

Sanjeev Gupta

ADVOCATE

Office: 198, Patiala House Court, New Delhi- 110001

211-A (Ground Floor), Shastri Nagar, Geeta Colony, Delhi-110031

Mob. No. 9811154597, 9667560775, Office No. 9818533277

E-mail: advsgupta73@gmail.com.

ANNEXURE - V

CERTIFICATE

REFERENCE NO....

ENTRY SERIAL NO.NIL /REGISTER NO.1 OF YEAR 2020
(Counsel to give serial no. to the certificate as entered in register of
Searches maintained by him)

DATE: 14/01/2021

The AGM
Punjab National Bank
BO: Dehradun Branch,
Uttarakhand.

Opinion on investigation of title and obtaining of Supp. Search Report in respect of A
Freehold Residential Property, bearing Property No.108, area measuring 222.20 Sq. Yds.,
Situating in Radhey Shyam Park Colony, Area of Village Pasonda, Pargana Loni, Tehsil &
Distt. Ghaziabad (U.P).

Belonging to Smt. Nirmal Gupta W/o Sh. Satya Prakash Gupta.

As requested, I have conducted the legal investigation of the title and made a search of
records in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report which is enclosed. I hereby certify
that the registration particulars - number, date and page particulars etc., as shown in
the original title deed and contents thereof tally with the information as stated in the
records of office of Sub-Registrar/ Registrar of assurances as well as with certified copy
of the title deed, which was obtained by me is enclosed with this certificate.

I shall be liable/responsible, if any loss is caused to the Bank due to negligence on my
part in making the search and Bank has the unqualified right to publish my name for
including in the caution list being maintained by the INDIAN BANKS' ASSOCIATION
OR RESERVE BANK OF INDIA OR ANY OTHER SUCH BODY for circulation amongst
Banks/Financial Institutions.



The search report of which is annexed here to, conducted by me, for the period from 01/01/2017 to 14/01/2021 disclose encumbrances as stated therein.

I have not given opinion earlier on investigation of title relating to the same property as detailed hereunder:

- (a) Name of lender- Not Applicable
- (b) Date of opinion & reference no. (If any)
- (c) Remarks – Not Applicable

I find no defects in the title of the person offering mortgage:-

I hereby certify that Smt. Nirmal Gupta W/o Sh. Satya Prakash Gupta has a clear, valid and marketable title over the above said property and he/she/they is/are competent to Mortgage the said property in favour of bank.

The valid Equitable Mortgage is already created by deposit of the following title deeds.

1. Original Regd. Sale Deed executed by M/S Delhi Housing & Finance Corporation in favour of Sh. Jiya Kumar on 20/08/1987, duly Regd. as Document No.1274/1275, entered in Addl.Book No.1, Volume No.29, on Pages 55/58, & regd. on 20/08/1987, with the office of S.R. Ghaziabad (U.P).
2. Original Regd. Sale Deed executed by Sh. Jiya Kumar in favour of Smt. Nirmal Gupta on 05/04/1988, duly Regd. as Document No.2149, entered in Addl.Book No.1, Volume No.282, on Pages 140/141, & regd. on 05/04/1988, with the office of S.R. Ghaziabad (U.P).

Note: Bank should verify the physical possession and actual area of the said property and also take Latest Electricity Bills/House Tax receipt from the present owner.



- Encl: 1. Special Report
2. Chain of Title
3. Inspection Slip
4. Search Report

Sanjeev Gupta

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ANNEXURE – IV

SPECIAL REPORT ON TITLE

Reg: A Freehold Residential Property, bearing Property No.108, area measuring 222.20 Sq. Yds., Situated in Radhey Shyam Park Colony, Area of Village Pasonda, Pargana Loni, Tehsil & Distt. Ghaziabad (U.P).

Belonging to Smt. Nirmal Gupta W/o Sh. Satya Prakash Gupta.

	ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
A.	PARTICULARS	
1.	Name of the Borrower with address	M/S Technical Consultant & Construction Associates.
2.	Name of the person offering Mortgage with parentage / constitution and address:	Smt. Nirmal Gupta W/o Sh. Satya Prakash Gupta.
3.	Details of the property to be mortgaged	A Freehold Residential Property, bearing Property No.108, area measuring 222.20 Sq. Yds., Situated in Radhey Shyam Park Colony, Area of Village Pasonda, Pargana Loni, Tehsil & Distt. Ghaziabad (U.P).
	As per title deed ---	Smt. Nirmal Gupta W/o Sh. Satya Prakash Gupta.
	As per present- --	Smt. Nirmal Gupta W/o Sh. Satya Prakash Gupta.
	INVESTIGATIONS	
1.	Details of the title deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration	As per "Annexure-A"
2.	whether certified copies have been obtained from the Registrar's office	No, Already held on record.



3.	Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?	No, Because, all the chain of documents are held with PNB Bank, Race Course, Dehradun Branch, Uttarakhand.
4.	Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	No, I have given Supp. Report.
5.	Whether the registration particulars number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?	Not Applicable Because property in question is already Mortgaged with PNB Bank, Race Course, Dehradun Branch, Uttarakhand.
6.	Whether the photographs of parties as affixed in conveyance deed/ title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	N/A
7.	Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not, variations be specified. What is its effect?	N/A
8.	Whether the property has been mutated in the name of the person offering the mortgage?	Not Applicable
9.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes, As per Bank Guidelines.
10.	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non- agricultural purposes).	No
11.	Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are	No



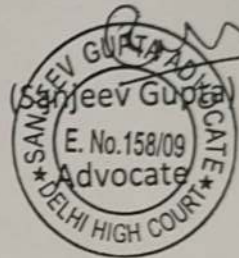
	restrictions for sale of property to residents outside the State).	
12.	Whether all the approvals, clearance/sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained?	Not Required Property in question is Freehold.
13.	Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	Individual ownership.
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	Yes
15.	Whether Urban Land Ceiling Act is applicable in the State where the property is located?	N/A
16.	In case of leasehold property, whether permission/ NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained?	Not Applicable
17.	What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	N/A
18.	Whether copy of title deed favoring lessor (other than Govt.) is made available to examine the validity of the lease?	N/A
19.	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N/A
20.	Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	N/A



21.	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	Not Applicable
22.	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation)	N/A
23.	Whether the mortgaged property is enforceable under SARFAESI Act – 2002.	Yes Property in question is covered under SARFAESI Act.

DATE: 14/01/2021

PLACE: Delhi



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Annexure V-B

SEARCH REPORT

Account: - M/S Technical Consultant & Construction Associates.
BO: Dehradun Branch, Uttarakhand.

Search report relates to searches made in:

a) Sub Registrar Office. Sub Registrar Office Ghaziabad (U.P).

b) Registrar of Companies. Not Applicable

c) Courts. Not Applicable

d) Other offices :

a) Office of the Co-operative Society.

Not Applicable

b) _____ Development Authority.

Not Applicable

(DDA/HUDA/and the like)

e) Any other documents

i) Receipt for payment of Municipal Taxes etc.

1. Sub Registrar /Registrar of Assurance Office

The encumbrance certificate was obtained from the Sub Registrar Ghaziabad (U.P) for the period of 5 years from 2017 to 2021 and the same disclosed following encumbrances (Certificate enclosed):

a)

(If there is no system of issue of encumbrance certificate in the office of Sub Registrar, it be stated accordingly)

2. Besides obtaining encumbrance certificate from the Sub Registrar, personal search was carried out by me for the purpose. Inspection was made on 14/01/2021 for the period from 01/01/2017 to 14/01/2021 at the following sub registrar / offices:-



a)

Sub Registrar Ghaziabad (U.P).

The search report disclosed the followings encumbrances:-

3. The Ownership of the property being of a company, search was conducted in the following offices of the registrar of companies: -

The search made out in the office of Registrar of the companies disclosed:

ROC	INFORMATION
N/A	N/A

4. Inspection of court records disclosed:

(This may detail Suit pending, Decrees, Attachment before Judgment, Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of court	Date of order	Nature of order
NA	NA	NA

5. Searches made / Inspections carried out in the following offices disclosed :

Office	Date of Search/Inspection	Information
Sub Registrar Office Ghaziabad (U.P).	14/01/2021	I have conducted inspection of Index record of Book 1 as maintained & produced before me in the office of Sub Registrar Ghaziabad (U.P). I could not find any registered encumbrance over the said property in any manner, but, Property in question is already Mortgaged with PNB (e-OBC), PNB Bank, Race Course, Dehradun Branch, Uttarakhand).

