

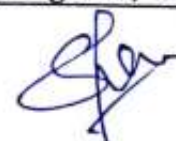
TITLE INVESTIGATION REPORT

1.	<p>a) Name of the Branch/Business Units/Office seeking opinion.</p> <p>b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny was forwarded.</p> <p>c) Name of the Borrower.</p>	<p><i>State Bank of India, SMECCC, Dehradun</i></p> <p><i>Nil</i></p> <p><i>M/s Sakshi Traders</i></p>
2.	<p>a) Name of the unit/concern/company/person offering the property/(ies) as security.</p> <p>b) Constitution of the unit/ concern/ person/ body/authority offering the property for creation of charge.</p> <p>c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)</p>	<p><i>Shri Rav Avtar Chhabra and Smt. Poonam Chhabar</i></p> <p><i>Individuals</i></p> <p><i>As borrowers</i></p>
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	<i>Please see coloumn 8</i>
	(a) Survey No.	
	(b) Door No. (In case of house property)	
	(c) Extent/area including plinth/built up area in case of house property.	
	(d) Location like name of the place, village, city, registration sub-district etc. Boundaries	
4.	a) Particulars of the documents scrutinized – serially and chronologically.	<p><i>(1) Sale deed dated 29.11.2012 registered at serial no. 9823 on 29.11.2012</i></p> <p><i>(2) Sale deed dated 17.08.2006 registered at serial no. 5997 on 18.08.2006</i></p> <p><i>(3) Sale deed dated 06.05.2002 registered at serial no. 2213 on 06.05.2002</i></p> <p><i>(4) General power of attorney dated 16.02.2001 registered at serial no. 217 on 16.02.2001</i></p>
	b) Nature of the documents verified and as to whether	<i>(1) Original Sale deed</i>



<p>they are original or certified copies or registration extracts duly certified. Note. Only original or certified extracts from the registering/land/revenue other authorities be examined.</p>					<p><i>dated 29.11.2012 registered at serial no. 9823 on 29.11.2012 is with the Bank</i> <i>(2) Certified copy of Sale deed dated 17.08.2006 registered at serial no. 5997 on 18.08.2006</i> <i>(3) Certified copy of Sale deed dated 06.05.2002 registered at serial no. 2213 on 06.05.2002</i> <i>(4) Certified copy of General power of attorney dated 16.02.2001 registered at serial no. 217 on 16.02.2001</i> Are with the Bank</p>
	Sl. No.	Date	Name / Nature of the document	Original / certified copy / certified extract / photocopy etc.	<i>As mentioned above</i>
5.	<p>a) Whether certified copy of all title documents are obtained from the relevant sub-register office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)</p> <p>b) i) whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's Office have been verified page by page with the original documents submitted?</p> <p>b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produces.</p> <p>c) (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously)</p>				<p><i>Yes. Certified copy of sale deeds are with the Bank</i></p> <p><i>Yes.</i></p> <p><i>Not applicable</i></p> <p><i>Not applicable</i></p>
6.	<p>a) Whether the records of registrar office or revenue authorities relevant to, the property in question are available for verification through any online portal or computer system?</p>				<i>Records of Sub-Registrar Office are not available for verification through any on line portal or computer system.</i>
	<p>b) If such online/ computer records are available, whether any verification or cross checking are made and the comments / findings in this regard</p>				<i>Not applicable</i>
	<p>c) Whether the genuineness of the stamp paper is</p>				<i>There is no online portal for</i>

	possible to be got verified from any online portal and if so whether such verification was made?	verification of genuineness of the stamp papers
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar, Dehradun
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/district registrar/registrar-general. If so, please name all such offices?	No.
	c) Whether search has been made at all the office named at (b) above?	Not applicable
	d) Whether the searches in the office at registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No.
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the title. In case of property offered as security for loans of Rs. 1.00 Crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory (Separate Sheets may be used)	<p align="center"><u>Schedule of Property</u></p> <p><i>All that plot of land bearing Khasra no. 185/2 area 167.22 Sq. Mts. alongwith house constructed thereon situated in Mauza Arkediagrant, Pargana Central Doon, District Dehradun bounded and butted as under :-</i></p> <p><i>East : Land of Smt. Aarti Sharma, side measuring 90.5 ft.</i></p> <p><i>West : Land of Shri Ravinder Kumar, side measuring 90 ft.</i></p> <p><i>North : Land of Shri Deepak Bhatia, side measuring 20 ft.</i></p> <p><i>South : 20 ft. wide road, side measuring 20 ft.</i></p> <p><i>The land bearing Khasra no. 185/2 area 334.44 Sq. Mts. situated in Mauza Arkediagrant, Pargana Central Doon, Dehradun previously belonged to Smt. Arti Sharma wife of Shri Gagan Sharma who had purchased the same vide sale deed dated 17.08.2006 from Shri Pramod Kumar Bhatia son of Shri Surjan Das Bhatia and Smt Neelam Bhatia wife of Shri Pramod Kumar Bhatia. The said sale deed is registered in the office of the Sub-Registrar, Dehradun in book no. I volume 1547 on page 416 and in additional file book no. I volume 1635 on pages 291 to 306 at serial no. 5997 on 18.08.2006.</i></p> <p><i>Shri Pramod Kumar Bhatia and Smt. Neelam Bhatia had earlier purchased the said land from Shri Deepak Bhatia son of Late Shri Gela Ram Bhatia vide sale deed dated 06.05.2002 registered in the office of the Sub-Registrar, Dehradun in</i></p>



book no. 1 volume 963 on pages 162 and in additional file book no. 1 volume 1204 on pages 881 to 908 at serial no. 2213 on 06.05.2002.

