BEST ASSOCIATES

Er.Subramani B.E., AMIE., FIV.,
Approved Valuer No: F/8059

VALUATION REPORT

Er. P.Subramani B.E., AMIE., FIV
Approved Valuer No: F/8059
Chartered Engineer,
Govt. Approved Valuer,
Regd.Valuer for
Income Tax, Wealth Tax &
Gif tax

Office Address:
Er. P. Subramani
Door No.2/21, Ground Floor,
Haroon Building,
Viswanathapuram 1st street,
Rengarajapuram,
Kodambakkam,
Chennai-600024. .
Mobile No –
044-24348945 &
044-79632901
Cell No.98425 45009 &
98421 45059.
bestche2017@gmail.com

Panel Valuer for Banks
Income Tax, Wealth Tax,
State Bank of India,
Canara Bank,
Bank of India,
LIC, LIC, HFL
Indian Overseas Bank.
Indian Bank,
Union Bank,
City Union Bank,
Lakshmi Vilas Bank Ltd,
Karur Vysya Bank,
Canfine Home Ltd,
Jammu & Kashmir Bank,
Punjab National Bank

Name of the Bank	**Canara Bank, ARM - 2 Branch, Chennai- 600 002,**
Name of the Owner	**Mrs. P. Radhabai, W/o. Mr. N. Pannerselvam,**
Location of the Property	**Old S.No. 288/4, Patta No.546, Patta S.No. 288/10, Door No. 44/1, Naduvarambakkam Village, Now Thatchur-2 Village, Ponneri Taluk & SRO, Tiruvallur District - 601 204,**
Total Extent of Land	**12373.218 Sq. ft(or) 28.405 Cent**



	As per Actual
Guide Line Value	**Rs. 1,28,04,300.00**
Present Market Value	**Rs. 1,39,00,000.00**
Forced Sale Value	**Rs. 1,11,00,000.00**
Realizable Value	**Rs. 1,25,00,000.00**

BEST ASSOCIATES

Er.P.SUBRAMANI B.E., AMIE., FIV.,
Approved Valuer No: F/8059
Income / Wealth Tax – 1/467

Chennai Office Address:
Door.No.2/21, Haroon Building, Ground Floor,
Vishwanathapuram 1st street,
Rangarajapuram,
Kodambakkam,
Chennai - 600024.
Mobile No: 044-24348945 & 044-79632901
(Regd. Office : 2, Subramaniyapuram Road, Palani)

Income Tax, Wealth Tax,
State Bank of India,
Canara Bank,
Punjab National Bank.
Union Bank,
Indian Overseas Bank,
Jammu & Kashmir Bank,
Canfine Home Ltd,
Karur Vysya Bank,
DBS Bank Ltd,
City Union Bank,
LIC, LIC-HFL
City Union Bank,

Ref No: IV - 107 / CB / 2025-26 **Date: 16.06.2025**

To,

The Assistant General Manager,
Canara Bank, ARM - 2 Branch,
Chennai- 600 002,

Valuation Report
On Immovable Properties

Pursuant to the request from The Assistant General Manager, Canara Bank, ARM - 2 Branch, Chennai- 600 002, the said property located at Old S.No. 288/4, Patta No.546, Patta S.No. 288/10, Door No. 44/1, Naduvarambakkam Village, Now Thatchur-2 Village, Ponneri Taluk & SRO, Tiruvallur District - 601 204, which is said to be owned by Mrs. P. Radhabai, W/o. Mr. N. Pannerselvam, the said property has been inspected on 13.06.2025 for the purpose of assessing the present market value.

The following documents were produced before me for scrutiny. (Xerox Copy)

1 Previous valuation report given by Er. G. Balamurugan, Dated 14.08.2023.

Based upon the actual observation and also the particulars provided to me, detailed valuation report has been prepared and furnished in the following annexure I & II after giving careful consideration to the various important factors like the specification, present condition, age, future life, replacement cost, depreciation, potential for marketability.,

I am of opinion that	**As per Actual**
1. The Guide line Value of the property is	**Rs. 1,28,04,300.00**
2. The Open market value of the property is	**Rs. 1,39,00,000.00**
3. The Forced sale value of the property is	**Rs. 1,11,00,000.00**
4. The Realizable market value of the property is	**Rs. 1,25,00,000.00**

It is declared that

1. The property inspected on 13.06.2025 .
2. I have no direct or indirect interest in the property valued
3. Further the information and other details given above in the annexure are true to the best of my knowledge and belief
4. The legal aspect like verification of impersonation of a personal or forgery of original document do not cum under the scope of valuation.

