Er. I. V. Ravi Anand B.E., DCM., M.Sc (Real Estate Valuation)., MIE., FIV., LBS.,
Chartered Civil Engineers • Registered Engineer Grade I • Approved Valuers

Er. Ravi Anand & Associates

- Registered Valuer - Section 34 AB Wealth Tax Act & Section 247 Companies Act
- Collector's Panel Engineer - Coimbatore District & Tirupur District
- Competent Person-Office of The Director, Industrial Health & Safety, Tamil Nadu.

SBI, IOB, BOI, BOB, KVB, REPCO, IDBI, CUB, HUDCO, BSNL, Indian Bank, Karnataka Bank, Canara bank, Punjab National Bank, Union Bank of India, Dhanlaxmi Bank, Catholic Syrian Bank, Indian Oil Corp. Ltd., Tamilnadu Grama Bank

6A - First Floor, V.R.V. Buildings,
Opp. to Sub Registrar Office,
Katchery Road,
UDUMALPET - 642 126.
Ph : 04252 - 229498
Mob : 98422 - 29498
E.Mail : ivravianand@gmail.com

Valuation Certificate

Ref. No.: TMY/SEP/2024-VR/ 076 Date : 26.09.2024

Pursuant to the oral request from **The Branch Manager, Canara Bank – Kangeyam Branch,** the property at **Re. Survey No.: 80/3B, Site No. 44, Chinnamman Nagar, Kuttapalayam Village & Panchayat, Kangeyam Taluk, Tirupur District** which are owned by **Mr. L. Govindaraj** S/o. Mr. Lakshmanan was inspected on **25.09.2024** for the purpose of assessing the fair market value of the fixed assets in it. The property is Commercial cum Residential Building in **1800.00 Sq ft i.e., 4.13 Cents** of **Land.**

As a result of my appraisal and analysis, it is my considered opinion that in the prevailing condition with aforesaid specifications of the property

1	The present Fair Market Value is **Rs. 27,46,000.00** (Rupees Twenty Seven Lakh & Forty Six Thousands only).
2	The Distress Sale Value is **Rs. 20,60,000.00** (Rupees Twenty Lakh & Sixty Thousands only).
3	The Realisable Value is **Rs. 23,40,000.00** (Rupees Twenty Three Lakh & Forty Thousands only).
4	The Book Value as on date is **Rs. 24,27,000.00** (Rupees Twenty Four Lakh & Twenty Seven Thousands only).

Abstract Values as per Actuals	Fair Market Value	Distress Sale Value	Realizable Value	Book Value
	Rs. 27,46,000.00	**Rs. 20,60,000.00**	**Rs. 23,40,000.00**	**Rs. 24,27,000.00**

Place : Udumalpet

Date : 26.09.2024

Panel Valuer

Er. I. V. RAVI ANAND
B.E., DCM., M.Sc (REV)., MIE., FIV
Er. Ravi Anand & Associates
Chartered Engineers, Valuers & Consultants
Mobile : 98422 29498
E.Mail : ivravianand@gmail.com

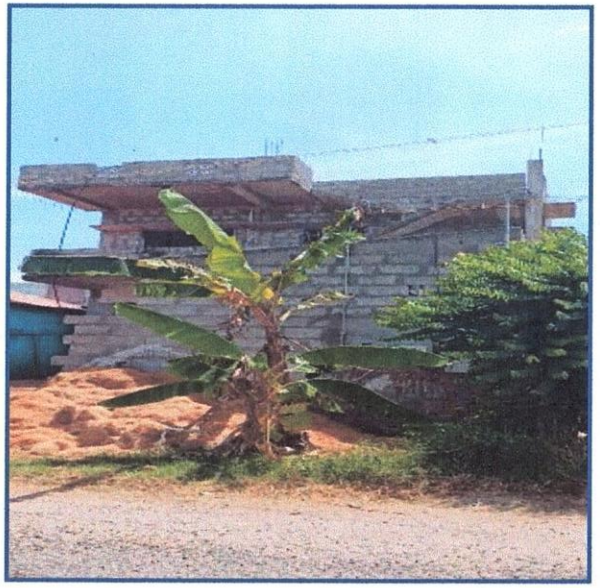
Enclosures

1. Google Maps
2. Classification of land (www.dtcponline.gov.in)
3. Guide Line Rate (www.tnreginet.net)
4. Photographs of the property
5. Declaration-cum-undertaking
6. Code of conduct
7. This report contains **21** pages

Property @ Re. Survey No.: 80/3B, Site No. 44, Chinnamman Nagar, Kuttapalayam Village & Panchayat, Kangeyam Taluk, Tirupur District











REPORT ON VALUATION

Name of Bank			**CANARA BANK**
Branch			**KANGEYAM BRANCH**
Engagement Letter		Number & Date	-
PART A - BASIC DATA			
I	**GENERAL**		
1	Purpose of Valuation		To estimate present market value for bank purposes
2	a	Date of inspection	25.09.2024
	b	Date on which the valuation is made	26.09.2024
3	Name of the reported owner with present address and phone number Name of the owner(s) and his /their address (es) with phone no. (Details of share of each owner in case of joint ownership)		**Mr. L. GOVINDARAJ** S/o. Mr. LAKSHMANAN Door No. 137, Selva Nagar, Monn Road, Kollankovil Village, Erode Taluk, Erode District
	Mobile No.		-
	Sole / Joint / Co ownership		Sole ownership
	Share of each owner (50% / 100% / Not applicable)		Not applicable
	Name of the proposed purchaser		-
	Mobile No.		-
4	Documents produced for perusal		Xerox & Scanned copies of
	i	Legal opinion dated 06.10.2016 prepared & issued by Advocate – Mr. N. Alagusundram, Kangeyam.	
	ii	Previous Valuation Report dated 31.10.2022 issued by Er. N. S. Vaidyanathan - Coimbatore	
5	Brief description of the property		Commercial cum Residential Building in 1800.00 Sq ft i.e., 4.13 Cents of Land
	Leasehold / Freehold		Freehold
6	Scope of valuation		Land – 4.13 Cents, Actual Building Area – 2216.00 Sq.ft.
7	If this report is to be used for any bank purpose State the name of the bank and branch if known		**Canara Bank, Kangeyam Branch**
II	**DESCRIPTION OF THE PROPERTY**		
1	Postal address of the property		Re. Survey No.: 80/3B, Site No. 44, Chinnamman Nagar, Kuttapalayam Village & Panchayat, Kangeyam Taluk, Tirupur District
2	City / Town / Village		Village
	Residential Area		Yes
	Commercial Area		No
	Agriculture Area		No
	Industrial Area		No
3	Classification of the area		



