

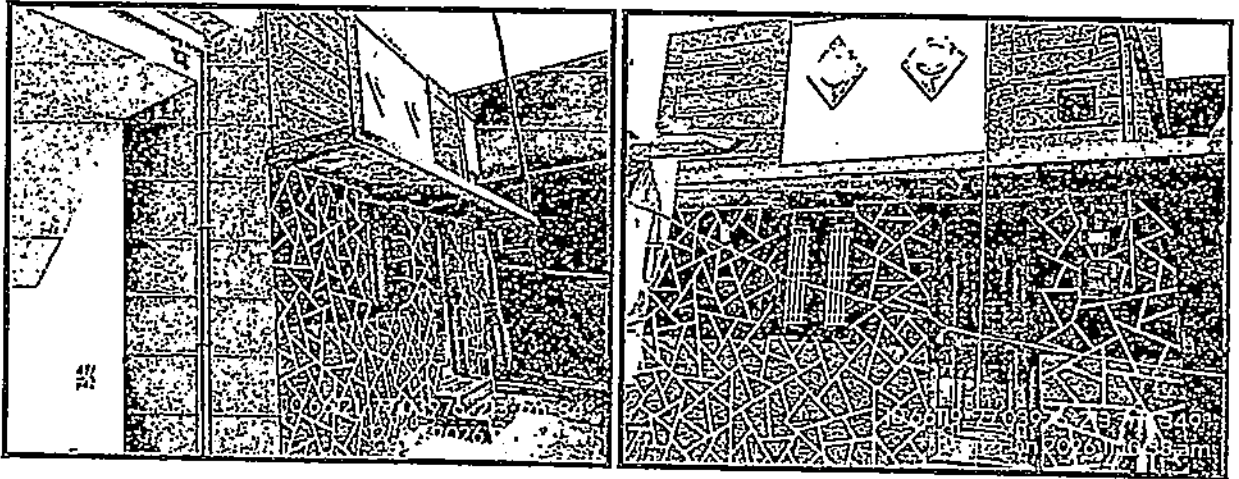
VALUATION REPORT

Name of the Property Owner/Loan Applicant : Mr.P.Rathinavelpandiyam, S/o.Ponnaiyan,
Mrs.R.Nirmala, W/o.P.Rathinavelpandiyam,
Door No.3/134, Muniyappa Layout,
Kurunji Nagar, Unjavelampatti Village,
Pollachi - 642 003, Coimbatore District.

Location of the Property : Plot No.18, Kurunji Nagar, Kallipalayampudhur road,
S.F.No.186/1B1, Joint Patta No.357, Unjavelampatti Village
& Panchayat, Pollachi Taluk, Coimbatore District.

Purpose of Valuation : State Bank of India, Kambalapatti Branch.

Valuation of the Property : Rs.24.60 Lacs.



Photograph of the Property

Valuation done by

Er.U.K.N.SURESH, M.E. (Structures), M.Sc. (Valuation), M.I.E., F.I.I.V., A.I.V., M.I.S.T.E., L.B.S.,
ANANYAA CONSULTANTS, No.2/137, Dhali road, Near Corporation Bank,
Bodipatti Post, Udumalpet - 642 154. Cell No.9843224339, 9943224339. Ph. No.04252 225343.





ANANYAA CONSULTANTS

the valuers...

No.6-A, Katcheri Street (First Floor), Opp.Sub Registrar Office, Udumalpet - 642 126
Cell : 98432 24339. 99432 24339. Ph : 04252 225343. E-mail : ananyaasuresh@gmail.com.

Er.U.K.N.Suresh M.E. (Structures), M.Sc. (Valuation), M.I.E., F.I.I.V., A.I.V., M.I.S.T.E., L.B.S.,
Chartered Civil Engineer, Govt. Registered Valuer & Approved Valuer for Banks

STATE BANK OF INDIA

Branch: Kambalapatti Branch, Pollachi.

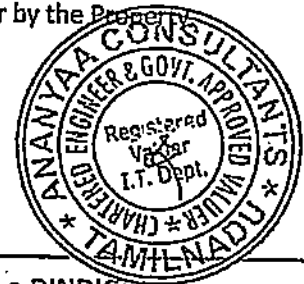
VALUATION REPORT

(IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled by the approved Valuer)

