Dr. VIVISH THOMAS Ph.D, MIE, FIV, CE
Chartered Engineer (India)
Govt. Registered & IBBI Registered Valuer
Registered Under 34 AB/34AE of Wealth Tax Act 1957. Reg. No. 1-7/AV/CC-TVM
Registered Under Insolvency and Bankruptcy Board of India. Reg. No. IBBI/RV/02/2019/11136

Vettoor Centre, T.B. Road, Kottayam - 686 001
Tel: 0481-2561041, 2562332. Mob: 94471 15743.
E-mail: valuationdpt@gmail.com / vivishthomas@vettorimat For Expert Valuation FORMAT A

TO,

NAME OF THE BANK: SOUTH INDIAN BANK

BRANCH: THOPPUMPADY

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled in by the Approved Valuer)

I.	GENE	RAL		
1.		for which the valuation is made		In Order to assess the market value of the property
2.	a)	Date of inspection	:	07032023
	b)	Date on which the valuation is made	:	07032023
3.	List of c	locuments produced for perusal		
	i)		:	Possession Certificate no. 4701/19, dtd-16122019, issued by Elappara /Village Office
	ii)		:	Location Sketch no-4587/19,dtd-21112019 issued by Elappara Village office
	iii)		:	Old valuation report issued by Dr. Vivish Thomas, dtd-30112019
4.	Name o	f the owner(s) and his / their	:	M/S.HEILEY BURIA TEA ESTATE LTD,
	address	(es) with Phone no. (details of		ELAPPARA P.O,
	share of	each owner in case of joint		ELAPPARA,
	ownersh	nip)		IDUKKI-
5.	Brief	description of the property ng leasehold/freehold etc)		This plot is located in a Tea Plantation area. It lies in terrace and Irregular in shape. The boundaries were shown by the owner and are demarcated from the adjoining plots. The access to this property is through the 3.60 meter wide Estate road on the eastern & western side. A single storied Hospital Building, Doctors Bungalow & Manager Bungalow are seen in this plot. About 152.43 Hectare area planted with tea & nearly 500 number of peppers. Main area is planted with coffee and shade trees in the coffee & tea field are planted with Pepper wines. Hill highway is passing through this estate & this estate has got nearly 5 km road frontage of this highway. Land is situated on the both side of hill
				highway. This estate has also got the road frontage of PWD which is going to Vagamon & got nearly 5 km of road frontageIt lies in ward V & VII of Elappara Panchayath



Mayor I			П	From Bheemankal Devi te	emple padi on
6.	Location of property			Elappara-Kattappana road branches to north leading located on the both side of distance from Bheemanka this plot is nearly 500 met	to 4 th mile. This plot is this road. The I Devi temple padi to
	a) Plot No. / Survey No.			Sy. No – 500/1,500/3,669,670,672,779,1000,1001,1002,1003 1008	772,773,775/1,777, ,1004,1005,1007&
	<u>b)</u>	Door No.	:	119,120& 105	
	c)	T. S. No. / Village	:	Elappara	
	d)	Ward / Taluka	:	V & VII/ Peermade	
	e)	Mandal / District	:	Idukki	
7.	Post	al address of the property	1:	ELAPPARA P.O,	
	(inc	luding pincode)		KOTTAYAM DIST	
8.	City	/ Town	:	Peermade	
	Residential Area			Tea Plantation Area	
	Commercial Area				Late Annah
	Industrial Area				
9.	Clas	ssification of the area	:	Aprile - E	
	i)	High / Middle / Poor	:	Middle Class	
	ii)	Urban / Semi Urban / Rural	:	Semi Urban	
10		ning under Corporation limit / age Panchayat / Municipality	:	Elappara Panchayath	personal and the second second second
11	Cen Lan age	ether covered under any State / atral Govt. enactments (e.g. Urban ad Ceiling Act) or notified under acy area / scheduled area / tonment area	:	No	
12	In c	ease it is an agricultural land, any version to house site plots is templated	:	NA	
13	Bot	indaries of the property	. :	As Per Location Sketch(4587/19)	As Per Site visit
	No	rth	- 1	Government Property & Thodu	Government Property & Thodu
	Sou	ıth	:	Thodu	Thodu
100-1	Eas	st .	:	Thodu & Road	Thodu & Estate Road
7.	We	est	:	Properties of Fairfield Estate, Semini valley Estate & Road	Properties of Fairfield Estate, Semini valley Estate & Estate Road
14.1	Di	mensions of the site	-:	A	В
	100000000000000000000000000000000000000	rvey sketch is not submitted	er je	As per the Deed	Actuals
		orth	1:		
1000		uth	:		B Tech
100	Ea		<u> </u>	1.011	- 100

	West		
14.2	Latitude, Longitude and Coordinates of	-	9.652271 N,76.968854 E
15	uie site	ľ	2.032271 N,70.908854 E
15	Extent of the site	:	5086.48+1263.02+1085.36+1027.49+1082.53+8 7.00+900.02+2433.77+293.80+1476.29+969.22 +31.16+30.76+10.12+12.14+196.27+526.90+18
16	Extent of the site considered for	:	6.15 = 16698.48 Ares(41261.94 Cents) 16698.48 Ares
	valuation (least of 14 A & 14 B)		10076.46 Ales
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner
11.	CHARACTERISTICS OF THE SITE		
1.	Classification of locality	-	M:441 - 1
2.	Development of surrounding areas	-	Middle class
3.	Possibility of frequent flooding / sub- merging		Partly Developed area No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	s- ·	All are available with in 3 km radius
5.	Level of land with topographical conditions		Terrace
6.	Shape of land	\vdash	Irregular in shape
7.	Type of use to which it can be put	\vdash	Agricultural Purpose
8.	Any usage restriction	H	No No
9.	Is plot in town planning approved layout?		No
10	Corner plot or intermittent plot?	+	Intermittent plot
11	Road facilities		Estate Road on the eastern & western side
12	Type of road available at present		Estate Road
13	Width of road – is it below 20 ft. or more than 20 ft.		3.60 meter
14	Is it a land – locked land?	T	No
15	Water potentiality	T	Yes
16	Underground sewerage system	T	Through Septic tank & dry pits
17	Is power supply available at the site?		Yes,
18	Advantage of the site 1.		
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	N/2 or	NA
	1.		
	2.		and the second s
	t – A (Valuation of land)		This bleer in
1.	Size of plot		(10)

	North	& South	
		West	
2.	Total	extent of the plot	16698.48 Ares
3.	Prevai details deals/	iling market rate (Along with s /reference of atleast two latest transactions with respect to ent properties in the areas)	₹ 18,500/Ares to ₹ 19,000/Ares
١.	Regist to be	cline rate obtained from the trar's Office (an evidence thereof enclosed)	₹ 12,375/Ares
5.		sed / adopted rate of valuation	₹ 18,500/Ares
5	Estim	ated value of land	₹ 30,89,21,880.00
		aluation of Building)	The second secon
1.	Techr	nical details of the building	The second of th
	a)	Type of Building (Residential / Commercial / Industrial)	Hospital building, Doctors Bungalow & Manager Bungalow
	b)	Type of construction (Load bearing / RCC / Steel Framed)	Load bearing wall structure
	c) Year of construction d) Age of the building		Hospital building - Renovated in 1979 Doctors Bungalow - Renovated in 1979 Manager Bungalow - Renovated in 1990
			Hospital building - 44 years Doctors Bungalow - 44 years Manager Bungalow - 33 years
	e)	Future life of the building	Hospital building Doctors Bungalow Manager Bungalow - 7 years (If it is maintained under normal whether condition)
	f)	Number of floors and height of each floor including basement, if any	Single storied 3.5 meter height
	g)	Plinth area floor-wise	Plinth Area Hospital building G.F = 290.08 Sq.m Doctors Bungalow G.F = 181.56 Sq.m Manager Bungalow G.F = 239.64 Sq.m
	h)	Condition of the building	and the second s
		i) Exterior – Excellent, Good, Normal, Poor	Normal
	4	ii) Inferior - Excellent, Good, Normal, Poor	Normal
4	g)	Date of issue and validity of layout of approved map / plan	
	h)	Approved map / plan issuing authority	Sept.

i)	Whether genuineness or authenticity of approved map / plan is verified	YES / NO	 - 4
j)	Any other comments by our empanelled valuers on authentic of approved plan		

S. No.	Description	Hospital Building	Doctors Bungalow	Manager Bungalow	
1.	Foundation	Random Rubble Masonry	Random Rubble Masonry	Random Rubble Masonry	
2.	Basement	Random Rubble Masonry	Random Rubble Masonry	Random Rubble Masonry	
3.	Superstructure	Random Rubble Masonry	Random Rubble Masonry	Random Rubble Masonry	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden doors and Glazed windows shutters & fitted on wooden outer frames	Wooden doors and Glazed windows shutters & fitted on wooden outer frames	Wooden doors and Glazed windows shutters & fitted on wooden outer frames	
5.	RCC works				
6.	Plastering	Cement Plastering	Cement Plastering	Cement Plastering	
7.	Flooring, Skirting, dadoing	Cement flooring	Cement flooring	Red oxide flooring	
8.	Special finish as marble, granite, wooden paneling, grills, etc		1 2 E	1073 A. VO.	
9.	Roofing including weather proof course	AC Sheet laid over wooden purling on super structure	AC Sheet & Tiled roof	AC Sheet & Tiled roof	
10.	Drainage	Through septic tank & Dry pits	Through septic tank & Dry pits	Through septic tank & Dry pits	

