Vr. R. RAMASAMY B.E.,M.Sc.,(Val) M.I.E.,F.I.V.,
Chartered Civil Engineer & Govt. Regd. Valuer
Income Tax & Wealth Tax Valuer C.I.324/95
F.I.V.No.F4614&M.I.E.No.M122897-2
IBBI/RV/02/2019/11194
T.N.Govt. Practicing Engineer Class 1A | TIIC Valuer

Approved Bank Panel Valuer in :
K.V.B., Bank of India, Canara Bank, State Bank of India, Indian Overseas Bank, Bank of Baroda, Bank of Maharastra, Indian Bank, Union Bank of India, Punjab National Bank, Central Bank of India, LIC (HFL), Axis Bank, Uco Bank Tamilnad Mercantile Bank, Karnataka Bank, DBS Bank, Canfin Homes, South Indian Bank, Punjab & Sind Bank, Repco Home Finance, Federal Bank
RR Complex, 76, New Salem Bye-pass Road West, (Near Jairam School), Karur - 639 002. Ph : 04324 - 294699
99524 - 10279 | 77081 - 08099 | 94433 - 57199 | 99522 - 28899 errrkrr@gmail.com

Date :

31.07.2026

Ref:Val/CBI/covai/SS/216/07/2026

NAME OF REGISTERED VALUER:Vr.R.RAMASAMY

REGISTRATION NO:FIV-F4614 & I.T-C.I.324/95 & IBBI/RV/02/2019/11194

ADDRESS : 76,RR COMPLEX,NH7 SALEM BYEPASS ROAD WEST,

KARUR – 639002.

TO,

CENTRAL BANK OF INDIA

BRANCH :- : The Chief Manager,

: Central Bank of India,

: Cross cut Branch,

: Coimbatore.

VALUATION REPORT (IN RESPECT OF LAND / BUILDING)

(To be filled in by the Approved Valuer)

I.	**GENERAL**			
1.	Purpose for which the valuation is made			To assess the Present Market Value
2.	a)	Date of inspection	:	29.07.2026
	b)	Date on which the valuation is made	:	31.07.2026
3.	List of documents produced for perusal			
	i) Xerox copy of Previous Valuation report of Vr.R.Ramasamy dated 26.09.2023			
	ii) Xerox copy of Settlement deed Doc No.1877/2023,dt.05.09.2023 (SRO – Karur Joint-I)			
	iii) Xerox copy of Building approved plan B.L.No.10/2023-2024, dt:28.07.2023 issued by Executive Officer, Puliyur Town Panchayat			
	iv) Xerox copy of Property Tax & EB Bill			
	v) Xerox copy Online Patta & FMB Sketch			

4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		:	**Mr.C.Rajiv,** S/o.Mr.K.Chellamuthu, Door No.10,11& 11/1,ST-2, Goundampalayam East 6th Street , Puliyur Village & Town Panchayat, Karur Tk., & Dt., **Mobile – 97868 70771**
5.	Brief description of the property (Including leasehold/freehold etc)		:	It is a RCC roof Residential Building & Vacant land
6.	Location of property			
	a)	Plot No. / Survey No.	:	S.F.No.1617/1A1A (Old),1617/1A1A1(New), Goundampalayam East 6th Street,
	b)	Door No.	:	Door No.10, 11 & 11-1, ST-2,
	c)	T. S. No. / Village	:	Puliyur Village & Town Panchayat,
	d)	Ward / Taluka	:	Karur Tk.,
	e)	Mandal / District	:	Karur Dt., Pin code –639 114
7.	Postal address of the property (including pincode)			S.F.No.1617/1A1A (Old),1617/1A1A1(New), Door No.10, 11 & 11-1, ST-2, Goundampalayam East 6th Street, Puliyur Village & Town Panchayat, Karur Tk., & Dt., Pin code –639 114
8.	City / Town		:	Karur/Puliyur
	Residential Area		:	Yes
	Commercial Area		:	No
	Industrial Area		:	No
9.	Classification of the area		:	
	i)	High / Middle / Poor	:	Middle class
	ii)	Urban / Semi Urban / Rural	:	Semi Urban
10	Coming under Corporation limit / Village Panchayat / Municipality		:	Town Panchayat

