

CERTIFICATE

REFERENCE NO....

COUNSEL'S NAME & ADDRESS

Praveen Kumar Sharma, Advocate
 Chamber D1-26/27, Collectorate Compound,
 Muzaffarnagar (U.P.)
 ☎ 9897661075 & 7983154874

ENTRY SERIAL NO... 61.../REGISTER NO... 1... OF THE YEAR 2021
 (Counsel to give serial no. to the certificate as entered in the register of searchers maintained by him)

To,
 The Chief Manager,
 Punjab National Bank
 BO : RAM "MSME"
 Muzaffarnagar (U.P.)

Date : 06/03/2021

Reg : Opinion on investigation of the title and obtaining of Search Report in respect of property detailed in Sale Deed No. 2664 dated 23/02/2021 in the name of Mrs. ALKA GARG W/o Sh. Ajay Kumar Garg R/o Village KHANJAPUR Shamli Road Pargana & Tehsil Sadar District Muzaffarnagar (U.P.).

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 certified 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 the office of Sub-Registrar/Registrar of assurance as well as with certified copy of the title deed, which was obtained by me, is enclosed with this certificate.


I further certify that the photograph of previous owner and of intending mortgagor affixed / seen in the title deed tally with records of registration office as well as certified copy of the title deed.

Chain of title relating to the property is complete as given in the Annexure hereto.

I have verified, tallied and compared these documents from the record of the office of Sub-Registrar/Registrar of assurance and also from the records of other appropriate authorities.

1. Original Sale deed No. 2664 dated 23/02/2021 ✓
2. Certified Copy of Sale deed No. 2664 dated 23/02/2021 ✓
3. Certified/Bhulekh Khatauni of Khasra No. 58 ✓
4. Certified Khasra of Khasra No. 58 ✓
5. Boundary Certificate issued by Tehsildar ✓
6. Photo of Property ✓
7. Notarized Affidavit of Mrs. ALKA GARG ✓
8. Copy of ID of Mrs. ALKA GARG ✓

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.


 Praveen Kumar Sharma
 06/03/2021 Advocate
 Chamber No. D1-26 & 27
 Collectorate Compound

Search report of which is annexed hereto conducted by me, for the period from 00 to 02/03/2021 (Search Receipt no. 2021275005512 dated 02/03/2021) does not have any encumbrances as stated therein.

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

Name of lender -

Not Applicable

Date of opinion & reference no. (if any) -

Not Applicable

Remarks : The property is free from Encumbrance

I find following **No defects** in the title of the person offering mortgage.

I hereby certify that the proposed mortgagor **Mrs. ALKA GARG** has a clear, valid and marketable title over the above said property "detailed in Schedule" & he/she is competent to create the mortgage of the property detailed in Schedule.

The valid mortgage can be created by deposit of the following original title deed. The said title deeds below is/are Original and genuine and are not duplicate or fake as observed by me :

(GIVE HEREUNDER DETAILS OF THE TITLE DEEDS WHICH ARE REQUIRED TO BE DEPOSITED TO CREATE EQUITABLE MORTGAGE)

- 1- Original Sale deed No. 2664 dated 23/02/2021 (With the supported documents as under)
- 2- Certified Copy of Sale deed No. 2664 dated 23/02/2021
- 3- Certified/Bhulekh Khatauni of Khasra No. 58
- 4- Certified Khasra of Khasra No. 58
- 5- Boundary Certificate issued by Tehsildar
- 6- Photo of Property
- 7- Notarized Affidavit of **Mrs. ALKA GARG**
- 8- Copy of ID of **Mrs. ALKA GARG**

I have returned the title deeds and other documents shown to me to Loan Officer.

Encl :

1. Special Report
2. Chain of title
3. Search Report

Praveen Kumar Sharma

Advocate



Praveen Kumar Sharma

Advocate

Chamber No. D1-26 & 27
Collectorate Compound
Muzaffarnagar
Mobile No. 9897661075

Praveen Kumar Sharma
Advocate

Chamber No. : D1-26/27 Collectorate Compound
Muzaffarnagar (U.P.)



Resi. Off: R-461 Adarsh Colony
Pachenda Road, Muzaffarnagar
☎ 9897661075 & 7983154874
e-mail : kaushikadvpraveen@gmail.com

Dated: 06/03/2021

ANNEXURE-IV

SPECIAL REPORT ON TITLE

Property "PLOT Presently Constructed HOUSE" situated at Village KHANJAPUR
a & Tehsil Sadar District Muzaffarnagar, Belonging to **Mrs. ALKA GARG** W/o Sh.
Ajay Kumar Garg R/o Village KHANJAPUR Shamli Road Pargana & Tehsil Sadar
District Muzaffarnagar (U.P.).

