

REPORT FORMAT: V-L1 (Basic) | Version: 8.0\_2019

FILE NO. VIS(2021-22)-PL203-177-209

DATED:17/07/2021

## VALUATION ASSESSMENT

OF

## INDEPENDENT HOUSE

SITUATED AT

KHATA KHATAUNI NO.2043(FASLI YEAR 1421 TO 1426), KHASRA NO.115 KA, MAUZA  
BANJARAWALA MAFI, PARGANA-CENTRALDOON, DISTRICT DEHRADUN,  
UTTARAKHAND

OWNER/S

MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA

■ Corporate Valuers

■ Business/ Enterprise/ Equity Valuation

■ Lender's Independent Engineers (LIE)

■ Techno Economic Viability Consultants (TEV)

■ Agency for Specialized Account Monitoring (ASM)

■ Project Techno-Financial Advisors

■ Chartered Engineers

■ Industry/ Trade Rehabilitation Consultants

■ NPA Management

■ Panel Valuer & Techno Economic Consultants for PSU  
Banks

REPORT PREPARED FOR

BANK OF BARODA, AJABPUR BRANCH, DEHRADUN

*Important - In case of any query/issue/ concern or escalation you may please contact Incident Manager @  
valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.*

*Valuation TOR is available at [www.rkassociates.org](http://www.rkassociates.org) for reference.*

*NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which  
report will be considered to be correct.*

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**ASSET/ PROPERTY UNDER VALUATION**



**SITUATED AT**

**KHATA KHATAUNI NO.2043 (FASLI YEAR 1421 TO 1426), KHASRA NO.115 KA,  
MAUZA BANJARAWALA MAFI, PARGANA-CENTRALDOON, DISTRICT DEHRADUN,  
UTTARAKHAND**



## VALUATION ASSESSMENT AS PER BOB FORMAT

Name & Address of Branch:	Bank of Baroda, Ajabpur Branch, Dehradun, Uttarakhand
Name of Customer (s)/ Borrower Unit	Mr. Ramesh Dutt Bahuguna S/o Late Mr. Shiv Dutt Bahuguna

1. Customer Details					
i. Name	Mr. Ramesh Dutt Bahuguna S/o Late Mr. Shiv Dutt Bahuguna				
ii. Application No.	NA				
2. Property Details					
i. Address	Khata Khatauni No. 2043 (Fasli Year 1421 to 1426), Khasra No. 115 Ka, Mauza Banjarawala Mafi, Pargana-Centraldoon, District Dehradun, Uttarakhand				
ii. Nearby Landmark	Near ATM Chowk				
iii. Google Map	Enclosed with the Report <b>Coordinates or URL:</b> 30°16'48.4"N 78°02'03.0"E				
iv. Independent access to the property	Clear independent access is available				
v. Type of ownership	Single ownership				
vi. Constitution of the Property	Free Hold				
vii. Is the property merged or colluded with any other property	No Comments: None				
3. Document Details					
i. Layout Plan	Available				
ii. Building plan	Available				
iii. Construction Permission	Available				
iv. Legal Documents	Available				
4. Physical Details of the Property					
i. Adjoining Properties	Directions	As per Sale Deed/TIR	Actual found at Site		
	North	20 ft. wide Road	Road 20 ft Wide		
	South	Land of Mr. Viay Singh Chauhan	Property of Mr. Viay Singh Chauhan		
	East	15 ft wide Road	Road 15 ft wide		
	West	Plot No. 203	Plot No. 203		
ii. Are Boundaries matched	Yes				
iii. Plot demarcation	Yes				
iv. Approved land Use	Residential as per nearby activity seen on the site				
v. Type of Property	Independent Residential Plotted House				
vi.	No. of bed rooms	Living/ Dining area	Toilets	Kitchen	Other rooms
	G.F.=03	GF=01	G.F.=03	GF=01	NIL
	F.F.=04	F.F.=00	F.F.=02	FF=02	
vii.	Total no. of floors of the property	2 (Ground + First Floor)			
viii.	Floor on which the property is located	GF+ FF			
ix.	Approx. age of the property	Approx. 01 Year			
x.	Residual age of the property	Approx. 60-65 years subject to proper and timely maintenance			
xi.	Type of structure	RCC framed pillar, beam, column structure on RCC slab			
xii.	Condition of the Structure	Good			
xiii.	Finishing of the building	Good			
5. Tenure/ Occupancy/ Possession Details					
i.	Property presently possessed/ occupied by	Legal Owner			
ii.	Status of Tenure	NA			
iii.	No. of years of occupancy	01 years			
iv.	Relationship of tenant or owner	NA			



# VALUATION ASSESSMENT

MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA

<b>6.</b>	<b>Stage of Construction</b>	Constructed property in use
	If under construction then extent of completion	NA
<b>7.</b>	<b>Violation in the property</b>	
	<b>i. Violation if any observed</b>	<b>ii. Nature and extent of violation</b>
	No	NA
		<b>iii. Any other negativity, defect or drawback in the property</b>
		No

8.	AREA DETAILS OF THE PROPERTY		
i.	Land area(as per documents/ site survey, whichever is less) Considered		
	Area as per documents	Area as per site survey	Area considered for Valuation
	Total plot area =233.08sq.mtr./ 278.74sq.yds.	Approx. 230 sq.mtr.	Net Plot Area = 181.24sq.mtr./ 216.74sq.yds (Area as per the map excluding the Road widening Area)
	Area adopted on the basis of	Property documents & site survey both	
	Remarks & Observations	Area measurements considered in the Valuation Report pertaining to Land is adopted from relevant documents produced to us or actual site measurement, whichever is less. All area measurements are on approximate basis only. Verification of the area measurement of the property is done based on sample random checking only. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents which has been relied upon.	
ii.	ConstructedBuilt-up Area(As per IS 3861-1966)		
	Area as per documents	Area as per site survey	Area considered for Valuation
	GF= 86.65sq.mtr./932.69sq.ft. FF=80.89sq.mtr./870.69sq.ft. Total=167.54sq.mtr./1803.38sq.ft	GF= 86.65 sq.mtr /932.69 sq.ft. FF=80.89 sq.mtr./ 870.69 sq.ft. Total=167.54 sqmtr./1803.38 sq.ft	GF= 86.65 sq.mtr./ 932.69sq.ft. FF= 80.89sq.mtr./870.69sq.ft. Total= 167.54 sq.mtr./1803.38sq.ft
	Area adopted on the basis of	Property documents & site survey both	
	Remarks & Observations	Area measurements considered in the Valuation Report pertaining to Building is adopted from relevant property document or actual site measurement. All area measurements are on approximate basis only. Verification of the area measurement of the property is done based on sample random checking only.	

<b>9.</b>	<b>VALUATION ASSESSMENT</b>			
<b>A.</b>	<b>ASSESSMENT FACTORS</b>			
i.	Valuation Type	Land & Building Value		Residential Land & Building Value
ii.	Scope of the Valuation	Non binding opinion on the assessment of Plain Asset Valuation of the property identified to us by the owner or through his representative.		
iii.	Property Use factor	<b>Current Use</b> Residential		<b>Highest &amp; Best Use</b> Residential
iv.	Legality Aspect Factor	Assumed to be positive as per copy of documents & information produced to us. However Legal aspects of the property are out-of-scope of the Valuation Services.  Verification of authenticity of documents from originals or cross checking from any Govt. depts. have to be taken care by Legal expert/ Advocate.		
v.	Land Physical factors	<b>Shape</b> Rectangle	<b>Size</b> Medium	<b>Level</b> On Road Level
vi.	Property location category factor	<b>City Categorization</b> Scale-B City	<b>Locality Categorization</b> Average	<b>Property location classification</b> Average location within locality
		Semi Urban	Within urban developing zone	2 Side Open Entrance North-East facing
				<b>Frontage to depth ratio</b> Normal frontage <b>Floor Level</b> All (G+1)



