

SHUNYA ABHIVYAKTI

ARCHITECTS. GOVT REGISTERED VALUERS. URBAN DESIGNERS. INTERIOR DESIGNERS

VALUATION REPORT

: Punjab National Bank,
: Recovery Department, Sector-4, BHEL
: Sh. Sandeep Mittal & Sh. Saurabh Mittal
: Both S/o Sh. V.K. Mittal

Name & Address of Branch:

Name of Customer (s)/ Borrowal unit:

I. Introduction		: Vr. BHAVUK JAIN	
1	Name of Valuer	: 08-02-2023	
2	Date of Inspection	: 10-02-2023	
	Date of Valuation Report	: Copy of Old Valuation Report dated 02-03-2022	
	Title Deed Number and Date	: by Home Makers	
3	Purpose of Valuation	: To assess market value for Recovery of Bank Loan	
4	Name of Property Owner's (Details of share of each owner in case of joint & Co-ownership)	: Sh. Sandeep Mittal & Sh. Saurabh Mittal Both S/o Sh. V.K. Mittal	
5	Name of Bank/Fl as applicable	Punjab National Bank, Recovery Department, Sector-4, BHEL	
6	Name of the Developer of Property (in case of developer built properties), Contact No.	: Sh. Sandeep Mittal : Contact No.	
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Owner	
II. Physical Characteristics of the Asset			
1	Location of the Property in the city Plot No. / survey no. Door No. T.S. No. / Village Ward / Taluka Mandal / District	: Mohalla West Rajputana, Roorkee : House Tax No. 68 : NA : Mohalla West Rajputana, Roorkee : Roorkee : Haridwar : Near Anaaj Mandi	
2	Nearby Landmark	: NA	
3	Municipal Ward No.	: Mohalla West Rajputana, Roorkee	
4	City / Town Residential Area Commercial Area Industrial Area	: Mixed Area : -- : --	
5	Classification of the area i) High/Middle/Poor ii) Urban/Semi-urban/Rural	: Middle Class : Urban : Nagar Nigam	
6	Coming under Corporation limit/Village Panchayat/Municipality		
7	Postal Address of the Property	: Mohalla West Rajputana, Roorkee : Pargana & Tehsil Roorkee, Distt. Haridwar	
8	Latitude, Longitude and Coordinates of the site	: 29° 52' 36" : 77° 53' 12"	
9 (i)	Area of the plot / land (As per deed)	: 898.71	Sqm
(ii)	(As per Site)	: 938.73	Sqm
(iii)	Extent of the site considered for valuation	: 898.71	Sqm
10	Layout plan of the area in which the property is located		

D. S. J. PNB Sandeep Mittal & Saurabh Mittal

Valuer Approved By UCO Bank Punjab National Bank Union Bank of India. Uttarakhand State Co operative Bank

OFFICE ANUKOOL, 46 NAYA HARIDWAR COLONY TEL 9411100397 E-mail bhavuk09@gmail.com

11	Development of surrounding areas	:	Sufficient
12	Details of roads abutting the property.	:	Road 4.57 M Wd
13	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	Haridwar Roorkee Development Authority
14	In case it is an agricultural land, any conversion to house site plots is contemplated	:	Refer TIR
15 (a)	Boundaries of the Property		
i)	As Per Old Valuation		As per Site
	North : Property of Sh. Triloki Nath Ji	:	Property of Sh. Triloki Nath
	South : Property of Ahata Mathura Bhawan & Pritam Singh	:	Mathura Bhawan & Pritam Singh
	East : Gali Nagar Palika	:	Road 4.57 M Wd
	West : Property of Sh. Bharat Singh & Gali 1.60 M Wd	:	Property of Sh. Bharat Singh
ii)	Dimension of the Property		As per Site
	As Per Old Valuation		
	North : --	:	52.45 M
	South : --	:	22.80 M + 23.10 M
	East : --	:	18.16 M
	West : --	:	21.90 M
16	Description of adjoining property.	:	Residential
17	Plot No. Survey No.	:	House Tax No. 68
	Ward/Village/Taluka	:	Mohalla West Rajputana, Roorkee
	Sub-Registry/Block	:	Roorkee
	District	:	Haridwar
	Type of Building (Residential / Commercial / Industrial)	:	Residential
18	Details of the building / buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details full details of specifications to be appended along with building plans and elevations	:	Enclosed
19	Plinth Area, Carpet Area, and saleable are to be mentioned separately and clarified	:	Plinth Area = 3417.00 Sqm Carpet Area = 2904.45 Sqm Saleable Area = 3417.00 Sqm
20	Any Other aspect	:	
III.	Town Planning parameters		
1	Master Plan provision related to property in terms of land use.	:	Not applicable
2	Date of issue and validity of layout of approved map / plan	:	Details Not Available
3	Approved map / plan issuing authority	:	Details Not Available
4	Whether genuineness or authenticity of approved map / plan is verified	:	NA
5	Any other comments by our empanelled valuers on authentic of approved plan	:	NIL
6	Planning area/zone	:	Residential
7	Developmental controls	:	NIL
8	Zoning regulations	:	Not applicable
9	FAR-FLOOR Area Ratio/FSI-Floor Space Index permitted & consumed.	:	389, Consumed Full
10	Ground coverage	:	78%