6. A study of the following documents disclosed:

Details of Documents Perused.	Information
1. Regd. Sale Deed executed by M/S Delhi Housing & Finance Corporation in favour of Sh. Jiya Kumar on 20/08/1987, duly	



Regd. as Document
No.1274/1275, entered in
Addl.Book No.1, Volume No.29,
on Pages 55/58, & regd. on
20/08/1987, with the office of
S.R. Ghaziabad (U.P).

2. Regd. Sale Deed executed by Sh.
Jiya Kumar in favour of Smt.
Nirmal Gupta on 05/04/1988,
duly Regd. as Document
No.2149, entered in Addl.Book
No.1, Volume No.282, on Pages
140/141, & regd. on 05/04/1988,
with the office of S.R. Ghaziabad
(U.P).

Note: Physical possession of the said property must be verified by the bank.
Defects noticed are indicated in the Certificate given by me.



CHAIN OF TITLE

The property in question of Plot No.108, area measuring 222.20 Sq. Yds., Situated in Radhey Shyam Park Colony, Area of Village Pasonda, Pargana Loni, Tehsil & Distt. Ghaziabad (U.P.) was originally purchased by Sh. Jiya Kumar from M/S Delhi Housing & Finance Corporation through Regd. Sale Deed on 20/08/1987, duly Regd. as Document No.1274/1275, entered in Addl.Book No.1, Volume No.29, on Pages 55/58, & regd. on 20/08/1987, with the office of S.R. Ghaziabad (U.P.).

Thereafter, Sh. Jiya Kumar had transfer the above said property in the name of Smt. Nirmal Gupta through Regd. Sale Deed on 05/04/1988, duly Regd. as Document No.2149, entered in Addl.Book No.1, Volume No.282, on Pages 140/141, & regd. on 05/04/1988, with the office of S.R. Ghaziabad (U.P.).

On the basis of the above said facts, Smt. Nirmal Gupta has become the Individual owner of the above said property.



PUNJAB NATIONAL BANK
B.O: RACE COURSE, DEHRADUN

5

VALUATION REPORT
Plot of Land with Boundary wall

Situated at

Plot No. 108,
Radhey Shyam Park Colony,
Opp. Premपुरी Ashram,
Pasaunda,
Shahdra Road,
Pargana: Loni,
Tehsil/Distt: Ghaziabad ✓

Belonging to

Mrs. Nirmal Gupta
W/o Mr. SatyaPrakash Gupta

M/S MOHAN & ASSOCIATES

J.D. House, Near Kastoori Home Shoppe, Garh road, Meerut

MOHAN & ASSOCIATES

Architects, Engineers, Govt. Approved Valuers, L.I.C. & Bank Panel Valuers
(Approved by Ministry of Finance, Central Board of Direct Taxes, Deptt. of Revenue & Insurance, Govt. of India)
Regn. No. KNP-156/97 Cat-1 GSTIN No. 09AATPM1631Q1ZY

DEVENDRA MOHAN

B. Arch., A.I.I.A., F.I.V.

Regn. No. CA/85/9517

SHITIZ GUPTA

B. Arch.

Regn. No. CA/2015/71702

• Near Kastoori Home Shoppe (P) Ltd.
J.D. House, Garh Road,
Meerut (U.P.)

PUNJAB NATIONAL BANK
B.O: RACE COURSE, DEHRADUN

Appendix-I

FORMAT OF VALUATION REPORT
(FOR ALL IMMOVABLE PROPERTIES)

REF# PNB/SANI/1208/20

Name & Address Registered Valuer :

DEVENDRA MOHAN

M/s Mohan & Associates

J.D. House, Near Kastoori Home Shoppe (P) Ltd.

