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Wealth Tax Govt. Approved Valuer

ABHISHEK GUPTA
B.Arch, MSc.REV, A.I.V., VCEV

Associate Member of IOV
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Ref. File No. – dds/BR/2020/524

RE-VALUATION REPORT OF COMMERCIAL PROPERTY (CLINIC)

DATE OF INSPECTION : 11.07.2020
DATE OF SUBMISSION OF REPORT : 13.07.2020

SITUATED AT
MUNICIPAL HOUSE TAX NO- 34, VIVAN DENTAL CLINIC,
NATH NAGAR, JWALAPUR,
PARGANA JWALAPUR, TEHSIL & DISTT- HARIDWAR

OWNER
MR. DHARAMPAL SINGH S/O MR. VISHAMBHAR SINGH

PREPARED FOR
STATE BANK OF INDIA, SME BRANCH, JWALAPUR, HARIDWAR

PREPARED BY
M/S. DE DESIGN STUDIO



(As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which the report will be considered to be correct)

RE-VALUATION REPORT

(To be used for properties of value below Rs.5 Crore)

Name & Address of Branch : State Bank of India, SME Branch, Jwalapur, Haridwar

Name of Customer (S) : Mr. Dharampal Singh S/o Mr. Vishambhar Singh

1.	Customer Details				Apl. No.
	Name	Owner/ Customers : Mr. Dharampal Singh S/o Mr. Vishambhar Singh			
		Proposed Purchaser : NA			
2.	Property Details				
	Address	Municipal House Tax No- 34, Vivan Dental Clinic, Nath Nagar, Jwalapur, Pargana Jwalapur, Tehsil & Distt- Haridwar			
	Near-by Landmark	Near Arora Designer Hub/ Opp. St. Marry School			
	Location	29° 55' 48"N		78° 7' 21" E	
3.	Document Details				
	Layout Plan	Yes / No	-	Name of Approving Authority	Approval No.
	Building Plan	Yes / No	-	Haridwar- Roorkee Development Authority (HRDA)	Not Available
	Construction Permission	Yes / No	-		
	Legal Documents	Yes / No	Yes	List of documents provided: By Bank: 1. Previous Valuation Report on dated 12.09.2016 by M/s Parikalp Consultants By Client: NA	
Methodology of Valuation / Notes:					
1. Dr. Arun (8937033389) has accompanied on the time of visit.					
2. Valuation of the Land is as/per the Market Approach study in the Near-by Area. Therefore, depending on size & shape and location of Land. The Market Rate in the locality ranges around Rs. 17000/- to Rs. 22000 /- per Sq. Ft, Market Rate considered Rs. 18000/- per Sq. Ft.					
3. Valuation of the Land is as per the Area mentioned in the Previous VR.					
4. Valuation of the Building is as per the Total covered area mentioned in the Previous VR with respect to the depreciation according to the age of the Building.					
5. The property is in a Commercial Locality located on the Main Jwalapur Railway Road					
6. The legal aspects were not considered in this valuation. In this Valuation, property location have been inspected with the guidance provided by the accompanying person					
7. Valuation report submitted is as per the Present Market Conditions, it may vary in future assessment.					
8. The Property has been visited outside only due to precautions from Covid-19.					



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4. **Physical Details**

Adjoining Properties (As per Prev. VR)		East: Land of Kripa Ram	West: Railway Road, Jwalapur		North: Property of Kripa Ram (Now of Dharampal Singh)		South: Property of Ghanshyam	
(As per Site)		East: Land of Kripa Ram	West: Railway Road, Jwalapur		North: Property of Kripa Ram (Now of Dharampal Singh)		South: Property of Ghanshyam	
Matching of Boundaries		Yes	Plot Demarcated	Yes	Approved Land use	Commercial	Type of Property	Clinic Shop
No. of Rooms	Living/ Dining	-	Bedrooms	-	Toilets	-	Kitchen	-
Total No. of Floors	1Floor (GF)	Floor on which the Property is located	Ground Floor	Approx. Age of the property	37 Years	Residual Age of property	33 Years	
				Approx. Year of construction	1982-83 & Renovated in 2015	Type of Structure	R.C.C.	

