

P.S. Dahiya

- H.S.E.I., Chief Engineer (Reld.) Govt. of Haryana, Registered
- Valuer Govt. of India from Income Tax Commissioner
- Regd. Engineer of HUDA & Panel Valuer of Bank
- Approved Valuer from the Institution of Valuers



Office Cum Residence
H.No. 1012-B, Sector-1
Rohtak
Tel. No. 01262-273331
Mob. 09729017474

09034005645

Ref. No...21...Dated...11/02/2019

ANNEXURE - 1

FORMAT OF VALUATION REPORT (To be used for all properties of value upto Rs. 5 Crores)

Name & Address of Branch : State Bank Of India, Main Branch, Rohtak
Name of Customer (s) / Borrower unit : Sh. Jal Kumar S/o.Sh. Manphool
(for which valuation report is sought) & Smt. Phool Pati W/o.Sh. Jal Kumar
(C.C.Limit)

1	Customer Details			
	Name	Sh. Jal Kumar S/o.Sh. Manphool & Smt. Phool Pati W/o.Sh. Jal Kumar Both R/o.House No. 769/10-A, New No. 769/22 Situated at- Near Vijay Park, Jhang Colony, Rohtak . Mob. 94160-50749 Mr. Jal Kumar		
	Apl No.			
2	Property Details			
	Address	Ground Floor With Mumty Residential House No. 769/10-A, New No. 769/22 Situated at- Near Vijay Park, Jhang Colony, Rohtak Total Land Area As Per Deeds-250+250=500.00 Sqyds. (Northern-Southern Part) Total Land Area As Per Measurement -50'-0" x 90'-0"=4500.00 Sqft. (500.00 Sqyds.) 1).250.00 Sqyds.(Northern Part Infavour of Smt. Phoolpati) Vide Sale Deed No. 14784 Dated- 30/03/2010, of Sub Registrar, Rohtak 2).250.00 Sqyds.(Southern Part Infavour of Sh. Jal Kumar) Vide Sale Deed No. 14339 Dated- 23/03/2010, of Sub Registrar, Rohtak		
	Nearby Landmark / Google Map Independent Access to the Property	Attach Latitude : 28°53'36.1"N Longitude : 76°36'13.6"E		
3	Document Details	Name of Approving Auth		
	Layout Plan	No	Map Not Sanction	Approval No. N.A.
	Building Plan	No		Approval No. -do-
	Construction Permission	No		Approval No. -do-
	Legal Document	List of Documents		
	Sale Deeds	1).250.00 Sqyds.(Northern Part Infavour of Smt. Phoolpati) Vide Sale Deed No. 14784 Dated- 30/03/2010, of Sub Registrar, Rohtak 2).250.00 Sqyds.(Southern Part Infavour of Sh. Jal Kumar) Vide Sale Deed		

(P. S. DAHIYA)

H.S.E.-I,

Chief Engineer (Retd.) Haryana Govt.
Govt. Regd. Valuer for Immovable Property
CC/PKL/1/2019, V. No. 27, dt. 23-5-08
1112-11, Sector-1, Rohtak

P.S. Dahiya

- H.S.E.I., Chief Engineer (Retd.) Govt. of Haryana, Registered
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No. 14339 Dated- 23/03/2010, of Sub Registrar, Rohtak

4 Physical Details (As Per Site/Actual)									
Adjoining Properties	East 50'-0"	Street 16'-0" Wide	West 50'-0"	H/o.Sh. Ram Karan Advocate & Mr. Malik	North 90'-0"	House of Sh. H.R.Chawla	South 90'-0"	House of Sh. Dayachand Pandit	
Matching of Boundaries	Yes	Plot demarcated	Yes	Approved land use	Resident	Type of Property	Plotted		
No. of rooms	Living/ Dinning	1	Bed Room	3	Toilets	2	Kitchen	1	
Total No. of Floors	1+ Mumty	Floor on which the property is located	G.Floor Mumty	Approx age of the Property	1999 (20 Year)	Residual age of the Property	40 Year	Type of structure Load Bearing Walls	
5 Tenure / Occupancy Details									
Stage of Tenure	Owner Occupied			No. of years of Occupancy-9 Year	Relationship of tenant or owner		N.A.		
6 Stage of Construction									
RCC Roofing, Marble Chips Flooring, C.Sand Plastering in Walls, Wooden Doors & Windows, Kitchen & Toilets, E.I. & P.H.Work,(Medium Class Construction)					Completed	If under construction, extent of completion			
7 Violations if any observed									
Nature and extent of violation									
8 Area Details of the Property									
Site Area	500.00 Sqyds. (4500.00 Sqft.)	Plinth Area	G.Floor Residence -1472 Sqft. G.F.Store-187 Sqft. G.F. Open Shed Parking- 400 Sqft. Mumty- 120.00 Sqft. Total -2179 Sqft.		Carpet Area	1853 Sqft.	Saleable Area	500.00 Sqyds.	Remarks
9. Valuation									
<p>i. Mention the valuers as per Government Approved Rates also.</p> <p>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.</p> <p>The Valuation Cost is more than 20% from Guideline Value fixed by Collector due to following reasons.</p>									

