

## PRAKASH ASSOCIATES

ARCHITECT, CONSULTING STRUCTURAL ENGINEER, GOVT. REGISTERED VALUER

B-2/2, SECTOR 18, ROHINI, DELHI - 110 089. Ph : 011 - 27882622, (M) : 09868109216

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### PRAKASH VERMA

F.I.V., M.I.E. ( I )

Structural Engineer

Chartered Engineer

Govt. Approved Valuer

Cat. No. I/117/2000-01/459

### Ar. SHIVANI VERMA

CA/2016/78324

M. Planning (Urban & Regional)

NIT Patna

### Er. ANAND VERMA

B.E ( civil )

M.E. ( Infra Structure )

Thapar University

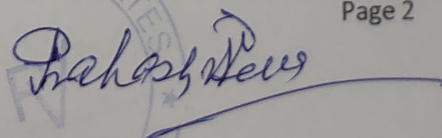
Date: 21.05.2022

The Branch Manager  
State Bank Of India  
SME Dehradun

### VALUATION REPORT FOR IMMOVABLE PROPERTIES Invoice Reference Number : SBI/D/J/2022-23/1582

A)	GENERAL	:	Fair Market Value
1.1	Purpose for which the valuation is made	:	20.05.2022
2.	a) Date of inspection	:	21.05.2022
	b) Date on which the valuation is made	:	
3.	List of documents produced for perusal	:	Copy of sale deed executed by Meerut Development Authority (MDA) in favour of Sh. Jitender Kumar, dated - 27.09.2005. Copy of sanctioned plan vide memo no. 916/2001, dated - 08.01.2001
4.	Name of the owner(s) and his/their address(es) with phone number (details of share of each owner in case of joint ownership)	:	Owner: Sh. Yashpal Singh S/o Sh. Atar Singh Account - M/s Doon Wheels Pvt. Ltd.
5.	Brief description of the property (including leasehold/freehold etc)	:	This is a free hold Property on Plot no. K - 6, Pocket - K, Situated at Pallavpuram, Phase - II, Meerut, U.P. having Ground + 1 Floor built up on land ad measuring 324.00 Sq M (387.50 Sq Yds). G+1 Story Building Landmark.: Near PNB Bank
6.	Location of the property	:	Property on Plot no. K - 6,
	a) Plot No. /Survey No.	:	
	b) Door No.	:	Pocket - K, Situated at Pallavpuram,
	c) T.S No./village	:	Phase - II,

	d) Ward/Taluka	:	-																
	e) Mandal District	:	Meerut, U.P.																
7.	Postal Address of the property	:	Property on Plot no. K - 6, Pocket - K, Situated at Pallavpuram, Phase - II, Meerut, U.P.																
8.	City/Town	:	Meerut																
	Residential Area	:	Residential Area																
	Commercial Area	:	-																
	Industrial Area	:	-																
9.	Classification of the area																		
	a) High/Middle/Poor	:	Middle																
	b) Urban/Semi Urban/Rural	:	Urban																
10.	Coming Under Corporation Limit/ Village Panchayat/ Municipality	:	MDA																
01.	Whether covered under any State /Central Govt. enactments (e.First Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area	:	MDA																
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	None																
13.	Boundaries of the property																		
	North	:	Vikas Traders																
	South	:	Royal Bike Showroom																
	East	:	Other Property																
	West	:	Road																
14.1	Dimension of site	:	<table border="1"> <thead> <tr> <th>A</th><th>B</th></tr> <tr> <th>As per the Deed</th><th>Actuals</th></tr> </thead> <tbody> <tr> <td>North</td><td>Plot Area =</td><td>Plot Area = 324.00</td></tr> <tr> <td>South</td><td>324.00 Sq.Mt.</td><td>Sq.Mt. (387.50 Sq</td></tr> <tr> <td>East</td><td>(387.50 Sq Yds)</td><td>Yds)</td></tr> <tr> <td>West</td><td></td><td></td></tr> </tbody> </table>	A	B	As per the Deed	Actuals	North	Plot Area =	Plot Area = 324.00	South	324.00 Sq.Mt.	Sq.Mt. (387.50 Sq	East	(387.50 Sq Yds)	Yds)	West		
A	B																		
As per the Deed	Actuals																		
North	Plot Area =	Plot Area = 324.00																	
South	324.00 Sq.Mt.	Sq.Mt. (387.50 Sq																	
East	(387.50 Sq Yds)	Yds)																	
West																			
14.2	Latitude, Longitude and Coordinates of the site	:	Latitude : 29°06'02.25" N Longitude: 77°70'88.38" E																
15.	Extent of the site	:	Nil																
16.	Extent of the site considered for valuation(least of 14 A & 14 B)	:	As per Deed																
17.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner Occupied																
<b>B)</b>	<b>CHARACTERISTICS OF THE SITE</b>																		
1.	Classification of locality	:	Residential																
2.	Development of surrounding areas	:	Yes																
3.	Possibility of frequent flooding /	:	No																

  
PRAKASH ASSOCIATES



	sub-merging	
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	2.00 KM.
5.	Level of land with topographical conditions	Leveled
6.	Shape of land	Rectangular
7.	Type of use to which it can be put	As per bye-laws
8.	Any usage restriction	Yes
9.	Is plot in town planning approved layout?	Yes
10.	Corner plot or intermittent plot?	intermittent plot
01.	Road facilities	Yes
12.	Type of road available at present	Yes
13.	Width of road – is it below 20 ft. or more than 20 ft.	more than 20 ft.
14.	Is it a land – locked land?	Residential Land
15.	Water potentiality	Yes
16.	Underground sewerage system	Yes
17.	Is power supply available at the site?	Yes
18.	Advantage of site	: Near Market
		Public Facility
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 sea-coast / tidal level must be incorporated)	None
<b>PART-A (VALUATION OF LAND)</b>		
1.	Size of Plot	:
	North	:
	South	:
	East	:
	West	:
2.	Total extent of the land	: Nil
3.	Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	: Rs. 60,000.00 To Rs. 70,000.00 per sq.mt. (99 acres attached)
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	: Land value Plot Area = 324.00 Sq.Mt. (387.50 Sq Yds) Land value = 324 X Rs. 12,000 = Rs. 38,88,000.00.....(A)

			Construction value Construction rate = Rs. 11,000.00 per sq.mt. Covered Area = 369.50 Sq.mtr. Const. value = 369.50 X Rs. 11,000.00 = Rs. 40,64,500.00.....(B) Value of the property as per circle rate = (A) + (B) = <b>Rs. 79,52,500.00</b>
5.	Assessed/Adopted rate of valuation	:	Rs. 66,000.00 per sq.mt.
6.	Estimated Value of Land	:	Land value Plot Area = 324.00 Sq.Mt. (387.50 Sq Yds) 324.00 Sq.mt. X Rs. 66,000.00 = <b>Rs. 2,13,84,000.00</b>

**PART-B (VALUATION OF THE BUILDING )**

1.	Technical details of the building		
a.	Type of Building (Residential / Commercial / Industrial)	:	Residential
b.	Type of construction (Load bearing / RCC/ Steel Framed)	:	RCC
c.	Year of construction	:	2001
d.	Number of floors and height of each floor including basement, if any	:	G+1 floor, 10' floor
e.	Plinth area floor-wise	:	Covered Area= 394.24 Sq.mtr. /4243.60 Sq.ft.
f.	Condition of the building		
	i. Exterior-Excellent, Good, Normal, Poor	:	Normal
	ii. Inferior- Excellent, Good, Normal,Poor	:	Normal
First	Date of issue and Validity of the layout of approved map/plan	:	Copy of sanctioned plan vide Memo no. 916/2001, dated - 08.01.2001.
h.	Approved map/plan issuing authority	:	As Above
i.	Whether genuineness or authenticity of approved map/plan is verified	:	As Above
j.	Any other comments by our empanelled valuers on authentic of approved plan	:	Property Already Mortgage with Bank

**Specification of construction (floor wise) in respect of**

S.No.	Description	Ground floor	others floors
1.	Foundation	Load bearing wall & RCC Components	As per site



2.	Basement		
3.	Superstructure	No	As per site
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species timber)	As per site Wooden	As per site Wooden
5.	RCC works	Yes	Yes
6.	Plastering	Yes	Yes
7.	Flooring, Skirting, dadoing	Vitrified tile	Vitrified tile
8.	Special finish as marble, granite, wooden paneling, grills, etc	Vitrified tile flooring	Vitrified tile
9.	Roofing including weather proof course	RCC	RCC
10.	Drainage	Yes	Yes

