

Er. Yatendra Paliwal
Chartered Engineer , Approved Valuer

(Panel Valuer- Punjab National Bank , GIC Housing Finance Limited)
Member of Institution of Engineers -M-1488451
Chartered Engineer (India) -M-1488451
34AB Govt Approved Valuer, Member of IOVRVF, IOVRVF/VM/L&B/3897

PUNJAB NATIONAL BANK

ZONAL SASTRA BRANCH, DEHRADUN (UK)

VALUATION REPORT OF LAND AND BUILDING LOCATED AT KHASARA NO 390,(OLD KHASARA NO 196) ,
MAUZA-SINOLA, CENTRAL DOON , TEHSIL DEHRADUN, DISTT. -DEHRADUN (UTTARAKHAND). BELONGING
TO SH.SACHIN UPADHYAYA S/O LATE SH. P.D. UPADHYAYA



Corporate Office:

F30,First Floor , D Mall , Indirapuram, Ghaziabad (U.P.)
Mob: +91-9958067860/8851008259 Email: yatendrapaliwal1@gmail.com

Branch Office:

a) 1 , Neelkanth Enclave, Dehradun (U.K.)
b) 155,Banwari Vatika Gupta Colony, Meerut (U.P.)
Mob: +91-9958067860/8851008259 Email: yatendrapaliwal1@gmail.com



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CERTIFICATE

This is to certify that the Fair Market Value of Property consisting of Land and Building located at Sinola Central Doon , Tehsil Dehradun, Distt. -Dehradun (Uttarakhand). Is as under-

SUMMARY OF VALUATION

Sr. No.	Particulars	Amount in INR
1	Fair Market Value	Rs. 196.20 Lacs
2	Realizable Value	Rs. 166.77 Lacs
3	Distress Value	Rs. 156.96 Lacs

(Note: The basis of above value is described in the report under ANNEXURE -1)

This valuation is done for ascertaining FMV as instructed by PUNJAB NATIONAL BANK, ZONAL SAHTRA BRANCH DEHRADUN (UK).

We further declare that:

- The information furnished in this report is true and correct to best of our knowledge and belief.
- We have no direct or indirect interest in the property valued.
- We/our engineers have personally inspected the property on 17th Dec, 2022.
- This report should be read with Notes & Disclaimers along with legal Due-Diligence Report. Value assigned herein is subject to this stipulation. It is presumed that the Xerox of documents taken from the originals duly tested and verified by ultra violet lamp machine (UVL) about veracity.

PLACE: DEHRADUN

DATED: 19.12.2022

MR. YATENDRA PALIWAL
(APPROVED VALUER – PNB)



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Important Note

- 1). Subject property is a Residential Independent Property Located at Khasara no 390 (Old 196), Sinola Central Doon Dehradun, Tahshil -Dehradun, Distt.- Dehradun(Uttarakhand).
- 2) Said Property is Located in approved colony by M.D.D.A. Dehradun, Map not provided by owner.
- 3) It is a Constructed in 2004.
- 4) Said Property has a land area of 836.43 S.q.mt . The property was purchased by Mr. Sachin Upadhyay vide sale deed registry no 7404 dt.16.12.2004.
- 5) The House is a old fashioned building i.e. Load bearing structure having Ground and First Floor. Both the floor have RCC roof slab, Plastered and OBD painted wall surfaces , Sheesham wood door and windows .
- 6) **Nearest Landmark:** Near about 300 mt Sinola Service Road.
- 7) Myself visited the property on 17.12.2022 and taken few major photographs as available to us at the time of visit and are enclosed herewith for your perusal, verification and record.

Documents provided and referred :

1. Copy of sale deed dated. 7404 dated 16-12-2004 in favour of Shri Sachin Upadhyaya S/o Late Shri P.D. Upadhyaya .
2. Said Property is Located in area regularized by M.D.D.A., Sanctioned map is not provided by owner.
3. Copy of Land Layout plan – Not Provided.
4. Copy of Commencement Certificate – Not Provided
5. Copy of Occupancy Certificate – Not Provided



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PUNJAB NATIONAL BANK
ZONAL SASTRA BRANCH, DEHRADUN (UK)
VALUATION REPORT IN RESPECT OF LAND & BUILDING