Garh road, Meerut (U.P.) India

Phone No.: 2767520, Mobile No.9837020205

E-Mail ID :mohan_associates@hotmail.com

Registration No.
KNP-156/97 Cat-1

S.No.	Chapter	Content
I.	Introduction	
1.	Name of Valuer	Ar. Devendra Mohan Mohan & Associates
2.	Date of Valuation	15.12.2020
3.	Purpose of Valuation	On the request of Owner to assess the fair market value of immovable property for bank loan purpose.
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Mrs. Nirmal Gupta W/o Mr. Staya Prakash Gupta
6.	Name of Bank/HFI as applicable	Punjab National Bank
7.	Name of Developer of the Property (in case of developer built properties)	Not applicable (This property is vacant plot of land only)
8.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	owner occupied (This property is vacant plot of land only)



II. Physical Characteristics of the Asset		
1	Location of the property in the city	Plot No. 108, Radhey Shyam Park Colony, Opp. Prempuri Ashram, Pasaunda, Shahdra Road, Pargana : Loni, Tehsil / Distt: Ghaziabad.
2	Municipal Ward No.	
3	Postal address of the property	
4	Latitude, Longitude and Coordinates of the site	Latitude : 28.679652 Longitude : 77.352200
5	Area of the commercial plot/land (supported by a plan)	Land area is 185.78 Sq.mt = 222.20 Sq.yd. As per Sale Deed dt. 05.04.1988, S.No. 2149
6	Layout plan of the layout in which the property is located	N.A.
7	Development of surrounding areas	Developing Area
8	Details of Roads abutting the property	Road 40' wide
9	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No
10	In case it is an agricultural land, any conversion to house site commercial plots is contemplated	Residential plot
11	Demarcation of the property under valuation on a neighborhood layout map	To be marked at site
12	Description of Adjoining properties	As below:

	AS PER SALE DEED DT. 05.04.1988 & S.No. 2149	ACTUAL (As Per Site)
EAST	50'-0" : Road 40'-0" wide	50'-0" : Road 40'-0" wide
WEST	50'-0" : Plot of Mrs. Savita Devi Kapoor	50'-0" : Plot of Mrs. Savita Devi Kapoor
NORTH	40'-0" : Road 40'-0" wide	40'-0" : Road 40'-0" wide
SOUTH	40'-0" : Plot No. 107	40'-0" : Plot No. 107

13	Survey no. if any	Plot No. 108,
14	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations.	Not applicable (This property is vacant plot of land only)

BROAD SPECIFICATIONS

<u>DESCRIPTION</u>	<u>GROUND FLOOR</u>
Foundation	Not applicable (This property is vacant plot of land only)
Brick work	
Joinery	
Roof	
Flooring	
Plastering	
Electrical installation	
Plumbing installation	



15	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Not applicable (This property is vacant plot of land only)
16	Any other aspect.	NIL
III. Town Planning Parameters		
1	Master plan provisions related to the property in terms of land use	Ghaziabad Development Authority (Plot of Land Only)
2	Planning area/zone,	
3	Development controls	
4	Zoning regulations,	
5	FAR/FSI permitted and consumed,	Not applicable (This property is vacant plot of land only)
6	Ground coverage,	
7	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	This property is located in RadheyShyam Park Colony, Opp. Premपुरी Ashram Ghaziabad
8	Comment on surrounding land uses and adjoining properties in terms of usage.	
9	Comment on unauthorized constructions if any	Not applicable (This property is vacant plot of land only)
10	Comment on demolition proceedings if any	
11	Comment on compounding/ regularization proceedings	
12	Comment on whether OC has been issued or not	
13	Any other aspect	NIL
IV. Legal Aspects		
1	Ownership Documents,	Sale Deed Dt. 05.04.1988, S.No. 2149
2	Names of Owner/s (In case of Joint or Co-ownership, Whether the shares are undivided or not?)	Mrs. Nirmal Gupta W/o Mr. SatyaPrakash Gupta
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	Not applicable (This property is vacant plot of land only)
4	Comment on whether the IP is independently accessible?	Yes
5	Title verification,	Bank is advised kindly take legal opinion of bank's panel advocate in the matter.
6	Details of leases if any,	Freehold
7	Ordinary status of freehold or leasehold including restriction on transfer,	No
8	Agreements of easements if any,	
9	Notification for acquisition if any,	No details are available
10	Notification for road widening if any,	No details are available
11	Possibility of frequent flooding / sub-merging	NIL
12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or 30 applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	No details available



