



M.R. CONSTRUCTIONS

An ISO 9001 : 2008 Certified Company

GSTIN : 33AHPPM0190B2ZN

MJF Lion Er. **V.MUTHU** B.E., F.I.E., F.I.V., M.Sc., (Valuation), C.E.(I), M.I.C.A.

**Structural Engineer / Registered Civil Engineer / RERA Registered Engineer
Panel Valuer in Banks / Building Stability Engineer**

Registered Valuer, IBBI (Government of India) - Reg. No.: IBBI/RV/02/2019/12232

Chartered Engineer (India) - Reg. No.: M-136315/2

Approved Valuer (I.O.V.) - Reg. No.: F-11281

Wealth Tax Valuer, Government of India (I.T.) - Reg. No.: 07/2004-05

District Panel Engineer : Sivaganga, Madurai, Ramnathapuram, Pudukottai District
for issue of Building Stability Certificate

Plan, Estimate, Layout, Structural Design, Constructions, Valuation Reports, Consulting, Supervision Work & Vasthu

Panel Engineer / Valuer : State Bank of India, Indian Bank, Canara Bank, Punjab National Bank, Union Bank of India, South Indian Bank, UCO Bank, City Union Bank, Punjab & Sind Bank, Bank of India, Can-Fin Homes, TALCO Bank, TIIC, LIC (HFL), Repco Home Finance Ltd., Indian Oil Corporation Ltd.

VALUATION OF PROPERTY (LAND & BUILDING)

REPORT ON VALUATION

Ref. No : 01/ CB/APK/2026

Date : 20.07.2026

PART A – BASIC DATA

I. GENERAL :

1.	Purpose of valuation	:	For the Purpose of Security to the SARFASI Valuation, Canara Bank, Aruppukottai Branch, Virudhunagar District.
2.	a. Date of Valuation b. Date of Inspection	: :	20.07.2026 16.07.2026
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.	:	1) Thiru.B.Marimuthu, 2) Smt.M.Subbulakshmi, Residing at Plot No.264, Anna Nagar 2nd Street, Aruppukottai Town, Virudhunagar District, Tamilnadu.
4.	List of Documents Produced for Perusal : i) Copy of Registered Sale Deed No.2884/2018, in favor of Thiru. B.Marimuthu & Smt. M.Subbulakshmi, Dated - 25.06.2018, S.R.O. @ Aruppukottai. ii) Copy of Plan Approval No.227/2019/F1, issued by the Commissioner, Aruppukottai Municipality, Dated - 07.08.2019. iii) Copy of Legal Opinion issued by the Advocate, Thiru. Thangavadivel, Dated - 21.08.2019. iv) Copy of E.C. Downloaded from the Net.		
5.	Brief description of the Property taken for valuation (Including Lease hold/free hold etc)	:	In this site R.C.C. Roof Residential Building Ground Floor & First Floor is Available. (Free Hold)
6.	Scope of Valuation	:	To Obtain Present Market Value of the Property SARFAESI Valuation
7.	If this Report is to be used for any Bank Purpose, State the Name of the Bank and Branch	:	Canara Bank, Aruppukottai Branch, Virudhunagar District.

To reach MR



To know about MR



25, Ever Green Complex, College Road, KARAIKUDI - 630 002.

04565 - 358561 94432 26127, 63798 91035 www.mrassociates.in

@ valuermuthu@gmail.com / mrconstructions@gmail.com



II. DESCRIPTION OF THE PROPERTY

1.	Postal Address of the Property with Pin code	:	Located at Plot No.264, Old Sy.No.351/4 & 352/4, T.S.No.10/2 & 9/4, Ward No.G, Municipal Ward No.36, Block No.16, Anna Nagar 2nd Street, Aruppukottai Municipal Town, Virudhunagar District, Tamilnadu.
2.	City /Town	:	Aruppukottai
	Residential Area	:	Yes
	Commercial Area	:	-----
	Industrial Area	:	-----
3.	Classification of the Area	:	High / Middle / Poor / Urban / Semi Urban / Rural.
4.	Coming under Corporation Limit / Village Panchayat / Municipality	:	Aruppukottai Municipality Limit.
5.	Whether Covered Under Any State / Central Govt. Enactments (e.g. Urban Land Ceiling Act) or Notified Under Agency Area / Scheduled area / Cantonment Area	:	No
6.	In Case it is an Agriculture Land, any Conversion to House Site Plots is Completed	:	No
7.	Location of the Property Plot No. / Nagar / Survey No. S.F. No. / T.S No. / R.S. No. Village / Block Taluk / Ward Mandal / District / Municipality Corporation	:	Plot No.264, Old Sy.No.351/4 & 352/4, T.S.No.10/2 & 9/4, Block No.16, Anna Nagar 2nd Street, Ward No.G, Municipal Ward No.36, Aruppukottai Municipal Town, Virudhunagar District, Tamilnadu.
8.	Boundaries of the Property North South East West	:	Plot No.265, Plot No.263, 23'0" wide North - South Road, A.Samsammal Vagaiyara Property,
	Total Extent of the Land	:	800.00 Sq.Ft. / 1.83 Cent.



