फार्म सं. / Form No. 342

पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
पी.एस.बी. (भारत सरकार का उपक्रम/A Govt. of India Undertaking)

शाखा/Branch G.P.S., Meerut दिनांक/Date 19/3/2016

क्षेत्रीय प्रबन्धक, पंजाब एण्ड सिंध बैंक
Zonal Manager, Punjab & Sind Bank

Z.O., Dehradun.

महोदय/Dear Sir,

आपको सूचित किया जाता है कि हमने ऋण की स्वीकृति दे दी है, जिसका विवरण इस प्रकार है :-
This is to advise that we have sanctioned the loan and its particulars are given hereunder :

Gerai no. - 20004170924.

LAP. =
12 - 246

भवदीय/Yours faithfully

शाखा प्रबन्धक/Branch Manager

क्रम सं. S.No. 1	दिनांक Date 2	पार्टी का नाम और साख Name of the party & worth 3	ऋण की राशि Amount of Advance 4	ब्याज की दर Rate of Interest 5	प्रतिभूति का स्वरूप Nature of Security 6
9/3/2016	19/3/2016.	Sachin S/o Malaveer, R/o N.O. - 2/56 Ber.	Rs 550000/- (Rs Five lacs fifty thousand only)	12%	Commercial (Shop) property, measuring 12.22 Sq. metres Khasra no. Malba Mauza Dhyanchand Nagar, Delhi Road Meerut valued Rs 11/25 lacs

मार्जिन Margin 7	गारन्टीकर्ता और साख Guarantor & worth 8	चुकौती कार्यक्रम Repayment Programme 9	पूर्ण विवरण व मूल्य दर्शाती हुई अतिरिक्त प्रतिभूति Additional Security giving full paticulars & value thereof 10	टिप्पणी REMARKS 11
21%	① Smt. Rajesh w/o Malaveer, R/o N.O. - 11/25 Ber. ② Sidh Raj Malik S/o. Title R/o N.O. - 1/66 Ber.	Rs 7247/- pm. w.e.f. 3/4/16 for 144 monthly	— N.A.	Sanctioned LAP at 51% of the mark of value of property for general purpose in terms of Ref. Deptt. Circ. no. 37 dt. 30/6/2015

Credit score - 656.
Credit rating, ⑤, Market risk.

Terms & Conditions Accepted

Sachin Rajesh SRMalik

शाखा प्रबन्धक
BRANCH MANAGER

अग्रिम का स्वरूप और वर्गीकरण/NATURE & CLASSIFICATION OF ADVANCE

(i) अपरिहार्य अपेक्षाएं/Ind. requirements

(ii) विशेष अनुदेश यदि, हों तो/Special instructions if any.

MPP-2011

Borrower(s)



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
PUNJAB & SIND BANK
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
पी.एस.बी. (भारत सरकार का उपक्रम/A Govt. of India Undertaking)

Form No. 187

PROFORMA FOR CREDIT REPORT

(Ref. P.S. Cir. Letter No. 61/99 dt. 27.10.99)

Date 19/3/2016

The Manager
Punjab & Sind Bank
G.T.S., Meerut

Dear Sir,

Reg. : MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank to Mr./Mrs. Sachin S/o Udaiveer

1.	Details of Assets & Liabilities of (whether Guarantor / Individual / Sole Proprietor / all partners / all Directors etc.)	:	Sh. Sachin S/o Udaiveer (Borrower)
2.	Nature of main business (also of side, identical, connected or associated firm giving the nature and place of business).	:	Service
3.	Constitution	:	Individual
4	Year in which established	:	Sep., 2012
5.	Address : Business	:	Meerut Industries Ltd.,
	Residence	:	Tel. No. Village - Accheja - P.O. Hapur - 245101
6.	Full Name of the Proprietor, partner, Karta and Co-partners, Directors etc. and their relationship with each other if any (Brief Report on the business means / assets of partners, directors to be given on the reverse)	:	Mob. no. 7836935913 Present Res. D-161, Sector-3, Sultanpur Meerut (1). address
7.	Investment in business	:	₹
8.	Total Means Capital & Reserves; (in case of joint stock companies)	:	₹
		:	Capital (paid up) ₹
		:	Reserves : ₹ -

Fixed Assets Land Building, Machinery etc. (give detailed particulars enclosed	Liquid Assets like stock in trade etc.	Cash Book balance, Govt. securities and shares etc.
Stock in trade ₹ 1.25 lacs		SB A/c. 16-30376 — 1000/- Annual Income 180000/-

Total — 8/06 lacs

Sachin

Punjab & Sind Bank M-0816 Rohtak Road Meerut

MERINO INDUSTRIES LTD.

