Ln. Er. A. Venkatachalam M.E., M.I.E., F.I.V

Chartered Civil Engineer

Regd. Valuer for Income Tax, Wealth Tax (04/05-06)

District Panel Engineer Class - IA

E-mail: arrulassociatesppm@gmail.com



ARRUL ASSOCIATES

81/1D, Chairman Building, Sankari Main Road, Ottamethai, Pallipalayam - 638 006.

Cell: 98427 - 57507

98427 - 22200

Panel Valuer for * State Bank of India * Canara Bank * Corporation Bank * IOB * IDBI * Indian Bank

♦ Bank of India ♦ KVB ♦ CUB ♦ LVB

♦ Axis Bank

UCO Bank

* Repco Bank * Pallavan Grama Bank * TMB * Dhanalaxmi Bank * South Indian Bank

VALUATION OF PROPERTY (LAND & BUILDING)

REPORT ON VALUATION

Ref.No. 09

Date: 12.11.2020

PART A - BASIC DATA

I. **GENERAL:**

1.	Purpose of valuation	:	Bank Security Purpose.
			Canara Bank, Park Road, Erode .
2.	a. Date of Inspection	:	10.11.2020
	b. Date on which the valuation is made	:	12.11.2020
3.	Name of the reported owner with present address and phone number	:	01. Mrs. T. THANGAMANI W/o. Mr. Thangavel.
	Name of the owner(s) and his/their addresses(es) with Phone No.(details of share of each owner in case of joint ownership)		Door No: 1.199, 1.199/1, Poolakkattur, Sankagiri Main Road, Pallipalayam Village & Post, Kumarapalayam Taluk, Namakkal District. Cell No: 98652 65000
	Name of the Company		"M/s. THANGAVEL FABRICS PRIVATE LIMITED"
4.	Documents produced for perusal:	:	
	i) Document	:	
	ii) Legal Opinion	:	Refer to Xerox copy of Legal Opinion Given by Advocate Mr. L. Dakshinamoorthy,
	iii) Previous Report	:	Date: 04.05.2013 My Pervious Valuation Report Date: 05.09.2018

5	Brief description of the property taken for valuation (Including leasehold/freehold etc)	•	Residential (Free Hold)
6	. Scope of valuation	:	Bank Credit Purpose
7	If this report is to be used for any bank purpose, state the name of the bank and branch, if known		Bank Purpose in CANARA Bank, Park Road, Erode Branch.

II. DESCRIPTION OF THE PROPERTY:

1.	Postal address of the property with Pin	:	01. Mrs. T. THANGAMANI
	code		W/o. Mr. Thangavel
			S.F.No: 240/31, 240/32, 240/33, Patta No: 1194, 1096, Door No: 1.91/1 to 1.91/9, Poolakkattur, Vediyarasampalayam Road, Pallipalayam Agraharam Village, Kumarapalayam Taluk, Namakkal District. Pin Code – 638 008
2.	City/Town	:	Pallipalayam
	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	:	Panchayat 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	•	
6.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	A I A CAP A I A CAP

7.	Location of the property	_	
	Plot No. / Nagar/Survey No. Door No. S.F. No. / T.S. No. / R.S. No. Village / Block Taluk / Ward Mandal/District/Municipality/ Corporation		Poolakkattur, Vediyarasampalayam Road, Door No: 1.91/1 to 1.91/9, S.F.No: 240/31, 240/32, 240/33, Pallipalayam Agraharam Village, Kumarapalayam Taluk, Namakkal District. Panchayat Limit.
	Boundary Details		As per Document & Actual
	North		Venkatachalam & Jayabal Property
	South		Venkatachalam Property
-	East		S.F.No: 23 & Complex Property
	West		18'0" Width North South Cement Road
	Extent of land		24.00 Cents (or) 10,454.32 Sq.ft
9.	Latitude, Longitude and Coordinates of the site	:	11.375818 77.756298
10.	Property tax receipt referred		Tax Receipt Available
	Assessment number Tax amount Receipt in the name of	:	BHA No: 074710, 074711 2019 - 2020 Rs. 275/- & Rs. 220/- Per Year Mrs. Thangamani
11.	Electricity service connection consumer number	:	E.B. Connection No: 04-168-005-121, 04-163-002-2203, 04-163-002-2204
	In the name of Other details, if any		Mrs. T. Thangamani
12.	Property is presently occupied by	:	Owner / Tenants/ Both / Vacant
13.	If tenanted fully, What is the gross monthly rent?	:	
14.	If occupied by both		Owner Occupied
	By assuming the entire building is let out, (i) What is the probable monthly rent? (ii) What is the advance amount?		Rs Rs

