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REPORT FORMAT: V-L1 (Basic) | Version: 5.0\_2017

FILE NO. RKA/17-18/DDN-P-148

DATED: 20/03/2018

## VALUATION REPORT

OF

## RESIDENTIAL LAND

SITUATED AT

GANGA NIWAS, BAREILLY HOUSE, R.K. VERMA ROAD, MUSSORIE, UTTARAKHAND

## OWNER/S

MR.VIPUL MITTAL & MR. ANSHUL MITTAL BOTH S/O MR. GYAN CHAND MITTAL

A/C: MR.VIPUL MITTAL & MR. ANSHUL MITTAL BOTH S/O MR. GYAN CHAND MITTAL

REPORT PREPARED FOR

STATE BANK OF INDIA, INTOUCH BRANCH KULRI, MUSSORIE, UTTARAKHAND

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

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

REGISTERED OFFICE

# VALUATION REPORT

VIPUL MITTAL & MR. ANSHUL MITTAL S/O MR. GYAN CHAND MITTAL

## GENERAL DETAILS

Report prepared for	Bank		
Name & Address of Organization	State Bank Of India, Intouch Branch Kulri, Dehradun, Uttarakhnad		
Name of Customer	Mr. Vipul Mittal & Mr. Anshul Mittal both S/O Mr. Gyan Chand Mittal		
Credit Analyst	Mr. Anuj Deshwal		
Type of Loan	Housing Loan		
Report Format	V-L1 (Basic)   Version: 5.0_2017		
Date of Valuation	20 March 2018		
Date of Survey	5 March 2018		
Type of the Property	Residential Plot/Land		
Type of Valuation	Residential Plot/Land		
Report Type	Plain Asset Valuation		
Surveyed in presence of	Owner (Lessee)	Mr. Anshul Mittal	
Purpose of Valuation	Value assessment of the asset for creating collateral mortgage		
Scope of the Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative		
Out-of-Scope of the Report	a. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. b. Legal aspects of the property. c. Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. d. Getting cizra map or coordination with revenue officers for site identification. e. Measurement of the property as a whole. f. Measurement is only limited upto sample measurement. g. Drawing Map & design of the property.		
Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.
	Total 03 documents requested.	Total 03 documents provided.	----
	Copy of TIR	TIR	----
	Property Title document	Lease Deed	----
	Approved Map	Site Plan	----
	None	None	----
Identification of the property	<input type="checkbox"/>	Cross checked from boundaries of the property mentioned in the deed	
	<input type="checkbox"/>	Done from name plate displayed on the property	
	<input checked="" type="checkbox"/>	Identified by the Owner's representative	
	<input type="checkbox"/>	Enquired from local residents/ public	
	<input type="checkbox"/>	Identification of the property could not be done properly	
	<input type="checkbox"/>	Survey was not done	
Enclosures	I. Valuation Report as per SBI Format Annexure-1		
	II. R.K Associates Important Notes		
	III. Valuer's Remark - Page No.8		
	IV. Screenshot of the Price trend references of the similar related properties available on public domain - Page No.7		
	V. Google Map – Page No.10		
	VI. Photographs – Pages x		
	VII. Copy of Circle Rate – Pages x		
	VIII. Survey Summary Sheet – Pages 02		
	IX. Copy of relevant papers from the property documents referred in the Valuation – Pages x		

# VALUATION REPORT

IPUL MITTAL & MR. ANSHUL MITTAL S/O MR. GYAN CHAND MITTAL

## VALUATION REPORT AS PER SBI FORMAT - ANNEXURE 1

Name & Address of Branch:	State Bank of India, Intouch Branch, Kulri, Mussorie, Uttarakhand
Name of Customer (s)/ Borrower Unit	Mr. Vipul Mittal & Mr. Anshul Mittal both S/O Mr. Gyan Chand Mittal

### Customer Details

Name of the Owner(Lessee)	Mr. Vipul Mittal & Mr. Anshul Mittal S/O Mr. Gyan Chand Mittal
Application No.	NA

### Property Details

i. Address	Ganga Niwas, Bareilly House, R.K. Verma Road, Mussorie, Uttarakhand
ii. Nearby Landmark	Near Bareilly House
iii. Google Map	Enclosed with the Report
	Coordinates or URL: 30°27'07.2"N 78°04'59.4"E
iv. Independent access to the property	No clear access is available
v. Type of ownership	Joint ownership
vi. Constitution of the Property	Lease Hold (Lease expiring on 30 <sup>th</sup> June, 2042)
vii. Is the property merged or colluded with any other property	Clearly Demarcated
	NA

### 3. Document Details

	Status	Name of Approving Auth.	Approval No.
i. Layout Plan	Not available	MDDA	---
ii. Building plan	Not available	MDDA	---
iii. Construction Permission	Not available	MDDA	---
iv. Legal Documents	Available	Lease Deed	TIR None

### Physical Details of the Property

	North	South	East	West
i. Adjoining Properties	Pushta and thereafter Motor Road	Pushta and thereafter Motor Road	Bareilly House	Dwarka Niwas
ii. Are Boundaries matched	Yes			
iii. Plot demarcation	Yes			
iv. Approved land Use	Residential			
v. Type of Property	Residential Plot/Land			
vi. No. of bed rooms	Living/ Dining area	Toilets	Kitchen	Other rooms
NA	NA	NA	NA	NA
vii. Total no. of floors of the property	Under Construction			
viii. Floor on which the property is located	NA			
ix. Approx. age of the property	Under Construction			
x. Residual age of the property	Under Construction			
xi. Type of structure	RCC slab & framed pillar beam column structure			
xii. Condition of the Structure	Under Construction			

### 5. Tenure/ Occupancy/ Possession Details

i. Property presently possessed/ occupied by	Lessee
ii. Status of Tenure	NA
iii. No. of years of occupancy	NA
iv. Relationship of tenant or owner	NA

### 6. Stage of Construction

Under construction	
If under construction then extent of completion	NA

### 7. Violation in the property



# VALUATION REPORT

PUL MITTAL & MR. ANSHUL MITTAL S/O MR. GYAN CHAND MITTAL

a. Violation if any observed	b. Nature and extent of violation	c. Any defect or defect
NA	NA	No

## AREA DETAILS OF THE PROPERTY

Land area (as per documents/ site survey, whichever is less) (Not considered since this is a Built-up Dwelling Unit Valuation)		
Area as per documents	Area as per site survey	Area considered for Valuation
645.76 sq. mtr. (772.34 sq. yds.)	NA	645.76 sq. mtr. (772.34 sq. yds.)
Area adopted on the basis of	TIR and lease Deed	
Remarks & Observations	NA	
Constructed Super Area (As per IS 3861-1966)		
Area as per documents	Area as per site survey	Area considered for Valuation
NA	NA	2518.82sq. ft (234 sq.mtr)
Area adopted on the basis of	NA	
Remarks & Observations	NA	

## VALUATION ASSESSMENT

### ASSESSMENT FACTORS

Valuation Type		Residential		Residential Plot/ Land Value	
Scope of the Valuation		Non binding opinion on the assessment of Plain Asset Valuation of the property identified to us by the owner or through his representative.			
Property Use factor		Residential			
Legality Aspect Factor (Refer clauses 2 & 4 of Part-E)		Positive as per documents produced to us.			
Land Physical factors		Shape	Size	Level	Frontage to depth ratio
		Irregular	Irregular	On road level	Normal
Property location category factor		City Categorization	Locality Categorization	Property location classification	Floor Level
		Scale-C City	Good	Ordinary location within the locality	NA
		Urban developing	Property within conusted commercial market	NA	
		Property Facing	North Facing	NA	
ii.	New Development in surrounding area	No new development			
iii.	Property overall usability Factor	Good			
ix.	Comment on Property Salability Outlook	Easily sellable			
x.	Comment on Demand & Supply in the Market	Good demand of such properties in the market			
xi.	Sale transaction method assumed	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
xii.	Methodology/ Basis of Valuation	Govt. Guideline Value: Collector Rate of Dehradun 2017-18			
		Market Value: Comparable Market Sales approach			
		For knowing comparable market sales, significant local enquiries has been made representing ourselves as both buyer and seller of the similar property and thereafter based on this information and various factors of the property, a rate has been taken judiciously seeing the market scenario.			
xiii.	References on prevailing market Rate/ Price trend of the property and Details of	1.	Name- Lokesh Sharma Mobile- 9897292595	According to this dealer the rates for the small plots in this area vary from Rs.10,000/- to Rs.12,000/- per sq. yds	