9.	Latitude, Longitude and Coordinates of the Site	:	9°29'55.8"N 78°06'01.5"E
10.	Property(House) Tax Receipt Referred Assessment Number Tax Amount Receipt in the Name	: : :	----- Rs. -----/- Thiru.B.Marimuthu & Smt.M.Subbulakshmi
11.	Electricity Service Connection Consumer Number In the Name of	: :	Available ----- Thiru.B.Marimuthu & Smt.M.Subbulakshmi
12.	Property is Presently Occupied by	:	Owner / Tenants / Both / Vacant
13.	If Tenanted Fully, what is the Gross Monthly Rent?	:	Rs. -----/-
14.	If Occupied by Both By Assuming Entire Buildings Let Out, (i) What is the Probable Monthly Rent (ii) What is the Advance Amount	: : :	Rs. -----/- Rs. -----/-

III. PROCEDURE OF VALUATION : (As Per Actual at Site)

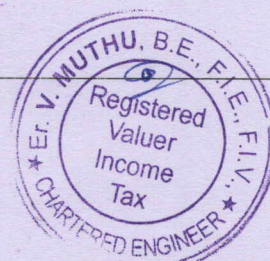
	Lunation Details	:	Discussed in Part B, C, D, E & F,
1.	F.S.I. - 0.79	2.	Plot Coverage - 79%

PART B - LAND

1.	Dimension of the Site	:	A (As Per Title Deed)	B (Actual)
	North	:	40'0"	40'0"
	South	:	40'0"	40'0"
	East	:	20'0"	20'0"
	West	:	20'0"	20'0"
	Area of the Property	:	800.00 Sq.Ft. / 1.83 Cent.	
2.	Size of the Plot	:	Rectangle	
	North & South	:	40'0" & 40'0"	
	East & West	:	20'0" & 20'0"	
	Extent of the Plot	:	800.00 Sq.Ft. / 1.83 Cent.	
3.	Characteristics of the Site	:	Residential Class II Type - III	



* What is the Character of the Locality?	:	Semi Urban Area
* What is the Classification of the Locality?	:	Developing Residential Area
* Development of Surrounding areas	:	No
*Possibility of Frequent Flooding / Sub Merging	:	Available Nearby
*Feasibility to the Civic Amenities Like School, Hospital, Bus Stop, Market etc.,	:	Leveled
*Level of Land with Topographical Conditions	:	Rectangle
*Shape of Land	:	Residential Use
*Type of Use to Which it can be Put	:	No
*Any Usage Restriction is Plot in Town Planning Approved Layout?	:	Intermittent Plot
*Corner Plot or Intermittent Plot?	:	Yes
*Type of Road Available at Present	:	B.T. Road
* Road Facilities are Available?	:	Yes, Available
*Is it a Land – Locked Land?	:	No
*Water Potentiality	:	Yes available
*What is the Width of the Road?	:	23'0" wide Road
*Width of Road – is it below 20'0" or More than 20'0".	:	Above 20'0" wide Road
*Underground Sewerage System is Available at the Site?	:	No
Advantages of the Site	:	600 M from Aruppukottai Municipality Office.
*Special Remarks, if any, Like Threat of Acquisition of Land for Public Service Purposes, Road Widening or Applicability of CRZ Provisions etc (Distance from Sea-Cost / Tidal Level Must be incorporated)	:	N.A.
*Any Factors which Affect the Marketability of the Land?	:	No
*Type of the Land?	:	Residential Class II Type - III
	:	By Road



	*Accessibility		
5.	Value on Adopting GLR (Guide Line Rate) i) Guideline Rate as Obtained from the Register's Office ii) Value of Land by adopting GLV	:	Rs. 600/- Per Sq.Ft. 800.00 Sq.Ft. / 1.83 Cent. x Rs. 600/- Per Sq.Ft. Rs. 4, 80,000/-
6.	Value by Adopting PMR (Prevailing Market Rate) Prevailing Market Rate Unit Rate Adopted (800.00 Sq.Ft. / 1.83 Cent. x Rs. 900/- Per Sq.Ft.)	:	Rs. 800/- to Rs. 1000/- Per Sq.Ft. Rs. 900/- Per Sq.Ft. Rs. 7, 20,000/-

PART C – BUILDING

1.	Type of Building		Residential / Commercial / Industrial
2.	Type of Constructions	:	Load Bearing/ RCC/ Steel framed / Framed Structure.
3.	Quality of Construction	:	Superior/ I Class / II Class
4.	Appearance of Building	:	Common / Attractive / Aesthetic
5.	Maintenance / Condition of the Building	:	Exterior : New One / Excellent / Good / Normal / Average / Poor Interior : Excellent / Good / Normal /Average / Poor
6.	Plinth Area	:	As Per IS 3861 – 1975
7.	Number of Floors and Height of Each Floor including Basement, if any	:	2'6" + 10'0" + 10'0" + 3'0" = 25'6" (Basement + G.F. + F.F. + Parapet wall Height)



Building Details :

Floor	Year of Construction (as Reported / as Per Actual Observation / as Per Deed)	Roof	Plinth Area		Total Area A + 75% of B (Sq.Ft.)
			Main Portion A (Sq.Ft.)	Portico Portion B (Sq.Ft.)	
Ground Floor	2020	R.C.C.	633.25	-----	633.25
First Floor	Building Incomplete	R.C.C.	633.25	-----	633.25
Total					1266.50

