

VALUATION REPORT

OF Land & Building (Commercial Use)

LESSEE M/s Shakumbhari Automobiles Pvt. Ltd. through its duly constituted attorney Sh. Arvind Goel S/o Sh. J.S.Goel, R/o- 42, Vivek Vihar, Haridwar, Tehsil & Distt. Haridwar

LOCATION Plot No. E-6, Industrial Area Haridwar, Pargana Jwalapur, Tehsil-Haridwar, Distt.-Haridwar, Uttarakhand.

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

Fair Market Value of Property (Land & Building) ₹ 34426705.00

Rupees Three Crore Fourty Four Lacs Twenty Six Thousand Seven Hundred Five Only.

Realizable value of Property (Land & Building) ₹ 30984035.00

Rupees Three Crore Nine Lacs Eighty Four Thousand Thirty Five Only.

Panel 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
- Oriental Bank of Commerce
- The Kurmanchal Bank Ltd.
- The Nainital Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- Uttarakhand Open University

Panel Valuer of:

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

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

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

November 11, 2021

No.: MSN/Val-2538/21-22

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

Valuation report of Property (Land & Building) of M/s Shakumbhari Automobiles Pvt. Ltd.

Object :- through its duly constituted attorney Sh. Arvind Goel S/o Sh. J.S.Goel, R/o- 42, Vivek Vihar, Haridwar, Tehsil & Distt. Haridwar

This is to certify that immovable property (Land & Building) belongs in the Name of M/s Shakumbhari Automobiles Pvt. Ltd. through its duly constituted attorney Sh. Arvind Goel S/o Sh. J.S.Goel, R/o- 42, Vivek Vihar, Haridwar, Tehsil & Distt. Haridwar

The aforesaid property is situated at - Plot No. E-6, Industrial Area Haridwar, Pargana Jwalapur, Tehsil-Haridwar, Distt.-Haridwar, Uttarakhand

Particulars of the aforesaid Land & Building are as follows-

- The aforesaid Land & Building is situated in Plot No.-E-6
- The total land area is 780.92 Sqm.

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

The Property is registered in the name of Lessor - U.P. State Industrial Development Corporation Limited through its regional manager, having its registered office at A-1/4, Lakhanpur, Kanpur (U.P.) in Favour of Lessee) M/s Shakumbhari Automobiles Pvt. Ltd. through its duly constituted attorney Sh. Arvind Goel S/o Sh. J.S.Goel, R/o- 42, Vivek Vihar, Haridwar, Tehsil & Distt. Haridwar, in Bahi No. 1, Zild No. 1190, Pages 451, D.Fa.Book 1, Zild 1864, Pages 639-668, Serial No. 12681 on Dated 21-11-2006 as per registered lease deed for 30 Years. Lessee will pay Rs. 5000.00 per hect. per year during first 29 years and Rs. 10000.00 per hect. per year during next 30 years. The rent upto the first 29 years have been paid by lessee to the lessor the time of lease deed.

on date the Value of the property as follows

Fair Market Value of Property (Land & Building)	₹ 34426705.00
Rupees Three Crore Fourty Four Lacs Twenty Six Thousand Seven Hundred Five Only.	
Realizable value of Property (Land & Building)	₹ 30984035.00
Rupees Three Crore Nine Lacs Eighty Four Thousand Thirty Five Only.	
Distress value of Property (Land & Building)	₹ 29262699.00
Rupees Two Crore Ninety Two Lacs Sixty Two Thousand Six Hundred Ninety Nine Only.	
Guideline Value of the property as per Govt. approved Circle rate (Land & Building)	₹ 23435256.00
Rupees Two Crore Thirty Four Lacs Thirty Five Thousand Two Hundred Fifty Six 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.



on:-

I hereby declare that-

- a) The information furnished in the valuation report is true and correct to the best of my knowledge and belief.
- b) I have no direct and indirect interest in the property valued.
- c) I have personally inspected property on November 10, 2021
- d) My registration with State Chief Commissioner of Income tax is valid as on date.

