

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

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DATED:06/09/2021

VALUATION ASSESSMENT OF INDEPENDENT HOUSE

SITUATED AT

KHASRA NO. 18, MAUZA BANJARAWALA MAFI, PARGANA CENTRAL DOON,
DISTRICT – DEHRADUN, UTTARAKHAND

OWNER/S

MRS. MEENAKSHI PATWAL W/O. MR. SATYE SINGH PATWAL AND MS. ROSHINI
PATWAL D/O. MR. SATYE SINGH PATWAL

A/C: MRS. MEENAKSHI PATWAL AND MS. ROSHINI PATWAL

REPORT PREPARED FOR

BANK OF BARODA, ASTLEY HALL BRANCH, DEHRADUN, UTTARAKHAND

■ Corporate Valuers

■ Business/ Enterprise/ Equity Valuations

■ Lender's Independent Engineers (LIE)

■ Techno Economic Viability Consultants (TEV)

■ Agency for Specialized Account Monitoring (ASM)

■ Project Techno-Financial Advisers

■ Chartered Engineers

■ Industry/ Trade Rehabilitation Consultants

■ NPA Management

■ Panel Valuer & Techno Economic Consultants for PSU
Banks

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

Valuation FOR is available at www.rkassociates.org for reference.

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

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ASSET/ PROPERTY UNDER VALUATION



SITUATED AT

**KHASRA NO. 18, MAUZA BANJARAWALA MAFI, PARGANA CENTRAL DOON,
DISTRICT – DEHRADUN, UTTARAKHAND**



VALUATION ASSESSMENT AS PER BOB FORMAT

Name & Address of Branch:	Bank of Baroda, Astley Hall Branch, Dehradun, Uttarakhand
Name of Customer (s)/ Borrower Unit	Mrs. Meenakshi Patwal and Ms. Roshini Patwal

1.	Customer Details				
i.	Owner's Name	Mrs. Meenakshi Patwal W/o Mr. Satye Singh Patwal And Ms. Roshini Patwal D/o Mr. Satye Singh Patwal			
ii.	Application No.	NA			
2.	Property Details				
i.	Address	Khasra No. 18, Mauza Banjarawala Mafi, Pargana Central Doon, District Dehradun, Uttarakhand			
ii.	Nearby Landmark	Near ATM Chowk			
iii.	Google Map	Enclosed with the Report			
		Coordinates or URL: 30°17'11.8"N 78°01'48.3"E			
iv.	Independent access to the property	Clear independent access is available			
v.	Type of ownership	Joint ownership			
vi.	Constitution of the Property	Free Hold			
vii.	Is the property merged or colluded with any other property	No			
		Comments: None			
3.	Document Details	Status	Name of Approving Auth.		Approval No.
i.	Layout Plan	Available	MDDA		Map No. R-2438/18-19 Dated: 21/01/2019
ii.	Building plan	Available	MDDA		Map No. R-2438/18-19 Dated: 21/01/2019
iii.	Construction Permission	Available	MDDA		---
iv.	Legal Documents	Available	Sale Deed	Approved Map	None
4.	Physical Details of the Property				
		Directions	As per Sale Deed/TIR		Actual found at Site
i.	Adjoining Properties	North	Others Property		Others Property
		South	Land of Shri. Rekha Panwar		Property of Rekha Panwar
		East	Others Property		Others Property
		West	20 ft. wide road		Road 20ft. wide
ii.	Are Boundaries matched	Yes			
iii.	Plot demarcation	Yes			
iv.	Approved land Use	Residential			
v.	Type of Property	Independent Residential Plotted House			
vi.	No. of bed rooms	Living/ Dining area	Toilets	Kitchen	Other rooms
	2	1	2	1	NA
vii.	Total no. of floors of the property	1 (Ground Floor)			
viii.	Floor on which the property is located	Ground Floor			
ix.	Approx. age of the property	2020 -1 Year			
x.	Residual age of the property	60-65 Years			
xi.	Type of structure	RCC framed pillar, beam, column structure on RCC slab			
xii.	Condition of the Structure	Good			
xiii.	Finishing of the building	Good			
5.	Tenure/ Occupancy/ Possession Details				
i.	Property presently possessed/ occupied by	Legal Owner			
ii.	Status of Tenure	NA			

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iii.	No. of years of occupancy	1 Year
iv.	Relationship of tenant or owner	NA
6.	Stage of Construction	Constructed property in use
	If under construction then extent of completion	NA
7.	Violation in the property	
	i. Violation if any observed	ii. Nature and extent of violation
	No	NA
		iii. Any other negativity, defect or drawback in the property
		No

8.	AREA DETAILS OF THE PROPERTY		
i.	Land area (as per documents/ site survey, whichever is less) Considered		
	Area as per documents	Area as per site survey	Area considered for Valuation
	Total Area – 114.23 sq.mtr./ 136.62 sq.yds. Net Plot Area – 100.97 sq.mtr./ 120.76 sq.yds.	---	Net Plot Area – 100.97 sq.mtr./ 120.76 sq.yds.
	Area adopted on the basis of	Property documents only since site measurement couldn't be carried out	
	Remarks & Observations	Area measurements considered in the Valuation Report pertaining to Land is adopted from relevant documents produced to us or actual site measurement, whichever is less. All area measurements are on approximate basis only. Verification of the area measurement of the property is done based on sample random checking only. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents which has been relied upon.	
ii.	Constructed Built-up Area (As per IS 3861-1966)		
	Area as per documents	Area as per site survey	Area considered for Valuation
	Covered Area – G.F Covered Area = 52.97 sq.mtr./ 570.16 sq.ft. F.F Covered Area = 52.97 sq.mtr. / 570.16 sq.ft. Total Covered Area = 105.94 sq.mtr./ 1140.32 sq.ft.	Covered Area – Around 52 sq.mtr./ 559.72 sq.ft.	G.F Covered Area = 52.97 sq.mtr./ 570.16 sq.ft.
	Area adopted on the basis of	The owner has constructed ground floor only at present and the covered area of ground floor is taken as per approved map provided to us	
	Remarks & Observations	Area measurements considered in the Valuation Report pertaining to Building is adopted from relevant FAR or actual site measurement. All area measurements are on approximate basis only. Verification of the area measurement of the property is done based on sample random checking only.	

9.	VALUATION ASSESSMENT				
A.	ASSESSMENT FACTORS				
i.	Valuation Type	Land & Building Value	Residential Land & Building Value		
ii.	Scope of the Valuation	Non binding opinion on the assessment of Plain Asset Valuation of the property identified to us by the owner or through his representative.			
iii.	Property Use factor	Current Use	Highest & Best Use		
		Residential	Residential		
iv.	Legality Aspect Factor	Assumed to be positive as per copy of documents & information produced to us. However Legal aspects of the property are out-of-scope of the Valuation Services. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. have to be taken care by Legal expert/ Advocate.			
v.	Land Physical factors	Shape	Size	Level	Frontage to depth ratio
		Rectangle	Small	On Road Level	Normal frontage

