

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

Civil Consultancy

Cell : +91 8012299436

Ph : 04651-224436

E-mail : jai.compass@gmail.com

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

COPY

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

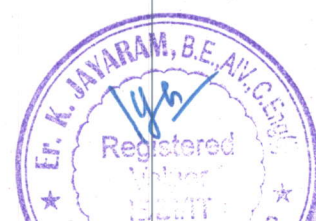
Ref. No: 12/2026

Date: 08-01-2026

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	05-01-2026
2.	Title Deed Number and Date	1.Sale deed No: 818/2001 Dated 15-05-2001
	Date of Valuation	08-01-2026
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.Josphine W/o.Mr.Johnrose Door No: 1-43G2-1, Anbiyam 18, Erisanapalli, Kodimunai, Kodimunai Post, Kanyakumari District -629 251. Tamil Nadu.
5.	Name of Bank/Fl 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?	Vacant (Under Bank Possession)

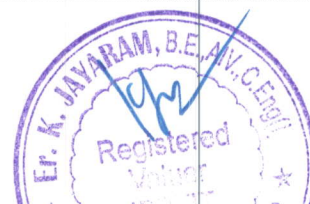


COPY

II.	Physical Characteristics of the Asset	
1.	Location of the property in the city	
	Plot No. / Survey No.	Resurvey No: 195, Now: 195/1A1, Old Survey No: 10343
	Door No.	Door No: 1-43G2-1
	T. S. No. / Village	Simon Colony (Previously -Colachel) Revenue Village.
	Ward / Taluka	Kalkulam Taluk.
	Mandal / District	Kanyakumari District.
2.	Municipal Ward No.	-
3.	City / Town	No
	Residential Area/ Commercial Area/ Industrial Area	Residential Area
4.	Classification of the area:	
	High / Middle / Poor	Middle
	Metro / Urban / Semi Urban / Rural	Rural
5	Coming under Corporation limit/ Village Panchayat/ Municipality	Reethapuram Town Panchayat.
6	Postal address of the property	Door No: 1-43G2-1, Resurvey No: 195, Now: 195/1A1, Old Survey No: 10343, Anbiyam 18, Erisanapalli, Kodimunai, Kodimunai Post, Simon Colony (Previously – Colachel) Revenue Village, Reethapuram Town Panchayat, Kalkulam Taluk, Kanyakumari District -629 251. Tamil Nadu.
7	Latitude, Longitude and Coordinates of the site	8.179548, 77.240983
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	60% & developing
11	Details of Roads abutting the property	A Common Pathway of Width 1.5m average (Erisanapalli) Passes through the Western boundary of the Property, which connects the Simon Colony -Erisanapalli road.
12	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified	No



	under agency area / scheduled area / cantonment area		
13	In case it is an agricultural land, any conversion to house site plots is contemplated	Not Applicable.	
14.	Boundaries of the property	A	B
		As per Deed/Legal	As per Actual
	North	Property of Mr.Santhoose House	Property of Mr.Santhoose House
	South	Property of Mrs.Parthalomai House	Property of Mrs.Parthalomai House
	East	Mudukku	Property of Mrs.Kanni Maria
	West	Pathway	Pathway
	Extent of the site considered for valuation (least of 14 A & 14 B)	2.000 Cent	
15.	Description of Adjoining properties		
	North	Property of Mr.Santhoose House	
	South	Property of Mrs.Parthalomai House	
	East	Property of Mrs.Kanni Maria	
	West	Pathway	
16.	Survey no. if any	Resurvey No: 195, Now: 195/1A1, Old Survey No: 10343	
17.	Type of Building (Residential/Commercial/ Industrial)	Residential Building	
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	Number of Floor: Two Height: 6.10mtr Years of Construction - 2009 Age of Building : 16 Years Residual age of Building - 44 Years	
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Approved Area Plinth Area G.F - 720.86sq.ft F.F - 730.24sq.ft Carpet Area G.F - 576.69sq.ft F.F - 584.19sq.ft	Actual Constructed Area G.F - 685.31sq.ft F.F - 685.31sq.ft Carpet Area G.F - 548.25sq.ft F.F - 548.25sq.ft
20.	Any other aspect		
III	Town Planning Parameters		