Station : Chennai **Signature of valuer**
Date : 16.06.2025 **with seal**

VALUATION OF PROPERTY (LAND & BUILDING)
REPORT ON VALUATION
PART –A (BASIC DATA)

I	Purpose of valuation	To Assess the fair market value of the property for Canara Bank, ARM - 2 Branch, Chennai- 600 002,
1	Date of Inspection	13.06.2025
	Date on which the valuation is made	16.06.2025
2	Name of the reported owner(s) and his their address(es)with phone no.(details of share of each owner in case of join to ownership)and address with phone number	**Name of the Owner:** Mrs. P. Radhabai, W/o. Mr. N. Pannerselvam,
3	Document produced for Perusal 1 Previous valuation report given by Er. G. Balamurugan, Dated 14.08.2023.	
4	Brief Description of the Property Taken for valuation The above said property is Old S.No. 288/4, Patta No.546, Patta S.No. 288/10, Door No. 44/1, Naduvarambakkam Village, Now Thatchur-2 Village, Ponneri Taluk & SRO, Tiruvallur District - 601 204, The Surrounding Area is Residential Area. Civic amenities are all available morethan 2 Km	
5	Scope of valuation	
	Land Area: **Doc.Area** 12,632.40 Sq. ft Patta Area 12373.218 Total Land Extent Area = **12,373.22 Sq. ft (or) 28.41 Cent**	
6	If this report is to be used for any bank purpose, state the name of the bank and branch, if known	Canara Bank, ARM - 2 Branch, Chennai- 600 002,

II. DESCRIPTION OF THE PROPERTY

1	Postal Address of the property with pin code	Old S.No. 288/4, Patta No.546, Patta S.No. 288/10, Door No. 44/1, Naduvarambakkam Village, Now Thatchur-2 Village, Ponneri Taluk & SRO, Tiruvallur District - 601 204,
2	City /Town	Village
	Residential Area	Residential Area
	Commercial Area	-
	Industrial Area	Industrial Area
	Agricultural Area	.
3	Classification of area High/ Middle/Poor Urban/ Semi Urban/Rural	Middle Rural
4	Coming under corporation limit /village panchayat/municipality	Panchayat Union & CMDA
5	Whether covered under any State/Central Govt. enactment (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 plat is contemplated.	No
7	**Location of property**	
	S.F No/T.S No/R.S No	Old S.No. 288/4, Patta No.546, Patta S.No. 288/10,
	Door No.	Door No. 44/1,
	Village/Block	Naduvarambakkam Village, Now Thatchur-2 Village,
	Taluk	Ponneri Taluk & SRO,
	Mandal /District /Municipality /Corporation	Tiruvallur District - 601 204,

8	**Boundaries of the property**	**As per Deed EC**	**As per Actual**
	North	Property belongs to Devi Farm	Vacant Land
	South	Property belong to Sivaji	Vacant Land
	East	Amoor Road	Road
	West	S.No. 288/10	Vacant Land
	Extent	12,632.40 Sq. ft (or)	29.00 Cent
	Total Extent of the plot	12,373.22 Sq. ft (or)	28.41 Cent
9	Latitude, Longitude and coordinates of the site	**13°16'50.8"N 80°09'58.0"E 13.280778, 80.166111**	
10	Property tax receipt referred assessment number tax amount	Details not mentioned	
	Receipt in the name of	-	
11	Electricity service connection consumer number	Details not mentioned	
	In the name of	-	
12	Property Is presently occupied by owner/tenants/both/vacant	Owner Occupied	
13	If tenanted fully, what is the gross monthly rent?	-	
14	If occupied by both By assuming the entire building is let out, What is the probable monthly rent? What is the advance amount?	-	

PROCEDURE OF VALUATION

As per Actual

	Valuation Details	Discussed in part B,C,D,E&F
1	FSI = 10,927.00 /12632.40 0.86	2. Plot coverage = 10,927.0 /12632.40 86%

PART B –LAND

1	Dimension of the site	1a) As perFMB	1b) As per Actual
	North	32.2 M	32.2 M
	South	32.2 M	32.2 M
	East	35.0 M	35.0 M
	West	37.2 M	37.2 M
	Total Extent of the plot (As per deed)	12,632.40 Sq. ft	
	Total Extent of the plot (As per patta)	12,373.22 Sq. ft (or)	28.41 Cent
2	Extent of site(least of 1a &1b)	12,373.22 Sq. ft (or)	28.41 Cent
	Size of Plot	**1a) As perFMB**	**1b) As per Actual**
	North & South	Details Above Mentioned	Details Above Mentioned
	East & West		
	Total Extent of the plot	12373.22 Sq. ft (or)	28.41 Cent
3	Characteristics of the site		
	* What is the Character of locality	Residential Area / Industrial	
	* What is the classification of the locality	Middle Class	
	Development of surrounding areas possibility of frequent flooding /sub merging	Developing Area	
	Feasibility to the civic amenities like school, hospital, bus stop, market etc.,	Available	
	Level of the land with topographical conditions	Levelled	
	Shape of Land	Irregular Shape	
	Type of use to which it can be put any usage restriction	Industrial	
	Is plot in town planning approved layout	Details not furnished	
	Corner Plot or intermittent plot	Intermittent Plot	
	Type of road available at present	Bitumen Road	

