BANKER COPY

Er. S. NARAYANAPILLAY **B.Tech (Civil)., M.Sc (REV)., AIV., AMIE., MIITArb., MICI**

- **Bank Panel Valuer (Canara Bank • SBI • PNB • BOI • UCO Bank • Union Bank of India)**
- **Registered Valuer Under W.T.Act, 1957**
- **Approved Valuer in IOV**
- **Chartered Engineer in IEI**
- **PPA Registered Engineer**
- **Arbitrator • Consultant • Contractor**

49, First Floor,
4th Cross, Sathya Nagar,
Saram, Puducherry- 605013.
Cell: 9994492926 / Off: 0413-2243090
email:ersnpillay@gmail.com

VALUATION REPORT

OWNED BY Mr. R. GOVINDARAJ S/o Mr. R. RADHAKRISHNAN PILLAI



Location	:	T.S. No. 36, Ward - C, Block No. 4, Ayan Punjai Survey No. 422, Thirukandeshwaram Revenue Village, Panruti Taluk, Nellikuppam Sub Registrar Office, Cuddalore District - 607105.
Purpose	:	To assess the **Present Fair Market Value** of the property, Offered to **CANARA BANK,** Cuddalore Branch for the Purpose of Periodic Revaluation.
Scope	:	Land – **12298 Sq.ft**

Estimated Present Fair Market Value of The Property is Rs. 149 Lakhs As on 10.03.2025

(This report contains 8 Pages)

1250-261
-10124

Er.S.NARAYANAPILLAY, B.Tech.,M.Sc.(Rev)
Govt. Regd. Valuer
Bank Panel Valuer
#49, 4th Cross, Sathya Nagar, Puducherry

PAN : ADEPN3382M

GSTIN : 34ADEPN3382M1Z9

Er.S.NARAYANAPILLAY B.Tech (Civil)., M.Sc (REV).,AIV.,AMIE.,MIITArb.,MICI

Panel Valuer in:•CanaraBank•SBI •Punjab National Bank • BOI •UCO Bank •UBI

- **Registered Valuer under W.T.Act, 1957**
- **Shri Ram Finance Panel Valuer**
- **Chartered Engineer in IEI**
- **PPA Registered Engineer**
- **Arbitrator •Consultant •Contractor**

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VALUATION OF VACANT SITES / RESIDENTIAL PLOT

REPORT ON VALUATION

To,

The Manager,
CANARA BANK,
Cuddalore Branch.

Ref. No. **CB/P/FMV/036/03/25**

Date : **10.03.2025**

NOTE: I am submitting this valuation report with reference to the Will copy & Previous Valuation Report received from the Manager, Canara Bank, Cuddalore Branch. The proposed property is located 65 m from Nellikuppam Main Road. Traceability and marketability of the property is good.

Previous valuation report mentioned a unapproved building is there. But now no building is there. Mr. G. Arunmozhidhevan S/o Govindaraj , said that there was a house with a tiled roof there, which has now collapsed. I have downloaded and verified the Patta, from official website and enclosed in this report.

I	GENERAL :		
1	Name of the reported owner and his address with Phone No.	:	**Mr. R. GOVINDARAJ,** S/o Mr. R. Radhakrishnan Pillai, No. 352, Main Road, Thirukandeshwaram, Vazhappattu, Panruti Taluk, Cuddalore District - 607105. **Mobile No: 7200545747.**
2	Purpose of valuation	:	To assess the **Present Fair Market Value** of the property, Owned by Mr. R. Govindaraj, offered to **Canara Bank** Cuddalore Branch for the Purpose of Periodic Revaluation.
3	a. Date of inspection	:	08.3.2025
	b. Date of valuation	:	10.3.2025

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49, 4th Cross, Sathya Nagar, Puducherry

