DATE : 25/03/2026

P&A ASSOCIATES

VALUATION - LAND & BUILDING

A.P.SHANMUGAVEL B.E.,MIE.,FIV.

Chartered Engineer,R.E(Grade -1 GCC)
Regd. Valuer Under Companies Act 2013 and The Companies(Regd.Valuers & Valuation) Registration No – IBBI/RV/04/2020/13546
Regd. Valuer under Sec.34 AB of the Wealth Tax Act,1957 C.No.1085/Category – 1/2021-2022
Panel Valuer – Canara Bank, TAICO Bank, Bank Of Maharashtra, Bank Of India, Union Bank of India
CONTACT :8838756130 \ 9884139776
Email : paassociates54@gmail.com

RES & OFF : Flat No- F, First Floor,Plot Nos.54 & 55, Anandham Nagar 3rd Street,Ramapuram,Chennai-600 089.

VALUATION REPORT

BANK NAME : **Canara Bank**

BRANCH : **Royapettah Branch**

PURPOSE : **SARFAESI**

CUSTOMER NAME : **Mr. B. Yuvaraj, S/o. Mr. Beemarajan**
OWNER

PROPERTY ADDRESS : **Flat No. S-1, Second Floor (South Facing), Plot Nos. 75A, 75B & 75C, Block - C, Metro City Phase - I, Old S. No. 169, New S. No. 169/1A1A1B, Ayanambakkam Village, Poonamallee Taluk, Thiruvallur District – 600 095.**

P & A ASSOCIATES
A.P.Shanmugavel B.E.,MIE.,FIV.
Regd No.:IBBI/RV/04/2020/13546

VALUATION REPORT

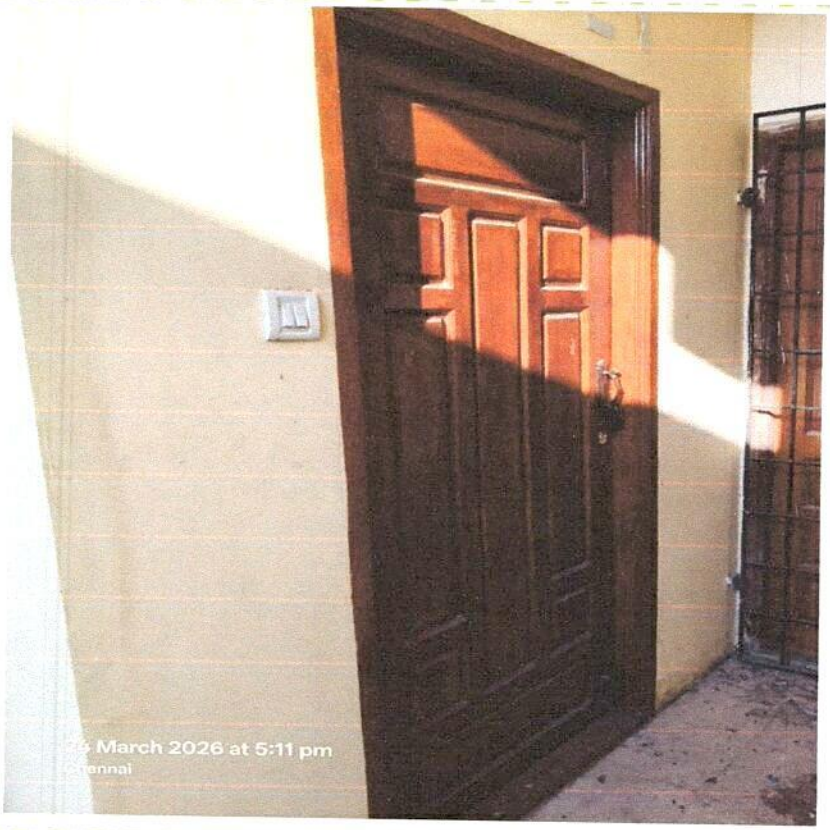
Name of the Bank /Branch : Canara Bank/ Royapettah Branch

Purpose of Valuation : SARFAESI

Name of the Customer (Owner) : Mr. B. Yuvaraj, S/o. Mr. Beemarajan

Location of the Property : Flat No. S-1, Second Floor (South Facing),
Plot Nos. 75A, 75B & 75C, Block - C,
Metro City Phase - I,
Old S. No. 169, New S. No. 169/1A1A1B,
Ayanambakkam Village,
Poonamallee Taluk,
Thiruvallur District – 600 095.

Extent of the Land : 300.00 Sq. ft (UDS) out of 5,634.00 Sq. ft



		Value of the Flat As per Approval
Present Market Value	:	Rs. 31,54,000.00
Forced Sale Value	:	Rs. 25,23,000.00
Realizable Value	:	Rs. 28,40,000.00
Guide Line Value	:	Rs. 16,36,062.50

P&A ASSOCIATES
VALUATION LAND & BUILDING

A.P.SHANMUGAVEL B.E,MIE,FIV
CHARTERED ENGINEER.R.E (GRADE - 1 GCC)
Registered Valuer (L&B) Under Companies Act 2013 &
The Companies(Reg.Valuers and Valuation)Rules,2017
Registration No.: IBBI/RV/04/2020/13546
Regd.Valuer under Sec.34 AB of the Wealth Tax Act,1957
C.No.1085/Category - 1/2021-22
Panel Valuer - Canara Bank ,TAICO Bank, Bank Of Maharashtra,Bank Of India, Union Bank of India
Contact : 8838756130 /9884139776
Email : paassociates54@gmail.com
Res & Off : Flat F,First Floor,Plot Nos.54 & 55, Anandham Nagar 3rd Street,Ramapuram, Chennai-600 089,

Ref No: P.A.A. CB-SF-013/Royapettah/2025-26 **Date: 25.03.2026.**

To
The Chief Manager,
Canara Bank, Royapettah Branch,
No. 260-262, Royapettah High Road,
Chennai – 600 014.

VALUATION REPORT
Of Immovable Properties
(In respect of flats)

Pursuant to the request from "The Chief Manager, Canara Bank, Royapettah Branch, Chennai-600 014" the Residential Flat located at **Flat No. S-1, Second Floor (South Facing),** Plot Nos. 75A, 75B & 75C, Block - C, Metro City Phase - I, Old S. No. 169, New S. No. 169/1A1A1B, Ayanambakkam Village, Poonamallee Taluk, Thiruvallur District – 600 095 Which is said to be owned by the Customer **Mr. B. Yuvaraj, S/o. Mr. Beemarajan.** The said the property has been inspected on **24.03.2026** for the purpose of assessing the present market value – For **To realize the Value of non- performing assets – SARFAESI** Purpose.

The following Documents were produced before me for scrutiny.

1. Xerox Copy of Registered Sale Deed Document No. Dated by Mr. S. Murugan, S/o. Mr. U.S. Sanjeevi, Rep. by his Power of Attorney Mr. R. Prabakaran, S/o. Mr. M. Rajagopal (Vendor) to and in favour of Mr. B. Yuvaraj, S/o. Mr. Beemarajan (Purchaser).

2. Xerox Copy of Approved Plan:
   (i) **Planning Permit No:** PPA/191/2013, Vide Offfice Letter No. 354/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-A).

   (ii) **Planning Permit No:** PPA/192/2013, Vide Offfice Letter No. 355/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-B).

A.P.SHANMUGAVEL, B.E., M.I.E., F.I.V. Charted Engineer P&A ASSOCIATES Govt. Approved Valuer

(iii) **Planning Permit No:** PPA/193/2013, Vide Offfice Letter No. 356/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-C).

3. Xerox Copy of Previous Valuation Report given by Er. B. Jayachandran of Jai Engineers, Dated 24.09.2021.

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:

	Value of the Flat As per Approval
1. The Open Market Value of the property is	**Rs. 31,54,000.00**
2. Forced Sale Value of the property is	**Rs. 25,23,000.00**
3. Realizable Sale Value of the property is	**Rs. 28,40,000.00**
4. Guideline Value of the property is	**Rs. 16,36,062.50**

I declare that,

1) I have inspected the correct property on **24.03.2026.**

2) Number of Title Deed(s) involved in this property (1), Registered Sale Deed Document No. , Dated.

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 : 25.03.2026.

