

Panel Valuer in All Banks

REVALUATION OF PROPERTY BY LAND AND BUILDING METHOD
REPORT ON REVALUATION

Ref: Cumbum / CB / MK / PP / 06 / APR 2025

Date: 21.04.2025

PART-A-BASIC DATA

1) GENERAL:

- | | |
|---|--|
| 1. Purpose of Valuation | : To ascertain the present market value of the property – land & building |
| 2a. Date of Inspection | : 21.04.2025 |
| 2b. Date on which the valuation is made | : 21.04.2025 |
| 3. Name of the reported owner with Present address and phone number.
(Title Holder) | : Thiru.P.SUBBIAH,
S/o.Thiru.PALANIYANDI, Avl., |
| Loan Applicant | : Thiru.S.VINOTH BABU,
S/o.Thiru.P.SUBBIAH, Avl.,
Door No: 1D/27,
Park Road,
Cumbum,
Uthamapalayam Taluk,
Theni District.
Cell No: 73395 32200, 63837 76276. |
| 4. Documents produced for perusal | : 1. Photocopy of Previous Valuation Report was
Given by me on Dated: 12.08.2021 |
| 5. Brief description of the property | : The property is a Residential Building. Ground floor
Tin Sheet Roof House Building of 780.00 SFT,
Ground Floor GI Sheet Roof Building of 810.00 SFT,
Building Facing is East & South, The Extent of the
Site is 2572.50 SFT (or) 5.90 Cents. |
| 6. Scope of valuation | : To assess the present market value of the
Land & building |
| 7. If this report is to be used for any bank
Purpose, State the name of the bank &
Branch, if known | : Canara bank
Cumbum Branch. |



II) DESCRIPTION OF THE PROPERTY

1. Postal address of the property with pin code : T.S.No: 873/3B,
Survey Ward - D,
Block No: 24, 4th Block,
Plot No's: 55 & 56,
Ward No: 31,
Door No's: 1W - 2 & 1W - 3,
L.F Road,
Cumbum Town,
Cumbum Municipality,
Uthamapalayam Taluk,
Theni District.
2. City / Town
Residential Area : Residential Area
Commercial Area : -----
Industrial Area : -----
3. Classification of the area
High / Middle / Poor : Middle Class Area
Urban / Semi Urban / Rural : Urban Area
4. Coming under Corporation limit / Village Panchayat / Municipality : Cumbum Municipality
5. Whether covered under any State / Central Govt. enactments (e.g., urban Land Ceiling Act) or notified under agency area / Scheduled area / Cantonment area : Refer Legal Opinion
6. Incas hit is an agricultural land, any Conversion to house site plots is Contemplated? : No



7. Location of the property

- a) Plot No / Nagar / Survey no : Plot No's: 55 & 56
b) Door no : Door Nos: 1W - 2 & 1W - 3
c) S.F.No / T.S.no / R.S.No : T.S.No: 873/3B
c) Village / Block : Cumbum Town
d) Taluk / Ward : Uthamapalayam Taluk / Survey Ward – D,
Ward No: 31
e) Mandal/ District / Municipality /
Corporation : Theni District / Cumbum Municipality

8. Boundaries of the property

AS PER PREVIOUS VALUATION REPORT

- North : Site belonging to Maranatha Jebam House
South : East to West Pathway
East : South to North Pathway
West : Site Purchased by P.Subbiah

AS PER SITE CONDITION

- North : Church
South : 30'0" wide Bitumen Road
East : 10'0" wide Paver Block Street
West : Applicant House

9. Latitude, Longitude and
Coordinates of the site : Latitude : 9°43'35.4"N
Longitude : 77°16'35.0"E
10. Property tax receipt referred : ----
Assessment number : ----
Tax amount : ----
Receipt in the name of : ----
11. Electricity service connection : ----
Consumer Number : ----
In the name of : ----
12. Property is presently occupied by : Self Occupation
13. If tenanted fully,
What is the total monthly rent : Self Occupation
14. If occupied by both
By assuming the entire building is let out
i) What is the probable monthly rent : Nil
ii) What is the advance amount : Nil



III. PROCEDURE OF VALUATION:

VALUATION DETAILS

: Discussed in part A,B,C,D,E & F

1) F.S.I – 0.62

2) Plot coverage: 62 %

Building details:

The building is a Ground Floor House building. The building constructed with Load Bearing wall Construction and the building foundation in RR masonry in cement mortar and the superstructure in Hollow Block Walls are using cement mortar in wall thickness is 0'6" TK. The roof is Tin Sheet & GI Sheet Roof. The floor finished with Cement Mortar Flooring. All the walls are inside and outside are plastered with cement mortar and finished with White & Colour wash. Country wood doors and windows are furnished with Paints. The building having a concealed wiring work. The age of the building of Tin Sheet Roof is 9 years old & GI Sheet Roof is 2 years old.