CAP.- 5/50 lac.

10	Worth = Assets – Liabilities	:	2/56 lac.
11	Income for last three years (attach payment assessment orders)	:	
12	Wealth Tax for last 3 years (attach tax payment/assessments).	:	
13	Names of other bankers/branches and credit facilities allowed by them.	:	
14	Trade references (at least 2 names required)	:	1. Vineet chauhan S/o Late Vi... Village Dorli, Roorkee Ro... Meerut. Mob no. 9997722240.
			2. Sachin Kumar. HPDA Colony, Preet Vihar, Hapur. Mob no 9997204428

Against me or any of the firms or companies in which I am proprietor / partner / guarantor / director.

Sachin

SIGNATURE

VERIFIED BY

LOAN OFFICER INCHARGE

BRANCH MANAGER

(CODE : LOANS/NARULA/CP

पंजाब एण्ड सिंध बैंक Punjab & Sind Bank M 0810 Rohta Road, Meerut

MPP-2011



पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(भारत सरकार का उपक्रम/A Govt. of India Undertaking)

Form No. 18

PROFORMA FOR CREDIT REPORT

(Ref.: P.S. Cir. Letter No. 61/99 dt. 27.10.99)

Date 19/3/20

The Manager
Punjab & Sind Bank
A.F.C., Meerut

Dear Sir,

Reg. : MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with cre facilities being sanctioned/renewed/reviewed by your Bank to Mr./Mrs. Sachin S/o Udai V Sh. Mukesh S/o Udai Veer (guarantor)

1.	Details of Assets & Liabilities of (whether Guarantor / Individual / Sole Proprietor / all partners / all Directors etc.)	Housewife.
2.	Nature of main business (also of side, identical, connected or associated firm giving the nature and place of business).	Individual
3.	Constitution	—
4.	Year in which established	
5.	Address : Business	
	Residence	Tel. No. D-161, Sector-3, Indira Nagar Meerut. Mobile. 7830935912
6.	Full Name of the Proprietor, partner, Karta and Co-partners, Directors etc. and their relationship with each other if any (Brief Report on the business means / assets of partners, directors to be given on the reverse)	
7.	Investment in business	₹
8	Total Means	₹
	Capital & Reserves; (in case of joint stock companies)	Capital (paid up) ₹ — Reserves : ₹ —

Fixed Assets Land Building, Machinery etc. (give detailed particulars enclosed

Shop 1/25 lacs
Subtotal: —
Agr land — 8/00 lacs
11/25 lacs

Liquid Assets like stock in trade etc.

Rajesh

Cash Book balance, Govt. securities and shares etc.

S.B.A/C. 490/-
10/40 lacs

Total 11254

Punjab & Sind Bank M-0816 Rohta Road, Meerut

Liabilities

a. From Bank and security properties pledged / Hyp. / Mortgaged) :

b. From market and others including Deposits (received security / properties Pledged / Hyp. Mortgaged) :

c. Guarantees given, if any. :

d. Others (specify). :

10. Worth = Assets – Liabilities : -112590/-

11. Income for last three years (attach payment assessment orders) :

12. Wealth Tax for last 3 years (attach tax payment/assessments). :

13. Names of other bankers/branches and credit facilities allowed by them. :

14. Trade references (at least 2 names required) : 1. Vinod Kumar S/o Late Sh. Mohar
V.P.O. – Bhainsi, Teh. Kha
Distt. Muzaffarnagar.

2. Sushila w/o Sh. Tejpal
D-160, Sector-3, Bhel
Meerut.

Against the security of the firms or companies in which I am proprietor / partner / guarantor / director.

Rajesh

SIGNATURE

VERIFIED BY:

LOAN OFFICER INCHARGE

BRANCH MANAGER

(CODE : LOANS/NARULA/CR)

MPP-2011



पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(भारत सरकार का उपक्रम/A Govt. of India Undertaking)

Form No. 18

PROFORMA FOR CREDIT REPORT

(Ref. P.S. Cir. Letter No. 61/99 dt. 27.10.99)

Date 19/3/20.

The Manager
Punjab & Sind Bank
Q.I.-S., Meerut.