III. PROCEDURE OF VALUATION:

	Valuation Details	:	Discussed in Part B,C,D,E &F
1	F.S.I.	2	Plot Coverage
1	a). GF M.Tiled		Ground Floor – 0.22
	Labour Quarters –		
	0.15		•
	b). GF RCC Roof		
	Room - 0.02		
	c). GF Gal Sheet		·.
	Room – 0.04		
	d). GF GI Sheet	į .	
	Toilet & Bath		
	Room – 0.01		

(Describe the property details)

PART B - LAND

1.	Dimension of the site	Т-	1000000	1.	
1.	Difficusion of the site		As per document	As per Site	
			(1a)	1(b)	
	North				
-		_			
1	South				
	East	+-			
	East			, 	
	YAZ	 			
1	West				
-		上			
}	Extent	1	10,454.32 Sq.ft (or) 24.00	10,454.32 Sq.ft (or) 24.00	
	· ·		Cents	Cents	
		┼		Cents	
			Total Extent of Document		
<u> </u>			= 10,454.32 Sq.ft (or) 24.00	Cents	
2.	Extent of Document (least of 1a & 1b)		10,454.32 Sq.ft (or) 24.00 Cents		
	The second of the control of the con		10,404.02 5q.1t (01) 24.00 Cen	its	
	Size of the Plot	 	10 454 00 6 6 4 2 24 55 5		
	OLEC OF LICE LIUI	:	10,454.32 Sq.ft (or) 24.00 Cen	ıts	
	North & Coult				
	North & South	:			
<u> </u>	T 4 0 TAY				
	East & West	:			
ļ					
	Total Extent of the Plot		10,454.32 Sq.ft (or) 24.00 Cen	to	
<u> </u>		:	1 24.00 Cen	us	
		Щ.			

3. Characteristics of the site

* What is the character of the locality?

*What is the classification of the locality?

Development of surrounding areas

Possibility of frequent flooding/sub merging Feasibility to The Civic amenities like school, hospital, bus stop, market etc.

Level of land with topographical conditions Shape of land

Type of use to which it can be put

Any usage restriction
Is plot in town planning approved layout?

Corner Plot or Intermittent Plot?

Type of road available at present

* Road facilities are available?

Is it a land – locked land? Water Potentiality

* What is the width of the Road?

Width of road – is it below 20ft or more than 20 ft.

Underground sewerage system

Is power supply available at the site?

Advantage of the site

1.

Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or

Residential Area

Middle Class

: Residential Area

Near by

Irregular

Residential

Nil

Intermittent Plot

Available in Tar Road

Sankagiri Main Road

18'0" Width Road

Below than 20'0"

Not Available

Available

1. Vediyarasampalayam Mariamm

2. Sankagiri Main Road



	applicability of CRZ provisions etc (Distance from sea-coast/tidal level must be incorporated) *Any factors which affect the marketability of the land? * Type of the land? Accessibility		
4.	Value on adopting GLR (Guideline Rate) i) Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed) ii) Value of land by adopting GLR(10,454.32 Sq.ft X Rs. 167.00/Sq.ft)		Rs. 167.00/ Sq.ft Rs. 17,45,871/-
5.	Value by adopting PMR (Prevailing Market Rate) Prevailing market	:	Rs. 6,00,000.00/Cent
	rate(Along with details/reference of atleast two latest deals/transactions with respect to adjacent properties in the areas) Unit rate adopted in this valuation after considering the characteristics of the subject plot Value of land by adopting PMR (24.00 Cents X Rs. 6,00,000/- Cent)	•	Rs. 1,44,00,000/- Say Rs. 144.00 Lakhs

