

VALUATION REPORT

Name & Address of Branch:

: Punjabi National Bank,

: Recovery Department, Section - 4, 444/2,

: St. Michael's Hospital, Sec. 4, Near St. Michael's Hospital,

: & Smt. Santoshi Agarwal, V. No. St. Michael's Hospital

Name of Customer (s)/ Borrowal unit:

I. Introduction

1	Name of Valuer	: Mr. BHASKAR JAIN
2	Date of Inspection	: 15-10-2022
3	Date of Valuation Report	: 17-10-2022
3	Purpose of Valuation	: To assess market value for recovery of loan
4	Name of Property Owner's (Details of share of each owner in case of joint & Co-ownership)	: St. Michael's Hospital Sec. 4, Near St. Michael's Hospital & Smt. Santoshi Agarwal V. No. St. Michael's Hospital
5	Name of Bank/FI as applicable	: Punjabi National Bank, Recovery Department, Section - 444/2
6	Name of the Developer of Property (in case of developer built properties), Contact No.	: St. Michael's Agarwal : Contact No.
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	: Owner

II. Physical Characteristics of the Asset

1	Location of the Property in the city Plot No. / Survey no. Door No. T.S. No. / Village Ward / Taluka Mandal / District	: Madhavpur Enclave, Civi Lines, Baramulla : Municipal House No. 527 : N/A : Madhavpur Enclave, Civi Lines, Baramulla : Sec. 4 : Baramulla : Baramulla
2	Nearby Landmark	: Near St. Michael's
3	Municipal Ward No.	: N/A
4	City / Town Residential Area Commercial Area Industrial Area	: Baramulla : Baramulla : Baramulla : Baramulla
5	Classification of the area a) High/Middle/Low b) Urban/Rural c) Urban/Rural	: Baramulla : Baramulla : Baramulla : Baramulla
6	Category under Corporation/Urban Village Municipal/Urban Village Municipal/Urban Village	: Baramulla : Baramulla : Baramulla
7	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
8	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
9	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
10	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
11	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
12	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
13	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
14	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
15	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
16	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
17	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
18	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
19	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla
20	Physical Features of the Property	: Baramulla : Baramulla : Baramulla : Baramulla

Date: 17/10/2022
Signature: [Signature]
Name: [Name]

SHUNYA ABHIVYAKTI

ARCHITECTS, GOVT. REGISTERED VALUERS, URBAN DESIGNERS, INTERIOR DESIGNERS

VALUATION REPORT

Name & Address of Branch:

: Punjab National Bank,

: Recovery Department, Sector-4, BHEL

Name of Customer (s)/ Borrowal unit:

: Sh. Mukesh Agarwal S/o Late Sh. Mohanlal Agarwal

: & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal

I. Introduction		
1	Name of Valuer	: Vr. BHAVUK JAIN
2	Date of Inspection	: 15-06-2022
3	Date of Valuation Report	: 17-06-2022
3	Purpose of Valuation	: To assess market value for Recovery of Bank Loan
4	Name of Property Owner's (Details of share of each owner in case of joint & Co-ownership)	: Sh. Mukesh Agarwal S/o Late Sh. Mohanlal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal
5	Name of Bank/Fl as applicable	Punjab National Bank, Recovery Department, Sector-4, BHEL
6	Name of the Developer of Property (in case of developer built properties), Contact No.	: Sh. Mukesh Agarwal : Contact No.
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Owner
II. Physical Characteristics of the Asset		
1	Location of the Property in the city Plot No. / Survey no. Door No. T.S. No. / Village Ward / Taluka Mandal / District	: Madhuban Enclave, Civil Lines Roorkee : Municipal House tax No. 52/1 : NA : Madhuban Enclave, Civil Lines Roorkee : Roorkee : Haridwar
2	Nearby Landmark	: Near Prem Mandir
3	Municipal Ward No.	NA
4	City / Town Residential Area Commercial Area Industrial Area	: Madhuban Enclave, Civil Lines Roorkee : Residential Area : -- : --
5	Classification of the area i) High/Middle/Poor ii) Urban/Semi-urban/Rural	: Middle Class : Urban Nagar Nigam
6	Coming under Corporation limit/Village Panchayat/Municipality	: Madhuban Enclave, Civil Lines Roorkee
7	Postal Address of the Property	: Pargana & Tehsil Roorkee, Distt. Haridwar 29° 52' 23" 77° 53' 29"
8	Latitude, Longitude and Coordinates of the site	: 724.53 Sqm : 724.53 Sqm : 724.53 Sqm
9 (i)	Area of the Land As per deed (As per Site)	
(iii)	Extent of the site considered for valuation	
10	Layout plan of the area in which the property is located	: Sufficient Road 4.57 M Wd
11	Development of surrounding areas	
12	Details of roads abutting the property.	

