

• Valuers • Industrial & FII Consultants • Chartered Engineers • NPA Management
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File No. : VR/SBI/2858/12/2021

Dated: 21.12.2021

ASSESSMENT REPORT

OF

IMMOVABLE PROPERTY

SITUATED AT

KHATA NO.81, KHASRA NO.08M, VILLAGE - MAKHIYALI DUNDI, PERGANA -
MANGLOUR, TEHSIL – ROORKEE, DISTRICT – HARIDWAR (U.K)

OWNER's

SH. PANKAJ MITTAL S/O SH. SOHAN LAL MITTAL

A/C: M/S – SHAKUMBARI AUTO MOBILES PVT. LTD.

REPORT PREPARED FOR

ON BEHALF OF STATE BANK OF INDIA SME, CIVIL LINES ROORKEE BRANCH
DISTRICT – HARIDWAR (UK) AS PAPER DEEDS INFORMATION PROVIDED BY BANK

OPINION AND MAXIMUM PROSPECTIVE ASSESSMENT IS SUBMITTED

****Important - In case of any query/ issue or escalation you may please contact Incident Manager:
valuers.spn@rkassociates.org. We would appreciate your feedback in order to improve our services.**

ASSET/ PROPERTY UNDER VALUATION



SITUATED AT

KHATA NO.81, KHASRA NO.8 M, VILLAGE - MAKHIYALI DUNDI, PERGANA -
MANGLOUR, TEHSIL - ROORKEE, DISTRICT - HARIDWAR (U.K)

PAPERS-CORDINATED-COMPILED
CHECKED By SH.RAJKUMAR/SH.ANIL

VR/SBI/2858/12/2021



TO,
CHIEF MANAGER
STATE BANK OF INDIA
SME ROORKEE
DISTRICT: HARIDWAR U.K.
SURVEYOR: MR. DEEPAK JOSHI

CURRENT – PRICE ASSESSMENT ONLY OPINION – REPORT
(IN RESPECT OF LAND / SITE AND BUILDING)

GENERAL		
Purpose for which the valuation is made		Re- Valuation for Housing / TL/ CC Limit
a)	Date of inspection	: 29.11.2021
b)	Date on which the valuation is made	: 21.12.2021
List of documents produced for perusal		
i)		: Site visit
ii)		: Copy of Sale Deed No. 2672 Dt. 07.06.2018
iii)		: Site photo graph
4.	Name of the Owner (s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Sh. Pankaj Mittal S/O Sh. Sohan Lal Mittal R/O 304/18, Civil Lines Roorkee, Tehsil – Roorkee, District - Haridwar (UK) Single Ownership
5.	Brief description of the property (Including leasehold/freehold etc.)	: This is Residential Vacant Land Property under Valuation (Freehold)
6.	Location of property	
a)	Plot No. / Survey No.	: Khasra No.8m,
b)	Door No.	: NA
c)	T. S. No. / Village	: Makhiyali Dundi
d)	Ward / Taluka	: Manglour
e)	Mandal / District	: Haridwar U.K
7.	Postal address of the property	: Khata No.81, Khasra No.8 m, Village – makhiyali Dundi, Pergana – Manglour, Tehsil – Roorkee, District – Haridwar U.K
8.	City / Town	: Town
	Residential Area	: Residential Area
	Commercial Area	: No
	Industrial Area	: No
9.	Classification of the area	
i)	High / Middle / Poor	: Middle
ii)	Urban / Semi Urban / Rural	: Semi - Urban
10	Coming under Corporation limit/ Village Panchayat / Municipality	: Village panchayat limit
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	: No
12	In case it is an agricultural land, any	

VR/SBI/2858/12/2021



	conversion to house site plots is contemplated													
	Boundaries of the property	: As per Sale Deed												
	East	: Roorkee – Delhi Road N.H.58												
	West	: Land of Village Aasafpur												
	North	: Land of Mainpal Singh												
	South	: Land of Dinesh Kumar & Smt. Santosh												
		As per Site												
	East	: Roorkee – Delhi Road N.H.58												
	West	: Land of Village Aasafpur												
	North	: Agriculture Land of Mainpal Singh												
	South	: Land of Dinesh Kumar & Smt. Santosh												
4.1	Dimensions of the site	: <table><tr><td>A</td><td>B</td></tr><tr><td>As per the Sale Deed</td><td>Actuals</td></tr><tr><td>NA</td><td>NA</td></tr><tr><td>NA</td><td>NA</td></tr><tr><td>NA</td><td>NA</td></tr><tr><td>NA</td><td>NA</td></tr></table>	A	B	As per the Sale Deed	Actuals	NA	NA	NA	NA	NA	NA	NA	NA
A	B													
As per the Sale Deed	Actuals													
NA	NA													
NA	NA													
NA	NA													
NA	NA													
5	Extent of the site	: As Per Sale Deed Area 0.1650 hect or = 1650.0 Sq.mt. Land is also declared as Non Agriculture in Case No.89/2018-19, Date – 26.03.2019												
6	Extent of the site considered for valuation (least of 14 A & 14 B)	: 0.1650 hect or = 1650.0 Sq.mt.												
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month	: Owner occupied												
II.	CHARACTERISTICS OF THE SITE													
1.	Classification of locality	: Residential Locality												
2.	Development of surrounding areas	: Yes												
3.	Possibility of frequent flooding / submerging	: No												
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	: All With 1-2 Kms												
5.	Level of land with topographical conditions	: Yes												
6.	Shape of land	: Irregular												
7.	Type of use to which it can be put	: Residential												
8.	Any usage restriction	: No												
9.	Is plot in town planning approved layout?	: Yes												
10.	Corner plot or intermittent plot?	: Intermittent Plot												
11.	Road facilities	: Yes												
12.	Type of road available at present	: Roorkee – Delhi Road N.H.58												
13.	Width of road – is it below 20 ft. or more than 20 ft.	: 33.0 mt Above												
14.	Is it a land – locked land?	: No												
15.	Water potentiality	: No												
16.	Underground sewerage system	: No												

