

ANNEXURE-B:-REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

01.	J). Name of the branch/business unit/ office seeking opinion		SBI, RASMECC-CUM-SARCC, BHEL, Ranipur Haridwar.	
	B). Reference no. And date of the letter under the cover of which the documents tendered for scrutiny are forwarded.		NIL.	
	C). Name of the borrower.		Sh. Rajkumar Suneja s/o late Sh. Lalchand Suneja & Smt. Usha Suneja w/o Sh. Rajkumar Suneja both R/o N-339, Shivalik Nagar, BHEL Ranipur Haridwar, Tehsil & Distt. Haridwar.	
02.	A). Name of the unit/concern/company/person offering the property/(ies) as security		Sh. Rajkumar Suneja s/o late Sh. Lalchand Suneja & Smt. Usha Suneja w/o Sh. Rajkumar Suneja above named.	
	B). Constitution of the unit/concern/person/body/authority offering the property for creation of charge.		Sh. Rajkumar Suneja s/o late Sh. Lalchand Suneja & Smt. Usha Suneja w/o Sh. Rajkumar Suneja above named.	
	i. State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)		BORROWERS/MORTGAGORS.	
03.	Complete or full description of the immovable property/(ies) offered as security including following details-		A house constructed on Plot no N-99 having dimension East-10 meter, West-10 meter, North-20 meter and South-20 meter total area 200 square meter and covered area 4300 sq. feet i.e. 399.63 sq. meter situated at Bahadabad Marg Yojna third phase, Shivalik Nagar Haridwar (within Nagar Palika Shivalik Nagar) Pargana Jwalapur Tehsi & Distt. Haridwar thereabouts are bounded as under - East- Road 7.5 meter wide, West-Plot no Q-N-69 & N-70, North-Plot No N-98, South-Plot No N-100.	
	A). Survey no.		N.A.	
	B). Door no.(in case of house property)		Plot no N-99.	
	C). Extent/area including plinth/ built up area in case of house property		Having total area of 200.00 square meters and 4300 sq. feet i.e. 399.63 sq. meters.	
	D). Locations like of the place, village, city, registration, sub-district etc. Boundaries.		Bahadabad Marg Yojna third phase, Shivalik Nagar Haridwar (within Nagar Panchayat BHEL) Pargana Jwalapur Tehsi & Distt. Haridwar.	
04.	A). Particulars of the documents scrutinized serially and chronologically. Nature of documents verified and as to whether they are original or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.		1-Certified copy of sale deed dated 29.06.1996 bahi No 1 jild No 942/1004 pages 745-756 document No 3658 registered on 25.07.1996 with the office of Sub-Registrar Haridwar.	
	Sr. No.	Date of Document.	Name/ nature of documents	Original/ certified copy.
	1.	23.11.2019	Sale Deed	Certified
	3.			
	4.			
05.	a) Whether certified copy of all the documents are obtained from the relevant Sub-Registrar 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.)		Certified copy of sale deed document No 8438/23.11.2019 is obtained from sub-registrar office Haridwar and original is mortgaged with AXIS Bank. Praveen Kumar Advocate Distt. & Session Court Roznabad Haridwar-249403 (U.K.) Ch. No. 509	

No.	b) i) whether the all pages in the certified copies or title documents which area obtained directly from the Sub-Registrar's office have been verified page by page with the original documents submitted? N.A.
	b) ii) Where certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously). N.A.
06. A).	Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system? YES
B).	If such online/computer records are available whether any verification or cross checking are made and the comments/ findings in this regard. YES
C).	Whether the genuineness of the stamp paper if possible to be got verified from any online portal and if so whether such verification was made? NO.
07. A).	Property offered as security falls within the jurisdiction of which sub-registrar office? HARIDWAR
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/ general. If so please name all such offices? NO
C).	Whether search has been made at all the office named at (b) above? N.A.
D).	Whether the search in the office of registering authorities or any other record reveal registration of multiple title documents in respect of the property in question? N.A.
08.	Chain of title tracing the title from the oldest title deed to the latest deed establishing title of the property in question from the predecessors in title / interest to the current title holder. And wherever minor's interested 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 the 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 year is mandatory. (separate sheet can be used) 1-The schedule property was the property of Uttar Pradesh Avas Vikas Parishad. 2-The UP Avas Vikas Parishad transferred the schedule property by way of sale deed dated 29.06.1996 document No 3658 registered on 25.07.1996 with the office of Sub-Registrar Haridwar in favor of Sh. Rajeev Varshney s/o Sh. Yogendra Kumar R/o 8B, Type-4, sector-5B, BHEL Ranipur Haridwar. 3-Later on of Sh. Rajeev Varshney s/o Sh. Yogendra Kumar R/o 8B, Type-4, sector-5B, BHEL Ranipur Haridwar presently R/o 3/5 type-4 Officer Colony, Ganga Sinchai Puram, Telibagh Lucknow transferred the schedule property by way of sale deed dated 10.09.2004 document No 6414 registered on 10.09.2004 with the office of Sub-Registrar Haridwar in favor of Sh. Deepak Goel s/o Sh. Vishnu Prasad Goel R/o L-4, Shivalik Nagar, BHEL Ranipur Haridwar. 4-Later on Sh. Deepak Goel s/o Sh. Vishnu Prasad Goel R/o L-4, Shivalik Nagar, BHEL Ranipur Haridwar transferred the schedule property by way


 Praveen Kumar
 Advocate
 Distt. & Session Court Roosnabad
 Haridwar-249403 (U.K.)
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of sale deed dated 01.01.2005 document No 93 registered on 01.01.2005 with the

office of Sub-Registrar Haridwar in favor of Sh. Trilok Chand Singhal s/o Sh. Rahtoolal Singhal R/o village Jhinjhana, Tehsil Kairana, Distt. Muzaffarnagar UP.

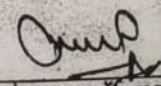
5-Later on Sh. Trilok Chand Singhal s/o Sh. Rahtoolal Singhal R/o village Jhinjhana, Tehsil Kairana, Distt. Muzaffarnagar UP transferred the schedule property by way of sale deed 01.05.2007 document No 7211 registered on 03.05.2007 with the office of Sub-Registrar Haridwar in favor of Smt. Chitra Gupta w/o Sh. Ram Krishan Gupta R/o 49, Industrial Estate Kanpur.

6-Later on Smt. Chitra Gupta w/o Sh. Ram Krishan Gupta R/o 49, Industrial Estate Kanpur transferred the schedule property by way of sale deed dated 08.09.2015 document No 8107 registered on 08.09.2015 with the office of Sub-Registrar Haridwar in favor of Sh. Nitin Jain s/o late Sh. Pawan Kumar Jain R/o H-09, Phase-01, Shivlok Haridwar, Tehsil & Distt. Haridwar.

7-Lastly Sh. Nitin Jain s/o late Sh. Pawan Kumar Jain R/o H-09, Phase-01, Shivlok Haridwar, Tehsil & Distt. Haridwar transferred the schedule property by way of sale deed dated 23.11.2019 document No 8439 registered on 23.11.2019 with the office of Sub-Registrar Haridwar in favor of Sh. Rajkumar Suneja s/o late Sh. Lalchand Suneja & Smt. Usha Suneja w/o Sh. Rajkumar Suneja both R/o N-339, Shivalik Nagar, BHEL Ranipur Haridwar, Tehsil & Distt. Haridwar.

The chain of title is complete.