4	List of documents Produced for perusal:					
	i) Will Deed		:	Will Doc No : 55/1998, Date : 09.12.1998 B - Schedule Property		
	ii) Previous Valuation Report		:	Er. N. Kupparao, Date : 10.10.2018		
5	Location of the property					
	Plot No. / S.No.		:	Ayan Punjai Survey No. 422		
	T.S. No.		:	T.S. No. 36		
	Village / Block		:	Block No. 4, Thirukandeshwaram Rev Village		
	Taluk / Ward		:	Ward - C, Panruti Taluk		
	Sub Registrar Office		:	Nellikuppam Sub Registrar Office		
	District/Municipality/Corporation		:	Cuddalore District		
	Postal address of the property with PIN Code		:	T.S. No. 36, Ward - C, Block No. 4, Thirukandeshwaram Village, Nellikuppam, Panruti Taluk, Cuddalore District - 607105.		
6.	Boundaries of the property		:	**A. As per Deed**	**B. Actuals**	
	North		:	Easwaran Koil Land	Building	
	South		:	Singaravelu Mudaliyar House Plot	Building	
	East		:	Road	Road	
	West		:	Samikannu Plot	Building	
6.1	Latitude, Longitude and Coordinates of the site		:	**11°46'56.8" N**	**79°39'16.0" E**	
7	Dimensions of the site	**A.As per Deed**	**B.As per Patta**	**C.As per Actual**	**Considered As per Patta**	
	North	31 Cent Say 13503.6 Sq.ft	11.43 Ares Say 12298 Sq.ft	264 Feet	11.43 Ares Say 12298 Sq.ft	
	South			264 Feet		
	East			49 Feet		
	West			49 Feet		
	Extent	13503.6 Sq.ft	12298 Sq.ft	12936 Sq.ft	12298 Sq.ft	
8	Extent of the site considered for valuation (Least of 7A, B & C)		:	**12298 Sq.ft**		
9	If this report is to be used for any bank purpose, state the name of the bank and branch, if known		:	**Canara Bank,** Cuddalore Branch.		

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II	CHARACTERISTICS OF THE SITE :		
1	Character of the locality?	:	Residential Area
2	Classification of the locality?	:	Middle class
3	Development of surrounding areas	:	Developing Residential Area
4	Possibility of frequent flooding	:	No
5	Accessibility to the civic amenities like school, hospital, offices, market, etc.	:	All Available within 3 Km distance
6	Level of land with topographical conditions	:	Plain & Regular
7	Shape of land	:	Rectangular Shape
8	Type of use to which it can be put	:	Vacant Land
9	Any usage restriction	:	No
10	Tenure of Land	:	Freehold
11	Plot is in town planning approved layout?	:	No
12	Will there be any problem to get drawing approval at a later date	:	No
13	Corner Plot or Intermittent Plot?	:	Intermittent Plot
14	Ratio between the average depth and width	:	1:5.38
15	Road facilities	:	Yes
16	Type of road available at present	:	Tar Road
17	What is the width of the Road?		15 Feet
18	Width of road – is it below or more than 20ft	:	Below 20 Feet
19	Is it a land – locked land?	:	No
20	Water Potentiality	:	Yes
21	Underground sewerage system	:	No
22	Power supply is available in the site?	:	No
23	Advantage of the site	:	Located in Developing Area
24	Disadvantages of the site	:	Nothing Specific
25	Type of the land	:	Residential Class II Type - I (As per GLR)

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III	VALUATION		
A.	Value by adopting **GLR (Guideline Rate)**		
i	Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed)	:	**Rs. 340/ Sq.ft**
ii	Value of land by adopting GLR (12298 Sq.ft x Rs. 340/ Sq.ft)	:	**Rs. 41,81,320/-**
B.	Value by adopting **PMR (Prevailing Market Rate)**		
i)	Prevailing market rate	:	Rs. 1500/Sq.ft to Rs. 2000/Sq.ft
ii)	Along with details / reference of at least two latest deals/transactions with respect to adjacent properties in the areas	:	**Justification:** The market rate declared is based on the Location, Size, Shape, Road Facilities and Utilization of the Property. This is large extent property. So I have calculated the rate of this property by belting method. The current market value of this area is Rs. 1700/Sq.ft. considering these factors in this valuation report I have taken its average market price as **Rs. 1200/Sq.ft.**
iii)	Unit rate adopted in this valuation after considering the characteristics of the subject plot	:	**Rs. 1200/ Sq.ft**
iv)	Value of land by adopting PMR (12298 Sq.ft x Rs. 1200/Sq.ft)	:	**Rs. 1,47,57,600/-**
C	**Extra items**		
i)	Compound wall / Fencing 577 Running Feet	:	Rs. 1,50,000/-
ii)	Deep bore with motor / open well	:	Nil
iii)	Gate	:	Nil
iv)	Power supply	:	Nil
	Total	:	**Rs. 1,50,000/-**

