

VALUATION REPORT

Name of the Bank & Branch	Canara Bank, ARMB-2, T.Nagar, Chennai.
Name of the Owner	**Mrs. Mala Surendran**
Name of the Borrower	**M/s.Proactive Systems**
Address of the Property	Plot No. 11, 3rd Cross Street, Rose Nagar, Kovilambakkam, Chennai- 600 129.
Value of the Property	**Rs.1,81,77,000/-**

By

ER. G.MAHARAJAN, B.E.(CIVIL), M.TECH (STRUC), M.SC(REV) MIE, FIV, IIT ARB.,

Govt. Regd. Valuer (Income Tax, Wealth Tax, Gift Tax),

Chartered Engineer & Approved Valuer

[Panel Valuer For SBI, Canara Bank, Union Bank of India, UCO bank, Punjab National Bank, SIDBI, LICHFL, Can Fin Homes, GICHFL, Indian Oil Corporation, HUDCO and National Insurance]

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Govt. Regd. Valuer (Wealth Tax & Income Tax) C.No.2142/CCIT-2/RV(5)/2016-17 dt 17.03.17

IBBI Registered Valuer (Company Act)No.IBBI/RV/08/2018/10292 and Chartered Engineer

Panel Valuer for SBI, Canara Bank, Union Bank of India, UCO bank, Punjab National Bank, SIDBI, LICHFL, Can Fin Homes, GICHFL, Indian Oil Corporation, HUDCO and National Insurance

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VALUATION OF LAND AND BUILDING

REPORT ON VALUATION

PART A – BASIC DATA

Ref No.1559/2025-2026 Date: 07.02.2026.

I.GENERAL			
1.	Purpose of valuation	:	To assess the fair market value of the property. (for SARFAESI)
2.	a. Date of Inspection b. Date of Valuation	: :	03.02.2026. 07.02.2026.
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) (as reported) and address	:	**Name of the Owner:** **Mrs. Mala Surendran W/o.** Mr. Surendran Sole Ownership /Mobile No.------- **Name of the Borrower:** **M/s Proactive Systems**
4.	Document produced for Perusal: 1. Copy of Previous valuation report dated 03.11.2023. issued by the Panel valuer Er S. Balamurugan, M/s. Prajith Associate 2. Copy of MODT dated 29.01.2024, vide Doc No. 658/2024, SRO Pallavaram		
5.	Brief description of the property	:	The subject property is a residential building consists of Stilt Cum Ground Floor + 2Floors. It is located in a developing residential area in Kovilambakkam, Chennai.
6.	Scope of valuation	:	To assess the present market value of the property
7.	If this report is to be used for any bank purpose, state the name of the bank and	:	Canara Bank, ARMB-2, T. Nagar, Chennai.

Internal

	branch, if known		
8.	Location of the Property Land Mark	:	Echangadu Bus Stop, Kovilambakkam

II. DESCRIPTION OF THE PROPERTY

1.	Postal address of the property with pin code	:	Plot No. 11, 3rd Cross Street, Rose Nagar, Kovilambakkam, Chennai- 600 129.
2.	City/Town	:	Town
	Residential area	:	Residential area
	Commercial area	:	--
	Industrial area	:	--
3.	Classification of the Area	:	Semi -Urban / Middle Class
4.	Coming under Corporation Limit / Village Panchayat / Municipality	:	St. Thomas Mount PU (CMDA Limit)
5.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / Cantonment Area	:	No
6.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	No
7.	**Location of the property**		
	Plot No./ Nagar.	:	Plot No. 11
	S.F.NO./T.S.NO./R.S.NO:	:	Old S No.125/3, As per Patta No. 1187 , New, S.No. 125/6
	Door No.	:	--
	Village / Block	:	Kovilambakkam Village
	Taluk / Ward	:	Tambaram Taluk
	Mandal/District/Municipality/Corporation	:	Previously Kancheepuram District, Now Chengalpattu Taluk

8.	Boundaries of the Property	As per Previous report	As per Site
	North	Plot No.10	Land & Building
	South	Plot No.12	Vacant Land
	East	S. No. 101	Land & Building

Internal

	West	30 feet Wide Road		30 feet Wide bitumen Road
9.	Latitude, Longitude & Coordinates of the sites	:	12.94616 N, 80.185462E	
10	Property tax receipt referred Assessment number In the name of Tax amount	: : : :	Not Submitted -- -- --	
11	Electricity service connection Number In the name of	: :	Not Submitted --	
12	Property is presently occupied by	:	GF – 1 Unit Tenant occupied FF – 2 Unit Tenant occupied FF – 2 Unit Tenant occupied	
13	If tenanted fully, what is the total Monthly rent?	:	Rs.40,000/- Per Month For Entire Building	
14	If Occupied by both, by assuming the entire building	:	---	
	(i)What is the probable monthly rent?	:	--	
	(ii)What is the advance amount?	:	N.A	

III. PROCEDURE OF VALUATION

Valuation Details	:	Discussed in part A, B,C,D,E,F
Plot Coverage = --As per Plan) (Not Mentioned in Previous Valuation Report)	:	F.S.I = -- (As per Plan) (Not Mentioned in Previous Valuation Report)
Plot Coverage =67% (As per Site)	:	F.S.I= 1.69(As per Site)

PART B – LAND

1.	Dimension of the site	As per document (MODT)	As per Plan (Not Produced)	As per Site
	North	47’0”	--	47’0”
	South	46’0”	--	46’0”
	East	40’0”	--	40’0”
	West	40’0”	--	40’0”
	Extent	1860 Sft	--	1860 Sft

