TUSHILP CONSULTAN CS L INTERIOR DESIGNERS L GOVT.REGISTERED VALUERS

85/6, Devpura Haridwar-249401 856. Devpers. Mobile: 9837044914, 9411326866

vastushilipzuudus 1 ANUKOOL', 46, Naya Haridwar Colony, Haridwar, Fax : 01334-225625

Central Bank of India, Union Bank of India, Punjab National Bank Bank of India, Allahabad Bank, Bank of Baroda, Indian Overseas Bank

Central Board of Direct Taxes, Chief Commissioner of Income Tax, L.I.C. Syndicate Bank, Punjab National Bank, Bank of Baroda, L.I.C.H.F.L. Union Bank of India, Oriental Bank of Commerce, Kurmanhal Bank Ltd. Central Bank of India, State Bank of India, Bank of India, Axis Bank The Nainital Bank Ltd, State Bank of Patiala, Canara bank, IDBI Bank

STATE BANK OF INDIA, RASMECCC, SECTOR-5 BHEL, HARIDWAR

VALUATION REPORT OF THE PROPERTY SITUATED AT PLOT NO.547, BANKHANDI MARG, RISHIKESH,

VALUATION PARWADOON, DISTT. DEHRADUN. Ref. No. SG/2011-12/973/GUPTA ENTERPRISES

Date of valuation

The name of persons or person in whose name

the property stands registered as on date &

address of correspondence.

3a

Khasra no, village name, taluka etc., Municipal no. :

Ph. No. 9897696365

Kumar Gupta

Marg. Bankhandi 547. No. Rishikesh, Pargana Parwadoon, Distt.

Sh. Pankaj Gupta S/o Sh. Jitendra

Dehradun.

11/8/2011

of the property

3b BOUNDARIES -Heera Lal Marg

East-Sh. Hukum Chand and Sh. Satish Kumar West-

Sh. Balbir Singh North-

Road South-

4 Situation of the property (Postal Address)

22.55 M East-22.55 M West-24.38 M North-24.38 M South-Sh. Pankaj Gupta

Plot No. 547, Bankhandi Marg, Rishikesh, Pargana Parwadoon,

Distt. Dehradun

Free Hold

NA

549.96 Sam

Rs.200000/-

4839648/-

9899280/-

One, 3.04 M

92.93 Sqm., G.F.II -40.89 Sqm., G.F.III-58.00 G.F.:

Ordinary

*B"/Load Bearing /1996 ,G.F.II 2003/50 Year

Residential

Commercial

Industrial

Municipality

Development Authority

Village Panchayat

Whether it is lease hold or free hold

Municipal Valuation for tax purposes (if available)

Area of land

Valuation of land as per document (Circle rate of Land @ 8800/-+ 30000/-) Market rate of land @18000/- Sqm

Built-up-area of the building (floor wise)

10 Appearance of building

11 Type of construction / Year / Residual Life

12 Status of property (please tick)

13 Approving Authority

D:\Excel\SBI\Pankaj Gupta

14 Value of built-up area

: 953170/-

(Built up areas cost per Sqm.)

: 4000/-, 5000/- & 6500/-

Based on age, quality

44228/-

15 Summary of valuation

a. Value of Land

9899280/-

b. Net value of built up area

: 908942/-

c. Add extra for boundary wall

: NA

c. Total value

Please state if the entire property is used by

: 10808222/- Say Rs. 1,08,00,000/-

16 owners themselves or rented to third party (please :

give details)

: NA

17 Remarks

CERTIFICATION

1 The present market value of the above property with the existing conditions and specifications in my opinion is Rs. 1,08,00,000/-

(Rupees One Hundred Eight Lac Only)

2 The relevant documents for the subject property produced :

Photocopy of Sale Deed-documents No. 1935/96 (i) registred in the office of sub-registrar : Rishikesh NA

Khata/Khatauni (ii)

Municipal record - NA

3 This valuation report is only an assessment of cost and legal aspects have not been considered in this report.

4 The property was inspected personely by me on 09-08-2011

The Realisable value is 15%, The forced value is estimated to be about 25%, and auctioned value is estimated to be about 35% less than the present market value.

Market value of land/property has been taken after survey of the area, by enquriy from local people and property dealers and no comparative rated are available.

Valuation done by

Brokerty Inspected by me & agree with the value grin by the value in the Report.

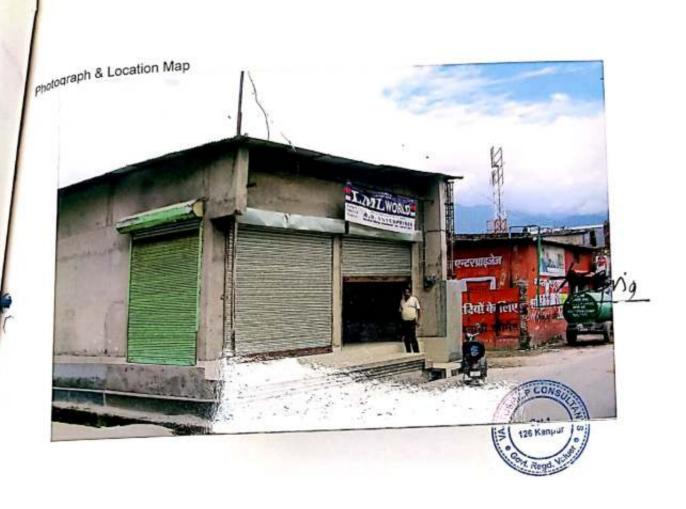
umar Jain)

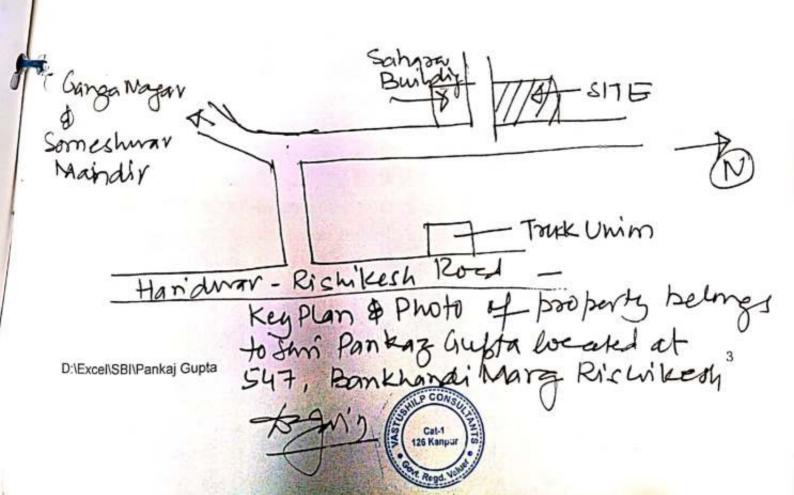
11/8/2011 Date:

Haridwar Place:

2

D:\Excel\SBI\Pankaj Gupta







PARIKALP CONSULTANTS

× ARCHITECTURAL PLANNERS × GOVT. APPROVED VALUERS

* STRUCTURAL DESIGNERS * VASTU PLANNERS * SURVEYORS

ER. VIPIN GUPTA F.I.V.

