Om Sakthi Vinayaka

Western Associaters & Promoters

Er. M.Soundarrajan, B.E.,(CIVIL) M.I.E., F.I.V.

- District Panel Engineer Class - IA
- Chartered Engineer & Approved Valuer
- Regd Valuer for Incometax
- Panel Valuer for Banks

Namakkal Office
4/267J, RMS Complex, II Floor, Trichy Road,
Namakkal - 637 001. Cell : 99949 01377
E-mail : msoundara@gmail.com
Salem Office
120, RajivGandhi Road, Sankar Nagar,
Salem - 636 007. Cell : 99949 31377

Ref.No.03/CBI/VAL-NKL/SEPT-26 **09.09.2026**

To

The Branch Manager,
Central Bank of India,
Five roads Branch,
Salem District.

Dear Sir,

APPLICANT (Legal Heirs) : 1.Mrs.M.KASIAMMAL, W/o.Mr.Muthusamy(Late)
2.Mr.M.KANNAN, S/o.Mr.Muthusamy (Late)
3.Mr.M.SENTHILVELAN, S/o.Mr.Muthusamy(Late)
4.Mrs.S.KALAISELVI, D/o.Mr.Muthusamy(Late)

Sub: Submission of the Valuation Report for the **"LAND & BUILDING ONLY"** of

OWNER : 1.Mrs.M.KASIAMMAL, W/o.Mr.Muthusamy(Late)
2.Mr.M.KANNAN, S/o.Mr.Muthusamy (Late)
3.Mr.M.SENTHILVELAN, S/o.Mr.Muthusamy(Late)
4.Mrs.S.KALAISELVI, D/o.Mr.Muthusamy(Late).
Door No: 2/88-93/2, Anna Nagar,
Gandhi Statue road, Salem West Taluk & District- 636 030.

			APPROVAL	ACTUAL
1.	The Fair Market Value of the Property	:	Rs. 77,56,000/-	Rs. 79,68,000/-
2.	The Realizable Value of the Property	:	Rs. 69,71,000/-	Rs. 71,62,000/-
3.	The Distress Value of the Property	:	Rs. 62,00,000/-	Rs. 63,74,000/-
4.	The Guideline Value of the Property is	:	Rs. 12,00,000/-	Rs. 13,74,000/-

As per cited above, I have inspected the **"LAND & BUILDING ONLY"** which is given in the collateral security by the loan and details of Valuation Report is enclosed here with for your kind perusal

Thanking You

Encl:
Valuation Report
Location Plan
Photo

Yours Truly,

9/9/2026

Er. M. SOUNDARRAJAN, B.E.,M.I.E.,F.I.V.
Chartered Engineer, Registered Engineer,
District Panel Engineer Class 1A,
Regd. Income Tax Valuer. (C.I.544),
PANEL VALUER For BANKS, H.F.L.,
WESTERN ASSOCIATERS & PROMOTERS.
120, Rajiv Gandhi Road, Sankar Nagar
SALEM - 636 007.