13	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	Bank is advised kindly take legal opinion of bank's panel advocate in the matter.	
14	Comment on transferability of the property ownership,	Bank is advised kindly take legal opinion of bank's panel advocate in the matter.	
15	Comment on existing mortgages/charges/encumbrances on the property if any		
16	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be		
17	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Not applicable (This property is vacant plot of land only) NIL	
18	Any other aspect.	NIL	
V. Economic aspects			
1	Details of ground rent payable,	Not applicable (This property is vacant plot of land only) NIL	
2	Details of monthly rents being received if any,		
3	Taxes and other outgoings,		
4	Property insurance,		
5	Monthly maintenance charges,		
6	Security charges, etc.		
7	Any other aspect	NIL	
VI.	Socio-cultural aspects	Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	This property is located in Radhey Shyam Park Colony, Opp. Premपुरी Ashram Ghaziabad
VII Functional and Utilitarian Aspects			
*	Description of the functionality and utility of the assets in terms of :	Not applicable (This property is vacant plot of land only) NIL	
1	Space allocation,		
2	Storage spaces,		
3	Utility of spaces provided within the building,		
4	Any other aspect	NIL	
VIII Infrastructure Availability			
a)	Description of aqua infrastructure availability in terms of	Not applicable (This property is vacant plot of land only)	
1	Water supply,		
2	Sewerage/sanitation,		
3	Storm water drainage,		



b)	Description of other physical infrastructure facilities viz.	
1	Solid waste management,	Not applicable (This property is vacant plot of land only)
2	Electricity,	
3	Roads & Public transportation connectivity,	Available (By surface transport)
4	Availability of other public utilities nearby,	Available within 1-2.km radius.
c)	Social infrastructure in terms of	
1	Schools	Available within 1-2.km radius.
2	Medical facilities,	
3	Recreation facilities in terms of parks and open spaces.	
IX	Marketability	
	Analysis of the market for the property in terms of	
1	Locational attributes	This property is located in Radhey Shyam Park Colony, Opp. Prempuri Ashram Ghaziabad
2	Scarcity,	NIL
3	Demand and supply of the kind of subject property.	Yes – Demand & supply conditions are existing
4	Comparable sale prices in the locality.	No such reliable record available
X	Engineering and Technology Aspects	
*	Description of engineering and technology aspects to include	As below:
1	Type of construction,	Not applicable (This property is vacant plot of land only)
2	Materials and technology used,	
3	Specifications,	
4	Maintenance issues,	
5	Age of the building	
6	Total life of the building,	
7	Extent of deterioration,	
8	Structural safety	
9	Protection against natural disasters viz. earthquakes,	
10	Visible damage in the building if any,	
11	Common facilities viz. lift, water pump, lights, security systems, etc.,	
12	System of air-conditioning,	
13	Provision for fire fighting,	
*	Copies of plans and elevations of the building to be included.	NIL

XI	Environmental Factors	
1	Use of environment friendly building materials, Green building techniques if any,	Not applicable (This property is vacant plot of land only)
2	Provision for rain water harvesting,	
3	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	



XII	Architectural and aesthetic quality	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	The property is in normal condition. The Property has not heritage value.
XIII	Valuation	Here, the procedure adopted for arriving at the valuation has to be highlighted.	Based on assessment of i) Location, ii) Surroundings, iii) Facilities, iv) Accessibility & Survey in adjoining area
		The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgment is arrived at.	Based on local survey, location, size and use of property. Hence, Market rate has been taken for arriving valuation.
		A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	

COMPUTATION OF COST

A.COST OF LAND: Land area is 185.78 Sq.mt = 222.20 Sq.yd. As per agreement Dt.:05.04.1988, S.No. 2149.

GUIDELINE VALUE OF LAND (As per circle rates)

The circle rate for residential Plot is Rs. 35,000/- Per Sq.mt., but for two side road 10% extra Rs. 38,500/- per Sq.mt as mentioned on S.No. 53, V-code no.0368 (Photo Copy Enclosed)

The land is rated @Rs.38,500/- per Sq.mt. (Circle rate)

COST OF LAND :	185.78	x	38500.00	7152530.00
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MARKET VALUE OF LAND (As per market rates)

Based on location, surroundings, facilities, accessibility & survey in adjoining area and our inquiries mentioned as below:-

We have made the inquiries about the land rates from the local property dealers / Contact persons to arrive at the value of the property and found the rates prevailing between Rs.62,000.00 to 66,000.00 per Sq.yd. depending on the location, size, shape & use of property. So, looking to the situation, size, shape and use of the property, land market rates has been taken accordingly.