The sale deed dated 06.05.2002 was executed by Shri Deepak Bhatia through his attorney Shri Leeladhar Joshi appointed vide general power of attorney dated 16.02.2001 registered in the office of the Sub-Registrar, Dehradun in book no. 4 volume 183 and in additional file book no. 4 volume 102 on pages 519 to 526 at serial no. 217 on 16.02.2001.

Shri Deepak Bhatia was recorded bhumidhar with transferable rights since 1973 fasli, corresponding to English Calender year 1966.

Smt. Arti Sharma sold a portion of the said land having an area of 167.22 Sq. Mts. to Shri Ram Avtar Chhabra son of Late Shri Shanti Lal Chhabra and Smt. Poonam Chhabra wife of Shri Ram Avtar Chhabra vide sale deed dated 29.11.2012 registered in the office of the Sub-Registrar, Dehradun in book no. 1 volume 4838 on pages 379 to 400 at serial no. 9823 on 29.11.2012.

It is said that after purchasing the said plot of land Shri Ram Avtar Chhabra and Smt. Poonam Chhabra constructed a house thereon after getting a building plan sanctioned from MDDA.

The above property is mortgaged with State Bank of India and the original sale deed is with the Bank.

"The Provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are applicable to the above property.

9.	Nature of title of the intended Mortgagor over the property (whether full ownership rights, leasehold rights, occupancy / possessory rights or Inam Holder or Govt. Grantee / Allottee etc.)	Full ownership rights.
10.	If leased hold, whether	Not applicable
	a) Lease deed is duly stamped and registered	Not applicable
	b) Lessee is permitted to mortgagor the Lease Hold rights	Not applicable
	c) Duration of the lease/unexpired period of lease	Not applicable



	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also	<i>Not applicable</i>
	e) Whether the leasehold rights permits for creation of any superstructure (if applicable)?	<i>Not applicable</i>
	f) Right to get renewal of the leasehold rights and nature thereof.	<i>Not applicable</i>
11.	If Govt. grant/allotment/Lease-cum/Sale Agreement, whether. Grant/agreement etc. provides for alienable rights to the mortgagor with or without condition. The mortgagor is competent to create charge on such property. b) Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	<i>Not applicable</i>
12.	If occupancy right, whether; a) Such right is heritable and transferable. b) Mortgage can be created.	<i>Not applicable</i>
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible the modalities/procedure to be followed and the reasons for coming to such conclusion.	<i>Not applicable</i>
14.	If the property has been transferred by way of gift deed whether a) The gift deed is duly stamped and registered b) The gift deed has been attested by two witnesses c) The gift deed transfers the property to Donee d) Whether the donee has accepted the gift by signing the gift deed or by a separated writing or by implication of by actions. e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question. f) Whether the Donee is in possession of the gifted property. g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage. h) Any other aspect affecting the validity of the title passed through the gift / settlement deed.	<i>No</i>
15.	a) In Case of partition/settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	<i>No.</i>
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	<i>Not applicable</i>
	c) Whether the partition made is valid in law and the	<i>Not applicable</i>

	mortgagor has acquired a mortgagor title thereon.	
	d) In respect of partition by a decree of Court, whether such decree has become final and all other conditions / formalities are completed / complied with.	<i>Not applicable</i>
	e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	<i>Not applicable</i>
16.	Whether the title documents include any testamentary document / wills?	<i>No</i>
	a) In case of wills, whether the will is registered will or unregistered will?	<i>Not applicable</i>
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	<i>Not applicable</i>
	c) Whether the property is mutated on the basis of will?	<i>Not applicable</i>
	d) Whether the original will is available	<i>Not applicable</i>
	e) Whether the original death certificate of the testator is available?	<i>Not applicable</i>
	f) What are the circumstances and / or documents to establish the will in question is the last and final will of the testator? (comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc. which are relevant to rely on the will, availability of Mother / Original title deeds are to be explained)	<i>Not applicable</i>
17.	a) Whether the property is subject to any wakf rights?	<i>No.</i>
	b) Whether the property belongs to church/temple or any religious / other institutions having any restriction in creation of charges on such properties	<i>Not applicable</i>
	c) Precautions / permissions, if any in respect of the above cases for creation of mortgage?	<i>Not applicable</i>
18.	a) Where the property is a HUF / joint property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	<i>Not applicable</i>
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases.	<i>Not applicable</i>
19.	a) Whether the property belongs to any trust or is subject to the right of any trust?	<i>No.</i>
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	<i>Not applicable</i>
	c) If so additional precautions / permission to be obtained for creation of valid mortgage?	<i>Not applicable</i>
	d) Requirements, if any for creation of mortgage as per the central / state laws applicable to the trust in the matter.	<i>Not applicable</i>

20.	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of mortgage.	<i>Built up property.</i>
	b) In case of agricultural property other relevant records / documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	<i>Not applicable</i>
	c) In the Case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	<i>Yes. Photocopy of sanctioned building plan is with the Bank</i>
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz, Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance etc.)	<i>No.</i>
22.	a) Whether the property is subject to any pending or proposed land acquisitions proceedings?	<i>No</i>
	b) Whether any search / enquiry is made with the land Acquisitions Office and the outcome of such search / enquiry.	<i>No</i>
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	<i>No</i>
	b) If, so whether such litigation would adversely, effect the creation of a valid mortgage or have any implication of its future enforcement?	<i>Not applicable</i>
	c) Whether the title documents have any court seal/markings which points out any litigation/ attachment / security to court in respect of the property in question? In such case please comment on such seal / marking.	<i>No.</i>
24.	a) In Case of partnership firm, whether the property belongs to the firm and the deed is property registered.	<i>Not applicable</i>
	b) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	<i>Not applicable</i>
25.	a) Whether the property belongs to a Limited Company, check the Borrowing powers, BOD resolution, Authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar, Articles of Association / provision for common seal etc.	<i>No.</i>
	b) i) Whether the property (to be mortgaged) is purchased by the above company from any other company or limited liability partnership (LLP) from ? Yes/ No.	<i>Not applicable</i>
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (Seller) and the vendee company (purchaser)?	<i>Not applicable</i>

