

## DESIGN CONSULTANTS,

07- SHARAD VIHAR COLONY,  
OPPOSITE AVDHOT MANDAL ASHRAM,  
GURUKUL, HARDWAR,  
Ph. 01334-225780(O), 09837019992(M),  
Email: [parade@yahoo.com](mailto:parade@yahoo.com)

Ar. AKHILESH JAIN.

B.Arch, B.E. (CIVIL), M.E. (CIVIL),  
FIV, FTE, LIC PANEL VALUER,  
FISE, CHARTERED ENGINEER,  
Govt App Valuer CAT-CCIT-176/9  
App. Structure Engg ASE- XVII/2009/UTT

FOR ARCHITECTURAL, PLANNING, STRUCTURAL DESIGNING, VALUATION AND SURVEYOR & LOSS  
ASSESSOR.

DATED : 25-12-2012.

To,

The Sr. Manager,  
State Bank of Patiala,  
Rishikesh, Distt. Dehradun,

Sir,

It is certified that the valuation of the property of Sardar Gurucharan Singh Sethi  
S/o Sardar Mohan Singh Sethi, residing at 31, Adarsh Gram, Mauja Rishikesh, Pargana  
Parvadoon, Tehsil Rishikesh, Distt. Dehradun and located at Part of Old No.-38, New  
No.-50, Jeevani Mai Road, Pargana Parvadoon, Tehsil Rishikesh, Distt. Dehradun is Rs.  
27,87,100.00 (Rupees Twenty Seven Lac Eighty Seven Thousand One Hundred Only.) and  
it's forced sale value is Rs. 23,69,000.00. As on dated: 25-12-2012.

FOR DESIGN CONSULTANTS,



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BE (CIVIL), M.E. (CIVIL), B.Arch  
FIA FIE, FISE, GOVT APPROVED VALUER  
CAT-ICCIT-KANPUR-176/1999

# VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY

01	Date of Inspection	24-12-2012.	
02	Name & Address of the valuer	Ar. Akhilesh Jain. 07, Sharat Vihar Colony, Opposite Avdhoot Mandal Ashram, Gurukul, Haridwar- 249408.	
3	List of documents handed over to the valuer by the branch.		
	a. Allotment letter.	Nil.	
	b. Copy of title deeds.	Copy of Title deed.	
	c. Other documents.	Nil.	
04	Details of inquiries made/visited to Govt. Officers for arriving fair market value.		
	a.	Manager.	
	b.	Owner of the property	
	c.	Near by Persons	
05	Sub Registrar Value/Guideline Value/Rate	Rs. 11,58,872.00	
06	Fair Market Value of the property.	Rs. 27,87,100.00	
07	Factors for determining its market value.	Resale of Prop. In near by areas.	
08	Conservative market value of the property.	Rs. 23,69,000.00	
09	Distress value of the property. (To be calculated only at the time of fixation of Reserve Price of property and not at the time of the sanction.)	Rs. 22,29,700.00	
10	Present/Expected income from the property.	Rs. 15000.00/month	
11	Any critical aspects associated with property.	Nil	
	1.		
	2.		
12	PROPERTY DETAILS		
	Name(s) and address(s) of the owner(s).	Sardar Gurucharan Singh Sethi S/o Sardar Mohan Singh Serni, Residing at Si, Adarsh Gram, Mauja Rishikesh, Pargana Parvadoon, Tehsil Rishikesh, Distt. Dehradun	
	If the property is under joint ownership/co- ownership share of each such owner/are the share is undivided	Owner ship.	
	Brief Description of the property. (Whether open land, house property Land area, built- up area, No. of floors etc. )	Residential House.	
	Dimensions of the site:	As per Deed	Actual
	North	12'3"	12'3"
	South	12'3"	12'3"
	East	26'0"	26'0"
	West	26'0"	26'0"
	Longitude of the property.	Not Available	
	Latitude of the property.	Not Available	
	Location of the property. (Plot/Door No., Survey No. etc.).	Part of Old No.-38, New No.-50, Jeevani Mai Road, Pargana Parvadoon, Tehsil Rishikesh, Distt. Dehradun	
	Postal Addresses	DO	
	Boundaries of the property.	Registry No-7082, Dt. 04-06-1990	

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FIA FIE, FISE, GOVT APPROVED VALUER  
178/1990



External (Excellent/good/normal/poor)	Normal
Internal (Excellent/good/normal/poor) *	Normal
Whether the building/property is constructed strictly according to the sanctioned plan, details of variation noticed if any and effect of the same on the valuation.	Shall be.

17. Specification of the Construction

Sl. No.	Description	Ground Floor	Other Floors
A	Foundation	Load bearing Type.	Nil
B	Basement	Nil	Nil
C	Superstructure	B/wall	B/wall
D	Joinery/Doors & Windows	In wood.	In wood.
E	RCC Work	In Roof	In Roof
F	Plastering	In cement sand	In cement sand
G	Flooring Skirting	CC flooring	CC flooring
H	Any special finishing	NA.	NA.
I	Whether any weather proof course is	Snowcem on external	Snowcem on external
J	Drainage	Yes	Yes
K	Compound wall (Height, length and type of	1.5 m	NA
L	Electric installation (Type of wire, class of	Yes	Yes
M	Plumbing installation (No of water costa &	Yes	Yes
N	Bore well	NA	NA
O	Wardrobes, if any	Yes	Na
P	Development of open area in the house	Yes	Yes

D. Details of Valuation


Particulars of items	Plinth area	Estimated replacement rate	Replacement costs. (Rs.)	Depreciation (Rs.)	Net value (Rs.)
Land Area	35.38 syds.	Rs. 27000.00/syds	Rs. 9,55,260.00	Nil	9,55,260.00
Covered Area	318.50 sft.	Rs. 650.00/sft	Rs. 2,07,025.00	Rs. 41,405.00	1,65,620.00
GF	318.50 sft	Rs. 650.00/sft	Rs. 2,07,025.00	Rs. 41,405.00	1,65,620.00
And at FF					
TOTAL					12,86,500.00

PART- III: Valuation of other amenities/extra items/miscellaneous

Particulars of items	Quantity	Estimated replacement rate	Replacement costs. (Rs.)	Depreciation (Rs.)	Net value (Rs.)
Commercial value of Shop	300.12 sft	5000.00/sft	15,00,600.00	Nil Already Taken	1500600.00