D:\SA\PNB\Mukesh Agarwal & Santosh Agarwal

Valuer Approved By: UCO Bank, Punjab National Bank, Union Bank of India, Uttarakhand State Co-operative Bank

09@gmail.com

13	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	Haridwar Roorkee Development Authority
14	In case it is an agricultural land, any conversion to house site plots is contemplated	:	Refer TIR
15	Boundaries of the Property		
i)	As Per Old Valuation		As per Site
	East :	Road 4.57 M Wd	Road 4.57 M Wd
	West :	House of Sh. Prem Chand	House of Sh. Harish
	North :	House of Sh. Pramod Kumar	House of Smt. Rachna Singla
	South :	House of Romil Arora	House of Romil Arora
ii)	Dimension of the Property		As per Site
	As Per Old Valuation		
	East :	22.25 M	22.25 M
	West :	22.50 M	22.50 M
	North :	32.40 M	32.40 M
	South :	32.77 M	32.77 M
16	Description of adjoining property.	:	Residential
17	Plot No. Survey No.	:	Municipal House tax No. 52/1
	Ward/Village/Taluka	:	Madhuban Enclave, Civil Lines Roorkee
	Sub-Registry/Block	:	Roorkee
	District	:	Haridwar
	Type of Building (Residential / Commercial / Industrial)	:	Residential
18	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	:	Enclosed
19	Plinth Area, Carpet Area, and saleable area to be mentioned separately and clarified	:	Plinth Area = 475.00 Sqm Carpet Area = 403.75 Sqm Saleable Area = 475.00 Sqm
20	Any Other aspect	:	
III.	Town Planning parameters		
1	Master Plan provision related to property in terms of land use.	:	Not applicable
2	Date of issue and validity of layout of approved map / plan	:	Not available
3	Approved map / plan issuing authority	:	Not available
4	Whether genuineness or authenticity of approved map / plan is verified	:	NA
5	Any other comments by our empanelled valuers on authentic of approved plan	:	NIL
6	Planning area/zone	:	Residential
7	Developmental controls	:	NIL
8	Zoning regulations	:	Not applicable
9	FAR-FLOOR Area Ratio/FSI-Floor Space Index permitted & consumed.	:	251, Consumed
10	Ground coverage	:	40%
11	Transferability of development rights in any building by-laws provision as applicable to the property viz. setbacks, height restriction etc.	:	Permitted as per rule



12	Comment on the surrounding land uses and adjoining properties in terms of uses	:	Residential
13	Comment on unauthorized construction, If any	:	Details not available
14	Comment on demolition proceedings if any	:	NIL
15	Comment on compounding regularization proceedings	:	NIL
16	Comment of whether OC-Occupancy Certificate has been issued or not	:	Not applicable
17	Any other Aspect	:	NIL
IV. Legal Aspects and Document Details of the Property			
1	Ownership Documents	:	
i)	Sale Deed, Gift Deed, Lease Deed	:	NA
ii)	TIR of the Property	:	Copy of Old Valuation report dated 08-04-2022 by Home Makers NA
2	Name of the Owner's (In case of Joint or Co-ownership, whether the shares are undivided or not?)	:	Sh. Mukesh Agarwal S/o Late Sh. Mohanlal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal
3	Comment on dispute/issues of landlord with tenant statutory body/any other agencies, if any in regard to immovable property.	:	Not known
4	Comment on whether the IP is independently accessible?	:	Yes
5	Title verification,	:	Not Available
6	Details of leases if any,	:	Not applicable
7	Ordinary status of freehold or leasehold including restriction on transfer.	:	Freehold
8	Agreements of easements if any,	:	NIL
9	Notification for acquisition if any,	:	NIL
10	Notification for road widening if any,	:	No
11	Possibility of frequent flooding / sub-merging	:	No
12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	No
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.	:	No
14	Comment on transferability of the property ownership,	:	Permitted with in rule
15	Comment on existing mortgages/ charges/ encumbrances on the property if any	:	Not Known
16	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	:	Not Known
17	Building plan sanction, illegal constructions if any done without plan sanction / violations. sanction/violations	:	Since details not available, valuation has been carried out for a portion which can be authorised
18	Any Other aspect	:	NIL
19	Whether Property is Agricultural Land if yes, any conversion is contemplated	:	Refer TIR
20	Whether the property is SARI/ESI Act Compliant	:	Refer TIR



12	Comment on the surrounding land uses and adjoining properties in terms of uses	:	Residential
13	Comment on unauthorized construction, If any	:	Details not available
14	Comment on demolition proceedings if any	:	NIL
15	Comment on compounding/regularization proceedings	:	NIL
16	Comment of whether OC-Occupancy Certificate has been issued or not	:	Not applicable
17	Any other Aspect	:	NIL
IV. Legal Aspects and Document Details of the Property			
1	Ownership Documents	:	NA
i)	Sale Deed, Gift Deed, Lease Deed	:	Copy of Old Valuation report dated 08-04-2022 by Home Makers
ii)	TIR of the Property	:	NA
2	Name of the Owner's (In case of Joint or Co-ownership, whether the shares are undivided or not?)	:	Sh. Mukesh Agarwal S/o Late Sh. Mohanlal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	:	Not known
4	Comment on whether the IP is independently accessible?	:	Yes
5	Title verification,	:	Not Available
6	Details of leases if any,	:	Not applicable
7	Ordinary status of freehold or leasehold including restriction on transfer,	:	Freehold
8	Agreements of easements if any,	:	NIL
9	Notification for acquisition if any,	:	NIL
10	Notification for road widening if any,	:	No
11	Possibility of frequent flooding / sub-merging	:	No
12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	No
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.	:	No
14	Comment on transferability of the property ownership,	:	Permitted with in rule
15	Comment on existing mortgages/ charges/ encumbrances on the property if any	:	Not Known
16	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	:	Not Known
17	Building plan sanction, illegal constructions if any done without plan sanction / violations. sanction/violations	:	Since details not available, valuation has been carried out for a portion which can be authorised
18	Any Other aspect	:	NIL
19	Whether Property is Agricultural Land if yes, any conversion is contemplated	:	Refer TIR
20	Whether the property is SARFAESI Act Compliant	:	Refer TIR