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vi.	Property location category factor	City Categorization	Locality Categorization	Property location classification	Floor Level
		Scale-B City	Good	Road Facing	Ground Floor
		Semi Urban	Within urban developing zone	None	
		Property Facing	West Facing	None	
vii.	Any New Development in surrounding area	None			
viii.	Any specific advantage/ drawback in the property	None			
ix.	Property overall usability Factor	Good			
x.	Comment on Property Saleability Outlook	Easily sellable			
xi.	Comment on Demand & Supply in the Market	Good demand of such properties in the market			
xii.	Any other aspect which has relevance on the value or marketability of the property	<p>NA</p> <p>Valuation of the same asset/ property can fetch different values under different circumstances & situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly an asset sold directly by an owner in the open market through free market transaction then it will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it, will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing.</p> <p>This Valuation report is prepared based on the facts of the property & market situation on the date of the survey. It is a well-known fact that the market value of any asset varies with time & socio-economic conditions prevailing in the country. In future property market may go down, property conditions may change or may go worse, property reputation may differ, property vicinity conditions may go down or become worse, property market may change due to impact of Govt. policies or effect of World economy, usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk while financing.</p>			
xiii.	Sale transaction method assumed	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
xiv.	Best Sale procedure to realize maximum Value	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
xv.	Methodology/ Basis of Valuation	Govt. Guideline Value: Collector Rates of Dehradun, Uttarakhand Year 2021-22			
		Market Value: Land Value is calculated on the basis of 'Market Comparable Sales approach' and Building construction value is calculated on the basis of 'Depreciated Replacement Cost approach'.			
		Valuation of the asset is done as found on as-is-where basis.			
		Valuation is done based on the Valuation best practices, standard operating procedures and definitions prescribed by various organizations like IVSC, Income Tax of India, etc. as defined under.			
		For knowing comparable market rates, significant discreet local enquiries have been made from our side representing ourselves as both buyer and seller for the similar properties in the subject area and thereafter based on this information and various factors of the property, a rate has been judiciously taken considering the market scenario.			
		References regarding the prevailing market rates are based on the verbal/ informal/			

secondary/ tertiary information collected during market survey in the subject area from the local people, property consultants, recent deals, demand-supply, internet postings which are relied upon. No written record is generally available for such market information and only the verbal information has to be relied upon.

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

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

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

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

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

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

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

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

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

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

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

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

Realizable Value[^] is the minimum prospective estimated value of the property which

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

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

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

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

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

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

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

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

xvi.	References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered (from property search sites & local information)	1.	Name:	Chaudhary Properties
			Contact No.:	9761886866
			Nature of reference:	Property Consultant
			Size of the Property:	Around 150 sq.yds.
			Location:	Banjarawala
			Rates/ Price informed:	Rs.22,000/- to Rs.25,000/- per sq.yds.
			Any other details/ Discussion held:	As per the discussion with the dealer we came to know that the rates for residential land in the subject locality ranges between Rs.22,000/- to Rs.25,000/- per sq.yds.
		2.	Name:	Prajapati Associates
			Contact No.:	9927218672
			Nature of reference:	Property Consultant
			Size of the Property:	Around 150 sq. yds.
			Location:	Banjarawala
			Rates/ Price informed:	Rs.24,000/- to Rs.26,000/- per sq.yds.
			Any other details/ Discussion held:	As per the discussion with the dealer we came to know that the rates for residential land in the subject locality

			ranges between Rs.24,000/- to Rs.26,000/- per sq.yds.
		3. Name:	NA
		Contact No.:	NA
		Nature of reference:	NA
		Size of the Property:	NA
		Location:	NA
		Rates/ Price informed:	NA
		Any other details/ Discussion held:	NA
	<i>NOTE: The given information above can be independently verified to know its authenticity.</i>		
xvii.	Adopted Rates Justification	<p><i>As per our discussion with market participants & habitants of the subject locality we came to know the following information: -</i></p> <ol style="list-style-type: none"> <i>1. The prevailing market rates for residential land in Banjarawala depends upon the size, shape, frontage, location, approach road width & distance of the property from main road.</i> <i>2. The prevailing market rate for residential land in the subject locality is varying between Rs.22,000/- to Rs.26,000/- per sq.yds.</i> <i>3. The subject locality is a developing residential area in Banjarawala.</i> <i>4. The subject locality has a good accessibility to civic amenities such as school, hospital, market etc. within a distance of around 3 km.</i> <i>5. The demand & supply for residential land in the subject locality is average</i> <p><i>Hence taking into consideration all these factors like size, frontage, location, accessibility, facilities and market condition, we are of the view that the appropriate rate range for such a residential land can be considered between Rs.22,000/- to Rs.26,000/- per sq.yds. and for the valuation purpose we have adopted Rs.23,000/- per sq.yds. which appears to be reasonable in our view.</i></p>	

B.		VALUATION CALCULATION		
a.		GUIDELINE/ CIRCLE VALUE		
i.	Land Value	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rates adopted (considering all characteristics& assessment factors of the property)
		Net Plot Area – 100.97 sq.mtr./ 120.76 sq.yds.	Rs.9,000/- per sq.mtr.	Rs.9,000/- per sq.mtr.
	Total Land Value (a)	Rs.9,000/- per sq.mtr. X 100.97 sq.mtr.		
		Rs.9,08,730/-		
ii.	Construction Depreciated Replacement Value	Structure Construction Value		
		Structure Type	Construction category	Age Factor
		RCC framed pillar, beam, column structure on RCC slab	Class B construction (Good)	0-2 years old construction
		Rate range	Rate adopted	Covered Area

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		Rs. 12,000/- Per sq.mtr	Rs.12,000/- Per sq.mtr	52.97 sq.mtr. / 570.16 sq.ft.
	Total Construction Estimated Depreciated Replacement Value (b)	Rs.12,000/- per sq.mtr. X 57.97 sq.mtr X 0.990 (Age Factor)		
		Rs.6,88,683/-		
iii.	TOTAL GUIDELINE/ CIRCLE RATE VALUE: (a+b)	Rs.15,97,413/-		
b.	INDICATIVE ESTIMATED PROSPECTIVE FAIR MARKET VALUE			
i.	Land Value	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rate adopted (considering all characteristics& assessment factors of the property)
		Net Plot Area – 100.97sq.mtr./120.76 sq. yds.	Rs.22,000/- to Rs.26,000/- per sq.yds	Rs.23,000/- per sq.yds.
	Total Land Value (a)	Rs.23,000/- per sq.yds X 120.76 sq. yds.		
		Rs.27,77,480/-		
ii.	Construction Depreciated Replacement Value	Structure cost/ Construction Value		
		Structure Type	Construction category	Structure Condition
		RCC framed pillar, beam, column structure on RCC slab	Class B construction (Good)	Good
		Age Factor		Covered Area
		0-2 years old construction		52.97 sq.mtr./ 570.16 sq.ft.
		Rate range		Rate adopted
	Rs.1,100/- to Rs.1,400/- per sq.ft		Rs.1,250/- per sq.ft	
	Total Construction Depreciated Replacement Value Value (b)	Rs.1,250/- per sq.ft X 570.16 sq.ft		
		Rs.7,12,700/-		
iii.	Add extra for Architectural aesthetic developments, improvements (c) (add lump sum cost)	NA		
iv.	Add extra for fittings & fixtures (d) (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	NA		
v.	Add extra for services(e) (water, electricity, sewerage, main gate, boundary, lift, etc.)	NA		
vi.	TOTAL VALUE: (a+b+c+d+e)		Rs.34,90,180/-	
vii.	Additional Premium if any	NA		
	Details/ Justification	NA		
viii.	Deductions charged if any	NA		
	Details/ Justification	NA		
ix.	TOTAL INDICATIVE ESTIMATED PROSPECTIVE FAIR MARKET VALUE*: (vi+vii+viii)		Rs.34,90,180/-	
x.	ROUND OFF		Rs.35,00,000/-	
xi.	IN WORDS		Rupees Thirty Five Lakhs only	
xii.	EXPECTED REALIZABLE/ FETCH VALUE^ (@ ~15% less)		Rs.29,75,000/-	
xiii.	EXPECTED FORCED/ DISTRESS SALE VALUE* (@ ~25% less)		Rs.26,25,000/-	
xiv.	Justification for more than 20% difference in Market & Circle	Circle rates are determined by the District administration as per their own theoretical internal policy and Market rates are adopted based on current		