Dear Sir,

Reg. : MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with credi facilities being sanctioned/renewed/reviewed by your Bank to Mr./Mrs. Sachin S/o Bhaiveer Singh

Sh. Sidhraj S/o Jitendra Singh Malik (Guarantor)

1	Details of Assets & Liabilities of (whether Guarantor / Individual / Sole Proprietor / all partners / all Directors etc.)	: Security
2	Nature of main business (also of side, identical, connected or associated firm giving the nature and place of business)	: Individual.
3	Constitution	: 28/7/1988.
4	Year in which established	:
5	Address : Business	: Tel. No. Krishi Utpadan Mandi Sa Meerut Type II, no. 07. Mobile. 8273686486.
	Residence	:
6	Full Name of the Proprietor, partner, Karta and Co-partners, Directors etc. and their relationship with each other if any (Brief Report on the business means / assets of partners, directors to be given on the reverse)	:
7	Investment in business	: ₹
8	Total Means Capital & Reserves, (in case of joint stock companies)	: ₹
		Capital (paid up) ₹
		Reserves ₹

Fixed Assets Land Building, Machinery etc. (give detailed particulars enclosed	Liquid Assets like stock in trade etc.	Cash Book balance, Govt securities and shares etc
NSC —	140000/-	PNB 3125000/2078784.
		28000/-
		Total — 168000/-

SRMalik

Punjab & Sind Bank

Liabilities

a) From Bank and security properties (pledged / Hyp. / Mortgaged) :

b) From market and others including Deposits (received security / properties Pledged / Hyp. Mortgaged) :

c) Guarantees given, if any. :

d) Others (specify). :

10. Worth = Assets – Liabilities : 160000/-

11. Income for last three years (attach payment assessment orders) :

12. Wealth Tax for last 3 years (attach tax payment/assessments). :

13. Names of other bankers/branches and credit facilities allowed by them. :

14. Trade references (at least 2 names required) :

1. Ankit Tomar S/o Sudan Lal C/o
Kaichi Upadam Mandi Sam
Meerut

2. Mahabir Singh Tomar, S/o L
Ram chandra Singh Tomar
Kaichi Upadam Samet, M

Against me or any of the firms or companies in which I am proprietor / partner / guarantor / director.

SIGNATURE

VERIFIED BY

LOAN OFFICER INCHARGE

BRANCH MANAGER

(CODE : LOANS/NARULA/CR)

MPP-2011

Report No- AKS/PSB/OCT/24-25/315

Valuation Report of

Commercial Shop Situated, at Second Floor Shop No.- MH-60,(Without Roof Rights)
Supertech Shopprix Mall, Major Dhyan Chand Nagar, Delhi Road, Meerut. U.P.

Name of the Owner(s) :~

Mrs. Rajesh W/o Mr. Udaivir Singh & Mr. Sachin S/o Mr. Udaivir Singh
(A/c No.- 12/246)



Punjab & Sind Bank

Rohta Road, Meerut

Prepared By:-

AJAY KUMAR SHARMA (B.E.)
(CHARTERED ENGINEER & APPROVED VALUER)
On Panel : State Bank Of India, Punjab National Bank, Indian Bank, Canara Bank, Sarv Haryana Gramin Bank, Can Fin Homes, GIC Housing, Shubham Housing, Tourism Finance Corporation Of India.

Fellow Membership no. of (I.I.V)
Member Ship No : F1179
CHARTERED ENGINEER Member Ship No of CONFEDERATION OF ENGINEERS (INDIA): M110516-09
Mobile No.: 9810070269, 9818545559,8938050077
Email :ak.sharma576@gmail.com Tel No.: 011-45699485
GST. No- 07ACCPS9635H2Z7

AJAY KUMAR SHARMA (B.E.)
(CHARTERED ENGINEER & APPROVED VALUER)
Head Office: Flat No 124, Punjabi Bagh Apartments, Rohtak Road, New Delhi 110063

Branch Office:- TF.-20, Sukhshant Complex, Near- Sale tax office, MangalPandey Nagar, Meerut.

Report No- AKS/PSB/OCT/24-25/315 **Date: 09.10.2024**

Bank:Punjab & Sind Bank
Branch: Rohta Road, Meerut

VALUATION REPORT FOR IMMOVABLE PROPERTIES

A.	GENERAL		
	1.1	Purpose for which the valuation is made	To Assess the Fair Market Value of the Property For Bank Purposes (NPA Case)
	2.	a) Date of inspection	08.10.2024
		b) Date on which the valuation is made	09.10.2024
	3.	List of documents produced for perusal	Copy of Sale Deed No.- 267, Dated.- 09.01.2015
	4.	Name of the owner(s) and his/their address(s) with phone number (details of share of each owner in case of joint ownership)	Mrs. Rajesh W/o Mr. Udaivir Singh & Mr. Sachin S/o Mr. Udaivir Singh (A/c No.- 12/246) (Joint Ownership)
	5.	Brief description of the property (including leasehold/freehold)*Free Hold*	
		The Subject property A Shop at Second Floor having Shop Super Area 12.22 Sq. Meter Or 131.619 Sq. Feet and Covered Area of Shop 7.95 Sq. Meter Or 85.57 Sq. Feet. The Subject Property was Locked at the Time of Visit (Photographs Attached) ***Landmark.: Umar Ujala Office***	
	6.	Location of the property	
		a) Plot No. /Survey No.	Second Floor Shop No.- MH-60,(Without Roof Rights
		b) Door No.	
		c) T.S No./village	Supertech Shopprix Mall
		d) Ward/Taluka	Major Dhyan Chand Nagar, Delhi Road