# VALUATION REPORT

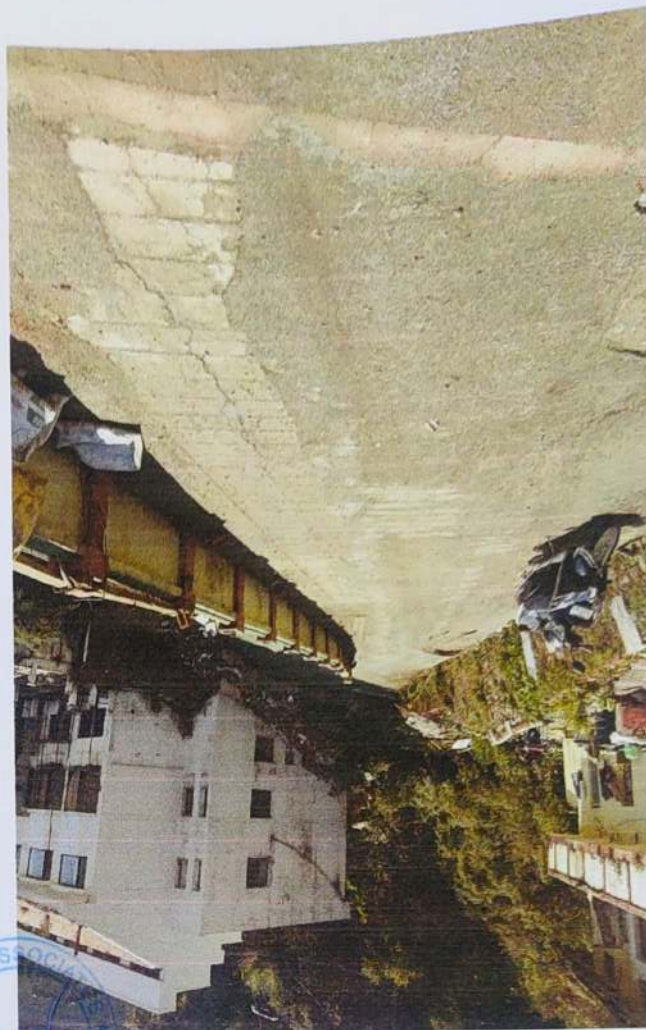
VIPUL MITTAL & MR. ANSHUL MITTAL S/O MR. GYAN CHAND MITTAL

the sources from where the information is gathered (from property search sites & local information)	2.	Mussorie Properties	According to this dealer the rates for the small plots in this area vary from Rs.10,000/- to Rs.11,000/- per sq. yds
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VALUATION CALCULATION			
a. GUIDELINE/ CIRCLE VALUE			
i. Land Value Considered	Total Land Area considered as per documents/ site survey (whichever is less)	Prevalling Rates Range	Rates adopted (considering all characteristics & assessment factors of the property)
	645.76 sq. mtr. (772.34 sq.yds.)	Rs.4,000/- per sq. mtr.	Rs.4,000/- per sq. mtr.
Total Land Value (a)	645.76 X Rs. 4,000/- per sq. mtr.		
	Rs.25,83,040/-		
ii. Built-up Dwelling Unit Value	Built-Up unit value		
	Structure Type	Construction category	Age Factor
	RCC framed structure	Good	Under construction
	Rate range	Rate adopted	Covered Area
	Rs. 12,000/-	NA	NA
Total Built-up Dwelling Unit Value (b)	NA		
	NA		
iii. TOTAL GUIDELINE/ CIRCLE RATE VALUE: (a+b)	Rs.25,83,040/-		

PROSPECTIVE FAIR MARKET VALUE				
i. Land Value Considered	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rates adopted <sup>*7, 9, 10</sup> (considering all characteristics of the property)	
	645.76 sq. mtr. (772.34 sq.yds.)	Rs. 10,000/-	Rs. 10,000/-	
	Total Land Value (a)			
		772.34 x Rs. 10,000/- per sq. yrd.		
		Rs.77,23,400/-		
ii. Built-up Dwelling Unit Value	Built-Up unit value			
	Structure Type	Construction category	Age Factor	
	RCC framed structure	Good	Under construction	
	Rate range	Rate adopted <sup>*7, 8 &amp; 10</sup>	Covered Area	
	NA	NA	NA	
	Total Built-up Dwelling Unit Value (b)	NA		
		NA		
iii. Add extra for Architectural aesthetic developments, improvements (c) (add lump sum cost)			NA	
iv. Add extra for fittings & fixtures (d) (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)			NA	
v. Add extra for services (e) (water, electricity, sewerage, main gate, boundary, lift, etc.)			NA	
vi. TOTAL PROSPECTIVE FAIR MARKET VALUE <sup>*15</sup> : (a+b+c+d+e)	Rs.77,23,400/-			
vii. Rounded Off	Rs.78,00,000/-			
viii. EXPECTED REALIZABLE VALUE <sup>*16</sup> (@ ~15% less)	Rs.66,30,000 /-			
ix. EXPECTED FORCED/ DISTRESS SALE VALUE <sup>*17</sup> (@ ~25% less)	Rs.58,50,000 /-			





Govt Bank Approved  
Reg No 2303





AREA STATEMENT : DP4 / 110 / MAR / 18

S NO.	DESCRIPTION	AREA SQ M
1	PLOT AREA AS PER DEED	645.76
2	PLOT AREA AS PER SITE	645.76
3	ROAD WIDENING AREA	0.00
4	<b>NET PLOT AREA</b>	<b>645.76</b>
5	EXISTING GROUND FLOOR AREA TO BE DEMOLISHED PRE 1980	234.00
5	PROPOSED GROUND FLOOR AREA ✓	233.42
6	PROPOSED FIRST FLOOR AREA ✓	222.74
7	PROPOSED SECOND FLOOR AREA ✓	222.74
8	<b>TOTAL PROPOSED AREA</b>	<b>678.90</b>
9	<b>GROUND FLOOR COVERAGE</b>	<b>36.15</b>
10	<b>FLOOR AREA RATIO</b>	<b>1.05</b>

### DOORS AND WINDOWS DETAIL

DOORS		WINDOWS	
D-0	1.06 x 2.13	W-0	2.00 x 2.18
D-1	1.00 x 2.13	W-1	1.00 x 2.18
D-2	0.91 x 2.13	W-2	2.00 x 1.70
D-3	0.75 x 2.13	W-3	1.00 x 1.70
		W-4	2.00 x 1.33
VENTILATOR			
V-0	0.90 x 0.62		

यह भवन मानचित्र उन प्रांतवर्गों के साथ  
स्वीकृत किया जाता है जो इसके साथ  
संलग्न आदेश सं० १००/१८९/११५४  
दिनांक.../११/१९५६ में अंकित किये गये हैं

अवर अभियन्ता  
सुरी-देहरादून विकास प्राधिकरण  
मसूरी

सहायक अभियन्ता  
म.दे.वि.प्रा.  
मसूरी

PROPOSED RECONSTRUCTION BUILD  
PLAN OF BAREILLY HOUSE  
(RESIDENTIAL HOUSE) OF  
SH. VIPUL MITTAL s/o Sh Gyan Chand Mi  
SH. ANSHUL MITTAL s/o Sh Gyan Chand  
AT PART OF BAREILLY HOUSE R.K.VERM  
MUSSOORIE,  
DEHRADUN, UTRAKHAND

कार्यालय मसूरी देहरादून विकास प्राधिकरण मसूरी।

पत्रांक 68 मानचित्र सं० 80/एम/2015-16 दिनांक 11-5-16

सेवामे,

श्री विपूल मित्तल एवं अन्शुल मित्तल पुत्र श्री ज्ञान चन्द मित्तल  
वरेली हाउस आर०के०बर्मा रोड  
मसूरी।

महोदय,

आपके द्वारा प्रस्तुत मानचित्र सं० 18/एम/2015-16 दिनांक 7-7-2015 मानचित्र सं० 80/एम/2015-16 स्थल वरेली हाउस आर०के०बर्मा रोड मसूरी का पुर्न नि

