

East	Land of Survey No-87 of Smt Rameshawar Bai
West	Land of Survey 85/1,85/3
North	Nalla then way
South	Survey No- 88 Nalla

for security of the credit facilities granted by the **UBI Branch- Sindhi Colony,, Indore MP**

Relevant documents of the said property is still in the custody of the the **UBI Branch Sindhi Colony Indore MP**

(i)- **Original Registered Sale Deed bearing registration No- 1A/3655 Dated- 30.11.2009 at SRO Khandwa**

(ii)- **Original Registered Sale Deed bearing registration No- 1A/3656 Dated- 30.11.2009 at SRO Khandwa**

(iii)- **Original Registered Sale Deed bearing registration No- 1A/6526 Dated- 19.01.2012 at SRO Khandwa**

(iv)- **Original Registered Sale Deed bearing registration No- 1A/6446 Dated- 31.03.2010 at SRO Khandwa**

(v)- **Original Registered Sale Deed bearing registration No- 1A/582 Dated- 24.05.2013 at SRO Khandwa**

Collateral Security-

All those piece and parcels of Land and building Situated at Diverted Land of Survey no- 85/2 of Village- Dondwada ,Rajaswa Nirishak Mandal Chalgoaon makhan ,tehsil- khandwa distt- Khandwa MP ,admeasuring area-0.810 Hect.

The said property is mortgaged (for security of the credit facilities granted by the **UBI Branch- Sindhi Colony , Indore MP**

Registered Declaation

MP219262023A12136616 Dated- 14.07.203 (P-21.07.2023) SRO- Khandwa MP

डॉ. सजय जेन
पैनल लम्बर/अधिकृत (एडवोकेट)
यूनियन बैंक ऑफ इंडिया

		<p>Mortgage Self-</p> <p>(i)- Shri Kamlesh Sethi S/o Shri Manakchand Sethi , (ii)- Asha Serthi w/o Shri Kamlesh Sethi (iii)- M/S SETHI AGRITECH PVT LTD</p> <p>Granted to- M/S SETHI AGRITECH PVT LTD</p>
3.1	NATURE OF IMMOVEABLE PROPERTY	Free hold Property
3.2	i. Survey No.	<u>Property - All those piece and parcels of Land and building Situated at Diverted Land of Survey no- 85/2 of Village- Dondwada ,Rajaswa Nirishak Mandal Chalgoaon makhan ,tehsil- khandwa distt- Khandwa MP ,admeasuring area- 0.810 Hect.</u>
	ii. Hissa No.	
	iii Ghat No.	
	iv Town No.	
	v Khasra No.	
	vi Patta No.	
	vii Khata No.	
	viii Plot No.	
	Local Name of the field as applicable Including sub -divisions should be mentioned /	
3.3	Number / Identification details as per building Map/ plan	<u>Property -Plot No- All those piece and parcels of Land and building Situated at Diverted Land of Survey no- 85/2 of Village- Dondwada ,Rajaswa Nirishak Mandal Chalgoaon makhan ,tehsil- khandwa distt- Khandwa MP ,admeasuring area-0.810 Hect.</u>
3.4	Extent of property	
3.5	Name/s of the Owners/s	(i)- Shri Kamlesh Sethi S/o Shri Manakchand Sethi ,(ii)- Asha Serthi w/o Shri Kamlesh Sethi

डॉ. सजय जेन
पैनल लॉयर / अधिकृत एडवोकेट
वसिष्ठ बैंक ऑफ इंडिया

Dondwada ,Rajaswa Nirishak Mandal
Chalgaon makhan ,tehsil- khandwa distt-
Khandwa MP ,admeasuring area-0.810 Hect.
He/She has been purchased and got the property
through registered sale deed No- **Original**
Registered Sale Deed bearing registration No-
1A/6526 Dated- 19.01.2012 at SRO Khandwa at
SRO Khandwa from former owner

The said property is mortgaged (for security of the
credit facilities granted by the **UBI Branch- Sindhi**
Colony, Indore MP

Registered Declaation

MP219262023A12136616 Dated- 14.07.203
(P-21.07.2023)

SRO- Khandwa MP

Mortgage Self-

- (i)- Shri Kamlesh Sethi S/o Shri Manakchand Sethi
- (ii)- Asha Serthi w/o Shri Kamlesh Sethi
- (iii)- M/S SETHI AGRITECH PVT LTD