	e) Mandal District		Meerut	
7.	Postal Address of the property		Commercial Shop Situated, at Second Floor Shop No.- MH-60,(Without Roof Rights) Supertech Shopprix Mall, Major Dhyan Chand Nagar, Delhi Road, Meerut. U.P.	
8.	City/Town		Meerut.	
	Residential Area		No	
	Commercial Area		Yes	
	Industrial Area		No	
	Mixed		No	
9.	Classification of the area			
	a) High/Middle/Poor		Upper Middle Class	
	b) Urban/Semi Urban/Rural		Urban	
10.	Coming Under Corporation Limit/ Village Panchayat/ Municipality		Municipality	
11.	Whether covered under any State /Central Govt. enactments (e.g. Urban Land Ceiling Act)or notified under agency area/ scheduled area/cantonment area		Urban agency Area	
12.	In case it is an agricultural land, any conversion to house site plots is contemplated		NA	
13.	Boundaries of the property			
		As Per Sale Deed	***As Per Actual***	
	East	Shop No.- MH-59	Shop No.- MH-59	
	West	Shop No.- MH-61	Shop No.- MH-61	
	North	3.00 Meter Wide Passage	3.00 Meter Wide Common Passage	
	South	Others Shop	Others Shop	
14.1	Dimension of site			
		As Per Deed	***As Per Actual***	
	East	Not Given	As per Site	
	West	Not Given	Not Given	
	North	Not Given	Not Given	
	South	Not Given	Not Given	
14.2	Latitude, Longitude and Coordinates of the site		Latitude	Longitude
			28°56'52.7"N	**77°40'33.7"E**
15.	Extent of the site		Shop Super Area 12.22 Sq. Meter Or 131.619 Sq. Feet and &Covered Area of Shop 7.95 Sq. Meter Or 85.57 Sq. Feet.	
16.	Extent of the site considered for valuation(least of 14 A & 14 B)		Shop Super Area 12.22 Sq. Meter Or 131.619 Sq. Feet and & Covered Area of Shop 7.95 Sq. Meter Or 85.57 Sq. Feet.	

	17.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Owner Occupied (Locked)
B.	CHARACTERISTICS OF THE SITE		
	1.	Classification of locality	Commercial/Residential
	2.	Development of surrounding areas	Developed Area
	3.	Possibility of frequent flooding / sub-merging	No
	4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	Nearly
	5.	Level of land with topographical conditions	Leveled
	6.	Shape of land	Rectangular
	7.	Type of use to which it can be put	Commercial
	8.	Any usage restriction	No
	9.	Is plot in town planning approved layout?	Yes
	10.	Corner plot or intermittent plot?	Intermittent Shop
	11.	Road facilities	Yes
	12.	Type of road available at present	BT Road
	13.	Width of road – is it below 20 ft. or more than 20 ft.	3.00 Meter Wide Common Passage in North
	14.	Is it a land – locked land?	No
	15.	Water potentiality	Yes
	16.	Underground sewerage system	Yes
	17.	Is power supply available at the site?	Yes
	18.	Advantage of site	Location :- Soprix Mall Approach:- Delhi Road
	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
PART-A (VALUATION OF LAND)			
1.	Size of Plot		
	North	Shop Super Area 12.22 Sq. Meter Or 131.619 Sq. Feet and & Covered Area of Shop 7.95 Sq. Meter Or 85.57 Sq. Feet.	
	South		
	East		
	West		
2.	Total extent of the land	Same as above	
3.	Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Valuation of property has been done on the basis of Land & Building method. Prevailing market rate in this area is ranging from Rs. 10,000/- to Rs.15,000/- per Sq. Feet. Considering the plot, taking the rate of Rs.12,500/-per Sq. Feet. for the purpose of valuation. . (Composite Rate Taken	

