VINEESH & ASSOCIATES
Town Planning, Engineering, Architecture, Valuation
CALICUT | COCHIN | COIMBATORE
HO : 2V Towerz, Behind Kannankandy,
Mavoor Road, Calicut-673004
Email : vineeshanda@gmail.com, 2vineesh@gmail.com
Phone:+91-9846054889 | Web: www.vineeshandassociates.com

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	**08**	**Aug**	**2025**

VALUATION REPORT

1.	Name of the Owner of the Property	:	Mrs. Lucy Joseph & Mr. K A Joseph
	Name of the Power of Attomey Holder	:	NA
2.	Name of the Applicant	:	Mrs. Lucy Joseph & Mr. K A Joseph
3.	Property Address	:	Mrs. Lucy Joseph & Mr. K A Joseph, Aravanchal, Perigome Village, Thaliparamba, Kannur District, Kerala – 670353.
4.	Referral Branch	:	**Indian Bank** | **Kannur South Bazar Branch**
5.	Short Description of the Property	:	There is 8.09 + 135.38 = 143.47 Ares (354.37 Cent) of Land in Re-survey No: 162/6, Survey No: 302/1 in Perigome Village, Thaliparamba Taluk, Kannur District.
6.	Date on which this Valuation is made	:	30/10/2025
7.	Name of the Valuer & Address	:	Mr. Vineesh Vidyadharan, 2V Towers, Behind Kannankandy, Mavoor Road, Calicut – 673004, Kerala

Registered Valuer

VINEESH VIJAYARAN
M Plan (Town & Country Planning)
B. Tech (Civil); PGDBA (NIT); D.T. Arch;
D. Vasthu; AMIE; FIV, MICI, AITP/2023/0675
Cert (Concrete Tech.) IIT (M)
Exe. Cert (Project Management) IIM (R)
Cert (Project Management) [illegible]
Town Planner Reg. No. A-10/9006/23 Dt. 5/2023/TPA
Chartered Engineer Reg No. AM/91203-7
Architectural Consultant,
Govt. Approved Land & Building Valuer;
(IBBI) - IBBI/RV/02/2018/10437
Wealth Tax Valuer Reg No. CCIT/CHN/Cat-II 1/2014-15

CERTIFICATE

To,

The Branch Manager,

Indian bank	**Kannur South Bazar 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 Eighty-Eight Lakh Fifty-Nine Thousand Only)	**Rs.88,59,000/-**
Market Value of the Land and Existing Building With Amenities (Rupees Eighty-Eight Lakh Fifty-Nine Thousand Only)	**Rs.88,59,000/-**
Realizable sale Value of the Land and Existing Building With Amenities (Rupees Seventy-Nine Lakh Seventy-Three Thousand One Hundred Only)	**Rs.79,73,100/-**
Forced / Distress sale Value of the Land and Existing Building With Amenities (Rupees Seventy Lakh Eighty-Seven Thousand Two Hundred Only)	**Rs.70,87,200/-**

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

VINEESH VIDYADHARAN
M Plan (Town & Country Planning)
B. Tech (Civil), PGDBA (NIT); D.T. Arch;
D. Vasthu; AMIE, FIV, MICI; AITP/2023/0675
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Cert (Project Management) IIT (K);
Town Planner Reg. No. A-10/90067/23/1/KKD/1/2023/TPA
Chartered Engineer Reg No. AM091203-7
Architectural Consultant;
Govt. Approved Land & Building Valuer;
(IBBI) - IBBI/RV/02/2018/10437
Wealth Tax Valuer Reg No. CCIT/CHN/Cat-II 1/2014-15

CERTIFICATE

To,

The Branch Manager,

Indian Bank	**Kannur South Bazar Branch**

Dear Sir,

This is to certify that the Breakup For the valuation of Land for Mrs. Lucy Joseph & Mr. K A Joseph Briefly

