

ENGINEERS

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Bank Valuers / Govt. Approved Valuers / Registered Valuers

Er. V.S.HEMALATHA, B.E., M.Sc(Rev)., M.I.E., C.Eng(I), F.I.V., Dip (QSV)
Chartered Civil Engineer & Registered Valuer

Er. M.C.MUTHURAMAN, B.E., M.Sc(Rev)., M.I.E., C.Eng(I), F.I.V.,
Chartered Civil Engineer & Registered Valuer

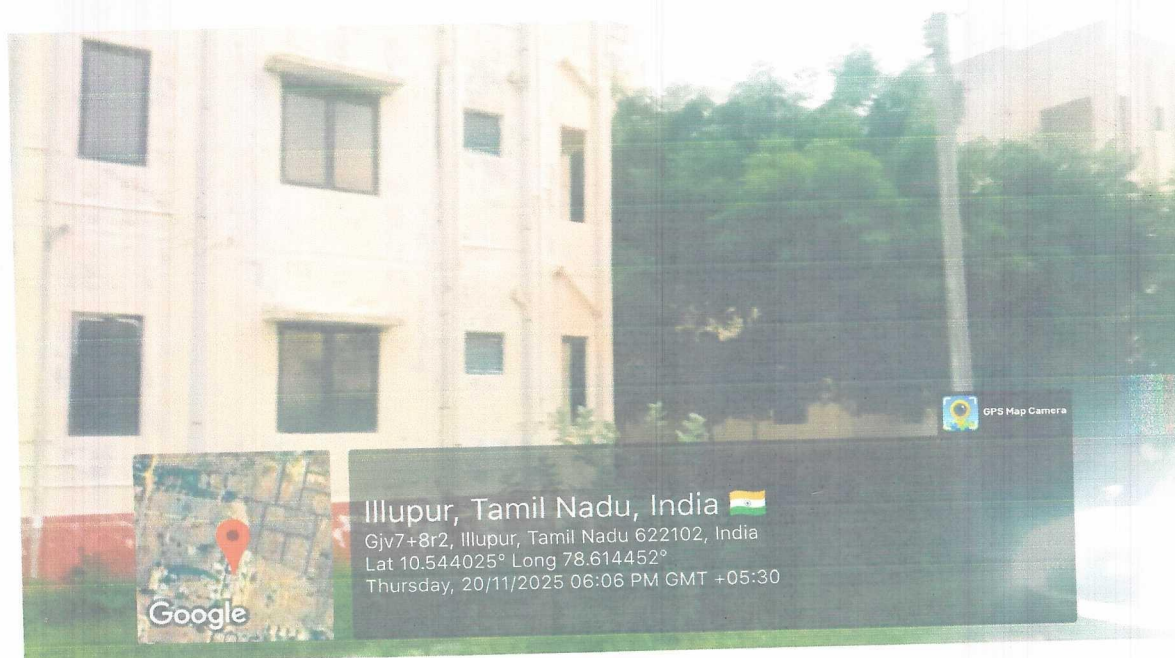
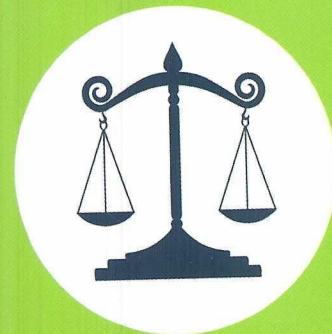
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E-mail : hemaengineers@gmail.com

Plot No.14, Bharathi Nagar 9th Cross Main Road, Near Cauvery Mat School,
Opposite to Bishop Heber College, Valayar Road, Tiruchirappalli - 620017

Panel Valuer For

State Bank of India, Indian Overseas Bank, PNB, CBI, IDBI BANK, SIDBI, UCO BANK, Canara Bank, CUB, TMB, KVB, ICICI, HDFC, Bank of Maharashtra, Union Bank of India, CSB Bank, Axis Bank, DCB Bank, Federal Bank, Bank of India, GIC, LIC HFL, Repco Bank, HPCL, IOCL, Canfin Homes, Mahindra Finance, Tamilnadu Grama Bank, TIIC, Visa Valuation, Income Tax Valuation, Capital Gain Valuation, Stability Certificate for School, College, Hospital