B.E. (CIVIL). CHARTERED ENGINEER
GOVERNMENT APPROVED VALUER
Panel Valuer of L.I.C., G.I.C., C.C.I.T., C.B.I., P.N.B.,
S.B.I., P.N.B.H.F.L., O.B.C., I.O.B., Vijiaya Bank,
S.B.I., P.N.B.H.F.L., O.B.C., I.O.B., Vijiaya Bank,
B.O.B., Bank of Maharashtra, Union Bank,
Karnataka Bank Ltd., Corporation Bank etc.
Karnataka Bank Ltd., Corporation Bank e ER. VIPIN GUPTA FLV.

Office: F-21, Surya Complex, Avas Vikas, NEW HARDWAR - 249 407. Phone: 9219525670 (O), 9837176009 (M)

e-mail: parikalp@yahoo.co.in

VALUER APPROVED BY THE GOVERNMENT OF INDIA, MINISTRY OF FINANCE CHIEF COMMISSIONER OF INCOME TAX, DEHRADUN REGISTRATION NO.: 13/2002-2003 CAT. 8A(2)

MIS A.R. Euterprises
A) C-30504507129

Date: 16-06-2016

Ref. No. - V 8520

The AGM, SBI, RASMECCC, Sector - 5, Branch Premises, BHEL, Ranipur, Hardwar.

Your Ref. no. - 2016-17 / SUMER / 58, Dated 05-04-2016.

VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY

Name of Registered Valuer: ER. VIPIN GUPTA

Registration No.:13/2002-2003 CAT- 8A(2) (With State Commissioner of Income Tax)

Customer Details Apl. No. Name :- Sh. Pankaj Gupta S/O Sh. Jitendra Kumar Gupta A/C - M/S A.R. Enterprises CaseType :-2 Asset Details Gupta Enterprises, Property no. - 547, Heera Lal Marg, Gram - Bankhandi, Rishikesh, Address :-Paragana - Parwadun, Distt. - Dehradun. Parshuram Chowk Nearby Landmark 3 Document Details :-Approval No. Name of Approving Authority Yes / No As per Layout Plan As per Bank record Bank record Hardwar - Rishikesh Development Yes / No Building Plan Authority Yes / No Construction Permission Photocopy of Sale deed no. - 1935 dated 24-06-1996. List of Yes / No Legal Area of land = 5920.00 Sq.ft. = 549.96 Sq.m. Documents Documents Area of land as per site measurements = 6400.00 Sq.ft. Physical Details South: 80'-0" West: 74'-0" North: 80'-0" East: 74'-0" Adjoining House of Sh. Hukum Chand & House of Balbir Purana Chura Bhatta Road Properties Heera Lai Marg Sh. Satish Kumar Singh (As per sale

PARIKALP CONSULTANTS V 8520

deed)

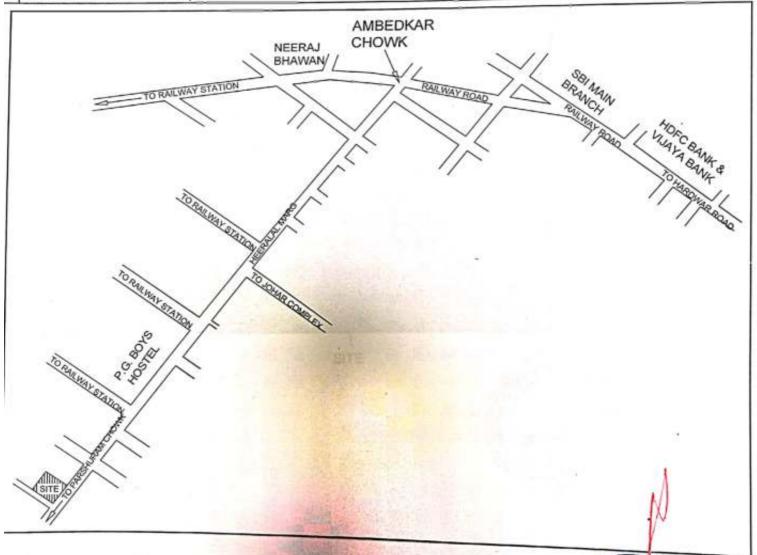
Page 1 of 4

IN GUI

1	As per site measurements Matching of Boundaries		East: 80'- Heera Lal (West : 80'-0" House of Sh. Hu Sh. Satish Kuma				South : Purana	80' Ch	una Bhatta Road
			Yes	Plot Demarcated	Yes	Approve	-	esidential & ommercial	Type Prope	522.437	Commercial
	No. of rooms	Living / dining	0	Bed Rooms	0	Toilets		1	Kitche	en	0
	Total no.of Floors	G.F. only	Floor on which the property is	Whole property	Appox. Age of the property (in years)	13		Residua of the pro (Approx. in	perty		27
	8		located		Year of construction	2003	Тур	e of structur	e :-		Load bearing shed construction
Te	enure/	Occupa	incy Detail	s: - Self - Od	cupied					_	
Sta	atus of	tenure			No.of ye Occupa				Relations enant to		AND DESCRIPTION OF THE PARTY OF
St	age of	Constr	uction:-		0						
Sta	age of C	Construct	ion:-	(Completed	If		construction completion		N.	Α. `
Vie	olation	if any	observed							-	
Na	Nature and extent of violations		N. A.								
						N. A.					
Ar	ea Det	X (40.800.800.000)	he Propert	ty (SQ.M.)		Ν. Α.				_	
	ea Det e Area	ails of t		ecores con a serie		0.9001000-	37.20	Saleable area	549.	96	Remarks
		ails of t	he Propert	ecores con a serie		ea 18	37.20 0.50	1000	549.	96	Remarks
Site		ails of t	he Propert	208.00	Carpet are	ea 18		1000	549.	96	Remarks
Site	e Area	ails of t 549.96	he Propert	208.00 45.00	Carpet are	ea 18		1000	549.	96	Remarks
Site	luation	ails of t 549.96	Plinth area G.F I	208.00 45.00 operty:-	Carpet are	ea 18		1000	549. Depre. Factor		
Va Ma	luation	549.96 nt warke	Plinth area G.F I G.F II e of the pro	208.00 45.00 operty:-	Carpet are Carpet are Roofing / flooring /	ea 18	0.50 Unit	Rate (Rs.)	Depre. Factor		Amount (Rs.)
Va Ma	luation	549.96 nt warke	Plinth area G.F I G.F II	208.00 45.00 operty:-	Carpet are Carpet are Roofing / flooring / joinery	ea 18	Unit	Rate (Rs.)	Depre. Factor		Amount (Rs.)
Va Ma SI. No	luation arket ra	549.96 nt walue	Plinth area G.F I G.F II e of the pro	208.00 45.00 operty:-	Carpet are Carpet are Roofing / flooring / joinery N.A. Tin Shed / Tiles	ea 18 ea 40 Area 549.96	Unit Sq.m.	Rate (Rs.) 35000.00	Depre. Factor	=	Amount (Rs.) 19248600.0 590720.0
Va Ma SI. No	luation rket ra Prese Value Value	ails of to 549.96 nte value of G.F of G.F	Plinth area G.F I G.F II e of the propertion t value of lar I Construction II Construction	208.00 45.00 operty:-	Roofing / flooring / joinery N.A. Tin Shed / Tiles & Bricks / M.S. Tin Shed / Bricks / M.S.	Area 549.96 208.00 45.00	Unit Sq.m. Sq.m.	Rate (Rs.) 35000.00 4000.00	Depre. Factor N.A. 0.71	=	Amount (Rs.) 19248600.0 590720.0
Va Ma SI. No	luation rket ra Prese Value Value	ails of to 549.96 nte value of G.F of G.F	Plinth area G.F I G.F II e of the propertion t value of lar I Construction II Construction	208.00 45.00 operty:-	Roofing / flooring / joinery N.A. Tin Shed / Tiles & Bricks / M.S. Tin Shed / Bricks / M.S.	Area 549.96 208.00 45.00	Unit Sq.m. Sq.m.	Rate (Rs.) 35000.00 4000.00	Depre. Factor N.A. 0.71	= =	Amount (Rs.) 19248600.0 590720.0