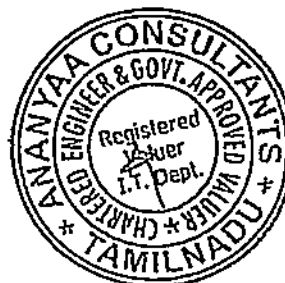
GENERAL

1. Purpose for which the valuation is made : To assess the Fair market value of the Land with Residential Building Property to STATE BANK OF INDIA, Kambalapatti Branch.
- 2a. Date of Inspection : 12.01.2026
b. Date on which valuation is made : 13.01.2026
3. List of documents produced for perusal :
 1. Copy of Regd. Doc.No.6284/2017, Dt.09.08.2017, Registered at Pollachi S.R.O.
 2. Copy of Legal opinion certified by D.Kidean Suresh, Advocate, Pollachi. Dt.09.06.2021.
 3. Copy of Building Approved Plan.
4. Name of the owner(s) and is/their Address(es) with phone no. (details of the share of each owner, incase of joint ownership) :
Mr.P.Rathinavelpandiyan, S/o.Ponnaian,
Mrs.R.Nirmala, W/o.P.Rathinavelpandiyan,
Door No.3/134, Muniyappa Layout,
Kurunji Nagar, Unjavelampatti Village,
Pollachi - 642 003, Coimbatore District.
- 5a. Brief Description of the Property : The Land with Residential Building Property is located in Kurunji Nagar, Near Kallipalayampudhur road, Unjavelampatti Village & Panchayat within Pollachi Taluk limit. The Pathway is located at South side of the Property links to Pollachi Town within 4.5-km distance and connecting through Pollachi - Udumalpet road. All basic amenities are available near by the Property.
- b. Free Hold/Lease Hold : Free hold



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6. Location of the Property : District : Coimbatore
 Taluk : Pollachi
 Village : Unjavelampatti
 Panchayat : Unjavelampatti
 S.F.No. : 186/1B1
 Joint Patta No. : 357
 Layout Name : Kurunji Nagar
 Plot No. : 18
 Road : Pathway
 Nearest Main road : Pollachi - Udumalpet road
 Area Name : Kurunji Nagar, Near Kallipalayam
 Pudhur road, Unjavelampatti.
7. Postal Address of the Property : Plot No.18, Kurunji Nagar,
 Unjavelampatti Village, Pollachi - 642 003.
8. City/Town : Residential area
 Residential area/Commercial area/
 Industrial area
9. Classification of area :
 a. High/middle/poor : Middle Class
 b. Urban/semi urban/rural : Rural area
10. Coming Under corporation limit/
 Municipality/Panchayat : Unjavelampatti Village Panchayat limit.
11. Whether Covered under any state/central
 govt. enactment (e.g. Urban ceiling act)
 or Notified under agency area/scheduled
 Area/cantonment area. : Not Applicable
12. In case of agricultural land any conver- : Not Applicable
 sion to house site plots is contemplated
13. Boundaries of the Property : As per the Deed - Actual at Site
 NORTH : Plot No.12 - Residence
 SOUTH : 2.00 M wide East - west road - Concrete road
 EAST : S.F.Nos.186/2 - Vacant Land
 WEST : Plot No.17 - Residence



14.1 Dimensions of the Site	:	As per the Deed (A)	-	Actual at Site (B)
NORTH	:	45'6"	-	45'6"
SOUTH	:	45'6"	-	45'6"
EAST	:	20'0"	-	20'0"
WEST	:	20'0"	-	20'0"

14.2 Latitude, Longitude and Coordinates of the site.	:	Latitude : 10.661392
	:	Longitude : 77.039800

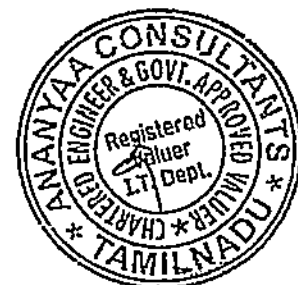
15. Extent of the Site	:	
a. As per Registered Sale Deed	:	84.54 Sq.m. or 910.00 Sq.ft. or 2.09 Cents
b. As per TSLR / Patta	:	—
c. As per Legal Opinion	:	84.54 Sq.m. or 910.00 Sq.ft. or 2.09 Cents
d. As per Approved Plan	:	84.54 Sq.m. or 910.00 Sq.ft. or 2.09 Cents
e. As per Actual at Site	:	84.54 Sq.m. or 910.00 Sq.ft. or 2.09 Cents

16. Extent of the site considered for Valuation (least of 14 A & 14 B)	:	84.54 Sq.m. or 910.00 Sq.ft. or 2.09 Cents
--	---	--

17. Whether occupied by owner or Tenant? If occupied by tenant since how long? Rent received per month?	:	Fully occupied by the Property owner. Assumed Rental Income/Month – Rs.6000/-
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II. Characteristics of the Site

1. Classification of the locality	:	
a. As per www.tnreginet.net	:	Residential Class - II Type - I
b. As per www.dtcponline.tn.gov.in	:	Non Planned area
c. As per Patta / A- Register/ TSLR	:	—
2. Development of surrounding areas	:	Normal
3. Possibility of frequent flooding/ sub-merging	:	No.
4. Feasibility to civic amenities such as School, hospital, bus stop, etc.	:	All basic amenities are available near by the Property.
5. Level of land with topographical conditions	:	Flat Land
6. Shape of the land	:	Rectangular shaped site
7. Type of use to which it can be put	:	Residential Purpose.
8. Any usage restriction	:	No.

