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.

6-7

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

(All	columns/items are to be completed/commented by	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.	Plot, Area 86.431 Sq Mts, at Kasba Khanpur, Pargana & Distt. Auraiya,
	(a) Survey No.	Plot, Area 86.431 Sq Mts, at Kasba Khanpur, 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 86.431 Sq Mts
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Plot, Area 86.431 Sq Mts, at Kasba Khanpur, Pargana & Distt. Auraiya:
		East – 20 ft wide rasta. West– Plot Arif. North – Plot Amzad. South – Plot Tahseem.
4.	a)Particulars of the documents scrutinized-	South - Flot Tanseem.

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BR 8WID 201800000008 प्रस्टुडिक्सी अपदा प्राची द्वारा एका आने दाला प्रयोगित सामा

नेष्ट या प्रार्थना एक प्रमुख करने का दिनकि (2206/2018 प्रश्निका साथारी बा नाम अपीय कुमा। कीवाश्ता

नेक का प्रकार: युवायना

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1. चीमदीस्टार हुन्द

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	(a) Note the regis	her they are or tration extracts : Only original	ogically. uments verified iginals or certified duly certified. als or certified et / revenue/ other	ed copies or extracts from r authorities	
	SI	Date	Name/ Nature of The Document		In case of copies, whether the original was scrutinized by the Advocate.
	1	24-01-2011	Sale Deed	Qiginal	Yes,
6.	are offic ava also rele	obtained from ce and compar- allable by the po o enclose all evant fee receip	copy of all title in the relevant ed with the docu- roposed mortga such certified ots along with the ecords of regis	sub-registrar uments made gor? (Please copies and e TIR.) trar office or	No
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	b)i av	f such onli ailable, wheth ecking are r	or computer sys ine/computer er any verifical made and the	tion or cross	
	c)'	nor is nossible	genuineness of e to be got ver and if so v	med from any	
7.	a	Property offer	ed as security f sich sub-registra	romicer	
	d q)Whether it is pocuments in uestion, at medistrar/ district	respect of the ore than one tregistrar/ registrar/ registrar/ register all such offices	e property in office of sub trar-general.) -
-	0) Whether sea	irch has been r it (b) above?	nade at all th	
-	1	i)Whether the registering aut reveal registrat	searches in horities or any ion of multiple	other record	ts
1	8.	Chain of title to	racing the title f	rom the oldes	st title deed to the latest title destion from the predecessors wherever Minor's interest on destination of the latest title d

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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 24-01-2011. Whereas Shri Pawan Kumar Dubey and Shivam Dubey Sons of Shri Umesh Chandra Dubey R/o Mohalla Homeganj, Pargana & Distt. Auraiya owner in possession of Plot, Area 86.431 Sq Mts, at Kasba Khanpur, Pargana & Distt. Auraiya. Whereas Shri Pawan Kumar Dubey and Shivam Dubey Sons of Shri Umesh Chandra Dubey R/o Mohalla Homeganj, Pargana & Distt. Auraiya executed a registered Sale Deed dated 24-01-2011 of Plot, Area 86.431 Sq Mts, at Kasba Khanpur, Pargana & Distt. Auraiya to Shri Mohd. Salim S/o Hazi Gulam Rasool R/o Kasba Khanpur, Pargana & Distt. Auraiya at Book No. I, Volume 2766, on Pages 317 to 334 at Serial No.538 on 24-01-2011. Whereas Mohd. Salim S/o Hazi Gulam Rasool R/o Kasba Khanpur, Pargana & Distt. Auraiya mutated his name in the revenue records.

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 sald property as required in law and instructed by you.

instructed by you.	
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
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.	
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
If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	
rant/ agreement etc. provides for allenable rights to the mortgagor with or without	
	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.) If leasehold, whether; a)lease Deed is duly stamped and registered b)lessee is permitted to mortgage the Leasehold right, c)duration of the Lease/unexpired period of lease, 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. e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)? f)Right to get renewal of the leasehold rights and nature thereof. If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether; rant/ agreement etc. provides for allenable

	conditions,	
_	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
\neg	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
- 1	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;	
	 h) Any other aspect affecting the validity of the title passed through the gift/settlement deed. 	No
15.		
	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	
	(c) Whether the partition made is valid in law and the mortgagor has acquired a	

19.	(a) Whether the property belongs to any trust	No
	or is subject to the rights of any trust? (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
0.	(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.		No
(#1)	(b) Whether any search/enquiry is made with	No
23.		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?	1
	(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 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. 	

