974.262


**Ch. SH. Sankar**

B.Tech, Msc. Re. Val, Msc. P&M,
AIV, CE, CEA, MIE, RV, SLA
**Chartered Engineer**
**Certified Energy Auditor**
**Insurance Surveyor & Loss Assessor**
**Registered Valuer – L&B – P&M**

**SEE Consultancy Services**

#2-1-156/1, Plot No. 133, Rd No.4, Venkataramana Colony, Nagole, Hyderabad – 500068.
Email id: valuersee@gmail.com
Mobile: 9444904694; LL: 040-35708279
Branch Off: Vijayawada

ENERGY AUDITS – ENGINEERING CONSULTANCY – PROJECT REPORTS – LENDER'S INDEPENDENT ENGINEER (LIE)
INSURANCE CLAIM CONSULTANCY – VALUATION – PANEL VALUER FOR: BOI – CANARA BANK – INDIAN BANK – PNB – UNION BANK


| | | |
|---|---|---|
| Ref No.: | SEE/CV-G29 | 24-07-2024 |
| Date of site inspection | 20.07.2024 | |

To
The Branch Head
Canara Bank,
KARL MAX Road Branch,
Vijayawada.

## ABSTRACT VALUATION REPORT

| | |
|---|---|
| Description of the property | Residential Flat |
| Name of the customer | Sri. Ramisetty Suresh Babu, S/o. Hanumantha Rao. |
| Location of the property: | Flat No. GF-B, on Ground Floor, of "SRI SIVA SAI RESIDENCY", in R.S.No. 137/1, Near Door no. 18-178, Situated at near Zillaparishath High School, back side of Smasanavatika, Kalidindivari Street, Kanuru Village, Penamaluru Mandal, Krishna District. |
| Purpose : | SARFAESI |

| | | | **Value in Lakhs In Rupees** |
|---|---|---|---|
| Fair market value (FMV) | | | **19.17** |
| Realizable Value Rs: | 0.90 | OF FMV | **17.25** |
| Forced/ Distress sale value | 0.80 | OF FMV | **15.33** |

Thanking you,
Yours Sincerely,

Ch. SH. Sankar A-23876 Approved Valuer

Ch.SH.Sankar
Approved Valuer & Panel Valuer,

Enclosures: Annexures.

1 Detail valuation report.
2 PHOTOS.
3 Route map
4 GOOGLE MAP
5 Registration and stamps

| Ref No: | SEE/CV-G29 | Date: | 24-07-2024 |
|---|---|---|---|

| To | Valuation By |
|---|---|
| Canara Bank,<br>KARL MAX Road Branch,<br>Vijayawada. | Ch.SH.Sankar,<br>M/s. SEE Consultancy Services,<br>H.No.20-6-3/9, 3rd Line, Pingallivari Street,<br>Ayodhya Nagar, Vijayawada - 520003 |

## VALUATION REPORT (IN RESPECT OF FLATS)

| | | | | |
|---|---|---|---|---|
| I. | **GENERAL** | | | |
| 1. | Purpose for which the valuation is made | | | SARFAESI |
| 2. | a) | Date of inspection | : | 20.07.2024 |
| | b) | Date on which the valuation is made | : | 20.07.2024 |
| 3. | Name of the reported owner with present address and phone number. | | : | Sri. Ramisetty Suresh Babu, S/o. Hanumantha Rao. |
| 3a | Name of the Owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) | | : | Sri. Ramisetty Suresh Babu, S/o. Hanumantha Rao. |
| 4. | List of documents produced for perusal | | | |