आवासीय संलग्नक मानचित्र निम्नांकित प्रतिबन्धों के साथ स्वीकृत किया जाता है।

- 1- यह मानचित्र स्वीकृति की दिनांक से पांच वर्ष तक वैध है उसके बाद कोई नया निर्माण कार्य नहीं किया जायेगा।
- 2- मानचित्र की इस स्वीकृति से शासकीय विभाग में स्थानीय निकाय या किसी अन्य व्यक्ति के अधिकार तथा स्वामित्व किसी प्रकार प्रभावित नहीं होते हैं।
- 3- मानचित्र जिस प्रयोजन हेतु स्वीकृत कराया गया है केवल उसी प्रयोग में लाया जायेगा। प्रयोजन में परिवर्तन होने पर पूरा निर्माण अनाधिकृत माना जायेगा।
- 4- यदि भविष्य में किसी विकास कार्य हेतु विकास व्यय मांगा जायेगा तो वह बिना किसी आपत्ति के देय होगा, तथा उस क्षेत्र के विकास से सम्बन्धित किसी परियोजना विकास कार्य हेतु अतिरिक्त विकास शुल्क बिना किसी आपत्ति के जमा कराना होगा ताकि उक्त क्षेत्र से प्राप्त विकास शुल्क से उक्त क्षेत्र का विकास किया जा सके।
- 5- जो क्षेत्र विकास कार्य के उपयुक्त नहीं होगा वह शासन अथवा किसी स्थानीय निकाय का विकास कार्य करने की जिम्मेदारी नहीं होगी।
- 6- दरवाजे तथा खिडकियां इस तरह से लगाई जाये कि जब वह खुले तो उसके पल्ले किसी सरकारी भूमि या सड़क की ओर न बढे हो व किसी अन्य मकान की रोशनी व हवा को प्रभावित न करते हो।
- 7- बिजली की लाईन से 5 फिट के अन्दर कोई निर्माण कार्य नहीं किया जायेगा।
- 8- स्वीकृत मानचित्र की एक प्रति सदैव निर्माण स्थल पर रखनी होगी ताकि मौके पर कभी भी जांच की जा सके। निर्माण कार्य स्वीकृत स्पेसिफिकेशन नियमों के अनुसार ही कराया जायेगा तथा भवन के स्वामित्व की जिम्मेदारी स्वयं की होगी।
- 9- सड़क सर्विसलेन तथा सरकारी भूमि पर कोई निर्माण सामग्री विल्डिंग मैटेरियल नहीं रखा जायेगा तथा गन्दे पानी की निकासी का प्रबन्ध स्वयं करना होगा।
- 10- निर्माण कार्य समाप्त होने के तीन माह के अन्दर आप निर्माण स्वीकृति मानचित्र के अनुसार पूरा होने का प्रमाण पत्र प्राधिकरण से प्राप्त करेंगे। तदोपरान्त ही भवन को प्रयोग में लायेंगे, अन्यथा स्वीकृति निरस्त कर दी जायेगी।
- 11- निर्माण के अन्दर यदि कोई वृक्ष आता है तो उसको काटने से पूर्व अनुमति प्राप्त करनी होगी।
- 12- पानी की निकासी के लिए वैड छोड़ना होगा।
- 13- यदि अनुमति प्राप्त करने के बाद किसी भी समय उपाध्यक्ष अथवा उनके अधिकृत अधिकारी इस बात से सन्तुष्ट है कि उक्त अनुमति तथ्यों को छुपा कर अथवा फर्जी एवं जाली तथ्य प्रस्तुत करके प्राप्त की है तो उक्त अधिकारी को यह अधिकार होगा कि उक्त अनुमति को निरस्त कर सकते हैं व उक्त मानचित्र के अर्न्तगत किया गया निर्माण अवैध माना जायेगा।

कमशः—2

- मानचित्र की स्वीकृति को मानचित्र के स्वामित्व का प्रमाण नहीं माना जायेगा और किसी भी न्यायालय के केवल मानचित्र को भू-स्वामित्व के साक्ष्य नहीं माना जायेगा।
- 15- सीलिंग भूमि नजुल भूमि अथवा अन्य सार्वजनिक भूमि पर अतिक्रमण पाये जाने पर यह स्वीकृति स्वतः निरस्त मान ली जायेगी।
- 16- रोड वाइडनिंग के क्षेत्र में बाऊन्डीवाल गेट अथवा अन्य सार्वजनिक भूमि पर अतिक्रमण पाये जाने पर यह स्वीकृति स्वतः निरस्त मान ली जायेगी।
- 17- ग्रीष्म ऋतु में पेय जल की कमी को देखते हुए 15 अप्रैल से 30 जून तक निर्माण नहीं किया जायेगा।
- 18- पर्वतीय भू-भाग में कोई हिल कटिंग नहीं की जायेगी।
- 19- भवन निर्माण करते समय भूकम्प से सुरक्षात्मक तकनीक प्रयोग में लाना अनिवार्य होगा।
- 20- भवन के अग्रेतर भाग में 05 पेड लगाना अनिवार्य होगा एवं स्थल पर पेडों को किसी भी प्रकार से क्षति नहीं पहुँचायेगी।
- 21- यदि सम्पत्ति से सम्बन्धित कोई विवाद उत्पन्न होता है तो आवेदक को मान्य होगा।
- 22- एफ.सी.एक्ट 1980 का उल्लंघन कदापि नहीं होगा और उल्लंघन की स्थिति में पक्ष की पूर्ण रूप से स्वयं की जिम्मेदारी होगी।
- 23- मलवा किसी नाले, पानी के स्रोत अथवा सार्वजनिक स्थल पर नहीं डाला जायेगा।
- 24- मा0 उच्च न्यायालय/मा0 सर्वोच्च न्यायालय के मसूरी में भवन निर्माण की स्वीकृति के सम्बन्ध में कोई भिन्न आदेश होते हैं तो आवेदक को मान्य होगा। और मानचित्र स्वतः निरस्त माना जायेगा।
- 25- प्रश्नगत स्वीकृति भारत सरकार के परिपत्र दिनांक 31-2-2000 एवं क्लेरिफिकेशन दिनांक 26-2-2001 व उत्तराखण्ड शासन के पत्र सं0 505/वी0-2011-आ0-02(आ0)/2011 आवास अनुभाग-2 दिनांक 11 अप्रैल 2011 के आधार पर दी जा रही है यदि किसी समय इसमें कोई परिवर्तन होता है तो आवेदक को मान्य होगा।
- 26- भवन मानचित्र आवासीय उपयोग हेतु स्वीकृत किया जा रहा है। इसका व्यवसायिक/होटल/लांज आदि के रूप में प्रयोग नहीं किया जायेगा। आवासीय प्रयोग के अन्यत्र प्रयोग पाये जाने पर अर्बन प्लानिंग एक्ट डेवपलपमेन्ट एक्ट 1973 के अन्तर्गत भवन को सील करने की कार्यवाही की जायेगी।
- 27- इस्टेट आनर्स ऐसोसियेशन के मामले में मा0 उच्चतम न्यायालय की यदि भिन्न राय होती है तो आवेदक को मान्य होगी।
- 28- संलग्न मानचित्र में पीले रंग से दर्शाये गये भाग को स्वयं तोड़ना होगा।
- 29- सैट बैंक के बारे में क्लेरिफिकेशन मांगा गया है उसमें यदि भिन्न राय या न्यायालय का आदेश होता है तो आवेदक को मान्य होगा।
- 30- यदि वन विभाग, नगर पालिका परिषद, पी0 डब्ल्यू0डी0 व अन्य किसी विभाग की किसी स्तर पर कोई अनुमति प्राप्त करनी होगी तो आवेदक को स्वयं सम्बन्धित विभाग से एन0ओ0सी0 प्रस्तुत करनी होगी। तथा सम्बन्धित विभागों द्वारा लगाई गई शर्तों का पालन करना होगा।

*(Signature)*

(प्र०) सहायक अभियन्ता  
मसूरी देहरादून विकास प्राधिकरण  
मसूरी।

PLAN (N.T.S.)