D:\SA PNB Mukesh Agarwal & Santosh Agarwal



V. Economic Aspect		:	NIL
1	Details of ground rent payable,	:	- do -
2	Details of monthly rents being received if any,	:	- do -
3	Taxes and other outgoings,	:	- do -
4	Property insurance,	:	- do -
5	Monthly maintenance charges,	:	- do -
6	Security charges, etc	:	- do -
7	Any other aspect	:	
VI. Socio-Cultural aspects		:	Middle Class
1	Description of the location of 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. slums / squatter settlements nearby, etc.	:	
VII. Functional and Utilitarian Aspects of the Property			
1	Description of the functionality and utility of the assets (property) in terms of :	:	
	a) Space allocation	:	Sufficient
	b) Storage Spaces	:	Sufficient
	c) Utility spaces provided with in the building	:	Yes
	d) Car Parking facility	:	NA
	e) Balconies, etc.	:	Not Available
	f) Any other Aspects	:	Not Available
VIII. Infrastructure Availability			
1	Description of aqua infrastructure availability in terms of	:	
	a) Water supply	:	Yes
	b) Sewerage/sanitation System	:	Sewer
	c) Storm water drainage	:	Not available
2	Description of other physical infrastructure facilities viz.	:	
	a) Solid waste management	:	No
	b) Electricity	:	Yes
	c) Road & Public Transport Connectivity	:	Yes
	d) Availability facility in terms of parks and open space	:	No
3	Social infrastructure in terms of	:	
	a) School	:	1 Km
	b) Medical Facilities	:	1 Km
	c) Recreational facility in terms of parks and open space	:	No
IX. Marketability of the Property			
1	Analysis of the market for the property in terms of	:	

a) Locational attribute	: 29° 52' 23" N, 77° 53' 29" E
b) Scarcity	: Land is available
c) Demand and supply of the kind of subject property	: Average
d) Comparable sale prices of Land in the locality.	: Rs. 60000 - 80000 /- per Sqm.

Engineering and Technology Aspects

Type of Construction	: B Class
Material & technology used	: Load Bearing
Specifications, Year of Construction	: 1984 renovated in 2015
Maintenance issues,	
Age of the buildings	: 38 Year
Total life of the building,	: 22 Year
Extent of deterioration	: NIL
Structural safety	: Sound
Protection against natural disaster viz. earthquakes,	: Provided as per rule
Common facilities viz. lift, water pump, lights, security systems, etc.,	: NA
Visible damages in the building	: NIL
System of air-conditioning	: NA
Provision of firefighting	: NA
Copies of the plan and elevation of the building to be included	: NA

Environmental Friendly (Factors)

Use of environment friendly building materials, Green Building techniques if any	: NA
Provision of rain water harvesting	: No
Use of solar heating and lightening systems, etc.	: No
Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	: NIL

II. Architectural and Aesthetic Quality of the Property

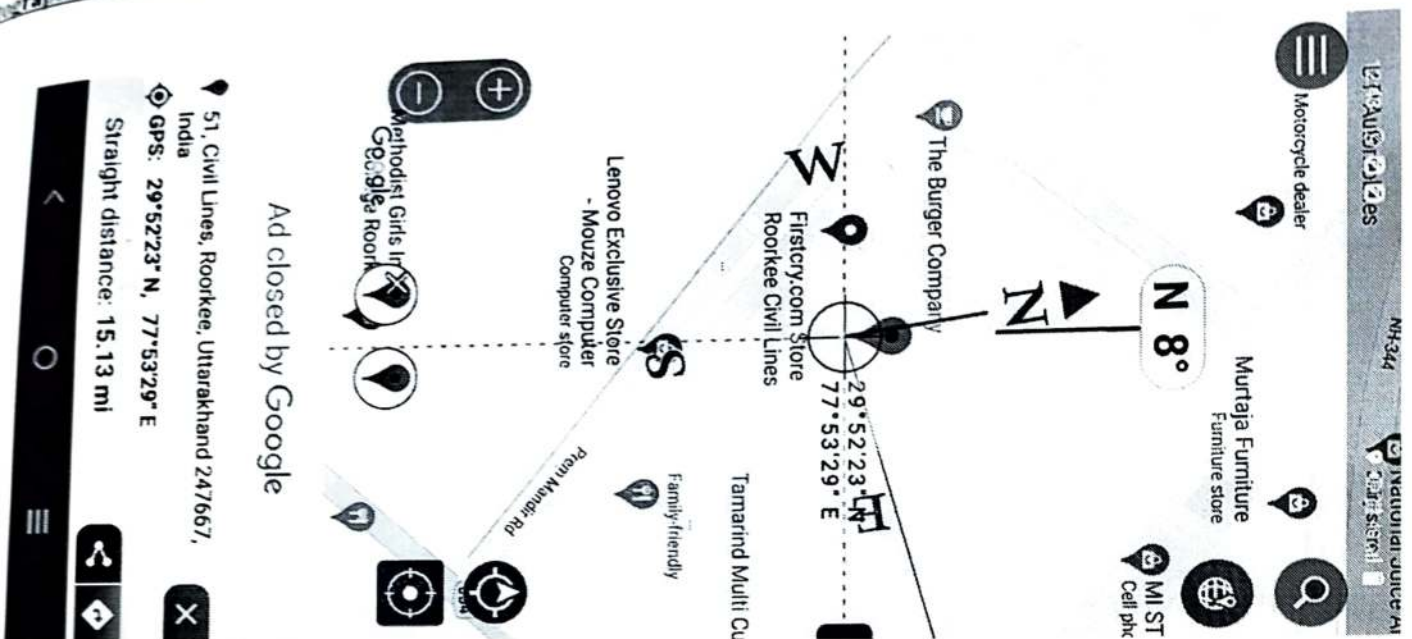
Descriptive account on whether the building is modern, old fashioned. Etc, Plain looking or with decorative elements, Heritage value if applicable, presence of landscape elements etc.	: Conventional
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XIII. Valuation