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F.I.A. F.I.E. F.I.S.E. GOVT APPROVED VALUER  
CAT-II/CCIT-KANPUR-176/1999

	c. Type of activity presently going on at the premises.	Business and residential.
	Whether any road facility is available?	Yes
	Type of road available (BT/Cement road etc.).	BT Road
	Front width of the road.	Around 26ft.
	Source of water & water potentiality	Jal Sasthan Supply.
	Type of Sewerage system	Connected to Public Sewer Line.
	Availability of power supply.	Yes (Power Corporation)
	Advantage of the site.	Good.
	Disadvantage of the site.	Nil.
	Give instances of sales of immovable property in the locality on a separate sheet, indicating the names & addresses of the property, registration No. sale price and area of land sold	Resale of Properties in near by areas.
	General remarks.	Shop
	<b>RENT DETAILS</b>	
13	Is the building owner occupied/tenant/both?	Owner occupied.
	Is partly owner occupied, specify portion & Extent of area under occupation.	Whole by Owner.
	Name of the tenant/leasees/licensees etc.	NA
	Portion in the their occupation.	NA
	Has the tenant to bear the whole or part of the cost of repairs and maintenance. Give particulars.	Whole By Owner.
	If lift installed, Who is to bear the cost of maintenance and operations. Owner or tenant.	Whole By Owner.
	Has any standard rent has been fixed for the premises under any law relating to the control of rent.	AS per rule.
	Present/Expected income/rent from the property	Rs. 15000.00/month
14	<b>VALUATION OF THE PROPERTY</b>	
PART-I	<b>VALUATION OF LAND</b>	
	1. Dimensions of the plot	12'3"
	North	12'3"
	South	26'0"
	East	26'0"
	West	12'3"X26'0"-318.50sft.
	2. Total area of the plot	Rs. 29,000.00-31,000.00/S.Yards.
	3. Prevailing market rate	Rs. 10500.00/m <sup>2</sup> for commercial and Rs. 8500.00/m <sup>2</sup> for residential.
	4. Guideline rate obtained from the registrar office.	Rs. 30000.00 x .9 = Rs. 27,000.00
	5. Assessed/adopted rate of valuation	Rs. 9,55,260.00
	6. Estimated value of the land	Rs. 8,11,971.00
	7. The conservative value of the land.	
PART-II	<b>VALUATION OF BUILDING PROPERTY</b>	
	a. Technical details of the building	
	Type of building (Residential/Commercial/Industrial)	Residential/ Commercial
	Year of construction.	1990
	Future life of the property	40 Years.
	Number of Floors and height of each floor including basement.	Two
	Plinth area of each floor.	318.50sft. at GF & 318.50sft. at FF only.
	Type of constructions (load bearing/RCC/steel framed)	Load bearing type.
	Condition of building	

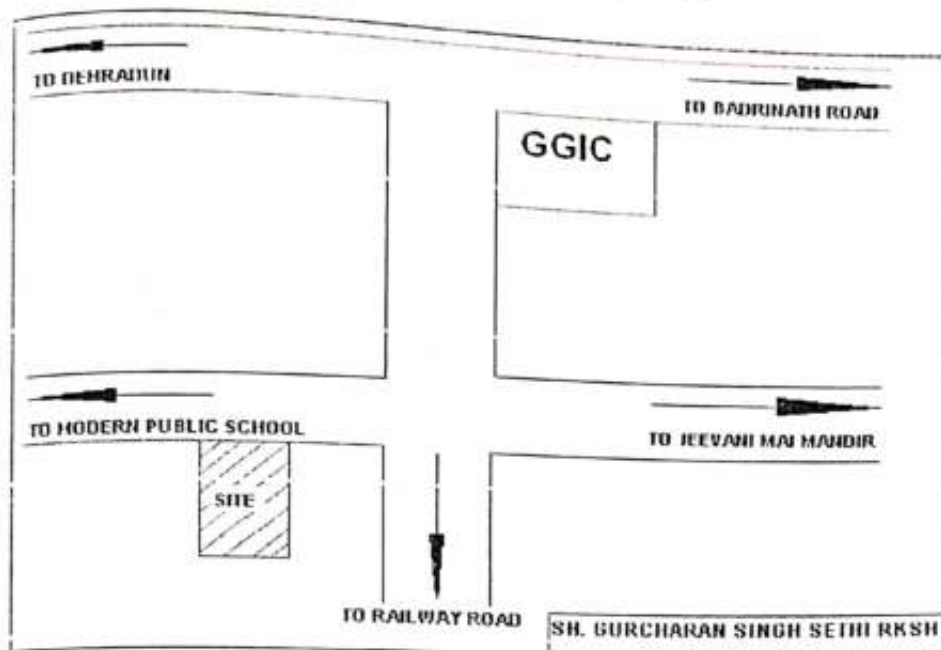
  
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 CAT. NO. 176/1999



North	Jeevan Mai Road
South	Prop. Of Sh. Roop Lal
East	Prop. Of Sh. Kundan Lal Chhabra
West	3rd and Passage Athern prop. Of Sh. Roop Lal
Route Map	Enclosed
Any Specific identification marks, (like electric pole No. dug well etc.).	Nil
Whether covered under corporation Panchayat/Municipality	Nagar Palika Area Rishikesh
Whether covered under corporation any land ceiling of State/Central Government	NA.
If the land free hold/lease hold	Free -hold
Are there any restrictive covenants in regard to use of land? If so attach a copy of the covenant.	Nil.
Type of the property Whether	
1. Agricultural.	Nil.
2. Industrial.	Nil.
3. Commercial	G.F.- Commercial, F.F.-Residential
4. Institutional	Nil.
5. Government	Nil
6. Non-Government	Nil
7. Others (Specify)	Nil.
> In case of Agricultural Land	
1. Any conversion to house site is obtained	NA.
2. Whether the land is dry or wet	NA.
3. Availability of irrigation facilities	NA.
4. Type of crop grown.	NA.
5. Annual yield or income	NA.
> Year of acquisition /purpose	1990
> Value of purchase price.	10,360.00
> Whether the property is occupied by	Occupied by owner.
Owner or tenant. If Occupied by tenant. Since how long he is staying and the Amount of rent being paid.	Rs. 15000.00/month.
> Classification of the site.	
a. Population group Metro/Urban/Semi Urban/Rural	Urban
b. High/Middle/Poor Class	Middle.
c. Residential/Non-Residential	Residential / Commercial
d. Development of Surrounding Area	Developed Area
e. Possibility of any threat to the property (Floods, Calamities, etc.)	Comes in an earth- quake prone area
> Proximity of civic amenities (like School, Hospital, Bus Stop, Market etc.).	Within 0.5K.M.Radius.
> Level of Land (Plain, rock etc.).	Plain
> Terrain of the Land.	Plain.
> Shape of the Land (Square/Rectangle etc.).	Rectangular
> Type of use to which it can be put (for construction of house, factory, etc.).	A Shop on G.F. and residence on F.F. is already existing at the site.
> Any usage restriction on the property.	N.A.
> Whether the plot is under town planning approved layout?	Yes
> Whether the plot is Intermittent or corner.	Intermittent

  
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KEY PLAN/SITE MAP OF SARDAR GURCHARAN SINGH SETHI, JIWANIMAI MARG,  
RISHIKESH, DISTT. DEHRADUN.



