SRINIVASA ASSOCIATES
Chartered Engineers & GOVT. Regd. Valuers
Approved Panel Valuers for Union Bank & financial Institutions

Email: sabsr.hyd@gmail.com
Tel:(040)- **24064585**
Mob :8885582865

Address: D.No. 16-2-741/A/18/6, Asmangadh, Opp: Gautham Model School, Malakpet, Hyderabad- TS.500036

Ref.No. ML No. 82/9/2026/PNB/ west/jabee/jabee

To

The Branch Manager
PUNJAB NATIONAL BANK
West Maredpally -Branch

Date 20-09-26

VALUATION REPORT

	1	**Purpose**		To assess present Asset value , for Bank Revaluation
	2	**Type of Property**		Residential Land & Building
	3	Date of Inspection		**19-09-26**
	4	Date of Valuation		**20-09-26**
	5	**Property Details**		
		1.Sale Deed		Sale deed 1987/2024 Dt 4-03-2024 SRO Vanasthalipuram
		2. Link Sale deed		Sale Deed (Link)doc No. 3312/2012,Dt.01-06-2023
		2.Property Tax details PTI No		1200302012
		3.Approved Plan details		Kammaguda GP Approved plan Proc No 62/2012 Dt 22-11-2012
		4.Electrical bill		SC No 221502552
	6	**Location**		H No.2-27/10/1/4 , Plot No 408/ North Part, Pragathi Nagar, Sy No 233/ AA, Kommaguda,H/o Turkaymjal Village, Presently Adhibhatla Circle-15, GHMC Limts , Abdullapurmet Mandal, Rangareddy Dist,Telangana-501510
	7	Google Coordinates		**17.27804587,78.591169**
	8	**Name of the Barrower/ Owner -**		**Sri.Muthoji kalidas S/o M.Krishnaiah**
	9	Contact Ph.86862 03120.		
	10	**Present Fair Marke Value**	Rs	**₹ 80,32,000.00**
				(Rupees In Words - Eighty Lakhs and Thirty Two Thousand - Only)
	13	**Realize Sale Value**	Rs	**₹ 72,28,800.00**
	14	**Distress Sale Value**	Rs	**₹ 64,25,600.00**

Place Hyderabad
Date 20-09-26

Signature
M/s Srinivasa Associates
(Name and Official seal of the Approved Valuer)

To
The Branch Manager
PUNJAB NATIONAL BANK
West Maredpally -Branch

Appendix – I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

Sl No	Particulars	Content
	I. Introduction	
1	Name of Valuer	M/s Srinivasa Associates H.No.16-2-741/A/18/6, Asmangadh, Near TV Tower,Malakpet, HYD-500036
2	Date of Valuation	20-09-26
3	Purpose of Valuation	For Bank information –Present Asset value
4	Name of Property Owner/s /Vendor	**0**
	(Details of share of each owner in case of joint & Co-ownership)	
5	Name of Bank/FI as applicable	Punjab National Bank, Habsiguda Branch.
6	Name of Developer of the Property (in case of developer built properties)	**Sri.Muthoji kalidas S/o M.Krishnaiah**
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Present Building Is Ground Floor Building ; Have 2bhk House ,owner Occupied ;If Rent 10,000/- Per Month.
	II. Physical Characteristics of the Asset	
1	Location of the property in the city	
	Plot No/Survey No.	H No.2-27/10/1/4 , Plot No 408/ North Part, Pragathi Nagar, Sy No 233/ AA, Kommaguda,H/o Turkaymjal Village, Presently Adhibhatla Circle-15, GHMC Limts , Abdullapurmet Mandal, Rangareddy Dist,Telangana-501510
	Door No.	
	T.S.No./Village	
	Ward/Taluka	
	Mandal/District	
2	Municipal Ward No.	
3	City / Town	City
	Residential Area/ Commercial Area/ Industrial Area	Residential Area
4	Classification of the Area	
	High /Middle /Poor	High
	Metro / Urban/ Semi Urban / Rural	Urban
5	Coming under Corporation Limit/ Village Panchayat / Municipality	Corporation Limit
6	Postal address of the property	H No.2-27/10/1/4 , Plot No 408/ North Part, Pragathi Nagar, Sy No 233/ AA, Kommaguda,H/o Turkaymjal Village, Presently Adhibhatla Circle-15, GHMC Limts , Abdullapurmet Mandal, Rangareddy Dist,Telangana-501510
7	**Latitude, Longitude**	**17.277962,78.591094**
8	Area of the plot/land (supported by a plan) Road Affected Area	144.00 Sq Yds (-)00.00
	Net Plot Area	144 Sq Yds
9	Layout plan of the area in which the property is located	not availble; But Kammaguda GP Approved building plan available
10	Development of surrounding areas	Fully developed , near by all public amenities
11	Details of Roads abutting the property	30' Wide CC Road on West side

