G.ASHOK KUMAR AND ASSOCIATES
(Chartered Engineers, Govt. Regised Valuers)
Address: Plot No. 161, SCB: 07-13-167,
Ravi Colony, Trimulgherry
Secunderabad, Hyderabad-500015
Off: 040-35811676, Mobile: 93930 08983, 80191 88514
Email : gakassociates1@gmail.com

Ashok Kumar Gadam
B.E(Mech), M.Sc (REV),(MBA),M.I.E, F.IV
Chartered Engineer: M – 124117-0
Govt. Regd. Valuer: CAT –7/96/2002
Approved Valuer CAT-VII/F11679
Panel Valuer: SBI, Canara Bank, BOI, UCO Bank,PNB, A.P.VMB, SVC Bank, Cosmos Bank

REF. No. CB/391/GAK/CS/2025-26 Date: 31.01.2026

CANARA BANK, ARM BRANCH, VIJAYAWADA

I. GENERAL

1	Purpose of Valuation	:	To assess Market Value of the property under SARFAESI
2	a. Date of Inspection	:	27.01.2026
	b. Date of which the valuation is made	:	31.01.2026
3	Name of the reported **borrower** / borrowers with their present address and phone numbers	:	M/s.Brindavan Constructions rep. by its Managing Partner, Sri Mallavalli Nageswara Rao S/o Mallavalli Krishna , Door No.1-285 Opp.Bajaj Show Room, Agiripalli, Nuzuvid, NTR District, Andhra Pradesh. (Mobile: 9440960796)
a	Name of the reported **Owner** / Owners with their present address and phone numbers	:	Sri Mallavalli Nageswara Rao S/o Mallavalli Krishna R/o.Gandhi Nagar, Nuzvidu, Krishna District, A.P
4	Documents produced for perusal:-		
	i). Sale Deed	:	Copy of Sale Deed No. 3363/1993, dated. 30.08.1993, executed by Sri Kamati Venkaiah S/o. Kamati Dharmaiah in favour of Sri Mallavalli Nageswara Rao at S.R.O-Nuzvid
	ii) Approved Layout Plan	:	Copy of Approved Layout Plan vide L.P.No.43/93 dated 11.01.1993 by Director, DTCP, Govt.of A.P, Hyderabad
	iii) Previous Engineer's Report	:	Copy of Previous Valuation by Sri Basava Mohan Rao dated 14.05.2015

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:44:35 +05'30'

5	Breif description of the property taken for valuation			
	The property under valuation is a residential open plot admeasuring 240 sq.yds as per sale deed . Ther is no clearcut demarcation of the plot on the site, hence the exact meassurements of the plot could not be taken.We have considered area of the plot as 240 sq.yards as mentioned in the sale deed. The plot is situated at Plot No.65 in Sy.No.395/1A, L.P.No.43/93, Employees Colony, beside NSP Colony, Nuzvid Village, Mandal, Eluru District (Formally under Krishna District), Andhra Pradesh is burdened with bushes. The subject property was identified based on the inputs taken from the previous valuation report and from local enquires with neighbours. The property is located opposite to H.No.24-337/1 and near to Poojitha Towers. All the civic amenities like educational institutions, hospitals, bus stop etc. are located within 1-2 km radius fom the site.			
6	**Location of the property:** Plot No. / , Door No. S.F.No. / T.S. No./ R.S. No. / Village / Block / Taluk / Ward / Mandal / District / Municipality / Corporation code	:	Plot No.65 in Sy.No.395/1A, L.P.No.43/93, Employees Colony, Nuzvid Village, Mandal, Eluru District (Earlier under Krishna District), A.P	
6a	Postal address of the property	:	Same as above	
7	Boundaries of the property:-			
	As per Sale Deed		**As per Actuals at site**	
	Tirumalasetty Lakxminarayana Plot No. 64	**N**	Neighbour's House in Plot No. 64	
	LP No.16/93 land	**S**	Vacant land in LP.No.16/93	
	33' Wide Road	**E**	33' Wide Road	
	Plot No.55	**W**	Vacant land in Plot No. 55	
8	Dimension of the site		**A [As per document]**	**B [As per Actuals]**
		N	- ft	ft
		S	- ft	ft
		E	- ft	ft
		W	- ft	ft
	Extent	:	240.00 sq. yds	sq. yds
	Extent of site (least of 1a & 1 b)	:	240.00 sq. yds	
	Road effected area	:	- sq. yds	
9	Extent considered for Valuation (Least of A & B)	:	240.00 sq. yds	
9a	Latitude, Longitude and Coordinates of the site:-			
	Latitude	:	16.792462	North
	Longitude	:	80.854849	East

