AKSHAYA ASSOCIATS
B CHAITANYA PRMAOD
APPROVED VALUER
CONSULTING CIVIL ENGINEERS

D.No.25/684-310-328, 3RD FLOOR, ABOVE VIJAYA DIAGNOSTIC CENTER, PADMAVATHI NAGAR, NANDYAL

VALUATION REPORT		
NAME OF THE BANK	:	PUNJAB NATIONAL BANK
NAME OF THE BRANCH	:	MAIN BRANCH, NANDYAL
TYPE OF LOAN	:	
NATURE OF PROPERTY	:	Open Plot
PROPERTY DETAILS	:	Open Plot in Plot No : 07, Sy.No: 234/1 , Near D.No 77/1374-C-1-L, Ward No :77, SV Subba Reddy Nagar, Kallur ,Kurnool Dt Pin code :518001
PROPERTY OWNERS	:	**Smt .K.Chandravathi** W/o. K.Seshanna R/o. Kurnool.
FAIR MARKET VALUE	:	**Rs. 16,91,000/-**

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9849912705
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D.No.25/684-310-328, 3RD FLOOR, ABOVE VIJAYA DIAGNOSTIC CENTER, PADMAVATHI NAGAR, NANDYAL

BELONGING TO : **Smt .K.Chandravathi** W/o. K.Seshanna R/o. Kurnool. Pursuant to the request from PNB Bank, Nandyal branch , the undersigned had visited and inspected the above said property on 24.08.2026 along with which shown and identified the property, and valuation details are furnished by him. The valuation is done on prevailing rates in the market on " AS IS WHERE IS BASIS."

ENGINEERS VALUATION REPORT
(FORMAT FOR VALUTION IN RESPECT OF LAND & BUILDING)

To,
The Branch Manager,
Punjab National Bank,
Nandyal.

Appendix-I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S. No.	Particulars	Content
I.	**Introduction**	
1	Name of Valuer	**B. CHAITANYA PRAMOD**
2	Date of inspection	24-08-2026
	Date of valuation	24-08-2026
3	Purpose of valuation	To Evaluate Present Realizable Market Value for SARAFESI to Punjab National Bank, Nandyal.
4	Name of property Owner/s (Details of share of each owner in case of joint & co-ownership)	**Smt .K.Chandravathi** W/o. K.Seshanna R/o. Kurnool.
4.1	**Documents produced for perusal :**	
	i. Xerox Copy of Reg. Sale deed Doc. No. 1085/2009	
5	Name of Bank/FI as applicable	**Punjab National Bank,** Nandyal
6	Name of Developer of the property (In case of developer built properties)	NA
7	Whether occupied by the owner/tenant ? If occupied by tenant, since how long?	Open plot

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II.	Physical Characteristics of the Asset		
1	Location of the property in the city	Open plot in Plot No : 07, Sy.No: 234/1 , Near D.No 77/1374-C-1-L, Ward No :77, SV Subba Reddy Nagar,Kallur ,Kurnool Dt	
	Plot. No. / Survey No.	Sy.No: 234/1	
	Door No.	-	
	T.S No. / Village	SV Subba Reddy Nagar	
	Ward / Taluka	Kallur	
	Mandal / District	Kurnool Muncipality & District.	
2	Municipal No.	-	
3	City / Town	Town	
	Residential Area/ Commercial Area/ Industrial Area	Residential Area	
4	Classification of the area:		
	High / Middle / Poor	Middle	
	Metro / Urban /Semi Urban /Rural	Urban	
5	Coming under Corporation limit/ Village Panchayath /Municipality	Municipal limits of Nandyal.	
6	Postal Address of the Property	Open plot in Plot No : 07, Sy.No: 234/1 , Near D.No 77/1374-C-1-L, Ward No :77, SV Subba Reddy Nagar,Kallur ,Kurnool Dt Pin code :518001	
7	Latitude, Longitude and Coordinates of the site	**15.803469, 78.017546**	
8	Area of the Plot/Land (supported by a plan)	80.55 Sq.Yd	
9	Layout Plan of the Area in which the property is located	NA	
10.	Development of surrounding areas	Residential Area	
11.	Details of Roads abutting the property	20 Feet Wide Kaccha Road)	
12	Whether covered under any Sate/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No.	
13	In case it is an agricultural land, any conversion to house site plots is contemplated	NA	
14	Dimension of the Property	**A**	**B**
		As Per Deed	**Actual**
	North	20.00	20.00
	South	20.00	20.00
	East	37.00	37.00
	West	35.50	35.50
		80.55 Sqyd	80.55 Sq.Yd.
	Effected in road widening	-	
	Net plot area considered for valuation	80.55 Sq.Yd.	
	Extent of site considered for Valuation (least of 14 A & 14 B)	80.55 Sq.Yd.	

