

SPECIAL REPORT ON TITLE

Reg: All that part of property No. 1 Kaulagarh Road, Kishan Nagar Chowk, Dehradun having total covered area of the shop 10.219 Sq. Meters which is totally covered and situated at Ground floor belonging to Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun

	ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
A.	<u>PARTICULARS</u>	
1.	Name of the Borrower with address:	Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun
2.	Name of the persons offering Mortgage with parentage/ constitution and address :	Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun
3.	Details of the land / property to be mortgaged: As per title deed .... As per present position....	<u>DESCRIPTION OF THE PROPERTY</u> All that part of property No. 1 Kaulagarh Road, Kishan Nagar Chowk, Dehradun having total covered area of the shop 10.219 Sq. Meters which is totally covered and situated at Ground floor bounded and butted as per sale deed Dtd. 27.6.2005 as under :- EAST : Naveen News Agency, S/M 11ft WEST : Staircases 3ft thereafter property of Rajesh Hardware, S/M 11ft NORTH : Kaulagarh Road, S/M 10ft SOUTH : Property of Shri Hori Lal, S/M 10ft
B.	<u>INVESTIGATIONS</u>	
1.	Details of the title deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)	1. Original sale deed Dtd. 27.6.2005 duly Regd. in the office of the Sub-Registrar-first, Dehradun in Book No. 1, Volume 1337 at pages 915 ADFB No. 1 Volume 1512 at pages 727 to 738 as document No. 4485 on 28.6.2005 <b>executed by</b> Shri Rajesh Kumar Gupta son of Late Shri Balram Dass Gupta, R/o 1, Kaulagarh Road, Kishan Nagar Chowk, Dehradun in <b>favour of</b> Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun. 2. Copy of Regd. Partition Deed Dtd. 16.9.1966 duly Regd. in the office of

		<p>the Sub-Registrar, Dehradun in Book No. 1, Volume 796 at pages 280 to 291 as document No. 1048 and at duplicate No 1049, 1050, 1051 and 1052 on 10.2.1967 executed in between Shri Raghunath Dass Gupta, Shri Balram Dass Gupta, Shri L.D. Gupta and Shri Narayan Dass Gupta all son of Shri Mahesh Dass Gupta.</p> <p>3. Copy of Regd. WILL Dtd 23<sup>rd</sup> February 1999 executed by Shri Balram Dass Gupta son of Shri Mahesh Dass.</p> <p>4. Original certified copy of assessment order issued by Nagar Nigam, Dehradun.</p> <p>5. Copy of house tax payment receipt issued by Nagar Nigam, Dehradun.</p>
2.	<p>Whether documents given to the counsel are original one or more copies of documents ? (*Counsel should examine original documents only and if any of the documents in original is not shown, the details of the document be given with reasons thereof)</p>	<p>Yes, the original document has been produced for inspection which is at present in the custody of the present owner and the same is being enclosed herewith alongwith other connecting documents.</p>
3.	<p>Whether documents given as original title deeds raise any doubt or suspicion ?</p>	<p>- No -</p>
4.	<p>Whether the registration particulars number &amp; date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in records of the registrar's office?</p>	<p>Yes</p>
5.	<p>Whether the registration particulars number &amp; date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office ?</p>	<p>Yes</p>







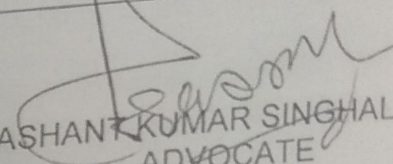
13.	Whether the property is ancestral/or under joint ownership or the minor is having interest in the property? If so, it effect thereof.	No, the land is not under joint ownership nor ancestral nor interest of any minor is involved.
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No
15.	Whether Urban Land Ceiling Act is applicable in the State where the property is located?	No
16.	In case of leasehold property, whether permission/ NOC from the lessor is required for creation of mortgage? whether permission of the lessor/NOC is obtained?	Not a case of lease hold property, the property to be mortgaged is free hold.
	What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	N.A.
	Whether copy of title deed favouring lessor (other than Govt) is made available to examine the validity of the lease?	N.A.
	Whether terms & conditions given in the lease deed have been complied with ? if any condition is violated, effect thereof.	N.A.
17.	Whether any permission of Income Tax Authorities/ Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	Not related to me.
18.	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	No



19.	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation).	The property under verification is not subject matter of revenue records as the same is duly assessed in Nagar Nigam records, Dehradun. I have been provided certified copy of assessment order and house tax payment receipt. A perusal of the same indicate that no dues are outstanding over the property under verification.

Date : 6.10.2015

Place : DEHRADUN

  
PRASHANT KUMAR SINGHAL  
ADVOCATE



Prashant Kumar Singhal  
Advocate

7, Ananya Vihar,  
Adjoining to South Park Apartments  
Near Sewla Chowk, GMS Road Dehradun-248001  
Mobile : 9837307875

ANNEXURE -V

CERTIFICATE

REFERECEN NO. ....

ENTRY SERIAL NO. 1831 / REGISTER NO. 2015 OF YEAR  
(Counsel to give serial No. to the certificate as entered in register of searches maintained by him)

DATE : 6.10.2015

The Chief Manager,  
BO : PNB Patel Nagar,  
Dehradun.

Opinion on investigation of title and obtaining of search report in respect of all that part of property No. 1 Kaulagarh Road, Kishan Nagar Chowk, Dehradun having total covered area of the shop 10.219 Sq. Meters which is totally covered and situated at Ground floor belonging to Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun.

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

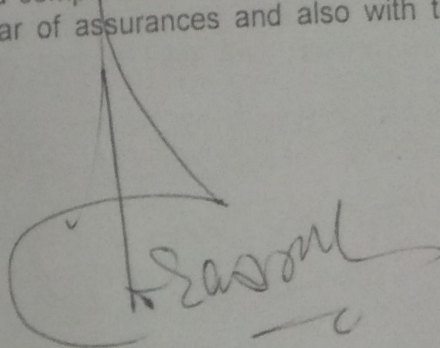
I have answered all the queries in the Special Report which is enclosed.

I hereby certify that the registration particulars – number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of the Sub-Registrar/ Registrar of assurances as well as with certified copy of the title deed which was obtained by me is enclosed with this certificate.

I further certify that the photographs of previous owner and of intending mortgagor affixed/ seen in the title deed tally with records of registration office as well as certified copy of the title deed.

Chain of title relating to the land / property is complete as given in the Annexure hereto.

I have verified, tallied and compared these documents with the records of the office of Sub-Registrar/ Registrar of assurances and also with the record of other appropriate authorities.





1. Original sale deed Dtd. 27.6.2005 duly Regd. in the office of the Sub-Registrar-first, Dehradun in Book No. 1, Volume 1337 at pages 915 ADFB No. 1 Volume 1512 at pages 727 to 738 as document No. 4485 on 28.6.2005 executed by Shri Rajesh Kumar Gupta son of Late Shri Balram Dass Gupta, R/o 1, Kaulagarh Road, Kishan Nagar Chowk, Dehradun in favour of Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun.
2. Copy of Regd. Partition Deed Dtd. 16.9.1966 duly Regd. in the office of the Sub-Registrar, Dehradun in Book No. 1, Volume 796 at pages 280 to 291 as document No. 1048 and at duplicate No 1049, 1050, 1051 and 1052 on 10.2.1967 executed in between Shri Raghunath Dass Gupta, Shri Balram Dass Gupta, Shri L.D. Gupta and Shri Narayan Dass Gupta all son of Shri Mahesh Dass Gupta.
3. Copy of Regd. WILL Dtd 23<sup>rd</sup> February 1999 executed by Shri Balram Dass Gupta son of Shri Mahesh Dass.
4. Original certified copy of assessment order issued by Nagar Nigam, Dehradun.
5. Copy of house tax payment receipt issued by Nagar Nigam, Dehradun.
6. Affidavit of present owner stating that the land/property proposed to be mortgaged is free from all encumbrances.