# VALUATION ASSESSMENT

MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA

		Property Facing	North-East Facing
vii.	Any New Development in surrounding area	None	
viii.	Any specific advantage/ drawback in the property	None	
ix.	Property overall usability Factor	Normal	
x.	Comment on Property Saleability Outlook	Easily sellable	
xi.	Comment on Demand & Supply in the Market	Good demand of such properties in the market	
xii.	Any other aspect which has relevance on the value or marketability of the property	<p>Property is located in developing area</p> <p>Valuation of the same asset/ property can fetch different values under different circumstances &amp; situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly an asset sold directly by an owner in the open market through free market transaction then it will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it, will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing.</p> <p>This Valuation report is prepared based on the facts of the property &amp; market situation on the date of the survey. It is a well-known fact that the market value of any asset varies with time &amp; socio-economic conditions prevailing in the country. In future property market may go down, property conditions may change or may go worse, property reputation may differ, property vicinity conditions may go down or become worse, property market may change due to impact of Govt. policies or effect of World economy, usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk while financing.</p>	
xiii.	Sale transaction method assumed	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.	
xiv.	Best Sale procedure to realize maximum Value	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.	
xv.	Methodology/ Basis of Valuation	<p><b>Govt. Guideline Value:Collector Rates of Dehradun, Uttarakhand Year 2020-21</b></p> <p><b>Market Value:</b>Land Value is calculated on the basis of 'Market Comparable Sales approach' and Building construction value is calculated on the basis of 'Depreciated Replacement Cost approach'.</p> <p><i>Valuation of the asset is done as found on as-is-where basis.</i></p> <p><i>Valuation is done based on the Valuation best practices, standard operating procedures and definitions prescribed by various organizations like IVSC, Income Tax of India, etc. as defined under.</i></p> <p><i>For knowing comparable market rates, significant discreet local enquiries have been made from our side representing ourselves as both buyer and seller for the similar properties in the subject area and thereafter based on this information and various factors of the property, a rate has been judiciously taken considering the market scenario.</i></p> <p><i>References regarding the prevailing market rates are based on the verbal/ informal/ secondary/ tertiary information collected during market survey in the subject area from the local people, property consultants, recent deals, demand-supply, internet postings which are relied upon. No written record is generally available for such market information and only the verbal information has to be relied upon.</i></p>	



Market Rates are rationally adopted based on the facts of the property that came to our knowledge during the course of the assignment considering many factors like nature of the property, size, location, approach, market situation and trends.

The indicative value has been suggested based on the prevailing market rates that came to our knowledge during secondary & tertiary market researches and does not split into formal & informal payment components.

Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Bank interest, selling cost, marketing cost, etc. pertaining to the sale/ purchase of this property are not considered while assessing the indicative estimated Market Value.

This report includes both, Govt. Guideline Value and Indicative Estimated Prospective Fair Market Value. As per the current market practice, in most of the cases, formal transaction takes place for an amount less than the actual transaction amount and rest of the payment is normally done informally.

Construction rates are adopted based on the present market replacement cost of construction and calculating applicable depreciation & deterioration factor as per its existing condition & specifications based on only visual observation of the structure. No structural, physical tests have been carried out in respect of it.

Construction rates are adopted based on the plinth area rates prevailing in the market for the structure as a whole and not based on item wise estimation or Bills of Quantity method.

The condition assessment and the estimation of the residual economic life of the structure is only based on the visual observations and appearance found during the site survey. We have not carried out any structural design or stability study; nor carried out any physical tests to assess structural integrity & strength.

Sale transaction method of the asset is assumed as free market transaction while assessing Indicative & Estimated Fair Prospective Market Value of the asset.

Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.

This Valuation is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component or item wise analysis. Analysis done is a general assessment and is not investigative in nature.

**Fair Market Value\*** suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice after he has carefully & exhaustively evaluated the facts & information came in front of him related to the subject asset at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, after proper marketing, wherein the parties, each acted knowledgeably, prudently and without any compulsion on the date of the Valuation.

Forced, under compulsion & constraint, obligatory sales transactions data doesn't indicate the Fair Market Value.

**Realizable Value^** is the minimum prospective estimated value of the property which it may be able to realize at the time of actual property transaction factoring in the potential prospects of deep negotiations carried out between the buyer & seller for ultimately finalizing the transaction across the table. Realizable value may be 10-20% less than the Fair Market Value depending on the various salability prospects of the subject property and the needs of the buyer & the seller.



**Forced/ Distress Sale Value\*** is the value when the property has to be sold due to any compulsion or constraint like financial encumbrances, dispute, as a part of a recovery process, any defect in the property, legal issues or any such condition or situation. In this type of sale, minimum fetch value is assessed which can be 25-40% less than the estimated Fair Market Value based on the nature, size & salability prospects of the property. In this type of sale, negotiation power of the buyer is always more than the seller and eagerness & pressure of selling the property is more than buying it. Therefore the Forced/ Distress Sale Value will always fetch significantly less value compare to the estimated Fair Market Value.

**Liquidation Value** is the amount that would be realized when an asset or group of assets are sold on a piecemeal basis that is without consideration of benefits (or detriments) associated with a going-concern business. Liquidation value can be either in an orderly transaction with a typical marketing period or in a forced transaction with a shortened marketing period.

**Difference between Cost, Price & Value:** Generally these words are used and understood synonymously. However in reality each of these has a completely different meaning, premise and also having different definitions in the professional & legal terms. Therefore to avoid confusion, it is our professional responsibility to describe the definitions of these words to avoid ambiguity & confusion in the minds of the user of this report.

The **Cost** of an asset represents the actual amount spend in the construction/ actual creation of the asset.

The **Price** is the amount paid for the procurement of the same asset.

The **Value** is defined as the present worth of future rights in the property/ asset and depends to a great extent on combination of various factors such as demand and supply, market situation, purpose, situation & needs of the buyer & seller, saleability outlook, usability factor, market perception & reputation. needs of the buyer & seller, saleability outlook, usability factor, market perception & reputation.

Therefore in actual for the same asset/ property, cost, price & value remain different since these terms have different usage & meaning.

xvi. References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered (from property search sites & local information)

1.	Name:	Blessing Properties
	Contact No.:	9997463348
	Nature of reference:	Property Consultant
	Size of the Property:	200sq.yds
	Location:	Vishol Lok Colony
	Rates/ Price informed:	Rs.24,000/- to 27,000/- per sq.yds
	Any other details/ Discussion held:	As per the discussion with the property consultants, we came to know that the rate of the property in this subject vicinity is around Rs.24,000. to 27,000/- per sq.yds and even Rs.30,000/- per sq.yds near to the Morthrowala Road.
2.	Name:	Prajapati Associates
	Contact No.:	9927218672
	Nature of reference:	Property Consultant
	Size of the Property:	250sq.yds
	Location:	Similar
	Rates/ Price informed:	Rs.22,000/- to 25,000/- per sq.yds
3.	Any other details/ Discussion held:	As per the discussion with the property consultants, we came to know that the rate of the property is around Rs. 22,000/- to 25,000/- per sq.yds.
3.	Name:	NA
	Contact No.:	NA

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			Nature of reference:	NA
			Size of the Property:	NA
			Location:	NA
			Rates/ Price informed:	NA
			Any other details/ Discussion held:	NA
		NOTE: The given information above can be independently verified to know its authenticity.		
xvii.	Adopted Rates Justification	<p>As per our discussion with the habitants and market participants of the subject locality we came to know the following information: -</p> <ol style="list-style-type: none"><li>1. The prevailing land rate in the subject locality depends on the size, shape, frontage, approach road width and distance of the plot from the main road.</li><li>2. The prevailing land rate for plot having area approx. 250sq.yds. located in the subject locality is between Rs.22,000/- to 27,000/- per sq.yds.</li><li>3. The subject locality is a developing residential area of the Banjarewala Mafi.</li><li>4. Demand and Availability for residential property is Good in the subject locality</li></ol> <p>As the subject property is a two side corner medium size residential land located in the Banjarewala Mafi and can be clearly approached from 20 ft. wide road and located at a distance of 1.8 km from Haridwar bypass road. Thus, keeping all the factors in mind, we have adopted the rate of <b>Rs.24,000/- per sq.yds</b> which seems reasonable in our opinion.</p>		