	* Road facilities are available?	Available
	* It is a land Locked land? * Water potentiality	No Available
	What is the width of the road? Width of road - is it below 20ft or more than 20 Ft	15 Feet Road
	Underground sewerage system	Septic Tank
	Is power supply available at the site?	Available
	Advantages of the site	Nil
	Special remarks ,if any, like threat of acquisition land for public service purpose ,road widening or applicability of CRZ provision etc (Distance from sea- coast/tidal level must be incorporated)	Nil
	* Any factors which affect the marketability of the land	No
	* Type of land Accessibility	Road
4	Value on adopting GLR (Guideline rate)	
	i. Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed)	**Rs. 60,00,000.00** / Acre
	ii. value of land by adopting GLR 0.2841 Acre x Rs. 60,00,000.00	**Rs. 17,04,300.00**
5	Value by Adopting PMR (prevailing market rate)	Residential Property ranging from Rs.1,00,00.00 / Cent to Rs.4,00,000.00 / Cent.Since its larger extent & adjacent to high tension cable. So, I have considered 25 % of Market value Rs.1,00,000.00 /Cent
	Prevailing market area (along with the details/reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)	I have considered of Market Value. Rs.1,00,000.00 /Cents
	Unit rate adopted in this valuation after 28.41 Cents x Rs. 1,00,000 /Cent	Rs. 28,40,500.00 Say **Rs. 28,40,000.00**

PART C BUILDINGS

1	Types of Building Residential / Commercial / Industrial		Industrial Building		
2	Type of construction Load bearing /RCC / Steel framed / Framed Structure		RCC FramedStructure		
3	Quality of Construction Superior/I class/II class		II Class		
4	Appearance of building Common/ Attractive/Aesthetic		Common		
5	Maintenance / Condition of the building Exterior: New One / Excellent / Good / Normal Average / Poor		Normal		
6	Interior : New one /Excellent/Good/Normal Average /Poor		Normal		
7	Plinth Area: AS per IS 3861-1975		**As per Approval**		**As per Actual**
	G.F (Main Building)	RCC	-	Sq.ft	3,461.00 Sq.ft
	F.F (Main Building)	RCC	-	Sq.ft	2,919.00 Sq.ft
	G.F (Worker's Room)	RCC	-	Sq.ft	2,142.00 Sq.ft
	G.F (Worker's Room)	RCC	-	Sq.ft	340.00 Sq.ft
	G.F (Shed)	ACC	-	Sq.ft	1,480.00 Sq.ft
	G.F Store Room	Mangalore Tiles	-	Sq.ft	585.00 Sq.ft
	Total		-	Sq.ft	10,927.00 Sq.ft

8	No of Floors and height of each floor including basement if any	G.Floor + F.Floor

As per Actual

S.No	Floor	Year of construction	Roof	Plinth Area			
				Main Portion A (Sq Ft)	Cantilevered Portion B (Sq Ft)	**Total A+ 50%of B (Sq Ft)**	
1	G.F (Main Building)	2012	RCC	3,461.00	-	3,461.00	Sq.Ft
2	F.F (Main Building)	2012	RCC	2,919.00	-	2,919.00	Sq.Ft
3	G.F (Worker's Room)	2018	RCC	2,142.00	-	2,142.00	Sq.Ft
5	G.F (Worker's Room)	2018	RCC	340.00	-	340.00	Sq.Ft
6	G.F (Shed)	2012	ACC	1,480.00	-	1,480.00	Sq.Ft
7	G.F Store Room	2012	Mangalore Tiles	585.00	-	585.00	Sq.Ft
					Total	**10,927.00**	Sq.Ft

9 Drawing approval : Details not furnished

a). Date of issue and validity of layout of Approved map/plan = Not known

b). Approved map Plan issuing authority = Not known

c). Whether genuineness or authentic of approved map/plan is verified? = Not Verified

d). Any other comments by our empaneled valuers on authentic of approval plan?=No

e). (Discuss on the building approval, reference, violation observed, Consequence of violation etc.)

10 Value of Building is estimated by adopting suitable unit plinth area rate depending upon the specifications. Depreciation is calculated by Straight line method assuming a salvage value of 10%

1. VALUATION OF BUILDING

	DESCRIPTION	G.Floor		
	Specification Floor finish	RCC Framed Strcture		
	Superstructure	Brick Work		
	Roof	RCC		
	Doors &Window	Country Wood		
	Weathering coarse	-		
	Roof	RCC	RCC	ACC & MT Roof
	Year of Construction	2018	2012	2012
	Age of the Building	7	13	13
	Expected Life of the Building	53	47	27
	Total Life of the Building	60	60	40

As per Actual

	Particulars Of items	Plinth area in Sq ft	Roof	Year Of Constructio n	Replacem ent Rate	Replacement cost Rs.	Depreciation in RS.	Net value after depreciation Rs.
1	G.F (Main Building)	3,461.00	RCC	2012	1,500.00	51,91,500.00	10,12,342.50	41,79,157.50
2	F.F (Main Building)	2,919.00	RCC	2012	1,500.00	43,78,500.00	8,53,807.50	35,24,692.50
3	G.F (Worker's Room)	2,142.00	RCC	2018	1,200.00	25,70,400.00	2,69,892.00	23,00,508.00
4	G.F (Worker's Room)	340.00	RCC	2018	1,200.00	4,08,000.00	42,840.00	3,65,160.00
5	G.F (Shed)	1,480.00	ACC	2012	300.00	4,44,000.00	1,29,870.00	3,14,130.00
6	G.F Store Room	585.00	Mangalore Tiles	2012	300.00	1,75,500.00	51,333.75	1,24,166.25
							Total	1,08,07,814.25
							Say	**1,09,00,000.00**

