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REPORT FORMAT: V-L1 (Basic) | Version: 4.2_2017

FILE NO. RKA/FY17-18/P-296

DATED: 25/07/2017

VALUATION REPORT

OF

INDEPENDENT HOUSE

SITUATED AT

KHATA NO. 436, FASLI YEAR 1396 TO 1401, LAND KHASRA NO. 607 MIN, MAUZA-
BHARUWAALA GRANT, PARGANA CENTRAL DUN, DISTRICT DEHRADUN

APPLICANT

MR. UMED SINGH S/O LATE MR. YOGAMBER SINGH

A/C: MR. UMED SINGH S/O LATE MR. YOGAMBER SINGH

REPORT PREPARED FOR

STATE BANK OF INDIA, RACPC, DEHRDUN

- Valuers
- Chartered Engineers
- Lender's Independent Engineer (LIE)
- Techno Engineering Consultants
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- Project Reports & Consultants
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- NPA Management
- Account Monitoring
- Panel Valuer Consultant for 20 Nationalized Banks/PSUs

Important - In case of any query/ issue/ concern or escalation you may please contact Incident Manager @
valuers@rkassociates.org. We will appreciate your feedback in order to improve our service.
NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which
report will be considered to be correct.

REGISTERED OFFICE:

G-183, Basement, Preet Vihar, Delhi-110092

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E-mail - valuers@rkassociates.org | Website - www.rkassociates.org

VALUATION REPORT

MR. UMED SINGH S/O LATE MR. YOGAMBER SINGH

1. BASIC DETAILS			
a.	Report prepared for	Bank	
b.	Name & Address of Organization	State Bank of India, RACPC, Dehradun	
c.	Name of Borrower	Mr. Umed Singh S/O Late Mr. Yogamber Singh	
d.	Credit Analyst	Mrs. Ruchi	
e.	Purpose of Valuation	Value assessment of the asset for creating collateral mortgage	
f.	Scope of Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative	
g.	Out-of-Scope of Report	1. Verification of authenticity of documents from originals or cross checking from any Govt. depts. 2. Legal aspects of the property. 3. Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. 4. Getting cizra map or coordination with revenue officers for site identification. 5. Measurement of the property as a whole. 6. Measurement is only limited upto sample measurement. 7. Drawing Map & design of the property.	
h.	Type of Loan	Housing Loan	
i.	Report Format	V-L1 (Basic) Version: 4.1_2017	
j.	Date of Valuation	25 July 2017	
k.	Date of Survey	24 July 2017	
l.	Surveyed in presence of	Owner's representative	Mr. Shaileder Rawat
m.	Documents provided for perusal	Documents Requested	Documents Provided
		Total 02 documents requested.	Total 03 documents provided.
		Property Title document	Agreement to Sell
		Approved Map	Approved Map
		None	Map Sanction Letter from MDDA
		None	None
			Ref No. MDDA/SL/LTR/951/13-14 Dated: 20.12.2013
n.	Identification of the property	<input checked="" type="checkbox"/> Cross checked from boundaries of the property mentioned in the deed <input type="checkbox"/> Done from name plate displayed on the property <input checked="" type="checkbox"/> Identified by the owner/ owner representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done	

2. MAIN DETAILS		
a. Customer Details		
i.	Name	Mr. Umed Singh S/o Late Mr. Yogamber Singh
ii.	Application No.	NA
b. Property Details		
i.	Address	Khata No. 436, Fasi Year 1396 to 1401, Land Khasra No. 607 Min, Mauza-Bharuwaala Grant, Pargana Central Dun, District Dehradun
ii.	Nature of Property	Free Hold
iii.	Constitution of the Property	Single ownership
iv.	Nearby Landmark	Near- Graphic Era University
v.	Google Map	Enclosed with the Report
		Coordinates or URL: 30°16'03.5"N 77°59'35.2"E
vi.	Independent access to the property	Clear independent access is available

VALUATION REPORT

MR. UMED SINGH S/O LATE MR. YOGAMBER SINGH

vii.	Is the property merged or colluded with any other property	No, its an independent singly bounded property			
c. Document Details		Status	Name of Approving Auth.	Approval No.	
i.	Layout Plan	Available	MDDA	NA	
ii.	Building plan	Available	MDDA	NA	
iii.	Construction Permission	Available	MDDA	None	
iv.	Legal Documents	Available	Agreement to Sell	Approved Map	
d. Physical Details of the Property					
		North	South	East	West
i.	Adjoining Properties	Other's Property	Road	Property of Mr. Vipin Chamoli	Property of Mr. Ram Singh
ii.	Are Boundaries matched	Yes			
iii.	Plot demarcation	Yes			
iv.	Approved land	Yes			
v.	Type of Property	Residential land & building			
vi.	Total no. of floors of the property	2 (Ground + First Floor)			
vii.	Floor on which the property is located	G+1 Floors			
viii.	Approx. age of the property	Approx. 02 years			
ix.	Residual age of the property	Approx. 55 years			
x.	Type of structure	RCC slab load bearing structure on beam column & 9" brick walls			
xi.	No. of bed rooms	Living/ Dining area	Toilets	Kitchen	Other rooms
	GF= 01	01	01	01	NA
	FF= 01	NA	01	NA	NA
xii.	Condition of Structure	Average			
e. Tenancy/ Occupancy/ Possession Details					
i.	Property presently possessed/ occupied by	Legal Owner			
ii.	No. of years of tenancy	NA			
f.	Stage of Construction	Constructed property in use			
g. Violation in the property					
a. Violation if any observed		b. Nature and extent of violation		c. Any other negativity or defect in the property	
No		NA		No	

3. AREA DETAILS OF THE PROPERTY			
Land area (as per documents/ site survey, whichever is less)			
a.	Considered		
	Area as per documents	Area as per site survey	Area considered for Valuation
	Area as per Deed= 99.43 sq. mtr.	NA	99.43 sq. mtr. (118.91 sq. yds.)
	Road widening Area= 16.31 sq. mtr		
	Net Plot Area= 71.97 sq. mtr.		
	Area adopted on the basis of Remarks & Observations	Agreement to sell	
		NA	
Constructed Covered Area (As per IS 3861-1966)			
b.	GF= 558.75 sq. ft. (51.91 sq. mtr.)		
	FF= 511.50 sq. ft. (47.52 sq. mtr.)		
	Total Area= 1070.25 sq. ft. (99.42 sq. mtr.)		
	Area adopted on the basis of Remarks & Observations	Approved Map	
		NA	

4. VALUATION ASSESSMENT		
ASSESSMENT FACTORS		
A.	Land & Building Value	
a.	Valuation Type	Residential Land & Building Value

VALUATION REPORT

MR. UMED SINGH S/O LATE MR. YOGAMBER SINGH

b.	Scope of the Valuation	To assess Plain Asset Valuation.			
c.	Property Use factor	Residential			
d.	Legality Aspect Factor (Refer clauses 2 & 4 of Part-E)	Positive as per documents produced to us.			
e.	Land Physical factors	Shape	Size	Level	Frontage to depth ratio
		Not Applicable	Not Applicable	Not Applicable	Not Applicable
f.	Property location category factor	City Categorization	Locality Categorization	Property location classification	Floor Level
		Scale-B City	Good	Ordinary location within the locality	Not Applicable
		Urban developing	Property within developing Residential zone	Near to Highway	
				NA	
g.	New Development in surrounding area	No new development	NA		
h.	Property overall usability Factor	Normal			
i.	Comment on Property Salability Outlook	Easily sellable			
j.	Comment on Demand & Supply in the Market	Good demand of such properties in the market			
k.	Methodology/ Basis of Valuation	Comparable Market Sales approach			
		For knowing comparable market sales, significant local enquiries has been made representing ourselves as both buyer and seller of the similar property and thereafter based on this information and various factors of the property, a rate has been taken judiciously seeing the market scenario. Kindly please refer point '8' of Assumptions & Remarks section below to know the name & contact numbers from whom enquiries have been made.			