The search report of which is annexed hereto, conducted by me, for the period from 2003 to 2015 do not disclose any encumbrances/ disclose encumbrances as stated therein.

I have not given/have given opinion earlier on investigation of title relating to the same property as detailed hereunder :

- (a) Name of lender - NIL
- (b) Date of opinion & reference no. (if any) - NIL
- (c) Remarks - NIL

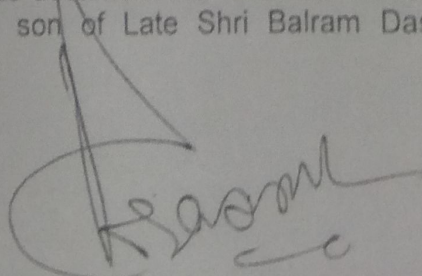
I find following defects/ no defects in the title of the person offering mortgage :-

#### No Defect

I hereby certify that Shri Madan Lal Arora has a clear, valid and marketable title over the above said shop and he is competent to create the mortgage/to deal with his land/property in any manner he may like.

The valid mortgage can be created by deposit of the following title deed. The said title deeds are genuinely registered and are not duplicate or fake as observed by me :-  
(Give hereunder details of title deeds which are required to be deposited to create equitable mortgage).

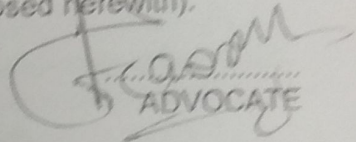
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- Kaulagarh Road, Kishan Nagar Chowk, Dehradun in favour of Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun.
2. Copy of Regd. Partition Deed Dtd. 16.9.1986 duly Regd. in the office of the Sub-Registrar, Dehradun in Book No. 1, Volume 796 at pages 280 to 291 as document No. 1048 and at duplicate No 1049, 1050, 1051 and 1052 on 10.2.1987 executed in between Shri Raghunath Dass Gupta, Shri Balram Dass Gupta, Shri L.D. Gupta and Shri Narayan Dass Gupta all son of Shri Mahesh Dass Gupta.
  3. Copy of Regd. WILL Dtd 23<sup>rd</sup> February 1999 executed by Shri Balram Dass Gupta son of Shri Mahesh Dass.
  4. Original certified copy of assessment order issued by Nagar Nigam, Dehradun.
  5. Copy of house tax payment receipt issued by Nagar Nigam, Dehradun.
  6. Affidavit of present owner stating that the land/property proposed to be mortgaged is free from all encumbrances.

(Certified copies of above referred documents are enclosed herewith).

  
ADVOCATE

- Encl : 1. Special Report.  
2. Chain of Title.  
3. Certified copy of Title Deed  
4. Search Report.



SEARCH REPORT

Account \_\_\_\_\_

BO : PNB PATEL NAGAR, Dehradun

Search Report relates to Searches made in :

- a) Sub Registrar Office : Sub Registrar-I,II, III AND IV Dehradun  
 b) Registrar of Companies : N.A.  
 c) Courts : No  
 d) Other offices : Tehsil Authority, Dehradun.

- a) Office of the Co-operative Society : Not Applicable  
 b) MDDA Development Authority : N.A.  
 (DDA/HUDA/and the like)

- e) Any other documents : Mentioned in the report  
 Receipt for payment of Municipal Taxes etc. : N.A.

1. Sub Registrar/ Registrar of Assurance Office  
 The encumbrance certificate was obtained from the Sub-Registrar, Dehradun for the period from 2003 to 2015 and the same disclosed following encumbrances (Certificate enclosed): No Certificate of search has been obtained from Sub Registrar Office, Dehradun as there is no procedure for an individual for obtaining such certificate from the office directly.

- a)  
 b)  
 c)

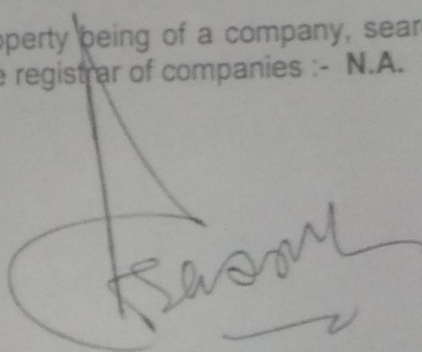
(If there is no system of issue of encumbrance certificate in the office of Sub Registrar, it be stated accordingly)

2. Besides obtaining encumbrance certificate from the Sub Registrar, personal search was carried out by me for the purpose. Inspection was made on 6.10.2015 for the period from 2003 to 2015 at the following Sub Registrar/ offices :-

- a) Sub-Registrar, First, Dehradun  
 b) Sub-Registrar, Second, Dehradun  
 c) Sub-Registrar, Third, Dehradun  
 D) Sub-Registrar- Fourth, Dehradun

The search report disclosed the following encumbrances :-

3. The ownership of the property being of a company, search was conducted in the following offices of the registrar of companies :- N.A.





The search made out in the office of Registrar of Companies disclosed :-

ROC	INFORMATION
N.A.	N.A.

4. Inspection of Court records disclosed :-  
(This may detail Suit pending, Decrees, Attachment before Judgment Injunction, Appointment of Receiver, Appointment of Liquidator)

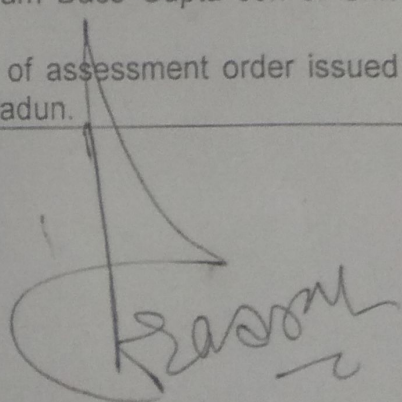
Name of Court	Date of Order	Nature of Order
No litigation is pending in respect of the land to be mortgage as per affidavit of the mortgagor.		

5. Searches made/ inspections carried out in the following offices disclosed :

Office	Date of search/ inspection	Information
Sub-Registrar-I,II,III & IV Dehradun	6.10.2015	No recorded encumbrance has been found.

6. A study of the following documents disclosed :

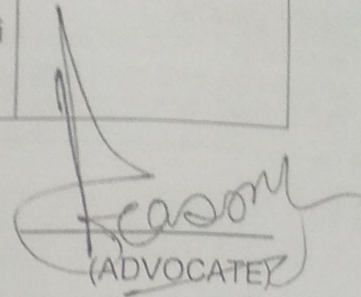
Details of documents perused	Information
<ol style="list-style-type: none"> <li>1. Original sale deed Dtd. 27.6.2005 duly Regd. in the office of the Sub-Registrar-first, Dehradun in Book No. 1, Volume 1337 at pages 915 ADFB No. 1 Volume 1512 at pages 727 to 738 as document No. 4485 on 28.6.2005 <b>executed by</b> Shri Rajesh Kumar Gupta son of Late Shri Balram Dass Gupta, R/o 1, Kaulagarh Road, Kishan Nagar Chowk, Dehradun <b>in favour of</b> Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun.</li> <li>2. Copy of Regd. Partition Deed Dtd. 16.9.1966 duly Regd. in the office of the Sub-Registrar, Dehradun in Book No. 1, Volume 796 at pages 280 to 291 as document No. 1048 and at duplicate No 1049, 1050, 1051 and 1052 on 10.2.1967 <b>executed in between</b> Shri Raghunath Dass Gupta, Shri Balram Dass Gupta, Shri L.D. Gupta and Shri Narayan Dass Gupta all son of Shri Mahesh Dass Gupta.</li> <li>3. Copy of Regd. WILL Dtd 23<sup>rd</sup> February 1999 executed by Shri Balram Dass Gupta son of Shri Mahesh Dass.</li> <li>4. Original certified copy of assessment order issued by Nagar Nigam, Dehradun.</li> </ol>	





- |  |  |
|--|--|
| 5. Copy of house tax payment receipt issued by Nagar Nigam, Dehradun                             |  |
| 6. Affidavit of Shri Madan Lal Arora son of Late Shri Roop Lal Arora, 196, Patel Nagar, Dehradun |  |

Defects noticed are indicated in the Certificate given by me.