PROPOSED RECONSTRUCTION BUILDING  
PLAN OF BAREILLY HOUSE  
(RESIDENTIAL HOUSE) OF  
SH. VIPUL MITTAL s/o Sh Gyan Chand Mittal &  
SH. ANSHUL MITTAL s/o Sh Gyan Chand Mittal  
AT PART OF BAREILLY HOUSE R.K.VERMA RD.  
MUSSOORIE,  
DEHRADUN, UTRAKHAND

SPECIFICATION / NOTES

- 1.0 230 MM THK BK. MASONRY IN 1:6 MORTAR.
- 2.0 EARTHQUAKE RESISTANT MEASURES TO BE FOLLOWED.
- 3.0 12MM. THK. 1:6 PLASTER.
- 4.0 SITE PLAN, SITE DIMENSION/EXISTING PLAN & KEY PLAN  
PROVIDED BY CLIENT
- 5.0 FOR SRUCTURAL DETAIL CONSULT STRUCTURAL ENGINEER

AREA STATEMENT :

S NO.	DESCRIPTION	AREA SQ M
1	PLOT AREA AS PER DEED	645.76
2	PLOT AREA AS PER SITE	645.76
3	ROAD WIDENING AREA	0.00
4	<b>NET PLOT AREA</b>	<b>645.76</b>
5	EXISTING GROUND FLOOR AREA TO BE DEMOLISHED PRE 1980	234.00
5	PROPOSED GROUND FLOOR AREA	233.42
6	PROPOSED FIRST FLOOR AREA	222.74
7	PROPOSED SECOND FLOOR AREA	222.74
8	<b>TOTAL PROPOSED AREA</b>	<b>678.90</b>
9	<b>GROUND FLOOR COVERAGE</b>	<b>36.15</b>
10	<b>FLOOR AREA RATIO</b>	<b>1.05</b>

DOORS AND WINDOWS DETAIL

DOORS

D-0	1.06 x 2.13
D-1	1.00 x 2.13
D-2	0.91 x 2.13
D-3	0.75 x 2.13

WINDOWS

W-0	2.00 x 2.18
W-1	1.00 x 2.18
W-2	2.00 x 1.70
W-3	1.00 x 1.70
W-4	2.00 x 1.33

VENTILATOR

V-0	0.90 x 0.62
-----	-------------

LEGEND

R.W.P. RAIN WATER PIPE

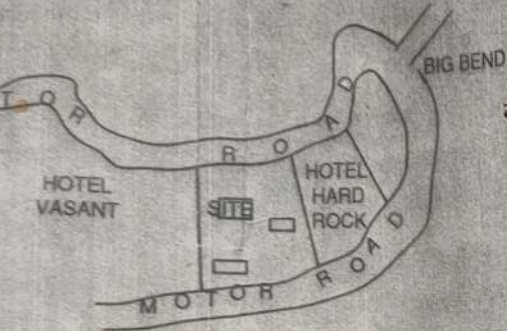
EXISTING AREA

FOR AUTHORITY USE ONLY

यह भवन भूनामिका उन प्रतिबन्धों के साथ  
स्वीकृत किया जाता है जो इसके साथ  
संलग्न आदेश सं० १०६/११/१२/१६  
दिनांक ११/१२/१६ में अंकित किये गये हैं

अवर अभियन्ता  
मुसुरी देहरादून विकास प्राधिकरण  
मुसुरी

सहायक अभियन्ता  
न०६० वि० प्रा०  
मुसुरी



KEY PLAN (N.T.S.)

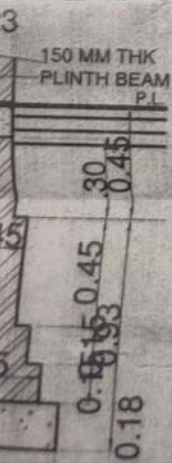
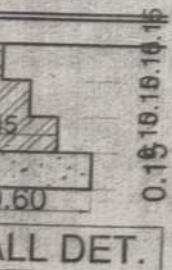
PROPOSED RECONSTRUCTION BUILDING  
PLAN OF BAREILLY HOUSE  
(RESIDENTIAL HOUSE) OF  
SH. VIPUL MITTAL s/o Sh Gyan Chand Mittal &  
SH. ANSHUL MITTAL s/o Sh Gyan Chand Mittal  
AT PART OF BAREILLY HOUSE R.K. VERMA RD.  
MUSSOORIE,  
DEHRADUN, UTTARAKHAND

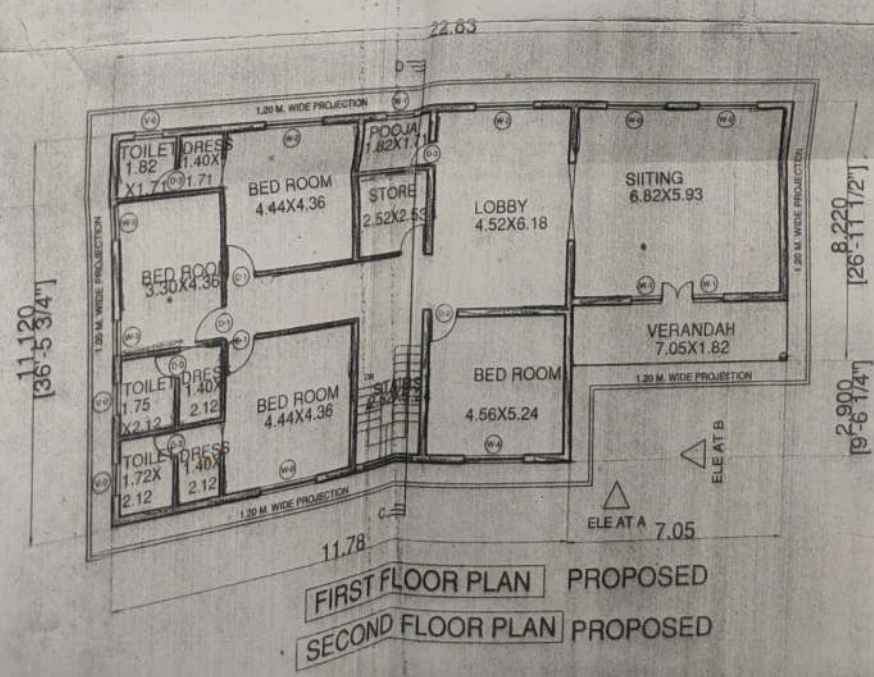
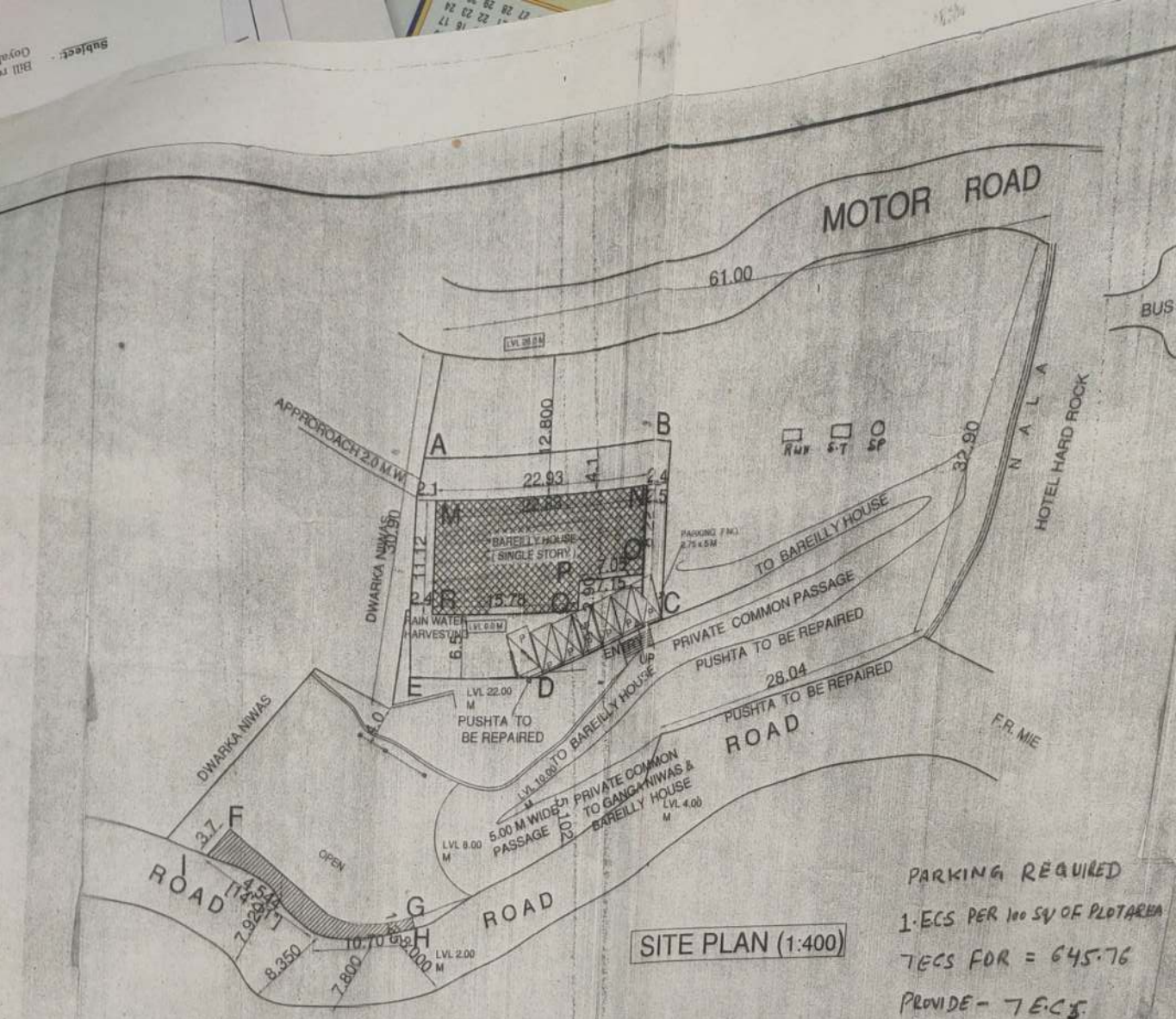
SPECIFICATION / NOTES

