

Approved VALUER  
24/2004-2005

PROFORMA FOR VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY

(Applicable in borrowal accounts where aggregate credit limits are above ` 10.00 Lac OR anticipated value of immovable property to be mortgaged / charged is above ` 20.00 Lac)

Sl	Chapter	Content & Comments of Valuer
1.	Introduction	
	Name of Valuer	Arvind Kaneri
	Date of Valuation	10.03.2018
	Purpose of Valuation	Bank Loan Purpose
	Name of Property Owner/s	Property-A - Shri Som Dutt Sharma S/o Shri Daya Chand Sharma Property-B - Smt. Mehkar Wati W/o Shri Som Dutt Sharma.
	Name of Bank as applicable	Oriental Bank of Commerce, RAG, Radha Palace, Rajpur Road, Dehradun. (Clementtown Branch)
	Name of Developer of the Property	--
2.	Physical Characteristics of the Property	
		Latitude:-30.277018 & Longitude:-77.99854
	Location of the property in the city	Part of Khasra no.-1142 Kha (Old Khasra no.-679/2), Mauza Majra, Pargana Pachwa Doan, Distt. Dehradun.
	Municipal Ward No.	--
	Postal address of the property	Lane no.-C-13, Shiv Vihar, Turner Road, Dehradun.
	Area of the plot/land	(94.16 + 94.16) = 188.32 sqm.
	Layout plan of the layout in which the property is located	Attached with this report.
	Details of Roads abutting the asset	Butting on 15 ft. wide CC Road.
	Demarcation of the asset under valuation on a neighborhood layout map	Demarcated.
	Description of Adjoining properties	North:- Road East:- Mandir West:- 15 ft. wide CC road South:- Property of Shri Gupta.
	Survey no. if any	Lane no. C-13, Shiv Vihar, Turner Road, Dehradun.
	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	The double storey building was constructed in 2007-08 and is about 10 years old. Specification detailed in Sl. 10.
	Plinth area, Carpet area and saleable area to be mentioned separately and clarified	Approved Ground floor area is 59.41 sqm and first floor area is 59.41 sqm.
	Any other aspect	No
3.	Town Planning Parameters	
	Master plan provisions related to the property in terms of land use	Residential.
	Planning area/zone	--
	Development controls	MDDA
	Zoning regulations	--
	FAR/FSI permitted and consumed	--
	Ground coverage	Ground floor area is 59.41sqm
	Transferability of development rights if any, building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	--
	Comment on surrounding land uses and adjoining properties in terms of usage	Residential uses.
	Comment on unauthorized constructions if any	N.A.
	Comment on demolition proceedings if any	N.A.
	Comment on compounding /regularisation proceedings	N.A.
	Comment on whether OC has been issued or not	--
	Any other aspect	N.A.
4.	Legal Aspects of the Property	
	Description of legal aspects to include:	Details to be verified by the empanelled Advocate.
	Ownership documents.	
	Names of Owner/s	
	Title verification.	
	Details of leases if any.	
	Ordinary status of freehold or leasehold including restrictions on transfer	

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Agreements of easements if any,	
Notification for acquisition if any,	
Notification for road widening if any,	
Heritage restrictions if any,	
All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	
Comment on transferability of the property ownership,	
Comment on existing mortgages / charges / encumbrances on the property if any	
Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	
Building plan sanction, illegal constructions if any done without plan sanction/violations.	
Any other aspect.	
<b>5. Economic Aspects of the Property</b>	
Reasonable letting value	
Details of monthly rents payable	N.A.
Details of monthly rents being received, if any, including status of tenancy rights	N.A.
Taxes and other outgoings	--
Property insurance	Yes.
Monthly maintenance charges	--
Security charges, etc. Any other aspect	No.
[Normally, the tenanted property is valued at an amount equal to 11 years annual rent of the property. Therefore, Valuer should assess the value based on independent information in all the cases so as to ensure that realizable value reported by the Valuer is not overstated and is in tandem with the 11 years annual rent of the property. Where property is partly tenanted / rented, the valuation of such property shall be on pro rata basis.	
<b>6. Socio-cultural Aspects of the Property</b>	
Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	Residential area
<b>7. Functional and Utilitarian Aspects of the property</b>	
Description of the functionality and utility of the asset in terms of	Yes
Space allocation,	Yes.
Storage spaces,	Yes.
Utility of spaces provided within the building	Yes
Car parking facilities	Yes.
Balconies	No.
Any other aspect	
<b>8. Infrastructure Availability</b>	
Description of aqua infrastructure availability in terms of	Jal Sansthan Connection.
Water supply,	Septic tank & soak pit.
Sewerage/sanitation,	No.
Storm water drainage,	
Description of other physical Infrastructure facilities viz	
Solid waste management	UPCL connection
Electricity	Public transportation available at Chakrata Road
Roads and public transportation connectivity	Yes.
Availability of other public utilities nearby	
Social infrastructure in terms of	Available nearby
Schools	Available nearby
Medical facilities	Available nearby area
Recreation facilities in terms of parks and open spaces	
<b>9. Marketability of the Property</b>	

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Analysis of the market for the property in terms of

Locational attributes	Property is butting on 15 ft. wide CC road.
Scarcity	---
Demand and supply of the kind of subject property	NIL.
Comparable sale prices in the locality	Rs. 16,000.00 to Rs. 20,000.00 sq yard.

## 10. Engineering and Technology Aspects of the Property

Description of engineering and technology aspects to include

Type of construction,	Load bearing structure.
Materials and technology used,	New technology is being used

Specifications,

Foundation	Presumably trench type foundation.
Superstructure	Plastered brick wall.
Roof	RCC roof slab.
Height	The room height is of 3.00 m.
Floor	Marble flooring in all rooms and passage.
Joinery	MS sheet chaukhet in doors and windows, flush door shutter, MS sheet shutter in windows.
POP	POP work on ceiling.
Toilet	Wall tiles upto 1.80 m with floor tiles.
Boundary wall	Boundary wall on front side with one MS gate.
Drainage	Septic tank & soak pit.
Submersible	One submersible pump set.

Maintenance issues, The double storey building was constructed in 2007-08 and is about 10 years old.

Age of the building About 50 years

Total life of the building, NIL

Extent of deterioration, Safe

Structural safety No.

Protection against natural disasters viz. earthquakes, No.

Visible damage in the building if any, No.

Common facilities viz. lift, water pump, lights, security systems, etc., No.

System of air-conditioning, No.

Provision for firefighting, Owner to provide

Copies of plans and elevations of the building to be included.

## 11. Environmental Factors

Use of environment friendly building materials, Green building No.

techniques if any, No.

Provision for rain water harvesting, No.