VR/SBI/2858/12/2021

PAPERS-CORDINATED-COMPILED
CHECKED By SH.RAJKUMAR/SH.ANIL

Is power supply available at the site?	:	No
Latitude, Longitude and Coordinates of the site	:	Google Map Attached
Advantage of the site	:	Yes
1 :	:	Near – Nexa Showroom
Part – A (Assessment of land)		
Size of plot	:	
North & South	:	NA
East & West	:	NA
Total extent of the plot	:	0.1650 hect or = 1650.0 Sq.mt.
Prevailing market rate (Along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	:	Difference is due to demand & supply gap in the market
Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Rs. 6900/- per Sq.mt
Assessed / adopted rate of valuation	:	Rs. 20,000/- to Rs. 22,000/= per Sq.mt. prospective Market Rate
Estimated value of land	:	= 1650.0 Sq.mt X Rs. 21,000/- per Sq.mt Rs. 3,46,50,000/=
Part – B (Assessment of Building)		
Technical details of the building	:	
a) Type of Building (Residential / Commercial / Industrial)	:	Residential Land
b) Type of construction (Load bearing / RCC / Steel Framed)	:	No
c) Year of construction	:	No
d) Number of floors and height of each floor including basement, if any	:	No
e) Plinth area floor-wise	:	No
f) Condition of the building	:	
i) Exterior – Excellent, Good, Normal, Poor	:	NA
ii) Inferior - Excellent, Good, Normal, Poor	:	NA
g) Date of issue and validity of layout of approved map / plan	:	NA
h) Approved map / plan issuing authority	:	NA
i) Whether genuineness or authenticity of approved map / plan is verified	:	NA
j) Any other comments by our empanelled valuers on authentic of approved plan	:	NA

SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

	Description	Ground floor	
0.			
	Foundation	No	
	Basement	No	
	Superstructure	No	
	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	No	
5.	RCC works	No	
6.	Plastering	No	
7.	Flooring, Skirting, dadoing	No	
8.	Special finish as marble, granite, wooden paneling, grills, etc	No	
9.	Roofing including weather proof course	No	
10.	Drainage	No	

S. No.	Description	All floor		
2.	Compound wall	:		
	Height	:		
	Length	:		
	Type of construction	:		
3.	Electrical installation	:		
	Type of wiring	:	No	
	Class of fittings (superior / ordinary / poor)	:	No	
	Number of light points	:	No	
	Fan points	:	No	
	Spare plug points	:	No	
	Any other item	:	No	
4.	Plumbing installation	:		
	a) No. of water closets and their type	:	No	
	b) No. of wash basins	:	No	
	c) No. of urinals	:	No	
	d) No. of bath tubs	:	No	
	e) Water meter, taps, etc.	:	No	
	f) Any other fixtures	:	No	



TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part- A	Land	:	Rs. 3,46,50,000/=
Part- B	Building	:	Nil
Part- C	Extra Items	:	Nil
Part- D	Amenities	:	Nil
Part- E	Miscellaneous (Boundary Wall)	:	Nil
Part- F	Services	:	Nil
	Average Prospective Rate Assessment	:	Rs. 3,46,50,000/=
	Say	:	Rs. 3,46,50,000/=
	Realizable Value of the Property		Rs. 3,11,85,000/=
	Distress Value of the Property		Rs. 2,94,50,000/=
	Circle Rate Value		Rs. 1,13,85,000/=

As a result of my opinion, appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is Rs. 3,46,50,000/- (Rupees Three Crore Forty Six Lacs and Fifty Thousand only). The Market value of the above property as of Rs. 3,46,50,000/- (Rupees Three Crore Forty Six Lacs and Fifty Thousand only). and the Realizable value Rs. 3,11,85,000/- (Rupees Three Crore Eleven Lacs and Eighty Five Thousand only). and the distress value Rs. 2,94,50,000/- (Rupees Two Crore Ninety Four Lacs and Eighty Five Thousand only).



DECLARATION

I hereby declare that-

- a. The information furnished in my valuation report dated 21.12.2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true assessment of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 29.11.2021- The work is not sub-contracted 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 Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined 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 Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- 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.

Place : Shahjahanpur U.P.

Date : 21.12.2021



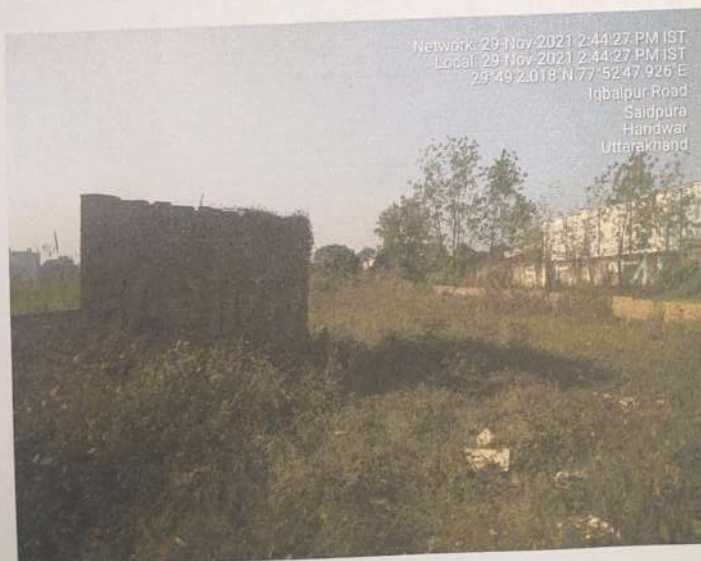
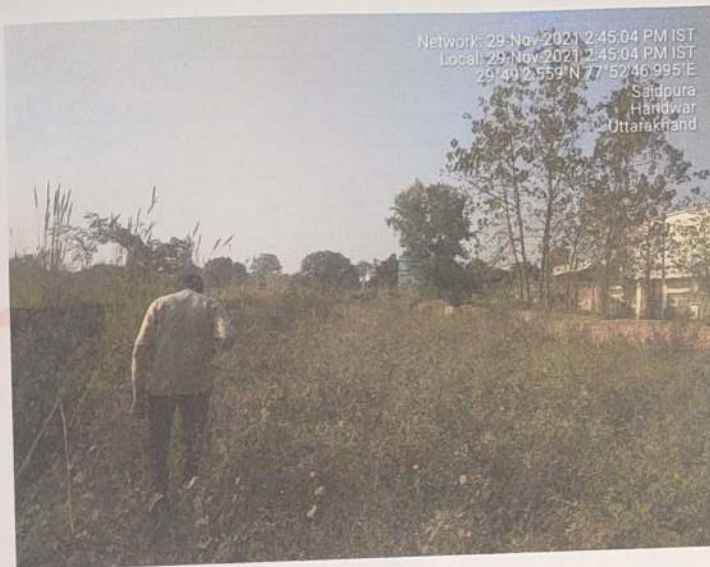
Signature

Seal of the Approved Valuer

PHOTOGRAPH OF VALUED PROPERTY



PHOTOGRAPH OF VALUED PROPERTY



VALUATION REPORT

F Land Only (Residential Use)

OR Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal

ATION Village- Makhiyali Dundi, Pargana Manglour, Nexa Showroom, Tehsil-
Roorkee, Distt.-Haridwar, Uttarakhand.