Internal

	Total Extent of Land	:	As per Plan & Doc 1860 Sft As per Site-1860 Sft
2.	Extent of site (least of 1a &1b)	:	1860 Sft
3.	Characteristics of the site		
	What is the Character of the locality?	:	Residential area
	What is the classification of the locality?	:	Middle Class
	Development of surrounding areas	:	Developing residential area
	Possibility of frequent flooding / sub merging	:	No
	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	All Civic amenities are available @ 2km distance.
	Level of land with topographical conditions	:	Equal
	Shape of land	:	Rectangle in shape
	Type of use to which it can be put	:	Residential
	Any usage restriction Is plot in town planning approved Layout?	: :	No Approved Layout Subdivision permission Vide No.02/2005, dated 08.04.2005. (as per previous report)
	Corner Plot or Intermittent Plot?	:	Intermittent Plot
	Type of road available at present	:	Bitumen Road
	Road facilities are available?	:	Available
	Is it a land – locked land?	:	No
	*Water Potentiality	:	Available (Bore well & OHT)
	*What is the width of the Road? is it below 20ft or more than 20 ft	:	30’0”wide More than 20 feet
	Underground sewerage system? Is power supply available at the site?	: :	No, Septic tank Available Available
	Advantage of the site	:	N.A
	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) Any factors which affect the marketability of the land?		
	Type of the land?	:	Residential Land
	Accessibility	:	by Road
4.	Value of adopting GLR		
	i) Guideline rate as obtained from the Register's office	:	Rs.2970/- Per Sft **(S.R.O@** Pallavaram**)**
	ii) Value of land by adopting GLR (1860 Sft x Rs.2970/-Sft)	:	Rs.55,24,200/-
	Value by adopting PMR (Prevailing market rate)	:	Rs.7000/- to Rs.8000/ -per Sft
	Unit rate adopted in this valuation After considering the characteristic of the subject plot	:	Rs.7000/- Per Sft
	Value of land by adopting PMR (1860 Sft x Rs.7000- Per Sft)	:	Rs.1,30,20,000/-

PART C – BUILDINGS

	Type of Building		Residential
1.	Type of construction	:	Framed Structure
2.	Quality of Construction	:	Good
3.	Appearance of building	:	Good
4.	Maintenance of Building	:	Normal
5.	Plinth Area	:	As per ISI 3861-1975
6.	Drawing approval details: Approved building plan vide. PP.No.600/2011.Dated 13.05.2011(As per Previous valuation report) Approved Layout Subdivision permission Vide No.02/2005, dated 08.04.2005 (As per Previous valuation report)		
a.	Date of issue and validity of layout of approved map/plan	:	13.05.2011(As per Previous valuation report)
b.	Approved map/plan issuing authority	:	Not Mentioned

Internal

c.	Whether genuineness or authentic of approved map / plan is verified?	:	Not Mentioned
d.	Any other comments by our empanelled valuers on authentic of approved plan?	:	This is a SARFAESI valuation; hence, the actual built-up area is considered for valuation.
e.	(Discuss on the building approval, reference, violations observed, consequences of violation etc.)	:	Details are given below

CONSTRUCTION DETAILS:-

Particulars	**As per Plan (As per previous Valuation Report)**	**As per Site**	**Area Considered for Valuation**
Plot extent	1860 Sft	1860 Sft	1860 Sft
No. of Floors	Stilt Cum G.F + 2F	Stilt Cum G.F + 2F	Stilt Cum G.F + 2F
Stilt Floor	502 Sft	608 Sft	608 Sft
Gr. Floor	517 Sft	640 Sft	640 Sft
First Floor	1008 Sft	1248 Sft	1248 Sft
Second Floor	502 Sft	1248 Sft	1248 Sft
Total Area	2626 Sft	3,844	3,844
Head Room (Non FSI)	97 Sft	100 Sft	100 Sft
Plot Coverage	---	67%	67%
Floor Space Index	--	1.68	1.68
No.of Units	--	05Unit	05Unit

SI. No.	Floor	Year of construction	Roof	Plinth Area (In Sq.ft)		Total	Carpet Area
				Main Portion A	Cantilevered Portion B	A+50% of B	
1.	Stilt	2014	RCC	608 Sft	--	608 Sft	--
2.	GF	2014	RCC	640 Sft	--	640 Sft	542 Sft
3.	FF	2014	RCC	1248 Sft		1248 Sft	1057 Sft
4.	SF	2014	RCC	1248 Sft		1248 Sft	1057 Sft
Total				3,744 Sft [7]	--	3,744 Sft	2,656 Sft

Internal

VALUATION OF BUILDING:-

DESCRIPTION	Stilt Floor	Ground Floor	First Floor	Second Floor
Foundation	RCC	RCC	RCC	RCC
Flooring	Parking Tiles	NA (Didn't allow inside)	NA (Didn't allow inside)	NA (Didn't allow inside)
Superstructure	NA	Brick Masonry	Brick Masonry	Brick Masonry
Roof	RCC Roof	RCC Roof	RCC Roof	RCC Roof
Doors	NA	Country wood	Country wood	Country wood
Windows	NA	Country wood	Country wood	Country wood
Plinth area	608 Sft	640 Sft	1248 Sft	640 Sft
Carpet area	NA	542 Sft	1057 Sft	1057 Sft
Year of construction	2014	2014	2014	2014
Age of the building	12 years old	12 years old	12 years old	12 years old
If the age is not exactly known, further life Expected	48 years	48 years	48 years	48 years
Total life of the building Estimated	60 Years	60 Years	60 Years	60 Years
Depreciation percentage assuming salvage value of 10%	18 %	18 %	18 %	18 %
Replacement rate of Construction with the existing conditions and specifications	Rs.1500/Sft	Rs.2000/Sft	Rs.2000/Sft	Rs.2000/Sft
Replacement Value	Rs.9,12,000/-	Rs.12,80,000/-	Rs.24,80,000/-	Rs.24,80,000/-
Depreciation	Rs.1,64,160/-	Rs.1,89,440/-	Rs.4,46,400/-	Rs.4,46,400/-
Present value of the building	Rs.7,47,840/-	Rs.10,90,560/-	Rs.20,33,600/-	Rs.20,33,600/-
Total value of the Building	Rs.7,47,840/-	Rs.10,90,560/-	Rs.20,33,600/-	Rs.20,33,600/-

SI. No	Particulars of items	Plinth Area in Sft	Roof Height	Age of the Bldg	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs.	Net value after dep. Rs.
1.	Stilt	608	10'0"	12 Years	1500/Sft	9,12,000/-	1,64,160/-	7,47,840/-
2.	GF	640	10'0"	12 Years	2000/Sft	12,80,000/-	1,89,440/-	10,90,560/-
3.	FF	1240	10'0"	12 Years	2000/Sft	24,80,000/-	4,46,400/-	20,33,600/-
4.	SF	1240	10'0"	12 Years	2000/Sft	24,80,000/-	4,46,400/-	20,33,600/-
						Value of the building		59,05,600/-