	iii) Whether the above search of charges reveals any prior charges / encumbrances, on the property (proposed to be mortgaged) created by the Vendor company (Seller)?	<i>Not applicable</i>
	iv) If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	<i>Not applicable</i>
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, byelaws.	<i>Not applicable</i>
27.	a) Whether any POA is involved in the chain of title?	<i>Yes.</i>
	b) Whether the POA involved is one coupled with interest i.e. a Development Agreement – cum – power of attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder / developer and as such is irrevocable as per law.	<i>No.</i>
	c) In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builder viz. Companies / Firms/ Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized / Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale deed, etc. in favour of the buyers of flats / units (builders's POA) or (ii) other type of POA (Common POA)	<i>No.</i>
	d) In case the Builder's POA, whether a certified copy of POA is available and the same has been verified / compared with the original POA.	<i>Not applicable</i>
	e) In case of common POA (i.e. POA other than Builders's POA), please clarify the following clauses in respect of POA.	
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	<i>Original General power of attorney is not available for verification. Certified copies of general power of attorney is available</i>
	ii) Whether the POA is a registered one?	<i>Yes.</i>
	iii) Whether the POA is a special or general one?	<i>General</i>
	iv) Whether the POA contains a specific authority for execution of title document in question	<i>Yes.</i>
	f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of the Sub-Registrar, also?)	<i>The power of attorney has not been revoked or had become invalid on the date of execution of the document in question</i>
	g) Please comment on the genuineness of POA?	<i>The power of attorney appears to be Genuine</i>
	h) The unequivocal opinion on the enforceability and validity of the POA?	<i>The power of attorney was enforceable and valid.</i>
28.	Whether the Mortgage is being created by a POA	<i>Not applicable</i>

	holder, check genuineness of the Power of attorney and the extent of the powers given therein and whether the same is properly executed / stamped / authenticated in terms of the Law of the place, where it is executed.	
29.	If the property is a flat/apartment or residential/commercial complex, check an comment on the following :	<i>Not applicable</i>
A	Promoter's / Land owner's title to the land/building	<i>Not applicable</i>
B	Development Agreement/Power of Attorney.	<i>Not applicable</i>
C	Extent of Authority of the Developer/builder.	<i>Not applicable</i>
D.	Independent title verification of the land and / or building in question.	<i>Not applicable</i>
E.	Agreement for sale (duly registered)	<i>Not applicable</i>
F.	Payment of proper stamp duty.	<i>Not applicable</i>
G.	Requirement of registration of sale agreement, development agreement, POA etc.	<i>Not applicable</i>
H	Approval of building plan, permission of appropriate / local authority etc;	<i>Not applicable</i>
I.	Conveyance in favor of Society /Condominium concerned.	<i>Not applicable</i>
J	Occupancy Certificate/allotment letter/letter of possession.	<i>Not applicable</i>
K	Membership details in the society etc.	<i>Not applicable</i>
L	Share Certificates	<i>Not applicable</i>
M.	No Objections Letter from the Society.	<i>Not applicable</i>
N.	All legal requirements under the local / Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations/ Co-operative Societies' Laws etc.	<i>Not applicable</i>
o.	Requirements, for noting the bank charges on the records of the Housing Society, if any;	<i>Not applicable</i>
P	If the property is a vacant land and construction is yet to be made, approval of layout and the other precautions, if any.	<i>Not applicable</i>
Q	Whether the numbering pattern of the units / flats in all documents such as approved plan, agreement plan etc	<i>Not applicable</i>
30.	Encumbrance, Attachments, and / or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	<i>Yes, the property is mortgaged with State Bank of India.</i>
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	<i>30 years, the property is mortgaged with State Bank of India.</i>
32.	Details regarding property tax or land revenue or other statutory dues paid / payable as on date and if not paid, what remedy?	<i>Yes.</i>
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No objection Certificate under the income Tax Act is required / obtained.	<i>Not applicable</i> <i>Not applicable</i>
34.	Details of RTC extract / mutation extracts / Katha	<i>Copy of extract of Khatauni</i>

	extracts pertaining to the property in question.	<i>is enclosed.</i>
35.	Whether the name of mortgagor is reflected as owner in the revenue / municipal / Village records?	<i>Yes.</i>
36.	a) Whether the property offered as security is clearly demarcated?	<i>Yes</i>
	b) Whether the demarcation partition of the property is legally valid?	<i>Not applicable</i>
	c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be)	<i>Yes.</i>
37.	Whether the property can be identified from the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny?	<i>No.</i>
	a) Document in relation to electricity connection	<i>Not applicable</i>
	b) Document in relation to water connection	<i>Not applicable</i>
	c) Document in relation to Sales Tax Registration, if any applicable;	<i>Not applicable</i>
	d) Other utility bills, if any.	<i>Not applicable</i>
38.	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc.) or the actual current boundary? If so please elaborate/comment on the same.	<i>No discrepancy appeared from the available documents.</i>
39.	If the valuation report and / or approved / sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. If the valuation report and / or approved plan are available at the time of preparation of TIR, please, provided these comments subsequently, on making the same available to the advocate)	<i>Valuation report not available</i>
40.	Any bar/restrictions for creation of mortgage under any local or special enactments, details of proper registration of documents payment of proper stamp duty etc.	<i>No.</i>
41.	Whether the bank will be able to enforce SARFESI Act, if required against the property offered as security? PROPERTY IS SARFAESI COMPLIANT	<i>Yes.</i>
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this Regard.	<i>Original title deed is with the Bank.</i>

