Er.M.Elamurugan, B.Sc,B.E,M.I.E,F.I.I.V. Mob:9944477277.
Email:elamuruganm@gmail.com

ELITE ASSOCIATES

CHARTERED ENGINEER & APPROVED VALUER

- Chartered Engineer
- Approved Valuer(No:CAT-I- F-3774 Dt. 10-06-15)
- Registered Income Tax Valuer(27/2019-20,CCIT,Trichy)

VALUATION REPORT

I. NAME OF THE OWNER(S)	:	**1.Mr.S.JAYARAJ ,** **S/o Mr.MUNISAMY @SANTHARAJ.** **2.Mrs.J.SARASA ,** **W/o Mr.S.JAYARAJ.**
II NAME OF THE BORROWER	:	**1.Mr.S.JAYARAJ ,** **S/o Mr.MUNISAMY @SANTHARAJ** **2.Mrs.J.SARASA ,** **W/o Mr.S.JAYARAJ,** Periyankuppam Village, Ambur Taluk, Tirupattur District. Pin Code:635814.
III. PROPERTY ADDRESS	:	Old Natham S.No:178/1A, New Natham S.No:178/88 Periyankuppam Village Ambur-SRO, Ambur Taluk, Tirupattur District. Pin Code: 635814.
IV. PURPOSE FOR WHICH THIS CERTIFICATE IS MADE	:	Canara Bank-Ambur Branch. - For SARFAESI ACT

Regd Off: No:336,
Valluvar Nagar,
Dharmapuri-636705.

Branch Off: No:20, New Colony,
1st Cross Street,Thiru Nagar,
Vellore-632006.

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Date :11.09.2024

File No: 217/2024-2025/SARFAESI/ Canara Bank /Ambur Branch

VALUATION CERTIFICATE

Pursuant to the request from **The Chief Manager, Canara Bank-Ambur Branch,**the Property @. Old Natham S.No:178/1A,New Natham S.No:178/88, Periyankuppam Village, Village,Ambur-SRO, Ambur Taluk, Vellore District Now Tirupattur,Pin Code: 635814.Which is said to be owned by **Mr.S.Jayaraj S/o Mr.Munisamy @Santharaj & Mrs.J.Sarasa W/o Mr.S.Jayaraj** was inspected on 10.09.2024 for the Purpose of assessing the Present Market Value of the Property for **Canara Bank-Ambur Branch-For SARFAESI ACT.**

Based upon the actual observation and also the particulars provided to me, Detailed Valuation report has been prepared and furnished.

After giving careful consideration to various important factor like the location of the property, size and shape of the plot, availability of civic amenities, potential for marketability etc.,

I am of opinion that ;

1	**The Fair market value of the subject Property is**	:	**Rs. 17,50,000.00**
2	**Realizable value of the Property is (-10%)**	:	**Rs. 15,75,000.00**
3	**Forced Sale value of the Property is (-20%)**	:	**Rs. 14,00,000.00**
4	**Guideline value of the Property is**	:	**Rs. 15,74,000.00**

Place : Vellore

Date : 11.09.2024

Signature of Panel Valuer

ELITE ASSOCIATES
Er.M.ELAMURUGAN, B.Sc.,B.E.,M.I.E.,F.I.I.V.,
Chartered Engineer & Approved Valuer
Regd. Income Tax Valuer & SARFAESI Valuer
(27/2019-2020, CCIT, TRICHY)

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VALUATION OF PROPERTY (LAND AND BUILDING)

