SNP INFRASTRUCTURES
ER. SIRAM NAGA PRASANTH
B. TECH, A.I.V., M.I.E., IBBI, CH.E.,
APPROVED VALUER FOR SBI, BOB, BOI, INDIAN BANK, IOB, UBI, KVB, UCO BANK, CANARA BANK, PNB, CBI, BANK OF MAHARASHTRA, APGB, ICICI, AXIS, HDFC, IDFC FIRST & NBFC'S
REGD. VALUER FOR INCOME-TAX, S. No. 11/2021-22



EMAIL: snpinfrastructures6@gmail.com
MOBILE NO. 9100573448.
D. NO. 5-60-77/B,
ASHOK NAGAR ¾ LANE,
BESIDE HP GAS GODOWN,
LAKSHMIPURAM, GUNTUR.
ARCHITECTS, ENGINEERS & VALUERS,
GUNTUR OFFICE NO. 8977518433

CANARA BANK
VALUATION REPORT

Ref. No: CB/Main Branch-1/03 Dt: 25-03-2025

To,
The Chief Manager,
Canara Bank,
Main Branch-1,
Guntur

PART A – BASIC DATA

I. GENERAL:

1.	Purpose of Valuation	:	SARFAESI
2.	a) Date of Inspection	:	24-03-2025
	b) Date of Valuation	:	25-03-2025
3.	Name of the reported owner(s) and his/their address(es) with Phone No. (details of share of each owner in case of joint ownership) and address with phone number	:	**SHRI MITTAPALLI RAMESH BABU,** **S/O SHRI MITTAPALLI PANDURANGA RAO**
4.	Documents Produced for perusal	:	1. Copy of Old Valuation Report Given by CH. SH. Sankar, Dt: 22-07-2023 2. Copy of Sale Deed Doc No:11866/2000, Date:23-12-2000 @ SRO Guntur 3. Copy of Sale Deed Doc No:11889/2000, Date:23-12-2000 @ SRO Guntur 4. Copy of Sale Deed Doc No:14/2001,Date:24-12-2000 @ SRO Guntur 5. Copy of Sale Deed Doc No:75/2001,Date:24-12-2000 @ SRO Guntur 6. Copy of Sale Deed Doc No:295/2001,Date:26-12-2000 @ SRO Guntur 7. Copy of Sale Deed Doc No:345/2001,Date:27-12-2000 @ SRO Guntur 8. Copy of Sale Deed Doc No:407/2001,Date:27-12-2000 @ SRO Guntur 9. Copy of Sale Deed Doc No:508/2001,Date:29-12-2000 @ SRO Guntur 10. Copy of Sale Deed Doc No:525/2001,Date:29-12-2000 @ SRO Guntur 11. Copy of Sale Deed Doc No:781/2001,Date:30-12-2000 @ SRO Guntur

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			12. Copy of Approved Plan With B.A.No:334/2001/G4 , Date:10-05-2001,Issued By Guntur Municipal Corporation 13. Copy of Property Tax With Asst No:1021108095 , Date: 30-12-2022,Issued By Guntur Municipal Corporation
5.	Brief Description of the property taken for valuation (including leasehold / freehold etc.)	:	The Schedule Property is consisting of Commercial ACC Sheet Roof Structure. The property situated at D No:13/2 of R Agraharam,Patta No:1053,Block No:11 In Pymaishi No:82,Old Asst No:37015/A, Present Asst No: 1021108095,KVP Colony,Lalpuram Main Road, Near Sai Soundarya Sadan Apartment,Guntur Municipal Corporation
6.	Scope of valuation	:	Local enquiry, Documents submitted, physical inspection
7.	If this report is to be used for any bank purpose, state the name of the bank and branch, if known	:	The Chief Manager, Canara Bank, Main Branch-1, Guntur