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:45:24 +05'30'

	II. DESCRIPTION OF THE PROPERTY:				
1	Postal Address of the property with Pin code	:	Plot No.65 in Sy.No.395/1A, L.P.No.43/93, Employees Colony, Nuzvid Village, Mandal, Eluru District (Earlier under Krishna District), A.P		
2	City / Town	:	Town		
	Residential Area	:	Residential Area		
	Commercial Area	:	N.A		
	Industrial Area	:	N.A		
	Others	:	N.A		
3	Classification of the Area	:	High class / **Middle class** / Poor class		
		:	**Urban**	Semi-Urban	Rural
4	Coming under Corporation Limit / Village Panchayat / Municipality	:	Currently falling under Nuzvid Municipality		
5	Whether covered under any State / Central Govt. enactments (e.g. ULC Act) or notified under agency area / scheduled area / cantonment area	:	No		
6	In case it is an agricultural land, any converion to house site plots is contemplated	:	N.A		
7	Location of the property	:	As mentioned above at column (1) above		
II	**Characteristics of the site**				
1	What is the character of the locality?	:	Middle class		
2	What is the classification of the locality?	:	Residential		
3	Development of surrounding areas	:	The subject property is in well developing area & surrounded by residential buildings and open plots		
4	Possibility of frequent flooding / sub merging	:	No		
5	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Available within 1-2 km radius from the property		
6	Level of land with topographical conditions Shape of land	:	Plain & levelled.		
7	Shape of land	:	Rectangular		
8	Type of use to which it can be put	:	Residential		
9	Any usage restriction	:	No		

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:45:54 +05'30'

10	Tenure of Land		Owned					
11	Is plot in town planning approved layout?	:	Yes. DTCP approved layout vide L.P, No.43/93					
12	Will there be any problem to get drawing approval at a later date	:	No					
13	Corner Plot or Intermittent Plot ?	:	Intermittent					
14	Ration between depth & width	:	-					
15	Road facility	:	Available					
16	Type of road available at present	:	C.C road					
17	Width of the road, Is it < 20' or > than 20'	:	More than 20 feet					
18	Is it a Land – locked land?	:	No					
19	Water potentiality	:	Under ground water stated to be available in the area					
20	Underground sewerage system	:	Available					
21	Power supply available in the site	:	Available					
22	Advantage of the site	:	Developed area					
23	Disadvantages of the land		-					
III	**VALUATION:**							
A	**Value by adopting Guide Line Rate:**							
	i). Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed)	:	10500	per sq. yard				
	ii). Value of land by adopting GLR, RS.	:	10500	X	240.00	=	**25.20**	**lakhs**
	iii) Value by adopting PMR (along with two latest deals / in the area)	:	-					
B	**Value by adopting Prevailing Market rate:**							
	Prevailing Market Rate with details / reference of at least two latest deals	:	Rs.	23000	to	25000	per sq. yard	
	Unit rate adopted in this valuation after considering the characteristics of the subject plot	:	23000	per sq. yard				
	Value of land by adopting PMR, Rs.	:	23000	X	240.00	=	**55.20**	**lakhs**
C	**Extra items:**	:					-	
i)	Compound wall Fencing	:					-	
ii)	Deep bore with motor/Open well	:					-	
iii)	Gate	:					-	
iv)	Power supply	:					-	

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:46:38 +05'30'

D Abstract Valuation				
Part	Description		Value of adpting	
			GLR /Rs in lakhs	**PMR /Rs. In lakhs**
1	Land	**:**	25.20	55.20
2	Extra items	**:**	-	-
Factors favouring an additional value (+)		**:**		-
Factors favouring less value (-)		**:**		-
Present Market Value				**55.20**
(Rupees: Fifty five lakhs and twenty thousand only)				

Any other details: Discuss about the method supported by calculations. Also such aspects as (1) Saleablity, (2) Likely rent (3) any likely income it may generate.

