

VALUATION REPORT

Name of the Bank & Branch	**:**	Canara Bank, ARMB Teynampet Branch, Chennai.
Name of the Borrower	**:**	**Mr.V.Prathap**
Address of the Property	**:**	Flat No.S1,Second Floor ,***"Sai Pranav Apartment"***, Plot No.5,Sri Sai Nagar (As Per Doc.),Sri Sai Nagar- II (As Per Plan), Meppur Village, Poonamallee Taluk, Thiruvallur District. Pin Code – 600 123.
Value of the Property	**:**	**Rs.23,92,000/-**

By

ER. G. MAHARAJAN, B.E.(CIVIL), M.TECH (STRUC),

M.SC(REV) MIE, FIV, IIT ARB.,

Govt. Regd. Valuer (Income Tax, Wealth Tax, Gift Tax),

Chartered Engineer & Approved Valuer.

[Panel Valuer for SBI, Canara Bank, Union Bank of India, UCO bank, Punjab National Bank, SIDBI, LICHFL, Can Fin Homes, GICHFL, Indian Oil Corporation, HUDCO and National Insurance]

Office Address: Flat No.A, Ground Floor, Geethanjali Complex, Block No.M19, Indira Colony, 2nd Street, Ashok Nagar, Chennai – 600 083.

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G.MAHARAJAN B.E.(Civil), M.Tech (Struc), MSc (Valuation), FIV, MIE, IIT Arb.,

Govt. Regd. Valuer (Wealth Tax & Income Tax) C.No.2142/CCIT-2/RV(5)/2016-17dt17.03.17

IBBI Registered Valuer (Company Act) No.IBBI/RV/08/2018/10292 & Chartered Engineer

Panel Valuer for SBI, Canara Bank, Union Bank of India, UCO bank, Punjab National Bank, SIDBI,

LICHFL, Can Fin Homes, GICHFL, Indian Oil Corporation, HUDCO and National Insurance,

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VALUATION OF FLAT BY COMPOSITE RATE METHOD

REPORT ON VALUATION

PART A – BASIC DATA

Ref No.716/2025-26 Date : 14.08.2025

I.	GENERAL		
1.	Purpose of valuation	:	To Assess the fair market value of the property (***For Sarfaesi)***
2.	a. Date of Inspection b. Date of Valuation	: :	08.08.2025 14.08.2025
3.	Name of the owner (s) and his/their address (es) with Phone No. (details of share of each owner in case of joint ownership) (as reported) and address	:	**Name of the Owner:-** **Mr.V.Prathap** ,S/o Mr.Varadhan Sole Ownership /Mobile No……..
4.	Document produced for Perusal	:	❖ Copy of Previous Valuation report Prepared by Panel Valuer Panel valuer Er.A.Rafique Adam Sheriff (KR Associates) Dated 20.02.2022
5.	Brief Description of the property :-	:	The Subject property is a Residential Apartment Named as "***Sai Pranav Apartment*** "Consists of Stilt Cum G + 2 Part Floors of 04 Units (GF- 01,FF-02 & SF-01) Constructed in the year of 2019. The Applicants Flat No.S1 situated in Second Floor . The above property located in well developed Residential Area in Sri Sai Nagar, Meppur Village, Thiruvallur District. All Civic Amenities are available Nearby. (**Freehold**)

	Land Mark	:	Nazarathpet Signal / Meppur Bus Stand / Erikarai Arch Golden City
6.	Location of the Property		
a.	Plot No./ Survey No.	:	Plot No.5 / Old S.No.99/2B,New S.No.99/2A1,99/1B1 & 2B1A, S.No.99/1B1A1A,99/2A1A,99/2B1 (As Per Online EC)
b.	Door No.	:	--
c.	T.S.No. / Village	:	Meppur Village
d.	Ward / Taluk	:	Poonamallee Taluk
e.	Mandal / District	:	Thiruvallur District
f.	Date of issue and validity of layout of approved map/plan	:	Approved Building Plan dated 20.11.2019
g.	Approved map/plan issuing Authority	:	The Commissioner Poonamallee Panchayat Union / The Special Officer Meppur Panchayat
h.	Whether genuineness or authenticity of approved map/plan is verified	:	Approved Building plan Vide P.P.No.87738/1240/2017, Dated 20.11.2019 issued by the Commissioner Poonamallee Panchayat Union. B.P. Vide R.C. No. 351/2019, Dated 26.11.2019 issued by the Special Officer Meppur Panchayat.
i	Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal Address of the Property	:	Flat No.S1,Second Floor ,***"Sai Pranav Apartment***", Plot No.5,Sri Sai Nagar (As Per Doc.),Sri Sai Nagar- II (As Per Plan), Meppur Village, Poonamallee Taluk, Thiruvallur District. Pin Code – 600 123.
8.	City / Town	:	Town
	Residential		Yes
	Commercial		--
	Industrial		--
9.	Classification of the Area	:	Middle Class / Semi- Urban
10.	Coming under Corporation limit/ Village Panchayat/Municipality	:	Poonamallee Panchayat Union / Meppur Panchayat