ROPOSE For Bank Loan From State Bank of India, SME Roorkee Branch

Fair Market Value of Property (Land Only) ₹ 33000000.00

Rupees Three Crore Thirty Lacs Only.

Realizable Value of Property (Land Only) ₹ 29700000.00

Rupees Two Crore Ninty Seven Lacs Only.

l Architect of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Central Bank of India
- Corporation Bank
- Dehradun Nagar Nigam
- Indian Overseas Bank
- Uttarakhand Gramin Bank
- Punjab National Bank
- State Bank of India
- The Kurmanchal Bank Ltd.
- The Nainital Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- Uttarakhand Open University
- Union Bank of India

Panel Valuer of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Corporation Bank
- Punjab National Bank
- State Bank of India
- United Bank of India
- Uttarakhand Gramin Bank
- Almora Urban Co-op. Bank Ltd.
- The Kurmanchal Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- The Nainital Bank Ltd.

PREPARED BY:-

M S NEGI & ASSOCIATES

ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, GOVT. APPRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS

H. O. - 1ST FLOOR, SUBHASH CHOWK, RAMNAGAR, DISTT-NAINITAL, UTTARAKHAND

B. O. - 93/2, DRONAPURI DHARAMPUR, NEAR HIM PALACE HOTEL, HARIDWAR ROAD, DEHRADUN



M S NEGI & ASSOCIATES

ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, APRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS

Ar. M.S. Negi
B. Arch. FIIA, FIV
Reg. No. CA/2006/38812
Telefax : 05947-254005, M.O-9837203193,
E-Mail-ar.msnegi@gmail.com
GST No. 05ACQPN1216P129

Address:- 1st Floor, Subhash Chowk, Bajaj Line, Ramnagar, Distt-Nainital, Uttarakhand

B. O. - 93/2, DRONAPURI DHARAMPUR, NEAR HIM PALACE HOTEL, HARIDWAR ROAD, DEHRADUN

Date: August 4, 2021
Ref. No.: MSN/Val-1122/21-22

To,
The Branch Manager, State Bank of India, SME Roorkee Branch

Subject :- Valuation report of Property (Land Only) of Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal

This is to certify that immovable property (Land Only) belongs in the Name of Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal

The aforesaid property is situated at Village- Makhiyali Dundi, Pargana Manglour, Nexa Showroom, Tehsil- Roorkee, Distt.-Haridwar, State- Uttarakhand

Particulars of the aforesaid Land Only are as follows-

- The aforesaid Land Only is situated in Khata No.-81, Khasara No.8 m
- The total land area is 1650 Sqm.

The land status is Residential Use with fully ownership title as per land documents

The Property is registered in the name of is registered in the name of Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal in Bahi No. 1, Zild No.1350, Page No. 45-74 in Serial No. 2672 on Dated 07/06/2018 as per registered Sale Deed.

As on date Fair Market Value, Realizable Value, Distress Value and Guideline Value of the property as per Govt. approved Circle rate as follow:

Fair Market Value of Property (Land Only)	₹ 33000000.00 Rupees Three Crore Thirty Lacs Only.
Realizable Value of Property (Land Only)	₹ 29700000.00 Rupees Two Crore Ninty Seven Lacs Only.
Distress value of the Property (Land Only)	₹ 28050000.00 Rupees Two Crore Eighty Lacs Fifty Thousands Only.
Guideline value of property as per govt. approved circle rate (Land Only)	₹ 13092750.00 Rupees One Crore Thirty Lacs Ninty Two Thousand Seven Hundred Fifty Only.

It is advice that the legal aspect with regard to the ownership of the property to be get confirmed through the original documents/ concern authority for reconciliation.

Declaration:-

I hereby declare that-

- The information furnished in the valuation report is true and correct to the best of my knowledge and belief.
- I have no direct and indirect interest in the property valued.
- I have personally inspected property on August 3, 2021
- My registration with State Chief Commissioner of Income tax is valid as on date.



Ar. M.S. Negi
Signature and seal of
Registered Valuer

Date: August 4, 2021
Place: Dehradun

ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

FORMAT-A

VALUATION REPORT IN RESPECT OF LAND/ SITE AND BUILDING

(To be filled in by the Approved Valuer)

I- GENERAL

- 1- Purpose for which the valuation is made : To assess current market value
- 2- a) Date of inspection : August 3, 2021
- b) Date on which the valuation is made : August 4, 2021
- 3- List of documents produced for perusal : Yes on Dated 07/06/2018
- i) Sale Deed : Yes on Dated 26/03/2019
- ii) 143 : Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal
- 4- Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)

Phone No.	: 9837018945
Share	: Sole Ownership
	: Freehold Land
- 5- Brief description of the property (including leasehold / freehold etc)
- 6- Location of property

:	Khata No.-81, Khasara No.8 m
:	-
:	Village Makhiyali Dundi, Pargana Manglour, Nexa Showroom
:	Roorkee
:	Distt.-Haridwar
:	Village- Makhiyali Dundi, Pargana Manglour, Nexa Showroom, Tehsil-Roorkee, Distt.- Haridwar, Uttarakhand.
- 7- Postal address of the property

:	Village
:	Yes
:	No
:	No
- 8- City / Town / Village

Residential Area	
Commercial Area	
Industrial Area	
- 9- Classification of the area

i) High / Middle / Poor	: Middle Class
ii) Urban / Semi Urban / Rural	: Semi Urban Area
	: Under Village Panchayat Limit
- 10- Coming under Corporation limit / Village Panchayat / Municipality
- 11- Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area : No
- 12- In case it is an agricultural land, any conversion to house site plots is contemplated : 143 Land



13- Boundaries of the property

	<u>As per Sale Deed :-</u>	<u>As per site :-</u>
North	Land of Main Pal Singh	Agricultural Land Sh. Monpal Singh
South	Land of Dinesh Kumar	Agricultural Land Sh. Dinesh Kumar
East	Delhi Roorkee National Highway NH-58	Delhi Roorkee National Highway NH-58
West	Property of Village Asafnagar	Property of Village Asafnagar (Agricultural Land)

14- 14.1 Dimensions of the site

	<u>As per Sale Deed :-</u>	<u>As per site :-</u>
North	Not mention in deed	The said property was demarked but due to rainy season dense grass was in plot so measurement was not possible
South		
East		
West		