1. Copy of Regd Sale Deed Doc No. 1695/2017, Dt: 17.03.2017. @ SRO Patamata

| | | | | | |
|---|---|---|---|---|---|
| 84 | VILL/COL: KANURU (U)/REST ALL-1#1 to 200 W-B: 18-0 SURVEY: 137/1 HOUSE: 18-120 APARTMENT: SRI SIVA SAI RESODENCY FLAT: GF-B EXTENT: 305Q.Yds BUILT: 900SQ. FT Boundires: [N]: PROPERTY OF UPPALAPTI PANDURANGA RAO [S] OTHER S PROPERTY [E]: FLAT NO.GF-A [W]: FLAT NO GF-C Link Doct:5713/2014 of SRO 621 | (R) 18-03-2017<br>(E) 17-03-2017<br>(P) 18-03-2017 | 0101<br>Sale Deed<br>Mkt.Value:Rs. 141 6000<br>Cons.Value:Rs. 14 16000 | 1.(CL)RAMISETTI SURESH BABU<br>2.(EX)KOLLA NAGARAJU | 0/0<br>1695/2017 [1] of SRO PATAMATA(621) |

| | | | |
|---|---|---|---|
| 5. | Brief description of the property | : | The Subject property is Residential 2BHK Flat, Flat No. GF-B, on Ground Floor, of "SRI SIVA SAI RESIDENCY", Consisting of G + 3 Upper Floors. The Built-up area of the flat 875 sft (Plinth area + Common area) & Parking area 25 sft, along with an Undivided joint Share of 30.0 Sq. Yards (Out of 610 Sq. Yards). Situated near Zillaparishath High School, back side of Smasanavatika, Kalidindivari Street, Kanuru Village, Penamaluru Mandal, Krishna District. |
| 6. | Location of property | : | Flat No. GF-B, on Ground Floor, of "SRI SIVA SAI RESIDENCY", in R.S.No. 137/1, Near Door no. 18-178, Situated at near Zillaparishath High School, back side of Smasanavatika, Kalidindivari Street, Kanuru Village, Penamaluru Mandal, Krishna District. |
| a) | Plot No. / Survey No. | : | |
| b) | Door No. | : | |
| c) | T.S. No. / Village | : | |
| d) | Ward / Taluka | : | |
| e) | Mandal / District | : | |

Remarks:
* Property valuation is done based on as is where is basis. Properyt is Located in R.S.No,137/1 (As per Document), But Whear as actually it located in R.S.No.30 (As per ISRO bhuvan & MASTER Plan Kanuru ).
* The Above discussed Apartment is in Semi - Finished Condition so marketability of this Property is Very Limited

| | | | |
|---|---|---|---|
| f) | Date of Issue and Validity of Layout of approved map / Plan. | : | -- |
| g) | Approved Man / Plan Issuing authority. | : | -- |
| h) | Whether genuineness or authenticity of approved map / plan is verified. | : | -- |

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| | | | | | |
|---|---|---|---|---|---|
| i) | Any other comments on authentic of approved plan | : | -- | | |
| 7 | Postal address of the property | : | Flat No. GF-B, on Ground Floor, of "SRI SIVA SAI RESIDENCY", in R.S.No. 137/1, Near Door no. 18-178, Situated at near Zillaparishath High School, back side of Smasanavatika, Kalidindivari Street, Kanuru Village, Penamaluru Mandal, Krishna District. | | |
| 8 | City / Town | : | Village | | |
| | Residential area | : | Yes | | |
| | Commercial area | : | No | | |
| | Industrial area | : | No | | |
| 9 | Classification of the area | | | | |
| | i) High / Middle / Poor | : | Middle. | | |
| | ii) Urban / Semi Urban / Rural | : | Rural | | |
| 10 | Coming under Corporation limit / Village Panchayat / Municipality | : | YSR Tadigadapa Municipality. | | |
| 11 | Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area. | : | Legal aspects of the asset are not concerned and hence not considered in this report. Assessment is based on documents/ information provided, an inspection of the asset and market enquiries. Legal opinion about title flow and document ascertainments may be taken if required. | | |
| 12 | Boundaries of the property | : | **As per Deed for Site area** | **As per Actual for Flat** | |
| | North | : | Property of Uppalapati Panduranga Rao | Property of Uppalapati Panduranga Rao | |
| | South | : | Property of others | Property of others | |
| | East | : | Property of Gutta Maheswara Rao | Property of Flat No.GF-A | |
| | West | : | Panchayat Road | Property of Flat No.GF-C | |
| 13 | Dimensions of the site | : | **a** | **b** | |
| | | : | **As per plan** | **Actuals** | |
| | North | : | Plan is not legible | 6.65 | mts |
| | South | : | | 6.65 | mts |
| | East | : | | 9.63 | mts |
| | West | : | | 9.63 | mts |
| 14 | Extent of the site | : | As per Deed Built-up area of the flat is 875 sft & Parking area 25 sft, along with an Undivided joint Share of 30 Sq. Yards (Out of 610 Sq.Yards). | | |
| 15 | Latitude, Longitude & Co - Ordinates of Flat | : | 16°30'10.4"N 80°41'30.3"E<br>16.502876, 80.691743 | | |
| 16 | Extent of the site considered for valuation (least of 14 a & 14 b) | : | As per Deed Built-up area of the flat is 875 sft & Parking area 25 sft, along with an Undivided joint Share of 30 Sq. Yards (Out of 610 Sq.Yards). | | |
| 17 | Whether occupied by the owner / tenant? If occupied by tenant, since how long? | : | Lock and Key | | |
| | | | | | |
| II. | **APARTMENT BUILDING** | | | | |
| S.N | Description | | | | |
| 1 | Name of the Apartment | : | Sri Siva Sai Residency | | |
| 2 | Description of the locality Residential/Commercial/Mixed | : | Residential | | |
| 3 | Year of Construction | : | 2016 | | |
| 4 | Number of floors | : | Ground + 3 Upper Floors | | |