4.	Guideline rate obtained from the Registrar's Office (evidence thereof to be enclosed)	
	Shop Area 12.22 Sq. Meter x Rs. 74,400/- Per Sq. Meter (Rs. 1,24,000/- x 60%) at Second Floor Shop 12.22 Sq. Meter X Rs. 74,400/- Per Sq. Meter =Rs. 9,09,168/- **Total Guideline Value of Shop = Rs. 9,09,168/- Rs. 9,09,000/- Say**	
5.	Assessed/Adopted rate of valuation	Rs. 12,500/- per Sq. Meter . (Composite Rate Taken
6.	Estimated Value of Shop	131.619 Sq. Feet. x Rs. 12,500/-per sq. Feet. = **Rs. 16,45,237.00**
	PART-B (VALUATION OF THE BUILDING)	
	Technical details of the building	
a.	Type of Building (Residential / Commercial / Industrial)	Commercial
b.	Type of construction (Load bearing / RCC/ Steel Framed)	RCC
c.	Year of construction	2006 Approx.
d.	Number of floors and height of each floor including basement, if any	Second Floor Shop
e.	Plinth area floor-wise	131.619 Sq. Feet
f.	Condition of the building	
	i. Exterior-Excellent, Good, Normal, Poor	Normal
	ii. Inferior- Excellent, Good, Normal, Poor	Normal
g.	Date of issue and Validity of the layout of approved map/plan	Approved Map Not Available, Property Already Mortgaged In Bank
h.	Approved map/plan issuing authority	Same Above
i.	Whether genuineness or authenticity of approved map/plan is verified	No
j.	Any other comments by our empanelled valuers on authentic of approved plan	N.A.



Specification of construction (floor wise) in respect of			
	Description	All Floor	
	Foundation	Brick Foundation	
	Basement	No	
	Superstructure	RCC Frame Structure	
	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species oftimber)	GI Rolling Shutter	
	RCC works	Column	
	Plastering	Yes	
	Flooring, Skirting, dadoing	Tiles Flooring	
	Special finish as marble, granite, wooden paneling, grills, etc.	NO	
	Roofing including weather proof course	Yes	
0.	Drainage	No	
1.	Compound wall	No	
	Height	Na	
	Length	Na	
	Type of construction	Na	
12.	Electrical installation.		
	Type of wiring	Concealed Wiring	
	Class of fittings (superior / ordinary / poor)	Ordinary	
	Number of light points	As per Requirement	
	Fan points	As per Requirement	
	Spare plug points	As per Requirement	
	Any other item	As per Requirement	
13.	Plumbing installation		
	a) No. of water closets and their type	: NIL	
	b) No. of wash basins	: NIL	
	c) No. of urinals	: NIL	
	d) No. of bath tubs	: NIL	
	e) Water meter, taps, etc.	: NIL	
	f) Any other fixtures	: NIL	

DETAILS OF THE VALUATION

S.No	Particulars of items (Floor)	Plinth area (sq.ft.)	Roof height	Age of the building	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation In %	Net Value after depreciations Rs.
					Rs.		Rs.	
1	Shop	131.619	11'	18 Year	Composite Rate Taken			
	TOTAL							

Total abstract of the entire property

Part- A	Shop	:	**Rs. 16,45,237.00**
Part- B	Building	:	**N.A**
Part- C	Extra Items	:	**N.A**
Part- D	Amenities	:	**N.A.**
Part- E	Miscellaneous	:	**N.A.**
Part- F	Services	:	**N.A.**
	Total	:	**Rs. 16,45,237.00**
	Say	:	**Rs. 16,45,000.00**

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) Sale ability = Average
2) Likely rental value in future = Rs.8,000/- to Rs.10,000/- per month per floor (approx.)
3) Any likely income = same as rental value
4) The residual age of the property is 42 Years. (approx.)
5) Shop area & Coved. Area is adopted from copy of Sale Deed & as per Old Valuation Report

Note:- The Shops at Second & Third Floor Are Closed, There is No Activity at Present in Mall Mostly at Second Floor.

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

Circle value of the property	**Rs. 9,09,000.00 (Rupees Nine Lac Nine Thousand Only)**
Market Value of Property	**Rs. 16,45,000.00 (Rupees Sixteen Lac Forty Five Thousand Only)**
Realizable value (85%) Say...	**Rs. 13,98,000.00 (Rupees Thirteen Lac Ninety Eight Thousand Only)**
Distress Value of the property (75%)	**Rs. 12,34,000.00 (Rupees Twelve Lac Thirty Four Thousand Only)**
Building value of the Property (Insurance Value)	**Rs. 1,60,000.00 (Rupees One Lac Sixty Thousand Only)**

In case of variation of 20% or more in the valuation Proposed by the valuer and the guideline value Provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	Market value is calculated by current market situation, location and various other factors. However, the circle rate i.e. the value given by state govt. notification is for paying stamp duty while registration of property.