ASPECT TO BE CONSIDERED	COUNSEL'S STATEMENT
PARTICULARS Name of the Borrower with Address	M/s RAGHAV TRADING CO. situated at Village KHANJAPUR Shamli Road Pargana & Tehsil Sadar Distt. Muzaffarnagar Through Proprietor Mr. AJAY KUMAR GARG
Name of the person offering mortgage with percentage/constitution and address	Mrs. ALKA GARG W/o Sh. Ajay Kumar Garg
3. Details of the property to be mortgaged: *As per title deed **As per present position	As per detailed in attached Scheduled
B. 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 the documents, date of execution and details of the registration)	1- <u>Original Sale deed</u> No. 2664 dated 23/02/2021 2- Certified Copy of Sale deed No. 2664 dated 23/02/2021 3- Certified/Bhulekh Khatauni of Khasra No. 58 4- Certified Khasra of Khasra No. 58 5- Boundary Certificate issued by Tehsildar 6- Photo of Property 7- Notarized Affidavit of Mrs. ALKA GARG 8- Copy of ID of Mrs. ALKA GARG
2- Whether certified copies have been obtained from the Registrar's office.	Yes
3- Whether the documents in hand are compared with certified copies and whether the document given raise any doubt or suspicion ?	Yes, the documents in hand are compared with certified copies & No any doubt or suspicion raise of any kind regarding the concern documents.
4- Whether the particulars of registration as given in the title deeds shown to the counsel tally with the particulars as stated in the record of the registrar's office?	Yes Tally
5- Whether the registration particulars number & date and page particulars as given in the title deeds tally with the particulars as stated in the certified copy as obtained from the registrar's office?	Yes
6- Whether the photographs of the parties as affixed in conveyance deed/title	Yes Tally

Praveen Kumar Sharma
Chamber No. D1-26 & 27
Collectorate Compound
Muzaffarnagar


ally with the photograph seen in ertified copy as obtained from the ar's office?	
ther contents of the as given in the deed tally verbatim with the tents as stated in the certified copy ained from the registrar's office? If ot, variations be specified. What is its effect?	Yes Tally.
Whether the property has been mutated in the name of the person offering the mortgage?	No Because the aforesaid property has been situated out of the limits of Nagarpalika Muzaffarnagar.
Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes
10- Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged?	No Bar
11- Whether there are any restrictions regarding sale of the property to be mortgaged?	No any restriction
12- Whether all the approvals, clearances/ 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
13- Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	Self-Acquired Property
14- Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No
15- Whether Urban Land Ceiling Act is applicable in the state where the property is located?	No
16- In case of lease hold 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 or unearned income with lessor, in the event of sale of the property?	Not Applicable
18- Whether copy of the title deed favoring lessor (other than Govt.) is made available to examine the validity of the lease?	Not Applicable
19- Whether terms & conditions given in the lease deed have been compiled	Not Applicable



any condition is violated effect	
Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of the 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?	Not Applicable
In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	According to the Certified Khasra of Khasra No. 58 "Which part also included in the aforesaid property" has been mentioned AABADI instead of Cultivation & Tehsildar has also issued Boundary Certificate regarding the said property.
22- Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation.)	Certified copy of Sale Deed has been produced.
23- Whether the title in property detailed in scheduled is clear, marketable & fit for mortgage by way of depositing title deeds?	Yes, the title of property is clear, marketable & fit for mortgage by way of depositing Original title deed.
24- Whether the provisions of SARFAESI Act-2002 are applicable on property detailed in scheduled?	Yes, the provisions of <u>SARFAESI Act 2002</u> are Applicable on the property.

Date: 06/03/2021

Place : Muzaffarnagar

Name of the Counsel
Praveen Kumar Sharma

Advocate
 Praveen Kumar Sharma
 Advocate

Chamber No. D1-26 & 27
 Collectorate Compound
 Muzaffarnagar
 Mobile No. 9897001075

SEARCH REPORT

Content of : **M/s RAGHAV TRADING CO.** situated at Village
RAJAPUR Shamli Road Pargana & Tehsil Sadar Distt. Muzaffarnagar
 through Proprietor **Mr. AJAY KUMAR GARG.**

Address : **RAM, Muzaffarnagar (U.P.)**

Search report related to searches made in:

