Manoj Kumar Srivastav
Advocate

Phone No. : 9839219503, 9451548054
Court Address:
Room No.2 N/13Moti Lal
Adivakta Bhawan,
(Near Kanpur Bar Association),
Civil Court Compound Kanpur.
RESIDENCE/OFFICE:
106/383 Gandhi Nagar,
P. Road Opp. Lenin park
(Durga Mandir), Kanpur.

E-6

Annexure – B: Report of Investigation of Title in respect of immovable Property.

(All columns/items are to be completed/commented by the panel advocate)

1	a)Name of the Branch/ Business Unit/Office seeking opinion.	DGM, State Bank of India, Overseas Branch, Kanpur
	b)Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	
	c) Name of the Borrower.	M/s Rustam Foods Pvt Limited Plot No. E-28, Industrial Area-I, through Director
2	a)Name of the unit / concern / company / person offering the property/ (ies) as security.	Mohd. Salim S/o Hazi Gulam Rasool R/o Kasba Khanpur, Pargana & Distt. Auraiya.
	b)Constitution of the unit / concern / person/body/authority offering the property for creation of charge.	Unit.
	c)State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Mortgagor/Borrower
3.	Complete or full description of the immovable property/ (ies) offered as security including the following details.	Residential Plot, Area 26.765 Sq Mts, at Mohalla Tilak Nagar, Pargana & Distt. Auraiya,
	(a) Survey No.	Residential Plot, Area 26.765 Sq Mts, at Mohalla Tilak Nagar, Pargana & Distt. Auraiya.
	(b)Door/House no. (in case of house property)	
	(c) Extent/ area including plinth/ built up area in case of house property	Area 26.765 Sq Mts
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Residential Plot, Area 26.765 Sq Mts, at Mohalla Tilak Nagar, Pargana & Distt. Auraiya: East – Plot Javed S/o Samiullah.

MANOJ KUMAR SRIVASTAVA ADVOCATE

https://igrsup.gov.in/igrsup/showReceiptReport

भाग 1
भाग 1 की प्रतिलिपि पर लिए गए सत्यापन आदि कागज
क्रम संख्या 201803200076
उपनिबंधक सदर
औरैया
अतिरिक्त 16 1908 की धारा 52 के अधीन रसीद
प्रस्तुतकर्ता का प्रतिनिधि का सत्यापन करने के लिए प्राधी का नाम
अमरीश कुमार
बीरासलोहपुर
1989 वर्ग मी 2018 वर्ग मी
निष्पादक का नाम
लेख का प्रकार मुआवजा
प्रतिफल की धनराशि 100
प्रस्तुत करने का दिनांक 02/06/2018
दिनांक जब लेख प्रतिलिपि 02/06/2018
का सत्यापन एवं वापस करने के लिए तैयार होना
रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

'est– Plot Asgar.
orth – Land Hazi
hammad Salim.
uth – Road Auraiya-
iwah, NH-2.

भाग 1
प्रस्तुतकर्ता अथवा प्राधी द्वारा रखा जाने वाला
क्रम संख्या 201803200076
उपनिबंधक सदर
औरैया
लेख का प्रकार : मुआवजा
1989 वर्ग मी 2018 वर्ग
प्रतिफल की धनराशि 100
1 . रजिस्ट्रीकरण शुल्क
2 . प्रतिलिपिकरण शुल्क
3 . निरीक्षण का सत्यापन शुल्क
4 . मुद्रांक के अतिरिक्तराशी वापस किए शुल्क
5 . प्रकीर्णन शुल्क
6 . विविध
7 . प्रतिलिपि भत्ता
1 से 6 तक का योग 100
शुल्क वापस करने का दिनांक 02/06/2018
लेख का सत्यापन एवं वापस करने का दिनांक 02/06/2018
रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

se of copies,
ner the original was
nized by the
cate.

	relevant fee receipts along with the TIR.)	
6.	a)Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	No
	b)If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes, Current year
	c)Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	N/A
7.	a)Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar office, Auraiya.
	b)Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	N/A
	c) Whether search has been made at all the offices named at (b) above?	N/A
	d)Whether the searches in the offices of	N/A

	registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. **In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory.(Separate Sheets may be used)** I have examined the documents relating to the title of the holder in the property and I also gave my careful thought to the legal aspect of the case in view to safeguard in the respect of the Bank. From the perusal of the Sale Deed dated 27-08-2013. Whereas Mohd. Sabir S/o Abdul Rafiq R/o Purwa Rawat, Tehsil Bidhoona Distt. Auraiya owner in possession of Residential Plot, Area 26.765 Sq Mts, at Mohalla Tilak Nagar, Pargana & Distt. Auraiya. Whereas Mohd. Sabir S/o Abdul Rafiq R/o Purwa Rawat, Tehsil Bidhoona Distt. Auraiya executed a registered Sale Deed dated 27-08-2013 of Residential Plot, Area 26.765 Sq Mts, at Mohalla Tilak Nagar, Pargana & Distt. Auraiya to Shri Mohd. Salim S/o Hazi Gulam Rasool R/o Kasba Khanpur, Pargana & Distt. Auraiya which was duly registered in the office of Sub-Registrar, Auraiya at Book No. I, Volume 4062, on Pages 309 to 344 at Serial No.7005 on 30-08-2013. Thus Mohd. Salim S/o Hazi Gulam Rasool R/o Kasba Khanpur, Pargana & Distt. Auraiya bears marketable and mortgable rights. I have gone the proper search for 30 years in respect of the said property as required in law and instructed by you.	
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Freehold rights
10.	If leasehold, whether;	No
	a)lease Deed is duly stamped and registered	N/A
	b)lessee is permitted to mortgage the Leasehold right,	N/A
	c)duration of the Lease/unexpired period of lease,	N/A
	d)if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	N/A
	e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N/A
	f)Right to get renewal of the leasehold rights and nature thereof.	N/A