7. Drawing Approval:

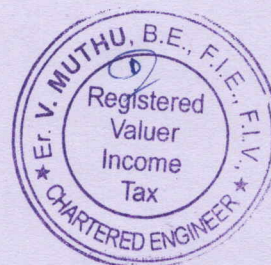
- Approved Map / Plan issuing Authority – **Building Plan Approval Available.**
- Whether Genuineness or Authentic of Approved Map / Plan are verified? **Yes**
- Any Other Comments by our Empanelled Valuers on Authentic of Approved Plan?
No

- 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 15%



VALUATION OF BUILDING : (As Per Actual Constructed at Site)**SPECIFICATIONS:**

Description	Ground Floor***	First Floor
Foundation	Framed Structure	Building Incomplete
Floor Finishing	Cement Floor	-----
Superstructure	Brick Work	-----
Roof	R.C.C. Roof	-----
Doors	Country wood	-----
Windows	Country wood	-----
Weathering Course	-----	-----
Plinth Area	633.25 Sq.Ft.	633.25 Sq.Ft.
Year of Construction (as Reported / as Observed / as Per Deed)	2020	Building Incomplete
Age of the Building	6 Years	
If the Age is Exactly Known, Further Life Expected	54 Years	Building Incomplete
Total Life of the Building Estimated	60 Years	Building Incomplete
Depreciation Percentage (assuming Salvage Value = 1.66%)	10%	-----
Replacement rate of Construction with the Existing Conditions and Specifications	Rs. 1500/-	Rs. 1000/-
Replacement value	Rs. 9, 49,875/-	Rs. 6, 33,250/-
Depreciation Value at the Rate of 1.66%	Rs. 94,987/-	-----
Present Value of the Building	Rs. 8, 54,888/-	Rs. 6, 33,250/-
Total Value of the Building	Rs. 14, 88,138/- Say Rounded to Rs. 14, 88,000/-	



PART D – AMENITIES & EXTRA ITEMS

(Value after Depreciation)

1.	Portico	:	Rs. ----/-
2.	Ornamental Front / Pooja Door	:	Rs. ----/-
3.	Sit out / Verandah with Steel Grills	:	Rs. ----/-
4.	Extra Steel / Collapsible Gates	:	Rs. ----/-
5.	Value for Staircase	:	Rs. 50,000/-
6.	Wardrobes, Showcases, Wooden Cupboards & Modular Kitchen	:	Rs. ----/-
7.	Vitrified & Ceramic Difference Tiles	:	Rs. ----/-
8.	Extra sinks and Bath Tub	:	Rs. ----/-
9.	Interior Decorations (POP, Wall putty work & Cornice works)	:	Rs. ----/-
10.	Architectural Elevation & Pergola Design Works	:	Rs. ----/-
11.	Toilet Block	:	Rs. ----/-
12.	Paneling Work	:	Rs. ----/-
13.	G.I. Sheet Shed	:	Rs. ----/-
14.	Aluminium Handrails	:	Rs. ----/-
15.	Separate Toilet Room	:	Rs. ----/-
16.	Separate Water Tank / Sump	:	Rs. 20,000/-
17.	Value for Trees and Garden	:	Rs. ----/-
	Total	:	Rs. 70,000/-



PART E – SERVICES (Value after Depreciation)

1.	Water Supply Arrangements		
	Open Well	:	Rs. ----/-
	Deep Bore well	:	Rs. 75,000/-
	Hand Pump	:	Rs. ----/-
	Motor	:	Rs. 25,000/-
	Corporation Tap	:	Rs. ----/-
	Underground Level Sump	:	Rs. ----/-
	Overhead PVC Water Tank 2 Nos.	:	Rs. ----/-
2.	Drainage Arrangements		
	Septic Tank	:	Rs. ----/-
	Underground Sewerage	:	Rs. ----/-
3.	Compound Wall with Gate	:	Rs. ----/-
	Height	:	-----
	Length	:	-----
	Type of Construction	:	Brick work with Plastering
4.	Cement Pavements	:	Rs. ----/-
5.	V.I.P. Steel Gate	:	Rs. ----/-
6.	E.B. Deposits, Water Deposits, Drainage Deposits etc.	:	Rs. 10,000/-
7.	Electrical Fitting & Others	:	Rs. 15,000/- (All items are inclusive)
	Type of Wiring	:	Rs. ----/-
	Class of Fittings(Superior/Ordinary/ Poor)	:	Rs. ----/-
	Number of Light Points	:	Rs. ----/-
	Fan Points	:	Rs. ----/-
	Spare Plug Points	:	Rs. ----/-
	Any Other items	:	Rs. ----/-
8.	Plumbing Installation	:	Rs. 10,000/- (All items are inclusive)
	No. of Water Closets and their Type	:	Rs. ----/-
	No. of Wash Basins.	:	Rs. ----/-
	No. of Bath Tubs	:	Rs. ----/-
	Water Meter, Taps etc	:	Rs. ----/-
	Any other Fixtures	:	Rs. ----/-
9.	Teakwood and Tiles Difference Cost	:	Rs. ----/-
Total		:	Rs. 1, 35,000/-



