



-4-

विद्यतीत समयति श्री लाल नट राहा है नट आहंदा देगा। असल दरलायेव
 शरीदार को दे दिय है। अतः हमने खुल सोच समझ कर खिना किन्ती लहनाय
 न टामकाय के यह ब्यनामा लहरीर कर दिया है ताकि सनद रहे गौर समय
 पर काम आवे। लहरीर दिनांक 22-7-2002

हो श्रीमती सुरक्षा गलीनट बागा हो श्रीमती सुनीता गुप्तालालान

(Signature)

(Signature)

गवाह=।

(Signature)
A. S. SAXENA
 Advocate

Dist. Courts, Firozpur

(Signature)
श्रीमती सुरक्षा

(Signature)

(Signature)

गवाह: 2 दिनांक 22-7-2002
 दिनांक: 5.8.86 NIT F&D

(Signature)

(Signature)

(Signature)
RAJPAL SINGH
 ADVOCATE
 Dist. Courts, Sec-3, Jhansi



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पट्टा जाति के द्वारा मुन्सिफ को, जहाँ मेरे हस्ताक्षरों का आवश्यकता होकर अपने हस्ताक्षर को, तथा अकार के दस्तावेजों को गोबल अकाराबन्दार के पेश होकर पर्यक्षित करावे, जहाँ बदल कुल को, अकार नामा बस के। अधिकारि उक्त रकबा दो जाल ॥ मरने की बाद कोई दावा दीवानी, माल या मौजदारी का हो जाये याकारा जीर से कला फे तो अकारा शुरु से लेकर के अदालत याजियाखुर्जा कोट तक भी हर कार्यवाही को न किसी अन्य को कार्य को जो कि हल लक्ष्य करने के अधिकारी है, को लक्ष्य अंगाप देवे या किसी अन्य को मुहलार बात निम्नलिखित करके करावे, हमे ज्ञाने किसे व करावे की तरह मन्तव्य व मजल होगी। अतः यह मुहलार नामा जाम सुन-मन्कर बादुरला होश खा के तहरीर करा दि-गई ताकि सलद रहे और वला पर काम जावे तहरीर दिनांक 29-4-1997

अकार मुन्सिफ

11/1/2017

तारा बन्द

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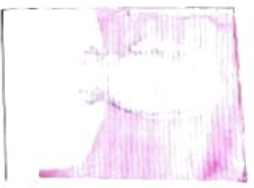
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भुक्तार नामा आन स्टाम्प नुमालि 20/- लये

इनके, 1. लार वन्द पुत्र श्री बेग राख 1/16 भाग एव ही राख पुत्र श्री बदन 1/8 भाग निवासीग गाव व ठाक जुझा तह. व जिला फरीदाबाद के है ।

जो कि बाका मौजा जुझा तह. व जिला फरीदाबाद ने अरादी जेक्ट नं. 1096/986 जमीनी नं. 135/1198 मु. नं. 26 कीला नं. 21/2/4-0, 22/1/2-0 मु. नं. 37 कीला नं. 218 2/1/1/2-6 22/1/2-0 3/1/1/2 जमीनी नं. 135/1199 मु. नं. 37 कीला नं. 2/1/2/2-0 कीला नं. 2/2/2/2-0, 3/1/2/1-3 छोटे डेक्ट नं. 1096 जमीनी नं. 135/1201 निन मु. नं. 38 कीला नं. 4/1/7-0, 4/2/1-0, 5/8-0, 6/1/3-10 6/2/4-10, 7/8-0 जमीनी नं. 135/1200 निन मु. नं. 37 कीला नं. 1/8-0 जेक्ट नं. 135/1201 मु. नं. 28 कीला नं. 19/3/1-8 20/2/2-7 कुल किता 17 कुल सादादी रकबा 59 कनाल 15 मले के 1/16 एव 1/8 हिस्से मौजा जुझार सादादी रकबा करमरीजन 5 कनाल के मालिकान व काफिक है और हारा इरादा अपने हिस्से के उकर राखा मे से कुछ रकबा को नुनकिफते का है जो कि इन लक्ष्य भेज होकर नही करा सक्ते है इसलिये अपने उकर रकबा मे से मु. नं. 38 कीला नं. 7 मे से एक किता ~~XXXXXX~~ ^{दीगार} बा रकबा करमरीजन दो कनाल 11 मले, बा मोहरा 105 फुट x 132 फुट, पयासीग पूर्व मे किता ~~XXXXXX~~ ^{दीगार} बा रकबा करमरीजन दो कनाल 20 फुट, उत्तर मे रासा 20 फुट व दक्षिण मे किता ~~XXXXXX~~ ^{दीगार} है, श्री बाबू अपनी जानिब से श्री महावीर सिंह पुत्र श्री पारे लाल निवासी गाव व ठाक पाली तह. व जिला फरीदाबाद को मूलगार आन नियुक्त कले अधिकार देते है कि वहकत रकबा दो कनाल 11 मले करमरीजन को बाबा हारा जानिब से किती भी सकारी यगौर सकारी कापफिक मे किती प्रकार का कोई दखाल न देवे, पत्र कवहाकरे, बिल्ली, पाना करीवर आदि के कोसल आदि प्राप्त करे, बिल व सिकोरीटी आदि जमा करावे, रिफरु करावे। यहकिरका रकबा करमरीजन दो कनाल 11 मले को किती भी नाम पर किती भी रेट मे रहन, कप, हिस्सा या

7/11/22





ਮੀਰਾ ਦੇ ਸਾਥ ਵਿਆਹ ਹੋਇਆ ਸੀ । ਸਾਰੇ ਸਾਥ ਵਿਆਹ

11/2/2017

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मुन्शी 600/- रुपये । उ. सो रुपये । और देखा । पट्टा ग्रहिला से मक कुल पा लिये है और कपा कपोग हर साल के नई नाह मे कुलपाता रहली। उसके कब्जा नीचे पर खाले पट्टा ग्रहिला के करा दिया है और जाल के बाद पट्टा ग्रहिला एकल रकबा का मुर्दा लन से काजिल व पट्टेदार हो गये है । पट्टाग्रहिला को लख होगा किलकन विजिला रकबा को ओ वारे इलेमाल मे लावे, तापीराल करे, लूख पट्टा जिला अन्य को मुन्शीकर करे । प्रहक इन्जाल लख पट्टेदार के करा हो वरना लख पट्टा नामा को लख से पट्टाग्रहिला ऊ करता लेवेयवके खर्च पट्टानामा का लाम पट्टेदार ने लगा है । एक्जिप्टिद उक्त रकबा को बाबल कोई बेवगारी, देवगारी, नुका मिन्शिकल या जिनका जार्द पार्ड गई किन्कि काण्ड से उक्त रकबा का कब्जा पट्टेदार के हाथ से निकल जाये या कोई माली नुजान हो जाये तो हम लामा खर्च व खर्च के देवदार व लम्पेदार लो वरना पट्टेदार ज्यारिये ज्वालन खगारी दगार बापदाद से कुल पा लेवे। जो यह पट्टानामा 99 साल सुन-समय कर बादुरस्ती होख क्वात के लहरार करा दिया है ताकि समय रहे और वक्त पर काम जाये । जहरीर दिनांक 29-4-1997

लखदः पट्टा गेनिकला

लो राल



लारा वन्द 04/1/97

ह. गवाह 2.

ह. पट्टाग्रहिला

महाबौर सिंह

ह. गवाह 2.

3.2.2007
04/1/97
लारा वन्द

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पृष्ठ २११ -----

Annexure-E

Checklist for scrutiny of TIR by the branches

The officials scrutinising the TIR need to verify and examine each and every column/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such scrutiny.

Name of the borrower

M/S MMS Enterprises

Name of the Advocate submitted the TIR

M/S MMS Co. Ltd.

Number & Date of TIR

19/09/2019

Short description of the property covered by TIR:

S. No.	Details	Y/N
1.	Whether the advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Y
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3.	Whether the TIR by the advocate is unconditional?	Y
4.	If the TIR has any conditions, whether the same are complied with?	N
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	Y
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
	b) Whether the Advocate who has issued TIR has taken a search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies.	Y
	What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.	
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and	Y



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किम्प के निम्नै दैनमाः न निवेनार रहौ । एतए अन्तमा स्तान्प वनैर सरिपार नै
 रनपाय है । बाबल साव कर देन । नुं मुत्तमा आम लोपर काना नुं और निम्न
 देता नुं कि पाठिकान बराही वगिबल नुं और नुं उनका मुत्तमा आम लोपर नुं उनका
 रकमा को अन्प करनै कर पन्पार नुं । उनका विप्रीत रकमा को भीराईश एक सौ पांच गुट
 गुना एक सौ बत्तीस गुट है बीस हल प्रकार नुं । पूर्ण नुं दीनार रकमा, पवित्रप नुं
 रास्ता 20 गुट, उत नुं रास्ता 20 गुट, बसिप नुं दीनार रकमा । अतः कर
 अन्तमा लुन अन्पार कर निम्न दिपा है कि करन सौ बत्तीस प्रकार काय आने । दिनांक:-
 9-1-1998 ।

नारायन् न हुंसाव अतार नुं आम को अन्तमा निम्न निम्न ।

नारायन् न हुंसाव

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गः बी.पी. अन्तमा
 बी.पी. अन्तमा 524/15

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Register Postbox Memos
 Legal Notice or Writer
 Section-12, F.A.N./A.S.A.D
 B.K.S.-12/18, A.S.A.D
 B.K.S.-12/18, A.S.A.D (O) 28437



