

CUMBUM BRANCH-1005

COVERING LETTER TO SALE NOTICE

Ref: ROTHENI/REC/SN/3/2026-27

Date: 06/05/2026

To

1) M/s Archana Bag Industry (Proprietorship) Proprietor: Mr. S. Vinoth Babu, 1 W 3 L F Road, Cumbum, Theni – 625516, Mob No: 7339532200.	2) Mr S.Vinoth Kumar (Borrower/Proprietor), S/o Mr P. Subbaiah, 1 W 1/31 L F Road, Cumbum, Theni – 625516, Mob No: 8825463672.
3) Mr P. Subbaiah (Guarantor), C/o Mr. Palaniyandi, 1 W1 31 Nandhanar Colony, Cumbum, Theni – 625516, Mob No: 9994335601.	

Dear Sir/Madam,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assests and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of **Canara Bank Cumbum Branch** have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Cumbum Branch** of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

ಕರ್ನಾಟಕ ಕೇನರಾ ಬ್ಯಾಂಕ್ / For Canara Bank
ಅಧಿಕಾರಿತ ಮಂಡಳಿ / Divisional Manager
ಕರ್ನಾಟಕ ಕೇನರಾ ಬ್ಯಾಂಕ್, ರಿಕ್ರೋಥೆನಿ, ರಿಜನಲ್ ಆಫೀಸ್, ಥೆನಿ
Authorised Officer,
CANARA BANK
ENCLOSURE – SALE NOTICE

CUMBUM BRANCH-1005

//SALE NOTICE//

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **Cumbum Branch** of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **27/05/2026** for recovery of **Rs.33,97,141.71/- (Rupees Thirty Three lakhs ninety seven thousand one hundred and forty one rupees and seventy one paise only)** as on **05/05/2026** and further interest there on from **05/05/2026** + cost to the **Cumbum Branch** of Canara Bank from M/s Archana Bag Industry (Proprietorship) Proprietor: Mr S. Vinoth Kumar, Mr S. Vinoth Kumar S/o M P. Subbaiah (Borrower/Proprietor) and Mr P. Subbaiah C/o Mr Palaniyandi (Guarantor).

The reserve price is **Rs.46,83,000/- (Rupees Forty Six lakhs eighty three thousand only)**

The earnest money deposit will be **Rs.4,68,300/- (Rupees Four lakhs sixty eight thousand three hundred only)**

The Earnest Money Deposit shall be deposited on or before **27/05/2026** till 11am.

Details and full description of the property :

All the part and parcel of the land with building property thereon situated in Theni district, Periyakulam Registration District, Cumbum Sub Registration District, Cumbum Village, Cumbum Municipality, L.F. Road – Sy No 873/3B – 4th Block – Plot Nos 55 & 56 building property in Ward No 31- Door Nos 1W-2 & 1W-3 as per Assessment Nos. 122/031/00254 & 12/031/01569.

Bounded by:

North: Site belonging to Maranatha Jerbam House

East: South to North pathway

South: East to West pathway

West: Site purchased by P Subbaiah

Within these boundaries Building property – measuring East to West – both sides 51 ½ ft and South – North both sides – 51 ft equals to 2677 ½ ft in the middle out of 3 Acres 21 Cents and with all its usual pathway rights on the south and eastern sides, wall rights and water let-out rights etc.,

As per Cumbum Town Survey Registry Extract, the property is in Ward D, Block No 0024-T.S. No. 873/3B.