	Rate	practical market dynamics which is explained clearly in Valuation Assessment Factors
xv.	Concluding comments & Disclosures if any	<ol style="list-style-type: none"> 1. The identification of the subject property is done with the help of owner. The valuation of the subject property is done on as-is-where-is basis. 2. As per the approved map provided to us by the bank the subject property is approved for Ground & First floor whereas the owner has constructed only ground floor at present so we have considered the structural valuation of ground floor as per the approved map. 3. This Valuation report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct. 4. Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents from originals, etc. has to be taken care by legal experts/ Advocates. 5. This report only contains technical & market information which came to knowledge during course of the assignment. It doesn't contain any recommendations.

10.	ASSUMPTIONS REMARKS LIMITING CONDITIONS
i.	Qualification in TIR/Mitigation Suggested, if any: Cannot comment since copy of TIR is not provided to us.
ii.	Is property SARFAESI compliant: Yes
iii.	Whether property belongs to social infrastructure like hospital, school, old age home etc.: No
iv.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged: Yes, already mortgaged with the bank
v.	Details of last two transactions in the locality/area to be provided, if available: Information couldn't be found.
vi.	Any other aspect which has relevance on the value or marketability of the property: This report is prepared following our standard operating procedures & best practices, limitations, conditions, remarks, Important Notes, Valuation TOR. <ol style="list-style-type: none"> a. This Valuation report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct. Verification or cross checking of the copy of the documents provided to us from the originals has not been done at our end. b. Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, etc. are not considered in this report. It is assumed and taken into account that the concerned Bank/ Financial Institution has got the legal verification cleared by the competent Advocate while requesting for the Valuation report. c. Value varies with the Purpose/ Date/ Condition prevailing in the market. We recommend not to refer the Value of the asset given in this report if any of these points are different from the one mentioned aforesaid in the Report. We also recommend that the indicative estimated Value in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.

11.	DECLARATION
	<ol style="list-style-type: none"> i. The property was inspected by our authorized surveyor on 27 August 2021 by name AE Deepak Joshi in the presence of owner. ii. The undersigned does not have any direct/indirect interest in the above property. iii. The information furnished herein is true and correct to the best of our knowledge. iv. We have submitted Valuation report directly to the Bank. v. This valuation report is carried out by our Engineering team on the request from Bank of Baroda, Astley Hall Branch, Dehradun, Uttarakhand
12.	Name & Address of Valuer company M/s R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.

		D-39, 2 nd Floor, Sector-02, Noida		
13.	Enclosed Documents	S.No.	Documents	No. of Pages
		i.	General Details	02
		ii.	Screenshot of the price trend references of the similar related properties available on public domain	01
		iii.	Google Map	01
		iv.	Photographs	03
		v.	Copy of Circle Rate	01
		vi.	Survey Summary Sheet	---
		vii.	Valuer's Remark	02
		viii.	Copy of relevant papers from the property documents referred in the Valuation	---
14.	Total Number of Pages in the Report with Enclosures	20		
15.	Engineering Team worked on the report	SURVEYED BY: AE Deepak Joshi		 
		PREPARED BY: AE Nikhil Rajan		
		REVIEWED BY: HOD Valuations		

R.K ASSOCIATES IMPORTANT NOTES: ANNEXURE - I

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

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

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IF REPORT IS USED FOR BANK/ FIs

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

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



GENERAL DETAILS – ANNEXURE-II

1.	Report prepared for	Bank		
2.	Name & Address of the Organization	Bank of Baroda, Astley Hall Branch, Dehradun, Uttarakhand		
3.	Name of Borrower	Mrs. Meenakshi Patwal and Ms. Roshini Patwal		
4.	Credit Analyst	Mrs. Jyoti (7055011228) (vjdehr@bankofbaroda.com)		
5.	Type of Loan	Housing Loan		
6.	Report Format	V-L1 (Basic) Version: 8.0_2019		
7.	Date of Valuation	6 September 2021		
8.	Date of Survey	27 August 2021		
9.	Type of the Property	Independent Residential Plotted House		
10.	Type of Survey	Full survey (inside-out with approximate measurements & photographs).		
11.	Type of Valuation	Residential Land & Building value		
12.	Report Type	Plain Asset Valuation		
13.	Surveyed in presence of	Owner	Name:	Mrs. Meenakshi Patwal (☎- 9760215238)
14.	Purpose of Valuation	For Value assessment of the asset for creating collateral mortgage for Bank Loan purpose		
15.	Scope of the Report	Non binding opinion on indicative estimated prospective valuation assessment of the property identified by property owner or through its representative		
16.	Important Disclosures	a. Legal aspects of the property have to be taken care by legal expert/ advocate. b. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. has to be taken care by legal expert/ advocate. c. This is just an opinion report on Valuation based on the copy of the documents/ information provided to us by the client and has been relied upon in good faith of the property found as per the information given in the documents provided to us and/ or confirmed by the owner/ owner representative to us on site. d. Getting cizra map or coordination with revenue officers for site identification is a separate activity and is not part of the Valuation services. e. Measurement verification is only limited upto sample random measurement against the documents produced to us. f. Drawing Map & design of the property is out of scope of the Valuation services.		
17.	Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.
		Total 02 documents requested.	Total 02 documents provided.	01
		Copy of TIR	Sale Deed	Dated: 12/12/2017
		Approved Map	Approved Map	Dated: 21/01/2019
		Last paid Electricity Bill	None	---
		None	None	---
		None	None	---
18.	Documents received from	Bank		
19.	Identification of the property	<input type="checkbox"/> Cross checked from the boundaries of the property or address mentioned in the old valuation report <input type="checkbox"/> Done from the name plate displayed on the property <input checked="" type="checkbox"/> Identified by the owner/ owner's representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		
20.	Enclosures	I. Valuation Report as per BOB Format Annexure-1 II. R.K Associates Important Notes		

VALUATION ASSESSMENT

MRS. MEENAKSHI PATWAL AND MS. ROSHINI PATWAL

		<p>III. Screenshot of the Price trend references of the similar related properties available on public domain - Page No.14</p> <p>IV. Google Map – Page No.15</p> <p>V. Photographs – Pages 16,17,18</p> <p>VI. Copy of Circle Rate – Pages 19</p> <p>VII. Valuer's Remark - Page No.20-21</p> <p>VIII. Copy of relevant papers from the property documents referred in the Valuation – Pages x</p>
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**ENCLOSURE: III - REFERENCES ON PRICE TREND OF THE SIMILAR RELATED
PROPERTIES AVAILABLE ON PUBLIC DOMAIN**

(Specific price trend references of the subject locality not found on public domain)



