RV. N. AYYAPPAN, B.E.(Civil), M.Val (R.E.), LL.B.,

Govt. Registered Valuer u/s 34AB of Wealth Tax Act 1957(MADURAI IT Reg. No.01/2009-10)
Govt. Registered Valuer u/s 247 of Companies Act 2013 (Reg No. IBBI/RV/08/2018/10278)
Chartered Engineer (I) The Instn. of Engrs. (I) [M-131471-2]
Fellow Member in CVSTRARVA (LB049)
Approved Valuer in Institution of Valuers [F - 15880]
Fellow Membership in Indian Institute of Technical Arbitrators [F - 0346]
Life Member in International Center for Alternate Dispute Resolution [ICADR Life Member No. 303]
TNRERA Agent u/s 9 of RERA Act,2016 [Cer No. TN/29/Agent/0105/2017]
Competent Authority (Class 1A) to issue Stability certificate under Public Building Act,1965 [Krishnagiri, Kanchipuram & Tiruvallur Districts]
Regd. Engineer Grade I in HNTDA, Hosur [Reg No. 04/2019, RE-GR-I]
Regd. Engineer Grade in Hosur City Municipal Corporation [Reg No. 153/LS/2019/00358]

Off. 1 : Shop No.1A, Ground Floor, Opp. IOB Town Branch, RAC Complex, Door No.45, Old Bangalore Road, Near ARRS Silks, Hosur - 635109 : 94420 59517 : 95662226 17
asviran@gmail.com, asviraassociateshosur@gmail.com

Off. 2 : Flat No. 2F4, 4th Floor, Block 2, Happy Windows Apartment, A.R. Nagar, Kattupakkam, Chennai - 600056
: 94420 59517 : 95662 22617
: asviran@gmail.com, asviraassociates.com

To,
The Manager
Central Bank of India
Hosur Branch
Hosur.

VALUATION REPORT OF THE LAND AND RESIDENTIAL BUILDING

Ref. No. LB/ 25-26/ CBI-Hsr/ AYY /145				Date: 26/03/2026
I.	**GENERAL**			
1.	Purpose for which the valuation is made			To assess the present market value of the already mortgaged property for NPA Purpose. Vide telecall on 20/03/2026
2.	a)	Date of inspection	:	23/03/2026
	b)	Date on which the valuation is made	:	23/03/2026
3.	List of documents produced for perusal			
	1. Photo copy of sale deed document no.2632/2009 dated 20/08/2009 of Kelamangalam SRO in favour of Minor Lakshmipathy S/o. Mr. S. V. Srinivasulu represented by its Natural Guardian Mother Mrs. G. R. Baghyalakshmi W/o. Mr. S. V. Srinivasulu. 2. Photocopy of MOD of tiltle deed in favor of M/s. Central Bank of India, Hosur branch vide doc no. 3562/2020 dated., 30/06/2020.			
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)		:	**As per Sale deed:** **Minor Lakshmipathy** **S/o. Mr. S. V. Srinivasulu** **represented by its Natural Guardian Mother Mrs. G. R. Baghyalakshmi** **W/o. Mr. S. V. Srinivasulu** **As per MOD:** **Mr. S. S. Lakshmipathy** **S/o Mr.S.V. Srinivasulu** residing at D No:2/127 H.Settipalli Village J.Karupalli post Hosapuram Tarraf Denkanikottai Taluk KRISHNAGIRI district Tamil Nadu
5.	Brief description of the property		:	Land and Residential Building

