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Date.....

TIR No. 85/2023

Date- 16.06.2023

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 Branch SME Branch Roorkee
	b) Reference No. & Date of the letter under the cover of which the document tendered for scrutiny are forwarded	State Bank of India Branch SME Branch Roorkee
	C) Name of Borrower	M/s Annika Power System, B-97/4, Subhash Nagar Roorkee through its Partners Shri Hem Singh S/o Shri Pitamber Singh & Ms. Nancy Rana D/o Shri Hem Singh both R/o House No. B-97/4, Subhash Nagar Roorkee, Pargana & Tehsil Roorkee, Distt.-Haridwar.
2.	a) type of loan	CC/Term Loan
	b) Type of property	Industrial Property
3.	a) Name of the Unit/concern/Company/person offering the property (ies) security.	M/s Annika Power System, B-97/4, Subhash Nagar Roorkee through its Partner Smt. Anita Ran W/o Shri Hem Singh & Shri Hem Singh S/o Shri Pitamber Singh both R/o House No. B-97/4, Subhash Nagar Roorkee, Pargana & Tehsil Roorkee, Distt.-Haridwar is the present Owner through regd. Sale deed regd. No. 15883 dt. 26.12.2012
	b) Constitution of the Unit/concern/ person/ body/authority offering the property for creation of charge.	Unit
	c) state as to under what capacity is security offered(Whether as joint applicant or borrower or as guarantor, etc.	As a Borrower
4.	Value of Loan (Rs. in crores)	as per Valuer Report
5.	Complete or full description of the immovable property(ies) offered as security including the following details	A Industrial land its measuring in East - 49.75 feet, West- 29.25 feet, North- 146.12 feet & Sout-146 feet having total area 7229.97 sq. feet i.e. 672 sq. meter (550 sq. meter area in land khasra No. 980, 212 sq. meter area in land khasra No. 981/1) within constructed one hall area 29 feet x 30 feet 3 inch area 877.25 sq. feet i.e. 81.25 sq. meter & rest land is open & wall on east & west side 30.175 x 2 area 60.35 square meter so Total covered area is 141.60 square meter <b>Bounded as</b> East- land of Nathi Ram, West- Road 4 gathe wide, North-Factory Star Homes Appliances which was purchased by purchaser i.e. Annika System Power & south- rest Factory of M/s Satya Homes Appliances bearing part of land khasra NO. 980 & 980/1 <b>situated</b> at Village Salempur Rajputan, Pargana Bhagwanpur, Tehsil Roorke Distt. Haridwar.
	a) Survey No.	khasra No. 980 & 980/1,
	b) Door/House No.(in case of House property)	NA



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	c) Extent/area including plinth/built up area in case of House property	Total covered area is 141.60 square meter
	d) Location like name of the place, Village, city, registration, sub District etc.	Village Salempur Rajputan, Pargana Bhagwanpur, Tehsil Roorkee Distt. Haridwar
6	a) Particulars of the documents scrutinized-serially and chronologically	<ol style="list-style-type: none"><li>1. Extract of khatauni khata No. 114, belonging land khasra No 980 &amp; 981/1, 1415 to 1420 fasli Vill. Salempur Rajputan in the name of <b>Smt. Chaman Daee</b></li><li>2. Certified Copy of registered sale Deed No. 13153 dated 20/12/2007 executed by <b>Smt. Chaman Daee</b> in favor of <b>M/s New Era Packaging</b></li><li>3. Certified Copy of registered sale Deed No. 6640 dated 05/06/2012 executed by of <b>M/s New Era Packaging</b> in favor of <b>M/s Star Homes Appliances</b></li><li>4. Original &amp; Certified Copy registered Sale Deed No. 15583 dated 26/12/2012 executed by <b>M/s Star Homes Appliances</b> in favor of <b>M/s Annika Power System</b>. Borrower/Mortgagor.</li><li>5. Extract of khatauni khata No. 920, belonging land khasra No 980 area 0.1274 Hectare &amp; 981/1 area 0.0240 Hectare, 1427 to 1432 fasli Vill. Salempur Rajputan in the name of <b>M/s Annika Power System</b></li></ol>
	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-----
7.	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.) (HL : If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component)	Yes, all Certified copies are obtained of relevant Sale deeds from Sub Registrar Office roorkee
	b) 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(In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously)	Yes.
8	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any	Yes, record of revenue authorities is available on online portal <a href="http://www.devbhoomi.gov.nic.in">www.devbhoomi.gov.nic.in</a> & record of registrar office is available on online portal <a href="http://www.registration.gov.nic.in">www.registration.gov.nic.in</a>