S. No.	Description		Ground floor	Other floors
2.	Compound wall	:		
	Height	:		
	Length			
	Type of construction	-		
3.	Electrical installation			
	Type of wiring	:		
	Class of fittings (superior / ordinary / poor)	:		
	Number of light points	:		
	Fan points	:		
	Spare plug points	- :		V
	Any other item		2	
4.	Plumbing installation			
	a) No. of water closets and their type	S .	E. C.	
	b) No. of wash basins	3 7	(N)	3 B. Tech AL
	c) No. of urinals		48/	181

M.	d)	No. of bath tubs	1:1	Market Set
	e)	Water meter, taps, etc.	1 1	
	f)	Any other fixtures	:	

Details of valuation

Sr. no	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreci ation Rs.	Net value after depreciations Rs.
	Hospital Building	290.08 Sq.m	3 meter	44 years	₹6,000/ Sq.m (Depreciated value)	₹17,40,480.00		₹17,40,480.00
	Doctors Bungalow	181.56 Sq.m	3 meter	44 years	₹6,000/ Sq.m (Depreciated value)	₹10,89,360.00		₹10,89,360.00
	Manager Bungalow	239.64 Sq.m	3 meter	33 years	₹6,500/ Sq.m (Depreciated value)	₹15,57,660.00		₹15,57,660.00
	Total	711.28 Sq.m		7 m y m			1,511,53	₹43,87,500.00

Part C- (Extra Items)

1. Portico

: All are included in building rates

2. Ornamental front door : 3. Sit out/ Verandah with steel grills : 4. Overhead water tank : 5. Extra steel/ collapsible gates : Total :

Part D- (Amenities) (Amount in Rs.)

1.	Wardrobes	1:	All are included in building rates
2.	Glazed tiles	:	
3.	Extra sinks and bath tub	:	
4.	Marble / ceramic tiles flooring	:	
5.	Interior decorations		
6.	Architectural elevation works	- 1	
7.	Paneling works		
8.	Aluminum works	:	
9.	Aluminum hand rails	:	
10.	False ceiling	:	
	Total		

Part E- (Miscellaneous) (Amount in Rs.)

1.	Separate toilet room	:	All are included in building rates
2.	Separate lumber room	:	
3.	Separate water tank/ sump		
4.	Trees, gardening		
	Total		



Part F- (Services)

(Amount in Rs.)

			(Amount in Ks.)
1.	Water supply arrangements	:	All are included in building rates
2.	Drainage arrangements	20 Mg	and the state of the second
3.	Compound wall		
4.	C. B. deposits, fittings etc.		
5.	Pavement	12 1 1:0	and the transfer from the contract of the
	Total	:	

Total abstract of the entire property

Part- A	Land	1:	₹ 30,89,21,880.00
Part- B	Building	:	₹ 43,87,500.00
Part- C	Extra Items	:	
Part- D	Amenities	:	100 miles (100 miles 100 miles
Part- E	Miscellaneous	:	
Part- F	Services	:	
	Total	:	₹ 31,33,09,380.00
	Say	11 75.00	₹ 31,33,00,000.00

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹31,33,00,000.00 (Rupees. Thirty One Crore Thirty Three Lakhs Only). The realizable value of the above property ₹ 28,19,70,000.00 (Rupees. Twenty Eight Crore Nineteen Lakhs Seventy Thousand Only) and the distress value ₹ 25,06,40,000.00 (Rupees. Twenty Five Crore Six Lakhs Forty Thousand Only).

Market value	₹ 31,33,00,000.00
Realizable value	₹ 28,19,70,000.00
Forced sale value	₹ 25,06,40,000.00

Place: Kottayam Date: 13..03..2023

(Name and Official seal of the Approved Valuer)

The	undersigned	has	inspected	the	property	detailed	in	the	Valuation	Report	dated
		n	1000	\	We are sat	isfied wi	th t	he m	arketability,	, accepta	ibility,
acce	ss to the prope	erty, e	etc.								

Signature
(Name of the Bank Official with Official seal and PPC)

Signature
(Name of the Bank Official with Official seal and PPC)

Date:

Encl:

- 1. Declaration from the valuer in Format E
- 2. Model code of conduct for valuer

FORMAT E DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 13..03..2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 07..03..2023 The work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

SI No.	Particulars	Valuer comment
1	background information of the asset being valued;	
2	purpose of valuation and appointing authority	For taking collateral security for loan as per the request for the Manager, South Indian Bank, Thoppumpady Branch
3	identity of the valuer and any other experts involved in the valuation;	Dr. Vivish Thomas, Reg. No. 1-7/AV/CC-TVM
4	disclosure of valuer interest or conflict, if any;	Nil
5	date of appointment, valuation date and date of report;	06032023, 07032023& 13032023
6	inspections and/or investigations	Local enquiry

(m) mine

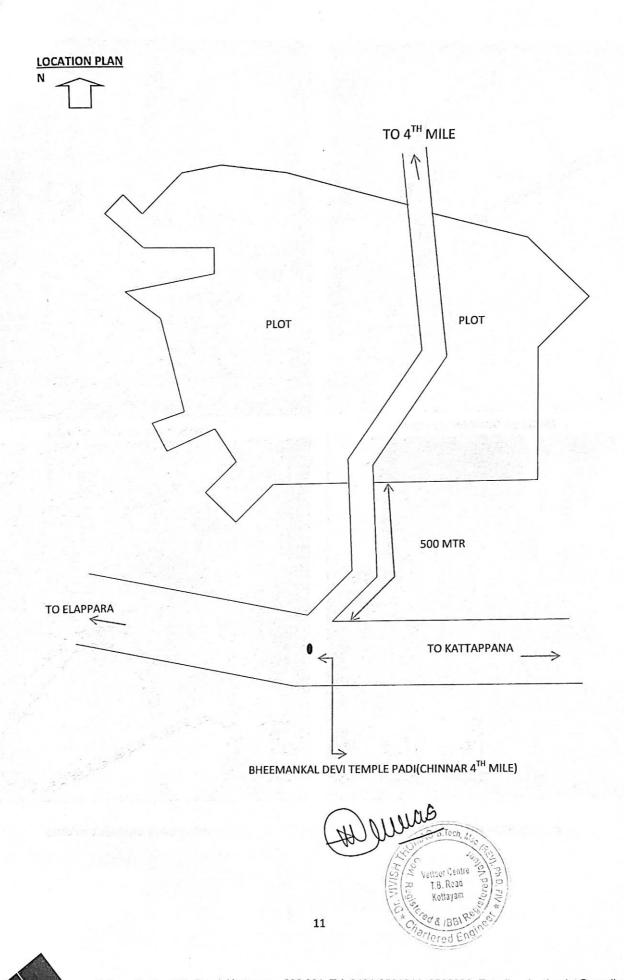
	undertaken;	
1	nature and sources of the information used or relied upon;	i) Possession Certificate no. C-4704, dtd- 16122019, issued by
		Elappara /Village Office ii) Possession Certificate no. C-4704, dtd- 16122019, issued by
		Elappara /Village Office iii) Old valuation report issued by Dr. Vivish Thomas, dtd-30112019
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method – Valuations have been carried out after conducting local enquiries, with regard to the market prices of properties in the particular locality.
9	restrictions on use of the report, if any;	Restricted to the current scope of the valuation
10	major factors that were taken into account during the valuation;	
11	major factors that were taken into account during the valuation;	//
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	 a) The analysis and conclusions are limited by the reported assumptions and conditions. b) The extent of the land considered for valuation is based on legal scrutiny report and other documents. c) The value varies with the purpose and the date. This report is not to be referred if the purpose is different. d) The legal aspects are not in the scope of this valuation e) Plinth Area considered for valuation is based on the previous valuation report as approved plan or testimonial certificate was not submitted for verification

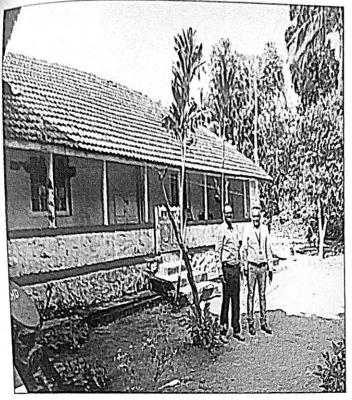
Date: Kottayam Place:09..03..2023

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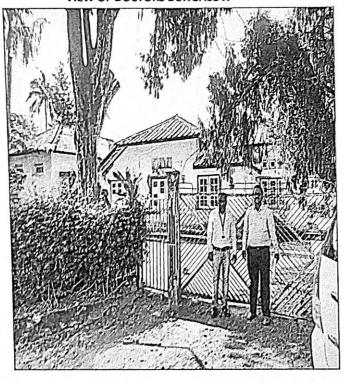
Signature (Name of the Approved Valuer and Seal of the Firm / Company)