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

#### DETAILS OF THE VALUATION

S.No	Particulars of items	Plinth area	Roof height	Age of the building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net Value after depreciations Rs.
1.	G+1	369.50 Sq.mtr /3977. 29 Sq.ft.	10'	21 years (2001)	1,100.00	43,75,019.00	-	43,75,019.00



	TOTAL							43,75,019.00
<b>Part C-(Extra Items)</b>								(Amount in Rs.)
1.	Portico	:	N.A.					
2.	Ornamental front door	:	N.A.					
3.	Sit out/ Verandah with steel grills	:	N.A.					
4.	Overhead water tank	:	N.A.					
5.	Extra steel/ collapsible gates	:	N.A.					
	<b>Total</b>	:						

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

<b>Part E- (Miscellaneous)</b>								(Amount in Rs.)
1.	Separate toilet room	:	N.A.					
2.	Separate lumber room	:	N.A.					
3.	Separate water tank/ sump	:	N.A.					
4.	Trees, gardening	:	N.A.					
	<b>Total</b>	:						

<b>Part F-(Services)</b>								(Amount in Rs.)
1.	Water supply arrangements	:	N.A.					
2.	Drainage arrangements	:	N.A.					
3.	Compound wall	:	N.A.					
4.	C. B. deposits, fittings etc.	:	N.A.					
5.	Pavement	:	N.A.					
	<b>Total</b>	:						

**Total abstract of the entire property**

Part- A	Land	:	Rs. 2,13,84,000.00
Part- B	Building	:	Rs. 43,75,019.00
Part- C	Extra Items	:	Rs.
Part- D	Amenities	:	Rs.
Part- E	Miscellaneous	:	Rs.
Part- F	Services	:	Rs.
	<b>Total</b>	:	<b>Rs. 2,57,59,019.00</b>
	<b>Say</b>	:	<b>Rs. 2,57,60,000.00</b>



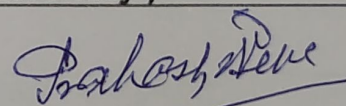
Market value is driven by current market scenario & guidelines. Value provided in state govt. notifications is for registration of properties for paying stamp duty.

- 1) Salability = Average
- 2) Likely rental value in future = Rs. 20,000.00 to Rs. 25,000.00 per month
- 3) Any likely income = Same as rental value
- 4) The residual age of the property is 39 years.
- 5) the Insurance value of the property = Rs. 46,67,960.00
- 6) the local dealer contact no. Ambey Properties (M – 6398308734) & Balaji Properties (M – 7078332602)

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 specification is as under

1.	<b>Market Value of Property</b>	<b>Rs. 2,57,60,000.00</b> <b>(Rupees Two Crore Fifty Seven lakhs Sixty thousand only)</b>
2.	<b>Fair Market Value of the property (Realizable value 90% )</b>	<b>Rs. 2,31,84,000.00</b> <b>(Rupees two crore thirty one lakh Eighty four thousand only)</b>
3.	<b>Distress Value of the property 75%)</b>	<b>Rs.1,93,20,000.00</b> <b>(Rupees One Crore ninety three lakhs twenty thousand only )</b>
4.	<b>Construction / insurance Value of the property</b>	<b>Rs. 43,75,019.00</b> <b>(Rupees Forty three lakhs seventy five thousand nineteen only )</b>
5.	<b>Circle Value of the property</b>	<b>Rs. 79,52,500.00</b> <b>(Rupees Seventy Nine lakhs Fifty two thousand five hundred only )</b>

Place: New Delhi  
Date: 21.05.2022

  
Signature  
PRAKASH VERMA  
PRAKASH VERMA  
REGISTERED VALUER

It is certified that the value given in the valuation report dated 21.05.2022 by the Bank's approved valuer Mr. Prakash Verma is fair and reasonable as per discreet and independent enquiries made during our visit dated 21.05.2022

Office/Manager  
Name  
Date

Branch in charge  
Name  
Date

Enclosures: Declaration from the valuer in format E (Annexure E)  
Model code of conduct for valuer (Annexure F)  
Google map location.  
99 acres references

## DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 21.05.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued.
- c. I have personally inspected the property on 20.05.2022. The work is not subcontracted to any valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the handbook on Policy, standards and procedure for Real Estates Valuation, 2241 of the IBA and this report is in conformity to the "Standards" enshrined for the valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the bank for the respective asset class is in conformity to the "Standards" as enshrined for the valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of conduct for empanelment of Valuer in the bank (Annexure F-A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34AB of the Wealth Tax Act, 1957.
- j. I am the proprietor/partner/authorized official of the firm/company/ who is competent to sign this valuation report.
- k. Further I hereby provide the following information/

S.No.	PARTICULARS	VALUER COMMENT
1.	Background information of the asset being valued	Property valued as per Market survey
2.	Purpose of valuation and appointing authority	Finding the fair market value Appointing authority : The Branch Manager State Bank Of India, SME Dehradun
3.	Identity of the valuer and any other experts involved in the valuation	Prakash Verma Valuer
4.	Disclosure of valuer interest or conflict, if any	No
5.	Date of appointment, valuation date and date of report	Date of appointment : 20.05.2022 Valuation date : 20.05.2022 Date of report : 21.05.2022
6.	Inspections and/or investigations undertaken	Inspections of flat and surroundings taken
7.	Nature and sources of the information used or relied upon	Local Market survey and various internet sites (Attached)



8.	Procedures adopted in carrying out the valuation and valuation standards followed.	Personally visiting the property, inquiry and tool photographs of the property and conducting market survey and thus appointing the composite rate.
9.	Restrictions on use of the report if any	For Bank Purpose only
10.	Major factors that were taken into account during the valuation	Location and maintenance of the property
01.	Caveats limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuers which shall not be for the purpose of limiting his responsibility for the valuation report	None



Place: New Delhi  
Date 21.05.2022

*Prakash Verma*

Signature

PRAKASH VERMA

**PRAKASH VERMA**  
**REGISTERED VALUER**

**MODEL CODE OF CONDUCT FOR VALUERS**  
(Adopted in line with companies (Registered Valuers and Valuation Rules, 2247))

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

• **Integrity and Fairness**

1. A valuer shall in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealing 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 endeavor 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 the 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 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 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 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 becomes aware of the possibility of his/its association with the valuation and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee (success fees may be defined as a compensation/incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

- **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 the inspection and investigations carried out by the authority any person authorized by the authority, the registered valuers organization with which he/it 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 organization 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.

*Praakash Nune*



Explanation- For the purpose of this code the term " relative" shall have the same meaning defined in clause(77) of section 2 of the Companies Act,2243 (18 of 2243).

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 fot 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 servies 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 re rendering services.

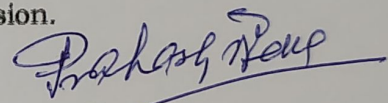
- **Occupation, employability and restrictions**

29.A valuer shall refrain from accepting too many assignments, if he/it 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 organization discredits the profession.

Date: 21.05,2022

Place: New Delhi

  
Signature  
PRAKASH VERMA  
REGISTERED VALUER

**GOOGLE MAP**





## 99 ACRE

₹1.4 Cr @ 60,869 per sq.m.

Estimated EMI ₹1,11,819

Residential Land for Sale  
in Pallavpuram, Meerut, U.P.

NERA STATUS

NOT AVAILABLE

Website: <http://up-nera.in/>

Overview

Dealer Details

Recommendations

Property (0)



Photos not shared by advertiser

Request Photos

Dimensions

Plot area 230 sq.m.

Price

₹1.4 Crore+ Govt Charges & Tax

@ 60,869 per sq.m. (Negotiable)

View Price Details

Address

Pallavpuram, Meerut

Possession

Immediate

Floors Allowed For Construction

3 Floors

2 people already contacted since last week

₹1.6 Cr @ 55,555 per sq.m.

Estimated EMI ₹1,27,793

Residential Land for Sale

in Pallavpuram, Meerut, U.P.

NERA STATUS

NOT AVAILABLE

Website: <http://up-nera.in/>

Overview

Owner Details

Recommendations

Property (0)



Photos not shared by advertiser

Dimensions

Plot area 288 sq.m.

Price

₹1.6 Crore

@ 55,555 per

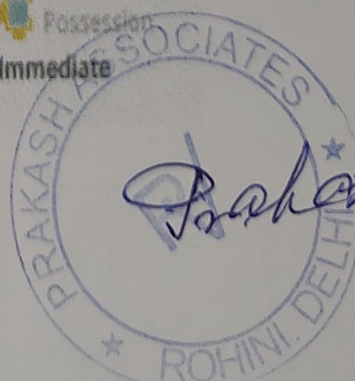
sq.m.