5. **Tenure/ Occupancy Details:**

Status of Tenure	Owned/ Rented	No of years of Occupancy	Relationship of Tenant or Owner
Clinic Shop	Owner	-	-

6. **Stage of Construction**

Stage of Construction	Under-Construction	If under-construction, extent of construction	-
Completed	-		

7. **Violation if any observed**

Nature and extent of violations

-



8. **Area Details of the Property**

Site Area	29.14 Sq. Mt (As per Prev. VR)	Plinth Area	29.14 Sq. Mt (As per Prev. VR)	Saleable Area/ Super Area	GF= 29.14 Sq. Mt, Mumty= 5.35 Sq. Mt Total Covered Area= 34.49 Sq. Mt (As per Prev. VR)	Remarks
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9.

VALUATION (Annexure-I):						
Market Rate Value of the Property						
Sl. No	Description	Area	Unit	Rate (Rs.)	Dep. %	Amount
i.	a) Land	29.14	Sq. M	193000/-	-	= Rs. 56,24,020/-
	b) Building- R.C.C	34.49	Sq. M	12000/-	20%	= Rs. 03,31,104/-
	c) Steel Shed	-	Sq. M	-	-	= -
	d) Boundary Wall & Pavements					= -
	e) Miscellaneous					= -
	Total Fair Market Value					= Rs. 59,55,124/-
	ii. Present Realizable Market Value of the Property (@ ~15% less)					= Rs. 50,50,000/- (Rounded)
(Rupees Fifty Lakh Fifty Thousand only)						
iii. Forced Distress Sale Value of Property Rounded @ ~25% less						= Rs. 44,50,000/-
(Rupees Forty Four Lakh Fifty Thousand only)						

Guideline Value / Value of IP as per Circle Rates:

Description	Area	Unit	Rate (Rs.)	Multiple Factor	Amount (Rs.)
Land - for Commercial Page - 05, Serial No. - 44 , Circle Rate - 13/01/20	29.14	Sq. M	35000/-	1.05	= Rs. 10,70,895/-
Building	34.49	Sq. M	12000/-	0.689 (37 Y)	= Rs. 02,85,163/-
Steel Shed	-	Sq. M	-	-	= -
Boundary Wall	-	R M	-	-	= -
Guideline (Circle) Value of the Land					= Rs. 13,56,058/-

10. Summary of Valuation (Detailed at Annexure-I)

i. Guideline Value:	Rs. 13.56 Lakh
ii. Fair Market Value	Rs. 58.33 Lakh
iii. Realizable Value	Rs. 49.50 Lakh
iv. Forced/ Distress Sale value	Rs. 44.00 Lakh



11. Assumptions / Remarks:

- Qualification in TIR/ Mitigation suggested, if any. NA
- Property is SARFAESI complaint: Please refer TIR
- Whether property belong to social infrastructure like hospital, school, old age home, etc. - No
- Whether entire piece of land on which the unit is setup/ property is situated has been mortgaged or to be mortgaged : Yes
- Details of last two transactions in the locality/ area to be provided if available: We have tried but no information available in the area.
- Any other aspect which has relevance on the value of marketability of the property. Refer Notes

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12. **Declaration:**

- The property was inspected by the representative of the undersigned person.
- The undersigned does not have any direct/ indirect interest in the above property.
- The information furnished here in is true and correct to the best of our knowledge.

