

r. Arvind Kaneri

B.E. (CIVIL), F.I.V.

*seep*

Mob: 9927020903

01, Haripuram, GMS Road, Dehradun - 248 001

vt. Approved VALUER  
gn. No.: 24/2004-2005

BOB/VR/Recovery/21-22

Dated 31.12.2021

**VALUATION REPORT FOR IMMOVABLE PROPERTY**

Pursuant to the request from Branch Manager, Bank of Baroda, Recovery Department, Distt. Dehradun.  
The property situated at House no.-28, Sahastradhara Enclave Avasiya Yojna, Sahastradhara Road, Dehradun.  
Which is owned by Smt. Rita Goyal W/o Shri Praveen Goyal.

Was inspected on 30<sup>th</sup> December 2021 for the purpose of assessing its present market value. The following documents pertaining to the above property were produced for scrutiny

Photocopy of Sale deed no.- 871 dated 18.02.2008

Based upon the actual observations and the particulars provided to me, a detailed report has been prepared and is being enclosed herewith on the prescribed form.

After taking into consideration the various important factors like the location, approach, surroundings, specifications, present condition, age, future life, replacement cost, depreciation and potential for marketability etc., the Realization value is considered as 80 % of the market value and distress sale value is considered as 70 % because of high fluctuation in the price of property. Hence I am of the opinion that the value are as follows;

1	The fair market value of the property is	Rs. 90.20 lacs
2	The realization value of the property is	Rs. 72.16 lacs
3	The distress sale value of the property is	Rs. 63.14 lacs
4	The circle sale value of the property is	Rs. 45.11 lacs

FORM O-1 (Rule 8D) of Wealth Tax Rules 1957

Report of Valuation of Immovable Property (other than Agricultural Lands, Plantations, Forests, Mines and Quarries)

**PART-I QUESTIONNAIRE**

**GENERAL :**

Purpose for which valuation is made	To Assess the fair market value of property for bank Recovery purpose.
Date as on which valuation is made	31 <sup>st</sup> December 2021.
Name of owner/owners	Smt. Rita Goyal W/o Shri Praveen Goyal.
If the property is under joint ownership/Co-owner ship share of each owner. Are the Shares undivided?	No, single owner.
Brief description of the property.	Latitude:-30.349427 & Longitude:-78.076672 The said property is a double storey building (Duplex) in semi-developed area.
Location, street/Ward No.	House no.-28, Sahastradhara Enclave Avasiya Yojna, Sahastradhara Road, Dehradun.
Survey/Plot No. of Land	Same as above.
Is the Property situated in /residential/Commercial /mixed area/Industrial area	Residential area.
Classification of locality-high class/ middle class/ poor class	Middle Class.
Proximity to civic amenities, like schools, office, Market, cinemas etc.	All amenities available at about 3 to 4 km away.
Means and proximity to surface communication by which the locality is served	The locality is served by Sahastradhara Road and is about 150 m away.

**LAND :**

Area of the land supported by documentary proof shape, dimensions and physical features.	The total land area is 185.00 sqm.
Roads, streets or lanes on which the land is butting	Butting on Colony road.
Is it free hold or lease hold? If lease-hold, the name of lessor/lessee, nature of lease, dates of commencement and	Free hold



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	termination of lease and terms of renewal of lease.	NA
15	(i) Initial premium.	NA
	(ii) Ground rent payable per annum	NA
	(iii) Unearned increase payable to the lessor in the event of sale or transfer.	
16	If there is any restrictive convenient in regard to use of land? If so, attach a copy of convenient.	Yes, for residential purposes.
17	Are there any agreements of casement? If so, attach copies.	No
18	Does the land fall in an area included in any Town planning scheme or any development Plan of the government or any Statutory Body? If so give particulars.	The entire Sahastradhara Enclave is developed by the MDDA.
19	Has any contribution been made to wards development or is any demand for such contribution still outstanding?	No
20	Has the whole or part of the land been notified for acquisition by the government or any Statutory Body?	No
21	Attach a dimensioned site plan	Key plan attached
IMPROVEMENTS :		To be furnished by the owner.
22	Attach plans and elevation of all structures standing on the land and a lay-out plan.	Mentioned in Evaluation
23	Furnish technical details of the building on a separate sheet. (The Annexure to this form may be used).	Owner occupied.
24	(i) Is the building owner occupied/ tenanted /both.	NA
	(ii) If partly owner occupied, specify portion and extent of area under owner's occupation	--
25	What is Floor Space Index permissible and percentage actually utilized.	
RENTS :		NA
26	(i) Name of Tenants/lessees /licensees etc.	NA
	(ii) Portions in their occupation	NA
	(iii) Monthly or annual rent/compensation/ licence fee etc. paid by each.	NA
	(iv) Gross amount received for the whole property	NA
27	Are any of the occupants related to, or Close associates of the owner?	NA
28	Is separate amount being recovered for the use of fixtures, like fans, geysers refrigerators, cooking ranges, built in wardrobes, etc. or for service charges? If so give details.	NA
29	Give details of water and electricity charges, if any, to be borne by the owner	NA
30	Has the tenant to bear the whole or part of the cost of repairs and maintenance. Give particulars :	NA
31	If a lift is installed, who is to bear the cost of maintenance and operation-owner or tenant?	NA
32	If a pump is installed, who has to bear the cost of maintenance and operation-owner or tenant?	NA
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passages, compound etc. owner or tenants?	NA
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof.	NA
35	Is the building insured? If so, give the policy No. amount for which it is insured and the Annual premium.	NA
36	If any disputes between Landlord and tenant regarding rent pending in a court of law?	NA
37	Has any standard rent been fixed for the premises under any law relating to the Rent Control Act?	