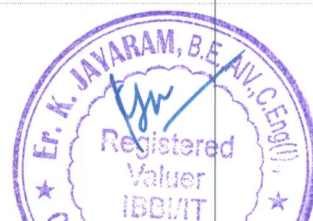
1.	Master plan provisions related to the property in terms of land use	-	
2.	Date of issue and validity of layout of approved map/ plan	13-08-2015 and Validity from 13-08-2015 to 12-08-2018	
3.	Approved map / plan issuing authority	Approved Plan No: 48/2015 issued by Executive Officer of Reethapuram Town Panchayat.	
4.	Whether genuineness or authenticity of approved map / plan is verified	Not Verified.	
5.	Any other comments by our empanelled valuers on authenticity of approved plan	-	
6.	Planning area/zone	-	
7.	Development controls	Nil	
8.	Zoning regulations	Coastal Zone -II	
9.	FAR/FSI permitted and consumed	FSI Permitted -2.00 and Consumed :1.57	
10.	Ground coverage	79%	
11.	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	-	
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential	
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	-	
IV	Legal Aspects		
1.	Ownership documents,	1.Sale deed No: 818/2001 Dated 15-05-2001 executed in favour of Mrs.Josphine W/o.Mr.Johnrose Registered at Colachel SRO.	
2.	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Mrs.Josphine W/o.Mr.Johnrose	



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 Two Wheeler Access 1.5m Interlock Road.	
5.	Title verification,	Verified with Legal Opinion issued by Advocate Mr.Dhanujayan, Nagercoil Dated 25-01-2018.	
6.	Details of leases if any,	Not Applicable	
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Free hold	
8.	Agreements of easements if any,	Not Applicable	
9.	Notification for acquisition if any,	No	
10.	Notification for road widening if any,	No	
11.	Possibility of frequent flooding / submerging	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. The subject property located 290m 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	-	
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	-	
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	-	
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	
6.	Security charges, etc.	Not Applicable	
7.	Any other aspect	-	
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:	Residential	
	1.Space allocation	4 Bed, 01 Hall & 01 Kitchen.	
	2.Storage spaces,	Not Applicable	
	3.Utility of spaces provided within the building	Residential	
VIII	4.Any other aspect		
	Infrastructure Availability		
	a). Description of aqua infrastructure availability in terms of		
	1. Water supply	Available	
	2. Sewerage/sanitation	-	
	3. Storm water drainage	-	
	b) Description of other Physical Infrastructure facilities Viz.		
	1. Solid waste management	-	
	2. Electricity	Available (Connection not in live)	
	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 1.5km	



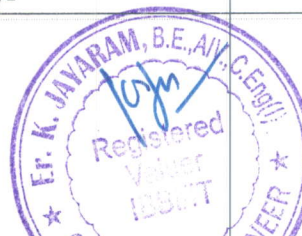
	3.Recreation facilities in terms of parks and open spaces	Not Available	
IX	Marketability		
	Analysis of the market for the property in terms of		
	1. Locational attributes	Good	
	2. Scarcity	No Scarcity	
	3.Demand and supply of the kind of subject property	Average Demand	
	4.Comparable sale prices in the locality.	We have enquired the rate of similar property from local resident & real estate agent, the rate ranges from Rs.1,25,000/- per cent to Rs 1,75,000/- per cent. We have adopted Rs 1,50,000/- per Cent.	
X	Engineering and Technology Aspects		
1.	Type of construction,	Load Bearing -Brick Work	
2.	Materials and technology used,	Brick Masonry	
3.	Specifications,	Foundation -Stone Masonry Super Structure – Load Bearing (Brick Work) Roof -R.C.C Floor Finish – Vitrified Tiles.	
4.	Maintenance issues	Last 5 years Building closed condition and not maintained, First floor Roof is damaged Condition.	
5.	Age of the building	16 Years	
6.	Total life of the building,	60 Years	
7.	Extent of deterioration,	-	
8.	Structural safety	Average	
9.	Protection against natural disasters viz. earthquakes,	Nil	
10.	Visible damage in the building if any,	Yes , First floor Roof ceiling damaged Condition.	
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	Nil	
12.	System of air-conditioning,	Nil	
13.	Provision for fire fighting, Copies of plans and elevations of the building to be included.	Nil	
XI	Environmental Factors		
1.	Use of environment friendly building materials, Green building techniques if any,	Nil	