Name of the Owner :

Mr.V.Rengarajan., S/o.Mr.S.Varadharajan.,

Address of the Property :

**"Sri Rajarajeshwari Township",
Flat No.G4, Gound Floor, Manimuktha Block,
Ennai Village,
Iluppur Taluk,
Pudukkottai District - 622 102.**

S. No.	Particulars	:	Content
I. Introduction			
1.	Name of Valuer	:	Er.M.C.Muthuraman.,
2.	Date of Valuation	:	21.11.2025
3.	Purpose of Valuation	:	To Estimate fair market value of Flat No.G4, Ground Floor.
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	:	Mr.V.Rengarajan., S/o.Mr.S.Varadharajan.,
5.	Name of Bank/FI as applicable	:	The Branch Manager, Punjab National Bank, Main Branch, Tiruchirappalli.
6.	Name of Developer of the Property	:	--
7.	Whether occupied by the owner / tenant If occupied by Owner, since how long?	:	Vacant.
II. Physical Characteristics of the Asset			
1.	Location of the property in the city	:	Pudukkottai District - 622 102.
2.	Municipal Ward No.	:	--
3.	Postal address of the property	:	"Sri Rajarajeshwari Township", Flat No.G4, Gound Floor, Manimuktha Block, Ennai Village, Iluppur Taluk, Pudukkottai District - 622 102.
4.	Latitude,Longitude and Coordinates of the site	:	Latitude, Longitude :10.804667, 78.680278
5.	Area of the Flat/land (supported by a plan)	:	447.00 Sq.ft (super plinth area)
6.	Layout plan of the area in which the property is located	:	NA
7.	Development of surrounding areas	:	Residential Area
8.	Details of Roads abutting the property	:	40' Road on West & 30' Road on East.
9.	Whether covered under any State / Central Govt. enactments (e.g.Urban Land Ceiling Act)or notified under agency area / scheduled area /cantonment area	:	Refer Legal Opinion



10. In case it is an agricultural land, any conversion to house site plots is contemplated	: Non Agri Land
11. Demarcation of the property under valuation on a neighbour hood layout map	: Yes
12. Description of Adjoining properties	
As Per Sale Deed	As per Actual
North: Land comprised in S.F.No.1/10	Vacant Land
South: Raghavan Salai - 40' Road	Ext Apartment Building
East: Swamy Vivekanandha Salai - 30' Road	Swamy Vivekanandha Salai - 30' Road
West: Subbulakshmi Salai - 40' Road	Subbulakshmi Salai - 40' Road
13. Survey no. if any	: S.F.Nos.2/1, 2/3, 1/9, 3/1 & 1/5,
14. Details of the building/buildings and other improvements in terms of area, height, no.of floors,plinth area floor wise, year of construction, year of making alterations /additional constructions with details,	: As Per Plan: Not Provided . As Per Actual: Total : 22 Units.
15. Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	
As Per Deed	
UDS of Land	301.32 Sq.ft (429 + 33)
Super Plinth area	447.00 Sq.ft
Carpet area	357.60 Sq.ft
Salable area	447.00 Sq.ft
16. Any other aspect.	
III. Town Planning Parameters	
1. Master plan provisions related to the property : in terms of land use	Approved plan not provided.
2. Planning area/Zone	:
3. Development controls	: --
4. Zoning regulations	: --
5. FAR/FSI permitted and consumed (Theoretical FSI)	: 447301.32 = 1 : 1.48.
6. Ground coverage	: --
7. Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	: No
8. Comment on surrounding land uses and adjoining properties in terms of usage.	: Residential Area
9. Comment on unauthorized constructions if any	: No
10. Comment on demolition proceedings if any	: No