Appendix-I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

S.N	Particulars	Content
1	Introduction	
1.	Name of Valuer	Er. Yatendra Paliwal
2.	Date of Inspection	17-12-2022
2.	Date of Valuation	19-12-2022
	Title Deed Number and Date	1. Copy of sale deed dated. 7404 dated 16-12-2004 in favour of Mr. Sachin Upadhyay S/o. Late Sh. P.D. Upadhyay
3.	Purpose of Valuation	To ascertain present FMV of property for Punjab National Bank, Zonal Sastra Branch (UK).
4.	Name of the Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	Shri Sachin Upadhyaya S/o Late Shri P.D. Upadhyaya resident of 111/2 Rajpur Road, Dehradun.
5.	Name of Bank/FI as applicable	Punjab National Bank
6.	Name of Developer of the Property (in Case of developer built properties)	NA
7.	Whether occupied by the owner/tenant? If occupied by tenant, since how long?	Owner Occupied (Real Sister is living there)
I.	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	Khasara no 390 (Old Khasara no 196) Mauza-Sinola , Central Dehradun Dehradun
2	Municipal Ward No.	NA
3	City / Town	Dehradun
	Residential Area/ Commercial Area/ Industrial Area	Residential Area



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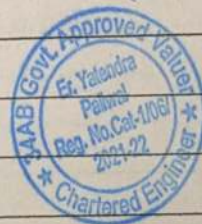
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4	Classification of the area: High / Middle / Poor Metro / Urban / Semi Urban / Rural	Middle Class area
5	Coming under Corporation limit/ Village Panchayat/ Municipality	Corporation limit
6	Postal address of the property	Khasara No 390 (old No 196) Mauza- Sinola , Central Doon Distt.- Dehradun(Uttarakhand).
7	Latitude, Longitude and Coordinates of the site	Latitude: 30.380175 Longitude: 78.069715
8	Area of the Plot/land (Supported by a plan)	Plot Area – 836.43 sq.mtr
9	Layout plan of the area in which the property is located	Plan Attached (Annexure 02)
10	Development of surrounding areas	Developed as Residential Area
11	Details of Roads abutting the property	18' wide Sinola Road
12	Whether covered under any State/Central Govt.enactments (e.g Urban Land Ceiling Act) or notified under agency area/scheduled	NA
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	NA
14.	Boundaries of the property	
	As per Sale Deed no 12323 dt.20/12/2006	
	North	Land of Mrs.Jain
	South	Land of Smt.Deepa Singh
	East	Land of Smt.Deepa Singh
	West	Common Road
	As per Actual during Site Visit	
	North	Others Land
	South	Others Land
	East	Land of Smt.Deepa Singh
	West	18' wide Road
	Extent of the site considered for valuation (least of 14 A & 14 B)	836.43 sq mtr



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15.	Description of Adjoining properties. (As per Actual at Site)	
	North	Others House
	South	Others House
	East	Land of Smt.Deepa Singh
	West	18' wide Road
16.	Survey no. if any	Khasara no 390 (Old no 196)
17.	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	<ul style="list-style-type: none"> Said Building is a Residential Building It has Ground Floor+First Floor only. Year of Construction- 2004 Specification <ol style="list-style-type: none"> The House is a old fashioned construction. It has RCC roof It has stone flooring Sheesham Wood door and windows. Open Conduit electrical wiring GI Pipe Plumbing OBD painted Plastered walls.
19.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	As per Site Plinth area : 141.56 sq.m Carpet area: approx.. 127.35 sq.m Saleable area: Same as Plinth Area
20.	Any other aspect	Nil
III.	Town Planning Parameters	
1.	Master plan provisions related to the property in terms of land use	Residential Area
2.	Date of issue and validity of layout of approved map / plan	NA
3.	Approved map / plan issuing authority	MDDA
4.	Whether genuineness or authenticity of approved map / plan is verified	Sanctioned Map not provided
5.	Any other comments by our empanelled valuers on authentic of approved plan	Sanctioned Map not provided. So we have considered covered area as per actual

18/12/22

So we have considered covered area as per actual

Chartered Engineer

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		measurement.
6.	Planning area/zone	Residential Area
7.	Development controls	As per development authority norms.
8.	Zoning regulations	It is Residential Zone
9.	FAR/FSI permitted and consumed	Permissible is 1.20 Consumed is 33.83% i.e. 0.33
10.	Ground coverage	16.92 %
11.	Transferability of development rights if any, Building bye- law provisions as applicable to the property viz. setbacks, height restrictions, etc.	As per Authority byelaws
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Developed as Residential area
13.	Comment on unauthorized constructions if any	Can not comment as sanctioned map not provided.
14.	Comment on demolition proceedings if any	No Details available
15.	Comment on compounding/ regularization proceedings	No Details available
16.	Comment on whether OC has been issued or not	Details not provided
17.	Any other aspect	Nil
IV.	Legal Aspects	NA
1.	Ownership documents,	Sale deed registered on 16-12-2004 vide registration non7404
2.	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Mr. Sachin Upadhyay S/o. Late Sh. P.D. Upadhyay
3.	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	NA
4.	Comment on whether the IP is independently accessible?	NA
5.	Title verification,	Under Panel Lawyer scope
5.	Title verification,	To be verified by the Bank's Empaneled Advocate
6.	Details of leases if any,	NA
7.	Ordinary status of freehold or leasehold including	Freehold