ENCLOSURE: IV – GOOGLE MAP LOCATION



ENCLOSURE: V -- PHOTOGRAPHS OF THE PROPERTY







ENCLOSURE: VI – COPY OF CIRCLE RATE

विशिष्ट क्षेत्र निर्बंधन उप-जिला देहरादून										
क्रम क्र	प्रमुख मार्ग/ मोहल्लो/ राजस्व ग्रामी क्षेत्री	प्रमुख मार्ग/मोहल्लो/राजस्व ग्रामी का नाम	प्रमुख मार्ग से 350 मीटर की दूरी के बाद स्थित भूमि की सामान्य दर	कुंभि भूमि (लावा रुपये प्रति हेक्टेयर/रुपये प्रति वर्ग मीटर)	अकुंभि भूमि रुपये प्रति वर्गमीटर	समुपजल्लेय आवासीय भवन में स्थित आवासीय वसैट (गुपर एरिया दर रु० प्रति वर्ग मीटर)	वाणिज्यिक भवन की दर (गुपर एरिया दर रु० प्रति वर्ग मीटर)	अन्य वाणिज्यिक प्रतिष्ठान	गैर वाणिज्यिक निर्माण की दर (रु० प्रति वर्गमी०)	मिन्टर पोश टीनपोश
1	2	3	4	5	6	7	8	9	10	11
1	A	1	राजस्व	450/4500	9000	23000	52000	47000	12000	10000

6	जावा खोरण	450/4500	9000	23000	52000	47000	12000	10000
7	सोडलेकरा	450/4500	9000	23000	52000	47000	12000	10000
8	भारुवालाबाग	450/4500	9000	23000	52000	47000	12000	10000
9	भारुवा	450/4500	9000	23000	52000	47000	12000	10000
10	भारुवा	450/4500	9000	23000	52000	47000	12000	10000
11	भारुवा	450/4500	9000	23000	52000	47000	12000	10000

(वीर सिंह बुद्धिमान)
अवर जिलाधिकारी (विन एन राजस्व)
देहरादून

करण सारणी									
क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष	क्र.सं. वर्ष
1 Yrs	0.990	21	0.809	41	0.662	61	0.541	81	0.443
2	0.980	22	0.801	42	0.655	62	0.536	82	0.438
3	0.970	23	0.793	43	0.649	63	0.530	83	0.434
4	0.960	24	0.785	44	0.642	64	0.525	84	0.429
5	0.950	25	0.777	45	0.636	65	0.518	85	0.425
6	0.941	26	0.770	46	0.629	66	0.515	86	0.421
7	0.932	27	0.762	47	0.623	67	0.509	87	0.417
8	0.922	28	0.754	48	0.617	68	0.504	88	0.412
9	0.913	29	0.747	49	0.611	69	0.498	89	0.408
10	0.904	30	0.739	50	0.605	70	0.494	90	0.404
11	0.890	31	0.731	51	0.598	71	0.489	91	0.400
12	0.880	32	0.724	52	0.592	72	0.484	92	0.396
13	0.870	33	0.717	53	0.587	73	0.480	93	0.392
14	0.868	34	0.710	54	0.581	74	0.475	94	0.388
15	0.860	35	0.703	55	0.575	75	0.470	95	0.384
16	0.851	36	0.696	56	0.569	76	0.465	96	0.381
17	0.842	37	0.689	57	0.563	77	0.461	97	0.377
18	0.834	38	0.682	58	0.558	78	0.456	98	0.373
19	0.826	39	0.675	59	0.552	79	0.452	99	0.369
20	0.817	40	0.668	60	0.547	80	0.447	100	0.366

(वीर सिंह बुद्धिमान)
अवर जिलाधिकारी (विन एन राजस्व)
देहरादून

ENCLOSURE: VIII – VALUER'S REMARKS

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

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



9563

विक्रय पत्र हेतु वांछित विवरण



1. दस्तावेज का नाम : आवासीय विक्रय पत्र
2. मालियत विक्रयपत्र : रु. 7,20,000.00
3. बाजारी मूल्य जिस पर स्टाम्प दिया गया : रु. 7,57,000.00 क्रमांक : A 5502
4. देय स्टाम्प शुल्क : रु. 28,400.00
5. मुख्य क्षेत्र : मौजा बंजारावाला माफी, देहरादून।
6. सम्पत्ति : भूमिधरी भूमि खसरा संख्या 18 रकबा 114.31 वर्गमीटर स्थित मौजा बंजारावाला माफी, परगना केन्द्रीयदून, जिला देहरादून
7. विक्रीत भूमि पर स्थित सड़क का व्यौरा : एक तरफ
8. विक्रय प्रतिफल माध्यम : बैंक
9. सम्पत्ति का प्रकार : आवासीय भूमि
10. मुख्य मार्ग से दूरी : विक्रीत भूमि मुख्य हरिद्वार बाईपास रोड से लगभग एक किलोमीटर एवं मोथरोवाला बंजारावाला मार्ग से लगभग 500 मीटर से अधिक दूरी पर स्थित है।
11. सर्किल रेट : रु. 6300/- प्रति वर्गमीटर
12. विक्रेता का नाम व पता : श्री तेज पाल सिंह पुत्र स्व० श्री गब्बर सिंह निवासी 47-सी, आफिसर्स कालोनी, रैसकोर्स, देहरादून (PAN-CAGPP5736E)
13. क्रेतागण का नाम व पता : (1) श्रीमती मीनाक्षी पटवाल (PAN-CHMPP1982M) पत्नी स्व० श्री सत्ये सिंह पटवाल एवं (2) राशनी पटवाल पुत्री स्व० श्री सत्ये सिंह पटवाल निवासीगण 47-सी, आफिसर्स कालोनी, रैसकोर्स, नियर गुप्ता राशन शॉप देहरादून (VID No. FCP3214145) (छ. 60)
14. स्टाम्प : ई-स्टाम्प
15. रचयिता : श्री राम नरेश सिंह, एडवोकेट, देहरादून।

Tajpal

मीनाक्षी पटवाल

देहरादून

Online Public Data Entry Summary



UKPDE2017045129521

12-Dec-2017

1:07:19PM

ACT NAME: नरेश सिंह

Article Type : Sale (Immovable)
 Sub-Deed/Sub-Article : Sale (Residential Plot)
 Village/Location : बाराबंसा (पेगी A)
 Area : 114.3100 वर्ग मीटर
 Transaction Value : 720,000.00
 Market Value : 757,000.00
 Regn Fee : 15,140.00
 Stamp Duty : 28,400.00
 Advance : 0.00
 Lease Period : 0.00
 Avg. Rent : 0.00
 Construction Value : 0.00
 Khata : 18
 Khatoni :
 Khewat :
 House/Flat :
 Land Value : 757,000.00
 Page : 22
 Words : 1,000
 Deed Writer :
 /Advocate Name : Mr. Ram
 Naresh Singh