13. **In Case of Variation of 20% or More in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette Justification on variation has to be given. Details of last two transaction in the locality/ area to be provided, if available**


The Fair Market Rate Value (FMV) is the value determined by the current market rates going with rest to locality, Neighbourhood, Characteristics of site, size, landuse and other parameters related to the land. Guideline value is given by the Government Revenue Department for calculating the Stamp duty which is generally lesser than the FMV. So there may be a variation of 20% in Guideline Circle Rate.Value & Fair Market Rate Value

14. **Enclosures:**

a)	Detailed Valuation	At Annexure-I
b)	Photographs of the property with Geo-stamping with date	At Annexure-II
c)	Building and Floor Plan	Not Available
d)	Govt. Circle Rates	At Annexure-III
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Not Available
f)	Google Map Location of the property	At Annexure-IV
g)	Any other relevant documents/ extracts Copy of Conveyance Deed	Available with the Bank
h)	Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc	At Annexure- V
i)	Any other Document Attached	Copy of Front Page of Prev. VR

Google Maps Navigation Location Plus code

W4JF+22

Name, Address & Signature of Valuer	Ar. Abhishek Gupta, De Design Studio, F-2, Hotel Shaurya, New Model Colony, Ranipur More, Haridwar, U.K.	Signature of the Valuer 	Date of Inspection/ Visit
			11-07-2020
			Inspection Done by Mr. Rahul Kumar
	IOV Registration No. – A:24285		Date of Valuation 13-07-2020

ANNEXURE-II



ANNEXURE-III

क्र.सं.	प्रमुख मार्ग का नाम	सामान्य दर (BASE RATE)							
		कृषि भूमि दर (रकरोड प्रति हेक्टेयर) सड़क पर 200 मीटर की दूरी तक	अकृषि भूमि (रप्रति वर्ग मीटर) सड़क से 50 मीटर की दूरी तक	सड़क पर 50 मीटर से आगे 200 मीटर की दूरी तक	बहुमंजलीय आवासीय भवन में स्थित आवासीय प्लॉट (सुपर एरिया रप्रति वर्ग मीटर) सड़क पर 200 मीटर की दूरी तक	वाणिज्यिक भवन की दर (सुपर एरिया प्रति वर्ग मीटर) दुकान/ रेस्टोरेन्ट/ कार्यालय (सड़क पर 200 की दूरी मीटर तक)	अन्य वाणिज्यिक प्रतिष्ठान (सड़क पर 200 मीटर की दूरी तक)	गैर वाणिज्यिक भवन की दर (रप्रति वर्ग मीटर) प्रथम श्रेणी (लिनियर पोर)	द्वितीय श्रेणी (टीन पोर)
1	2	3	4	5	6	7	8	9	10
44	रैलवे रोड ज्वालापुर (पुलिस चौकी ज्वालापुर से सड़क-2 बैरियर तक)	-	35000	32500	47000	110000	90000	12000	11000
45	रैलवे रोड ज्वालापुर (पुलिस चौकी से पंजाबी धर्मशाला तक)	-	35000	32500	47000	110000	90000	12000	11000
46	गुरुद्वारा रोड (पुलिस चौकी से कटहरा बाजार तक)	-	35000	32500	47000	110000	90000	12000	11000
47	गुरुद्वारा रोड (कटहरा बाजार से झण्डा चौक ज्वालापुर तक)	-	35000	32500	47000	110000	90000	12000	11000
48	गुरुद्वारा रोड (झण्डा चौक ज्वालापुर से थाना कोतवाली ज्वालापुर तक)	-	35000	32500	47000	110000	90000	12000	11000
49	वाल्मिकी बस्ती-घासमण्डौ रोड (ज्वालापुर कोतवाली गौक से वाल्मिकी बस्ती होते हुए इंदगाह रोड पर शिव मन्दिर तिराहे तक)	-	17000	15500	29000	75000	64000	12000	11000
50	इंदगाह रोड (मोहल्ला पावघोई से शिवालिक नगर रोड एसओपीओ कार्यालय तक)	-	17000	15500	29000	75000	64000	12000	11000
51	रानीपुर विस्थापित मार्ग (रानीपुर टिहरी विस्थापित कालोनी के मोड़ से होटल विनायक ग्रैन्ड तक)	-	16000	14000	28000	74000	63000	12000	11000
52	कनखल रोड (कनखल थाने से सिंहद्वार चौक तक)	-	35000	32500	47000	110000	90000	12000	11000
53	कनखल रोड (झण्डा चौक कनखल बाजार से पुलिस थाने तक)	-	28000	26500	40000	105000	88000	12000	11000



