

VALUATION REPORT

USE FOR LIMITED CIRCULATION ONLY

OF Land & Building (Residential/Commercial Use)

FOR i) Mr. Anuj Jain, ii) Mr. Pankaj Jain, iii) Mr. Neeraj Jain, and iv) Mr. Amit Jain
all are S/o Mr. Bijendra Kumar Jain

Ward No. 53, Property No. 36, Balliwala Chowk, Dehradun, Near Nath Palace,
LOCATION Kanwali Road, Mauza- Kanwali, Pargana Centraldoon, Tehsil- Dehradun,
Distt- Dehradun, Uttarakhand

PURPOSE For Bank Loan From Bank of Baroda, Kishan Nagar Branch

Fair Market Value of Property (Land & Building) ₹ 56698431.00

Rupees Five Crore Sixty Six Lacs Ninety Eight Thousand Four Hundred Thirty One Only.

Realizable Value of Property (Land & Building) ₹ 51028588.00

Rupees Five Crore Ten Lacs Twenty Eight Thousand Five Hundred Eighty Eight Only.

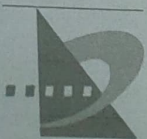
Panel Architect of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Central Bank of India
- Union Bank of India
- Dehradun Nagar Nigam
- Indian Overseas Bank
- Uttarakhand Gramin Bank
- Punjab National Bank
- State Bank of India
- The Kurmanchal Bank Ltd.
- The Nainital Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- Uttarakhand Open University
- Kashipur Urban Co-op. Bank
- National Housing Bank Ltd.
- The New India Assurance Co. Ltd.
- Reserve Bank of India
- Bank of Maharashtra

Panel Valuer of:

- Indian Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Punjab National Bank
- State Bank of India
- United Bank of India
- Uttarakhand Gramin Bank
- Almora Urban Co-op. Bank Ltd.
- The Kurmanchal Bank Ltd.
- The Nainital Distt. Co-op Bank Ltd.
- HUDCO Dehradun Region
- BRIDCUL (Uttarakhand Govt.)
- The Nainital Bank Ltd.
- Kashipur Urban Co-op. Bank
- Bank of Maharashtra
- ESAF Small Finance Bank Ltd.
- UCO Bank

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. - 14-SHALIN ENCLAVE, BADRIPUR ROAD, JOGIWALA CHOWK, DEHRADUN



MS NEGI & ASSOCIATES

ARCHITECT, INTERIOR DESIGNER, PLANNER, APRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANT

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MSME REGD No : UK-07-000113

ADDRESS : H.O. : 1ST FLOOR SUBHASH CHOWK BAJAJA LANE, RAMNAGAR DISTT- NAINITAL,
B.O. : 14- SHALIN ENCLAVE, BADRIPUR ROAD, JOGIWALA CHOWK, DEHRADUN

Date: January 4, 2025
Ref. No.: MSN/Val-3120/24-25

The Chief Manager, Bank of Baroda, Kishan Nagar Branch
Subject :- Valuation report of Property (Land & Building) of i) Mr. Anuj Jain, ii) Mr. Pankaj Jain, iii) Mr. Neeraj Jain, and iv) Mr. Amit Jain all are S/o Mr. Bijendra Kumar Jain

This is to certify that immovable property (Land & Building) belongs in the Name of i) Mr. Anuj Jain, ii) Mr. Pankaj Jain, iii) Mr. Neeraj Jain, and iv) Mr. Amit Jain all are S/o Mr. Bijendra Kumar Jain, R/o- 2/110-B, Mohalla Paravgyan, Kandhla, Uttar Pradesh

The aforesaid property is situated at - Ward No. 53, Property No. 36, Balliwala Chowk, Dehradun, Near Nath Palace, Kanwali Road, Mauza- Kanwali, Pargana Centraldoon, Tehsil- Dehradun, Distt-Dehradun, State- Uttarakhand

Particulars of the aforesaid Land & Building are as follows-

- The aforesaid Land & Building is situated in Khasara No. 561 and 562 Part
- The total land area is 367.1 Sqm.

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

The Property is registered in the name of i) Mr. Anuj Jain, ii) Mr. Pankaj Jain, iii) Mr. Neeraj Jain, and iv) Mr. Amit Jain all are S/o Mr. Bijendra Kumar Jain in Property No. 1) Bahi No. 1, Zild No. 4117, Page No. 71-102 in Serial No. 7066 on Date- 30.09.2011 as per registered sale deed, having land area 106.65 Sq.mt. and in Property No. 2) Bahi No. 1, Zild No. 4117, Page No. 103-138 in Serial No. 7067 on Date-30.09.2011 as per registered sale deed, having land area 260.45 Sq.mt.

Note:- i) Mr. Anuj Jain, ii) Mr. Pankaj Jain, iii) Mr. Neeraj Jain, iv) Mr. Amit Jain all are S/o Mr. Bijendra Kumar Jain and v) Mrs. Urmila Jain thenafter Mrs. Urmila Jain sold her share to i) Mr. Anuj Jain, ii) Mr. Pankaj Jain, iii) Mr. Neeraj Jain, and iv) Mr. Amit Jain through another sale deed.

As on date Fair Market value, Realizable value, Distress value and Guideline value of Property as per Govt. approved circle rate as below :-

Fair Market Value of Property (Land & Building)	₹ 56698431.00
Rupees Five Crore Sixty Six Lacs Ninety Eight Thousand Four Hundred Thirty One Only.	
Realizable Value of Property (Land & Building)	₹ 51028588.00
Rupees Five Crore Ten Lacs Twenty Eight Thousand Five Hundred Eighty Eight Only.	
Distress Value of Property (Land & Building)	₹ 48193666.00
Rupees Four Crore Eighty One Lacs Ninety Three Thousand Six Hundred Sixty Six Only.	
Guideline Value of Property as per govt. approved circle rate (Land & Building)	₹ 18409301.00
Rupees One Crore Eighty Four Lacs Nine Thousand Three Hundred One Only.	

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

Declaration:-

I hereby declare that-

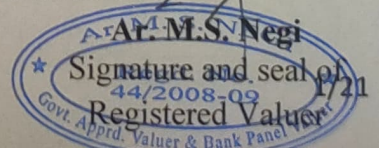
- The information furnished in the valuation report is true and correct to the best of my knowledge and belief.
- I have no direct and indirect interest in the property valued.
- I have personally inspected property on January 3, 2025
- My registration with State Chief Commissioner of Income tax is valid as on date.

Date: January 4, 2025

Place: Dehradun

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

Seen & Noted
Am Singh
E.O. 119060
04/01/2025



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 : January 3, 2025
- b) Date on which the valuation is made : January 4, 2025
- 3- List of documents produced for perusal
- i) Sale Deed : Yes
- ii) Approved Map : 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) : i) Mr. Anuj Jain, ii) Mr. Pankaj Jain, iii) Mr. Neeraj Jain, and iv) Mr. Amit Jain all are S/o Mr. Bijendra Kumar Jain, R/o- 2/110-B, Mohalla Saravgyan, Kandhla, Uttar Pradesh
- Phone No. : 9634982903
- Share : Jointly Ownership
- 5- Brief description of the property (including leasehold / freehold etc) : Fully Ownership
- 6- Location of property
- a) Plot No. / Survey No. : Khasara No.- 561 and 562 Part
- b) Door No. : N.A.
- c) T. S. No. / Village : Ward No. 53, Property No. 36, Balliwala Chowk, Dehradun, Near Nath Palace, Kanwali Road, Mauza-Kanwali, Pargana Centraldoon
- d) Ward / Taluka : Dehradun
- e) Mandal / District : Distt-Dehradun
- 7- Postal address of the property : Ward No. 53, Property No. 36, Balliwala Chowk, Dehradun, Near Nath Palace, Kanwali Road, Mauza-Kanwali, Pargana Centraldoon, Tehsil-Dehradun, Distt- Dehradun, Uttarakhand.
- 8- City / Town / Village : Town
- Residential Area : Yes
- Commercial Area : Yes
- Industrial Area : No
- 9- Classification of the area
- i) High / Middle / Poor : Middle Class
- ii) Urban / Semi Urban / Rural : Semi-Urban Area
- 10- Coming under Corporation limit / Village Panchayat / Municipality : Under Nagar Nigam
- 11- Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area : Under MDDA



12- In case it is an agricultural land, any conversion to house site plots is contemplated

: Property is situated under Nagar Nigam.

