

VALUATION REPORT

Name of the Owner : Mr.M.Rajaperumal, S/o.Mr.Mariappan

Property Address : Natham Survey No : 13/1, Old Ward No : 4 & 1,
New Ward No : 1, Old Door No : 20A,
New Door No : 173, North Street,
Chinnaovalapuram Village,
Chinnaovalapuram Panchayat,
Uthamapalayam Taluk, Theni District

Date : 15-04-2026

Name of Bank : Canara Bank - Royappanpatti Branch

Reference Number : Ref no : 01/Canara/Roy/GG/04-2026/ File No : CF62

Valuation Done by

M.SAHUL HAMEED B.E.,M.Sc (Val),M.I.E.,F.I.V.,
Chartered Engineer
Regd.Valuer Income Tax & Wealth Tax
Regd.Valuer IBBI New Delhi
Govt Approved Struc.Stability Engineer Class-1A,
Regd.Engineer,Regd.Construction Engineer &
Regd.Struc. Engineer in Town and Country Planning
Govt.Approved Valuer
Consulting Civil and Structural Engineer
Licensed Building Surveyor

Panel Valuer - STATE BANK OF INDIA, CANARA BANK, BANK OF INDIA,
INDIAN OVERSEAS BANK, INDIAN BANK, UCO BANK,
PUNJAB NATIONAL BANK, FEDERAL BANK, CAN FIN HOMES,
TAMILNADU GRAMA BANK, UNION BANK OF INDIA

Theni Office :
627F, Jeyamaruthi Towers, ICICI Bank upstairs,
Periyakulam Road, Theni -625 531.

Aundipatty Office :
10-1-279/18-Theni Road, Aundipatti , Theni District -625 512.
Mobile no - 94433 97174, 87541 53571.

E.Mail - sahulhameed648@gmail.com



**MARIYAM
INFRA STRUCTURE**

Er. M. SAHUL HAMEED, B.E., M.Sc.,(Val) FIV., MIE.,
Consulting Civil & Structural Engineer

- Govt. Approved Engineer for **Structural Stability Class-1A** (33398 / 2009) • Chartered Engineer
 - Regd. Valuer for **Income Tax & Wealth Tax** (11/RV/2019-20)
 - Regd. Valuer for **Insolvency & Bankruptcy Board of India (IBBI)** / RV / 02 / 2019 / 11145) • Approved Valuer (F-25935)
 - Regd. Engineer, Regd. Construction Engineer and Regd. Structural Engineer in **DTCP**.
 - Licensed Building Surveyor.
- Mob:** 94433 97174
email: sahulhameed648@gmail.com • **Ph:** 04546 - 293648

Bank Panel Valuer
State Bank of India
Canara Bank
Bank of India
Indian Overseas Bank
Indian Bank, UCO Bank
Punjab National Bank
Federal Bank
Union Bank of India
Tamilnadu Grama Bank
Canfin Homes

VALUATION OF PROPERTY (LAND & BUILDING)

REPORT ON VALUATION

PART-A-BASIC DATA

Ref no : 01/Canara/Roy/GG/04-2026/ File No : CF62

Date : 15-04-2026

I) GENERAL:		
1.	Purpose of Valuation	: To ascertain the present market value of the property – land & building
2a.	Date of Inspection	: 13-04-2026
2b.	Date on which the valuation is made	: 15-04-2026
3.	Name of the reported owner with present address and phone number Name of the owner(s) and his/their addresses(es) with Phone No.(details of share of each owner in case of joint ownership)	: Mr.M.Rajaperumal, S/o.Mr.Mariappan Mobile No : 85082 09848
4.	Documents produced for perusal	
i)	Photocopy of the Partition deed	: Document No: 1779/2013, Dated : 20-06-2023, Registrar's Office : Chinnamanur.
ii)	Photocopy of the Approved plan	: By The President, Chinnaovalapuram Panchayat Office, Approval no : 02/2021-2022, Dated : 16-09-2021 to 15-09-2022.
iii)	Photocopy of Legal Opinion is given by	: Adv.M.Muruga Dhinakaran., M.B.A.,B.L., Dated : 22-09-2021.
iv)	Photocopy of Old Valuation Report is given by	: Er.R.Ramesh Babu, B.E., M.I.E., F.I.V, M.I.S.T.E., PGD(V), Dated : 29-09-2021.
5.	Brief description of the property taken for valuation(Including lease hold / freehold etc)	: The property is a Residential Building It is free hold property.
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 and branch, if known	: Canara bank, Royappanpatti Branch

