

de design studio  
Architect, Planner & Valuer

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

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved Valuer

Associate Member of IOV  
Valuer Member of CEV

Ref. File No. – dds/BR/2020/460

# RE-VALUATION REPORT OF RESIDENTIAL PROPERTY (RESIDENCE)

DATE OF INSPECTION : 10.01.2020  
DATE OF SUBMISSION OF REPORT : 13.01.2020

**SITUATED AT**  
**PLOT NO- 59, BILKESHWAR COLONY, NEAR BILKESHWAR MANDIR,**  
PARGANA JWALAPUR, TEHSIL & DISTT. HARIDWAR

**OWNER**  
**MR. RAJESH KUMAR SHARMA S/O MR. MATHURA PRASAD SHARMA**

**PREPARED FOR**  
**STATE BANK OF INDIA, SME BRANCH, BHEL, HARIDWAR**

**PREPARED BY**  
**M/S. DE DESIGN STUDIO**



de design studio  
Architect, Planner & Valuer

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved Valuer

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

Associate Member of IOV  
Valuer Member of CEV

## REVALUATION REPORT

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

Name of Customer (s) : Mr. Rajesh Kumar Sharma (9837176665)

|    |                            |  |              |  |
|----|----------------------------|--|--------------|--|
| 1. | <b>Customer Details</b>    |  |              | Apl. No.   |
|    | Name                       | Owner/ Customers :<br>Mr. Rajesh Kumar Sharma S/o Mr. Mathura Prasad Sharma                          |              |  |
|    |                            | Proposed Purchaser :<br>NA   |              |  |
| 2. | <b>Property Details</b>    |  |              |  |
|    | Address                    | Plot No- 59, Bilkeshwar Colony, Near Bilkshwar Mandir,<br>Pargana Jwalapur, Tehsil & Distt. Haridwar |              |  |
|    | Near-by Landmark           | Near Bilkeshwar Mandir   |              |  |
|    | Location                   | 29° 55' 56"N   | 78° 6' 51" E |  |
| 3. | <b>Document Details</b>    |  |              |  |
|    | Layout Plan                | Yes / No   | Yes          | Name of Approving Authority  |
|    | Building Plan              | Yes / No   | Yes          | Haridwar – Roorkee<br>Development Authority<br>(HRDA)  |
|    | Construction<br>Permission | Yes / No   | Yes          |  |
|    | Legal<br>Documents         | Yes / No   | Yes          | Approval No.<br>354/2001-02<br>On Dated 30.01.2002   |
|    |                            |  |              | List of documents provided:<br><br>By Bank:<br>1. Sale Deed 1 Serial No- 333/334 On dated 28.12.1983<br>Sale Deed 2 Serial No- 1202 On dated 28.12.1999<br>2. Approved Map<br><br>By Client: |

### Methodology of Valuation / Notes:

1. Mr. Rajesh Kumar Sharma is available on the time of visit.
2. Valuation of the Land is as/per the Market Approach study in the Near-by Area. The Market Rate ranges around Rs. 5000/- to Rs. 7000/- per Sq. Ft. Therefore, depending on size & shape and location of Land. Market Rate considered around Rs. 6000/- per Sq. Ft.
3. Valuation of the Land is as per the Total Plot Area mentioned in the Both Sale Deeds.
4. Valuation of the Building is as per the Total covered area mentioned in the Approved Map with respect to the depreciation according to the age of the Building.
5. The Locality is a Upper-Middle class locality surrounded by Residential Area.
6. The legal aspects were not considered in this valuation. In this Valuation, property location have been