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#49, 4th Cross, Sathya Nagar, Puducherry

D	ABSTRACT VALUE		
PART	**DESCRIPTION**	**VALUE OF ADOPTING**	
		GLR	**PMR**
1	Land	Rs. 41,81,320/-	Rs. 1,47,57,600/-
2	Extra items	Rs. 1,50,000/-	Rs. 1,50,000/-
TOTAL		Rs. 43,31,320/-	Rs. 1,49,07,600/-
SAY		**Rs. 43,31,000/-**	**Rs. 1,49,00,000/-**
Factors favouring for an additional value (Add)			Nil
Factors favouring for less value (Less)			Nil

Present Fair Market Value : Rs. 1,49,00,000/-

Realizable Value : Rs. 1,34,00,000/-

Forced Sale Value : Rs. 1,19,00,000/-

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. 1,49,00,000/-** (Rupees One Crore Forty Nine Lakhs Only)**. Realizable Value** is **Rs. 1,34,00,000/-** (Rupees One Crore Thirty Four Lakhs Only). **Forced Sale Value** or **Distress Value** is **Rs. 1,19,00,000/-** (Rupees One Crore Nineteen Lakhs Only).

PRESENT FAIR MARKET VALUE OF PROPERTY IS RS. 1,49,00,000/-
(Rupees One Crore Forty Nine Lakhs Only)

Date : 10.03.2025

Place : PUDUCHERRY

SIGNATURE

(Name and official Seal of the Approved Valuer)

10/03/2025

Er. S. NARAYANA PILLAY
B. Tech (CIVIL)., M Sc., (REV)
REGISTERED VALUER UNDER WT ACT 1957.
BANK PANEL VALUER
APPROVED VALUER IN IOV
REGISTERED ENGINEER 3-1003/PPA/LIC/RE/2018
CHARTERED ENGINEER
TECHNICAL ARBITRATORS
No:49, First Floor, 4th Cross, Sathya Nagar,
Saram, Puducherry - 605 013.
Cell: 99944 92926, Phone: 0413-224 3090

IV . CERTIFICATE

Owner	**Mr. R. GOVINDARAJ,** S/o Mr. R. Radhakrishnan Pillai,
Purpose of Valuation	To assess the Present Fair Market Value of the property, Owned by Mr. R. Govindaraj, offered to Canara Bank , Cuddalore Branch for the Purpose of Periodic Revaluation.
Scope of Valuation	Land – **12298 Sq.ft**
Location	T.S. No. 36, Ward - C, Block No. 4, Ayan Punjai Survey No. 422, Thirukandeshwaram Revenue Village, Nellikuppam, Panruti Taluk, Nellikuppam Sub Registrar Office, Cuddalore District - 607105.

1.It is hereby certified that in my opinion

i) The present fair market value of the property described in the report above by adopting the Prevailing market rate for land is **Rs. 1,49,00,000/-** (Rupees One Crore Forty Nine Lakhs Only).

ii) Realizable value of the Property is estimated as **10%** less than the Present Fair Market Value.

iii)The forced sale value of the Property is estimated as **20%** less than the Present Fair Market Value.

2. Number of title deed involved in this property is **One**. The relevant document for the subject property in the opinion of this Valuer is the **Will** dated **09.12.1998** with Registration Number **55/1998** registered in the **Nellikuppam** Sub Registrar's Office.

3. If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in 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 I (1).

5. The property was inspected on **08.03.2025** by me **[Er.S.Narayanapillay,** a Panel Valuer] in presence of Owner's Son Mr. Arunmozhidhevan.

