

Er. S. DEVANANDAN, M.E., M.Sc., (REV), F.I.V., F.I.E.,

Er. V.R. PALANIAPPAN, D.C.E., B.E., L.I.V.,

54/2 (748), SKC Road, Amara Complex,

First Floor, Erode - 638 001. Phone : 0424 - 4021993

Cell : 94422 87993, 73737 26866

E-mail : msassociateserode@gmail.com



CUSTOMER IS OUR ASSET

VALUATION OF PROPERTY (LAND AND BUILDING)

Ref. No. RV-3786

08.11.2018

I. GENERAL

1. Branch to which valuation is done : Tamilnad Mercantile Bank Ltd.,
Tiruchengode Branch.
2. Purpose of valuation : To assess the present market value.
3. Date of inspection to the property : 08.11.2018
4. Date of valuation given : 08.11.2018
5. Person accompanying at the time of visit to site : Thiru Ganesh Pandian, The Asst. Manager,
TMB, Tiruchengode Branch,
Thiru Sathyamoorthy & Thiru Thangavelu.

II. DESCRIPTION OF THE PROPERTY

Owner of the property and residential address : 1. THIRU N. MATHORUBAGAN
S/O THIRU T.V.A. NATESAN CHETTIYAR
2. TMT M. THIRIPURASUNDARI
W/O THIRU N. MATHORUBAGAN
Door No.87, Arumugam Chetti Lane,
North Car Street, Tiruchengode Town, Taluk,
Namakkal District.

Name of the borrower : 1. THIRU N. MATHORUBAGAN
S/O THIRU T.V.A. NATESAN CHETTIYAR
2. TMT M. THIRIPURASUNDARI
W/O THIRU N. MATHORUBAGAN
Cell No. 8883111035 - Thiru Sathyamoorthy
9524852591 - Thiru Thangavelu

Since how long owning the property? : ---

Whether Joint/Co-ownership, details : Joint Ownership

In case of joint ownership, furnish the stake : Not applicable

details of each owner, whether it is undivided?

Whether assessed under Wealth Tax? : No

If so whether Wealth Tax is paid?

What is the

a. Year of construction : 1977



- b. Purchase price : ----
- c. Year of construction of the super structure : 1977
- d. Year of completion : 1977
- e. Cost of construction : Rs. 14,27,700.00 (As per Actual Building)
2. Brief description of the property valued :

The property is a Commercial building situated at Door No. 85/1, Resurvey No. 411/5, 412/2, Municipal Ward No. 20, Corporation Ward No. 21, Perundurai Road, Opp. to Collector Office, Collectorate Post -638 011, Veerappanchatram Zone, Erode Corporation, Taluk & District.

The property has 41 years old Load bearing structure Commercial building and having the facilities for Electricity arrangements and no facilities for water supply arrangements, Drainage arrangements. The way of approaching is 50' wide Perundurai Main (BT) Road & 15' wide Mud Road abutting as South & East side boundary. The property is surrounded by Commercial area and near to Anandan Pazhamuthir Cholai, Perundurai Road, Saravana Comlex, Opp. to Collector Office, PWD Office, Sampath Nagar Road, Erode District Court, Erode Collectorate Post Office, SBI Bank, IOB Court Branch, Collector Office Bus stop, etc., The property having fair market & value and it is also an unapproved land.

Type of the property

Agricultural/ Industrial / Residential /Commercial : Commercial building

Door No. : 85/1

Resurvey No. : 411/5, 412/2

Survey No. : 302

Municipal Ward No. : 20

Corporation Ward No. : 21

Road : Perundurai Road

Landmark : Opp. to Collector Office

Division & Zone : Veerappanchatram

Corporation, Taluk & District : Erode

Post Office : Collectorate Post

Pin code : 638 011

3. i. Whether the property is a residential property, If : No
so please state
- a. Whether the building is old or recently : ----
constructed
- b. Whether it is an independent house or flat : ----
- c. In case, it is a flat, the location of the flat (floor) : ----
- d. Whether title documents were produced for : ----
verification



- ii. Whether the property is a commercial property, : Yes
If so please state
- a. Whether it is own office or commercial one : Commercial one
- b. Whether building is constructed as per : No plan produced
approved plan
- c. If any variation is noticed please specify : ---
- d. Whether plan approval is issued by : ---
competitive authority
4. Boundaries of the property :
As per deed in old report = 4805.00 Sq.Ft.
North : Tmt Renugadevi & Other's property
South : Perundurai Main Road
East : Road
West : Thiru T. Thangavelu Chettiyar property
As per site = 4805.00 Sq.Ft.
North : The building property belongs to Tmt Renugadevi & Other's
South : 50' wide Perundurai Main (BT) Road
East : 15' wide Mud Road
West : The building property belongs to Thiru T. Thangavelu Chettiyar
As per Patta = 4803.00 (No Boundary)
5. Distance from Branch : 25KM from TMB, Tiruchengode Branch.
6. Documents referred for perusal of ownership : The Xerox copy of old valuation report
prepared by R. Sundarraj dt.29.10.2015.
7. Property tax receipt referred : Property tax
a. Period : 2017-2018-I & II
b. Assessment Number : 2652
c. Tax amount : Rs.3509.00
d. Receipt in the name of : Thiru Vishavel, Thiru Mathorubagan,
Thiru Natasan Chettiyar, Tmt Shiyamala,
Tmt Tirupurasundari
8. Electricity service connection :
a. Consumer number : 04-005-008-1473, 1475
b. Period : ----
c. In the name of : Thiru N. Mathorubagan
9. Property is presently occupied by
a. Owner : No
b. Tenant : Yes
c. Both : No
d. Vacant : No



