File No. RKA/DNCR/..../

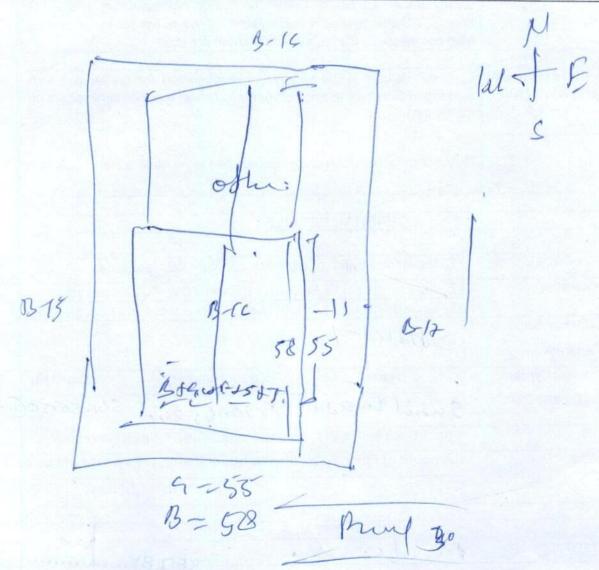
399)



Date of Receiving

	Assig	gned To	Assigned to Date	To be completed by date	Submitted On date	HOD Engg. Signature
File Received By	fy	w	NA	NA		NA
Survey	hyl	hu.	28/8118	31/8104.	119118	
Preparation	She	yth	1219			
File Returned to Engg. unprepar to reason		Market clearly of clearly taken, [survey for rate done, ☐ Measu taken, ☐ Selfi ☐ Owner/ owne	s is not proper rement is not pr e/ Owner or o	ly done, Ideoperly done, where represent signature not	properly filled, entification is not Photographs not ntative photo not taken, Google
Engg. comment & Signature		☐ Mino warning on his o	to Surveyor. Re	e survey hence eport preparer t	approved for o collect the mi	preparation with issing information
oignature		☐ Majo		survey. Survey	has to be done	again.
Oignature		☐ Majo	r defects in the		has to be done	again.
Proposal or Ref.	No.	☐ Majo			has to be done	again.
	No.	4	GENERAL I	DETAILS		
Proposal or Ref.		□ Va	GENERAL I	DETAILS □ Estimate, □ □ PSU □	Other CE Cert	ificates Corporate
Proposal or Ref. Type of Service	r	□ Va	GENERAL I	DETAILS	Other CE Cert	ificates
Proposal or Ref. Type of Service Type of customer Bank/ FI/ Organiz	r zation	□ Va	GENERAL I	DETAILS Estimate, PSU Private client	Other CE Cert	ificates Corporate
Proposal or Ref. Type of Service Type of customer Bank/ FI/ Organiz Name & Address	zation		GENERAL I	DETAILS Estimate, PSU Private client Contact	Other CE Cert	ificates Corporate ent through Bank
Proposal or Ref. Type of Service Type of customer Bank/ FI/ Organiz Name & Address Case Allotment C	zation	Sus	GENERAL I	DETAILS DETAILS DETAILS DETAILS DETAILS DETAILS Contact Contact DETAILS	Other CE Cert	Email Id
Proposal or Ref. Type of Service Type of customer Bank/ FI/ Organiz Name & Address Case Allotment Offices paying part	zation	Sus	GENERAL I	DETAILS DETAILS DETAILS DETAILS DETAILS DETAILS Contact Contact DETAILS	Other CE Cert	ificates Corporate ent through Bank Email Id
Proposal or Ref. Type of Service Type of customer Bank/ FI/ Organiz Name & Address Case Allotment Control Fees paying part Case Type	zation	Sus	GENERAL I	DETAILS DETAILS Estimate, PSU Private client Contact Account	Other CE Cert NBFC Direct clie Number Case for exunt if any	ificates Corporate ent through Bank Email Id Sbi. 50950@sbi

2.	Owner/ Applicant Details	Name	Contact Number	Email Id
		Anita garage		
3.	Account Name	0		
4.	Property Address	Plut xx. B-16	Daywedas Hece	sw .
5.	Who will coordinate on site	Name	CONTRACTOR OF THE STREET	Contact Number
	for the site survey	Marmhart negli		
6.	Preferred time of survey	Date	Time	
7.	Documents Received (Any one ownership document and approved site plan/ map is must)	Relinquishment Dee Allotment Letter, Cizra Map, Cizra Map,	nts: Sale Deed, d, Transfer Deed Possession Letter, Approved Map, Site TIR Report, Old	d, Conveyance Deed, greement to Sell
8.	Special Instructions if any:			
9.	I agree to pay the amount men on Valuer firm to distort any fa vested interest and to benefit a Customer Signature:	acts and would not try to influ	ence any member or offic	agree that I'll not put pressure cial of the firm in the ill spirit or



IMPORTANT INSTRUCTIONS

1.	Please do not accept the case if you do not have
2.	Please do not accept the case if you do not have proper documents.
	Firstly please take & study the current applicable ownership documents of the property which needs to get surveyed.
3.	Mark the Owner/ Area/ Boundaries mentioned in the ownership documents with bold florescent marker pen before moving for the survey. During site survey if any difference is found in the above fields from the ownership documents then please contact the owner immediately to know the reason for the difference.
4.	Identify the Property clearly by matching the boundaries and area mentioned in the property papers.
5.	Take Google Map location.
6.	Take one photograph of the property along with abutting road.
7.	Take nearby photographs of the Property.
8.	Check Jurisdiction Municipal Limits & Ward Name.
9.	Fill the details in the Survey form and tick the appropriate option clearly.
10.	In case customer is found providing misleading information to you or trying to influence you by money or cash then immediately report to the Management & Bank.

S.No.	CHECKLIST	STATUS
1.	IS PURPOSE OF THE ASSIGNMENT UNDERSTOOD CLEARLY	
2.	IS WORK ORDER/ EMAIL/ CESA FORM FORMALITY COMPLETED	
3.	FOR PRIVATE CASE OR FOR FRESH CASE 50% ADVANCE IS RECEIVED	
4.	IS DOCUMENT CHECKLIST PROVIDED TO THE CUSTOMER .	

S.NO.	CHECKLIST	STATUS
1.	Check nearby prominent landmark	
2.	DO CLEAR IDENTIFICATION OF THE PROPERTY	
3.	Match the boundaries of the property and its directions with the help of compass or sun direction	
4.	Do sample measurement	
5.	CHECK IF ANY BUILDING VIOLATIONS DONE	
6.	Click multiple proper photographs of the property from inside-out	
7.	Take selfie with the available representative	
8.	Send Google Map location at maps@rkassociates.org	
9.	Check municipal jurisdiction	
10.	Check Main road name & width and its distance from the subject property	
11.	Check Lane width on which property is located	
12.	Check any defects or negativity in the property	
13.	CONFIRM PROPERTY RATES LOCALLY	
14.	CHECK NEARBY DEVELOPMENT	

*FILE PREPARER TO START PREPARING THE FILES ONLY AFTER ENSURING THE STATUS OF ALL THE ABOVE POINTS IS COMPLETED. FOR ANY EXCEPTION PLEASE BRING IT INTO NOTICE OF SENIOR GENERAL MANAGER (OPERATIONS), OTHERWISE PENAL ACTION WILL BE TAKEN AGAINST THE FILE PREPARER.

GENERAL SURVEY FORM
(FOR PROPERTIES OTHER THAN FLATS)
(Version 4.2) | Date of implementation: 9.02.2011 | Date of Revision: 04.01.2018

File No. RKA/DNCR//	Date: 3118418	Time:

	GENERAL DETAILS					
1.	Name of the Surveyor	fy lun				
2.	Property shown by	☐ Owner, ☐ Representative, ☐ No	one was available, Property is			
		locked, survey could not be done from inside				
		Name	Contact No.			
_		monmohen Si null				
3.	Survey Type	☐ Full survey (inside-out with meas				
		☐ Half Survey (Measurements from				
		Only photographs taken (No mea	surements)			
4.	Reason for Half survey or only	☐ Property was locked, ☐ Posse	essee didn't allow to inspect the			
	photographs taken	property, NPA property so couldn				
5.	How Property is Identified	☐ From schedule of the properties				
		name plate displayed on the prop				
ES TOP		owner representative, Enqu				
		Identification of the property could				
	THE REPORT OF THE PROPERTY OF	done				
6.	Type of Property	☐ Flat in Multistoried Apartment, ☐	Residential House, Low Rise			
		Apartment, Residential Builder	Floor, Commercial Land &			
		Building, ☐ Commercial Office, ☐ (Commercial Shop, Commercial			
		Floor, Shopping Mall, Hotel,				
		School Building, Vacant Residen				
		☐ Agricultural Land	Mark the season of the season			
7.	Property Measurement	☐ Self-measured, ☐ Sample measured	urement only. No measurement			
8.	Reason for no measurement	☐ It's a flat in multi storey building s				
		☐ Property was locked, ☐ Owner/				
		property so didn't enter the pro-				
		practically not possible to measur	e the entire area \(\text{Apy other}			
		Reason:	o the entire area Any other			
	一种大学	the discussion of the second				
9.	Purpose of Valuation	☐ Value assessment of the asset for	creating collateral mortgage			
		☐ Periodic Re-Valuation for Bank, ☐				
		☐ For DRT Recovery purpose, ☐ Ca	apital Gains Wealth Tax purpose			
		☐ Partition purpose, ☐ General Value	ue Assessment			
10.	Type of Loan	☐ Housing Loan, ☐ Housing Take C	over Loan, Home Improvement			
		Loan, Loan against Property, C	Construction Loan. Educational			
		Loan, ☐ Car Loan, ☐ Project Loa	n, □ Term Loan. □ CC Limit			
		enhancement, Cash Credit Limit,	☐ Industrial Loan. ☐ NA			
11.	Loan Amount					

		OWNER	SHIP DE	TAILS	45.00	ARCHAE		
1.	Legal Owner Name/s	Amis	gur	gr		T SALE	2.815	
2.	Property Purchaser Name							
3.	Property Address under Valuation	5-16	Bhe	zru De	edge cos	() [*]		
4.	Present Residence Address of the Owner/ Purchaser		angle ib					
5.	Property constitution	☐ Free Ho	ld, □ Leas	e Hold				
isoli-r					Specific States			
-			ION DET					
1.	Adjoining Properties	East		West	N	orth	So	outh
	(Match it with papers with the help of compass or Sun direction and also confirm it with nearby people)	B-17	- B	-95	oth	ir.	fre 9.	mlz.
2.	Property Facing	☐ East Fa	cina. No	rth Facing	. West F	acing	-	4
		North-East	Facing,			-		
3.	Landmark	Mere.	mi	tro P	as do	i Body	P	get and
4.	Ward Name/ No.		0.00		1	, , ,		
5.	Zone Name	1,288,333	-					
6.	Main Road Name & Width	Na	me	W	idth	Distanc	e from p	property
		Koha	tala.	20	ייט	Son	ni	
7.	Approach Road Name & Width							
8.	Location consideration of the	⊠ Within N	Main city, [Within G	ood Urban	develope	d Area, [☐ Within
	Society	developing	area, 🗆 H	Highly post	locality,	□ Very G	ood, 🗆 (Good, □
		Ordinary,	☐ In inter	iors. Re	mote area	. Backw	vard. 🗆	Average.
	and the second second	□ Poor			W Problem			
9.	Location of the Flat	☐ Park Fa	oing D D	ool Enging	□ Pood	Facing	Entrope	o North
٥.	Location of the Flat				, L Noad	racing, \Box	Lilliand	e North-
		East Facin	1			7.		
10.	Characteristics of the Locality	☐ Urban (eveloped,	☐ Urban	developing	, \square Semi	Urban,	☐ Rural,
	A comment of the second	☐ Backwa	rd, 🗆 Indu	strial, In	stitutional			
11.	Category of Society/ Locality	☐_High E		mal, Af	fordable G	roup Hous	sing, 🗆	EWS, 🗆
12.	Utilities/ Facilities in the locality				caping, □ □ Kids p			
13.	Proximity to civic amenities	School	Hospital	Market	Metro	Railway	Station	Airport
		Svo	800	500	S 00	^		^
14.	Any new development in surrounding area							