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

7. This valuation work is undertaken by the valuer based upon the request from the Manager, Canara Bank, Cuddalore Branch. **Mobile No. 9052458331**

Place : Puducherry

Date : 10.03.2025

Encl: Declaration from the valuer

Signature

(Name of the Approved Valuer & Seal)

10/03/2025

Er.S.NARAYANAPILLAY, B.Tech.,M.Sc.(Rev)
Govt. Regd. Valuer
Bank Panel Valuer
#49, 4th Cross, Sathya Nagar, Puducherry

V. DECLARATION FROM VALUERS

I hereby declare that-

The information furnished in my valuation report dated **10.03.2025** and 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 **08.03.2025**. 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 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.

I am registered under Section 34 AB of the Wealth Tax Act, 1957.

I am the proprietor, who is competent to sign this valuation report.

Further, I hereby provide the following information.,

S.N	Particulars		Valuer Comment
1	Background information of the asset being valued	:	By local enquiries
2	Purpose of valuation and appointing authority	:	To assess the Present Fair Market Value of The property, and appointed by the Manager, Canara Bank, Cuddalore Branch.
3	Identity of the valuer and any other experts involved in the valuation	:	**Registration No : 1093 /Category I/ 2021-22** Registered under Section 34 AB of the Wealth Tax Act, 1957. No experts involved in this valuation

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#49, 4th Cross, Sathya Nagar, Puducherry

4	Disclosure of valuer interest or conflict, if any	:	No
5	Date of appointment, Valuation date and Date of report	:	Date of appointment : 06.03.2025 Valuation date : 08.03.2025 Date of report : 10.03.2025
6	Inspections and/or investigations undertaken	:	08.03.2025
7	Nature and sources of the information used or relied upon	:	By Local enquiries
8	Procedures adopted in carrying out the valuation and valuation standards followed	:	Market Approach method is followed to arrive the Fair Market Value.
9	Restrictions on use of the report, if any	:	To assess the Present Fair Market Value of the property, Owned by Mr. R. Govindaraj, offered to Canara Bank, Cuddalore Branch for the Purpose of Periodic Revaluation.
10	Major factors that were taken into account during the valuation	:	Nil
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

Place : Puducherry

Date : 10.03.2025

SIGNATURE

(Name of the Approved Valuer & Seal)

10/03/2025

Note : This report contains 8 Pages with Enclosures 4 Pages.

Enclosures:

- Downloaded Copy of Extract from TSLR.
- Photograph of Owner's Son with property background.
- Screenshot of longitude/latitude and co-ordinates of property.
- Guideline value page from SRO.

★Er.S.NARAYANAPILLAY, B.Tech.,M.Sc.(Rev)★
Govt. Regd. Valuer
Bank Panel Valuer
★#49, 4th Cross, Sathya Nagar, Puducherry★

CERTIFICATE
EXTRACT FROM THE TOWN SURVEY LAND REGISTER

District : Cuddalore Taluk : Panruti Town : Nellikuppam Ward : Ward C

S.No	Block Code and Name Of Locality	Number		O.Sur No and Letter	Municipal Door No.	Govt,Mitta, Zamindari,Inam	Dry,Wet, Unassessed, Promboke, House-site	Source Of Irrigation and Class	If Double Crop,Rate of Composition	Class and Sort of soil	Taram	Rate per Acre/ Hectare		Extent By Town Survey			Assesment		Municipal Register	Adangal (UDS Details)	How the holding is utilised	Remarks
		Sur. Field	Sub Div.									Rs.	Paise	Hectare	Ares	Sq. Meter	Municipal	Govt.				
1	Block : Block04-திருக்கண்டேஸ்வரம் மெயின்ரோடு	36	1	423-PART -	-	ரயத்துவாரி	புஞ்சை	-	-	5-	4	5.56		0	11	43.0	-	0.67	-	ரதாகிரிஷ்ணபிள்ளை மனைவி கிருஷ்ணவேணி	காலி மனை	approved24-02-2025, 12:00:00 TR DT: 24-02-2025

Certified that the above is a true extract from the Town Survey Land Register maintained in the Taluk.

