Er. E.PANDIAN, B.E., A.M.I.E., A.I.V.,
Chartered Civil Engineer & Approved Valuer,
Registered under INCOME TAX & WEALTH TAX
CCIT- COIMBATORE,No-35/21-22
PH-8667334377,9688844126
Email- pandianvaluer2020@gmail.com

OFFICE :-
No-7, First Floor, Maravaneri 4th cross
Maravaneri., Salem-636007
Govt.Regd.Engineer-Gr-II.,No-79/20-24
@Salem Corporation.,
pandian5707@gmail.com

Ref No : UCO/ SALEM **DATE :- 16.07.2026**

VALUATION REPORT

Pursuant to the request from **UCO BANK, Salem** a Detailed Valuation Report for the **Land & Building Located at T.S.no.54, Block-6, D.No.162, Chinnakadai Bazaar Street, Salem Taluk & Dt, Salem Corporation.**is carried out

APPLICANT : **1.Mr.B.DHANALAKSHMI W/o Mr. P.V.BALASUBRAMANIAM**
2.Mr.V.B.SENTHILKUMAR S/o Mr. P.V.BALASUBRAMANIAM
3.Mr.V.B.VIJAYAKUMAR S/o Mr. P.V.BALASUBRAMANIAM
4.Mr.V.B.MANIKANDAN S/o Mr. P.V.BALASUBRAMANIAM

Based upon the actual observation and particulars provided to me, detailed valuation report has been prepared and furnished in the following Report. And

I am of the opinion that the,		
A	**Fair Market value of the property**	**Rs. 77,25,000/-**
B	**Realizable sale value of the property**	**Rs. 69,53,000/-**
C	**Forced value of the property**	**Rs. 61,80,000/-**
D	**Guideline value of the land Value only**	**Rs. 33,99,000/-**
As a Result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is **Rs. 1,21,81,000/-** **(Rupee One Crore and Twenty Eight Lakhs and Eighty One Thousand Only)**		

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(To be filled in by the Approved Valuer)

VALUATION REPORT (IN RESPECT OF LAND AND BUILDING)

Er.E.PANDIAN.,BE.,AMIE.,AIV

7, 4th Cross Maravaneri Main Road, Salem-636007.

I	GENERAL		
1	Purpose for which the valuation is made		Pursuant to the request from the Branch Manager UCO BANK, Salem The Property located at the below said address is valued for the purpose of assessing the present market value
2	a)	Date of inspection	16.07.2026
	b)	Date on which the valuation is made	16.07.2026
3	List of documents produced for perusal 1. Copy of Sale Deed Doc.No. 935/1996. 2. Salem Court Decree OD 935		
4	Name of the Owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		**1.Mr.B.DHANALAKSHMI W/o Mr. P.V.BALASUBRAMANIAM** **2.Mr.V.B.SENTHILKUMAR S/o Mr. P.V.BALASUBRAMANIAM** **3.Mr.V.B.VIJAYAKUMAR S/o Mr. P.V.BALASUBRAMANIAM** **4.Mr.V.B.MANIKANDAN S/o Mr. P.V.BALASUBRAMANIAM** T.S.no.54, Block-6, D.No.162, Chinnakadai Bazaar Street, Salem Taluk & Dt, Salem Corporation
5	Brief description of the property (Including leasehold / freehold etc.)		Property is Land and RCC Terraced Commercial Building in G.F
6	Location of property		
	a)	Plot No. / Survey No.	T.S.no.54, Block-6, D.No.162, Chinnakadai Bazaar Street, Salem Taluk & Dt, Salem Corporation
	b)	Door No.	
	c)	Street Name	Chinnakadai Bazaar Street,
	d)	T. S. No. / Village	T.S.no.54
	e)	Ward / Taluka	Salem Taluk
	f)	Mandal / District	Salem District.