	(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.	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.	The state of the s	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).	
	(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.	
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	
-	Whether the original POA is verified and the title investigation is done on the basis of	No JOHAR

	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?	*4,7**	
	(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.		-0
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.; (i) Conveyance in favour of Society. Condominium concerned; (j) Occupancy Certificate/allotment letter/lette of possession;	NUMAR	STORE OF

	(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, Cooperative 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 layout 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?	
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
36.	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the	Yes JUMAR

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	property is legally valid? (c) Whether the property has clear access as per documents?	
7.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	No No
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	
39.	If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly 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.	A STATE OF THE PARTY OF THE PAR	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

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.

 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.

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

- 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:
 - Original Sale Deed dated 24-01-2011, Doc. No. 538.
 - 2. Copy of Mutation Order.of Plot.



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

SCHEDULE OF THE PROPERTY (IES)

Plot, Area 86.431 Sq Mts, at Kasba Khanpur, Pargana & Distt. Auraiya.

East - 20 ft wide rasta. West- Plot Arif. North - Plot Amzad. South - Plot Tahseem.

Place: Kanpur

Date : 03/06/2018

Signature of the Advocate

Advocate

(Manoj Kumar Srivastav)

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



	Date of impl	ementation: 9		OLLECTION FO Version 5.0) Revision: 30.01,		evision: 31	.10.2020
	Items	Assigned		ed To be	Submitted		HOD Engg. Signature
File	Received By		NA	NA			
Sur	vey	1					
Pre	paration						
	A - Very Good, E	3 - Satisfactory	r, C - Average,	D - Poor, E - Extr	remely Poor		
by t	ase File is returned he preparer - HOD g. comment & nature	☐ Google ☐ Minor of Surveyor.	defects in the Report prepare	, Survey sum	approved for issing informati	preparation on on his or	gnature not take with warning town.
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	1 Toposaii Work O	order or	GENE	RAL DETAILS			
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2.	Land Street	401	/aluation Repor	t, □ Construction	n cost estimate,	. □ Cost ve	itting
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CORN.	Ref. No. Type of Service	cer	/aluation Repor tificate⊡ Other Bank Company	t, □ Construction	n cost estimate, □ TEV Report, □ NBFC □	, □ Cost ve □ LIE □ Corporate	h Bank
3.	Ref. No. Type of Service Type of customer Bank/ FI/ Organize	cer	/aluation Repor tificate⊡ Other Bank Company	t, Construction CE Certificates, PSU Private client PSeag Be	n cost estimate, □ TEV Report, □ NBFC □	Cost ve	h Bank
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3. 4. 5.	Ref. No. Type of Service Type of customer Bank/ FI/ Organization Name & Address Case Allotment Off Fees paying party	ation fficer/ Details	Valuation Reportificate⊡Other of Bank Company	t, Construction CE Certificates, PSU Private client PSeag Bo	Cost estimate. TEV Report. NBFC Direct of the content of the cost estimate.	Cost ve	h Bank (U.P) mail Id
3. 4. 5.	Ref. No. Type of Service Type of customer Bank/ FI/ Organize Name & Address Case Allotment Or Fees paying party Case Type	ation fficer/ Details	Valuation Reportificate □ Other Bank Company SBI OV Name	Construction CE Certificates, I PSU Private client Contact Contact Contact Advance Amo	cost estimate. TEV Report, NBFC Direct of the content of the cost estimate.	Cost ve	h Bank U·P) mail Id