PART F – ABSTRACT VALUE
(As Per Actual at Site)

Part	Description	Value of Adopting			
		GLR	Rs.	PMR	Rs.
B	Land (GLV)	Rs.	4, 80,000/-	Rs.	7, 20,000/-
C	Building	Rs.	14, 88,000/-	Rs.	14, 88,000/-
D	Amenities	Rs.	70,000/-	Rs.	70,000/-
E	Services	Rs.	1, 35,000/-	Rs.	1, 35,000/-
Total Amount Say		Rs.	21, 73,000/-	Rs.	24, 13,000/-
Factors Favoring for an additional Value				N.A.	
1.					
2.					
Add					
Factors Favoring for Less Value (+)				N.A.	
1.					
2.					
Less (-)				Rs.	
Present Market Value Say Rounded to				Rs.	24, 13,000/-

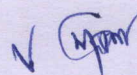
ANY OTHER DETAILS:

As a Result of my Appraisal and Analysis, it is my Considered Opinion that the Present Fair Market Value of the Above Property in the Prevailing Condition with Aforesaid Fair Market Value of the above property in the Prevailing Condition with Aforesaid Specifications is **(FMV) Rs. 24, 13,000/- (Rupees Twenty Four Lakh and Thirteen Thousand Only)**. The **Realizable Sale Value (RSV) Rs. 21, 71,700/- (90%) (Rupees Twenty One Lakh Seventy One Thousand and Seven Hundred Only)**. and The **Forced Sale Value (FSV) Rs. 20, 51,050/- (85%) (Rupees Twenty Lakh Fifty One Thousand and Fifty Only)**. The Book Value of the **(GLV) (Land Value Only)** above Property as of is **Rs. 4, 80,000/- (Rupees Four Lakh and Eighty Thousand Only)**.

Place : Karaikudi

Date : 20.07.2026




Signature

(Name and Official of the Approved Valuer)

Ln.Er. V. MUTHU, B.E., F.I.E., F.I.V., M.Sc (Valuation),
Registered Valuer, (I.T.) Reg. No: 07 / 2004-05 (Wealth Tax) / IBBI
Chartered Engineer, Structural Engineer
Karaikudi Corporation Registered Engineer Grade-I
D.T.C.P & Collectorate Panel Engineer
M.R. CONSTRUCTIONS
No: 25, " Ever Green Complex ", College Road,
Karaikudi - 2, Sivagangai District.
Cell:94432 26127, 6379891035

PART G – CERTIFICATE

(As Per Actual at Site)

- ❖ It is hereby Certified that in my Opinion The Present Market Value of the Property Discussed in the Report (above) by adopting **Prevailing Market Rate** for Land and Building is **Rs. 24, 13,000/- (Rupees Twenty Four Lakh and Thirteen Thousand Only)**.
- ❖ **The Realizable Sale Value (RSV) Rs. 21, 71,700/- (90%) (Rupees Twenty One Lakh Seventy One Thousand and Seven Hundred Only).**
- ❖ **The Forced Sale Value (FSV) Rs. 20, 51,050/- (85%) (Rupees Twenty Lakh Fifty One Thousand and Fifty Only).**
- ❖ Number of Title Deed So Involved in this Property is One. The Relevant Document for the Subject Property in the Opinion of this Valuer is the Settlement Deed With Registration Number **2884/2018, Dated – 25.06.2018, Registered** in the name of **Thiru. B.Marimuthu & Smt. M.Subbulakshmi**, at Registrar's Office Aruppukottai.
- ❖ 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 Verify the extent of Land shown in this Valuation Report with Respect to the Latest Legal Opinion.
- ❖ Value Varies with the Purpose and Date of Valuation. This Report is not to be referred if the Purpose is different other than Mentioned in I (1).
- ❖ The Property was inspected on 16.07.2026. In the Presence of **Thiru. B.Marimuthu**.
- ❖ The Legal Aspects Were Not Considered in this Valuation.
- ❖ This Valuation Work was / has been undertaken by the Valuer based Upon the Request from The Manager, Canara Bank, Aruppukottai Branch, Virudhunagar District, Tamilnadu.

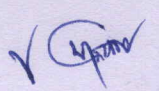
Place: Karaikudi

Date: 20.07.2026

Note: This Report Contains 18 Pages.

Enclosures:

- Key Plan Showing the Location of Property
- Site Plan With Boundaries
- Photograph of Owner / Representative with Property in Background
- Screen Shot of Longitude / Latitude and Co-Ordinates of Property Using GPS / Various Apps / Internet Sites.


Ln.Er. V. MUTHU, B.E., F.I.E., F.I.V., M.Sc (Valuation),
Registered Valuer, (I.T.) Reg. No: 07 / 2004-05 (Wealth Tax) / IBBI
(Panel Valuer)
Chartered Engineer
Karaikudi Corporation Registered Engineer Grade-I
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Cell:94432 26127, 6379891035



ANNEXURE - 22
FORMAT - A
DECLARATION FROM VALUERS

I hereby declare that,

Er. V.Muthu, B.E, M.I.E., F.I.V. 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 becomes 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 20.07.2026 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 16.07.2026 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 convinced 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
- 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" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable
- 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. I am registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
- w. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.



y. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

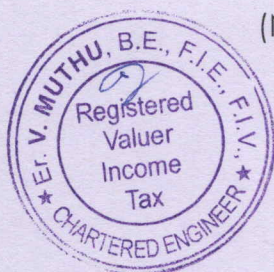
z. Further, I hereby provide the following information.