Scanned with CamScanner

	No.	deline value / value of Description	n	Area	Unit	Rate (Rs.)	Factor	Н	9239328.0
	1	Value of land (Page no no 3 (C)7, S.R Rishike	7, SI.	549.96	Sq.m.	14000.00	1.20		
1	2	Value of shed construction	esn)	253.00	Sq.m.	12000.00	0.870	=	2641320.0
ł		Value of I.P. as per circle		200.00				=	11880648.0
0	Assı	umptions / Remarks	N.A.						
1	Decl	laration	Ol The sections	y was inspected by	any direct / !!	actifect traeter	St III tile	abo	ve property.
1	Decl	laration	Ol The sections	data a net herre	any direct / ii in is true and	correct to the	best of	041	Mile meage.
2	Nam	laration le, address & signature aluer	2) The undersi 3) The informa ER. VIPIN GUP PARIKALP COI F – 21, Surya C	igned does not have ation furnished here PTA, NSULTANTS	in is true and	correct to the ature of yalu	best of	041	ve property. knowledge. ate of valuation
2	Nam of va	e, address & signature	2) The undersi 3) The informa ER. VIPIN GUP PARIKALP COI F – 21, Surya O Avas Vikas, Ne	igned does not have ation furnished here PTA, NSULTANTS Complex,	any direct / in is true and	correct to the	best of	041	ate of valuation



PARIKALP CONSULTANTS V 8520

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SITE

RNO. 13/2002-2003 & CAT-8A(2)

PARIKALP CONSULTANTS V 8520

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ASTUSHILP CONSULTANTS ALCOUTECAS L INTERIOR DESIGNEDS L GOVEREGISTERED VALUERS

Interior Designers: Bank of India, Union Bank of India, Indian Overseus Bank Central Bank of India, Allahabad Bank, Bank of Baroda

MR A.R. Enterprisal Arun Kumar Mamgain

Residence : 2/1, Nehru Marg

Rishikesh

2 : 2432294, M:9837375036

Panel Advocate : State Bank of India Oriental Bank of Commerce and

Distt.Co-Op.Bank,

Ref :

Date: 20.06.2014

NON-ENCUMBRANCE CERTIFICATE

To,

The Asstt. General Manager RASMECCC-CUM-SARC Sector-V, BHEL, Ranipur Haridwar.

Sale-Deed dt. 24.06.1996 executed by Shri Gurudev Singh S/o Shri Jasoda Singh, R/o 547 Bankhandi Gram, Rishikesh, Distt. Dehradun in favour of Shri Pankaj Gupta S/o Shri Jitendra Kumar Gupta, R/o 33, Heeralal Marg, Rishikesh, Distt. Dehradun regarding property bearing Municipal No.547, area 549.96 sq.m. or 657.77 sq.yd., situated at Bankhandi Gram, Rishikesh, Distt. Dehradun, which is bounded & butter as under :-

East Heeralal Marg, side 74 ft.

West Property Sh. Hukam Chand & Satish Kumar, side 74 ft.

North: Property Sh.Balbir Singh, side 80 ft. South: Road (Purana Chuna Bhatta), side 80 ft.

INDEX INSEPCTION REPORT

I have search out the Index Register Part-II of Sub-Registrar, Dehradun and Rishikesh for the period w.e.f. 1.1.1984 to 1998 and 1.1.1998 to 20.06.2014. I have find no act of recorded encumbrances except SBI.

Therefore, the property of Shri Pankaj Gupta under scrutiny is free from any recorded encumbrances and it can be treated as safe security and fit for mortgage except SBI.

Thanking you,

Encl:

Search Receipt No. 172/60 of Sub-Registrar, Dehradun dt. 19.06.2014. 1.

Search Receipt No. 65/100 of Sub-Registrar, Rishikesh dt. 20.06.2014. 2.

(Arun Kumar Mamgain)

Arun Kumar Mambanyocate

Repd. No. UP3722/91 , UA2147/04

run Kumar Mamgain Advocate

Residence: 2/1, Nehru Marg Rishikesh

-	Troport of Investigation of Title in	Date: 20.06.201
1.a	nexure-B: Report of Investigation of Title in r Name of the Branch/BU seeking opinion	espect of immovable Propety.
-	seeking opinion	DAGMEGGG GUM GARG G4
b)	reletence No	DUEL Donlaus Undelsuns
	Reference No. and date of the letter under to cover of which the documents tendered for scruting are forwarded.	ny SS/2014-15/420 dt. 04.06.2014
2.a	Name of the	1
b)	Name of the unit/concern/company/person offering the property/(ies) as security.	Smt.Bhavna Gupta and M/s Gupt Enterprises through Prop. Sh.Pank
.,	Constitution of the unit/concern/person/body authority offering the property for creation charge.	Gupta. // Prop. Firm
c)	State as to under ut	
	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Shri Pankaj Gupta as guarantor
3.	Complete or full description of the immovable property/(ies) offered as security including the following details	
)	Survey No.	Municipal No.547,
0)	Door No. (in case of house property)	
;)	Extent/area including plinth/built up area in case of house property	549.96 sq.m. or 657.77 sq.yd.,
i)	Locations like of the place, village, city.	sq.,,, sq.,ya.,
	registration, sub-district etc.Boundaries	Bankhandi Gram, Rishikesh, Distt. Dehradun, which is bounded & butter as under :- East : Heeralal Marg, side 74 ft. West : Property Sh. Hukam Chand & Satish Kumar, side 74 ft. North : Property Sh.Balbir Singh, side 80 ft. South : Road (Purana Chuna Bhatta), side 80 ft.
.a)	Particulars of the documents scrutinised serially	Contract
	and chronologically.	Certified copy of Sale-Deed dt. 24.06.1996 regd. on 23.07.1996.

