

Circle Sastra, DEHRADUN

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9/c

Annexure-32 (Revised SI-4)

Dated : 04-07-2024

60 Days' Notice to Borrower

To,

Mr Pankaj Verma S/o Mr Raghuvir Singh
71, Guru Road, Sanjay Colony, Dehradun

81, Guru Road, Sanjay Colony, Patel
Nagar, Dehradun 248001

M/s Combined Medical Store, Cooperative
Industrial area state, Patel Nagar, Dehradun.

Smt Sudesh Verma W/o Mr Pankaj Verma

81, Guru Road, Sanjay Colony, Patel Nagar, Dehradun
248001

M/S New Combined Medical Store, Opp. Mahant
Indresh Hospital, Patel Nagar, Dehradun.

Dear Sir,

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

Reg: Account No. 5217009900001499 & 521700NC00011558, credit facility availed by Mr Pankaj Verma & Smt Sudesh Verma.

You Mr Pankaj Verma & Smt Sudesh Verma, Address 81, Guru Road, Sanjay Colony, Patel Nagar, Dehradun, have availed the following credit facility from our BO: Palton Bazar, Dehradun.

S. No.	Facility	Limit/Sanctioned Amount	Balance outstanding as on date of NPA 26.06.2024 (i.e principal + int. upto 30.05.2024)	Interest w.e.f. 31.05.2024 to 29.06.2024	Total outstanding as on date of issuance of notice
1.	Term loan (Housing Loan)	Rs. 9.70 lacs	Rs. 7,81,541.72	Rs 6,327.00	Rs. 7,87,868.72+ further int. & other charges wef 30.06.2024
2.	Overdraft (Housing)	Rs. 18.00 lacs	Rs. 18,35,356.00	Rs 18,147.00	Rs. 18,53,503.00+ further int. & other charges wef 30.06.2024
	Total				Rs. 26,41,371.72+ further int. & other charges wef 30.06.2024

Due to non-payment of installment/ interest/ principal debt, the account/s has/have been classified as Non-Performing Asset as on 26.06.2024 as per Reserve Bank of India guidelines. We have demanded/recalled the entire outstanding together with interest and other charges due under the above facilities, vide letter dated 01/07/2024, copy of which has already been sent to you.

The amount due to the Bank as on 04/07/2024 is Rs. 26,41,371.72 (Rupees Twenty Six Lakh Forty One Thousand Three Hundred Seventy One and paise Seventy Two Only) with further interest and other charges wef 30/06/2024 until payment in full (hereinafter referred to as "secured debt").

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

Facility	Schedule of property	Ownership
5217009900001499 & 521700NC00011558	EM of all that property having land khata khatoni no 01006 (Fasli 1416 to 1421), khasra no 930 ga rakba 182.34 sq mtr situated at Mauza Dehrakhas, Pargana Centraldoon, Tehsil & Dist. Dehradun.	Mr Pankaj Verma S/o Mr Raghuvir Singh

Bounded & Butted as under:

East: Land of seller side measuring 54.5 feet
 West: Land of others, side measuring 54.5 feet
 North: Land of Virender Chamoli side measuring 36 feet
 South: 25 feet (7.69 Meter) wide road, side measuring 36 feet

Sale deed registered in book no 1 vol 594
 pages 221 to 256 at sr no 2763 on dated
 12.11.2014 at SRO III Dehradun.

We hereby call upon you to pay the amount of Rs. 26,41,371.72 (Rupees Twenty Six Lakh Forty One Thousand Three Hundred Seventy One and paise Seventy Two Only) with further interest and other charges wef 30/06/2020 contracted rate until payment in full within 60 days (sixty days) from the date of this notice. In default, besides exercising rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act"). The details of the secured asset/s intended to be enforced by the Bank, in the event of non-payment of secured debt by you are as under:

Facility	Schedule of property	Ownership
5217009900001499 & 521700NC00011558	EM of all that property having land khatoni no 01006 (FASLI 1416 to 1421), khasra no 930 ga rakba 182.34 sq mtr situated at Mauza Dehrakhas, Pargana Centraldoon, Tehsil & Dist. Dehradun. Bounded & Butted as under: East: Land of seller side measuring 54.5 feet. West: Land of others, side measuring 54.5 feet. North: Land of Virender Chamoli side measuring 36 feet. South: 25 feet (7.69 Meter) wide road, side measuring 36 feet. Sale deed registered in book no 1 vol 594 pages 221 to 256 at sr no 2763 on dated 12.11.2014 at SRO III Dehradun.	Mr Pankaj Verma S/o Raghuvir Singh

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you to redeem the secured assets.

Please take notice that in terms of section 13(2) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.

If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited/remitted with/to the Bank. You will have to render proper account of such realization/income.

***We reserve our rights to enforce other secured assets.**

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

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

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

Yours faithfully,

For Punjab National Bank



AR. MANMOHAN MAINI (B.Arch., M.C.A.)
Architect Interior Designer Valuer

Member of Council of Architecture, New Delhi

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

Panel Valuer for :- Canara Bank , Punjab National Bank,
Union Bank Of India , Central Bank Of India, Axis Bank,
Indian Overseas Bank , Indian Bank

OFFICE: 91 Tagore Villa, Dehra Dun.

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

PHONES: 0135- 2719979 (O)

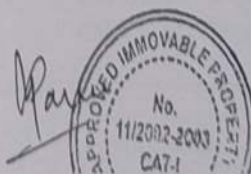
MOBILE : 9837224437 / 9412143773

E-MAIL : mohanmaini@hotmail.com

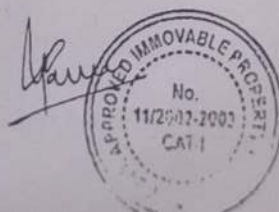
Appendix - I

FORMAT OF VALUATION REPORT FOR ALL IMMOVABLE PROPERTIES

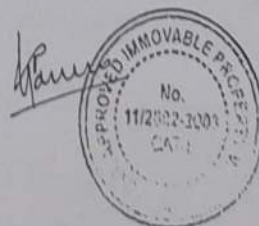
S.No.	Particulars	Content
I.	Introduction	
1.	Name of Valuer	Ar. Manmohan Maini
2.	Date of inspection	
3.	Date of Valuation	June 23, 2021
4.	Purpose of Valuation	June 23, 2021
5.	Name of Property Owner/s (Details of share of each owner in case of joint & Co- ownership)	To assess the present day fair market value of the property for Bank purpose only. Sh. Pankaj Verma s/o Sh. Raghuveer Singh r/o 71 - Guru road, Sanjay Colony Dehradun.
6.	Name of Bank/FI as applicable	Punjab National Bank, IRAM, Dehradun
7.	Name of Developer of the Property (in case of developer built properties)	N.A.
8.	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Owner occupied
II.	Physical Characteristics of the Asset	
1.	Location of the property in the city Plot No./ Survey No. Door No. T.S. No./Village Ward / Taluka Mandal / District	The said property is situated in Vidya Vihar, Phase I, on road from Indresh hospital to Kargi Chowk Dehradun Khasra no. 930 N.A. N.A. N.A. Dehradun
2.	Municipal Ward No.	N.A.
3.	City/ Town Residential Area/Commercial Area/Industrial Area	Dehradun Residential area
4.	Classification of the Area High / Middle / Poor	Middle class