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**SALES :**

38	Give instances of sales of immovable property in the locality on a separate sheet indicating the name and address of the property, registration No. sale price and area of land sold.	Details not available
39	Land rate adopted in this valuation	The market rate is Rs. 38,272.00 per sqm and circle rate is Rs. 14,700.00 per sqm.
40	If sale instances are not available or not relied upon, the basis for arriving at the land rate.	From near by area.
<b>COST OF CONSTRUCTION :</b>		
41	Year of commencement of construction and year of completion.	The building was constructed in 2005-06 and is about 15 years old.
42	What is the method of construction-by contract/ by employing labour directly /both?	By labour contract.
43	For items of work done on contract produce copies of agreements.	Details not available
44	For items of work done by engaging labour directly, give basic rates of materials and labour supported by documentary proof.	Not applicable.
45	Future Life of building	The future life of building is about 35 to 40 years if maintained properly.

**PART-II EVALUATION**

**PARTICULARS :**

The said property for valuation is a double storey building having specification as below:

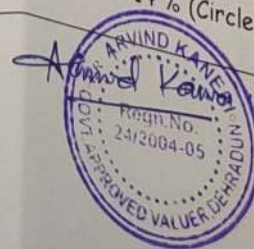
Type	Semi framed structure.
Foundation	Isolated footing with trench type foundation in between.
Superstructure	Plastered brick wall.
Roof	RCC roof slab.
Joinery	Sal wood chaukhet in doors and windows.
Floor	Vitrified flooring.
Height	The room height is about 3.00 m each.
Toilet	Wall tiles upto 2.1 m with floor tiles.
Kitchen	Granite marble in counter with semi modular cabinet below it.
Drainage	Septic tank & soak pit.
Boundary wall	Boundary wall on front side with one MS gate.

The property is bounded as below:

North	:	Property of Others.
East	:	House (Duplex) no.-29. (Property of Others).
West	:	House (Duplex) no.-27. (Property of Shri Ajai Singh).
South	:	Colony Road.

**EVALUATION :**

- i) Total land area is 185.00 sqm, The market rate for land is considered as Rs. 32,000.00 Per sq.yard i.e. Rs. 38,272.00 Per sqm and circle rate for land is Rs. 14,000.00 + 5 % additional for wider road i.e. Rs. 14,700.00 Per sqm (4-D-1) Page no.-34.
- ii) The total ground and first floor covered area is 172.00 sqm. A deduction of 14 % (Circle rate) & 15 % (Market rate) is considered for depreciation.



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Abstract of Cost :				
S no.	Items	Quantity	Rate	Amount
<b>Circle rate</b>				
Ai	Covered area	172.00 sqm	Rs. 12,000.00	Rs. 20,64,000.00
ii	Boundary wall	20 rm	Rs. 1,000.00	Rs. 20,000.00
			Total	Rs. 20,84,000.00
			Less depreciation of 14 % (-)	Rs. 2,91,760.00
			Net Total	Rs. 17,92,240.00
	Land area	185.00 sqm	Rs. 14,700.00	Rs. 27,19,500.00
Total cost of property as per circle rate is Rs. 45,11,740.00				
<b>Market rate</b>				
Bi	Covered area	172.00 sqm	Rs. 13,000.00	Rs. 22,36,000.00
			Less depreciation of 15 % (-)	Rs. 3,35,400.00
			Net Total (B)	Rs. 19,00,600.00
Ci	Boundary wall	20 rm	Rs. 1,500.00	Rs. 30,000.00
ii	MS gate	1 nos.	Rs. 10,000.00	Rs. 10,000.00
			Total (C)	Rs. 40,000.00
			Net Total (B + C)	Rs. 19,40,600.00
	Land area	185.00 sqm	Rs. 38,272.00	Rs. 70,80,320.00
Total cost of property as per market rate is Rs. 90,20,920.00				
Say Rs. 90,20,900.00				
(Rupees Ninety Lakhs Twenty Thousand and Nine Hundred only)				

DECLARATION

I hereby declare that -

- The information furnished in Part-I is true and correct to best of my knowledge and belief;
- I have no direct or indirect interest in the property valued;
- The property was inspected on 30<sup>th</sup> December 2021 in the presence of the owner of the property.
- I have not been convicted of an offence and sentenced to a term of imprisonment.
- This is a technical report only and is meant for banking purpose only.
- I have not been found guilty of misconduct in my professional capacity.



Date: 31<sup>st</sup> December 2021.

Place: Dehradun.

Arvind Kaneri  
Govt. Approved Valuer

Er. Arvind Kaneri

B.E. (Civil), F.I.V.