de design studio

Architect, Planner & Valuer

**ABHISHEK GUPTA**

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

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved Valuer

Associate Member of IOV  
Valuer Member of CEV

4. **Physical Details**

|   |                       |  |   |  |                   |  |                          |                  |
|---|-----------------------|--|---|--|-------------------|--|--------------------------|------------------|
| Adjoining Properties (As per Sale Deed 1) |                       | East:<br><b>Samiti Land</b>            | West:<br><b>Plot No- 60</b>                 | North:<br><b>Samiti then Land of Forest Department</b> |                   | South:<br><b>Road 30' Wd</b>                 |                          |                  |
| Adjoining Properties (As per Sale Deed 2) |                       | East:<br><b>Swami Ro</b>               | West:<br><b>Plot No- 60 and Plot No- 59</b> | North:<br><b>Land of Mr. Janglat and Purchaser</b>     |                   | South:<br><b>Plot No- 59 and Road 9Mt Wd</b> |                          |                  |
| (As per Site)                             |                       | East:<br><b>Drain/ Samiti Land</b>     | West:<br><b>Plot No- 60</b>                 | North:<br><b>Land of Forest Department</b>             |                   | South:<br><b>Road 9Mt Wd</b>                 |                          |                  |
| Matching of Boundaries                    |                       | <b>Yes</b>                             | Plot Demarcated                             | <b>Yes</b>   | Approved Land use | <b>Residential</b>                           | Type of Property         | <b>Residence</b> |
| No. of Rooms                              | Living/ Dining        | <b>2</b>                               | Bedrooms                                    | <b>6</b>   | Toilets           | <b>6</b>                                     | Kitchen                  | <b>1</b>         |
| Total No. of Floors                       | <b>2 Floors (G+1)</b> | Floor on which the Property is located | <b>Ground Floor</b>                         | Approx. Age of the property                            |                   | <b>14 Years</b>                              | Residual Age of property | <b>56 Years</b>  |
|   |                       |  |   | Approx. Year of construction                           |                   | <b>2005-06</b>                               | Type of Structure        | <b>R.C.C</b>     |

5. **Tenure/ Occupancy Details:**

|                    |                |                          |                                 |
|--------------------|----------------|--------------------------|---------------------------------|
| Status of Tenure   | Owned/ Rented  | No of years of Occupancy | Relationship of Tenant or Owner |
| <b>Residence</b> ✓ | <b>Owner</b> ✓ | -                        | -                               |

6. **Stage of Construction**

|                       |                    |   |   |
|-----------------------|--------------------|---|---|
| Stage of Construction | Under-Construction | If under-construction, extent of construction | - |
| <b>Completed</b>      | -                  |   |   |



7. **Violation if any observed**

|                                 |   |
|---------------------------------|---|
| Nature and extent of violations | <b>Total Covered Area is Greater than the Approved Map Area</b> |
|---------------------------------|---|

8. **Area Details of the Property**

|           |   |             |                                      |                              |   |         |
|-----------|---|-------------|--------------------------------------|------------------------------|---|---------|
| Site Area | <b>380 Sq Mt<br/>4088.80 Sq Ft<br/>(Total Area of 2 Sale Deeds)</b> | Plinth Area | Apprx.<br>200 Sq Mt<br>(As per Site) | Saleable Area/<br>Super Area | <b>Total Covered Area=</b><br><b>Appx. 450 Sq Mt (As per Site)</b><br><br><b>Total Covered Area= 262.65 Sq Mt</b><br><b>(As per Approved Map)</b> | Remarks |
|-----------|---|-------------|--------------------------------------|------------------------------|---|---------|

de design studio  
Architect, Planner & Valuer

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

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved Valuer

Associate Member of IOV  
Valuer Member of CEV

|      |  |  |             |             |                   |               |
|------|--|--|-------------|-------------|-------------------|---------------|
| 9.   | <b>VALUATION (Annexure-I):</b>           |  |             |             |                   |               |
|      | <b>Market Rate Value of the Property</b> |  |             |             |                   |               |
|      | <b>Sl. No</b>                            | <b>Description</b>   | <b>Area</b> | <b>Unit</b> | <b>Rate (Rs.)</b> | <b>Dep. %</b> |
| i.   | a)                                       | Land   | 380         | Sq M        | 65000/-           | -             |
|      | b)                                       | Building   | 262.65      | Sq M        | 18000/-           | 20%           |
|      | c)                                       | Steel Shed   | -           | Sq M        | -                 | -             |
|      | d)                                       | Boundary Wall & Pavements  |             |             |                   |               |
|      | e)                                       | Miscellaneous + Services + Interiors                                 |             |             |                   |               |
|      |  | <b>Total Fair Market Value</b>                                       |             |             |                   |               |
| ii.  |  | <b>Present Realizable Market Value of the Property (@ ~15% less)</b> |             |             |                   |               |
|      |  |  |             |             |                   |               |
| iii. |  | <b>Forced/ Distress Sale Value of Property Rounded @ ~25% less</b>   |             |             |                   |               |
|      |  |  |             |             |                   |               |

(Rupees Two Crore Fifty Lakh only)

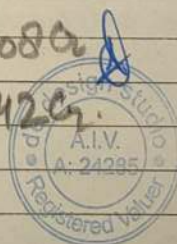
(Rupees Two Crore Twenty Lakh only)

