VALUATION REPORT

PURPOSE : **FOR BANK**

PROPERTY : : **PLOT. NO. 1, IN SY. NO'S. 419/1,420(PART), SITUATED AT THIMMAPUR VILLAGE, MANDAMARRI MANDAL, MANCHERIAL DIST**

OWNER : : **KUSMA CHAITTANYA, (S/O. KUSMA CHAKRAPANI)**

PRASAD & ASSOCIATES

SECUNDERABAD : 518, 5th FLOOR, A BLOCK, CHENOY TRADE CENTRE, PARKLANE,
PH : (O) 27721074, 66328931, (R) 6619 1929, 6632 8932, 66328933, 66328934
CELL : 98480 27839. Email : prasad.associates1@gmail.com
website : valuerprasadassociates.in

VIJAYAWADA : GF-2, Ground Floor,
Sudarsana Residency,
Door No 54-13/5-22B, Plot No No 140,
Srinivasa Nagar, Bank Colony-3,
Road No-6, Vijayawada, A.P. - 520008.
Ph : (O) 98480 27839, Cell : 9848149585

VISAKHAPATNAM : FLAT NO, 301
ESWAR HOMES D.No. 47-11-3,1st LANE,
DWARAKA NAGAR, VISAKHAPATNAM-16.
Ph.No. : 0891-3016779, MOB : 9912790574
Engineer Mobile : 9885001026

M.V.L. PRASAD
B.Tech. (Civil), F.I.V., M.I.E, MRICS
INCOME TAX APPROVED VALUER
IBBI REGD VALUER

PRASAD & ASSOCIATES
GOVT. REGD VALUERS, PANEL VALUERS FOR BANKS
FLAT NO, 301 ESWAR HOMES D.No. 47-11-3,
Ist LANE, DWARAKA NAGAR, VISAKHAPATNAM-16.
Ph.No. 0891-6636779, MOB : 9848027839
Email : prasadassociatesvizag@gmail.com
OFFICES AT : HYDERABAD & VIJAYAWADA
Website : valuerprasadassociates.in

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Ref. No.: PNB - REC-318 /2026-27

S.No.	Chapter	Comments of Valuer
I	**Introduction**	
1	Name of the Valuer	Mr. M.V.L. PRASAD
2	Date of inspection	25.06.2026
	Date of Valuation	09.07.2026
3	Purpose of Valuation	For Recovery Purpose
4	Name of Property Owner/s (Details of share of each owner in case of joint & Co ownership)	Kusma Chaittanya, (S/o. Kusma Chakrapani)
	Phone no.	97027 62248 (Mahesh-Banker)
5	Name of Bank / FI as applicable	PUNJAB NATIONAL BANK
6	Name of Developer of the Property (in case of developer built properties)	Open Plot
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Open Plot
II	**Physical Characteristics of the Asset**	
1	Location of the property in the city	Plot. No. 1, in Sy. No's. 419/1,420(Part), situated at Thimmapur Village, Mandamarri Mandal, Mancherial Dist
2	Municipal Ward No.	--
3	City / town	Town
	Residential area / commercial area / Industrial area	Residential Area
4	Classification of the area	
	High / Middle / Poor	Middle class
	Metro / Urban / Semi Urban / rural	Semi Urban
5	Coming under corporation limit / village panchayath / Municipality	Municipality
6	Postal address of the property	Same as above
7	Latitude, Longitude and Coordinates of the site	18.915611 N , 79.430806 E
8	Area of the plot / land (supported by a plan)	**533 Sq.yds**
	Road widening/other (if any)	-

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	Net Land Area	**533 Sq.yds**		
9	Layout plan of the layout in which the property is located	NA		
10	Development of surrounding areas	Surrounding by open plots		
11	Details of Roads abutting the property	No		
12	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area			
13	In case it is an agricultural land, any conversion to house site plots is contemplated	No		
14	Boundaries of the property	**As per deed**	**As per actual**	
	North	Plot. No. 2	Plot. No. 2	
	South	Land of others	Neighbours Land	
	East	Plot. No. 20	Plot. No. 20	
	West	Mancherial to Bokkala Gutta 50'wide Road	50'Wide Road	
15	Dimensions of Property	**As per deed**	**Actual at Site**	
	North	114'-1"	114'-1"	
	South	116'-4"	116'-4"	
	East	37'-8"	37'-8"	
	West	44'-10"	44'-10"	
	Extent of site considered for valuation	533.00 Sq.yds		
16	Survey no. if any	Sy. No's. 419/1,420(Part)		
17	Type of building (Residential / Commercial / Industrial)	No		
18	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations / additional constructions with details, full details of specifications to be appended along with building plans and elevations	Open Plot		
		-		
		-		
		Floor	**As per sanction**	**Actual**
		Open Plot	-	-
19	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Actual areas		
		Plinth Area	-	-
		Carpet Area	-	-
		Saleable Area	-	-
20	Any other aspect	-		

