# BEST ASSOCIATES

## 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 –**
**044-79632901**
**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 & Branch** : **Canara Bank, ARM-II Branch, Chennai-600 017.**

**Name of the Owners** : **Mr. Sarvesh, S/o. Mr. Sridhar,**

**Location of the Property** : **Old S.No.382, New S.No.382/1(pt), Plot No.4, OM OASIS Apartment, Flat No.F1 & F3, Lakshmi Nagar, 1st Street, Gergambakkam Village, Kundrathur Taluk, Pammal SRO, Chengalpattu District-600 128.**

**Total Extent of Land** : **809.00 +593.00 Sq. ft = 1,402.00 Sq. ft UDS)**







| | | |
|---|---|---|
| **Present Market Value** | : | **Rs.1,10,00,000.00** |
| **Guide Line Value** | : | **Rs. 78,10,500.00** |
| **Forced Sale Value** | : | **Rs. 88,00,000.00** |
| **Realizable Sale Value** | : | **Rs. 99,00,000.00** |

# BEST ASSOCIATES

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

**Office Address:**
**Door No.2/21, Ground Floor, Haroon Building,**
**Viswanathapuram 1st street, Rengarajapuram,**
**Kodambakkam, Chennai-600024.**
**Mobile No: 044-79632901**
**Cell: 98425 45009 & 98421 45059**
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**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**


**Ref No: IV-598/CB/2025-2026** **Date: 31.12.2025**

The Branch Manager,
Canara Bank, ARM-II Branch,
Chennai-600 017.

## VALUATION REPORT
### On Immovable Properties
### (In respect of flats)

Pursuant to the request from The Branch Manager, Canara Bank, ARM II Branch, Chennai -02, the property located at Old S.No.382, New S.No.382/1(pt), Plot No.4, OM OASIS Apartment, Flat No.F1 & F3, Lakshmi Nagar, 1st Street, Gergambakkam Village, Kundrathur Taluk, Pammal SRO, Chengalpattu District-600 128. which is said to be owned by **Mr. Sarvesh, S/o. Mr. Sridhar,** the said property has been inspected on **27.12.2025** for the purpose of assessing the present market value.

**The following Documents were produced before me for scrutiny. (**Xerox Copy of)

1. Registered Memorandum of Deposit of Title Deed Document, No.7307/2019, Dated 05.09.2019, by 1. Mrs. Bhanumathi, W/o. Mr. R. Shankar, 2. Mr.Shankar, S/o.Mr.Ramamoorthy & 3. Mr.Sarvesh, S/o.Mr.Sridhar, to and in favour of canarabank.
2. Previous valuation report given by Ms.manicka Sundram & Associates, Dated 06.09.2022.

Based upon the actual observations 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, etc.,

I am of opinion that:

1. The Open market value of the property is **Rs.1,10,00,000.00**
2. Guide line value of the property is **Rs. 78,10,500.00**
3. The Forced sale value of the property Is **Rs. 88,00,000.00**
4. The Realizable value of the property is **Rs. 99,00,000.00**

I declared that,

1. I have inspected the property on 27.12.2025.
2. Number of title deed(s) involved in this property – Details not furnished.
3. I have no direct or indirect interest in the property valued.
4. Further the information and other details given above in the annexure are true to the best of my knowledge and belief.
5. Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in the above purpose.
6. Legal aspects are not considered in this Report.

**Place:** Chennai,
**Date:** 31.12.2025

**Signature of Valuer**
**With seal**

PALANISAMY SUBRAMANI
Digitally signed by PALANISAMY SUBRAMANI
Date: 2026.01.19 12:00:08 +05'30'