- 1.0 230 MM THK BK. MASONRY IN 1:6 MORTAR.
- 2.0 EARTHQUAKE RESISTANT MEASURES TO BE FOLLOWED.
- 3.0 12MM. THK. 1:6 PLASTER.
- 4.0 SITE PLAN, SITE DIMENSION/EXISTING PLAN & KEY PLAN PROVIDED BY CLIENT
- 5.0 FOR STRUCTURAL DETAIL CONSULT STRUCTURAL ENGINEER

AREA STATEMENT

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1	PLOT AREA AS PER DEED	645.76
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6	PROPOSED FIRST FLOOR AREA	222.74
7	PROPOSED SECOND FLOOR AREA	222.74
8	<b>TOTAL PROPOSED AREA</b>	<b>678.90</b>







PARKING REQUIRED  
1 ECS PER 100 SQ OF PLOT AREA  
TECS FOR = 645.76  
PROVIDE - 7 ECS.

15.78

GROUND FLOOR PLAN

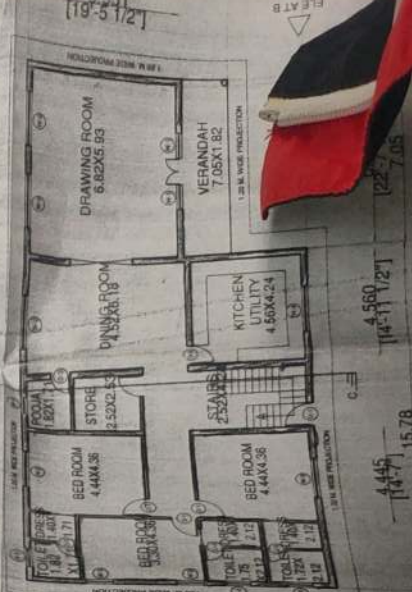
PROPOSED

SITE PLAN (1:400)

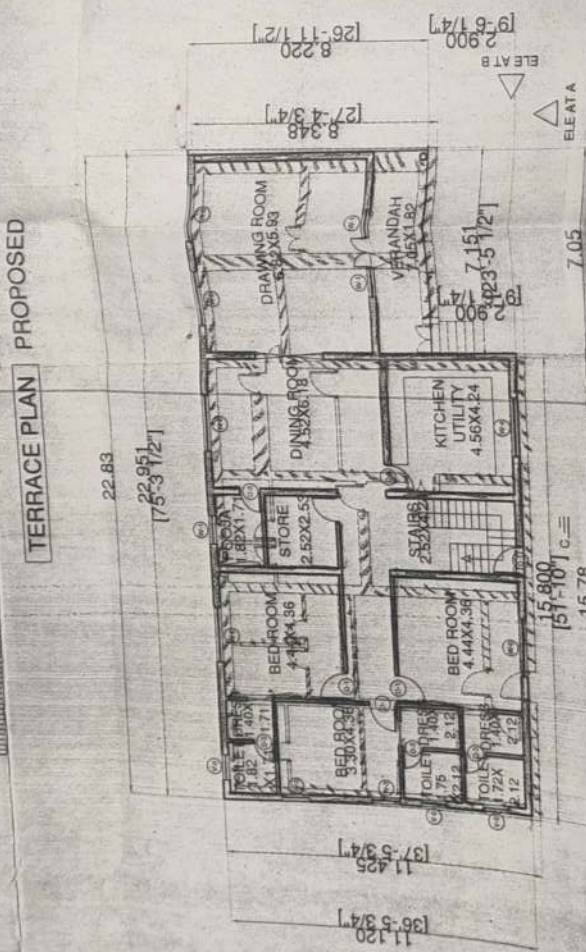


**FIRST FLOOR PLAN**      **PROPOSED**

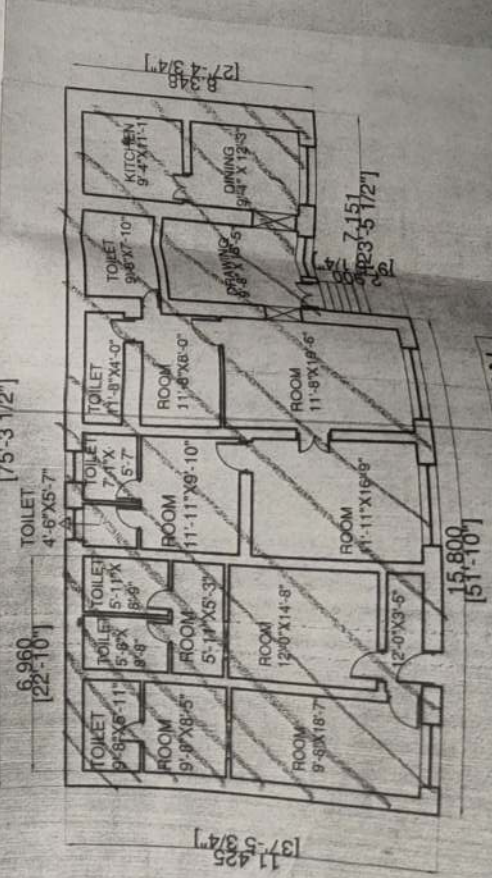
**SECOND FLOOR PLAN**      **PROPOSED**



PROPOSED  
GROUND FLOOR PLAN

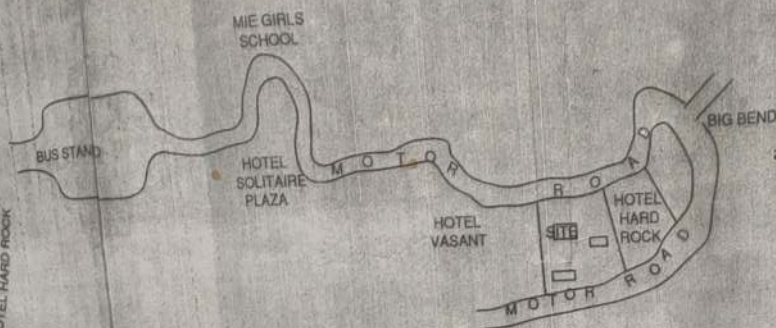


**TERRACE PLAN** PROPOSED



GROUND FLOOR PLAN

EXISTING TO BE DEMOLISHED



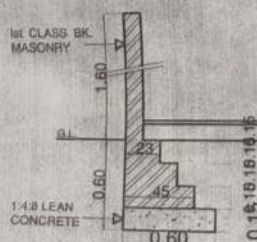
KEY PLAN (N.T.S.)

PARKING REQUIRED

1. ECS PER 100 SV OF PLUTARUM

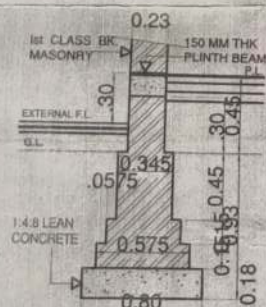
TECS FOR = 645.76

PROVIDE - 7 E.C.S.



