

CERTIFICATE

To,

The Branch Manager,

Indian bank

Valapattanam Branch

Dear Sir,

This is to certify that the valuation of Land with building for **P N Manoj**, been done without any direct or indirect interest and the distress sale value has been take into account for valuating the property.

Market Value of Land (Rupees Twenty Six Lakh Twenty Five Thousand Only)	Rs.	26,25,000.00
Market Value of the Land and Building With Amenities (Rupees Thirty Two Lakh Ninety Nine Thousand Nine Hundred Fifty Four Only)	Rs.	32,99,954.00
Realizable sale Value of the Land and Building With Amenities (Rupees Twenty Nine Lakh Sixty Nine Thousand Nine Hundred and Fifty Nine Only)	Rs.	29,69,959.00
Forced / Distress sale Value of the Land and Building With Amenities (Rupees Twenty Six Lakh Thirty Nine Thousand Nine Hundred and Sixty Three Only)	Rs.	26,39,963.00

Declaration

I hereby declare

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

Registered Valuer

VALUATION REPORT

Branch

:

Indian Bank

Valapattanam Branch

Name of the Person who accompanied the

Engineer

: Manager, Indian Bank, Valapattanam Branch

Applicant

: P N Manoj

Owner

: P N Manoj

Valuation Whether (Fresh Valuation / Revaluation)

: Revaluation

Old Valuation Report By

: Nazar K

23-10-2025
Er. NAZAR K
Bsc. Engg/MIE/C. Engg/FIV/FIBE
Consulting Engineer
Chartered Engineer
Approved valuer

1. List of Documents produced for perusal

a) Copy Of Deed	Doc No. 2144/2014 dated 02.06.2014 of SRO Hosdurg
b) Legal Opinion By	-
c) Reg.Power of Attomey	Nil
d) Partition Deed No	NA
e) Basic Tax Receipt	-
f) Encumbrance Certificate No	-
g) Possession Certificate	-
h) Building Permit No	-
i) Approved by	Kanhangad Municipality
j) Location Sketch	-
k) Certificate	-

PROPERTY DETAILS:-

- | | |
|--|---------------------------------|
| 1. Type of Property | : Land and residential building |
| 2. Ownership of the property | : Absolute right |
| 3. In case of Joint Ownership whether share is undivided / divided. If Undivided share of each owner | : NA |
| 4. Deed of Purchase | : Jenmam assigned |
| 5. Value of Property as per Reg .Sale deed | : NA |
| 6. Agreement of Easements (Encroachment details) | : Nil |
| 7. Location & Description of the Property | |

The property is in 15.00 cents of land and a single storeyed residential building having a plinth area of 1048.88 ft² in Kanhangad Municipality.

The property maybe accessed – Near railway overbridge at Padannakad, Kanhangad on a gravel branch road to B T Road from gate on the eastern side of the railway track at about 250m from the gate.

- | | |
|--------------------------------------|-------------------------------|
| a. S.y. No. / Re. Sy. No | : R.S.No. 517/4A,5 |
| b. Colony Name/ Ward No/ Block No | : - |
| c. Village/ Block | : Kanhangad Village |
| d. Taluk / Ward | : Hosdurg Taluk |
| d. District/Municipality/Corporation | : Kasarkode District |
| 8. Land Mark | : Padannakkad Rail Overbridge |

9. Boundaries of the Property :

Directions	Details
North	Property of Mumthaz
South	Property of Kunjambu Nair
East	Municipality Road
West	Property of Kunjambu Nair

10. Dimensions of the Property

Directions	As per Document
East to West on North	Refer FMB Sketch
East to West on South	
North to South on East	
North to South on West	
Extent	(15.00 Cents)

Total Extent of Land : **(15.00 cents)**

11. Extent of site considered for valuation : **(15.00 cents)**

QUESTIONNAIRE

1. Character of Locality : Residential
2. Classification : Residential Area
3. Development of surrounding area : Developing Area
4. Is the locality subjected to frequent flooding : No
5. Feasibility to the Civic amenities Like schools, Hospitals, Offices & Market etc. : Within 6 km
6. Level of land with Topographical conditions : Flat land road level
7. Shape of Land : Regular shaped
8. Type of use to which it can be put : Residential
9. Any restriction of usage : No
10. Whether Leasehold / Freehold : Freehold
11. Is it in Town Planning Approval Layout : No
12. Is it a corner plot : No
13. Road facilities : Available
14. Water Potentialities : Available
15. Under ground sewerage system : Yes
16. Commercial potentiality of the property : Not Potential Commercially
17. Any other sentimental / social issue which may Affect the value : No
18. Whether falls under " Land Ceiling Act " provisions : No as per L.O
19. Legal Encumbrances if any : Nil as per L.O
20. Latitude & Longitude : -
21. Is the Property is Land locked : No
22. Remark if any : Marketability is good