B.		VALUATION CALCULATION		
a.		GUIDELINE/ CIRCLE VALUE		
i.	Land Value	Total Land Area considered as per documents/ site survey (whichever is less)	Prevailing Rates Range	Rates adopted (considering all characteristics & assessment factors of the property)
		99.43 sq. mtr. (118.91sq. yds.)	Rs. 6,300/- per sq. mtr.	Rs. 6,300/- per sq. mtr.
	Total Land Value (a)	99.43 x Rs. 6,300/- per sq. mtr.		
		Rs. 6,26,409/-		
ii.	Construction Depreciated Replacement Value	Structure Construction Value		
		Structure Type	Construction category	Age Factor
		RCC load bearing structure	Good	0-2 years old construction
		Rate range	Rate adopted	Covered Area
		Rs. 15,000/- per sq. mtr.	Rs. 15,000/- per sq. mtr.	1070.25 sq. ft. (99.42 sq. mtr.)
	Total Construction Depreciated Replacement Value (b)	99.42 x Rs. 15,000/- per sq. mtr.		
	Rs. 14,91,300/-			
iii.	TOTAL GUIDELINE/ CIRCLE RATE VALUE: (a+b)	Rs. 21,17,709/-		
b.		PROSPECTIVE FAIR MARKET VALUE		
i.	Land Value (Not considered since	Total Land Area	Prevailing Rates	Rates adopted ^{*7, 9, 10}

VALUATION REPORT

MR. UMED SINGH S/O LATE MR. YOGAMBER SINGH

	this is a built-up unit valuation)	considered as per documents/ site survey (whichever is less)	Range	(considering all characteristics of the property)
		71.97 sq. mtr. (86.01 sq. yds.)	Rs. 18,000/- to 20,000/- per sq. yds.	Rs. 19,000/- per sq. yds.
Total Land Value (a)		118.91 x Rs. 19,000/- per sq. yds. Rs. 16,34,190/-		
ii.	Construction Depreciated Replacement Value	Structure cost/ Construction Value		
		Structure Type	Construction category	Age Factor
		RCC framed structure	Good	0-2 years old construction
		Rate range	Rate adopted ^{7, 8 & 10}	Covered Area
		Rs. 600/- to 1,000/- per sq. ft.	Rs. 850/- per sq. ft.	1070.25 sq. ft. (99.42 sq. mtr.)
	Total Construction Depreciated Replacement Value (b)	1070.25 x Rs. 850/- per sq. ft. Rs. 9,09,712/-		
iii.	Add extra for Architectural aesthetic developments, improvements (c) (add lump sum cost)	NA		
iv.	Add extra for fittings & fixtures (d) (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	NA		
v.	Add extra for services (e) (water, electricity, sewerage, main gate, boundary, lift, etc.)	NA		
vi.	TOTAL PROSPECTIVE FAIR MARKET VALUE ¹⁵ : (a+b+c+d+e)		Rs. 25,43,902/-	
vii.	Rounded Off		Rs. 25,44,000/-	
viii.	REALIZABLE VALUE ¹⁶ (@ ~20% less)		Rs. 20,35,200/-	
ix.	FORCED/ DISTRESS SALE VALUE ¹⁷ (@ ~30% less)		NA	
x.	Justification for more than 20% difference in Market & Circle Rate	Difference is due to demand & supply gap in the market.		
xi.	Concluding comments if any	The construction rate of the property is taken as per the current status of the property. As per the scope of the Report, Value assessment is subject to R.K Associates Important Notes and Valuer's Remarks & other enclosed documents with the Report.		

ASSUMPTIONS/ REMARKS

1.	Qualification in TIR/Mitigation Suggested, if any: NA	
2.	Is property SARFAESI compliant: Yes	
3.	Whether property belongs to social infrastructure like hospital, school, old age home etc.: No	
4.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged: To Be Mortgaged	
5.	Details of last two transactions in the locality/area to be provided, if available: Available	
6.	Any other aspect which has relevance on the value or marketability of the property: Property located in developing area	
7.	Details of the sources from where the information is gathered on the prevailing market Rate/Price trend of the property (from property search sites & local information):	
	1. Name: M/s. Ultranchal Properties Contact no. +91-9837035652 Rate Range: Rs. 18,000/- to Rs. 20,000/- per sq. yds.	As per our verbal conversation with local dealers we came to know that the markets rates in this location are prevailing in between Rs. 18,000/- to 20,000/- per sq. yds.
	1. NA	----
	2. NA	
8.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then it is assumed that the Banker or the concerned organization has satisfied themselves with the approval of the particular floor & building before allotting the Valuation case to the Valuer company.	

UKPDE2017045130073



विक्रय विलेख

मालियत

रु0 30,00,000.00

बाजारी मूल्य

रु0 20,47,614.00

स्टाम्प शुल्क

रु0 1,18,800.00

स्टाम्प शीट की संख्या

ई-स्टाम्प

श्री टिकेन्द्र सिंह भण्डारी पुत्र श्री मनवीर सिंह भण्डारी निवासी सुभाष नगर, जिला देहरादून (जिसे इस विक्रय विलेख में आगे "विक्रेता" कहकर सम्बोधित किया गया है)।

PAN :- ANKPB0668E

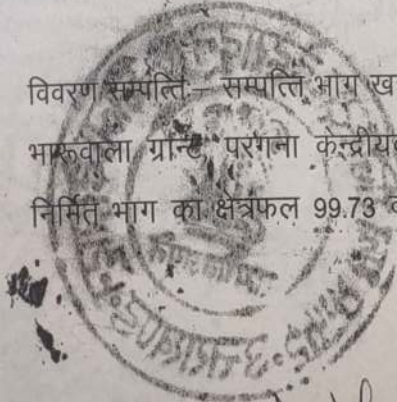
एवं

श्री उमेद सिंह पुत्र स्व0 श्री योगम्बर सिंह निवासी ग्राम व पोस्ट ऑफिस बडख्याली, जिला पौड़ी गढ़वाल। (जिन्हे कि इस विक्रय विलेख में आगे "क्रेता" कहकर सम्बोधित किया गया है), के मध्य सम्पादित किया जा रहा है।

PAN :- BFPVPS3246B

विक्रीत सम्पत्ति हर प्रकार के भार, बन्धनों से मुक्त है।

विवरण सम्पत्ति - सम्पत्ति भाग खसरा संख्या 607 मिन रकबा 88.28 वर्ग मीटर स्थित मौजा भास्वोला ग्रन्टि परगना केन्द्रीयदून, जिला देहरादून जिसमे भूतल पर व प्रथम तल के निर्मित भाग का क्षेत्रफल 99.73 वर्ग मीटर है



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सत्यमेव जयते

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Account Reference

: NONACC (SV)/ uk1200704/ DEHRADUN/ UK-DH

Unique Doc. Reference

: SUBIN-UKUK120070491568707577645P

Purchased by

: UMED SINGH

Description of Document

: Article 23 Conveyance

Property Description

: MAUZA BHARUWALA GRANT DDUN

Consideration Price (Rs.)

: 30,00,000
(Thirty Lakh only)

First Party

: TIKENDRA SINGH BHANDARI

Second Party

: UMED SINGH

Stamp Duty Paid By

: UMED SINGH

Stamp Duty Amount(Rs.)