**Guideline Value / Value of IP as per Circle Rates:**

| Description  | Area | Unit | Rate (Rs.) | Multiple Factor      | Amount (Rs.)              |
|--|------|------|------------|----------------------|---------------------------|
| Land - for Residential<br>Page - 11, S. No. - 4(11),<br>Circle Rate - 12/01/18 | 380  | Sq M | 15000/-    | 1.05<br>(Road Width) | Rs. 59,85,000/-           |
| Building   | 450  | Sq M | 11000/-    | 0.868<br>(14 Yrs)    | Rs. 42,96,600/-           |
| Steel Shed   | -    | Sq M | -          | -                    | -                         |
| Boundary Wall  | 50   | R M  | 1000/-     | 0.868<br>(14 Yrs)    | Rs. 43,400/-              |
| <b>Guideline (Circle) Value of the Land</b>                                    |      |      |            |                      | <b>Rs. 01,03,25,000/-</b> |

|     |  |                 |           |           |
|-----|--|-----------------|-----------|-----------|
| 10. | <b>Summary of Valuation (Detailed at Annexure-I)</b> |                 | 52.63%    | 47.37%    |
|     | i. Guideline Value:                                  | Rs. 01.03 Crore |           |           |
|     | ii. Fair Market Value                                | Rs. 02.97 Crore | 1.5674 Cr | 1.4108 Cr |
|     | iii. Realizable Value                                | Rs. 02.50 Crore | 1.3158 Cr | 1.1842 Cr |
|     | iv. Forced/ Distress Sale value                      | Rs. 02.20 Crore |           |           |

|     |   |  |  |  |
|-----|---|--|--|--|
| 11. | <b>Assumptions / Remarks:</b>   |  |  |  |
|     | i. Qualification in TIR/ Mitigation suggested, if any. NA   |  |  |  |
|     | ii. Property is SARFAESI complaint: Please refer TIR  |  |  |  |
|     | iii. Whether property belong to social infrastructure like hospital, school, old age home, etc. - No                          |  |  |  |
|     | iv. Whether entire piece of land on which the unit is setup/ property is situated has been mortgaged or to be mortgaged : Yes |  |  |  |
|     | v. Details of last two transactions in the locality/ area to be provided if available: No information                         |  |  |  |
|     | vi. Any other aspect which has relevance on the value of marketability of the property. Refer Notes                           |  |  |  |





de design studio  
Architect, Planner & Valuer

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

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved Valuer


Associate Member of IOV  
Valuer Member of CEV

12. **Declaration:**

- The property was inspected by 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. **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  | Approved Map Available  |
| d)  | Govt. Circle Rates   | At Annexure-III   |
| e)  | Certified copy of the approved / sanctioned plan wherever applicable from the concerned office                               | Approved Map Available  |
| f)  | Google Map Location of the property  | At Annexure-IV  |
| g)  | Any other relevant documents/ extracts Copy of Conveyance Deed   | Available with Bank   |
| h)  | Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc | Not Available   |
| i)  | Any other Document Attached  | Copy of Front Page of 2 Sale Deed<br>Copy of Part of Approved Map |
| Google Maps Navigation Location Plus code |  | X532+5F   |

|   |   |  |   |
|---|---|--|---|
| Name, Address<br>& Signature of<br>Valuer | Ar. Abhishek Gupta,<br>De Design Studio,<br>F-2, Hotel Shaurya,<br>New Model Colony,<br>Ranipur More,<br>Haridwar, U.K. | Signature of the Valuer<br><br> | Date of Inspection/ Visit<br><br>10-01-2020 |
|   | IOV Registration No. –<br>A:24285   |  | Inspection Done by<br><br>Mr. Rahul Kumar   |
|   |   |  | Date of Valuation<br><br>13-01-2020         |



