semi Urban	
5	Coming under Corporation limit/ Village Panchayat/ Municipality	Nagercoil Corporation.	
6	Postal address of the property	Resurvey No: 820/15, Old Survey No: 3530A, 3530B, Valarnagar Road, Thammathukonam, Vembanoor East (Previously- Vembanoor) Revenue Village, Nagercoil Corporation, Agastheeswaram Taluk, Kanyakumari District -629 004. Tamil Nadu.	
7	Latitude, Longitude and Coordinates of the site	8.156629, 77.400482	
8	Area of the plot/land (supported by a plan)	2.000 Cent	
9	Layout plan of the area in which the property is located	2.000 Cent	
10	Development of surrounding areas	70% & Developing	
11	Details of Roads abutting the property	A 6 Feet Wide Mud Pathway Passes through the Northern boundary of the Property & It is Connected to Rajakamangalam Road.	
12	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No	
13	In case it is an agricultural land, any conversion to house site plots is contemplated	Not Applicable.	
14.	Boundaries of the	A	B
			As per Actual



	property	As per Deed No: 730/2014 /Legal	
	North	6 Feet Wide Common Pathway	6 Feet Pathway(Pathway Not Formed)
	South	Property of Mr.Balaiya Nadar	Property of Mr.Balaiya Nadar Vacant Land
	East	Property of Mr.Subramanian, Mr.Ayyappan	Property of Mr.Subramanian, Mr.Ayyappan
	West	Property of Mr.Ayyappan (2 Cent)	Property of Mr.Subramanian Vacant Land Sold by Mr.Ayyappan
	Extent of the site considered for valuation (least of 14 A & 14 B)		2.000 Cent
15.	Description of Adjoining properties		
	North		6 Feet Pathway(Pathway Not Formed)
	South		Property of Mr.Balaiya Nadar Vacant Land
	East		Property of Mr.Subramanian, Mr.Ayyappan
	West		Property of Mr.Subramanian Vacant Land Sold by Mr.Ayyappan
16.	Survey no. if any		Resurvey No: 820/15, Old Survey No: 3530A, 3530B.
17.	Type of Building (Residential/Commercial/ Industrial)		Vacant Land
18.	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations		Not Applicable
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Approved Area Plinth area	Actual Constructed Area Plinth area
20.	Any other aspect		
III	Town Planning Parameters		
1.	Master plan provisions related to the property in terms of land use	Not Applicable.	
2.	Date of issue and validity of layout of approved map/ plan	Not Applicable.	
3.	Approved map / plan issuing	Not Applicable.	



	authority	
4.	Whether genuineness or authenticity of approved map / plan is verified	Not Applicable.
5.	Any other comments by our empanelled valuers on authenticity of approved plan	Not Applicable.
6.	Planning area/zone	Not Applicable.
7.	Development controls	Not Applicable.
8.	Zoning regulations	Not Applicable.
9.	FAR/FSI permitted and consumed	Not Applicable.
10.	Ground coverage	Not Applicable.
11.	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	Not Applicable
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential Area
13.	Comment on unauthorized constructions if any	Nil
14.	Comment on demolition proceedings if any	Nil
15.	Comment on compounding / regularization proceedings	Nil
16.	Comment on whether OC has been issued or not	Nil
17.	Any other aspect	Nil
IV	Legal Aspects	
1.	Ownership documents,	1.Sale deed No: 3000/2005 Dated 03-11-2005.
2.	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Mrs.Vasantha D/o.Mr.Muthaiyan
3.	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	No Such information is made available with us by Property Owner.
4.	Comment on whether the IP is independently accessible?	Yes, by Three Wheeler Access 6 Feet Wide Mud Pathway.(Pathway not formed)
5.	Title verification,	Verified with Legal Opinion issued by Advocate