**VALUATION OF FLAT BY COMPOSITE RATE METHOD**
**REPORT ON VALUATION**
**(In respect of flats)**

**PART A – BASIC DATA**

**1. GENERAL**

| | | | | |
|---|---|---|---|---|
| 1. | Purpose for Which the Valuation is made | | To Assess the fair market value of the property | |
| 2. | a) Date of inspection<br>b) Date on which the valuation is made | | 27.12.2025<br>31.12.2025 | |
| 3. | List of documents produced for perusal | | 1. Registered Memorandum of Deposit of Title Deed Document, No.7307/2019, Dated 05.09.2019, by 1. Mrs. Bhanumathi, W/o. Mr. R. Shankar, 2. Mr.Shankar, S/o.Mr.Ramamoorthy & 3. Mr.Sarvesh, S/o.Mr.Sridhar, to and in favour of canarabank.<br>2. Previous valuation report given by Ms.manicka Sundram & Associates, Dated 06.09.2022. | |
| 4. | 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. Sarvesh, S/o. Mr. Sridhar,** | |
| 5. | Brief description of the property:<br>The said property is located at Old S.No.382, New S.No.382/1(pt), Plot No.4, OM OASIS Apartment, Flat No.F1 & F3, Lakshmi Nagar, 1st Street, Gergambakkam Village, Kundrathur Taluk, Pammal SRO, Chengalpattu District-600 128. The surrounding places are Residential area Developing Area Civic amenities all are available within 2 Km distance.<br>As per enquiry made by the undersigned the fair market value of the land around the above site is ranging from Rs.4,500.00 to Rs.5,500.00 per Sq. ft for vacant land. I have considered Rs.4,500.00 per Sq. ft for the valuation purpose. | | | |
| 6 | Location of the property<br>a. Plot No. /Survey No.<br>b. Door No.<br>c. T. S. No/village<br>d. Ward<br>e. District | | <br>Plot No.4 / Old S.No.382, New S.No.382/1(pt),<br>-<br>Gergambakkam Village<br>Kundrathur Taluk,<br>Chengalpattu District-600 128 | |
| 7. | Postal address of the property | | Plot No.4, OM OASIS Apartment, Flat No.F1 & F3, Lakshmi Nagar, 1st Street, Gergambakkam Village, Kundrathur Taluk, Pammal SRO, Chengalpattu District-600 128. | |
| 8. | City /Town<br>Residential area /Commercial area/ Industrial area | | City<br>Residential Area | |
| 9. | Classification of the area<br>i)High/Middle /Poor<br>ii) Urban/Semi Urban/Rural | | <br>Middle<br>Urban | |
| 10. | Coming under Corporation limit/ Village Panchayat/ Municipality | | Kundrathur panchayat Union & CMDA | |
| 11. | Whether covered under any state/Central Govt. Tenements (e.g. Urban Land Ceiling Act) or notified under agency area /scheduled area/ cantonment area. | | No | |
| 12. | In case it is an agricultural land any conversion to house site plots is contemplated | | No | |
| 13. | **Boundaries** | **As per Deed** | **As per Deed** | **As per Actual** |

| | | | | |
|---|---|---|---|---|
| | **of the property:** | **(Plot No.4D)** | **Passage** | |
| | North | Sub-Divided Plot No.4C | Property belongs to Sangameswaran | Apartment in Block No.C |
| | South | 30 Feet Road | 30 Feet Road | Road |
| | East | Land in S.No.382 | Sub-Divided Plot No.4C & 4 D | Land and building |
| | West | 20 Feet Road | Sub-Divided Plot No.4A & 4B | Passage |
| **14** | **Dimensions (For Whole Property)** | **As per Deed (Plot No.4D)** | **As per Deed Passage** | **As per Actual** |
| | North | 55’0” | 20’0” | 55’0” |
| | South | 55’0” | 20’0” | 55’0” |
| | East | 54’0” | 107’3” | 54’0” |
| | West | 54’0” | 107’3” | 54’0” |
| 15 | Extent of the site | | **809.00 +593.00 Sq. ft = 1,402.00 Sq. ft UDS)** | |
| 16 | Latitude, Longitude & Co-ordinates of flat | | 13°00'16.7"N 80°08'12.7"E<br>13.004639, 80.136861 | |
| 17 | Whether occupied by the owner/ tenant If occupied by tenant since how long? Rent received per month | | Locked during inspection | |

**II.APARTMENT BUILDING**

| | | |
|---|---|---|
| 1 | Nature of the Apartment | Residential Purpose |
| 2 | Location<br>S. F. No.<br>Block No.<br>Ward No.<br>Village/Municipality/Corporation.<br>Door No. Street or road (Pin code) | <br>Old S.No.382, New S.No.382/1(pt),<br>-<br>Gergambakkam Village,<br>Plot No.4, OM OASIS Apartment, Flat No.F1 & F3, Lakshmi Nagar, 1st Street, Gergambakkam Village, Kundrathur Taluk, Pammal SRO, Chengalpattu District-600 128. |
| 3 | Description of the Locality Residential/ Commercial/Mixed | Residential Area |
| 4 | Year of construction | 2014 |
| 5 | Number of Floors | G.Floor +2 Floors |
| 6 | Type of Structure | RCC Framed Structure |
| 7 | Number of Dwelling units in the Building | 5 Units |
| 8 | Quality of Construction | Normal |
| 9 | Appearance of the Building | Normal |
| 10 | Maintenance of the Building | Normal |
| 11 | Facilities available Lift | Nil |
| 12 | Protected Water Supply | Available |
| 13 | Underground Sewerage | Septic Tank |
| 14 | Car Parking | Available |
| 15 | Open/Covered | Covered |
| 16 | All round Compound wall | Available |
| 17 | Pavement around the building | Available |
| 18 | Any other facility | Available |