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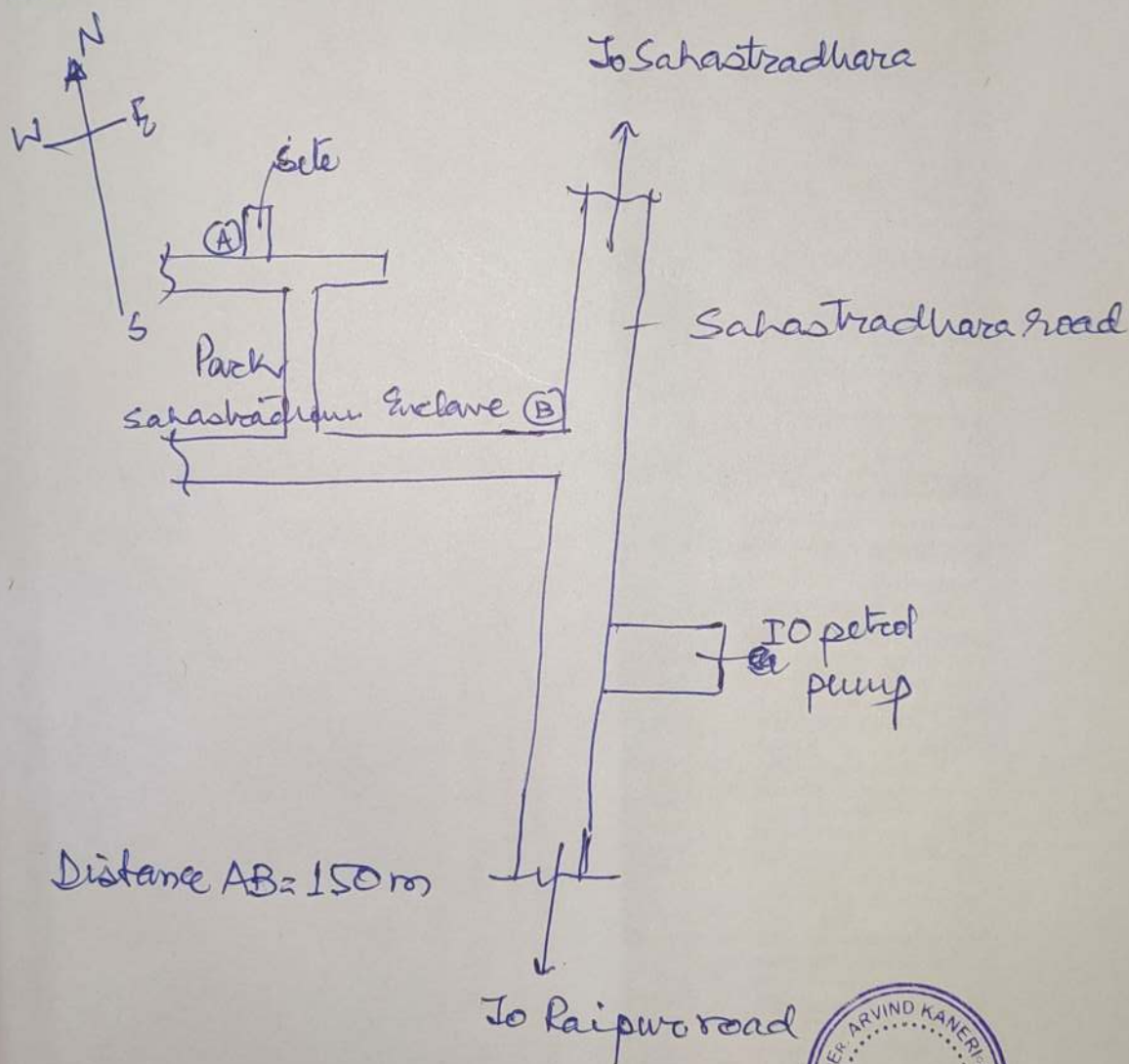
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KEY PLAN  
(Not to Scale)

Property of Smt. Rita Goyal, H. no: 28, Sahasradhara  
Enclave Arasiya Yojna, Sahasradhara road,  
Dehradun.



**Dated :** .....

**Ref. No.** .....

**LAWYER'S OPINION NOTE RE-EQUITABLE MORTGAGE**

1. Name of the Branch. : Bank of Baroda, Dehra Dun.
2. Name of Account and Proposed facility. : Smt. Rita Goyal, wife of Shri Praveen Kumar Goyal, resident of 55, Nalapani Road, Dehra Dun.  
  
Housing Loan.
3. Description of Area of property proposed to be mortgaged with boundaries (a) Give the specific number & address of plot, house, bldg., flat, shop etc. (b) State specifically whether property is in agricultural, non-agricultural, commercial, residential or industrial area. : Residential Property including Land and Building, having Total Land Area of 185 Sq.Mts., out of which Covered Area is 172 Sq.Mts., bearing Duplex House No.28, Sahastradhara Enclave Avasiya Yojna situated in Village Danda Lakhond, Sahastradhara Road, Dehra Dun, butted and bounded as under:-  
By East : Duplex House No.29.  
By West : Duplex House No.27.  
By North : Property of others.  
By South : Colony Road.  
  
The above Property is a Residential Property, situated in Residential Area developed by The Mussoorie Dehra Dun Development Authority.
4. Name of mortgagor & his status in A/c (whether sold proprietor, partner, Director, Karta, Trustee, Agent or Guarantor or Co-borrower). : Smt. Rita Goyal, wife of Shri Praveen Kumar Goyal, resident of 55, Nalapani Road, Dehra Dun.  
  
As Borrower.
5. Whether the mortgagor has sufficient title and capacity to contract for creation of mortgage (Not a minor, lunatic or un-discharged insolvent, etc.) : Yes.
6. Nature of mortgagor's right or title in the Property (Whether Lease hold, free hold, co-owner or joint owner or any other type-state specifically) and how it is derived (whether : The Mussoorie Dehra Dun Development Authority (MDDA), 12, Pritam Road, Dehra Dun was the owner of the above mentioned Property along with other Properties in the

self acquired, ancestral inheritance or by succession or otherwise).

same stretch and location known as Sahastradhara Enclave Avasiya Yojna and in order to provide Residential accommodation to the public at large, the said MDDA invited applications from the public for purchasing the Residential Houses in its aforesaid Residential Colony. Thereafter the said MDDA allotted the Property mentioned above in Para 3, to Shri Raman Bhatia, son of Shri Krishan Lal Bhatia and on full payment of the cost of the aforesaid Property, the said MDDA executed Free Hold Deed in favour of Shri Raman Bhatia, son of Shri Krishan Lal Bhatia, vide Free Hold Deed, dated 18-09-2007, duly Registered in the Office of The Sub-Registrar, Dehra Dun, in Book No.1, Vol.No.2086, at Pages 135 to 184, at Document No.8570, Registered on 18-09-2007. Thereafter the said Shri Raman Bhatia, son of Shri Krishan Lal Bhatia sold his Property mentioned above in Para 3, to Smt. Rita Goyal, wife of Shri Praveen Kumar Goyal, vide Sale Deed, dated 18-02-2008, duly Registered in the Office of The Sub-Registrar, Dehra Dun, in Book No.1, Vol.No.1766, at Page 799 and Addl. File Book No.1, Vol.No.2276, at Pages 193 to 234, at Document No.871, Registered on 18-02-2008.