Breakup of the Values

Market Value of the Land	**Rs.88,59,000/-**
Value Of the Proposed Construction/ Renovation Work (As per estimate of construction)	**Vacant Land**
Market Value of the Existing Building (Other than proposed construction)	**Vacant Land**
Market Value of the Land and Existing Building With Amenities	**Rs.88,59,000/-**
Market Value of the Existing Building & Proposed Construction/Renovation Work	**NA**
Total Market Value of the Land With Existing Building & Proposed Construction Renovation Work (After completion of proposed construction)	**Rs.88,59,000/-**

Registered Valuer

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Govt. Approved Land & Building Valuer;
(IBBI) - IBBI/RV/02/2018/10437
Wealth Tax Valuer Reg No. CCIT/CHN/Cat-II 1/2014-15

VALUATION REPORT

Branch : | **Indian Bank** | **Kannur South Bazar Branch** |

Name of the Person who accompanied the Engineer : Manager Indian Bank, Kannur South Bazar Branch

Applicant : Mrs. Lucy Joseph & Mr. K A Joseph,
Aravanchal,
Perigome Village,
Thaliparamba,
Kannur District,
Kerala – 670353.

Owner of the property : Mrs. Lucy Joseph & Mr. K A Joseph

Valuation Whether (Fresh Valuation / Revaluation) : Revaluation

Old Valuation Report By : Er. Vineesh Vidyadharan

1. List of Documents produced for perusal

a) Copy Of Deed	No. 1849/2015, 104/2014
b) Legal Opinion By	NA
c) Reg.Power of Attorney	NA
d) Partition Deed No	NA
e) Basic Tax Receipt	NA
f) Encumbrance Certificate No	NA
g) Possession Certificate	NA
h) Building Permit	NA
i) Approved by	NA
j) Location Sketch	NA
k) Location 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	:	Not Available
5.	Value of Property as per Reg .Sale deed	:	NA
6.	Agreement of Easements (Encroachment details)	:	There is 8.09 + 135.38 = 143.47 Ares (354.37 Cent) of Land in Re-survey No: 162/6, Survey

			No: 302/1 in Perigome Village, Thaliparamba Taluk, Kannur District.
7.	Location & Description of the Property	:	850M away From Aravanchal Juma Masjid, Payyanur - Cherupuzha Rd, Aravanchal, Kerala 670353.
	a. S.y. No. / Re. Sy. No	:	Re-survey No: 162/6, Survey No: 302/1
	b. Colony Name/ Ward No/ Block No	:	Vacant Land
	c. Village/ Block	:	Perigome Village
	d. Taluk / Ward	:	Thaliparamba Taluk
	d. District/Municipality/Corporation	:	Kannur District
8.	Land Mark	:	Aravanchal Juma Masjid

9. Boundaries of the Property 20 Cent

Directions	As per Deed	Actual
North	Property of Damodharan	Property of Damodharan
South	Remaining Land	Property of Joseph
East	Land my possession by other deed	Property of Joseph
West	Panchayat Road	Panchayat Road

Boundaries of the Property 334.38 Cent

Directions	As per Deed	Actual
North	Property of Edappally Saramma	Property of Edappally Saramma
South	Property of Shihabudheen	Property of Shihabudheen
East	Property of Sabin	Property of Sabin
West	Remaining land in this and being purchased by you	Remaining land in this and being purchased by you

10. Dimensions of the Property

Directions	As per Document
East to West on North	NA
East to West on South	NA
North to South on East	NA
North to South on West	NA
Extent	143.47 Ares (354.37 Cent)

Total Extent of Land **143.47 Ares (354.37 Cent)**

11. Extent of site considered for valuation 143.47 Ares (354.37 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 1-2 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 : Yes
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 : 12°12'53.9"N 75°17'07.2"E [12.214958, 75.285332]
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	143.47 Ares (354.37 Cent)
b)Guideline Value Obtained from Website http://www.tnreginet.net/guideline_value.asp	Rs.17,424/- per Ares [Residential Plot without vehicular access]
	Rs.17,424/- x 143.47 Ares = Rs.24,99,821/-
Total	**Rs.24,99,821/-**
c) Prevailing Market Value	Rs.25,000/-
d) Adopted rate of valuation	Rs.25,000/-
e) Estimated Value of plot	354.37 Cent x Rs.25,000/- per cent = Rs.88,59,250/-
Total	**Rs.88,59,000/-**