10. If occupied by tenant :
 a. Gross monthly rent : ---
 b. Rent advance : ---
11. Whether the property was valued early? If so : Yes
 a. Date of earlier valuation : 29.10.2015
 b. Name and address of the earlier valuer : Er. R. Sundarraj,
 "Arun Towers"
 No. 105, Paramathi Road,
 Namakkal-637 001.
 c. Whether valued by approved valuer
 i. Whether rates adopted are commensurate with
 rates adopted by the Registrar's Office? In case of
 wide variations please specify reasons. : No
 ii. Whether the rates are based on prevailing rates in
 the area. : Yes
 d. Purpose of earlier valuation : To assess the present market value
 e. Basis of valuation : Recent sale instance method
 f. Copy of the earlier valuation (to be enclosed) : yes
12. Whether the cost of land is in commensurate with : No
 the guideline value?
 Whether the cost of construction is in line with the : No
 prevailing rate in the area?
13. Whether the building is insured? If so, : No
 a. The sum assured : ---
 b. Risk covered : ---
 c. Date of expiry of the insurance cover : ---

III. LAND

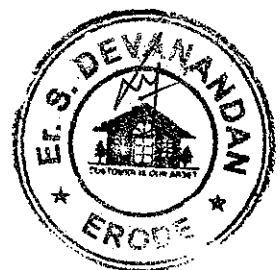
1. Extent of the site - As per deed in old report : 4805.00 Sq.Ft
 As per Patta : 4803.00 Sq.Ft
2. Site Dimension : As per deed in old report

		Part - I	Part - II	Part - III	Part - IV	Part - V
North	:	39'3"	37'3"	22'0"	22'0"	22'0"
South	:	41'3"	39'3"	22'6"	22'6"	23'0"
East	:	22'0"	19'6"	46'3"	46'9"	47'2"
West	:	22'0"	23'0"	45'9"	46'3"	46'9"
		883.50	810.50	1023.50	1033.00	1054.50

As per deed in old report : 4805.00 Sq.Ft

As per Patta : 4803.00 Sq.Ft

Extent of the land considered : 4803.00 Sq.Ft.



- c. Out of total land extent of land left for road formation : No
- d. Is the land whole or part is notified for acquisition by govt / state body? If so furnish the details : Not applicable
3. If the property is an agriculture land state, : No
- a. Whether dry or wet land : ---
- b. Irrigation facility of rain fed : ---
- c. Type of crop grown at the time of visit : ---
- d. Annual yield / previous years out put : ---
4. Usage of land
- a. As per Sub-Registrar Office : Commercial Class I Type - I
- b. Actual usage : Commercial building
- c. As per revenue records : ---
5. Type of land (Wet /Dry/Residential/ Industrial/ Commercial/Quarry/ Mine/ Others) : Commercial type
6. Level and shape of land : Ground Level & Irregular
7. Guide line value : Rs. 2680.00/Sq.Ft. (SRO Sheet enclosed)
8. a. Remarks about accessibility and Road Approach to the site : Abutting 50' wide Perundurai Main (BT) Road & 15' wide Mud Road
- b. Water availability : No
9. a. Whether falls under land ceiling Act? : No
- b. Whether land or part thereof notified for acquirement? : No
- c. Free hold / lease hold (If lease hold details about lease period) : Free hold
10. a. Landmark to the location (Sketch of the property with location map from the land mark should be enclosed) : Latitude sheet enclosed
- b. Nearest bus stop : 190M away from Collector Office & 120M away from Collector Office Bus stop
- c. Nearest Railway station : Erode Junction
- d. Recent developments near to the site : Developing area
11. a. Other infrastructure : No
- b. Possibility of frequent flooding : No
- c. Proximity of civic amenities : Near by
- d. Whether the land or part thereof notified for acquirement : No
- e. Whether free access is there or land locked : No
12. Prevailing market value : Rs.10,000.00/Sq.Ft.



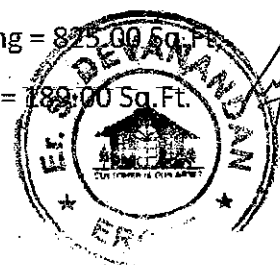
13. Value adopted : Rs.10,000.00/Sq.Ft.
 : 4803.00 Sq.Ft x Rs.10,000.00/Sq.Ft.
 : **Rs.4,80,30,000.00**
14. Forced sale value / Distressed sale value of land : Rs.8,000.00/Sq.Ft.
 (Rs.10,000.00/Sq.Ft. x 80%) : 4803.00 Sq.Ft x Rs.8,000.00/Sq.Ft.
 : **Rs.3,84,24,000.00**

15. OTHER PARTICULARS

- a. Whether it is a Panchami land : No
 b. Whether it is a forest land : No
 c. Whether the property was granted to any community like Tribal's : No
 d. Whether it is a Govt. land : No
 e. Property is SARFAESI complaint : Yes
 f. Is plot in town planning approved layout? : **No (Unapproved land)**

IV. BUILDING

1. Type of construction
 a. Load bearing / Framed structure : Load bearing structure
 b. Roofing : RCC & AC Sheet
 c. Basement and height : 2'0" & Roof height 10'
 d. Foundation : RR Masonry in cement mortar
 e. Super Structure : Brick Work in cement mortar
 f. Flooring : Cement Concrete & Tiles flooring
 g. Plastering : Cement mortar plastering
 h. Painting : White wash
2. Specifications regarding
 a. Joineries : Country wood, Steel doors & Windows
 b. Electrification details : Concealed & Open line
 c. Drinking water : Nil
 d. Bore well water : Nil
 e. Sanitary arrangements : Nil
 f. Quality / maintenance of the building : Normal
3. Number of floors : Ground & First floor only
4. Extent of building
 a. As per approved plan : No plan produced
 b. As per actual measurement : GF RCC roof Show Room = 891.00 Sq.Ft,
 RCC roof Parking = 252.00 Sq.Ft,
 AC Sheet Building = 825.00 Sq.Ft,
 FF RCC Building = 789.00 Sq.Ft.