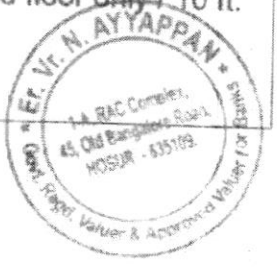
6.	Location of property				
	a)	Plot No. / Survey No.	:	---/ Part of Sy. no. 712/4H	
	b)	Door No.		---	
	c)	T.S. No. / Village		-- / Mathigiri	
	d)	Ward / Taluka		Ward 43 / Hosur Taluk	
	e)	Mandal / District		---/ Krishnagiri District	
	f)	Latitude and Longitude		**12.710333, 77.817472**	
7	Postal address of the property		:	Plot no. 02 Eastern part, Jayalakshmi Nilayam, 6th Cross, Amman Nagar, Dinnur, Hosur -635 110.	
8	City / Town		:	Hosur city Municipal Corporation	
	Residential Area		:	Yes, as per HNTDA Zoning	
	Commercial Area		:	No	
	Industrial Area		:	No	
9	Classification of the area				
	i)	High / Middle / Poor	:	Middle class	
	ii)	Urban / Semi Urban / Rural	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality		:	Hosur City Municipal corporation	
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.		:	Refer Latest Legal Opinion	
12	In case it is an agricultural land, any conversion to house site plots is contemplated		:	The Subject property is not located in Town and Country planning approved layout, Hence the Regularization has to be carried out for the subject property as per Go no, 78.	
13	Boundaries of the property		:	**As per deed**	**As per Site**
	North		:	S. no. 712 part	Land & Building in Amman Nagar 5th Cross
	South		:	30 feet Proposed Layout road	Road
	East		:	Commercial Plot	Land & Building
	West		:	Plot no. 2 part Ext 654 Sq. ft. Today Sold to Mrs. Lakshmidevi	Land & Building

14	Dimensions of the site	:	a	b
			As per deed	**As per Site**
	North		30'0"	30'0"
	South		30'0"	30'0"
	East		43'6"	43'6"
	West		43'6"	43'6"
	Extent		1308 sq. ft.	1305 sq. ft.
15	Extent of the site	:	As per Deed / MOD : 1308 Sq. ft As per Site: 1305 Sq. ft.	
16	Extent of the site considered for valuation (least of 14a & 14b)	:	**1305 Sq. ft.**	
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Entire building is occupied by the Owner as per enquiry.	
II.	**CHARACTERSTICS OF THE SITE**			
1	Classification of locality	:	Residential locality	
2	Development of surrounding areas	:	Developing Residential cum Commercial area	
3	Possibility of frequent flooding/ submerging	:	No	
4	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Available near by	
5	Level of land with topographical conditions	:	Even	
6	Shape of land	:	Rectangular	
7	Type of use to which it can be put	:	Residential	
8	Any usage restriction	:	Residential	
9	Is plot in town planning approved layout?	:	The Subject property is not located in Town and Country planning layout, Hence the Regularization has to be carried out for the subject property as per Go no, 78.	
10	Corner plot or intermittent plot?	:	Intermittent plot	
11	Road facilities	:	Available	
12	Type of road available at present	:	BT Road	
13	Width of road – is it below 20 ft. or more than 20 ft.	:	More than 20 ft	

14	Is it a Land – Locked land?	:	No
15	Water potentiality	:	Corporation water is available (There is no yield in the existing borewell as reported)
16	Underground sewerage system	:	Septic tank is available
17	Power supply is available in the site	:	Available
18	Advantages of the site	:	Nil
19	**General remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc**	:	Nil, Refer latest legal opinion

Part – A (Valuation of land)			
1	Size of plot	:	Refer S. No. 14 of Part-I
	North & South	:	
	East & West	:	
2	Total extent of the plot	:	1305 Sq. ft.
3	Prevailing market rate	:	Ranges from Rs. 6000/- to Rs. 6500/- per Sq. ft for similar type of property in the nearby vicinity (as per local enquiry). **Recent Sale transaction as per EC:** 1. Plot no. 6 Eastern portion, S.No. 712/4D2 [extent 1308 Sq. ft] in Mathigiri Village Vide Sale deed no. 2398/2025 dated 10/03/2025, Consideration & Market value is Rs. 58,00,000/- [Plot with building of GF-1042 Sq. ft., FF-1042 Sq. ft., SF 421 Sq. ft. and amenities /services Only] i.e. 4434/- Sq.ft - as per online EC. 2. Plot no. 15 Western portion, S.No. 712/4M and 713/1B [extent 1290 Sq. ft] in Mathigiri Village Vide Sale deed no. 1929/2025 dated 26/02/2025, Consideration & Market value is Rs. 17,09,250/- [Plot Only] i.e. 1325/- Sq.ft - as per online EC. 3. Plot no. 20 Western portion, S.No. 712/4R and 713/1G [extent 1290 Sq. ft] in Mathigiri Village Vide Sale deed no. 1710/2024 dated 06/09/2025, Consideration & Market value is Rs. 17,10,000/- [Plot Only] i.e. 1325/- Sq.ft - as per online EC.

