Mr Talluri Jogeswara Vara Prasad,
A/c. No. 926900ND00000028

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SILPARUPAM
VALUERS & STRUCTURAL ENGINEERS

V.A. REDDY, B.E., M.S., (Struct) FIE, FIV, MICI, MISSE
Approved Valuer, Chartered Engineer
Registered Valuer for I-Tax, Structural Engineer

Flat No. 8
Kamalesh Residency
7/3, Chandramouli Nagar
GUNTUR - 522 007.

VALUATION REPORT ON IMMOVABLE PROPERTIES

Pursuant to the request from The Chief General Manager, Punjab National Bank, Circle Sastra Center, Governorpet, Vijayawada

The property at **D.No. 173-1, 177-1, 175-3, Plot No. 6&7, Door No. 20-1-1, Rice Mill Street, Near to Main Road, Sattenapalli Municipality, Palanadu District.**

Which is owned by Smt.Talluri Jhansi Priya W/o Jogeswara Vara Prasad
Was inspected on **09-03-2023** for the purpose of assessing the present market value .

The following documents were produced before me for scrutiny.

1. **Copy of Previous Valuation Report, Dated: 09-10-2017**

Based upon the actual observations and also the particulars provided to me, detailed valuation report has been prepared and furnished in the following Annexure I & II

After giving careful consideration to the various important factors like the specifications, present condition, age, future life, replacement cost, depreciation, potential for marketability, etc., I am of the opinion that:

1. **The Present Market Value of the Property is** **Rs. 64,16,000.00**
2. **The Realizable value of the Property is** **Rs. 51,32,000.00**
3. **The Guideline value of the property is** **Rs. 48,26,400.00**

It is declared that,

i. I have inspected the property on **09-03-2023** in the presence of representative of the owner of the property.
ii. I have no direct or indirect interest in the property valued.
iii. Further the information and other details given above in the Annexure are true to the best of my knowledge and belief.
iv. Ownership of the property, genuineness of the title deed, encumbrances, litigation, if any, on the property etc., be examined by the financial institution with the help of legal adviser.
v. This Valuation is a considered opinion taking all aspects into consideration.

Station: Guntur

Date: 14-03-2023

Signature of Valuer with Seal

V.A. Reddy
B.E.,M.S.,(U.S.A.)FIE,FIV.,MICI, MISSE
Chrtered Engineer
Approved Valuer
GUNTUR. Ph: 2240983

Appendix-I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.No.	Particulars	Content
I.	**Introduction**	
1.	Name of Valuer	V.A Reddy
2.	Date of inspection	09-03-2023
	Date of Valuation	14-03-2023
3.	Purpose of Valuation	To Assess the fair market value
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Smt. Talluri Jhani Priya W/o Jogeswara Vara Prasad
5.	Name of Bank/FI as applicable	Punjab national Bank, Sastra Branch , Vijayawada
6.	Name of Developer of the Property (in case of developer built properties)	
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Ground Floor - First Floor
II.	**Physical Characteristics of the Asset**	
1.	Location of the property in the city	Sattenapalli
	Plot No. / Survey No.	D.No. 173-1, 177-1, 175-3, Plot No. 6&7
	Door No.	Door No. 20-1-1
	T. S. No. / Village	
	Ward / Taluka	Ward No. 5
	Mandal / District	Sattenapalli / Palanadu
2.	Municipal Ward No.	
3.	City / Town	Sattenapalli Municipality
	Residential Area/ Commercial Area/ Industrial Area	Residential area
4.	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural	Middle

