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office

Off.: 1st Floor, K.C. City Centre,  
Street Complex, 65-A, Ghosi Gali,  
Distt. Dehradun, Uttarakhand.  
Tel.: 2746181, 9412056329

Date: 23-07-2010

To.

The Chief Manager,  
Oriental Bank of Commerce,  
Main Branch, Rajpur Road  
Dehradun.

Sir,

**Reg.: Title Opinion of the Property all that land Khasra No. 23 Area 0.047 Hect., & Khasra No. 26 Area 0.289 Hect. total 0.336 Hect., situated in Village Rampur Khurad, Pargna Pachwa Doon, Tehsil Vikas Nagar, Distt. Dehradun, Uttarakhand.**

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

1- Name(s) and Address(es) of the Title Holder(s)/Borrower.

**SHRI RAMESH BACHETI S/O SHRI S.N. BACHETI, R/O 46, DOBHALWALA, DEHRADUN, UTTARAKHAND.**

Description of Immovable Property

Plot No. / Property No.	Area (in Sq. Yards/ Sq. Mtrs./Sq. Ft. /Acres/ Hectares)	Location	Boundaries
all that land Khasra No. 23 Area 0.047 Hect. & Khasra No. 26 Area 0.289 Hect. total 0.336 Hect. situated in Village Rampur Khurad, Pargna Pachwa Doon, Tehsil Vikas Nagar, Distt. Dehradun, Uttarakhand.	0.289 / Hect. total 0.336 Hect.	situated in Village Rampur Khurad, Pargna Pachwa Doon, Distt. Dehradun, Uttarakhand.	

The Chain of Title Deeds scrutinized by me, as per Schedule I annexed herewith.

Search in Sub Registrar's Office

**Search made in the office of Sub Registrar, Vikas Nagar, Distt. Dehradun, from 1998 to 23-07-2010.**

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vide sale deed dated 31-05-1999 which is duly registered in the office of Sub-Registrar Vikas Nagar in Book No. 1 Vol. 3 Page 118 ADF Book No. 1 Vol. 33 Pages 87/110 at Serial No. 498 dated 01-06-1999 from Shri Surat Singh & others, who were the recorded bhumidhar of that land since before 1384 fasli i.e. 1977. And after the purchase of the said land the Name of SHRI RAMESH BACHETI has been duly recorded in the Revenue Record as *bhumidhar with transferable right*. SHRI RAMESH BACHETI also purchased land measuring 0.2220 Hec. in the same Khasra number and in total he was the owner of 0.5580 Hect. land and thereafter he transfer 0.1790 Hect. land to M/s Rishabh Khadi Gramoudhyo at present he is the owner of land measuring 0.3790 Hec., which includes the land purchased by sale deed dated 31-05-1999. And as such the title of SHRI RAMESH BACHETI is quite clear, fair and marketable. The chain of title is fully established. No adverse entry is found during the course of inspection. An equitable mortgage can be created by depositing Original Title deed dated 31-05-1999.

- (i) The property is not ancestral nor it is joint ownership.
- (ii) No interest of any minor is involved in the property.
- (iii) No documents is pending for registration and no charge or encumbrances is pending for registration.
- (iv) The urban land (Ceiling and Regulation) act 1976 is not applicable in the state. Hence no permission under section 26, 27 and 28 of the act is required.
- (v) No proceedings of land Acquisition Act 1894 is pending.
- (vi) The property is not lease hold.
- (vii) Investigation as to regard to Agricultural Land "Not Applicable".
- (viii) The details of the certified copies of the revenue records obtained to confirm that no dues are outstanding by the Mortgagor "Not Applicable".
- (ix) Any other special enactment which is applicable to the property propose to be mortgage and affects the title. "Not Applicable".
- (x) If it is a property owned by the Company the Additional safeguards like search before the Registrar of Companies to be obtained by stated. "Not Applicable".
- (xi) Whether documents given as chain of title deeds inspire any doubt/ suspicion. Is it curable - How ? "Not Applicable".
- (xii) Reason as to Why equitable mortgage is not being created with the branch, where the property is situated ? "Not Applicable".

✓ (11)

there is a restriction to purchase the property for the person who does not hold any immovable property in Uttaranchal prior to 12-09-2003 but in this case it is not applicable.

(xv) Whether any approvals / clearances required or obtained, detail ?  
**"Not Applicable".**

(xvi) The following documents in addition to documents mentioned in Chain of documents in original as well as copies as the case may be alongwith 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).