Signature of Valuer
With Seal

A P SHANMUGAVEL

Digitally signed by A P SHANMUGAVEL
Date: 2026.03.25 12:24:02 +05'30'

P&A ASSOCIATES

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

(~~Under Construction~~-Existing Flat)
PART A – BASIC DATA
1. GENERAL

1.	Purpose for Which the Valuation is made	SARFAESI
2.	a).Date of inspection b).Date on which the valuation is made	**24.03.2026** **25.03.2026**
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)	**Mr. B. Yuvaraj, S/o. Mr. Beemarajan**
4.	List of documents produced for perusal	1. Xerox Copy of Registered Sale Deed Document No. by Mr. S. Murugan, S/o. Mr. U.S. Sanjeevi, Rep. by his Power of Attorney Mr. R. Prabakaran, S/o. Mr. M. Rajagopal (Vendor) to and in favour of Mr. B. Yuvaraj, S/o. Mr. Beemarajan (Purchaser). 2. Xerox Copy of Approved Plan: (i) **Planning Permit No:** PPA/191/2013, Vide Offfice Letter No. 354/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-A). (ii) **Planning Permit No:** PPA/192/2013, Vide Offfice Letter No. 355/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-B). (iii) **Planning Permit No:** PPA/193/2013, Vide Offfice Letter No. 356/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-C). 3. Xerox Copy of Previous Valuation Report given by Er. B. Jayachandran of Jai Engineers, Dated 24.09.2021.
5.	Brief description of the property: The said Residential Flat property is located at **Flat No. S-1, Second Floor (South Facing),** Plot Nos. 75A, 75B & 75C, Block - C, Metro City Phase - I, Old S. No. 169, New S. No. 169/1A1A1B, Ayanambakkam Village, Poonamallee Taluk, Thiruvallur District – 600 095. The surrounding places are Residential area Already developed. Civic amenities all are available within 2 km distance. As per enquiry made by the undersigned the fair market value of the land around the above site is ranging from Rs. 5,500.00 to Rs. 6,500.00 per Sq. ft for vacant land. I have considered **Rs. 6,000.00 per Sq. ft** for the valuation purpose.	
6	Location of the property a. Plot No. /Survey No.	Plot Nos. 75A, 75B & 75C/Old S. No. 169, New S. No. 169/1A1A1B

A.P.SHANMUGAVEL, B.E., FIV
Charted Engineer
Govt. Approved Valuer
P&A ASSOCIATES

	b. Door No.	Flat No. S-1, Second Floor (South Facing)	
	c. T.S.No/Village	Ayanambakkam Village	
	d. Ward/ Taluk	Poonamallee Taluk	
	e. Mandal/District	Thiruvallur District	
	f. Date of issue and validity of layout of approved map/plan	16.12.2013 Valid upto 15.12.2016Valid	
	g. Approved map/plan issuing authority	The Commissioner, Thiruvergadu Municipality	
	h. Whether genuineness or authenticity of approved map/plan is verified	Yes/~~No~~ Verified by the proceeding letters given by the Authority and the existence of the Apartment more than 12 Years	
	i. Any other comments by our empaneled on authentic of approved plan	No	
7.	Postal address of the property	**Flat No. S-1, Second Floor (South Facing),** Plot Nos. 75A, 75B & 75C, Block - C, Metro City Phase - I, Ayanambakkam Village, Poonamallee Taluk, Thiruvallur District – 600 095.	
8.	City /Town Residential area /Commercial area/ Industrial area	Town Residential area	
9.	Classification of the area i)High/Middle /Poor ii) Urban/Semi Urban/Rural	 Middle Semi Urban	
10.	Coming under Corporation limit/ Village Panchayat/ Municipality	Thiruvergadu Municipality	
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.	**Boundaries of the Property-Plot 75 A,75 B & 75 C –Whole Apartment (Blocks-A,B & C)**	**As per Document**	**As per Actual**
	North	9.00 m Road	9.00 m Bitumen Road
	South	Land in S. No. 170	Vacant Land
	East	Plot Nos. 73 & 74	Vacant Land
	West	Land in S. No. 170	Vacant Land
	Flat No. S-1	**As per Actual**	
	North	Open to Sky – Space between Block B & C	
	South	Corridor & Flat No. S-2	
	East	Open to Sky – East setback	
	West	Open to Sky – West setback	
13.	Dimensions of the Property –Whole Apartment	**As per Document**	
	North	24.20 m	
	South	9.50 m	
	East	30.20 m	
	West	34.80 m	
14.	Extent of the site	300.00 Sq. ft (UDS) out of 5,634.00 Sq. ft	
14.1.	Latitude, Longitude & Co-ordinates of flat	**13.067847, 80.144540**	

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15.	Extent of site considered for Valuation	300.00 Sq. ft (UDS) out of 5,634.00 Sq. ft
16.	Whether occupied by the owner/ tenant If occupied by tenant since how long? Rent received per month	Locked during Inspection Probable Rent – Rs. 8,000.00 5 Months Rental in Advance

II.APARTMENT BUILDING

1.	Nature of the Apartment	Residential	
2.	Flat Number & Floor	**Flat No. S-1, Second Floor (South Facing)**	
3.	Name of the Apartment	-	
4.	Postal Address	**Flat No. S-1, Second Floor (South Facing),** Plot Nos. 75A, 75B & 75C, Block - C, Metro City Phase - I, Ayanambakkam Village, Poonamallee Taluk, Thiruvallur District – 600 095.	
5.	Location T.S.No. Block No. Ward No. Village/Municipality/Corporation. Door No. Street or road (Pin code)	Old S. No. 169, New S. No. 169/1A1A1B Block - C - Ayanambakkam Village **Flat No. S-1, Second Floor (South Facing),** Plot Nos. 75A, 75B & 75C, Block - C, Metro City Phase - I, Ayanambakkam Village, Poonamallee Taluk, Thiruvallur District – 600 095.	
6.	Description of the Locality Residential/ Commercial/Mixed	Residential Special Type - III	
7.	Year of construction	2014	
8.	Number of Floors	Stilt + 2 Floors (As per Approval) Stilt cum Ground + 2 Floors (As per Actual)	
9.	Type of Structure	RCC Framed Structure	
10.	Number of Dwelling units in the Building	**Block C:** **As per Approval:** Stilt - C.P Only F.F - 02 Units S.F - 02 Units **Total - 04 Units + C.P** **Over all Apartment– 12 Units**	**As per Actual:** Stilt cum G.F- 01 Unit + C.P F.F - 02 Units F.F (Part) - 02 Units **Total - 05 Units + C.P** **Over all – 13 Units**
11.	Quality of Construction	Normal	
12.	Appearance of the Building	Normal	
13.	Maintenance of the Building	Poor –Zero Maintenance	
14.	Facilities available		
	Lift	Nil	
	Protected Water Supply	Yes	
	Underground Sewerage	Yes	
	Car Parking	Nil	
	Open/Covered	Nil	
	All round Compound wall	Yes	
	Pavement around the building	Yes	
	Any other facility	Nil	

A.P.SHANMUGAVEL B.E.,F.I.V. Charted Engineer Govt. Approved Valuer P&A ASSOCIATES

III.FLAT

1.	The floor in Which the flat is situated	Second Floor (South Facing)
2.	Door No. of the Flat	Flat No. S-1
3.	Specifications of the Flat Roof Flooring Doors Windows Fittings Finishing	 RCC Roof Vitrified Tile Flooring Teak Wood Doors Wooden Windows Standard Standard
4.	House Tax Assessment No Tax Paid in the name of Tax Amount	
5.	Electricity Service Connection No. Meter Card in the name of	
6.	How is the Maintenance of the Flat	Good
7.	Sale deed Executed in the name of	Mr. B. Yuvaraj, S/o. Mr. Beemarajan
8.	What is the undivided area of land as per sale deed	300.00 Sq. ft (UDS) out of 5,634.00 Sq. ft
9.	What is the plinth area of the flat	Super Built up Area- 375.00 Sq. ft (As per Approval) Super Built up Area- 1,000.00 Sq. ft (As per Document) Super Built up Area- Sq. ft (As per Actual)
10.	What is the floor space index (Approx)?	F.S.I- 0.97
11.	What is the carpet area of the flat?	287.50 Sq. ft (As per Approval) Sq.Ft (As per Actual)
12.	Is it posh/I class/medium/ordinary	Ordinary
13.	Is it being used for residential or commercial purpose	Residential Purpose
14.	Is it owner occupied or tenanted	Locked during Inspection ,as enquired the First Floor Flat owner,no body was staying since 3 Years
15.	If tenanted, what is the Monthly Rent	Probable Rent – Rs. 8,000.00 5 Months Rental in Advance

DRAWING APPROVAL:

(i) **Planning Permit No:** PPA/191/2013, Vide Offfice Letter No. 354/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-A).

(ii) **Planning Permit No:** PPA/192/2013, Vide Offfice Letter No. 355/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-B).

A.P.SHANMUGAVEL, B.E. FIV
Charted Engineer
Govt. Approved Valuer
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(iii) **Planning Permit No:** PPA/193/2013, Vide Offfice Letter No. 356/2013, Dated 16.12.2013, Valid from 16.12.2013 to 15.12.2016, issued by The Commissioner, Thiruvergadu Municipality (Plot No. 75-C).

Note:

i. **The Flat Under Valuation was not in use for more than 3 Years**
ii. **The Flat is Locked during Inspection**
iii. **Actual Builtup Area – Not known to be measured**
iv. **The Whole Apartment – Not Maintained Well.**
v. **There s no Headroom ,during Rain water will come to corridor**
vi. **The Ground water seems Iron content**

PART B – VALUATION OF FLAT UNDER CONSTRUCTION

a) CERTIFICATE ON GENUINENESS OF RATE:

a)	…….. Sq. m of undivided Share of land @ Rs. Per Sq. m	=	Rs.
b)	……. Sq. m of building Construction @ Rs……. Sq. m	=	Rs.
c)	Total Value on Completion	=	Rs.
	Composite Rate	=	Rs.

