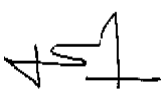
Ref. No. 02/2026/I.B. Chandranagar Branch

VALUATION REPORT

Name of the Owner the property		**MR. BALAKIRHSNAN** S/o. Vasu, Kanjikulam Palakkad Taluk, Palakkad District
Name of the power of Attorney Holder	:	**NIL**
Name of the Applicant	:	**MR. BALAKRISHNAN**
Property Address	:	**MR. BALAKIRHSNAN** S/o. Vasu, Kanjikulam Palakkad Taluk, Palakkad District
Short Description of the property	:	13 cents of Land
Date on which this valuation is made	:	15.10.2026
Name and address of valuer	:	**Er. Jamal K.K.** 'DURBAR' Koyaliparambil House Kodungallur, Trichur Dist. Kerala – 680 664
Telephone No. (Mobile)	:	+91 9846 999 444
E-mail	:	valuerjamal@gmail.com

Chartered Engineer, Approved valuer, Member in Institute of Engineers,
Registered Engineer in Urban Affairs Dept, (Reg.No. G6-1022/12/47/EA)
Income Tax Reg. CCIT/CHN/Cat-II/7/2013-14



Er. Jamal K.K.
B.Tech (Civil), M.I.E., F.I.V.
Chartered Engineer, Approved Valuer
Income Tax Valuer
Govt. Reg: G6-1022/12/457/EA,
Income Tax Reg: CCIT/CHN/Cat-II/7/2013-14

CERTIFICATE

To.

The Branch Manager
Indian Bank, Chandranagar Branch

Dear Sir,

This is to certify that the valuation of Land With Existing Building for Indian Bank been done without any direct or indirect interest and the distress sale value has been take into account for valuating the property.

a. The prevailing **Market Value of The Land With Building** is

Market Value of Land (Rupees Six Lakhs and Fifty Seven Thousand Only)	Rs.	**6,57,000/-**
Market Value of the Land and Existing Building with Amenities (Rupees Six Lakhs and Fifty Seven Thousand Only)	Rs.	**6,57,000/-**
Realizable sale value of the land and Existing Building with Amenities (Rupees Five Lakhs and Ninety One Thousand Only)	Rs.	**5,91,000/-**
Forced / Distress sale value of the land and Existing Building with Amenities (Rupees Five Lakhs and Twenty Five Thousand Only)	Rs.	**5,25,000/-**

Declaration

I hereby declare

a) I have valued the right property & the information furnished is true and correct to the best of my knowledge and belief.
b) I have no direct and indirect interest in the property valued.
c) I have not been found guilty of misconduct in my professional capacity

JAMAL.K.K.
(Panel Valuer)

Place : Kodungallur
Date : 16.10.2026

VALUATION REPORT

Branch : Indian Bank | Chandranagar Branch

Name of the Person who accompanied the Engineer : **NIL**

Valuation Whether (Fresh Valuation / Revaluation) : Re Valuation

Old Valuation Report By : Mr. A M Sheriff

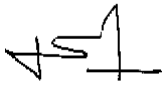
1. List of Documents produced for perusal

a)	Legal Opinion By	Adv.
b)	Reg. Power of Attorney	-
c)	Document Number	Nil
d)	Possession Certificate No	Nil
e)	Location Sketch No.	Nil
f)	Land Tax Receipt No.	Nil
g)	Building Tax Receipt No.	Nil
h)	Building Permit No.	Nil
i)	Building Certificate No.	Nil

PROPERTY DETAILS :-

1.	Type of Property	**Land & Industrial Building**	
2.	Ownership of the property	MR.BALAKRISHNAN	
3.	In case of Joint Ownership whether share is undivided / divided. If Undivided share of each owner		NA
4	Deed of purchase		
5.	Agreement of Easements (Encroachment details)		NIL
6.	Location & Description of the Property	**Pezhumkad** 3.90 km from the branch-Kootupatha-proceed 1.20 km through pollachi road -turn right and continue 1.00 km through Kallingal marutha road-turn right and continue 200 mtr-turn left and continue 450 mtr Pezhumkad road-turn left and continue 150 mtr through gravel road to the property	
a.	S.y. No. / Re. Sy. No	Re. Sy. No. 423/18 (Old Sy.No. 34B/4) of Kodumba Village	
b.	Colony Name/ Ward No/ Door No	No Building	
c.	Village/ Block	Kodumba Village	
d.	District/Municipality/Corporation	Palakkad District	
7.	Land Mark		
8.	**Boundaries of the Property (As per Document)**		

East	Property owned by Damodharan
North	Property of Pazhanimala
West	Property owned by Kesavan
South	Property owned by krishnan



8.1	**Boundaries of the Property (As per Location)**
East	Property owned by Damodharan
North	Property of Pazhanimala
West	Property owned by Kesavan
South	Property owned by Krishnan