ANNEXURE-IV



Location



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विक्रय-पत्र

विक्रय पत्र मुब्द 75000 /- रुपये, स्टाम्प शुल्क हेतु मां लियत 75000/- रुपये
चिह्नीत भूमि का क्षेत्रफल 313-6" वर्गफुट, यानी 29.14 वर्गमीटर सर्किल दर
1500/- रुपये प्रति वर्गमीटर, आवास एवं विकास शुल्क के अन्तर्गत है।
स्थित नाथ नगर ज्वालापुर परगना ज्वालापुर तहसील व जिला हरिद्वार
स्टाम्प शुल्क 7500/- रुपये।

हम कि श्री मति सुखदेई पत्नी स्व० श्री बुद्धराम व पप्पू पुत्र कृष्ण श्री बुद्धराम
निवासी गण होली फैमली चर्च कम्पाउण्ड रेलवे स्टेशन ज्वालापुर परगना
ज्वालापुर तहसील व जिला हरिद्वार के है।



Advocate

Civil Court, Haridwar

विदित हो कि प्रतीज्ञा निम्नलिखित सम्पत्ति के स्वामी व अधिकारी हैं जो इस समय हर प्रकार
भार तथा प्रतिबन्ध आदि से मुक्त है किसी प्रकार के हस्तान्तरण तथा बन्धक आदि नहीं है और
कोई ऋण आदि किसी मद्रकमें, बैंक, सोसायटी, कम्पनी आदि या व्यक्तिगत रूप से निम्नलिखित
सम्पत्ति को बन्धक करके लिया हुआ नहीं है और निम्नलिखित सम्पत्ति के विक्रय व हस्तान्तरित
करने में प्रतिज्ञा पूर्ण रूप से समक्ष है अतः प्रतिज्ञा ने अपनी मन, बुद्धि तथा इन्द्रियों की स्वस्थ दशा
में निम्नलिखित सम्पत्ति के बदले मुबलिय 75000 /- पित्ततर हजार रुपये में साथ श्री
धर्मपाल सिंह पुत्र श्री विशम्भर सिंह निवासी 15-डी श्रीरामनगर गोलगुम्हारा
रेलवे स्टेशन ज्वालापुर परगना ज्वालापुर तहसील व जिला हरिद्वार के है।



Advocate

Civil Court, Haridwar

के विक्रय व हस्तान्तरित कर दी है। मूल्यराशि की प्राप्ति का ब्योरा निम्नलिखित है, तत् पश्चात्
इनके कोई मूल्य राशि क्रेता के जिम्मे शेष नहीं और न ही भविष्य में होगी। कब्जा व दखल
क्रेता महोदय का बखूबी व वाकई मौके पर करा दिया है और अपना कब्जा हर प्रकार से हटा
लिया है अब प्रतिज्ञा वचन देते और प्रतिज्ञा करते हैं कि क्रेता महोदय निम्नलिखित सम्पत्ति पर
अपना समस्त अधिकार स्वामित्व सहित करके लाभ हर प्रकार से प्राप्त करे, हर प्रकार से अपने भोग
व प्रयोग में लावे और जो चाहे सो करे अब प्रतिज्ञा तथा उसके उत्तराधिकारी को विक्रय की हुई
निम्नलिखित सम्पत्ति तथा उसकी मूल्य राशि से कोई सम्बन्ध किसी प्रकार का शेष नहीं रहा और
न ही भविष्य में होगा। यदि बाद में किसी नुक्स कानूनी के कारण या किसी के वाद-विवाद करने
पर उक्त सम्पत्ति कुल या उसका कोई अंश, कब्जा या दखल क्रेता उक्त से निकल जावे तो क्रेता को
अधिकार होगा कि वह अपनी कुल या अंश मूल्य राशि मुझ प्रतिज्ञा से मेरी जात खास या
जायदाद से वसूल कर लेवे, इसमें मुझ प्रतिज्ञा या उसके वारसान को कोई उजर नहीं होगा। नीज
प्रतिज्ञा उन जुमला कानूनी जिम्मेदारियों का जो कि बरुपये कानून एक प्रतिज्ञा हर आयद होती है का
पूरा-पूरा पाबन्द व जिम्मेदार होगा व रहेगा।

