

ANNEXURE - 'B'

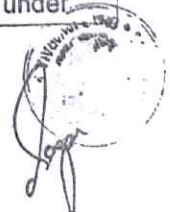
MEMORANDUM FOR SARFAESI VALUATION COMMITTEE AT ZCC

BRANCH DHARMAVARAM - 00250, RBO-4, DHARMAVARAM KURNOOL, AO
 PROPOSAL: Approval for Reserve Price for sale of assets of under the provisions of SARFAESI Act 2002

		(Rs. In lacs)
S.No.	Description of property/ assets	Proposed Reserve Price
1	Property situated within the R.D. of Hindupur and S.R.D. of Dharmavaram, Dharmavaram Grama Polam, Dharmavaram Municipal area in ward No.27, near Door No: 27-2395, S.No.602-1H, Plot.No.5(Part) & 6, Near Jeevanandhan High School, Kunthuru Village fields, Dharmavaram, Sree Sathya Sai District. This property belongs to Smt Pujari Suseela, W/o Pujari Chowdaiah, Vide Registered Gift Deed Doc.No: 10174/2023, Dated: 09/11/2023. M/S Sree Ramaprasanna Silks & Sarees- 43236325466	29.35 lakhs

A. PARTICULARS OF THE BORROWER:

1	Name of the borrower	M/S Sree Ramaprasanna Silks and Sarees,
2	Address of the borrower	D.no.31/47, Ram Nagar, Dharmavaram
3	Constitution of the borrower	Proprietorship
4	Name(s) of the partners/ promoters/ directors etc	Smt Pujari Suseela
5	Group	N A
6	Line of activity	Manufacturing and Trading
7	Status of unit (working/ closed)	Working
8	Present outstandings	Rs.4850000/-
9	Total dues	Rs.5547627/- (Accrued int Rs.544986/-)
10	Provision as on 30/06/2021	
11	Date of NPA and IRAC status	NPA 21.07.2025, IRAC - 4
12	Date of transfer to RA	--
13	Status of suit (e.g. date of filing, decree, latest status of suit etc.)	13-2 Demand Notice issued on 22.07.2025, 13-(4) Possession Notice issued on 04.10.2025, Paper publication given on 10.10.2025. Suit File under



		DRT filed.
14	Status of reporting to RBI/ CIBIL Defaulters/ Wilful Defaulters List	Reported
15	Status of action under SARFAESI Act (e.g. date of initiation, symbolic/ physical possession & latest status etc.	13-2 Demand Notice issued on 22.07.2025, 13-(4) Possession Notice issued on 04.10.2025, Paper publication given on 02.01.2026, Auction conducted on 03.02.2026 where no bidders has participated. Paper publication for second auction was given on 14.03.2026 and auction was conducted on 30.03.2026 where no bidders has participated. Paper publication for Third auction was given on 28.04.2026 and auction was conducted on 15.05.2026 where no bidders has participated.
16	Status of Staff Accountability	SAE Completed

B. DETAILS OF THE AVAILABLE SECURITIES:

S. No	Description of the property	Market Value at the time sanction (as on) 08.08.2024	Latest Valuation		Name of the valuer and date of valuation report*
			Market Value	Estimated Realisable Value	
1	Vacant Plot, S.No.602-1H, Plot.No.Plot.No.5(Part) & 6, Near Jeevanandhan School, Sathya Sai Nagar, Dharmavaram	5440000	5440000	4896000	Y.S.Consultants Dt.20.11.2025

*In case of action under SARFAESI Act, the valuation to be done by a valuer approved by the Board.