	Metro / Urban / Semi Urban / Rural													
5.	Coming under Corporation limit/ Village Panchayat / Municipality	Nagar Nigam												
6.	Postal address of the property	Land Khata Khatauni no. 01006 (fasli year 1416 to 1421) Khasra no. 930 Ga, at Mauza Dehra Khas , Pargana Kendriya Doon , Tehsil & District Dehradun.												
7.	Latitude, Longitude and Coordinates of the site	30.29802 , 78.02508												
8.	Area of the plot/land (supported by a plan)	As per Sale deed land area is 182.34 sqmts												
9.	Layout plan of the area in which the property is located	As per Sajra												
10.	Development of surrounding areas	Developed												
11.	Details of Roads abutting the property	Metal led road												
12.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No												
13.	In case it is an agricultural land, any conversion to house site plots is contemplated	No												
14.	Boundaries of the property	<table><tr><th>A</th><th>B</th></tr><tr><th>As per Sale deed</th><th>As per Actual</th></tr><tr><td>Land of Sh. Virender Chamoli S.M. 36'-0"</td><td>Same</td></tr><tr><td>25 ft. wide Raasta, S.M. 36'-0"</td><td>Same</td></tr><tr><td>Land of Seller, S.M. 54'-6"</td><td>House of Sh. Manoj Gehlot</td></tr><tr><td>Land of others, S.M. 54'-6"</td><td>Same</td></tr></table>	A	B	As per Sale deed	As per Actual	Land of Sh. Virender Chamoli S.M. 36'-0"	Same	25 ft. wide Raasta, S.M. 36'-0"	Same	Land of Seller, S.M. 54'-6"	House of Sh. Manoj Gehlot	Land of others, S.M. 54'-6"	Same
A	B													
As per Sale deed	As per Actual													
Land of Sh. Virender Chamoli S.M. 36'-0"	Same													
25 ft. wide Raasta, S.M. 36'-0"	Same													
Land of Seller, S.M. 54'-6"	House of Sh. Manoj Gehlot													
Land of others, S.M. 54'-6"	Same													
	Extent of site considered for valuation (least of 14 A & 14 B)	As per Sale deed land area is 182.34 sqmts												
15.	Description of Adjoining properties North South East West	Land of Sh. Virender Chamoli, S.M. 36'-0" 25 ft. wide Raasta, S.M. 36'-0" House of Sh. Manoj Gehlot, S.M. 54'-6" Land of others, S.M. 54'-6"												
16.	Survey no. if any	As above												
17.	Type of building (Residential / Commercial / Industrial)	Residential												
18.	Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with building plans and elevations	"As per Annexure A "												



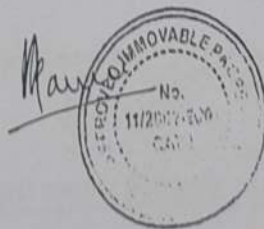
9.	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	"As per Annexure A "
20.	Any other aspect.	No
III.	Town Planning Parameters	
1.	Master plan provisions related to the property in terms of land use	Residential
2.	Date of issue & validity of Layout of approved map / Plan	Map no. R-3392/14-15 dt. 10/4/2015
3.	Approved map/ plan issuing authority	MDDA Dehradun
4.	Whether genuineness or authenticity of approved map / plan verified	Yes
5.	Any other comments by our empanelled valuers on authentic of approved plan	Construction is as per approved map
6.	Planning area/zone	MDDA Dehradun
7.	Development controls	MDDA Dehradun
8.	Zoning regulations	MDDA Dehradun
9.	FAR/FSI permitted and consumed	1.07
10.	Ground coverage	60.29%



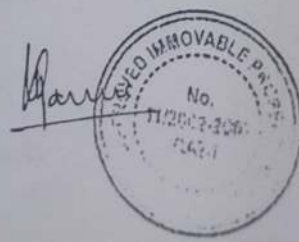
1.	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	May confirm from Bank's Panel Lawyer.
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential area
13.	Comment on unauthorized constructions if any	No
14.	Comment on demolition proceedings if any	Owners to be asked.
15.	Comment on compounding/ regularization proceedings	Owners to be asked.
16.	Comment on whether OC has been issued or not	N.A.
17.	Any other aspect	No
IV.	Legal Aspects	
1.	Ownership documents,	1). Photocopy of Sale deed no. 2763 dt. 12/11/14 2). Photocopy of approved map from MDDA Dehradun no. R-3392/14-15 dt. 10/4/2015
2.	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	Sh. Pankaj Verma s/o Sh. Raghuveer Singh r/o 71 - Guru road, Sanjay Colony Dehradun.
3.	Comment on dispute/issues landlord with tenant/statutory body/any other agencies, if any in regard to immovable property.	Not required
4.	Comment on whether the IP is independently accessible?	Yes



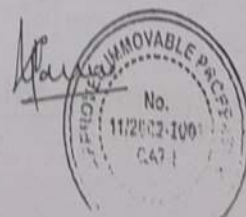
	Title verification,	To be obtained from Bank's Panel Lawyer
6.	Details of leases if any,	No
7.	Ordinary status of freehold or leasehold including restriction on transfer,	Freehold
8.	Agreements of easements if any,	No
9.	Notification for acquisition if any,	To be obtained from Bank's Panel Lawyer
10.	Notification for road widening if any,	As per approved map
11.	Possibility of frequent flooding / sub-merging	No
12.	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)	Not required
13.	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	To be obtained from the Owner by the Bank.
14.	Comment on transferability of the property ownership,	Bank's Panel Lawyer to be asked
15.	Comment on existing mortgages/ charges/encumbrances on the property if any	Bank's Panel Lawyer to be asked
16.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	No information, Bank to enquire.
17.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Not seen
18.	Any other aspect	N.A.
V	Economic aspects	
1.	Details of ground rent payable,	N.A.
2.	Details of monthly rents being received if any,	N.A.
3.	Taxes and other outgoings,	N.A.
4.	Property insurance,	No Information provided by the Owners/Bank
5.	Monthly maintenance charges,	No information Owners to be asked.
6.	Security charges, etc	N.A.
7.	Any other aspect	N.A.
VI	Socio-cultural aspects	



	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	The said property is situated in residential area, Dehradun
VII	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of :	
	1. Space allocation,	Yes
	2. Storage spaces,	Yes
	3. Utility of spaces provided within the building,	Yes
	4. Any other aspect	No
VIII	Infrastructure Availability	
	a)Description of aqua infrastructure availability in terms of	
	1. Water supply	Available
	2. Sewerage/sanitation	Available
	3. Storm water drainage	N.A.
	b)Description of other physical infrastructure facilities viz.	
	1. Solid waste management	N.A.
	2. Electricity	Available
	3. Roads & Public transportation connectivity	Yes
	4. Availability of other public utilities nearby	Yes
	c)Social infrastructure in terms of	
	1. Schools	Within 3 to 4 Kms.
	2. Medical facilities	About 4 – 5 Kms.
	3. Recreation facilities in terms of parks and open spaces.	Not available nearby
IX	Marketability	



	Analysis of the market for the property in terms of	
	1. Location attributes	Average
	2. Scarcity	N.A.
	3. Demand and supply of the kind of subject property.	Average
	4. Comparable sale prices in the locality.	N.A.
X	Engineering and Technology Aspects	
1.	Type of construction,	Load bearing structure
2.	Materials and technology used,	Average
3.	Specifications,	As per annexure "A"
4.	Maintenance issues	As per routine
5.	Age of the building	4 years
6.	Total life of the building,	60 years & balanced life is about 56 years
7.	Extent of deterioration,	Not seen
8.	Structural safety	Structural Engineer to verify.
9.	Protection against natural disasters viz. earthquakes,	Structural Engineer to verify.
10.	Visible damage in the building if any,	Not seen
11.	Common facilities viz. lift, water pump, lights, security systems, etc.,	Not available
12.	System of air-conditioning,	Not available
13.	Provision for fire fighting, Copies of plans and elevations of the building to be included.	Not there
XI	Environmental Factors	
1.	Use of environment friendly building materials, Green building techniques if any,	Not seen
2.	Provision for rain water harvesting,	Not there
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	Use of solar heating system & lighting not seen
XII	Architectural and aesthetic quality	
1.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	Average looking
XIII	In case of valuation of industrial property	N.A.
	1). Proximity to residential areas	N.A.
	2). Availability of public transport facilities	N.A.
XIV	Valuation	
1.	Here, the procedure adopted for arriving at the valuation has to be highlighted.	As per Annexure "A"



The valuer should consider all the three generic approaches of property valuation and state explicitly the reasons for adoption of / rejection of a particular approach and the basis on which the final valuation judgments is arrived at. A detailed analysis and descriptive account of the approaches, assumptions made, basis adopted, supporting data (in terms of comparable sales), reconciliation of various factors, departures, final valuation arrived at has to be presented here.

