Ref. No. 03/2026/I.B. Chalakudy Branch

VALUATION REPORT

Name of the Owner the property	:	**MR.K.O ANTONY** S/o Mr.Ouseph Kachapilly House Kalloor Vadakumuri Village Annamanada Thrissur Dt
Name of the power of Attorney Holder	:	**NIL**
Name of the Applicant	:	**MR.SIJU K.ANTONY** S/o Mr.K.O Antony Fera Leather Works Kachapilly House Kalloor Vadakumuri Village Annamanada Thrissur Dt
Property Address	:	**MR.K.O ANTONY** S/o Ouseph Kachapilly House Kalloor Vadakumuri Village Annamanada Thrissur Dt
Short Description of the property	:	Dry Land with Residential
Date on which this valuation is made	:	08.11.2026
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

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CERTIFICATE

To.

The Branch Manager
Indian Bank, Chalakudy 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 Existing Building** is

Market Value of Land (Rupees Sixty Five Lakhs and Fifty Six Thousand Only)	Rs.	**65,56,000/-**
Market Value of the Land and Existing Building with Amenities (Rupees Eighty Four Lakhs and Fifty Nine Thousand Only)	Rs.	**84,59,000/-**
Realizable sale value of the land and Existing Building with Amenities (Rupees Seventy Six Lakhs Only)	Rs.	**76,00,000/-**
Forced / Distress sale value of the land and Existing Building with Amenities (Rupees Sixty Seven Lakhs and Sixty Seven Thousand Only)	Rs.	**67,67,000/-**

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

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JAMAL.K.K.
(Panel Valuer)

Place : Kodungallur
Date : 11.11.2026

VALUATION REPORT

Branch : | Indian Bank | Chalakudy Branch |

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

Valuation Whether (Fresh Valuation / Revaluation) : Revaluation

Old Valuation Report By : Mr. Bobi Devasi

1. List of Documents produced for perusal

a)	Legal Opinion By	Adv. C G Balachandran
b)	Reg. Power of Attorney	
c)	Document Number	933/2007 of Chalakudy SRO
d)	Possession Certificate No	-
e)	Location Sketch No.	-
f)	Basic Tax Receipt No.	-
g)	Building Tax Receipt No.	
h)	Building Permit No.	-
i)	Acknowledgement Receipt No.	

PROPERTY DETAILS :-

1.	Type of Property		Residential
2.	Ownership of the property		Single
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	**ANNAMANADA** 14.00 km from the branch – Koratty – Annamanada Junction – turn right and continue 1.40 kms through Ashtamichira road – turn left after Mosque and continue 70mtr – turn right and continue 30mtr to the property.	
a.	S.y. No. / Re. Sy. No		Sy. No. 2039/3 of Kallur Vadakkumuri Village
b.	Colony Name/ Ward No/ Block No		
c.	Village/ Block		Kallur Vadakkumuri Village
d.	District/Municipality/Corporation		Thrissur District
7.	Land Mark		Annamanada
8.	Boundaries of the Property		

Boundaries of the Property (As per Location)	
East	Property of Jose Kachappilly
North	Property of Varghese Manadan
West	Property of Antony Manadan Lonappan
South	Way to this land and Property of Benny and Denny

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9.	Dimensions of the Property	Approximate (mtr)
	East to West on North	
	East to West on South	
	North to South on East	
	North to South on West	
10	Extent	16.39 Ares (40.48 Cents)
11	Total Extent of Land	16.39 Ares (40.48 Cents)
12	Extent of site considered for valuation	16.39 Ares (40.48 Cents)
QUESTIONAIRE		
1.	What is the character of the locality	Residential
2.	What is the classification of the locality	Semi Urban
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.	Civic amenities are available within 2.00 km
6.	Level of the land with topographical conditions	Level Land
7.	Shape of land	Almost Rectangular
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	NA
12.	Corner plot or Intermittent plot	Intermittent Plot
13.	Type of road available at present	Panchayath Road
14	Road facilities are available	Tarred Road (3.30 Mtr width)
15.	Is it a land-locked land?	No
16.	Water Potentiality	Yes
17.	Underground Sewerage system	No
18.	Commercial potentiality of the property	No
19.	Any other sentimental / social issue which may Affect the value	No
20	Whether falls under “Land Ceiling Act” provisions	No
21	Legal Encumbrances if any	No
22	Latitude & Longitude	GPS Map Attached
23	Is the Property is Land locked	No
24	Remark if any	NIL