43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	<i>Not applicable</i>
44.	Additional aspects relevant for investigation of title as per local laws.	<i>Nil</i>
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	<i>Nil</i>
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	<i>Shri Ram Avtar Chhabra and Smt. Poonam Chhabra</i>
47	Whether the real estate project comes under real estate (Regulation and Development) Act, 2016?	<i>No.</i>
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	<i>Not applicable</i>
	Whether registered agreement for sale as prescribed in the above Act/ Rules there under is executed ?	<i>Not applicable</i>
	Whether the details of the apartment / plot in question are verified with the list of number and types of apartments or plots booked s uploaded by the promoter in the website of Real Estate Regulatory Authority?	<i>Not applicable</i>

Date : 24/07/2021
Place: Dehradun

Advocate : Surendra Parashar

Surendra Parashar

Advocate
Regn.No.-UKBC-423/06
2, Hardwar Road,
Dehra Dun (U.K.)

CERTIFICATE OF TITLE

I have examined the original the title deeds intended to be deposited relating to the Schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the Checklist vide Annexure C and the other relevant factors.
3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the available records of the relevant Government Offices, / Sub-Registrar(s) Office(s). Revenue Records, Municipal/Panchayat Office. Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holder from creating a valid Mortgage. I am liable / responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/Revenue Records, relative Title Deeds, Certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage / charges / encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.01.1991 to 18.07.2021 pertaining to the immovable property(ies) covered by above said title deeds. The property is free from all Encumbrance **except the mortgage in favour of State Bank of India**
6. In case of second / subsequent charge in favour of the Bank, there are no other mortgages / charges other than already stated in the loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
7. Minor/(s) and his / their interest in the property(ies) is to the extent of _____
(Specify the share of the Minor with Name). (Strike out if not applicable)
(Not applicable)
8. That Mortgage if created, will be available to the Bank for the liability of the intending borrower, ***M/s Sakshi Traders***
9. I certify that ***Shri Ram Avtar Chhabra and Smt. Poonam Chhabra*** has an absolute, clear and Marketable title over the Schedule property **subject to mortgage mentioned above**. I further certify that the above title deeds are genuine and a valid mortgage can be created and the same Mortgage would be enforceable.
10. In case of creation of Mortgage by Deposit of title deeds, I certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage.

(1) Original Sale deed dated 29.11.2012 registered at serial no. 9823 on 29.11.2012

11. There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.

12. It is certified that the property is SARFAESI compliant.

SCHEDULE OF PROPERTY

All that plot of land bearing Khasra no. 185/2 area 167.22 Sq. Mts. alongwith house constructed thereon situated 'in Mauza Arkediagranti, Pargana Central Doon, District Dehradun bounded and butted as under :-

East : Land of Smt. Aarti Sharma, side measuring 90.5 ft.
West : Land of Shri Ravinder Kumar, side measuring 90 ft.
North : Land of Shri Deepak Bhatia, side measuring 20 ft.
South : 20 ft. wide road, side measuring 20 ft.

Place : Dehradun

Date : 24/07/2021

Signature of the Advocate

Surendra Parashar

Advocate

Regn.No.-UKB-423/06

2, Hardwar Road,
Dehra Dun (U.K.)

Encl. :-

1. Search fee Receipt.
2. Khatauni Khata no. 676 for the fasli year 1399 to 1404.


(Surendra Parashar)
Advocate

VALUATION REPORT

OF Land & Building (Residential Use)

FOR Sh. Ram Avtar Chabra S/o Late Sh. Shanti Lal Chabra & Smt. Poonam Chabra W/o Sh. Ram Avtar

LOCATION Arkediya Grant, Pargana Kendriya Doon, Tehsil-Dehradun, Distt-Dehradun, Uttarakhand.

PURPOSE For Bank Loan From State Bank of India, Main Branch Dehradun

Fair Market Value of property ₹ 6856847.00

Rupees Sixty Eight Lacs Fifty Six Thousand Eight Hundred Forty Seven Only

Realizable value of property ₹ 6171162.00

Rupees Sixty One Lacs Seventy One Thousand One Hundred Sixty Two Only

Panel Architect of:

- Allahabad Bank
- Bank of Baroda
- Bank of India
- Canara Bank
- Central Bank of India
- Corporation Bank
- Dehradun Nagar Nigam
- Indian Overseas Bank
- Nainital-Almora Kshetriya Gramin Bank (Uttarakhand Gramin Bank)
- Nagar Palika Parishad, Ramnagar
- Punjab National Bank
- Oriental Bank of Commerce
- The Kurmanchal Bank Ltd.
- The Nainital Bank Ltd.
- The Nainital Dist. Co-op Bank Ltd.
- Union Bank of India
- Uttarakhand Open University
- U.S.I.D.C.L.

