

**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)	Mr. Mohd. Salim S/o Haji Ghulam Rasool	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.	Open Plot on Khanpur, Auraiya-Jalaun Road.	Yes
	Extent	16550 Sq Mtr.	Yes
	Boundaries	East: Filed No 890 then Khanpur Road towards Jalaun	Yes
		West: Field No 851, 853, 876, 877	Yes
		North: Field No 806 & 804	Yes
		South: Filed No 882,883,885	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

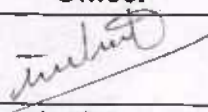
iii) Is / Are the property (ies) accessible from the main road? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be.)	Yes
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11. Extra care to be taken, if the answer to the following 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?	Nap
vi.	Is / Are there encroachments on the property (ies)?	No
vii.	Is/ Are the area of the property (ies) and its boundaries not 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 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.

	<b>CSO / Field Officer / Authorised Officer</b>	
Signature		
Name	Nishant Bhardwaj	
Designation	Manager & CA	
Branch / Unit	OB Kanpur	
Date	24.01.2020	

# VALUATION REPORT

OF

OPEN LAND ON PLOT SITUATED  
AT. ARAZI NO. **875 & 884 MIN.** ON  
AURAIYA-KHANPUR ROAD,  
NEAR DEV KALI MANDIR, TEHSIL  
& DISTT. AURAIYA (U.P.)

OWNER :-

**MR. HAZI MOHD. SALEEM**

S/o. HAZI GULAM RASOOL

**SACHAN & ASSOCIATES**

ARCHITECT, URBAN & REGIONAL PLANNER & APPROVED VALUER

117/39, Sarvodaya Nagar, Kanpur Nagar – 208005, Mobile : 9415040649



**B.Arch.AIIA.FIV****(M) : 9415040649**

- REGISTERED WITH THE COUNCIL OF ARCHITECTURE NO.CA/92/14899
- ASSOCIATED MEMBER OF INDIAN INSTITUTE OF ARCHITECTS NO.A-9155
- FELLOW MEMBER OF INDIAN INSTITUTE OF VALUERS F-7103
- REGISTERED VALUER UNDER INCOME TAX / WEALTH TAX ACT - KNP / CC IT / CAT-I /246

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Name &amp; Address of Branch

: **State Bank of India**Branch :- Overseas, Civil Lines,  
Kanpur Nagar (u.p.)Name of Customer (s)/ Borrower unit  
(for which valuation report is sought): **M/S. A B Z AGRO FOODS LTD.****1. Introduction**

a)	Name of the Property Owner (with address & phone nos.)	OWNER :- <b>MR. HAZI MOHD. SALEEM</b> S/o. HAZI GULAM RASOOL
b)	Purpose of Valuation	Assess Fair Market Value
c)	Date of Inspection of Property	09 <sup>TH</sup> /Oct./ 2019
d)	Date of Valuation Report	10 <sup>TH</sup> /Oct./ 2019
e)	Name of the Developer of property ( in case of developer built Properties )	Self ( Owner )

**2. Physical Characteristics of the Property**

a)	Location of The Property																																					
	i) Nearby Landmark	Near Dev Kali Mandir after Id Gagh on the Auraiya Khanpur Road Going To Jalaun From Auraiya Crossing at. NH-2.																																				
	ii) Postal Address of the Property	OPEN LAND ON PLOT SITUATED AT. ARAZI NO. <b>875 &amp; 884 MIN.</b> , AURAIYA -KHANPUR ROAD, NEAR DEV KALI MANDIR, TEHSIL & DISTT. AURAIYA (U.P.)																																				
	iii) Area of the Plot / Land ( Supported by a Plan )	<table><tr><th colspan="4">Land Area ( as per sale deed )</th></tr><tr><th>S.n.</th><th>Dated</th><th>Deed no.</th><th>Area</th></tr><tr><td>1.</td><td>11/09/2015</td><td>5179</td><td>0.331 Hect.</td></tr><tr><td>2.</td><td>25/01/2016</td><td>5371</td><td>0.331 Hect.</td></tr><tr><td>3.</td><td>02/03/2015</td><td>4854</td><td>0.331 Hect.</td></tr><tr><td>4.</td><td>02/03/2015</td><td>4853</td><td>0.331 Hect.</td></tr><tr><td>5.</td><td>15/04/2015</td><td>4918</td><td>0.331 Hect.</td></tr><tr><td colspan="3">Total Land Area</td><td>1.655 Hect.</td></tr><tr><td colspan="3">Or Say</td><td>16,550.00 Sq.mt.</td></tr></table>	Land Area ( as per sale deed )				S.n.	Dated	Deed no.	Area	1.	11/09/2015	5179	0.331 Hect.	2.	25/01/2016	5371	0.331 Hect.	3.	02/03/2015	4854	0.331 Hect.	4.	02/03/2015	4853	0.331 Hect.	5.	15/04/2015	4918	0.331 Hect.	Total Land Area			1.655 Hect.	Or Say			16,550.00 Sq.mt.
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Total Land Area			1.655 Hect.																																			
Or Say			16,550.00 Sq.mt.																																			
	iv) Type of Land : Solid, Rocky, Marsh Land, Water-Logged, Land Locked,	Solid Land																																				