C. DETAILS OF THE PROPERTIES FOR WHICH RESERVE PRICES ARE TO BE FIXED:

S. No	Description of the property	Date of valuation	Market Value	Realisable Value	Reserve Price Recommended
1	Vacant Plot, S.No.602-1H, Plot.No.5(Part) & 6, Near Jeevanandhan School, Dharmavaram	20.11.2025	5610000	4896000	2935000

i)	Status of the asset to be sold:	Vacant Plot
	a) Lease/ Freehold:	
	b) Vacant Land/ Tenanted/ Self occupied:	Vacant Land
	c) Possession taken (physical/ symbolic):	
ii)	Independent value verification by branch	Yes



officials:	
iii) Reasons for deterioration in value, In any, since date of sanction:03/11/2022	NIL

D. BRIEF HISTORY OF THE ACCOUNT:

The firm M/S Sree Ramaprasanna Silks and Sarees was headed by Smt Pujari Suseela and the loan was BRE accepted with term loan limit of Rs48.50Lakhs sanctioned on 08.08.2024 to Smt Pujari Suseela, W/O Pujari Pullaiah, D.No.31-47, Ram Nagar, Dharmavaram for manufacturing and trading of the silk sarees at the rented residence. For certain period the borrower has installed and she had run the unit and in due course, the borrower has not received the payments from the vendors and at the same time, the labour issues arises due to wage payments, the borrower unable to maintain the unit after certain time and thus she was defaulted. Due to this the borrower didn't had any credit transactions regularly in her account and after continuous followups, the account was slipped to NPA even after many recovery visits on 21.07.2025.

E. JUSTIFICATION FOR THE PROPOSAL & RECOMMENDATIONS:

The Loan account no 43236325466 M/S Sree Ramaprasanna Silks and Sarees has become NPA on 21.07.2025. We have persistently made calls to borrower, sent notices and made personal visit but in vain. Borrower failed to regularize the account and hence we have started the process of SARFAESI. The 13-2 demand notice was issued on 22.07.2025 and the 13-4 possession notice was issued on 04.10.2025 and paper publication was given on 02.01.2026 in two newspapers and auction was conducted on 03.02.2026 where no bidders has participated, second paper publication was given on 14.03.2026 and auction was conducted on 30.03.2026 where no bidders has participated in the bid. DRT filing also completed, paper publication for third auction was given on 28.04.2026 and auction was conducted on 15.05.2026 where no bidders has participated. Since there are no bidders participated in the third auction also we are recommending for the decrease in reserve price value to Rs.29.35 Lakhs from Rs.34.50 Lakhs.

B. REDDY SAGAR
P.F. ID No.: 8241279
Asst. Manager
SBI, DHARMAVARAM Br. 0750

MANAGER (NPAM)
RBO-4, DHARMAVARAM
Date: 07.07.2026

J. RAJESH DORASWAMY
Chief Manager
P.F. No. 5038634, S.S. No. 14739
SBI, DHARMAVARAM Br. 0750
Date: 07.07.2026

CHIEF MANAGER (CR)
RBO-4, DHARMAVARAM
Date: 07.07.2026

REGIONAL MANAGER
RBO-4, DHARMAVARAM
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Scrutinized & Recommended
for control Approval
08.7.2026
cm (Coll & Rec)
AO, KNL

MEMBER
ZCC KURNOOL

MEMBER
ZCC KURNOOL

APPROVED vide ZCC, AO, KNL
No: ZCC-063871-2026-53-013
08.07.26
CHAIRMAN
DGM(B & O), AO, KNL

APPROVED vide ZCC, AO, KNL
No: _____ Dt: _____
CHAIRMAN
DGM(B & O), AO, KNL

E. V. V. PRASAD, B.E., F.I.V., Y.S. CONSULTANTS Engineers & Valuers #:- 14-431, Kamala Nagar, Anantapur - 515001		Mobile: 9949052396
I. INSTITUTION OF VALUERS : Fellow Ship No. F 14444 - Delhi Category 1 (Immovable Properties)	III. PANEL ENGINEER : 1). Union Bank, RO, Anantapur 2). State Bank Of India (Tirupati Zone) And other Financial Institutions	
II. APPROVED VALUER: a) Wealth & Income Tax ; Reg. No. 69/CCIT/.Tech / XX / Reg. val / SS/05-06 for Category 1. from CCIT / Hyd (Immovable Properties)		