13- Boundaries of the property

	<u>As per Sale Deed No. 7066 :-</u>	<u>As per Sale Deed No. 7067 :-</u>
North	Property of Pan Singh Bisht	Land of Purchaser
South	Property of Purchaser & 12 mt. wide Road	12 Mt. Wide Road
East	Property of Seller	Land of Purchaser thenafter Property of Seller
West	Pvt. Passage of Mr. Pan Singh Bisht	Pvt. Passage of Pan Singh Bisht

	<u>As per Sale Deed No. 7066 :-</u>
North	25'-5"+5'-0"
South	367.1 Sqm.
East	27'-1"+75'-7"
West	27'-2"

14 14.1 Dimension

	<u>As per Sale Deed No. 7066 :-</u>	<u>As per Sale Deed No. 7067 :-</u>
North	27'-2"	25'-5"
South	25'-5"+5'-0"	48'-1"
East	99'-0"	75'-7"
West	27'-1"+75'-7"	104'-10"

	<u>As per Actual Site (Boundaries):-</u>	<u>As per Actual Site (Dimensions):-</u>
North	House of Pan Singh Bisht	27'-2"
South	12 mt. Wide Road	53'-1"
East	Plot of Snehlata Jain	99'-0"
West	Road	131'-11"

14.2 Latitude, Longitude and Coordinates of the site

: ENCLOSURE-'C'

15- Extent of the site

: 367.10 Sqm.

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

: 367.10 Sqm.

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

: Owner Occupied

I- CHARACTERISTICS OF THE SITE

1- Classification of locality

: Semi-Urban Area

2- Development of surrounding areas

: Yes

3- Possibility of frequent flooding / submerging

: No

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

: Basic civic amenities are within 1-2 Km approx.

5- Level of land with topographical conditions

: Levelled

6- Shape of land

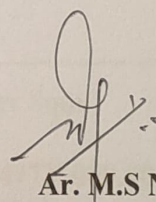

: Ir-regular



- 8- Any usage restriction : No
- 9- Is plot in town planning approved layout? : Yes
- 10- Corner plot or intermittent plot? : Corner Plot
- 11- Road facilities : Connected with Road from West direction and 12 mt. wide road from South direction.
- 12- Type of road available at present : Bitumin Road
- 13- Width of road – is it below 20 ft. or more than 20 ft. : Above 20 ft.
- 14- Is it a land – locked land? : No
- 15- Water potentiality : Yes
- 16- Underground Sewarage system : Yes
- 17- Is power supply available at the site? : Yes
- 18- Advantage of the site
- 1- The aforesaid property is connected with Kanwali Road.
 - 2- The said property is two side open which is connected with Road from West direction and 12 mt. wide road from South direction.
 - 2- This locality good for similar types activities.
- 19- Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast / tidal level must be incorporated) : Given specification are not applicable for this site observed.

Place-

January 4, 2025
Dehradun


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


Part – A (Valuation of land)

1- Size of plot

North & South

: North- 25'-5", South- 48'-1"

East & West

: East- 75'-7", West- 104'-10"

2- Total extent of the plot

: 367.1 Sqm.

3- Prevailing market rate

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

: Last two transaction are not available in given locality. As per the verbal discussions & subsequent enquiries with local property dealers & nearby people, we came to know that the rate of non-agriculture land in the aforesaid area prevails between Rs. 130000.00/- to 135000.00/- Sqm.

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

: @ Rs. 38500.00/-per Sq.m.

Hence land value =(367.1 x 38500/-)

₹ 14133350.00

Rupees One Crore Forty One Lacs Thirty Three Thousand Three Hundred Fifty Only.

As per Distt. Collector circle rate of Distt Dehradun on dated 16 February, 2023 having rate @ Rs. 38500.00/- per sq.m. for non-agriculture land of the given locality/area.

The Govt. approved circle rate of the property is Rs. 35000.00/- per Sq.m. for Non Agriculture Land in this locality. The aforesaid property is connected with Kanwali Road. The said property is two side open which is connected with Road from West direction and 12 mt. wide road from South direction. So there will be 10% increase in basic circle rate for road widening hence rates are Rs.38500.00/- per Sq.mt. The market rate are higher than the basic govt. circle rate because its depends upon the shape & size of the property, surrounding area, approach road, market trends & future Potential. Therefore the above factors are appreciates the rate of the property as on date in given locality.

5- Assessed / adopted rate of valuation

: @ Rs. 130000/- per Sqm.

6- Estimated value of land

:

Rs. 47723000.00

Rupees Four Crore Seventy Seven Lacs Twenty Three Thousand Only.

Date- January 4, 2025
Place- Dehradun

Ar. M.S NEGI
Signature and seal of
Registered Valuer
44/2008-09
Govt. Apprd. Valuer & Bank Panel Valuer

Part – B (Valuation of Building)

Technical details of the building

- a) Type of Building (Residential / Commercial / Industrial) : Residential/Commercial Building
- b) Type of construction (Load bearing / RCC / Steel Framed) : RCC Framed Structure
- c) Year of construction : 2013
- d) Estimated future life : 64 Years
- e) Number of floors and height of each floor including basement, if any : Basement with 2.40 mt. height, Ground, First and Second Floor with 3.35 mtr. height from above plinth level.

f) Plinth area floor-wise & Construction Year

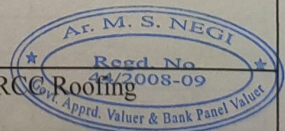
S.No.	Floors	Built up Area (As per map)
i)	Basement	40.83 Sq.mt.
ii)	Ground Floor (Shop)	124.51 Sq.mt.
iii)	First Floor (2BHK and 3BHK)	127.73 Sq.mt.
iv)	Second Floor (2BHK and 3BHK)	107.30 Sq.mt.

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 : Map approval No.C-349/S-11/14, on Date-17.10.2014
- i) Approved map / plan issuing authority : Map approved from MDDA
- 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 and Second Floor
1-	Foundation	Spread wall footing Foundation	
2-	Basement	Yes	
3-	Superstructure	RCC Framed Structure	RCC Framed Structure
4-	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	MS Rolling Shutter and Flush Door	Flush Door
5-	RCC works	Yes	Yes
6-	Plastering	Yes	Yes
7-	Flooring, Skirting, dadoing	Tiles Flooring	Tiles Flooring
8-	Special finish as marble, granite, wooden paneling, grills, etc	No	No
9-	Roofing including weather proof course	RCC Roofing	RCC Roofing



2- Compound wall

- : Yes
- a) Height : 5 ft. height
- b) Length : As per site
- c) Type of construction : As per site

3- Electrical installation

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

4- Plumbing installation

- : Yes
- a) No. of water closets and their type : 10
- b) No. of wash basins : 2
- c) No. of urinals : 8
- d) No. of bath tubs : 8
- e) Water meter, taps, etc. : No
- f) Any other fixtures : 8 Geysers

Details of valuation**AS PER MARKET RATES VALUE**

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>
1-	Basement	40.83	2.40	11	18500.00
2-	Ground Floor (Shop)	124.51	3.35	11	20000.00
3-	First Floor (2BHK and 3BHK)	127.73	3.35	11	22000.00
4-	Second Floor (2BHK and 3BHK)	107.30	3.35	11	22000.00

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>
Basement	755355.00	83089.00	672266.00
Ground Floor (Shop)	2490200.00	273922.00	2216278.00
First Floor (2BHK and 3BHK)	2810060.00	309107.00	2500953.00
Second Floor (2BHK and 3BHK)	2360600.00	259666.00	2100934.00
Total			7490431.00