Granted to- M/S SETHI AGRITECH PVT LTD
PVT LTD

I furnish this report In continuation to the
said title -report, I have carried out search of
Index No- II ,Book No1, pertaining to the said
property for period of **01 Years 2022-23** by
depositing search fee vide receipt date- **08.09.2023**
as maintained and made available in the office of
Sub- Registrar of Assurances & Documents,

I have not found any recored entry of -deeds
pertaining to the aforesaid property which affects
the title of the said owner or creates any charge
on it. & that the said property is unencumbered
during the said period of search ,except the
mortgage Charge of **UBI Branch- Sindhi Colony**
Indore MP

डॉ. सजय जेन
पंचल लम्बर/अधिकृत एडवोकेट
यूनियन बैंक ऑफ इंडिया

The said property can be mortgaged/re-mortgaged and charge can be enhanced on it, keeping in view of title -report drafted by Bank Panel Lawyer and taking possession constructive possession of the title deeds and documents/declarations mentioned therein .In addition to it,

(1)- Upto -date property tax payment receipt,- year-2023-24

(2)- Affidavit of the said owner , be obtained. Year-2023-24

5 Title deeds/ document details which ownership is acquired

Owner Name	Name /Nature of Deed	Details like office of the Regn Regn No & Date.
Mr Nitin Palod s/o Mahendra Palod R/o- 70, Bhakt Prahalad Nagar , Indore MP	Sale Deed	registered sale deed No- : Original Registered Sale Deed bearing registration No- 1A/6526 Dated- 19.01.2012 at SRO Khandwa

6 **List of encumbrances**

(I)-Nature of encumbrances

- Charge under contract
- Mortgage
- Negative lien
- Leas/ tenancy
- Right of Maintenance/
reversion
- Charge by operation of law
- Preemption right
- Right to specific
performance
under an agreement to sell
- Liens/ first charge under
laws

The said property is mortgaged (for security of the credit facilities granted by the UBI Branch- Sindhi Colony Indore MP

relevant documents of the said property is still in the custody of the the UBI Branch Sindhi Colony Indore MP

Registered Declaration
MP219262023A12136616 Dated- 14.07.203
(P-21.07.2023)


SRO- Khandwa MP

डॉ. सजय जेन
पैनल लॉयर/ अधिकृत एडवोकेट
यूनियन बैंक ऑफ इंडिया

<p> Right of reversion to Government List pendens</p> <p>(2)-Name of the person in whose favour Encumbrances is subsisting</p> <p>(3)- Date on which encumbrances has come into existence</p>	<p>Mortgage Self-</p> <p>(i)- Shri Kamlesh Sethi S/o Shri Manakchand Sethi (ii)- Asha Serthi w/o Shri Kamlesh Sethi (iii)- M/S SETHI AGRITECH PVT LTD</p> <p>Granted to- M/S SETHI AGRITECH PVT LTD PVT LTD</p>
<p>7</p> <p>View on encumbrances In the case of encumbrance the advocate should clearly opine as to :</p> <p> How far such an encumbrance would affect the value of the property . Any permission / approvals are required for the Bank to create security</p> <p> The extent to which banks security would be jeopardized because of encumbrance Manner and cost of removal encumbrance</p>	<p>(for security of the credit facilities granted by the UBI Branch- Sindhi Colony, Indore MP</p>
<p>8</p> <p>Regulatory Issues. Clearly provide the following details</p> <p> Whether the property is affected by Land Ceiling Law - Whether the property is</p>	<p>Not Applicable Property is not subject to any regulatory issue.</p>

डॉ. सजय जेन
पैनल/मिस्टर/ अधिकृत एडवोकेट
यूनियन बैंक ऑफ इंडिया

<p>affected by Land fragmentation Law -</p> <p>II Whether the property is affected by Forest Law -</p> <p>II Whether the property is affected by Planning Law -</p> <p>II Whether the property is affected by Urban Land Ceiling Law - No</p> <p>II Whether the property is affected by Rent restriction/control Law - No</p> <p>II Whether the property is affected by Environment Law -</p> <p>II Whether the property is affected by user restriction under Municipal /revenue Law - No</p> <p>III Any other regulatory issue relating to property such as requirement of permission from Development Authority under law relating to industrial parks</p> <p>Advocate has to give a report clearly that property is not subject any regulatory issues, if nothing above is applicable.</p>	
<p>Views on regulatory hurdles</p> <p>If the property is affected by regulatory issues the Advocate has to give a clear view as to:</p> <p>II How far such an</p>	<p>Not Applicable</p>