Use of solar heating and lighting systems, etc., Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.

## 12. Architectural and Aesthetic Quality of the Property

Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc. New type of building with good front view

## 13. Valuation

Here, the procedure adopted for arriving at the valuation has to be highlighted.

A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.

The market rate of the property in surrounding area is about Rs. 18,000.00 per sq yard., 21,528.00 per sqm.

**Evaluation**  
 1) The market rate of the property is as Rs. 21,528.00 per sqm and the circle rate of the property is as Rs. 9,000.00 per sqm.  
 2) The market rate for construction is Rs. 14,500.00 per sqm for ground floor, Rs. 13,000.00 per sqm for first floor and circle rate for construction is Rs. 12,000.00 per sqm for RCC building.

Abstract Cost:	Items	Quantity	Rates	Amount
Sl no.				
Circle rate		59.41 sqm	Rs. 12,000.00	Rs. 7,12,920.00
i	Ground floor area	59.41 sqm	Rs. 12,000.00	Rs. 7,12,920.00
ii	First floor area	10 sqm	Rs. 1,000.00	Rs. 10,000.00
iii	Boundary wall			Rs. 14,35,840.00
			Total	Rs. 1,43,884.00
			Less depreciation of 10 % (-)	Rs. 12,94,956.00
			Net Total	Rs. 9,000.00
				Rs. 10,94,880.00
	Land area	188.32 sqm		

Total cost of property as per circle rate is Rs. 29,87,136.00

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## Market rate

Bi	Ground floor area			
ii	First floor area	59.41 sqm	Rs. 14,500.00	Rs. 8,61,445.00
iii	Boundary wall	59.41 sqm	Rs. 13,000.00	Rs. 7,72,330.00
iv	MS gate	10 mm	Rs. 1,800.00	Rs. 18,000.00
v	Septic tank & soak pit	1 nos.	Rs. 16,000.00	Rs. 16,000.00
vi	Submersible pump set	1 nos.	Rs. 18,000.00	Rs. 18,000.00
vii	Semi modular kitchen	1 nos.	Rs. 1,20,000.00	Rs. 1,20,000.00
			Rs. 50,000.00	Rs. 50,000.00
			Total	Rs. 18,55,775.00
			Less depreciation of 10 % (-)	Rs. 1,85,577.00
			Net Total	Rs. 16,70,198.00
	Land area	188.32 sqm	Rs. 21,528.00	Rs. 40,54,153.00

Total cost of property as per Market rate is Rs. 57,24,350.00

Say Rs. 57,24,400.00

(Rupees Fifty Seven Lakhs Twenty Four Thousand and Four Hundred only)

The market value of the property is Rs. 57,24,350.00

The realizable value of the property is (85 %) Rs. 48,65,698.00

Amount the bank can fetch if the bank goes for sale of this property. (65 %) is Rs. 37,20,828.00

The circle rate value of the property is Rs. 29,87,136.00

## Documents produce for Valuation:-

- |                                       |                  |
|---------------------------------------|------------------|
| 1. Legal Opinion                      | dated 19.09.2014 |
| 2. Photocopy of Sale deed no.-3851    | dated 14.09.1999 |
| 3. Photocopy of Sale deed no.-3853    | dated 14.09.1999 |
| 4. MDDA approved map no.-R-0253/07-08 | dated 22.05.2007 |

14. Declaration

I hereby declare that :

a) The information provided is true and correct to the best of my knowledge and belief.

The analysis and conclusions are limited by the reported assumptions and conditions.

b) I have no direct or indirect interest in the asset valued.

d) I inspected the subject property on 09.03.2018.

e) I am a 'valuer' as per the existing provisions in Category 6 and fulfill the education, experience and other criteria laid out therein.

f) I abide by the code of conduct as provided at the time of empanelment.

g) I/We confirm that the norms / procedures of valuation as prescribed by the 'Institute of valuers' have been strictly complied with.

Name and address of the Valuer

Arvind Kaneri, 01, Haripuram, G M S road, Dehradun.

Name of Valuer Association of which I am a bona fide member in good standing Institution of Valuers.

Membership Number:- F017914

Signature of the Valuer



Date:- 10.03.2018, Mobile no:- 9927020903

E-Mail:- myvalue01@gmail.com

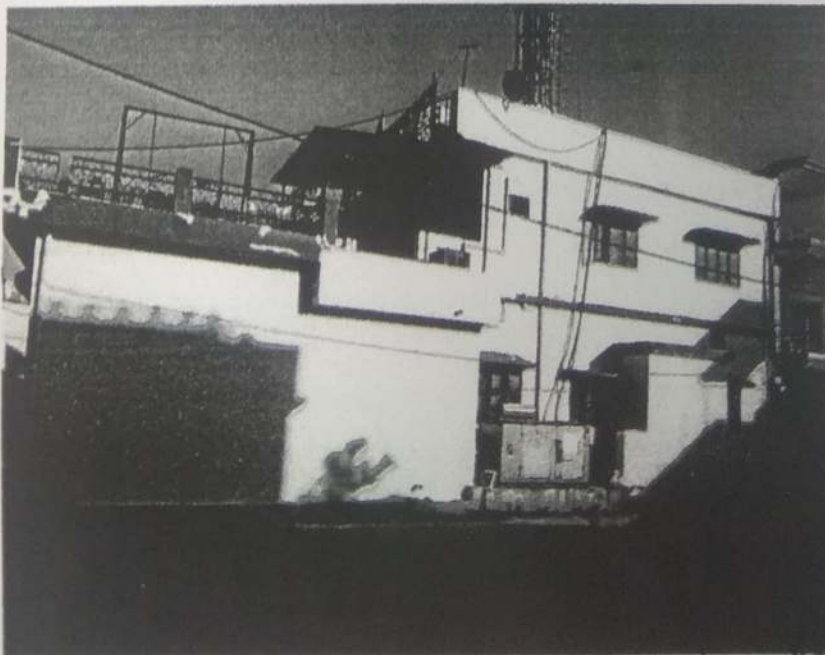
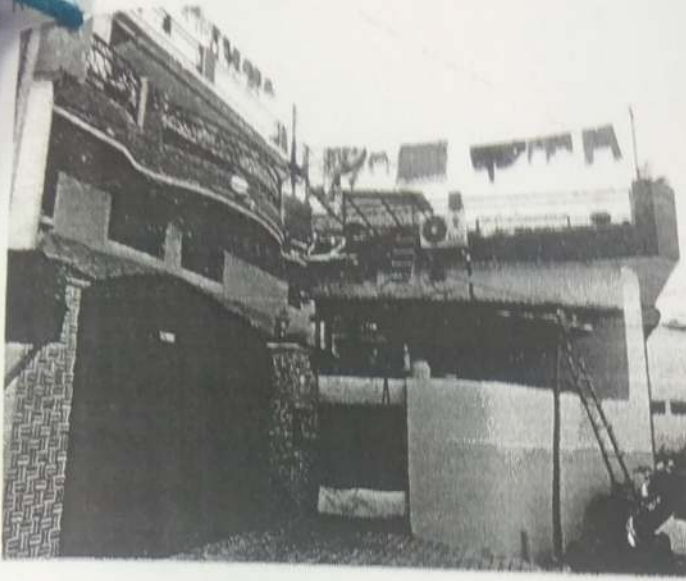
15. Enclosures:

- Layout plan of the area in which the asset is located
- Building plan
- Floor plan
- Photographs of the property being valued
- Any other relevant document/extracts

Yes.  
Yes.  
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Yes  
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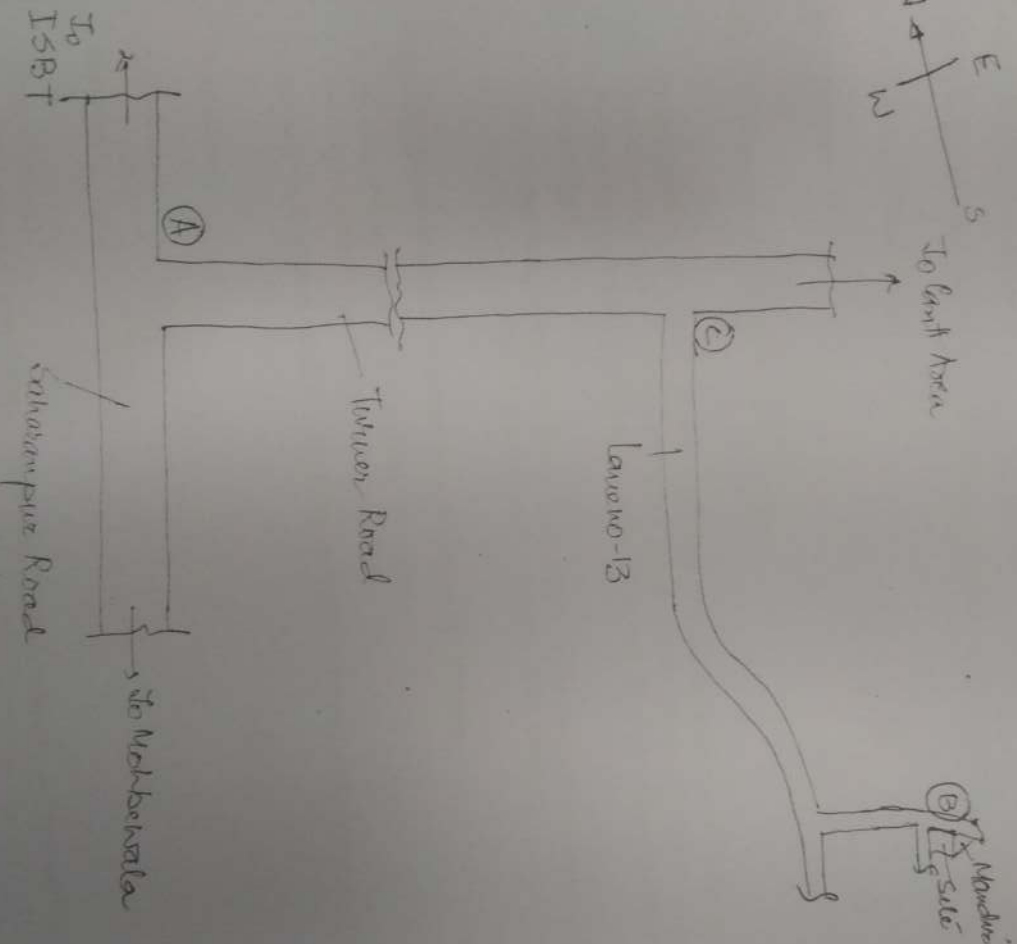


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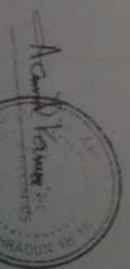


KEY PLAN  
(Not to Scale)

Property of Shri. Seta Datta Sharma and Smt. Meekar Badi,  
Lane no: 13, Shiv Vihar, Turner Road, Dehradun.



Distance AB = 1.40 Km  
CB = 700m



**SILESH SINGH**  
Advocate  
LL.B, LL.M.

Resi: 26/1, Vasant Vihar,  
Enclave Dehradun,  
Ch. No. 53, IInd floor, Block No.6  
CJM Court Compound, Dehradun  
Mob: 9897702025, 7895182025  
E-Mail Id-sileshsingh@gmail.com

**Dated 12-03-2018**

**ANNEXURE A1**

**REVISED MODEL LEGAL OPINION**

The Manager,

Oriental Bank of Commerce,

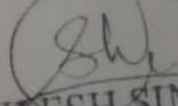
\_\_\_\_\_ Branch

Dear Sir,

Reg: Title Opinion on the Property/ House constructed on plot of land , a part of land new Khasra No. 1142 Kha (Old Khasra No. 679/2) of Mauza- Majra , Pargana Pachwa Doon, District Dehradun having land area measuring 188.32 Sq. Mts.

With reference to your letter No. \_\_\_\_\_ dated \_\_\_\_\_, I, on the basis of the copies of title deeds forwarded to me pertaining to the said immovable property and the other information submitted by you, have conducted a detailed search and investigation and submit my report as under :

1.	a) Names & addresses of/title holder (s)		Shri Som Dutt Sharma S/o Shri Daya Chand Sharma and Smt.Mehkar Wati W/o Shri Som Dutt Sharma.	
2.	Description of immovable property			
Plot No. / Property No.	Area (in sq.yds./sq. mtrs/sq. ft. /acres/hect ares	Location	Boundaries	
Property/ House constructed on plot of land , a part of land new Khasra No. 1142 Kha (Old Khasra	Having land area measuring 188.32 Sq. Mts.	Situated in Mauza- Majra , Pargana Pachwa Doon, District Dehradun	East: Shiv Mandhir, S.M. 45 Ft. West: Road, S.M. 45 Ft. North:Road, S.M. 45 Ft. South:Property of Shri Sanjay Kumar and Smt. Meeta Gupta S.M. 45 Ft.	

  
**SILESH SINGH**  
Advocate



**The Chain of title deeds scrutinized by me**

As, per Annexure A2 attached herewith

**i) Search in Sub-Registrar's Office**

(Location of property of the sub-district within which the property is located and the address of the registering officer. In case the property is situated in more than one sub-districts/districts, the particulars of all the concerned sub-districts/districts and address of the registering offices to be given)

Situated in Mauza- Majra, Pargana Pachwa Doon, District Dehradun.

