Email: valuemo2015@gmail.com

98847 74419
98940 51191

VAIDYANATHAN & ASSOCIATES

Chartered Engineer, Approved Valuers & Consulting Engineer

Chennai Off: No.138, First Floor, Plaza Centre, No.129, G.N. Chetty Road, Chennai-600 006.
Coimbator Off: No.3, Ramalingam Colony, Coimbatore-641043.

LOAN ACCOUNT : M/S. QURA HEALTH CARE DIAGNOSTIC LAB PRIVATE LIMITED

REPORT ON VALUATION OF BASEMENT FLOOR (EXISTING)

1 It is hereby certified that in my opinion, the present market value of **Entire Basement Floor, "Spa Mount", Old Door No.14, New Door No.17 and Old Door No.15, New Door No.19, Lourdudoss Grotto Road (L.D.G. Road), Saidapet, Chennai-600 015** by adopting prevailing market rate is

ABSTRACT VALUATION OF ENTIRE BASEMENT FLOOR(EXISTING)		
Present Market Value	**Rs.**	**1,92,89,000**
Realisable Sale Value	Rs.	1,73,60,000
Distress Sale Value	Rs.	1,54,31,000

2 Valuation Report of Entire Basement Floor belongs to M/s. Qura Health Care Diagnostic Lab Private Limited, represented by its Director Mr. S. Shreedharan located at Entire Basement Floor, "Spa Mount", Old Door No.14, New Door No.17 and Old Door No.15, New Door No.19, Lourdudoss Grotto Road (L.D.G. Road), Saidapet, Chennai-600 015.

3 If the property is offered as collateral security the concerned financial institution is requested to verify the extent of land shown in the report with respect to the latest legal opinion.

4 Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in the report Item No.1. **Composite Rate method** adopted for valuation.

5 The property inspected on 15.12.2022.

6 The Legal aspects were not considered in this valuation

7 This Valuer, based upon the Oral request from **Mr. Sathish Kumar, Senior Manager, Canara Bank, Royapettah Branch, S.O. 260-262, Royapettah High Road, Azad Nagar, Royapettah, Chennai-600 014** undertakes this valuation work.

For Vaidyanathan & Associates

Er.N.S.Vaidyanathan B.E.,B.TECH., M.I.E., F.I.V
Panel Valuer –Canara Bank
Land & Building, Plant & Machinery

Place CHENNAI

Date: 16.12.2022

Note :This Report Contains 25 pages

VALUATION OF RESIDENTIAL FLAT BY COMPOSITE RATE METHOD

PART A–BASIC DATA		
I.	**GENERAL:**	
1.	Purpose of Valuation	To assess the Present **Market Value of Entire Basement Floor** for Security to **CANARA BANK, ROYAPETTAH BRANCH, ROYAPETTAH, CHENNAI.**
2.	a. Date of Inspection b. Date of Valuation	15.12.2022 16.12.2022
3.	Name of the owner(s)and his/their address (es)with Phone No.(details of share of each owner incase of joint ownership) (as reported)and address	**M/s. Qura Health Care Diagnostic Lab Private Limited,** represented by its Director Mr. S. Shreedharan, S/o. Mr. Sambandam. Entire Basement Floor, "SPA Mount", Old Door No.14, New Door No.17 and Old Door No.15, New Door No.19, Lourdudoss Grotto Road (L.D.G. Road), Saidapet, Chennai-600 015. Single ownership
3A	Name of the **purchaser** and his/their address (es)with Phone No.(details of share of each owner in case of joint ownership)(as reported)and address	**N.A.**
4	Document produced for perusal	Copy of **Old valuation report, dated 29.11.2022 given by Dr. A. Shoba, Panel Valuer** Approved Plan details : **Planning Permit No.20741/1996, dated 30.04.1996** issued by CMDA(as per old valuation report)
5.	Brief description of the property	The Apartment complex consists Basement Floor Plus Ground Floor, First Floor, Second Floor, Third Floor & Fourth Floor part in the name and style of "SPA Mount"; Basement Floor consists of 1 Commercial Unit, Ground Floor consists of 6 Units, First Floor consists of 6 Units, Second Floor consists of 7 Units, Third Floor consists of 7 Units, Fourth Floor pt consists of 1 Units, totally 27 residential units & 1 commercial units together with two lifts, one stair case, OHT, UG Sump, Children play area, Bore well, etc. constructed. The Subject Entire Basement Floor under valuation is in the approved area situated in the Basement Floor. The property is a freehold.

6.	Location of the property	
	a. Plot No./Survey No.	T.S.No.18 & 21
	b. Door No.	Old Door No.14, New Door No.17 & Old Door No.15, New Door No.19
	c. T.S.No./Village	T.S.No.18 & 21 / Venkatapuram Village
	d. Ward/Taluk	Ward No.171 / Guindy Taluka / Zone – 13
	e. Mandal/District	Chennai District
	f. Date of issue and validity of layout of approved map/plan	30.04.1996 (as per old report, dated 29.11.2022)
	g. Approved map/plan issuing authority	CMDA & Corporation of Chennai (as per old report)
	h. Whether genuineness or authenticity of approved map/plan is verified i. Any other comments by our empanelled valuers on authentic of approved plan	We have not shared approved building plan. Therefore we are unable to comment. --
7.	Postal Address of the property	Entire Basement Floor, "SPA Mount", Old Door No.14, New Door No.17 and Old Door No.15, New Door No.19, Lourdudoss Grotto Road (L.D.G. Road), Saidapet, Chennai-600 015.
8.	City/Town	Chennai City
	Residential Area	Yes
	Commercial Area	Yes
	Industrial Area	--
9.	Classification of the area	i)Medium (Residential Class II Type I –as per tnregnet.gov.in) ii) Urban
10.	Coming under Corporation limit/Village Panchayat/Municipality	Corporation limit
11.	Whether covered under any State/Central Govt enactments (e.gUrban Land Ceiling Act) or notified under agency area/scheduled area cantonment area	No(Please refer latest legal opinion)

12.	Boundaries of the property	As per Sale Deed (As per old report)	As per Actuals	As per actual subject Flat No.35
	North	New Door No.16 and New Door No.20, Lourdudoss Grotto Road	Land and Residential Building	Drive Way
	South	Lourdudoss Grotto Road	LDG Road (Lourdudoss Grotto Road-40 ft wide)	Stair Case /Open Court / Flat Buildings
	East	Old Door No.15, New Door No.19, Lourdudoss Grotto Road	Arokiya Madha 1st & 2nd Streets(30 ft wide)	Entrance / Drive Way
	West	Old Door No.14, New Door No.17 and 18, Lourdudoss Grotto Road	Residential Building and 20 feet wide road	Drive Way
13	Dimensions of the site North South East West	A per Sale Deed Details not Available in The old report	B As per Actual -- -- -- --	
14.	Extent of the site	10953.50 (as per old report/EC) 11280 Sq.ft. (as per actual)		
14.1	Latitude, Longitude & Co-ordinates of flat	13° 01' 02.5" N (13.017365 N) 80° 13' 36.2" E (80.226720 E)		
15.	Extent of the site considered for valuation(leastof13A&13B)	10953.50 (as per old report/EC)		
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.	Owner occupied Rs.35000/- (Future rent)		