It is hereby certified that the composite rate is genuine/ not genuine for the specification and location.

b) STAGE VALUE:

a) Actual works completed =
b) Percentage of works completed =

c) VALUATION DETAILS:

Present Stage Value of the flat:

1. Undivided share of land ……. Sq. ft = Rs.
2. Stage Value of building ……% x Rs. …. = Rs.
3. Total Stage Value of the flat as on date = Rs.

PART C – VALUATION OF EXISTING FLAT

A. GENERAL:

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

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Charted Engineer
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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? (Along with details/references of at least two latest deals/transaction with respect to adjacent properties in the areas)	Rs. 7,500.00/Sq. ft to Rs. 8,000/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. 8,000.00/Sq. ft**
3	Break up for the rate Building + Service (EB, Water etc.,) (-) Dep (12/60 x 0.9 = 0.18) Land Value Land Development Work + Builder's Profit – 15% Break up for the rate	 375.00 Sq. ft x Rs. 2,500.00/Sq. ft = Rs. 9,37,500.00 0.18 x Rs. 9,37,500.00 = (-) Rs. 1,68,750.00 **Rs. 7,68,750.00** 300.00 Sq. ft x Rs. 6,000.00/Sq. ft = (+) Rs. 18,00,000.00 **Rs. 25,68,750.00** 0.15 x Rs. 25,68,750.00 = (+) Rs. 3,85,312.50 **Rs. 29,54,062.50** Rs. 29,54,062.50/375.00 = Rs. 7,877.50/ Sq. ft **Say Rs. 7,878.00/Sq. ft**
4	Guideline rate obtained from the register office (un evidence thereof to be enclosed)	**Rs. 1,600.00 per Sq. ft** 300.00 Sq. ft x Rs. 1,600.00 per Sq. ft = Rs. 4,80,000.00 Building = (+) Rs. 7,68,750.00 **Rs. 12,48,750.00** Land Development Work + Builder's Profit – 15% 0.15 x Rs. 12,48,750.00 = (+) Rs. 1,87,312.50 **Rs. 14,36,062.50** Service = (+) Rs. 2,00,000.00 **Rs. 16,36,062.50**

V.P. SHANMUGAVEL, B.E., F.I.V.
Charted Engineer
P&A ASSOCIATES
Govt. Approved Valuer
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VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION:

a..	Depreciated building Rate	Rs. 7,68,750.00
	Replacement cost of flat including services	375.00 Sq. ft x Rs. 2,500.00/Sq. ft = Rs. 9,37,500.00
	Age of the building	12 Years
	If the age is not exactly known, further life expected	48 Years
	Life of the building estimated	60 Years
	Depreciation Percentage assuming the salvage value as 10 %	18.00%
	Depreciated Ratio of the building	18.00/100 = 0.18
b.	Total composite rate arrived for valuation	**Rs. 29,54,250.00** Which works out flat of built up area **Rs. 7,878.00/Sq. ft** which is reasonable while comparing nearby flat rate.
i.	Depreciated building Rate	Rs. 7,68,750.00
ii.	Rate for Land	Rs. 18,00,000.00
	Total i & ii	**Rs. 25,68,750.00**
	(land Development & Builder's Profit) – 15%	Rs. 3,85,312.50
	Total	**Rs. 29,54,062.50**
	Composite Rate = Rs. 29,54,062.50/375.00	Rs. 7,877.50/Sq. ft
	Total Composite Rate considered	**Rs. 7,878.00/Sq. ft**

A.P. SHANMUGAVEL, B.E., F.I.V. Charted Engineer Govt. Approved Valuer P & A ASSOCIATES
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S.No	Description	Qty in Sq. ft	Rate per unit Rs.	Estimated value Rs.
1.	**Present value of the flat**	**375.00**	**Rs. 7,878.00**	**Rs. 29,54,250.00**
2.	Interiors	Nil	-	-
3.	Showcases/almirahs	Nil	-	-
4	Interior Kitchen	Nil	-	-
5	Safety Grill for Main door	Nil	-	-
6	False Ceiling Work	Nil	-	-
7	Electrical, Sewage & Metro Connections	LS		Rs. 50,000.00
8	Extra collapsible gates/grill works etc.,	Nil	-	-
9	Potential value if any	Nil	-	-
10	Share of common amenities, if any a. Bore Well b. Under Ground Sump c. Over Head Tank Syntex d. Compound Wall	LS		Rs. 1,50,000.00
11	others (Covered Car Parking)	Nil	-	-
	Total			**Rs. 31,54,250.00**
	Factors favoring for an additional value 1. 2. Add (+) Factors favoring for a Less value 1. 2. Add (-)	Nil Nil		
	Present market value			Rs. 31,54,250.00 Say **Rs. 31,54,000.00**
	Any Other details	Nil		

A.P.SHANMUGAVEL, B.E, FIV
Charted Engineer
Govt. Approved Valuer
P & A ASSOCIATES
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ANY OTHER DETAILS

(Valuation: Here the approved valuer should discuss detail his approach to valuation of property and indicate how the property has been arrived at, supported by necessary calculation. Also, such aspects as impending thread of acquisition by government for road Widening/Public service purposes, Sub merging & applicability of CRZ provisions (Distance from Sea- coast/tidal level must be Incorporated) and their effect on

i. Salability – Good

ii. Likely rental values in future – Possible if Rented.

iii. Any likely income it may generate – Rental Income Only.

Photograph of Owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and Co-ordinates of Property using GPS/Various Apps/internet sites.

As a result of my appraisal and analysis it is my considered opinion that the **Present Market Value** of the above Property in the Prevailing condition with aforesaid Specifications is **Rs. 31,54,000.00** (Rupees Thirty One Lakhs and Fifty Four Thousand Only)

The **Distressed Value** is **Rs. 25,23,000.00** (Rupees Twenty Five Lakhs and Twenty Three Thousand Only)

The **Realizable Value** is **Rs. 28,40,000.00** (Rupees Twenty Eight Lakhs and Forty Thousand Only)

The **Book Value** of the above property is not known and the **Guideline Value** of the property is **Rs. 16,36,062.50** (Rupees Sixteen Lakhs Thirty Six Thousand and Sixty Two Fifty Paise Only)

Signature
(Name and Official Seal of the Approved Valuer)

A P SHANMUGAVEL

Digitally signed by A P SHANMUGAVEL
Date: 2026.03.25 12:24:39 +05'30'

The undersigned has inspected the Property detailed in the Valuation Report Dated 25.03.2026 on 24.03.2026 We are satisfied that the fair and reasonable market Value of the Property is **Rs. 31,54,000.00** (Rupees Thirty One Lakhs and Fifty Four Thousand Only)

Signature
(Name of the Branch Manager with Office Seal)

Enclosures:

1. Declaration from the Value in Format (Annexure -22)
2. Model code of conduct for Valuer (Annexure -23)

P&A ASSOCIATES

PART D – CERTIFICATE

1. It is hereby Certified that in my opinion
   i) The Present stage value of the flat which is under construction is **Rs....**

   ii) **The Present Market Value** of the flat by adopting suitable composite rate is **Rs. 31,54,000.00** (Rupees Thirty One Lakhs and Fifty Four Thousand Only)

   iii) **The Forced Sale Value** of the property is estimated as 20% less than present market **Rs. 25,23,000.00** (Rupees Twenty Five Lakhs and Twenty Three Thousand Only)

   iv) **The Realizable Sale Value** of the Property is estimated as 10% less than present market **Rs. 28,40,000.00** (Rupees Twenty Eight Lakhs and Forty Thousand 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 is- Xerox Copy of Registered Sale Deed Document No. in favour of Mr. B. Yuvaraj, S/o. Mr. Beemarajan. Registered in the Registration Office- Ambattur.

3. If the Flat is offered as Security, the concerned financial institution is requested to verify the extent of Undivided Share 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 I (i).

5. I have valued the right Property on **24.03.2026.**

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 by The Chief Manager, Canara Bank, Royapettah Branch, Chennai-600 014.

8. Any other details – **Refer Note in Page No. 06.**

Place : Chennai,
Date : 25.03.2026.

Panel Valuer

A P SHANMUGAVEL

Digitally signed by A P SHANMUGAVEL
Date: 2026.03.25 12:24:55 +05'30'

(Note) : This report contains **22** pages.