S.No.	Particulars	Valuer Comment
1)	Background information of the asset being valued	This Property is Located at Developing Residential Area
2)	Purpose of valuation and appointing authority	To assess the Present Market Value
3)	Identity of the valuer and any other experts involved in the valuation	-No-
4)	Disclosure of valuer interest or conflict, if any	-No-
5)	Date of appointment, valuation date and date Of report	16.07.2026 & 20.07.2026
6)	Inspections and/or investigations undertaken	Request from The Manager, Canara Bank, Aruppukottai Branch, Virudhunagar District.
7)	Nature and sources of information used or relied upon	By Local Enquiry
8)	Procedures adopted in carrying out the Valuation and valuation standards followed	By Comparable Sale Instance.
9)	Restrictions on user of report, if any;	No
10)	Major factors that were taken into account During the valuation	-Nil-
11)	Major factors that were not taken into account During 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.	-Nil-

Place : Karaikudi
Date : 20.07.2026


Signature

(Name of the approved valuer & Seal of the Firm/Company)



Ln. Er. V. MUTHU, B.E., F.I.E., F.I.V., M.Sc (Valuation),
Registered Valuer, (I.T.) Reg. No: 07 / 2004-05 (Wealth Tax) / IBBI
Chartered Engineer, Structural Engineer
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Cell: 94432 26127, 6379891035

MODEL CODE OF CONDUCT FOR VALUERS
{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and 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:

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

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 clients 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, 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

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. 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.

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.

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).

26. 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:

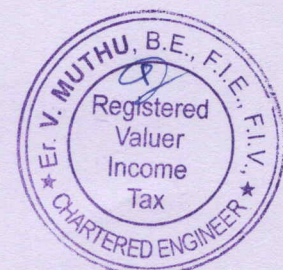
27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. 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:

29. 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.

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

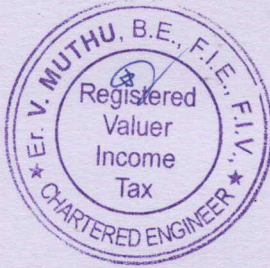


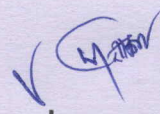
Miscellaneous

31. 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.
32. A valuer shall follow this code as amended or revised from time to time.

Date : 20.07.2026

Place : Karaikudi




Signature

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

Ln.Er. V. MUTHU, B.E., F.I.E., F.I.V., M.Sc (Valuation),
Registered Valuer, (I.T.) Reg. No: 07 / 2004-05 (Wealth Tax) / IBBI
Chartered Engineer, Structural Engineer
Karaikudi Corporation Registered Engineer Grade-I
D.T.C.P & Collectorate Panel Engineer
M.R. CONSTRUCTIONS
No: 25, " Ever Green Complex ", College Road,
Karaikudi - 2, Sivagangai District.
Cell: 94432 26127, 6379891035