II.	**APARTMENT BUILDING:**	
1.	Nature of Apartment	Residential
2.	Flat No. and Floor	Entire Basement Floor
3.	Name of the Apartment	SPA Mount
4.	Postal Address	Entire Basement Floor, "SPA Mount", Old Door No.14, New Door No.17 and Old Door No.15, New Door No.19, Lourdudoss Grotto Road (L.D.G. Road), Saidapet, Chennai-600 015.
5.	Location	It is about 600 Meters from Saidapet Matropolition Magistrate Courts and is opposite to IDBI Staff Quarters.
	T.S.No.	T. S.No.18 & 21
	Block No.	Block No.2
	Ward No.	Ward No.171
	Village/Municipality/Corporation	Venkatapuram Village /Corporation of Chennai (Zone–13)
	Door No., Street or Road(Pin Code)	Entire Basement Floor, New Door No.17 and Old Door No.15, New Door No.19, Lourdudoss Grotto Road (L.D.G. Road), Saidapet,
6.	Description of the locality	Residential Class II Type I(as per tnregnet.gov.in)
7.	Year of Construction	2001 (as per old report)
8.	Number of Floors	Basement Floor + Ground Floor plus 4 Upper Floors
9.	Type of structure	RCC Framed structure
10.	Number of dwelling units in the building	Total 27 Units & 1 Commercial Unit in the subject Apartment building property (Commercial Unit in Basement, 6 Units in GF, 6 Units in FF , 7 Units in SF, 7 units in TF & 1 Unit in FoF pt- as per site.)
11.	Quality of construction	Good
12.	Appearance of the building	Good
13.	Maintenance of the building	Good
14.	Facilities available	
	Lift	Available
	Stair Case	Ceramic Raiser and Tread with Cement/MS Handle
	Car Parking	Available
	Open/Covered	Open
	Alround Compound wall	Available
	Pavement around the building	Available (Cement)
	Any other facility	Nil
III	**QUESTIONNAIRE**	
1.	Character of locality	Developed Residential / Commercial area

2.	Classification	Primary Residential area by CMDA (as per CMDA Land Use map-attached (Urban) Residential Class II Type I by tnregnet.gov.in-attached The property is located in LDG Road, Arukiya Madha 1st & 2nd Street Easy connectivity to all parts of Chennai LDG Road via Anna Salai Many commercial establishments surrounded with this property. It is close to Shrine Apostle St. Thomas Church. Buses running between Anna Slai and Sardar Patel Road/Taluk Office Road Raj Bhavan / Saidapet Matropolition Courts are one of the renowned landmark in this area. Share autos are one of the other modes of transport here
3.	Development of the Surrounding areas	Residential / Commercial
4.	Is the locality subjected to Frequent flooding?	No
5.	Accessibility to the civic amenities like school, hospital, offices, markets, etc.	Around 750 Meters from Rainbow Childrens Hospital Around 900 Meters from Chellammal Womens College Around 550 Meters from Corporation Higher Sec School Around 100 meters from Market Around 1 KM Corporation Park Around 100 meters from Offices
6.	Level of land with Topographical conditions	Plain terrain with leveled surface (basement 1'0" ft height from road level)
7.	Shape of site/plot and its impact of valuation	Irregular Shape
8	Is it a land locked land/property	No
9.	Type of use to which it can be Put	Residential
10.	Any restriction of usage?	No
11.	Whether leasehold / free Hold	Freehold

12.	Is it in town planning Approved layout?	Details not available in the old report / not shared
13.	Is it a corner plot?	Yes
14.	Road facilities	Available (Bitumen)
14a	Width of road – Is it below 20' or more than 20'	40 Feet & 30 Feet Width (More than 20')
15.	Water potentialities	Available
16.	Underground sewerage system	Public Sewer Mains
17.	Commercial potentiality of The property	Bright
18	*Whether there is electrical wire line passing over the site? If yes, whether the same affects the valuation of property*	Not applicable
19.	Any other sentimental /Social issue which may affect the value	No
20.	Variation if any, in the value Of assets during preceding 3 years.	No
21.	List out 3 significant factors which may bring down the value of assets drastically in the near future	No
22.	Details / Amount payable Underground rent / unearned increase, if any.	No as on date
23.	Illegal constructions, if any	We have not shared approved building plan. Therefore we are unable to comment.
24.	State / Central Government Legislation, if any, regarding taking up a particular property as security for Specific purpose	No as on date (Please refer legal opinion)
IV.	**FLAT:**	
1.	The floor in which the flat is situated	Entire Basement Floor
2.	Door number of the flat	Entire Basement Floor
3.	Specification of the flat	
	Roof	RCC
	Flooring	During the time of inspection it was kept locked
	Doors	Rolling Shutters
	Windows	CW windows with MS Grill(as per old report)
	Kitchen	During the time of inspection it was kept locked
	Toilets	During the time of inspection it was kept locked
	Fittings	During the time of inspection it was kept locked

	Finishing	Cement Painting
4.	House Tax	
	Assessment No.	Details not shared
	Tax amount	--
	Tax paid in the name of	--
5.	Electricity service connection number	Details not shared
	Meter Card is in the name of	--
6.	How is the maintenance of the flat?	Good
7.	Sale Deed executed in the name of	M/s. Qura Health Care Diagnostic Lab Private Limited, represented by its director Mr. S.Shreedharan.(as per EC-attached)
8.	What is the undivided area of land As per sale deed?	700 Sq.ft. out of 10953.50 (as per old report/EC)
9.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs.3350/Sft (as per tnreginet.net)
10.	Cost of UDS land as per Guide line value	700 Sft X Rs.3350/Sft = Rs.2345000/-
11.	Prevailing market rate(UDS Only)	Rs.14500 to Rs.15000 Per Sft
12	Assessed/adopted rate of valuation(UDS Only)	Rs.14750/ft (considering location)
13.	Estimated value of Land(UDS Only)	700 Sft X Rs.14750/Sft = Rs.10325000/- For a built up area of 2215 Sq ft the value of land component is Rs 14750.00 per Sqt for information.
14.	What is the plinth area of the flat	1904 Sq.ft. (as per old report, dated 29.11.2022)
15.	What is the floor space index (Approx)?	FSI -1.49 (as per old report) FSI-2.032 (as per site)
16.	What is the carpet area of the flat?	1655.65 Sq.ft. (as per old report, dated 29.11.2022)
17.	Is it Posh/I Class/Medium/Ordinary	Medium
18.	Is it being used for residential or Commercial?	Commercial purpose only(M/s. Quara Health Care)
19.	Is it owner occupied or tenanted	During the time inspection it was kept locked
20.	If tenanted, what is the monthly rent?	Rs.35000/-
Deviation Table		

16	As per Old report, dated 29.11.2023 FSI Area: 16456 Sq.ft. (GF-4596 Sq.ft. + FF 4800 Sq.ft. + SF-4800 Sq.ft.+TF-2260 Sq.ft.) Non-FSI Area: Basement Floor -2215 Sq.ft. FSI-1.49 Plot coverage 33.53% Number of Floors: Basement Floor + Ground Floor + First Floor + Second Floor + Third Floor Number of Units: 24 Resi. Units & 1 Comm. Unit (1 Comm.+6+6+6+6)	As per Actuals FSI Area: 22930 Sq.ft. (GF-5560 Sq.ft. + FF 5560 Sq.ft. + SF-5560 Sq.ft.+TF-5560 Sq.ft. + FoF -690 Sq.ft.) Non-FSI Area: Basement Floor -2200 Sq.ft. FSI-2.032 Plot coverage 49.29% Number of Floors: Basement Floor + Ground Floor + First Floor + Second Floor + Third Floor + Fourth Floor part Number of Units: 27 Resi. Units & 1 Comm. Unit (1 Comm.+6+6+7+7+1)
	Building Approvals: Approved Plan details : **Planning Permit No.20741/1996, dated 30.04.1996** issued by CMDA(as per old valuation report)	
	PART B–VALUATION OF EXISTING FLAT	
A.	**GENERAL:**	
1.	How is the marketability	Marketability is Good
2.	What are the factors favouring for An extra potential value?	1. It is situated on developed Residential Commercial / area. 2. Accessibility to all part of Chennai city and is closed to Little Mount Metro Station, Saidapet Metropolitan Court/Raj Bhvan and also many commercial establishments surrounded to this property.
3.	Any negative factors observed Which affect them market value in general	No
	RATE	