विवरण सम्पत्ति:— विदित हो कि एक भूमिखण्ड जिसकी पैमायश पुरब 9 फुट -



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१ इंच , पश्चिम ११ फुट ३ इंच उत्तर ३३ तैतीस फुट , दक्षिण ३३ तैतीस फुट और कुल क्षेत्रफल ३।३-६" तीन सौ तेरह वर्गफुट छः वर्गइंच है । जो स्थित नाथ नगर ज्वालापुर परगना ज्वालापुर तहसील व जिला हरिद्वार अन्दर सीमा नगर पालिका समिति हरिद्वार है जिसके पूरब में भूमि कृपाराम पश्चिम में सड़क , उत्तर में सम्पत्ति कृपाराम दक्षिण में सम्पत्ति धनश्याम है । कब्जा मौके पर उक्त विक्रीत भूमिखण्ड पर क्रेता का करा दिया है और अपना कब्जा पूर्ण रूप से हटा लिया है क्रेता उक्त भूमिखण्ड में निर्माण कार्य करें या अपने लाभ के लिये कोई अन्य कार्य करें विक्रय आदि करें और लाभ उठाये । उक्त भूमिखण्ड का एक हकरारनामा क्रेता एवं विक्रेता के मध्य दिनांक १७-३-९७ ई० को रजिस्टर्ड किया हुआ है । विवरण प्राप्त मूल्यराशि हम मुकिरान कुल मूल्यराशि मुब० ७५००० /- रुपये में से मुब० १०००० /- रुपये द्वारा हकरारनामा दिनांकित १७-३-९७



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ई० को प्राप्त कर चुके हैं। व शेष मुब० 65000 /- रुपये समय
रजिस्टरी प्राप्त करेंगे। पश्चात रजिस्टरी के कुछ शेष नहीं रहेगा।

अतः यह विक्रय पत्र लिख दिया कि प्रमाण रहें और समय पर

काम आवें।

तहरीर तारीख :- 29-3-97 ई०

लिख पुपरे

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Dabhat Singh Mann

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Shri Major Singh Mann
Shri Ram Nagar Meerapur
Station JAWALPUR

टाइपकर्ता

Dabhat Singh
Director
JAWALPUR

Pahar Singh
डाफ्टिबार्क
Civil Court, Haridwar

urts
war
839
533
om

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75000/-
 500/- 20/- 1520/- 1200/-
 कातराजि ० मुजरत पाग सतनगाम
 श्री श्री सुखदेई श्री श्री लक्ष्मी राम
 सिवाजी होली लोमणी चर्च कम्पा हरिद्वार
 ने कार्यालय सब-रजिस्ट्रार हरिद्वार में आज दि०
 29/3/97 को समय 3:00 बजे
 दिन के प्रस्तुत किया गया

दि० 29/3/97

29/3/97

उपरोक्त श्री श्री सुखदेई जी व श्री पप्पु पुष्पी
 स्व पुष्प राम निवृत्त
 ने इस लेखार के विषय को