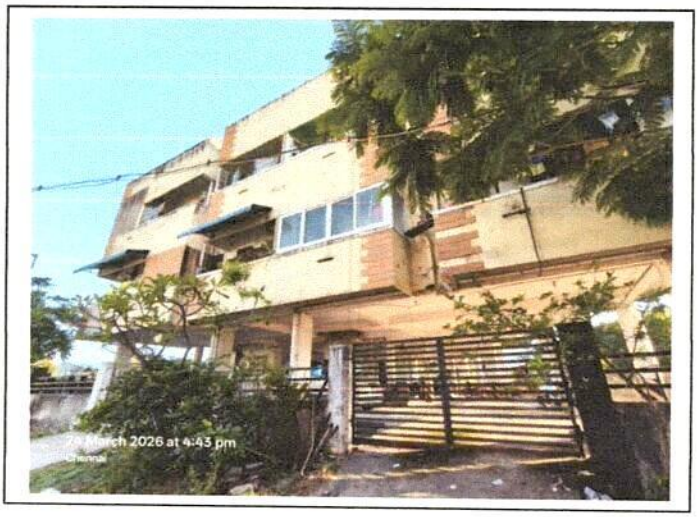
Enclosures

- Photo graph of owner/ representative with property in background.
- Screenshot of Longitude/Latitude and Co-ordinates of property using GPS/Various App/Internet Sites.

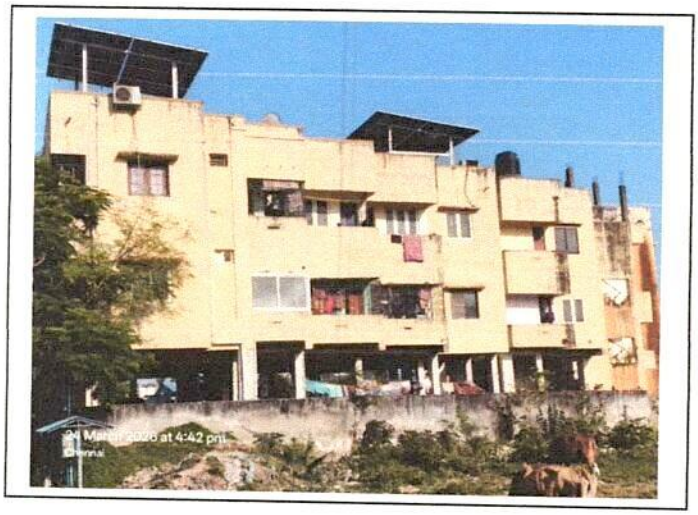
(Note: The Valuer may add any number of additional sheets for providing any vital data and relevant information).

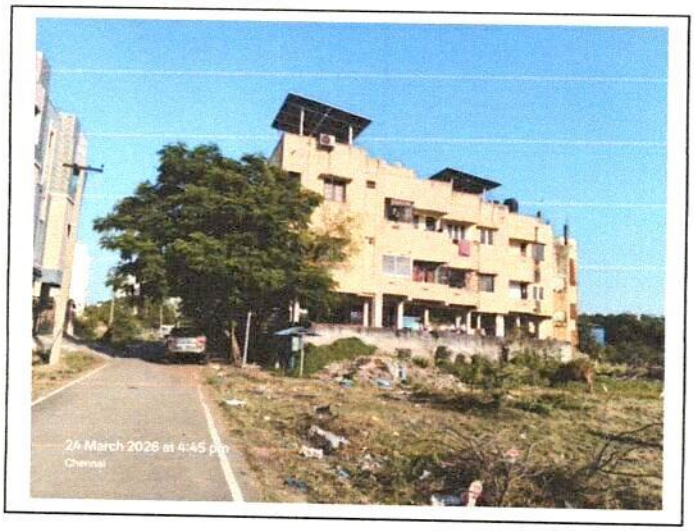
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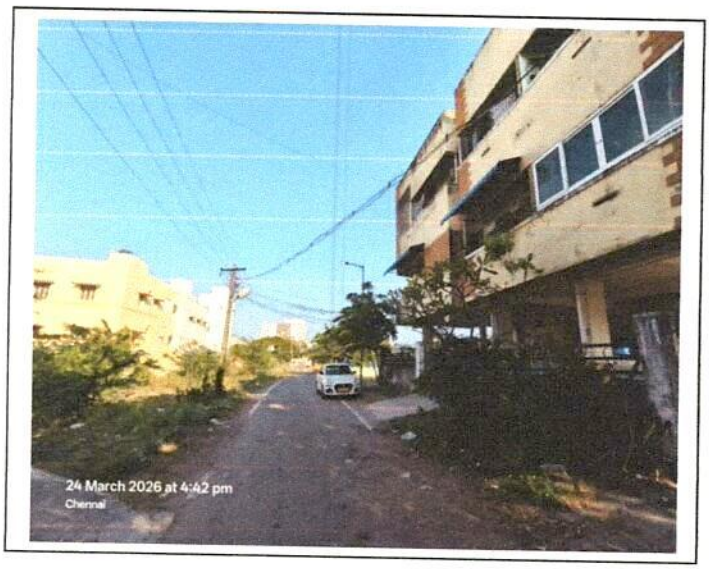
Photos showing the property of Mr. B. Yuvaraj, S/o. Mr. Beemarajan







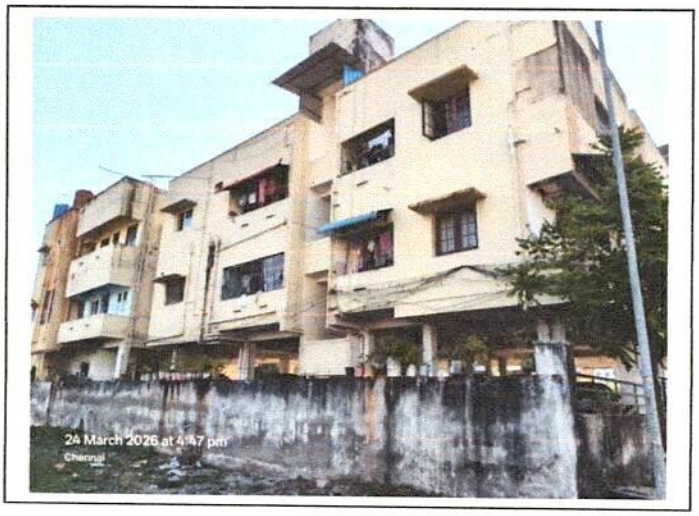


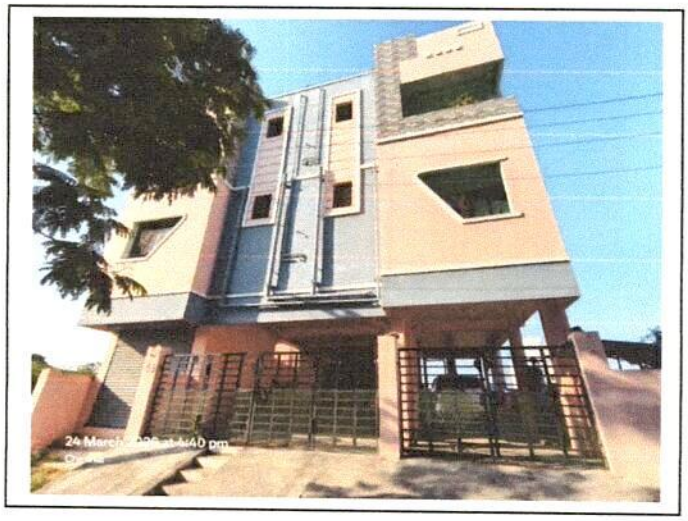


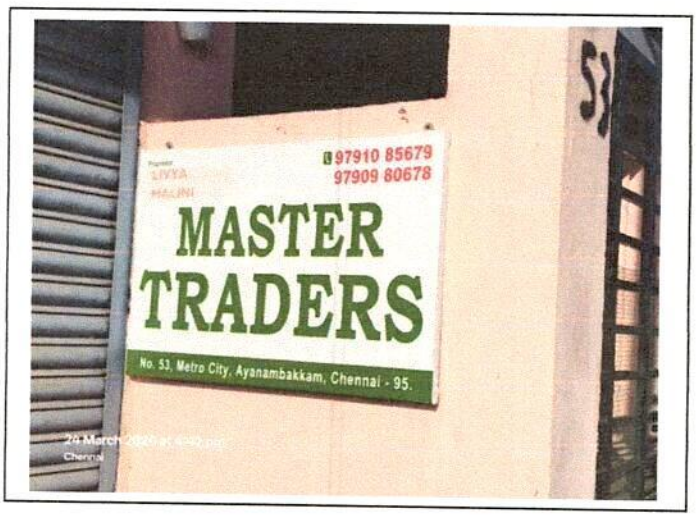


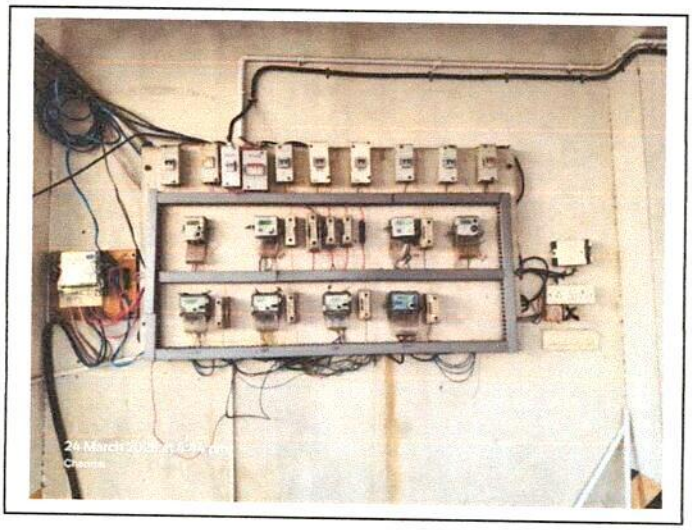
A.P. SHANMUGAVEL, B.E., M.I.V.
Charted Engineer
&
Govt. Approved
Valuer
P & A ASSOCIATES
P&A ASSOCIATES