  
(ADVOCATE)



**Prashant Kumar Singhal**  
**Advocate**

7, Ananya Vihar,  
Adjoining to South Park Apartments  
Near Sewla Chowk, GMS Road Dehradun-248001  
Mobile : 9837307875

The Chief Manager,  
Punjab National Bank,  
Branch Office – Patel Nagar,  
Dehradun

**SUB:** Title verification of the land / property owned by **Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun**

It is certified that on careful inspection of the available index registers, as indexed upto the date in the office of Sub-Registrar, Dehradun for the last 12 years commencing from 2003 till the date, no recorded encumbrance has been found in respect of the land mentioned here-in-below :-

**DESCRIPTION OF THE PROPERTY**

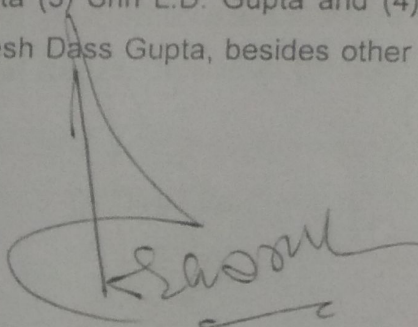
All that part of property No. 1 Kaulagarh Road, Kishan Nagar Chowk, Dehradun having total covered area of the shop 10.219 Sq. Meters which is totally covered and situated at Ground floor bounded and butted as per sale deed Dtd. 27.6.2005 as under :-

EAST : Naveen News Agency, S/M 11ft  
WEST : Staircases 3ft thereafter property of Rajesh Hardware, S/M 11ft  
NORTH : Kaulagarh Road, S/M 10ft  
SOUTH : Property of Shri Hori Lal, S/M 10ft

**Name & Address of the present owner:** Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun

**TITLE VERIFICATION :**

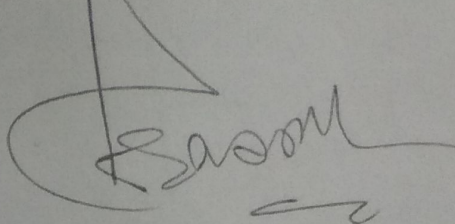
- It is submitted that by virtue of Regd. Partition Deed Dtd. 16.9.1966 duly Regd. in the office of the Sub-Registrar, Dehradun in Book No. 1, Volume 796 at pages 280 to 291 as document No. 1048 and at duplicate No 1049, 1050, 1051 and 1052 on 10.2.1967 executed in between (1) Shri Raghunath Dass Gupta, (2) Shri Balram Dass Gupta (3) Shri L.D. Gupta and (4) Shri Narayan Dass Gupta all son of Shri Mahesh Dass Gupta, besides other properties, the shop





in question had fallen to the share of Shri Bal Ram Dass Gupta. A copy of the said partition deed is enclosed herewith and marked as Annexure-1 to this report.

- That Shri Bal Ram Dass Gupta had executed his LAST WILL AND TESTAMENT Dtd 23<sup>rd</sup> February 1999, duly Regd in the office of the Sub-Registrar, Dehradun in Book No. III, Volume 43 at page 55 ADFB No. III, Volume 58 at pages 799 to 808 at page 50 on 3.3.1999 whereby he bequeathed his all properties including the property in question to his predeceased son's wife Smt Uma Gupta and his son Shri Rajesh Gupta as per the arrangements made in the said WILL. Copy of the said WILL is enclosed herewith and marked as Annexure-2 to this report.
- That on the death of Shri Bal Ram Dass Gupta, the aforesaid WILL left by him became legally operative and as a consequence thereof, the property mentioned therein devolved upon his predeceased son's wife Smt Uma Gupta and his son Shri Rajesh Gupta according to the details mentioned in the said WILL.
- That I have been provided certified copy of the assessment order of the entire property under verification issued by Nagar Nigam, Dehradun. A bare perusal of the same clarifies that after the death of Shri Bal Ram Gupta, name of aforesaid both beneficiaries have been mutated in place of Shri Bal Ram Gupta over the properties left by him and accordingly the relevant records of Nagar Nigam Dehraun had been amended. Thus, the shop under verification had fallen to the share of Shri Rajesh Kumar Gupta alongwith other shops mentioned in the said WILL. It is however pertinent to mention that Nagar Nigam has specified the respective detail of shops of belonging to both beneficiaries in the assessment order (1999-2004). As per the said details, the shop belonging to Arora and Company had been shown having been fallen to the share of Shri Rajesh Kumar. Certified copy of the said assessment order is enclosed herewith and marked as Annexure-3 to this report.
- That Shri Rajesh Kumar Gupta being sole and absolute owner of the shop under verification sold it to Shri **Shri Madan Lal Arora son of Late Shri Roop Lal Arora, R/o 196, Patel Nagar, Dehradun** through Regd. sale deed Dtd.





27.6.2005 duly Regd. in the office of the Sub-Registrar-first, Dehradun in Book No. 1, Volume 1337 at pages 915 ADFB No. 1 Volume 1512 at pages 727 to 738 as document No. 4485 on 28.6.2005. I have been shown and produced the original sale deed which is enclosed herewith and marked as Annexure-4 to this report. I have checked and verified the registration details of the above property with the record of the concerned Sub-Registrar and found the same genuinely registered. I have obtained a certified copy of the said sale deed also which is enclosed herewith and marked as Annexure-5 to this report.

- That after purchasing the said shop, name of present title holder has been mutated in concerned municipal records in place of previous property owner. The said shop is duly assessed in the name of Shri Madan Lal Arora as property No. 1/1 Kaulagarh Road, Dehradun. In support of this copy of house payment receipt is enclosed herewith. However the latest payment receipt may be demanded from the present title holder.

Thus, the title of Shri Madan Lal Arora in respect of the land/property mentioned hereinabove is clear and the chain of documents regarding the land/property in question is also complete during the period of last more than 12 years.

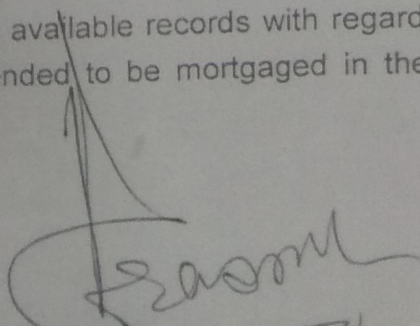
#### REGARDING ENCUMBRANCE :-

I have personally and carefully inspected the legible index registers as indexed upto the date in the office of the Sub-Registrar Dehradun. On inspection of these registers as indexed upto the date, no recorded encumbrance has been found in respect of the above piece of land/property. In addition to this, the present owner has given his affidavit also that he has not created any charge over his land / property in any manner and the same is free from all sorts of encumbrances. This affidavit is being filed herewith.