AS PER GOVT. CIRCLE RATES VALUE

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>
1-	Basement	40.83	2.40	11	12000.00
2-	Ground Floor (Shop)	124.51	3.35	11	12000.00
3-	First Floor (2BHK and 3BHK)	127.73	3.35	11	12000.00
4-	Second Floor (2BHK and 3BHK)	107.30	3.35	11	12000.00

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>
Basement	489960.00	53896.00	436064.00
Ground Floor (Shop)	1494120.00	164353.00	1329767.00
First Floor (2BHK and 3BHK)	1532760.00	168604.00	1364156.00
Second Floor (2BHK and 3BHK)	1287600.00	141636.00	1145964.00
Total			4275951.00

Part - C- (Extra Items)

	(Amount in Rs.)
1- Portico	250000.00
2- Ornamental front door	0.00
3- Mumty	65000.00
4- Overhead water tank	15000.00
5- Solar	350000.00
6- Shape of land	cost consider in land rate
Total	680000.00

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- Projection & Staircase	650000.00
6- Architectural elevation works	0.00
7- Paneling works	0.00
8- Aluminum works	0.00
9- MS hand rails	0.00
10- False ceiling	0.00
Total	650000.00

Part E- (Miscellaneous)

		(Amount in Rs.)
1- Separate toilet room	:	0.00
2- Septic & Soak Pits	:	25000.00
3- Under Ground water tank	:	20000.00
4- Trees, gardening	:	0.00
Total	:	45000.00

Part F- (Services)

		(Amount in Rs.)
1- Water supply arrangements	:	0.00
2- Drainage arrangements	:	0.00
3- Boundary wall	:	45000.00
4- C. B. deposits, fittings etc.	:	0.00
5- Pavement	:	65000.00
Total	:	110000.00

Total abstract of the entire property

Part- A	Land	:	₹	47723000.00
Part- B	Building	:	₹	7490431.00
Part- C	Extra Items	:	₹	680000.00
Part- D	Amenities	:	₹	650000.00
Part- E	Miscellaneous	:	₹	45000.00
Part- F	Services	:	₹	110000.00
	Total	:	₹	56698431.00
	Say	:	₹	56698431.00

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 ₹ 56698431.00

Rupees Five Crore Sixty Six Lacs Ninety Eight Thousand Four Hundred Thirty One Only.

Realisable Value of Property ₹ 51028588.00

Rupees Five Crore Ten Lacs Twenty Eight Thousand Five Hundred Eighty Eight Only.

The Book Value of the Property ₹ As per Deed

The Distress Value of the Property ₹ 48193666.00

Rupees Four Crore Eighty One Lacs Ninety Three Thousand Six Hundred Sixty Six Only.

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 ₹ **56698431.00** **(Rupees Five Crore Sixty Six Lacs Ninety Eight Thousand Four Hundred Thirty One Only.)**

January 4, 2025

Signature
Name of the Branch
Manager with Official
Seal



FORMAT-E

(IV) DECLARATION FROM VALUERS

hereby declare that

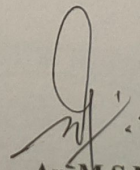
- a) I am a citizen of India
- b) The information furnished in my valuation report January 4, 2025 to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- c) I have no direct or indirect interest in the property valued;
- d) I have personally inspected the property on dated January 3, 2025 subcontracted to any other valuer and carried out by myself.
- e) Valuation report is submitted in the format as prescribed by the Bank.
- f) I have not been depanelled/delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
I have not been removed/ dismissed from service/ employment earlier.
- g) I have not been convicted of any offence and sentenced to a term of Imprisonment;
- h) I have not been found guilty of misconduct in my professional capacity.
- i) I have not been declared to be unsound mind.
- j) I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k) I am not an undischarged insolvent.
- l) I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty.
- m) I have not been convicted of an offence connected with any proceeding under the income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958.
- n) My PAN Card number/Service Tax number as applicable is ACQPN1216P
- o) I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- p) I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
- q) 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.
- r) 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.
- s) I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V-A signed copy of same to be taken and kept along with this declaration)
- t) I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable).
- u) I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable).
- v) My CIBIL Score and credit worthiness is as per Bank's guidelines.

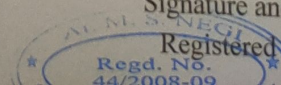


- w) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- x) I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- y) Further, I hereby provide the following information.

S.N.	Particulars	Valuer Comment
1-	Background information of the asset being valued;	: Approach Road Distance, Basic Aminities, Building Quality Work & Location
2-	Purpose of valuation and appointing authority	: For Bank Loan purpose Bank of Baroda, Kishan Nagar 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;	: January 4, 2025
6-	Inspections and/or investigations undertaken;	: M.S. Negi & Associates (Site Engineer-Mr. Yogesh Negi)
7-	Nature and sources of the information used or relied upon;	: Rates are taken on the basis of site visit
8-	Procedures adopted in carrying out the valuation and valuation standards followed;	: Land & Building Concept Standard, Plinth Area bases
9-	Restrictions on use of the report, if any;	: No, it is for Bank of Baroda, Kishan Nagar Branch
10-	Major factors that were taken into account during the valuation;	: It depends upon property shape, size, surroundings developments, approach from main motor marg, market trends & future Potential.
11-	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	:

Date- January 4, 2025
Place- Dehradun


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



Annexure-IV

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

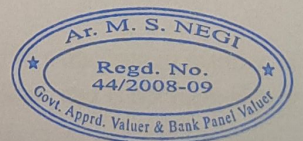
- 1) A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2) A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- 3) A valuer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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

- 12) A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13) A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- 14) A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.



- 15) A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16) A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- 17) A valuer shall not indulge in “mandate snatching” or offering “convenience valuations” in order to cater to a company or client’s needs.
- 18) As an independent valuer, the valuer shall not charge success fee.
- 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.

Confidentiality

- 20) A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

- 21) A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
- 22) A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
- 23) A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
- 24) A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

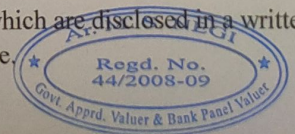
- 25) A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation.— For the purposes of this code the term ‘relative’ shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

- 26) A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

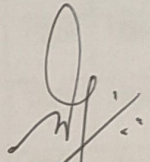
- 27) A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
- 28) A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.



Occupation, employability and restrictions.

- 29) A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
- 30) A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.
- 31) A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
- 32) A valuer shall follow this code as amended or revised from time to time.