75000/- के लक्ष्मी राम
 पदचाकरी दलाली कि

मातृ पुष्पी मठा किं मातृ निवृत्त श्री राम राम
 ज्ञात ज्ञानापुर व श्री पदचाकरी कि 150 हरिद्वार
 लेनी

दि० 29/3/97

29/3/97

Gyaaneshwar Thakral

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Ref. No. P-456/2021

Annexure-B

Report of Investigation of Title in respect of immovable Property (TIR)

Date 21/05/2021

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	To, State Bank of India SME Branch Ranipur Haridwar Distt. Haridwar.		
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	As per instructions		
	c) Name of the Borrower.	Shri Dharampal Singh S/o Shri Bishamber Singh R/o I5-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar.		
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Shri Dharampal Singh S/o Shri Bishamber Singh R/o I5-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar, is the mortgagor of this property.		
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Individual		
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As above		
3.	Complete or full description of the immovable property offered as security including the following details.	A constructed residential property having land measuring in East- 9 feet 9 inch, West-9 feet 3 inch & North- 33 feet & South-33 feet, having total area of 313.6 square feet i.e. 29.14 square meter, bounded in East- Property of Shri Kripa Ram, West- Road, North- Property of Shri Kripa Ram & South- Property of Shri Ghanshayam, situated in Nath Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil & District Haridwar		
	a) Survey No.	Latest House tax receipt to be obtained		
	b) Door/House no. (in case of house property)	To be ascertained from the report of Valuer.		
	c) Extent/ area including plinth/ built up area in case of house property	having total area of 313.6 square feet i.e. 29.14 square meter		
	d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	situated in Nath Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil & District Haridwar		
4.	a) Particulars of the documents scrutinized- serially and chronologically.	Original registered Sale deed dated 29.03.1997 registered in bahi no. 01 zild 949/1045 page 345/45-80		
	b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.	serial no. 1193 dated 29.03.1997 in the office of Sub-registrar Haridwar, executed by Smt. Sukhdai W/o Shri Budh Ram & Shri Pappu S/o Late Shri Budh Ram both R/o Holy Family Church Compound Jwalapur Tehsil & Distt. Haridwar in favour of present owner Shri Dharampal Singh S/o Shri Bishamber Singh R/o I5-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar.		
	Note: Only originals or certified extracts from the registering/ land/ revenue/ other authorities be examined.			
Sl. No.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized by the advocate
1.	29.03.1997	registered sale deed	Original	

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a) 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 Date
b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?	Yes
b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	N.A. as above.
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? b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	1. Recorded of Sub-registrar office is available for verification of online portal 2. As the property in question is residential property situated within limits of Nagar Nigam Haridwar so latest revenue records of this property is not available Recorded of Sub-registrar office is available for verification of online portal, which is verified and cross checked. 2. But the property in question is a residential property situated within limits of Nagar Nigam Haridwar so latest revenue records of this property is not available on online portal.
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?	No.
7. a) Property offered as security falls within the jurisdiction of which sub-registrar office? 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? c) Whether search has been made at all the offices named at (b) above?	Sub-registrar Haridwar Distt. Haridwar. No. N.A.
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?	No.
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 property in question with other property in the shape of an open plot was the personal property of Smt. Sukhdai W/o Shri Budh Ram & Shri Pappu S/o Late Shri Budh Ram both R/o Holy Family Church Compound Jwalapur Haridwar.