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12	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	Not Applicable		
13	In case it is an agricultural land, any conversion to house site plots is contemplated	Not Applicable		
	Demarcation of the property under valuation on a neighborhood layout map	NA		
14	Boundaries of the Property	A.		B.
		As per doc		**As per Actual**
	North	plot No.407		Other House in Plot No 407
	South	Plot No.408 (Southern Part)		Others House in Plot No.408 (Southern Part)
	East	Neighbour's Land.		Others House
	West	30'0"Wide Road		30'0"Wide CC Road
15	Description of Adjoining properties	**DIM**		
	North	44'5"		
	South	29'.0"		
	East	35'.0"		
	West	35'."		
	As per Doc Plot area =	144.00 Sq Yds		
	Road Affected Area =	**00.00 Sq Yds**		
	Net plot area=	144.00 Sq Yds		
16	Survey no. if any	in Survey No. 233/ AA		
17	Type of Building (**Residential** / Commercial/ Industrial)	Residential house		
18	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, yr of making alterations/additional constructions with details full details of specifications to be appended along with building plans and elevations		As per Approved (Sft)	As per Actual (Sft)
		GF RCC	1000	1000
		Total	1000	1000
		In case of Demolition of un authorised construction , the approved portion shall remain intact;The Value of the approved construction and the land assesed can be accepted ;		
19	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified -	Plinth Area	Carpet Area	Saleable Area inSft
		GF 1000	800	1000
	TOTAL =			**1000**
20	Any other aspect.	Construction area valued as Per Approved Plan.		
III.	**Town Planning Parameters**			
1	Master plan provisions related to the property in terms of land use	Residential use		
2	Date of issue and validity of layout of approved map/plan	Kammaguda GP Approved plan Proc No 62/2012 Dt 22-11-2012		
3	Approved Map/Plan issuing Authority	Kammaguda GP Approved plan Proc No 62/2012 Dt 22-11-2012		

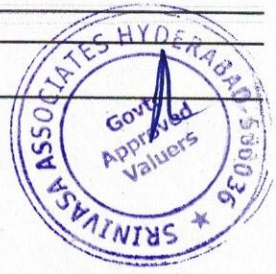
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4	Whether genuine ness or authenticity of approved map/plan is verified		Yes,
5	Any other comments by our empaneled valuers on authentic of approved plan		Kammaguda GP Approved plan Proc No 62/2012 Dt 22-11-2012
6	Planning area/zone		Residential zone
7	Development controls		Developing Residential area
8	Zoning regulations		Residential area
9	FAR/FSI permitted and consumed		Not applicable
10	Ground coverage		75%
11	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.		Not applicable
12	Comment on surrounding land uses and adjoining properties in terms of usage.		Residential area
13	Comment on unauthorized constructions if any		As per approved plan , GF-1000 Sft
14	Comment on demolition proceedings if any		In case of Demolition of un authorised construction , the approved portion shall remain intact;The Value of the approved construction and the land assesed can be accepted ;
15	Comment on compounding/ regularization proceedings		Compoundable devaions observed ;
16	Comment on whether OC has been issued or not		No
17	Any other aspect		The Subject GF Residential property is very near to Sagar Road ; Fully developed residential colony ;
IV. Legal Aspects			
1	Ownership documents,		Sale deed 1987/2024 Dt 4-03-2024 SRO Vanasthalipuram
	GHMC PTI No		1200302012
2	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)		**Sri.Muthoji kalidas S/o M.Krishnaiah**
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, Independently accessible— West Side 30 feet Road available
5	Title verification		Can be clarify in latest legal opinion
6	Details of leases if any,		Present Building Is Ground Floor Building ; Have 2bhk House ,owner Occupied ;If Rent 10,000/- Per Month.
7	Ordinary status of freehold or leasehold including restriction on transfer,		Not applicable
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		**No**
	applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)		**Not Applicable**

