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SBI

**K.K. NARANG**  
B.E.(Hons.) Civil, M.I.E., F.I.V. 1  
Govt. Approved Valuer, Engineer  
42-L, Model Town, Rohtak

## ANNEXURE-I

### FORMAT OF VALUATION REPORT

(to be used for all properties of value upto Rs.5 crores):

Name & Address of Branch : S.B.I, Rohtak .

Dt 27.02.19.

Name of Customer (s)/ Borrowal unit : Smt Anguri Devi W/o Sh Dilbagh Singh

<b>1 Customer Details</b>		Smt Anguri Devi W/o Sh Dilbagh Singh Mob No : 9812419410	
Name			
Apl no			
<b>2. Property Details</b>		Residential Building. Self Possessed.	
Address		House No 199, Sector 14, Rohtak . (Within M.C. Limit)	
Nearby Landmark/Google Map			
Independent access to the property		Yes, by Road.	
<b>3. Document Details</b>		Municipal Corporation, Rohtak.	
Name of Approving Authority			
Layout Plan	Yes/No	Not Available.	Approval No N.A.
Building Plan	Yes/No	Not Available.	Approval No N.A.
Construction Permission	Yes/No	N.A.	Approval No N.A.
Legal Documents	Yes/No	Copy of Sale deed	List of Documents: Sale deed.
List of Documents : The Property has been purchased from Estate Officer , H.U.D.A. Rohtak vide Conveyance deed No 350 , dt 25.04.2003. 251 Sqyds (210 Sqm)			
<b>4. Physical Details</b>			
Adjoining Properties			
	North	10 Metre	House No 194
	East	21 Metre	House No 200
	West	21 Metre	House No 198
	South	10 Metre	Road
Matching of Boundaries		Yes	
Plot demarkated		Yes	
Approved Land use		Yes	
Type of Property		Residential Building. Self Occupied.	
Longitude E		76.62456°	
Latitude N		28.885625°	
No of rooms	GF	FF	SF /Mumty
Drg	1 No	--	
Bed Rooms	3 No	3 No	--
Toilets	3 No	3 No	--
Kitchen	1 No	1 No	--
Lobby	1 No	1 No	--
Total No of Floors	GF, FF, Mumty.		
Floor on which The property is located	GF, FF, Mumty .		





Govt. Approved Value No. Cat-I 2269 ED 881, CC/PTA/Tech II/90-9176/56

Approx Age of the Property		15 years Recently Renovated.							
Residual age of the Property		45 years							
Type of structure		First Class construction Specifications. (RCC Roofing , Marble Stone Flooring )							
<b>5. Tenure / Occupancy Details</b>									
Status of Tenure		Self Occupied.							
Owned/Rented		Self Occupied.							
No of years of Occupancy		15 years							
Relationship of tenant or owner		N.A.							
<b>6. Stage of Construction</b>									
Stage of Construction		Completed.							
If under construction ,extent of completion		N.A.							
<b>7. Violations if any observed</b>									
Nature and extent of violations					Within Permissible compounding Limit .				
<b>8. Area Details of the property</b>									
Site Area	248.3 Sqyds	Plinth area	GF- 1660 Sft FF- 1660 Sft SF - 250 Sft	Carpet area	GF- 1494 Sft FF- 1494 Sft SF - 225 Sft	Saleable area	GF- 1660 Sft FF- 1660 Sft SF - 250 Sft	Remarks	
<b>9. Valuation</b>									
Cost of construction									
Covered Area		GF 1660 Sft @ Rs 1300/-Sft (Dep. Rate)					21,58,000.00		
		FF 1660 Sft @ Rs 1200/-p.Sft (Dep. Rate)					19,92,000.00		
		SF 250 Sft @ Rs 1000/-p.Sft (Dep. Rate)					2,00,000.00		
Boundary Wall & open Area Flooring		L.S.					2,00,000.00		
							45,50,000.00		
Cost of Plot		251 Sqyds @ Rs. 53,000/- p.Sqyds					1,33,03,000.00		
							<b>Rs. 1,78,53,000.00</b>		
Circle Rate : Rs 21,000/-p.Sqyds									
value as per Government : Rs 52,71,000/-+ Rs 45,50,000/- = Rs 98,21,000/-									
i. Mention the value as per Government Approved Rates also									
ii. In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.									
Circle Rates are Prevailing for the Entire Locality irrespective of location. The variation in Plot Rate from Circle Rate is because of Market Inflation and Location of Plot . The Plot Under consideration is Located in Prime Sector of Rohtak .									
<b>Summary of Valuation</b>									
i. Guideline Value					: Rs 98,21,000/-				
a. Land:					: Rs 1,25,50,000/-				
b. Building					: Rs 45,50,000/-				
ii. Fair Market Value					: Rs 1,78,53,000/-				
iii. Realizable Value (85%)					: Rs 1,51,75,050/-				
iv. Forced/ Distress Sale value.(80%)					: Rs 1,42,82,400/-				
					Say : Rs 151,75,000/-				