4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed) (1308 Sq. ft. x Rs. 1325/- per Sq. ft.)	:	Guide line rate: Rs.1325/- per Sq. ft for Amman Nagar in Mathigiri village of Kelamangalam SRO as per registration deptt. web site **Rs. 17,33,100/-**
5	Assessed / adopted rate of valuation	:	Since the latest sale transactions as per online EC are registered for the value Lower than the Market value of the property, the local enquiries done in the vicinity is relied upon and the same is considered to arrive the fair market rate and realizable rate for the subject property. Hence Rs. 6000/- per Sq.ft is Market value of the site is arrived by the local enquiries and neighborhood in the vicinity after due weightage for the merits and demerits of the property such as size, location, shape, road width, availability of Regularization of unapproved plot, demand / supply etc. There is no documentary evidence to substantiate the prevailing market value in the parallel economy of the immovable property component.
6	Estimated value of land	:	1305 Sq. ft. x Rs. 6000/- per Sq. ft. = **Rs. 78,30,000/-**
bPart – B (Valuation of Building)			
1	Technical details of the building		
a)	Type of Building (Residential / Commercial / Industrial)	:	Residential
b)	Type of construction (Load bearing / RCC / Steel Framed)	:	RCC framed structure
c)	Year of construction	:	2016 as per banker record
d)	Number of floors and height of each floor including basement, if any	:	Ground floor, First and Second floor only / 10 ft.



	e)	Plinth area floor-wise	:	As per approved plan: Not produced for our perusal. As per actual construction Ground Floor : 1189 Sq. ft. First Floor : 1189 Sq. ft. Second Floor : 345 Sq. ft.
	f)	Condition of the building	:	
		i) Exterior – Excellent, Good, Normal, Poor	:	Good
		ii) Interior – Excellent, Good, Normal, Poor	:	Good

General

Classification of rooms / portions	This building has Ground Floor, First Floor, and Second floor part only. **Ground floor** consists of Hall, Bedroom with attached toilet. Common toilet, Pooja room, dining, Kitchen & S/c to first floor. **First floor** : Consists lobby, Three bedrooms with two attached toilet **Second floor** consists One room and Head room

Specifications of construction (floor-wise) in respect of -

S.No.	Description	Ground floor	Other floors
1	Foundation	RR foundation and RCC Column	
2	Basement	RR masonry and Plinth beam RCC Column	
3	Superstructure	Brick masonry in Cement mortar	
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	TW doors at entrance and CW doors for others/ CW Windows with MS round bars.	
5	RCC Works	RCC Roof	
6	Plastering	Cement mortar	
7	Flooring, Skirting, dadoing	Granite flooring for all floors	
8	Special finish as marble, granite, wooden paneling, grills etc.	Granite flooring for all floors	
9	Roofing including weather proof course	RCC roof	
10	Drainage	Septic tank is available	
11	**Compound Wall**	: available	
	Height	: 4 ft.	

	Length		:	42 rft.
	Type of construction		:	Brick masonry
12	**Electrical installation**			
	Type of wiring		:	Concealed wiring
	Class of fittings (superior / ordinary / poor)		:	Ordinary
	Number of light points		:	Adequate
	Fan points		:	Adequate
	Spare plug points		:	Adequate
	Any other item		:	--
13	Plumbing installation			
	a)	No. of water closets and their type	:	Adequate
	b)	No. of wash basins	:	Adequate
	c)	No. of urinals	:	Adequate
	d)	No. of bath tubs	:	---
	e)	Water meters, taps etc.	:	Adequate
	f)	Any other fixtures	:	Adequate

Drawing approval

Approval details	Approved Building plan not produced for our perusal.
Area approved floor wise	Not applicable
Actual constructed area	Ground Floor : 1189 Sq. ft. First Floor : 1189 Sq. ft. Second Floor : 345 Sq. ft.
Area considered for valuation	Since it is for NPA purpose actual constructed area is considered.