11.	Whether covered under any State/Central Govt enactments (e.g Urban Land Ceiling Act) or notified under agency Area /scheduled area cantonment area		:	No		
12.	Boundaries of the Property					
	Direction		As per Online EC / Previous Valuation Report		As per Site	
	North	:	16' Wide Road		16' Wide Mud Road	
	South	:	Vacant Land		Land & Building	
	East	:	Land in Survey No.111		Agricultural Land	
	West	:	Plot No.6		Land & Building	
	Corporation / Panchayat		:	Poonamallee Panchayat Union / Meppur Panchayat		
13.	Dimensions of the site		A			B
			As per Document		As per Plan	As per Site
	North	:	--		--	--
	South	:	--		--	--
	East	:	--		--	--
	West	:	--		--	--
	Extent	:	1084 Sft		--	1084 Sft
	Extent of the site		:	329 Sft UDS out of land extent 1084 Sft		
14.	Latitude, Longitude & Co-ordinates of flat		:	13.0281 N, 80.07683 E		
15.	Extent of the site considered for valuation (least of 13A & 13B)		:	329 Sft UDS out of land extent 1084 Sft		
16.	Whether occupied by the owner/ tenant? If occupied by tenant, since how long? Rent received per month.		:	Tenant Occupied (Lease Holder) If the Total lease amount is Rs.3,50,000/-		

II APARTMENT BUILDING

1.	Flat No. and floor	:	Second Floor
2.	Name of the apartment	:	***SAI PRANAV APARTMENT***
3.	Postal Address	:	Flat No.S1,Second Floor ,***"Sai Pranav Apartment***", Plot No.5,Sri Sai Nagar (As Per Doc.),Sri Sai Nagar- II (As Per Plan), Meppur Village, Poonamallee Taluk, Thiruvallur District. Pin Code – 600 123.
4.	Location		
	T.S.No.	:	--
	Block No.	:	--
	Ward No.	:	--
	Village/Municipality /Corporation	:	Meppur Village / Poonamallee Panchayat Union
	Taluk / District	:	Poonamallee Taluk /Thiruvallur District
5.	Door No. Street or Road	:	Flat No.S1,Second Floor ,***"Sai Pranav Apartment***", Plot No.5,Sri Sai Nagar (As Per Doc.),Sri Sai Nagar- II (As Per Plan), Meppur Village, Poonamallee Taluk, Thiruvallur District. Pin Code – 600 123.
6.	Description of the locality	:	**Residential** / ~~Commercial~~ / ~~Mixed~~
7.	Year of construction	:	2019
8.	Number of floors	:	Stilt Cum G+2Part Floors
9.	Type of structure	:	**Framed** /Load Bearing
10.	Number of dwelling units in the Building	:	As Per Site & Plan 04 Dwelling Units - (GF-01,FF-02 & SF-01)
11.	Quality of Construction	:	Good
12.	Appearance of the building	:	Normal
13.	Maintenance of the Building	:	Normal
14.	Facilities Available		
	Lift	:	Not available
	Protected water supply	:	Available (Bore Well & Syntax Water Tank)
	Underground Sewerage	:	No, Septic Tank Available
	Car parking	:	Covered Car Parking Available
	Around compound wall	:	Yes

	Pavement around the building	:	Yes
	Any other facility	:	--

III FLAT

1.	The floor in which the flat is situated	:	Second Floor	
2.	Door Number of the flat	:	Flat No.S1	
3.	Specification of the flat	:		
	Roof	:	RCC	
	Flooring	:	Vitrified Title	
	Doors	:	MD –Teak / Others Country wood	
	Windows	:	UPVC	
	Fittings	:	Regular Fittings	
	Finishing	:	Painting with Putty	
4.	House Tax Assessment No Tax Amount In the name of	: : : :	Not submitted -- -- --	
5.	Electricity Service connection number meter card is in the name of	: :	Not Submitted --	
6.	How is the maintenance of the flat?	:	Normal	
7.	Sale Deed executed in the name of	:	**Mr.V.Prathap**	
8.	What is the undivided area of land as per Sale Agreement?	:	329 Sft UDS out of land extent 1084 Sft	
9.	What is the Saleable area of the flat	:	As Per old report - 932 Sft (Including Common Area) As Per Site – 690 Sft (BA – 585 Sft + 18% Common Area – 105 Sft) Hence actual area is considered -690 Sft	
10.	What is the floor space index	:	As Per Plan- 1.65	As Per Site – 1.86
11.	What is the carpet area of the flat	:	750 Sft	
12.	Is it Posh / I Class / medium / ordinary	:	Medium	
13.	Is it being used for residential or Commercial	:	Residential	

14.	Is it owner occupied or tenanted	:	Tenant Occupied (Lease Holder)
15.	If tenant, what is the monthly rent	:	lease amount is Rs.3,50,000/-

IV DRAWING APPROVAL :- (As Per Previous Valuation report)

Approved Building plan Vide P.P.No.87738/1240/2017, Dated 20.11.2019 issued by the Commissioner Poonamallee Panchayat Union. B.P. Vide R.C. No. 351/2019, Dated 26.11.2019 issued by the Special Officer Meppur Panchayat.

