

**Checklist on identification and physical verification of the underlying properties**

Physical verification of the properties mortgaged to the Bank must be meticulously carried out in cases of all loans as detailed below:

Name of the Branch / Business Unit : OB Kanpur / ABZ Agro Foods Limited

Name(s) of the Inspecting Officials : Shri Nishant Bhardwaj

No.	Parameters	Details	Checked (Y/N)
1.	Name of the title holder of the property(ies)	Two plots in the name of Mrs. Injila Mahwas W/o Mr. Mohd Hanif And One plot of Mr. Mohd Hanif S/o Abdul Hanif	Yes
2.	Whether Borrower(s) or Guarantor(s)	Guarantor	Yes
3.	Constitution of the Borrower(s)/Guarantor(s)	Public Limited-Unlisted	Yes
4.	Description of documents scrutinized	Valuation report dt.10.10.2019	Yes
5.	Description of property(ies) Address		
	Survey / Door No.	Three plots adm. total area 557.61 Sq Mtr, Khanpur, Auraiya-Jalaun Road.	Yes
	Extent	557.61 Sq Mtr	Yes
	Boundaries	East: 20 Ft Road.	Yes
		West: Auraiya-Khanpur Road	Yes
		North: Main road Auraiya-Jalaun.	Yes
		South: Plot of Mr Radhey Shyam	Yes
6.	Location details	Khanpur Road, Auraiya	Yes
7.	Prominent Landmark	Near to NH-2	Yes
8.	Nearest Bus stop	Auraiya	Yes
9.	Details of enquiries made with neighbours regarding ownership / valuation.	Enquiry made from nearby units and local residents about the ownership of the property.	Yes

**10. Critical aspects to be verified -**

Properties to be accepted as security **only** if the answer is "Yes" to the following:

Particulars	Y/N
i) Is / Are the property (ies) identifiable?	Yes
ii) Is / Are the property (ies) properly demarcated?	Yes

iii) Is / Are the property (ies) accessible from the main road? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be.)	Yes
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**11. Extra care to be taken, if the answer to the following is "Yes" and proper mitigation / justifications to be provided.**

S. No.	Particulars	Y/N
i.	Is / Are the property (ies) "Agricultural Land"?	No
ii.	Is/Are the property (ies) used for running Hospital/ School/ College/ Old age homes?	No
iii.	Is / Are the property (ies) situated in SEZ/EPZ/Forest /Coastal area?	No
iv.	Is / Are the property (ies) tenanted before date of mortgage?	No
v.	Is the Bank's interest protected if the property (ies) is/are tenanted?	No
vi.	Is / Are there encroachments on the property (ies)?	No
vii.	Is/ Are the area of the property (ies) and its boundaries are the same as given in the Title deed?	No
viii.	Will there be any impact on future realizability of properties due to existence of the neighbouring properties (e.g. burial ground etc.)	No

#### Certificate

- We confirm that we have personally visited the property to be accepted as Mortgage on various and certify that the details given in the TIR / property documents conform to our finding.
- We have enquired the price of the property in the area and we found that our valuations are in line with the trend and are reasonable.
- We confirm that physical verification of the property has been conducted by us independently and a photograph (e.g. selfie) of the property has been taken as integral part of inspection and kept it with security documents. Digital date has been imprinted on the photograph.
- We confirm that there will be no issues in enforcing our security based on the information available as on date.

	CSO / Field Officer / Authorised Officer	RM / Branch Head / Unit Head
Signature		
Name	Nishant Bhardwaj	Samir Bhatnagar
Designation	Manager & CA	AGM & RM
Branch / Unit	OB Kanpur	OB Kanpur
Date	24.01.2020	

# VALUATION REPORT

OF

LAND & BUILDING FOR SITUATED  
ON **KHANPUR- AURAIYA ROAD**, NEAR  
N.H.-02, TEHSIL & DISTT. AURAIYA. (U.P.)

OWNER :-

1) **SMT. INJILA MAHVASH** ✓

W/o. MOHD. HANIF

2) **MOHD. HANIF** ✓

S/o. SRI ABDUL HANIF

## **SACHAN & ASSOCIATES**

ARCHITECT, URBAN & REGIONAL PLANNER & APPROVED VALUER  
117/39, Sarvodaya Nagar, Kanpur Nagar.208005, Phone : 9415040649



**Ar. S. S. SACHAN**



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- FELLOW MEMBER OF INDIAN INSTITUTE OF VALUERS F-7103
- REGISTERED VALUER UNDER INCOME TAX / WEALTH TAX ACT - KNP / CCIT / CAT-I /246

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To  
State Bank of India  
Overseas Branch, Civil Lines,  
Kanpur Nagar.