PART D – AMENITIES & EXTRA ITEMS

1.	Portico & Open Staircase and Headroom	:	Rs.2,00,000/-
2.	Ornamental Front / Pooja door	:	Rs.
3.	Sit out/Verandah with Steel grills	:	Rs.
4.	Extra Steel/collapsible gates	:	Rs-
5.	Open staircase	:	Rs.--
6.	Wardrobes, showcases, wooden cupboards	:	Rs.-
7.	Glazed tiles	:	Rs.
8.	Extra sinks and bath tub	:	Rs.
9.	Marble/ceramic tiles flooring	:	Rs./-
10.	Interior decorations	:	Rs.
11.	Architectural Elevation works	:	Rs.
12.	False ceiling works	:	Rs.
13.	Paneling works	:	Rs.
14.	Aluminum works	:	Rs.
15.	Aluminum handrails	:	Rs.
16.	Separate Lumber Room	:	Rs.
17.	Separate Toiler Room	:	Rs.
18.	Separate room	:	Rs.

19.	Trees, gardening	:	Rs.
20.	Any other	:	Rs.
	Total	:	Rs.2,00,000/-

PART E – SERVICES

1.	Water supply Arrangements		
	Open well with motor	:	Rs.-/-
	Deep Bore	:	Rs.80,000/-
	Hand Pump	:	Rs.-/-
	Motor	:	Rs.-/-
	Corporation Tap	:	--
	Underground level Sump	:	Rs. /-
	Overhead water tank	:	---
2.	Drainage Arrangements	:	
	Septic tank		Rs.1,20,000/-
	Underground sewerage		--
3.	Compound wall Height – Length – Type of Construction :	:	Rs./-
4.	Pavements	:	
5.	Steel gate	:	--
6.	E.B. Deposits, water deposits, drainage deposits etc.	:	Rs.50,000/-
7.	Electrical fittings & others		
	Type of wiring	:	Concealed type wiring
	Class of fittings (superior / ordinary / poor)	:	Ordinary
	Number of light points	:	Sufficient
	Fan points	:	Sufficient
	Spare plug points	:	Sufficient
	Any other item	:	--
8.	Plumbing installation		

	a)	No. of water closets and their type	:	Sufficient
	b)	No. of wash basins	:	Sufficient
	c)	No. of urinals	:	--
	d)	No. of bath tubs	:	--
	e)	Water meter, taps, etc.	:	--
	f)	Any other fixtures	:	--
9.	Any other			
	Total		:	Rs.2,50,000/-

PART F – ABSTRACT VALUE

Part	Description	Value by adopting	
		GLR Rs.2970/- Per Sft	**PMR Rs.7000/- Per Sft**
B	Land	Rs.55,24,200/-	Rs.1,30,20,000/-
C	Building	Rs.59,05,600/-	Rs.59,05,600/-
D	Amenities	Rs.2,00,000/-	Rs.2,00,000/-
E	Services	Rs.2,50,000/-	Rs.2,50,000/-
	TOTAL	Rs.1,18,79,800/-	**Rs.1,93,75,600/-**
	SAY	**Rs.1,18,80,000/-**	**Rs.1,93,75,000/-**

Factors favoring for an additional value Add (+) Nil,

Factors favoring for less value Less (-) Nil

Market Value on completion **Rs.1,93,75,000/-**

The forced sale value of the property is estimated as 20%

Less than the market value. **Rs.1,55,00,000/-**

Note:

- **The Subject property is already security with same bank & Branch**

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 **Rs.1,93,75,000/- (Rupees One Crore Ninety Three Lakhs Seventy Five Thousand Only)**
- The Book value of the above property is **Rs.1,18,80,000/- (**Rupees One Crore Eighteen Lakhs Eighty Thousand Only)
- The distress value is **Rs.1,55,00,000/- (**Rupees One Crore Fifty Five Lakhs Only).
- The Realizable Value is **Rs.1,74,37,000/-** (Rupees One Crore Seventy Four Lakhs Thirty Seven Thousand Only).

Place: Chennai.

Date: 07.02.2026. Signature

(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and realizable market value of the property is Rs. _____ (Rupees _____ only)

Signature

Date: (Name of the Branch Manager with Official Seal)

PART G – CERTIFICATE

1. It is hereby certified that in my opinion

- The Fair market value of the property is **Rs.1,93,75,000/- (Rupees One Crore Ninety Three Lakhs Seventy Five Thousand Only)**
- The Realizable value of the property is **Rs.1,74,37,000/-** (Rupees One Crore Seventy Four Lakhs Thirty Seven Thousand Only).
- The forced sale value of the property estimated as 20% less than the market value is Rs **Rs.1,55,00,000/- (**Rupees One Crore Fifty Five Lakhs Only).

2. Number of title deed(s) involved in this property is 01- The relevant documents for the subject Property in the opinion of this valuer is Sale Deed **---,** Dated --, Kovilambakkam Village, Pallavaram **SRO.**

3. If this property is offered as collateral security, the concerned financial institution is requested to verity the extent of land shown in this valuation report with respect to the latest legal opinion

4. Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in 1(i).

5. I / My authorized representative by the name of Mr. Lokesh who is a valuer have inspected the subject property on 03.02.2025

6. The legal aspects were not considered in this valuation

7. This valuation work is undertaken by this valuer based upon the request from Canara Bank, ARMB-2, T.Nagar, Chennai.

Place: Chennai (Panel Valuer)

Date: 07.02.2026

Note : This report contains 25 pages

Enclosures:-

1) Photographs of the subject property
2) Guideline rate from TNREGINET
3) Mobile Screenshot of the property
4) Market Rate reference form Websites of property

ANNEXURE-22

FORMAT-A

DECLARATION FROM VALUERS

I hereby declare that-

The information furnished in my valuation report dated 07.02.2026 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 03.02.2026. 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.

