Vr. S.V.GANESH
M.Tech, M.Sc, AIV,
Approved Engineer & Valuer.
Cell: 9396756000, 9989558595
Email:sanku.ganesh@gmail.com
ganesh.sanku@yahoo.com

Office -1:Modern Consultancy, Shop No.4
Deepika Enclaves, Saibalaji Township,
Jangareddygudem, Eluru District,A.P.,

Office -2: Meghana Associates,
Madhuri Enclaves,Near Sivalayam
Pedatadepalli, West Godavari Dist, A.P.,

Registered Valuer for IBBI - Income Tax Valuer – Panel Valuer for All Banks

To,
The Branch Manager,
Canara Bank,
Borrampalem Branch,

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)

(To be filled in by the Approved Valuer)

I	**GENERAL**		
1.	Purpose for which the valuation is made		For Fixing Reserve price
2.	a) Date of inspection	:	21-10-2026
	d) Date on which the valuation is made	:	22-10-2026
3	List of documents produced for perusal		
	i) Copy of Regd. Sale Deed No.1213/2008, Dtd:04-09-2008 at K.Kota :S.R.O		
	ii) Copy of Legal Opinion from Mr.T.V.Viswanadham, Dtd: 27-03-2017.		
	iii) Copy of Approved plan B.L.R No.47, Dtd:21-09-2016, P.R.No.2, Dtd:10-08-2016.		
	iv) Copy of Previous Valuation Report from Er. A.V.S.Raju , Dtd: 26-04-2017.		
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.Ravi Sesharatnam** W/o. Sanjeevarao N D. No.2-104, Near Ramalayam Veerabhadravaram Village H/o Velagapadu T-Narasapuram Mandal, Eluru Dist. A.P, Cell: 93904 19968.
5	Brief description of the property (including leasehold /freehold etc)	:	Freehold R.C.C roof Ground floor Residential building.
6	Location of the property		
	a) Plot No/ Survey No	:	R.S.No.208/4D,
	b) Door No	:	Near Door No.2-104,
	c) T.S.No/ Village	:	Veerabhadravaram Village
	d) Ward/ Taluka	:	Velagapadu Panchayat
	e) Mandal/ District	:	T-Narasapuram Mandal, Eluru Dist. A.P,
7	Postal address of the property	:	
8	City / Town	:	Veerabhadravaram Village
	Residential Area	:	Residential Area
	Commercial Area	:	
	Industrial Area	:	
9	Classification of area		
	i) High/Middle/Poor	:	Middle
	ii) Urban/Semi Urban/Rural	:	Rural
10	Coming under Corporation Limit/ Village Panchayat/ Municipality		Velagapadu Panchayat limits
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No

Sanku Venkata Ganesh
Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:08:56 +05'30'

12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	No	
13	Boundaries of the property		**As per Document**	**Actual**
	North	:	Site of Paluboina Nageswararao	Site of Paluboina Venkateswara Rao
	South	:	Site of Thummala Dharmayya & Others	Site of Thummala Dharmayya & Others
	East	:	Passage	Passage
	West	:	Site of Thummala Dharmayya & Others	Site of Thummala Dharmayya & Others
	Extent of Site	:	173.00 Sq Yds	158.0 Sq Yds
14.1	Dimensions of the site		A	B
			As per Document	**Actual**
	North	:	-	57'0"
	South	:	-	57'0"
	East	:	-	25'0"
	West	:	-	25'0"
	Extent:	:	173.0 Sq.Yds or 144.64 Sq.M	158.33 Sq.Yds or 132.38 Sq.M
14.2	Latitude, Longitude and Coordinates of the site	:	17.064938, 81.17398	
15	Extent of site As per Document As on Ground	: :	 173.00 Sq.Yds or 144.64 Sq.M. 158.33 Sq.Yds or 132.38 Sq.M.	
16	Extent of site considered for valuation (least of 14A & 14B)	:	173.00 Sq.Yds or 144.64 Sq.M.	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month	:	Occupied by the owner If Rent : 3,000/Mly	
II	**CHARACTERISTICS OF THE SITE**			
1.	Classification of locality	:	Residential	
2.	Development of surrounding areas		Developed	
3.	Possibility of frequent flooding / sub-merging	:	No	
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Nearest To Schools, Main Roads, Banks and shops	
5.	Level of land with topographical conditions	:	Above ground level	
6.	Shape of Land	:	Rectangular	
7.	Type of use to which it can be put	:	Residential	
8.	Any usage restriction	:	No	
9.	Is plot in town planning approved layout?	:	No	
10.	Corner plot or intermittent plot?	:	intermittent	
11.	Road facilities	:	Yes	
12.	Type of road available at present	:	Gravel Road.	
13.	Width of road – is it below 20 ft. Or more than 20 ft	:	10'0" wide Gravel Road at Eastern Side,	
14.	Is it a land – locked land?	:	No	
15.	Water potentiality	:	Good	
16.	Underground sewerage system	:	Open Drain	
17.	Is power supply available at the site?	:	Yes	
18.	Advantage of the site			
	1) Nearest to Schools, Park			
19.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast / tidal level must be incorporated)	:	--	
	1.			

Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:09:09 +05'30'

Part – A (Valuation of land)				
1.	Size of Plot	:	173.00 Sq.Yds or 144.64 Sq.M.	
	North & South	:	57'0" X 57'0"	
	East & West	:	25'0" X 25'0"	
2.	Total extent of the plot	:	158.33 Sq.Yds or 132.38 Sq.M.	
3.	Prevailing market rate (Along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs.5,000-00	
4.	Prevailing market rate available in major property portal such as magic bricks, 99acres.com, housing.com, commonfloor.com, Indiaproperty.com, etc (Along with details /reference of atleast two portals with respect to adjacent properties in the areas)	:	Name of property portal	Value of property (₹ in lacs)
5.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		Land :1,200/Sq.Yd Structure : 900/Sq.Ft	
6.	Assessed / adopted rate of valuation		Rs.4,000-00	
7.	Estimated value of land	:	173.0 Sq.Yds X Rs.4,000-00 **= Rs. 6,92,000-00**	
Part – B (Valuation of Building)				
1.	Technical details of the building	:		
	a) Type of Building (Residential / Commercial / Industrial)	:	Residential	
	b)Type of construction (Load bearing / RCC / Steel Framed)	:	R.C.C Framed	
	c) Year of construction	:	2017, Age: 9 Years, Residual Age: 51 Years	
	b) Number of floors and height of each floor including basement, if any	:	Ground : 3.20 M	
	f) Plinth area floor-wise	:	G.F : 56.25 Sq.Mts Or 605.00 Sq.Fts	
	f)Condition of the building			
	i) Exterior – Excellent, Good, Normal, Poor	:	Normal	
	ii) Interior - Excellent, Good, Normal, Poor	:	Normal	
	g) Date of issue and validity of layout of approved map / plan	:	Building B.L.R No.47, Dtd:21-09-2016, P.R.No.2, Dtd:10-08-2016.	
	g) Approved map / plan issuing authority	:	Secretry, Velagapadu Panchayat	
	i)Whether genuineness or authenticity of approved map / plan is verified		Yes	
	j)Any other comments by our empanelled valuers on authentic of approved plan		No	

Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:09:23 +05'30'

Specifications of construction (floor-wise) in respect of

SL.No	Description	Ground Floor	First Floor
1.	Foundation	Raft foundation	
2.	Basement	Masonry Wall with Plinth Beam	
3.	Superstructure	R.C.C Framed	
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Country teak-wood	
5.	RCC works	M-25	--
6.	Plastering	--	--
7.	Flooring, Skirting, dadoing		
8.	Special finish as marble, granite, wooden panelling, grills, etc	C.C	--
9.	Roofing including weather proof course		--
10.	Drainage	Open C.C Drain	--