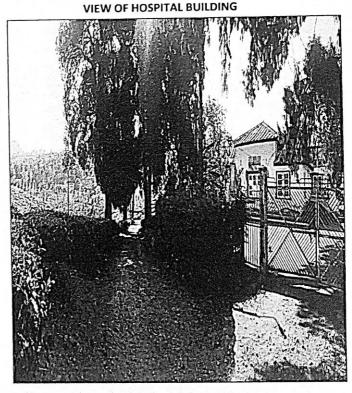












VIEW OF MANAGER BUNGALOW

ESTATE ROAD ON THE BOTH SIDE



Dr. VIVISH THOMAS Ph.D, MIE, FIV, CE

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FORMAT FOR EXPERT VALUATION

FORMAT A

TO,

NAME OF THE BANK: SOUTH INDIAN BANK

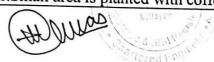
BRANCH: THOPPUMPADY

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled in by the Approved Valuer)

1. Purpose for which the valuation is made In Order to assess the market value of the property	T	CENTED 17	(10 be fined in by the Ap	PIO	104 (42402)
the property 2. a) Date of inspection : 07032023 3. List of documents produced for perusal i) : Possession certificate no-4703/19, dtd-16122019, issued by Elappara Village Office. ii) : Location Sketch no-866/18, dtd-23072018, issued by Elappara Village Office iii) : Old valuation report issued by Dr. Vivish Thomas, dtd-30112019 iv) : Building tax receipt no-121020100210, dtd-23042021, issued by Elappara panchayath 4. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) 5. Brief description of the property (Including leasehold/freehold etc) : This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are estate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica	I.	GENERAL			
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ii) iii) iii) iii) iii) iii) iii) iii) iiii) iv) iv) iv) iv) iv) iv) iv) iv) iv) ivi iv	3.	List of docum	ents produced for perusal		
ii) iii) iii) iii) iii) iii) iii) iii) iii) iii) iv) iv		i)		:	Possession certificate no-4703/19,dtd-
ii) iii) iii) iii) iii) iii) iii) iii) iii) iii) iv) iv		800			
23072018,issued by Elappara Village Office iii) iv) iv) Building tax receipt no-121020100210, dtd-23042021, issued by Elappara panchayath Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) Brief description of the property (Including leasehold/freehold etc) This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica					Office.
iii) iv) iv) Building tax receipt no-121020100210, dtd-23042021, issued by Elappara panchayath Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) Brief description of the property (Including leasehold/freehold etc) This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		ii)		:	
iii) iv) iv) Building tax receipt no-121020100210, dtd-23042021, issued by Elappara panchayath Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) Brief description of the property (Including leasehold/freehold etc) This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica					
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iv) 1. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) 2. Brief description of the property (Including leasehold/freehold etc) 3. Brief description of the property (Including leasehold/freehold etc) 4. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) 5. Brief description of the property (Including leasehold/freehold etc) 5. This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		111)		:	Old valuation report issued by Dr. Vivish
dtd-23042021, issued by Elappara panchayath 4. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) 5. Brief description of the property (Including leasehold/freehold etc) : This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica					Thomas,dtd-30112019
4. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) 5. Brief description of the property (Including leasehold/freehold etc) 1. This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		iv)		:	Building tax receipt no-121020100210,
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(es) with Phone no. (details of share of each owner in case of joint ownership) 5. Brief description of the property (Including leasehold/freehold etc) 1. This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		27 0.1			panchayath
(es) with Phone no. (details of share of each owner in case of joint ownership) 5. Brief description of the property (Including leasehold/freehold etc) 1. This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica	4.			:	M/S HEILEY BURIA TEA ESTATE LTD,
5. Brief description of the property (Including leasehold/freehold etc) : This plot is located in a tea plantation area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		(es) with Phor	e no. (details of share of each		ELAPPARA P.O,
leasehold/freehold etc) leasehold/freehold et	_				
area. It lies in terrace & irregular in shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica	5.	Brief descript	ion of the property (Including	:	This plot is located in a tea plantation
shape. The boundaries are demarcated from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		leasehold/free	hold etc)		area. It lies in terrace & irregular in
from adjoining plots. The northern and southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica					shape. The boundaries are demarcated
southern boundaries are esatate road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		4			from adjoining plots. The northern and
road. About 226 Hector are planted with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		4			southern boundaries are esatate
with tea & nearly 40 hector planted with coffee. Main area is planted with tea of Camelia Sinensis & Assamica		and the same			road. About 226 Hector are planted
with coffee. Main area is planted with tea of Camelia Sinensis & Assamica					with tea & nearly 40 hector planted
tea of Camelia Sinensis & Assamica					with coffee Main area is planted with
type Small area is allowed and a second		1			tea of Camelia Sinensis & Assamin
					type.Small area is planted with coffee





				and shade trees in the coffee & tea
				field are planted with
				field are planted with pepper wines.
				The access to this property is through
				the 3.65 meter wide estate road on the
			1 1	northern & southern side. An
				M.D.Bungalow, Guest house, Factory
				building, Godown and sub office
				building, G.M bungalow & Factory
				manager bungalow are seen in this
				plot. M.D.Bungalow consist of five
				bedrooms with attached toilet, dining
				cum visisting room, front varanda &
				kitchen. Hill highway is passing
- 1				through this estate & this estate has go
				nearly 5 km road frontage of this
				highway. Land is situated on the both
				side of hill highway. This estate has
				also got the road frontage of PWD
				which is going to Vagamon & got
				nearly 5 km of road frontage. It lies in
i	Loca	tion of property		ward- XII of Elappara panchayath.
		Property		At about 150 meter east of Elappara
				junction on Kuttikanam-Kattappana
				road,an estate road branches to north
	V			leading to Chemmannu. This plot is
				located on the both side of this
				road.The distance from Elappara
	a)	Plot No. / Survey No.	+-	junction to this plot is nearly 1.15 km.
			1.	Sy.No – 185/1-5,185/7, 191, 185/2,
				185/3,28,29,185/6,551/1,25/3,185/1-
	1			10-1-13, 761, 763, 677, 679, 681, 683,
				684,685,686,687,689,690,504/1,505/3
			1	504/3,506/1,506/9,506/10,688,506/3,5
				05/1,507,508/3,506/7,506/8,508/1,506
				5,506/6,509/1,510/1,510/2,511,512,
				513,840,1010,1011,680/2,680/3, 680/4 185/10,755
	b)	Door No.	:	M.D.Bungalow – 222
				Guest house -257
				Factory building -47
				Godown & sub office building-44
				G.M.Bungalow -90
	(2)	T C No /X'II		Factory manager Bungalow-94
	(c)	T. S. No. / Village	:	Elappara
7	(e)	Ward / Taluka	:	XII/Peermade
		Mandal / District	:	Idukki
7		stal address of the property (including	:	
7.	Pos	code)		1017 S.SCIVINIVALLY TEA FOTATE ITS
7.	pin	code)		M/S.SEMNIVALLY TEA ESTATE LTD, ELAPPARA P.O,
7.	pın	y / Town		ELAPPARA P.O, IDUKKI DIST.

	Residential Area	:	Plantation Area		
	Commercial Area	:			
	Industrial Area	:			
•	Classification of the area	:			
	i) High / Middle / Poor	:	Middle Class		
^	ii) Urban / Semi Urban / Rural	:	Semi Urban		
0	Coming under Corporation limit / Village Panchayat / Municipality	:	Elappara panchayath		
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No		
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	NA		
13	Boundaries of the property	:	As per site visit		
	North	:	Property of Pattayam holders & Stream & Estate road		
	South	:	Properties of Fairfield estate & Twyford estate & estate road		
	East	:	Properties of Chinnar estate & government		
	West	:	Property of Twyford Estate		
14.1	Dimensions of the site	:	A B As per the Deed Actuals		
	North	:	As per the Deed Actuals Survey sketch not submitted		
	South	1:	Survey sketch not submitted		
	East	1:			
	West	<u>:</u>			
14.2	Latitude, Longitude and Coordinates of the site	:	9.644599 N, 76.972178 E		
15	Extent of the site	:	41.28+753.95+13565.76+1014.17+ 1383.66+745.05+1269.54+127.07+ 2.42+141.64+276.00+2203.59+424.93 +704.17+97.12+2380.44+194.25+ 414.81+13.75+17.80+48.96+169.56+ 710.65+156.21+360.18+208.42+149.7 3+04.86+4.86+119.38+419.81+203.15+229.46+226.63+4.86+2.02+104.41+1.61+2.02+252.53+2615.17+1629.32+231.48+42.49+131.52+157.02+265.48+0.40+1.61+16.18+29.94+123.02+140.02 Total = 34839.8Ares(86089.14 Cents		
	Extent of the site considered for valuation (least of 14 A & 14 B)	:	34839.8 Ares		
17	Whether occupied by the owner / tenant? If	+	Owner (1) NIVOS		
	Vettoor Centre, T.B. Road, Kottayam - 686 901. T		OMITEL ("/////		