Address

Pallavpuram,  
Meerut

Possession

Immediate



*Prakash Kaur*



## Site Photograph

Property on Plot no. K - 6, Pocket - K, Situated at Pallavpuram, Phase - II, Meerut, U.P.







No. LO-SBI-SME 22231045

Dated: May 11, 2022

**ANNEXURE - B**

To,  
BRANCH MANAGER  
STATE BANK OF INDIA,  
SME DEHRADUN BRANCH (04186)  
KRISHNA TOWERS  
69, RAJPUR ROAD  
DEHRADUN (UTTRAKHAND).  
PIN CODE-248009.

Dear Sir,

**Re. A/C M/S Doon Wheels Pvt. Ltd., Registered Office at Plot No. 50, Opposite Doon School , HP Petrol Pump Chakrata Road Dehradun-248001 in respect of Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division , in Pallavpuram Yojna Pocket "K' Pallavpuram Phase-2, Meerut in the ownership of Dr. Jitender Kumar S/O Shri Raghuveer Singh R/O K-6, Pallavpuram Phase-2, Meerut**

This is in reference to the documents submitted to our office for conducting Title Investigation Search Report in respect of the abovementioned property. Upon reviewing the documents and the evidence on record, I hereby adduce my legal opinion as follows.

1. a) Name of Branch/Business Unit/ Office seeking opinion.	STATE BANK OF INDIA SME DEHRADUN BRANCH (04186) KRISHNA TOWERS 69, RAJPUR ROAD DEHRADUN (UTTRAKHAND). PIN CODE-248009
b) Reference No. and Date of the letter under the cover of which the documents tendered for security are forwarded.	STATE BANK OF INDIA SME DEHRADUN BRANCH (04186) KRISHNA TOWERS 69, RAJPUR ROAD DEHRADUN (UTTRAKHAND).





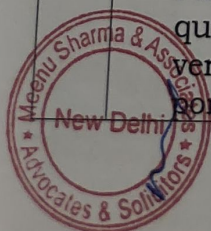
		PIN CODE-248009
	<b>c) Name of the Borrower</b>	M/S Doon Wheels Pvt. Ltd.,
<b>2.</b>	<b>a) Name of the unit/concern/ company/person offering the property/(ies) as security.</b>	Dr. Jitender Kumar S/O Shri Raghuvver Singh R/O K-6, Pallavpuram Phase-2, Meerut
	<b>b) Constitution of the unit/ concern/person/body/ authority offering the property for creation of charge.</b>	Person
	<b>c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)</b>	Mortgagor
<b>3.</b>	<b>Complete or full description of the immovable property/(ies) offered as security including the following details.</b>	Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division , in Pallavpuram Yojna Pocket "K" Pallavpuram Phase-2, Meerut
	<b>a) Survey No.</b>	Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division , in Pallavpuram Yojna Pocket "K" Pallavpuram Phase-2, Meerut
	<b>b) Door/House no. (in case of house property)</b>	Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division , in Pallavpuram Yojna Pocket "K" Pallavpuram Phase-2, Meerut .
	<b>c) Extent/area including plinth/ built up area in case of house property.</b>	area measuring 324 sq. meters
	<b>d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.</b>	situated in Upper Income Division , in Pallavpuram Yojna Pocket "K" Pallavpuram Phase-2, Meerut
<b>4.</b>	<b>a) Particulars of the documents scrutinized - serially and chronologically.</b>	(Following the documents scrutinized - serially and chronologically in Photocopy as it



			is a take over account AXIS BANK )	
			1. Photocopy of Sale Deed of Residential Plot dated 27.09.2005 executed between Meerut Development Authority, Meerut as 'the FIRST PARTY' and Dr. Jitender Kumar S/O Shri Raghuveer Singh R/O K-6, Pallavpuram Phase-2, Meerut as 'the SECOND PARTY' for Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division, in Pallavpuram Yojna Pocket "K", Pallavpuram Phase-2, Meerut, registered as Document no. 10213 in Book No. I, Volume no. 784 on pages 237 to 280 dated 27.09.2005 in the office of Sub Registrar Office Sardhana District Meerut, U.P	
4 (b) Nature of documents verified and as to whether they are originals or certified copies or registrations extracts duly certified.			Photocopy as it is a take over account from AXIS BANK	
<b>Note:</b> Only Originals or Certified extracts from the registering/land/ revenue/other Authorities be examined.				
Sl. No	Date		Original/Certified Copy/Certified Extract/Photocopy etc.	In Case of copies, whether the Original was Scrutinize



					<b>d by the Advocate</b>
	1.	Dated 27.09.2005	Sale Deed of Residential Plot	Photocopy	NO, as it is a take over account from AXIS BANK
5.	a)	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)		Yes, certified copy of Sale Deed of Residential Plot dated 27.09.2005 is obtained from the relevant sub-registrar office and compared with the Photocopy made available by the proposed mortgager	
	b) i)	Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's Office have been verified page by page with the Original documents submitted?		Yes, all pages in the certified copies of title documents which is obtained directly from Sub-Registrar's Office has been verified page by page with the Photocopy made available by the proposed mortgager.	
	ii)	Where the certified copies of the title documents are not available, the copy provided Should be compared with the Original to ascertain whether the total page numbers in the copy tally page by page with the Original produced  (In case originals title deed is not produced for comparing with the certified or ordinary copies Should be handled more diligently & cautiously)		N.A	
6.	a)	Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?		N.A	

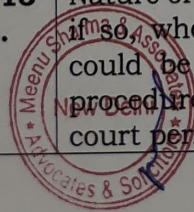




	<b>b)</b> If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	N.A
	<b>c)</b> Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made.	No
<b>7.</b>	<b>a)</b> Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar- Sardhana, Meerut
	<b>b)</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?	Yes as per records and Jurisdiction the registration of documents in respect of the property in question is in Sub Registrar- Sardhana Meerut
	1) Whether search has been made at all the offices named at (b) above?	Yes
	<b>d)</b> Whether the searches in the office of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No
<b>8.</b>	<p>Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search Should be made for a further period, depending on the need for clearance of such clog on the Title.</p> <p>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 in mandatory. (Separate Sheets may be used)</p>	Mentioned on separate Sheet Annexure-B



9.	Nature of Title of the intended Mortgagor over the property (Whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee /Allottee etc.	Freehold rights
10	If Lease Hold, Whether:	NO
	a) Lease Deed is duly stamped and registered	N.A
	b) Lease is permitted to mortgage the Leasehold right	N.A
	c) Duration of the Lease/ unexpired period of lease	N.A
	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.	N.A
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N.A
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A
11	If Govt. Grant/Allotment/Lease-cum Sale Agreement, whether;	N.A
	a) Grant/Agreement etc. provides for alienable rights to the mortgagor with or without conditions?	N.A
	b) The mortgage is competent to create charge on such property?	N.A
	c) Any permission from Govt. or any other authority is required for creation of mortgage and if so, whether such valid permission is available?	N.A
12	If occupancy rights, whether;	Not Applicable
	a) Such right is heritable and transferable	Not Applicable
	b) Mortgage can be created.	Not Applicable
13	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	None No Minor interest involved





	the reasons for coming to such conclusion.	
<b>14</b>	If the property has been transferred by way of Gift/ Settlement Deed, Whether;	No
	<b>a)</b> The Gift/Settlement Deed is duly stamped and registered?	Not Applicable
	<b>b)</b> The Gift/Settlement Deed has been attested by two witnesses?	Not Applicable
	<b>c)</b> The Gift/Settlement Deed transfers the property to Donee?	Not Applicable
	<b>d)</b> Whether the Donee has accepted the Gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions?	Not Applicable
	<b>e)</b> Whether there is any restriction on the Donor in executing the Gift/Settlement Deed in question?	Not Applicable
	<b>f)</b> Whether the Donee is in possession of the gifted property?	Not Applicable
	<b>g)</b> 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?	Not Applicable
	<b>h)</b> Any other aspect affecting the validity of the title passed through the Gift/ Settlement Deed.	Not Applicable
<b>15</b>	<b>a)</b> In case of partition /settlement deeds, whether, the original deed is available for deposit. If not the modality /procedure to be followed to create a valid and enforceable mortgage.	Not Applicable
	<b>b)</b> Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his Share.	Not Applicable
	<b>c)</b> Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	Not Applicable
	<b>d)</b> In respect of partition by a decree of court, whether such decree has become final and all other	Not Applicable



	conditions/formalities are completed/complied with.	
	e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgage?	Not Applicable
16	Whether the title documents include any testamentary documents/wills?	NO
	a) In case of wills, whether the will is registered will or unregistered will?	N.A
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probate by a competent court?	N.A
	c) Whether the property is mutated on the basis of will?	N.A
	d) Whether the original will is available	N.A
	e) Whether the Original death certificate of the testator is available?	N.A
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	Not Applicable
	g) (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original Title Deeds are to be explained)	Not Applicable
17	a) Whether the property is subject to any wakf right?	No, the property does not contain any Wakf issue
	b) Whether the property belongs to church/temple or any religious/other institutions having any restriction in creation of charges on such properties?	Not Applicable



