

CIRCLE SASTRA, DEHRADUN

mail-id: cs8218@pnb.co.in

Annexure-1 (Revised SI-4)

Date: 18.01.2024

60 Days' Notice to Borrower

Smt Ahsani Begum W/o Mr Subhan Ali (Prop)
M/s Doon Darbar Mutton & Chicken shop (Borrower/Mortgagor)
Add: 186, Brahmanwala, Patel Nagar, Dehradun 248001

Add: Kargi Chowk, Near Sandalwood School, Dehradun 248001

Dear Sir,

NOTICE U/S 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

Reg : Account No. 20727015000522/credit facilities availed by Smt Ahsani Begum W/o Mr Subhan Ali (Prop) M/s Doon Darbar Mutton & Chicken shop.

You, Smt Ahsani Begum W/o Mr Subhan Ali (Prop) M/s Doon Darbar Mutton & Chicken shop 186, Brahmanwala, Patel Nagar, Dehradun 248001 have availed the following credit facilities from our B/o Niranjanpur, Dehradun.

S. No.	Facility	Limit	Rate of Interest	Balance outstanding as on date of NPA 30/12/2023 (i.e principal + int.)	Total outstanding as on date of issuance of notice
1.	Term Loan	Rs. 70.00 lacs	12.10%	Rs. 26,38,639.65	Rs 26,38,639.65+ further int. & other charges wef 31.12.2023
			Total	Rs 26,38,639.65+ further int. & other charges wef 31.12.2023	

Due to non payment of instalment/ interest/ principal debt, the account/s has/have been classified as Non Performing Asset as per Reserve Bank of India guidelines. We have

demanded/recalled the entire outstanding together with interest and other charges due under the above facilities, vide letter dated 01.01.2024.

The amount due to the Bank as on 30.12.2023 is Rs. 26,38,639.65 (Rupees Twenty six lacs thirty eight thousand six hundred thirty nine & paisa sixty five only) with further interest & other charges wef 31.12.2023 until payment in full (hereinafter referred to as "secured debt").

To secure the outstandings under the abovesaid facilities, you have, inter alia, created security interest in respect of the following properties/assets:

Facility	Schedule of property	Ownership
Term Loan	<p>Equitable Mortgage of property having land area measuring 401.48 sq. mtrs out of covered area measuring on ground floor is 71.07 sq.mtrs. forming part of land khasra no. 475 Gha min (old no. 186 min) of Mauza Kargi Grant, Pargana Pachwa Doon, Dehradun, bounded and butted as under (As per sale deed):-</p> <p>North: Nala, side measuring 62.75 feet.</p> <p>South: Remaining property of Gulfarm Qureshi, side measuring 48 feet.</p> <p>East: Nala and 20 feet wide road, side measuring 78 feet.</p> <p>West: Property of others, side measuring 78 feet.</p> <p>Sale deed registered on book no 1 vol 2452 page 375 to 404 at sr. no 24 on dated 01.01.2016 at SRO IV Dehradun.</p>	Smt Ahsani Begum W/o Mr Subhan Ali

We hereby call upon you to pay the amount of Rs. 26,38,639.65 (Rupees Twenty six lacs thirty eight thousand six hundred thirty nine & paisa sixty five only) with further interest & other charges wef 31.12.2023) at the contracted rate until payment in full within **60 days (sixty days)** from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002** (hereinafter referred to as "the Act"). The details of the secured asset/s intended to be enforced by the Bank, in the event of non payment of secured debt by you are as under:

Facility	Schedule of property	Ownership
Term Loan	<p>Equitable Mortgage of property having land area measuring 401.48 sq. mtrs out of covered area measuring on ground floor is 71.07 sq.mtrs. forming part of land khasra no. 475 Gha min (old no. 186 min) of Mauza Kargi Grant, Pargana Pachwa Doon, Dehradun, bounded and butted as under (As per sale deed):-</p> <p>North: Nala, side measuring 62.75 feet.</p> <p>South: Remaining property of Gulfarm Qureshi, side</p>	Smt Ahsani Begum W/o Mr Subhan Ali

	measuring 48 feet. East: Nala and 20 feet wide road, side measuring 78 feet. West: Property of others, side measuring 78 feet. Sale deed registered on book no 1 vol 2452 page 375 to 404 at sr. no 24 on dated 01.01.2016 at SRO IV Dehradun.	
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Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you to redeem the secured assets.

Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank.

You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence. If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited/remitted with/to the Bank. You will have to render proper account of such realisation/income.