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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,		Can be clarify in legal opinion
15	Comment on existing mortgages/ charges/encumbrances on the property if any		No
16	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be		Not Applicable
17	Building plan sanction, illegal constructions if any done without plan sanction/violations.		Not Applicable
18	Any other aspect		

V	**Economic aspects**		
1	Details of ground rent payable,		Rs.10,000/- per Month is running in this area.
2	Details of monthly rents being received if any,		Present Building Is Ground Floor Building ; Have 2bhk House ,owner Occupied ;If Rent 10,000/- Per Month.
3	Taxes and other outgoings,		Not Applicable
4	Property insurance,		Not Applicable
5	Monthly maintenance charges,		Not Applicable
6	Security charges, etc		Not Applicable
7	Any other aspect		
VI	**Socio-cultural aspects**		
1	Description of the location of 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		The Subject GF Residential property is very near to Sagar Road ; Fully developed residential colony ;
VII	**Functional and Utilitarian Aspects**		
Description of the functionality and utility of the assets in terms of :			Residential Area
1	Space allocation,		Residential
2	Storage spaces, Utility of spaces provided within the building,		Residential Use Only
	Any other aspect		
VIII	**Infrastructure Availability**		
a)Description of aqua infrastructure availability in terms of			Bore well / Municipal water supply provided
	Water supply		Available
	Sewerage/sanitation		
	Storm water drainage		No
b)Description of other physical infrastructure facilities viz.			Independent Residential Building, near to all civic amenities
1	Solid waste management		Available
2	Electricity		Available
3	Roads & Public transportation connectivity		Available
4	Availability of other public utilities nearby		Available
c)Social infrastructure in terms of			
1	Schools		Available
2	Medical facilities		Available
3	Recreation facilities in terms of parks and open spaces.		Available



X Marketability					
		Analysis of the market for the property in terms of **1.Location attributes** **2.Scarcity** **3.Demand and supply of the kind of subject property.** **4.Comparable sale prices in the locality.**	**Method of Valuation:** The subject property Residential Building Valuated as per " Comparable Sale Method" Under this method, On Local enquiries Conducted in locality With real Estates Agencies,Developers & Neighbors it is noted that the prevailing market rate of plots are ranging from Rs. 40,000/- to Rs. 44,000/- Per SqYd.After Considering the location and Demand , The Fair market rate of Rs. 42,000/- Per Sq Yds.is considered as per my Opinion.		
X Engineering and Technology Aspects					
	1	Type of construction,	RCC		
	2	Materials and technology used,	Ordinary/Regular		
	3	Specifications,	RCC Roof , Tiles Flooring		
	4	Maintenance issues	No		
	5	Age of the building	12 Years	Residual Age	48 Years
	6	Total life of the building,	60 years estimated		
	7	Extent of deterioration,	Rate adjusted in sft rate		
	8	Structural safety	Good maintained		
	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.,	Water pump And Lights Are Provided		
	12	System of air-conditioning,	Not proposed		
	13	Provision for firefighting,	Not proposed		
		Copies of plans and elevations of the building to be included			
XI Environmental Factors					
	1	Use of environment friendly building materials, Green building techniques if any,	NA		
	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.	Not proposed Calm Residential area		
XII Architectural and aesthetic quality					
	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.	I Class construction, Tiles Flooring , Country wood doors & Windows		
XIII In Case of Valuation of Industrial Property					
	1)	Proximity to residential areas	**NA**		
	2)	Availability of public transport facilities	**NA**		
XIII Valuation					
	1	Here, the procedure adopted for arriving at the valuation has to be highlighted.	Value adopted Straight line method. **Method of Valuation:** The subject property Residential Building is Valuated as per " Comparable Sale Method" Under this method, On Local enquiries Conducted in locality With real Estates Agencies, Builders, Developers and Neighbors it is noted that the prevailing market rate of Flats are ranging from Rs. 40,000/- to Rs. 45,000/- Per Sq Yds. After Considering the location and Shape of the Bit, The Fair market rate of Rs. 43,000/- per Sq.Yd. Considered more reasonable and adopted in the Valuation as per my Opinion. Hence the rates quoted are justified. Net Plot Area = 144.00 Sq yds.		
		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 judgement is arrived at.			
		A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), econciliation of various factors, departures, final valuation arrived at has to be presented here.			
			The Fair market rate of ₹ **43,000.00**	per sqyd considered	