II. DISCRIPTION OF THE PROPERTY:

1.	Postal address of the property with Pin code	:	D No:13/2 of RAgraharam,Patta No:1053,Block No:11 In Pymaishi No:82,Old Asst No:37015/A, Present Asst No: 1021108095, KVP Colony, Lalpuram main Road,Near Sai Soundarya Sadan Apartment,Guntur Municipal Corporation-522003
2.	City/Town/Village	:	City
	Residential Area	:	No
	Commercial Area	:	Yes
	Industrial Area	:	No
3.	Classification of the Area	:	High/**Middle**/Poor **Urban**/Semi Urban/Rural
4.	Coming under Corporation Limit /Village Panchayat/Municipality	:	Guntur Municipal Corporation
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.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	No
7.	Location of the Property	:	
	a) Plot No. / Survey No.	:	--
	b) Door No.	:	--
	c) T.S.No. / R.S.No.	:	D No:13/2 of RAgraharam
V	d) Village / Block	:	--
	e) Ward / Taluka	:	--
	f) Mandal / District	:	Guntur Municipal Corporation

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	Doc No:11866/2000			
8.a	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Remaining Property of K Kodanda Ramaiah	Remaining Property of K Kodanda Ramaiah
	South	:	Municipal Road	Municipal Road
	West	:	Municipal Road	Municipal Road
	North	:	Remaining Property of K Kodanda Ramaiah	Remaining Property of K Kodanda Ramaiah
	Doc No:11889/2000			
8.b	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Remaining Property of K Kodanda Ramaiah	Remaining Property of K Kodanda Ramaiah
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Municipal Road	Municipal Road
	North	:	Remaining Property of K Kodanda Ramaiah	Remaining Property of K Kodanda Ramaiah
	Doc No:14/2001			
8.c	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Remaining Property of K Kodanda Ramaiah	Remaining Property of K Kodanda Ramaiah
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Municipal Road	Municipal Road
	North	:	R Remaining Property of K Kodanda Ramaiah	R Remaining Property of K Kodanda Ramaiah
	Doc No:75/2001			
8.d	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Remaining Property of K Kodanda Ramaiah	Remaining Property of K Kodanda Ramaiah
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Municipal Road	Municipal Road
	North	:	Remaining Property of K Kodanda Ramaiah	Remaining Property of K Kodanda Ramaiah
	Doc No:295/2001			
8.e	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Remaining Property of Vendor	Remaining Property of Vendor
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Municipal Road	Municipal Road
	North	:	Property Left By K Kodanda Ramaiah Towards Road	Property Left By K Kodanda Ramaiah Towards Road
	Doc No:781/2001			
8.f	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Road	Road
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Property of Mittapalli Ramesh Babu	Property of Mittapalli Ramesh Babu

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	North	:	Property Left By K Kodanda Ramaiah Towards Road	Property Left By K Kodanda Ramaiah Towards Road
	Doc No:525/2001			
8.g	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Road	Road
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Property of Mittapalli Ramesh Babu	Property of Mittapalli Ramesh Babu
	North	:	Remaining Property K Kodanda Ramaiah	Remaining Property K Kodanda Ramaiah
	Doc No:345/2001			
8.h	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Road	Road
	South	:	Road	Road
	West	:	Property of Mittapalli Ramesh Babu	Property of Mittapalli Ramesh Babu
	North	:	Remaining Property K Kodanda Ramaiah	Remaining Property K Kodanda Ramaiah
	Doc No:508/2001			
8.i	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Road	Road
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Property of Mittapalli Ramesh Babu	Property of Mittapalli Ramesh Babu
	North	:	Remaining Property K Kodanda Ramaiah	Remaining Property K Kodanda Ramaiah
	Doc No:407/2001			
8.j	**Boundaries of the property**	:	**As Per Deed**	**As Per Actual**
	East	:	Road	Road
	South	:	Property Purchased by Vendee from Vendor	Property Purchased by Vendee from Vendor
	West	:	Property of Mittapalli Ramesh Babu	Property of Mittapalli Ramesh Babu
	North	:	Remaining Property K Kodanda Ramaiah	Remaining Property K Kodanda Ramaiah
9.	Latitude, Longitude & Co-ordinates of site	:	**16.287418, 80.425323**	
10.	Property tax receipt referred			
	a) Assessment number	:	1021108095	
	b) Tax amount	:	Rs.295621/-	
	c) Receipt in the name of	:	MITTAPALLI RAMESH BABU	
	d) Period	:	2021-2023	
11.	Electricity service connection consumer number in the name of other details, if any	:		
12.	Property is presently occupied by	:	Owners / Tenants/ Both / **Vacant**	
13.	If tenanted fully, what is the gross monthly rent?	:	Rs. 75,000/- Per Month	
14.	If occupied by both by assuming the	:	--	

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	entire building is let out, (i) What is the probable monthly rent? (ii) What is the advance amount?		