January 4, 2025
Dehradun



Ar. M.S NEGI

Signature and seal of
Registered Valuer



CIRCLE RATE

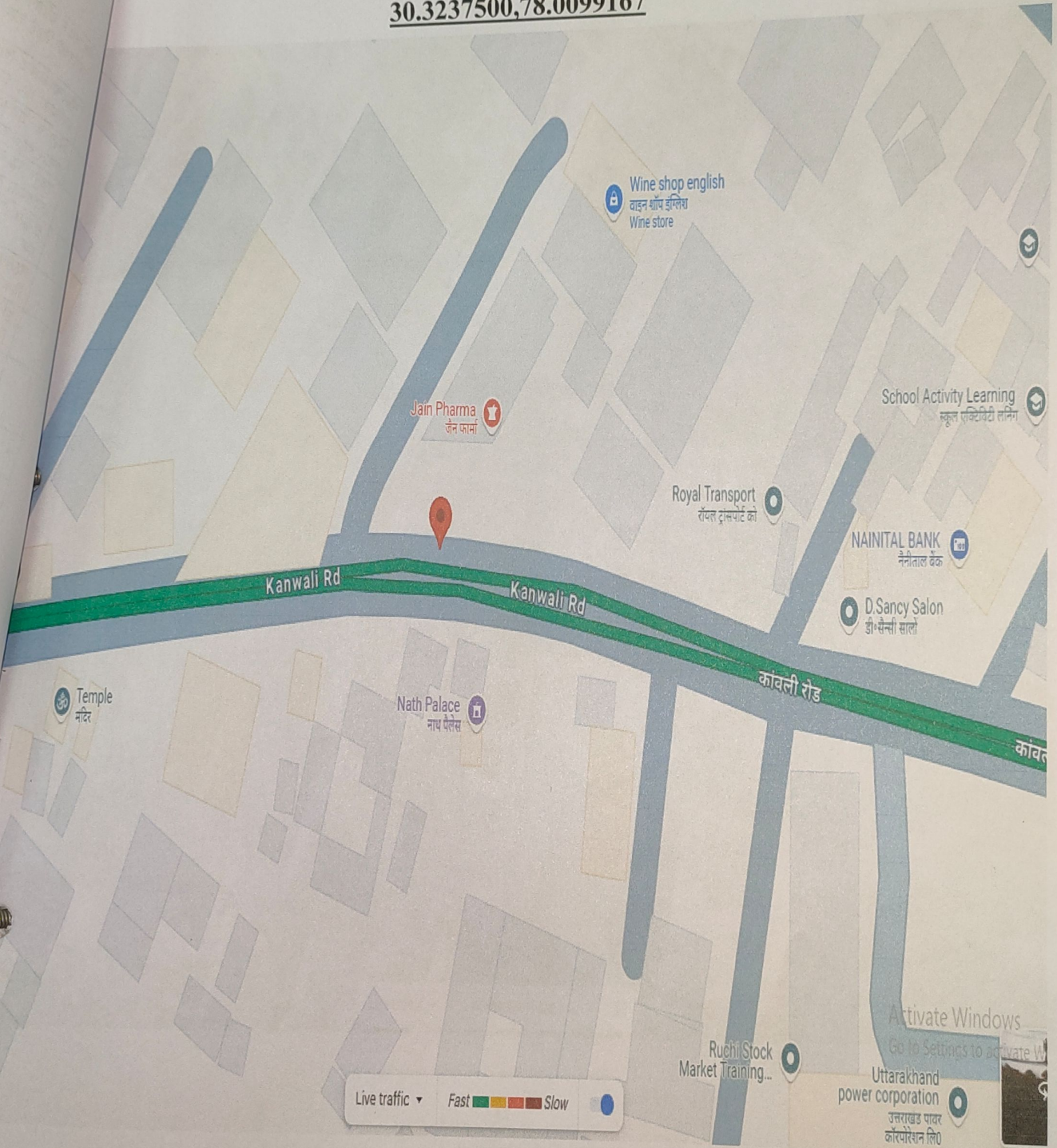
2

	गैस गोदावरी कॉलेज से सहरनपुर रोड पर सखीगंजी तिराहे तक								
2	लौ०एम०एम०रोड (बल्लुपुर चौक से बल्लुवाला चौक तक)	32-बल्लुपुर	45000	38000	59000	119000	110000	12000	10000
3	कोलागढ़ रोड पर मिशनपुर चौक से सेंट्रल स्कूल तक	31-कोलागढ़	45000	38000	59000	119000	110000	12000	10000
4	राजपुर रोड के समानान्तर कैनाल रोड काउवगला तक	4-राजपुर रोड	45000	38000	59000	119000	110000	12000	10000
5	हरिद्वार रोड पर रिस्पना पुल से जोगीवाला तक	50/55-राजीवनगर/शाहनगर	45000	38000	59000	119000	110000	12000	10000
6	सहरनपुर रोड पर सहरनपुर चौक से बिन्दाल पुल तक		45000	38000	59000	119000	110000	12000	10000
7	हरिद्वार रोड पर रिस्पना पुल तिराहे पर विधान सभा होते हुए रेलवे फाटक तक	-	45000	38000	59000	119000	110000	12000	10000
E	1 सर्वे चौक से रायपुर रोड पर रिस्पना पुल - सहस्रधारा चौक होते हुए आई टी पार्क तक	48/47/61-अधोईवाला/चन्द्र रोड एम०डी०डी०९० कालोनी/आमवाला तरला	35000	32000	49000	108000	98000	12000	10000
	2 गढी चौक से बल्लुपुर चौक वाली कैनाल रोड		35000	32000	49000	108000	98000	12000	10000
	3 सहरनपुर रोड पर बिन्दाल पुल से टर्नर रोड तक		35000	32000	49000	108000	98000	12000	10000
	4 चकवाता रोड पर बल्लुपुर चौक से प्रेमनगर बस स्टैंड तक		35000	32000	49000	108000	98000	12000	10000
	5 मौसमिगन इन्स्टीट्यूट वाली ओल्ड मसूरी रोड पर राजपुर तिराहे से कुदालगोट तक	4-राजपुर	35000	32000	49000	108000	98000	12000	10000
	6 शहमाही आश्रम वाली ओल्ड मसूरी रोड पर राजपुर तिराहे से कुदालगोट तक।	4-राजपुर	35000	32000	49000	108000	98000	12000	10000
	7 अनुराग नर्सरी से इन्द्रानगर-सीमाहार-जी०एम०एम०रोड तक	39/40-बसन्त विहार/इन्द्रा नगर	35000	32000	49000	108000	98000	12000	10000
	8 अनुराग नर्सरी रोड पर बल्लुवाला चौक से बसन्त विहार चौक-लवली मार्केट-पंडितदाडी चकवाता रोड तक	38/39-बसन्त विहार/इन्द्रा नगर	35000	32000	49000	108000	98000	12000	10000
	9 हरिद्वार रोड पर जोगीवाला से कुआवाला तक	55/67/68/87-शाहनगर/चकपुनवाला/मियावाला/मोहकनपुर/हरावाला	35000	32000	49000	108000	98000	12000	10000
	10 सहरनपुर रोड पर टर्नर रोड से सुगाय नगर चौक तक		35000	32000	49000	108000	98000	12000	10000
	11 एक बार आई के सानने से बसन्त विहार चौक तक	37-बसन्त विहार	35000	32000	49000	108000	98000	12000	10000
	12 कावली रोड/शिवाजी मार्ग पर सहरनपुर चौक से बल्लुवाला चौक तक		35000	32000	49000	108000	98000	12000	10000
	13 सहस्रधारा मार्ग पर स्थित आर्टोटी०गर्क वाले मार्ग पर पडनेवाले समस्त राजस्व आम एवं	05-घोरगखान	35000	32000	49000	108000	98000	12000	10000

(कृष्ण कुमार मिश्रा)
अपर जिलाधिकारी (वित्त एवं राजस्व)
देहरादून

LOCATION PLAN

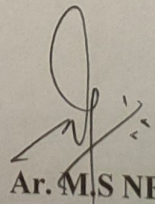
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Date- January 4, 2025