1 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	: Since comparable sales are not available cost of reproduction of similar property has been considered.
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Graphs & Location Map:-





HOME MAKERS

ARCHITECT, ENGINEERS & VALUER

GOVT. APPROVED VALUER (INCOME TAX)

Panel Valuer : Punjab National Bank, S.B.I, Bank of Maharashtra, I.C.I.C.I Bank, Kotak Mahindra Bank, R.B.L Bank, L.I.C Housing Finance, India Bulls, Shri Ram Housing Magma Housing Add- Shop No.-1, 2nd Floor, Krishna Complex, Near Fun & Food Restaurant, Ranipur More, Haridwar (U.K), Mob. : 9719104134, Email : Ar.amitchauhan@gmail.com

Ref No

Date 24/4/2022

Appendix-1

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.No.	Particulars	Content
1.	Introduction	
1.	Name of Valuer	AMIT KUMAR CHAUHAN
2.	Date of inspection	04/04/2022
	Date of Valuation	08/04/2022
3.	Purpose of Valuation	To Assess Fair market Value
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Sh. Mukesh Agarwal s/o Sh. Late S. Mohanlal Agarwal & Smt. Santor Agarwal w/o Sh. Mukesh Agarwal Joint ownership.
	Name of Bank/Fl as applicable	P.N.B BANK
	Name of Developer of the Property (in case of developer built properties)	N.A
	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Owner Occupied
	Physical Characteristics of the Asset	
	Location of the property in the city	
	Plot No. / Survey No.	Municipal House tax no. 52/1.
	Door No.	N.A
	T. S. No. / Village	Madhuban Enclave, Civil Lin
	Ward / Taluka	Roorkee, Pargana & Tehsil Roorke
	Mandal / District	Distt. Haridwar
	Municipal Ward No.	N.A
	City / Town	Roorkee, Distt. Haridwar
	Residential Area/ Commercial Area/ Industrial Area	Residential Area
	Classification of the area:	
	High / Middle / Poor	Middle Class
	Metro / Urban / Semi Urban / Rural	
	Coming under Corporation limit/ Village Panchayat/ Municipality	Within Nagar Nigam limits.
	Postal address of the property	Municipal House tax no. 52/1. Madhuban Enclave, Civil Lin

		Roorkee, Pargana & Tehsil. Roorkee, Distt. Haridwar	
7.	Latitude, Longitude and Coordinates of the site	29.873488 , 77.891567	
8.	Area of the plot/land (supported by a plan)	Area = 724.535 Sq.mt	
9.	Layout plan of the area in which the property is located	N.A	
10.	Development of surrounding areas	Developed	
11.	Details of Roads abutting the property	Road in East	
12.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	H.R.D.A	
3.	In case it is an agricultural land, any conversion to house site plots is contemplated	N.A	
4.	Boundaries of the property	A	B
		As per old Valuation Report	Actuals
		North	106'-4" (House of Rachna Singla)
		South	107'-6" (House of Romil Arora)
		East	73'-0" (Road 15'-0" Wide)
		West	73'-10" (House of Prem Chand)
	Extent of the site considered for valuation (least of 14 A & 14 B)	Area = 724.535 Sq.mt	
	Whether property is clearly demarcated?	Yes	
5.	Description of Adjoining properties		
	North	106'-4" (House of Rachna Singla)	
	South	107'-6" (House of Romil Arora)	
	East	73'-0" (Road 15'-0" Wide)	
	West	73'-10" (House of Harish)	
6.	Survey no. if any	Local Survey & enquiry	
7.	Type of Building (Residential/ Commercial/ Industrial)	Residential property	
8.	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	R.b.c structure at Ground Floor , First Floor & Mumty (Wooden Joinery , Stone & tiled flooring).	