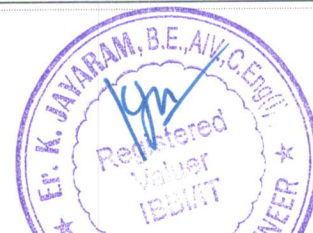


		Mr.Dhanujayan, Nagercoil Dated 12-09-2019.
6.	Details of leases if any,	Nil
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Free hold
8.	Agreements of easements if any,	Nil
9.	Notification for acquisition if any,	No
10.	Notification for road widening if any,	No
11.	Possibility of frequent flooding / sub-merging	Low chance for getting flooded.
12.	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)	No threat acquisition on Land as of now. The subject property located 5.17Km away from Sea Coast.
13.	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	No
14.	Comment on transferability of the property ownership,	Transferable
15.	Comment on existing mortgages/ charges/encumbrances on the property if any	Nil
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	Nil
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Nil
18.	Any other aspect	
V	Economic aspects	
1.	Details of ground rent payable,	Not Applicable
2.	Details of monthly rents being received if any,	Not Applicable
3.	Taxes and other outgoings,	Not Applicable
4.	Property insurance,	Not Applicable
5.	Monthly maintenance charges,	Not Applicable

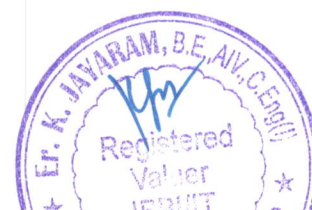


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6.	Security charges, etc.	Not Applicable
7.	Any other aspect	NIL
VI	Socio-cultural aspects	
1.	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	The property located at Residential Area and having proper connectivity and all the civic amenities available nearby.
VII	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of:	
	1.Space allocation	Nil
	2.Storage spaces,	Nil
	3.Utility of spaces provided within the building	Nil
	4.Any other aspect	Nil
VIII	Infrastructure Availability	
	a). Description of aqua infrastructure availability in terms of	
	1. Water supply	Not Available
	2. Sewerage/sanitation	Not Available
	3. Storm water drainage	Not Available
	b) Description of other Physical Infrastructure facilities Viz.	
	1. Solid waste management	Not Available
	2. Electricity	Not Available
	3. Roads & Public transportation connectivity	Available
	4. Availability of other public utilities nearby	Available, Within 1km
	c) Social infrastructure in terms of	
	1. Schools	Available, Within 1km
	2. Medical facilities	Available, Within 1km
	3. Recreation facilities in terms of parks and open spaces	Available, Within 1km
IX	Marketability	
	Analysis of the market for the property in terms of	
	1. Locational attributes	Good



	2. Scarcity	No Scarcity
	3.Demand and supply of the kind of subject property	Average Demand
	4.Comparable sale prices in the locality.	We have enquired the rate of similar property from local resident & real estate agent, the rate ranges from Rs 5,00,000/- per cent to Rs 6,00,000/- per cent. Subject property narrow Pathway, So We have adopted Rs 3,00,000/- per Cent.
X	Engineering and Technology Aspects	
1.	Type of construction,	Not Applicable.
2.	Materials and technology used,	Not Applicable.
3.	Specifications,	Not Applicable.
4.	Maintenance issues	Not Applicable.
5.	Age of the building	Not Applicable.
6.	Total life of the building,	Not Applicable.
7.	Extent of deterioration,	Not Applicable.
8.	Structural safety	Not Applicable.
9.	Protection against natural disasters viz. earthquakes,	Nil
10.	Visible damage in the building if any,	Not Applicable.
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	Not Applicable.
12.	System of air-conditioning,	Not Applicable.
13.	Provision for fire fighting, Copies of plans and elevations of the building to be included.	Not Applicable.
XI	Environmental Factors	Not Applicable.
1.	Use of environment friendly building materials, Green building techniques if any,	Not Applicable.
2.	Provision for rain water harvesting,	Not Applicable.
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	Not Applicable.
XII	Architectural and aesthetic quality	
1.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or	Not Applicable.



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	with decorative elements, heritage value if applicable, presence of landscape elements, etc.	
XII	In case of valuation of industrial property	Not Applicable
	1.Proximity to residential areas	Located in Residential area
	2.Availability of public transport facilities	Available
XIV	Valuation	
	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgement is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	Market Approach Method is adopted.
A	Valuation of Land	
	a. Guide Line Value	Rs 770/-per Sq.ft or Rs 3,35,412/- per Cent Residential Class II Type - I Value - Rs 3,35,412/- X 2.000 – Rs 6,70,824/-
	b. Value as per Guideline Value	Rs 6,70,824/-
	Value as per Market Rate	
	a. Prevailing Market Value	We have enquired the rate of similar property from local resident & real estate agent, the rate ranges from Rs 5,00,000/- per cent to Rs 6,00,000/- per cent. We have adopted Rs 3,00,000/- per Cent.
	b. Value adopted	Rs 3,00,000/-
	c. Market Value	Rs 6,00,000/-