Present value of Building:	7			
Land Value: 136.00 Sq Yds	**144**	Sq yds		**₹ 61,92,000.00**
Construction value :				
Ground Floor @ 2,000/- per Sft	1000	₹ 20,00,000.00		
Age of the building - 12 Years				
Depreciation	18%	₹ 3,60,000.00		
	Net construction Value :			**₹ 16,40,000.00**
Amenities (Wooden Cupboards,Interiorsetc)				
Services (Borewell, Compound wall)				₹ 2,00,000.00
	Total Construction Value :			**₹ 18,40,000.00**
Fair Market Value		**₹ 80,32,000.00**		
	SAY	**₹ 80,32,000.00**		
(Rupees In Words - Eighty Lakhs and Thirty Two Thousand - Only)				
As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications, is				**₹ 80,32,000.00**
(Rupees In Words - Eighty Lakhs and Thirty Two Thousand - Only)				

(Prevailing market rate along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued)

Method of Valuation :

The subject Property is evaluated by comparable sales method.

Under this method as per local enquiries the prevailing market rate of Property with similar specifications and similarly placed Properties are ranging from Rs.40,000/- per Sq yard to Rs.44,000/- per Sq.yd in this locality As per local enquiry with Real estate marketing officers in the surrounding and according Magic bricks & 99Acres and other Real Estate Portals - the rate adopted in average fair market Value analysis i.e., **Rs.42,000/- per Sq yard** seems to be more reasonable. The details of last 2 transactions have not been incorporated in the report as always the transactions take place as per the govt. approved rates as it is a common practice among the people to reduce stamp duty.

Description of the property

The GF Residential Building property was inspected on Dt	19-09-26
This is Residential Building which is located in Residential–Zone which is situated in a fully Developed area.	
The S.R.O. Market rates have verified. Guideline Value is Rs. 4,100/- per Sq Yd .	
The Building is accessible to Road connectivity - Sagar Road	

Assumptions / Remarks

1	The property was inspected as per instruction from PNB –West Maredpally -Branch
2	This property is Residential Building ,Ground floor ;
3	when we visited the property , at present Property is Ground Floor Building ; Have 2bhk House , Occupied By Owners;
4	Our Opinion is only for assessment of the Fair market value of the Property as on date only. The Bank is advised to satisfy itself before accepting the security in the terms of genuineness of the title documents
5	The VALUER is not responsible for any incidental or consequential actions or any Loss or profit occurred to anybody on any false declaration claim or deposition made by the applicant. The Boundaries, Layout Pattern of Site shall not be altered except with this data, in case of any disputes litigations arise at time in future , regarding the ownership of the land, the applicant shall be responsible for the settlement of the same and Valuer Shall not responsible in setting any Such disputes/litigations / Court
6	Fair Market Value of the Property may varies with the purpose &Date .
7	Change of Govt., policies and Market trends can affect the Market valueoftheProperty.
8	Confirmation on authenticity of ownership of the property and verifying with originals documents is not in the scope and purview of this valuation report

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	9	Maps, exhibits diagrams and Photographs if any with this report are sketch and to assists the reader/ Bank in visualizing the property and not to be treated as material information
	10	As per Case, (1995) 1 Supreme *court cases 717 Land Acquisition officer vsJastiRohini ;* Valuation register on the basis of the notification under section 47A of the stamp act is for collection of Revenue and it cannot be the basis for determination of market value of land. The guideline value does not consider the encumbrance, provisions of the regulations of the Planning Authorities.
	11	In case of Demolition of un authorised construction , the approved portion shal remain intact ; The Value of the approved construction and the land assesed can be accepted ;

Photograph of owner/representative with property in background to be enclosed. **Enclosed Page No 9**

Road Map to reach the property from the Bank or important landmark. **Enclosed Page No 10**

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.