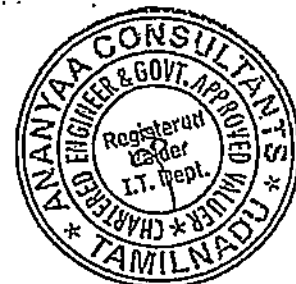


9. Is plot in town planning approved layout : The site is yet to be regularized by DTCP.
10. Corner plot or Intermittent plot : Intermittent Plot
11. Road facilities : The Pathway is located at South side of the Property links to Pollachi - Udumalpet road.
12. Type of road available at present : Concrete road
13. Width of road - is it below 20 feet or more than 20 feet : 6' wide Pathway
14. Is it a land - locked land : No.
15. Water Potentiality : Available.
16. Underground sewerage system : No.
17. Is power supply available at the site : EBSC No.388-001-2058.
18. Advantages of the Property : 1. The Property is situated in Residential area.
2. The Residential Building plan is approved by Unjavelampatti Village Panchayat.
19. Disadvantages of the Property : Nil
20. Special remarks, if any like threat of Acquisition of Land for public service purposes, Road widening or applicability of CRZ provisions etc. (Distance from the sea coast/tidal level must be incorporated) : Not applicable.

PART - A

Valuation of the Land

1. Size of the Plot : North - 45'6" & South - 45'6"
East - 20'0" & West - 20'0"
2. Total Extent of the Plot : 84.54 Sq.m. or 910.00 Sq.ft. or 2.09 Cents
3. Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas) : Rs.3,50,000/Cent to Rs.4,00,000/Cent



Sl. No	Doc. No./ Regd. Date	Name of Executants (s)	Name of Claimant (s)	Registered Value	S.F. No.	Extent
1.	11403/2024 Dt.08.10.2024	Manikandan	Senthilkumar	16,00,000/-	186/1B, Site No.23	1305.00 Sq.ft. (Plot & Bldg.)
2.	13945/2025 Dt.12.12.2025	Sasikala	C.T.Krishnan & Saraswathi	15,00,000/-	186/1B1, Site No.16	1296.75 Sq.ft. (Plot & Bldg.)

The nearby recent sale transactions for the subject property is based on the Guideline value. The nearby property recent sale updates or advertisements are not available in the property developer's website like makkan.com, 99acres.com. The Market Value of the Land is higher than the Guideline Value, Since the Property is situated in the Residential area, surrounded by Residential buildings and nearby distance from Udumalpet road, the basic amenities are available near by the Property. The Land value is arrived after making local enquiry near by the Property. The Fair market value is arrived based on Advantages, Disadvantages and Residential Classification of the Property. Considering these facts, the Land value is adopted at Rs.3,50,000/Cent

4. Guideline rate obtained from the Registrar's Office (an evidence there of to be enclosed) : Rs.100/Sq.ft. x 910.00 Sq.ft. = Rs.0.91 Lacs
 - i. The Guideline Value is maintained by the Tamilnadu Registration Department for obtaining the Stamp duty for Registration of the Properties on the basis of notifications under Sec. 47 of Indian Stamp Act. The Guideline value can't be basis of determination of market value of the Land (As held by Madras High court in case of C.Loganathan (vs) Chenniappa Chettiar 1995(2) CTC492)
 - ii. The definition of Guideline value is "the unit rate of land based on which stamp duty is to be fixed for a deed whenever a transactions between two parties is to be registered" whereas the definition of the market value is "the money the property fetches if sold in the open market". They are not proportionate to each other.
 - iii. No extra factors can be considered for certifying Guideline value, whereas factors favouring for a higher value/factors affecting for a lesser value can be considered while certifying the Fair market value.
 5. Assessed/Adopted rate of valuation : Rs.3,50,000/Cent
 6. Estimated Value of the Land : Rs.3,50,000/Cent x 2.09 Cents = Rs.7.32 Lacs
- PART B (Valuation of the building) :
1. Technical details of building :
 - a. Type of the building (Residential/commercial/Industrial) : Residential Building
 - b. Type of construction (Load bearing/ R.C.C./steel framed) : R.C.C. roof - Load bearing structure
 - c. Year of construction : 2022, Age - 4 Years, Residual life - 56 Years



