

**Akhil Kumar****Akhil Kumar and Associates**

Office-cum residence

Govt. Approved valuer - Cat. 1 / 699/201/2018-19

51, Mallyan Street (Saharanpur Chowk), Dehradun

Chartered Engineer (Reg. No. M-164822-5)

Ph. No. 0135-2620568

Fellow Member Institution of Valuers (No. F 025618)

Mob. 9818649048

MDDA Panelled Engineer (Licence No. E/49/2020)

Email: akassociatesddn@gmail.com

Engineers, Planners &amp; Valuers (Land &amp; Building)

**On the panel as Land and Building valuer for - State Bank of India, Punjab National Bank, Bank of Baroda, Canara Bank, Punjab & Sind Bank, UCO Bank, Uttarakhand Gramin Bank, Union Bank of India, Indusind Bank, District Co-operative Bank & HDFC Bank and Valuation for income tax, capital gains, visa, networth etc**

(Our Ref. No. AKA/AKS/R/308/ MAR. / 2023)

Date: 29.03.2023

ANNEXURE A

Format-A

To,

Bank of Baroda, Arya Nagar Branch, Haridwar, Distt. Haridwar

**VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)**

I. GENERAL		
1.	Purpose for which the valuation is made	: Bank Purpose
2.	a) Date of inspection	: 28.03.2023
	b) Date on which the valuation is made	: 29.03.2023
3.	List of documents produced for perusal	
	i)	: -
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: SMT. SWATI ARYA W/o Sh. Pulkit Arya
5.	Brief description of the property (Including leasehold/freehold etc)	: The subject property is a double storeyed residential, house, Partly Rcc & Partly G. I. Shed, situated at Khasra No. 141, Gyan Lok Colony, Shekhupura Kankahal, Pargana Jwalapur, Tehsil & Distt. Haridwar, Uttarakhand, and the important land mark is adjoining Gayatri Lok Apartment
5a.	Total Lease period & remaining period (if leasehold)	: Free hold property
6.	Location of property	: Khasra No. 141, Gyan Lok Colony, Shekhupura Kankahal, Pargana Jwalapur, Tehsil & Distt. Haridwar, Uttarakhand, and the important land mark is adjoining Gayatri Lok Apartment
	a) Plot No. / Survey No.	:
	b) Door No.	:
	c) T. S. No. / Village	:
	d) Ward / Taluka	:
	e) Mandal / District	:
7.	Postal address of the property	: Gyan Lok Colony, Shekhupura Kankahal, Tehsil & Distt. Haridwar, Uttarakhand adjoining Gayatri Lok Apartment
8.	City / Town	: Haridwar
	Residential Area	: Yes
	Commercial Area	: No
	Industrial Area	: No
9.	Classification of the area	:
	i) High / Middle / Poor	: Middle Class
	ii) Urban / Semi Urban / Rural	: Urban



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10	Coming under Corporation limit / Village Panchayat / Municipality	:	Corporation limit	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No	
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	It is a Residential Property	
13	Boundaries of the property		As per Deed	As per site visit
	East:	:	House of Sh. Sethi Ji	House of Sh. Sethi Ji
	West:	:	Gayatri Lok Apartment	Gayatri Lok Apartment
	North:	:	9.14 Mt. wide road	9.14 Mt. wide road
	South:	:	Property of Sh. Sanjay Saini	Property of Sh. Sanjay Saini
13.1	Dimensions of the site		A	B
		:	As per Deed	As per site visit
	East:	:	15.24 Mt.	15.24 Mt.
	West:	:	15.24 Mt.	15.24 Mt.
	North:	:	12.19 Mt.	12.19 Mt.
South:	:	12.19 Mt.	12.19 Mt.	
13.2	Latitude, Longitude and Coordinates of the site	:	Latitude:- 29.931545 78.142445	Longitude:
14	Extent of the site	:	185.86 Sqmt.	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	185.86 Sqmt.	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner Occupied	
II. CHARACTERISTICS OF THE SITE				
1.	Classification of locality	:	Middle Class	
2.	Development of surrounding areas	:	Developed	
3.	Possibility of frequent flooding / sub-merging	:	No	
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Available within 3 Km. radius there-from	
5.	Level of land with topographical conditions	:	Levelled	
6.	Shape of land	:	Rectangular	
7.	Type of use to which it can be put	:	Residential use	
8.	Any usage restriction	:	No	
9.	Is plot in town planning approved layout?	:	Yes	
10	Corner plot or intermittent plot?	:	Intermittent	

GOV. APPROVED VALUATION

9818649048

9810090646



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11	Road facilities	:	Yes
12	Type of road available at present	:	Metalled
13	Width of road - is it below 20 ft. or more than 20 ft.	:	More than 20 Ft. wide road
14	Is it a land - locked land?	:	No, it has direct access from the road
15	Water potentiality	:	Yes, Available
16	Underground sewerage system	:	Exist
17	Is power supply available at the site?	:	Yes, available
18	Advantage of the site	:	9.14 Mt. wide road
19	1. Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	Nil
<b>Part - A (Valuation of land)</b>			
1.	Size of plot	:	Already Mentioned
	North & South	:	
	East & West	:	
2.	Total extent of the plot	:	185.86 Sqmt.
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Market inquiry dated 27.03.2023 shows that the prevailing land rate for the similar plot in this area is Rs. 6,000/- Per Sqft. Or Rs. 64,560/- Per Sqmt. Say <b>Rs. 64,500/- Per Sqmt.</b> which is being considered in this report
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Rs. 26,250 / - Per Sqmt. (25,000+5%) Rs. 48,78,825 (185.86 x 26,250)
5.	Assessed / adopted rate of valuation	:	Rs. 64,500 / - Per Sqmt
6.	Estimated value of land	:	<b>Rs. 1,19,87,970</b> (185.86 x Rs. 64,500)



