Er. K. ATHI GAJENDRAN

M.E (Structure), M.Sc., (Valuation) MBA. Ph.D.,
MIE, FIV, MISTE, C.ENGG.,

- **IBBI Registered Valuer**
- Chartered Engineer & Govt. Approved Valuer
- Panel Valuer for **Indian Bank, Indian Overseas Bank, Federal Bank Canara Bank, Bank of India, Repco Bank, Bank of Baroda Union Bank of India, Sasvitha Home Finance, Canfin Homes, TMB, IDBI**
- Regd. Valuer for Income Tax, Wealth Tax & Gift Tax
- The Coimbatore District Central Co-operative Bank
- The Coimbatore City Co-operative Bank
- Grade I Licensed Building Surveyor
- Class IA Collector Panel Engineer

KRISHNAA ASSOCIATES

Engineers & Valuers

H.Off : 106-B, Rajalakshmi Building 2nd Floor,
Near CMS School, Ganapathy (Po), Coimbatore - 6.
Resi : 14,15, Lavi Ville, Tagore Road,
Maniyakaranpalayam, Ganapathy Post, Coimbatore - 6
Ph : 98422 35554, 98422 35543, 98422 35546
E-mail : k.adhigajendran@gmail.com

To,
The Bank manager,
Indian Bank - Pirayiri Branch
Palakkad.

K.Athigajendran
A/C. No. 6678204524
Indian Bank - Ganapathy Branch
IFSC Code: IDIB000G059

Dear Sir/Madam,

Sub: Valuation Report & my professional charges Invoice – reg.

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Here with I have attached my valuation report for **1. Mrs. Valsamma, W/o. Mr. Simon & 2. Mr. Vinoj Simon, S/o Mr.Simon,** kind acknowledgement and below stated is my fees charges.

S.No.	Particulars	Amount
1.	Sy.No. 1174, 1175, 1069/2, Kondazhy Village, Kondazhy Desam, Kondazhy Grama Panchayat, Thalappilly Taluk, Thrissur District, Kerala State - 680587.	Rs. 7, 500/-
Rupees in Words: (Rupees Seven Thousand and Five Hundred Only)		
	Total	**Rs. 7, 500/-**

Thanking you,

Yours faithfully

Er. K. ATHI GAJENDRAN
M.E., (Structure), M.Sc.,MBA.,Ph.D.,
CHARTERED ENGINEER, PANEL VALUER
STRUCTURAL CONSULTANT
106-B, Rajalakshmi Building 2nd Flo
Near CMS School, Ganapathy (P
Coimbatore-641 006. Ph: 9842235

Place: Coimbatore.
Date: 04.07.2026.

Er. K. ATHI GAJENDRAN

M.E (Structure), M.Sc., (Valuation) MBA. Ph.D.,
MIE, FIV, MISTE, C.ENGG.,

- **IBBI Registered Valuer**
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Ph : 98422 35554, 98422 35543, 98422 35546
E-mail : k.adhigajendran@gmail.com

Ref.No:KA26/IB-07/KG042
Place : Coimbatore
Date : 04.07.2026

To
The Bank manager ,
Indian Bank – Pirayiri Branch,
Palakkad.

Respected Sir / Madam ,

Sub : Valuation of Immovable Property (Parambu Land Property)

I Here By Certify That the Valuation of Immovable Property (**Parambu Land Property**) belongs to **1. Mrs. Valsamma, W/o. Mr. Simon & 2. Mr. Vinoj Simon, S/o Mr.Simon** , at Sy.No. 1174, 1175, 1069/2, Kondazhy Village, Kondazhy Desam, Kondazhy Grama Panchayat, Thalappilly Taluk, Thrissur District, Kerala State - 680587.

As per the Instructions from the **The Branch Manager, Indian Bank - Pirayiri Branch , Palakkad** I have inspected the above said property on **03.07.2026** to assess the present market value of the fixed assets in its. Valuation is done by adopting land & Building method.