Architect  
**S.S. SACHAN**  
**AR. C/A-14899**  
**Valuer F-7103**

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117/39, Sarvodaya Nagar, Kanpur Nagar.208005, Mobile: 9415040649



## B.Arch.AIIA.FIV

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ii)	Independent Access/Approach To The Property Etc.	Yes
iii)	Google Map Location Of The Property With A Neighborhood Layout Map	Latitude :- 26° 26'56.2" - N Longitude :- 79°30'0.6" - E
iv)	Details of Roads Abutting The Property	Bitumen Road
v)	Description of Adjoining Property	Others Property
vi)	Plot no. Survey No.	Arazi no.
vii)	Ward / Village / Taluka	Auraiya
viii)	Sub-Registry / Block	Auraiya
ix)	District	Auraiya (u.p.)
x)	Any other aspect	NA
b)	Plinth Area, Carpet Area, and saleable area to be Mentioned separately and clarified	Plinth Area :- Open Plot Carpet Area :- Open Plot Saleable Area :- Entire Land Area
c)	Boundaries of the Plot As Per Sale Deed	As Per Site
	East :- As / Deed	East :- Auraiya Khanpur Road
	West :- As / Deed	West :- Field no. 851, 853, 876 & 877
	North :- As / Deed	North :- Field no. 806 & 804
	South :- As / Deed	South :- Field no. 882, 883, 885, & 889
<b>3. Town Planning parameters</b>		
a)	i. Master Plan provisions related to property in terms of land use	Yes
	ii. FAR – Floor Area Ratio/ FSI-Floor Space Index Permitted & Consumed	Permitted FAR 1.20
	iii. Ground Coverage	Permitted Ground Coverage 50%
	iv. Comment on whether OC- Occupancy Certificate Has Been Issued Or Not	
	v. Comment on unauthorized constructions if any	Open Plot
	vi. Transferability of developmental rights if any Building by-laws provision as applicable to The property viz. setback, Height restriction Etc.	Open Plot
	vii. Planning area / zone	Kanpur
	viii. Developmental controls	K.D.A.
	ix. Zoning regulations	N.A.
	x. Comment on the surrounding land uses and adjoining properties in terms of uses	Mixed Use
	xi. Comment on Demolition Proceedings If Any	No
	xii. Comment on Compounding / Regularization Proceeding	No
	xiii. Any other Aspect	No

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**4. Document Details and Legal Aspects of the Property**

a)	Ownership Documents i. Sale deed, Gift Deed, Lease Deed ii. TIR of the property	Sale Deed
b)	Name of the Owner/s ( as per Sale deed )	OWNER :- <b>MR. HAZI MOHD. SALEEM</b> S/o. HAZI GULAM RASOOL
c)	Ordinary status of Freehold Or Leasehold Including Restrictions Or Transfer	As Per Legal Report
d)	Agreement of easement if any	NA
e)	Notification of acquisition if any	NA
f)	Notification of road widening if any	NA
g)	Heritage restriction, if any	NA
h)	Comment on transferability of the property ownership	NA
i)	Comment on existing mortgages / Charges/ encumbrances on the property, if any	NA
j)	Comment on whether the owners of the property Have issued any guarantee ( personal of corporate ) as the case may be	NA
k)	Building plan sanction Authority Approving The Plan Name of the office of the Authority – Any violation from the approved building Plan	Open Land Open Land
l)	Whether Property is Agricultural land if yes, Any conversion is contemplated	No
m)	Whether the Property is SARFAESI compliant	As Per Legal Report
n)	a. All Legal Documents, Receipt related to electricity, Water tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on dispute or dues if any in Payment of bills/ taxes to be reported.	As Per Legal Report

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*S.S. Sachan*  
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**S.S. SACHAN**  
**AR. C/A-14899**  
**Valuer F-7103**



