Er.M.Elamurugan, B.Sc,B.E,M.I.E,F.I.I.V. Mob:9944477277.
Email:elamuruganm@gmail.com

ELITE ASSOCIATES

CHARTERED ENGINEER & APPROVED VALUER

- Chartered Engineer
- Approved Valuer(No:CAT-I- F-3774 Dt. 10-06-15)
- Registered Income Tax Valuer(27/2019-20,CCIT,Trichy)

VALUATION REPORT

I. NAME OF THE OWNER(s)	:	1.**Mr.CHANDRASEKARAN,** **S/o.Mr.SIVASANKARAN.** **2.Mrs.S.ELAVARASI,** **W/o.Mr. CHANDRASEKARAN.**
II NAME OF THE BORROWER(s)	:	1.**Mr.CHANDRASEKARAN,** **S/o.Mr.SIVASANKARAN.** **2.Mrs.S.ELAVARASI,** **W/o.Mr. CHANDRASEKARAN.** Kumalangulam Village, Naduveerapattu Madura, Cuddalore Taluk, Cuddalore District.
III. PROPERTY ADDRESS	:	S.Nos:290/30 & 290/31, Kunamangalam Village, Nellikuppam-SRO, Cuddalore Taluk, Cuddalore District. Pin: 607102.
IV. PURPOSE FOR WHICH THIS CERTIFICATE IS MADE	:	Canara Bank-Specialized ARM Branch-II, Chennai - For SARFAESI Act.

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- Registered Income Tax Valuer(27/2019-20,CCIT,Trichy)

Date :30.06.2026

File No: 1726/2026-2027/ Canara Bank / Specialized ARM Branch-II,Chennai

VALUATION CERTIFICATE

Pursuant to the request from **The Chief Manager, Canara Bank- Specialized ARM Branch-II,Chennai**,the Property @ S.Nos:290/30 & 290/31,Kunamangalam Village,Nellikuppam-SRO, Cuddalore Taluk,Cuddalore District. Pin: 607102.Which is said to be owned by **Mr.Chandra Sekaran,S/o.Mr.Sivasankaran & Mrs.S.Elavarasi,W/o.Mr.Chandrasekaran** was inspected on 02.01.2026 for the Purpose of assessing the Present Market Value of the Property for **Canara Bank-Specialized ARM Branch-II,Chennai – For SARFAESI Act.**

Based upon the actual observation and also the particulars provided to me, Detailed Valuation report has been prepared and furnished.

After giving careful consideration to various important factor like the location of the property, size and shape of the plot, availability of civic amenities, potential for marketability etc.,

I am of opinion that ;

(As per plan approval)

1	**The Fair market value of the subject Property is**	:	**Rs. 22,65,000.00**
2	**Realizable value of the Property is (-10%)**	:	**Rs. 20,38,000.00**
3	**Forced Sale value of the Property is (-20%)**	:	**Rs. 18,12,000.00**
4	**Guideline value of the Property is**	:	**Rs. 18,12,000.00**

(Actual observed at site)

1	**The Fair market value of the subject Property is**	:	**Rs. 44,13,000.00**
2	**Realizable value of the Property is (-10%)**	:	**Rs. 39,71,000.00**
3	**Forced Sale value of the Property is (-20%)**	:	**Rs. 35,30,000.00**
4	**Guideline value of the Property is**	:	**Rs. 39,60,000.00**

Place : Salem

Date : 30.06.2026

ELAMURUGAN MANICKAM

Digitally signed by ELAMURUGAN MANICKAM
Date: 2026.07.13 16:30:48 +05'30'

Regd Off: No:336,
Valluvar Nagar,
Dharmapuri-636705.

Branch Off: No:67/1,Nagaramalai Adivaram Road,
Srishti Dental Clinic(Upstairs),
Salem-636016.

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ELITE ASSOCIATES

CHARTERED ENGINEER & APPROVED VALUER

- Chartered Engineer
- Approved Valuer(No:CAT-I- F-3774 Dt. 10-06-15)
- Registered Income Tax Valuer(27/2019-20,CCIT,Trichy)

VALUATION OF PROPERTY(LAND)

REPORT ON VALUATION-**PART-A-BASIC DATA**

I.	**GENERAL**			
1.	Purpose for which the valuation is made			For SARFAESI Act against the property
2.	a)	Date of Inspection	:	02.01.2026
	b)	Date on which the valuation is made	:	30.06.2026
3.	List of documents produced for perusal			
	i)		:	GLR Copy from Website
	ii)		:	Location Map
	iii)		:	Satellite Map(Latitude &Longitude)
	iv)		:	Photos of the property
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)		:	**1.Mr.Chandrasekaran, S/o.Mr.Sivasankaran. 2.Mrs.S.Elavarasi, W/o.Mr.Chandrasekaran**
5.	Brief description of the property (Including leasehold/ freehold etc)		:	The property is RCC roof Ground floor & First floor residential building and Free hold property
6	Scope of Valuation		:	The property was inspected to assess the present market value of Land ?& Building
7	If this Report is to be used for any Bank purpose, the name of the bank and branch		:	Canara Bank, Specialized ARM Branch-II,Chennai

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- Chartered Engineer
- Approved Valuer(No:CAT-I- F-3774 Dt. 10-06-15)
- Registered Income Tax Valuer(27/2019-20,CCIT,Trichy)

II.	DESCRIPTION OF THE PROPERTY:		
1.	Postal address of the property with pin code	:	S.Nos:290/30 & 290/31, Kunamangalam Village, Nellikuppam-SRO, Cuddalore Taluk, Cuddalore District. Pin Code : 607102