11	Transferability of development rights in any building by-laws provision as applicable to the property viz. setbacks, height restriction etc.	: Permitted as per rule
12	Comment on the surrounding land uses and adjoining properties in terms of uses	: Residential
13	Comment on unauthorized construction, If any	: Details not available
14	Comment on demolition proceedings if any	: NIL
15	Comment on compounding/regularization proceedings	: NIL
16	Comment of whether OC-Occupancy Certificate has been issued or not	: Not applicable
17	Any other Aspect	: NIL
IV. Legal Aspects and Document Details of the Property		
1	Ownership Documents	: Copy of Old Valuation Report dated 02-03-2022
i)	Sale Deed, Gift Deed, Lease Deed	: by Home Makers
ii)	TIR of the Property	: NA
2	Name of the Owner's (In case of Joint or Co-ownership, whether the shares are undivided or not?)	: Sh. Sandeep Mittal & Sh. Saurabh Mittal Both S/o Sh. V.K. Mittal
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	: Not known
4	Comment on whether the IP is independently accessible?	: Yes
5	Title verification,	: Not Available
6	Details of leases if any,	: Not Available
7	Ordinary status of freehold or leasehold including restriction on transfer,	: Freehold
8	Agreements of easements if any,	: NIL
9	Notification for acquisition if any,	: NIL
10	Notification for road widening if any,	: No
11	Possibility of frequent flooding / sub-merging	: No
12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	: No
13	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	: No
14	Comment on transferability of the property ownership,	: Permitted with in rule
15	Comment on existing mortgages/ charges/ encumbrances on the property if any	: Not Known
16	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	: Not Known
17	Building plan sanction, illegal constructions if any done without plan sanction / violations. sanction/violations	: Sanctioned plan is not available
18	Any Other aspect	: NIL



IX. Marketability of the Property		:	
1	Analysis of the market for the property in terms of	:	29° 52' 36" N, 77° 53' 12" E
a)	Locational attribute	:	Land is available
b)	Scarcity	:	Average
c)	Demand and supply of the kind of subject property	:	
d)	Comparable sale prices of Land in the locality,	:	Rs. 50000 - 60000 /- per Sqm.
X. Engineering and Technology Aspects		:	
		:	B Class
1	Type of Construction	:	RCC Framed
2	Material & technology used	:	2022, Under Construction
3	Specifications, Year of Construction	:	
	Maintenance issues,	:	0 Year
4	Age of the buildings	:	0 Year
5	Total life of the building,	:	NIL
6	Extent of deterioration	:	Sound Safety
7	Structural safety	:	Provided as per rule
8	Protection against natural disaster viz. earthquakes,	:	
9	Common facilities viz. lift, water pump, lights, security systems, etc.,	:	Not applicable
10	Visible damages in the building	:	Nil
11	System of air-conditioning	:	Not applicable
12	Provision of firefighting	:	Not applicable
13	Copies of the plan and elevation of the building to be included	:	Not available
XI. Environmental Friendly (Factors)		:	
1	Use of environment friendly building materials, Green Building techniques if any	:	NA
2	Provision of rain water harvesting	:	NA
3	Use of solar heating and lightening systems, etc.	:	No
4	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	:	No
XII. Architectural and Aesthetic Quality of the Property		:	
a)	Descriptive account on whether the building is modern, old fashioned. Etc, Plain looking or with decorative elements, Heritage value if applicable, presence of landscape elements etc.	:	Conventional
XIII. In case of valuation of industrial property		:	
1	Proximity to residential areas	:	Not applicable
2	Availability of public transport facilities	:	Not applicable
XIV. Valuation		:	
1	Here, the procedure adopted for arriving at the valuation has to be highlighted. The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which	:	Since comparable sales are not available cost of reproduction of similar property has been considered.

D:\SA\PNB\Sandeep Mittal & Associates

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3. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
4. A valuer shall follow this code as amended or revised from time to time.