Based upon the actual observations and also the particulars provided to me, detailed Valuation report has been prepared and furnished.
After giving careful considerations to the various aspects such as location of the property, Road approach, Size & Shape of the Site, Surrounding developments, Potential for marketability, etc.., I am of opinion that the..

Market Value of the Property	Realizable Sale Value of the Property	Forced Sale value of the Property
Rs. 84, 60, 000/-	**Rs. 76, 14, 000 /-**	**Rs. 67, 68, 000 /-**

Er. K. ATHI GAJENDRAN
M.E., (Structure), M.Sc.,MBA.,Ph.D.,
CHARTERED ENGINEER, PANEL VALUE
STRUCTURAL CONSULTANT
106-B, Rajalakshmi Building 2nd Floor

SUMMARY OF VALUATION REPORT

Bank/ Branch	Indian Bank – Pirayiri Branch, Palakkad
Panel Engineer	Er.K.ATHI GAJENDRAN
Annexure - I	Land Valuation

1	**Customer Details**	
	a) Name of Applicant	**1. Mrs. Valsamma, W/o. Mr. Simon,** **2. Mr. Vinoj Simon, S/o Mr.Simon,** Edinjukuzhiyil House, Kondazhy P.O, Thalappilly, Thrissur.
	b) Mobile No	99477 80338
	c) Phone No	99477 80338
	d) Case Type	Land Property
	e) Property Owner	**1. Mrs. Valsamma, W/o. Mr. Simon,** **2. Mr. Vinoj Simon, S/o Mr.Simon,** Edinjukuzhiyil House, Kondazhy P.O, Thalappilly, Thrissur.
2	**Property Details**	
	a) Address	Sy.Nos. 1174, 1175, 1069/2, Kondazhy Village, Kondazhy Desam, Kondazhy Grama Panchayat, Thalappilly Taluk, Thrissur District, Kerala State - 680587.
	b) Pin code	680587.
	c) Near by Landmark	6.00 Km From Pazhayannur Bus Stand
	d) Latitude and Longitude of the site	**10.70234937N, 76.38973159E**

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3	**List Of Documents /Approvals Details : Based on As per Previous valuation report**	
	a)Type Of Deed /No / Date	-
	b) Possession Certificate	-
	c) Basic Tax Receipt	-
	d) Building Permit No	-
	e) Approved By	-
	Ownership Certificate	-
	f) Legal Opinion by	-
	g) S.R.O	-
	Previous Valuation Report Given By	Er. A.M. Sheriff , dated on. 24.10.2025

4	**Physical Details - Based on As per Previous valuation report**		
	a) Boundary Details & Description	**0.5059 Hectares (or) 125 cents**	**0.6354 Hectares (or) 157 cents**
	North	Panchayat Road and Property of Simon	Panchayat Road
	South	Property of Manoj	Property of John
	East	Properties of a Pentacost Church and Krishnan Kutty	Property of Manoj
	West	Property of Simon	Panchayat Road leading to a Quarry

5. Dimensions of the Property

Directions		**As per Document**	**As per Verification**
North	:	Based on the previous valuation report	Based on the previous valuation report
South	:		
East	:		
West	:		
Extent- **Doc No. 1+ Doc No. 2**	:	**0.5059 Hectares (or) 125 cents** **0.6354 Hectares (or) 157 cents**	**0.5059 Hectares (or) 125 cents** **0.6354 Hectares (or) 157 cents**
Total Extent		**1.1413 Hectares (or) 282.00 cents**	**1.1413 Hectares (or) 282.00 cents**

Total Extent of land Considered for valuation : **1.1413 Hectares (or) 282.00 cents**

	d) Matching of Boundaries (Yes/No)	-
	e) Plot demarcated: (Yes/ No)	-
	f) Approved Land use	**Parambu** **(land with Rubber. Coocnut and allied plants)**

	g) Type of Property	**Land** Property **land with Rubber. Coocnut and allied plants**
	h) No. of rooms	-
	i) Total No. of floors	-
	j) Floor No. of property	-
	k) Approx. age of the property	-
	l) Residual Age of the property	-
	m) Type of structure- RCC framed/Stone/BB masonry	-
5	**Occupancy Details**	
	a) Status of Occupancy	-
	b) No. of years of occupancy	-
	c) Relationship of tenant to owner	NA