PART A – LAND

Details	Guideline & Market Value Of the Land
a) Total Extent of Land	15.00 cents
b) Guideline Value Obtained from Website http://www.tnreginet.net/guideline_value.asp	Not available in the website of the registration department
c) Prevailing Market Value	Rs. 1,80,000.00/cent
d) Adopted rate of valuation	Rs. 1,75,000.00/cent
e) Estimated Value of plot	Rs. 26,25,000.00
Total	Rs. 26,25,000.00

PART B – BUILDINGS**1. Building details:**

Floor	Year of Construction	Roof	Plinth Area
			Approved Area
GF	2003	3.00m	1048.88 ft ²

2. SPECIFICATION OF THE BUILDING:-

DESCRIPTION	PARTICULARS
Specification Flooring Superstructure Roof Doors Windows Weathering course	Red oxide flooring Laterite masonry RCC Best country woodwork Best country woodwork RCC
Year of construction (as reported / as observed / as per the deed)	2003
Age of the building	21 years
Further expected life of the building	29 years if maintained properly
Total life of the Building estimated	50 years if maintained properly
Depreciation percentage (assuming salvage value = 1.25 % Per Year)	0.78

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

S.No	Particulars	Plinth Area In Sq.Ft	Rate / Sq.ft in Rs.	Age	Replacement Cost In Rs.	Depreciation Constant	Net Value In Rs.(Proposal only)
1.	GF	1048.88ft ²	825.00 per ft ²	21 years	Rs.8,65,326.00	0.78	Rs. 6,74,954.00

Market Value of the Building: - Rs. 6,74,954.00**PART – C: AMENITIES - NIL****ABSTRACT VALUATION**

PART A	Market Value Of The Land	Rs. 26,25,000.00
PART B	Market Value Of The Proposed Building	Rs. 6,74,954.00
PART C	Amenities	Nil
	Total	Rs. 32,99,954.00

Rs. 32,99,954.00 (Rupees Thirty Two Lakh Ninety Nine Thousand Nine Hundred and Fifty Four Only)

Registered Valuer

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23-10-2025

Er. NAZAR.K
Bsc. Engg; MIE; C.Eng; FIV; FIBE
Consulting Engineer
Chartered Engineer
Approved 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 and Proposed Building is

Rs. 32,99,954.00	(Rupees Thirty Two Lakh Ninety Nine Thousand Nine Hundred and Fifty Four Only)
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 - b. The Realizable sale value of the Property is estimated as 10% less than the present market value of the property is

Rs. 29,69,959.00	(Rupees Twenty Nine Lakh Sixty Nine Thousand Nine Hundred and Fifty Nine Only)
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 - c. The Forced Sale value of the Property is estimated as 20% less than the present market value of the property is

Rs. 26,39,963.00	(Rupees Twenty Six Lakh Thirty Nine thousand Nine Hundred and sixty Three Only)
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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 23.10.2025. 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

Balipattam Branch

Place: Kozhikode

Date: 23.10.2025

Registered Valuer

Handwritten signature and date: 23-10-2025
Er. NAZAR.K
Bsc. Engg; MIE; C. Eng; FIV; FIBE
Consulting Engineer
Chartered Engineer
Approved valuer

Bill No. : INDIANBANK1426 dated 23.10.2025

To,
The Manager,
Indian Bank,
Valapattanam

Charges for site inspection, valuation of the landed property in 15.00 cents in R S.No. 517/4A,5, Kanhangad Village, Hosdorg Taluk, Kasarkode District of P N Manoj.:

Rs. 3000.00

(Rupees Three Thousand only.)

Date : 23.10.2025

Place : Calicut

Account Number : 6673923554

Indian Bank Calicut


Er. NAZAR K
Bsc. Engg; MIE; C. Eng; FIV; FIBE
Consulting Engineer
Chartered Engineer
Approved valuer