- d. Number of floors and ht of each floor including basement, if any : Ground Floor only
GF - 10' Ht.
- e. Plinth area floor wise – Appd. Plan area : GF Residence - 850.00 Sq.ft.
- f. Condition of the building :
Exterior- Excellent, Good, Normal, Poor : Normal
Interior- Excellent, Good, Normal, Poor : Normal
- Drawing Approval :
- g. Date of issue and validity of Layout of Approved map/Plan : Appd. No.13/2021 - 2022, Dt.21.05.2021.
- h. Approved map/Plan issuing authority : Unjavelampatti Village Panchayat, Pollachi.
- i. Whether genuineness or authentic of approved map/plan is verified : Yes
- j. Any other comments by our empanelled valuers on authentic of approved plan?
- | | | | | |
|-----------------|---|--------------------|---|---------------|
| Appd. Plan area | - | Area of the Site | - | 910.00 Sq.ft. |
| | | GF Residence | - | 850.00 Sq.ft. |
| | | Total Appd. area | - | 850.00 Sq.ft. |
| Deviation | - | Nil | | |
| FSI | - | 0.93 (Approval) | | |
| Plot Coverage | - | 93.00 % (Approval) | | |
1. Specification of Construction (Floor wise):
- | | | |
|---|---|------------------------|
| Type of Structure | : | Load bearing structure |
| Foundation | : | R.R. in C.M. |
| Basement | : | R.R. in C.M. |
| Super Structure | : | B.W. in C.M. |
| Joinery/Doors & Windows | : | Country wood, Steel |
| RCC works | : | Roof & Lintel |
| Plastering | : | White finish over C.M. |
| Flooring, Skirting, Dadoing | : | Vitrified Tile |
| Special finish as marble, granite, wooden Panelling, Grills, etc. | : | Vitrified Tile |
| Roofing including weather proof course | : | R.C.C. roof |
| Drainage | : | Provided |
2. Compound Wall
- i. Height : No.
- ii. Length : _____
- iii. Type of Construction : _____



3. Electrical Installations :
- i. Type of wiring : Concealed Type Wiring
- ii. Class of fittings (Superior/Ordinary/Poor) : Ordinary
- iii. No. of light points : 10 Nos.
- iv. Fan points : 3 Nos.
- v. Spare plug points : 7 Nos.
- vi. Any other item : Nil

4. Plumbing Installations :
- i. No. of water closets & their type : 1 No.
- ii. No. of wash basins : Nil
- iii. No. of urinals : Nil
- iv. No. of bath tubs : Nil
- v. Water meters, taps, etc., : Nil
- vi. Any other fixtures : Nil

Details of Building Valuation :

Sl. No	Particulars	Plinth Area	Age (yrs)	Dep. %	Roof Ht.	Rate/ Sq.ft.	Rep. Value in Rs.	Dep. is Rs.	Total Value (Rep - Dep.)
1.	GF Residence	850.00	4	6.00	12'	1900/-	16,15,000.00	97,000.00	15,18,000.00
	Total	850.00					16,15,000.00	97,000.00	15,18,000.00

PART - C (Extra Items)

1. GIS Portico & Balcony : —
2. Ornament Front Door : —
3. Sit out / Verandah with Steel Grills : —
4. Over Head water Tank : Rs.10,000.00
5. Extra Steel/Collapsible Gates : —
- Total : Rs.10,000.00

PART - D (Amenities)

1. Wardrobes : —
2. Glazed tiles : —
3. Extra sinks and bath tub : —
4. Marble/Ceramic tiles flooring : —
5. Interior decorations : —
6. Architectural elevation works : —
7. Panelling works : —
8. Aluminium works : —
9. Aluminium hand rails : —
10. False ceiling : —
- Total : —



PART – E (Miscellaneous)

1. Separate Toilet room	:	----
2. Separate lumber room	:	----
3. Separate water tank/sump	:	Rs.20,000.00
4. Trees, gardening	:	----
Total	:	Rs.20,000.00

PART - F (Services)

1. Water supply arrangements	:	Rs.58,000.00
2. Drainage arrangements	:	Rs.50,000.00
3. Compound wall with Gates	:	----
4. C. B. deposits, fittings etc.	:	Rs.50,000.00
5. CC Pavement	:	Rs.22,000.00
Total	:	Rs.1,80,000.00

TOTAL ABSTRACT OF ENTIRE PROPERTY

PART – A	Land	:	Rs. 7,32,000.00
PART – B	Building	:	Rs.15,18,000.00
PART – C	Extra Items	:	Rs. 10,000.00
PART – D	Amenities	:	----
PART – E	Miscellaneous	:	Rs. 20,000.00
PART – F	Services	:	Rs. 1,80,000.00
TOTAL VALUE OF THE PROPERTY		:	Rs.24,60,000.00

(Rupees Twenty four lakh and sixty thousand only)

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.24.60 Lacs (Rupees Twenty four lakh and sixty thousand only). The Book Value/Guideline Value of the above Property is Rs.18.19 Lacs (Rupees Eighteen lakh and nineteen thousand only) and the Realizable Value of the above Property is Rs.22.14 Lacs (Rupees Twenty two lakh and fourteen thousand only) and the Forced/Distress Sale value is Rs.17.22 Lacs (Rupees Seventeen lakh and twenty two thousand only).