PART D AMENITIES & EXTRA ITEMS **(Value after depreciation)** (Amount in Rs)

1	Portico	**-**
2	Ornamental Front /Pooja door	**-**
3	Sit out /verandah with steel grills	-
4	Extra steel /collapsible gate	-
5	Open Staircase	-
6	Wardrobes, showcase, wooden cupboard & False Celing & Modular Kitchen	-
7	Glazed tiles	-
8	Extra sinks and bath tub	-
9	Marble /Ceramic tiles flooring	-
10	Interior decorations	-
11	Architectural elevation works	-
12	False Ceiling Work for Office Room	-
13	Paneling Work	**-**
14	Aluminum Work	-
15	Aluminum hand rails	**-**
16	Separate lumper room	-
17	Separate toilet room	-
18	Separate Water tank /Sump	-
19	Any other	-
TOTAL PART D AMENITIES & EXTRA ITEMS		**-**

PART E SERVICES **(Value after depreciation)** (Amount in Rs)

1	Water supply arrangements Drainage Arrangements	2,00,000.00
	Deep bore	-
	Sump Arrangements	-
	Motor	-
	Corporation Tap	-
	Underground level Sump	-
2	Drainage arrangements	-
	Septic Tank	-
	Underground Sewerage	-
3	Compound Wall	-
4	Pavements	-
5	Steel Gate	-
6	E.B Deposits, Water deposits. drainage Deposits etc.,	-
	Electrical Fittings & others	-
	Types of Wiring	-
7	No of light points	-
	Fan Points	-
	Spare plug points	-
	Any other item	-
	No. of water closets and their type	-
8	No. of wash basins	-
	No.of bath tubs	-
	Water meter,taps etc	-
9	Lift	-
TOTAL PART E AMENITIES & EXTRA ITEMS		**2,00,000.00**

As per Actual

Part	**Description**	**Value of adopting**	
		GLV (Rs)	**PMR (Rs)**
B	Land	17,04,300.00	28,40,000.00
C	Building	1,09,00,000.00	1,09,00,000.00
D	Extra Items	-	-
E	Service	2,00,000.00	2,00,000.00
	Total	**1,28,04,300.00**	1,39,40,000.00
	Say	-	1,39,00,000.00
	Factors favoring for an additional value		-
	Factors favoring for an Less value		-
	Present market value		**Rs. 1,39,00,000.00**

IV. (Valuation: Here the approved valuer should discuss detail his approach to valuation of property and indicate how the property has been arrived at, supported by necessary calculation. Also, such aspect as

i. Salability	-	Normal
ii. Likely rental valuers in future	-	Yes
iii.Any likely income it may generate, may be discussed	-	No

V As a result of my appraisal and analysis, it is my considered opinion that

As per Actual

The Present Markert Value **Rs. 1,39,00,000.00** (Rupees One Crore Thirty Nine Lakhs Only)

The book value of the above property not known and
The Guideline value is **Rs. 1,28,04,300.00** (Rupees One Crore Twenty Eight Lakhs Four Thousand Three Hundred Only)

The Distressed value is **Rs. 1,11,00,000.00** (Rupees One Crore Eleven Lakhs Only)

The Realizable value is **Rs. 1,25,00,000.00** (Rupees One Crore Twenty Five Lakhs

PART G CERTIFICATE

1. It is hereby certified that in my opinion

i. The Present Market Value of the Property discussed in the report (above) adopting prevailing market rate for land is
Rs. 1,39,00,000.00 (Rupees One Crore Thirty Nine Lakhs Only)

ii. The Forced sale value of the property is Estimated as 20 % less than the present market value is
Rs. 1,11,00,000.00 (Rupees One Crore Eleven Lakhs Only)

iii. The Realizable sale value of the property is Estimated as 10 % less than the present market value is
Rs. 1,25,00,000.00 (Rupees One Crore Twenty Five Lakhs Only)

2. Number of title deed(s) involved in this property is Refer Page No: 2

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

4. Value varies with purpose and date of Valuation, This report is not to be referred if the purpose is different other than mentioned in I(1)

5. The property was inspected on 13.06.2025

6. The legal aspect was not considered in this valuation.

7. This valuation work was/has been under taken by the valuer based upon the request from the **The Assistant General Manager, Canara Bank, ARM - 2 Branch, Chennai- 600 002,**

Place : Chennai
Date : 16.06.2025 **(Panel Valuer)**

Enclosures:

Declaration from Valuer
Model code of conduct of Value
Guideline value.
Encumbrance certificate
Patta
FMB
Google Map
Photograph