Industrial Suburban Location

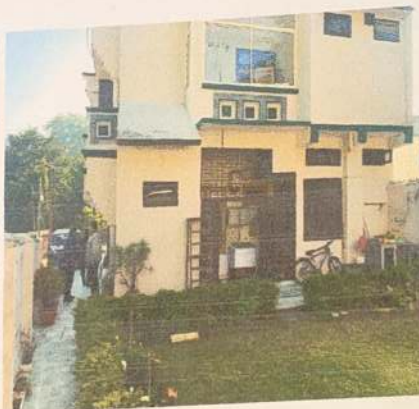
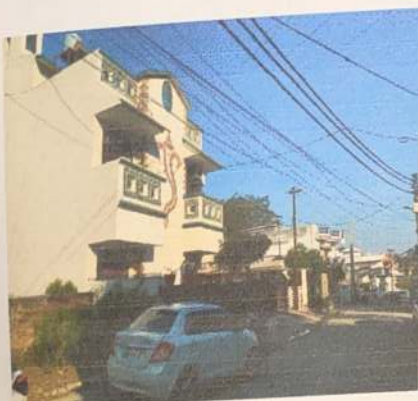
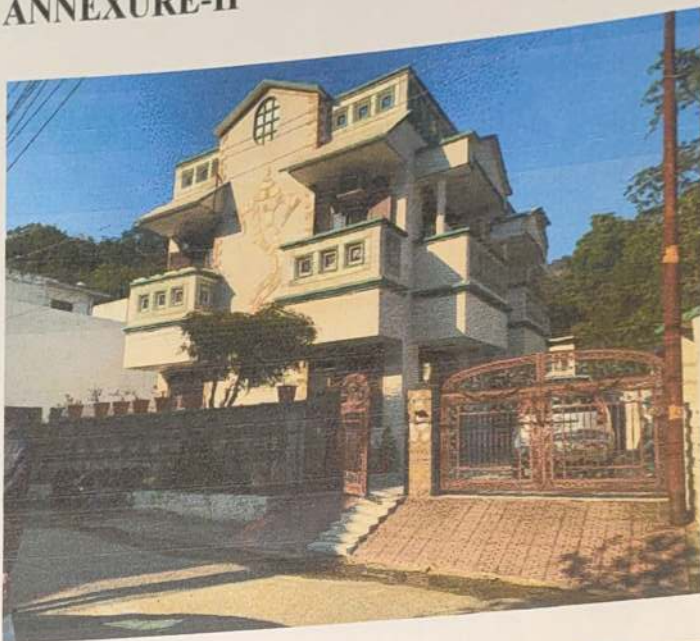
de design studio  
Architect, Planner & Valuer

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

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved Valuer

Associate Member of IOV  
Valuer Member of CEV

## ANNEXURE-II



PHOTOGRAPHS OF THE PROPERTY OF MR. RAJESH KUMAR SHARMA



de design studio

Architect, Planner &amp; Valuer

**ABHISHEK GUPTA**

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

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved ValuerAssociate Member of IOV  
Valuer Member of CEV

## ANNEXURE-III

| 1   | 2  | 3     | 4     | 5     | 6     | 7     | 8     | 9 |
|-----|--|-------|-------|-------|-------|-------|-------|---|
| 1-  | शेखपुरा कनखल (नगरपालिका सीमा के अन्दर स्थित वह क्षेत्र जो कि नगर पालिका क्षेत्रों में वर्णित मौहल्लों कालोनियों में उल्लिखित नहीं है।) | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 2-  | सबरी मण्डी नदी ज्वालापुर   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 3-  | शारदानगर   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 4-  | निर्मला छावनी  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 5-  | रानी गली   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 6-  | चक भूपतवाला  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 7-  | आर्यनगर कालोनी   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 8-  | जगजीतपुर (नोपाड सीमा के अन्दर स्थित वह क्षेत्र जो कि नोपाड क्षेत्रों में वर्णित मौहल्लों/कालोनियों में उल्लिखित नहीं है।)              | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 9-  | गोल गुरुद्वारा   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 10- | रानीपुर ग्राम (नोपाड सीमा के अन्दर स्थित वह क्षेत्र जो कि नोपाड क्षेत्रों में वर्णित मौहल्लों/कालोनियों में उल्लिखित नहीं है।)         | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 11- | बिल्केश्वर कालोनी  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 12- | विष्णु गार्डन  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 13- | जगदीश नगर (अन्तर्गत टिबडी क्षेत्र)   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 14- | फ्रेडस कालोनी (अन्तर्गत भूपतवाला क्षेत्र)  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 15- | मगवन्तपुरम   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 16- | बसन्त विहार  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 17- | चौहानान  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 18- | शरद विहार कालोनी   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 19- | अरिहन्त विहार  | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |
| 20- | ज्ञान लोक कालोनी   | 15000 | 27000 | 63000 | 54000 | 11000 | 10000 |   |

उप निदेशक-प्रथम  
हरिद्वारसह-रजिस्ट्रार  
हरिद्वार (द्वितीय)(डा० ललित नारायण मिश्र)  
अपर जिलाधिकारी (वित्त एवं राजस्व)  
हरिद्वार।

de design studio


Architect, Planner & Valuer

ABHISHEK GUPTA

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

COA & HRDA Approved Architect  
Panel Valuer of Nationalize Banks  
Wealth Tax Govt. Approved Valuer