2.	City / Town/Rural		:	Rural
	Residential Area		:	----
	Agricultural Area		:	Agricultural Area
3.	Classification of the area		:	
	i)	High / Middle / Poor		Middle
	ii)	Urban / Semi Urban / Rural		Rural
4	Coming under Corporation limit / Village Panchayat / Municipality		:	Village panchayat (Naduveerapattu & Silambinathanpettai Panchayat)
5	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / Scheduled area / cantonment area		:	NIL
6	In case it is an agricultural land, any conversion to house site plots is contemplated		:	NIL
7	Location of the property			
	Plot No/Nagar/Survey No		:	S.Nos:290/30 & 290/31
	Door No		:	---
	S.F.No/T.S.No/R.S.No		:	---
	Village/Block		:	Kunamangalam Village
	Taluk/Ward		:	Cuddalore Taluk
	Mandal/District/Municipality/Corporation		:	Cuddalore District
8.	Boundaries of the property		:	**As per deed/Actuals**
	North		:	Dhandapani land
	South		:	Dhandapani land
	East		:	Chandrasekaran Plot
	West		:	North South Road
8.a	Boundaries of the property		:	**As per deed/Actuals**
	North		:	Dhandapani Ariyamala Plot
	South		:	Item-I Property
	East		:	Chandrasekaran Plot
	West		:	North South Road
9	Latitude, Longitude and Coordinates of site		:	**11.704094,79.641303**



10	Electricity service connection		
	Consumer number	:	---
	In the name of	:	---
	Other details,if any	:	
11	Property is presently occupied by	:	Owner/Tenants/Both/Vacant
12	If occupied by both By assuming the entire building is let out		
	(i)What is the probable monthly rent	:	---
	(ii)What is the advance amount	:	----

III. PROCEDURE OF VALUATION

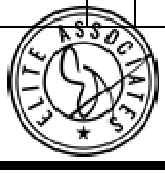
	Valuation Details	**:**	**Discussed in Part B,C,D,E & F**	
1.	**F.S.I**	:	**Allowable**	**Actual**
		:	**0.55**	**1.32**
2.	**Plot Coverage**	:	**66.01 %**	

PART B-LAND

1.	**Dimension of site-Item -I**	**:**	**A-as per deed**	**B-as per actuals**
	North	:		
	South	:		
	East			
	West			
	Area of site	**:**	**872.00 Sq.Ft**	
2.	**Dimension of site-Item -II**	**:**	**A-as per deed**	**B-as per actuals**
	North	:		
	South	:		
	East	:		
	West	:		
	Area of site	**:**	**872.00 Sq.Ft**	
	Total Area of site	**:**	**1744.00 Sq.ft**	
	Area of site as per plan approval	**:**	**1742.00 Sq.ft**	
	Area of site considered for valuation	**:**	**1742.00 Sq.ft**	

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II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality	:	Residential Class-I-Type-I
2.	Development of surrounding areas	:	Normal
3.	Possibility of frequent flooding/sub-merging	:	No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc	:	Within 500 Meters from the property
5.	Level of land with topographical conditions	:	Plain & Leveled
6.	Shape of land	:	Kindly refer FMB
7.	Type of use to which it can be put	:	Residential purpose
8.	Any usage restriction	:	NIL
9.	Is plot in town planning approved layout?	:	**No**
10.	Corner plot or intermittent plot?	:	Intermittent plot
11.	Road facilities	:	Available on West side
12.	Type of road available at present	:	Bitumen Road
13.	Width of road- is it below 20ft. or more	:	20 feet Road
14.	Is it a land – locked land?	:	No
15.	Water potentiality	:	Available
16.	Underground sewerage system	:	NIL
17.	Is power supply available at the site?	:	Available
18.	Nearby of the site	:	
	1. 9 Meters from Shree Haran Traders	:	
	2. 52 Meters from Shri Mariyamman Kovil	:	
	3 230 Meters from Thirumalai Cashews	:	
	4 189.00 Kms from Canara Bank,Specialized ARM-II Branch	:	
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast/ tidal level must be incorporated)	:	NIL
20	Any factors which affect the marketability of land	:	NIL
21	Type of Land	:	Residential land



22	Accessibility		:	Road available on West side
23.	Prevailing market rate (Along with details/ reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)		:	**Rs.300/Sq.ft to Rs.400/Sq.ft** **Adopted rate:** **Rs.350/Sq.ft**
24.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		:	**-Rs.90/Sq.ft** **-1742.00 Sq.ft X Rs.90/Sq.ft** **-Rs.1,56,780.00 or Rs.1,56,000.00**
25.	Assessed / adopted rate of valuation		:	**-1742.00 x Rs.350/Sq.ft** **-Rs.6,09,700.00 or Rs.6,09,000.00**
Part – B (Valuation of Building)				
1.	Technical details of the building			
	a)	Type of Building (Residential/ Commercial/ Industrial)	:	Residential Building
	b)	Type of construction (Load bearing/ RCC/ Steel Framed)	:	RCC Framed Structure
	c)	Year of construction	:	2016
	d)	Number of floors and height of each floor including basement, if any	:	Ground floor & First floor Roof Height-10'0"
	e)	Plinth area floor-wise	:	1.Ground floor(RCC) - 794.25 Sq.ft 2.Portico & Staircase - 180.00 Sq.ft **(As per plan approval)**
	f)	Condition of the building	:	
	i)	Exterior – Excellent, Good, Normal, Poor	:	Normal
	ii)	Interior- Excellent, Good, Normal, Poor	:	Normal

(Actual observed at site)