- c. Details of variation noticed, if any and effect of the : ———
same on the valuation to be specifically mentioned
5. a. Year of construction for each floor and age of the : 1977 and 41 years old
building
- b. Residual life of the building : RCC roof building 19 years,
AC Sheet roof building 9 years.
- c. Class of construction (Superior /I class/II Class) : II Class
6. Rate adopted : Details in building value calculation sheet
7. Less : Depreciation % and Value : Details in building value calculation sheet
8. Present market value : Rs.14,27,700.00
Present written down value : Rs.5,29,370.00
9. Forced sale value / Distressed sale value of building : Rs.4,23,496.00
(Rs.5,29,370.00 x 80%)

V. AMENITIES & EXTRA ITEMS

- | | | |
|--|-------|-----|
| 1. Ornamental front / Pooja door | : Rs. | --- |
| 2. Open staircase | : Rs. | --- |
| 3. Wardrobes, Showcases, wooden cupboards, Locker room | : Rs. | --- |
| 4. Interior decorations & Modular Kitchen | : Rs. | --- |
| 5. Architectural elevation works | : Rs. | --- |
| 6. False ceiling works | : Rs. | --- |
| 7. Separate Toilet room | : Rs. | --- |
| 8. Separate lumber room | : Rs. | --- |
| 9. Portico | : Rs. | --- |
| 10. Compound wall | : Rs. | --- |
| 11. Electrical fittings | : Rs. | --- |
| 12. Tiles in walls | : Rs. | --- |
| Total | : Rs. | --- |
| Depreciation | : Rs. | --- |
| Net value | : Rs. | Nil |

VI. SERVICES

- | | | |
|--|-------|-----|
| 1. Water supply arrangements | : Rs. | --- |
| 2. Drainage arrangements | : Rs. | --- |
| 3. Electricity deposit, Water deposit, drainage deposit, etc., | : Rs. | --- |
| 4. Other if any (Specify) | | |
| Bore well | : Rs. | --- |
| Sump | : Rs. | --- |
| Overhead tank | : Rs. | --- |
| Pump | : Rs. | --- |



Embedded motor	: Rs.	---
Generator set	: Rs.	---
Total	: Rs.	---
Depreciation	: Rs.	---
Net value	: Rs.	Nil

VII. ABSTRACT MARKET VALUE	:	With the approved plan building value	With the actual construction building value
Land	: Rs.	4,80,30,000.00	4,80,30,000.00
Building	: Rs.	----	5,29,370.00
Amenities	: Rs.	----	----
Services	: Rs.	----	----
Total	: Rs.	4,80,30,000.00	4,85,59,370.00
Say	: Rs.	4,80,00,000.00	4,85,00,000.00
Forced sale value / distressed sale value (Say)(80%)	: Rs.	3,84,00,000.00	3,88,00,000.00

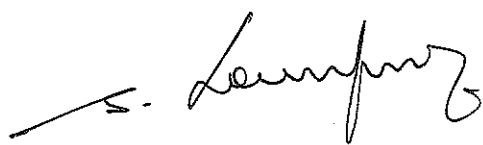
VIII. CERTIFICATE

- I have inspected the property on **08.11.2018** in the presence of Thiru Ganesh Pandian, The Asst. Manager, TMB, Tiruchengode Branch, Thiru Sathyamoorthy & Thiru Thangavelu.
- The valuation work has been undertaken based upon the request from 08.11.2018.
- 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 the property is **Rs.4,80,00,000.00 (With the approved plan building value - No Plan produced) & Rs.4,85,00,000.00 (With the actual building value).**
- The relevant document for the subject property in the opinion of the valuer is
The Xerox copy of old valuation report prepared by R. Sundarraj dt.29.10.2015 and Registered in Erode Joint I Sub-Registrar Office.
- Value varies with the purpose and date of valuation. This report is not being referred if the purpose is different other than mentioned in I. General at Point No. 2.
- I have no direct or indirect interest in the property valued.
- I hereby declare that the information and other details given above are true to the best of my knowledge and belief.
- I have not concealed or suppressed any material information facts and records and I have made a completed and full disclosure.

Encl. : SRO Sheet, Latitude sheet & Photo.

Place : Erode

Date : 08.11.2018



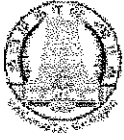
Panel Valuer

Er. S. DEVANANDAN
M.E., (Struc), FIV, FIE, MICI, PG Dip., Q&V,
Chartered Engineer No.M117907/6
Income Tax Valuer No. CAT-1/529/01-02
54/2(548), Amara Complex, 1st Floor,
S.V.C. Road, Erode - 638 001.