III. PROCEDURE OF VALUATION:

	Valuation Details	:	Discussed in Part B, C, D, E & F
1.	F.S.I.	2.	Plot Coverage

(Describe the Property Details)

PART B – LAND

1.	Dimension of the site	:	**As Per Deed (a)**	**Actuals (b)**
	East	:	As Per Deed	
	South	:	As Per Deed	As Mentioned above
	West	:	As Per Deed	
	North	:	As Per Deed	
1(a)	Extent of the Plot as Per Actual	:	3703 Sq Yds (or) 3096.15 Sq mts	
1(b)	Extent of the Plot as Per 10 Deed's	:	379.77 Sq yds+382.64 Sq yds+384.62 Sq yds+ 384.5 Sq yds+383.42 Sq yds+380.18 Sq yds+ 380.35 sq yds+380.41 Sq yds+381.62 sq yds+ 380.65 Sq yds =3818.16 Sq yds (or) 3192.44 Sq mts	
1(c)	Extent of the Plot as Per Plan (MODT Area)	:	3818.16 Sq yds (or) 3192.44 Sq mts	
1(d)	Road Affected Area	:	60 sq yds(or) 50.16 Sq mts	
	Net Area	:	3757.37 Sq Yds (or) 3141.61 Sq mts	
2.	Extent of site (least of 1a & 1b)	:	3757.37 Sq Yds (or) 3141.61 Sq mts	
	Size of the Plot			
	North & South	:	As Per Deed	
	East & West	:	As Per Deed	
	Total Extent of the Plot Considered	:	3703 Sq Yds (or) 3096.15 Sq mts	
3.	Characteristics of the site			
	What is the character of the Locality?	:	Residential & Commercial Area	
	What is the classification of the locality?	:	Middle	
	Development of surrounding Areas	:	Good	
	Possibility of frequent flooding/sub merging	:	No	
	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Within 1 Kms Available	
	Level of land with topographical conditions Shape of land	:	Leveled Land	
	Type of use to which it can be put	:	Commercial	
	Any usage restriction	:	No	
	Is plot in town planning approved layout?	:	Not Available	
	Corner Plot or Intermittent Plot?	:	All Side Road Available	
	Type of road available at present	:	BT & CC Road	
	Road facilities are available?	:	Yes	
	Is it a land - locked land?	:	No	
	Water Potentiality	:	Available	
	* What is the width of the Road? Width of road - is it below 20ft or more than 20 ft.	:	More than 20 ft Wide Road	

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	Underground sewerage system	:	Available
	Is power supply available at the site?	:	Yes
	Advantage of the site	:	NA
	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)	:	Yes,For Road Widening as per Zonal Development Plan
	* Any factors which affect the Marketability of the land?	:	No
	* Type of the land?	:	Commercial
	* Accessibility	:	Available
4.	Value on adopting GLR (Guideline Rate) i) Guideline rate as obtained from the Registrar's office evidence thereof to be enclosed) ii) Value of land by adopting GLR (…X ……)	: :	Rs. 13,000/- Per Sq Yd 3757.37 Sq Yds (MODT Area)X Rs. 13,000/- per Sq Yd = Rs. 4,88,45,810/-
5.	Value by adopting PMR (Prevailing market rate) Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas) Unit rate adopted in this valuation after considering the rate adopted in this characteristic of the subject plot Value of land by adopting PMR (……..X ……)	: : :	Rs. 38,000/- to Rs. 40,000/- per Sq Yd Rs. 40,000/- Per Sq Yd 3703 Sq Yds X Rs. 40,000/- per Sq Yd = **Rs. 14,81,20,000/-**

PART C- BUILDINGS

	TYPE OF BUILDING		:	RESIDENTIAL/**COMMERCIAL**/INDUSTRIAL	
1.	Type of construction		:	**Load bearing** & RCC/Steel Framed/framed structure	
2.	Quality of construction		:	Superior / **Class I** / II Class	
3.	Appearance of Building		:	**Common** / Attractive / Aesthetic	
4.	Maintenance/Condition of the Building		:	Exterior: New one / Excellent/Good /Normal/ **Average**/ Poor Interior: Excellent/**Good** /Normal/ Average/ Poor	
5.	Plinth Area	No. of Floors	:	**As Per Plan (Sq ft)**	**As Per Actual (Sq ft)**
		AC Sheet Godown		16,535	16,535
		SHED-1		6,192	6,192
		SHED-2		1,445	1,445
		Total		**24,172**	**24,172**
6.	Number of floors and height of each floor including basement, if any		:	Ground Floor (ACC) Height of 9 Meters	