ñ	occupied by tenant, since how long? Rent	
	received per month.	
II.	CHARACTERISTICS OF THE SITE	
١.	Classification of locality	Middle class
2.	Development of surrounding areas	Partly Developed area
3.	Possibility of frequent flooding / sub- merging	No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	All are available with in 2 km radius
5.	Level of land with topographical conditions	Terrace
6.	Shape of land	Irregular in shape
7.	Type of use to which it can be put	Agricultural Purpose
8.	Any usage restriction	No
9.	Is plot in town planning approved layout?	No
10	Corner plot or intermittent plot?	Intermittent plot
11	Road facilities	Estate road on the northern & southern side
12	Type of road available at present	Estate Road
13	Width of road – is it below 20 ft. or more than 20 ft.	3.65 meter
14	Is it a land – locked land?	No
15	Water potentiality	No
16	Underground sewerage system	-
17	Is power supply available at the site?	No
18	Advantage of the site	
	1.	
	2.	
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of	NA
	CRZ provisions etc. (Distance from seacoast / tidal level must be incorporated)	
	1.	
	2.	
Par	t – A (Valuation of land)	
1.	Size of plot	
	North & South	
1	East & West	
2.	Total extent of the plot	34839.8 Ares
3.	Prevailing market rate (Along with details	₹ 17,000/Ares to
	/reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	₹ 17,500/Ares
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to	₹ 1,54,000/Ares
5.	be enclosed) Assessed / adopted rate of valuation	₹ 17,000/Ares
(-)(-)	and the state of t	17,000/211CS GENERAL CENTRE OF

- D	imated value of land	₹ 59,22,76,600.00				
T - B	(Valuation of Building)	,,: :,:::::::::::::::::::::::::::::::				
16	chnical details of the building					
a)	Type of Building (Residential /	Industrial Building				
1	Commercial / Industrial)	January Banding				
b)	Type of construction (Load bearing / RCC / Steel Framed)	Load bearing wall structure				
c)	Year of construction	Building Year				
		M.D.Bungalow 1989				
- 1		Guest house 1999				
- 1		Factory building 1980				
- 1		Godown & Sub 1989				
		office building				
- 1		G.M.Bungalow 1999				
		Factory manager 1999				
<u> </u>		bungalow				
d	Age of the building	Building Age				
	ľ	M.D.Bungalow 34				
1	1	Guest house 24				
		Factory building 43				
1		Godown & Sub 34				
1		office building				
		G.M.Bungalow 24				
		Factory manager 24				
e	Future life of the building	bungalow				
	ruture life of the building	Building Future life				
		M.D.Bungalow 6				
		Guest house 16				
		Factory building				
		Godown & Sub 6				
		office building				
1		G.M.Bungalow 16				
		Factory manager 16				
1	Number of floors and height of each	bungalow				
	floor including basement, if any	M.D.Bungalow -Single storied 4.5 meter height				
1						
		Guest house-Single storied 3 meter height				
		Factory building-Single storied 6.70				
	1-90	meter height				
		Godown & Sub office building				
		Single storied 4 meter height				
		G.M.Bungalow-Single storied 3.5				
		meter height				
		Factory manager bungalow-Single				
		storied 3.5 meter height				

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	g)	Plinth area floor-wise			M.D.Bungalow G.F - 677.65 Sq.m Guest house G.F - 168.02 Sq.m Factory building Kirby section -2686.20 Sq.m Truss work and sheet area -1790.80 Sq.m Godown & sub office building G.F - 345.10 Sq.m G.M.Bungalow G.F - 255.26 Sq.m Factory manager bungalow G.F - 181.78 Sq.m
	h)	-			•
		i)	Exterior – Excellent, Good, Normal, Poor		Normal
		ii)	Inferior - Excellent, Good, Normal, Poor		Normal
	i)	i) Date of issue and validity of layout of approved map / plan			
	j)	j) Approved map / plan issuing authority			
	k) Whether genuineness or authenticity				
		of approved map / plan is verified			
	1)	An	y other comments by our		
			panelled valuers on authentic of		
L		ap	proved plan		

Specifications of construction (floor-wise) in respect of M.D.Bungalow

S. No.	Description	M.D.Bungalow	
1.	Foundation	Random Rubble	
		Masonry	
2.	Basement	Random Rubble	
		Masonry	
3.	Superstructure	Random Rubble	
		Masonry	
4.	Joinery / Doors & Windows (please	Wooden doors and	
	furnish details about size of frames,	glazed	1
	shutters, glazing, fitting etc. and	window	
	specify the species of timber)	shutters fitted on	
		wooden outer	
5.	RCC works	frames.	
6.			
7.	Plastering	Cement Plastering	
8.	Flooring, Skirting, dadoing	Taracotta flooring	() T
0.	Special finish as marble, granite,		
0	wooden paneling, grills, etc.		13/2
9.	Roofing including weather proof	A.C Sheet	1608 67 G S O N O O O O O O O O O O O O O O O O O

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PER S	course		
10.	Drainage	Through septic tank	
		& dry pits	

Specifications of construction (floor-wise) in respect of Guest house

S. No.	Description	Guest house
1.	Foundation	Random Rubble
		Masonry
2.	Basement	Random Rubble
		Masonry
3.	Superstructure	Random Rubble
		Masonry
4.	Joinery / Doors & Windows (please	Wooden doors and
	furnish details about size of frames,	glazed
	shutters, glazing, fitting etc. and	window
	specify the species of timber)	shutters fitted on
<u></u>		wooden outer frames.
5.	RCC works	
6.	Plastering	Cement Plastering
7.	Flooring, Skirting, dadoing	Cement flooring
8.	Special finish as marble, granite,	
	wooden paneling, grills, etc	
9.	Roofing including weather proof	
	course	
10.	Drainage	Through septic tank
		& dry pits

Specifications of construction (floor-wise) in respect of Factory building

S. No.	Description	Factory building	
1.	Foundation	Column footing	
2.	Basement	Columns & connective beams	
3.	Superstructure	I section and all four covered with GI sheet	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	windows & MS	
5.	RCC works		
6.	Plastering	Cement Plastering	
7.	Flooring, Skirting, dadoing	Cement flooring	-70 t
8.	Special finish as marble, granite, wooden paneling, grills, etc	Marble	12/5
9.	Roofing including weather proof course	G I Sheet over iron truss work	200 Sept 100

10.	Drainage	Through septic tank	
		& dry pits	

Specifications of construction (floor-wise) in respect of Godown & sub office building

S. No.	Description	Factory building	
1.	Foundation	Random Rubble Masonry	
2.	Basement	Random Rubble Masonry	
3.	Superstructure	Bricks Masonry	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden doors and glazed window shutters fitted on wooden outer frames.	
5.	RCC works		
6.	Plastering	Cement Plastering	
7.	Flooring, Skirting, dadoing	Cement flooring	
8.	Special finish as marble, granite, wooden paneling, grills, etc		
9.	Roofing including weather proof course	G.I Sheet	
10.	Drainage	Through septic tank & dry pits	

Specifications of construction (floor-wise) in respect of G.M.Bungalow

S. No.	Description	G.M.Bungalow	
1.	Foundation	Random Rubble	
		Masonry	
2.	Basement	Random Rubble '	
		Masonry	
3.	Superstructure	Random Rubble	
	•	Masonry	
4.	Joinery / Doors & Windows (please	Wooden doors and	
	furnish details about size of frames,	glazed	
	shutters, glazing, fitting etc. and	window	
	specify the species of timber)	shutters fitted on	
		wooden outer frames.	
5.	RCC works		
6.	Plastering	Cement Plastering	" Bounds
7.	Flooring, Skirting, dadoing	Red oxide flooring	15/8 %
8.	Special finish as marble, granite,	,	SIA B 18 2010 5
	wooden paneling, grills, etc		S S To Cottage of S
9.	Roofing including weather proof	G.I Sheet	1100 12 100 malked

15	course		
10.	Drainage	Through septic tank	
		& dry pits	

Specifications of construction (floor-wise) in respect of Factory manager bungalow