Place: Pollachi
Date: 13.01.2026



[Signature]
Er.U.K.N.SURESH, M.E. (Structures),
M.Sc.(Valuation), M.I.E., F.I.I.V., A.I.V., M.I.S.T.E., L.B.S.,
Chartered Engineer & Registered Valuer
Cell : 98432 24339, Ph : 04252 - 225343
Signature

(Name and Official seal of the Approved Valuer)

The undersigned have inspected the property detailed in the valuation report Dt. 13/1/2026 We are satisfied that the Fair and reasonable value of the property is Rs. 22.14 Lacs (Rupees Twenty Two lakhs fourteen thousand only)

பாரத ஸ்டேட் வங்கி க்காக
For State Bank of India
Signature
Chief Manager
(Name of the Branch Manager with Official seal)

Encl:

1. Declaration-cum-undertaking from the valuer (Annexure - IV)
2. Model code of conduct for valuer (Annexure - V)

This report contains 18 Pages

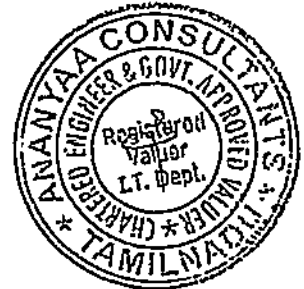
Extract from www.tnreginet.net

Guideline Search

Search Criteria

Zone:	COIMBATORE
Guideline Village:	OONJAVELAMPATTY
Revenue District:	COIMBATORE
Sub Registrar Office:	POLLACHI
Revenue Village:	OONJAVELAMPATTY
Revenue Taluka:	POLLACHI

Survey/ Subdivision No.	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification
186/1B1	100/ Square Feet	1080/ Square Metre	Residential Class III Type - I



SITE DETAILS**Site details of the Property at Plot No.18, Kurunji Nagar, Kallipalayampudhur road, S.F.No.186/1B1,****Joint Patta No.357, Unjavelampatti Village & Panchayat, Pollachi Taluk, Coimbatore District.**

SHAPE	☒ Nearly Rectangle	☐ Square	☐ Unshaped
TRANSPORT	☐ Good	☐ Bad	☒ Average
LAND VALUE	☐ Increasing	☐ Decreasing	☒ Stable
POPULATION	☐ Increasing	☐ Decreasing	☒ Stable
WATER AVAILABILITY	☐ Good	☐ Bad	☒ Average
BUILT UP AREA %	☐ 25 %	☒ 25 to 75 %	☐ Above 75 %
SUITABLE FOR	☒ Residential	☐ Commercial	☐ Agricultural
DEMAND OF AREA	☐ Poor	☐ High	☒ Average
TYPE OF ROAD	☐ Mud	☒ Concrete	☐ Bitumen
CIVIC STATUS	☒ Panchayat	☐ Municipality	☐ Corporation

Nearest School to the Property : RVB Matric. School at at nearby distance

Nearest bus stop to the property : Unjavelampatti bus stop

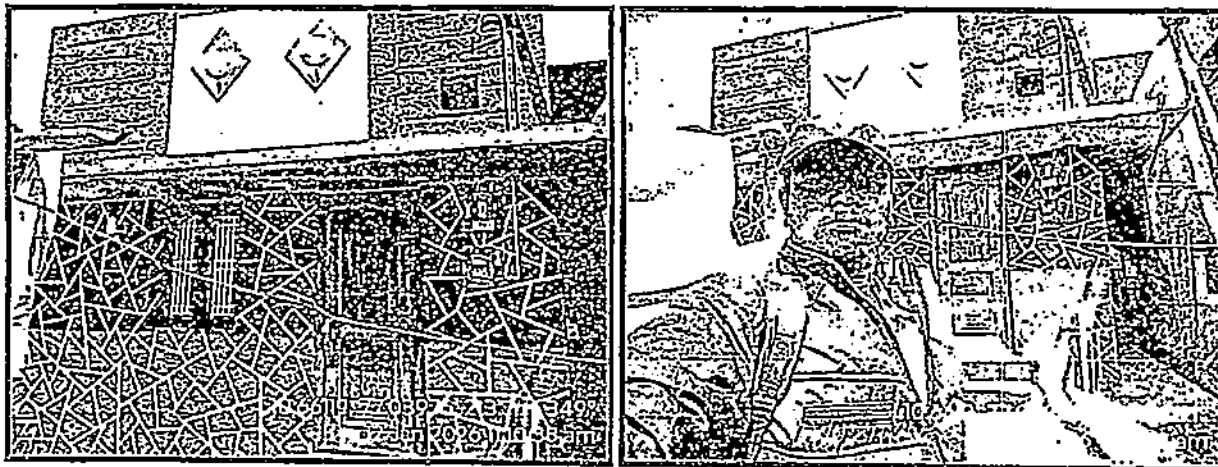
Nearest Main road to the Property : Pollachi - Udumalpet road