Appendix-I
DECLARATION FROM VALUERS

I hereby declare that

- The information furnished in my valuation report dated 16.06.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct interest or indirect interest in the property valued.
- I have personally inspected the property on 13.06.2025.
- The Work is not subcontracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report. is in conformity to the "Standards" enshrined for valuation in the Part - B of the Handbooks to the best of my ability.
- 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.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank.(Annexure III-A signed copy of same to be taken and kept along with this declaration.
- I am registered under Section 34AB of the Wealth Tax Act, 1957.
- I am the proprietor/partner/authorized official of the firm/company, who is competent to sign this Valuation report
- Further, I hereby provide the following information

S.No.	Particulars	Valuer Comments
1	Background information of the asset being valued.	Commercial Property
2	Purpose of valuation and appointing authority.	To Assess the fair market value of the property.
3	Identity of the valuer and any other experts involved in the valuation.	Nil
4	Disclosure of valuer interest or conflict ,if any	Nil
5	Date of appointment, valuation date and date of report.	Date of Appointment: 10.06.2025 Valuation Date – 13.06.2025 Date of Report–16.06.2025
6	Inspections and/or investigations undertaken.	Investigation under taken in surrounding area of the applicant Property.
7	Nature and sources of the information used or relied upon	Market Enquires
8	Procedures adopted in carrying out the valuation and valuation standards followed.	Land & Building Method (Land by Using Market Approach Method & Building by Cost Approach method)
9	Restrictions on use of the report, if any	Canara bank, only (Refer 1st Page)
10	Major factors that were taken into account During the valuation.	Market Rate of the land in Surrounding area &Specification of Building.
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.	Nil

Date: 16.06.2025
Place : Chennai. SIGNATURE

APPENDIX V
MODEL CODE OF CONDUCT FOR VALUERS
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 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 endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situation.
4. A valuer shall refrain from being involved in any action that would that 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, 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 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 service 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 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 service.
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) Regulation, 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 expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association withthe 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 specificor 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 inspection and investigations carried out by the 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 tribal, appellate tribunal, the registered valuersorganisation 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 the same meaning as defined in clause(77) of section 2 of the Companies Act,2013(18 of2013).
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 restriction.

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 authority or the registered valuer organization discredits the profession.

Date: 16.06.2025.
Place : Chennai. SIGNATURE

Guideline Value

Guideline Search

Search Criteria :

Zone:	CHENNAI	Sub Registrar Office:	PONNERI
Guideline Village:	THACHOOR_2	Revenue Village:	THATCHUR 2
Revenue District:	TIRUVALLUR	Revenue Taluka:	PONNERI
Street/ Survey Number:	288		

19 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	288/10	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
2	288/10A	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
3	288/10B	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
4	288/1A	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
5	288/1B	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
6	288/2	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
7	288/3	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
8	288/4A	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
9	288/4B	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-
10	288/4C	6000000/ Acre	14826000/ Hectare	Dry Well Irrigaiton Type - I	01-Jul-2024	-

Encumbrance's certificate:

GOVERNMENT OF TAMILNADU

REGISTRATION DEPARTMENT

தமிழ்நாடு அரசு

பதிவுத்துறை

Certificate of Encumbrance on Property

சொத்து தொடர்பான வில்லங்கச் சான்று

S.R.O /சா.ப.அ: Ponneri	Date / நாள்: 11-Jun-2025
Village /கிராமம்:Neduvaranpakkam	Survey Details /சர்வே விவரம்: 288

Search Period /தேடுதல் காலம்: 01-Jan-2005 - 11-Oct-2023

3600/2005	28-Jul-2005 28-Jul-2005 28-Jul-2005	Settlement-family members	1. N. பன்னீர்செல்வம்	1. P. ராதாபாய்	-
Consideration Value/கைமாற்றுத் தொகை: Rs. 20,00,000/-		Market Value/சந்தை மதிப்பு: Rs. 20,00,000/-		PR Number/முந்தைய ஆவண எண்: /	
Document Remarks/ ஆவணக் குறிப்புகள் :	கணவன் தன் மனைவிக்கு செட்டில்மெண்ட்.				
Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: LAND WITH BUILDING			Property Extent/சொத்தின் விஸ்தீர்ணம்: ஏக் 1.76 ல் ஒரு பகுதியான 0.29 செண்ட்		
			2		
Village & Street/கிராமம் மற்றும் தெரு: Neduvaranpakkam, ***			Survey No./புல எண் : 288/10, 288/4		
Boundary Details: (வ) ல் தேவிபார்ம் நிலம், (தெ) ல் சிவாஜி நிலம், (கி) ல் ஆமூர் போகும் பாதை, (மே) ல் இதே ச.எண் 288/10 ஏக் 0.12 செண்ட் தேவிபார்ம் கிரையம் பெற்ற நிலம்			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: ஏக் 0.29 செண்ட் நிலம் மற்றும் மேற்படி நிலத்தில் உள்ள ஏ.சி.சி. மூடிய கட்டிடம், தறி இயந்திரங்கள், வினஸ் வாஷிங் இயந்திரம் டபுளிங் இயந்திரம் கோன் ஒயன்டிங் மற்றும் மும்முனை மின் இணைப்பு உள்பட.		
9798/2014	12-Sep-2014	Deposit of Title	1. P. ராதாபாய்	1. கேனராபேங்க் சென்னை கிளை	-
			4		