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GOVT. REGD.
BANK VALUER
KARUR-2

11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	Nil	
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	Not Applicable	
13	Boundaries of the property	:	**As per deed**	
	North by	:	Land in S.F.No 1618	
	South by	:	Property belongs to Ammaiappa Gounder	
	East by	:	The land sold by the Power agent	
	West by	:	Puliyur – SamathuvaPuram Road	
			As per Actual	
	North		Apartment & Residential Building	
	South		Vacant land	
	East		Vacant land	
	West		North-South Panchayat Road	
14.1	Dimensions of the site	:	A	B
			As per deed	**Actual**
	North	:	95.50 Cent	Belt No.01- 7050 Sq.ft
	South	:		Belt No.02- 9400 Sq.ft
	East	:		Belt No.03- 25145Sq.ft
	West	:		
	Total area of the site		95.50 Cent	41,595.00 Sq.ft (95.49 cent)
14.2	Latitude, Longitude and Coordinates of the site	:	**Latitude :10.9348392** **Longitude :78.1435522**	
15	Extent of the site	:	**95.50 Cent**	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	**41,595.00 Sq.ft (95.50 Cent)**	
17	Whether occupied by the owner /	:	Occupied by the owner	

	tenant? If occupied by tenant, since how long? Rent received per month.		
II.	**CHARACTERISTICS OF THE SITE**		
1.	Classification of locality		Residential Class III Type -I
2.	Development of surrounding areas		Developing Area
3.	Possibility of frequent flooding / sub-merging		No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		Nearby site.
5.	Level of land with topographical conditions		Leveled
6.	Shape of land		Rectangular
7.	Type of use to which it can be put		Residential
8.	Any usage restriction		No
9.	Is plot in town planning approved layout?		NA
10	Corner plot or intermittent plot?		Intermittent Plot
11	Road facilities		Available (East-West Road)
12	Type of road available at present		Tar Road
13	Width of road – is it below 20 ft. or more than 20 ft.		More than 20 ft Road
14	Is it a land – locked land?		No
15	Water potentiality		Available
16	Underground sewerage system		Not Available
17	Is power supply available at the site?		Available
18	Advantage of the site		The site located at Samathuvapuram to Puliyur Road, Vellalapatti to Puliyur Road, PKA Mahal, VAO Office, Karur to Trichy NH-81 Road, S.R. Filaments.

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 sea-coast / tidal level must be incorporated)		Nil
Part – A (Valuation of land)			
1.	Size of plot		
	North & South East & West		Belt No.01- 7050 Sq.ft Belt No.02- 9400 Sq.ft Belt No.03- 25145Sq.ft
2.	Total extent of the plot		**41,595.00 Sq.ft (95.50 Cent)**
3.	Prevailing market rate (Along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)		Belt No.01(7050 Sq.ft) : Rs.1500/- to Rs.1650/-Sq.ft Belt No.02(9400 Sq.ft) : Rs.1000/- to Rs.1100/-Sq.ft Belt No.03(25145Sq.ft : Rs.600/- to Rs.700/-Sq.ft
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		41,595.00 Sq.ft x 100/-Sq.ft = Rs.41,59,500/- **Say, Rs.41,60,000/-**
5.	Assessed / adopted rate of valuation		Belt No.01(7050.00 Sq.ft) : Rs.1500/-Sq.ft Belt No.02(9400.00 Sq.ft) : Rs.1000/-Sq.ft Belt No.03(25,145.00Sq.ft) : Rs.600/-Sq.ft
6.	Estimated value of land		**Belt No.01** 7050.00 Sq.ft x Rs.1500/-Sq.ft = Rs.1,05,75,000/- **Belt No.02** 9400.00 Sq.ft x Rs.1000/-Sq.ft = Rs. 94,00,000/- **Belt No.03** 25,145.00 Sq.ft xRs.600/-Sq.ft = Rs.1,50,87,000/- Total Rs. 3,50,62,000/- **Say, Rs.3,50,62,000/-**