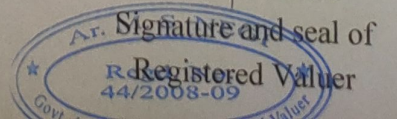
Place- Dehradun

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


Ar. M.S. NEGI

Signature and seal of

Registered Valuer



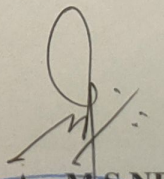
GOOGLE MAP

30.3237500,78.0099167

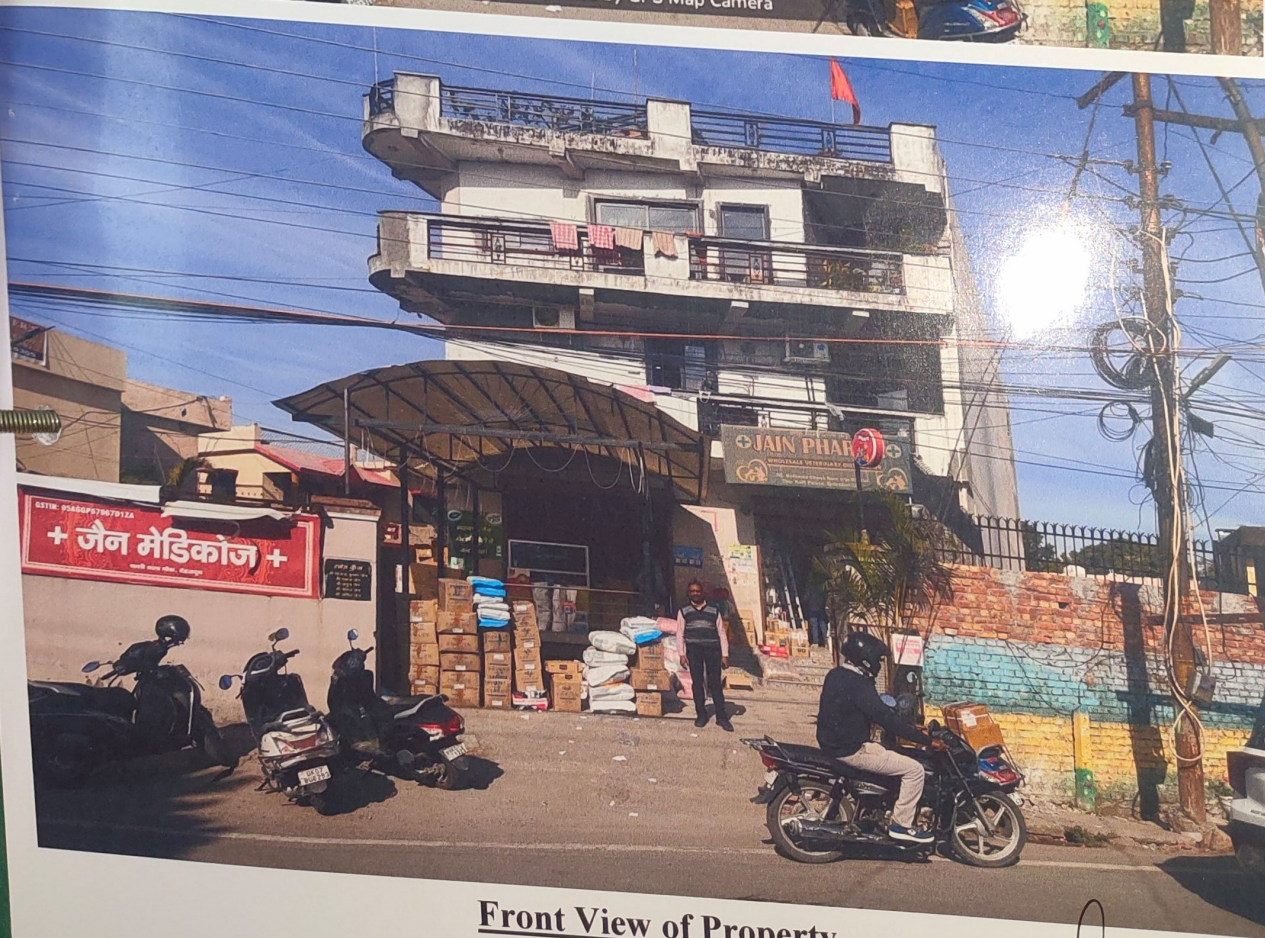
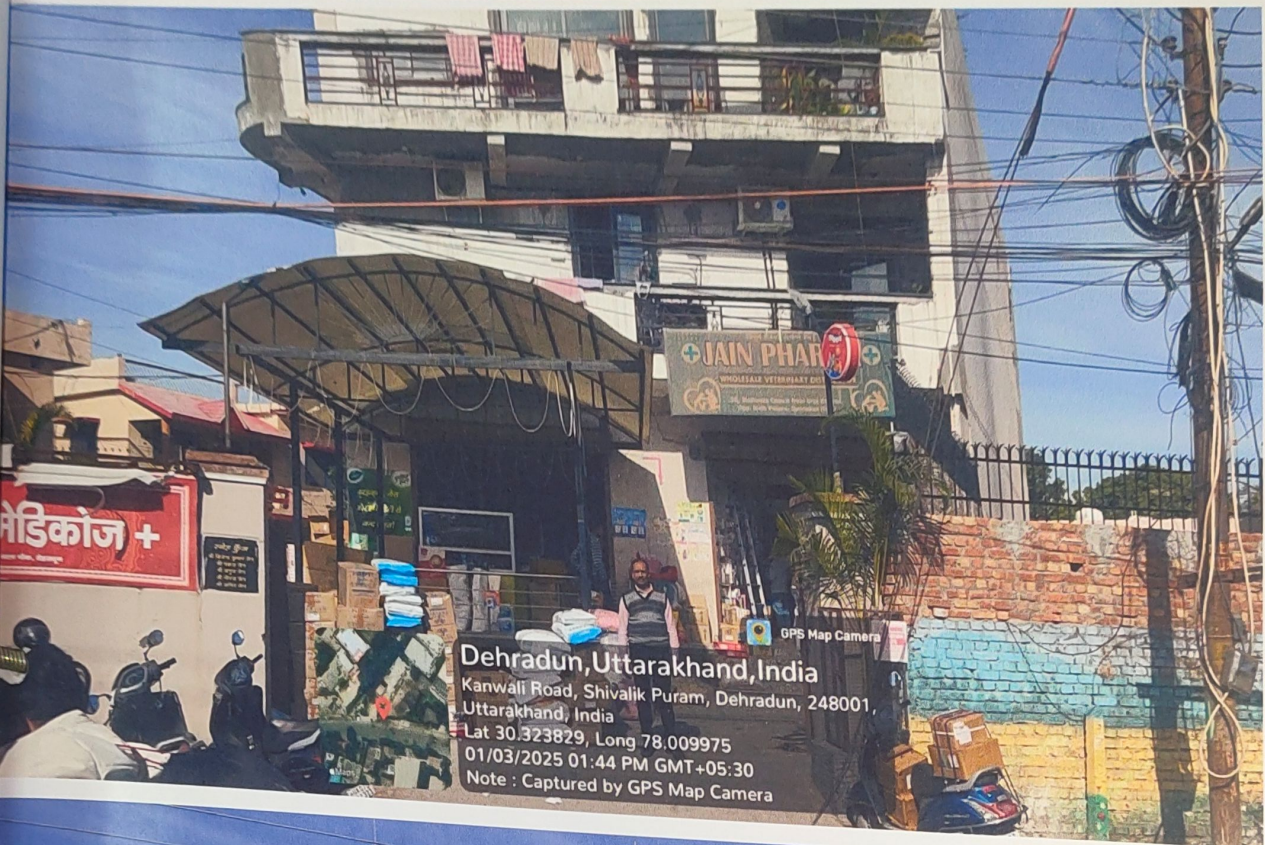


Date- January 4, 2025

Place- Delhi


A.E. M.S. NEGI
Signature and seal of
Registered Valuer
Regd. No. 44/2008-09
Govt. of India