Cost of the building w.r.t actual constructed area

Replacement value for the building (Plinth area rate includes balcony / Slab projections)

S. No	Description	Area in Sq. ft.	Rate per Sq. ft. in Rs..	Amount in Rs..
1.	Ground Floor	1189	2300/-	27,34,700/-
2.	First Floor	1189	2100/-	24,96,900/-
3.	Second Floor	345	2000/-	6,90,000/-
	Total			59,21,600/-

Depreciation:

Age of the building	10 years
Estimated total life of the building	60 years

Salvage value	10%
Depreciation percentage	10/60 x 0.90 = 15%
Depreciation value	0.15 x Rs. 59,21,600/- = Rs. 8,88,240/-

Assessed value

Assessed value of the building	Replacement value minus depreciation Rs. 59,21,600/- (-) Rs. 8,88,240/- = **Rs. 50,33,360/-**

Part – C (Extra Items) [after depreciation] **(Amount in Rs..)**

Nil

Part – D (Amenities) [after depreciation] **(Amount in Rs..)**

No.	Description	Value w.r.t. approved plan area in Rs.	Cost w.r.t actual constructed area in Rs.
a)	For EB service connection and Electrical arrangements etc.	---/-	1,50,000/-
b)	Septic tank and sanitary arrangements	---/-	1,00,000/-
	Total	---/-	**2,50,000/-**

Part – E (Miscellaneous) [after depreciation] **(Amount in Rs..)**

No.	Description		Value w.r.t. approved plan area in Rs.	Cost w.r.t actual constructed area in Rs.
1	Separate toilet room	:	--	--
2	Separate lumber room	:	--	--
3	sump & Bore well and water supply arrangements	:	---/-	1,50,000/-
4	Compound wall with gate	:	---/-	40,000/-
5.	Elevation / SS Handrail		---/-	2,50,000/-
6.	Cupboard shutter and wardrobe arrangements			4,00,000/-
	Total	:	---/-	**8,40,000/-**

(F) SERVICES (Value after Depreciation) **(Amount in Rs..)**

Nil

Er. Vr. N. AYYAPPAN * 1-A, RAC Complex, 45, Old Bangalore Road, HOSUR - 635109. * Govt. Regd. Valuer & Approved Valuer for Banks *

Total abstract of the entire property

S. No	Description		Guide line value in Rs.	Present Market Value in Rs.
Part – A	Land	:	17,33,100/-	78,30,000/-
Part – B	Building	:	50,33,360/-	50,33,360/-
Part – C	Extra items	:	---	---
Part – D	Amenities	:	2,50,000/-	2,50,000/-
Part – E	Miscellaneous	:	8,40,000/-	8,40,000/-
Part – F	Services	:	---	---
	Total	:	78,56,460/-	1,39,53,360/-
	Say	:	**79,00,000/-**	**1,40,00,000/-**

(Rupees One Crore Forty Lakhs Only)

Distress value : 80% of the present market value
: 80% of Rs. 1,39,53,360/-
: Rs. 1,11,62,688/- Or Say **Rs. 1,12,00,000/-**

Realizable value : 85% of the present market value
: 85% of Rs. 1,39,53,360/-
: Rs. 1,18,60,356/- Or Say **Rs. 1,19,00,000/-**

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. 1,39,00,000/- (Rupees One Crore Thirty Nine lakhs only).** The Book Value of the above property as of (Not applicable) is Rs..---(Rupees --- only) and the distress value **Rs. 1,12,00,000/-** (Rupees One Crore Twelve Lakh only).

Note:

1. The Subject property is not located in Town and Country planning layout, Hence the Regularization has to be carried out for the subject property as per Go no, 78.
2. Revenue subdivision has to be carried out for the Subject property and then latest Patta in the present owner name and updated FMB (Survey Sketch) has to be obtained by the owner and same to be furnished to the bank.
3. Layout copy not furnished for our perusal. The Subject property is identified by the Banker and the same is valued.