As a result of my appraisal & analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is Rs. 1,13,62,000.00 (Rupees one crore thirteen lakhs sixty two thousand only). prevailing market rate along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas. The reference should be of properties /plots of similar size/area & same use as the land being valued. The other details are as under:

- i). Date of purchase of immovable property = 1). Sale deed no. 2763 dt. 12/11/14
- ii). Purchase price of immovable property = Rs. 16,00,000.00



ANNEXURE "A"

Valuation of Land & Building :-

I Land:-

The said property is situated in Vidya Vihar, Phase I, on road from Indresh hospital to Kargi Chowk, Dehradun. The market survey shows that for such a piece of land the prevailing market rate in the area is between Rs. 34000.00 to 36000.00 per sq.mts.. The land rate adopted in this valuation is an average of the above two rates i.e. Rs. 35000.00 per sq.mt thus the value of land is :-

Value of land :-

182.34 sq.mts x Rs. 35000.00

= Rs. 63,81,900.00 (A)

II building :- It is a double storey residential building, having plinth area on G.F. is 109.94 sq.mts & F.F. is 85.38 sq.mts. Total covd area of both floor is 195.32 sq.mts. The adopted rate for similar construction for G.F. & F.F. is Rs. 18000.00 per sq.mts

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

Construction type :- It is a load bearing structure.

Walls :- Brick walls with normal plaster

Doors & windows :- Wooden door & wooden window

Flooring :- Marble flooring.

Roofing :- R.C.C.

Services :- Concealed type of wiring.

General :- Water & electricity is available at site. Floor ht. is about 3.00 mt. app.

Hence value of building is :-

Both floor :-

195.32 x Rs. 18000.00

= Rs. 35,15,760.00

= Rs. 2,10,946.00

Less dep.....@6%

= Rs. 33,04,814.00.....(B)

Total

Add value for use of Kolar Bathroom fittings & China wares

= Rs. 3,00,000.00

Add value for use of high quality marble stone

= Rs. 5,00,000.00

Add value for wardrobes in bedrooms about 300 sqft.

= Rs. 3,00,000.00

Add value for Modular Kitchen

= Rs. 3,00,000.00

Add value for water proofing of roof & sides of building

= Rs. 75,000.00

Add value for parapet, boundary wall etc.

= Rs. 1,25,000.00

Add value for use of part toughened glass & steel grills

= Rs. 75,000.00

= Rs. 16,75,000.00 (C)

= Rs. 1,13,61,714.00

= Rs. 1,13,62,000.00

Total A + B + C

SAY

= Rs. 1,13,62,000.00

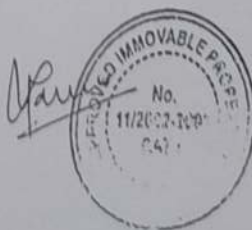
= Rs. 96,57,700.00

= Rs. 85,21,500.00

The present day fair market value of the property is

Realizable value of property is

Distress value



opinion the present day fair market value of the property is Rs. 1,13,62,000.00 (Rupees one crore thirteen lakhs sixty thousand only).

The circle rate fixed by the Sub -registrar Office in the area is Rs. 16000.00 per sq.mts (Pg. no. 23, s. no. 3C (31)) + 5% for plot on road width 5 to 12 mts wide road. i.e. Rs. 16800.00 & R.C.C. construction is @ Rs. 12000.00 per sq.mts. w.e.f. January 13, 2020.

Circle rate value :-

182.34 x Rs. 16800.00

= Rs. 30,63,312.00

195.32 x Rs. 12000.00 x 0.960

= Rs. 22,50,086.00

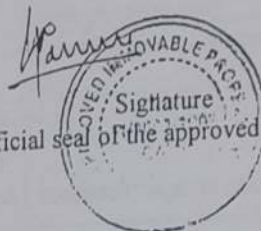
Total

= Rs. 53,13,398.00

Place : Dehradun

Date : June 23, 2021

(Name & Official seal of the approved valuer)



APPENDIX IV

DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated June 23, 2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on June 23, 2021. The work is not sub- contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. 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.
- g. 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.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.



Sl. No.	Particulars	Valuer comment
1	background information of the asset being valued;	Bank loan only
2	purpose of valuation and appointing authority	Bank loan only
3	identity of the valuer and any other experts involved in the valuation;	Ar. Manmohan Maini
4	disclosure of valuer interest or conflict, if any;	N.A.
5	date of appointment, valuation date and date of report;	June 23, 2021, June 23, 2021
6	inspections and/or investigations undertaken;	Personal visit at site by Ar. Manmohan Maini in the presence of & identified by Sh. Pankaj Verma
7	nature and sources of the information used or relied upon;	Market
8	procedures adopted in carrying out the valuation and valuation standards followed;	Land & building
9	restrictions on use of the report, if any;	Bank purpose only
10	major factors that were taken into account during the valuation;	Identification of property, Age etc.
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.	N.A.

Date :- June 23, 2021
Place :- Dehradun

(Name of the approved valuer & seal of the Firm & Company)



APPENDIX VI

MODEL CODE OF CONDUCT FOR VALUERS

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

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

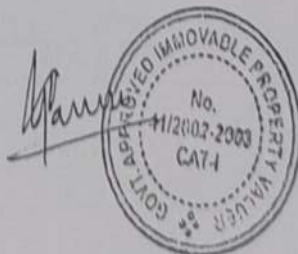
1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall 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.



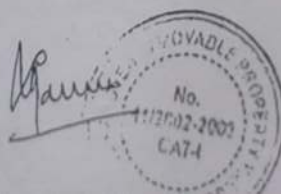
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
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 (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

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

Date: June 23, 2021

Place: Dehradun

(Name of the Approved Valuer and Seal of the Firm/ Company)





Lat:30.29802, Lng:78.02508

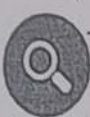
68/5, Vidya Vihar, Brahmanwala,
Dehradun, Uttarakhand 248121,
India



Khanda Devi Temple



Zenuine Services



Durga mata mandir



Park vidhya vil



Tulani " Best
Outdoor Catering &...