Associate Member of IOV  
Valuer Member of CEV

|   |  |   |                           |
|---|--|---|---------------------------|
| 12.                                       | <b>Declaration:</b>  |   |                           |
|   | i. The property was inspected by the undersigned person.<br>ii. The undersigned does not have any direct/ indirect interest in the above property.<br>iii. The information furnished here in is true and correct to the best of our knowledge.   |   |                           |
| 13.                                       | <b>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</b> | The Fair Market Rate Value (FMV) is the value determined by the current market rates going with rest to locality, Neighborhood, 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.<br>So there may be a variation of 20% in Guideline Circle Rate Value & Fair Market Rate Value |                           |
| 14.                                       | <b>Enclosures:</b>   |   |                           |
| a)  | Detailed Valuation   | At Annexure-I   |                           |
| b)  | Photographs of the property with Geo-stamping with date  | At Annexure-II  |                           |
| c)  | Building and Floor Plan  | Approved Map Available  |                           |
| d)  | Govt. Circle Rates   | At Annexure-III   |                           |
| e)  | Certified copy of the approved / sanctioned plan wherever applicable from the concerned office   | Approved Map Available  |                           |
| f)  | Google Map Location of the property  | At Annexure-IV  |                           |
| g)  | Any other relevant documents/ extracts Copy of Conveyance Deed   | Available with Bank   |                           |
| h)  | Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc   | Not Available   |                           |
| i)  | Any other Document Attached  | Copy of Front Page of 2 Sale Deed<br>Copy of Part of Approved Map   |                           |
| Google Maps Navigation Location Plus code |  | X532+5F   |                           |
| Name, Address & Signature of Valuer       | Ar. Abhishek Gupta,<br>De Design Studio,<br>F-2, Hotel Shaurya,<br>New Model Colony,<br>Ranipur More,<br>Haridwar, U.K.  | Signature of the Valuer<br><br>  | Date of Inspection/ Visit |
|   |  |   | 10-01-2020                |
|   |  |   | Inspection Done by        |
|   |  |   | Mr. Rahul Kumar           |
|   |  |   | Date of Valuation         |
|   | IOV Registration No. - A:24285   |   | 13-01-2020                |



# Gyaaneshwar Thakral

M.A., LLB

Advocate & Notary

Office : 1st Floor, Khanna Building near  
Ashoka Talkies, Jwalapur, Haridwar  
Ph. 01334-251484

Chamber - 54, District Courts  
Roshnabad, Haridwar

9319242639  
9219156533

E-mail-advocate.thakral1st@gmail.com

Date ..... 1.12.2013

TIR

COMPLETED BY THE PANEL ADVOCATE

|      |   |   |
|------|---|---|
| 1    | Name of the Branch/ BU seeking opinion.   | State Bank of India<br>SME Branch Ranipur Haridwar (Uttarakhand) -<br>249401  |
| 2    | Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.  | As per Instructions.  |
| 3    | Name of the unit/ concern/ company/ person offering the property as security.   | M/s Industrial Support Systems, through its proprietor Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar.   |
| 4    | Constitution of the unit/ concern / person / body/ authority offering the property for creation of charge.  | Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar, is the present owner of this property by way of registered sale deed dated 01.01.2000, who has already mortgaged this property in favour of bank by way of equitable mortgage.   |
| 5    | State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)   | As above.   |
| 6.a) | Particulars of the documents scrutinized - serially and chronologically   | Original registered sale deed registered in bahi no.1 zild 1190/1202 pages 44/105-108 serial no. 7 dated 01.01.2000 in the office of Sub-registrar Haridwar, executed by Haridwar Sahkari Grah Nirman Samiti Ltd. in favour of present owner Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar.   |
| b)   | Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note:- Only originals or certified extracts from the registering / land / revenue / other authorities be examined. | Original registered sale deed registered in bahi no.1 zild 1190/1202 pages 44/105-108 serial no. 7 dated 01.01.2000 in the office of Sub-registrar Haridwar, executed by Haridwar Sahkari Grah Nirman Samiti Ltd. in favour of present owner Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar.   |
| 7    | Complete or full description of the immovable property offered as security for creation of mortgage whether equitable / registered mortgage.  | A residential property having plot of land with total area of 141.7 square meter, bounded in East- other property , West- Plot No. 60, North- other property & South- Plot no. 59 of purchaser & another plot of land with total area of 38.3 square meter, bounded in East- other property , West- Plot No. 59 of purchaser, North- land of purchaser & South- Way 9 meter wide, having total area 180 |