Panel Valuer of:

- Allahabad Bank
- Almora Urban Co-Op. Bank Ltd.
- Bank of India
- Bank of Maharashtra
- Canara Bank
- Corporation Bank
- Nainital-Almora Kshetriya Gramin Bank (Uttarakhand Gramin Bank)
- Punjab National Bank
- The Kurmanchal Bank Ltd.
- The Nainital Dist. Co-op Bank Ltd.
- State Bank of India

PREPARED BY:-



M S NEGI & ASSOCIATES

ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, GOVT. APPRD. VALUERS,
VASTU, PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS
1ST FLOOR, SUBHASH CHOWK, RAMNAGAR, DISTT-NAINITAL, UTTARAKHAND

Bill paid on 24/10/17
Wto MC
1070525265
3500/-
25
10705

MS NEGI & ASSOCIATES

ARCHITECTS, INTERIOR DESIGNERS, PLANNERS, APRD. VALUERS,
PROJECT MANAGEMENT & TOPOGRAPHY SURVEY CONSULTANTS

Ar. M. S. Negi

B. Arch.(AIA), MCA

Reg.No. CA/2006/38812

Telefax : 05947-254005M.0-9837203193,

E-Mail-ar.msnegi@gmail.com

Service Tax No. ACQPSN1216PSD9001



March 18, 2017

MSN/Val-16-17

The Branch Manager, State Bank of India, Main Branch Dehradun

Subject : Valuation report of Property (Land & Building) of Sh. Ram Avtar Chabra S/o Late Sh. Shanti Lal Chabra & Smt. Poonam Chabra W/o Sh. Ram Avtar

This is to certify that immovable property (Land & Building) belongs in the Name of Sh. Ram Avtar Chabra S/o Late Sh. Shanti Lal Chabra & Smt. Poonam Chabra W/o Sh. Ram Avtar , R/o- 217 Bharuwala Grant, Subhash Nagar , Tehsil- Dehradun, Distt- Dehradun, Uttarakhand.

The aforesaid property is situated at Mouza-Arkediya Grant, Pargana Kendriya Doon , Tehsil- Dehradun, Distt-Dehradun, Uttarakhand.

Particulars of the aforesaid Land & Building are as follows-

- The aforesaid Land & Building is situated in Khasara No. 185/2
- The total land area is 167.22 Sqm. (Approx).

The land status is Residential Use with fully ownership title as per land documents

The Property is registered in the name of Sh. Ram Avtar Chabra S/o Late Sh. Shanti Lal Chabra & Smt. Poonam Chabra W/o Sh. Ram Avtar in Bahi No. I Zild No. 4838, Page No. 379-400, Serial No. 9823 on dated 29.11.2012 as per registered sale deed..

Fair Market Value of property (Land & Building)

Rupees Sixty Eight Lacs Fifty Six Thousand Eight Hundred Forty Seven Only

₹ 6856847.00

Realizable value of property (Land & Building)

Rupees Sixty One Lacs Seventy One Thousand One Hundred Sixty Two Only

₹ 6171162.00

Force Sale value of property (Land & Building) only.

Rupees Fifty Four Lacs Eighty Five Thousand Four Hundred Seventy Eight Only

₹ 5485478.00

Realizable value of property as per Govt. approved Circle Rate (Land & Building)

Rupees Forty One Lacs Sixty One Thousand Two Hundred Sixty One Only

₹ 4161261.00

It is advice that the legal aspect with regard to the ownership of the property to be get confirmed through the original documents/ concern authority for reconciliation.

Declaration:- I hereby declare that-

- The information furnished in the valuation report is true and correct to the best of my knowledge and belief.
- I have no direct and indirect interest in the property valued.
- I have personally inspected property on March 17, 2017
- My registration with State Chief Commissioner of Income tax is valid as on date.

Date: March 18, 2017
Place: Ramnagar

me concurred with the valuation given by the valuer as per prevailing market rate as on date



Ar. M.S. Negi
Signature and seal of
Registered Valuer

ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers
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FORMAT OF VALUATION REPORT

(To be used for all properties of value upto Rs. 5 Crores)

Name & Address of Branch: State Bank of India, Main Branch
Dehradun**Name of Customer (s)/Borrowal Unit**
(for which valuation report is sought): Sh. Ram Avtar Chabra S/o Late Sh.
Shanti Lal Chabra & Smt. Poonam
Chabra W/o Sh. Ram Avtar**1 Customer Details**
Name: Sh. Ram Avtar Chabra S/o Late Sh.
Shanti Lal Chabra & Smt. Poonam
Chabra W/o Sh. Ram Avtar - , R/o- 217
Bharuwala Grant, Subhash Nagar ,
Tehsil- Dehradun, Distt- Dehradun,
Uttarakhand.**Apl No.****2 Property Details****Address**: Arkediya Grant, Pargana Kendriya Doon
, Tehsil-Dehradun, Distt-Dehradun,
Uttarakhand.: Nearby Gas Godam.
: Enclosed "Annexure-C"
: by 20'-0" wide road from South side.**Near By Land mark**
Google Map
Independent access to the Property**3 Document Details**

Document	Yes/No	Name of Approving Authority & Approval No.
Layout Plan :	Yes	MDDA approved Reference No.- MDDA/SI/LTR/732/13-14 Map No. - R-2030/13-14
Building Plan :	Yes	-
Construction Permission :	Yes	-
Legal Documents :	Yes	-

List of Documents : Registered sale deed**4 Physical Details****East Side**
West Side
North Side
South Side: Seller's Property.
: Property of Sh. Ravindra Kumar.
: Property of Sh. Deepak Bhatiya.
: 20'-0" Wide Road.
: Yes
: Yes
: Residential
: Plotted**Matching Boundaries****Plot Demarked****Approved Land Use****Type of Property**

No of Rooms	Living/ Dinning	Bed	Toilets	Kitchen
-	-	-	-	-

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ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers
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Total No of Floors

: Three Floor Only

Floor on which the property is located

: Ground, First & Second Floor

Approx age of the Property

: 75 years

Residual age of the property

: 74 Years

Type of structure

: RCC Work

5 Tenure/Occupancy Details

Status of Tenure (Owned/Rented)

: Owned

No of years of Occupancy

: As per sale deed

Relationship of tenant or owner

: No

6 Stage of Construction

Stage of Construction

: Complete

Under Construction/Completed

: Complete

If under construction, extent of completion

: N/A

7 Violations if any observed

Nature and extent of violation

: Sanctioned drawing available
: Sanctioned drawing available

8 Area Details of the Property

Site Area

: 167.22 Sq.m.