1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?		Valuation is an opinion, we have compared with internet site and local enquiry and we have come to the conclusion of the above value. Actually as per comparison for the rates near by the location of above property for the comparison with internet site such as Nobrocker.com, Housing.com, Magicbricks.com or any other real estate site, available for comparison, Therefore considering the age of building of 21 and above years old varying from Rs 9250/- to Rs 9500/- per Sq.ft. Based on the above details and local enquiries the Composite rate for the referred property is considered as Rs 9370/- per sqft.(before depreciation)
	(Along with details/reference of Atleast two latest deals/transactions with respect to adjacent properties in the areas)		**Flat rates from various websites:** Rs.1.08 Cr – 827 Sq.ft @ Rs.13059/Sq.ft (Nobrocker.com) (At CI Towers, LDG Road, Little Mount, Saidapet) –**New** Rs.1.80 Cr – 1444 Sq.ft @ Rs.12465/Sq.ft (Magicbricks.com) (At Little mount, Saidapet) –**New** Rs. 92 L–830 Sq.ft@ Rs.11084/Sq.ft(Housing .com) (At Himalaya Developers, Little Mount Jn, Saidapet)-**New** Rs.1.7 Cr.–1600 Sq.ft @ Rs.10625/Sq.ft (Nobrocker.com) (at Loretto, LDG Road, **Old** Flat-3 to 5 years) Rs.1.4 Cr.–1050 Sq.ft @ Rs.9048/Sq.ft (Nobrocker.com) (at Loretto, LDG Road, **Old** Flat->10 years)
2.	Assuming it is a new construction, What is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (Give details)		For new flats the rate if ranging from Rs 11084/- per Sq ft. The details of web searches attached. For valuation purpose land rate is considered as Rs 14750/- per Sqft.(40 feet wide road property)
3.	BREAK UP FOR THE RATE		
	i	Building+Services	Rs 2100/-
	ii	Land+others	Rs.7270/- (Rs.14750/2.03 = 7266 Say Rs.7270/-)
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)		Rs.3350/Sft.(Land only)
B.	**COMPOSITERATE ADOPTED AFTER DEPRECIATION:**		
a.	Depreciated Building Rate		1438.50 Sft (New construction rate -2100/Sft)
	Replacement cost of flat with Services(v(3)i)		Rs.2100/-
	Age of the building		21 year old

	Life of the building estimated	60 years
	Residual Life of the building estimated	39 years
	Depreciation percentage assuming thesalvagevalueas10%	1.5% per year for 21 years. i.e., 31.5%
	Depreciated Ratio of the building	See working below
b.	Total Composite rate arrived for valuation	Rs.9370/- per sq.ft. before depreciation

C. VALUATIONDETAILS:

Sl. No.	DESCRIPTION	QTY In Sq.ft	REPLA-CEMENT RATE PER UNIT (Rs.)	REPLA-CEMENT COST (Rs.)	Depreciation @ 31.5% on building component of Rs.2100/sft In Rs.	ESTIMATED/ PRESENT VALUE(Rs.)
	Present value of the Flat(Plinth Area)	2215	9370	20754550	1465223	Rs.19289327.00
	Covered car parking	--	--			--
	Wardrobes	--	--			--
	Showcases/Almirahs/Lofts	--	--			--
	Kitchen arrangements	--	--			--
	Superfine finish	--	--			--
	Interior decorations	--	--			--
	Electricity, water & Sewage	--	--			--
	Total					Rs.19289327.00
	Factors favouring for an additional value 1. 2. Add (+) Factors favouring for less value 1. 2. Less(-)					Rs.-- Rs.--
	Present Market Value					**Rs.19289327.00 Or Say Rs.1,92,89,000.00**
	Any other details					--

Note: The composite rate of Rs 9370.00 per sqft. Includes land component, building component, labor cost, common staircase, including special amenities provided in the complex, external and internal services provided in the complex.

PART D - CERTIFICATE

As a result of my appraisal and analysis, it is my considered opinion that the Fair Market value of the existing flat property was assessed based on the copy of Old Valuation Report provided to me for reference.

As per the registration department website information this property UDS land rate comes under category of Residential Class II Type I, Saidapet area of for Venkatapuram Village. Marketability is good. At the time of inspection the subject Entire Basement Floor, "SPA Mount", Old Door No.14, New Door No.17 and Old Door No.15, New Door No.19, Lourdudoss Grotto Road (L.D.G. Road), Saidapet, Chennai-600 015. It is developed Residential/ Commercial zone. Considering all the factors the following is the summary of the valuation.

It is hereby certified that in my opinion,

Fair Market Value of the Residential Flat is Rs.1,92,89,000/-

(Rupees One Crore Ninety Two Lakh and Eighty Nine Thousand only)

Realisable Sale Value of the Residential Flat is Rs.1,73,60,000/-

(Rupees One Crore Seventy Three Lakh and Sixty Thousands Only)

Distress/Forced Sale Value of the Residential Flat is Rs.1,54,31,000/-

(Rupees One Crore Fifty Four Lakh and Thirty One Thousands Only)

Book value of the Residential Flat is Rs.2,27,00,000/-

(Rupees Two Crore Twenty Seven Lakh only)

Date: 16.12.2022
Place: Chennai

Er.N.S.Vaidyanathan B.E.,B.TECH., M.I.E., F.I.V
Panel Valuer –Canara Bank
Land & Building, Plant & Machinery

Note :This report contains 25 Pages
Realisable value considered is 90% of the Present Market Value.
Forced sale value considered is 80% of Present Market Value

Enclosures:
1. Key plan showing the location of the property.
2. Property site photographs (6 nos.) enclosed
3. A downloaded copy of Guideline rate from Tamil Nadu Registration Department attached.
4. Screen shot of longitude/latitude and co-ordinates of property using GPS.
5. A downloaded copy of CMDA Land use map
6. Copy of Allotment Letter/Order 7. A downloaded copy of EC,
8. Market Comparables,

PART E - DECLARATION

I hereby declare that

1. Number of title deed(s) involved in this property is **ONE** the relevant document for the subject property in the opinion of the valuer is the Sale Deed, **dated 24.03.2021 with registration No.872/2021 registered in Adyar Sub register's office.**
2. The information furnished in my valuation report dated **16.12.2022** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
3. I have no direct or indirect interest in the property valued.
4. I have personally inspected the property on **15.12.2022**. The work is not subcontracted to any other valuer and carried out by myself.
5. I have not been convicted of any offence and sentenced to a term of imprisonment.
6. I have not been found guilty of misconduct in my professional capacity.
7. 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.
8. 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.
9. I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
10. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
11. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

12. Further, I hereby provide the following information.

Sl. No	Particulars	Valuer comment	
1	background information of the asset being valued	This property is a Residential Flat Building owned by **M/s. Qura Health Care Diagnostic Lab Private Limited,** represented by its Director Mr. S. Shreedharan, S/o. Mr. Sambandam.	
2	purpose of valuation and appointing authority	To Assess the Present Market Value of Residential Flat for security to Canara Bank, Royapettah Branch, Chennai.	
3	identity of the valuer and any other experts involved in the valuation	Er. N.S. Vaidyanathan B.E., B.Tech., M.I.E., F.I.V Assisted by Er. N. Rameshkumar BE., M.Sc(REV),AMIE,CE.	
4	disclosure of valuer interest or Conflict, if any	I have no interest or conflict	
5	date of appointment, valuation date and date of report	*Date of Appointment*	*15.12.2022*
		Inspected on	*15.12.2022*
		Report Dated	*16.12.2022*
6	inspections and / or investigations undertaken	Enquiries in and around the flat rate & Land rate.	
7	nature and sources of the information used	Based on Local enquiry in and around the Flat	

	or relied upon	
8	procedures adopted in carrying out the valuation and valuation standards followed	the method adopted is comparative sale method where wecompare the values of properties in that locality
9	restrictions on use of the report, if any	*Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in 1 of 2nd Page*
10	major factors that were taken into account during the valuation	*(1).* Access *(2).* Marketability *(3).* Proximity of Civic Amenities Etc.,
11	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	This is to certify that the undersigned is not related to the owner of the property, or doesn't have any direct or indirect interest in the Property The Present Market Value adopted in this Report based on the Present Prevailing Market Rate in the Locality on the Said Date & the Market Feedback Concerning the Rates of Similar Properties & it may increase or decrease, depending on the future market conditions and scenarios, Govt. Rules Etc., This report does not certify or confirm any ownership or title of the property valued, Legal aspects are not considered in the report Value varies with the purpose and date, This report is not to be referred if the purpose is different than mentioned above This report has been prepared to the best of my knowledge and ability and based on the Documents Perused/provided & the Legal Officer is the Competent Person to Assess the Genuineness or Authenticity of the Documents.