**VALUATION REPORT**

Purpose of Valuation	To Estimate The Present Market Value For Information of the State Bank of India, Overseas Branch, Civil Lines, Kanpur Nagar.
Name of Borrower	ABZ Agro Foods
Name of the owner (s) And his /their address with Ph. no.	ALIGARH SIR SYED PUBLIC SCHOOL OWNER :- 1) SMT. INJILA MAHVASH W/o. MOHD. HANIF 2) MOHD. HANIF S/o. SRI ABDUL HANIF
Date of Inspection	09 <sup>th</sup> /Oct./2019
Address of the Property	LAND & BUILDING SITUATED ON KHANPUR – AURAIYA ROAD, NEAR N.H.-02, TEHSIL & DISTT. AURAIYA. (U.P.)
Nature of Property	Commercial Shops Building
Location	Route Map Attached
Global Location	Latitude :- 26° 26'59.78" N Longitude :- 79° 30'7.755" E
Extent of Plot	Land Area : Size of Plot = 100'-0" x 60'-0" Total = 557.40 Sq.Mt. 557.619 Sq. Mt.
Present Market Value	Rs. 162.96 Lacs
Realizable Value	Rs. 146.66 Lacs ( 90% of Market Value )
Distress Sell Value	Rs. 138.52 Lacs. ( 85% of Market Value )
List of Documents produced for Perusal	Document Provided By Bank
Remarks	

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Name & Address of Branch

: State Bank of India

Branch :- Overseas Civil Lines, Kanpur Nagar.

Name of Customer (s)/ Borrower unit  
( for which valuation report is sought)

: "ALIGARH SIR SYED PUBLIC SCHOOL"

*ABZ Agro Foods*

<b>1 Customer Details</b>	Owner's Name & Address with the Ph.no.		OWNER :- 1) SMT. INJILA MAHVASH W/o. MOHD. HANIF 2) MOHD. HANIF S/o. SRI ABDUL HANIF
	Track no.		Account no.
<b>2 Property Details</b>	Address		
	LAND & BUILDING SITUATED ON KHANPUR – AURAIYA ROAD, NEAR N.H.-02, TEHSIL & DISTT. AURAIYA. (U.P.)		
	Nearby Landmark/Google Map independent access to the property		
<b>3 Document Details</b>	Name of Approving Auth.		
	Layout Plan	N.A	
	Building Plan	N.A	
	Construction Permission	N.A	
	List of Documents	Sale Deed Xerox Copy	
<b>4 Physical Details</b>	Boundaries :-		
	As Per Sale Deed	East : 20'-0" Wide Road West : Auraiya khandpur Road going to Jalaun North : 20'-0" Wide Road Going towards Tube Well South : Plot of Radhey Shyam	
	Matching of Boundaries	Yes	
	Plot Demarcated	No	
	Approved Plot Use	Commercial	
	Actual Plot Use	Commercial	
	Type of Property	Commercial	

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	Total No of Floors Floor on Which The Property Is Located Approx. Age Of The Property Residual Age Of The Property Type of Structure-RCC Framed/Stone/BB Masonry	01 Floor Ground Floor only 05 Years Old Construction 80 - 05 = 75 years R.c.c. Structure Frame Structure
5	<b>Tenure / Occupancy Details</b>	
	Status of Tenure Owned / Rented No of years of Occupancy Relationship of tenant or owner	Since Purchase Owned As per Sale Deed no
6	<b>Stage of Construction</b>	
	Stage of Construction Under Construction / Completed If under construction, extent of completion	Completed
7	<b>Violations if Any observed</b>	
	Nature and extent of Violations	N.A Commercial
8	<b>Area Details of the property</b>	
	Site Area Plinth Area Carpet Area Sale able Area Remarks	557.40 Sq.Mt. 557.619 Sq. Mt. 22.30 Sq.Mt. 90% Approx. Entire Site
9	<b>Valuation</b>	
	i. Mention The value as per Government Approved Rates also Rs. 28,000/- sq.mt. ( Land Rate ) & Rs. 15,000/- Sq.mt. ( Construction Rate ) 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 <b>N.A</b>	
	<b>Summery Of Valuation:</b> - The Subject Property is a Situated at. Khanpur- Auraiya Road & Near National Highway - 02, Higher Commercial & Residential Developed Area & Photographs are attached here with for Reference. Considering its location, area & as per market survey <b>Rs. 28,000/- to 30,000/- sq.mt.</b> Adopted land Rate. <b>Rs. 28,500/- sq.mt.</b> Found reasonable & adopted for valuation purpose.	