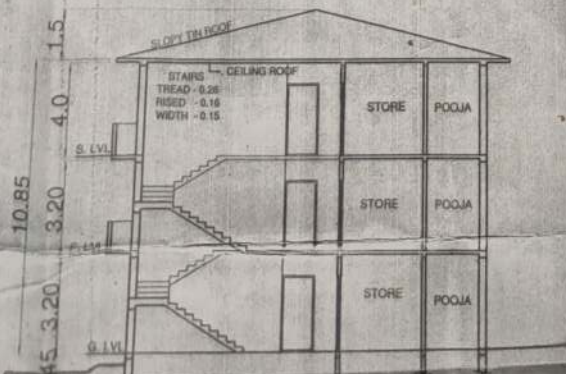
BOUND. WALL DET.

SCALE 1:25



FOUNDATION DET.

SCALE 125



SECTION ATCD

FOR AUTHORITY USE ONLY

यह सबन धार्माचार उन प्रातबन्धों के साथ  
स्वीकृत किया जाता है जो इसके साथ  
संलग्न आदेशों में ३०/११/१९८०  
दिनांक ११/११/८० में अंकित किये गये हैं

अवर अभियन्ता  
मसुरी देहरादून विकास प्राधिकरण  
मसुरी

सं. वि. वि. प्रा.  
समूह

PROPOSED RECONSTRUCTION BUILDING  
PLAN OF BAREILLY HOUSE  
(RESIDENTIAL HOUSE) OF  
SH. VIPUL MITTAL s/o Sh Gyan Chand Mittal &  
SH. ANSHUL MITTAL s/o Sh Gyan Chand Mittal  
AT PART OF BAREILLY HOUSE R.K. VERMA RD.  
MUSOOORIE,  
DEHRADUN, UTRRAKHAND

## SPECIFICATION / NOTES

- 1.0 230 MM THK BK. MASONRY IN 1:6 MORTAR.
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10	<b>FLOOR AREA RATIO</b>	<b>1.05</b>

### DOORS AND WINDOWS DETAIL

DOORS		WINDOWS	
D-0	1.06 x 2.13	W-0	2.00 x 2.18
D-1	1.00 x 2.13	W-1	1.00 x 2.18
D-2	0.91 x 2.13	W-2	2.00 x 1.70
D-3	0.75 x 2.13	W-3	1.00 x 1.70
		W-4	2.00 x 1.33
VENTILATOR			
V-0	0.90 x 0.62		

### LEGEND

R.W.P.	RAIN WATER PIPE
S.T.	SEPTIC TANK
M.H.	MANMOLE
I.C.	INSPECTION CHAMBER

EXISTING AREA  
PROPOSED AREA  
TO BE DEMOLISHED  
COMBINED AREA

FOR AUTHORITY USE ONLY

यह भवन मानचित्र उन प्रांतिकर्तव्यों के साथ  
स्वीकृत किया जाता है जो इसके साथ  
संलग्न आदेश सं० ८०/१११/११११  
दिनांक ११/११/११ में अंकित किये गये हैं

BIG BEND

अवर अभियन्ता  
मसूरी-देहरादून विकास प्राधिकरण  
मसूरी

सहायक अभियन्ता  
म.दे.वि.प्रा.  
मसूरी

PROPOSED RECONSTRUCTION BUILDING  
PLAN OF BAREILLY HOUSE  
(RESIDENTIAL HOUSE) OF  
SH. VIPUL MITTAL s/o Sh Gyan Chand Mittal &  
SH. ANSHUL MITTAL s/o Sh Gyan Chand Mittal  
AT PART OF BAREILLY HOUSE R.K. VERMA RD.  
MUSSOORIE,  
DEHRADUN, UTTARAKHAND

SPECIFICATION / NOTES

- 1.0 230 MM THK BK. MASONRY IN 1:6 MORTAR.
- 2.0 EARTHQUAKE RESISTANT MEASURES TO BE FOLLOWED.
- 3.0

25/2018

DEED OF RECTIFICATION/CORRECTION DEED

Consideration..... NIL.

Market Value on which stamp duty paid..... 100/-

No. of Stamp sheets.....e-stamp

Total Stamp paid Rs. 100/-

For consideration of ..... NIL

NAME & ADDRESS OF THE FIRST PARTY/Lessor:-

Mr. Gyan Chand Mittal son of late Sri Hira Lal Mittal R/o  
Bareilly House Estate, R.K. Verma Road, Mussoorie  
PAN: ACNPM3197P

NAME & ADDRESS OF THE SECOND PARTY/LESSEES:-

- (1) Mr. Vipul Mittal S/o Sri Gyan Chand Mittal R/o Bareilly  
House, R.K. Verma Road, Mussoorie. PAN: ABIPM5471A
- (2) Mr. Anshul Mittal S/o Sri Gyan Chand Mittal R/o  
Bareilly House, R.K. Verma Road, Mussoorie. PAN:  
AMQPM1781Q

Details of the property- All that part of property known as  
Ganga Niwas situated at Bareilly House having total plot  
area 645.76 Sq.Mtrs. in which 234 Sq.Mtrs is covered area,  
and land adjoin to Bareilly House, Land adjoin to Ganga  
Niwas Cottage, R.K. Verma Road, Mussoorie.

Gyan Chand

Anshul

Anshul

25/2018



सत्यमेव जयते

INDIA NON JUDICIAL

Government of Uttarakhand

e-Stamp

Certificate No.	: IN-UK51309860927588Q
Certificate Issued Date	: 30-Jan-2018 02:21 PM
Account Reference	: NONACC (SV)/ uk1213804/ MUSSORIE/ UK-DH
Unique Doc. Reference	: SUBIN-UKUK121380403376181669758Q
Purchased by	: GYAN CHAND MITTAL
Description of Document	: Article 34(A) Instrument
Property Description	: BAREILLY HOUSE MAIN MUSSOORIE
Consideration Price (Rs.)	: 0 (Zero)
First Party	: GYAN CHAND MITTAL
Second Party	: VIPUL MITTAL AND ANSHUL MITTAL
Stamp Duty Paid By	: GYAN CHAND MITTAL
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)



सारिकी गोयल  
स्टाम्प विक्रेता  
लाइसेन्स सं. 3  
कोर्ट कम्पाउण्ड, मसूरी

Please write or type below this line

DEED OF RECTIFICATION / CORRECTION

Gyan Chand

Anshul

Anshul



## DEED OF RECTIFICATION/CORRECTION

This Deed of Rectification is made at Mussoorie on this the 9<sup>th</sup> day of February 2018 AT MUSSOORIE, Uttarakhand

BETWEEN

Mr. Gyan Chand Mittal son of late Sri Hira Lal Mittal R/o Bareilly House Estate, R.K. Verma Road, Mussoorie (hereinafter called the First party/Lessor) of the first part;

A N D

1. Mr. Vipul Mittal S/o Sri Gyan Chand Mittal R/o Bareilly House, R.K. Verma Road, Mussoorie.
2. Mr. Anshul Mittal S/o Sri Gyan Chand Mittal R/o Bareilly House, R.K. Verma Road, Mussoorie. (hereinafter called the Second party/Lesseees) of the second part;

WHEREAS a lease deed was executed between first party and second on 03.07.2013 vide lease deed No. 124/2013 registered in office of Sub Registrar Mussoorie in Book No. 1, volume No. 220 on page 68 addl. Book No. 1, volume 237 on pages 419-440 on 06.07.2013.

This rectification/correction in the abovesaid lease deed dated 03.07.2013 is being signed and executed by the first party and second party and they have agreed as per the terms and conditions mentioned hereunder:

### NOW THIS DEED WITNESSETH AS UNDER:

That in page No. 4, after para No. 11 and before para No. 12 the following be read:

*G. Chand*

*Vipul*

*Anshul*






"11(A) The lessees will have right to mortgage the said property and take loan against the said property and sign all necessary documents, affidavits, agreements etc. for the above purpose."

In page No. 5 after last line of schedule of property and before page No. 6 the following be read:






"the leased property has morefully been shown and described in the attached plan to lease deed".