2.	Provision for rain water harvesting,	Nil	
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.	No	
XII	Architectural and aesthetic quality		
1.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	Plan Looking.	
	In case of valuation of industrial property	Not Applicable	
XII	1.Proximity to residential areas	-	
	2.Availability of public transport facilities	-	
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 181/-per sq.ft or Rs 78,844/- per Cent Residential Special Type- III Value -Rs 78,844/- X 2.000 – Rs 1,57,688/-
	b.	Value as per Guideline Value	Rs 1,57,688/-
	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.1,25,000/- per cent to Rs 1,75,000/- per cent. We have adopted Rs 1,50,000/- per Cent.	
	b.	Value adopted	Rs 1,50,000/-	
	c.	Market Value	Rs 3,00,000/-	
	Valuation of Building			
			Ground Floor	First Floor
		Plinth Area	685.31sq.ft	685.31sq.ft
		Rate adopted	Rs 1400/-	Rs 1000/-
		Replacement Value	Rs 9,59,434/-	Rs 6,85,310/-
		Depreciation	Rs 2,30,264/-	Rs 1,64,474/-
		Present Market Value	Rs 7,29,170/-	Rs 5,20,836/-
		Total Value of Building	Rs 12,50,006/-	
		Say	Rs 12,50,006/-	
	C.	Amenities & Extra Items (Value after Depreciation.		
	1.	Open Staire Case		
	2.	Ornamental Front Doors		
	3.	Wardrobes, Showcase, Wooden Cupboards	Rs	
	4.	Interior Decorations & False Ceiling Works	Rs	
	5.	Architectural Elevation Works		
	6.	Paneling Works		
	7.	Separate Toilet Room/ Kitchen Room	Rs	
	8.	Separate Lumber Room		
	9.	Compound Wall & Gate	RS.	
	10.	Simming Pool		
	11.	Porch		
		Total	Rs	
	D	Services (Value after Depreciation)		
	1.	Water Supply arrangement (Bore Well)	Rs	
	2.	Drainage arrangement		
	3.	Electricity Deposits, Water Deposits, Drainage Deposits etc.		
	4.	Others if any		
		Total	Rs	
	Total Market Value			
A		Land	Rs 3,00,000/-	



B	Building	Rs 12,50,006/-	
C	Amenities	Rs.	
D	Services	Rs.	
	Total	Rs 15,50,006/-	
	Say	Rs 15,50,000/-	
	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. 15,50,000/- (Rupees Fifteen Lakhs and Fifty Thousand Only).	
	Realizable Value	Rs. 13,95,000/- (Rupees Thirteen Lakhs and Ninety Five Thousand Only).	
	Distress Value	Rs. 12,40,000/- (Rupees Twelve Lakhs and Forty 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:

- i. Date of purchase of immovable property: 15-05-2001
- ii. Purchase Price of immovable property: Rs 6,796/-
- iii. Book value of immovable property: Rs -----
- iv. Realizable Value of immovable property: Rs 13,95,000/-
- v. Distress Sale Value of immovable property: Rs 12,40,000/-
- vi. Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated. – Rs 1,57,688/-
- vii. 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 :

1. Subject Building is not maintained and First Floor Roof Ceiling is damaged Condition.
2. Subject property coming under Coastal regulation Zone II and distance from Sea is 290m.

Place: Kurunthencode

Date: 08-01-2026

Signature

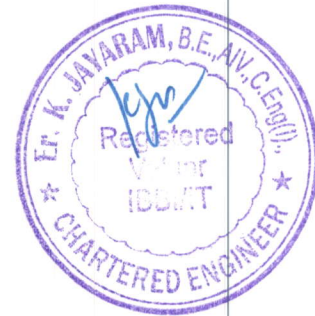
(Name and Official seal of the Approved Valuer).