**ii) Search and Investigation**

(The search in the records such as index No.1, Index No.2, Book No.1/Supplementary Book No.1 should be made atleast for the past 13 years to trace any encumbrance is created on the property. A brief narration may be given on the route and chain of title to the extent of complete chain and how the title is conferred on the mortgagor. The details of the books/indexes searched by Advocate to be stated. In the event of any break in the chain of title, the details thereof specifying how the break in the chain of title took place

I have inspected the following records.

I The index registers kept in the office of Sub-Registrar, Dehradun from 2004 to 12-03-2018 [as indexed up-to-date-as available & legible].

Land bearing new Khasra No. 1142 Kha area measuring 0.2185 Hect. and then other new land Khasra nos. total area admeasuring 1.11689 Hect. i.e. 11689 Sq. Mts. Mauza Majra were recorded initially in the names of Lt. Col. Par Sewak Singh and Shri Gurmesh Singh both S/o Late Anant Singh since fasli year 1372 i.e. since year 1965 as co-owners with transferable rights.

However Khasra No. 1142 Kha was recorded from fasli year 1399 i.e. from the year 1992.

In Bandobasti as fasli year 1400 the said new Khasra No. 1142 was made from old Khasra nos. 679, 680 and 681 min and in same fasli year 1400 the said new Khasra No. 1142 was further fragmented into Khasra No. 1142 Ka to Chha (Annexure-8) and land Khasra No. 1142 Kha area measuring 0.2185 Hect. and ten nos. of other land Khasra nos as 990 Kha, 1129 Gha, 1133 Gha, 1142 Ga, 1144 Ka, 1145 Kha, 1146, 1255 Cha, 1258 Ka, and 1261 Ga, total area measuring 1.1689 Hect. was allotted to Lt. Col. Par Sewak Singh and Shri Gurmesh Singh both S/o Late Anant Singh as joint and co-owners with transferable rights.

Their names has been also continues in succeeding fasli years 1411-1416.

  
**SILESH SINGH**

Advocate



to be stated and opinion as to whether it would vitiate Bank's creation of mortgage over the property be given. In case of any mortgage, charge or encumbrance subsists over the property, the same may be highlighted so that the Bank shall avoid the said property. Confirm and state that the original title deeds submitted are originals registered before the Registrar of Assurance) and proper stamp duty has been paid.

Lt. Col. Par Sewak Singh and Shri Gurmresh Singh both S/o Late Ahant Singh had sold land Khastara No. 679/2 (mentioned old Khastara No. in the Sale deed) area measuring 16330 Sq. Ft. land old Khastara No. 681, area measuring 3374 Sq. Ft. and land Khastara No. 680 Min area measuring 8329 Sq. Ft. total area measuring 28033 Sq. Ft. i.e. 2607.069 Sq. Mts. i.e. 0.66 Acre i.e. three bigha and nine biswa i.e. 0.261 Hect. To Shri Sanjay Kumar S/o Shri Tara Chand and Smt. Meeta Gupta W/o Shri Sanjay Kumar vide sale dated 03-09-1999 which is duly registered in the office of Sub-Registrar Dehradun in Book No. 1 Vol. 5 Page 321 ADF Book No. 1 Vol. 850 Pages 807 to 816 at Serial No. 1958 on dated 06-06-1999.

Shri Sanjay Kumar S/o Shri Tara Chand and Smt. Meeta Gupta W/o Shri Sanjay Kumar had sold land area measuring 94.16 Sq. Mts. of land old Khastara No. 679/2, whose new Khastara No. 1142 Kha to Shri Som Dutt Sharma S/o Shri Daya Chand Sharma vide sale dated 13-09-1999 which is duly registered in the office of Sub-Registrar Dehradun in Book No. 1 Vol. 5 Page 354 ADF Book No. 1 Vol. 886 Pages 67 to 80 at Serial No. 3851 on dated 14-09-1999.

His name had been duly mutated in revenue records in Khata Khattuni No. 00862 of fasli year 1411-1416 of Mauza Majra as owner for area measuring 0.0094 Hect. in land Khastara No. 1142 Kha, by the order dated 06-10-2006 of Tehsildar, Dehradun passed in mutation file no. 17215/06 and his name been also continues in succeeding as current fasli year 1417-1422.

Shri Sanjay Kumar and Smt. Meeta Gupta had sold land area measuring 94.16 Sq. Mts. of land old Khastara No. 679/2, whose new Khastara No. 1142 Kha to Smt. Mehkarwati W/o Shri Som Dutt Sharma vide sale dated 13-09-1999 which is duly registered in the office of Sub-Registrar Dehradun in Book No. 1 Vol. 5 Page 354 ADF Book No. 1 Vol. 886 Pages 99 to 112 at Serial No. 3853 on dated 14-09-1999.

Her name had been duly mutated in revenue records in Khata Khattuni No. 00862 of fasli year 1411-1416 of Mauza Majra as owner for area measuring 0.0094 Hect. in land Khastara No. 1142 Kha, by the order dated

<p>06-10-2006 of Tehsildar, Dehradun passed in mutation file no. 17229/06 and his name been also continues in succeeding as current fasli year 1417. 1422.</p> <p>Subsequently both have applied in the office of MDDA, Dehradun for construction a residential building on the said land and on dated 22-05-2007, MDDA, Dehradun vide sanction file no. R-0253/07-08 sanctioned residential house plan on the said land consisting of ground floor and first floor.</p>	
<p><b>iii) Whether the property is ancestral and/or under joint ownership.</b></p> <p>If so, details of the co-parceners /Karta and/or the co-owners. The respective shares should be incorporated specifically.</p>	<p>N.A</p>
<p><b>iv) Minor's delinquent, unsound, untraced person's interest</b></p> <p>(Any minor's interest if involved in the property proposed to be mortgaged or any other claims. If minor's interest is involved what precautions are to be taken to protect Bank's interest as a mortgagee belongs to a minor, permission of Court is generally required to create the mortgage over the property).</p>	<p>N.A</p>
<p><b>V) Documents pending for registration</b></p> <p>(The enquiry is to be made whether any document creating mortgage, charge or encumbrance is pending for registration in the concerned Sub-Registrar's/Registrar's office are to be stated. If so, full details of such charge etc. of charge holders' should be specified)</p>	<p>NO.</p>
<p><b>5. Whether Urban Land (Ceiling and Regulation) Act 1976 is applicable in 'State where the property is located.</b> If applicable whether the immovable property(ies) fall(s) within the purview of the Act, verification and investigation should be made under Section 26, 27 and 28 of the Act to ensure that mortgagor(s) has / have obtained necessary permission from the competent authority under the Act. Documentary evidence showing such permission is obtained has to be attached with the report.</p>	<p>The Urban Land Ceiling Act has been since repealed</p>
<p><b>6. Whether the property is acquired under the Land Acquisition Act, 1894 and applicability of other</b></p>	<p>NO.</p>