November 11, 2021
Dehradun



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

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 : November 10, 2021
b) Date on which the valuation is made : November 11, 2021
- 3- List of documents produced for perusal :
i) Leased deed : Yes
- 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) : M/s Shakumbari Automobiles Pvt. Ltd. through its duly constituted attorney Sh. Arvind Goel S/o Sh. J.S.Goel, R/o- 42, Vivek Vihar, Haridwar, Tehsil & Distt. Haridwar
- Phone No. : 9760043331
Share : Sole Proprietor
- 5- Brief description of the property (including leasehold / freehold etc) : Leasehold Land
- 6- Location of property :
a) Plot No. / Survey No. : Plot No.-E-6
b) Door No. : Plot No.-E-6
c) T. S. No. / Village : Plot No. E-6, Industrial Area Haridwar, Pargana Jwalapur
d) Ward / Taluka : Haridwar
e) Mandal / District : Distt.-Haridwar
- 7- Postal address of the property : Plot No. E-6, Industrial Area Haridwar, Pargana Jwalapur, Tehsil- Haridwar, Distt.-Haridwar, Uttarakhand.
- 8- City / Town/Village : Town
Residential Area : No
Commercial Area : Yes
Industrial Area : No
- 9- Classification of the area : Middle Class
i) High / Middle / Poor : Semi Urban Area
ii) Urban / Semi Urban / Rural : Under Municipality
- 10- Coming under Corporation limit / Village Panchayat / Municipality : No
- 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 : Commercial Property



3- Boundaries of the property

	<u>As per Lease Deed:-</u>	<u>As per Actual Site:-</u>
North	18.28 Mtr (60 ft) Wide Road	18.28 Mtr (60 ft) Wide Road
South	Railway Track	Railway Track
East	Plot No. E-7	Property of Other (Workshop of Maruti Suzuki)
West	Plot No. E-5/1	Plot No. E-5/1

14- 14.1 Dimensions of the site

	<u>As per Lease Deed:-</u>	<u>As per Actual Site:-</u>
North	75'-0"	75'-0"
South	75'-0"	75'-0"
East	118'-3"	118'-3"
West	118'-3"	118'-3"

14.2 Latitude, Longitude and Coordinates of the site

15- Extent of the site

16- Extent of the site considered for valuation (least of 14 A & 14 B)

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

: ENCLOSURE-'C'

: 780.92 Sqm.

: 780.92 Sqm.

: Tenant. Rent mention in Above page of per annum.

I- CHARACTERISTICS OF THE SITE

1- Classification of locality

2- Development of surrounding areas

3- Possibility of frequent flooding / submerging

4- Feasibility to the Civic amenities like school, hospital, bus stop, market etc.

5- Level of land with topographical conditions

6- Shape of land

7- Type of use to which it can be put

8- Any usage restriction

9- Is plot in town planning approved layout?

10- Corner plot or intermittent plot?

11- Road facilities

12- Type of road available at present

13- Width of road – is it below 20 ft. or more than 20 ft.

14- Is it a land – locked land?

15- Water potentiality

16- Under Ground Sewerage System

17- Is power supply available at the site?

18- Advantage of the site

: Semi Urban Area

: Other residential property near to site.

: No

: Basic civic amenities are within 500 Mtr distance

: Plain

: Regular

: Commercial Use

: No

: Yes

: Intermittent Plot

: Connected with 60 ft Wide Road from North side.

: Bitumin Road

: Above 20 ft

: No

: Good

: No

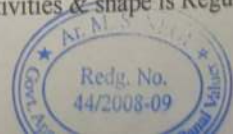
: Yes

:

1- The aforesaid property is located at 500 Mtr (approx) distance From Haridwar National Highway.

2- The said property is One side open which is connected by 60 ft Wide Road from North side.

3- The location of the property is good for Commercial type of activities & shape is Regular.



- 9- 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) : No.

Part – A (Valuation of land)

1- Size of plot

North & South

East & West

: Mention Above Page.

2- Total extent of the plot

: 780.92 Sqm.

3- Prevailing market rate (Along with details /reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)

: Rate of the locality varies from @ Rs. 25000/- to 28000/- Sqm.

4- Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)

: @ Rs. 10925/-per Sqm.

Value of Land as per Govt. approved Circle rate

: Rs. 8531551.00

As per Distt. Collector circle rate Haridwar dated 13 January 2020, The aforesaid property is located at 500 Mtr (approx) distance From Haridwar National Highway and having govt. circle rate @Rs.10925.00/- per sq.m. for Industrial Property of the given locality/area.