Date: 06/05/2026

Place: Theni

ಕರ್ನಾಟಕ ಕೆನರಾ ಬ್ಯಾಂಕ್ / For Canara Bank

AUTHORISED OFFICER
ಸಂಭಾಗೀಯ ಪ್ರಬಂಧಕ / Divisional Manager
ಕರ್ನಾಟಕ ಕೆನರಾ ಬ್ಯಾಂಕ್, ಶೇನಿ
CANARA BANK

DETAILS:

1	Name and Address of the Secured Creditor	Canara Bank, Cumbum branch. Theni dist.
2	Name and Address of the Borrower/ Guarantor	1) M/s Archana Bag Industry (Proprietorship) Proprietor: Mr. S. Vinoth Babu, 1 W 3 L F Road, Cumbum, Theni – 625516, Mob No: 7339532200. 2) Mr S.Vinoth Kumar (Borrower/Proprietor), S/o Mr P. Subbaiah, 1 W 1/31 L F Road, Cumbum, Theni – 625516, Mob No: 8825463672. 3) Mr P. Subbaiah (Guarantor), C/o Mr. Palaniyandi, 1 W1 31 Nandhanar Colony, Cumbum, Theni – 625516, Mob No: 9994335601.
3	Total liabilities	Rs. 33,97,141.71/- (Rupees Thirty three lakhs ninety seven thousand one hundred and forty one and seventy one paise only) as on 05/05/2026 and further interest there on from 05/05/2026 + cost
4	Mode of Auction :	E-Auction
a)	Details of Auction service provider :	Company Name: M/s PSB Alliance (Baanknet) Helpdesk Number: 8291220220 Email: support.baanknet@psballiance.com Website: https://baanknet.com
b)	Date & Time of Auction	27/05/2026 & 12.30 pm to 1.30 pm
c)	Portal of E-Auction :	https://baanknet.com
5	Details of Properties:	All the part and parcel of the land with building property thereon situated in Theni district, Periyakulam Registration District, Cumbum Sub Registration District, Cumbum Village, Cumbum Municipality, L.F. Road – Sy No 873/3B – 4 th Block – Plot Nos 55 & 56 building property in Ward No 31- Door Nos 1W-2 & 1W-3 as per Assessment Nos. 122/031/00254 & 12/031/01569.

		Bounded by: North: Site belonging to Maranatha Jerbam House East: South to North pathway South: East to West pathway West: Site purchased by P Subbaiah Within these boundaries Building property – measuring East to West – both sides 51 ½ ft and South – North both sides – 51 ft equals to 2677 ½ ft in the middle out of 3 Acres 21 Cents and with all its usual pathway rights on the south and eastern sides, wall rights and water let-out rights etc., As per Cumbum Town Survey Registry Extract, the property is in Ward D, Block No 0024-T.S. No. 873/3B.
6a)	Reserve Price	Rs.46,83,000/- (Forty six lakhs eighty three thousand only)
b)	EMD & last date of deposit of EMD :	Rs.4,68,300/- (Rupees Four lakhs sixty eight thousand and three hundred only) 27/05/2026 till 11am.
6.	Other terms and conditions :	
a)	Auction/bidding shall be only through “Online Electronic Bidding” through the website https://baanknet.com Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.	
b)	The property can be inspected with prior appointment of Branch / Authorised Officer.	
c)	The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.	
d)	EMD amount of 10% of the Reserve Price is to be deposited by way of logging in the website https://baanknet.com on or before 27/05/2026 till 11.00am.	
e)	The intending bidders should register their user at portal https://baanknet.com and get their User ID and password free of cost.	
f)	EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.	
g)	Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000.00 (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000.00 as incremental value). The bidder who submits the highest bid (above the Reserve price) on closure of ‘Online’ auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.	
j)	The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.	

k)	For sale proceeds of Rs.50 lakhs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
l)	All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
m)	Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
n)	In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or Cumbum Branch who, as a facilitating centre, shall make necessary arrangements.
o)	For further details contact Authorised Officer Canara Bank, Cumbum Branch (Ph. No. 9489046241) e-mail id : cb1005@canarabank.com OR the service provider: Company Name: M/s PSB Alliance (baanknet), Helpdesk Number: 8291220220, Email: support.baanknet@psballiance.com , Website: https://baanknet.com

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back – up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Theni

Date: 06/05/2026.