	12-Sep-2014 12-Sep-2014	Deeds If loan is repayable on demand			
Consideration Value/கைமாற்றுத் தொகை: Rs. 1,50,00,000/-		Market Value/சந்தை மதிப்பு: -		PR Number/முந்தைய ஆவண எண்: 1331/ 4, 3896/ 96, 4253/ 92, 482/ 96	
Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Agricultural Land			Property Extent/சொத்தின் விஸ்தீர்ணம்: ஏக் 0.29 செண்ட்		
Village & Street/கிராமம் மற்றும் தெரு: Neduvaranpakkam, ***			Survey No./புல எண் : 288/10B, 288/4		
Boundary Details: (வ) ல் தேவி :பார்ம் லேண்ட், (தெ) ல் சிவராஜ் லேண்ட், (கி) ல் ஆமூர் லேண்ட், (மே) ல் தேவி :பார்ம் லேண்ட்					

Patta:

தமிழ்நாடு அரசு

வருவாய் மற்றும் பேரிடர் மேலாண்மைத் துறை

நில உரிமை விபரங்கள் : இ. எண் 10(1) பிரிவு

மாவட்டம் : திருவள்ளூர் **வட்டம் : பொன்னேரி**

வருவாய் கிராமம் : தச்சூர் 2 **பட்டா எண் : 546**

உரிமையாளர்கள் பெயர்

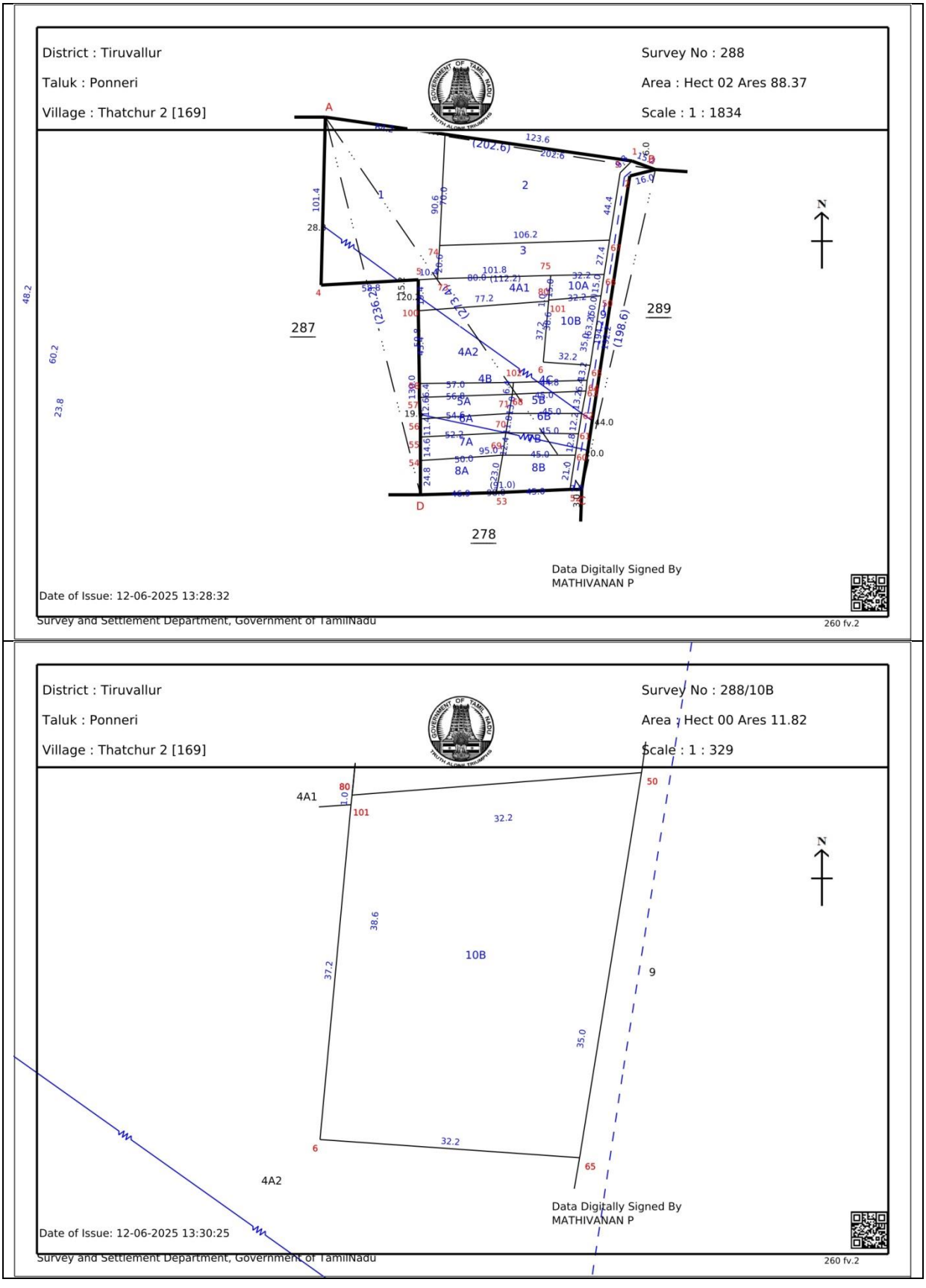
1. என். பன்னீர்செல்வம் மனைவி ப்பி. ராதாபாய்