# State Legislations.

Leasehold immovable Property (where land / building is leasehold, please verify the terms of lease, whether any permission/NOC from the lessors / competent authority is required for creation of mortgage of such leasehold property and advice the precautions to be taken obtaining such property in mortgage)	N.A.
8. Investigation under Income Tax Act 1961 (Any permission of the concerned Assessing Officer under any of the provisions of Act is required for creating mortgage or any Certificate to be submitted to the Bank to show that no dues are outstanding to Income Tax Deptl.)	NO.
9. Investigation in regard to agricultural land (Investigate and search the necessary records etc. with specific reference to the land if it is surplus, self-cultivated, if consolidation of holdings / acquisition proceedings etc. is in progress in the area, whether Government loan / any loan raised against the land and details about the charges / encumbrances may be specified, specifically with reference to the Agricultural Land Laws.)	N.A.
10. The details of the certified copies of the revenue records obtained to confirm that the property in question has been mutated and no dues are outstanding against the Mortgagor.	NO.
11. Any other special enactment which is applicable to the property proposed to be mortgaged and affects the title.	N.A.
12. If it is a property owned by the Company the additional safeguards like search before the Registrar of Companies to be obtained be stated.	NO.
13. Whether documents given as chain of title Reason as to why equitable mortgage is not being created with the branch, where the property is situated?	
14. Whether any bar to create mortgage as in case of agricultural land in Delhi? Any CLU / house tax / notification of land vesting in municipal authority?	EQM can be created in designated branch
15. Whether any restriction on sale of property? e.g. J & K, Uttaranchal & HP etc.	NO.



Whether any approvals / clearances required or obtained, detail? N.A.

following documents in addition to documents mentioned in Chain of documents in original as well as copies as the case may be along with additional documents mentioned above, varying from case to case may also be obtained for creation of valid equitable mortgage by deposit of the title deeds (varying from case to case).

### Particulars

### Comments of Advocate

1. House Tax assessment order pertaining to property to be mortgaged.	Khatuni Khata No. 03102 & 01565 of Fasi Year 1417-1422 of Mauza Majra in the names of Shri Som Dutt Sharma and Smt. Mehkar.
2. Site Plan (sanctioned)	Yes, Duty sanctioned by MDDA, Dehradun through File No. R-0253/07-08 dated 22-05-2007 in the name of Shri Som Dutt Sharma and Smt. Mehkarwati. Site plan as.
3. House Tax receipt pertaining to property to be mortgaged	If required, as per bank norms
4. Self assessment return form	NO.
5. Electricity / Water Bill	If required, as per bank norms
6. Copy of PAN Card / Driving License / Passport etc.	If required, as per bank norms
7. Income Tax returns	If required, as per bank norms
8. Affidavit of mortgagor as to how he/she is connected with the account in which he / she is furnishing his / her property as security.	Yes, obtained and is part of this report
9. In case of property of Builders, in addition to the GPA / SPA, Collaboration / Builders Agreement, the PAN No. & ITCC of Builder, his history, copy of some regd. Documents and endorsement on the original sale deed (if retained by original owner / builder) be made, if possible, so that previous document even if retained by the Owner / Builder cannot be misused.	N.A.
10. In case the property to be mortgaged is related to the company, then relevant	N.A.

resolutions along with copy of the minutes, MOA / AOA and ROC record may be obtained

In any case where ever the previous original title deed is missing or retained by earlier owner, the original title deed be seen & endorsed or an affidavit be obtained from the person retaining the original title deeds, that he will not misuse it.

N.A.

12. Affidavit that mortgagor deposited title deeds with intention, has deposited all documents, would not misuse any document to detriment of bank etc., may also be obtained.

Already obtained from intend borrower

13. The stamp duty payable on Oral Assent (if applicable)

N.A.

14. NOC / No Dues certificate from lessor / land authority.

N.A.

15. In case of leasehold property, the remaining period of lease, any provision for further renewal of lease etc. shall be specifically mentioned. The receipt for up to date payment of lease rent shall be obtained.

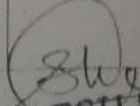
N.A.

16. In case of HUF / Trust, appropriate affidavit be obtained & further necessary documents be also obtained. In case of Trust properties, it should also be mentioned whether permission from Charity Commissioner or any other competent authority is required to be obtained.


N.A.

17. In case of flat belonging to Cooperative Housing Society, necessary further documents i.e. Share Certificate, No Objection Certificate from Society after verifying the related records and receipt for the payment of upto date dues to the Society be obtained.

N.A.

  
SHEESH SINGH  
Advocate

Since Central Registry u/s 20 of the SARFAESI Act has been created and notification No.F-56/5/2007-BO-11 dated 31st March 2011 has been issued, inspection of records of central register through the website of the Central Registry shall also be made by the advocate concerned and the same shall be stated in the opinion.

  
**STITESH SINGH**  
Advocate



**SINGH**  
**Advocate**  
**L.B, LL.M.**

**Resi: 26/1, Vasant Vihar,  
Enclave Dehradun,  
Ch. No. 53, IInd floor, Block No.6  
CJM Court Compound, Dehradun  
Mob: 9897702025, 7895182025  
E-Mail [Id-sileshsingh@gmail.com](mailto:Id-sileshsingh@gmail.com)**

### **CERTIFICATE**

I hereby certify that I have personally visited the Office of Registrar / Sub-Registrar / Revenue Authorities and also search the records of Central Registry created under Section 20 of the SARFAESI Act, 2002 and personally searched and verified the information furnished in this report. I have compared the **Sale Deed dated 13-09-1999 as document no. 3851 & 3853** given to me with the copy of it available in the Office of Sub-Registrar and have found that both are tallying with each other. I also certify that the title deeds in respect of the captioned properties are genuine, original and properly executed. The statement and other information given in the report are correct and true. I certify that **Shri Som Dutt Sharma & Smt. Mehkarwati** has got a valid, clear, absolute and marketable title over the property shown above. The property would constitute valid security to the Bank and the Bank can create EQM by depositing the **Sale Deed dated 13-09-1999 as document no. 3851 & 3853** of the property, If **Shri Som Dutt Sharma & Smt. Mehkarwati** personally present (along with identity proof) and deposit the title deeds in original or as mentioned in Schedule I along with documents mentioned hereunder, with intention to create equitable mortgage, it will satisfy the requirements of creation of equitable mortgage. The following person/s should be present personally (along with identity proof) to deposit the original title deeds with your Bank / Branch for creation of equitable mortgage:

**NOTE : ALL THE BOUNDARIES AND PHYSICAL POSSESSION OF THE PLOT AND ID PROOF OF THE PARTIES MORTGAVING THE LAND SHOULD BE STRICTLY VERIFIED BY THE BRANCH MANAGER/ FIELD OFFICER.**

**A. Shri Som Dutt Sharma & Smt. Mehkarwati**

**Borrowers,**

The following documents shall be obtained at the time of creation of mortgage.