	i)	High / Middle / Poor	Middle class
	ii)	Urban / Semi Urban / Rural	Rural
4	Coming under Corporation limit / Village Panchayat / Municipality		Village 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		No
6	In case it is an agricultural land, any conversion to house site plots is contemplated		Not Applicable
7	Location of property		
	i	Plot no. / Nagar / Survey No.	Re. Survey No.: 80/3B / Site No. 44
	ii	Door No.	Old Patta No.: 851
	iii	S. F. No. / T.S. No. / R.S. No.	Re. Survey No.: 80/3B
	iv	Village / Block	Kuttapalayam Village
	v	Taluk / Ward	Kangeyam Taluk
	vi	Municipality / Corporation	- / -
	vii	Mandal / District	Tirupur District

8	Boundaries of the property		
	Direction	As per Deed	As per visit / Actuals
	North	28'0" Wide East West Layout Road	28'0" Wide East West Layout Road
	South	Property belongs to Mr. Thangavel	Property belongs to Mr. Thangavel
	East	Site No. 43	Site No. 43
	West	Site No. 45 belongs to Mr. P.S. Mani	Site No. 45 belongs to Mr. P.S. Mani
9	Latitude, Longitude and Coordinates of the site		N 11.086317 E 77.685797
10	Property tax receipt referred		
	Period		-
	Assessment No.		-
	Tax Amount		-
	Receipt in the name of		-
11	Electricity Service Connection consumer number		-
	In the name of		-
	Others details, if any		-
12	Property is presently occupied (Owner / Tenant / Both / vacant)		Owner
13	If tenanted fully, what is the gross monthly rent?		Rs. 5,000.00
14	If occupied by both by assuming the entire building is let out,		
	i	What is the probable monthly rent?	Rs. 5,000.00
	ii	What is the advance amount?	Rs. 30,000.00

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III	PROCEDURE OF VALUATION			
	Valuation Details		**Discussed in Parts B, C, D, E & F**	
	Particulars		Approvals	Actuals
	Max. FSI	Commercial	-	1.23
	Max. Plot Coverage	Commercial	-	123 %

PART B – LAND			
1	Dimensions of the site		
	Direction	As per the Deed (A)	Actuals (B)
	North	30'0"	30'0"
	South	30'0"	30'0"
	East	60'0"	60'0"
	West	60'0"	60'0"
	Extent	1800.00 Sq.ft i.e., 4.13 Cents	1800.00 Sq.ft i.e., 4.13 Cents

2	Extent of land as per legal opinion	1800.00 Sq.ft i.e., 4.13 Cents
	Extent of land as per Previous Valuation Report	1800.00 Sq.ft i.e., 4.13 Cents
	Extent of the site considered for valuation (least of 14.2 A & 14.2 B)	1800.00 Sq.ft i.e., 4.13 Cents (least of the above)
	Deductions for well / common pathway	-
	Land acquired for road widening	-
	Net Extent of the site considered for valuation	1800.00 Sq.ft i.e., 4.13 Cents
3	Characteristics of the site	
a	Character of the locality	Residential
	Classification of the locality	
	as per www.tnreginet.net	-
	as per www.dtcponline.tn.gov.in	-
	as per Patta / A Register	-
	as per Layout Approval Plan / Regularization Order	-
b	Development of surrounding areas (Developed / Developing /Undeveloped)	Developing
c	Possibility of frequent flooding / sub-merging	No possibility
d	Feasibility to the civic amenities like school, hospital, bus stop, market etc. (Within _ Kms from the property)	Moderate distance
e	Level of land with topographical conditions (Level / Sloped / Undulated / Hilly)	Level
f	Shape of land (Rectangular / Regular / Irregular)	Rectangular
g	Type of use to which it can be put	As per Master Plan
h	Any usage restriction (Residential / Commercial / Educational / Agricultural / Industrial)	As per https://dtcponline.tn.gov.in

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i	Is plot in town planning approved layout?		-	
j	Corner plot or intermittent plot?		Intermittent plot	
k	Road facilities (North / South / East / West)		Available on North Side of the Property	
l	Type of road available at present (Bitumen / Gravel / Mud / Cart Track)		Bitumen Road	
m	Width of road is it below 20 ft. or more than 20 ft.		More than 20 ft.	
n	Is it a land – locked land?		No	
o	Water potentiality Bore Well / Open Well / Municipal Water Connection		Bore Well	
p	Underground sewerage system (Available / Not available)		Not available	
r	Is power supply available at the site? (Yes / No - Temporary / Permanent / Not available)		Yes, Permanent	
s	**Advantages of the site**			
	i	Plot is in developing residential area		
	ii	School, Hospital, Recreation, Road & Transport, Infrastructure & Public Utilities are within 4.00 Kms		
t	**Disadvantages of the site**			
	i	Property is in rural area		
	ii	Separate Natham Patta / Subdivision sketch are not available		
u	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)			
	i	No threat of acquisition of land for public service purposes / road widening		
	ii	No threat of applicability of CRZ provisions		
v	Any factors which affect the marketability of land			
	i	Nil		
w	Type of the Land		Plot with Building	
x	Accessibility		North South & East West Roads	
4	Value on adopting GLR [Guideline Rate]			
	Guideline rate obtained from the Registrar's Office / as per www.tnreginet.net			
	S.F. No : 80/3B		Rs. 52.00 / Sq.ft.	Rs. 22,651.20 / Cent
	Book Value of land			
	S.F. No : 80/3B		Rs. 52.00 / Sq ft X 1800.00 Sq ft	Rs. 93,600.00
			Say	**Rs. 94,000.00**
5	Value by adopting PMR [Prevailing Market Rate]			
	Prevailing market rate (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)			
	Prevailing Market Rate			
	S.F. No : 80/3B		Rs. 0.90 Lakhs to 1.20 Lakhs / Cent	
	Assessed / Unit rate adopted			
	S.F. No : 80/3B		Rs. 1.00 Lakhs / Cent	

