

VALUATION REPORT

REF NO :	45/SV-NEE/MAR-2026/42
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BANK	BANK OF BARODA
BRANCH	BOWENPALLY
LOAN	NPA
PROPERTY	FLAT NO. 5160 & 5161, H NO. 8-4-368/A3 & A4/B-5/5160 & 5161, FIRST FLOOR, BLOCK NO. V, " JANAPRIYA METROPOLIS ", IN SURVEY NOS. 74/P & 75/P, SITUATED AT WARD NO. 8, BLOCK NO. 4, FATHENAGAR VILLAGE, HYDERABAD.
LOANEE/OWNER	SMT. HAMEELPUR VIJAYALAKSHMI W/O SRI. HAMEELPUR RAJU

V. RAVINDER RAO
B.E (stru), M.I.E, C.E, F.I.V;
Govt. Approved Valuer and Chartered Engineer,
SREE ASSOCIATES,
Flat no 302, Vasantha Nilayam, SRT 47,
Near Ashoknagar X roads, Jawaharnagar, Hyderabad.
Ph 98492 70282, 93480 55255
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SREE
Associates

V. RAVINDER RAO,
B.E Struct. MSc (REV) M.I.E. C.E. F.I.V.
IBBI, REGD. VALUER,
IBBI/RV/02/2018/10267
GOVT. REGD. VALUER,
C C I T 476, F. No cc/Tech/30(852)2003-04

Architects, Engineers, Valuers & Interiors

PANEL VALUER FOR

Union Bank of India, Canara Bank,
Cosmos Bank, Axis Bank,
Punjab National Bank, Bank of Baroda
Indian Bank, BOI, SBM, TGB, CSB

APPROVED VALUER FOR

Income tax, Visa & Govt

FORMAT - B

V. RAVINDER RAO

Address: Flat No. 302, Vasantha Nilayam, SRT47, Jawaharnagar, Chikkadpally, Hyd-20, On the main road of Ashoknagar X Roads to RTC X Roads, Second Left.

VALUATION REPORT (IN RESPECT OF FLATS)

To
Bank Of Baroda
Bowenpally

REF NO: 45/SV-NEE/MAR-2026/42

I. GENERAL :

1	Purpose for which the valuation is made	:	NPA
2	a) Date of inspection	:	20-Mar-2026
	b) Date of which the valuation is made	:	20-Mar-2026
3	List of documents produced for perusal		
	i) Copy of Old Valuation Report : Vide Ref No BOB/232/2021 Date; 4-03-2022 given by B.Krishna Rao, DD Associates Details of Permission Plan: Vide Proceedings Permit No.144/48/2007, File No.8483/TPS/MCH/HO/03, Dated:31-03-2007, issued by Commissioner, MCH for Stilt + Upper 5 Floors Details of Sale deed : vide Doct No 4387/2012 dated 17-8-2012 at SRO Hyderabad		
4	Name of the Owner(s) and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	:	Smt. Hameelpur Vijayalakshmi W/O Sri. Hameelpur Raju
5	Brief description of the property (including lease hole / freehold etc) : The Subject property is a Residential Apartment "Janapriya Metropolis", Block-V consists of Stilt + Upper 5 Floors for each of 5/A, 5/1, 5/2, 5/3 wings. Stilt for parking, upper 5 floors has 12 units each totalling to 210 units for entire Block-V. The subject flat is in wing 5/3. As on date it is locked. Has come for NPA. Amenities: Bore Well with Motor, Sump with Motor, C.C Tank, Compound Wall with Gate, Staircase, Lift, Car Parking. The photos of the property and site are enclosed. The site is located in Developed area, at Fathenagar Village, Hyderabad. The Site is near Kalpataru Residency and abutting Main Road.		
6	Location of Property		
	a) Plot No./Survey No.	:	Flat No. 5160 & 5161, H No. 8-4-368/A3 & A4/B-5/5160 &
	b) Door No.	:	5161, First Floor, Block No. V, "Janapriya Metropolis", In
	c) T.S. No. / Village	:	Survey Nos. 74/P & 75/P, Situated At Ward No. 8, Block No. 4,
	d) Ward / Taluka	:	Fathenagar Village, Hyderabad.
	e) Mandal / District	:	
	f) Date of issue and validity of layout of Permission map / plan	:	Permission Plan Date: 31-03-2007
	g) Approved Map / Plan issuing authority	:	MCH