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11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	No
	rant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	No
	the mortgagor is competent to create charge on such property,	No
	whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	No
12.	If occupancy right, whether;	No
	a)Such right is heritable and transferable,	No
	b)Mortgage can be created.	No
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	No
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	No
	a) The Gift/Settlement Deed is duly stamped and registered;	No
	b) The Gift/Settlement Deed has been attested by two witnesses;	No
	c) The Gift/Settlement Deed transfers the property to Donee;	No
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	No
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	No
	f) Whether the Donee is in possession of the gifted property;	No
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	No
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No
15.	(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	No

	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	No
	(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	No
	(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	No
	(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	No
16.	Whether the title documents include any testamentary documents /wills? (a) In case of wills, whether the will is registered will or unregistered will?	No
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	No
	(c) Whether the property is mutated on the basis of will?	No
	(d) Whether the original will is available?	No
	(e) Whether the original death certificate of the testator is available?	No
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	No
17.	(a) Whether the property is subject to any wakf rights?	No
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	No
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	No
18.	(a) Where the property is a HUF/joint family property,mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of	No

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	female members etc.	
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	No
19.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	No
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	No
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	No
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	No
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	Please obtain an affidavit.
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N/A
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.	N/A
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	No
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	An affidavit obtained from the borrower subject to condition
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please	No

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	comment on such seal/marking.	
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	No
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	No
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	Yes, Private Limited company
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No
27.	(a) Whether any POA is involved in the chain of title?	No
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No
	(c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	No
	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	No
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the	No

	following clauses in respect of POA.	
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA? ii. Whether the POA is a registered one? iii. Whether the POA is a special or general one? iv. Whether the POA contains a specific authority for execution of title document in question?	No
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	No
	(g) Please comment on the genuineness of POA?	No
	(h) The unequivocal opinion on the enforceability and validity of the POA?	No
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	No
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following: (a) Promoter's/Land owner's title to the land/ building; (b) Development Agreement/Power of Attorney; (c) Extent of authority of the Developer/builder; (d) Independent title verification of the Land and/or building in question; (e) Agreement for sale (duly registered); (f) Payment of proper stamp duty; (g) Requirement of registration of sale agreement, development agreement, POA, etc.; (h) Approval of building plan, permission of appropriate/local authority, etc.;	No

	(i) Conveyance in favour of Society/ Condominium concerned; (j) Occupancy Certificate/allotment letter/letter of possession; (k) Membership details in the Society etc.; (l) Share Certificates; (m) No Objection Letter from the Society; (n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.; (o) Requirements, for noting the Bank charges on the records of the Housing Society, if any; (p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any. (q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	
30.	Encumbrances, Attachments, and/or claims whether ofGovernment, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	I have inspected the available records in respect of the aforesaid property for the period 1989 to 2018, 30 years (up to date and found no registered encumbrance in the records made available to me.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	An affidavit obtained from the borrower.
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	No
34.	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	No
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	No

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	certified etc., as also any precaution to be taken by the Bank in this regard.	
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	No
44.	Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Mohd. Salim S/o Hazi Gulam Rasool R/o Kasba Khanpur, Pargana & Distt. Auraiya.

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date :03/06/2018
Place: Kanpur

Signature of the Advocate

(Manoj Kumar Srivastav)
Advocate

Annexure – C: Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of **Equitable Mortgage (*please specify the kind of mortgage)** and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1989 to 2018 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).

7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of _____ (Specify the share of the Minor with Name). (Strike out if not applicable). **N/A**

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, M/s Rustam Foods Pvt Limited Plot No. E-28, Industrial Area- I, through Director.

9. I certify that Mohd. Salim S/o Hazi Gulam Rasool R/o Kasba Khanpur, Pargana & Distt. Auraiyahas an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:

1. Original Sale Deed dated 27-08-2013, Doc. No. 7005.
2. Copy of Mutation Order.of Plot.
3. Original/ Certified copy of deed of 1996.

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

MANOJ KUMAR SRIVASTAV
ADVOCATE
Chamber No. 213, Third Floor, Main Building
Civil Court, Kanpur

SCHEDULE OF THE PROPERTY (IES)

Residential Plot, Area 26.765 Sq Mts, at Mohalla Tilak Nagar, Pargana & Distt. Auraiya.

East – Plot Javed S/o Samiullah.
West– Plot Asgar.
North – Land Hazi Mohammad Salim.
South – Road Auraiya- Etawah, NH-2.

