



HEAD OFFICE
PLOT NO.4, SECTOR-10, DWARKA, NEW DELHI-110075

PUBLIC NOTICE – EMPANELMENT OF VALUERS

PUNJAB NATIONAL BANK invites applications for Empanelment of Valuers who are having registration under Wealth Tax Act, 1957 (fresh valuers) for a period of five years, for the following Zonal Offices: -

S. No.	Zonal Office
1.	Agra
2.	Ahmedabad
3.	Bhopal
4.	Chennai
5.	Dehradun
6.	Delhi
7.	Guwahati
8.	Hyderabad
9.	Jaipur
10.	Ludhiana
11.	Mumbai
12.	Shimla
13.	Varanasi

The empanelment of valuers is subject to fulfilment of the criteria related to educational qualifications and experience, mentioned in the **Appendix-III (Eligibility Criteria) & terms of engagement given in Appendix-IV.**

The quality of service provided/performance of the valuers shall be reviewed annually by the Bank. **Applications be submitted as per the Appendix-I and Appendix-II attached**, along-with the copies of the qualification and experience proofs to the respective **Zonal Offices only (no copy to be sent to the Head Office)**. **List of Zonal Offices along-with their addresses is available in Appendix-V.**

Further, if a valuer is having offices/branches in multiple locations covering different Zonal Offices and they intend to get themselves empanelled with different Zones, then in such cases, such valuers will have to apply in the respective Zonal Office.

Applications will be received from 07.11.2025 to 21.11.2025 for empanelment. No application will be entertained for the current empanelment process, after 21.11.2025.

In case any Valuer has been found guilty of misconduct in professional capacity in some other Bank/Institution and his name has been circulated/reported by the Indian Banks Association (IBA)/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, his/her application will not be considered for empanelment.



पंजाब नैशुनल बैंक  punjab national bank
...भरोसे का प्रतीक ! ...the name you can BANK upon !

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Bank will empanel only those valuers who are registered under Wealth Act, 1957. Further, Bank in any case reserves the right to seek valuation from a Wealth Tax Act registered valuer at the time of enforcement of security.

Bank reserves the Right to amend/modify any terms of empanelment and withdraw the advertisement without any notice.

GENERAL MANAGER



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Appendix-I

Application for Empanelment of Valuer with Bank

To
Dy. Zonal Manager
Zonal Office:

Date: _____

Dear Madam/Sir,

I am a Valuer of immovable properties (land and building/ plant and machinery/) and desire to apply to your organization for empanelment. My particulars are given below:

Name: _____ Sex _____

Date of Birth: _____ Age _____

Address: _____

Tel. Nos. (Landline) _____ Mobile _____

Email: _____ Fax _____

Educational / Professional Qualifications

S. No.	University/Institute/Examining Body	Qualification	Date of Award

Number of years of experience in the field of valuation _____

(Attach evidence in the form of reference letters/copies of valuation reports/any other evidence)

Name and address of previous employers (if applicable) _____



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Details of previous empanelment, if any with dates/duration _____

Membership of Professional Valuer Association (Name and membership number)

Registration with CBDT under Wealth Tax Act (Regd. No. and date): _____

Permanent Account Number (PAN) of Income Tax Department:

References: 1) _____
2) _____
3) _____

- If the firm is a partnership concern - Name of partners and a brief profile with their qualifications and Experience
- Registration Number as allotted by ICAI / other professional bodies
- GST No. if applicable
- Details of Major assignments handled so far (Furnish nature of Assignment, Nature of Assets and Amount)
- Whether any allied firms/partners are already empaneled for any other type of audits for the Bank/FI. If so, furnish details
- Whether applicant was delisted from any Bank's Panel on any earlier occasion. If so, furnish details.
- Any additional information may be assimilated in the said format.

The above information about me is true to the best of my knowledge and if found incorrect, I will be fully responsible for the consequences.

Enclosed: Attested photocopies of all Certificates/Documents of Proof.

Signature _____

Name _____



Appendix-II

Format of undertaking to be submitted by the Valuer for Empanelment

UNDERTAKING

I,son/daughter of
..... do hereby solemnly affirm and state that

- I am a citizen of India,
- I have not been removed / dismissed from service/ employment earlier,
- 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 am not an undischarged insolvent,
- I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- My PAN Card number / Service Tax number as applicable is _____
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and fulfil all the conditions of criteria for Empanelment as listed therein.
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- I have not concealed or suppressed any material information, facts and record and I have made a complete and full disclosure.
- I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under or overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers, etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services.

Dated:

Signature.....
Name.....
Address.....