iv. Forced/ Distress Sale value.(80%)		: Rs 1,36,80,000/-
10	<b>Assumptions/Remarks</b>	i. Qualifications in TIR/Mitigation suggested, if any ii. Property is SARFAESI compliant:: Y/N <b>Yes</b> iii. Whether property belongs to social infrastructure like hospital, school, old age home etc. <b>No</b> iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged. v. Details of last two transactions in the locality/area to be provided, if available. <b>Not Available.</b> vi. Any other aspect which has relevance on the value or market ability of the property <b>No.</b>
11	<b>Declaration</b>	i. The property was inspected by the undersigned on 27.02.19. ii. The undersigned does not have any direct/indirect interest in the above property iii. The information furnished herein is true and correct to the best of our knowledge. iv. I have submitted Valuation report directly to the Bank
12	<b>Name address &amp; signature of valuer with Wealth Tax Registration No.</b>	K.K.NARANG, 42-L, Model Town, Rohtak. CAT I 2269 ED 881, CC/PTA/Tech. II/90-91/76/56  Signature of the valuer 
	<b>Enclosures Documents &amp; Photographs ( Geostamping with date) etc.</b>	Date of Valuation: 27.02.2019. 



**OWNERS** : Smt Anguri Devi W/o Sh Dilbagh Singh

**ADDRESS** : House No 199, Sector 14, Rohtak .



**Date** : 27.02.19.  
**Place** : Rohtak

*K.K. Narang*  
**K.K. NARANG**  
B.E.(Hons.), M.I.E., F.I.V.  
Govt. Approved Valuer



137	रोहताक	साला मोहल्ला, मटवारखाना रोहताक शहर	से 2786, 2788 से 2792	17650	18150	11350	10500	17650	18150	11350	10500	0
138	रोहताक	सोनीपत रोड बाईपास सुखपुरा चौक सड़क के दोनों तरफ। सुखपुरा चौक से सीला बार्ड पास चौक शामिल किया जाता है।	45,48,48,62,6 3,69,70, 78,79,87 व 88	34200	35150	13600	12600	34200	35150	13600	12600	0
139		तन्हासर जोहड़	खसरा नं. 3127 से 3137	14350	14750	9700	8950	14350	14750	9700	8950	0
140		हिन्दू कालेज	खसरा नं. 596 से 598, 601, 602	14700	15150	5150	4750	14700	15150	5150	4750	0
141	रोहताक	सैक्टर 1	नौजा बोहर	50750	52200	17050	15750	50750	52200	17050	15750	0
142		सैक्टर 2-3-4	आबादी	55150	56700	17050	15750	55150	56700	17050	15750	0
143		सैक्टर 2-3-4 का हाउसिंग बोर्ड	आबादी	38600	39700	7400	6850	38600	39700	7400	6850	0
144		सैक्टर 14	आबादी	55150	56700	22700	21000	55150	56700	22700	21000	0
145		पुरानी हाउसिंग बोर्ड	खसरा नं. 2705 से 2725	17000	17500	8900	8200	17000	17500	8900	8200	0
146		हाउसिंग बोर्ड सैक्टर 1	आबादी	18750	19300	8900	8200	18750	19300	8900	8200	0
147		हरी नगर, संत नगर	आबादी दिल्ली रोड पर	30900	31750	10200	9450	30900	31750	10200	9450	0
148		हकीकत नगर	खसरा नं. 2464 से 2486 व 2437 से 2440	18750	19300	10800	10000	18750	19300	10800	10000	0
149	रोहताक	ऑरगेनिक क्षेत्र हिसार रोड	आबादी	12650	12650	12650	12650	12650	12650	12650	12650	0
150	रोहताक	फैन्सब कालोनी	खसरा नं. 8280 से 8282	12300	12750	7400	6850	12300	12750	7400	6850	0
151	कुलना	सैनिक कालोनी	आबादी	10850	11150	5950	5500	10850	11150	5950	5500	0
152	कुलना	शिव नगर निवासी रोड	आबादी	10100	10400	4550	4200	10100	10400	4550	4200	0
153	रोहताक	हंस कालोनी, राईदास कालोनी राष्ट्रीय टी.डी. अस्पताल	12 से 18, 8018 से 8024	10010	10400	5150	4750	10010	10400	5150	4750	0
154		दिल्लर नगर, नांदल दिहार स्काईरूक	आबादी दिल्ली	18750	19300	10800	10000	18750	19300	10800	10000	0