As such now Smt. Rita Goyal, wife of Shri Praveen Kumar Goyal is the owner of the above mentioned Property in Para 3, by virtue of Sale Deed, dated 18-02-2008.

Rights of the mortgagor are Free Hold.

7. Whether Mortgagor is in exclusive possession of property proposed to be mortgaged. : Yes.

8. Documents studied/scrutinized (in chronological order). : 1. Copy of Sale Deed, Sale Deed, dated 18-02-2008, in favour of Smt. Rita Goyal.  
2. Copy of allotment Letter in favour of Shri Raman Bhatia, son of Shri Krishan Lal Bhatia.  
3. Copy of Free Hold Deed, dated 18-09-2007, in favour of Shri Raman Bhatia, son of Shri Krishan Lal Bhatia.

**D.N. GARG**  
Advocate

837, Avas Vikas Colony  
Virbhadra Road, Rishikesh

9. Tracing of title and chain in favor of the proposed mortgagor (here set out chain of title in detail and chronology starting from earliest document available. The nature of document/Deed conveying the title should be mentioned along with the type of right it creates) together with names and descriptions of Parties to the documents.

All the documents regarding chain of title are mentioned in Para 8 above and the chain of Title is mentioned in Para 6 above.

10. Whether title is clear and property is free from any encumbrance (enclose relevant receipts of search).

Yes.

Non Encumbrance certificate dated 28-04-2008 and Search receipt, No.353004, dated 17-04-2008 are enclosed herewith.

(a) No. of years (30 years normally) for which search made Subregistrar's/Registrar's office.

(b) If Name is mutated in municipal records and

(c) If Name is shown in Revenue/Land records.

11. Whether title to properties is clear, unambiguous, marketable and property is saleable.

Yes.

12. Whether there is any Bar/restriction for creation of equitable mortgage under any Act, State Law or rule/notification (like ceiling Act, Land Acquisition Act, State Coop. Societies Act, Societies Registration Act or Apartments/Flat Ownership Act or Income Tax Act.

No.

13. Whether any permission/consent/no objection is required & if so, it is obtained (State the letter No. and the Authority/Statutory Body/Court concerned).

No.

14. Additional documents required/formalities to be completed by the proposed mortgagor (State specifically in case of flats/properties in coop.societies whether allotment letter, possession letter, share certificate, affidavit, power of attorney etc., is required).

No.

15. List out the Title Deeds to be deposited to create mortgage by Deposit of Title Deed in favor of Bank by above said mortgagor.

1. Original Title Deed (Sale Deed), dated 18-02-2008, duly Registered in the Office of The Sub-Registrar, Dehra Dun, in Book No.1, Vol.No.1766, at Page 799 and Addl. File Book No.1, Vol.No.2276, at Pages 193 to 234, at Document No.871, Registered on 18-02-2008, executed by Shri Raman Bhatia,

**D.N. GARG**  
Advocate

837, Avas Vikas Colony  
Vishhadra Road, Rishikesh

son of Shri Krishan Lal Bhatia, in favour of Smt. Rita Goyal.

✓ 2. Original Free Hold Deed, dated 18-09-2007, duly Registered in the Office of The Sub-Registrar, Dehra Dun, in Book No.1, Vol.No.2086, at Pages 135 to 184, at Document No.8570, Registered on 18-09-2007, executed by The Mussoorie Dehra Dun Development Authority, in favour of Shri Raman Bhatia, son of Shri Krishan Lal Bhatia.

✓ 3. Copy of allotment letter, in favour of Shri Shri Raman Bhatia, son of Shri Krishan Lal Bhatia.

✓ 4. N.E.C. dated 28-04-2008.

✓ 5. Search receipt dated 28-04-2008.

✓ 6. Affidavit of Smt. Rita Goyal, duly notarized on a stamp paper of Rs.10/-.

✓ 7. Declaration/Undertaking from Smt. Rita Goyal.

16. Whether all original deeds are available and scrutinized deeds are duly executed/stamped and registered. There is no doubt/suspicion as to their genuineness or existence.

Yes.

17. Final certificate.

The Property has a marketable title and the chain of title is complete. The security by way of equitable mortgage by deposit of Original Title deed is a good security and Bank's interest is secured by such security. The property is free from all the recorded encumbrances. A valid Equitable Mortgage can be created in favor of the Bank, by depositing the above mentioned Title Deeds. In case, the borrower fails to repay the loan amount, Bank can enforce the collateral security and recover the loan amount by sale of mortgaged Property.

DATED : 28-04-2008.

[D.N. GARG]  
**D.N. GARG**  
ADVOCATE

837, Avas Vikas Colony  
Vrindavada Road, Rishikesh

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**D.N. Garg**  
Advocate

Residence :

**SULOCHNA BHAWAN**  
837, Avas Vikas Colony,  
Veerbhadra Road, RISHIKESH - 249 201  
Distt. Dehra Dun (Uttaranchal)  
Phone : 0135-2432421, 94120 56227.