PART – B -LAND

1. Dimensions of the site

AS PER PREVIOUS VALUATION REPORT

North	: 52'6"
South	: 52'6"
East	: 51'0"
West	: 51'0"
Extent of the Site	: 2677.50 SFT

AS PER SITE CONDITION

North	: 52'6"
South	: 52'6"
East	: 49'0" (Left for Street)
West	: 49'0" (Left for Street)
Extent of the Site	: 2572.50 SFT

As per Previous Valuation Report,

Extent of the Site	: 2677.50 SFT
Left for Street	: 105.00 SFT

As per Site Condition, Extent of the Site : 2572.50 SFT

Note: Lesser (Site Condition) Area is considered for Valuation

2. Extent of the Site : 2572.50 SFT (or) 5.90 Cents.



3. Characteristics of the site

- a. What is the character of the locality : Residential Class I Type - II
- b. Classification of locality : Middle class
- c. Development of Surrounding area : Developing Residential Area
- d. Possibility of frequent flooding /
sub – merging : No
- e. Feasibility to the Civic amenities
like School, Hospital, Bus stop,
Market etc., : Situated in L.F.Road, Cumbum
- f. Level of land with topographical
conditions : Level
- g. Shape of Land : Rectangular
- h. Type of use to which it can be put : Residential
- i. Any usage restriction : No
- j. Is plot in town planning approved
layout? : Yes
- k. Corner Plot or Intermittent Plot : Intermittent Plot
- l. Type of Road available at present : 30'0" wide Bitumen Road & 10'0" wide Paver
Block Street is Available
- m. Road Facilities are available : Available
- n. Is it land - Locked land? : No
- o. Water Potentiality : Available
- p. Width of Road - is it below 20 ft. : More than 20 feet
or more than 20ft.
- q. Underground sewerage system : No
- r. Is Power supply available at the site?: Available
- s. Advantages of the site : Developing Residential Area
Special remarks, if any like threat of
Acquisition of land for public service
purpose, Road widening or applicability
of CRZ provisions etc.,
* Any factors which affect the
marketability of the land : Nil
* Type of the Land : Residential Plot
* Accessibility : By Four Wheeler



i) Guideline rate as obtained from www.tnreginet.net

ii) Value of land by adopting GLR
2572.50 SFT x Rs.440.00

(Prevailing Market Rate)

- PART: C – BUILDING**

Type of Building	: Residential Building
1. Type of Construction	: Load Bearing Wall Construction
2. Quality of construction	: II Class
3. Appearance of building (Common / Attractive / Aesthetic)	: Common
4. Maintenance/Condition of the Building	
i. Exterior : New one/Excellent / Good /Normal Average/ Poor	: Good
ii. Interior : Excellent / Good / Normal / Average / Poor	: Good
5. Plinth area	: As per IS 3861-1975
6. Number of floors and height of each floor including basement , if any	: 2 No of Single floor at height of 10'0"



As per Site Condition Built-up Area:

Floor	Year of construction	Roof	Plinth area		
			Main portion A	Cantilevered portion B	Total (A+50% of B)
Ground Floor	2016	Tin Sheet Roof	780.00 SFT	-----	780.00 SFT
Ground Floor	2023	GI Sheet Roof	810.00 SFT	-----	810.00 SFT

7. Drawing Approval

- a. Date of issue and validity of layout Of Approved map/ plan :
- b. Approved Map/ Plan issuing Authority :
- c. Whether genuinesss of authenticity of Approved map/ Plan is verified :
Any other comments by our empanelled Valuers on authentic of Approved plan :
(Discuss on the building approval, reference, violations observed, consequences of violation etc.) :

There is No Approved Plan

8. Value of building is estimated by adopting suitable unit plinth area rate, depending upon the specifications. Depreciation is calculated by straight-line method assuming a salvage value of 20 %