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MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA

B.		VALUATION CALCULATION		
a.		GUIDELINE/ CIRCLE VALUE		
i.	Land Value	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rates adopted (considering all characteristics& assessment factors of the property)
		181.24 sq.mtr./ 216.74 sq.yds	Rs.9,000/- per sq.mtr. X 1.05(road factor)	Rs.9,000/- per sq.mtr X 1.05 (road factor)
	Total Land Value (a)	181.24 sq.mtr. X Rs.9,000/- per sq.mtr X 1.05 (road factor)		
	Rs.17,12,718/-			
ii.	Construction Depreciated Replacement Value	Structure Construction Value		
		Structure Type	Construction category	Age Factor
		RCC framed pillar, beam, column structure on RCC slab	Class B construction (Good)	0-2 years old construction
		Rate range	Rate adopted	Covered Area
		Rs.12,000/- per sq.mtr	Rs.12,000/- persq.mtr	GF = 86.65 sq.mtr./ 932.69 sq.ft. FF = 80.89 sq.mtr./ 870.69 sq.ft. Total = 167.54 sq.mtr./ 1803.38 sq.ft
	TotalConstruction Estimated Depreciated Replacement Value(b)	Rs.12,000/- per sq.mtr. X 167.54 sq.mtr		
		Rs.20,10,480/-		
iii.	TOTAL GUIDELINE/ CIRCLE RATE VALUE: (a+b)		Rs.37,23,198/-	
b.		INDICATIVE ESTIMATED PROSPECTIVE FAIR MARKET VALUE		
i.	Land Value	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rate adopted (considering all characteristics& assessment factors of the property)
		181.24sq.mtr/ 216.74sq.yds	Rs.22,000/-to Rs.27,000/-per sq.yds	Rs.24,000/- per sq.yds
	Total Land Value (a)	216.74sq.yds x Rs.24,000/-per sq.yds		
	Rs.52,01,760/-			
ii.	Construction Depreciated Replacement Value	Structure cost/ Construction Value		
		Structure Type	Construction category	Structure Condition
		RCC framed pillar, beam, column structure on RCC slab	Class B construction (Good)	Good
		Age Factor		Covered Area
		0-2 years old construction		GF = 86.65 sq.mtr./932.69 sq.ft. FF = 80.89 sq.mtr./ 870.69 sq.ft. Total = 167.54 sq.mtr./ 1803.38 sq.ft
		Rate range		Rate adopted
		Rs.1,100/- to Rs.1,500/- per sq.ft		Rs.1,350/- per sq.ft
	TotalConstruction Depreciated Replacement ValueValue (b)	Rs.1,350/- per sq.ft. x 1803.38 sq.ft		
		Rs.24,34,563/-		
iii.	Add extra for Architectural aesthetic developments, improvements (c)		NA	



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	(add lump sum cost)	
iv.	<b>Add extra for fittings &amp; fixtures (d)</b> (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	NA
v.	<b>Add extra for services(e)</b> (water, electricity, sewerage, main gate, boundary, lift, etc.)	NA
vi.	<b>TOTAL VALUE: (a+b+c+d+e)</b>	<b>Rs.76,36,323/-</b>
vii.	<b>Additional Premium if any</b>	NA
	<b>Details/ Justification</b>	NA
viii.	<b>Deductions charged if any</b>	NA
	<b>Details/ Justification</b>	---
ix.	<b>TOTAL INDICATIVE ESTIMATED PROSPECTIVE FAIR MARKET VALUE*: (vi+vii+viii)</b>	<b>Rs.76,36,323/-</b>
x.	<b>ROUND OFF</b>	<b>Rs.76,00,000/-</b>
xi.	<b>IN WORDS</b>	<b>Rupees Seventy Six Lakhs only</b>
xii.	<b>EXPECTED REALIZABLE/ FETCH VALUE^(@ ~15% less)</b>	<b>Rs.64,60,000/-</b>
xiii.	<b>EXPECTED FORCED/ DISTRESS SALE VALUE*(@ ~25% less)</b>	<b>Rs.57,00,000/-</b>
xiv.	<b>VALUE FOR THE INSURANCE PURPOSE</b>	<b>NA</b>
xv.	<b>Justification for more than 20% difference in Market &amp; Circle Rate</b>	Circle rates are determined by the District administration as per their own theoretical internal policy and Market rates are adopted based on current practical market dynamics which is explained clearly in Valuation Assessment Factors
xvi.	<b>Concluding comments &amp; Disclosures if any</b>	<ol style="list-style-type: none"> <li>1. The subject property is not identify to our surveyor by its khsara no. and the identification is done with the help of owner and we have done the valuation on as-is-where-is basis.</li> <li>2. The covered area and Net Plot Area is considered as per the Approved Map.</li> <li>3. This Valuation report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct.</li> <li>4. Legal aspects for eg. Investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents from originals, etc. has to be taken care by legal experts/ Advocates.</li> <li>5. This report only contains technical &amp; market information which came to knowledge during course of the assignment. It doesn't contain any recommendations.</li> <li>6. This report is prepared following our Standard Operating Procedures &amp; Best Practices, Limitations, Conditions, Remarks, Important Notes, Valuation TOR.</li> </ol>


10.	ASSUMPTIONS   REMARKS   LIMITING CONDITIONS
i.	Qualification in TIR/Mitigation Suggested, if any: <b>None</b>
ii.	Is property SARFAESI compliant: <b>Yes</b>
iii.	Whether property belongs to social infrastructure like hospital, school, old age home etc.: <b>No</b>
iv.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged: <b>Yes, mortgaged with the bank</b>
v.	Details of last two transactions in the locality/area to be provided, if available: <b>Information couldn't be found.</b>
vi.	Any other aspect which has relevance on the value or marketability of the property: This report is prepared following our standard operating procedures & best practices, limitations, conditions, remarks, Important Notes, Valuation TOR.
	<ol style="list-style-type: none"> <li>a. This Valuation report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct. Verification or cross checking of the copy of</li> </ol>



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	the documents provided to us from the originals has not been done at our end.
b.	Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, etc. are not considered in this report. It is assumed and taken into account that the concerned Bank/ Financial Institution has got the legal verification cleared by the competent Advocate while requesting for the Valuation report.
c.	Value varies with the Purpose/ Date/ Condition prevailing in the market. We recommend not to refer the Value of the asset given in this report if any of these points are different from the one mentioned aforesaid in the Report. We also recommend that the indicative estimated Value in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.

11.	DECLARATION			
	<p>i. The property was inspected by our authorized surveyor on 13 July 2021 by name AE Deepak Joshi in the presence of Mr. Ramesh Dutt Bahuguna (owner.).</p> <p>ii. The undersigned does not have any direct/indirect interest in the above property.</p> <p>iii. The information furnished herein is true and correct to the best of our knowledge.</p> <p>iv. We have submitted Valuation report directly to the Bank.</p> <p>v. This valuation report is carried out by our Engineering team on the request from <b>Bank of Baroda, Ajabpur Branch, Dehradun, Uttarakhand</b></p>			
12.	<b>Name &amp; Address of Valuer company</b>	M/s R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd. D-39, 2 <sup>nd</sup> Floor, Sector-02, Noida		
13.	<b>Enclosed Documents</b>	<b>S.No.</b>	<b>Documents</b>	<b>No. of Pages</b>
		i.	General Details	02
		ii.	Screenshot of the price trend references of the similar related properties available on public domain	01
		iii.	Google Map	01
		iv.	Photographs	04
		v.	Copy of Circle Rate	01
		vi.	Survey Summary Sheet	---
		vii.	Valuer's Remark	02
		viii.	Copy of relevant papers from the property documents referred in the Valuation	---
14.	<b>Total Number of Pages in the Report with Enclosures</b>	22		
15.	<b>Engineering Team worked on the report</b>	<b>SURVEYED BY:</b> AE Deepak Joshi		
		<b>PREPARED BY:</b> Er. Abhishek Sharma		
		<b>REVIEWED BY:</b> HOD Valuations		

**R.K ASSOCIATES IMPORTANT NOTES: ANNEXURE - I**

**DEFECT LIABILITY PERIOD** - In case of any query/ issue or escalation you may please contact Incident Manager by writing at [valuers@rkassociates.org](mailto:valuers@rkassociates.org). We try our level best to ensure maximum accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point of the report, please help us by bringing all such points into our notice in writing at [valuers@rkassociates.org](mailto:valuers@rkassociates.org) within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates won't be held responsible for any inaccuracy in any manner. Also if we will not hear back anything from you within 30 days, we will assume that report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.