Date: 16.12.2022
Place: Chennai

Er.N.S.Vaidyanathan B.E.,B.TECH., M.I.E., F.I.V
Panel Valuer –Canara Bank
Land & Building, Plant & Machinery

MODEL CODE OF CONDUCT FOR VALUER

(Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017))

All Valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

1. A valuershall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensue proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the service that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuershall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in “mandate snatching” or offering “convenience valuations’ in order to cater to a company or client’s needs.
18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expect opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it a registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation – For the purposes of this code the terms 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain for himself/itself, or to obtain or retain an advantage in the conduct of profession for himself/itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and property undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it unlikely to be able to devote adequate time to each of his/its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date: 16.12.2022

Place: Chennai

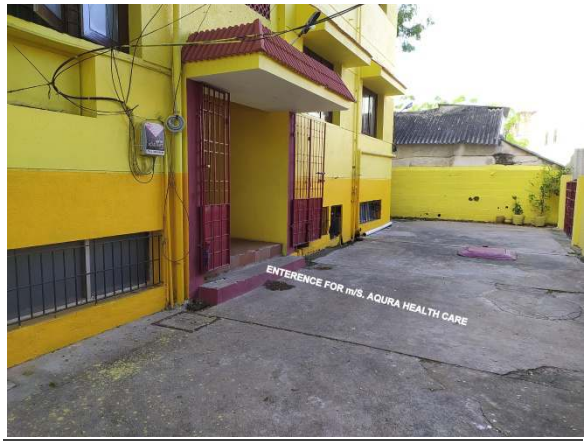
Er.N.S.Vaidyanathan B.E.,B.TECH., M.I.E., F.I.V
Panel Valuer –Canara Bank
Land & Building, Plant & Machinery

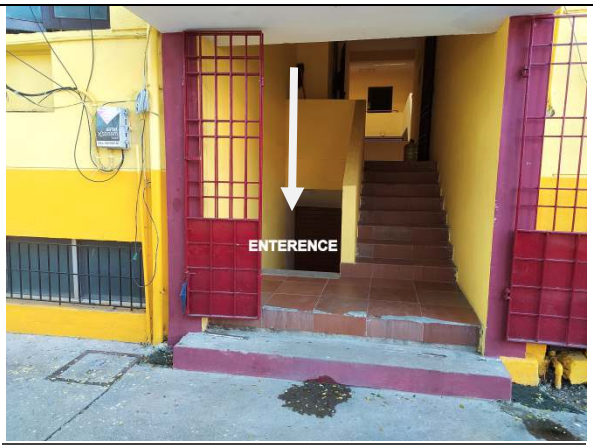
Photos taken during Inspection:



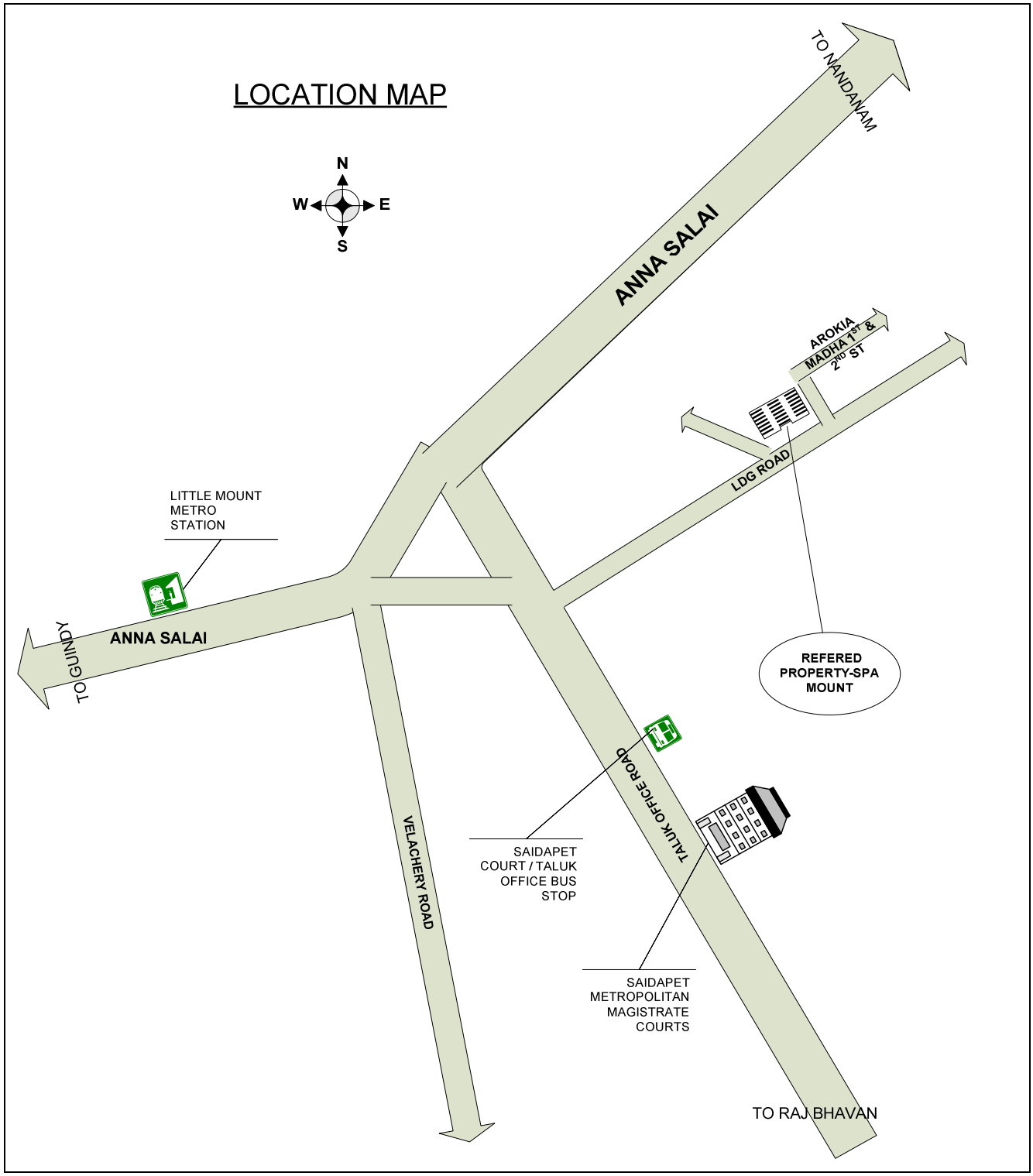











LOCATION MAP
N
W
E
S
TO NANDANAM
ANNA SALAI
AROKIA MADHA 1ST & 2ND ST
LDG ROAD
LITTLE MOUNT METRO STATION
TO GUINDY
ANNA SALAI
REFERED PROPERTY-SPA MOUNT
TALUK OFFICE ROAD
VELACHERY ROAD
SAIDAPET COURT / TALUK OFFICE BUS STOP
SAIDAPET METROPOLITAN MAGISTRATE COURTS
TO RAJ BHAVAN