	<b>c)</b> Precautions/Permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
<b>18</b>	<b>a)</b> Where the property is a HUF/Joint family property, mortgage is created for family benefit/ legal necessity, whether the Major Coparceners have no objection/join in execution, minor's Share if any, rights of female members etc.	Not Applicable
	<b>b)</b> Please also comment on any other aspect which any adversely affect the validity of security in such cases?	Not Applicable
<b>19</b>	<b>a)</b> Whether the property belongs to any trust or is subject to the rights of any trust?	Not Applicable
	<b>b)</b> Where the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not Applicable
	<b>c)</b> If Yes, additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable
	<b>d)</b> Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter	Not Applicable
<b>20</b>	<b>a)</b> If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	No, the property is Freehold Residential Property as per deed
	<b>b)</b> In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N.A
	<b>c)</b> In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	N.A
<b>21</b>	Whether the property is affected by any local laws or other regulations,	No. The property does not affect with any local law.



	having a bearing on the creation security (viz. Agricultural Laws, weaker sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.)?	
22	a) Whether the property is subject to any pending or proposed land acquisition proceedings?	NO
	b) Whether any search/inquiry is made with the land Acquisition Office and the outcome of such search/enquiry?	Not Applicable
23	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	NO
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not Applicable
	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.	Not Applicable
24	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	N.A
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	N.A
25	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	N.A

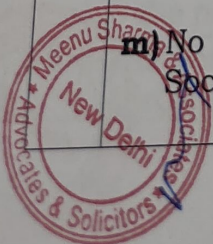


	Registrar (ROC), Articles of Association/Provision for common seal etc.	
	<b>b) i)</b> Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) Firm? Yes/No	N.A
	<b>ii)</b> If Yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company/LLP (Seller) and the vendee company (purchaser)?	N.A
	<b>iii)</b> Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)? Yes/No	N.A
	<b>iv)</b> If the search reveals encumbrances/charges, whether such charge/encumbrances have been satisfied? Yes/No	N.A
<b>26</b>	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not Applicable
<b>27</b>	<b>a)</b> Whether any POA is involved in the chain of title?	NO
	<b>b)</b> Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	N.A
	<b>c)</b> In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the	N.A

	Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favour of their Partners/Employees/ Authorized Representatives to sign Flat Allotment Letters, NOC's, Agreements of Sale, Sale Deeds, etc., in favour of buyers of Flats/ Units (Builder's POA) or (ii) other type of POA (Common POA)	
	d) In case of Builder POA, whether a certified copy of POA is available and the same has been verified/ compared with original POA	N.A
	e) In case of common POA (i.e. POA other than Builder's POA), please clarify the followings clauses in respect of POA.	N.A
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	N.A
	ii) Whether the POA is a registered One?	N.A
	iii) Whether the POA is a special or general one?	N.A
	iv) Whether the POA contains a specific authority for execution of title document in question?	N.A
	f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of Sub-Registrar also?	N.A
	g) Please comment on the genuineness of POA?	N.A
	h) The unequivocal opinion on the enforceability and validity of the POA?	N.A
28	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/stamped/authenticated in	N.A



	terms of the Law of the place, where it is executed.	
29	If the property is a flat/ apartment or residential/ commercial complex, check and comment on the following:	Freehold Residential Property
	a) Promoter's/Land owner's title to the land/building;	N.A, as it is Meerut Development Authority
	b) Development Agreement/ Power of Attorney;	N.A as it is Meerut Development Authority
	c) Extent of authority of the Developer/Builder;	N.A as it is Meerut Development Authority
	d) Independent title verification of land and/or building in question;	YES
	e) Agreement for sale (duly registered);	N.A, as further Sale Deed of Residential Plot dated 27.09.2005 has been registered
	f) Payment of proper stamp duty;	YES
	g) Requirement of registration of sale agreement, development agreement, POA etc.;	N.A as further Sale Deed of Residential Plot dated 27.09.2005 has been registered
	h) Approval of building plan, permission of appropriate/ local authority etc.;	Yes , specified
	i) Conveyance in favour of Society/Condominium concerned,	N.A
	j) Occupancy Certificate/ Allotment Letter/Letter of Possession;	Yes, Specified
	k) Membership details in the Society etc.;	N.A
	l) Share Certificates;	N.A
	m) No Objection Letter from the Society;	N.A



	<p>n) All legal requirements under the local/Municipal laws, regarding ownerShip of Flats/Apartments/ Building Regulations, Development Control Regulations, Co-Operative Societies Laws etc.;</p> <p>o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any;</p> <p>q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</p>	<p>YES</p> <p>N.A</p> <p>The property is constructed.</p> <p>YES</p>
30	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Lines etc. and details thereof.	No encumbrance registered in the Sub registrar office
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	Period covered under Non-Encumbrance Certificate is 30 years i.e. from 1993 to 2022 and we found the ownership of Dr. Jitender Kumar S/O Shri Raghuveer Singh
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Yes
33	a) Urban land ceiling clearance, whether required and if so, details thereon.	N.A
	b) Whether No Objection Certificate under the Income Tax is required/ obtained?	N.A
34	Details of RTC extracts/ mutation extracts/Katha extracts pertaining to the property in question.	N.A
35	Whether the name of mortgagor is reflected as owner in the	Yes



	Revenue/Municipal/Village records?	
36	a) Whether the property offered as security is clearly demarcated?	Yes, vide Site plan of the property.
	b) Whether the demarcation/partition of the property is legally valid?	Yes
	c) Whether the property has clear access as per documents?	Yes
	(The property Should be legally accessible through normal carriers to transport goods to factories/houses, as the case may be).	
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Yes
	a) Document in relation to electricity connection;	Can be obtain
	b) Document in relation to water connection;	Can be obtain
	c) Document in relation to sales tax registration, if any applicable;	Can be obtain
	d) Other utility bills, if any.	Can be obtain
38	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc.) or the actual current boundary? If so please elaborate/comment on the same.	No difference/discrepancy in the title document or any other documents which is to be verified from Actual Site by the Valuer/Bank Authorities.
39	If the valuation report and/or approved/sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments	Please request the Borrower/Mortgager to submit Valuation Report

	subsequently, on making the same available to the advocate.)	
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No
	a) Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes, the property attracts provisions of SARFAESI Act, 2002 and the Bank can take its possession whenever required.
	b) Property is SARFAESI Compliant? (Y/N)	Yes
42	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	N.A
43	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N.A
44	Additional aspects relevant for investigation of title as per local laws.	NIL
45	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	N.A as all the terms and conditions are fulfilled.
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Dr. Jitender Kumar S/O Shri Raghuvver Singh
	a) Whether the Real Estate Project comes under Real Estate (Regulations and Development) Act, 2016?	N.A
	b) Whether the Project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished;	N.A



c) Whether the registered Agreement for Sale as prescribed in the above Act/Rules there under in executed?	N.A
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?	N.A

**FOR MEENU SHARMA & ASSOCIATES  
ADVOCATES & SOLICITORS**

**( MEENU SHARMA )**



**Annexure 'B' Column No. 8**

**Chain of Title tracing the title from the Oldest Title Deed to the Latest title Deed establishing the title of the property in question for 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:-**

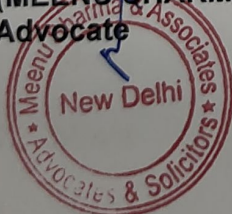
It reveals from the deeds and documents that by virtue of Sale Deed of Residential Plot dated 27.09.2005 executed between Meerut Development Authority, Meerut as 'the FIRST PARTY' and Dr. Jitender Kumar S/O Shri Raghuvver Singh R/O K-6, Pallavpuram Phase-2, Meerut as 'the SECOND PARTY' for Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division, in Pallavpuram Yojna Pocket "K" Pallavpuram Phase-2, Meerut, registered as Document no. 10213 in Book No. I, Volume no. 784 on pages 237 to 280 dated 27.09.2005 in the office of Sub Registrar Office Sardhana District Meerut, U.P, *through which Dr. Jitender Kumar S/O Shri Raghuvver Singh R/O K-6, Pallavpuram Phase-2, Meerut becomes actual and absolute owner of the said Property and has got actual and absolute freehold marketable title over it. Thus he is competent to create the equitable mortgage of the said property with SBI by way of depositing Original title deeds as documents as mentioned in 'Annexure C1' in our TIR*

