VINEESH & ASSOCIATES
Town Planning, Engineering, Architecture, Valuation
CALICUT | COCHIN | COIMBATORE
HO : 2V Towerz, Behind Kannankandy,
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(since 1999)

VINEESH VIDYADHARAN
M Plan (Town & Country Planning)
B. Tech (Civil); PGDBA (NIT); D.T. Arch:
D. Vasthu; AMIE; FIV; MICI;
Cert (Concrete Tech) IIT (M),
Exe. Cert (Project Management) IIM (R);
Cert (Project Management) IIT (K);
Town Planner, Chartered Engineer (India);
Architectural Consultant;
Govt. Approved Land & Building Valuer;
Registered Valuer (IBBI) - IBBI/RV/02/2018/10437
Wealth Tax Valuer. Reg. No. Category
CCIT/CHN/Cat-II 1/2014-15

Ref. No	**03**	**Feb**	**2026**

VALUATION REPORT

1.	Name of the Owner of the Property	**:**	Mrs. Samsam
	Name of the Power of Attomey Holder	**:**	NA
2.	Name of the Applicant	**:**	Mrs. Shafath & Samsam
3.	Property Address	**:**	Mrs. Samsam, W/o. Nazhimudeen, Kariparambil House, Irinjalakuda, Thrissur District, Kerala.
4.	Referral Branch	**:**	**Indian Bank** | **Irinjalakuda Branch**
5.	Short Description of the Property	:	There is 2.02 Ares (5.00 Cent) of Vacant Land in Survey No: 914/2-55 in Madayikonam Village, Mukundapuram Taluk and Thrissur District.
6.	Date on which this Valuation is made	:	04/02/2026
7.	Name of the Valuer & Address	:	Mr. Vineesh Vidyadharan, 2V Towers, Behind Kannankandy, Mavoor Road, Calicut – 673004, Kerala

Registered Valuer



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CERTIFICATE

To,

The Branch Manager,

Indian bank	**Irinjalakuda Branch**

Dear Sir,

This is to certify that the valuation of Land with Existing Building for 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 Seventeen Lakh Fifty Thousand Only)	**Rs.17,50,000/-**
Market Value of the Land and Existing Building With Amenities (Rupees Seventeen Lakh Fifty Thousand Only)	**Rs.17,50,000/-**
Realizable sale Value of the Land and Existing Building With Amenities (Rupees Fifteen Lakh Seventy-Five Thousand Only)	**Rs.15,75,000/-**
Forced / Distress sale Value of the Land and Existing Building With Amenities (Rupees Fourteen Lakh Only)	**Rs.14,00,000/-**

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

Registered Valuer



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CERTIFICATE

To,

The Branch Manager,

Indian Bank	**Irinjalakuda Branch**

Dear Sir,

This is to certify that the Breakup For the valuation of Land with Building having under construction for Mrs. Samsam has been Given Briefly

Breakup of the Values

Market Value of the Land	**Rs.17,50,000/-**
Value Of the Proposed Construction/ Renovation Work (As per estimate of construction)	**NA**
Market Value of the Existing Building & Proposed Construction/Renovation Work	**NA**
Market Value of the Land and Existing Building With Amenities	**Rs.17,50,000/-**

Registered Valuer



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VALUATION REPORT

Branch : | **Indian Bank** | **Irinjalakuda Branch** |

Name of the Person who accompanied the Engineer : Manager Indian Bank, Irinjalakuda Branch

Applicant : Mrs. Samsam

Owner of the property : Mrs. Samsam

Valuation Whether (Fresh Valuation / Revaluation) : Revaluation

Old Valuation Report By : Er. Bobi C Devassy

1. List of Documents produced for perusal

a) Copy Of Deed	Deed No: 669/20
b) Legal Opinion By	NA
c) Reg.Power of Attomey	NA
d) Partition Deed No	NA
e) Basic Tax Receipt	NA
f) Encumbrance Certificate No	NA
g) Possession Certificate	NA
h) Building Tax Receipt	NA
i) Building Permit	NA
j) Approved by	NA
k) Location Sketch	NA
l) Certificate	NA