பதிவுத்துறை
REGISTRATION DEPARTMENT

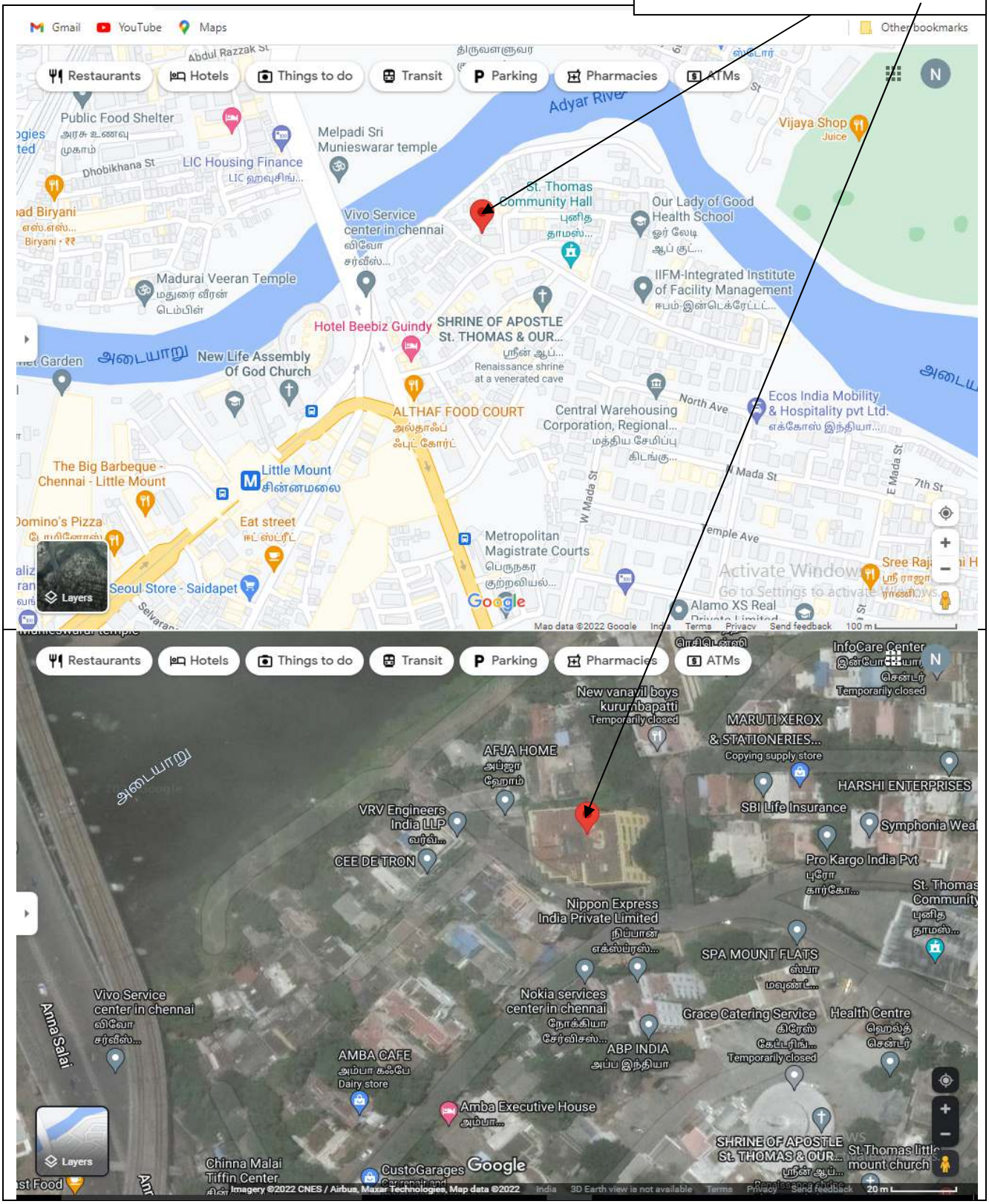
From: 9-6-2017 **To:** Current Date

Zone: Chennai
Guideline Village: Venkatapuram
Revenue District: -
Sub Registrar Office: Adayar
Revenue Village: -
Revenue Taluka: -

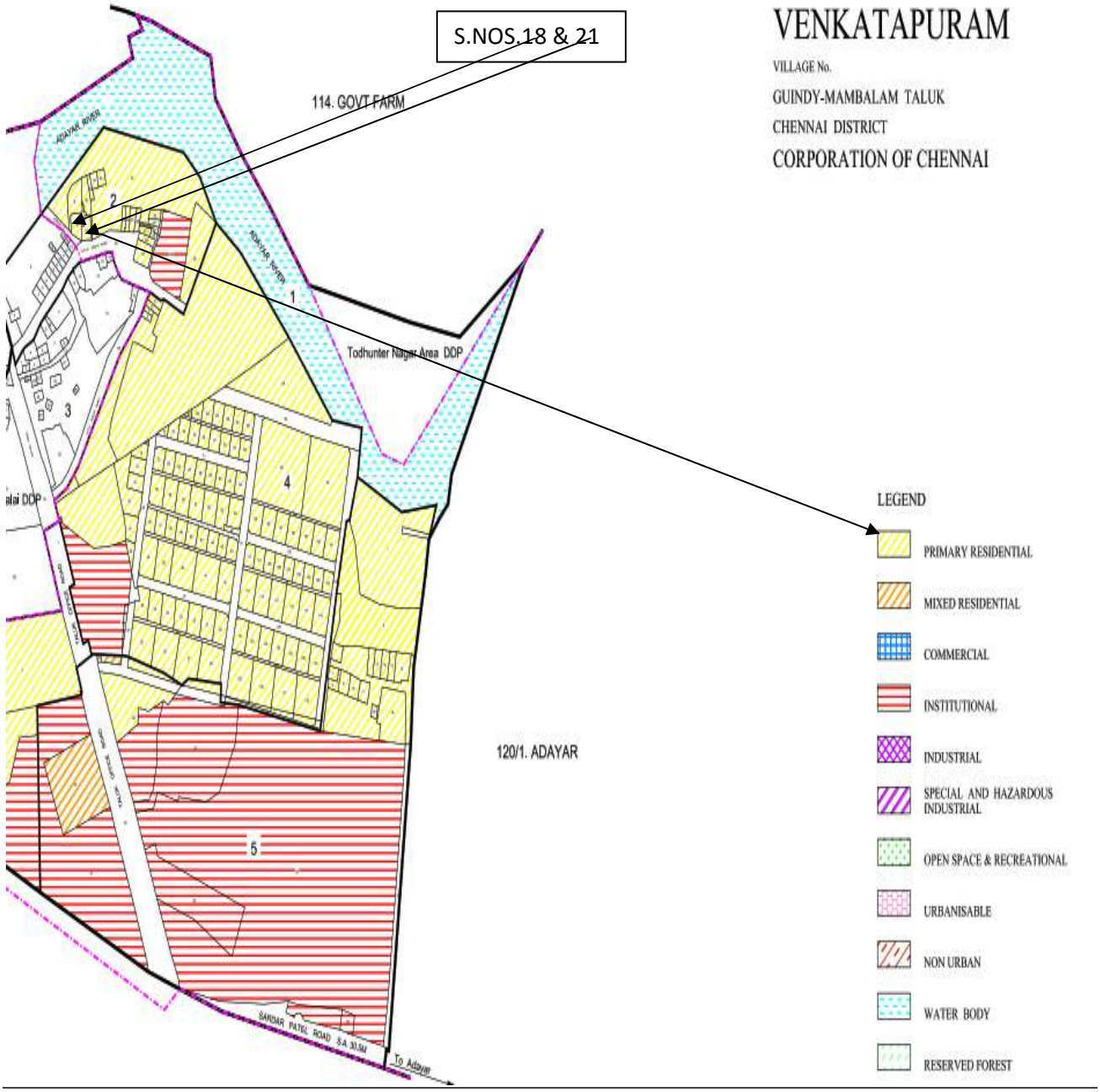
Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date
1	L.D.G.ROAD	3350/ Square Feet	36060/ Square Metre	Residential Class II Type - I	09-Jun-2017