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III	**Town Planning Parameters**	
1	Master plan provisions related to the property in terms of land use	Residential Area
2	Date of issue and validity of layout of approved map / plan	DTCP Layout File. No. G1/478/2020, T.L.P.No.268/2020/W, dated.13.11.2021
3	Approved map / plan issuing authority	
4	whether genuineness or authenticity of approved map / plan is verified	---
5	Any other comments by our empanelled valuers on authentic of approved plan	---
6	Planning area / zone	
7	Development controls	
8	Zoning regulations	
9	FAR/FSI permitted and consumed	No
10	Ground coverage	No
11	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	-
12	Comment on surrounding land uses and adjoining properties in terms of usage	Surrounding by open plots
13	Comment on unauthorized constructions if any	No
14	Comment on demolition proceedings if any	No
15	Comment on compounding / regularization proceedings	No
16	Comment on whether OC has been issued or not	No
17	Any other aspect	No
IV	**Legal Aspects of the property**	
1	Ownership documents	Copy of Registered sale deed doc. No. 8262/2023,dated.19.04.2023, of sub registrar-Mancherial,in favour of Kusma Chaittanya
2	Names of Owner/s(Details of share of each owner in case of joint & Co-ownership)	Kusma Chaittanya, (S/o. Kusma Chakrapani)
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	No
4	Comment on whether the IP is independently accessible?	Yes
5	Title verification	No
6	Details of leases if any	No

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7	Ordinary status of freehold or leasehold including restrictions on transfer	Freehold
8	Agreements of easements if any	
9	Notification for acquisition if any	No
10	Notification for road widening if any	No
11	Possibility of frequent flooding / sub-merging	No
12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea coast / tidal level must be incorporated)	No
13	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report	No
14	Comment on transferability of the property ownership	Freehold
15	Comment on existing mortgages / charges / encumbrances on the propert if any	No
16	Comment on whether the owners of the property have issued any guarantee (personal / coporate) as the case may be	No
17	Building plan sanction, illegal constructions if any done without plan	No
18	Any other aspect	-
V	**Economic aspects of the property**	
1	Details of ground rent payable	No
2	Details of monthly rents being received if any , including status of tenancy rights	No
3	Taxes and other outgoings	No
4	Property insurance	No
5	Monthly maintenance charges	No
6	Security charges, etc.	No
7	Any other aspect	No

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VI	**Socio-cultural aspects of the property**	
1	Description of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	Surrounding by open plots
VII	**Functional and Utilitarian Aspects of the property**	
	Description of the functionality and utility of the asset in terms of:	
1	Space allocation	No
2	Storage spaces	No
3	Utility of spaces provided within the building	No
4	Any other aspect	No
VIII	**Infrastructure Availability**	
A	Description of aqua infrastructure availability in terms of	
1	Water supply	Yes
2	Sewerage / sanitation	Yes
3	Storm water drainage	Yes
B	Description of other physical infrastructure facilities viz.	
1	Solid waste management	-
2	Electricity	Provided
3	Roads & Public transportation connectivity	Provided through buses, autos, taxis, etc.
4	Availability of other public utilities nearby	Available within the radius of 1-2Kms
C	Social infrastructure in terms of	
1	Schools	Available within the radius of 1-2Kms
2	Medical facilities	Available within the radius of 1-2Kms
3	Recreation facilities in terms of parks and open spaces	Available within the radius of 1-2Kms
IX	**Marketability of the property**	
	Analysis of the market for the property in terms of	
1	Locational attributes	Surrounding by open plots
2	Scarcity	In demand
3	Demand and supply of the kind of subject property	Good
4	Comparable sale prices in the locality	-
X	**Engineering and Technology Aspects of the property**	
1	Type of construction	No
2	Materials and technology used	-
3	Specifications of construction (Floor Wise) in respect of:	
a	Foundation	No
b	Basement	No
c	Superstructure	No
d	Joinery Doors & windows	No
e	RCC works	No
f	Plastering	No