(P.S. DAHIYA)

H.S.E.-I,

Chief Engineer (Retd.) Haryana Govt.
Govt. Regd. Valuer for Immovable Property
CC/PKL/TECH/Valuer-27, No. 23-5-03
1012-B, Sector-1, HUDA ROHTAK

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1. The Present Market rates have been verified from local property dealers of the locality in which the property lies.
2. The Prevalent Market Rate of land have also been verified from adjoining persons where the property is situated Very Near Vijay Park and Dr. Ishwar Eye Hospital Connecting Main Sonapat Road fully Commercial Area .

Summary of Valuation

I. Guideline Value

a. Land : (2018-19) Rs.12,600/-Per Sqyds. = 500.00 Sqyds @ Rs.12,600/-	= Rs. 63.00 Lac
b. Building : Rs. 800/- Per Sqft. (2018-19) = 1779 @ Rs.800/-	= Rs. 14.23 Lac
Total Rs. 77.23 Lac	

ii. Market Value

a. Land : Rs.50,000/- Per Sqyds. = 500.00 Sqyds.@ Rs.50,000/-	= Rs. 250.00 Lac
b. Building : G.Floor Residence -1472 Sqft. @ Rs. 1000/- Per Sqft. (Dep.Rate)	= Rs. 14.72 Lac
G.Floor Store - 187 Sqft. @ Rs. 800/- Per Sqft. (Dep.Rate)	= Rs. 1.50 Lac
G.F.Open Shed Parking- 400 Sqft.@ Rs. 220/- Per Sqft. (Dep.Rate)	= Rs. 0.88 Lac
Mumty- 120 Sqft.@ Rs. 800/- Per Sqft. (Dep.Rate)	= Rs. 0.96 Lac
Total building Value- Rs. 18.06 Lac	

Total (Land+Building) Rs. 250.00 Lac+Rs. 18.06 Lac= Rs. 268.06 Lac

- ii. Fair Market Value =Rs. 268.06 Lac (Rs. Two Crore Sixty Eight Lac Six Thousand Only)
- iii. Realizable Value =Rs. 227.85 Lac (Rs. Two Crore Twenty Seven Lac Eighty Five Thousand Only)
- iv. Distress Sale Value =Rs. 214.45 Lac (Rs. Two Crore Fourteen Lac Forty Five Thousand Only)

10	Assumption / Remarks	<p>i. Qualification in TIR/ Mitigation suggested, if any</p> <p>ii. Property is SARFAESI complaint : Yes</p> <p>iii. Whether property belongs to social infrastructure like hospital, school, old age home etc.(No)</p> <p>iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged.- Already mortgaged with State Bank of India, Main Branch, Rohtak.</p> <p>v. Details of last two transactions in the locality / area to be provided, if available. (From Local Enquiry)</p> <p>vi. Any other aspect which has relevance on the value or marketability of the property.(No).</p>
11	Declaration	<p>i. The property was inspected by the undersigned on .09/02/2019.</p> <p>ii. The undersigned does not have any direct / indirect interest in the above property.</p> <p>iii. The information furnished herein is true and correct to the best of our knowledge.</p> <p>iv. I have submitted Valuation report directly to the Bank.</p>
12	Name address & signature of valuer with Wealth Tax Registration No.	<p>P.S.Dahiya House No.1012-B,Sector-1,HUDA,Rohtak CCIT/PKL/Tech/34A/B/2001-02/25/914 Dt. 23.06.2003 Signature of the valuer</p> <p>11/02/2019 Date of Valuation</p>

(P. S. DAHIYA)

H S E.-I,

Chief Engineer (Retd.) Haryana Govt.
Govt. Regd. Valuer for Immovable Property
CC/PKL/TECH/Valuer-27, dt. 23-6-03
1012-B, Sector-I, HUDA, ROHTAK

P.S. Dahiya

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13 Declaration

I hereby declare that

- The information provided is true and correct to the best of my knowledge and belief.
- The analysis and conclusions are limited by the reported assumptions and conditions.
- I have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011 Issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
- I have no direct or indirect interest in the above property valued.
- I/my authorized representative by the name of who is also a 'valuer' has inspected the subject property on .Not Applicable
- I am a registered Valuer under Section 34AB of the Wealth Tax Act, 1957, Category – 1957 34AB for valuing property upto (Memo No.3812 Dated-20.11.2013(CCIT Haryana Region Panchkula)
- I am approved Valuer under SARFAESI Act 2002 and am approved by the Bank.
- I have not been depanelled or removed from any Bank / Financial Institution / Government Organization at any Bank / Financial Institution / Government Organization at any point of time in the past.
- I have submitted the Valuation Report (s) directly to the Bank.