: 1,18,800
(One Lakh Eighteen Thousand Eight Hundred only)



18/12/17
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विक्रय विलेख

यह विक्रय विलेख आज दिनांक 18.12.2017 को स्थान देहरादून में श्री टिकेन्द्र सिंह भण्डारी पुत्र श्री मनवीर सिंह भण्डारी निवासी सुभाष नगर, जिला देहरादून (जिसे इस विक्रय विलेख में आगे "विक्रेता" कहकर सम्बोधित किया गया है)।

एवं

श्री उमेद सिंह पुत्र स्व० श्री योगम्बर सिंह निवासी ग्राम व पोस्ट ऑफिस बडख्याली, जिला पौड़ी गढ़वाल। (जिन्हें कि इस विक्रय विलेख में आगे "क्रेता" कहकर सम्बोधित किया गया है), के मध्य सम्पादित किया जा रहा है।

विदित हो कि इस विक्रय विलेख में जहां जहां शब्द "विक्रेता" व "क्रेता" प्रयोग हुए हैं वहां वहां उनके उत्तराधिकारी, वारिसान, हितप्रतिनिधि आदि का भी समावेश है।

विदित हो कि विक्रेता सूची सम्पत्ति में वर्णित सम्पत्ति भाग खसरा संख्या 607 मिन रकबा 88.28 वर्ग मीटर स्थित मौजा भारूवाला ग्रान्ट, परगना केन्द्रीयदून, जिला देहरादून जिसमें भूतल पर व प्रथम तल के निर्मित भाग का क्षेत्रफल 99.73 वर्ग मीटर है (जिसे इस विक्रय विलेख में आगे उक्त सम्पत्ति कहकर सम्बोधित किया गया है) तथा जिसका विस्तृत विवरण इस विक्रय विलेख के अन्त में "सूची सम्पत्ति" में दिया गया है का एकमात्र मालिक स्वामी, काबिज एवं अध्यासी है।

विदित हो कि विक्रेता ने भूमि खसरा संख्या 607 मिन रकबा 42.45 वर्ग मीटर स्थित मौजा भारूवाला ग्रान्ट, परगना केन्द्रीयदून, जिला देहरादून श्री मनवर सिंह रावत पुत्र श्री नारायण सिंह द्वारा मुख्तारिआम श्रीमती सुमित्रा रावत पुत्री श्री नारायण सिंह पत्नी श्री मनवर सिंह रावत से विक्रय पत्र दिनांक 26.02.2013 के द्वारा क्रय किया था जोकि कार्यालय सब रजिस्ट्रार, देहरादून में बही नं० 1 जिल्द 4999 के पृष्ठ 45 से 62 में नं० 1734 पर दिनांक 26.02.2013 को विधिवत रूप से दर्ज एवं पंजीकृत है।

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विदित हो कि विक्रेता का नाम राजस्व अभिलेखों में पत्रावली संख्या 4237/12-13 द्वारा न्यायालय सर्वे नायब तहसीलदार, देहरादून द्वारा पारित आदेश दिनांक 06.06.2013 द्वारा अंकित हो रखा है।

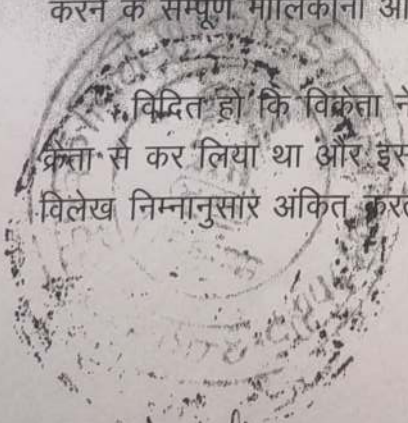
विदित हो कि विक्रेता ने एक अन्य भूखण्ड भूमि खसरा संख्या 607 मिन रकबा 45.83 वर्ग मीटर स्थित मौजा भारुवाला ग्रान्ट, परगना केन्द्रीयदून, जिला देहरादून श्री विजय सिंह रावत पुत्र श्री नारायण सिंह से विक्रय पत्र दिनांक 17.04.2013 के द्वारा क्रय किया था जोकि कार्यालय सब रजिस्ट्रार, देहरादून में बही नं० 1 जिल्द 5097 के पृष्ठ 193 से 212 में नं० 3396 पर दिनांक 17.04.2013 को विधिवत रूप से दर्ज एवं पंजीकृत है तत्पश्चात् उक्त विक्रय पत्र के सम्बन्ध में एक शुद्धि पत्र दिनांक 09.10.2013 विक्रेता एवं श्री विजय सिंह रावत के मध्य निष्पादित हुआ था जोकि कार्यालय सब रजिस्ट्रार, देहरादून में बही नं० 1 जिल्द 5411 के पृष्ठ 179 से 188 में नं० 8673 पर दिनांक 09.10.2013 को विधिवत रूप से दर्ज एवं पंजीकृत है

विदित हो कि विक्रेता का नाम राजस्व अभिलेखों में पत्रावली संख्या 4750/12-13 द्वारा न्यायालय सर्वे नायब तहसीलदार, देहरादून द्वारा पारित आदेश दिनांक 11.07.2013 द्वारा अंकित हो रखा है।

विदित हो कि विक्रेता ने दोनों भूखण्डों के एककर उस पर मसूरी देहरादून विकास प्राधिकरण देहरादून से एक मानचित्र संख्या आर-2180/13-14 दिनांकित 20.12.2013 स्वीकृत कराकर उस पर भवन का निर्माण किया। निर्मित भाग का क्षेत्रफल 99.73 वर्ग मीटर है।

विदित हो कि विक्रेता की उपरोक्त कुल सम्पत्ति हर प्रकार के भार, बन्धन, रहन विक्रय, दान, ऋण, जमानत, कुर्की व विवादों आदि से पूर्णतः मुक्त व स्वच्छ है और उक्त सम्पत्ति के संबन्ध में किसी भी न्यायालय में किसी भी प्रकार की कोई कार्यवाही या वाद आदि लम्बित व विचाराधीन नहीं है। विक्रेता को अपनी उक्त सम्पत्ति विक्रय व हस्तांतरित करने के सम्पूर्ण मालिकाना अधिकार प्राप्त है।

विदित हो कि विक्रेता ने अपनी उक्त सम्पत्ति को विक्रय करने का मौखिक करार विक्रेता से कर लिया था और इस कारण विक्रेता अपने भाग की संविदा पूर्ति में यह विक्रय विलेख निम्नानुसार अंकित करता है :-


[Signature]

[Signature]

बही संख्या 1 रजिस्ट्रीकरण संख्या 9778 वर्ष 2017

Sale (Immovable)

Sale(Residential Buliding)

प्रतिफल रु0 : 3,000,000.00

मालियत रु0 : 2,047,614.00

रजिस्ट्रेशन शुल्क
रु0 25,000.00

प्रतिलिपि शुल्क
रु0 10.00

इलेक्ट्रानिक प्रोसेसिंग शुल्क
रु0 260.00

कुल योग
रु0 25,270.00

शब्द लगभग
2,000

श्री उमेद सिंह पुत्र श्री योगम्बर सिंह निवासी बरख्याली, पूरी गढ़वाल ने आज दिनांक 18 Dec 2017 समय मध्य 2PM व 3PM को कार्यालय उपनिबन्धक देहरादून, चतुर्थ में प्रस्तुत किया।



उमेद सिंह

उपनिबन्धक
देहरादून, चतुर्थ
18-Dec-2017

इस लेख पत्र का निष्पादन विलेख में लिखित तथ्यों को सुन व समझकर श्री टिकेंद्र सिंह भंडारी पुत्र श्री मानवीर सिंह भंडारी निवासी सुभाष नगर, देहरादून। ने विक्रय धन मुबलिय रु0 3,000,000.00 प्रलेखानुसार पाकर निष्पादन स्वीकार किया। इस लेखपत्र का निष्पादन क्रेता श्री उमेद सिंह पुत्र श्री योगम्बर सिंह निवासी बरख्याली, पूरी गढ़वाल। ने भी स्वीकार किया।

जिनकी पहचान श्री ललित कुमार, .. निवासी अधिवक्ता तथा श्री शैलेन्द्र रावत पुत्र श्री वी एस रावत निवासी इन्दर निवास बेल रोड, देहरादून ने की।