**III.FLAT**

| | | |
|---|---|---|
| 1. | The floor in Which the flat is situated | First Floor, |
| 2 | Door No. of the Flat | Flat No.F1 & F3, |
| 3 | Specifications of the Flat<br>Roof<br>Flooring<br>Doors<br>Windows<br>Fittings<br>Finishing | <br>RCC Roof<br><br><br>Not known |
| 4 | House Tax<br>Assessment No<br>Tax Paid in the name of<br>Tax Amount | <br>Details not furnished |
| 5 | Electricity Service Connection No.<br>Meter Card in the name of | Details not furnished |
| 6 | How is the Maintenance of the Flat | Normal |
| 7 | Sale deed Executed in the name of | Mrs. Bhanumathi, W/o. Mr. R. Shankar |
| 8 | What is the undivided area of land | F1 = 809.00 Sq. ft & F3= 593.00 Sq. ft |
| 9 | What is the plinth area of the flat | F1 = 1,242.00 Sq. ft & F3=1,022.00 Sq. ft |
| 10 | What is the floor space index (Approx) | F1 = 1,242.00 / 809.00 = 1.54<br>F3 = 1,022.00 / 593.00 = 1.72 |
| 11 | What is the carpet area of the flat | Not known |
| 12 | Is it posh/I class/medium/ordinary | II Class |
| 13 | Is it being used for residential or commercial purpose | Residential |
| 14 | Is it owner occupied or tenanted | Locked during inspection |

1. DRAWING APPROVAL: Details not furnished

**IV.MARKETABILITY**

| | | |
|---|---|---|
| 1. | How is the marketability | Good |
| 2 | What are the factors favoring for an extra potential value | Nil |
| 3 | Any negative factors are observed which affect the market value in general | Nil |

Any negative factors observed which affect the market value in general: Nil

**V.RATE**

| | | |
|---|---|---|
| 1. | After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality | Rs.4,500.00/Sq. ft to Rs.5,000/Sq. ft for built up area, |
| 2 | Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (Given details) | Rs.4,500.00/Sq. ft to Rs.5,000/Sq. ft for built up area |

| | | |
|---|---|---|
| **3** | **Break up for the rate**<br>➢ Building + services (EB, Water etc.,)<br>➢ Depreciation (11/60 x 0.9 =0.165)<br>➢ Land + Development work &Others<br>➢ Composite rate | Rs.2,500.00 /Sq. ft<br>= 0.165 x Rs.2,500.00 / Sq. ft = Rs.412.50/Sq. ft<br>= Rs.2,500.00 / Sq. ft - Rs.412.50/Sq. ft<br>= Rs. 2,087.50 /Sq. ft<br>F1= Rs.4,500.00 / Sq. ft /1.54 =Rs.2,922.07<br>F3= Rs.4,500.00 / Sq. ft /1.72 =Rs.2,616.27<br>F1= Rs. 2,087.50 /Sq. ft + Rs.2,922.07<br>= Rs.5,009.57/ Sq. ft Say **Rs.5,000.00 /Sq. ft**<br>F3= Rs. 2,087.50 /Sq. ft + Rs.2,616.27<br>= Rs.4,703.77/ Sq. ft Say **Rs.4,700.00 /Sq. ft** |
| 4 | Guideline rate obtained from the register office (un evidence thereof to be enclosed)<br>Land Value<br>Building Value | **Rs.2,200.00 per Sq. ft**<br>1,402.00 Sq. ft x Rs.2,200.00 /Sq. ft = Rs.30,84,400.00<br>2,264.00 Sq. ft x Rs.2,087.50 /Sq. ft = Rs.47,26,100.00<br>**Rs.78,10,500.00** |

**VI. Composite rate adopted after depreciation:**

| | | |
|---|---|---|
| 1. | Replacement cost of flat including services | Rs.2,500.00 /Sq. ft |
| 2 | Depreciation value of the building | Rs.450/Sq. ft |
| 3 | Age of the building | 11 Years |
| 4 | Life of the building estimated | 60 Years , Remaining Life = 49 Years |
| 5 | Depreciation Percentage assuming the salvage value as 10 % | (11/60 x 0.9 =0.165) |
| 6 | Depreciated Value of the building, | Rs. 2,087.50 /Sq. ft |
| 7 | Total composite rate arrived for valuation | Flat No.F1<br>Which works out flat of built up area Rs.5,000.00/Sq. ft which is reasonable while comparing nearby flat rate.<br>Flat No.F3<br>Which works out flat of built up area Rs.4,700.00/Sq. ft which is reasonable while comparing nearby flat rate. |

VII. Details of valuation building construction is to be done

| S. No | Description | Qty | Rate per unit Rs. | Estimated value Rs. |
|---|---|---|---|---|
| 1. | Present value of the flat No.F1 | 1,242.00 | 5,000.00 | Rs.62,10,000.00 |
| | Present value of the flat No.F3 | 1,022.00 | 4,700.00 | Rs.48,03,400.00 |
| 2. | Ward robes | Nil | - | - |
| 3. | Showcases/almirahs | Nil | - | - |
| 4 | Kitchen arrangements | Nil | - | - |
| 5 | Car Parking | LS | - | Included |
| 6 | Interior decoration | Nil | - | - |
| 7 | Electricity deposits/ Electrical fitting, etc., | LS | - | - |
| 8 | Extra collapsible gates/grill works etc., | Nil | - | - |
| 9 | Potential value if any | Nil | - | - |
| 12 | Share of common amenities, if any | LS | - | Included |
| 13 | others (Covered Car Parking) | Nil | - | - |
| | Total | | | Rs.1,10,13,400.00<br>Say<br>**Rs.1,10,00,000.00** |