Nearest Bus Stand : Pollachi bus stand at 4.5-km distance

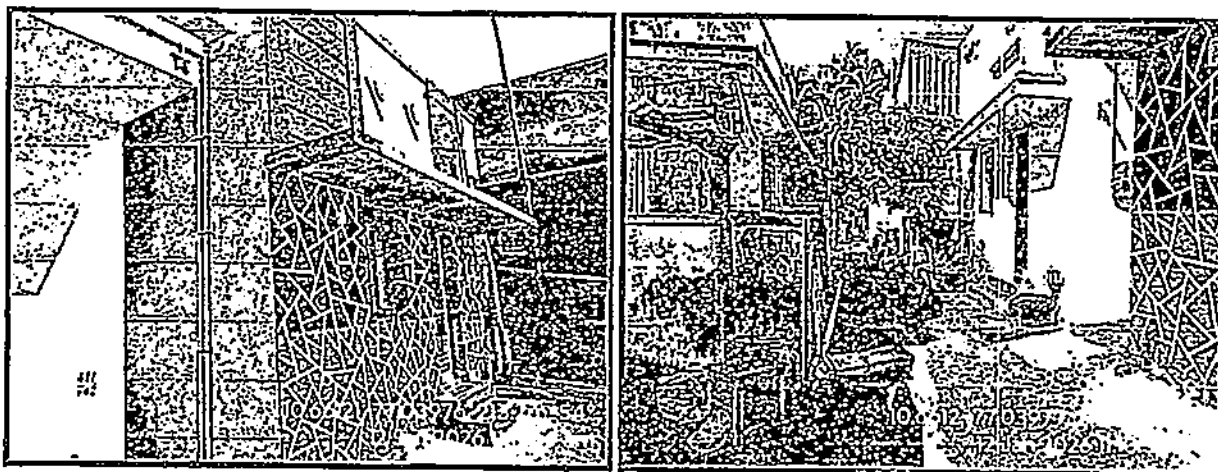
Nearest Railway Station : Pollachi at 5.5-km distance