Scanned with OKEN Scanner

VALUATION REPORT

I.	**GENERAL**	
1.	Purpose for which the valuation is made	Bank Security Purpose, Central Bank of India, Five Roads Branch, Salem District.
2.	a) Date of inspection	01.09.2026
	b) Date on which the valuation is made	02.09.2026
3.	List of documents produced for perusal	i)Copy of Previous Valuation Report prepared by us on Dated: 06.04.2022. ii)Approved plan No: 4, Dated: 04.10.1999, Approved by the President, Majara Kollapatti Panchayat. 3.Death & Legal Heirship Certificate of Mr.Muthusamy – Enclosed.
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	**1.Mrs.M.KASIAMMAL, W/o.Mr.Muthusamy(Late)** **2.Mr.M.KANNAN, S/o.Mr.Muthusamy (Late)** **3.Mr.M.SENTHILVELAN, S/o.Mr.Muthusamy(Late)** **4.Mrs.S.KALAISELVI, D/o.Mr.Muthusamy(Late).** Door No: 2/88-93/2, Anna Nagar, Gandhi Statue road, Salem West Taluk & District- 636 030.
	Note: The property stands in the name of (Late) Mr.Muthusamy, who is deceased. His legal heirs have been mentioned herein for the purpose of the valuation report.	
5.	Brief description of the property	Land and Building
6.	Location of property	
	a) Plot No. / Survey No.	Site No: B-123, Natham S.F.No: 15
	b) Door No./Plot No	Door No: 2/88-93/2
	c) T.S. No. / Village	Natham S.F.No: 15 / Majara Kollapatti Village
	d) Ward / Taluka	-- / Salem West Taluk
	e) Mandal / District	Salem District / Majara Kollapatti Panchayat
7.	Postal address of the property	Door No: 2/88-93/2, Site No: B-123, Block No: 5, Anna Nagar, Gandhi Silai road, Majara Kollapatti Village & Panchayat, Salem West Taluk & Salem District- 636 030.
8.	City / Town	
	Residential Area	Residential Area
	Commercial Area	--
	Industrial Area	--
9.	Classification of the area	

Scanned with OKEN Scanner

	a) High / Middle / Poor	Middle Class	
	b) Urban / Semi Urban / Rural	Semi Urban	
10.	Coming under Corporation limit / Village Panchayat / Municipality	Majara Kollapatti Panchayat limits	
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.	No	
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	No	
13	**Boundaries of the property**	**As per Previous Valuation Report**	**As per Actual**
	North	Site No: B-122	Site No: B-122
	South	Site No: B-124	Site No: B-124
	East	Site No: B-118	Site No: B-118
	West	30' wide North-South Colony pathway	30' wide North-South Colony pathway
14	**Dimensions of the property**	**As per Previous Valuation Report**	**As per Actual**
	North	50'0"	50'0"
	South	50'0"	50'0"
	East	40'0"	40'0"
	West	40'0"	40'0"
	Extent of the Site	**2000.00 Sq.Ft**	**2000.00 Sq.Ft**
15.	Extent of the land considered for valuation (least of Deed, Actual)	**2000.00 Sq.Ft (or) 4.59 Cents**	
16.	Whether occupied by the owner/tenant? If occupied by tenant since how long? Rent received per month.	Owner occupied	
II.	**CHARACTERSTICS OF THE SITE**		
1.	Classification of locality	Residential locality	
2.	Development of surrounding areas	Developing Residential surroundings	
3.	Possibility of frequent flooding/ Submerging	No	
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	Near by	
5.	Level of land with topographical Conditions	Level	
6.	Shape of land	Rectangular Shape	
7.	Type of use to which it can be put	Residential Building	
8.	Any usage restriction	No	
9.	Is plot in town planning approved	No	

Scanned with OKEN Scanner

	Lay out	
10.	Corner plot or intermittent plot?	Intermittent plot
11.	Road facilities	Available
12.	Type of road available at present	Bitumen Road
13.	Width of road – is it below 20 ft. or more than 20 ft.	30' Wide Road
14.	Is it a Land – Locked land?	No
15.	Water potentiality	Available
16.	Underground sewerage system	Available
17.	Power supply is available in the site	Available
18.	Advantages of site	It is Surrounded by Developing Residential area, Govt. Mohan Kumaramangalam Medical College, Salem Union Office, Erumbalai Police Station, Govt. Primary Health Care Centre, Aavin Parlour etc.
19.	General remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc	
	i) Threat of acquisition	No
	ii) Road widening	No
	Part – A (Valuation of land)	
1.	Size of plot	
	North & South	As above
	East & West	
2.	Total extent of the plot	**2000.00 Sq.Ft (or) 4.59 Cents**
3.	Prevailing market rate	Rs. 3500/- per Sq.ft to Rs. 3750/- per Sq.ft (By local enquiry & Real Estate Agent)
4.	Guideline rate obtained from the Registrar's Office (an evidence there of to be enclosed)	Rs. 300/- per Sq.ft
5.	Assessed / adopted rate of valuation	Rs. 3500/- per Sq.ft
6.	Estimated value of land	As follows

SITE VALUE:

1) The Fair Market Value of the Property = 2000.00 Sq.Ft x Rs.3500/- per Sq.ft

= Rs. 70,00,000/-

Say = Rs. 70,00,000/-

2) The Realizable Value of the Property = 2000.00 Sq.Ft x Rs. 3150/- per Sq.ft

= Rs. 63,00,000/-

Say = Rs. 63,00,000/-

Scanned with OKEN Scanner

3) The Distress Value of the Property = 2000.00 Sq.Ft x Rs. 2800/- per Sq.ft
= Rs. 56,00,000/-
Say = Rs. 56,00,000/-

4) The Guideline Value of the Property = 2000.00 Sq.Ft x Rs. 300/- per Sq.ft
= Rs. 6,00,000/-
Say = Rs. 6,00,000/-

	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)	Load bearing structure
	c) Year of construction /Age/Residual Age	2000 / 26 Yrs /34 Yrs
	d) Number of floors and height of each floor including basement, if any	Ground Floor
	e) Plinth area floor-wise	**Approved plan plinth area :** **Ground Floor- 2000** RCC Roof Residential Building- 600.75 Sq.Ft **Actual construction area :** **Ground Floor- 2000** RCC Roof Residential Building- 705.25 Sq.Ft RCC Roof Portico- 150.00 Sq.Ft
	f) Condition of the building	
	i) Exterior :-	
	Normal, Poor , Excellent, Good,	Normal
	ii) Interior :-	
	Normal, Poor , Excellent, Good,	Normal
	Specification of the Building	
1.	Foundation	Load bearing structure
2.	Basement	RR masonry in CM
3.	Superstructure	Brickwork in CM
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	Country wood

Scanned with OKEN Scanner

5.	RCC Works	RCC Roof
6.	Plastering	CC
7.	Flooring, Skirting, dadoing	Mosaic & Tiles Flooring
8.	Special finish as marble, granite, wooden paneling, grills etc.	--
9.	Roofing including weather proof course	--
10.	Drainage	Available
2.	**Compound Wall**	Available
	Height	--
	Length	--
	Type of construction	Load bearing
3.	**Electrical installation**	
	Type of wiring	Available
	Class of fittings (superior / ordinary / poor)	Ordinary
	Number of light points	Available
	Fan points	Available
	Spare plug points	Available
	Any other item	--
4.	**Plumbing installation**	
	a) No. of water closets and their type	Available
	b) No. of wash basins	Available
	c) No. of urinals	--
	d) No. of bath tubs	--
	e) Water meters, taps etc.	Available
	f) Any other fixtures	--

Details of valuation (Building Value)- Approved plan plinth area

Depreciation = RCC (1.5% per year)

S. No	Particulars of item	Plinth Area S.ft	Roof Height	Age of building	Estimated replacement rate of Construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net Value after Depreciation Rs.
1	GF- RCC Roof Residential Building	600.75 Sq.Ft	10'	26 Yrs	Rs. 1600/-	9,61,200/-	@39% = 3,74,868/-	5,86,332/-
							Total	**5,86,332/-**
							Say	**5,86,000/-**

Details of valuation (Building Value)- Actual Construction area

Depreciation = RCC (1.5% per year)

S. No	Particulars of item	Plinth Area S.ft	Roof Height	Age of building	Estimated replacement rate of Construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net Value after Depreciation Rs.

Scanned with OKEN Scanner

1	GF- RCC Roof Residential Building	705.25 Sq.Ft	10'	26 Yrs	Rs. 1600/-	11,28,400/-	@39% = 4,40,076/-	6,88,324/-
2	GF- RCC Roof Portico	150.00 Sq.Ft	10'	26 Yrs	Rs. 1200/-	1,80,000/-	@39% = 70,200/-	1,09,800/-
							Total	7,98,124/-
							Say	**7,98,000/-**