	Estimated value of land		
	S.F. No : 80/3B	Rs. 1,00,000.00 X 4.13 Cents	Rs. 4,13,000.00
		Say	**Rs. 4,13,000.00**

PART- C - BUILDINGS			
1	Type of Building (Residential / Commercial / Industrial)		Commercial / Residential
2	Type of construction (Load bearing / RCC / Steel Framed / Framed structure)		Framed structure
3	Quality of Construction (Superior/ I class/ II Class)		I Class
4	Appearance of Building (Common / Attractive / Aesthetic)		Common
5	Maintenance / Condition of the Building		
	Exterior : New One / Excellent / Good / Normal/ Average / Poor		Normal
	Interior : Excellent / Good / Normal/ Average / Poor		Normal
6	Plinth area floor-wise		As per IS 3861 - 1975
7	Number of floors		2 - Ground & First Floor
	Height of each floor Excluding Basement, if any		10'0"
8	Drawing Approvals		
	a Layout approved plan - No. & Date of issue		-
	Layout approved plan - Issuing authority		-
	Site - Regularization - No. & Date		-
	Regularization - Issuing authority		-
	b Building Approval Plan - No. & date of issue		Building Approved details not made available
	Validity of building approved plan		
	Building approved plan issuing authority		
	c Whether genuineness or authenticity of Layout Approval plan is verified (Yes / No)		-
	Whether genuineness or authenticity of Building Approval plan is verified (Yes / No)		-
	d Any other comments by our empanelled valuer on authenticity of approved plans		
	i Nil		
9.	Value of building estimated by adopting suitable unit plinth area rate depending upon the specifications. Depreciation is calculated by straight-line method assuming a salvage value as **10** %		
2	**Specifications of construction**		
S.No.	**Description**		
1	Foundation (RR in CM over PCC / RCC Footings)		RCC Footings RR in CM over PCC
2	Basement		Column Post & HB in CM
3	Superstructure		Column Post & HB in CM
4	Joinery / Doors & Windows (Teak wood / Country wood / UPVC / Steel / Aluminium)		Country wood & Steel
5	RCC works		Lintel, Sunshade & RCC Roof Slab

6	Plastering	Nil
7	Flooring, Skirting, dadoing (Ceramic tiles / Granite / Marble)	Cement Floor
8	Special finish - wooden paneling, grills, etc	-
9	Roofing including weather proof course	-
10	Drainage - Connected / Not connected to UGD	Not Connected to UGD
11	**Compound Wall**	
	Height	-
	Length	-
	Type of construction	-
12	**Electrical Installation**	
	Type of wiring (Concealed / Open)	Concealed
	Class of fittings (superior / ordinary / poor)	Ordinary
	Number of light points	15
	Fan points	1
	Spare plug points	10
	Any other item (UPS / Fiber net / Solar Heater / CCTV)	Not provided
13	**Plumbing Installation**	
	No. of water closets and their type	IWC – 1 No
	No. of wash basins	-
	No. of urinals	-
	No. of bath tubs	Nil
	Water meter, taps, etc.	-
	Any other fixtures	-
14	**Extra Items**	
	Portico	-
	Ornamental front door	-
	Sit out/ Verandah with steel grills	-
	Overhead water tank	-
	Extra steel / collapsible gates	-
15	**Amenities**	
	Wardrobes	-
	Glazed tiles	-
	Extra sinks and bath tub	Not provided
	Marble / Ceramic tiles flooring	-

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	Interior decorations	Not Provided
	Architectural elevation works	-
	Panelling works	--
	Aluminium works	--
	Aluminium hand rails	--
	False ceiling	--
16	**Miscellaneous**	
	Separate toilet room	-
	Separate lumber room	-
	Separate water tank	-
	Separate sump	-
	Trees, gardening	Not Provided

Deviation details with respect to approval plan

Name of Buildings	Floor	Approved Area Sq ft	Actual Area Sq ft	Deviation Sq ft
Commercial Building [As on Date]	Ground	-	932.00	+ 932.00
Residential Building [As on Date]	First	-	932.00	+ 932.00
Shed	Ground	-	352.00	+ 352.00
Total Area considered for valuation		-	2216.00	+ 2216.00
FSI (Max. 2.0)	(Max. 2.0)	-	1.23	Within limits

Plinth area calculations for valuation as per approval plan

Name of the building	Floor	Year of construction	Type of Roof	Plinth Area (Sq.ft) for valuation		
				Main Portion (A)	Cantilever Portion (A)	A + 50 % of B
-	-	-	-	-	-	-
Total				-	-	-

Plinth area calculations for valuation as per actual measurements

Name of the building	Floor	Year of construction	Type of Roof	Plinth Area (Sq.ft) for valuation		
				Main Portion (A)	Cantilever Portion (A)	A + 50 % of B
Commercial Building [As on Date]	Ground	2016	RCC	932.00	-	932.00
Residential Building [As on Date]	First	2016	RCC	932.00	-	932.00
Shed	Ground	2016	ACS	352.00	-	352.00
Total				2216.00	-	2216.00

Details of Building Valuation inclusive Services & Amenities (Salvage value of 10% is assumed for buildings)