Office :

**ASHIRWAD PLAZA**  
Haridwar Road, RISHIKESH - 249 201.

Dated : .....

Ref. No.....

## NON ENCUMBERANCE CERTIFICATE

**SUBJECT:**  
Residential Property including Land and Building, having Total Land Area of 185 Sq.Mts., out of which Covered Area is 172 Sq.Mts., bearing Duplex House No.28, Sahastradhara Enclave Avasiya Yojna, situated in Village Danda Lakhond, Sahastradhara Road, Dehra Dun, butted and bounded as under:-  
By East : Duplex House No.29.  
By West : Duplex House No.27.  
By North : Property of others.  
By South : Colony Road.

At present owned by Smt. Rita Goyal,  
Wife of Shri Praveen Kumar Goyal,  
Resident of 55, Nalapani Road, Dehra Dun.

I have inspected the index register Part II of the office of the Sub Registrar, Dehra Dun (Registration) for the period 1978 to 2008 and I found no act of recorded encumbrances for the period 01-01-1978 to 17-04-2008, as per the records made available.  
Therefore the property mentioned above and owned by Smt. Rita Goyal, is free from all recorded encumbrances for the period 01-01-1978 to 17-04-2008, as per the records made available.

Dated : 28-04-2008

Encl:

Search receipt No.353007, dated 17-04-2008 of the office of the Sub Registrar, Dehra Dun.

[D. N. Garg]  
**D.N. GARG**  
Advocate

837, Avas Vikas Colony  
Veerbhadra Road, Rishikesh

(44)



**SALE DEED**  
**RELEVANT PARTICULARS**

- |                                     |  |
|-------------------------------------|--|
| 1. Consideration                    | : Rs. 21,00,000/-  |
| 2. Market Value                     | : Rs. 18,65,000/-  |
| 3. Stamp Duty                       | : Rs. 1,90,000/-   |
| 4. Avas Vikas Duty                  | : Included   |
| 5. Total Stamp Duty paid            | : Rs. 1,90,000/- (Purchaser Lady)  |
| 6. Locality                         | : Dhoran Lakhond   |
| 7. Particulars of the property      | : All that property including land and construction, bearing Duplex House No. 28, Sahastradhara Enclave Avasiya Yojna, situated in Village Danda Lakhond, Sahastradhara Road, Dehradun, having property area of 185 Sq. Mtrs., comprising of construction of 172 Sq. Mtrs. |
| 8. Kind of Property                 | : Residential  |
| 10. Circle rate                     | : Rs. 4500/- per Sq. Mtrs.   |
| 11. Distance from main Road         | : Property hereby sold is situated more than more than 50 meters and less than 350 meters away from main Sahastrdhara Road.  |
| 12. Name and Address of Sellers     | : Shri Raman Bhatia son of Shri Krishan Lal Bhatia resident of Mussoorie Handicrafts, Near Ropeway, Mall Road, Mussoorie, District Dehradun<br>(PAN : AGZPB4585A)  |
| 13. Name and Address of Purchaser : | : SMT. RITA GOYAL wife of Shri Praveen Kumar Goyal resident of 55, Nalapani Road, Dehradun<br>(PAN : AHYPG4217C)   |
| 14. Number of Stamp Sheets          | : 19 Sheets  |
| 15. Drafted by                      | : Manmohan Singh, Advocate   |

*[Handwritten signature]*

*[Handwritten signature]*



उत्तरांचल UTARANCHAL

196904

कोड संख्या - 01

7 FEB 2008

देहरादून (उत्तरांचल)

XX 2007-2008 ++

### SALE DEED

THIS SALE DEED is made on this the 18th day of February of the year 2008 by SHRI RAMAN BHATIA son of Shri Krishan Lal Bhatia resident of Mussoorie Handicrafts, Near Ropeway, Mall Road, Mussoorie, District Dehradun (hereinafter called the "Seller") of the one part ;

### IN FAVOUR OF

SMT. RITA GOYAL wife of Shri Praveen Kumar Goyal resident of 55, Nalapani Road, Dehradun (hereinafter called the "Purchaser") of the other part;

The terms "Seller" and "Purchaser" unless repugnant to the context thereto, shall mean and include their respective heirs, successors, executors, administrators and assigns etc.

Royal



उत्तरांचल UTTARANCHAL

196905

7 FEB 2008

देहरादून (उत्तराखण्ड)  
xx 2007-2008 ++

WHEREAS, the Seller is the sole and exclusive owner in possession of all that property including land and construction, bearing Duplex House No. 28, Sahastradhara Enclave Avasiya Yojna, situated in Village Danda Lakhond, Sahastradhara Road, Dehradun, having property area of 185 Sq. Mtrs., comprising of construction of 172 Sq. Mtrs. and the Seller has all the transferable rights therein.

Royal



उत्तरांचल UTTARANCHAL

389803

देहरादून  
फॉर्म नं. 01

11 FEB 2008

देहरादून (उत्तरांचल)

AND WHEREAS the Seller purchased the said property together from The Mussoorie Dehradun Development Authority, 12, Pritam Road, Dehradun through its Estate Officer, vide Free Hold Deed dated 18.09.2007 duly registered in the office of Sub Registrar, Dehradun in Book No. 1 Vol. 2086 Pages 135 to 184 as document No. 8570 on 18.09.2007.

*[Handwritten signature]*

*Royal*

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उत्तरांचल UTTARANCHAL

7 FEB 2008

हरादून (उत्तरांचल)  
2007-2008 ++

AND WHEREAS the said property of Seller, is free from all kinds of liens, encumbrances, charges, litigations, acquisition, court cases, cesses, taxes, mortgages (either equitable or otherwise etc.) and the Seller thus has all the rights to transfer the said property in any manner whatsoever, and the Seller has undisputed/unrestricted and transferable rights therein.