11. Comment on compounding regularization proceedings	: No
12. Comment on whether OC has been issued or not	: Not Provided
13. Any other aspect.	: Nil
IV. Legal Aspects	
1. Ownership documents	: 1. Sale Deed Doc No.959/2013, dt.03.06.2013. : 2. Previous valuation Report dt.01.05.2023 (Valuer Name : Er.N.Ravindran)
2. Names of owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	: Mr.V.Rengarajan., S/o.Mr.S.Varadharajan.,
3. Comment on dispute / issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property	: Refer Legal Opinion
4. Comment on whether the IP is independently accessible?	: Yes
5. Title verification	: Verified
6. Details of leases if any	: NA
7. Ordinary status of freehold or leasehold including restriction on transfer,	: Free Hold
8. Agreements of easements if any,	: No
9. Notification for acquisition if any,	: No
10. Notification for road widening if any,	: No
11. Possibility of frequent flooding / sub-merging	: No
12. 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)	: NA
13. Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	: No
14. Comment on transferability of the property ownership,	: Easily Salable
15. Comment on existing mortgages/ charges/encumbrances on the property if any	: Refer Legal Opinion
16. Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	: Refer Legal Opinion
17. Building plan sanction, illegal constructions if any done without plan sanction/violations	: Approved plan not provided.



18. Any other aspect : --

V Economic aspects

1. Details of ground rent payable, : NA
2. Details of monthly rents being received if any, : NA
3. Taxes and other outgoings, : Not Provided
4. Property insurance, : --
5. Monthly maintenance charges, : --
6. Security charges, etc : --
7. Any other aspect : --

VI Socio-cultural aspects

1. Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc. : It is Located at "Sri Rajarajeshwari Township", Ennai Village, Iluppur Taluk, Pudukkottai District - 622 102.

VII Functional and Utilitarian Aspects

Description of the functionality and utility of the assets in terms of :

1. Space allocation, : Available
2. Storage spaces, : Available
3. Utility of spaces provided within the building, : Available
4. Any other aspect : --

VIII Infrastructure Availability

a) Description of aqua infrastructure availability in terms of

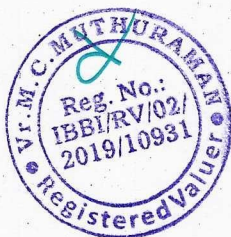
1. Water supply : Available
2. Sewerage / sanitation : Available
3. Storm water drainage : NA

b) Description of other physical infrastructure facilities viz.

1. Solid waste management : --
2. Electricity : Available
3. Road & Public transportation connectivity : Available
4. Availability of other public utilities nearby : Yes

c) Social infrastructure in terms of

1. Schools : Near by
2. Medical facilities : Near by
3. Recreation facilities in terms of parks and open spaces. : No



IX	Marketability
Analysis of the market for the property in terms of	
1. Locational attributes	Normal
2. Scarcity	: Normal
3. Demand and supply of the kind of subject property.	: Normal
4. Comparable sale prices in the locality	: Rs. 1500.00 /Sq.ft
X	Engineering and Technology Aspects
1. Type of construction,	: Framed Structure
2. Materials and technology used,	: Brick work in CM
3. Specifications,	: RCC Roof
4. Maintenance issues	: Poor
5. Age of the building	: 13 years
6. Total life of the building,	: 75 years
7. Extent of deterioration,	: Nil
8. Structural safety	: Normal
Protection against natural disasters viz. earthquakes,	: NA
10. Visible damage in the building if any,	: No
11. Common facilities viz. lift, water pump, lights, security systems. Etc,	: Available.
12. System of air-conditioning,	: No
13. Provision for fire fighting, Copies of plans and elevations of the building to be included.	: No
XI	Environmental Factors
1. Use of environment friendly building materials, Green building techniques if any,	: Nil
2. Provision for rain water harvesting,	: Nil
3. Use for solar heating and lighting systems, etc.	: No
Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	
XII	Architectural and aesthetic quality
1. Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	: Normal Building



XIII| Valuation

1. Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuers should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of/rejection of a Particular approach and the basis on which the final valuation judgement is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales) reconciliation of various factors, departures, final valuation arrived at has to be : All amenities are available near by.