Mr.P.Rathinavelpandiyan & Mrs.R.Nirmala's Property



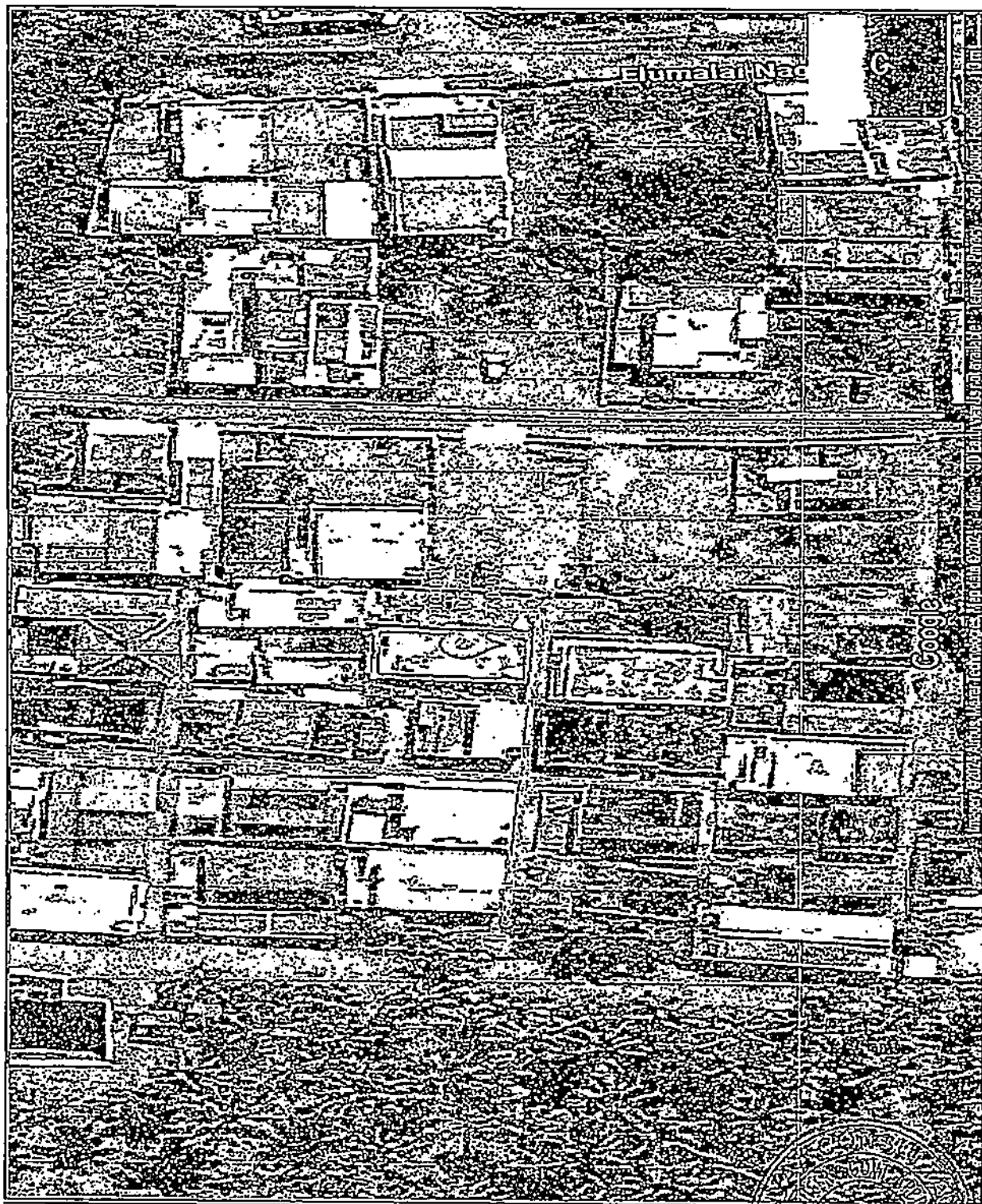
Front View & Side View



Side View & 6' wide Pathway View

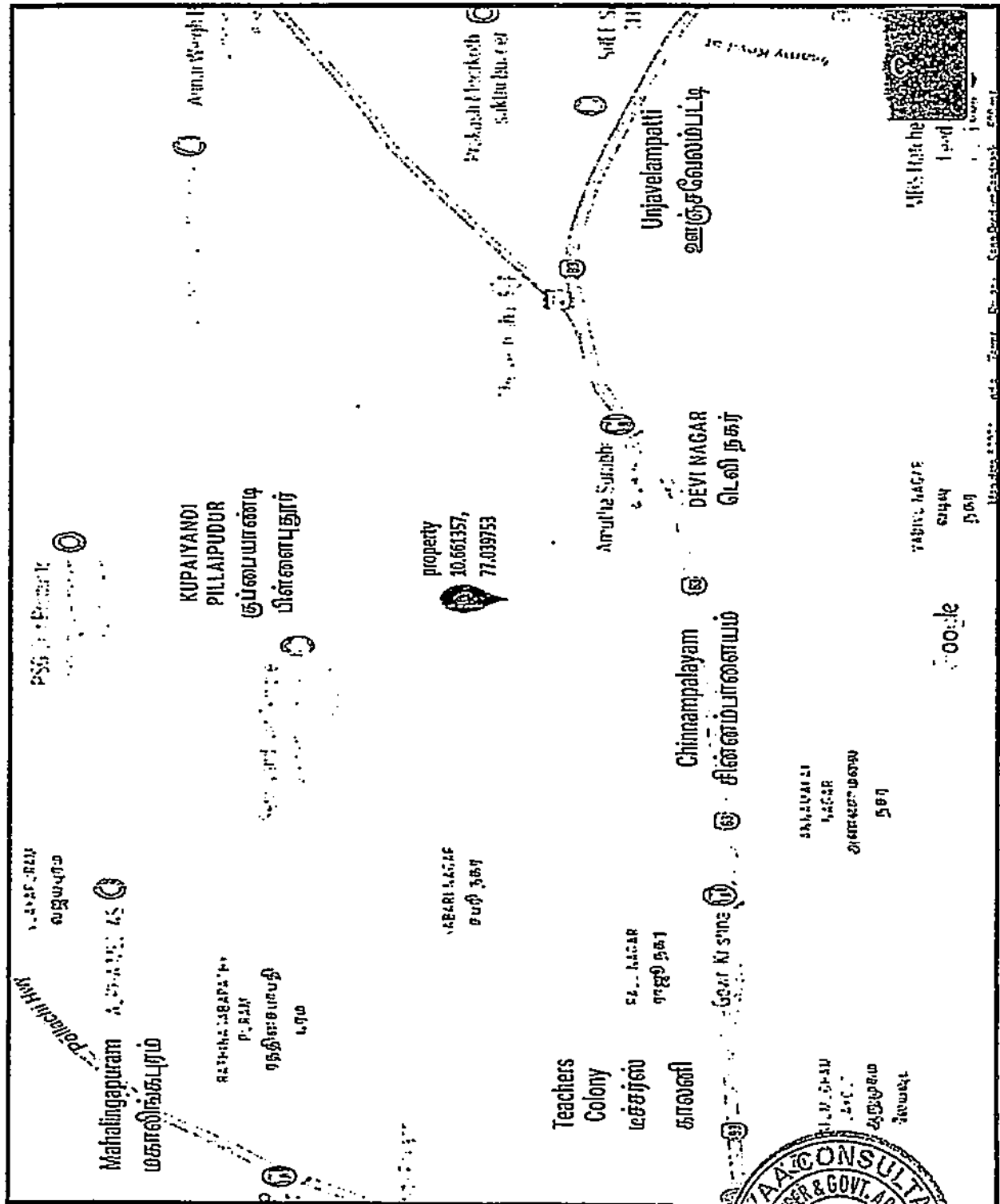


Extract from <http://google.maps.com/>



Property is marked roughly

Extract from <http://google.maps.com/>



Property is marked roughly



DECLARATION – CUM – UNDERTAKING

I Er.U.K.N.Suresh, S/o.K.NagaraJ do hereby solemnly affirm and state that

- a. I am a citizen of India
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c. The information furnished in my valuation report dated 13.01.2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I have personally inspected the property on 12.01.2026. The work is not sub Contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service/employment earlier
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in professional capacity
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number/Service Tax number as applicable is AVUPS3699E
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. 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
- s. 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
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V-A signed copy of same to be taken and kept along with this declaration)
- u. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines
- w. I am the proprietor/ partner/ authorized official of the firm / company, who is competent to sign this valuation report
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LIMS/LOS) only.



y. Further, I hereby provide the following information

Sl. No.	Particulars	Particulars Valuer comment
1.	Background information of the asset being valued;	Land with Residential Building
2.	Purpose of valuation and appointing authority	To assess the Fair Market Value of the Property
3.	Identity of the valuer and any other experts involved in the valuation;	Er.U.K.N.Suresh, B.E., Chartered Engineer & Approved Valuer
4.	Disclosure of valuer interest or conflict, if any;	Valuer has no direct or indirect interest in the property valued
5.	Date of appointment, valuation date and date of report;	12.01.2026, 12.01.2026 & 13.01.2026
6.	Inspections and/or investigations undertaken;	Yes
7.	Nature and sources of the information used or relied upon;	The Client / Bank produced copies of documents for verification which are relied on to proceed with the valuation
8.	Procedures adopted in carrying out the valuation and valuation standards followed	The Land valuation is adopted by Market Approach, Comparable Sale Method and recent transaction with the similar property in the particular location and Buildings by Cost approach method are adopted.