Name and address of the Valuer

P.S.Dahiya House No. 1012-B Sector-1,HUDA, Rohtak

Name of Valuer association of which I am a bonafide member in good Standing. N.A.

Wealth Tax Registration No . CCIT/PKL/Tech/34AB/2001-02/25/914 Dt. 23.06.2003

Signature of the Valuer

Date -11/02/2019

Tel No. . 01262-273331

Mobile No..97290-17474,90340-05645

Email – thakurbablupatna@gmail.com

(P. S. DAHIYA)
H.S.E.I.

15	Enclosures	Chief Engineer (Retd.) Haryana Govt. Govt. Regd. Valuer for Immovable Property CC/PKL/TECH/Valuer-27 1012-B, Sector-1, Rohtak
a)	Layout plan sketch of the area in which the property is located with latitude and longitude	Attach
b)	Building Plan	Attach
c)	Floor Plan	Attach
d)	Photograph of the property (including geo-stamping with date) and owner (in case of housing loans, if borrower is available) including a "Selfie" of the Valuer at the site	Attach
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	N.A.
f)	Google Map location of the Property	Attach
g)	Price trend of the Property in the locality / city from property searched sites viz Magicbricks.com, 99 Acres.com, Makan.com etc.	
h)	Any other relevant documents / extracts	Google Map, Geo Tracking Attach

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PHOTOGRAPH OF GROUND FLOOR WITH MUMTY RESIDENTIAL HOUSE NO. 769/10-A, NEW NO. 769/22 SITUATED AT- JHANG COLONY, NEAR VIJAY PARK, ROHTAK OWNED BY SH. JAI KUMAR S/O. SH. MANPHOOL & SMT. PHOOLPATI W/O. SH. JAI KUMAR



(P. S. DAHIYA)

H.S.E.I.

Chief Engineer (Retd.) Haryana Govt.
Regd. Valuer for Immovable Property
CC/ KL/TECH/Valuer-27 dt. 23-6-03
H.No. 1012-B, Sector-1, HUDA ROHTAK