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7	Number of Dwelling units in the building	:	12 units in each floor
8	Quality of Construction	:	Good
9	Appearance of the Building	:	Good
10	Maintenance of the Building	:	Good
11	Facilities Available	:	
	Lift	:	Available
	Protected water supply	:	Available
	Underground sewerage	:	Available
	Car parking - Open / Covered	:	Yes
	Is compound wall existing	:	Yes
	Is pavement laid around the building	:	Yes
	III. FLAT		
1	The floor on which the flat is situated	:	First Floor
2	Door No. of the flat	:	Flat No. 5160 and 5161
3	Specifications of the flat		
	Roof	:	RCC
	Flooring	:	Vitrified Flooring
	Doors	:	Main Doors Teak Wood & Internal Non Teak Wood
	Windows	:	UPVC
	Fittings	:	Sufficient
	Finishing	:	Lappum Finish
4	House Tax		
	Assessment no.	:	----
	Tax paid in the name of	:	----
	Tax amount	:	----
5	Electricity Service Connection no.	:	----
	Meter Card in the name of	:	----
6	How is the maintenance of the flat ?	:	Good
7	Sale Deed executed in the name of	:	Smt. Hameelpur Vijayalakshmi W/O Sri. Hameelpur Raju
8	What is the undivided area of land as per Sale Deed?	:	UDS 41.25 Sq yds
9. a.	What Is the Document area of the flat?	:	1250 sft (incl Common area & Car Parking)
10	What is the floor space index(app.)	:	----
11	What is the Carpet Area of the flat?	:	905 sft
12	Is it Posh / 1 class / Medium / Ordinary?	:	Good
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner - occupied or let out?	:	Vacant
15	If rented, what is the monthly rent?	₹	Rs.15000/- per month
	IV MAKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra potential value?	:	Sufficient
3	Any negative factors are observed which affect the market value in general?	:	----

V. RATE		:	
1	After analysing the comparable sale instances, what is the composite rate for a similar flat with same specification in the adjoining locality? (Along with details / reference of at least two latest deals / transaction with respect to adjacent properties in the areas)	₹	7,500 /- to 8,000 /- per sft (New Rates)
		₹	6,000 /- per sft (After Depreciation) (incl all)
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with specifications and other factors with the flat under comparison (give details)	:	
3	Break - up for the rate		
	i) Building + Services	:	
	ii) Land + Services	:	
	Guideline rate obtained from the Register's office (an evidence thereof to be enclosed)	₹	2,500 /- per sft dt: 01-02-2022
	Guide line rate of the property	₹	31,25,000/-
VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION			
a	Depreciated building rate		
	Replacement cost of flat with services (3)i)		
	Age of the building	:	15 Years
	Residual age of the Building	:	55 Years
	Life of the building estimated	:	70 Years
	Depreciation percentage assuming the salvage value as 10%	:	----
	Depreciated Ratio of the building	:	----
b	Total composite rate arrived for valuation	:	----
	Depreciated building rate VI (a)	:	----
	Rate for Land & other V (3) ii	:	----
	Total Composite Rate	:	----
Details of valuation:			
			Rate per sft Estimate value in Rs.
1	Present value of the flat	₹	1250 Sft @ 6,000 75,00,000
2	Wardrobes	:	
3	Superfine Finish	:	
4	Interior Decorations	:	
5	Electricity deposits / electrical fittings. Etc.,	:	
6	Extra collapsible gates / grill works etc.,	:	
7	Potential value, if any	:	
8	Car parking	₹	2,00,000
9	Amenities & Services	₹	2,00,000
10	Gated Community Amenities	₹	3,00,000
	Total	₹	79,00,000
	Fair Market Value	₹	79,00,000
	Realizable Value(90%)	₹	71,10,000
	Distress Value(80%)	₹	63,20,000
	Value as per Circle rate	₹	31,25,000

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Chartered Engineer (India)
 **SREE**
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(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).

Land and building method is adopted for valuation. in this method land rate is adopted based on the prevailing market rates in the locality. Building is evaluated based on the replacement cost and then depreciation is allowed towards age and condition of the building.

There is variation of more than 20% when compared to our market value of the property and the guideline value provided in the State Government website igrs.telangana.in.

Justification:

As a normal practice in majority cases, registered value is fixed by the government to only show a value of the property for minimizing stamp duty irrespective of actual sale transaction value. While assessing the fair market value, several important factors are considered i.e., locality, community facilities, market demand, property use, vastu, etc. The Guideline rate fixed by the govt is only the minimum value and Regd. Sale value will have great variance in several instances.

