Format for Upset Price

1.	Name of the Branch		Royapettah Branch
2.	Name of the Account		Mr. M Annadurai and Mrs. S. Vijayalakshmi
3.	CIF NUMBER		3033357928
4.	Constitution (Limited Company, Partnership, Proprietor, Individual or Others)		Individual
5.	Name of the Directors/Proprietor/Partners/Individual Borrower-Co-Borrower		Borrower – Mr. M Annadurai and Mrs. S. Vijayalakshmi
6.	Details of suit filed		-
6.1	Date of suit		-
6.2	Name of Tribunal		-
6.3	Suit Number		-
6.4	Suit Claim Amount		-
6.5	Present position of the case		-
6.6	If Decreed,		
	6.6.1	Date of Decree	-
	6.6.2	Terms of Decree/Order	-
	6.6.3	Date of Recovery Certificate	-
	6.6.4	If DRC executed – Outcome	-

Details of Balance Dues***Rs. In lacs***as on 29.10.2026

Account Name	Account No.	Facility	Limit Details	BB	MOI	MLE/ MLX	Total
Mr. M Annadurai and Mrs. S. Vijayalakshmi	704684713b	Home Loan	20.45	8.84	0.77	0.49	10.01
	704/262281	HOME LOAN PLUS	5.00	1.72	0.24	0	1.96
Mr. M Annadurai	750285/397	Salary Loan	5.00	1.83	0.21	0	2.04
	705/531689	Kavach	5.00	1.57	0.20	0	1.77
		Total	35.45	13.96	1.42	0.49	15.78

DETAILS OF EM PROPERTY TO BE BROUGHT FOR SALE

Details of EM Property Please give exactly as per Possession notice	Details of Last Valuation Report dated 05.03.2021	Details of Latest Valuation Report dated 07.07.2026
Schedule "A" Property **(Whole Property)** All that piece and parcel of land building therein bearing plot No. 73 in the layout by name " Sri Alamelumangapuram Colony Part- I" comprised in Old S.No. 735/4, as per Previous Patta No. 2737, Presnet Patta No.	MV: Rs. 34.54.lakhs RSV: Rs. 30.63 Lakhs FSV/DSV: Rs. 27.23 lakhs Valued By: A.G.P.Rangan & Associates	MV: Rs. 40.00 lakhs RSV: Rs. 36.00 lakhs FSV/DSV: Rs. 32.00 lakhs Valued By: J. Mamilselvan

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51805180 and Patta Survey No. 735/4A2 totally measuring 2800 Sq. ft., situated at Sholinganallur Village, Sholinganallur Taluk and kancheepuram District, the said land bounded on the North by : Plot No. 74 South by : Plot No. 72 East by : Plot No. 99, West by : 20 Feet Road. The Proerty situated within the Sub-Registration Distict of Neelankarai and in the Resgistration District of South Chennai. **Schedule-B** **(Property Under MOD/DOT)** 348 Sq.ft., Undivided Share of land out of 2800 Sq. ft. , which is morefully described Schedule-A Propetry together with Flat measuring 730 Sq. ft., (including common Space of 146 Sq. ft.) bearing No. F1 on the First Floor in the building known as "NEST WOW BLOCK II", Situated at No. F1, 1st Floor Nest Wow Block II, No. 73, Sri Alamelumangapuram Colony Part-I, Sholinganallur, Chennai.		

Details sought	Details Submitted
Name of the Authorized Officer and Branch of AO	Mr. Manish Kumar Chief Manager/BM Royapettah Branch
13(2) Demand Notice Date ****Ensure acknowledgement for the same is available from all borrowers, co-borrowers, guarantors and mortgagors. If not ensure paper publication is effected and copy of the same available. Minimum 60 days notice period must from date of acknowledgement or paper publication ***** for Possession	13.04.2026
13(4) Possession Date ****Ensure paper publication is effected	03.07.2026

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within seven days of possession notice and availability of photo of possession notice affixation on EM property ****	
Symbolic/Physical Possession	Symbolic
Dates of Earlier Sale	-
Date of NPA and NPA Code	10.04.2026 Sub-Standard
Location of Property and Saleability	The property is located in the residential area
Details of filing eviction petition	All the relevant document was handed over to Time Credit Recovery Agent.
Details of filing caveat	--
Market Value	Rs. 40.00 lakhs
RSV	Rs. 36.00 lakhs
FSV	Rs. 32.00 lakhs
Recommended upset price	**Rs. 32.00 lakh**
	The property is located in the residential area at Sholinganallur Village and the valuation given by Panel valuer J. Tamilselvan on 07.07.2026. We recommend upset price Rs. 32.00 Lakh (RSV).
% of Upset Price recommended (Please confirm the same as per policy guidelines enumerated below)	Recommended Price is equal to Rs. 32.00 Lakhs
Policy Guidelines for checking whether the upset price recommended above is on the same lines	For first time sale Upset price should not **be less than the Distress Sale Value or 75% of the market value whichever is higher.** **If it is a Resale for want of bidders,** Reserve price to be suggested is **80% of distress sale value or 60% of the market value whichever is higher**
Is Upset price recommended, as per above policy guidelines	**Yes, since EM of the mentioned property is extended to the loan account mentioned in page no 1, we have included the total outstanding balance in the account for recovery of dues under this sale.**

E Bikray Details

Particulars	
1. Property Type	Flat including UDS
2.Property sub type	Flat including UDS
3. Auction Open date	
4.Auction open time	
5.Auction Close date	
6.Auction close time	
7.Reserved Price in Rs.	
8. EMD In Rs	
9.Borrower Name	Mr. M Annadurai and Mrs. S. Vijayalakshmi
10.Borrower CIF No.	3033357928
11.Owner name	Mr. M Annadurai and Mrs. S. Vijayalakshmi
12.Ownership type	Not Known as at the time of visit door is closed
13.City/village /Town	Shoillangallur
14.State	Tamil Nadu

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15.District	Chennai
16.Pincode	600119
17.Summary Description	
18.Address	Flat No. F1, First Floor, NEST WOW BLOCK II Plot No. 73, Vrishabadri David George Cross Street Sri Alamelumangapuram Colony Part -1 Shoillangallur, Chennai 600119
19.Location	Sri Alamelumangapuram Colony Part -1 Shoillangallur
20.E auction site URL	
21. IFSC	**IDIB000R021**
22.POSSESSION NAME	
23.CO-ORDINATE LONGITUDE(E)	12.883274
24.CO-ORDINATE LATIITUDE(E)	80.215232
25.EXTESNION TIME	
26.MINIMUM INCREMENT VALUE	3,20,000/-
27.EMD AC IFSC CODE	**IDIB000C032**
28.EMD TRANSFER AC NO	**6120612786 "e-Auction EMD A/C, Chennai South Zone"**
29.AO ID	760418
30 Title Deed type	
31. Nearest Air/Railway/Bus Station	Sholinganallur (4 to 5 KM)
32. Property ID (IDIB FOLLOWED BY AC NUMBER)	

Details of Attachments needed along with proposal

1. Engineer Valuation
2. EM property photo maximum 1 MB (Compulsory) to be sent in email or skype
3. Video (Optional) to be sent in email or skype MP4 format each video 5 MB size.
4. Copy of Sale notice "Annexure B" signed by Authorized Officer (to be sent in email/skype, max 200 KB to us after issuance of sale notice, scanned in pdf format)

Yours faithfully

Chief Manager

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