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7	Postal address of the property		T.S.no.54, Block-6, D.No.162, Chinnakadai Bazaar Street, Salem Taluk & Dt, Salem Corporation
8	City / Town		Kottamettupatti Village
	Residential Area		--
	Commercial Area		Yes
	Industrial Area		No
9	Classification of the area		
	i) High/ Middle/ Poor		Middle
	ii) Metro / Urban/ Semi Urban/ Rural		Urban
10	Coming under Corporation limit / Village Panchayat / Municipality		Salem Corporation Limit
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		Nil
12	In case it is an agricultural land, any conversion to house site plots is contemplated		No
	Boundaries	**As per Doc**	**As per the Actual**
	North	ASB Sidthaiya Chettiar's Property	Building
	South	Chinnakadai Bazaar Street	Bitumen Road
	East	ASB Sidhaiya Chettiar's Property	Building
	West	SK Balamuniyappa chettiar & Sons Property.	Building
	Dimension of the Site	**As per Doc**	**As per Actual**
	North	Refer TSLR	--
	South		--
	East		--
	West		--
	Total Extent	**515.00 Sft**	**515.00 Sft**
15	Latitude, Longitude of the site		11.655863,78.165527
16	Extent of the site as per Document & Actual		As per Document–**515.00 Sft** EC-**515.00 Sft**
17	Extent of the site considered for valuation		**515.00 Sft**
18	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.		Owner Occupied,
19.	Property tax receipt referred		

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	Assessment number Amount Receipt in the name of	
20.	Electricity service connection consumer number In the name of Other details, if any	

II	CHARACTERISTICS OF THE SITE	
1	Classification of locality	Commercial Area
2	Development of surrounding areas	Developing Area
3	Possibility of frequent flooding / sub-merging	No
4	Availability to the Civic amenities like school, hospital, bus stop, market etc.	In 500 meters Radius
5	Level of land with topographical conditions	Level
6	Shape of land	Rectangular Shape
7	Type of use to which it can be put	Commercial
8	Any usage restriction	Nil
9	Is plot in town planning approved layout?	NA
10	Approved Building Plan	Yes,
11	Corner plot or intermittent plot?	Intermittent
12	Road facilities	Available
13	Type of road available at present	Bitumen Road
14	Width of road – is it below 20 ft. or more than 20 ft.	Above 20 ft wide Road
15	Is it a land – locked land?	No
16	Water potentiality	Available
17	Underground sewerage system	No
18	Power supply available at the site?	Available
19	Advantage of the site	Property is well developing Commercial area.
20	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	Nil

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Part–A (Valuation of land)

1	Size of plot	**North: South: East : West: As per TSLR**
2	Total extent of the plot	**515.00 Sft**
3	Guide line rate as obtained from the Registrar's office/ www.tnreginet.gov.in	Rs.6600/Sft, Commercial Special Type - I
4	Guideline value of land	**515 Sft x Rs. 385/Sft : Rs. 33,99,000/-**
5	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	₹ 15,000/Sft to ₹ 20,000/Sft
6	Assessed / adopted rate of valuation	₹ 15,000/Sft
7	Present Market value of land	**515 Sft x ₹ 15,000/Sft : Rs. 77,25,000/-**
8	Guide Line & Market value Compression Note **Justification:** The Difference between the Market Value & Guideline Value is more than 35%. This is due to dynamic market which changes according to the demand & Supply whereas the Guideline Value is an Constant Form time to time until the authority changes with respect to the market, the guideline value is the minimum transaction Value mandated by the registering authority for stamp duty now it is been increased by 33% from the earlier Guideline Value on April 2023.	