It is certified that the value given in the valuation report dated 09.10.2024 by the Bank's approved valuer Mr. AJAY KUMAR SHARMA is fair and reasonable as per discreet and independent enquiries made during our visit dated ...9...../...10.../.....24

Office/Manager

Name

Date

Branch in charge

Name

Date 14-10-24

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

Place: Meerut
Date: 09.10.2024

Signature
AJAY KUMAR SHARMA

CHECKED

MODEL CODE OF CONDUCT FOR VALUERS

(Adopted in line with companies (Registered Valuers and Valuation Rules, 2017))

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 form 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/it's relatives or associates is not independent in terms of association to the company.
  14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
  15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests while providing unbiased services.

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

- 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/iys 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.
    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,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 service 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.

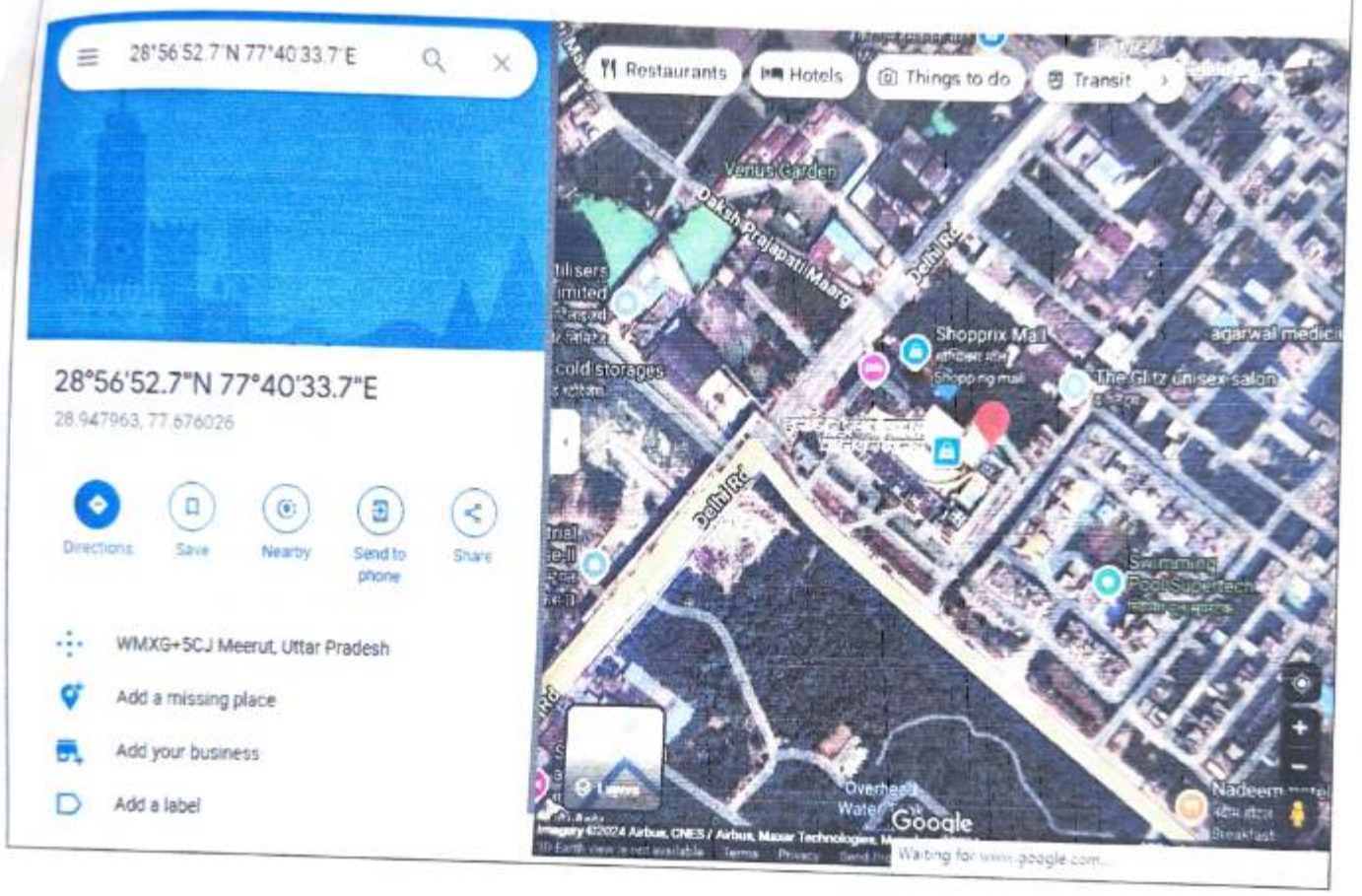
- Occupation, employability and restrictions

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: 09.10.2024
Place: Meerut

Signature
AJAY KUMAR SHARMA

GOOGLE MAP LOCATION



SITE PHOTOGRAPH

mmercial Shop Situated, at Second Floor Shop No.- MH-60,(Without Roof Rights) Supertech Shopprix Mall, Major
Dhyan Chand Nagar, Delhi Road, Meerut. U.P.