For: Hardware

For: 10-12-2023

Photography & Location Map:-

(Vr. BHAVUK JAIN)

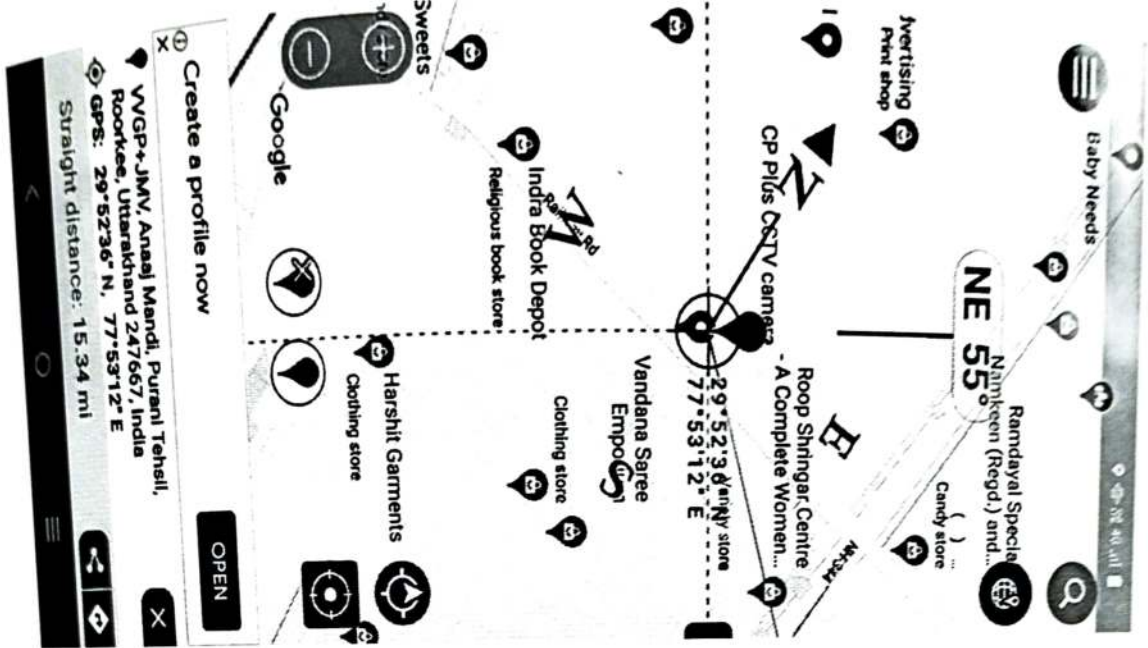
Signature

Name of the Approved Valuer and Seal of the Firm / Company)





Photographs & Location Map:-



KEY PLAN

D:\SA\PNT Sandeep Mittal & Saurabh Mittal

HOME MAKERS

ARCHITECT, ENGINEERS & VALUER

GOVT. APPROVED VALUER (INCOME TAX)

Panel Valuer : Punjab National Bank, S.B.I, Bank of Maharashtra, I.C.I.C.I Bank, Kotak Mahindra Bank, R.B.L Bank, L.I.C Housing Finance, India Bulls, Shri Ram Housing Magma Housing Add- Shop No.-1, 2nd Floor, Krishna Complex, Near Fun & Food Restaurant, Ranipur More, Haridwar (U.K), Mob. : 9719104134, Email : Ar.amitchauhan@gmail.com

Ref.No.

Date.. 2/3/2022

Appendix-I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.No.	Particulars	Content
I.	Introduction	
1.	Name of Valuer	AMIT KUMAR CHAUHAN
2.	Date of inspection	28/02/2022
	Date of Valuation	02/03/2022
3.	Purpose of Valuation	To Assess Fair market Value
4.	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Sh. Sandeep Mittal & Sh. Saurabh Mittal s/o Sh. V.K Mittal. Joint ownership Share are equally divided.
5.	Name of Bank/FI as applicable	P.N.B BANK
6.	Name of Developer of the Property (in case of developer built properties)	N.A
7.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Owner Occupied
II.	Physical Characteristics of the Asset	
1.	Location of the property in the city Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka Mandal / District	House Tax No. 68 N.A Mohalla Rajputana West, Pargana & Tehsil Roorkee, Distt. Haridwar
2.	Municipal Ward No.	N.A
3.	City / Town	Distt. Haridwar
	Residential Area/ Commercial Area/ Industrial Area	Mixed Area (Commercial & Residential)