 डॉ. सजय जैन
 पैनल लॉयर / अधिकृत एडवोकेट
 वसिष्ठ बैंक ऑफ इंडिया

affected by Land fragmentation Law -

II Whether the property is affected by Forest Law -

II Whether the property is affected by Planning Law -

II Whether the property is affected by Urban Land Ceiling Law - No

II Whether the property is affected by Rent restriction/control Law - No

II Whether the property is affected by Environment Law -

II Whether the property is affected by user restriction under Municipal /revenue Law - No

III Any other regulatory issue relating to property such as requirement of permission from Development Authority under law relating to industrial parks

Advocate has to give a report clearly that property is not subject any regulatory issues, if nothing above is applicable.

Not Applicable

9 **Views on regulatory hurdles**

If the property is affected by regulatory issues the Advocate has to give a clear view as to:

II How far such an encumbrance would affect the

डॉ. सजय जेन
पेनल लायर / अधिकृत एडवोकेट
मुम्बई न्याय वेंक ऑफ इंडिया

11	List of documents found out while examining the deeds As above and in the search in the offices of registrar/ Revenue authorities affecting the property and examined(Advocate should take out certified copies and examine the same in the case of documents found out by him during examination as above in column 10)	The above documents have been traced during the search period of 01 years - 2022-23 depositing search fee vide receipt date- 08.09..2023 conducting by me on the basis of the available records of Index no-02 of the Sub Registrar Khandawa No Mortgage entries in favour of owners /Applicant are traced during the search period, except the mortgage Charge of UBI Branch- Sindhi Colony Indore MP
12	List of further documents called for, examined and perused	NA
13	Whether the documents examined are duly stamped as Per the Stamp Act.	Yes The deeds is validly executed adequately stamped and duly Registered for a consideration
14	Whether the Registration endorsements are in order	Yes. in office of sub-registrar Khandwa
15 -	Certificate of examination	I Dr. Sanjay Jain Advocate certify that I have examined each and every page The documents required for giving the title clearance certificate and do not find that transactions under the documents sham and fictitious.
16	Certificate of title	I Dr. Sanjay Jain Advocate certify that The title to the property of the borrower Is clear and marketable without any further Act on the port of mortgager) & That the title to the property of the borrower Is clear and marketable) without any further Act on the port of borrower. The said property is mortgaged (for security of the credit facilities granted by the UBI Branch- Sindhi Colony, Indore MP

डॉ. राजय जेन
पंजत लखर / अधिकृत एडवोकेट
यूनियन बैंक ऑफ इंडिया

Registered Declaation

MP219262023A12136616 Dated- 14.07.203
(P-21.07.2023)

SRO- Khandwa MP

17

List of the documents to be deposited for creating the Mortgage by deposit of title deeds.

relevant documents of the said property is still in the custody of the the UBI Branch Sindhi Colony Indore MP

(A)-registered deed no

(i)- Original Registered Sale Deed bearing registration No- 1A/3656 Dated- 30.11.2009 at SRO Khandwa

(ii)- Original Registered Sale Deed bearing registration No- 1A/3655 Dated- 30.11.2009 at SRO Khandwa

(iii)- Original Registered Sale Deed bearing registration No- 1A/6526 Dated- 19.01.2012 at SRO Khandwa

(iv)- Original Registered Sale Deed bearing registration No- 1A/6446 Dated- 31.03.2010 at SRO Khandwa

(v)- Original Registered Sale Deed bearing registration No- 1A/582 Dated- 24.05.2013 at SRO Khandwa

(B)- Declaration EM Registration Certificate - Registered Declaation

MP219262023A12136616 Dated- 14.07.203
(P-21.07.2023)

SRO- Khandwa MP

In addition to it,

(1)- Upto-date property tax payment receipt,- year-2023-24

(2)- Affidavit of the said owner, be obtained.

डॉ. सजय मन
पैनल मायर्/अधिकृत एडवोकेट
यूनियन बैंक ऑफ इंडिया

		Year-2023-24 This is to certify that the above document If taken would create valid mortgage by deposit title deeds. valid mortgage by deposit title deeds.
18	Any other suggestion or Advise to protect the security Interestof the Bank.	- Spot inspection should be taken & confirm the aforesaid boundaries

Sub registrar office Recept. Date 08.09..2023

Place- Indore

Thanking You



Yours faithfully

डा. राजेश जैन
पैनल लायर / अधिकृत एडवोकेट
यूनियन बैंक ऑफ इंडिया



Ref. No.