*We reserve our rights to enforce other secured assets.

Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.

*This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.

*This notice is issued without prejudice to the bank's rights in the suit/litigation pending before DRT/Court.

Yours faithfully,
For Punjab National Bank



(Name Designation)
AUTHORISED OFFICER

C/C To Mr Burhan Ahmed Qureshi S/o Sh Nazir Ahmed Qureshi (Guarantor)
187, Brahmanwala, Patel Nagar, Dehradun

Yours faithfully,
For Punjab National Bank



(Name Designation)
AUTHORISED OFFICER

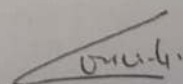
Dated: 06-09-2016

TO,
THE MANAGER
ORIENTAL BANK OF COMMERCE
NIRANJANPUR
DISTRICT DEHRA DUN

NON ENCUMBERANCE CERTIFICATE

1. Name & address of the Mortgagee/title holder: Smt. Ahsani Begam w/o Sri Subhan Ali r/o 186-Brahamanwala , PS Patel Nagar Dehra Dun (Title Holder-Mortgagor)
2. Details/description of the property/ies:
Sri Gulfam Qureshi s/o late Nazir Ahmed sold 401.48 Sq. Mts. out of which covered area on the ground floor is 71.07 Sq. Mts. Forming part of land Khasra No475Gha Min. (Old No. 186 Min.) of Mauza Kargi Grant Pargana Pachawa Doon, Dehra Dun to Smt. Ahsani Begam w/o Sri Subhan Ali vide sale deed dated 01-01-2016 duly registered in the Office of Sub-Registrar-IV, District Dehra Dun in Bahi No. 1, Jild 2452, Pages 375/404 as document No. 24, registered on 01-01-2016.
The property in the Sale Deed dated 01-01-2016 has been described as "All That property having land area measuring 401.48 Sq. Mts. out of which covered area on the ground floor is 71.07 Sq. Mts. Forming part of land Khasra No475Gha Min. (Old No. 186 Min.) of Mauza Kargi Grant Pargana Pachawa Doon, Dehra Dun & bounded and butted as under:
North: Nala Side measuring 62.75'
South: Remaining property of Gulfam Qureshi; Side measuring 48'
East: Nala & 20' wide Road; Side measuring 78'
West: Property of others; Side measuring 78'
Purchased vide sale deed dated 01-01-2016 executed by Sri Gulfam Qureshi s/o late Nazir Ahmed in favour of Smt. Ahsani Begam w/o Sri Subhan Ali vide sale deed dated 01-01-2016 duly registered in the Office of Sub-Registrar-IV, District Dehra Dun in Bahi No. 1, Jild 2452, Pages 375/404 as document No. 24, registered on 01-01-2016.
3. Period of search in the office of Sub-registrar, Dehra Dun 01-01-12003 to 06-09-2016
4. Receipt of SR Dehra Dun 06-09-2016

It is hereby certified on the basis of the inspection of the index registers kept in the office of the Sub-registrar, Dehradun for the period 01-01-12003 to 06-09-2016 that no charge or encumbrance could be found recorded against the property in question and as such it can be said that the owner of the property holds a clear marketable title over the property in question. The property constitutes valid security to the bank and the bank may at its own option create charge by way of equitable mortgage by depositing original title deed/s with the bank.



LEGAL OPINION

TO

THE MANAGER
ORIENTAL BANK OF COMMERCE
NIRANJANPUR
DISTRICT DEHRA DUN

Dear Sir,

Regarding: Title opinion of the property situated at Mauza Kargi Grant Pargana Pachawa Doon, Tehsil & Distt. Dehra Dun

With reference to your letter dated _____, I on the basis of copies for the title deeds forwarded to me pertaining to the said property and other information submitted by you, have conducted a detailed search and investigation and submitted my report as under:

and investigation and submitted my report as under:				
1.	Names & addresses of Mortgagor(s) / title holder(s).		Smt. Ahsani Begam w/o Sri Subhan Ali r/o 186-Brahmanwala , PS Patel Nagar Dehra Dun (Title Holder-Mortgagor)	
2.	Description of immovable property			
	Plot No. / Property No.	Area (in Sq. Mts.)	Location	Boundaries (at present - on the spot)
	All That property having land area measuring 401.48 Sq. Mts. out of which covered area on the ground floor is 71.07 Sq. Mts. Forming part of land Khasra No475Gha Min. (Old No. 186 Min.) of Mauza Kargi Grant Pargana Pachawa Doon, Dehra Dun	401.48 Sq. Mts. out of which covered area on the ground floor is 71.07 Sq. Mts.	Mauza Kargi Grant Pargana Pachawa Doon, Dehra Dun	North: Nala Side measuring 62.75' South: Remaining property of Gulfam Qureshi; Side measuring 48' East: Nala & 20' wide Road; Side measuring 78' West: Property of others; Side measuring 78'
3	Chain of title deeds scrutinizes by me		As per annexeure-2 attached herewith.	
	i) Search in Sub-Registrar Office: Location of the property of the Sub-District within which property is located and the address of registering officer. In case property is situated in more than one Sub-District/District, the particulars of all concerned Sub-District and Districts and addresses of the registering offices to be given.		Mauza Kargi Grant Pargana Pachawa Doon, Tehsil & Distt. Dehra Dun Sub-registrar, District Dehra Dun	
	ii) Search and investigation (Search in the records such as Index No. 1, Index No. 2, Book No. 1, Supplementary Book No. 1 should be made at least for past 13 years to trace any encumbrances is created on the property. A brief narration may be given on the root and chain of the title and extent of complete chain and how the chain is conferred on mortgagor, the details of books/indexes, and search by advocate to be stated. In the event of break in chain of the title or in case of any mortgage, charge or encumbrance, subsists over the property, the details thereof specifying how the break in the chain of title took place to be stated.		I have inspected the following records: The index registers kept in the office of Sub-registrar, Dehradun for years 2003 to 06-09-2016 [as indexed up-to-date- as available & legible]. Upon inspection of the aforesaid records and recitals made in the sale deed following flow of title could be discovered: a. As per revenue records Sri Chotte Lal s/o Sri Neeta Ram was bhumidhar in possession, with Asankaramaniya (असंकल्पनीय) rights in Khasra Nos. 475 Gha area 0.231 Hectares & Khasra No. 476 area 0.275 Hectares total area 0.5060 Hectare situated in Mauza Kargi	

(Signature)

- b. Vide State Govt. order No. 68/सं. 1-2 (क-3/1995) dated 14-01-1995 Sri Chotte Lal s/o Sri Neeta Ram got Sankaramaniya (संकरमणीय) rights i.e. transferable rights.
- c. Sri Chotte Lal s/o Sri Neeta Ram sold Land bearing Khasra No. 475 Gha area 0.231 Hectares to Smt. Kusum w/o Sri Ramaesh & Smt. Kamla w/o Sri Hari Singh vide sale deed dated 30-10-2007 duly registered in the Office of Sub-Registrar-I District Dehra Dun in Bahi No. 1, Jild 1608, Page 588 ADF No. 1 Jild 2056 Pages 125/142 as document No. 8864, registered on 31-10-2007. After the sale deed Smt. Kusum w/o Sri Ramaesh & Smt. Kamla w/o Sri Hari Singh got their name mutates in revenue records by order dated 16-08-2008 passed by Naib Tehsildar, Dehra Dun in Mutation File No. 1407.
- d. Smt. Kamla w/o Sri Hari Singh sold her ½ undivided share in Khasra No. 475 Gha (0.1155 hectares) to Smt. Hem Lata w/o Hari Singh vide sale deed dated 04-12-2007 duly registered in the Office of Sub-Registrar-II District Dehra Dun in Bahi No.1, Jild 2091, Pages 359/392 as document No. 9515, registered on 04-12-2007. Name of Smt. Hem Lata w/o Hari Singh was duly mutated in revenue records by order dated 17-11-2008 passed by Naib Tehsildar, Dehra Dun in Mutation File No. 1408
- e. New Khata No. 00305 (Fasli year 1420-1425) was made and in the names of Smt. Kusum & Hem Lata & their name were struck-off from Old Khata No. 00172.
- f. Smt. Kusum & Hem Lata appointed Mohammad Sajid s/o Md. Tahir as their attorney vide deed of attorney dated 15-07-2011 duly registered in the Office of Sub-Registrar-i, District Dehra Dun in Bahi No. 4, Jild 364, Pages 139/148 as document No. 658, registered on 15-07-2011.
- g. Later Smt. Kusum & Hem Lata acting through their attorney Mohammad Sajid s/o Md. Tahir sold the an area measuring 570.44 Mts. To Sri Gulfam Qureshi s/o late Nazir Ahmed vide sale deed dated 21-11-2015 duly registered in the Office of Sub-Registrar -IV, District Dehra Dun in Bahi No. 1, Jild 2334, Pages 159/188 as document No. 11389, registered on 21-11-2015..
- h. Sri Gulfam Qureshi s/o late Nazir Ahmed sold 401.48 Sq. Mts. out of which covered area on the ground floor is 71.07 Sq. Mts. Forming part of land Khasra No.475Gha Min. (Old No. 186 Min.) of Mauza Kargi Grant Pargana Pachawa Doon, Dehra Dun to Smt. Ahsani Begam w/o Sri Subhan Ali vide sale deed dated 01-01-2016 duly registered in the Office of Sub-Registrar-IV, District Dehra Dun in Bahi No. 1, Jild 2452, Pages 375/404 as document No. 24, registered on 01-01-2016.
- i. The said deed of attorney dated 15-07-2011