- | | |
|--|----------------------------|
| a) Sub Registrar Office | Muzaffarnagar |
| b) Registrar of Companies | N.A. |
| c) Courts | N.A. |
| d) Other offices: | Revenue Record Room |
| a) Office of the Co-operative Society | N.A. |
| b) _____ Development Authority.
(DDA/HUDA/and the like) | N.A. |
| e) Any other documents | |
| c) Receipt for payment of Municipal Taxes etc. | N.A. |

1. **Sub Registrar / Registrar of Assurance office** The encumbrance search was made from the Sub Registrar Muzaffarnagar for the period of **1988 to 2021** and the same disclosed no encumbrance (Certificate enclosed):

- a)
b)

2. Besides obtaining encumbrance certificate from the Sub Registrar, Personal search was carried out by me for the purpose. Inspection was made on **02/03/2021** for the period from **01/01/2000 to 02/03/2021** (Search Receipt no. **2021275005512** dated **02/03/2021** is annexed) at the following sub Registrar/offices:-

- a) Sub Registrar, Muzaffarnagar
b)

The search report disclosed the following encumbrances:

.....**NIL**.....

ownership of the property being of a company/search was conducted in the following offices of registrar of companies.

Search made out in the office of Registrar of Companies disclosed:-

Not Applicable

ROC	INFORMATION
NOT	APPLICABLE

4. Inspection of Court records disclosed:-

Name of Court	Date of order	Nature of order
No any According to the Notarized Affidavit of Mrs. ALKA GARG	Not Applicable	

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

Office	Date of search Inspection	Information
Revenue Record Room Distt. Muzaffarnagar Sub Registrar, Muzaffarnagar	02/03/2021	Property in question is Un-encumbered

6. A study of the following documents disclosed :

Details of documents perused	Information
As detailed in Annexure - V	

Defects noticed are indicated in the certificate given by me:NIL.....

Date: 06/03/2021

Praveen Kumar Sharma
Advocate



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Advocate

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Muzaffarnagar
Mobile No. 9897661075

Praveen Kumar Sharma
Advocate

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Muzaffarnagar (U.P.)



Resi. Off: R-461 Adarsh Colony
Pachenda Road, Muzaffarnagar
☎ 9897661075 & 7983154874
e-mail : kaushikadvpraveen@gmail.com

Dated: 06/02/2021

CHAIN OF TITLE

Initially the property "which part is the property detailed in the scheduled below" previously was belongs to Mohammad Junaid S/o Sh. Israr Ahmad R/o 124 Mohalla Bagh Jankidass Muzaffarnagar as Sankrmaniya Bhumidhar of Khasra No. 58/0.5209 hect. of Village Khanjapur Pargana & Tehsil Sadar District Muzaffarnagar.

Thereafter divide the property among the plots above Mohammad Junaid S/o Sh. Israr Ahmad sold the said property "which property detailed are given in the schedule below" to **Mrs. ALKA GARG W/o Sh. Ajay Kumar Garg R/o Village KHANJAPUR Pargana & Tehsil Sadar District Muzaffarnagar (U.P.)** through Sale Deed duly registered in Bahi No. 1 Zild No. 12193 page No. 279/300 Serial No. 2664 dated 23/02/2021.

✓ According to the Certified Khasra of Khasra No. 58 "Which part also included in the aforesaid property" has been mentioned AABADI instead of Cultivation & Tehsildar has also issued Boundary Certificate regarding the said property.

As detailed above Chain of the title relating to the property is complete and presently the proposed mortgagor **Mrs. ALKA GARG** above is the owner of the property detailed in Schedule below :

SCHEDULE OF PROPERTY

A Residential Property "PLOT presently constructed HOUSE" measuring as by East 61' West 80' 3" North 50' & South 53' 8" Total area 392.82 Sq. yards @ 328.40 Sq. mtr. compressed all structures, fittings fixtures on it "if any" situated at Village KHANJAPUR Pargana & Tehsil Sadar District Muzaffarnagar (U.P.) "Part of Khasra No. 58" according to the Sale Deed which has been bounded as :

ACCORDING TO THE SALE DEED	AS PER PRESENT POSITION
East : Rasta wd. 20' West : Plot of 1st party North : Plot of 1st party South : Rasta wd. 30'Same.....