Place : Kanpur
Date : 03 /06/2018

Signature of the Advocate

(Manoj Kumar Srivastav)
Advocate

File No.	RKA/DNCR/...../.....
Date of Receiving	
File Receiver Name	

REINFORCING YOUR BUSINESS
rk ASSOCIATES
VALUERS & TECHNO ENGINEERING CONSULTANTS (P) LTD.

CASE COLLECTION FORM

(Version 5.0)

Date of implementation: 9.02.2011 | Last Revision: 30.01.2020 | Latest Revision: 31.10.2020

Items	Assigned To	Assigned to Date	To be completed by date	Submitted On date	Grade	HOD Engg. Signature
File Received By		NA	NA			
Survey						
Preparation						

A - Very Good, B - Satisfactory, C - Average, D - Poor, E - Extremely Poor

File Returned to HOD Engg. unprepared due to reason	☐ Survey not done properly, ☐ Survey Form not properly filled, ☐ Market survey for rates is not properly done, ☐ Identification is not clearly done, ☐ Measurement is not properly done, ☐ Photographs not clearly taken, ☐Selfie/ Owner or owner representative photo not taken, ☐ Owner/ owner representative signature not taken, ☐ Google Map not taken, ☐ Survey summary sheet not filled

In case File is returned by the preparer - HOD Engg. comment & Signature	☐Minor defects in the survey hence approved for preparation with warning to Surveyor. Report preparer to collect the missing information on his own. ☐ Major defects in the survey. Survey has to be done again.

GENERAL DETAILS

1.	Proposal/ Work Order or Ref. No.				
2.	Type of Service	☑Valuation Report, ☐ Construction cost estimate, ☐ Cost vetting certificate ☐Other CE Certificates, ☐ TEV Report, ☐ LIE			
3.	Type of customer	☑ Bank	☐ PSU	☐ NBFC	☐ Corporate
		☐ Company	☐ Private client	☐ Direct client through Bank	
4.	Bank/ FI/ Organization Name & Address	SBI Overseas Branch, Kanpur (UP)			
5.	Case Allotment Officer/ Fees paying party Details	**Name**	**Contact Number**	**Email Id**	
6.	Case Type	☐ Case for Fresh Account	☑ Case for exiting account/ customer		
7.	Fees Details	**Amount of Fees**	**Advance Amount if any**	**Fees will be paid by**	
				☐ Bank	☐ Customer
8.	Billing Details	**Billed To Party Name**		**GSTIN**	

CASE DETAILS

1.	Type of Property	Commercial Property.			
2.	Purpose of Valuation/ Assignment	☐ Value assessment of the asset for creating new collateral mortgage ☑ Periodic Re-Valuation for Bank, ☐ Distress sale for NPA A/c., ☐ For DRT Recovery purpose, ☐ Capital Gains Wealth Tax purpose ☐ Partition purpose, ☐ General Value Assessment ☐ Any other:			
3.	Owner/ Applicant Details	**Name**	**Contact Number**	**Email Id**	
		Mohd. Salim			
4.	Account Name	M/S - Rustam. Foods Pvt. Ltd.			
5.	Property Address	Mohalla - Tilak Nagar, Pargana & Tehsil & Distt. Auraiya (U.P) Near Khampur चौराहा			
6.	Who will coordinate on site for the site survey	**Name**		**Contact Number**	
		Mr. Ezaz.			
7.	Preferred time of survey	**Date**	16-11-2021	**Time**	03:10.
8.	Documents Received *(Any one ownership document and approved site plan/ map is must)*	1. **Ownership Documents:** ☐ Sale Deed, ☐ Power of Attorney, ☐Registered Will, ☐ Relinquishment Deed, ☐ Transfer Deed, ☐ Conveyance Deed, ☐ Allotment Letter, ☐ Possession Letter 2. **Map:** ☐Cizra Map, ☐ Approved Map, ☐ Site Plan 3. **Utility Bills:** ☐Electricity Bill & payment receipt, ☐Water Bill & payment receipt, ☐ House Tax demand & payment receipt 4. **Any Other document:** ☐CLU, ☑ TIR Report, ☐Agreement to Sale, ☐ Old Valuation Report 5. **No documents provided:** ☐			
9.	Documents received from	Delhi office (Mr. Sachin Pandey)			
10.	Special Instructions if any:	Near Khampur चौराहा over Bridge Auraiya – Etawah Road.			
11.	*I agree to pay the amount mentioned above for the preparation of Valuation Report. I agree that I'll not put pressure on Valuer firm to distort any facts and would not try to influence any member or official of the firm in the ill spirit or vested interest and to benefit any individual or organization by any means illegitimately.* ***Customer Signature:***				

File No.RKA/DNCR/...../.....