DARTHAT P CONSTIT TANTE ER VIPIN GUERA

Nature of documents verified and as to whether they are original or certified copies or registration extracts duly certified. No Original/certified copy/ the document certified extract/photocopy etc. whether the original was 24.06.1996 scrutinized by the Advocate Sale-Deed Certified copy Yes iii) iv) 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?) 6. a) Whether the records of registrar office or revenue authorities relevant to the proper in question are Yes available for verification through any online portal or computer system? b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard. 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? 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? c) Whether search has been made at all the offices Yes named at (b) above? d) Whether the searches in the offices of registering authorities or any other records reveal registration N.A. of multiple title documents in respect of the property in question? Chain of title tracing the title from the oldest title The brief history of the property is deed to the latest title deed establishing title of the property in question from the predecessors in title/ that Shri Pankaj Gupta S/o Shri interest to the current title holder. And wherever Jitendra Kumar Gupta, R/o 33, Minor's interest or other clog on title is involved Heeralal Marg, Rishikesh, Distt. search should be made for a further period, Dehradun has purchased the said depending on the need for clearance of such clog property from Shri Gurudev Singh S/ In case of property offered as security for loans of Bankhandi Gram, Rishikesh, Distt. encumbrance for a period of not less than 30 years Dehradun through sale-deed dt. is mandatory. (Separate sheets may be used) 24.06.1996, which is regd. with S.R. Dehradun at Bk.No.1, zild 185, pg. 101, ADF Bk.No.1, zild 459, pg. 471-482 at No. 1935 on 23.07.1996. The name of Sh.Pankaj Gupta is mutated in Municipal record.

J.		
	Nature of title of the intended Mortgagor ove Property (whether full ownership rights, Lease	
100	Property (whether full ownership rights, Lease Holder or Govt, Grant	
	Rights, Occupancy/Possessory Rights or I	the Ownership right
	Holder Occupancy/Possess rights, Lease	hold
10.	Holder or Govt. Grantee/ Allottee etc.)	nam
10.	If leasehold, whether;	100 M
-	a) lease Dood	N.A.
	a) lease Deed is duly stamped and regd. b) lessee is permitted to mortgage the Leasehold. C) duration.	14.0.
	right.	old .
	C) duration (C)	old
	c) duration of the Lease/unexpired period of lead of the sub-lease, check the lease doed in female and the sub-lease.	
1 1	d) if a sub-lease, check the lease deed in favour Lessee as to whether Lease deed in favour	ise,
1 1	Lessee as to whath-	r of
-	leasing and mortgage by a deed permits s	ub-l
1 1	e) Whether the local trible also.	
	e) Whether the leasehold rights permits for creation of any superstructure (if applicable)?	he
	f) Right to get superstructure (if applicable)?	
1 1	 f) Right to get renewal of the leasehold rights a nature thereof. 	nd
11.	If Govt. grant/allotment/Lease	
- 11	lf Govt. grant/allotment/Lease-cum-sale agreeme whether;	nt, N.A.
18	a) grant/agreement -t-	
1	a) grant/agreement etc. provides for alienable righ	ts
1	o the mortgagor with or without conditions,	
	/ "I I I I I I I I I I I I I I I I I I I	in .
0) whether any permission from Cout, as a see the	
a	uthority is required for creation of mortgage and	27
s	whether such valid a realion of mortgage and	if
2 17	whether such valid permission is available.	
- "	occupancy right, whether;	N.A.
(a)	- I I I I I I I I I I I I I I I I I I I	14.5.
(b)	MORGage can be created	
3. Na	ature of Minor's interest, if any and if so	
wh	nether creation of mortgage could be possible-	
the	modalities/procedure to be followed and	
the	reasons for coming to such conclusion.	
	reasons for coming to such conclusion.	V,
154		
. 11 11	he property has been transferred by way of	N.A.
GII	Deed, whether:	
(a) T	he Gift Deed is duly stamped and registered	
1	he Gift Dood has been the little of the Cift Dood has been the little of the little of the Cift Dood has been the little o	
(b) T	TIC OIL DEED HAS DEED STREETED BY LIVE WILL	
0) 1	he Gift Deed has been attested by two witnesses	
c) T	he Gift Deed transfers the property to Dense	N.A.
c) T	Whether the Donee has accepted the sift be	NA
c) T d) V sign	Whether the Donee has accepted the gift by ling the Gift Deed or by a separated writing as	NA.
c) T d) V sign	Whether the Donee has accepted the gift by ing the Gift Deed or by a separated writing or implication or by actions	N.A.
c) T d) V sign by ir e) W	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions.	N.A.
c) T d) V sign by ir e) W	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions.	N.A.
c) T d) V sign by ir e) W	Whether the Donee has accepted the gift by ing the Gift Deed or by a separated writing or implication or by actions The Here is any restriction on the Donor in cuting the gift/settlement deed in greater.	
c) T d) V sign by ir e) W exec	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions Whether there is any restriction on the Donor in cuting the gift/settlement deed in question.	
c) T d) V sign by ir e) W exec f) Wi	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The better the Donee is in possession of the gifted serty:	
c) T d) V sign by ir e) W exec f) Wi propo	Whether the Donee has accepted the gift by ing the Gift Deed or by a separated writing or inplication or by actions Thether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; The hether any life interest is reserved for the settlement deed.	
c) T d) V sign by ir e) W exec f) Wi prope g) W or an	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is an accepted the gift by other person and whether there is a property to Donor in the Bonor in the Bo	
c) T d) V sign by ir e) W exec f) Wi prope g) W or an	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is an accepted the gift by other person and whether there is a property to Donor in the Bonor in the Bo	
c) T d) V sign by ir e) W exec f) Wi prope g) W or an	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is a need for other person to join the creation of the gifted enterpresent to join the creation of the gift.	
b) I c) T d) V sign by ir e) W exec f) Wi prope g) W or an any o	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is a need for other person to join the creation of mortgage.	
b) I c) T d) V sign by ir e) W exec f) Wi prope g) W or an any o	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is a need for other person to join the creation of mortgage. By other aspect affecting the validity of the title and through the gift/settlement to Donor whether there is a need for the person to join the creation of mortgage.	
b) I c) T d) V sign by ir e) W exec f) Wi prope g) W or an any o h) An passe	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is a need for other person to join the creation of mortgage. It is not possessed to partition/settlement deed.	
b) I c) T d) V sign by ir e) W exec f) Wi prope g) W or an any o h) An passe a) In c	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is a need for other person to join the creation of mortgage. By other aspect affecting the validity of the title each through the gift/settlement deed.	
b) I c) T d) V sign by ir e) W exec f) Wi propi g) W or an any o h) An passe a) In coorigin	Whether the Donee has accepted the gift by sing the Gift Deed or by a separated writing or implication or by actions. Whether there is any restriction on the Donor in cuting the gift/settlement deed in question. The hether the Donee is in possession of the gifted erty; whether any life interest is reserved for the Donor by other person and whether there is a need for other person to join the creation of mortgage. By other aspect affecting the validity of the title and through the gift/settlement to Donor whether there is a need for the person to join the creation of mortgage.	A

