

Er. V.J.NALLAKUMARAN BE.A.M.I.E, F.I.V, C.Engg(I), M.Sc.,(R.V).

Chartered Civil Engineer, District Panel Engineer (Class I-A)

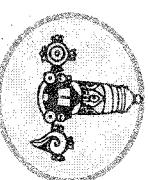
Registered Valuer for Income Tax & Wealth Tax, (02/14-15) Govt. of India,

Govt. Registered Engineer Grade - I and Panel Valuer for Banks,

Registered Valuer Under the Companies Act.

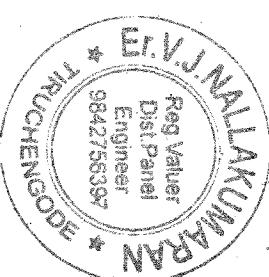
Ref :

Date



VALUATION CERTIFICATE

1.	Name of the Owner	:	THIRUMRAVIKUMAR S/O THIRUMMANIYAN
2.	Property at	:	S.F.No:262/1B3A1, Patta No:732, Near Krishna Steel Factory, Off. Sankari – Konganapuram Main Road, Manjakkalpatty Village, Devannagoundanur Panchayat, Sankari Taluk, Salem District – 637 301.
3.	Date of Inspection	:	06.04.2021
4.	Reference	:	TAMILNAD MERCANTILE BANK LTD., Sankari Branch.
5.	Nature of the Land	:	Residential Building Property
6.	Total Market value of the property	:	Rs.45,02,000.00 (Rupees Forty Five Lakhs & Two Thousands Only)
7.	Total Forced Value of the property	:	Rs.36,00,000.00 (Rupees Thirty Six Lakhs Only)
8.	Total Guide Line Value Of the property	:	Rs. 15,25,000.00 (Rupees Fifteen Lakhs & Twenty Five Thousands Only)
9.	Guide line value Sheet	:	Enclosed Annexure – A.
10.	Location sketch of the property	:	Enclosed Annexure – B.
11.	Photos of the property	:	Enclosed Annexure – C.



H.O. : 84, 1st Floor, Dr.T.G.N. Complex, West Car Street, TIRUCHENGODE - 637 211. Namakkal Dt.

B.O. : F5, 1st Floor, Sri Vigneswara Complex, Park Road, Moolapattarai, ERODE - 638 003.

B.O. : Nel Muthu Complex, Muthur Road, VELLAKOVIL - 638 111. Tirupur Dt.

E-mail : nallakumaranvj@gmail.com

ANNEXURE -1

Valuation of Properties

Date: 15.04.2021

I.GENERAL:

1 Branch to Which Valuation is made	:	TAMILNAD MERCANTILE BANK LTD., Sankari Branch.
2 Purpose of valuation	:	Bank purpose
3 Date of inspection to the property	:	06.04.2021
4 Date of valuation given	:	15.04.2021
5 Person accompanying at the time of visit to site	:	The Branch Manager - TMB, Sankari Branch.

II.DESCRIPTION OF THE PROPERTY:

1 a. Owner of the property and Residential address	:	THIRUM.RAVIKUMAR S/O THIRUM.MANIYAN Manjakkalpatty Village, Off. Sankari – Konganapuram Main Road, Sankari Taluk, Salem District – 633 301. Cell: 94428 49988
b. Property Address	:	S.F.No:262/1B3A1, Patta No:732, Near Krishna Steel Factory, Off. Sankari – Konganapuram Main Road, Manjakkalpatty Village, Devannagoundanur Panchayat, Sankari Taluk, Salem District – 633 301.
Since how long owing the property?	:	From 2014
Whether joint/co-ownership, details	:	Single ownership
In case of joint ownership, furnish the stake details of each owner. Whether it is undivided?	:	--
Whether assessed under wealth tax? If so, whether it is undivided	:	Not Applicable
What is the	:	
a). Year of construction	:	2017
b). purchase price(Land)	:	Partition deed
c). year of construction of the superstructure	:	2017
d). Year of completion	:	2017
e). Cost of construction	:	Refer Building Calculation Table