AR. AMIT KUMAR CHAUHAN
(B-ARCH)
REGD. VALUER F-20584
PANEL VALUER (L.I.C.) DDV0047
INCOME TAX VALUER
REGD. No-42013-2014

4.	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural	Middle Class Urban	
5.	Coming under Corporation limit/ Village Panchayat/ Municipality	Inside Nagar Nigam Roorkee limits.	
6.	Postal address of the property	House Tax No. 68, Mohalla Rajputana West, Pargana & Tehsil Roorkee, Distt. Haridwar	
7.	Latitude, Longitude and Coordinates of the site	29.877390 , 77.886712	
8.	Area of the plot/land (supported by a plan)	898.71 Sq.mt	
9.	Layout plan of the area in which the property is located	N.A	
10.	Development of surrounding areas	Developed	
11.	Details of Roads abutting the property	Road in East	
12.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	H.R.D.A	
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	N.A	
14.	Boundaries of the property	A	B
		As per old valuation Report	Actuals
	North	Property of Triloki Nath ji	Property of Triloki Nath ji
	South	Prop. of Ahata Mathura Bhawan & pritam Singh	Prop. of Ahata Mathura Bhawan & pritam Singh
	East	Gali Nagar Palika	Gali Nagar Nigam Road
	West	Property of Bharat Singh & Gali 5'-3" wide	Property of Bharat Singh
	Extent of the site considered for valuation (least of 14 A & 14 B)	898.71 Sq.mt	
	Whether property is clearly demarcated?	Yes	
5.	Description of Adjoining properties	Property of Triloki Nath ji	
	North	Prop. of Ahata Mathura Bhawan & Pritam Singh	
	South	Gali Nagar Palika	
	East		

AR. AMIT KUMAR SAHNI
(B-ARCH)
REGD. VALUER F-20584
PANEL VALUER (L.I.C.) DDV0017
INCOME TAX VALUER
REGD. No. 4/2013-2014

	West	Property of Bharat Singh			
6.	Survey no. if any	Local Survey & enquiry			
7	Type of Building (Residential/ Commercial/ Industrial)	Commercial Property			
8.	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	R.c.c structure at Basement, Ground +3 & mumty (P.c.c flooring) . The Building was constructed in 2014 & is approx. 7 years old. Building is Plaster Lavel Plinth area detail is shown in valuation computation chart. Only approved area is considered for valuation of building.			
9.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	Floor	Plinth Area (sq.mt)	Carpet Area (Sq.mt)	Saleable Area (Sq.mt)
		B.F(R.c.c)	376.08	338.47	376.08
		G.F (R.c.c)	376.08	338.47	376.08
		F.F (R.c.c)	355.73	320.15	355.73
		S.F (R.c.c)	355.73	320.15	355.73
		T.F (R.c.c)	355.73	320.15	355.73
		Mumty	20.36	18.32	20.36
20.	Any other aspect	N.A			
III.	Town Planning Parameters	N.A			
1.	Master plan provisions related to the property in terms of land use	Mixed Area (Residential Cum Commercial)			
2.	Date of issue and validity of layout of approved map / plan	Yes			
3.	Approved map / plan issuing authority	Approved Building Plan from SDM Court, Roorkee			
4.	Whether genuineness or authenticity of approved map / plan is verified	Yes			
5.	Any other comments by our empanelled valuers on authentic of approved plan	N.A			
6.	Planning area/zone	Mixed Area (Residential Cum			

AR. AMIT KUMAR CHAUHAN
(B.Arch)
REGD. VALUER
PANEL VALUER (R.C.) DDV0017
INCOME TAX VALUER
REGD. No. 4/2013-2014

		Commercial)
7.	Development controls	H.R.D.A
8.	Zoning regulations	Mixed (Residential cum commercial)
9.	FAR/FSI permitted and consumed	FAR =1.80 , Consumed =2.04
10.	Ground coverage	42%
11.	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz.setbacks, height restrictions, etc.	N.A
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Commercial & Residential
13.	Comment on unauthorized constructions if any	N.A
14.	Comment on demolition proceedings if any	N.A
15.	Comment on compounding/ regularization proceedings	N.A
16.	Comment on whether OC has been issued or not	N.A
17.	Any other aspect	N.A
IV.	Legal Aspects	N.A
1.	Ownership documents,	1) Approved Building Plan From SDM Court, Roorkee
2.	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Sh. Sandeep Mittal & Sh. Saurabh Mittal s/o Sh. V.K Mittal. Joint ownership. Shares are equally divided.
3.	comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	N.A
4.	comment on whether the IP is independently accessible?	Yes
5.	Title verification,	yes
6.	Details of leases if any,	N.A
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Freehold
8.	Agreements of easements if any,	No
9.	Notification for acquisition if any,	No
10.	Notification for road widening if any,	N.A
11.	Possibility of frequent flooding / sub-merging	No
12.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	N.A
13.	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies	N.A