Sl. No	Description	Super Plinth Area	Rate / Per Sft	Estimated value
1)	Present value of the flat	447.00	1500.00	Rs. 670500.00
2)	Ward robes & Cup Boards,	L.S		Rs. 0.00
3)	Car parking 1 no	L.S		Rs. 0.00
4)	Electricity deposits/ Electrical fittings etc.	L.S		Rs. 0.00
5)	Wall daddoings & Invertor	L.S		Rs. 0.00
Present Market Value :				Rs. 670500.00
(Or Say)				Rs. 671000.00

b. Realisable Value (85% of Present Market Value) : Rs. 570350.00
Or Say : Rs. 570000.00

c. Distress Sale Value / Forced Sale Value (70% of Present Market Value) : Rs. 469700.00
Or Say : Rs. 470000.00

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is

Rs. 671000.00 (Rupees Six Lakhs and Seventy One Thousand Only)

The Other details are as under :

- Date of Purchase of immovable property: 03.06.2013
- Purchase Price of immovable property: --
- Book value of immovable property: Details not Furnished
- Realizable Value of immovable property
Rs. 570000.00 (Rupees Five Lakhs and Seventy Thousand Only)
- Distress Sale Value / Forced Sale Value of immovable property:
Rs. 470000.00 (Rupees Four Lakhs and Seventy Thousand Only)
- Guideline Value (actual) - NA (Since Composite rate adopted)

M.M.C. MUTHURAMAN,
B.E., M.Sc (Rev.), M.I.E., C.Eng (I), F.I.V.
Chartered Civil Engineer & Registered Valuer
Reg. No. 1388RV 02/2019/10931
SBI Panel Valuer

DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated **21.11.2025** 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 **20.11.2025** The work is not sub-contracted to any other valuer and carried out 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 am the proprietor/partner/ authorized official of the firm/company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

S. No	Particulars	Valuer comment
1.	background information of the asset being	Flat No.G4, Gound Floor,
2.	purpose of valuation and appointing authority	To Estimate Present Market Value of "Sri Rajarajeshwari Township", Ennai Village, Iluppur Taluk, Pudukkottai District - 622 102.
3.	identity of the valuer and any other experts involved in the valuation;	Registered Valuer

disclosure of valuer interest or conflict, if any;

- 1 The undersigned shall act with objectivity in his professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or under influence of any party, whether directly connected to the valuation assignment or not.
- 2 The undersigned shall not take up an assignment if he or any of his relatives or associates is not independent in terms of association to the company.
- 3 The under signed shall maintain complete independence in his professional relationships and shall conduct the valuation independent of external influences.
- 4 The undersigned shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.



	5 The undersigned shall not deal in securities of any subject company after any time when my/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.	
	6 The undersigned shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs	
	7 The undersigned is an independent valuer, he shall not charge success fee.	
	8 In any fairness opinion or independent expert opinion submitted by him, if there has been a prior engagement in an unconnected transaction, he shall declare the association with the company during the last five years.	
5.	date of appointment, valuation date and date of report;	Date of Valuation 21.11.2025
6.	inspections and/or investigations undertaken;	Date of Inspection 20.11.2025
7.	nature and sources of the information used or relied upon;	--
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Composite rate Method
9.	restrictions on use of the report, if any;	The use of Report is Restricted to Bank only
10.	major factors that were taken into account during the valuation;	Major factors that were taken into account during the valuation 1.Enforceability 2.Approval and violation 3.Identification of property with documents produced 4.Accessibility
11.	major factors that were not taken	--
12.	caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report i. I have not verified the title deeds of the properties with the records of registrar's office as this is beyond the agreed scope of our services stated in our engagement letter. ii. I assume no responsibility for the legal matters including, but not limited to, legal or title concerns. The assets and interests therein have been valued free and clear of any liens or encumbrances unless stated otherwise. No hidden or apparent conditions regarding the subject assets or their ownership are assumed to exist. No opinion of title is rendered by this report and a good title is assumed. iii. I have endeavoured to visually identify the land boundaries and dimensions; however, I am not a surveyor. So where there is a doubt about the precise position of the structures, it is recommended that a Licensed Surveyor be contacted.	