NAME & ADDRESS OF THE FIRST PARTY/LESSOR Mr. Gyan Chand Mittal son of late Sri Hira Lal Mittal R/o Bareilly House Estate, R.K. Verma Road, Mussoorie

**Left Hand Fingers Impressions**

Angusth	Tarjani	Madhyama	Anamika	Kanishthika
				

**Right Hand Fingers Impressions**






Angusth	Tarjani	Madhyama	Anamika	Kanishthika
				

Chand  
FIRST PARTY/LESSOR






NAME & ADDRESS OF THE SECOND PARTY/LESSEES-

(1) Mr. Vipul Mittal S/o Sri Gyan Chand Mittal R/o Bareilly House, R.K. Verma Road, Mussoorie.

Left Hand Fingers Impressions

Angusth	Tarjani	Madhyama	Anamika	Kanishthika
				






Right Hand Fingers Impressions

Angusth	Tarjani	Madhyama	Anamika	Kanishthika
				






Mittal  
SECOND PARTY/LESSEE

(2) Mr. Anshul Mittal S/o Sri Gyan Chand Mittal R/o Bareilly House, R.K. Verma Road, Mussoorie.

**Left Hand Fingers Impressions**

Angusth	Tarjani	Madhyama	Anamika	Kanishthika
				

**Right Hand Fingers Impressions**

Angusth	Tarjani	Madhyama	Anamika	Kanishthika
				

*Havnd*  
SECOND PARTY/LESSEE

IN WITNESS WHEREOF the parties have signed and executed this RACTIFICATION DEED/CORRECTION DEED on the day, month and year first above mentioned in the presence of the following witnesses.

**WITNESSES**

*Jatin Kapoor*  
1- Mr. Jatin Kapoor  
S/o Mr. Subodh Kapoor  
R/o - Kulri, Munoorie  
Aadhar - 912059924224

*Neeraj Bisht*  
2- Mr. Neeraj Bisht S/o Vijay Bisht  
R/o - Kulri, Munoorie  
Aadhar No - 356543163767

Drafted and typed in my office  
Under the instructions of the parties.

*Subodh Singh Rawat*  
Subodh Singh Rawat  
Advocate  
UK 520/13

नवी क्र. 1 निपत्र 220 294  
 नवी क्र. 2 निपत्र 290 332 25/2018  
 नवी क्र. 3 निपत्र 290 332 12/2018

न निपत्र  
 मसरी के न

निपत्र 230 का अनुपालन निपत्र

गन्ना

न निपत्र  
 मसरी के न



Manoj Salli, Advocate

Resi: Enviornal Cottage Estate,  
Balahissar Mussoorie,  
Distt. Dehradun., Uttarakhand.  
Phone: (0135) 2632520.

Off: No.1, Lawyers' Chambers,  
Nagar Palika Road, Mussoorie.  
Mussoorie, Distt. Dehradun,  
Uttarakhand.

Phone: (0135) 2631520 (m) 9837080320

Annexure – B: Report of Investigation of Title in respect of immovable Property.

(All columns/items are to be completed/commented by the panel advocate)

1	a)Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India Branch LBSNAA, Mussoorie.
2.	b)Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	15.10.18.
	c)Name of the Borrower.	(1)Sri Vipul Mittal (2)Sri Anshul Mittal both sons of Sri Gyan Chand Mittal R/o Bareilly House, R.K. Verma Road Mussoorie
3.	a)Name of the unit/concern/ company/person offering the property/ (ies) as security.	(1)Sri Vipul Mittal (2)Sri Anshul Mittal both sons of Sri Gyan Chand Mittal R/o Bareilly House, R.K. Verma Road Mussoorie.
	b)Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Persons.
	c)State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As borrower.
	Complete or full description of the immovable property/ (ies) offered as security including the following details.	All that part of property known as Ganga Niwas situated at Bareilly House R.K. Verma Road Mussoorie having total area admeasuring 645.76 sq. mtrs. consisting of built up area 234 sq. mtrs
	(a) Survey No.	-
	(b) Door/House no. ( in case of house property)	-
	(c) Extent/ area including plinth/ built up area in case of house property	All that part of property known as Ganga Niwas situated at Bareilly House R.K. Verma Road Mussoorie having total area admeasuring 645.76 sq. mtrs. consisting of built up area 234 sq. mtrs



(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.

All that part of property known as Ganga Niwas situated at Bareilly House R.K. Verma Road Mussoorie having total area admeasuring 645.76 sq. mtrs. consisting of built up area 234 sq. mtrs and bounded and butted as under:  
north: By Pusta thereafter Motor Road  
south : By Pusta thereafter Motor Road  
east: By Bareilly House Out House  
west: By Dwarka Hotel

a)Particulars of the documents scrutinized- serially and chronologically.

(a) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.

**Note :** Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.

- (1) Original Correction of Lease Deed 10.02.2018 as document no.28/18
- (2) Original Lease Deed dated dated 03.07.2013 as document no. 124/2013
- (3) Original sale deed dated 05.12.1969 as document no. 99/69
- (4) Original Will dated 24.12.2004 as Document 266 in the office of Sub Registrar Ghaziabad

Sl. No.

Date

Name/  
Nature of  
the  
Document

Original/  
certified  
copy/  
certified  
extract/  
photocopy  
etc

1

Original  
Correction of  
Lease Deed

Correction  
of Lease  
Deed

Original

- (1) Original Correction of Lease Deed 10.02.2018 as document no.28/18
- (2) Original Lease Deed dated dated 03.07.2013 as document no. 124/2013

2

Original  
Lease Deed  
dated

Lease Deed

Original

- (3) Original sale deed dated 05.12.1969 as document no. 99/69
- (4) Original Will dated 24.12.2004 as Document 266 in the office of Sub

	03.07.2013 as document no. 124/2013			Registrar Ghaziabad
	Original Sale Deed dated 05.12.1969	Sale Deed	Original	
	Original Will dated 24.12.2004 as Document 266	Will	Original	

5.	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)	Yes
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system ?	Yes,
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	---
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar Mussoorie/Dehradun
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	Sub Registrar Mussoorie/Dehradun
	c) Whether search has been made at all the offices named at (b) above?	Sub Registrar Mussoorie/Dehradun



d)Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?

N/A

8.


Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory.(Separate Sheets may be used)

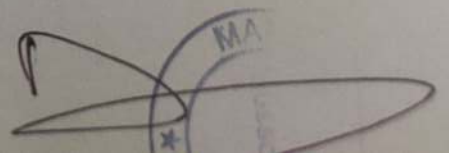
Whereas One Sri Hira Lal Mittal purchased the property known as Bareilly House Estate comprising of Bareilly House Estate comprising of Bareilly House,Cottage Ganga Niwas and latrine with land admeasuring 1.21 acres from Dr. Daya Shankar Gupta vide registered sale deed dated 05.12.1969 as document no. 99/1969 as document No. 99/1969 in Book No.1 volume 75 pages 158 to 164 in the office of Sub Registrar Mussoorie

Whereas after death of Sri Hira Lal Mittal his son Sri Gyan Chand Mittal became the owner of Bareilly House Estate comprising of Bareilly House Cottage Ganga Niwas and latrine with land admeasuring 1.21 acres vide registered will dated 24.12.2004 duly registered at Ghaziabad Book No.III vol 430 pages197/200 as document No.266 in the office of Sub Registrar Ghaziabad

Whereas Sri Gyan Chand Mittal leased the said property in favour of His sons namely (1)Sri Vipul mittal (2)Sri Ansul Mittal vide registered lease deed dated 03.07.2013 registered In Book No.1 vol 220 on pages no. 68 add book no. 1 vol 237 on pages 419 to 440 as document No. 266 in the office of Sub Registrar Mussoorie

And whereas after execution of above lease deed a correction of said lease deed was made on 10.02.2018 registered in Book No. 1 vol 220 pages 297 add book No. 1 volume 290 on pages 357 to 372 as document No. 28/2018 on 12.02.2018

		Sri Vipul Mittal and Ansul Mittal are recorded Lease in the records of Nagar Palika Parishad Mussoorie as demand No. 3/149/III. As per above lease deed Sri Vipul Mittal and Ansul Mittal have right to mortgage the said property in opinion Sri Gyan Chand Mittal be made Guaranter in the matter. 
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Leases.
10.	If leasehold, whether;	
	a)lease Deed is duly stamped and registered	Yes
	b)lessee is permitted to mortgage the Leasehold right,	Yes
	c)duration of the Lease/unexpired period of lease,	29 years
	d)if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	N/A
	e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	yes
	f)Right to get renewal of the leasehold rights and nature thereof.	Yes By a fresh lease deed.
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	N/A
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	-
	the mortgagor is competent to create charge on such property,	N/A



	whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N/A
12.	If occupancy right, whether;	N/A
	a) Such right is heritable and transferable,	
	b) Mortgage can be created.	
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	NA
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	Registered sale Deed
	a) The Gift/Settlement Deed is duly stamped and registered;	N.A.
	b) The Gift/Settlement Deed has been attested by two witnesses;	N.A.
	c) The Gift/Settlement Deed transfers the property to Donee;	N.A.
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	N.A.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	N/A
	f) Whether the Donee is in possession of the gifted property;	N.A.
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	NA-
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.