Construction Details :-

Particulars	As per Approved Plan	As per Site
Plot Extent	--	1084 Sft
No. of Floors	--	Stilt Cum G + 2 Part Floors
Stilt Floor	--	435 Sft
Ground Floor	--	400 Sft
First Floor	--	950 Sft
Second Floor	--	670 Sft
Total FSI Area	--	2020 Sft
Plot Coverage	--	87.63%
Floor Space index	--	1.86
No. of Units	--	04 Dwelling Units (GF-01, FF-02 & SF-01)

Note:-

- This Subject property is Security with same Bank & Branch

Part B – VALUATION OF FLAT UNDER CONSTRUCTION

CERTIFICATE ON GENUINENESS OF RATE

a)	Undivided Share of land (Sft x Rs. /-)	:	--
b)	Super Built up area(Sft x Rs. /-)	:	-- N.A, It is 06 years old flat
c)	Total value on completion	:	--
	Composite Rate	:	--
	It is hereby certified that the composite rate is genuine for the specification and location		
2.	STAGE VALUE		
	a) Actual works completed	:	
	b) Percentage of works completed	:	N.A, It is 06 years old flat
3.	VALUATION DETAILS Present stage value of the flat:		

	1.Undivided share of land --- Sq ft	:	N.A, It is 06 years old flat
	2.Stage value of building100% x Rs	:	
	3.Total Stage value of the flat as on date	:	

PART C – VALUATION OF EXISTING FLAT

A GENERAL

1.	How is the marketability?	:	Good
2.	What are the factors favouring for an extra potential value?	:	No
3.	Any negative factors observed which affect the market value in general	:	No

B.RATE

1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality	:	Since, the flat is 06 years old, hence after depreciation rate is considered for valuation. **i.e., UDS: Rs.2500/- per Sft** **BA: Rs.2275/- Per Sft**
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 factor with the flat under comparison (Give details)	:	Rs.3000/- to Rs.3500/-per Sft (New flat Rate)
3.	**BREAK UP FOR THE RATE**		
	Building + Services	:	**Rs.2275/- Per Sft**
	(i) Land + Others	:	**Rs.2500/- per Sft**
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.550/- Per Sft (***SRO @ Kundrathur***) (UDS 329 Sft x Rs.550/- = Rs.1,80,950/-)

C. COMPOSITE RATE ADOPTED AFTER DEPRECIATION

a.	**Depreciation Building Rate**		
	Replacement cost of flat with services[V3i]	:	Rs.2500/- per Sft
	Age of the building / Residual Life	:	06 Years Old (2019) / 54 years (Future Life)
	Life of the building estimated	:	60 Years
	Depreciation percentage assuming the	:	9% (06*1.5% Per Annum)

	salvage value as		
	Depreciated rate of the building	:	932 Sft x Rs.2275/- per Sft =Rs.21,20,300/- [for Insurance Purpose – Document Area]
b.	Total composite rate arrived for valuation		
	Depreciated building rate VII(A)	:	**Rs.2275/- Per Sft**
	Rate for land and others VI(3)ii	:	**Rs.2500/- per Sft**
	Total composite rate	:	--

A) DEPRECIATION BUILDING RATE

SI.No.	Description	Quantity	Rate Per Unit (Rs.)	Estimated/ Present Value (Rs.)
1.	Present value of the flat UDS BA	 329 Sft 690 Sft	 Rs.2500/- per Sft Rs.2275/- per Sft	 Rs.8,22,500/- Rs.15,69,750/-
2.	Wardrobes			--
3.	Modular kitchen & cupboard works			
4.	Show cases /almirahs			
5.	Interior decorations & false Ceiling			
6.	Superfine finish			--
7.	Electricity, water, drainage etc,			--
8.	Electricity fittings, etc.,			--
9.	Extra collapsible gates/grill works etc.			--
10.	Potential value, if any?			--
11.	Share of common amenities, if any? Covered Car parking			--
Total				Rs.23,92,250/-

1.	Factors favoring for an additional value	:	Developed Residential Area
2.	Factors favoring for less value	:	--
	Less for Renovation	:	--
	Present market Value	:	Rs.23,92,250/- **Say Rs.23,92,000/-**
	Any other details	:	-

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

- The present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs.23,92,000/- (Rupees Twenty Three Lakhs Ninety Two Thousand Only).**

- The book value of the above property as of **UDS 329 Sft x Rs.550/- = Rs.1,80,950/-** (**Rupees One Lakh Eighty Thousand Nine Hundred and Fifty Only)**

- The distress value is **Rs.19,14,000/- (Rupees Nineteen Lakhs and Fourteen Thousand Only)**

- The Realizable value is **Rs.21,53,000/- (Rupees Twenty One Lakhs Fifty Three Thousand Only)**

Place: Chennai
Date: 14.08.2025

Signature
(Name and official Seal of the Approved Valuer)

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

Signature
(Name of the Branch Manager with Office Seal)

PART D – CERTIFICATE

1. It is hereby certified that in my opinion

- The present fair market value of the property by adopting suitable composite rate is

  Rs.23,92,000/- (Rupees Twenty Three Lakhs Ninety Two Thousand Only).

- The Forced sale value of the property estimated as 20% less than the present market value is

  Rs.19,14,000/- (Rupees Nineteen Lakhs and Fourteen Thousand Only)

- The Realizable value of the property estimated as 10% less than the present market value is

  Rs.21,53,000/- (Rupees Twenty One Lakhs Fifty Three Thousand Only)

2. Number of title deed (s) involved in this flat is--. The relevant documents for the subject flat in the opinion of this valuer is Sale Deed -- Dated: --**, Meppur Village**, **Kundrathur SRO**.

3. If this flat is offered as security, the concerned financial institution is requested to verity the extent of land mentioned this valuation report with respect to the latest legal opinion.

4. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is Different other than mentioned in 1(i).

5. The property was inspected on 08.08.2025 by Mr. Maharajan. G in the presence of ----

6. The legal aspects were not considered in this valuation.

7.This valuation work is undertaken by this Valuer based upon the request from CANARA BANK, ARMB Teynampet Branch Chennai.