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अपने लाजाल व मरगाद को पड़े फूटा रहनी हुई अपनी उस आगही में है तबता
 2 कनाल 11 पार्ले, अग सखा ३०387, को कुल अतिवर्ग सतिन ५०1,5००, 5००/-
 रुपये (एक लाख उन्सठ हजार पांच सौ रुपये) में पास भीमति सुधिया परीमा
 परीमा की को के फीमा निगारो 524 कैप्ट-15, परीमा नाद (2) भीमति
 सुनीता सुधा परीमा की भीमति सुधा निगारो 1416 कैप्ट 14, परीमा नाद
 परीमा की नादिसा बराबर, अग सखि कर दिया है। अग दिया है। कुल जो
 अग ५०1,5०,5०० रुपये (एक लाख उन्सठ हजार पांच सौ रुपये) लगान का लगान
 देनी नकद भुगत रखने में कुल बाकी ना रहा है। अग माका पर अपनी बागिन
 है आगही 2 कनाल 11 पार्ले सुधिया का लगाने सरीयाना कर दिया है। सरीयाना
 पड़कर बनारी अग आगही सुधिया की पाठिक का फिद का बिगु को गयी है। अब है
 नाद बनार व बनार सारवान का कोई बाकता आगही सुधिया है ना रहा है।
 आगही सुधिया 2 कनाल 11 पार्ले नकद फिदियन व कर प्रकार की हो बनारी व
 फिदेबारी है पाक बाग ६ इसी पार्ले फिदी अग को रहन अग बिना आदि आग
 सुनकीन ना को हुई है अग कोई नुस फिदियन व हो बनारी निकलीगी तो लग व
 बनारी सार बागनाद कर फिद सरीयाना के नुसान मग हो अग व बनार सखि कर

गडापी २१२६

शेरा 3 पर -----



पट्टा नामा ११ साल कोता मुलीन 100/- रुपये सालाना
 भेष गां 600/- रुपये स्टाभ मुलीन 100/- रुपये कुल किता 2
 स्टाभ किता गाला नवरोश क्रीदाबाद



उनके, 1. तारा एम् पुत्र श्री देव राव 1/16 भाग एवं 2. ही राव पुत्र श्री जयन 1/8 भाग
 निवासीन जूड़ा सह. व जिला क्रीदाबाद के है।

जो कि बाका नौदा जूड़ा सह. व जिला क्रीदाबादने इरादा जेद न. 1096/986 खोनीन
 न. 1351/ 1198 मु. न. 26 कोला न. 21/21-01, 22/11-01 मु. न. 37 कोला न.
 2/11/ 2-61 22/11-01 31/11-41 खोनीन न. 1322 1199 मु. न. 37 कोला
 न. 2/12/ 2-01 कोला न. 22/22/ 2-01 31/12/ 1-31 जेद न. 1096 खोनीन न.
 1355/1200 नि. न. न. 38 कोला न. 41/17-01, 42/11-01 588-01, 61/13-101,
 62/14-101, 7/8-01 खोनीन न. 1354/1200 नि. न. न. 37 कोला न. 1/8-01 जेद
 न. 1355/1201 मु. न. 26 कोला न. 10/3/ 1-11, 20/2/ 2-71 कुल किता 17 कुल सादादी
 रकमा 59 कनाल 15 नरले के 1/16 एवं 1/8 हिस्से के जूझार तकरावन 5 कना के गतिकान
 व क्रीडा है और ज्वोर हिस्सेदार स्मारा उनका रकमा के मु. न. 38 कोला न. 7 के कुल
 हिस्से पर कब्जा है और स्मारा उनका रकमा हर प्रकार की देवदारी, देनदारी, नुका मिलिक
 व जिन्यस आदि से पाक व साफ है और स्वे उनका रकमा मे से अपने कब्जे के हिस्से को नुदरे
 पर देने का पूरा हक हासिल है। एवही अब अपने व अपने परिवार के हालात व नबावको नुदरे
 नवर रखे स्वे अपने उनका रकमा मु. न. 38 कोला न. 7 मे से एक किता बांरकमा दो कनाल
 11 नरले तकरावन, बायेनाइरा 105 रु. 132 रु. क्वासीन पूर्व मे दगार, गरीका मे रास्त
 20 रु. उत्तर मे रास्ता 20 रु. व दीक्ष मे दगार रकमा है, जो जिलखद मुलीन
 100/- रुपये 1 एक तो रुपये 1 सालाना कोला का दर है पाब ११ साल निमाद के लिये
 पाल 11 नहावार सिंह पुत्र श्री चारे ताल निमासी गाँव व डाक पाली सह. व जिला
 क्रीदाबाद को निम्न शराफतो पर नुदरे पर है दिया है :- एवही कुल जरे कोतो मे से

11/1-55

10/18

MO. 2 Serial Press, Coimbatore

संस्कृत प्रकाश 5885
वर्ष १९९९

संस्कृत, का. विभाग

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16. In respect of loans of Rs. 1.00 crore and above whether- a) search of life/encumbrance was made by the advocate for a period of not less than 30 years? b) Whether satisfactory search report (TIR) is obtained from two advocates irrespective of amount in all segments (including Housing Loans) in the following cases:- i. Properties offered by third party guarantors whether individual or non-individual ii. Properties acquired through Gift deed iii. Properties sold by Power of Attorney holders.	Yes						
b) In case of Housing Loans where properties do not fall into the abovementioned categories, a satisfactory Title Investigation Report (TIR) from two different empanelled advocates ("") should be obtained in the following cases:- <table border="1"> <tr> <td data-bbox="782 227 938 574">In respect of Housing Loans where the RERA registration is available and Loan amount is above Rs.5 crores.</td><td data-bbox="782 574 938 865">Satisfactory TIR from two different empanelled advocates should be obtained.</td></tr> <tr> <td data-bbox="636 227 782 574">In respect of Housing Loans where RERA registration is not available and Loan amount is Rs.1 crore and above.</td><td data-bbox="636 574 782 865"></td></tr> <tr> <td data-bbox="555 227 636 574">Second Sales and Loan amount is Rs.1 crore and above.</td><td data-bbox="555 574 636 865"></td></tr> </table>	In respect of Housing Loans where the RERA registration is available and Loan amount is above Rs.5 crores.	Satisfactory TIR from two different empanelled advocates should be obtained.	In respect of Housing Loans where RERA registration is not available and Loan amount is Rs.1 crore and above.		Second Sales and Loan amount is Rs.1 crore and above.		No
In respect of Housing Loans where the RERA registration is available and Loan amount is above Rs.5 crores.	Satisfactory TIR from two different empanelled advocates should be obtained.						
In respect of Housing Loans where RERA registration is not available and Loan amount is Rs.1 crore and above.							
Second Sales and Loan amount is Rs.1 crore and above.							
In case of Housing Loans, wherever In House Legal Team has been created one TIR shall be obtained from them and one TIR shall be obtained from the empanelled Advocate.	No						
17. Whether the TIR or any other documents in the matter reveal any pending or concluded litigation in respect of the property offered as security and whether the impact of such litigation has been	No						

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	are legally capable of creating the charge thereon in favour of the Bank?	
8.	As per the TIR, whether the property is subject to any tenancy law which will affect the Bank's rights eventually to take possession thereof or cause it to be sold or otherwise exercise its rights as mortgagee?	No
9.	As per the TIR, whether the property offered is an agricultural property and if so additional precautions in respect of the acceptability of such security have been examined?	No
10.	Whether the advocate has made searches of the registers and other records maintained by the Sub-Registrar of Assurances, Collector and/or other revenue authorities for ascertaining whether there is any outstanding mortgage or charge on the property to be mortgaged to the Bank?	Yes
11.	Whether the advocate has confirmed that he has conducted independent Search in the Records of Sub-Registrar Office(s) concerned and that the documents, convey Clear, Absolute and Marketable Title and are sufficient for creation of a valid Mortgage?	Yes
12.	Whether the TIR reveals involvement of any gift deed, PoA, or other circumstances attracting special precautions? (Two TIRs from Advocates need to be obtained in these cases).	No
13.	Whether the advocate has also submitted the fee receipt for conducting Search in the Office of Sub-Registrar(s) along with the TIR?	Yes
14.	Whether the property particulars mentioned in the Title Deed (Sale Deed/ Khatauni) tally with those in the Non Encumbrance Certificate, approved Building Plan and TIR, etc.?	Yes
15.	Whether all the Original Documents and other Link Documents as stipulated by the advocate in the TIR are obtained?	Yes

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges as already stated in the Loan documents and agreed to by the Mortgagor and the Bank.

7. There is no interest of Minor/(s) in the property/(ies).

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower Ms. Promila Bhutani.

9. I certify that the intending Borrower/ Borrowers Ms. Promila Bhutani has 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 Lease Deed Document No. 1627, dated 29-04-1997.
2. Original GPA Document No. 1134, dated 29-04-1997.
3. Original Sale Deed Document No. 13984, dated 09-01-1998.
4. Original Tarak Patta Document No. 1018, dated 05-05-1998.
5. Original Sale Deed Document No. 3412, dated 22-07-2002.
6. Certified copy of Mutation No. 4340.
7. Latest Utility Bills of the Scheduled Property.
8. Certified copy of Latest Jamabandi with the entry of the Charge of SBI.
9. Affidavit.

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

SCHEDULE OF THE PROPERTY/IES

Property Area Measuring 2 Kanals 11 Marlas ie. 1530 Square Yards, forming Part of Rect. No. 38, Killa No. 7/2(1-7), 7/3(1-4) of the Revenue Estate of Village Dabua, Now MCF No. 38/33, Dabua Gazipur Road, Zone-III, Tehsil Badkhal, District Faridabad, Haryana, according to Sale Deed Document No. 3412, Registered in the Office of S.R. Faridabad on dated 22-07-2002, which is bounded as under:

East: M/s VEE DEE Enterprises
West : Road
North: Road
South: Other Property.