14.2 Latitude, Longitude and Coordinates of the

15- Extent of the site

16- Extent of the site considered for valuation (least of 14

17- Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received

: As per Enclosure "C"
: 1650.00 Sqm
: 1650.00 Sqm.
: Owner Occupied

I- CHARACTERISTICS OF THE SITE

- | | |
|--|---|
| 1- Classification of locality | : Semi Urban Area |
| 2- Development of surrounding areas | : Yes |
| 3- Possibility of frequent flooding / submerging | : No |
| 4- Feasibility to the Civic amenities like school, hospital, bus stop, market etc. | : within 2 Km. approx |
| 5- Level of land with topographical conditions | : Levelled |
| 6- Shape of land | : Ir-Regular |
| 7- Type of use to which it can be put | : Residential Use |
| 8- Any usage restriction | : No |
| 9- Is plot in town planning approved layout? | : No |
| 10- Corner plot or intermittent plot? | : Intermittent Plot |
| 11- Road facilities | : Connected with Delhi-Roorkee National Highway from East Side. |
| 12- Type of road available at present | : Bitumin Road |
| 13- Width of road – is it below 20 ft. or more than 20 ft. | : Above 20 ft |
| 14- Is it a land – locked land? | : No |
| 15- Water potentiality | : Good in this locality |
| 16- Underground Sewerage system | : Yes in this locality |
| 17- Is power supply available at the site? | : No |
| 18- Advantage of the site | |

1- The aforesaid property is Connected with N-H Delhi Roorkee Highway.

2- The said property is one side open which is connected with Delhi-Roorkee National Highway from East Side.



- 19- Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast / tidal level must be incorporated) : N.A.

Part - A (Valuation of land)

- 1- Size of plot : As per S.No. 14 (14.1)
 North & South :
 East & West : 1650 Sqm.
 2- Total extent of the plot : Rate of the locality varies from @ Rs. 20000/- to 22000/- Sqm.
 3- Prevailing market rate (Along with details /reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)
 4- Guideline rate obtained from the Registrar's Office : @ Rs. 7935/-per Sqm.
 (an evidence thereof to be enclosed)

As per Distt. Collector circle rate of Haridwar on dated 13 January 2020 having govt. circle rate are @Rs.7935.00/- per sq.m. for Non Agriculture land of the given locality/area.

As per the Govt. approved circle rates, Rs. 6900.00/- per Sq.m. for Non-Agriculture land of the given locality/area, The aforesaid property is Connected with N-H Delhi Roorkee Highway. The said property is one side open which is connected with Delhi-Roorkee National Highway from East Side. So there will be 15 % increase in basic circle rate for road widening hance rates are Rs.7935.00 per Sqm. The market rates are higher than Govt. approved circle rates because it depends upon property shape, size, surroundings developments, approach from main motor marg,market trends & future Potential. It is good for Residential/Commercial type of activities. The above factors appreciate the rates of the property.

- 5- Assessed / adopted rate of valuation : @ Rs.20000/- per Sqm.
 6- Estimated value of land : Rs. 33000000.00

Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as: i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed.
 Photograph of owner/representative with property in background to be enclosed.
 Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.
 As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is

Fair Market Value of Property (Land Only) ₹ 33000000.00

Rupees Three Crore Thirty Lacs Only.

Realizable Value of Property (Land Only) ₹ 29700000.00

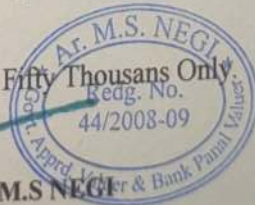
Rupees Two Crore Ninty Seven Lacs Only.

The Book value of the Property ₹ 1898000.00

Rupees Eighteen Lacs Ninty Eight Thousand Only.

Distress value of the Property (Land Only) ₹ 28050000.00

Rupees Two Crore Eighty Lacs Fifty Thousands Only



Ar. M.S. NEGI

Signature and seal of
 Registered Valuer

The undersigned has inspected the property detailed in the Valuation Report dated _____
on _____. We are satisfied that the fair and reasonable market value of the property

is ₹ 33000000.00 (Rupees Three Crore Thirty Lacs Only.)

I, Pranay Sarkar, physically verified the properties and value
mentioned in the valuation report found correct. we have also
independently verified with neighbourhood and
enquires with property dealers.

Signature

Name of the Branch
Manager with Official
Seal

Date- August 4, 2021



FORMAT-B

DECLARATION FROM VALUERS

ALXN TV

I hereby declare that

- a) I am a citizen of India
- b) The information furnished in my valuation report dated August 4, 2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- c) I have no direct or indirect interest in the property valued;
- d) I have personally inspected the property August 3, 2021 The work is not subcontracted to any other valuer and carried out by myself.
- e) I have not been removed/ dismissed from service/ Employment earlier.
- f) I have not been convicted of any offence and sentenced to a term of Imprisonment;
- g) I have not been found guilty of misconduct in my professional capacity.
- h) I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
- i) I have not sub-contract the work to any other valuer and carry out the work myself.
- j) I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- k) I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- l) I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Format - F signed copy of same to be taken and kept along with this declaration)
- m) I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- n) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- o) Further, I hereby provide the following information.



S.N.	Particulars	Valuer Comment
1-	Background information of the asset being valued;	: Approach Distance from Main motor road, Surrounding development, distance of Basic civic Amenities, type of connected road etc.
2-	Purpose of valuation and appointing authority	: For Bank Loan purpose from State Bank of India, SME Roorkee Branch
3-	Identity of the valuer and any other experts involved in the valuation;	: M.S. Negi & Associates, Dehradun
4-	Disclosure of valuer interest or conflict, if any;	: No
5-	Date of appointment, valuation date and date of report;	: August 4, 2021
6-	Inspections and/or investigations undertaken;	: M.S. Negi & Associates (Site Engineer- Er. Yogesh Negi)
7-	Nature and sources of the information used or relied upon;	: Rates are taken according to site visit
8-	Procedures adopted in carrying out the valuation and valuation standards followed;	: Plinth Area Rate Concept
9-	Restrictions on use of the report, if any;	: Only For Bank Loan purpose from State Bank of India, SME Roorkee Branch
10-	Major factors that were taken into account during the valuation;	: Distance of property from main market road, Shape & size, surroundings developments, type of road, market trends & future Potential of the property.
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.	: -

Date- August 4, 2021
Place- Dehradun




Ar. M.S. NEGI
Signature and seal of
Registered Valuer

MODEL CODE OF CONDUCT FOR VALUERS

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

- 1) A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2) A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- 3) A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 4) A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 5) A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