अवसाधिक निर्माण का विवरण						
क्र.सं.	निर्माण का प्रकार	छा				
आवासीय निर्माण का विवरण						
क्र.सं.	निर्माण क्षेत्र	निर्माण का प्रकार	निर्माण छत	आवक वर्ष	छा	
निबंधक शुल्क का विवरण						
क्र.सं.	भुगतान की विधि	शुल्क	संशोधन शुल्क			
1	Cash	15,140.00				
स्टाम्प शुल्क का विवरण						
क्र.सं.	भुगतान की विधि	शुल्क	संशोधन शुल्क	आवक तिथि	स्टाम्प विक्रेता आईडी	
1	e-Stamp	28,400.00	0	12-Dec-2017		
पक्षकारों का विवरण						
पक्षकार का प्रकार	पक्षकार का विवरण	हस्ताक्षर	व्यवसाय	पैन नं.	मोबाइल नं.	वहताप पत्र संख्या
विक्रेता / प्रथम पक्ष	श्री गुरुदेव सिंह, पुत्र श्री स्व. गुरुदेव सिंह, निवासी 43-बी, आंध्रगिरि कॉलोनी, देहरादून	T. Dal	OTHERS	CAGPP5736		VOTER ID : 0
क्रय / द्वितीय पक्ष	श्रीमती निराली पटवाल, पत्नी श्री स्व. गुरुदेव सिंह, निवासी 43-बी, आंध्रगिरि कॉलोनी, देहरादून	मि. सी. पी. चवला	OTHERS	CHMPP198		VOTER ID : 0
क्रय / द्वितीय पक्ष	श्रीमती गुरुदेवी पटवाल, पुत्री श्री स्व. गुरुदेव सिंह, निवासी 43-बी, आंध्रगिरि कॉलोनी, देहरादून	रोशनी	OTHERS	FORM 60		VOTER ID : FCP3214145
पक्षकार	श्री गुरुदेव सिंह, पुत्र श्री गुरुदेव सिंह, निवासी 43-बी, आंध्रगिरि कॉलोनी, देहरादून	अक्षय	OTHERS			DL : UK0720040230059
पक्षकार	श्री गुरुदेव सिंह, पुत्र श्री गुरुदेव सिंह, निवासी 43-बी, आंध्रगिरि कॉलोनी, देहरादून	अक्षय	OTHERS			VOTER ID : AJU0964163

फोटोग्राफ भूमिधरी भूमि खसरा संख्या 18 रकबा 114.31 वर्गमीटर स्थित
मौजा बंजारावाला माफी, परगना केन्द्रीयदून, जिला देहरादून

विक्रेता
क्रेतागण

- श्री तेज पाल सिंह
- (1) श्रीमती मीनाक्षी पटवाल एवं (2) रोशनी पटवाल



Tej Pal

ह0 विक्रेता

मीनाक्षी पटवाल

रोशनी

ह0 क्रेतागण

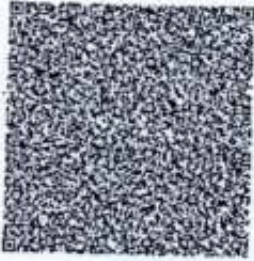


सत्यमेव जयते

INDIA NON JUDICIAL Government of Uttarakhand

e-Stamp

Certificate No.	: IN-UK44578729866767P
Certificate Issued Date	: 12-Dec-2017 01:19 PM
Account Reference	: NONACC (SV)/ uk1215804/ DEHRADUN/ UK-DH
Unique Doc. Reference	: SUBIN-UKUK121580489790375289359P
Purchased by	: MINAXSHI PATWAL AND ROSHANI PATWAL
Description of Document	: Article 23 Conveyance
Property Description	: MAUZA BANJARAWALA MAFI
Consideration Price (Rs.)	: 7,57,000 (Seven Lakh Fifty Seven Thousand only)
First Party	: TEJPAL SINGH PATWAL
Second Party	: MINAXSHI PATWAL AND ROSHANI PATWAL
Stamp Duty Paid By	: MINAXSHI PATWAL AND ROSHANI PATWAL
Stamp Duty Amount(Rs.)	: 28,400 (Twenty Eight Thousand Four Hundred only)



.....Please write or type below this line.....

Tejpal

मिनाक्षी पटवाल

रोशनी

UP 0003893409

Statutory Alert:

1. The authenticity of this Stamp Certificate should be verified at www.shcilestamp.com. Any discrepancy in the details on this Certificate and as available on the website renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.



Tejpal



मीनाक्षी



रोशनी

विक्रय पत्र

श्री तेज पाल सिंह पुत्र स्व० श्री गब्बर सिंह निवासी 47-सी, आफिसर्स कालोनी, रेसकोर्स, देहरादून (कि जिन्हें आगे इस विक्रय विलेख में "विक्रेता" कहकर सम्बोधित किया गया है)

.....विक्रेता

एवं

(1) श्रीमती मीनाक्षी पटवाल पत्नी स्व० श्री सत्ये सिंह पटवाल एवं (2) रोशनी पटवाल पुत्री स्व० श्री सत्ये सिंह पटवाल निवासीगण 47-सी, आफिसर्स कालोनी, रेसकोर्स, नियर गुप्ता राशन शॉप देहरादून (कि जिसे आगे इस विक्रय विलेख में "क्रेतागण" कहकर सम्बोधित किया गया है)

.....क्रेतागण

यह कि विक्रेता इस विलेख की सूची में वर्णित भूमि का एकमात्र पूर्ण स्वामी, भूमिधर मालिक काबिज है, जिसका कि पूर्ण विवरण इस विक्रय पत्र के अन्त में सूची सम्पत्ति में दिया गया है। विक्रेता ने सूची में वर्णित भूमि बजरिये पंजीकृत विक्रय पत्र दिनांक 22-07-2013 के द्वारा श्री बेनी प्रसाद उपनाम विनोद कुमार वशिष्ठ पुत्र श्री भोला दत्त उपनाम भोला राम द्वारा अपने पुत्र व मुख्ताराम श्री अनुराग वशिष्ठ पुत्र श्री बेनी प्रसाद उपनाम विनोद कुमार वशिष्ठ से क्रय की थी, जो कि सब रजिस्ट्रार कार्यालय-प्रथम, देहरादून में बही संख्या 1, जिल्द 5288 के पृष्ठ 165 से 186 में नं० 6604 पर दिनांक 22-07-2013 को विधिवत रूप से दर्ज व पंजीकृत है। विक्रेता का नाम राजस्व अभिलेखों में बतौर संक्रमणीय भूमिधर दर्ज व अंकित है। इस प्रकार विक्रेता को सूची में वर्णित भूमि को विक्रीत करने, हस्तान्तरण करने, अन्तरण करने आदि आदि के सम्पूर्ण अधिकार प्राप्त है।

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

Tejpal

(3) मीनाक्षी पटवाल

रोशनी

यह कि विक्रेता इस विक्रय विलेख की सूची में वर्णित भूमि क्रेतागण को मु0 7,20,000/- (सात लाख बीस हजार रुपये मात्र) की एवज में विक्रय करने को सहमत है तथा क्रेतागण भी इसी कीमत में सूची में वर्णित भूमि क्रय करने को सहमत है, इस कारण यह विक्रय विलेख अंकित किया जा रहा है।