## B.Arch.A11A.F1V

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[illegible]

o) Whether entire piece of land on which the unit is set up / Property is situated has been mortgaged or to be mortgaged.	As Per Legal Report
p) Qualification in TIR / mitigation suggested if any.	N.K.
q) Any Other aspect	No
<b>5. Economic Aspects of the Property</b>	
a) i. Reasonable Letting Value ii. If Property is Occupied by tenant <ul style="list-style-type: none"> <li>- Number of tenants</li> <li>- Since how long ( Tenant – Wise )</li> <li>- Status of tenancy right</li> <li>- Rent received per (tenant – wise ) with A comparison of existing market rent</li> </ul> iii. Taxes and other outgoings iv. Property Insurance v. Monthly maintenance charges vi. Security charges vii. Any other aspect	Detailed as Per Below <u>Owner Occupied</u> <u>No</u>  N.K. N.K. N.K. N.K. No
<b>6. Socio-cultural Aspects of the Property</b>	
a) Descriptive account of the location property in Terms of the <ol style="list-style-type: none"> <li>1) Social Structure Of The Area,</li> <li>2) Population,</li> <li>3) Social Stratification,</li> <li>4) Regional Origin,</li> <li>5) Economic Level,</li> <li>6) Location Of Slums, Squatter Settlement Nearby, Etc.</li> </ol>	<u>Mixed Area</u> <u>Thin Population</u> <u>Mixed</u> <u>Mixed Group</u> <u>Medium Level</u> <u>No Slums Near By</u>
b) Whether property belongs to social infrastructure like hospital, school old age homes etc.	<u>Open Plot</u>
<b>7. Functional and Utilitarian Aspects of the Property</b>	
a) Description of the functionality and utility of the Property in terms of <ol style="list-style-type: none"> <li>i. Space allocation</li> <li>ii. Storage Spaces</li> <li>iii. Utility Spaces provided within the building.</li> <li>iv. Car parking Facility</li> <li>v. Balconies, etc.</li> </ol>	<u>Commercial / Residential</u> <u>Available</u> <u>Good</u>  Yes Yes
b) Any other aspect	<u>Good Appearance</u>

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AR 57A-14899  
Valder F-7103



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**8. Infrastructure Availability**

a)	Description of aqua infrastructure availability in terms of i. Water supply ii. Sewerage/Sanitation system Underground or open iii. Storm Water Drainage	Yes Open ✓ Available ✓
b)	Description of other physical infrastructure facilities viz. i. Solid waste management ii. Electricity iii. Road and public transport connectivity iv. Availability of other public utilities nearby	Yes Yes ✓ Yes ✓ Yes ✓
c)	Social Infrastructure In Terms Of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	Open Land ✓

**9. Marketability of the Property**

a)	Marketability of the property in terms of i. Locational attributes ii. Scarcity iii. Demand and Supply Of The Kind of Subject Property iv. Comparable Sale Prices In The Locality	Middle Class ✓ Easily Available ✓ High Demand ✓ Not Available ✓
b)	Any other aspect which has relevance on the value or marketability of the property	No

**10. Engineering and Technology Aspects of the Property**

a)	Type of construction	Open Land ✓
b)	Material & technology used	Open Land ✓
c)	Specification	Open Land ✓
d)	Maintenance issues	Open Land ✓
e)	Age of the building	Open Land ✓
f)	Total life of the building	Open Land ✓
g)	Extent of the deterioration	N.A.



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h)	Structural safety	Open Land
i)	Protection against natural disaster viz. earthquakes	Open Land
j)	Visible damage in the building	Open Land
k)	System of Air-Conditioning	Open Land
l)	Provision of firefighting	Open Land
m)	Copies of The Plan And Elevation Of The Building To Be Included	Attached
<b>11. Environmental Factors</b>		
a)	Use of Environment Friendly Building Materials, Green Building Techniques If Any	Environment
b)	Provision of Rain Water Harvesting	yes
c)	Use Solar Heating And Lightening System, Etc.	No
d)	Presence of environmental pollution in the vicinity of the property in items of industry, heavy traffic etc.	No
<b>12. Architectural and aesthetic quality of the Property</b>		
a)	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value presence of landscape elements etc.	Plain Looking

## 13. Valuation

A) MARKET VALUE ( As Per Market Rate ) :-

The details of the last two transactions, in the area, are not available however the adopted market rate of Land Rs.8,500/- Sq.mt. is as per the best of the enquiry, Conducted in neighborhood of the property.

## i) Value of Land

Land Area ( as per sale Deed ) = 16,550.00 Sq.mt. @ Rs. 7,800/- Sq.mt.  
= Rs. 12,90,90,000.00

B) VALUE as per GUIDE LINE RATE :-

## i) Value of Land

Land Area = 16,550.00 Sq.Mt.