Gyaaneshwar  
THAKRAL  
Advocate  
Haridwar



# Gyaaneshwar Thakral

M.A., LLB

Advocate & Notary

Office : 1st Floor, Khanna Building near

Ashoka Talkies, Jwalapur, Haridwar

Ph. 01334-251484

Chamber - 54, District Courts  
Roshnabad, Haridwar

9319242639  
9219156533

E-mail-advocate.thakral1st@gmail.com

|           |  |   |
|-----------|--|---|
|           |  | Date _____<br>square meter, situated at Bilkeshwar Nagar colony, near Bilkeshwar Mandir Haridwar, Tehsil & Distt. Haridwar.   |
| i)        | Survey No.   | To be ascertained from the report of approved valuer.   |
| ii)       | Door no. (in case of house property)   | To be ascertained from the report of approved valuer.   |
| iii)      | Extent / area including plinth / built up area in case of house property.  | Having total area of 180 square meter.<br>1926.80 Sq ft   |
| iv)       | Locations like name of the place, village, city, registration, sub-district etc.   | situated at Bilkeshwar Nagar colony, near Bilkeshwar Mandir Haridwar, Tehsil & Distt. Haridwar  |
| v)        | Boundaries.  | East- other property, West- Plot No. 60, North- other property & South- Plot no. 59 of purchaser.<br>& boundaries of another plot is as below-<br>East- other property, West- Plot No. 59 of purchaser, North- land of purchaser & South- Way 9 meter wide  |
| 8         | Flow of titles tracing out the title, of the intended mortgage and his/ its predecessors in interest from the Mother Deed to the latest title deed. And wherever Minor's interest or other clog on title is involved, for a further period, depending on the need for clearance of such clog on the title.<br>(Separate Sheets may be issues). | The property in question with other property was the property of Nagar Palika Haridwar.<br><br>2- Later on Nagar Palika Haridwar transferred this property by way of registered sale deed dated 07.09.1977 in favour of Haridwar Sahkari Grah Nirman Samiti Ltd. Haridwar.<br><br>3- Later on Haridwar Sahkari Grah Nirman Samiti Ltd. Haridwar transferred this property by way of registered sale deed dated 01.01.2000 in favour of present owner Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar, who has already mortgaged this property in favour of bank by way of equitable mortgage.<br>Thus the chain of title is complete. |
| 9         | Nature of title of the intended Mortgage over the property (whether full ownership right, leasehold Rights, Occupancy, possessory Rights of Inam Holder of Govt. Grantee/ Allottee etc.)   | Full ownership rights.  |
| 10<br>(a) | Encumbrance, Attachments, and/ or claims whether of Government, Central or State of other local authorities or Third Party claim, liens etc, and details thereof.  | I have inspected the available record Index 2 <sup>nd</sup> in the office of Sub-registrar Haridwar for a period of 30 years i.e. 1984 to 2013 up to date and found the property is clear, marketable and free from all recorded encumbrances,  |

Gyaaneshwar Thakral



# Gyaaneshwar Thakral

M.A., LLB

Advocate & Notary

Office : 1st Floor, Khanna Building near  
Ashoka Talkies, Jwalapur, Haridwar  
Ph. 01334-251484

Chamber - 54, District Courts  
Roshnabad, Haridwar

9319242639  
9219156533

E-mail-advocate.thakral1st@gmail.com

|     |  |  |
|-----|--|--|
|     |  | except the earlier <sup>Date</sup> charge in favour of State Bank of India by way of equitable mortgage.   |
| (b) | The period covered under the encumbrance certificate and the name of the person in whose favor the encumbrance is created and if so, satisfaction of charge, if any.   | 30 years.  |
| 11  | Details regarding property tax or land revenue or other statutory dues paid / payable as on date and if not paid, what remedy.   | N.A  |
| 12  | Details of RTC extracts / mutation extract / Khata, extract pertaining of the property in question.  | Municipal extracts is recommended to be obtained.  |
| 13  | 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.  |
| 14  | 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. as original title deed is already deposited in Bank.  |
| 15  | The specific person who are required to create mortgage / to deposit documents creation mortgage.  | Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Haridwar Tehsil & Distt. Haridwar, has already mortgaged this property in favour of bank by way of equitable mortgage. |

Date:- 01.03.2013

Place:- Haridwar

Signature of the Advocate  
Gyaaneshwar  
THAKRAL  
Bank Advocate  
Distt. Court, Haridwar

# Gyaaneshwar Thakral

M.A., LLB

Advocate & Notary

Office : 1st Floor, Khanna Building near  
Ashoka Talkies, Jwalapur, Haridwar  
Ph. 01334-251484

Chamber - 54, District Courts  
Roshnabad, Haridwar

9319242639  
9219156533

E-mail-advocate.thakral1st@gmail.com

Date ..... Annexure - C .....