अतः यह विक्रय विलेख निम्न साक्षात्कृत करता है:-

1. यह कि विक्रेता ने इस विक्रय विलेख की सूची में वर्णित भूमि तथा उसमें निहित अपने समस्त अधिकार, सुखाधिकार जिनमें हवा, पानी, रास्ता, नाली आदि के अधिकार सम्मिलित है तथा वह अधिकार जो विक्रेता को वर्तमान में प्राप्त है तथा वह अधिकार जो विक्रेता को भविष्य में प्राप्त हो सकते हैं, सहित स्थायी रूप से सदैव हेतु क्रेतागण को मुबलिय 7,20,000/- (सात लाख बीस हजार रुपये मात्र) की एवज में विक्रीत, अन्तरित, हस्तांतरित कर दी है तथा सूची में वर्णित भूमि से अपना कब्जा हटाकर व उठाकर क्रेतागण को अपने समतुल्य सूची में वर्णित भूमि पर बतौर मालिक, स्वामी, काबिज व अध्यासित करा दिया है।
2. यह कि क्रेतागण ने उपरोक्त वर्णित इकरार के अन्तर्गत विक्रेता को विक्रय प्रतिफल राशि रुपये 7,20,000/- (सात लाख बीस हजार रुपये मात्र) द्वारा बैंक संख्या 547241 दिनांकित 12-12-2017 वास्ते विजया बैंक, शाखा देहरादून अदा कर दी है, जिसकी प्राप्ति की पुष्टि विक्रेता उप निबन्धक, देहरादून के समक्ष करता है।
3. यह कि आज से विक्रेता का सूची में वर्णित भूमि पर कोई हक व अधिकार नहीं रह गया है। आज से क्रेतागण सूची में वर्णित भूमि के संयुक्त मालिक, स्वामी, काबिज, अध्यासी हो गये हैं। क्रेतागण को अधिकार होगा कि वह सूची में वर्णित भूमि का जिस प्रकार चाहे प्रयोग करे, उपयोग करे, उपभोग करे, जल संयोग, विद्युत संयोग, सीवर संयोग, दूरभाष संयोग प्राप्त करे, मानचित्र स्वीकृत कराये, भवन निर्माण करे, अन्य किसी व्यक्ति को विक्रीत, अन्तरित, हस्तांतरित करे, इसमें विक्रेता किसी प्रकार की आपत्ति करने का अधिकारी नहीं होगा।
4. यह कि सूची में वर्णित भूमि के बाबत आज तक जो भी देय आदि वाजिब होंगे उनको अदा करने की पूर्ण जिम्मेदारी विक्रेता की होगी। आज के पश्चात अदा करने की जिम्मेदारी क्रेतागण की होगी।
5. यह कि क्रेतागण को अधिकार होगा कि वह सम्बन्धित अभिलेखों से विक्रेता का नाम खारिज करवाकर अपना नाम बतौर मालिक, स्वामी, दर्ज व अंकित करावे। नामांकन कार्यवाही में विक्रेता, क्रेतागण को पूर्ण सहयोग देगा।
6. यह कि यदि भविष्य में क्रेतागण को विक्रेता से सूची में वर्णित भूमि की बाबत किसी प्रकार का कोई दस्तावेज अंकित कराने अथवा बयान दिलाने की आवश्यकता पड़ती है तो ऐसी कार्यवाही विक्रेता, क्रेतागण के व्यय व अनुरोध पर करने के लिये बाध्य होगा।
7. यह कि भविष्य में यदि विक्रीत की जा रही भूमि या उसका कोई भाग विक्रेता के किसी दोष के कारण क्रेतागण के स्वामित्व व अध्यासन से निकल जाता है तो उस दशा में होने वाली हानि की क्षतिपूर्ति क्रेतागण, विक्रेता से अथवा उसकी चल-अचल सम्पत्ति से प्राप्त करने के अधिकारी होंगे।
8. यह कि इस विक्रय विलेख में शब्द विक्रेता व क्रेतागण में उनके वारिसान, उत्तराधिकारी, हित प्रतिनिधि आदि आदि समान रूप से सम्मिलित समझे जायेंगे।

- Tejpal

(4) मीनाक्षी पटवाल

- रेखनी

वांछित विवरण

- (1) विक्रेता एवं क्रेतागण के मध्य पूर्व में कोई विक्रय अनुबन्ध पत्र अंकित नहीं है।
- (2) विक्रेता एवं क्रेतागण अनुसूचित जाति अथवा अनुसूचित जनजाति से नहीं है तथा विक्रेता एवं क्रेतागण दोनों भारतीय नागरिक हैं।
- (3) विक्रीत सम्पत्ति सीलिंग के प्रावधानों से मुक्त है तथा विक्रीत भूमि की बायत कोई सीलिंग विवाद लम्बित नहीं है।
- (4) विक्रीत भूमि में कोई पेड़, बाग, बाउण्ड्रीवाल, निर्माण, बोरिंग आदि नहीं है।
- (5) विक्रीत भूमि मुख्य हरिद्वार बाईपास रोड़ से लगभग एक किलोमीटर एवं मोथरोवाला बंजारावाला मार्ग से लगभग 500 मीटर से अधिक दूरी पर स्थित है।
- (6) विक्रीत भूमि नगर निगम देहरादून की सीमा के बाहर स्थित है।
- (7) विक्रीत भूमि औद्योगिक क्षेत्र में स्थित नहीं है तथा विक्रीत भूमि गोल्डन फोरेस्ट एवं उसकी सहभागी कम्पनियों से सम्बन्धित नहीं है।
- (8) सूची में वर्णित भूमि कलेक्टर महोदय, देहरादून द्वारा जारी सर्किल रेट में उल्लेखित मौहल्ले/कालोनी में स्थित नहीं है।
- (9) यह कि प्रश्नगत भूमि Real Estate Act, 2016 एवं यथा प्रख्यापित Uttarakhand Real Estate (Regulation and Development) (General Rules, 2017 में परिभाषित Real Estate Project (Group Housing, Mixed Development Projects (Residential, Commercial तथा Industrial Projects, Commercial Projects अथवा Plotted Development Projects) के अन्तर्गत नहीं है। पक्षकार द्वारा उक्त वर्णित अधिनियम का किसी भी प्रकार से उल्लंघन नहीं किया जा रहा है।
- (10) सूची में वर्णित भूमि के एक तरफ सड़क स्थित है।
- (11) यह कि विक्रीत की जा रही भूमि का मूल्य कलेक्टर देहरादून द्वारा निर्धारित सर्किल रेट मु० रुपये 6300/- प्रति वर्गमीटर की दर से मु० रु० 7,20,153/- आती है। चूंकि सूची में वर्णित भूमि में 20 फिट चौड़ा अर्थात् 6 मीटर चौड़ा रास्ता है इस कारण भूमि के सम्पूर्ण अगंणीत मूल्यांकन पर 5 प्रतिशत की वृद्धि की जानी है जो कि मु० 36,008/- रुपये होती है। मूल्यांकन में 5 प्रतिशत की वृद्धि करने के उपरान्त भूमि की कुल कीमत मु० 7,56,161/- रुपये होती है। परन्तु स्टाम्प शुल्क मु० 7,57,000/- रुपये पर 3.75 प्रतिशत की दर से नियमानुसार मु० 28,400/- रुपये का अदा किया जा रहा है। क्रेतागण द्वारा अपने जीवनकाल में प्रथम बार स्टाम्प शुल्क में छूट प्राप्त की गयी है।
- (12) यह कि क्रेतागण/क्रेतागण के परिवार के पास दिनांक 12-09-2003 से पूर्व उत्तराखण्ड में अचल सम्पत्ति

Tejpal

मीनाक्षी पटवाल

रोशनी

सूची सम्पत्ति

भूमिपत्री भूमि खसरा संख्या 18 रकबा 114.31 वर्गमीटर स्थित मौजा बंजारावाला माफी, परगना केन्द्रीयदून, जिला देहरादून, जिसे संलग्न मानचित्र में पूर्ण रूप से दर्शाया गया है तथा जिसकी सीमाये व नाप निम्न प्रकार है:-

पूरब	:	भूमि अन्य, सीमा में नाप 30 फिट
पश्चिम	:	20 फिट चौड़ा रास्ता, सीमा में नाप 30 फिट
उत्तर	:	भूमि अन्य, सीमा में नाप 41 फिट
दक्षिण	:	भूमि श्रीमती रेखा पंवार, सीमा में नाप 41 फिट