**It is also certified that SARFAESI ACT, 2002 is enforceable on the said property.**

**FOR MEENU SHARMA & ASSOCIATES  
ADVOCATES & SOLICITORS**

**(MEENU SHARMA)**

**Advocate**





## Annexure – C1

**CERTIFICATE OF TITLE ON THE BASIS OF CERTIFIED COPIES OF THE  
TITLE DEEDS**

I have examined the Certified Copy of Original Title Deed intended to be deposited relating to the schedule property/(ies) to be offered as security by way of Equitable Mortgage and that the certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, Title and Interest and that the said Equitable Mortgage to be created on production of Original title deeds will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

2. I have examined the Certified Copies in detail, taking into account all the Guidelines in the check list vide Annexure – B and the other relevant factors and undertake to re-examine the Original title deeds as and when produced and
3. I confirm having made a search in the Land/Revenue Records. I also confirm having verified and checked the records of the relevant Government Offices/Sub-Registrar(s) Office(s), Revenue Records, Municipal/Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/Revenue Records and Relative Certified Copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/Charges/Encumbrances whatsoever, as could be seen *from the Encumbrance Certificate for the period from 1993 to 2022 in the Sub Registrar Office Sardhana Merrut vide receipt no. 2022259011925 dated 11.05.2022* pertaining to the Immovable Property/(ies) covered by above said Certified Copies Title Deeds. *The Property is presently mortgaged with AXIS BANK*
6. In case of second/subsequent charge in favour of the Bank, there is no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.
7. Minor/(s) and his/their interest in the property/(ies) is to the extent of (Not Applicable)
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, \_\_\_\_\_

I certify that Dr. Jitender Kumar S/O Shri Raghuveer Singh are actual and absolute owner, and has clear and marketable title over the Schedule Property subject to the terms and conditions mentioned in Sale Deed of Residential Plot dated 27.09.2005. I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created on the basis of the Original title deeds and the said Mortgage would be enforceable.



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

1. Original Sale Deed of Residential Plot dated 27.09.2005 executed between Meerut Development Authority, Meerut as 'the FIRST PARTY' and Dr. Jitender Kumar S/O Shri Raghuveer Singh R/O K-6, Pallavpuram Phase-2, Meerut as 'the SECOND PARTY' for Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division , in Pallavpuram Yojna Pocket "K" Pallavpuram Phase-2, Meerut, registered as Document no. 10213 in Book No. I, Volume no. 784 on pages 237 to 280 dated 27.09.2005 in the office of Sub Registrar Office Sardhana District Meerut , U.P.
2. Copy of Sanctioned Site Plan of the Property
3. Copy of Electricity Bill/House Tax receipt of the Property.
4. No dues Certificate from AXIS BANK

There are no legal impediments for creation of the Mortgage on production of Original of Title Deeds the Certified of which I have examined under any applicable Law/Rules in force.

It is certified that the Property is SARFAESI compliant.

### **SCHEDULE OF THE PROPERTY**

Residential Property No. 06, area measuring 324 sq. meters, situated in Upper Income Division , in Pallavpuram Yojna Pocket "K" Pallavpuram Phase-2, Meerut

**Place:** Delhi

**Date:** 11.05.2022

**( MEENU SHARMA )**

**Advocate**





**Meerut Nagar Nigam** (Form-2)**Payment Receipt****Owner Details**

PTIN	317001327
Owner Name	JITENDAR KUMAR
Mobile Number	9219583108
Property Address	K-6 Pallavpuram-2 ( K and R Block) Meerut UP

**Tax Details**

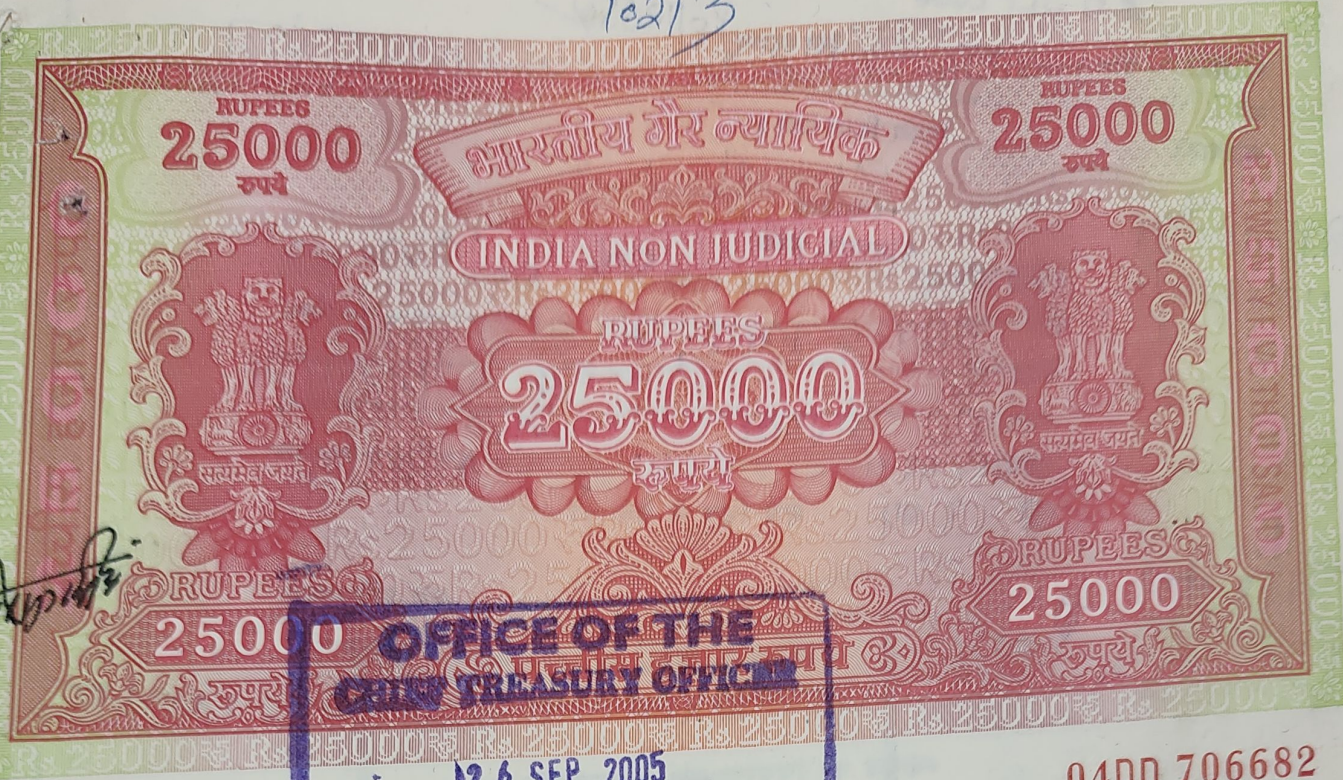
Details	Amount(Rs.)
Current House Tax	6250
Current Water Tax	4000
Current Sewer Tax	0.00
House Tax ( Arr. + Int.)	6250
WaterTax ( Arr. + Int.)	4480
SewerTax ( Arr. + Int.)	750

**Payment Details**

Payment Gateway	HDFC
Transaction ID	TR79305A10212021104846940
Transaction Date	21/10/2021
<b>Total Paid (Rs.)</b>	<b>19680</b>



10213



OFFICE OF THE  
CHIEF TREASURY OFFICER  
12 6 SEP 2005  
MEERUT

(कुल स्टाम्प ड्यूटी अंकन 12,500/- रुपये मात्र)

विक्रय विलेख

04DD 706682



यह अंकन 25,000/-रुपये (पच्चीस हजार रुपये मात्र) का जनरल स्टाम्प डा0 जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6, पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण की पल्लवपुरम फेस-2 आवासीय योजना के पॉकेट 'के' में आवंटित उच्च आय वर्ग श्रेणी के आवासीय भूखण्ड सं0 के-6 के निबन्धन हेतु मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित विक्रय विलेख के साथ संलग्न है।