8. Any other details --

Place : Chennai (Panel Valuer)

Date : 14.08.2025

No. of Pages in this report is 23 Pages

ANNEXURE-22

FORMAT-A

DECLARATION FROM VALUERS

I hereby declare that-

The information furnished in my valuation report dated 14.08.2025 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 or indirect interest in the property valued;

I have personally inspected the property on 08.08.2025. The work is not sub-contracted 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 above handbook to the best of my ability.

I have read the International Valuation Standards (IVS) and the report submitted tothe 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 34 AB 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.

Sl No.	Particulars	Valuer comment
1	background information of theasset being valued;	Refer Legal Opinion
2	purpose of valuation and appointing authority	To Assess the Fair market value & Realizable value of the Property
3	identity of the valuer and any other experts involved in the valuation;	Empanelled Canara bank Valuer & No expert Involved
4	disclosure of valuer interest or conflict, if any;	No
5	date of appointment, valuation date and date of report;	Oral request :07.08.2025 Date of Valuation : 14.08.2025 Date of report : 14.08.2025
6	inspections and/or investigations undertaken;	Inspected on 08.08.2025, to take site measurement, to collect necessary details about the property, and to conduct local market enquiry
7	nature and sources of the information used or relied upon;	List of documents (as furnished in the report) and data collected during site inspection & local enquiry
8	procedures adopted in carrying out the valuation and valuation standards followed;	As per International Valuation Standard (IVS) and Market approach considered
9	restrictions on use of the report, if any;	The report is issued for Canara Bank, ARMB Teynampet Branch, Chennai.
10	major factors that were taken into account during the valuation;	Land Value, Building Value, Amenities & Services Value, Specification & Location
11	major factors that were taken into account during the valuation;	The value of the land is arrived based on location advantages, shape of land size of land, extent of land, availability, of civic amenities nearby, infrastructure available,

		marketability, width of the abutting road, accessibility, demand for land in the area, development made in the surrounding areas etc. The replacement cost new of the building is worked out from present market scenario. This also depends on the type of the building, type of finish, quality of construction etc. Depreciation of construction, type of construction and the present condition of the building. Replacement cost minus depreciation will give the Fair market value of the Building.
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.	The report is relied on the information & details provided by the client or their representatives and our independent inspection Legal Aspects not considered for Valuation

Date: 14.08.2025

Place: Chennai

Signature

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

ANNEXURE –23

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 integrityand fairness in all his/its dealings with his/its clients and other valuers.

2. A valuer shall maintain integrity by being honest, straightforward, and forthrightin all professional relationships.

3. A valuer shall endeavour to ensure that he/it provides true and adequateinformation and shall not misrepresent any facts or situations.

4. A valuer shall refrain from being involved in any action that would bring disreputeto the profession.

5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care:

1. A valuer shall render at all times high standards of service, exercise due diligence,ensure proper care and exercise independent professional judgment.

2. A valuer shall carry out professional services in accordance with the relevanttechnical and professional standards that may be specified from time to time
3. 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.

4. 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 generatedby the valuer.

5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

6. 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:

1. A valuer shall act with objectivity in his/its professional dealings by ensuring thathis/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.

2. 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.

3. A valuer shall maintain complete independence in his/its professional relationshipsand shall conduct the valuation independent of external influences.

4. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

5. 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.

6. A valuer shall not indulge in “mandate snatching” or offering “conveniencevaluations” in order to cater to a company or client’s needs.

7. 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 successfulclosure of transaction. In this case, approval of credit proposals).
8. 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 shalldeclare the association with the company during the last five years.

Confidentiality:

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

Information Management:

1. 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 sufficientlyenable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

2. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority,the registered valuers organisation with which he/it is registered or any other statutory regulatory body.

3. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

4. 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:

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

2. Explanation.─ For the purposes of this code the term ‘relative’ shall have the samemeaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

3. A valuer shall not offer gifts or hospitality or a financial or any other advantage toa 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 forhimself/ itself.
4. Remuneration and Costs.
5. A valuer shall provide services for remuneration which is charged in a transparentmanner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

6. A valuer shall not accept any fees or charges other than those which are disclosedin a written contract with the person to whom he would be rendering service.

7. Occupation, employability and restrictions.

8. A valuer shall refrain from accepting too many assignments, if he/it is unlikely tobe able to devote adequate time to each of his/ its assignments.

9. A valuer shall not conduct business which in the opinion of the authority or theregistered valuer organisation discredits the profession

Date :14.08.2025

Place : Chennai Signature

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

PHOTOGRAPHS OF THE PROPERTY

Mr.V.Prathap

Flat No.S1,Second Floor ,***"Sai Pranav Apartment***", Plot No.5,Sri Sai Nagar (As Per Doc.),Sri Sai Nagar- II (As Per Plan), Meppur Village, Poonamallee Taluk, Thiruvallur District. Pin Code – 600 123.