Format -A

STATE BANK OF INDIA
ENGINEERS' VALUATION REPORT

(To be accompanied by Annexure I/II/III/IV as applicable)

(Name & address of the Valuer)

Y. Venkateswara Prasad, D.no. 14-431, Kamala nagar, Anantapur. AP. 515001

VALUATION REPORT (IN RESPECT OF LAND/SITE AND BUILDING)

(To be filled in by the Approved Valuer)

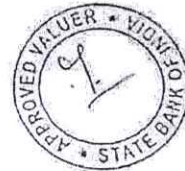
1	GENERAL		SBI-Main Branch. Dharmavaram, Sri Sathya Sai Dist.
1	Purpose for which the valuation is made		To Access The Prevelling Market Value Of the property For The Bank Purpose.
2	a)	Date of inspection	19-11-2025
	b)	Date on Which the valuation is made	20-11-2025
3	List of documents produced for perusal		
	✓ Title Deeds:- Xerox Copy of Registered Sale Deed Document No. 10174/2023, Dt. 09-11-2023. In Favor of Smt. P. Sushela W/o Sri. P. Chowdaiah.		
	✓ Plan Approved :- Vacant Site, Well Developing Residential Area and No of Houses Are Constructed Around The Radius of The Site.		
	✓ Mobile no.		
4	Name of the Borrower(s) and his/their address(es) with Phone no. (details of share of each owner in case of joint ownership)		Smt. P. Sushela W/o Sri. P. Chowdaiah. Dharmavaram
	Name of the owner(s) and his/their address(es) with Phone no. (details of share of each owner in case of joint ownership)		Smt. P. Sushela W/o Sri. P. Chowdaiah. Same as Above



13	Width of road-is it below 20ft or more 20'	30' Wide Road
14	Is it a land - locked land ?	No
15	Water potentiality	Available
16	Underground sewerage system	No
17	Is power supply available at the site?	Yes
18	Advantage of the site	
	1	Property Located At Residential Area , Surroundings Well Developing
19	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)	No
Note:- 1. Document Validity & Legal Aspects are Not Considered in This Valuation. 2. Due to Diligence is Not Performed on any of The Documents Provided For Perusal. 3. Value of The Property is ZERO. If The Document is Proved to be Fake.		

Part-A (Valuation of land)

1	Size of plot	
	North To South	58'0"
	East To West	51'0"
2	Total extent of the plot	2958.00 Sqft or 328.66 Sqyd or 6.80 Cents
3	Prevailing Market Rate (Along With Detail /Reference Of Atleast Two Latest Deals//Transactions With Respect To Adjacent Properties In The Areas)	Rs. 8,00,000/- To Rs. 8,75,000/-
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 5,000/- Per Sq yd or Rs. 2,42,000/- per Cent Total:- 6.80 Cents x Rs. 2,42,000/- = Rs. 16,45,600/-
5	Assessed/adopted rate of valuation	Rs. 8,25,000/- per Cent
6	Estimated value of land	6.80 Cents x Rs. 8,25,000/ Cent = Rs. 56,10,000/-



Particulars of Items	PLINTH AREA			Roofing	Age of Building in Years	Estimated Replacement rate of construction in Rs per sq f	Replacement in Rs	Depreciation per year	Net value after Depreciation
	Main portion	Cantilevered portion	Total A+B Sq f						
	A sq f	B sq f							
Ground Floor									

Part C- (Extra items)

1	Portico	—
2	Ornamental front door	—
3	Sit out/Verandah with steel grills	—
4	Overhead water tank	—
5	Extra steel/Collapsible gates	—
	Total	—

Part D- (Amenities)(Amount in Rs.)