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g	Flooring, Skirting	No
4	Maintenance issues	No
5	Age of the building	No
6	Total life of the building	No
7	Extent of deterioration	No
8	Structural safety	No
9	Protection against natural disasters viz. earthquakes	No
10	Visible damage in the building if any	No
11	Common facilities viz, lift, water pump, lights, security systems, etc.	No
12	System of air-conditioning	No
13	Provision for fire fighting, Copies of plans and elevations of the building to be included.	No
XI	**Environmental Factors**	
1	Use of environment friendly building materials, Green building techniques if any	No
2	Provision for rain water harvesting	No
3	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	No
XII	**Architectural and aesthetic quality of the property**	
1	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	No
XIII	**Valuation**	
	Here, the procedure adopted for arriving at the valuation has to be highlighted	Market sales method
	The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgment is arrived at.	-
	A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales). Reconcilation of various factors, departures. Final valuation arrived at has to be presented here.	As per the local enquiries, the prevailing market rates of land in this vicinity is ranging from Rs.8,500/Sq.yd to Rs.9,000/Sq.yd . Considering the location etc., taking a rate of Rs.8,500/Sq.yd is adopted for valuation.
	The valuer must give the Market Value	

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	MARKET VALUE OF THE PROPERTY			
	Value of Land	533.00 Sq.yds	8,500 /Sq.yd	45,30,500.00
	Building :	Not applicable		
	Total Value of the Property as on date			**45,30,500.00**
	The valuers shall also give the amount, the Bank can fetch if the bank goes for sale of this property.		85 %	38,50,925.00
	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 with aforesaid specifications is			**Rs. 45,30,500.00**
			Or say	**Rs. 45,31,000.00**
	(In words Rupees Forty five Lakhs and thirty one thousand Only)			

I	Date of purchase of immovable property:		19.04.2023
II	Purchase Price of immovable property:		25,26,000.00
III	Book Value of immovable property :		-
IV	Realizable Value of immovable property as on date	85 % of Fair Market Value	38,50,925.00
V	Distress Sale Value of immovable property	70 % of Fair Market Value	31,71,350.00
VI	Insurable Value of the Property	NA -	NA
VII	Guideline Value (value as per Circle Rates), if applicable, in the area where immovable property is situated		4,79,700.00

* Govt. Rate fixed at Rs. 900/Sq.yd

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Panel Valuer
Punjab National Bank

DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

b. I have no direct or indirect interest in the property valued;

c. I have personally inspected the property The work is not sub-contracted to any other valuer and carried out by

d. I have not been convicted of any offence and sentenced to a term of Imprisonment;

e. I have not been found guilty of misconduct in my professional capacity.

f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.

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

h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)

i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.

j. I am the Proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

k. Further, I hereby provide the following information.

S.No.	Particulars	Valuer comment	
1	Background information of the asset being valued;	We have pursued the Copy of sale deed and it is valued basing on the document.	
2	Purpose of valuation and appointing authority	For Recovery Purpose	
		The Manager, Punjab National Bank -	MCC ABIDS BRANCH
3	Identity of the valuer and any other experts involved in the valuation;	Prasad & Associates	
4	Disclosure of valuer interest or conflict, if any;	Nil	
5	Date of appointment, valuation date and date of report;	25.06.2026	
		09.07.2026	
6	Inspections and/or investigations undertaken;	I have inspected the property, verified the boundaries and schedule of the property as per given document. Enquiries were made in the neighbouring area with Real Estate agents for market value of the land rates. There were no recent sale transactions in the vicinity.	
7	Nature and sources of the information used or relied upon;	As per local enquiries and online verification of rates from 99acres.com/magic bricks	
8	Procedures adopted in carrying out the valuationand valuation standards followed;	Out of three available methods for valuation, i.e., Comparable Sales Method, Income Capitalization Method, Cost Approach Method and most suitable method for the property is Cost Approach Method and same is adopted.	
9	Restrictions on use of the report, if any;	Restricted for the use of Punjab National Bank	MCC ABIDS BRANCH
		as on their request report is prepared.	
10	Major factors that were taken into account during the valuation;	-	
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.	-	

Date: 09.07.2026
Place: Secunderabad

M. V. L. PRASAD
Govt. Regd. Valuer
Panel Valuer
Punjab National Bank

(Annexure-II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1	A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2	A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3	A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4	A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5	A valuer shall keep public interest foremost while delivering his services.
Professional Competence and Due Care	
6	A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7	A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8	A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines
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.
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.