Our **DATA RETENTION POLICY** is of **ONE YEAR**. After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.

**COPYRIGHT FORMAT** - This report is prepared on the copyright format of R.K Associates to serve our clients in the best possible way. Legally no one can copy or distribute this format without prior approval from R.K Associates. It is meant only for the organization as mentioned on the cover page of this report. Distribution or use of this format other than R.K Associates will be seen as unlawful act and necessary legal action can be taken against the defaulters.

**IF REPORT IS USED FOR BANK/ FIs**

**NOTE:** As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

**At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.**



## GENERAL DETAILS – ANNEXURE-II

1.	Report prepared for	Bank		
2.	Name & Address of the Organization	Bank of Baroda, Ajabpur Branch, Dehradun, Uttarakhand		
3.	Name of Borrower	Mr. Ramesh Dutt Bahuguna S/o Mr. Shiv Dutt Bahuguna		
4.	Credit Analyst	Mr. Ankit Purohit (9997938849)(AjabPu@bankofbaroda.com)		
5.	Type of Loan	Housing Loan		
6.	Report Format	V-L1 (Basic)   Version: 8.0_2019		
7.	Date of Valuation	17 July 2021		
8.	Date of Survey	13 July 2021		
9.	Type of the Property	Independent Residential Plotted House		
10.	Type of Survey	Full survey (inside-out with approximate measurements & photographs).		
11.	Type of Valuation	Residential Land & Building value		
12.	Report Type	Plain Asset Valuation		
13.	Surveyed in presence of	Owner	Name:	Mr. Ramesh Dutt Bahuguna(6398122877)
14.	Purpose of Valuation	For Periodic Re-valuation of the mortgaged property		
15.	Scope of the Report	Non binding opinion on indicative estimated prospective valuation assessment of the property identified by property owner or through its representative		
16.	Important Disclosures	a. Legal aspects of the property have to be taken care by legal expert/ advocate. b. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. has to be taken care by legal expert/ advocate. c. This is just an opinion report on Valuation based on the copy of the documents/ information provided to us by the client and has been relied upon in good faith of the property found as per the information given in the documents provided to us and/ or confirmed by the owner/ owner representative to us on site. d. Getting cizra map or coordination with revenue officers for site identification is a separate activity and is not part of the Valuation services. e. Measurement verification is only limited upto sample random measurement against the documents produced to us. f. Drawing Map & design of the property is out of scope of the Valuation services.		
17.	Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.
		Total 03documents requested.	Total 02documents provided.	02
		Copy of TIR	Sale Deed	Dated: 24/10/2019
		Property Title document	Approved Map	Dated: 03/01/2020
		Approved Map	Copy of TIR	Dated: 24/01/2020
		None	None	---
		None	None	---
18.	Documents received from	Bank		
19.	Identification of the property  (Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents).	<input type="checkbox"/> Cross checked from the boundaries of the property or address mentioned in the old valuation report <input type="checkbox"/> Done from the name plate displayed on the property <input checked="" type="checkbox"/> Identified by the owner/ owner's representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		
20.	Enclosures	I. Valuation Report as perBOBFormat Annexure-1 II. R.K Associates Important Notes III. Screenshot of the Price trend references of the similar related		


## VALUATION ASSESSMENT

MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA

		properties available on public domain - Page No.14 IV. Google Map – Page No.15 V. Photographs – Pages16,17,18,19 VI. Copy of Circle Rate – Pages20 VII. Valuer's Remark - Page No.21-22 VIII. Copy of relevant papers from the property documents referred in the Valuation – Pages x
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## ENCLOSURE: III - REFERENCES ON PRICE TREND OF THE SIMILAR RELATED PROPERTIES AVAILABLE ON PUBLIC DOMAIN




**₹66.6 L** EMI starts at ₹35.27 K

**4 BHK Villa** for sale in Banjarawala


Uttarakhand properties; Banjarawala, Dehradun

Build Up Area: 1900 sq.ft | Avg. Price: ₹3.50 K/sq.ft

Looking for a good 4 BHK Villa in Banjarawala, Dehradun? This [Read more](#)

 Uttarakhand Properties . Hou...  
Agent

[View Phone](#) [Contact](#)




**₹32.0 L** EMI starts at ₹16.95 K

**1 BHK Independent House** for sale in ...


Kedarpur . Banjarawala, Dehradun

Build Up Area: 850 sq.ft | Avg. Price: ₹3.76 K/sq.ft

1 BHK Independent House for sale in Dehradun. This property is [Read more](#)

 Mahipal Chaudhary  
Owner

[View Phone](#) [Contact](#)