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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 Roof Framed Structure
	c)	Year of construction		2000
		Age of the Building		26 Years
		Total life of the building estimated		60 Years
		Residual life of the building		34 Years
	d)	Number of floors and height of each floor including basement, if any		G.F, F.F & S.F Only & 10' ft
	e)	Plinth area floor-wise		**As Per Approval Plan** G.F.RCC roof Residential : 948.73 Sq.ft G.F.RCC roof outer Kitchen : 173.16 Sq.ft **As Per Actual** G.F.RCC roof Residential : 911.32 Sq.ft G.F RCC roof Portico : 211.38 Sq.ft F.F.RCC roof Residential : 672.13 Sq.ft F.F RCC roof Balcony : 450.50 Sq.ft S.F RCC roof Head Room : 118.13 Sq.ft G.F.RCC roof outer Kitchen: 168.19 Sq.ft F.F.RCC roof Bath & Toilet : 62.50 Sq.ft
	f)	Condition of the building		
		i) Exterior – Excellent, Good, Normal, Poor		Good
		ii) Inferior - Excellent, Good, Normal, Poor		Good
	g)	Date of issue and validity of layout of approved map / plan		B.L.No.10/2023-2024, Dt:28.07.2023

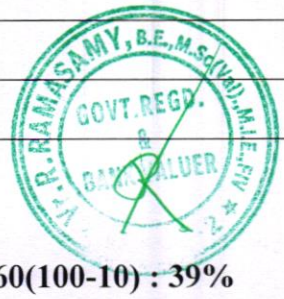
M.P. RAMASAMY, B.E., M.S.(Val)., M.I.E.(I)
GOVT. REGD.
BANK VALUER

	h)	Approved map / plan issuing authority		Executive Officer, Puliyur Town Panchayat
	i)	Whether genuineness or authenticity of approved map / plan is verified		Yes, Verified
	j)	Any other comments by our empanelledvaluers on authentic of approved plan		No

Specifications of construction (floor-wise) in respect of

S.No.	Description		
1.	Foundation		R.R. Masonry & RCC isolated footing with cm
2.	Basement		R.R. Masonry & RCC isolated footing with cm plinth beam.
3.	Superstructure		Brick work with Cm
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)		Country wood, Teak& Steel
5.	RCC works		RCC roof
6.	Plastering		Wall plastering &Colour washed
7.	Flooring, Skirting, dadoing		Marble &Vitrified Tiles
8.	Special finish as marble, granite, wooden paneling, grills, etc		Available
9.	Roofing including weather proof course		Cement Motor
10.	Drainage		Septic tank
S. No.	**Description**		
2.	Compound wall	:	
	Height	:	5' ht
	Length	:	200 R.ft
	Type of construction	:	Brick work
3.	Electrical installation		

S.No.	Description		
	Type of wiring	:	Concealed
	Class of fittings (superior / ordinary / poor)	:	Ordinary
	Number of light points	:	25 Nos Approximate.
	Fan points	:	15NosApproximate.
	Spare plug points	:	20 Nos Approximate.
	Any other item		Nil
4.	Plumbing installation		
	a) No. of water closets and their type	:	05 Nos
	b) No. of wash basins	:	03 No
	c) No. of urinals	:	Nil.
	d) No. of bath tubs	:	Nil
	e) Water meter, taps, etc.	:	01Nos
	f) Any other fixtures	:	Nil



Details of valuation

Depreciation: Year 2000: (Assuming salvage 10% for RCC roof):26/60(100-10) : 39%

Sr. no.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Percentage %	Depreciation Rs.	Net value after depreciation Rs.
As per Approved Plan									
1.	G.F.RCC roof Residential	948.73 Sq.ft	10' ht	26 Years	Rs.2300/-	Rs.21,82,079/-	39%	Rs.8,51,011/-	Rs.13,31,068/-
2.	G.F.RCC roof Outer Kitchen	173.16 Sq.ft	10' ht	26 Years	Rs.1800/-	Rs.3,11,688/-	39%	Rs.1,21,558/-	Rs. 1,90,130/-
								Total	Rs.15,21,198/-
								Say	**Rs.15,21,000/-**

