

Resi: Bhojawala Road, Badamawala,
Near Himachal Bhawan,
Tehsil Vikas Nagar
Distt. Dehradun (U.K.)
Mob:7534061986,7579210945

Satpal Singh
Advocate

Chamber No.39, Tehsil
Parisar, Vikas Nagar
Dehradun.(U.K.)

E mail : ranasinghsatpal@gmail.com

Ref.....

Date:01.03.2019

To,
The Branch Manager
Oriental Bank Of Commerce
Main Branch
Vikas Nagar
Dehradun (U. K.)
Dear Sir,

Reg : Title Opinion on the land/property bearing khata no.923 (1416 to 1421 fasli) khasra no.5157ka area 28 x 36 = 1008 sqr.ft. or 93.68 sq.mtr. at mauza, Babugarh, Pargana Pachhwadun, Tehsil Vikas Nagar, District Dehradun. House is constructed on this land which has ground floor, 4 rooms, 1 kitchen 2 latrine bathrooms 1 lobby and porch.

With reference to your letter No.nil dated nil I, on the basis of the copies of title deeds forwarded to me pertaining to the said immovable property and the other information submitted by you, have conducted a detailed search and investigation and submit my report as under

Name & Address of the Title Holder :-

Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand.

Name & Address of the Borrower :-

Sh. Neeraj Kant S/o Sh. Suresh Pal Singh R/o Annfield, Near S.B. Collage, by pass road Vikasnagar, District Dehradun, Uttarakhand.

Details of the property to be mortgaged:-

Plot No./ Property No.	Area (in Sq. Yards/ Sq.Mtrs/ Sq. Ft./ Acres/ Hectares)	Location	Boundaries
land/property bearing khata no.923 (1416 to 1421 fasli) khasra no.5157ka area 28 x 36 = 1008 sqr.ft. or 93.68 sq.mtr. at mauza, Babugarh, Pargana Pachhwadun, Tehsil Vikas Nagar, District Dehradun. House is constructed on this land which has ground floor 4 rooms, 1 kitchen 2 latrine bathrooms 1 lobby and porch.	93.68 sq.mtr.	Mauza Babugarh, Tehsil Vikasnagar D.dun	<u>East:</u> Land of others Measuring 36 feet . <u>West:</u> Land of others Measuring 36 feet . <u>North:</u> Land of others Measuring 28 feet . <u>South:</u> 16 feet wider road, Measuring 28 feet. <u>As per sale Agreement</u>


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Advocate
Reg. 324/08, Vikasnagar
U.K.

As per the inspection made in the Office of Sub Registrar Vikasnagar from 1-01-2006 to 26-02-2019. As per record available it is found that Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand, has got the above said land by virtue of registered Sale deed dated 08-11-2017 which is duly registered in the office of the Sub Registrar second Vikasnagar at bahi no 1 jild no.2497 pages 179 to 202 at sl. No. 6158 dated 08-Nov-2017.

That the above said land was purchased from 1. Sh. Aditya Thakur S/o Late Sh. Ramesh Chand R/o Annfield Line, Vikasnagar, Tehsil Vikasnagar, Dehradun, Uttarakhand 2. Smt. Mansa Devi W/o Late Sh. Ramesh Chand R/o Annfield Line, Vikasnagar, Tehsil Vikasnagar, Dehradun, Uttarakhand through his registered power of attorney holder Sh. Aditya Thakur S/o Late Sh. Ramesh Chand R/o Annfield Line, Vikasnagar, Tehsil Vikasnagar, Dehradun, Uttarakhand which is duly registered in the office of the Sub Registrar first Vikasnagar at bahi no 4 jild no.132 pages 333 to 344 at sl. No. 198 dated 30-Nov-2015.

That 1. Sh. Aditya Thakur S/o Late Sh. Ramesh Chand and 2. Smt. Mansa Devi W/o Late Sh. Ramesh Chand got the above said land by virasat (as legal heirs), after the death of Sh. Ramesh Chand S/o Late Labh Singh. That Sh. Ramesh Chand was the recorded owner of the said land since 1380 fasli.