09.	Nature of the title of the intended mandatory over the property (Whether full ownership rights leasehold rights occupancy possessory rights or <i>inam</i> or govt. Grantee/ allotted etc.)	Full ownership.
10.	If leasehold whether	No
	A). Lease deed is duly stamped and registered	N.A.
	B). Lease is permitted to mortgage leasehold right	N.A.
	C). Duration of the lease unexpired period of lease	N.A.
	D). If a sub-lease check lease deed in favour of lessee as to whether lease deed permits. Sub-leasing mortgage by sub lessee also.	N.A.
	E). Whether the leasehold rights permits for the creation of any super structure (if applicable)?	N.A.
	F). Right to get renewal of the leasehold rights and nature there of	N.A.
11.	If govt. Grant / allotment / lease-cum/ sale agreement whether ;	NO
	Grant / agreement etc. Provides for alienable rights to the mortgagor with or without condition.	N.A.
	The mortgagor is competent to create charge on such property.	N.A.
	Whether any permission from govt. Or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
12.	If occupancy right whether;	NO
	A). Such right is heritable and transferable	N.A.
	B). Mortgage can be created	N.A.
13.	Nature of minor's interest if any and if so whether creation of	NO

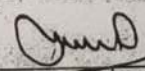

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No.	mortgage could be possible the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Date.....
14.	If the property has been transferred by way of gift/ settlement deed.	No
	A). Whether the gift/ settlement deed is duly stamped & registered.	N.A.
	B). Whether the gift/ settlement deed has been attested by two witnesses.	N.A.
	C). Whether the gift/ settlement deed transfer the property to Donee.	N.A.
	D). Whether the Donee has accepted the gift by signing the gift/ settlement deed or by a separated writing or by implication or by action.	N.A.
	E). Whether there is any restriction on the donor in executing the gift/ settlement deed in question.	No.
	F). Whether the Donee is in possession of the gifted property.	N.A.
	G). Whether any life interest is revised for the donor or any other person and whether there is a need for any other person to join the creation of mortgage.	No
	H). Any other aspect affection the validity of the title passed through the gift/ settlement deed	N.A.
15.	A). In case of partition /family 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.	NO
	B). Whether mutation has been effected and whether the mortgage is in possession of his share	N.A.
	C). Whether the partition made is valid in law and the mortgage has acquired a mortgagable title thereon.	N.A.
	D). In respect of partition by a decree of court whether such decree has become final and all other condition/ formalities are completed/ compiled with.	N.A.
	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.	N.A.
16.	Whether the title documents include any testamentary documents/ wills?	No.
	A). In case of wills, whether the will is registered will or unregistered will?	
	B). Whether will in the matter need a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	C). Whether the property is mutated on the bases of will?	N.A.
	D). Whether the original will is available?	N.A.
	E). Whether the original death certificate of the testator is available?	N.A.
	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 deed is to be explained.)	N.A.
17.	A). Whether the property is subjected to any wakf rights?	NO
	B). Whether the property belongs to church / temple or any religious /other institution having any restriction in creation of charges on such properties?	N.A.
	C). Precaution / permissions, if any in respect of the above cases for creation of mortgage?	N.A.
18.	A). Whether the property is a half /joint family property, mortgage is created for family benefits/legal necessity,	NO

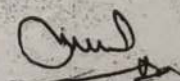
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No.	execution, minor's share if any, right of female member etc.	Date.....
	B). Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	A). Whether the property belongs to any trust or is subjected to the right of any trust?	NO
	B). Whether the trust is a private or public trust and whether trust deed specifically authorized the mortgage of the property?	N.A.
	C). If so additional precautions/ permission to be obtained for creation of valid mortgage?	N.A.
	D). Requirements, if any for creation of mortgage as per the central/ state laws applicable to the trust in the matter.	N.A.
20.	A). If the property is agriculture land, whether the local laws permit mortgage of agriculture land and whether there are any restriction for creation enforcement of mortgage.	No.
	B). In case of agriculture property other relevant records/ documents as per the local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N.A.
	C). In case of conversion of agriculture land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	N.A.
21.	Whether the property is affected by any local laws or other regulation having a bearing on the certain security (viz. Agricultural laws weaker section minorities, land laws SEZ regulation, coastal zone regulation environmental clearance etc.)	NO
22.	A). Whether the property is subject to any pending or proposed land acquisition proceeding?	NO
	B). whether any search / enquiry is made with the land acquisition office and the outcome of search/enquiry.	N.A.
23.	A). Whether the property is involved in or subject matter of any litigation which is pending or concluded?	NO
	B). If so whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	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.	N.A.
24.	A). In case of partnership firm, whether the property belongs to the firm and the deed is property registered.	NO
	B). Property belonging to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?	N.A.
	C). Whether the person(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.	N.A.
25.	a) Whether the property belongs to a limited company, check the borrowing powers, board resolution authorization to create mortgage/ execution of documents charges, registration of any prior charges with the company registrar (roc) articles of association/ provision for common seal etc.	NO
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company of Limited Liability Partnership (LLP) Firm? Yes/No.	N.A.
	b) ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company/LLP (seller) and the vendee company (purchaser) ?	N.A.


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No. charges/encumbrances on the property (proposed to be mortgaged) created by the vendor company (seller) ?	Date.....
b) iv) If search reveals encumbrance/charges whether such charges/encumbrances have been satisfied?	N.A.
26. In case of societies association the required authority/ power to borrower and whether the mortgage can be created and the requisite resolutions, bye-laws.	NO
27. A). Whether any POA is involved in the chain of title.	NO
B). Whether the POA is involved is one coupled with interest i.e. a development agreement cum power of attorney. If so, please clarify whether the same is registered document and hence it has created an interest in favour of the builder/ developer and as such is irrevocable	N.A.
C). In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the builders viz. Companies/ firms/ individual or property concerns in favor of their partners/ employees/ authorized representatives to sign flat allotment letters, NOCs, agreement of sale, sale deed etc. In favour of buyers of flats/ units (builder's POA) or (ii) other type of POA (common POA)	N.A.
D). In case of builder's POA whether a certified copy of POA is available and the same has been verified/ compared with the original POA.	N.A.
E). In case of common POA (i.e. POA other than builder's POA) please clarify the following clauses in respect of POA.	No.
I. Whether the original POA is verified and the title investigation is done on the basis of original POA?	N.A.
II. Whether the POA is a registered one?	
III. Whether the POA is a special or general one?	
IV. Whether the POA contain a specific authority for execution of title document in question?	
F). Whether the POA was in force and not revoked or had become invalid on the date of execution of the documents in the question? (Please clearly whether the same has been ascertained from the office of sub-registrar also?)	N.A.
G). Please comment on the genuineness of POA?	N.A.
H). The unequivocal opinion on the enforceability and validity of the POA?	N.A.
28. Whether mortgage is being created by a POA holder, check genuineness of the power of attorney and the extent of the power given therein and whether the same is properly executed/ stamped authenticated in term of the law of the place where it is executed.	NO
29. If the property is a flat/ residential / commercial complex, check and comment on the following. A). Promoters / land owners title to the land / building. B). Development agreement power of attorney. C). Extent of authority of the developer/ builder. D). Independent title certification of the land / or building in question. E). Agreement of sale (duly registered) F). Payment of proper stamp duty. G). Requirement of registration of sale agreement development agreement POA etc. H). Approval of building plan permission of appropriate / local authority etc. I). Conveyance in favor of society condominium concerned. J). Occupancy certificate allotment letter/ letter of permission K). Membership details in the society etc. L). Share certificates.	N.A.


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<p>M). No objection letter from the society.</p> <p>N)....All legal requirements under the local / municipal laws regarding ownership of flats/ apartments/ building regulations development control regulations. Co-operative societies law etc.</p> <p>P). If the property is a vacant land and construction is yet to be made approval of lay out and other precaution, if yes</p> <p>Q).Whether the numbering pattern of the unites/ flats tally in all documents such as approval plan, agreement plan, etc.</p>	<p>Date.....</p>
<p>30. Encumbrances attachments and/or claims whether of government central or state or other local authorities or third party claims, liens etc and details thereof.</p>	<p>I have inspected the available Maintainable & visible records index II in the office of Sub-Registrar Haridwar for a period from 01.01.2006 to 09.12.2021 up to date and found the property is clear. The schedule property is already mortgaged with AXIS Bank.</p>
<p>31. The period covered under the encumbrances certificate and the name of the person in whose favour the encumbrance is certified and if so satisfaction of charge, if any.</p>	<p>1-The period covered under the encumbrance's certificate is 16 years. 2-Search receipt dated 09.12.2021 issued by Sub-Registrar Haridwar I is enclosed herewith. The schedule property is already mortgaged with AXIS Bank.</p>
<p>32. Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid what remedy?</p>	<p>N.A.</p>
<p>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.</p>	<p>No.</p>
<p>34. Details of RTC the extracts/ mutation extracts/Katha extracts pertaining to the property in question.</p>	<p>N.A.</p>
<p>35. Whether the name of mortgagor is reflected as owner in the revenue/municipal/Village records?</p>	<p>N.A.</p>
<p>36. A). Whether the property offered as security is clearly Demarcated. B). Whether the demarcation/ portion of the property is legally valid. C). Whether the property has clear access as per documents?</p>	<p>Yes.</p>
<p>37. Whether the property can be identifying from the following documents, and discrepancy/ doubtful circumstances, if any relevant on such scrutiny? A). Documents in relation to electric connection. B). Documents in relation to water connection. C). Documents in relation to Sale Tax registration, If any applicable; D). Other utility bills, if any.</p>	<p>N.A.</p>
<p>38. In respect to 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.</p>	<p>N.A.</p>
<p>39. If the value report and/or approved/ sanctioned plan are made available, please comment on the same including the comments on the description and boundaries of the property on the said documents and that in the title deeds. (If the valuation report and or approved plan are not available at the time of TIR, please provide these comments subsequently, on making the same available to the advocate.)</p>	<p>The value report is not available.</p>
<p>40. Any bar/ restriction for creation of mortgage under any local or special enactments, detail of paper registration of documents, payments of paper stamp duty.</p>	<p>No.</p>
<p>41. Whether the Bank will be able to enforce SARFAESI Act, If required against the property offered as security?</p>	<p>Yes.</p>
<p>42. In Case of absence of original title deeds. Details of legal and</p>	<p>N.A.</p>