and the						
1.	Type of Property		CASE DETAIL	S	1	
	or roperty	Re	sidential	Tooped	મુપુ.	- 40000
2.	Purpose of Valuation/ Assignment	□ Value	assessment of the dic Re-Valuation fo RT Recovery purp on purpose, Ge	asset for or Bank, Capose, Cap	creating new coll Distress sale for oital Gains Wealt	h Tax purpose
3.	Owner/ Applicant Details		Nama	Conta	ct Number	Email Id
	Owner Applicant Details	moka	Name Solim.	Conta	ot Humber	
4.	Account Name	MIS.	Rustam	Foods	Pul. Hd.	
5.	Property Address	More	1119- TIl9'	K Nogo	ज्यार्य	- Queba Kanta i (U.P)
6.	Who will coordinate on		Name		Cont	act Number
	site for the site survey	Mr.	ERBOY.		827	3878911
7.	Preferred time of survey	Date	16-11-2	021.	Time 3	· yofm.
8.	Documents Received(Any one ownership document and approved site plan/ map is must)	☐ Reg ☐ Soi 2. Map: 3. Utility receip 4. Any O ☐ Old 5. No do	t, House Tax de ther document: Valuation Report cuments provide	nquishment Allotment proved Mag y Bill & pa mand & pa ICLU, TI	t Deed, ☐ Transt Letter, ☐ Posses b, ☐ Site Plan syment receipt,☐ yment receipt R Report,☐Agree	fer Deed, sion Letter Water Bill & payment
9.	Documents received from	Del-	Ri office	(mg.	Sortin +	anday by Email
10.	Special Instructions if any:					/.
11.	I agree to pay the amount mon Valuer firm to distort any vested interest and to benefit	facts and w	ould not try to influe	nce any me	mber or official of	that I'll not put pressure the firm in the ill spirit or

1	File No.RKA/DNCR//		
	FILE RECEIVER CASE COLLECTION PROCE	SS COMP	LIANCE CITES
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?	1500	
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?		ń.
7.	Is document checklist email sent to the customer?		
8.	Has the received documents is having 'documents provided by stamp'?		
2.	Please do not do the survey if you do not have prope	r document	s.
3.	For Vacant Plot/ Land - Cizra Map/ Master/ Zon	al/ Site Pla	in is must to identify the Plot. For
	Agriculture or converted land from agriculture - Muta	tion docume	ents, CLU is must.
4.	Firstly please first study the documents of the proper	y which nee	eds to get surveyed.
5.	Mark the Owner/ Area/ Boundaries mentioned in marker pen before moving for the survey. During above fields from the ownership documents the know the reason for the difference.	site survey en please	ontact the owner immediately to
6.	Confirm ongoing property rates in the subject local contact dealers to show you the available properties	in that area	during your survey.
7.	Identify the Property clearly by matching the bo	undaries a	nd area mentioned in the property
8.	Do sample physical or googlemeasurements of t	ne propert	y.
9.	PHOTOGRAPH INSTRUCTIONS: a. Take owner/ representative photograph along with b. Take your selfie along with the property and the o c. Take full scale photo of the property with gate. d. Take photo of the property along with abutting roa	wner/ repre	sentative.
	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 neighbor.		
10.	T - C - L Man Incation		
11.	Check main road name & width and approach road	width and d	istance of property from main road.
12.	of all traindiction Municipal Limits & Warn Name		
13.		ail and tick	the appropriate option clearly.
14.	Check any defects or negativity in the property	ana commi	ant in detail on survey is
15.	the market rate enquiries and confirm	tor any rec	ent Dast transactions.
16.	In case customer appears to be providing misleadi money or cash then immediately report to the Mana	igement & I	Bank.

1175	
E I	是是他是这种是一种的。
7	In case all the points below are done properly, timely with full care and diligence:
7	 Survey started with proper work order and knowing the source of payment. Survey done with proper documents. Done complete homework and studied the documents properly with highlighting the main points before moving for the survey. Chosen correct survey form as per the property type. All fields of Survey form are properly filled. All site special observations and negative and positive factors are clearly mentioned. Self & client signatures taken on survey form. Property rates information properly taken, mentioned and verified. Site rough sketch plan made. Proper photographs taken.
В	11. Selfie with property taken. 12. Selfie and owner photograph with property taken.
	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.
С	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):

- 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):

 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.