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Floor	Year of construction (as reported/ as per actual observation/ as per deed)	Roof	Plinth Area		
			Main Portion A	Cantilevered Portion B	Total A+50% of B
AC Sheet Godown	2001	9 M	16,535	--	16,535
SHED-1	2001	9 M	6,192	--	6,192
SHED-2	2001	9 M	1,445		1,445
	TOTAL		**24,172**	--	**24,172**

1. Drawing approval
a. Date of issue and validity of layout of approved map/plan
b. Approved map/plan issuing authority
c. Whether genuineness or authentic of approved map/plan is verified?
d. Any other comments by our empaneled valuers on authentic of approved plan?
e. (Discuss on the building approval, reference, violations observed, consequences of violation etc.)
f. 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 10 %.

8. VALUATION OF BUILDING:

DESCRIPTION	AC Sheet Godown	SHED-1	SHED-2	
Specification Floor finish Superstructure Roof Doors Windows Weathering course	Rooling Shutters,MS Windows Etc.,	Rooling Shutters,MS Windows Etc.,	Rooling Shutters,MS Windows Etc.,	--
Plinth area	16535	6192	1445	--
Year of construction (As reported/ as observed/ as per the deed)	2001	2001	2001	--
Age of the building	24 Years	24 Years	24 Years	--
If the age is not exactly known, further life expected	37 Years	37 Years	37 Years	--
Total life of the building estimated	60 Years	60 Years	60 Years	--
Depreciation percentage @ 1.5% per Year by assuming salvage value	36 %	36 %	36 %	--
Replacement rate of construction with the existing conditions and specifications	850	900	550	--
Replacement Value	1,40,54,750	55,72,800	7,94,750	--
Depreciation Value at the rate of 21%	50,59,710	20,06,208	2,86,110	--
Present value of the building	89,95,040/-	35,66,592/-	5,08,640/-	--
Total value of the building	**1,30,70,272/-**			

(Note: Add extra sheets for additional floors and buildings)

Part D – AMENITIES & EXTRA ITEMS
(VALUE AFTER DEPRECIATION)

1.	Portico	:	--
2.	Ornamental Front / Pooja door	:	--
3.	Sit out/Verandah with Steel grills	:	--
4.	Extra Steel/collapsible gates	:	--

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5.	Open staircase	:	--
6.	Wardrobes, showcases, wooden cupboards	:	--
7.	Glazed Wall tiles	:	--
8.	Extra sinks and bath tub	:	--
9.	Marble/ceramic tiles flooring	:	--
10.	Interior decorations	:	--
11.	Architectural Elevation works	:	--
12.	False ceiling works	:	--
13.	Paneling works	:	--
14.	Aluminum works	:	--
15.	Aluminum handrails	:	--
16.	Separate Lumber Room	:	--
17.	Separate Toiler Room	:	--
18.	Separate water tank/sump	:	--
19.	Trees, gardening	:	--
20.	Any other	:	--
	Total	:	--

PART E – SERVICES (Value after Depreciation)

1.	Water supply arrangements Open well Deep bore Hand pump Motor Corporation tap Underground level sump Overhead water tank	: : : : : : : :	--
2.	Drainage arrangements Septic tank Underground sewerage	:	--
3.	Compound Wall .....Rm. @ Rs...../m2, Height Length Type of construction	:	--
4.	Pavements ..... Rm. @ Rs...../m2	:	--
5.	Steel gate .... Rm. @ Rs...../m2	:	--
6.	E.B Deposits, water deposits, Drainage deposits etc.	:	--
7.	Electrical fittings & others	:	--
	Type of wiring: Rs.	:	--
	Class of fittings(superior/Ordinary/Poor)	:	--
	Number of light Points	:	--
	Fan Points	:	--
	Spare Plug Points	:	--
	Any other item	:	--
8.	Plumbing installation	:	--
	No. of water closets and their type	:	--
	No. of wash basins	:	--
	No. of bath tubs	:	--
	Water meter, taps etc.	:	--