वरिष्ठ वित्त एवं लेखाधिकारी  
मेरठ विकास प्राधिकरण,  
मेरठ।

वरिष्ठ वित्त एवं लेखाधिकारी  
मेरठ विकास प्राधिकरण,  
मेरठ।

द्वितीय पक्ष।







26 SEP 2005

04DD 706684

विक्रय विलेख  
MEERUT

यह अंकन 25,000/-रुपये (पच्चीस हजार रुपये मात्र) का जनरल स्टाम्प डा0 जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6, पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण की पल्लवपुरम फेस-2 आवासीय योजना के पॉकेट 'के' में आवंटित उच्च आय वर्ग श्रेणी के आवासीय भूखण्ड सं0 के-6 के निबन्धन हेतु मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित विक्रय विलेख के साथ संलग्न है।

प्रथम पक्ष।  
बरिष्ठ वित्त एवं लेखाधिकारी  
मेरठ विकास प्राधिकरण,  
मेरठ।

द्वितीय पक्ष।







26 SEP 2005

04DD 706683

विक्रय विलेख

यह अंकन 25,000-रुपये (पच्चीस हजार रुपये मात्र) का  
जनरल स्टाम्प डा0 जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह,  
निवासी के-6, पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण  
की पल्लवपुरम फेस-2 आवासीय योजना के पॉकेट 'के' में  
आवंटित उच्च आय वर्ग श्रेणी के आवासीय भूखण्ड सं0 के-6  
के निबन्धन हेतु मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित  
विक्रय विलेख के साथ संलग्न है।

वरिष्ठ वित्त एवं लेखाधिकारी  
प्रथम पक्ष।  
मेरठ विकास प्राधिकरण,  
मेरठ।

Jilands  
द्वितीय पक्ष।







04DD 706685

यह अंकन 25,000/-रुपये (पच्चीस हजार रुपये मात्र) का जनरल स्टाम्प डा० जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6, पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण की पल्लवपुरम फेस-2 आवासीय योजना के पॉकेट 'के' में आवंटित उच्च आय वर्ग श्रेणी के आवासीय भूखण्ड सं० के-6 के निबन्धन हेतु मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित विक्रय विलेख के साथ संलग्न है।

*[Signature]*

प्रथम पक्ष।  
वरिष्ठ निर्यात एव लेखाधिकारी  
मेरठ विकास प्राधिकरण,  
मेरठ।

*[Signature]*

द्वितीय पक्ष।







### विक्रय विलेख

यह अंकन 10,000/-रुपये (दस हजार रुपये मात्र) का जनरल स्टाम्प डा0 जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6, पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण की पल्लवपुरम फेस-2 आवासीय योजना के पॉकेट 'के' में आवंटित उच्च आय वर्ग श्रेणी के आवासीय भूखण्ड सं0 के-6 के निबन्धन हेतु मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित विक्रय विलेख के साथ संलग्न है।

*[Signature]*

प्रथम पक्ष।

बगिच्छ बित्त एवं लेखाधिकाश्री  
मेरठ विकास प्राधिकरण,  
मेरठ।

*[Signature]*

द्वितीय पक्ष।







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12 6 SEP 2005

MEERUT

विक्रय विलेख

यह अंकन 1,000/-रुपये (एक हजार रुपये मात्र) का जनरल  
स्टाम्प डा0 जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6,  
पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण की पल्लवपुरम  
फेस-2 आवासीय योजना के पॉकेट 'के' में आवंटित उच्च आय  
वर्ग श्रेणी के आवासीय भूखण्ड सं0 के-6 के निबन्धन हेतु  
मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित विक्रय विलेख के  
साथ संलग्न है।

*[Signature]*

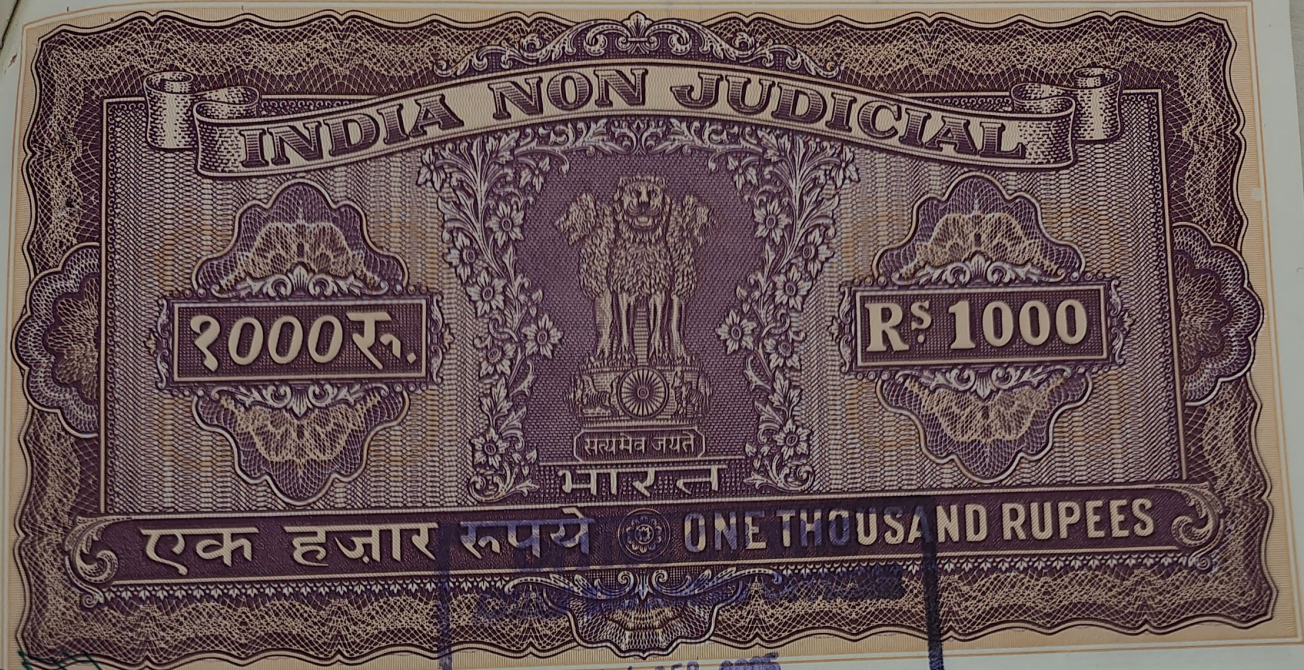
वरिष्ठ प्रथम पक्ष लेखाधिकाये  
मेरठ विकास प्राधिकरण,  
मेरठ।

*[Signature]*

द्वितीय पक्ष।





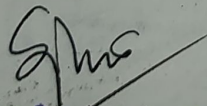


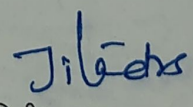
26 SEP 2005

MEERUT

विक्रय विलेख

यह अंकन 1,000/-रुपये (एक हजार रुपये मात्र) का जनरल  
स्टाम्प डा0 जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6,  
पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण की पल्लवपुरम  
फेस-2 आवासीय योजना के पॉकेट 'के' में आवंटित उच्च आय  
वर्ग श्रेणी के आवासीय भूखण्ड सं0 के-6 के निबन्धन हेतु  
मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित विक्रय विलेख के  
साथ संलग्न है।

  
वरिष्ठ निमित्तपक्ष लेखाधिकारी  
मेरठ विकास प्राधिकरण,  
मेरठ।

  
द्वितीय पक्ष।





500Rs.

INDIA NON JUDICIAL

५०० रु.