## Checklist for the Guidance of the Advocate Verifying the title to the property offered as security.

|   |  |  |
|---|--|--|
| 1 | Nature of title (ownership / leasehold/ occupancy/ Govt. grant / allotments etc.   | Ownership right.   |
| 2 | If leasehold, whether:-<br>a) Lease deed is duly stamped and registered?<br>Lessee is permitted to mortgage the lease hold right.<br>b) Duration of the lease / unexpired period of lease.<br>c) If, a sub-lease, check the lease deed in favor of lease as to whether lease deed permits sub-leasing and mortgage by Sub-lessee also. | N.A.   |
| 3 | If Govt. / allotment / lease-cum / Sale Agreement, whether:-<br>a) grant/agreement etc. provides for alienable right to the mortgagor with or without condition.<br>b) The mortgagor is competent to created charge on such property.  | No.  |
| 4 | If occupancy right, whether:-<br>a) Such right is heritable and transferable.<br>b) Mortgage can be created.   | N.A.   |
| 5 | a. Urban land ceiling clearance, whether required and if so details thereon.<br>b. Whether No objection certificate under the income Tax Act is required / obtained.   | N.A., as the provisions of Urban Land Ceiling Act, are not applicable in the State of Utrakhand.                   |
| 6 | Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible - the modalities / procedure to be followed and the reasons for coming to such conclusion.  | No.  |
| 7 | If the property is agricultural land, whether the local laws permit mortgage of agricultural land and whether there are any restrictions for enforcing, thereon.   | N.A., as the property is a non-agricultural / residential property situated within limits of Nagar Nigam Haridwar. |
| 8 | In case of conversion of agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.   | N.A., as the property is a non-agricultural / residential property situated within limits of Nagar Nigam Haridwar. |
| 9 | Whether the property is affected by any local laws, (viz. agricultural Laws, weaker  | No.  |

Gyaaneshwar  
THAKRAL  
Bank Advocate  
Haridwar



# Gyaaneshwar Thakral

M.A., LLB

Advocate & Notary

Office : 1st Floor, Khanna Building near  
Ashoka Talkies, Jwalapur, Haridwar  
Ph. 01334-251484

Chamber - 54, District Courts

Roshnabad, Haridwar

9319242639

9219156533

E-mail-advocate.thakral1st@gmail.com

|    | Sections, minorities land laws etc.)  | Date .....  |
|----|---|---|
| 10 | In case of partition /settlement deeds,   | N.A.  |
| a. | whether the original deed is available for deposit. If not the modality / procedure to be followed to create a valid and enforceable mortgage.  |   |
| b  | Whether mutation has been effected and whether the mortgager is in possession and enjoyment of his share.   | N.A.  |
| c  | Whether the partition made is valid in law and the mortgage has acquired a mortgage able title thereon.   | N.A.  |
| 11 | In case of partnership firm, whether the property belongs to the firm and he deed is property registered.   | N.A.  |
| a  |   |   |
| b  | Whether the person (s) creating mortgage has / have authority to create mortgage for and on behalf of the firm.   | N.A.  |
| 12 | Whether the property belongs to a limited   | N.A.  |
| a  | Company , check the Borrowing powers, BOD resolution , Authorization to create mortgage / execution of documents , Registration of any prior charges with the company Registrar, Articles of Association / provision for common seal etc.                             | No. litigation is not pending in any court (as could be ascertained from record)  |
| b  | In case of Societies , Association , the required authority / power to borrower and whether the mortgage can be created and the requisite resolutions , bye-laws.   | I have inspected the available record Index 2 <sup>nd</sup> in the office of Sub-registrar Haridwar for a period of 10 years i.e. 1994 to 2003 up to date and found the property is clear, marketable and free from all recorded encumbrances, except the earlier charge in favour of State Bank of India by way of mortgage. |
| 13 | 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 property executed / stamped / authenticated in terms of the law of the place , where it is executed. | No.   |
| 14 | If the property is a flat/ apartments or residential / commercial complex, check.   | N.A.  |
| a  | Promoter's / Land owner's title to the land building.   | N.A.  |
| b  | Development Agreement / Power of Attorney.  | N.A.  |
| c  | Extent of authority of the Development / builder.   | N.A.  |
| d  | Independent title verification of the land and / or building question.  | N.A.  |

Gyaaneshwar  
THAKRAL  
Advocate  
Haridwar

# Gyaaneshwar Thakral

M.A., LLB

Advocate & Notary

Office : 1st Floor, Khanna Building near  
Ashoka Talkies, Jwalapur, Haridwar  
Ph. 01334-251484