8	**Violations if any observed**	
	a) Property Land Locked	No (road)
	b) Any Encroachment in Property	No
9	**a) Cost Valuation Part**	
	i) Site area - (as per Deed)	**1.1413 Hectares (or) 282.00 cents**
	iii) Prevailing Market Value Of Land	Rs. 25, 000/- to 35, 000/- Per Cent
	iv) Adopted Market Value of the Land	Rs. 30, 000/- Per Cent
		282 Cents x Rs. 30, 000/- Per cent
		Rs. 84, 60, 000 /-
		(Rupees Eighty Four Lakhs and Sixty Thousand Only)

Market Value of Land	Realizable sale Value of the Land	Forced / Distress sale Value of the Land
Rs. 84, 60, 000/-	**Rs. 76, 14, 000 /-**	**Rs. 67, 68, 000 /-**

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Building Valuation

1. Building details:

Floor	Year of Construction	Roof As Per Actual	Plinth Area in Sq.Ft	
			Approved Area	As per Actual
Ground Floor	-	-	-	-

DESCRIPTION	PARTICULARS	
Foundation	-	
Flooring	-	
Superstructure	-	
Roof	-	
Door	-	
Windows	-	
Weathering Course	-	
Percentage Of work Completed	-	No Building
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	-	
Depreciation percentage (assuming salvage value = 1.25 % Per Year)	-	

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

S. No	Particulars	Plinth Area In Sq.Ft	Rate / Sq.ft in Rs.	Age	Replac e ment CostIn Rs.	Dep in %	Dep. In Rs.	Net ValueIn Rs.
1	Ground Floor	-	-	-	-	-	-	-
	Total							-

Market Value Approval Building	Realizable Sale Value Approval Building	Forced Sale value Approval Building
-	-	-

Note:

- **This report is based on the previous valuation report.**

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PART – C

EXTRA ITEMS:

A	PORTICO	:	-
B	ORNAMENTAL FRONT DOOR	:	-
C	SIT OUT / VERANDAH WITH STEEL GIRLLS	:	-
D	SYNTAX TANK	:	
E	COLLAPSIBLE GATES	:	
	TOTAL	**:**	

AMENTITIES:

A	WATER TANK	:	-
B	GLAZED TILES	:	-
C	MARBLE / CERAMIC TILES FLOORING	:	-
D	INTERIOR WORKS	:	-
E	ELEVATION WORKS	:	-
F	ALUMINIUM HAND RAILS	:	-
G	FALSE CEILING WITH POP	:	-
I	CAR SHED	:	-
	TOTAL	**:**	**-**

MISCELLANEOUS:

A	SEPARATE TOILET ROOM	:	-
B	LIFT	:	-
C	SEPARATE WATER TANK/SUMP	:	-
	TOTAL	**:**	**-**

SERVICES:

A	WATER SUPPLY ARRANGEMENTS	:	-
B	DRAINAGE ARRANGEMENT/ SEPTIC TANK	:	-
C	COMPOUND WALL WITH GATE	:	-
D	E.B. CONNECTIONS, DEPOSITS & FITTINGS ETC.,	:	-
E	BOREWELL WITH MOTOR	:	-
	TOTAL		**-**

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ABSTRACT VALUATION

Description		Approved Area
MARKET VALUE OF THE LAND	:	Rs. 84, 60, 000/-
MARKET VALUE OF THE BUILDING	:	--
AMENITIES	:	-
TOTAL	:	Rs. 84, 60, 000/-

Note:

- **This report is based on the previous valuation report.**
- **Property offered for valuation is in the name of 1. Mrs. Valsamma, W/o. Mr. Simon, 2. Mr. Vinoj Simon, S/o Mr.Simon. The total extent of land in 282 cents of land in Sy. Nos. 1174,1175 & 1069/2. The Land is classified as per village office records as parambu and the SARFAESI ACT can be enforced by the bank. It is basically cultivated with rubber, coconut and alied plants. The house building is not included as per applicant's opinion. The property is adjacent to a metal quarry area. The market value arrived at Rs. 30, 000/-cent.**

Declaration

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

Market Value Land	Realizable Sale Value Land	Forced Sale value Land
Rs. 84, 60, 000/-	Rs. 76, 14, 000 /-	Rs. 67, 68, 000 /-

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 (5).
4. The Property was inspected on **03.07.2026** The legal aspects were not considered in this valuation.