Er. K. JAYARAM, BE., A/V., C.Eng (I.).
 Registered Valuer NO : IBBI/RV/II/2020/13008
 IT. Reg. No : 12/RV/21-22 (Wealth Tax U/S 84AB)
 Chartered Engineer, Consulting Civil Engineer,
 8/24, Kurunthencode Junction, Near IOB,
 Kurunthancode Post, K.K. District-629802
 Cell : 8012299436, Office : 04651 - 224436

COPY

Encl:

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



COPY

ANNEXURE -1 DECLARATION FROM THE VALUER.

I hereby declare that-

- a. The information furnished in my valuation report dated 08-01-2026 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 05-01-2026. 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;	Vacant 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.

5.	date of appointment, valuation date and date of report;	03-01-2026, 05-01-2026 and 08-01-2026
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



COPY

		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.
--	--	--

Date : 08-01-2026

Place : Kurunthencode.

Signature

(Name and Official seal of the Approved Valuer).

14m
08/01/2026
Er. K. JAYARAM, BE., AIV., C.Eng (I),
Registered Valuer NO : IBBI/RV/11/2020/13098
IT. Reg. No : 12/RV/21-22 (Wealth Tax U/S 344B)
Chartered Engineer, Consulting Civil Engineer,
E. S. S. 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.

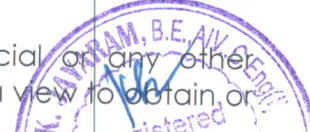
20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