According to the course of inspection no adverse entry is found and there is no suspicion about the chain of title according to the said inspection & documents provided to me of the above said land. That land is quite clear and has clear title with transferable rights fair & marketable Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand, has a right to sell the above said land / property on the base of his khatauni. & sale deed. The flow of chain of title is quite clear & fully established. That name of Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht is mutated in the revenue records.

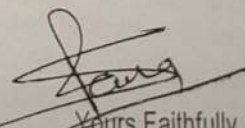
That Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand, has done unregistered sale Agreement dated 22.02.2019. with the borrower Sh. Neeraj Kant S/o Sh. Suresh Pal Singh R/o Annfield, Near S.B. Collage, by pass road Vikasnagar, District Dehradun, Uttarakhand, which is valid up to 30.03.2019. Map of the proposed house to be constructed on above said land passed by the SADA vide their Order no. 1264/08/va.pa./2018-2019 dated 03.07.2018.

In my opinion Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand, has done unregistered sale Agreement dated 22.02.2019 with the borrower Sh. Neeraj Kant S/o Sh. Suresh Pal Singh R/o Annfield, Near S.B. Collage, by pass road Vikasnagar, District Dehradun, Uttarakhand, which is valid up to 30.03.2019. That the above said property can be purchased by the borrower. That Sh. Trilok Singh Bisht is the absolute owner of the property and his title of this property is quite clear for more than the last 30 years. No adverse entry is found during the course of inspection. The flow of chain of title is clear and is fully established. There is no bar, impediment hindrance for the bank to create equitable mortgage.

Enclosed:

- 1- Search receipt of Sub Registrar Vikas Nagar.
- 2- Certified Copy of Sale Deed Sh. Trilok Singh Bisht.
- 3- Certified copy of power of attorney Smt. Mansa Devi.
- 4- Copy of non registered Sale Agreement Dated 22.02.2019.
- 5- Certified Copy of Latest Khatauni.
- 6- Copy of sale deed and Map.

Date : 01.03.2019
Place : Vikas Nagar


Yours Faithfully
Signature of the empanelled advocate
SATPAL SINGH
Advocate
Distt 324/08, Vikasnagar

Resi: Bhojawala Road, Badamawala,
Near Himachal Bhawan,
Tehsil Vikas Nagar
Distt. Dehradun (U.K.)
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Dehradun.(U.K.)

E mail : ranasinghsatpal@gmail.com

Ref.....

Date:01.03.2019

ANNEXURE A1

To,
The Branch Manager
Oriental Bank Of Commerce
Annfield Grant, Chakrata Road
Vikas Nagar
Dehradun (U. K.)

Sir,

Reg : Title Opinion on the land/property bearing khata no.923 (1416 to 1421 fasli) khasra no.5157ka area 28 x 36 = 1008 sqr.ft. or 93.68 sqr.mtr. at mauza, Babugarh, Pargana Pachhwadun, Tehsil Vikas Nagar, District Dehradun. House is constructed on this land which has ground floor, 4 rooms, 1 kitchen 2 latrine bathrooms 1 lobby and porch.

On the basis of copies of title deeds forwarded to me pertaining to the said immovable property and other information submitted to me, I have conducted a detailed search and investigations and submit my report as under:-

Name & Address of the Title Holder :-


Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/c Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand.

Name & Address of the Borrower :-

Sh. Neeraj Kant S/o Sh. Suresh Pal Singh R/o Annfield, Near S.B. Collage, by pass road Vikasnagar, District Dehradun, Uttarakhand.

2. Description of Immovable property

Plot No./ Property No.	Area (in Sq. Yards/ Sq.Mtrs/ Sq. Ft./ Acres/ Hectares)	Location	Boundaries
land/property bearing khata no.923 (1416 to 1421 fasli) khasra no.5157ka area 28 x 36 = 1008 sqr.ft. or 93.68 sqr.mtr. at mauza, Babugarh, Pargana Pachhwadun, Tehsil Vikas Nagar, District Dehradun. House is constructed on this land which has ground floor 4 rooms, 1 kitchen 2 latrine bathrooms 1 lobby and porch.	93.68 sq.mtr.	Mauza Babugarh, Tehsil Vikasnagar D.dun	<u>East:</u> Land of others Measuring 36 feet . <u>West:</u> Land of others Measuring 36 feet . <u>North:</u> Land of others Measuring 28 feet . <u>South:</u> 16 feet wider road, Measuring 28 feet. <u>As per sale Agreement</u>