उपनिबन्धक
देहरादून, चतुर्थ
18-Dec-2017



अतः यह विक्रय विलेख निम्न व्यवस्थाओं का साक्षी है:-

1. यह कि विक्रेता ने अपने स्वस्थ मन, मस्तिष्क व इन्द्रियों की दशा में बिना किसी के सिखलाये व बहकाये अपनी स्वतंत्र व शुद्ध इच्छा से अपनी उक्त सम्पत्ति, जिसका यथासम्भव विवरण इस विलेख के अंत में वर्णित सूची में दिया गया है व जिसे इस विलेख में आगे चलकर संक्षिप्तता व सुविधा की दृष्टि से विक्रीत सम्पत्ति लिखकर सम्बोधित किया गया है, को रास्ता आवागमन व अन्य अधिकारों व सुखाधिकारों सहित मु० 30,00,000/- रुपये (तीस लाख रुपये मात्र) के प्रतिफल के बदले में बदस्त क्रेता को विक्रय कर दी है।
2. यह कि विक्रेता ने क्रेता से कुल विक्रय मूल्य मु० 30,00,000/- रुपये (तीस लाख रुपये मात्र) निम्न प्रकार से प्राप्त कर लिये है :-
क मु० 1,00,000.00 रुपये द्वारा चैक संख्या 144260 जोकि भारतीय स्टेट बैंक पर देय है।
ख मु० 29,00,000.00 रुपये द्वारा डिमाण्ड ड्राफ्ट संख्या 988426 दिनांकित 16.12.2017 जोकि भारतीय स्टेट बैंक पर देय है।
जिसकी प्राप्ति विक्रेता एतद्द्वारा स्वीकार करता है और अब क्रेता से विक्रीत सम्पत्ति के विक्रय मूल्य में और कुछ लेना शेष नहीं रह गया है।
3. यह कि विक्रेता ने आज दिन विक्रीत सम्पत्ति से अपना कब्जा व दखल उठाकर क्रेता का वास्तविक कब्जा करा दिया है और क्रेता ने विक्रेता से विक्रीत सम्पत्ति का कब्जा प्राप्त कर लिया है। आज से क्रेता विक्रीत सम्पत्ति का एकमात्र स्वामी, अधिकारी व काबिज विक्रेता के स्थान पर व विधिनुसार हो गया है।
4. यह कि क्रेता को अधिकार होगा कि वह विक्रीत सम्पत्ति को जिस प्रकार चाहे अपने उपयोग उपयोग में लाये, निर्माण करें, स्वयं इस्तेमाल करें या जिस प्रकार चाहे लाम अर्जित करें व आवश्यकतानुसार रहन, विक्रय व दान आदि करके घनोपार्जन करे कि जिसमें विक्रेता को कोई आपत्ति नहीं होगी।
5. यह कि आज से विक्रीत सम्पत्ति से विक्रेता व उसके उत्तराधिकारियों आदि का कोई सम्बन्ध किसी प्रकार से नहीं रह गया है।
6. यह कि क्रेता को अधिकार होगा कि वह राजस्व अभिलेखों में अपना नाम विक्रीत सम्पत्ति पर दर्ज करा लें, जिसमें विक्रेता को कोई आपत्ति नहीं होगी।

Shandori

Shandori

बही संख्या 1 रजिस्ट्रीकरण संख्या 9778 वर्ष 2017



Tinkendra

टिकेंद्र सिंह भंडारी



U Singh

उमेद सिंह



Lalit

ललित कुमार



Shaleendra

शैलेन्द्र रावत



प्रतिज्ञ एवं साक्षीगण भद्र प्रतीत होते हैं। सभी के अंगुष्ठ चिन्ह नियमानुसार लिखे

रजिस्ट्रीकर्ता अधिकारी /
उप-निबंधक, देहरादून, चतुर्थ
18 Dec 2017

यह कि विक्रीत सम्पत्ति पर आज तक देय हर प्रकार के कर, मांग अथवा अन्य किसी प्रकार की देनदारी को अदा करने के लिए विक्रेता उत्तरदायी रहेगा और सदैव समझा जायेगा परन्तु आज के बाद से आयद होने वाले कर, लगान, मांग व देनदारी के लिए क्रेता स्वयं उत्तरदायी होगा और समझा जायेगा।

8. यह कि यदि भविष्य में विक्रीत सम्पत्ति पर अपने स्वामित्व व अधिकारों की पुष्टि हेतु क्रेता को विक्रेता से किसी प्रकार की कोई कार्यवाही लेख या शपथपत्र आदि उनके हस्ताक्षरों से सम्पादित कराने की आवश्यकता हुई, तो विक्रेता प्रत्येक ऐसा कार्य क्रेता की मांग, पूर्व सूचना व व्यय पर करने के लिए सदैव तत्पर व तैयार रहेगा।
9. यदि भविष्य में विक्रेता के स्वामित्व व अधिकारों आदि में कोई विधिक त्रुटि कमी या दोष पाये जाने या सिद्ध हो जाने के कारण विक्रीत सम्पत्ति कुल या उसका कोई भाग क्रेता के कब्जे से निकल जाये या उसके कारण उन्हें आर्थिक हानि वहन करनी पड़े तो ऐसी दशा में विक्रेता क्रेता से प्राप्त विक्रय मूल्य के समतुल्य उनकी हानि की पूर्ति करने के लिए उत्तरदायी रहेगा।

वांछित विवरण:-

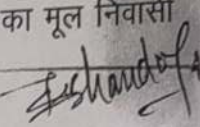
- (1) यह कि विक्रीत सम्पत्ति आवासीय सम्पत्ति है तथा निर्माण साधारण श्रेणी का है एवं 3 वर्ष से अधिक पुराना है।
- (2) यह कि विक्रीत सम्पत्ति नगर निगम की सीमा के बाहर स्थित है।
- (3) यह कि विक्रेता अनुसूचित जाति अथवा जनजाति से नहीं है। विक्रेता एवं क्रेता भारतीय नागरिक हैं।
- (4) यह कि विक्रीत सम्पत्ति सहारनपुर रोड से 1 किलोमीटर से अधिक दूरी पर 15 फिट चौड़े मार्ग पर स्थित है।
- (5) यह कि विक्रीत सम्पत्ति मौजा भारूवाला ग्रान्ट में स्थित है विक्रीत भूमि का सर्किल रेट मु० 6300/- प्रति वर्गमीटर है जिससे विक्रीत की जा रही भूमि का सरकारी मूल्यांकन मु० 5,56,164/- रुपये (88.28 गुणा 6300.00 रुपये) बनता है जिसमें निर्मित भाग का क्षेत्रफल 99.43 वर्ग मीटर है जिसका मूल्यांकन मु० 14,91,450.00 रुपये (99.43 गुणा 15000.00 रुपये) बनता है इस प्रकार सम्पत्ति का कुल मूल्यांकन मु० 20,47,614.00 रुपये बनता है परन्तु स्टाम्प शुल्क मु० 30,00,000.00 रुपये पर नियमानुसार अदा किया जा रहा है -

Signature

Signature

मु0 25,00,000.00 रुपये गुणा 3.75 प्रतिशत बराबर
मु0 5,00,000.00 रुपये गुणा 5.00 प्रतिशत बराबर
कुल स्टाम्प बराबर

मु0 93,750.00
मु0 25,000.00
मु0 1,18,750.00

- (6) यह कि क्रेता पूर्व में भारतीय सेना में कार्यरत था एवं उत्तराखण्ड का मूल निवासी है। ऑफिस नं० (UP-18/007.864) - 4065880N. 
- (7) यह कि विक्रीत भूमि के सम्बन्ध में नगर निगम सीमारोपण अधिनियम की धारा 10 (3) से 10 (5) के अन्तर्गत कोई कार्यवाही लम्बित नहीं और न ही धारा 20 के अन्तर्गत छूट प्राप्त भूमि है।
- (8) यह कि क्रेता द्वारा क्रय की जा रही भूमि में अधिनियम संख्या 29 वर्ष 2003 के किसी भी उपबन्ध का उल्लंघन नहीं हो रहा है।

विवरण विक्रीत सम्पत्ति

सम्पत्ति भाग खसरा संख्या 607 मिन रकबा 88.28 वर्ग मीटर स्थित मौजा भारुवाला ग्रान्ट, परगना केन्द्रीयदून, जिला देहरादून जिसमें भूतल पर व प्रथम तल के निर्मित भाग का क्षेत्रफल 99.73 वर्ग मीटर है जिसकी सीमाये एवं नाप निम्न प्रकार है:-

पूरब - सम्पत्ति श्री विजय सिंह रावत सीमा में नाप 40 फिट
पश्चिम - सम्पत्ति अन्य सीमा में नाप 40 फिट
उत्तर - सम्पत्ति श्री सौरभ चतुर्वेदी सीमा में नाप 23 फिट 9 इंच
दक्षिण - 15 फिट चौड़ा रास्ता सीमा में नाप 23 फिट 9 इंच

अतः यह विक्रय विलेख आज उपरोक्त पक्षकारों के मध्य सम्पादित हुआ है ताकि सनद रहे और समर्थ पर काम आवे।

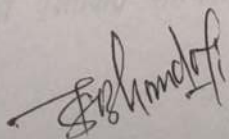
विक्रेता के बाये हाथ की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी

मध्यमा

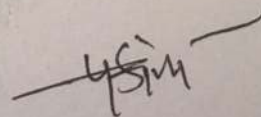
अनामिका

कनिष्ठिका





(6)



विक्रेता के दाये हाथ की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी



विक्रेता के बाये हाथ की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी



विक्रेता के दाये हाथ की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी



[Signature]

विक्रेता के हस्ताक्षर

[Signature]

क्रेता के हस्ताक्षर

साक्षीगण :-

1

ललित कुमार
एडवोकेट।
यू०के० 233 / 2013

2.