Valuation:

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above flat in the prevailing condition with aforesaid specification is **Rs.1,10,00,000.00**

Present Market value of the property **Rs.1,10,00,000.00**

Forced sale value of the property Rs. 88,00,000.00

Realizable sale value of the property Rs. 99,00,000.00

Guideline value of the property Rs. 78,10,500.00

PALANISAMY SUBRAMANI

Digitally signed by PALANISAMY SUBRAMANI
Date: 2026.01.19 12:00:30 +05'30'

Approved valuer

**PART D – CERTIFICATE**

1. It is certified that in my opinion

- The Present market value of the flat by adopting suitable composite rate is **Rs.1,10,00,000.00** (Rupees One Crore and Ten Lakhs Only)

- The forced sale value of the property is estimated as 20 % less than present market **Rs.88,00,000.00** (Rupees Eighty-Eight Lakhs Only)

- The Realizable sale value of the property is estimated as 10 % less than present market **Rs.99,00,000.00** (Rupees Ninety-Nine Lakhs Only)

2. Number of title deed(s) involved in this property is (one). The relevant document for the subject flat in the opinion of this valuer – Details not furnished.

3. If this property is offered collateral security, the concerned financial intuition is requested to verify the extent of undivided share of land mentioned 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 (i).

5. The Property was inspected on 27.12.2025.

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

7. This valuation work was/has been undertaken by the valuer based upon the oral request from Assistant General Manager, Canara Bank, ARM-II Branch, Chennai-17.

Place : Chennai,
Date : 31.12.2025

Panel Valuer

PALANISAMY SUBRAMANI

Digitally signed by PALANISAMY SUBRAMANI
Date: 2026.01.19 12:00:49 +05'30'

**Enclosures:**

- Declaration from Valuer
- Model Code Conduct for Valuers
- Guideline Value
- Encumbrance certificate
- Google Map
- Photo graph

(Note: The valuer may add any number of additional sheets for providing any vital data and relevant information)

Appendix-IV

**DECLARATION FROM VALUERS**

I hereby declare that

- The information furnished in my valuation report dated 31.12.2025 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 27.12.2025.
- 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.

| S.No. | Particulars | Valuer Comments |
|---|---|---|
| 1 | Background information of the asset being valued. | Residential Flat |
| 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 : 04.10.2025<br>Valuation Date : 27.12.2025<br>Date of Report : 31.12.2025 |
| 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 Enquiries |
| 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 | Canarabank 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 : 31.12.2025
Place : Chennai.

SIGNATURE

PALANISAMY SUBRAMANI

Digitally signed by PALANISAMY SUBRAMANI
Date: 2026.01.19 12:01:02 +05'30'

**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 arrangements 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 definedin 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.

PALANISAMY SUBRAMANI
Digitally signed by PALANISAMY SUBRAMANI
Date: 2026.01.19 12:01:38 +05'30'

Date: 31.12.2025
Place : Chennai.

SIGNATURE

## Guideline Value:

Guideline Search

Search Criteria :

| | | | |
|---|---|---|---|
| Zone: | CHENGALPATTU | Sub Registrar Office: | PAMMAL |
| Guideline Village: | KERUGAMBAKKAM | Revenue Village: | KERUKAMPAKKAM |
| Revenue District: | KANCHEEPURAM | Revenue Taluka: | KUNDRATHUR |
| Street/Survey Number: | L | | |

List All Street

4 items found, displaying all items.
1

| Sr.No. | Street Name | Guideline Value (₹) (British Value) | Guideline Value (₹) (Metric Value) | Land Classification | Effective Start Date | G.O.Download |
|---|---|---|---|---|---|---|
| 1 | LAKSHMI NAGAR (WARD 5) | 2200/ Square Feet | 23685/ Square Metre | Residential Class II Type - I | 01-Jul-2024 | - |
| 2 | LAKSHMI NAGAR (WARD 6) | 2200/ Square Feet | 23685/ Square Metre | Residential Class II Type - I | 01-Jul-2024 | - |
| 3 | LEELAVATHY NAGAR | 1980/ Square Feet | 21315/ Square Metre | Residential Class II Type - II | 01-Jul-2024 | - |
| 4 | LENDI GARDEN | 1980/ Square Feet | 21315/ Square Metre | Residential Class II Type - II | 01-Jul-2024 | - |