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## Part - B (Valuation of Building)

1.	Technical details of the building		
	a)	Type of Building (Residential / Commercial / Industrial)	: Residential
	b)	Type of construction (Load bearing / RCC/ Steel Framed)	: RCC column base
	c)	Year of construction	: 2018, Residual life:- RCC 55 Yrs. & Shed 25 Yrs.
	d)	Number of floors and height of each floor including basement, if any	: G/F & F/F 10 Ft.
	e)	Plinth area floor-wise	
		Ground Floor-1 (RCC)	25.00 Sqmt.
		Ground Floor-2 (G. I. Shed)	20.00 Sqmt.
		First Floor (G. I. Shed)	17.00 Sqmt.
		<b>Total covered area</b>	<b>: 62.00 Sqmt</b>
	f)	Condition of the building	: Good
	i)	Exterior - Excellent, Good, Normal, Poor	: Good
	ii)	Inferior - Excellent, Good, Normal, Poor	
	g)	Date of issue and validity of layout of approved map / plan	Map not available
	h)	Approved map / plan issuing authority	
	i)	Whether genuineness or authenticity of approved map / plan is verified	
	j)	Any other comments by our empanelled valuers on authentic of approved plan	
			: No

## Specifications of construction (floor-wise) in respect of

S.No.	Description	Item
1.	Foundation	: RCC
2.	Basement	: No
3.	Superstructure	: RCC & Shed roof over brick wall
4.	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	: Wodden/Steel
5.	RCC works	: Completed (As per requirement)
6.	Plastering	: Completed (As per requirement)
7.	Flooring, Skirting, dadoing	: CC
8.	Special finish as marble, granite, wooden paneling, grills, etc	: Yes
9.	Roofing including weather proof course	: Done
10.	Drainage	: Through existing Drain



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S. No.	Description	Item
11.	Compound wall	As per requirement
	Height	
	Length	
	Type of construction	
12.	Electrical installation	Yes
	Type of wiring	Concealed
	Class of fittings (superior / ordinary / poor)	Ordinary
	Number of light points	As per requirement
	Fan points	
	Spare plug points	
	Any other item	
13.	Plumbing installation	As per requirement
	a) No. of water closets and their type	
	b) No. of wash basins	
	c) No. of urinals	
	d) No. of bath tubs	
	e) Water meter, taps, etc.	
	f) Any other fixtures	



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Kumar

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Registered valuer - Cat. I /699/201/2018-19

51, Malyan Street (Saharanpur Chowk), Dehradun

Engineer (Reg. No. M-164822-5)

Ph. No. 0135-2620560

Member Institution of Valuers (No. F 025618)

Mob. 9818649048

Chartered Engineer (Licence No. E/49/2020)

Email: akassociatesddn@gmail.com

Architect, Planners & Valuers (Land & Building)

## Tails of valuation (Building Cost on market rate)

Details of valuation (Building Cost on market rate)								
Sr. no.	Particulars of item	Plinth area (in Sqmt)	Roof height	Age of building (in years)	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Factor	Net value after depreciations Rs.
1	Ground Floor-1 (RCC)	25.00	10 Ft.	5	Rs. 17,640	Rs. 4,41,000	0.950	Rs. 4,18,950
2	Ground Floor-2 (G. I. Shed)	20.00			Rs. 10,000	Rs. 2,00,000	0.950	Rs. 1,90,000
3	First Floor (G. I. Shed)	17.00			Rs. 10,000	Rs. 1,70,000	0.950	Rs. 1,61,500
Total								Rs. 7,70,450

## (Building Cost on circle rate)

Total								
(Building Cost on circle rate)								
1	Ground Floor-1 (RCC)	25.00	10 Ft.	5	Rs. 14,000	Rs. 3,50,000	0.950	Rs. 3,32,500
2	Ground Floor-2 (G. I. Shed)	20.00			Rs. 12,000	Rs. 2,40,000	0.950	Rs. 2,28,000
3	First Floor (G. I. Shed)	17.00			Rs. 12,000	Rs. 2,04,000	0.950	Rs. 1,93,800
Total					Rs. 7,54,300			
(Amount in Rs.)								

(Amount in Rs.)

## Part C- (Extra Items)

1.	Portico	:	}	:	@ 2.5% of building value.....	Rs. 19,261
2.	Ornamental front door	:		:		
3.	Sit out/ Verandah with steel grills	:		:		
4.	Overhead water tank	:		:		
5.	Extra steel/ collapsible gates	:		:		
<b>Total</b>						<b>(Amount in Rs.)</b>

## Part D- (Amenities)

1.	Wardrobes	:	}	:	@ 3.5% of building value .....	Rs. 26,966
2.	Glazed tiles	:		:		
3.	Extra sinks and bath tub	:		:		
4.	Marble / ceramic tiles flooring	:		:		
5.	Interior decorations	:		:		
6.	Architectural elevation works	:		:		
7.	Paneling works	:		:		
8.	Aluminum works	:		:		
9.	Aluminum hand rails	:		:		
10.	False ceiling	:		:		
<b>Total</b>						<b>(Amount in Rs.)</b>

## Part E- (Miscellaneous)

1.	Separate toilet room	:	}	:	@ 5.5% of building value .....	Rs. 42,375
2.	Separate lumber room	:		:		
3.	Separate water tank/ sump	:		:		
4.	Trees, gardening	:		:		
<b>Total</b>						<b>(Amount in Rs.)</b>

## Part F- (Services)

1.	Water supply arrangements	:	}	:	@ 7% of building value .....	Rs. 53,932
2.	Drainage arrangements	:		:		
3.	Compound wall	:		:		
4.	C. B. deposits, fittings etc.	:		:		
5.	Pavement	:		:		