புல எண்	உட்பிரிவு	புன்செய்		நன்செய்		மற்றவை		குறிப்புரைகள்
		பரப்பு	தீர்வை	பரப்பு	தீர்வை	பரப்பு	தீர்வை	
		ஹெக் - ஏர்	ரூ - பை	ஹெக் - ஏர்	ரூ - பை	ஹெக் - ஏர்	ரூ - பை	
288	10B	0 - 11.50	0.33	--	--	--	--	D1415/3157--- ----- - Digitally signed:Shanmugam S Tahsildar 06/01/2016 03:45:40:PM
		0 - 11.50	0.33					

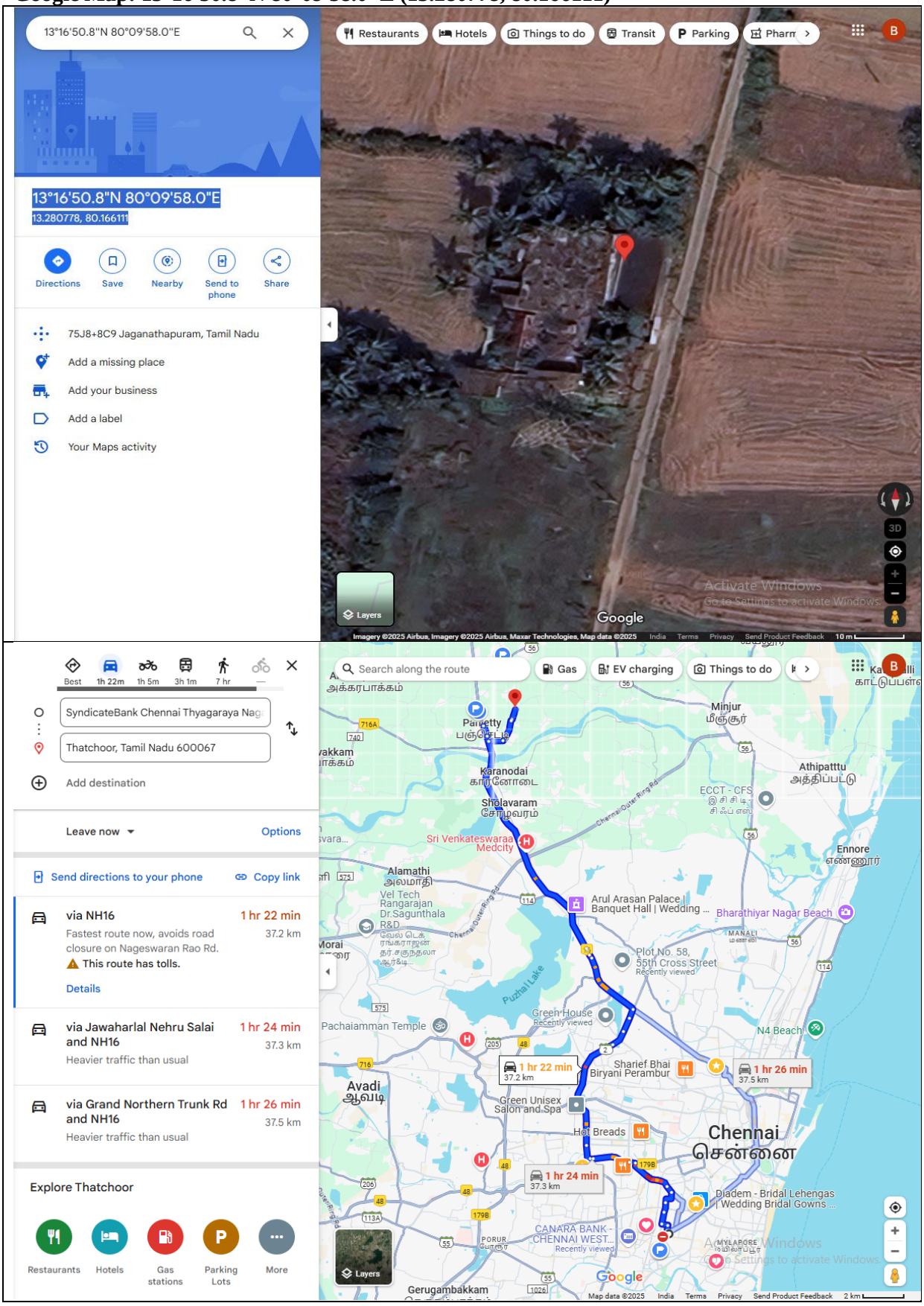
குறிப்பு :