S. No.	Description	Factory manager bungalow	
1.	Foundation	Random Rubble	
		Masonry	
2.	Basement	Random Rubble	
۷.	Busomoni	Masonry	
3.	Superstructure	Random Rubble	
٥.	Superstructure	Masonry	
4.	Joinery / Doors & Windows (please furnish	Wooden doors and	
1.	details about size of frames, shutters,	glazed	
	glazing, fitting etc. and specify the species	window	
	of timber)	shutters fitted on	
	or uniber)	wooden outer frames.	
5.	RCC works	wooden outer frames.	
6.	Plastering	Cement Plastering	
7.		Red oxide flooring	
8.	Flooring, Skirting, dadoing		
0.	Special finish as marble, granite, wooden paneling, grills, etc		11
9.	Roofing including weather proof course	G.I Sheet	
10.			
10.	Drainage	Through septic tank & dry pits	
S. No	. Description	Ground floor	Other floors
2.	Compound wall	:	
	Height	:	
	Length		
	Type of construction		
3.	Electrical installation		
	Type of wiring	1:	
	Class of fittings (superior / ordinary / poor)	:	
	Number of light points	:	
	Fan points	:	
	Spare plug points	:	
	Any other item	 	
4.	Plumbing installation		
no posted	a) No. of water closets and their type	T. 1	
	b) No. of wash basins	:	
	c) No. of urinals	:	LAS Brace To
	d) No. of bath tubs	:	11.
	e) Water meter, taps, etc.	:	1 /2 venue en 3/
	f) Any other fixtures	: my mad	a then a
	11) Ally other fixtures	1: (14)	12/2 000

Details of valuation

Sr.	Particular	Plinth area	Roof height	Age of	Estimated	Replacement	Deprec	Net value after
no.	s of item	area	neight	building	replacement rate of construction Rs.	cost Rs.	iation Rs. (%)	depreciations Rs.
	M.D bungalow	677.65 Sq.m	4.5 m	34 years	₹11,000/Sq.m (Depreciated value)	₹74,54,150		₹74,54,150
	Guest house	168.02 Sq.m	3 m	24 years	₹7,000/Sq.m (Depreciated value)	₹11,76,140		₹11,76,140
	Factory building	2686.2 0 Sq.m	6.70 m	43 years	₹12,000/Sq.m (Depreciated value)	₹3,22,34,400		₹3,22,34,400
		1790.8 0 Sq.m	6.70 m	43 years	₹7,000/Sq.m (Depreciated value)	₹1,25,35,600		₹1,25,35,600
	Godown & sub office building	345.10 Sq.m	4 m	34 years	₹7,000/Sq.m (Depreciated value)	₹24,15,700		₹24,15,700
	G.M. bungalow	255.26 Sq.m	3.5 m	24 years	₹10,000/Sq.m (Depreciated value)	₹25,52,600		₹25,52,600
	Factory manager bungalow	181.78 Sq.m	3.5 m	24 years	₹7,000/Sq.m (Depreciated value)	₹12,72,460		₹12,72,460
	Total	6100.8 1 Sq.m						₹5,96,41,050.00

Part C- (Extra Items) (Amount in Rs.)

1.	Portico	:	All are included in building rate
2.	Ornamental front door	:	
3.	Sit out/ Verandah with steel grills	:	1
4.	Overhead water tank	:	
5.	Extra steel/ collapsible gates	:	Ī
	Total	:	1

Part	D- (Amenities)	(Amount in Rs.)	
1.	Wardrobes	1:	All are included in building rate
2.	Glazed tiles	1:	
3.	Extra sinks and bath tub	1:	1
4.	Marble / ceramic tiles flooring	1:	1
5.	Interior decorations		
6.	Architectural elevation works		
7.	Paneling works		
8.	Aluminum works	1:	
9.	Aluminum hand rails	1:	anumas

10.	False ceiling	:	
	Total		
Part	E- (Miscellaneous)		(Amount in Rs.)
1.	Separate toilet room	:	All are included in building rate
2.	Separate lumber room	:	
3.	Separate water tank/ sump	:	7
4.	Trees, gardening	:	7
	Total		1
Part	F- (Services)		(Amount in Rs.)
1.	Water supply arrangements	:	All are included in building rate
2.	Drainage arrangements	:	
3.	Compound wall	:	7
4.	C. B. deposits, fittings etc.	:	7
5.	Pavement	:	
	Total		

Total abstract of the entire property

Part- A	Land	:	₹ 59,22,76,600.00
Part- B	Building	:	₹ 5,96,41,050.00
Part- C	Extra Items	:	
Part- D	Amenities		
Part- E	Miscellaneous	:	
Part- F	Services	:	
	Total	:	₹ 65,19,17,650.00
	Say	:	₹ 65,19,00,000.00

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites



As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹65,19,00,000.00 (Rupees .Sixty Five Crore Nineteen Lakhs Only). The realisable value of the above property as of ₹ 58,67,10,000.00 (Rupees.Fifty Eight Crore Sixty Seven Lakhs Ten Thousand Only) and the distress value ₹ 52,15,20,000.00 (Rupees.Fifty Two Crore Fifteen Lakhs Twenty Thousand Only).

1	Market value	₹ 65,19,00,000.00	
2	Realizable value (90%)	₹ 58,67,10,000.00	
3	Forced value (80%)	₹ 52,15,20,000.00	LIASBI

Place: Kottayam Date:13..03..2023

Signature

(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated _____ on ____. We are satisfied with the marketability, acceptability, acceptability,

Signature

(Name of the Bank Official with Official seal and PPC)

Signature (Name of the Bank Official with Official seal and PPC

Date:

Encl:

- 1. Declaration from the valuer in Format E
- 2. Model code of conduct for valuer

FORMAT E

DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 13..03..2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 07..03..2023 The work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

k Further I hereby provide the following information.

SI No.	Particulars	Residential For taking collateral security for loan as per the request for the Manager, South Indian Bank, Thoppumpady		
1	background information of the asset being valued;			
2	purpose of valuation and appointing authority			
3	identity of the valuer and any other experts involved in the valuation;			
4	disclosure of valuer interest or conflict, if any;			
5	date of appointment, valuation date and date of report;	06032023,07032023&13032023		
6	inspections and/or investigations	Local enquiry		

Vettoor Centre, T.B. Road, Kottayam - 686 g01. Tel: 0481-2561041, 2562332. E-mail: valuationdpt@gmail.com

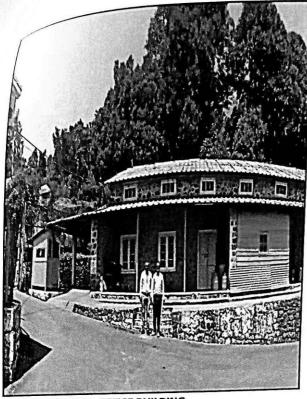
	undertaken;	
7	nature and sources of the information	i) Possession certificate no-4703/19
1'	used or relied upon;	,dtd-16122019,issued by
	- C	Elappara Village Office.
	1 2	ii) Location Sketch no-866/18, dtd-
		23072018,issued by Eraviperoor
		Village Office
		iii) Old valuation report issued by
		Dr.Vivish Thomas,dtd-30112019
		iv) Building tax receipt no-
		121020100210, dtd-23042021,
8	procedures adopted in coming out	issued by Elappara panchayath
0	the valuation and valuation standards	Market Approach Method – Valuations have been carried out after conducting local
	followed:	enquiries, with regard to the market prices of
	lonowed,	properties in the particular locality.
9	restrictions on use of the report if	Restricted to the current scope of the
	any;	valuation
10	major factors that were taken into	
1.0	account during the valuation;	
11	Caveats, limitations and disclaimers	a) The analysis and conclusions are
	to the extent they explain or elucidate	limited by the reported assumptions
	the limitations faced by valuer, which	and conditions.
	shall not be for the purpose of	b) The extent of the land considered for
	limiting his responsibility for the	valuation is based on legal scrutiny
1	valuation report.	report and other documents. c) The value varies with the purpose and
		the date. This report is not to be
		referred if the purpose is different.
		d) The legal aspects are not in the scope of
		this valuation
		e) Plinth Area considered for valuation is
		based on the previous valuation report
		as approved plan or testimonial
		certificate was not submitted for
		verification

Date: Kottayam Place:13..03..2023

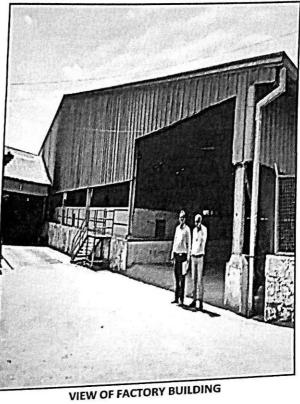
Signature

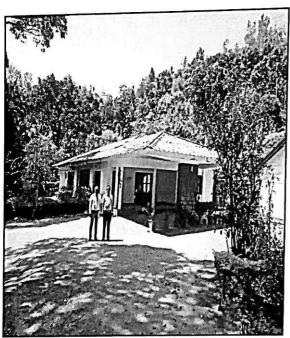
(Name of the Approved Valuer and Seal of the Firm / Company)