Er. N. AYYAPPAN 1-A, RAC Complex, 43, Old Bangalore Road, HOSUR - 635109 Govt. Regd. Valuer & Approved Valuer for Banks

DECLARATION

I hereby declare that

1. The information furnished above is true to the best of my knowledge and belief.
2. I have no direct or indirect interest in this property valued
3. The property was inspected on 26/03/2026 along with the Branch Manager, Central Bank of India, Hosur Branch.
4. I have not been found guilty or misconduct in my professional capacity
5. The legal aspects were not considered in this valuation regarding the ownership of the property.
6. 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.
7. The value varies with the purpose and time. This value should not be referred for any purpose other than mentioned in this report
8. The under signed is not competent to ascertain the genuineness of the documents and ownership, and is not responsible for the same
9. The Statutory dues (Property tax, EB, Other Tax etc.,) pending if any are not considered in this report.

Er. Vr. N. AYYAPPAN 1-A, RAC Complex, 45, Old Bangalore Road, HOSUR - 635109

Place: Hosur
Date: 26/03/2026

N. AYYAPPAN 26.3.2026
Govt. Regd. Valuer & Approved Valuer for Central Bank of India

Panel Valuer
Central Bank of India

Note: This report contains 13[Thirteen] pages including Google map, GLR and photograph

The undersigned has inspected the property detailed in the Valuation Report dated 26.3.26 on 25.3.26. We are satisfied that the fair and reasonable market value of the property is Rs. 13900000/- (Rupees One crore thirty nine lakhs only)

कृते सेन्ट्रल बैंक ऑफ इंडिया
For Central Bank Of India

मुख्य प्रबंधक / Chief Manager
होसूर शाखा / Hosur Branch

Signature

(Name of the Branch Manager)

வட்டாட்சியர் அலுவலக இணைய சேவை - நில உரிமை விபரங்கள்

தமிழ்நாடு அரசு

வருவாய் மற்றும் பேரிடர் மேலாண்மைத் துறை

நில உரிமை விபரங்கள் : இ. எண் 10(1) பிரிவு

மாவட்டம் : கிருஷ்ணகிரி

வட்டம் : ஒசூர்

வருவாய் கிராமம் : மத்திகிரி

பட்டா எண் : 4117

உரிமையாளர்கள் பெயர்

1. செந்தில்குமார் மனைவி மணிமேகலை

2. பழனிசாமி மகன் செந்தில்குமார்

புல எண்	உட்பிரிவு	புன்செய்		நன்செய்		மற்றவை		குறிப்புரைகள்
		பரப்பு	தீர்வை	பரப்பு	தீர்வை	பரப்பு	தீர்வை	
		ஹெக் - ஏர்	ரூ - பை	ஹெக் - ஏர்	ரூ - பை	ஹெக் - ஏர்	ரூ - பை	
712	4H	0 - 2.50	0.07	--	--	--	--	RTR2803-12--- ------ Digitally signed:Ravichandiran G Tahsildar 20/01/2016 01:29:08:AM
		0 - 2.50	0.07					

குறிப்பு :

1. மேற்கண்ட தகவல் / சான்றிதழ் நகல் விவரங்கள் மின் பதிவேட்டிலிருந்து பெறப்பட்டவை. இவற்றை தாங்கள் **https://eservices.tn.gov.in** என்ற இணைய தளத்தில் **S/31/09/092/04117/80263** என்ற குறிப்பு எண்ணை உள்ளீடு செய்து உறுதி செய்துகொள்ளவும்.
2. இத் தகவல்கள் 23-03-2026 அன்று 11:43:59 AM நேரத்தில் அச்சடிக்கப்பட்டது.
3. கைப்பேசி கேமராவின்2D barcode படிப்பான் மூலம் படித்து 3G/GPRS வழி இணையதளத்தில் சரிபார்க்கவும்

Ex. Vr. N. AYYAPPAN * Govt. Regd. Valuer & Approved Valuer (CBE) * 1-A, RAC Complex, 49, Old Bangalore Road, HOSUR - 635109

District : Krishnagiri

Taluk : Hosur

Village : Mathigiri [92]