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15	Description of Adjoining properties Boundaries of the Property	**As per Deed**
	North	20 Feet Road
	South	Plot No :36
	East	Plot No : 8
	West	Plot No : 6
		As on Site
	North	20 Feet Road
	South	Plot No :36
	East	Plot No : 8
	West	Plot No : 6
16	Survey No. if any	Sy.No: 234/1
17	Type of Building (Residential / Commercial / Industrial)	Open House Site
18	Details of the Building(s) 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 House Site

19	Plinth Area, Carpet area and Saleable area to be mentioned separately and clarified		
Description	Permitted Plinth Area	Existing Plinth Area / Saleable Area	Carpet

Specifications of construction (floor-wise) in respect of

S.No.	Description	Ground floor	
1.	Foundation		
2.	Basement		
3.	Superstructure		
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)		
5.	RCC works		
6.	Plastering		
7.	Flooring, Skirting, dadoing		
8.	Special finish as marble, granite, wooden paneling, grills, etc		
9.	Roofing including weather proof		
10.	Drainage		

III.	**Town Planning Parameters**	
1	Master plan provisions related to the property in terms of land use	

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2	Date of issue and validity of layout of approved map / plan	XXX
3	Approved map / plan issuing authority	
4	Whether genuineness or authenticity of approved map / plan is verified	Yes
5	Any other comments by our empanelled valuers on authentic of approved plan	Nil
6	Planning area / Zone	Residential
7	Development controls	
8	Zoning regulations	
9	FAR/FSI permitted and consumed	
10	Ground coverage	
11	Transferability of development rights if any, Buildings bye-law provisions as applicable to the property viz.setbacks, height restriction, etc.	
12	Comment on surrounding land uses and adjoining properties I terms of usage.	
13	Comment on unauthorized constructions if any	**Permitted Plinth Area** / **Existing Plinth Area**
14	Comment on demolition proceedings if any	Open House Site
15	Comment on compounding / regularization proceedings	NA
16	Comment on whether OC has been issued or not	-
17	Any other aspects	**NA**
IV.	**Legal Aspects**	
1	Ownership documents,	
	i. Xerox Copy of Reg. Sale deed Doc. No. 1085/2009.	
2	Name of owner/s (in case of Joint or Co-ownership, whether the shares are undivided or not ?)	**Smt .K.Chandravathi** W/o. K.Seshanna R/o. Kurnool.
3	Comment on dispute/issues of landlord with tenants/statutory body/any other agencies, if any in regard to immovable property.	No. As informed by owner
4	Comment on whether the IP is independently accessible?	Independently accessible
5	Title verification,	However, Encumbrance Certificate(s), relevant documents and Legal Opinion shall be referred from Panel Advocate.
6	Details of leases, if any	NA
7	Ordinary status of freehold or leasehold including restriction or transfer,	Free hold
8	Agreements of easement if any,	NA
9	Notification for acquisition if any,	NA
10	Notification for road widening if any,	No
11	Possibility of frequent flooding / sub merging	NA
12	Special remarks, if any, like threat of acquisition of land for public service purpose , road widening or applicability of CRZ provision	NA