2	Brief description of the property valued	: This property is consist of RCC Roof Residential Building Property
	Type of property: Agriculture/Industrial/Residential/ Commercial	: Residential Type
	Survey No	: S.F.No:262/1B3AI
	Locality	: Near Krishna Steel Factory, Off. Sankari – Konganapuram Main Road
	Village	: Manjakkalpatty
	Panchayat	: Devannagoundanur
	Taluk	: Sankari
	District	: Salem
3	i). whether the property is a residential property, if so please state	: Yes
	a). whether the building is old or recently constructed	: 2017 (4 years)
	b). whether it is an independent house or plot	: Independent House
	c). in case, it is a flat, the location of the flat(floor)	: No
	d).whether the documents were produced for verification	: Yes, 1.Xerox Copy of Partition Deed No: 1887/2014, Dated : 23.05.2014 2.Xerox Copy of Old Valuation Report Prepared by Er.M.Shannugasundaram, Dated: 07.12.2015
	ii). If the property is commercial property state	: No
	a) Whether it is a own office or commercial one	: —
	b). whether building is constructed as per approved plan	: Yes, Approved by The President of Devannagoundanur Panchayat. Dated: 27.11.2015 Period: 27.11.2015 to 26.11.2016 RCC G.F : 855.56 Sq.ft G.I Sheet Verandah : 468.00 Sq.ft
	c). if any variation is noted please specify	: —
	d). whether plan is issued by competitive authority	: by The President of Devannagoundanur Panchayat

4	Boundaries of the property	North of South of East of West of	(As Per Deed) House Property S.F.No: 262/7 S.F.No: 262/1B2A 20' wide East – West Road S.F.No: 262/1B2A 20' wide North-South Road 'C' Schedule M.Santhanadurai 11 ½ Cents 'C' Schedule			
	Dimensions of the property	North of South of East of West of	(As Per Actual) House Property 20' wide East – West Common Earthen Road 20' wide North-South Common Earthen Road 'C' Schedule M.Santhanadurai Vacant Site 11 ½ Cents			
	Extent of Land	North of South of East of West of	No Measurements Refer Sketch (enclosed) 11 ½ Cents (or) 5009.00 Sq. ft			
	If any variation is noticed please specify the detail	North of South of East of West of	Not Applicable			
5	Distance from Branch	North of South of East of West of	At about 2 km from TMB Sankari Branch			
6	Documents referred for perusal of ownership(copy of registered sale deed, Encumbrance certificate etc)	North of South of East of West of	1.Xerox Copy of Partition Deed No: 1887/2014, Dated : 23.05.2014 2.Xerox Copy of Old Valuation Report Prepared by Er.M.Shammugasundaram, Dated: 07.12.2015			
7	Property Tax Receipt Referred:	North of South of East of West of	Not Produced			
	D.No	Assessment No.	Period	Amount	Date	Name
	—	—	—	—	—	—
8	Electricity Service Connection	North of South of East of West of	S.C No: 1035,1106 — Thiru M.Ravikumar			
	a). Consumer number	North of South of East of West of				
	b). Period	North of South of East of West of				
	c). In the name of	North of South of East of West of				
9	Property is presently occupied by	North of South of East of West of	Yes No No No			
	a). Owner	North of South of East of West of				
	b). Tenant	North of South of East of West of				
	c). Both	North of South of East of West of				
	d). Vacant	North of South of East of West of				
10	If occupied by tenant	North of South of East of West of	Not Applicable			
	a). Gross monthly Rent	North of South of East of West of				
	b). Rent Advance	North of South of East of West of	Not Applicable			

11	Whether the property was Valued early? If so	:	Yes
a)	Date of Earlier Valuation early? if so	:	07.12.2015
b)	Name and address of the earlier valuer	:	Er.M.Shanmugasundaram
c)	Whether valued by approved valuer	:	Yes
1.	Whether rates adopted are commensurate with rated adopted by the registers office? In case of wide variations please specify Reasons.	:	No
2.	Whether rates are based on Prevailing rates in the area.	:	Yes, Local Market Value by enquiring the local Pearson
d).	purpose of earlier valuation	:	To access the Present market value of the property for bank security
e).	Basis of valuation	:	Land
f).	copy of the earlier valuation (to be enclosed)	:	No
12	Whether the cost of land is commensurate with the guideline value?	:	Reasonable difference is there
13	Whether the cost of construction is in line with prevailing rates in the area?	:	--
a).	The sum assured	:	Not Applicable
b).	Risk covered	:	Not Applicable
c).	Date of expiry of the insurance cover	:	Not Applicable