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	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 <b>M/s Annika Power System</b> presently available in the office of Sub Registrar & Revenue Record 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?	N.A.
	d) Whether proper registration of documents completed. Details thereof to be provided.	YES,
9	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?	At present only 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 documents in respect of the property in question ?	No
10	a) 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  In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory.  (Separate Sheets may be used)	<p>As per searches conducted for <b>31 (01.01.1992, to 2023)</b> year at the office of Sub Registrar &amp; Tehsildar Roorkee, I found that the Originally the land belong to <b>Smt. Chaman Daee W/o Shri Ram Niwas</b> R/o Vill. Dudhli Tehsil Devbond Distt. Saharanpur Pargana Manglour Tehsil Roorkee Distt. Haridwar from revenue year of 1399 fasli years i.e. calendar year of <b>1992</b> as per khatauni khata No. 114, belonging land khasra No 980 &amp; 981/1, 1415 to 1420 fasli Vill. Salempur Rajputan.</p> <p>After that <b>Smt. Chaman Daee</b> sold the 14700 sq. feet i.e. 1366.17 sq. meter open land (10327.5 sq. feet i.e. 959.80 sq. meter area in land khasra No. 980, 2611 sq. feet i.e. 242.65 sq. meter area in land khasra No. 981/1 &amp; 1761.5 sq. feet i.e. 163.70 sq. meter area in land khasra No. 982/1) with full right to <b>M/s New Era Packaging through its Sole prop. Umesh Chandra Goyal S/o Shri Raj Kumar Goyal</b> R/o KF-32, Kavi Nagar Ghaziabad . through registered sale deed dt. <b>20.12.2007</b> registered in Bahi No. 1, Zild No. 330, Page No. 255-292, Serial No. 13153 dated 20/12/2007 in the office of Sub-Registrar Roorkee and the name of <b>M/s New Era Packaging</b> has been mutated in revenue record at khatauni khata No. 114, belonging land khasra No 980 &amp; 981/1, 1415 to 1420 fasli Vill. Salempur Rajputan vide case NO. 286. order dt. 08.02.2008 in the Court of Tehsildar Roorkee.</p> <p>After that <b>M/s New Era Packaging</b> through proprietor Sh. Umesh Chand Goel sold the total purchased i.e. 14700 sq. feet i.e. 1366.17 sq. meter open land (10327.5 sq. feet i.e.</p>



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959.80 sq. meter area in land khasra No. 980, 2281 sq. feet i.e. 212.00 sq. meter area in land khasra No. 981/1 & 2191.5 sq. feet i.e. 194.27 sq. meter area in land khasra No. 982/1) with full right to **M/s Star Homes Appliances khasra No. 980-981/1 Vill. Salempur Rajputan through its partner Irfan Ali Sayyad & Furkan Ali Sayyad Ss/o Amhad ali Sayyad both R/o 3 C/201, Damodar Park LBC Road Ghatkopar West Mumbai** through registered sale deed dt. **06.06.2012** registered in Bahi No. 1, Zild No. 2181, Page No. 55-90, Serial No. 6640, dated 06/06/2012 in the office of Sub-Registrar Roorkee and the name of **M/s Star Homes Appliances** has been mutated in revenue record at khatauni khata No. 114, belonging land khasra No 980 & 981/1, 1415 to 1420 fasli Vill. Salempur Rajputan vide case NO. 284. order dt. 03.01.2013 in the Court of Upper Tehsildar Roorkee

After that **M/s Star Homes Appliances** sold the 672 sq. meter land out total purchased land (550 sq. meter area in land khasra No. 980, 212 sq. meter area in land khasra No. 981/1) with full right to present owner **M/s Annika Power System, B-97/4, Subhash Nagar Roorkee through its Partners Shri Hem Singh S/o Shri Pitamber Singh & Ms. Nancy Rana D/o Shri Hem Singh both R/o House No. B-97/4, Subhash Nagar Roorkee, Pargana & Tehsil Roorkee, Distt.-Haridwar** through registered sale deed dt. **26.12.2012** registered in Bahi No. 1, Zild No. 2496, Page No. 235-262, Serial No. 15583 dated 26/12/2012 in the office of Sub-Registrar Roorkee and the name of **M/s Annika Power System** has been mutated in revenue record at khatauni khata No. 114, belonging land khasra No 980 & 981/1, 1415 to 1420 fasli Vill. Salempur Rajputan vide case NO. 728. order dt. 12.02.2013 in the Court of Upper Tehsildar Roorkee.