- (a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage. - N.A.
- (b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. N.A.
- (c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon. --
- (d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with. --
- (e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?

16.

Whether the title documents include any testamentary documents /wills?

- Yes will

(a) In case of wills, whether the will is registered will or unregistered will?

Registered

(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?

No same has been acted upon

(c) Whether the property is mutated on the basis of will?

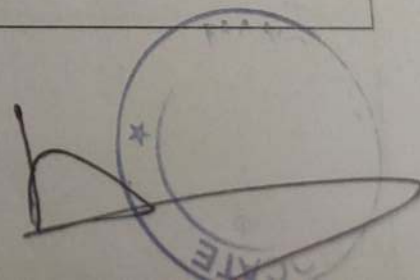
Yes

(d) Whether the original will is available?

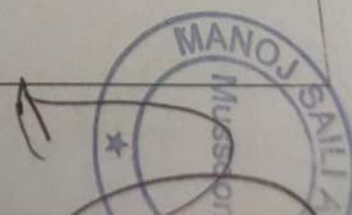
Yes

(e) Whether the original death certificate of the testator is available?

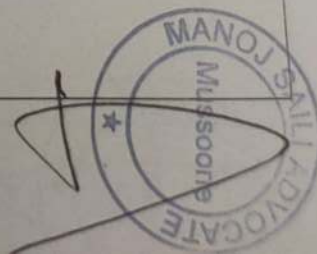
Yes



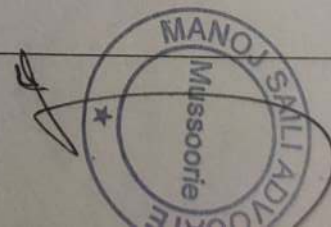
	<p>(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?</p> <p>(Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)</p>	The will has been acted upon as mutation is being in the name of present Lessor and thereafter in favour of the lessees
17.	<p>(a) Whether the property is subject to any wakf rights?</p> <p>(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?</p> <p>(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?</p>	<p>N/a.</p> <p>NO.</p>
18.	<p>(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.</p> <p>(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?</p>	<p>No</p> <p>No</p>
19.	<p>(a) Whether the property belongs to any trust or is subject to the rights of any trust?</p> <p>(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?</p> <p>(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?</p> <p>(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.</p>	<p>NO</p> <p>No</p> <p>No</p> <p>No</p>
20.	<p>(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.</p> <p>(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?</p>	<p>NO</p> <p>No</p>



	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	No
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.).	No
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	NO
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N/A
	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/marking.	No
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	No
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	No
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite	NO



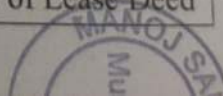
	resolutions, bye-laws.	
	(a) Whether any POA is involved in the chain of title?	No
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No
	(b) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	No
	(c) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	No
	(d) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	No
	1. Whether the original POA is verified and the title investigation is done on the basis of original POA? 2. Whether the POA is a registered one? 3. Whether the POA is a special or general one? 4. Whether the POA contains a specific authority for execution of title document in question?	No
	(e) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	N/A
	(f) Please comment on the genuineness of POA?	N/A
	(g) The unequivocal opinion on the enforceability and validity of the POA?	N/A
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of	N/A



	<p>the Law of the place, where it is executed.</p> <p>If the property is a flat/apartment or residential/commercial complex, check and comment on the following:</p> <ul style="list-style-type: none"> <li>(a) Promoter's/Land owner's title to the land/building;</li> <li>(b) Development Agreement/Power of Attorney;</li> <li>(c) Extent of authority of the Developer/builder;</li> <li>(d) Independent title verification of the Land and/or building in question;</li> <li>(e) Agreement for sale (duly registered);</li> <li>(f) Payment of proper stamp duty;</li> <li>(g) Requirement of registration of sale agreement, development agreement, POA, etc.;</li> <li>(h) Approval of building plan, permission of appropriate/local authority, etc.;</li> <li>(i) Conveyance in favour of Society/Condominium concerned;</li> <li>(j) Occupancy Certificate/allotment letter/letter of possession;</li> <li>(k) Membership details in the Society etc.;</li> <li>(l) Share Certificates;</li> <li>(m) No Objection Letter from the Society;</li> <li>(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;</li> <li>(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</li> <li>(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</li> <li>(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</li> </ul>	Residential
30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	N/A
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	Original receipt of Sub Registrar Mussoorie, from 2018 to 2018 vide receipt no.682577 dt. 27-11-2018 for Rs. 10/-.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Paid Receipt Attached
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon.	N/A



	(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	N/A
	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Municipal tax records
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Lessee
36.	(a) Whether the property offered as security is clearly demarcated?	Yes
	(b) Whether the demarcation/partition of the property is legally valid?	Yes
	(c) Whether the property has clear access as per documents?	Yes
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	Yes, attached.
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	No
39.	If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Sanction plan is being attached
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes
42.	In case of absence of original title deeds,	(1) Original Correction of Lease Deed



	details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	10.02.2018 as document no.28/18 (2) Original Lease Deed dated dated 03.07.2013 as document no. 124/2013 (3) Original sale deed dated 05.12.1969 as document no. 99/69
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N/a
44.	Additional aspects relevant for investigation of title as per local laws.	--
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	--
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	(1)Sri Vipul Mittal (2)Sri Anshul Mittal both sons of Sri Gyan Chand Mittal R/o Bareilly House, R.K. Verma Road Mussoorie

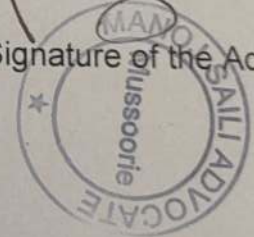
*Sarfaesi Act is applicable to the said property.*

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date- 01/12/2018..

Place: Mussoorie.

Signature of the Advocate



Annexure – C: Certificate of title.

I have examined the Original Title Deed & certified copy of Registered sale deed already deposited in the bank, relating to the schedule property/(ies) and offered as security by way of **\*Registered/ Equitable/English Mortgage (\*please specify the kind of mortgage)** and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land/ S.R. Mussoorie I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period 2018 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of \_\_\_\_\_  
Specify the share of the Minor with Name). (Strike out if not applicable). N.A.



8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, (1) Sri Vipul Mittal (2) Sri Anshul Mittal both sons of Sri Gyan Chand Mittal r/o Bareilly House, R.K. Verma Road Mussoorie

9. I further certify that the above deed is genuine and a valid mortgage can be created and the said Mortgage would be enforceable. Original sale deeds, and other relevant documents will be deposited in the bank.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage: Original deed of sale and other relevant documents will be deposited in the bank.

(1) Original Correction of Lease Deed 10.02.2018 as document No. 25/187

(2) Original Lease Deed dated 3.07.2013 as document no. 124/2013

(3) Original sale deed dated 05.12.1969 as document No. 99

(4) Original Sanction Plan.

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

**SCHEDULE OF THE PROPERTY (IES):-**

All that part of property known as Ganga Niwas situated at Bareilly House, R.K. Verma Road, Mussoorie having total area admeasuring 645.76 Sq.mtrs. consisting of built up area 234 sq.mtrs. butted and bounded as under:

North: By Pusta thereafter Motor Road

South : By Pusta thereafter Motor Road.

East: By Bareilly House Out House Property of Mr. Gyan Chand Mittal

West: By Dwarka Niwas

Note: (SARFAESI Act is applicable to the said property)

Place- Mussoorie

Date 01.12.2018

Signature of the Advocate

