

MAHIMA SHANKER SAXENA  
Advocate  
Court Compound  
Rishikesh.


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

Ref.No.....

Date : 23.05.2020

**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 (Dehradun)
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 Upadhyaya Electronics Co. through Prop. Shri Harishikesh Upadhyaya, Rly. Road, Rishikesh.
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.)	Smt. Sudha Rani and Sh. Chandreshkhar as guarantors
3.	Complete or full description of the immovable property/(ies) offered as security including the following details	
a)	Survey No.	Shop No.G-1, Ground Floor,
b)	Door No. (in case of house property)	part of Commercial Plot No. C-10,
c)	Extent/area including plinth/built up area in case of house property	200 sq.ft. (10'x20'),
d)	Locations like of the place, village, city, registration, sub-district etc.Boundaries	Super Complex, Delhi Road Yojna, Avas Vikas Haridwar, Pargana Jwalapur, Tehsil & Distt. Haridwar, which is bounded & butted as under :- East : Road West : Shop No. G-3 North : Property of LIC South : Ashth Medical Store
4.a)	Particulars of the documents scrutinised serially and chronologically.	1. Original sale-deed No. 1196 dt. 29.03.1997 2. Certified copy of freehold lease deed No. 101-102 dt. 06.01.2005 3. Certified copy of lease-deed No. 100/62499 dt. 10.06.1992

  
Mahima Shanker Saxena  
Advocate  
No.-UP5879/92, 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)	29.03.1997	Sale-Deed	Original	N.A.
ii)	06.01.2005	Lease-Deed	Certified	N.A.
iii)	10.06.1992	Lease-Deed	Certified	N.A.
iv)				

5a. Whether all the pages in the certified copies of title documents which are obtained directly from sub-registrar's office have been verified page by page with the original documents submitted? N.A.

5b. Whether the certified copy of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page nos. in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously) N.A.

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. Yes

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, Haridwar

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, any S.R. under Distt. Har idwar

c) Whether search has been made at all the offices named at (b) above? N.A.

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 sheet may be used)

Brief history of the property is that scheduled property was the property of U.P. Avas Evam Vikas Parishad, which it transferred by way of lease deed dt. 10.06.1992 regd. with S.R. Haridwar at Bk.No.1, zild 813-828, pg. 299-/247-270 at No. 2500/2499 on det. 22.06.1992 in favour of Sh. Jagdish Lal S/o Late Kaluram, R/o Milap Jwalapur, Haridar. Later on the property was declared freehold by G.O. No. 1639/10.05.1995 and U.P. Avas Vikas parishad executed freehold deed dt. 04.01.2005, regd. with S.R. Haridwar at Bk.No.1, zild 1374/1562 pg. 292/219-226 at No. 101-102 on dt. 06.01.2005 in favour of Sh. Jagdish Lal. Sh. Jagdish Lal sold out the said property to Smt. Sudha Rani W/o Shri Vishwesh Upadhyaya and Sh. Chandreshkhari S/o Shri Vishwanath Upadhyaya, R/o 104/35, Dehradun Marg, Rishikesh, Distt. Dehradun through sale-deed regd. with S.R. Haridwar at Bk.No.1, zild 951/1045 pg. 265/57-64 at No. 1196 on dt. 29.03.1997.

*Signature: Mahima Sharma*  
 No.-UP5879/92, Distt. Haridwar



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;	N.A.
	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.	
	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 :	No
	a) The Gift Deed is duly stamped and registered	N.A.
	b) The Gift Deed has been attested by two witnesses	N.A.
	c) The Gift Deed transfers the property to Donee	N.A.
	d) Whether the Donee has accepted the gift by signing the Gift Deed or by a separated writing or by implication or by actions	N.A.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question.	N.A.
	f) Whether the Donee is in possession of the gifted property;	N.A.
	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.	N.A.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
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.