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3-The chain of title deeds scrutinized by me	As per Annexure A2 attached herewith
(i) Search in Sub Registrar's office (Location of property of the sub-district within which the property is located within which the property is located and the address of the registering officer. In case than property is situated in more than one sub-district/districts, the particulars of all the concerned sub-district/districts and address of the registering offices to be given.	Mauza Babugarh , Vikasnagar. Sub-registrar Vikasnagar,Dehradun.
(ii) Search and Investigation (The search in the records such as Index no1 Index No. 2 Book no. 1 should be made at least for the past 13 years to trace any encumbrance is created on the property. A brief narration may be given on the route and chain of title to the extent of complete chain and how the title is conferred on the mortgagor. The details of the books/indexes searched by Advocate to be stated. In the event of any break in the chain of title took place to be stated and opinion as to whether vitiate bank's creation of mortgage over the property be given. In case of any mortgage charge or encumbrance subsists over the property, the same may be highlighted so that the bank shall avoid the said property. Confirm and state that the original title deeds before the registrar of Assurance)and proper stamp duty has been paid.	Being given in my opinion report
(iii) whether the property is ancestral and/or under joint ownership If so, details of the co-parceners/Karta and/or the co-owners. The respective shares should be incorporated specifically.	The property is not ancestral and it is not joint ownership.
(iv) Minor's delinquent, unsound, untraced person's interest (Any minor's interest if involved in the property proposed to be mortgaged or any other claims. If minor's interest is involved what precautions are to be taken to protect Bank's interest as a mortgagee to be stated. Please note that if the property belongs to a minor, permission of court is generally required to create the mortgage over the Property)	No interest of any minor, unsound, untraced person's in involved in the property.
(V) Documents pending for registration (The enquiry is to be made whether any document creating mortgage, charge or encumbrance is pending for registration in concerned Sub-Registrar's office area to be stated. If so, full details of such charge etc of charge holders' should be specified)	No document is pending for registration. No charge or encumbrances is pending for registration.
5-Whether Urban land(Ceiling and Regulation) Act 1976 is applicable in 'State where the property is located if applicable whether the Immovable property (ies) fall(s) within the purview of the Act, verification and investigation and investigation should be made under section 26, 27 and 28 of the Act to ensure that mortgagor(s) has/have obtained necessary permission from the competent authority under the Act, Documentary evidence showing such permission is obtained has to be attached with the report.	N. A.



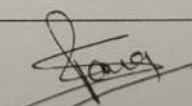
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6- Whether the property is acquired under the Land Acquisition Act, 1894 and applicability of other State legislations.	No proceedings of land Acquisition Act, 1894 is pending.
7-Leasehold immovable property (Where land/building is leasehold, please verify the terms of lease, whether any permission /NOC from the lessors permissions/NOC from the lessors /competent authority is required for creation of mortgage of such leasehold property and advice the precaution to be taken obtaining such property and advice the precautions to be taken obtaining such property in mortgage)	The property is not leasehold.
8-Investigation under Income Tax Act 1961 (Any permission of he concerned Assessing officer under any of the provision of Act is required for creating mortgage of any Certificate to be Submitted to the Bank to show that no dues are outstanding to Income Tax Deptt.	N.A.
9-Investigation in regard to agricultural land (investigate and search the necessary records etc. with specifies reference to the land if it is surplus, self -cultivated, if consolidation of holding/ acquisition proceedings etc. is I progress in the area, whether Government loan/any loan raised against the land and details about the charges/encumbrances may be specified, specifically with reference to the Agricultural land laws.	N. A.
10- The details of the certified copies of the revenue records obtained to confirm that the property in question has been mutated and no dues are outstanding against the Mortgagor.	Land is mutated in the name of title holder in revenue record, Latest khatauni enclosed.
11- Any other special enactment which is applicable to the property proposed to be mortgaged and affects the title.	N. A.
12- If it is a property owned by the Company the additional safeguards like search before the registrar of Companies to be obtained be stated	N. A.
13- Whether documents given as chain of title deeds inspire any doubt/suspicion. Is it curable-how.	N. A.
14- reason as to why equitable mortgage is not being created with the branch, where the property is situated.	Can be created