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Total abstract of the entire property		Cost on Circle Rate	Cost on Market Rate
Part- A	Land	Rs. 48,78,825	Rs. 1,19,87,970
Part- B	Building	Rs. 7,54,300	Rs. 7,70,450
Part- C	Extra Items	Rs. 0	Rs. 19,261
Part- D	Amenities	Rs. 0	Rs. 26,966
Part- E	Miscellaneous	Rs. 0	Rs. 42,375
Part- F	Services	Rs. 0	Rs. 53,932
<b>Total</b>		<b>Rs. 56,33,125</b>	<b>Rs. 1,29,00,953</b>

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background is enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

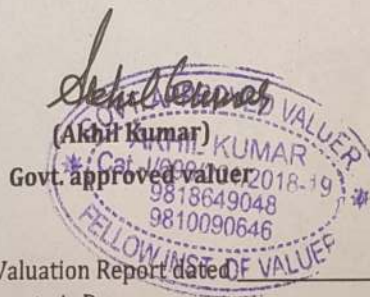
Any other important information about the property in question:- No

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is:-

<b>Fair Market value of the Property</b> .....	<b>Rs. 1,29,00,953</b>
<b>Realisable Value of the property (Less 15% of fair market value)</b> .....	<b>Rs. 1,09,65,810</b>
<b>Distress Value of the property (Less 25% of fair market value)</b> .....	<b>Rs. 96,75,715</b>
<b>Circle Rate Value of the property</b> .....	<b>Rs. 56,33,125</b>

Place: Dehradun

Date: 29.03.2023



Encl: Declaration from the valuer

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_ on \_\_\_\_\_. We are satisfied that the fair and reasonable market value of the property is Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only).

Signature

(Name of Branch Official with seal)

Date:-

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**ANNEXURE B**

### Format - E

### DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 29.03.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- I have personally inspected the property on 28.03.2023. The work is not sub-contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of Imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure F- A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.



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No.	Particulars	Valuer comment
1	background information of the asset being valued;	Land and building
2	purpose of valuation and appointing authority	Bank Purpose
3	identity of the valuer and any other experts involved in the valuation;	Akhil Kumar Reg. No. Category I /699/201/2018-19
4	disclosure of valuer interest or conflict, if any;	Not applicable
5	date of appointment, valuation	28.03.2023
6	date and date of report;	29.03.2023
7	inspections and/or investigations undertaken;	Site inspection and fair market rate.
8	nature and sources of the information used or relied upon;	Site Information and verify with locals
9	procedures adopted in carrying out the valuation and valuation standards followed;	Land and building cost method
10	restrictions on use of the report, if any;	Nil
11	major factors that were taken into account during the valuation;	Approach & surrounding
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Nil

Date: 29.03.2023

Place: Dehradun



**MODEL CODE OF CONDUCT FOR VALUERS**

(Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017))

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

**Integrity and Fairness**

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.

2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

5. A valuer shall keep public interest foremost while delivering his services.

**Professional Competence and Due Care**

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.

8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.

9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.

10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

**Independence and Disclosure of Interest**

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.

13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.

14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.

17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.

18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

**Confidentiality**

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

**Information Management**

21. A valuer shall ensure that he/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable

reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

**Gifts and hospitality:**

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation.— For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

**Remuneration and Costs.**

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

**Occupation, employability and restrictions.**

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date: 29.03.2023

Place: Dehradun





नगर निगम क्षेत्र के वार्ड / मोहल्ले का नाम

क्र. सं.	नगर निगम स्थित वार्डों की श्रेणी	नगर निगम क्षेत्र के वार्ड / मोहल्ले का नाम	सामान्य दर (BASE RATE)					नगर वाणिज्यिक भवन की दर (प्रति वर्ग मीटर)
			अवधि भूमि (प्रति वर्ग मीटर)	बाहुनजलीय आवासीय भवन में स्थित आवासीय प्लेट (सुपर एरिया प्रति वर्ग मीटर)	दुकान / रेस्टोरेन्ट / कार्यालय	अन्य वाणिज्यिक प्रतिष्ठान	प्रथम श्रेणी (लिनडर पोश)	
1	2	3	4	5	6	7	8	9
D-1		वार्ड नं.-1 सप्तक्रांति- मोपतवाला, सप्तक्रांति आश्रम, भारत माता मन्दिर, भारत मातापुरम, संगमपुरी, रानीगली, दुधियावन, 132 कोठी/0 सब स्टेशन, सर्वानन्दघाट, करपत्री चौक, सप्तक्रांति मार्ग, मोपतवाला						
D-2		वार्ड नं.-10 बिल्केश्वर- काशीपुर, अगर रोड आशिक, मोलागिरि आश्रम, जोधामल रोड, अलकारी बस्ती, मेला हॉस्पिटल, निर्मला छावनी आशिक, बिल्केश्वर कालोनी, गुरुभाषी मार्केट, मायादेवी मन्दिर ललताश्री पार्क, शेरव अखाड़ा हिमालय शिपो वाली गली						
D-3		वार्ड नं.-12 निर्मला छावनी- निर्मला छावनी आशिक, रेलवे स्टेशन हरिद्वार, देवपुरा आश्रम, लोधागण्डी आशिक, औद्योगिक क्षेत्र इन्दिरा बस्ती, रेलवे कालोनी, रोडवेज चकेशोप						
D-4		वार्ड नं.-21 शारदानगर- शारदा नगर अर्जुन विहार, राजीव नगर आशिक, लाल मन्दिर कालोनी, रेलवे अवरन ब्रिज	25000	39500	80000	70000	14000	12000
D-5		वार्ड नं.-53 विष्णुलोक- विष्णुलोक, डोंगरिला आशिक						
D-6		वार्ड नं.-23 रामनगर-अवधुत गण्डल आश्रम, रामनगर, इस्लाम नगर, दयानन्द नगरी, वानप्रस्थ आश्रम आशिक, मजार नन्दपुरी कालोनी, रेलवे गोदाम, तहसील						
D-7		वार्ड नं.-24 कृष्णनगर-निर्मला बाग, हरेराम आश्रम, कृष्णनगर, गंगा देवी अस्पताल, दादूबाग आशिक, सती कुण्ड, हिमगिरी पार्क, विष्णु गार्डन, गुरुकुल फार्मसी, श्रद्धागन्ध अस्पताल, श्याम विहार, अरिहन्त विहार						
D-8		वार्ड नं.-28 सन्देशनगर-सन्देश नगर, दादूबाग आशिक, सारस्वतीपुरम, मोर गली, मां आनन्दमयीपुरम, हजारीबाग, विद्युत सब स्टेशन, दुर्गानगर, हनुमन्तपुरम, गुरुबुद्धा विहार, स्वर्णर पीलेस, परन्धाम आश्रम, सर्वप्रियविहार						