*(Signature)*

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CAT-I/CCIT-KANPUR-176/1999



# K. ASSOCIATES

Regd. Engineer, Designer  
Chartered Engineer Valuer, Estimator & Builder  
of India Income Tax Dept. Approved Valuer (CCIT/51/2007-08)  
Valuer of State Bank of India, Canara Bank,  
Punjab National Bank, Bank of Baroda  
H.D.F.C., D.H.F.L

Er. Vinay Kumar  
(Chartered Engineer)

M.I.E (Civil) F.I.V.  
P.G.D. (Design & Construction of Conc. Structure)  
Cell: 9412957454, 9719540969  
E-mail: vinayvidit2005@gmail.com

Book Manager

State Bank Of India

ACC, Railway Road Branch Rishikesh

Owner Details

M/S Sethi Enterprises Through Property  
Sh.Gurpreet Singh Sethi s/o Late Sh.Gurcharan Singh Sethi

Appl. No.

Property Details

Address Part of Old Property No.38 & New No.50, Situated at Jeewani Mai Marg, Rishikesh, Pargana Parwadun,  
Tehsil Rishikesh, Distt. Dehradun

Nearby Landmark

Near Kranti Hospital

Longitude : 78°17'39"

Latitude : 30°06'31"

Document Details

Layout Plan

N.A.

Name of Approving Auth

H.R.D.A

Building Plan

N.A.

Approval No

N.A.

Construction Permission

N.A.

Dated

N.A.

Legal Documents

Yes

List of Documents

Gift Deed No :- 3399 Dated :- 22.05.2018

Physical Details

Adjoining properties

East

26'-0"-

Property of  
Sh.Kundan Lal  
Chhabra

West

26'-0"-

Passage 3'-0" wide  
Therefore Shop  
Sh.Drashan Lal

North

12'-3"-

Jeewani  
Mai Marg  
22'-0"  
wide

South

12'-3"-

Room  
Sh.Darshan Lal

Watching of boundaries

Yes

Plot  
Demarcated

Yes

Approval  
Land Use

Residential

Type of Property

Residential &  
Commercial

Plotted  
/Flat

Plotted

Total No of floors

Two

Floor On Which the  
Property is located

Gr Floor  
1st Floor  
Mumty

Approx  
Age of the  
Property

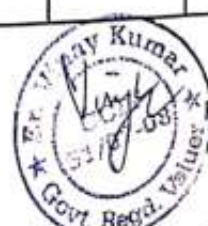
28  
Years

Residual age of the  
property

37 Years

Type of Structure  
:- R.C.C Frame

Gurpreet Singh Sethi



Page 1

Office: F-7, Alankar Palace, Shopping Complex, Near Shankar Ashram, Jwalapur, Haridwar - 249407 (UTTARAKHAND) INDIA

# Annexure-1, Enclosed

Mode of Tenure	Owned/Rented	No of years of Occupancy	Relation of tenant of Owner
No	Owned	No	No

Mode of construction	Under Construction/ Completed	Completed	If under Construction, extent of Completion	No
No				

Details of the property

Plot Area	29.60 Sq.m.	Plinth Area	64.78 Sq.m.	Carpet Area	53.12 Sq.m.	Saleable Area	64.78 Sq.m.
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Annexure-1, Enclosed

Gr.Floor-Shop-1 , 1st Floor-Room-1,Toilet-1

Mumty

Remarks	1	Qualifications in TIR/Mitigation Suggested,if any	Through Advocate
	2	Property is SARFAESI Complaint	TIR Refer
	3	Whether Property belongs to social infrastructure like Hospitals,School,old age home etc.	No
	4	Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or to be mortgaged	N.A.
	5	Details of last two transactions in the locality/area to be provided,if available	Not Available
	6	Any other aspect which has relevance on the value or marketability of the property	No

Declaration	1	The property was inspected by the undersigned on : 11.07.2018
	2	The undersigned does not have any direct / Indirect interest in the above Property
	3	The Ownership Of Property Should be Verified By Legal Report of Advocate
	4	The information furnished herein is true and correct to best of our knowledg
	5	have submitted report directly to the Bank.

Name, Address & Signature of Valuer	Vinay Kumar V.K. Associates ,F-7 Alankar Palace Shoping Complex Nr. Shankar Ashram Jwalapur Haridwar.	Signature & Seal of Valuer	Date of Valuation - 11.07.2018
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Documents enclosed

Photo enclosed

*Vinay Kumar*  
**Dr. Vinay Kumar**  
 A.M.I.E. (P.V.) & P.D.D.C (Struc. )  
 Regd. Engineer (D.A.)  
**Gurpreet Singh Sethi**  
 V.K. ASSOCIATES  
 F / 1, ALANKAR PALACE SHOPPING COMPLEX  
 SHANKAR ASHRAM, HARDWAR





# V. K. A S S O C I A T E S

Annexure-1

Valuation of Property (M/S Sethi Enterprises Through Property  
Sh.Gurpreet Singh Sethi s/o Late Sh.Gurcharan Singh Sethi)

Sl.No.	Name of Building	Area	Unit	Rate	Amount	Net Amount
1	Land Area	29.6	sq.m.	Rs. 85,000	Rs. 2,516,000	Rs. 2,516,000
2	Covered Area Ground Floor	29.6	sq.m.	Rs. 8,000	Rs. 236,800	Rs. 236,800
3	1st Floor	29.6	sq.m.	Rs. 8,000	Rs. 236,800	Rs. 236,800
4	Mumty	5.58	sq.m.	Rs. 8,000	Rs. 44,640	Rs. 44,640
					Total	Rs. 518,240
5	Depreciation @28%					Rs. 145,107
					Building Value	Rs. 373,133
6	Market Value				Total	Rs. 2,889,133
7	Realisable Value 15% less				Total	Rs. 2,455,763
8	Circle Rate Value of Land					
9	Land Area	29.6	sq.m.	Rs. 15,225	Rs. 450,660	Rs. 450,660
10	Cost Of Building	64.78	sq.m.	Rs. 11,000	Rs. 712,580	Rs. 712,580
11	Depreciation @28%					Rs. 199,522
					Building Value	Rs. 513,058
					Total	Rs. 963,718
12	Circle Rate Value					





Customer Name- Sri. Gurpreet Singh





P.N.B  
Bank

Undhusan  
Times office

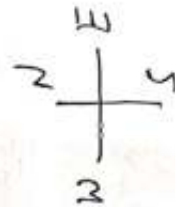
Natraj Chowk Rd - Dehradun Rd

Police Chowk  
Pulitana

Kranti  
Hospital

Tejvan nari bul

Sit



**MAHIMA SHANKER SAXENA**  
Advocate  
Court Compound  
Rishikesh.

Resi :  
922, Avas Vikas Colony  
Virbhadr Marg, Rishikesh  
Ph: 2430955, M: 9412964001

Ref.No.....