15.	Jurisdiction limits	□ Nation Nigon □ N	agar Panahayat 🗆 Cer	m Danchaunt Nagar		
10.	Sursuction innits		ea not within any munici	am Panchayat, Nagar		
	N. 40 × 10 1 1					
16.	Jurisdiction Development	□ DØA, □ GDA, □	NOIDA, GNIDA,	YEIDA, 🗆 HUDA, 🗆		
	Authority Name	KMDA, ☐ MDDA, ☐ Any other Development Authority:				
		☐ Area not within any	development authority l	imits		
17.	Municipal Corporation Name	□ NDMC, □ SDMC,	☐ EDMC, ☐ Ghaziaba	d Municipal Corporation,		
		☐ Gurgaon Munici	ipal Corporation,	Faridabad Municipal		
		Corporation, Kolkat	a Municipal Corporation	i, Dehradun Municipal		
		Corporation, Area	not within any munici	pal limits, \square Any other		
	12-1-12-10-	Municipal Corporation/	Municipality:			
-		PHYSICAL DETA	ILS			
1.	Land Area	As per Title deed	As per Map	As per site survey		
		B 32025/1		7 to pos one ourrey		
2.	Any conversion to the land use	F9-1695				
3.	Land Type		☐ Marsh Land, ☐ Red	claimed Land, Water		
4.	Shape of the Land			Triangular, Trapezoid,		
5.	Level of Land		elow road level, Abov	ve road level □ NA		
6.	Frontage to depth ratio	□ Normal frontage. □	Less frontage, ☐ Large	e frontage \(\D\A		
7.	Are Boundaries matched	☐ Yes, ☐ No, ☐	No relevant papers	available to match the		
war j		boundaries, Boundaries	aries not mentioned in a	vailable documents		
8.	Is Independent access			☐ Access available in		
	available to the property	sharing of other adjoir	ning property, No cl	ear access is available,		
0		☐ Access is closed du				
9.	Is property clearly demarcated with permanent boundaries?	☐ Yes, ☐ No, ☐ Only	with Temporary bounds	aries		
10.	Is the property merged or					
	colluded with any other property					
11.	Property possessed by at the	☐ Owner, ☐ Vacant,	☐ Lessee. ☐ Under C	construction, Couldn't		
	time of survey	be Surveyed, Prop	perty was locked.	Bank sealed, Court		
		sealed	,	barin scarca, 🗆 Court		
12.	Current activity carried out in	☐ Residential purpo	se, Commercial	purpose, Godown,		
	the property	☐ Office, ☐ Industrial,	☐ Vacant, ☐ Locked,	☐ Any other use:		
	BUILDING	G/ CONSTRUCTION/ L	JTLITY DETAILS			
1.	Construction Status		use, Under constructi	on. No construction		
2.	Covered Built-up Area	☐ Covered Area, ☐ Flo	oor Area, Super Area	a. Carpet Area		
	(Tick one on the best of the	As per Title deed	As per Map	As per site survey		
	(Tick one on the basis of which valuation is to be calculated)		THE RESERVE	par par our roy		
3.	Total Number of Floors in the Building	flow.		and the second		

. 4.	Floor on which property is situated	B+ G+ F+ Pleet, x1. 9.
5.	Type of Unit/ Number of Rooms/ Cabins/ Cubicles	
6.	Building Type	☐ RCC Framed Structure, ☐ Load bearing Pillar Beam column,☐ Ordinary brick wall structure, ☐ Iron trusses & Pillars, ☐ Scrap abandoned structure
7.	Roof	a. Make: ☐ RBC, ☐ RCC, ☐ GI Shed, ☐ Tin Shed, ☐ Stone Patla b. Height:
		 c. Finish: ☐ Simple plaster, ☐ POP Punning, ☐ POP False Ceiling, ☐ Coved roof, ☐ No plaster
8.	Flooring	 □ Vitrified tiles, □ Ceramic Tiles, □ Simple marble, □ Marble chips, □ Mosaic, □ Granite, □ Italian Marble, □ Kota_stone, □ Wooden, □ PCC, □ Imported Marble, □ Pavers, □ Chequered Tiles, □ Brick Tiles, □ No Flooring, □ Under construction, □ Any other type:
9.	Appearance/ Condition of the Building	Internal - ☐ Excellent, ☐ Very Good, ☐ Good, ☐ Ordinary, ☐ Average, ☐ Poor ☐ Under construction, ☐ No Survey
		External - ☐ Excellent, ☐ Very Good, ☐ Good, ☐ Ordinary, ☐ Average, ☐ Poor ☐ Under construction
10.	Maintenance of the Building	☐ Very Good, ☐ Average, ☐ Poor, ☐ Under construction
11.	Interior decoration	 □ Excellent, □ Very Good, □ Good, □ Simple, □ Ordinary, □ Average, □ Below average, □ Under construction, □ No Survey
12.	Interior Finishing	☐ Simple plastered walls, ☐ Brick walls without plaster, ☐ Designer textured walls, ☐ POP punning, ☐ Coved roof, ☐ Under construction, ☐ No Survey
13.	Exterior Finishing	☐ Simple plastered walls, ☐ Brick walls without plaster, ☐ Architecturally designed or elevated, ☐ Brick tile Cladding, ☐ Structural glazing, ☐ Aluminum composite panel cladding, ☐ Glass façade, ☐ Domb, ☐ Porch, ☐ Under construction
14.	Kitchen	☐ Simple with no cupboard, ☐ Ordinary with cupboard, ☐ Normal Modular with chimney, ☐ High end Modular with chimney, ☐ Under construction, ☐ No Survey
15.	Class of Electrical fittings	☐ External, ☐ Internal ☐ Ordinary fixtures & fittings, ☐ Fancy lights, ☐ Chandeliers, ☐ Concealed lightning, ☐ Under construction, ☐ No Survey
16.	Class of Sanitary/ Plumbing & water supply fittings	☐ External, ☐ Internal ☐ Excellent, ☐ Very Good, ☐ Good, ☐ Simple, ☐ Average, ☐ Below average, ☐ Under construction, ☐ No Survey
17.	Water arrangements	☐ Jet pump, ☐ Submersible, ☐ Jal board supply
18.	Fixed Wooden Work	 □ Excellent, □ Very Good, □ Good, □ Simple, □ Ordinary, □ Average, □ Below Average, □ No wooden work, □ No survey
19.	Age of Building/ Recent Improvements done	10 yeareld.
20.	Maintenance of the Building	□ Very Good, □ Average, □ Poor
21.	Any defects in the building	☐ Maintenance issues, ☐ Finishing issues, ☐ Seepage issues, ☐
21.	vary dolotes in the building	Water supply issues, □ Electricity issues, □ Structural issues, □
		Visible cracks in the building
22.	Any violation done in the	☐ Construction done without Map, ☐ Construction not as per
127	property	approved Map, □ Extra covered without sanctioned Map, □ Joined
		adjacent property, ☐ Encroached adjacent area illegally

23.	Boundary Wall (Only for		Common bounda		Cinioh	
	individual property)	Running Mtr.	Height	Width	Finish	
24.	Lift/ elevators	☐ Passenger/ ☐	Commercial			
24.	Life elevators	Make:	Commercial	Capacity:		
		Wane.		Supuoity.		
25. Power backup		☐ Inverter, ☐ DG Set				
		Make:		Capacity:		
26.	Garden/ Landscaping	☐ Yes, ☐ No, ☐	Beautiful, Ord	inary		
27.	Parking facilities	☐ Available with	in the property	☐ On Ground	i, □ In Basement,	
		☐ Not availa	ble within the		☐ Acute parking	
		property		problem	_ paning	
28.	Special Comments if any		De la description de			
		to the	£0400		A 77 8	
		6H	Loud Besund		Bismt=328 G floor=169 F= 1692 F-9= Naceo Re = 800 50	
				SAT	F-9= Paces A	
			Beson Goft	SAT	F-9= Paces A	
	cits	42-2	Beson Goft	SAT	F-9= Paces A	

PROPERTY RATE INFORMATION DETAILS

Gather information on the basis of the factors like Area location, Property location, Floor level, Block, Position, Frontage, Width of lane/ road in front of the property, Nearby development

	the Market for such properties				
2.	At what True rate Owner	Year of purchase			
	bought this Property	Purchase Price			
3.	Minimum Rate in the locality				
4.	Maximum Rate in the locality				
5.	Local Information gathered during Site survey (Minimum 2 enquiries are must):				
	1. Name:	Sudhin Dua, Day			
	Contact No.				
	Sale Purchase Rate 9	81115972>			
	Rental Rate				
	Comments	311159727			
	2. Name:				
	Contact No.				
	Sale Purchase Rate				
	Rental Rate				
	Comments				
	Lance on agraphy disk				
	3. Name:				
	Contact No.				
	Sale Purchase Rate				
	Rental Rate				
	Comments				
1					

Signature:
Date:
CASE NO.
UNDERTAKING BY THE CUSTOMER
I confirm that the property is inspected in front of me and I have provided all the information true related to the
property to the best of my knowledge. I understand that any false or manipulative information provided by me will be considered as cheating with the professional organization since it will lead to incorrect valuation report
and I'd be solely responsible for this unlawful act and will bear the charges for the changes/ modifications
which have to undergo due to the false information. I also undertake that I haven't given any cash or in kind to
any member of R.K Associates to influence the Value of the Property or favor any individual or organization and
the same is not accepted or asked by the member of R.K Associates. Any such act will lead to cancellation of
the material prepared by R.K Associates with forfeiting of the fees and i'll be completely responsible for its repercussions and legal actions taken for it.
IMPORTANT: We have not authorized any of our Surveyor to take Cash or kind from the customers in any
situation. In case Surveyor or any member of R.K Associates asks for any money or kind from you then kindly
please inform on number +91-9999597597. Our Valuation process is very stringent and have multiple check
points to ensure correct & error free reports to keep the lending agency risk free. In case Surveyor claims that
he would be able to arbitrary effect the Valuation figures unfairly or as per your requirement & need then he is making a false claim to you and we request you to complaint such act immediately on the number provided
above.
Name:
Signature:
Mobile No.:
Date:
UNDERTAKING BY THE SURVEYOR
I confirm that I have carried out the Survey of the property properly as per the fair professional best practices
and Valuation & Survey policy guidelines issued by the organization. I have not taken any cash or kind from the
customer or given the customer any wrong or false information or have made any false claims for arbitrary
providing the Property Valuation as per one's need or requirement by distorting the facts. In case at any point of
time it is found that I have done any kind of fraudulent activity in this case and misled the company then I
understand its legal consequences and appropriate penal action which company can take against me. Also in
regard to it any monetary or reputation loss will be recovered from me by the company.
Surveyor Name:
Signature:
Date:

Surveyor Name:

CASE NO.

UNDERTAKING BY THE PREPARER

I confirm that this Valuation Report is prepared as per the fair professional best practices and Valuation & Survey Policy Guidelines issued by the organization. I also confirm that without any personal interest, partiality or prejudice I have worked on the Valuation work of this case. Rates adopted for the asset is based on various facts, information collected from the site came to my knowledge during the course of the assignment and I have taken all sincere efforts to review & confirm this data/ information from all different angles using my prudent approach without any biasedness or pressure. I have prepared the report based on true facts & information as per best of my knowledge & case facts. I understand that any false information provided by me will lead to the incorrect valuation report and I'd be solely responsible for it and will bear the losses which will be put on the Company in form of monetary or reputation loss by its client or statutory bodies.