अतः यह विक्रय विलेख विक्रेता एवं क्रेतागण ने आज दिनांक 12-12-2017 को स्थान देहरादून में साक्षीगण के समक्ष अंकित व निष्पादित किया ताकि समयानुसार काम आवे व सनद रहे।

Tejpal

हस्ताक्षर विक्रेता

श्रीमती पटवाल

हस्ताक्षर क्रेतागण

रेखा

रजिस्ट्रेशन अधिनियम 1908 की धारा 32-ए के अनुपालन हेतु फिंगर प्रिंटस
विक्रेता का नाम एवं पता:- श्री तेज पाल सिंह पुत्र स्व० श्री गब्बर सिंह निवासी
47-सी, आफिसर्स कालोनी, रेसकोर्स, देहरादून
बायें हाथ (Left Hand) की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी मध्यमा अनामिका कनिष्ठिका



दायें हाथ (Right Hand) की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी मध्यमा अनामिका कनिष्ठिका



Tejpal

विक्रेता के हस्ताक्षर

क्रेतागण का नाम एवं पता:- (1) श्रीमती मीनाक्षी पटवाल पत्नी स्व० श्री सत्ये सिंह पटवाल एवं (2) रोशनी पटवाल पुत्री स्व० श्री सत्ये सिंह पटवाल निवासीगण 47-सी, आफिसर्स कालोनी, रैसकोर्स, नियर गुप्ता राशन शॉप देहरादून

क्रेता संख्या 1 के बाये हाथ (Left Hand) की अंगुलियों के चिन्ह



क्रेता संख्या 1 के दाये हाथ (Right Hand) की अंगुलियों के चिन्ह



- मीनाक्षी पटवाल

क्रेता संख्या 1 के हस्ताक्षर

क्रेता संख्या 2 के बाये हाथ (Left Hand) की अंगुलियों के चिन्ह



क्रेता संख्या 2 के दाये हाथ (Right Hand) की अंगुलियों के चिन्ह



रोशनी

क्रेता संख्या 2 के हस्ताक्षर

गवाह:-
1. श्री दिनेश सिंह पंवार
पुत्र श्री मकुन्दन सिंह पंवार
नि० बी-59, रिस्पना नगर, देहरादून
(DL NO-UK0720040230059)

2. दीपक प्रसाद भट्ट
पुत्र श्री विजय प्रसाद भट्ट
नि० एच-6, नेहरू कालोनी, देहरादून
(VID NO-AJU0964163)

रचयिता श्री राम नरेश सिंह, एडवोकेट, देहरादून
फोटो सत्यापितकर्ता पक्षकार स्वयं।


पक्षकारों द्वारा उपलब्ध कराये गये दस्तावेजों के आधार पर इस विलेख की रचना की गयी है

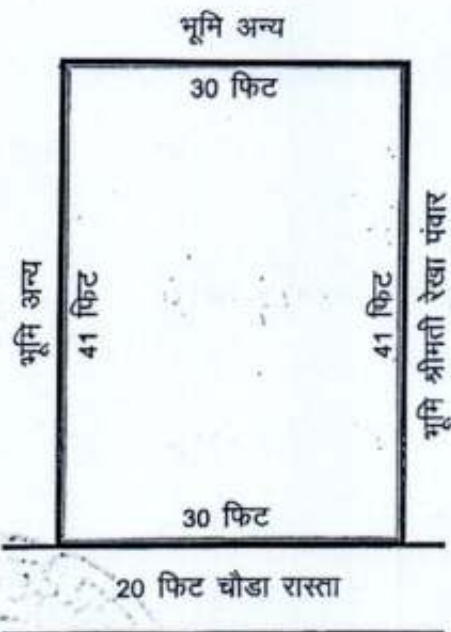
मानचित्र भूमिधरि भूमि खसरा संख्या 18 एकवा 114.31 वर्गमीटर स्थित मौजा बंजारावाला माफी, परगना केन्दीयदून, जिला देहरादून

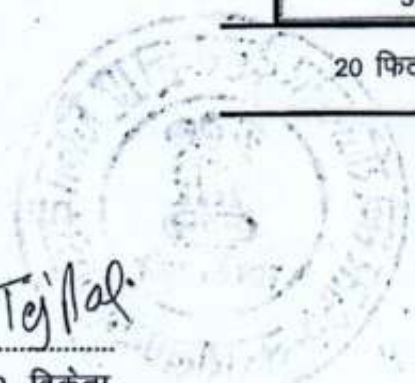
विक्रेता - श्री तेज पाल सिंह
क्रैतागण - (1) श्रीमती भीनाक्षी पटवाल एवं (2) रोशनी पटवाल

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

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Tejpal

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भीनाक्षी पटवाल

रोशनी

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वही संख्या 1 जिल्द 3,761 के पृष्ठ 369 से 390 पर क्रमांक 9563
पर आज दिनांक 12 Dec 2017 को रजिस्ट्रीकरण किया गया।

रजिस्ट्रीकरण अधिकारी /
उप-निबंधक, देहरादून, चतुर्थ
12 Dec 2017





Mussoorie Dehradun Development Authority, Dehradun

Transport Nagar, Saharanpur road, Near ISBT,
Dehradun-248001,
Uttarakhand

Sanction Letter

Phone : 0135-6603100
Fax : 0135-6603150
Email : info@mddsonline.in
Website : www.mddsonline.in

M/S : Minaxi Patwal Roshni patwal
Plot No : 18
Sector : Sector 2
Date : 21/01/2019

Reference No : R-2438/18-19
Map No :
Total No Of Sheets :
Approval No : MDDA/0037/2019

Subject :

Approval of the Building plan, unit situated at Khasara Number. - 18, Site address. - banjarawala mafi, Village. - others, City. - Dehradun, Sector. - Sector 2, Pincode. - 248001, Tehsil. - Dehradun, District. - Dehradun, Uttarakhand, India.

Your Application dated 21/01/2019 regarding construction (with enclosed map) proposed by you situated at Khasara Number. - 18, District. - Dehradun, Uttarakhand, India, Village. - others, City. - Dehradun, Sector. - Sector 2, Pincode. - 248001, Tehsil. - Dehradun, District. - Dehradun, Uttarakhand, India, Owner Name. - Minaxi Patwal Roshni patwal has been accepted with the following terms and conditions

- 1 This map is valid for five years from the date of approval, after that no construction work will be done.
 - 2 By approval of this map, the rights and ownership of any government department or local body or any individual in the government department is not affected.
 - 3 The Map will be used for the same purpose for which it has been approved, if there is any deviation in purpose, the whole construction will be considered invalid.
 - 4 For any development work in future, if development charges are asked, shall be payable without any objection. If required, additional development charges for any project development work in the same area shall be paid without any objection, so that the development work shall be done from the development charges received from the same area.
 - 5 The government or the local body will not be responsible for any development work in the area which is not suitable for the development work.
 - 6 Doors and windows should be fixed in such a way that they don't open in any government land or road and do not affect the light of the houses.
 - 7 One approved copy of the map shall always be kept at the construction site so that it can be investigated at any time. The construction will be done as per the approved map specifications and the applicant shall be responsible for ownership of the building.
 - 8 The road service lane or the government land shall not be used for putting any building construction material and the arrangement of sewage shall be done by self.
- After the completion of the construction work, within 3 months of the completion according to the approved map, certificate should be obtained from the authority then only the building should be used else the approval will be cancelled.
- If any tree in construction area, before cutting it, approval must be taken.