After that made a New khatauni khata No. 920, belonging land khasra No 980 area 0.1274 Hectare & 981/1 area 0.0240 Hectare, 1427 to 1432 fasli Vill. Salempur Rajputan in the name of **M/s Annika Power System** by revenue dept.

Thus the chain of title is complete and **M/s Annika Power System** have acquired the present ownership of the said property,

b) 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.

No,

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	c) 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 Minor's interest
11.	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.	Full ownership through Sale Deed
	If Ownership Rights,	YES
	a) Details of the Conveyance Documents	Registered sale deed dt. 26.12.2012 registered in Bahi No. 1, Zild No. 2496, Page No. 235-262, Serial No. 15583 dated 26/12/2012 in the office of Sub-Registrar Roorkee executed by M/s Star Homes Appliances in favor of M/s Annika Power System. Borrower/Mortgagor
	b) Whether the document is properly stamped.	YES
	c) Whether the document is properly registered.	YES
	If Ownership Rights	NA
	a) The Lease Deed is duly stamped and registered	NA
	b) The lessee is permitted to mortgage the Leasehold right,	NA
	c) duration of the Lease/unexpired period of lease,	NA
	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	NA
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)	NA
	f) Right to get renewal of the leasehold rights and nature thereof.	NA
	If Govt. grant/ allotment/Lease-cum/Sale Agreement / Occupancy / Inam Holder / Allottee etc, whether;	NA
	a) grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	NA
	b) the mortgagor is competent to create charge on such property?	NA
	c) any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	NA
	If occupancy right, whether;	Yes
	Such right is heritable and transferable,	Yes
	Mortgage can be created.	Yes
12	Has the property has been transferred by way of Gift/Settlement Deed, whether:	NO, the said property is not transferred through gift deed
	a) The Gift/Settlement Deed is duly stamped and registered;	NA
	b) The Gift/Settlement Deed has been attested by two witnesses;	NA



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	c) Whether there is any restriction on the Donor in executing the gift/settlement deed in question	NA
	d) The Gift/Settlement Deed transfers the property to Donee;	NA
	e) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	NA
	f) Whether the Donee is in possession of the gifted property;	NA
	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;	NA
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	NA
13	Has the property been transferred by way of partition / family settlement deed	The said property is not transferred by way of partition / family settlement deed
	whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Not Applicable
	Whether mutation has been effected	Not Applicable
	Whether the mortgagor is in possession and enjoyment of his share.	Not Applicable
	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Not Applicable
	In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	Not Applicable
	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?	Not Applicable
14	Whether the title documents include any testamentary documents /wills?	No
	(a) In case of wills, whether the will is registered will or unregistered will?	Not Applicable
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
	(c) Whether the property is mutated on the basis of will?	Not Applicable
	(d) Whether the original will is available?	Not Applicable
	(e) Whether the original death certificate of the testator is available?	Not Applicable
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	Not Applicable
	g) (Comments on the circumstances such as the availability of a declaration by all the beneficiaries	Not Applicable



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	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.)	
15	Whether the property is subject to any wakf rights/ belongs to church / temple or any religious / other institutions	No
	any restriction in creation of charges on such properties?	Not Applicable
	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
16	a) Where the property is a HUF/joint family property?	No
	b) Whether 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.	Not Applicable
	c) Please also comment on any other aspect which may adversely affect the validity, of security in such cases?	Not Applicable
17	(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?	Not Applicable
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter	Not Applicable
18	Is the property an Agricultural land	No. As the property is a Industrial land property on the spot.
	a) whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	NA
	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?	NA
	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. 203/2007-08, order dt. 19.07.2008 in the court of SDM Roorkee. the said order also entered in enclosed khatauni khata No. 920, belonging land khasra No 980 & 981/1, 1427 to 1432 fasli Vill. Salempur Rajputan.
19	a) Whether the property is affected by any local laws or special enactments or other regulations having a bearing on the security creation / mortgage (viz. Agricultural Laws,	No.



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	weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.)?	
	b) Additional aspects relevant for investigation of title as per local laws	NOT ANY
20	(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
21	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	The said property is not involved in or subject matter of any litigation as per record, a Affidavit executed by the Mortgagor/borrower in this regard is attached.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	NA
	(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.	No
22	(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
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	No
23	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.	Yes, the said property belongs to a Private Limited Company & Borrowing Power Board Resolution, authorization to create mortgage/execution of Documents/registration of any prior charges with the Company Registrar(ROC), Article or Association/provision for common seal etc are recommended to be verified by the Bank
	b/1 Whether the property (to be mortgaged) is purchased by the above Company from any other company or limited liability partnership (LLP) firm? Yes/No	Yes, the said property is purchased by Company from any other company.
	b/2) 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) ?	NA
	b/3 Whether the above search of charges reveals any prior charges/encumbrance, on the property (proposed to be mortgaged) created	NA.