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| | | | | | | |
|---|---|---|---|---|---|---|
| 5 | Type of structure | : | RCC Framed | | | |
| 6 | Number of Dwelling units in the building. | : | Each Floor has | 3 | Units | As per plan |
| | | : | Total Units | 8 | Units | |
| 7 | Quality of Construction | : | Partly constructed | | | |
| 8 | Appearance of the Building | : | Partly constructed | | | |
| 9 | Maintenance of the Building | : | Partly constructed | | | |
| 10 | Facilities available | | | | | |
| | Lift | : | No | | | |
| | Protected Water Supply | : | Available | | | |
| | Underground Sewerage | : | Available | | | |
| | Car Parking – Open / Covered | : | Covered | | | |
| | Is Compound wall existing? | : | Yes | | | |
| | Is pavement laid around the Building? | : | Yes | | | |
| | | | | | | |
| III | **FLAT** | : | | | | |
| 1 | The floor in which the flat is situated | : | Ground Floor | | | |
| 2 | Door No. of the flat | : | Ground Floor, Flat No. GF-B | | | |
| 3 | Specifications of the flat | | | | | |
| | Roof | : | RCC Framed Structure | | | |
| | Flooring | : | Lock and Key | | | |
| | Doors | : | Country wood | | | |
| | Windows | : | Country wood frame with Iron grill | | | |
| | Fittings | : | Standard | | | |
| | Finishing | : | Normal | | | |
| 4 | House Tax | : | | | | |
| | Assessment No. | : | Documents not provided | | | |
| | Tax paid in the name of | : | | | | |
| | Tax amount | : | | | | |
| 5 | Electricity Service connection No. | : | Documents not provided | | | |
| | Meter Card is in the name of | : | | | | |
| 6 | How is the maintenance of the flat? | : | Not Good | | | |
| 7 | Sale Deed executed in the name of | : | Sri. Ramisetty Suresh Babu, S/o. Hanumantha Rao. | | | |
| 8 | What is the undivided area of land as per Sale Deed | : | As per Deed Built-up area of the flat is 875 sft & Parking area 25 sft, along with an Undivided joint Share of 30 Sq. Yards (Out of 610 Sq.Yards). | | | |
| 9 | What is the plinth area of the flat? | : | 875 sft Plinth area + Common area | | | |
| 10 | What is the floor space index (app.) | : | Information not available in submitted plan | | | |
| 11 | What is the Carpet Area of the flat? | : | 743.75 Sft (Approximately) | | | |
| 12 | Is it Posh/I Class/Medium/ Ordinary? | : | Medium | | | |
| 13 | Is it being used for Residential or Commercial purpose? | : | Residential | | | |
| 14 | Is it Owner-occupied or let out? | : | Lock and Key | | | |
| 15 | If rented, what is the monthly rent? | : | Estimated Rent Rs.2,500/- per month (Approx.) | | | |
| IV | **MARKETABILITY** | | | | | |
| 1. | How is the marketability? | : | Limited due to partly finished condition. | | | |
| 2. | What are the factors favouring for an extra Potential Value? | : | No | | | |
| 3. | Any negative factors are observed which affect the market value in general? | : | Property Located Very near to Cemetery. | | | |