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H SAHUL HAMEED
Date: 2026.04.15
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◀ Preparation of Plan, Estimate, Valuation and Structural Stability (Soundness) Certificates - **CLASS -1A** ▶

Theni Off : Jeya Maruthi Towers, 627-F, Periyakulam Road, ICICI Bank Upstairs, Theni - 625 531
Aundipatti Off : 2-279/18, "Mihrab Mariyam" Madurai-Theni Main Road, Aundipatti - 625 512, Theni (Dt)

II) DESCRIPTION OF THE PROPERTY																								
1a.	Postal address of the property with pin code	:	Natham Survey No : 13/1, Old Ward No : 4 & 1, New Ward No : 1, Old Door No : 20A, New Door No : 173, North Street, Chinnaovalapuram Village, Chinnaovalapuram Panchayat, Uthamapalayam Taluk, Theni District																					
2.	City / Town	:	Chinnaovalapuram Town																					
	Residential Area	:	Yes																					
	Commercial Area	:	---																					
	Industrial Area	:	---																					
3.	Classification of the area																							
	High / Middle / Poor	:	Middle Class Area																					
	Urban / Semi Urban / Rural	:	Rural																					
4.	Coming under Corporation limit / Village Panchayat / Municipality	:	Chinnaovalapuram Panchayat																					
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.	Incase it is an agricultural land, any Conversion to house site plots is Contemplated?	:	No																					
7.	Location of the property																							
a)	Natham Survey No	:	13/1																					
b)	Old Door No	:	20A																					
c)	New Door No	:	173																					
d)	Old Ward No	:	4 & 1																					
e)	Present Ward No	:	1																					
f)	Village	:	Chinnaovalapuram Village																					
g)	Taluk	:	Uthamapalayam Taluk																					
h)	District	:	Theni District																					
8.	Boundaries of the property	:	<table border="1"> <thead> <tr> <th colspan="2">As Per Legal Opinion</th> <th>As per Legal Opinion</th> </tr> <tr> <th colspan="2">(A)</th> <th>(B)</th> </tr> <tr> <th colspan="2">Item No : 1</th> <th>Item No : 2</th> </tr> </thead> <tbody> <tr> <td>North</td> <td>: Below Mentioned 2nd Property</td> <td>Street</td> </tr> <tr> <td>South</td> <td>: Main Road</td> <td>Above Mentioned 1st Property</td> </tr> <tr> <td>East</td> <td>: South to North Street</td> <td>Street</td> </tr> <tr> <td>West</td> <td>: House of Chinnasamy</td> <td>House of Chinnasamy</td> </tr> </tbody> </table>	As Per Legal Opinion		As per Legal Opinion	(A)		(B)	Item No : 1		Item No : 2	North	: Below Mentioned 2nd Property	Street	South	: Main Road	Above Mentioned 1st Property	East	: South to North Street	Street	West	: House of Chinnasamy	House of Chinnasamy
As Per Legal Opinion		As per Legal Opinion																						
(A)		(B)																						
Item No : 1		Item No : 2																						
North	: Below Mentioned 2nd Property	Street																						
South	: Main Road	Above Mentioned 1st Property																						
East	: South to North Street	Street																						
West	: House of Chinnasamy	House of Chinnasamy																						



		As per Actual
North	:	Road
South	:	Street
East	:	Street
West	:	House
9. Latitude, Longitude and Coordinates of the site		Latitude : 9°47'14.72"N Longitude : 77°22'42.79"E

10. Property tax receipt referred	:	Receipt Referred
Assessment number	:	164
Tax amount	:	Rs.330.00/-
Receipt in the name of	:	Mr.M.Rajaperumal
Period	:	Dated : 12-03-2020 (2019- 2020)
11. Electricity service connection	:	Yes
consumer number	:	284
In the name of	:	---
Other details, if any	:	Nil
12. Property is presently occupied by	:	Owner
13. If tenanted fully		
What is the gross monthly rent?	:	----
14. If occupied by both		
By assuming the entire building is let out	:	Nil
i) What is the probable monthly rent?	:	Nil
ii) What is the advance amount?	:	Nil

III) PROCEDURE OF VALUATION	
VALUATION DETAILS	
Discussed in part B,C,D,E & F	:
1) F.S.I	:
2) Plot coverage	:
Building details:	
It is a Residential Building where the surroundings are developed as mixed area.	