	Valuation of Building	
	Ground Floor	First Floor
B	Plinth Area	
	Rate adopted	
	Replacement Value	
	Depreciation	
	Present Market Value	
	Total Value of Building	
	Say	
C.	Amenities & Extra Items (Value after Depreciation.	
1.	Open Staire Case	
2.	Ornamental Front Doors	
3.	Wardrobes, Showcase, Wooden Cupboards	
4.	Interior Decorations & False Ceiling Works	
5.	Architectural Elevation Works	
6.	Paneling Works	
7.	Separate Toilet Room/ Kitchen Room	
8.	Separate Lumber Room	
9.	Compound Wall & Gate	
10.	Simming Pool	
11.	Porch	
	Total	
D	Services (Value after Depreciation)	
1.	Water Supply arrangement (Bore Well)	
2.	Drainage arrangement	
3.	Electricity Deposits, Water Deposits, Drainage Deposits etc.	
4.	Others if any	
	Total	
Total Market Value		
A	Land	Rs 6,00,000/-
B	Building	Rs.
C	Amenities	Rs.
D	Services	Rs.
	Total	Rs 6,00,000/-
	Say	Rs 6,00,000/-/-



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	As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is	
	Market Value	Rs. 6,00,000/- (Rupees Six Lakhs Only).
	Realizable Value	Rs. 5,10,000/- (Rupees Five Lakhs and Ten Thousand Only).
	Distress Value	Rs. 4,80,000/- (Rupees Four Lakhs and Eighty Thousand Only).

(Prevailing market rate along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are as under:

- Date of purchase of immovable property: 03-11-2005
- Purchase Price of immovable property: Rs 14,040/-
- Book value of immovable property: Rs -----
- Realizable Value of immovable property: Rs 5,10,000/-
- Distress Sale Value of immovable property: Rs 4,80,000/-
- Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated. – Rs 6,70,824/-
- Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex, etc : Not Available for the given locality in the said web sites.

Remarks :

- Subject Property identified through Old valuation report only.
- As per deed, north side boundary is mentioned as 6 Feet pathway. But in actual, no proper pathway is formed and demarcation not available. Due to NPA case, we have release the report.
- Subject Property's Street name guide line value is not available in Vembanoor East Village, so we have considered the Needakarai A East Village Guide line value for valuation.

Place: Kurunthencode
Date: 02-02-2026

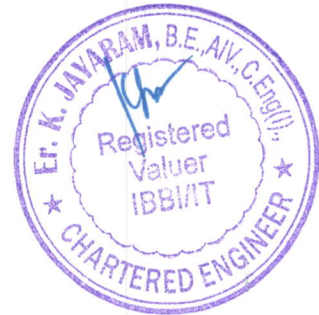
Signature
(Name and Official seal of the
Approved Valuer).

Er. K. JAYARAM, BE., AIV, C.Eng (I).,
Registered Valuer NO : IBBI/RV/11/2020/13008
IT. Reg. No : 12/RV/21-22 (Wealth Tax U/S 34AB)
Chartered Engineer, Consulting Civil Engineer,
8/24, Kurunthencode Junction, Near IOB,
Kurunthencode Post, K.K. District-629802
Cell : 8012299436, Office : 04651 - 224436

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Encl:

1. Declaration from the valuer
4. Model code of conduct for valuer
5. Photograph of owner with the property in the background
6. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (e.g. Google earth)/, etc.
7. Govt Guide Line Value
8. Any other relevant documents/extra



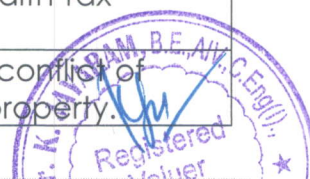
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ANNEXURE -1 DECLARATION FROM THE VALUER.