शैलेंद्र शर्मा
पुत्र श्री जी एल रावत
इन्दर निवास, बेल रोड, देहरा
DL- UK67/DL/1450/2016

[Signature]
रचयिता एस०के० सहगल, एडवोकेट, देहरादून।

बही संख्या 1 जिल्द 3,774 के पृष्ठ 213 से 238 पर क्रमांक 9778

पर आज दिनांक 18 Dec 2017 को रजिस्ट्रीकरण किया गया।

प्रशासन के अधिकारी

रजिस्ट्रीकर्ता अधिकारी /
उप-निबंधक, देहरादून, चतुर्थ
18 Dec 2017

चित्र सम्पत्ति भाग खसरा संख्या 607 मिन रकबा 88.28 वर्ग मीटर स्थित
राजा भारुवाला ग्रान्ट, परगना केन्द्रीयदून, जिला देहरादून जिसमे भूतल पर व
प्रथम तल के निर्मित भाग का क्षेत्रफल 99.73 वर्ग मीटर है

विक्रेता : श्री टिकेन्द्र सिंह भण्डारी

क्रेता : श्री उमेश सिंह

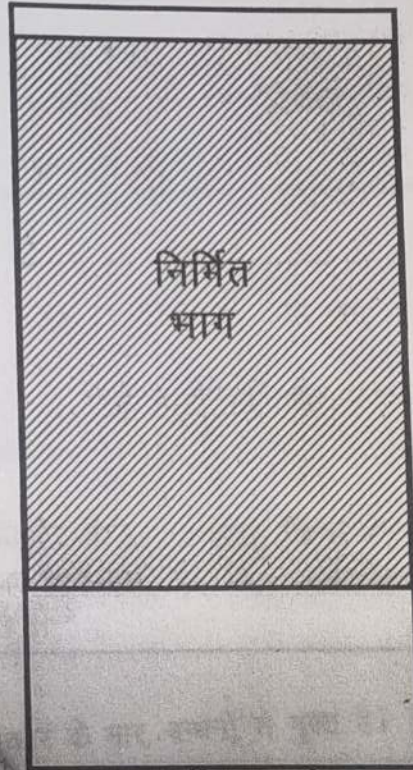
N



NTS

सम्पत्ति श्री सौरभ चतुर्वेदी
23 फिट 9 इंच

सम्पत्ति अन्य
40 फिट



40 फिट
सम्पत्ति श्री विजय सिंह रावत

23 फिट 9 इंच

15 फिट चौड़ी सड़क



[Signature]
विक्रेता

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क्रेता

न्यायालय, तहसीलदार सदर देहरादून

वाद संख्या 1817 / 2017

ग्राम भारूवाला ग्रान्ट
परगना केन्द्रीयदून

दिनांक ...

धारा 34एल.आर.एक्ट

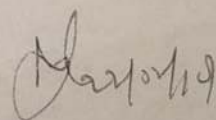
श्री उमेद सिंह बनाम श्री टिकेन्द्र सिंह भण्डारी

निर्णय

श्री वादी/ के प्रार्थना पत्र पर यह वाद दायर हुआ है। पत्रावली के अवलोकन से यह स्पष्ट है कि वाद निर्विवाद है। क्योंकि इतहार जारी होने पर कोई आपत्ति पत्र प्राप्त नहीं हुई है। पत्रावली पर उपलब्ध सरिश्ता रिपोर्ट, आख्या लेखपाल, आख्या नकल खतौनी, विक्रय पत्र एवं क्रेता द्वारा प्रस्तुत पत्र से स्पष्ट है कि दाखिल खारिज का आदेश दिया जाना उचित है।

आदेश

रजिस्टर्ड विक्रय-पत्र दिनांक 18/12/2017 मूल्य 30,00,000/- ग्राम भारूवाला ग्रान्ट जिला देहरादून की खाता खतौनी संख्या 438 के खसरा नं० 607 मि० रकबा 0.0088 है०, वार्षिक लगान परतानुसार से विक्रेता श्री टिकेन्द्र सिंह भण्डारी पुत्र श्री मनवीर सिंह भण्डारी निवासी सुभाष नगर देहरादून का नाम खारिज होकर क्रेता श्री उमेद सिंह पुत्र स्व० श्री योगम्बर सिंह निवासी ग्राम व पो.ओ. बडख्याली, जिला पौड़ी गढ़वाल का नाम अंकित हो। ताबान..... देय हो। पत्रावली वाद अमल दरामद दाखिल दफतर होवे।



तहसीलदार सदर
देहरादून।

S. K. Sehgal

Advocate

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Dehradun
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TITLE INVESTIGATION REPORT

1.	a) Name of the Branch/Business Units/Office seeking opinion.	State Bank of India, Kalagarh, Pauri Garhwal
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny was forwarded.	----
	c) Name of the Borrower.	Shri Umed Singh
2.	a) Name of the unit/concern/company/person offering the property/(ies) as security.	Shri Umed Singh
	b) Constitution of the unit/ concern/ person/ body/authority offering the property for creation of charge.	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)	As borrower
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	
	(a) Survey No.	Khasra no. 607 Min
	(b) Door No. (In case of house property)	
	(c) Extent/area including plinth/built up area in case of house property.	88.28 Sq. Mts. having covered area of 99.43 Sq. Mts. at the ground floor and the first floor
	(d) Location like name of the place, village, city, registration sub-district etc. Boundaries	Mauza Bharuwala Grant, Pargana Central Doon, District Dehradun
4.	a) Particulars of the documents scrutinized – serially and chronologically.	Will dated 24.09.1990 registered at serial no. 579/90 Sale deed dated 26.02.2013 registered at serial no. 1734/13. General power of attorney dated 19.11.2012 Sale deed dated 17.04.2013 registered at serial no. 3396/13.

Sehgal

					<p>Correction deed dated 09.10.2013 registered at serial no. 8673/13</p> <p>Sale deed dated 18.12.2017 registered at serial no. 9778/17</p> <p>Khatooni.</p> <p>Photocopy of sanctioned building plan</p>
	<p>b) Nature of the documents verified and as to whether they are original or certified copies or registration extracts duly certified.</p> <p>Note. Only original or certified extracts from the registering/land/revenue other authorities be examined.</p>				<p>Copy of Will dated 24.09.1990 registered at serial no. 579/90</p> <p>Original Sale deed dated 26.02.2013 registered at serial no. 1734 dated 26.02.2013.</p> <p>Copy of General power of attorney dated 19.11.2012</p> <p>Original Sale deed dated 17.04.2013 registered at serial no. 3396 dated 17.04.2013.</p> <p>Original Correction deed dated 09.10.2013 registered at serial no. 8673 dated 09.10.2013</p> <p>Are with the Bank</p> <p>Original Sale deed dated 18.12.2017 registered at serial no. 9778/17</p> <p>Is enclosed</p> <p>Copy of Khatooni.</p> <p>Photocopy of sanctioned building plan</p>
	Sl. No.	Date	Name / Nature of the document	Original / certified copy / certified extract / photocopy etc.	As mentioned above
5.	Whether certified copy of all title documents are obtained from the relevant sub-register office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)				No.
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any				Complete Records of Sub-Registrar Office are not available for verification

	online portal or computer system?	through any on line portal or computer system.
	b) If such online/ computer records are available, whether any verification or cross checking are made and the comments / findings in this regard	Not applicable
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	There is no online portal for verification of genuineness of the stamp papers Sub-Registrar, Dehradun
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/district registrar/registrar-general. If so, please name all such offices?	No.
	c) Whether search has been made at all the office named at (b) above?	Not applicable
	d) Whether the searches in the office at registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No.

8. Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the title.

In case of property offered as security for loans of Rs. 1.00 Crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory (Separate Sheets may be used)

All that plot of land bearing Khasra no. 607 Min measuring 1.465 Hects situated at Mauza Bharuwala Grant, Pargana Central Doon, District Dehadun was recorded in the name of Shri Narayan Singh son of Shri Umrao Singh in the revenue records as Bhumidhar with transferable rights since the fasli year 1375 i.e. 1968 in khata Khatooni no. 436 for the fasli year 1396 to 1401.

Shri Narayan Singh had executed a Will dated 24.09.1990 during his life time which was duly registered in the office of the Sub-Registrar, Dehradun in book no. 3 volume 228 at serial no. 579/90, whereby he had bequeathed amongst other khasra plot no. 607 Min measuring 0.346 Acre (private plot no. 5) to his son Shri Manwar Singh and khasra plot no. 607 Min measuring 0.39 Acre (private plot no. 5) to his son Shri Vijay Singh.

On the death of Shri Narayan Singh the said khasra plot had devolved upon his sons Shri Manwar Singh and Shri Vijay Singh Rawat and other beneficiaries as per his Will and their names were duly mutated in the revenue records..

Shri Manwar Singh Rawat son of Shri Narayan Singh through his attorney Smt. Sumitra Rawat daughter of Shri Narayan Singh Negi wife of Shri Manwar Singh Rawat had sold plot of land bearing Khasra no. 607 Min measuring 42.45 Sq. Mts. situated at Mauza Bharuwala Grant, Pargana Central Doon, District Dehradun to Shri Tikender Singh Bhandari son of Shri Manveer Singh Bhandari vide sale deed dated 26.02.2013 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 4999 on pages 45 to 62 at serial no. 1734 dated 26.02.2013.

Shri Manwar Singh Rawat son of Shri Narayan Singh had appointed Smt. Sumitra Rawat daughter of Shri Narayan Singh Negi wife of Shri Manwar Singh Rawat as his attorney vide general power of attorney dated 19.11.2012 duly adjudicated by Additional Inspector General (Stamps), Dehradun.

The name of Shri Tikender Singh Bhandari has been duly mutated in the revenue records vide orders of the Survey Naib Tehsildar, Dehradun passed in case no. 4237/12-13 dated 06.06.2013.

Shri Vijay Singh Rawat son of Shri Narayan Singh had sold plot of land bearing Khasra no. 607 Min measuring 45.83 Sq. Mts. situated at Mauza Bharuwala Grant, Pargana Central Doon, District Dehradun to Shri Tikender Singh Bhandari son of Shri Manveer Singh Bhandari vide sale deed dated 17.04.2013 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 5097 on pages 193 to 212 at serial no. 3396 dated 17.04.2013. Subsequently, a correction deed dated 09.10.2013 was also executed between the parties which was duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 5411 on pages 179 to 188 at serial no. 8673 dated 09.10.2013, whereby the error crept in the aforesaid sale deed was rectified.

The name of Shri Tikender Singh Bhandari has been duly mutated in the revenue records vide orders of the Survey Naib Tehsildar, Dehradun passed in case no. 4750/12-13 dated 11.07.2013.

Shri Tikender Singh Bhandari had got a house constructed over the said plot of land after getting a building plan sanctioned from MDDA, Dehradun vide map no. R-2180/13-14 dated 20.12.2013.

Shri Tikender Singh Bhandari son of Shri Manveer Singh Bhandari sold the property in question (morefully described in the schedule of property given below) to Shri Umed Singh son of Late Shri Yogambar Singh vide sale deed dated 18.12.2017 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 3774 on pages 213 to 238 at serial no. 9778 dated 18.12.2017.

9.	Nature of title of the intended Mortgagor over the property (whether full ownership rights, leasehold rights, occupancy / possessory rights or Inam Holder or Govt. Grantee / Allottee etc.)	Full ownership rights
10.	If leased hold, whether	Not applicable
	a) Lease deed is duly stamped and registered	Not applicable
	b) Lessee is permitted to mortgagor the Lease Hold rights	Not applicable
	c) Duration of the lease/unexpired period of lease	Not applicable

	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also	Not applicable
	e) Whether the leasehold rights permits for creation of any superstructure (if applicable)?	Not applicable
	f) Right to get renewal of the leasehold rights and nature thereof.	Not applicable
11.	If Govt. grant/allotment/Lease-cum/Sale Agreement, whether. Grant/agreement etc. provides for alienable rights to the mortgagor with or without condition. The mortgagor is competent to create charge on such property. b) Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not applicable
12.	If occupancy right, whether; a) Such right is heritable and transferable. b) Mortgage can be created.	Not applicable
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible the modalities/procedure to be followed and the reasons for coming to such conclusion.	Not applicable
14.	If the property has been transferred by way of gift deed whether a) The gift deed is duly stamped and registered b) The gift deed has been attested by two witnesses c) The gift deed transfers the property to Donee d) Whether the donee has accepted the gift by signing the gift deed or by a separated writing or by implication of by actions. e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question. f) Whether the Donee is in possession of the gifted property. g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage. h) Any other aspect affecting the validity of the title passed through the gift / settlement deed.	Not applicable
15.	a) In Case of partition/settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Not applicable
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Not applicable
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagor title thereon.	Not applicable

	d) In respect of partition by a decree of Court, whether such decree has become final and all other conditions / formalities are completed / complied with.	Not applicable
	e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	Not applicable
16.	Whether the title documents include any testamentary document / wills?	Yes
	a) In case of wills, whether the will is registered will or unregistered will?	Registered
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not applicable
	c) Whether the property is mutated on the basis of will?	Yes
	d) Whether the original will is available	No
	e) Whether the original death certificate of the testator is available?	No
	f) What are the circumstances and / or documents to establish the will in question is the last and final will of the testator? (comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc. which are relevant to rely on the will, availability of Mother / Original title deeds are to be explained)	The name of the beneficiaries have been duly mutated in the revenue records on the basis of the Will
17.	a) Whether the property is subject to any wakf rights?	No.
	b) Whether the property belongs to church/temple or any religious / other institutions having any restriction in creation of charges on such properties	Not applicable
	c) Precautions / permissions, if any in respect of the above cases for creation of mortgage?	Not applicable
18.	a) Where the property is a HUF / joint property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not applicable
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases.	Not applicable
19.	a) Whether the property belongs to any trust or is subject to the right of any trust?	No.
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not applicable
	c) If so additional precautions / permission to be obtained for creation of valid mortgage?	Not applicable

	d) Requirements, if any for creation of mortgage as per the central / state laws applicable to the trust in the matter.	<i>Not applicable</i>
20.	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of mortgage.	<i>Built up property</i>
	b) In case of agricultural property other relevant records / documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	<i>No.</i>
	c) In the Case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	<i>Yes. Photocopy of sanctioned building plan is with the Bank.</i>
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz, Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance etc.)	<i>No.</i>
22.	a) Whether the property is subject to any pending or proposed land acquisitions proceedings?	<i>No</i>
	b) Whether any search / enquiry is made with the land Acquisitions Office and the outcome of such search / enquiry.	<i>No</i>
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	<i>No</i>
	b) If, so whether such litigation would adversely, effect the creation of a valid mortgage or have any implication of its future enforcement?	<i>Not applicable</i>
	c) Whether the title documents have any court seal/marking which points out any litigation/ attachment / security to court in respect of the property in question? In such case please comment on such seal / marking.	<i>No.</i>
24.	a) In Case of partnership firm, whether the property belongs to the firm and the deed is property registered.	<i>Not applicable</i>
	b) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	<i>Not applicable</i>
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, BOD resolution, Authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar, Articles of Association / provision for common seal etc.	<i>No.</i>