iv. The physical condition of the improvements was based on visual inspection. No liability is assumed for the soundness of the structure since no engineering tests were made at the site. Any unknown conditions existing at the time of inspection could alter the value. No responsibility is assumed for latent defects of any nature whatsoever, which may affect value, nor for any expertise required to disclose such conditions.

v. Where a sketched plan is attached to this report, it does not purport to represent accurate architectural plans. Sketch plans and photographs are provided as general illustrations only.

vi. Unless otherwise stated as part of the terms of engagement, the I have not made a specific compliance survey or analysis of the various permits and licenses under central, state and local laws / regulations applicable to the operation and use of the subject property, and this valuation does not consider the effect, if any, of non-compliance.

vii. The sale of the subject property is assumed to be on an all cash basis. Financial arrangements would affect the price at which the property may sell for if placed on the market.

viii. Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned.

ix. The actual realizable value that is likely to be fetched upon sale of the property under consideration shall entirely depend on the demand and supply of the same in the market at the time of sale.

x. In the course of the valuation, we were provided with both written and verbal information. I have however, evaluated the information provided to us by the Company through broad inquiry, analysis and review but have not carried out a due diligence or audit of the information provided for the purpose of this engagement. Our conclusions are based on the assumptions, forecasts and other information given by/on behalf of the Company.

xi. I am independent of the client/company and have no current or expected interest in the Company or its assets. The fee paid for our services in no way influenced the results of our analysis.

xii. My report is meant for the purpose mentioned above and should not be used for any purpose other than the purpose mentioned therein. The Report should not be copied or reproduced without obtaining our prior written approval for any purpose other than the purpose for which it is prepared.

V.M.C. MUTHURAMAN,

B.E., M.Sc (Rev), M.I.E., C.Eng (I), F.I.V.

Chartered Civil Engineer & Registered Valuer

Reg. No. : IBBI/RV/02/2019/10931

SBI Panel Valuer

Date : 21.11.2025

Place: Tiruchirappalli

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

- 1) A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2) A valuer shall maintain integrity by being honest straightforward, and forthright in all professional relationships.
- 3) A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 4) A valuer shall refrain from being involved in any action that brings disrepute to the profession.
- 5) A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- 6) A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7) A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
- 8) A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice prevailing regulations/guidelines and techniques.
- 9) In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
- 10) A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11) A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with either valuers.

Independence and Disclosure of Interest

- 12) A valuer shall act with objectivity in his/its professional dealings by ensuring that his/ its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party whether directly connected to the valuation assignment or not.
- 13) A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent or in association with the company.
- 14) A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.



- 15) A valuer shall wherever necessary disclose to the clients possible sources of conflicts of duties and interests, while providing unbiased services.
- 16) A Valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of he/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- 17) A valuer shall not include in "mandate snatching" or offering "Convenience Valuations" in order to cater to a company or client's needs.
- 18) As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 19) In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

- 20) A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/Its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

- 21) A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
- 22) A valuer shall appear, Co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuer organization with which he/it is registered or any other statutory regulatory body.
- 23) A valuer shall provide all information and records as may be required by the authority, the tribunal, Appellate Tribunal, the registered valuer's organisation with which he/it is registered or any other statutory regulatory body.
- 24) A valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.