9. VALUATION OF BUILDING:

As per Site Condition Built-up Area Value

Building specification	Ground Floor	Ground Floor
Foundation	Load Bearing Wall Construction	-----
Basement	Hollow Block walls in cement mortar	-----
Super structure	Hollow Block walls in cement mortar in wall thickness 0'6"	Brick work in cement mortar in wall thickness 0'6"
Roof	Tin Sheet Roof	GI Sheet Roof
Plastering	Plastered with cement mortar and finished with White & Colour wash	Plastered with cement mortar and finished with White & Colour wash
Floor finishing	Cement Mortar flooring	Cement Mortar flooring
Joineries	Country Wood Doors and Windows are furnished with Paints	Country Wood Doors and Windows are furnished with Paints
Weathering course	-----	-----
Plinth area	780.00 SFT	810.00 SFT
Year of construction	2016	2023
Age of the building	9 years old	2 years old
If the age is not exactly known, Further life expected	36 years	43 years
Total life of the building estimated	45 years	45 years
Depreciation percentage 20 %	20 %	Age of the Building is below 5 years, So there is No Depreciation
Replacement rate of construction with the existing conditions and specifications	Rs.650.00 per SFT	Rs.300.00 per SFT
Replacement value	Rs.5,07,000.00	Rs.2,43,000.00
Depreciation Value at the rate of 20 %	Rs.1,01,400.00	-----
Present value of the building	Rs.4,05,600.00	Rs.2,43,000.00
Total value of the building (GF + BF)	Rs.4,05,600.00 + Rs.2,43,000.00 = Rs.6,48,600.00	



As per Site Condition Built-up Area Value

Sl No	Particulars of items	Plinth Area	Roof Height	Age of the building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation 20 %	Net value after depreciations Rs.
1	Ground Floor-Tin Sheet	780.00 SFT	10'0"	9 years old	Rs.650.00 per SFT	Rs.5,07,000.00	Rs.1,01,400.00	Rs.4,05,600.00
2	Ground Floor-GI Sheet	810.00 SFT	10'0"	2 years old	Rs.300.00 per SFT	Rs.2,43,000.00	Age of the Building is below 5 years, So there is No Depreciation	Rs.2,43,000.00
Total								Rs.6,48,600.00

PART D – AMENITIES & EXTRA ITEMS

(Value after Depreciation)

1	Portico	:	-----
2	Ornamental front / Pooja Door	:	-----
3	Sit out / Verandah with steel grills	:	-----
4	Extra Steel / Collapsible gates	:	-----
5	Open Staircase	:	-----
6	Cub board work arrangements	:	-----
7	Cement Mortar flooring	:	Included
8	Extra Sinks and bath tub	:	-----
9	Compound wall, Gate & Inner flooring work arrangement	:	-----
10	Interior decorations	:	-----
11	Architectural elevation works	:	-----
12	False Ceiling works	:	-----
13	Paneling works	:	-----
14	Aluminum works	:	-----
15	Aluminum hand rails	:	-----
16	Separate lumber room	:	-----
17	Separate Toilet room	:	-----
18	Second floor room with Water tank	:	-----
19	Trees , Gardening	:	-----
20.	Any other	:	-----
Total		:	-----



PART E – SERVICES

(Value after Depreciation)

1.	Water supply arrangements	:	-----
	Open Well	:	-----
	Bore	:	-----
	Hand pump	:	-----
	Motor	:	-----
	Corporation Tap	:	-----
	Underground level sump	:	-----
	Overhead water tank	:	-----
2.	Drainage arrangements	:	-----
	Septic Tank	:	-----
	Underground sewerage	:	-----
3.	Compound Wall	:	-----
	Height & Length	:	-----
	Type of construction	:	-----
4.	Pavements – Open area filling	:	-----
5	Steel gate arrangements	:	-----
6.	E.B Deposits (1 No), water deposits (1No), drainage deposits etc.	:	Rs.50,000.00
7.	Electrical fittings & others	:	
	Type of wiring	:	Concealed
	Class of fittings (superior/Ordinary/Poor)	:	Ordinary
	Number of light Points	:	----
	Fan Points	:	----
	Spare Plug Points	:	----
	Any other item	:	----
8.	Plumbing installation	:	----
	No. of water closets and their type	:	----
	No.of wash basins	:	----
	No.of bath tubs	:	----
	Water meter, taps etc	:	----
	Any other fixtures	:	----
9.	Any other	:	----
	Total	:	Rs.50,000.00

NOTE: There is no approved plan for above building. So, the building & extra item

Value is not considered in approved plan value.