Takeaway



Mangalam Doon |
Catering Services



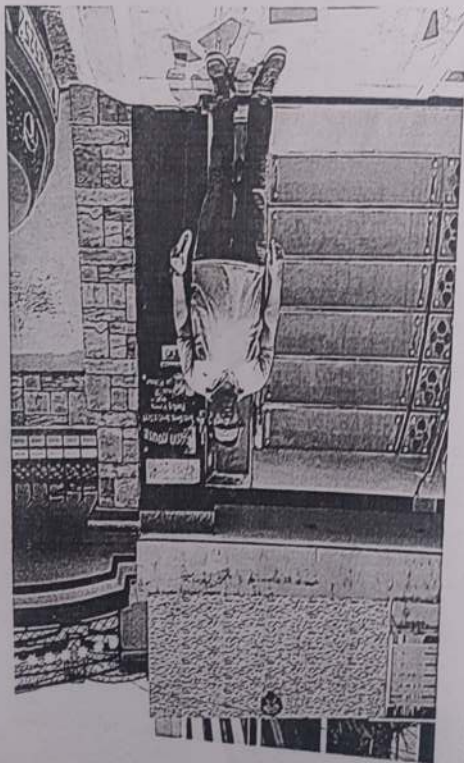
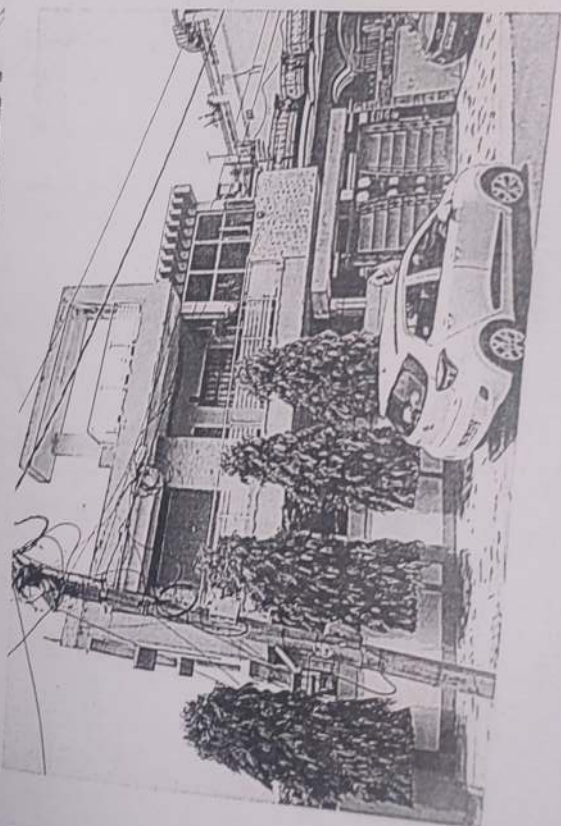
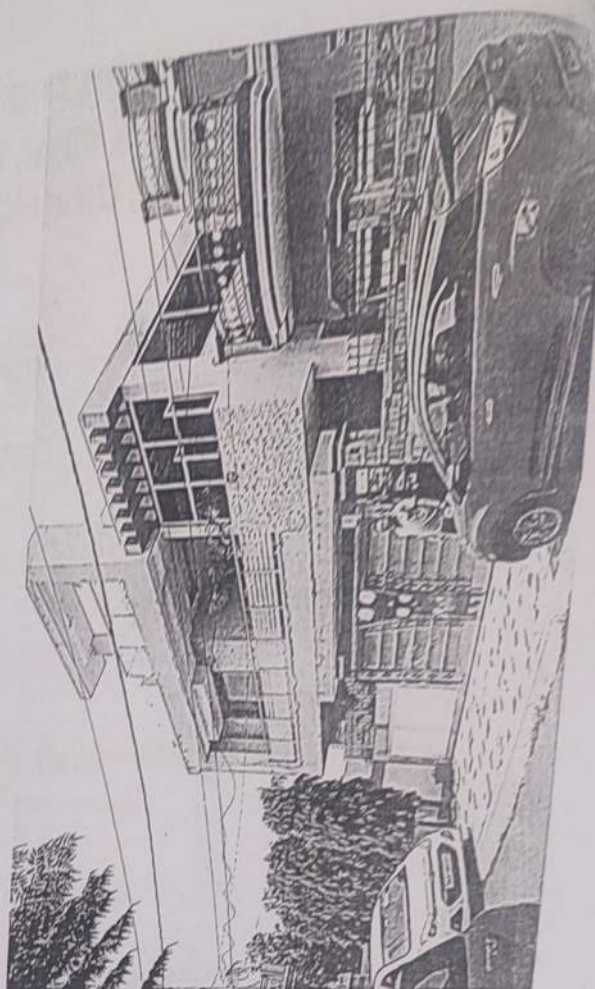
Advocate Jagmohan
Singh Aswal

Pancholi



Google





RAJESH KR. CHAURASIA
Advocate

Resi/Off. : 194, Lunia Mohalla,
Dehradun
Chamber No. 46, Civil Court
Compound, Dehradun
Mobile : 9897133807

ANNEXURE-V

CERTIFICATE

Reference No.

ENTRY SERIAL No. 45 / Register No. of year 2015
(Counsel to give serial No. to the certificate as entered in register of searches maintained by him)

Dated 28.04.2015

To,

The Senior Manager,
Punjab National Bank
Branch - RAB, Astley Hall
Dehra Dun.

Reg: Opinion on investigation of title and obtaining search report of all that land having Khata Khatauni No. 01006 (Fasli 1416 to 1421) Khasra No. 930Ga area 182.34 sq. mtrs., situated at Mauza Dehra Khas, Pargana Central Doon, Tehsil & Distt. Dehra Dun

Belonging to Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony, Dehra Dun.

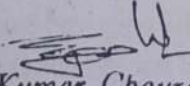
As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report which is enclosed.

I hereby certify that the registration particulars - number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of the Sub-Registrar/Registrar of Assurances.

I further certify that the photographs of previous owner affixed/seen in the title deed tally with records of registration office.

Chain of title relating to the land as per title is complete as given in the Annexure hereto.


Rajesh Kumar Chaurasia
Advocate

Chamber No.46 Civil Court Comp
Dehra Dun. Mob.-9897133807

1. Original sale deed dt. 12.11.2014, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli through his Attorney Sh. Narendra Chamoli S/o Sh. Devendra Chamoli in favour of Shri Pankaj Verma S/o Sh. Raghuvir Singh, which is duly registered in the office of Sub-Registrar-III, Dehradun in Book No. 1, Vol. 594, Pages 221 to 256 as Document No. 2763 on 12.11.2014.

Additional documents required for completion of chain of title for a minimum period of 12 years.

- i. / Certified copy of Power of Attorney dt. 23.03.2012, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli in favour of Sh. Narendra Chamoli S/o Sh. Devendra Chamoli, which is duly registered in the office of Sub-Registrar, Dehra Dun in Book No. 4, Vol. 385, Page 399 to 406 as Document No. 286 dt. 22.03.2012.
- ii. / Certified copy of sale deed dt. 19.07.1983, executed by Shri Ghanshyam S/o Sh. Rirkoo in favour of Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli, which is duly registered in the office of Sub-Registrar, Dehradun in Book No. 1, Vol. 2069, Pages 237 to 240 as Document No. 5579 on 25.07.1983.
- iii. Copy of approved a plan from MDDA, Dehra Dun, having Plan No. R-3392/ 2014-15 dated 10.04.2015.
- iv. Certified copy of extract of Khata Khatauni.
- v. Affidavit & declaration of borrower Shri Pankaj Verma

The search report of which is annexed hereto, conducted by me, for last more than minimum required period do not disclose/disclose any encumbrances.

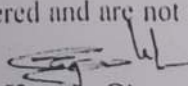
I have not given/given opinion earlier on investigation of title relating to the same land/property as detailed hereunder :-

- | | | |
|-----|--|---------------------|
| (a) | Name of lender | - Shri Pankaj Verma |
| (b) | Date of opinion & reference no. (if any) | - NIL |
| (c) | Remarks | - NIL |

I find following defects/no defects in the title of the person offering mortgage:-
No Defect

I hereby certify that Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony, Dehra Dun have a clear, valid and marketable title over the above said land and he is competent to create the mortgage/to deal with his land in any manner he may like.

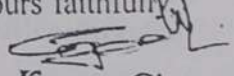
The valid mortgage can be created by depositing the following title deed. The said title deeds are genuinely registered and are not duplicate or fake as observed by me :-


Rajesh Kumar Chaurasia
Advocate

The valid mortgage can be created by depositing the following title deed.
(Give hereunder the details of title deeds, which are required to be deposited to create equitable mortgage).

1. Original sale deed dt. 12.11.2014, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli through his Attorney Sh. Narendra Chamoli S/o Sh. Devendra Chamoli in favour of Shri Pankaj Verma S/o Sh. Raghuvir Singh, which is duly registered in the office of Sub-Registrar-III, Dehradun in Book No. 1, Vol. 594, Pages 221 to 256 as Document No. 2763 on 12.11.2014.
2. Certified copy of Power of Attorney dt. 23.03.2012, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli in favour of Sh. Narendra Chamoli S/o Sh. Devendra Chamoli, which is duly registered in the office of Sub-Registrar, Dehra Dun in Book No. 4, Vol. 385, Page 399 to 406 as Document No. 286 dt. 22.03.2012.
3. Certified copy of sale deed dt. 19.07.1983, executed by Shri Ghanshyam S/o Sh. Rirkoo in favour of Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli, which is duly registered in the office of Sub-Registrar, Dehradun in Book No. 1, Vol. 2069, Pages 237 to 240 as Document No. 5579 on 25.07.1983.
4. Copy of approved a plan from MDDA, Dehra Dun, having Plan No. R-3392/2014-15 dated 10.04.2015.
5. Certified copy of extract of Khata Khatauni.
6. Affidavit & declaration of borrower Shri Pankaj Verma

Yours faithfully,


Rajesh Kumar Chaurasia

(R.K. Chaurasia) Advocate

Chamber No. 46, Civil Court Coml
Dehra Dun Mob. -9897133807

Enclosures : 1. Special report
2. Chain of Title
3. Search Report.

SEARCH REPORT

Account.

B.O.

Search Report relates to Searches made in :

- a) Sub Registrar Office : Sub-Registrar, Dehradun
b) Registrar of Companies : N.A.
c) Courts : No.
d) Other offices : Revenue records Dehra Dun, Tehsil Dehra Dun.