Praveen Kumar Sharma
Advocate
Praveen Kumar Sharma
06/03/2021 Advocate
Chamber No. D1-26 & 27
Collectorate Compound
Muzaffarnagar
Mobile No. 9897661075

तलाश का प्रमाण पत्र

(सहायक महानिरीक्षक के पत्र दिनांक 12.06.1973 द्वारा यथा संशोधित)
(हिन्दी अनुवाद)

प्रमाणपत्र संख्या 962 वर्ष 2021 आवेदन संख्या 966..... वर्ष 2021 श्री प्रवीण कुमार शर्मा एडो
निम्नलिखित सम्पत्ति से सम्बन्धित, रजिस्ट्रीकृत कृत्यों और भारों का विवरण का प्रमाणपत्र के लिये आवेदन किये जाने पर :

विवरण सम्पत्ति
(प्रार्थना-पत्र के अनुसार)

सम्पत्ति के वर्तमान स्वामी का नाम व पता
(प्रार्थना-पत्र के अनुसार)

A Residential Property HOUSE East & South Faced
Situating at Village Khanjahanpur Pargana & Tehsil Sadar
District Muzaffarnagar (U.P.) "Part of Khasra No. 58"
Measuring as : By East 61' West 80' 3" North 50' & South
53' 8" total area 392.82 Sq. yards @ 328.40 Sq. mtr.
Bounded as : East Rasta wd. 20' West Plot of Seller North
Plot of Seller & South Rasta wd. 30'

Smt. Alka Garg W/o Sh. Ajay Kumar
Garg R/o Village Khanjahanpur
Pargana & Tehsil Sadar District
Muzaffarnagar (U.P.)

मैं एतद्वारा प्रमाणित करता हूँ कि वही संख्या एक और तत्सम्बन्धित इन्डेक्सों की वर्ष 2012 से वर्ष 2021 तक तलाश की
है और उपरोक्त सम्पत्ति को प्रभावित करने वाले निम्नलिखित कृत्य या भार पाये गये/या कोई नहीं पाया गया।

क्रमांक	सम्पत्ति का ब्यौरा	लेखपत्र के निष्पादन की तारीख	प्रकार का मूल्यांकन	पक्षकारों के नाम		लेखपत्र का क्रमांक वर्ष
				निष्पादन कर्ता	दावेदार	
1.	A Residential Property HOUSE East & South Faced Situated at Village Khanjahanpur Pargana & Tehsil Sadar District Muzaffarnagar (U.P.) "Part of Khasra No. 58" Measuring as : By East 61' West 80' 3" North 50' & South 53' 8" total area 392.82 Sq. yards @ 328.40 Sq. mtr. Bounded as : East Rasta wd. 20' West Plot of Seller North Plot of Seller & South Rasta wd. 30'	23.02.2021	बैनामा	Mohammad Junaid S/o Sh. Israr Ahmad R/o House No. 124 Mohalla Bagh Janki Dass Muzaffarnagar Pargana & Tehsil Sadar District Muzaffarnagar (U.P.)	Smt. Alka Garg W/o Sh. Ajay Kumar Garg R/o Village Khanjahanpur Pargana & Tehsil Sadar District Muzaffarnagar (U.P.)	2664/23. 02.2021

मैं यह भी प्रमाणित करता हूँ उपरोक्त कृत्यों और भारों को छोड़कर उक्त सम्पत्ति को प्रभावित करने वाले कोई
अन्य कृत्य या भार नहीं पाये गये।

नोट :-

1. इस प्रमाणपत्र में वे भार या कृत्य दिखाये जायेंगे जो आवेदक द्वारा दिये गये सम्पत्ति के ब्यौरे के आधार पर दूढ़े गये। यदि रजिस्ट्रीकृत लेखपत्र में सम्पत्ति को
आवेदक द्वारा आवेदन में दिये गये वर्णन से किसी दूसरे ढंग से वर्णित किया गया हो तो ऐसे लेखपत्रों से प्राप्त सूचना को प्रमाणपत्र में दर्ज नहीं किया जायेगा।
2. तलाश कार्यालय द्वारा यथासम्भव सावधानी के साथ की गई है और विभाग प्रमाणपत्र में शामिल सूचना के लिये उत्तरदायी न होगा।
3. इस प्रमाणपत्र में उन लेखपत्रों से सम्बन्धित सूचना शामिल नहीं है जो प्रस्तुत हो चुके हैं परन्तु जिनका आज की तारीख तक रजिस्ट्रीकरण नहीं हुआ है।

तलाशकर्ता - नाम और पदनाम
प्रमाणपत्र तैयारकर्ता - नाम और पदनाम

तलाश का तथा प्रमाणपत्र का सत्यापन किया गया

हस्ताक्षर

प्रमाणपत्र का परीक्षा किया गया

हस्ताक्षर

दिनांक..... 4-3-21.....