1. மேற்கண்ட தகவல் / சான்றிதழ் நகல் விவரங்கள் மின் பதிவேட்டிலிருந்து பெறப்பட்டவை. இவற்றை தாங்கள் **https://eservices.tn.gov.in** என்ற இணைய தளத்தில் **S/01/04/169/00546/60905** என்ற குறிப்பு எண்ணை உள்ளீடு செய்து உறுதி செய்துகொள்ளவும்.
2. இத் தகவல்கள் 11-06-2025 அன்று 06:45:48 PM நேரத்தில் அச்சடிக்கப்பட்டது.
3. கைப்பேசி கேமராவின் 2D barcode படிப்பான் மூலம் படித்து 3G/GPRS வழி இணையதளத்தில் சரிபார்க்கவும்

FMB:


District : Tiruvallur
Taluk : Ponneri
Village : Thatchur 2 [169]
Survey No : 288
Area : Hect 02 Ares 88.37
Scale : 1 : 1834
287
289
278
Data Digitally Signed By
MATHIVANAN P
Date of Issue: 12-06-2025 13:28:32
Survey and Settlement Department, Government of TamilNadu
260 fv.2
District : Tiruvallur
Taluk : Ponneri
Village : Thatchur 2 [169]
Survey No : 288/10B
Area : Hect 00 Ares 11.82
Scale : 1 : 329
4A1
10B
4A2
Data Digitally Signed By
MATHIVANAN P
Date of Issue: 12-06-2025 13:30:25
Survey and Settlement Department, Government of TamilNadu
260 fv.2

Google Map: 13°16'50.8"N 80°09'58.0"E (13.280778, 80.166111)

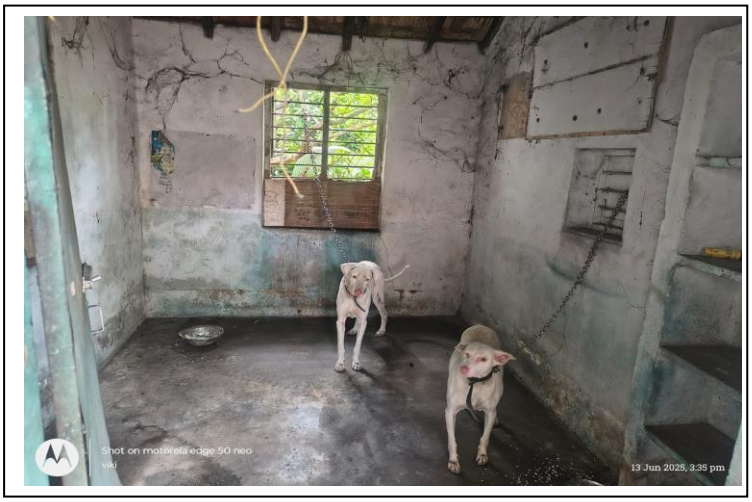


Photos:


Jaganathapuram, Tamil Nadu, India
75J7+2x2, Jaganathapuram, Tamil Nadu 600067, India
Lat 13.28066° Long 80.166129°
13/06/2025 03:36 PM GMT +05:30
Google






Shot on motorola edge 50 neo
13 Jun 2025, 3:35 pm



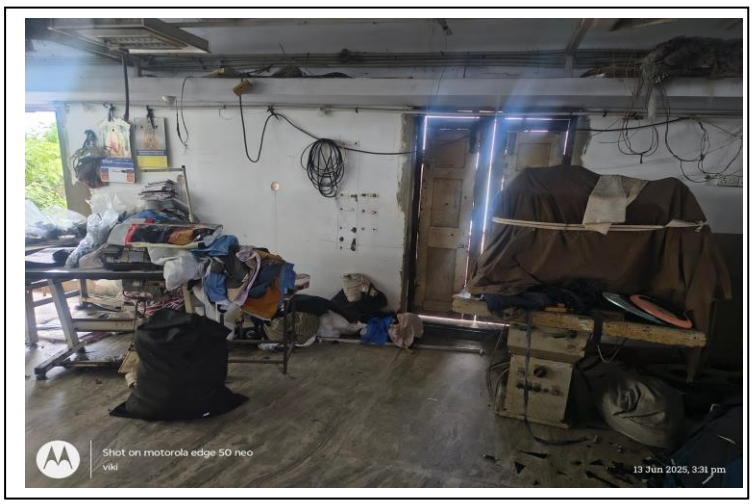

Shot on motorola edge 50 neo

Photos:






Shot on motorola edge 50 neo
viki
13 Jun 2025, 3:31 pm


Shot on motorola edge 50 neo
viki
13 Jun 2025, 3:31 pm


WE BANK WITH
Canara Bank
G P ROAD BRANCH
Shot on motorola edge 50 neo
viki
13 Jun 2025, 3:30 pm


Shot on motorola edge 50 neo
viki
13 Jun 2025, 3:28 pm