(बीर सिंह बुदियाल)  
अपर जिलाधिकारी (वित्त एवं राजस्व),  
हरिद्वार।





## INDIA NON JUDICIAL

## Government of Uttarakhand

## e-Stamp

63  
VERIFIED  
LOCKED

Certificate No.	: IN-UK83949533030944Q
Certificate Issued Date	: 19-Sep-2018 04:42 PM
Account Reference	: NONACC (SV)/ uk1204304/ HARIDWAR/ UK-HD
Unique Doc. Reference	: SUBIN-UKUK120430469324969664709Q
Purchased by	: NA
Description of Document	: Article 33 Gift
Property Description	: SHEKHUPURA URF KANKHAL HARIDWAR
Consideration Price (Rs.)	: 1,08,00,000 (One Crore Eight Lakh only)
First Party	: PULKIT ARYA
Second Party	: SWATI ARYA
Stamp Duty Paid By	: PULKIT ARYA
Stamp Duty Amount(Rs.)	: 1,08,000 (One Lakh Eight Thousand only)



Please write or type below this line



ocate

g. No. UP245149, UA 3320/04  
Tahsil Compound Haridwar



Advocate

Reg.No. UF2481/94 UA 3320/94

Taipei Compound House 0002145455

## दान-पत्र

बाजारी मालियत	मुब0 1,08,00,000 /—रुपये
सर्किल से मालियत	मुब0 44,88,480 /—रुपये
स्टाम्प	मुब0 1,08,000 /—रुपये। दानकर्ता व दानग्रहिता का आपस में पति-पत्नी का सम्बन्ध होने के कारण मालियत का 1 प्रतिशत स्टाम्प शुल्क अदा किया गया है।
विक्रीत क्षेत्रफल	2000 वर्गफुट यानि 185.86 वर्गमीटर।
भूमिदर	सर्किल रेट लिस्ट के पृष्ठ 11 क्रमांक 4-घ-1 के अनुसार 15,000 /—रुपये प्रति वर्गमीटर का 5 प्रतिशत अधिक दर 15,750 /— रुपये प्रतिवर्गमीटर से मालियत 29,27,235 /— रुपये।
कवर्ड एरिया टीन शैड	1600 वर्गफुट यानि 148.69 वर्गमीटर।
कवर्ड दर टीन शैड	10,000 /—रुपये प्रति वर्गमीटर का 5 प्रतिशत अधिक दर 10,500 /— रुपये प्रतिवर्गमीटर से मालियत 15,61,245 /— रुपये।
स्थित	ज्ञानलोक कॉलोनी शेखूपुरा कनखल, परगना ज्वालापुर, तहसील व जिला हरिद्वार अन्दर सीमा नगरनिगम हरिद्वार।
सडक से दूरी	थाना कनखल से रामकृष्ण मिशन रोड से लगभग 200 मीटर की दूरी पर स्थित है।
क्षेत्र	नगरीय
ई-स्टाम्प में Consideration Price Rs. 1.08.00,000 लिखा गया है जिसे की 0 समझा जाये।	
दान पत्र रजिस्टरी का समस्त खर्च दानकर्ता द्वारा अदा किया गया है।	
दान सम्पत्ति औद्योगिक क्षेत्र एवं नोटिफाइड एरिया की नहीं हैं।	

दानकर्ता एवं दानग्रहिता विदेशी नागरिक / भारतीय मूल का विदेशी नागरिक नहीं हैं तथा पाकिस्तान, बंगलादेश, श्रीलंका, अफगानिस्तान, चीन, ईरान, नेपाल, भूटान का नागरिक भी नहीं हैं।  
उत्तरांचल भू-अधिनियम सं० 29/03 प्रभावी नहीं हैं।

दानकर्ता नाम व पता:- पुलकित आर्य पुत्र श्री विनोद कुमार आर्य निवासी—  
आर्यनगर ज्वालापुर, परगना ज्वालापुर, तहसील व जिला  
हरिद्वार—

दानग्रहिता नाम व पता:- श्रीमती स्वाति आर्य पत्नी श्री पुलकित आर्य निवासी—  
आर्यनगर ज्वालापुर, परगना ज्वालापुर, तहसील व जिला  
हरिद्वार—