PART C - BUILDINGS

	Type of Building		Residential/Commercial/Industrial			
1.	Type of construction	:	Load bearing /RCC/Steel Framed / framed structure			
2.	Quality of construction	:	Superior / I Class / II Class / III Class			
3.	Appearance of Building	:	Common / Attractive / Aesthetic			
4.	Maintenance/Condition of the Building	:	Exterior: New one / Excellent Good / Normal Average / Poor			
			Interior: Excellent/Good /Normal Average/ Poor			
5.	Plinth Area	:	GF M.Tiled Roof Labour Quarters - 1,560.00 Sq.ft			

		GF RCC Roof Room - 165.75 Sq.ft GF Gal Sheet Room - 456.00 Sq.ft GF GI Sheet Toilet & Bath Room - 112.50 Sq.ft
6	Number of floors and height of each floor including basement, if any	: Ground Floor Only Building Height: 10'0"

Floor	Year of Construction	Roof		Plinth	
	(as reported/ as per			Area	
	actual observation/ as		Main	Cantilevered	Total
	per deed)		Portion	Portion	A+50% of
			A	В	В
G.F	GF Labour Quarters Room Room Toilet & Bath Room	M.Tiled RCC Roof Gal Sheet GI Sheet	1,560.00 165.75 456.00 112.50		1,560.00 165.75 456.00 112.50
F.F.					
S.F.					
	TOTAL		2,294.25 Sq.ft		2,294.25 Sq.ft

1. Drawing approval - Approval Plan Not Available

a. Date of issue and validity of layout of approved map/plan

b. Approved map/plan issuing authority

- c. Whether genuineness or authentic of approved map/plan is verified?
- d. Any other comments by our empanelled valuers on authentic of approved plan?
- d. (Discuss on the building approval, reference, violations observed, consequences of violation etc.)
- 8. Value of building is estimated by adopting suitable unit plinth area rate depending upon the specifications. Depreciation is calculated by straight-line method assuming a salvage value of 69.00% (M.Tiled) 34.50% (RCC Roof) 11.25% (Gal & GI Sheet).

1. VALUATION OF BUILDING:

DESCRIPTION	Ground Floor	First Floor	Second Floor	Other floor, if any
Specification				
Floor finish	Cement			KATACAY
Superstructure				Z STEWED WEST COM
Roof	RCC & M.Tiled &		-	₹ ¹³ 04/05-00
Doors	GI & Gal Sheet			* (3) (5) (5)
Windows	Country Wood			10 2984212 GIN
Weathering course	Cement			

	` ,	 	
Plinth area	2,294.25 Sq.ft	 	
(as reported/ observed/ as per	M.Tiled - 1997, RCC Roof - 1997 GI & Gal Sheet - 2015	 	
Age of the building	M.Tiled - 45 Yrs RCC Roof - 60 Yrs GI & Gal Sheet - 45 Yrs	 	
If the age is not exactly known, further	M.Tiled - 23 Yrs RCC Roof - 23 Yrs GI & Gal Sheet - 5 Yrs		
Total life of the building estimated	M.Tiled - 22 Yrs RCC Roof - 37 Yrs GI & Gal Sheet - 40 Yrs		
Depreciation percentage (assuming salvage value	23 Years x 3.00% = 69.00% (M.Tiled), 23Yrs x 1.50% = 34.50% (RCC Roof) 5 Yrs x 2.25% = 11.25% (GI & Gal Sheet)		
I .	GF M.Tiled Roof Labour Quarters - Rs. 300/- Sq.ft GF RCC Room - Rs. 700/- Sq.ft GF Gal Sheet Room - Rs. 500/- Sq.ft GF GI Sheet Toilet & Bath Room - Rs. 450/- Sq.ft		KATACH CHERED CHA
Replacement Value	GF M.Tiled Roof Labour Quarters - Rs. 4,68,000/- GF RCC Room - Rs. 1,16,025/- GF Gal Sheet Room Rs. 2,28,000/-		04/05-06 P