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	restriction on transfer,	
8.	Agreements of easements if any,	NA
9.	Notification for acquisition if any,	NA
10.	Notification for road widening if any,	NA
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)	NA
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.	NA
14.	Comment on transferability of the property ownership,	Transferable
15.	Comment on existing mortgages/ charges/encumbrances on the property if any	Under Panel Advocate Scope.
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	Under Panel Advocate Scope.
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Sanctioned plan not provided.
18.	Any other aspect	Nil
V.	Economic aspects	
1.	Details of ground rent payable,	NA
2.	Details of monthly rents being received if any,	NA
3.	Taxes and other outgoings,	NA
4.	Property insurance,	NA
5.	Monthly maintenance charges,	NA
6.	Security charges, etc	NA
7.	Any other aspect	NA
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	Area is a middle class residential area. It is located in an MDDA regularized area.



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	nearby, etc.	
VII.	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of: 1. Space allocation, 2. Storage Spaces 3. Utility of spaces provided within the building. 4. Any other aspect	1. Residential 2. NA 3. Residential 4. To be used for Residential Purpose only
VIII.	Infrastructure Availability	
	a) Description of the aqua infrastructure availability in terms of 1. Water supply Arrangement(Boring) 2. Sewerage/sanitation 3. Overhead Water Tank b) Description of other physical infrastructure facilities viz. 1. Solid waste management 2. Electricity 3. Roads & Public transportation connectivity 4. Availability of public utilities near by c) Social infrastructure in terms of 1. School 2. Medical facilities 3. Recreation facilities in terms of parks and open spaces.	1.Yes 2.Yes 3.Yes b) 1.No 2.Electricity connection connected 3.Through surface transport only 4. School , Hospital , Hotel c) 1.Available within 3 kms 2.Available within 5 Kms 3.Available within 3 Kms
K.	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.	1.Good 2.NA 3.Normal 4.Rs. 18000 to 20000 per sqm depending on location
	Engineering and Technology Aspects	



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1	Type of construction.	Load Bearing structure
2	Materials and technology used,	Normal technology i.e. Brick work , Plaster , RCC slab
3	Specifications,	As per point no 18 of Part II
4	Maintenance issues	Nil
5	Age of the building,	18 years approx.
6	Total life of the building,	42 Years
7	Extent of deterioration,	No deterioration is there
8	Structural safety	Normal
9	Protection against natural disasters viz. earthquakes,	Yes
10	Visible damage in the building if any,	No visible damage seen.
11	Common facilities viz. lift, water pump, lights, security systems etc..	Electricity and water supply has been connected
12	System of air -conditioning	No
13	Provision for the fighting, 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.	Conventional Materials are used i.e. Brick , Cement , Reinforcement , Sand etc.
2	Provision for rain water harvesting,	No
3	Use of solar heating and lighting systems etc.	No
	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	
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, presence of landscape elements, etc.	Old Fashioned
XIII. In case of valuation of industrial property		
	1. Proximity to residential areas	Nearby 0-500 mt
	2. Availability of public transport facilities	Available
XIV. Valuation		
	Here, the procedure adopted for arriving at the valuation has to be highlighted.	Summary of Valuation:-
	The valour should consider all the three generic	Fair Market Value:



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approaches of property valuation and state explicitly the reasons for adoption of/rejection of a particular approach and the basis on which the final valuation judgement is arrived at.

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

Land:-

836.43 sqm. x Rs.20,000/-Per sq.mtr
= **Rs.167.28 Lacs (A)**

(Sinola Service on Road about 350 mt under property)

Building Value =

GF Area-

141.50 sqm. X 14000/-sqm = 19.81 Lacs

FF Area -

141.50 sqm x 14000/-sqm = 19.81 Lacs

Total Building cost = 39.62 Lacs

Depreciation for 18 Years @ 1.5% year i.e. 27%

Depreciation = Rs.10.70 Lac

Net Building Value Rs. = 28.92 Lacs (B)

Total Fair Value of Property (A+B)

Rs.= 196.20 Lacs

Or Say Value Rs.= 196.20 Lacs

Realizable Value 85% of FMV :
Rs.= 166.77 Lacs

Forced/Distress Sale Value 80% of FMV:

Rs. = 156.96 Lacs

Circle Rate Value :

As per Govt. approved Circle Rate (Land & Building)