#### I hereby confirm and certify that :-

1. I have searched the relevant available records with regards to the immovable land / property which is intended to be mortgaged in the office of the Sub-

*dy :-*





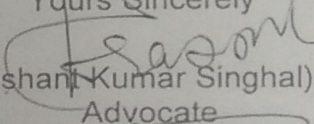
Registrar Dehradun and I further verify the marketable title of the present owner on the basis of inspection of records.

2. I have searched the relevant records and on the basis of such search, the mortgagor has clear, legal and marketable title of the said immovable land / property.
3. I further certify that the document tendered by the borrower / mortgagor for the purpose of creation of mortgage/charge is genuine and original document of title to the said immovable land / property.

#### CONCLUSION & OPINION :

Thus, on the basis of all the documents referred to hereinabove & further on the basis of information derived from inspection of the available index registers as indexed upto the date & on the basis of affidavit of the present owner, the land / property owned by him is completely free from all sorts of encumbrances and his title regarding the above land / property is perfectly **clear and marketable** and in my opinion, the same may be accepted by **Punjab National Bank** as security **by way of equitable mortgage** to secure the loan and it will be a good security for the bank.

Enclosures : as above.

Yours Sincerely  
  
(Prashant Kumar Singhal)  
Advocate



Circle Sastra Centre, DEHRADUN (WEST)

**POSSESSION NOTICE****(For Immovable Property)**

Whereas, the undersigned being the Authorised Officer of the **Punjab National Bank** under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under Section 13(2) read with rule 3 of the Security Interest (Enforcement Rules 2002), issued a Demand Notice dated **30.04.2021** calling upon the borrower/surety/owner of the property **1. M/s Absolute Fashion Prop. Sh. Rajeev Arora R/o 1-Kaulagarh Road, Kishanpur Chowk, Dehradun** to repay the amount mentioned in the notice being **Rs. 19,11,688.39 (Rupees Nineteen Lakh Eleven Thousand Six Hundred Eighty Eight and Paise Thirty Nine Only)**+ other charges, further interest from **01.04.2021** within 60 days from the date of the said notice.

The borrower/surety/owner of property having failed to repay the amount, notice is hereby given to the borrower/surety/owner of property 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 sub-section (4) of Section 13 of the Act read with Rule 8 of the Security (Enforcement) Rules, 2002 on this 15th day of December of the year **2021**.

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

The borrower/surety/owner of property in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Punjab National Bank, Patel Nagar, Dehradun** for an amount of being **Rs. 19,11,688.39 (Rupees Nineteen Lakh Eleven Thousand Six Hundred Eighty Eight and Paise Thirty Nine Only)**+ other charges is due along with interest form **01.04.2021** and costs etc.

**Description of Immovable Property**

1.Part of property at 1 Kaulagarh Road Kishan Nagar Chowk Dehradun having total covered area of the shop 10.219 sq. meter (Sale deed dated 27.06.2005 duly registered with sub-registrar Dehradun at book no. 1 Volume 1337, page no. 915 ADF book no. 1 Volume 1512 page no. 727 to 738 at Sr no. 4485 Registered on 28.06.2005).

Bounded and Butted as under:

East: Naveen News Agency, Side measuring 11 ft.

West: Stair cases 3 ft. thereafter property of Rajesh Hardware, Side measuring 11 ft.

North: Kaulagarh Road, Side measuring 10 ft.

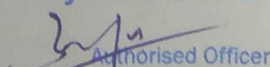
South: Property of Sh. Hori Lal, Side measuring 10 ft.

Ownership:

Sh. Madan Lal Arora S/o Sh. Roop Lal Arora.

Place: Dehradun

Date: 15/12/2021

**Punjab National Bank**  
Authorised Officer

The Security Interest Enforcement Rules-2002

**Punjab National Bank**

The SARFAESI Act - 2002

Circle SAS Dehradun Office, Dehradun-West



विक्रय पत्र  
वांछित विवरण

1. मालियत विक्रय पत्र रु० 90,000/-
2. बाजारी मूल्य सर्कल रेट के अनुसार रु० 3,04,527/-  
(जिस पर स्टाम्प दिया है.)
3. स्टाम्प शीट की संख्या. 7 (सात) .स्टाम्प शुल्क. रु० 30,500/-  
आवास विकास शुल्क सहित कुल स्टाम्प का योग रु० 30,500/-
4. प्रमुख क्षेत्र देहरादून नगर निगम क्षेत्र
5. क्षेत्र 1, कौलागढ़ रोड
6. स्थान किशन नगर चौक
7. सम्पत्ति का प्रकार सम्पत्ति/दुकान
8. प्रमुख मार्ग से दूरी, ग्रामीण मार्ग से दूरी :- विक्रीत सम्पत्ति/दुकान का कुल क्षेत्रफल 10.219 वर्गमीटर है जो सम्पूर्ण निर्मित है। कौलागढ़ रोड क्षेत्र में भूमि की व्यवसायिक दर 4000 रुपये प्रति वर्गमीटर है (सर्किल रेट पुस्तिका का पृष्ठ 13 क्रमांक 6/7) जिसके अनुसार विक्रीत सम्पत्ति/दुकान के नीचे की भूमि का सरकारी मूल्यांकन रु० 40,876/- बनता है। विक्रीत सम्पत्ति एक दुकान है, इस कारण निर्धारित सर्कल दर रु० 86 रुपये प्रति वर्ग मीटर की दर से 300 मास की किराया राशि रु० 2,63,651/- बनती है और इस प्रकार विक्रीत सम्पत्ति/दुकान का कुल सरकारी मूल्यांकन रु० 3,04,527/- बनता है जबकि विक्रीत सम्पत्ति मात्र रु० 90,000/- में विक्रय की गयी है। विक्रीत सम्पत्ति पर नियमानुसार अधिकतम अर्थात् सरकारी मूल्यांकन पर रु० 30,500/- का स्टाम्प शुल्क अदा किया गया है।
9. : विवरण विक्रीत सम्पत्ति: सम्पत्ति संख्या 1 कौलागढ़ रोड किशन नगर चौक देहरादून का भाग जिसमें निर्मित सम्पत्ति/दुकान का रकबा 10.219 वर्गमीटर है जो सम्पूर्ण निर्मित है भूतल पर स्थित है।
10. विक्रेता का नाम, पिता/पति का नाम, पता :- श्री राजेश कुमार गुप्ता पुत्र स्व० श्री बलराम दास गुप्ता निवासी- 1, कौलागढ़ रोड, किशननगर चौक, देहरादून
11. क्रेता का नाम पिता/पति का नाम, पता :- श्री मदन लाल अरोड़ा पुत्र स्व० श्री रूप लाल अरोड़ा निवासी-196, पटेल नगर, देहरादून।