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	by the vendor company (Seller) ?	
	b/4 If the search reveals encumbrances/charges, whether such charges/encumbrances have been satisfied?	No
24	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	NA
25	(a) Whether any POA is involved in the chain of title during the period of search??	No, 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.	NA
	(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).	NA
	(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.	NA
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	NA
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA?	NA
	ii. Whether the POA is a registered one?	NA
	iii. Whether the POA is a special or general one?	NA
	iv. Whether the POA contains a specific authority for execution of title document in question?	NA
	(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?)	NA
	(g) Please comment on the genuineness of POA?	NA
	(h) The unequivocal opinion on the enforceability and validity of the POA?	NA
26	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.	No



# Rajendra Prasad

LL.M  
Bank Advocate



## BANK PANEL LAWYER

• Union Bank of India  
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• Axis Bank  
• Distt. Co-Operative Bank  
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Date.....

Ref No.....

27	I. If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	The said property is a Industrial property on spot
	(a) Promoter's/Land owner's title to the land/building;	Registered Sale Deed
	(b) Development Agreement/Power of Attorney;	No
	(c) Extent of authority of the Developer/builder;	No
	(d) Independent title verification of the Land and/or building in question;	No
	(e) Agreement for sale (duly registered);	No
	(f) Payment of proper stamp duty;	Yes
	(g) Requirement of registration of sale agreement, development agreement, POA, etc.;	No
	(h) Approval of building plan, permission of appropriate/local authority, etc.;	NA
	(i) Conveyance in favor of Society/ Condominium concerned;	No
	(j) Occupancy Certificate/allotment letter/letter of possession;	No
	(k) Membership details in the Society etc.;	No
	(l) Share Certificates;	As per Sale deed
	(m) No Objection Letter from the Society;	NA
	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	Approval of building plan
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	No
	(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	No
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	No
	II. A. Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016?	Not Applicable
	II. B. Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	Not Applicable
	II. C. Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not Applicable
	II. D. 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?	Not Applicable



**Anura Prasad**  
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Anika Power System

Date: 16.06.2023....

Ref. No. ....

	local authorities or third party claims lines etc, and details thereof if was give the details thereof	Registrar Roorkee for a period of 31 years i.e. 01.01. 1992 - 2023 up to date and I found that the said property is free from all encumbrances except the said property already mortgaged in favor of State Bank of India SME Branch Roorkee.
29	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.	31 years
30.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	N.A.
31	(a) Urban land ceiling clearance, whether required and if so, details thereon.	N.A. as the provisions of Urban Land Ceiling Act, are not applicable in the State of Uttarakhand
	(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	NA
32.	a) Details of RTC extracts/mutation extracts/khata extracts pertaining to the property in question.	Extracts of Khatauni is enclosed
	b) Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	YES, The name of M/S Annika Power System is reflected as a owner in the revenue record in Tehsil Roorkee.
33	(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
34	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 Industrial property
	(a) Document in relation to electricity connection;	Yes
	(b) Document in relation to water connection;	No
	(c) Document in relation to Sales Tax Registration, if any applicable;	Yes
	(d) Other utility bills, if any.	GST Bill
35	Whether the documents i.e. Valuation report / approved sanction plan reflect / indicate any difference / discrepancy in the boundaries in relation to the Title Document / other document. (If the valuation report and /or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same).	As the valuation report are available at the time of preparation of TIR
36	a) Whether the Bank will be able to enforce SARFAESI Act, if required against the property	Yes,



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Date.....

b) Property is SARFAESI compliant (Y/N)	Yes
a) Whether original title deeds are available for creation of equitable mortgage	Yes
b) 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 <b>State Bank of India SME Branch Roorkee</b>
38. 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.
39. The specific persons who required to create mortgage/to deposit documents creating mortgage.	Signature Authority of <b>MM/s Annika Power System, B-97/4, Subhash Nagar Roorkee</b> through its Partners <b>Shri Hem Singh S/o Shri Pitamber Singh &amp; Ms. Nancy Rana D/o Shri Hem Singh both R/o House No. B-97/4, Subhash Nagar Roorkee, Pargana &amp; Tehsil Roorkee, Distt.-Haridwar</b> who has already mortgaged in favor of <b>State Bank of India SME Branch jansath Road Roorkee</b>

Annexure-C

CERTIFICATE OF TITLE

- I have examined the **Original title deed/Document intended to be deposit** 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-
- 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.
- 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.
- 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.
- There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from **01.01. 1992 to 2023** 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 State Bank of India SME Branch jansath Road Roorkee.**
- 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.