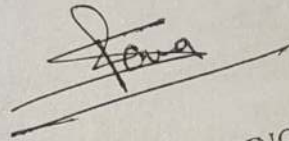

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The following documents in addition to documents mentioned in Chain of Documents in original as well as copies as the case may be along with additional documents mentioned above, varying from case to case may also be obtained for creation of valid equitable mortgage by deposit of the title deeds (varying from case to case)

Particulars	Comments of Advocate
1-House Tax assessment order pertaining to property to be mortgaged	Yes
2- Site Plan sanctioned	Yes
3- House Tax receipt pertaining to property to be mortgaged	Yes
4- Self assessment return form	Yes
5-Electricity / Water bill	Yes
6- Copy of PAN card/ Driving License / Passport etc	Yes
7- Income Tax return	Yes
8- Affidavit of mortgagor as to how he/ she is connected with the account in which he/she is furnishing his/her property as security	Yes
9- In case of property of Builders, in addition to the GPA/SPA, Collaboration / Builders, in addition to the GPA/SPA collaboration/builders Agreement the PAN no. & ITCC of Builder, his history, copy of some regd. Documents and endorsement on the Original sale deed (if retained by original owner/ builder) be made, if possible, so that previous document even if retained by the Owner/ builder cannot be misused " Not Applicable	N. A.
10- In the case the property to be mortgaged is related to the company, then Resolutions, MOA/AOA and ROC record may be obtained. N. A	N. A.
11- In any case wherever the previous original title is missing or retained by earlier owner, the original title Deed be seen & endorsed or an affidavit be obtained from the person retaining the original title deeds that he will not misuse it.	N. A.
12- Affidavit the mortgagor deposited title deeds with intention has deposited all documents would not misuse any document to detriment of Bank etc. may also be obtained.	Yes
13- The Stamp duty payable on Oral Assent (if applicable).	Yes
14- NOC/ No dues certificate from Lessor/ Land authority	N. A.


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15- In case of leasehold property, the remaining period of lease, any provision for further renewal of lease etc., shall be specifically mentioned. The receipt for upto date payment of lease rent shall be obtained	N. A.
16- In case of Huf / Trust appropriate affidavit be obtained & further necessary <u>documents</u> be also obtained. In case of Trust properties, is should also be mentioned whether permission from Charity Commissioner or any other competent authority is required to be obtained.	N. A.
17- In case of flat belonging to cooperative Housing Society, necessary further documents i.e. share Certificate, No objection certificate from Society after verifying the related records and receipt for the payment of up to date dues to the society be obtained.	N. A.
18- Since Central registry U/s 2 of the SARFAESI Act has been created and notification No. F-56/5/2007-BO-11 dated 31 st march 2011 has been issued . inspection of records of central register through the website of the central register shall also be made by the advocate concerned and the same shall be stated in the option.	



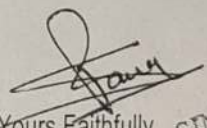
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Dehradun, U.K.

CHAIN OF TITLE DEED

Annexure A2

S.no.	Registered /Unregistered	Vendor /Trasferor	Vendee/Transferee	Date	Nature(Original Deed /lease/SPA/will Khatauni
1-	Recorded Owner	Aditya Thakur and Smt. Mansa Devi			
2-	which is duly registered in the office of the Sub Registrar second Vikasnagar at bahi no 1 jild no.2497 pages 179 to 202 at sl. No. 6158 dated 08-Nov-2017.	Aditya Thakur and Smt. Mansa Devi	Sh. Trilok Singh Bishtl	08-11-2017	Registered sale deed

Date:03.3.2019
Place:-Vikasnagar


Yours Faithfully
SATPAL SINGH
Advocate
Sig. of the Empanelled Advocate
Reg. 324/8 Vikasnagar
Dehradun, U. K.