*(Signature)*  
**Mahima Shankar Saxena**  
 Advocate  
 No.-UP56/9/92, UA-233/04

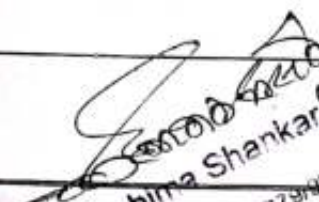


b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A.
c) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	N.A.
d) In respect of partition by a decree of court whether such decree has become 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.

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

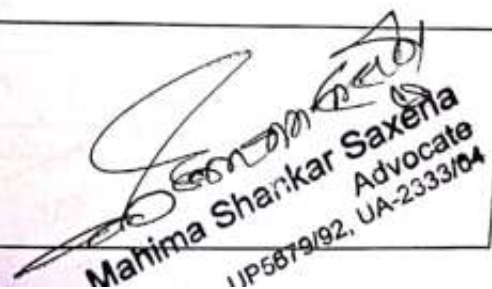


20.	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for enforcement of mortgage. b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the 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?	No
	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 matter of any litigation which is pending or concluded?	No
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	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.	N.A.
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	N.A.
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A.
	c) Whether the person(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.	
25a	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.	Individual
25b	Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes / No.	No
26a	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolution, bye-laws.	No

  
**Mahima Shankar Saxena**  
 Advocate  
 No.-UP5879/92, UA-2333/04



26b	If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company /LLP (seller) and the vendee company (purchaser) ?	N.A.
27.	a) Whether any POA is involved in the chain of title? 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. 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).	No  N.A. 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.
	i) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes /No.	No
28a	If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No.	No
28b	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

  
**Mahima Shankar Saxena**  
 Advocate  
 U.P.5879/92, UA-2333/04



29.	If the property is a flat/apartment or residential/commercial complex, check the comment on the following :	
	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.
	g) Requirement of registration of sale agreement, development agreement, POA, etc.	No
	h) Approval of building plan, permission of appropriate/local authority etc.	N.A.
	i) Conveyance in favour of Society/Condominium concerned	No
	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.	Yes
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.	<b>Free from all types of encumbrance except SBI, Rly. Road, Rishikesh.</b>
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.	13 years (1.1.2008 to 23.05.2020) NEC has been issued by me. Search Receipt No.38/1 of S.R. Haridwar dt. 23.05.2020.
32.	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	N.A.
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.	No N.A.
34.	Details of RTC extracts/mutation extracts/ Khata extracts pertaining to the property in question.	N.A.

*(Signature)*  
Mahima Shankar Saxena  
Advocate  
Reg. No.-UP5879/92, UA-2333/04



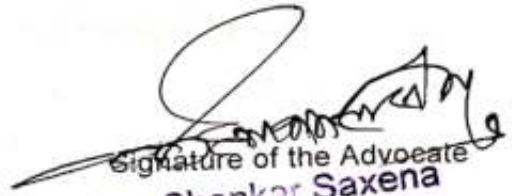
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	N.A.
36.	a) Whether the property offered as security is clearly demarcated?	Yes
	b) Whether the demarcation/partition of the property is legally valid?	Yes
	c) Whether the property has clear access as per documents?	Yes
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Yes
	a) Document in relation to electricity connection/	N.A.
	b) Document in relation to water connection	N.A.
	c) Document in relation to Sales Tax Registration, if any applicable/	N.A.
	d) Other utility bills, if any.	N.A.
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).	As per valuer's report
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.	No
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.	Yes
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.	Smt. Sudha Rani W/o Shri Harishikesh Upadhyaya and Sh. Chandreshkhar S/o Shri Mahima Shankar Upadhyaya, R/o 104/35, Dehradun Marg, Rishikesh, Distt. Dehradun.

*(Signature)*  
**Mahima Shankar Saxena**  
 Advocate  
 No-UP5679/92, UA-2/330A



i) Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016?	No
ii) Whether the project is regd. with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	N.A.
* Whether the regd. agreement for sale as prescribed in the above Act/Rules thereunder is executed?	N.A.
* Whether the details of the apartment/plot in question are verified with the list of no. and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.