The other details are as under:

	1	**Date of purchase of immovable property (Sale deed)**		**04-03-24**	
	2	**Purchase Price of immovable property**		**Rs. 60,00,000.00**	
	3	**Book value of immovable property (SRO Value)**		**Rs. 16,90,400.00**	
	4	**Realizable Value of immovable property**		**₹ 72,28,800**	
	5	**Present Distress Sale Value**		**₹ 64,25,600**	
	6	**Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated.**	144	₹ 4,100.00	₹ 5,90,400.00
			1000	₹ 1,100.00	₹ 11,00,000.00
			TOTAL Value		**₹ 16,90,400.00**

Place: Hyderabad
Date: 20-09-26

Signature
(Name and Official seal of the of the Valuer)

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Enclosures:

1. **Declaration from the valuer – appendix v**
2. **Model code of conduct for valuer - appendix vi**
3. **Photograph of owner with the property in the background**
4. **Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc**
5. **Location plan of the area in which the property is located**

Office Use

Date The Undersigned has inspected the property detailed in the Valuation Report dated on . We are satisfied that that fair and reasonable market value of the property is Rs. (Rupees in words _____)

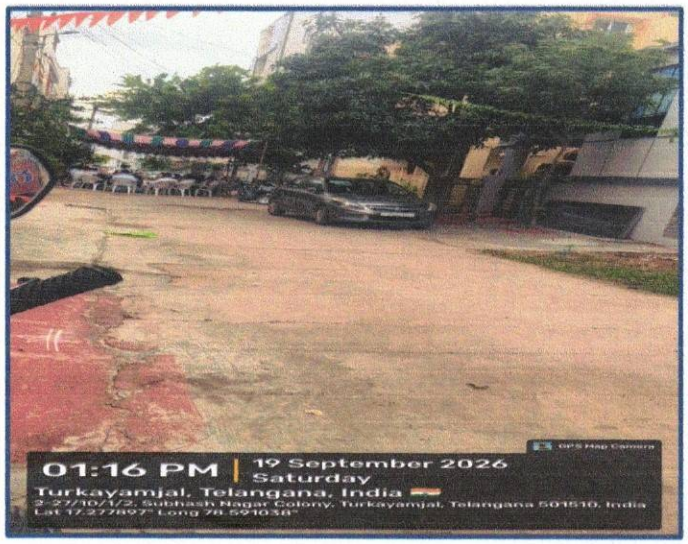
Place: Hyderabad

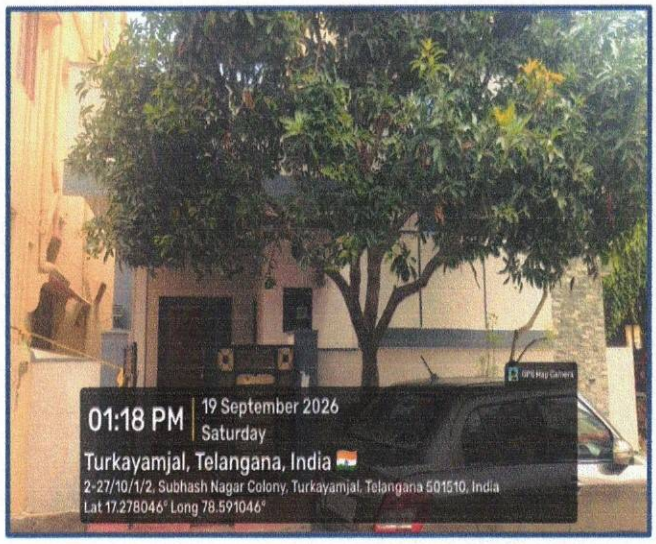
Signature
(Name of the Branch Manager with Official seal)