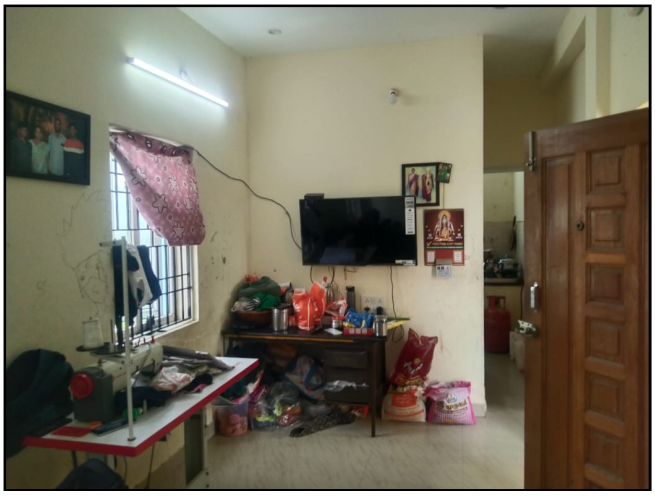
APPROACH ROAD VIEW



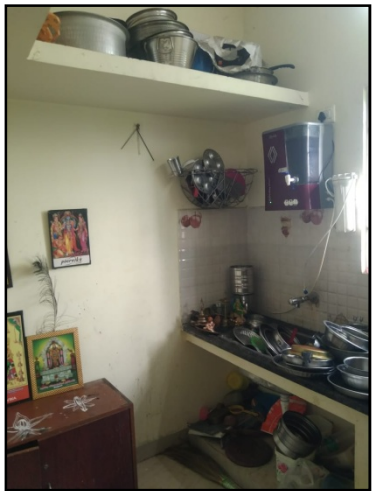
ELEVATION VIEW



INSIDE VIEW



INSIDE VIEW





INSIDE VIEW

GUIDELINE RATE OF THE LAND FROM TNREGINET

From: 1-7-2024 **To:** Current Date

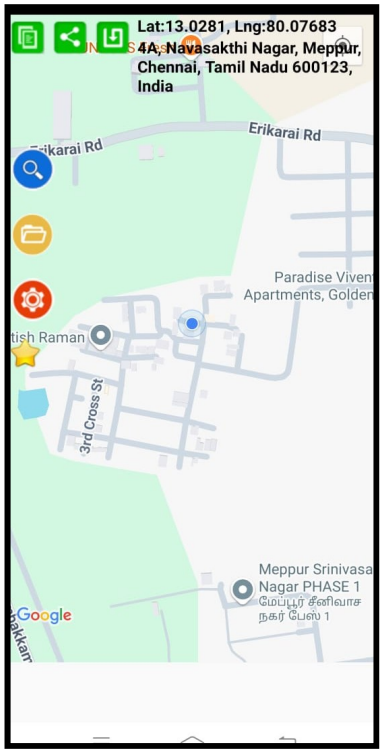
Search Criteria :

Zone:	Chennai	**Sub Registrar Office:**	Kunrathur
Guideline Village:	MEPUR	**Revenue Village:**	MEPPUR
Revenue District:	TIRUVALLUR	**Revenue Taluka:**	POONAMALLEE

Below Search results are as on 14-Aug-2025 06:06 PM

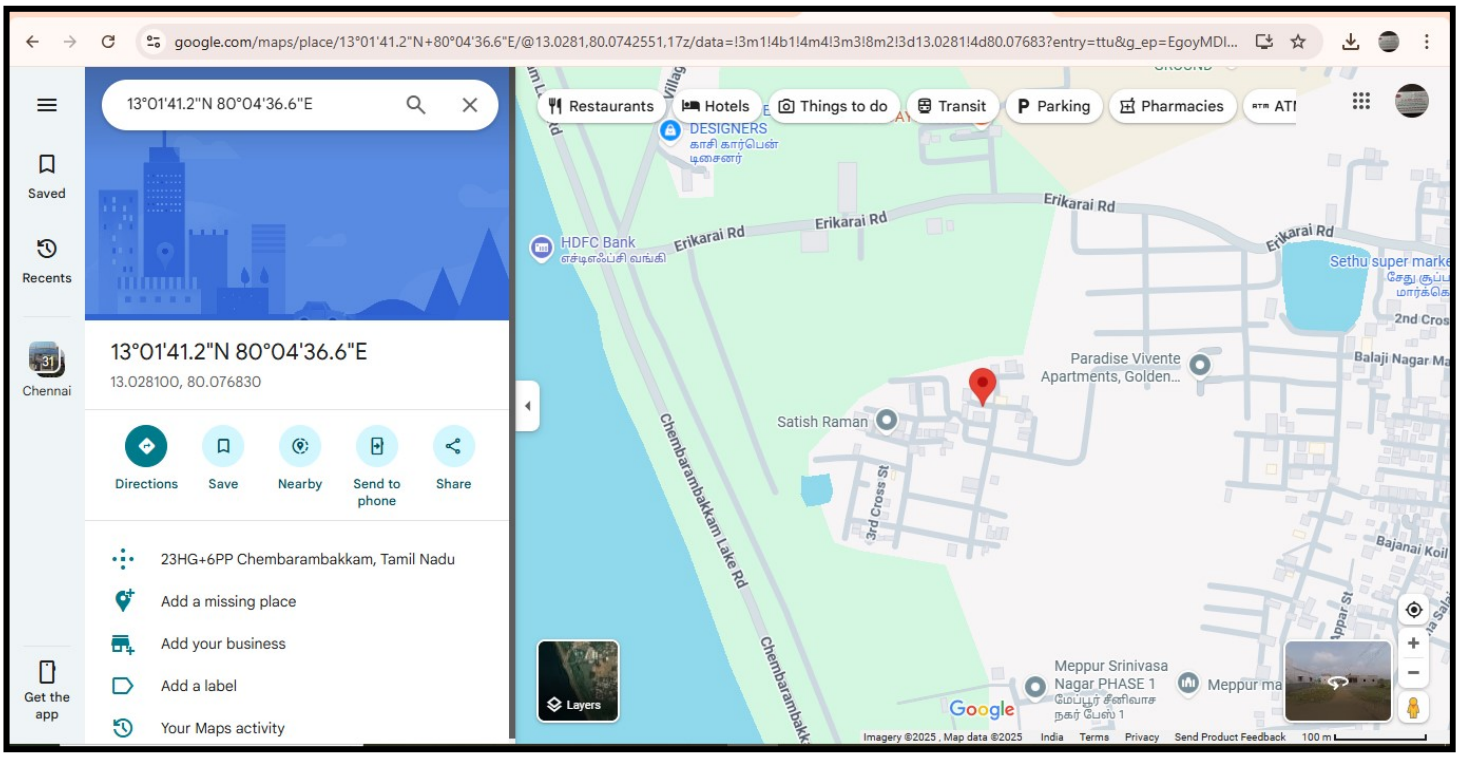
Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
6	SRINIVASA NAGAR.	550/ Square Feet	5925/ Square Metre	Residential Class I Type - III	01-Jul-2024	-
7	SRI SAI GARDEN	-	-	Mixed Special Type - I	-	-
8	SRI SAI NAGAR	550/ Square Feet	5925/ Square Metre	Residential Class I Type - III	01-Jul-2024	-
9	SRI SAI NAGAR	1480/ Square Feet	15935/ Square Metre	Residential Special Type - III	01-Jul-2024	-
10	SRI SRINIVASA CO-OP NAGAR	770/ Square Feet	8290/ Square Metre	Residential Class I Type - I	01-Jul-2024	-