Date : 15-04-2019
Place: Faridabad

(Kr.Surender Singh)
Advocate.

	satisfactorily explained/ got examined?	
18.	(a) Findings, if any in respect of the property offered as the security in the valuation report? (b) Whether there is any inconsistency in the TIR and valuation report in respect of the property?	No No

	CSO/Field Officer/ Authorised Officer	Relationship Branch Head/Unit Head Manager/
Signature	<i>[Signature]</i>	<i>[Signature]</i>
Name	Prat Kanad	Prat Kanad
Designation	ST Manager	ST Manager
Branch/Unit	Sedat-24/583	Sedat-24/583
Date of scrutiny	20/9/19	20/9/2019

AFFIDAVIT

I Ms. Promila Bhutani W/o Mr. Y.P. Bhutani, Resident of House No., Faridabad, Haryana, do hereby solemnly affirm and declare as under:-

1. That the deponent is the absolute Owner and in Possession of Property Area Measuring 2 Kanals 11 Marlas ie. 1530 Square Yards, forming Part of Rect. No. 38, Killa No. 7/2(1-7), 7/3(1-4) of the Revenue Estate of Village Dabua, Now MCF No. 38/33, Dabua Gazipur Road, Zone-III, Tehsil Badkhal, District Faridabad, Haryana, according to Sale Deed Document No. 3412, Registered in the Office of S.R. Faridabad on dated 22-07-2002.
2. That the Deponent has not availed any loan from any other bank, financial institution or private person over above said property, except State Bank of India.
3. That the Deponent will not create any charge over above said property by way of sale, mortgage, gift or otherwise, except State Bank of India Faridabad.
4. That the above said property is neither subject matter of any litigation nor under acquisition.
5. That the Title Deeds deposited/ to be deposited by the Deponent are Genuine and are not Duplicate or Fake & there is no Title Deed apart from the Deeds deposited with/ handed over to the Bank.
6. That the Deponent has not entered in to any transaction of any nature whatsoever in respect of the Property offered as Security to the Bank.
7. That there are no circus mantes which adversely affect the Mortgage and its Validity/ enforcement.
8. That there is no Tax Liability, Utility Bills or any other Dues pending in respect of the Property offered as Security.
9. That the Property offered as Security shall be available for the Loan sanctioned or to be sanctioned to the Borrower.

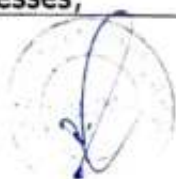
Deponent

Verification:

Verified that the contents of my above said affidavit are true and correct to my knowledge and belief and nothing has been concealed therein.
Verified at Faridabad on

Deponent

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.)	Absolute Ownership 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.
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether; grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions, the mortgagor is competent to create charge on such property.	N.A.
	whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
12	If occupancy right, whether;	N.A.
(A)	Such right is heritable and transferable,	
(B)	Mortgage can be created.	
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. There is no interest of the Minor in the Property.
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;	N.A.
(B)	The Gift/Settlement Deed has been Attested by two witnesses;	N.A.



Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, the satisfaction of charge, if any.		30 Years.
32.	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Proof to be submitted.
33.	Urban land ceiling clearance, whether required and if so, details thereon.	NO.
(A)	Whether No Objection Certificate under the Income Tax Act is required/ obtained.	No.
(B)		
34.	Details of RTC extracts/ mutation extracts/ Katha extracts pertaining to the property in question.	As detailed in Para 4(a).
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/ Village records	Yes.
36.	Whether the property offered as security is clearly demarcated?	Yes.
(A)	Whether the demarcation/ partition of the property is legally valid?	Yes.
(B)	Whether the property has clear access as per documents?	
(C)	(The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes
37.	Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny?	Proof to be submitted.
(A)	Document in relation to electricity connection;	Proof to be submitted.
(B)	Document in relation to water connection;	N.A.
(C)	Document in relation to Sales Tax Registration, if any applicable;	To be submitted.
(D)	Other utility bills, if any.	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.	

Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N.A.
Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.
Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.

Annexure C

CERTIFICATE OF TITLE

I have examined the Original documents, which are enclosed relating to the Property in question which is offered as security by way of Equitable 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 Equitable Mortgage is created by way of deposit of the following documents in the manner required by law, it will satisfy the requirement of creation of 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, I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage after execution of sale deed in their favour. 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 issued by S.R. Faridabad since 01-04-1989 to till date, vide Search Receipt GRN No. 264677521, dated 15-04-2019, pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances, except the Charges of **State Bank of India**.

(B) verification through any online portal or computer system? (C) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard. (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. No.
7. (A) Property offered as security falls within the jurisdiction of which sub-registrar office? (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? (C) Whether search has been made at all the offices named at (b) above? (D) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	Sub Registrar Faridabad & Badkhal. No. N.A. N.A.
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 and the Registration record kept and Maintained in the office of Sub Registrar Faridabad & Badkhal, regarding Property Area Measuring 2 Kanals 11 Marlas ie. 1530 Square Yards, forming Part of Rect. No. 38, Killa No. 7/2(1-7), 7/3(1-4) of the Revenue Estate of Village Dabua, Now MCF No. 38/33, Dabua Gazipur Road, Zone-III, Tehsil Badkhal, District Faridabad, Haryana	

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(D)	Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.
20.	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.	No.
(A)	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.
(B)	In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	Yes.
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.	Whether the property is subject to any pending or proposed land acquisition proceedings?	NO.
(A)	Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Yes.
23.	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Undertaking is to be given by the Mortgager.
(A)	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
(B)	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.	No.
24.	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No.
(A)	Property belonging to partners,	N.A.

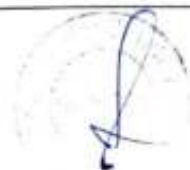
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and on examination I have found that Mr. Tara Chand & Mr. Hans Raj were the absolute owners & in possession of the Scheduled Property & they lease out the same to Mr. Mahavir Singh on dated 29-04-1997, through Lease Deed Document No. 1627, Registered in the office of S.R. Faridabad same day and also executed the GPA regarding the same in his favour on dated 29-04-1997, which was also registered in the office of S.R. Faridabad same day, vide Document No. 1134.

After that above said Mr. Tara Chand & Mr. Hans Raj, through their GPA holder Mr. Mahavir Singh sold out the Scheduled Property, to Ms. Suraksha Makhija on dated 09-01-1998, through Sale Deed Document No. 13984, Registered in the office of S.R. Faridabad same day and Mr. Mahavir Singh also surrendered his lease Hold Rights of above mentioned property, in favour of above said Ms. Suraksha Makhija, through Hakook Patta Document No. 1018, Registered in the office of S.R. Faridabad on dated 05-05-1998.

Thereafter above said Ms. Suraksha Makhija executed a Sale Deed regarding the Scheduled Property in favour of present Mortgager Ms. Promila Bhutani W/o Mr. Y.P. Bhutani on dated 22-07-2002, through Sale Deed Document No. 3412, Registered in the office of S.R. Faridabad same day & Mutation of the same was also sanctioned by the AC- IInd. Garde Faridabad on dated 25-08-2002, vide Mutation No. 4340. The Mortgager be directed to submit Latest Utility Bills of the Scheduled Property in her own name.

As such above said Ms. Promila Bhutani is the absolute owner and in Possession of the Scheduled Property & she has to furnish a duly attested Affidavit by stating that she is absolute. Owner & in Possession of the scheduled Property, which is free from all Encumbrances and Charges whatsoever, except the charge of **STATE BANK OF INDIA Faridabad.**



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(C)	The Gift/Settlement Deed transfers the property to Donee;	N.A.
(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;	N.A.
(E)	Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	N.A.
(F)	Whether the Donee is in possession of the gifted property;	N.A.
(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;	N.A.
(H)	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
15.	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.
(A)	Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A.
(B)	Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	N.A.
(C)	In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/ complied with.	N.A.
(D)	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?	N.A.
16.	Whether the title documents include any testamentary documents /wills?	No.
(A)	In case of wills, whether the will is registered will or unregistered will?	N.A.
(B)	Whether will in the matter needs a mandatory probate and if so whether	N.A.

		East: M/s VEE DEE Enterprises West : Road North: Road South: Other Property. (Herein after called as Scheduled Property).
4. (A)	Particulars of the documents scrutinized-serially and chronologically:- 1. Original Lease Deed Document No. 1627, dated 29-04-1997. 2. Original GPA Document No. 1134, dated 29-04-1997. 3. Original Sale Deed Document No. 13984, dated 09-01-1998. 4. Original Tarak Patta Document No. 1018, dated 05-05-1998. 5. Original Sale Deed Document No. 3412, dated 22-07-2002.	
(B)	Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note : Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.	I have verified the Original Documents 4 (a) (1 to 5) in SBI, Sector-24 Branch Faridabad.
5.A	A. Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.).	Yes.
B	Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?	Yes.
(i)	(i) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	N.A.
(ii)		
6. (A)	Whether the records of registrar office or revenue authorities relevant to the property in question are available for	No.

UTTAR PRADESH

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गया है। इस प्रकार विक्रान्त को बंधन से कुल मूल्य धन प्राप्ति हो गया है।

Sanjay Kumar
Sanjay Kumar
शरणा

गयाह *Sanjay Kumar*
[सुरेन्द्रलाल एबट] पुत्र
रथो श्री ब्रजलाल निवासो 96
न्यू गांधीनगर गाजियाबाद

Sanjay Kumar
Stamp of Sanjay Kumar
A 818378
Ghazalabad

गयाह *Sanjay Kumar*
[दीपक त्यागी] पुत्र
सुनाहबन्द त्यागी निवासो
कठिनगर, गाजियाबाद

दिनांक 16-01-2007 ई०.
मंसोदा संगम कुमार बसल एडवोकेट,
90 लहसोल कम्पाउन्ड, गाजियाबाद

Sanjay Kumar
Stamp of Sanjay Kumar
A 818378
Ghazalabad





आज दिनांक 17/01/2007 को

वही सं 1 जिल्द सं 6903

पृष्ठ सं 147 से 160 पर क्रमांक 375

रजिस्ट्रीकृत किया गया।

पुनीत कुमार

उप निबन्धक (प्रथम)

गाजियाबाद

17/1/2007



Er. KAWAR PAL SINGH

F.I.E. (I), F.I.V. (I), FACCE, FIWWA, MICA

NOIDA: B-28, Sector-26, NOIDA-201 301

Ph.: +91-9899-45-2299, 98102-84-333

E-mail: kps1699@yahoo.com

* Chartered Engineer & Lenders' Engineer

* Govt. Registered & Approved Valuer

* Bank Panelist & Consultant

* Project Management Consultant

Name of Registered Valuer:

Registration No. Cat-A/121/2005-06

Er. Kawar Pal Singh

Confidential**PROFORMA FOR VALUATION REPORT IN RESPECT
OF IMMOVABLE PROPERTY (IP)**

1. Date of visit of the site for valuation of IP : 01.01.2014
2. Date of making valuation : 02.01.2014
3. Name of the owner(s) of the property : M/s Shiv Shankar Trading Co.
(through Sh. Shushil Kumar Tyagi
S/o Sh. Raj Kishore Tyagi
(Refer to latest Legal opinion for ownership,
title, other legal aspects, etc.)
 - i. Date of purchase of IP : } As per title deed
 - ii. Purchase Price of IP : }
4. Whether necessary enquiries have been made from the concerned locality with regard to the ownership of the property : Yes
5. If the property is under joint ownership/co-ownership, share of each such owner. Are the shares undivided? : Single Ownership.
6. Brief description of the property
 - a) Location, street, ward No. (postal address) : The property under subject is a land out of Khasra Nos. 743, 744 & 745, Mohalla Bazaria, Village Kaila, Pargana Loni, Tehsil & District Ghaziabad (U.P.) A shed is built on the plot and it is currently being used as a godown.
 - Flat/Plot No. : As above
 - b) Is the IP bears the same description/ : Yes



details as mentioned in the documents/
title deeds

c) Is the property situated in residential/
commercial/mixed area/Industrial area : Mixed area

d) Is the property situated in an
unauthorised/authorized : Authorized area

e) Classification of locality – high class/
middle class/poor class : Middle Class

f) Is the IP in question or any part of it is
under encroachment : No

7. i) Proximity to civic amenities like schools,
hospitals, offices, markets, cinema halls, etc. : Available nearby

ii) Means and proximity to surface
communication by which the locality is served. : Well-connected vehicular traffic

8. a. Area supported by documentary proof,
shape, dimensions and physical features : Plot is rectangular in shape having an
area 293.33 sq. yds.

North : Other's Property
South : Other's Property
East : Road
West : Other's Property

b. Roads, streets or lanes on which the land
is abutting, surrounded : Abutting vehicular road

c. Attach a dimensional site plan &
elevations of all structure standing on
the land alongwith photograph of the
built up property. : Enclosed

d. Furnish details of the building on a
separate sheet giving : Enclosed

I. No. of floors and height of each floor : Ground Floor

II. Plinth area floor-wise (As per IS : 3861-1966) : As per Part II – Valuation

III. Year of construction - : Reported to be year 2008-09

- IV. Estimated future life : About 40 years, if maintained adequately
- V. Type of Construction--
Load bearing walls/RCC frame/Steel Frame : Load Bearing Structure
- VI. Type of foundations -- : Spread type
- VII. Walls: :
VIII. Partitions :
IX. Doors and windows :
X. Flooring :
XI. Finishing :
XII. Roofing and terracing : N.A.
XIII. Special architectural or decorative features, if any :
XIV. (i) Internal wiring ---- surface or conduit :
(ii) Class of fittings: Superior/ ordinary / poor :
XV. Sanitary installations:
(a) (i) No. of water closets :
(ii) No. of lavatory basins :
(iii) No. of urinals :
(iv) No. of sinks :
(v) No. of bath tubs :
(vi) No. of bidets :
(vii) No. of geysers :
(b) Class of fittings : Superior coloured / superior/white/ ordinary. : N.A.
XVI. Compound wall:
(i) Height and length :
(ii) Type of construction :
XVII. No. of lifts and capacity :
XVIII. Underground Sump---capacity :



and type of construction

- XIX. Overhead tank:
(i) Where located
(ii) Capacity
(iii) Type of construction
- XX. Pumps --- No. and their horse power
- XXI. Roads and paving within the compound, approximate area and type of paving
- XXII. Sewage. If septic tanks provided, No. and capacity.
- e. Is the construction/built up property is as per the plan approved by the competent
- f. What is the floor space index permissible and percentage actually utilised?
9. Is it freehold or leasehold land?
10. If leasehold, the name of Lessor/Lessee, nature of lease, dates of commencement/termination of lease and terms of renewal of lease.
- a) Initial premium
- b) Ground rent payable p.a.
- c) Unearned increase payable to the lessor in the event of sale or transfer
- d) Are there any agreements of lease? If so, attach copies.
11. Is there any restrictive covenant in regard to use of land? If so, details be given.
12. a) Does the land fall in an area included in any Town planning scheme or any development plan of Govt. or any statutory body? If so give particulars.
- b) Has any contribution been made towards
- : N.A.
- : Disposal in public sewer
- : Building Sanction Plan / Completion Plan was not available
- : As per part - II Valuation
- : Freehold
- : N.A.
- : Mixed use
- : Nagar Nigam Ghaziabad / GDA
- : No demand is reported to be



- development or is any demand for such contribution still outstanding. outstanding.
13. Is the property (whole or part of land) notified for acquisition by Govt. or any statutory body? If so, date of notification. : No
14. a) Is the building owner – occupied/tenanted/ both? : Reported to be under possession of the owner
- b) If partly owner-occupied, specify portion and extent of area under owner – occupation. : N.A.
15. a) Names of tenants/lessees/licensees, etc. : N.A.
- b) Portions in their occupations : N.A.
- c) Monthly or annual rent/compensation/ license fee, etc. paid by each. : N.A.
- d) Gross amount received for whole property : N.A.
- e) Are any of the occupants related to or close business associates of the owner. : N.A.
16. Is the building insured, if so, give the policy no. Amount for which it is insured and annual premium. : Details with owner
17. Has any standard rent been fixed for the premises under any law relating to the control of rent. : N.A.
18. Is any dispute between landlord and tenant regarding rent pending in a court of law. : N.A.
19. Whether possession of the property can be taken by the bank in case of need without any litigation (society rules, independent entrance, co-owner's share/ joint ownership etc.) : Independent entrance. No hindrance seen. Possession can be taken in case of need as per GDA / Nagar Nigam Ghaziabad rules & regulations.
20. The Valuer should give in detail his approach to valuation of the property and indicate how the value has been arrived at, supported by necessary calculations (Rent capitalisation) : As per Part II – Valuation.



method, municipal valuation for tax purpose,
composite rate method for flat etc.)

- a) Land rate adopted in the valuation. : ₹ 45,000/- per sq. yd
- b) Instances of sales of IPs in the locality : As per Part II Valuation
indicating the name & address of the IPs,
registration no., sale prices and area of land
sold (Annexure enclosed)
- c) If sales instances are not available or not relied : Market Rate by enquires from
upon, the basis of arriving at the land rate. local property dealers and
dependable sources.

Guideline value/ value of IP as per Circle rates, : ₹ 27,000/- per sq. mtr.
if any, applicable in the area where IP is situated
(attach copy of relative chart)

Market Value of the property : ₹ 1,38,00,000/-
(₹ One Crore Thirty Eight Lacs only)

Distress sale value /Realisable Value of the : ₹ 1,17,00,000/-
Property (₹ One Crore Seventeen Lacs only)

The Bank is advised to obtain the following declaration from the prospective Borrower(s).

DECLARATION OF THE BORROWER(S)

I/We hereby declare as under:

That I/We are the owner(s)/ purchaser(s) / mortgagor(s) of the subject property that is identified and shown to the Valuer at the time of inspection. The information, documents, photostat copies of the title deed(s), agreement(s), Plan(s), data etc. furnished / shown by me / us is true and correct to the best of my / our knowledge. Nothing has been concealed or suppressed by me/us and I/we will be solely & completely responsible/ accountable for any misrepresentation / incorrect information given /shown/ to the Valuer. I/We will be responsible/ accountable for any misrepresentation / information. If any information/papers furnished by me/us to the appraiser is found to be incorrect since the appraiser has given the report on the basis of the said information/papers. I/We will be responsible /accountable for the same and the appraiser will not be held responsible for the same. I/We agree to indemnify the Valuer for any loss being incurred to him for the report being submitted by him on the basis of the incorrect information/papers/data being submitted by me/us.

I/We also certify that the subject property is free from the all sorts of encumbrances, litigations, mortgage, transfers, acquisition, lien and the title deed is clear and valid. If there is any notification in future by any authority regarding acquisition, I/we will immediately inform bring this to the knowledge of the Bank. I/We also undertake to obtain prior necessary clearance approval from the concerned authority regarding any new / fresh construction, demolition, additions, alterations, extensions etc. or any other changes in the property under subject and

apprise the bank accordingly. I/We shall obtain approved /sanctioned /occupancy/ compounded/ completion plan from the concerned development authority and requisite 'no-objection certificates' from concerned local body, departments, etc. and submit the same to the Bank.

Further I/we also undertake to immediately bring to the knowledge of the Valuer the following prior to the acceptance of this report by the Bank:-

- (i) Any discrepancy / deviation in description mentioned in this report with respect to original documents / plans.
- (ii) Any such additional information which may need correction / revision of this report in part or full, for benefit of the Bank's interest.

Date:

Signature of the Borrower(s)/ Intending Mortgagor(s)

Declaration

- 1) As on date I am approved Valuer on the panel of the Bank;
- 2) I have no direct or indirect interest in the property being valued;
- 3) I have personally inspected the property on 01.01.2014.
- 4) My registration with State Chief Commissioner of Income Tax is valid as on date.
- 5) I have not been convicted of any offence and sentence to a term of imprisonment and I have not been debarred by any Banking / Financial Institution.
- 6) I have not been guilty of misconduct in any professional capacity;
- 7) I declare that I have valued the right property



Place : NOIDA
Dated : 02.01.2013

Kavar Pal Singh

(Er. KAVAR PAL SINGH)

Chartered Engineer & Govt. Approved Valuer

PART – II VALUATION

Pursuant to the request of the Branch Head, Punjab National Bank, G. T. Road, Ghaziabad, the property under subject has been inspected on 01.01.2014 for the purpose of estimating and assessment of present Fair Market Value (FMV). Evaluation of the FMV of this property has been done by Land & Building Method. The estimated value of the property is worked out, after giving due weightage to the oral inquiries from local and dependable agencies of locality for which no written proof can be procured/ produced, for obvious reasons. This opinion is given after doing extensive market survey and keeping in mind prevailing market conditions with due delegacy based on currently held beliefs / assumptions and keeping in mind the interest of the Financing Agency, Assessment has been done on the basis of visual inspection. Following considerations were made for assessing the probable value:-

1. Discussions with officials, property consultants of the area and public.
2. Details collected during site visit pertaining to the property.
3. Information, data, photocopies of the documents etc. shown / furnished by the Bank / Prospective Buyer / Intending Mortgagor.
4. Civic amenities available in the area.
5. Comparing with sale of similar positioned and size of property, in nearby vicinity.
6. Trend of development of area and development activities place in near vicinity.