9.	Restrictions on use of the report, if any	a. All original genuineness of the document and ownership to be verified at bank end. b. The bank should accept original copy of this report and not any other manner. c. The fair market value indicated in the report is an opinion of the value prevailing on the date of the said report and is based on market feedback on values of similar properties. The fair market value of such properties/localities may increase or decrease, depending on the future market conditions and scenarios.
10.	Major factors that were taken into account during the valuation;	Discussed in the Valuation
11.	Major factors that were not taken into account during the valuation;	Discussed in the Valuation
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	

Place: Pollachi
Date: 13.01.2026



Er.U.K.N.SURESH, M.E. (Structures),
M.Sc. (Valuation), M.I.E., F.I.I.V., A.I.V., M.I.S.T.E., I.O.S.,
Chartered Engineer & Registered Valuer
Cell : 98432 24339, Ph : 04252 - 225343
Signature

(Name and Official seal of the Approved Valuer)

MODEL CODE OF CONDUCT FOR VALUERS

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 endeavor 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

Professional Competence and due care

6. A valuer shall render at all times high standards of service, exercise due diligence, Ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. 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.
9. 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.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. 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

Independence and Disclosure of Interest

12. 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.
13. 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.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. 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.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, 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

20. 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

21. 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.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered or any other statutory regulatory body.
24. 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.

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
26. 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).
27. 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.

Remuneration and Costs.

28. 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.
29. 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.

Occupation, employability and restrictions.

30. 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.
31. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Miscellaneous

32. A valuer shall refrain from undertaking to review the work of another valuer of the same. Client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
33. A valuer shall follow this code as amended or revised from time to time.

Place: Pollachi
Date: 13.01.2026



(Name and Official seal of the Approved Valuer)

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