विदित हो कि निम्नलिखित सम्पत्ति का दानकर्ता एकमात्र स्वामी व अधिकारी है, जो आज हर प्रकार के ऋण परिवर्तन आदि के भार से शुद्ध व मुक्त हैं कहीं पर आड़-रहन आदि नहीं हैं और ना ही कोई मुकदमा आदि चल रहा है— अतः अब अपनी स्वस्थ इन्द्रिय तथा स्थिर बुद्धि की अवस्था में बिना किसी जोर दबाव व लालच के बिना प्रतिफल के केवल प्रेम व लगाव के उपरोक्त भूमि दानग्रहीता को दान कर दी हैं तथा उपरोक्त भूमि पर कब्जा मौके पर दानग्रहीता का अपने समान करा दिया है अब दानग्रहीता उपरोक्त भूमि में मकान बनावें, विक्रय करें या अपने लाभ के लिए अन्य कोई कार्य करें और हर प्रकार से लाभ उठावें मुझ दानकर्ता को कोई आपत्ति नहीं होगी। दानकर्ता दान सम्पत्ति का राजस्व अभिलेखों में नाम अंकित कराने में दानग्रहीता का पूरा-पूरा सहयोग करेगा।

दस्तावेज दानकर्ता एवं दानग्रहिता द्वारा उपलब्ध कराये गये मालिकाना अधिकार व अन्य पहचान पत्रों के आधार पर हस्ताक्षरित साक्ष्यों द्वारा किया गया है। यदि उपलब्ध कराये तथ्य प्रमाण

एवं साक्षीगण किसी भी प्रकार से असत्य पाये जाते हैं तो उसका उत्तरदायित्व लेखक का नहीं होगा।

अतः यह दान-पत्र लिख दिया कि प्रमाण रहें और समय पर काम आवें।

सम्पत्ति का ब्यौरा— जो कि एक भूमिखण्ड, जिसका खसरा संख्या— 141, जिसकी पैमाईश व चौहद्दी—

पूरब	—	50 फुट	—	मकान सेठी जी
पश्चिम	—	50 फुट	—	सम्पत्ति गायत्री लोक अपार्टमेंट
उत्तर	—	40 फुट	—	रास्ता 30 फुट चौड़ा
दक्षिण	—	40 फुट	—	सम्पत्ति संजय सैनी

कुल क्षेत्रफल 2000 वर्गफुट यानि 185.86 वर्गमीटर, जो स्थित— ज्ञानलोक कॉलोनी शेखूपुरा कनखल, परगना ज्वालापुर, तहसील व जिला हरिद्वार अन्दर सीमा नगरनिगम हरिद्वार है। जिसमें टीन शैड निर्मित है, जिसका कवर्ड एरिया 1600 वर्गफुट यानि 148.69 वर्गमीटर है।

वर्णित सम्पत्ति दानकर्ता ने द्वारा विक्रय पत्र प्रमाण ता०-10/11/2014, जिसकी रजि० बही नं.-1, जिल्द 1964, पेज 163/174, द०नं०- 8998 पर स०र० कार्यालय हरिद्वार द्वितीय दर्ज है, जोकि श्री श्रीमती गुड्डी देवी कुंवर पत्नी स्व० यशपाल सिंह कुंवर व प्रियंका पुत्री स्व० यशपाल सिंह कुंवर निवासीगण— शिवलोक कॉलोनी, फेस-2, रानीपुर हरिद्वार से खरीद की हुई है।

वर्णित सम्पत्ति श्रीमती गुड्डी देवी कुंवर व प्रियंका के पिता यशपाल सिंह कुंवर ने द्वारा विक्रय पत्र ता०- 13/10/1986, प्रमाण ता०- 31/10/1986, जिसकी रजि० बही नं.-1, जिल्द 523/527, पेज 281/284, द०नं०- 3044 पर कार्यालय स०र० हरिद्वार हुई थी, श्री शिवचरन दास पुत्र श्री केदारामल निवासी— अपर रोड हरिद्वार बहैसियत मुख्तारैआम श्रीमती सन्तोष कुमारी पत्नी श्री छोटेलाल अग्रवाल निवासी— कुंवर भवन रामनगर जिला नैनीता से खरीद की हुई थी, तथा श्रीमती गुड्डी देवी कुंवर व प्रियंका के पिता यशपाल सिंह कुंवर के स्वर्गवास दिनांक— 12/04/2010 के पश्चात् विरासतन प्राप्त हुई है।

फोटो का प्रमाणितकरण श्री राजीव त्यागी एडवोकेट हरिद्वार ने किया है ।  
रजिस्ट्रेशन अधिनियम 1908 की धारा 32 -ए के अनुपालन हेतु फिंगर प्रिंट्स ।

दानकर्ता बायें हाथ की अंगुलियों के चिन्ह

अंगुष्ठ

तर्जना

मध्यमा

अनामिका

कनिष्ठिका



दानकर्ता दायें हाथ की अंगुलियों के चिन्ह

अंगुष्ठ

तर्जना

मध्यमा

अनामिका

कनिष्ठिका



दानग्रहिता बायें हाथ की अंगुलियों के चिन्ह

अंगुष्ठ

तर्जना

मध्यमा

अनामिका

कनिष्ठिका



दानग्रहिता बायें हाथ की अंगुलियों के चिन्ह

अंगुष्ठ

तर्जना

मध्यमा

अनामिका

कनिष्ठिका



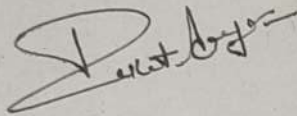
सम्पत्ति का फोटो:-



*Dr. Anurag*

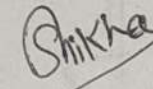
तहरीर तारीख- 19.09.2018 ई०


ह० दानकर्ता



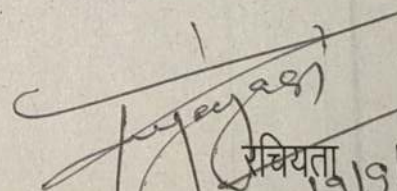
ह० दानग्रहिता



सा०  शिखा सैनी D/o  
तेजपाल सिंह सैनी  
नि०. ग्राम लहादरपुर जह  
हरिद्वार

सा०  राजेंद्र कुमार ५/०  
रामचन्द्र  
नि०. ग्राम फेरूपुर  
रामखेड़ा हरिद्वार

टाईपिस्ट

  
रजिव तयागी  
19/9/18  
**RAJEEV TYAGI**  
Advocate  
Reg.No. UP2461/29, UA 3320/04  
Tehsil Compound Haridwar