- i) Office of the Co-operative Society : N.A.
ii) _____ Development Authority : N.A.
(DDA/HUDA/and the like)

- e) Any other documents
i) Receipts for payment of Municipal Taxes etc : N.A.

2. Sub-Registrar/Registrar of Assurance Office
The encumbrances certificate was obtained from the Sub-Registrar-....., Dehradun for the period from NIL to NIL and the same disclosed following encumbrances (Certificate enclosed) : **No certificate of search has been obtained from Sub-Registrar Office, Dehradun as there is no procedure for an individual for obtaining such certificate from the office directly.**

(if there is no system to issue of encumbrance certificate in the office of Sub-Registrar, it be stated accordingly)

3. Besides obtaining encumbrance certificate from the Sub-Registrar (no such certificate in present is being issued by the Sub-Registrar Office, Dehradun), personal search was carried out by me for the purpose. Inspection was made on **28.04.2015** for last more than minimum required period at the following Sub-Registrar/office :-
Sub-Registrar, Dehradun

The search report disclosed the following encumbrances :- **NIL**

4. The ownership of the property/land being a company, search was conducted in the following offices of the registrar of companies :- **N.A.**

The search made out in the office of Registrar of Companies disclosed :-

ROC	INFORMATION
N.A.	N.A.

Rajesh Kumar Chaurasia

Advocate

Chamber No.46 Civil Court Comp
Dehra Dun, Mob.-9897133807

5. Inspection of Court records disclosed :-
(This may detail suit pending, Decrees, Attachment before Judgment, Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of Court	Date of Order	Nature of Order
No litigation is pending in respect of the land to be mortgage as per affidavit of the present owner.		

6. Searches made/inspections carried out in the following offices disclosed :

Office	Date of search/	Information
Sub-Registrar Dehradun	28.04.2015	No recorded encumbrances has been found

7. A study of the following documents disclosed :

	Details of documents perused	Information
1.	Original sale deed dt. 12.11.2014, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli through his Attorney Sh. Narendra Chamoli S/o Sh. Devendra Chamoli in favour of Shri Pankaj Verma S/o Sh. Raghuvir Singh, which is duly registered in the office of Sub-Registrar-III, Dehradun in Book No. 1, Vol. 594, Pages 221 to 256 as Document No. 2763 on 12.11.2014.	As above
2.	Certified copy of Power of Attorney dt. 23.03.2012, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli in favour of Sh. Narendra Chamoli S/o Sh. Devendra Chamoli, which is duly registered in the office of Sub-Registrar, Dehra Dun in Book No. 4, Vol. 385, Page 399 to 406 as Document No. 286 dt. 22.03.2012.	
3.	Certified copy of sale deed dt. 19.07.1983, executed by Shri Ghanshyam S/o Sh. Rirkoo in favour of Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli, which is duly registered in the office of Sub-Registrar, Dehradun in Book No. 1, Vol. 2069, Pages 237 to 240 as Document No. 5579 on 25.07.1983.	
4.	Certified copy of extract of Khata Khatauni.	
5.	Affidavit & declaration of borrower Shri Pankaj Verma	

Defects notices are indicated in the Certificate given by me- No defect.

Yours faithfully,

Rajesh Kumar Chaurasia

(R.K. Chaurasia) Advocate

Member No. 46 Civil Court Comf
Dehra Dun. Mob. -9897133807

To,

Dated 28.04.2015

The Senior Manager,
Punjab National Bank
Branch - RAB, Astley Hall
Dehra Dun.

Sub: Title verification and opinion on investigation of title and obtaining search report of all that land having Khata Khatauni No. 01006 (Fasli 1416 to 1421) Khasra No. 930Ga area 182.34 sq. mtrs., situated at Mauza Dehra Khas, Pargana Central Doon, Tehsil & Distt. Dehra Dun

It is certify that on careful inspection of the available index registers, as indexed upon the date in the office of Sub-Registrar, Dehradun for the last more than minimum required period till date, no recorded encumbrance has been found in respect of the land mentioned here-in-below.

Description of the Property

All that land having Khata Khatauni No. 01006 (Fasli 1416 to 1421) Khasra No. 930Ga area 182.34 sq. mtrs., situated at Mauza Dehra Khas, Pargana Central Doon, Tehsil & Distt. Dehra Dun, bounded and butted as under :-

East - Land of seller, side measuring 54.5 ft.
West - Land of others, side measuring 54.5 ft.
North - Land of Sh. Virendra Chamoli, side measuring 36 ft.
South - 25 ft. (7.69 meter) wide road, side measuring 36 ft.
(The above said description of the land is as per Sale Deed dt. 12.11.2014).

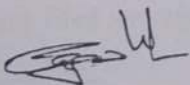
Name & Address of the present owner :

Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony,
Dehra Dun.

Title Verification :-

Sir,

I have inspected and verified the record relating to the scheduled property in the office of Sub-Registrar, Dehradun, revenue records room, Dehradun, Tehsil Dehradun till upto date, as made available to me, without prejudicing my rights, because the index register of Sub-Registrar Office is in the ruined and torned condition, the following search report is being submitted :-


Rajesh Kumar Chaurasia
Advocate

Chamber No.46 Civil Court Comp
Dehra Dun. Mob.-9897133807

WHEREAS present owner Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony, Dehra Dun had purchased the scheduled land from its just immediate owner Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli, R/o 96, Pathribagh, Dehra Dun through his Attorney Sh. Narendra Chamoli S/o Sh. Devendra Chamoli, R/o 96, Pathribagh, Dehra Dun (the said Attorney dt. 23.03.2012 is found duly registered in the office of Sub-Registrar, Dehra Dun in Book No. 4, Vol. 385, Page 399 to 406 as Document No. 286 dt. 22.03.2012) vide sale deed dt. 12.11.2014, which is found duly registered in the office of Sub-Registrar-III, Dehradun in Book No. 1, Vol. 594, Pages 221 to 256 as Document No. 2763 on 12.11.2014 and after purchasing the scheduled land Shri Pankaj Verma got mutated his name in revenue records, which is found duly recorded;

AND WHEREAS, after purchasing the scheduled land present owner Sh. Pankaj Verma got approved a plan from MDDA, Dehra Dun vide Plan No. R-3392/2014-15 dated 10.04.2015 for construction of residential house over the land purchase.

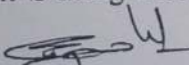
AND WHEREAS the above named Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli had purchased the scheduled land along with other land from its previous owner Shri Ghanshyam S/o Sh. Rirkoo, R/o Village Pathribagh, Dehrakhas, Dehra Dun vide sale deed dt. 19.07.1983, which is found duly registered in the office of Sub-Registrar, Dehradun in Book No. 1, Vol. 2069, Pages 237 to 240 as Document No. 5579 on 25.07.1983 and after purchasing the scheduled land Sh. Dev Raj got mutated his name in revenue records, which is found duly recorded;

AND WHEREAS, the initial owner of the schedule land along with other land was Shri Ghanshyam S/o Sh. Rirkoo and his name is found duly mutated in revenue records since before 1983.

Hence, the title of present owner Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony, Dehra Dun is clear and the chain of documents is complete during the minimum required period, as per bank norms.

Regarding Encumbrance :-

I have personally and carefully inspected the legible index registers as indexed upto the date in the office of Sub-Registrar, Dehradun. On inspection of these registers as indexed upon the date, no recorded encumbrance has been found in respect of the scheduled land. In addition to this the present owner has given his affidavit that he has not created any charge over scheduled land in any manner and the same is free from all sorts of encumbrances. This affidavit is being filed herewith.


Rajesh Kumar Chaurasia

Advocate

Chamber No.46 Civil Court Comp

Dehra Dun. Mob.-9897133807


I hereby confirm and certify that :-

1. I have searched the relevant available records with regards to the immovable property which is intended to be mortgaged in the office of the Sub-Registrar, Dehradun and I further verify the marketable title of the present owner on the basis of inspection of records.
2. I have searched the relevant records and on the basis of such search, the present owner has clear, legal and marketable title over the scheduled land.
3. I further certify that the document tendered by the borrower/mortgator for the purpose of creation of mortgage/charge is genuine and original documents of title to the scheduled land.