- |   |             |
|---|-------------|
| 1- House Tax assessment order.  | <b>No</b>   |
| 2- Site Plan sanctioned.  | <b>No</b>   |
| 3- House tax receipt.   | <b>No</b>   |
| 4- Self assessment return form.   | <b>Yes</b>  |
| 5- Electricity / Water Bill.  | <b>No</b>   |
| 6- Copy of PAN Card/Driving Licnese/Passport etc.   | <b>Yes</b>  |
| 7- Income Tax return.   | <b>Yes</b>  |
| 8- Affidavit of the Mortgagor as to how he/she is connected with the account in which he/she is furnishing /her property as security. | <b>N.A.</b> |

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. **"Not Applicable".**

In case the property to be mortgaged is related to the company, the n Resolutions, MOA/AOA and ROC record may be obtained. **"Not Applicable".**

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. **"Not Applicable".**



The Stamp duty payable on Oral Assent (if applicable). "**Not Applicable**".

NOC/No dues certificate from Lessor / Land authority. "**Not Applicable**".

In case of HUF / Trust, appropriate affidavit be obtained & further necessary documents be also obtained. "**Not Applicable**".

**CERTIFICATE :**

I hereby certify that I have personally searched and verified the information furnished in this report. The statement and other information given in the report are true. I certify that **SHRI RAMESH BACHETI**, have got a valid, clear, absolute and marketable title over the property shown above. If **SHRI RAMESH BACHETI** personally present (alongwith identify proof) deposits the title deeds in original or as mentioned in Schedule I alongwith documents mentioned hereunder, with intention to create equitable mortgage will satisfy the requirements of creation of equitable mortgage. The following person/s should be present personally (alongwith identify proof) to deposit the original title deeds with your Bank/Branch for creation of equitable mortgage :

1- **SHRI RAMESH BACHETI**

- Borrower

Yours Faithfully

(V.K. VERMA)

Empanelled Advocate

**SCHEDULE - I**

S. No	Registered / Unregistered	Vendor / Transferor	Vendee / Transferee	Date	Nature (Original Deed / Lease / SPA / Will)
1-	Sale deed dated 31-05-1999 which is duly registered in the office of Sub-Registrar Vikas Nagar in Book No. 1 Vol. 3 Page 118 ADF Book No. 1 Vol. 33 Pages 87/110 at Serial No. 498 dated 01-06-1999	Shri Surat Singh & others	Shri Ramesh Bacheti	31-05-1999	Original Sale Deed
	Khatauni Khata No. 14 fasli 1415 to 1420				
	Latest Khatauni				

[illegible][illegible]

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Ref.	Our Ref.	Date: 27-7-2010
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OK KUMAR AGARWAL

ARCH. A. LL. A. MCA. F.I.V. Govt Approved Valuer Cat No 18/2/03-04

FORM O-1 (RULE 8-D)  
REPORT OF VALUATION OF IMMOVABLE PROPERTY  
( Other than agricultural lands, plantations, forests, mines, and quarries)

PART I - QUESTIONNAIRE

- Purpose for which valuation is made. Bank Financing O.B.C.
- Date on which valuation is made 27-7-2010
- Name of Owner / Owners. S/L RAMESH BACHHETI S/O  
SH. SHIVANAND BACHHETI
- If the property is under joint ownership / CO-ownership, share of each such owner. Single- Ownership
- Brief description of the property. It is a land with administrative and industrial buildings
- Location, Street, Ward No. Property is situated at khasra No.14, 16, 13, 38/1 (NEW NO 2, & 26) village Rampur khurd, Pargana Pachwa Doon, Dehradun
- Survey / Ploy No. Of Land Property is situated at khasra No.14, 16, 13, 38/1 village Rampur khurd, Pargana Pachwa Doon, Dehradun.
- Is the property situated in residential / commercials / mixed area Industrial area. Village Area.
- Classification of locality- high class/ Middle class/ Poor class. Middle class.
- Proximity to civic amenities, like schools, Hospitals, officers, market, cinemas e.t.c All amenities are available within 6-7 Km. and near by.
- Means and proximity to surface communication by which the land is served. Road Transport  
BHAUWALA TO FILWADI  
CONNECTING TO SAHANPUR ROAD
- LAND  
Area of land supported by documentary proof, shape, dimensions and physical features Saleded copy
- Roads, street or lanes on which the land is abutting. VILLAGE ROAD
- Is it freehold or leasehold land. Freehold
- If lease hold, the name of lessor / lessee, nature of lease, dates of commencement and termination of lease and terms of renewal or No Applicable

- lease.
- i. Initial Premium.
  - ii. Ground rent payable per annum.
  - iii. Unearned increase payable to the lessor in the event of sale or transfer.