**Parkash Chugh**  
B.A. LL.B. Advocate  
Chamber no.186,  
Near Bar Room Canteen,  
District Courts, ROHTAK

Mobile 94160-52532

**Residence:**  
951-A/20, Shakti Nagar,  
Green Road, ROHTAK 124001

Ref. No.....

Dated: 30/07/19

Annexure B

1	a) Name of the Branch/ Business Unit/Office seeking opinion	State Bank of India, Main Branch Rohtak
	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	Shree Salasar Enterprises
2	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Smt. Anguri Devi w/o Sh. Dilbag Singh s/o Sh. Amrit Singh r/o H.No.199/14 Sector 14 Rohtak
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	The present owner/s is/are mortgaging his/her/their following land as borrower
3	Complete or full description of the immovable property/ (ies) offered as security including the following details. (a) Survey No. (b) Door/House no. ( in case of house property) (c) Extent/ area including plinth/ built up area in case of house property (d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	House constructed on Plot No.199 measuring 207.9 Sq. Meters situated at Sector 14 Urban Estate Rohtak
4.	a)Particulars of the documents scrutinized-serially and chronologically. (a) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. <b>Note :</b> Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined. Sl. No. Date Name/ Nature of the Document	i) Conveyance Deed No.350 dated 29.4.2003 O/o Joint Sub Registrar Rohtak  ii) Allotment letter Memo no.9851 dated 2.11.1989 iii) Re-allotment letter memo no.8543 dated 5.9.1994 iv) Occupation certificate dated 29.4.2003  (Original documents verified from the bank)



	original/certified copy/ certified extract/ photocopy, etc. In case of copies, whether the original was scrutinized by the Advocate.	
	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
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system? b) 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?	No           N.A.           N.A.
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 Rohtak           No           N.A.           No
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	I have examined the record from the office of Sub Registrar/Registrar from 1.4.1989 to upto date and found that the Property in question was owned by HUDA and the same was allotted to Smt. Ram Dei w/o Sh. Raj Pal Singh vide Allotment letter Memo no.9851 dated 2.11.1989 and after that same was re-allotted to to the present owner Smt. Anguri Devi vide Re- allotment letter memo no.8543 dated

	<p>need for clearance of such clog on the Title.</p> <p><b>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)</b></p>	<p>5.9.1994 and accordingly, a Conveyance Deed was executed in favour of present owner which is registered vide Conveyance Deed No.350 dated 29.4.2003 O/o Joint Sub Registrar Rohtak</p> <p>The property is free from all encumbrances <b>except the mortgage already created with State Bank of India Rohtak</b> and there is no interest of any minor in the same.</p>
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.)	Full ownership
10.	<p>If leasehold, whether;</p> <p>a)lease Deed is duly stamped and registered</p> <p>b)lessee is permitted to mortgage the Leasehold right,</p> <p>c)duration of the Lease/unexpired period of lease,</p> <p>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.</p> <p>e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?</p> <p>f) Right to get renewal of the leasehold rights and nature thereof.</p>	N.A.
11.	<p>If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;</p> <p>grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,</p> <p>the mortgagor is competent to create charge on such property,</p> <p>Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.</p>	N.A.
12.	<p>If occupancy right, whether;</p> <p>a)Such right is heritable and transferable,</p> <p>b)Mortgage can be created.</p>	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	There is no interest of any minor in the said property