SI No.	Particulars	Valuer comment
1	background information of theasset being valued;	Refer Legal Opinion
2	purpose of valuation and appointing authority	To Assess the Fair market value & Realizable value of the property
3	identity of the valuer and any other experts involved in the valuation;	Empanelled Canara bank Valuer & No expert Involved
4	disclosure of valuer interest or conflict, if any;	No
5	date of appointment, valuation date and date of report;	Oral request : 03.02.2026 Date of Valuation : 07.02.2026 Date of report : 07.02.2026
6	inspections and/or investigations undertaken;	Inspected on 03.02.2026, to take site measurement, to collect necessary details about the property, and to conduct local market enquiry
7	nature and sources of the information used or relied upon;	List of documents (as furnished in the report) and data collected during site inspection & local enquiry
8	procedures adopted in carrying out the valuation and valuation standards followed;	As per International Valuation Standard (IVS) and Market approach considered
9	restrictions on use of the report, if any;	The report is issued for Canara Bank, ARMB-2, T.Nagar, Chennai.
10	major factors that were taken into account during the valuation;	Land Value, Building Value, Amenities & Services Value, Specification & Location
11	major factors that were taken into account during the valuation;	The value of the land is arrived based on location advantages, shape of land size of land, extent of land, availability, of civic amenities nearby, infrastructure available, marketability, width of the abutting road, accessibility, demand for land in the area,

		development made in the surrounding areas etc. The replacement cost new of the building is worked out from present market scenario. This also depends on the type of the building, type of finish, quality of construction etc. Depreciation of construction, type of construction and the present condition of the building. Replacement cost minus depreciation will give the Fair market value of the Building.
12	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.	The report is relied on the information & details provided by the client or their representatives and our independent inspection Legal Aspects not considered for Valuation

Date: 07.02.2026

Place: Chennai

Signature

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

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 adequateinformation and shall not misrepresent any facts or situations.

4. A valuer shall refrain from being involved in any action that would bring disreputeto 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 generatedby the valuer.'

Internal

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.

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).

Internal

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.

Internal

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 samemeaning 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 toa 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 forhimself/ 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 disclosedin 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 tobe 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 theregistered valuer organisation discredits the profession

Date: 07.02.2026
Place: Chennai

Signature

(Name of the Approved Valuer andSeal of the Firm / Company)

Internal

PHOTOGRAPHS OF THE PROPERTY

Mrs. Mala Surendran

Plot No. 11, 3rd Cross Street, Rose Nagar, Kovilambakkam, Chennai- 600 129.



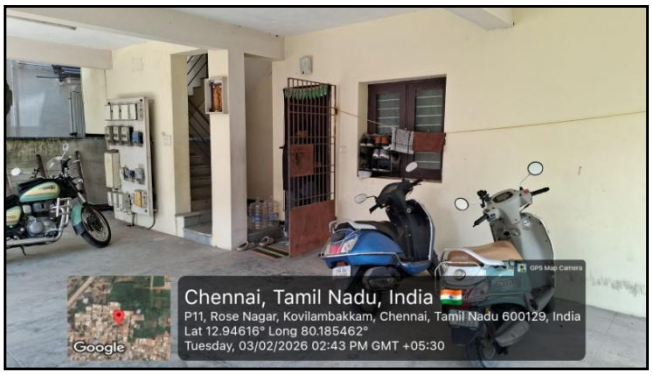


APPROACH ROAD VIEW





ELEVATION VIEW



INSIDE VIEW

GUIDELINE RATE OF THE LAND

Search Criteria :

Zone:	Chengalpattu	**Sub Registrar Office:**	Pallavaram
Guideline Village:	KOVILAMBAKKAM	**Revenue Village:**	KOVILAMBAKKAM
Revenue District:	CHENGALPATTU	**Revenue Taluk:**	TAMBARAM

Below Search results are as on 07-Feb-2026 01:55 PM

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 1 2 3 4 5 6 7 8 9 0 List all Street

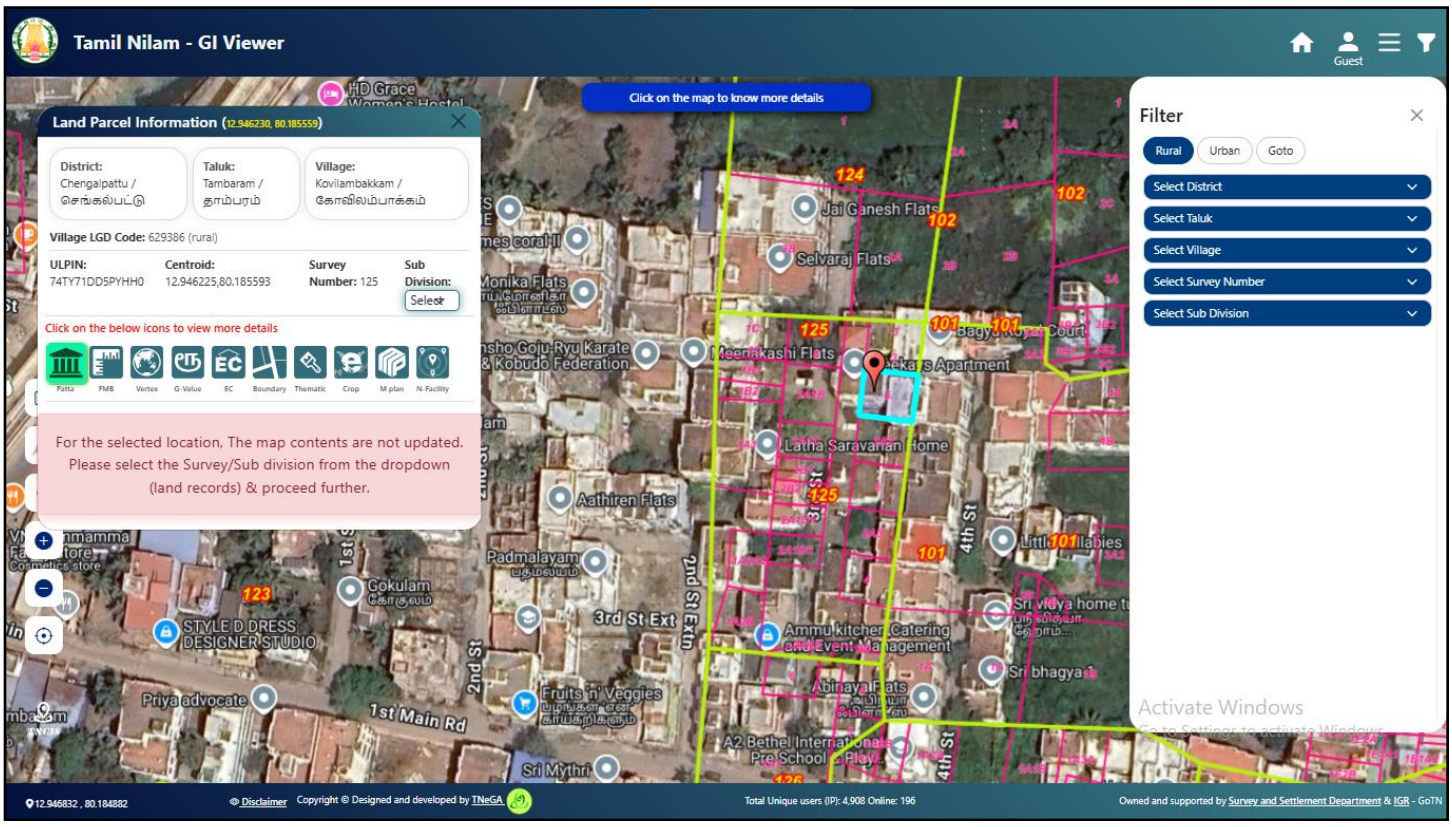
4 items found, displaying all items.