( Since the converted land is > 2000.00 sq.mt. the circle rate shall be reduced By 30% of as Applicable. DM office Rate

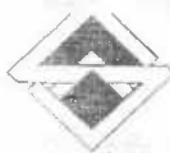
Hence :- 16,550.00 sq.mt.@ 70% of Rs. 16,650/- = Rs. 19,28,90,250.00  
Or Say = Rs. 19,28,90,000.00

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**C) Realizable Value :-**

85% of The Market Value

= Rs. 10,97,26,500.00

d)	Summary of Valuation	
	i. Fair Market Value	Rs. 12,90,90,000.00
	ii. Guideline Value Land /Building	Rs. 19,28,90,000.00
	iii. Realizable Value Forced/ Distress sale Value.	Rs. 10,97,26,500.00 (85% Of The Market Value)
e)	1) 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. Details of last two transactions in the locality/area to be provided, if available.	

**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 assumption 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 MY SELF Who is also a 'valuer', has inspected the subject property on 09<sup>th</sup>/Oct. /2019
- I am a registered valuer under section 34AB of Wealth Tax Act, 1957, Category- **IMMOVABLE PROPERTY** for valuing up to NO LIMIT
- I am an 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 Point of time in the Past.
- I have submitted the valuation Report (s) directly to the bank.

Ar. S.S. Sachan

Off. 117/39, Sarvodaya Nagar, Kanpur – 208005

Name of Valuer association of which I am a bonafide member in good

Standing Indian Institution of Valuers F-7103

Wealth Tax Registration No KNP / CC I T / CAT-I / 246

Date :- 10<sup>th</sup>/Oct. /2019

Mobile No. 09415040649

Email. ar.sssachan@gmail.com

Signature of the Valuer

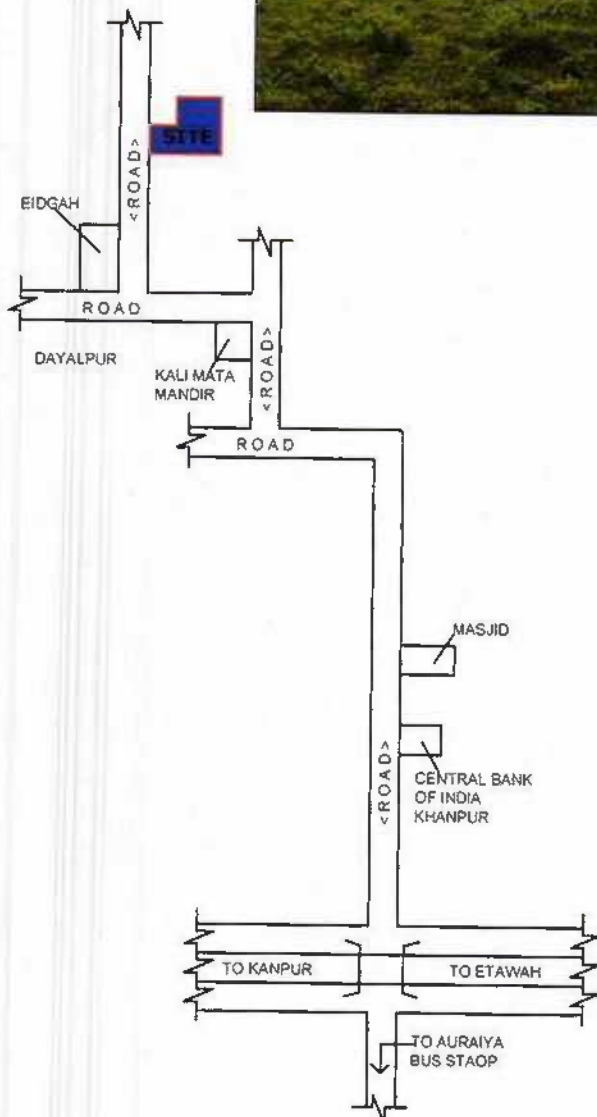
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Property :- I INSPECTED THE PREMISES ON AURAIYA KHANPUR ROAD IN FORM OF OPEN ENCLOSED PLOT NEAR DEV KALI MANDIR AFTER ID GAGH ON THE AURAIYA KANPUR ROAD GOING TO JALAUN FROM AURAIYA CROSSING AT NH-2.

OWNER :-  
**MOHD. ISHTIYAK ALI**  
 S/o. MOHD. TURAB ALI  
**MOHD. GURFAM ALI**  
 S/o. MOHD. ISHAD ALI

Sign. Of Architect  
**S.S. SACHAN**  
 AR. C/A-14899  
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