13	(To be submitted by Surveyor with each Survey)	had made and
0.	COMPLIANCE CHECKLIST POINTS	BY LOURS
2.	Did you take proper property de-	STATUS
2.	Did you take proper property documents to carry out the survey? Have you properly studied&highlighted.	Ð
3.	Have you properly documents to carry out the survey? documents with bold florescent before moving for the survey? Did you check prominent landmark possible if	40
4.	form? form?	d
	the property papers?	-21
5.	Did you take Cizra Map/ Master/ Zonal/ Site Plan or Patwari help to identify the vacant	
6.	Did you check if property is merged with any other property or it is an independent	
7.	Did you do sample physical or google measurements of the property in case of property Did you do sample physical or google measurements of the property in case of property	
8.	Did you take Committed limits/ jurisdiction/ ward?	
9.	Did you take Google Man Installant and in ward?	-
10.	Did you take Google Map location and shared it to Maps whatsapp group? Did you check Main road name & width and the state of the state	-
11.		-
12.		B
13.	Have you taken properly full scale photograph with gate? Have you taken owner/ representation.	~
14.	Have you taken your selfic with the	
15.	Have you taken your selfie with the property along with owner/ representative?	
	right of the property?	8
16.	Have you taken multiple photographs of the property from inside-out?	8
17.	form?	<u>A</u>
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?	9
19.	Have you filled all the columns of survey form including survey summary sheet properly?	<u>-</u>
20.	Did you draw site key plan (location map)?	U
21.	Did you draw rough site sketch plan?	4
22.	Have you taken self-attested documents from owner/ representative and stamped "documents provided by stamp"?	B
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.	f the second second state of an undertaking and current	9
26.	- 1.1 - 1-1-1-1-2	旦

For File No.	2
Surveyor Name	mohil Su
Signature	andre
Date	16-11-2021

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:
Arres	PER STATE OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AND AD	GENERAL DETAILS	大型 (1) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
1.	Name of the Surveyor	Mohit Singl	
2.	Property shown by	□Owner, Representative, □ N	lo one was available
	120 - 1	Name	Contact No.
3.	Survey Type	Vatural august (incide august)	a photographs)
G-00		☐ Half Survey (Measurements t☐ Only photographs taken (No	from outside & photographs)
4.	Reason for Half survey or only photographs taken		sessee didn't allow to inspect the
5.	How Property is Identified	☐From schedule of the properti ☐From name plate displayed owner/ owner represent	
6.	Type of Land		
7.	Property Measurement	^□-Self-measured, □ Sample m □ No measurement	neasurement only,
8.	Reason for no measurement	 □ NPA property so didn't go ne □ Land not demarcated □ Verpossible to measure the entire at □ Any other Reason: 	ry Large uneven land, practically not
9.	Purpose of Valuation	Periodic Re-Valuation for Ba	set for creating collateral mortgage ank, Distress sale for NPA A/c., ose, Capital Gains Wealth Tax General Value Assessment
10.	Type of Loan	☐ Housing Loan, ☐ House Improvement Loan, ☐ Loan ag	sing Take Over Loan, □ Home gainst Property, □ Construction Loan, oan, □Project Loan, □ Term Loan, 砬
11.	Loan Amount		4
a Wa	MARINE VIA MOURINING IN	OWNERSHIP DETAILS	
1.	Legal Owner Name/s	Morel Salim	MANAGER CHEST AND CONTRACTOR OF THE CONTRACTOR O
2.	Property Purchaser Name	1100pl ->a11m1.	
3.	Property Address under	NO. 711	Nggax, Near Navern