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	Any other fixtures	:	--
9.	Any other	:	--
	Total	:	--

PART F – ABSTRACT VALUE

Part	Description	Value of adopting			
		GLR	RS.	PMR	RS.
B	LAND		4,88,45,810/-		14,81,20,000/-
C	BUILDING		1,69,20,400/-		1,30,70,272
D	AMENITIES		--		--
E	SERVICES		--		--
	TOTAL		**6,57,66,210/-**		**16,11,90,272/-**
	SAY		**6,57,66,210/-**		**16,11,90,000/-**
	Factors favoring for an additional Value **1.** **2.** **Add (+)**				Nil
	Factors favoring for Less Value **1. House entrance is in south direction** **2.** **Less (-)**				Nil
	Present Market Value				**Rs. 16,11,90,000/-**

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) Salability ii) Likely rental valuers in future in iii) Any likely income it may generate, may be discussed).

Summary of Valuation	
Guideline Value	**Land:** 3757.37 Sq Yds (MODT Area)x Rs. 13,000/- per Sq Yd = Rs. 4,88,45,810/- **Building Value:** 24,172 Sq ft x Rs. 700/- per Sq ft = Rs. 1,69,20,400/- Total= **Rs. 6,57,66,210/-** (Rupees Six Crore Fifty Seven Lakh Sixty Six Thousand Two Hundred and Ten Only)
Fair Market Value	**Rs. 16,11,90,000/-** (Rupees Sixteen Crore Eleven Lakh Ninty Thousand Only)
Realizable Value	**Rs. 14,50,71,000/-** (Rupees Fourteen Crore Fifty Lakh Seventy One Thousand Only)
Distress Value	**Rs. 12,89,52,000/-** (Rupees Twelve Crore Eighty Nine Lakh Fifty Two Thousand Only)

Place: Guntur
Date: 25-03-2025

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Signature
(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated ----------on ---------- --------. We are satisfied that the fair and reasonable market value of the property is Rs. ---------- (Rupees ---------- only).

Signature
(Name of the Branch Manager with Office Seal)
Date

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. 16,11,90,000/-**
   (Rupees Sixteen Crore Eleven Lakh Ninty Thousand Only)
   ii) The forced sale value of the property is estimated as **Rs. 12,89,52,000/-**
   That is 20% less than the present market value.
2. Number of title deed(s) involved in this property is **Ten.**
   The relevant document for the subject property in the opinion of this valuer is the
   1. Copy of Sale Deed Doc No:11866/2000, Date:23-12-2000 @ SRO Guntur
   2. Copy of Sale Deed Doc No:11889/2000, Date:23-12-2000 @ SRO Guntur
   3. Copy of Sale Deed Doc No:14/2001,Date:24-12-2000 @ SRO Guntur
   4. Copy of Sale Deed Doc No:75/2001,Date:24-12-2000 @ SRO Guntur
   5. Copy of Sale Deed Doc No:295/2001,Date:26-12-2000 @ SRO Guntur
   6. Copy of Sale Deed Doc No:345/2001,Date:27-12-2000 @ SRO Guntur
   7. Copy of Sale Deed Doc No:407/2001,Date:27-12-2000 @ SRO Guntur
   8. Copy of Sale Deed Doc No:508/2001,Date:29-12-2000 @ SRO Guntur
   9. Copy of Sale Deed Doc No:525/2001,Date:29-12-2000 @ SRO Guntur
   10. Copy of Sale Deed Doc No:781/2001,Date:30-12-2000 @ SRO Guntur
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).