III. LAND:

1	Extent of the Land(in sq. ft/Cents)	:	11 ½ Cents (or) 5009.00 Sq.ft 11 ½ Cents (or) 5009.00 Sq.ft
2	Site Dimension	:	No Measurements Refer Sketch (enclosed)
a).	As per Document	:	11 ½ Cents (or) 5009.00 Sq.ft
b).	As on Site	Extent of Land	Nil
c).	Out of total 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	:	Nil
3	If they property is an agriculture land, state	:	Nil
a).	Whether dry or Wet land	:	Nil
b).	Irrigation facility or rain fed	:	Nil
c).	Type of crop grown at the time of visit	:	Nil
d).	Annual yield/previous years output	:	Nil

4	Usage of Land	:	Dry Maanavari Lands Type – I
	a). As per Sub-register office	:	Residential Use
	b). Actual Usage	:	Dry Maanavari Lands Type – I
c). As per revenue records		:	
5	Type of Land Wet/Dry/Residential/industry/Commercial/Quarry/mine/others(specify)	:	Residential Type
6	Level and shape of the land	:	Level Ground & Irregular Shape
7	Guideline value (copy of downloaded report from Re.Net should be enclosed)	:	Rs2,41,200.00/ Acre (Copy Enclosed)
8	a). Remarks about Accessibility and Road approach to the site b). Water Availability	:	Abuts 20' wide Earthen Roads Bore Well Available
9	a). Whether falls under Land b). Whether Land or Part There of notified Details about lease period c).Free hold/lease hold (if they hold details about lease period)	:	Not Applicable No Free - hold
10	a) Land Mark to the location b) Nearest bus stop c) Nearest railway Station d) Nearest Municipality	:	Refer Google map Latitude: 11.488795, Longitude: 77.885212 At about 3.2 km from Sankari Old Bus Stand At about 6 km from Sankari R.S. At about 1 km from Devannagoundamur Panchayat Office
11	a). other infrastructure b). possibility of frequent flooding c). proximity to civil amenities d). whether the land or part there of notified for acquisitions e). whether free access in there or land locked	:	Not Applicable Not Applicable Available Nearby Not Applicable Free Access Available
12	Prevaling Market value	:	Rs.600.00/Sq.ft
13	Value adopted	:	5009.00 Sq.ft x Rs.600.00/Sq.ft Rs.30,05,400.00 @ Say Rs. 30,05,000.00
14	Forced sale/ Distresses sale value of land (80%)	:	Rs. 24,04,000.00
15	Guide line value of the property	:	0.11 ½ Acre x Rs.2,41,200.00/ Acre Rs.27,738.00 @ Say Rs.28,000.00

IV. BUILDING :

1.	Typing Of Construction		
a).	Load Bearing/Framed Structure/R.C.C Roof/A.C.C Roofing	:	Load Bearing Structure
b).	Foundation	:	R.R Stone Masonry in C.M
c).	Basement And Height	:	R.R. Stone Masonry in C.M
d).	Super Structure	:	Brick Masonry Walls in C.M
f).	Flooring	:	Tiled Flooring

2.	Specifications Regarding	:	Country wood doors & Windows
	a). Joineries	:	Concealed line
	b).Electrification Details	:	Available
	c).Drinking Water	:	Available
	d).Bore well Water	:	Septic Tank Available
	e).Sanitary Arrangements	:	Normal
	f).Quality / maintenance	:	
3.	Numbers Of Floors	:	Ground Floor Only
4.	Extent Of Building	:	Refer Building Calculation Table
	a). As Per Approved Plan	:	Refer Building Calculation Table
	b). As Per Actual Measurement	:	
	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 building	:	2017 (4 Years)
	b). Residual life of the building	:	55 Years
	c). Class of Construction (Superior class/II class)	:	II Class
6.	Rate adopted	:	Refer Building Calculation Table
7.	Less: Depreciation % of Value	:	Refer Building Calculation Table
8.	Present Market Value	:	Refer Building Calculation Table
	Present Written Down Value	:	