1

Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	RAJESWARI NAGAR	1320/ Square Feet	14210/ Square Metre	Residential Class IV Type - I	01-Jul-2024	-
2	RAJIV NAGAR	2970/ Square Feet	31970/ Square Metre	Commercial Class I Type - II	01-Jul-2024	-
3	ROSE NAGAR	2970/ Square Feet	31970/ Square Metre	Commercial Class I Type - II	01-Jul-2024	-
4	ROSE NAGAR 1 & 2 MAIN ROAD	2970/ Square Feet	31970/ Square Metre	Commercial Class I Type - II	01-Jul-2024	-

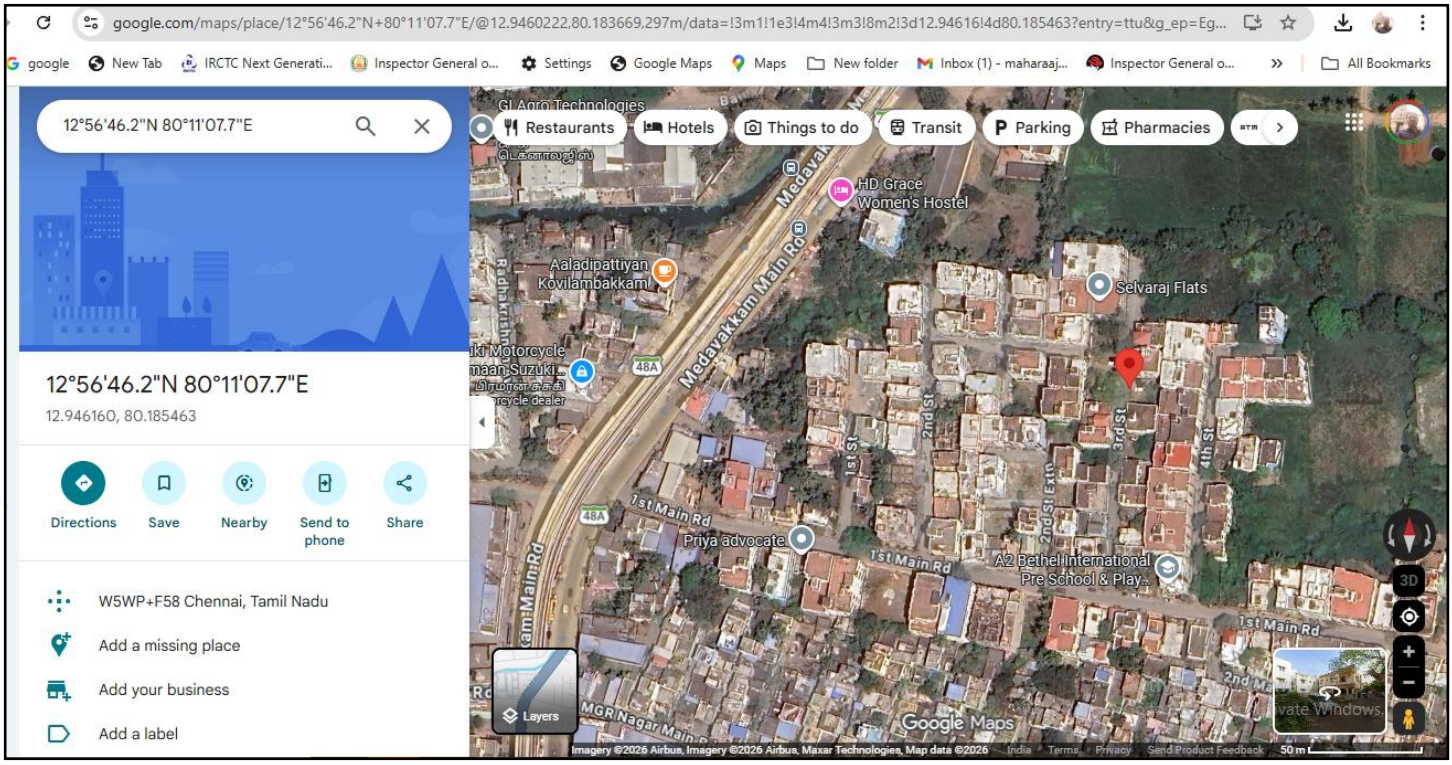
Activate Windows
Go to Settings to activate Windows.