		<p>was in force and had not been revoked till the execution of the sale deed dated 21-11-2015.</p> <p>j. Since the property is situated within Nagar Nigam Dehra Dun, the provisions of 'The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002' are applicable to it.</p> <p>k. The flow of title is clear & Smt. Ahsani Begam w/o Sri Subhan Ali is present owner of the property</p> <p>Note: Before disbursing the loan the property should be inspected by the field officer of the bank who should verify the property on the site and verify the boundaries & dimensions & the same should tally with the valuer's report. The status of the borrowers should be checked by the bank at the web sites of CIBIL & CERSAI. The PAN No. of the borrowers and Guarantors should also be verified at the web site of Income Tax.</p>
	<p>iii) Whether the property is ancestral and/or under joint ownership.</p> <p>If so details of co-parceners/karta and/or the cop-owners. The respective share should be incorporated specifically.</p>	--N.A.
	<p>iv) Minors delinquent, untraced persons interest</p> <p>(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 mortgage of the property).</p>	--N.A.
	<p>v) Documents pending for registration</p> <p>(The inquiry is to be made whether any document creating mortgage, charge, or encumbrance is pending for registration in the concerned Sub-Registrar's/Registrar's Office are to be stated. If so, full details of such charge etc., a charge shoulder should be specified.</p>	No
5.	<p>Whether Urban Land (Ceiling & Regulation) Act, 1976 is applicable in the state where the property is liquidated. If applicable, whether the immovable property (ies) fall(s) within the purview of the Act. Verification and investigation should be made under Section 26, 27 & 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 been attached with the report.</p>	The Urban Land Ceiling Act has been since repealed
6.	<p>Whether the property is acquired under Land Acquisition Act, 1894 and applicability of other State Legislation.</p>	No.

	authority is required for creation of mortgage of such leasehold property and advise the precautions to be taken obtaining such property in mortgage.	
8.	Investigating under Income Tax Act 1961 (Any permission of the concerned Assessing Officer under any of the provisions of the Act if required for creating mortgage or any certificate to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department.	--No
9.	Investigating in regard to Agricultural land (investigate and search the necessary records etc. with specific reference to the land, if it is surplus, self-cultivated, if consolidation of holding/acquisition proceedings etc. is in progress in the area, whether government loan/any loan raised against the land and the details about the charges/encumbrance may be specified specifically with the reference to the agricultural land laws.	--Records searched no encumbrance etc. found
10.	Details of certified copies of revenue records obtained to confirm that no dues are outstanding by the mortgagor.	--certified copied of revenue records obtained
11.	Any other special enactment, which is applicable to the property proposed to be mortgage and affects the title.	--No
12.	If it is the property owned by Company, the additional safeguards like search before the Registrar of Companies to be obtained are stated.	--NA
13.	Whether documents given as chain of title deeds inspires any doubt/suspicion. Is it curable - how?	--No
14.	Reasons as to why equitable mortgage is not being created with the Branch where the property is situated.	EQM can be created in the designated branch
15.	Whether any bar to create mortgage as in the case of agricultural land in Delhi? Any CLU/house tax/notification of land vests in the Municipal Authority?	--No
16.	Whether any restriction on sale of property e.g. J&K, Uttaranchal and HP.	Since the property is commercial & is situated with in Nagar Nigam, Dehra Dun, there is no restriction applicable to present sale deed.
17.	Whether any approvals/clearances required or obtained details?	--No, not required

The following documents in addition to the documents mentioned in the chain of documents in the original as well as the copies as the case may be along with additional documents mentioned above, varying from case to case, may also be obtained for the 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	yes