Back

## Encumbrance certificate:

GOVERNMENT OF TAMILNADU

REGISTRATION DEPARTMENT

தமிழ்நாடு அரசு

பதிவுத்துறை

Certificate of Encumbrance on Property

சொத்து தொடர்பான வில்லங்கச் சான்று

| | |
|---|---|
| S.R.O /சா.ப.அ: Pammal | Date / நாள்: 31-Dec-2025 |
| Village /கிராமம்:Kerugambakkam | Survey Details /சர்வே விவரம்: 382 |

Search Period /தேடுதல் காலம்: 01-Jan-2013 - 30-Dec-2025

| | | | | | |
|---|---|---|---|---|---|
| 7107/2019 | 26-Aug-2019<br>29-Aug-2019<br>29-Aug-2019 | Settlement deed | 1. ஆர் ஸ்ரீதர்<br>2. எஸ் விஷாலி | 1. எஸ் சர்வேஷ் | - |
| Consideration Value/கைமாற்றுத் தொகை:<br>- | | Market Value/சந்தை மதிப்பு:<br>ரூ. 25,00,000/- | | PR Number/முந்தைய ஆவண எண்:<br>7735/2016, 7736/2016 | |
| **Schedule 1 Details:**<br>Property Type/சொத்தின் வகைப்பாடு: Flats | | Property Extent/சொத்தின் விஸ்தீர்ணம்: 12334.0 SQUARE FEET, 2960.0 SQUARE FEET, 809.0 SQUARE FEET | | | |
| Village & Street/கிராமம் மற்றும் தெரு: Kerugambakkam, முதல் தெரு லஷ்மி நகர் | | Survey No./புல எண் : 382/1PART | | | |
| Building Name/கட்டிடத்தின் பெயர்: MM SAI PARADISE<br>Ward No./வார்டு எண்: -Select- | | Floor No./தள எண்: முதல் தளம்<br>Plot No./மனை எண் : 4D<br>Flat No./அடுக்குமாடிக் குடியிருப்பு எண்: F1 | | | |
| எல்லை விபரங்கள்:<br>கிழக்கு - விக்னேஷ் நகர் சர்வே எண்.382, மேற்கு - 20 அடி ரோடு, வடக்கு - உட்பிரிவு மனை எண்.4சி, தெற்கு - 30 அடி ரோடு | | Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: ஏ ஷெடியூல் - மனை எண்.4, முதல் தெரு லஷ்மி நகர், மொத்த விஸ்தீரணம் 12334 சதுரடி, பி ஷெடியூல் 2960 சதுரடியில் 809 சதுரடி பிரிபடாத பாகம், கட்டிட பரப்பளவு 1242 சதுரடி. | | | |
| 7108/2019 | 26-Aug-2019<br>29-Aug-2019<br>29-Aug-2019 | Settlement deed | 1. எஸ் விஷாலி<br>2. ஆர் ஸ்ரீதர் | 1. எஸ் சர்வேஷ் | - |
| Consideration Value/கைமாற்றுத் தொகை:<br>- | | Market Value/சந்தை மதிப்பு:<br>ரூ. 25,00,000/- | | PR Number/முந்தைய ஆவண எண்:<br>5730/2013 | |
| **Schedule 1 Details:**<br>Property Type/சொத்தின் வகைப்பாடு: Flats | | Property Extent/சொத்தின் விஸ்தீர்ணம்: 12334.0 SQUARE FEET, 2960.0 SQUARE FEET, 593.0 SQUARE FEET | | | |
| Village & Street/கிராமம் மற்றும் தெரு: Kerugambakkam, முதல் | | Survey No./புல எண் : 382/1PART | | | |



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| தெரு லஷ்மி நகர் | |
| Building Name/கட்டிடத்தின் பெயர்: M M OASIS | Floor No./தள எண்: 1st Floor<br>Plot No./மனை எண் : 4D<br>Flat No./அடுக்குமாடிக் குடியிருப்பு எண்: F3 |
| எல்லை விபரங்கள்:<br>கிழக்கு - சர்வே எண்.382 ன் நிலம், மேற்கு - 20 அடி ரோடு, வடக்கு - உட்பிரிவு மனை எண்.4சி, தெற்கு - 30 அடி ரோடு | Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: ஏ ஷெடியூல் - மனை எண்.4, முதல் தெரு லஷ்மி நகர், மொத்த விஸ்தீரணம் 12334 சதுரடி, பி ஷெடியூல் 2960 சதுரடியில் பிரிபடாத பாகம் 593 சதுரடி கட்டிட பரப்பளவு 1022 சதுரடி, 430 சதுரடி பொது வழிப்பாதையில் பிரிபடாத பாகம். |

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| 7307/2019 | 05-Sep-2019<br>05-Sep-2019<br>05-Sep-2019 | Deposit Of Title Deeds | 1. எஸ் சர்வேஷ்<br>2. எஸ் பானுமதி<br>3. ஆர் சங்கர் | 1. கனரா பேங்க் | - |