Land has been valued based on the local enquires conducted in the vicinity The property has reasonably good marketability. The property can not generate any rental income.

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 is Rs. **55.20 lakhs**

(Rupees: Fifty five lakhs and twenty thousand only)

The **Realizable Value** of the property is **90%** **49.68 lakhs**

(Rupees: Forty nine lakhs and sixty eight thousand only)

The **Distress Sale value** of the property is Rs. **75%** **41.40 lakhs**

(Rupees: Forty one lakhs and forty thousand only)

Book Value of the property **0.12 lakhs**

(Rupees:Twelve thousand only)

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:47:01 +05'30'

Place : Hyderabad

Date : 31.01.2026

PART: G- CERTIFICATE	
1	It is hereby certified that in my opinion i). The present market value of the property on completion discussed in the report (above) by adopting prevailing market rate for land is **Rs. 55.20 lakhs** ii). The forced sale value of the property is estimated as 25% less than the present market value. iii). The realizable value of the property is estimated as 90% of the present market value.
2	Number of Title deed(s) involved in this property is 1. The relevant document for the subject property in the opinion of this valuer is the deed details [As indicated: Documents produced for perusal: 1-General]
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 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).
5	The property was inspected on 27.01.2026 The property was inspected by M. Chandrasekhar, Asst.Valuer.
6	The legal aspects were not considered in this valuation.
7	This valuation work was / has been undertaken by the valuer based upon the request from Canara Bank, Branch Head, ARM Branch, Vijayawada.
	Place : Hyderabad Date : 31.01.2026 Note: This report contains [11] Pages Enclosures: a). Key plan showing the location of the property b). Sketch showing the location of the subject property with reference to the floors. c). Photo copy of the property Gadam Ashok Kumar Digitally signed by Gadam Ashok Kumar Date: 2026.02.04 15:47:23 +05'30'

The undersigned has inspected the property detailed in the Valuation Report dated 31.01.2026 on ……………. We are satisfied that the fair and reasonable market value of the property is Rs

Field officer

Date :

Manager of the Division

Date :

DECLARATION FROM VALUER

<table>
<tr><td></td><td colspan="3">I hereby declare that-
The information furnished in my valuation report dated 31.01.2026 is true and correct to the best of my knowledge and velief and I have made an impartial and true valuation of the property.
I have no direct or indirect interest in the property valued.
M. Chandrasekhar, Asst. Valuer has inspected the property on 27.01.2026
The work is not sub-contracted to any other valuer and carried out by myself.
I have not been convicted of any offence and sentenced to a term of Imprisonment.
I have not been found guilty of misconduct in my professional capacity.
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 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.
I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
I am registered under section 34 AB of the Wealth Tax Act, 1957.
I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
Further, I hereby provide the following information.</td></tr>
<tr><td>S.No</td><td>Particulars</td><td colspan="2">Valuer Comment</td></tr>
<tr><td>1</td><td colspan="3">Background information of the asset being valued</td></tr>
<tr><td></td><td colspan="3">The property under valuation is a residential open plot admeasuring 240 sq.yds as per sale deed . Ther is no clearcut demarcation of the plot on the site, hence the exact meassurements of the plot could not be taken.We have considered area of the plot as 240 sq.yards as mentioned in the sale deed. The plot is situated at Plot No.65 in Sy.No.395/1A, L.P.No.43/93, Employees Colony, beside NSP Colony, Nuzvid Village, Mandal, Eluru District (Formally under Krishna District), Andhra Pradesh is burdened with bushes. The subject property was identified based on the inputs taken from the previous valuation report and from local enquires with neighbours. The property is located opposite to H.No.24-337/1 and near to Poojitha Towers. All the civic amenities like educational institutions, hospitals, bus stop etc. are located within 1-2 km radius fom the site.</td></tr>
<tr><td>2</td><td>Purpose of valuation and appointing authority</td><td colspan="2">To assess Fair Market Value</td></tr>
<tr><td>3</td><td>Identity of the valuer and any other experts involved in the valuation</td><td colspan="2">Self</td></tr>
<tr><td>4</td><td>Disclosure of valuer interest of conflict, if any</td><td colspan="2">The Undersigned does not have any direct / indirect interest in the above property</td></tr>
<tr><td>5</td><td>Date of appointment, valuation date and date of report</td><td>23.01.2026</td><td>29.01.2026</td></tr>
</table>