Date : 19.06.2018

**Annexure-B : Report of Investigation of Title in respect of Immovable Property.**

1.a)	Name of the Branch/BU seeking opinion	State Bank of India, Rly. Road, Rishikesh
b)	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	-Nil-
2.a)	Name of the unit/concern/company/person offering the property/(ies) as security.	M/s Sethi Enterprises through Prop. Shri Gurpreet Singh Sethi S/o Late Gurcharan Singh Sethi, R/o 276/6/32, Someshwar Mandir Marg, Rishikesh, Distt. Dehradun.
b)	Constitution of the unit/concern/person/body/ authority offering the property for creation of charge.	Prop. Firm
c)	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower <i>Guarantor</i>
3.	Complete or full description of the immovable property/(ies) offered as security including the following details	
a)	Survey No.	Part of Old Municipal No.38, New No.50
b)	Door No. (in case of house property)	
c)	Extent/area including plinth/built up area in case of house property	35.3 sq.yd. or 29.60 sqm.,
d)	Locations like of the place, village, city, registration, sub-district etc.Boundaries	Jeewani Mai Marg, Rishikesh, Distt. Dehradun, which is bounded & butted as under:- East - Property Sh.Kundan Lal Chhabra, side 12'3" West - 3ft. wide passage thereafter shop Sh.Darshan Lal, side 12'3" North - Jeewani Mai Marg, side 26' South - Common gallery, side 26'
4.a)	Particulars of the documents scrutinised serially and chronologically.	1. Original Sale Deed dt. 30.05.1990, regd. on 04.06.1990. 2. Original Gift-Deed dt. 22.05.2018 3. Copy of H.Tax receipt 4. Death Certificate of S.Gurucharan Singh 5. Succession Certificate issued by SDM, Rishikesh

*Mahima Shanker Saxena*  
Advocate  
UP5679/92, UA-2333/04





सत्यमेव जयते

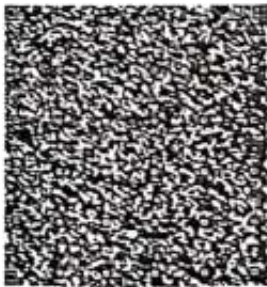
# INDIA NON JUDICIAL Government of Uttarakhand

e-Stamp

Certificate No.  
Certificate Issued Date  
Account Reference  
Unique Doc. Reference  
Purchased by  
Description of Document  
Property Description  
Consideration Price (Rs.)

First Party  
Second Party  
Stamp Duty Paid By  
Stamp Duty Amount(Rs.)

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: 22-May-2018 02:42 PM  
: NONACC (SV)/ uk1230304/ RISHIKESH/ UK-DH  
: SUBIN-UKUK123030435310307310064Q  
: GURPREET SINGH SETHI  
: Article 33 Gift  
: JEEVNI MARG MAUJA RISHIKESH  
: 0  
: (Zero)  
: DAVINDER KAUR SETHI ETC  
: GURPREET SINGH SETHI  
: GURPREET SINGH SETHI  
: 18,100  
: (Eighteen Thousand One Hundred only)



दावे पर अंकित

Please write or type below this line-----

*SA* *Prabhu*

डावे पर अंकित

0001025399



प्रमाण पत्र संख्या: UK10UTJ0538/180000740

**उत्तराखण्ड सरकार**  
कार्यालय उप जिलाधिकारी द्वारा प्रदत्त  
उत्तरजीवी प्रमाण-पत्र

जिला: देहरादून  
उपजिलाधिकारी: ऋषिकेश

आवेदन पत्र संख्या: UK10UTJ0538/180000740

जारी दिनांक: 19-April-2018

श्री गुरमीत सिंह सेठी पुत्र स्व० गुरुचरण सिंह सेठी निवासी ग्राम ऋषिकेश पट्टी ऋषिकेश तहसील ऋषिकेश जिला देहरादून उत्तराखण्ड के श्रार्पना पत्र के सम्बन्ध में पटवारी/लेखपाल (ऋषिकेश) के माध्यम से जोड़ा करवाई गयी।  
अतः पटवारी/लेखपाल (ऋषिकेश) /तहसीलदार (ऋषिकेश) की आख्या दिनांक 19/04/2018 तथा तहसील के प्रमाणीकरण के आधार पर प्रमाणित किया जाता है कि श्री / श्रीमती / कुमारी स्व० गुरुचरण सिंह सेठी पुत्र/पत्नी / पुत्री स्व० मोहन सिंह सेठी निवासी ग्राम ऋषिकेश पट्टी ऋषिकेश तहसील ऋषिकेश जिला देहरादून उत्तराखण्ड की मृत्यु दिनांक 12/01/2017 को हो चुकी है और निम्नलिखित उत्तरजीवी है।

क्र.सं.	नाम	मृतक का सम्बन्ध	उम्र
1	गुरमीत सिंह सेठी	Son	48
2	रविन्द्र कौर सेठी	Wife	65
3	गुरमीत सिंह सेठी	Son	46
4	श्रीमती प्रीती सेठी कावरा	Daughter	44

उत्तराखण्ड सरकार



Digitally signed  
by HAR GIRI

Date: 2018.04.19

उप जिला अधिकारी  
ऋषिकेश, देहरादून

केन्द्र आईडी: rishikesh1

ऋषिकेश, देहरादून

यह प्रमाण पत्र डिजिटली हस्ताक्षरित है एवं विश्वि मान्य है  
टिप्पणी: यह पत्र सर्वोपेक्षित सिस्टम के अंतर्गत केवल पांच हजार रुपये के लिए मान्य है। इसकी भी प्रमाण की दशा में मान्य नहीं होगा।  
यह प्रमाण पत्र आवेदन पत्र संख्या का उपयोग कर <http://edistrictuk.gov.in> से सत्यापित किया जा सकता है।



## दाननामा विलेख

बाजारी मूल्य जिस पर स्टाम्प दिया	-	18,03,000/रु० ।
सर्किल रेट का पृष्ठ नं०	-	पेज 4 क्रम सं० 4 (डी०)
मौजा	-	कॉलम नं० 17 ।
रकबा	-	जीवनीमाई मार्ग ।
निर्मित रकबा	-	29.60 वर्ग मीटर ।
मुख्य मार्ग से दूरी	-	29.60 वर्ग मीटर ।
कुल स्टाम्प का योग	-	0 से 50 मीटर की परिधि ।
स्टाम्प शीट सं०	-	18,100/रु० ।

हमकि 1. श्रीमती दविन्द्र कौर सेठी पत्नी स्व० श्री गुरुचरण सिंह सेठी  
2. श्री गुरमीत सिंह सेठी पुत्र स्व० श्री गुरुचरण सिंह सेठी निवासी गण-  
276/6/32, सोमेश्वर मन्दिर मार्ग, ऋषिकेश जिला देहरादून 3. श्रीमती प्रीती  
सेठी कालरा पत्नी श्री सुरेन्द्र सिंह कालरा पुत्री स्व० श्री गुरुचरण सिंह सेठी  
निवासी- ओल्ड मॉडल टाउन, यमुनानगर, हरियाणा।

प्रथमपक्षगण/दानदातागण.....