Part–B (Valuation of Building)

1	Technical details of the building				
	a)	Type of Building (Residential / Commercial / Industrial)		Commercial building	
	b)	Type of construction (Load bearing / RCC / Steel Framed)		RCC & AC Sheet Roof building	
	c)	Year of construction		1999	
	d)	Number of floors and height of each floor including basement, if any		GF (Each floor 10 Ft Ht)	
	e)			**As per Plan in Sft**	**As per Actual**
		Plinth area floor-wise	Ground Floor (RCC)	--	274.00 Sft
			GF Ac sheet	--	--
			Total Building Area	--	**274.00 Sft**
		No of Dewelling Units	Ground Floor	--	
			First Floor	--	
			Total	--	
		FSI area			1
		Plot Coverage			100 %
		Area Considered of Valuation		**As Per Plan**	
	f)	Condition of the building			
	g)	i) Exterior – Excellent, Good, Normal, Poor		Good	

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		ii)	Inferior - Excellent, Good, Normal, Poor	Good
	h)		Date of issue and validity of layout of approved map / plan	
	i)		Approved map / plan issuing authority	
	j)		Whether genuineness or authenticity of approved map / plan is verified	
	k)		Any other comments by our empanelled valuers on authentic of approved plan	Nil

PROCEDURE OF VALUATION

The property is valued by land and building method. The Value of Land is estimated by local enquiry on prevailing market rate considering the location, Basic amenities available at site, Purpose of utilization, Sale instances, Potential for marketability etc., and also adopting Guide line Value given by TNREGINET for the purpose of assessing Registration fees. The building is valued after giving careful consideration to the various important factors like the Specification, present condition, Age, Future Life, Replacement cost, and potential for marketability, Depreciation etc. The building value is estimated by adopting suitable replacement cost depending upon the specifications. The depreciation calculated by straight line method considering a salvage value as 10%.

Specifications of construction (floor-wise) in respect of

DESCRIPTION		**Building Specification**
1	Foundation	RR Masonary
2	Basement	RCC Walls
3	Superstructure/Wall	Brickwork in CM
4	Doors	Country Wooden doors
5	Windows	Country Wooden doors
6	Floor finish	Tiles flooring
7	Roof	Column Plinth Beam, Lintel, Roof Slab
8	Internal Plaster finishes	Cement Mortar
9	External finishes	--
10	Ceiling	RCC
11	Ceiling height	10'ft
12	Weathering Course	Surkhi
13	Year of construction as reported/as observed	1999
14	Age of the building	27
15	further life expected	33 years
16	Total life of the building estimated	60 years
17	Depreciation % (Assuming salvage value as 0%)	40.5 %
S No	**Description**	**GF**
2	Compound wall	
	Height	
	Length	

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	Type of construction		
3	Electrical installation		
	Type of wiring		Concealed
	Class of fittings (superior / ordinary / poor)		Superior
	Number of light points		Sufficient Nos.
	Fan points		Sufficient Nos.
	Spare plug points		Sufficient Nos.
	Any other item		Nil
4	Plumbing installation		
	a)	No. of water closets and their type	Sufficient Nos.
	b)	No. of wash basins	Sufficient Nos.
	c)	No. of urinals	Sufficient Nos.
	d)	No. of bath tubs	--
	e)	Water meter, taps, etc.	--
	f)	Any other fixtures	--

As per Actual

SL No	Description	Plinth Area in Sft	Age of the Building	Roof Detail	Replacement Sft rate	Replacement	Depreciation	Value after Depreciation
1	GF	274.00	27 Years	RCC	Rs. 2,000/1200(40.5%)	Rs. 3,28,800/-		Rs. 3,28,800/-
2	GF	--		AC sheet	--	--		--
	Total							**Rs. 3,28,800/-**

Part C-Extra Items (Value after Depreciation)		
1.	Portico L.s	--
	Front Elevation	--
2.	Ornamental front door	--
3.	Sit out/ Verandah with steel grills	--
4.	Overhead water tank Syntax – (1000 Lts) 2 Nos.	--
5.	Extra steel/ collapsible gates	--
	Total:	--