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:47:41 +05'30'

6	Inspections and / or investigations undertaken	Site inspected on	27.01.2026
7	Nature and sources of the information used or relied upon	Our Own experience and present Real estate market condition	
8	Procedures adopted in carrying out the valuation and valuation standards followed	The property is valued by the popular “Land & Building Method”. Under this method land rate is considered based on the prevailing market rates in the vicinity and the buildings are valued based on the Replacement value of this type construction less depreciation gives the present Market value. The cost of construction is estimated based on the type of construction, specifications and amenities provided.	
9	Restrictions on use of the report, if any	It is intended for use by Canara Bank	
10	Major factors that were taken into account during the valuation.	Present Real estate market conditions,location of the property, road width and neighbour hood develoopment	
11	Major factors that were not taken into account during the valuation.	The legal aspects regarding the Ownership of the Property are not considered while valuing the property.	
11	Caveats, limitations and disclaamers 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.	This valuation holds good only when the owner has a legally valid Ownership document of the property, which has to be ensured by the bank by obtaining legal opinion & encumbrance certificate.The Values indicated in this report are as on date and subject to change according to market dynamics.	

Date: 31.01.2026

Place: Hyderabad

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:47:57 +05'30'

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:

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 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 valuation 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 instructions of the client in so far 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 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 independent 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).

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:48:16 +05'30'

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 and 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 decisions, and the information and evidence in support of such decision. This shall be maintained to 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 statuary 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 statuary regulatory body.

24. A valuer while representing 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, 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 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, an 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

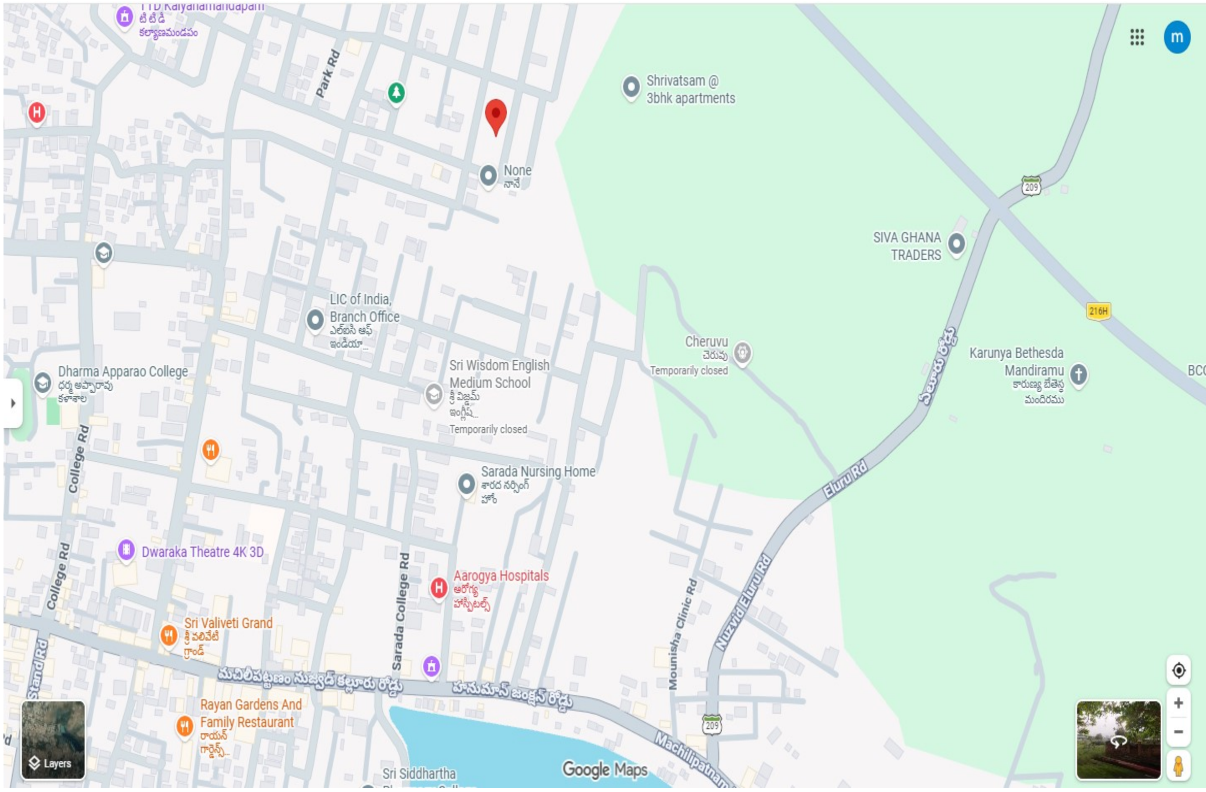
29. A valuer shall refrain from accepting too many assignments, if he / it unlikely to be able to devote adequate time to each of his / its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuers organisation discredits the profession.

Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:48:30 +05'30'

GOOGLE MAPS



Gadam
Ashok Kumar

Digitally signed by
Gadam Ashok Kumar
Date: 2026.02.04
15:48:59 +05'30'

Unit Rates Village Wise

District	Mandal	City/Town/Village	Door No Wise
ELURU	NUZVID	NUZVID	Select Door No Wise

Go Back | Print PDF

Ward No	Block No	Bi-Ward No	Bi-Block No	Locality/Door No	Composite Gazette Unit Rate	Ground Floor	First Floor	Other Floor	Classification	Effective Date
0	1	-	-	ALL	8500	1700	1700	1700	Residential	01/02/2025
0	1	-	-	NEW LAYOUT AREA	8500	1700	1700	1700	Residential	01/02/2025
0	2	-	-	ALL	8500	1700	1700	1700	Residential	01/02/2025
0	22	-	-	NUZVIDUCOMMERICAL75TO 77	30000	3200	3100	3000	Commercial	01/02/2025
0	22	-	-	NUZVIDUCOMMERICAL78TO80	14000	2400	2300	2200	Commercial	01/02/2025
0	22	-	-	NUZVIDUCOMMERICAL81	30000	3200	3100	3000	Commercial	01/02/2025
0	22	-	-	NUZVIDUCOMMERICAL97TO 98	30000	3200	3100	3000	Commercial	01/02/2025
0	23	-	-	ALL	10500	2000	2000	2000	Residential	01/02/2025
0	23	-	-	NEW LAYOUT AREA	10500	2000	2000	2000	Residential	01/02/2025
0	24	-	-	ALL	10500	2000	2000	2000	Residential	01/02/2025
0	24	-	-	NEW LAYOUT AREA	10500	2000	2000	2000	Residential	01/02/2025
0	25	-	-	ALL	9500	1800	1800	1800	Residential	01/02/2025
0	25	-	-	NEW LAYOUT AREA	9500	1800	1800	1800	Residential	01/02/2025
0	25	-	-	NUZVIDUCOMMERICAL124	30000	3200	3100	3000	Commercial	01/02/2025
0	25	-	-	NUZVIDUCOMMERICAL127TO 172	30000	3200	3100	3000	Commercial	01/02/2025
0	25	-	-	NUZVIDUCOMMERICAL173-1TO10	30000	3200	3100	3000	Commercial	01/02/2025
0	25	-	-	NUZVIDUCOMMERICAL174TO178	30000	3200	3100	3000	Commercial	01/02/2025

Gadam Ashok Kumar
Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:49:13 +05'30'

SITE PHOTOS









Gadam Ashok Kumar

Digitally signed by Gadam Ashok Kumar
Date: 2026.02.04 15:49:29 +05'30'