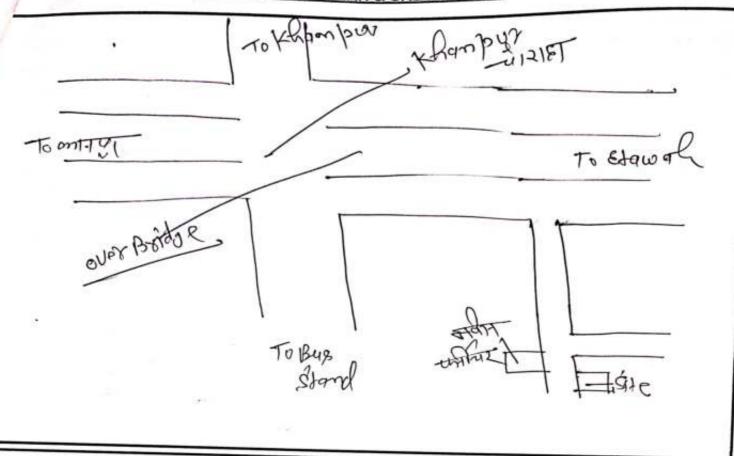
	Valuation	Furmin	uye 4.	23171 8	No 9	100	(N.b	(4)
1	Present Residence Address of the Owner/ Purchaser							
5.	Property constitution	Free Hold	I, 🗆 Lease	Hold				
Con to		LOCATION	DETAILS	-	ortenesses.	TO HELD	Mark St	
1.	Adjoining Properties	North		outh	Eas	st	Wes	t
	(Match it with papers with the help of compass or Sun direction and also confirm it with nearby people)							
2.	Property Facing	☐ North-Ea	st Facing, [5.7
3.	Landmark	Tools	n tre	nVa a so	Eu X	idura		
4.	Ward Name/ No.	1777	277	CIV FF. TC	100	· HOOF		
5.	Zone Name							
6.	Main Road Name & Width and	Nar	ne	Wid	th	Dista	nce fron	n
	distance of the property from it	Elawar	2 Kamb		^		perty	
7.	Approach Road Name & Width	Pos	4. '	100	m4	1	-fra	
8.	Location consideration of the	√¬Within M	Tagide lain city, □	Within Goo	20 Win	leveloped A	rea 🗆	Within
	Society	The second second	area,□Hig □In interio e,□Poor			Walt Land		od, 🗆
9.	Location of the Flat	0300000000000	cing, □ Po ng, □Sunlig		☐ Road I	Facing,⊟E	ntrance	North-
10.	Characteristics of the Locality	1 SEE SEES SEES SEE	n develope ackward, □				emi Ur	ban,□
11.	Category of Society/ Locality	100000000000000000000000000000000000000	nd, □ Norm MIG, □ LI	200	able Grou	p Housing,	□ EWS	
12.	Utilities/ Facilities in the locality		Garden,□ louse, □ W	Contract Action				
13.	Proximity to civic amenities	School	Hospital	Market	Metro	Railway	Station	Airport
		2000	300ml	1 Km	×	X		Y -
14.	Any new development in	Near	150-	1 61	1.01 Pc	od &	Comm	nerio
	surrounding area	CO. 1. C.	wage in	tial	Agod	- 4		3-3
15.	Jurisdiction limits	□Nagar	Nigam, □N	lagar Pan	chayat,	Gram Pan	0.55% (0.5	⊠Naga
16.	Jurisdiction Development Authority Name	- A MANAGEMENT OF THE PARTY OF	□GDA, □N	received and a	Accesses & Auto	. 11.11.11.11.11.11.11.11.11.11.11.11.11		