As per Actual

1.	G.F.RCC roof Residential	911.32 Sq.ft	10' ht	23 Years	Rs.2300/-	Rs.20,96,036/-	39%	Rs.8,17,454/-	Rs.12,78,582/-
2.	G.F.RCC roof Portico	211.38 Sq.ft	10' ht	23 Years	Rs.1500/-	Rs.3,17,070/-	39%	Rs.1,23,657/-	Rs.1,93,413/-
3.	F.F.RCC roof Residential	672.13 Sq.ft	10' ht	23 Years	Rs.2000/-	Rs.13,44,260/-	39%	Rs.5,24,261/-	Rs.8,19,999/-
4.	F.F.RCC roof Balcony	450.50 Sq.ft	10' ht	23 Years	Rs.1400/-	Rs.6,30,700/-	39%	Rs.2,45,973/-	Rs.3,84,727/-
5.	S.F.RCC roof Head Room	118.13 Sq.ft	10' ht	23 Years	Rs.1200/-	Rs. 1,41,756/-	39%	Rs.55,285/-	Rs. 86,471/-
6.	G.F.RCC roof Outer Kitchen	168.19 Sq.ft	10' ht	23 Years	Rs.1800/-	Rs. 3,02,742/-	39%	Rs.1,18,069/-	Rs.1,84,673/-
7.	F.F.RCC roof outer Bath & Toilet	62.50 Sq.ft	10' ht	23 Years	Rs.1300/-	Rs. 81,250/-	39%	Rs. 31,688/-	Rs. 49,562/-
								Total	Rs.29,97,427/-
								Say	**Rs.29,97,000/-**

Part C- (Extra Items) **(Amount in Rs.)**

1.	Portico	:	Nil
2.	Ornamental front door	:	Nil
3.	Sit out / Verandah with steel grills	:	Nil
4.	RCC Overhead water tank 10,000 lit capacity with pipeline arrangements		Rs.1,20,000/-
5.	Extra steel / collapsible gates	:	Nil
6.	Outer Staircase G.F to F.F arrangements		Nil
	Total	**:**	**Rs.1,20,000/-**

Part D- (Amenities) **(Amount in Rs.)**

1.	Wardrobes& Cupboard works @ Hall, Kitchen and Bed Room@ G.F & F.F	:	Rs.2,00,000/-
2.	Glazed tiles	:	Nil
3.	Extra sinks and bath tub	:	Nil
4.	Marble / ceramic tiles flooring	:	Nil
5.	Interior works	:	Nil
6.	Architectural elevation works	:	Nil
7.	Paneling works	:	Nil
8.	Aluminum works	:	Nil
9.	Aluminum hand rails	:	Nil
10.	False ceiling	:	Nil
	Total	:	**Rs.2,00,000/-**

Part E- (Miscellaneous) **(Amount in Rs.)**

1.	Separate toilet room	:	Nil
2.	Separate lumber room	:	Nil
3.	RCC Sump 12,000 lit capacity with pipeline arrangements	:	Rs. 1,20,000/-
4.	Trees, gardening	:	Nil
	Total		**Rs.1,20,000/-**

Part F- (Services) **(Amount in Rs.)**

1.	Water Connection arrangements -2 Nos		Rs. 50,000/-
2.	Drainage arrangements	:	Nil
3.	5'ht Brick work Compound wall arrangements (200 R.ft x Rs.1500/-)	:	Rs.3,00,000/-
4.	EB Service Connection I Phase-3Nos		Rs. 75,000/-
5.	Open space paver block arrangements 1753.00 Sq.ft x Rs.55/-	:	Rs. 96,415/-
6.	Bore well with Submersible arrangements		Nil
7.	Compound wall Main gate arrangements		Rs. 50,000/-
	Total	**:**	**Rs.5,71,415/-** **Say, Rs.5,71,000/-**