Appendix-III

Eligibility Criteria for Empanelment of valuers in the Bank

(a) Eligible Entities: following are the eligible entities:

- i. Individuals
- ii. Proprietorship Firm
- iii. Partnership Firm

(b) A person shall be eligible to be empaneled as a Valuer if:

- i. The valuer is registered under Wealth Tax act 1957.
- ii. The valuer possesses a PAN Card number / GST number as applicable (GST No. is necessary for Category "A" Valuer).
- iii. He is a citizen of India.
- iv. He is minimum 25 years of age. (However, there is no maximum age limit for a valuer to remain on panel).
- v. He is a member in good standing of any one of the valuer associations.
- vi. He actively participates in professional activities in various professional bodies.
- vii. The valuer has not been removed / dismissed from valuation related service (previous employment) earlier.
- viii. The valuer has not been convicted of any offence and sentenced to a term of imprisonment.
- ix. The valuer has not been found guilty of misconduct in professional capacity.
- x. The valuer is not an undischarged insolvent.
- xi. The valuer has not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958.

At the time of empanelment, the valuer shall give an undertaking to this effect as per **Appendix-II.**

(c) No Partnership entity shall be eligible to be empanelled as valuer if-

- i. It has been set up for objects other than for rendering professional or financial services, including valuation services.
- ii. It is undergoing an insolvency resolution or is an undischarged bankrupt.
- iii. Following documents may be used to ascertain the above objective:



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- (a) In case of partnership firm - Partnership deed.
- (b) Apart from above documents, any other relevant document may be referred on case to case basis.

(d) Other Criteria:

A. Registration with Insolvency and Bankruptcy Board of India (IBBI):

- 1) For valuation of properties/assets pertaining to Companies, in terms of Companies (Registered Valuers and Valuation) Rules 2017, issued as per the MCA notification dated 18.10.2017, a valuer registered as a valuer member with IBBI for relevant class of assets shall be eligible for conducting the valuation. Such valuers shall also be eligible for valuation of properties/ assets pertaining to other than Companies. As regards, all the valuation work related to the Company Assets would be undertaken only by the valuers registered with IBBI. Further, to undertake the valuation of Properties/ Assets pertaining to Companies under SARFAESI Act, 2002, the valuer must be registered under Section 34AB of Wealth Tax Act, 1957.
- 2) For cases referred to NCLT under IBC, IRP/RP shall appoint valuers for valuation of assets of the corporate debtor by engaging valuers who are registered with IBBI/organizations recognized by IBBI. The scope and fees payable to such valuers shall be fixed by the IRP / RP with approval of Committee of Creditors (CoC).

B. Registration with Government:

Registration with the central / state governments is desirable but not compulsory.

C. Registration under Wealth Tax Act: Valuation under SARFAESI Act, 2002:

- 1) In case of fresh as well as existing advances, where charge of the bank on the security compliant under SARFAESI Act, is created/to be created, then valuation of such security shall be taken from the valuer registered under Wealth Tax Act, at the time of fresh sanction as well as subsequent valuation.
- 2) As per Section 34AC(2) of Wealth Tax Act, if a partnership firm is to be registered as a valuer, all its partners must be registered under Wealth Tax Act. Hence, only such partnership firm where all partners are registered under Wealth Tax Act shall be eligible to conduct valuation under SARFAESI Act 2002.
- 3) Further, no company or other body corporate can be registered as a valuer under Wealth Tax Act as per Section 34AC(2) of the Act. Since



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LLP is a body corporate, it cannot be registered as a valuer under Wealth Tax Act as per Section 34AC(2) of the Act. Hence, a company, LLP or other body corporate cannot conduct valuation under SARFAESI Act 2002.

D. Valuers with Diploma or qualification other than Graduation or Post Graduation

Valuers with Educational Qualifications of Diploma shall be eligible for empanelment to undertake valuation of Properties/ Land & Building/ Real Estate/ Assets/ Plant and Machinery for loans up-to Rs.5.00 Crore only. However, Deputy Zonal Manager (DZM) shall be empowered to permit valuation to an extent of Rs. 10.00 crores and Zonal Manager (ZM) shall be empowered to permit valuation to an extent of above Rs. 10.00 crores by valuers with Diploma as qualification.

E. Requisite Qualifications and Experience

It is necessary that a valuer possesses proper educational qualifications which make him competent to carry out the task of valuation of securities. In addition, relevant work experience is also important. As such, persons possessing the requisite Educational Qualifications and Work Experience as mentioned in this chapter shall be eligible for empanelment as valuers. Evidence of previous experience needs to be provided to the Bank. In case of partnership firms undertaking valuations, the qualification and experience shall apply to the all partners of the partnership firm.