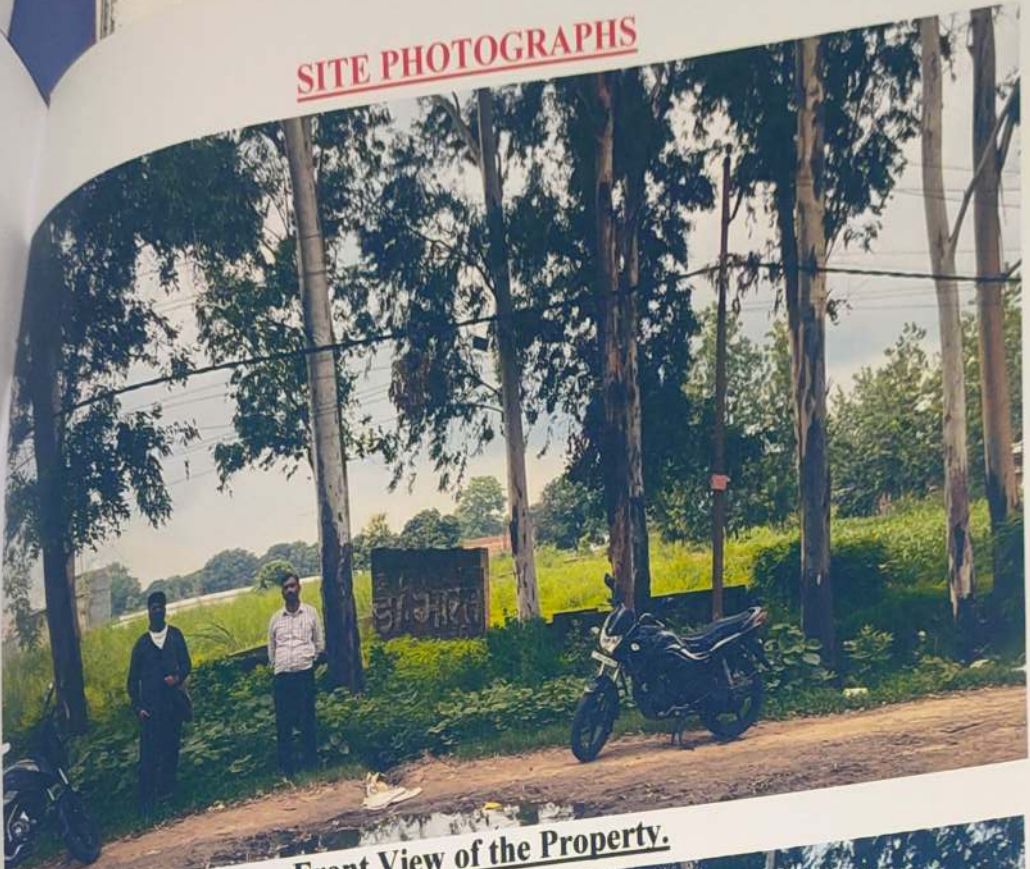
- 6) A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7) A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
- 8) A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
- 9) In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
- 10) A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11) A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

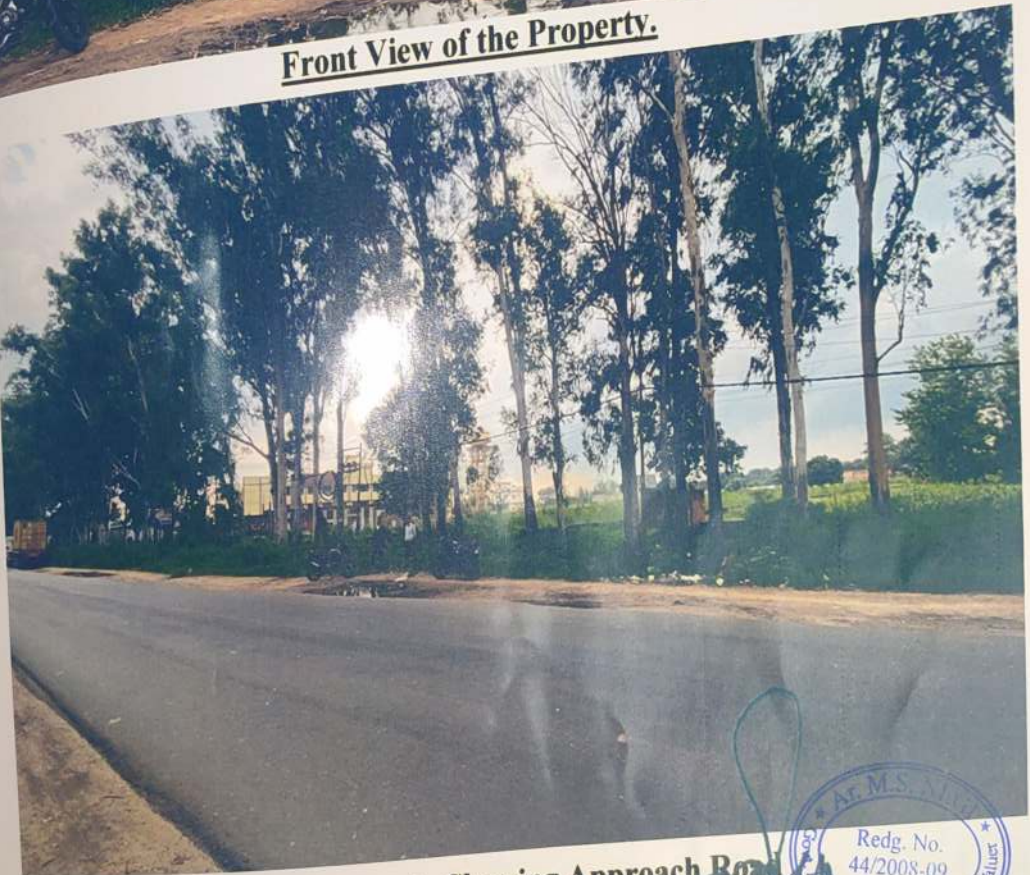
- 12) A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13) A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- 14) A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- 15) A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16) A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- 17) A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.



SITE PHOTOGRAPHS



Front View of the Property.



View of Property Showing Approach Road



Ar. M.S. NEGI
Signature and seal of
Registered Valuer

Date- August 4, 2021

Place- Dehradun

M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

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Ref. No.

Date.....

IR No. 52/2022

Date- 09.05.2022

Annexure-B

Report of Investigation of Title in respect of immovable Property.