4.	Self assessment return form	Obtained
5.	Electricity/ water bill	Obtained
6.	Copy of PAN Card/driving license/ passport etc.	Copy of PAN Card Obtained
7.	Income tax returns.	Obtained
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.	Affidavit of mortgagor Obtained
9.	In case the of property of builders, in addition to the GPA/SPA, Collaboration / builders agreement, the PAN No. & ITCC of the builder, his history, copy of some Regd. Documents & endorsement on the original sale deed (if retained by original owner) be made, if possible, so that previous document even if retained by the owner/ builder cannot be misused.	N/A
10.	In case the of property to be mortgaged is related to the company, then relevant Resolutions along with copy of minutes, MOA/AOA and ROC record may be obtained.	N/A
11.	In any case where ever the previous original title deed is missing or retained by the 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 of mortgagor deposited title deeds with intention, has deposited all documents would not use any document to detriment of bank etc. may be obtained.	Affidavit of mortgagor Obtained
13.	Stamp duty payable on oral assent (if applicable)	N/A
14.	NOC/ No dues certificate from lessor/ land authority.	N/A
15.	In case of leasehold property, the remaining period of lease, any provision for further renewal of lease etc. shall be specifically mentioned. Receipt for up-to-date payment of lease rent shall be obtained.	N/A
16.	In case of HUF / Trust, appropriate affidavit be obtained & further necessary documents be also obtained. In case of Trust properties, it 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	N/A

18.	Since Central Registry u/s 20 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 the records of central register through website of the Central Registry shall also be made by the advocate concerned & the shall be stated in opinion.	Done
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CERTIFICATE

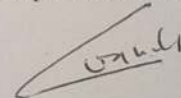
I hereby certify that I have personally visited at Dehra Dun the Office of Sub-Registrar Dehra Dun/Revenue Authorities Dehra Dun and also search the records of Central Registry created under Section 20 of the SARFAESI Act 2002 and personally searched and verified the information furnished in this report. I have compared the Sale Deed dated 01-01-2016 (document No. 24) given to me with the copy of It available in the Office of Sub-Registrar and have found that both are tallying with each other. I also certify that the title deeds in respect of the captioned properties are genuine, original and properly executed. The statement and other Information given in the report are correct and true. I certify Smt. Ahsani Begam w/o Sri Subhan Ali, has got a valid, clear, absolute and marketable title over the property shown above. The property would constitute valid security to the Bank and the Bank can create EQM by depositing the Sale Deed dated Sale Deed dated 01-01-2016 (document No. 24) of the property. If Smt. Ahsani Begam w/o Sri Subhan Ali, personally present (along with identity proof) and deposits the title deed in original or as mentioned in Schedule-I along with documents mentioned hereunder with intention to create equitable mortgage, it will satisfy the requirements of creation of equitable mortgage The following person/s should be present personally (alone with Identity proof) to deposit the original title deeds with your Bank / Branch for creation- of equitable mortgage

[1] Smt. Ahsani Begam w/o Sri Subhan Ali,

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

- Original Sale Deed dated 01-01-2016 (document No. 24)
- Certified copy of Sale Deed dated 01-01-2016 (document No. 24)
- Certified copy of Sale Deed dated 17-08-1966
- Latest Assessment from Nagar Nigam Dehra Dun.
- Any identity Card
- IT returns.

Signature of the empanelled Advocate



(Chittranjan Trivedi)
Advocate

Place: Dehra Dun
Date: 06-09-2016

2072 7015000522

MANMOHAN MAINI (B.Arch., M.C.A.)

Architect Interior Designer Valuer

Member of Council of Architecture, New Delhi

Registered Valuer for Immovable property (Income Tax no. 11/2001-2002)

Valuer for :- Canara Bank, Punjab National Bank, Punjab & Sind Bank,
 Bank of India, Union Bank Of India, Central Bank Of India, Axis Bank,
 Overseas Bank, Indian Bank & Indus Ind Bank.

OFFICE: 91 Tagore Villa, Dehra Dun.

RESIDENCE: 18/2/2 Nemi road, Dehra Dun.