रचयिता- एस०एस० राणा, एडवोकेट, देहरादून



INDIA NON JUDICIAL

₹ 5000

₹ 5000

सत्यमेव जयते

भारत

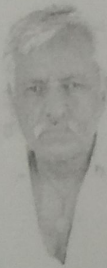
पाँच हजार रुपये FIVE THOUSAND RUPEES

23 JUN 2005

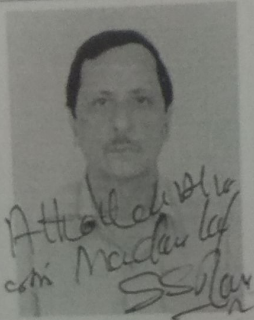
कोषागार, देहरादून

2

14204



विक्रय पत्र



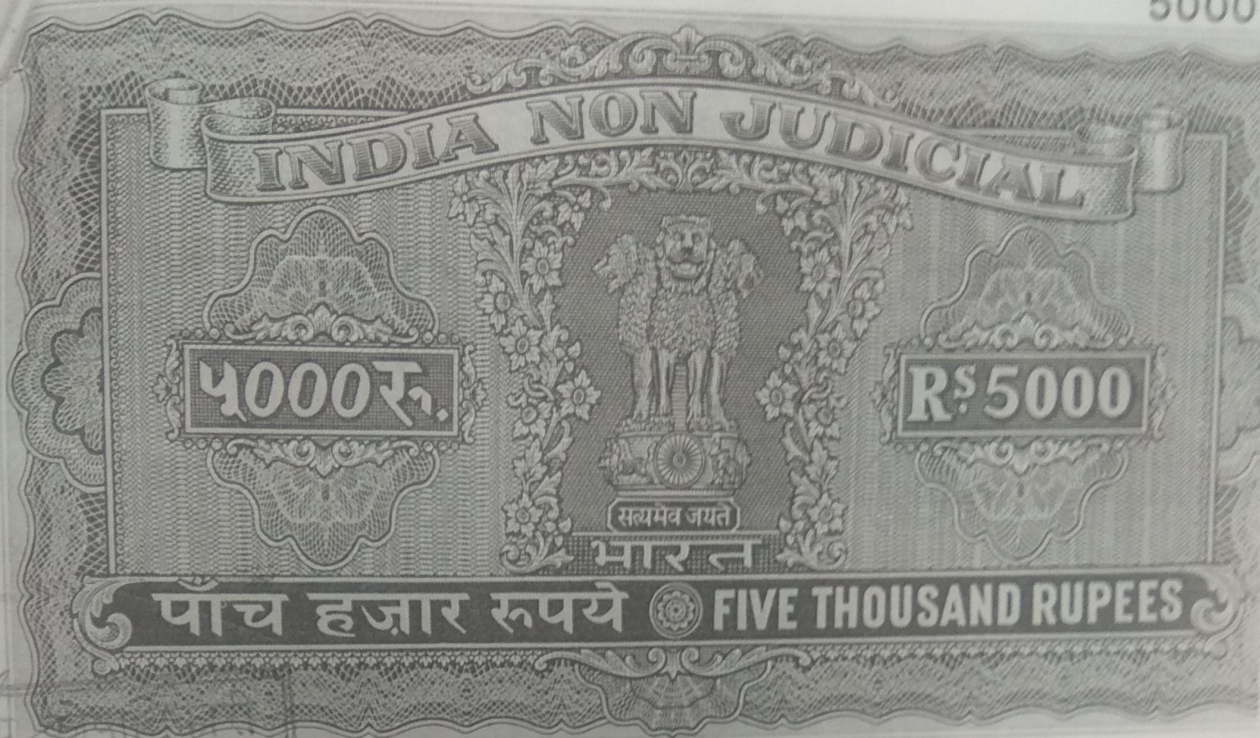
श्री राजेश कुमार गुप्ता पुत्र स्व० श्री बलराम दास गुप्ता निवासी-1,  
कौलागढ़ रोड, किशन नगर चौक, देहरादून

-----विक्रेता

श्री मदन लाल अरोड़ा पुत्र स्व० श्री रूप लाल अरोड़ा निवासी- 196, पटेल  
नगर, देहरादून।

-----क्रेता





23 JUN 2005

3

14124

कोषागार, देहरादून

विदित हो कि विक्रेता निम्न वर्णित सम्पत्ति/दुकान के मालिक काबिज स्वामी है। उक्त सम्पत्ति/दुकान विक्रेता को अपने पिता की मृत्यु के पश्चात बतौर विरासत प्राप्त हुयी है जो निम्नलिखित सम्पत्ति/दुकान आज दिन तक हर प्रकार के भार-बन्धन, रहन कर्जों, विवादों आदि से मुक्त व रहित है और विक्रेता को निम्नलिखित सम्पत्ति/दुकान को विक्रय, हस्तांतरण आदि करने के पूर्ण मालिकाना अधिकार प्राप्त हैं। विदित हो कि विक्रेता का नाम नगर निगम देहरादून में नियमानुसार कागजात माल में दर्ज है।

विदित हो कि उपरोक्त सम्पत्ति/दुकान इस समय तक हर प्रकार के भार बन्धन से मुक्त है किसी दूसरी जगह रहन, विक्रय आदि नहीं की हुयी है। विक्रेता को अपनी ओर से उपरोक्त सम्पत्ति को हस्तांतरण किये जाने के पूर्ण अधिकार प्राप्त हैं। विक्रेता ने अपनी ओर से भूतल पर स्थित सम्पत्ति/दुकान जिसका पूर्ण विवरण अन्त में दिया गया है और जिसे इस विलेख में आगे चलकर विक्रीत सम्पत्ति/दुकान लिखकर सम्बोधित किया गया है व संलग्न मानचित्र में लाल रंग की रेखाओं से घेर कर प्रदर्शित किया गया है, के कुल अधिकार मालिकाना जो कुछ भी इस समय तक प्राप्त हैं बिल एवज मु० रु० 90,000/- (नब्बे हजार रुपये) में बदस्त क्रेता को विक्रय कतई कर दिये हैं यानि बेच दिये हैं। विक्रेता

*Signature*



5000H

INDIA NON JUDICIAL

4000रु.

RS 5000

सत्यमेव जयते

भारत

पाँच हजार रुपये FIVE THOUSAND RUPEES

23 JUN 2005

4

14203

कोषागार, देहरादून में क्रेता महोदय से कुल कीमत मु० रु० 90,000/- (नब्बे हजार रुपये)

पहले ही पूर्ण नकद व चुकता प्राप्त कर ली थी। अब कुछ लेना बाकी नहीं रहा।

विक्रीत सम्पत्ति/दुकान का वास्तविक कब्जा पहले ही क्रेता के पास किरायेदार की हैसियत से प्राप्त है और विक्रेता महोदय ने अब कब्जा क्रेता महोदय को दे दिया है। आज से क्रेता महोदय विक्रीत सम्पत्ति/दुकान के एक मात्र स्वामी अधिकारी व काबिज हो गये हैं।

क्रेता महोदय को अधिकार होगा कि विक्रीत सम्पत्ति/दुकान पर काबिज रह कर अपनी इच्छा अनुसार प्रयोग में लावे, कारोबार करे, किराये पर देवे, आगे हस्तांतरण करे, अपने नाम से बिजली, पानी का आवश्यकता अनुसार कनेक्शन लेवे, अपने नाम से टैक्स आदि अदा करके रसीद प्राप्त करे। सरकारी कागजात में अपना नाम दर्ज करावे, विक्रीत सम्पत्ति के सम्बन्ध में आज तक के बकाया टैक्स, बिल, बिजली, पानी के व्यय तथा अन्य भार बन्धन, वाद विवाद आदि का समस्त दायित्व विक्रेता पर होगा। आज के बाद के बकाया टैक्स, बिल, बिजली, पानी के व्यय तथा अन्य भार बन्धन, वाद विवाद आदि का समस्त दायित्व क्रेता पर होगा।