Survey No : 712

Area : Hect 01 Ares 80.88

Scale : 1 : 1628

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4N2

4P1

4P2

4R

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4T

Ey. Vr. N. AYYAPPAN
1-A, RAC Complex,
Nr. Old Bangalore Road,
HOSUR - 635109.
Govt. Regd. Valuer & Approved Valuer for Banks

Signed By Tahsildar

Name of approver : hos_

Date of Approval : 22-12-2025

Date of Issue: 23-03-2026 11:43:33

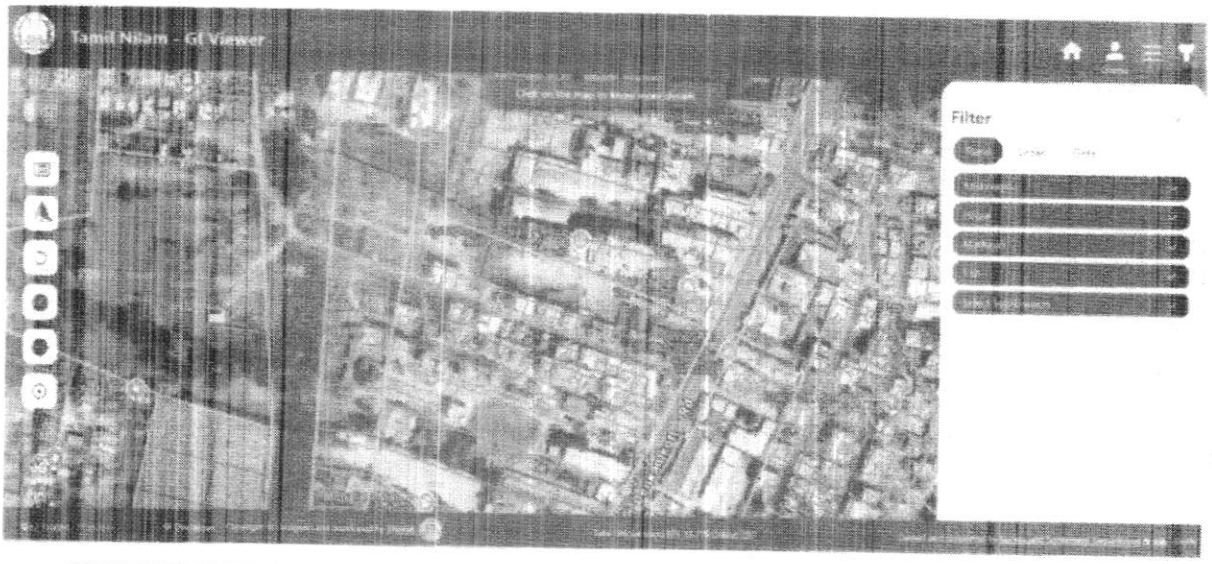
Survey and Settlement Department, Government of TamilNadu