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|---|---|---|
| Consideration Value/கைமாற்றுத் தொகை:<br>- | Market Value/சந்தை மதிப்பு:<br>ரூ. 1,50,00,000/- | PR Number/முந்தைய ஆவண எண்:<br>5729/2013, 7107/2019, 7108/2019 |

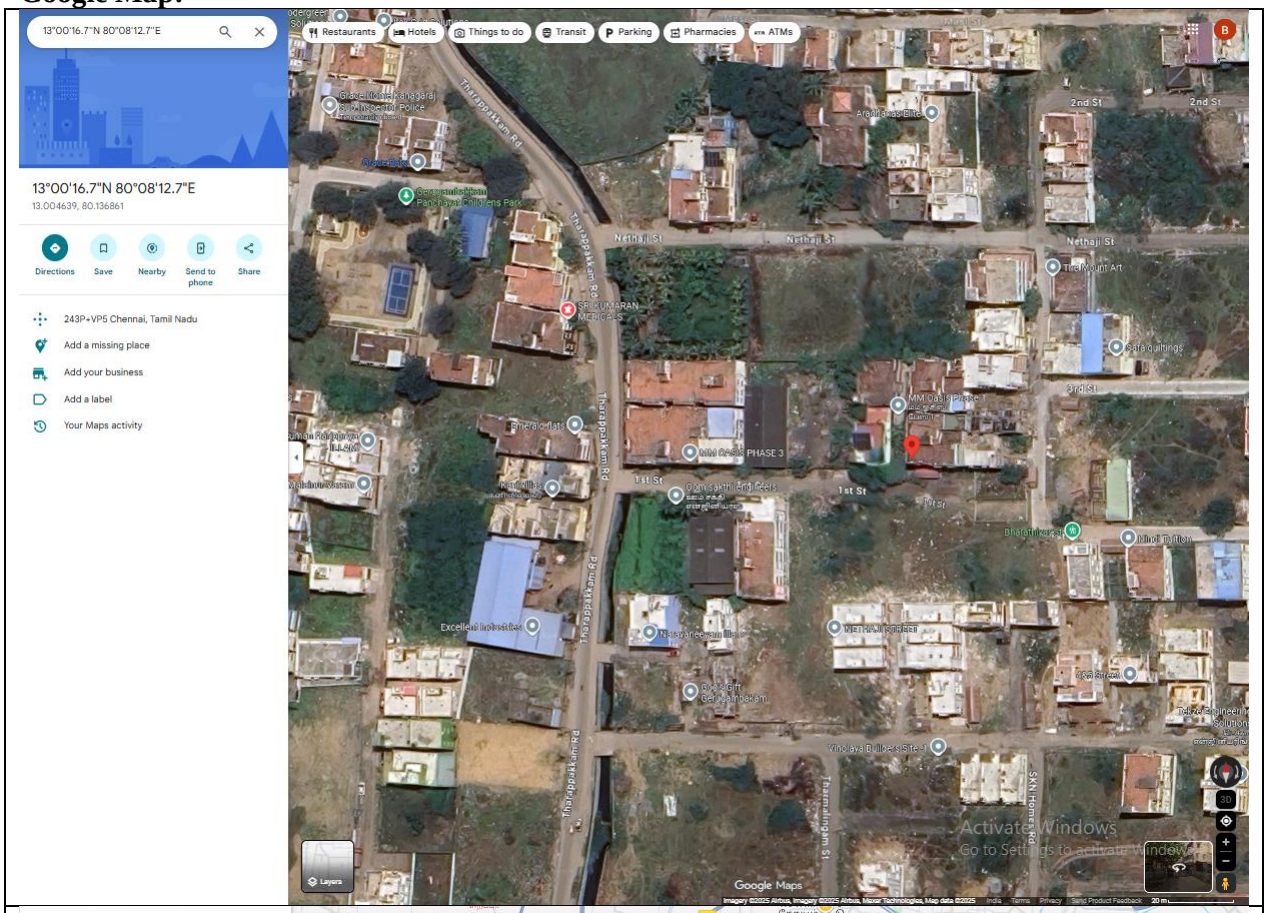
| | |
|---|---|
| **Schedule 1 Details:**<br>Property Type/சொத்தின் வகைப்பாடு: Flats | Property Extent/சொத்தின் விஸ்தீர்ணம்: 12334.0 SQUARE FEET, 2960.0 SQUARE FEET, 809.0 SQUARE FEET |
| Village & Street/கிராமம் மற்றும் தெரு: Kerugambakkam, லஷ்மி நகர் முதல் தெரு | Survey No./புல எண் : 382/1PART |
| Building Name/கட்டிடத்தின் பெயர்: MM OASIS | Floor No./தள எண்: FirstFloor<br>Plot No./மனை எண் : 4D<br>Flat No./அடுக்குமாடிக் குடியிருப்பு எண்: F1 |
| எல்லை விபரங்கள்:<br>கிழக்கு - சர்வே எண்.382ன் மனை, மேற்கு - 20 அடி ரோடு, வடக்கு - உட்பிரிவு மனை எண்.4சி, தெற்கு - 30 அடி ரோடு | Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: ஏ ஷெடியூல் - மனை எண்.4, முதல் தெரு லஷ்மி நகர், மொத்த விஸ்தீரணம் 12334 சதுரடி, பி ஷெடியூல் 2960 சதுரடியில் பிரிபடாத பாகம் 809 சதுரடி கட்டிட பரப்பளவு 1242 சதுரடி, 430 சதுரடி பொதுவழிப்பாதையில் பிரிபடாத பாகம். |
| **Schedule 2 Details:**<br>Property Type/சொத்தின் வகைப்பாடு: Flats | Property Extent/சொத்தின் விஸ்தீர்ணம்: 12334.0 SQUARE FEET, 2960.0 SQUARE FEET, 593.0 SQUARE FEET |
| Village & Street/கிராமம் மற்றும் தெரு: Kerugambakkam, லஷ்மி நகர் முதல் தெரு | Survey No./புல எண் : 382/1PART |
| Building Name/கட்டிடத்தின் பெயர்: MM OASIS | Floor No./தள எண்: FirstFloor<br>Plot No./மனை எண் : 4D<br>Flat No./அடுக்குமாடிக் குடியிருப்பு எண்: F3 |
| எல்லை விபரங்கள்:<br>கிழக்கு - சர்வே எண்.382 ன் மனை, மேற்கு - 20 அடி ரோடு, வடக்கு - உட்பிரிவு மனை எண்.4சி, தெற்கு - 30 அடி ரோடு | Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: ஏ ஷெடியூல் - மனை எண்.4, முதல் தெரு லஷ்மி நகர், மொத்த விஸ்தீரணம் 12334 சதுரடி, பி ஷெடியூல் 2960 சதுரடியில் பிரிபடாத பாகம் 593 சதுரடி கட்டிட பரப்பளவு 1022 சதுரடி, 430 சதுரடி |