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Distt. & Session Court Roanabad
Haridwar 249403 (I.L.K.)

	enforceable mortgage by deposit of certified extracts duly certified etc. as also any precautions to be taken by the bank in this regard.	Date.....
43.	Whether the governing law/ constitutional documents of the mortgage (other than neutral person) permits creation of mortgage and additional precaution. If any to be taken in such cases.	N.A.
44.	Additional aspects relevant for investigation of the title as per local laws.	N.A.
45.	Additional suggestion, if any to safeguard the interest of Bank/ ensuring the precautions of the security.	No.
46.	The specific person who are required to create mortgage/ to deposit documents crating mortgage.	Sh. Rajkumar Suneja s/o late Sh. Lalchand Suneja & Smt. Usha Suneja w/o Sh. Rajkumar Suneja both R/o N-339, Shivalik Nagar, BHEL Ranipur Haridwar, Tehsil & Distt. Haridwar.
47.	1) Whether the project comes under the Real Estate (Regulation & Development) Act 2016? YES/NO	No.
	2) Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished. Whether the registered agreement to sale as prescribed in the above Act/rules there under is executed.	N.A.
	3) Whether the details of the apartment/plot in question are verified with the list of number and types of apartment or plot booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.

Date: 09.12.2021.

Place: HARDWAR.


PRAVEEN KUMAR
 Signature of the Advocate
 Praveen Kumar
 Advocate
 Distt. & Session Court Roosnabad
 Haridwar-249403 (U.K.)
 Ph. No. 509

Alka Chopra

Advocate

Civil Courts, Haridwar

COUNSEL FOR ----

New India Assurance Co. Ltd.

Reliance General Insurance Co. Ltd.

Punjab National Bank

Syndicate Bank

Allahabad Bank

Central Bank of India

State Bank of India

Uttarakhand Gramin Bank

Almora Bank

Mo. 9997268830

F-11, Krishana Nagar,

P.O. Gurukul Kangri

Haridwar-249404

AC/SBI/A955/NEC

Date 20.06.2022

To,

The Branch Manager

State Bank of India, SME, BHEL

Haridwar.

NON-ENCUMBRANCE CERTIFICATE

THE SCHEDULE OF PROPERTY

A house constructed on plot no.N-99 having dimension East-10 meter, West-10 meter,North -20 meter and South-20 meter total area 200 square meter and covered area 4300 sq. feet i.e. 399.63 sq. meter situated at Bahadrabad Marg Yojna third phase, Shivalik Nagar Haridwar (with in Nagar Palika Shivalik Nagar) Pargana Jwalapur Tehsil & Distt. Haridwar thereabout are bounded as under.

East- Road 7.5 meter wide,

West- Plot no. Q-N -69 & N-70,

North- Plot no. N-98,

South - Plot no. N-100.

At present owned by Sh. Rajkumar Suneja S/o Late Sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja Both R/o N-339, Shivalik Nagar BHEL Ranipur Haridwar, Tehsil & Distt.Haridwar.

ALKA CHOPRA

Advocate

Chamber No.-566

Distt. & Session Court

Roshnabad, Haridwar (U.K.)

Mob. : 9997268830

I, have inspected the index register of the office of Sub Registrar, Hardwar for the period 1993 to 2022 respectively. I found no act of recorded encumbrances for the period 01-01-1993 to 20.06.2022, as per the records made available.

Therefore the property mentioned above and owned by Sh. Rajkumar Suneja S/o Late Sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja Both R/o N-339, Shivalik Nagar BHEL Ranipur Haridwar, Tehsil & Distt. Haridwar is free from all recorded encumbrances for the period 01-01-1993 to 20.06.2022 as the records made available,



ALKA CHOPRA
Advocate

Chamber No. 80,

Distt. Session Court

Rohatki, Haridwar (U.K.)

Advocate M.: 9997268830

Encl:

1. Search Receipt No receipt no 35/21 & 105/4 on 20.06.2022 of Sub Registrar, Hardwar.

Alka Chopra

Advocate

Civil Courts, Haridwar

COUNSEL FOR ----

New India Assurance Co. Ltd.

Reliance General Insurance Co. Ltd.

Punjab National Bank

Syndicate Bank

Allahabad Bank

Central Bank of India

State Bank of India

Uttarakhand Gramin Bank

Almora Bank

AC/SBI/A955/NEC/22

Mo. 9997268830

F-11, Krishana Nagar,

P.O. Gurukul Kangri

Haridwar-249404

DATE. 20.06.2022

ANNEXURE- B: - REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY.

01.	A). Name of the branch/business unit/ office seeking opinion	STATE BANK OF INDIA, SME, BRANCH RANIPUR HARIDWAR.
	B). Reference no. And date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	NIL
	C). Name of the borrowers	Shri Rajkumar Suneja S/o Late Sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja both R/o N-339, Shivalik Nagar, BHEL Ranipur Haridwar, Tehsil & Distt. Haridwar.
02.	A). Name of the unit/concern/company/person offering the property/(ies) as security	Shri Rajkumar Suneja S/o Late Sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja above named.
	B). Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	Shri Rajkumar Suneja S/o Late Sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja above named.
	C). State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	BORROWERS/MORTGAGORS.
03.	Complete or full description of the immovable property/ (ies) offered as security including following details-	A house constructed on plot no. N-99 having dimension East -10 meter ,West-10 meter, North -20 meter and

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		South-20 meter total area 200 sq. meter and covered area 4300 sq. feet i.e. 399.63 sq. meter situated at Bahadrabad Marg Yojna third phase, Shivalik Nagar Haridwar (with in Nagar Palika Shivalik Nagar) pargana Jwalapur Tehsil & Distt. Haridwar thereabouts are bounded as under – East- Road 7.5 meter wide. West- Plot no. Q-N-69& N-70, North – Plot no. N-98, South- Plot no. N-100,		
	A). Survey no.	N.A.		
	B). Door no.(in case of house property)	Plot no. N-99		
	C). Extent/area including plinth/ built up area in case of house property	Having total area of 200.00 square meter and 4300 sq. feet i.e 399.63 square meter.		
	D). Locations like of the place, village, city, registration, sub-district etc. Boundaries.	Bahadrabad Marg Yojna third phase, Shivalik Nagar Haridwar (with in Nagar Palika Shivalik Nagar) pargana Jwalapur Tehsil & Distt. Haridwar		
04.	A). Particulars of the documents scrutinized serially and chronologically. Nature of documents verified and as to whether they are original or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.			1-Certified copy of sale deed dated 29.06.1996 bahi no. 1 zild no. 942/1004 pages 745-756 document no. 3658 registered on 25.07.1996 with the office of Sub Registrar Haridwar.
	Sr. No.	Date of Document.	Name/ nature of documents	Original/ certified copy certified extract/ photocopy etc
				In case of copies whether original is verified or not by Advocate.
	1.	23.11.2019	Sale Deed	Certified
05.	a) Whether certified copy of all the documents are obtained from the relevant Sub-Registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such			Certified copy of sale deed document no. 8438/23.11.2019 is obtained from Sub Registrar office Haridwar and original is mortgaged with AXIS Bank.