PROPERTY PHOTOGRAPHS

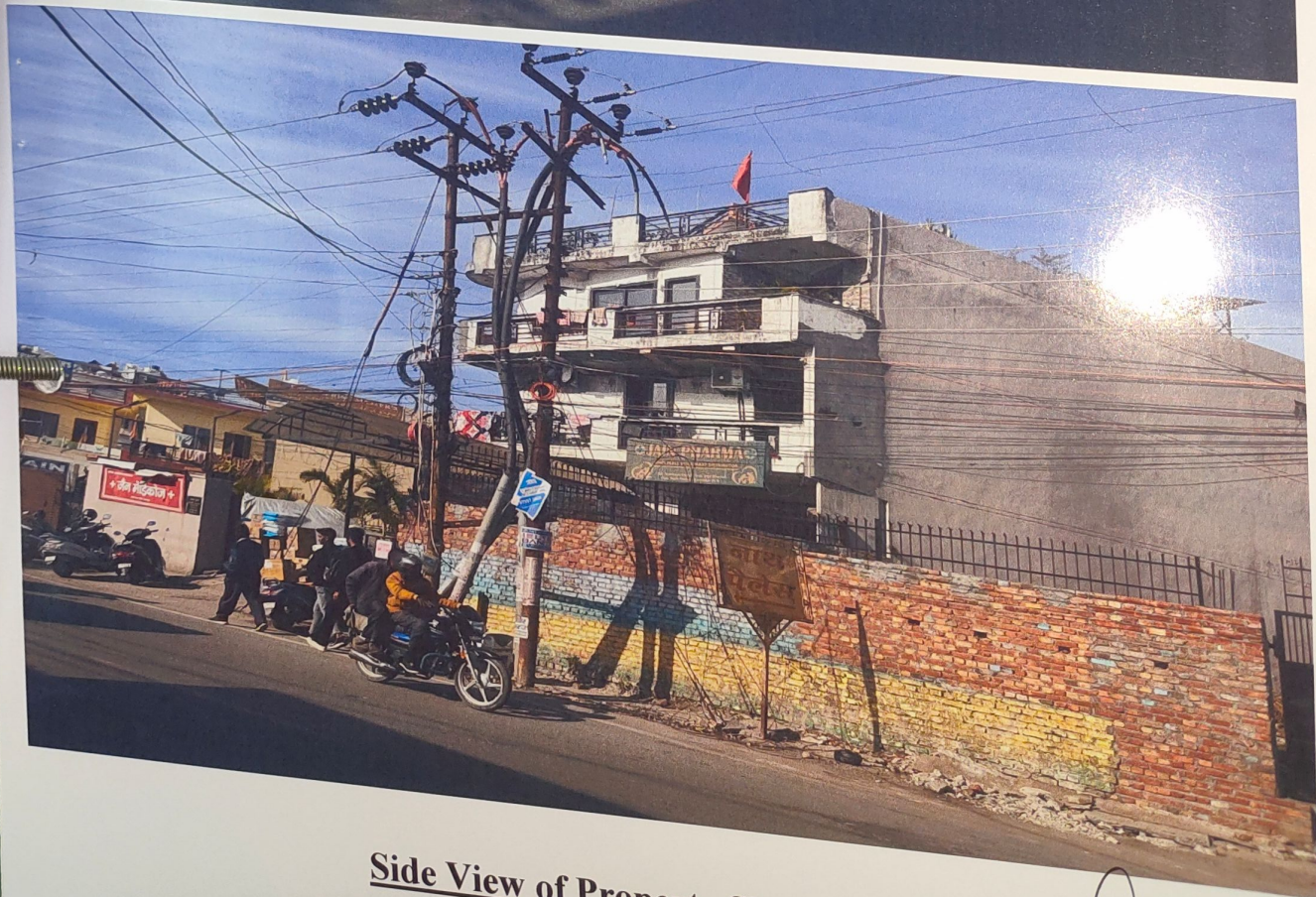
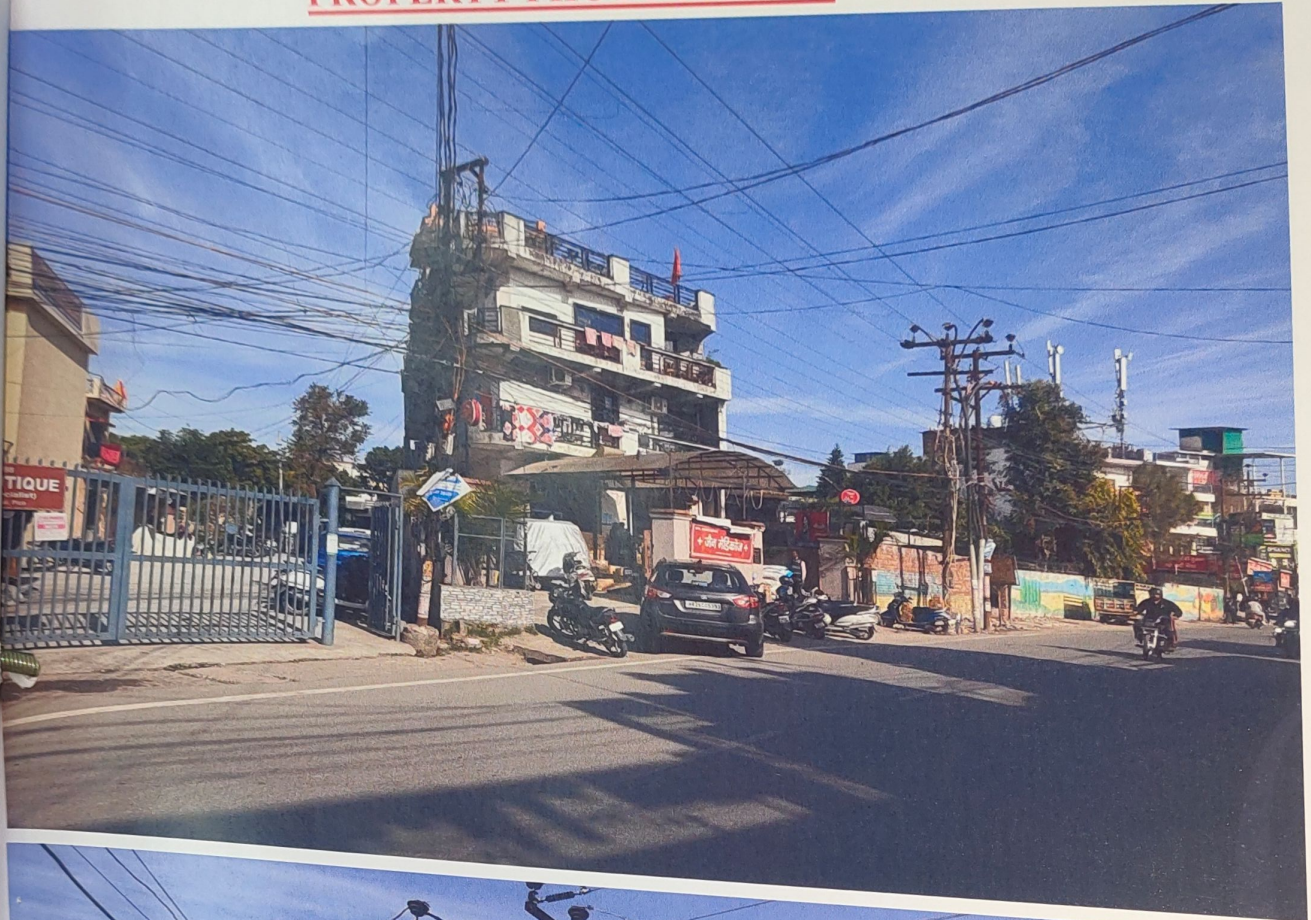


Front View of Property

Date- January 4, 2025
Place- Dehradun
M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

Signature and seal of
44/2008-09
Registered Valuer
Govt. Apprd. Valuer & Bank Panel Valuer

PROPERTY PHOTOGRAPHS

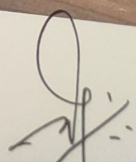


Side View of Property Showing Road

Date- January 4, 2025

Place- Dehradun

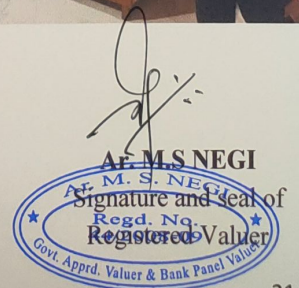
M S Negi Associates Architects, Interior Designers, Planners


A. M. S. NEGI

PROPERTY PHOTOGRAPHS**Inner Views of Property**

Date- January 4, 2025
Place- Dehradun

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



Resi/Off: 175, Lane No. 16, Tea Estate, Banjarawala, Dehradun

BOB DDN / Sr.no 14

Date:08.01.2024

To,
Chief Manager/Branch Manager
Bank of Baroda,
Kishan Nagar,
Dehradun.

Dear Sir,

Reg:-Title opinion report certifying non encumbrance of All that Property bearing Khasra No.561, and Khasra No. 562 situated at Mauza Kanwali, pargana Central Doon District Dehradun (more fully described in Schedule A+B)belonging to 1. Shri Anuj Jain 2.Shri Pankaj Jain 3. Shri Neeraj jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun.