26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, byelaws.	<i>Not applicable</i>
27.	a) Whether any POA is involved in the chain of title?	<i>Yes.</i>
	b) Whether the POA involved is one coupled with interest i.e. a Development Agreement – cum – power of attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder / developer and as such is irrevocable as per law.	<i>Not applicable</i>
	c) In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builder viz. Companies / Firms/ Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized / Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale deed, etc. in favour of the buyers of flats / units (builders's POA) or (ii) other type of POA (Common POA)	<i>Common power of attorney.</i>
	d) In case the Builder's POA, whether a certified copy of POA is available and the same has been verified / compared with the original POA.	<i>Not applicable</i>
	e) In case of common POA (i.e. POA other than Builders's POA), please clarify the following clauses in respect of POA.	
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	<i>Yes</i>
	ii) Whether the POA is a registered one?	<i>No.</i>
	iii) Whether the POA is a special or general one?	<i>General</i>
	iv) Whether the POA contains a specific authority for execution of title document in question	<i>Yes.</i>
	f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of the Sub-Registrar, also?)	<i>The power of attorney was enforceable at the time of execution of the sale deed</i>
	g) Please comment on the genuineness of POA?	<i>The Power of attorney appears to be genuine.</i>
	h) The unequivocal opinion on the enforceability and validity of the POA?	<i>The power of attorney was enforceable at the time of execution of the sale deed</i>
28.	Whether the Mortgage is being created by a POA holder, check genuineness of the Power of attorney and the extent of the powers given therein and whether the same is properly executed / stamped / authenticated in terms of the Law of the place, where it is executed.	<i>Not applicable</i>

29.	If the property is a flat/apartment or residential/commercial complex, check an comment on the following :	Not applicable
A	Promoter's / Land owner's title to the land/building	Not applicable
B	Development Agreement/Power of Attorney.	Not applicable
C	Extent of Authority of the Developer/builder.	Not applicable
D.	Independent title verification of the land and / or building in question.	Not applicable
E.	Agreement for sale (duly registered)	Not applicable
F.	Payment of proper stamp duty.	Not applicable
G.	Requirement of registration of sale agreement, development agreement, POA etc.	Not applicable
H	Approval of building plan, permission of appropriate / local authority etc;	Not applicable
I.	Conveyance in favor of Society /Condominium concerned.	Not applicable
J	Occupancy Certificate/allotment letter/letter of possession.	Not applicable
K	Membership details in the society etc.	Not applicable
L	Share Certificates	Not applicable
M.	No Objections Letter from the Society.	Not applicable
N.	All legal requirements under the local / Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations/ Co-operative Societies' Laws etc.	Not applicable
o.	Requirements, for noting the bank charges on the records of the Housing Society, if any;	Not applicable
P	If the property is a vacant land and construction is yet to be made, approval of layout and the other precautions, if any.	Not applicable
Q	Whether the numbering pattern of the units / flats in, all documents such as approved plan, agreement plan etc.	Not applicable
30.	Encumbrance, Attachments, and / or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No.
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	From 18.12.2017 till date. No encumbrance was found.
32.	Details regarding property tax or land revenue or other statutory dues paid / payable as on date and if not paid, what remedy?	Not applicable
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No objection Certificate under the income Tax Act is required / obtained.	Not applicable Not applicable
34.	Details of RTC extract / mutation extracts / Katha extracts pertaining to the property in question.	Copy of extract of Khatooni is with the Bank.

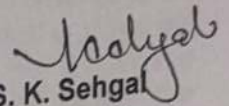
35.	Whether the name of mortgagor is reflected as owner in the revenue / municipal / Village records?	
36.	a) Whether the property offered as security is clearly demarcated?	Yes
	b) Whether the demarcation / partition of the property is legally valid?	Not applicable
	c) Whether the property has clear access as per documents?	Yes.
37.	Whether the property can be identified from the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny?	No.
	a) Document in relation to electricity connection	
	b) Document in relation to water connection	
	c) Document in relation to Sales Tax Registration, if any applicable;	
	d) Other utility bills, if any.	
38.	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc.) or the actual current boundary? If so please elaborate/comment on the same.	No discrepancy appeared from the available documents.
39.	If the valuation report and / or approved / sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. If the valuation report and / or approved plan are available at the time of preparation of TIR, please, provided these comments subsequently, on making the same available to the advocate)	Valuation report not made available
40.	Any bar/restrictions for creation of mortgage under any local or special enactments, details of proper registration of documents payment of proper stamp duty etc.	No.
41.	Whether the bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes.
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this Regard.	Original sale deed dated 18.12.2017 in favour of Shri Umed Singh is enclosed. Previous original title deeds are with the Bank.
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Not applicable
44.	Additional aspects relevant for investigation of title as per local laws.	Nil

45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Nil
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Umed Singh

Date : 12.01.2018

Place: Dehradun

Signature of the Advocate


S. K. Sehgal
Advocate

S. K. Sehgal

Advocate

D-70, Race Course

Dehradun

☎ 2623855

Mob: 9897006070

skseghaladv@gmail.com

CERTIFICATE OF TITLE

I have examined the original of title deeds intended to be deposited relating to the Schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the Checklist vide Annexure B and the other relevant factors.

3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the available records of the relevant Government Offices, / Sub-Registrar(s) Office(s). Revenue Records, Municipal/Panchayat Office. Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holder from creating a valid Mortgage. I am liable / responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

4. Following scrutiny of Land Records/Revenue Records, relative Title Deeds, Certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.

4A. To safeguard the interest of the bank the enclosed affidavit be taken since the revenue records and the record/Index kept in the office of the Sub Registrar, Dehradun are incomplete and is in a very poor condition.

5. There are no prior Mortgage / charges / encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 18.12.2017 till date pertaining to the immovable property(ies) covered by above said title deeds. The property is free from all Encumbrances

6. That Mortgage if created, will be available to the Bank for the liability of the intending borrower, *Shri Umed Singh*

7. I certify that *Shri Umed Singh* has an absolute, clear and Marketable title over the Schedule property. I further certify that the above title deeds are genuine and a valid mortgage can be created and the same Mortgage would be enforceable.

8. In case of creation of Mortgage by Deposit of title deeds, I certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage.

1. Original Sale deed dated 26.02.2013 registered at serial no. 1734/13.

2. Original Sale deed dated 17.04.2013 registered at serial no. 3396/13.

3. Original Correction deed dated 09.10.2013 registered at serial no. 8673/13

4. Original Sale deed dated 18.12.2017 registered at serial no. 9778/17

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

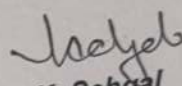
SCHEDULE OF PROPERTY

All that property forming part of Khasra no. 607 Min measuring 88.28 Sq. Mts. situated at Mauza Bharuwala Grant, Pargana Central Doon, District Dehradun having a covered area of 99.43 Sq. Mts. at the ground floor and the first floor bounded and buttered as under :-

North	Property of Shri Saurabh Chaturvedi, side measuring 23 ft. 9 inches
South	15 ft. wide road, side measuring 23 ft. 9 inches
East	Property of Shri Vijay Singh Rawat, side measuring 40 ft.
West	Property of others, side measuring 40 ft.

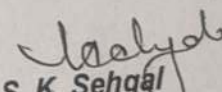
Place: Dehradun
Date: 12.01.2018

Signature of the Advocate


S. K. Sehgal
Advocate

Encl. :-

1. Search fee Receipt.
2. Original Sale deed dated 18.12.2017 registered at serial no. 9778/17


S. K. Sehgal
Advocate

0.45TH TERRAZO FLOOR OVER
0.07TH.PCC SUB BASE OVER
EARTH FILLING

6.30
MT

N

SIZES OF DOOR & WINDOWS

D	DOOR	3'-3"X7'-0"
D1	"	3'-0"X7'-0"
D2	"	2'-6"X7'-0"
W	"	6'-0"X5'-0"
W1	"	6'-0"X4'-0"
W2	"	4'-0"X3'-0"
V	VENTILATOR	3'-0"X2'-0"

AREA STATEMENT

TOTAL PLOT AREA	88.28 SQMT
ROAD WIDENING	16.31 "
NET PLOT AREA	71.97
PROP. COVD. AREA	
G. FLOOR	51.91
F. FLOOR	47.52
TOTAL	99.43
OPEN AREA	20.06
GROUND COVERAGE	72.12 %
F.A.R.	1.38

SUBMISSION DRAWING

PROPOSED RESIDENCE HOUSE
PLAN OF SHRI TIKENDER SINGH
BHANDARI S/O SHRI MANVIR
SINGH BHANDARI ON KHASRA
NO. 607 M AT VILL. BHARUWALA
GRANT PARGANA CENTRAL
DOON DISTT. DEHRADUN.