PHONES: 0135- 2719979 (O)

MOBILE : 9837224437 / 8279812109

E-MAIL : mohanmaini@hotmail.com**ANNEXURE - C****PROFORMA FOR VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY**

Applicable in borrowal accounts where aggregate credit limits are above ` 10.00 Lac OR anticipated value of immovable property to be mortgaged / charged is above ` 20.00 Lac)

S.No.	Chapter	Content
I.	Introduction	<p>1. Name of Valuer : Manmohan Maini</p> <p>2. Date of Valuation : May 21, 2019</p> <p>3. Purpose of Valuation : To assess the present day fair market value of the property for Bank purpose only. (Existing Loan)</p> <p>4. Name of Property Owner/s : Smt. Ahsani Begam w/o Sh. Subhan Ali r/o House no - 186, Brahmanwala, P.S. - Patel Nager, Dehradun. (Uttarakhand)</p> <p>6. Name of Developer of the Property : N.A.</p>
11.	Physical Characteristics of the Asset	<p>1. Location of the property in the city : Near Kargi Chowk off Mothrowala road - Kargi road in Lane no. 2 Shivalik Enclave.</p> <p>2. Municipal Ward No. : N.A.</p> <p>3. Postal address of the property : Bearing part of land Khasra no. 475 Gha min (Old no. 186 min) of Mauza Kargi Grant, Pargana Pachwa Doon, Dehradun.</p> <p>4. Area of the plot/land (supported by a plan) : - a) As per photocopy of sale deed no. 24 dt. 01/1/2016 = 401.48 sq.mts</p> <p>Boundaries :- North :- Nala, S.M. 62.75 ft. South :- Remaining property of Gulfam Qureshi, S.M. 48'-0" (Not demarcated on this side) East :- Nala & thereafter 20 ft. wide road, West :- Prop. of others, S.M. 78 ft.</p> <p>Location:- Latitude :- 30.283765 Longitude :- 78.020037</p>

	<p>5. Layout plan of the layout in which the property is located :- As per sajra map</p> <p>6. Details of Roads abutting the property : Metal led road</p> <p>7. Demarcation of the property under valuation on a neighbor hood layout map : No demarcation on South side</p> <p>8. Description of Adjoining properties : Residential</p> <p>9. Survey no. if any : As per Khasra no. mentioned above</p> <p>10. Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations. As per Annexure "A"</p> <p>11. Plinth area , Carpet area and Saleable area to be mentioned separately and clarified: As per Annexure "A"</p> <p>12. Any other aspect : No.</p>
Town Planning Parameters	<p>1. Master plan provisions related to the property in terms of land use : Building map is not approved by Competent Authority , hence cannot comment.</p> <p>2. Planning area/zone : N A</p> <p>3. Development controls : N.A.</p> <p>4. Zoning regulations : N.A.</p> <p>5. FAR/FSI permitted and consumed : Building map is not approved by Competent Authority , hence cannot comment.</p> <p>6. Ground coverage: Building map is not approved by Competent Authority , hence cannot comment.</p> <p>7. Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc. : May confirm from Bank's Panel Lawyer.</p> <p>8. Comment on surrounding land uses and adjoining properties in terms of usage.: Residential</p> <p>9. Comment on unauthorized constructions if any: Owners to be asked Cannot comment as the Building map is not approved by Competent Authority.</p> <p>10. Comment on demolition proceedings if any : Owners to be asked.</p>

[Signature]

	<p>11. Comment on compounding/ regularization proceedings : Owners to be asked Cannot comment as the Building map is not approved by Competent Authority.</p> <p>12. Comment on whether OC has been issued or not : N.A.</p> <p>13. Any other aspect : N.A.</p>
Legal Aspects	<p>Description of legal aspects to include</p> <p>1. Ownership documents : As mentioned on page no. 1, s.no. 4</p> <p>2. Names of Owner/s : Smt. Ahsani Begam w/o Sh. Subhan Ali r/o House no – 186 , Brahmanwala , P.S. – Patel Nagar, Dehradun. (Uttarakhand)</p> <p>3. Title verification : To be obtained from Bank's Panel Lawyer</p> <p>4. Details of leases if any: Owners to be asked.</p> <p>5. Ordinary status of freehold or leasehold including restriction on transfer: Freehold</p> <p>6. Agreements of easements if any: Not Available</p> <p>7. Notification for acquisition if any: To be obtained from Bank's Panel Lawyer</p> <p>8. Notification for road widening if any: N.A.</p> <p>9. Heritage restrictions if any: No</p> <p>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 : To be obtained from the Owner by the Bank.</p> <p>11. Comment on transferability of the property ownership :Bank's Panel Lawyer to be asked</p> <p>12. Comment on existing mortgages/ charges/encumbrances on the property if any : Bank's Panel Lawyer to be asked.</p> <p>13. Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be : No information , Bank to enquire.</p> <p>14. Building plan sanction, illegal constructions if any done without plan sanction/violations seen: Building map is not approved by Competent Authority.</p> <p>15. Any other aspect.: N.A.</p>
Economic aspects	<p>1. Reasonable letting value :</p>