Signature

Punjab & Sind Bank

Godwin public School (M0816), MEERUT

POSSESSION NOTICE

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas

The undersigned being the authorized officer of the Punjab & Sind Bank, Godwin Public School, Meerut UP under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice Dated 01-03-2024 Calling upon the Borrower/Mortgagor/Guarantor Shri Sachin S/o Udaiveer singh (Borrower/Mortgagor) H no :F23 sector-3 Sushant City near partapur bypass meerut 250001,Smt Rajesh W/o Udaiveer singh (Guarantor/Mortagor) H no 161 Bhainsi Muzaffarnagar 251201, And Sh Sidhraj Malik S/o Jile Singh (guarantor) H no 26 Muftivada I, shikarpur Dist Bulandshahar, to repay the amount mentioned in the notice being Rs.4,60,721.67 (Rs. Four Lacs Sixty Thousand Seven Hundred Twenty one and paise Sixtyty Seven only) interest up to 29-02-2024 within 60 days from the date of receipt of the said notice with future interest and incidental charges w.e.f. 01/03/2024.

The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 13th Day of May of the year 2024.

The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab & Sind Bank, Godwin Public School, Meerut UP for an amount of Rs.4,60,721.67 (Rs. Four Lacs Sixty Thousand Seven Hundred Twenty one and paise Sixtyty Seven only) interest up to 29-02-2024 with further interest and incidental expenses incurred by bank w.e.f 01/03/2024.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

A Commercial shop at 2nd Floor Shop no. MH-60 admeasuring area 12.22 Sq. Mtr Situated at Shopprix Mall, Major Dhiyan Chand Nagar Delhi Road Tehsil and Distt Meerut in the name of Smt. Rajesh w/o Udaivir Singh and Sh. Sachin S/o Udaivir Singh.

Details of the title deed(s):

Original sale deed registered in the office of Sub Registrar Meerut vide Bahi No-1,Jild No-10227, Pages 333 to 368, SL No.- 267 on 09.01.2015.

Property Bounded As:

North- Adjoining 3.00 mtr. Wide common passage
South- Adjoining others shop
East- Adjoining Shop no. MH-59
West- Adjoining Shop No. MH-61

कृते पंजाब एण्ड सिंध बैंक
For Punjab & Sind Bank
प्राधिकृत अधिकारी Auth Officer
बेगम ब्रिज, मेरठ / Begum Bridge
Authorised Officer
13/05/2024

PLACE : Meerut
Punjab & Sind Bank

PUNJAB & SIND BANK

(A Govt. of India Undertaking)

BO: Godwin Public School Rohta Road
Meerut

Bounce copy

Date: 01-03-2024

Regd. AD /Speed-Post

1. **Sh. Sachin S/o Udaiveer singh (Borrower/Mortgagor)**
   H No:-F-23 sector-3 Sushant City Near Partapur Bypass Meerut, UP-250001.

2. **Smt Rajesh W/o Udaiveer singh (Guarantor/Mortgagor)**
   H No:-161 Bhainsi muzaffarnagar Uttar Pradesh -251201

3. **Sh. Siddhraj Malik S/o Jile Singh(Guarantor)**
   H No:-26 Muftivada 1, the Shikarpur Disttrict Bulandsahar UP-203395.

REG: NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

1. That you addressee(s) No. 1 requested the bank for financial assistance for Lap loan and upon the request the bank sanctioned and allowed the following facilities to you in the month of Mar 2016.

   LAP OF Rs.550000/- on 19-03-2016

   The above loan facilities was secured by way of mortgage/Charge in respect of immovable properties i.e.

   A Commercial shop on 2nd Floor, bearing Shop no. MH-60 admeasuring area 12.22 Sq. Mtr Situated at Shopprix Mall, Major Dhyan Chand Nagar Delhi Road Tehsil and Distt Meerut in the name of Smt. Rajesh w/o Udaivir Singh and Sh. Sachin S/o Udaivir Singh

2. That you addressee No. 1 executed the various loaning documents in respect of the above loan facilities on 19-03-2016 and also agreed to pay the rate of interest @12.00 % pa with monthly rests and guidelines of the bank from time to time, in respect of the above facilities.

3. That you addressee No. 2 & 3 stood as guarantor for addressee No.1 in consideration of the above said loan facilities and executed the deed of continuing guarantee on 19-03-2016 in favour of the bank and thus the liability of addressee No. 2 & 3 is co-extensive and continuing with addressee No.1 and you all are jointly and severally liable to pay the dues including interest, costs and other usual bank charges to the bank.