RS 500

सत्यमेव जयते

भारत

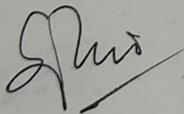
पाँच सौ रुपये FIVE HUNDRED RUPEES

OFFICE OF THE  
CHIEF TREASURY OFFICER

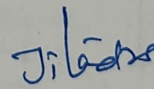
26 SEP 2005

MEERUT  
विक्रय विलेख

यह अंकन 500/-रुपये (पाँच सौ रुपये मात्र) का जनरल  
स्टाम्प डा0 जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6,  
पल्लवपुरम फेस-2, मेरठ के पक्ष में प्राधिकरण की पल्लवपुरम  
फेस-2 आवासीय योजना के पॉकेट 'के' में आवंटित उच्च आय  
वर्ग श्रेणी के आवासीय भूखण्ड सं0 के-6 के निबन्धन हेतु  
मेरठ विकास प्राधिकरण, मेरठ द्वारा निष्पादित विक्रय विलेख के  
साथ संलग्न है।



दरिष्ठ प्रथम पक्ष। लेखाधिकारी  
मेरठ विकास प्राधिकरण,  
मेरठ।

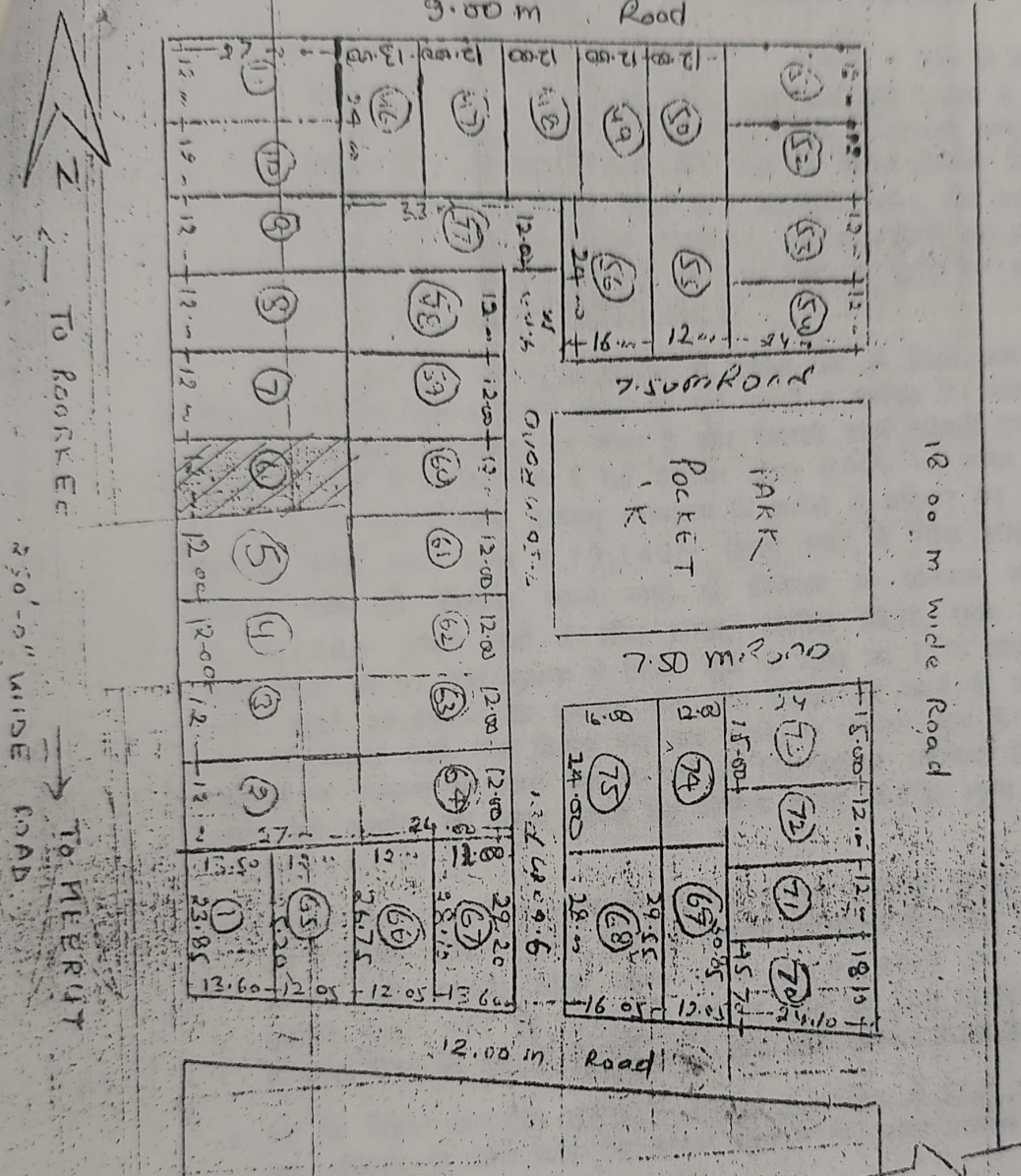


द्वितीय पक्ष।





# THE PLAN OF PLOT NO - K-06 POCKET K' PALLAV PURAN PHASE II



AREA:- K-2 TO 11 - 324.00

SCALE  
1:1000

K-11 - 331.09	K-47 TO 55 - 288.00	K-60 - 362.40
K-46 - 312.00	K-67 - 386.78	K-56 - 384.00
K-57 - 396.00	K-71, 72, 74 - 288.00	K-73 - 360.00
K-58 TO 64 - 288.00	K-75 - 384.00	K-70 - 405.60
K-65 - 311.20	K-68 - 460.40	
K-66 - 329.10		

MEERUT DEVELOPMENT AUTHORITY

Permy  
T.E

A.E

Tibari



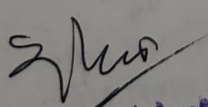


## आवासीय भूखण्ड का विक्रय विलेख

यह विक्रय विलेख सन् 2005 ई० के माह 09 के 27 वे दिवस को मेरठ विकास प्राधिकरण, मेरठ जिसका मुख्यालय मेरठ में है तथा जिसका समस्त कार्य उसके उपाध्यक्ष के माध्यम से होता है तथा जिस शब्द में जब तक कि प्रसंग से प्रतिकूल न हो, उत्तराधिकारी समनुदेशिती तथा अभ्यापिति सम्मिलित होंगे, जिन्हें विलेख में आगे चलकर 'प्रथम पक्ष' विक्रेता उल्लिखित किया गया है एवं डा० जितेन्द्र कुमार पुत्र श्री रघुवीर सिंह, निवासी के-6, पल्लवपुरम फेस-2, मेरठ तथा जिस शब्द में जब तक कि प्रसंग से प्रतिकूल न हो उनके उत्तराधिकारी, निष्पादक, प्रतिनिधि तथा अनुमति प्राप्त नामित एवं अभ्यापिति सम्मिलित होंगे जिसे आगे चलकर इस विलेख में 'द्वितीय पक्ष' क्रेता शब्द से उल्लिखित किया गया है, के मध्य निष्पादित किया जाता है।

चूँकि प्रथम पक्ष पल्लवपुरम योजना के पाकिट 'के' में स्थित उच्च आय वर्ग श्रेणी के आवासीय भूखण्ड संख्या के-6 का पूर्ण स्वामी व काबिज है। उक्त आवासीय भूखण्ड का क्षेत्रफल 324.00 वर्ग मीटर है और जिसकी चतुर्थ सीमायें एवं नाप इस विलेख के अन्त में दर्शायी गयी हैं एवं उपरोक्त अचल सम्पत्ति का नक्शा भी संलग्न है, को द्वितीय पक्ष माननीय उच्चतम् न्यायालय के आदेश से प्रतिकर मद में देय बढ़ी धनराशि सहित अंकन रुपये 3,19,140/- (रुपये शब्दों में तीन लाख, उन्नीस हजार, एक सौ चालीस रुपये मात्र) के प्रीमियम के प्रतिफल स्वरूप रुपये 3,19,140/- (रुपये शब्दों में तीन लाख, उन्नीस हजार, एक सौ चालीस रुपये मात्र) का एवं उक्त भूखण्ड में निहित भूमि के मूल्य का 12% फ्रीहोल्ड धनराशि अंकन रुपये 38,297/- का भुगतान क्रेता द्वारा विक्रेता को करने के उपरान्त प्रथम पक्ष उसे विक्रय करने तथा द्वितीय पक्ष क्रय करने को सहमत हुआ है। उक्त अचल सम्पत्ति के सम्बन्ध में प्रथम पक्ष के पक्ष में निम्नलिखित अधिकार सदैव आरक्षित रहेगे। इस सम्पत्ति का स्टाम्प परपज हेतु फ्रीहोल्ड सहित निर्धारित मूल्य अंकन रुपये 11,24,928/- है।