5. The property was inspected on by SIRAM NAGA PRASANTH in the presence of **THE CHIEF MANAGER, CANARA BANK, MAIN BRANCH-1, GUNTUR**

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 **THE CHIEF MANAGER, CANARA BANK, MAIN BRANCH-1, GUNTUR**

Place: Guntur
Date: 25-03-2025

Note: This report contains 16 Pages
Enclosures:

> Key plan showing the location of the property
> Site plan with boundaries
> Photograph of owner/representative with property in background
> Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

(Note: The valuer may add any number of additional sheets for providing any vital data and relevant information)

(Panel Valuer)

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PROPERTY PHOTOS:

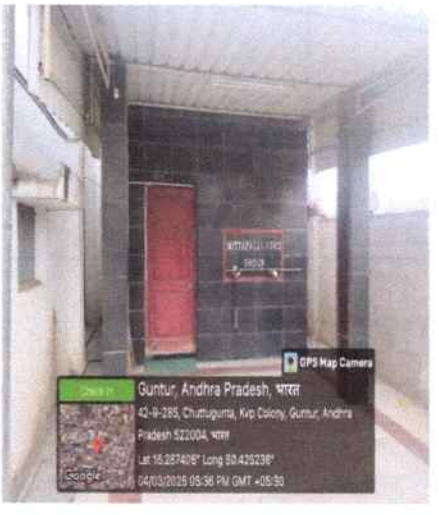




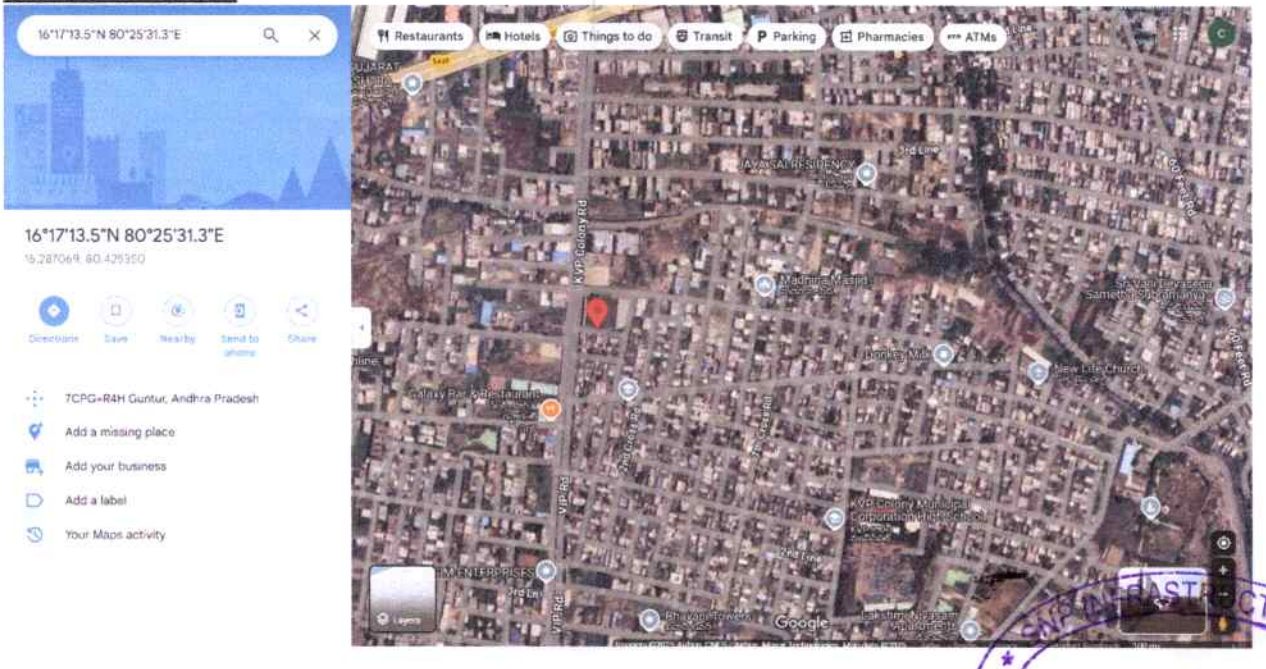






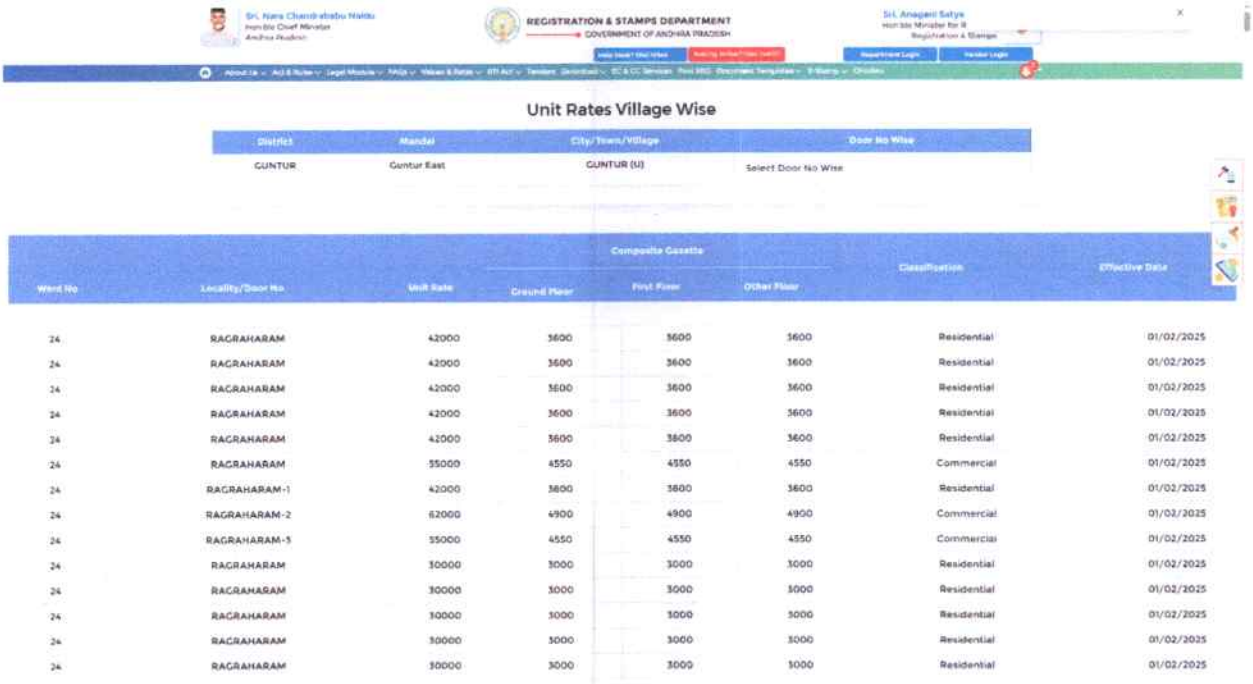


GOOGLE MAP:



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IGRS:



REGISTRATION & STAMPS DEPARTMENT
GOVERNMENT OF ANDHRA PRADESH

Unit Rates Village Wise

District	Mandal	City/Town/Village	Door No Wise
GUNTUR	Guntur East	GUNTUR (U)	Select Door No Wise

Ward No	Locality/Door No	Unit Rate	Composite Gazette			Classification	Effective Date
			Ground Floor	First Floor	Other Floor		
24	RAGRAHARAM	42000	3600	3600	3600	Residential	01/02/2025
24	RAGRAHARAM	42000	3600	3600	3600	Residential	01/02/2025
24	RAGRAHARAM	42000	3600	3600	3600	Residential	01/02/2025
24	RAGRAHARAM	42000	3600	3600	3600	Residential	01/02/2025
24	RAGRAHARAM	42000	3600	3600	3600	Residential	01/02/2025