Sl. No.	Buildings	Floor	Roof	Year	Age (Years)	Total / Economic Life (years)	Depreciation = (Age/Life) X (100-10)	Replacement Rate / Sq.ft.	Replacement Rate / Sq.ft. after depreciation	Plinth Area (Sq.ft) as per		Present Value of Buildings (Rs) as per	
										Approvals	Actuals	Approvals	Actuals
1	commercial	Ground	RCC	2016	08	60	12.0 %	Rs 1300.00	Rs.1144.00	-	932.00	-	10,66,000.00
2	Residential	First	RCC	2016	08	60	12.0 %	Rs. 1200.00	Rs. 1056.00	-	932.00	-	9,84,000.00
3	Shed	Ground	ACS	2016	08	40	18.0%	Rs. 600.00	Rs. 492.00	-	352.00	-	1,73,000.00
										Subtotal of Value of buildings		-	22,23,000.00
4	Services (Internal & External - Water Supply, Plumbing, Sanitary & Electrical Arrangements including) – 5 %											-	1,10,000.00
5	Extra Items & Amenities ( )											-	-
										Subtotal of Value of Services & Amenities		-	1,10,000.00
										Present Value of all Buildings, Services & Amenities		-	**23,33,000.00**



Total abstract of the entire property

Description	Present Market Value of the Property		Book Value of the Property	
	As per Approval Plan	As per Actual Measurements	As per Approval Plan	As per Actual Measurements
Land	Rs. 4,13,000.00	Rs. 4,13,000.00	Rs. 94,000.00	Rs. 94,000.00
Buildings incl. Extra Items, Amenities, Miscellaneous & Services	-	Rs. 23,33,000.00	-	Rs. 23,33,000.00
Total	**Rs. 4,13,000.00**	**Rs. 27,46,000.00**	**Rs. 94,000.00**	**Rs. 24,27,000.00**

PART F - Abstract Values

Abstract Values as per	Present Fair Market Value	Distress Sale Value	Realizable Value	Book Value
Approvals	**Rs. 4,13,000.00**	**Rs. 3,10,000.00**	**Rs. 3,50,000.00**	**Rs. 94,000.00**
Actual measurements	**Rs. 27,46,000.00**	**Rs. 20,60,000.00**	**Rs. 23,40,000.00**	**Rs. 24,27,000.00**

As a result of my appraisal and analysis, it is my considered opinion that in the prevailing condition with aforesaid specifications of the above property

1	The present Fair Market Value is **Rs. 27,46,000.00** (Rupees Twenty Seven Lakh & Forty Six Thousands only).
2	The Distress Sale Value is **Rs. 20,60,000.00** (Rupees Twenty Lakh & Sixty Thousands only).
3	The Realisable Value is **Rs. 23,40,000.00** (Rupees Twenty Three Lakh & Forty Thousands only).
4	The Book Value as on date is **Rs. 24,27,000.00** (Rupees Twenty Four Lakh & Twenty Seven Thousands only).

Place	**Udumalpet**
Date	**26.09.2024**

J. V. Ravi Anand

Signature

(Name and official seal of the Approved Valuer)

Er. I. V. RAVI ANAND
B.E., DCM., M.Sc (REV)., MIE., FIV
Er. Ravi Anand & Associates
Chartered Engineers,Valuers & Consultants
Mobile : 98422 29498
E.Mail : ivravianand@gmail.com

Enclosures

1	Google Maps
2	Classification of land (www.dtcponline.gov.in)
3	Guide Line Rate (www.tnreginet.net)
4	Photographs of the property
5	Declaration cum Undertaking
6	Code of conduct
7	This report contains **21** pages

Banks Official Use

1	The undersigned has inspected the property detailed in the Valuation Report dated _____on _____
2	We are satisfied that the fair and reasonable market value of the property is Rs. _____ (Rupees _____only)

Date		**Signature**

Name of the Branch Manager with Official seal

IV	DISCUSSION					
1	**Bases of valuation**			Fair Market Value		
2	**Land Valuation - Approach & Methodology**					
	Approaches for valuation			Market approach, Cost approach & Income approach		
	Adopted approach for valuation of land			Market approach		
	Methodology for valuation of land			Sale Comparison Method & Weightage Score System		
	Reason & points considered for adoption of approach & methodology					
	i	Basis & premise of value				
	ii	Nature of asset				
	iii	Market supply & demand				
	iv	Highest & best use (HABU)				
	v	Market survey in the vicinity				
	vi	Perspectives of market participants				
	vii	Availability of reliable sources of information				
	Sale instances & transactions					
	The properties are not registered based on original market rate of transaction & the stamp duty is based up on guide line rate maintained at Registrar office					
	Analyzing the merits & demerits with respect to location, time, size, shape, use, approach road, developments, classification, demand, supply, marketability & by using common sense the valuer has assessed the prevailing fair market rate.					
	Sale instances committed orally in the neighborhood					
		Property	Distance from property	Extent of property	Period of transaction	Rate of transaction
	i	Residential Site	Near by	1800.00 Sq.ft	02 Year back	Rs. 0.60 Lakhs / Cent
	ii	Residential Site	Near by	1800.00 Sq.ft	01 Year back	Rs. 0.80 Lakhs / Cent
	Comparable Sale value per Cent - Base Rate					Rs. 80,000.00 / Cent
	Increase / decrease in value towards attributes of subject land				(+) 25.00 %	Rs. 20,000.00 / Cent
	Assessed prevailing market rate for the property considered for valuation					**Rs. 1,00,000.00/ Cent**
	Latest transactions in the locality as per online encumbrance certificates					
	i	Deed No.	Date	SF No.	Land	Building	Cost (Rs)
		2220/2022	28.03.2022	80/3B2	1800.00 Sqft	--	Rs. 62,000.00
		Between Radhakrishnan to Prakash				Sub Register Office - Kangeyam	
		Land rate	Rs. 62,000.00/ 1800.00 Sqft			Rs. 35.0 / Sqft	
	ii	Deed No.	Date	SF No.	Land	Building	Cost (Rs)
		3401/2023	22.05.2023	80/3B2A	1800.00 Sqft	-	Rs. 91,000.00
		Between Mani to Priya				Sub Register Office - Kangeyam	