1	Wardrobes	—
2	Glazed tiles interior decorations	—
3	Extra sinks and bath tub	—
4	Granite/Ceramic tiles flooring	—
5	Interior decorations	—
6	Architectural elevation works	—
7	Paneling works	—
8	Aluminum works	—
9	Aluminum hand rails	—
10	False ceiling	—
	Total	—



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

1. The Market Value Rs. 56,10,000/- (Rupees Fifty Six Lakh and Ten Thousand Only).

For the land Only as on 20-11-2025.

2. The Realizable Value Rs. 50,49,000/- (Rupees Fifty Lakh and Forty Nine Thousand Only)

For the land Only as on 20-11-2025.

3. The Distressed Value Rs. 44,88,000 (Rupees Forty Four Lakh and Eighty Eight Thousand Only)

For the land Only as on 20-11-2025.

4. The Guide Line Value Rs. 16,45,600/- (Rupees Sixteen Lakh Forty Five Thousand and Six Hundred Only) For the land Only as on 20-11-2025.

JUSTIFICATION:-

1. The Property is Situated Near Jeevananadham High School, Kunuthuru Village Fields, Dharmavaram Municipality, Dharmavaram, Sri Sathya Sai Dist Well Developing Residential Area.
2. Easy Access is Available to Markets, Hospitals, Schools, Bus Station & Railway Stations.
3. As Per The Local Enquiries & As Per Magicbricks.Com and 99 acres Websites cost in Near Jeevananadham High School, Kunuthuru Village Fields, Dharmavaram Surrounding Varies From 8,00,000 to 8,75,000 Depending upon The Area. Hence, The Adopted Value Rs. 8,25,000/- Per Cent is Arrived At.

Place : Anantapur

Date : 20-11-2025

Signature of the Approved Valuer

(Name and Official seal)

Y.S. CONSULTANTS

Y. VENKATESWARA PRASAD, B.E., FIV,

Approved Valuer

STATE BANK OF INDIA

(Report dated), Kamsala Nagar,
ANANTAPUR - 515 001. (A.P.)

The undersigned has inspected the property detailed in the valuation Report dated 20-11-2025. On 20-11-2025. We are satisfied that the fair and reasonable market Value of the property is and the Distress value

Place : Anantapur

Date : 20/11/2025

Signature of Assistant Manager

(Name and Official seal)

B. REDDY SAGAR

P.F. ID No. : 8241279

Asst. Manager

SBI, Dharmavaram Br.-0250

	officials:	
iii)	Reasons for deterioration in value, in any, since date of sanction:03/11/2022	NIL

D. BRIEF HISTORY OF THE ACCOUNT:

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MANAGER (NPAM)
RBO-4, DHARMAVARAM
Date: 07.07.2026

J. RAJESH DORASIVAM
Chief Manager
P.F. No. 5038634, SBI, Dharmavaram - 00250.
SBI, DHARMAVARAM Br.-0250
Date: 07.07.2026

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Date: 07.07.2026

[Signature]
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RBO-4, DHARMAVARAM
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for control Approval

[Signature]
cm (Coll & Rec)
AO, KNL

MEMBER
ZCC KURNOOL

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APPROVED Vide ZCC, AO, KNL	
No: _____	Dt: _____
CHAIRMAN DGM (F.S.D) AO, KNL	

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AO, KNL

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MEMBER
ZCC KURNOOL

MEMBER
ZCC KURNOOL

APPROVED vide ZCC, AO, KNL	
No: _____	Dt: _____
CHAIRMAN DGM (F.S.) AO, KNL	

Er. V.V. PRASAD, B.E., E.I.V., Y.S. CONSULTANTS Engineers & Valuers #: 14-431, Kamala Nagar, Anantapur - 515001		Mobile: 9949052396
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	✓ Mobile no.		
4	Name of the Borrower(s) and his/their address(es) with Phone no. (details of share of each owner in case of joint ownership)		Smt. P. Sushela W/o Sri. P. Chowdaiah. Dharmavaram
	Name of the owner(s) and his/their address(es) with Phone no. (details of share of each owner in case of joint ownership)		Smt. P. Sushela W/o Sri. P. Chowdaiah. Same as Above