Floor	Year of construction	Roof	Main Portion (A)	Cantilevered Portion(B)	Total A + 50% of B
Ground floor	2016	RCC Roof	1150.00 Sq.ft	---	1150.00 Sq.ft
First floor	2016	RCC Roof	995.00 Sq.ft	---	995.00 Sq.ft
Head room	2016	RCC Roof	168.00 Sq.ft	---	168.00 Sq.ft
				Total	**2313.00 Sq.ft**

Drawing approval:

a	Date of issue and validity of Layout of approved map/plan	**----/dated-24.11.2014.**
b	Approved map/plan issuing authority	**President,Kumalangulam Panchayat**
c	Whether genuineness or authentic of approved map/plan is verified	**Yes**
d	Any other comments by our empanelled valuers on authentic of approved plan	**---**
e	Value of building is estimated by adopting suitable unit plinth area rate depending upon the specifications Depreciation is calculated by straight line method	**Assuming salvage value as 10%**

Specifications of construction (floor -wise) in respect of

Sl. No	Description	Ground Floor	First Floor
1.	Foundation	RCC Column & Footing	---
2.	Basement	B.W in CM	---
3.	Superstructure	B.W in CM	B.W in CM
4.	Joinery/ Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc.)	Country wood Doors & Windows	Country wood Doors & Windows
5.	RCC works	Lintel Beam & Roof Slab	Lintel Beam & Roof Slab
6.	Plastering	In Cement Mortar	In Cement Mortar
7.	Flooring, Skirting, dadoing	Granite flooring	Granite flooring
8.	Special finish as marble, granite, wooden panelling, grills, etc	----	----
9.	Roofing including weather proof	RCC Roof	RCC Roof
10.	Drainage	Common Drainage	Common Drainage



DETAILS OF VALUATION OF BUILDING (As per plan approval)

Life of building for RCC Roof-60 Years

S.No	Particulars of item	Plinth area	Roof height	Age of building& Depreciation	Residual of building	Estimated replacement rate of construction Rs.P	Replacement Cost Rs.P	Depreciation Rs.P	Net value after depreciations Rs.P
1	Ground floor (RCC)	974.25 Sq.ft	10'0"	2016/ 10yrs (15.00%)	50 Yrs	Rs.2000/ Sq.ft	19,48,500.00	2,92,275.00	16,56,225.00
								Total	16,56,225.00
								Say	16,56,000.00

DETAILS OF VALUATION OF BUILDING (Actual observed at site)

Life of building for RCC Roof-60 Years

S.No	Particulars of item	Plinth area	Roof height	Age of building& Depreciation	Residual of building	Estimated replacement rate of construction Rs.P	Replacement Cost Rs.P	Depreciation Rs.P	Net value after depreciations Rs.P
1	Ground floor (RCC)	1150.00 Sq.ft	10'0"	2016/ 10yrs (15.00%)	50 Yrs	Rs.2000/ Sq.ft	23,00,000.00	3,45,000.00	19,55,000.00
2	First floor (RCC)	995.00 Sq.ft	10'0"	2016/ 10yrs (15.00%)	50 Yrs	Rs.1900/ Sq.ft	18,90,500.00	2,83,575.00	16,06,925.00
3	Head room (RCC)	168.00 Sq.ft	10'0"	2016/ 10yrs (15.00%)	50 Yrs	Rs.1000/ Sq.ft	1,68,000.00	25,200.00	1,42,800.00
								Total	38,04,725.00
								Say	38,04,000.00

Justification Note:-

Market Value of land:

The market value of land is ascertained considering the various factors like, location ,use of land development of Neighbourhood, Real Estate market conditions, Supply & demand of similar land ,Approach road etc.,

The property located in developing residential area and amenities like bus stop,school,hospitals are situated 500 Meters from the property (Kindly refer google map -enclosed),based on the above factor the market value of the land adopted in this valuation report.



Govt.Guideline value of Land:

The Govt.value of the land is specified by the Registration Dept.-Govt.of Tamilnadu, Specifically to estimate the stamp duty while registering the transfer of properties (Sale)Gift /Settlement etc).As per the Madras High Court Judgment ,The Govt. Guideline value of the land cannot be the basis of determination of market value of land C.Loganathan Vs Chennaiappa Chettiar 1995(2) CTC 492.Hence considering the above facts ,the adopted value of land is reasonable and the variation is justified.

Latest two Transactions -Verified in EC

Doc No/ Registration.Date	Name of Executants	Name of Claimant	Market Value	S.F.No	Extent
Nil					

Price Trend in the Locality-Verifies in leading property portal websites

We have made search for this locality in the leading property portal websites like Magicbricks.com,99acres.com,housing.com….etc,the details with regard to this location is not available in particular area.

Part-E-Total abstract of the entire property(As per plan approval)

Part –A	Land	:	Rs. 6,09,000.00
Part –B	Building	:	Rs. 16,56,000.00
Part –C	Extra Items & Amenities	:	----
Part –D	Services	:	----
	Total	:	**Rs.22,65,000.00**

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

1.Fair market value of the above property in the prevailing condition with aforesaid specification is **Rs.22,65,000.00 (Rupees Twenty two lakhs and Sixty five thousand only).**

2.The Realizable value of the above property (-10%) is **Rs.20,38,000.00 (Rupees Twenty lakhs and Thirty eight thousand only)**

ELITE ASSOCIATES

3.The Forced sale value (-20%) is **Rs.18,12,000.00 (Rupees Eighteen lakhs and Twelve thousand only).**

4.Guideline value of the Property is **Rs.18,12,000.00 (Eighteen lakhs and Twelve thousand only).**

Part-E-Total abstract of the entire property(Actual observed at site)

Part –A	Land	:	Rs. 6,09,000.00
Part –B	Building	:	Rs. 38,04,000.00
Part –C	Extra Items & Amenities	:	----
Part –D	Services	:	----
	Total	:	**Rs.44,13,000.00**

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

1.Fair market value of the above property in the prevailing condition with aforesaid specification is **Rs.44,13,000.00 (Rupees Forty four lakhs and Thirteen thousand only).**

2.The Realizable value of the above property (-10%) is **Rs.39,71,000.00 (Rupees Thirty nine lakhs and Seventy one thousand only)**

3.The Forced sale value (-20%) is **Rs.35,30,000.00 (Rupees Thirty five lakhs and Thirty thousand only).**

4.Guideline value of the Property is **Rs.39,60,000.00 (Rupees Thirty nine lakhs and Sixty thousand only).**

Place: Salem
Date : 30.06.2026

ELAMURUGAN MANICKAM

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Date: 2026.07.13 16:31:19 +05'30'

ELITE ASSOCIATES

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 `._____ (Rupees_____ only).