As per the Govt. approved circle rate of the property is Rs.9500.00/- per Sqm. for Industrial Property in this locality. The aforesaid property is located at 500 Mtr (approx) distance From Haridwar National Highway. The said property is One side open which is connected by 60 ft Wide Road from North side. So there will be increase in basic circle rate for road wideing @ 15%, Hence rate will be Rs. 10925 per sq.m. The market rate are higher than the basic govt. circle rate because it depends upon property shape, size, surroundings developments, approach from main motor marg, market trends & future Potential. The location of the property is good for Commercial type of activities. The above factors appreciate the rates of the property.

5- Assessed / adopted rate of valuation

: @ Rs.25000/- per Sqm.

6- Estimated value of land

: Rs. 19523000.00

Part – B (Valuation of Building)

1- Technical details of the building

a) Type of Building (Residential / Commercial / Industrial)

: Commercial Building

b) Type of construction (Load bearing / RCC / Steel Framed)

: RCC Framed Construction

c) Year of construction

: 2008 Years

d) Estimate future life

: 62 Years

e) Number of floors and height of each floor including basement, if any

: Ground & First Floor with 3.5 mt. height from plinth level.



f) Plinth area floor-wise

S.No.	Floors	Builtup Area
	Workshop:-	
i)	Ground Floor	362.30 Sq.m.
ii	First Floor	362.30 Sq.m.
	Office	
i)	Ground Floor	157.53 Sq.m.
ii)	First Floor	157.53 Sq.m.
iii)	Second Floor	157.53 Sq.m.
	Guard Room	
i)	Ground Floor	7.33 Sq.m.

g) Condition of the building

i) Exterior – Excellent, Good, Normal, Poor : Good

ii) Interior – Excellent, Good, Normal, Poor : Good

h) Date of issue and validity of layout of approved map / plan : -

i) Approved map / plan issuing authority : Map approved from SIDA.

j) Whether genuineness or authenticity of approved map / plan is verified : Yes

k) Any other comments by our empanelled valuers on authentic of approved plan : No

Specifications of construction (floor-wise) in respect of

S.N.	Description	Ground Floor	First & Second Floor
1-	Foundation	Footing & Foundation	-
2-	Basement	No	No
3-	Superstructure	Load bearing Structure	Load bearing Structure
4-	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify	MS Gate ,Sheesham/Teek work in doors & windows	Sheesham/Teek work in doors & windows
5-	RCC works	Slab, Beam & Column	Slab, Beam & Column
6-	Plastering	Yes	No
7-	Flooring, Skirting, dadoing	Stone/Tiles Flooring	Stone/Tiles Flooring
8-	Special finish as marble, granite, wooden paneling,	No	No
9-	Roofing including weather proof course	RCC Roofing	RCC Roofing
10-	Drainage	Yes	Yes

2- Compound wall

a) Height

b) Length

c) Type of construction

: No

: -

: -

: -



3- Electrical installation

- a) Type of wiring : Yes
 b) Class of fittings (superior / ordinary / poor) : Conduit
 c) Number of light points : Ordinary
 d) Fan points : As per Site
 e) Spare plug points : As per Site
 f) Any other item : As per Site
 : No

4- Plumbing installation

- a) No. of water closets and their type : Yes
 b) No. of Sink : -
 c) No. of urinals : 1 Nos
 d) No. of bath : 3 Nos
 e) Water meter, taps, etc. : 3 Nos
 f) Any other fixtures : -
 : Geysers-1

Details of valuation

S.N.	Particulars of items	Plinth Area (Sq.m.)	Roof Ht. (m)	Age of Building	Estimated replacement rate of construction Rs.
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
	<u>Workshop:-</u>				
1-	Ground Floor	362.30	3.50	13	14000.00
2-	First Floor	362.30	3.50	13	14000.00
	<u>Office:-</u>				
1-	Ground Floor	157.53	3.50	13	16000.00
2-	First Floor	157.53	3.50	13	14000.00
3-	Second Floor	157.53	3.50	13	14000.00
	<u>Guard Room:-</u>				
1-	Ground Floor	7.33	3.50	13	7500.00

Particulars of items	Replacement cost Rs.	Depreciation Rs.	Net value after depreciations Rs.
<u>2</u>	<u>7</u>	<u>8</u>	<u>9</u>
Workshop:-			
Ground Floor	5072200.00	659386.00	4412814.00
First Floor	5072200.00	659386.00	4412814.00
Office:-			
Ground Floor	2520480.00	327662.00	2192818.00
First Floor	2205420.00	286704.60	1918715.40
Second Floor	2205420.00	286704.60	1918715.40
Guard Room:-			
Ground Floor	54975.00	7146.75	47828.25
Total			14903705.00