PART: F – ABSTRACT VALUE

Part	Description	Value by adopting		
		GLR (Guide line value consider for As per Site condition built up Area)	PMR (Market value for Approved plan & Site condition built up area)	PMR (Market value for Approved plan & Site condition built up area)
B	Land	Rs.11,31,900.00	Rs.53,10,000.00	Rs.53,10,000.00
C	Building	Rs.6,48,600.00	-----	Rs.6,48,600.00
D	Amenities	-----	-----	-----
E	Services	Rs.50,000.00	Rs.50,000.00	Rs.50,000.00
	Total	Rs.18,30,500.00	Rs.53,60,000.00	Rs.60,08,600.00
	Say	-----	Rs.53,60,000.00	Rs.60,08,000.00
	Factors favoring additional value (+)		-----	-----
	Factors favoring less value (-)		-----	-----
	Present market value		Rs.53,60,000.00	Rs.60,08,000.00

ANY OTHER DETAILS:

Developing Residential Area and marketable is good.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property

a) The **prevailing condition** with aforesaid specifications is **Rs.53,60,000.00/-**

(Rupees Fifty Three Lakhs and Sixty Thousand Only)

b) The **Realizable value** is **Rs.48,24,000.00/-**

(Rupees Forty Eight Lakhs and Twenty Four Thousand Only)

c) The **book value** of the above property as of is **Rs.18,30,500.00/-**

(Rupees Eighteen Lakhs Thirty Thousand and Five Hundred Only)

d) The **distress value** is **Rs.42,88,000.00/-**

(Rupees Forty Two Lakhs and Eighty Eight Thousand Only)

Place: Theni

Signature

Date: 21.04.2025

(Name and Official seal of the Approved Valuer)

Ln.MJF Er.K.A.RATHAKRISHNAN
B.E.M.I.E.FIV
Chartered Engineer,Licensed Surveyor
Govt Approved Engineer
(R.O.C.No 37134/2020/Glass-1A)
BANK PANEL VALUER
Post Office Odai Street, Near Anandha Man
THENI Ph 04546 250286 251304

PART G- CERTIFICATE

1. It is hereby certified in my opinion
 - a) The **prevailing condition** with aforesaid specifications is **Rs.53,60,000.00/-**
(Rupees Fifty Three Lakhs and Sixty Thousand Only)
 - b) The **Realizable value** is **Rs.48,24,000.00/-**
(Rupees Forty Eight Lakhs and Twenty Four Thousand Only)
 - c) The **distress value** is **Rs.42,88,000.00/-**
(Rupees Forty Two Lakhs and Eighty Eight Thousand Only)
2. Number of Documents involve in this property is One Number.
 - a. Photocopy of Previous Valuation Report, Dated: 12.08.2021
3. If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in this valuation report with respect to the latest legal opinion.
4. Value varies with purpose and date. This report is not to be referred, if the purpose is different other than mentioned in (1).
5. The property was inspected on 21.04.2025 with Applicant's Son & Cumbum Chief Manager.
- 6. The Legal aspects are not considered in this Valuation.**
7. This valuation work is undertaken by this valuer based upon the request from
The Branch Manager, **Canara bank, Cumbum Branch.**

Place: Theni.

Date : 21.04.2025

Enclosure: Key map, Google map, Photocopy of
the building , Guide line

This report contains 16 pages.

Signature of Canara bank Panel valuer

Ln.MJF Er K.A.RATHAKRISHNAN

B.E.M.I.E. F.V

Chartered Engineer/Licensed Surveyor

Govt Approved Engineer

(R.O.C No 37134/2020/Glass-1A)