24	RAGRAHARAM	55000	4550	4550	4550	Commercial	01/02/2025
24	RAGRAHARAM-1	42000	3600	3600	3600	Residential	01/02/2025
24	RAGRAHARAM-2	62000	4900	4900	4900	Commercial	01/02/2025
24	RAGRAHARAM-3	55000	4550	4550	4550	Commercial	01/02/2025
24	RAGRAHARAM	30000	3000	3000	3000	Residential	01/02/2025
24	RAGRAHARAM	30000	3000	3000	3000	Residential	01/02/2025
24	RAGRAHARAM	30000	3000	3000	3000	Residential	01/02/2025
24	RAGRAHARAM	30000	3000	3000	3000	Residential	01/02/2025
24	RAGRAHARAM	30000	3000	3000	3000	Residential	01/02/2025

DECLARATION FROM VALUERS

FORMAT-A

I hereby declare that:

a. The information Furnished in my valuation report Dated: **25-03-2025** 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 of the property valued.

c. I have personally inspected the Property on **24-03-2025**. The work id 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 Handbook on policy. Standards and procedure for real Estate valuation. 2011 of the IBA and this report is in conformity to the "Standard " as enshrined for valuation in the IVS in : General Standards and "Standards Asset" as applicable .

g. I have read the International valuation Standards (IVS) and the report submitted to the bank for respective asset class in conformity to the "Standard " as enshrined for valuation in the IVS in "General Standards and "Standards Asset" as applicable .

h. I abide by the Model code of conduct for empanelment of valuer in the bank. (Annexure III A Singed copy of same to be taken and kept along with his 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.