GPS MAP:

REF ROPERTY (SPA MOUNT)



CMDA Land use map:



EC:

GOVERNMENT OF TAMILNADU

REGISTRATION DEPARTMENT

தமிழ்நாடு அரசு

பதிவுத்துறை

Certificate of Encumbrance on Property

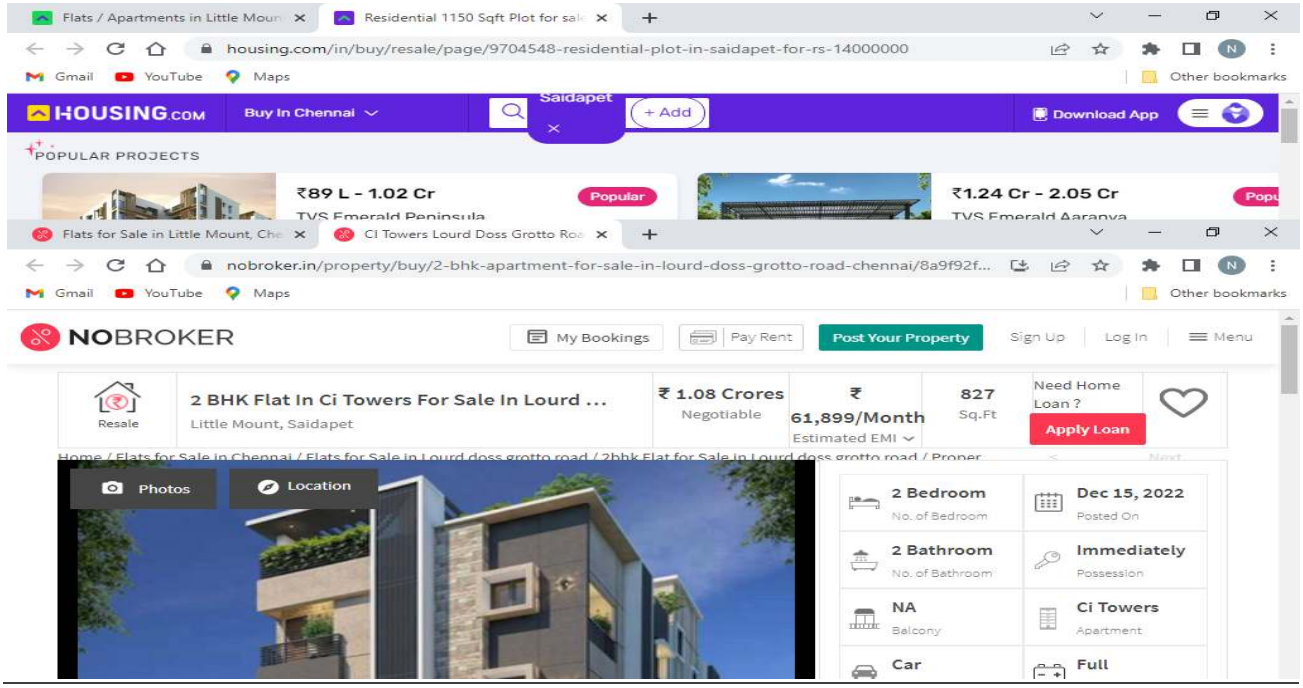
சொத்து தொடர்பான வில்லங்கச் சான்று

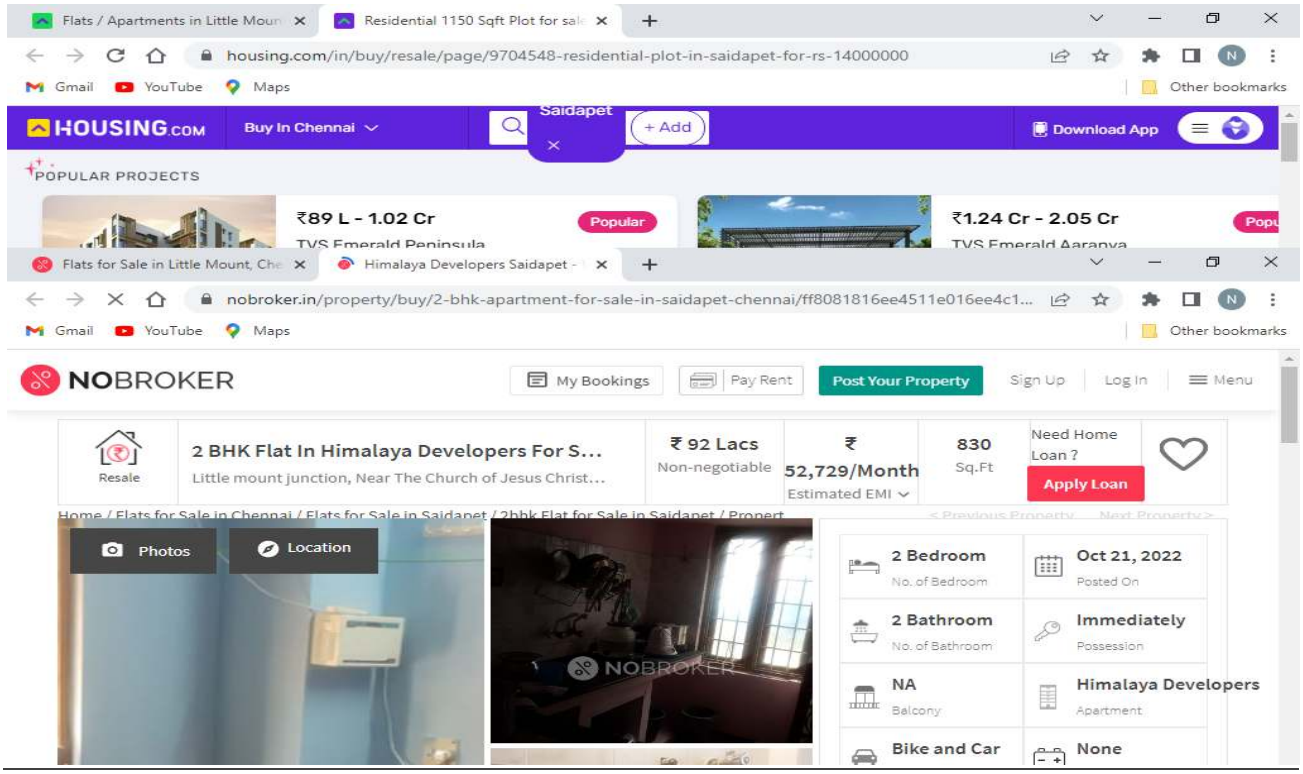
S.R.O /சார்பதி: Adayar	Date / நாள்: 24-Dec-2022