1.	a) Name of the branch/BU/Office seeking opinion	State Bank of India SME Branch .Haridwar Road Roorkee
	b) Reference No. & Date of the letter under the cover of which the document tendered for scrutiny are forwarded	As per Instruction State Bank of India SME Branch Civil Line Haridwar Road Roorkee
	C) Name of Borrower	M/s Shakumbari Automobile Pvt. Ltd., Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its Director Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal R/o Civil Line Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar
2.	a) Name of the Unit/concern/Company/person offering the property (ies) security.	Shri Pankaj Mittal S/o Shri Sohan Lal Mittal R/o Civil Line Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar is the lease holder of the above said property by way of registered Sale deed No. 2672 Dt. 07.06.2018
	b) Constitution of the Unit/concern/ person/body/authority offering the property for creation of charge.	Individual
	c) state as to under what capacity is security offered(Whether. as joint applicant or borrower or as guarantor, etc.	As a borrower
3.	Complete or full description of the immovable property(ies) offered as security including the following details	Total area of property 0.1650 Hectare i.e. 1650 Square meter , offered as security for creation of mortgage by equitable mortgage
	a) Survey No.	land khasra No. 8
	b) Door/House No.(in case of House property)	No
	c) Extent/area including plinth/built up area in case of House property	No
	d) Location like name of the place, Village, city, registration, sub District etc.	Situated at Village-Makhiyali Dundi, Pargana-Manglaur, Tehsil-Roorkee, Distt.-Haridwar
	d) Boundaries	East: Roorkee-Delhi National Highway No. 58, West: Border of Village Asafnagar, North: Land of Mainpal Singh, South: Land of Dinesh Kumar S/o Jodh Singh & Smt. Santosh W/o Jodh Singh,
4	a) Particulars of the documents scrutinized-serially and chronologically	1. Extract of khatauni khata No. 81, belonging land khasra No 8, 1421-1426, fasli Vill. Makhyali Dundi 2. Certified Copy of Sale Deed Dt. 18-02-2006 executed by Sh. Devi Singh S/o Sh. Sahab Singh in favour of Sh. Neeraj Khullar S/o Sh. Rajendra Pal & Sh. Mukesh Kumar S/o Sh. Jogendra Lal which was registered vide Bahi No. 1, Jild No. 195/435, Pages 200/249 to 252 at Sl.

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No.....

No. 881 on Dt. 20-03-2006 in the office of Sub-Registrar Roorkee.

3. Photo Copy of Khatoni for Khata No. 52, Khasra No. 8 of 1415 to 1420 fasli of Village-Makhiyali Dundi in the names of Sh. Neeraj Khullar S/o Sh. Rajendra Pal & Sh. Mukesh Kumar S/o Sh. Jogendra Lal.

4. Certified Copy of Sale Deed Dt. 06-07-2012 executed by Sh. Neeraj Khullar S/o Sh. Rajendra Pal in favour of Sh. Mukesh Kumar S/o Sh. Jogendra Lal which was registered vide Bahi No. 1, Jild No. 1504, Pages 193 to 214 at Sl. No. 5760 on Dt. 06-07-2012 in the office of Sub-Registrar Roorkee.

5. Copy of Complaint Dt. 06-06-2018 in Police Station Kotwali Gang Nahar Roorkee with Daily News Paper.

6. Certified Copy of Sale Deed Dt. 07-06-2018 executed by Sh. Mukesh Kumar S/o Sh. Jogendra Lal in favour of **Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal** which was registered vide Bahi No. 1, Jild No. 1350, Pages 45 to 74 at Sl. No. 2672 on Dt. 07-06-2018 in the office of Sub-Registrar Roorkee.

b) Nature of documents verified and as to whether they are original or certified copies or registration extracts duly certified.
Sl. No. Date Name/Nature of the Document

-----As above-----

5. (a) Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)

Yes

5. b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub Registrar's Office have been verified page by page with the Original document submitted?

Yes

b) ii) Whether the certified copies of title documents are not available, the copy provided should be compared with the Original to ascertain whether the total page numbers in the copy tally page by page with the original produced

Yes,

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a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes, record of revenue authorities is available on online portal www.devbhoomi.gov.nic.in & record of registrar office is available on online portal www.eregistration.gov.nic.in
b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard	Yes, record is verified or cross check on line portal and found that the Name of Shri Pankaj Mittal available in the office of Sub Registrar Roorkee
c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No
7 a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar Roorkee
b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	Sub-Registrar Roorkee
c) Whether search has been made at all the offices named at (b) above?	Sub-Registrar Roorkee
d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title	Yes
8 Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.	<p>As per searches conducted for 30 (01.01.1992 to 2022) year at the office of Sub Registrar & Tehsildar Roorkee, I found that the Originally the property belong to Sh. Sahab Singh S/o Sh. Sarfaraj R/o Village-Asafnagar, Pargana & Tehsil-Roorkee, Distt.-Haridwar as per revenue record.</p> <p>After that Sh. Sahab Singh S/o Sh. Sarfaraj is expired therefore his Sons Sh. Jodh Singh & Devi Singh & Mainpal Singh will be the legal heirs and the Name of all legal heirs has been mutated in revenue record vide Order Dt. 21-08-2000 passed by Revenue Inspector Manglaur.</p> <p>After that Sh. Devi Singh sold the 0 total share i.e. 0.1650 hectare, land with full right to Sh. Neeraj Khullar S/o Sh. Rajendra Pal R/o 72, Nehru Nagar Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar & Sh. Mukesh Kumar S/o Sh. Jogendra Lal R/o 31-B, Uddham Singh Nagar, Ludhiyana (Punjab) at present R/o 72, Nehru Nagar Roorkee, Pargana & Tehsil Roorkee, Distt.-Haridwar through registered Sale Deed Dt. 18-02-2006 which was registered vide Bahi No. 1, Jild No. 195/435, Pages 200/249 to 252 at Sl. No. 881 on Dt. 20-03-2006 in the office of Sub-Registrar Roorkee & the name of both purchasers has been mutated in revenue record.</p>

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Ref No.....

Date.....

Note: The Original Sale Deed Dt. 20-03-2006, Document No. 881 has been lost & complaint lodge on Dt. 06-06-2018 of the above sale deed in Police Station Kotwali Gang Nahar Roorkee & publication is published in Daily News Paper.

After that Sh. Neeraj Khullar sold the total shared i.e. 0.0550 hectare, land with full right to **Sh. Mukesh Kumar S/o Sh. Jogendra Lal R/o 31-B, Uddham Singh Nagar, Ludhiana (Punjab)** at present R/o 72, Nehru Nagar Roorkee, Pargana & Tehsil Roorkee, Distt.-Haridwar through registered sale Dt. 06-07-2012 for land area which was registered vide Bahi No. 1, Jild No. 1504, Pages 193 to 214 at Sl. No. 5760 on Dt. 06-07-2012 in the office of Sub-Registrar Roorkee.