Total abstract of the entire property

		As per Approved Plan	As per Actual at Site
Part- A	Land	Rs.3,50,62,000/-	Rs.3,50,62,000/-
Part- B	Building	Rs. 15,21,000/-	Rs. 29,97,000/-
Part- C	Extra Items	Rs. 1,20,000/-	Rs. 1,20,000/-
Part- D	Amenities	Rs. 2,00,000/-	Rs. 2,00,000/-
Part- E	Miscellaneous	Rs. 1,20,000/-	Rs. 1,20,000/-
Part- F	Services	Rs. 5,71,000/-	Rs. 5,71,000/-
	Total	**Rs.3,75,94,000/-**	**Rs.3,90,70,000/-**

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

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 fair market value of the above property in the prevailing condition with aforesaid specifications is as per approved Plan **Rs.3,75,94,000/- (Rupees three crore seventy five lakhs and ninety four thousand only)** as per actual **Rs.3,90,70,000/- (Rupees three crore ninety lakhs and seventy thousand only).**

The realizable value of the above property is as per approved Plan **Rs.3,19,55,000/- (Rupees three crore nineteen lakhs and fifty five thousand only)** as per actual **Rs.3,32,10,000/- (Rupees three crore thirty two lakhs and ten thousand only).**

The distress value as per approved Plan **Rs.3,00,75,000/- (Rupees three crore seventy five thousand only)** as per actual **Rs.3,12,56,000/- (Rupees three crore twelve lakhs fifty six thousand only)**

The Guideline value of the property as per approved Plan **Rs.66,92,000/-(Rupees sixty six lakhs and ninety two thousand only)** as per actual **Rs.81,68,000/- (Rupees eighty one lakhs and sixty eight thousand only).**

Place: Karur

Date: 31.07.2026

Signature

Vr. R. RAMASAMY, B.E.,M.Sc(Val).,M.I.E.,F.I.V.,
Govt. Registered & Bank Valuer,
R.R. Complex, 76, New Salem Bye-Pass Road,
KARUR - 639 002.
Cell: 99524 10279

DECLARATION FROM VALUERS

I hereby declare that

a) The Information furnished in my Valuation report dated 31.07.2026 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 personally inspected the property on 29.07.2026 in the presence of the owner

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 am registered under section 34 AB of the Wealth Tax Act, 1957 and that I am the Proprietor / Partner / Authorized official of the firm company, who is competent to sign this valuation report.

g). This valuation report should be used only for the **Central Bank of India, Cross cut Branch, Coimbatore.**

Place : Karur

Date : 31.07.2026

Signature of the Valuer

Vr. R. RAMASAMY, B.E.,M.Sc(Val).,M.I.E.,F.I.V.
Govt. Registered & Bank Valuer,
R.R. Complex, 76, New Salem Bye-Pass Road,
KARUR - 639 002.
Cell: 99524 10279

Enclosures:

1. Route map
2. Photos(Building inner view, elevation view & Road view)
3. Guideline Value sheet
4. Google Map
5. Online Patta & FMB Sketch
6. Xerox copy of Property Tax & EB Bill

The undersigned has inspected the property detailed in the Valuation Report dated 31.07.2026 on 09.07.2026 We are satisfied with the marketability, acceptability, access to the property, etc.