AND WHEREAS the Seller has agreed to sell the said property including land and construction, morefully described in the Schedule given at the

*[Signature]*

*Royal*

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उत्तरांचल UTTARANCHAL

196901

7 FEB 2008

2007-2008 ++

foot of this deed and clearly shown in the annexed map, for the price of Rs. 21,00,000/- (Rupees Twenty One Lacs only) free from all encumbrances, etc. and the Purchaser has also agreed to buy the same for the said price.

*[Signature]*

*Royal*

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उत्तरांचल UTARANCHAL

01

7 FEB 2008

हरद्वार (उत्तराखण्ड)

2007-2008 ++

196902

NOW, THIS DEED WITNESSETH AS UNDER :-

1. That in pursuance of the said agreement and in consideration of Rs. 21,00,000/- (Rupees Twenty One Lacs only) paid by the Purchaser to the Seller as under :-
  - (a) Rs. 5,00,000/- (Rupees Five Lacs only) vide Demand Draft

Royal

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उत्तरांचल UTTARANCHAL

173456

28 JAN 2008

No. 023418 dated 18.02.2008 drawn on Axis Bank Ltd.,  
Dehradun,

(b) Rs. 16,00,000/- (Rupees Sixteen Lacs only) already paid  
(the receipt of which sum of Rs. 21,00,000/- (Rupees Twenty One  
Lacs only) is hereby acknowledged by the Seller and the Seller  
DOTH hereby convey, transfer and assign all that property including  
land and construction, bearing Duplex House No. 28,

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उत्तरांचल UTTARANCHAL

184441

Sahastradhara Enclave Avasiya Yojna, situated in Village Danda Lakhond, Sahastradhara Road, Dehradun, having property area of 185 Sq. Mtrs., comprising of construction of 172 Sq. Mtrs. (morefully described in the Schedule hereunder and clearly shown in the annexed map) to the said Purchaser, with all rights, title,

*[Handwritten signature]*

*Royal*

117



उत्तरांचल UTTARANCHAL

7 FEB 2008

देहरादून (उत्तरांचल)

2007-2008 ++

interests, easement, appurtenances etc. of the Seller into and upon the said property, TO HAVE and TO HOLD the same absolutely and forever.

2. That the property hereby sold is free from all encumbrances, charges, liens, demands, acquisition, mortgages either equitable or otherwise, disputes/litigations, court or other attachments etc.

*[Signature]*

*Royal*

118



उत्तरांचल UTTARANCHAL

184472

51 4 FEB 2008

मुख्य न्यायाधिकारी  
दोषागार, देहरादून  
कोड सं-211-001

- whatever. The actual, vacant and physical possession whereof has been handed over to the Purchaser on the spot this day.
3. That the Seller has good and subsisting right to sell and transfer the said property to the Purchaser, as is hereby conveyed.
  4. That the Purchaser shall hereafter be fully entitled to use, hold and enjoy the said property in any manner she may like, without

*[Signature]*

*Royal*

119



उत्तरांचल UTTARANCHAL

196948

7 FEB 2008

देहरादून (उत्तराखण्ड)

EX 2007-2008 ++

any let, hindrance or interruption from the Seller or any one else  
whomever, and/or make or raise constructions etc. therein; and/or  
make sale or transfer the said property in any manner, and get the  
same mutated in her name in the relevant Revenue/Municipal and  
other Govt. records at her expenses.

*[Handwritten signature]*

*Royal*

120



196892

उत्तरांचल UTTARANCHAL  
कोड संख्या - 01  
7 FEB 2008  
वेहराइन (उत्तराखण्ड)  
R.X 2007-2009 ++

5. That all the taxes, cesses, property-revenues etc. upto the date of this deed, shall be paid by the Seller and thereafter the same shall be paid by the Purchaser.
6. That the Seller at the cost of the Purchaser, shall hereafter do and execute all such acts, deeds, and things as may be required for completing and more perfectly assuring the title of the said property,

*[Handwritten signature]*

*Royal*

121



उत्तरांचल UTTARANCHAL

196947

7 FEB 2008

देहरादून (उत्तरांचल)

2007-2008 ++

and keeping the Purchaser in possession and ownership thereof as per the true intent and meaning of these presents as shall or may reasonably be required.

7. That in case the said property hereby sold, or any part thereof is lost or goes out of the possession of the Purchaser on account of any defect in the title of the Seller or on account of any undisclosed facts, then the Seller shall fully reimburse and indemnify the Purchaser upto the extent of the loss thus suffered and cost of improvement etc.

122



FFB 2008  
उत्तरांचल UTTARANCHAL

389891

DETAILS FOR THE SUB-REGISTRAR OFFICE

- A. That the Seller do not belong to Schedule Caste or Tribe.
- B. That the property hereby sold is situated more than more than 50 meters and less than 350 meters away from main Sahastrdhara Road.
- C. That the property hereby sold is not hit by the provisions of U.L.C. Act, 1976 and no case is pending under Section 10(3) and 5(3).
- D. That there are no trees standing on the said property.