PROPERTY DETAILS:-

1.	Type of Property	:	Vacant Land
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	:	Deed No: 669/20
5.	Value of Property as per Reg .Sale deed	:	NA
6.	Agreement of Easements (Encroachment details)	:	There is 02.02 Ares (5.00 Cent) of Vacant Land in Survey No: 914/2-55 in Madayikonam Village, Mukundapuram Taluk and Thrissur District.
7.	Location & Description of the Property	:	250M away from Sri Karakkada Family Temple, Nambian Kavu Temple Rd, Madayikonam, Kerala 680712.

	a. S.y. No. / Re. Sy. No	:	Survey No: 914/2-55
	b. Colony Name/ Ward No/ Block No	:	NA
	c. Village/ Block	:	Madayikonam Village
	d. Taluk / Ward	:	Mukundapuram Taluk
	d. District/Municipality/Corporation	:	Thrissur District
8.	Land Mark	:	Sri Karakkada Family Temple

9. Boundaries of the Property

Directions	As per Location Sketch	As per Visit
North	Property of Samsam	Property of Samsam
South	Property of Riyas	Property of Riyas
East	Municipal Road	Municipal Road
West	Private Road	Private Road

10. Dimensions of the Property

Directions	As per Document	As per Visit
East to West on North	NA	NA
East to West on South	NA	NA
North to South on East	NA	NA
North to South on West	NA	NA
Extent	**02.02 Ares (5.00 Cent)**	

Total Extent of Land **02.02 Ares (5.00 Cent)**

11**.** Extent of site considered for valuation 02.02 Ares (5.00 Cent)

QUESTIONAIRE

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 1 KM
6. Level of land with Topographical conditions : Flat land road level
7. Shape of Land : Almost Rectangular Shape
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, Intermittent
13. Road facilities : Available

14. Water Potentialities : Available
15. Under ground sewerage system : Yes
16. Commercial potentiality of the property : Potential Area
17. Any other sentimental / social issue which may Affect the value : NA
18. Whether falls under " Land Ceiling Act " provisions: No
19. Legal Encumbrances if any : NA
20. Latitude & Longitude : 10°22'00.7"N 76°13'33.8"E [10.366851, 76.226059]
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	02.02 Ares (5.00 Cent)
b)Guideline Value Obtained from Website http://www.tnreginet.net/guideline_value.asp	Rs.3,96,000/- per Ares [Residential Plot with Corp./Mun./Panch. road access]
	Rs.3,96,000/- x 02.02 Ares = Rs.7,99,920/-
Total	**Rs.7,99,920/-**
c) Prevailing Market Value	Rs.3,50,000/-
d) Adopted rate of valuation	Rs.3,50,000/-
e) Estimated Value of plot	05.00 Cent x Rs.3,50,000/- per cent = Rs.17,50,000/-
Total	**Rs.17,50,000/-**
Say	**Rs.17,50,000/-**

PART B – BUILDINGS

1. Building details:

Floor	Year of Construction	Roof	Plinth Area
			Approved Area
GF	--	--	--
FF	--	--	--
Total	--	--	--

2. SPECIFICATION OF THE BUILDING**:-**

DESCRIPTION	PARTICULARS

Specification Flooring Superstructure Roof Doors Windows Weathering course	 NA NA NA NA NA 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 = 1.66% Per Year)	NA

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

S.No	Particulars	Plinth Area In M^2	Rate / Sq.ft in Rs.	Age	Replace ment Cost In Rs.	Depreciation	Net Value In Rs.
1.	GF	--	--	--	--	--	--
2.	FF	--	--	--	--	--	--
	Total	--	--	--	--	--	--

Market Value of the Building: - Rs.0.00/- (Say) Rs.0.00/-

PART – C: AMENITIES

A	PORTICO	:	NA
B	OUTSIDE FLOORING	:	NA
C	COMPOUND WALL WITH GATES	:	NA
D	MODULAR KITCHEN	:	NA
E	INTERIOR WORKS	:	NA
F	ELEVATION WORKS	:	NA
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