PART – B -LAND			
1	Dimension of the site	As Per Legal Opinion	As per Actual
		(A)	(B)
Item No : 1			
	North	:	31'0"
	South	:	33'0"
	East	:	20'6"
	West	:	11'0"
	Extent	:	504.00 Sq ft

Item No : 2				
North	:	17'0'	17'0'	
South	:	31'0'	31'0'	
East	:	37'0"	37'0"	
West	:	39'0"	39'0"	
Extent	:	912.00 Sq ft	912.00 Sq ft	
2.	Extent of the Site (least of 1A & 1B)	:	1416.00 Sq ft	
	Size of the Plot	:	As Per Legal Opinion	As per Actual
		:	(A)	(B)
Item No : 1				
North	:	31'0"	31'0"	
South	:	33'0"	33'0"	
East	:	20'6"	20'6"	
West	:	11'0"	11'0"	
Total Extent of the Plot	:	504.00 Sq ft	504.00 Sq ft	
Item No : 2				
North	:	17'0'	17'0'	
South	:	31'0'	31'0'	
East	:	37'0"	37'0"	
West	:	39'0"	39'0"	
Extent	:	912.00 Sq ft	912.00 Sq ft	
2.	Extent of the Site (least of 1A & 1B)	:	1416.00 Sq ft	

3.	Characteristics of the site		
a.	What is the character of the locality?	:	Developed residential area
b.	What is the classification of the locality?	:	Middle class
c.	Development of Surrounding areas	:	Developed residential area
d.	Possibility of frequent flooding / sub – merging	:	Nil
e.	Feasibility to the Civic amenities like School, Hospital, Bus stop, Market etc.,	:	Nearby Bus Stop Chinnaovalapuram
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	:	Nil
j.	Is plot in town planning approved layout?	:	Nil
k.	Corner Plot or Intermittent Plot	:	Corner Plot

l.	Type of Road available at present	:	Cement Road
m.	Road Facilities are available?	:	Yes
n.	Is it land - Locked land?	:	No
o.	Water Potentiality	:	Common
p.	What is the width of the Road? Width of Road - is it below 20 ft. or more than 20ft.	:	20 Feet
q.	Underground sewerage system	:	No
r.	Is Power supply available at the site?	:	Available
s.	Advantages of the site Special remarks, if any like threat of Acquisition of land for public service purpose, Road widening or applicability of CRZ provisions etc., (Distance from sea-coast/tidal level must be incorporated)	:	Developed residential area
	Any factors which affect the marketability of the land	:	Nil
	Type of the Land	:	Residential Plot
	Accessibility	:	By Car
4.	Value on adopting GLR (GuidelineRate)		
i)	Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed) www.tnreginet.net	:	Rs. 73.00 / Sq ft
ii)	Value of land by adopting GLR		
	1416.00 Sq ft x Rs. 73.00	:	Rs. 1,03,368.00

5.	Value by adopting PMR (Prevailing Market Rate)		
1.	Prevailing market rate (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	Rs. 460.00 / Sq ft
2.	Unit rate adopted in this valuation After considering the characteristics Of the subject plot.	:	Rs. 460.00 / Sq ft
3.	Value of land by adopting PMR		
	1416.00 Sq ft x Rs. 460.00	:	Rs. 6,51,360.00



PART C – BUILDING

	TYPE OF BUILDING	:	Residential building
1.	Type of construction	:	Framed Structure Construction
2.	Quality of construction	:	I Class
3.	Appearance of the building	:	Common
4.	Maintenance/Condition of the Building	:	Exterior : Good, Interior : Good.
5.	Plinth area	:	As per IS 3861-1975
6.	Number of floors and height of each floor including basement if any	:	Double floor (Each floor @ 10'0" height.)