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	certified copies and relevant fee receipts along with the TIR.)	
	b) i) Whether the all pages in the certified copies of title documents which area obtained directly from the Sub-Registrar's office have been verified page by page with the original documents submitted?	N.A
	b) ii) Where certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	N.A.
06.	A). Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes
	B). If such online/computer records are available whether any verification or cross checking are made and the comments/ findings in this regard.	YES
	C). Whether the genuineness of the stamp paper if possible to be got verified from any online portal and if so whether such verification was made?	NO
07.	A). Property offered as security falls within the jurisdiction of which sub-registrar office?	SUB- REGISTRAR HARIDWAR
	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/ general. If so please name all such offices?	No.
	C). Whether search has been made at all the office named at (b) above?	N.A.
	D). Whether the search in the office of registering authorities or any other record reveal registration of	N.A.

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	multiple title documents in respect of the property in question?	
08.	<p>Chain of title tracing the title from the oldest title deed to the latest deed establishing title of the property in question from the predecessors in title / interest to the current title holder. And wherever minor's interested 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</p> <p>In the 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 year is mandatory. (separate sheet can be used)</p>	<p>1-The schedule property was the property of Uttar Pradesh Avas Vikas Parishad.</p> <p>2- The UP Avas Vikas Parishad transferred the schedule property by way of sale deed dated 29.06.1996 document no. 3658 registered on 25.07.1996 with the office of Sub Registrar Haridwar in favor of Sh. Rajeev Varshney S/o Sh. Yogendra Kumar R/o 8B, Type-4, Sector -5B, BHEL Ranipur Haridwar.</p> <p>3- Later on of Sh. Rajeev Varshney S/o Sh. Yogendra Kumar R/o 8B, Type-4, Sector 5B, BHEL Ranipur Haridwar presently R/o 3/5 Type-4 officer Colony, Ganga Sinchai Puram, Telibagh Lucknow transferred the schedule property by way of sale deed dated 10.09.2004 document no. 6414 registered on 10.09.2004 with the office of Sub Registrar Haridwar in favor of Sh. Deepak Goel S/o Sh. Vishnu Prasad Goel R/o L-4, Shivalik Nagar, BHEL Ranipur Haridwar.</p> <p>4-Later on Sh. Deepak Goel S/o Sh. Vishnu Prasad Goel R/o L-4 Shivalik Nagar, BHEL Ranipur Haridwar transferred the schedule property by way of sale deed dated 6.01.2005 document no. 93 registered on 06.01.2005 with the office of Sub Registrar Haridwar in favor of Sh. Trilok Chand Singhal S/o Sh. Rathoolal Singhal R/o Village Jhinjhana, Tehsil Kairana, Distt. Muzaffarnagar UP.</p> <p>5-Later on Sh. Trilok Chand Singhal S/o Sh. Rahtoolal Singhal R/o Village</p>

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		<p>Jhinjhana Tehsil Kairana, Distt. Muzaffarnagar UP transferred the schedule property by way of sale deed 01.05.2007 document no. 7211 registered on 03.05.2007 with the office of Sub Registrar Haridwar in favor of Smt. Chitra Gupta W/o Sh. Ram Krishan Gupta R/o 49, Industrial Estate Kanpur.</p> <p>6- Later on Smt. Chitra Gupta W/o Sh. Ram Krishan Gupta R/o 49, Industrial Estate Kanpur transferred the schedule property by way of sale deed dated 08.09.2015 document no 8107 registered on 08.09.2015 with the office of Sub Registrar Haridwar in favor of Sh. Nitin Jain S/o Late Sh. Pawan Kumar Jain R/o H-09, Phase - 01, Shivlok Haridwar, Tehsil & Distt. Haridwar.</p> <p>7-Lastly Sh. Nitin Jain S/o Late Sh. Pawan Kumar Jain R/o H-09, Phase - 01, Shivlok Haridwar, Tehsil & Distt. Haridwar transferred the schedule property by way of sale deed dated 23.11.2019 document no. 8439 registered on 23.11.2019 with the office of Sub Registrar Haridwar in favor of Sh. Rajkumar Suneja S/o Late Sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja Both N-339, Shivalik Nagar BHEL Ranipur Haridwar, Tehsil & Distt. Haridwar.</p>
	Nature of the title of the intended mandatory over the property (Whether full ownership rights leasehold rights occupancy possessory rights or <i>inam</i> or govt. Grantee/ allotted etc.)	Full owner ship
10.	If leasehold whether.	No
	A). Lease deed is duly stamped and registered.	N.A.

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	B). Lease is permitted to mortgage leasehold right.	N.A.
	C). Duration of the lease unexpired period of lease	N.A.
	D). If a sub-lease check lease deed in favour of lessee as to whether lease deed permits. Sub-leasing mortgage by sub lessee also.	N.A.
	E). Whether the leasehold rights permits for the creation of any super structure (if applicable)?	N.A.
	F). Right to get renewal of the leasehold rights and nature there of	N.A.
11.	If govt. Grant / allotment / lease-cum/ sale agreement whether ;	NO
	Grant / agreement etc. Provides for alienable rights to the mortgagor with or without condition.	N.A.
	The mortgagor is competent to create charge on such property.	N.A.
	Whether any permission from govt. Or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
12.	If occupancy right whether;	NO
	A). Such right is heritable and transferable	N.A.
	B). Mortgage can be created	N.A.
13.	Nature of minor's interest if any and if so whether creation of mortgage could be possible the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	No.
14.	If the property has been transferred by way of gift/ settlement deed.	NO.
	A). The gift/ settlement deed is duly stamped & registered	N.A.
	B). The gift/ settlement deed has been attested by two witnesses.	N.A.
	C). The gift/ settlement deed transfer the property to Donee	N.A.
	D). Whether the Donee has accepted the gift by signing the gift/ settlement deed or by a separated writing or by implication or by action.	N.A.
	E). Whether there is any restriction on the donor in executing the gift/ settlement deed in question.	N.A.
	F). Whether the Donee is in possession of the gifted	N.A.

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	property.	
	G). Whether any life interest is revised for the donor or any other person and whether there is a need for any other person to join the creation of mortgage.	NO.
	H). Any other aspect affecting the validity of the title passed through the gift/ settlement deed	N.A.
15.	A). In case of partition /family 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.	NO
	B). Whether mutation has been effected and whether the mortgage is in possession of his share	N.A.
	C). Whether the partition made is valid in law and the mortgage has acquired a mortgagable title thereon.	N.A.
	D). In respect of partition by a decree of court whether such decree has become final and all other condition/ formalities are completed/ complied with.	N.A.
	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.	N.A.
16.	Whether the title documents include any testamentary documents/ wills?	NO
	A). In case of wills, whether the will is registered will or unregistered will?	
	B). Whether will in the matter need a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	C). Whether the property is mutated on the basis of will?	N.A.
	D). Whether the original will is available?	N.A.
	E). Whether the original death certificate of the testator is available?	N.A.
	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	N.A.s

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	have acted upon the will, etc. Which are relevant to rely on the will, availability of mother/original title deed is to be explained.)	
17.	A). Whether the property is subjected to any <i>wakf</i> rights?	NO
	B). Whether the property belongs to church / temple or any religious /other institution having any restriction in creation of charges on such properties?	N.A.
	C). Precaution / permissions, if any in respect of the above cases for creation of mortgage?	N.A.
18.	A). Whether the property is a half /joint family property, mortgage is created for family benefits/legal necessity, whether the major coparceners have no objection/ join in execution, minor's share if any, right of female member etc.	NO
	B). Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	A). Whether the property belongs to any trust or is subjected to the right of any trust?	NO
	B). Whether the trust is a private or public trust and whether trust deed specifically authorized the mortgage of the property?	N.A.
	C). If so additional precautions/ permission to be obtained for creation of valid mortgage?	N.A.
	D). Requirements, if any for creation of mortgage as per the central/ state laws applicable to the trust in the matter.	N.A.
20.	A). If the property is agriculture land, whether the local laws permit mortgage of agriculture land and whether there are any restriction for creation enforcement of mortgage.	NO.
	B). In case of agriculture property other relevant records/ documents as per the local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N.A.
	C). In case of conversion of agriculture land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	N.A.