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Part D-Amenities (Value after Depreciation)		
1.	Wardrobe &Modular Kitchen arrangements & Cupboard Work	--
	Wooden Cupboard work in Hall & Bedroom	--
2.	Glazed tiles	--
3.	Extra sinks and bath tub	--
4.	Marble/Ceramic tiles flooring	--
5.	Interior decorations / False Ceiling	--
6.	Architectural elevation works	--
7.	Paneling works	--
8	Common area facilities (Landscaping work, CCTV Security Service, etc.,)	--
9	Aluminium Works	--
10.	Aluminium Handrails	--
11.	Lift	--
12	False Ceiling Work	--
	Total:	--
Part- E MISCELLANEOUS (Value after Depreciation)		
1	Separate Toilet Room	--
2	Separate Lumber Room	--
3	Separate Water Tank/ Sump	--
4	Trees, Gardening Work	--
5	Genset	--
	Total :	--
Part F–Services (Value after Depreciation)		
1.	Bore Well with Motor	
2.	Sump	--
3.	Drainage arrangements - Septic Tank	
4.	Compound wall	--
5.	EB. deposits, fittings etc.	--
6	Proposed Front Elevation Work	--
7	Property Tax Assessment, Metro water & Under Ground Drainage (UGD) Deposit	--
	Total :	

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Abstract Value (As Per Approval & Actual)

Part	Details	GLR	PMR As per Approval	PMR As per Actual
Part-A	Land	**Rs. 33,99,000/-**	**Rs. 77,25,000/-**	**Rs. 77,25,000/-**
Part-B	Building			**Rs. 3,28,800 /-**
Part-C	Extra Items			
Part-D	Amenities			
Part-E	Miscellaneous			
Part-F	Services		**Rs.**	**Rs.**
	Total :	**Rs. 33,99,000/-**	**Rs. 77,25,000/-**	**Rs. 80,53,000/-**
	Say :	**Rs. 33,99,000/-**	**Rs. 77,25,000/-**	**Rs. 80,53,000/-**

In the above valuation Value of the land is arrived by Market Approach and Value of the building is arrived by Cost Approach. The salability of the said property is fair since the surrounding is Commercial developing area.

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is **Rs. 69,53,000/- (Rupee Sixty Nine Lakhs and Fifty Three Thousand Only)**

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Place : Salem
Date : 16.07.2026

Signature of the Panel Valuer

The undersigned has inspected the property detailed in the Valuation Report dated on _____

We are satisfied that the fair and reasonable market value of the property is _____

Date: **Signature**

(Name of the Branch Manager with Official seal)

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Date: 2026.07.16 12:59:57 +05'30'

Format - E

DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 16.07.2026, is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

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

c. I have personally inspected the property on 16.07.2026 the work is not sub-contracted to any other valuer and carried our by myself.

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

e. I have not been found guilty of misconduct in my professional capacity.

f. 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.

g. 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.

h. 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. I am registered under Section 34 AB of the Wealth Tax Act, 1957.

j. I/we undertake and agree to indemnify you, your successors and assigns at all times and from time to time from and against all loss, damage and all actions, suits, proceedings, expenses, costs, charges and demands arising out of any act, lapses, defaults, negligence, errors, mistakes committed by me in performance of my/our professional obligations.

k. Further, I hereby provide the following information.

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Sl. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Commercial Building
2	Purpose of valuation and appointing authority	To Assess the Fair Market Value and UCO, Salem.
3	Identity of the valuer and any other experts involved in the valuation;	MR.E.PANDIAN
4	Disclosure of valuers interest or conflict, if any;	Nil
5	Date of appointment, valuation date and date of report;	15.07.2026 and 16.07.2026
6	Inspections and /or investigations undertaken;	16.07.2026
7	Nature and sources of the information used or relied upon;	Documents and Website
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach and IVS
9	Restrictions on use of the report, if any;	Branch and Client Only
10	Major factors that were taken into account during the valuation;	Market Condition
11	Caveats, limitations and disclaimers to the etent they explain or elucidate the limitations faced by value, which shall not be for the purpse of limiting his responsibility for the valuation report.	The report is relied on the information and details available with bank/ Provided by the client and our independent inspection