“VALUATION REPORT”

Date :

GR/KAS/02/17/C

15/02/17

“GENERAL REPORT”

To,

The Branch Manager.
Union Bank of India.
Branch – Sapna Sangeeta - Indore (M.P.)

The valuation enclosed is prepared for land
B/To (1) Smt. Asha Sethi W/O Shri Kamlesh Sethi
(2) Shri Kamlesh S/o Shri Manakchand Sethi
on Kh.No. 85/2, at Gram- Rehmapur, Khandwa. Indore Road, Industrial
Area, Khandwa., Distt- Khandwa (M.P.)

The valuation includes cost of Land Only

The value of property under question comes to.

Rs. 305.00 Lacs (Rs. Three Crore Five Lacs Only)

	The Market value of Property	Rs. 305.00 Lacs
However	The Distress value of Property	Rs. 274.50 Lacs
	The value as per Guide line rate	Rs. 97.39 Lacs

The valuation issued without prejudice.



[Er. ASHWINI BAHETY]

UNION BANK OF INDIA

Branch - Sapna Sangeeta - Indore (M.P.)

**VALUATION REPORT
(IN RESPECT OF LAND / SITE AND BUILDING)
(To be filled in by the Approved Valuer)**Er. Ashwini Bahety
108, Anand Nagar,
Khandwa (M.P.)
(Name & Address of Valuer)

I	GENERAL	
01.	Purpose of which the valuation is made	
02.	a) Date of inspection :	07/02/17
	b) Date on which the valuation is made	15/02/17
03.	List of documents produced for perusal	i) Photocopy of sale deed No. 6526 , Date – 19/01/2012 Diverted Order No. 128/A-2/2011-2012 (dt.14-05-2012)
04.	Name of the owner (s) and his / their address / addresses with Phone No. (Details of share of each owner in case of joint ownership)	(1) Smt. Asha Sethi W/O Shri Kamlesh Sethi (2) Shri Kamlesh S/o Shri Manakchand Sethi at Khandwa, Distt- Khandwa (M.P.)
05.	Brief description of the property	N.A.
06.	Location of the property	on Kh. No. 85/2, at Gram- Rehmapur, Khandwa. Indore Road, Industrial Area, Khandwa., Distt- Khandwa (M.P.)
	Plot No. / Survey No	Kh. No. 85/2,
	T.S. No. / Village	Rehmapur,
	Ward / Taluka	Khandwa., Teh – Khandwa, Distt- Khandwa (M.P.)
	Mandal / District	Distt- Khandwa (M.P.)
07.	Postal address of the property	on Kh. No. 85/2, at Gram- Rehmapur, Khandwa. Indore Road, Industrial Area, Khandwa., Distt- Khandwa (M.P.)
08.	City / Town	Khandwa., Teh – Khandwa, Distt- Khandwa (M.P.)
	Residential /Residential / Industrial Area	Commercial Area
09.	Classification of the area	
	i) High/Middle/Poor	Middle Class
	ii) Urban/Semi-Urban/Rural	Rural
10.	Coming under Corporation limit/Village Panchayat/ Municipality	Under Limit of Corporation limit



11.	Whether covered under any state/Central Govt. enactments (e.g. Urban Land Ceiling Act) Or notified under agency area/scheduled area/Cantonment area	N.A.	
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	N.A.	
13.	Boundaries of the property	As Per Sale Deed	As Per Diversion Order
	North	Nala	Nala then Road
	South	Kachha Road	Nala
	East	Other Agri. Land	Padat Land B/To Smt. Rameshwar Bai Goyal
	West	Agri. Land of Kh. No. 84	Padat Land of Kh. No. 85/1 & 85/3
14.	Dimensions of the site		
	North	-	
	South	-	
	East	-	
	West	-	
15.	Extent of the site	Land Area = 0.81 Hect. (2.00 Acre) Or (87150 Sqft.) Or (8100 Sqmt.) Diverted Order No. 128/A-2/2011-2012 (dt.14-05-2012)	
16.	Extent of the site considered for valuation (Least of 14a & 14b)	N.A.	
17.	Whether occupied by the owner / tenant? if occupied by tenant since how long? Rent received per month.	N.A.	
II. CHARACTERISTICS OF THE SITE			
01.	Classification of Locality	Commercial Area	
02.	Development of surrounding areas	Developed Area	
03.	Possibility of frequent flooding	N.A.	
04.	Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc.	Within 5.00 K.M.	
05.	Level of land with topographical conditions	Leveled Plot	
06.	Shape of land	Irregular Shape	
07.	Type of use to which it can be put	Commercial Use	