836.43 sqm. x Rs.8500/-Per sq.mtr
= **Rs.71.09 Lacs**

Building Value =,As per Map

GF+FF, Total Area = 283 Sq.mt

283 Sq.mt @ 12000/ S.qmt x 0.842 (Coeff for Age Factor as per circle rate)= **28.60 Lacs**

Total Circle Rate Value of Property

Plot + Building Rs. = 99.69 Lacs



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TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART-A	LAND	:	Rs. 167.28 Lacs
PART-B	BUILDING (Depreciated)	:	Rs. 28.92 Lacs
PART-C	EXTRA ITEMS -Boundary Wall, M.S. Gate (Depreciated)	:	Included
PART-D	AMENITIES	:	Included
PART-E	MISCELLANEOUS	:	Included
PART-F	SERVICE	:	Included
TOTAL		:	Rs. 196.20 Lacs
OR SAY		:	Rs. 196.20 Lacs

Realizable value of the property	<p>To arrive at Realizable Value, we have considered the economic usefulness to the prospective purchaser, functional and economic obsolescence, technical potentiality, financial bankruptcy, management lapses, technical in competency in running the unit. The factors will enable us to arrive at very realistic and reasonable figures of reliability in the present market.</p> <p>Rs. 166.77 Lacs (Rupees One Hundred Sixty Six Lacs and Seventy Seven Thousand Only)</p>
Distress sale value:	<p>When a property is sold at lesser price than the market value at that time. Such a value may be due to financial difficulties of the seller, court decree, defect in title, property given on long lease etc. When a borrower becomes a defaulter to the bank and when he wants to sincerely repay the loan with interest, he is forced to sell his property (which he had offered as security to the bank) and from the sale proceeds, he intends to repay to the bank</p> <p>Rs. 156.96 Lacs (Rupees One Hundred Fifty Six Lacs and Ninety Six Thousand Only)</p>



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As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **Rs. 196.20 Lacs (Rupees One Hundred Ninety Six Lacs and Twenty Thousand only)**. Prevailing market rate along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties/plots of similar size/area and same use as the land being valued). The other details are as under:

- i) Date of purchase of immovable property: 16-12-2004
- ii) Purchase Price of immovable property: 6,00,000/-
- iii) Book value of immovable property: NA
- iv) Realizable Value of immovable property: Rs. 166.77 Lacs
- v) Distress sale Value of immovable property: Rs. 156.96 Lacs



Place: Dehradun
Date: 19.12.2022

Signature
(Name and Official seal of the Approved Valuer)

Encl:

1. Declaration from the valuer- Annexure 01 attached.
2. Model code of conduct for valuer- NA
3. Photograph of the property- Attached
4. Screen shot (in hard copy) of Global Positioning System (GPS/Various Applications (Apps) /Internet sites (e.g. Google earth)/etc.- Annexed
5. Layout plan of the area in which the property is located – Trace Map-Annexure 02 attached
6. Building plan-NA
7. Floor plan-NA
8. Any other relevant document/extracts -NA

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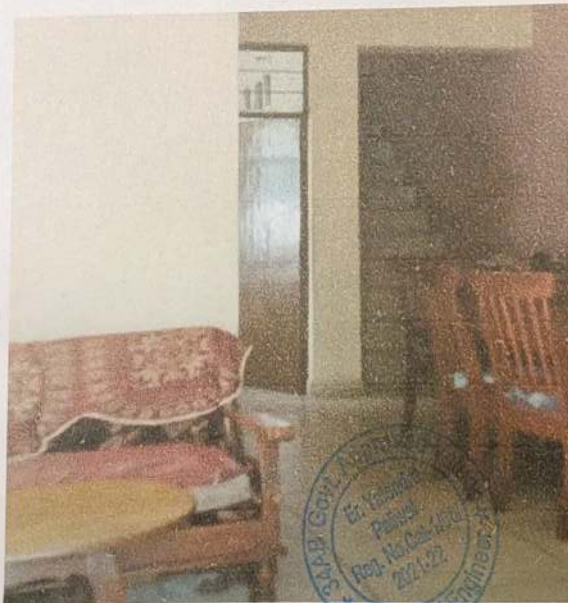
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PROPERTY SNAPS

Punjab National Bank, Zonal Sastra Branch, Dehraadun (UK)

Shri.Sachin Upadhyaya S/o Late Shri P.D Upadhyaya

Khasara no 390 (Old no 196)Sinola Central Dehradun, Tehshil Dehradun Distt.-
Dehradun(Uttarakhand)



9/19/12/22

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19/12/21

34AB
Paliwal
Reg. No. Cat-1/100
2021-22
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GOOGLE LOCATION , LATTITUDE , LONGITUDE , COORDINATES