9.	Dimensions of the Property	As per Document (mtrs)
	East to West on North	
	East to West on South	
	North to South on East	
	North to South on West	

10	Extent	Item	Re. Sy. No.	Old Sy. No.	Ares	Cents
		1	423/18	34B/4	**5.26**	**13.00**

11	Total Extent of Land	5.26 Ares (13.00 Cents)
12	Extent of site considered for valuation	5.26 Ares (13.00 Cents)

QUESTIONAIRE		
1.	What is the character of the locality	Residential
2.	What is the classification of the locality	Purayidam
3.	Development of surrounding areas	Developing areas
4.	Is the locality subject to frequent flooding	No
5.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	Yes Available
6.	Level of the land with topographical conditions	Level Land
7.	Shape of land	-
8.	Type of use to which it can be put	Residential
9.	Any usage restriction of usage	No
10.	Whether Leasehold / Freehold	Freehold
11.	Is it in Town Planning Approval Layout	Kodumba Grama Panchayath
12.	Corner plot or Intermittent plot	Intermittent
13.	Type of road available at present	-
14	Road facilities are available	No way to the land
15.	Is it a land-locked land?	No
16.	Water Potentiality	Yes
17.	Underground Sewerage system	Yes
18.	Commercial potentiality of the property	-
19.	Any other sentimental / social issue which Affect the value	NA
20	Whether falls under “Land Ceiling Act” provisions	NA
21	Legal Encumbrances if any	NA
22	Latitude & Longitude	**GPS Map Attached**
23	Is the Property is Land locked	No
24	Remark if any	NA

PART A – LAND		
	Details	**Guideline & Market Value Of the Land**
a)	**Total Extent of Land**	5.26 Ares (13.00 Cents)
b)	Guideline Value Obtained from Website	Rs.39,600/- (Residential Plot without vehicular access)
c)	Prevailing Market Value	Rs.1.25 Lakhs per Are to 1.50 Lakhs per Are
d)	Adopted rate of valuation	Rs.1.25 Lakhs/Are
e)	Estimated Value of plot	**Rs.6,57,500/- (Rs.6,57,000/-)**

PART B – BUILDINGS

Floor	Year of Construction	Roof	Plinth Area Approved Area
-	-	-	-

SPECIFICATION OF THE BUILDING :	
Description	
Specification	No Building
Floor Finish	NA
Super structure	NA
Roof	NA
Doors	NA
Windows	NA
Weathering course	NA
What is the probable monthly rent	NA
ii) What is the advance amount	NA
Year of construction (as reported/as observed / as per the deed)	NA
Age of the building	NA
Further expected life of the building	NA
Total life of the Building estimated	NA
Depreciation percentage (assuming salvage value = 1.5 %)	NA

Market Value of the Building: (Approved Area):-

Sl. No	Parti-culars of Item	Plinth area Sq. Mtr	Roof height Mtr.	Age of Buildi ng Yrs	Estimated replacement rate of construction (Rs) per Sq. Mtr. considering the present cost of construction	Replace-ment Cost (Rs)	Depreciation		Net Value after Depn. (Rs)
							%	Amount (Rs.)	
-	-	-	-	-	-	-	-	-	-

Market Value of the Building: - Rs.

PART – C: AMENITIES

A	Portico	Nil
B	Outside Flooring	Nil
C	Compound Wall With Gates	Nil
D	Modular Kitchen	Nil
E	Interior Works	Nil
F	Elevation Works	Nil
G	Separate Toilet Room	Nil

H	Outer Pavements	Nil
I	Separate Water Tank/Sump	Nil
J	Drainage Arrangement/ Septic Tank	Nil
K	Borewell With Motor	Nil
L	Open Well	Nil
M	Interlock	Nil
N	Swimming Pool	Nil
O	Home Theatre	Nil
P	Electrical Panel Board	Nil
Q	Car Porch	Nil
	Total	**Rs.**

ABSTRACT VALUATION

PART A	**Market Value Of The Land**	Rs. 6,57,000/-
PART B	**Market Value Of The Building**	Rs. -
PART C	**Amenities**	Rs. -
	Total	**Rs.6,57,000/-**

Rs. 6,57,000/- (Rupees Six Lakhs and Fifty Seven Thousand Only)

Place : Kodungallur
Date : 16.10.2026

JAMAL.K.K.
(Panel Valuer)

PART E – CERTIFICATE

1. It is hereby certified that in my opinion the present market value of the property discussed in the report (above) by adopting

   a. The prevailing **Market Value of The Land With Building** is

Rs. 6,57,000/-	(Rupees Six Lakhs and Fifty Seven Thousand Only)

   b. The **Realizable sale value of the Property** is estimated as 10% less than the present market value is

Rs. 5,91,000	(Rupees Five Lakhs and Ninenty One Thousand Only)

   c. The **Forced Sale value of the Property** is estimated as 20% less than the present market value is