I hereby declare that-

- a. The information furnished in my valuation report dated 02-02-2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 25-11-2025. The work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation by Banks and HFIs in India, 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.
- g. 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.
- h. 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. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. That the Bank reserves the right to take appropriate legal action including dis-empanelment and filing/ lodging/ reporting complaint to IBA/ any professional body in case my/our services are found to be negligent or deficient or found to be having facilitated wilful default by the borrower, or where any wilful negligence/ malpractice on my/our part is found to be a causative factor for fraud.
- l. Further, I hereby provide the following information.

SL No.	Particulars	Valuer comment
1.	background information of the asset being valued;	Land
2.	purpose of valuation and appointing authority	To assess the present market value of the Real estate property for creating Security for Financing Purpose. Appointed by The Manager, Konam Branch, Punjab National Bank, Kanyakumari District.
3.	identity of the valuer and any other experts involved in the valuation;	Mr.Jayaram.K Chartered Engineer and Wealth Tax Valuer.
4.	disclosure of valuer interest or conflict, if any;	I don't have any conflict of Interest on such property.



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5.	date of appointment, valuation date and date of report;	24-11-2025, 25-11-2025 and 02-02-2026
6.	inspections and/or investigations undertaken;	Inspection of the Subject Property, Identification of Land Boundary & Surrounding Locality. Enquiry for made from Local People and real estate agent to estimate the Present Market Rate of similar property in that vicinity.
7.	nature and sources of the information used or relied upon;	Guideline Rate & Market Enquiry.
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach.
9.	restrictions on use of the report, if any;	Report is restricted for use other than intended user and purpose
10.	major factors that were taken into account during the valuation;	Size, Shape, Locality, Land uses, Amenities available and all are the factor considered for Valuation.
11.	major factors that were taken into account during the valuation;	Size, Shape, Locality, Land uses, Amenities available and all are the factor considered for Valuation.
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.	a) We have no direct or indirect interest in the property valued. b) The information furnished in the report is true and correct to the best of our knowledge and belief and takes into account all information and/or document submitted or shown to us by the client. c) The fair market value indicated in the report is an opinion of the valuer as prevailing on the date of the said report and is based on the market feedback. d) Any increase or decrease in the property profile as value, as per future



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		market conditions, is not the responsibility of the valuer. e) This report does not certify or confirm any ownership or title of the property that has been valued. f) We have not verified the identification of person contacted at site.
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Date : 02-02-2026

Place : Kurunthencode.

1/Gr
02/02/2026

Signature

(Name and Official seal of the Approved Valuer).

Er. K. JAYARAM, BE., AIV., C.Eng (I).,
Registered Valuer NO : IBBI/RV/11/2020/13008
IT. Reg. No : 12/RV/21-22 (Wealth Tax U/S 34AB)
Chartered Engineer, Consulting Civil Engineer,
8/24, Kurunthencode junction, Near IOB,
Kurunthancode Post, K.K. District-629802
Cell : 8012299436, Office : 04651 - 224436

ANNEXURE -II 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.

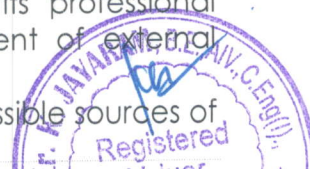
1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships
3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care.

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8. 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.
9. 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.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. 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.

12. 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.
13. 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.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of



conflicts of duties and interests, while providing unbiased services.

16. 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.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. 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).
19. 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.

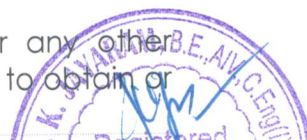
20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management.

21. 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.
22. 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 valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. 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:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
26. 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.
27. A 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



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retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

28. 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.
29. 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.

30. 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.
31. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date : 29-11-2025

Place: Kurunthencode

Signature

(Name and Official seal of the Approved Valuer).

Er. K. JAYARAM, BE., AIV., C.Eng (I).,
Registered Valuer NO : IBBI/RV/11/2020/13008
IT. Reg. No : 12/RV/21-22 (Wealth Tax U/S 34AB)
Chartered Engineer, Consulting Civil Engineer,
8/24, Kurunthencode Junction, Near IOB,
Kurunthencode Post, K.K. District-629802
Cell : 8012299436, Office : 04651 - 224436

ANNEXURE -III PHOTOGRAPH OF OWNER WITH THE PROPERTY IN THE BACKGROUND



ANNEXURE -IV SCREEN SHOT (IN HARD COPY) OF GLOBAL POSITIONING SYSTEM (GPS)/VARIOUS APPLICATIONS (APPS)/INTERNET SITES (E.G. GOOGLE EARTH)/, ETC.