सै 0 कर्ता-ओमजीरि

रजिस्ट्रीकर्ता अधिकारी का हस्ताक्षर
(सौ रा. प्रथम/द्वितीय)
उप निबंधक प्रथम

अस्तव्यक्तिनगर

PROPERTY DECLARATION FORM

Place : Muzaffarnagar
Date :

Punjab National Bank
BO : RAM
District Muzaffarnagar

Dear Sir,

Ref: My/our/or **Mrs. ALKA GARG W/o Sh. Ajay Kumar Garg R/o Village KHANJAPUR Pargana & Tehsil Sadar District Muzaffarnagar (U.P.) :**

Ref: My/our property mortgaged to your Bank

The details of my/our property are as under:-

Location & Address : Village KHANJAPUR
Pargana & Tehsil Sadar
District Muzaffarnagar (U.P.)

1. Nature of property : **Residential House**
(Part of Khasra No. 58)
2. Nature of Tenure, i.e. **free hold** or lease hold. If lease hold,

LEASE HOLD

Land Area	Dimensions	Yearly Ground Rent	Lease Tenure	Date of Commencement of Lease	Name and Address of Lessor

3. If free hold

Land Area	Dimensions	Date of Purchase	Purchase Price (Rs)
A property measuring as by East 61' West 80' 3" North 50' & South 53' 8" Total area 392.82 Sq. yards @ 328.40 Sq. mtr.	East : Rasta wd. 20' West : Plot of 1st party North : Plot of 1st party South : Rasta wd. 30'	23/02/2021 Through Sale Deed No. 2664	₹ 25,00,000/-

4. Year of construction of the existing structure :

Commencement (Date)	Completion (Date)	Cost of Construction (Rs)	Purchase Price if build-up premises purchased (Rs)

Alka Garg

5. Floor-wise details of covered area:

Basement (Sqft)	Ground Floor (Sqft)	1 st Floor (Sqft)	2 nd Floor (Sqft)	3 rd Floor (Sqft)	Total (Sqft)

6. Present Use (Whether self-occupied or vacant or leased etc.)
..... self-occupied

7. Occupancy details of the property:

a) Area in my/our occupation (In case of self occupied portion)

b) In case the property is tenanted, the tenancy statement is as under:

8. Present Annual Market Rental Value: Rs

9. Municipal Valuation for property Tax purpose: Rs

10. Full name and Addresses of the owners of the property along with the shares of each.

Mrs. ALKA GARG W/o Sh. Ajay Kumar Garg R/o Village KHANJAPUR Pargana & Tehsil Sadar District Muzaffarnagar (U.P.) In this context, I/we enclose the photocopy of documents.

Original Sale Deed executed by Mohammad Junaid S/o Sh. Israr Ahmad in favour of Mrs. ALKA GARG W/o Sh. Ajay Kumar Garg R/o Village KHANJAPUR Pargana & Tehsil Sadar District Muzaffarnagar (U.P.) duly registered in Bahi No. 1 Zild No. 12193 page No. 279/300 Serial No. 2664 dated 23/02/2021.

a) Property Tax Receipt Ground Rent Receipts for the last three years.

.....

I/We further declare and certify as under:

1. That the property is not subject to or affected by any trust, suit, court order, mortgage, charge lien, attachment or any other encumbrance and is not under any dispute/litigation etc. whatsoever.

2. That the property is not affected by:-

a) Any Scheme of acquisition

b) Any Scheme of amalgamation of the company/corporation of any other Scheme under any other Act;

c) Any notice under the land Acquisition Act or any other Act etc.

Alka Garg

That no agreement of sale of any part or whole of the property has been entered with any person whatsoever and no earnest money has been received.

That the property has never been vested in any official trustee, official assignee or official receiver.

That no proceedings under the provisions of income tax are pending against me/us.

That I/We shall pay all the property taxes and ground rent etc. to the competent authorities regularly in future also and deposit the relative receipts with the Bank.

7. That I/We shall pay to you immediately on demand all costs which you may incur in taking legal opinion about the title of the property, searching records of sub registrar etc., of obtaining valuation report on the property from an approved valuer of the Bank whether the proposal for advance ultimately matures or not.

I/We shall also bear all the out of pocket expenses (including charges for preparation of deeds, advocate's fees, secretarial charges, charges of execution, cost of inspection, stamping and registration of documents etc.) which the Bank may incur in this connection and all the decisions of the Bank in this connection shall be fully binding on me/us.