Rs. 5,25,000/-	(Rupees Five Lakhs and Twenty Five Thousand Only)

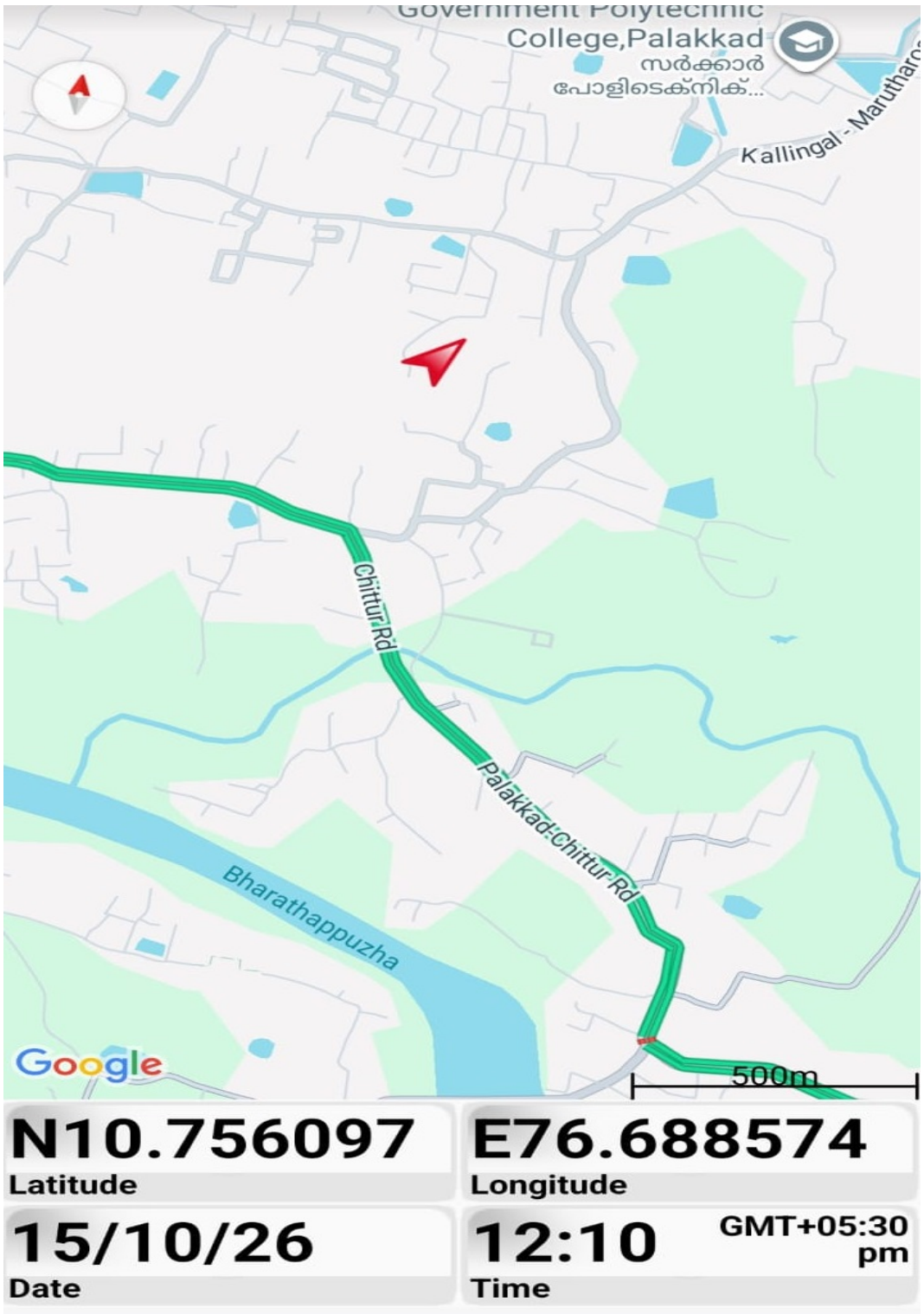
2. If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in this valuation report with respect to the latest legal opinion.
3. Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in (1).
4. The Property was inspected on (23.01.2026) In the presence of **Manager,** The legal aspects were not considered in this valuation.
5. This valuation work is undertaken by this valuer based upon the request from Branch Manager,

Indian Bank	**Chandranagar Branch**

JAMAL.K.K.
(Panel Valuer)

Place : Kodungallur
Date : 16.10.2026

PROPERTY OWNED BY MR. BALAKRISHAN



JAMAL K K
Valuer

PROPERTY OWNED BY MR. BALAKRISHAN



JAMAL K K
Valuer

PROPERTY OWNED BY MR. BALAKRISHAN







JAMAL K K
Valuer

PROPERTY OWNED BY MR. BALAKRISHAN





JAMAL K K
Valuer