4. That you addressees No.1 & 2 created equitable mortgage in respect of immovable property

   A Commercial shop on 2nd Floor, bearing Shop no. MH-60 admeasuring area 12.22 Sq. Mtr Situated at Shopprix Mall, Major Dhyan Chand Nagar Delhi Road Tehsil and Distt Meerut in the name of Smt. Rajesh w/o Udaivir Singh and Sh. Sachin S/o Udaivir Singh.

The details of the property mortgaged is as under:-

A. **Name of the mortgagor**: Smt Rajesh W/O Udaivir Singh and Sh. Sachin S/O Udaivir Singh.

B. **Mortgagee :** Punjab & Sind Bank, Rohta Road , Meerut.

C. **Sum secured:** Rs.5,50,000

D. **Rate of Interest-** 12% pa with monthly rests

E. **Details of the property mortgaged:**

A Commercial shop on 2nd Floor, bearing Shop no. MH-60 admeasuring area 12.22 Sq. Mtr Situated at Shopprix Mall, Major Dhyan Chand Nagar Delhi Road Tehsil and Distt Meerut in the name of Smt. Rajesh w/o Udaivir Singh and Sh. Sachin S/o Udaivir Singh

F. **Details of the title deed(s):**

Original sale deed registered in the office of Sub Registrar Meerut vide Bahi No-1,Jild No-10227, Pages 333 to 368, SL No.- 267 on 09.01.2015.

G. **Property bounded as :**

North- Common passage
South- Adjoining others shop
East- Adjoining Shop no. MH-59
West- Adjoining Shop No. MH-61

H. **Present sum dues: Rs.** 4,60,721.67 **(Rupees Four lac sixty thousand seven hundred twenty one and sixty Seven paise only including interest upto 29-02-2024 plus future interest & other bank charges w.e.f. 01-03-2024.**

5. The said LAP was repayable in 144 equated monthly installment with interest. Beside interest at the rate 12% per annum with monthly rest, till the date of payment in full.

6. That you agreed to pay the additional interest at the rate of 2% per annum over and above the normal agreed rate of interest with monthly rests, in case of default in terms and conditions of the sanction and loaning documents.

7. That your loan account No 08161200000246 was declared NPA on 29-01-2024 according to guideline issued by RBI and within the definition of Sec 2(o) of the Act 2002.

8. That my bank maintains the regular books of account and now a sum of **Rs.** 4,60,721.67 **(Rupees Fuur lac sixty thousand seven hundred twenty one and sixty Seven paise only** inclusive of interest upto 29-02-2024 is legally due and recoverable from you above named addressees and you all are jointly and severally liable to pay the above said dues to the bank with interest cost and other usual bank charges till the date of payment in full.

9. That the rate of interest varies from time to time as per internal guidelines of the bank and the present rate of interest is @ 11.95% pa with monthly rest as per the Reserve Bank of India directives.

10. That you have defaulted in the repayment of dues of Bank which is secured as mentioned above.

11. You are also put on notice that in terms of sub section 13 of section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in this notice without obtaining written consent of the Bank.

12. Your kind attention is invited to the provisions of sub-section (8) of section 13 of SARFAESI Act where under, you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the bank only till the date of publication of notice for sale of secured asset(s) by public auction, by inviting quotations, tender from public or private treaty. Please also note that if the entire amount of outstanding dues together with costs, charges and expenses incurred by the bank is not tendered before publication of notice for sale of secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured assets.

13. Please also note that this notice is sent to you without prejudice to the other rights and remedies available to the bank including initiation of the appropriate legal proceedings before appropriate courts and/or tribunals for recovery of the above said outstanding amounts. This notice is also without prejudice to the bank' right for undertaking the prosecution of any complaint filed by the bank under section 138 of negotiable instrument act, 1881 as amended and/or payment of settlement act 2007 as amended.

I therefore by virtue of this legal notice ,hereby call upon all of you i.e addressee No 1 to 3, jointly and severally and to make the payment and discharge in full liabilities amounting to 4,60,721.67 **(Rupees Four lac sixty thousand seven hundred twenty one and sixty Seven paise only** as per details mentioned in para 4(h) above + future interest +charges w.e.f. 01-03-2024 with monthly rests ,to the bank within 60 days from the receipt of this notice ,failing which th bank shall be constrained to take measures under the provision of chapter III of SARFAESI Act,2002,for recovery of above secured dues and in that case you will be jointly and severally liable to pay for all cost and other expenses arising there from.

Please note that the copy of this notice has been retained in our office.

Yours Sincerely,

(Authorized Officer) 01/03/2024
Punjab & Sind Bank