	GF GI Sheet Toilet &			
ļ ·	Bath Room - Rs.			
5	50,625/-			
	GF M.Tiled Roof			
the rate of 43.50 %	Labour Quarters -			
(RCC),65.25% (AC	Rs. 3,22,920/-			
Sheet)	GF RCC Room - Rs.			
	40,028/-			
	GF Gal Sheet Room			
	– Rs. 25,650/-			
	GF GI Sheet Toilet			
	& Bath Room - Rs.			
·	5,695/-			
Present value of	GF M.Tiled Roof			
building	Labour Quarters -			
	Rs. 1,45,080/-			
	GF RCC Room - Rs.	·		
	75,996/-			·
	GF Gal Sheet Room		•	
	- Rs. 2,02,350/-			
	GF GI Sheet Toilet			
	& Bath Room - Rs.			
	44,929/-			
Total value of	Rs. 4,68,355/-	*****		
floors if any)		,		
	•			

(Note: Add extra sheets for additional floors and buildings)

	Particulars	Plinth	Roo	Age	Estimate	Replacem	Depreciati	Net value
Sl	of items	Area	f	of	d	ent Cost	on Rs.	after deprec
N			Hei	the	replacem	Rs.		iations
0			g ht	buil	e nt rate			Rs.
				di	of			
				ng	constructi			
					on			
					Rs	·		
	0 1	1 5 60 00	10/0//	20.37	- ·	D 4 (0 000 (7 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	7 4 4 7 000 /
l	i	1,560.00	10.0,	23 Yrs		Rs. 4,68,000/-		Rs. 1,45,080/-
	Floor	165. <i>7</i> 5		23Yrs	•	Rs. 1,16,025/-	Rs. 40,028/-	Rs. 75,996/-
		456.00		5 Yrs	Rs. 500/-	Rs. 2,28,000/-	Rs. 25,650/-	Rs. 2,02,350/-
	·	112.50		5 Yrs	Rs. 450/-	Rs. 50,625/-	Rs. 50057A	CHRs. 44,929/-
							STERE!	REELE
	131 (131						04105	-06 5
	First Floor							فأرقيا
	Second floor,						D7505	ENGIT
	Total					Rs. 8,62,650/-	Rs. 3,94,293/-	

PART D - AMENITIES & EXTRA ITEMS

(Value after Depreciation)

	(Value after Depreciation)					
1.	Portico	:	Rs			
2.	Ornamental Front / Pooja door	:	Rs			
3.	Sitout/Verandah with Steel grills	:	Rs			
4.	Extra Steel/collapsible gates	:	Rs			
5.	Open staircase	:	Rs			
6.	Wardrobes, showcases, wooden cupboards	:	Rs			
7.	Glazed tiles	<u> </u> :	Rs			
8.	Extra sinks and bath tub	<u> </u> :	Rs			
9.	Marble/ceramic tiles flooring	. :	Rs			
10.	Interior decorations	:	Rs			
11.	Architectural Elevation works	:	Rs			
12.	False ceiling works	<u>:</u>	Rs			
13.	Paneling works		Rs			
14.	Aluminum works		Rs			
15.	Aluminum handrails		Rs			
16.	Separate Lumber Room	<u>:</u>	Rs			
17.	Separate Toiler Room	<u> </u> :_	Rs			
18.	Separate water tank/sump		Rs			
19.	Trees, gardening		Rs			
20.	Any other	:	Rs			
1						

PART E - SERVICES (Value after Depreciation)

F		-1.	<u> </u>	T D
	1.	Water supply arrangements	:	Rs
		Open Well		
		Open wen		
i	•	· ·		
		Bore Well		
1		•		
				;
		Hand pump		·
		:	1	
		Motor		
				LATACHA
		T 1 1 T 2 T		THE RED VILLE
		Panchayat Tap	1	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
1		 :		(< (> 04/05-06) *
		Underground level sump		
				The state of the s
				TREDE
		Overhead water tank	l	