- 1- Original Sale deed dated 13-09-1999 at Sl. No. 3851.
- 2- Original Sale deed dated 13-09-1999 at Sl. No. 3853.
- 3- Original building plan Duly sanctioned by MDDA, Dehradun through File No. R-0253/07-08 dated 22-05-2007 in the name of Shri Som Dutt Sharma and Smt. Mehkarwati.

Place : Dehradun  
Dated : 12-03-2018

Signature of the empanelled Advocate

**SILESH SINGH**  
**Advocate**

CHAIN OF TITLE DEEDS

No.	Registered/ Unregistered	Vendor/ transferor	Vendor/ transferor	Date	Nature (Sale deed, GPA, Relinquishme nt deed
1.	Owner since fasli year 1372 and 1399 i.e. since year 1965 and 1992	Lt. Col. Par Sewak Singh and Shri Gurmesh Singh both S/o Late Anant Singh		As per punarikshit Khata Khatuni No. 862 fasli year 1400 for Mauza Majra, Dehradun	Punrikshit Khatuni.
2.	Sale dated 03- 09-1999 which is duly registered in the office of Sub-Registrar Dehradun in Book No. 1 Vol. 5 Page 321 ADF Book No. 1 Vol. 850 Pages 807 to 816 at Serial No. 1958 on dated 06-06-1999.	Lt. Col. Par Sewak Singh and Shri Gurmesh Singh both S/o Late Anant Singh	Shari Sanjay Kumar S/o Tara Chand and Smt. Meeta Gupta W/o Shri Sanjay Kumar	06-06-1999	Certified Copy
3.	Sale dated 13- 09-1999 which is duly registered in the office of Sub-Registrar Dehradun in Book No. 1 Vol. 5 Page 354 ADF Book No. 1 Vol. 886 Pages 67 to 80 at Serial No.	Shri Sanjay Kumar S/o Shri Tara Chand and Smt. Meeta W/o Gupta Shri Sanjay Kumar	Shri Dutt Som Sharma S/o Shri Daya Chand Sharma	13-09-1999	Certified Copy

210  
ANANT SINGH

51 on dated 14-09-1999.				
Sale dated 13-09-1999 which is duly registered in the office of Sub- Registrar Dehradun in Book No. 1 Vol. 5 Page 354 ADF Book No. 1 Vol. 886 Pages 99 to 112 at Serial No. 3853 on dated 14-09-1999.	Shri Sanjay Kumar S/o Shri Tara Chand and Smt. Meeta Gupta W/o Shri Sanjay Kumar	Smt. Meeta Gupta W/o Shri Sanjay Kumar	13-09-1999	Certified Copy

Place : Dehradun  
Dated : 12-03-2018

Signature of the empanelled Advocate

(Suresh Singh)

Advocate

**SILESH SINGH**  
Advocate



1636

3851

ANNEXURE - I

## विक्रय पत्र



30,000/- रुपये

मालियत विक्रय पत्र

32,956.00 रुपये

बाजारी मूल्य जिस पर स्टाम्प दिया है

6 रु. 8 पैसे

स्टाम्प शीट की संख्या

3300/-

स्टाम्प शुल्क 3300/-

आवास विकास शुल्क

कुल स्टाम्प का योग

मैं / हम कि सजय कुमार पुत्र श्री तारा चन्द एवं श्रीमती मीता गुप्ता पत्नी श्री

सजय कुमार निवासी कृपा राम स्टोर टर्नर रोड, क्लेमेन्टाउन देहरादून।

के मालिक व काबिज हैं और हमारी यह सम्पत्ति हर प्रकार के भार व रहन से मुक्त है उसको बदस्त  
श्री सोम दत्त शर्मा पुत्र श्री दया चन्द शर्मा निवासी कृपा राम स्टोर

टर्नर रोड क्लेमेन्टाउन देहरादून।

विक्रय कर दिया है बदले में विक्रय धन 30,000/- रुपये

को निम्न प्रकार वसूल पाया

नकद

विवरण सहित

बाके

अन्त में दी गयी है।

Entry dt 18/08/05 with  
order dt 6/6/05 passed  
in case no. 2/05

Additional District Judge  
Special Judge Anti-Corruption (CBI)  
Seen in Court for Rs 20,000/-  
in CBI US Ravinder and others

कुमारी:

INDIA NON JUDICIAL

₹ 1000

Rs 1000

सत्यमेव जयते

भारत

एक हजार रुपये ONE THOUSAND RUPEES

प्रिन्ट कां. का. का. का.

देहरादून

39003

23 AUG 1999

विशेष पत्र

श्री संजय कुमार पुत्र श्री ताराचन्द एवं सीवली नीता गुप्ता वत्नी  
श्री संजय कुमार निवासीगण - क्वाराम स्टोर कम्पेन्टाउन देहरादून

-----विशेषागण ।



Sanjay Kumar Gupta  
Advocate



Sanjay Kumar Gupta  
Advocate

जो कि निम्नीलिखित भूमि रकबा जिसका पूर्ण विवरण  
इस विशेष पत्र के अन्त में सूची में दिया जा रहा है के विशेषागण  
सम्मान भागीत काबिज स्वामी भूमिधर है जिसे विशेषागण का  
अन्य कोई साझी या भागीदार नहीं है। निम्नीलिखित भूमि रकबा  
हर प्रकार के भार बन्धन रहन, देय, मानत, तुर्फी, सरकारी व  
गैर सरकारी, वाक विवाद जाँद से मुक्त व रोक है। एवं  
विशेषागण को निम्नीलिखित रकबा हर प्रकार विशुद्ध, कृतान्तरण  
जाँद करने के हक मालकाना प्राप्त है। विशेषागण ने निम्नीलिखित  
रकबा पंजीकृत विशेष पत्र दिनांक 3-6-97 को इसके स्वामी गुरमेश  
सिंह व वर्तन परसेवक सिंह (सोना निवृत्त) पुत्रगण एवं अनन्त सिंह  
से ग्रह किया है जिसका पंजीकरण कार्यालय उप निबन्धक देहरादून  
में वही नं० 1 जिल्द-5 पृष्ठ 321 स्वी. का. दूक नं०-1 जिल्द  
850 पृष्ठ 807/816 में नं० 1958 दिनांक 4-6-97 पर दर्ज है।



1000Rs.