(i). Valuation of Land & Building / Real Estate

There is no Act to regulate profession of valuation of real estate in our country.

The educational qualifications for empanelment as valuers of Land & Building / real estate shall be as under:

S. No.	Educational Qualifications	Work Experience	Remarks
1.	Bachelor's degree in civil engineering / architecture/ Town Planning or equivalent.	5 years' work experience in the field of valuation of real estate after completion of the degree or equivalent	The Applicants with these qualifications should preferably possess an additional qualification in the form of a certification examination of duration of one semester or above in the subjects which are vital for valuation of real estate and



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S. No.	Educational Qualifications	Work Experience	Remarks
			not covered in course curriculum of civil engineering, architecture and town planning and which is conducted by recognized university established under state or central Acts.
2.	*Diploma in Civil Engineering / Architecture.	8 years' work experience in the field of valuation of real estate after completion of the diploma	They should preferably complete the certification course in valuation of real estate as prescribed under Sr.no.1 above.
3.	Pass in examination in valuation of real estate recognized by the Govt. of India for recruitment to superior services or posts conducted by any institution	2 years' work experience in the field of valuation of real estate after completing the examination	
4.	Master's degree in Valuation of real estate awarded by a recognized University in India i.e. University established under State or Central Acts	2 years' work experience in the field of valuation of real estate after completing the examination	
5.	Chartered / Professional membership of the Royal Institution of Chartered Surveyors (RICS)/American Society of Appraisers (ASA)/Appraisal Institute (AI), USA/ other Internationally reputed institutional players who fulfill the criteria - obtained by passing an examination equivalent to		Since the process of procurement of membership with these organizations includes training as an integral component, no further experience requirement is being prescribed.



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S. No.	Educational Qualifications	Work Experience	Remarks
	examinations mentioned under sr.no. (3) & (4) above		

*Ceiling of ₹5 cr. on value of property has been imposed for valuation of property by diploma holders in Civil Engineering /Architecture in case of both retail loan as well as corporate loan.

However, for fresh empanelment, preferably, academically qualified valuers possessing Post Graduate degree in valuation of real estate from a recognized university i.e. the universities established under State or Central Acts with 2 years' experience in valuation of real estate may be empanelled.

(ii). Valuation of Plant and Machinery

Educational qualifications and experience for Empanelment as Valuers of plant & machinery:

There is no Act to regulate profession of valuation of plant & machinery in our country.

The educational qualifications for empanelment as valuers of plant & machinery shall be as under:

S. No.	Educational Qualifications	Work Experience	Remarks
1.	Bachelor's degree in mechanical, electrical, chemical, production, electronics, computer, industrial engineering and any other stream of Engineering as required by the Banks for conduct of valuation of Plant and Machinery and other equipments.	Work Experience of 5 years in the field of valuation of plant & machinery After completion of the degree or equivalent.	The Applicants with these qualifications should preferably possess an additional qualification in the form of a certification examination of duration of one semester or above in the subjects which are vital for valuation of plant and machinery and not covered in course curriculum of mechanical, electrical, electronics, chemical, production, computer, industrial engineering, and any other stream of Engineering as required by the Bank for conduct of valuation of Plant and Machinery and other equipments and which is conducted by recognized



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S. No.	Educational Qualifications	Work Experience	Remarks
			university established under state or central Acts.
2.	Diploma in mechanical, electrical, production, chemical, electronics, computer, industrial engineering and any other stream of Engineering as required by the Banks for conduct of valuation of Plant and Machinery and other equipments.	Work experience of 8 years in the field of valuation of plant and machinery after completion of the diploma.	They should preferably complete certification course in valuation of plant and machinery prescribed under Sr.no.1 above.
3.	Master's degree in Valuation of plant & machinery awarded by a recognized University in India i.e. University established under State or Central Acts.	Work Experience of 2 years in the field of valuation of plant & machinery after completing the examination.	

However, preferably, academically qualified valuers possessing Post Graduate degree in valuation of plant & machinery from a recognized university i.e. the universities established under State or Central Acts with 2 years' experience in valuation of plant & machinery shall be empanelled.

(iii) Valuers of Agricultural land

(a). Educational qualifications and experience for Empanelment as Valuers of Agricultural Land:

There is no Act to regulate profession of valuation of agricultural land.

There are no courses available in our country to qualify as a valuer of agricultural land.