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21.	Whether the property is affected by any local laws or other regulation having a bearing on the certain security (viz. Agricultural laws weaker section minorities, land laws SEZ regulation coastal zone regulation environmental clearance etc.)	NO
22.	A). Whether the property is subject to any pending or proposed land acquisition proceeding?	NO
	B). whether any search / enquiry is made with the land acquisition office and the outcome of search/enquiry.	N.A.
23.	A). Whether the property is involved in or subject matter of any litigation which is pending or concluded?	NO
	B). If so whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	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.	N.A.
24.	A). In case of partnership firm, whether the property belongs to the firm and the deed is property registered.	NO
	B). Property belonging to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?	N.A.
	C). Whether the person(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.	N.A.
25.	a) Whether the property belongs to a limited company, check the borrowing powers, board resolution authorization to create mortgage/ execution of documents charges, registration of any prior charges with the company registrar (roc) articles of association/ provision for common seal etc.	NO
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company of Limited Liability Partnership (LLP) Firm? Yes/No.	N.A.

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	b) ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company/LLP (seller) and the vendee company (purchaser) ?	N.A.
	b) iii) Whether the search of charges reveals any prior charges/encumbrances on the property (proposed to be mortgaged) created by the vendor company (seller) ?	N.A.
	b) iv) If search reveals encumbrance/charges whether such charges/encumbrances have been satisfied?	N.A.
26.	In case of societies association the required authority/ power to borrower and whether the mortgage can be created and the requisite resolutions, bye-laws.	NO
27.	A). Whether any POA is involved in the chain of title.	NO
	B). Whether the POA is involved is one coupled with interest i.e. a development agreement cum power of attorney. If so, please clarify whether the same is registered document and hence it has created an interest in favour of the builder/ developer and as such is irrevocable	N.A.
	C). In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the builders viz. Companies/ firms/ individual or property concerns in favour of their partners/ employees/ authorized representatives to sign flat allotment letters, NOCs, agreement of sale, sale deed etc. In favour of buyers of flats/ units (builder's POA) or (ii) other type of POA (common POA)	N.A.
	D). In case of builder's POA whether a certified copy of POA is available and the same has been verified/ compared with the original POA.	N.A.
	E). In case of common POA (i.e. POA other than builder's POA) please clarify the following clauses in respect of POA.	No.
	I. Whether the original POA is verified and the title investigation is done on the basis of original POA?	N.A.

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	II. Whether the POA is a registered one?	N.A.
	III. Whether the POA is a special or general one?	
	IV. Whether the POA contain a specific authority for execution of title document in question?	
	F). Whether the POA was in force and not revoked or had become invalid on the date of execution of the documents in the question? (Please clearly whether the same has been ascertained from the office of sub-registrar also?)	
	G). Please comment on the genuineness of POA?	
	H). The unequivocal opinion on the enforceability and validity of the POA?	N.A.
28.	Whether mortgage is being created by a POA holder, check genuineness of the power of attorney and the extent of the power given therein and whether the same is property executed/ stamped authenticated in term of the law of the place where it is executed.	NO
29.	<p>If the property is a flat/ residential / commercial complex, check and comment on the following.</p> <p>A). Promoters / land owners title to the land / building.</p> <p>B). Development agreement power of attorney.</p> <p>C). Extent of authority of the developer/ builder.</p> <p>D). Independent title certification of the land / or building in question.</p> <p>E). Agreement of sale (duly registered)</p> <p>F). Payment of proper stamp duty.</p> <p>G). Requirement of registration of sale agreement development agreement POA etc.</p> <p>H). Approval of building plan permission of appropriate / local authority etc.</p> <p>I). Conveyance in favor of society condominium concerned.</p> <p>J). Occupancy certificate allotment letter/ letter of permission</p> <p>K). Membership details in the society etc.</p> <p>L). Share certificates.</p> <p>M). No objection letter from the society.</p> <p>N). All legal requirements under the local / municipal laws regarding ownership of flats/ apartments/ building regulations development control regulations. Co-</p>	N.A.

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	operative societies law etc. P). If the property is a vacant land and construction is yet to be made approval of lay out and other precaution, if yes Q). Whether the numbering pattern of the unites/ flats tally in all documents such as approval plan, agreement plan, etc.	
30.	Encumbrances attachments and/or claims whether of government central or state or other local authorities or third party claims, liens etc and details thereof.	I have inspected the available Maintainable & visible records index II in the office of Sub-Registrar Haridwar for a period from 01-01-2006 to 20.06.2022 up to date and found the property is clear. The schedule property is already mortgaged with AXIS Bank.
31.	The period covered under the encumbrances certificate and the name of the person in whose favour the encumbrance is certified and if so satisfaction of charge, if any.	1-The period covered under the encumbrance's certificate is 16 years. 2-Search receipt dated 20.06.2022, issued by Sub-Registrar Haridwar is enclosed herewith. The schedule property is already mortgaged with AXIS Bank.
32.	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid what remedy?	N.A.
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.	NO
34.	Details of RTC the extracts/ mutation extracts/Katha extracts pertaining to the property in question.	N.A.
35.	Whether the name of mortgagor is reflected as owner in the revenue / municipal / Village records?	N.A.
36.	A). Whether the property offered as security is clearly Demarcated. B). Whether the demarcation/ portion of the property is legally valid. C). Whether the property has clear access as per documents?	Yes
37.	Whether the property can be identifying from the following documents, and discrepancy/ doubtful	N.A.

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	<p>circumstances, if any relevant on such scrutiny?</p> <p>A). Documents in relation to electric connection.</p> <p>B). Documents in relation to water connection.</p> <p>C). Documents in relation to Sale Tax registration, If any applicable;</p> <p>D). Other utility bills, if any.</p>	
38.	In respect to 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.
39.	<p>If the value report and/or approved/ sanctioned plan are made available, please comment on the same including the comments on the description and boundaries of the property on the said documents and that in the title deeds.</p> <p>(If the valuation report and or approved plan are not available at the time of TIR, please provide these comments subsequently, on making the same available to the advocate.)</p>	The value report is not available.
40.	Any bar/ restriction for creation of mortgage under any local or special enactments, detail of paper registration of documents, payments of paper stamp duty.	NO
41.	Whether the Bank will be able to enforce SARFAESI 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 precautions to be taken by the bank in this regard.	N.A.
43.	Whether the governing law/ constitutional documents of the mortgage (other than neutral person) permits creation of mortgage and additional precaution. If any to be taken in such cases.	N.A.
44.	Additional aspects relevant for investigation of the title as per local laws.	N.A
45.	Additional suggestion, if any to safeguard the interest of Bank/ ensuring the precautions of the security.	NO

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46.	The specific person who are required to create mortgage/ to deposit documents crating mortgage.	Sh. Rajkumar Suneja S/o Late Sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja Both R/o N-339, Shivalik Nagar BHEL Ranipur Haridwar, Tehsil & Distt.Haridwar.
47	1) Whether the project comes under the Real Estate (Regulation & Development) Act 2016? YES/NO	No.
	2) Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished. Whether the registered agreement to sale as prescribed in the above Act/rules there under is executed.	N.A.
	3) Whether the details of the apartment/plot in question are verified with the list of number and types of apartment or plot booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.