INDIA NON JUDICIAL

₹ 1000

R<sup>s</sup> 1000

सत्यमेव जयते

भारत

एक हजार रुपये

ONE THOUSAND RUPEES

वरिष्ठ

3 AUG 1999

-3-

39005

विप्रेतागण ने निम्नलिखित भूमि रकबा विक्रय करने का सौदा  
 बिना सख्त मुहल्ले रुपये 30,000/- रुपये [तीस हजार रुपये]  
 में प्रेता सोम दत्त शर्मा पुत्र श्री दया चन्द शर्मा निवासी लूपा  
 राम स्टोर, टर्नर रोड कलेमेन्टाउन देहरादून से किया हुआ है  
 इसी प्रतिष्ठापूर्ति में यह विक्रय पत्र सम्पन्न किया जा रहा है।  
 विक्रय मुख्य प्रेता ने विप्रेतागण को अदा कर दिया है जिसकी  
 प्राप्ति विप्रेतागण को समक्ष उप निवृत्त देहरादून के यहाँ स्वीकार  
 है। विक्रय मुख्य ने मध्य कुछ लेना बाकी नहीं है। कब्जा निम्न-  
 लिखित भूमि रकबे पर विप्रेतागण ने अपने समान वाक साफ दशा  
 में माँटे पर प्रेता महोदय का करा दिया है। आ से प्रेता को  
 अधिकार होगा कि वह निम्नलिखित भूमि रकबा किस प्रकार  
 चाहे प्रयोग, उपयोग व उपभोग करे इससे विप्रेतागण या उनके  
 किसी उत्तराधिकारी या रिश्तेदार को स्वराज नहीं है और न ही  
 होगा। आ दिन तक के समस्त कर लगान आदि अदा करने का  
 दायित्व विप्रेतागण का होगा। आ के साथ यह दायित्व प्रेता  
 का होगा।

प्रमाण:



1000RS.

INDIA NON JUDICIAL

1000

एक हजार रुपये

ONE THOUSAND RUPEES

391006

23 Auß. 17.

39006

[illegible]

पृष्ठ: 5



- 5 -

### विबरण विस्तृत भूमि खसत

भूमिखसत: खसत नं० 679/2 वि० खसत 1012-5 वर्ग फुट या 94-16 वर्गमीटर विस्तृत भूमि मातहत परबला देवूचिख हून विगत देवराहून

विस्तर्त सीमादे विवरण है:-

पूर्व में :- भूमि भूमि महरार विस्तर्त सीमा देवराहून विगत खसत  
आज की की या रही है। माप 45 फीट ।

पश्चिम में :- राहती भूमि माप 45 फीट

उत्तर में :- भूमि विस्तर्त माप 22-5 फीट

दक्षिण में :- राहती माप 22-5 फीट

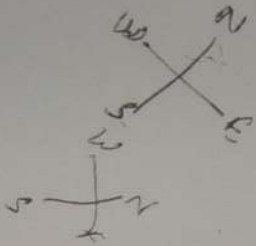
माप माप विस्तर्त सहित।

### वर्गित विवरण :-

विगत भूमि के बाकी मातहत अधिभूमि की खसत 10838858 न 20 के अन्तर्गत वर्ग माप या बाकीमात विस्तर्त माप नं० है।

विगत भूमि मुख्य खसतमाप रीट है। विगत से माप माप हून पर है।

य मुख्य खसत रीट से 8 फीट माप से माप माप हून पर है।







-6-

विशेषागण किसी प्रकार अनुसूचित जाति या जनजाति के नहीं है

विश्रुत भूमि नगर गाँवका सीमा से बाहर है।

विश्रुत भूमि का पूर्ण अनुबन्ध नहीं है।

विश्रुत भूमि पर कोई पेड़ बाग या निर्माण कार्य नहीं है।

विश्रुत भूमि का रकबा 1012.5 वर्ग फीट या 94.16 वर्गमीटर है जो

ग्राम माजरा परगना केन्द्रीय दून तहसील व जिला देहरादून में स्थित है  
सरकारी रेट 330/- रुपये प्रति वर्गमीटर के हिसाब से विश्रुत भूमि रकबे

की कीमत रुपये 32,998 & रुपये बत्तीस हजार नौ सौ छप्पन रुपये

होती है। रुपये 33,000/- पर नियमानुसार 3300/- रुपये का स्टाम्प

शुल्क अदा किया जा रहा है तबहुत कीमत रुपये 30,000/- मात्र है।

*[Handwritten signature]*

प्रमशः





अतः यह विक्रय पत्र आ. दिनांक 13-9-1999 को स्थान देहरादून में लिख दिया ताकि सन्त र्हे समय पर काम आवे।

हस्ताक्षर विप्रेता गण *Sanjay Kumar*

*मोहन*

गवाह :- *Sanjay Kumar*  
*Sanjay Kumar*  
*Sanjay Kumar*

गवाह :- *Sanjay Kumar*  
*Sanjay Kumar*  
*Sanjay Kumar*

सीपक्षता :- *Sanjay Kumar* सत्यार्थपत्तिका श्री प्रवीन कुमार गुप्ता, रुडोदेहा

दाक्षिणार्थी श्री विठ्ठल गुरुंग क्यहरी देहरादून। *Sanjay Kumar*

1635

30853

Annexure-3

# विक्रय पत्र



मालियत विक्रय पत्र — 30,000/- रुपये

बाजारी मूल्य जिस पर स्टाम्प दिया है — 32,956.00 रुपये

स्टाम्प शीट की संख्या — 6 88:8

स्टाम्प शुल्क — 3300/- आवास विकास शुल्क कुल स्टाम्प का योग — 3300/-

मैं / हम कि श्रीय कृष्णार पुत्र श्री तारा वन्द्य एवं श्रीमती श्रीतामुक्ता पत्नी श्री  
राजेश कुमार निवासी दूधारा राय चौक टर्म रोड कोरेन्टाउब देहरादून।

के मालिक व काबिज है और हमारी यह सम्पत्ति हर प्रकार के भार व रहन से मुक्त है उसको बदस्त

श्री श्रीमती मल्लिकार्जुन पत्नी श्री सोमदेव शर्मा निवासी दूधारा राय चौक टर्म रोड  
कोरेन्टाउब देहरादून।

विक्रय कर दिया है बदले में विक्रय धन — 30,000/-

को निम्न प्रकार वसूल पाया — नगद

विषय सहित बाके

Entry dt 18.8.05 written  
under dt 6.6.07 based  
on B & C No 3/05

Additional District Judge  
Special Judge Anti Corruption (CB)  
Uttanchal Dehra Dun