V.AMENITIES & EXTRA ITEMS(Refer Building Calculation Table)

VI.SERVICES (VALUE AFTER DEPRECIATION) - Refer Building Calculation Table)

VII. ABSTRACT MARKET VALUE

S.No	Details	:	Approval	Actual
1	LAND VALUE	:	Rs.30,05,000.00	Rs.30,05,000.00
2	BUILDINGS, SERVICES & OTHER AMENITIES	:	Rs.14,97,000.00	Rs.16,76,000.00
3	TOTAL MARKET VALUE	:	Rs.45,02,000.00	Rs.46,81,000.00
4	GUIDE LINE VALUE OF THE PROPERTY	:	L - Rs. 28,000.00 B - Rs.14,97,000.00 Rs.15,25,000.00	L - Rs. 28,000.00 B - Rs.16,76,000.00 Rs.17,04,000.00
5	FORCED SALE VALUE (80%)/ DISTRESSED SALE VALUE	:	Rs.36,00,000.00	Rs.37,45,000.00

Place : Sankari
Date : 15.04.2021

Signature of the valuer

Er. V.J.MALLAKUMARAN,
B.E.,A.M.I.E.,F.I.V.,C.Engg(I),M.Sc.,R.V.,
Chartered Civil Engineer, District Panel Engineer (Class A)
Member of the Institution of Engineers (India), Govt. of India.
Regd. No. 50337, USE 10/1927

CERTIFICATE

- 1) I have personally inspected the property on 06.04.2021 in the presence of Owner's Wife.
- 2) The valuation work was undertaken based upon the request from Tamilnad Mercantile Bank, Sankari branch.
- 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.45,02,000.00
- 4) The relevant document for the subject property in the opinion of the valuer is the
1.Xerox Copy of Partition Deed No: 1887/2014, Dated : 23.05.2014
2.Xerox Copy of Old Valuation Report Prepared by Er.M.Shannugasundaram,
Dated: 07.12.2015
- 5) Value varies with 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) In this report, my opinion is prepared based on the documents provided, inspected in the presence of the owner / their representative and the availed information. If the Bankers find any fraudulent in documents, ownership, enjoyment, identification & location, then please verify & clarify with the concerned authorities.

DECLARATION:

- a) I hereby declare that the information furnished above are true to the Best of my knowledge and belief.
- b) I have no direct or indirect interest in the property valued.
- c) I inspected the property personally on 06.04.2021
- d) I have not been found guilty of misconduct in my professional capacity.
- e) I have not been convicted of any offence and sentenced to a term of Imprisonment


Signature of the valuer

Place: Sankari

Date: 15.04.2021

Er.V.J.NALLAKUMARAN,
B.E.,A.M.I.E.,F.I.V.,C.Engg(I),M.Sc.,(R.V.),
Chartered Civil Engineer, Institute Panel Engineer (Class 1A)
S.K. Association of Engineers & Surveyors (Pvt) Ltd, Govt of India,
Gra. Messrs. S. & Co. Gold Plate, Main Road, Waller for Banks,
84, 1st, T.A. 3, 1st Street, 1st Floor West, C.R. Street,
Chennai - 633 014, Tamilnadu District
Ph. 98417 56327, 62801 91927

Enclosures:

1. Copy of report on guideline value Downloaded from concerned reg.net
2. Location Map/Route Map with land mark point.
3. Photos of the property in different views.
4. Google map