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 / M^2 in Rs.	Age	Replace ment Cost In Rs.	Depreciation	Net Value In Rs.
1.	Ground	--	--	--	--	--	--
2.	First	--	--	--	--	--	--
Total		–	–	–	–	–	–
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.88,59,000/-**
PART B	**Market Value of The Existing Building**	**NA**
PART C	**Amenities**	**NA**
Total		**Rs.88,59,000/-**

Rs.88,59,000/- (Rupees Eighty-Eight Lakh Fifty-Nine Thousand Only)

Registered Valuer

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Town Planner Reg No A-10-9066 29/12/SDM/2023/TPA
Chartered Engineer Reg No AM/91203-7
Architectural Consultant,
Govt. Approved Land & Building Valuer;
(IBBI) - IBBI/RV/02/2018/10437
Wealth Tax Valuer Reg No. CCIT/CHN/Cat-II 1/2014-15

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.88,59,000/-	**(Rupees Eighty-Eight Lakh Fifty-Nine Thousand Only)**

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

Rs.79,73,100/-	**(Rupees Seventy-Nine Lakh Seventy-Three Thousand One Hundred Only)**

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

Rs.70,87,200/-	**(Rupees Seventy Lakh Eighty-Seven Thousand Two Hundred 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. My staff has inspected on **(27/10/2025).**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,
6. Sanctioned Plan not verified. Building area is taken from the previous valuation report

Indian Bank	**Kannur South Bazar Branch**

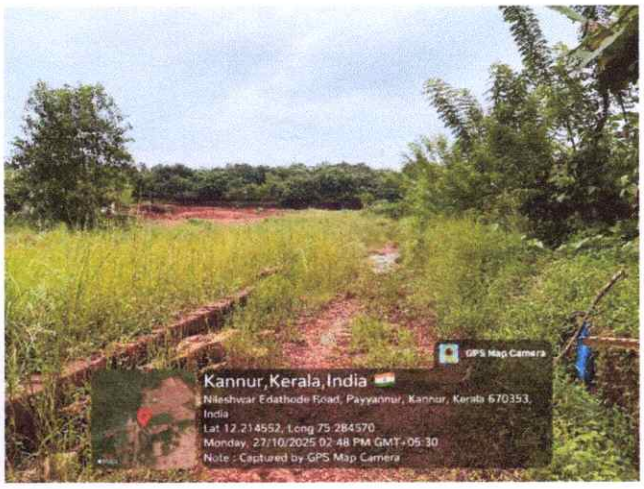
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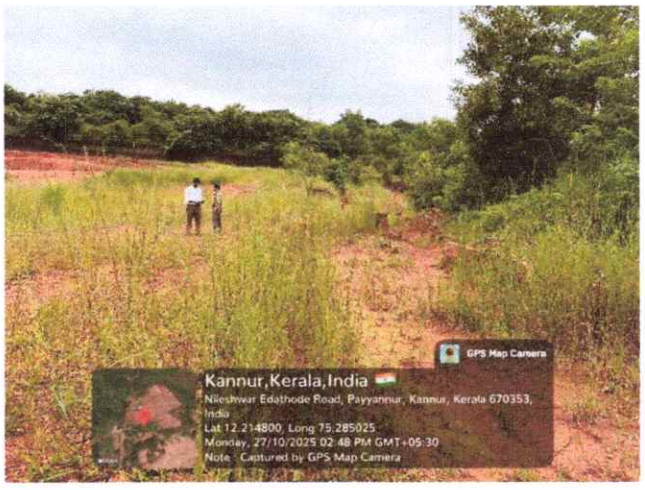
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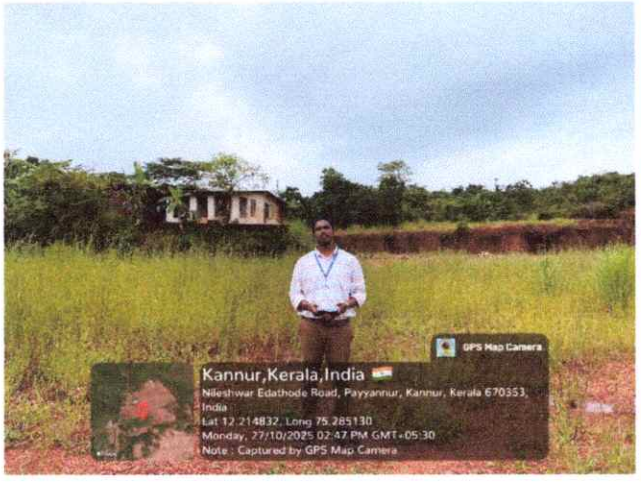
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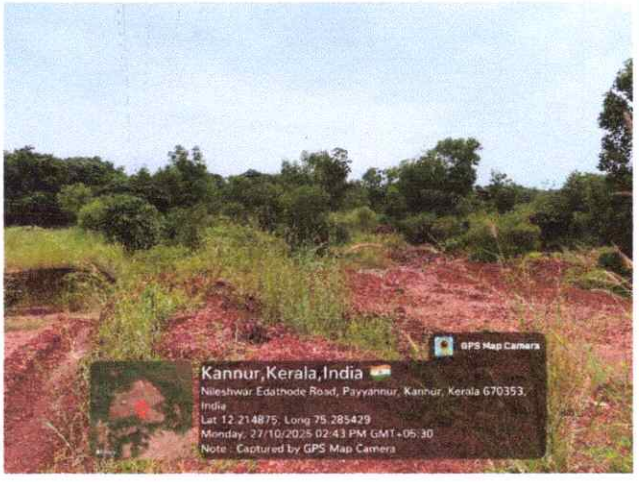
PHOTOGRAPHS OF THE PROPERTY