M.R. CONSTRUCTIONS

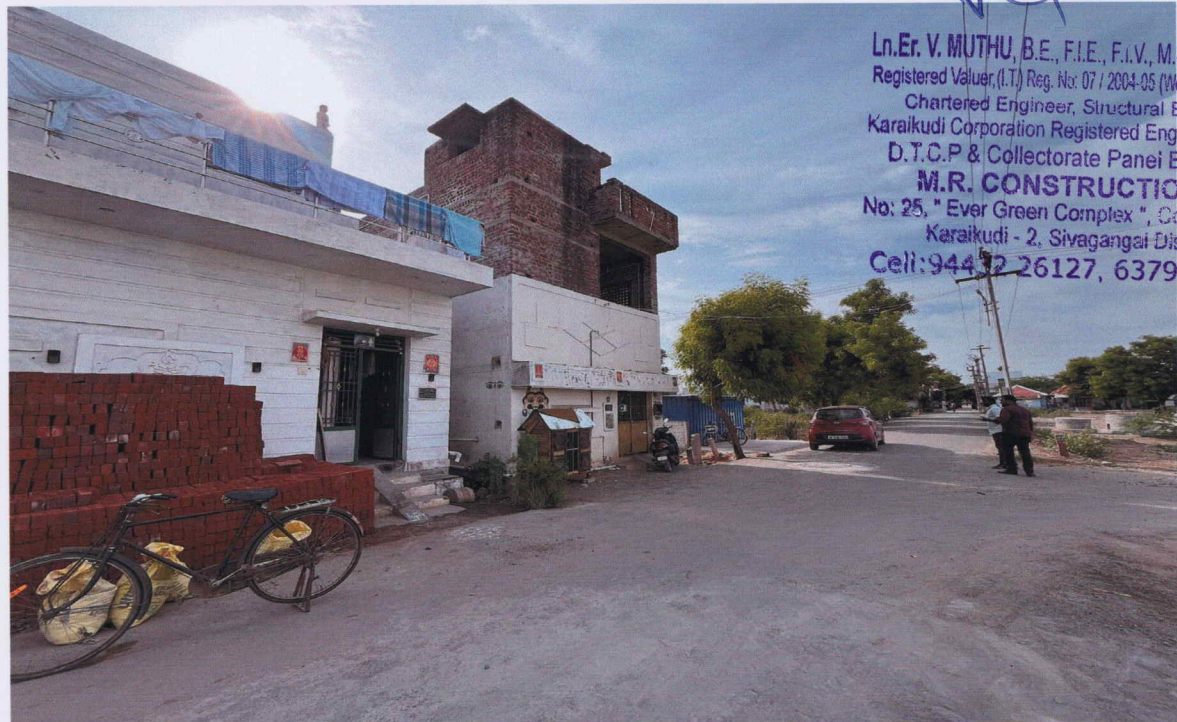
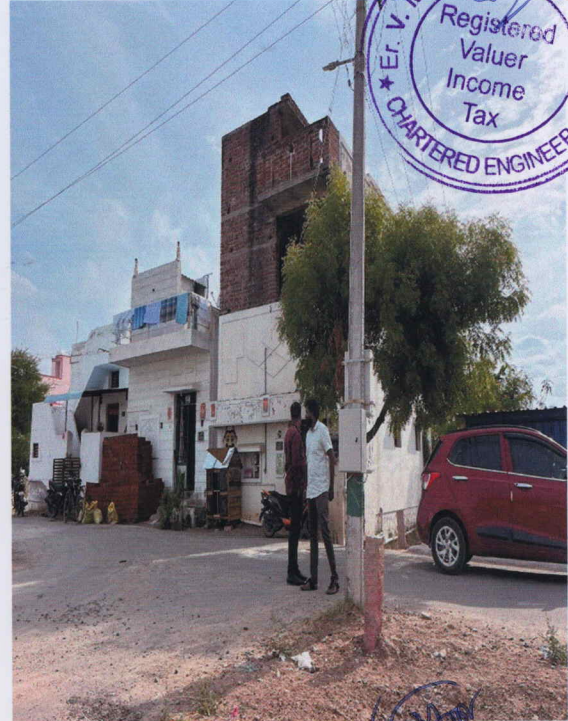
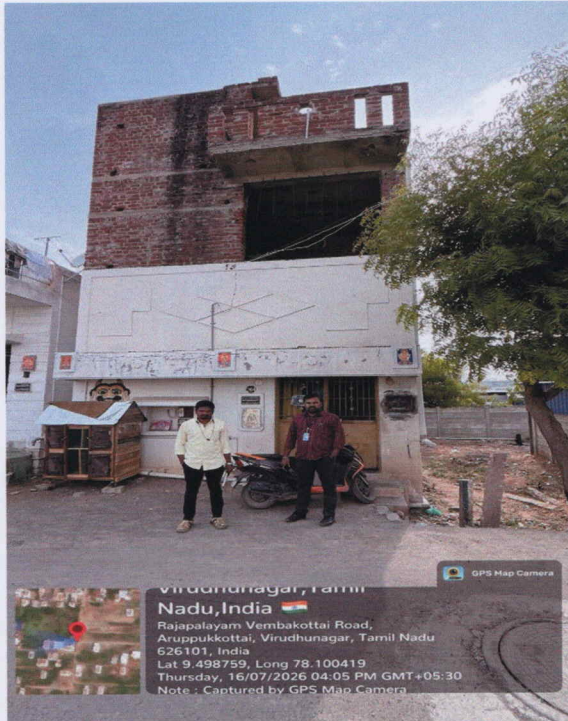
An ISO 9001 : 2008 Certified Company
GSTIN : 33AHPPM0190B2ZN

MJF Lion Er. **V.MUTHU** B.E., M.I.E., F.I.V., M.Sc., (Valuation), C.E.(I.), M.I.C.A.,
Structural Engineer / Registered Civil Engineer / RERA Registered Engineer
Panel Valuer in Banks
Registered Valuer, IBBI (Government of India) - Reg. No.: IBBI/RV/02/2019/12232
Chartered Engineer (India) - Reg. No.: M-136315/2
Approved Valuer (I.O.V.) - Reg. No.: F-11281
Wealth Tax Valuer, Government of India (I.T.) - Reg. No.: 07/2004-05
District Panel Engineer, Class 1A, Sivaganga District for issue of Building Stability Certificate

Plan, Estimate, Layout, Structural Design, Constructions, Valuation Reports, Consulting, Supervision Work & Vasthu

Panel Engineer / Valuer : State Bank of India, Canara Bank (SARFAESI), Indian Bank, Axis Bank Ltd., South Indian Bank, TAICO Bank, TICC
Punjab & Sind Bank, LIC (HFL), Repco Home Finance Ltd., Punjab National Bank, Bank of India (SARFAESI), Indian Oil Corporation Ltd.,

Property Photo



H.O : # 25, Ever Green Complex, College Road, KARAIKUDI - 630 002. ☎ 04565 - 226127 📠 94432 26127, 63798 91035