SITE PLAN OF GROUND FLOOR WITH MINORITY RESIDENTIAL HOUSE NO. 769/10-A, NEW NO 769/22

SITUATED IN BHANG, CHOKKY, NEAR VIJAY PARK, ROHTAK

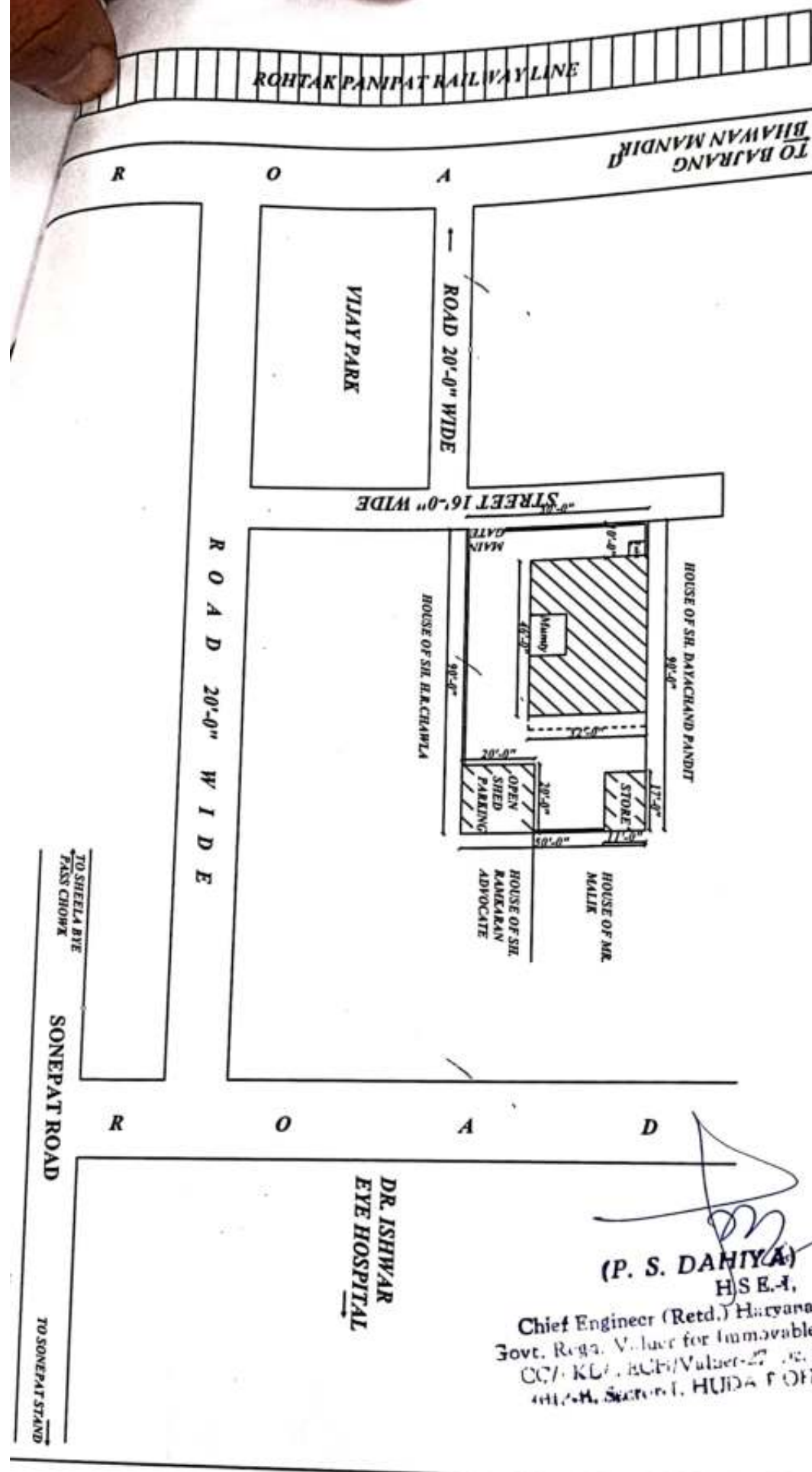
OWNER - SH. JAI KUMAR S/O SH. MOOLCHAND & SMT. PHOOLPATI W/O SH. JAI KUMAR

TOTAL AREA OF PLOT - 290*250=900.00 SQYDS.

EXISTING G.FLOOR RCC RESIDENCE BUILDING COVERED AREA- 1472.00 SQFT.

EXISTING G.FLOOR RCC STORE COVERED AREA- 137.00 SQFT.

EXISTING G.FLOOR OPEN SHED PARKING COVERED AREA- 400.00 SQFT.



(P. S. DAHIYA)
HSE-1,

Chief Engineer (Retd.) Haryana Govt.
Govt. Regd. Valuer for Immovable Property
CC/1-KD/1-BCH/Valuer-27, dt. 23-6-03
1012-B, Sector-1, HUDA ROHTAK



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

Mobile 94160-52532

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

No.....

Dated: 23/01/2020

Annexure B

a) Name of the Branch/ Business Unit/Office seeking opinion	State Bank of India, 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	Daya Nand Contractor
a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Sh. Jai Kumar son of Sh. Mool Chand son of Sh. Sadhu Ram r/o village Chhochhi District Jhajjar, now r/o H.No.769/10 Jhang colony 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/guarantor
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.	1/2 Southern portion measuring 250 Sq. Yards of House No.769/10 A Ward no.22 now property ID No.120C66U32 constructed on plot no.86 total measuring 500 Sq. Yards situated at Jhang colony Rohtak, within Municipal Limits Rohtak and bounded as under:- East:- 25' Rasta 16' wide West: 25' Plot no.79-80 North: 90' Northern portion of house of Smt. Phulpati South: 90' Plot no.85
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. Note : Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined. Sl. No. Date Name/ Nature of the Document	i) Sale Deed No.14339 Book no.1 Vol. 816 page 102 dt. 23.3.2010 O/o Joint Sub Registrar Rohtak ii) Original sale deed no.5739 dated 23.12.1988 (Original sale deeds have been 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
a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	No
b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	N.A.
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.
a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar Rohtak
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?	No
c) Whether search has been made at all the offices named at (b) above?	N.A.
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?	No
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	I have checked the record from the office of Sub Registrar/Registrar for the last 30 years and found that the property in question alongwith other property was owned by Sh. Om Parkash