Valuer of agricultural land ought to have knowledge of following principles of valuation:

- Cost, price, value and worth
- Various types of value
- Value elements – ingredients – characteristics



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- d) Annuities – capitalization – rate of capitalization – redemption of capital
- e) Three approaches to value viz. Income, Market and cost
- f) Laws applicable to agricultural land

Till the courses are available the empanelment may be carried out as per criteria laid down under the Wealth Tax Rule 8A (3) and same is reproduced below:

Rule 8A (3) A Valuer of agricultural lands (Other than plantations referred to in sub-rule (4) shall have the following qualifications, namely: -

- a) He must be a graduate in agricultural science of a recognized university and must have worked as a farm valuer for a period of not less than five years;

OR

- b) He must be a person formerly employed in a post under Government as Collector, Deputy Collector, Settlement Officer, Land Valuation Officer, Superintendent of Land Records, Agricultural Officer, Registrar under the Registration Act, 1908 (16 of 1908), or any other officer of equivalent rank performing similar functions and must have retired or resigned from such employment after having rendered service in any one or more of the posts aforesaid for an aggregate period of not less than five years.

(b). Valuers of Agricultural Land (Plantations) under Wealth Tax Rule 8A(4)

Educational qualifications and experience for Empanelment

A valuer of coffee plantation, tea plantation, rubber plantation or cardamom plantation, or as the case may be, shall have the following qualifications, namely:

- a) He must have, for a period of not less than five years, owned, or acted as manager of plantation as under:
 - i. Coffee, Tea, Rubber plantation or, as the case may be- having an area under plantation of not less than Forty hectares
 - ii. Cardamom plantation - having an area under plantation of not less than Four hectares

OR

- b) He must be a person formerly employed in a post under Government as a Collector, Deputy Collector, Settlement Officer, Land Valuation Officer, Superintendent of Land Records, Agricultural Officer, Registrar under the Registration Act, 1908 (16 of 1908), or any other officer of equivalent rank performing similar functions and must have retired or resigned from such employment after having rendered



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service in any one or more of the posts aforesaid for an aggregate period of not less than five years, out of which not less than three years must have been in areas, wherein coffee, tea, rubber or, as the case may be, cardamom is extensively grown.

(iv). Valuers of Shares and other Securities

In the case of these assets criteria laid down under the Wealth Tax Rule 8A (7) to be adopted.

Rule 8A (7)- A Valuer of stocks, shares, debentures, securities, shares in partnership firms and of business assets, including goodwill but excluding those referred to in sub-rules (2) to (6) and (8) to (11), shall have the following qualifications, namely,

He must be a member of the Institute of Chartered Accountants of India or the Institute of Cost and Works Accountants of India [or the Institute of Company Secretaries of India];

AND

He must have been practicing as chartered accountant or a cost and works accountant or a company secretary for a period of not less than ten years and his gross receipts from such practice should not be less than fifty thousand rupees in any three of the five preceding years.

(f) Membership of Valuers Association

Valuer shall be a member in good standing of any one of the Valuers Associations viz. Institute of Valuers (IOV), Institution of Estate Managers & Appraisers (IESMA), Practicing Valuers Association (India) (PVAI), The Institute of Company Secretaries of India (ICSI), The Indian Institute of Valuers (IIV), The Institute of Cost Accountants of India (ICMAI), The Institute of Chartered Accountants of India (ICAI), Association of Certified Valuers and Analysts (ACVA), Centre For Valuation Studies, Research And Training Association (CVSRTA), Council of Engineers and Valuers, Divya Jyoti Foundation or any other association registered as RVO with IBBI.

(g) Minimum/ Maximum Age requirement

Age is an important criteria while empanelling valuers. The minimum age for empanelment shall be 25 years and there is no maximum age limit for a valuer to remain on the panel.

(h). References

Carrying out a reference check is extremely important in order to verify the competence of a valuer. Valuers need to submit at least 3 reference letters and bank need to verify the quality of services provided by the valuer in the previous instances before empanelling the valuers on their panel. The referees shall be either from



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- (i) Bank managers where previously the valuer had done valuations or
- (ii) Companies for whom the valuer had previously done valuations.

The reference letter shall be on the letter head of the bank / Financial Company / any other company where valuations have been done and shall be duly signed by a senior level manager / officer.

(i). CATEGORY OF VALUERS

The objective of categorization of valuers is to ensure that whilst lesser value assignments are handled by relatively junior valuers, the senior valuers can handle higher order valuations.