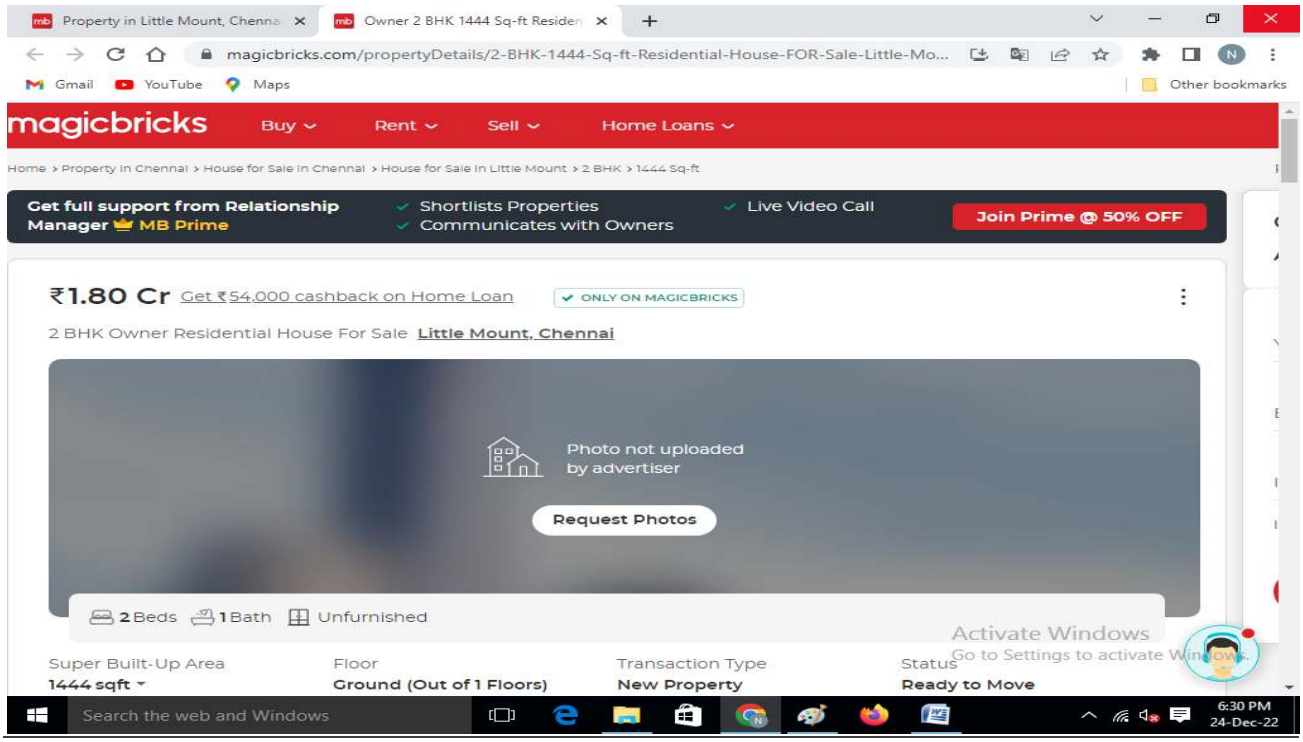
Document No.& Year/ஆவண எண் மற்றும் ஆண்டு: 872/2021

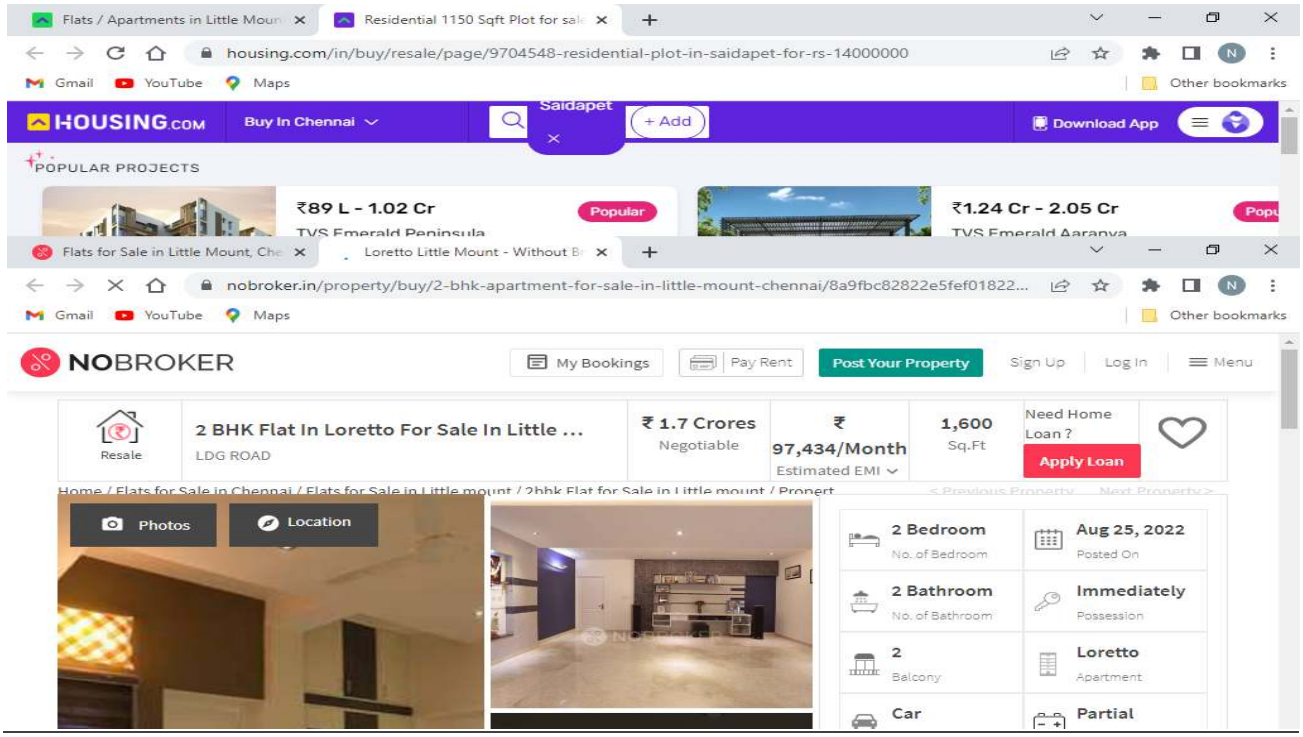
Sr. No./வ. எண்	Document No.& Year/ ஆவண எண் மற்றும் ஆண்டு	Date of Execution & Date of Presentation & Date of Registration/ எழுதிக் கொடுத்த நாள் & தாக்கல் நாள் & பதிவு நாள்	Nature/தன்மை	Name of Executant(s)/ எழுதிக் கொடுத்தவர்(கள்)	Name of Claimant(s)/எழுதி வாங்கியவர்(கள்)	Vol.No & Page. No/ தொகுதி எண் மற்றும் பக்க எண்
1	872/2021	24-Mar-2021 25-Mar-2021 25-Mar-2021	Sale deed	1. சண்முகவேலு	1. திபூரா ஹெல்த் கேர் டயக்னாஸ்டிக் லேப் பிரைவேட் லிமிடெட்(முத.) ஸ்ரீதான்(முக.)	-
	Consideration Value/மையமாற்றுத் தொகை: Rs. 2,27,00,000/-		Market Value/சந்தை மதிப்பு: Rs. 2,27,00,000/-		PR Number/முந்தைய ஆவண எண்: 1700/2001	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Flats			Survey No-Extent/புல எண்-விஸ்தீரணம்: 18, 21 - 700.0 SQUARE FEET		
	Village & Street/கிராமம் மற்றும் தெரு: Venkatapuram, L.D.G.Road					
	Building Name/கட்டிடத்தின் பெயர்: ஸ்பா மவுண்ட் New Door No./புதிய கதவு எண்: 19 Old Door No./பழைய கதவு எண்: 15			Floor No./தள எண்: பேஸ்மெண்ட்		
	Boundary Details: கிழக்கு - பழைய கதவு எண் 15, புதிய கதவு எண் 19, ஜார்ஜ்டௌன் கிரிட்டோ ரோடு. மேற்கு - பழைய கதவு எண் 14, புதிய கதவு எண் 18 மற்றும் 18, ஜார்ஜ்டௌன் கிரிட்டோ ரோடு. வடக்கு - புதிய கதவு எண் 16 தற்போது கதவு			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: வெங்கடாபுரம் கிராமம், திண்டி வட்டம், சென்னை மாவட்டம், பழைய கதவு எண் 14, புதிய கதவு எண் 17 மற்றும் பழைய கதவு எண் 15, புதிய கதவு எண் 19, ஜார்ஜ்டௌன் கிரிட்டோ ரோடு, சைதாப்பேட்டை, சென்னை 600015, டி எஸ் நெ 18 மற்றும் 21, பிளாக் நெ 2.		