S. No	Particulars	Valuer Comment
1	Background information of the asset being valued;	Information with regard to the asset valued was obtained through local enquiry
2	Purpose of valuation and appointing authority	To Estimate the present market valuation work assigned by **THE CHIEF MANAGER, CANARA BANK, MAIN BRANCH-1, GUNTUR**
3	Identity of the valuer and any other experts involved in the valuation	Inspected by me in person
4	Disclosure of valuer interest or conflict, if any	I am independent of the client and I have no current are expected interest in the client or its assets. The fee paid for our services in no way influenced the results of our analysis.
5	Date of appointment, valuation date and date of report	**24-03-2025, 25-03-2025**
6	Inspections and/or investigations undertaken	Yes
7	Nature and sources of the information used or relied upon	in the course of the valuation I am provided with both written are verbal information. I have however, evaluated the information provided to me by the client through broad inquiry, analysis and review but have not carried out a due diligence or audit of the information provided for the purpose of the engagement. My conclusions are based on the assumptions, forecasts and other information given by client.
8	Procedures adopted in carrying out the valuation and valuation standards followed	Yes
9	Restrictions on use of the report, if any	Value varies with purpose. It is a function of place and date this report is not to be referred if the purpose is different other than mentioned.
10	Major factors that were taken into account during the valuation	Yes
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	1. I have not verified the title deeds of the properties with the records of registrar's office as this is beyond the agreed scope of our services stated in our engagement letter. 2. I assume no responsibility for the legal matters including, but not limited to, legal or title concerns. The assets and interest there in have been valued free and clear of any liens or encumbrances unless stated otherwise. No hidden or apparent conditions regarding the subject assets or their owner ship are assumed to exist. No opinion of title is rendered by this report and a good title is assumed. 3. The Registered valuer has endeavoured to visually identify the land boundaries and dimensions, however, he is not a surveyor. So where there is a doubt about the precise position of the structures, it is recommended that a licensed surveyor be contacted. 4. The physical condition of the improvements was based on visual inspection. No liability is assumed for the

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		soundness of the structure since no engineering tests were made at the site. Any unknown conditions existing at the time of inspection could alter the value. No responsibility is assumed for latent defects of any nature whatsoever, which may affect value, nor for any expertise required to disclose such conditions 5. Where a sketched plan is attached to this report, it does not purport to represent accurate architectural plans Sketch plans and photographs are provided as general illustrations only. 6. Unless otherwise stated as part of the terms of engagement, the Registered valuer as not made a specific compliances survey or analysis of the various permits and licenses under central, state and local laws/regulations applicable to the operation and use of the subject property, and this valuation does not considered the effect., if any, of non-compliance . 7. The sale of the subject property is assumed to be on an all cash basis. Financial arrangements would affect the price at which the property may sell for if placed on the market. 8. The actual realizable value that is likely to be fetched up on sale of the property under consideration shell entirely depend on the demand and supply of the same in the market at the time of sale. 9. Our report is meant for the purpose mentioned above should not be used for any purpose other than the purpose mentioned there in. The report should not be copied or reproduced without obtaining our prior written approval for any purpose other than the purpose which it is prepared.

ANNEXURE 23

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:

1. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
2. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time

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3. 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.
4. 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.
5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
6. 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:

1. 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.
2. 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.
3. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
4. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
5. 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.
6. A Valuer shall not indulge in "Mandate snatching " or offering " convenience Valuations " in order to cater to a company or clients needs
7. 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).
8. 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:

1. 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:

1. 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.
2. 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.
3. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.

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S.N. PRASANTH, B.Tech, MIE, FIV
CCIT / HYD / 34AB[illegible]/Prop./
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4. 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:

1. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
2. Explanation meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
3. 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.
4. Remuneration and Costs.
5. 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.
6. 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.
7. Occupation, employability and restrictions.
8. 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.
9. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