As per Approved plan Built up area

Floor	Year of construction (as reported / as per actual observation / as per deed)	Roof	Plinth area		
			Main portion A (in Sq ft)	Cantilevered portion B (in Sq ft)	Total (A+50% of B) (in Sq ft)
Ground Floor	2013	RCC Roof	1032.70	----	1032.70

As per Actual Built up area

Floor	Year of construction (as reported / as per actual observation / as per deed)	Roof	Plinth area		
			Main portion A (in Sq ft)	Cantilevered portion B (in Sq ft)	Total (A+50% of B) (in Sq ft)
Ground Floor	2013	RCC Roof	1032.70	----	1032.70

Note: Approval Plan area is Considered for this Valuation Purpose.

7.	Drawing approval	:	By The President, Chinnaovalapuram Panchayat Office, Approval no : 02/2021-2022, Dated : 16-09-2021 to 15-09-2022.
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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 ----%			
1.	VALUATION OF BUILDING:			
	As Per Approval Plan			
	DESCRIPTION	Ground Floor	First Floor	Second Floor
	Specification			
1	Floor finish	Plastering	---	----
2	Super structure	Brick work	---	----
3	Roof	RCC roof	---	----
4	Doors	Country wood	---	----
5	Windows	Country wood	---	----
6	Weathering course	Yes	---	----
7	Plinth area	1032.70	---	----
8	Year of construction (as reported/ as observed / as per the deed)	2013	---	----
9	Age of building	13	---	----
10	If the age is not exactly known, further life expected	47	---	----
11	Total life of the building estimated	60	---	----
12	Depreciation percentage (assuming salvage value = %)	10	---	----
13	Replacement rate of construction with the existing conditions and specifications	1800	---	----
14	Replacement value Rs.	1858860.00	---	----
15	Depreciation Value the rate of 10 % at	362477.70	---	----
16	Present value of the building Rs.	1496382.30	---	----
17	Total value of the building (GF +FF+other floors if any)	14,96,382.30		

SI No	Particulars of items	Plinth Area	Roof Height	Age of the building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
1	Ground Floor	1032.70	10'	13	1,800.00	18,58,860.00	3,62,477.70	14,96,382.30
2	Other floor, if any	----						
Total								14,96,382.30



PART D – AMENITIES & EXTRA ITEMS			As Per Approval Plan	As Per Actual
(Value after Depreciation)			(Value in Rs.)	(Value in Rs.)
1	Balcony	:	40000.00	40000.00
2	Ornamental front / Pooja Door	:	0.00	0.00
3	Sit out / Verandah with steel grills	:	0.00	0.00
4	Extra Steel / Collapsible gates	:	0.00	0.00
5	Open Staircase	:	0.00	0.00
6	Wardrobes, showcases, wooden cupboards	:	0.00	0.00
7	Glazed Tiles	:	0.00	0.00
8	Extra Sinks and bath tub	:	0.00	0.00
9	Marble / ceramic tiles flooring	:	0.00	0.00
10	Interior decorations	:	0.00	0.00
11	Architectural elevation works	:	0.00	0.00
12	False Ceiling works	:	0.00	0.00
13	Paneling works	:	0.00	0.00
14	Aluminum works	:	0.00	0.00
15	Aluminum hand rails	:	0.00	0.00
16	Separate lumber room	:	0.00	0.00
17	Separate Toilet room	:	0.00	0.00
18	Separate Water tank / Sump arrangements	:	0.00	0.00
19	Trees , Gardening	:	0.00	0.00
20	Any other	:	0.00	0.00
Total		:	40000.00	40000.00
Part – E (Services)			As Per Approval Plan	As Per Actual
(Value after Depreciation)			(Value in Rs.)	(Value in Rs.)
1	Water supply arrangements			
	Open well	:	0.00	0.00
	Deep bore	:	150000.00	150000.00
	Hand Pump	:	0.00	0.00
	Motor	:	0.00	0.00
	Corporation Tap	:	0.00	0.00
	Underground level sump	:	0.00	0.00
	Over head water tank	:	0.00	0.00
2	Drainage arrangements			
	Septic tank	:	50000.00	50000.00
	Underground Sewerage	:	0.00	0.00
3	Compound Wall Rm. @ Rs...../m2.		0.00	0.00
	Height	:	---	
	Length (in Rft)	:	----	
	Type of Construction	:	---	