Current signs of slow down, decline in industrial growth, weaker rupee, erratic power supply, high inflation and other related factors have caused shrinkage in demand resulting in decline in rates of industrial properties in general in recent past. Keeping this scenario in view and the fact that marketability of industrial properties has become difficult. Keeping these factors in view, assessment has been done accordingly.

(A) PROBABLE ASSESSED VALUE OF PROPERTY:-

No reliable, approved and comparable sale of instance at the point of time identical to the property under consideration is available. Therefore as per the extensive market survey / enquiries conducted in the vicinity of the property and keeping in view all the relevant factors, viz. size & shape of property type, frontage, depth ratio, orientation, location, situation, locality, utility, proximity to civic amenities, economic risks, market uncertainties and other economic factors, etc; the current Market Rate of similar type and positioned property was assessed to be varying between ₹ 42,000/- to ₹ 47,000/- per sq. yd. Hence considering these aspects and other economic factors a rate of ₹ 45,000/- per sq. yd. is adopted for assessing Fair Market Value of the property. Also, the aspect varies with the purpose has also been taken into account while preparing the report. The report shall not hold good if the purpose is different than mentioned under clause 1 of Part-I.

Probable Assessed Value of the Land = 293.33 sq. yd. @ ₹ 45,000/- per sq. yd.

= ₹ 1,31,99,850/-

(B) PROBABLE ASSESSED VALUE OF BUILDING STRUCTURE

Sl. No.	Particulars	Covered Area (sq. ft.) (approx.)	Depreciated Rate (₹ per sq. ft.)	Amount (₹)
1	Ground Floor	2640.0	236/-	6,23,040/-
			TOTAL	6,23,040/-

Rates applied for assessment are based on UPPWD and market rates with appropriate cost index for the particular year / specification. These rates are depreciated and also include contingencies, cost of services both internal and external i.e. sanitary, water supply, drainage and electrical jobs. Excess area has been constructed but only permissible area has been considered for assessment purpose.



Er. Kavar Pal Singh & Associates
(Mob: 99899-45-2299, 98102-84-333)

Ref. No.: KPSA/PNB/GTRD-GZB/14/06
Date 02.01.2014

Hence, aggregated land value and cost of building structure.

=	(A)	+	(B)
=	(LAND)	+	(BUILDING STRUCTURE)
=	₹ 1,31,99,850/-	+	₹ 6,23,040/-
=	₹ 1,38,22,890/-		
=	Say ₹ 1,38,00,000/-		
	(₹ One Crore Thirty Eight Lacs Only)		

The physical condition of the structure has been assessed by visual inspection. No liability is assumed for the structural stability / safety and soundness of structure since no engineering test was made of the structure. All measurements are subject to statistical variations. This assessment is an investigation and therefore has technical limitations, as well as in accuracies inherent in the field site / human error and statistical analysis of technical process. This is only a technical opinion report as regards the estimate of the present fair market value of the property, and not a Guarantee of realization of the Value. This report is valid only for the purpose specified on page - 1 of the report. However, the Financing Agency may also seek second opinion / advice regarding assessment / estimation of valuation of property under consideration, if desired / required prior to the sanctioning of loan to the borrower/s. Appraiser will not be held responsible / accountable in any case whatsoever.

The Bank is requested to verify the extent of land and property area shown in this valuation report with respect to the latest legal opinion and also to verify the original documents, the photocopies of which were shown to the undersigned. Both legal description and dimensions are taken from sources thought to be authoritative. This report is subject to (1) financing norms of the Financing Agency (2) that the provisions of SARFAESI Act, 2002 are applicable for the property under subject of this report. (3) title is assumed to be clear, absolute, marketable, valid, free from all sorts of lien, and is mortgageable. (4) that necessary clearances / permissions have been obtained from the concerned agencies / authorities.

The appraiser, by reason of this opinion is not required to give testimony in court with reference to the appraised property. Possession of any copy of this opinion does not carry with it the right of publication not may be used for any purpose by anyone, except the addressee without the previous written consent of the appraiser, and in any event, only may be revealed in its entirety. This valuation report is purely an opinion based on several assumptions and has no legal or contractual obligation on the part of the undersigned.

As result of my appraisal and assessment, it is my considered opinion that the present Fair Market Value (FMV) of the above property in the prevailing conditions and specifications is

₹ 1,38,00,000/-

(₹ One Crore Thirty Eight Lacs only) as on date and the

Realizable value is assessed as ₹ 1,17,00,000/- (₹ One Crore Seventeen Lacs only).

Encl.: As above.

Place : NOIDA
Dated : 02.01.2014



Kavar Pal Singh
(Er. KAVAR PAL SINGH)

Chartered Engineer & Govt. Approved Valuer

Photographs of the Property out of Khasra Nos. 743, 744 & 745, Mohalla Bazaria,
Village Kaila, Ghaziabad



Mr. Kaur Pal Singh & Associates
Mob. 98000-45-2299, 98102-84-333
2895

AUCHITYA LAW COMPANY

Advocates & Legal Consultants

Avadhesh Kumar Tyagi

Advocate

Ref W-4/11

Dated: 08-11-2012

To,

THE ASSISTANT GENERAL MANAGER,
PUNJAB NATIONAL BANK,
G.T. ROAD, GHAZIABAD,
DISTRICT GHAZIABAD.

Ref: - Property Situated at A Property Part of Khata No. 31 and Khasra No. 1499/3, 1500/3, Khata No. 32, 35, Khasra No. 1501/3 New Khasra No. 743, 744, 745, Measuring 143.66 sq yds., situated in Mohalla Bajariya, Ghaziabad, Tehsil & District Ghaziabad.

Belonging to M/s Shiv Shankar Trading Company 29, Dharam Pura, Ramte Ram Road, Ghaziabad through partner Mr. Sushil Kumar Tyagi S/o Mr. Raj Kishor tyagi.

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report, which is enclosed.

Chain of title relating to the property is complete as given in the Annexure hereto.

I hereby certify that M/s Shiv Shankar Trading Company 29, Dharam Pura, Ramte Ram Road, Ghaziabad through partner Mr. Sushil Kumar Tyagi S/o Mr. Raj Kishor tyagi has a clear, valid and marketable title over the above said property and M/s Shiv Shankar Trading Company 29, Dharam Pura, Ramte Ram Road, Ghaziabad through partner Mr. Sushil Kumar Tyagi S/o Mr. Raj Kishor tyagi have already mortgage with Punjab National Bank, GT Road, Ghaziabad.

The said title

08-NOV-2012

Punjab

08-NON-2012

period :
- 10 min

ST Road.

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அருண்முகம்

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1999 with the certified copy obtained from the sub registrar Ghaziabad regarding the genuineness of the document and find that the title deed mentioned above is genuine in accordance with the certified copy obtained.

The said property is already equitable mortgage with Punjab National Bank, GT Road, Ghaziabad.

The search report of which is annexed hereto, conducted by me, for the period from 01-01-2000, Fee receipt No. 12108 dated 08-11-2012 for the searches made for the period from 2000 in the available records of the Sub-Registrar Ghaziabad.

I find no defects in the title of the person-offering mortgage:-

I have returned the title deed and other documents shown to me to Branch Punjab National Bank, GT Road, Ghaziabad.

The bank should also verify the actual physical possession of the property.

The report is submitted accordingly.

YOURS SINCERELY


A.K. TYAGI
ADVOCATE

Encl: Special Report
Chain of Title
Search Report

Cellular No - 0 9810005035

PH - 01204115020

E-mail - tyagiadv@yahoo.co.in

Court:- Chamber no. 208 Civil Court Ghaziabad.

Office GZB: No. 1, Second Floor, Plot No. B-10, RDC, Court Road, Raj nagar Ghaziabad. Fax. - 4115020

Office Noida : No. 111, First Floor Hukum Singh Market, Sector-27, Atta, Noida, Ph. - 2535249

AUCHITYA LAW COMPANY

Advocates & Legal Consultants

Avadhesh Kumar Tyagi

Advocate

RefW-4/11

Dated: 08-11-2012

Ref: - Property Situated at A Property Part of Khata No. 31 and Khasra No. 1499/3,1500/3,Khata No. 32, 35, Khasra No. 1501/3 New Khasra No. 743,744,745, Measuring 143.66 sq yds., situated in Mohalla Bajariya, Ghaziabad, Tehsil & District Ghaziabad.

Belonging to M/s Shiv Shankar Trading Company 29, Dharam Pura, Ramte Ram Road, Ghaziabad through partner Mr. Sushil Kumar Tyagi S/o Mr. Raj Kishor tyagi.