 For Canara Bank
 AUTHORISED OFFICER
 CANARA BANK

ಬಾಲಕುಮಾರೇಶ್. ಸಿ/BALAKUMARESH. C
 ಮಂಡಲ ಪ್ರਬಂಧಕ/Divisional Manager
 ಹ.ಅ.ಸೆ./S.P.No. 21204

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Er. R. RAMESH BABU B.E(Civil), M.E(Stru.), M.Sc(REV), M.I.E., F.I.V.,

Consulting Civil & Structural Engineer

Chartered Engineer (M-131821-1) & Approved Valuer (F-16290)

Govt. Approved Engineer Issuing Structural

Soundness Certificate (No. 62334/07/class-1)

Regd. Valuer in Income Tax & Wealth Tax (No. 7/06-07)

Panel Valuer :

Tamilnad Mercantile Bank, REPCO Bank, REPCO Home Finance, DBS Bank India Limited, State Bank of India, Axis Bank, UCO Bank, HUDCO, SIDBI, CSB, Tamilnadu Grama Bank, Union Bank of India, Bank of Baroda, Federal Bank, Punjab National Bank, ICICI Bank, IDBI, Bank of Maharashtra, Canara Bank, Cental Bank of India, Bank of India & CanFin Homes Ltd.

OFFICE:

Door No. 33/8, Madurai Road,
Sankarakumar Complex First floor,
Near Dr. Muthuramalingam Hospital,
Bangalamedu, THENI - 625 531

Cell: 98423 48785, 95004 94819

Office: 99651 37978, 86750 50501, 86750 50501

e-mail: sugiram1972@gmail.com

Plan, Estimate, Valuation Certificate, Building Stability Certificate, Structural Design

ANNEXURE -8

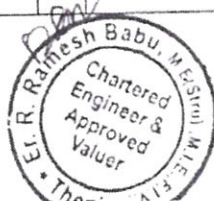
VALUATION OF PROPERTY (LAND & BUILDING)

Date: 12-03-2026

Ref. No. 4 / Canara Bank - Cumbum / 2026 / M232

PART - A BASIC DATA

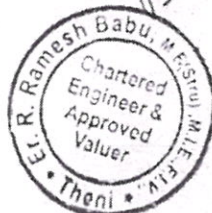
<u>I. General</u>			
1	Purpose of Valuation	:	To ascertain the present Value of Property
2a.	Date of Inspection	:	02-03-2026
2b.	Date on Which the Valuation is Made	:	12-03-2026
3	Name of the reported owner with address and Phone number Name of the owner(s) and his/their addresses(es) with Phone No.(details of share of each owner in case of joint ownership)	:	Mr.P.Subbiah, S/o Palaniyandi Cell No : 73395 32200, 63837 76276
4	Documents Produced for Perusal	:	
	1. Photo Copy of Deed No & Year	:	No: 1998/2002, S.R.O: Cumbum, Extent: 2677.50 Sq ft, Name: Mr.P.Subbiah
	2. Photo Copy of Legal Opinion	:	R.Gunasekaran, M.A.,B.L., Date: 07-08-2021, Extent: 2677.50 Sq ft, Name: Mr.P.Subbiah
	3. Photo Copy of Old Valuation	:	Ln.MJF Er. K.A.Ratha Krishnan Date: 12-08-2021, Extent: 2677.50 Sq ft, Name: Mr.P.Subbiah



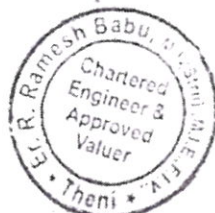
	4. Photo Copy of Approval Authority, Number & Date	:	Not Produced
	5. Photo Copy of Property Tax Receipt	:	Produced (As per Old Valuation)
5	Brief description of the property taken for valuation (Including leasehold/freehold etc)	:	It is a Commercial Shed Building and located at Developed Residential Area with in Cumbum Municipality limit. All Civic amenities are available nearby .
6	Scope of Valuation	:	To assess the Present market value of the Land & Building
7	If this report is to be used for any bank purpose, state the name of the bank and branch, if known .	:	Canara Bank, Cumbum Branch