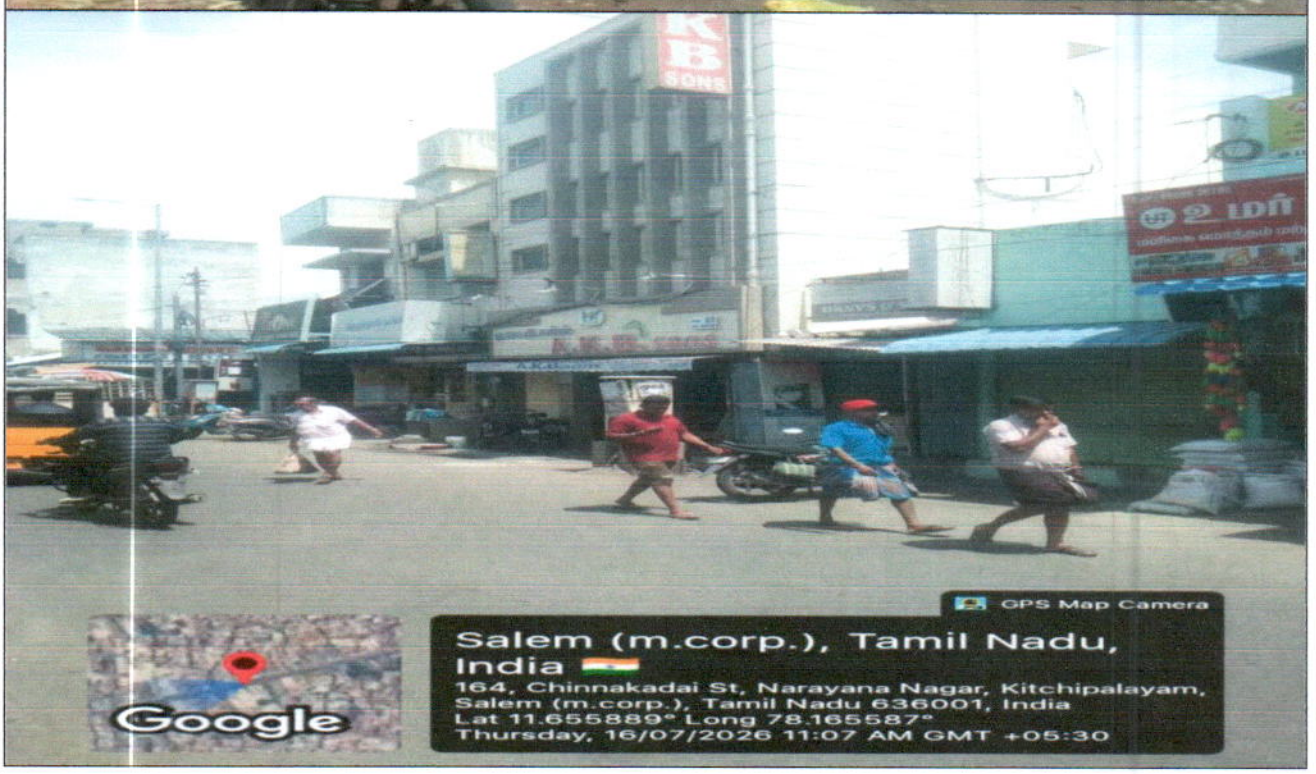
Place: Salem
Date: 16.07.2026

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

PHOTOS

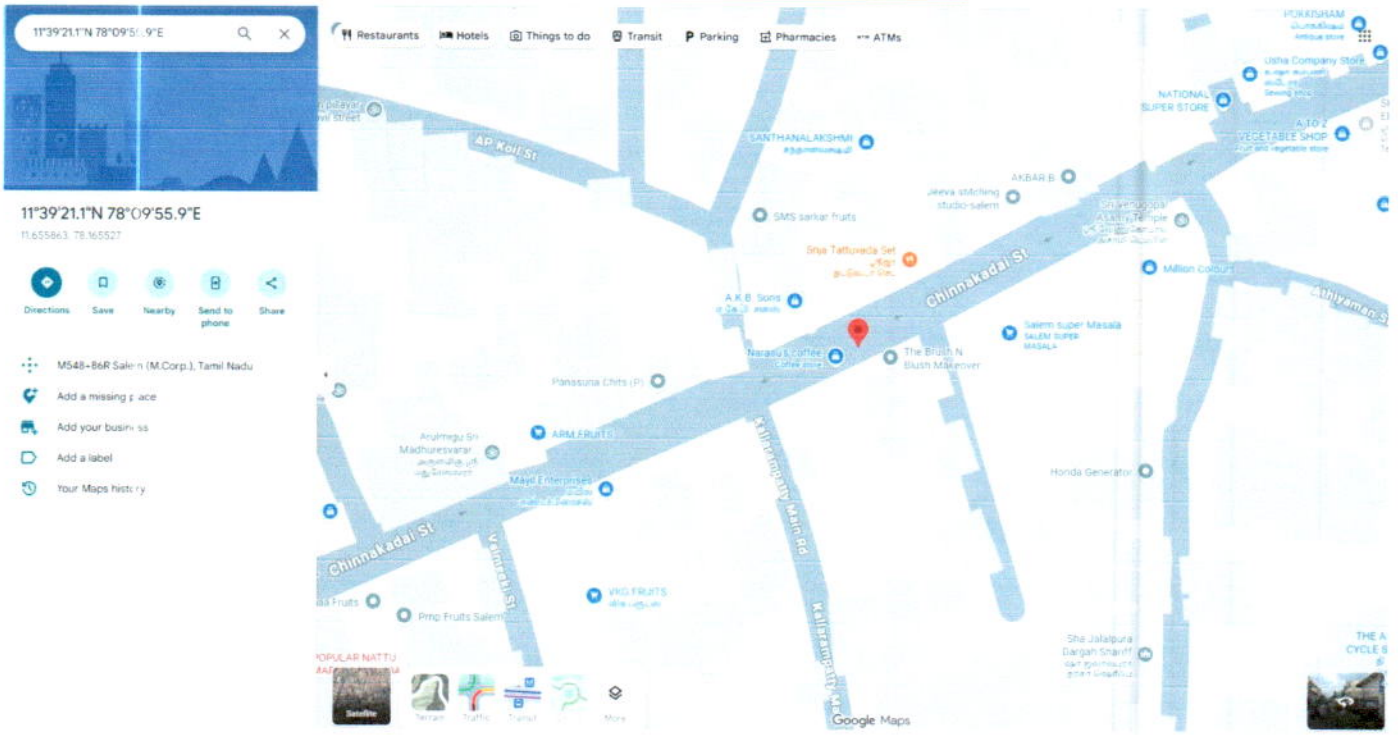




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GOOGLE MAP LOCATION – 11.655863, 78.165527



SATILITE



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GUIDLINE VALUE

Zone:	Salem
Guideline Village:	Ward -K
Revenue District:	Salem
Street/Survey Number:	C
Sub Registrar Office:	Salem West Joint - I
Revenue Village:	---
Revenue Taluka:	---

Sr.No.	Survey/ Subdivision No.	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date
1	CHENNAKRISHNAN CHETTY STREET	2970/ Square Feet	31970/ Square Metre	Mixed Type - I	01-Jul-2024
2	CHINNAKADAI VEEDHI	6600/ Square Feet	71045/ Square Metre	Commercial Special Type - I	01-Jul-2024
3	CHINNAKADAI VEEDHI (BLOCK-12)	6600/ Square Feet	71045/ Square Metre	Commercial Special Type - I	01-Jul-2024
4	CHINNAKADAI VEEDHI (BLOCK-9)	6600/ Square Feet	71045/ Square Metre	Commercial Special Type - I	01-Jul-2024
5	CHITTUPILLAIYAR STREET	2200/ Square Feet	23685/ Square Metre	Residential Class I Type - I	01-Jul-2024

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