WHETHER A VALUER IS RESPONSIBLE FOR VERIFYING THE GENUINENESS OR AUTHENTICITY OF AN APPROVED MAP / PLAN?

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1. Genuineness vs. Authenticity

- **Genuineness: The drawing is truly issued by the competent authority (Corporation / Municipality / Panchayat / DTCP / CMDA).**
- **Authenticity: The contents of the drawing—measurements, boundaries, approval number, date, signatures—are correct and match official records. A valuer can comment on *technical correctness*, but *administrative authenticity* is the responsibility of the issuing authority and the panel advocate.**

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2. How to Verify the Genuineness of Old Approved Drawings?

Old records may not be digitized. Possible steps:

- **Check if approval number/date follows the format used during that period.**
- **Verify seal, signature style, and office name.**
- **Ask borrower to provide supporting records (old receipts, tax assessment, completion certificate).**
- **Visit local body *only if records exist*.**

  If records are missing, valuer cannot certify genuineness.

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3. How to Verify the Genuineness of New Approved Drawings?

- **Check unique approval number.**
- **Check QR code / bar code (if available).**
- **Check application number in online portals.**

- **Compare built-up area and setbacks with actual site. Still, only the local authority can certify authenticity.**

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4. Websites to Check the Genuineness of Approved Drawings in Tamil Nadu

- **CMDA: Planning approvals & building permits**
- **DTCP: Directorate of Town and Country Planning**
- **TN Urban E-Sevai / Online Building Permit System (OBPS)**
- **Corporation Websites (Chennai, Coimbatore, Trichy, Madurai, Tirunelveli)**
- **TNEGA portals for online approvals**

(Not all local bodies have completed online archives.)

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5. Can a Valuer Certify Genuineness by Seeing a Drawing and Using Experience?

No.

Experience helps identify *suspected fabrication*, but it is not proof of genuineness.

Certifying without verification exposes the valuer to liability.

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6. If Valuer Writes "Genuineness Verified" Without Actual Verification

If later the plan is found fabricated:

- **Bank may depanel the valuer.**
- **Recovery proceedings may be initiated.**
- **Criminal liability may be alleged for misrepresentation or negligence.**
- **Professional reputation is damaged permanently.**

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7. Panchayat Areas – No Records Maintained

In most village panchayats, no proper plan-approval register exists. Valuer's safe approach:

- **State clearly: *"Panchayat approval cannot be verified due to absence of records in the issuing authority."***

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8. Corporation / Municipality – Old Records Not Available

Common problem for approvals older than 20–30 years. Valuer's protection:

- **Write: *"Records not available with local body; genuineness cannot be independently verified."***

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9. Court Judgments Related to Verifying Genuineness by Valuers

No direct Supreme Court or High Court judgment requiring valuers to authenticate approved plans.

Courts repeatedly hold:

- **Valuer's job is to value, not to certify administrative records.**
- **Responsibility for title documents & approvals lies with the borrower and panel advocate.**

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10. Suggested Solution Since Banks Insist "YES"

A valuer may write:

- **"Verified the copy of approved plan *as provided by the borrower*. Authenticity with issuing authority not confirmed."**

Bank gets "Yes", but valuer is protected.

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11. How to Fill “Whether Genuineness or Authenticity is Verified” When Not Verified

Use safe wording:

- **“Verified the plan *as submitted*. Authenticity with issuing authority could not be confirmed.”**

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12. How to Fill “Any Other Comments by Our Empanelled Valuer”

Suggested remark:

- **“Approval copy examined. No independent verification possible with the issuing authority. Subject to legal scrutiny.”**

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13. Should Valuer Verify Only Original Drawings?

Ideally yes, but borrowers usually submit xerox copies.
If original is not available:

- **Mention: *“Borrower has provided only a photocopy; original not produced for verification.”***

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14. Who Is Responsible for Fabricated Approved Drawings?

1. **Borrower – Primary responsibility (submission of forged document).**
2. **Panel Advocate – Check legal genuineness.**
3. **Bank – Due diligence.**
4. **Valuer – Limited responsibility: report what is visible but cannot certify administrative authenticity.**

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15. Should Panel Advocate Verify Genuineness of Approved Drawing?

No.

Advocates are responsible for:

- **Title**
- **Encumbrances**

Valuer’s role is valuation, not legal verification.

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16. Any Depanelment Cases of Valuers for Fabricated Drawings?

Yes, many informal instances where banks:

- **Removed valuers**
- **Blacklisted them**
- **Issued recovery notices**

  Though not widely published, such actions occur commonly when valuers write “Genuineness verified” without proof.