II. Description of Property

1	Postal Address of the Property with Pin Code	:	Survey No: 873/3B, T.S.No : 873/3B, Block : 24, Ward : D, Block No: 4, Plot No: 55 & 56, Ward No: 31, Door No: 1W-2 & 1W-3, L.F.Road, Cumbum Village, Cumbum Municipality, Uthamapalayam Taluk, Theni District. Pincode: 625516. Landmark: Federal Bank
2	City / Town		Cumbum Municipality
	Residential Area	:	Residential Area
	Commercial Area	:	----
	Industrial Area	:	----
3	Classification of the Area		
	High / Middle / Poor	:	Middle Class
	Urban / Semi Urban / Rural	:	Semi Urban
4	Coming Under Corporation Limit / Village Panchayat / Municipality	:	Cumbum Municipality



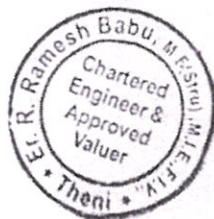
5	Whether Covered Under any State / Central Govt. Enactments (e.g., Urban Land Ceiling Act) or Notified Under Agency Area / Scheduled Area / Cantonment Area	:	No
6	Incas hit is an Agricultural Land, Any Conversion to House Site Plots is Contemplated	:	No
7	Location of the Property		
	Survey No	:	873/3B,
	Town Survey No	:	873/3B, Block No: 24, Ward : D
	Plot No	:	55 & 56
	Block No	:	4
	Ward No	:	31
	Door No	:	1W-2 & 1W-3
	Street Name	:	-----
	Road Name	:	L.F.Road
	Nagar/Hamlet	:	-----
	Village	:	Cumbum Village
	Panchayat/Town Panchayat / Municipality	:	Cumbum Municipality
	Taluk	:	Uthamapalayam Taluk
	District	:	Theni District
8	Boundaries of the Property		
	Direction	As Per Legal Opinion	As per Visit
	North	Site belonging to Maranatha Jebam House	Building
	South	East - West Pathway	Road
	East	South - North Pathway	Paver-block Road
	West	(Site Purchased by P.Subbiah) Plot No: 53 & 54	Building
9	Latitude and Longitude of the site	:	Longitude - 77.2764188 Latitude - 9.7265232



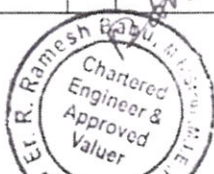
10	Property Tax Details	
	a) Period	03-12-2020 & 31-12-2020
	b) Assessment number	No: 122/031/00254 & 122/031/01569
	c) Tax Amount	Rs.352.00 & Rs.339.00
	d) Receipt in the name of	P.Subbiah
11	Electricity Service Connection	
	a) Consumer Number	05-556-008-3240
	b) Period	----
	c) In the name of	Mr.P.Subbiah
12	Property is Presently Occupied by	: Owner
13	If occupied by tenant	
	a) What is the Gross monthly rent	Rs. ----
14	If occupied by Both By assuming the entire building is let out,	
	i) What is the probable monthly rent?	Rs. ----
	ii) What is the advance amount?	Rs. ----

III. PROCEDURE OF VALUATION :

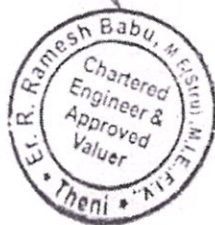
	VALUATION DETAILS	Discussed in Part A,B,C,D,E & F
	1) F.S.I	0.3
	2) Plot Coverage	30%
	Building Details :	
	The Building is Ground floor Commercial Shed building. The Foundation in Load Bearing and the superstructure in brickwork & Hollow Block in wall thickness are 6" thick. The Roof in Tin Sheet Roof. The floor finished with Ground Floor Cement Plastering Flooring. All the Partially walls are inside and outside are plastered with cement mortar and finished with White & Color wash. Steel doors and windows are finished with paints. Age of the building is 10 years.	