*[Handwritten signature]*

*[Handwritten signature]*

123



उत्तरांचल UTTARANCHAL

14 FEB 2008

14 FEB 2008

- E. That no registered agreement to sell has been executed between the parties.
- F. That the provisions of Uttaranchal Act 29 of 2003, are not applicable on the Scheduled Property.
- G. That the property hereby sold is measuring 185 Sq. Mtrs. and as per the Circle Rate @ Rs. 4500/- per Sq. Mtrs., the value of the property comes to Rs. 8,33,000/- and the value of construction @

*[Handwritten signature]*

*Royal*



184378

उत्तरांचल UTTARANCHAL

4 FEB 2008

मुख्य कांफ़ेकररी  
कोषागार, देहरादून  
कोड संख्या-001

Rs. 6000/- per sq. meter, comes to Rs. 10,32,000/-, hence the value of the said property as per circle rate comes to Rs. 18,65,000/-, whereas the actual sale consideration is Rs. 21,00,000/-. Thus the stamp duty of Rs. 1,90,000/- is being paid as per rules, as the purchaser is a lady entitled to a discount on stamp duty.

*[Handwritten signature]*

*Royal*

125



389464

उत्तरांचल UTTARANCHAL

7 FEB 2008

SCHEDULE OF THE PROPERTY HEREBY SOLD

All that property including land and construction, bearing Duplex House No. 28, Sahastradhara Enclave Avasiya Yojna, situated in Village Danda Lakhond, Sahastradhara Road, Dehradun, having property area of 185 Sq. Mtrs., comprising of construction of 172 Sq. Mtrs., bounded and butted as under :-

East	:	Duplex House No. 29
West	:	Duplex House No. 27
North	:	Property of others
West	:	Colony Road

IN WITNESS WHEREOF the Seller and the Purchaser have signed and executed this deed on the day, month and year first above written, in presence of the witnesses.

*[Signature]*

*[Signature]*

126



184505

उत्तरांचल UTTARANCHAL

14 FEB 2008

मुख्य कोषाधिकारी  
कोषागार, देहरादून  
कोड संख्या-001

FINGER PRINTS U/S 32-A, REGISTRATION ACT

Name and Address of the Seller :

SHRI RAMAN BHATIA son of Shri Krishan Lal Bhatia resident of  
Mussoorie Handicrafts, Near Ropeway, Mall Road, Mussoorie, District  
Dehradun

Left Hand Finger Prints of SHRI RAMAN BHATIA

Thumb	Index	Middle	Ring	Little

Right Hand Finger Prints of SHRI RAMAN BHATIA

Thumb	Index	Middle	Ring	Little

Royal

SIGNATURE OF SELLER



उत्तरांचल UTTARANCHAL

184551

14 FEB 2008

मुख्य कोषाधिकारी  
काशीगढ़, देहरादून  
कोड संख्या-001

Name and Address of the Purchaser :

SMT. RITA GOYAL wife of Shri Praveen Kumar Goyal resident of 55,  
Nalapani Road, Dehradun

Left Hand Finger Prints of SMT. RITA GOYAL

Thumb	Index	Middle	Ring	Little

Right Hand Finger Prints of SMT. RITA GOYAL

Thumb	Index	Middle	Ring	Little

SIGNATURE OF PURCHASER

WITNESSES :

1. ....

Manmohan Singh  
Advocate

2. ....

MUKESH Kumar  
Advocate

Drafted by : Manmohan Singh, Advocate. Typed in my Chamber.

4/2/08

10000 टी.टी. गोमल नं. 1 व 2 की कुल गोमल



विकेता



केता



गवाह



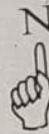
बही न. 1	जिल्द 1,766	पृष्ठ 799
ए.डी.फा.बुक 1	जिल्द 2276	पृष्ठ 193 से 234
में न. 871	पर आज दिनांक 18/02/2008	में रजिस्ट्री की गई ।
उप विबन्धक सदर । देहरादून		

CROUN 1.0

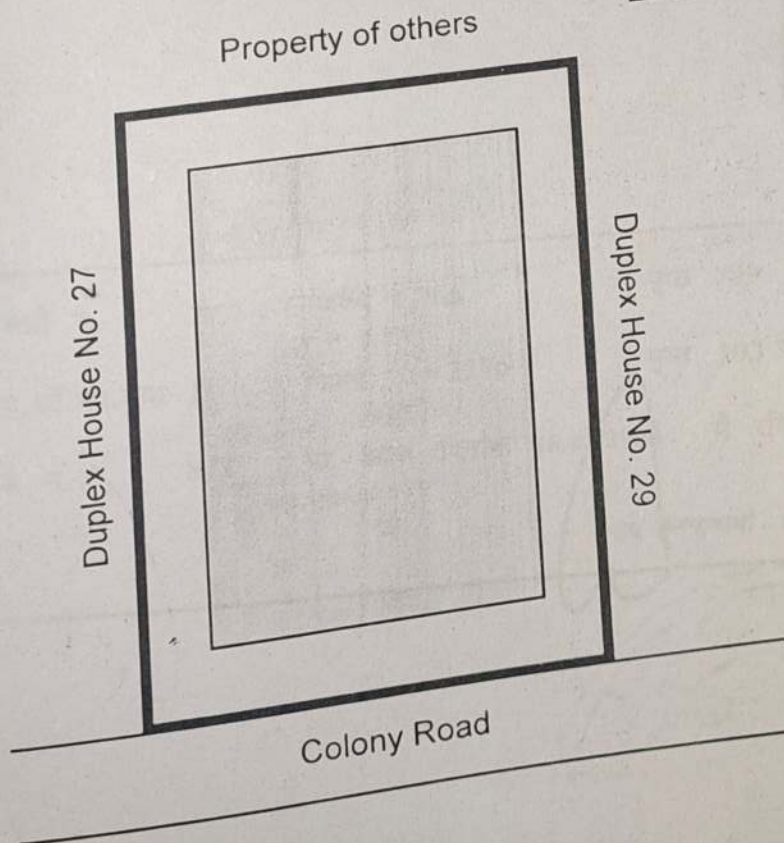


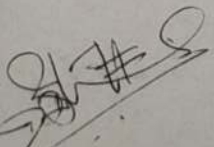
SITE PLAN OF ALL THAT PROPERTY INCLUDING LAND AND  
CONSTRUCTION, BEARING DUPLEX HOUSE NO. 28,  
SAHASTRADHARA ENCLAVE AVASIYA YOJNA, SITUATED IN  
VILLAGE DANDA LAKHOND, SAHASTRADHARA ROAD,  
DEHRADUN, HAVING PROPERTY AREA OF 185 SQ. MTRS.,  
COMPRISING OF CONSTRUCTION OF 172 SQ. MTRS.