Building value calculation sheet

SI No	Description	Roof	Plinth area in Sq.Ft.	Cost of construction			Year of construction completed	Age	Life assessed in years	Salvage %	Depreciation %	Depreciation rate	Value in Rs.
				Rate Rs.	Unit	Amount							
<u>As per actual construction</u>													
1	GF Show Room	RCC	891.00	1000	Sq.Ft	891000.00	1977	41	60	10	61.50	547965.00	343035.00
2	Parking	RCC	252.00	800	Sq.Ft	201600.00	1977	41	60	10	61.50	123984.00	77616.00
3	Building	AC Sheet	825.00	200	Sq.Ft	165000.00	1977	41	50	10	73.80	121770.00	43230.00
4	FF Building	RCC	189.00	900	Sq.Ft	170100.00	1977	41	60	10	61.50	104611.00	65489.00
	Total		2157.00			1427700.00						898330.00	529370.00

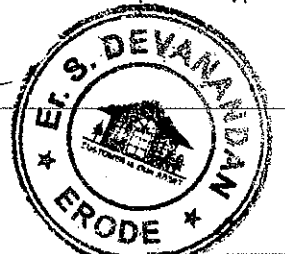




பதிவுத் துறை
REGISTRATION DEPARTMENT

Zone: Coimbatore
Guideline Village: Veerappan Chatram Ward 20
Revenue District: ERODE
Sub Registrar Office: Erode Joint I
Revenue Village: ERODE
Revenue Taluka: ERODE

Sr.No.	Street Name	Guideline Value (British Value)	Guideline Value (Metric Value)	Land Classification
1	<u>WARD 20</u> <u>BALASUBRAMANIAM</u> <u>NAGAR</u>	670/ Square Feet	7215/ Square Metre	Residential Special Type - I
2	<u>WARD 20 KUMALAN</u> <u>KUTTAI</u>	502/ Square Feet	5415/ Square Metre	Residential Class I Type - II
3	<u>WARD 20 KUMALAN</u> <u>KUTTAI HARIJANA COLONY</u>	335/ Square Feet	3610/ Square Metre	Residential Class II Type - I
4	<u>WARD 20 KUMANAN</u> <u>NAGAR</u>	502/ Square Feet	5415/ Square Metre	Residential Class I Type - II
5	<u>WARD 20 MURUGESAN</u> <u>NAGAR</u>	603/ Square Feet	6495/ Square Metre	Residential Class I Type - I
6	<u>WARD 20 PARI NAGAR</u>	502/ Square Feet	5415/ Square Metre	Residential Class I Type - II
7	<u>WARD 20 PERUNDURAI</u> <u>ROAD</u>	2680/ Square Feet	28855/ Square Metre	Commercial Class I Type - I
8	<u>WARD 20 RAJIV AVENUE</u>	670/ Square Feet	7215/ Square Metre	Residential Special Type - I
9	<u>WARD 20 SELVAM NAGAR</u>	670/ Square Feet	7215/ Square Metre	Residential Special Type - I
10	<u>WARD 20 THIRU.V.K</u> <u>NAGAR</u>	670/ Square Feet	7215/ Square Metre	Residential Special Type - I



MR. R. SUNDARAJ, B.E., M.B.A., M.I.E., F.I.V.

Chartered Engineer M60796/1, Approved Valuer for Banks,

District Panel Engineer Class - 1A

Registered Valuer for

Income Tax C.I/342

Arun Associates

"Arun Towers"

105, Paramathi Road, Namakkal - 637 001.

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e-mail : errsundaraj@gmail.com

Office : 04286 - 233595,

Cell : 94422 33597, 96552 33597

VALUATION OF PROPERTY (LAND AND BUILDING) Report on Valuation

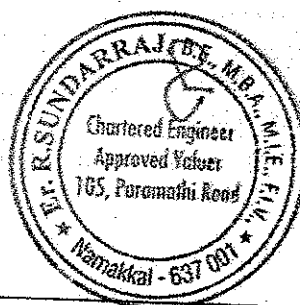
29.10.2015

I. GENERAL

1.	Branch to which valuation is done	:	TMB, Trichengode Branch
2.	Purpose of valuation	:	For Bank Security
3.	Date of Inspection to the property	:	28.10.2015
4.	Date of Valuation given	:	29.10.2015
5.	Person Accompanying at the time of visit to site	:	Branch Manager & Mr N.MATHORUBAGAN,

II. Description of the property

1.	Owner of the property and residential address	:	1. Mr N.MATHORUBAGAN, S/O T.V.A.NATESAN CHETTIYAR, 2. Mrs M.THIRIPURASUNDARI, W/O N.MATHORUBAGAN. Door No 87, Arumugam Chetti Lane, North Car Street, Trichengode Town, Taluk, Namakkal District.
	Borrower	:	1. Mr N.MATHORUBAGAN, S/O T.V.A.NATESAN CHETTIYAR, 2. Mrs M.THIRIPURASUNDARI, W/O N.MATHORUBAGAN.
	Since how long owning the property?		From Purchase
	Whether Joint / co ownership , details		Joint Ownership
	In case of joint ownership , furnish the stake details of each owner . Whether it is undivided ?		No
	Whether assessed under wealth tax ? If so whether WT is paid?		1977
	What is the		Refer Sale deed
	a) Year of construction		1977
	b) Purchase price		1977
	c) Year of construction of the Super structure		1977
	d) Year of completion		
	e) Cost of construction		



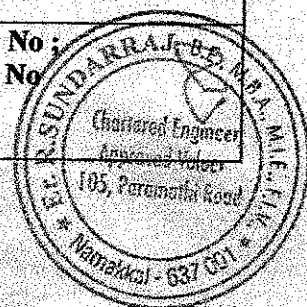
Approved Valuer for Allahabad Bank, Axis Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Corporation Bank, Canara bank, CUB, Federal Bank, IDBI Bank, Indian Bank, ING Vysya Bank, IOB, ICICI, LVB, Karnataka Bank, Kotak Mahindra Bank, KVB, PNB, SBI, SCCB, Syndicate Bank, South Indian Bank, SBH, TMB, UCO Bank, UTI, Union Bank of India, Vijaya Bank.