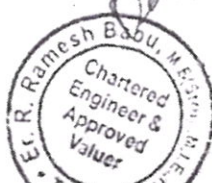
PART - B (Valuation of land)				
1	Dimension of the site	:	As Per Legal Opinion	As Per Actual
	North	:	52'6"	52'6"
	South	:	52'6"	52'6"
	East	:	51'0"	49' 0"
	West	:	51'0"	49' 0"
	Total extent		2677.50 Sq ft	2572.50 Sq ft
	Note : Total Extent of the Plot : 2677.50 Sq ft Left for Street : 52' 6 " x 2' = 105 Sq ft Net Extent : 2677.50 - 105 = 2572.50 Sq ft			
2	Extent of the Land (in sq ft / cents)			
	a) As Per Legal Opinion & Deed		2677.50 Sq ft	
	b) As per measurement		2572.50 Sq ft	
3	CHARACTERISTICS OF THE SITE			
a	Classification of the locality		Middle Class	
b	Development of surrounding areas		Developed Residential Area	
c	Possibility of frequent flooding / sub-merging		No	
d	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		Adequate	
e	Level of land with topographical conditions		Level	
f	Shape of land		Rectangle	
g	Type of use to which it can be put		Commercial	
h	Any usage restriction		Nil	
i	Is plot in town planning approved layout?		Nil	
j	Corner plot or intermittent plot?		Corner Plot	
k	Road facilities		Yes	



l	Type of road available at present		25 Feet - Tar Road
m	Width of road - is it below 20 ft. or more than 20 ft.		more than 20 Feet
n	Is it a Land - Locked Land ?		No
o	Water Potentially		Yes
p	Underground sewerage system		No
q	Is power supply available at the site?		Yes
r	Advantages of the site	:	
	1	:	
	2	:	
s	Disadvantages of the site	:	
	1	:	
	2	:	
t	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)		Refer the Legal Opinion
	1	:	
	2	:	



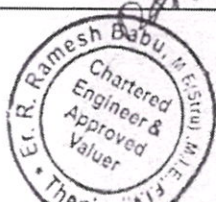
4	Value on adopting GLR(Guideline Rate) i) Guideline rate as obtained (an evidence thereof to be enclosed)		
	Guideline Value - S.R.O Cumbum	:	Rs 440.00 / Sq ft
	As Per SRO Record	:	Residential Class I Type - II
	Guideline Value of the Land (Value of land by adopting) 2572.50 Sq ft X Rs 440.00 / Sq ft	:	Rs 1131900.00
5	Value by adopting PMR (Prevailing Market Rate) Prevailing market rate (Along with details/reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)		
	Market Value of the Plot Unit rate adopted in this valuation after considering the characteristics of the subject plot Value of land by adopting PMR	:	Rs 2070.00 / Sq ft
	Market Value of the Land 2572.50 Sq ft X Rs 2070.00 / Sq ft	:	Rs 5325075.00
PART : C - BUILDING			
	Type of Property	:	Commercial Shed Building
1	Type of construction	:	Load Bearing
2	Quality of Construction(Superior / First Class / Second Class / Poor)	:	Second Class
3	Appearance of the Building (Superior, Good ,Normal, Poor)	:	Normal
4	Maintenance of the Building (Newone,Good,Average,Poor)	:	Good



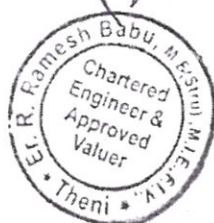
5	Plinth area	:	<u>As per Approval:</u> GF Plinth area - 0.00 Sq ft <u>As per Actual:</u> GF Plinth area - 780.00 Sq ft
6	Number of floors and height of each floor including basement, if any	:	No of Floors : One Ground Floor : Basement Height - 0 Feet Floor Height : 10 Feet

Floor Wise	Year of Construction (as per reported /as per actual observation / as per deed)	Roof	Plinth Area		
			Main Portion A	Cantilevered Portion B	Total A+ 50% of B
Ground Floor	2016	Tin Sheet Roof	780.00 Sq ft	---	780.00 Sq ft