The land is rated at ₹ 65,000.00 per Sq.yd. (Market Rate)

COST OF LAND :	222.20	x	65000.00	14443000.00
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B) COST OF MISCELLANEOUS ITEMS :

S.NO.	PARTICULARS	QTY.	UNIT	RATE	AMOUNT
1	Boundary Wall 9" thick	675.00	Sq.ft.	125.00	84375.00
				TOTAL RS.	84375.00

VALUE OF THE PROPERTY

S.NO.	PARTICULARS	COST OF LAND (IN RS.)	COST OF CONSTRUCTION (IN RS.)	OF TOTAL (IN RS.)	VALUE
1	GUIDELINE VALUE OF PROPERTY	7152530.00	84375.00		7236905.00
				SAY	RS. 72,37,000.00
2	FAIR MARKET VALUE OF PROPERTY	14443000.00	84375.00		14527375.00
				SAY	RS. 1,45,27,000.00
3	REALISABLE VALUE		-10% OF F.M.V.		RS. 1,30,74,000.00
4	DISTRESS SALE VALUE		-20% OF F.M.V.		RS. 1,16,22,000.00

Encl:

1. Declaration from the valuer appendix iv
2. Photograph of owner with the property in the background
3. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (e.g. Google earth)/etc.



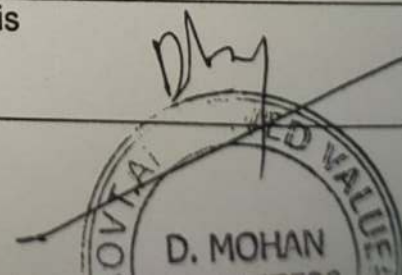
DECLARATION FROM VALUERS

APPENDIX IV

I hereby declare that

- a. The information furnished in my valuation report dated 15.12.2020 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 13.12.2020. The work is not subcontracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate for valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

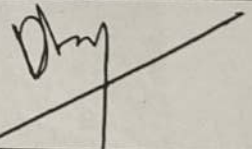
S. No.	PARTICULARS	VALUER COMMENT
1	Background information of the asset being valued;	Residential Plot
2	Purpose of valuation and appointing authority	On the request of owner to assess the fair market value of immovable property for bank loan purpose.
3	Identity of the valuer and any other experts involved in the valuation;	Ar. Devendra Mohan along with his team of engineer.
4	Disclosure of valuer interest or conflict, if any;	NIL
5	Date of appointment, valuation date and date of report;	Work entrusted on dt.: 13.12.2020 & report on 15.12.2020
6	Inspections and/or investigations undertaken;	By Engineer
7	Nature and sources of the information used or relied upon	Market Survey
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Market rate basis



9	Restrictions on use of the report, if any;	Only for Punjab National Bank for bank loan purpose.
10	Major factors that were taken into account during the valuation;	This property is located in RadheyShyam Park Colony, Opp. Prempuri Ashram Ghaziabad. The surrounded area of this site is Residential. The surrounded area of this site is Commercial & Residential.
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	As below:

- 1) This valuation report is our opinion to assess the fair market value of the immovable property on the request of owner / Branch Manager, Punjab National Bank, Race Course Dehradun.
2. This report does not bind to bank to disburse the loan.
3. This report should not be used for any legal context.
4. This report does not certify / confirm any ownership or title or physical/legal possession of the property.
5. Since, we get photocopy of the documents, genuineness of original documents does not fall in our scope.
6. Valuation report contain identification of plot, area, its boundary & genuineness of sanction map based on paper provided by the bank.
7. The Bank need to verify independently for authenticity of all title and other documents to compliance with statutory regulations pertaining to mortgage for property loans are the responsibility of the concerned banks.

NO. OF PAGES	1 TO 10
PLACE	MEERUT
DATE	15.12.2020
OFFICE :	(0121) 2767520
MOBILE :	9837020205
E-Mail ID	mohan_associates@hotmail.com


[D.MOHAN] (SIGNATURE OF VALUER)
D. MOHAN B. Arch., A.I.I.A. Architect & Govt. Approved Valuer (Reg. No. KNP-156/97CAT-1)



Dhyan

D. MOHAN

Arch., A.I.I.A.

Architect & Govt. Approved Valuer

(Reg. No. KNP-156/97CAT-1)

NAME	MRS. NIRMAL GUPTA W/O MR. STAYAPRAKASH GUPTA
ADDRESS	PLOT NO. 108 RADHEYSHYAM