A. PARTICULARS: -

1.	Name of the Borrower with address:	M/s Shiv Shankar Trading Company 29, Dharam Pura, Ramte Ram Road, Ghaziabad through partner Mr. Sushil Kumar Tyagi S/o Mr. Raj Kishor tyagi.
2.	Name of the person offering Mortgage with parentage /constitution and address:	M/s Shiv Shankar Trading Company 29, Dharam Pura, Ramte Ram Road, Ghaziabad through partner Mr. Sushil Kumar Tyagi S/o Mr. Raj Kishor tyagi. <i>Mortgagor</i>
3.	Details of the property to be mortgaged: As per title deed	A Property Part of Khata No. 31 and Khasra No. 1499/3,1500/3,Khata No. 32, 35, Khasra No. 1501/3 New Khasra No. 743,744,745, Measuring 143.66 sq yds., situated in Mohalla Bajariya, Ghaziabad, Tehsil & District Ghaziabad, and boundary are as under:- East: - Rasta Gali West: - Ahata of Bhondu mal North: - Land of Mr. Dinesh Kumar South:- Land of Purchaser
	As per present position	To be obtained from Valuar

Avadhesh Kumar Tyagi

B. INVESTIGATION :-

1.	Details of the title deeds /documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)	The property in question was belonging to Mr. Prem Chand Gupta S/o Mr. Hari Chand alias Mr. Shankar Lal. Further Gift Deed dated 01-06-1994 executed by Mr. Prem Chand Gupta S/o Mr. Hari Chand alias Mr. Shankar Lal in favour of Mr. Anil Kumar S/o Late Mr. Richpal Das & Mrs. Vinay Rathi W/o Mr. Anil Kumar R/o 25/1, Rama Krishana colony, G.T. Road, Ghaziabad, which is duly registered with the office Sub- Registrar Ghaziabad, vide entry in Book no. I, Volume No. 4454 on pages No. 232 to 242 Document no. 991 on 01-06-1994. Further Sale Deed dated 02-08-1999 executed by Mr. Anil Kumar S/o Late Mr. Richpal Das & Mrs. Vinay Rathi W/o Mr. Anil Kumar R/o 25/1, Rama Krishana colony, G.T. Road, Ghaziabad in favour of M/s Shiv Shankar Trading Company 29, Dharam Pura, Ramte Ram Road, Ghaziabad through partner Mr. Sushil Kumar Tyagi S/o Mr. Raj Kishor tyagi, which is duly registered with the office Sub- Registrar Ghaziabad, vide entry in Book no. I, Volume No. 4783 on pages No. 40 to 45 Document no. 3547 on 02-08-1999.
2.	Whether documents given to the counsel are original one or mere copies of documents?	As desired I have pursued the following documents placed before me for my legal opinion with regard to subject property. Original of Sale Deed dated 02-08-1999
3.	Whether documents given as original title deeds raise any doubt or suspicion?	No, I have not doubt of property in question.
4.	Whether the particulars of registration as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	Yes, All the chain documents provided to me tally with the particulars as stated in the records of the sub registrar's office Ghaziabad.

Atyagi

5.	Whether the property has been mutated in the name of the person offering the mortgage?	Yes, Latest house tax receipt in favour of mortgagor
6.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes, The said property is already mortgage with Punjab National Bank, GT Road, Ghaziabad.
7.	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions or creation of the mortgage of agricultural property for non-agricultural purposes).	No, There is no bar under any local law for creation of the mortgage of the property to be mortgaged.
8.	Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the state).	No, The said property is already equitable mortgage with the Punjab National Bank, GT Road, Ghaziabad.
9.	Whether all the approvals, clearance/sanctions required for creation of the mortgage obtained, what are such sanctions, approvals and clearances yet to be obtained.	Yes.

YOURS SINCERELY

 A.K. WAGI
 ADVOCATE

Cellular No - 0 9810005035 PH - 01204115020 E-mail - tyagiadv@yahoo.co.in
 Court:- Chamber no. 296 Civil Court Ghaziabad.
 Office GZB: No. 1, Second Floor, Plot No. B-10, RDC, Court Road, Raj nagar Ghaziabad. Fax. - 4115020
 Office Noida : No. 111, First Floor Hukum Singh Market, Sector-27, Atta, Noida, Ph. - 2535249



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पुत्र पत्र अंज 2, 82, 250/- रुपये का :-

स्टाम्प 28,300/- रुपये का :-

पुत्र पत्र अंज का विवरण- छात्री श्रीम रजनी 14.6.66 वर्ष की अंज
 12.62 वर्ष की मोटर पैदावली 15x88 फुट स्ट्रोक मैटल लाइरिया
 गांधीवादा जिसका गृह में कोई प्रकार नामा पंजीकृत नहीं किया
 है, जो किसी मुख्यमार्ग पर नहीं है, जन्म की तारीख है ।
 हम कि श्री अनिल कुमार पुत्र स्वामी रिणाल दास व श्री मती
 पुनव रानी पत्नी श्री अनिल कुमार निवासी अंज 25/1, रामाकुणा
 बालोनी, बीटोरी रोड, गांधीवादा प्रथम पंच विस्तारण ।

Vijay Ram

Anil Kumar

Pat Shri Kumar Trading Co.



For Co.

क्रमांक	...
दिनांक	...
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30 JUL 1999

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इस विषय पत्र में हम विक्रेतागण के समस्त उत्तराधिकारी एवं
वैधानिक व न्यायाधिक प्रतिनिधिगण सम्मिलित समझे जायेंगे ।
व मैसर्स शिव शंकर ट्रेडिंग कम्पनी, 29 धर्मपुरा, रमते राम रोड,
गाजियाबाद द्वारा श्री सुशील कुमार त्यागी पुत्र श्री राज किशोर
त्यागी पार्टनर उक्त फर्म द्वितीय पक्ष क्रेता ।

विवदित हो कि खाली भूमि रकबई 146.66 वर्ग गज निम्न सीमा
सम्बन्धित छेवट नम्बर-3 छेसरा नम्बरान-1499/3, 1500/3 व छेवट
नम्बर-32 व 35 छेसरा नम्बर-1501/3 जो बाद में बदलकर छेसरा
नम्बरान-743, 744 व 745 क्रमशः हो गये हैं । स्थित मौहल्ला
बजरिया, गाजियाबाद ग्राम कैला परगना लोनी तहसील व जिला

Vinay Kumar

Anal Memo For Shiv Shankar Trading Co.

20/11/20

Partner



-3-

गण्डियाबाद के हम विक्रेतागण मालिक व कारिजन हैं। उक्त

भूमि हम विक्रेतागण को बजारिये पहचानाया इकरारी ग्राम बन्द

गुफा पुत्र श्री हरी पन्द उर्फ श्री हरी शंकरलाल तारीख तहरीरी

1-6-94 जिसको पंजीकृत कही नम्बर-। जिल्द 4295 के पृष्ठ 170

पहिलाल हुक नम्बर-। जिल्द 4454 के पृष्ठ 232/242 में नम्बर-

99। पर दिनांक 1-6-94 को कार्यालय सह रजिस्ट्रार गण्डियाबाद

में दर्ज होकर हुई है, मिलती है। उपरोक्त भूमि आज दिन तक हम

Shiv Shankar

Analysed

For Shiv Shankar Trading Co.

my.

Partner



-4-

पक्कागण की ओर से हर प्रकार के छद्म भार

सरकारी देनदारी व अन्य लोन आदि से मुक्त है।

कहीं अन्य जगह आठ, रहन, ब्य, रिहै, महायदाबय

आदि में गुस्त नहीं है। मिलिक्कत हम पक्कागण

में कोई दोष व झुटि नहीं है। हर प्रकार के वाद

पवाद से मुक्त है। पक्का करने का हम पक्कागण

For Shiv Shankar Trading Co.
Anand Khandas
Partner



-5-

बहक मैसर्स शिव शंकर ट्रेडिंग कम्पनी, 29 धर्म पुरा,

रमसो राम रोड, गण्डियाबाद उक्त क्रेता फर्म के बय

झाई कर दिया ओर देव दिया ओर कुल धनराशि

निम्न प्रकार वसूल पा ली । अब इकरार यह है कि

विषय भूमि को मिलीकत व उसके मूल्यन तथा किसी

अंग से हम विक्रेता तथा व हमारे वारसान का कोई

Vijay Kumar Anand Menon

For Shiv Shankar Trading Co.

Partner



-7-

सम्बन्ध बाकी नहीं रहा है न कभी होगा। कलजा मौके

पर क्रेता फर्म का वास्तविक रूप से करा दिया है, जिसकी

अब क्रेता फर्म पूर्णतः मालिक बन गयी है, उनको सर्वथा

अधिकार है कि जिस प्रकार चाहे ब्येसियत मालकाना

प्रयोग में लावे। नक्सा पास करावे, निर्माण करे, स्वयं

रहे, दूसरों को रखे या छोड़े। राजपत्रों में क्रेता फर्म कलजा

दर्ज करा देंगे, वरना वो स्वयं दर्ज कराते। यदि आज दिन

Singh Rawat Anand Kumar

For Shriv Shankar Trading Co.

Signature
Partner

तक विक्रय भूमि पर हम विक्रेतागण की ओर से कोई
भार निकला और निकला हुआ भार क्रेता फर्म को अपने
पास से अदा करना पड़ा अथवा हम विक्रेतागण के
अनाधिकार से या हमारे वारसान की दायेदारी आदि
से विक्रय भूमि कुल अथवा उसका कोई अंश क्रेता फर्म के
कब्जे मालकाना से निकल जावेगा तो हर ऐसी दशा के
उपस्थित होने पर क्रेता फर्म को पूर्ण अधिकार होगा कि
अपने पास से अदा किये गये भार की तथा कब्जे से निकल

Vijay Ram

Anand Kumar

For Shiv Shankar Trading Co.

Signature

Partner

28 JUL 1999



-5-

को पूर्ण अधिकार है। अतः हम विक्रेतागण ने अपनी खुशी व खजामन्दी व शुद्ध बूँद व स्वस्थ इन्द्रियों के साथ बिना किसी दबाव व छेकाव के प्रभावित होते हुये उक्त भूमि को मये तमामो हकूक मालकाना दाखली व खारजी हर किसम मये कब्जा आदि को आज की तारीख में बदले अंकन 2,82,250 /- रुपये दो लाख ब्यासी हजार दो सौ पचास रुपये आठे जिसके अंकन 1,41,125/- रुपये होते है मे

Vijay Ram

Anil Kumar

For Shiv Shankar Trading Co.

Shiv Shankar
Partner

जाने वाली भूमि की धमराशी को मये सूद कानुनी
न्यायालय द्वारा मये हरने खरचे हम विक्रेतागण व
हमारे वारसान की चल अचल सम्पत्ति से जिस प्रकार
चाहे वसूल करले। बाजारी कीमत यही है, कलैक्टर
द्वारा निर्धारित दर 2300/- रुपये प्रति वर्ग मीटर है।
विक्रय पत्र का समस्त व्यय क्रेता फर्म ने वहन किया है।
विक्रय भूमि ग्राम समाज व पट्टे की नहीं है, विक्रेतागण
अनुसूचित जाति व जन जाति से नहीं है।

Vijay Rana

Anand Kumar

For Shiv Shankar Trading Co.