APPROVED VALUER V.A. REDDY

5.	Coming under Corporation limit/ Village Panchayat/ Municipality	Sattenapalli Municipality	
6.	Postal address of the property	D.No. 173-1, 177-1, 175-3, Plot No. 6&7, Door No. 20-1-1, Rice Mill Street, Near to Main Road, Sattenapalli Municipality, Palanadu District.	
7.	Latitude, Longitude and Coordinates of the site	*16.395236, 80.143598*	
8.	Area of the plot/land (supported by a plan)	**194.00 Sq.yds**	
9.	Layout plan of the area in which the property is located	D.No. 173-1, 177-1, 175-3, Plot No. 6&7, Door No. 20-1-1, Rice Mill Street, Near to Main Road, Sattenapalli Municipality, Palanadu District.	
10.	Development of surrounding areas	Surrounded by Residential houses & Rice Mills	
11.	Details of Roads abutting the property	Gravel Road , 28 ft wide Road	
12.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No	
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	No	
14.	Boundaries of the property	A	B
		As per deed	As per Actual
	East	29'-04"	29'-04"
	South	60'-06"	60'-06"
	West	28'-06"	28'-06"
	North	60'-08"	60'-08"
	Extent of the site considered for valuation (least of 14 A & 14 B)	194.00Sq.yds	
15.	Description of Adjoining properties	<u>**Site**</u>	
	East	Property of Konuri ranganayakalu	
	South	Property of Talluri vanisri	
	West	28 ft wide Road	
	North	Property of other	
16.	Survey no. if any	D.No. 173-1, 177-1, 175-3	
17	Type of Building (Residential/	Residential building	

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	Commercial/ Industrial)	
18.	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, full details of specifications to be appended along with building plans and elevations	This property under valuation is a Ground + First floor R.C.C roof Residential building situated at D.No. 173-1, 177-1, 175-3, Plot No. 6&7, Door No. 20-1-1, Rice Mill Street, Near to Main Road, Sattenapalli Municipality, Palanadu District. It is situated in residential area and It is surrounded by residential houses. All the civic amenities are easily accessible within 4 km from this property. **There is no approved plan for this building. The value of the building considered depends upon present condition and appearance** **The Ground Floor used as a Godown**
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	**Plinth area** Ground Floor - 1720.00 Sq.ft First Floor - 1720.00 Sq.ft **Plinth area** Ground Floor - 1500.00 Sq.ft First Floor - 1500.00 Sq.ft **Salable Area** **194.00 Sq.yds & 3440.00 Sft**
20.	Any other aspect	Nil
III.	Town Planning Parameters	
1.	Master plan provisions related to the property in terms of land use	Residential locality in Sattenapalli Municipality
2.	Date of issue and validity of layout of approved map / plan	N.A
3.	Approved map / plan issuing authority	N.A
4.	Whether genuineness or authenticity of approved map / plan is verified	N.A
5.	Any other comments by our empanelled valuers on authentic of approved plan	Nil
6.	Planning area/zone	Residential Zone
7.	Development controls	To be developed
8.	Zoning regulations	Residential
9.	FAR/FSI permitted and consumed	N.A
10.	Ground coverage	--
11.	Transferability of development rights if	N.A

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	any, Building bye-law provisions as applicable to the property viz.setbacks, height restrictions, etc.	
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential use
13.	Comment on unauthorized constructions if any	N.A, There is no approved plan for this building
14.	Comment on demolition proceedings if any	Nil
15.	Comment on compounding/ regularization proceedings	Nil
16.	Comment on whether OC has been issued or not	Not issued
17.	Any other aspect	Nil
IV.	Legal Aspects	
1.	Ownership documents,	1. Copy of Previous Valuation Report, Dated: 09-10-2017
2.	Names of Owner/s **(In case of Joint or Co-ownership, whether the shares are undivided or not?)**	Single–ownership, Smt.Talluri Jhansi Priya W/o Jogeswara Vara Prasad
3.	**Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.**	N.A
4.	**Comment on whether the IP is independently accessible?**	Yes
5.	Title verification,	Ownership of the property, genuineness of the title deed, encumbrances, litigation, if any, on the property etc., be examined by the financial institution with the help of legal adviser
6.	Details of leases if any,	N.A
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Free hold
8.	Agreements of easements if any,	Nil
9.	Notification for acquisition if any,	Nil
10.	Notification for road widening if any,	Nil