1. यह कि विक्रीत आवासीय भूखण्ड द्वितीय पक्ष के पूर्ण स्वामित्व अधिकार में दिया जा रहा है जिसके प्रतिफल स्वरूप माननीय उच्चतम् न्यायालय के आदेश से प्रतिकर मद में देय बढ़ी धनराशि सहित अंकन रुपये 3,19,140/- एवं 12% फ्रीहोल्ड धनराशि अंकन रुपये 38,297/- का भुगतान प्रथम पक्ष द्वारा द्वितीय पक्ष से पहले ही प्राप्त किया जा चुका है जिसकी प्राप्ति एतद् द्वारा स्वीकार करता है।
2. यह कि विक्रीत आवासीय भूखण्ड के सम्बन्ध में भविष्य में किसी प्रकार का कोई कर, परिव्यय या अन्य कोई देय उत्पन्न होता है तो उसका समस्त भुगतान करने का भार द्वितीय पक्ष पर होगा।
3. यह कि द्वितीय पक्ष बाध्य होगा कि वह मेरठ विकास प्राधिकरण एवं नगर निगम, मेरठ अथवा अन्य किसी संस्था की वर्तमान या भविष्य में प्रभावी सभी ऐसी उपविधियों, नियमों का पालन करेगा जो अचल सम्पत्ति के दखल के सम्बन्ध में प्रासंगिक हो अथवा उक्त स्थान के अन्य निवासियों, सुरक्षा पर प्रभाव डालते हों।
4. यह कि द्वितीय पक्ष, प्रथम पक्ष की पूर्व लिखित अनुमति के बिना अथवा प्राधिकरण/सक्षम अधिकारी द्वारा अनुमोदित रेखाचित्र में अनुमति की शर्तों के प्रतिकूल उक्त आवासीय भूखण्ड पर तत् समय हुये निर्माणों में न तो कोई परिवर्तन या परिवर्धन करेगा या किये जाने की अनुमति देगा।

  
वरिष्ठ विसी एवं लेखाधिकारी  
मेरठ विकास प्राधिकरण,  
मेरठ।

  
Jitendra

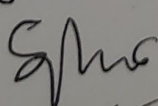


5. यह कि द्वितीय पक्ष, प्रथम पक्ष की सहमति के बिना उक्त विक्रीत अचल सम्पत्ति का प्रयोग न तो किसी धार्मिक प्रयोजन या ऊपर वर्णित प्रयोजन के अतिरिक्त करेगा न ही किसी अन्य प्रयोजनार्थ करेगा या किसी अन्य को किये जाने की अनुमति देगा।
6. यह कि द्वितीय पक्ष किसी भी दशा में आवासीय भूखण्ड को न तो खण्डित करेगा और न ही प्रथम पक्ष की पूर्व अनुमति प्राप्त किये बिना खण्डित करके उसका उपविभाजन करेगा।
7. यह कि द्वितीय पक्ष, प्रथम पक्ष के सदस्यों/अधिकारियों व अधीनस्थ कर्मचारियों को विक्रीत आवासीय भूखण्ड तथा उस पर निर्माण किये जाने वाले आवासीय भवन में प्रवेश करने की अनुमति देगा जिससे कि निरीक्षण तथा उपरोक्त वर्णित आवश्यक कार्यों में कोई बाधा न हो।
8. यह कि द्वितीय पक्ष को विक्रीत भूखण्ड पर निबन्धन/कब्जा जो भी पहले हो के दिनांक से पाँच वर्ष की अवधि के अन्दर आवासीय भवन का निर्माण करना होगा और उसे पूरा करना आवश्यक होगा। समय अवधि समाप्त होने के उपरान्त निर्माण करने पर द्वितीय पक्ष को भूखण्ड के निबन्धित मूल्य का 2% वार्षिक दर से प्रतिवर्ष का अधिभार प्रथम पक्ष को अदा करना होगा और इस शर्त पर द्वितीय पक्ष को अधिकतम पाँच वर्ष का समय प्रदान किया जा सकता है और द्वितीय पक्ष के द्वारा किसी भी प्रकार का निर्माण न करने की दशा में निष्पादित विक्रय विलेख को निरस्त करने का अधिकार प्रथम पक्ष को प्राप्त होगा ऐसी दशा में द्वितीय पक्ष विक्रीत भूखण्ड का कब्जा प्रथम पक्ष को देने के लिये बाध्य होगा तथा प्रथम पक्ष का यह भी अधिकार होगा कि विक्रीत भूखण्ड की धनराशि को समस्त खर्च एवं देयों सहित द्वितीय पक्ष से सीधे अथवा भू-राजस्व के बकाये के रूप में वसूल कर लें।
9. यह कि द्वितीय पक्ष को क्रेता द्वारा या उनके माध्यम/अधीन दावा करने वाले किसी व्यक्ति के द्वारा पूर्वोक्त शर्तों के उल्लंघन करने के कारण आवासीय भूखण्ड का नया विलेख स्वीकार करने के कारण कोई हानि वहन करनी पड़ती है तो ऐसी हानि की वसूली द्वितीय पक्ष से की जा सकेगी।
10. यह कि विक्रीत आवासीय भूखण्ड के हस्तान्तरण विलेख तथा इसके अतिरिक्त अन्य किसी भी विलेख के निष्पादन एवं उसके निबन्धन के सम्बन्ध में होने वाले समस्त स्टाम्प शुल्क व निबन्धन शुल्क को द्वितीय पक्ष वहन करेगा।

#### विक्रीत सम्पत्ति का विवरण

योजना का नाम पल्लवपुरम फेस-2, आवासीय भूखण्ड संख्या के-6, पॉकिट 'के', कुल क्षेत्रफल 324.00 वर्ग मीटर जिसकी चारों दिशाएँ की नापें व सीमाएँ निम्नवत् हैं:-

नापें		सीमाएँ	
उत्तर	साईट	उत्तर की ओर	साईट
दक्षिण	प्लान	दक्षिण की ओर	प्लान
पूरब	के	पूरब की ओर	के
पश्चिम	अनुसार	पश्चिम की ओर	अनुसार

  
 बरिष्ठ वित्त एवं लेखाधिकारी  
 मेरठ विकास प्राधिकरण,  
 मेरठ।





इसके साक्ष्य स्वरूप इस विलेख के पक्षों ने ऊपर उल्लिखित दिवस तथा वर्ष को इस विलेख पर सुनकर/समझकर/पढ़कर अपने-अपने हस्ताक्षर किये।

S/146

मेरठ विकास अधिकरण कोषाधिकारी एवं  
उसकी ओर मेरठ विकास अधिकारी,  
प्रथम पक्ष-विक्रेता **मेरठ।**

आवंटी।

द्वितीय पक्ष-क्रेता

Jilaka



साक्षीगण:-

1. हस्ताक्षर

नाम

पिता का नाम

पता

मेरठ। पुष्प विहार  
मेरठ। पुष्प, मेरठ।

2. हस्ताक्षर

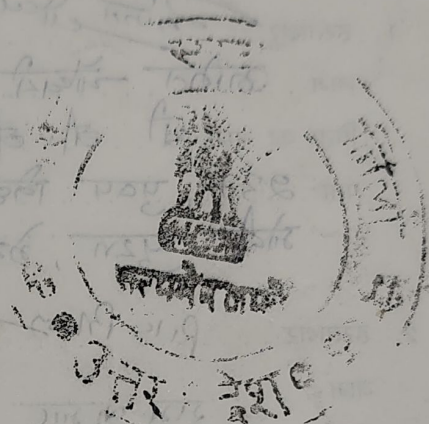
नाम

पिता का नाम

पता

श्री सन्त कुमार  
श्री. किशोर कान्त, सरधाना (मेरठ)





22/09/05  
784  
257  
280  
10213

*Handwritten signature*  
23/10/05



दिनांक : 08/10/2001

दिनांक : 08/10/2001

Alto 1110-3340000 YCN

मेरठ विकास प्राधिकरण, मेरठ

जोए: भागलपि उच्चलाय जयप लप  
 १२१ बहाई गई १२ देय  
 एएपी



मार्गिका सं. 9/6/2006

लौकिक

मान

सेठ विकास प्राधिकरण

मार्गिका सं. 9/6/2006

दिनांक 08/10/2006 - 07/10/2006

स्वीकृत

प्रभारी अधिकारी

जनिल अधिकारी

सेठ विकास प्राधिकरण  
सेठ

यदि प्रस्तावित उपयोग से अन्यथा

कोई प्रयोग परिसरवासी का किया

करेगा तो मानचित्र अनुमोदन

स्वतः ही निरस्त समझा जायेगा

एवं किये गये निर्माण को ध्वस्त

किया जा सकता है।

प्रस्ताव की स्वीकृति से किसी  
के स्वाधिकार को कोई प्रतिकार  
प्रभाव नहीं होगा।

TOTAL FOOT AREA

COVERED ON G.F.

COVERED ON F.F.

MUMTY

TOTAL COVERED AREA

FOR NO. 10 G.F. 7

3240

178.20

178.20

12.50

368.90

100%

55%

SITE OF JOINERY

SITE OF JOINERY

SITE OF JOINERY

SITE OF JOINERY

SITE OF JOINERY

RELIEF CONDITIONS

MENTIONED ZONE FOR

3. CULDS OR DRAIN IN TO BE NO. 2

3. CULDS OR DRAIN

3. CULDS OR DRAIN

3. CULDS OR DRAIN

3. CULDS OR DRAIN