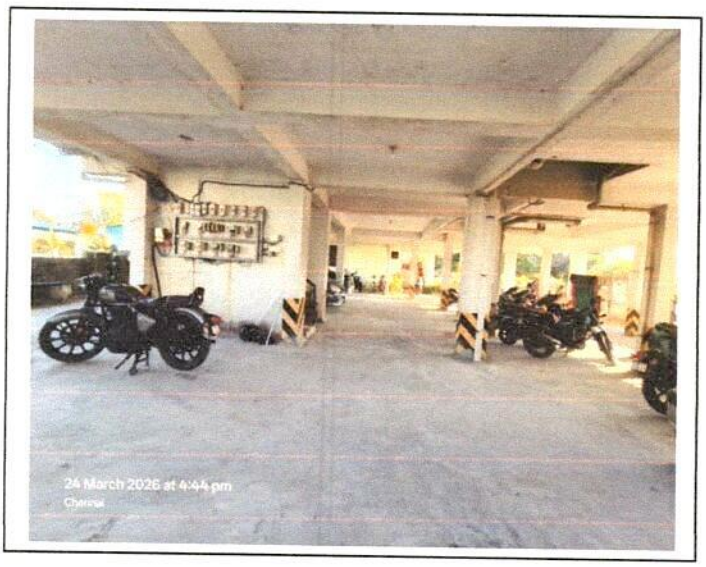
Photos showing the property of Mr. B. Yuvaraj, S/o. Mr. Beemarajan

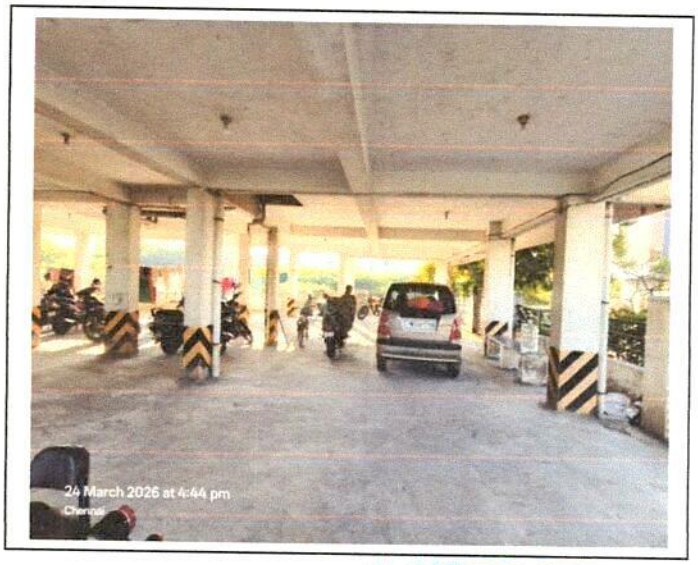






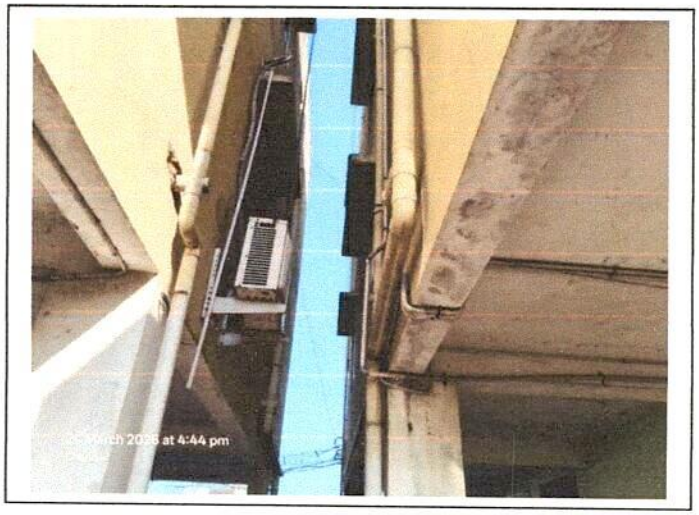






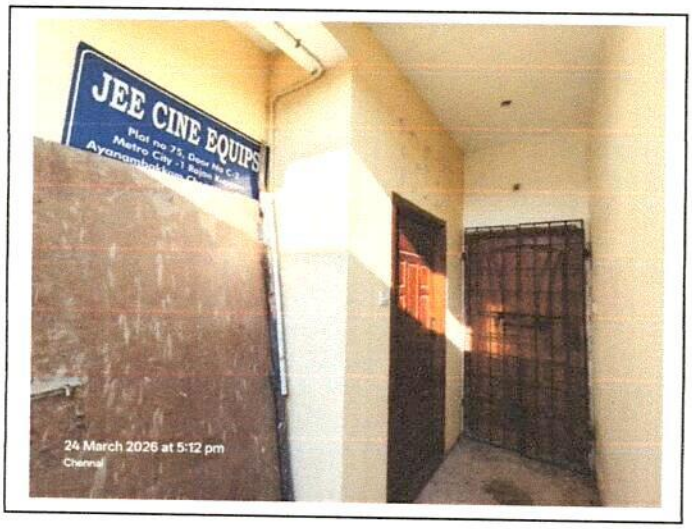
A.P.SHANMUGAVEL, B.E.,F.I.V.
Charted Engineer
Govt. Approved Valuer
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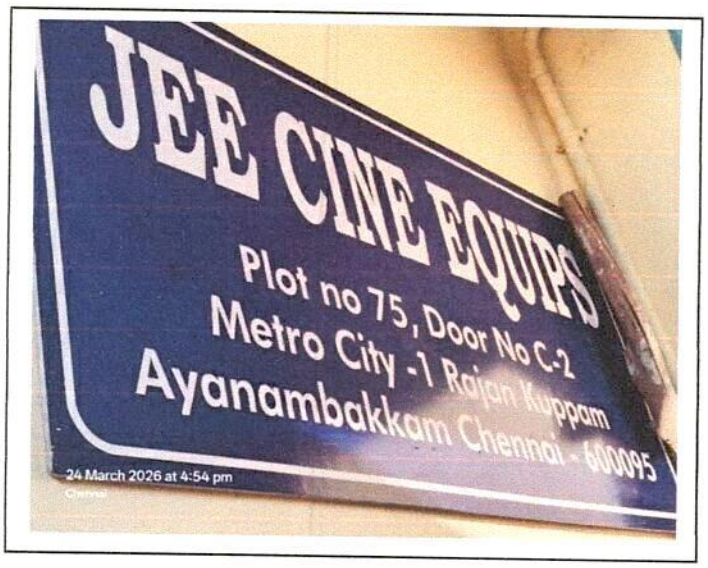
Photos showing the property of Mr. B. Yuvaraj, S/o. Mr. Beemarajan