I also undertake that I did not come into any influence by the customer, Bank representative (officer or agent), colleagues, coworkers or any other person to arbitrary change the Valuation figures or facts unethically or illegitimately which may put the public money at risk which is in the form of Bank deposits.

In case at any point of time in future I am found guilty of illegitimately distorting the facts in the Valuation or any other professional services which company offers in the market on being influenced by the customer or Bank representative (officer or agent) or for whatsoever may be the reason then I'd solely responsible of any such act and I understand that the Company shall take appropriate legal action against me which may include suspension from the current roles & responsibilities or termination from the employment with immediate effect.

I also undertake that I have not taken any cash, favor or in kind from the customer for favoring any individual or organization by unfair means.

I also undertake that I'll not prepare any report on incomplete Survey form which is not properly filled as per the Company guidelines and in case I am preparing it which is creating an incorrect report then I'd be responsible for its consequences.

Preparer Nan	1e
Signature:	
Date:	



Enclosure: 6

SURVEY SUMMARY SHEET (TO BE ENCLOSED WITH VALUATION REPORT)

(Version 1.0) | Date of implementation: 10.04.2017

Every Valuation report at R.K Associates is prepared based on the thorough survey of the property carried out by our Engineering Surveyor. This Survey Summary Sheet is for the information of Banker/ concerned interested organization. Detailed Survey Form can also be made available to the interested organization in case it is required to cross check what information our surveyor has given in site inspection report based on which Valuation report is prepared.

1.	File No.			CONTRACTOR OF THE PARTY OF THE
2.	Name of the Surveyor			
3.	Borrower Name			
4.	Name of the Owner			
5.	Property Address which has to be valued			
6.	Property shown & identified by at spot	☐ Owner, ☐ Representative, ☐ could not be done from inside	No one was available,	☐ Property is locked, survey
		Name		Contact No.
7.	How Property is Identified by the Surveyor	☐ From schedule of the proper displayed on the property, ☐ Id Enquired from nearby people, ☐ ☐ Survey was not done	lentified by the owner	er/ owner representative, \square
8.	Are Boundaries matched	☐ Yes, ☐ No, ☐ No releva☐ Boundaries not mentioned in a		to match the boundaries,
9.	Survey Type	☐ Full survey (inside-out with me ☐ Half Survey (Measurements fro ☐ Only photographs taken (No m	om outside & photogr	
10.	Reason for Half survey or only photographs taken	☐ Property was locked, ☐ Posse property so couldn't be surveyed		inspect the property, \square NPA
11.	Type of Property	☐ Flat in Multistoried Apartment Residential Builder Floor, ☐ Com Commercial Shop, ☐ Commercia ☐ Institutional, ☐ School Buildir Plot, ☐ Agricultural Land	mercial Land & Buildi Il Floor, Shopping	ng, □ Commercial Office, □ Mall, □ Hotel, □ Industrial,
12.	Property Measurement	☐ Self-measured, ☐ Sample mea	asurement, No me	asurement
13.	Reason for no measurement	☐ It's a flat in multi storey buildi ☐ Property was locked, ☐ Own didn't enter the property, ☐ measure the area within limited to	ng so measurement no ner/ possessee didn't Very Large Property	ot required allow it, □ NPA property so , practically not possible to
14.	Land Area of the Property	As per Title deed	As per Map	As per site survey
15.	Covered Built-up Area	As per Title deed	As per Map	As per site survey
16.	Property possessed by at the time of survey	☐ Owner, ☐ Vacant, ☐ Lessee,☐ Property was locked, ☐ Bank		
17	Any negative observation of the			

	property during survey	
18.	Is Independent access available to the property	☐ Clear independent access is available, ☐ Access available in sharing of other adjoining property, ☐ No clear access is available, ☐ Access is closed due to dispute
19.	Is property clearly demarcated with permanent boundaries?	☐ Yes, ☐ No, ☐ Only with Temporary boundaries
20.	Is the property merged or colluded with any other property	
21.	Local Information References on property rates	Please refer attached sheet named 'Property rate Information Details.'

Endorsement:

1. Signature of the Person who was present from the owner side to identify the property:

Undertaking: I have shown the correct property and provided the correct information about the property to the surveyor of R.K Associates to the best of my knowledge for which Valuation has to be prepared. In case I have shown wrong property or misled the valuer company in any way then I'll be solely responsible for this unlawful act.

- a. Name of the Person:
- b. Relation:
- c. Signature:
- d. Date:

In case not signed then mention the reason for it: \square No one was available, \square Property is locked, \square Owner/representative refused to sign it, \square Any other reason:

2. Surveyor Signature who did site inspection:

Undertaking: I have inspected the property and cross verified the property details at site to the extent of a. Matching boundaries of the property, b. Sample measurement of its area, c. Physical condition, d. Property rates as per local information with what is mentioned in the property documents provided to me by the Bank/ interested organization. I have not come under influence of anyone during site inspection and have only recorded the true and factual details in the survey form which I come across during the site survey. I understand that giving any manipulative information in the survey form will lead to incorrect Valuation report which is an unlawful act and i'll be solely responsible for doing it.

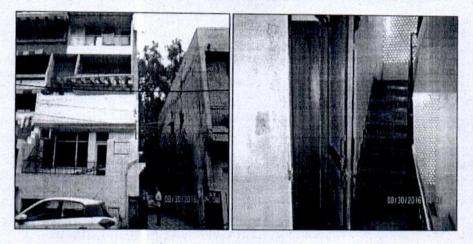
- a. Name of the Surveyor:
- b. Signature:
- c. Date:



VALUATION OF RESIDENTIAL FLATS OF M/s SHRI LAL MAHAL LIMITED

LOCATED AT

'B' Block, Bhagwan Das Nagar, New Delhi -110026



PREPARED FOR M/s SHRI LAL MAHAL LIMITED B-5, Bhagwan Das Nagar, New Delhi-110026

PREPARED BY

ITCOT CONSULTANCY AND SERVICES LTD

(Formerly Industrial and Technical Consultancy Organization of Tamil Nadu Limited)
Joint Venture of ICICI, SIDBI, IFCI, SIPCOT, TIIC, SIDCO & BANKS
Delhi Office: 407, Akashdeep Building, 26-A, Barakhamba Road, New Delhi - 110001
Phone: 011 – 23327226, 23752989

Registered Office: 50-A, Greams Road, Chennai – 600 006 Phone – 044-28290324, 044-2829436



SEPTEMBER - 2016





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VALUATION OF RESIDENTIAL FLATS OF M/s SHRI LAL MAHAL LIMITED LOCATED AT PLOT NO. B-16 and Flat NO. 9, BHAGWAN DAS NAGAR, NEW DELHI - 110026, (AS ON SEPTEMBER, 2016)

EXECUTIVE SUMMARY

1.0 ITCOT- APPOINTED AS A VALUER

M/s Shri Lal Mahal Limited by a letter dated 24th August 2016 had appointed ITCOT Consultancy and Services Limited for the purpose of valuation of fixed assets i.e. Residential Flats located at plot no. B-16, Bhagwan Das Nagar, New Delhi - 110026.

1.1 OBJECTIVE OF VALUATION

The objective of the study is to assess the fair market value of the fixed assets i.e. Residential Flats located at Plot No. B-16, Bhagwan Das Nagar, New Delhi - 110026.

1.2 VISIT TO THE SITE

To undertake the valuation of the fixed assets i.e. Residential Flats of the company, a team of professionals of ITCOT visited the site located at Plot No. B-



16, Bhagwan Das Nagar, New Delhi - 110026 along with the officials of the company on 30th August 2016. The team collected the details at the site and had discussions with the knowledgeable persons in the line.

1.3 The details of the visit made to the assets and methodology adopted for valuation are provided in this report. This valuation report pertains to the valuation of the Flat Area and Super Built Up space of residential Flats belonging to M/s Shri Lal Mahal Limited located at Plot No. B-16, Bhagwan Das Nagar, New Delhi – 110026.

Based on the visit made, ITCOT has classified the assets into one major category as mentioned below.

IMMOVABLE ASSETS

- Residential Flats located at
- B-16 (Front Portion) Basement Floor
- B-16 (Front Portion) Ground Floor
- B-16 (Front Portion) First Floor
- B-16 (Rear Portion) Portion of Flat No. 9.

1.4 VALUATION SUMMARY

Based on the information/documents provided, our observations and analysis, the total Expected Realizable Value of the fixed assets i.e. residential flats falling in Category 'D' of MCD, Delhi for M/s Shri Lal Mahal Limited located at plot No. B-16, Bhagwan Das Nagar, New Delhi - 110026 is valued/ opined at Rs. 682.95 lakhs and Distress sale realisable value is valued/ opined at Rs. 596.66 lakhs as on September 2016.



S. No.	Particulars	Super Built Up Area (Sq.ft.)	Minimum Value as per Present MCD, Circle Rate (Rs . in Lakhs)	Present Replacement Value of New Assets (Rs in Lakhs)	Expected Sale Realisable Value (Rs. in Lakhs)	Distress Sale Realisable Value (Rs. in Lakhs)
1 (90)	B-16 (Front Portion), Basement Floor, Bhagwan Das Nagar, New Delhi - 110026	3282.00	223.20	180.00	180.00	144.00
2	B-16 (Front Portion), Ground Floor, Bhagwan Das Nagar, New Delhi - 110026	1695.00	126.11	203.40	203.40	183.06
3	B-16 (Front Portion), First Floor, Bhagwan Das Nagar, New Delhi - 110026	1695.00	126.11	220,35	220.35	198.32
4	B-16, Portion of Flat No. 9 Bhagwan Das Nagar, New Delhi - 110026	880.00	65.47	79.20	79.20	71.28
	Total	7552.00	540.89	682.95	- 682.95	596.66

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VALUATION OF RESIDENTIAL FLATS OF

M/s SHRI LAL MAHAL LIMITED

LOCATED AT

PLOT NO. B-16 and Flat NO. 9, BHAGWAN DAS NAGAR, NEW DELHI - 110026,

(AS ON SEPTEMBER, 2016)

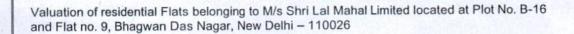
1.0 INTRODUCTION

1.1 As per the copy of sale deeds executed on various dates for respective subject properties following are details provided by the company:

Property Details	Agreement Details	Seller/ Vendor	Buyer/ Vendee
B-16(Front	The Sale Deed is executed at Delhi	Shri Rajiv	Smt. Anita
Portion),Basement	On 06.11.1995 and is registered as	Jain s/o	Garg wife
Floor	Document no. 15020 (14399) in	Shri Nanak	Of Shri Prem
	Additional book no. I volume no.	Chander	Garg resident
	1734 on pages 163 to 168 dated	Jain resident	of A-8,Bhagwan
	14.09.1972 with the office of the	Of 76, Inder	Das Nagar,
	Sub- Registrar, Sub- distt. No II	Enclave,	New Delhi.
	Delhi.	Rohtak Road,	
		Haryana.	
B-16(Front	The Sale Deed is executed at Delhi	Shri Om	Smt. Anita
Portion), Ground	On 06.11.1995 and is registered as	Prakash	Garg wife
Floor	Document no. 6706 in additional	Chawla s/o	Of Shri Prem
	book no. I volume no. 7068 on	Lekh	Garg resident of



	pages 20 to 15 dated 24.07.1992 with the office of the Sub- Registrar, Sub-distt. No II Delhi.	Raj Chawla resident of Desu Sub- Station flats, Behind 88, D.S, New Rajinder Nagar, New Delhi	A-8 Bhagwan Das Nagar, New Delhi
B-16(Front Portion),First Floor	The Sale Deed is executed at Delhi On 06.11.1995 and is registered as Document no. 6704 in additional book no. I volume no. 7068 on pages 1 to 7 dated 24.07.1992 with the office of the Sub- Registrar, Sub-distt. No II Delhi.	Smt. Kanchan Chawla wife Of Shri Om Prakash Chawla resident of E-158, West Patel Nagar, New Delhi.	Smt. Anita Garg wife Of Shri Prem Garg resident of A-8 Bhagwan Das Nagar, New Delhi.
B-16(Rear Portion), Portion of Flat No. 9	The Sale Deed is executed at Delhi On 03.12.1997 and is registered as document no. 9156 and 8890 in additional book no. I volume no. 8457 on pages 135 to 140 dated 24.06.1996 with the office of the Sub- Registrar, Sub-distt. No II Delhi.	Shri Harish Kumar Agarwal s/o Manik Chand Agarwal resident of Flat No. 9/B- 16,Bhagwan Das Nagar, New Delhi.	Sh Har Narain Aggarwal S/o Late Sh. Shiv Nath Rai and Sh. Prem Chand Garg S/o Sh. Harnarain Aggarwal Resident of A-8, Bhagwan Das Nagar, New Delhi.