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**MARKET VALUE OF THE PROPERTY :- ( as per market rate )**

**a) Land Value :-**

Land Area = 557.48<sup>619</sup> sq.mt. @ Rs. 28,500/- Sq.mt.  
= **Rs. 1,58,85,900.00**

**b) Construction Value :-**

**Specification :-** R.c.c. Frame Structure, R.c.c. slab roofing, brick masonry wall, Cement Plaster, M.S. Rolling Shutters, C.C. Flooring, Duly Painted, Electrical & Sanitary Work As Per Required.

**i) Ground Floor :- 3.65 Ht.**

Covered Area = 22.30 Sq.Mt. @ Rs. 11,500/- = **Rs. 2,56,450.00**

**ii) Boundary Wall :- 73.17 R.mt. @ Rs. 2100/- R.mt. = **Rs. 1,53,657.00****

**HENSE VALUE OF CONSTRUCTION = **Rs. 4,10,107.00****

**HENSE VALUE OF PROPERTY ( Land + Const. ) = **Rs. 1,62,96,007.00****

**Or Say = **Rs. 1,62,96,000.00****

**(Rupees :- ONE CRORES, SIXTY TWO LACS, NINETY SIX THOUSANDS Only )**

	i.	Fair Market Value	Rs. 162.96 Lacs
	ii.	Realizable Value	Rs. 146.66 Lacs ( 90% of Market Value )
	iii.	Forced / Distress Sale Value	Rs. 138.52 Lacs. ( 85% of Market Value )
10	<b>Assumptions / Remarks</b>		
	i.	Qualifications in TIR/Mitigation suggested, if any	: Nil As Perused ✓
	ii.	Property if SARFAESI compliant	: As per Legal opinion ✓
	iii.	Whether property belongs to social infrastructure like hospital, school old age Home etc.	: No ✓
	iv.	Whether entire piece of plot on which the unit is set up/property is situated has been mortgaged or to be mortgaged.	: No ✓
	v.	Detail of last two transactions in the locality / area to be provided, if available	: Could not be found ✓
	vi.	Any other aspect which has relevance on the value or marketability of the Property.	: NA ✓