Photograph of owner/ representative with property in background to be enclosed.

Screen shot of longitude / latitude and co-ordinates of property using GPS/various Apps/ internet site.

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is

(Rupees Seventy Nine Lakhs Only)

The Realizable value (90%) ₹ 71,10,000

(Rupees Seventy One Lakhs Ten Thousand Only)

The Distress Value (80%) ₹ 63,20,000

(Rupees Sixty Three Lakhs Twenty Thousand Only)

Date: 20-Mar-2026

Place: Hyderabad

Signature
(Name and Official seal of the Approved Valuer)

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For Branch Use

The undersigned has inspected the property detailed in the valuation report dt. ____, we are satisfied that the fair and reasonable value of the property is Rs. _____ (_____ in words).

Name of the inspecting officer:

Signature of the inspecting officer:

Designation of the inspecting officer:

Employee code:

Branch:

Seen and Noted

Name of the branch head/unit head:

Signature of the Branch head/Unit head:

Designation:

Employee code:

Branch:

Seal

ANNEXURE - IA

DECLARATION CUM UNDERTAKING

I V.Ravinder Rao S/o Late V.Srinivas Rao do hereby solemnly affirm and state that

- a The information furnished in my valuation report dated 20-3-2026 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 Our Staff have personally inspected the property on 20-3-2026. 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 V- 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.
- l This report is subject to the legality of the property and genuinity of the documents. This report doesn't confirm or certify the ownership of the property that has been valued

Sl No.	Particulars	Valuer comment
1	Background information of the asset being valued;	List of documents Old valuation Report
2	Purpose of valuation and appointing authority	REVALUATION Branch BOWENPALLY
3	Identity of the valuer and any other experts involved in the valuation;	V. Ravinder Rao
4	Disclosure of valuer interest or conflict, if any;	I have no direct or indirect interest in the property Valued
5	Date of appointment, valuation date and date of report;	Inspection date: 20-Mar-2026 Date of Report: 20-Mar-2026
6	Inspections and/or investigations undertaken;	Yes
7	Nature and sources of the information used or relied upon;	Local Enquires and real estate sites on web

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8	Procedures adopted in carrying out the valuation and valuation standards followed;	Comparable Sale Method
9	Restrictions on use of the report, if any;	For Bank Purpose
10	Major factors that were taken into account during the valuation;	As per Appraisal
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.	Fair Market value indicated in the report is an opinion of the valuer prevailing on the date of the said report and is based on local enquiries for similar properties. Fair Market value of such properties may increase or decrease depending on the future market conditions and scenarios. This report doesn't confirm or certify the ownership of the property that has been valued.

Date: 20-Mar-2026

Place: Hyderabad

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

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ANNEXURE - II

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 judgement.
- 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).

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- 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: 20-Mar-2026

Place: Hyderabad

Signature

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

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RERF.NO.234/SV/MAR-26 PHOTOS OF THE PROPERTY H. VIJAYALAKSHMI BOB



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Sri Anumula Revanth Reddy

Hon'ble Chief Minister of Telangana



REGISTRATION & STAMPS DEPARTMENT

Government of Telangana (/index.htm)



Sri Ponguleti Srinivasa Reddy

Hon'ble Minister for Revenue, Telangana



Unit Rates - Locality Wise

District Name

HYDERABAD

S.No.	Ward-Block	Locality	Apartment value (Rs. per Sq.Ft)			Classification	Effective Date (dd/mm/yyyy)	Door No. Wise Details - Rates
			Ground Floor	First Floor	Other Floors			
1.	8 - 4	FATHE NAGAR-1	2,500	2,500	2,500	01(Residential)	01/02/2022	Get

Note :

1. This is provisional information as per records maintained by registration department for the purpose of helping the registering public to estimate the stamp duty only, subject to change due to revision of market value once in a year OR adhocly due to anomalies.

2. For further details contact Sub Registrar office

BANJARAHILLS (R.O),

8-3-165/5/A, ,

DECCANCHAMBERS,ERRAGADDA, HYD

HYDERABAD

Phone: 23442903

The information provided online is updated, and no physical visit is required.
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17°27'16.7"N 78°25'47.4"E

Q X

17°27'16.7"N 78°25'47.4"E

17.454644, 78.429820

Directions

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FC3H-VW4 Hyderabad, Telangana

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