4	Pavements Rm.@ Rs..../m2	:	0.00	0.00
5	Steel gate Rm.@ Rs..../m2	:	0.00	0.00
6	E.B Deposits, water deposits , drainage deposits etc.	:	10000.00	10000.00
7	Electrical fittings & others :-			
	Type of wiring	:	Concealed	
	Class of fitting (Superior / Ordinary / Poor)	:	Ordinary	
	Number of light points	:	50	
	Fan points	:	6	
	Spare plug points	:	14	
	Any other item	:	----	
8	Plumping installation :-			
	No. of Water closets and their type	:	2	
	No. of Wash basins	:	2	
	No. of Bath tubs	:	----	
	Water meters, taps etc.,	:	----	
	Any other fixtures	:	----	
9	Any other	:	----	
	Total	:	2,10,000.00	2,10,000.00



PART: F – ABSTRACT VALUE

Part	Description	Value by adopting		
		GLR (in Rs.)	PMR (in Rs.)	
			(As Per Approval Plan)	(As Per Actual)
B	Land	1,03,368.00	6,51,360.00	6,51,360.00
C	Building	14,96,382.30	14,96,382.30	14,96,382.30
D	Amenities	40000.00	40000.00	40000.00
E	Services	2,10,000.00	2,10,000.00	2,10,000.00
	Total	18,49,750.30	23,97,742.30	23,97,742.30
	Say	18,50,000.00	23,98,000.00	23,98,000.00

Factors favouring for an additional value		
1.		
2.		
Add	(+)	
Factors favouring for less value		
1.		
2.		
Less	(-)	
Present market value		23,98,000.00

ANY OTHER DETAILS :

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

As a Result of my appraisal and analysis, it is my Considered opinion that
(As Per Approval Plan)

1. The present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 23,98,000.00

(Rupees Twenty Three lakh and Ninety Eight Thousand only)

2. The book (guide line) value of the above property as of is Rs. 18,50,000.00

(Rupees Eighteen lakh and Fifty Thousand only)

3. The distress value (20% less than the Market Value) is Rs. 19,18,000.00

(Rupees Nineteen Lakh and Eighteen Thousand only)

4. The Realizable value (10% less than the Market Value) is Rs. 21,58,000.00

(Rupees Twenty One Lakh and Fifty Eight Thousand only)

Property is SARFAESI Compliant (Y/N) Yes

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HAMEED
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MOHAMEDALUINN AH SAHUL
HAMEED
Date: 2026.04.15 14:32:33 +05'30'

Signature

(Name and Official seal of the
Approved Valuer)

Er. M.Sahul Hameed, B.E., M.Sc.(Val.), MIE., FV.,
Consulting Civil & Structural Engineer
Govt. Approved Engineer For Structural Stability Class-1A
Regd. Valuer for Income Tax & Wealth Tax
Regd. Valuer for IBBI, Regd. Engineer for DTCP
Chartered Engineer, Licenced Builder, Panel Valuer
627-F, Jaya Maruthi Towers, ICICI Bank Upstairs,
Periyakulam Road, Theni-625 531. Cell: 9443397174

Place : Theni

Date : 15-04-2026

Encl:

1. Declaration from the value in (Annexure 22)
2. Model Code of conduct for valuer (Annexure 23)



PART G- CERTIFICATE

It is hereby certified in my opinion
(As Per Approval Plan)

i) The present market value of the property discussed in the report (above) by adopting prevailing market rate for land is **23,98,000.00**
Rs.

(Rupees Twenty Three lakh and Ninety Eight Thousand only)

ii) The forced sale value of the property is estimated as **19,18,000.00**
20 % less than the present market value Rs.

(Rupees Nineteen Lakh and Eighteen Thousand only)

iii) The Realizable value of the property is estimated as **21,58,000.00**
10 % less than the present market value Rs.

(Rupees Twenty One Lakh and Fifty Eight Thousand only)

2. Number of title deed(s) involved in this property is Four.
The relevant document for the subject property in the opinion of this valuer is

i)	Photocopy of the Partition deed	:	Document No: 1779/2013, Dated : 20-06-2023, Registrar's Office : Chinnamanur.
ii)	Photocopy of the Approved plan	:	By The President, Chinnaovalapuram Panchayat Office, Approval no : 02/2021-2022, Dated : 16-09-2021 to 15-09-2022.
iii)	Photocopy of Legal Opinion is given by	:	Adv.M.Muruga Dhinakaran., M.B.A.,B.L., Dated : 22-09-2021.
iv)	Photocopy of Old Valuation Report is given by	:	Er.R.Ramesh Babu, B.E., M.I.E., F.I.V, M.I.S.T.E., PGD(V), Dated : 29-09-2021.