Er.S.NARAYANAPILLAY, B.Tech.,M.Sc.(Rev)
Govt. Regd. Valuer
Bank Panel Valuer
#49, 4th Cross, Sathya Nagar, Puducherry

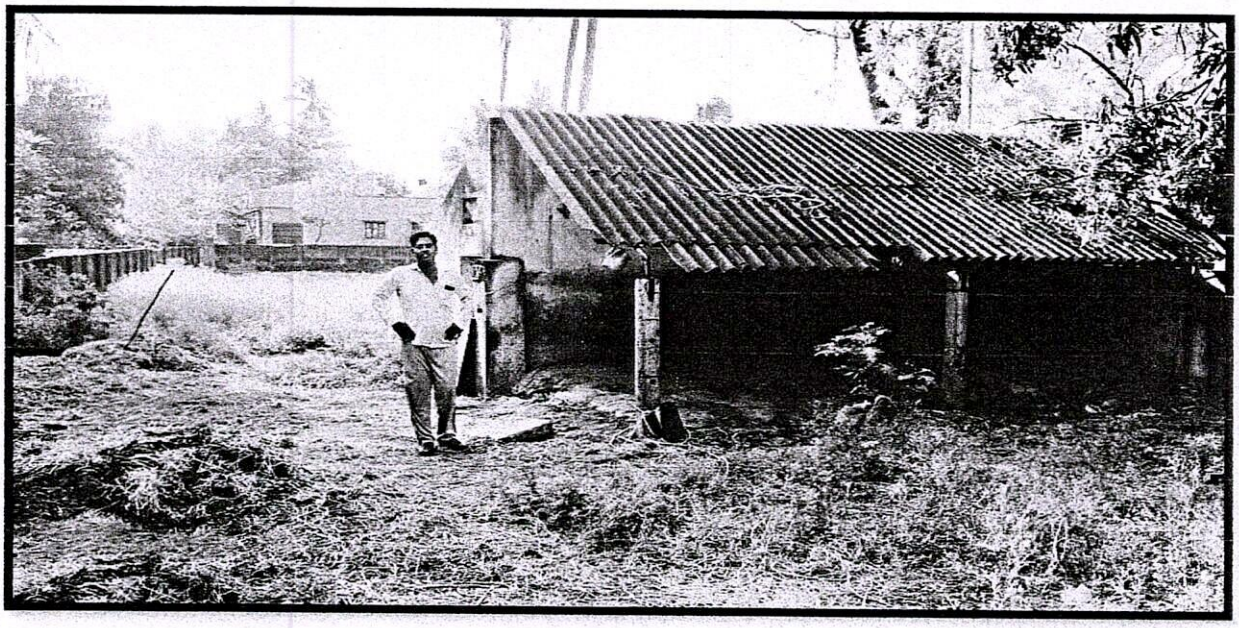
மின் கையொப்பம் / Digital Signature : 24-02-2025
பெயர் / Name : ANAND S
பதவி / Designation : Tahsildar
இடம் / Place : பண்ருட்டி வட்டம் / Panruti, கடலூர் மாவட்டம் / Cuddalore