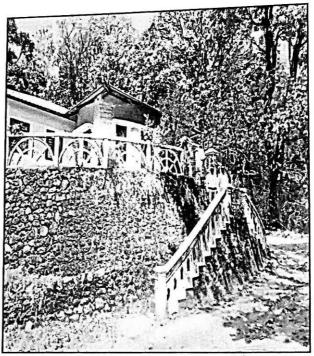


VIEW OF OFFICE BUILDING





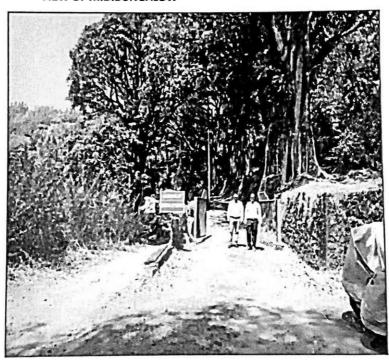
VIEW OF G.M.BUNGALOW



VIEW OF FACTORY MANAGER BUNGALOW



VIEW OF M.D.BUNGALOW



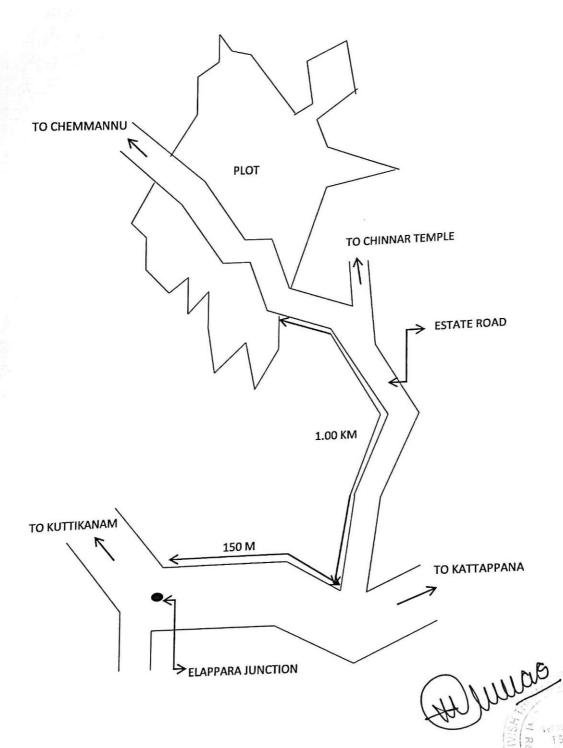
ESTATE ROAD





LOCATION SKETCH

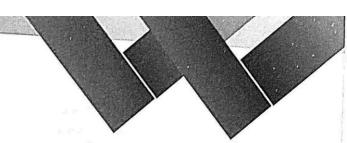






Dr. VIVISH THOMAS Ph.D, MIE, FIV, CE Chartered Engineer (India) Govt. Registered & IBBI Registered Valuer Registered Under 34 AB/34AE of Wealth Tax Act 1957. Reg. No. 1-7/AV/CC-TVM Registered Under Insolvency and Bankruptcy Board of India. Reg. No. IBBI/RV/02/2019/11136

Vettoor Centre, T.B. Road, Kottayam - 686 001 Tel: 0481-2561041, 2562332. Mob: 94471 15743. E-mail: valuationdpt@gmail.com / vivishthomas@vettoor.in



FORMAT FOR EXPERT VALUATION

FORMAT A

Dr. Vivish Thomas Vettoor Centre, T.B Road Kottayam

TO,

NAME OF THE BANK: SOUTH INDIAN BANK

BRANCH: THOPPUMPADY

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)
(To be filled in by the Approved Valuer)

I.	GENERA	1	OVE	ed Valuer)
1.	Purpose fo	r which the valuation is made	al H	In Order to assess the market value of
2.	a)	Date of inspection	Τ.	Luic property
	b)	Date on which the valuation	<u>:</u>	07032023 07032023
3.	List of doc	is made uments produced for perusal		112025
	i)	produced for perusal	-	D.
	ii)			Possession Certificate no- C-4706/19, dtd- 16122019, issued by Elappara Village Office
	iii)	e Si Steri I		Location Sketch no- 4587/19, dtd- 21112019, issued by Elappara Village Office
4.		ne owner(s) and his / their		Old valuation report issued by Dr Vivish Thomas, dtd-3011 2019
ķ.	address (es) with Phone no. (details of share ner in case of joint ownership)	:	IVI/S HEILEY BURIA TEA ESTATE LTD, ELAPPARA P.O, ELAPPARA,
5.	Brief descr leasehold/f	iption of the property (Including reehold etc)	••	This plot is located in a tea plantation area. It lies in terrace and irregular in shape. The boundaries were shown by the owner and are demarcated from the adjoining plots. The access to this property is through the 3.60 meter wide estate road on the north & southern side. Main area are planted with tea. They are two types namely camellia Sinensis & Assamica. Small area planted with tea & coffee along with shade trees. A single storied Dispensary Building, Office Building Manager Bungalow, Assistant Manager Bungalow are seen in this plot. Hill highway is passing through



				this estate & this estate has got nearly 5 km road frontage of this highway. Land is situated on the both side of hill highway. This estate has also got the road frontage of PWD which is going to Vagamon & got nearly 5 km of road frontage. It lies in ward-VIII of Elappara Panchayath.
6.	Loca	ation of property		From Elappara Junction on
			1	Kuttikkanam – Kattappana Highway
		P T T	100	road, a road branches to east - south
	-		4	direction leading to Kurishumala. At
				about 500 meter on this road, a estate
	- 0	was a second of the second of the second		road branches to east leading to
	1			Cheppathu. This plot is located on the
	- 1	,	1	both sides of this road. The distance
				from Elappara Junction to this plot is
	a)	Plot No. / Survey No.		nearly 3.5 km.
	ω)	Tiot 140.7 Burvey 140.	1	Sy.No – 184/7A5K, 184/16, 184/17,
				184/19, 184/20, 184/21, 184, 245,
	b)	Door No.		247,248,249,365,364,118/2 & 118/1-1 Dispensary Building – 316
	ĺ.,	5. 5.4 / 10 / 10	•	Office Building – 13
				Manager Bungalow – 290
			1	Assistant Manager - 303
	c)	T. S. No. / Village	:	Elappara
10.	d)	Ward / Taluka	:	VIII/Peermade
	e)	Mandal / District	:	Idukki
7.	Pos	tal address of the property (including	:	M/S HEILEY BURIA TEA SATATE LTD,
-	pino	code)		ELAPPARA P.O,
		. 74-250 Character St. 57		ELAPPARA,
8.	City	y / Town	-	IDUKKI DIST.
		idential Area		Elappara Plantation Area
		mmercial Area		Figuration Area
		ustrial Area		
9.		ssification of the area	•	
	i)	High / Middle / Poor	\pm	Middle Class
70	ii)	Urban / Semi Urban / Rural	1:	Semi Urban
10	Cor	ming under Corporation limit / Village	:	Elappara Panchayath
	Pan	chayat / Municipality	=	- The state of the
-11	Wh	ether covered under any State / Central	:	No
	Go	vt. enactments (e.g. Urban Land Ceiling		A. C.
*	Act	c) or notified under agency area /		-
12		eduled area / cantonment area		
12	In c	case it is an agricultural land, any	:	NA
		version to house site plots is templated	=1	NAS B. Tech Mac 19 19 18 Ress 18 19

3	Boundaries of the property	:	As per Loca	tion S	ketch (4587/19)
	North	••	Pullumettu	& Road	d
	South	:	Property of I Road	Kozhik	kanam Estate &
	East	:	Periyar Rive	r	
1	West	Ť			kanam Estate
4.1	Dimensions of the site	÷	A		В
4.1	Difficusions of the site		As per the l	Deed	Actuals
-	North	-	Survey sket		
	North	·	Survey sket	ch not	Submitted
	South	•	- 11	-	
-1-1	East	•			
	West	:			
14.2	Latitude, Longitude and Coordinates of the site	Ė	9.643455 N,	77.00	8989 E
15	Extent of the site	:	Sy. No	Area	W 11
	The state of the s		184/7A5K	7750	.52 Ares
			184/16	440.7	0 Ares
	A STATE OF THE STATE OF		184/17	1699	.68 Ares
	"Light of talk to patch the "		184/19	192.2	3 Ares
	Transport the state of the state of		184/20	10.57	7.03 Ares
	the anterior of them, the ex-		184/21	1295	.80 Ares
	pur initi evitoret i Browinstir		184	_	.38 Ares
	A THE SECURITY OF THE SECURITY OF THE PROPERTY OF THE SECURITY	950.5	245		.30 Ares
		-	247		.02 Ares
		-	248		.30 Ares
2 4 - 4			249		.79 Ares
3 -	The state of the second second	-	365		1.78 Ares
		i.	364		.58 Ares
		1	118/2		.26 Ares
			118/1-1		Ares
		1	Total		7.12 Ares
			Total		7.12 Ares 308.41 Cents)
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	43427.12 A	res (10	7308.41 Cents)
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	•	: Owner		
П.	CHARACTERISTICS OF THE SITE		1.		
1.	Classification of locality	-	Middle clas	S	
2.	Development of surrounding areas	in the second	Partly Deve	loped :	area
2.	Possibility of frequent flooding / sub-	No No			
3.				All are available with in 2 km rad	
	merging Feasibility to the Civic amenities like		All are avai	lable v	vith in 2 km radius
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.			lable v	vith in 2 km radius
 4. 5. 	merging Feasibility to the Civic amenities like school, hospital, bus stop, market etc. Level of land with topographical conditions		Terrace		vith in 2 km radius
3.4.5.6.	merging Feasibility to the Civic amenities like school, hospital, bus stop, market etc. Level of land with topographical conditions Shape of land		Terrace irregular in	shape	1 M years 7.
 4. 5. 	merging Feasibility to the Civic amenities like school, hospital, bus stop, market etc. Level of land with topographical conditions		Terrace	shape	1 M years 7.