08.	Any usage restriction	N.A.
09.	Is plot in Town Planning approved layout	N.A.
10.	Corner plot 'Or' Intermittent plot?	Intermittent plot
11.	Road facilities	Road
12.	Type of road available at present	
13.	Width of road – Is it below 20 ft. 'Or' more	Below- 20 Ft.
14.	Is it a Land – locked Land?	N.A.
15.	Water Potentiality	N.A.
16.	Underground sewerage system	Underground Drainage
17.	Power supply is available in the site	Within 100 Ft.
18.	Advantages of the site	N.A.
19.	General remarks, if any	N.A.
<u>PART – A (Valuation of Land)</u>		
0	Size of Plot	Land Area = 0.81 Hect. (2.00 Acre) Or (87150 Sqft.) Or (8100 Sqmt.)
	North & South	-
	East & West	-
02	Total extent of the Plot	Land Area = 0.81 Hect. (2.00 Acre) Or (87150 Sqft.) Or (8100 Sqmt.)
03.	Prevailing Market rate	@ Rs. 400 / Sqft.
04.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Land Area = 0.81 Hect. (2.00 Acre) Or (87150 Sqft.) Or (8100 Sqmt.) First 500.00 Sqmt. X @ Rs. 3200/Sqmt. = Rs. 16,00,000.00 (I) Remaining Area = 7600 Sqmt. Or 0.76 Hect. @ Rs. 107.10 Lacs/ Hect. * = Rs. 81,39,600.00 (II) Total G. Line rate (I+II) = <u>Rs. 97,39,600.00</u> *Agri. Land Rs. 71.40 Lacs/Hect. X 1.50 = 107.10 Lacs/ Hect.
	Govt. Guideline Value	Rs. 97,39,600.00
05.	Assessed / adopted rate of valuation	@ Rs. 350 / Sqft.
06.	Estimated value of Land	Rs. 3,05,02,500 .00
<u>PART – B (Valuation of Building)</u>		



01.	TECHNICAL DETAILS OF THE BUILDING		Commercial
	a) Type of building (Residential / Residential / Industrial)		
	b) Type of construction (Load bearing / RCC / steel Framed)		N.A.
	c) Year of construction :		N.A.
	d) Number of floors & height of each floor including basement, if any		N.A.
	e) Plinth area floor - wise		N.A.
	f) Condition of the building		N.A.
	i) Exterior – Excellent, Good, Normal, Poor		N.A.
	ii) Interior – Excellent, Good, Normal, Poor		N.A.
<u>SPECIFICATION OF CONSTRUCTION (FLOOR – WISE) IN RESPECT OF:</u>			
	S. No.	Description	Ground Floor
			First Floor
	01	Foundation	N.A.
	02	Basement	N.A.
	03	Superstructure	N.A.
	04	Joinery / Doors & windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	N.A.
	05	RCC Works	N.A.
	06	Plastering	N.A.
	07	Flooring, skirting, dadoing	N.A.
	08	Special finish as marble, granite, wooden paneling, drills etc.	N.A.
	09	Roofing including weather proof course	N.A.
	10	Drainage	N.A.
02.	COMPOUND WALL		
	Height		N.A.
	Length		-
	Type of Construction		N.A.
03.	ELECTRICAL INSTALLATION		N.A.
	Type of wiring		N.A.
	Class of fittings (Superior/Ordinary/Poor)		N.A.