Signature of
The applicant _____

Signature of
The Owners _____

Name and Addresses
of the Applicant

Alka Garg

Mrs. ALKA GARG W/o Sh.
Ajay Kumar Garg R/o Village
KHANJAPUR Pargana & Tehsil
Sadar District Muzaffarnagar (U.P.)

Name and Addresses
of the owners

Alka Garg

Mrs. ALKA GARG W/o Sh.
Ajay Kumar Garg R/o Village
KHANJAPUR Pargana & Tehsil
Sadar District Muzaffarnagar (U.P.)

RAJU TYAGI & ASSOCIATES

Govt. Approved Valuer Engineers Planners Architectural Designer
Estimators Interior Designer Structural Consultant

1st Floor, Husnain Market, Ansari Road, Muzaffarnagar - 251001 (U. P.)
E-mail : rajutyagimzn@gmail.com

Dr. Raju Tyagi
B.E. (CIVIL), A.M.I.E. (INDIA), F.I.V.

Chartered Engineer, AM/083860/0
Income Tax Approved Valuer
MRT-53/10/04-05/CAT-A
Fellow of Institution of Valuers, F-13719
MDA Approved Engineer, 48-E-1

Dated 02/03/2021

Ref. No. VA/04/03/2021

To,
The Branch Manager,
Punjab National Bank,
Hanuman Chowk, Muzaffarnagar.

FORMAT OF THE VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.N	Particulars	Content
	Introduction:-	Er. Raju Tyagi
1	Name of Valuer	01-03-2021.
2	Date of inspection	02-03-2021.
	Date of valuation	Worth Assessment
3	Purpose of valuation	SMT. ALKA GARG W/O W/O SH. AJAY KUMAR GARG ADHAR NO. 7348 8743 2388 Single Owner Ship MOB. NO. 8923303727
4	Name of property owner (details of share of each owner in case of joint & co ownership)	
5	Name of Bank / FI as applicable	Punjab National Bank .
6	Name of developer of the property (in case of developer built properties)	N.A.
7	Whether occupied by the / tenant? If occupied by tenant, since how long?	Self occupied
II	Physical characteristics of the asset	Residential Property
1	Location of the property in the city	AT-KHASRA NO. 58, VILLAGE- KHANAJAH PUR, PARGANA & TEHSIL- MUZAFFARNAGAR, DISTT.- MUZAFFARNAGAR,
	Plot No. / Survey No.	KHASRA NO. 58.
	Door No.	No.
	T. S. No. / Village	KHANAJAH PUR
	Ward / Taluka Mandal / District	DISTT. MUZAFFARNAGAR
2	Municipal ward no.	
3	City / Town	Muzaffarnagar
	Residential Area/ Commercial Area/ Industrial Area	Residential Property
	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural	Middle Semi Urban

Pannel Valuer :


Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, B. P.C. L., Canara Bank, Central Bank of India, Corporate Bank, Dena Bank, Ganga Mercantile Bank Ltd., Indian Overseas Bank, Nainital Bank Ltd., O. B. C., P. N. B., Syndicate Bank, Union Bank India, United Bank of India, Vijaya Bank, Shivalik Mercantile Co-operative Bank Ltd.

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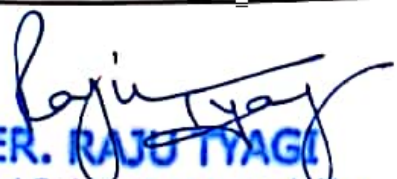
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Under Corporation limit/ Village Panchayat/ Municipality		Village- Panchayat	
Address of the property		AT-KHASRA NO. 58, VILLAGE- KHANAJAH PUR, PARGANA & TEHSIL- MUZAFFARNAGAR, DISTT. MUZAFFARNAGAR.	
Latitude, Longitude and Coordinates of the site		29.473800,77.669925	
Area of the plot/land (supported by a plan)		328.40 Sq.mt.	
Layout plan of the area in which the property is located		Yes.	
Development of surrounding areas		Residential Property	
Details of Roads abutting the property		Road	
Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area		No.	
13	In case it is an agricultural land, any conversion to house site plots is contemplated	No.	
14	Boundaries of the property	As Per Site	
	As per deed	Plot of Sh. Juniad	
North	Plot of Seller's	Plot of Sh. Juniad	
South	Road 30'0" Wide	Road 30'0" Wide	
East	Rasta 20'0" Wide	Rasta 20'0" Wide	
West	Plot of Seller's	Plot of Sh. Juniad	
15	Description of Adjoining properties(Measurement)		
	As per deed	As per site	
North	53'8"	53'8"	
South	50'0"	50'0"	
East	61'0"	61'0"	
West	80'3"	80'3"	
	Land Area.	328.40 Sq.mt.	328.40 Sq.mt.
16	Extent of the site considered for valuation (least of 14 A & 14 B)	328.40 Sq.mt.	
17	Survey no. if any	No.	
18	Type of Building (Residential/ Commercial/ Industrial)	Residential.	
19	Details of the building/buildings and other improvement in terms of area, height, no. of constructions with details, full details of specifications to be appended along with building plans and elevations.	Details given in annexure 1 attached Year of Const. 2016 G.F. Shed 369.71 Sq.Ft.	
20	Plinth area, carpet area and saleable area to be mentioned separately and clarified	Plinth Area 369.71 Sq.Ft. Carpet Area 332.739 Sq.Ft. Saleable Area 328.40 Sq.mt.	
	Any other aspect.	-	