Partner



-10-

अतः यह विषय पत्र लिख दिया कि गमाण रहे और समय पर काम आवे इति।
सीमाविषय भूमि -

पूरब-रास्ता भूमी ।

परिचम-आवाता भौन्दुम् ।

उत्तर-भूमि मिलिकित श्री दिनेश कुमार ।

दक्षिण-भूमि खरीद वर्दा क्रेता ।

विवरणस्वस्वामी कुल धनराशी का- अंकन 1, 41, 125/- रुपये का बैंक नम्बर-
008193 व अंकन 1, 41, 125/- रुपये का बैंक नम्बर-008195 दोनों दिनांक
30. 7. 99 सैन्ट्रल बैंक ऑफ इंडिया, गाजियाबाद से बने हैं, क्रेता फर्म से पेशगी
वस्न पा लिया ।

For Shiv Shankar Trading Co.

Vijay Singh, Anand Kumar, ab.

Partner

गवाह नं. 1

गवाह नं. 2

Vijay Singh, Anand Kumar, ab.

1. 1. 51 Sec. 213, Rajmangal, 1984

दिनांक 31. 7. 99 मासौदा राकेश्वरत्तकारिक वसीकेनवी स गाजियाबाद।
टाइपिंग

धनराशीम अर्मा



पिचय पत्र अंक 2, 82, 250/- रुपये का :-
.....

स्टाम्प 28300/- रुपये का :-

पिचय पत्र का विवरण- छाती भूमि रकबा 146.66 वर्ग मीटर

122.62 वर्ग मीटर, पैमापत्री 15x88 फुट पिचय मोहल्ला का पिचय

गणितवादा विमका पूर्व में कोई इतरार नामा पंजीक नही किया
है, जो किसी सुधामा पर नहीं है, जन्म की तारीख है ।

हम कि श्री मती पिचय रानी यतनी श्री अनिल कुमार व श्री अनिल

कुमार पुत्र स्वामी रिषपाल दास निवासीयन 25/1, राधा कृष्ण

कालोनी, बी.टी. 0 रोड, गणितवादा ग्राम पंच विस्तारण ।

Vinay Rani

Anand Kumar

For Shiv Shankar Trading Co.



Partner



विद्यार्थी नाम: 282250

282250

20-5020 1600

विद्यार्थी नाम: 282250

282250

विद्यार्थी नाम: 282250

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विद्यार्थी नाम: 282250



2,

इस प्रमुख पत्र में हम विक्रान्त के समस्त उत्तराधिकारी एवं

कैपिटल व न्यायिक प्रतिनिधिग समिलित समझे जायेंगे ।

व मैसर्स शिव शंकर ट्रेडिंग कम्पनी, 29, छर्मा पुरा, रमले राम रोड,

गजियाराहाद द्वारा श्री सुनील कुमार स्वामी पुत्र श्री राज किशोर

स्वामी पार्टनर उक्त फर्म द्वितीय पक्ष होता ।

प्रापित हो कि छाती भीम रकबाई 146.66 वर्ग मीटर निम्न सीमा

समीक्षा केवट नम्बर-3। उसरा नम्बरान-1999/3, 1500/3 व केवट

नम्बर-32 व 35 उसरा नम्बर-150 1/3 जो बाद में बदलकर उसरा

नम्बरान-793, 794 व 795 हुआ: हो गये है रिक्त मोहला

छाया, गजियाराहाद जाम देना पस्ना सोनी वलसील व जिला

Anil Kumar

For Shiv Shankar Trading Co.

My:
Partner

30 JUL 1999

विश्व न्याय दलिका नव नारा नव

सं. 151
दि. 30 जुल 1999
स्थ. 151
स्थ. 151
स्थ. 151

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

दि. 30 जुल 1999

स्थ. 151

स्थ. 151

स्थ. 151

स्थ. 151

स्थ. 151

स्थ. 151

स्थ. 151

स्थ. 151

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव

विश्व न्याय दलिका नव नारा नव



-3-

गण्डियाबाद के हम विक्रेतागण मालिक व कानिज है। उक्त

भूमि हम विक्रेतागण को खरीये दिवैनामा इकरारी प्रेम पन्द

मुप्ता पुत्र श्री हरी चन्द उर्फ श्री हरी शंकर लाल तारीखहरोरी

1-5-94 जिसकी पंजीकृत वही नम्बर-1 जिल्द 4295 के पृष्ठ 170

सहिगनले हुक नम्बर-1 जिल्द 4454 के पृष्ठ 232/242 में नम्बर-

99। पर दिनांक 1-5-94 को कार्यालय सह रीजिस्ट्रार गण्डियाबाद

में दर्ज होकर हुई है, मिली है। उपरोक्त भूमि जब दिन तक हम

Vinay Ram

Anil Kumar

For Shiv Shankar Trading Co.

11/7

Partner



-4-

विवेकागण्टा को ओर से हर प्रकार के छटक भार

सरकारी देनदारी व अन्य लोन आदि से मुक्त है।

कहीं अन्य जगह आठ, रहन, ब्य, पहँडे, म्हायदाख्य आदि

में मुक्त नहीं है। मिलीक्यत हम विवेकागण्टा में कोई

दोष व त्रुटि नहीं है। हर प्रकार के वाद विवाद से

मुक्त है। विवेक करने का हम विवेकागण्टा को पूर्ण

Vivek Ravi

Anil Kumar

For Shiv Shankar Trading Co.

Signature

Partner

500Rs.

500Rs.



3 JUL 1999

-5-

अधिकार है। ज्ञातः हम विक्रायण ने अपनी छुट्टी व खामन्दी

व शुद्ध छुट्टि व स्वस्थ इन्दिगो के साथ रहना किसी दबाव

व खकाव के प्रभावित होते हुये उक्त भूमि को मेरे समाप्तो

दूक मालकाना दाखली व छाखी हर किसम मेरे कब्जा

आदि को आज की तारीख में बदले अंकन 282250 /- रुपये दोलाव

हैयाली हजार दोली पचास रुपये । आठे जिसके अंकन

141125/- रुपये होते है मे व्हक मैसर्स शिव शंकर ट्रेडिंग कम्पनी

Vijay Ram
Anil Kumar

For Shiv Shankar Trading Co.

Partner



-5-

29, धर्म पुरा, रमले राम रोड, गण्डियाबाद उक्त क्रेता

धर्म के हय कर्तई कर दिया ओर देय दिया ओर कुल

धनराशी निम्न प्रकार वसूल पा ली । अतः इकारर यह

है कि विषय भूमि की मिलीकत व उसके मूख्यत तथा

किस्ती अंग से हम विवेकागण व हमारे वारतान का कोई

Vijay Ram

Anand Kumar

For Shiv Shankar Trading Co.

Partner



1999 * 2000

-7-

सम्बन्ध बाकी नहीं रहता है न कभी होगा। कबजा मोके
पर क्रेता फर्म का वास्तविक रूप से करा दिया है, जिसकी
अब क्रेता फर्म पूर्णतः मालिक बन गयी है, उनको सर्वथा
अधिकार है कि जिस प्रकार चाहे बहसितत मालकाना

प्रयोग में लाये। नक्सा पास कराये, निर्माण करे, स्वयं
रहे, दूसरों को रखे या बेचे। राजपत्रों में क्रेता फर्म का नाम
दर्ज करा दें, वगैरा वो स्वयं दर्ज करावे। यदि आज दिन

Vinay Kumar

Anil Kumar

For Shiv Shankar Trading Co.

My

Partner



-8-

तक प्रमुख भूमि पर हम विक्रेतागण को ओर से कोई
भार निवृत्ता ओर निवृत्ता हुआ भार क्रेता फर्म को अपने
पास से अदा करना पड़ा अथवा हम विक्रेतागण के
अनाधिकार से या हमारे वारसान को दायेदारी आदि
से प्रमुख भूमि कुल अथवा उसका कोई अंश क्रेता फर्म के
कब्जे मालकाना से निवृत्त जायेगा तो हर ऐसी दशा के
उपस्थित होने पर क्रेता फर्म को पूर्ण अधिकार होगा कि
अपने पास से अदा लिये गये भार को तथा कब्जे से निवृत्त

Singh Dahi

Anil Kumar

For Shiv Shankar Trading Co.

M

Partner



-१-

जाने वाली भूमि की धनराशी को भोगे हुए कानूनी
न्यायालय द्वारा भोगे दलले लखे हम विवेकागमा व
हमारे वारसान की चल अचल सम्पत्ति से जिस प्रकार
घाटे वसूल करले। बाजारो कीमत यही है, क्लैक्टर
द्वारा निष्पत्ति दर 2300/-स्मये प्रति वर्ग मीटर है ।
विषय पत्र का समस्त व्यय क्रेता फर्म ने वहन किया है ।
विषय भूमि ग्राम समाज व पट्टे की नहीं है, विवेकागमा
अनुसूचित जाति व जन जाति से नहीं है ।

Anil Kumar

For Shiv Shankar Trading Co.

17

Partner



॥ धनरायण शर्मा ॥



RAJAT VERMA & ASSOCIATES

Valuers, Engineers, Architects

Off. : R-9/63, Raj Nagar, Ghaziabad-201 002

RAJAT VERMA

B.E. (Civil), A.I.E., F.I.V.
Govt. Registered Valuer
(CCIT 50/9 Dt. 24-03-2004)

ANNEXURE- A

PROFORMA FOR VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY (Revised format)

Name of Registered Valuer : Rajat Verma Registration No. : CCIT 50/9 dated 24.03.04

1	Date of visit of the site for valuation of IP	4 th May, 2010.
2	Date of making Valuation	5 th May, 2010.
3	Name of the owner(s) of the property	M/S SHIV SHANKAR TRADING CO, Through Sh. Shushil Kumar Tyagi, S/O Sh. Raj Kishore Tyagi,
	i) Date of Purchase of IP	2-8-99.
	ii) Purchase price of IP	Rs 2,82,250=00, Stamp Duty:-Rs 26,300=00
4	Whether necessary enquiries have been made from the concerned locality with regard to the ownership of the property (Shri / Ms _____ of the locality was contacted)	Yes.
5	If the property is under joint ownership/co-ownership, share of each such owner. Are the shares undivided	Company Ownership.
6	Brief description of the Property:	
	(a) Location, Street, Ward No. (postal address)	Khasra No-743,744,745,Mohalla -Bazara Village - Kailla Pargana -Loni Tehsil & Distt -Ghaziabad (U.P)
	(b) Flat / Plot No.	743,744,745
	(c) Is the IP bears the same description/details as mentioned in the documents/title deeds.	Yes

Contd. 2....