FILE RECEIVER CASE COLLECTION PROCESS COMPLIANCE CHECKLIST *(To be filled by Surveyor)*			
S.NO.	**COMPLIANCE CHECKLIST**	**STATUS**	**APPROVER SIGNATURE/ REMARKS IN CASE OF ANY (X)**
1.	Is Case collection Form properly filled by Receiver?	☐	
2.	Is purpose of the assignment understood clearly by the receiver?	☐	
3.	Has receiver checked if this is a new case or existing case of the Bank?	☐	
4.	Has receiver fixed the fees with the manager/ client and sent quotation properly or have taken approval of the work over email?	☐	
5.	Has receiver taken proper Work Order/ Email/ CESA form formality?	☐	
6.	In case of private case or for fresh case 50% advance is received?	☐	
7.	Is document checklist email sent to the customer?	☐	
8.	Has the received documents is having 'documents provided by stamp'?	☐	

IMPORTANT INSTRUCTIONS TO SURVEYOR

1.	Please fill the above compliance checklist before moving for the survey.
2.	Please do not do the survey if you do not have proper documents.
3.	For Vacant Plot/ Land – Cizra Map/ Master/ Zonal/ Site Plan is must to identify the Plot. For Agriculture or converted land from agriculture – Mutation documents, CLU is must.
4.	Firstly please first study the documents of the property which needs to get surveyed.
5.	Mark the **Owner/ Area/ Boundaries** mentioned in the ownership documents with bold florescent marker pen before moving for the survey. **During site survey if any difference is found in the above fields from the ownership documents then please contact the owner immediately to know the reason for the difference.**
6.	Confirm ongoing property rates in the subject location through public domain, property sites and contact dealers to show you the available properties in that area during your survey.
7.	**Identify the Property clearly by matching the boundaries and area mentioned in the property papers.**
8.	**Do sample physical or googlemeasurements of the property.**
9.	**PHOTOGRAPH INSTRUCTIONS:** a. Take owner/ representative photograph along with the property. b. Take your selfie along with the property and the owner/ representative. c. Take full scale photo of the property with gate. d. Take photo of the property along with abutting road, towards left, right and center. e. Take multiple photos of inside-out of the property. f. Take nearby photographs of the Property. g. Take a short video to cover property and neighborhood.
10.	Take Google Map location.
11.	Check main road name & width and approach road width and distance of property from main road.
12.	Check Jurisdiction Municipal Limits & Ward Name.
13.	**Fill each column of survey form diligently in detail and tick the appropriate option clearly.**
14.	**Check any defects or negativity in the property and comment in detail on survey form.**
15.	**Do extensive market rate enquiries and confirm for any recent past transactions.**
16.	In case customer appears to be providing misleading information to you or trying to influence you by money or cash then immediately report to the Management & Bank.

SURVEY GRADING MATRIX

ADE	PARAMETERS/ CRITERIA
A	In case all the points below are done properly, timely with full care and diligence: 1. Survey started with proper work order and knowing the source of payment. 2. Survey done with proper documents. 3. Done complete homework and studied the documents properly with highlighting the main points before moving for the survey. 4. Chosen correct survey form as per the property type. 5. All fields of Survey form are properly filled. 6. All site special observations and negative and positive factors are clearly mentioned. 7. Self & client signatures taken on survey form. 8. Property rates information properly taken, mentioned and verified. 9. Site rough sketch plan made. 10. Proper photographs taken. 11. Selfie with property taken. 12. Selfie and owner photograph with property taken.
B	In case of 3 minor mistakes in any of the above points except Point 1, 2, 3, 4, 6, 8, 10, 11, 12 but all the points are covered.
C	In case of more than 3 minor mistakes and any 1 major mistake in any of the above points and if any points are completely missing except Point 1, 2, 3, 4, 6, 8, 10, 11, 12.
D	In case of 1 major mistake or missing of any 1 point out of 1, 2, 3, 4, 6, 8, 10, 11, 12.
E	In case of more than 1 major mistakes or missing of more than 1 point out of 1, 2, 3, 4, 6, 8, 10, 11, 12.

Note (Survey Grading Matrix):

1. For special assignments like LIE, Stock Valuation, etc. where till date survey format is not specified or released, in such cases point wise site observation report has to be submitted by the Surveyor duly signing it properly. Without signed Site Observation report, Point 4 will be considered as not done and will fall under Category E.
2. Similar Grading Matrix is issued for Case Collection & Report Preparation as well.

Note (Overall Grading Matrix):

1. In case client reports any careless mistake in the report for which revision has to be done in the report then in that case Grading Matrix may be revised and Grade E will be awarded.

SURVEY PROCESS COMPLIANCE CHECKLIST

(To be submitted by Surveyor with each Survey)