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		-			
		ł			
		1			
		4			
			-		
					.
2.	Drainage arrangements	:	Rs		
	Septic Tank				
	:				
	Underground sewerage				
	:		n -		
3.	Compound WallRm. @	:	Rs		
	Rs/m2.				
	Height: 8'0"				
	Length: Building Alround				
	Type of construction:				
<u>-</u>	Brick Work		Rs		
4.	Pavements Rm. @	•	NS		
	Rs/m2	_	Do		
5	Steel gate Rm. @	•	Rs		
	Rs/m2	-	Rs. 8,000.00		
6.	E.B Deposits, water deposits,	:	KS. 0,000.00		
77	drainage deposits etc.	-	Rs		
7.	Electrical fittings & others	:	Rs	:	_
	Type of wiring	:_	Rs		
	Class of fittings	:	KS		
	(superior/Ordinary/Poor)	<u> </u>	Do		
	Number of light Points	:	Rs		
	Fan Points	<u> </u> :	Rs		
	Spare Plug Points	<u> </u> :	Rs		
	Any other item	:	Rs		
8.	Plumbing installation	<u> </u> :	Rs		
	No. of water closets and their	:	Rs		
	type	-	Do		
	No.of wash basins	:	Rs	TACH	
	No.of bath tubs	<u> </u> :	Rs	I ACA	
	Water meter, taps etc	<u> </u> :	Rs	/ 2/2	
	Any other fixtures	<u> </u> :	Rs	<u>04/05-06</u> →	
9.	Any other	:	Rs	- \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
	Total	<u> </u> :	Rs. 8,000.00	984273	

PART F - ABSTRACT VALUE

Part	Description	Value of adopting					
Part	Description	G	LR	Rs.		PMR	Rs.
В	Land	Rs.	17,4	6,000.00	Rs.	1,44,00,000.00	
C	Building	Rs.	4,6	8,000.00	Rs.	4,68,000.00	
D	Amenities	Rs.			Rs.		
E	Services	Rs.		8,000.00	Rs.	8,000.00	
-	Total	Rs.	22,2	2,000.00	Rs.	1,48,76,000.00	
ŀ	Say	Rs.	22,2	2,000.00	Rs.	1,48,76,000.00	
]	Factors favouring for an additional value						
1	1.						
1	2.				<u>_</u>		
	Add	((+)		Rs.		
	Factors favouring for less value						
	1.						
	2.						
	Less	(<u>-) </u>		Rs.		(F)
	Present Market Value				Rs.	1,48,76,000.00	(F)

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 valuers 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 the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 1,48,76,000.00 (Rupees One Crore Forty Eight Lakhs and Seventy Six Thousands Only). The book value of the above property as of is Rs. 22,22,000.00 (Rupees Twenty Two Lakhs Twenty Two Thousands only) and the distress value Rs. 1,19,01,000/-(Rupees One Crore Nineteen Lakhs and One Thousand only).

Place: Pallipalayam Date: 12.11.2020

Signature

(Name and Official seal of the Approved Valuer)
Er. A.VENKATACHALAM, M.E. M.I.E.,F.I.V.,,
CHARTERED ENGINEER, REGISTERED VALUER.04/05-06,
DISTRICT PANEL ENGINEER CLASS 1A
APPROVED VALUER FOR BANKS,

ARRUL ASSOCIATES
81/1D CHAIRE IN BUILDING SANKARI MAIN ROAD,
OTTAMEITHAI, PALLIPALAYAM - 638006.
CELL:98427 57507, 98427 22200

PART G - CERTIFICATE

It is hereby certified that in my opinion 1.

The present market value of the property discussed in the report (above) by adopting prevailing market rate for land is Rs. 1,48,76,000.00 ((Rupees One Crore Forty Eight Lakhs and Seventy Six Thousand Only) The forced sale value of the property is estimated as 20% less than the present market value.

Number of title deed(s) involved in this property is ---2. The relevant document for the subject property in the opinion of this valuer is the deed dated ...-.. with Registration Number --- registered in

the ...-.. Registrar's Office ---

If this property is offered as collateral security, the concerned financial 3. institution is requested to verify the extent of land shown in this valuation report with respect to the

This report is not to be referred if the purpose is different other than 4.

mentioned in I(1).

The property was inspected on10.11.2020.. by in 5. the presence of Mr. Thangavel

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

This valuation work was/ has been undertaken by the valuer based upon 7. the request from Applicant.