		Land rate	Rs. 91,000.00 / 1800.00 Sqft	Rs. 51.00 / Sqft
	Assessment of prevailing Fair Market Rate with respect to Guide Line Rate as per www.tnreginet.net			
	Comparable Sale value per Cent - Base Rate			Rs. 52.00 / Sq.ft
	Increase / decrease in value towards attributes of subject land		(+) 342 %	Rs. 177.84 / Sq.ft
	Assessed prevailing market rate for the property considered for valuation			Rs. 230.00 / Sq.ft Rs. 1,00,118.30 / Cent i.e., **Rs. 1,00,000.00/Cent**
3	**Building Valuation - Approach & Methodology**			
	Adopted approach for valuation of Building		Cost approach	
	Methodology for valuation of building		Depreciated replacement cost method	
	Depreciation calculation		Straight line method	
	Salvage Value assumed		10 %	
	Total / Economic Life of buildings assumed based on		load bearing structure & specifications	
4	**Likely Rental Value**			
	i	Notional net monthly rent if let out	-	
	ii	Net yearly rent	-	
	iii	Rate of return assumed	-	
	iv	Capital Value	-	
	(adopting thumb rule method of income capitalization)		-	
5	**Book Value**			
	i	As per books of account or balance sheet as per client's Auditor for land & Building	To refer Auditors Balance Sheet	
	ii	As per our calculations based on Approval Plan	Rs. 94,000.00	
	iii	As per our calculations based on Actual Measurements	Rs. 24,27,000.00	
6	**Guide Line Value**			
	i	There is no absolute relationship between the guideline rate and prevailing market rate		
	ii	There are more than 20 court judgments which insist that guideline rate and market rate are totally different. Hence the difference of more than 20 % between them can be neglected.		
	iii	"In case of Jawajee Nagnatham, the Court held, It is therefore, clear that the Basic Valuation Register prepared and maintained for the purpose of collecting stamp duty has no statutory base or force. It cannot form a foundation to determine the market value mentioned there under in instrument brought for registration. Evidence of bona fide sales between willing prudent vendor and prudent vendee of the land acquired or situated near about that land possessing same or similar advantageous features would furnish basis to determine market value".		
	iv	Anyhow the prevailing market rate is 585 % more than the prevailing guide line rate		
7	**Assumptions & Remarks**			
	i	Property is SARFAESI compliant	Yes	
	ii	Property is to be mortgaged in	Canara Bank, Kangeyam Branch	
	iii	Property is already mortgaged in	Canara Bank, Kangeyam Branch	

	iv	Property valuation is performed based on the details made available by client	
	v	It is assumed that the property is free from encumbrances and has valid marketable title	
	vi	Market rate of land is arrived based on comparison & analysis of merits & demerits with respect to sale instances, location, nature, size, width of road, etc in which the subject property is situated and by using the common sense	
	vii	Any other aspects which has relevance on the value or marketability of the property	
		a	Nil

V	COMPLIANCE STATEMENT - IVS 101		
1.	Identification of valuer		Er. **I. V. Ravi Anand** BE.,M Sc (REV)., MIE., FIV., Chartered Civil Engineer & Govt. Approved Valuer
2.	What is the type of asset being valued?		Commercial Building in 1800.00 Sq.ft of Land
3.	What is the name of the client?		**Mr. L. Govindaraj** S/o. Mr. Lakshmanan
4.	What is the intended use?		Bank purposes
5.	Who is the intended user?		**Canara Bank, Kangeyam Branch**
6.	What is the purpose of valuation? as informed by the client (as per IVS 101 - 20.3)		To estimate the present market value of property
7.	Whether the valuer is having competence as per IVS 50.1?		Yes
8.	Any departure as per IVS 60.1 ?		No
9.	What is the inspection date?		25.09.2024
10.	What is the valuation date as per IVS 101 - 20.3 g ?		26.09.2024
11.	What is the date of report?		26.09.2024
12.	What is the basis of value?		Market Value
13.	What is the scope of work as intimated by the client - as per IVS 101 - 20.5 ?		**Land : 1800.00 Sq.ft & Building : 2216.00 Sq.ft (As per Actuals) incl. Services & Amenities**
14.	What is the approach applied as per IVS 101 - 30.1? What is the specific method applied as per IVS 101 - 30.1 ?		Land - Market Approach & Comparable Sale Method Building – Cost Approach & Depreciated Replacement Cost Method
15.	What are the key inputs - source of information ?		Documents as per Annexure I (3)
16.	What are the assumptions made?		It is assumed that the property is free from any encumbrance and has valid marketable title.
17.	Any restriction on use & publication of the report?		
	i	The purpose of this report is to estimate the present market value. This report is not to be referred if the purpose is anything else.	
	ii	This report is not to be referred by anybody including the owner for any of his other purpose.	
	iii	The bank is requested to accept only the original copy of this report and not any xerox copy or duplicate copy or true copy.	
	iv	Value varies with purpose. It is a function of place, purpose and date. This certified value holds good as on the date of valuation and for the specific purpose mentioned in the report.	
	v	The publication of this report without the written consent of this valuer is prohibited.	
18.	What is the type of the report - format of bank / own?		The format prescribed by **Canara Bank** in their circular no. 119/2019 dated **12.03.2019** has been adopted. More details have been furnished in the annexures.
19.	What is the valuation currency?		Value is certified in Indian Rupees.