Part – C- (Extra Items)

	(Amount in Rs.)
1- Portico	0.00
2- Ornamental front door	0.00
3- Sit out/ Verandah with steel grills	0.00
4- Overhead water tank	0.00
5- Extra steel/ collapsible gates	0.00
6- Shape of land	consider in land rate
Total	0.00

Part – D- (Amenities)

	(Amount in Rs.)
1- Wardrobes	0.00
2- Glazed tiles	0.00
3- Extra sinks and bath tub	0.00
4- Marble / ceramic tiles flooring	0.00
5- Interior decorations	0.00
6- Architectural elevation works	0.00
7- Paneling works	0.00
8- Aluminum works	0.00
9- Aluminum hand rails	0.00
10- False ceiling	0.00
Total	0.00

Part E- (Miscellaneous)

	(Amount in Rs.)
1- Separate toilet room	0.00
2- Separate lumber room	0.00
3- Separate water tank/ sump	0.00
4- Trees, gardening	0.00
Total	0.00



Part F- (Services)

		(Amount in Rs.)
1- Water supply arrangements	:	0.00
2- Drainage arrangements	:	0.00
3- Boundary/Retaning wall	:	0.00
4- C. B. deposits, fittings etc.	:	0.00
5- Pavement	:	0.00
Total	:	0.00

Total abstract of the entire property

Part- A	Land	:	₹	19523000.00
Part- B	Building	:	₹	14903705.00
Part- C	Extra Items	:	₹	0.00
Part- D	Amenities	:	₹	0.00
Part- E	Miscellaneous	:	₹	0.00
Part- F	Services	:	₹	0.00
	Total	:	₹	34426705.00
	Say	:	₹	34426705.00

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

Present Fair Market Value of Property ₹ 34426705.00

Rupees Three Crore Fourty Four Lacs Twenty Six Thousand Seven Hundred Five Only.

Realisable Value of Property ₹ 30984035.00

Rupees Three Crore Nine Lacs Eighty Four Thousand Thirty Five Only.

The Book value of the property as of ₹ 106799.40

Rupees One Lacs Six Thousand Seven Hundred Ninety Nine and Fourty Paise Only.

The Distress value of the Property ₹ 29262699.00

Rupees Two Crore Ninety Two Lacs Sixty Two Thousand Six Hundred Ninety Nine Only.



Ar. M.S NEGI

Signature and seal of
Registered Valuer

Date-
Place-

November 11, 2021
Dehradun

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 ₹ 34426705.00 (Rupees Three Crore Fourty Four Lacs Twenty Six Thousand Seven
Hundred Five Only.)

I, Pranay Sarker, Physically verified the properties and value
mention in the valuation report found correct. we have also
independently verified with neighbourhood and enquired with
property dealers.

November 11, 2021

Signature
Name of the Branch
Manager with Official
seal

FORMAT-B

DECLARATION FROM VALUERS

I hereby declare that

- a) I am a citizen of India
- b) The information furnished in my valuation report dated November 11, 2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the
- c) I have no direct or indirect interest in the property valued;
- d) I have personally inspected the November 10, 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;	: November 11, 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
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.	: -

November 11, 2021
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
- 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/
- 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
- 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.
- 18) As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 19) In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.



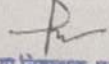
CIRCLE RATE


(13)

तहसील हरिद्वार के अर्द्धनगरीय क्षेत्रों की दरें

(सूची में वर्णित प्रमुख मार्ग से 200 मीटर की दूरी छोड़कर)