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| V | Rate | | |
|---|---|---|---|
| 1 | After analysing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? (Along with details / reference of at-least two latest deals / transactions with respect to adjacent properties in the areas) | : | Based on enquires made in the vicinity. Considering location the market flucations Prevailing market rates of ready to occupy residential flats shall be in the range of Rs. 3,500/- Per Sft to Rs. 3,700/- Per Sft. Which includes parallel economy component also. Latest transactions with respect to adjacent properties are not available. |
| | 1. The subject apartment is not fully completed.<br>2. Maintenance of the flat / apartment is below average.<br>3. Since the construction is fully completed the reinformcement, super structure of the building are exposed to atmosphere. Due to which the rate of deterioration will be high and life of building will be reduced.<br>4. Being very near to Hindu cementry the marketability will be at stake.<br>5. Since the purpose of valuation is for auction sale, the market rates will be adversly effected. Also depends on number of bidders participated / interested and synergy of subject property to the bidder.<br>Valuation is made by considering above said factors, therefore the adopted rate is Rs.2,300/- per sft. | | |
| 2 | Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details). | : | Rs. 2,300 Per Sft |
| 3 | Break – up for the rate | | |
| | i) Building + Services | : | Rs. 1,200 Per Sft |
| | ii) Land + others | : | Rs. 1,100 Per Sft |
| 4 | Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed) | : | Cost of the flat including land<br>875 Sft @ Rs. 2,150 Per Sft<br>**Rs 18,81,250** |

| VI | COMPOSITE RATE ADOPTED AFTER DEPRECIATION | | |
|---|---|---|---|
| a | Depreciated building rate | | |
| | Replacement cost of flat with Services (v(3)i) | : | Rs. 10,50,000 |
| | Age of the building | : | 8 Years |
| | Life of the building estimated | : | 60 Years |
| | Depreciation percentage assuming the salvage value as 10% | : | 12% |
| | Depreciated Ratio of the building | : | Rs. 144 |
| b | Total composite rate arrived for valuation | | |
| | Depreciated building rate VI (a) | : | Rs. 1,056 |
| | Rate for Land & other V (3) ii | : | Rs. 1,100 |
| | Total Composite Rate | : | Rs. 2,156 |

**C. Valuation Details**

| Sr. | Description | Qty. in Sft | Rate per unit Rs. | Estimated value Rs. |
|---|---|---|---|---|
| 1 | Present value of the flat (Including Common Areas ) | 875.00 | 2,156 | 18,86,500 |
| | Car Parking - 25 Sft | | | 30,000 |
| 2 | Wardrobes | | | Existing Amenities are included in Building + Services |
| 3 | Showcases | | | |
| 4 | Kitchen arrangements | | | |
| 5 | Superfine finish | | | |
| 6 | Interior Decorations (False Ceiling) | | | |
| 7 | Electricity deposits / electrical fittings, etc. | | | |
| 8 | Extra collapsible gates / grill works etc. | | | |
| 9 | Potential value, if any | | | |
| 10 | Others | | | |

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| | | |
|---|---|---|
| | **Total** | **19,16,500** |
| | **Total Value in Lakhs** | **19.17** |
| Present Market Value | **Rs.** | **19,16,500** |

(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) Saleability ii) Likely rental values in future and iii) Any likely income it may generate may be discussed).

1: The registered value as fixed by the Govt. is only minimum value at which the property is to be registered is shown as value of the property irrespective of actual sale transaction value. While assessing the fair market value several important factors considered viz. locality, community, facilities, market demand etc., Hence the fair market value and sale value will have great variance in several instances.