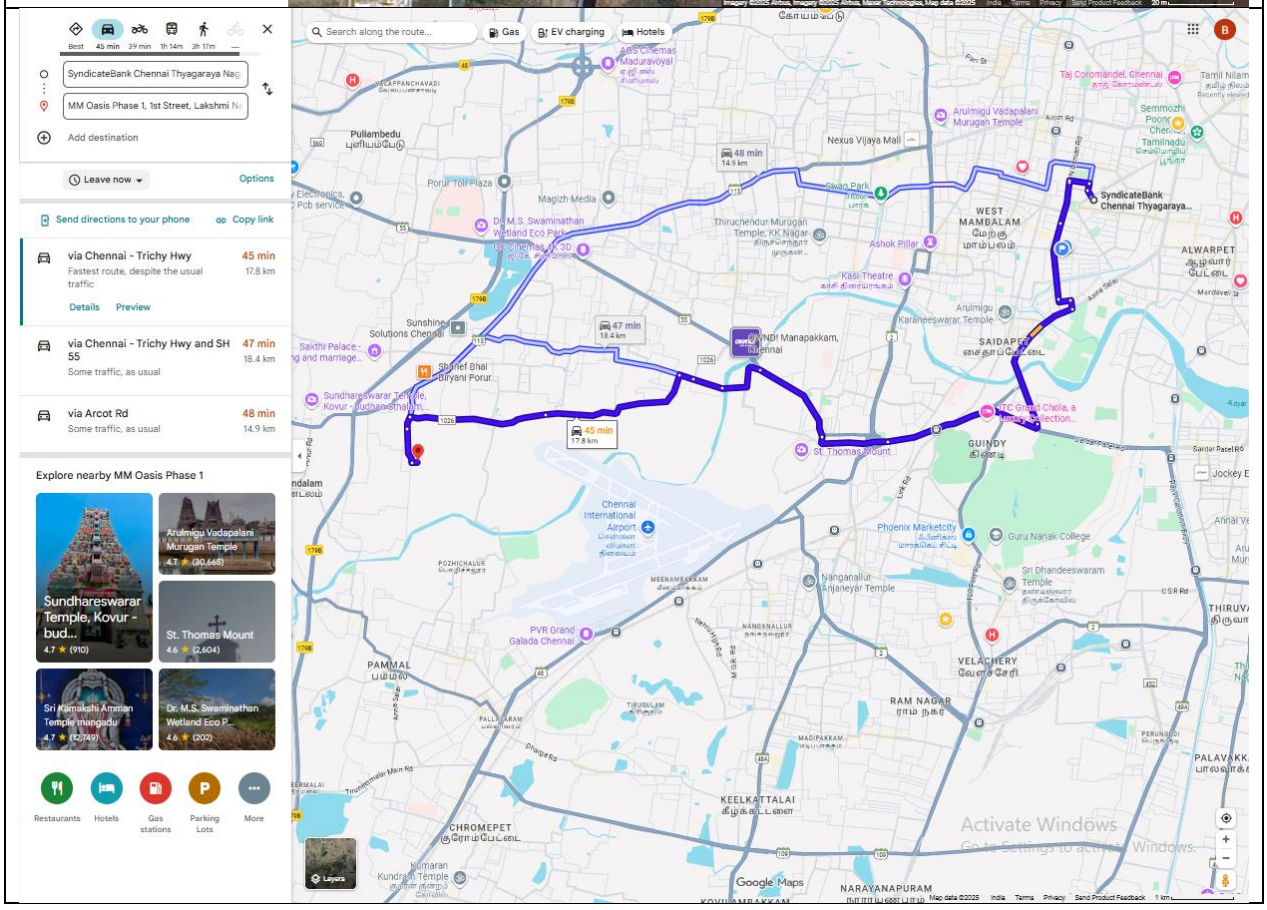


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| | பொதுவழிப்பாதையில் பிரிபடாத பாகம். |
| **Schedule 3 Details:**<br>Property Type/சொத்தின் வகைப்பாடு: Flats | Property Extent/சொத்தின் விஸ்தீர்ணம்: 12334.0 SQUARE FEET, 2960.0 SQUARE FEET, 706.0 SQUARE FEET |
| Village & Street/கிராமம் மற்றும் தெரு: Kerugambakkam, லஷ்மி நகர் முதல் தெரு | Survey No./புல எண் : 382/1PART |
| Building Name/கட்டிடத்தின் பெயர்: MM OASIS | Floor No./தள எண்: தரை தளம்<br>Plot No./மனை எண் : 4D<br>Flat No./அடுக்குமாடிக் குடியிருப்பு எண்: G1 |
| எல்லை விபரங்கள்:<br>கிழக்கு - சர்வே எண்.382ன் மனை, மேற்கு - 20 அடி ரோடு, வடக்கு - உட்பிரிவு மனை எண்.4சி, தெற்கு - 30 அடி ரோடு | Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: ஏ ஷெடியூல் - மனை எண்.4, முதல் தெரு லஷ்மி நகர், மொத்த விஸ்தீரணம் 12334 சதுரடி, பி ஷெடியூல் 2960 சதுரடியில் பிரிபடாத பாகம் 706 சதுரடி கட்டிட பரப்பளவு 1217 சதுரடி, 430 சதுரடி பொதுவழிப்பாதையில் பிரிபடாத பாகம். |

Activate
Go to Set

## Google Map:


13°00'16.7"N 80°08'12.7"E
13.004639, 80.136861
Directions
Save
Nearby
Send to phone
Share
243P+VP5 Chennai, Tamil Nadu
Add a missing place
Add your business
Add a label
Your Maps activity
Restaurants
Hotels
Things to do
Transit
Parking
Pharmacies