Place

: Pallipalayam

Date

: 12.11.2020

(Panel Valuer) Er. A.VENKATACHALAM, M.E. M.I.E., F.I.V.,,

CHARTERED ENGINEER REGISTERED VALUER.04/05-06, DISTRICT PANEL ENGINEER CLASS 1A

Note

Enclosures:

: This report contains 18 Pages

APPROVED VALUER FOR BANKS,

ARRUL ASSOCIATES
81/1D CHAIF AN BUILDING SANKARI MAIN ROAD,
OTTAMELTHAL, PALLIPALAYAM - 638006. CELL 98427 57507, 98427 22200

Key plan showing the location of the property

Site plan with boundaries

Photograph of owner/representative with property in background



Zone:

4.7.4

Guideline Village:

Revenue District:
Sub Registrar Office:

D...... 37211

Revenue Village: Revenue Taluka: **SALEM**

PALLIPALAYAM AGARAHARAM

NAMAKKAL

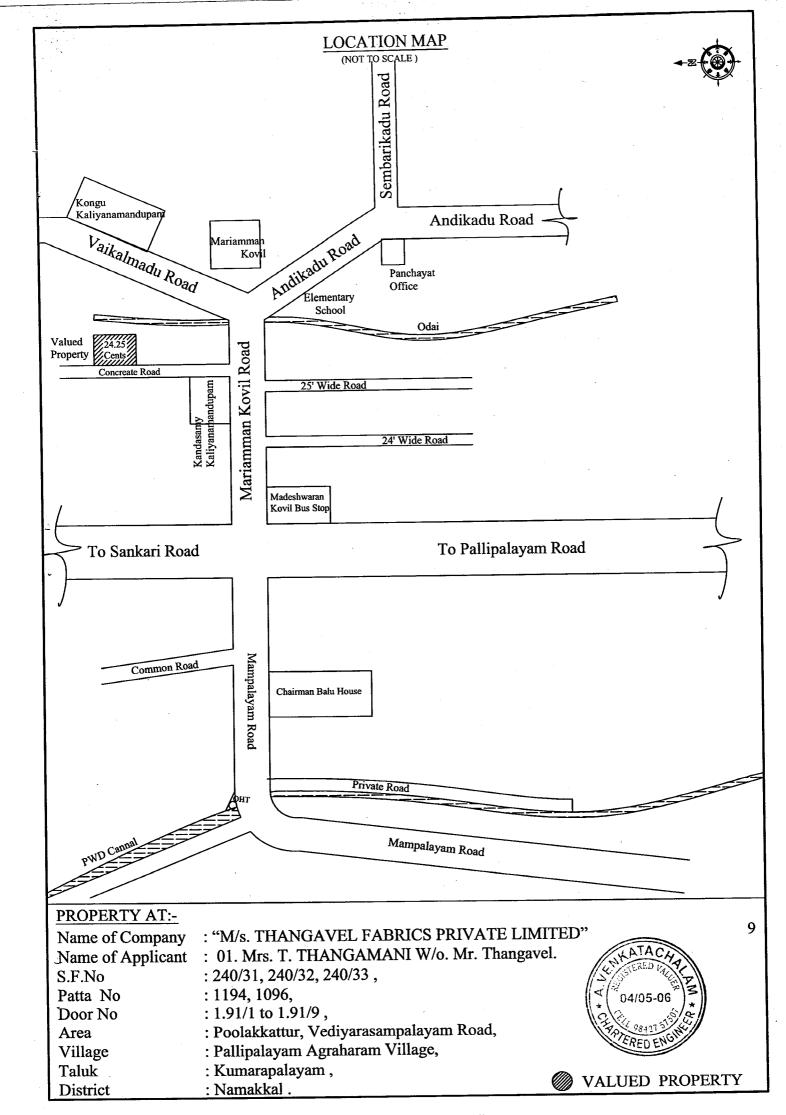
PALLIPALAYAM

PALLIPALAYAM AGRAHARAM

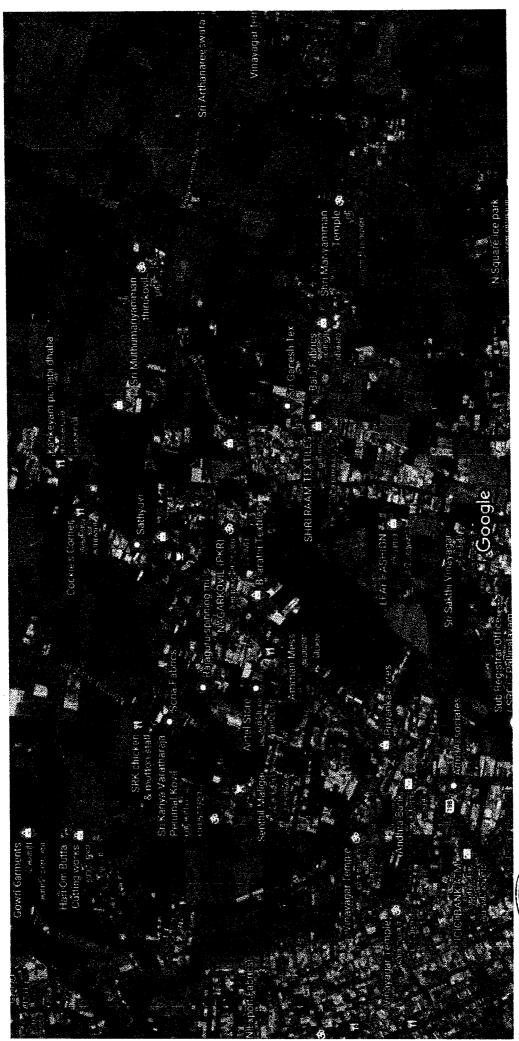
KUMARAPALAYAM

Sr.No.	Survey/Subdivision No.	Guideline Value (₹) (British Value)	Guideline Value (₹) (Metric Value)	Land Classification	Effective Start Date
1	240/31	167/ Square Feet	1810/ Square Metre	Residential Class I Type - II	09-Jun-2017
2	240/32	167/ Square Feet	1810/ Square Metre	Residential Class I Type -	09-Jun-2017
3	240/33	167/ Square Feet	1810/ Square Metre	Residential Class I Type - II	09-Jun-2017