AR. AMIT KUMAR SAHNI
(B-ARCH)
REGD. VALUER 20581
PANEL VALUER (C) DDV0017
INCOME TAX VALUER
REGD. NO - 42013-2014

	making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	The Building was constructed in 1984 & Renovated in 2015 Is Approx 37 years old. plinth area detail is shown in valuation computation chart..			
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Floor	Plinth Area (sq.mt)	Carpet Area (Sq.mt)	Saleable Area (Sq.mt)
		G.F	288.28	259.45	288.28
		F.F	168.44	151.59	168.44
		Mumt y	19.51	17.56	19.51
20.	Any other aspect	N.A			
II.	Town Planning Parameters	N.A			
	Master plan provisions related to the property in terms of land use	Residential			
	Date of issue and validity of layout of approved map / plan	N.A			
	Approved map / plan issuing authority	Approved Building Plan is not Available			
	Whether genuineness or authenticity of approved map / plan is verified	N.A			
	Any other comments by our empanelled valuers on authentic of approved plan	N.A			
	Planning area/zone	Residential			
	Development controls	H.R.D.A			
	Zoning regulations	Residential			
	FAR/FSI permitted and consumed	FAR = 1.30 ,Consumed =0.65			
	Ground coverage	39.78%			
	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz.setbacks, height restrictions, etc.	N.A			
	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential			
	Comment on unauthorized constructions if any	N.A			
	Comment on demolition proceedings if any	N.A			
	Comment on compounding/ regularization proceedings	N.A			
	Comment on whether OC has been issued or not	N.A			
	Any other aspect	N.A			
	Legal Aspects	N.A			
	Ownership documents,	1) Copy of old Valuation Report			

AR. AMIT KUMAR CHAUHAN
(B-ARCH)

REGD. V. NO. 20584
12/02/2017

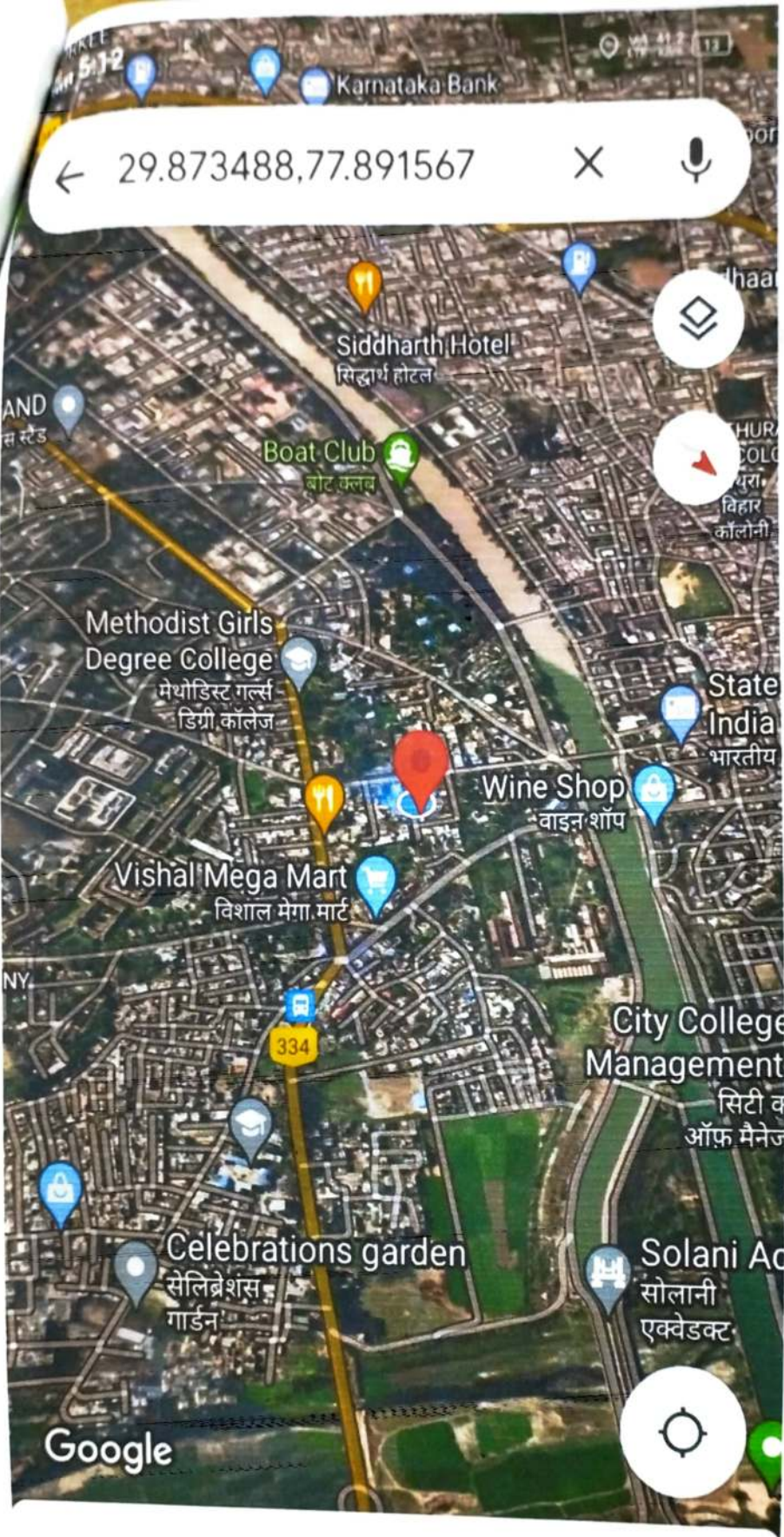
	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Sh. Mukesh Agarwal s/o Sh. Late Sh. Mohanlal Agarwal & Smt. Santosh Agarwal w/o Sh. Mukeah Agarwal . Joint ownership
3.	comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	N.A
4.	comment on whether the IP is independently accessible?	Yes
5.	Title verification,	Tir Verification
6.	Details of leases if any,	N.A
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Freehold
8.	Agreements of easements if any,	No
9.	Notification for acquisition if any,	No
10.	Notification for road widening if any,	N.A
11.	Possibility of frequent flooding / sub-merging	No
12.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	N.A
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.	N.A
14.	Comment on transferability of the property ownership,	N.A
15.	Comment on existing mortgages/ charges/encumbrances on the property if any	As per Tir
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	As per Tir
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Approved Building Plan is not Available
18.	Any other aspect	
V	Economic aspects	
1.	Details of ground rent payable,	Details By the Owner
2.	Details of monthly rents being received if any,	Details By the Owner
3.	Taxes and other outgoings,	Details By the Owner
4.	Property insurance,	Details By the Owner
5.	Monthly maintenance charges,	Details By the Owner
6.	Security charges, etc	Details By the Owner
7.	Any other aspect	
VI	Socio-cultural aspects	
1.	Description of the location of property in terms of the	Good