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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)**	Nil
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 Heritage Restrictions Water from bore well
14.	Comment on transferability of the property ownership,	Kindly refer for Legal Documents
15.	Comment on existing mortgages/ charges/encumbrances on the property if any	Kindly refer for Legal Documents
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	Do not know
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	**There is no approved plan for the building**
18.	Any other aspect	Nil
V	Economic aspects	
1.	Details of ground rent payable,	N.A
2.	Details of monthly rents being received if any,	Not Known
3.	Taxes and other outgoings,	Not Known
4.	Property insurance,	Not Known
5.	Monthly maintenance charges,	To be provided by party
6.	Security charges, etc	To be provided by party
7.	Any other aspect	Nil
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.	This property is located in residential area No slums / squatter settlements in this Area
VII	Functional and Utilitarian Aspects	

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	Description of the functionality and utility of the assets in terms of : Space allocation, Storage spaces, Utility of spaces provided within the building, 4. Any other aspect	N.A
VIII	Infrastructure Availability	
	a)Description of aqua infrastructure availability in terms of 1. Water supply 2. Sewerage/sanitation 3. Storm water drainage b)Description of other physical infrastructure facilities viz. 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of other public utilities nearby c)Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	 Water supply available in bore wells No No No Yes Main road accessible to West Side Property is situated near to Hyderabad road Available within 3 Km Available within 2 Km Available within 2.5 Km
IX	Marketability	
	Analysis of the market for the property in terms of 1. Locational attributes 2. Scarcity 3. Demand and supply of the kind of subject property. 4. Comparable sale prices in the locality.	 The property situated at Sattenapalli No Scarcity Demand and supply are balanced Not available
X	Engineering and Technology Aspects	
1.	Type of construction,	RCC Framed Structure
2.	Materials and technology used,	No special technology cement, steel bars etc of approved make

V.A. REDDY

3.	Specifications,	
4.	Maintenance issues	NIL
5.	Age of the building	10 Yrs
6.	Total life of the building,	60 Yrs (if properly maintained)
7.	Extent of deterioration,	No visible signs of deterioration.
8.	Structural safety	Structural designs not available. Building appearance to be Satisfactory
9.	Protection against natural disasters viz. earthquakes,	The construction of the building is R.C.C framed type. Hence it is safe against natural disasters
10.	Visible damage in the building if any,	None
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	No lift . General lighting is present . No special security system
12.	System of air-conditioning,	Nil
13.	Provision for firefighting, 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,	No green Building techniques
2.	Provision for rain water harvesting,	N.A
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	N.A
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.	The building is plain looking
XIII	In case of valuation of industrial property	
	1) Proximity to residential areas 2) Availability of public transport facilities	N.A
XIV	Valuation	
1.	Here, the procedure adopted for	

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	arriving at the valuation has to be highlighted. The valuer 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 presented here.	The procedure adopted for valuation is land & Building method

DETAILS OF VALUATION

(Valuation is to be done by adopting land and building method)

Particulars of item	Plinth area In Sq.ft			Age of building	Estimated replacement rate of construction	Replacement cost	Depreciation	Net value after depreciation Rs.
Floor	Main Portion A	Cantilevered portion B	Total A+50% of B					
Ground	1720.00	--	1720.00	10 yrs	1000 /sq.ft	17,20,000.00	2,58,000	14,62,000.00
First	1720.00	--	1720.00	10 yrs	1000 /sq.ft	17,20,000.00	2,58,000	14,62,000.00
								29,24,000.00

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part-A	Site area – 194.00 Sq.yds @ Rs.18,000 / Sq.yd	Rs. 34,92,000.00
Part-B	Building	Rs. 29,24,000.00
	Total	**Rs. 64,16,000.00**