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2.	Brief Description of the property valued Type of the property: Agriculture/ industrial Residential / commercial Plot No.S.F.No / T.S.No./R.S.No. Street Village / Block / Town / City Taluk / Ward District / Municipality / Corporation Pin Code	:	Land with Shop Building No - Commercial Land S.f.No 302. Re S.f.No 411/5, 412/2, Door No 85/1, Ward 20, Perundurai Road, Veerappan Chatram Municipality limit Erode Corporation Erode District.
3	Whether the property is a residential property If so, please state a) Whether the building is old or recently constructed b) Whether it is an independent house or flat c) In case, it is a flat, the location of the flat (floor) d) If the property is a commercial property state e) Whether it is own office or commercial one f) Whether building is constructed as per approved plan g) If any variation is noticed please specify h) Whether plan approval is issued by competitive authority	:	1977 Shop Building G.f + 1 Yes Commercial Not Approved " "

4	Boundaries		Size				
			Part I	II	III	IV	V
	East by	Road	39'3"	37'3"	22'0"	22'0"	22'0"
	West by	T.Thangavel Chettiyyar Property	41'3"	39'3"	22'6"	22'6"	23'0"
	North by	Renukadevi & Others Property	22'0"	19'6"	46'3"	46'9"	47'2"
	South by	Perundurai Main Road	22'0"	23'0"	45'9"	46'3"	46'9"
		Area =	883.50	810.50	1023.50	1033.00	1054.50
		Total Area =	4805.00 sft				
			As per Patta = 4803.00 sft				
			Consider least Area for Valuation (ie) 4803 sft				

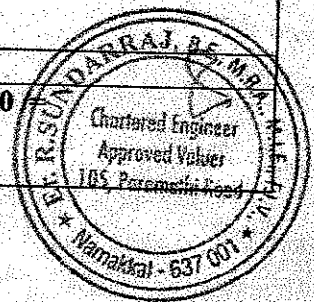
5	If any variation is noticed please specify the details. Distance from Branch	:	No 25 Kms
6	Documents referred for perusal of ownership (Copy of Registered Sale deed, Encumbrance Certificate etc)	:	Copy of Previous Valuation dated 23.01.2012 by Er K.Devaraj & Supp Legal Opinion dated 04.08.2015
7	Property Tax Receipt referred a. Assessment number b. Period c. Tax Amount d. Receipt in the name of	:	Not Produced
8	Electricity Service Connection a. Consumer Number b. Period c. In the name of	:	Single phase E.B Service – 1 No ; Three phase E.B Service – 1 No (00508 1472, 1473)



	a. Owner b. Tenant c. Both d. Vacant	:	Rented - - -
10	If occupied by tenant a. Gross monthly rent b. Rent Advance	:	Details Not Produced
11	Whether the property was valued early? If so a) Date of earlier valuation b) Name and address of the earlier valuer c) Purpose of earlier valuation d) Basis of valuation e) Copy of the earlier valuation (to be enclosed)	:	23.01.2012 Er K.Devaraj Bank Security Land & Building Yes
12	Whether the cost of land is in commensurate with the guideline value? Whether the cost of construction is in line with the prevailing rate in the area?	:	G.L.R = Rs 4,000/sft P.M.R = Rs 10,000 to 10,250/sft Rate adopted = Rs 10,000/sft P.M.R is > GLR
13	Whether the building is insured ?if so a) The sum assured b) Risk covered c) Date of expiry of the insurance cover	:	No

III. Land

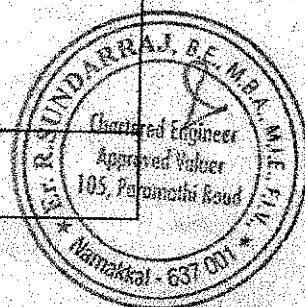
1.	Extent of the Land (in sft / cents) a. As per title deed b. As per measurement	:	As per deed = 4805.00 sft As per Patta = 4803.00 sft Consider least Area for Valuation (ie) 4803 sft
2	Site Dimension a. As per Document b. As per Actual c. Out of total land extent of land left for road formation d. Is the land , whole or part is notified for acquisition by govt/ state body ? if so furnish the details	:	Shown above No No
3	If the property is an agriculture land , state a) Whether dry or wet land b) Irrigation facility or rainfed c) Type of crop grown at the time of visit	:	No No No No
4.	Usage of Land a. As per Sub-Registrar Office b. Actual usage c. As per Revenue Records	:	Land with Shop Building Commercial Class I Type - I Commercial Commercial
5	Type of land Wet / Dry / Residential / Industrial / Commercial / Quarry / Mine / Others (specify)	:	Commercial
6	Level and shape of land	:	Refer Sketch
7	Guide Line Value (Copy of downloaded report from Reg.net should be enclosed)	:	4803 sft x 4000/sft = Rs 1,92,12,000