AR. AMIT KUMAR (ARCH)

	social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	
	Functional and Utilitarian Aspects	
VII	Description of the functionality and utility of the assets in terms of : 1. Space allocation, 2. Storage spaces, 3. Utility of spaces provided within the building, 4. Any other aspect	 Yes Yes Yes
VIII	Infrastructure Availability	
	a)Description of aqua infrastructure availability in terms of 1. Water supply 2. Sewerage/sanitation 3. Storm water drainage b)Description of other physical infrastructure facilities viz. 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of other public utilities nearby c)Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	 Yes N.A N.A N.A Yes Near By Shree Prem Mandir , Civil Line, Roorkee Yes Yes , Within 1 Km
IX	Marketability	
	Analysis of the market for the property in terms of 1. Locational attributes 2. Scarcity 3. Demand and supply of the kind of subject property. 4. Comparable sale prices in the locality.	 N.A No In Regular Demand 7000-9000/- per Sq.ft For Land Rate
X	Engineering and Technology Aspects	
1.	Type of construction,	R.c.c Structure

AR. AMIT KUMAR SHAN
(B-ARCH)
REGD. VALUER 20584
PANCL VALUER (I.G.) DDV0017
INCOME TAX VALUER





Civil Lines

 **Directions**

 **Start**



Save

AR. AMIT KUMAR CHAUHAN
(S-ARCH)
REGD. VALUE 0584
FUEL VALUE 00000077
INCOME TAX VALUER
REGD. No. 47013-2014

Alka Chopra
Advocate

Civil Courts, Haridwar
COUNSEL FOR ----
New India Assurance Co. Ltd.
Reliance General Insurance Co. Ltd.
Punjab National Bank
Syndicate Bank
Allahabad Bank
Central Bank of India
State Bank of India
Uttarakhand Gramin Bank
Almora Bank

Mo. 9997268830
F-11, Krishana Nagar,
P.O. Gurukul Kangri,
Haridwar-249404

AC/PNB/A1606/NEC/21

6th Dec. 2021

To,
The Branch Manager
Punjab National Bank

ANNEXURE II

SPECIAL REPORT ON TITLE

Search report in respect of property of Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil RoorkeeDistt Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar is for the purpose of Loan.

ASPECTS TO BE CONSIDERED		COUNSEL'S STATEMENT
<u>A. PARTICULARS</u>		
1.	Name of the Borrower with address :	M/s Shikha Petroleum Through its Prop Smt. Uma Agarwal R/o Dehradun delhi Highway, Ganeshpur Roorkee Tehsil Roorkee & Distt. Haridwar.
2.	Name of the person offering mortgage with parentage/constitution and address :	1 Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 112, Mohalla Qila Landhaura Pargana Manglore, Tehsil RoorkeeDistt Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar.
3.	Details of the property to be mortgaged : As per title deed	Residential Property belonging to house tax old Khata No. 52/2 New house tax no. 183, measuring Total Area 7796 sq Ft. i.e. 724.53sq Mtr. Covered area 4914.50 sq ft. Situated at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar with in the limits of Nagar Nigam. Bounded in as per Sale deed: East-Common way West-House of Premchand North-House of Parmod South-House of Promil Arora As per the report of Penal Valuer
As per present position <u>B. INVESTIGATIONS</u>		