भविष्य में विक्रीत सम्पत्ति/दुकान के स्वामित्व की संतुष्टि हेतु यदि क्रेता महोदय को कोई अन्य दस्तावेज आदि लिखवाने की आवश्यकता होगी तो विक्रेता, क्रेता महोदय के व्यय पर ऐसा दस्तावेज आदि लिखने के लिये उत्तरदायी रहेंगे।





3 JUN 2005

5

14125

भविष्य में विक्रीत सम्पत्ति/दुकान के स्वामित्व में कोई कमी किसी प्रकार की पायी जावे जिसकी वजह से कब्जा क्रेता महोदय का निकल जावे अथवा अन्य कोई हानि उठानी पड़े तो समस्त दायित्व विक्रेता पर होगा।

इस विलेख में जहां जहां शब्द विक्रेता व क्रेता प्रयोग में आये हैं, वहां वहां आवश्यकता व संदर्भानुसार इसमें इनके अपने अपने उत्तराधिकारियों, स्थानापन्नो, विधिक प्रतिनिधियों व अन्तरितियों का समावेश होगा और समझा जायेगा।

:वांछित विवरण :

- (1) विक्रीत सम्पत्ति/दुकान नगर निगम सीमा के भीतर किशन नगर चौक कौलागढ़ रोड क्षेत्र पर भूतल पर स्थित है।

*Handwritten signature*



INDIA NON JUDICIAL

4000रु.

RS 5000

सत्यमेव जयते

भारत

पाँच हजार रुपये FIVE THOUSAND RUPEES

6

23 JUN 2005

(2)

विक्रीत सम्पत्ति/दुकान का कुल क्षेत्रफल 10.219 वर्गमीटर है जो सम्पूर्ण निमित्त है।  
कौलागढ़ रोड क्षेत्र में भूमि की व्यवसायिक दर 4000 रुपये प्रति वर्गमीटर है (सर्किल  
रेट पुस्तिका का पृष्ठ 13 क्रमांक 6/7) जिसके अनुसार विक्रीत सम्पत्ति/दुकान  
के नीचे की भूमि का सरकारी मूल्यांकन रु० 40,876/- बनता है। विक्रीत  
सम्पत्ति एक दुकान है, इस कारण निर्धारित सर्कल दर रु० 86 रुपये प्रति वर्ग मीटर  
की दर से 300 मास की किराया राशि रु० 2,63,651/- बनती है और इस प्रकार  
विक्रीत सम्पत्ति/दुकान का कुल सरकारी मूल्यांकन रु० 3,04,527/- बनता है  
जबकि विक्रीत सम्पत्ति मात्र रु० 90,000/- में विक्रय की गयी है। विक्रीत  
सम्पत्ति पर नियमानुसार अधिकतम अर्थात् सरकारी मूल्यांकन पर रु० 30,500/-  
का स्टाम्प शुल्क अदा किया गया है।

(3) यह कि विक्रीत सम्पत्ति नगर निगम सीमा के अन्दर होने के कारण उत्तरांचल अधि  
नियम संख्या 29 सन् 2003 दिनांक 15-01-2004 के प्रावधान इस सम्पत्ति पर  
लागू नहीं होते हैं।

(4) विक्रीत सम्पत्ति के सम्बन्ध में विक्रेता व क्रेता के मध्य कोई अनुबन्ध पत्र अंकित  
व पंजीकृत नहीं है।

Modanle



INDIA NON JUDICIAL

₹5000

R\$5000

पाँच हजार रुपये FIVE THOUSAND RUPEES

मुख्य कापीधकारा

23 JUN 2005

7

14048

: विवरण विक्रीत सम्पत्ति:

कोषागार, देहरादून

सम्पत्ति संख्या 1 कौलागढ़ रोड किशन नगर चौक देहरादून का भाग जिसमें निर्मित सम्पत्ति/दुकान का रकबा 10.219 वर्गमीटर है जो सम्पूर्ण निर्मित है भूतल पर स्थित है जो संलग्न मानचित्र में लाल रंग से रेखांकित है तथा जिसकी सीमायें निम्न प्रकार से हैं :-

- पूरव में - नवीन न्यूज एजेंसी, सीमा में नाप 11 फीट,  
 पश्चिम में - जीना 3 फीट तत्पश्चात राजेश हार्डवेयर, सीमा में नाप 11 फीट,  
 उत्तर में - कौलागढ़ रोड, सीमा में नाप 10 फीट,  
 दक्षिण में - सम्पत्ति होरी लाल, सीमा में नाप 10 फीट,

विक्रीत सम्पत्ति संलग्न मानचित्र में लाल लाइनों से व अक्षर ABCD से दर्शायी गई है।

Madan



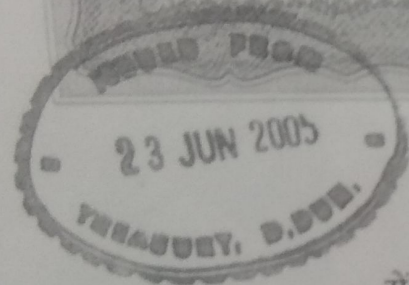
INDIA NON JUDICIAL

400 रु.

RS 500

सत्यमेव जयते  
भारत

पाँच सौ रुपये FIVE HUNDRED RUPEES



8

अतः यह विक्रय पत्र दिनांक 27-06-2005 ई० को स्थान देहरादून में लिख दिया गया ताकि प्रमाणित रहे और समयानुसार उपयोगी सिद्ध होवे।  
इति।.....

*Handwritten signature*

ह/०.-----विक्रेता. ह/०.-----क्रेता।

साक्षी :

*श्री राजीव कोरोड़ा*  
*पुत्र श्री कदमनाथ*  
*नं० 196 सिलका*  
*देहरादून*

साक्षी

*श्री विक्की रव-इला*  
*पुत्र श्री तेन्दुकर*  
*नं० 43/E सहारनपुर*

विक्रेता एवं क्रेता के फोटो सत्यापितकर्ता एवं  
रचयिता- एस०एस० राणा, एडवोकेट, देहरादून  
कम्प्यूटर टाइपिंग- जे०सी० खुराना, चैम्बर नं० 3 सी०जे०एम० कोर्ट कम्पाउन्ड, देहरादून।

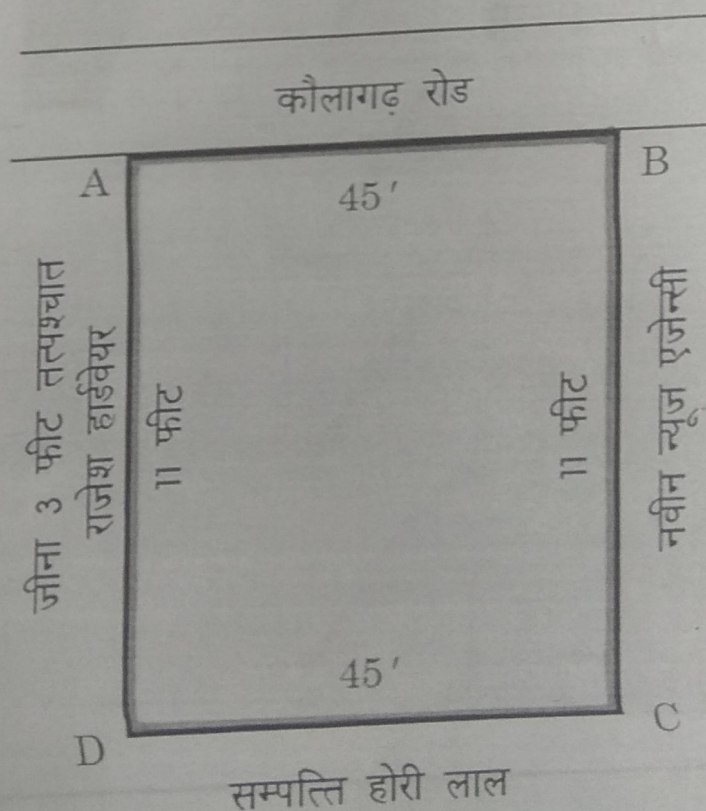
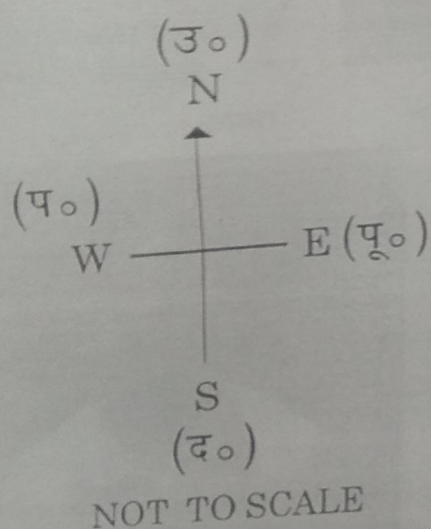