निम्नलिखित सम्पत्ति वाकै - एक सम्पत्ति नगर पालिका सम्पत्ति सं० 38 पुराना,  
50 नया, दानित रकबा 35.3 वर्ग गज यानि 29.60 वर्ग मीटर जिसमें सम्पूर्ण  
भाग पर एक दुकान निर्मित है जिसकी छत आपसी घरेलू बंटवारे के अनुसार  
दानगृहिता की स्वयं की है स्थित- जीवनी माई मार्ग, मौजा ऋषिकेश परगना  
परवादून तहसील ऋषिकेश जिला देहरादून।

के मालिक व काबिज है और हमारी यह सम्पत्ति हर प्रकार के भार, बन्धन, रहन, से मुक्त  
है उसको बदस्त अपने पुत्र/भाई श्री गुरप्रीत सिंह सेठी पुत्र स्व० श्री गुरुचरण  
सिंह सेठी निवासी- 276/6/32, सोमेश्वर मन्दिर मार्ग, ऋषिकेश जिला  
देहरादून।

द्वितीयपक्ष/दानगृहिता.....

को बिना प्रतिफल के दान स्वरूप दे दिया है।

दानदाता :- श्रीमती दविन्द्र कौर सेठी आधार कार्ड सं० 6959 4674 1900

दानदाता :- श्री गुरमीत सिंह सेठी आधार कार्ड सं० 2714 3566 1338

दानदाता :- श्रीमती प्रीती सेठी कालरा आधार कार्ड सं० 9587 3471 0803

दानगृहिता :- श्री गुरप्रीत सिंह सेठी, आधार कार्ड सं० 9905 9506 7538

गवाह:- विजेन्द्र कुकरेती एडवोकेट बार कॉन्सिल रजि० सं० UA-420/2006

गवाह:- श्री आदेश कुमार, डी०एल० सं० UK-1420100017620

दविन्द्र कौर



### दाननामा विलेख

हमकि 1. श्रीमती दविन्द्र कौर सेठी पत्नी स्व० श्री गुरुचरण सिंह सेठी  
 2. श्री गुरमीत सिंह सेठी पुत्र स्व० श्री गुरुचरण सिंह सेठी निवासीगण-  
 276/6/32, सोमेश्वर मन्दिर मार्ग, ऋषिकेश जिला देहरादून 3. श्रीमती प्रीती  
 सेठी कालरा पत्नी श्री सुरेन्द्र सिंह कालरा पुत्री स्व० श्री गुरुचरण सिंह सेठी  
 निवासी- ओल्ड मॉडल टाउन, यमुनानगर, हरियाणा।

प्रथमपक्षगण/दानदातागण.....

एवं

अपने पुत्र/भाई श्री गुरप्रीत सिंह सेठी पुत्र स्व० श्री गुरुचरण सिंह सेठी  
 निवासी- 276/6/32, सोमेश्वर मन्दिर मार्ग, ऋषिकेश जिला देहरादून।

द्वितीयपक्ष/ दानगृहिता.....

जोकि कि प्रथमपक्षगण/दानदातागण की अपनी सम्पत्ति जिसका पूर्ण विवरण  
 इस दाननामा विलेख के अन्त में दिया गया है का प्रथमपक्षगण मालिक, स्वामी व काबिज  
 है निम्न वर्णित सम्पत्ति हर प्रकार के भार, बन्धन, रहन, आदि - आदि से पाक एवं साफ  
 दशा में है।

यहकि निम्न वर्णित सम्पत्ति प्रथमपक्षगण के पिता ने श्री चमन लाल पुत्र श्री रूप  
 लाल निवासी- 50, जीवनी माई मार्ग, ऋषिकेश जिला देहरादून स्वयं व बहै० मुख्ताराम  
 से पंजीकृत विक्रय पत्र के माध्यम से क्रय की हुयी है, जिसका पंजीकरण सब रजिस्ट्रार  
 कार्यालय देहरादून जिला देहरादून में बही नं० 1, जिल्द नं० 2694 के पृष्ठ 139  
 ए०डी०फा० बुक नं० 01, जिल्द 3795 पृष्ठ 201 से 212 पर द०नं० 7082 पर दिनांक  
 04.06.1990 को विधिवत रूप से पंजीकृत व दर्ज है तथा वर्णित सम्पत्ति प्रथमपक्षगण को  
 अपने पति/पिता की मृत्यु के पश्चात बतौर विरासत प्राप्त हुयी है तथा प्रथमपक्षगण के  
 पति/पिता के नाम से नगर पालिका परिषद ऋषिकेश के अभिलेखों में विधिवत दर्ज व  
 अंकित है, इस प्रकार प्रथमपक्षगण को अपनी वर्णित सम्पत्ति को दान इत्यादि में देने के  
 अधिकार प्राप्त है।

*[Signature]*

*[Signature]*



यहकि वर्णित सम्पत्ति में द्वितीयपक्ष 1/4 अंश के मालिक/हिस्सेदार है तथा प्रथमपक्षगण द्वारा वर्णित सम्पत्ति में से द्वितीयपक्ष को अपना 3/4 सम्पूर्ण हिस्सा दान में दिया जा रहा है इस प्रकार द्वितीयपक्ष वर्णित सम्पत्ति के एकमात्र मालिक, स्वामी हो गये है।

यहकि दाननामा विलेख में वर्णित सम्पत्ति Real Estate Act 2016 एवं यथा प्रख्यापित Uttarakhand Real Estate (Regulation And Development) (General) Rules 2017 में परिभाषित "Real Estate Project Land" के अन्तर्गत नहीं है तथा प्रथमपक्ष की व्यक्तिगत सम्पत्ति है तथा प्रथमपक्ष Promoter/Developer अथवा Real Estate Agent नहीं है।