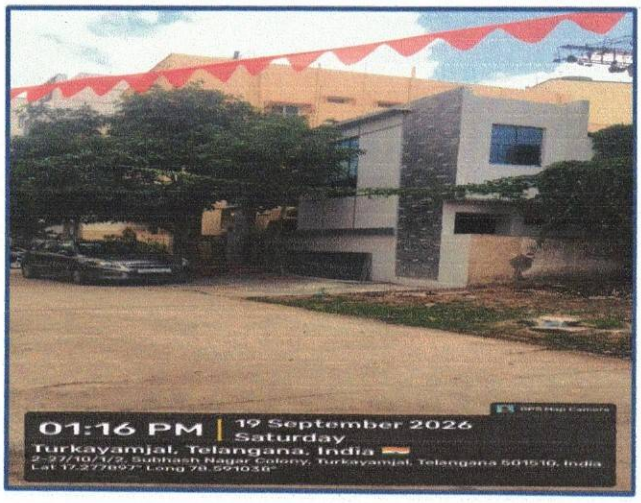
PHOTOS OF THE PROPERTY

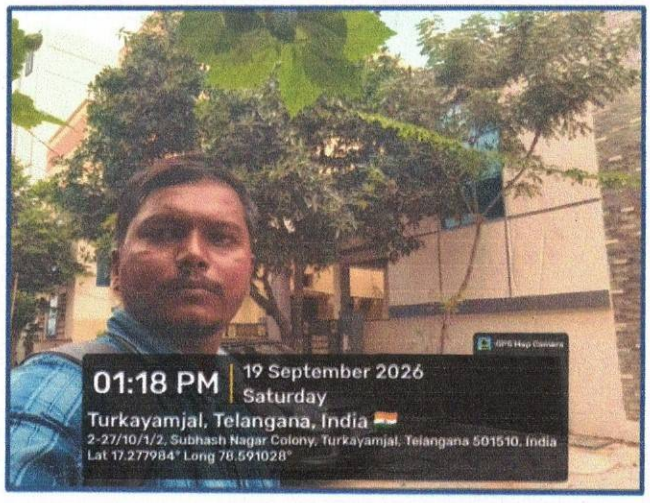
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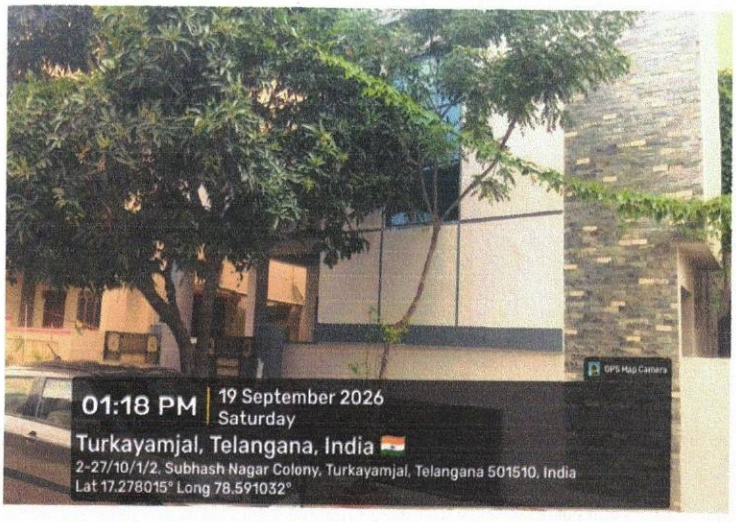
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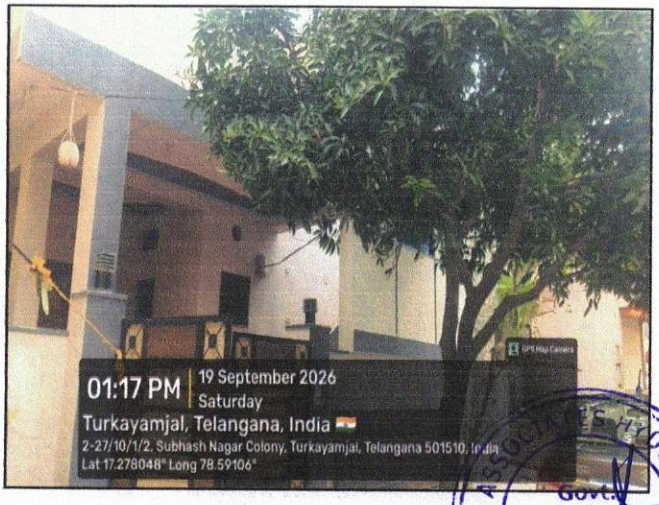