ABSTRACT VALUATION

PART A	**Market Value Of The Land**	**Rs.17,50,000/-**
PART B	**Market Value Of The Existing Building**	**Rs.0.00/-**
PART C	**Amenities**	**NA**
Total		**Rs.17,50,000/-**

Rs.17,50,000/- (Rupees Seventeen Lakh Fifty Thousand Only)

Registered Valuer



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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 Existing Building** is

Rs.17,50,000/-	**(Rupees Seventeen Lakh Fifty Thousand Only)**

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

Rs.15,75,000/-	**(Rupees Fifteen Lakh Seventy-Five Thousand Only)**

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

Rs.14,00,000/-	**(Rupees Fourteen Lakh 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 (**03/02/2026).**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	**Irinjalakuda Branch**

Place: Kozhikode

Date: 04/02/2026

Registered Valuer



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PHOTOGRAPHS OF THE PROPERRY

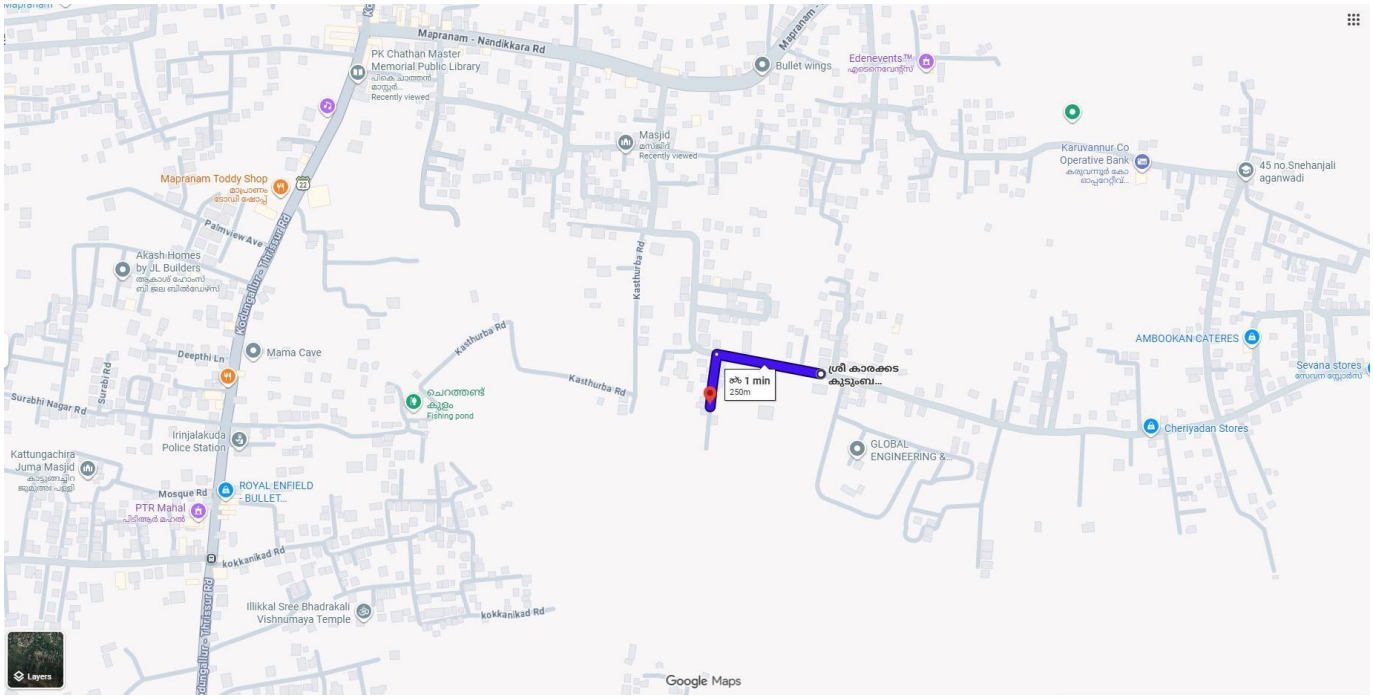








GOOGLE MAP LOCATION



GUIDELINE VALUE