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Date.....

7. Minor/(s) and his/their interest in the property/(ies) is to be extent of N.A.

8. The mortgage can be created, will be available to the Bank for the liability of the intending borrower M/s Annika Power System, B-97/4, Subhash Nagar Roorkee through its Partners Shri Hem Singh S/o Shri Pitamber Singh & Ms. Nancy Rana D/o Shri Hem Singh both R/o House No. B-97/4, Subhash Nagar Roorkee, Pargana & Tehsil Roorkee, Distt.-Haridwar

9. I certify that MM/s Annika Power System, B-97/4, Subhash Nagar Roorkee through its Partners Shri Hem Singh S/o Shri Pitamber Singh & Ms. Nancy Rana D/o Shri Hem Singh both R/o House No. B-97/4, Subhash Nagar 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 further Mortgage under any applicable Law/Rules in force

12. It is certified that the property is SARFAESI compliant.

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

1. Extract of khatauni khata No. 114, belonging land khasra No 980 & 981/1, 1415 to 1420 fasli Vill. Salempur Rajputan in the name of Smt. Chaman Daee
2. Certified Copy of registered sale Deed No. 13153 dated 20/12/2007 executed by Smt. Chaman Daee in favor of M/s New Era Packaging
3. Certified Copy of registered sale Deed No. 6640 dated 05/06/2012 executed by of M/s New Era Packaging in favor of M/s Star Homes Appliances
4. Original & Certified Copy registered Sale Deed No. 15583 dated 26/12/2012 executed by M/s Star Homes Appliances in favor of M/s Annika Power System. Borrower/Mortgagor.
5. Extract of khatauni khata No. 920, belonging land khasra No 980 area 0.1274 Hectare & 981/1 area 0.0240 Hectare, 1427 to 1432 fasli Vill. Salempur Rajputan in the name of M/s Annika Power System.
6. Inspection Receipt No 90/96 Dated 16.06.2023 issued by Sub Registrar office Roorkee.

I have no legal impediments for creation of the further Mortgage under any applicable Law/Rules in force.

#### SCHEDULE OF THE PROPERTY/IES

A Industrial land its measuring in East - 49.75 feet, West- 29.25 feet, North- 146.12 feet & Sout-146 feet having total area 7229.97 sq. feet i.e. 672 sq. meter (550 sq. meter area in land khasra No. 980, 212 sq. meter area in land khasra No. 981/1) within constructed one hall area 29 feet x 30 feet 3 inch area 877.25 sq. feet i.e. 81.25 sq. meter & rest land is open & wall on east & west side 30.175 x 2 area 60.35 square meter so Total covered area is 141.60 square meter Bounded as East- land of Nathi Ram, West- Road 4 gathe wide, North-Factory Star Homes Appliances which was purchased by purchaser i.e. Annika System Power & south- rest Factory of M/s Satya Homes Appliances bearing part of land khasra NO. 980 & 980/1 situated at Village Salempur Rajputan, Pargana Bhagwanpur, Tehsil Roorke Distt. Haridwar

Place : Roorkee

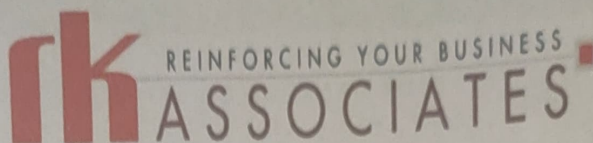
Dated : 16.06.2023

Submit



on report based on documents given by bank / owner side

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• Valuers • Industrial & FII Consultants • Chartered Engineers • NPA Management  
• Account Monitoring • Industry/ Rehabilitation Consultants • Projects Consultants

**HEAD OFFICE**

Moh – Sinzai, Shahajahnapur (UP)  
Mobile No. 9651070248, 9452886191  
Email: - valuers.spn@rkassociates.org

File No. : VR/SBI/2831/12/2021

Dated: 21.12.2021

# ASSESSMENT REPORT

OF

## IMMOVABLE PROPERTY

### SITUATED AT

KHATA NO.114, KHASRA NO.980M & 981/1, VILLAGE – SALEMPUR  
RAJPUTANA (SALEMPUR INDUSTRIAL AREA), TEHSIL- ROORKEE, DISTRICT  
– HARIDWAR (U.K)