यहकि सम्पत्ति का कुल क्षेत्रफल 29.60 वर्ग मीटर है जिस पर 58,000/- रुपये प्रति वर्ग मीटर की दर से आंकलन करने पर बाजारी मूल्य 17,17,000/- रुपये होता है तथा वर्णित सम्पत्ति तक आने-जाने हेतु 22 फीट चौड़ा रास्ता है जिसमें भूमि पर 5 प्रतिशत अधिक की दर से आंकलन करने पर मूल्यांकन मु0 86,000/- रुपये होता है इस प्रकार सम्पत्ति का कुल मूल्यांकन मु0 18,03,000/- रुपये होता है जिसमें नियमानुसार उत्तराखण्ड शासन वित्त अनुभाग-9, संख्या 677/XXVII(9)/ स्टाम्प 61/2008 देहरादून दिनांक 11 सितम्बर, 2009 की अधिसूचना के आंशिक रूपान्तरण XXVII(9)/2013/स्टाम्प 20/2010 दिनांकित 23.07.2013 के अनुसार दानग्रहीता व दानदाता एक ही परिवार के सदस्य है यानी द्वितीयपक्ष प्रथमपक्षगण का सगा पुत्र/भाई है, तो स्टाम्प शुल्क 1 प्रतिशत स्टाम्प शुल्क 18,100/- रुपये अदा किया गया है।

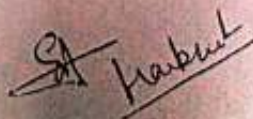
यहकि वर्णित सम्पत्ति नगर पालिका परिषद ऋषिकेश की सीमा के अन्तर्गत है, इस प्रकार वर्णित सम्पत्ति पर उत्तराखण्ड भू अधिनियम सं0 29/03 के प्राविधान लागू नहीं होते हैं।

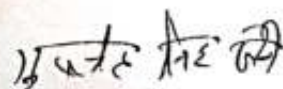
### ( विवरण दान में दी गयी सम्पत्ति )

एक सम्पत्ति नगर पालिका सम्पत्ति सं0 38 पुराना, 50 नया, दानित रकबा 35.3 वर्ग गज यानि 29.60 वर्ग मीटर जिसमें सम्पूर्ण भाग पर एक दुकान निर्मित है जिसकी छत आपसी घरेलू बंटवारे के अनुसार दानग्रहीता की स्वयं की है स्थित- जीवनी माई मार्ग, मौजा ऋषिकेश परगना परवादून तहसील ऋषिकेश जिला देहरादून जिसकी दिशाये इस प्रकार है-

- |            |   |
|------------|---|
| पूरब में   | - सम्पत्ति श्री कुन्दन लाल छाबडा।                 |
| पश्चिम में | - रास्ता 3 फीट चौड़ा पश्चात दुकान श्री दर्शन लाल। |
| उत्तर में  | - जीवनी माई मार्ग 22 फीट चौड़ा।                   |
| दक्षिण में | - कमरा श्री दर्शन लाल।                            |

दिनांक 10/11/2013







वही संख्या 1 जिल्द 4,521 के पृष्ठ 351 से 376 पर क्रमांक 3399

पर आज दिनांक 22 May 2018 को रजिस्ट्रीकरण किया गया।

रजिस्ट्रीकर्ता अधिकारी /  
उप-निबंधक, ऋषिकेश  
22 May 2018



MAHIMA SHANKER SAXENA  
Advocate  
Court Compound  
Rishikesh.

Ref.No.....

Resi :  
922, Avas Vikas Colony  
Virbhadra Marg, Rishikesh  
Ph: 2430955, M: 9412964001

Date : 19.06.2018

**NON-ENCUMBRANCE CERTIFICATE**

To,  
The Chief Manager  
State Bank of India  
Rly. Road, Rishikesh.

Sub : Property bearing part of Old Municipal No.38, New No.50, area 35.3 sq.yd. or 29.60 sqm. with own share of roofright, situated at Jeewani Mai Marg, Rishikesh, Distt. Dehradun, which is bounded & butted as under:-

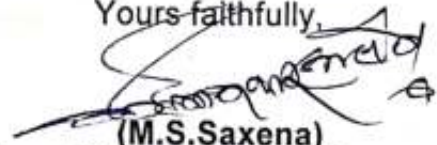
- East - Property Sh.Kundan Lal Chhabra, side 12'3"
- West - 3ft. wide passage thereafter shop Sh.Darshan Lal, side 12'3"
- North - Jeewani Mai Marg, side 26'
- South - Common gallery, side 26'

At present owned by Shri Gurpreet Singh Sethi S/o Late Gurcharan Singh Sethi, R/o 276/6/32, Someshwar Mandir Marg, Rishikesh, Distt. Dehradun.

I, have inspected the Index Register Part-II of the Office of Sub Registrar, Rishikesh for the period 4.4.1998 to 19.06.2018. I found no act of recorded encumbrances for the period 4.4.1998 to 19.06.2018, as per the records made available **except SBI, Rly. Road, Rishikesh.**

Therefore the property mentioned above and owned by **Shri Gurpreet Singh Sethi** is free from all recorded encumbrances for the period 4.4.1998 to 19.06.2018 as the records made available **except SBI, Rly. Road, Rishikesh.**

Yours faithfully,



(M.S.Saxena)  
Mahima Shankar Saxena  
Advocate

Encl :  
Search Receipt No.70/99 of S.R. Rishikesh dt. 19.06.2018. Reg. No.-UP5679/92, UA-2333/04

**MAHIMA SHANKER SAXENA**  
Advocate  
Court Compound  
Rishikesh.

Resi :  
922, Avas Vikas Colony  
Virbhadra Marg, Rishikesh  
Ph: 2430955, M: 9412964001

Ref.No.....

Date : 19.06.2018

**Annexure-B : Report of Investigation of Title in respect of Immovable Property.**

1.a)	Name of the Branch/BU seeking opinion	State Bank of India, Rly. Road, Rishikesh
b)	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	-Nil-
2.a)	Name of the unit/concern/company/person offering the property/(ies) as security.	M/s Sethi Enterprises through Prop. Shri Gurpreet Singh Sethi S/o Late Gurcharan Singh Sethi, R/o 276/6/32, Someshwar Mandir Marg, Rishikesh, Distt. Dehradun.
b)	Constitution of the unit/concern/person/body/ authority offering the property for creation of charge.	Prop. Firm
c)	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	<del>Borrower</del> Guarantor
3.	Complete or full description of the immovable property/(ies) offered as security including the following details	
a)	Survey No.	Part of Old Municipal No.38, New No.50
b)	Door No. (in case of house property)	
c)	Extent/area including plinth/built up area in case of house property	35.3 sq.yd. or 29.60 sqm.,
d)	Locations like of the place, village, city, registration, sub-district etc.Boundaries	Jeewani Mai Marg, Rishikesh, Distt. Dehradun, which is bounded & butted as under:- East - Property Sh.Kundan Lal Chhabra, side 12'3" West - 3ft. wide passage thereafter shop Sh.Darshan Lal, side 12'3" North - Jeewani Mai Marg, side 26' South - Common gallery, side 26'
4.a)	Particulars of the documents scrutinised serially and chronologically.	1. Original Sale Deed dt. 30.05.1990, regd. on 04.06.1990. 2. Original Gift-Deed dt. 22.05.2018 3. Copy of H.Tax receipt 4. Death Certificate of S.Gurucharan Singh 5. Succession Certificate issued by SDM, Rishikesh

**Mahima Shanker Saxena**  
Advocate  
Reg. No.-UP5679/92, UA-2333/04



b) Nature of documents verified and as to whether 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.