		<p>2. Details of ground rent payable, : N.A.</p> <p>3. Details of monthly rents being received if any, : N.A.</p> <p>4. Taxes and other outgoings, :N.A.</p> <p>5. Property insurance, : No Information provided by the Owners/Bank.</p> <p>6. Monthly maintenance charges, : No information Owners to be asked.</p> <p>7. Security charges, etc. : N.A.</p> <p>8. Any other aspect : N.A.</p> <p>(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 & is in tandem with the 11 years annual rent of the property.</p> <p>Where property is partly tenanted /rented, the valuation of such property shall be on pro rata basis.</p>
VI	Socio-cultural aspects	Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.:- The said property is located in the residential / commercial area
VII	Functional and Utilitarian Aspects	<p>Description of the functionality and utility of the assets in terms of :</p> <p>1. Space allocation, :- N.A.</p> <p>2. Storage spaces, : No</p> <p>3. Utility of spaces provided within the building, :- No</p> <p>4. Car parking facilities : Available</p> <p>5. Balconies : N.A</p> <p>6. Any other aspect : N.A.</p>
VIII	Infrastructure Availability	<p>a)Description of aqua infrastructure availability in terms of</p> <p>1. Water supply, : Available</p> <p>2. Sewerage/sanitation, : N.A</p> <p>3. Storm water drainage, : Available</p> <p>b)Description of other physical infrastructure facilities viz.</p>

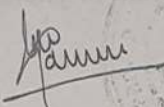
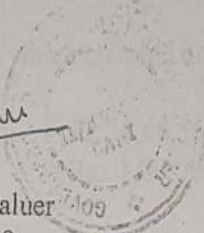
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		<ol style="list-style-type: none"> 1. Solid waste management,: Not available 2. Electricity: Available 3. Roads & Public transportation connectivity,: Available 4. Availability of other public utilities nearby,: Yes <p>c)Social infrastructure in terms of</p> <ol style="list-style-type: none"> 1. Schools, : Within 2 to 4 Kms. 2. Medical facilities,: About 4 to 5 kms 3. Recreation facilities in terms of parks and open spaces.: Not available nearby
X	Marketability	<p>Analysis of the market for the property in terms of</p> <ol style="list-style-type: none"> 1. Locational attributes : Average 2. Scarcity,: N.A. 3. Demand and supply of the kind of subject property.: Average 4. Comparable sale prices in the locality.: Rs.22500.00 to Rs. 27500.00 per sqmts.
X	Engineering and Technology Aspects	<p>Description of engineering and technology aspects to include</p> <ol style="list-style-type: none"> 1. Type of construction,:- Load bearing structures 2. Materials and technology used,: Average 3. Specifications,: As per annexure " A " 4. Maintenance issues,:- As per routine 5. Age of the building :- 5 years aprox. . 6. Total life of the building,: About 50-55 years with proper maintenance from time to time under normal conditions. 7. Extent of deterioration,: Not seen 8. Structural safety :- Structural Engineer to verify. 9. Protection against natural disasters viz. earthquakes,: Structural Engineer to verify. 10. Visible damage in the building if any,: Not seen 11. Common facilities viz. lift, water pump, lights, security systems, etc.,: Not available 12. System of air-conditioning,: Not available 13. Provision for fire fighting,:- Not available <p>Copies of plans and elevations of the building to be included.: Existing loan , approved map already with the Bank.</p>

Signature

	Environmental Factors	<p>1. Use of environment friendly building materials, Green building techniques if any,: Not seen</p> <p>2. Provision for rain water harvesting,: Not there</p> <p>3. Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.: Use of solar heating system & lighting not seen .</p>
I	Architectural and aesthetic quality	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.: Average looking
II	Valuation	<p>Here, the procedure adopted for arriving at the valuation has to be highlighted.</p> <p>The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgement is arrived at.</p> <p>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 " A "</p>
IV	Declaration	<p>I hereby declare that :</p> <p>a) The information provided is true and correct to the best of my knowledge and belief.</p> <p>b) The analysis and conclusions are limited by the reported assumptions and conditions.</p> <p>c) I have no direct or indirect interest in the property valued.</p> <p>d) I Manmohan Maini 'valuer', has inspected the subject property on May 18, 2019.</p> <p>f) I am a 'valuer' as per the provisions of the above referred Handbook in Category I and fulfill the education, experience and other criteria laid out therein.</p> <p>g) I/We confirm the norms/procedures of valuation as</p>