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Planning parameter	
plan provisions related to the property in	Residential Property
of land use	
if issue and validity of layout of approved map / Plan	No.
oved map / plan issuing authority	
ther genuineness or authenticity of	No.
roved map / plan is verified	
other comments by our empanelled	No.
uers on authentic of approved plan	
anning area/zone	Residential Property
development controls Zoning regulations	Residential Property
AR/FSI permitted and consumed	No.
ground coverage	No.
Transferability of development rights if any,	No.
Building bye- law provisions as applicable to the	
property viz. setbacks, height restrictions, etc.	-
Comment on surrounding land uses and adjoining	Residential Property
properties in terms of usage.	
3 Comment on unauthorized constructions if any	No.
14 Comment on demolition proceedings if any	No.
15 Comment on compounding/ regularization	No.
proceedings	
16 Comment on whether OC has been issued or not	No.
17 Any other aspect	Free Hold
r Any other aspect	
1 Ownership documents,	No.
	Photo Copy Of Tittle Deed No. 2664. Dated- 23-02-2021.
2 Names of Owner/s	
(In case of Joint or Co-ownership,	SMT. ALKA GARG W/O
whether the shares are undivided or not?)	W/O SH. AJAY KUMAR GARG
Comment on dispute/issues of landlord with	
tenant/statutory body/any other agencies,	No.
if any in regard to immovable property.	
Comment on whether the IP is independently	
accessible?	Yes
Title verification,	
	Photo Copy of Title Deed .


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Functional and Utilitarian Aspects	
Description of the functionality and utility of the	Residential.
Assets in terms of :	
Space allocation	Residential.
Storage spaces	-
Utility of spaces provided within the building	Residential.
4. Any other aspect	
Infrastructure Availability	
a) Description of aqua infrastructure availability in terms of	Yes
1. Water supply	No.
2. Sewerage / sanitation	No.
3. Storm water drainage	
b) Description of other physical infrastructure facilities viz.	No.
1. Solid waste management	Yes
2. electricity	Yes
3. roads & public transportation connectivity	Road transport.
4. availability of other public utilities nearby	
c) social infrastructure in terms of Schools	Yes
2. Medical facilities	Yes
3. Recreation facilities in terms of parks and open spaces	No.
Marketability	
Analysis of the market for the property in terms of	
1. locational attributes	Good location
2. scarcity	No
3. Demand and supply of the kind of subject property	Demand available
4. comparable sale prices in the locality Rs.	8000.00 to 9000.00 per Sq.mt.
Engineering and technology aspects	
Type of construction ,	Good
Material and technology used ,	-
Specification ,	Load bearing Walls, Brick work in cement & sand Mortar, Teen Shed Roof, C.C. Flooring Rolling Shutter,
Maintenance issues	-
Age of the building	05 Years
Total life of the building ,	60 years
Extent of deterioration ,	Taken in Annexure - I attached.
Structural safety	Yes
Protection against natural disaster viz. earthquake.	Yes
Visible damage in the building if any ,	No


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on facilities viz. lift, water pump, lights, etc.	No
ty system, etc.	No
m of air-conditioning.	-
ision for fire fighting.	-
Environmental factors	No
s of environment friendly building material,	No
en building techniques if any,	No
rovision for rain water harvesting,	No
se of solar heating and lightning system, etc.	
presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	
Architectural and aesthetic quality	Modern Looking
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.	
In case of valuation of industrial property	
1) Proximity to residential areas	
2) Availability of public transport facilities	
XIII Valuation	Land & Building Method
Here, the procedure adopted for arriving at the valuation has to be highlighted. 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 judgement is arrived at. A detailed analysis and descriptive account of the approaches, assumption made, basis adopted, supporting data (in terms of comparable sale), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	

9. VALUATION OF LAND :-

Circle Rate :- Rs.