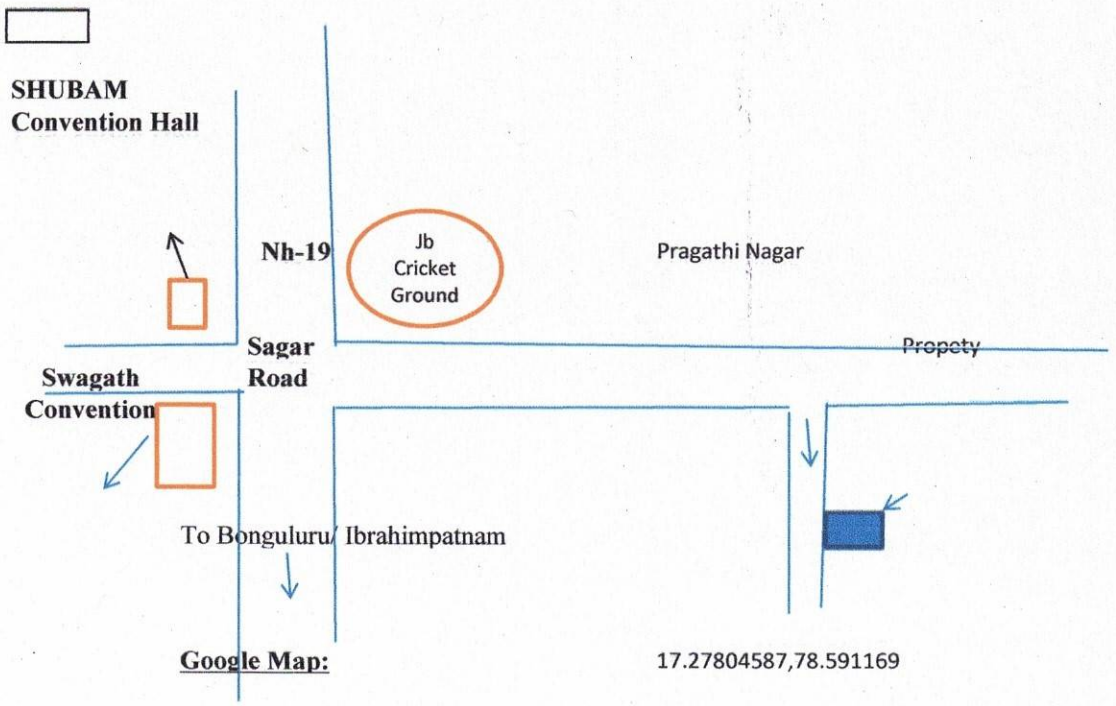






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LOCATION MAP



Google Map: 17.27804587,78.591169



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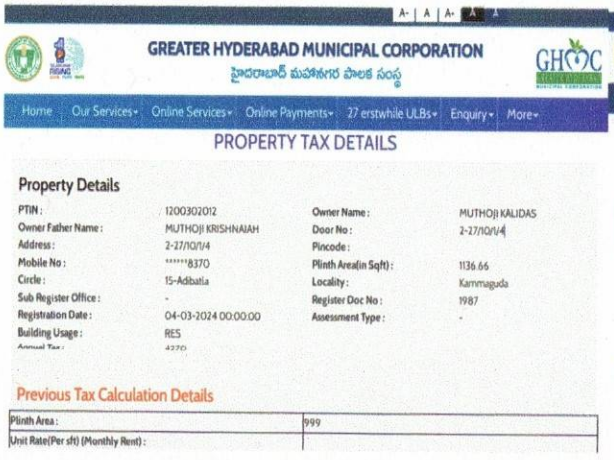


SRO / GLR Rate

S.No.	Ward-Block	Locality	Land Value (Rs. per Sq.Yard)	Effective Date (dd/mm/yyyy)	Door No. Wise Details - Rates
59.	0 - 2	RAGANNAGUDA (SRI SRI VIHAR)	4,100	05/06/2026	
60.	0 - 2	RAGANNAGUDA (SURAJ NAGAR)	4,100	05/06/2026	
61.	0 - 2	RAGANNAGUDA (SURAJ NAGAR PHASE-II)	4,100	05/06/2026	
62.	0 - 2	RAGANNAGUDA (SURAJ NAGAR PHASE-III)	4,100	05/06/2026	
63.	0 - 2	RAGANNAGUDA (THIRUMALA TOWNSHIP)	4,100	05/06/2026	
64.	0 - 2	RAGANNAGUDA (VINAYAKA HILLS)	4,100	05/06/2026	
65.	0 - 2	RAGANNAGUDA RESIDENTIAL AREA	4,100	05/06/2026	
66.	0 - 2	TURKAYAMJAL RESIDENTIAL AREA	4,100	05/06/2026	
67.	0 - 3	A V NAGAR-III	4,100	05/06/2026	
68.	0 - 3	KAMMAGUDA (APPLE AVENUE)	4,100	05/06/2026	
69.	0 - 3	KAMMAGUDA (NEW SUBASH NAGAR)	4,100	05/06/2026	
70.	0 - 3	KAMMAGUDA (SUBASH NAGAR)	4,100	05/06/2026	
71.	0 - 3	KAMMAGUDA RESIDENTIAL AREA	4,100	05/06/2026	
72.	0 - 3	NAGARJUNA SAGAR ROAD FACING	18,400	05/06/2026	Get