CERTIFICATE

I hereby certify that I have personally visited the office of registrar/Sub Registrar/Revenue Authorities and also searched the records of Central Registry created under section 20 of the SARFAESI Act 2002 and verified the information furnished in this report. I have compared the sale deed dated 08.Nov.2017 given to me with the copy of it available in the office of sub registrar and have found that both area is tally with each other. I also certify that the title deed in respect of the captioned property's area is genuine, original and properly executed. The statement and other information given in the report are correct and true I certify that Mr/Ms./M/s Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand, has done unregistered sale Agreement dated 22.02.2019. with the borrower Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand, which is valid up to 30.03.2019. That Sh. Trilok Singh Bisht S/o Late Sh. Kotwal Singh Bisht R/o Ward no. 05, Kalyanpur, Tehsil Vikasnagar, District Dehradun, Uttarakhand has/have got a valid, clear absolute and marketable title over the property shown above. If Mr/Ms/ Sh. Neeraj Kant S/o Sh. Suresh Pal Singh R/o Anfield, Near S.B. Collage, by pass road Vikasnagar, District Dehradun, Uttarakhand is personally present (along with identity proof) deposit the title deeds in original or as mentioned in Schedule I along with documents mentioned hereunder, with intention to create of equitable mortgage will satisfy the requirement of creation of equitable mortgage. The following Persons/s should be present personally (along with identity proof) to deposit the original title deeds with your Bank/ Branch for creation of equitable mortgage.

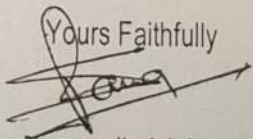
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The following documents shall be obtained at the time of creation of mortgage.

- 1- Original Sale deed is in the favour of Sh. Neeraj Kant
- 2 - Original Sale Deed of Sh. Trilok Singh Bisht
- 3 - Certified Copy of Sale Deed of Sh. Trilok Singh Bisht
- 4 - Original Copy of non registered Sale Agreement Dated 22.02.2017.
- 5 - Certified Copy of Latest Khatauni of the said land
- 6- Affidavit of the borrower
- 7--Photo Identity & Address Proof
- 8- All necessary documents for the requirement of equitable mortgage

Date:- 01.03.2019

Place:-Vikas Nagar

Yours Faithfully

Sig. of the Empanelled Advocate
SATPAL SINGH
Advocate
Reg- 324/08, Vikasnagar
Dehradun, U. K.

AGARWAL & ASSOCIATES Tele. :- Office 2729829

ARCHITECTS, VALUERS 9897327950

4/1 PARK ROAD, LAXMAN CHOWK

DEHRADUN - 248001

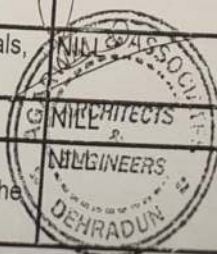
Chapter	Content	Comments of valuer
Introduction	1. Name of Valuer	AGARWAL & ASSOCIATES
	2. Date of Valuation	02-03-2019
	3. Purpose of Valuation	BANK PURPOSE
	4. Name of Property Owner/s	SH. TRILOK SINGH BISHT TO BE PURCHASED BY SH. NEERAJ KANT
	5. Name of Bank as applicable	OBC DEHRADUN
	6. Name of Developer of the Property (in case of developer built properties)	N.A.
Physical Characteristics of the Property	1. Location of the property in the city	NEARBY OF SGRR COLLEGE - BABUGARH - TELPUR ROAD
	2. Municipal Ward No.	
	3. Postal address of the property	PROPERTY AT PART OF KHASRA. NO. 515 KA MAUZA BABUGARH PARGANA PACHWADOON TEHSIL VIKASNAGAR DISTT DEHRADUN
	4. Area of the plot/land	93.68 SQMTS
	5. Layout plan of the layout in which the property is located	ENCLOSED -KEY PLAN
	6. Details of Roads abutting the asset	NEARBY OF SGRR COLLEGE - BABUGARH - TELPUR ROAD
	7. Demarcation of the asset under valuation	YES
	8. Description of Adjoining properties	AS PER ANNEXURE
	9. Survey no. if any	NO
	10. Details of the building/buildings and other	AS PER ANNEXURE
	11. Plinth area, Carpet area and saleable area to be mentioned separately and clarified	AS PER ANNEXURE
	12. Any other aspect	NO
Town Planning Parameters	1. Master plan provisions related to the property in terms of land use	RESIDENTIAL AREA
	2. Planning area/zone	RESIDENTIAL AREA
	3. Development controls	LOCAL AUTHORITY
	4. Zoning regulations	LOCAL AUTHORITY
	5. FAR/FSI permitted and consumed	AS PER MAP
	6. Ground coverage	AS PER MAP
	7. Transferability of development rights if any, building bye-law provisions as applicable to the property	NO DETAILS AVAILABLE
	8. Comment on surrounding land uses and adjoining properties in terms of usage	RESIDENTIAL AREA
	9. Comment on unauthorized constructions if any	NILL
	10. Comment on demolition proceedings if any	NILL
	11. Comment on compounding /regularisation	NILL
	12. Comment on whether NOC has been issued or not	NILL