Manmohan

	<p>prescribed by the "Institute of Valuers " have been strictly complied with.</p> <p>Name and address of the Valuer Manmohan Maini 18/2/2 Nemi road , Dalanwala , Dehradun.</p> <p>Institution of Valuers of which I am a bonafide member in good standing Membership Number F-13918 (L.M.)</p> <p> </p> <p>Signature of the Valuer Date: May 21, 2019 Mobile no: 9837224437/8279812109 E-MAIL : mmmaini91@gmail.com</p>
Enclosures :	<p>-Layout plan of the area in which the property is located : Existing loan, Building map is not approved by Competent Authority.</p> <p>-Building plan: Existing loan , Building map is not approved by Competent Authority.</p> <p>-Floor plan : Existing loan' , Building map is not approved by Competent Authority.</p> <p>-Photographs of the property being valued: Enclosed</p> <p>-Any other relevant documents/extracts.- N.A.</p>

ANNEXURE " A "

Valuation of Land & Building :-

I Land:-

The subject property is situated near Kargi Chowk off Mothrowala road – Kargi road in Lane no. 2 Shivalik Enclave, Dehradun. The property is approachable by metal led road. The market survey shows that for such a p of land the prevailing market rate in the area is between Rs.22500.00 to Rs. 27500.00 per sqmts., as there is Na on two sides hence lower rate i.e. Rs. 22500.00 per sqmts. has been adopted for evaluation.

Value of land :-

401.48 sqm x Rs. 22500.00

= Rs.90,33,300.00.....(A)

II building :- The property is a single storey building in which covered area at G.F 71.07 sq.mts.

G.F :-

71.07 x Rs. 8000.00 (depreciated rate)

= Rs 5,68,560.00.....(B)

Add for boundary wall

= Rs. 1,00,000.00.....(C)

Total present day fair market value of the property

A + B + C

= Rs.97,01,860.00

SAY

= Rs.97,00,000.00

The general specification's used in the prop. are :-

Construction type :- It is a load bearing structure .

Walls :- Brick walls with an average finished plaster

Doors & windows :- Rolling shutters & steel window.

Flooring :- Tiles/C.C..

Roofing :- RCC roofing .

Services :- Concealed type of elec. wiring & water supply.

General :- Water & electricity is available at site.

The present day fair market value of the property is = Rs. 97,00,000.00

Realizable value of the property is = Rs. 82,45,000.00

Distress sale value = Rs. 67,90,000.00

in my opinion the present day fair market value of the property is Rs.97,00,000.00 (rupees ninety seven lakhs only).

The circle rate as per Sub –registrar Office Dehradun for land is Rs. 9000.00 per sqmts. pg no. 6, s.no. 10J (7) + 15% for plot on 5 to 12 mts. wide road , i.e. Rs. 9450.00 per sqmts. & RCC roof construction is Rs. 12000.00 per sqmts. , w.e.f. January 14, 2018.

Circle rate value :-

Land

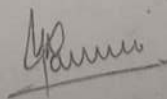
401.48 x Rs 9450.00

= Rs. 37,93,986.00

71.07 x Rs.12000.00 x 0.950

= Rs. 8,10,198.00

= Rs. 46,04,184.00

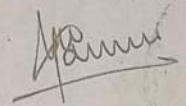


Part – III – Declaration

ereby declare that :-

- a) The information furnished in part I is true & correct to the best of my Knowledge & belief.
- b) I have no direct or indirect interest in the property valued.
- c) I have personally visited the property on May 18, 2019.
- d) My registration with State Chief Commissioner on Income Tax is valid as on date.
- e) The valuation report is not to be referred if the purpose is different other than mentioned in 3.
- f) Legal aspects are not considered in this valuation.
- g) This report is an opinion of the valuer, final decision to be taken by the Bank/ Financial Institution.
- h) The value of the property is as on date of valuation & it is best opinion under the current circumstances & market scenario. The value may vary at future date due to market condition. Real estate prices are subject to wide fluctuation. Value varies with purpose & date.
- i) For this offered property, the concerned Financial Institution has to verify the extent of land, the title of property, use of the property & boundaries shown in the valuation report with respect to the latest legal opinion & if any discrepancy is there it has to be brought to the notice of the valuer immediately.

Date :- May 21, 2019
Place :- Dehradun.


Signature & seal of registered valuer
On the Bank's Panel
18/2/2 Nemi road, Dalanwala,
Dehradun -248001.

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