As Per Actual Construction:-

S.No	Item of the building	Roof	Area in Sqft	Rate in Rs.	Amount in Rs	Year of Constru-	Age of the building	Future life	Salvage in %	Depre- ciation 1.5 %	Net Value in Rs
1	Residential Building G.F	R.C.C	657.00	1500	985500	2017	4	55	10	59130	926370.00
2	Portico & Staircase	R.C.C	272.00	750	204000	2017	4	55	10	12240	191760.00
3	Verandah	G.I Sheet	251.00	300	75300	2017	4	45	10	4518	70782.00
4	Toilet	R.C.C	65.00	1000	65000	2017	4	50	10	3900	61100.00
5	Store Room	A.C Sheet	681.00	350	238350	2017	4	45	10	14301	224049.00
6	Value for Bore Well							L.S.			50000.00
7	Value for Sump Construction							L.S.			10000.00
8	Value for Sintex Water Tank							L.S.			2500.00
9	Value for Septic Tank							L.S.			20000.00
10	Value for Compound Wall with Gate (190 Rft)							L.S.			100000.00
11	Value for External Electrifications (SC No: 1035,1106)							L.S.			20000.00
										Total:-	94089.00
											1676561.00

**Total amount Rs.16,76,561.00 @ Say Rs.16,76,000.00
(Rupees Sixteen Lakhs and Seventy Six Thousands Only)**

ENGINEER

B.R.V.L. NALLAKUMARAN,
E.I.E., F.I.V.C.Engg(I), M.Sc., (R.V.),
Chartered Engineer, District Panel Engineer (Class 1A)
Appraiser for Income Tax & Wealth Tax, [02/14-15] Govt. of India,
Chartered Valuer for Banks.
P.O. Box T.G.N Complex, 1st Floor West Car Street,
NAMAKKAL - 637 211, Namakkal District
Tel: 98127 56397, 63801 91927.

BUILDING VALUE CALCULATION SHEET

Name of the Owner : THIRU M.RAVIKUMAR S/O THIRU M.MANIYAN

Address : S.F.No:262/1B3A1, Patta No:732, Near Krishna Steel Factory, Off. Sankari – Konganapuram Main Road, Manjakkalpatty Village, Devannagoundanur Panchayat, Sankari Taluk, Salem District – 637 301.

As Per Approval:-

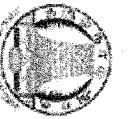
S.No	Item of the building	Roof	Area in Sqft	Rate in Rs.	Amount in Rs	Year of Constru-	Age of the building	Future life	Salvage in %	Depre- ciation 1.5 %	Net Value in Rs
1	Residential Building G.F	R.C.C	855.56	1500	1283340	2017	4	55	10	77000.4	1206339.60
2	Verandah	G.I Sheet	468.00	200	93600	2017	4	45	10	5616	87984.00
3	Value for Bore Well						L.S.				50000.00
4	Value for Sump Construction						L.S.				10000.00
5	Value for Sintex Water Tank						L.S.				2500.00
6	Value for Septic Tank						L.S.				20000.00
7	Value for Compound Wall with Gate (190 Rft)						L.S.				100000.00
8	Value for External Electrifications (SC No: 1035,1106)						L.S.				20000.00
Total:-											82616.40
											1496823.60

Total amount Rs.14,96,823.60 @ Say Rs.14,97,000.00
(Rupees Fourteen Lakhs and Ninety Seven Thousands Only)



V.J. Nallakumaran
ENGINEER

B.T.V.J. NALLAKUMARAN,
B.E A.M.I.E, F.I.V., C.Engg(I), M.Sc.,(R.V.),
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Govt. Registered Engineer Grade - I and Panel Valuer for Banks,
84, Dr. T.G.N.Complex, 1st Floor West Car Street,
THEUNGODE - 637 211. Namakkal District
Cell: 98427 56397, 63801 91927



Uttarayan
REGISTRATION DEPARTMENT ((Monday to Friday 8 AM to 8 PM, Saturday 10 AM to 5 PM excluding Government holidays)

adhaar No of Seller(s) and Purchaser(s) are provided as identity proof, name of Pattaadar(s) matches with name of

Home

Registration

E-Services

Certificates

Guidelines / Values

Sightings

Feedback

Logout

Inspector General of Registration - Tamil Nadu

For queries please contact: 1800 102 5174
((Monday to Friday 8 AM to 8 PM, Saturday 10 AM to 5 PM excluding Government
holidays))

Guideline Search

Search Criteria :

Zone:	SALEM	Sub Registrar Office:	SANGAGIRI
Guideline	MANCHAKAL	Revenue	MANCHAKKALPATTI
Village:	PATTY	Village:	
Revenue District:	SALEM	Revenue	SANKARI

Street/Survey Number:

22 items found, displaying 1 to 10.