Plinth Area

: 87.41 Sq.m.

Carpet Area

: 74.30 Sq.m.

Saleable Area

: 0.00 Sq.m.

Remarks

The property situated at Mouza-Arkediya Grant, Pargana Kendriya Doon .
The aforesaid property is connected with Thakurpur road. It is one side
open property, which is connected by 20'-0" wide road from South side..
The shape of the property is regular & rectangular and sides are:- 90'-5"
from East, 90'-0" from West and 20'-0" from North & South.

5880.00 per Sqm.

9 Valuation

i. Mention the value as per Government

Approved Rates also

ii. In Case of variation of 20% or more in the
valuation proposed by the Guideline value
provided in the State Govt. notification of
Income Tax Gazette Justification on variation
has to be given.

Summary of Valuation

i. Guideline value			
a. Land : $(167.22.00\text{Sq.m.} \times \text{Rs.}5880/-)$:	₹	983254.00
b. Building :	:	₹	3178007.00
ii. Fair Market Value	:	₹	6856847.00
iii. Realizable Value	:	₹	6171162.00
iv. Forced/Distress Sale value	:	₹	5485478.00

10 Assumptions/ Remarks

- Qualifications in TIR/ Mitigation suggested, if any :
- Property is SARFAESI compliant:: Y/N : Yes
- Whether property belongs to social infrastructure like hospital, school, old age home etc. : No
- Whether entire piece of land on which the unit is setup/property is situated has been mortgaged or to be mortgaged. : As per owner not mortgaged
- Details of last two transactions in the locality/area to be provided, if available. : Not Available
- Any other aspect which has relevance on the value or marketability of the property. : As per under

As per the Govt. approved circle rate of the property is Rs. 5600.00/- per Sq.m. for residential property, which is connected approx 20 ft. wide road, so 5% will be increase in basic circle rate for road widening, hence rates will be increase i.e. Rs. 5880.00/- per Sq.m., and the market rates are higher than govt. circle rate because the property is in prime location for Residential type of activities. The above factors appreciate the rates of the property.

11 Declaration

- The property was inspected by the undersigned on March 17, 2017
- The undersigned does not have any direct/indirect interest in the above property.
- The information furnished herein is true and correct to the best of our knowledge.
- I have submitted valuation report directly to the Bank.

12 Name address & signature of valuer with Wealth Tax Registration No.

Date of Valuation March 18, 2017


Ar. M.S. Negi
(Reg.No. 44/2008-9)

13 Enclosures Documents & Photographs (Geo-stamping with date etc.) : Annexures Encloded

CALCULATION FOR VALUATION OF IMMOVABLE PROPERTY

INTRODUCTION:

As per the requirements of owner/branch manager, the valuation of said property made. The information filled in valuation report are on the basis of property document submitted and information provided by the owner, I worked out the value as per the prevailing/ Govt. Apprd. circle rates & Market rates of the locality.

TECHNICAL DETAILS:

A) Land:

Total Land area = 167.22 Sqm. (as per land documents)

As per Govt. apprd. Circle rate of the property in the locality, by Distt. Collector Dehradun, Dated June 16, 2016.

As per Notification, the area belongs to Semi Urban Area having Govt. Circle rate, @Rs.5880/- per Sqm.

Hence land value = (167.22 x 5880/-) ₹ 983254.00

Fair Market Value of land, mainly depends upon:-

- # its shape, Size and Surroundings.
- # Its approach conditions.
- # Market trends & developments potential.

As per the Govt. approved circle rate of the property is Rs. 5600.00/- per Sqm. for residential property, which is connected approx 20 ft. wide road, so 5% will be increase in basic circle rate for road widening, hence rates will be increase i.e. Rs. 5880.00/- per Sq.m., and the market rates are higher than govt. circle rate because the property is in prime location for Residential type of activities. The above factors appreciate the rates of the property.

Therefore land has good Realizable value.

Based on above mentioned observation:-

Rate of the locality varies from @ Rs. 22000/- to 12000/- Sqm.

Therefore considering the realizable market Rate @ Rs. 22000/-Sqm. for valuation purpose.

Fair Market value of property (Land) = (167.22 X 22000)
₹ 3678840.00

Fair Market Value of Property (Building Only) ₹ 3178007.00

Fair Market value of property(Land & Building) ₹ =(3678840/- + 3178007/-)
₹ 6856847.00

Rupees Sixty Eight Lacs Fifty Six Thousand Eight Hundred Forty Seven Only

Realizable Value of property (Land & Building) ₹ 6171162.00

Rupees Sixty One Lacs Seventy One Thousand One Hundred Sixty Two Only

Force Sale Value of Property(Land & Building) ₹ 5485478.00

Rupees Fifty Four Lacs Eighty Five Thosuannd Four Hundred Seventy Eight Only

Note:

- 1 The entire property is under the possessions of Owners.
- 2 The above report is issued on the basis of the information made by the owner.

Date- March 18, 2017
Place- Ram Nagar

Ar. M.S NEGI
Signature and seal of
Registered Valuer

VALUATION OF BUILDING

ENCLOSURE-'A'

TECHNICAL DETAILS OF BUILDING

1- No. of floors and height of each floor : Ground, First & Second Floor with 3.65 m height from plinth level

2- Plinth area floor-wise (as per IS: 3861-1966)

RESIDENTIAL BUILDING

a) Ground Floor : 87.41 Sqm.

b) First Floor : 79.65 Sqm.

c) Second Floor : 51.28 Sqm.