SL.No	Description		Ground Floor	First Floors
2.	**Compound wall**			
	Height	:	--	
	Length	:	--	
	Type of construction		--	--
3.	**Electrical installation**			
	Type of wiring	:	--	--
	Class of fittings (superior / ordinary / poor	:	--	--
	Number of light points	:	--	--
	Fan points	:	--	--
	Spare plug points	:	--	--
	Any other item	:	--	--
4.	**Plumbing installation**			
	a)No. of water closets and their type	:	--	--
	b)No. of wash basins	:	--	--
	c)No. of urinals	:	--	--
	d)No. of bath tubs	:	--	--
	e)Water meter, taps, etc.	:	--	--
	f)Any other fixtures	:	--	--

Details of valuation

Sr. no	Particular of Item	Plinth Area	Roof Height	Age of building	Estimated replacement rate of construction ₹	Replacement cost ₹	Depreciation ₹ (13.5%)	Net value after depreciation ₹
1.	Ground Floor	605.00 Sq.Fts	3.20 M	9 Years	1,200.00	7,26,000-00	98,010-0	6,27,990-00
							Total	**6,27,990-00**

Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:09:35 +05'30'

Total abstract of the entire property

Part-A	Land	:	₹. 6,27,990-00
Part-B	Building	:	₹. 7,32,655-00
Part-C	Extra Items	:	₹. -
	Total	**:**	**₹. 13,60,645-00**
	Say	**:**	**₹. 13,61,000-00**

(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) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed

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 sites.

In the inspection of the subject property found:-

1) Value as per SRO is Rs.1,200-00, as on market is Rs.5,000-00 the huge variation between Guideline value and market value is because of the proposed property is Nearest commercial area and surroundings developed in the recent past by individual, other buildings, Hence site value lower side Rs.5,000-00 Considered for valuation.

3) Site area as per Document is 173.00 Sq.yds, As on Ground is 158.33 Sq.yds, hence site area 173.0 Sq.yds considered for the purpose of the fixing reserve price to pertaining of the document.

I have valued the right property and As a result of my appraisal and analysis, it is my considered opinion that the present fair market value, book value, realizable value& distress value of the above property in the prevailing condition with aforesaid specifications is

Book Value : ₹. 7,52,100-00
Fair Market Value : ₹. 13,61,000-00
Realizable Value : ₹. 12,25,000-00
Forced/ Distress Value: ₹. 11,57,000-00

Sanku Venkata Ganesh
Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:09:47 +05'30'

Signature

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

The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and reasonable market value of the property is ₹ _____ (Rupees _____ only).

Date:

Place:

Signature

(Name of the Branch Manager with Official seal)

DECLARATION

I hereby declare that-

a. The information furnished in my valuation report dated 22-10-2026 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. I have personally inspected the property 21-10-2026 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.

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.

Sl. No.	**Particulars**	**Valuer Comment**
1.	Background information of the asset being valued	The Property under consideration for valuation is RCC Roof Ground floor Residential Building situated in Developed Residential Area
2.	Purpose of valuation and appointing authority	Bank Security, Branch Manager, Canara Bank, Borrampalem Branch,
3.	Identity of the valuer and any other experts involved in the valuation	Panel Valuer
4.	Disclosure of valuer interest or conflict, if any	NIL
5.	Date of appointment Valuation date Date of report	Through Telephonic Conversation with bank official 22-10-2026 22-10-2026
6.	Inspections and/or investigations undertaken	Inspection and local market enquiry
7.	Nature and sources of the information used or relied upon	Local market enquiry
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Market approach method
9.	Restrictions on use of the report, if any	No
10.	Major factors that were taken into account during the valuation	Nil
11.	Major factors that were taken into account during the valuation	Nil
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	No

Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:10:00 +05'30'

CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. I shall, in the conduct of my business, follow high standards of integrity and fairness in all my dealings with my clients and other valuers.

2. I shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

3. I shall endeavour to ensure that I provide true and adequate information and shall not misrepresent any facts or situations.
4. I shall refrain from being involved in any action that would bring disrepute to the profession.

5. I shall keep public interest foremost while delivering the services.

Professional Competence and Due Care

6. I shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

7. I shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time

8. I 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, I shall not disclaim liability for his/its expertise or deny my 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 me.