I refer to your request to me to furnish Non-Encumbrance and certified and submit the title cum Opinion report about the clear and marketable title to the above property to be mortgage for securing the credit facility (s) granted/proposed to be granted to 1. Shri Anuj Jain 2.Shri Pankaj Jain 3. Shri Neeraj jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun..

1.	Description of area of property proposed to be mortgaged. specific number and address of property along with boundaries and measurement.	<p>Schedule-A</p> <p>All that property bearing Khasra No.561, land area 111.2 Sq.Mtr. and Khasra No. 562 area measuring 149.95 Sq.Mtr. total area measuring 260.45 Sq.Mtr. situated at Mauza Kanwali, pargana Central Doon District Dehradun butted and bounded as under :</p> <p>East: Land of Shri Anuj Jain and others, sm 75.7 ft</p> <p>West: Private Passage of Pan Singh Bisht, sm 104.10 ft</p> <p>North: Land of Shri Anuj Jain and others, sm 25.5 ft.</p> <p>South: 12 Mtr. wide road, sm 48.1 ft</p> <p>Schedule-B</p> <p>All that property bearing Khasra No.561, and Khasra No. 562 area measuring 106.65 Sq.Mtr. situated at Mauza Kanwali, pargana Central Doon District Dehradun butted and bounded as under :</p> <p>East: Property of Shri Sanjeev Kumar Jain, sm 26.11 ft</p> <p>West: Private Passage of Pan Singh Bisht, sm 27.01 ft</p> <p>North: Land of Shri Pan Singh Bisht, sm 27.2 ft.</p> <p>South: Property of Shri Anuj and others, sm 25 Ft. 5 Inch + 5 Ft. there after 12 Mtr. wide road</p>
2.	Nature of property	Residential
3.	Name of mortgagore and his status in A/C (whether sole prop, partner , Director, karta, trustee, agent, or guarantor or co-borrower	<p>Belonging to:-</p> <p>1. Shri Anuj Jain 2.Shri Pankaj Jain 3. Shri Neeraj jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun.</p> <p>Borrower :</p>

		1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun..
4.	Whether any minor, lunatic or undischarged insolvent is involved confirm that the mortgagor has sufficient capacity to contract. Precautionary steps to be taken.	No, minor, lunatic or undischarged insolvent is involved confirm that the mortgagor has sufficient capacity to contract.
5.	Whether the property is free hold or leasehold, if leasehold then period of lease and if free hold whether urban land ceiling act applies and permission to be obtained.	Urban Land Ceiling Act have been repealed in Uttrakhand. Land/Property is freehold and is within the limits of Nagar Nigam Dehradun.
6.	Source of property i.e. self acquired or ancestral then mode of succession and whether original will/probate is available.	Self Acquired
7.	Whether the mortgagor is co-owner/joint owner and /or any partition of the Property is made between the members of the family through partition deed. If yes whether original registered partition deed is available or it is only a family settlement	No, Mortgagor is a Absolute Owner.
8.	Whether the mortgagor is in exclusive possession of the prop of it is leased/rented out to 3 rd party	As per the information provided by owner/Borrower the property in the possession of the owner. please verify by valuer.
9.	Whether the prop is mutated in the municipal / revenue records & mortgagor's name is reflecting the, if not, the reason thereof.	The name of the Mortgagor is duly mutated in Revenue Records.
10.	Whether any restriction for creation of mortgage is imposed under central/state/local laws. if yes then specify whose consent or permission would be required for creation of mortgage.	NO
11.	Whether all the original title deed including antecedent title deed and other relevant document are available. please give details.	Yes, 1. Sale deed dt. 28.02.2014 being document no 1874. 2. Sale deed dt. 30.09.2011 being document no 7067. 3. Sale deed dt. 30.09.2011 being document no 7066. 4. Sale deed dt. 07.08.2007 being document no 6906. 5. Sale deed dt. 13.04.1998 being document no 4700. 6. POA dt. 10.12.1987 being document no. 1019. 7. Khatauni
12.	Whether the advocate has personally visited the sub registrar/revenue/municipal office and	Yes, the advocate has personally visited the sub registrar/revenue/municipal office and examined the records.

	examined the records.	
13.	Whether the search is being made for the Period of 30 years if no reason thereof.	Yes
14.	Details of documents examined/scrutinized (this should be in chronological order with serial num/type/nature of document, date of execution, parties, date of registration details including the details of revenue/society record)	<ol style="list-style-type: none"> 1. Original Sale deed dt. 28.02.2014 being document no 1874. 2. Original Sale deed dt. 30.09.2011 being document no 7067. 3. Original Sale deed dt. 30.09.2011 being document no 7066. 4. Copy of Sale deed dt. 07.08.2007 being document no 6906. 5. Copy of Sale deed dt. 13.04.1998 being document no 4700. 6. Copy of POA dt. 10.12.1987 being document no. 1019. 7. Khatauni
15.	Tracing the chain of title in favour of the mortgagor/owner starting from the earliest document available the nature of document /deed conveying the title should be mentioned with description of parties alongwith the type or rights it creates	<p>That according to Revenue records Shridhar Sharma was the owner since 1390 fasli i.e. 1983 and the said property was purchased by Shridhar Sharma vide sale deed dt. 17.06.1981, which is duly registered in the office of Sub-registrar Dehradun in book no 1 vol.1813 page 269-328 serial no 9919/9920 Dt. 24/11/1981.</p> <p>Thereafter Shridhar Sharma executed POA dt.10/12/1987 in favour of Shri Girdhar Sharma which is duly registered in the office of Sub-registrar Dehradun in book no 4vol. 442 page66 Adf 4 vol. 459 pages 71-78 serial no 1019 Dt. 10.12.1987.</p> <p>Thereafter Shridhar Sharma through attorney holder Girdhar Sharma executed sale deed dt.13.04.1988 in favour of Shri Sanjiv Kumar Jain, Shri Ajay Kumar Jain and Shri Deepak Jain which is duly registered in the office of Sub-registrar Dehradun in book no 1 vol.2716 page68Adf 1 vol. 3100 pages 221-234 serial no 4700 Dt. 19.05.1988. By the above mentioned sale deed the purchaser has purchased all that property bearing Khasra No. 561 and 562 land area 597 Sq.Mtr. situated at Mauza Kanwalipargana Central Doon District Dehradun.</p> <p>Thereafter Shri Sanjiv Kumar Jain, Shri Ajay Kumar Jain and Shri Deepak Jain executed sale deed dt 07.08.2007 in favour of Smt. Sneha Lata Jain which is duly registered in the office of Sub-registrar Dehradun in book no 1 vol.347 pages 149 -174 serial no 6906 dt. 08.08.2007. By the above mentioned sale deed the purchaser has purchased all that property bearing Khasra No. 561 and 562 land area 149.25 Sq.Mtr. situated at Mauza Kanwali</p>

pargana Central Doon District Dehradun.

Thereafter Shri Sanjeev Kumar Jain, Deepak Jain, Ajay Jain (Seller) and Smt. Snehlata Jain (Consenting Party) executed Sale Deed dt. 29.09.2011 in favour of 1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain which is duly registered in the office of Sub-registrar Dehradun in book no 1 vol. 4117 pages 71-102 serial no 7066 dt. 30.09.2011. By the above mentioned sale deed the purchaser has purchased all that property mentioned in Schedule B.

Thereafter Shri Sanjeev Kumar Jain, Deepak Jain, Ajay Jain executed Sale Deed dt. 30.09.2011 in favour of 1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain and Urmila Jain which is duly registered in the office of Sub-registrar Dehradun in book no 1 vol. 4117 pages 103-138 serial no 7067 dt. 30.09.2011. By the above mentioned sale deed the purchaser has purchased all that property mentioned in Schedule A.