NO.	COMPLIANCE CHECKLIST POINTS	STATUS
1.	Did you take proper property documents to carry out the survey?	☐
2.	Have you properly studied&**highlighted Owner/ Area/ Boundaries**in the property documents with bold florescent before moving for the survey?	☐
3.	Did you check prominent landmark nearby the subject property and mentioned in the survey form?	☐
4.	**Did you identified the Property clearly** by matching the boundaries and area mentioned in the property papers?	☑
5.	**Did you take Cizra Map/ Master/ Zonal/ Site Plan or Patwari help to identify the vacant land/ Plot?**	
6.	**Did you check if property is merged with any other property or it is an independent property?**	☑
7.	Did you do sample physical or google measurements of the property in case of property more than 2500 sq.mtr?	☐
8.	Did you check municipal limits/ jurisdiction/ ward?	☑
9.	Did you take Google Map location and shared it to Maps whatsapp group?	☑
10.	Did you check Main road name & width and its distance from the subject property?	☑
11.	Did you check approach Lane width on which property is located?	☐
12.	Have you taken property full scale photograph with gate?	☐
13.	Have you taken owner/ representative photograph with the property?	☐
14.	Have you taken your selfie with the property along with owner/ representative?	☐
15.	Have you taken photograph of the property along with abutting road and towards left and right of the property?	☐
16.	Have you taken multiple photographs of the property from inside-out?	☐
17.	**Did you check nearby development and whereabouts and commented on survey form?**	☐
18.	**Did you check any defects or negativity in the property in terms of location, legality, disputes, marketability, salability, etc. and commented on survey form in detail?**	☐
19.	**Have you filled all the columns of survey form including survey summary sheet properly?**	☐
20.	**Did you draw site key plan (location map)?**	☑
21.	**Did you draw rough site sketch plan?**	☑
22.	Have you taken self-attested documents from owner/ representative and stamped "documents provided by stamp"?	☐
23.	**Did you check any defects or negativity in the property in terms of location, legality, disputes, marketability, salability, etc. and commented on survey form in detail?**	☑
24.	**Have you confirmed any recent past transactions during market enquiries and enquired property rates locally very rigorously?**	☐
25.	**Did you take signatures of the owner/ representative on undertaking and survey summary sheet?**	☑
26.	**Did yousigned the undertaking?**	☑

For File No.	
Surveyor Name	Mohd [illegible]
Signature	[signature]
Date	16-11-2024

VACANT LANDSURVEY FORM

(Version 5.0)

Date of implementation:09.02.2017 | Date of Revision: 04.01.2018 | Latest Revision: 31.10.2020

File No. RKA/DNCR/...../.....	Date:	Time:

GENERAL DETAILS

1.	Name of the Surveyor	Mohit Singal	
2.	Property shown by	☐Owner, ☑ Representative, ☐ No one was available	
		Name	**Contact No.**
		Mr. Eshar.	8273878911
3.	Survey Type	☑ Full survey (inside-out with measurements & photographs) ☑ Half Survey (Measurements from outside & photographs) ☐ Only photographs taken (No measurements)	
4.	Reason for Half survey or only photographs taken	☐Property was locked, ☐Possessee didn't allow to inspect the property, ☐ NPA property so couldn't be surveyed completely	
5.	How Property is Identified	☐From schedule of the properties mentioned in the deed, ☐From name plate displayed on the property, ☐Identified by the owner/ owner representative, ☐Enquired from nearby people, ☐Identification of the property could not be done, ☐Survey was not done	
6.	Type of Land	☐ Vacant Residential Plot, ☑ Commercial Plot, ☐ Vacant Industrial Plot, ☐ Agricultural Land, ☐ Institutional Land, ☐ Land for Group Housing Society, ☐ Land for Hotel/ Resort, ☐ Land for Farm House	
7.	Property Measurement	☑ Self-measured, ☐ Sample measurement only, ☐ No measurement	
8.	Reason for no measurement	☐ NPA property so didn't go near the property, ☐ Land not demarcated ☐ Very Large uneven land, practically not possible to measure the entire area ☐ Any other Reason:	
9.	Purpose of Valuation	☐ Value assessment of the asset for creating collateral mortgage ☑ Periodic Re-Valuation for Bank, ☐ Distress sale for NPA A/c., ☐ For DRT Recovery purpose, ☐ Capital Gains Wealth Tax purpose, ☐ Partition purpose, ☐ General Value Assessment	
10.	Type of Loan	☐ Housing Loan, ☐ Housing Take Over Loan, ☐ Home Improvement Loan, ☐ Loan against Property, ☐ Construction Loan, ☐ Educational Loan, ☐ Car Loan, ☐Project Loan, ☐ Term Loan, ☑ CC Limit enhancement, ☐ Cash Credit Limit, ☐ Industrial Loan, ☐ NA	
11.	Loan Amount		

OWNERSHIP DETAILS

1.	Legal Owner Name/s	Mr. Salim
2.	Property Purchaser Name	
3.	Property Address under	Mohalla - Tilak Nagar Near Khanpur

	Valuation	Etawah - Kampur Road, परशनी डी० - औरया
	Present Residence Address of the Owner/ Purchaser	
5.	Property constitution	☑ Free Hold, ☐ Lease Hold