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	etc. (Distance from sea-coast / tidal level must be incorporated)	
13	Heritage restrictions if nay, all legal documents, receipts related to electricity, water 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,	Legal opinion shall be referred
15	Comment on existing mortgages/ charges/ encumbrances on the property if any	-
16	Comment on whether the owners of the property have issued ant guarantee (personal/corporate) as the case may be	No. As informed by owner
17	Building plan sanction, illegal constructions if any done without plan sanction/violations	**Open House Site**
18	Any other Aspects	Nil
V.	**Economic aspects**	
1	Details of ground rent payable,	Nil
2	Details of monthly rents being received if any,	XXX
3	Taxes and other outgoings,	-
4	Property insurance,	Nil
5	Monthly maintenance charges,	Nil
6	Security charges, etc	Nil
7	Any other aspects	Nil
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 settlement nearby, etc.	Residential Area
VII.	**Functional and Utilitarian aspects**	
	Description of the functionality and utility of the assets in terms of :-	
	1. Space allocation,	
	2. Storage spaces,	
	3. Utility of spaces provided within the building,	
	4. Any other aspects	
VIII.	**Infrastructure availability**	
	a) Description of aqua infrastructure availability in terms of	
	1. Water supply	-
	2. Sewerage/sanitation	Open drains,
	3. Storm water drainage	
	b) Description of other physical infrastructure facilities viz.	
	1. Solid waste management	Collected by municipal corporation
	2. Electricity	-
	3. Roads & Public transportation connectivity	-
	4. Availability of other public utilities nearby	North side 20' road to be done Self transport

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	c) Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces	Near by Near by 1KM
IX.	**Marketability**	
	Analysis of the market for the property in terms of 1. Location attributes 2. Scarcity 3. Demand and supply of the kind of subjects property. 4. Comparable sale prices in the locality	Located in purely residential area. Scarcity for approved layout open plots. Demand for residential buildings. Unit rate of land is ranging between Rs. 21,000/- to 24,500 per Sqyd
X.	**Engineering and Technology aspects**	
1	Type of construction	Open House Site
2	Materials and technology used	
3	Specifications,	
4	Maintenance issues,	
5	Age of the building,	
6	Total life of the building ,	
7	Extent of deterioration	
8	Structural safety	
9	Protection against natural disasters viz. earthquakes,	
10	Visible damage in the building if any,	
11	Common facilities viz. lift, water pump, lights, security system, etc.,	
12	System of air-conditioning	NA
13	Provision for firefighting, Copies of plans and elevations of the building to be included.	NA
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**	
1	Description 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.,	Normal and plain looking
XIII.	**In case of valuation of industrial property**	
	1. Proximity to residential areas 2. Availability of public transport facilities	NA NA

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XIV.	**Valuation**	
1	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should considered 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), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	Land & Building (A+B+C) method and sale analysis method is adopted to evaluate the Present Market Value. Discreet inquiries were made to arrive the present market values. 6.Method of Valuation & Estimation: Market Approach method is adopted in evaluation the present market value for land and building. **Value of land:** On local enquiry, it is observed the present prevailing market rates of similar properties in and around are between Rs. 21,000/- to 24,500 per Sqyd To be on conservative side the unit rate of land is adopted is Rs. 21,000/Sq.Yd. **Valuation of building : Open House Site**

A. Valuation of Land			
1.	Size of plot		
	North & South		20.00
	East & West		35.50 , 37.00
	Total Plot Area		80.55 Sq.Yd or 1.66 cents
	Effected in road widening		NA
2.	Total extent of the plot		**80.55 Sq.Yd or 1.66 cents**
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)		Rs. 21,000/ Sqyd to Rs.24,000/Sq.Yd
4.	Guideline rate obtained from the Registrar's Office (an evidence the reof to be enclosed)		Rs. 11,500/Sq.Yd (Land)
5.	Assessed / adopted rate of valuation		Rs. 21,000/Sq.Yd
6.	Estimated value of land		Rs. 16,91,000.00

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

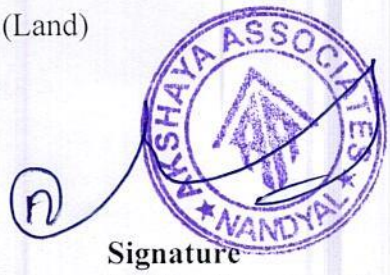
Part- A	Land	:	Rs. 16,91,000.00
Part- B	Building	:	
Part- C	Extra Items	:	
Part- D	Amenities	:	
Part- E	Miscellaneous	:	
Part- F	Services	:	
	Total	:	**Rs. 16,91,000.00**

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As a result of appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **Rs. 16,91,000.00/- (Rupees Sixteen Lakhs Ninety One Thousand Only).** (prevailing market rate along with details / reference of at-least 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.). the other details are as under:-

i. Date of Acquisition of immovable property: **06.03.2009 (As per Sale Deed)**
ii. Acquisition price of immovable property:
iii. Book value of immovable property:
iv. Realizable sale value of immovable property: **Rs. 15,21,000.00/-**
v. Distress sale value of immovable property: **Rs. 13,52,000.00/-**
vi. Guideline value (as per circle rates), if applicable, in the area where immovable property is situated.