1	Drawing Approval Details	:	
	a) Date of issue and validity of layout of approved map / plan	:	Approval Plan is not Available
	b) Approved map / plan issuing authority	:	Approval Plan is not Available
	Approval Number	:	No: ----, Date: ----
	Area of the Site	:	0.00 Sq ft
	Pro. Ground Floor	:	0.00 Sq ft
	Whether genuineness or i) authenticity of approved map / plan is verified	:	No
	Any other comments by our j) empanelled valuers on authentic of approved plan	:	No
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		



8.VALUATION OF BUILDING			
Description	Ground Floor		
Specification:			
Floor Finish	Plastering		
Superstructure	Brick / Hollow Block		
Roof	Tin Sheet Roof		
Doors & Windows	Steel		
Weathering Course	Nil		
Plinth area	780.00 Sq ft		
Year of Construction	2016		
Age of the Building	10		
If the age is not exactly known, future life expected	30 Years		
Total life of the Building estimated	40 Years		
Depreciation Percentage assumed	18.29 %		
Replacement Rate of construction with the existing condition and specification	Rs. 700.00		
Replacement Value	Rs. 546000.00		
Depreciation Value	Rs. 99863.00		
Present Valuation of the Building	Rs. 446137.00		
Total Valuation of the Building (As per Actual)		RS.	446137.00

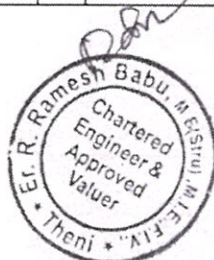


Sl. No	Particulars of item	Plinth area in Sq ft	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement Cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
1	Ground Floor	780.00	10'	10	700.00	Rs.546000.00	Rs.99863.00	Rs.446137.00
	Total	780.00						Rs.446137.00

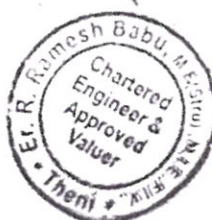
Part D - Amenities & Extra Items (value after Depreciation)

(Amount in Rs.)

1	Balcony	:	Rs. 0.00
2	Head Room RCC	:	Rs. 0.00
3	Sit out / Verandah with steel grills	:	Rs. 0.00
4	Extra steel / collapsible gates	:	Rs. 0.00
5	Open Staircase	:	Rs. 0.00
6	Wardrobes, Showcases, Wooden Cupboards	:	Rs. 0.00
7	Glazed tiles	:	Rs. 0.00
8	Extra sinks and bath tub	:	Rs. 0.00
9	Marble / ceramic tiles flooring	:	Rs. 0.00
10	Interior decorations	:	Rs. 0.00
11	Architectural elevation works	:	Rs. 0.00
12	false ceiling works	:	Rs. 0.00
13	Paneling works	:	Rs. 0.00
14	Aluminum works	:	Rs. 0.00
15	Aluminum handrails	:	Rs. 0.00
16	Separate Lumber Room	:	Rs. 0.00
17	Separate Toilet Room	:	Rs. 0.00
18	Separate Water tank/Sump	:	Rs. 0.00
19	Trees, Gardening	:	Rs. 0.00
20	Any other	:	Rs. 0.00
	Total	:	Rs. 0.00



Part E - Services (value after Depreciation)			(Amount in Rs.)
1	Water supply arrangements	:	Rs. 0.00
2	Drainage arrangements	:	Rs. 0.00
3	Compound wall	:	Rs. 0.00
4	Pavement	:	Rs. 0.00
5	Steel Gate	:	Rs. 0.00
6	E.B. deposits, fitting etc.	:	Rs. 10000.00
	Total	:	Rs. 10000.00
7	Electrical fittings & others	:	
	Type of Wiring	:	---
	Class of fittings (Superior / ordinary / poor	:	---
	Number of light points	:	---
	Fan points	:	---
	Spare plug points	:	---
	Any other item	:	Nil
	Plumbing installation	:	Nil
8	a) No. of water closets and their type	:	---
	b) No. of wash basins	:	---
	c) No. of bath tubs	:	---
	d) Water meter, taps, etc.	:	---
	e) Any other fixtures	:	---
9	Any other	:	---
	Total	:	