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



COPY

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 : 08-01-2026

Place: Kurunthencode

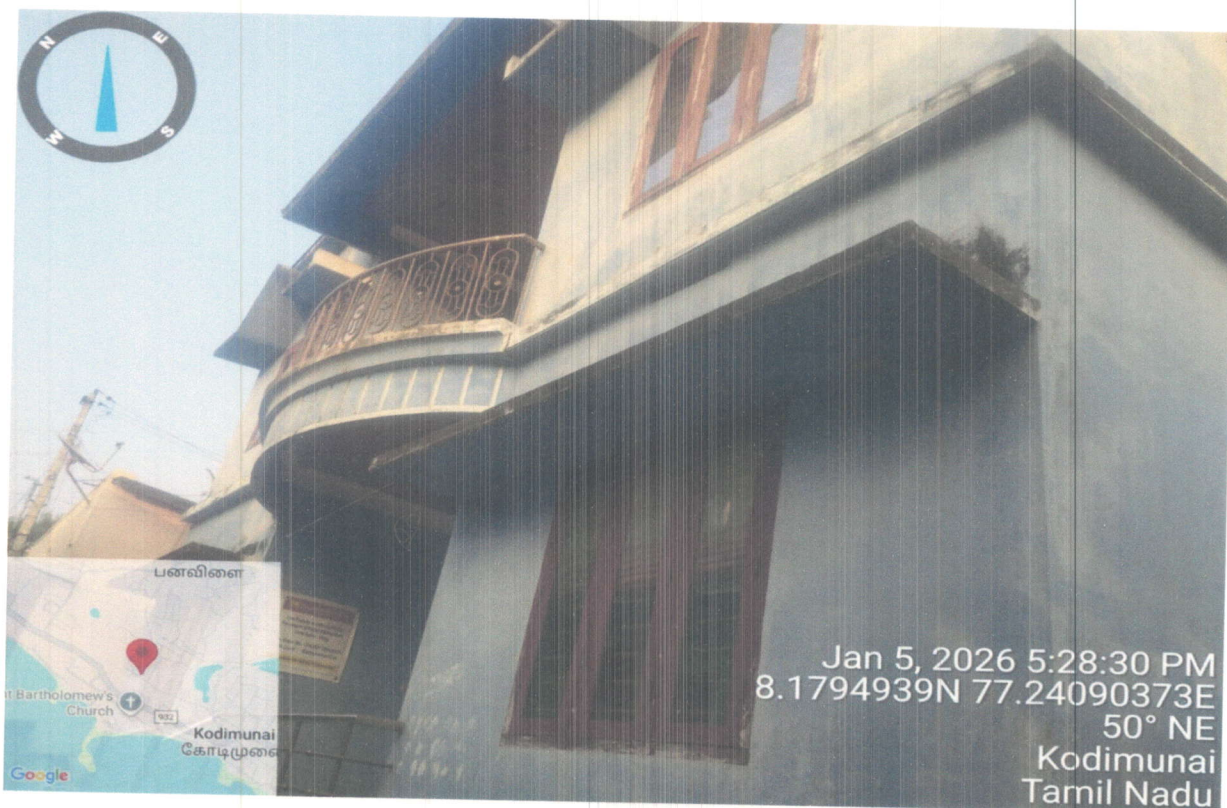
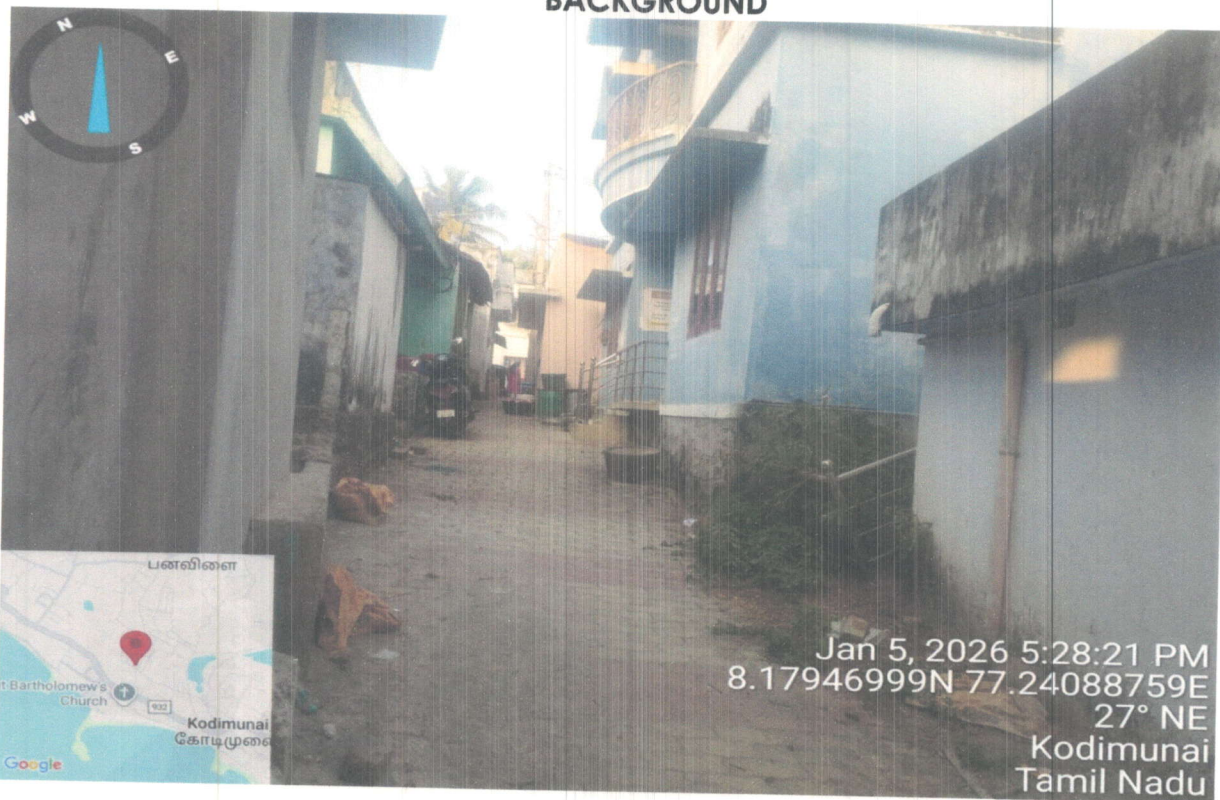
Signature