20.	Nature and extent of valuer's work & limitations if any?	
	i	The nature of this valuer's work is only limited to certify the **market value** of the property.
	ii	This report does not have any scope of due diligence of any kind with regard to genuineness of the title deeds and ownership documents.
	iii	The property was identified by The Branch Manager and this valuer verified the identification with reference to the documents produced for perusal.
	iv	This valuer renders no opinion on legal matters. Value is certified assuming the property is freehold.
	v	Testimony or attendance in the court due to this valuation report is not a requirement of this engagement. If it is required to be done, the client has to pay the fees against such expert advice.
	vi	This report must be used in its entirety. Reliance on any portion of the report independent of others may lead to erroneous conclusions regarding the property values.
	vii	All information presented in this report are true to the best of this valuer's knowledge and belief.
	viii	This valuation report may give completely different result if any of the above assumptions found to be not true.
21.	Disclosure	This valuer has no direct or indirect interest in the property valued.
22.	Types of report being prepared	Hard copy of the report 1 no. is being handed over to the bank.
23.	The nature and sources of information upon which this valuer relies	
	Investigations for this valuation exercise are carried out according to IVS 102 – 20. Investigations made during the course of this valuation assignment have been appropriately carried away for the purpose of the valuation assignment and the basis of value. Sufficient information has been assembled by means of inspection, enquiry, computation and analysis to ensure that the valuation is properly supported. The following are the nature and sources of information upon which the valuer relied upon.	
	i	Land area statement as per the documents produced for verification
	ii	Google locations
	iii	Investigation of surrounding property prices
24.	Caveats, Limitations & Disclaimers	
	i	I/We have not verified the title deeds of the properties with the records of registrar's office as this is beyond the agreed scope of our services.
	ii	I/We assume no responsibility for the legal matters including, but not limited to, legal or title concerns. The assets and interests therein have been valued free and clear of any liens or encumbrances unless stated otherwise. No hidden or apparent conditions regarding the subject assets or their ownership are assumed to exist. No opinion of title is rendered by this report and a good title is assumed.
	iii	The valuer has endeavored to visually identify the land boundaries and dimensions; however, he is not a surveyor. So where there is a doubt about the precise position of the structures, it is recommended that Licensed Surveyor be contacted.
	iv	The physical condition of the improvements was based on visual inspection. No liability is assumed for the soundness of the structure since no engineering tests were made at the site. Any unknown conditions existing at the time of inspection could alter the value. No responsibility is assumed for latent defects of any nature whatsoever, which may affect value, nor for any expertise required to disclose such conditions.
	v	Where a sketched plan is attached to this report, it does not purport to represent accurate architectural plans. Sketch plans and photographs are provided as general illustrations only.
	vi	Unless otherwise stated as part of the terms of engagement, the valuer has not made a specific compliance survey or analysis of the various permits and licenses under central, state and local laws / regulations applicable to the operation and use of the subject property, and this valuation does not consider the effect, if any, of non-compliance.
	vii	The sale of the subject property is assumed to be an all cash basis. Financial arrangements would affect the price at which the property may sell for if placed on the market.
	viii	Value varies with the purpose and date. This report is not be referred if the purpose is different other than mentioned.
	ix	The actual realizable value that is likely to be fetched upon sale of the property under consideration shall entirely depend on the demand and supply of the same in the market at the time of sale.
	x	In the course of the valuation, we were provided with both written and verbal information. We have however, evaluated the information provided to us by the client / company through broad inquiry, analysis and review but have not carried out a due diligence or audit of the information provided for the purpose of this

		engagement. Our conclusions are based on the assumptions, forecasts and other information given by / on behalf of the client / company.
	xi	We are independent of the client/company and have no current or expected interest in the client/company or its assets. The fee paid for our services in no way influenced the results of our analysis.
	xii	Our report is meant for the purpose mentioned above and should not be used for any purpose other than the purpose mentioned therein. The Report should not be copied or reproduced without obtaining our prior written approval for any purpose other than the purpose for which it is prepared.

VI	**DECLARATION – CUM - UNDERTAKING**
	I **Er. I. V. Ravi Anand** S/o Er. S. Varadarajan do hereby solemnly affirm and state that
a	I am a citizen of India.
b	I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
c	The information furnished in my valuation report dated **26.09.2024** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
d	I have personally inspected the property on **25.09.2024** The work is not sub contracted to any other valuer and carried out by myself.
e	Valuation report is submitted in the format as prescribed by the Bank.
f	I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
g	I have not been removed / dismissed from service/employment earlier.
h	I have not been convicted of any offence and sentenced to a term of imprisonment.
i	I have not been found guilty of misconduct in professional capacity.
j	I have not been declared to be unsound mind.
k	I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt.
l	I am not an undischarged insolvent
m	I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty.
n	I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
o	My PAN Card number as applicable is **ADDPR7615Q** & Service Tax number as applicable is **33ADDPR7615Q1Z0**
p	I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
q	I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
r	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
s	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
t	I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V-A signed copy of same to be taken and kept along with this declaration)
u	I am registered under Section 34 AB of the Wealth Tax Act, 1957
v	I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
w	My CIBIL score and credit worthiness is as per Bank's guidelines



x	I am the proprietor/ authorized official of the firm / company, who is competent to sign this valuation report	
y	I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.	
z	Further, I hereby provide the following information	
S No	**Particulars**	**Valuer's comment**
1	Background information of the asset being valued	As per Annexure I (3)
2	Purpose of valuation and appointing authority	To estimate the present market value of property for **Canara Bank, Kangeyam Branch**
3	Identity of the valuer and any other experts involved in the valuation;	Er. I. V. Ravi Anand BE., M Sc (REV)., MIE., FIV., Chartered Civil Engineer & Govt. Approved Valuer
4	Disclosure of valuer interest or conflict, if any;	This valuer has no direct or indirect interest in the property valued
5	Date of appointment	-
	Valuation date	25.09.2024
	Date of report	26.09.2024
6	Inspections and / or investigations undertaken	Inspections & investigations as per Annexures IV & V (23)
7	Nature and sources of the information used or relied upon;	Documents as per Annexures I (3), IV & V (23)
8	Procedures adopted in carrying out the valuation & valuation standards followed	Land - Market Approach & Comparable Sale Method Building – Cost Approach & Depreciated Replacement Cost Method
9	Restrictions on use of the report, if any;	As per Annexure V (17)
10	Major factors - that were taken into account during the valuation	Recent transactions of properties, supply & demand in the surrounding locality.
11	Major factors that were not taken into account during the valuation;	Nil
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.	As per Annexure V (20)

VII	**CODE OF CONDUCT**
	Integrity and Fairness
1	A valuer shall, 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 endeavor 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
	Professional Competence and Due Care
6	A valuer shall render at all times high standards of service, exercise due diligence, ensure 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 services 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
	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 of 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 valuer shall 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.
19	In any fairness opinion or independent expert 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 authorized by the authority, the registered valuer's 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 valuer's organization with which he/it is 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 term '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 work 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 properly 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 is 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.
	Miscellaneous
31	A valuer shall refrain from undertaking to review the work of another valuer of the same. Client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32	A valuer shall follow this code as amended or revised from time to time