- 1.2 The property under valuation consists of independent furnished flats, constructed over respective residential plots having super built up area as 3000.00 sq. ft. for B-16 (Front Portion), Basement Floor; 1695.00 sq. ft. for B-16 (Front Portion) First Floor; 880.00 sq. ft. for B-16 (Rear Portion), Portion of Flat No. 9. The property is located in "B" block of Bhagwan Das Nagar, New Delhi, which is one of the prime residential locations of the city. The property boasts of nearness to Shri Lal Mahal Head Office, Punjabi Bagh Metro Station.
- 1.3 The owner of the subject property intends to raise funds against a debt burden which liable to bank by liquidation of its assets, the subject property for the valuation, more specifically residential flats located at Plot No. B-16 and Flat no. 9, Bhagwan Das Nagar, New Delhi 110026. Hence, in order to ascertain the present marketable/ realizable value of the residential flats, M/s Shri Lal Mahal Limited has retained the services of ITCOT Consultancy and Services Limited (a joint venture of ICICI, SIDBI, IFCI, SIPCOT, TIIC, SIDCO & Banks). The details of the report are given in the ensuing pages.



2.0 METHODOLOGY

The present valuation report is based on the visit of a professional of ITCOT to the site located at Plot No. B-16 and Flat no. 9, Bhagwan Das Nagar, New Delhi – 110026 on 30.08.2016 and the details collected at the site, area of its location and discussions with the local persons residing in the area. The cost of Flat has been ascertained based on its present circle rate in the area, current market rate of Residential space in and around the areas of Bhagwan Das Nagar, New Delhi. Basic data regarding flat gathered at site in respect of the above said property.

2.1 VALUATION OF RESIDENTIAL SPACE

The market value of the Residential space has been ascertained based on

- Market value information with respect to the location.
- Circular regarding to D.D.A. Flat Scheme.
- Area of Residential space is taken from the articles of agreement.
- Location of the Subject Property.
- Topography of the space.
- Access to the area from the public road.



3.0 ASSUMPTION

- The study has been carried out for a limited purpose i.e. to ascertain the present market value of the immoveable assets i.e. residential space only.
- The valuation of assets has been conducted by ITCOT Professional on an estimated basis keeping in view the present condition and future demand and does not bind us with any kind of liability for their sales and realisation.
- The assets have been valued on the basis of 'AS IS WHERE IS and AS IS WHAT IS BASIS".
- The Valuation of assets has been carried out for the immoveable assets i.e. land and building as shown by officials of M/s Shri Lal Mahal Limited., Delhi. Hence, the present realizable value of the building structure is based on the inspection of the asset.

3.1 Documents Furnished by the Company

The following documents were furnished by M/s Shri Lal Mahal Limited, New Delhi for the purpose of this valuation

Copy of Sale Deeds executed on 06.11.1995 and 03.12.1997 respectively at Sub – registrar Office, Delhi.

Disclaimer

This report has been prepared based on the information gathered at site, observations during the site visit, information and documents made available by the company and informed to ITCOT. Even though every care has been taken in the preparation of this report, ITCOT does not however, take any responsibility on the accuracy of the assumptions or consequent results.



4.0 VALUATION OF RESIDENTIAL SPACE

For B-16 (Front Portion), Basement Floor:

Property Owned By	Smt. Anita Garg wife of Shri Prem Garg resident of A-8, Bhagwan Das Nagar, New
	Delhi.
Site Location	B-16 (Front Portion), Basement Floor,
	Bhagwan Das Nagar, New Delhi -110026
Area of Property (Super	Total Area – 3000 Sq. ft
Built Up Area)	

For B-16(Front Portion), First Floor:

Property Owned By	Smt. Anita Garg wife of Shri Prem Garg resident of A-8 Bhagwan Das Nagar, New Delhi.
Site Location	B-16 (Front Portion), First Floor, Bhagwan Das Nagar, New Delhi -110026
Area of Property (Super Built Up Area)	Total Area – 1695.00 Sq. ft



For B-16 (Front Portion), Ground Floor:

Property Owned By	Smt. Anita Garg wife of Shri Prem Garg resident of A-8 Bhagwan Das Nagar, New Delhi.
Site Location	B-16 (Front Portion), Ground Floor, Bhagwan Das Nagar, New Delhi -110026
Area of Property (Super Built Up Area)	Total Area – 1695.00 Sq. ft

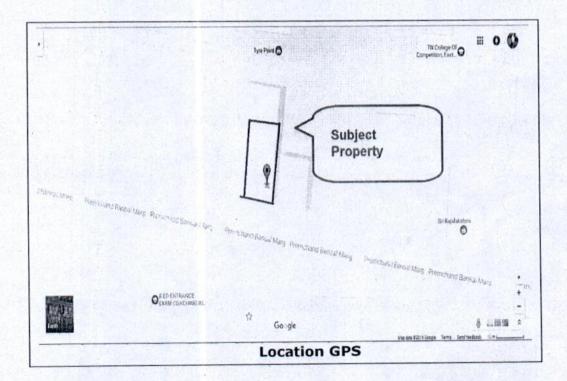
For B-16(Rear Portion), Portion of Flat No. 9:

Property Owned By	Sh Har Narain Aggarwal S/o Late Sh. Shiv Nath Rai and Sh. Prem Chand Garg S/o Sh.
	Harnarain Aggarwal
Site Location	B-16 (Rear Portion), Portion of Flat No. 9, Second Floor, Bhagwan Das Nagar, New Delhi -110026
Area of Property (Super Built Up Area)	Total Area – 880.00 Sq. ft

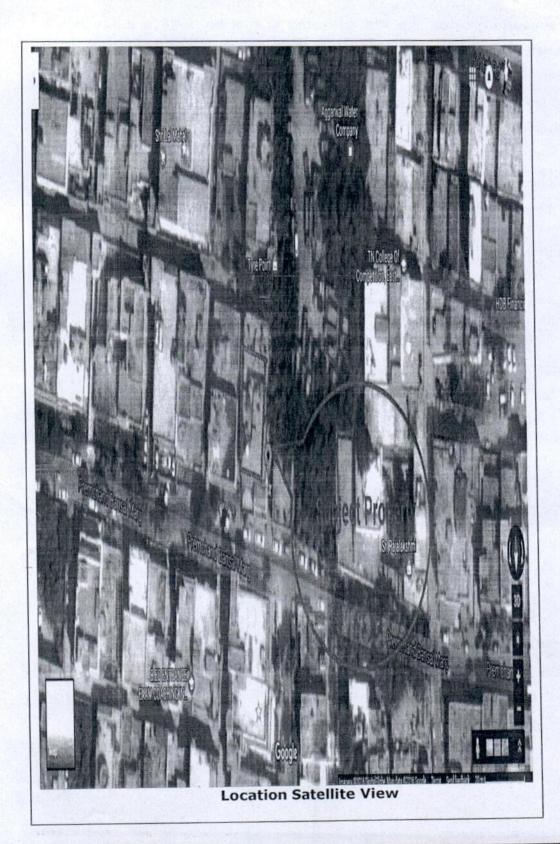


4.1 As already explained, the site is located at Plot No. B-16 and Flat no. 9, Bhagwan Das Nagar, New Delhi – 110026. The said property is located around 100 m away from Punjabi Bagh Metro station. The site is well connected by the road and transportation is easily available. Other Prominent Places are illustrated as Follows:

Particulars	Details
Nearest Highway	SH-09 (State Highway)- 9.0 Kms
Nearest Railway	Patel Nagar (3.0 kms)
	IGI, New Delhi (21.0 kms)
	Nearest Highway







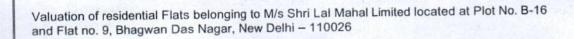
ITCOT Consultancy & Services Limited



5.0 TABULAR PRESENTATION OF RESIDENTIAL SPACE

Following is a tabular representation of the foregoing data and other observations during the site visit.

	Purpose for which valuation is made	To assess the fair market value of the asset, for liquidation purpose
2	Date as on which valuation is made	September 2016
3	Name of the owner/s	B-16(Front Portion): Smt. Anita Garg wife of Shri Prem Garg resident of A-8 Bhagwan Das Nagar, New Delhi. B-16(Rear Portion): Sh Har Narain Aggarwal S/o Late Sh. Shiv Nath Rai and Sh. Prem Chand Garg S/o Sh. Harnarain Aggarwal
4	If the pr Property is under joint ownership/ co-ownership, share of each such owner. Are the shares undivided?	Single Ownership
5	Brief description of the property	Residential Flat, falling in High Class residential area in MCD 'D' category
6	Location, street, ward no.	Plot No. B-16 and Flat no. 9, Bhagwan Das Nagar, New Delhi – 110026
7	Is the property situated in residential/ commercial/ industrial/ mixed area	Residential Area
8	Classification of locality-high class/ middle class/ poor class	High Class
9	Proximity to civic amenities like schools, hospitals, offices, market, cinemas etc.	Within reasonable distance with in 1





10	Means & Proximity to surface communication by which the locality is served	By road transport, from Rohtak Road
11	Area of Flat supported by documentary proof, shape, dimensions and physical features	As illustrated elsewhere in Annexures Rectangular Plot
12	Road, street or lane on which the land is abutting	Interior Arterial road of Punjabi Bagh and at Prem Chand Marg
13	Is it a freehold or lease hold land?	Free Hold
14	Is there any restrictive covenant in regard to use of land, if so, attach a copy	No
15	Are there any agreements of easements? If so, attach copy	No

- 5.1 The features of the flat are: 3 side corner plot with back side garden area and front side parking area. Top super posh location of the independent duplex house on ground floor with first floor and terrace area with front and side garden One of the top well maintained big green area in west Delhi .The property is having spacious 3 bedrooms with attached bath rooms, spacious separate drawing/dining, 2 lobby, store room, 1 servant quarter, 2 independent car parking / garage. The property was in good condition during the site visit.
- 5.2 The minimum present circle rate of MCD, Delhi in Category 'D' in the area of Bhagwan Das Nagar, New Delhi (as obtained from MCD Circle rate in New Delhi) is Rs. 80,000.00 per sq.m (Copy Annexed), and Fair Market Rate in the area as ascertained from local property dealers and secondary research is in the range Rs. 90,000.00 per sq.m to Rs. 1,30,000.00 per sq. m. For the purpose of this valuation, based on the present economic scenario, Rs. 6000 to Rs 13, 000 per sq. ft. has been considered as the market rate. The total expected realisable value of free hold flat based on the fair market land rate is estimated at Rs. 682.95 Lakhs, the details of which are given at **Annexure I** to **Annexure IV**.