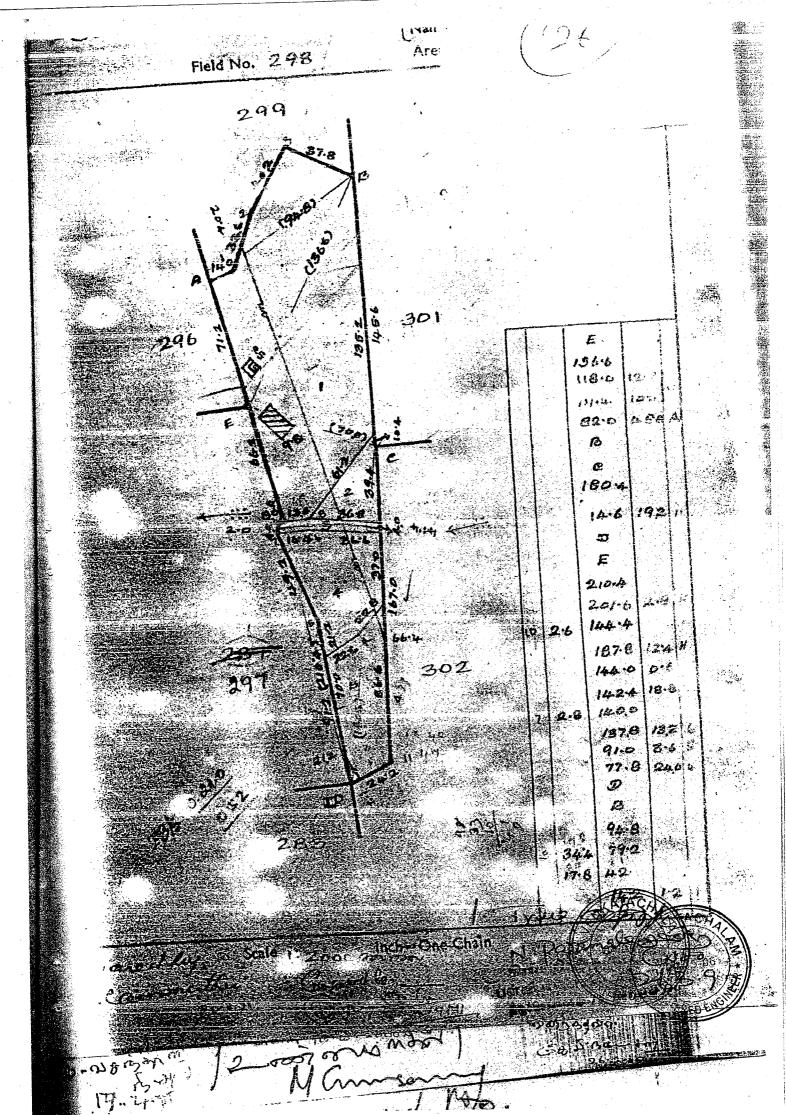
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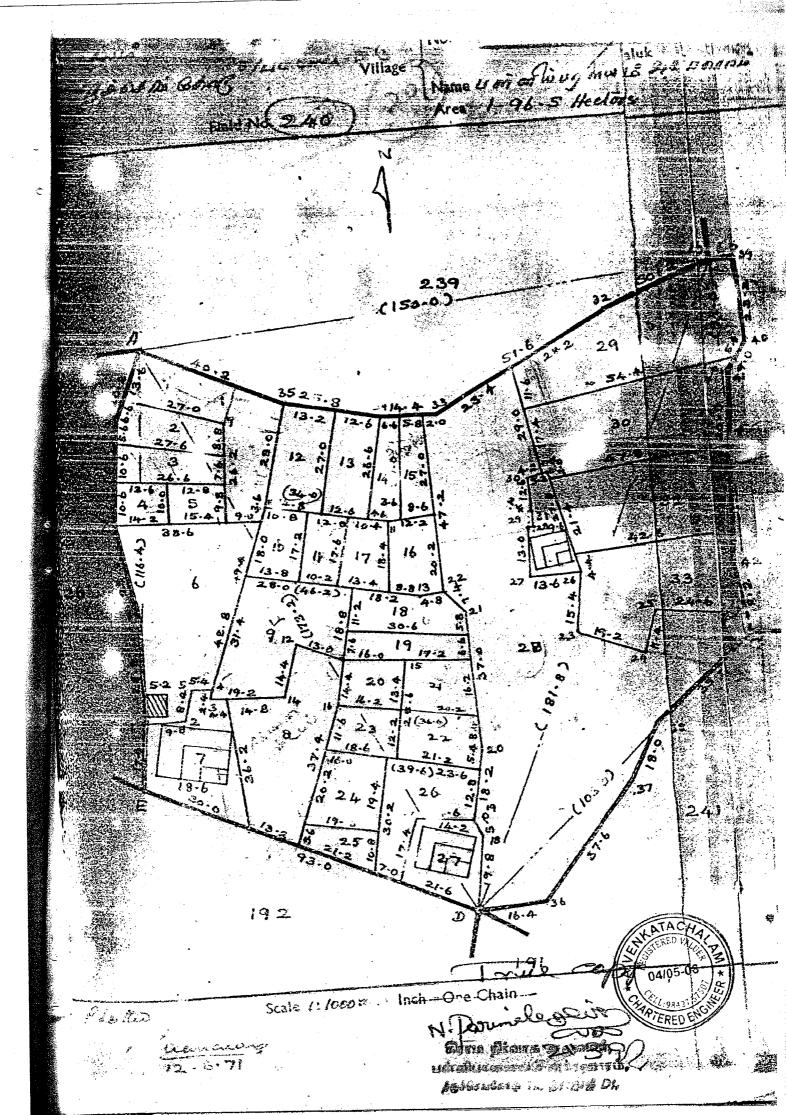




Imagery @2020 CNES / Airbus, Maxar Technologies, Map data @2020 200 m s.

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maeit: CO-Charges Ggirans (ලු.) கட்டண விவரம் **பெரத்தப்**

தொகை (எழுத்திர்க்குdred And Fitteen Only by Cash

இதர விவரங்கள் :

CIN No. U40109TN2009SGC073746 beidy for 100 annts Rs520; Total subsidy is

NSN Code: 27160000

Electrical Energy & Distribution services are exempted under GST கணக்கீட்டாளர்/ கணக்கீட்டு ஆய்ஊவர்/ வருவாய் பேத்பார்களைகள்

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கட்டண் விகிறம்:

LATA Units: 330

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