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 of Valuation. This report is not to be referred, if the purpose is different other than mentioned in (1).

5. The property was inspected on 13-04-2026 by Er.M.Sahul Hameed in the presence of the Applicant.

6. The legal aspects were not considered in this valuation.

7. This valuation work was/ has been undertaken by the valuer based upon the request from The Branch Manager, Canara bank, Royappanpatti branch.

MOHAMEDALIJI Digitally signed by
NNAH SAHUL MOHAMEDALIUNNAH
SAHUL HAMEED
HAMEED Date: 2026.04.15 14:33:01
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(Panel valuer)

Place : Theni

Date : 15-04-2026

Note : This report contains 12 pages.

Enclosure: Site Plan, Google map, Guideline,
Photocopy of the Property.



Er. M.Sahul Hameed, B.E., M.Sc.(Val.), M.I.E., F.I.V.,
Consulting Civil & Structural Engineer
Govt. Approved Engineer For Structural Stability Class-1A
Regd. Valuer for Income Tax & Wealth Tax
Regd. Valuer for IBBI, Regd. Engineer for DTCP
Chartered Engineer, Licenced Builder, Panel Valuer
637-F, Jeya Math, 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th, 101st, 102nd, 103rd, 104th, 105th, 106th, 107th, 108th, 109th, 110th, 111th, 112th, 113th, 114th, 115th, 116th, 117th, 118th, 119th, 120th, 121st, 122nd, 123rd, 124th, 125th, 126th, 127th, 128th, 129th, 130th, 131st, 132nd, 133rd, 134th, 135th, 136th, 137th, 138th, 139th, 140th, 141st, 142nd, 143rd, 144th, 145th, 146th, 147th, 148th, 149th, 150th, 151st, 152nd, 153rd, 154th, 155th, 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Annexure-22 TO HO CIR 370/2020

FORMAT-A

DECLARATION FROM VALUERS

I hereby declare that-

The information furnished in my valuation report dated 15-04-2026 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 13-04-2026. 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.



Internal

Further, I hereby provide the following information.

SI No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Based on the Local enquiry from the Surrounding areas.
2	Purpose of valuation appointing authority	Revaluation, The Manager, Royappanpatti branch.
3	Identity of the valuer and any other experts involved in the valuation;	No other experts involved, Other than us.
4	Disclosure of valuer interest or conflict, if any;	Nothing
5	Date of appointment, valuation date and date of report;	Appointment Date :13-04-2026, Valuation Report Date :15-04-2026.
6	Inspections and/or investigations undertaken;	By Er.M.Sahul Hameed.
7	Nature and sources of the information used or relied upon;	Local Real Estate Broker.
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Land & Building Method
9	Restrictions on use of the report, if any;	Nil
10	Major factors that were taken into account during the valuation;	Road approach, Civic Amenities, Surrounding Area.
11	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.	Nothing

Date: Theni
Place: 15-04-2026

MOHAMEDALIJIN
NAH SAHUL
HAMEED

Digitally signed by
MOHAMEDALIJINNAH SAHUL
HAMEED
Date: 2026.04.15 14:33:30
+05'30'

Signature

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

Er. M.Sahul Hameed, B.E., M.Sc.(Val.), MIE., FIV.,
Consulting Civil & Structural Engineer
Govt. Approved Engineer For Structural Stability Class-1A
Regd. Valuer for Income Tax & Wealth Tax
Regd. Valuer for IBBI, Regd. Engineer for DTCP
Chartered Engineer, Licenced Builder, Panel Valuer
627-F, Jeya Maruthi Towers, ICICI Bank Upstairs,
Periyakulam Road, Theni-625 531. Cell : 9443397174



ANNEXURE – 23 TO HO CIR 370/2020
FORMAT-B
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, straight forward, and forth right in all professional relationships.
3. A valuer shall endeavour 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 :

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 generated by the valuer.
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).
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 year so 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:

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 same meaning 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 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.
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 disclosed in 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 to be 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 the registered valuer organisation discredits the profession.