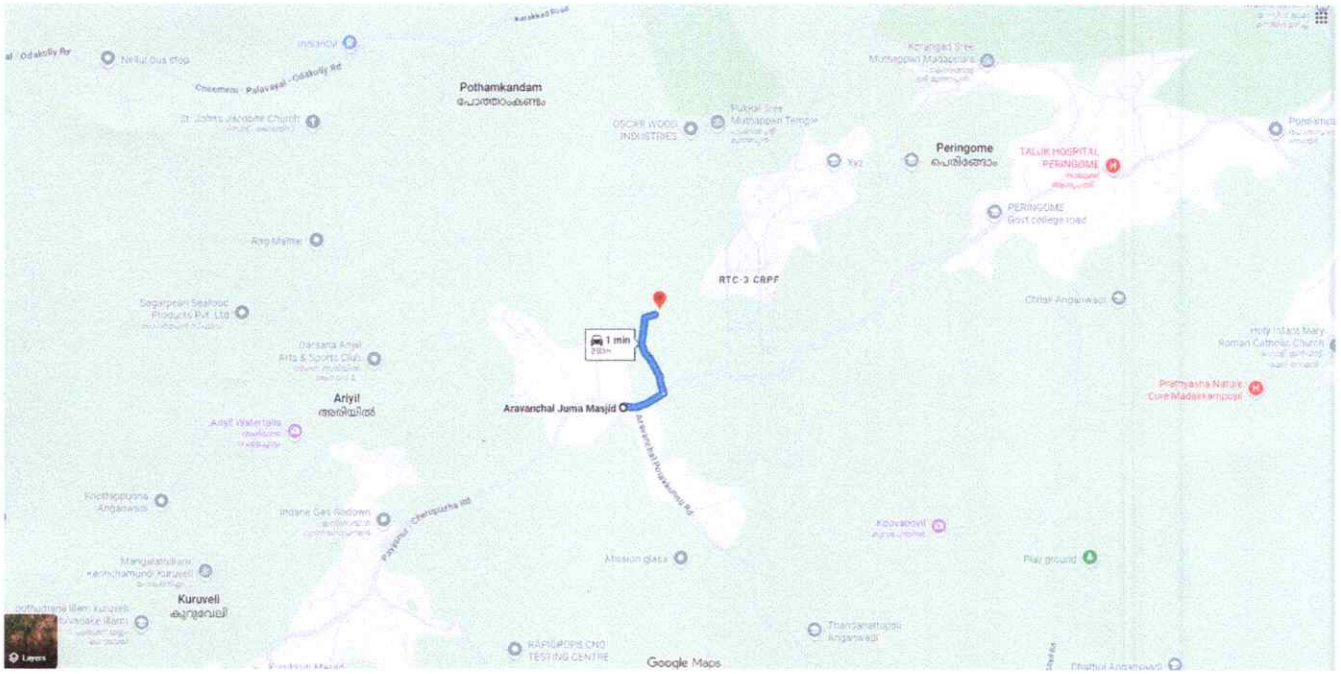




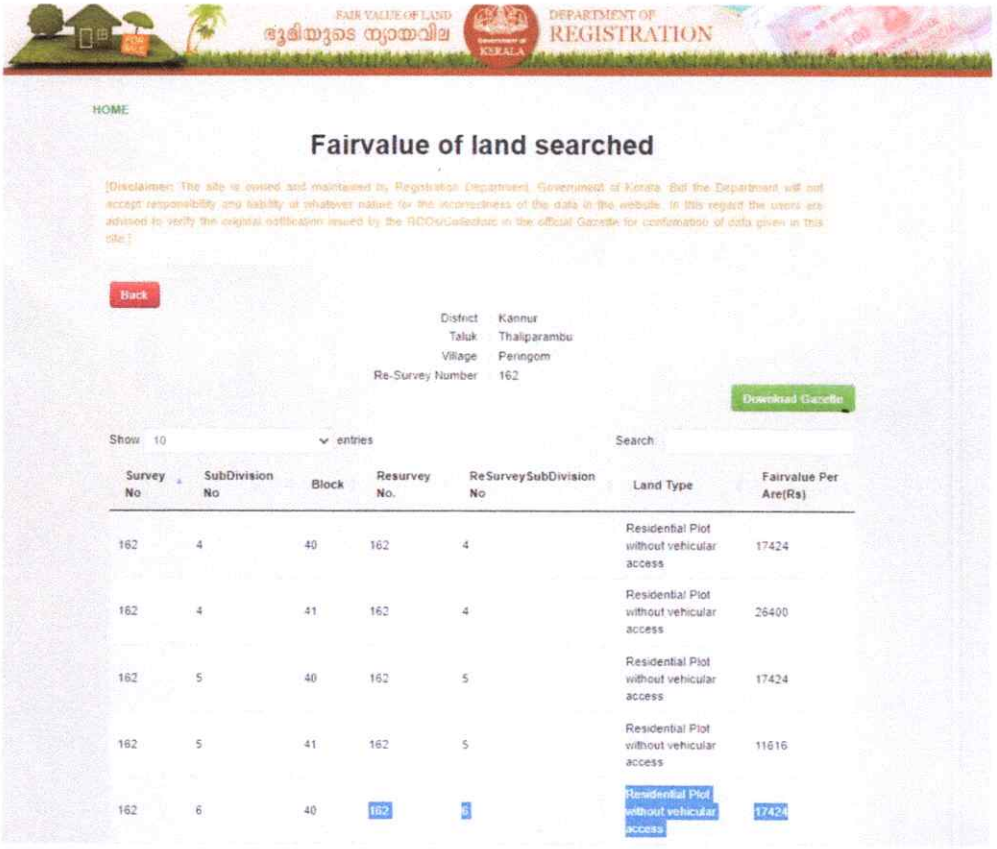




GOOGLE MAP LOCATION



FAIR VALUE



Survey No	SubDivision No	Block	Resurvey No.	ReSurveySubDivision No	Land Type	Fairvalue Per Are(Rs)
162	4	40	162	4	Residential Plot without vehicular access	17424
162	4	41	162	4	Residential Plot without vehicular access	26400
162	5	40	162	5	Residential Plot without vehicular access	17424
162	5	41	162	5	Residential Plot without vehicular access	11616
162	6	40	162	6	Residential Plot without vehicular access	17424