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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/100-765/2026

To
The Chief Manager,
Canara Bank,
Kalady Branch,
Ernakulam.

22/10/2026

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	13/10/2026
	b.) Date on which the valuation is made	22/10/2026
3.	List of documents produced perusal	
	i) Sale deed copy	Available
	ii) Location Sketch	216/2015
	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. Xavier, Poonely House, Cheranalloor, Koovapady, Ernakulam, Pin – 683 544.
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, Kalady Branch, Ernakulam
II	**DESCRIPTION OF THE PROPERTY**	
1.	Postal Address of the property	Koovapady, Perumbavoor
2.	City / Town	Perumbavoor
	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)