Date :

Place : **Signature**
(Name of the Branch Manager with Official Seal)

Part H-CERTIFICATE

1. It is hereby certified that in my opinion

i)The present market value of the land discussed in the report(above)by adopting **Prevailing market rate of land is Rs.6,09,000.00 (Rupees Six lakhs and Nine thousand only)**.

ii)The forced Sale Value of the property is estimated as **20 %** less than the present market value.

2.Number of title deed(s) involved in this property is **Two.** The relavant document for the subject property in the opinion of this valuer is the **deed with registration number-1152/1996 dated-29.08.1996 & No:758/1989 dated-10.06.1989 registered in Nellikuppam- SRO.**

3.Registered deposit of title deed executed by Mr.Chandrasekaran & Mrs.Elavarasi to and in favour of Canara Bank ,Karaikadu Branch bearing Nos:3161/2014,dated-30.12.2014 registered in Nellikuppam- SRO.

4.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.



5.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).

6.The property was inspected on 02.01.2026 by Valuer M.Elamurugan in the presence of Bank representative.

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

8.This valuation work was/has been undertaken by the valuer based upon the request from Chief Manager, Canara Bank, Specialized ARM Branch-II,Chennai.

Place: Salem
Date : 30.06.2026

ELAMURUGAN MANICKAM

Digitally signed by ELAMURUGAN MANICKAM
Date: 2026.07.13 16:31:34 +05'30'

Note :This report contain Pages

Enclosures:

i)Online EC taken from Website

ii)Location Map

iii)Photograph of owner/representative with property in background

iv)Screen shot of longitude/latitude and co-ordinates of the property using GPS

DECLARATION

I hereby declare that-

a. The information furnished in my valuation report dated 30.06.2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
b. I have no direct or indirect interest in the property valued;
c. I have personality inspected the property on 02.01.2026 .The work is not sub-contracted to any other valuer and carried out by myself.
d. I have not been convicted of any offence and sentenced to a term of Imprisonment.
e. I have not been found guilty of misconduct in my professional capacity.
f. 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.

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g. 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.

h. I abide by the Model Code of Conduct for empanelment of Valuer in the Bank.

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

j. I am the proprietor/ Partner/ Authorized official of the firm/ Company, who is competent to sign this valuation report.

k. Further, I hereby provide the following information.

Sl. No	Particulars	Valuer Comment
1.	Background information of the asset being valued;	Residential Building with respect to the deed No:1152/1996 & 758/1989 in the name of Mr.Chandrasekaran & Mrs.Elavarasi
2.	Purpose of valuation and appointing authority	For assessing the present market value of land & Building /Chief Manager,Canara Bank, Specialized ARM Branch-II,Chennai
3.	Identity of the valuer and any other expert involved in the valuation;	M.Elamurugan, Panel Valuer (SARFAESI VALUER)
4.	Disclosure of valuer interest or conflict, if any;	NIL
5.	Date of appointment valuation date and date of report;	02.01.2026 30.06.2026
6.	Inspections and / or investigations undertaken;	Boundary & Dimensions of the property verified physically
7.	Nature and sources of the information used or relied upon;	Online EC taken from website and same has been closed
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Market approach method /International Valuation Standard
9.	Restrictions on use of the report, if any;	NIL
10	Major factors that were taken into account during the valuation	By verify the legal information & Physical inspection of the property

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
12	Whether the property is **SARFAESI** Compliance Y/N	**Yes**

CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. I Shall, in the conduct of my business, follow high standards of integrity and fairness in all my dealings with my clients and other valuers.
2. I shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. I shall endeavour to ensure that I provide true and adequate information and shall not misrepresent and facts or situations.
4. I shall refrain from being involved in any action that would bring disrepute to the profession.
5. I shall keep public interest foremost while delivering the services.

Professional Competence and Due Care

6. I shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgement.
7. I shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. I shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/ guidelines and techniques.
9. In the preparation of a valuation report, I shall not disclaim liability for his/ its expertise or deny my 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 me.
10. I shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. I shall clearly state to his client the services that I would be competent to provide and the services for which I would be relying or other valuers or

professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. I shall act with objectivity in my professional dealings by ensuring that my 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. I shall not take up an assignment if I or any of my relatives or associates is not independent in terms of association to the company.
14. I shall maintain complete independence in my professional relationships and shall conduct the valuation independent of external influences.
15. I shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interest, while providing unbiased services.
16. I shall not deal in securities of any subject company after any time when I first become aware of the possibility of my association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. I 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, I 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 me, if there has been a prior engagement in an unconnected transaction, I shall declare the association with the company during the last five years.

Confidentiality

20. I shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to my knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. I shall ensure that I maintain 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 my decisions and actions.

22. I 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 I am registered or any other statutory regulatory body.
23. I shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which I am registered, or any other statutory regulatory body.
24. I 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. I or my relative shall not accept gifts or hospitality which undermines or affects my independence as a valuer. Explanation- For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. I 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 myself or to obtain or retain an advantage in the conduct or profession for myself.