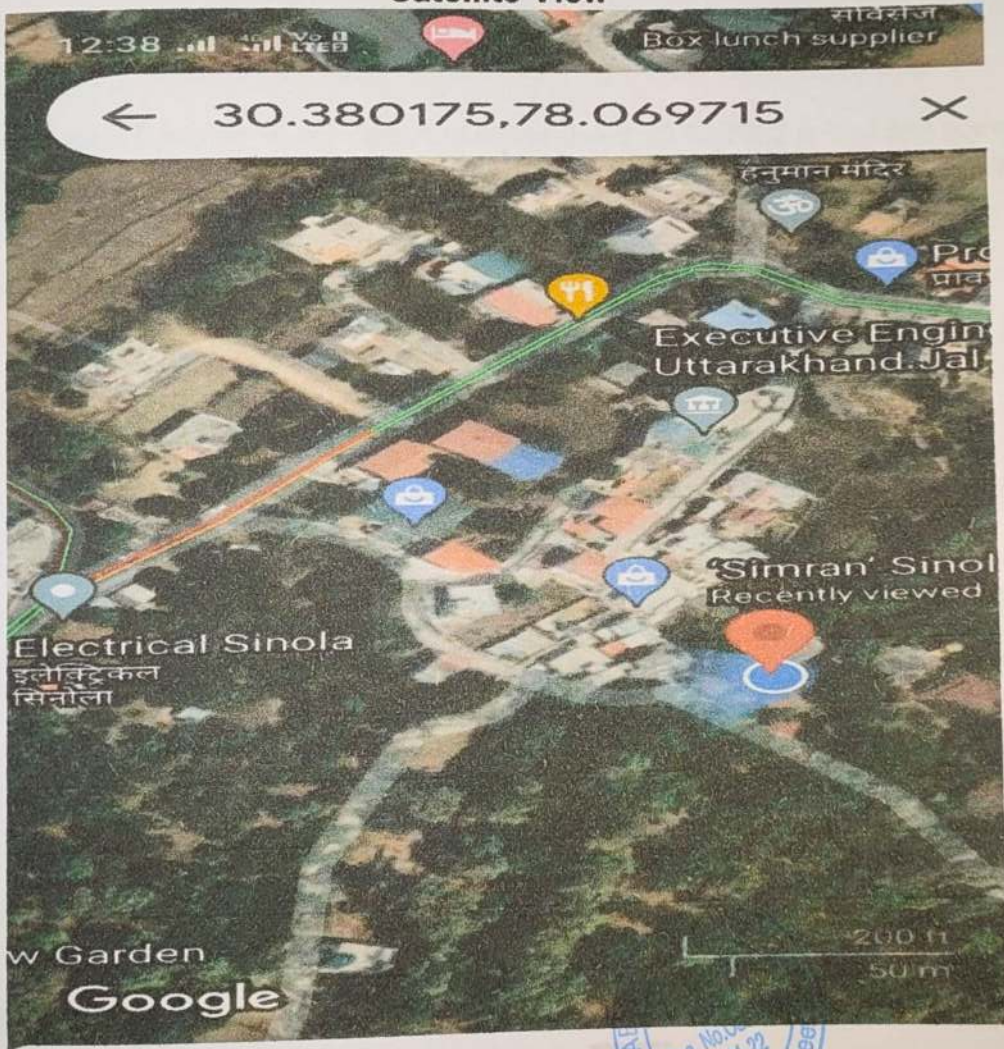
Punjab National Bank, Zonal Sastra Branch, Dehraadun (UK)

M Shri.Sachin Upadhyaya S/o Late Shri P.D Upadhyaya

Khasara No 390 (Old No 196), Sinola Central Dehradun, Tehsil Dehradun Distt.-

Dehradun(Uttarakhand)

Satellite View



'Simran' Sinola



3/18/22

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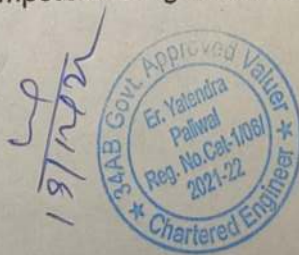
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Annexure-1

DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 19.12.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued.
- c. I have personally inspected the property on dt- 17.12.2022 the work is not subcontracted to other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to term of imprisonment.
- e. I have not been found guilty of misconduct in my professional.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" as enshrined for valuation in the Part-B of The above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the bank for the respective asset class is in conformity to the standards as enshrined for valuation in IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank.(Annexure III-A signed copy of same to be taken and kept along with this declaration)
- i. I am Govt Approved Valuer registered under 34AB Wealth Tax Act.
- j. I am authorized official of the firm/company who is competent to sign the valuation report.
- k. Further, I hereby provide the following information.