10.I shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

11.I shall clearly state to his client the services that I would be competent to provide and the services for which I 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. I shall act with objectivity in my professional dealings by ensuring that my 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. I shall not take up an assignment if I or any of my relatives or associates is not independent in terms of association to the company.

14. I shall maintain complete independence in my professional relationships and shall conduct the valuation independent of external influences.

15. I shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

16. I shall not deal in securities of any subject company after any time when I first become aware of the possibility of my 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. I shall not indulge in “mandate snatching” or offering “convenience valuations” in order to cater to a company or client’s needs.

Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:10:13 +05'30'

18. As an independent valuer, I 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).
19. In any fairness opinion or independent expert opinion submitted by me, if there has been a prior engagement in an unconnected transaction, I shall declare the association with the company during the last five years.

Confidentiality

20. I shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to my knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. I shall ensure that I maintain 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 my decisions and actions.

22. I 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 I am registered or any other statutory regulatory body.

23. I shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which I am registered, or any other statutory regulatory body.
24. I 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. I or my relative shall not accept gifts or hospitality which undermines or affects my 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. I 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 myself or to obtain or retain an advantage in the conduct of profession for myself.

Remuneration and Costs.

27. I 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. I 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. I shall refrain from accepting too many assignments, if I am unlikely to be able to devote adequate time to each of my assignments.

30. I shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Date: 22-10-2026.
Place: Jangareddygudem

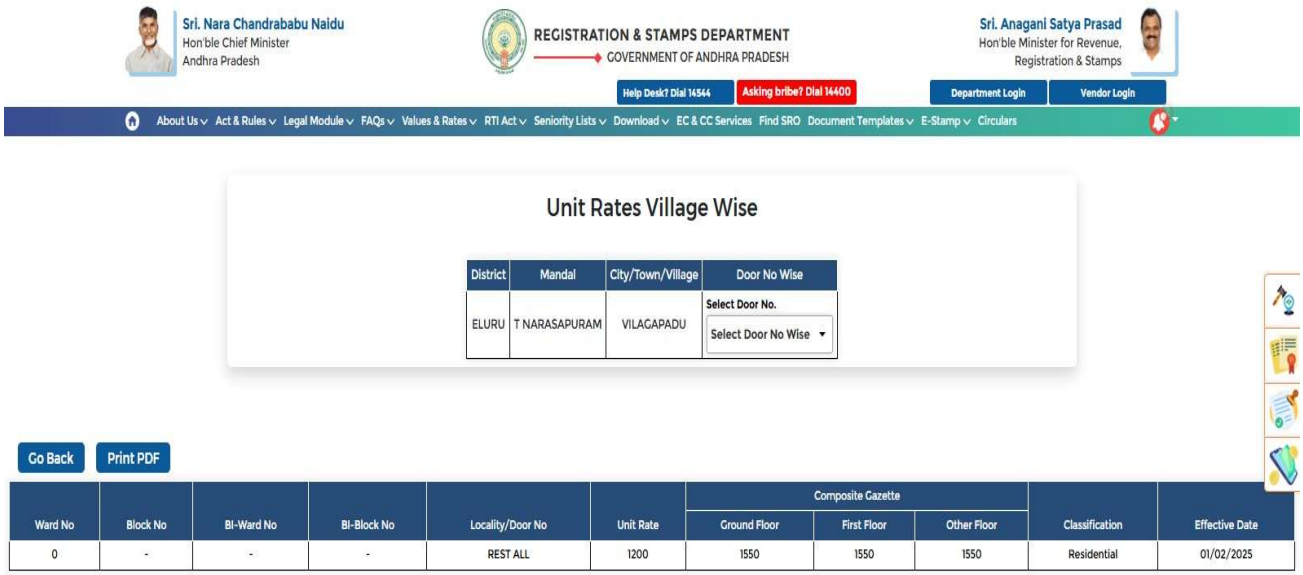
Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:10:25 +05'30'