### OWNER's

M/S – ANNIKA POWER SYSTEM THROUGH ITS PARTNER SMT.ANITA RANA  
W/O SH. HEM SINGH & SH. HEM SINGH S/O SH. PITAMBER SINGH

A/C: M/S – ANNIKA POWER SYSTEM

### 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.114, KHASRA NO.980M & 981/1, VILLAGE – SALEMPUR  
RAJPUTANA (SALEMPUR INDUSTRIAL AREA), TEHSIL- ROORKEE, DISTRICT  
– HARIDWAR (U.K)



# INDIA NON JUDICIAL

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inion report based on documents given by bank / owner side

Page No:

D.  
HIEF MANAGER  
TATE BANK OF INDIA  
SME ROORKEE  
DISTRICT: HARIDWAR U.K.  
SURVEYOR: MR. DEEPAK GOSWAMI

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

<b>GENERAL</b>		
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. 5583 Dt. 26.12.2012
iii)		: Site photo graph
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- Annika Power System through its Partner Smt. Anita Rana W/O Sh. Hem Singh & Sh. Hem Singh S/O Sh. Pitamber Singh R/O B-97/4, Mohalla - Subhash Nagar, Tehsil - Roorkee, District - Haridwar (UK) Company Ownership
Brief description of the property (Including leasehold/freehold etc.)		: This is Ground + 1 Floor Industrial Property under Valuation (Freehold)
6. Location of property		
a)	Plot No. / Survey No.	: Khasra No.980m & 981/1,
b)	Door No.	: NA
c)	T. S. No. / Village	: Salempur Rajputana (Salempur Industrial Area)
d)	Ward / Taluka	: Roorkee
e)	Mandal / District	: Haridwar U.K
7.	Postal address of the property	: Khata No.114,Kharsa No.980m & 981/1, Village - Salempur Rajputana (Salempur Industrial Area), Tehsil - Roorkee, District - Haridwar U.K
8.	City / Town	: City U.K
	Residential Area	: No
	Commercial Area	: No
	Industrial Area	: Industrial Area
9.	Classification of the area	
i)	High / Middle / Poor	: Middle
ii)	Urban / Semi Urban / Rural	: Rural
10	Coming under Corporation limit/ Village Panchayat / Municipality	: Village Panchayat
11	Whether covered under any State / Central Govt. enactments (e.g. Urban	: No

VR/SBI/2831/12/2021

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CHECKED By SH.RAJKUMAR/SH.ANIL





Opinion report based on documents given by bank / owner side

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and Ceiling Act) or notified under agency area / scheduled area / cantonment area			
In case it is an agricultural land, any conversion to house site plots is contemplated			
Boundaries of the property		: <b>As per Sale Deed</b>	
East		: Plot of Nathiram	
West		: Rasta 9.04 mt. wide	
North		: Star Home Appliances	
South		: Satya Home Appliances	
		<b>As per Site</b>	
East		: Plot of Nathiram	
West		: Rasta 9.04 mt. wide	
North		: Anita Power System	
South		: Satya Home Appliances	
1	Dimensions of the site	: A	B
		: As per Sale Deed	: Actuals
	East	: 49.75 feet	: 49.75 feet
	West	: 49.75 feet	: 49.75 feet
	North	: 146.12 feet	: 146.12 feet
	South	: 146.12 feet	: 146.12 feet
5	Extent of the site	: As Per. Sale Deed Area = 672.0 Sq.mt.	
6	Extent of the site considered for valuation (least of 14 A & 14 B)	: = 672.0 Sq.mt. or 7230.0 Sq.mt	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month	: Owner occupied	
II.	<b>CHARACTERISTICS OF THE SITE</b>		
1.	Classification of locality	: Mixed 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 3.0 Kms	
5.	Level of land with topographical conditions	: Yes	
6.	Shape of land	: Rectangular	
7.	Type of use to which it can be put	: Industrial	
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	: Salempur Industrial Road	
13.	Width of road – is it below 20 ft. or more than 20 ft.	: 30. ft Above	
14.	Is it a land – locked land?	: No	
15.	Water potentiality	: Yes	



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Opinion report based on documents given by bank / owner side