PART A – LAND

	Details	**Guideline & Market Value Of the Land**
a)	**Total Extent of Land**	16.39 Ares (40.48 Cents)
b)	Guideline Value Obtained from Website	Not Available in the Fair Search
c)	Prevailing Market Value	Rs. 4.00 Lakhs to Rs.6.00 Lakhs per Are
d)	Adopted rate of valuation	16.39 Are x Rs.4.00 Lakhs per Are = **Rs.65,56,000/-**
e)	Estimated Value of plot	**Rs.65,56,000/-**

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PART B – BUILDINGS			
Floor	**Year of Construction**	**Roof**	**Plinth Area** **Approved Area**
GF	-	RCC	130.11Sqmtr.

SPECIFICATION OF THE BUILDING :	
Description	
Specification	**Single Storied RCC Residential Building**
Floor Finish	Vetrified
Super structure	Brick
Roof	RCC
Doors	Hard wood
Windows	Hard wood
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)	--
Age of the building	--
Further expected life of the building	--
Total life of the Building estimated	60 years
Depreciation percentage (assuming salvage value = 1.5 % Per Year)	

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

Sl. No.	Parti-culars of Item	Plinth area Sq. Mtr	Roof heig ht Mtr.	Age of Buildin g 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.)	
1	GF	130.11	3	15	19,000/-	24,72,090/-	23	5,68,600	**19,03,509/- (19,03,000/-)**

Market Value of the Building: - Rs. 19,03,000/- (Rupees Nineteen Lakhs and Three Thousand only)

PART – C: AMENITIES

A	Portico	NA
B	Outside Flooring	NA
C	Compound Wall With Gates	Four Side Compound Wall -Considered
D	Modular Kitchen	NA
E	Interior Works (Under Progress)	NA
F	Elevation Works	NA

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G	Separate Toilet Room	NA
H	Outer Pavements	NA
I	Separate Water Tank/Sump	NA
J	Drainage Arrangement/ Septic Tank	NA
K	Borewell With Motor	NA
L	Open Well	NA
	Total	**Rs.**

ABSTRACT VALUATION

PART A	**Market Value Of The Land**	**Rs.65,56,000/-**
PART B	**Market Value Of The Building**	**Rs.19,03,000/-**
PART C	**Amenities**	**-**
	Total	**Rs.84,59,000/-**

Rs.84,59,000/- (Eighty Four Lakhs and Fifty Nine Thousand Only)

Place : Kodungallur
Date : 11.11.2026

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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 84,59,000/-	**Rupees Eighty Four Lakhs Fifty Nine Thousand Only**

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

Rs.76,00,000/-	**(Rupees Seventy Six Lakhs Only)**

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

Rs.67,67,000/-	**(Rupees Sixty Seven lakhs and Sixty Seven 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 (08.11.2026) In the presence of **Officer,** 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	**Chalakudy Branch**