AS	b) Whether mutation to	
4	b) Whether mutation has been effected and whether the mortgagor is in possession and	
	the mortgagor is in possession and enjoyment of	
	c) Whather the	
1	c) Whether the partition made is valid in law and	
	the mortgagor has acquired a mortgageable title	
-	thereon.	
	d) In respect of partition by a decree of court whether	
	accide that the that and all all	*
	tions/formalities are completed/compiled with.	
	e) Whether any of the documents in question are	
	executed in counterparts an in question are	
1	executed in counterparts or in more than one set?	
1	If so additional precaution to be taken for avoiding	
16	multiple moltdades.	
100	The title documents include any	N.A.
⊢	restamentary documents/wills?	COCKON C
1	a) In case of wills, whether the will is registered will	
	of unregistered will?	
	b) Whether will in the matter needs a mandatory	
	probate and if so whether the same is probated by	
	a competent court?	
	c) Whether the property is mutated on the basis of	
	will?	
	1.7.574.7.	
_	d) Whether the original will is available?	
	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)	
17.	a) Whathar the arrange is subject to any	
1.	a) Whether the property is subject to any wakf	N.A.
	rights?	
	b) Whether the property belongs to church/temple	
- 1	or any religious/other institutions having any	
- 1	restriction in creation of charges on such properties?	
┪	c) Precautions/permissions, if any in respect of the	
	above cases for creating of mortgage?	
-	above cases for creating of mortgage?	
8.	a) Whether the property is a HUF/joint family	N.A.
-	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.	
+	b) Please also comment on any other aspect which may	
	adversaly affect the validity of account is	2 100
	adversely affect the validity of security in such cases?	
9.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	N.A.
	designation to the rights of diff trust	V.M.
) Whether the trust is a private or public trust and	
1	whether trust deed specifically authorizes the	
1.	mortgage of the property?	
1	Vifee additional property	
10) If so additional precautions/permissions to be	
10	pitained for creation of valid mortgages	
10	Requirement if any for creation of mortage	Section 19 and 1
t	he central/state laws applicable to the trust in the matter.	Sept 1997 State St
+	pproduct of the trust in the matter.	San Charles
1	The second secon	

13	-5-	
A	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and	
	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?	
	c) In case of conversion of Agricultural land for	
	commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	
21	. Whether the property is affected by any local laws	No
	or other regulations having a bearing on the creation	
	security (viz. Agricultural Laws, weaker sections, minorities, Land Laws, SEZ regulations, Costal Zone	
	Regulations, Environmental Clearance, etc.).	
22.	a) Whether the property is subject to any pending	No
	or proposed land acquisition proceedings?	
	b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such	
	search/enquiry.	
23.	a) Whether the property is involved in or subject	No
	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?	
\neg	a) Whether the title documents have any court seal/	
	marking which points out any litigation/attachment/	
- 1	security to court in respect of the property in question? In such case please comment on such	
	seal/marking	
1	a) In case of partnership firm, whether the property	N.A.
	belongs to the firm and the deed is properly	
-	registered. b) Property belonging to partners, whether thrown	
- 1	on hotchpot? Whether formalities for the same have	
- la	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.	
. 1	Whether the property belongs to a Limited Company, N	^
	check the Borrowing powers, Board resolution,	.А.
	Authorisation to create mortgage/execution of	
	documents, Registration of any prior charges with	
	he Company Registrar (ROC), Articles of Association/provision for common seal etc.	
	n case of Societies, Association, the required N	^
. Ir	uthority/power to borrower and whether the	-^.
	nortgage can be created, and the requisite	
re	esolution, bye-laws.	
(a)) Whether any POA is involved in the chain of title? N.	A.
	A SECTION OF THE PROPERTY OF THE PARTY OF TH	
1		

	-0-	
A	h) whether the POA involved is an accorded to	TAIL.
и	b) whether the POA involved is one coupled w	in i
	interest, i.e. a Development Agreement-cum-Pow	er
	of Attorney. If so, please clarify whether the san	
	is a registered document and hence it has create	
	an interest in favour of the builder/developer and	as
	such is irrevocable as per law.	1
- 1	c) In case of title document is executed by the PO	
	holder, please clarify whether the POA involved	is
	(i) one executed by the Builder viz. Companie	s/
	Firms/Individual or Proprietary Concerns in favor	ur
1	of their Partners/Employees/Authorize	d
	Representatives to sign Flat Allotment Letters	s,
	NOCs, Agreements of Sale, Sale Deeds, etc. i	n
	favour of buyers of flats/Units (Builder's POA) or (i	i)
- 1	other type of POA (Common POA).	
_	d) In case of Builder's POA, whether a certified cop	v
- 1	of POA is available and the same has been verified	i/
-1		
_	compared with the original POA.	
-	e) In case of Common POA (i.e. POA other than	
-	Builder's POA), please clarify the following clause:	
	in respect of POA.	
Т	i) Whether the original POA is verified and the title	
1	investigation is done on the basis of original POA	
\top	ii) Whether the POA is a registered one?	
T	iii) Whether the POA is a special or general one?	
Т	iv) Whether the POA contains a specific authority	
1	for execution of title document in question?	
1	Whether the POA was in force and not revoked	21 = 11
Т	or had become invalid on the date of execution of	1
11	he document in question? (Please clarify whether	
1	he same has been ascertained from the office of	
	sub-registrar also?)	
+) Please comment on the genuineness of POA?	
ti) The unequivocal opinion on the enforceability and	
	ralidity of the POA?	
	Whether mortgage is being created by a POA	N.A.
	older, check genuineness of the Power of Attorney	
	nd the extent of the powers given therein and	
	hether the same is properly executed/stamped/	
	uthenticated in terms of the Law of the place, where	
	is executed.	and the same of th
	the property is a flat/apartment or residential/	11.4
C	ommercial complex, check the comment on the	N.A.
fc	bllowing :	
а	Promoter's/Land owner's title to the land/building.	
-	Development Agreement/Power of Attorney	
b	Extent of authority of the D	
b	Extent of authority of the Developer builder	
b)	Extent of authority of the Developer/builder Independent title verification of the Land	37. L
c) d)	Independent title verification of the Land	
d) ar	Independent title verification of the Land addor building in question Agreement for sale (duly registered)	