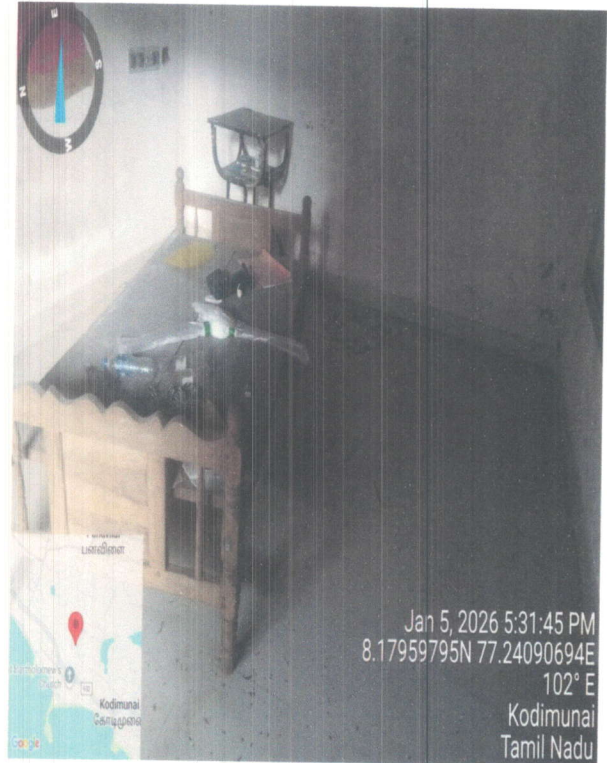
(Name and Official seal of the Approved Valuer).

K. Jayaram
08/01/2026
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,
Kurunthencode Junction, Near IOB,
Kurunthencode Post, K.K. District-629802
Cell : 8012299436, Office : 04651 - 224436

COPY

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.



COPY

ANNEXURE -V GOVERNMENT GUIDE LINE VALUE

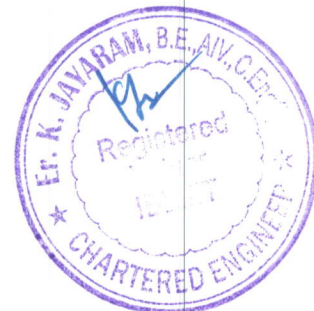
Zone: THIRUNELVELI
 Guideline Village: SYMON COLONY
 Revenue District: KANNIYAKUMARI
 Street/Survey Number: 195

Sub Registrar Office: KULATCHAL
 Revenue Village: SIMON COLONY
 Revenue Taluka: KALKULAM

5 items found, displaying all items.

1

Sr.No.	Survey/Subdivision No.	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	195/0	181/ Square Feet	1950/ Square Metre	Residential Special Type - III	01-Jul-2024	-
2	195/1A1	181/ Square Feet	1950/ Square Metre	Residential Special Type - III	01-Jul-2024	-
3	195/1A2	181/ Square Feet	1950/ Square Metre	Residential Special Type - III	01-Jul-2024	-
4	195/1B	181/ Square Feet	1950/ Square Metre	Residential Special Type - III	01-Jul-2024	-
5	195/2	181/ Square Feet	1950/ Square Metre	Residential Special Type - III	01-Jul-2024	-