Remuneration and Costs.

27. I shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of a work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. I shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.



Occupation, employability and restrictions

29. I shall refrain from accepting too many assignments, If I am unlikely to be able to devote adequate time to each of my assignments.
30. I shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date : 30.06.2026

Place : Salem

ELAMURUGAN MANICKAM

Digitally signed by ELAMURUGAN MANICKAM
Date: 2026.07.13 16:31:54 +05'30'

GUIDELINE VALUE & PROPERTY VALUATION

Search Criteria :

Zone:	Cuddalore
Guideline Village:	KUNAMANGALAM
Revenue District:	CUDDALORE
Sub Registrar Office:	Nellikuppam
Revenue Village:	KUNAMANGALAM
Revenue Taluk:	CUDDALORE

Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	GANDHI NAGAR	90/ Square Feet	970/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
2	HARIJANA COLONY	90/ Square Feet	970/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
3	**MARIYAMMAN KOIL VEETHI**	**90/ Square Feet**	**970/ Square Metre**	**Residential Class I Type - I**	**01-Jul-2024**	**-**
4	NAREN GARDEN	0	0	Refer Street Value	01-Jul-2024	-
5	OM SAKTHI NAGAR	90/ Square Feet	970/ Square Metre	Residential Class I Type - I	01-Jul-2024	-

Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
6	PILLAIYAR KOIL VEETHI	150/ Square Feet	1615/ Square Metre	Residential Special Type - II	01-Jul-2024	-
7	PONRAM NAGAR	81/ Square Feet	875/ Square Metre	Residential Class I Type - II	01-Jul-2024	-
8	REDDIYAR VEETHI (A) SOUTH NORTH VEEETHI	90/ Square Feet	970/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
9	SRI ATCHAYA MURTHI NAGAR	141/ Square Feet	1520/ Square Metre	Residential Special Type - I	01-Jul-2024	-
10	SRI JAYAM NAGAR	90/ Square Feet	970/ Square Metre	Residential Class I Type - I	01-Jul-2024	-



GOVERNMENT OF TAMILNADU

REGISTRATION DEPARTMENT

தமிழ்நாடு அரசு

பதிவுத்துறை

Certificate of Encumbrance on Property

சொத்து தொடர்பான வில்லங்கச் சான்று

S.R.O /சா.ப.அ: Nellikuppam	Date / நாள்: 30-Jun-2026

Document No.& Year/ஆவண எண் மற்றும் ஆண்டு: 1152/1996

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	1152/1996	29-Aug-1996 29-Aug-1996 29-Aug-1996	Sale deed	1. தண்டபாணி 2. ஆரியமாலா	1. இளவரசி அம்மாள்	1078, 189
	Consideration Value/கைமாற்றுத் தொகை: Rs. 15,000/-		Market Value/சந்தை மதிப்பு: Rs. 37,052/-		PR Number/முந்தைய ஆவண எண்: /	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Agricultural Land			Property Extent/சொத்தின் விஸ்தீர்ணம்: 0.21 Cents		
	Village & Street/கிராமம் மற்றும் தெரு: Naduveerapattu, Naduveerapattu			Survey No./புல எண் : 287/14, 290/30		
	Boundary Details: வேணுகோபால் நில (தெ) (மே), ராஜாங்கம் நில (கி), பாவாடை நில (வ)			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: அ பு ரீ ச நெ 287/14-0.11.5 பழைய சர்வே 287/14-ஏ.0.28ல் 0.21 செண்ட்.		
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: House Site			Property Extent/சொத்தின் விஸ்தீர்ணம்: 872 Sq.ft		
	Village & Street/கிராமம் மற்றும் தெரு: Naduveerapattu, Naduveerapattu			Survey No./புல எண் : 287/14, 290/30		
	Boundary Details: ரோட்டுக்கு (கி), சந்திரசேகரன் மனைக்கும் (மே) (வ), இதர மனைக்கு (தெ)			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: அபுரீச 290/30 0.08.0க்கு பழைய சர்வே 290/30 0.20ல் 0.02 செண்டுக்கு 872 சதுரடி காலிமனை		

GOVERNMENT OF TAMILNADU

REGISTRATION DEPARTMENT

தமிழ்நாடு அரசு

பதிவுத்துறை

Certificate of Encumbrance on Property

சொத்து தொடர்பான வில்லங்கச் சான்று

S.R.O /சா.ப.அ: Nellikuppam	Date / நாள்: 30-Jun-2026

Document No.& Year/ஆவண எண் மற்றும் ஆண்டு: 758/1989

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	758/1989	10-Jun-1989 12-Jun-1989 14-Jun-1989	Sale deed	1. தண்டபாணி	1. சந்திரசேகரன்	972, 95
	Consideration Value/கைமாற்றுத் தொகை: Rs. 1,000/-		Market Value/சந்தை மதிப்பு: Rs. 3,052/-		PR Number/முந்தைய ஆவண எண்: 2389/ 1968	
	Document Remarks/ ஆவணக் குறிப்புகள் :	Prev Doc No.: 2389/1968 (Ref Vol: 625, Ref Page: 119)				
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Agricultural Land			Property Extent/சொத்தின் விஸ்தீர்ணம்: 0.02 Cents		
	Village & Street/கிராமம் மற்றும் தெரு: Naduveerapattu, Naduveerapattu (V)			Survey No./புல எண் : 290/31		
	Boundary Details: ரோட்டுக்கு (கி), வாங்குபவர் இதர நில (மே), கொடுப்பவர் நில (வ) (தெ)			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: அபுச நெ. 290/31-0.11ல் 0.02க்கு 872 சதுரடி புது சர்வே 290/31-0.04.5ல் சம்மந்தப்பட்டது.		