Signature

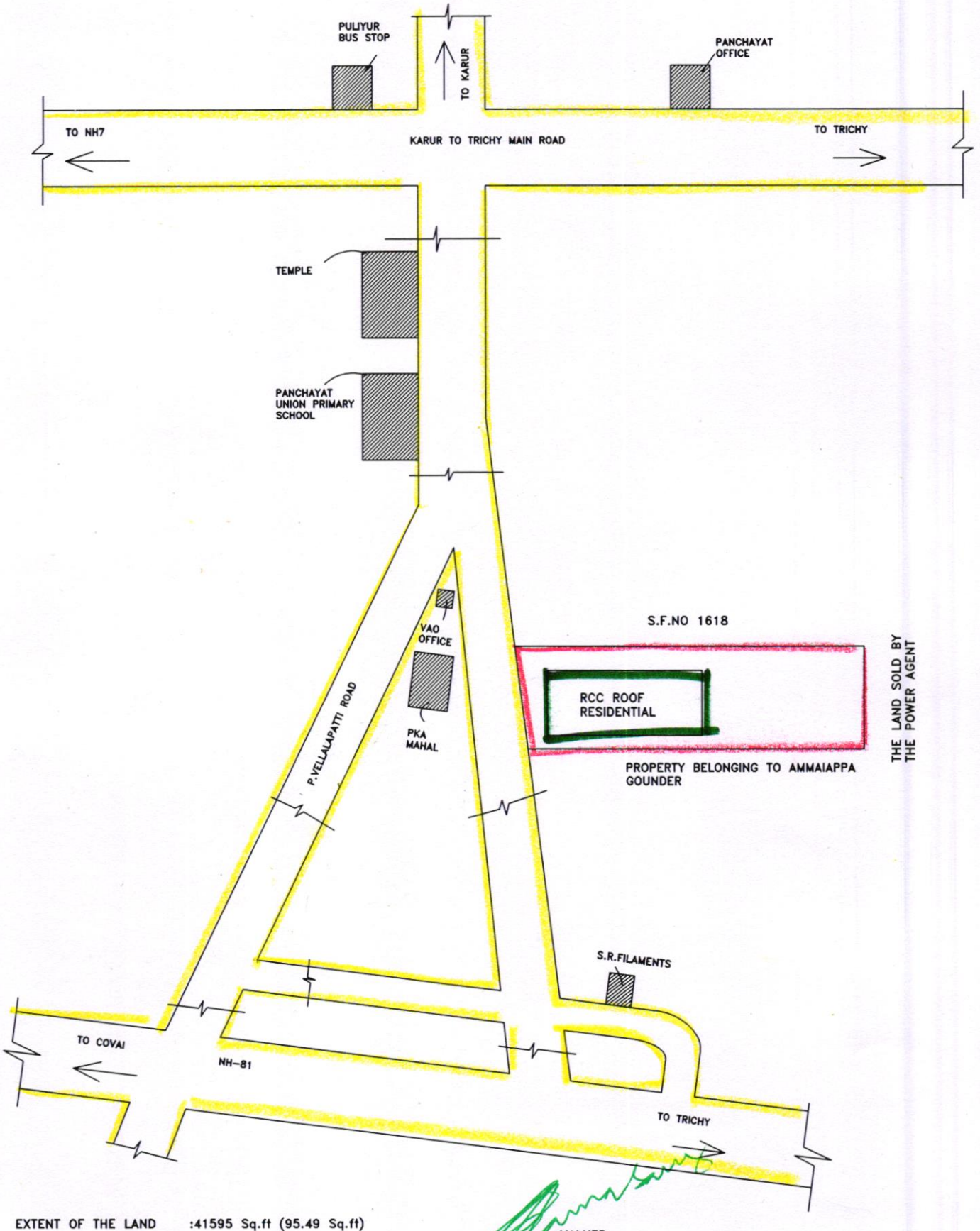


(Name of the Bank Official with Official seal and PPC)

Date: 01.08.2026

DYAVAPPA C.O

LOCATION AND ROUTE MAP SHOWING THE LAND & BUILDING OWNED BY Mr.C.RAJIV, S/o.Mr.K.CHELLAMUTHU, IN S.F.NO.1617/1A1A (OLD),1617/1A1A1(NEW), DOOR NO.10, 11 & 11-1, ST-2, GOUNDAMPALAYAM EAST 6TH STREET, PULIYUR VILLAGE & TOWN PANCHAYAT, KARUR TK., & DT.,



EXTENT OF THE LAND :41595 Sq.ft (95.49 Sq.ft)

ROAD SHOWN IN :

BOUNDARY SHOWN IN :

BUILDING SHOWN IN :