Sl. No.	Date	Name/Nature of the document	Original/certified copy/ certified extract/photocopy etc.	In case of copies, whether the original was scrutinized by the Advocate
(i)	04.06.1990	Sale-Deed		
(ii)	22.05.2018	Gift-Deed	Original	
(iii)		Copy of H. Tax receipt	Original	N.A.
(iv)		Death Certificate, Succession Certificate		N.A.

5.	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts alongwith the TIR?)	Yes
6.	a) Whether the records of registrar office or revenue authorities relevant to the proper in question are available for verification through any online portal or computer system?	Yes
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	No
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar, Rishikesh
	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?	Yes, S.R. D.Dun (with prior permission of ADM-Fin. D.Dun.)
	c) Whether search has been made at all the offices named at (b) above?	Yes
	d) Whether the searches in the offices of 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/encumbrance for a period of not less than 30 years is mandatory. (Separate sheets may be used)	S. Gurcharan Singh Sethi S/o S. Mohan Singh Sethi, R/o 31 Adarsh Gram, Rishikesh, Distt. Dehradun has purchased the said property from Sh.Chaman Lal S/o Sh. Roop Lal, R/o 50 Jeewani Mai Marg, Rishikesh himself & as attorney of Smt.Kanchan Devi W/o Late Sh.Madan Lal & Sh.Darshan Lal S/o Sh.Roop Lal, R/o 50 Jeewani Mai Marg, Rishikesh & Smt.Swadesh Rani W/o Sh.Keemal Lal, R/o 121 Karanpur, D.Dun & Smt. Rajrani W/o Sh.Yashpal & Smt. Pushparani W/o Sh.Madan Lal, R/o Refugee Qtrs. Rishikesh through attorney Smt.Geeta Rani W/o Sh.Amrit Lal, R/o Dhamawala, D.Dun through sale deed dt. 30.05.1990, which is regd. with S.R. D.Dun at Bk.No.1, zild 2694, pg.139, ADF Bk.No.1 zild 3795, pg.201/212 at No.7082 on 04.06.1990. Sh. Chaman Lal & others got the said property in succession from Sh.Roop Lal S/o Sh.Mool Chand, who died on 20.04.1978. The name of Sh.Gurcharan Singh Sethi is mutated in Municipal record. Sh. Gurcharan Singh Sethi has expired on 12.01.2017 and his legal heirs Smt. Davindra Kaur W/o Late Gurcharan Singh Sethi, Gurmeet Singh Sethi S/o Late Gurcharan Singh Sethi, R/o 276/6/32 Someshwar Mandir Marg, Rishikesh, Smt. Preeti Sethi Kalra W/o Sh.Surendra Singh Kalra (D/o Late Gurcharan Singh Sethi), R/o Old Model Town, Yamunanagar, Haryana, gifted the said property one of the legal heirs Sh. Gurpreet Singh Sethi S/o Late Gurcharan Singh Sethi, through Gift-Deed dt. 22.05.2018, regd. with S.R. Rishikesh at Bk.No.1, zild 4521, pg. 351-376 at No.3399 on 22.05.2018. Sh. Gurpreet Singh Sethi has obtained roofright of the shop through family arrangement, hence shop's with roof right is in ownership of Sh. Gurpreet Singh and he has applied for mutation.
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*Signature*  
Shahina Shankar  
1567919



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.)	Ownership right
10.	If leasehold, whether;	
	a) lease Deed is duly stamped and regd.	N.A.
	b) lessee is permitted to mortgage the Leasehold right,	N.A.
	c) duration of the Lease/unexpired period of lease,	N.A.
	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.	N.A.
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N.A.
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A.
11.	If Govt. grant/allotment/Lease-cum-sale agreement, whether;	N.A.
	a) grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions,	N.A.
	b) the mortgagor is competent to create charge on such property.	N.A.
	c) whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
12.	If occupancy right, whether;	N.A.
	a) Such right is heritable and transferable,	
	b) Mortgage can be created.	
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.	N.A.
14.	If the property has been transferred by way of Gift Deed, whether :	Yes
	a) The Gift Deed is duly stamped and registered	Yes
	b) The Gift Deed has been attested by two witnesses	Yes
	c) The Gift Deed transfers the property to Donee	Yes
	d) Whether the Donee has accepted the gift by signing the Gift Deed or by a separated writing or by implication or by actions	Yes
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question.	No
	f) Whether the Donee is in possession of the gifted property;	Yes
	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.	No
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No
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.	N.A.

  
**Mahima Shankar Saxena**  
 Advocate  
 Reg. No.-UP5679/92, UA-2333/04



b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A.
c) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	N.A.
d) In respect of partition by a decree of court whether such decree has become final and all other conditions/formalities are completed/compiled with.	N.A.
e) Whether any of the documents in question are executed in counterparts or in more than one set? If so additional precaution to be taken for avoiding multiple mortgages.	N.A.
16. Whether the title documents include any testamentary documents/wills?	No
a) In case of wills, whether the will is registered will or unregistered will?	N.A.
b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
c) Whether the property is mutated on the basis of will?	N.A.
d) Whether the original will is available?	N.A.
e) Whether the original death certificate of the testator is available? (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)	N.A.
17. a) Whether the property is subject to any wakf rights?	No
b) Whether the property belongs to church/temple or any religious/other institutions having any restriction in creation of charges on such properties?	N.A.
c) Precautions/permissions, if any in respect of the above cases for creating of mortgage?	N.A.
18. a) Whether the property is a HUF/joint family 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.	No
b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19. a) Whether the property belongs to any trust or is subject to the rights of any trust?	N.A.
b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A.
c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
d) Requirement if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.