अर्द्धनगरीय क्षेत्र के मोहल्ले/ राजस्व ग्राम का नाम	सामान्य दर (BASE RATE)						
	कृषि भूमि (प्रति हेक्टेयर रलाख में)	अकृषि भूमि (प्रति वर्ग मीटर)	बहुमंजलीय आवासीय भवन में स्थित आवासीय प्लैट (सुपर एरिया प्रति वर्ग मीटर)	वाणिज्यिक भवन की दर (सुपर एरिया प्रति वर्ग मीटर)		गैर वाणिज्यिक भवन की दर (प्रति वर्ग मीटर)	
				दुकान/ रैस्टोरेन्ट/ कार्यालय	जन्ट वैशेषिक प्रतिष्ठान	प्रथम श्रेणी (लिनटर पोरा)	द्वितीय श्रेणी (टैन पोरा)
2	3	4	5	6	7	8	9
रघुनाथ रेजीडेन्सी बहादुराबाद	-	11000	23000	55000	47000	12000	11000
ज्वालापुर (बाहर सीमा नगर निगम/नगर पालिका)	155.00	9500	21500	53000	47000	12000	11000
रानीपुर (बाहर सीमा नगर निगम/नगर पालिका)	155.00	9500	21500	53000	47000	12000	11000
मेगा ग्रीन होम्स रानीपुर	-	9500	21500	53000	47000	12000	11000
रावली महदूद (बाहर सीमा नगर पालिका)	120.00	9500	21500	53000	47000	12000	11000
सुल्तानपुर मजरी	120.00	9000	21000	52000	46000	12000	11000
जमालपुर कला	120.00	9000	21000	52000	46000	12000	11000
जमालपुर खुर्द (बाहर सीमा नगर पालिका)	120.00	9000	21000	52000	46000	12000	11000
बहादुराबाद	120.00	9000	21000	52000	46000	12000	11000
कांगडी	100.00	8500	20500	51500	45000	12000	11000
सलेमपुर महदूद (द्वितीय) (बाहर सीमा नगर पालिका)	100.00	7500	19500	51500	45000	12000	11000
सलेमपुर महदूद (प्रथम) (बाहर सीमा नगर पालिका)	95.00	7500	19500	51500	45000	12000	11000
आन्नेकी हेल्थमपुर (बाहर सीमा नगर पालिका)	95.00	6800	18800	47500	42000	12000	11000
अदमलपुर बांगला	120.00	6800	18800	47500	42000	12000	11000
दादपुर गोविन्दपुर	95.00	6800	18800	47500	42000	12000	11000
मनोहरपुर	95.00	6800	18800	47500	42000	12000	11000


 उप निवासी-प्रयोजन
 हरिद्वार


 (कृष्ण कुमार मिश्र)
 सहायक आयुक्त (नगर/ग्राम विकास एवं राजस्व),
 हरिद्वार

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SITE PHOTOGRAPHS



Front View of Property



View of Property Showing approach Road

Date- November 11, 2021

Place- Dehradun

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



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



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ANNEXURE-B**REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVALE PROPERTY (TIR)**

1.	(a) Name of the Branch / BU seeking opinion.	State Bank of India, SME, Civil Lines Roorkee, Distt.-Haridwar.
	(b) Reference No. and dated of the letter under the cover of which the documents tendered for scrutiny are forwarded.	As per Bank Instructions.
	(c) Name of the Borrower	M/s Shakumbari Automobiles Pvt. Ltd., Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel R/o 42, Vivek Vihar Haridwar, Tehsil & Distt.-Haridwar.
2.	(a) Name of the unit / concern / company / person offering the property as security.	M/s Shakumbari Automobiles Pvt. Ltd., Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel R/o 42, Vivek Vihar Haridwar, Tehsil & Distt.-Haridwar is the present lease holder of the property in question by way of registered Lease Deed Dt. 18-11-2006.
	(b) Constitution of the unit / concern / person / body / authority offering the property for creation of charge.	As above.
	(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 offered as security including the following details.	Industrial Building bearing Plot No. E-6 total area measuring 780.92 Square meter, bounded in North- Road 60 feet wide, South- Railway Line, East- Plot No. E-7, West- Plot No. E-5/1, Situated at Industrial Area Haridwar, Pargana-Jwalapur, Tehsil & Distt.-Haridwar.
	(a) Survey No.	N.A.
	(b) Door / House no. (In case of house property)	Plot No. E-6.
	(c) Extent / area including plinth / built up area in case of house property.	Total area measuring 780.92 Square meter.
	(d) Locations like name of the place, village, City, registration, sub-district etc., boundaries	Situated at Industrial Area Haridwar, Pargana-Jwalapur, Tehsil & Distt.-Haridwar.