Name & address of Valuer	Er.K.Athi Gajendran, 106-B , Rajalakshmi Building, 2nd Floor , Near CMS School, Ganapathy (po) , Coimbatore - 641006	Er. K. ATHI GAJENDRA M.E., (Structure), M.Sc.,MBA.,Ph. CHARTERED ENGINEER, PANEL VA STRUCTURAL CONSULTANT 106-B, Rajalakshmi Building 2nd F Near CMS School, Ganapathy (Coimbatore- 641 006, Ph: 98422
Annexure enclosed with Report		Guideline value, Location map, Aerial map & Photos.

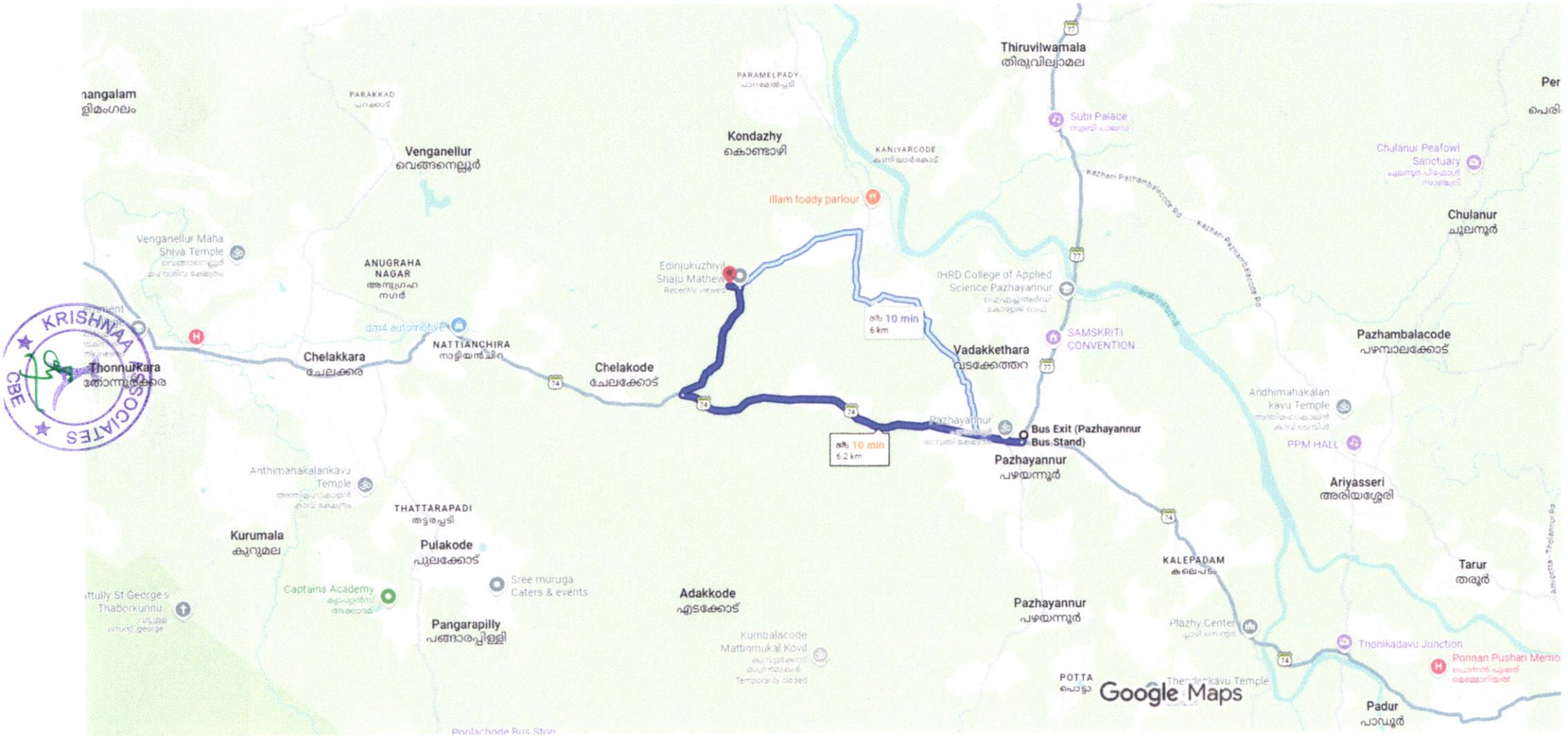
10	**Site Details**	
	Shape of Property	Irregular
	Transportation facility	Available
	Land value (Increasing / Decreasing / stable)	-
	Population (Increasing / Decreasing / stable)	-
	Water Availability	-
	Built-up area in site	-
	Suitable for (Residential/Commercial/Agricultural)	Residential
	Demand of area(Poor/High/Average)	Average
	Type of Road (Mud/Rubble/Bitumen)	Bitumen
	Civic Status(Panchayat /Town Panchayat/ Municipality/Corporation)	Village Panchayat
	Nearest School	9.10 Km from Government Polytechnic College, Pazhayannur Rd, Chelakkara,
	Nearest Bus stop	6.00 Km From Pazhayannur Bus Stand
	Nearest Main Road	1.75Km From Pazhayannur Road
	Nearest Bus Stand	20.90Km From Shornur Bus Stand,
	Nearest Railway Station	20.40 Km from Shoranur Junction,