	of the property is legally valid?	Yes
	(c) Whether the property has clear access as per documents?	Yes
	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
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.	No
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.)	Valuation report has not been provided
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.	There is no bar/restriction for creation of further mortgage
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes
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.	Original title deed is already in possession of the bank
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons)	Yes

	permits creation of mortgage and additional precautions, if any to be taken in such cases.	
44.	Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Permission to mortgage from HUDA is necessary
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Smt. Anguri Devi w/o Sh. Dilbag Singh s/o Sh. Amrit Singh r/o H.No.199/14 Sector 14 Rohtak
47.	Whether the Real Estate Project comes under Real Estate(Regulation and Development) Act, 2016	N.A.
	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 for plot booked as uploaded by the promoter in the website for Real Estate Regulatory Authority?	N.A.

Note:- The property is already mortgaged with State Bank of India Rohtak.

Encls.

- i) Certified copy of Conveyance Deed No.350 dated 29.4.2003 O/o Joint Sub Registrar Rohtak
  - ii) Photo copy of Allotment letter Memo no.9851 dated 2.11.1989
  - iii) Photo copy of Re-allotment letter memo no.8543 dated 5.9.1994
  - iv) Photo copy of Occupation certificate
- Inspection Receipts  
Affidavit

  
Om Parkash Chugh  
Advocate



**Om Parkash Chugh**  
B.A. LL.B. Advocate  
Chamber no.186,  
Near Bar Room Canteen,  
District Courts, ROHTAK

Mobile 94160-52532

**Residence:**  
951-A/20, Shakti Nagar,  
Green Road, ROHTAK 124001

Ref. No.....

Dated: 30/11/19

Annexure D

### Certificate of Title

1. I have examined the Original Title Deeds relating to the schedule property/(ies) to be offered as security by way of further Equitable Mortgage and that the documents of title referred to in the Opinion are valid as evidence of Right, title and Interest and that the said Equitable Mortgage created on the basis of original title deeds will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2. I have examined the certified copies of Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and undertake to re-examine the original title deeds as and when produced and
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 on the basis of original title deeds. 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 and relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness on the basis of the certified copies 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 1.4.1989 to upto date pertaining to the Immovable Property/(ies) covered by above said Certified copies Title Deeds **except the mortgage already created with State Bank of India Rohtak**. The property appears to be free from all Encumbrances **except the mortgage already created with State Bank of India Rohtak**.
6. In case of 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 Nil.
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
9. I certify that Smt. Anguri Devi w/o Sh. Dilbag Singh s/o Sh. Amrit Singh r/o H.No.199/14 Sector 14 Rohtak has / have an absolute, clear and Marketable title over the Schedule property/ (ies) **except the mortgage already created with State Bank of India Rohtak**. I further certify that the above certified copies of title deeds appear to be genuine and a further valid mortgage can be created on the basis of the original title deeds 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 original title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:-

- i) Original Conveyance Deed No.350 dated 29.4.2003 O/o Joint Sub Registrar Rohtak
- ii) Original Allotment letter Memo no.9851 dated 2.11.1989
- iii) Original Re-allotment letter memo no.8543 dated 5.9.1994
- iv) Original Occupation certificate dated 29.4.2003
- v) Permission to mortgage letter no.636 dated 28.1.2009

11. There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.

12. It is certified that the property is SARFAESI compliant.

#### **SCHEDULE OF THE PROPERTY (IES)**

House constructed on Plot No.199 measuring 207.9 Sq. Meters situated at Sector 14 Urban Estate Rohtak

  
**Om Parkash Chugh**  
Advocate