Document certified by
SUNIL PARASAR.

Name : SUNIL PARASAR

Designation : Dehradun Development Authority

Address : Dehradun, Uttarakhand

Mobile : 9896011111

Email : sunil.parasara@gmail.com

Website : www.sunilparasara.com

The MAP R-2438/18-19 is approved by Sunil Parashar(Executive Engineer (MDDA)), Mussoorie Dehradun Development Authority, and is recommended for approval by Sanjeev Agarwal(Junior Engineer (MDDA)).
Dated : 21/01/2019 Time: 02:22 PM and digitally signed by following officials.

Document certified by
SUNIL PARASHAR.

Name : SUNIL PARASHAR
Designation : Dehradun
Organization : Personal
Certificate : F03E00

BUILDING: A (RESI)

	SQ.M.
A) AREA STATEMENT	114.23
1. AREA OF PLOT	
2. DEDUCTIONS FOR	13.25
(a) ROAD WIDENING (R/W)	100.97
3. NET PLOT AREA :	1.8000
4. FLOOR AREA RATIO PERMISSIBLE	181.75
FAR COVERED AREA/TOTAL BUA	181.75
4. TOTAL PERM. BUILT UP AREA	
5. PROPOSED AREAS	105.94
(a) PROPOSED RESIDENTIAL AREA	0.00
(b) PROPOSED COMMERCIAL AREA	0.00
(c) PROPOSED INDUSTRIAL AREA	0.00
(d) PROPOSED SPECIAL USE AREA	0.00
TOTAL PROPOSED AREA (a+b+c+d)	105.94
6. SUB STRUCTURE AREA/MUMTY AREA ADDITION	0.00
7. EXISTING COVERED AREA	0.00
8. TOTAL PROPOSED B/UP AREA	105.94
9. TOTAL NON-FAR AREA	0.00
10. PERMISSIBLE GROUND COVERAGE	70.68
11. PROPOSED GROUND COVERAGE	59.34
12. TOTAL PROPOSED CHARGABLE AREA	112.31
B) PARKING STATEMENT	ECS
(i) PARKING REQUIRED BY RULE (No's)	1
(ii) PARKING PROVIDED (No's)	1
(iii) TOTAL PARKING PROPOSED(Sq. mtr)	13.75
C) LOADING / UNLOADING PARKING	
(a) TOTAL LOADING / UNLOADING PARKING AREA REQUIRED	0
(b) TOTAL LOADING / UNLOADING PARKING AREA PROPOSED	0
SPECIFICATIONS	

PRODUCED BY AN AUTODESK EDUCATION

AUTODESK EDUCATIONAL PRODUCT

BUILDING WISE FAR STATEMENT

BUILDING	FAR AREA				BALCONY			PASSAGE	STAIR	LIFT	TERRACE	TERRACE	TOTAL
	COMM.	RESI.	IND.	SPEC.	PERM.	PROP.	EXCESS						
A-1 (RESI)	0.00	105.94	0.00	0.00	5.30	7.41	2.11	0.00	12.74	0.00	72.29	1	105.94 + 2.11
Total	0.00	105.94	0.00	0.00	5.30	7.41	2.11	0.00	12.74	0.00	72.29	1	105.94 + 2.11

FLOOR WISE FAR STATEMENT: A (RES)

FLOORS	FAR AREA				BALCONY			PASSAGE	STAIR	LIFT	TERRACE	TERRACES	TOTAL FAR AREA
	COMM.	RES.	IND.	SPEC.	PERM.	PROP.	EXCESS						
GROUND FLOOR	0.00	52.97	0.00	0.00	0.00	0.00	0.00	0.00	6.37	0.00	0.00	1	52.97
FIRST FLOOR	0.00	52.97	0.00	0.00	5.30	7.41	2.11	0.00	6.37	0.00	0.00	2	52.97
TERRACE FLOOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.29	3	0.00
Total	0.00	105.94	0.00	0.00	5.30	7.41	2.11	0.00	12.74	0.00	72.29	1	105.94 + 2.11

NON FAR AREA DETAILS

SUBSTRUCTURES	SERVICE FLOOR, REFUGE AREA, ATRIUM	STAIRCASE, ESCALATOR & MUMTY	LIFT & LIFT MACHINE ROOM	PROJECTIONS	STILT PARKING	TOTAL NON-FAR AREA
0.00	0.00	12.75	0.00	0.00	0.00	0.00

WATER REQUIREMENT

TANK		OCCUPANT LOAD (NOS.)		CONSUMPTION PER DAY (LIT)	REQUIRED CAPACITY (LIT)	PROPOSED CAPACITY (LIT)
		TNMTS/AREA/FACTOR				
OHWT	Residential	1.00	5.00	135.00	675.00	
		00.00	00.00	00.00	00.00	
	FIRE REQUIREMENT				0.00	
	TOTAL		1.5		1012.50	
UGWT	FIRE REQUIREMENT				0.00	
	TOTAL				1012.50	0.00

BALCONY CALCULATIONS: A (RES)

FLOOR	SIZE	AREA	TOT. AREA
FIRST FLOOR	0.75 X 6.82 X 1	7.41	7.41
Total			7.41

SCHEDULE OF OPENING: A (RES)

NAME	WIDTH	HEIGHT	NOS.
D	0.75	2.10	02
D	0.85	2.10	02
D	0.90	2.10	03
D	1.07	2.10	02
D	1.20	2.10	01
TOTAL			
NAME	WIDTH	HEIGHT	NOS.

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CERTIFICATE OF AREA
CERTIFY THAT I HAVE SURVEYED THE PLOT AND THAT THE DIMENSIONS OF THE SITES, ETC. OF THE PLOT STATED ON THE PLAN ARE AS MEASURED ON THE SITE AND THE AREA SO WORKED OUT IS 114.23 SQUARE METERS AND TALLIES WITH THE AREA STATED IN THE DOCUMENT OF OWNERSHIP / TOWN PLANNING SCHEME RECORDS.

SIGN OF ARCHITECT

LEGEND

LOT BOUNDARY SHOWN THICK BLACK
PROPOSED WORK SHOWN RED FILLED IN
DRAINAGE LINE SHOWN RED DOTTED
WATERLINE SHOWN BLUE DOTTED
EXISTING TO BE RETAINED HATCHED
DEMOLITION SHOWN HATCHED YELLOW

AREA STATEMENT

	REQUIRED	PROPOSED
NO. OF TREES	0.00	0.00
RAIN WATER HARVESTING AREA(Cu. mtr)	0.00	0.00
LANDSCAPING AREA(Sq. mtr)	0.00	0.00

PROJECT TITLE

Prop. House Plan for
1-Smt. Minaxi Patwal W/o Late Sh. Sattay Singh
Patwal 2- Roshni Patwal D/o Late Sh. Sattay singh
Patwal Situated At- Khsra No - 18 Mouza
Banjarawala mafi, Paragna Central Doon, Distt.-
Dehradun (u.k.)

OWNER NAME & SIGN

Minaxi Patwal Roshni patwal

ARCHITECT NAME & SIGN

Laxman Singh Rawat



JOB NO.	DRG.NO.	SCALE	DRAWN BY	CHECKED BY
		1:100		
INWARD NO.	KEY NO.	DATE	SHEET NO.	
R-2438/18-19			1 / 1	

Generated drawing as per the soft copy submitted by the Architect/ License Engineer