Gifts and hospitality:

- 25) A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer {(Explanation.- For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).}
- 26) A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

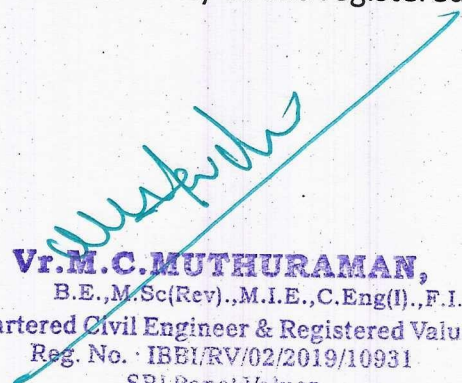
- 27) A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
- 28) A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

- 29) A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
- 30) A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Date : 21.11.2025

Place: Tiruchirappalli


Vr.M.C.MUTHURAMAN,
B.E., M.Sc(Rev), M.I.E., C.Eng(I), F.I.V
Chartered Civil Engineer & Registered Valuer
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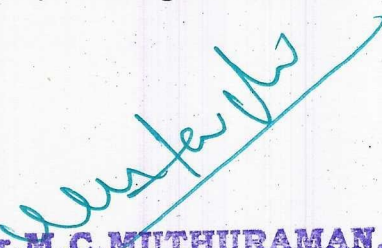
DECLARATION- CUM- UNDERTAKING

I M.C.Muthuraman., S/o.Mr.Chockalingam., do here by solemnly affirm and state that

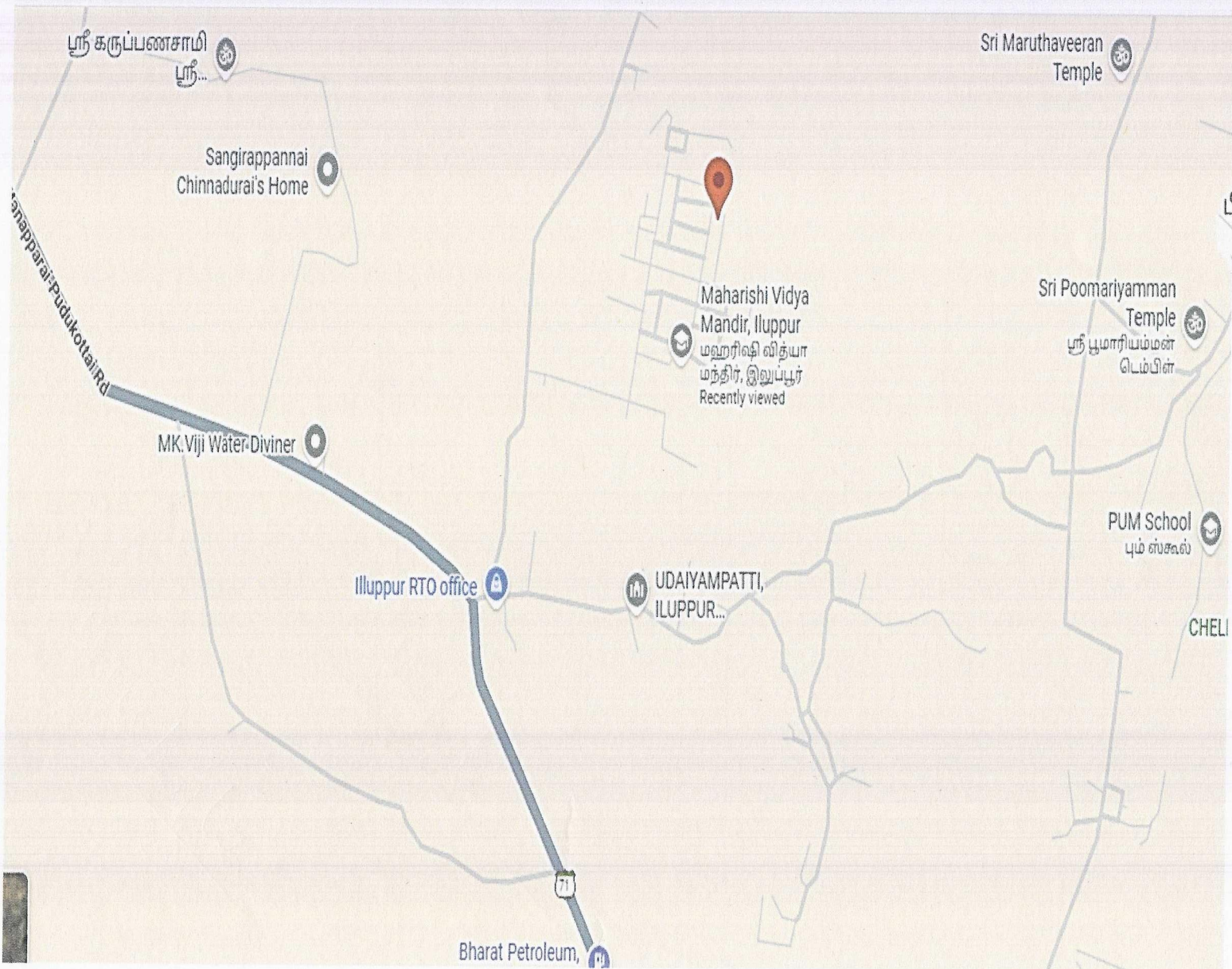
- a. I am a citizen of India
- b. I have not been removed/dismissed from service/employment earlier
- c. I have not been convicted of any offence and sentenced to a term of imprisonment
- d. I have not been found guilty of misconduct in professional capacity
- e. I am not an undischarged insolvent
- f. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- g. My PAN Card No/Service Tax Number as applicable is. AFGPM4684R.
- h. 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
- i. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- j. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- k. I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under or overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers, etc., about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services.