8	a. Remarks about Accessibility and Road Approach to the site	: Available
	b. Water availability	: Available
9	a. Whether falls under land ceiling act?	No
	b. Whether land or part thereof notified for acquirement?	Details not Available
	c. Free hold / lease hold (if lease hold details about lease period)	Free hold
10	a. Land Mark to the location (Sketch of the property with location map from the land mark should be enclosed)	Opp. to Erode Collectorate
	b. Nearest Bus Stop	Erode Collector Office
	c. Nearest Railway Station	Erode Junction
	d. Recent developments near to the site	PWD Office & Collectorate
11	a. Other Infrastructure:	No
	b. Possibility of frequent flooding	No
	c. Proximity to civic amenities	Available within 2 Kms
	d. Whether the land or part thereof notified for acquirement	No
	e. Whether free access is there or land locked	Perundurai Road Available
12	Prevailing Market Value	: Rs 10,000 to 10,250/sft
	Rate adopted	: Rs 10,000/sft
13	Value adopted	: 4803 sft x 10,000/sft = Rs 4,80,30,000 /=-
14	Forced Sale Value / Distressed sale value of land	: Rs 3,60,00,000 /=-

IV. Building

1.	Type of Construction a. Load bearing / Framed structure RCC Roofing/ACC roofing b. Foundation c. Basement and height d. Superstructure	: Load bearing Structure R.C.C Roof & A.c Sheet Roof R.R Masonry in Cement mortar R.R Masonry in Cement mortar Brick Work in Cement Mortar and Plastered in Cement Mortar, Tiles flooring
2	Specifications regarding a. Joineries b. Electrification details c. Drinking water d. Bore well water e. Sanitary arrangements f. Quality / maintenance of the building	: Country wood & Steel Three phase E.B Service - 2 Nos No No Yes Good
3.	Number of Floors	: Ground floor + Partly in F.f



VI. Services (value after depreciation)

1.	Water supply arrangements (open well, deep bore well, hand pump, motor, corporation tap, underground level sump, overhead water tank)	:	---
2.	Drainage arrangements (Septic Tank, underground sewerage)	:	---
	Electricity Deposit, Water Deposit, drainage deposit etc.,	:	Three phase E.B Service 1 No → 20,000 Single phase E.B Service - 1 No → 10,000 (Value not Considered)
4.	Others if any (specify) Bore well Pump Embedded motor Generator set	:	--- --- --- ---
5.	Total	:	Not Considered

VII. Abstract Market Value

1.	Land	:	Rs 4,80,30,000 /=-
2.	Building	:	Not Considered
3.	Amenities	:	Nil
4.	Services	:	Not Considered
5.	Total	:	Rs 4,80,30,000 /=-
6.	Forced Sale Value / Distressed sale Value	:	Land = 3,60,00,000 Building = Value not Considered Amenities = Nil Services = Value not Considered Total = 3,60,00,000

VIII. Certificate

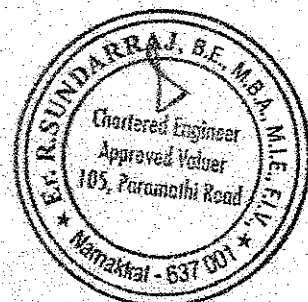
1. I have inspected the property on 28.10.2015 in the presence of Mr N.MATHORUBAGAN.
2. The valuation work was / has been undertaken based upon the request from The Branch Manager.
3. It is hereby certified that in my opinion, the present market value of the property discussed in the report (above) by adopting prevailing market rate for the property is Rs 4,80,30,000 /=-
(Rupees Four Crore Eighty Lakh and Thirty thousand Only)
4. The relevant document for the subject property in the opinion of the valuer is Sale deed, Sale Agreement. Document Registered in the Joint 1 Sub Registrar, Erode Registrar Office/Sub-Registrar Office.
5. Value varies with the purpose and date of valuation. This report is not be referred if the purpose is different other than mentioned in I.General Point No.2.
6. I have no direct or indirect interest in the property valued.
7. Information and other details given above are true to the best of my Knowledge and belief.

Place : Namakkal
Date : 29.10.2015

(Panel Valuer)
Er. R. SUNDARRAJ, B.E., M.B.A., M.E., F.I.V.,
CHARTERED ENGINEER
APPROVED VALUER F-5391
REGISTERED VALUER C1/342
DISTRICT PANEL ENGINEER CLASS IIA
APPROVED VALUER FOR BANKS
ARUN TOWERS, 165, PARAMATHI ROAD,
NAMAKKAL - 627 001

Enclosures :

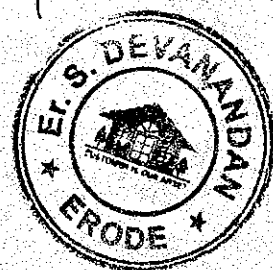
1. Location Map / Route map with land mark point. : Yes
2. Photos of the property in different views (front, back, interior etc) : Yes
3. Copy of Plan Approval (for Building) : Not Approved
4. Copy of Report on Guide Line value downloaded from concerned Reg.Net : Yes
5. For Agricultural land furnish FMB (Field Map & Boundaries and Topo Sketch) : -
6. If land is more than 25 years, Village Map. : N.A



Zone : COIMBATORE SRO : Joint 1 Sub Registrar, Erode. Village: Veerappan Chattram Ward 20