 AR. AMIT KUMAR CHAUHAN
 (B-ARCH)
 REGD. VALUER - 20584
 PANEL VALUER (I.C.) DDV0017
 INCOME TAX VALUER
 REGD. No. 4/2013-2014

	as applicable to be enclosed with the report.	
14.	Comment on transferability of the property ownership,	N.A
15.	Comment on existing mortgages/charges/encumbrances on the property if any	As per Tir
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	As per Tir
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Approved Building Plan from SDM Court, Roorkee
18.	Any other aspect	
V	Economic aspects	
1.	Details of ground rent payable,	Details By the Owner
2.	Details of monthly rents being received if any,	Details By the Owner
3.	Taxes and other outgoings,	Details By the Owner
4.	Property insurance,	Details By the Owner
5.	Monthly maintenance charges,	Details By the Owner
6.	Security charges, etc	Details By the Owner
7.	Any other aspect	
VI	Socio-cultural aspects	
1.	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	Good
VII	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of :	
	1. Space allocation,	Yes
	2. Storage spaces,	Yes
	3. Utility of spaces provided within the building,	Yes
	4. Any other aspect	
VIII	Infrastructure Availability	
	a)Description of aqua infrastructure availability in terms of	
	1. Water supply	
	2. Sewerage/sanitation	Yes
	3. Storm water drainage	
	b)Description of other physical infrastructure facilities viz.	N.A
	1. Solid waste management	N.A
	2. Electricity	Yes

AR. AMIT KUMAR CHAUDHAN
(B-ARCH)
REGD. VALUER R.F-20584
PANEL VALUER (L.I.C.) DDV0017
INCOME TAX VALUER
REGD. No-4/2013-2014

53/285-296 at S
R.O Roorkee.
18/05/2002 re
at pages 76/7
2002 at S.R.O Ro

	3. Roads & Public transportation connectivity 4. Availability of other public utilities nearby c) Social infrastructure in terms of 1. Schools 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	Near By Ram Dayal Chowk , Roorkee Yes Yes, Within 100 M
X	Marketability	
	Analysis of the market for the property in terms of 1. Locational attributes 2. Scarcity 3. Demand and supply of the kind of subject property. 4. Comparable sale prices in the locality.	N.A No In Regular Demand 5000-10000/- per Sq.ft For Land Rate
X	Engineering and Technology Aspects	
1.	Type of construction,	R.c.c Structure
2.	Materials and technology used,	Regular & local construction technique
3.	Specifications,	N.A
4.	Maintenance issues	N.A
5.	Age of the building	7 Years old
6.	Total life of the building,	70 years (R.c.c)
7.	Extent of deterioration,	N.A
8.	Structural safety	As per Structural Engineer's report
9.	Protection against natural disasters viz. earthquakes,	As per Structural Engineer's report
10.	Visible damage in the building if any,	No
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	No
12.	System of air-conditioning,	No
13.	Provision for firefighting, Copies of plans and elevations of the building to be included.	No
XI	Environmental Factors	
1.	Use of environment friendly building materials, Green building techniques if any,	Regular Building Material Used.
2.	Provision for rain water harvesting,	N.A
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	No Solar System
XII	Architectural and aesthetic quality	
1.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable,	Average

AR. AMIT KUMAR CHAUHAN
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AR. AMIT KUMAR CHAUHAN
(B-ARCH)-
REGD. NO. 20554
KNEL V. 01 DDV0014