Is there any restrictive covenant in regard to use of land ? If so, a copy of the covenant.

Not Applicable

17. Are there any agreement of assessment?  
If so, attach copies.

Not applicable

18. Does the land fall in an area included in any Town Planning Scheme or any Development plan of government or any other statutory body? If so give particulars.  
( Road widening / Expansion of existing road/ acquisition for public utility)

Not applicable

19. Has any contribution been made towards development or in any demand for such contribution still out standing ?

Not applicable

20. Has the whole or part of the land been notified for acquisition by government or any other statutory body? Give details of notification.

Not applicable

21. Attach a dimensioned site plan.

A. Price at which the land was purchased by the owner/ owners

As per sale deed.

B. Date of purchase of site by the owner/ owners

As per sale deed

### IMPROVEMENTS:

22. Attach plans and elevation of all structures standing on the land and a lay out plan.

To be enclosed by owner if required.

No approved plan provided

Area of buildings as per site considered in valuation

23. Approval from local authority

No approved plan provided

24. i. Is the building owner-occupied/tenanted/ Both?

Owner occupied

ii. If partly owner-occupied, specify portion and extent of area under owner-occupation.

Not applicable

25. What is the floor space index permissible and percentage actually utilized.

No detail available

### RENTS;

26. i. Names of tenants/lessees/licensees, etc.  
ii. Portions in their occupation.  
iii. Monthly or annual rent. Comensation / licence fee, e.t.c., paid by cash.  
iv. Gross amount received for the whole

N.A

AS

27/7/11



- property.  
Are any of the occupants related to, or close business associates of the owner? N.A
- 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 N.A
29. Give details of water and electricity charges, if any, to be borne by the owner To be borne by owner
30. Has the tenant to bear the whole or part of the cost of repairs and maintenance and operation-owner or tenant N.A
31. If a lift is installed, who is to bear the cost of maintenance and operation-owner or tenant? N.A
32. If a pump is installed, who has to bear the cost of maintenance and operation-owner or tenant? N.A
33. Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passages, compound, etc.-owner or tenant? To be borne by owner
34. What is the amount of property tax? Who is to bear it? Give details with documentary proof. N.A
35. Is the building insured? If so give the policy No. amount for which it is insured and the annual premium N.A
36. Is any dispute between landlord and tenant regarding rent pending in a court of law? N.A
37. Has any standard rent been fixed for the premises under any law relating to the control of rent? N.A
- 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 No such sale deed concluded recently
39. Land rate adopted in this valuation Market rate = Rs.2800/sqyds  
Ground survey
40. If sale instances are not available or not relied upon, the basis of arriving at the land rate
- COST OF CONSTRUCTION:**
41. Year of commencement of construction and year of completion No detail provided
42. What was the method of construction-by contract / by employing labour directly / both? By directly employed labour.  
27/7/16

N.A

The property under valuation is an industrial unit for HIMALAYAN FOOD AND BEVERAGES.

SCHEDULE OF PROPERTY AS PER SITE

Bank should take legal report from layer and from Patwari / sajra sheet of that area whether this particular sales abuts to main road as schedule of properties is not described in saledeed further the owner also owns the adjacent properties and as no approved plan available it is difficult for valuer to demarket the property. An affidavit regarding the location of land in that khasra should be taken from the owner supported by document above.

the location of land in and about the village of Karamchand.

North: PROPERTY OF OTHER (Sh. Karamchand thereafter prop. Of Gram sabha than river) West: ROAD  
 South: PROPERTY OF OWNER East: TEMPLE OF LORD SHIVA (GRAM SABHA)

### Specification of buildings.

- Specification of buildings.
1. Main building is structural framed other in Load bearing structure with Brick masonry walls in C.R.C.C slab roofing and C.C. flooring
  2. Alumium glass partition and plywood shelved/s also being used inside.