ALKA CHOPRA

437 The Branch
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 B.O. : M.C.C. - 11/10/15
 (Haridwar)
 No. 206

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)	1.	Original Sale deed dt. 03-02-2006 regd. at Book no 1 vol 195/432 at pages 200/225-234 at Serial No 558 on 03-02-2006 at S.R.O Haridwar
		2.	Copy of Family settlement 02-04-1980.
		3.	Copy of House Tax Receipt 23-01-2015 in the name of Mukesh agarwal issued by Nagar Nigam Roorkee.
		4.	Copy of Degree dt. 05.04.1980 passed by Civil Judge Roorkee in case no. 12/1980
		3/a	Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil Roorkee Distt Haridwar Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar purchased the said property through Sale deed dt. 03-02-2006 regd. at Book no 1 vol 195/432 at pages 200/225-234 at Serial No 558 on 03-02-2006 at S.R.O Haridwar from Smt Santosh Agarwal W/o Lt. Sh Kailash Chand R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil Roorkee Distt Haridwar.
		B	Copy of Family settlement 02-04-1980.
		C	Copy of House Tax Receipt 23-01-2015 in the name of Mukesh agarwal issued by Nagar Nigam Roorkee.
		D	Copy of Degree dt. 05.04.1980 passed by Civil Judge Roorkee in case no. 12/1980
		E	We have not found any other Sale deed executed by the seller except above in the last years. So flow of the title of the last years is complete in all respect.
		4	From as much the records available in the office of Sub Registrar, no charge/encumbrance was found and on this basis, it can be well said that the property in question is not free from charge/encumbrance. Except the Lien of PNB. The property may constitute valid security to the bank and bank may exercise option to create charge by way of equitable mortgage after depositing the title deed by the borrower.
		5	Sale deed already executed in favor of mortgager.
2.	Whether documents given to the counsel are original one or more copies of documents ?		Sale deed is already mortgaged
3.	Whether documents in hand are compared with the certified copies and whether the documents given		The Sale deed does not raise any doubt or suspicious, so the opinion is being given on the basis of assessment of records

	raise any doubt or suspicion?	
4.	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 was obtained from the registrar's office?	Yes
5.	Whether the particulars of registration as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	Yes, as per available records the Index inspection for the last 13 years was done at the office of Sub Registrar, Haridwar,
6.	Whether the photographs of parties as affixed in conveyance deed / title deed tally with the photograph seen the certified copy was obtained from the registrar's office?	Yes
7.	Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy was obtained from the registrar's office if not, variations be specified. What is its effect?	Yes
8.	Whether the property has been mutated in the name of the person offering the mortgage?	No
9.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situate?	Equitable Mortgage already created at notified center.
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 of 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 restriction for sale of property to residents outside the Stage)	No, In Uttarakhand there is no restriction on sale of said property.
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?	Yes the required approvals, clearance/sanctions in this case were already obtained.
13.	Whether the property is ancestral /or under joint ownership or the minor is having interest in the property? If so effect thereof.	Self acquired by way of Sale deed
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act 1984	No
15.	Whether Urban Land Ceiling Act is applicable in the state where the property is located.	Urban Land (Ceiling and Regulation) Act 1976 is not yet enforced at Haridwar
	of leasehold property, whether	No

ALKA CHOPRA

ADVOCATE

GATE NO. 156

437 10, The Branch Manager Bank
B.O.: M.C.C. off. R.D.

Haridwar (Haridwar)
No. 206

	permission/NOC from lesser is required for creation of mortgage? Whether permission of Lesser/NOC is obtained.	
17.	What is the rate of sharing of unearned income with lesser, in the event of sale of the property?	NA
18.	Whether copy of title deed favoring lesser (other than Govt.) is made available to examine the validity of the lease?	NA
19.	Whether terms and conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	NA
20.	Whether any permission of Income Tax Authorities/Assessing Officer is required under the provision of Income Tax Act for creation of mortgage or any certificate is to be submitted to the bank to show no dues are outstanding to the Income Tax Department?	No and declaration regarding no dues are outstanding to the Income Tax Department is required.
21.	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	N.A.
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 records be submitted to the bank while submitting the certificate of Title Investigation)	N.A.

DOCUMENTS WILL BE OBTAINED FOR CREATION OF MORTGAGE.

- Original Sale deed dt. 03-02-2006 regd. at Book no 1 vol 195/432 at pages 200/225-234 at Serial No 558 on 03-02-2006 at S.R.O Haridwar
- Copy of Family settlement 02-04-1980.
- Copy of House Tax Receipt 23-01-2015 in the name of Mukesh agarwal issued by Nagar Nigam Roorkee.
- Copy of Degree dt. 05.04.1980 passed by Civil Judge Roorkee in case no. 12/1980.I.D of mortgagor/borrower
- Affidavit of Mortgagor
- Stamp Duty 0.5% of Loan amount subject to Maximum of Rs. 10000/-

DATE : 6th Dec. 2021
PLACE : HARIDWAR

ALKA CHOPRA
Advocate
CHOPRA
ALKA CHOPRA
Advocate

ENCL. Original Receipt No 210/94 Dt. 4-12-2021 of Sub Registrar Office, Roorkee, Haridwar.

CERTIFICATE

To,

The Branch Manager
Punjab National Bank
Ranipur More Haridwar

Reg. : Opinion on investigation of title and obtaining of search report in respect of property of Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil RoorkeeDistt Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar .