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Google Maps

Bus Exit (Pazhayannur Bus Stand), shopping complex, Bus stand, Pazhayannur, Vadakkethara, Kerala 680587 to St- George Orthodox Syrian Church - Kondazhy, P92R+M63, Kondazhi Mayannoor Rd, Kondazhy, Kerala 680587

Two-wheeler 6.2 km, 10 min



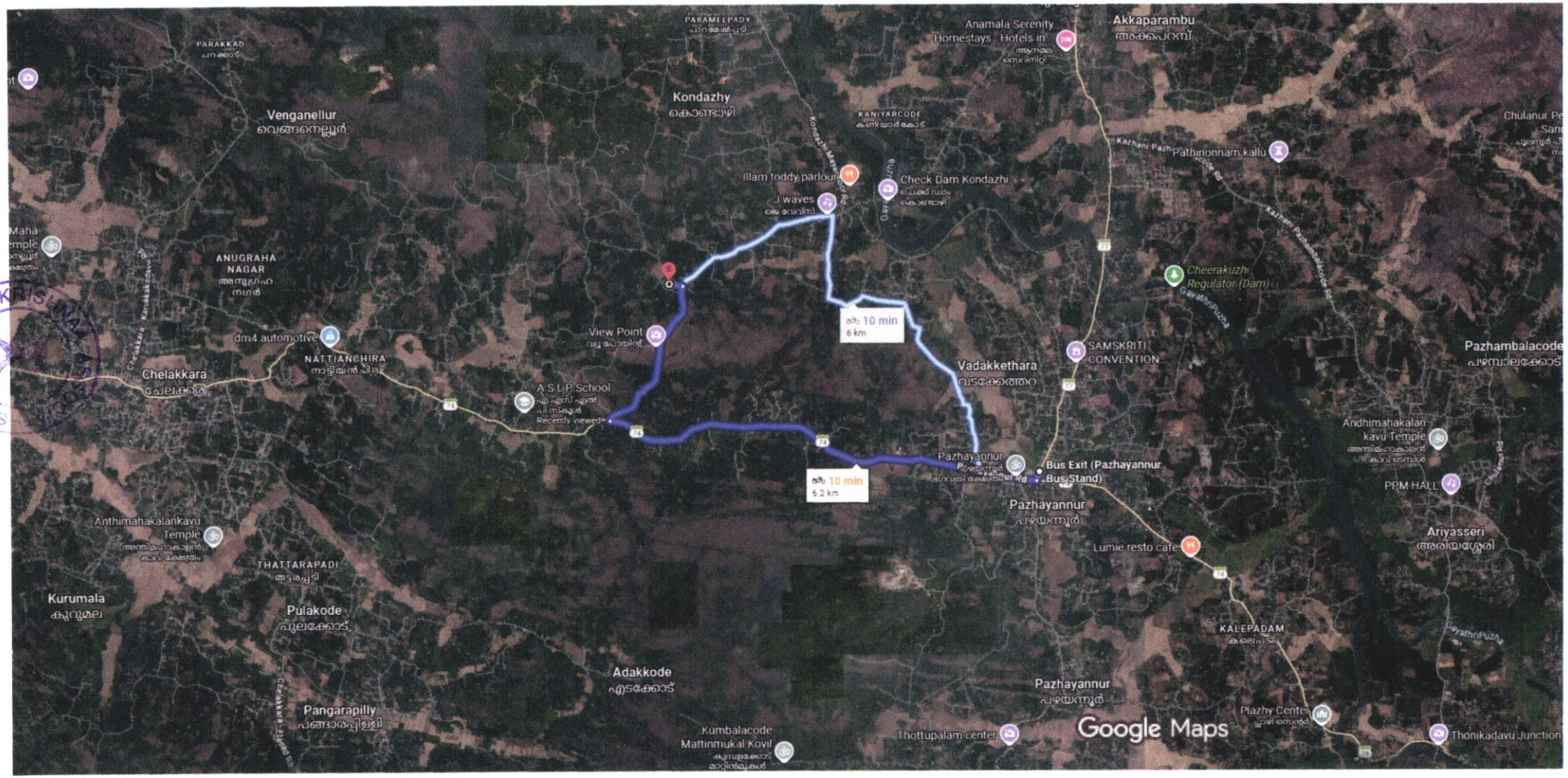
Map data ©2026 2000 ft

via Pazhayannur Rd/Vazhakode - Plazhi Rd and Chelakkara - 10 min 6.2 km

Google Maps

Bus Exit (Pazhayannur Bus Stand), shopping complex, Bus stand, Pazhayannur, Vadakkethara, Kerala 680587 to St- George Orthodox Syrian Church - Kondazhy, P92R+M63, Kondazhy Mayannoor Rd, Kondazhy, Kerala 680587