APPROVED VALUER FOR BANKS V.A. REDDY

As s 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. 64,16,000.00** (Rupees : Sixty Four lakh and Sixteen thousand only). (Prevailing market rate along with details / reference of atleast two latest deals / transactions with respect to adjacent properties in the areas. The reference should be of properties / plots of similar size / area and same use as the land being valued). The other details are as under:

i. Date of purchase of immovable property: Not Available
ii. Purchase Price of immovable property: Not Available
iii. Book value of immovable property: N.A
iv. Realizable Value of immovable property: Rs. 51,32,000.00
v. Distress Sale Value of immovable property: Rs. 44,90,000.00
vi. Guideline Value (value as per Circle Rates), if applicable, in the area where immovable property is situated. Rs. 48,26,400.00

Place: 14-03-2023
Date: Guntur

Approved Valuer
V.A. Reddy
B.E.,M.S.,(U.S.A.)FIE,FIV.,MICI, MISSE
Chrtered Engineer
Approved Valuer
GUNTUR. Ph: 2240983

Encl:

1. Declaration from the valuer
2. Model code of conduct for valuer
3. Photograph of owner with the property in the background
4. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc
5. Layout plan of the area in which the property is located
6. Building plan
7. Floor plan
8. Any other relevant documents/extracts

APPENDIX V

DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated **14-03-2023** 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 **09-03-2023** 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.

V.A. REDDY

Sl No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Not Known
2	Purpose of valuation and appointing authority	To assess the fair market value & Bank manager
3	Identity of the valuer and any other experts involved in the valuation;	V.A Reddy , Approved valuer
4	Disclosure of valuer interest or conflict, if any;	No interest
5	Date of appointment, valuation date and date of report;	Date of Inspection : 09-03-2023 Date of Report : 14-03-2023
6	Inspections and / or investigations undertaken;	Accompanied with branch manager sattenapalli
7	Nature and sources of the information used or relied upon;	Site visit & local enquiries
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Valuation of site arrived after local enquiries
9	Restrictions on use of the report, if any;	Nil
10	Major factors that were taken into account during the valuation;	Property is very nearer to Hyderabad Road
11	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	Refer to legal opinion

Date: 14-03-2023

Place: Guntur

Signature of Approved Valuer

V.A. Reddy
B.E.,M.S.,(U.S.A.)FIE,FIV.,MICI, MISSE
Chrtered Engineer
Approved Valuer
GUNTUR. Ph: 2240983

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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 endeavour 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 would bring 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 other 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 in terms of association to 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 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.

17. A valuer shall not indulge 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 a 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 authorised by the authority, the registered valuers organisation 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 valuers 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: 14-03-2023

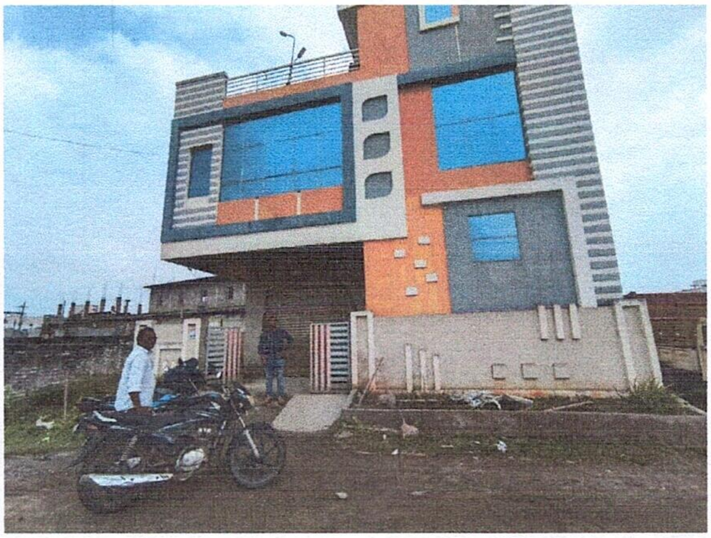
Place: Guntur

Signature

(Name of the Approved Valuer and Seal of the Firm / Company)

V.A. Reddy
B.E.,M.S.,(U.S.A.)FIE,FIV.,MICI, MISSE
Chrtered Engineer
Approved Valuer
GUNTUR. Ph: 2240983