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Underground sewerage system	: No
Power supply available at the site?	: Yes
Latitude, Longitude and Coordinates of the site	: Google Map Attached
Advantage of the site	: Yes
	: Salempur Industrial Road
<b>A (Assessment of land)</b>	
Size of plot	:
North & South	:
East & West	: NA
Total extent of the plot	: NA
Prevailing market rate (Along with details /reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	: = 672.0 Sq.mt. or 7230.0 Sq.mt
Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	: Difference is due to demand & supply gap in the market
Assessed / adopted rate of valuation	: Rs. 6500/- per Sq.mt
Estimated value of land	: Rs.8000/- to Rs. 10,000/= per Sq.mt. prospective Market Rate
	: = 672.0 Sq.mt X Rs.9000/- per Sq.mt
	: <b>Rs. 60,48,000/=</b>
<b>Part - B (Assessment of Building)</b>	
Technical details of the building	:
a) Type of Building (Residential / Commercial / Industrial)	: Industrial Building
b) Type of construction (Load bearing / RCC / Steel Framed)	: Load Bering and Isolated footing. Load bearing 9" & 4' 1/2" structure with base constructed on masonry & concrete slab on cement mortar.
c) Year of construction	: Year of Construction 2012 and Estimated Future Life 60 Year.
d) Number of floors and height of each floor including basement, if any	: Ground + 1 Floor and Height 15'0" approx
e) Plinth area floor-wise	: See detail of valuation
f) Condition of the building	:
i) Exterior - Excellent, Good, Normal, Poor	: Good
ii) Inferior - Excellent, Good, Normal, Poor	: Good
g) Date of issue and validity of layout of approved map / plan	: Map Not Approved
h) Approved map / plan issuing authority	: Map Not Approved
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

VR/SBI/2831/12/2021





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Union report based on documents given by bank / owner side

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## SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF

Description	All floor	
Foundation	Isolated Footing, load Bearing 9" pillar beam column structure on 9" & 4 1/2" brick walls with base constructed on masonry & cement mortar	
Basement	No	
Superstructure	Load bearing Structure	
Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wooden Framed with Glass Works & M.S Iron & Rolling Shutter.	
RCC works	Yes	
Plastering	Yes	
Flooring, Skirting, dadoing	PCC Flooring	
Special finish as marble, granite, wooden paneling, grills, etc	PCC Flooring	
Roofing including weather proof course	RCC Roof & GI Shed	
0. Drainage	Yes, Internal	

S. No.	Description	All floor		
2.	Compound wall	: Yes		
	Height	: 11' 0 "		
	Length			
	Type of construction	Load bearing		
3.	Electrical installation			
	Type of wiring	: Internal		
	Class of fittings (superior / ordinary / poor)	: ordinary		
	Number of light points	: Yes		
	Fan points	: Yes		
	Spare plug points	: Yes		
	Any other item	Nil		
4.	Plumbing installation			
	a) No. of water closets and their type	: Yes		
	b) No. of wash basins	: Yes		
	c) No. of urinals	: Yes		
	d) No. of bath tubs	: Nil		
	e) Water meter, taps, etc.	: Nil		
	f) Any other fixtures	: Nil		



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Opinion report based on documents given by bank / owner side

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## VALUATION OF BUILDING CONSTRUCTION OR BUILT-UP UNIT

(As per existing condition, specifications and after calculating depreciation & improvements done)

Particulars of item	Roof height (in ft)	Age of building	Plinth area (in Sq.ft)	Replacement rate of construction on Rs.	Replacement cost Rs.	Depreciation	Net value after depreciations Rs.
Ground Floor – Structure is based on Load bearing with Brick wall, RCC type roof with wooden – Door & Window, PCC Flooring, Ht. 15.0 ft							
GF	15' 0"	09	877.0.0	Rs. 1000/-	Rs. 8,77,000/-	5%	Rs. 8,33,150/-
First Floor – Structure is based on Iron Framed Pillars and GI Shed roof on Top with Marble Flooring Ht. 12' 0" – 2012							
FF	12' 0"	09	387.0	Rs. 400/-	Rs. 1,54,800/-	5%	Rs. 1,47,060/-
Total Construction value							Rs. 9,80,210/-
Say in Round Figures							Rs. 9,80,000/-

(Rupees Nine Lacs and Eighty Thousand Only)



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R.K. ASSOCIATES



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### TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part- A	Land	:	Rs. 60,48,000/=
Part- B	Building	:	Rs. 9,80,000/=
Part- C	Extra Items	:	Nil
Part- D	Amenities	:	Nil
Part- E	Miscellaneous (Boundary Wall)	:	Nil
Part- F	Services	:	Nil
	Average Prospective Rate Assessment	:	Rs. 70,28,000/=
	Say	:	Rs. 70,30,000/=
	Realizable Value of the Property		Rs. 63,25,000/=
	Distress Value of the Property		Rs. 59,75,000/=
	Circle Rate Value		Rs. 56,24,100/=

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. 70,30,000/- (Rupees Seventy Lacs and Thirty Thousand only). The Market value of the above property as of Rs. 70,30,000/- (Rupees Seventy Lacs and Thirty Thousand only). and the Realizable value Rs. 63,25,000/- (Rupees Sixty Three Lacs and Twenty Five Thousand only). and the distress value Rs. 59,75,000/- (Rupees Fifty Nine Lacs and Seventy Five Thousand only).