DETAILS OF VALUATION									
Sr. No.	Particulars of Item	Plinth Area	Roof Ht.	Age of Building	Estimated replacement rate of construction (In Rs.)	Replacement Cost (In Rs.)	Dep. (In Rs.)	Not Value after depreciation (In Rs.)	
1	G. Floor Under Construction	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Total								N.A.	
<u>PART – C (Extra Items)</u>									
01	Portico					N.A.			
02.	Ornamental front door					N.A.			
03.	Sitout / Varandah with steel grills					N.A.			
04.	Overhead water tank					N.A.			
05.	Extra steel / collapsible gates					N.A.			
Total						N.A. (Amount in Rs.)			
<u>PART – D (Amenities)</u>									
Wardrobes						N.A.			
Glazed tiles						N.A.			
Extra sinks and bath tub						N.A.			
Marble / Ceramic tiles flooring						N.A.			
Interior decorations						N.A.			
Architectural elevation works						N.A.			
Panelling works						N.A.			
Aluminum works						N.A.			
Aluminum hand rail						N.A.			
False Ceiling						N.A.			
Total						N.A. (Amount in Rs.)			
<u>PART – E (Miscellaneous)</u>									
Separate toilet room						N.A.			
Separate lumber room						N.A.			
Separate water tank / sump						N.A.			
Trees, gardening						N.A.			
Total						N.A. (Amount in Rs.)			
<u>PART – F (Services)</u>									
Water supply arrangements						N.A.			
Drainage arrangements						N.A.			



Compound wall		N.A.
C.B. deposits, fittings etc.		N.A.
Pavement		N.A.
Total		N.A. (Amount in Rs.)
<u>TOTAL ABSTRACT OF THE ENTIRE PROPERTY</u>		
PART – A	Land	Rs. 3,05,02,500.00
PART – B	Building	N.A.
PART – C	Extra items	N.A.
PART – D	Amenities	N.A.
PART – E	Miscellaneous	N.A.
PART – F	Service	N.A.
Total		Rs. 3,05,02,500.00 (Say Rs. 305.00 Lacs)

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications.

Say Rs. 305.00 Lacs (Rupees Three Crore Five Lacs only)



APPROVED VALUER

Place : Khandwa

Date : 15/02/17

The undersigned have inspected the property detailed in the Valuation Report dated 15.02.17 on 3.2.17. I have gone through the report and am satisfied, to the best of my knowledge that the value of the property stated at Rs. 305.00 Lacs by the approved valuer is realistic.

Branch

Manager / Officer –in-charge of Advance Department

DECLARATION

1. The information furnished in this report is true correct to the best of my knowledge and belief .
2. I have no direct or indirect interest in property valued.
3. I have personally visited the property.& valued the right property.
4. I have not been convicted or sentenced to a term of imprisonment.
5. I have not been found guilty of misconduct in my professional capacity.
6. I am not responsible for legal aspect of property valued.
7. Rate of land / plot applied as per local enquiry.

Date 15/02/17

Place : Khandwa.

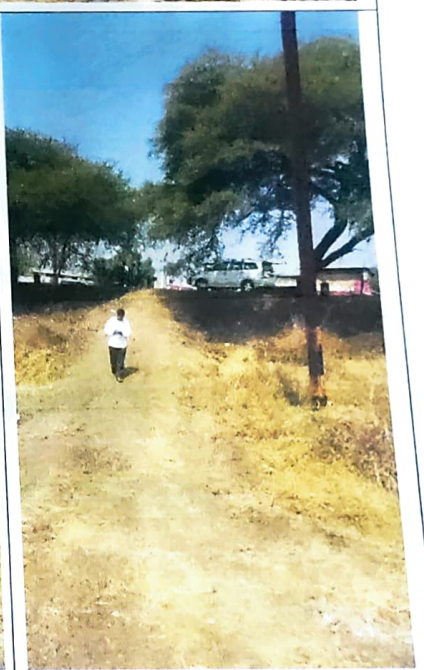
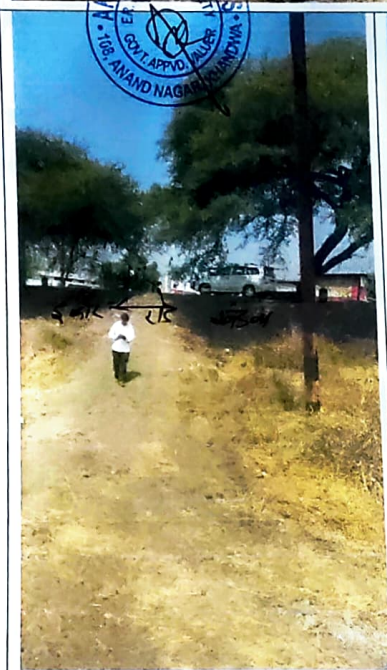

[ER. ASHWINI BAHETY]



GR/KAS/02/17/C



[Er. ASHWINI BAHETY]



GR/KAS/02/17/C



[Er. ASHWINI BAHETY]