VINEESH & ASSOCIATES
Town Planning, Engineering, Architecture, Valuation
CALICUT I COCHIN I 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);
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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	**06**	**Nov**	**2025**

VALUATION REPORT

1.	Name of the Owner of the Property	**:**	Mr. Onthottil Sura
	Name of the Power of Attomey Holder	**:**	NA
2.	Name of the Applicant	**:**	Mr. Onthottil Sura
3.	Property Address	**:**	Survey No: 9, 8/2, Re-Survey No: 19/3C, Mr. Onthottil Sura, Koothali Village, Koyilandy Taluk, Kozhikode District.
4.	Referral Branch	**:**	**Indian Bank** — **Vadakara Branch, Kozhikode**
5.	Short Description of the Property	:	There is 4.74 Ares (11.73 Cent) of Land and Residential Building having Door No: 1/184/B of Koothali Grama Panchayat in Plinth Area of 124.00 M^2 in Survey No: 9, 8/2, Re-Survey No: 19/3C in Koothali Village, Koyilandy Taluk, Kozhikode District.
6.	Date on which this Valuation is made	:	29/11/2025

7.	Name of the Valuer & Address	:	Mr. Vineesh Vidyadharan, 2V Towers, Behind Kannankandy, Mavoor Road, Calicut – 673004, Kerala

Registered Valuer



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Wealth Tax Valuer Reg No. CCIT/CHN/Cat-II 1/2014-15

CERTIFICATE

To,

The Branch Manager,

Indian bank	**Vadakara Branch, Kozhikode**

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 Seven Lakh Three Thousand Only)	**Rs.7,03,000/-**
Market Value of the Land and Existing Building With Amenities (Rupees Twenty-Six Lakh One Thousand Only)	**Rs.26,01,000/-**
Realizable sale Value of the Land and Existing Building With Amenities Rupees Twenty-Three Lakh Forty Thousand Nine Hundred Only)	**Rs.23,40,900/-**
Forced / Distress sale Value of the Land and Existing Building With Amenities (Rupees Twenty Lakh Eighty Thousand Eight Hundred Only)	**Rs.20,80,800/-**

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	**Vadakara Branch, Kozhikode**

Dear Sir,

This is to certify that the Breakup For the valuation of Land with Residential Building for Mr. Onthottil Sura Briefly

Breakup of the Values

Market Value of the Land	**Rs.7,03,000/-**
Value Of the Proposed Construction/ Renovation Work (As per estimate of construction)	**NA**
Market Value of the Existing Building & Proposed Construction/Renovation Work	**Rs.18,98,000/-**
Market Value of the Land and Existing Building With Amenities	**Rs.26,01,000/-**

Registered Valuer



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VALUATION REPORT

Branch	:	**Indian Bank** | **Vadakara Branch, Kozhikode**

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

Applicant : Mr. Onthottil Sura

Owner of the property : Mr. Onthottil Sura

Valuation Whether (Fresh Valuation / Revaluation) : Revaluation

Old Valuation Report By : Charley J Thomas

1. List of Documents produced for perusal

a) Copy Of Deed	Deed No: 581/2017 & Date: 27/04/2017 of SRO Perambra
b) Legal Opinion By	Adv. Hariprasad
c) Reg.Power of Attomey	NA
d) Partition Deed No	NA
e) Basic Tax Receipt	Deed No: 581/2017 & Date: 27/04/2017 of SRO Perambra
f) Encumbrance Certificate No	No: 4697/2017 Date: 02/11/2017
g) Possession Certificate	No: 24523290
h) Building Permit	Building No: 56/17 & Date: 16/08/2017
i) Approved by	Koothali Grama Panchayat
j) Location Sketch	Yes
k) Location Plan	Yes

PROPERTY DETAILS:-

1.	Type of Property	:	Land & 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	:	Deed No: 581/2017 & Date: 27/04/2017 of SRO Perambra
5.	Value of Property as per Reg .Sale deed	:	NA
6.	Agreement of Easements (Encroachment details)	:	There is 4.74 Ares (11.73 Cent) of Land and Residential Building having Door No: 1/184/B of Koothali Grama Panchayat in Plinth Area of 124.00 M^2 in Survey No: 9, 8/2, Re-Survey No:

			19/3C in Koothali Village, Koyilandy Taluk, Kozhikode District.
7.	Location & Description of the Property	:	800M Away From Kallur-Koothali ALP School, Murikuthy - Kallur Rd, Namaskara palli, Avala, Kerala 673525.
	a. S.y. No. / Re. Sy. No	:	Survey No: 9, 8/2, Re-Survey No: 19/3C
	b. Colony Name/ Ward No/ Block No	:	1/184/B of Koothali Grama Panchayat
	c. Village/ Block	:	Koothali Village
	d. Taluk / Ward	:	Koyilandy Taluk
	d. District/Municipality/Corporation	:	Kozhikode District
8.	Land Mark	:	Kallur-Koothali ALP School