LOCATION DETAILS

1.	Adjoining Properties *(Match it with papers with the help of compass or Sun direction and also confirm it with nearby people)*	**North**	**South**	**East**	**West**
		H/o owner Salim	Aurayya Kampur to Etawah Road	H/o & shop G+1 & G	P/o owner.
2.	Property Facing	☐ East Facing, ☐ North Facing, ☐ West Facing, ☑ South Facing, ☐ North-East Facing, ☐ South-West Facing, ☐ South-East Facing, ☐ North-West Facing			
3.	Landmark	Near Khampur Chauraha -			
4.	Ward Name/ No.				
5.	Zone Name				
6.	Main Road Name & Width and distance of the property from it	**Name**	**Width**	**Distance from property**	
		St. 21,	100 mt	00.	
7.	Approach Road Name & Width	100 mt. Etawah to Kampur Road			
8.	Location consideration of the Society	☐Within Main city, ☐ Within Good Urban developed Area, ☐Within developing area,☐Highly posh locality, ☐Very Good, ☐ Good, ☐ Ordinary, ☐In interiors,☐Remote area, ☐ Backward, ☐ Average,☐Poor			
9.	Location of the Flat	☐Park Facing, ☐ Pool Facing, ☐ Road Facing,☐Entrance North-East Facing, ☐Sunlight facing			
10.	Characteristics of the Locality	☑ Urban developed,☐ Urban developing,☐Semi Urban,☐ Rural,☐Backward, ☐ Industrial,☐Institutional			
11.	Category of Society/ Locality	☑High End, ☐ Normal,☐Affordable Group Housing, ☐ EWS, ☐ HIG, ☐ MIG, ☐ LIG			
12.	Utilities/ Facilities in the locality	☐Lifts,☐ Garden,☐Landscaping, ☐ Swimming Pool, ☐ Gym, ☐ Club House, ☐ Walk Trails, ☐ Kids play zone, ☐ 100% Power Backup			
13.	Proximity to civic amenities	School	Hospital	Market	Metro	Railway Station	Airport
		200m	00	1 Km	X	X	X
14.	Any new development in surrounding area	Main Road, Etawah - Kampur Road, Near Khampur Chauraha.					
15.	Jurisdiction limits	☐Nagar Nigam, ☐Nagar Panchayat, ☐Gram Panchayat, ☑Nagar PalikaParishad, ☐Area not within any municipal limits					
16.	Jurisdiction Development Authority Name	☐DDA, ☐GDA, ☐NOIDA, ☐GNIDA, ☐YEIDA,☐HUDA,					

		☐KMDA, ☐ MDDA, ☐Any other Development Authority: ☐Area not within any development authority limits
17.	Municipal Corporation Name	☐NDMC, ☐SDMC, ☐EDMC, ☐Ghaziabad Municipal Corporation, ☐Gurgaon Municipal Corporation, ☐Faridabad Municipal Corporation, ☐ Kolkata Municipal Corporation, ☐ Dehradun Municipal Corporation, ☐Area not within any municipal limits, ☐Any other Municipal Corporation/ Municipality:

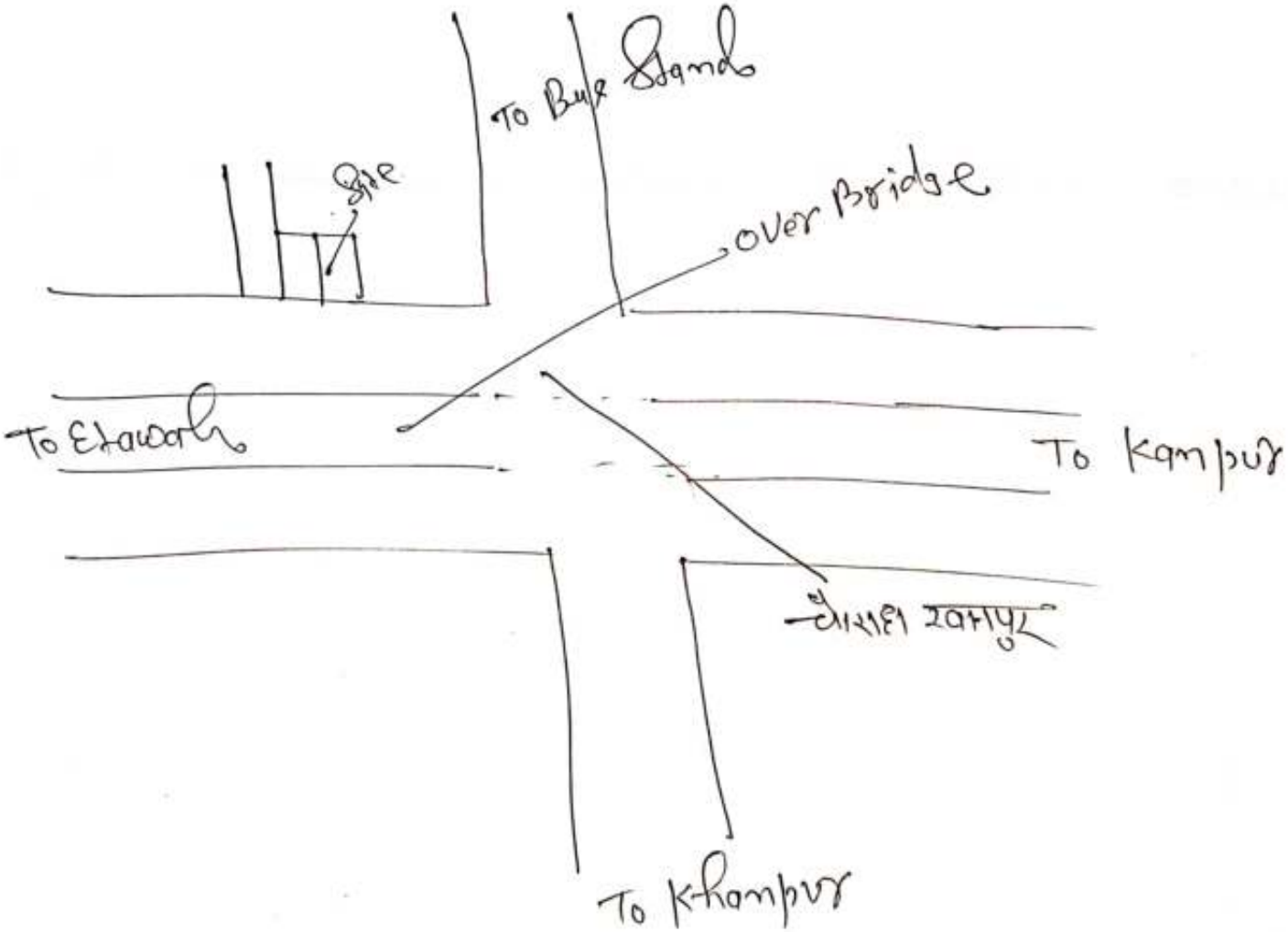
PHYSICAL DETAILS

1.	Land Area	As per Title deed	As per Map	As per site survey
		26.765 Sq.mt		
2.	Any conversion to the land use			
3.	Land Type	☑ Solid, ☐ Rocky, ☐ Marsh Land, ☐ Reclaimed Land, ☐ Water logged, ☐ Land locked		
4.	Shape of the Land	☑Square, ☐Rectangular, ☐Trapezium, ☐Triangular, ☐Trapezoid, ☐Irregular, ☐Couldn't confirm since not bounded, ☐ NA		
5.	Level of Land	☑ On road level, ☐ Below road level, ☐ Above road level, ☐ NA		
6.	Frontage to depth ratio	☐ Normal frontage, ☐ Less frontage, ☐ Large frontage, ☐ NA		
7.	Are Boundaries matched	☑ Yes, ☐ No		
8.	Is Independent access available to the property?	☐Clear independent access is available, ☑ Access available in sharing of other adjoining property, ☐ No clear access is available,☐Access is closed due to dispute		
9.	Is property clearly demarcated with permanent boundaries?	☑Yes, ☒No, ☑ Only with Temporary boundaries		
10.	Is the property merged or colluded with any other property	Yes.		
11.	Property currently possessed by	☑ Owner,☐ Vacant open land,☐Lessee, ☐ Under Construction, ☐ Couldn't be Surveyed, ☐Property was locked, ☐Bank sealed, ☐Court sealed		
12.	Garden/ Landscaping	☑ Yes,☐No, ☑ Beautiful, ☐ Ordinary		
13.	Boundary Wall *(Only for individual property)*	Height:	Width:	Finish:
14.	Guard Room	☐ Yes, ☐ No, ☐ Area:		
15.	Water arrangements	☐ Jet pump,☐ Submersible,☐Jal board supply		
16.	Power connection	☐No power lineavailable within 5 Kms radius, ☐State ownedpower distribution company line available		
17.	Current activity carried out on the Land	☑Vacant, ☐ Farming, ☐Animal husbandry		
18.	Special comments if any			

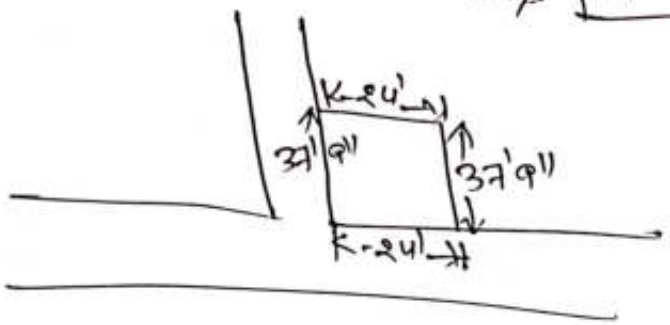
MARKETABILITY/ SELABILITY/ UTLITY DETAILS

	Any issues in marketability of the property?	☑ Yes, ☐ No	
		Reason in case of No: ☐ Location, ☐ Surrounding, ☐ Legal aspects, ☐ Demand, ☐ Shape, ☐ Any Other:	
2.	How is Demand & Supply condition in the Market of such properties?	Demand	☑ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor
		Supply	☑ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor
3.	Is property easily sellable & marketable?	☑ Yes, ☐ No	
		Comments:	
4.	How is the current utility of the property?	☑ Excellent, ☐ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor	
5.	At what True rate Owner bought this Property?	Year of purchase	
		Purchase Price	

USE THIS SPACE FOR PROVIDING ANY ADDITIONAL DETAILS/ INFORMATION



इस समय property के बारे में Combined की As per site



PROPERTY MARKET COMPARABLE RATE INFORMATION DETAILS

(Available for Sale or Transaction already happened in past)