<p>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.</p> <p>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)</p>	<p>son of Sh. Vidya Dutt Sharma r/o Bhandari Tehsil Gohana District Sonapat vide sale deed no.6421 dated 29.3.1982 and he sold the same to Smt. Kanta Rani d/o Sh. Dwarka Dass r/o Rampura Phool District Bhatinda vide sale deed no.5739 dated 23.12.1988 and after that Smt. Kanta Rani sold the property in question to the present owner Jai Kumar vide sale deed no.14339 dated 23.3.2010 O/o Joint Sub Registrar Rohtak.</p> <p>The property is free from all encumbrances except the mortgage already created with State Bank of India Rohtak and there is no interest of any minor in the same</p>
<p>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.)</p>	<p>Full ownership</p>
<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>	<p>N.A.</p>
<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>	<p>N.A.</p>
<p>If occupancy right, whether;</p> <p>a) Such right is heritable and transferable,</p> <p>b) Mortgage can be created.</p>	<p>No</p>
<p>Nature of Minor's interest, if any and</p>	<p>There is no interest of any minor in the said</p>

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.	property
<p>If the property has been transferred by way of Gift/Settlement Deed, whether:</p> <p>a) The Gift/Settlement Deed is duly stamped and registered;</p> <p>b) The Gift/Settlement Deed has been attested by two witnesses;</p> <p>c) The Gift/Settlement Deed transfers the property to Donee;</p> <p>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;</p> <p>e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;</p> <p>f) Whether the Donee is in possession of the gifted property;</p> <p>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;</p> <p>h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.</p>	N.A.
<p>(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.</p> <p>(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.</p> <p>(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.</p> <p>(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?</p>	N.A.
Whether the title documents	N.A.

available to the advocate.) 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
Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes
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
Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
Additional aspects relevant for investigation of title as per local laws.	No
Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	No
The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Sh. Jai Kumar son of Sh. Mool Chand son of Sh. Sadhu Ram r/o village Chhochhi District Jhajjar now r/o H.No.769/10 Jhang colony Rohtak
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	N.A.

te:- The property is already mortgaged with State Bank of India Rohtak.
A single building stood constructed over the property total measuring 500
Yards owned by Jai Kumar vide sale deed no.14339 dated 23.3.2010 and by
t. Phulpati vide Sale Deed No.14784 dated 30.3.2010 and both the sale deeds be
in bank possession.

vious **Original** sale deed no.6421 dated 29.3.1982 has been lost and DD No.928
2012 was registered

els.
ified copy of Sale Deed No.14339 Book no.1 Vol. 816 page 102 dt. 23.3.2010
Joint Sub Registrar Rohtak
ified copy of sale deed no.5739 dated 23.12.1988
ified copy of sale deed no.6421 dated 29.3.1982
pection Receipts
idavit


Om Parkash Chugh
Advocate

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

Mobile 94160-52532

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

Dated: 23/01/20

No.

Annexure D

Certificate of Title

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 Equitable Mortgage and I further certify that:

I have examined the original and certified copy of title deed 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

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.

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.

There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen in the Encumbrance Certificate(NA) 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 is free from all Encumbrances except the mortgage already created with State Bank of India Rohtak.

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).

Minor/(s) and his/ their interest in the property/(ies) is to the extent of Nil.

The Mortgage if created, will be available to the Bank for the Liability of the lending Borrower

I certify that Sh. Jai Kumar son of Sh. Mool Chand son of Sh. Sadhu Ram r/o Village Chhochhi District Jhajjar now r/o H.No.769/10 Jhang colony Rohtak has 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 original and Certified copy of title deed is genuine and a further valid mortgage can be created on the basis of the original title deeds and the said Mortgage would be enforceable.



In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds along with the certified copies of which I have examined would be a valid and enforceable mortgage:-

Original Sale Deed No.14339 Book no.1 Vol. 816 page 102 dt. 23.3.2010 O/o
Sub Registrar Rohtak
Original sale deed no.5739 dated 23.12.1988
Certified copy of sale deed no.6421 dated 29.3.1982

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/ in force.

SCHEDULE OF THE PROPERTY (IES)

Southern portion measuring 250 Sq. Yards of House No.769/10 A Ward no.22 now property ID 20C66U32 constructed on plot no.86 total measuring 500 Sq. Yards situated at Jhang colony Rohtak, within Municipal Limits Rohtak and bounded as under:-

- 25' Rasta 16' wide

- 25' Plot no.79-80

- 90' Northern portion of house of Smt. Phulpati

- 90' Plot no.85


Om Parkash Chugh
Advocate

Under the certified copies of which I have examined under any applicable Law/ in force.

Original Sale Deed No.14339 Book no.1 Vol. 816 page 102 dt. 23.3.2010 O/o
Sub Registrar Rohtak