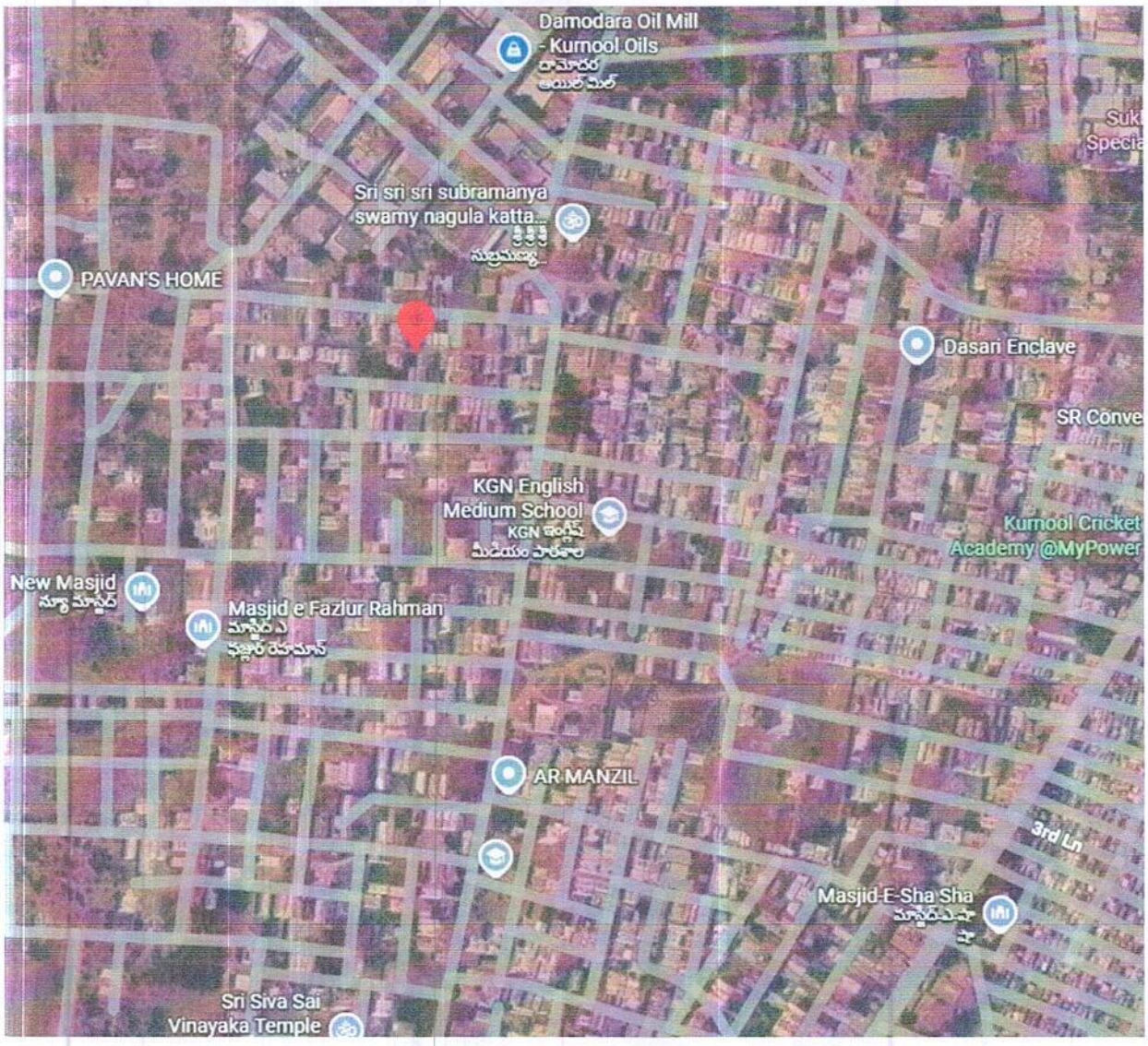
Land: Rs. 9,26,000.00/- Rs. 11,500/Sq.Yd (Land)
Building:
Total : Rs. 9,26,000.00/-