	Particulars	Subject Property	Comparable 1	Comparable 2	Comparable 3
1.	Name *(source of information)*	NA	[illegible]		
2.	Contact No.	NA	9557541782		
3.	Type of source of information *(Seller/ Property dealer/ nearby people)*	NA	Nearby People		
4.	Rates/ Price informed	NA			
5.	Rates Type *(Sale/ Buy)*	NA			
6.	Shape of the Property *(Square, Rectangular, Irregular)*		Square		
7.	Area/ Size of the Property		27.765 Sq.mt		
8.	Legal Status*(clear, negative, weak)*/ No. of owners				
9.	Location/ surrounding/ neighborhood comparison with the subject property *(Similar, Lower, Better, Highly Better than the subject Property)*	Base Case	Highly.		
10.	Distance from the subject Property	0	00		
11.	Level of Land *(Below/ On/ Above road level)*		level		
12.	Frontage to depth ratio *(Normal, Less, Large)*		Normal		
13.	Approach road width		100 mt		
14.	Present Use		Timber		
15.	Property Demarcation *(Yes, No, Partly, Temporarily)*		Yes		
16.	Otherfactors*(Corner, 2 side open, North-East facing, Park facing, Legal/ Financial encumbrance, etc.)*		South Side Facing.		
17.	Any other details/ Discussion held	NA			
18.	Present expected Sale Value of the overall property?				

UNDERTAKING BY THE CUSTOMER

I confirm that I have made the inspection of the subject property to the surveyor of R.K Associates, which is correct property in question for which the documents have been provided/ submitted by me. I further confirm that I am aware of all the information related to the subject property and I have provided all its information to the surveyor true to the best of my knowledge. I understand that any false or manipulative information provided by me will be considered as cheating with the professional organization since it will lead to incorrect valuation report and I'd be solely responsible for this unlawful act and will bear the charges for the changes/ modifications which have to undergo due to the false information. I also undertake that I have not given any cash or in kind to any member of R.K Associates to influence the Value of the Property or favor any individual or organization and the same is not accepted or asked by the member of R.K Associates. Any such act will lead to cancellation of the material prepared by R.K Associates with forfeiting of the fees and I'll be completely responsible for its repercussions and legal actions taken for it.

IMPORTANT: We have not authorized any of our person/ Surveyor to take Cash or kind from the customers in any situation. In case Surveyor or any member of R.K Associates asks for any money or kind from you then kindly please inform on number +91-9958632707, 0120-4110117. Our Valuation process is very stringent and have multiple check points to ensure correct & error free reports to keep the lending agency risk free. In case Surveyor claims that he would be able to arbitrary effect the Valuation figures unfairly or as per your requirement & need, then he is making a false claim to you and we request you to complaint such act immediately on the number provided above.

Name	Mr. Ezaz.
Relationship with owner	Employee.
Signature	Ezaz.
Mobile No.	8273878911
Date	16-11-2021.

UNDERTAKING BY THE SURVEYOR

I confirm that I have carried out the Survey of the property properly as per the fair professional best practices and Valuation & Survey policy guidelines issued by R.K Associates.I have not taken any cash or kind from the customer nor have I come into any kind of influence of the customer / bank for arbitrary providing the Property Valuation as per one's need. I further state that I have not given any assurances to the customer nor given any wrong or false information or statement. In case at any point of time it is found that I have done any kind of fraudulent activity in this case and misled the company then I understand its legal consequences and appropriate penal action which company can take against me. Also in regard to it any monetary or reputation loss will be recovered from me by the company.

For File No.	
Surveyor Name	Mohd Singh
Signature	
Date	16-11-2021.

UNDERTAKING BY THE PREPARER

I confirm that thisValuation Reportis prepared as per the fair professional best practices and Valuation & Survey Policy Guidelines issued by the organization. I also confirm that without any personal interest, partiality or prejudice, I have worked on this Valuation assignment. Rates adopted for the asset is based on various facts, information collected fromthe site came to my knowledge during the course of the assignment and I have taken all sincere efforts to review, cross check& confirm thisdata/ information from all different angles using myprudent approach without any biasedness or pressure. I have prepared the report based on true facts & information as per best of my knowledge & case facts. I understand that any false information provided by me will lead to the incorrect valuation report and I'd be solely responsible for it and will bear the losses which will be put on the Company in form of monetary or reputation loss by its client or statutory bodies.

I also undertake that I did not come into any influence by the customer, Bank representative (officer or agent), colleagues, coworkers or any other person to arbitrary change the Valuation figures or facts unethically or illegitimately which may put the public money at risk which is in the form of Bank deposits.

In case at any point of time in future, if I am found guilty of illegitimately distorting the facts in the Valuation or any other professional services which company offers in the market on beinginfluenced by the customer or Bank representative (officer or agent) or for whatsoever reason then I'd solely responsible of any such act and I understand that the Company can take appropriate legal action against me which may include suspension from the current roles & responsibilities or termination from the employment with immediate effect.

I also undertake that I have not taken any cash, favor or in kind from the customer for favoring any individual or organization by unfair means.

I also undertake that I'll not prepare any report on incomplete Survey form which is not properly filled as per the Company guidelines and in case I am preparing it which is creating an incorrect report then I'd be responsible for its consequences.

For File No.	
Preparer Name	
Signature	
Date	