Odingon

4	-/-	
A	g) Requirement of registration of sale agreement	80
4	development agreement, POA, etc.	it,
	h) Approval of building plan, permission	- 4
	appropriate/local authority etc.	01
	i) Conveyance in favour of Cariat (Cardania)	-
	 i) Conveyance in favour of Society/Condominius concerned 	
		4
	 j) Occupancy Certificate/allotment letter/letter of possession 	
-		
-	k) Membership details in the Society etc.	
\vdash	I) Share Certificate	
_	m) No Objection Letter from the Society	
	n) All legal requirements under the local/Municipa	7
	laws, regarding ownership of flats/Apartments	1
1	Building Regulations, Development Contro	
	Regulations, Co-operative Societies' Laws etc.	
	o) Requirements, for noting the Bank charges of	
	the records of the Housing Society, if any;	1
	p) If the property is a vacant land and construction	
	is yet to be made, approval of lay-out and other	
	precautions, if any;	
	q) Whether the numbering pattern of the unit/flats	
	tally in all documents such as approved plan	
	agreement plan etc.	Free from all types of encumbrance
30.	agreement plan etc. Encumbrances, Attachments, and/or claims whether	etc except SBI.
	of Covernment Central of State of State	
	authorities or Third Party claims, Leins etc. and	
	details thereof	20.00 00 00 00 00 00 00 00 00 00 00 00 00
31	The period covered under the Encumbrances	Luco Las been iccued by Me.
	Cartificate and the name of the person in whose	1 Receipt No. 172/60 of S.K., Denradul ut. 15.55.25
	favour the encumbrance is created and if so,	2. Receipt No. 65/100 of S.R., Rishikesh dt. 20.06.2014
	Details regarding property tax or land revenue or	Copy of H. Tax receipt
32.	other statutory dues paid/ payable as on date and if	10.10
	other statutory dues paid/ payable de sit	
	not paid, what remedy?	N A
3.	a) Urban land ceiling clearance, whether required	N.A.
	and if so, details thereon.	
- 1	b) Whether No Objection Certificate under the	
- 1	Income Tax Act is required/obtained.	
4.	Details of RTC extracts/mutation extracts/ Khata	Mutated in Municipal record
4.	extracts pertaining to the property in question.	
-	Whether the name of mortgagor is reflected as	Yes
5.	owner in the revenue/Municipal/Village records?	
_	owner in the revenue/intrinsipal vinage records	Van
	a) Whether the property offered as security is	Yes
	clearly demarcated?	V.
	b) Whether the demarcation/partition of the property	Yes
	is legally valid?	
	() Whether the property has clear access as per	Killinkour Paris
+	() Whether the property has clear access as per	Yes

3		
-	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/	Yes
L	b) Document in relation to water connection/	Yes
	c) Document in relation to Sales Tax Registration,	Yes
L	if any applicable/	
	d) Other utility bills, if any.	
38	In respect of the boundaries of the property, whether	
1	there is a difference/discrepancy in any of the title	
1	documents or any other documents (such as	
ı	valuation report, utility bills etc.) or the actual current	
1	boundary? If so please elaborate/comment on the	
	same.	
39		N.A.
	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).	
40.	Any bar/restriction for creation of mortgage under	No
	any local or special enactments, details of proper	
	registration of documents, payment of proper	
	stamp duty etc. Whether the Bank will be able to enforce SARFAESI	Yes SAREAESI Act applies.
11.	Whether the Bank will be able to enforce SAR ALSI	res, only red risk application
- 1	Act, if required against the property offered as	
_1	security?	M A
2.	In case of absence of original title deeds, details of	N.A.
- 1	legal and other requirements for creation of a proper,	
- 1	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.	V/C/A
	Whether the governing law/constitutional documents	I.A.
	of the mortgagor (other than natural persons)	
11.2	permits creation of mortgage and additional	04
- 1 -	precautions, if any to be taken in such case.	
1	Additional aspects for investigation of title as per Nocal laws.	
i	dditional suggestions, if any to safeguard the Naterest of Bank/ensuring the perfection of security.	0
T	he specific persons who are required to create S	hri Pankaj Gupta S/o Shri Jitendra
п	nortgage/to deposit documents creating mortgage.	umar Gupta, R/o 33, Heeralal Marg, shikesh, Distt. Dehradun

Date : 20.06.2014 Place : Rishikesh Muzain

Signature of the Advocate

Arun Kumar Mamgain Arlyncate

Residence : 2/1, Nehru Marg Rishikesh

🕿 : 2432294, M:9837375036

Date: 20.06.2014

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 :

- 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. 2.
- I confirm having made a search in the Land/Revenue records. I also confirm having verified and checke 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.
- Following scrutiny of Land Records/Revenue Records, Relative Title Deeds, 4. 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.
- There are no prior Mortgage/Charges/encumbrances whatsoever, as could 5. be seen from the Encumbrance Certificate for the period from 1.1.1984 to 20.06.2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances except SBI.
- In case of second/subsequent charge in favour of the Bank, there are no 6. other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
- Minor/(s) and his/their interest in the property(ies) is to the extent of NIL 7. (Specify the share of the Minor with Name). (Strike out if not applicable).
- The Mortgage if created, will be available to the Bank for the Liability of the 8. Intending Borrowers: M/s A.R. Enterprises through Prop. Smt.Bhavna Gupta and M/s Gupta Enterprises through Prop. Sh.Pankaj Gupta.

- 9. I certify that Shri Pankaj Gupta S/o Shri Jitendra Kumar Gupta, R/o 33, Heeralal 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 existing with SBI.
- In case of extension of charge by Deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage.
- Title-Deed (Original & certified copy of Sale Deed dt. 24.06.1996 regd. on 23.07.1996)
- Search Receipt No. 172/60 of Sub-Registrar, Dehradun dt. 19.06.2014 and Search Receipt No. 65/100 of Sub-Registrar, Rishikesh dt. 20.06.2014.
- c) Copy of H.Tax receipt
- d) Affidavit

Note: Original sale-deed with other related documents are already kept in SBI.

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 Municipal No.547, area 549.96 sq.m. or 657.77 sq.yd., situated at Bankhandi Gram, Rishikesh, Distt. Dehradun, which is bounded & butter as under:-

East : Heeralal Marg, side 74 ft.