Date: 20.06.2022.
Place: HARDWAR

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Signature of the Advocate

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Mo. 9997268830
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20.06.2022

ANNEXURE - C CERTIFICATE OF TITLE

1. I have examined the original Title Deeds intended to be deposited relating to the schedule property/(ies) 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 creations of Equitable Mortgage and I further certify that:
2. I have examined the documents in detail, taking into account all the Guidelines in the check list 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 records of the relevant Government offices/ Sub Registrar office property / Revenue Records, Municipal/Punchayat office, Land Acquisition office registrar of companies office, Waqf Board (wherever Applicable). I do not find anything adverse which would prevent the title Holders from creating a valid mortgage. I am liable/ responsible if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following security of property / Municipal Records and relative Title Deeds Certified Copies of such title deeds obtained from the concerned Registrar office and encumbrances Certificate. I hereby certify the genuineness of the Title Deeds. Suspicious / Doubt, if any, has been clarified by making necessary enquires.
5. There are no prior Mortgage/Charges /encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01-01-1993 to 20.06.2022 pertaining to the Immovable Property covered by above said Title Deeds. The property is free from all recorded Encumbrances , except the earlier charge by way of Equitable Mortgage of State of India.
6. In case of second / subsequent charge in favor of the Bank, there are no other mortgage / charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever in inapplicable).
7. The Mortgage is already created, will be available to the Bank for the liability of the present Borrower Sh. Rajkumar Suneja S/o Late Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja above named. I certify that Sh. Rajkumar Suneja S/o Late Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja above named. Sh. Rajkumar Suneja S/o Late Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja above named. has got an absolute, Clear and Marketable title over the Schedule property, I further certify that the above registered title deed is genuine and a valid mortgage is already created on the basis of the original title deeds and the said Mortgage would be enforceable

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8. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following original title deeds/ documents would create a valid and enforceable mortgage.
- I. Original possession certificate of the schedule property issued by UP Avas Vikas Parishad in favor of Sh. Rajeev Varshney.
- II. Original registered sale deed dated 29.06.1996 registered in bahi no. 01 zild 942/1004 page 745-756 document no. 3658 registered on 25.07.1996 with the office of Sub-registrar Haridwar,
- III. Original Sale deed dated 10.09.2004 bahi no. 1 zild no. 1374/1533 pages 249/247-252 document no. 93 registered on 06.01.2005 with the office of Sub Registrar Haridwar.
- IV. Original sale deed dated 06.01.2005 baki no. 1 zild no. 1374/1562 pages 292/183-186 document no. 7211 registered on 03.05.2007 with the office of Sub Registrar Haridwar.
- V. Original Sale deed dated 03.05.2007 bahi no. 1 zild no. 2385 pages 233-254 document no. 8107 registered in 08.09.2015 with the office Sub Registrar Haridwar.
- VI. Original sale deed dated 08.09.2015 bahi no 1 zild no 24483 pages 135-172 document no. 8107 registered 08.09.2015 with the office of sub Registrar Haridwar.
- VII. Original Sale deed dated 23.11.2019 bahi no. 1 zild no. 4483 pages 135-172 document no. 8438 registered on 23.11.2019 with the office of Sub Registrar Haridwar.
- VIII. Original approved map of the schedule property.
- IX. Affidavit of borrower/ present owner named above.
- X. 0.5 % stamp duty on loan amount with a maximum of Rs. 10,000 / -only.

THE SCHEDULE OF PROPERTY

A house constructed on plot no. N-99 having dimension East-10 meter, West-10 meter, North -20 meter and South-20 meter total area 200 square meter and covered area 4300 sq. feet i.e. 399.63 sq. meter situated at Bahadrabad Marg Yojna third phase, Shivalik Nagar Haridwar (with in Nagar Palika Shivalik Nagar) Pargana Jwalapur Tehsil & Distt. Haridwar thereabout are bounded as under.

East- Road 7.5 meter wide,
West- Plot no. Q-N -69 & N-70,
North- Plot no. N-98,
South - Plot no. N-100.

Date: 20.06.2022

Place: HARDWAR

Alka Chopra
Advocate

ALKA CHOPRA
Advocate
Chamber No.-566
Distt. & Session Court
Shahabad, Haridwar (U.K.)
Mob. : 9997268330

To

The Branch Manager

State Bank of India, (SME)

Branch Address : (SME) Sector-5, Ranipur, Haridwar

VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)
 (To be filled in by the Approved Valuer)

GENERAL		Vr. Dinesh Kumar Jain
Sl.No.	Name of Panel Valuer	
1	Purpose for which the valuation is made	To assess market value for Bank loan State Bank of India, (SME) Sector-5, Ranipur, Haridwar
2	a) Date of inspection	17-09-2022
	b) Date on which the valuation is made	17-09-2022
3	List of documents provided by bank for	Sale Deed No. 3658 / 25-07-1996 Copy of Old Valuation Report dated 09-12-2021
4	Name of person accompanied	Smt. Usha Suneja, Aadhar No. 5343 8165 1528
5	Name of the owner's and his/their address (es) with phone No. (Details of share in case of joint ownership)	Sh. Rajkumar Suneja S/o Late sh. Lalchand Suneja & Smt. Usha Suneja W/o Sh. Rajkumar Suneja Plot No. N99, Shivalik Nagar, Phase - 03, Bahadradab Marg Yojna, Pargana Jwalapur, Distt Haridwar
	Contact No.	
6	Breif description of the property	Residential (Freehold)
7	Location of the property	Shivalik Nagar Phase - 03, Bahadradab Marg Yojna
	a) Nearby Landmark	Near Hotel Imperial Blue & Sadbhavna park
	b) Plot No./Survey No.	Plot No. N99,
	c) T.S.No./Village	Shivalik Nagar Phase - 03, Bahadradab Marg Yojna
	d) Ward/Taluka	Haridwar
	e) Mandal/District	Haridwar
8	Postal Address of the property	Plot No. N99, Shivalik Nagar, Phase - 03, Bahadradab Marg Yojna, Pargana Jwalapur, Distt Haridwar
9	City/Town	Residential area
	Residential area	---
	Commercial area	---
	Industrial area	---
10	Classification of the area	Middle class
	i) High/Middle/Poor	Urban
	ii) Urban/Semi-urban/Rural	Municipality
11	Coming under Corporation limit/Village Panchayat/Municipality	
12	Whether covered under any State/Central Govt. enactment(e.g. Urban Land Celing Act) or notified under agency area/schedule	Haridwar Roorkee Development Authority
13	In case it is an agricultural land, any conversion to house site plotes is contemplated.	NA

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Page No. 01 of 13

Interior Designers : BANK OF INDIA, UNION BANK OF INDIA, INDIAN OVERSEAS BANK, UCO BANK, CENTRAL BANK OF INDIA, BANK OF BARODA, CANARA BANK, THE NAINITAL BANK LTD., PUNJAB NATIONAL BANK, RESERVE BANK OF INDIA., DENA BANK

Valuer Approved By : CENTRAL BOARD OF DIRECT TAXES, CHIEF COMMISSIONER OF INCOME TAX, I.C. OF INDIA, UTI INFRA STRUCTURE TECHNOLOGIES & SERVICES LTD., ORIENTAL BANK OF COMMERCE, KURMANCHAL BANK LTD., DENA BANK, CENTRAL BANK OF INDIA, STATE BANK OF INDIA, INDIAN OVERSEAS BANK, SYNDICATE BANK, THE NAINITAL BANK LTD., CANARA BANK, IDBI BANK, CORPORATION BANK, PUNJAB NATIONAL BANK, BANK OF INDIA, L.I.C.H.F.L., UNION BANK OF INDIA, AXIS BANK, UTTARAKHAND GRAMIN BANK., ANDHRA BANK, J&K BANK, UTTARAKHAND STATE COOPERATIVE BANK LTD., BANK OF BARODA, INSOLVENCY AND BANKRUPTCY BOARD OF INDIA

14	Boundaries of the property.	(As per Deed)	(As per Site)
	North	Plot No. N-98	Plot No. N-98
	South	Plot No. N-100	House at Plot No. N - 100
	East	Road 7.5 M Wd	Road 7.5 M wd
	West	Plot No. Q-N 69, N-70	House at Plot No. N-69 & 70
15	Dimension of the site	(As per Deed)	(As per Site)
	North	20.00 M	20.00 M
	South	20.00 M	20.00 M
	East	10.00 M	10.00 M
	West	10.00 M	10.00 M
16	Latitude,Longitude and Coordinates of the site	29 ⁰ 55' 47"	78 ⁰ 03' 56"
17 (a)	Extent of the area (As per Deed)	200.00	Sqm
17 (b)	Extent of the area (As per Site)	200.00	Sqm
17 (c)	Extent of the site considered for valuation (least of 17 a and 17 b)	200.00	Sqm
18	Whether occupied by the owner/tenant? If occupied by tenant since how long? Rent received per month.	Owner	
II.	CHARACTERISTICS OF THE SITE		
1	Classification of locality	Expending	
2	Development of surrounding areas	Adequate	
3	Possibility of frequent flooding	No	
4	Feasibility of the civic amenities like school, hospital, bus stop, market etc.	With in 3 Km.	
5	Level of land with topographical conditions	Level	
6	Shape of land	Rectangular	
7	Type of use to which it can be put.	Residential	
8	Any usage restriction	It should be Residential	
9	Is plot in Town planning approved layout	No	
10	Corner plot or intermittent plot	Intermittent	
11	Road facilities	Yes	
12	Type of road available at present	Coaltar road	
13	Width of road-is it below 20 ft. or more than 20 ft. wide	More than 6.09 M Wd	
14	Is it a land-locked land	No.	
15	Water potentiality	Yes	
16	Underground sewerage system	Yes	
17	Power supply is available in the site	Yes	
18	Advantage of the site	NA	
19	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)	NA	