HLAPMDE 00 222707

6-5120 15/09

- 6-11-700

7409

(3)

(C)

SALE DEED

DETAILS FOR THE SUB-REGISTRAR OFFICE

1. SALE CONSIDERATION: Rs. 6,00,000/-
2. MARKET VALUE : Rs. 6,00,000/-
3. MARKET VALUE AS PER Rs. 5,86,000/-
CIRCLE RATE
4. TOTAL STAMP DUTY PAID: Rs. 60,000/-
5. PREVALENT AREA: (Page 2 Column 2 of prevalent list
of circle rate)
6. AREA: Village Sinola
7. KIND OF PROPERTY: Agricultural Land acquiring
character of Abadi.
8. DISTANCE FROM MAIN ROAD: Situated in Village area more than
200 mtrs. away from road and 1.5
Km. away from Diversion Road.
9. MUNICIPAL NUMBER NIL
10. TOTAL AREA: 836.43 Sq. Mtrs.
11. NAME & ADDRESS OF THE SELLER:

1. Smt. RITA KHANNA W/o Brigadier Shashi Bhushan Khanna through her husband and attorney Brigadier Shashi Bhushan Khanna and 2. BRIGADIER SHASHI BHUSHAN KHANNA S/o Late Shri Narayan Das Khanna both resident of P-7, Gunghora House, Gunghora, District Dehradun, now residing at Plot No.-23, IInd Floor, Suman Housing Colony, West Marredpally, Secunderabad-500026 A.P.,

12. NAME & ADDRESS OF THE PURCHASER:

Shri SACHIN UPADHAYA S/o Late Shri P.D. Upadhaya, resident of Gram Pali, P.O. Anjani Sain, Patti Lamridhar, District Tehri Garhwal.

13. NAME AND ADDRESS OF THE WITNESS

14. NO. OF STAMP SHEETS: 06

15. DRAFTED BY: V.K. Arora, Advocate, Dehradun

[Signature]

[Signature]

HILAPHDFOO 222 747



06AA 745725

13 DEC 2004

कोषा: 13 DEC 2004

-2-

SALE DEED

This Indenture of Sale is made on this 16th day of December 2004 at Dehradun by 1. Smt. Rita Khanna W/o Brigadier Shashi Bhushan Khanna through her husband and attorney Brig. Shashi Bhushan Khanna through a deed of Power of Attorney dated 23rd November 2004 duly registered in the office of Sub-Registrar Dehradun in Book No. IV Vol. 130 Page 248 Addl. File Book No. IV Vol. 169 Pages 211 to 216 at Serial No. 975 on 23.11.2004 and 2. Brigadier Shashi Bhushan Khanna S/o Late Shri Narayan Das Khanna both residents of P-7, Gunghora House, Gunghora, District Dehradun, now residing at Plot No. - 23, IInd Floor, Suman Housing Colony, West Marredpally, Secunderabad- 500026 A.P. hereinafter called the sellers, of the one part;



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बहिष्कृत अधिकारी

- 9 DEC 2004

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In favour of

Shri Sachin Upadhaya S/o Late Shri P.D. Upadhaya r/o Gram Patti
PO Anjanisain, District Tehri Garhwal,----- hereinafter called
the Purchaser, of the other part;

PROVIDED ALWAYS that the terms the Sellers and the Purchaser
hereinafter used shall be deemed to include their respective heirs,
successors-in-interest, legal representatives, executors, administrators
and assigns unless repugnant to the context;

Whereas the Sellers are the sole and exclusive owners of all that land
bearing Khasra No. 390 corresponding Old Khasra Number whereof
is 196 measuring 1000 sq. yards or 836.43 sq mtrs. or 0.0836 hectares
situated at Mauza Sinola, Central Doon, District Dehradun more
particularly described hereinafter and referred as "the said land";

[Signature]

[Signature]

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And whereas the said land is free from all encumbrances, charges, liens, court attachments and right to transfer the same to anyone subsists;

And whereas the predecessors of the sellers namely Smt. Deepa Singh acquired rights of ownership over the said land vide an order dated 14-06-1999 passed by S.D.M./ Assistant Collector Ist Class Dehradun in Case No. 13 of 1998-99, Shri Bhanu V/s Smt. Deepa u/s 161 of U.P.Z.A. and L.R. Act 1950 whereby an exchange was brought into effect and aforesaid land of Shri Bhanu stood transferred to Smt. Deepa Singh;

And whereas aforesaid Smt. Deepa Singh w/o Shri Lokender Singh r/o 54, Doon Vihar Dehradun sold the said land to the sellers vide a sale deed dated 15th December 1999 duly registered in the office of Sub-Registrar Dehradun in Book No. 1 Vol. 5 Page 366 Addl File Book No. 1 Vol. 915 Pages 519 – 544 as document no. 5419 on 15.12.99;

[Signature]

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DEC 2004

-5-

And whereas the sellers have absolute title of ownership over the said land on the basis of aforesaid sale deed executed in their favour and their names are recorded in the records of Tehsil Dehradun as co-Bhumidar thereof;