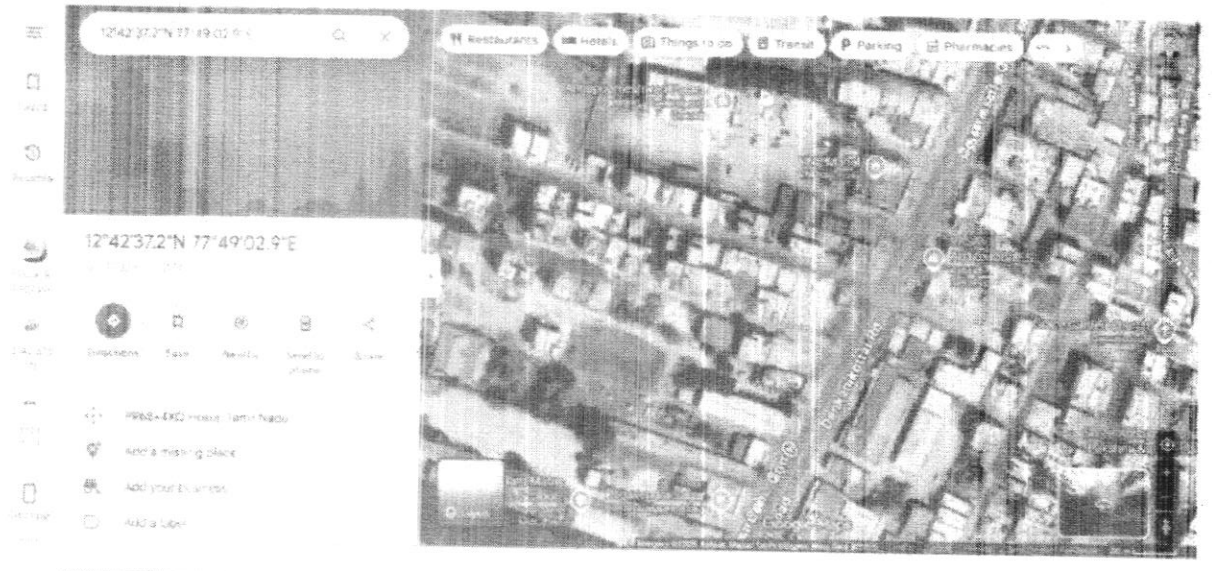
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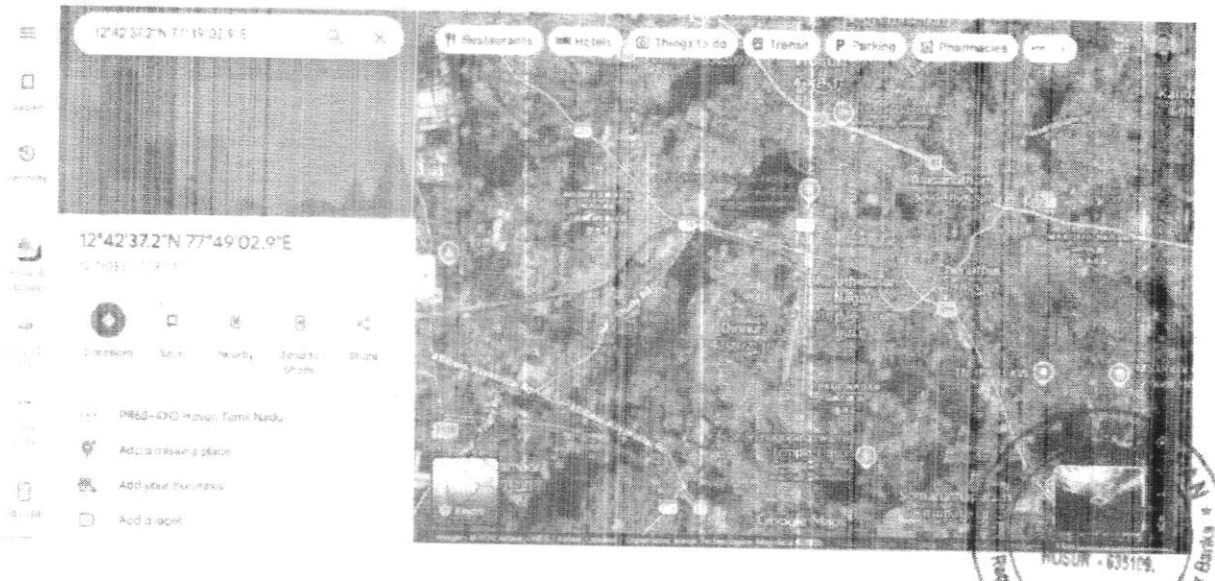
Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
5	AMBAL NAGAR	1325/ Square Feet	14265/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
6	AMMAN NAGAR	1325/ Square Feet	14265/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
7	AMMAN NAGAR	1325/ Square Feet	14265/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
8	ANAND VILLAS	1800/ Square Feet	19380/ Square Metre	Residential Special Type - II	01-Jul-2024	-
9	ANAND VILLAS	0	0	Refer Street Value	01-Jul-2024	-
10	ANDHIVADI	1325/ Square Feet	14265/ Square Metre	Residential Class I Type - I	01-Jul-2024	-

Back

Er. Vr. N. AYYAPPAN
1-A, RAC Complex,
45, Old Bangalore Road,
HOSUR - 635109.
Govt. Regd. Valuer & Approved Valuer for Banks







Regd. Valuer & Approved Valuer for Banks & FI


Hosur, Tamil Nadu, India