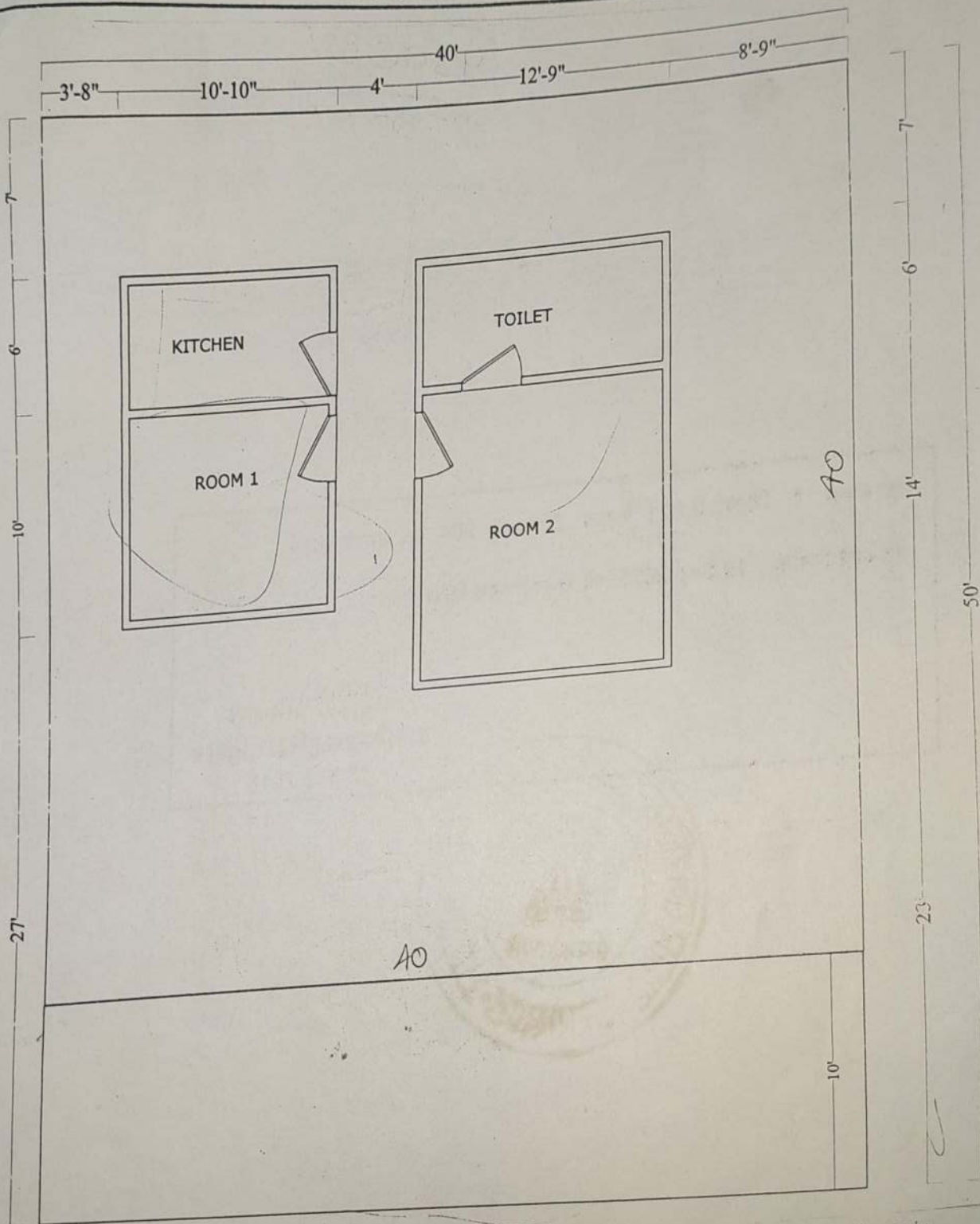


# ART ARCHITECTS

Architects & Interior Designers

Ar. Shivang Shastri

Ar. Shina Dhawan Shastri



Discription of land  
Land Area 2000 Sq.ft.

Teen Shade Coverd Area 1600 Sq.Ft.

Yours sincerely

ART ARCHITECTS

Contact: +918395000618

Email: artarchitectsshivang@gmail.com

बही संख्या 1 जिल्द 3,821 के पृष्ठ 237 से 264 पर क्रमांक 7334

पर आज दिनांक 19 Sep 2018 को रजिस्ट्रीकरण किया गया।

*Blawan*  
रजिस्ट्रीकर्ता अधिकारी /  
उप-निबंधक, हरिद्वार, द्वितीय  
19 Sep 2018





# Thakral & Thakral

E-mail-advocate.thakral1st@gmail.com



**Gyaaneshwar Thakral**

M.A. (Eng.), LL.M.  
Advocate & Notary,  
Mobile No. : 9219156533

**Aditya Thakral**

B.C.A., LL.M.  
Advocate  
Mobile No. : 9897182999

**Ashutosh Thakral**

B.B.A., LL.B (Hons.)  
Advocate, High Court  
Mobile No. : 8077583595

Ref. No. S-572/2021

11/12/2021

**ADVOCATE OPINION ON TITLE OF THE PROPERTY**

(Supplementary)

To,

The Branch Head  
Bank of Baroda

B.O. Arya Nagar Jwalapur Distt. Haridwar.