3- Year of construction : 2016

4- Estimated future life : 74 Years

5- Type of construction — load bearing walls : Load bearing wall structure with 9" th. Brick walls.
/RCC frame/ Steel frame

6- Type of foundation : Spreaded wall footing foundation

7- Walls : 4.5" & 9"

8- Partitions : 4.5" Thick Wall

9- Doors & Windows (Floor-wise) : Rolling Shutters, Sal Sheesham Wood Doors & Windows

10- Flooring (Floor-wise) : Stone Flooring

11- Finishing (Floor-wise) : Wall plastered with duly painted

12- Roofing and Terracing : RCC

13- Special architectural or decorative features, if any : Ordinary

14- i) Internal wiring— Surface or conduit : Conduit

ii) Class of fittings: Superior/Ordinary/Poor : Ordinary

15- Sanitary installations : as per site :-

a) i) No. of water closets : Yes

ii) No. of lavatory basins : Yes

iii) No. of urinals : No

iv) No. of Sinks : Yes

v) No. of Bath : Yes

vi) No. of bidets : Yes

vii) No. of geysers

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ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

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b) Class of fittings: Superior coloured/superior	: Ordinary
16- Compound Wall	: Yes
i) Height and length	: -
ii) Type of construction	: -
17- No. of lifts and capacity	: No
18- Underground Pump ----	: No
Capacity and type of construction	
19- Overhead tank	: Yes
i) Where located	: Terrace
ii) Capacity	: 1000 ltr.
iii) Type of construction	: Sintex
20- Pumps— No. and their horse power	: Yes.
21- Roads and paving within the compound, approximate area and type of paving	: Yes
22- Sewage. If septic tanks provided, No. and capacity	: Yes., 3 Cu.m.

CALCULATION OF BUILT-UP STRUCTURE

RESIDENTIAL BUILDING

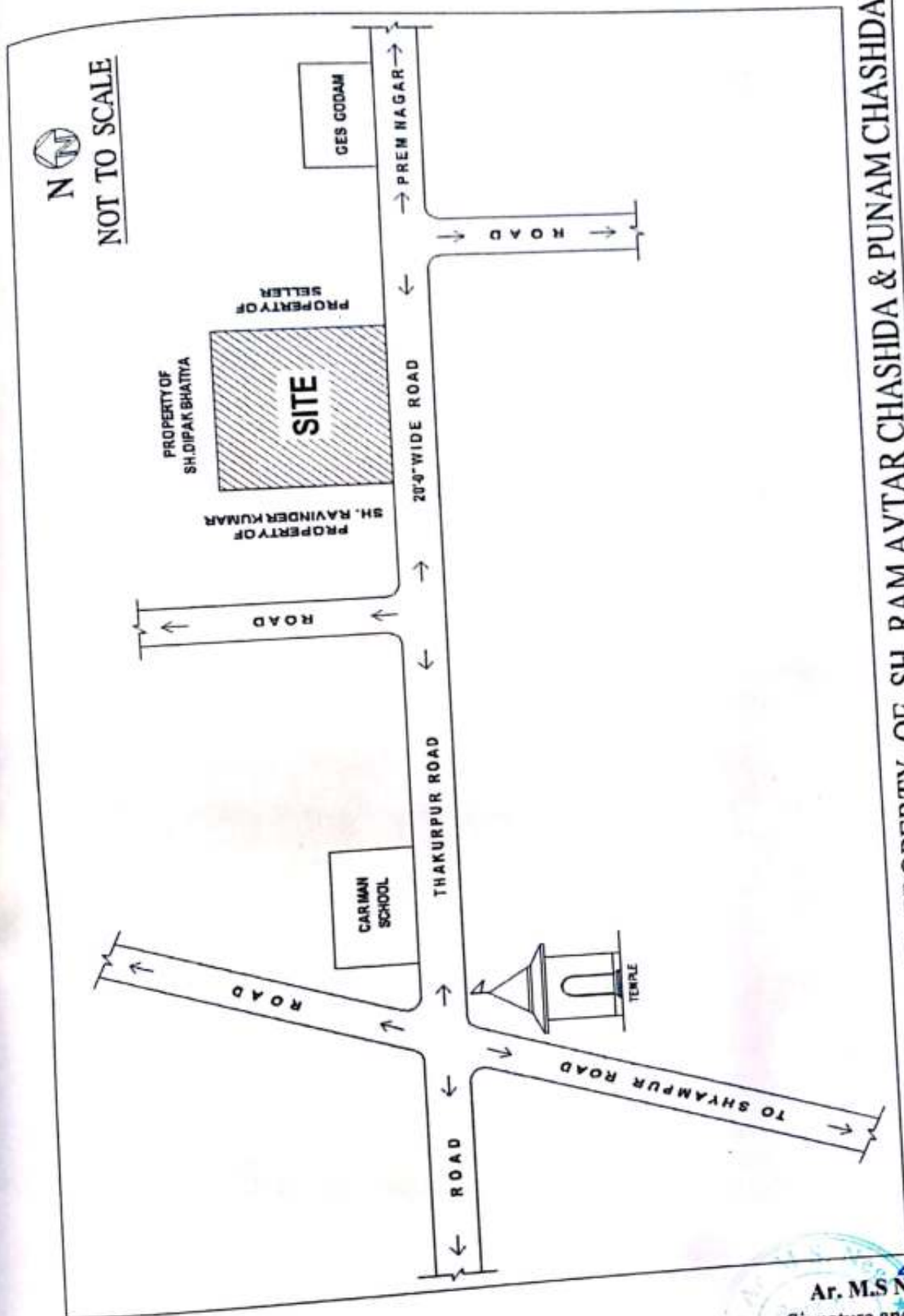
a) GROUND FLOOR LEVEL:-

Construction year	2016
Years	1
Total built-up area at Ground Floor lev.	87.41 Sq.m.
Cost of construction at ground floor lev.	16000.00 Sq.m.
Therefore cost = (87.41 X 16000)	₹ 1398560.00
Depreciation rate will be 0.990	₹ 1384574.00
Net Realisable value will be (0.99 X 1398560)	

b) FIRST FLOOR LEVEL:-

Construction year	2016
Years	1
Total built-up area at First Floor lev.	79.65 Sq.m.
Cost of construction at first floor lev.	14400.00 Sq.m.
Therefore cost = (79.65 X 14400)	₹ 1146960.00
Depreciation rate will be 0.990	₹ 1135490.00
Net Realisable value will be (0.99 X 1146960)	