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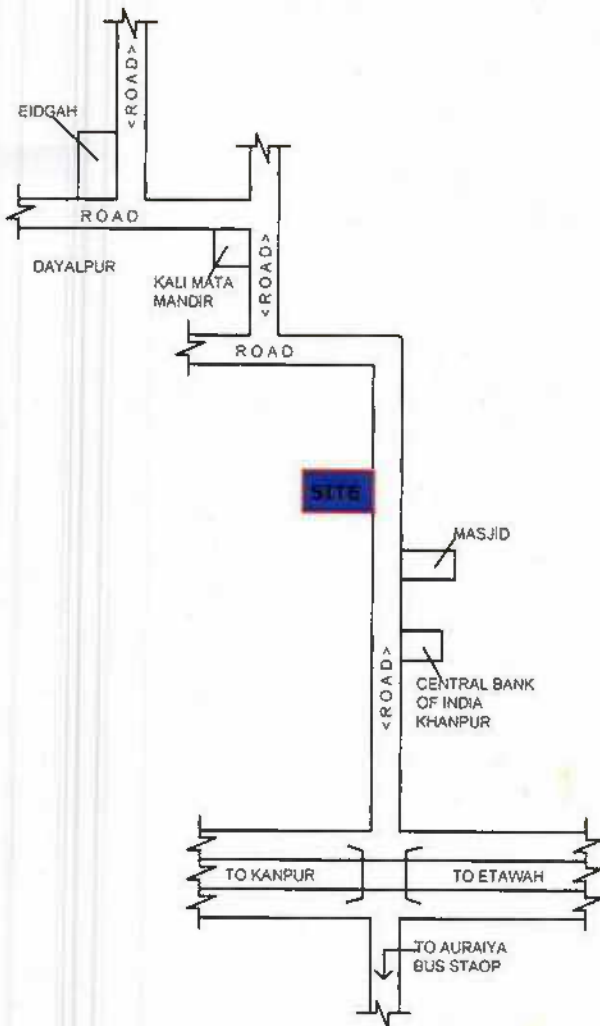
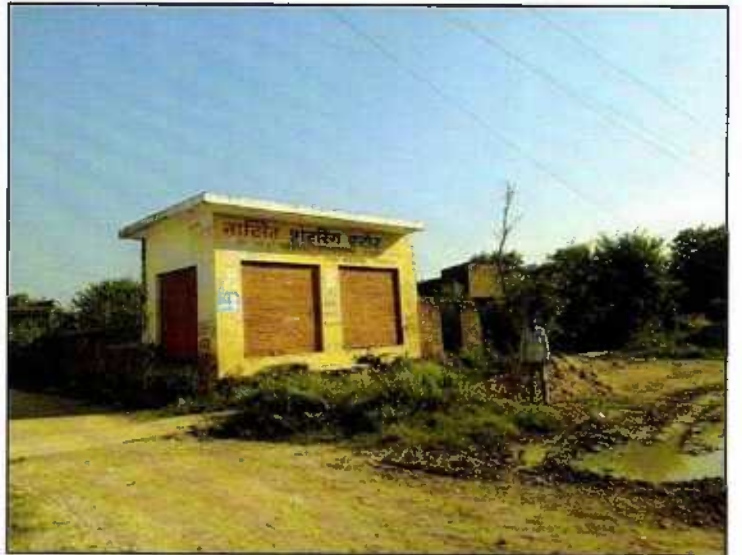
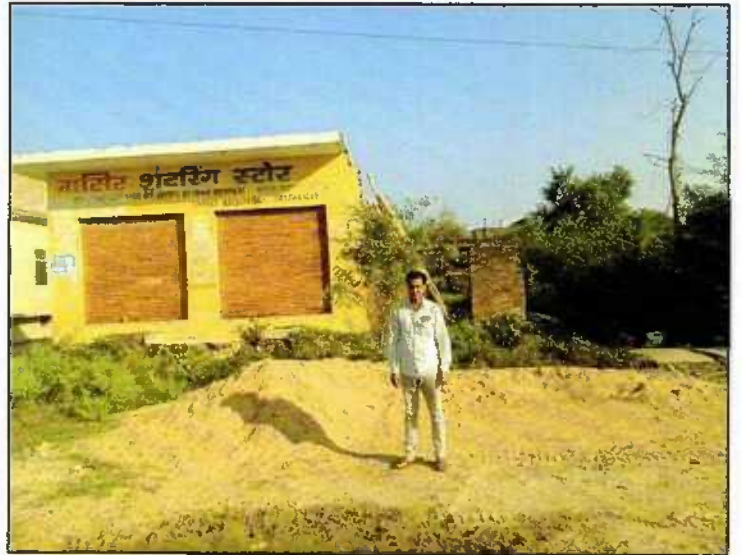
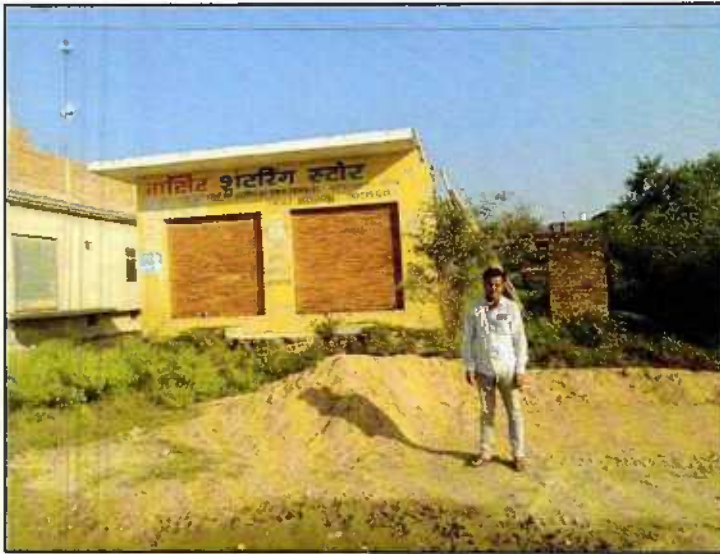
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11	<b>Declaration</b>		
	i.	The property was inspected by the undersigned on <b>09/ Oct. /2019</b>	
	ii.	The undersigned does not have any direct /indirect interest in the above property	
	iii.	The information furnished herein is true and correct to the best of our knowledge.	
	iv.	I have submitted Valuation report directly to the <b>Bank</b> .	
12	Name address & signature of Valuer With Wealth tax Registration no.  <b>S.S. SACHAN</b> <b>AR. C/A-14399</b> <b>Valuer F-7103</b>	Signature of the Valuer 	Date of Valuation : <b>10<sup>nd</sup> /Oct./ 2019</b>
13	Enclosures Documents & Photographs ( Geo-Stamping with date ) etc. i. Route map of the Property ii. Photographs		

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Property :-  
PREMISES IN FORM OF OPEN ENCLOSED PLOT HAVING 2  
SHOPS ALONG THE AURAIYA KANPUR ROAD.

OWNER :-  
1)SMT. INJILA MAHVASH  
W/o. MD. HANIF  
2)MOHD. HANIF  
S/o. SHRI ABDUL HANIF

Sign. Of Valuer  
Architect  
S.S. SACHAN  
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Valuer F-7103