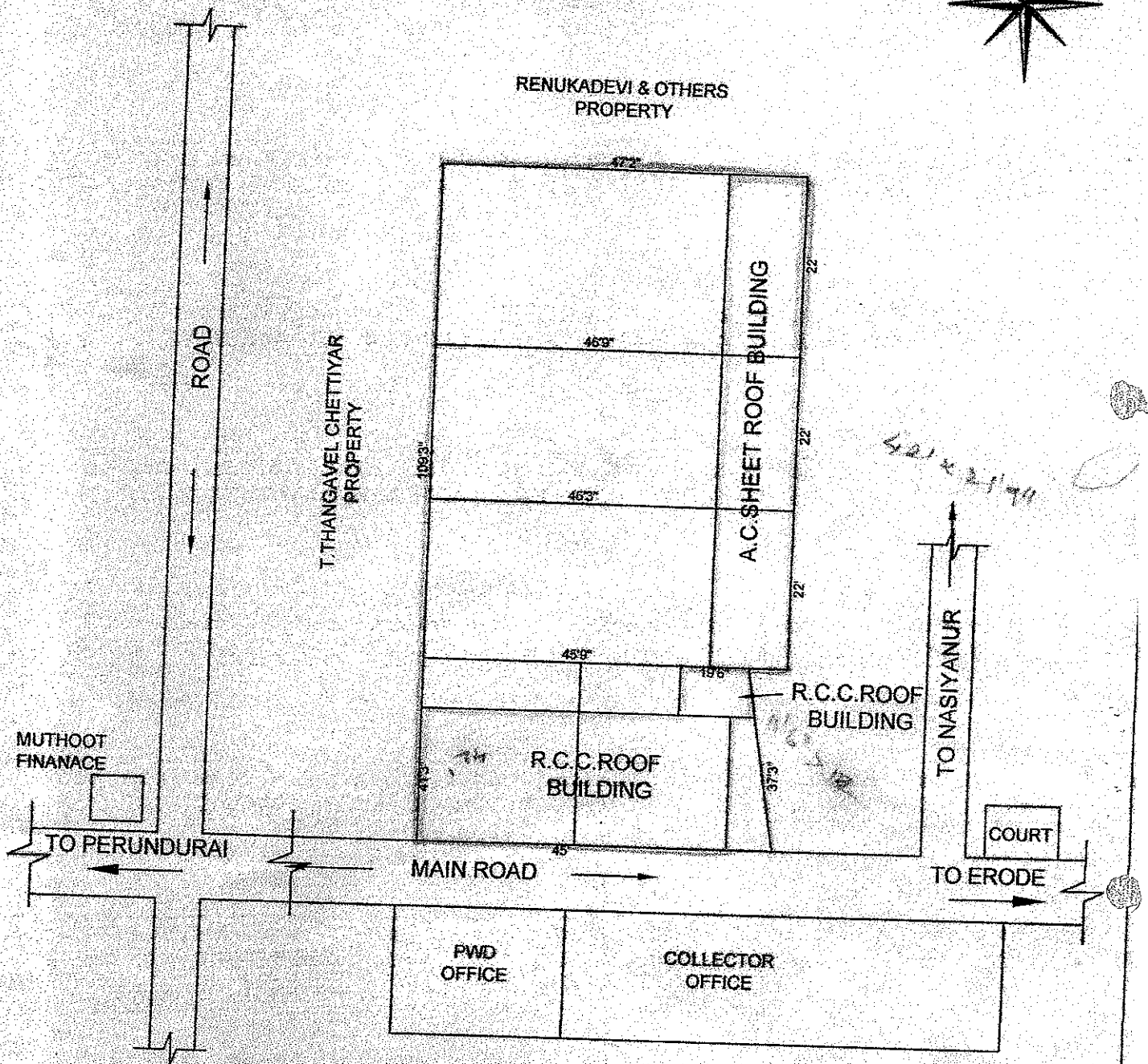
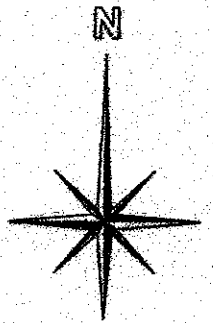
RevenueDistName:ERODE TalukName:Erode

STREET NAME	GUIDELINE VALUE	GUIDELINE VALUE (IN METRIC)	CLASSIFICATION
Ward 20 Balasubramaniam Nagar	1000/Sq.Ft	10765/Sq.Mt	Residential Special Type - I
Ward 20 Kumalan Kuttai	500/Sq.Ft	5385/Sq.Mt	Residential Class II Type - I
Ward 20 Kumalan Kuttai Harijana Colony	400/Sq.Ft	4305/Sq.Mt	Residential Class II Type - II
Ward 20 Kumanan Nagar	750/Sq.Ft	8075/Sq.Mt	Residential Class I Type - II
Ward 20 Murugesan Nagar	900/Sq.Ft	9690/Sq.Mt	Residential Class I Type - I
Ward 20 Pari Nagar	750/Sq.Ft	8075/Sq.Mt	Residential Class I Type - II
Ward 20 Perundurai Road	4000/Sq.Ft	43060/Sq.Mt	Commercial Class I Type - I
Ward 20 Rajiv Avenue	1000/Sq.Ft	10765/Sq.Mt	Residential Special Type - I
Ward 20 Selvam Nagar	1000/Sq.Ft	10765/Sq.Mt	Residential Special Type - I



LOCATION: LAND S.F.NO: 411/5, 412/2, D.NO: 85/1, DOOR NO: 31/5B, PERUNDURAI ROAD
VEERAPPAN CHATRAM MUNICIPALITY, ERODE TOWN, TALUK & DISTRICT.

OWNER: 1) Mr N.MATHORUBAGAN,
2) Mrs THIRIPURASUNDARI, W/o N.MATHORUBAGAN.