Place	**Udumalpet**
Date	**26.09.2024**

J.V. Anand

Signature of the valuer

Name and Official Seal of the Approved Valuer

Engineer In-charge
Er. V. Thirumoorthi DCE LBS
Er. Ravi Anand & Associates
Mobile No. 98422 38848

Er. I. V. RAVI ANAND
B.E., DCM., M.Sc (REV)., MIE., FIV
Er. Ravi Anand & Associates
Chartered Engineers,Valuers & Consultants
Mobile : 98422 29498
E.Mail : ivravianand@gmail.com

Guide Line Rate as per www.tnreginet.net

Zone:	COIMBATORE	**Sub Registrar Office:**	KANGEYAM
Guideline Village:	KUTTAPALAYAM	**Revenue Village:**	KUTTAPALAYAM
Revenue District:	TIRUPPUR	**Revenue Taluka:**	KANGAYAM

Below Search results are as on 28-Sep-2024 04:43 PM

14 items found, displaying 1 to 10.
[First/Prev] 1, 2 [Next/Last]

Sr.No.	Survey/Subdivision No.	Guideline Value (□) (British Value)	Guideline Value (□) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	80/1	52/ Square Feet	560/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
2	80/2	52/ Square Feet	560/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
3	80/3A	600000/ Acre	1483000/ Hectare	Dry Garden Land Type -I	01-Jul-2024	-
4	80/3B1	52/ Square Feet	560/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
5	80/3B2A1A	52/ Square Feet	560/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
6	80/3B2A1B	52/ Square Feet	560/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
7	80/3B2A2	52/ Square Feet	560/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
8	80/3B2B	52/ Square Feet	560/ Square Metre	Residential Class II Type - I	01-Jul-2024	-

Sale instances based on online EC

GOVERNMENT OF TAMILNADU
REGISTRATION DEPARTMENT
தமிழ்நாடு அரசு
பதிவுத்துறை

Certificate of Encumbrance on Property
சொத்து தொடர்பான வில்லங்கச் சான்று

S.R.O /சா.ப.அ: Kangeyam	Date / நாள்: 28-Sep-2024
Village /கிராமம்:Kuttapalayam	Survey Details /சர்வே விவரம்: 80

Search Period /தேடுதல் காலம்: 01-Jan-2022 - 25-Sep-2024

Sr. No./ வ. எண்	Document No.& Year/ ஆவண எண் மற்றும் ஆண்டு	Date of Execution & Date of Presentation & Date of Registration/ எழுதிக் கொ டுத்த நாள் & தாக்க ல் 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
4	2220/2022	28-Mar-2022 28-Mar-2022 28-Mar-2022	Sale deed	1. ராதாகிருஷ்ணன்	1. பிரகாஷ்	-
	Consideration Value/கைமாற்றுத் தொகை: Rs. 62,000/-		Market Value/சந்தை மதிப்பு: Rs. 62,000/-		PR Number/முந்தைய ஆவண எண்: 3017/2012	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Plot Village & Street/கிராமம் மற்றும் தெரு: Kuttapalayam			**Survey No-Extent/புல எண்-விஸ்தீர்ணம்**: 80/3B2 - 1800.0 SQUARE FEET		
				Plot No./மனை எண் : 41		
	Boundary Details: கிழக்கு - மனை எண்.40, மேற்கு - மனை எண்.42, வடக்கு - 28 அடி அகல கிழமேல் லே அவுட் ரோடு, தெற்கு - தங்கவேல் பாக பூமி			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: குட்டப்பாளையம் கிராமம், ரீ.ச.80 நெ.பு.ஹெக்.3.56.00. தற்போது உட்பிரிவின்படி ரீ.ச.80/3பி2 நெ.பு.ஹெக்.1.11.02க்கு 1.53 பட்டா எண்.851. (இது முன்பு பழையகோட்டை கிராமம், பழைய க.ச.868 நெ.பு.ஏ.11.55 என்பவையாகும்.) இதில், தங்கவேல் பாக பூமிக்கும் வடக்கு, தென்வடல் வண்ப்பாதைக்கும் கிழக்கு, துரைசாமி பூமிக்கும் தெற்கு, க.ச.867, 870 காலைகளுக்கும் மேற்கு. இதன் மத்தியில் பு.ஏ.2.87. இந்த பூமியை சின்னம்மன் நகர்-ல் உள்ளதும், இன்று நான் தங்களுக்கு சுத்தக்கிரயமும், சுவாதினமும், செய்து கொடுப்பதுமான மனை எண்.41 க்கு செக்குபந்தியும் அளவுகளும் இதன் மத்தியில் வடபுறம் கிழமேல் 30 அடி, தென்புறம் கிழமேல் 30 அடி, மேல்புறம் தென்வடல் 60 அடி, கிழபுறம் தென்வடல் 60 அடி. இதற்கு 1800 சதுரடி (167.29 ச.மீ.) இந்தளவுள்ள இடமும். மேற்படி மனையிடத்திற்கு சின்னம்மன் நகர் லேஅவுட்டில் விடப்பட்டடுள்ள அனைத்து ரோடுகளின் வழியாகவும், மாமூல் தடங்களின் வரியாகவும் நீங்களும் உங்களது நீங்களும் உங்களது வாரிசு வகையராக்களும் வண்டி, வாகனம், கால்நடை, ஜனங்கள் வகையரா மற்றும் இதர கனரக வாகனங்கள் சென்று வந்து கொள்ளும் தடபாத்தியம் சகிதம் மேற்படி சொத்து காங்கயம் ஊராட்சி ஒன்றியத்துக்குட்பட்ட பழையகோட்டை ஊராட்சி எல்லைக்குட்பட்டது. மேற்படி சொத்தில் கட்டிடம் எதுமில்லை.		
10	3401/2023	22-May-2023 22-May-2023 22-May-2023	Sale deed	1. மணி	1. பிரியா	-
	Consideration Value/கைமாற்றுத் தொகை: Rs. 91,000/-		Market Value/சந்தை மதிப்பு: Rs. 91,000/-		PR Number/முந்தைய ஆவண எண்: 1207/2016	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Plot Village & Street/கிராமம் மற்றும் தெரு: Kuttapalayam			**Survey No-Extent/புல எண்-விஸ்தீர்ணம்**: 80/3B2A - 1800.0 SQUARE FEET		
				Plot No./மனை எண் : 45		
	Boundary Details: கிழக்கு - மனை எண்.44, மேற்கு - மனை எண்.46, வடக்கு - 28 அடி அகல கிழமேல் லேஅவுட் ரோடு, தெற்கு - லோகநாதன், தேவராஜ் இவர்களது பாக பூமி			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: குட்டப்பாளையம் கிராமம், ரீச.80 தற்போதைய சரியான உட்பிரிவு எண்.80/3பி நெ. பு.ஹெக்.1.16.00க்கு தீரு.1.60. (இது முன்பு பழையகோட்டை கிராமம் பழைய கச.868 நெ. பு.ஏ.11.55 என்பதில் அடங்கும்). இதில் இதன் மத்தியில் பு.ஏ.2.87. இந்த விஸ்தீர்ணமுள்ள பூமியில் அமைந்துள்ள "சின்னம்மன் நகர்"-ல் உள்ளதும், இன்று நான் தங்களுக்கு சுத்தக்கிரயமும் சுவாதீனமும் செய்து கொடுப்பதுமான மனை எண்.45. இதன் மத்தியில் இருபுறமும் கிழமேல் 30 அடி, இருபுறமும் தென்வடல் 60 அடி இதற்கு 1800 சதுரடி (167.28 ச.மீ) அளவுள்ள காலியிடம் பூராவும் மாமூல் தடங்கள் சகிதம். மேற்படி மனை எண்.45 என்பது ரீசர்வே எண்.80/3பி2ஏ நெ. காலைக்கு கட்டுப்பட்டது		