TAMIL NILAM MAP

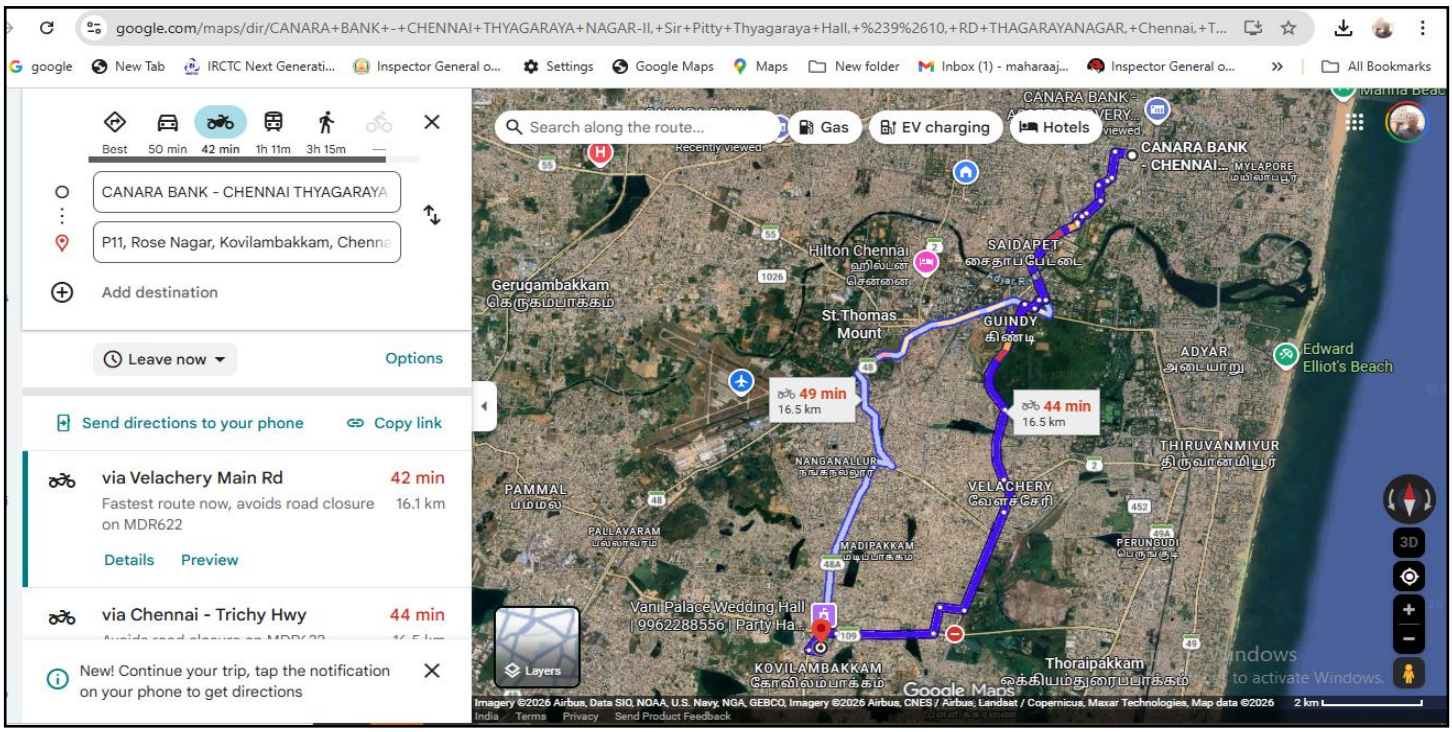


GOOGLE MAP OF THE PROPERTY

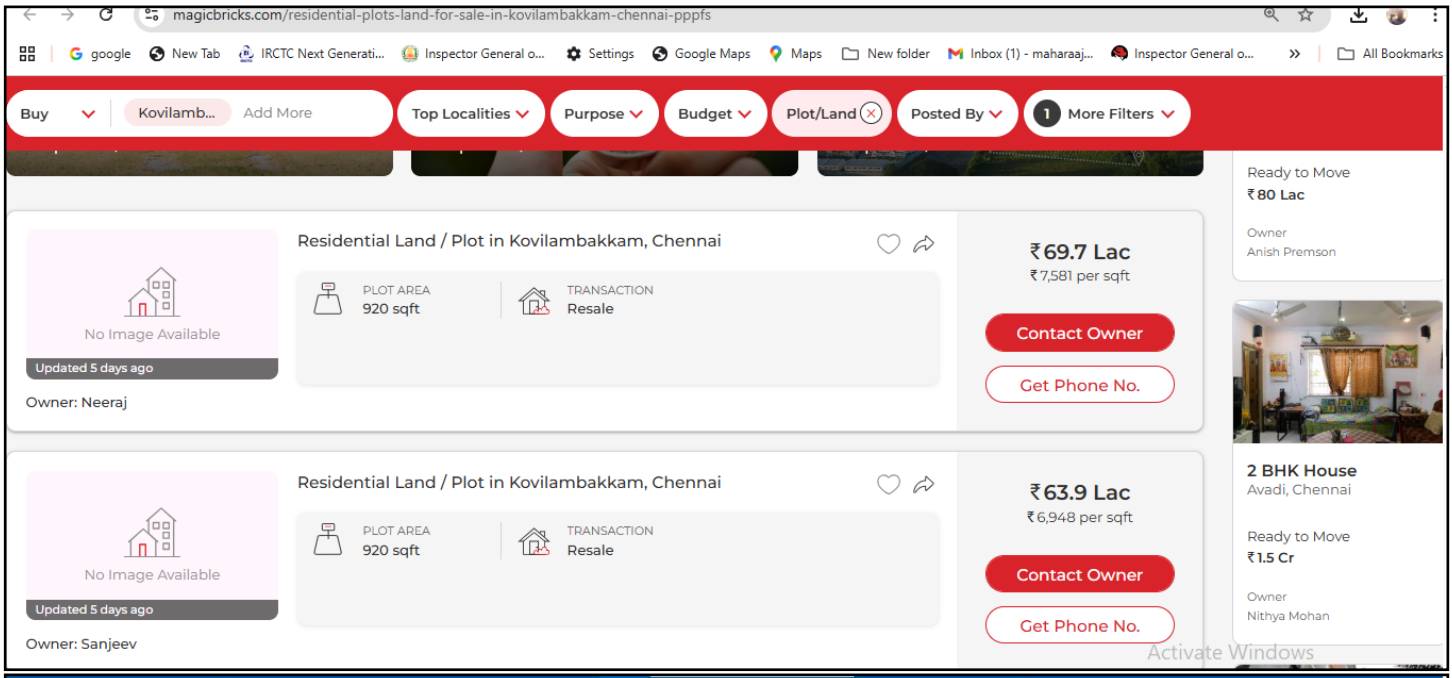
LATITUDE –12.94616N LONGITUDE – 80.185462 E