Note: The Document No. 381 of the link Sale Deed Dt. 20-03-2006 is wrongly mentioned by typing mistake in which the Sale Deed Dt. 06-07-2012, Document No. 5760 but the actual document number is 881 of the above link Sale Deed Dt. 20-03-2006 is true and correct and verified by me in the office of Sub-Registrar Roorkee.

After that **Mukesh Kumar** sold the total 0.1650 hectare land with full right to present owner **Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal R/o 304/18, Civil Line Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar** through registered Sale Deed Dt. **07-06-2018** which was registered vide Bahi No. 1, Jild No. 1350, Pages 45 to 74 at Sl. No. 2672 on Dt. 07-06-2018 in the office of Sub-Registrar Roorkee and the Name of **Sh. Pankaj Mittal** has been mutated in revenue record at Extract of khatauni khata No. 81, belonging land khasra No 8, 1421-1426, fasli Vill. Makhyali Dundi vide case NO. 1860/17-18, Order Dt. 30-07-2018 passed by Nayab Tehsildar Manglaur.

Thus the chain of title is completed and **Shri Pankaj Mittal** have acquired the present ownership of the said property.

Full Ownership rights

9 Nature of Title of the intended Mortgagor over the property (whether full ownership rights lease Hold right, occupancy/ possessory Right or Inam holder or Government Grantee/Allottee etc.

10 If leasehold, whether,

a) lease Deed is duly stamped and registered

b) lessee is permitted to mortgage the Leasehold

No

No

No

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	right.	
	c) duration of the Lease/unexpired period of lease,	No
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	No
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	No
	f) Right to get renewal of the leasehold rights and nature thereof.	No
11	If Govt. grant/allotment/Lease-cum/Sale Agreement, whether, grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions the mortgagor is competent to create charge on such property. whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	No
12	If occupancy right, whether.	Self occupied
	a) Such right is heritable and transferable,	Yes
	b) Mortgage can be created.	Equitable Mortgage
3	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	No interest of minor
14	If the property has been transferred by way of Gift/Settlement Deed, whether:	No
	a) The Gift/Settlement Deed is duly stamped and registered;	No
	b) The Gift/Settlement Deed has been attested by two witnesses;	No
	c) The Gift/Settlement Deed transfers the property to Donee;	No
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	No
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	No
	f) Whether the Donee is in possession of the gifted property;	No
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	No
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No
15	a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	No
	(b) Whether mutation has been effected and	The above said property is in possession of Sh.

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	whether the mortgagor is in possession and enjoyment of his share.	Pankaj Mittal S/o Sh. Sohan Lal Mittal
	(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgable title thereon.	No
	(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	No
	(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	No
16	Whether the title documents include any testamentary documents /wills?	No
	(a) In case of wills, whether the will is registered will or unregistered will?	No
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	No
	(c) Whether the property is mutated on the basis of will?	No
	(d) Whether the original will is available?	No
	(e) Whether the original death certificate of the testator is available?	No
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	No
17	(a) Whether the property is subject to any wakf rights?	No
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	No
18	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	No
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	No
19	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	No

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Ref. No.....	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	No
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	No
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter	No
20	(a) If the property is Agricultural land , whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	N.A., as the property in question is an Non Agriculture land on the spot.
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	No, as above
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	The said property also convert into Non Agriculture land for residential purpose u/s 143 ZA Act vide case No. 89/18-19, order dt. 26.03.2019 in the court of SDM Roorkee. the said order also entered in enclosed khatauni khata No. 81, belonging land khasra No 8, 1421-1426, fasli Vill. Makhyali Dundi
21	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	NO
22	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No
23	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No litigation pending in any Court as per available record but an affidavit of mortgagor is recommended to be obtained.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	(c) Whether the title documents have any court seal/markings which points out any litigation/attachment/security to court in respect of the property in question? In such case please comment on such seal/markings.	No
24	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No.
	(b) Property belonging to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?	No

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Ref No.	Question	Answer
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	No
25	(a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other company or limited liability partnership (LLP) firm? Yes/No	NAP
	b) ii) If yes whether of charges of the property to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company/LLP and the vendee company (purchasers) ?	NAP
	b) iii) Whether the above search of charges reveals any prior charges/encumbrance, on the property (proposed to be mortgaged) created by the vendor company(Seller) ?	NAP
	b) iv) If the search reveals encumbrances/charges, whether such charges/encumbrances have been satisfied?	NAP
26	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	NAP
27	(a) Whether any POA is involved in the chain of title?	POA is not involved in the chain of title
	(b) Whether the POA involved is one coupled with interest i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	NAP
	(c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favor of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	NAP
	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	NAP
	(e) In case of Common POA (i.e. POA other than	NAP

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- Uttarakhand Gramin Bank
- Distt. Co-Operative Bank
- Union Bank of India
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	Builder's POA), please clarify the following clauses in respect of POA.
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA?
	ii. Whether the POA is a registered one?
	iii. Whether the POA is a special or general one?
	iv. Whether the POA contains a specific authority for execution of title document in question?
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)
	(g) Please comment on the genuineness of POA?
	(h) The unequivocal opinion on the enforceability and validity of the POA?
28	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.
29	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:
	(a) Promoter's/Land owner's title to the land/ building;
	(b) Development Agreement/Power of Attorney;
	(c) Extent of authority of the Developer/builder;
	(d) Independent title verification of the Land and/or building in question;
	(e) Agreement for sale (duly registered);
	(f) Payment of proper stamp duty;
	(g) Requirement of registration of sale agreement, development agreement, POA, etc.;
	(h) Approval of building plan, permission of appropriate/local authority, etc.;
	(i) Conveyance in favor of Society/ Condominium concerned;
	(j) Occupancy Certificate/allotment letter/letter of possession;
	(k) Membership details in the Society etc.;
	(l) Share Certificates;
	(m) No Objection Letter from the Society;
	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;