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Time

November 24, 2021 11:39 AM

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More details

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Model: vivo 1904

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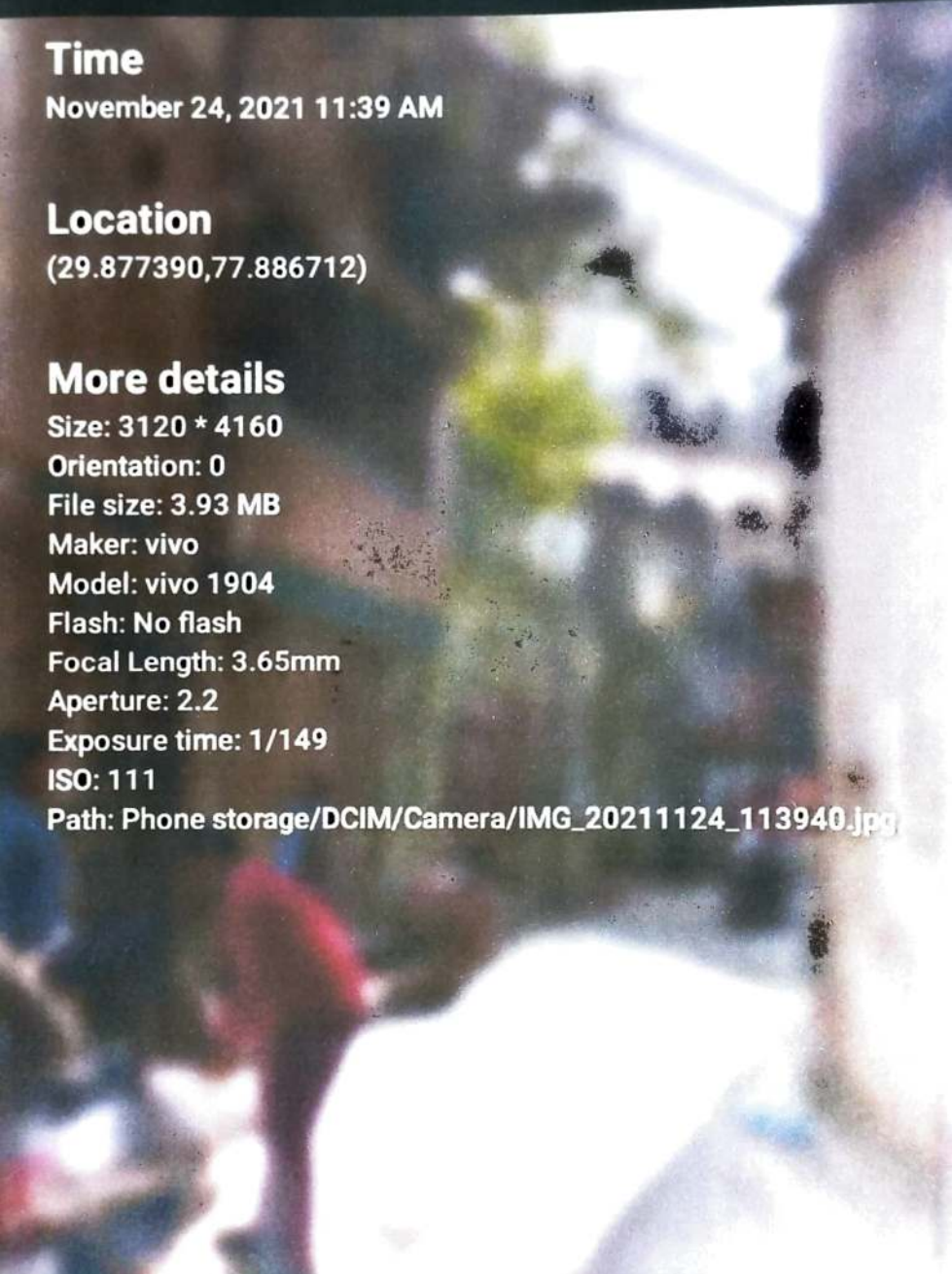
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ISO: 111

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REGD. V
PANEL V
INCOME
REGD. N



28.01.2022

AC/PNB/A1627/NEC/22

To,
The Branch Manager
Punjab National Bank
Roorkee

ANNEXURE II

SPECIAL REPORT ON TITLE

Search report in respect of property of Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwaris for the purpose of Loan.

ASPECTS TO BE CONSIDERED		COUNSEL'S STATEMENT
<u>A. PARTICULARS</u>		
1.	Name of the Borrower with address :	M/s Divine International through its proprietor Sh Sandeep Mittal S/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar
2.	Name of the person offering mortgage with parentage/constitution and address :	1 Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar
3.	Details of the property to be mortgaged : As per title deed	A Residential House measuring area 9671 sq ft. i.e. 898.47 sq mtr., Situated at Mohalla Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar within the limits of Nagar Nigam. Bounded in as per Sale deed: East- Way Nagar Palika Parishad West-Gali 5ft. wide & property of Bharat Singh North-Property of Legal heirs of Trilokinath South-Aahata Mathura Bhawan & House of Preetam As per the report of Penal Valuer
<u>B. INVESTIGATIONS</u>		
1.	Details of the title deeds/ documents (including Link Deeds/Parent Deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)	1. Original Sale deed dt. 06-02-2003 regd. at Book no 1 vol 2659/2758 at pages 53/285-296 at Serial No 818 on 06-02-2003 at S.R.O Roorkee. Original Sale deed at dt. 18/05/2002 regd. at Book no 1 vol 2672/2705 at pages 76/71-88 at Serial no. 2622 dt. 18/05/2002 at S.R.O Roorkee.