## SITE PLAN

सम्पत्ति संख्या 1 कौलागढ़ रोड किशन नगर चौक देहरादून का भाग जिसमें निर्मित सम्पत्ति/दुकान का रकबा 10.219 वर्गमीटर है जो सम्पूर्ण निर्मित है भूतल पर स्थित है।

विक्रेता : श्री राजेश कुमार गुप्ता पुत्र स्व० श्री बलराम दास गुप्ता निवासी - 1, कौलागढ़ रोड, किशननगर चौक, देहरादून

क्रेता : श्री मदन लाल अरोड़ा पुत्र स्व० श्री रूप लाल अरोड़ा निवासी - 196, पटेल नगर, देहरादून।



विक्रेता के हस्ताक्षर

विक्रीत भूमि को नक्शे में लाल रंग से दर्शाया गया है।

*Madan Lal*  
क्रेता के हस्ताक्षर



Er. MAHENDRA SINGH

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

Chartered Civil Engineer &

Govt. Approved Valuer for Immovable Properties

Panel Valuer for Punjab National Bank

17, Ashoka Enclave, Indira Gandhi Marg,

Niranjanpur, Dehradun - 248005

Ph. 9135 - 270510

Mobile - 9412037145/9410905477

Dated: 08.10.2015

VALUATION REPORT IN RESPECT OF IMMOVEABLE PROPERTY

ANNEXURE - A

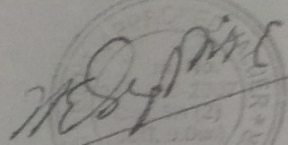
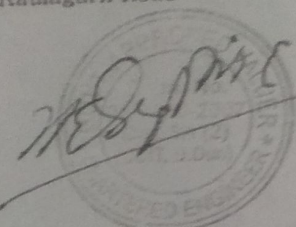
Name of Registered Valuer :

Er. MAHENDRA SINGH

Registration No. 32/2006-2007 Cat - 8A (2)

(With State Commissioner of Income Tax)

1. Date of Visit to the site for valuation of I.P. : 07.10.2015
2. Date of making valuation : 08.10.2015
3. Name of the owner(s) of the property : SHRI MADAN LAL ARORA  
S/o Late Shri Roop Lal Arora  
Mobile No. 9927144303
- (i) Date of acquisition of IP : 27.06.2005
- (ii) Purchase Price of IP : Rs. 90,000.00
4. Whether necessary enquiries have been made from the concerned locality with regard to the ownership of the property : Yes
5. If the property is under joint - ownership/ co-ownership, share of each such owner. Are the shares un-divided ? : Single ownership
6. Brief description of the Property
  - Location, street, ward No. (Postal address) : All that commercial property shop at G.F. (without roof right) forming part of property No. 1, Kaulagarh Road, Kishan Nagar Chowk, Dehradun (Uttarakhand).
  - Flat/Plot No. : }
  - Is the IP bears the same description/details as mentioned in the documents/title deeds. : Yes
  - Is the property situated in residential/ Commercial/mixed area/Industrial Area. : Commercial
  - Is the property situated in an Unauthorized/authorized colony : Authorized commercial area
  - Classification of locality : High cum Middle class
  - High class/middle class/poor class. : No
  - Is the IP in question is under encroachment : No
7. (i) Proximity to civic amenities like schools, hospitals, offices, markets cinema halls, etc. : Most of the daily necessities available in nearby area
- (ii) Means and proximity to surface communication by which the locality is served : Accessible by all means of surface communication in use in the area.
8. a) Area supported by documentary proof, shape, dimensions and physical features. : As per furnished documents. --- 10.129 sqm. (Level and rectangular of size 10' x 11')
- b) Roads, streets or lanes on which the land is abutting, surrounded : Main Kaulagarh Road



- (c) Attach a dimensional site plan & elevations of all structure standing on the land along with photograph of the built up property. : Photographs Attached, old built up property owned by the present owner.
- d) Furnish details of the building on a separate sheet
- (i) Number of floor and height of each floor : One no. G.F. only with floor height 3.20 m.
- (ii) Plinth area floor wise : 10.129 sqm. as per furnished documents. Existing area at site on this date is on higher side
- (iii) Year of commencement of construction and year of completion : Not known
- (iv) What was the method of construction of contract/by employing labour/direct both : Not known
- (v) Type of construction/finishing -
- a) Load bearing walls/RCC frame/steel : Load bearing wall structure
- b) Type of foundations : Not checked.
- c) Walls(Floor wise) : Plastered brickwalls.
- d) Partitions : Plastered brickwalls.
- e) Doors, Windows etc. (floor wise) : Rolling/Collapsible shutters
- f) Flooring (floor wise) : Property under renovation on this date
- g) Finishing (floor wise) : Property under renovation on this date
- h) Roofing and terracing : R.C.C. roof slab, work of false ceiling in progress
- i) Special architectural or decorative Features, if any : Property under renovation on this date
- j) Internal wiring - surface or conduit : Concealed conduit electric wiring
- k) Class of fittings - superior/ordinary/poor : Yet to be provided.
- l) Sanitary Installation - Numbers Ordinary/superior : Yet to be provided.
- (vi) Compound wall :
- (a) Height and length : ... N.A.
- (b) Type of construction : ... N.A.
- (vii) No. of lifts and capacity : ... N.A.
- (viii) Underground pump - capacity and type of construction : ... N.A.
- (ix) Over head tank : ... N.A.
- a) Where located : ... N.A.
- b) Capacity : ... N.A.
- c) Type of construction : ... N.A.
- (x) Water pumps - number & their H.P. : ... N.A.
- (xi) Sewage disposal - sewer line or Septic tank (no. and capacity) : ... N.A.
- (xii) Roads & paving within the compound. Approximate area & type of paving. : ... N.A.