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<p>(a) Particulars of the documents scrutinized- serially and chronologically.</p> <p>(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p>Note:- Only originals or certified extracts from the registering / land / revenue / other authorities be examined.</p>			<p>(1) Original Lease Deed Dt. 18-11-2006 executed by U.P. State Industrial Development Corporation Limited through its Regional Manager in favour of M/s Shakumbari Automobiles Pvt. Ltd., through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel which was registered vide Bahi No. 1, Jild No. 1190, Page 451, A.D.F. Book No. 1, Jild No. 1864, Pages 639 to 668 at Sl. No. 12681 on Dt. 21-11-2006 in the office of Sub-Registrar Haridwar.</p> <p>Note: Original Lease Deed Dt. 18-11-2006, Document No. 3687/3688 is already mortgaged with State Bank of India, SME, Civil Lines Roorkee.</p>	
Sl. No.	Date	Name / Nature of the document	Original / Certified Copy/ Certified Extract / Photo Copy etc.	In case of copies, whether the original was scrutinized by the Advocate
1.	18-11-2006	Lease Deed	Original	Already Mortgage
5.	<p>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 mortgager? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)</p>			Yes
	<p>(a) 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 documents submitted?</p>			Yes
	<p>(b) ii) Where the certified copies of the 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.</p> <p>(In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).</p>			N.A., as above.

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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, records of registrar office is available on online portal www.eregistration.gov.uok.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, records of registrar office available on online portal are cross checked.
(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
(a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar office Haridwar.
(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?	No
(c) Whether search has been made at all the offices name at (b) above?	N.A.
(d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No
<p>8. Chain of titles 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> <p>In case of property offered as security for loans of Rs. 1.00 crore and above, search or title / encumbrance for a period of not less than 30 years is mandatory. (Separate Sheets may be used).</p>	<p>The property in question with other property was the personal property of U.P. State Industrial Development Corporation Limited, a company within the meaning of the Companies Act, 1956 and having its Registered Office at A-1/4, Lakhanpur, Kanpur since more than 31 years.</p> <p>2- Later on U.P. State Industrial Development Corporation Limited through its Regional Manager executed Lease Deed Dt. 18-11-2006 for Plot No. E-6 in favour of M/s Shakumbhari Automobiles Pvt. Ltd., Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel R/o 42, Vivek Vihar Haridwar, Tehsil & Distt.-Haridwar which was registered vide Bahi No. 1, Jild No. 1190, Page 451, A.D.F. Book No. 1, Jild No. 1864, Pages</p>

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		639 to 668 at Sl. No. 12681 on Dt. 21-11-2006 in the office of Sub-Registrar Haridwar. <u>Thus the Chain of title is complete in all respect.</u> <u>I further certify that the provisions of the SARFAESI Act 2002 are applicable to this property.</u>
9.	Nature of title of the intended Mortgage over the property (whether full ownership right, leasehold Rights, Occupancy, possessory Rights of Inam Holder of Govt. Grantee / Allottee etc.)	Leasehold rights
10.	If leasehold, whether	Lease Hold
	a) Lease Deed is duly stamped and registered.	Yes
	b) Lessee is permitted to mortgage the Leasehold right,	Yes, leasehold rights
	c) duration of the Lease / unexpired period of lease,	Lease Deed for 90 years from 24 th May 1975.
	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.	Yes
	e) Whether the lease hold rights permits for the creation of any superstructure (if applicable)?	Yes
	f) Right to get renewal of the leasehold rights and nature thereof.	Yes
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.	N.A.
	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.	I occupancy right, whether,	N.A.
	a) Such right is heritable and transferable,	N.A.
	b) Mortgage can be created.	N.A.
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities / procedure to be followed	There is no interest of any minor in the property.

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	including court permission to be obtained and the reasons for coming to such conclusion.	
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.	N.A.
	(b) The Gift / Settlement Deed has been attested by two witnesses.	N.A.
	(c) The Gift / Settlement Deed transfers the property to Donne.	N.A.
	(d) Whether the Donne has accepted the gift by signing the Gift / Settlement Deed or by a separated writing or by implication or by actions.	N.A.
	(e) Whether there is any restriction on the Donor in executing the gift / settlement deed in question.	N.A.
	(f) Whether the Donne is in possession of the gifted property.	N.A.
	(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.	N.A.
	(h) Any other aspect affecting the validity of the title passed through the gift / settlement deed.	N.A.
15.	(a) In case of partition / 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.	N.A.
	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A.
	(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	N.A.
	(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.	N.A.