Other Amenities

1.	Water Tap Connection	:	Rs. 15,000/-
2.	E.B. Service & Deposits	:	Rs. 20,000/-
3.	Septic Tank	:	Rs. 30,000/-
4.	Bore Well with motor	:	--
5.	Sump	:	Rs. 30,000/-
6.	OHT	:	Rs. 25,000/-
7.	Compound wall with Gate	:	Rs. 50,000/-
	Total	:	**Rs. 1,70,000/-**

TOTAL VALUE OF THE PROPERTY – APPROVED PLAN PLINTH AREA

S. No.	Description	Site Value (I)	Building value (II)	Other Amenities	Total Value
1.	Fair Market Value	Rs. 70,00,000/-	Rs. 5,86,000/-	Rs. 1,70,000/-	**Rs. 77,56,000/-**
2.	Realizable Value	Rs. 63,00,000/-	Rs. 5,27,000/-	Rs. 1,44,000/-	**Rs. 69,71,000/-**
3.	Forced Sale Value	Rs. 56,00,000/-	Rs. 4,68,000/-	Rs. 1,36,000/-	**Rs. 62,00,000/-**
4.	Guideline Value	Rs. 6,00,000/-	Rs. 4,68,000/-	Rs. 1,36,000/-	**Rs. 12,00,000/-**

TOTAL VALUE OF THE PROPERTY – ACTUAL CONSTRUCTION AREA

S. No.	Description	Site Value (I)	Building value (II)	Other Amenities	Total Value
1.	Fair Market Value	Rs. 70,00,000/-	Rs. 7,98,000/-	Rs. 1,70,000/-	**Rs. 79,68,000/-**
2.	Realizable Value	Rs. 63,00,000/-	Rs. 7,18,000/-	Rs. 1,44,000/-	**Rs. 71,62,000/-**
3.	Forced Sale Value	Rs. 56,00,000/-	Rs. 6,38,000/-	Rs. 1,36,000/-	**Rs. 63,74,000/-**
4.	Guideline Value	Rs. 6,00,000/-	Rs. 6,38,000/-	Rs. 1,36,000/-	**Rs. 13,74,000/-**

WESTERN ASSOCIATERS & PROMOTERS NAMAKKAL & SALEM

Scanned with OKEN Scanner

DECLARATION

I hereby declare that -

a) The information furnished in my valuation report dated 02.09.2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property;

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

c) I have personally inspected the property on 01.09.2026.

d) I have not been convicted of any offence and sentenced to a term of imprisonment.

Place : Salem
Date : 02.09.2026

Signature of the Valuer
Er. M. SOUNDARRAJAN, B.E.,M.I.E.,F.I.V.
Chartered Engineer, Registered Engineer,
District Panel Engineer Class 1A,
Regd. Income Tax Valuer. (C.I.544),
PANEL VALUER For BANKS, H.F.L.,
WESTERN ASSOCIATERS & PROMOTERS.
120, Rajiv Gandhi Road, Sankar Nagar
SALEM - 636 007.

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

Date:

Signature
(Name of the Branch Manager)

Scanned with OKEN Scanner

GUIDELINE VALUE

Zone	SALEM
Guideline Village	MAJARA KOLLAPATTY
Revenue District	SALEM
Sub Registrar Office	SURAMANGALAM
Revenue Village	MAJARA GOLLAPPATTI
Revenue Taluk	SALEM WEST

Sr. No.	Survey/ Subdivision No.	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification
1	15/0	300/ Square Feet	3230/ Square Metre	Residential Class I Type - I



Scanned with OKEN Scanner

VIEW OF THE PROPERTY- MR.V.MUTHUSAMY





WESTERN ASSOCIATERS & PROMOTERS
NAMAKKAL & SALEM

Scanned with OKEN Scanner

LATITUDE & LONGITUDE:11.670791N, 78.074960E - MR.V.MUTHUSAMY- VIEW 1



WESTERN ASSOCIATERS & PROMOTERS
NAMAKKAL & SALEM

Scanned with OKEN Scanner

LATITUDE & LONGITUDE:11.670791N, 78.074960E - MR.V.MUTHUSAMY- VIEW 2

WESTERN ASSOCIATERS & PROMOTERS ★ NAMAKKAL & SALEM ★

Scanned with OKEN Scanner