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	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	No
30	Encumbrances, Attachments, and/or claims whether of Government, Central or state or other local authorities or third party claims lines etc, and details thereof if was give the details thereof	I have inspected the available, Maintain and Visible records Index-IInd in the office of Sub-Registrar Roorkee for a period of 30 years i.e. 01.01.1992- 2022 up to date and I found that the said property is free from all encumbrances except said property already mortgaged in favor of SBI SME Civil Line Roorkee with Original sale deed in A/c of M/s Shakumbari Automobile Pvt. Ltd.,
31	The period covered under the encumbrance certificate and the name of the person in whose favor the encumbrance in created and if so, satisfaction of charge if any.	30 years
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	NAP
33	(a) Urban land ceiling clearance, whether required and if so, details thereon.	NO
	(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	No
34	Details of RTC extracts/mutation extracts/khata extracts pertaining to the property in question.	Khatauni is attached
35	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes, the name of mortgagors presently reflected as a owner in the revenue record
36	(a) Whether the property offered as security is clearly demarcated?	Yes
	(b) Whether the demarcation/ partition of the property is legally valid?	Yes
	(c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods factories/houses, as the case may be	Yes
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	The Said property is a residential open plot, So can be identified from the land khasra Number & Boundaries
	(a) Document in relation to electricity connection;	No
	(b) Document in relation to water connection;	No
	(c) Document in relation to Sales Tax Registration, if any applicable;	No
	(d) Other utility bills, if any.	No
38	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual	No

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	current boundary? If so please elaborate/ comment on the same.	
39	If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	As the valuation report is available at the time of preparation of TIR.
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents payment of proper stamp duty etc.	No
41	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes, the provisions of SARFAESI Act 2002 are applicable of this property
42	In case of absence of original title deeds, details of legal and other requirements for creation of a proper valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the bank in this regard.	Present title deed is original which is already mortgaged in favor of SBI SME Civil Line Roorkee with Original sale deed in A/c of M/s Shakumbari Automobile Pvt. Ltd
43	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases	No
44	Additional aspects relevant for investigation of title as per local laws.	No
45	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security	spot inspection & identity of persons executing documents in favor of Bank is recommended to be verified.
46	The specific persons who required to create mortgage/to deposit documents creating mortgage.	Shri Pankaj Mittal S/o Shri Sohan Lal Mittal R/o Civil Line Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar who has already mortgaged in favor of SBI SME Civil Line Roorkee with Original sale deed in A/c of M/s Shakumbari Automobile Pvt. Ltd
47	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016 ? Y/N	No
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished	No
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	No
	Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as	No

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upload by the promoter in the website of Real Estate Regulatory Authority?

Annexure-C

CERTIFICATE OF TITLE

1. I have examined the **original title deed** in the name of present owner which will be deposited relating to the schedule property(ies) and offered as security by way of **Equitable mortgage** a will be done in favor of Bank. The documents of title referred in my Opinion are valid evidence of right, title and interest and that if the said **Equitable mortgage** is created it will satisfy the requirements of creation of **Equitable mortgage** and I further certify that-
2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices, Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from **01.01.1992 to 2022** pertaining to the Immovable Property(ies) covered by above said Title Deeds. The property is free from all Encumbrances **except said property already mortgaged in favor of SBI SME Civil Line Roorkee with Original sale deed in A/c of M/s Shakumbari Automobile Pvt. Ltd.**
6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.
7. Minor(s) and his/their interest in the property/(ies) is to be extent of _____ (Specify the share of the Minor with Name). -----N.A.
8. The mortgage can be created, will be available to the Bank for the liability of the intending borrower, **M/s Shakumbari Automobile Pvt. Ltd.**, Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its Director Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal R/o Civil Line Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar,
9. I certify that **Shri Pankaj Mittal S/o Shri Sohan Lal Mittal R/o Civil Line Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar** has a absolute, clear and marketable title in over the schedule property/s. I further certify that the said further mortgage would be enforceable.
10. In case of creation of equitable mortgage by Deposit of title deed, I certify that the deposit of following title deeds/documents would created a valid and enforceable mortgage.
11. there are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force
12. It is certified that the property is **SARFAESI compliant**

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For this purpose following documents are suggested to be taken by the bank.

1. Extract of khatauni khata No. 81, belonging land khasra No 8, 1421-1426, fasli Vill. Makhyali Dundi
2. Certified Copy of Sale Deed Dt. 18-02-2006 executed by Sh. Devi Singh S/o Sh. Sahab Singh in favour of Sh. Neeraj Khullar S/o Sh. Rajendra Pal & Sh. Mukesh Kumar S/o Sh. Jogendra Lal which was registered vide Bahi No. 1, Jild No. 195/435, Pages 200/249 to 252 at Sl. No. 881 on Dt. 20-03-2006 in the office of Sub-Registrar Roorkee.
3. Photo Copy of Khatoni for Khata No. 52, Khasra No. 8 of 1415 to 1420 fasli of Village-Makhyali Dundi in the names of Sh. Neeraj Khullar S/o Sh. Rajendra Pal & Sh. Mukesh Kumar S/o Sh. Jogendra Lal.
4. Certified Copy of Sale Deed Dt. 06-07-2012 executed by Sh. Neeraj Khullar S/o Sh. Rajendra Pal in favour of Sh. Mukesh Kumar S/o Sh. Jogendra Lal which was registered vide Bahi No. 1, Jild No. 1504, Pages 193 to 214 at Sl. No. 5760 on Dt. 06-07-2012 in the office of Sub-Registrar Roorkee.
5. Copy of Complaint Dt. 06-06-2018 in Police Station Kotwali Gang Nahar Roorkee with Daily News Paper.
6. Certified Copy of Sale Deed Dt. 07-06-2018 executed by Sh. Mukesh Kumar S/o Sh. Jogendra Lal in favour of Sh. Pankaj Mittal S/o Sh. Sohan Lal Mittal which was registered vide Bahi No. 1, Jild No. 1350, Pages 45 to 74 at Sl. No. 2672 on Dt. 07-06-2018 in the office of Sub-Registrar Roorkee
7. Inspection Receipt No
8. 0.5% stamp duty on loan amount with a maximum of Rs. 10,000/- only.

Dated 09.05.2022

issued by Sub Registrar office Roorkee

There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.

SCHEDULE OF THE PROPERTY

Land bearing Part of Khasra No. 8 shared area 0.1650 hectare i.e. 1650 Square meter, belonging to Khata No. 81 (as per Khatoni fasli year 1421 to 1426), Situated at Village-Makhyali Dundi, Pargana-Manglaur, Tehsil-Roorkee, Distt.-Haridwar, which is bounded as under: **East:** Roorkee-Delhi National Highway No. 58, **West:** Border of Village Asafnagar, **North:** Land of Mainpal Singh, **South:** Land of Dinesh Kumar S/o Jodh Singh & Smt. Santosh W/o Jodh Singh.

Place : Roorkee
Dated : 09.05.2022

RAJENDRA PRASAD
Submitted by Bank Advocate
Ch. No.-105, Reg. No. 731/01
Tehsil Campus, Roorkee (Haridwar)
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09-05-2022

EXCERPT

PROPERTY

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Private
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