	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)	2. Lastly Smt. Sukhdai W/o Shri Budh Ram & Shri Pappu S/o Late Shri Budh Ram both R/o Holy Family Church Compound Jwalapur Tehsil, Distt. Haridwar transferred this property in the shape of an open plot having an area of 313.6 square feet by way of registered Sale deed dated 29.03.1997 in favour of present owner Shri Dharampal Singh S/o Shri Bishamber Singh R/o 15-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar Thus the chain of title for more than 30 years is complete. I further certify that the property is SARFAESI compliant.
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.)	Free hold rights.
10.	If leasehold, whether;	No.
	a) lease Deed is duly stamped and registered	N.A.
	b) lessee is permitted to mortgage the Leasehold right,	N.A.
	c) duration of the Lease/unexpired period of lease,	N.A.
	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)?	N.A.
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A.
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	No.
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	N.A.
	the mortgagor is competent to create charge on such property?	N.A.
	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	No.
12.	If occupancy right, whether;	N.A.
	a) Such right is heritable and transferable,	N.A.
	b) Mortgage can be created.	N.A.
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.	There are no interest of minor.
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	N.A.
	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.



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	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. Date
	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;	N.A.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
15.	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.	No
	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.	N.A.
	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.	N.A.
	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?	N.A.
16.	Whether the title documents include any testamentary documents /wills?	No.
	a) In case of wills, whether the will is registered will or unregistered will?	N.A.
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	c) Whether the property is mutated on the basis of will?	N.A.
	d) Whether the original will is available?	N.A.
	e) Whether the original death certificate of the testator is available?	N.A.
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	N.A.



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	g) (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.)	N.A. Date
17.	a) Whether the property is subject to any wakf rights?	No.
	b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	No.
	c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	No.
18.	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.	No.
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	No.
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A.
	c) If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.
20.	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?	As the property is a constructed residential Property situated in Nath Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil & District Haridwar
	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?	N.A., as above.
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	N.A., as above.
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, Coastal 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	N.A.



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	search/enquiry?	
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No, litigation is pending in any court could be ascertained available records. Date affidavit of present owner/mortgagor is also obtained.
	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?	N.A.
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 hotchpots? Whether formalities for the same have been completed as per applicable laws?	N.A.
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	N.A.
25.	a) 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.
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ? Yes / No.	N.A.
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (ROC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	N.A.
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes / No.	N.A.
	iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No	N.A.
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No.
27.	a) Whether any POA is involved in the chain of title?	N.A.
	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	N.A.



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	has created an interest in favour of the builder/developer and as such is irrevocable as per law.	Date
c)	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).	N.A.
d)	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.	N.A.
e)	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	N.A.
i)	Whether the original POA is verified and the title investigation is done on the basis of original POA?	N.A.
ii)	Whether the POA is a registered one?	
iii)	Whether the POA is a special or general one?	
iv)	Whether the POA contains a specific authority for execution of title document in question?	
a)	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.
b)	Please comment on the genuineness of POA?	N.A.
c)	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 the Law of the place, where it is executed.	N.A.
29.	If the property is a flat/apartment or residential/ commercial complex, check and comment on the following: a) Promoter's/Land owner's title to the land/ building; b) Development Agreement/Power of Attorney; c) Extent of authority of the Developer/builder; d) Independent title verification of the Land and/or building in question; e) Agreement for sale (duly registered); f) Payment of proper stamp duty; g) Requirement of registration of sale agreement, development agreement, POA, etc.; h) Approval of building plan, permission of	No.





	<p>Ph. 01334-251999 appropriate/local authority, etc.;</p> <p>i) Conveyance in favour of Society/ Condominium concerned;</p> <p>j) Occupancy Certificate/allotment letter/letter of possession;</p> <p>k) Membership details in the Society etc.;</p> <p>l) Share Certificates;</p> <p>m) No Objection Letter from the Society;</p> <p>n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;</p> <p>o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</p> <p>q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</p>	Date
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.	I have inspected the available record Index 2 nd in the office of Sub-registrar Haridwar for a period of 30 years i.e. 01.01.1990 to 2021 up to date and found this property is clear, marketable and free from any recorded encumbrance, except the earlier charge by way of Equitable Mortgage in favour of State Bank of India
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.	As above.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Latest House tax receipt is recommended to be obtained.
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No Objection Certificate under the Income Tax Act is required/ obtained?	N.A. No Objection Certificate under the Income Tax Act is not required for creation of Equitable Mortgage in favour of Bank.
34.	Details of RTC extracts/mutation extracts/ Khata extract pertaining to the property in question.	Latest House tax receipt is recommended to be obtained.
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Latest House tax receipt is recommended to be obtained.
36.	a) Whether the property offered as security is clearly demarcated? b) Whether the demarcation/ partition of the property is legally valid? c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes. Yes. 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;	Yes. Yes