PART - A (Valuation of land)		Consideration for Valuation	
1	Size of plot		
	North	20.00 M	
	South	20.00 M	
	East	10.00 M	
	West	10.00 M	
2	Total extent of the plot	200.00 Sqm	
3	Prevailing market rate (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	Rs. 45000 - 60000 /- per Sqm Rs. 50000.00 per Sqm	
4	Guideline rate obtained from the Registrar's office (an evidence there of to be enclosed)	Rs. 21000.00 Per Sqm for Residential Rs. 20000/- + Add 5% extra for 5 M to 12 M wd Road Page No. 12 Sl. No. 3/Ward No. 03/03 dated 13-01-2020	
	Circle Rate of Building	Rs. 12000.00 Per Sqm	
5	Assessed/adopted rate of valuation	Rs. 50000.00 Sqm	
6	Estimated value of land	Rs. 10000000.00	
PART - B (Valuation of Building)			
1	TECHNICAL DETAILS OF THE BUILDING		
a.	Type of building	RCC Framed	
b.	Type of construction/year	"B" 2018	
c.	Age of the building	4 Year	
d.	Residual Life	66 Year	
e.	Numbers of floors and height of each floor	Two, 3.0 M	
f.	Plinth area floorwise,		
	Ground Floor	105.00	Sqm
	First Floor	44.00	Sqm
g.	Condition of the building		
	i) Exterior	Ordinary	
	ii) Interior	Ordinary	
h.	Date of issue and validity of layout of approved map / plan	Map No. 86/5453 dated 02-12-1999	
i.	Approved map / plan issuing authority	U.P. Awas Vikas Parishad	
j.	Whether genuineness or authenticity of approved map / plan is verified	Seems to be genuine	
k.	Any other comments by our empanelled valuers on authentic of approved plan	NIL	



SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF :-

Sl. No.	Description	Ground Floor	First Floor
1	Foundation	RCC	NA
2	Basement	No	NA
3	Superstructure	Brick	Brick
4	Joinery/door and windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Wood	Wood
5	RCC work	RCC	RCC
6	Plastering	Cement	Cement
7	Flooring, Skirting, dadoing	Marble	Marble
8	Special finish as marble, granite, wooden	NA	NA
9	Roofing including weather proof course	NA	NA
10	Drainage	Sewer	No.

Sl. No.	Description		
2	COMPOUND WALL	: Yes	
	Height,	: 1.82 M	
	Length	: 10.00 M	
	Type of construction	: Brick wall	
3	ELECTRICAL INSTALLATION	: Yes	
	Type of wiring	: Concealed	
	Class fittings (Superior / Ordinary / Poor)	: Ordinary	
	Number of light points	:	
	Fan points	:	
	Spare plug points	:	
	Any others item	:	
4	PLUMBING INSTALLATION	: Yes	
a.	No. of water closers and their type	:	
b.	No. of wash basin	:	
c.	No. of urinals	:	
d.	No. of bath tubs	:	
e.	Water meters, taps etc	:	
f.	Any other fixtures	: --	



Details of Valuation

Sl. No.	Particulars of item	Plinth area Sq. m.	Roof Ht M	Age of Building Years	Estimated Replacement Rate of cons.	Replacement cost	Depreciation 1.5%	Net value after depreciation
1	Ground Floor	105.00	3.0	4	27000.00	2835000.00	170100.00	2664900.00
2	First Floor	44.00	3.0	4	27000.00	1188000.00	71280.00	1116720.00
Total		149.00					Total	3781620.00

PART-C (Extra items)		(Amount in Rs.)
1	Portico	150000.00
2	Ornamental front door	0.00
3	Sit out/varendah with steel grills	0.00
4	Overhead water tank	0.00
5	Extra steel/collapsible gates	0.00
Total		150000.00
PART-D (Armenities)		(Amount in Rs.)
1	Wardrobes / Modular Kitchen	300000.00
2	Galzed tiles	0.00
3	Extra sinks and bath tub	0.00
4	Marble stone/ceramic tiles flooring	0.00
5	Interior decorations	200000.00
6	Architectural elevation works	200000.00
7	Aluminium works	0.00
8	Aluminium hand rails	0.00
9	Panelling works	0.00
10	False ceiling	200000.00
Total		900000.00
PART-E (Miscellaneous)		(Amount in Rs.)
1	Separate toilet room	0.00
2	Separate labour room	0.00
3	Separate water tank/sump	0.00
4	Tress, gardening	0.00
Total		0.00
PART-F (Service)		(Amount in Rs.)
1	Water supply arrangements	50000.00
2	Drainage arrangements	50000.00
3	Compound Wall	100000.00
4	E.B. deposits, fitting etc.	100000.00
5	Pavement	100000.00
Total		400000.00

TOTAL ABSTRACT OF THE PROPERTY

Part - A	Land	:	10000000.00
Part - B	Building	:	3781620.00
Part - C	Extra items	:	150000.00
Part - D	Amenities	:	900000.00
Part - E	Miscellaneous	:	0.00
Part - F	Services	:	400000.00
Present value			15231620.00
Is it a marketable property			15231620.00
If yes	a	Factors influcing for a higher value	:(+)value of Machines list attached
	b	Factor affecting the marketability	: -
Market value = present value			: +/-
			: -
			Total Rs. 15231620.00
			Say Rs. 15200000.00
			Realisable Value Rs. 12920000.00
			Distress Value Rs. 12160000.00
			Circle Rate Value (Land + Building) Rs. 5916480.00
			Insurance Value of the building Rs. 4500000.00

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

Quaries if any will be entertain within ten days of sanctioned of loan.

Photograph of owner/representative with property in background to be enclosed.

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

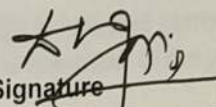
Note :- Valuation has been carried out for authorized portion only.



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 Rs. 15200000.00 (Rupees One Crore Fifty Two Lakh Only). The Realisable value of the above property is Rs. 12920000.00 (Rupees One Crore Twenty Nine Lakh Twenty Thousand Only). The book value of the above property as on 13-01-2020 is Rs. 5916480.00 (Rupees Fifty Nine Lakh Sixteen Thousand Four Hundred Eighty Only) and the distress value Rs. 12160000.00 (Rupees One Crore Twenty One Lakh Sixty Thousand Only).

Place :- Haridwar

Date 17-09-2022

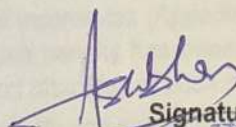

Signature

(Name and Official seal of the Approved Valuer)



The undersigned has inspected the property detailed in the Valuation Report dated 17.09.2022

_____ on 22.09.2022 We are satisfied that the fair and reasonable market value of the property is Rs. 29,10,000/- (Rupees 1,29,10,000/- Only).


Signature

(Name of the Branch Manager with Official seal)



Date :- 22.09.2022

Encl:-

- 1) Declaration-cum-undertaking from the valuer (Annexure-IV)
- 2) Model code of conduct for valuer (Annexure V)

Undertaking to be submitted by Individuals/ proprietor/ partners/directors

DECLARATION- CUM- UNDERTAKING

I VR. DINESH KUMAR JAIN son of Late Sh. Naresh Chand Jain do hereby solemnly affirm and state that:

- 1 I am a citizen of India.
- 2 I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- 3 The information furnished in my valuation report dated 17-09-2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- 4 I have personally inspected the property on 17-09-2022 The work is not sub-contracted to any other valuer and carried out by myself.
- 5 Valuation report is submitted in the format as prescribed by the Bank.
- 6 I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- 7 I have not been removed/dismissed from service/employment earlier.
- 8 I have not been convicted of any offence and sentenced to a term of imprisonment.
- 9 I have not been found guilty of misconduct in professional capacity.
- 10 I have not been declared to be unsound mind.
- 11 I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt.
- 12 I am not an undischarged insolvent.
- 13 I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty.
- 14 I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- 15 My PAN Card number ACCPJ8070F / GST number as applicable is 05ACCPJ8070F1ZU.
- 16 I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- 17 I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
- 18 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.
- 19 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.
- 20 I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration).
- 21 I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable).