2.Genuineness of Documents, old Liens, Identity of Parties and their relationship with ownership documents & property shown for valuation is to be authenticated by exploring the previous long records by legal advisor or bank's representative. This report does not verify or confirms any ownership / genuiness of documents or title of the property that has been valued.

3. The Fair Market Value may change with time & policies and it is different from Circle Rates as fixed by State Govt. Further, most of the times, the Fair Market Value has no documentary evidence. In case of any doubts regarding fair market value as adopted by Valuer, the bank must raise objection before disbursement/ renewal the loan/limit or within 15 days of submission of Valuation Report whichever is earlier.

**As a result of my appraisal and analysis it is my considered opinion that the**

| | Rs.in figures | Rs. in words |
|---|---|---|
| Fair market value (FMV) of the property | **19,16,500** | Rupees Nineteen Lakhs Sixteen Thousand Five Hundred and Paise Zero Only |
| Book value of immovable property : 24-07-2024 | --- | Rupees Zero and Paise Zero Only |
| Distress Sale Value of immovable property is | **15,33,200** | Rupees Fifteen Lakhs Thirty Three Thousand Two Hundred and Paise Zero Only |
| Realizable Value of immovable property is | **17,24,850** | Rupees Seventeen Lakhs Twenty Four Thousand Eight Hundred Fifty and Paise Zero Only |

Ch. SH. Sankar Approved Valuer

Place: Vijayawada
Date: 24-07-2024

Ch.SH.Sankar
Approved Valuer & Panel 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

**Date:**

**(Name of the Branch Manager with Official seal)**

## 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.** | **19,16,500** | **Rupees Nineteen Lakhs Sixteen Thousand Five Hundred and Paise Zero Only** |

ii) The forced sale value of the property is estimated as **20%** less than the present market value.

iii) The Realizable value of the property is estimated as **10%** less than the present market value.

2. Number of title deed(s) involved in this property is **One** The relevant document for the subject property in the opinion of this valuer is the deed dated **17.03.2017** with Registration Number **1695/2017** registered in the name of **Patamata** Registrar's Office

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 **20.07.2024**

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, Karl Max branch, Vijayawada,**