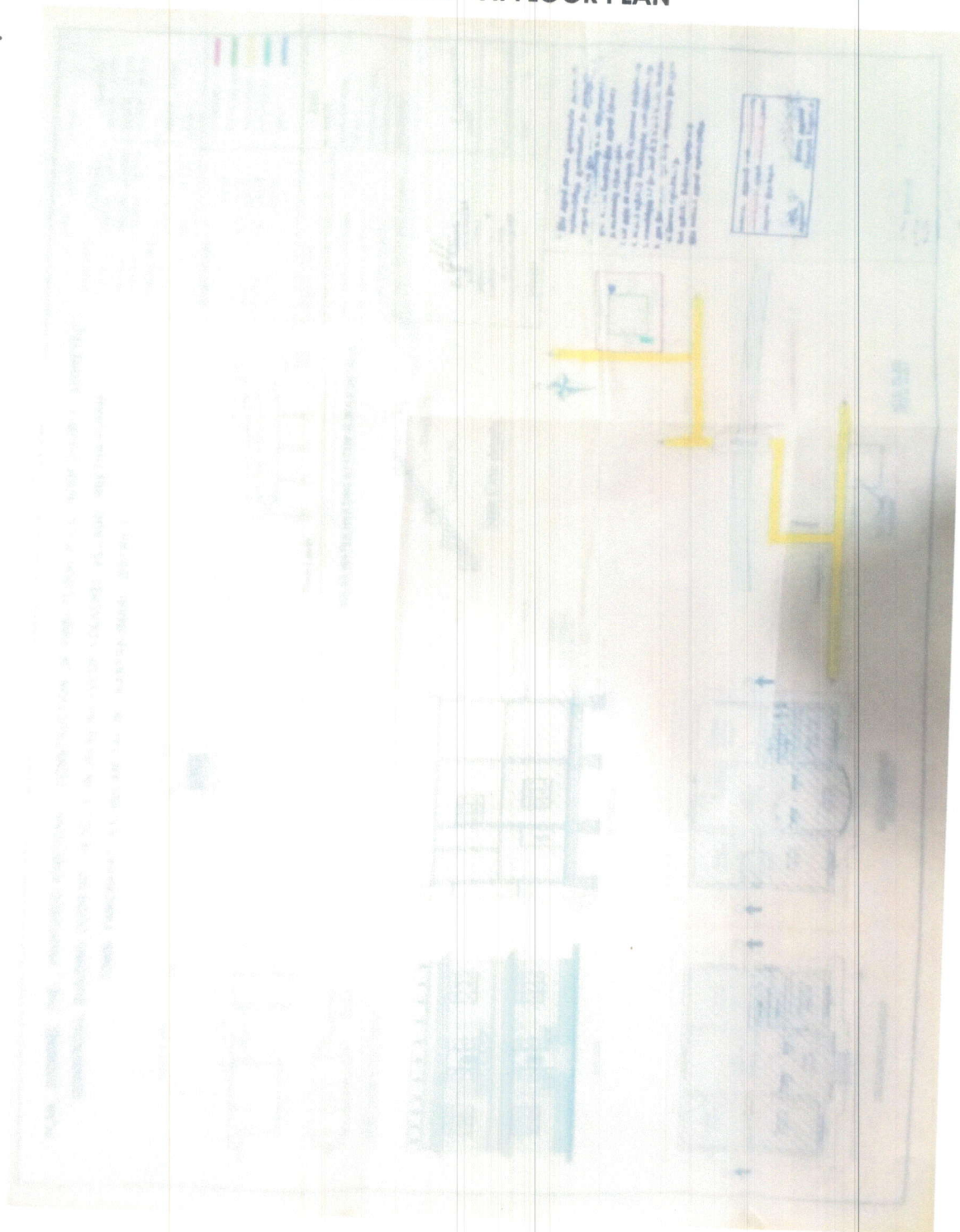


COPY

**ANNEXURE -V LAYOUT PLAN OF THE AREA IN WHICH THE PROPERTY IS
LOCATED**

ANNEXURE -VI BUILDING PLAN

ANNEXURE -VII FLOOR PLAN



ANNEXURE -VIII ANY OTHER RELEVANT DOCUMENTS/EXTRACTS.

699
15. 5.
500

சிறப்பத்திரம் ௨.6796

[illegible]

உட்காரையில் வசிக்கத் தகுந்தவர்களை மட்டும் தூங்கிறார்கள். அவர்கள்
மனவலிப்புமான இரத்தத்தில் 2-வயதான குழாய்ச் சிகிச்சைப் பெறப்பட்டு, நாம்
இருவர் சென்ற எழுதிக்கொண்டிருப்பதைக் கண்டு.

எ.க.கெஜாப் தலாபில்லாபிடி 2 செல் 100 எக்ஸில் 1ம்
தலாபில்லாபிடி 2 செல் 100 எக்ஸில் 1ம்

2. கனம் கையெழுத்தாள் தீ. பி. பி. பி.

Scanned with OKEN Scanner