CERTIFIED THAT

1. THE BUILDING PLANS SUBMITTED FOR APPROVAL SATISFY SAFETY REQUIREMENTS AND THE INFORMATION GIVEN IS CORRECT TO THE BEST OF OUR KNOWLEDGE AND UNDERSTANDING.
2. PROVISION FOR STRUCTURAL SAFETY FROM NATURAL HAZARDS SHALL BE ADHERED TO DURING THE CONSTRUCTION.

LEGENDED:

R.W.H RAIN WATER HARVESTING
S.T. SEPTIC TANK
S.W. SOAK WALL
SCALE (1/100)

PROPERTY OF SELLER

9.94

12.19

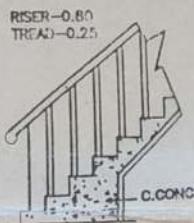
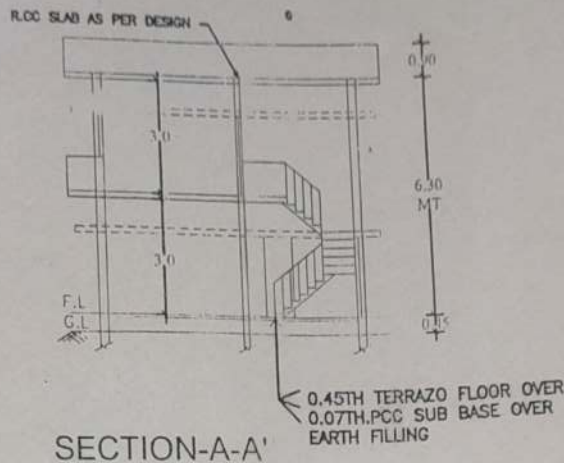
Mr. Anand Ra

The Map (R-2180/13-14) is recommended for
approval by Mr. Narendra Tomar IJf

and digitally signed by

Mr. Anand Ram AE, MDDA

Date: Fri Dec 20 11:03:55 IST 2013



N

SIZES OF DOOR & WINDOWS

D	DOOR	3'-3"X7'-0"
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SUBMISSION DRAWING

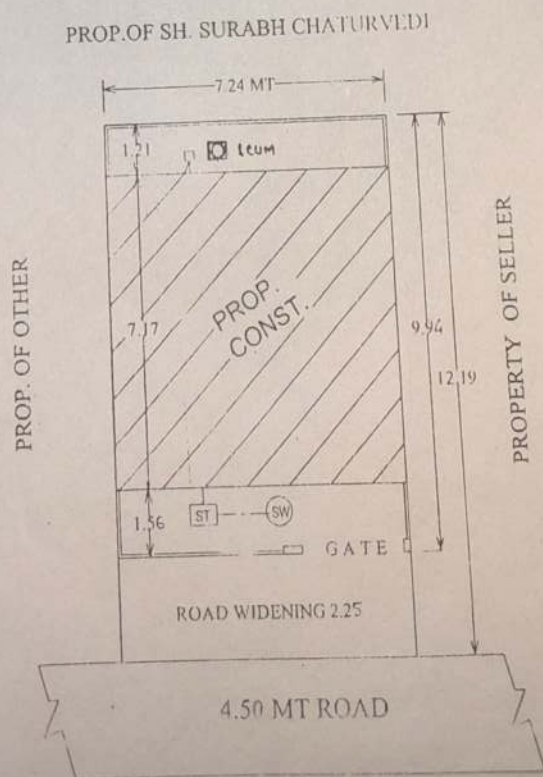
PROPOSED RESIDENCE HOUSE
PLAN OF SHRI TIKENDER SINGH
BHANDARI S/O SHRI MANV
SINGH BHANDARI ON KHAS
NO. 607 M AT VILL. BHARUV
GRANT PARGANA CENTRA
DOON DISTT. DEHRADUN

CERTIFIED THAT

- THE BUILDING PLANS SUBMITTED FOR APPROVAL SATISFY SAFETY REQUIREMENT AND THE INFORMATION GIVEN IS CORRECT TO THE BEST OF OUR KNOWLEDGE AND UNDERSTANDING.
- PROVISION FOR STRUCTURAL SAFETY FROM NATURAL HAZARDS SHALL BE ADHERED DURING THE CONSTRUCTION.

LEGENDED:

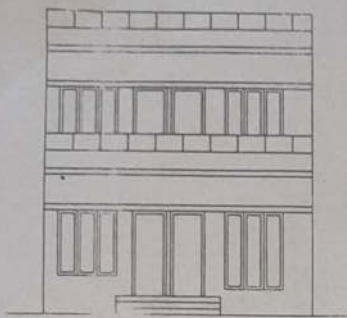
R.W.H	RAIN WATER HARVESTING
S.T.	SEPTIC TANK
S.W.	SOAK WALL
SCALE	(1:100)



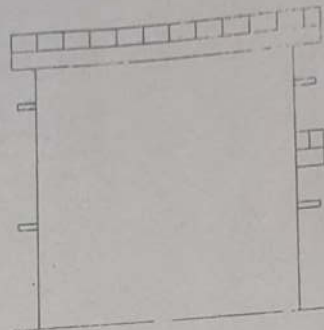
AGE PLAN

ITE PLAN

SIG OF OWNERS



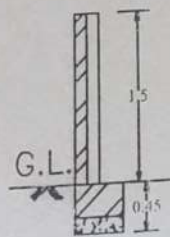
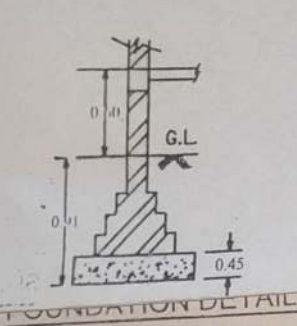
FRONT ELEVATION



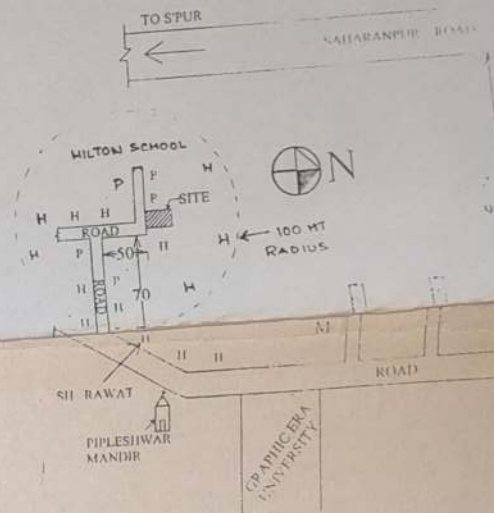
R / SIDE ELEVATION



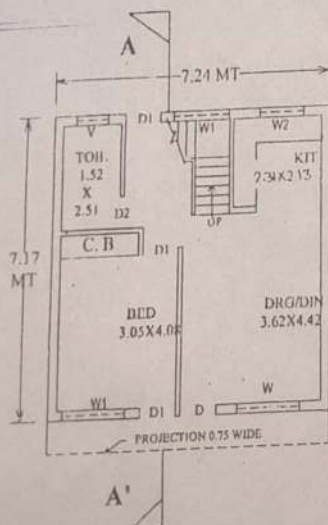
LOCATION PLAN



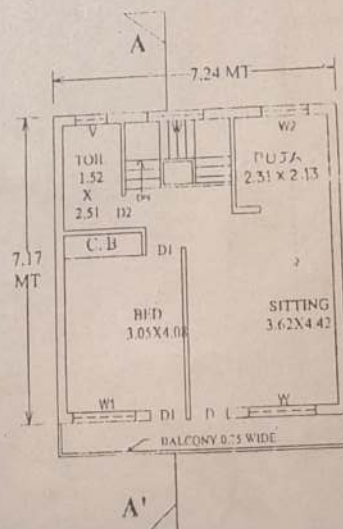
SEC. COMP. WALL



KEY PLAN
N.T.S.



GROUND FLOOR PLAN



FIRST FLOOR PLAN