6200.00 per sq.mt.

Add 15% of Rs. 6200.00+930=7130.00 per Sq.mt.

Area (Sq.mt.)	Rate per Sq.mtrs	Amount (Rs.)
328.40 Sq.mt.	Rs. 7130.00	Rs. 2341492.00
	As per Circle Rate	
328.40 Sq.mt.	Rs. 8000.00	Rs. 2627200.00
	As per Market Rate	

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ST OF CONSTRUCTION :-		Rate per Sq.	Persent Value	Dep. %	Dep. Value	Amount (Rs.)
Covered Area (Sq.Ft.)		200.00	73942.00	0%	0.00	73942.00
F. Boundary Wall	369.71 Sq.ft. L		S			125000.00
Total					Rs.	198942.00

Cost of Construction Rs. 2341492.00 + Rs. 198942.00 = Rs. 2540434.00

Guideline value/ value of IP as per Circle rates, if any, applicable in the area where IP is situated (attach copy of relative chart)

Market Value of the property Rs. 2627200.00 + Rs. 198942.00 = Rs. 2826142.00

Say Rs. 2826000.00

(RUPEES: TWENTY EIGHT LACS TWENTY SIX THOUSANDS ONLY.)

MARKET VALUE OF THE PROPERTY OF SMT. ALKA GARG W/O W/O SH. AJAY KUMAR GARG
AT- KHASRA NO. 58, VILLAGE- KHANAJAH PUR, PARGANA & TEHSIL- MUZAFFARNAGAR,
DISTT.- MUZAFFARNAGAR,

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is Rs. 2826000.00

(RUPEES: TWENTY EIGHT LACS TWENTY SIX THOUSANDS ONLY.)

(Prevailing market rate along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are asunder:

i	Date of purchase of immovable property:	23-02-2021.
ii	Purchase Price of immovable property	Rs. 2500000.00
iii	Book Value of Immovable Property:	Rs. 2826000.00
iv	Realizable Value of Immovable Property:	Rs. 2543400.00
v	Distress Value of Immovable Property:	Rs. 2260800.00
vi	Guideline Value (value as per Circle Rates)	Rs. 2540434.00

if applicable, in the area where Immovable property is situated.

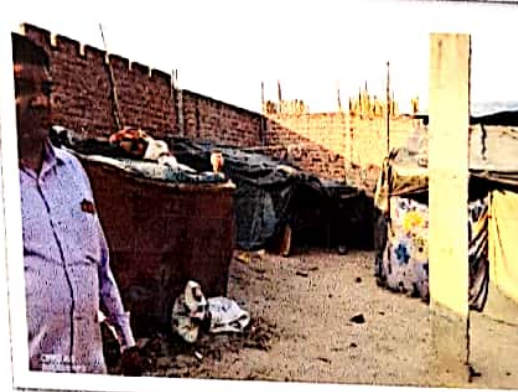
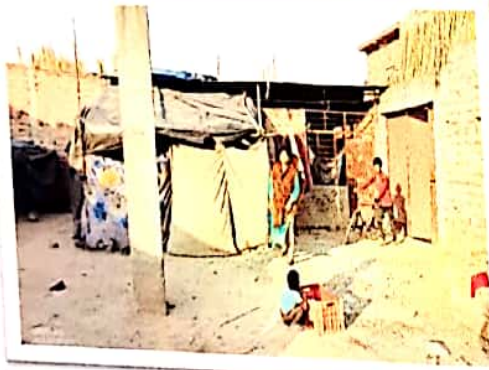
Encl:

1. Declaration from the valuer – appendix iv
2. Model code of conduct for valuer – appendix v
3. Photograph of owner with the property in the background
4. Screen shot (in hard copy) of global positioning system (GPS)/ various application (apps)/internet sites (eg Google earth)/ ETC
5. Layout plan of the area in which the property is located
6. Building plan
7. Floor plan
8. Any other relevant documents/extracts..


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TO GRAPHS OF THE PROPERTY OF SMT. ALKA GARG W/O W/O SH. AJAY KUMAR
G AT- KHASRA NO. 58, VILLAGE- KHANAJAH PUR, PARGANA & TEHSIL-
AFFARNAGAR, DISTT.- MUZAFFARNAGAR,



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