RAJAT VERMA

B.E. (CIVIL) A.I.E., F.I.V.

GOVT. APPROVED VALUER

CCIT 50/9 DATED 24-03-04

60, B-503, B, Nagar, Ghaziabad

Phone : 0120-2821041, 4137260 Fax : 4104481, Resl. : 2822131

	(d)	Is the property situated in residential/ commercial / mixed area / industrial area	Mixed Commercial
	(e)	Is the property situated in an unauthorised / authorised colony	Area Authorised but sanctioned plan not shown
	(f)	Classification of locality – high class / middle class / poor class	Middle.
	(g)	Is the IP in question or any part of it is under encroachment	No.
7	(i)	Proximity to civic amenities like schools, hospitals, offices, markets, cinema halls, etc.	Within 5 Kms.
	(ii)	Means and proximity to surface communication by which the locality is served	Metalled Road.
8	(a)	Area supported by documentary proof, shape, dimensions and physical features	146.66 Sq yds . 15'-0"X88'-0"
	(b)	Roads, streets or lanes on which the land is abutting, surrounded	East - Gali, West - Ahata Bhondumal, North - Dinesh Kumar (K. T Enterprises) South - Purchaser.
	(c)	Attach a dimensional site plan & elevations of all structure standing on the land alongwith photograph of the built up property.	Photo attached.
	(d)	Furnish details of the building on a separate sheet giving	
	I	number of floors and height of each floor	Vacant Plot.
	II	Plinth area floor-wise	NA.
	III	Year of commencement of construction and year of completion	NA.
	IV	What was the method of construction by contract / by employing labour directly/both	NA.



-3-

V	Type of construction / finishing		
i)	load bearing walls / RCC frame / steel frame	NA	NA
ii)	Type of foundations	NA	NA
iii)	Walls (floorwise)	NA	NA
iv)	Partitions	NA	NA
v)	Doors, Windows etc. (floorwise)	NA	NA
vi)	Flooring (Floor-wise)	NA	NA
vii)	Finishing (floor wise)	NA	NA
viii)	Roofing and terracing	NA	NA
ix)	Special architectural or decorative features, if any.	NA	NA
x)	Internal wiring surface or conduit boxes	NA	NA
xi)	Class of fittings superior / ordinary / poor	NA	NA
xii)	Sanitary installation - Numbers Ordinary / superior	NA	NA
VI.	Compound walls	NA	NA
a)	Height and length	NA	NA
b)	Type of construction	NA	NA
VII.	No. of lifts and capacity	NA	NA
VIII.	Underground pump capacity and type of Construction	NA	NA
IX.	Overhead tank (a) Where located	NA	NA

Contd. 4...



-4-

	(b)	Capacity		NA.
	(c)	Type of Construction		NA.
X	Water Pumps – number & their horse additional water	:		NA.
XI	Seage disposal sewer line or septic tanks (no. and capacity)	:		NA.
XII	Roads & paving with the compound, approximate area & type of paving	:		NA.
e)	Is the construction / built up property is as per the plan approved by the competent authority	:		NA.
f)	What is the floor space index permissible and percentage actually utilised?	:		NA.
g)	Estimated future life	:		NA.
9	Is it freehold or leasehold land?	:		NA.
10	If leasehold, the name of Lessor/Lessee, nature of lease, dates of commencement / termination of lease and terms of renewal of lease.	:		NA.
(a)	Initial premium			NA.
(b)	Ground rent payable p.a.	:		NA.
(c)	Unearned increase payable to the lessor in the event of sale or transfer.	:		NA.
(d)	Are there any agreements of lease/ment? If so, attach copies	:		NA.
11	Is there any restrictive covenant in regard to use of land? If so, details be given.	:		NA.

Contd..5....



2	(a)	Does the land fall in an area included in any Town Planning scheme or any development plan of Govt. or any statutory body? If so, give particulars		GHaziabad Master Plan,
	(b)	Has any contribution been made towards development or is any demand for such contribution still outstanding		Developed Land,
13		Is the property (whole or part of land) notified for acquisition by Govt. or any statutory body? If so, date of notification		Not Applicable,
14	(a)	Is the building owner Occupied / tenanted / both?		Possession with the Owner,
	(b)	If partly owner-Occupied, specify portion and extent of area under owner occupation		-do-
15	(a)	Names of tenants / lessees / licensees, etc.		-do-
	(b)	Portions in their occupations		-do-
	(c)	Monthly or annual rent/compensation/ license fee, etc. paid by each.		-do-
	(d)	Gross amount received for whole property		-do-
	(e)	Are any of the occupants related to or close business associates of the owner		-do-
16		Is the building insured, if so, give the policy no. Amount for which it is insured and annual premium		N A,
17		Has any standard rent been fixed for the premises under any law relating to the control of rent		N A,
18		Is any dispute between landlord and tenant regarding rent pending in a court of law		No,

19.	Whether possession of the property can be taken by the bank in case of need without any litigation (society rules, independent entrance, co-owner's share/ joint ownership etc.)	Yes,
20.	The valuer should give in detail his approach to valuation of the property and indicate how the value has been arrived at, supported by necessary calculations (Rent capitalisation method, municipal valuation for tax purpose, composite rate method for flat etc.)	After doing the thorough survey, it is concluded that rates of the Land in this area, locality, ranges from Rs 20000/- to Rs 24,000/- per sq yds depending upon the size, Location, of plot. Rate of Plot is taken as Rs 22,000/- per sq. yds.
	a) Land rate adopted in the valuation	Rs. 22,000/- per Sq. yds
	b) Instances of sales of IPs in the locality indicating the name & address of the IPs, registration no., sale prices and area of land sold (Annexure enclosed)	Not Readily Available
	c) If sales instances are not available or not relied upon, the basis of arriving at the land rate	By Local market survey Location Fair Market Value
	Guideline value / value of IP as per Circle rates, If any, applicable in the area where IP is situated (attach copy of relative chart)	Rs. 17,000/- per Sq. mtrs.
	Market Value of the property	Rs. 32,30,000/- (Rupees Thirty Two Lacs, Thirty Thousand)
	Distress sale value / Realisable Value of the property	Rs. 28,00,000/- (Rupees Twenty Eight Lacs)
NOTE	All questions to be answered by the Registered Valuer, if any, particular question does not apply to the property under valuation. He may indicate so. If the space provided is not sufficient, details may be attached on a separate sheet. In case of difference in market value and guideline value, as applicable in that area, the same should be supported by cogent reasons.	



Details of valuation of Building

LAND:- 146.66 sq.yds @ Rs 22,000/- per sq.yds Rs.32,26,520/-,

Rs.32,26,520/- or Rs.32,30,000/-
(Rupees Thirty Two Lacs, Thirty Thousand)

DECLARATION :

I, hereby, declare that :

- a) The information furnished above is true and correct to the best of my knowledge and belief
- b) As on date I am approved valuer in the panel of the bank.
- c) I have no direct or indirect interest in the property being valued.
- d) I have personally inspected the property on 4th May, 2010.,
- e) My registration with State Chief Commissioner of Income Tax is valid as on date.
- f) I have not been convicted of any offence and sentences to a term of imprisonment.
- g) I have not been guilty of misconduct in any professional capacity.
- h) The particulars are based on information supplied by owner(s)/market survey
- i) I declare that I have valued the right property.
- j) I have not been debarred by any banking / financial institution.

Date : 5th May, 2010.

Place : Ghaziabad

Valuer(On the Bank's Panel)

Signature and Seal of Registered

Address : R-9/63, Raj Nagar,

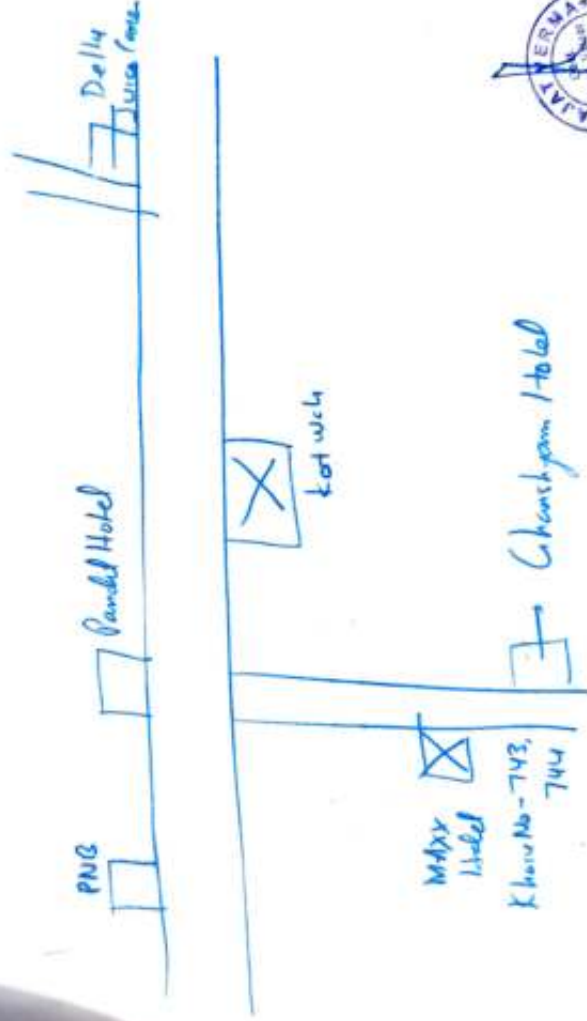
Ghaziabad (U P)



**RAJAT VERMA
& ASSOCIATES**
Valuers, Engineers, Architects

Off. : R-9/63, Raj Nagar, Ghaziabad-201 002

RAJAT VERMA
B.E. (Civil), A.I.E., F.I.V.,
Govt. Registered Valuer
(CCIT 50/9 Dt. 24-03-2004)



275.