COLOUR INDEX

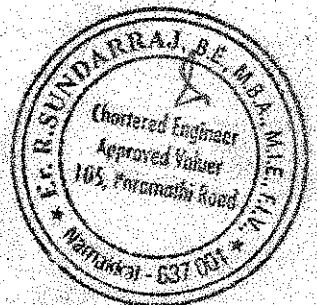
SITE BOUNDARY SHOWN -

BUILDING SHOWN -

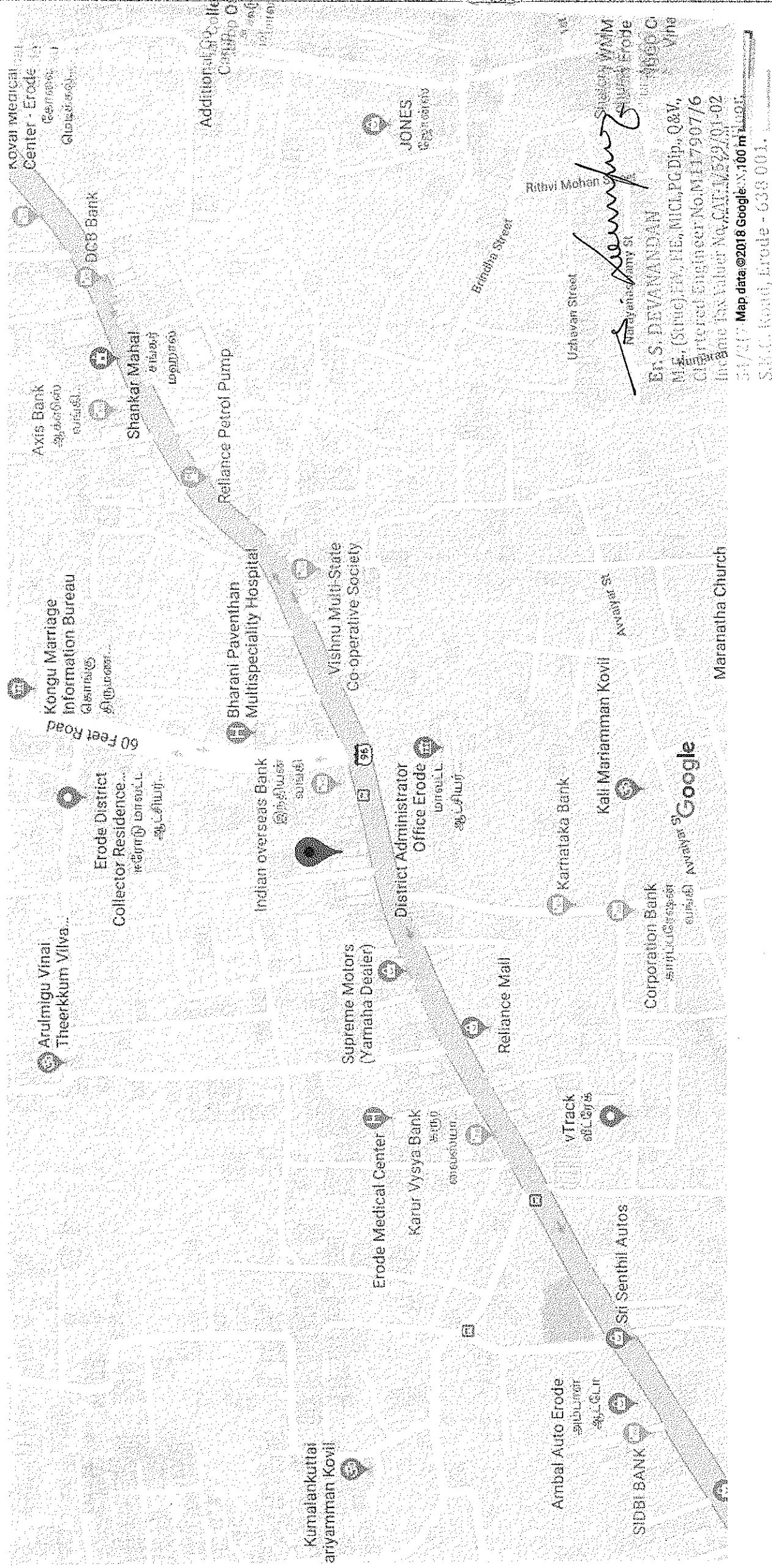


SITE PLAN

(NOT TO SCALE)



Google Maps 11°20'06.2"N 77°42'25.3"E



11°20'06.2"N 77°42'25.3"E



RV-3786



Way of approaching

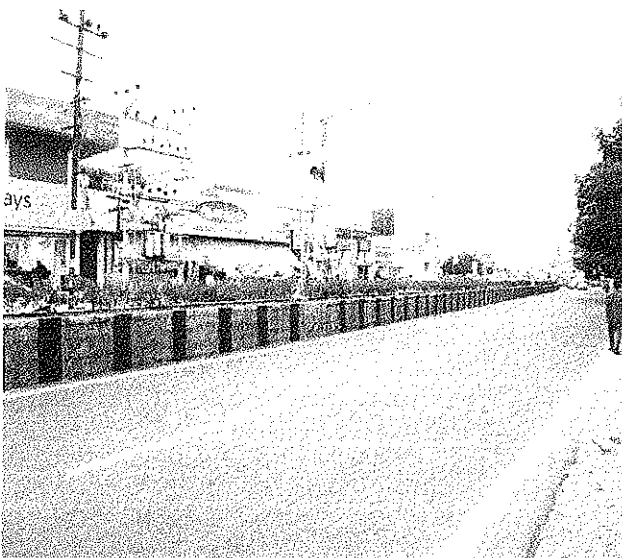


Name of the owner :

1. Thiru. N. Mathorubagan
2. Ymt M. Thiripurasundari

Location of the property :

Osor No. 85/1. Resurvey No. 411/5, 412/2,
Municipal Ward No. 20, Corporation Ward No. 21,
Perundurai Road, Opp. to Collector Office,
Collectorate Post - 638 011, Veerappanchattram Zone,
Erode Corporation, Taluk & District.



S. S. S. S.