ANNEXURE -V GOVERNMENT GUIDE LINE VALUE

Zone: THIRUNELVELI
 Guideline Village: NEENDAKARA - A EAST
 Revenue District: KANNIYAKUMARI
 Street/Survey Number: T

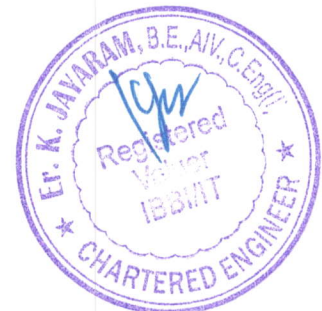
Sub Registrar Office: RAJACKAMANGALAM
 Revenue Village: NEENDAKARA - A EAST
 Revenue Taluka: AGASTEESWARAM

List All Street

7 items found, displaying all items.

1

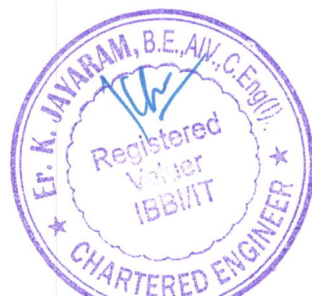
Sr.No.	Street Name	Guideline Value (□) (British Value)	Guideline Value (□) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	THAMMATHU KONAM	770/ Square Feet	8290/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
2	THENPAKKAM KURUKKU THERU 10 FEET	1320/ Square Feet	14210/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
3	THENPAKKAM KURUKKU THERU I	1320/ Square Feet	14210/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
4	THENPAKKAM NARAYANA SWAMYKOIL THERU	700/ Square Feet	7535/ Square Metre	Residential Class II Type - II	01-Jul-2024	-
5	THERUKU THERU	700/ Square Feet	7535/ Square Metre	Residential Class II Type - II	01-Jul-2024	-



ANNEXURE -VIII ANY OTHER RELEVANT DOCUMENTS/EXTRACTS.



S.A. GORDON
S.W. HAYOFF.



1 COPY

J.R.JULIUS M.Sc., M.S. (BUSA), P.D., M.B., E.T.V.		Phone: 04652 261144
		Mobile: 94494 14477
		98425 14477
		email: jrjulus1979@gmail.com
Registered Valuer - IBBI	District Panel Engineer - Class I/A	Chartered Engineer
Registered Structural Engineer		Registered Engineer
• Plans	• Estimates	• Valuations
		• Sanability Certificate
4A1, St. Antony Street, Thalayaparam, Nagercoil - 629 604.		

APPENDIX - I
VALUATION REPORT

Customer: Mrs. Vasantha

Ref No: PNB/KNM 116/19		21.09.19
S.No	Particulars	Content
1	Introduction	
1	Name of the Valuer	J.R. Julius
2	Date of Valuation	21.09.19
3	Purpose of valuation	To assess the Present market Value of the property for producing this as collateral or other bank purpose
4	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Mrs. Vasantha, D/o Mr. Muthaiyan, Kadamakkodu Paneer Konam, Pacode Post, Kanyakumari District
5	Name of Bank/FI as applicable	Punjab National Bank, Konam
6	Name of Developer of the Property (in case of developer built properties)	NA
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Owner
II	Physical Characteristics of the Asset	
1	Location of the property in the city	R.S.No.820/15, Vembanoor East Village, Valar Nagar Road, Thammathukonam, Agastheeswaram Taluk, Kanyakumari District
2	Municipal Ward No.	
3	Postal address of the property	Valar Nagar Road, Thammathukonam, Agastheeswaram Taluk, Kanyakumari District
4	Latitude: 8°09'23.9"N	Longitude: 77°24'01.5"E
5	Area of the plot/land (supported by a plan)	2.0 Cents
6	Layout plan of the area in which the property is located	Site Plan Enclosed
7	Development of surrounding areas	Developing Residential area
8	Details of Roads abutting the property	Pathway available
9	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / conformant area	No



COPY