[First/Prev] 1, 2, 3 [Next/Last]

Sr.No.	Survey/Subdivision No.	Guideline Value (British Value)	Guideline Value (Metric Value)	Classification	Land Type	Effective Start Date
1	262/1A1	167/ Feet	1810/ Square Metre	Residential III	Special Type - II	09-Jun-2017
2	262/1A2A	217750/ Acre	538500/ Hectare	Dry Maanavari Lands Type - II	Dry Maanavari Lands Type - II	09-Jun-2017
3	262/1A2B	217750/ Acre	538500/ Hectare	Dry Maanavari Lands Type - II	Dry Maanavari Lands Type - II	09-Jun-2017
4	262/1A2C	217750/ Acre	538500/ Hectare	Dry Maanavari Lands Type - II	Dry Maanavari Lands Type - II	09-Jun-2017
5	262/1A3	244550/ Acre	604500/ Hectare	Dry Well Irrigation Type - II	Dry Well Irrigation Type - II	09-Jun-2017
6	262/1A4	244550/ Acre	604500/ Hectare	Dry Well Irrigation Type - II	Dry Well Irrigation Type - II	09-Jun-2017
7	262/1B1	241200/ Acre	596500/ Hectare	Dry Maanavari Lands Type - I	Dry Maanavari Lands Type - I	09-Jun-2017
8	262/1B2A	241200/ Acre	596500/ Hectare	Dry Maanavari Lands Type - I	Dry Maanavari Lands Type - I	09-Jun-2017
9	262/1B2B	241200/ Acre	596500/ Hectare	Dry Maanavari Lands Type - I	Dry Maanavari Lands Type - I	09-Jun-2017
10	262/1B3A1	241200/ Acre	596500/ Hectare	Dry Maanavari Lands Type - I	Dry Maanavari Lands Type - I	09-Jun-2017

Back

Online Services

Encumbrance Certificate

Search

Stamp Vendor

Search/View EC

Society

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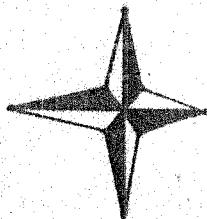
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Hannai 262 / 1B3A1

গুলুঃ : শোকেশ্বরী
জন্মঃ : ৫.৬২.০৫৮

2

2



262/7

20 May 1956 23

1. Mission (Position)

Mr. G.

2. M. Min. 15.

3
J. H.

TO KONGANAPURAM

KONGANAPURAM MAIN ROAD

WORKSHOPS

SHOPS

LORRY
WORKSHOPS

SHOPS

SHOPS

WORKSHOPS

SHOPS

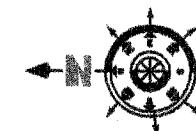
SHOPS

TO VADUGAPATTI

SHOPS

LOCATION PLAN

NOT TO SCALE



KRISHNA
STEEL
FACTORY

BUILDINGS

VACANT
SITES

VALUED
PROPERTY

HOUSE

HOUSE

HOUSE

SAMATHI

EARTHEN ROAD

VACANT
LANDS

VACANT
LANDS

TO SANKARI

TO SALEM

KONGANAPURAM
BUS STATION

ROAD

SHOPS

TO VADUGAPATTI

PROPERTY AT:

S.F.No:262/1B3A1, Patta No:732,
Near Krishna Steel Factory,
Off. Sankari - Konganapuram Main Road,
Manjakkalpatty Village,
Devannagoundanur Panchayat,
Sankari Taluk, Salem District - 637 301.

OWNER NAME

THIRU M.RAVIKUMAR
S/O THIRU M.MANIYAN

ERVJNALLAKUMARAN,
REGISTERED VALUER.