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	(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?	N.A.
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?	N.A.
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	(c) Whether the property is mutated on the basis of will?	N.A.
	(d) Whether the original will is available?	N.A.
	(e) Whether the original death certificate of the testator is available?	N.A.
	(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.)	N.A.
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
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	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

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	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
9.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	No
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A.
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.
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 industrial property on the spot situated at Industrial Area Haridwar.
	(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?	N.A., as above.
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.	N.A., as above.
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.	N.A.
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No, litigation is pending in any court could be ascertained available records.

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	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	(c) Whether the title documents have any court seal / marking which points out any litigation / attachment/security to court in respect of the property in question? In such case please comment on such seal / marking.	N.A.
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 hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A.
	(c) Whether the person(s) creating mortgage has / have authority to create mortgage for and on behalf of the firm.	N.A.
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation 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.	N.A.
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser)?	N.A.
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)? Yes / No.	N.A.

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	iv) If the search reveals encumbrances / charges, whether such charges/ encumbrances have been satisfied? Yes/No	N.A.
6.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No
7.	(a) Whether any POA is involved in the chain of title?	No
	(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.	N.A.
	(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 favour 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).	N.A.
	(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.	N.A.
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	N.A.
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	N.A.
	ii) Whether the POA is a registered one?	N.A.
	iii) Whether the POA is a special or general one?	N.A.
	iv) Whether the POA contains a specific authority for execution of title document in question?	N.A.

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	(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?)	N.A.
	(g) Please comment on the genuineness of POA?	N.A.
	(h) The unequivocal opinion on the enforceability and validity of the POA?	N.A.
3.	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.	N.A.
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	No
	(a) Promoter's/Land owner's title to the land/building.	N.A.
	(b) Development Agreement/Power of Attorney.	N.A.
	(c) Extent of authority of the Developer/builder.	N.A.
	(d) Independent title verification of the Land and/or building in question.	N.A.
	(e) Agreement for sale (duly registered).	N.A.
	(f) Payment of proper stamp duty.	N.A.
	(g) Requirement of registration of sale agreement, development agreement, POA, etc.	N.A.
	(h) Approval of building plan, permission of appropriate / local authority, etc.	N.A.
	(i) Conveyance in favour of Society/Condominium concerned.	N.A.
	(j) Occupancy Certificate/allotment letter / letter of possession.	N.A.
	(k) Membership details in the Society etc.	N.A.
	(l) Share Certificates.	N.A.
	(m) No Objection Letter from the Society.	N.A.

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	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats / Apartments / Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	N.A.
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any.	N.A.
	(p) If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any.	N.A.
	(q) Whether the numbering pattern of the units / flats tally in all documents such as approved plan, agreement plan, etc.	N.A.
30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	I have inspected the available records Index-2 nd in the office of Sub-Registrar Haridwar for a period of 31 years i.e. 01-01-1990 to 24-11-2021 up to date vide inspection Receipt Nos. 113/21 & 197/49 Dt. 24-11-2021 and found <u>the lease rights of the above said property is already mortgage with State Bank of India, SME, Civil Lines Roorkee by way of Equitable Mortgage.</u>
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	As above.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	N.A.
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon.	N.A., as the provision of Urban Land Ceiling Act, area not applicable in the State of Uttarakhand.
	(b) Whether No Objection Certificate under the Income Tax Act is required / obtained.	No Objection Certificate under Income Tax Act is not required.
34.	Details of RTC extracts / mutation extracts / Khata extract pertaining to the property in	N.A.
35.	Whether the name of mortgagor is reflected as owner in the revenue / Municipal / Village records?	N.A.
36.	(a) Whether the property offered as security is clearly demarcated?	Yes
	(b) Whether the demarcation / partition of the property is legally valid?	Yes

DEEPAK VAISH

Advocate

Reg. No.: UP-666/92, UA-2222/04

Civil Court Roorkee

AK VAISH**Advocate****ed Panel Lawyer :****C, BOI, PNB, IOB****ri Bank Ltd. Haridwar****UP-666/92 UA 2222/04**Ph.: 01332-272443 (R)
Mob.: 9837160576, 8077053633, 9412999379**Office :**

Chamber No. 6,

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E-mail : deepakvaishadv@gmail.com

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	(c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes
7.	Whether the property can be identified from the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny?	N.A.
	(a) Document in relation to electricity connection.	N.A.
	(b) Document in relation to water connection.	N.A.
	(c) Document in relation to Sales Tax Registration, if any applicable.	N.A.
	(d) Other utility bills, if any.	N.A.
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 current boundary? If so please elaborate/ comment on the same.	No
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.)	Valuation Report and approved / sanctioned plan are submitted to Bank.
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 SARFESI Act, if required against the property offered as security?	Yes, the provision of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) are applicable to this property.