Aspects of the Property	13. Any other aspect	NILL
	Description of legal aspects to include:	
	1. Ownership documents,	YES
	2. Names of Owner/s	SH. TRILOK SINGH BISHT TO BE PURCHASED BY SH. NEERAJ KANT
	3. Title verification,	MAP , NEC & ATS
	4. Details of leases if any,	NILL
	5. Ordinary status of freehold or leasehold including restrictions on transfer,	FREE HOLD
	6. Agreements of easements if any,	NO DETAILS AVAILABLE
	7. Notification for acquisition if any,	NO DETAILS AVAILABLE
	8. Notification for road widening if any,	NO
	9. Heritage restrictions if any,	NO DETAILS AVAILABLE
	10. 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,	MAP , NEC & ATS
	11. Comment on transferability of the property	AS PER LEGAL
	12. Comment on existing mortgages / charges / encumbrances on the property if any	NO DETAILS AVAILABLE
	13. Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	NO DETAILS AVAILABLE
5 Economic Aspects of the Property	14. Building plan sanction, illegal constructions if any done without plan sanction/violations.	DVSDA DEHRADUN NO. 1264/08/WA/ PA/2018-19 DATED 03/07/18
	15. Any other aspect.	
	1. Reasonable letting value	6000-7000/MONTH
	2. Details of monthly rents payable	NO DETAILS AVAIALBLE
	3. Details of monthly rents being received, if any,	NO DETAILS AVAIALBLE
	4. Taxes and other outgoings	NO DETAILS AVAIALBLE
	5. Property insurance	NO DETAILS AVAIALBLE
	6. Monthly maintenance charges	NO DETAILS AVAIALBLE
	7. Security charges, etc.	NO DETAILS AVAIALBLE
	8. Any other aspect	NO DETAILS AVAIALBLE
Socio-cultural Aspects of the Property	[Normally, the tenanted property is valued at an amount equal to 11 years annual rent of the property. Therefore, valuer should assess the value based on independent information in all the cases so as to ensure that realizable value reported by the valuer is not overstated and is in tandem with the 11 years annual rent of the	
	Where property is partly tenanted / rented, the valuation of such property shall be on pro rata basis.	
	Descriptive account of the location of the property in terms of the social structure of the area, population, social stratific, regional origin, age groups, economic levels, location of slums settlements nearby, etc.	RESIDENTIAL AREA
Functional and Utilitarian Aspects of the property	Description of the functionality and utility of the asset in terms of: 1. Space allocation	It is a property (LAND + UNDER FINISHING BUILDING)
	2. Storage spaces,	YES
	3. Utility of spaces provided within the building,	YES
	4. Car parking facilities	YES