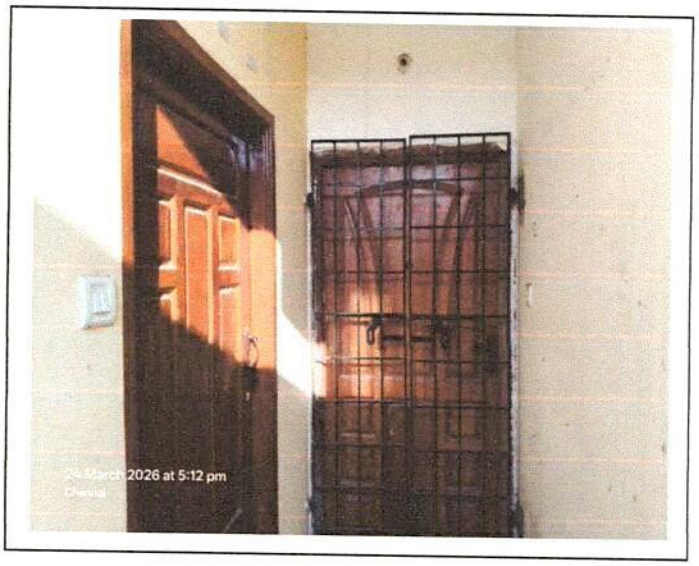








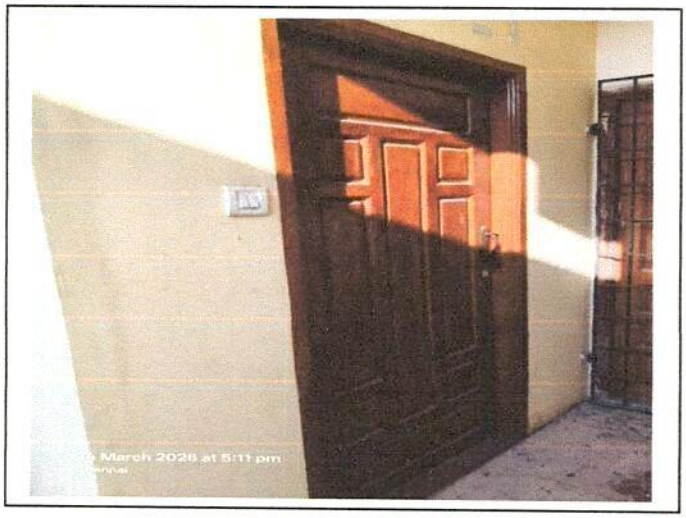


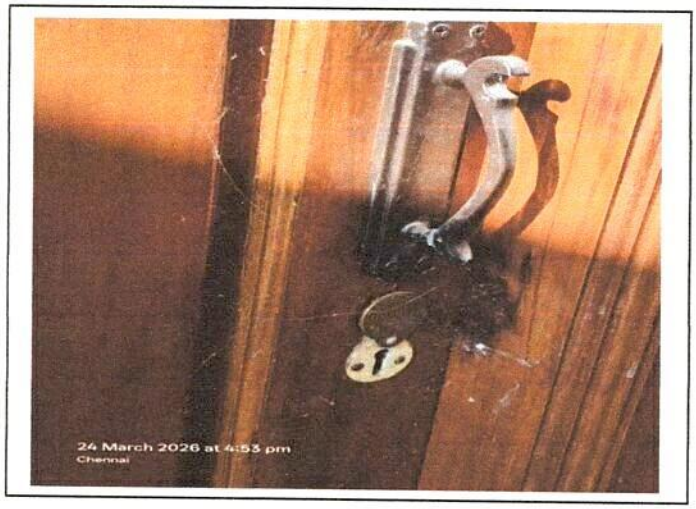


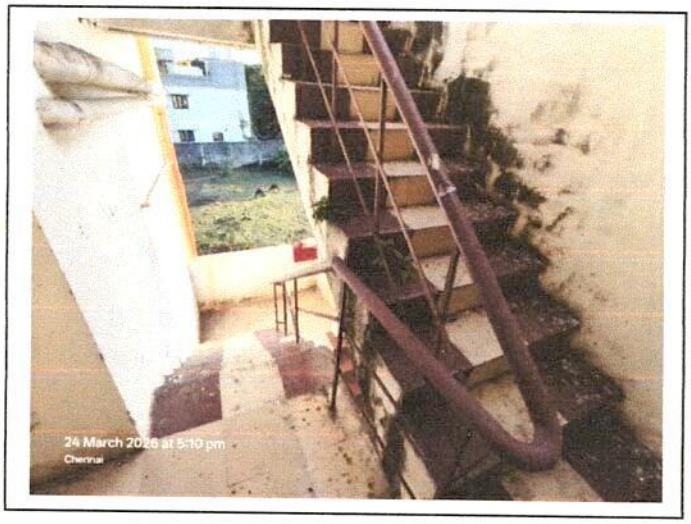
A.P. SHANMUGAVEL, B.E., FIV
Charted Engineer
Govt. Approved Valuer
P & A ASSOCIATES

Photos showing the property of Mr. B. Yuvaraj, S/o. Mr. Beemarajan

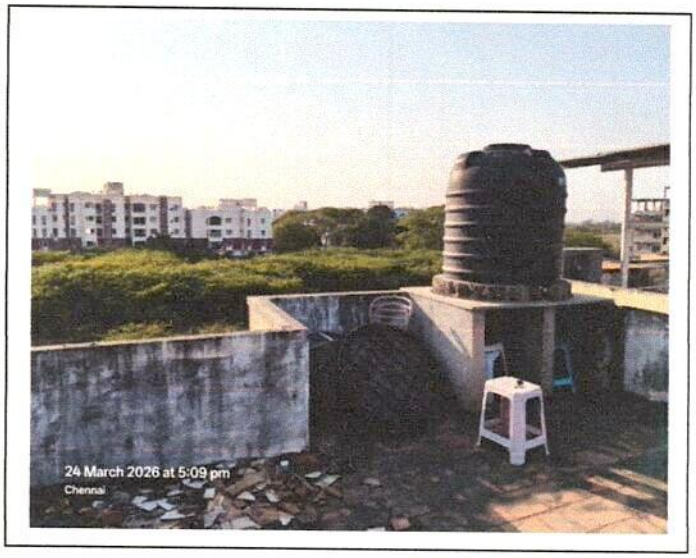








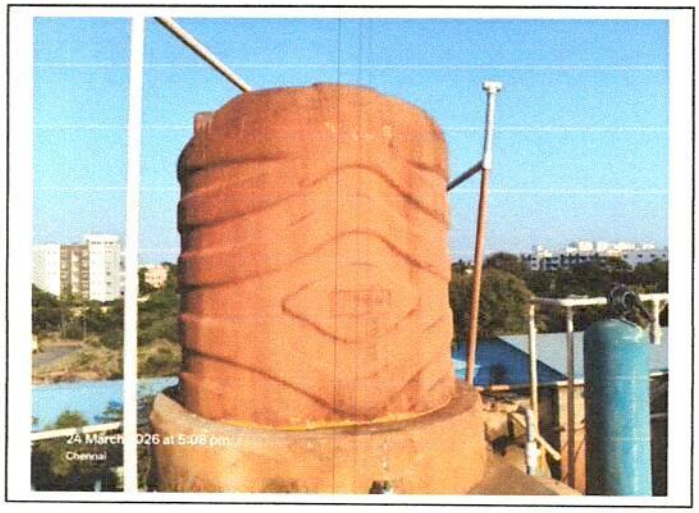


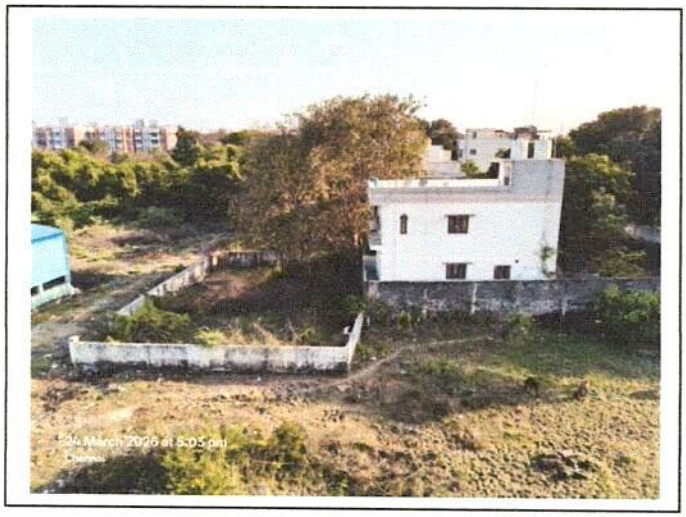


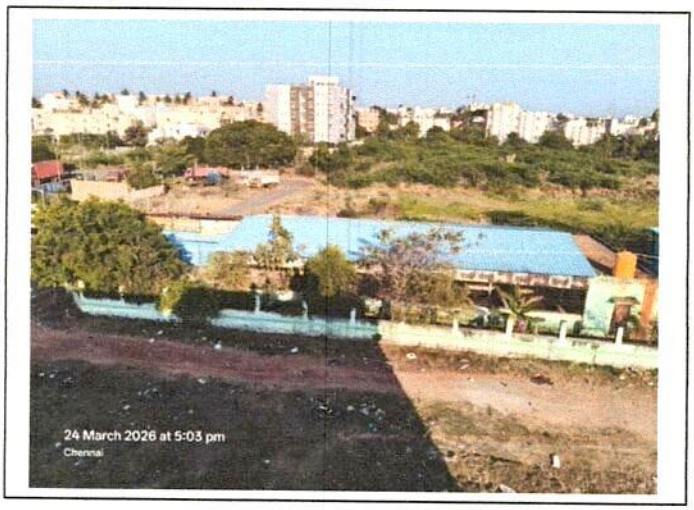
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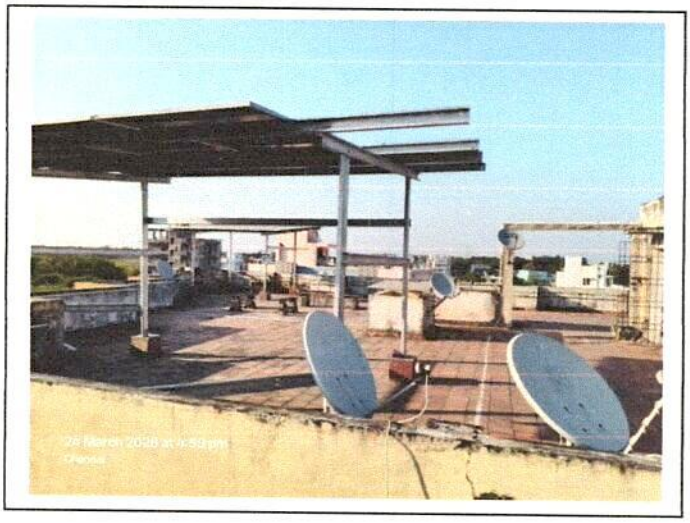
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Photos showing the property of Mr. B. Yuvaraj, S/o. Mr. Beemarajan