Signature

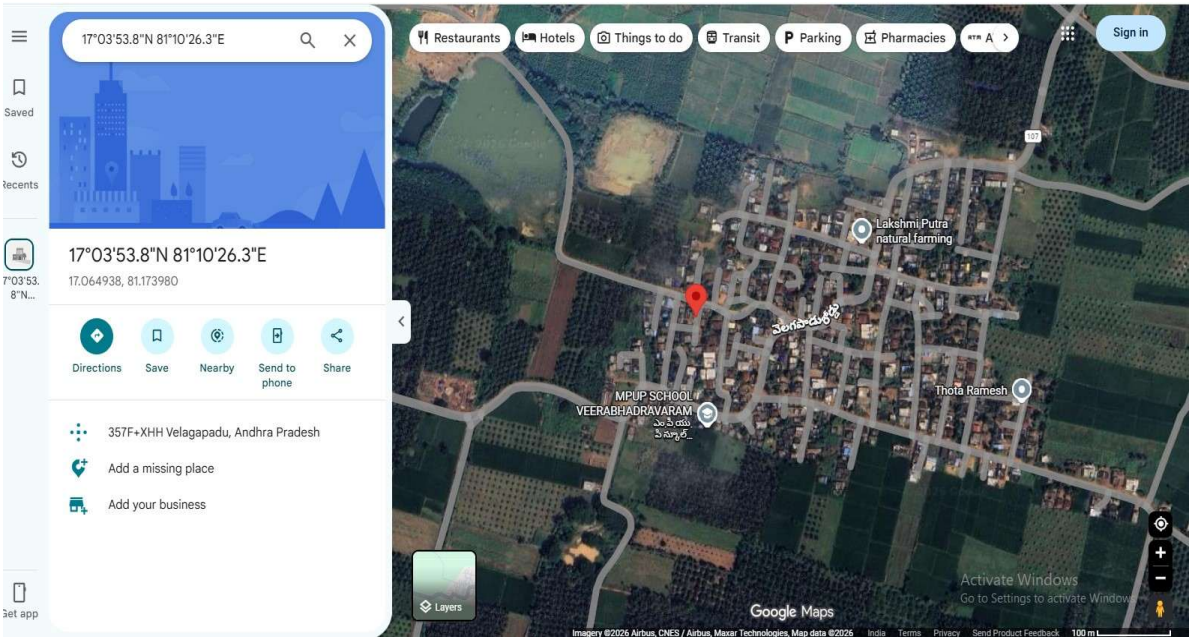
(Name of the Approved Valuer and Seal of the Firm / Company)

Card Value



Ward No	Block No	Bl-Ward No	Bl-Block No	Locality/Door No	Unit Rate	Composite Gazette			Classification	Effective Date
						Ground Floor	First Floor	Other Floor		
0	-	-	-	REST ALL	1200	1550	1550	1550	Residential	01/02/2025

Google Map



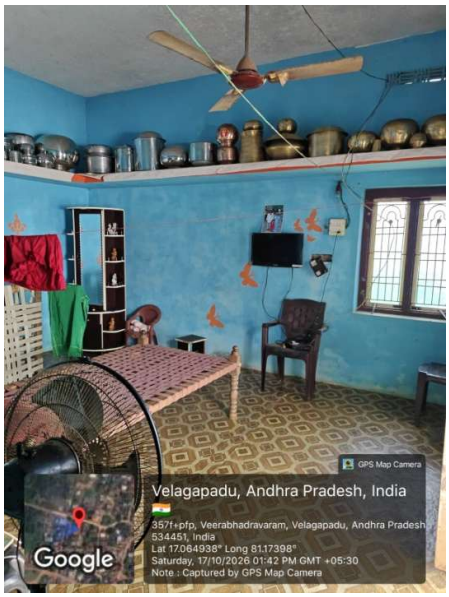
Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:10:37 +05'30'

Photos of Property









Valuer

Sanku Venkata Ganesh

Digitally signed by Sanku Venkata Ganesh
Date: 2026.10.22 14:10:49 +05'30'