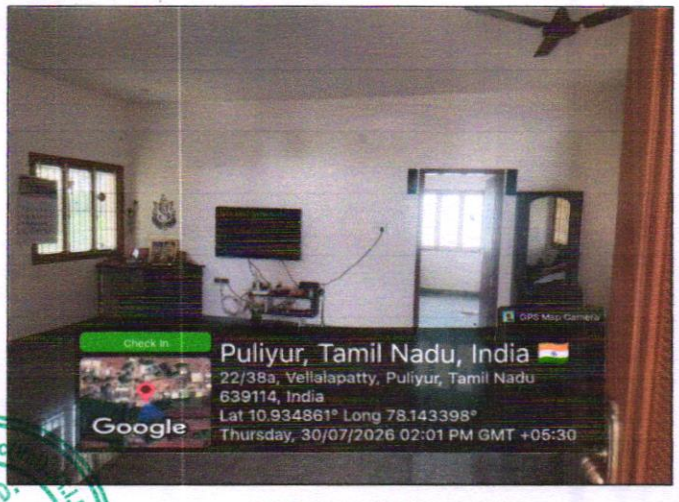
VALUER

Vr. R. RAMASAMY, B.E.,M.Sc(Val).,M.I.E.,F.I.V.,
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PHOTOS SHOWING THE LAND & BUILDING OWNED BY **Mr.C.RAJIV,** S/o.Mr.K.CHELLAMUTHU, IN S.F.NO.1617/1A1A (OLD),1617/1A1A1(NEW), DOOR NO.10, 11 & 11-1, ST-2, GOUNDAMPALAYAM EAST 6TH STREET, PULIYUR VILLAGE & TOWN PANCHAYAT, KARUR TK., & DT.,