158.	20 - 2	SAP TO NRT ROAD BIBI NAGAR-1	3,600	1,500	1,500	1,500	01(Residential)	01/06/2022	Get
159.	20 - 2	SATTENAPALLI TO MACHERLA MAIN ROAD/VENUGOPALA-1#86 to 87	6,800	1,900	1,800	1,700	02(Commercial)	01/06/2022	Get
160.	20 - 2	SWAMY VIVEKANANDA NAGAR KAKATIYA NAGAR-2	3,600	1,500	1,500	1,500	01(Residential)	01/06/2022	Get
161.	20 - 3	AMMISETTYVARI BAZAR-4#112 to 114	3,600	1,500	1,500	1,500	01(Residential)	01/06/2022	Get
162.	20 - 3	APSPDCL POWER STATION AREA-2	2,700	1,500	1,500	1,500	01(Residential)	01/06/2022	Get



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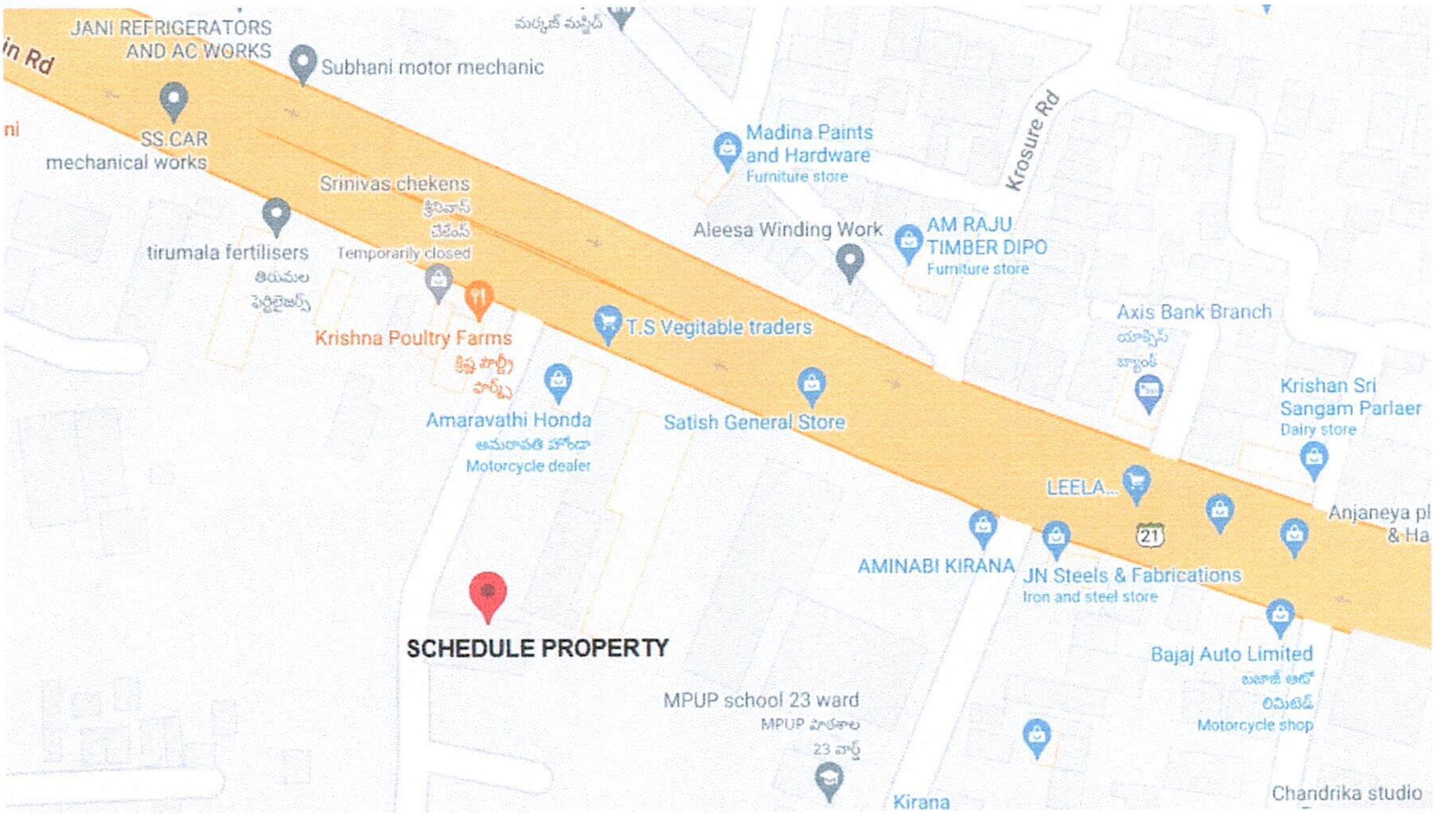
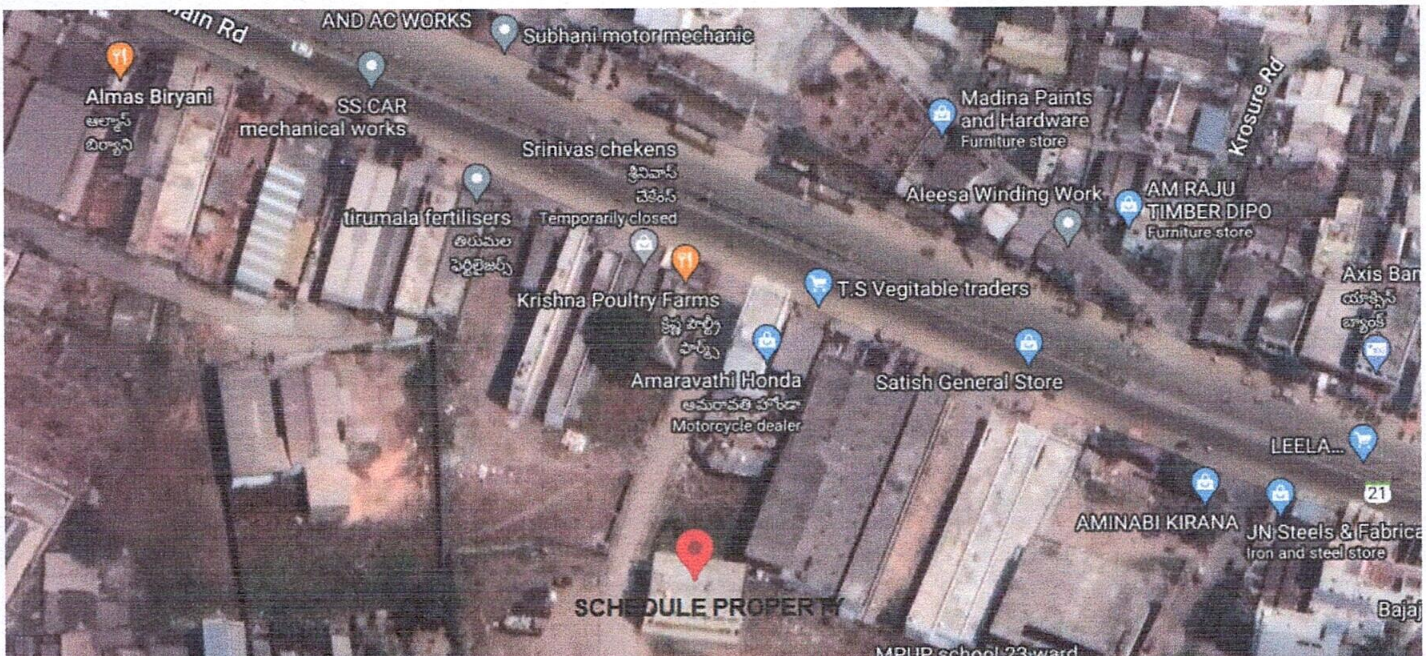
V.A. REDDY





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