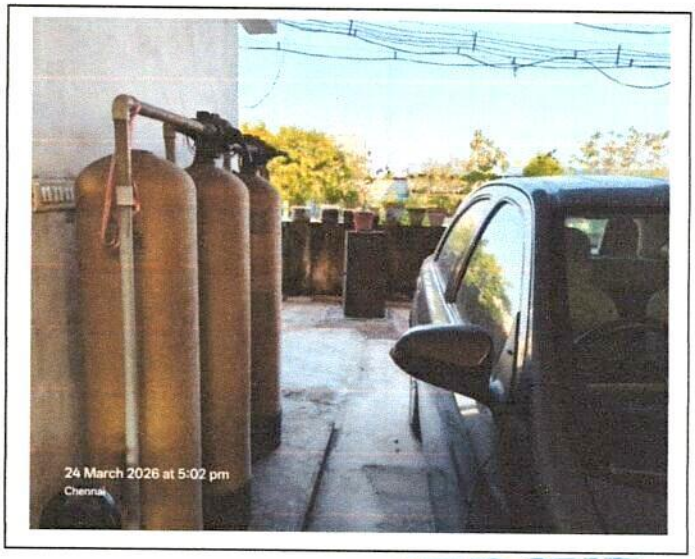












A.P.SHANMUGAVEL, B.E., M.I.V.
Charted Engineer
Govt. Approved Valuer
P&A ASSOCIATES

ANNEXURE-22

FORMAT-A

DECLARATION FROM VALUERS

I hereby declare that-

The information furnished in my valuation report dated –**25.03.2026** -- is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

I have no direct or indirect interest in the property valued;

I have personally inspected the property on –**24.03.2026** -- 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. (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 the asset being valued;	Residential Flat in **Flat No. S-1, Second Floor (South Facing),** Plot Nos. 75A, 75B & 75C, Block - C, Metro City Phase - I, Ayanambakkam Village, Poonamallee Taluk, Thiruvallur District – 600 095.
2	Purpose of valuation and appointing authority	To realize the Value of non- performing assets Chief Manager Canara Bank, Royapettah Branch
3	Identity of the Valuer and any other experts	CO/CHN/SARFAESI/RB/25-26/12

A.P. SHANMUGAVEL B.E., F.I.V. Charted Engineer P & A ASSOCIATES Govt. Approved Valuer P & A ASSOCIATES

	involved in the valuation;	No other experts involved
4	Disclosure of valuer interest or conflict, if any;	NIL
5	Date of appointment, Valuation date and Date of report;	23.03.2026 (Appointment Date) 24.03.2026 (D.O.Visit) 25.03.2026 (D.O.Report)
6	Inspections and/or investigations undertaken;	Both
7	Nature and sources of the information used or relied upon;	Local Enquiry and Website References
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Standard – International Valuation Std Land – Market Approach Building – Cost Approach
9	Restrictions on use of the report, if any;	To be used for Canara Bank purpose only
10	Major factors that were taken into account during the valuration;	Physical, Social & Economic Factors
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.	Legal aspects are not included in the Valuation Scope

Date: 25.03.2026,

Place: Chennai.

Signature

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

A P SHANMUGAVEL

Digitally signed by A P SHANMUGAVEL
Date: 2026.03.25 12:25:48 +05'30'

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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 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 situations.

4. A valuer shall refrain from being involved in any action that would bring disrepute to 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 relevant technical 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 generated by 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.

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P&A ASSOCIATES

Independence and Disclosure of Interest:

1. 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.

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 relationships and 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 "convenience valuations" 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 successful closure 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 shall declare the association with the company during the last five years.

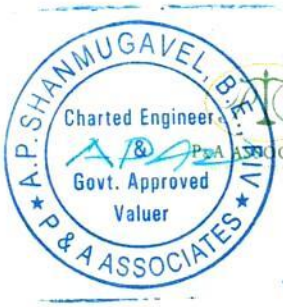
Confidentiality:

1. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or 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 sufficiently enable 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 same meaning 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 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.

4. Remuneration and Costs.

5. 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.

6. 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.

7. Occupation, employability and restrictions.

8. 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.

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

Date: 25.03.2026,

Place: Chennai.

Signature

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

A P SHANMUGAVEL

Digitally signed by A P SHANMUGAVEL
Date: 2026.03.25 12:26:09 +05'30'

P&A ASSOCIATES

தமிழ்

GOVERNMENT OF TAMIL NADU

REGISTRATION DEPARTMENT

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Guideline Search

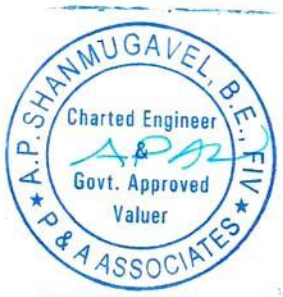
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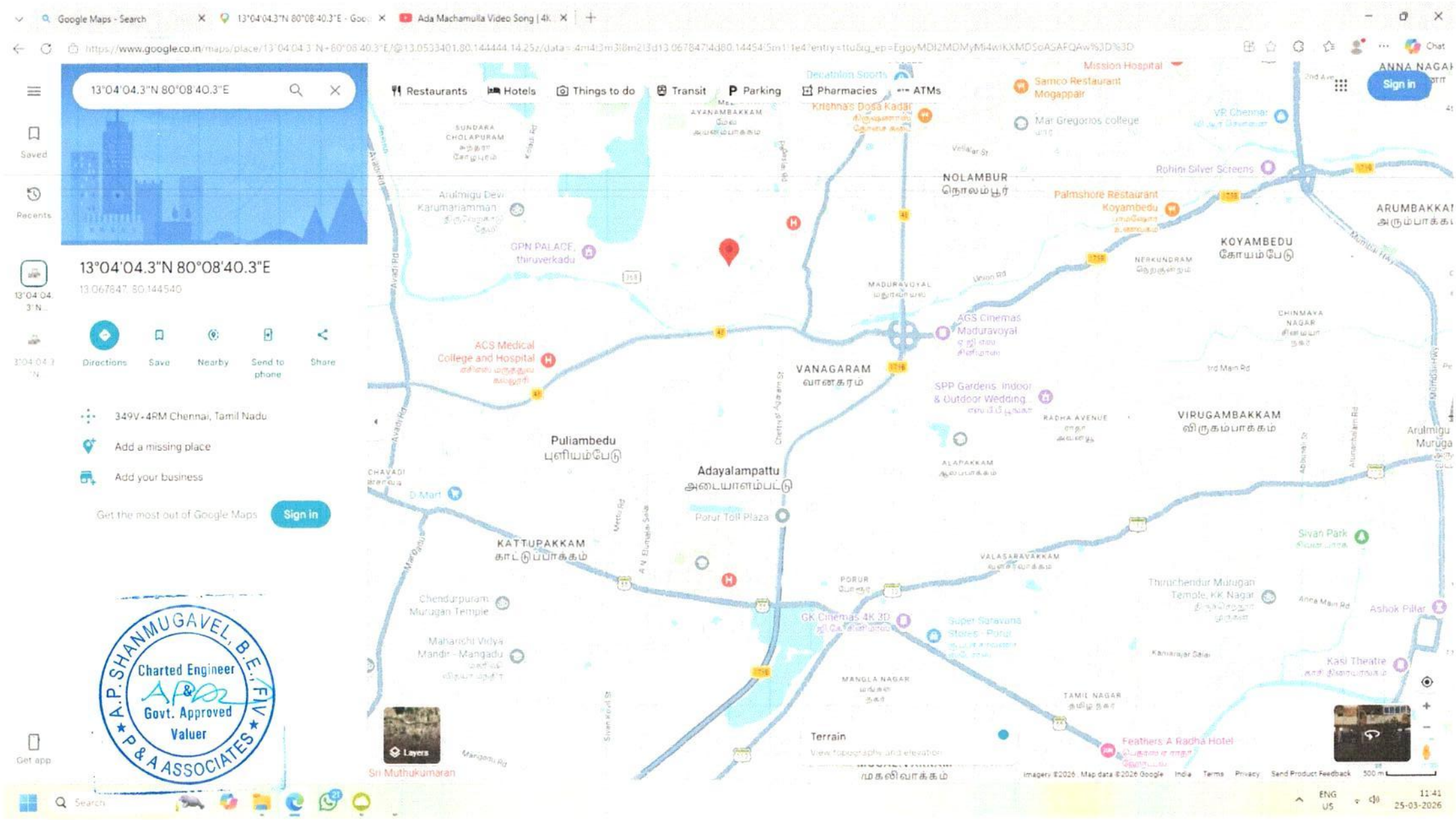
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Guideline Village:	AYANAMBAKKAM	Revenue Village:	AYANAMBAKKAM
Revenue District:	TIRUVALLUR	Revenue Taluk:	POONAMALLEE
Street/Survey Number:	M		