9. Boundaries of the Property

Directions	As per Document	As per Actual
North	Mud Road	Mud Road
South	Property of Pennootty & Others	Property of Pennootty & Others
East	Property of Soumini, Suresh Babu & Others	Property of Soumini, Suresh Babu & Others
West	Balance Property	Balance Property

10. Dimensions of the Property

Directions	As per Document	As per Actual
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	**4.74 Ares (11.73 Cent)**	

Total Extent of Land 4.74 Ares (11.73 Cent)

11**.** Extent of site considered for valuation 4.74 Ares (11.73 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 : No. Intermittent Plot
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 : 11°35'22.1"N 75°45'23.8"E [11.589463, 75.756599]
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	4.74 Ares (11.73 Cent)
b)Guideline Value Obtained from Website http://www.tnreginet.net/guideline_value.asp	Rs.18,480/- per Ares [Garden Land without road access]
	Rs.18,480/- per Ares X 4.74 Ares = Rs.87,595/
Total	**Rs.87,595/-**
c) Prevailing Market Value	Rs.60,000/-
d) Adopted rate of valuation	Rs.60,000/-
e) Estimated Value of plot	11.73 Cent x Rs.60,000/- per cent = Rs.7,03,800/-
Total	**Rs.7,03,800/-**
Say	**Rs.7,03,000/-**

PART B – BUILDINGS

1. Building details:

Floor	Year of Construction	Roof	Plinth Area
			Approved Area (M^2)
GF	2021	3M	116.00
FF	2021	3M	8.00
Total			**124.00 M^2**

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

DESCRIPTION	PARTICULARS
Specification Flooring Superstructure Roof Doors Windows Weathering course	 Vitrified Tile Laterite Masonry RCC Country Wood Country Wood RCC
Year of construction (as reported / as observed / as per the deed)	2021
Age of the building	6 Years
Further expected life of the building	54 Years
Total life of the Building estimated	60 Years
Depreciation percentage (assuming salvage value = 1.66 % Per Year)	9.96

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		**124.00**	**17,000/-**	**6Y**	**21,08,000/-**	**2,09,956/-**	**18,98,044/-**
Total							**18,98,044/-**

Market Value of the Building: - Rs.18,98,044/- (Say) Rs.18,98,000/-

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.7,03,000/-**
PART B	**Market Value of The Building**	**Rs.18,98,000/-**
PART C	**Amenities**	**NA**
Total		**Rs.26,01,000/-**

Rs.26,01,000/- (Rupees Twenty-Six Lakh One Thousand Only)

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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.26,01,000/-	**(Rupees Twenty-Six Lakh One Thousand Only)**

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

Rs.23,40,900/-	**(Rupees Twenty-Three Lakh Forty Thousand Nine Hundred Only)**

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

Rs.20,80,800/-	**(Rupees Twenty Lakh Eighty Thousand Eight 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 (**29/11/2025).**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	**Vadakara Branch, Kozhikode**