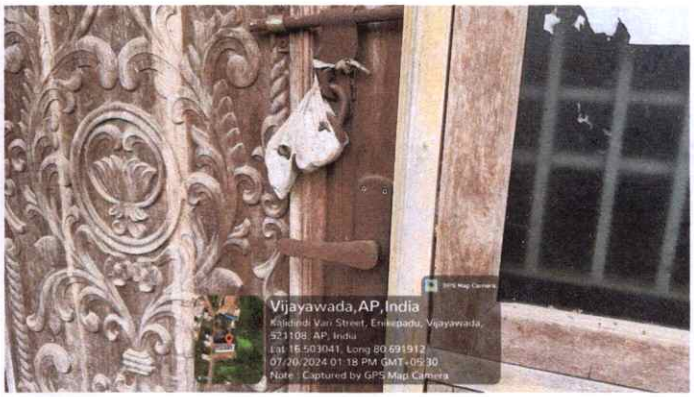
8. Any Other details

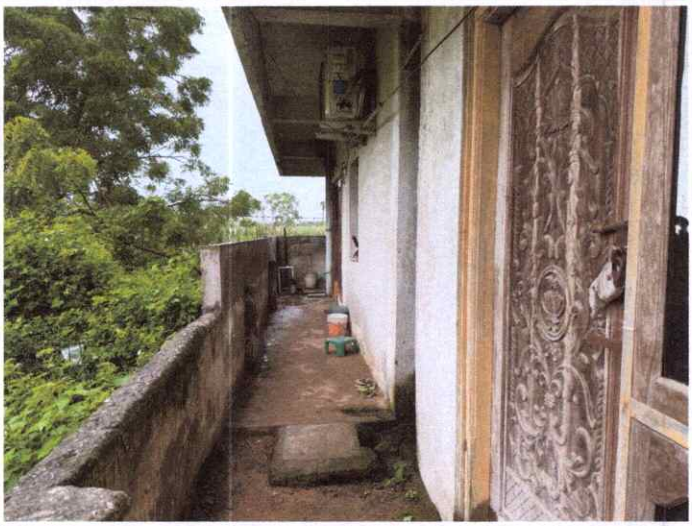
Ch. SH. Sankar
Approved Valuer

Place: Vijayawada
Date: 24-07-2024

Ch.SH.Sankar
Approved Valuer & Panel Valuer











Approved Valuer
A-13876

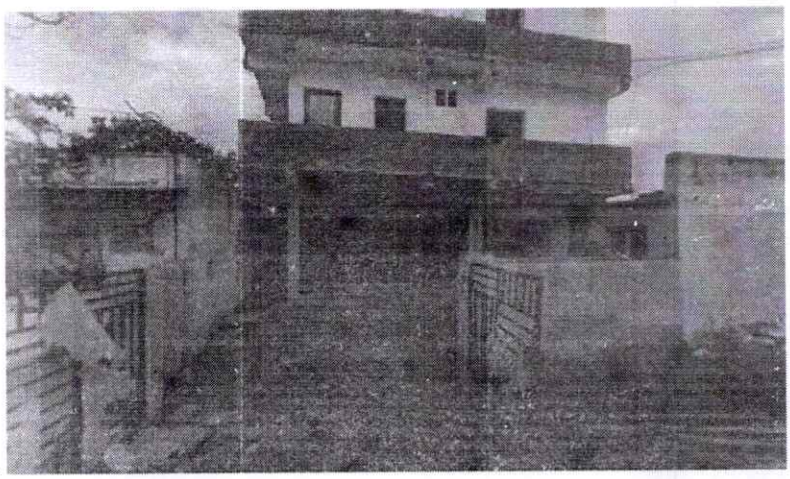






Google Maps 16°30'10.4"N 80°41'30.3"E



16°30'10.4"N 80°41'30.3"E

16.502876, 80.691743

Directions Save Nearby Send to phone Share

GM3R+5QQ, Narayanapuram Colony, Kanuru, Poranki Rural, Vijayawada, Andhra Pradesh 520007

GM3R+5M5 Vijayawada, Andhra Pradesh

Google Maps

Kamayyathoppu Centre Bus Stop, Vijayawada Rd, Kamayyathopu, Padmaja Nagar, Ashok Nagar, Vijayawada, Andhra Pradesh 520007 to GM3R+5QQ, Narayanapuram Colony, Kanuru, Poranki Rural, Vijayawada, Andhra Pradesh 520007

Two-wheeler 2.3 km, 9 min




via Kanuru Main Rd — 9 min

Fastest route, despite heavier traffic than usual — 2.3 km

Ch. SHASHIDHAR Approved Valuer

## Explore nearby GM3R+5QQ

Restaurants | Hotels | Bars | Coffee | More







REGISTRATION & STAMPS DEPARTMENT

Menu

Department Login

# Unit Rates Village Wise

| District | Mandal | City/Town/Village | Door No Wise |
|---|---|---|---|
| KRISHNA | PENAMALURU | KANURU (U) | Select Door No Wi |



Composite Gazette

| Ward No | Locality/Door No | Unit Rate | Ground Floor | First Floor | Other Floor | Classification | Effective Date |
|---|---|---|---|---|---|---|---|
| 1 | NEW LAYOUT | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 1 | REST ALL | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 2 | NEW LAYOUT | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 2 | REST ALL | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 3 | NEW LAYOUT | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 3 | REST ALL | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 4 | NEW LAYOUT | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 4 | REST ALL | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 5 | NEW LAYOUT | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 5 | REST ALL | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 6 | NEW LAYOUT | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 6 | REST ALL | 15000 | 2150 | 2150 | 2150 | Residential | 01/06/2023 |
| 7 | NEW LAYOUT | 17000 | 2250 | 2250 | 2250 | Residential | 01/06/2023 |
| 7 | REST ALL | 17000 | 2250 | 2250 | 2250 | Residential | 01/06/2023 |
| 8 | NEW LAYOUT | 17000 | 2250 | 2250 | 2250 | Residential | 01/06/2023 |




Visitors: 115307

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Social Media