✉ valuemuthu@gmail.com / mrconstructions@gmail.com 🌐 www.mrassociate.in

Internal

**GOVERNMENT OF TAMILNADU
REGISTRATION DEPARTMENT**

**தமிழ்நாடு அரசு
பதிவுத்துறை**

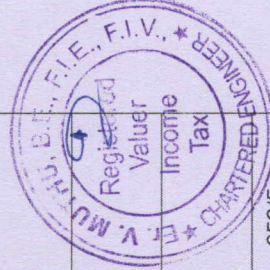


**Certificate of Encumbrance on Property
சொத்து தொடர்பான வில்லங்கச் சான்று**

S.R.O /சா.ப.அ. Aruppukkottai	Date / நாள்: 20-Jul-2026
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Document No.& Year/ஆவண எண் மற்றும் ஆண்டு: 2884/2018

Sr. No./வ. எண்	Document No.& Year/ ஆவண எண் மற்றும் ஆண்டு	Date of Execution & Date of Presentation & Date of Registration/எழுதிக்கொ டுத்த நாள் & தாக்கல் நாள் & பதிவு நாள்	Nature/தன்மை	Name of Executant(s)/ எழுதிக்கொடுத்தவர்/பெயர்(கள்)	Name of Claimant(s)/ எழுதி வாங்கியவர் பெயர்(கள்)	Vol.No & Page. No/ தொகுதி எண் மற்றும் பக்க எண்
1	2884/2018	25-Jun-2018 25-Jun-2018 25-Jun-2018	Sale deed	1. மு மாணிக்கவாசகம்	1. பா.மாரிமுத்து 2. மா.சுப்புலட்சுமி	-
Consideration Value/கைமாற்றுத் தொகை: ரூ. 3,20,000/-		Market Value/சந்தை மதிப்பு: ரூ. 3,21,806/-		PR Number/முந்தைய ஆவண எண்: 4645/2011		
Schedule A Details:						
Property Type/சொத்தின் வகைப்பாடு: Plot						
Village & Street/கிராமம் மற்றும் தெரு: Aruppukkottai Town Ward, Anna Nagar 2nd Street- Ward 36						
Property Extent/சொத்தின் விஸ்தீர்மை: 800.0 SQUARE FEET						
Survey No./புல எண் : 349/1, 350/1, 351/4, 351/5, 352/1, 352/2, 352/4, 352/5, 355/2, 355/3						
Plot No./மனை எண் : 264						
Schedule Remarks/சொத்து விவரம் தொடர்பான குறிப்புரை: விருதுநகர் பதிவு மாவட்டம் அருப்புக்கோட்டை துணைப்பதிவு அலுவலகம் அருப்புக்கோட்டை டவுன் சேகரம் அருப்புக்கோட்டை கிராமம் நகராட்சி வார்டு.36 அண்ணா நகர் 2வது தெருவில்- பட்டா எண்.661க்கு சர்வே எண்.351/5 (முன்னூற்றி ஐம்பத்தி ஒன்று/ஐந்து)க்கு புஞ்சை ஏக்கர் 0.53ம் மற்றும் லைட் பட்டா எண். சர்வே எண்.352/4 (முன்னூற்றி ஐம்பத்தி இரண்டு நான்குக்கு புஞ்சை ஏக்கர் 0.73ம் மற்றும் பட்டா எண்.625க்கு சர்வே எண்.352/2						



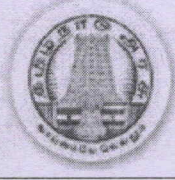
(முன்னூற்றி ஐம்பத்தி இரண்டு இரண்டுக்கு புஞ்சை ஏக்கர் 1.38 செண்டும் மற்றும் லை பட்டா எண்ணுக்கு சர்வே எண்.355/2 (முன்னூற்றி ஐம்பத்தி ஐந்துஇரண்டு) ஏக்கர் 0.17ம் மற்றும் லை பட்டா எண்ணுக்கு சர்வே எண்.355/3 (முன்னூற்றி ஐம்பத்தி ஐந்து/முன்னூறுக்கு புஞ்சை ஏக்கர் 0.25ம் மற்றும் லை பட்டா எண்ணுக்கு சர்வே எண்.352/1(முன்னூற்றி ஐம்பத்தி இரண்டு/ஒன்றுக்கு புஞ்சை ஏக்கர் 1.96ல் மையம் செண்டு 0.26.1/2ம் மற்றும் பட்டாஎண்.58 பார்ட்டுக்கு சர்வே எண்.349/1 (முன்னூற்றி நூற்பத்தி ஒன்பது/ ஒன்றுக்கு புஞ்சை ஏக்கர் 1.15ம் மற்றும் லை பட்டா எண்ணுக்கு சர்வே எண்.350/1 (முன்னூற்றி ஐம்பது/ஒன்றுக்கு புஞ்சை ஏக்கர் 0.56ம் மற்றும் லை பட்டா எண்ணுக்கு சர்வே எண்.351/4 (முன்னூற்றி ஐம்பத்தி ஒன்றுநான்கு) க்கு புஞ்சை ஏக்கர் 2.17ம் மற்றும் லை பட்டா எண்ணுக்கு சர்வே எண்.352/5 (முன்னூற்றி ஐம்பத்தி இரண்டு/ஐந்துக்கு புஞ்சை ஏக்கர் 0.53ம் ஆக மொத்தம் புஞ்சை ஏக்கர் 7.73.1/2 செண்டில் மேல்புறம் புஞ்சை ஏக்கர் 5.50 செண்டில் வடபுறத்தில் கீழ்புறம் 2699.1/4 சதுரடிக்கு 250.86 சதுர மீட்டரில் தென்புறம் 800 சதுரடிக்கு 74.32 சதுர மீட்டருக்கு நான்குமால் விபரம்:- A. செல்வம் கிரையம் பெற்றுள்ள 265ம் நம்பர் பிளாட்டுக்கும் (தெற்கு) குஞ்சரம் கிரையம் பெற்றுள்ள 263ம் நம்பர் பிளாட்டுக்கும் (வடக்கு) 23 அடி அகலமுள்ள தென்வடலான விதிக்கும் (மேற்கு) அ.சம்சம்மாள் வகையறா இடத்திற்கும் (கிழக்கு) இதற்குள் கிழமேல் வடபுறம் அடி 40 (நாற்பது) கிழமேல் தென்புறம் அடி 40 (நாற்பது) தென்வடல் கீழ்புறம் அடி 20 (இருபது) தென்வடல் மேல்புறம் அடி 20 (இருபது) அளவுள்ள மொத்தம் 800 சதுரடிக்கு 74.32 சதுரமீட்டர் பரப்பளவு கொண்ட விவசாயத்திற்கு லாயக்கற்ற காலியிடமாகும். இது 264 (இருநூற்றி அறுபத்தி நான்கு) நம்பர் கொண்ட ஒரு பிளாட்டாகும். இது குறிப்பாக சர்வே எண்கள்.351/4 , 352/4 ஆகும். இதன் வார்டு. G. பிளாக்.16, டவுண் சர்வே எண்.10/2, 9/4 ஆகும். மேற்படி அருப்புக்கோட்டை நகராட்சி எல்லைக்குட்பட்டது.