**3 BHK Independent House**

Banjarawala, Dehradun

**₹40 L** | 1500 sq.ft | Ready to move

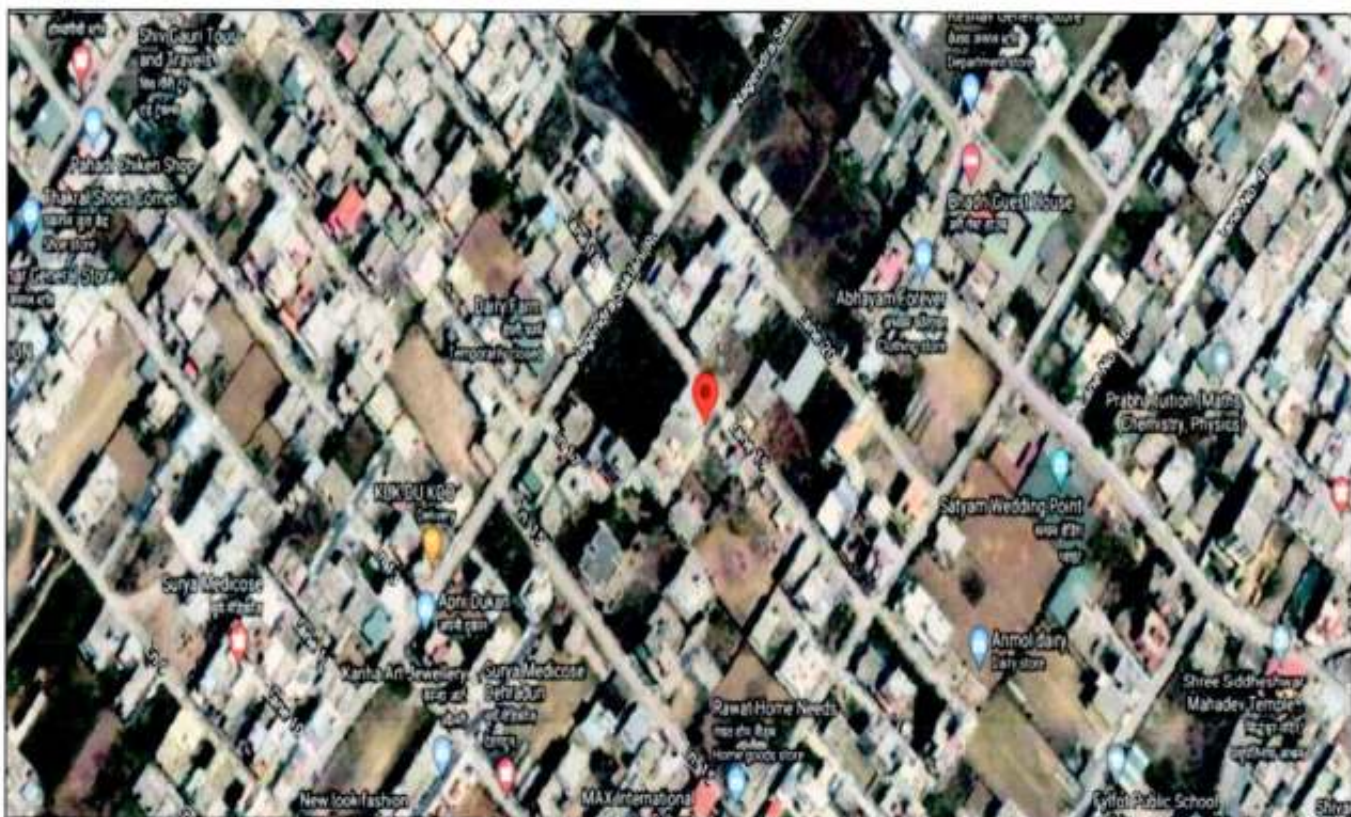
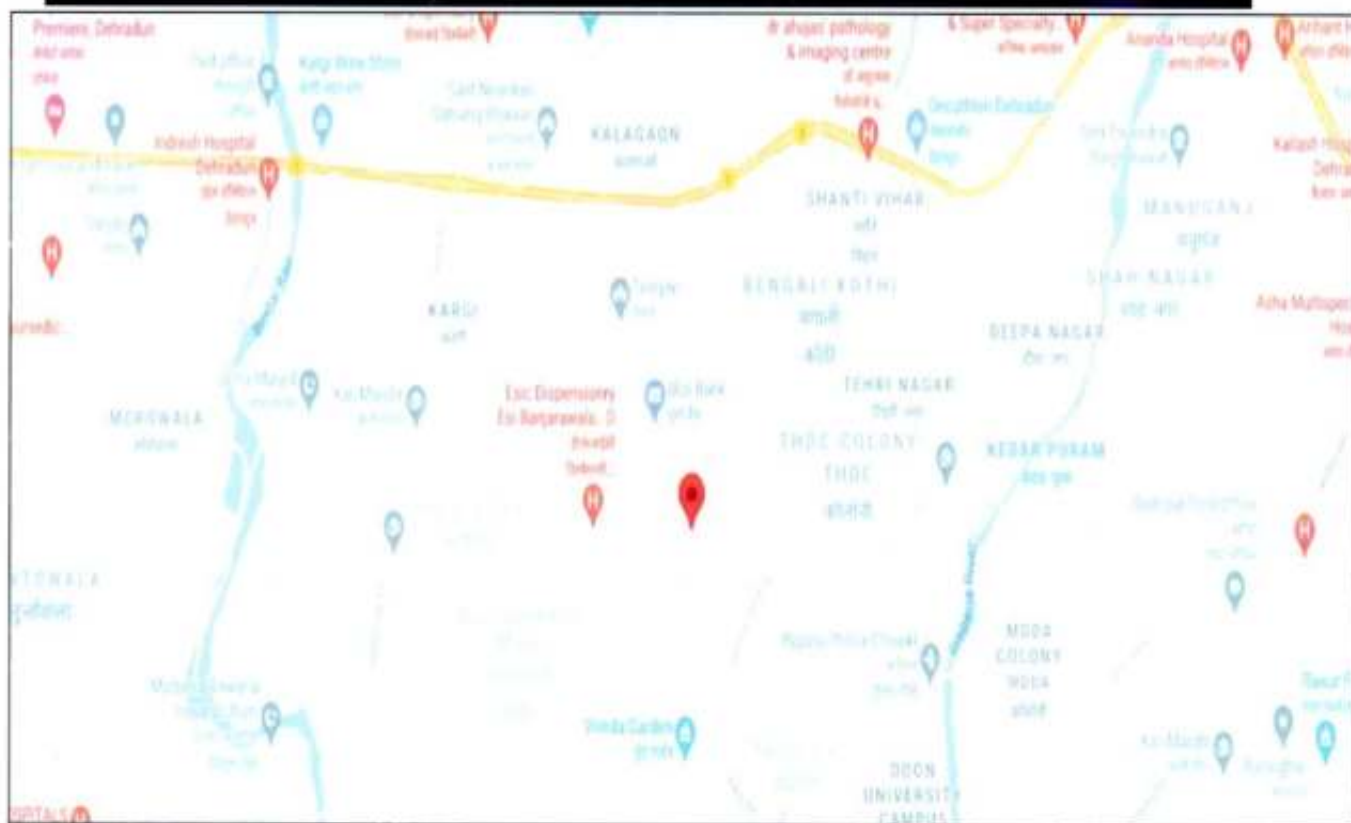
2 Bathrooms | Resale

3 BHK Independent House for sale in Banjarawala, Dehradun. This property is [Read more](#)

 Rais Ahmad  
Agent

[View Phone](#) [Connect Now](#)

## ENCLOSURE: IV- GOOGLE MAP LOCATION





**ENCLOSURE: V-- PHOTOGRAPHS OF THE PROPERTY**



# VALUATION ASSESSMENT

MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA





# VALUATION ASSESSMENT

MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA



# VALUATION ASSESSMENT

MR. RAMESH DUTT BAHUGUNA S/O LATE MR. SHIV DUTT BAHUGUNA





ENCLOSURE: VI – COPY OF CIRCLE RATE

अर्द्धनगरीय क्षेत्र निबंधन उप-जिला देहरादून

[illegible]

6	डाटा धोरण	450-4500	9000	23000	52000	47000	12000	10000
7	संयोजकता	450-4500	9000	23000	52000	47000	12000	10000
8	भारुवालाघात	450-4500	9000	23000	52000	47000	12000	10000
9	मालसी	450-4500	9000	23000	52000	47000	12000	10000
10	बर्दीपूर	450-4500	9000	23000	52000	47000	12000	10000
11	बलासंगल	450-4500	9000	23000	52000	47000	12000	10000

(बीर सिंह बुनियाद)  
अपने विद्यार्थियों को (बीर सिंह बुनियाद) के माध्यम से  
देखा।

37  
सामान्य अनुदेशिका

यह मूल्यवाक्य खुली का भाग है

[illegible]



## ENCLOSURE: VIII – VALUER'S REMARKS

1.	This Valuation report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct. Verification or cross checking of the documents provided to us from the originals has not been done at our end.
2.	Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents, etc. have to be taken care by legal expert/ Advocate and same are not done at our end. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report.
3.	Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work.
4.	Value varies with the Purpose/ Date/ Condition prevailing in the market. We recommend not to refer the indicative & estimated prospective Value of the asset given in this report if any of these points are different from the one mentioned aforesaid in the Report. We also recommend that the indicative estimated Value in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.
5.	This report is having limited scope as per its fields & format to provide only the general basic idea of the value of the property prevailing in the market based on the documents/ data/ information provided by the client. The suggested indicative prospective estimated value should be considered only if transaction is happened as free market transaction.
6.	This Valuation report is prepared based on the facts of the property on the date of the survey. It is a well-known fact that the market value of any asset varies with time & socio-economic conditions prevailing in the country. In future property Market may go down, property conditions may change or may go worse, Property reputation may differ, Property vicinity conditions may go down or become worse, Property market may change due to impact of Govt. policies or effect of World economy, Usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
7.	Valuation of the same asset/ property can fetch different values in different situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly an asset sold directly by an owner in the market will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it will fetch lower value. Hence before financing, Banker/ FI should take into consideration all such future risks and should loan conservatively to keep the advanced money safe in case of any such situation.
8.	Getting cizra map or coordination with revenue officers for site identification is not done at our end.
9.	Valuation is done for the property identified to us by the owner/ owner representative. At our end we have just cross verified the identification of the property with reference to the documents produced for perusal. Method by which identification of the property is carried out is also mentioned in the report clearly. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest.
10.	In India more than 70% of the geographical area is lying under rural/ remote/ non municipal/ unplanned area where the subject property is surrounded by vacant lands having no physical demarcation or having any display of property survey or municipal number / name plate on the property clearly. Even in old locations of towns, small cities & districts where property number is either not assigned or not displayed on the properties clearly and also due to the presence of multiple/ parallel departments due to which ownership/ rights/ illegal possession/ encroachment issues are rampant across India and due to these limitations at many occasions it becomes tough to identify the property with 100% surety from the available documents, information & site whereabouts and thus chances of error, misrepresentation by the borrower and margin of chances of error always persists in such cases. To avoid any such chances of error it is advised to the Bank to engage municipal/ revenue department officials to get the confirmation of the property to ensure that the property shown to Valuer/ Banker is the same as for which documents are provided.
11.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report and this report will be made for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township must be approved in all respect..
12.	Due to fragmented & frequent change in building/ urban planning laws/ guidelines from time to time, different laws/