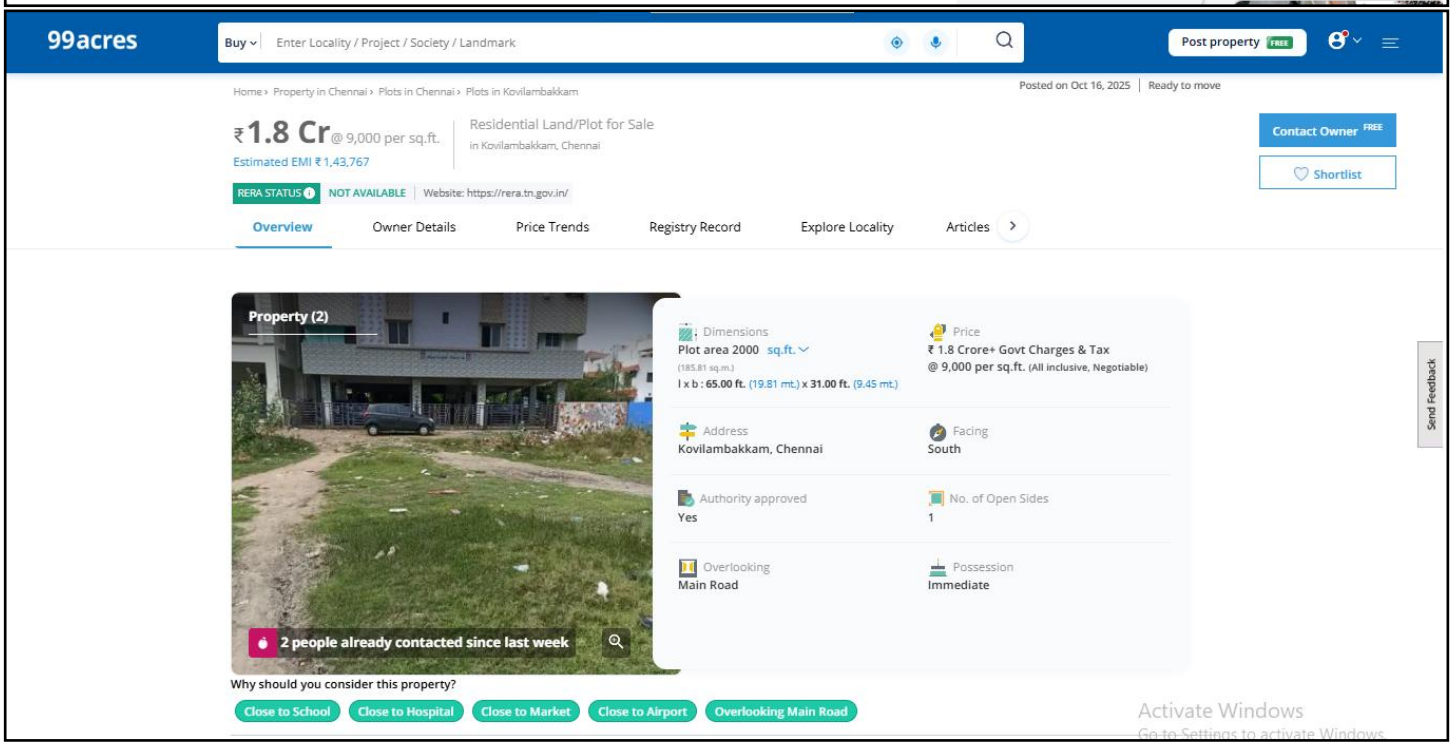


FROM CANARA BANK, ARMB-2, T.NAGAR TO SUBJECT PROPERTY



MARKET RATE REFERENCE FROM WEBSITE





CMDA LAND USE MAP

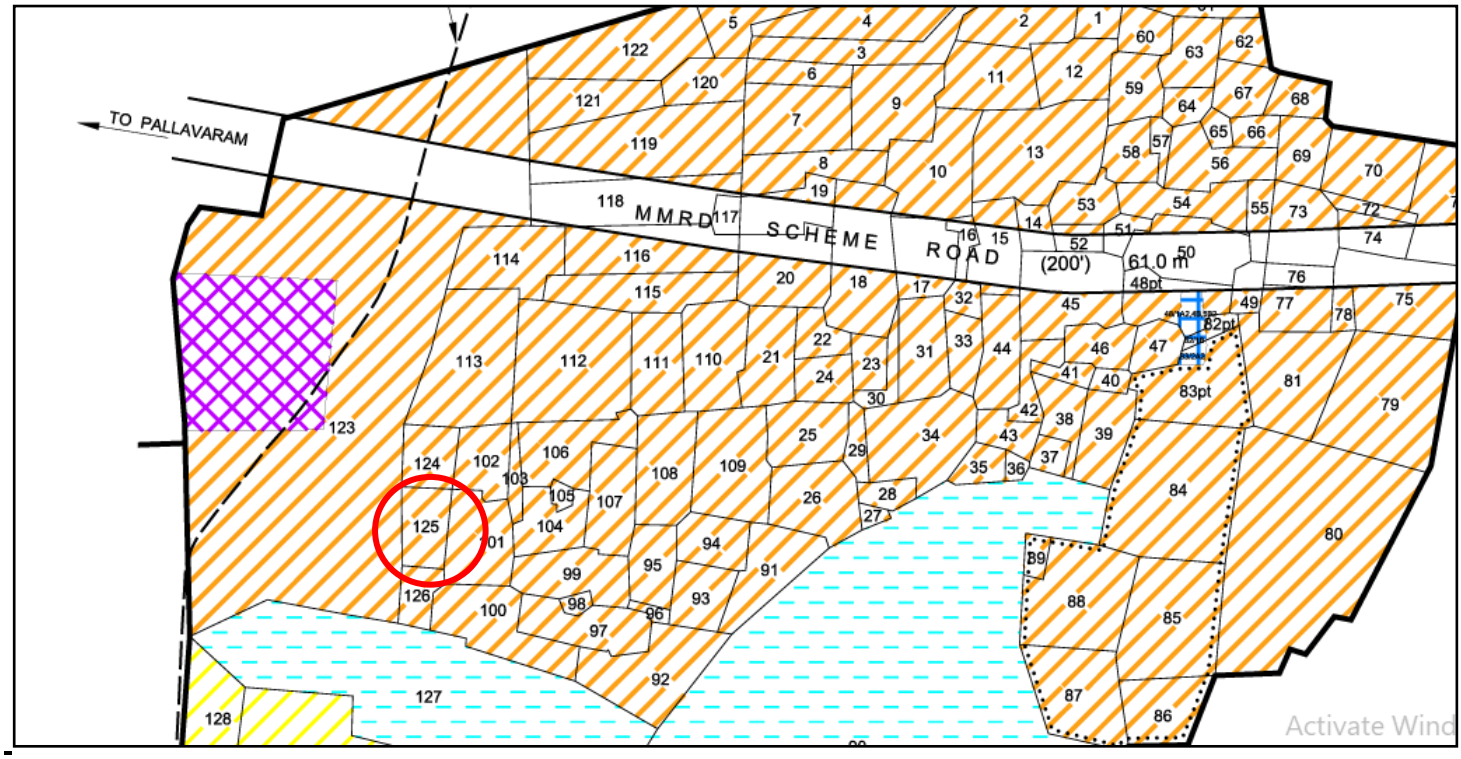
KOVILAMBAKKAM

VILLAGE No. 152

TAMBARAM TALUK

KANCHIPURAM DISTRICT

ST. THOMAS MOUNT P.U.



MIXED RESIDENTIAL

Internal

ONLINE EC

Sale Deed & MODT DEED

GOVERNMENT OF TAMILNADU

REGISTRATION DEPARTMENT

தமிழ்நாடு அரசு

பதிவுத்துறை

Certificate of Encumbrance on Property

சொத்து தொடர்பான வில்லங்கச் சான்று

S.R.O /சா.ப.அ: Pallavaram	Date / நாள்: 09-Feb-2026
Village /கிராமம்:Kovilampakkam	Survey Details /சர்வே விவரம்: 125/3

Data Availability Period for Village: Kovilampakkam

Pallavaram Sub Registrar Office: From 01-Jan-2005 To 08-Feb-2026

Search Period /தேடுதல் காலம்: 01-Jan-2005 - 08-Feb-2026

Sr. No./வ. எண்	Document No.& Year/ ஆவண எண் மற்றும் ஆண்டு	Date of Execution & Date of Presentation & Date of Registration/எழுதிக் கொடுத்த நாள் & தாக்கல் நாள் & பதிவு நாள்	Nature/தன்மை	Name of Executant(s)/ எழுதிக்கொடுத்தவர்பெயர்(கள்)	Name of Claimant(s)/ எழுதி வாங்கியவர் பெயர்(கள்)	Vol.No & Page. No/ தொகுதி எண் மற்றும் பக்க எண்
Zone: Chennai			District: Chennai South		S.R.O: Pallavaram	

2	4780/2005	28-Sep-2005 28-Sep-2005 28-Sep-2005	Conveyance Metro/UA	1. B. மதனகோபால்(முதல்வர்) 2. G. சுரேந்திரன்(முகவர்)	1. S. மாலா சுரேந்திரன்	-
	Consideration Value/கைமாற்றுத் தொகை: ரூ. 1,67,400/-		Market Value/சந்தை மதிப்பு: ரூ. 1,67,400/-		PR Number/முந்தைய ஆவண எண்: 3754/1999/	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: House Site			Property Extent/சொத்தின் விஸ்தீர்ணம்: 1860 சதுரடி		
	Village & Street/கிராமம் மற்றும் தெரு: Kovilampakkam, Rose Nagar			Survey No./புல எண் : 125/3		
				Plot No./மனை எண் : 11		