6.0 EXPECTED & DISTRESS SALE REALISABLE VALUE

6.1 Based on the information/documents provided, our observations and analysis, the total Expected Realizable Value of the fixed assets i.e. residential flats falling in Category 'D' of MCD, Delhi for M/s Shri Lal Mahal Limited located at plot No. B-16, Bhagwan Das Nagar, New Delhi - 110026 is valued/ opined at Rs. 682.95 lakhs and Distress sale realisable value is valued/ opined at Rs. 596.66 lakhs as

S.No.	Particulars	Super Built Up Area (Sq.ft.)	Minimum Value as per Present MCD, Circle Rate (Rs . in Lakhs)	Present Replacement Value of New Assets (Rs in Lakhs)	Expected Sale Realisable Value (Rs. in Lakhs)	Distress Sale Realisable Value (Rs. in Lakhs)
e p	B-16 (Front Portion), Basement Floor, Bhagwan Das Nagar, New Delhi - 110026	3282.00	223.20	180.00	180.00	144.00
e ₂ m b	B-16 (Front Portion), Ground Floor, Bhagwan Das Nagar, New Delhi - 110026	1695.00	126.11	203.40	203.40	183.06
e ₃	B-16 (Front Portion), First Floor, Bhagwan Das Nagar, New Delhi - 110026	1695.00	126.11	220.35	220.35	198.32
24 0 1	B-16, Portion of Flat No. 9 S F Bhagwan Das Nagar, New Delhi - 110026	880.00	65.47	79.20	79.20	71.28
6	Total	7552.00	540.89	682.95	682.95	596.66

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7.0 SITE PHOTOGRAPHS



Main Entrance View



Front View



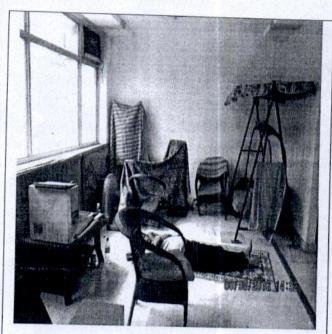
Basement Area



Basement Area

Page 18





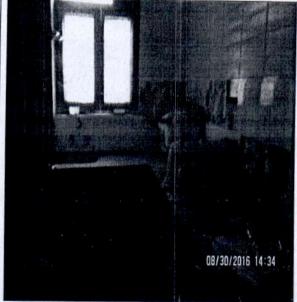
Ground Floor Room



Ground Floor Bath Room



Front Portion Washroom



Kitchen to the flat





First Floor Flat



First Floor Flat Balcony



Rear Portion Flat



Galley to the flat



8.0 MCD Circle Rate, New Delhi:

MINIMUM RATES OF FLATS

Category of the colony	Rate per sq. mtr.
A1	@ Rs.5,00,000/-
Α	@ Rs.2.50,000/-
В	@ Rs.1.50,000/-
C	@ Rs.1.20.000/-
D	@ Rs.80,000/-
Е	@ Rs./0,000/-
F	@ Rs.60,000/-
G	@ Rs.50,000/-
Н	@ Rs.40,000/-

A HE WASTER



	DETAILS AI	ND COST OF RESIDENTIAL PR M/s SHRI LAL MAHAL LIMITED	F RESIDEN	DETAILS AND COST OF RESIDENTIAL PROPERTY OF M/s SHRI LAL MAHAL LIMITED	7.0F			Annexure -I
	LOCATED AT B-16 (FRONT PORTION), BASEMENT FLOOR, BHAGWAN DAS NAGAR, NEW DELHI - 110026	, BASEMEN	T FLOOR,	BHAGWAN DAS	NAGAR, NEW DELHI	1-110026		
S. S.	Particulars	Super Built Up Area (sq.ft) (sq.m.)	it Up Area (sq.m.)	Minimum Value as per Present MCD, Circle Rate (Rs. in Lakhs)	Present Prospective Market Rate Per sq.ft. (Rs.)	Present Replacement Value of New Assets (Rs in Lakhs)	Expected Realisable Value (Rs. in Lakhs)	Expected Distress Sale Realisable Realisable Value Value (Rs. in Lakhs)
	Details of Freehold Property The said residential property/flat is in Category D located at B-16 (Front Portlon), Basement Floor Bhagwan Das Nagar, New Delhi -110026	3000.00	279	223.20	6000.00	180.00	180.00	144.00
	Agreement Details The Sale Deed is executed at Delhi on 06.11.1995 and is registered as document no. 15020 in additional book no. I volume no. 1734 on pages 163 to 168 dated 14.09.1972 with the office of the Sub- Registrar, Sub-distt. No II Delhi.							
	Other Details Seller/ Vendor: Shri Rajiv Jain s/o Shri Nanak Chander Jain resident of 76, Inder Enclave, Rohtak Road, Haryana							
	Buyer/ Vendee: Smt. Anita Garg wife of Shri Prem Garg resident of A-8 Bhagwan Das Nagar, New Delhi							
	Present Rate: The minimum present Circle Rate of residential property/flat in 'D' Category located at Bhagwan Das Nagar, New Delhi is Rs. 80,000.00 per sq.m as obtained from circle rate copy of MCD, Delhi. The present market rate in the area of said property is between Rs. 90,000.00 per sq.m to Rs. 1,30,000.00 per sq.m. as gathered from the near by property dealers.							
	G.Total			223.20		180,00	180.00	144.00
	Boundaries: EAST: BSES Rajdhani Power WEST: Property No. B-15 NORTH: Service Lane SOUTH: Road (Front)							



Valuation of residential Flats belonging to M/s Shri Lal Mahal Limited located at Plot No. B-16 and Flat no. 9, Bhagwan Das Nagar, New Delhi — 110026

S.No.		M/s SHRI LAL MAHAL LIMITED		LIMITED				
S.No.	LOCATED AT B-16 (FRONT PORTION), GROUND FLOOR, BHAGWAN DAS NAGAR, NEW DELHI - 110026	I), GROUND	FLOOR, B	HAGWAN DAS N	IAGAR, NEW DELHI	-110026		
	Particulars	Super Bul	Super Built Up Area (sq.ft) (sq.m.)	Minimum Value as per Present MCD, Circle Rate (Rs. in Lakhs)	Present Prospective Market Rate Per sq.ft. (Rs.)	Present Replacement Value of New Assets (Rs in Lakhs)		Expected Distress Sale Realisable Realisable Value Value (Rs. in Lakhs) (Rs. in Lakhs)
-	Details of Freehold Property The said residential property/flat is in Category D located at B-16 (Front Portion), Ground Floor Bhagwan Das Nagar, New Delhi-110026	1695.00	157,635	126.11	12000.00	203.40	203.40	183.06
N	Agreement Details The Sale Deed is executed at Delhi on 06.11.1995 and is registered as document no. 6706 in additional book no. I volume no. 7068 on pages 20 to 15 dated 24.07.1992 with the office of the Sub-Registrar, Sub-distt. No II Delhi.				ter 🦸			
n	Other Details Seller/Vendor: Shri Om Prakash Chawla s/o Lekh Raj Chawla resident of Desu Shri Om Prakash Chawla 88, D.S, New Rajinder Nagar, New Delhi				100			
	Buyer/ Vendee: Smt. Anita Garg wife of Shri Prem Garg resident of A-8 Bhagwan Das Nagar, New Delhi							
	Present Rate: The minimum present Circle Rate of residential property/flat in 'D' Category located at Bhagwan Das Nagar, New Delhi is Rs. 80,000,00 per sq.m as obtained from circle rate copy of MCD, Delhi. The present market rate in the area of said property is between Rs. 90,000,00 per sq.m to Rs. 1,30,000.00 per sq.m as gathered from the near by property dealers.			126.11		203.40	203.40	183.06
	G.Total							
	Boundaries: EAST: BSES Rajdhani Power WEST: Property No. B-15 NORTH: Service Lane SOUTH: Road (Front)							

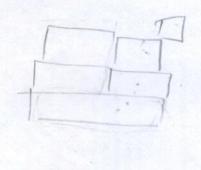


LOCATED AT B-16 (FRONT PORTION), FIRST FLOOR, BHAGWAN DAS NAGAR, NEW DELHI - 110026	ND COST OF RESIDENTIAL PR. M/s SHRI LAL MAHAL LIMITED N), FIRST FLOOR, BHAGWAN I	L MAHAL	AND COST OF RESIDENTIAL PROPERTY OF M/s SHRI LAL MAHAL LIMITED ION), FIRST FLOOR, BHAGWAN DAS NAGAR	Y OF NGAR, NEW DELHI - 11	0026		
Particulars	Super Built Up Area (sq.ft) (sq.m.)	Up Area (sq.m.)	Minimum Value as per Present MCD, Circle Rate (Rs. in Lakhs)	Prosent Prospective Market Rate Per sq.ft. (Rs.)	Present Replacement Value of New Assets (Rs in Lakhs)	Expected Distress Sale Realisable Realisable Value Value Re in Jakhel Distriction	Distress Sale Realisable Value
Details of Freehold Property The said residential property/flat is in Category D located at B-16 (Front Portion), First Floor Bhagwan Das Nagar, New Delhi -110026	1695.00	157.635	126.11	13000.00	220.35	220.35	198.32
Agreement Details The Sale Deed is executed at Delhi on 06.11.1995 and is registered as document no. 6704 in additional book no. I volume no. 7068 on pages 1 to 7 dated 24.07.1992 with the office of the Sub- Registrar, Sub-distt, No II Delhi.							
Other Details Seller/Vendor: Sent. Kanchan Chawla wife of Shri Om Prakash Chawla resident of E-158, West Patel Nagar, New Delhi							
Buyer/ Vendee: Smt. Anita Garg wife of Shri Prem Garg resident of A-8 Bhagwan Das Nagar, New Delhi							
Present Rate: The minimum present Circle Rate of residential property/flat in 'D' Category located at Bhagwan Das Nagar, New Delhi is Rs. 80,000.00 per sq.m as obtained from circle rate copy of MCD, Delhi. The present market rate in the area of said property is between Rs. 90,000.00 per sq.m to Rs. 1,30,000.00 per sq.m. as gathered from the near by property dealers.							
			126.11		220,35	220.35	198.32



Valuation of residential Flats belonging to M/s Shri Lal Mahal Limited located at Plot No. B-16 and Flat no. 9, Bhagwan Das Nagar, New Delhi – 110026

Subor Editing of residential propertion of FLAT No. 5, BHAGWAN DAS NAGAR, NEW DELHI - 110026 Super Built Up Area Minimum Value Personn Replacement Expected Distress Sale Super Built Up Area Minimum Value Personn Replacement Expected Distress Sale Super Built Up Area Minimum Value Personn Replacement Expected Distress Sale Personn Replacement Expected Distress Sale Personn Replacement Expected Distress Sale Personn Replacement Personn Replacement		DETAILS AND	ND COST OF RESIDENTIAL PROMIS SHRI LAL MAHAL LIMITED	ESIDENT	AND COST OF RESIDENTIAL PROPERTY OF M/s SHRI LAL MAHAL LIMITED	<u>k</u>			Annexure -IV
Super Built Up Area Minimum Value Present Present Present Present Present Place of Realisable Asserts (eq.ft) (eq.m.) (eq.ft)			TION OF FL	AT No. 9,	BHAGWAN DAS	NAGAR, NEW DELHI	-110026		
Details of Freehold Property 880.00 81.84 66.47 9000.00 79.20 The said respiration of Plank Name Defin 1-10026 Agreement Defined at Building 880.00 81.84 66.47 9000.00 79.20 79.20 Agree Portion), Portion of Falls No. Secord Fortion), Portion of Falls No. Secord Fortion), Portion of Falls No. Secord Fortion of Falls No. The Said Dead is additional book on a state of the Sub-Sub-Sub-Sub-Sub-Sub-Sub-Sub-Sub-Sub-	ž		Super Bult (sq.ft)	(sq.m.)	Minimum Value as per Present MCD, Circle Rate (Rs. in Lakhs)	A THEOLOGICAL PROPERTY.	resent Replacement Value of New Assets (Rs in Lakhs)	Expected Realisable Value (Rs. in Lakhs)	Distress Sale Realisable Value (Rs. in Lakhs)
Agreement Details The State Dead is executed at Delhi on 03.12.1997 and The State Dead is executed at Delhi on 03.12.1997 and the State Dead is executed at Delhi on 03.12.1997 and the Confer Details is executed at Delhi on 03.12.1997 and the Offer Details is executed at Delhi. Other Details Other Detail	•	Details of Freehold Property The said residential property/flat is in Category D located at B-16 (Rear Portion), Portion of Flat No. 9, Second Floor, Bhagwan Das Nagar, New Delhi -110026	880.00	81.84	65.47	00.0006	79.20		71.28
Other Details Seller / Vendor: Seller / Vendor Seller / Seller / Vendor Seller / Vendor Seller / Seller / Vendor Seller / Vend	7	Agreement Details The Sale Deed is executed at Delhi on 03.12.1997 and is registered as document no. 9156 and 8890 in additional book no. I volume no. 8457 on pages 135 to 140 dated 24,06,1996 with the office of the Sub- Registrar, Sub-distt. No II Delhi.							
Garg xy 65.47 79.20 79.20	10	Other Details Seller/Vendor: Shri Harish Kumar Agarwal s/o Manik Chand Agarwal resident of Flat No. 9/8-16, Bhagwan Das Nagar, New Delhi							
65.47 79.20 79.20		garwal S/o Late Sh. Shiv Nath Rai and Sh. Prem Chand n Aggarwal							
66.47 79.20 79.20		Present Rate: The minimum present Circle Rate of residential property/flat in 'D' Category located at Bhagwan Das Nagar, New Delhi is Rs. 80,000.00 per sq.m as obtained from circle rate copy of MCD, Delhi. The present market rate in the area of said property is between Rs. 99,000.00 per sq.m to per the copy of MCD, Delhi. The present market rate in the area of said property is between Rs. 99,000.00 per sq.m to per the per the period from the near hyperpolates.							
Boundaries: EAST: BSES Rajdhani Power WEST: Property No. B-15 NORTH: Service Lane SOUTH: Road (Front)		G.Total			65.47		79.20	79.20	71.28
		Boundaries: EAST: BSES Rajdhanl Power WEST: Property No. B-15 NORTH: Service Lane SOUTH: Road (Front)							