**Full Description of the property mortgaged:-** A residential property having plot of land measuring in East- 50 feet, West- 50 feet, North- 40 feet & South- 40 feet, having total area of 2000 square feet i.e. square feet 185.86 square meter, bounded in East-House of Sethi JI, West- Property of Gayatri Lok Apartment, North- Way 30 feet wide & South- Property of Shri Sanjay Saini, belonging to khasra no. 141 & Nagar Nigam House Tax Khata no. 388, situated in Gyanlok colony Shekhupura Kankhal (Within Limits of Nagar Nigam Haridwar) Tehsil & Distt. Haridwar.)

**Name of the Borrower:-** Smt. Swati Arya W/o Shri Pulkit Arya R/o Arya Nagar Jwalapur Tehsil & Distt. Haridwar.

Name of the present owners	Smt. Swati Arya W/o Shri Pulkit Arya R/o Arya Nagar Jwalapur Tehsil & Distt. Haridwar is the present owner of this property by way of registered Gift deed dated 19.09.2018
Address of property investigated	situated in Gyanlok colony Shekhupura Kankhal (Within Limits of Nagar Nigam Haridwar) Pargana Jwalapur Tehsil & Distt. Haridwar
Area (in square feet)	having total area of 2000 square feet i.e. square feet 185.86 square meter
Any Land mark.	situated in Gyanlok colony Shekhupura Kankhal (Within Limits of Nagar Nigam Haridwar) Pargana Jwalapur Tehsil & Distt. Haridwar
2- Name of the person in whose name municipal taxes / electricity bill are raised.	Latest House Tax Receipt is to be obtained by the bank.
3- Date of visit to Registrar of Assurances office and name of offices / Authorities in whose office search taken.	22.08.2019 & 28.08.2019 in the office of Sub-registrar Haridwar.
4- Receipt no and amount (original receipt	Original Inspection receipt detailed below





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to be enclosed)	enclosed
5- Period for which record searched (search should cover past 30 years)	I have searched the available record Index 2 <sup>nd</sup> for the period since 01.01.2019 to 2021 up to date available in the office of Sub-registrar Haridwar (as the period of 30 years is covered in legal search report already submitted to the bank) and found the property clear, marketable and free from all recorded encumbrances, <b>except the earlier charge by way of Equitable Mortgage in favour of Bank of Baroda.</b>
6- Where up to date municipal taxes / society charge and other statutory charges are paid?	Latest House Tax Receipt is to be obtained.
7- (a) Whether title of the seller / borrower is clear, marketable and free of encumbrance?	Yes, the mortgagor Smt. Swati Arya W/o Shri Pulkit Arya R/o Arya Nagar Jwalapur Tehsil & Distt. Haridwar, is the present owner of this property on the basis of registered gift Deed detailed above and has got a title which is clear, marketable and free of all recorded encumbrances, <b>except the earlier charge by way of Equitable Mortgage in favour of Bank of Baroda.</b>
(b) Whether Original titles property and scrutinized and found to be in order:-	1. Original registered Sale deed dated 13.10.1986 registered in bahi no. 01 zild 523/527 page 281-284 serial no. 3044 in the office of Sub-registrar Haridwar, executed by Smt. Santosh Rani W/o Shri Chhotelal Agarwal R/o Kunwar Bhawan Ramnagar Distt. Nainital through her General Power of Attorney holder Shri Shiv Sharan Das S/o Shri Kedar Mal R/o Upper Road Haridwar Tehsil & Distt. Haridwar in favour of Shri Yashpal Singh Kunwar S/o Shri Bhagwan Singh Kunwar R/o Mani Guh Post Mahawadi Waya Agastmuni Tehsil Ukhimath Distt. Chamoli.





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2. Original registered Sale deed dated 10.11.2014 registered in bahi no. 01 zild 1964 page 163-174 serial no. 8998 in the office of Sub-registrar Haridwar, executed by Smt. Guddi Devi Kunwar W/o Late Shri Yashpal Singh Kunwar & Priyanka D/o Late Shri Yashpal Singh Kunwar R/o Shivlok colony Phase-2 Ranipur Haridwar Tehsil & Distt. Haridwar in favour of Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil & Distt. Haridwar.

3. Original registered Gift deed dated 19.09.2018 registered in bahi no. 01 zild 3821 page 237-264 serial no. 7334 in the office of Sub-registrar Haridwar, executed by Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil & Distt. Haridwar in favour of present owner Smt. Swati Arya W/o Shri Pulkit Arya R/o Arya Nagar Jwalapur Tehsil & Distt. Haridwar

8- Comments:- Whether Equitable Mortgage can be created ?

a. If No Given reasons

b. If yes, the documents to be taken by the branch and the stamp duty payable if any.

Yes, a valid Equitable Mortgage is already created in favor of Bank of Baroda.

1. Original registered Sale deed dated 13.10.1986 registered in bahi no. 01 zild 523/527 page 281-284 serial no. 3044 in the office of Sub-registrar Haridwar, executed by Smt. Santosh Rani W/o Shri Chhotelal Agarwal R/o Kunwar Bhawan Ramnagar Distt. Nainital through her General Power of Attorney holder Shri Shiv Sharan Das S/o Shri Kedar Mal R/o Upper Road Haridwar Tehsil & Distt. Haridwar in favour of Shri Yashpal Singh Kunwar S/o Shri Bhagwan Singh Kunwar R/o Mani Guh Post Mahawadi Waya Agastmuni Tehsil Ukhimath Distt. Chamoli.