*(Signature)*  
**Mahima Shankar Saxena**  
 Advocate  
 U.P. 2013/192, UA-2333104

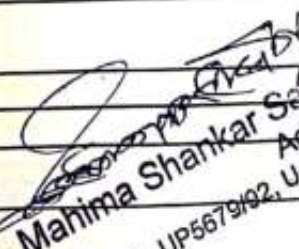


20.	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for enforcement of mortgage. b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	No
	c) In case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	N.A.
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.).	No
22.	a) Whether the property is subject to any pending or proposed land acquisition proceedings? b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded? b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement? c) Whether the title documents have any court seal/ marking 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.	No N.A. N.A.
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered. b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws? c) Whether the person(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.	N.A. N.A. N.A.
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, Authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association/provision for common seal etc.	N.A.
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolution, bye-laws.	N.A.
27.	a) Whether any POA is involved in the chain of title?	No

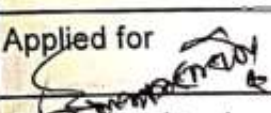
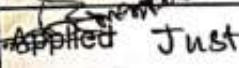
  
**Mahima Shankar Saxena**  
 Advocate  
 No.-UP5679/92, UA-2333/04



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.	N.A.
c) In case of title document 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 Deeds, etc. in favour of buyers of flats/Units (Builder's POA) or (ii) other type of POA (Common POA).	N.A.
d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	N.A.
e) In case of Common POA (i.e. POA other than Builder'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?	N.A.
ii) Whether the POA is a registered one?	N.A.
iii) Whether the POA is a special or general one?	N.A.
iv) Whether the POA contains a specific authority for execution of title document in question?	N.A.
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 sub-registrar also?)	N.A.
g) Please comment on the genuineness of POA?	N.A.
h) The unequivocal opinion on the enforceability and validity of the POA?	N.A.
28. Whether mortgage is being created by a POA 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.	No
29. If the property is a flat/apartment or residential/commercial complex, check the comment on the following :	N.A.
a) Promoter's/Land owner's title to the land/building.	N.A.
b) Development Agreement/Power of Attorney	N.A.
c) Extent of authority of the Developer/builder	N.A.
d) Independent title verification of the Land and/or building in question	N.A.
e) Agreement for sale (duly registered)	N.A.
f) Payment of proper stamp duty	N.A.

  
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g) Requirement of registration of sale agreement, development agreement, POA, etc.	N.A.
h) Approval of building plan, permission of appropriate/local authority etc.	N.A.
i) Conveyance in favour of Society/Condominium concerned	N.A.
j) Occupancy Certificate/allotment letter/letter of possession	N.A.
k) Membership details in the Society etc.	N.A.
l) Share Certificate	N.A.
m) No Objection Letter from the Society	N.A.
n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	N.A.
o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	N.A.
p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any;	N.A.
q) Whether the numbering pattern of the unit/flats tally in all documents such as approved plan, agreement plan etc.	N.A.
30. Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Leins etc. and details thereof.	Free from all types of encumbrance except SBI, Rly. Road, Rishikesh.
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.	21 years (4.4.1998 to 19.06.2018) NEC has been issued by me. Search Receipt No.70/99 of S.R. Rishikesh dt. 19.06.2018.
32. Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Copy of H.Tax receipt
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.	N.A.
34. Details of RTC extracts/mutation extracts/ Khata extracts pertaining to the property in question.	N.A., property comes in in Municipal limit.
35. Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Applied for 
36. a) Whether the property offered as security is clearly demarcated?	Applied Just 
b) Whether the demarcation/partition of the property is legally valid?	Yes
c) Whether the property has clear access as per documents?	Yes

  
**Mahima Shankar Saxena**  
 Advocate  
 Reg. No.-UP5679/92, UA-2333/04



37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	
	a) Document in relation to electricity connection/	
	b) Document in relation to water connection	Yes
	c) Document in relation to Sales Tax Registration, if any applicable/	N.A. - shop
	d) Other utility bills, if any.	Yes
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.	No
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 not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate).	N.A.
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No
41.	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	SARFAESI Act applies
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.	N.A.
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 case.	N.A.
44.	Additional aspects for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Gurpreet Singh Sethi S/o Late Gurcharan Singh Sethi, R/o 276/6/32, Someshwar Mandir Marg, Rishikesh, Distt. Dehradun.

Date : 19.06.2018  
Place : Rishikesh

Signature of Advocate  
Mahima Shankar  
Advocate  
No.-UP5679/92, UA-2333/04



Date : 19.06.2018

Annexure-C :

**CERTIFICATE OF TITLE**

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) 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 check list 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 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 Holders 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.

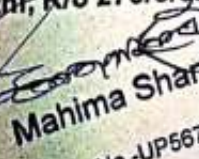
5. There are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from **4.4.1998 to 19.06.2018** pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances **except SBI, Rly. Road, Rishikesh.**

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 **NIL** (Specify the share of the Minor with Name). (Strike out if not applicable).

8. The Mortgage if created, will be available to the Bank for the Liability of the

Intending Borrower : **M/s Sethi Enterprises through Prop. Shri Gurpreet Singh Sethi S/o Late Gurcharan Singh Sethi, R/o 276/6/32, Someshwar Mandir Marg, Rishikesh, Distt. Dehradun.**

  
**Mahima Shankar Saxena**  
Advocate  
Reg. No.-UP5679/92, UA-2333/04

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9. I certify that Shri Gurpreet Singh Sethi S/o Late Gurcharan Singh Sethi, R/o 276/6/32, Someshwar Mandir Marg, Rishikesh, Distt. Dehradun has/have an absolute, clear and Marketable title over the Schedule property(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable and SARFAESI compliant, which is already existing with the Bank.

10. In continuation of mortgage by Deposit of title deeds, following title deeds/documents would create a valid and enforceable mortgage.

- a) Title-Deed (Original Gift-Deed dt. 22.05.2018) ✓
- b) Search Receipt No.70/99 of S.R. Rishikesh dt. 19.06.2018 ✓
- c) Original Sale Deed dt. 30.05.1990, regd. on 04.06.1990 ✓
- d) Copy of H.Tax receipt ✓
- e) Death Certificate of S.Gurucharan Singh ✓
- f) Succession Certificate issued by SDM, Rishikesh ✓
- g) Affidavit ✓

*Note : All original documents related to the sale-deed is already in Bank's possession except Gift-Deed dt. 22.05.1998 and Death Certificate of S. Gurcharan Singh & Succession Certificate.*

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

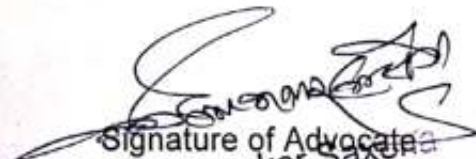
#### SCHEDULE OF THE PROPERTY/IES

Property bearing part of Old Municipal No.38, New No.50, area 35.3 sq.yd. or 29.60 sqm., with own share of roofright, situated at Jeewani Mai Marg, Rishikesh, Distt. Dehradun, which is bounded & butted as under:-

- East - Property Sh.Kundan Lal Chhabra, side 12'3"
- West - 3ft. wide passage thereafter shop Sh.Darshan Lal, side 12'3"
- North - Jeewani Mai Marg, side 26'
- South - Common gallery, side 26'

Place : **Rishikesh**

Date : **19.06.2018**

  
Signature of Advocate  
**Mahima Shankar Saxena**  
Advocate  
Reg. No.-UP5679/92, UA-2333/04