## PART II – VALUATION

A.	<b>LAND:</b>	=	3360sqmts/ 4017.06SQYDS
	TOTAL LAND AREA	=	Rs.2800/sqyds
	Market value of such land	=	Rs. 11247768/-
	Value of land	=	

B BUILDING: (OFFICE/PRODUCTION HALL AND OTHER'S)

OFFICE BUILDINGS	=	58'x 141'6" = 8207 SFT
AREA		
STORE/GODOWN/ servant room	=	980 SFT
AREA		

TOTAL AREA	=	9187 SFT	
Cost of such buildings	=	Rs. 700/sft	
Value of buildings	=	<b>Rs. 6430900 /-</b>	<b>II</b>

Boundary wall WITH GATE	=	Rs.3,00,000/-	III
1725 SFTs of 2.2mtrs (avg )height	=	Rs.45,000/-	IV
ROAD AND PATHWAYS, DRAINAGE	=	Rs.3,50,000/-	V
PUSHTA 10'6" DEEP AVERAGE OF 2'-6"			

TOTAL BUILDING VALUE OF PROPERTY

I	+	II	+	III
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+ IV + V  
Rs. 18373668/00

TOTAL MARKET VALUE OF PROPERTY  
Market value of property

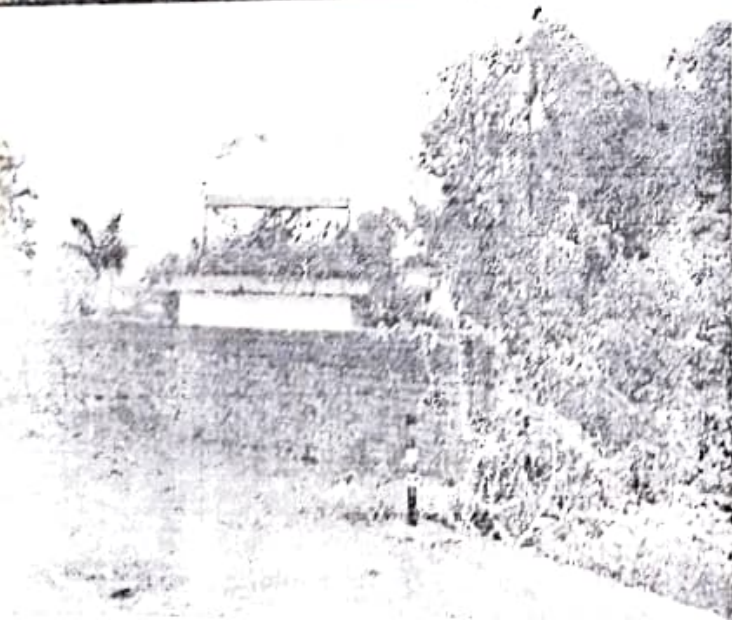
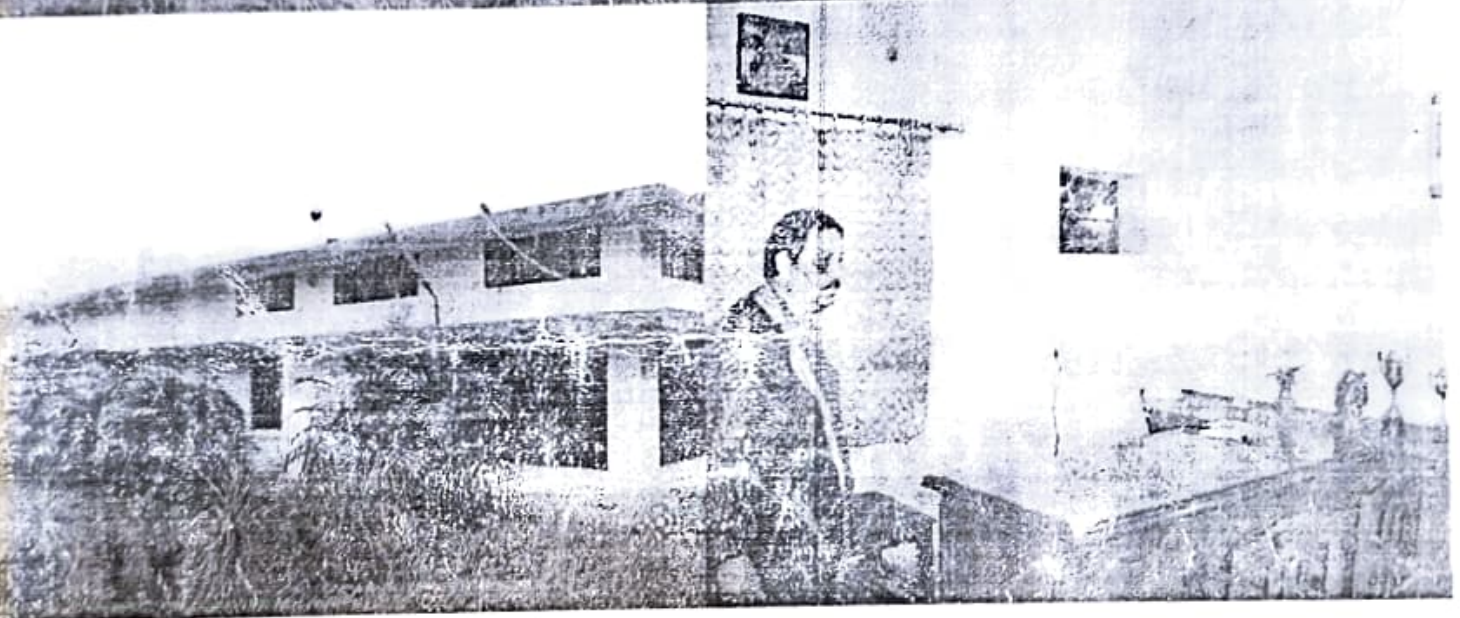
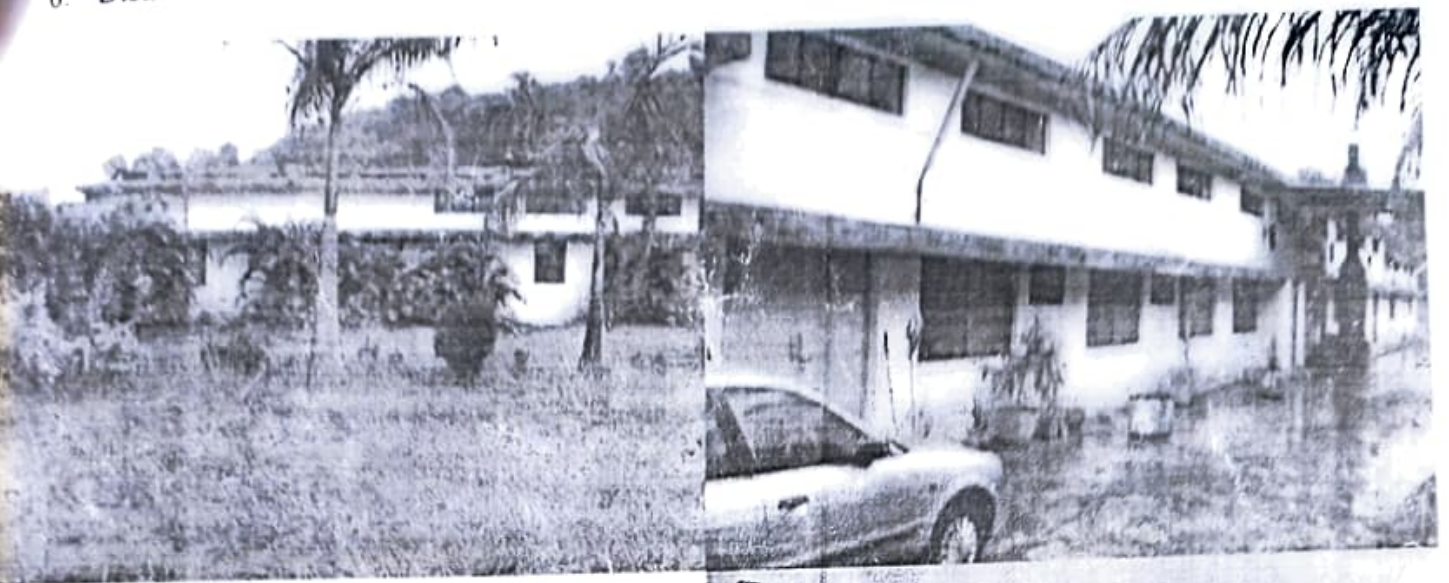
RS. 18373668/00  
Say Rs. 1.83 crore


27/9/10



### PART III- DECLARATION

1. The information furnished in part -I is true and correct to the best of knowledge and belief.
2. I have no direct or indirect interest in the property.
3. I have personally inspected the property
4. I have not been convicted of any offences and sentenced to term of imprisonment.
5. I have not been found guilty of misconduct in my personal capacity.
6. Distress /Relizable Value =Rs. 1.37 crore



  
27/7/10