Infrastructure Availability	5. Balconies	NILL
	6. Any other aspect	YES
	A) Description of aqua infrastructure availability in terms of	NILL
	1. Water supply,	NILL
	2. Sewerage/sanitation,	YES
	3. Storm water drainage,	YES
	B) Description of other physical Infrastructure facilities viz.	NO
	1. Solid waste management	NILL
	2. Electricity	NO
	4. Roads & public transportation connectivity	NILL
	5. Availability of other public utilities nearby	NEARBY OF SGRR COLLEGE - BABUGARH - TELPUR ROAD
	C) Social infrastructure in terms of	YES
	1. Schools	
	2. Medical facilities	1-2 KM
	3. Recreation facilities in terms of parks and open	4-5 km
Marketability of the Property	Analysis of the market for the property in terms of	3-4 Km
	1. Locational attributes	
	2. Scarcity	AVERAGE
	3. Demand and supply of the kind of subject property	NILL
	4. Comparable sale prices in the locality.	AVERAGE
Engineering and Technology Aspects of the Property	Description of engineering and technology aspects to include	average marketability
	1. Type of construction,	SEMI RCC FRAME STRUCTURE
	2. Materials and technology used,	COLUMN STRUCTURE & BK WALL
	3. Specifications,	RCC ROOF & BRICK WALL
	4. Maintenance issues,	NILL
	5. Age of the building	UNDER FINISHING - NEW BUILDING
	6. Total life of the building,	50 YEARS WITH PROPER MAINTENANCE
	7. Extent of deterioration,	NILL
	8. Structural safety	CONFIRM TO ST. ENGINEER
	9. Protection against natural disasters viz. earthquakes,	DO
	10. Visible damage in the building if any,	NILL
	11. Common facilities viz. lift, water pump, lights, security systems, etc.,	NILL
	12. System of air-conditioning,	nill
	13. Provision for fire fighting, Copies of plans and elevations of the building to be included.	nill
Environmental Factors	1. Use of environment friendly building materials, Green building techniques if any,	NILL
	2. Provision for rain water harvesting,	NILL
	3. Use of solar heating and lighting systems, etc.,	NILL
	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	NILL

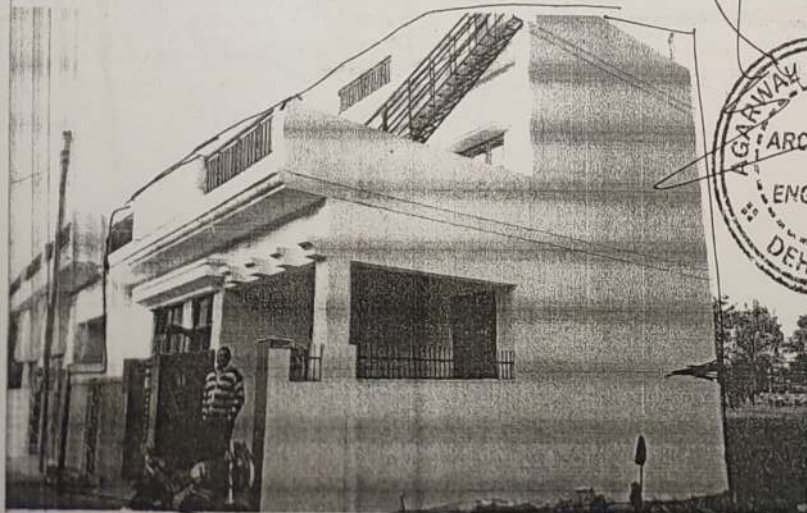
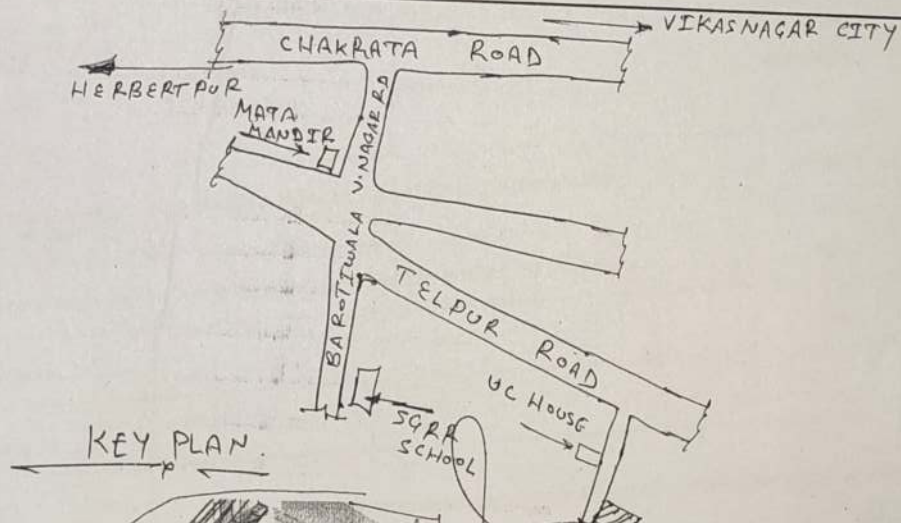