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office for the verification of 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 further certify that the photograph of previous owner and of intending mortgagor affixed / seen in the Sale deed tally with records of registration office as well as certified copy of the Sale deed. (Photographs of previous owner and of purchaser were not fixed in those days).
Chain of title relating to the property is complete as given in the Annexure hereto.

Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil Roorkee Distt Haridwar Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar purchased the said property through Sale deed dt. 03-02-2006 regd. at Book no 1 vol 195/432 at pages 200/225-234 at Serial No 558 on 03-02-2006 at S.R.O Haridwar from Smt Santosh Agarwal W/o Lt. Sh Kailash Chand R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil Roorkee Distt Haridwar

Copy of Family settlement 02-04-1980.

Copy of House Tax Receipt 23-01-2015 in the name of Mukesh agarwal issued by Nagar Nigam Roorkee.

Copy of Degree dt. 05.04.1980 passed by Civil Judge Roorkee in case no. 12/1980

We have not found any other Sale deed executed by the seller except above in the last years. So flow of the title of the last years is complete in all respect.

I have verified tallied and compare this document from the record of the office of Sub-Registrar / Registrar of assurances/ Tehsildar Hardwar as available and also from the records of other appropriate authorities.

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

Name of lender

— NA

Date of opinion & reference no. (If any)

NA

Remarks: From the inspection of the above records, no charge/encumbrance was found recorded and as such it can be said that the property in question is free from charge / encumbrance. **Except the Lien of PNB.** The property constitutes a valid security to the bank and the bank may at its own option create charge by way of equitable mortgage by depositing title deeds with the bank. The flow of title for last 13 years is complete in all respect. I find following defects in the title of the person-offering mortgage:

I hereby certify that **Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil Roorkee Distt Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar** has a clear, valid, and marketable title over the above said property and they are not competent to create the mortgage.
The property is a valid for further mortgage if it will be created

The said Sale Deed is original and genuine and is not duplicate or fake as observed by me. The search report of which is annexed hereto, conducted by me for the period from 01-01-2009 to 4-12-2021, disclose no encumbrances.

I find no defects in the title of the present owner **Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil Roorkee Distt Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar.**

I have returned the original Sale deed and other documents shown to me to the borrower/branch official.

Document to be obtained

- Original Sale deed dt. 03-02-2006 regd. at Book no 1 vol 195/432 at pages 200/225-234 at Serial No 558 on 03-02-2006 at S.R.O Haridwar
- Copy of Family settlement 02-04-1980.
- Copy of House Tax Receipt 23-01-2015 in the name of Mukesh agarwal issued by Nagar Nigam Roorkee.
- Copy of Degree dt. 05.04.1980 passed by Civil Judge Roorkee in case no. 12/19801.D of mortgagor/borrower
- Affidavit of Mortgagor
- Stamp Duty 0.5% of Loan amount subject to Maximum of Rs. 10000/-

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

ALKA CHOPRA
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CHOPRA
Distt ADVOCATE (R.K.)
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ANNEXURE V- A

To,

The Branch Manager
Punjab National Bank
Haridwar

Search Report

Account - **Sh. Mukesh Agarwal S/o Smt. MohanLal Agarwal & Smt. Santosh Agarwal W/o Sh. Mukesh Agarwal R/o 52/1, Mohalla Qila Landhaura Pargana Manglore, Tehsil RoorkeeDistt Currently Residing at 52/1 Madhuban Enclave Civil Line Roorkee, Tehsil Roorkee Distt Hardwar .**

Search report relates to searches made in:-

1	Sub Registrar Office :	Roorkee
2	Registrar of Companies :	N.A.
3	Courts :	N.A.
4	Other Offices :	
5	Income Tax office	Hardwar
6	Office of the Co-operative Society	N.A.
7	Hardwar Development Authority (DDA/HUDA/ and the like) Documents	N.A.
8	Balance Sheet	
9	Any other documents like Income Tax return etc.	NA

1. Sub Registrar/Registrar of Assurance Office

The Encumbrance certificate was obtained from the Sub Registrar, Haridwar for the period from 01-01-2009 to 4-12-2021 and the same disclosed following encumbrances.

2. There is no system of issue of encumbrance certificate in the office of Sub Registrar. Hence, personal search was carried out for the purpose inspection was made on 4-12-2021 for the period from 01-01-2009 to 4-12-2021 at the sub registrar office:
The search report disclosed-

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

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

ROC	INFORMATION
NOT APPLICABLE	

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
AS PER BORROWER'S VERSION NO SUIT IS PENDING		

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

Office	Date of Search Inspection	Information
Sub. Registrar Office	4-12-2021	Encumbrance is recorded on the property as much record available in the office of Sub Registrar, Hardwar. The property not any more seems to be a valid security to the bank and the bank may its own option create charge by way of equitable mortgage by depositing the Sale deed with the bank.

6. A study of the following: Disclosed:-

Details of documents perused	Information
Original Sale deed	As per available records, index inspection papers are found to be in order.

Defects noticed are indicated in the certificate given by me.

In the end, it can be well said after the detail investigation of the available paper provided by the borrower founds to be in order.

(ALKA CHOPRA)
ADVOCATE