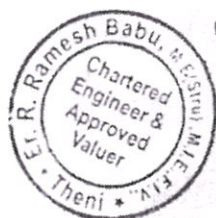
PART F - ABSTRACT VALUE				
Sl.No	Description	:	Guideline Value of the property	Market Value of the property
Part-B	Land	:	Rs. 1131900.00	Rs. 5325075.00
Part-C	Building	:	Rs. 446137.00	Rs. 446137.00
Part-D	Amenities	:	Rs. 0.00	Rs. 0.00
Part-E	Services	:	Rs. 10000.00	Rs. 10000.00
	Total	:	Rs. 1588037.00	Rs. 5781212.00
	Say	:	Rs.15,88,000.00	Rs.57,81,000.00

	Factors favouring for an additional value (add)			
	1.		Rs. 0.00 (+)	Rs. 0.00 (+)
	Factors favouring for Less value (Less)			
	1.		Rs. 0.00 (-)	Rs. 0.00 (-)
	Present Market Value		Rs.15,88,000.00	Rs.57,81,000.00

Note : It is a NPA Case. So, Actual Building is considered for valuation. sanctioned plan approval is not available, hence the building value is taken into account.

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) Stability ii) Likely rental values 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 market value of the above property in the prevailing condition with aforesaid specifications is Rs.57,81,000.00 (Rupees Fifty Seven Lakh and Eighty One Thousand Only) . The Book value of the Above property as of is Rs. _____ (Rupees _____ Only) and the distress value is Rs.46,25,000.00 (Rupees Forty Six Lakh and Twenty Five Thousand Only) . Realisable Value is Rs.52,03,000.00 (Rupees Fifty Two Lakh and Three Thousand Only)

Guideline Value of the Property	Rs.15,88,000.00
Present Market Value of the Property	Rs.57,81,000.00 (Rupees Fifty Seven Lakh and Eighty One Thousand Only)
Realisable Value of the Property (10 % less than the PMR)	Rs.52,03,000.00 ✓ (Rupees Fifty Two Lakh and Three Thousand Only)
Distress Value of the Property (20 % less than the PMR)	Rs.46,25,000.00 (Rupees Forty Six Lakh and Twenty Five Thousand Only)

Place : Theni

Date : 12-03-2026

12. RBW RBW
Er. R. RAMESH M.E.(Stru)..M.I.E.,F.I.V.,
 Signature
 Chartered Engineer & Approved Valuer
 Regd. Valuer in the State of Tamil Nadu (No. 07/06-07)
 (Name and official seal of the Approved Valuer)
 Panel Valuer for Banks
 33/8, Sankarakumar Complex, First Floor,
 Madurai Road, Bungalamedu, Theni - 625 531,
 Cell: 98423 43785, 99651 37978

Encl: 1.Declaration from the value in Format (Annexure-22)

2.Model Code of conduct for Valuer (Annexure-23)

PART G- CERTIFICATE

1. It is hereby certified that in my opinion

i) The present market value of the property discussed in the report (above) by adopting prevailing market rate for land is Rs.57,81,000.00 (Rupees Fifty Seven Lakh and Eighty One Thousand Only)

ii) The forced sale value of the property is estimated as 10% less than the present market value is Rs.52,03,000.00 (Rupees Fifty Two Lakh and Three Thousand Only)

2. Number of title deed (s) involved in this property is Three . The relevant document for the subject property in the opinion of this valuer is

1. Photo Copy of Deed No & Year

No: 1998/2002, S.R.O: Cumbum,

; Extent: 2677.50 Sq ft,

Name: Mr.P.Subbiah

2. Photo Copy of Legal Opinion

R.Gunasekaran, M.A.,B.L.,

; Date: 07-08-2021, Extent: 2677.50 Sq ft,

Name: Mr.P.Subbiah

3. Photo Copy of Old Valuation

Ln.MJF Er. K.A.Ratha Krishnan

; Date: 12-08-2021, Extent: 2677.50 Sq ft,

Name: Mr.P.Subbiah

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

4. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I(1)