उत्तर में दी गयी है।

Seen in Bank  
for Rs 20,000/-

Signature



INDIA NON JUDICIAL

₹ 1000

Rs 1000

सत्यमेव जयते

भारत

एक हजार रुपये ONE THOUSAND RUPEES

देहरादून

3 AUG 1999

39016

विक्रय पत्र

श्री संजय कुमार पुत्र श्री ताराचन्द एवं श्रीमती मीता गुप्ता पत्नी  
श्री संजय कुमार निवासीयण - हजाराय स्टोर क्लेमेन्टाउन देहरादून।  
-----विक्रेतागण।

जो कि निम्नीलीका भूमि रकबा जिसका पूर्ण विवरण इस वि-  
क्रय पत्र के अन्त में सूची में दिया जा रहा है के विक्रेतागण एकमात्र  
मालिक वॉलेन्टरी स्वामी भूमिधर है निम्नीलीका भूमि रकबा हर  
प्रकार के भार, बन्धन रहन, देय, जमानत, हकी, सरकारी व गैरसरकारी  
वाद विवाद आदि से मुक्त व रीहत है। एवं विक्रेतागण को निम्न-  
लीका रकबा हर प्रकार विक्रय, छान्तरण आदि करने के हक  
मालिकाना प्राप्त है। विक्रेतागण ने निम्नीलीका रकबा पंजीकृत विक्रय  
पत्र दिनांक 3-6-99 को इसके स्वामी गुरमेश सिंह व कर्नल परसेव  
सिंह सेवा निवृत्त वृत्तगण स 30 अनन्त सिंह से ग्रहण किया है।  
जिसका पंजीकरण कार्यालय उप निबन्धन देहरादून में बही प्रदिया।  
जिल्द 5, पृष्ठ 321 एडी- फा- बुक नं० -1 जिल्द 850 पृष्ठ  
607/816 में नं० 1758 दिनांक 4-6-99 पर दर्ज है। विक्रेतागण  
ने निम्नीलीका भूमि रकबा विक्रय करने का सोचा बिना सब मुका



Parveen Kumar Gupta  
39016



Sanjay Kumar Gupta  
39016



INDIA NON JUDICIAL

₹ 1000

Rs 1000

सत्यमेव जयते

भारत

एक हजार रुपये

ONE THOUSAND RUPEES

देहरादून

3 AUG 1999

-3-

39008

रुपये 30000/- ₹ रुपये तीस हजार में देता श्रीमती महकार पत्नी श्री सोमदत्त निवासी वृषा राम स्टोर टर्नर रोड कलेमेन्टाउन, देहरादून से किया हुआ है। इसी प्रतीक्षापूर्ति में यह क्रिय पत्र निम्न किया जा रहा है। विपुल मूल्य देता ने विप्रेतागण को अदा कर दिया है जिसकी प्राप्ति विप्रेतागण को समक्ष अथ निबन्धक देहरादून के यहाँ स्वीकार है। क्रिय मूल्य के मध्य कुछ लेना बाकी नहीं है। कल्ला निम्नीतीका भूमि रकबे पर विप्रेतागण ने अपने समान प्रात साफ कला में मांके पर देता महोदय को करा दिया है। आज से देता को अधिकार होगा कि वह निम्नीतीका भूमि रकबा जिस प्रकार चाहे प्रयोग, उपयोग व उपयोग करे जिससे विप्रेतागण या उनके किसी उत्तराधिकारी आरिखान को स्तलाज नहीं है। और न ही होगा। आज दिन तक के सास्त कर कल्ला आदि अदा करने का दायित्व विप्रेतागण का होगा। आज के बाद यह दायित्व देता का होगा।

*[Handwritten signature]*

प्रमाणः





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### विवरण विवृति भूमि रक्बा

भूमिधारी अारा संख्या 679/2 मि0 रक्बा 1012.5 वर्ग फुट या 74.16 वर्गमीटर स्थित ग्राम माचरा परगना केन्द्रीय दून जिला देहरादून जिल्ला सीमाये निम्न प्रकार है।

पूर्व में :- भूमि अमर पालक बाप 45 फीट

पश्चिम में :- भूमि सोम पाल निक्की रजिस्ट्री आज भी की जा रही है।  
बाप 45 फीट

उत्तर में :- भूमि विवेतागण बाप 22.5 फीट

दक्षिण में :- रास्ता बाप 22.5 फीट

नय सर्वाधिकार सीहत।

### विवृति विवरण

विवृति भूमि के ताका सीलिंग अधिनियम की धारा 10(3)(5) व 20 के अन्तर्गत कोई माद या कार्यवाही विधाराधीन नहीं है।

विवृति भूमि मुख्य सडारनपुर मार्ग से 1 किमी0 से लगभग दूरी पर है।

व मुख्य रेलवे स्टेशन से 8 किमी0 से अधिक दूरी पर है।

दृष्टा:



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विप्रेतागण किसी प्रकार अनुसूचित जाति या जनजाति के नहीं है।

विप्रेता भूमि नगरपालिका सीमा से बाहर है।

विप्रेता भूमि का पूर्ण अनुबन्ध नहीं है।

विप्रेता भूमि पर कोई पेड़ बाग या निर्माण कार्य नहीं है।

विप्रेता भूमि का रकबा 1012.5 वर्ग फीट या 94.16 वर्गमीटर है।

जो ग्राम गाविसा परगना केन्द्रीन दून जिला देहरादून में स्थित है।

सरकारी रेट 350/- रुपये प्रति वर्गमीटर के हिसाब से विप्रेता भूमि

रकबे की कीमत रुपये 32,956/- रुपये 11 बत्तीस हजार नौ सौ छपना

रुपये होती है। रुपये 33000/- पर नियमानुसार 3300/- रुपये का

स्टाम्प शुल्क अदा किया जा रहा है। तब शुद्ध कीमत रुपये 30,000/-

मात्र है।

*Signature*  
नीत

ब्रमशः





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अतः यह विक्रय पत्र आज दिनांक 13-9-99 को स्थान देहरादून में लिख दिया ताकि सनद रहे और समय पर काम आवे।

हस्ताक्षर- [Signature]  
 विक्रेतागण।

[Signature]

गवाह :- [Signature]  
 गवाह :- [Signature]

गवाह :- [Signature]  
 गवाह :- [Signature]

रीखता :- स्व फोटो सत्यापितकर्ता श्री प्रवीण कुमार गुप्ता, स्वबोर्ड

टाईकर्ता :- श्री सीत गुरुंग कपहरी देहरादून [Signature]