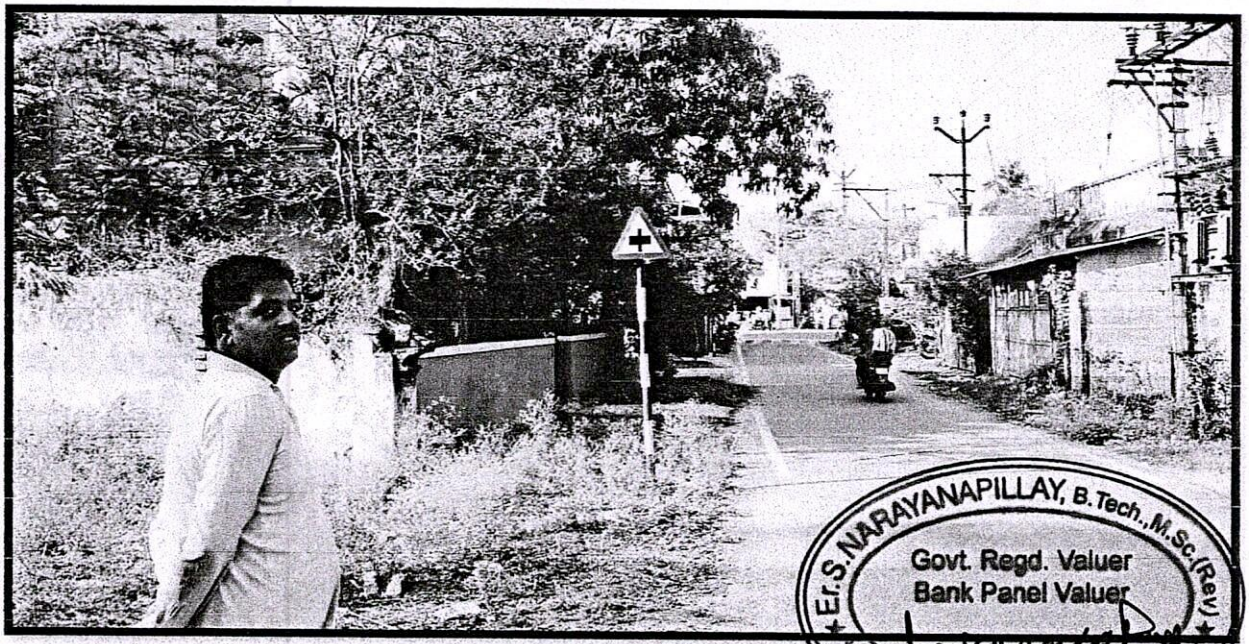
குறிப்பு / Remarks :

1. மேற்கண்ட தகவல் / சான்றிதழ் நகல் விவரங்கள் மின் பதிவேட்டிலிருந்து பெறப்பட்டவை. இவற்றை தாங்கள் **https://eservices.tn.gov.in** என்ற இணைய தளத்தில் **URB/18/02/002/003/0004/36/1** என்ற குறிப்பு எண்ணை உள்ளீடு செய்து உறுதி செய்துகொள்ளவும்.
The above information / certificate details are generated from Digital records. This can be verified at the eServices portal **https://eservices.tn.gov.in** by giving the reference number **URB/18/02/002/003/0004/36/1**
2. இத் தகவல்கள் 09-03-2025 அன்று 12:48:42 PM நேரத்தில் அச்சடிக்கப்பட்டது.
The certificate was printed on 09-03-2025 at 12:48:42 PM
3. கைப்பேசி கேமராவின்2D barcode படிப்பான் மூலம் படித்து 3G/GPRS வழி இணையதளத்தில் சரிபார்க்கவும்
Scan with 2D Barcode reader of mobile phone camera and check on website using 3G/GPRS.

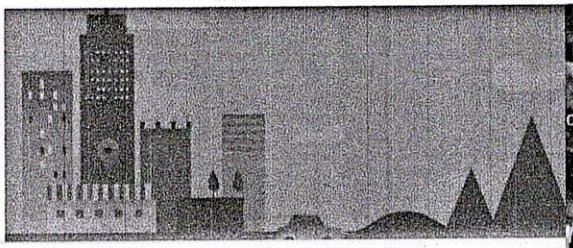
PROPERTY PHOTOS







Er.S.NARAYANAPILLAY, B.Tech.,M.Sc.(Rev.)
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Bank Panel Valuer
#49, 4th Cross, Sathya Nagar, Puducherry



11°46'56.8"N 79°39'16.0"E

11.782453, 79.654448

Directions | Save | Nearby | Send to phone | Share

QMJ3+XQP Vazhapet, Tamil Nadu

Add a missing place

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Govt. Regd. Valuer
Bank Panel Valuer

Guideline Search

Search Criteria :

Zone:	CUDDALORE	Sub Registrar Office:	NELLIKUPPAM
Guideline Village:	THIRUKANDESWARAM WARD C, BLOCK-4	Revenue Village:	
Revenue District:		Revenue Taluka:	
Street/Survey Number:	36		

One item found.

1

Sr.No.	Survey/ Subdivision No.	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	36/0	340/ Square Feet	3660/ Square Metre	Residential Class II Type - I	01-Jul-2024	-

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