Number of Entries/பதிவுகளின் எண்ணிக்கை: 1

GOVERNMENT OF TAMILNADU

REGISTRATION DEPARTMENT

தமிழ்நாடு அரசு

பதிவுத்துறை

Certificate of Encumbrance on Property

சொத்து தொடர்பான வில்லங்கச் சான்று

S.R.O /சா.ப.அ: Nellikuppam	Date / நாள்: 30-Jun-2026

Document No.& Year/ஆவண எண் மற்றும் ஆண்டு: 3161/2014

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	3161/2014	31-Dec-2014 31-Dec-2014 31-Dec-2014	Deposit of Title Deeds If loan is repayable on demand	1. சந்திரசேகரன் 2. இளவரசி	1. In Favour of canara Bank Cuddalore	-
	Consideration Value/கைமாற்றுத் தொகை: Rs. 10,00,000/-		Market Value/சந்தை மதிப்பு: Rs. 10,00,000/-		PR Number/முந்தைய ஆவண எண்: /	
	Document Remarks/ ஆவணக் குறிப்புகள் :	ஒப்படைப்பு .1000000/-				
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Agricultural Land			Property Extent/சொத்தின் விஸ்தீர்ணம்: 1744sq.ft		
	Village & Street/கிராமம் மற்றும் தெரு: Naduveerapattu, Naduveerapattu			Survey No./புல எண் : 290/30, 290/31		
	Boundary Details: வேணுகோபால் மனைக்கு (தெ), சந்திரசேகர் மனைக்கு (வ), ரோட்டுக்கு (மே), வேணுகோபால், சந்திரவர்ம மனைக்க (கி)			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: சர்வே நெ.290/31- ஆக 1744 சதுரடி		
	Schedule 2 Details:			Property Extent/சொத்தின் விஸ்தீர்ணம்: 872 **சதுரடி**		

ELITE ASSOCIATES

	Property Type/சொத்தின் வகைப்பாடு: House Site	
	Village & Street/கிராமம் மற்றும் தெரு: Naduveerapattu, Naduveerapattu	Survey No./புல எண் : 290/30, 290/31
	Boundary Details: சந்திரசேகரன் மனைக்கு (தெ) (கி), தண்டபாணி ஆரியமாலா மனைக்கு (வ), ரோட்டுக்கு (மே)	Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: சர்வே நெ.290/30- ஆக 872 சதுரடி

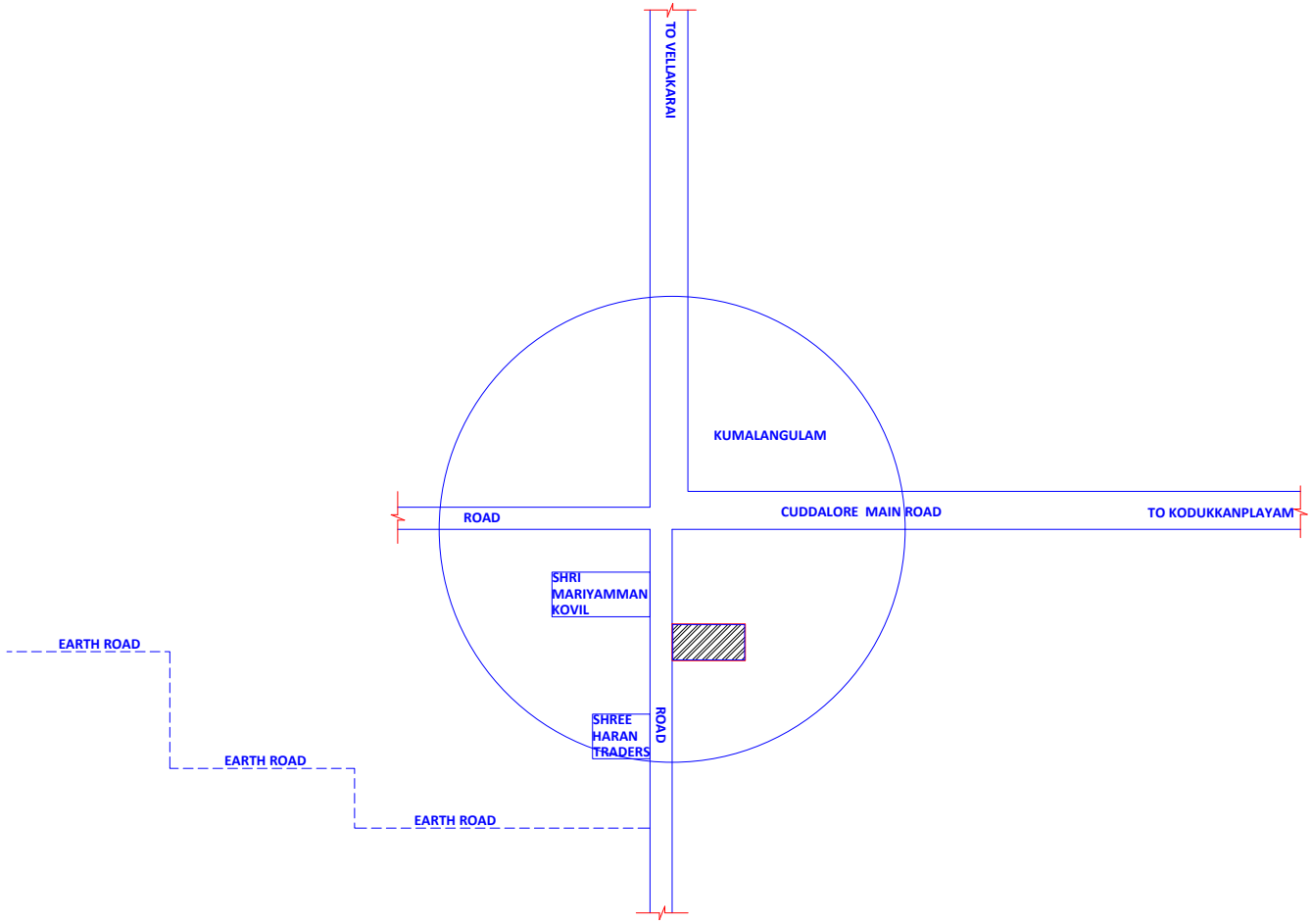
Number of Entries/பதிவுகளின் எண்ணிக்கை: 1