INNER VIEW

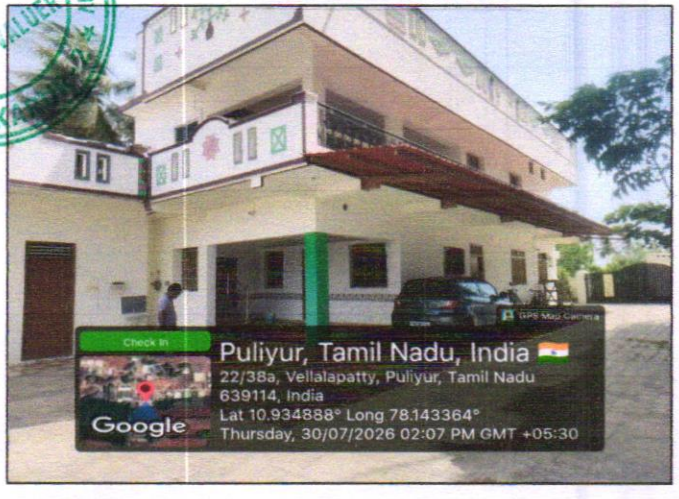




INNER VIEW

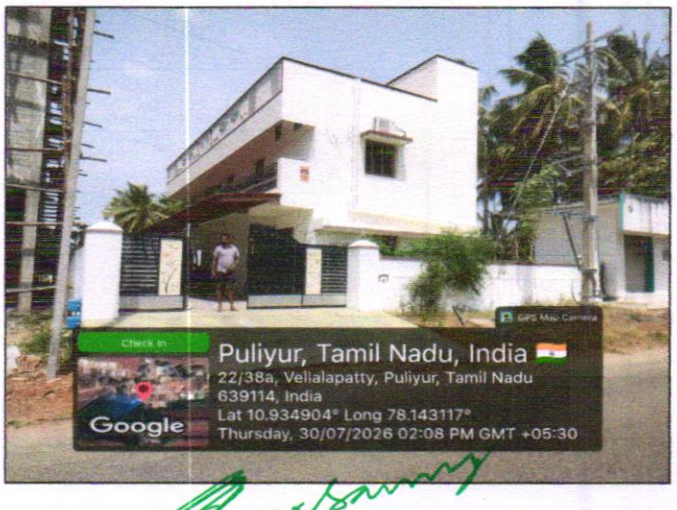


ELEVATION VIEW



ELEVATION VIEW

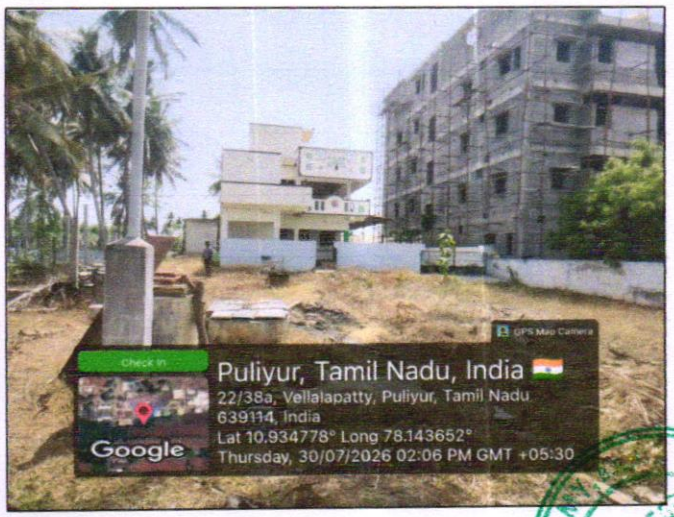


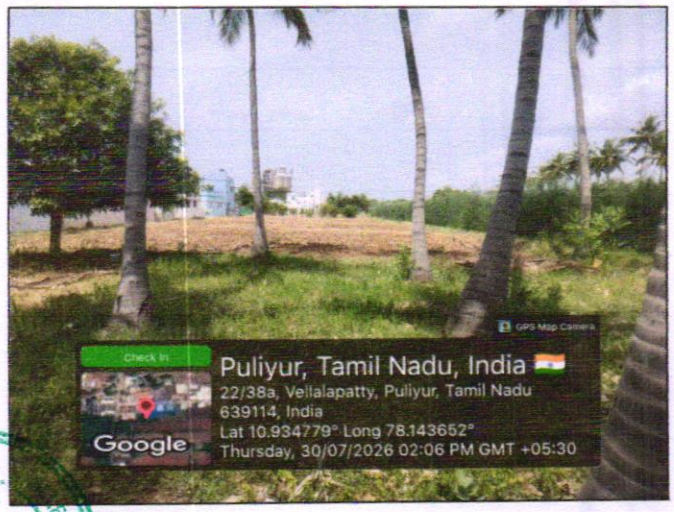


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PHOTOS SHOWING THE LAND & BUILDING OWNED BY **Mr.C.RAJIV,** S/o.Mr.K.CHELLAMUTHU, IN S.F.NO.1617/1A1A (OLD),1617/1A1A1(NEW), DOOR NO.10, 11 & 11-1, ST-2, GOUNDAMPALAYAM EAST 6TH STREET, PULIYUR VILLAGE & TOWN PANCHAYAT, KARUR TK., & DT.,

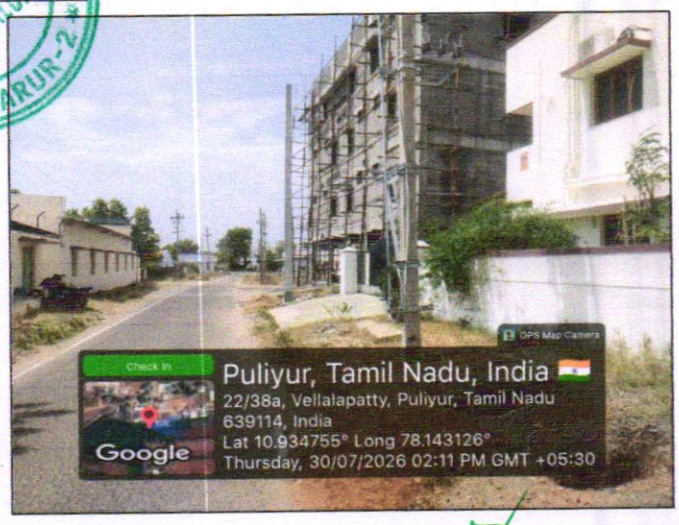
LAND VIEW





ROAD VIEW





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Govt. Registered & Bank Valuer,
R.R Complex, 76, New Salem Bye-Pass Road,
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