West : Property Sh. Hukam Chand & Satish Kumar, side 74 ft.

CA CONTRACTOR STATES

North: Property Sh.Balbir Singh, side 80 ft.

South: Road (Purana Chuna Bhatta), side 80 ft.

Place : Rishikesh

Date : 20.06.2014

Signature of Advocate

Arun Kumar Mamgain Advocate Regd. No. UP3722/91, UA2147/04

Residence : 2/1, Nehru Marg Rishikesh

2: 2432294, M:9837375036

Date: 20.06.2014

ANNEXURE-C1:

CERTIFICATE OF TITLE ON THE BASIS OF CERTIFIED COPIES OF THE TITLE

I have examined the Certified copies of 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 certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that the said Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

- I have examined the certified copies of Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and undertake to re-examine the original title deeds as and when produced, and
- 3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and check 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 on production of the original title deeds. 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 certified copies of 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 basis of the certified copies 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 1.1.1984 to 20.06.2014 pertaining to the Immovable Property/(ies) covered by above said certified copies of Title Deeds. The property is free from all Encumbrances except SBI.
- 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).

- The Mortgage if created, will be available to the Bank for the Liability of the 8. Intending Borrowers : M/s A.R. Enterprises through Prop. Smt.Bhavna Gupta and M/s Gupta Enterprises through Prop. Sh.Pankaj Gupta.
- I certify that Shri Pankaj Gupta S/o Shri Jitendra Kumar Gupta, R/o 33, 9. Heeralal Marg, Rishikesh, Distt. Dehradun has/have an absolute, clear and Marketable title over the Schedule property(ies). I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created on the basis of the original title deeds and the said Mortgage would be enforceable and SARFAESI compliant, which is existing with SBI.
- In case of extension of charge by Deposit of title deeds, we certify that the deposit of original title deeds/documents, the certified copies of which have been examined, would create a valid and enforceable mortgage.
- Title-Deed (Original & certified copy of Sale Deed dt. 24.06.1996 regd. a) on 23.07.1996)
- Search Receipt No. 172/60 of Sub-Registrar, Dehradun dt. 19.06.2014 and Search Receipt No. 65/100 of Sub-Registrar, Rishikesh dt. b) 20.06.2014.
- Copy of H.Tax receipt c)
- Affidavit

Note: Original sale-deed with other related documents are already kept in SBI.

There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/Rules in force.

SCHEDULE OF THE PROPERTY/IES

Property bearing Municipal No.547, area 549.96 sq.m. or 657.77 sq.yd., situated at Bankhandi Gram, Rishikesh, Distt. Dehradun, which is bounded & butter as under :- printled to deal contains a

Heeralal Marg, side 74 ft. East

Property Sh. Hukam Chand & Satish Kumar, side 74 ft. West

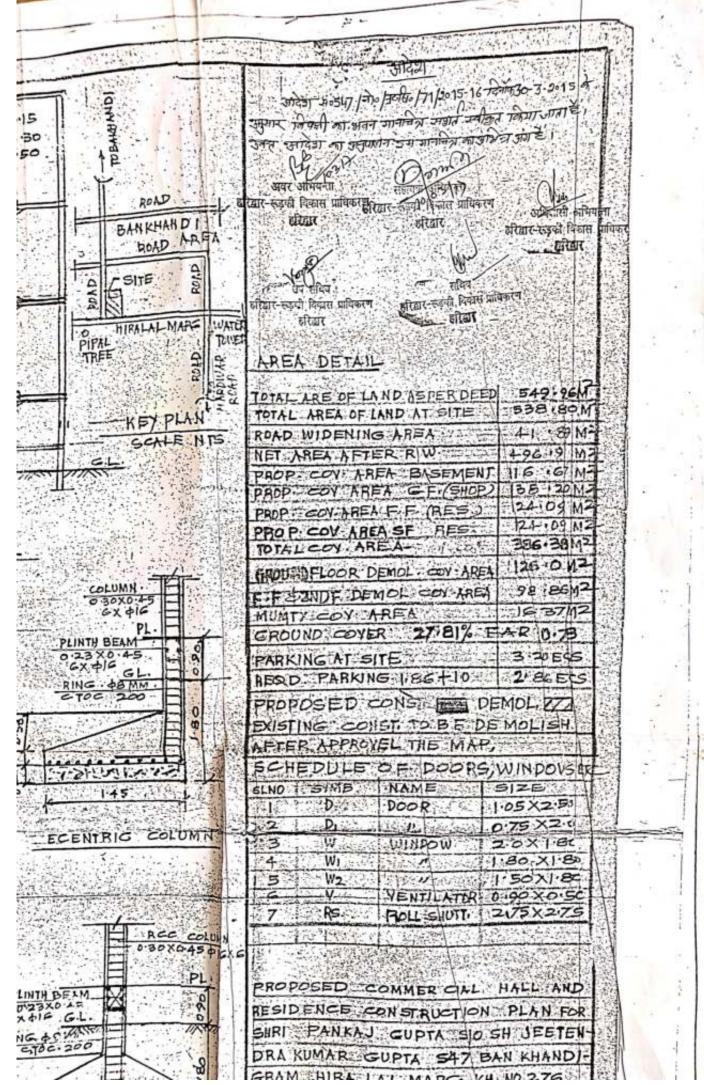
Property Sh. Balbir Singh, side 80 ft. North:

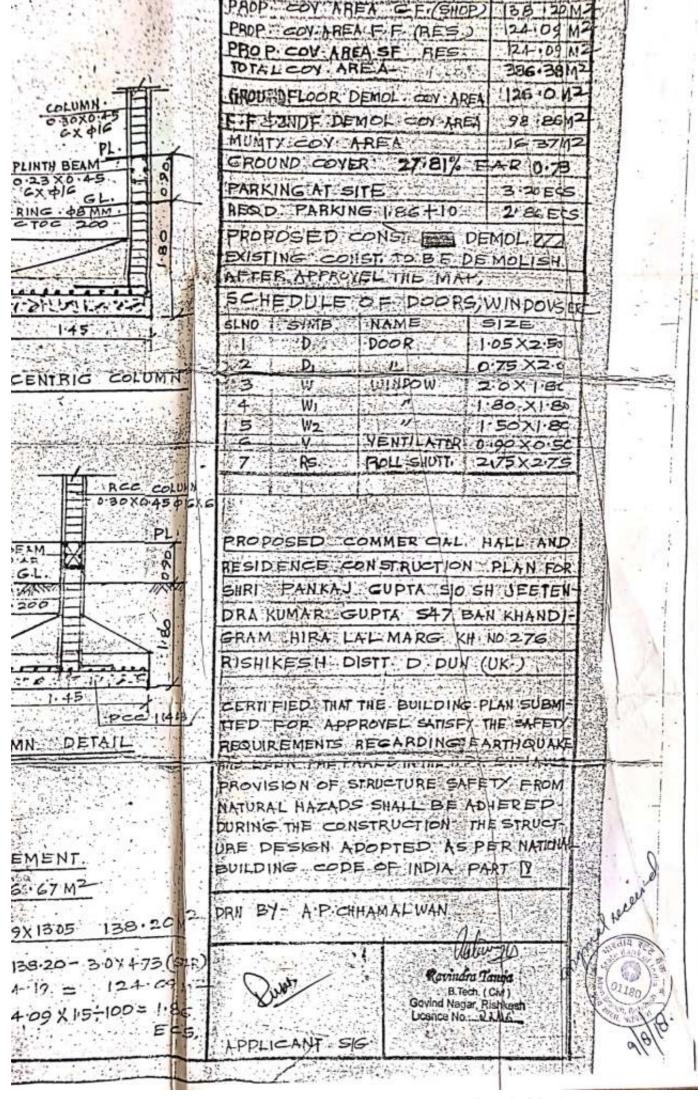
Road (Purana Chuna Bhatta), side 80 ft. South:

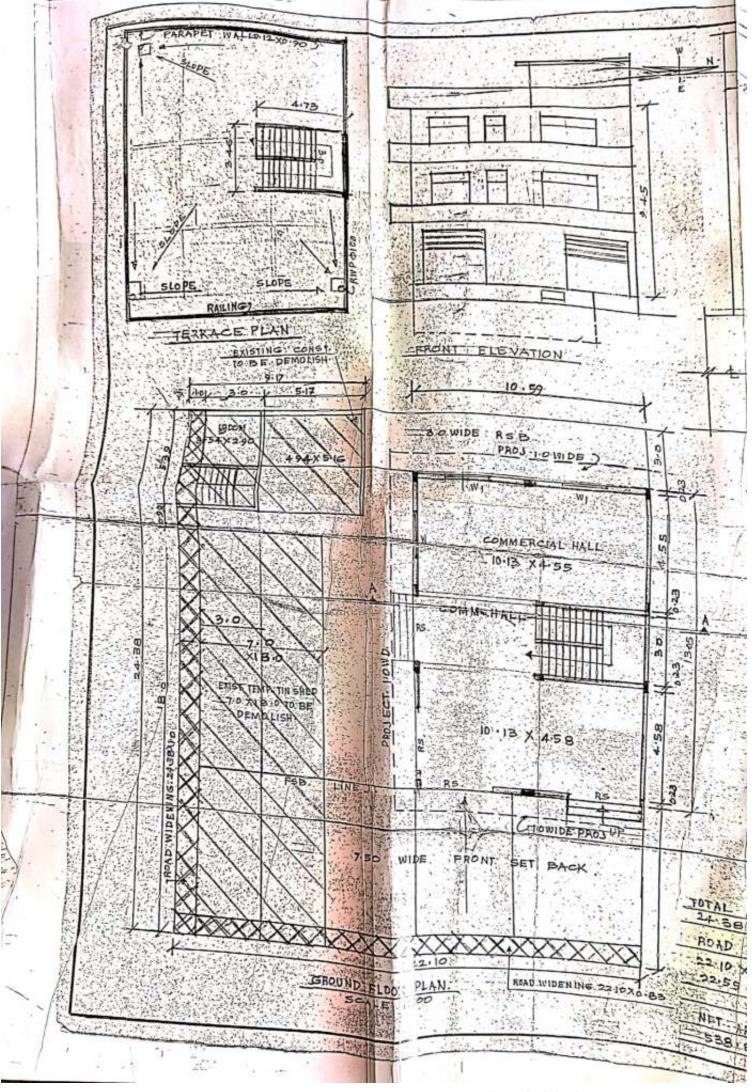
Rishikesh Place

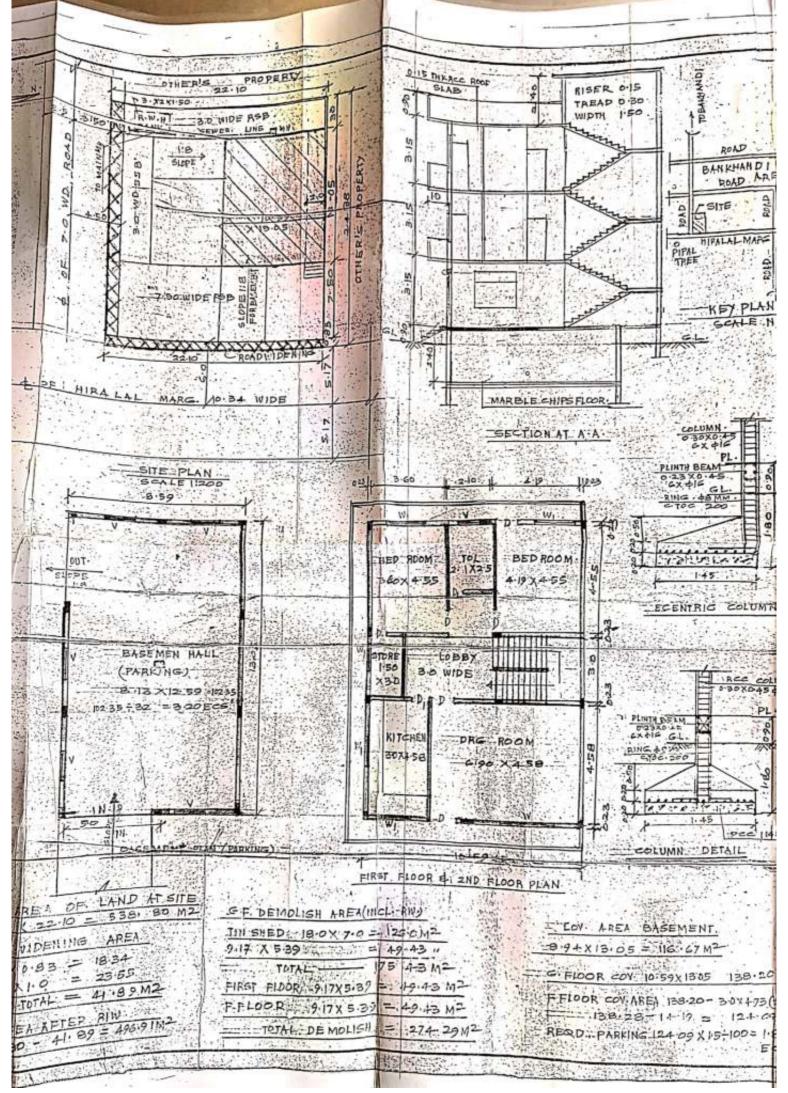
20.06.2014 Date

Signature of Advocate Advocate









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