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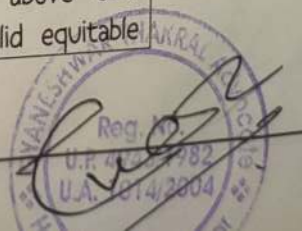
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	<p>2. Original registered Sale deed dated 10.11.2014 registered in bahi no. 01 zild 1964 page 163-174 serial no. 8998 in the office of Sub-registrar Haridwar, executed by Smt. Guddi Devi Kunwar W/o Late Shri Yashpal Singh Kunwar &amp; Priyanka D/o Late Shri Yashpal Singh Kunwar R/o Shivlok colony Phase-2 Ranipur Haridwar Tehsil &amp; Distt. Haridwar in favour of Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar.</p> <p>3. Original registered Gift deed dated 19.09.2018 registered in bahi no. 01 zild 3821 page 237-264 serial no. 7334 in the office of Sub-registrar Haridwar, executed by Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar in favour of present owner Smt. Swati Arya W/o Shri Pulkit Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar.</p> <p>4. House tax receipt issued by Nagar Nigam Haridwar.</p> <p>5. Affidavit of present owner/ mortgagor named above.</p> <p>6. Stamp duty@ 0.5% on loan amount with a maximum of Rs. 10,000/- only.</p>
9- Any safeguarded to be observed by Bank.	<p>1- To inspect the property on spot, before sanctioning and financing the loan.</p> <p>2- To obtain all documents detailed above.</p> <p>3- Mortgagor should personally appear with identity proof to deposit the above said documents for creation of a valid equitable</p>





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	mortgage in favor of bank.
10- List with details of title deeds scrutinized by Advocate	<p>1. Original registered Sale deed dated 13.10.1986 registered in bahi no. 01 zild 523/527 page 281-284 serial no. 3044 in the office of Sub-registrar Haridwar, executed by Smt. Santosh Rani W/o Shri Chhotelal Agarwal R/o Kunwar Bhawan Ramnagar Distt. Nainital through her General Power of Attorney holder Shri Shiv Sharan Das S/o Shri Kedar Mal R/o Upper Road Haridwar Tehsil &amp; Distt. Haridwar in favour of Shri Yashpal Singh Kunwar S/o Shri Bhagwan Singh Kunwar R/o Mani Guh Post Mahawadi Waya Agastmuni Tehsil Ukhimath Distt. Chamoli.</p> <p>2. Original registered Sale deed dated 10.11.2014 registered in bahi no. 01 zild 1964 page 163-174 serial no. 8998 in the office of Sub-registrar Haridwar, executed by Smt. Guddi Devi Kunwar W/o Late Shri Yashpal Singh Kunwar &amp; Priyanka D/o Late Shri Yashpal Singh Kunwar R/o Shivlok colony Phase-2 Ranipur Haridwar Tehsil &amp; Distt. Haridwar in favour of Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar.</p> <p>3. Original registered Gift deed dated 19.09.2018 registered in bahi no. 01 zild 3821 page 237-264 serial no. 7334 in the office of Sub-registrar Haridwar, executed by Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar in favour of present owner Smt. Swati Arya W/o Shri Pulkit Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar</p>





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	4. House tax receipt issued by Nagar Nigam Haridwar.
II- Source and history of title.	<p>The property in question was the personal ancestral property of Smt. Santosh Rani W/o Shri Chhotelal Agarwal R/o Kunwar Bhawan Ramnagar Distt. Nainital</p> <p>2- Later on Smt. Santosh Rani W/o Shri Chhotelal Agarwal R/o Kunwar Bhawan Ramnagar Distt. Nainital through her General Power of Attorney holder Shri Shiv Sharan Das S/o Shri Kedar Mal R/o Upper Road Haridwar Tehsil &amp; Distt. Haridwar transferred this property by way registered sale deed dated 13.10.1986 in favor of Shri Yashpal Singh Kunwar S/o Shri Bhagwan Singh Kunwar R/o Mani Guh Post Mahawadi Waya Agastmuni Tehsil Ukhimath Distt. Chamoli.</p> <p>3. Later on Shri Yashpal Singh Kunwar S/o Shri Bhagwan Singh Kunwar named above expired and after his death his legal heirs Smt. Guddi Devi Kunwar W/o Late Shri Yashpal Singh Kunwar &amp; Priyanka D/o Late Shri Yashpal Singh Kunwar named above became the owner of this property by way of succession.</p> <p>4- Later on Smt. Guddi Devi Kunwar W/o Late Shri Yashpal Singh Kunwar &amp; Priyanka D/o Late Shri Yashpal Singh Kunwar R/o Shivlok colony Phase-2 Ranipur Haridwar Tehsil &amp; Distt. Haridwar transferred this property by way registered sale deed dated 10.11.2014 in favor of Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar.</p>





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	<p>5- Lastly Shri Pulkit Arya S/o Shri Vinod Kumar Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar transferred this property by way registered Gift deed dated 19.09.2018 detailed above in favor of mortgagor/present owner Smt. Swati Arya W/o Shri Pulkit Arya R/o Arya Nagar Jwalapur Tehsil &amp; Distt. Haridwar.</p> <p>Thus the chain of title is complete.</p> <p><u>I further certify that the provisions of the SARFAESI Act 2002 are applicable to this property.</u></p>
12- Whether any permission of any Authority of person required to be obtained before creation of mortgage if so give complete details if any.	No, such permission is required for creation of a valid equitable mortgage in favor of bank.
13- Any other information.	<p>On the basis of my above inspection of relevant records, I certify that the title of property in question is clear, legal and marketable, except the earlier charge by way of Equitable Mortgage in favour of Bank of Baroda &amp; also free from any anomalies and the Bank has already accepted such property in mortgage as good enforceable security by way of Equitable Mortgage</p> <p><u>I further certify that the said property is SARFAESI compliant.</u></p>

Date:- 10.12.2021

Place:- Haridwar

Signature of the Advocate