	எல்லை விபரங்கள்: வடக்கில் மனை எண் 10, தெற்கில் மனை எண் 12, கிழக்கில் சர்வே எண் 101, மேற்கில் 30 அடி ரோடு			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: கிழ மேல் வடக்கில் 47 அடி தெற்கில் 46 அடி வட தென் கிழக்கில்மேற்கில் 40 அடி ஆக 1860 சதுரடி		

18	658/2024	29-Jan-2024 29-Jan-2024 29-Jan-2024	Deposit Of Title Deeds	1. மாலா சுரேந்திரன்	1. கனரா பேங்க்	-
	Consideration Value/கைமாற்றுத் தொகை: -		Market Value/சந்தை மதிப்பு: ரூ. 4,05,50,000/-		PR Number/முந்தைய ஆவண எண்: 4780/2005	
	Schedule 1 Details: Property Type/சொத்தின் வகைப்பாடு: Plot With Building			**Survey No-Extent/புல எண்-விஸ்தீர்ணம்**: 125/3 - 1860.0 SQUARE FEET		
	Village & Street/கிராமம் மற்றும் தெரு: Kovilampakkam					
				Plot No./மனை எண் : 11		
	எல்லை விபரங்கள்: கிழக்கு - சர்வே எண் 101 , மேற்கு - 30 அடி அகல ரோடு, வடக்கு - மனை எண் 10 , தெற்கு - மனை எண் 12			Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: மனை எண்.11, லே-அவுட் பெயர் ரோஸ் நகர், விஸ்தீரணம் 1860 சதுரடி கொண்ட மனை மற்றும் கட்டிடம்		

PATTA

தமிழ்நாடு அரசு

வருவாய் மற்றும் பேரிடர் மேலாண்மைத் துறை

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

மாவட்டம் : செங்கல்பட்டு வட்டம் : தாம்பரம்

வருவாய் கிராமம் : கோவிலம்பாக்கம் பட்டா எண் : 1187

உரிமையாளர்கள் பெயர்

1. சுரேந்திரன் மனைவி எஸ்.மாலா சுரேந்திரன்

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	
125	6	--	--	0 - 1.70	0.10	--	--	---- ------ Digitally signed: SARAVANNAN V Tahsildar 11/01/2020 05:27:14:PM
				0 - 1.70	0.10			

குறிப்பு :

1. மேற்கண்ட தகவல் / சான்றிதழ் நகல் விவரங்கள் மின் பதிவேட்டிலிருந்து பெறப்பட்டவை. இவற்றை தாங்கள் **https://eservices.tn.gov.in** என்ற இணைய தளத்தில் **P/35/05/153/01187/10327** என்ற குறிப்பு எண்ணை உள்ளீடு செய்து உறுதி செய்துகொள்ளவும்.
2. இத் தகவல்கள் 07-02-2026 அன்று 01:32:57 PM நேரத்தில் அச்சடிக்கப்பட்டது.
3. கைப்பேசி கேமராவின்2D barcode படிப்பான் மூலம் படித்து 3G/GPRS வழி இணையதளத்தில் சரிபார்க்கவும்

Activate Windows
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