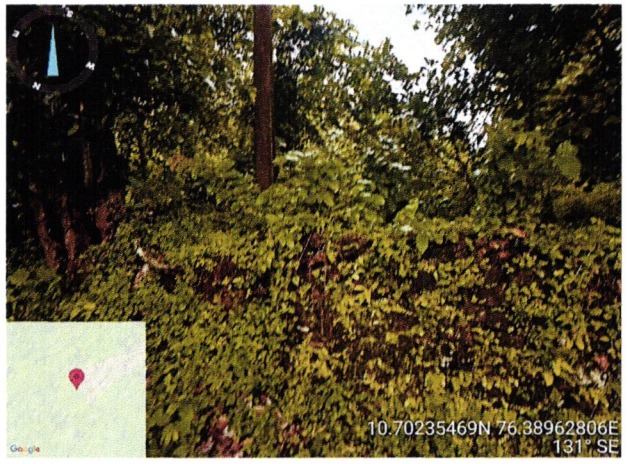
Two-wheeler 6.2 km, 10 min



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via Pazhayannur Rd/Vazhakode - Plazhi Rd and Chelakkara - 10 min 6.2 km




10.70235469N 76.38962806E
131° SE




10.70234227N 76.38974517E
334° NW
Kondazhi Mayannoor Road
Kondazhy
Kerala


209° SW




10.70234684N 76.38975028E
104° E
Kondazhi Mayannoor Road
Kondazhy
Kerala


10.70234937N 76.38973159E
159° S
Kondazhi Mayannoor Road
Kondazhy
Kerala


10.70241666N 76.38947191E
161° S