BANK PANEL VALUER

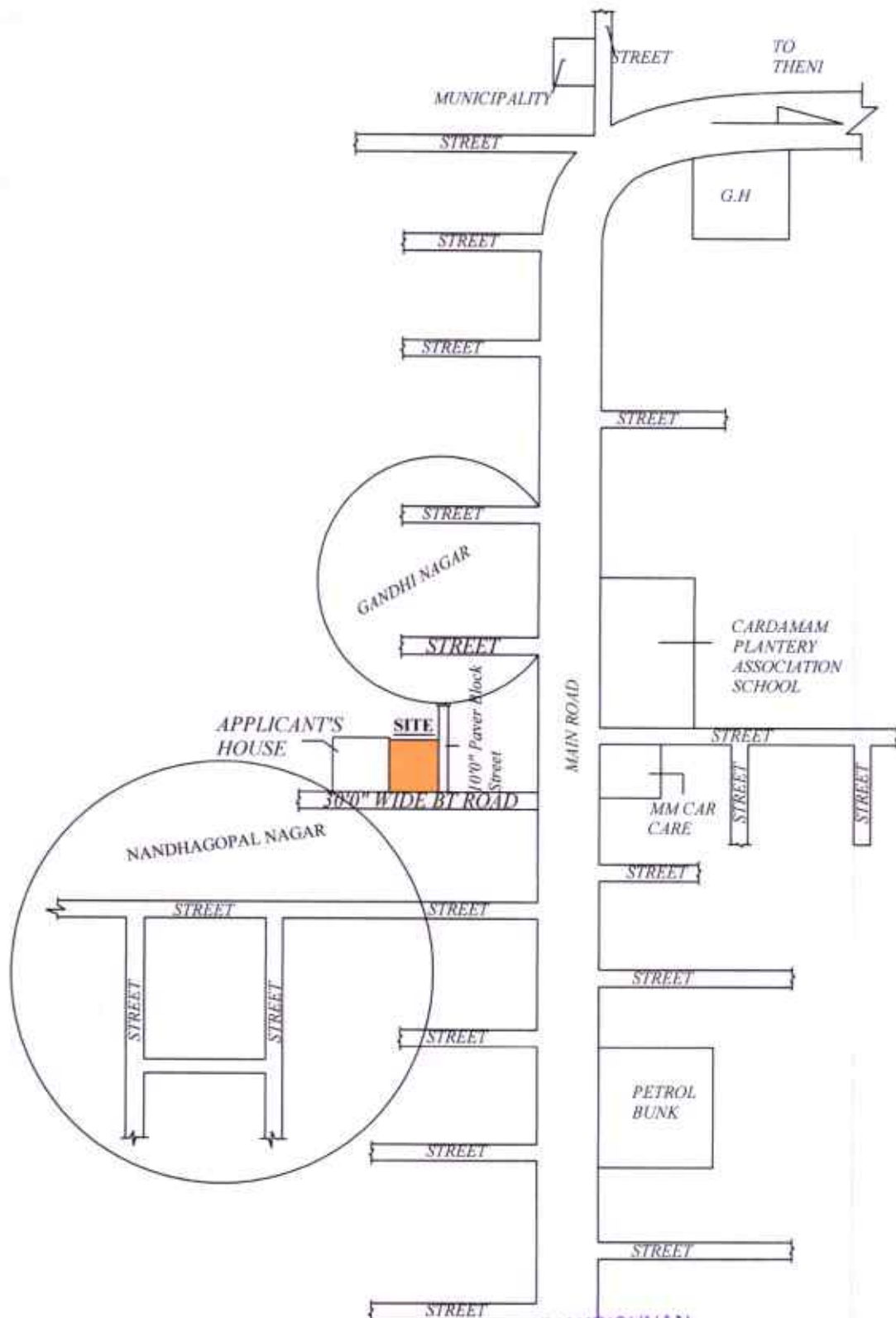
Post Office Odair Street, Near Anandha Man.

THENI Ph: 04546 250266, 253396

KEYMAP VIEW SHOWING THE LOCATION OF SITE AT T.S.NO: 873/3B, SURVEY WARD - D, BLOCK NO: 24, 4TH BLOCK, PLOT NO'S: 55 & 56, WARD NO: 31, DOOR NO'S: 1W - 2 & 1W - 3, L.F.ROAD, CUMBUM TOWN, CUMBUM MUNICIPALITY, UTHAMAPALAYAM TALUK, THENI DISTRICT.