MOBILE SCREENSHOT OF THE PROPERTY

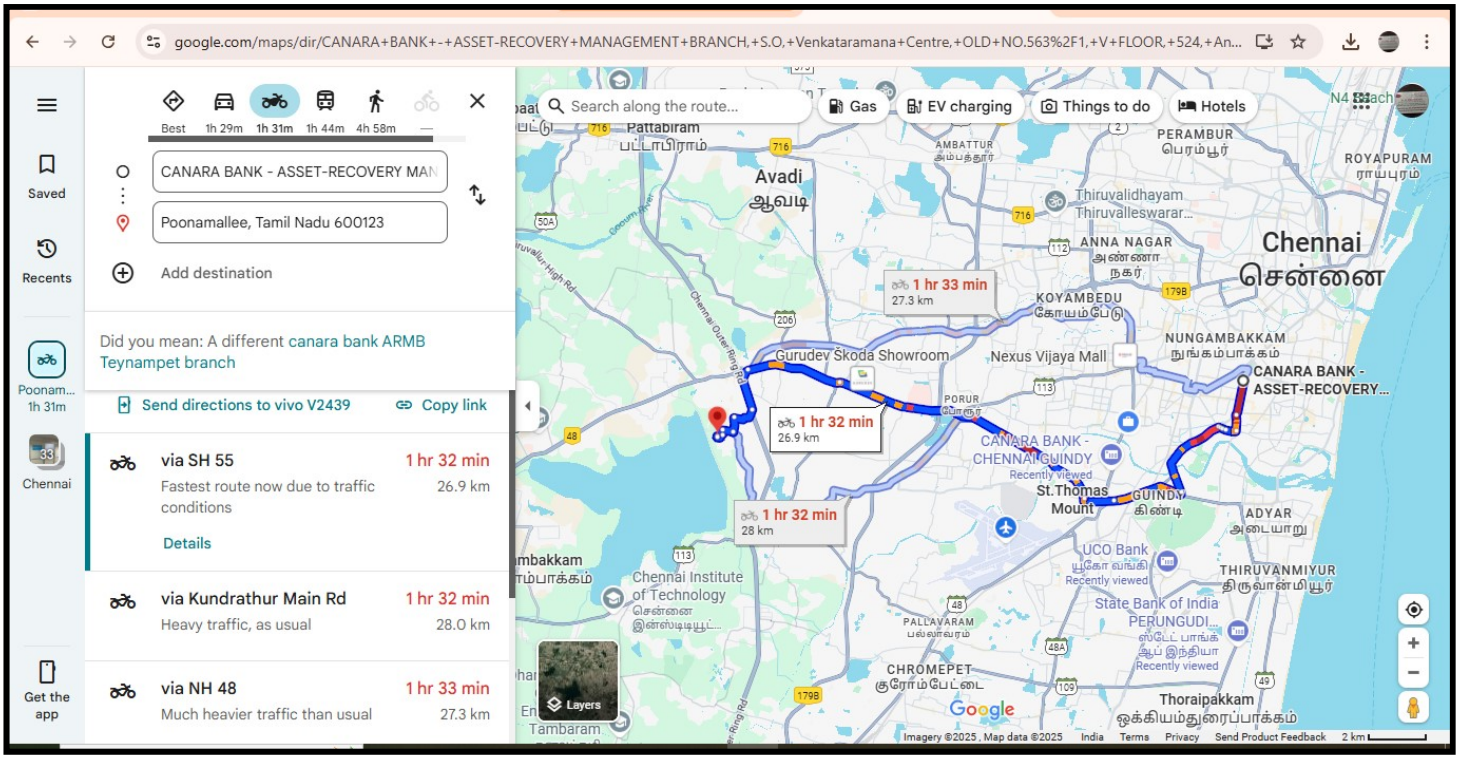


GOOGLE MAP OF THE PROPERTY

LATITUDE – 13.0281 N **LONGITUDE – 80.07683E**

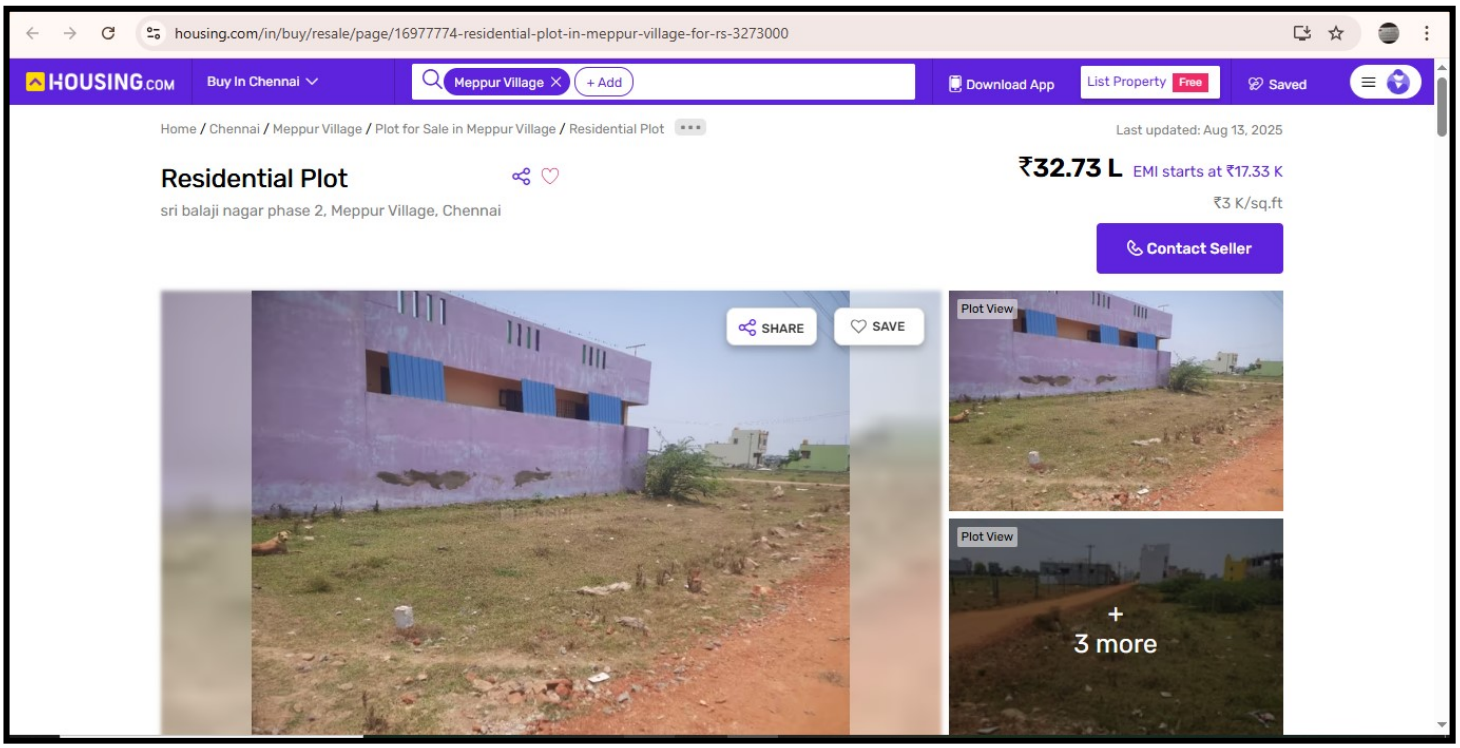


FROM CANARA BANK, ARMB TEYNAMPET BRANCH TO SUBJECT PROPERTY

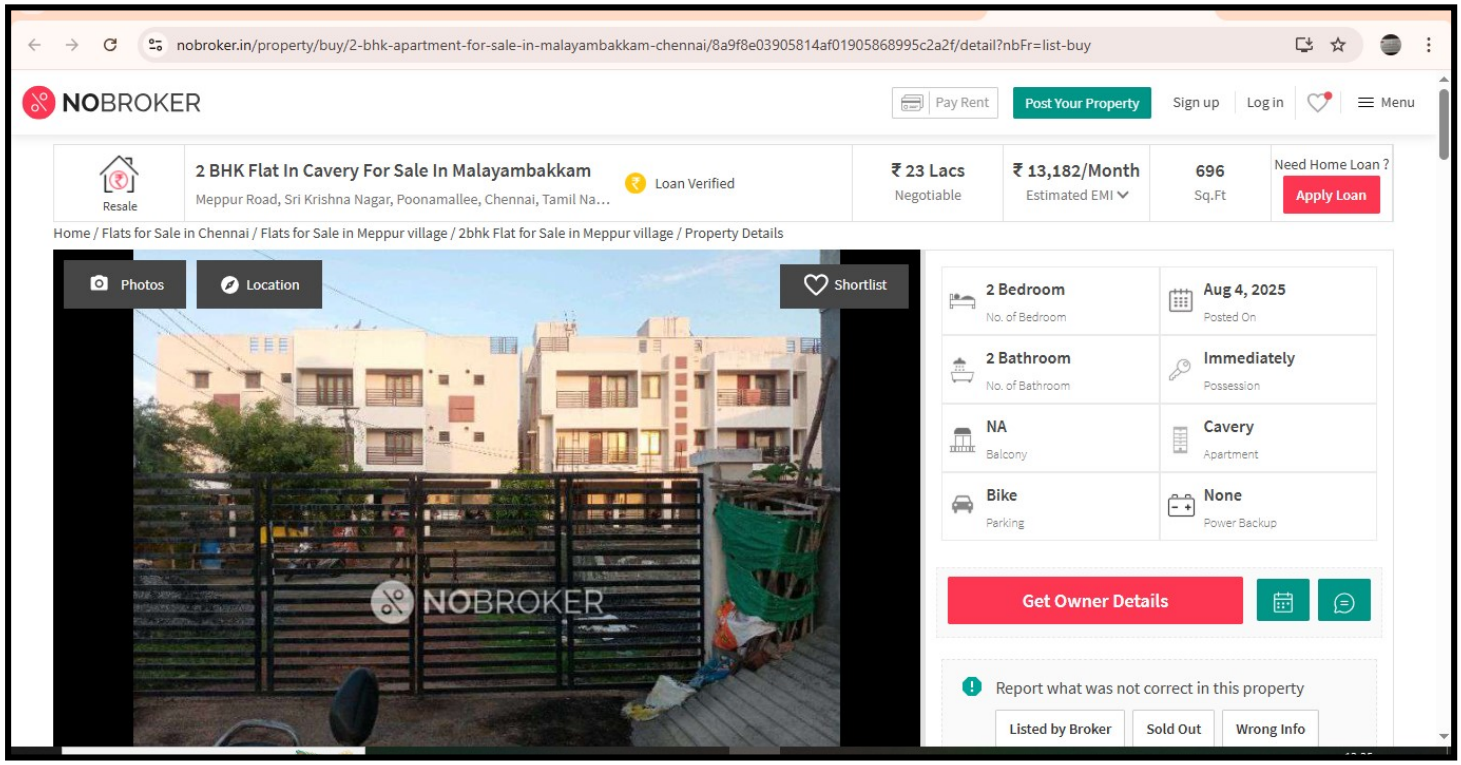


MARKET RATE REFERENCES FROM WEBSITE

For Plot



For Flat



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: Kunrathur	Date / நாள்: 14-Aug-2025
Village /கிராமம்:Maepoor	Survey Details /சர்வே விவரம்: 99/2A1

Search Period /தேடுதல் காலம்: 01-Feb-2022 - 31-Dec-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
1	3995/2022	28-Feb-2022 28-Feb-2022 28-Feb-2022	Construction agreement deed	1. ஜெஸ் நோவாஸ்(முத.) வளன் ராஜா(முக.)	1. வி பிரதாப்	-