Thereafter Smt. Urmila Jain W/o. Late Shri S.K. Jain transferred her share in the said property mentioned in schedule A and B in favour of 1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain vide Sale Deed dated 28.02.2014 which is duly registered in the office of Sub-registrar Dehradun in book no 1 vol. 5685 pages 297-328 serial no 1874 dt. 28.02.2014.

The name of 1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain is duly mutated in Revenue Records.

At present 1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun is the Owner of above mentioned land/property. He has a clear & unambiguous title. The above land /property is fit for equitable mortgage.

16. Whether there is any doubt/suspicion about the genuineness of the original documents. If yes then specify.

No

17. Final certificate of the advocate confirming that title of the property to be mortgaged is examined by him and the same is/are clear & marketable

1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun.

Original Title deed and other Original/copies documents are good security and the bank interest is secured by such security.

		<p>The chain of title is complete. The security by the way of equitable mortgage by deposit of all documents mentioned in para 18 of this NEC. The bank can advance loan to the borrower. In case the borrower fails to repay the loan, bank can recover loan amount by sale of mortgaged land/property.</p> <p>The said Property is already Mortgaged with Bank of Baroda, Kishan Nagar Dehradun</p> <p>At present there is a House. The Provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 is applicable on the present property.</p>
18.	List of documents to be deposited for creation of mortgage by the mortgagor including any additional document required in addition to the documents available	<p>At present following paper are required:-</p> <ol style="list-style-type: none"> 1. Original Sale deed dt. 28.02.2014 being document no 1874. 2. Original Sale deed dt. 30.09.2011 being document no 7067. 3. Original Sale deed dt. 30.09.2011 being document no 7066. 4. Copy of Sale deed dt. 07.08.2007 being document no 6906. 5. Copy of Sale deed dt. 13.04.1998 being document no 4700. 6. Copy of POA dt. 10.12.1987 being document no. 1019. 7. Khatauni <p>a) Search Receipt b) Affidavit c) Declaration</p>
19.	Whether any additional formalities to be completed by the proposed mortgagor. If Yes, State specifically in case of flats/property in Co-operative Societies, whether allotment letter, possession letter, share certificate, affidavit, power of attorney etc is required.	No, additional formalities to be completed by the proposed mortgagor.

Gaurav Aswal

GAURAV ASWAL
ADVOCATE
REG. NO. 258/2011
DEHRADUN (U.K.)

Affidavit

Before the Chief/ Sr Manager, Bank of Baroda, Dehradun

Photograph

On the stamp paper of Rs 10/- & duly Notarized by Notary Public

I/WE 1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun.

Having PAN Card no.....solemnly affirm on oath as under:-

That 1. Shri Anuj Jain 2. Shri Pankaj Jain 3. Shri Neeraj Jain and 4. Shri Amit Jain is the owner and deponent is the proposed Mortgagor of following property. That Bank of Baroda Kishannagar Branch Dehradun has granted me / us a credit facility of C.C / TL/OD/BG of Rs.....

- 1- That to secure the above said credit facility I/WE have offered following an immovable property [land / residential/ commercial] :-

All that Property bearing Khasra No.561, and Khasra No. 562 situated at Mauza Kanwali, pargana Central Doon District Dehradun (more fully described in Schedule A+B)

- 2- That the said property will be mortgaged in Bank of Baroda, Branch Kishannagar, Dehradun .
- 3- That I/ WE am / are the exclusive owner of the property and there is no litigation pending against the above property. I/ WE am / are fully authorized for creation of equitable mortgage in favour of bank.
- 4- That if the said property is enforced by bank [in case of need] I/WE shall not raise any objection towards it.
- 5- That in case of any charge / lien / encumbrance is found against the said property , I/WE shall be personally liable for damages caused / to be caused to the bank.
- 6- That The deponents bound himself/ herself that in case of default, Bank can apply & enforce SARFAESI Act on whole land / property which is well shown in the sale deed / sanction plan / Compounding plan attached with this Affidavit or Submit in bank for mortgage and recover the whole amount of loan from the said property.
- 7- That the deponents relinquish his / her right to raise any objection against the Bank's action under SARFAESI Act i.e deponent will not raise any objection against the Bank's action under SARFAESI Act.

Deponent/s

verification:

I/we the deponent above named , do here by solemnly declare and verify that the contents of the above affidavit from para 1 to 8 are true to my knowledge. No part of it false and nothing material has been concealed. So help me god.

Verified at Dehradun on.....

Deponent./s

Declaration /Undertaking

Before the Chief/ Sr Manager, Bank of Baroda , Dehradun

Affidavit Of 1. Shri Anuj Jain 2.Shri Pankaj Jain 3. Shri Neeraj jain and 4. Shri Amit Jain all son of Shri Bijendra Kumar Jain resident of Mohit Nagar, Dehradun.

I / we the above named declarant do hereby solemnly declare & undertake as under:-

- 1- That my above mentioned name, father's name & address are true and correct and declarant is acquainted with the facts deposed to hereunder.
- 2-That the declarant is raising further loan from Bank, Dehradun for renovation / construction of house/ commercial purpose detailed in the schedule .
- 3- That the declarant solemnly declare and undertake that the said property is not subject to any acquisition proceeding,attachment, and no litigation is pending in any court/ tribunal etc in respect of property.
- 3a- That by this Undertaking deponent bound himself/ herself that in case of default, Bank can apply & enforce SARFAESI Act on whole land / property which is well shown in the saledeed / sanction plan / Compounding plan attached with this Undertaking or Submit in bank for mortgage and recover the whole amount of loan from the said property .
- 3b- That the deponent relinquish his / her right to raise any objection against the Bank's action under SARFAESI Act i.e deponent will not raise any objection against the Bank's action under SARFAESI Act.
- 4- That the declarant solemnly declare and undertake that the said property is free from all kinds of sale, transfer, attachment and encumbrance etc.
- 5- That the declarant solemnly declare and undertake that the declarant has got sanction map of residential/commercial from competent authority.
- 6-That the declarant solemnly declare and undertake that the declarant will raise the construction on the said property as per the sanctioned plan and the declarant shall not violate the terms and condition of the sanctioned plan sanctioned by competent authority.
- 7- That the declarant solemnly declare and undertakethat I shall not sell, transfer,alienate the said property , until the entire loan amount given to me is full paid by me and till the declarant gets the discharge confirmed from the Bank .
- 8- That the declarant declare and undertake that in case , the declarant sell the said property , during the continuation of said loan and declarant will adjust the aforesaid loan amount before the stipulated time/period then the declarant shall then pay commercial rate of interest, together with pre-closure charges.

Declarant

Schedule of property

All that Property bearing Khasra No.561, and Khasra No. 562 situated at Mauza Kanwali, pargana Central Doon District Dehradun (more fully described in Schedule A+B)

(Amended)




Government of India

Form GST REG-06

[See Rule 10(1)]

Registration Certificate

Registration Number : 05AAGFJ2191R1ZW

1.	Legal Name	JAIN PHARMA		
2.	Trade Name, if any	M/S JAIN PHARMA		
3.	Additional trade names, if any			
4.	Constitution of Business	Partnership		
5.	Address of Principal Place of Business	Floor No.: BALLIWALA CHOWK Building No./Flat No.: NA Name Of Premises/Building: BALLIWALA CHOWK Road/Street: NEAR URJA BHAWAN City/Town/Village: DEHRADUN District: Dehradun State: Uttarakhand PIN Code: 248001		
6.	Date of Liability	01/07/2017		
7.	Date of Validity	From	01/07/2017	To Not Applicable
8.	Type of Registration	Regular 		
9.	Particulars of Approving			

Signature

Signature Not Verified

Digitally signed by DS GOODS
AND SERVICES TAX
NETWORK 15
Date: 2024.12.21 00:45:32 IST

Name	
Designation	
Jurisdictional Office	
Date of Issue of Certificate	21/12/2024

Note: The registration certificate is required to be prominently displayed at all places of Business/Office(s) in the State.

This is a system generated digitally signed Registration Certificate Issued based on the deemed approval of application on 21/12/2024 .

Verified from Original