Justification for Guideline value

1 Market value of the site / unit here adopted is arrived by local enquiries orally on the spot, neighborhood. After giving due weightage for merits and demerits of the property viz, size, aspect ratio, locality, road width, accessibility, availability of public transport, ambiance, neighborhood, demand supply etc, the market value is arrived. There is no documentary evidence to substantiate the prevailing market value in Parallel economy of the immovable property component. This valuation report contains Government Guideline Value as well as prevailing market value as detailed above. Thus it is in the discretion of the bank to decide upon the values.

2 Guideline value maintained by the registered department on the basis of notification under sec.47 of Indian stamp Act, is for the purpose of collection of revenue. The Guideline value can't be basis of determination of market value of the land.

Date: Theni
Place: 15-04-2026

MOHAMEDALIJ
INNAH SAHUL
HAMEED

Digitally signed by
MOHAMEDALIJINNAH
SAHUL HAMEED
Date: 2026.04.15
14:33:53 +05'30'

Signature

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

Er. M.Sahul Hameed, B.E., M.Sc.(Val.), MIE., FIV.,
Consulting Civil & Structural Engineer
Govt. Approved Engineer For Structural Stability Class-1A
Regd. Valuer for Income Tax & Wealth Tax
Regd. Valuer for IBBI, Regd. Engineer for DTCP
Chartered Engineer, Licenced Builder, Panel Valuer
627-F, Jeya Maruthi Towers, ICICI Bank Upstairs,
Periyakulam Road, Theni-625 531. Cell : 9443397174



Photograph showing the location of the Residential building property in Natham Survey No : 13/1, Old Ward No : 4 & 1, New Ward No : 1, Old Door No : 20A, New Door No : 173, North Street, Chinnaovalapuram Village, Chinnaovalapuram Panchayat, Uthamapalayam Taluk, Theni District

Applicant :- Mr.M.Rajaperumal, S/o.Mr.Mariappan



Internal

Mr. RAJAPERUMAL

Legend

- ARASUPANDIAN FARM SERVICE
- RAJAPERUMAL - 9°47'14.72"N, 77°22'42.79"E
- Suruliappan Ayurveda Treatment Centre

Internal

RAJAPERUMAL - 9°47'14.72"N, 77°22'42.79"E

Suruliappan Ayurveda Treatment Centre

ARASUPANDIAN FARM SERVICE

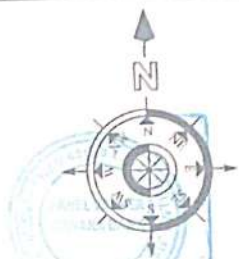
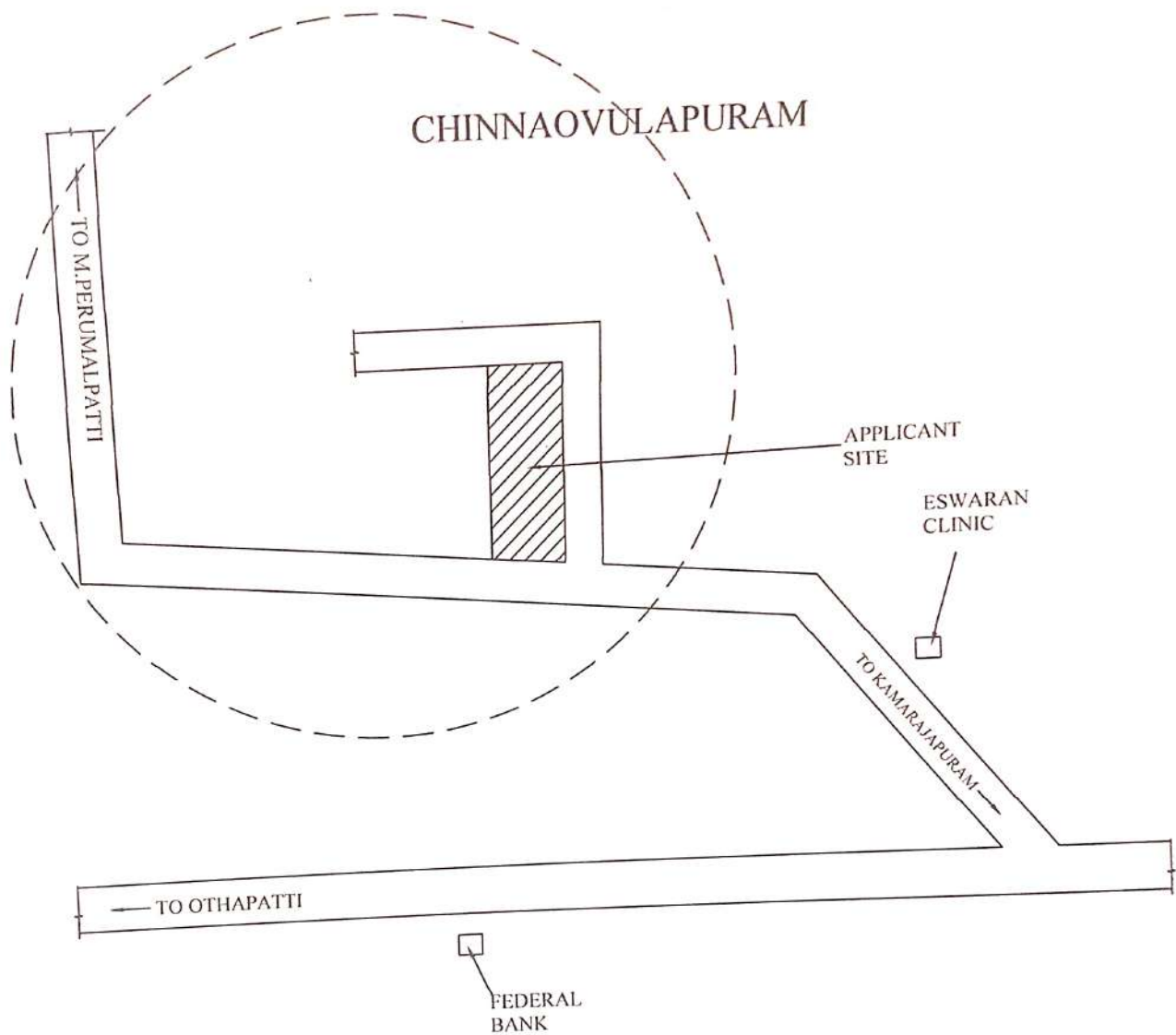
Google Earth