LOCATION PLAN



SITE LOCATION PLAN PROPERTY OF SH. RAM AVTAR CHASHDA & PUNAM CHASHDA

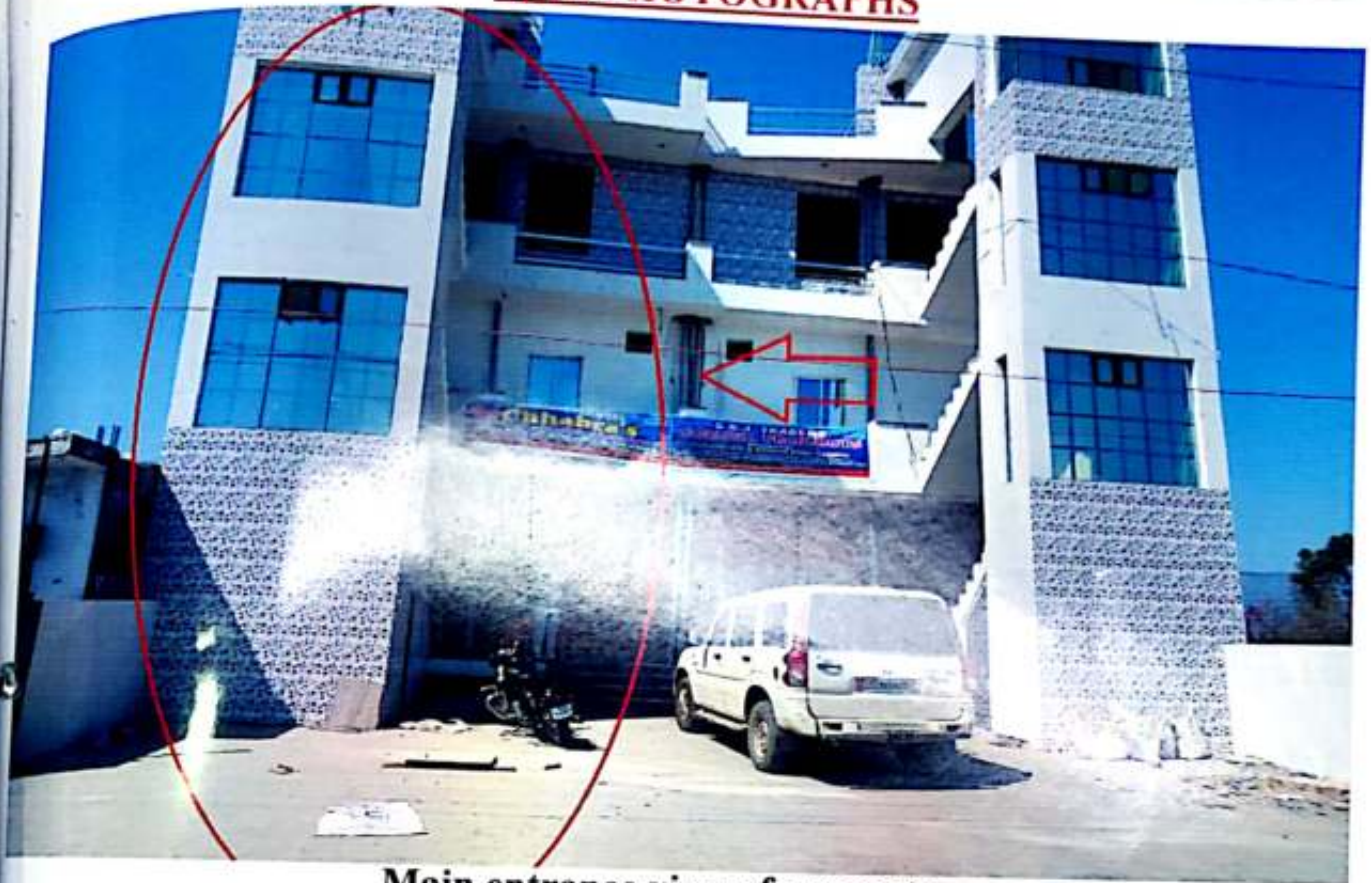
Ar. M.S. NEGI
Signature and seal of
Registered Valuer

Date- March 18, 2017
Place- Ram Nagar

ARCHITECTS: M S Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers
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SITE PHOTOGRAPHS

ENCLOSURE-'D'



Main entrance view of property.



View of property approach road.

March 18, 2017
Ram Nagar

Ar. M.S NEGI

Ar. M.S NEGI
Signature and seal of
Registered Valuer

Negi Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

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SITE PHOTOGRAPHSInner view of property.Inner view of property.

March 18, 2017
 Ram Nagar

Ar. M.S NEGI
 Signature and seal of
 Registered Valuer

Ar. M.S NEGI Associates Architects, Interior Designers, Planners, Govt. Apprd. Valuers

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②
H Loan - 33588877001

M/S SAKSHI TRADERS

FITL - 39835413580

Prop. Sh Ram Avtar Chhabra

Branch: Mohebewala

(08422)

Account no: 32977029318

Mob No: 9410946100

94112902094

Rs. 24.50 lakh

cc limit

NCTL-40259505816

CF-86710821409
4-5-13

M/s:- 39835413580

7821530752