)	Corner plot or intermittent plot?	Intermittent plot
L	Road facilities	Estate road on the northern &
		southern side
2	Type of road available at present	Estate Road
3	Width of road – is it below 20 ft. or more than 20 ft.	3.60 meter
4	Is it a land – locked land?	No
5	Water potentiality	Yes
6	Underground sewerage system	Through Septic tank & dry pits
.7	Is power supply available at the site?	Yes, Consumer number Dispensary Building – 9650 Office Building – 23292 Manager Bungalow – 9654 Assistant Manager - 9657
18	Advantage of the site	1
	1.	25 16 20 1
	2.	
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast / tidal level must be incorporated)	NA
	1.	
	2.	
Part	- A (Valuation of Land)	The same is a first of
1.	Size of plot	43427.12 Ares (107308.41 Cents)
	North & South	
	East & West	the Charles In 1982
2.	Total extent of the plot	43427.12 Ares
3.	Prevailing market rate (Along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	₹ 16, 000 /Ares to ₹ 17,000/Ares
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	NOT AVAILABLE IN THE SITE
5.	Assessed / adopted rate of valuation	₹ 16,000 /Ares
6	Estimated value of land	₹ 69,48,33,920
15	et – B (Valuation of Building)	112-127 18
1.	Technical details of the building	
1.	a) Type of Building (Residential / Commercial / Industrial)	Dispensary Building , Office Building, Manager Bungalow & Assistant Manager
	b) Type of construction (Load bearing / RCC / Steel Framed)	Dispensary Building Load bearing wall structure Office Building
1		Load bearing wall structure

		Manager Bungalow Load bearing wall structure Assistant Manager Load bearing wall structure
c) '	Year of construction	Dispensary Building Renovated in 1989 Office Building Renovated in 1979 Manager Bungalow Renovated in 1990 Assistant Manager Renovated in 1989
d)	Age of the building	Dispensary Building 34 Years Office Building 44 Years Manager Bungalow 33 Years Assistant Manager 34 Years
e)	Future life of the building	Dispensary Building 6 Years (If it is maintained under normal whether condition) Office Building
		Manager Bungalow 7 Years (If it is maintained under normal whether condition) Assistant Manager 6 Years(If it is maintained under normal whether condition)
f)	Number of floors and height of each floor including basement, if any	Dispensary Building Single storied 4 meter height Office Building Single storied 4.5 meter height Manager Bungalow Single storied 3.5 meter height Assistant Manager Single storied 3.5 meter height
g)	Plinth area floor-wise	Plinth Area Dispensary Building — 60.69 Sq. n Office Building — 267.80 Sq. n Manager Bungalow — 367.76 Sq. n Assistant Manager — 164.34 Sq. n Total — -860.59 Sq. m
h)	i) Exterior – Excellent, Good,	Normal Normal
	Normal, Poor ii) Inferior - Excellent, Good,	Normal Selection Centre 2/2



Normal v	
i) Normal, Poor Date of issue and	
i) Date of issue and validity of layout of approved map / plan	
Approved man / 1	
k) Whether genuineness or authenticity of approved map / plan is	
of approved map / plan is verified Any other comments !	
Any other comments by our empanelled yells	- File
approved a valuers on authentic of	4
Specifications of construction (floor-wise) in	

- Tarte	tions of constant	
0	Description (floor-wis	
S.	r (11001-Wic	e) in -
	Decominate	" III respect of

S. No.	Description (floor-w	ise) in respect of	
1.	in the second second	Dispensary Building	Office D. H.
2.	Foundation		Office Building
3.	Basement	Random Rubble Masonry	Random Dulli 3
	Superstructure	Kalluom Rubble Mason	Random Rubble Masonry
4.	Joinery / Doors & W.	Nandom Rubble Macon	Random Rubble Masonry
-	size of frames, shutters, glazing, fitting etc. and specify the species of timber)	windows shutters & fitted on wooden outer frames	Random Rubble Masonry Wooden doors and Glazed windows shutters & fitted on wooden outer frames
5.	ACC WORKS	- P	
6.	Plastering		a dam a see shares
7.	Flooring, Skirting, dadoing	Cement Plastering	Cement Plastering
8.	Special finish as marble,	Cement Flooring	Cement Flooring
0	granite, wooden paneling, grills, etc	lode rideginisis	
9.	Roofing including weather proof course	A C Sheet on wooden rafters	A C Sheet laid over wooden purling on super
S.	Drainage	Through septic tank & Dry p	structure
No.	Description	Manager Bungalow	Assistant Manager
1.	Foundation	Random Rubble Masonry	The second secon
2.	Basement	Random Rubble Masonry	Random Rubble Masonry
3.	Superstructure	Random Rubble Mass	Random Rubble Masonry
4.	Joinery / Doors & Windows	Wooden doors and Cl	Random Rubble Masonry
	(please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	windows shutters & fitted on wooden outer frames	Wooden doors and Glazed windows shutters & fitted on wooden outer frames
5.	RCC works	4 4 3 3 3 3 4 5	481. VIII.
6.	Plastering	Cement Plastering	Cement Plastering
7.	Flooring, Skirting, dadoing	Terracotta Flooring	Red Oxide
8.	Special finish as marble, granite, wooden paneling, grills, etc		
9.	Roofing including weather proof course	G I Sheet laid over wooden rafters & vipers Through septic tank & Dry I	A C Sheet with A C Sheet Ceiling
10.	Drainage		



S. No.	Description	Dispensa	ry Bu	ilding	Office Building
S. No.	Description			Ground floor	Other floors
2.	Compound wall		:		
	Height		:		
	Length				
	Type of construction				
3.	Electrical installation				
	Type of wiring		:		
	Class of fittings (superior / ordinary / poor)		<u> :</u>		
	Number of light points				
	Fan points		<u>:</u>		A STATE OF THE STA
	Spare plug points	75.	:	T 14-	a miles
	Any other item				
4.	Plumbing installation				
	a) No. of water closets and th	eir type	⊣ ÷		77 77
1	b) No. of wash basins		- !:-	9	21 4
	c) No. of urinals		+:-	2 4	
	d) No. of bath tubs		+:		. 10
	e) Water meter, taps, etc.		+	-	
-1	f) Any other fixtures		انا		

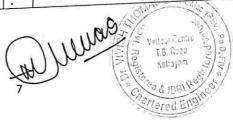
Details	of	va	lua	tion

	2.5	1,000			Details of valuation	- 1	Deprec	Net value after
S r.	Particulars of item	Plinth area	Roo f heig	Age of buildin	Estimated replacement rate of construction Rs.	Replacemen t cost Rs.	iation Rs. (%)	depreciations Rs.
n			ht		Tr. 000/C = m	₹ 3,64,140	-	₹3,64,140.00
0.	Dispensary	60.69	3 m	34 years	₹6,000/Sq.m (Depreciation Value)		1 11 1	710 71 (00 00
	Building	Sq.m	15.00		→	₹ 18,74,600	-	₹18,74,600.00
	Office 267.80	267.80	3 m	44 years	(Depreciation Value)	lan.		700 00 440 00
		Sq. m			₹6,500/Sq.m	₹ 23,90,440		₹23,90,440.00
	Manager	367.76	3 m	33 years	(Depreciation Value)	11.		
	Manager	Sq. m				₹ 9,86,040	LAT PARTY T	₹9,86,040.00
	Bungalow	164.34	3 m	34 years	₹6,000/Sq.m	1 1 1 1 1		7
	Assistant Manager	Sq. m	*P1.7	A -	(Depreciation Value)			₹56,15,220.00
	Total	860.59	- 1		The rest of the		Per All 1 mil	
	Total	Sq.m	- 25-13	H 7 - 5 4	The second of the second		(Amount	t in Rs.)

	Sq.m				
D 40	Extra Ite	ms)	-	1 1 1 1 1	, bui
Part C	- (EAHA III	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	A	are included in	I Dui

MAIOTE PARTICULARIES OF THE PROPERTY OF THE PARTY OF THE

Part	C- (Extra Items)	: All are included in building rate	te
1.	Portico		
2.	Ornamental front door	 	
3.	Sit out/ Verandah with steel grills		
4.	Overhead water tank		
5.	Extra steel/ collapsible gates		
	Total	: Mine of the last	



Part D- (Amenities)

(Amount in Rs.)