Image 3/20/25 1:01:05

300 m



SITE PLAN



Note : Plan not to scale.

APPLICANT NAME: Mr.M.Rajaperumal, S/o.Mr.Mariappan

Natham Survey No : 13/1, Old Ward No : 4 & 1,
New Ward No : 1, Old Door No : 20A,
New Door No : 173, North Street,
Chinnaovalapuram Village, Chinnaovalapuram Panchayat,
UnInternal Taluk, Theni District

User Registration

Sign In

The information provided Online is updated and no physical visit is required for the Services provided Online.
To go to CC Request List - Select the corresponding CC Application by clicking Radio button -> Click Print CC -> Download CC

GUIDELINE VALUE & PROPERTY VALUATION

Guideline Value relating to 218 lakhs streets and over 4.45 Crores Survey Numbers/subdivision numbers are available on this site for query. For Property Valuation, Click on the Street Name from the Street List, where the property is located.

From: 1-7-2024 To: Current Date

[To know your Zone and District Click Here](#)

View Guideline value for:

☐ Street ☒ Survey Number ☐ Composite Value

Select Criteria :

☐ Category Wise ☒ Survey Number Wise

Zone: *

Madurai

Sub Registrar Office: *

Chinnamanur

Registration Village: *

Chinnaovalapuram

Survey Number: *

13

Search

Reset

Search Criteria :

Zone:

MADURAI

Sub Registrar Office:

CHINNAMANUR

Guideline Village:

CHINNAOVALAPURAM

Revenue Village:

CHINNA OVALAPURAM

Revenue District:

THENI

Revenue Taluk:

UTHAMAPALAYAM

Below Search results are as on 15-Apr-2026 10:54 AM

22 Items found, displaying 1 to 10.
[First/Prev] 1 2 3 [Next/Last]

Sr.No.	Survey/Subdivision No.	Guideline Value (Rs) (British Value)	Guideline Value (Rs) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
1	13/1	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	01-Jul-2024	-
2	13/10	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
3	13/12	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
4	13/14	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
5	13/15	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
6	13/16	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
7	13/17	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
8	13/18	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
9	13/19	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	22-Aug-2024	-
10	13/2	73/ Square Feet	790/ Square Metre	Residential Class I Type - I	01-Jul-2024	-

Go Back To Main Menu