REPORT ON VALUATION-**PART-A-BASIC DATA**

I.	**GENERAL**		
1.	Purpose for which the valuation is made		For SARFAESI Act against the property
2.	a) Date of Inspection	:	10.09.2024
	b) Date on which the valuation is made	:	11.09.2024
3.	List of documents produced for perusal		
	i)	:	GLR Copy from Website
	ii)	:	Location Map
	iii)	:	Satellite Map(Latitude & Longitude)
	iv)	:	Photos of the property
4.	Name of the Owner(s)& Borrower(s) and his/ their address(es) with phone no. (details of share of each owner in case of joint ownership)	:	**1.Mr.S.Jayaraj,S/o Mr.Munisamy @Santharaj** **2.Mrs.J.Sarasa W/o Mr.S.Jayaraj** **Mobile:97901-88515**
5.	Brief description of the property (Including leasehold/ freehold etc)	:	The property is Ground floor & First floor residential building and Free hold property
6	Scope of Valuation	:	The property was inspected to assess the present market value of Land and Building
7	If this Report is to be used for any Bank purpose, the name of the bank and branch	:	Canara Bank ,Ambur Branch.
II.	**DESCRIPTION OF THE PROPERTY:**		
1.	Postal address of the property with pin code	:	Old.Natham.S.No:178/1A, New.NathamS.No:178/88, PeriyankuppamVillage,Ambur Taluk, Tirupattur District.Pin Code: 635814.

2.	City / Town/Rural		:	Town
	Residential Area		:	Residential Area
	Commercial Area		:	----
3.	Classification of the area		:	
	i)	High / Middle / Poor		Middle
	ii)	Urban / Semi Urban / Rural		Semi urban
4	Coming under Corporation limit / Village Panchayat / Municipality		:	Village Panchayat (Periyankuppam Panchayat)
5	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / Scheduled area / cantonment area		:	NIL
6	In case it is an agricultural land, any conversion to house site plot contemplated		:	NIL
7	Location of the property			
	Plot No/Nagar/Survey No		:	Old Natham S.No:178/1A,
	Door No		:	---
	S.F.No/T.S.No/R.S.No		:	New Natham S.No:178/88
	Village/Block		:	Periyankuppam Village
	Taluk/Ward		:	Ambur Taluk
	Mandal/District/Municipality/Corporation		:	Vellore District Now Tirupattur
8.	Boundaries of the property		:	**As per deed/Actuals**
	North of		:	Sekar's Site
	South of		:	Property in Item-II, here in Below
	East of		:	Appu's House Property
	West of		:	Kenal in the Middle
9	Latitude, Longitude Coordinates of site		:	**12.755047,78.708517**
10	Property tax referred			
	Period		:	2012-2013
	Assessment Number		:	No:874
	Tax Amount		:	Rs.55
	Receipt in the name of		:	Mr.S.Jayaraj & Mrs.J.Sarasa



11	Water tax referred		
	Period	:	Not available
	Assessment Number	:	---
	Tax Amount	:	---
	Receipt in the name of	:	---
12	Electricity service connection		
	Consumer number	:	S.C No:1015
	In the name of	:	---
	Other details,if any	:	-----
13	Property is presently occupied by	:	Owner/Tenants/Both/Vacant **(Door closed at the time of inspection)**
14	If occupied by both By assuming the entire building is let out		---
	(i)What is the probable monthly rent	:	---
	(ii)What is the advance amount	:	----

III. PROCEDURE OF VALUATION

	Valuation Details	**:**	**Discussed in Part B,C,D,E & F**	
1.	**F.S.I**	**:**	**As per Plan**	**Actual**
		:	**0.84**	**0.95**
2.	**Plot Coverage**	**:**	**66.91 %**	

PART B-LAND

1.	**Dimension of site**	**:**	**A-as per deed**	**B-as per actual**
	North	**:**	**35'6"**	**35'6"**
	South	**:**	**29'6"**	**29'6"**
	East	**:**	**32'0''**	**32'0''**
	West	**:**	**45'3"**	**45'3"**
	Area of site	**:**	**1255.25 Sq.ft**	**1255.25 Sq.ft**
	CHARACTERISTICS OF THE SITE			
1.	Classification of locality	**:**	Residential Class I Type - I	
2.	Development of surrounding areas	**:**	Good	
3.	Possibility of frequent flooding/sub-merging	**:**	No	
4.	Feasibility to the Civic amenities like school,	**:**	500 Meters from the property	