Conclusion & Opinion :-

Thus on the basis of all the documents referred to hereinabove & further on the basis of information derived from inspection of the available index registers as indexed upto the date & on the basis of affidavit of the present owner, the scheduled land owned by him is completely free from all sorts of encumbrances and their title regarding the above land is perfectly **clear and marketable** and in my opinion, the same may be accepted by **Punjab National Bank** as security by way of **equitable mortgage** to secure the loan and it will be a good security for the bank.

Enclosures : As above

Yours Sincerely, 

Rajesh Kumar Chaurasia

(R.K. Chaurasia) Advocate

Chamber No. 46 Civil Court Com.
Dehra Dun. Mob. - 989713380

SPECIAL REPORT ON TITLE

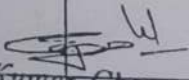
REGARDING : All that land having Khata Khatauni No. 01006 (Fasli 1416 to 1421) Khasra No. 930Ga area 182.34 sq. mtrs., situated at Mauza Dehra Khas, Pargana Central Doon, Tehsil & Distt. Dehra Dun

ASPECT TO BE CONSIDERED	COUNSEL'S STATEMENT
A. PARTICULARS	
1. Name of the borrowers with address	: Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony, Dehra Dun
2. Name of the person offering Mortgage with parentage/constitution and address.	: Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony, Dehra Dun
3. Name of the present title holder	: Shri Pankaj Verma S/o Sh. Raghuvir Singh, R/o 71, Guru Road, Sanjay Colony, Dehra Dun
4. Details of the property to be mortgaged : As per title deed - As per present position -	: All that land having Khata Khatauni No. 01006 (Fasli 1416 to 1421) Khasra No. 930Ga area 182.34 sq. mtrs., situated at Mauza Dehra Khas, Pargana Central Doon, Tehsil & Distt. Dehra Dun, bounded and butted as under :- East - Land of seller, side measuring 54.5 ft. West - Land of others, side measuring 54.5 ft. North - Land of Sh. Virendra Chamoli, side measuring 36 ft. South - 25 ft. (7.69 meter) wide road, side measuring 36 ft. (The above said description of the land is as per Sale Deed dt. 12.11.2014).
B. INVESTIGATIONS	
1. Details of the title deeds/documents (including Link Deeds/parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)	1. Original sale deed dt. 12.11.2014, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli through his Attorney Sh. Narendra Chamoli S/o Sh. Devendra Chamoli in favour of Shri Pankaj Verma S/o Sh. Raghuvir Singh, which is duly registered in the office of Sub-Registrar-III, Dehradun in Book No. 1, Vol. 594, Pages 221 to 256 as Document No. 2763 on 12.11.2014. 2. Certified copy of Power of Attorney dt. 23.03.2012, executed by Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli in favour of Sh. Narendra Chamoli S/o Sh. Devendra Chamoli, which is duly

Rajesh Kumar Chaurasia
Advocate

Chamber No. 46 Civil Court Comp.
Dehra Dun Mob. -9897133807


	<p>registered in the office of Sub-Registrar, Dehra Dun in Book No. 4, Vol. 385, Page 399 to 406 as Document No. 286 dt. 22.03.2012.</p> <p>3. Certified copy of sale deed dt. 19.07.1983, executed by Shri Ghanshyam S/o Sh. Rirkoo in favour of Sh. Dev Raj S/o Late Sh. Govind Ram Chamoli, which is duly registered in the office of Sub-Registrar, Dehradun in Book No. 1, Vol. 2069, Pages 237 to 240 as Document No. 5579 on 25.07.1983.</p> <p>4. Copy of approved a plan from MDDA, Dehra Dun, having Plan No. R-3392/2014-15 dated 10.04.2015.</p> <p>5. Certified copy of extract of Khata Khatauni.</p> <p>6. Affidavit & declaration of borrower Shri Pankaj Verma</p>
2. Whether documents given to the counsel are original one or mere copies of documents ? (*Counsel should examine original documents only and if any of the documents in original is not shown, the details of the documents be given with reasons thereof)	: Party have provided me the photocopies of the title deed for perusal and produce his original title deed, which I have seen.
3. Whether documents given as original title deeds raise any doubt or suspicious?	: No.
4. Whether the registration particulars number and date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in records of the registrar's office?	: Yes
5. Whether the registration particular number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?	: Yes


Rajesh Kumar Chaurasia

Advocate

Room No. 46 Civil Court Comp
Dehra Dun. Mob - 9897133900

6.	Whether the photographs of parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office ?	Yes
7.	Whether the contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office ? If not, variations be specified. What is its effect ?	Yes
8.	Whether the property has been mutated in the name of the person offering the mortgage?	Yes
9.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated.	Yes
10.	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgage ? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non agricultural purpose).	No
11.	Where there are restrictions regarding sale of the property to be mortgaged ? (In some States, there are restriction for sale of property resident outside the State) ?	N.A., because the title holder is absolute owner with transferable right.
12.	Whether all the approvals, clearance/ sanctions required for creation of the mortgage have been obtained ? If not obtained, what are such sanction/ approvals and clearances yet to be obtained ?	Yes


Rajesh Kumar Chaurasia

Advocate

Chamber No.46 Civil Court Comp

Delhi Dist. Mob.-9897133807

13.	Whether the property is ancestral/or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	No
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No.
15.	Whether Urban Land Ceiling Act is applicable in the State, where the property is located?	No.
16.	In case of leasehold property, whether permission/NOC from the lessor is required for creation of mortgage? whether permission of the lessor/NOC is obtained? What is the rate of sharing of unearned income with lessor, in the event of the sale of the property? Whether the copy of the title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease? Whether terms & conditions given in the lease deed have been complied with? if any condition is violated, effect thereof.	N.A.
17.	Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	As per the affidavit given by title holder, no outstanding regarding income tax is against title holder.
18.	In respect of agriculture land, whether land is declared surplus or under consolidation of holding?	No

Rajesh Kumar Chaurasia

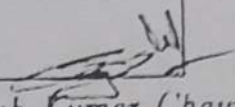
Advocate

Chamber No.46 Civil Court Comp

Naara Dinn Mob -9897133807

19. Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor ?
(Copies of revenue records be submitted to the Bank while submitting the Certificate of Title Investigation)

Yes


Rajesh Kumar Chaurasia
(R.K. Chaurasia) Advocate

Chamber No. 45, District Court Complex,
Dehra Dun. Mob - 9897133207

Dated :- 28.04.2015

Place : Dehra Dun.



क्र. B 25175

विक्रय पत्र हेतु वांछित विवरण

1. मांनियत विक्रयपत्र : रु. 16,00,000/-
2. बाजारी मूल्य जिस पर स्टाम्प दिया गया : रु. 26,26,000/-
3. कुल स्टाम्प जो दिया गया : रु. 1,31,300/-
4. क्षेत्र : नगर निगम सीमा के अन्तर्गत
5. स्थान : मौजा देहराबास, परगना केन्द्रीयदून, तहसील व जिला देहरादून।
6. सम्पत्ति : आवासीय भूमि
7. प्रमुख मार्ग से दूरी : महन्त इन्द्रेण हासिटल व कारगी मार्ग से 350 मीटर से अधिक दूरी पर तथा 5 मीटर से अधिक व 12 मीटर से कम चौड़े मार्ग पर नगर निगम की सीमा के अन्दर स्थित।
8. सकल रेट : रु. 14,400/- प्रति वर्ग मीटर (20 प्रतिशत गृह के साध)
9. सम्पत्ति विवरण : भूमि खाता खतौनी सं० 01006 (फसली 1416 से 1421), खसरा सं० 930ग रकबा 182.34 वर्ग मीटर, स्थित मौजा देहराबास, परगना केन्द्रीयदून, तहसील व जिला देहरादून।
10. विक्रेता का नाम व पता : श्री देवराज पुत्र स्व० श्री गोविन्द राम चमोली, निवासी- 96, पथरी बाग, देहरादून द्वारा मुख्ताराम श्री नरेन्द्र चमोली पुत्र श्री देवेन्द्र चमोली, निवासी- 96, पथरी बाग, देहरादून। (PAN - A G X 8 C 7 7 2 1 K)
11. क्रेता का नाम व पता : श्री पंकज वर्मा पुत्र श्री रघुवीर सिंह, निवासी- 71, गुरु रोड, संजय कालोनी, देहरादून (PAN - ADXPV1788)
12. कुल स्टाम्प शीटों की संख्या : 16 शीट