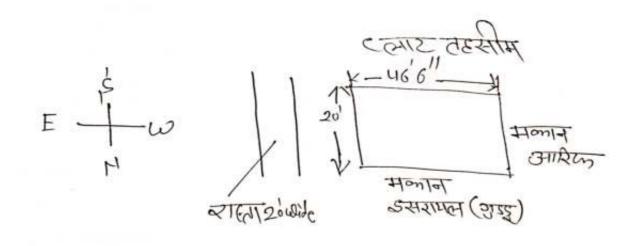
	1			75 70 70
		□KMDA, □ MDDA, □A	any other Development	Authority:
		□Area not within any de	evelopment authority lim	nits
7.	Municipal Corporation Name	□NDMC, □SDMC, □E □Gurgaon Municipal Corporation, □ Kolkata	EDMC, □Ghaziabad M Corporation, □Fa Municipal Corporation, al Corporation, □Are	unicipal Corporation, aridabad Municipal aa not within any
VI - W		PHYSICAL DETAILS	and the particular of the last	建設。
1.	Land Area	As per Title deed	As per Map	As per site survey
		86.431 3-3	Not Provided	86.431 39-0
2.	Any conversion to the land use	only flot		
3.	Land Type	logged. Land locked	Marsh Land, ☐ Reclai	
4.	Shape of the Land	☐Trapezoid, ☐Irregula	ar, □Trapezium, □Tria ar, □Couldn't confirm sir	nce not bounded,
5.	Level of Land	☐ On road level, ☐ Be	low road level, 🗹 Above	e road level, NA
6.	Frontage to depth ratio		Less frontage, □ Large	frontage, NA
7.	Are Boundaries matched	☐ Yes, ☐ No		
8.	Is Independent access available to the property?	'⊡Clear independent a sharing of other adj available, □ Access is o	access is available, ☐ oining property, ☐ N closed due to dispute	Access available in lo clear access is
9.	Is property clearly demarcated with permanent boundaries?	⊠Yes, ⊠No, □ Only w	ith Temporary boundarie	es
10.	Is the property merged or colluded with any other property	1/0.		
11.	Property currently possessed by	☐ Couldn't be Survey ☐Court sealed	open land,□Lessee, □ ved, □Property was loc	
12.	Garden/ Landscaping	☐ Yes,☐No, ☐ Beaut	iful, Ordinary	
13.	Boundary Wall (Only for individual property)	Height:	Width:	Finish:
14.	Guard Room	☐ Yes, ☐ No, ☐ Area	Water and the same of the same	
15.	Water arrangements	☐ Jet pump,☐ Subme	ersible,□Jal board suppl	y
16.	Power connection	distribution company li	ble within 5 Kms radius, ne available	□State ownedpower
17.	Current activity carried out on the Land		Animal husbandry	
18.	Special comments if any			

Y	Any issues in marketability of the property?	Neason i	No n case of No:□ Location, □ Surrounding, □ Lega □ Demand, □ Shape, □ Any Other:
		aspects, L	
2.	How is Demand & Supply	Demand	☐ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor
-	condition in the Market of such properties?	Supply	□ Very Good, □ Good, □ Average, □ Low, □ Poor
3.	Is property easily sellable &	¥ Yes,□	No
7.0	marketable?	Comment	
4.	How is the current utility of the property?		ent, □ Very Good, च Good, □ Average, □ Low, □ Poor
5.	At what True rate Owner bought	Year of p	urchase
	this Property?	Purchase	Price

USE THIS SPACE FOR PROVIDING ANY ADDITIONAL DETAILS/ INFORMATION

DRAW SITE KEY PLAN & SKETCH PLAN





	PROPERTY	MARKET CON	PARABLE RATE INFO	RMATION DETAILS	
P	Particulars	Subject Property	Comparable 1	Comparable 2	Comparable 3
	lame (source of information)	NA	जती क्लीनट	NEASSEL D.	
C	Contact No.	NA	9557541782		
in	rype of source of information (Seller/ Property dealer/ nearby beople)	NA	Neurby People		
F	Rates/ Price informed	NA			
.	Rates Type (Sale/ Buy)	NA			
	Shape of the Property (Square, Rectangular, Irregular)		Recharge ular		
	Area/ Size of the Property		86.43 34		
3.	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	Bertes		
10.	Distance from the subject Property	0	150 mg		
11.	Level of Land (Below/ On/ Above road level)		above		
12.	Frontage to depth ratio (Normal, Less, Large)		Mosmal		
13.	h road width		20 white		
14.	Present Use		20 white		
15.	(Yes, No, Partly,		yes.		
16	Otherfactors(Comer, 2 side open, North-East facing, Park facing, Legal/ Financial encumbrance, etc.)		East Sulp Facing.		
17	Any other details/ Discussion held	NA			
18	B. Present expected Sale Value of the overall property?				Page 11 of 13

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. Estar.
Relationship with owner	Employees 3
Signature	E8800.
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 wrong or false information or statement. In case at any point of time it is legal consequences and 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.	10
Surveyor Name	mohil-sur
Signature	amy In
Date	16-112021

UNDERTAKING BY THE PREPARER

I confirm that this Valuation Report is 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 from the site came to my knowledge during the course of the assignment and I have taken all sincere efforts to review, cross check& confirm this data/ information from all different angles using myprudent approach without any blasedness 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 lilegitimately 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	