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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 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.
Misc	
31	A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32	A valuer shall follow this code as amended or revised from time to time

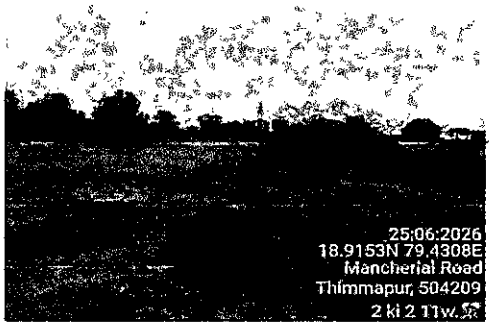
Date: 09.07.2026
Place: Secunderabad

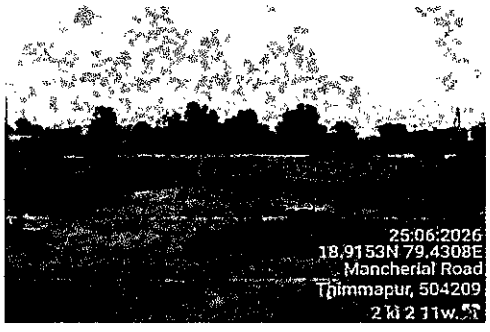
(M.V.L.Prasad)
Govt. Registered Valuer
M. V. L. PRASAD
Panel Valuer
Punjab National Bank

PHOTOGRAPHS OF THE PROPERTY

Plot. No. 1, in Sy. No's. 419/1,420(Part), situated at Thimmapur Village, Mandamarri Mandal, Mancherial Dist

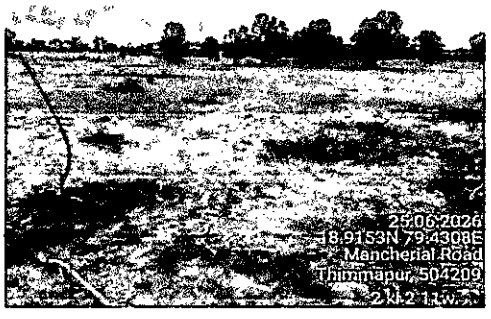
















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Sri Anumula Revanth Reddy
Hon'ble Chief Minister of Telangana

REGISTRATION & STAMPS DEPARTMENT

Government of Telangana (/index.htm)

Sri Ponguleti Srinivasa Reddy
Hon'ble Minister for Revenue, Telangana



Unit Rates - Locality Wise

District Name

: MANCHERIAL

Mandal Name

: MANDAMARRI

City/Town/Village

: THIMMAPUR

S.No.	Ward-Block	Locality	Land Value (Rs. per Sq.Yard)	Effective Date (dd/mm/yyyy)	Door No. Wise Details - Rates
1.	0 - 1	BOKKALAGUTTA	900	05/06/2026	
2.	0 - 1	PULIMADUGU GP	900	05/06/2026	
3.	0 - 1	THIMMAPUR	900	05/06/2026	
4.	0 - 2	BOKKALAGUTTA	900	05/06/2026	
5.	0 - 2	PULIMADUGU GP	900	05/06/2026	
6.	0 - 2	THIMMAPUR	900	05/06/2026	
7.	0 - 3	BOKKALAGUTTA	900	05/06/2026	
8.	0 - 3	PULIMADUGU GP	900	05/06/2026	
9.	0 - 3	THIMMAPUR	900	05/06/2026	
10.	0 - 4	BOKKALAGUTTA	900	05/06/2026	
11.	0 - 4	PULIMADUGU GP	900	05/06/2026	
12.	0 - 4	THIMMAPUR	900	05/06/2026	
13.	0 - 5	BOKKALAGUTTA	900	05/06/2026	
14.	0 - 5	PULIMADUGU GP	900	05/06/2026	

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Google Maps

18°54'56.2"N 79°25'50.9"E



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