Place: Kozhikode

Date: 29/11/2025

Registered Valuer



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PHOTOGRAPHS OF THE PROPERTY





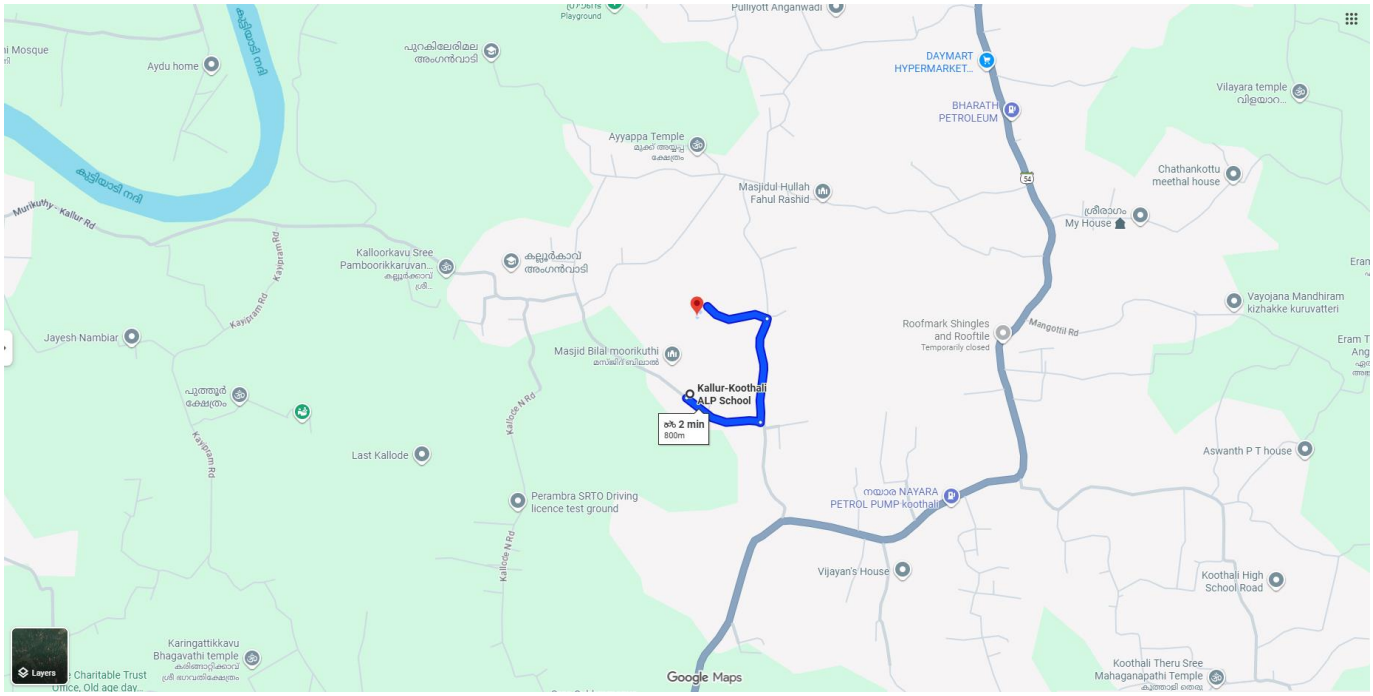




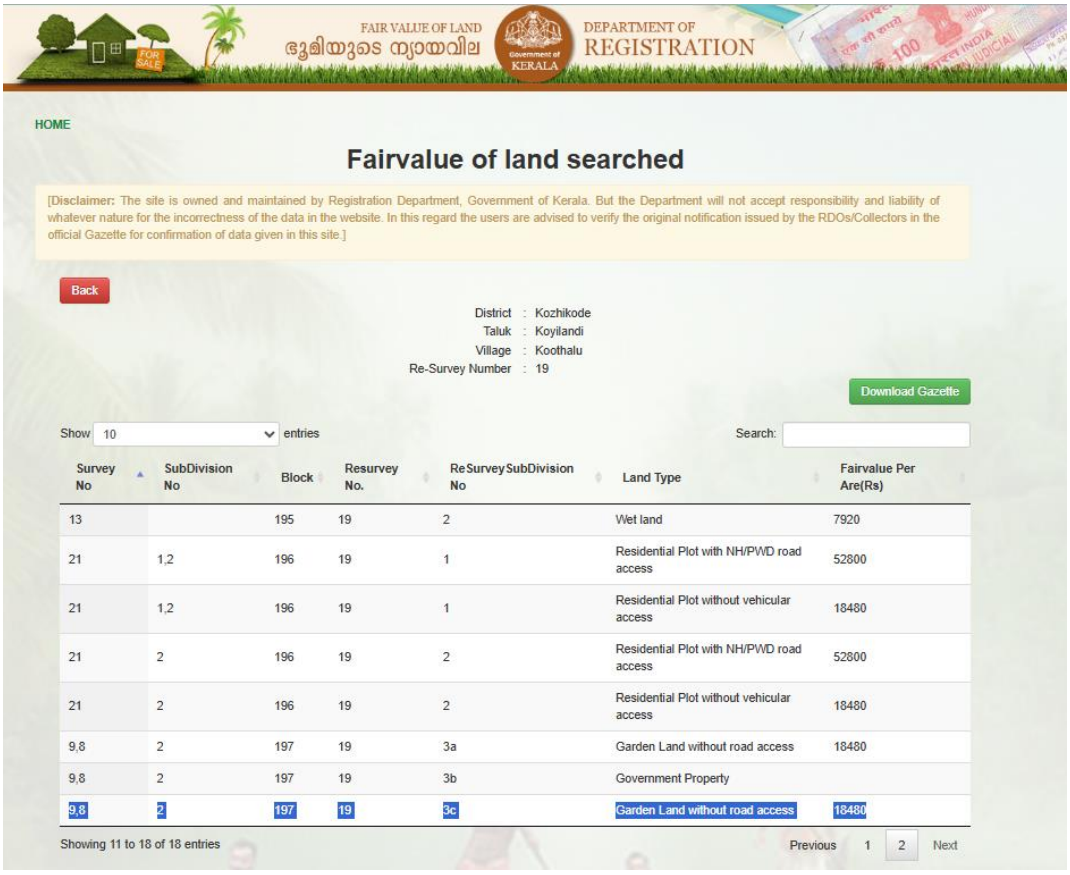
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GOOGLE MAP LOCATION



GUIDELINE VALUE



Survey No	SubDivision No	Block	Resurvey No.	ReSurvey SubDivision No	Land Type	Fairvalue Per Are(Rs)
13		195	19	2	Wet land	7920
21	1,2	196	19	1	Residential Plot with NH/PWD road access	52800
21	1,2	196	19	1	Residential Plot without vehicular access	18480
21	2	196	19	2	Residential Plot with NH/PWD road access	52800
21	2	196	19	2	Residential Plot without vehicular access	18480
9,8	2	197	19	3a	Garden Land without road access	18480
9,8	2	197	19	3b	Government Property	
9,8	2	197	19	3c	Garden Land without road access	18480