GHMC Property Tax

Doc 1987/ 2024


GREATER HYDERABAD MUNICIPAL CORPORATION
హైదరాబాద్ మహానగర పాలక సంస్థ

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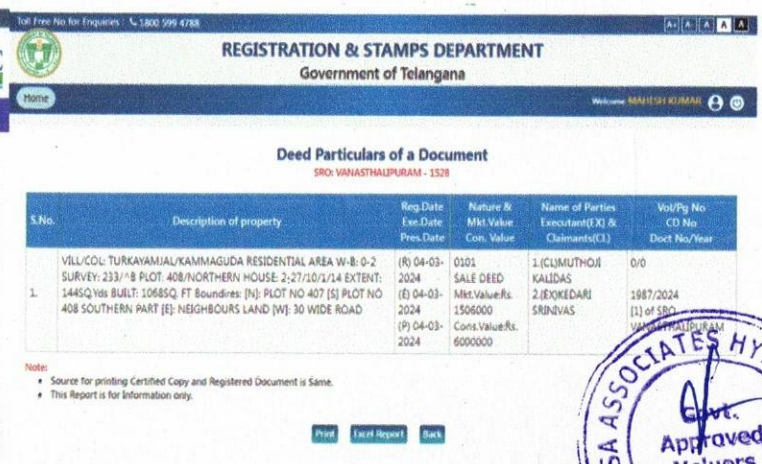
PROPERTY TAX DETAILS

Property Details

PTIN :	1200302012	Owner Name :	MUTHOJI KALIDAS
Owner Father Name :	MUTHOJI KRISHNAIAH	Door No :	2-27/10/1/4
Address :	2-27/10/1/4	Pincode :	
Mobile No :	******8370	Plinth Area(in Sqft) :	1136.66
Circle :	15-Adibatla	Locality :	Kammaguda
Sub Register Office :	-	Register Doc No :	1987
Registration Date :	04-03-2024 00:00:00	Assessment Type :	-
Building Usage :	RES		
Annual Tax :	4270		

Previous Tax Calculation Details

Plinth Area :	999
Unit Rate(Per sft) (Monthly Rent) :	


REGISTRATION & STAMPS DEPARTMENT
Government of Telangana

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Deed Particulars of a Document

SRO: VANASTHALIPURAM - 1528

S.No.	Description of property	Reg.Date Exe.Date Pres.Date	Nature & Mkt.Value Con. Value	Name of Parties Executant(EX) & Claimants(CL)	Vol/Pg No CD No Doct No/Year
1.	VILL/COL: TURKAYAMJAL/KAMMAGUDA RESIDENTIAL AREA W-B: 0-2 SURVEY: 233/^B PLOT: 408/NORTHERN HOUSE: 2-27/10/1/14 EXTENT: 1445Q.Yds BUILT: 1068SQ. FT Boundires: [N]: PLOT NO 407 [S] PLOT NO 408 SOUTHERN PART [E]: NEIGHBOURS LAND [W]: 30 WIDE ROAD	(R) 04-03-2024 (E) 04-03-2024 (P) 04-03-2024	0101 SALE DEED Mkt.Value:Rs. 1506000 Cons.Value:Rs. 6000000	1.(CL)MUTHOJI KALIDAS 2.(EX)KEDARI SRINIVAS	0/0 1987/2024 [1] of SRO VANASTHALIPURAM

Note:
- Source for printing Certified Copy and Registered Document is Same.
- This Report is for Information only.

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SRINIVASA ASSOCIATES HYDERABAD-500036 ★ Govt. Approved Valuers

Sale instance