	guidelines between regions/ states and no strict enforceability of Building Bye-Laws in India specially in non-metro and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered area/ layout from the approved/ applicable limits. There are also situations where properties are decades old when there was no formal Building Bye-Laws applicable when the construction must have been done. Due to such discrete/ unplanned development in many regions sometimes it becomes tough to determine the exact lawful situation on ground for the Valuer. In case nothing specific is noted on the covered built-up area considered in the Valuation Report, the covered area present on the site as per site survey will be considered in the Valuation.
13.	Valuation is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various data point/ information/ factors/ assumption considered by the consultant which became the basis for the Valuation report before reaching to any conclusion.
14.	Value analysis of any asset cannot be regarded as an exact science and the conclusions arrived at in many cases will, of necessity, be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formula to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However our Valuation analysis can definitely help the stakeholders to make them informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.
15.	This report is prepared on the RKA V-L1 (Basic) Valuation format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property.
16.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors & risks before taking any business decision based on the content of this report.
17.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
18.	Defect Liability Period is <b>30 DAYS</b> . We request the concerned authorized reader of this report to check the contents, data and calculations in the report within this period and intimate us in writing if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. Corrections only related to typographical, calculation, spelling mistakes will be entertained within the defect liability period. No request for any illegitimate value revision, date change or any other change will be entertained other than the one mentioned above.
19.	R.K Associates encourages its customers to give feedback or inform concerns over its services through proper channel at <b>valuers@rkassociates.org</b> in writing within 30 days of report delivery. After this period no concern/ complaint/ proceedings in connection with the Valuation Services can be entertained due to possible change in situation and condition of the property.
20.	Our Data retention policy is of <b>ONE YEAR</b> . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
21.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then it is the responsibility of the user of this report to immediately or atleast within the defect liability period bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
22.	R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.



**Sanjeev Kumar Sen**  
ADVOCATE

Office: BEHIND S.D.M  
COURT COMPOUND, DEHRADUN  
Res. : B-19, Officers Colony,  
Race Course, Dehradun - 248001  
Mobile No. : 9412346561, 8449222590

To,

The Branch /Senior Manager,  
Bank of Baroda,  
Ajabpur Kalan Branch,  
Distt. Dehradun.

Date: 24-01-2020  
Place: Dehradun

Dear Sir/Madam,

Reg. : Title Opinion report certifying non encumbrance of all that THDC Residential Land/ property detailed in sale deed dt. 24-10-2019, Sr. No. 4064, bearing Khata No. 2043, fasli 1421- 1426, forming part of Khasra No. 115 Ka (Old No. 79 Min), measuring area 233.08 Sq. Mtrs, situated in Mauza Banjarawala Mafi, Pargana Central Doon, Distt Dehradun belonging to Sh. Ramesh Dutt Bahuguna S/o Late Sh. Shiv Dutt Bahuguna, R/o 315, T- Estate, Banjarawala, Near Badri Guest House, Distt. Dehradun, U.K. (Owner)

I, referee to your request to me to furnish non encumbrance and certify and submit the Title cum Opinion report about the clear and marketable title to the above property to above be mortgaged for securing the credit facility(s) granted/proposed to be granted to Sh. Ramesh Dutt Bahuguna S/o Late Sh. Shiv Dutt Bahuguna, R/o 315, T- Estate, Banjara wala, Near Badri Guest House, Distt. Dehradun, U.K. (Borrower)

1. Description and area of the property proposed to be mortgaged. Specific number(s) and address of property along with boundaries and measurements.	All that THDC Residential Land/ property bearing Khata No. 2043, fasli 1421- 1426, forming part of Khasra No. 115 Ka (Old No. 79 Min), measuring area 233.08 Sq. Mtrs, situated in Mauza Banjarawala Mafi, Pargana Central Doon, Distt Dehradun, butted and bounded as under :- East : 15 ft. wide road, S.M. 44ft. West : Plot No. 203, S.M. 44ft. North : 20 ft. wide road, S.M. 57ft. South : Land of Sh. Vijay Singh Chauhan, S.M. 57ft. Dimensions as per Sale deed 24-10-2019, Sr. No. 4064.
2. Nature of Property (Whether	





Agricultural Non - Agricultural, Commercial, residential or Industrial). If Non-Agricultural, the reference & date of conversion order from the competent authority should also mentioned.	(Residential) with in the limits of Nagar Nigam.
3.Name of the Mortgagor and his status in A/C (whether sole prop. Partner, Director, Karta, Trustee agent or guarantor or co-borrower	Sh. Ramesh Dutt Bahuguna S/o Late Sh. Shiv Dutt Bahuguna, R/o 315, T-Estate, Banjarawala, Near Badri Guest House, Distt. Dehradun, U.K. (owner)
4.Whether any minor Lunatic or undis charged insolvent is contacting Precautionary steps to be taken.	No.
5.Whether the property is free hold of Leasehold. If Lease hold then period of lease and if Freehold Whether Urban land Ceiling Act applies and permission to be obtained.	Urban Land Ceiling Act have been repealed in the state of Uttarakhand. Property is freehold Situated within the limits of Nagar Nigam, Dehradun.
6.Source of Property i.e. Self acquired of Ancestral. If Ancestral then mode of Succession and Whether Original Will/Probate o is available.	Self Acquired
7. Whether the Mortgage is Co-Owner/ joint owner and / or any partition of the Property is made between the members of the family through Partition Deeds. If yes, Whether Original Registered Partition Deeds is available or it is only a family settlement.	Owner
8.Whether the Mortgager is in exclusive possession of the property Or is leased / rented out to third Party.	As per information provided by owner/ mortgager/ borrower of the property is in his/ her possession.
9.Whether the property is mutated in municipal/revenue records and Mortgage's name is reflection and if not the reason thereof.	Yes. The land is mutated in revenue record, Dehradun.
10. Whether any restriction for creation of mortgage is imposed under Central / State Local Laws. If yes then specify whose consent or permission would be required for creation of mortgage.	No.
11. Whether all the Original Title deeds including antecedent Title deeds and other relevant documents are available.	1. Certified copy of sale deed dt. 24-10-2019, Sr. No. 4064 in favour of Sh. Ramesh Dutt Bahuguna.

4  
11/11/19

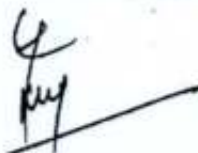
wala Mafi in favour of **Sh. Pankaj Gupta S/o Sh. Pawan Kumar Gupta**, R/o 138/64, Saharanpur Road, Distt. Dehradun vide sale deed dt. 29-12-2006 which is duly registered in the office of the Sub Registrar - II, Dehradun in book No. 1, Vol. 1547 on Page 595 AIDFB No. 1 Vol. 1696 Pages 575 to 588 at serial No. 10270 dt. 29-12-2006.

**Sh. Pankaj Gupta S/o Sh. Pawan Kumar Gupta**, R/o 138/64, Saharanpur Road, Distt. Dehradun has been duly mutated in revenue records, Distt. Dehradun.