Date : 23.05.2020  
Place : Rishikesh

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



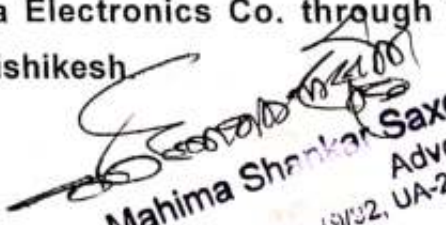
Date : 23.05.2020

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 **1.1.2008 to 23.05.2020** pertaining to the Immovable Property/(ies) covered by above said 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).
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower : **M/s Upadhyaya Electronics Co. through Prop. Shri Harishikesh Upadhyaya, Rly. Road, Rishikesh**

  
**Mahima Shankar Saxena**  
Advocate

No. UP55/9/02, UA-2333/04 .....2



9. I certify that Smt. Sudha Rani W/o Shri Harishikesh Upadhyaya and Sh. Chandreshkhar S/o Shri Vishwanath Upadhyaya, R/o 104/35, Dehradun 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.

10. In case of creation of mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage.

- a) Title-deed (Original sale-deed No. 1196 dt. 29.03.1997)
- b) Search Receipt No.38/1 of S.R. Haridwar dt. 23.05.2020.
- c) Certified copy of freehold lease deed No. 101-102 dt. 06.01.2005
- d) Certified copy of lease-deed No. 2500/2499 dt. 10.06.1992

*Note : Original sale-deed with other related certified documents are already kept in SBI, Rly. Road, Rishikesh.*

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


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

#### **SCHEDULE OF THE PROPERTY/IES**

Property bearing Shop No.G-1, Ground Floor, part of Commercial Plot No. C-10, area 200 sq.ft. (10'x20'), situated at Super Complex, Delhi Road Yojna, Avas Vikas Haridwar, Pargana Jwalapur, Tehsil & Distt. Haridwar, which is bounded & butted as under :-

East : Road  
West : Shop No. G-3  
North : Property of LIC  
South : Ashth Medical Store

Place : **Rishikesh**  
Date : **23.05.2020**

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



**ABHISHEK GUPTA**  
B.Arch, A.I.V.

COA APPROVED ARCHITECT

**de design studio**  
Architect, Planner & Valuer

APPROVED VALUER - A:24285  
PANEL VALUER OF BANKS

## VALUATION REPORT

Ref No. - dds/BR/2018/84

Dated: Feb 09<sup>th</sup> 2018

To,  
The AGM  
RASMCCC - CUM - SARC,  
SBI, SECTOR - 5, BRANCH PREMISES,  
BHEL, RANIPUR,  
HARIDWAR

Name of Registered Valuer : Abhishek Gupta  
Registration No. : A: 24285  
Valuation : For Shop  
Name of Customer/ Borrowal unit : Mrg Sudha Upadhyay

1. Customer Details				
Name	Owner/ Customers : Mrs. Sudha Upadhyay W/o Mr. Harikesh Upadhyay			Apl. No.
	Proposed Purchaser : NA			
2. Property Details				
Address	Shop No.- G-1, Super Complex, Delhi Road Yojna, Awas Vikas, Tehsil & Distt. Haridwar			
Nearby Landmark	LIC, Ranipur More			
3. Document Details				
Layout Plan	Yes / No	No	Name of Approving Authority	Approval No.
Building Plan	Yes / No	No		
Construction Permission	Yes / No			
Legal Documents	Yes / No	Yes	List of documents	Sale Deed
Notes	Client is unavailable on-site.			