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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.	Original Lease Deed is already deposited with State Bank of India, SME, Civil Lines Roorkee.
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.	N.A.
44.	Additional aspects relevant for investigation of title as per local laws.	N.A.
45.	Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security.	Spot inspection & Identity of persons executing document in favour of Bank is recommended to be verified.
46.	The specific persons who are required to create mortgage / to deposit documents creating mortgage.	M/s Shakumbari Automobiles Pvt. Ltd., Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel R/o 42, Vivek Vihar Haridwar, Tehsil & Distt.-Haridwar.
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016?	No
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	N.A.
	Whether the registered agreement for sale as prescribed in the above Act/Rule 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 uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.

Submitted by

Date: 24-11-2021

Place: Roorkee


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 Advocate
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ANNEXURE-C

CERTIFICATE OF TITLE ON THE BASIS OF ORIGINAL TITLE DEEDS

I have examined the Original title deeds intended to be deposited relating to the schedule property to be offered as security by way of "Equitable Mortgage" and that the documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that the said Equitable Mortgage to be created on production of original title deeds 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 and undertake to re-examine the original title deeds as and when produced and.

3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Sub-Registrar Office. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage on production of the original title deeds. 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 and 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 prior Mortgage/Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01-01-1990 to 2021 up to date pertaining to the Immoveable Property covered by above said Original Title Deeds. **The lease rights of the above said property is already mortgaged with State Bank of India, SME, Civil Lines Roorkee by way of Equitable Mortgage.**

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 is to the extent of _____ NIL.

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower **M/s Shakumbhari Automobiles Pvt. Ltd.**, Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel R/o 42, Vivek Vihar Haridwar, Tehsil & Distt.-Haridwar.

9. I certify that **M/s Shakumbhari Automobiles Pvt. Ltd.**, Registered Office at 3 Km. Mile Stone, Delhi Road Roorkee, Distt.-Haridwar through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel R/o 42, Vivek Vihar Haridwar, Tehsil & Distt.-Haridwar, has got an absolute, clear and Marketable title over the Schedule property, **except the earlier charge in favour of State Bank of India, SME, Civil Lines Roorkee by way of Equitable Mortgage.** I further certify that the above registered title deeds appear to be genuine and a valid mortgage can be created on the basis of the original title deeds and the said Mortgage would be enforceable.

In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:-

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(31)

Dated 24-11-2021...

Documents Required for creation of a valid Equitable Mortgage in favour of Bank.

1) Original Lease Deed Dt. 18-11-2006 executed by U.P. State Industrial Development Corporation Limited through its Regional Manager in favour of **M/s Shakumbari Automobiles Pvt. Ltd.**, through its duly constituted attorney Shri Arvind Goel S/o Shri J.S. Goel which was registered vide Bahi No. 1, Jild No. 1190, Page 451, A.D.F. Book No. 1, Jild No. 1864, Pages 639 to 668 at Sl. No. 12681 on Dt. 21-11-2006 in the office of Sub-Registrar Haridwar.

Note: Original Lease Deed Dt. 18-11-2006, Document No. 3687/3688 is already mortgaged with State Bank of India, SME, Civil Lines Roorkee.

(2) Copy of Board Resolution of M/s Shakumbari Automobiles Pvt. Ltd.

(3) Stamp duty @ 0.5% on loan amount with a maximum of Rs. 10,000/- only.

There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.

I, further certify that the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) are applicable to this property.

SCHEDULE OF THE PROPERTY

Industrial Building bearing Plot No. E-6 total area measuring 780.92 Square meter, bounded in North- Road 60 feet wide, South- Railway Line, East- Plot No. E-7, West- Plot No. E-5/1, Situated at Industrial Area Haridwar, Pargana-Jwalapur, Tehsil & Distt.-Haridwar.

Submitted by

Date: 24-11-2021

Place: Roorkee

DEEPAK VAISH
(Advocate)

DEEPAK VAISH
Advocate
Reg. No.: UP-666/92, UA-2222/04
Civil Court Roorkee