The empanelment of valuers therefore shall be in the following categories:

Sl. No.	Category of Valuers	Work in Undertaking Valuation	Value of property for assignment of Valuation Work
1	A	More than 10 years	No limit
2	B	More than 5 years and up to 10 years	Up to ₹50 crores
3	C	Up to 5 years*	Up to ₹5 crore

** In case of Diploma holders being eligible for empanelment to undertake valuations, work experience of 8 years in the field of valuation after completing the diploma is required and they can undertake valuation of property/plant and machinery up to maximum value of Rs.5 cr.*

Valuers need to furnish proof of experience. Any one of the following may be accepted as proof of experience:

- (i) Letter of empanelment by any Bank / FI
- (ii) Letter of empanelment by any Court of India
- (iii) Letter of appointment as valuation consultant by Government of India / any State Government / any Municipality / any Municipal Corporation
- (iv) Letter of appointment as valuer employee by Government of India / any State Government / any Municipality / any Municipal Corporation
- (v) Letter of appointment as a valuer employee by any Limited Company engaged in the business of valuation
- (vi) Letter of appointment as a valuation consultant by any Limited Company.
- (vii) Letter of appointment as a valuer employee by any partnership / proprietorship / private limited Company/LLP engaged in the business of valuation for the last five years



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- (viii) Certificate of experience as a valuer from present/previous Employer/Hiring entity (entities listed above) containing date of appointment and years of experience. Employer/ Hiring entity must be engaged in the business of valuation for the last five years.

The Experience of the Valuer shall be calculated from the date of his first empanelment with any Bank / Financial Institution / High Court or as per experience certificate from employer/ Hiring entity.



Appendix-IV

Terms of Engagement for Empanelment of Valuers

Empanelled valuers shall be engaged by the bank on the following terms:

- Commencement of work – the valuer shall commence the valuation work after a letter of appointment is issued to the valuer by the bank.
- Duties of the valuer – the valuer shall perform his duties as described in the Handbook on Policy, Standards and procedure for Real Estate Valuation by Banks and HFIs in India, 2011 of the IBA.
- Assistance by Bank officials – the valuer shall be provided support as described in the above Handbook.
- Confidentiality and Non-Disclosure- the valuer shall maintain confidentiality of the work being undertaken and shall not disclose information to any other person other than the person who has issued the appointment letter to the valuer.
- The valuer shall ensure that the employees of his organization also follow the policy of the confidentiality and non-disclosure.
- The valuer shall complete the assignment within the stipulated time period as agreed to in the appointment letter. In case the valuer takes up the assignment but does not deliver the valuation report in a reasonable time even after three reminders, the bank shall take necessary steps to recommend the case for adjudication by the conflict resolution committee and in the meanwhile, appoint another valuer to undertake the assignment.
- In case the valuer takes up the assignment but is not in a position to deliver due to any genuine reason, hardship or contingency, the valuer shall inform the bank of the same and some extension of the time may be given to the valuer to complete the assignment.
- The valuer shall not –contract the work to any other valuer but valuer shall carry out the work himself.
- All communications between the bank and the valuer shall be in writing/e-mail.
- Any disagreement/dispute which cannot be resolved amicably between the bank and the valuer shall be referred to the conflict resolution committee of the bank. Such a referral can be made either by the Bank or the valuer.

Valuer

For Punjab National Bank

Authorised Signatory



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Appendix-V

ZONAL OFFICE'S ADDRESS

S. No.	Zonal Office	Address
1.	Agra	1-2 Raghunath Nagar Mg Road Agra 282002
2.	Ahmedabad	4 th Floor, Chanakya Building, Near Dinesh Hall, Off Ashram Road, Ahmedabad-380009
3.	Bhopal	Punjab National Zonal Office – 2 nd Floor – PNB House 1, Arera Hills, Bhopal – 462011
4.	Chennai	PNB Towers, No.46-49, 4 th & 5 th Floor, RH Road, Royapettah, Chennai- 600014
5.	Dehradun	2 nd Floor, Radha Palace, 78-Rajpur Road, Dehradun-248001
6.	Delhi	2 nd Floor, 7 th , Bhikaji Cama Place, New Delhi
7.	Guwahati	UBI Building, 2 nd floor, H.B. Road, Panbazar, Guwahati (Assam) 781001
8.	Hyderabad	(Camp Office) 6-1-73, 2 nd Floor, Saeed Plaza, Lakdi-Ka-Pul, Hyderabad, Telangana-500 004
9.	Jaipur	2, Nehru Place, tonk road, Jaipur-302015, Rajasthan
10.	Ludhiana	Site no. 5, Ferozepur Road, Ludhiana, 141012
11.	Mumbai	3 rd Floor, Plot No C-29, PNB BOI Tower, BKC, Bandra East, Mumbai, 400051
12.	Shimla	3 rd Floor Mc Parking Cart Road 171001
13.	Varanasi	102, 1 st Floor, Varanasi Trade Centre, Maqbool Alam Road, Varanasi-221 002 (U.P.)