	Consideration Value/கைமாற்றுத் தொகை: Rs. 50,000/-		Market Value/சந்தை மதிப்பு: -		PR Number/முந்தைய ஆவண எண்: -	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Plot			**Survey No-Extent/புல எண்-விஸ்தீர்ணம்**: 99/1B1A1A, 99/2A1A, 99/2B1 - 329.0 SQUARE FEET		
	Village & Street/கிராமம் மற்றும் தெரு: Maepoor, SRI SAI NAGAR					
				Floor No./தள எண்: இரண்டாவது தளம் Plot No./மனை எண் : 5		
	Boundary Details: கிழக்கு - சர்வே எண் 111, மேற்கு - மனை எண் 6, வடக்கு - 16 அடி ரோடு, தெற்கு - லேஅவுட்					
2	3996/2022	28-Feb-2022	Sale deed	1. ராஜேஷ்(முத.)	1. வி பிரதாப்	-

		28-Feb-2022 28-Feb-2022		அசோக்(முக.)		
	Consideration Value/கைமாற்றுத் தொகை: Rs. 3,00,000/-		Market Value/சந்தை மதிப்பு: Rs. 3,00,000/-		PR Number/முந்தைய ஆவண எண்: 2111/2016, 7136/2020	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Plot			**Survey No-Extent/புல எண்-விஸ்தீர்ணம்**: 99/1B1A1A, 99/2A1A, 99/2B1 - 329.0 SQUARE FEET		
	Village & Street/கிராமம் மற்றும் தெரு: Maepoor, SRI SAI NAGAR					
				Plot No./மனை எண் : 5		
	Boundary Details: கிழக்கு - சர்வே எண் 111, மேற்கு - மனை எண் 6, வடக்கு - 16 அடி ரோடு, தெற்கு - காலி நிலம்					
3	3997/2022	28-Feb-2022 28-Feb-2022 28-Feb-2022	Deposit Of Title Deeds	1. வி பிரதாப்	1. கனரா வங்கி	-
	Consideration Value/கைமாற்றுத் தொகை: -		Market Value/சந்தை மதிப்பு: Rs. 40,40,000/-		PR Number/முந்தைய ஆவண எண்: -	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Plot			**Survey No-Extent/புல எண்-விஸ்தீர்ணம்**: 99/1B1A1A, 99/2A1A, 99/2B1 - 329.0 SQUARE FEET		
	Village & Street/கிராமம் மற்றும் தெரு: Maepoor, SRI SAI NAGAR					
				Plot No./மனை எண் : 5		