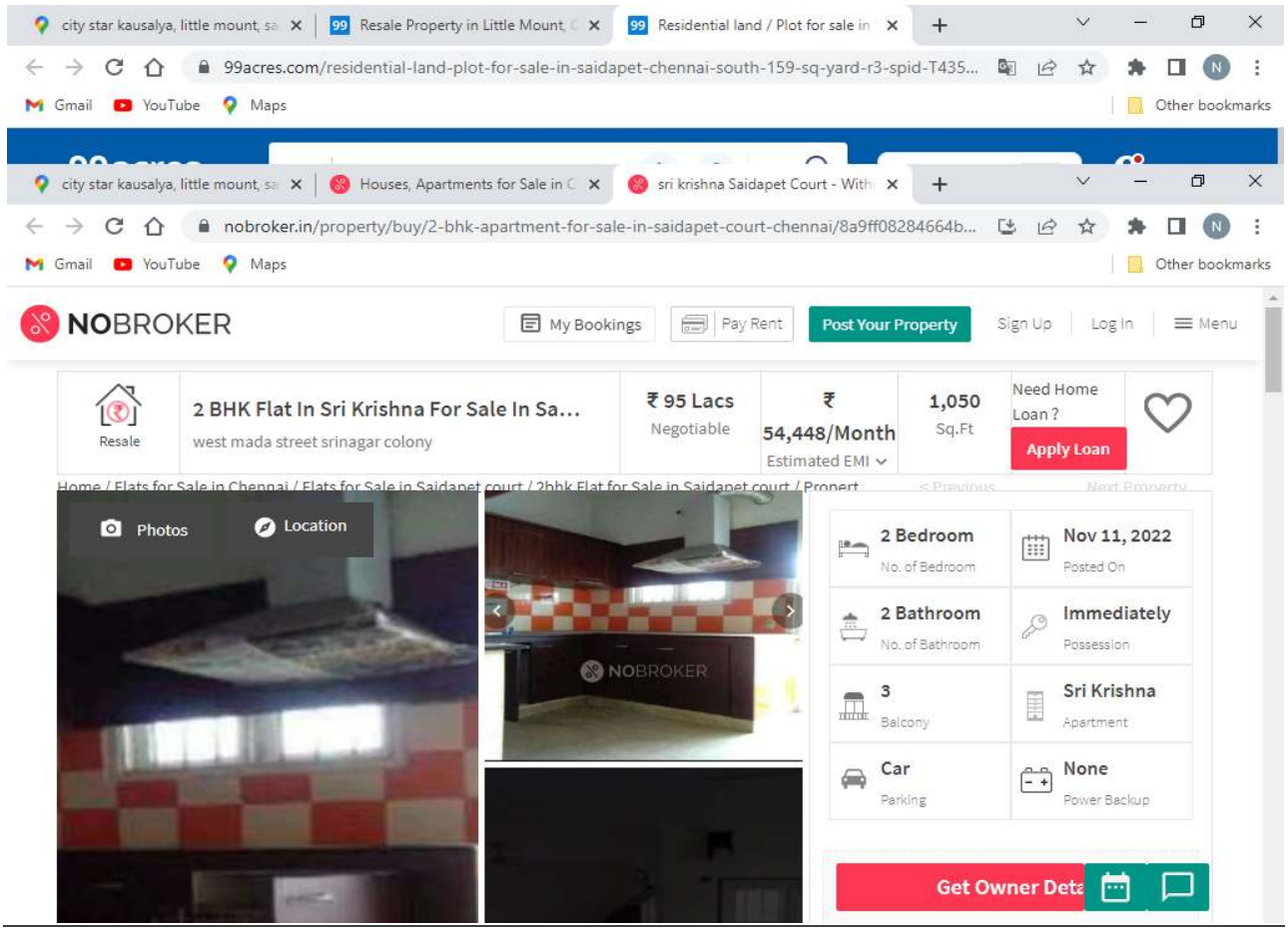
Market Comparables(Flat):






Property in Little Mount, Chenna
Owner 2 BHK 1444 Sq-ft Residen
magicbricks.com/propertyDetails/2-BHK-1444-Sq-ft-Residential-House-FOR-Sale-Little-Mo...
Gmail
YouTube
Maps
Other bookmarks
magicbricks
Buy
Rent
Sell
Home Loans
Home > Property In Chennai > House for Sale In Chennai > House for Sale In Little Mount > 2 BHK > 1444 Sq-ft
Get full support from Relationship Manager MB Prime
Shortlists Properties
Communicates with Owners
Live Video Call
Join Prime @ 50% OFF
₹1.80 Cr
Get ₹54,000 cashback on Home Loan
ONLY ON MAGICBRICKS
2 BHK Owner Residential House For Sale Little Mount, Chennai
Photo not uploaded by advertiser
Request Photos
2 Beds
1 Bath
Unfurnished
Activate Windows
Go to Settings to activate Windows.
Super Built-Up Area
1444 sqft
Floor
Ground (Out of 1 Floors)
Transaction Type
New Property
Status
Ready to Move
Search the web and Windows
6:30 PM
24-Dec-22


Flats / Apartments in Little Mour
Residential 1150 Sqft Plot for sal
housing.com/in/buy/resale/page/9704548-residential-plot-in-saidapet-for-rs-14000000
Gmail
YouTube
Maps
Other bookmarks
HOUSING.COM
Buy In Chennai
Saidapet
+ Add
Download App
POPULAR PROJECTS
₹89 L - 1.02 Cr
Popular
TVS Emerald Peninsula
₹1.24 Cr - 2.05 Cr
TVS Emerald Aaranya
Flats for Sale in Little Mount, Che
Loretto Little Mount - Without Br
nobroker.in/property/buy/2-bhk-apartment-for-sale-in-little-mount-chennai/8a9fbc82822e5fef01822...
Gmail
YouTube
Maps
Other bookmarks
NOBROKER
My Bookings
Pay Rent
Post Your Property
Sign Up
Log In
Menu
Resale
2 BHK Flat In Loretto For Sale In Little ...
LDG ROAD
₹ 1.7 Crores
Negotiable
₹ 97,434/Month
Estimated EMI
1,600
Sq.Ft
Need Home Loan ?
Apply Loan
Photos
Location
2 Bedroom
No. of Bedroom
Aug 25, 2022
Posted On
2 Bathroom
No. of Bathroom
Immediately
Possession
2
Balcony
Loretto
Apartment
Car
Partial


city star kausalya, little mount, sa
Resale Property in Little Mount,
Residential land / Plot for sale in
99acres.com/residential-land-plot-for-sale-in-saidapet-chennai-south-159-sq-yard-r3-spid-T435...
Gmail
YouTube
Maps
Other bookmarks
city star kausalya, little mount, sa
Houses, Apartments for Sale in C
sri krishna Saidapet Court - With
nobroker.in/property/buy/2-bhk-apartment-for-sale-in-saidapet-court-chennai/8a9ff08284664b...
Gmail
YouTube
Maps
Other bookmarks
NOBROKER
My Bookings
Pay Rent
Post Your Property
Sign Up
Log In
Menu
Resale
2 BHK Flat In Sri Krishna For Sale In Sa...
west mada street srinagar colony
₹ 95 Lacs
Negotiable
₹
54,448/Month
Estimated EMI
1,050
Sq.Ft
Need Home Loan ?
Apply Loan
Photos
Location
NOBROKER
2 Bedroom
No. of Bedroom
Nov 11, 2022
Posted On
2 Bathroom
No. of Bathroom
Immediately
Possession
3
Balcony
Sri Krishna
Apartment
Car
Parking
None
Power Backup
Get Owner Deta