7270 mls

B-16 Bhegmendas Noger (394)

AJAY SHANKER

Advocate

Enrol.No. D/ 231-D/2000

R-63/1, Ground Floor Model Town-III, Delhi-09 Ph.011-27210067

Mob. 9891713763, 9717966615

E-mail: ajayshanker.adv@gmail.com

Date: 11.02.2015

PAN: BBBPS8277A

To,

The Assistant General Manager,

State Bank of Mysore,

Naya Bazar,

Delhi-6

MEMO OF BILL

Please find herewith memo of bill towards the Legal opinion in respect of Residential Property Entire Basement of Property Bearing No.B-16 area measuring 3000 Sq.Ft. Bhagwan Dass Nagar, New Delhi registered at Sub-Registrar-II Janakpuri, Delhi, regd. on 06-11-1996 vide document no.14399, in additional book no.I, Volume no.8597, on pages no.89-99.

A/c M/s Shivnath Rai Harnarain (India) Ltd.

SH. LAL MAHAL INDIA LTD.

Professional fee in respect of Legal opening

₹ 2,500/-

Towards expenses

₹ 2,000/-

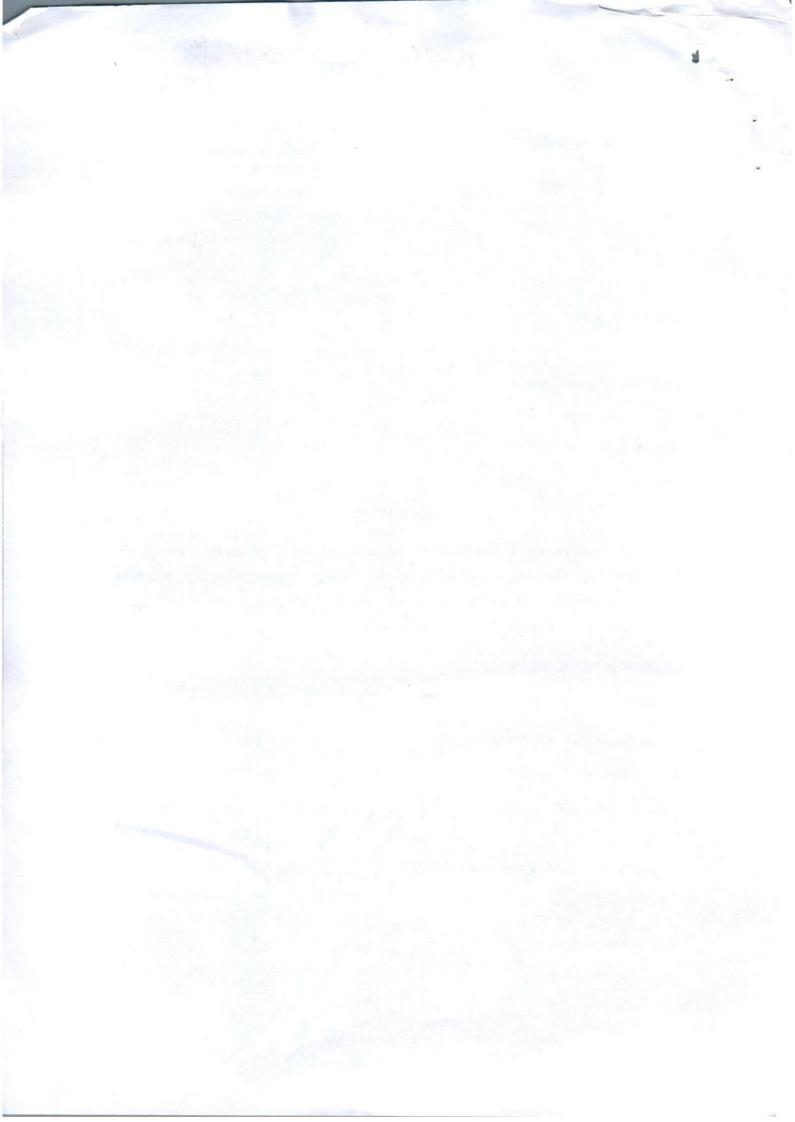
Total

₹ 4,500/-

(Rupees Four thousand Five hundred only)

Ajay Shanker

(Advocate)



AJAY SHANKER

Advocate

Enrol.No. D/ 231-D/2000

R-63/1, Ground Floor Model Town-III, Delhi-09 Ph.011-27210067

Mob. 9891713763, 9717966615

E-mail: ajayshanker.adv@gmail.com

Date: 11.02.2015

To,

The Assistant General Manager,

State Bank of Mysore,

Naya Bazar, Delhi- 110006.

Sub.: Legal opinion in respect of property belonging to Smt. Anita Garg W/o Shri Prem Garg R/o A-8, Bhagwan Dass Nagar, New Delhi in respect of Residential Property, Entire Basement of property bearing No. B-16, area measuring 3000 Sq.ft.situated at Bhagwan Dass Nagar, New Delhi registered at Sub-Registrar-II, Delhi, regd. on 06-11-1996 vide document no.14399, in additional book no.I, Volume no.8597, on pages no.89-99.

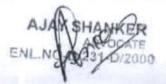
A/c M/s Shivnath Rai Harnarain (India) Ltd.

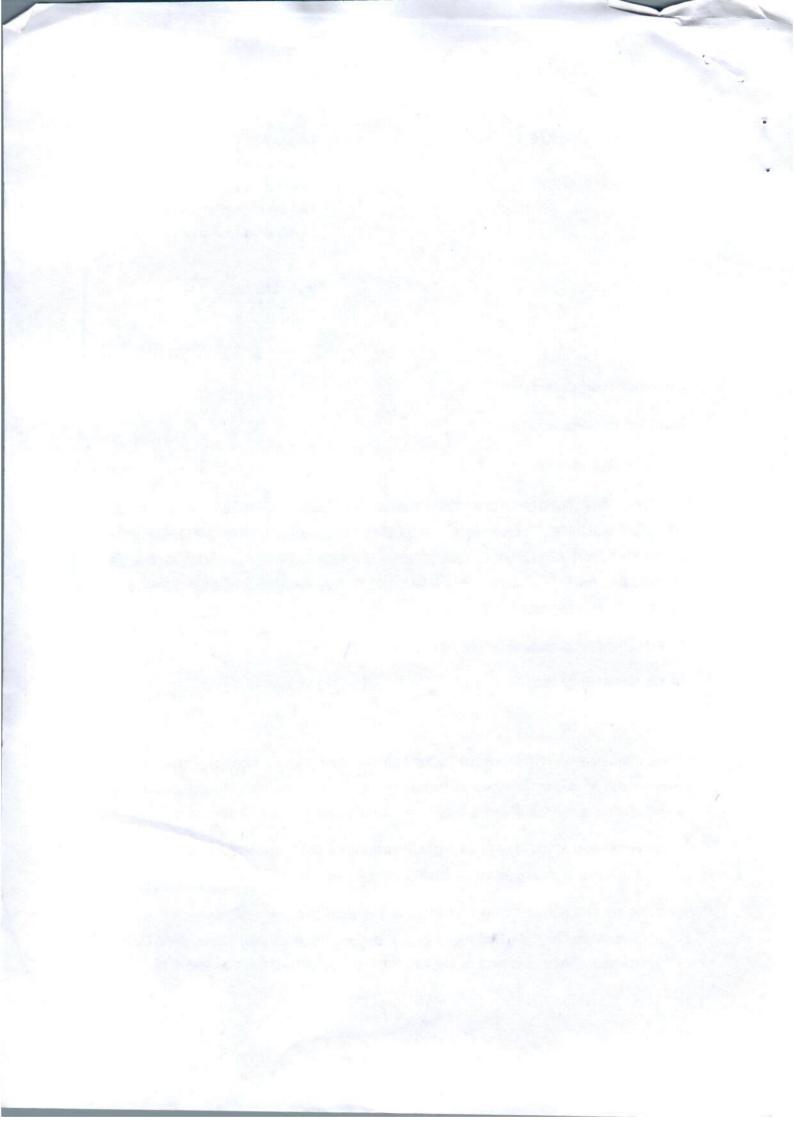
SH. LAL MAHAL INDIA LTD.

Sir,

This is with reference to your request for legal opinion about the said property. I have carefully examined and perused the documents submitted to me and carried out the necessary inspection at the office of concerned Sub-Registrar, Delhi , I hereby submit my opinion as under:

- NAME AND ADDRESS OF THE APPLICANT FOR WHOM THE OPINION IS SOUGHT.
 M/s Sh. Lal Mahal (India) Ltd. A-8, Bhagwan Dass Nagar, New Delhi.
- NAME AND ADDRESS OF THE OWNER/S OF THE PROPERTY.
 Smt. Anita Garg W/o Shri Prem Garg, R/o- A-8, Bhagwan Dass Nagar, New Delhi.
- 3. NATURE AND DESCRIPTION OF THE PROPERTY/ PROPERTIES OFFERED AS SECURITY.





Residential Property Entire Basement of property Bearing No.B-16, area measuring 3000 Sq. Ft. Situated at Bhagwan Dass Nagar, New Delhi. registered at Sub-Registrar-II Janakpuri, Delhi, regd. on 06-11-1996 vide document no.14399, in additional book no.I, Volume no.8597, on pages no.89-99.

LIST OF THE DOCUMENTS FURNISHED FOR SCRUTINY IN RESPECT OF THE PROPERTY/PROPERTIES OFFERED AS SECURITY (FURNISH THE LIST OF DOCUMENTS).

Original Sale Deed dated 06-11-1995, same is registered with Sub-Registrar-II, Janakpuri, Delhi , vide Reg.No. 14399 in additional book no.I, Vol.No.8597 on pages 89 to 99 on 06-11-1996.

 THE NATURE OF THE ACQUISITION OF THE PROPERTY/ PROPERTIES BY THE APPLICANT AND IF, APPLICANT HAS ACQUIRED THE PROPERTY BY SALE.

That the said property was acquired by Smt. Anita Garg W/o Shri Prem Garg by virtue of a Sale Deed as mentioned above.