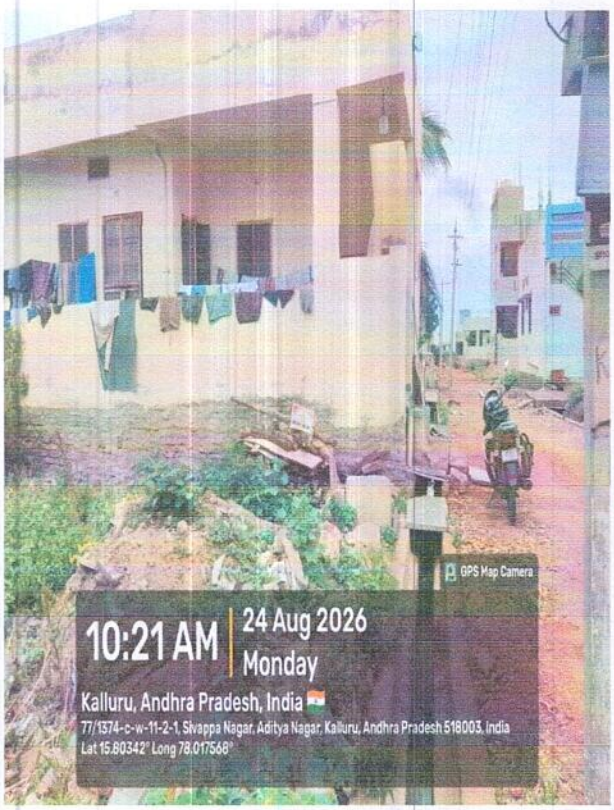


Place: Nandyal
Date: 24.08.2026

Signature
(Name and official seal of the Approved Valuer)

Latitude & Longitude ; 15°48'12.5"N 78°01'03.2"E











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(Annexure-IV)

DECLARATION- CUM- UNDERTAKING

I B. CHAITANYA PRAMOD ,AKSHAYA ASSOCIATES, R/o. Nandyal, hereby declare that -:

The information furnished in my valuation report dated **24.08.2026** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

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

I personally inspected the property on **24.08.2026** the work is not sub contracted to any other valuer and carried out by myself

I have not been convicted of any offence and sentenced to a term of imprisonment

I have not been found guilty of misconduct in professional capacity

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

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

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 am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)

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

Further, I hereby provide the following information.

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No.	Particulars	Valuer comment
1	background information of the asset being valued;	Property is Funded By PNB Valueing for SARAFESI
2	purpose of valuation and appointing authority	*To Evaluate Present Realizable Value to Support Secured Lending decision by* ***PNB***
3	identity of the valuer and any other experts involved in the valuation;	
4	disclosure of valuer interest or conflict, if any;	Nil
5	date of appointment, valuation date and date of report;	DOA: 24.08.2026 DOI: 24.08.2026 DOR: 24.08.2026
6	inspections and/or investigations undertaken;	My representative Akbar Basha had inspected the property along with owner and verified the extent of site and boundaries.
7	nature and sources of the information used or relied upon;	Discreet enquires are made to ascertain the prevailing present market rates of similar properties
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach method is adopted is evaluating the property value.
9	restrictions on use of the report, if any;	This report is issued for secured lending from PNB .
10	major factors that were taken into account during the valuation;	Affordability, locality, suitability, appreciation, resale value, investment opportunity.
11	major factors that were not taken into account during the valuation	Income approach method of valuation is not considered.
12	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.	It is reported that there are no such issues. However, Legal Opinion shall be referred.

Date: 24.08.2026
Place:Nandyal

Signature

Appendix VI: 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 endeavor 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 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.
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 organization discredits the profession.

AKSHAYA ASSOCIATES NANDYAL

Date:
Place:

Signature

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