SELLER : SHRI RAMAN BHATIA son of Shri Krishan Lal Bhatia  
PURCHASER : SMT. RITA GOYAL wife of Shri Praveen Kumar Goyal

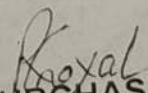


NOT TO SCALE



  
SELLER

129

  
PURCHASER



विक्रेता



क्रेता



गवाह



बही न. 1	जिल्द 1,766	पृष्ठ 799
ए.डी.फा.बुक 1	जिल्द 2276	पृष्ठ 193 से 234
में न. 871	पर आज दिनांक 18/02/2008	में रजिस्ट्री की गई ।
उप निबन्धक सदर देहरादून		



CROUN 1.0

NIC-UTTARANCHAL

Bank of Baroda  
HEAD OFFICE : MANDVI, BARODA



RETAIL LENDING  
Application Form :  
HOME LOANS



ALPHA CODE :

Borrower Number :

I/We request you to grant me/us a loan facility for  
To enable you to consider the proposal, I/We submit the following particulars.

Please complete all sections in BLOCK LETTERS and tick ☒ boxes wherever applicable

Name : PRAVEEN K Coyal  
Category : SC/ST/OBC/OTHERS/MINORITY COMMUNITY PAN/GIR No. : AEPE41980F  
Residence Address : 55 Nals Jain Road D. Dun. PIN : 248001  
Telephone : 0135 6457858 Fax : \_\_\_\_\_ Mobile No. : 9359490515  
No. of Years at Residence : 3 Changed Residence in past 3 years : ☐ Not Changed ☐ Once ☐ More than Once  
Date of Birth : 01 (DD) 09 (MM) 1961 (YYYY) Age : 45  
Permanent Address : 55 Nals Jain Road D. Dun. 248001 PIN : \_\_\_\_\_  
Tel. : 6457858 Fax : \_\_\_\_\_ E-mail : \_\_\_\_\_

About Yourself

Sex : ☒ Male ☐ Female  
Marital Status : ☐ Single ☒ Married ☐ Divorced ☐ Widowed

Education : ☐ Matric ☐ Under Graduate ☐ Graduate ☒ Post-Graduate ☐ Doctorate  
If Professional : ☐ Doctor ☐ Architect ☐ CA ☐ MBA ☐ Engineer ☐ Lawyer

No. of Dependents : 4  
(Excluding spouse)  
No. of Children : 3

Others \_\_\_\_\_

Net Worth

	Applicant	Coapplicant	Guarantor
1. Total Moveable	50 lac	26 lac	
2. Total Immovable	30 lac	18 lac	
3. Total Assets 1+2	80 lac	44 lac	
4. Total Liabilities	4 lac	2 lac	
5. Net Assets 3-4	76 lac	42 lac	
6. Amount of Collaterals			
7. Presence of Guarantor : Yes / No (If yes, give details in above column)			

Credit Card Details :

Credit Cards Owned : \_\_\_\_\_ Card Issuer : \_\_\_\_\_  
Card No. : \_\_\_\_\_ CA / SB  
Bank of Baroda Account No. : \_\_\_\_\_  
Branch Name : D. Dun.

Other Assets :

☒ Color TV ☐ Refrigerator ☒ Car  
☒ Two Wheeler ☐ Telephone  
☒ Cellular Phone ☐ PC  
☒ Washing Machine

Salaried : Please tell us about your work :

Name of Organisation : \_\_\_\_\_  
Designation : ☒ Executive ☐ Managerial ☐ Clerk  
Department : \_\_\_\_\_  
Office Address : \_\_\_\_\_  
Tel. : \_\_\_\_\_ Extn. No. : \_\_\_\_\_ PIN : \_\_\_\_\_  
E-mail : \_\_\_\_\_  
Working with : ☐ Govt./Public Sector ☐ Public Ltd.  
☐ Pvt. Ltd. ☐ Partnership  
☐ Proprietorship ☐ MNC  
Working Since : \_\_\_\_\_ Retirement Age : \_\_\_\_\_  
Years at Current Job :  
Greater than 5 Years ☐  
Between 3 to 5 Years ☐  
Between 1 to 3 Years ☐  
Less Than 1 Year ☐  
Gross Monthly Income : 306

Self Employed / Professional / Business  
Please tell us about your work :

Name of Company : Khushboo Bakers  
Office Address : 55 Nals Jain Road D. Dun. PIN : 248001  
Tel. : 9917720413 Fax : \_\_\_\_\_  
E-mail : \_\_\_\_\_  
Business Details : ☐ Pvt. Ltd. ☐ Partnership  
☒ Proprietorship ☐ Others  
Established Since : \_\_\_\_\_  
Designation : ☐ Executive ☐ Managerial  
Years in Current Business : >5 3-5 1-3 <1  
Greater Less  
Gross Monthly Income : 35000

Request No → 133030496

**DEHRAD**

**MR PRAVEEN KUMAR GOYAL**  
**MRS REETA GOYAL**

**00880600001296**