Tilte Holder: **Thiru.P.SUBBIAH, S/o.Thiru.PALANIYANDI, Avl.,**

Loan Applicant: **Thiru.S.VINOTH BABU, S/o.Thiru.P.SUBBIAH, Avl.,**



Ln.MJF Er.K.A.RATHAKRISHNAN
NADARAJAN
Govt Approved Engineer
D.G. No.37134/2010/Class-1A
BANK PANEL VALUER
Post Office Odel Street, Near Anandha Math,
THENI Ph 04546 250286, 255304

KEY MAP (NOT TO SCALE)

COLOUR INDEX

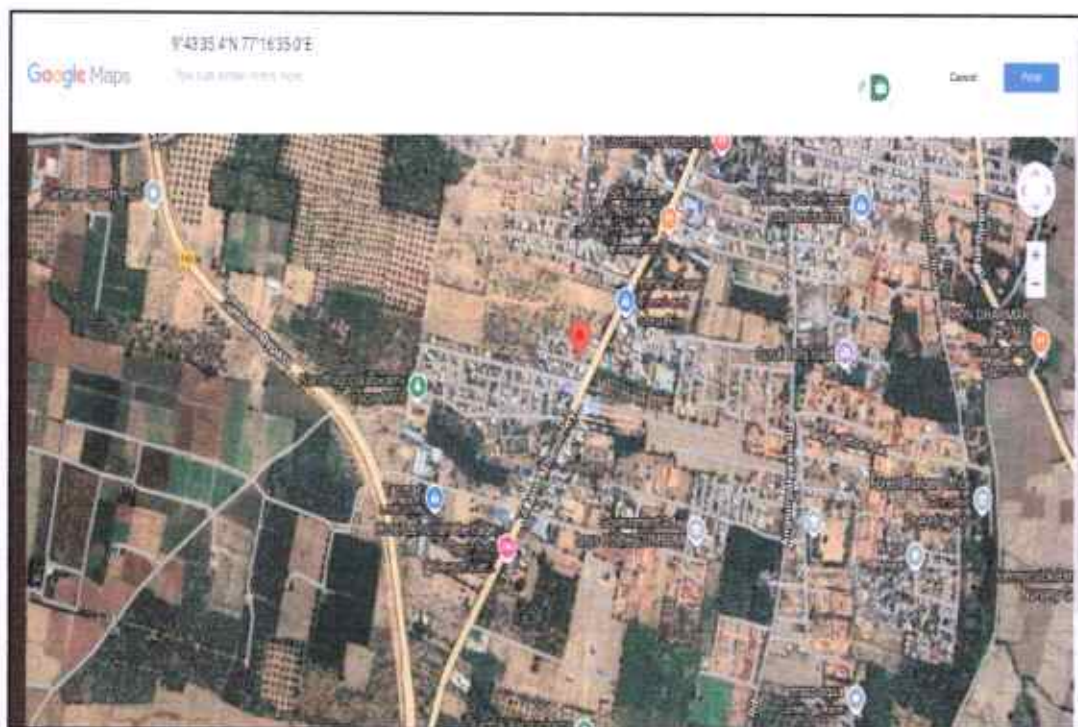
APPLICANT'S PROPERTY



Google map view showing the location of Site at T.S.No: 873/3B, Survey Ward - D, Block No: 24, 4th Block, Plot No's: 55 & 56, Ward No: 31, Door No's: 1W - 2 & 1W - 3, L.F Road, Cumbum Town, Cumbum Municipality, Uthamapalayam Taluk, Theni District.

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Ln.MJF Er.K.A.RATHAKRISHNAN

Chartered Engineer/Licensed Surveyor

Govt Approved Engineer

(R.O.C No:37134/2020/Class-1A)

BANK PANEL VALUER

Post Office Odai Street, Near Anandha Mah

THENI Ph 04546 250286,253396

Photocopy view showing the location of Site at T.S.No: 873/3B, Survey Ward - D, Block No: 24, 4th Block, Plot No's: 55 & 56, Ward No: 31, Door No's: 1W - 2 & 1W - 3, L.F Road, Cumbum Town, Cumbum Municipality, Uthamapalayam Taluk, Theni District.

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பதிவுத்துறை
REGISTRATION DEPARTMENT

GUIDELINE VALUE & PROPERTY VALUATION

Zone: Madurai
Guideline Village: Cumbum
Revenue District: THENI
Sub Registrar Office: Cumbum
Revenue Village: CUMBUM
Revenue Taluka: UTHAMAPALAYAM

Sr. No.	Street Name	Guideline Value (□) (British Value)	Guideline Value (□) (Metric Value)	Land Classification	Effective Start Date	G.O. Download
57	WARD 31 L.F.ROAD	440/ Square Feet	4740/ Square Metre	Residential Class I Type - II	01-Jul-2024	-

Ln MJF Er.K.A.RATHAKRISHNAN
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Govt Approved Engineer
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