Structural Aesthetic Quality of the Valuation	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable,	UNDER CONST.
	Here, the procedure adopted for arriving at the valuation has to be highlighted.	MARKET SURVEY
	The valuer may consider various approaches of valuation and state explicitly the reasons for adoption of a particular approach and the basis on which the final valuation judgment is arrived at.	
	A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.	as per annexure
	The valuer must give the Market Value and Realizable value of the property	as per annexure
	The valuers shall also give the amount, the Bank can fetch if the bank goes for sale of this property.	
14 Declaration	I hereby declare that : a) The information provided is true and correct to the best of my knowledge and belief. b) The analysis and conclusions are limited by the reported assumptions and conditions. c) I have no direct or indirect interest in the asset valued. d) I / my authorized representative by the name of RAJEEV R AGARWAL Who is also a 'valuer', has inspected the subject property e) I am a 'valuer' as per the existing provisions in Category IMMOVABLE PROPERTIES and fulfill the education, experience and other criteria laid out therein. f) I abide by the code of conduct as provided at the time of empanelment. g) I/We confirm that the norms / procedures of valuation as prescribed by the 'Institute of valuers' have been strictly complied with. Name and address of the Valuer AGARWAL & ASSOCIATES Tele. :- Office 2729829 9897327950 4/1 PARK ROAD, LAXMAN CHOWK DEHRADUN - 248001 Name of Valuer Association of which I am a bona fide member in good standing Govt. approved valuer DATE 02-03-2019 TEL NO. 9897327950 Mobile no 9897327950 Signature of the Valuer	
15 Enclosures:	■ KEY plan of the area in which the asset is located ■ Building plan ■ Floor plan ■ Photographs of the property being valued ■ Any other relevant document/extracts ENCLOSED ENCLOSED	

ANNEXURE TO VALUATION

A	SCHEDULE OF PROPERTIES	AS PER SITE	AS PER DOC.
	NORTH	OTHERS	OTHERS
	SOUTH	ROAD	ROAD
	EAST	OPEN PLOT OF OTHERS	OTHERS
	WEST	UNDER CONST. HOUSE	OTHERS

LOCATION			
LAND AREA	93.68	SQMT	
LAND MARKET RATE			112.00 SQYDS
LAND MARKET VALUE			13000 Rs. PER SQYDS
LAND R. VALUE			Rs. 1455995
LAND C. RATE	4500	RS. PER SQMT	Rs. 1237596
LAND CIRCLE RATE VALUE			
BUILDING AREA			RS. 421560
G. FL.	61.12	SQMT	
F. FL.	14.21	SQMT	657.65 SFT
S. FL.		SQMT	152.90 SFT
TOTAL ALL FLOOR			0 SFT
	75.33	SQMT	
			810.5508 SFT
COST OF SUCH CONSTRUCTION			
STAGE OF BUILDING- UNDER FINISHING	1400		
VALUE OF CONSTRUCTION		Rs. PER SQFT	
			RS. 1134771.12
TOTAL MARKET VALUE			RS. 2590766.50
Realizable value of the property			RS. 2202151.52
CIRCLE RATE VALUE			RS. 1556331.12
DISTRESS VALUE			RS. 1813536.548
LATITUDE & LONGITUDE			
30.4601226-N	77.7631607-E		



SITE