उत्तराखण्ड UTTARAKHAND

279404



विक्रय पत्र

यह विक्रय पत्र आज दिनांक 12-11-2014 को स्थान देहरादून में श्री देवराज पुत्र स्व० श्री गोविन्द राम चमोली, निवासी- 96, पथरी बाग, देहरादून द्वारा मुख्तारैआम श्री नरेन्द्र चमोली पुत्र श्री देवेन्द्र चमोली, निवासी- 96, पथरी बाग, देहरादून, (जिन्हें एतदपश्चात् "विक्रेता" कहकर सम्बोधित किया गया है)विक्रेता

एवं

श्री पंकज वर्मा पुत्र श्री रघुवीर सिंह, निवासी- 71, गुरु रोड, संजय कालोनी, देहरादून (जिन्हें एतदपश्चात् "क्रेता" कहकर सम्बोधित किया गया है)क्रेता

के मध्य अंकित व निष्पादित किया गया।

सदैव यह प्राविधान रहेगा कि जहाँ-कहीं भी इस विलेख में प्रयुक्त शब्द विक्रेता एवं क्रेता प्रयुक्त हुए हैं वहाँ-वहाँ क्रेता एवं विक्रेता शब्दों में उनके उत्तराधिकारी, हित प्रतिनिधि, स्थानापन्न, विधिविहित प्रतिनिधि शामिल व पाबन्द होंगे।

भारतीय गैर न्यायिक INDIA NON JUDICIAL

रु.
25000
पच्चीस हजार रुपये



Rs.
25000
TWENTY FIVE THOUSAND RUPEES

उत्तराखण्ड UTTARAKHAND

279473

जैसा कि इस विक्रय पत्र की सूची सम्पत्ति में वर्णित भूमि का विक्रेता एकमात्र मालिक, स्वामी, काबिज, अध्यासी व भूमिधर है। उक्त भूमि मय अन्य भूमि विक्रेता द्वारा पंजीकृत विक्रय पत्र दिनांक 19-07-1983 के माध्यम से इसके पूर्व स्वामी श्री घनश्याम पुत्र श्री रिङ्कू निवासी- ग्राम पथरीबाग, देहराखास, देहरादून से क्रय की गई है, जिसका पंजीयन कार्यालय उपनिबन्धक-प्रथम, देहरादून की बही नं० 1, जिल्द 2069, पृष्ठ 237 से 240 में दस्तावेज सं० 5579 के रूप में दिनांक 25-07-1983 को विधिवत दर्ज है तथा विक्रेता का नाम राजस्व अभिलेखों में बतौर वर्ग 1(क) संक्रमणीय भूमिधर के रूप में दर्ज व अंकित चला आ रहा है।

Rameli

व्यक्ति

भारतीय गैर न्यायिक INDIA NON JUDICIAL

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25000

पच्चीस हजार रुपये



Rs.
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TWENTY FIVE THOUSAND RUPEES

उत्तराखण्ड UTTARAKHAND

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16 NOV 2014

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और जैसा कि सूची सम्पत्ति में वर्णित भूमि में विक्रेता का अन्य कोई साझीदार व भागीदार नहीं है तथा सूची में वर्णित भूमि इस समय तक हर प्रकार के भार, बन्धन, रहन, विक्रय, ऋण (सरकारी एवं गैर सरकारी) कुर्की, जमानत, विवादों, कोर्ट केस, अधिग्रहण आदि से पूर्णतया पाक व साफ है तथा वर्तमान में विक्रय की जा रही भूमि किसी भी वाद-विवाद में विचाराधीन नहीं है, न ही विक्रय की जा रही भूमि की बाबत किसी भी समक्ष न्यायालय व प्राधिकरण इत्यादि में वाद लम्बित है, और न ही विक्रय की जा रही भूमि किसी भी परियोजन हेतु सरकार द्वारा अधिग्रहित की गई है और न ही विक्रेता को किसी भी प्रकार से विक्रय की जा रही भूमि को अधिग्रहित किये जाने की बाबत किसी भी विभाग से कोई सूचना प्राप्त हुई है तथा विक्रेता को सूची में वर्णित भूमि को विक्रय, अन्तरण, हस्तान्तरण आदि-आदि के सम्पूर्ण अधिकार प्राप्त हैं।

Signature

Signature

भारत गणराज्य INDIA NON JUDICIAL

रु.
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पच्चीस हजार रुपये



Rs.
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TWENTY FIVE THOUSAND RUPEES

उत्तराखण्ड UTTARAKHAND

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और विदित हो कि विक्रेता ने सूची सम्पत्ति में वर्णित भूमि की देखभाल, विक्रय, आदि की बाबत अपने सगे भतीजे श्री नरेन्द्र चमोली पुत्र श्री देवेन्द्र चमोली, निवासी- 96, पथरी बाग, देहरादून को मुख्तारनामा आम दिनांकित 23-03-2012 के माध्यम से अपना मुख्तारेआम नियुक्त किया है, जिसका पंजीयन कार्यालय सब-रजिस्ट्रार, देहरादून की बही नं० 4, जिल्द 385, पृष्ठ 399 से 406 में नं० 286 पर दिनांक 22-03-2012 को विधिवत दर्ज है। विक्रेता द्वारा आज दिनांक तक उक्त मुख्तारनामा आम खण्डित नहीं किया गया है तथा आज भी वैध एवं प्रभावी है तथा उक्त मुख्तारनामों में वर्णित शक्तियों का प्रयोग करते हुए विक्रेता के मुख्तारेआम द्वारा वर्तमान विक्रय पत्र अंकित व निष्पादित किया जा रहा है।

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Chomel

दस हजार रुपये

भारत

INDIA NON JUDICIAL

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TEN THOUSAND RUPEES

INDIA

खण्ड UTTARAKHAND

A 558741

और जैसा कि विक्रेता विक्रीत की जा रही भूमि को क्रेता को मु० 16,00,000/- रुपये (सोलह लाख रुपये) में विक्रय करने को सहमत है तथा क्रेता भी इसी कीमत में क्रय करने को सहमत है। इस कारण यह विक्रय पत्र अंकित व निष्पादित किया जा रहा है।