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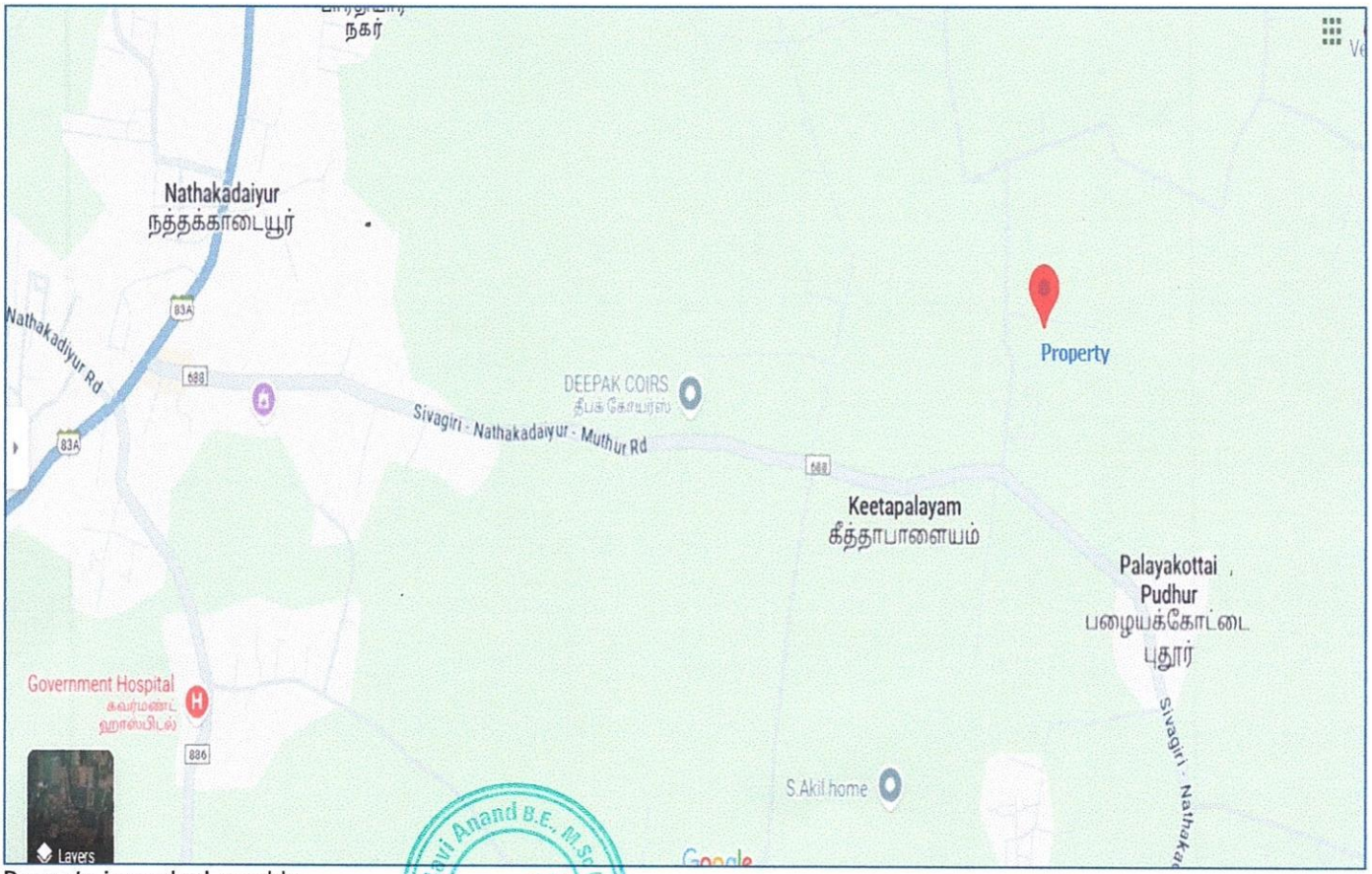
Extract from http://Google Maps/





Property is marked roughly

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