Number of Entries/பதிவுகளின் எண்ணிக்கை: 1

Disclaimer: The details of the above property have been provided with due care and with reference to the Acts and Rules. However in case of any error or omission, the Department cannot be held responsible. The above details are of informative in nature.

குறிப்புரை: சட்டம் மற்றும் விதிகளுக்குட்பட்டு மிகுந்த கவனத்துடன் சொத்து தொடர்பான மேற்கண்ட விவரங்கள் அளிக்கப்பட்டுள்ளது எனினும் இதில் ஏதேனும் தவறுகளோ விடல்களோ இருப்பின், அதற்கு இத்துறை பொறுப்பேற்க இயலாது. மேற்கண்ட விவரங்கள் தகவலுக்காக அளிக்கப்பட்டுள்ளன





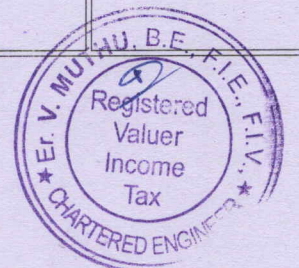
பதிவுத்துறை

REGISTRATION DEPARTMENT

Zone:	Ramanathapuram
Guideline Village:	ARUPPUKOTTAI TOWN
Revenue District:	=
Sub Registrar Office:	Aruppukkottai
Revenue Village:	=
Revenue Taluk:	=

Sr.No.	Street Name	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date	G.O.Download
24	ANBU NAGAR 8TH STREET - WARD 4	600/ Square Feet	6460/ Square Metre	Residential Class II Type - III	01-Jul-2024	=
25	ANBU NAGAR 9TH STREET - WARD 4	600/ Square Feet	6460/ Square Metre	Residential Class II Type - III	01-Jul-2024	=
26	ANNAMALAI STREET- WARD 16	1350/ Square Feet	14535/ Square Metre	Residential Class I Type - II	01-Jul-2024	=
27	ANNA NAGAR 1ST STREET- WARD 36	600/ Square Feet	6460/ Square Metre	Residential Class II Type - III	01-Jul-2024	=
28	ANNA NAGAR 2ND STREET- WARD 36	600/ Square Feet	6460/ Square Metre	Residential Class II Type - III	01-Jul-2024	=
29	APPASAMY STREET - WARD 8	1600/ Square Feet	17225/ Square Metre	Residential Class I Type - I	01-Jul-2024	=
30	APPUTCHIAMMAN KOVIL STREET- WARD 22	800/ Square Feet	8615/ Square Metre	Residential Class II Type - II	01-Jul-2024	=

Internal



Thiru. B.Marimuthu & Smt. M.Subbulakshmi
Building

Internal

Google Earth

Image © 2025, Airbus

Thiru. B.Marimuthu & Smt. M.Subbulakshmi, Building

Aruppukottai Municipal Office

Government Maternity Hospital

Government Hospital Aruppukottai

K.C. Mahal

OM Muruga Car Care

Tasmac

Thiru. B. Marimuthu, B.E., F.I.E., Chartered Engineer
Registered Valuer (R.V.) Reg. No. 07/2024-06 (Madurai-199)
Chartered Engineer, Structural Engineer
Karakal Corporation Registered Engineer
D. C. COLLECTIONS, PAPER ENGINEER

No: 25, " Ever Green Complex ", College Road,
Karakudi - 2, Sivagangai District.
Cell: 94432 26127, 6379891035