Chamber - 54, District Courts  
Roshnabad, Haridwar

9319242639  
9219156533

E-mail-advocate.thakral1st@gmail.com

| Date ..... |   |   |
|------------|---|---|
| e          | Agreement for sale (duly registered)  | N.A.  |
| f          | Payment of proper stamp duty  | N.A.  |
| g          | Conveyance in favor of Society / Condominium concerned.   | N.A.  |
| h          | Occupancy Certificate / allotment letter of possession.   | N.A.  |
| i          | Membership details in the Society etc.  | N.A.  |
| j          | Share Certificate   | N.A.  |
| k          | No Objection letter from the Society.   | N.A.  |
| l          | All legal requirements under the local / municipal laws, regarding ownership of flats, / apartments / building regulations, Developments Control Regulation, Co-operative Societies, Laws etc.                                  | N.A.  |
| 15         | Where the property is a 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, right of female members etc. | No.   |
| 16         | Pending litigation / Court attachments/ injunction, stay orders / acquisition by the Govt./ Local authorities etc. that could be ascertained.   | No, litigation is not pending in any court (as could be ascertained from record)  |
| 17         | Any other details required for the purpose.   | I have inspected the available record Index 2 <sup>nd</sup> in the office of Sub-registrar Haridwar for a period of 30 years i.e. 1984 to 2013 up to date and found the property is clear, marketable and free from all recorded encumbrances, except the earlier charge in favour of State Bank of India by way of equitable mortgage. |

Dated : 01.03.2013

Place:- Haridwar

Signature of the Advocate  
**Gyaaneshwar THAKRAL**  
Bank Advocate

2- Affidavit of borrower / mortgagor named above

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

There are no legal impediments for creation of the mortgage under the provisions of the Transfer of Property Act, 1882.

I further certify that the provisions of the Transfer of Property Act, 1882 are not applicable to the above property.



Date .....

CERTIFICATE OF TITLE

I have examined the original title deeds already deposited relation 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 if the said Equitable Mortgage is already created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:-

- 1- I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure-C and the other relevant factors.
- 2- A. I confirm having made a search in the Land / Revenue records. I do not find any thing 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.
- 3- B. Following scrutiny of land records/ Revenue and relative title deeds, I hereby certify the genuineness of the tile deeds. Suspicious /Doubt, if any has been clarified by making necessary enquiries.
- 4- There are no prior Mortgage / charges encumbrance whatsoever as could be seen from the Encumbrance certificate for the period from 1984 to 2013 up to date pertaining to the immovable property / covered by above said title deeds. That property is free from all recorded encumbrances, except the earlier charge by way of Equitable Mortgage in favour of State Bank of India.
- 5- That Mortgage is already created and will be available to the bank for the liability of the present borrower Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar.
- 6- I certify that Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar, has a clear and leasehold rights has the marketable title over the schedule property, except the earlier charge by way of Equitable Mortgage in favour of State Bank of India.
- 7- I further certify that the above title deeds are genuine and a valid equitable mortgage is already created and the said mortgage will be enforceable.

In case of creation of Mortgage by deposit of title deeds, we certify that the deposit of following title deeds/ documents are required for a valid and enforceable equitable mortgage.

Documents required for creation of a valid equitable mortgage in favor of Bank

1- Original registered sale deed registered in bahi no.1 zild 1190/1202 pages 44/105-108 serial no. 7 dated 01.01.2000 in the office of Sub-registrar Haridwar, executed by Haridwar Sahkari Grah Nirman Samiti Ltd. in favour of present owner Shri Rajesh Kumar Sharma S/o Shri Mathura Prasad Sharma R/o Bilkeshwar colony Haridwar Tehsil & Distt. Haridwar.

2- Affidavit of borrower / mortgager named above.

3-Stamp duty@ 0.5% 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.

I further certify that the provisions of the SARFESI Act 2002 are applicable to this property.

Gyaaneshwar  
THAKRAL

**Gyaneshwar Thakral**  
M.A., LLB

Advocate & Notary

Office : 1st Floor, Khanna Building near  
Ashoka Talkies, Jwalapur, Haridwar  
Ph. 01334-251484

Chamber - 54, District Courts  
Roshnabad, Haridwar

9319242639  
9219156533

E-mail-advocate.thakral1st@gmail.com

SCHEDULE OF THE PROPERTY

Date .....

A residential property having plot of land with total area of 141.7 square meter, bounded in East- other property, West- Plot No. 60, North- other property & South- Plot no. 59 of purchaser & another plot of land with total area of 38.3 square meter, bounded in East- other property, West- Plot No. 59 of purchaser, North- land of purchaser & South- Way 9 meter wide, having total area 180 square meter, situated at Bilkeshwar Nagar colony, near Bilkeshwar Mandir Haridwar, Tehsil & Distt. Haridwar.

Date:- 01.03.2013

Place:- Haridwar

Signature of the Advocate

*Gyaneshwar*  
**Gyaneshwar**  
**THAKRAL**  
Bank Advocate  
Distt. Court, Haridwar