Office Address - de design studio, F-2, Hotel Shaurya, New Model Colony, Ranipur More, Haridwar, U.K. - 249401  
Tel. No. - +91 800 6777767, +91 1334 690013 Email Id- dds7767@gmail.com

4. **Physical Details**

Adjoining Properties (As per sale agreement)		East: Road		West: Shop No.- G-3		North: Property of L.I.C		South: Astha Medical	
(As per Site)		East: Road		West: Shop No.- G-3		North: Property of L.I.C		South: Astha Medical	
Matching of Boundaries		Yes	Plot Demarcated	Yes	Approved Land use	Commercial		Type of Property	Shop
No. of Rooms	Living/ Dining		Bedrooms		Toilets			Kitchen	
Total No. of Floors	G+2	Floor on which the Property is located	GF	Approx. Age of the property				Residual Age of the property	
				Approx. Year of construction				Type of Structure	R.C.C

5. **Tenure/ Occupancy Details:**

Status of Tenure	Owned/ Rented	No of years of Occupancy	Relationship of Tenant or Owner
Shop	Owner	NA	NA

6. **Stage of Construction**

Stage of Construction	Under Construction	If under construction, extent of construction
Completed		

7. **Violation if any observed**

Nature and extent of violations	NA
---------------------------------	----


8. **Area Details of the Property**

Site Area	18.58 Sq. Mt. / 200 Sq. Ft	Plinth Area	NA	Carpet Area	NA	Saleable Area/ Covered Area		Remarks Area of the Shop
-----------	----------------------------	-------------	----	-------------	----	-----------------------------	--	--------------------------





LOCATION / KEY PLAN SHOWING LOCATION  
OF THE SHOP OF MRS. SUDHA UPADHYAY

9. Valuation							
Market Rate Value of the Property:							
Sl. No.	Description	Area	Unit	Rate (Rs.)		Amount	
i.	Present Market Value	18.58	Sq.M	260000/-	=	Rs. 48,30,800/-	
ii.	Present Realizable Value				=	Rs. 43,47,000/-	
(Rupees Thirty Three Lakh Ninety Seven Thousand only)							
Guideline Value / Value of IP as per Circle Rates							
	Description	Area	Unit	Rate (Rs.)	Multiply Factor		Amount (Rs.)
	Valuation for Commercial shop Page – 1, S.No. – 2(1), Circle Rate – 12/01/2018	18.58	Sq.M	109500/-	NA	=	20,34,510/-
Guideline (Circle) Value of Property						=	20,34,510/-
Distress Sale Value of Property						=	34,77,600/-
10.	Assumptions / Remarks	i. Qualification in TIR/ Mitigation suggested, if any. NA ii. Property is SARFAESI complaint: Yes iii. Whether property belong to social infrastructure like hospital, school, old age home, etc. – No iv. Whether entire piece of land on which the unit is setup/ property is situated has been mortgaged or to be mortgaged : Yes v. Details of last two transactions in the locality/ area to be provided if available: NA vi. Any other aspect which has relevance on the value of marketability of the property.					
11.	Declaration	i. The property was inspected by the undersigned on 09.02.2018 ii. The undersigned does not have any direct/ indirect interest in the above property. iii. The information furnished here in is true and correct to the best of our knowledge.					
12.	Name, Address & Signature of Valuer	Ar. Abhishek Gupta, De Design Studio, F-2, Hotel Shaurya, New Model Colony, Ranipur More, Haridwar, U.K.- 249408		Signature of Valuer 		Date of Inspection/ Valuation 09-02-2018	
13.	List of Documents Enclosed	Location Map/ Key Plan,					
14.	Number of Photographs Enclosed	2 Photos					



**ABHISHEK GUPTA**  
B.Arch, A.I.V.

COA APPROVED ARCHITECT

**de design studio**

Architect, Planner & Valuer

APPROVED VALUER – A:24285  
PANEL VALUER OF BANKS



## PHOTOGRAPHS OF THE PROPERTY

Office Address – de design studio, F-2, Hotel Shaurya, New Model Colony, Ranipur More, Haridwar, U.K. – 249401  
Tel. No. - +91 800 6777767, +91 1334 690013 Email id- dds7767@gmail.com