- DATE OF EXECUTION OF SALE DEED : 06-11-1996.
- b) CONSIDERATION FOR SALE.
 4,90,000/- (Rs. Four Lakh Ninety Thousand only).
- STATE THE SOURCE OF TITLE (BY WAY OF SALE, GIFT, EXCHANGE, WILL AND PARTITION ETC.).

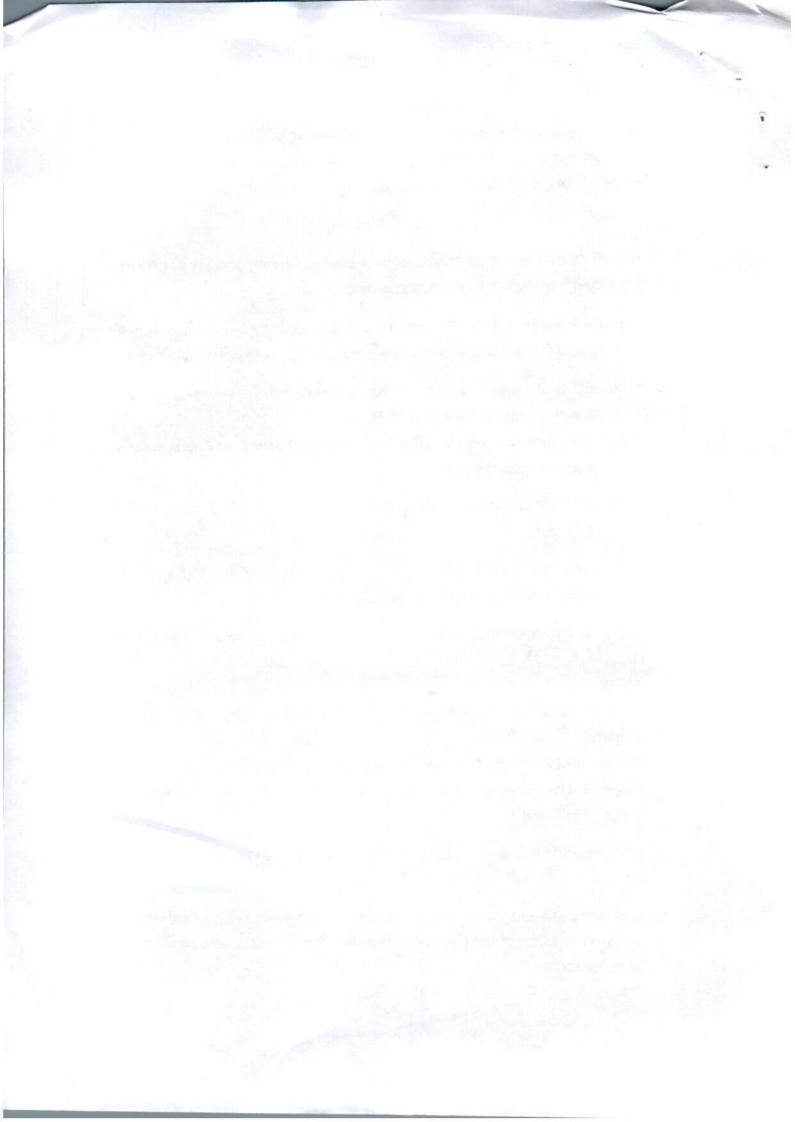
Sale Deed dated 06-11-1996.

WHETHER THERE ARE ENCUMBERENCES IN RESPECT OF THE PROPERTY OFFERED AS SECURITY.

No registered encumbrances in respect of the property have come to the notice after the inspection of the records of the Sub-Registrar, Delhi. However property is mortgaged with SBM, Naya Bazar, Delhi.

- IF THE PROPERTY HAS BEEN ENCUMBERED, STATE THE NATURE OF THE ENCUMBERANCE.
 N.A.
- WAS THERE ANY SUBSISTING CHARGE ON THE PROPERTY / PROPERTIES OFFERED AS SECURITY? IF YES, STATE WHETHER THE CHARGE HAS BEEN DISCHARGED (FURNISH DETAILS OF DOCUMENTS).

N. A.



 WHETHER THERE ARE ANY LOCAL LAWS, WHICH MAY AFFECT TITLE TO THE PROPERTY AND STEPS, IF ANY TO BE COMPLY WITH SUCH LAWS.
 N.A.

10. WHETHER THE KHATA IN RESPECT OF THE PROPERTY STANDS IN THE NAME OF THE OWNERS.

N.A.

11. WHETHER THE OWNER HAVE PAID UP TO DATE TAX IN RESPECT OF THE PROPERTY / PROPERTIES.

Property Tax receipt required to be verified by the bank.

- 12. IF THE BUILDING HAS BEEN PUT ON THE SITE, STATE.
 - a) WHETHER THE PLAN HAS BEEN DULY SANCTIONED?
 Yes.
 - b) WHETHER THE BUILDING HAS BEEN ASSESSED?
 Yes.
- 13. IF ANY AGRICULTURAL LAND, WHETHER THE LAND HAS BEEN PERMITTED TO BE CONVERTED BY COMPETENT AUTHORITY AND WHETHER THE LAY OUT PLAN IS APPROVED BY THE LOCAL AUTHORITIES.

N.A.

 WHETHER ALL THE DOCUMENTS WERE IN A LANGUAGE KNOWN AND UNDERSTAND BY THE ADVOCATE.

Yes.

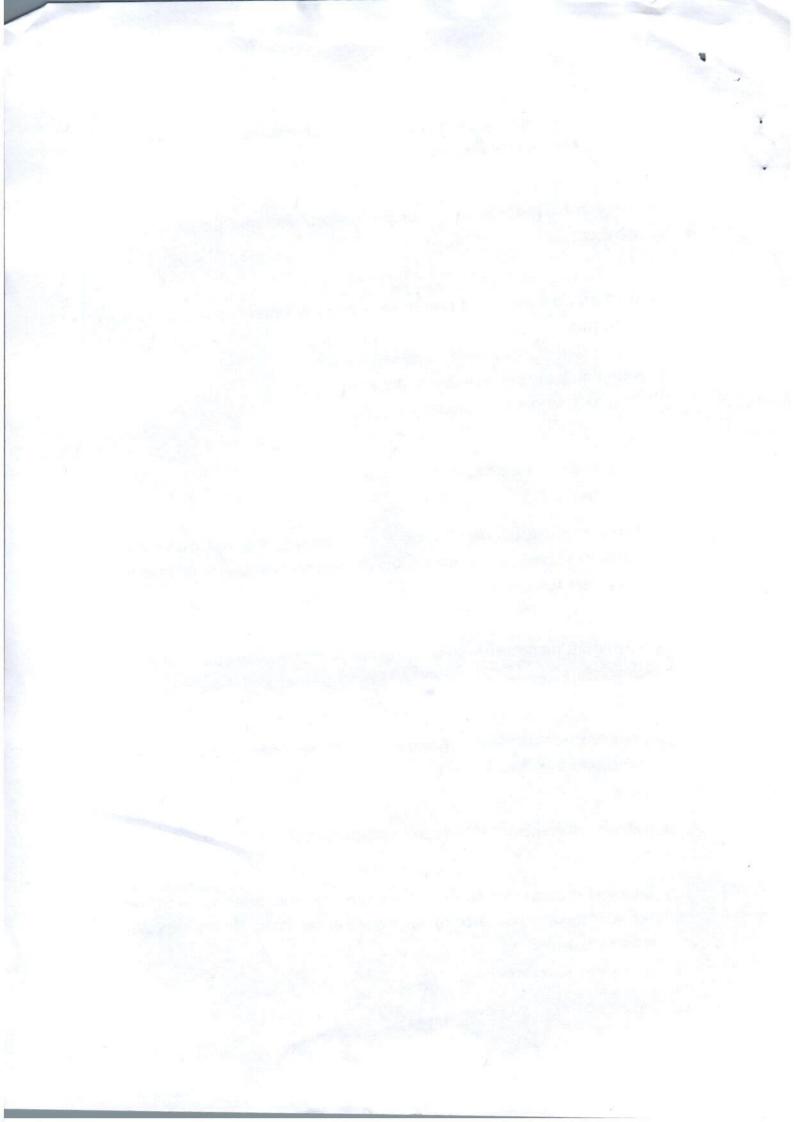
 IF NOT, WHETHER THE OFFICIAL TRANSLATION OF ANY DOCUMENTS WAS INSISTED AND PARTICULARS OF SUCH DOCUMENTS.

N.A.

16. WHETHER THE ADVOCATE PERUSED ORIGINAL DOCUMENTS OF TITLE.
Yes.

17. WHETHER THE DOCUMENTS DULY REGISTERED WITH THE OFFICE OF THE SUB REGISTRAR ARE VERIFIED WITH REFERENCE TO THE ENTRIES IN THE BOOKS OF THE SAID SUB-REGISTRAR'S OFFICE.

Yes. Verified and receipt enclosed.



18. WHETHER THE OWNER/OWNERS HAVE MARKETABLE TITLE ON THE PROPERTY/
PROPERTIES AND WHETHER THEY ARE IN POSSESSION OF THE PROPERTY/ PROPERTIES.
Yes. Owner has marketable title on the property.

 WHETHER THE OWNER/OWNERS CAN CREATE A MORTGAGE BY DEPOSIT OF ALL THE TITLE DEEDS REFERED TO ABOVE IN FAVOUR OF THE BANK.
 Yes.

20. DOCUMENTS TO BE OBTAINED BY THE BANK FROM THE MORTGAGOR.

- Copy of Sale Deed vide Reg.No.15020 in Additional Book No.I, Vol.No.1734 on pages 163 to 168 on dated 14.09.1972 with the office of Sub- Registrar-II, Delhi in favour of Sh. S.B. Khandelwal s/o Late Shri Munna Lal and Smt. Shanta Khandelwal w/o Sh. S. B. Khnadelwal.
- Copy of General Power of Attorney in favour of Shri Rajiv Jain for the execution and registration of the Sale Deed in favour of the Intending Buyer.
- Original Sale Deed dated 06-11-1995, same is registered with Sub-Registrar-II, Janakpuri, Delhi, vide Reg.No.14399 in additional book no.I, Vol.No.8597on pages 89 to 99 on 06-11-1996.
- 4. Affidavit as format annexed.

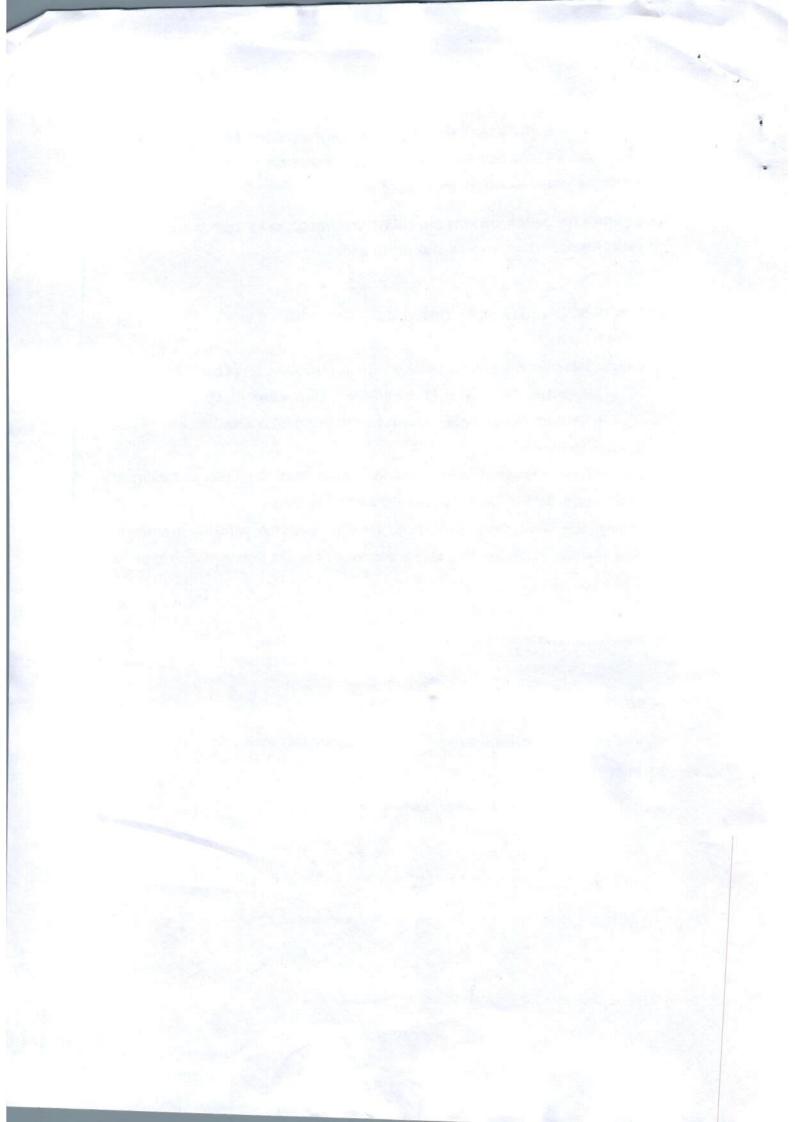
INSTRUCTION TO BANK

The bank shall must verify the possession of the said property, the current value & status of the said property.