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Valuation report based on documents given by bank / owner side

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## DECLARATION

hereby declare that-

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.

I have no direct or indirect interest in the property valued;

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.

I have not been convicted of any offence and sentenced to a term of Imprisonment;

I have not been found guilty of misconduct in my professional capacity.

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.

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.

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 am registered under Section 34 AB of the Wealth Tax Act, 1957.

I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

Place : Shahjahanpur U.P.

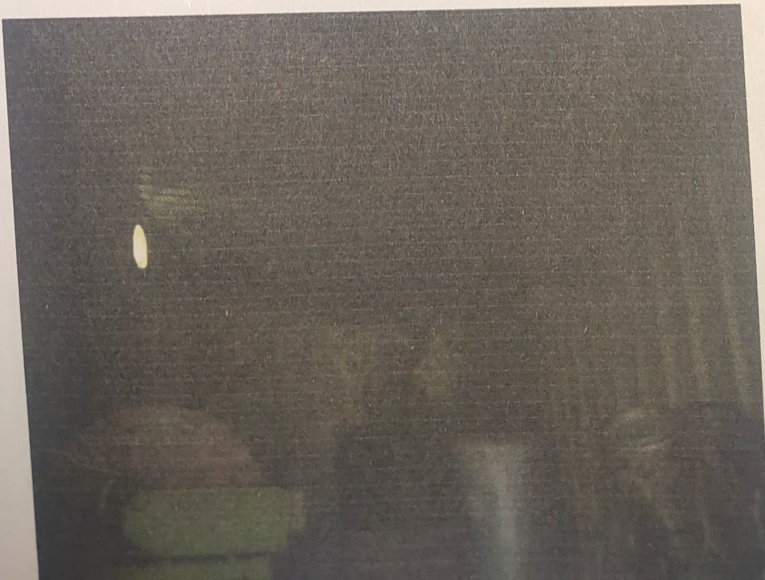
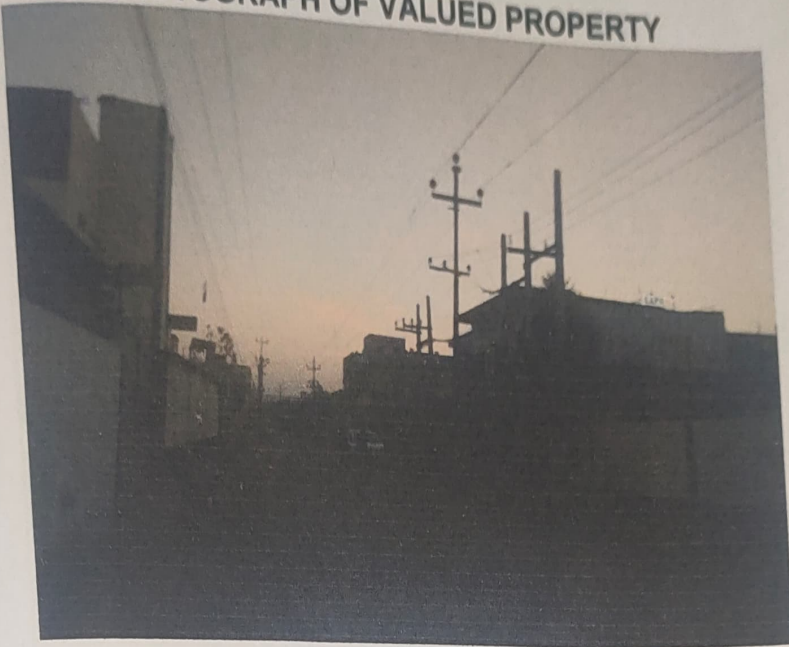
Date : 21.12.2021

Signature

Seal of the Approved Valuer



PHOTOGRAPH OF VALUED PROPERTY





INDIA NON JUDICIAL

Uttarakhand

Report based on documents given by bank / owner side

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PHOTOGRAPH OF VALUED PROPERTY