And whereas the sellers have offer to sell and the purchaser has agreed to purchase the said land at a price of Rs. 6,00,000/- (Rupees Six Lakhs only);

Now therefore this Indenture of sale witnesses that in pursuance of aforesaid oral agreement and in consideration of Rupees 6,00,000/- (Ninety Six Lakhs only) paid by the purchaser to the Seller vide a Demand Draft no. 714547 dated 14.12.2004 of ICICI Bank, Dehradun favouring aforesaid Brigadier Shashi Khanna for self and for the seller

[Signature]

[Signature]

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9 DEC 2004

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no. 1, receipt of which sum, the Sellers hereby acknowledges; and thus the sellers hereby transfer, convey and assign the said land to the purchaser for ever with all rights, benefits, privileges, advantages including right of passage from the adjacent passage(s) described herein unto him for ever to have and to hold the same to his absolute property without any objection interference or obstruction by the Sellers or any one lawfully claiming through or under them.

The Sellers further covenants with the purchaser and declares as under:-

1. That the sellers have delivered the actual, vacant and physical possession of the said land to the purchaser on the spot today and the purchaser has come in actual possession thereof.
2. That the purchaser is entitled to get his name mutated in Revenue Records and other relevant records. The Sellers shall assist the purchaser on this account as may be required.

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DEC 2004

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3. That the Sellers undertake to execute any document in future too, including supplementary deed & correction deed and discharge any other obligations but at the cost of the purchaser so as to more perfectly assure the said land unto the purchaser for ever in accordance to the true meaning and indents of these presents.
4. That in case the "said land" or any part thereof goes out of the hands of the purchaser for any defect in the title of the Sellers or their competency to transfer the same, the loss thus caused to the purchaser shall be duly compensated by the sellers.
5. That there is no prior written sale agreement between the parties and the sale is being made in accordance to its market

value prevailing in the vicinity of the said land as on this day.

6. That the Sellers do not belong to schedule caste or schedule tribe. There is no tree or any other improvement on the said land requiring separate valuation thereof. The land situates in village area of village Sinola more than 200 metres away from main road. It is more than 1.5 kilometer away from Diversion Road.
7. That in accordance to the circle rate prevalent and prescribed by the Collector, Dehradun the value of the said land is Rs. 5,86,000/-. The sale price is more than this value. The stamp duty has accordingly been paid.
8. That the purchaser is the owner of certain other land subject to the provisions of U.P. Act No. 1 of 1950 since before 12.9.2003 and thus the present transaction does not contravene the provisions of Uttaranchal (The U.P. Zamindari Abolition and Land Reforms Act, 1950) Adaptation & Modification Order, 2001 (Amendment) Act, 2003, Uttaranchal Act No. 29 of 2003.

[Signature]

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Schedule of the property hereby sold

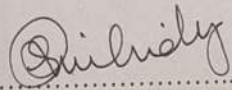
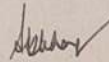
All that land bearing Khasra No. 390, corresponding Old Khasra number whereof is 196 measuring 1000 sq. yards or 836.43 sq mtrs. or 0.0836 hectares situated at Mauza Sinola, Central Doon, District Dehradun as shown in the annexed site plan by Red lines, bounded and butted as :-

North by : Land of Mrs. Jain
 South by : Land of Smt. Deepa Singh, side measuring 154 ft.
 East by : Land of Smt. Deepa Singh, side measuring 62 ft.
 West by : Common road
 here-in-before referred as the "said land".

In Witness whereof the sellers and the purchaser have signed this Indenture on the day month and year first above written in the presence of the witnesses.

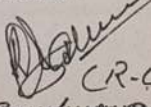
Purchaser

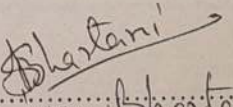
Sellers

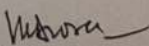
(For self and Attorney of Seller No. 1)

Witnesses :

1.  (P.R. Belani)
 S/o Late Sh. M.P. Belani
 1. Jhalak Road
 Dehra Dun

2.  (Shantani)
 S/o Late Sh. Anand M. Shan
 H/o B New Road
 Dehra Dun

Drafted by and typed in my chamber at my Dictation.