For chain of the property please see Annexure A.

ADVOCATE

Enclosed: Receipt of Sub-Registrar Office.



AJAY SHANKER

Advocate

Enrol.No. D/ 231-D/2000

R-63/1, Ground Floor Model Town-III, Delhi-09 Ph.011-27210067

Mob. 9891713763, 9717966615

E-mail: ajayshanker.adv@gmail.com

Date: 11.02.2015

ANNEXURE

(Chain of Title)

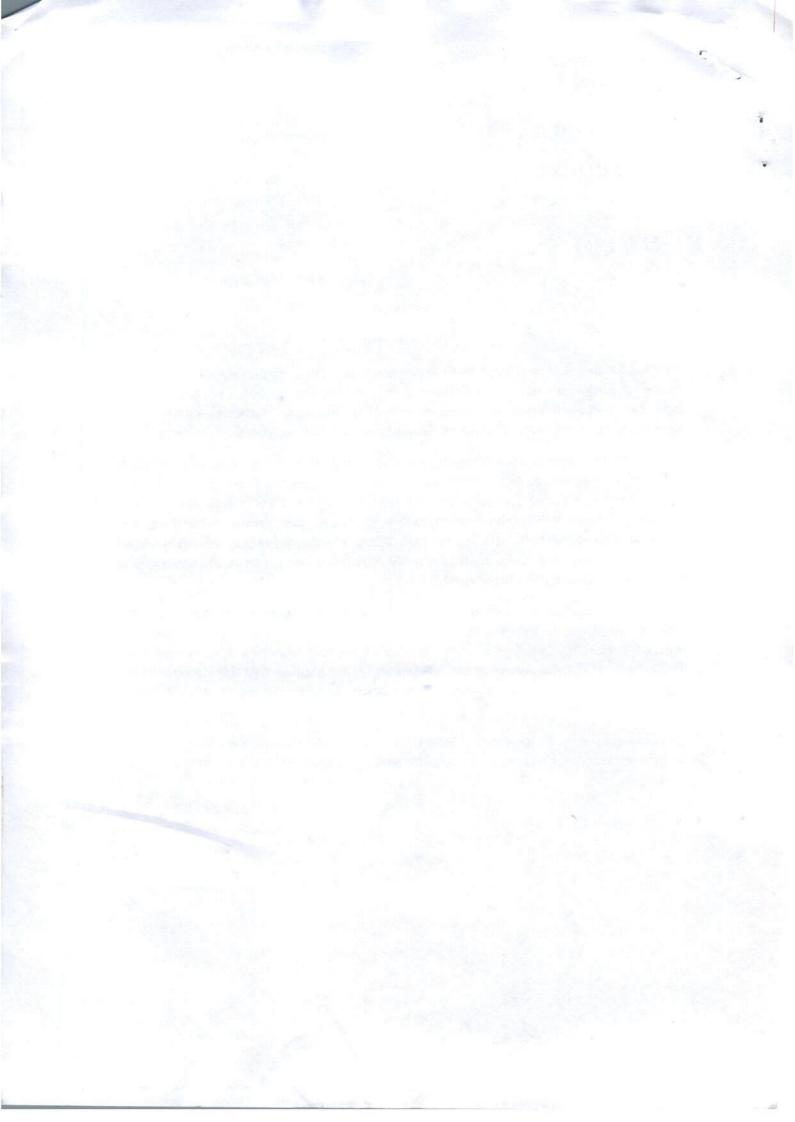
That Sh. S.B.Khandelwal son of Late Shri Munna Lal and Smt. Shanta Khandelwal wife of Shri S. B. Khandelwal purchased a freehold plot of land bearing no.16 in Block-B siturated in Bhagwan Dass Nagar, New Delhi and this registered as document no.15020 in Additional Book No.I, Vol.No.1734 on pages 163 to 168 dated 14.09.1972 with the Sub-Registrar, Sub-Distt.No.II Delhi.

After that Sh. S.B.Khandelwal son of Late Shri Munna Lal and Smt. Shanta Khandelwal wife of Shri S. B. Khandelwal entered into an agreement of Collaboration for construction on said plot with Shri Keshav Chand Paliwal and Shri Shital Chander Paliwal both son of Shri Vishnu Chand Paliwal (confirming Party) r/o Vishnu Kiran Cahmber, 2142-47, Gurudwara Road, Karol Bagh, New Delhi. And the confirming party has constructed on said plot. Sh. S.B. Khandelwal and Smt. Shanta Khandelwal both have given a General Power of Attorney to Shri Rajiv Jain for the execution and registration of the Sale Deed in favour of the Intending Buyers.

After that Shri. Rajiv Jain s/o Shri Nanak Chander Jain r/o 76, Inder Enclave, Rohtak Road and Shri Keshav Chand Paliwal and Shri Shital Chander Paliwal both son of Shri Vishnu Chand Paliwl (Confirming Party) r/o Vishnu Klran Chambers, 2142-47, Gurudwara Road, Karol Bagh, New Delhi executed a sale deed in favour of Smt. Anita Garg wife of Shri Prem Garg r/o A-8, Bhagwan Dass Nagar, New Delhi vide Reg. No.14399, Addl.Book No.I, Vol. No.8597 on pages 89 to 99 on dated 06-11-1996 with SR-II, Janakpuri, New Delhi.

Thus chain of the property is complete and Smt. Anita Garg W/o Sh. Prem Garg is a lawful owner of the property in question and he can mortgage the property by depositing the documents as mentioned above.

E Ajay Shanker



Format of Affidavit (to be taken from the Borrower/ Mortgagor on Non-Judicial Stamp Paper of Rs.10/- duly attested by the Notary)

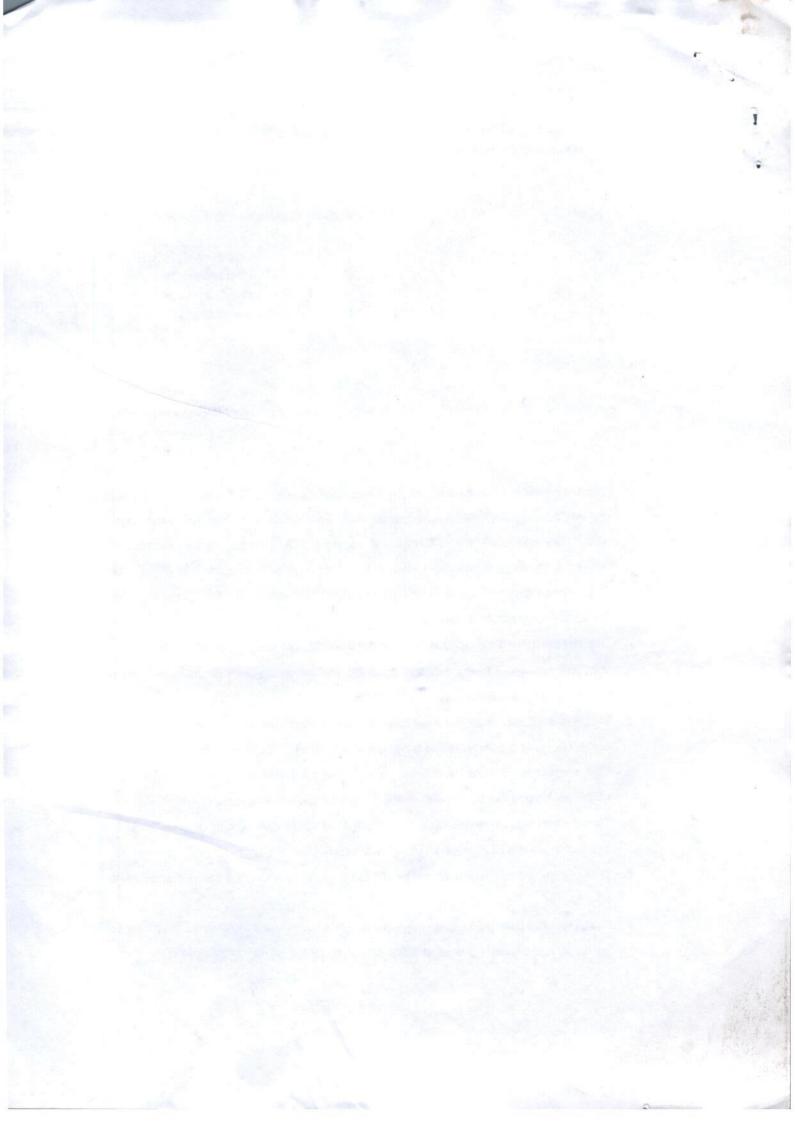
AFFIDAVIT OF BORROWERS REGARDING OWNERSHIP OF IMMOVABLE PROPERTY

Latest Photograph of the Owners of the property

AFFIDAVIT

I, S/o Sh R/o	, do hereby swear on oath
as under:-	

- That the deponent is the owner of the Residential Property Entire Basement of the said property bearing No.B-16, area measuring 3000 Sq.Ft. situated at Bhagwan Dass Nagar, New Delhi registered at Sub-Registrar-II Janakpuri, Delhi, regd. on 06-11-1996 vide document no.14399, in additional book no.I, Volume no.8597, on pages no.89-99 by virtue of Sale Deed dated 06-11-1996 and offered as security against the loan account of M/s Shivnath Rai Harnarain (India) Ltd.
- 2. That the property mentioned above is in the physical possession of the deponent.
- That the property aforesaid is free from all encumbrances, lien or an agreement to transfer or any other encumbrance.
- That no award, suit or appeal is pending before any Arbitrator or court, tribunal in respect
 of the aforesaid property/or and is not under any attachment or revenue recovery.
- That there are no dues or overdue against the deponent of co-operative Societies, Municipal Board/ Tax Authorities or any Bank or of any other agency.
- That the aforesaid property has not been acquired by the Govt. or any other agency or is not under process of acquisition and or not it comes under any present ceiling laws.
- That the title of the deponent to the aforesaid property is original and not duplicate or fake one.
- That deponent have paid all the municipal taxes and dues and lease amount to competent authority and property is being used as permitted by the competent authority.



- That deponent undertake not to carry out unauthorized construction over the property that property has been mortgaged for the benefit, need and necessity of the family members of the deponent.
- 10. That deponent undertake not to create any third party interest, sale, charge or lien shall take place w.r.t. the aforesaid property till the clearance of loan and without the prior written consent of the bank.

DEPONENT

VERIFICATION:-

Verified at Delhi on this ____ day of ______ 2015 that contents of para 1 – 10 of my above affidavit are true and correct to best of my knowledge and nothing material has been concealed there from.

DEPONENT