Date : 21.11.2025

Place: Tiruchirappalli


V. M. C. MUTHURAMAN,
B.E., M.Sc(Rcv), M.I.E., C.Eng(I), F.I.V.
Chartered Civil Engineer & Registered Valuer
Reg. No. : IBBI/RV/02/2019/10931
SBI Panel Valuer

google.com/maps/place/10°32'37.8"N+78°36'52.2"E/@10.5383844,78.6130144,15.5z/data=!4m4!3m3!8m2!3d10.5438434!4d78.6145017?entry=ttu&g_ep=Ego...
GUIDELINE MAP PATTA FLIPKART AMAZON Webmail TRANSLATE SIDBI HPCL DTCP Valocity DASH BOARD



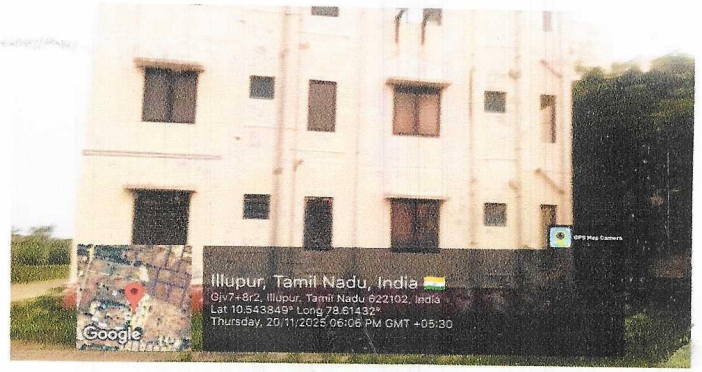
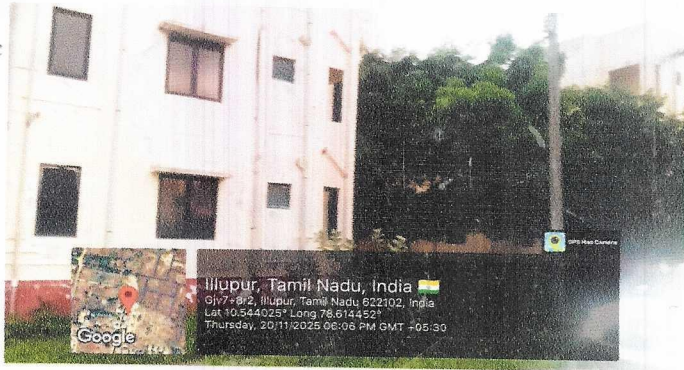
Latitude, Longitude :10.804667, 78.680278

PROPERTY ADDRESS

"Sri Rajarajeshwari Township",
Flat No.G4, Gound Floor, Manimuktha Block,
Ennai Village,
Iluppur Taluk,
Pudukkottai District - 622 102.



Photo Sheet



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