Disclaimer: The details of the above property have been provided with due care and with reference to the Acts and Rules. However in case of any error or omission, the Department cannot be held responsible. The above details are of informative in nature.

குறிப்புரை: சட்டம் மற்றும் விதிகளுக்குட்பட்டு மிகுந்த கவனத்துடன் சொத்து தொடர்பான மேற்கண்ட விவரங்கள் அளிக்கப்பட்டுள்ளது எனினும் இதில் ஏதேனும் தவறுகளோ விடல்களோ இருப்பின், அதற்கு இத்துறை பொறுப்பேற்க இயலாது. மேற்கண்ட விவரங்கள் தகவலுக்காக அளிக்கப்பட்டுள்ளன

ஏதேனும் சந்தேகங்கள்/குறைகள் இருப்பின் கீழ்க்கண்ட வழிமுறைகளில் தெரிவிக்கலாம் கட்டணமில்லா தொலைபேசி எண்	
கட்டணமில்லா தொலைபேசி எண்	**1800 102 5174**
மின்னஞ்சல் முகவரி	**helpdesk@tnreginet.net**

LOCATION OF SITE PLAN AND KEY PLAN
NOT TO SCALE



LATTITUDE : 11.704094,LONGITUDE :79.641303,

OWNER PROPERTY

OWNER:

Mr.S.CHANDRASEKARAN
S/o Mr.V.SIVASANKARAN
Mrs.S.ELAVARASI
W/o Mr.S.CHANDRASEKARAN

PROPERTY ADDRESS:

AT S.No:290/30 & 290/31,KUMALANGULAM VILLAGE, CUDDALORE (TK) CUDDALORE (DT)