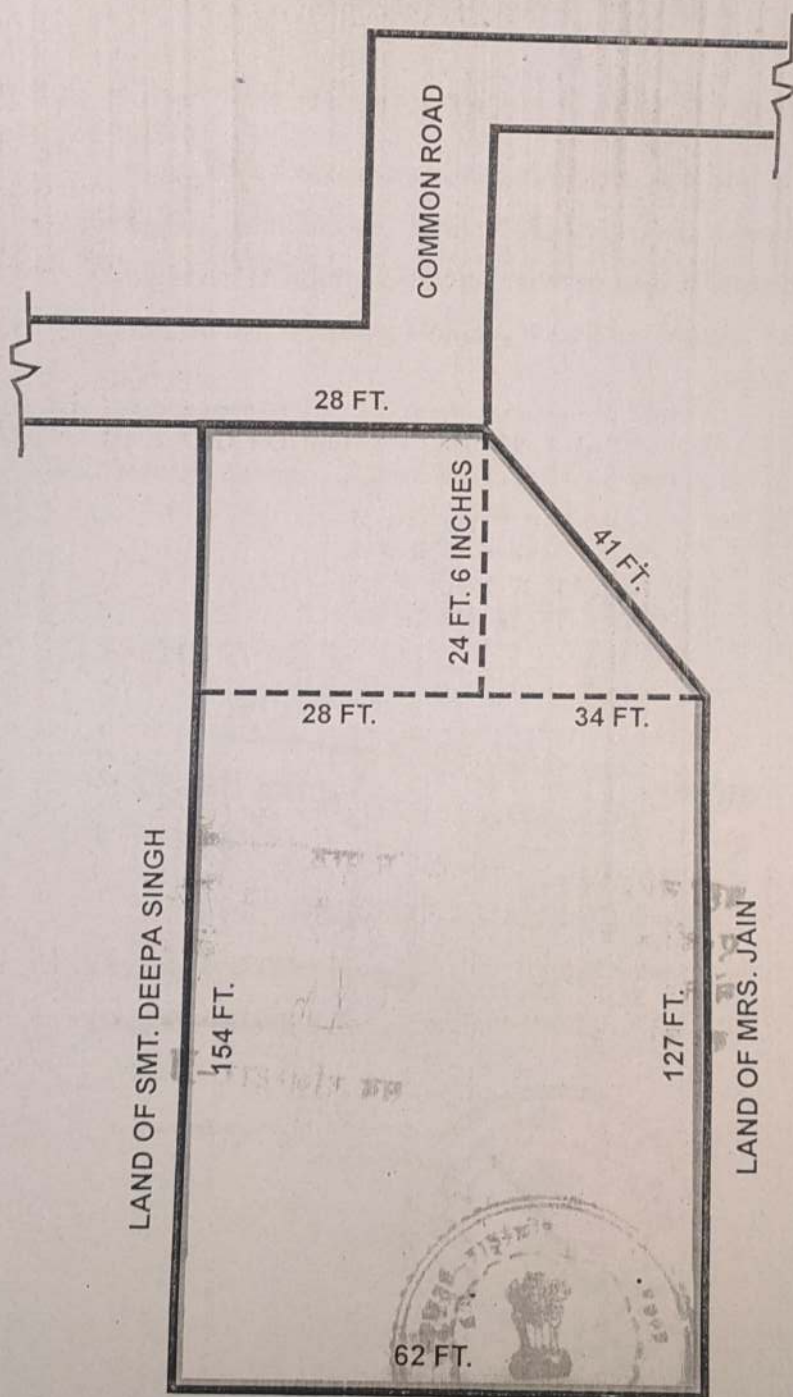
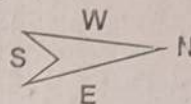

 (V.K. Arora)

Advocate

SITE PLAN OF LAND FORMING PART OF KHASRA NO. 390 (OLD NO. 196),
SITUATED AT MAUZA SINOLA, PARGANA CENTRAL DOON, DISTT. DEHRADUN.

SOLD BY - 1- SMT. RITA KHANNA
2- BRIG. SHASHI BHUSHAN KHANNA
SOLD TO - SHRI SACHIN UPADHYAYA
SOLD AREA - 836.43 SQ. MTRS.

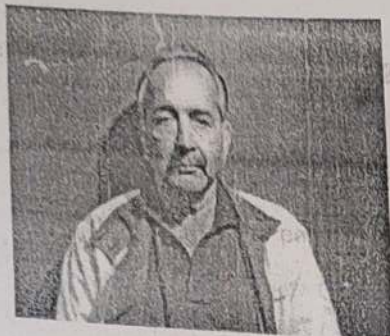
SOLD AREA SHOWN BY RED LINES



LAND OF SMT. DEEPA SINGH

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Handwritten signature



विक्रेता



क्रेता



गवाह



बही न. 1 जिल्द 1,337 पृष्ठ 486
 ए.डी.फा.बुक 1 जिल्द 1434 पृष्ठ 247 से 258
 में न. 7404 पर आज दिनांक 16/12/2004 में रजिस्ट्री की गई ।
 उप निबन्धक सदर 2 देहरादून



CRQUN 1.0

NIC UTTARANCHAL