JAMAL K K

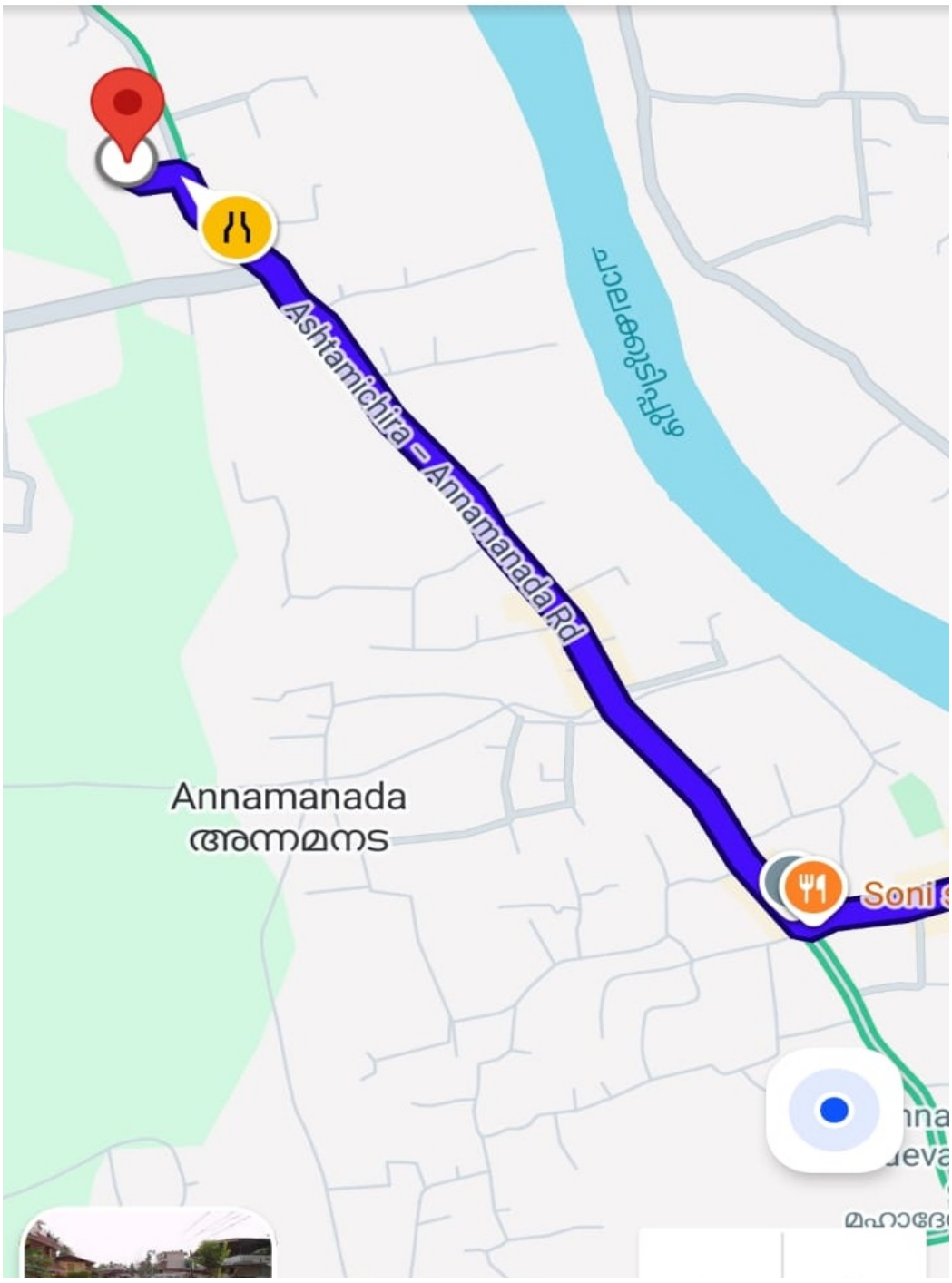
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JAMAL.K.K.
(Panel Valuer)

Place : Kodungallur

Date : 11.11.2026

PROPERTY OWNED BY MR.ANTONY



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JAMAL K K
Valuer

PROPERTY OWNED BY MR.ANTONY



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JAMAL K K
Valuer

PROPERTY OWNED BY MR.ANTONY









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Valuer

PROPERTY OWNED BY MR.ANTONY





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Valuer