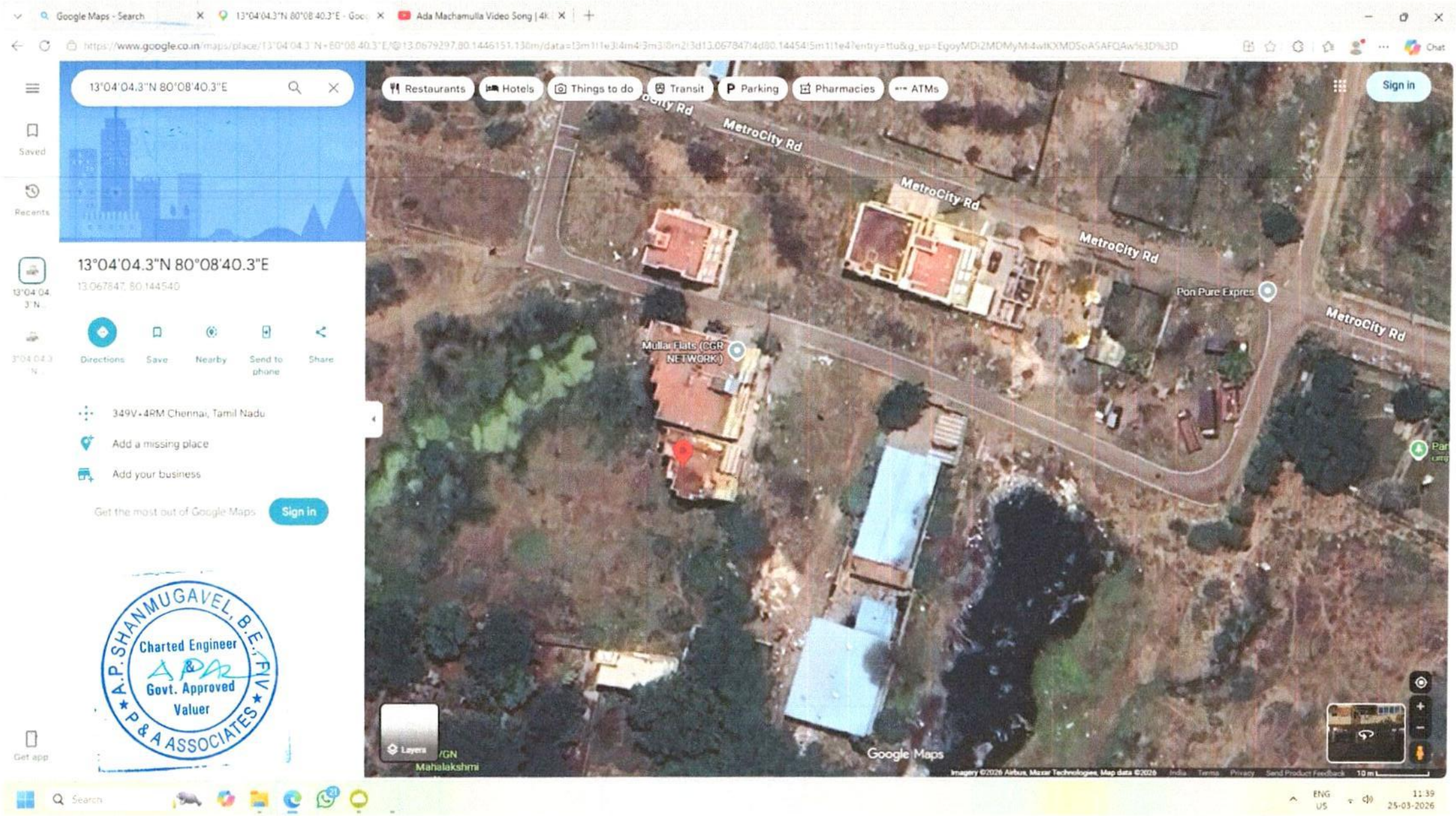
List All Street

11 items found, displaying 1 to 10.
[First/Prev] 1, 2 [Next/Last]

Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	MAHATHAMA GANDHI STREET	1200/ Square Feet	12920/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
2	MANTHOPPU SALAI	1600/ Square Feet	17225/ Square Metre	Residential Special Type - III	01-Jul-2024	-
3	MASILAMANI NAGAR	1200/ Square Feet	12920/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
4	MEL AYANAMBAKKAM ROAD	1200/ Square Feet	12920/ Square Metre	Residential Class II Type - I	01-Jul-2024	-
5	MEL AYANAMPAKKAM PERUMAL KOIL MAIN STREET	1000/ Square Feet	10765/ Square Metre	Residential Class III Type - I	01-Jul-2024	-
6	METRO CITY SOCIETY (PHASE I)	1600/ Square Feet	17225/ Square Metre	Residential Special Type - III	01-Jul-2024	-
7	METRO CITY SOCIETY (PHASE II)	1600/ Square Feet	17225/ Square Metre	Residential Special Type - III	01-Jul-2024	-
8	METRO CITY SOCIETY (PHASE III)	1600/ Square Feet	17225/ Square Metre	Residential Special Type - III	01-Jul-2024	-
9	METRO CITY SOCIETY (PHASE IV)	1600/ Square Feet	17225/ Square Metre	Residential Special Type - III	01-Jul-2024	-
10	METRO CITY VIEW HOUSE SITE SCH	1600/ Square Feet	17225/ Square Metre	Residential Special Type - III	01-Jul-2024	-




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13°04'04.3"N 80°08'40.3"E
13.067847, 80.144540
Directions
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Send to phone
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Add a missing place
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Get the most out of Google Maps
Sign in
Restaurants
Hotels
Things to do
Transit
Parking
Pharmacies
ATMs
NOLAMBUR
நொலம்பூர்
KOYAMBEDU
கோயம்பேடு
VANAGARAM
வானகரம்
Puliambedu
புளியம்பேடு
Adayalampattu
அடையாளம்பட்டு
KATTUPAKKAM
காட்டுப்பாக்கம்
VIRUGAMBAKKAM
விருகம்பாக்கம்
ARUMBAKKAM
அரும்பாக்கம்
ANNA NAGAR
Terrain
Sri Muthukumaran
A.P.SHANMUGAVEL, B.E., FIV
P & A ASSOCIATES
Charted Engineer
Govt. Approved
Valuer


13°04'04.3"N 80°08'40.3"E
13°04'04.3"N 80°08'40.3"E
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Directions
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Nearby
Send to phone
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349V+4RM Chennai, Tamil Nadu
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Add your business
Get the most out of Google Maps
Sign in
Restaurants
Hotels
Things to do
Transit
Parking
Pharmacies
ATMs
MetroCity Rd
Mullai Flats (CGR NETWORK)
Pon Pure Expres
Google Maps
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6:20 48%

land price at metro grand city ayanambakkam

தமிழ் +5



Land prices at Metrocity/Metro Grand City in Ayanambakkam, Chennai, range from approximately **₹5,500 to ₹6,500 per sq. ft**. in 2026, with Hanu Reddy Realty indicating specific plots in Metro City Phase 2 listed around ₹6,000 per sq. ft. General land rates in the broader Ayanambakkam locality are around ₹5,950-₹7,650 per sq. ft., making it a sought-after residential suburb. MagicBricks +3

- **Average Rates:** Land in Ayanambakkam often falls within the ₹6,000 - ₹7,000/sq.

Ask anything

Home Search Notifications Activity

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6:20 • 48%

residential suburb. MagicBricks +3

- **Average Rates:** Land in Ayanambakkam often falls within the ₹6,000 - ₹7,000/sq. ft. range, according to 99 Acres.
- **Metrocity Plot Example:** A 1,502 sq.ft. plot in Metrocity, Ayyanambakkam was listed around ₹6,000/sq.ft..
- **Project Context:** Ayanambakkam Metro City Phase I shows plots priced between ₹5,250 - ₹5,500/sq.ft. for larger plots (~2,100-2,300 sq.ft.), note MagicBricks.
- **Nearby Projects:** Other nearby projects, such as Chennai Properties and plots near NoBroker, show similar competitive pricing. MagicBricks +4

The locality is popular for its proximity to Ambattur, making it a growing investment destination. Chennai Properties +2

Ask anything

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