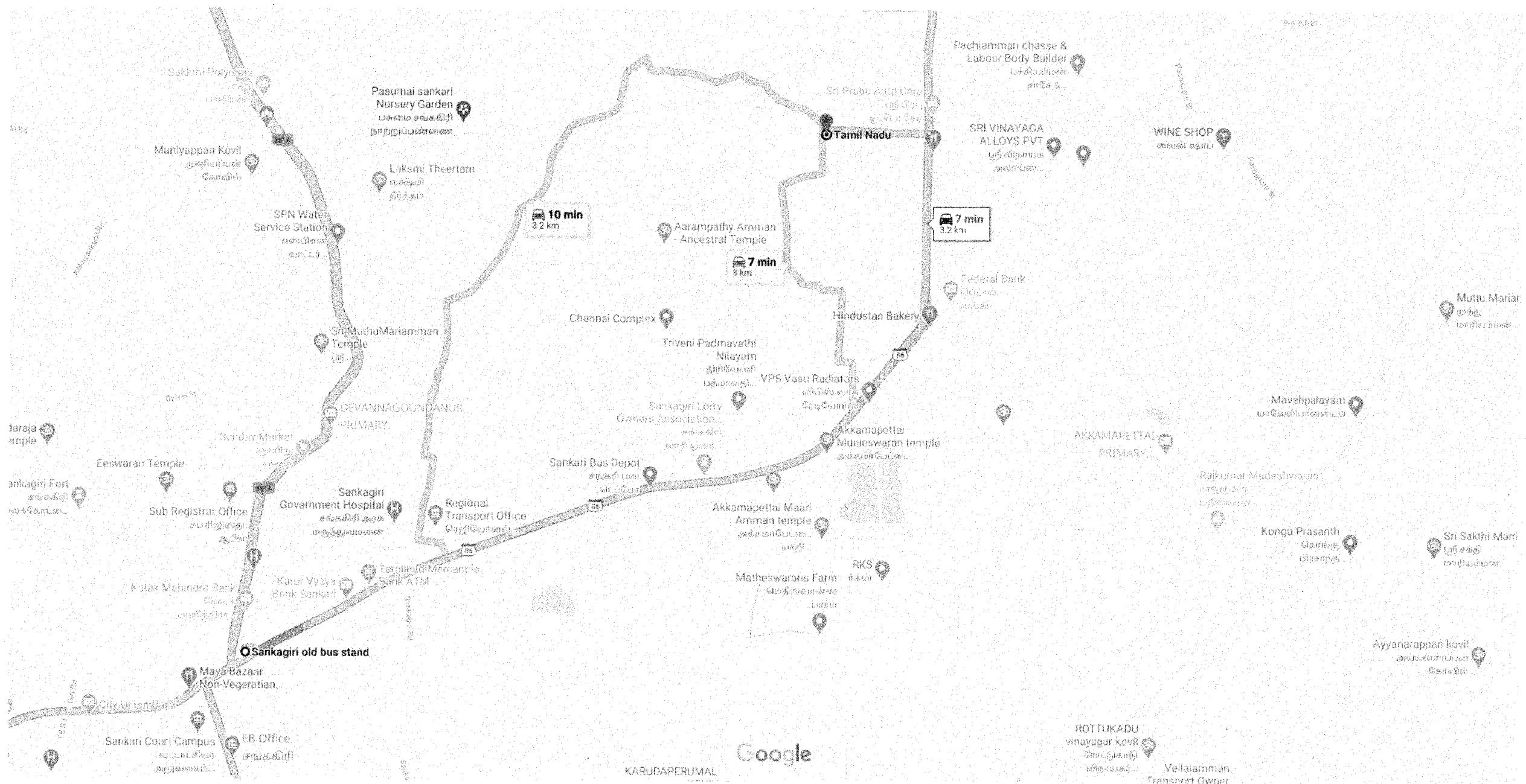
NOT TO SCALE

EXTENT OF SITE:
 $11 \frac{1}{2}$ CENTS

ER.V.J.NALLAKUMARAN
Reg. Valuer
Dist. Panel
Engineer
9842756397
★ TIRUCHENGODE ★

Google Maps Sankagiri old bus stand to Salem, Tamil Nadu 637303

Drive 3.2 km, 7 min



Le Mans 11°29'19.0"N 77°53'06.5"E