**Sh. Pankaj Gupta S/o Sh. Pawan Kumar Gupta**, R/o 138/64, Saharanpur Road, Distt. Dehradun had executed a sale deed of above said land khasra no. 115 Ka, measuring area 317.80 Sq. Mtrs., Mauza Banjara wala Mafi in favour of **Sh. Fakir Ram S/o Sh. Mohan Ram**, R/o Goasikot, Patwari Chetra Nanoli, Chapna, Distt. Pithoragarh, U.K. vide sale deed dt. 10-06-2010 which is duly registered in the office of the Sub Registrar - II, Dehradun in book No. 1, Vol. 3183 on Pages 323 to 350 at serial No. 4455 dt. 10-06-2010.

**Sh. Fakir Ram S/o Sh. Mohan Ram** has been duly mutated in revenue records, Distt. Dehradun, U.K.

And whereas Vide Order dt. 15-10-2019 in the court of Assist. Collector First Class/ S.D.M., Dehradun, **Sh. Fakir Ram V/s State Suit No. 128/ 2018- 19 U/s 143, U.P.Z.A. & L R Act**, Mauza Bajara wala Mafi, Tehsil & Distt. Dehradun. As Per above Order the said Khasra No. 115 Ka area 0.0317 Hect. was declared as Residential/ Akrishik land in revenue records, Tehsil & Distt. Dehradun in favour of **Sh. Fakir Ram S/o Sh. Mohan Ram**, R/o Goasikot, Patwari Chetra





①

4064/19



## विक्रय पत्र हेतु वांछित विवरण

क्रमांक A

25766

1. दस्तावेज का नाम : आवासीय विक्रय पत्र
2. मालियत विक्रयपत्र : रु. 18,78,000.00
3. बाजारी मूल्य जिस पर स्टाम्प दिया गया : रु. 18,78,000.00
4. देय स्टाम्प शुल्क : रु. 94,000.00
5. मुख्य क्षेत्र : मौजा बंजारावाला माफी, देहरादून।
6. सम्पत्ति : भूमिधरी भूमि खाता खतौनी संख्या 2043 (फसली वर्ष 1421 से 1426) खसरा संख्या 115क रकबा 2508 वर्गफिट अर्थात् 233.08 वर्गमीटर स्थित मौजा बंजारावाला माफी, परगना केन्द्रीयदून, जिला देहरादून
7. विक्रीत भूमि पर स्थित सड़क का ब्यौरा : दो तरफ
8. विक्रय प्रतिफल माध्यम : चेक
9. सम्पत्ति का प्रकार : आवासीय भूमि
10. मुख्य मार्ग से दूरी : विक्रीत भूमि मुख्य सहारनपुर हरिद्वार बाईपास मार्ग से लगभग दो किलोमीटर एवं कारगी बंजारावाला मार्ग से लगभग 350 मीटर से अधिक दूरी पर स्थित है।
11. सर्किल रेट : रु. 7,500/- प्रति वर्गमीटर
12. विक्रेता का नाम व पता : श्री फकीर राम पुत्र श्री गोहन राम निवासी ग्राम ग्वासीकोट, पटवारी क्षेत्री, नैनोली छपना, गणाई गंगोली, जिला पिथौरागढ़ (PAN-BBKPR9684P)
13. क्रेता का नाम व पता : श्री रमेश दत्त बहुगुणा पुत्र स्व० श्री शिव दत्त बहुगुणा निवासी 315, टी एस्टेट बंजारावाला, नजदीक मट्टी गैस्ट हाउस, जिला देहरादून (PAN-AHHPB4361R)
14. स्टाम्प : ई-स्टाम्प
15. रचयिता : श्री विजय उनियाल, एडवोकेट, देहरादून।

*[Signature]*

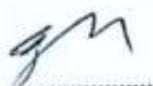
*[Signature]*

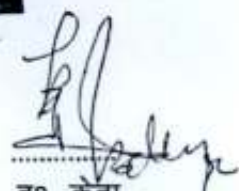
फोटोग्राफ भूमिधरी भूमि खाता खतौनी संख्या 2043 (फसली वर्ष 1421 से 1426) खसरा संख्या 115क रकबा 2508 वर्गफिट अर्थात् 233.08 वर्गमीटर स्थित मौजा बंजारावाला माफी, परगना केन्द्रीयदून, जिला देहरादून

विक्रेता  
क्रेता

- श्री फकीर राम
- श्री रमेश दत्त बहुगुणा



  
ह0 विक्रेता

  
ह0 क्रेता





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## विक्रय पत्र

श्री फकीर राम पुत्र श्री मोहन राम निवासी ग्राम ग्वासीकोट, पटवारी क्षेत्री, नैनोली छपना, गण्डई गंगोली, जिला पिथौरागढ़ (कि जिन्हें आगे इस विक्रय विलेख में "विक्रेता" कहकर सम्बोधित किया गया है)

.....विक्रेता

एवं

श्री रमेश दत्त बहुगुणा पुत्र स्व० श्री शिव दत्त बहुगुणा निवासी 315, टी एस्टेट बंजारावाला, नजदीक भद्री गैस्ट हाउस, जिला देहरादून (कि जिसे आगे इस विक्रय विलेख में "क्रेता" कहकर सम्बोधित किया गया है)

.....क्रेता

यह कि विक्रेता इस विलेख की सूची में वर्णित भूमि का एकमात्र पूर्ण स्वामी, भूमिधर मालिक काबिज है, जिसका कि पूर्ण विवरण इस विक्रय पत्र के अन्त में सूची सम्पत्ति में दिया गया है। विक्रेता ने सूची में वर्णित भूमि व अन्य भूमि बजरिये पंजीकृत विक्रय पत्र दिनांक 10-06-2010 के द्वारा श्री पंकज गुप्ता पुत्र श्री पवन कुमार गुप्ता से क्रय की थी, जो कि सब रजिस्ट्रार कार्यालय देहरादून में बही संख्या 1, जिल्द 3183 के पृष्ठ 223 से 350 में नं० 4455 पर दिनांक 10-06-2010 को विधिवत रूप से दर्ज व पंजीकृत है। विक्रेता का नाम राजस्व अभिलेखों में बतौर संक्रमणीय भूमिधर दर्ज व अंकित है। इस प्रकार विक्रेता को सूची में वर्णित भूमि को विक्रीत करने, हस्तान्तरण करने, अन्तरण करने आदि आदि के सम्पूर्ण अधिकार प्राप्त है।

यह कि इस विक्रय विलेख के अन्त में दी गई सूची में वर्णित भूमि हर प्रकार के भार, अधिभार, बन्धन, बन्धक, ऋण, आश्रुति, कुर्की, वाद-विवाद, कर्जा सरकारी, गैर सरकारी आदि से पूर्णतः मुक्त है तथा विक्रेता को विक्रीत भूमि को हर प्रकार से प्रयोग उपयोग, उपभोग, विक्रीत, अन्तरित एवं हस्तांतरित आदि करने का अधिकार प्राप्त है। सूची में वर्णित भूमि विक्रय किये जाने में कोई विधिक अड़चन नहीं है।

(3)

*Handwritten signature*

भी प्रकार से उत्संघन नहीं किया जा रहा है।  
यह कि भूमि का Latitude & Longitude No. 30.279998, 78.034162 है।

### सूची सम्पत्ति

भूमिधरी भूमि खाता खतौनी संख्या 2043 (फसली वर्ष 1421 से 1426) खसरा संख्या 115क रकबा 2508 वर्गफिट अर्थात् 233.08 वर्गमीटर स्थित मौजा बंजारावाला गाफी, परगना केन्द्रीयदून, जिला देहरादून, जिसे संलग्न मानचित्र में पूर्ण रूप से दर्शाया गया है तथा जिसकी सीमाये व नाप निम्न प्रकार है:-

पूरब	:	15 फिट चौड़ा रास्ता, सीमा में नाप 44 फिट
पश्चिम	:	प्लॉट संख्या 203, सीमा में नाप 44 फिट
उत्तर	:	20 फिट चौड़ी सड़क, सीमा में नाप 57 फिट
दक्षिण	:	भूमि श्री विजय सिंह चौहान, सीमा में नाप 57 फिट