ELITE ASSOCIATES

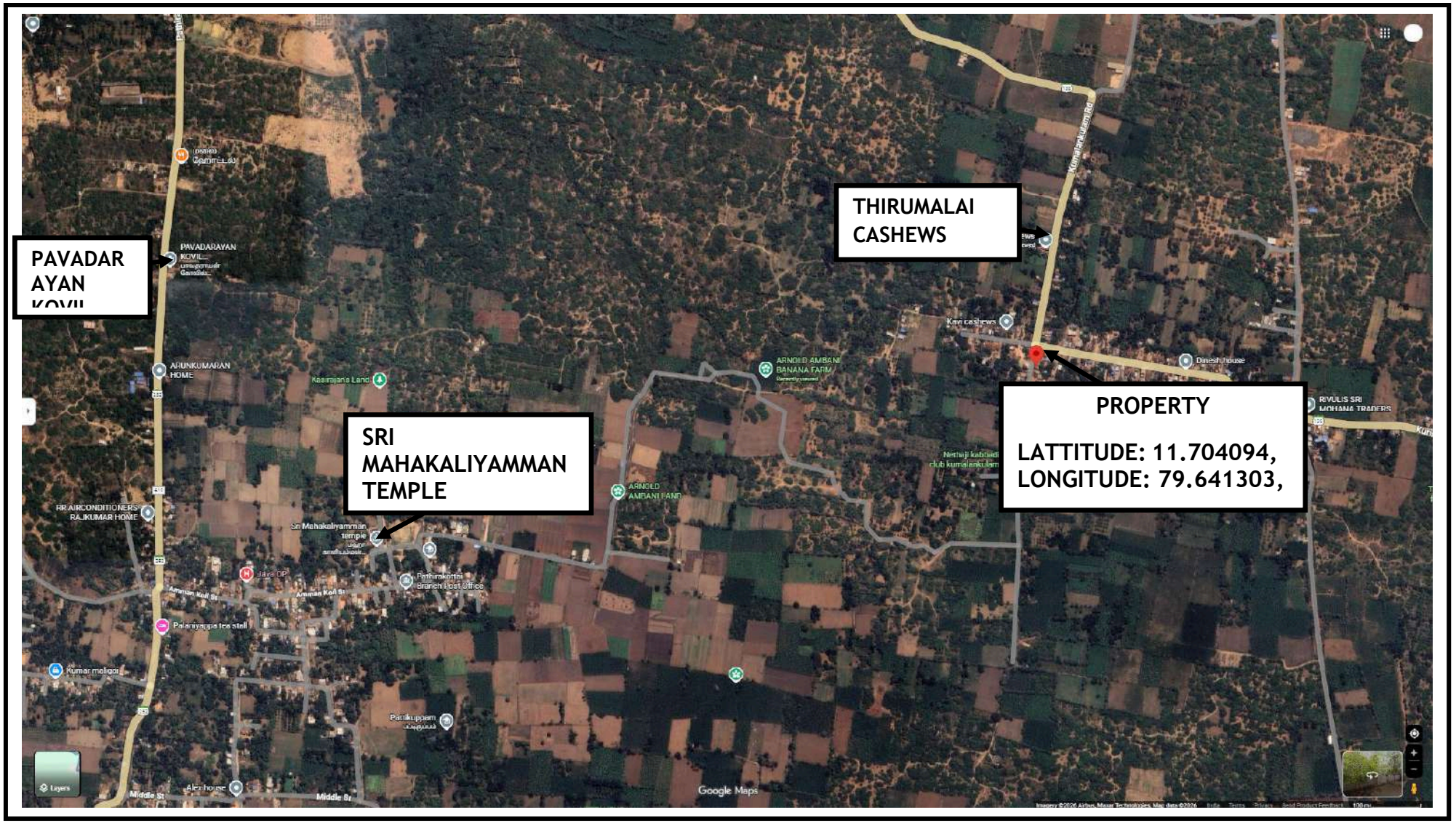






ELITE ASSOCIATES

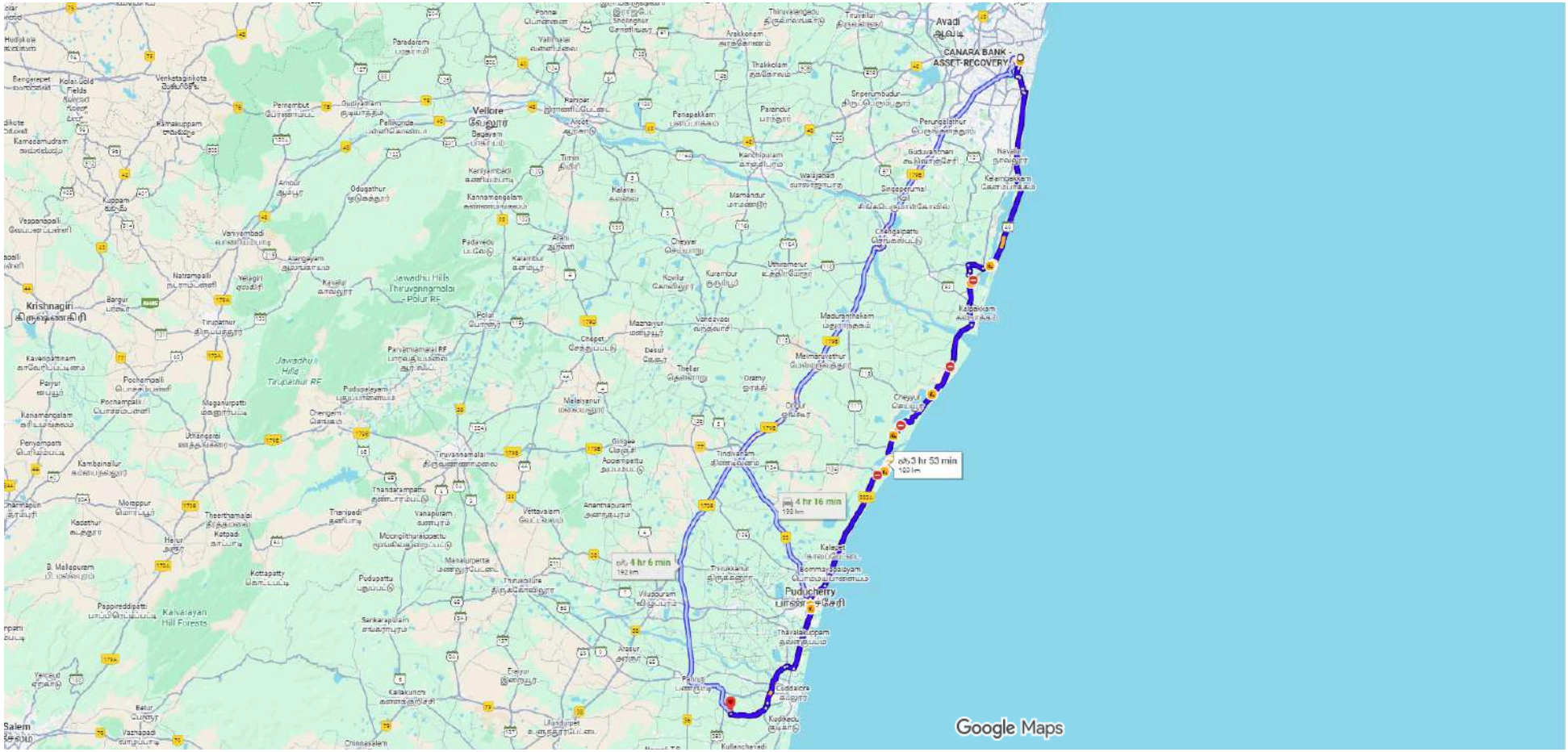
TOPOGRAPHY VIEWS OF THE PROPERTY AT **S.No:290/30 & 290/31,OWNED BY Mr.S.CHANDRASEKARAN & Mrs.S.ELAVARASI,** KUMALANGULAM VILLAGE, CUDDALORE (TK) CUDDALORE (DT)



Google Maps

CANARA BANK - ASSET-RECOVERY MANAGEMENT BRANCH, S.O, OLD NO.563/1, V FLOOR, 524, Anna Salai, Teynampet, Chennai, Tamil Nadu 600018 to SHREE HARAN TRADERS, 220, Kumalankulam Rd, Kumalankulam, Tamil Nadu 607102

Two-wheeler 189 km, 3 hr 53 min



Imagery ©2026 , Map data ©2026 10 km

via NH 332A — 3 hr 53 min
Fastest route now, avoids road closures on NH 332A — 189 km

via Chennai - Nagapattinam Hwy/Chennai - Theni Hwy/Chennai - Trichy Hwy/Grand Southern Trunk Rd and NH 179B — 4 hr 6 min
Avoids road closures on NH 332A — 192 km

via NH 179B/NH 32 and NH 32 — 4 hr 16 min
198 km