1.	Wardrobes	:	All are included in building rate
2.	Glazed tiles	:1	
3.	Extra sinks and bath tub		
4.	Marble / ceramic tiles flooring		
5.	Interior decorations	:	
6.	Architectural elevation works	:	
7.	Paneling works	:	Trefficient in the Paris
8.	Aluminum works		
9.	Aluminum hand rails	1:	
10.	False ceiling	. :	
	Total		(Amount in Rs.)
Part	E- (Miscellaneous)	-	(Allount in 183)

1	Separate toilet room		All are included in building rate
2.	Separate lumber room		[41] 하다 현재는 이 모든 회에 다양했다.
3.	Separate water tank/ sump	110 :	and the state of the state of the
4.	Trees, gardening	:	[1775] :
1,1	Total		(Amount in Rs.)

Part F- (Services)

F- (Services)		All are included in building rate
Water supply arrangements		All are included in 5 and 5
Drainage arrangements	n ' :e	그런 이번째 않는데 가게 닦는다.
Compound wall		
C. B. deposits, fittings etc.	200	
Pavement		
Total		
	Water supply arrangements Drainage arrangements Compound wall C. B. deposits, fittings etc. Pavement	Water supply arrangements : Drainage arrangements : Compound wall : C. B. deposits, fittings etc. : Pavement :

Total abstract of the entire property

	· /-	act of the c	₹69,48,33,920.00
Part- A	Land		₹ 56,15,220.00
Part- B	Building		₹ 30,13,220.00
Part- C	Extra Items		
Part- D	Amenities	<u>:</u>	
Part- E	Miscellaneous	<u>:</u>	The second secon
Part- F	Services	plant to	
1 411 1	Total		₹ 70,04,49,410.00
		F 12 3	₹ 70,04,00,000.00
	Say		discuss in detail his approach to valuation

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites



As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹ 70,04,00,000 (Rupees . Seventy Crore Four Lakhs Only). The realisable value of the above property as of ₹ 63,03,60,000 (Rupees. Sixty Three Crore Three Lakhs Sixty Thousand Only) and the distress value ₹ 56,03,20,000 (Rupees. Fifty Six Crore Three Lakhs Twenty Thousand Only).

1	Market value	₹ 70,04,00,000.00
2	Realizable value (90%)	₹ 63,03,60,000.00
3	Forced value (80%)	₹ 56,03,20,000.00

Place:Kottayam Date:13..03..2023

Signature Mollayam Signature (Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated ______ on _____. We are satisfied with the marketability, acceptability, access to the property, etc.

Signature (Name of the Bank Official with Official seal and PPC)

Signature (Name of the Bank Official with Official seal and PPC

Date:

Encl:

- 1. Declaration from the valuer in Format E
- 2. Model code of conduct for valuer



FORMAT E DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 13..03..2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true a. valuation of the property.
- I have no direct or indirect interest in the property valued; b.
- I have personally inspected the property on 07..03..2023 The work is not subcontracted to any other valuer and carried out by myself. c.
- I have not been convicted of any offence and sentenced to a term of Imprisonment; d.
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability. f.
- I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. g.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this h. declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is i. competent to sign this valuation report.

	competent to sign this valuation repeats her, I hereby provide the following inform Particulars	Valuer comment
SI No.	background information of the asset	Residential
1	1 -i valued:	For taking collateral security for loan
2	authority	as per the request for the Manager, South Indian Bank, Thoopumpady
3	identity of the valuer and any other experts involved in the valuation;	166.1101
4	disclosure of valuer interest of	22 2022 0 12 02 2022
5	date of appointment, valuation date and date of report;	AS B. Tech, Mc
6	inspections and/or investigations undertaken;	Local enquiry

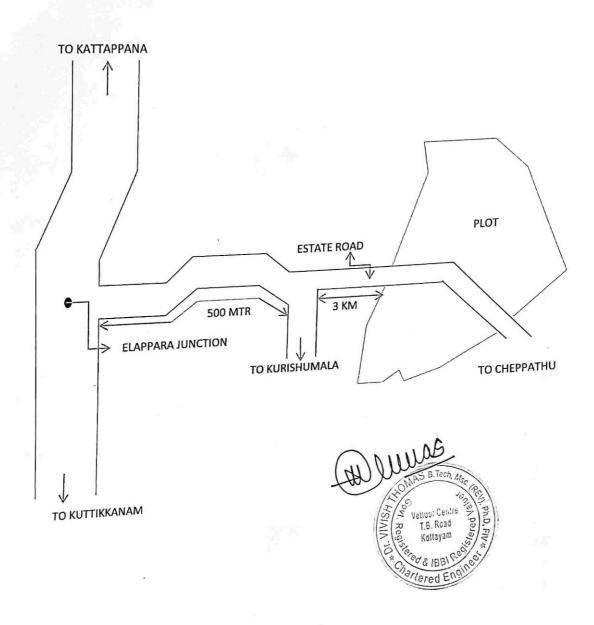
-	T			
7	nature and sources of the information	L	i)	Possession Certificate no- C-
	used or relied upon;			4706/19, dtd- 16122019, issued
		Ì		by Elappara Village Office
			ii)	Location Sketch no- 4587/19, dtd-
				21112019, issued by Elappara
		1		Village Office
	The second secon	l i	iii)	Old valuation report issued by Dr
	P. S			Vivish Thomas, dtd- 30112019
8	procedures adopted in carrying out	Mark	et A	oproach Method - Valuations have
	the valuation and valuation standards	lheen	carr	ied out after conducting local
	followed;	engui	ries.	with regard to the market prices of
		harana	rtioc	in the particular locality.
	restrictions on use of the report, if	Dectr	icted	to the current scope of the
9	restrictions on use of the report, if	valua	tion	10 111
	any;	valua	11011	
10	major factors that were taken into			
	account during the valuation;		TI.	analysis and conclusions are
11	Caveats, limitations and disclaimers	a)	Ine	ed by the reported assumptions
	to the extent they explain or elucidate			1.4
	the limitations faced by valuer, which			-f the land considered for
	shall not be for the purpose of	b)	The	tion is based on legal scrutiny
	limiting his responsibility for the			
	valuation report.			1
	valuation reports	c) '	The v	late. This report is not to be
			_	1 'C'11 100000
	.7	1	referr	ed if the purpose is difference of
		d) '	The le	ed if the purpose is dis- egal aspects are not in the scope of
	- 1			aluation Area considered for valuation is
		e) l	Plinth	on the previous valuation report
		ł	based	on the previous valuation of testimonial
		2	as a	pproved plan or testimonial
		C	certifi	cate was not submitted
		١	verific	cation

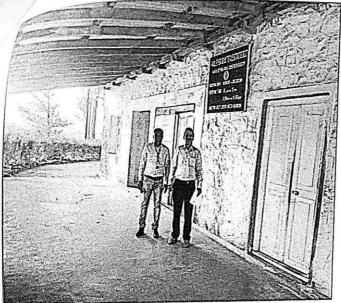
Date:Kottayam Place:13..03..2023 Mullias

Signature
(Name of the Approved Valuer and Scal of the Firm / Company)



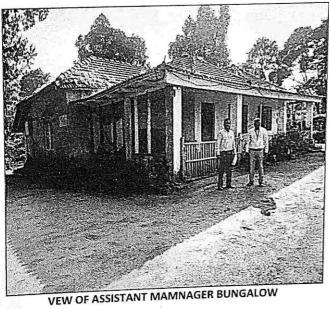


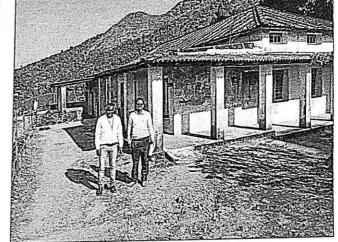






VIEW OF DISPENSARY BUIDING





VIEW OF OFFICE BUILDING

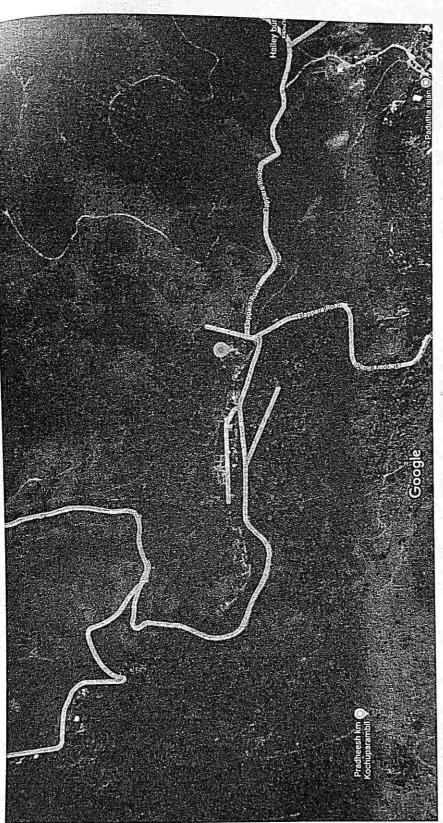


ESTATE ROAD ON THE BOTH SIDES



Vettoor Centre, T.B. Road, Kottayam - 686 001. Tel: 0481-2561041, 2562332. E-mail: valuationdpt@gmail.com

Google Maps 9°38'36.4"N 77°00'32.4"E



Imagery @2023 CNES / Airbus, Maxar Technologies, Map data @2023 100 m