ATMs
Google Maps


SyndicateBank Chennai Thyagaraya Nag
MM Oasis Phase 1, 1st Street, Lakshmi N
Add destination
Leave now
Options
Send directions to your phone
Copy link
via Chennai - Trichy Hwy
Fastest route, despite the usual traffic
45 min
17.8 km
Details
Preview
via Chennai - Trichy Hwy and SH 55
Some traffic, as usual
47 min
18.4 km
via Arcot Rd
Some traffic, as usual
48 min
14.9 km
Explore nearby MM Oasis Phase 1
Sundhareswarar Temple, Kovur - bud...
Arulmigu Vadapalani Murugan Temple
St. Thomas Mount
Sri Kamakshi Amman Temple mangadu
Dr. M.S. Swaminathan Wetland Eco P...
Restaurants
Hotels
Gas stations
Parking Lots
More
Search along the route...
Gas
EV charging
Hotels
Google Maps

**Photos:**


MM OASIS
D-BLOCK
Chennai, Tamil Nadu, India
Mm Oasis Phase 1, Vigneshwara Nagar, Tharapakkam, Chennai, Tamil Nadu 600128, India
Lat 13.00465° Long 80.136835°
Saturday, 27/12/2025 01:50 PM GMT +05:30


Shot on motorola edge 50 neo
viki


M.M. Oasis
எம்.எம். ஓயாசிஸ்
PHASE - I
Plot No.4 - Block: A,B,C,D
LAKSHMI NAGAR 1st STREET,
GERUGAMBAKKAM, CHENNAI - 122
Shot on motorola edge 50 neo
viki


Shot on motorola edge 50 neo
viki
27 Dec 2025, 1:47 pm


Public Health Instruments Co.
Shot on motorola edge 50 neo
viki
27 Dec 2025, 1:46 pm