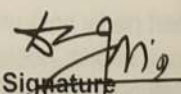


- 22 I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
- 23 My CIBIL Score and credit worthiness is as per Bank's guidelines.
- 24 I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- 25 I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- 26 Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer Comment
1	Background information of the asset being valued	Not Available
2	Purpose of valuation and appointing authority	Bank Loan, State Bank of India, (SME) Sector-5, Ranipur, Haridwar
3	Identity of the valuer and any other experts involved in the valuation.	Only Valuer
4	Disclosure of valuer interest or conflict, if any	NIL
5	Date of appointment, valuation date and date report.	16-09-2022, 17-09-2022
6	Inspections and/or investigations undertaken.	17-09-2022
7	Nature and sources of the information used or relied upon.	Local Survey
8	Procedures adopted in carrying out the valuation and valuation standards followed.	Local Survey
9	Restrictions on use of the report, if any;	Other than bank loan from State Bank of India
10	Major factors that were not taken into account during the valuation.	Market Value
11	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.	1) Valuation has been carried out for bank loan. 2) The rate of similar land as per magic bricks/ 99 acres has been enclosed. However the prevailing market rates are Rs. 45000.00 to 60000.00 Per Sqm which are higher to the circle rate due to demand is more in this area. Hence I assess the present market rate of land is Rs. 50000.00 Per Sqm

Place :- Haridwar

Date 17-09-2022


Signature

(Name and Official seal of the Approved Valuer)



MODEL CODE OF CONDUCT FOR VALUERS

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 endeavour 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.
- 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 a 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 authorised by the authority, the registered valuers organisation 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 organisation 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 organisation discredits the profession.

Miscellaneous

- 31 A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
- 32 A valuer shall follow this code as amended or revised from time to time.

Signature of the valuer :

[Handwritten Signature]

Name of the Valuer :

Vr. DINESH KUMAR JAIN

Address of the Valuer :

85/6, Devpura Haridwar,
249201, Haridwar

Photographs & Location Map

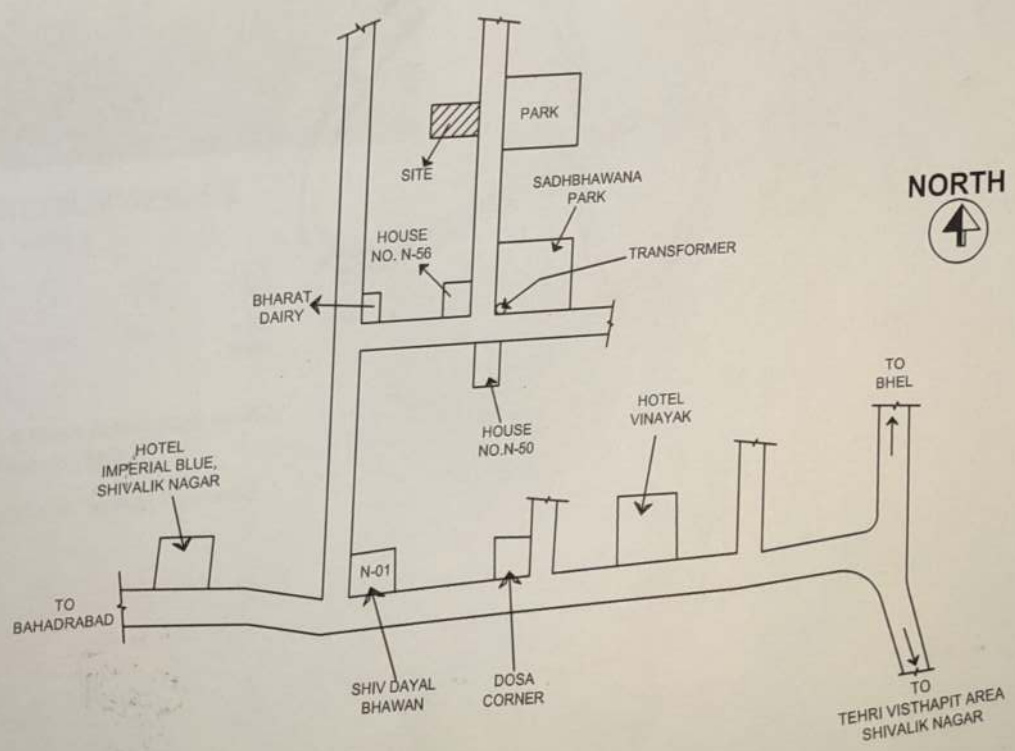


Place :- Haridwar

Date 17-09-2022

D:\Excel\SB\I\Rajkumar Suneja & Usha Suneja

Photographs & Location Map



KEY PLAN



तहसील हरिद्वार के नगर पालिका परिषद, शिवालिक नगर क्षेत्रों की दरें

(सूची में वर्णित प्रमुख मार्ग से 200 मीटर की दूरी छोड़कर)

क्र० सं०	नगर पालिका क्षेत्र के वार्ड/मोहल्ले का नाम	सामान्य दर (BASE RATE)					
		अकृषि भूमि (प्रति वर्ग मीटर)	बहुमंजलीय आवासीय भवन में स्थित आवासीय फ्लैट (सुपर एरिया) (प्रति वर्ग मीटर)	वाणिज्यिक भवन की दर (सुपर एरिया प्रति वर्ग मीटर)		गैर वाणिज्यिक भवन की दर (प्रति वर्ग मीटर)	द्वितीय श्रेणी (टीन पोश)
				दुकान/रैस्टोरेन्ट/कार्यालय	अन्य वाणिज्यिक प्रतिष्ठान		
		3	4	5	6	7	8
1	वार्ड नं०-1 शिवालिक नगर कलस्टर पी०के० व जे०	20000	32000	85000	75000	12000	11000
2	वार्ड नं०-2 शिवालिक नगर कलस्टर एल० व एस०	20000	32000	85000	75000	12000	11000
3	वार्ड नं०-3 शिवालिक नगर फेज-3 व 04	20000	32000	85000	75000	12000	11000
4	वार्ड नं०-4 शिवालिक नगर कलस्टर एस०	20000	32000	85000	75000	12000	11000
5	वार्ड नं०-5 न्यू शिवालिक नगर	15000	27000	70000	60000	12000	11000
6	वार्ड नं०-6 न्यू टिहरी विस्थापित	13500	25500	63000	53000	12000	11000
7	वार्ड नं०-7 टिहरी विस्थापित दक्षिणी कालोनी	13500	25500	63000	53000	12000	11000
8	वार्ड नं०-8 सुभाष नगर पश्चिमी	10000	22000	55000	47000	12000	11000
9	वार्ड नं०-9 सुभाष नगर पश्चिमी पूर्वी	10000	22000	55000	47000	12000	11000
10	वार्ड नं०-10 सुभाष नगर सैन्ट्रल	10000	22000	55000	47000	12000	11000
11	वार्ड नं०-11 सुभाष नगर पूर्वी	10000	22000	55000	47000	12000	11000
12	वार्ड नं०-12 रामधाम कालोनी शिवालिकनगर	11000	23000	55000	47000	12000	11000
13	वार्ड नं०-13 (कृपालनगर, दीपगंगा अपार्टमेंट, मंत्रा सिटी व हरिद्वार ग्रीन्स)	13000	25000	55000	47000	12000	11000
14	वार्ड नं०-13 के अन्य क्षेत्र	8500	20500	52000	46000	12000	11000
15	अंतर्दक्षि एन०आर०आई० सिटी सिडकुल	15000	27000	80000	70000	12000	11000
16	इन्ड्रलोक आवासीय योजना	15000	27000	80000	70000	12000	11000

उप निबंधक-प्रथम
हरिद्वार

(कृष्ण कुमार मेहता)
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