		3/a	Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar purchased the said property through 06-02-2003 regd. at Book no 1 vol 2659/2758 at pages 53/285-296 at Serial No 818 on 06-02-2003 at S.R.O Roorkee.
		B	We have not found any other Sale deed executed by the seller except above in the last years. So flow of the title of the last years is complete in all respect.
		4	From as much the records available in the office of Sub Registrar, no charge/encumbrance was found and on this basis, it can be well said that the property in question is not free from charge/ encumbrance. Except the Lien of PNB & sold the said property. The property may not constitute a valid security to the bank and bank may not exercise option to create charge by way of equitable mortgage after depositing the title deed by the borrower.
		5	Sale deed already executed in favor of mortgager.
2.	Whether documents given to the counsel are original one or more copies of documents ?		Sale deed is already mortgaged
3.	Whether documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?		The Sale deed raise doubt or suspicious. so the opinion is being given on the basis of assessment of records
4.	Whether the registration particulars number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy was obtained from the registrar's office?		Yes
5.	Whether the particulars of registration as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?		Yes, as per available records the Index inspection for the last 13 years was done at the office of Sub Registrar, Haridwar,
6.	Whether the photographs of parties as affixed in conveyance deed / title deed tally with the photograph seen the certified copy was obtained from the registrar's office?		Yes
7.	Whether contents of the as given in the title deed tally \verbatim with the contents as stated in the certified copy was obtained from the registrar's office if not, variations be specified. What is its effect?		Yes
8.	Whether the property has been mutated in the name of the person		No

	offering the mortgage?		
9.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situate?		Equitable Mortgage already created at notified center in favor of PNB
10.	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (in some states there are legal restrictions of creation of the mortgage of agricultural property for non agricultural purposes)		No
11.	Whether there are any restrictions regarding sale of the property to be mortgaged? (in some states, there are restriction for sale of property to residents outside the State)		No, In Uttrakhand there is no restriction on sale of said property.
12.	Whether all the approvals, clearance/sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals, and clearances yet to be obtained?		Yes the required approvals, clearance/sanctions in this case were already obtained.
13.	Whether the property is ancestral /or under joint ownership or the minor is having interest in the property? If so effect thereof.		Self acquired by way of Sale deed
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act 1984		No
15.	Whether Urban Land Ceiling Act is applicable in the state where the property is located.		Urban Land (Ceiling and Regulation) Act 1976 is not yet enforced at Haridwar
16.	In case of leasehold property, whether permission/NOC from lesser is required for creation of mortgage? Whether permission of Lesser/NOC is obtained.		No
17.	What is the rate of sharing of unearned income with lesser, in the event of sale of the property?		NA
18.	Whether copy of title deed favoring lesser (other than Govt.) is made available to examine the validity of the lease?		NA
19.	Whether terms and conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.		NA
20.	Whether any permission of Income Tax Authorities/Assessing Officer is required under the provision of Income Tax Act for creation of mortgage or any certificate is to be submitted to the bank to show no dues are outstanding to the Income Tax Department?		No and declaration regarding no dues are outstanding to the Income Tax Department is required.
21.	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?		N.A.
22.	Whether certified copies of Revenue Records has been obtained and		N.A.

examined to confirm that no dues are outstanding towards the mortgagor? (Copies of revenue records be submitted to the bank while submitting the certificate of Title Investigation)

DOCUMENTS WILL BE OBTAINED FOR CREATION OF MORTGAGE.

- a) Original Sale deed
- b) Affidavit of Mortgagor
- c) Stamp Duty 0.5% of Loan amount subject to Maximum of Rs. 10000/-

DATE : 28.01.2022

PLACE : HARIDWAR

(ALKA CHOPRA)
ADVOCATE

ENCL. Original Receipt No 220/01 Dt. 27-12-2021 of Sub Registrar Office, Haridwar.

ALKA CHOPRA
Advocate

(M) 9997268830
F-11, Krishna Nagar
Kankhal , Haridwar (U.A.)

ANNEXURE - V

CERTIFICATE

To,

The Branch Manager
Punjab National Bank
Ranipur More Haridwar

Reg. : Opinion on investigation of title and obtaining of search report in respect of property of Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar.

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office for the verification of as required in the matter.

I have answered all the queries in the Special Report, which is enclosed. I hereby certify that the registration particulars-number date and page particulars etc. as shown in the original title deed and contents thereof tally with the information as stated in the records of office of Sub-Registrar / Registrar of assurances as well as with certified copy of the title deed which was obtained by me is enclosed with this certificate.

I further certify that the photograph of previous owner and of intending mortgagor affixed / seen in the Sale deed tally with records of registration office as well as certified copy of the Sale deed. (Photographs of previous owner and of purchaser were not fixed in those days).
Chain of title relating to the property is complete as given in the Annexure hereto.

Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar purchased the said property through Sale Deed 06-02-2003 regd. at Book no 1 vol 2659/2758 at pages 53/285-296 at Serial No 818 on 06-02-2003 at S.R.O Roorkee.

We have not found any other Sale deed executed by the seller except above in the last years. So flow of the title of the last years is complete in all respect.

I have verified tallied and compare this document from the record of the office of Sub-Registrar / Registrar of assurances/ Tehsildar Hardwar as available and also from the records of other appropriate authorities.

I have not given / have given opinion earlier of investigation of the relating to the same property as detailed hereunder.

Name of lender

- NA

Date of opinion & reference no. (If any)

- NA

Remarks: From the inspection of the above records, charge/encumbrance was found recorded and as such it can be said that the property in question is not free from charge / encumbrance. **Except the Lien of PNB.** The property constitutes a valid security to the bank and the bank may at its own option create charge by way of equitable mortgage by depositing title deeds with the bank. The flow of title for last 13 years is complete in all respect. I find following defects in the title of the person-offering mortgage:

I hereby certify that **Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar** has a clear, valid, and marketable title over the above said property and they are not competent to create the mortgage.

The property is a valid for further mortgage if it will be created

The said Sale Deed is original and genuine and is not duplicate or fake as observed by me. The search report of which is annexed hereto, conducted by me for the period from 01-01-2009 to 27-01-2022, disclose no encumbrances.

I find defects in the title of the present owner **Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar**.

I have returned the original Sale deed and other documents shown to me to the borrower/branch official.

Document to be obtained

- a) Original Sale Deed 06-02-2003 regd. at Book no 1 vol 2659/2758 at pages 53/285-296 at Serial No 818 on 06-02-2003 at S.R.O Roorkee
- b) Stamp Duty 0.5% of Loan amount subject to Maximum of Rs. 10000/-

ENCL : 1. Special Report
2. Chain of title
3. Search Report

ALKA CHOPRA
[ALKA CHOPRA]
ADVOCATE
Distt. Roorkee

ALKA CHOPRA
Advocate

(M) 9412969031
F-11, Krishna Nagar
Kankhal, Haridwar (U.A.)
PNB Gurukul A/C No. 4063000100094306

ANNEXURE V- A

To,

The Branch Manager
Punjab National Bank
Roorkee

Search Report

Account - **Sh Saurabh Mittal & Sh Sandeep Mittal Both Ss/o Sh Vinod Kumar Mittal R/o 15, Rajputana Roorkee, Pargana & Tehsil Roorkee Distt Hardwar.**

Search report relates to searches made in:-

1	Sub Registrar Office :	Roorkee
2	Registrar of Companies :	N.A.
3	Courts :	N.A.
4	Other Offices :	
5	Income Tax office	Hardwar
6	Office of the Co-operative Society	N.A.
7	Hardwar Development Authority (DDA/HUDA/ and the like) Documents	N.A.
8	Balance Sheet	
9	Any other documents like Income Tax return etc.	NA

1. Sub Registrar/Registrar of Assurance Office

The Encumbrance certificate was obtained from the Sub Registrar, Haridwar for the period from 01-01-2009 to 13-12-2021 and the same disclosed following encumbrances.

2. There is no system of issue of encumbrance certificate in the office of Sub Registrar. Hence, personal search was carried out for the purpose inspection was made on 13-12-2021 for the period from 01-01-2009 to 13-12-2021 at the sub registrar office:
The search report disclosed-

3. The Owner of the property being a company, search was conducted in the following offices of the registrar of companies:-

The search made out in the office of Registrar of companies disclosed:-

ROC	INFORMATION
NOT APPLICABLE	

Inspection of Court records disclosed:-

(This may detail Suit pending, Decrees, Attachment before Judgment Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of Court	Date of Order	Nature of Order
AS PER BORROWER'S VERSION NO SUIT IS PENDING		

5. Searches made /Inspections carried out in the following offices disclosed:

Office	Date of Search Inspection	Information
Sub. Registrar Office	13-12-2021	Encumbrance is recorded on the property as much record available in the office of Sub Registrar, Hardwar. The property not any more seems to be a valid security to the bank and the bank may its own option create charge by way of equitable mortgage by depositing the Sale deed with the bank.

6. A study of the following: Disclosed:-

Details of documents perused	Information
Original Sale deed	As per available records, index inspection papers are found to be in order.

Defects noticed are indicated in the certificate given by me.

In the end, it can be well said after the detail investigation of the available paper provided by the borrower founds to be in order.

(ALKA CHOPRA)
ADVOCATE