अतः यह विक्रय विलेख विक्रेता एवं क्रेता ने आज दिनांक 24-10-2019 को स्थान देहरादून में साक्षीगण के समक्ष अंकित व निष्पादित किया ताकि समयानुसार काम आवे व सनद रहे।

हस्ताक्षर विक्रेता

हस्ताक्षर क्रेता

रजिस्ट्रेशन अधिनियम 1908 की धारा 32-ए के अनुपालन हेतु फिंगर प्रिंट्स  
विक्रेता का नाम एवं पता:- श्री फकीर राम पुत्र श्री मोहन राम निवासी ग्राम  
ग्वासीकोट, पटवारी क्षेत्री, नैनोली छपना, गणाई गंगोली, जिला पिथौरागढ़  
बायें हाथ (Left Hand) की अंगुलियों के चिन्ह

अंगुष्ठ तर्जनी मध्यमा अनामिका कनिष्ठिका



दायें हाथ (Right Hand) की अंगुलियों के चिन्ह

अंगुष्ठ तर्जनी मध्यमा अनामिका कनिष्ठिका



विक्रेता के हस्ताक्षर

(6)



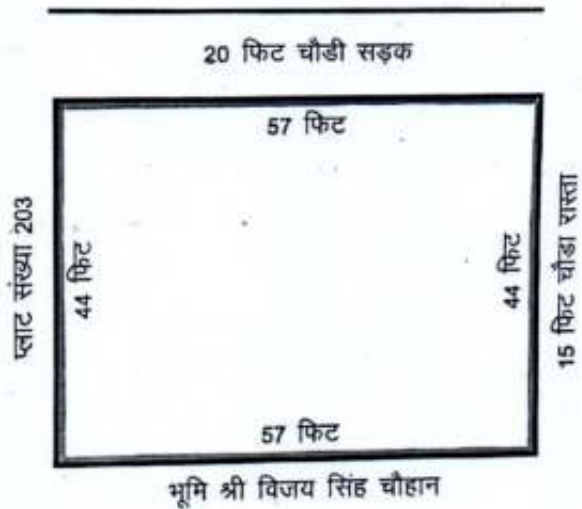
मानचित्र भूमिधरी भूमि खाता खतौनी संख्या 2043 (फसली वर्ष 1421 से 1426) खसरा संख्या 115क रकबा 2508 वर्गफिट अर्थात 233.08 वर्गमीटर स्थित मौजा बंजारावाला माफी, परगना केन्द्रीयदून, जिला देहरादून

विक्रेता - श्री फकीर राम  
क्रेता - श्री रमेश दत्त बहुगुणा

विक्रीत भाग को लाल रंग की रेखाओं से घिरा दर्शाया गया है।

**NOT TO SCALE**

N



  
ह० विक्रेता

  
ह० क्रेता



बही संख्या 1 जिल्द 6,835 के पृष्ठ 205 से 228 पर क्रमांक 4064

पर आज दिनांक 24 Oct 2019 को रजिस्ट्रीकरण किया गया।

रजिस्ट्रीकर्ता अधिकारी /  
उप-निबंधक, देहरादून, द्वितीय  
24 Oct 2019



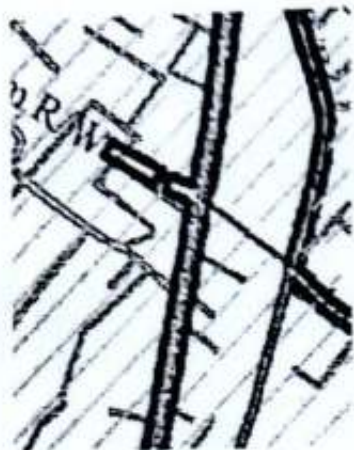




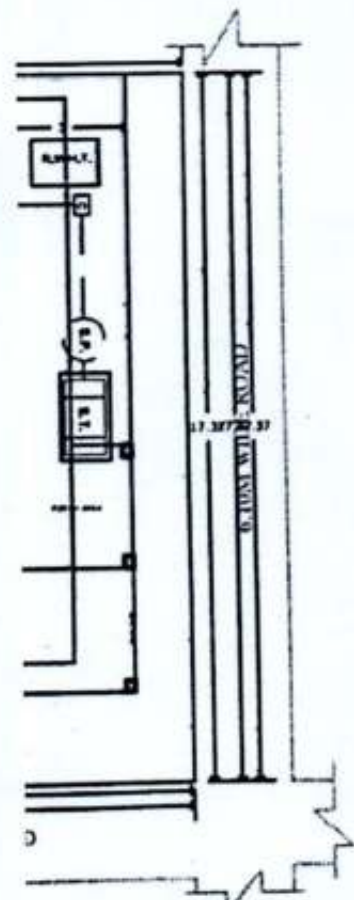
Digitally signed by SUNIL PARASHAR

Date: 2020.01.03 10:50:40 IST

Reason: The Map No. R-2874/19-20 is approved by Mr. Sunil Parashar (Executive Engineer, MDDA) and is recommended for approval by MR. SHAIL KENDRA SINGH RANA (Junior Engineer, MDDA) Date: 30.12.2019 03:40:30 PM



LN



MAUZA BANJARAWALA  
IN LAND KH. NO.- 115K  
SITUATED AT MAUZA BANJARAWALA  
MAFI, PARGNA CENTRALDOON  
DISTT.- DEHRADUN

### AREA STATEMENT

TOTAL PLOT AREA	232.99 sqm
AREA UNDER ROAD WIDENING	51.75 sqm
NET PLOT AREA	181.24 sqm
GROUND FLOOR COVERED AREA	86.65 sqm
STAIRCASE AREA	05.76 sqm
FIRST FLOOR COVD. AREA	80.89 sqm
TOTAL COVERED AREA	167.54 sqm
OPEN PLOT AREA	81.59 sqm
GROUND COVERAGE	47.81 %
F. A. R.	0.92

### PARKING STATEMENT

#### REQUIRED PARKING:-

(100-200) Sqmt. = 1.00 E.C.S.

(100-200) Sqmt. = 1.00 E.C.S.

#### PROVIDED PARKING:-

2.75X5.00 = 1.00 E.C.S.

AREA (75 -150 sqm)	AS PER BYLAWS	AS PER MAP
F.S.B.	3.00	4.11
R.S.B.	2.00	2.00
S.S.B.1	*****	*****
S.S.B.2	*****	*****
GROUND COVG.	70 %	58.66 %
F.A.R.	1.70	.85

### SCHEDULE OF DOOR & WINDOW

D. 1.87X2.13 DOOR	W. 1.82 X1.87 WINDOW
D1 1.04X2.13 DOOR	W1 1.83X1.72 WINDOW
D2 0.76X2.13 DOOR	W2 1.37X0.91 WINDOW
D3 0.91X2.13 DOOR	W3 1.77X1.27 WINDOW
	V 0.91X0.61 VENTILATOR

#### NORTH POINT



#### SCALE:

SCALE- 1"=8' OR 1:100

### REFERENCE

PROPOSED WORK SHOWN-  
INSPECTION CHAMBER-  
SEPTIC TANK-  
RAIN HOLE-  
SOAK PIT-  
RAIN WATER PIPE-  
RAIN WATER HARVESTING TANK

IN COL.  
I.C.  
S.T.  
H.H.  
S.P.  
R.W.P  
R.W.H TANK



### CERTIFIED THAT:-

1. SATISFY THE SAFETY REQUIREMENTS AND THE INFORMATION GIVEN IS FACTUALLY CORRECT TO THE BEST OF OUR KNOWLEDGE AND UNDERSTANDING
2. PROVISIONS FOR STRUCTURAL SAFETY FROM NATURAL HAZARDS SHALL BE ADHERED TO DURING THE CONSTRUCTION.

### ARCHITECT -

AKSHAY DIXIT  
AKSHAY DIXIT  
Architect  
E. 2000  
GATEWAY 16225  
MAIL: 56666123

### SIG.OF OWNER -

### SIG.ST. ENGG. -