*MS Singh*

APPROVED

MAHENDRA SINGH

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19. Whether possession of the property can be taken by the bank in case of need without any litigation (society rules, independent entrance, co - owner's share/joint ownership etc.) : Yes, after due legal opinion from the Bank's Lawyer.
20. The Valuer should give in detail his approach to : valuation of the property and indicate how the value has been arrived at, supported by necessary calculations. (Rent capitalization method, municipal valuation for tax purpose, composite rate method for flat etc.) } ... Refer to the annexure.
- a) Land rate adopted in the valuation : N.A. as the composite unit rate is adopted
- b) Instances of sales of IPs in the locality : Not available.  
Indicating the name and address of the IPs  
Registration no. sale prices and area of land Sold
- c) If sales instances are not available or not : Local enquiry  
relied upon, the basis of arriving at the land rate.
- Guideline value/value of IP as per circle rates, : Rs. 9,93,287.00  
If any, applicable in the area where IP is situated (attach copy of relative chart)
- Market value of the property : Rs. 33,00,000.00
- Distress sale value/Realizable value of the property : Rs. 28,00,000.00

DECLARATION :

I, hereby declare that :

- The information furnished above is true and correct to the best of my knowledge and belief;
- As on date I am approved Valuer in the panel of the bank;
- I have no direct or indirect interest in the property being valued;
- The property was inspected on 07.10.2015 in presence of the owner.
- My registration with State Chief Commissioner of Income Tax is valid as on date.
- I have not been convicted of any offence and sentences to a term of imprisonment;
- I have not been guilty of misconduct in any professional capacity;
- The particulars are based on information supplied by the owner(s)/market survey;
- I declare that I have valued the right property;
- I have not been debarred by any Banking/Financial Institution
- This is a technical report only and legal aspects are not covered in it.
- Value varies with time and prevailing market conditions. This valuation holds good for present only.

Date: 08.10.2015

Place: Dehradun

Sign. and seal of Registered Valuer on the  
Bank's Panel

FULL ADDRESS:

17, Ashoka Enclave, Indira Gandhi Marg,  
Niranjanpur, Dehradun - 248001

Encls:

- Annexure.
- Copy of regd. Sale deed bearing no. 4485 dated 28.06.2005
- Copy of T.I.R. dated 06.10.2015
- Key plan
- Photographs of the property



Er. MAHENDRA SINGH

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

Chartered Civil Engineer &

Govt. Approved Valuer for Immovable Properties

Panel Valuer for Punjab National Bank

17, Ashoka Enclave, Indira Gandhi Marg,

Niranjanpur, Dehradun - 248001

Ph. 0135 - 2720510

Mobile - 9412037145/9410903477

Dated: 08.10.2015

## ANNEXURE

### 1. LOCATION:

The property under evaluation is situated at prime location on the South side of Kaulagarh Road, Kishan Nagar Chowk in a fully developed, high cum middle class, urban commercial area. The site is conveniently accessible through main Kaulagarh Road.

### 2. PARTICULARS :

The property comprises of a shop at G.F. (without roof right) having an area 10.219 sqm. i.e. 110 sq. ft. which is fully built up. The boundaries of the property are as below on this date :

NORTH: Main Kaulagarh Road 13.00 m. wide  
SOUTH: Property of Shri Hori Lal  
EAST: M/s Naveen News Agency  
WEST: Stairs and thereafter M/s Chopra Jewellers

### 3- EVALUATION :

#### (i) Present market value of the property :

As per general practice the present estimated value is being proposed to be assessed on the basis of composite unit rate basis i.e. per sq. ft. rate. This composite unit rate includes land value, construction value and commercial value as the property which is around 30,000.00 per sq ft. in the subject locality for such property. Thus adopting this rate of Rs. 30,000.00 per sq. ft., the present estimated value of the property shall be :

Shop area.. 10.219 sqm. i.e. 110.00 sq. ft. @ Rs. 30,000.00 per sq. ft. = Rs. 33,00,000.00

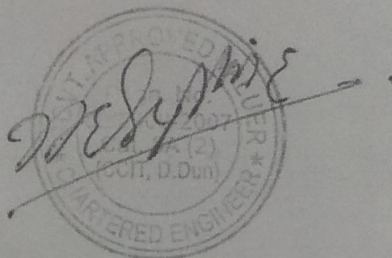
Rupees Thirty Three Lacs Only

(ii) Realizable value of the property shall be around. . . . Rs. 28,00,000.00

#### (iii) Circle rate value of the property

Shop area 10.219 sqm. @ Rs. 81,000.00 x 1.20 per sqm. . . . Rs. 9,93,287.00  
Page 7, S. No. 5-E/38 of circle rate list

N.B. The property is under renovation on this date and thus above values must be hold good after the Completion of renovation/finishing/furnishing works.





Er. MAHENDRA SINGH

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

Chartered Civil Engineer &

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Panel Valuer for Punjab National Bank

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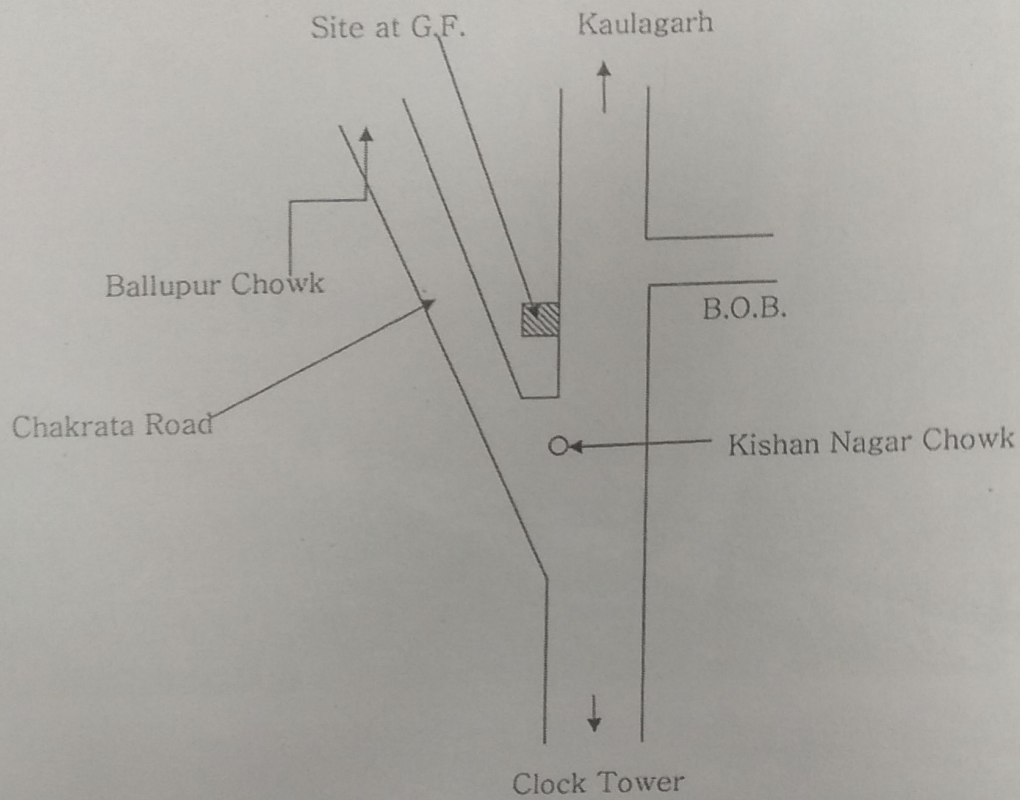
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Ph. 0135 - 2720510

Mobile - 9412037143/9410903477

Dated: 08.10.2015

KEY PLAN  
(Not to scale)



*[Signature]*  
GOVT. APPROVED  
CHARTERED ENGINEER



**MAHENDRA SINGH**  
E., F.I.V. (India)  
Chartered Engineer &  
Govt. Approved Valuer for Immovable Properties

17, Ashoka Enclave, Indira Gandhi Marg,  
Niranjanpur, Dehradun - 248001  
Phone : 0135 - 2720510  
Mobile - 9412037145  
9410903477

Dated :



by :