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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 N.A. N.A.	Date
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.)	valuation report is already submitted to Bank	
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 SARFAESI Act, if required against the property offered as security?	Yes.	
Property is SARFAESI compliant (Y/N)	YES.	
42. In case of absence of original title deeds, 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.	N.A., original title deed is already deposited in favour of bank.	
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.	N.A.	
45. Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Spot inspection & Identity of persons executing documents in favor of Bank is recommended to be verified.	
46. The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Dharampal Singh S/o Shri Bishamber Singh R/o 15-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar	
47. Whether the Real Estate Project comes under Real Estate(Regulation and Development) Act, 2016? Y/N.	No.	
Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N.A.	
Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	No.	
Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.	



Signature of the Advocate

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Annexure-C

Certificate of Title on the Basis of original Title Deeds

Date

I have examined the original registered title deed already deposited relating to the schedule property and offered as security by way of "Equitable Mortgage" and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that the said Equitable Mortgage is already created, it will satisfy the requirements of creation of 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/ Revenue records. I also confirm having verified and checked the records of the relevant Sub-Registrar Office /Revenue Records/Municipal Office. 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 from 01.01.1990 to 2021 up to date pertaining to the Immovable Property covered by above said original title deeds. The property is free from all recorded Encumbrances, except the earlier charge by way of Equitable Mortgage in favour of State Bank of India

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.

7. The Mortgage is already created, will be available to the Bank for the liability of the present Borrower Shri Dharampal Singh S/o Shri Bishamber Singh R/o IS-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar.

8. I certify that Shri Dharampal Singh S/o Shri Bishamber Singh R/o IS-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar has got an absolute, clear and Marketable title over the Schedule property, except the earlier charge by way of Equitable Mortgage in favour of State Bank of India.

I further certify that the above registered title deed is genuine and a valid mortgage is already created on the basis of the original title deeds and the said Mortgage would be enforceable.

In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following original title deeds/ documents would create a valid and enforceable mortgage:-

✓ Original registered Sale deed dated 29.03.1997 registered in bahi no. 01 zild 949/1045 page 345/45-80 serial no. 1193 dated 29.03.1997 in the office of Sub-registrar Haridwar, executed by Smt. Sukhdai W/o Shri Budh Ram & Shri Pappu S/o Late Shri Budh Ram both R/o Holy Family Church Compound Jwalapur Tehsil & Distt. Haridwar in favour of present owner Shri Dharampal Singh S/o Shri Bishamber Singh R/o IS-D, Shri Ram Nagar colony near Railway Station Jwalapur Tehsil & Distt. Haridwar.

✓ 2. Affidavit of borrower/present owner named above.

3. 0.5 % stamp duty on loan amount with a maximum of Rs. 10,000/- only.

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

12. It is certified that the property is SARFAESI compliant.



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Chamber - 54, District Courts
Roshnabad, Haridwar

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SCHEDULE OF THE PROPERTY

A constructed residential property having land measuring in East- 9 feet 9 inch, West-9 feet 9 inch, North-33 feet &..... South-33 feet, having total area of 313.6 square feet i.e. 29.14 square meter, bounded in East- Property of Shri Kripa Ram, West- Road, North- Property of Shri Kripa Ram & South- Property of Shri Ghanshayam, situated in Nath Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil & District Haridwar.

Place : Haridwar

Date : 21.05.2021

Signature of the Advocate