Ramesh

Singh

भारतीय गैर न्यायिक INDIA NON JUDICIAL

दस हजार रुपये

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10000



Rs.
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TEN THOUSAND RUPEES

INDIA

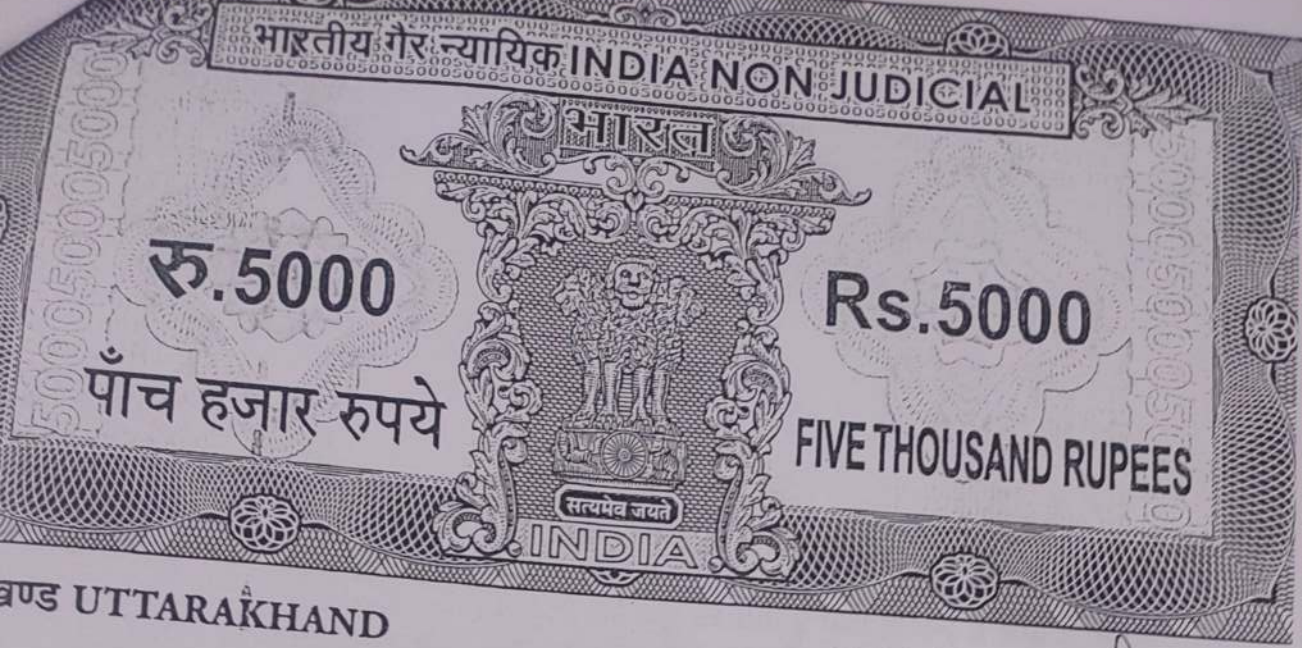
उत्तराखण्ड UTTARAKHAND

A 5589286

10 NOV 2014

अतः : यह विक्रय विलेख निम्न साक्षात्कृत करता है :-

1. यह कि विक्रेता ने इस विक्रय विलेख की सूची में वर्णित भूमि तथा उसमें निहित अपने समस्त अधिकार, सुखाधिकार, जिसमें हवा, पानी, रोशनी, रास्ता, नाली आदि के अधिकार सम्मिलित हैं तथा वह अधिकार जो विक्रेता को वर्तमान में प्राप्त हैं तथा वह अधिकार जो विक्रेता को भविष्य में प्राप्त हो सकते हैं, सहित स्थायी रूप से सदैव हेतु क्रेता को मु० 16,00,000/- रुपये (सोलह लाख रुपये) की एवज में अन्तरित कर दिये हैं तथा कुल विक्रय प्रतिफल चैक सं० 11969, दिनांकित 12-11-2014, यूनियन बैंक ऑफ इण्डिया, पटेल नगर, देहरादून के माध्यम से प्राप्त कर लिये हैं, जिसकी स्वीकृति विक्रेता समक्ष सब-रजिस्ट्रार, देहरादून करता है तथा विक्रय प्रतिफल की बाबत कुछ लेना-देना शेष नहीं रह गया है तथा विक्रेता ने सूची में वर्णित भूमि से अपना कब्जा हटाकर व उठाकर क्रेता को अपने समतुल्य सूची में वर्णित भूमि पर बतौर मालिक, स्वामी, काबिज व अध्यासित करा दिया है।



ब्रण्ड UTTARAKHAND

NOV 2014

2.

यह कि आज से विक्रेता का सूची में वर्णित भूमि पर कोई हक व अधिकार नहीं रह गया है। आज से क्रेता सूची में वर्णित भूमि का एकमात्र मालिक, स्वामी, काबिज व अध्यासी हो गया है। क्रेता को अधिकार होगा कि वह सूची में वर्णित भूमि का जिस प्रकार चाहे प्रयोग करे, उपयोग करे, निर्माण करे, उपभोग करे, जल संयोग, विद्युत संयोग, सीवर संयोग आदि प्राप्त करे, मानचित्र पास करावे तथा अन्य किसी व्यक्ति को विक्रीत, अन्तरित, हस्तान्तरित करे, इसमें विक्रेता अथवा उसके उत्तराधिकारियों, वारिसानों, एजेन्टों, आदि को किसी प्रकार की आपत्ति करने का अधिकार नहीं होगा।

Rehman

[Signature]



उत्तराखण्ड UTTARAKHAND

B 604464

01 NOV 2025

यह कि सूची में वर्णित भूमि की बावत आज तक के समस्त कर, टैक्स इत्यादि जो भी वाजिब होंगे उनको अदा करने की पूर्ण जिम्मेदारी विक्रेता की होगी, आज के पश्चात् अदा करने की जिम्मेदारी क्रेता की होगी।

यह कि क्रेता को अधिकार होगा कि वह विक्रीत भूमि से जिस प्रकार चाहे लाभ उठावे, अपने उपयोग-उपभोग में लाये, मानचित्र स्वीकृत कराये, निर्माण आदि करे व अन्य किसी व्यक्ति को विक्रय करे या अन्य किसी प्रकार से हस्तान्तरित करे इसमें मुझ विक्रेता को व मेरे किसी उत्तराधिकारी को किसी प्रकार की कोई आपत्ति नहीं होगी।

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भारतीय गैर न्यायिक INDIA NON JUDICIAL

एक हजार रुपये

रु.1000

ONE THOUSAND RUPEES

Rs.1000

सत्यमेव जयते

INDIA

उत्तराखण्ड UTTARAKHAND

A 292076

30 OCT 2014
विपरीत दिशा
सर्वोच्च न्यायालय
कोलकाता, वेस्टबंग

5. यह कि क्रेता को अधिकार होगा कि वह विक्रीत भूमि की बाबत राजस्व अभिलेखों/नगर निगम अभिलेखों/सक्षम प्राधिकरण में विक्रेता का नाम सूची में वर्णित भूमि की बाबत खारिज कराकर अपना नाम बतौर मालिक, स्वामी, अध्यासी दर्ज करा ले, इसमें विक्रेता को कोई आपत्ति नहीं होगी।
6. यह कि यदि भविष्य में विक्रेता को क्रेता के स्वामित्व, अधिकार की पुष्टि हेतु अन्य कोई लेख, शपथपत्र अथवा बयान आदि देने की आवश्यकता होगी तो विक्रेता ऐसी समस्त कार्यवाही क्रेता की पूर्व सूचना मिलने पर एवं क्रेता के खर्च पर करने हेतु सदैव तैयार व तत्पर रहेगा।

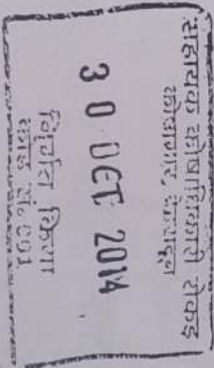
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उत्तराखण्ड UTTARAKHAND

A 292077



वांछित विवरण

1. यह कि विक्रीत भूमि की बावत पक्षकारों के मध्य पूर्व में कोई पंजीकृत इकरारनामा नहीं हो रखा है;
2. यह कि विक्रेता एवं क्रेता अनुसूचित जाति अथवा जनजाति से सम्बन्धित नहीं है।
3. यह कि विक्रीत भूमि में कोई पेड़, बाग अथवा निर्माण आदि नहीं है।

Ramul

जयपुर

भारतीय गैर न्यायिक INDIA NON JUDICIAL

एक हजार रुपये

रु.1000

ONE THOUSAND RUPEES

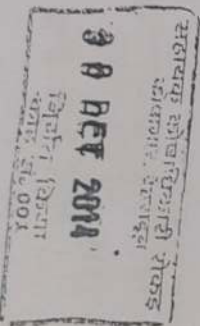
Rs.1000



INDIA

उत्तराखण्ड UTTARAKHAND

A 292078



4. यह कि विक्रीत भूमि महन्त इन्द्रेण हास्पिटल व कारगी मार्ग से 350 मीटर से अधिक दूरी पर नगर निगम की सीमा के अन्दर मौजा देहराखास, परगना केन्द्रीयदून, तहसील व जिला देहरादून में स्थित है।
5. यह कि विक्रीत भूमि पर सीलिंग अधिनियम के अन्तर्गत कोई वाद लम्बित नहीं है व सीलिंग से मुक्त है।

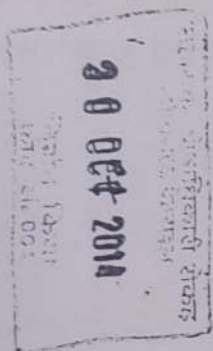
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उत्तराखण्ड UTTARAKHAND

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6. यह कि विक्रीत भूमि का मूल्य कलेक्टर देहरादून द्वारा निर्धारित सर्किल रेट की दर मु० 12,000/- रुपये प्रति वर्ग मीटर है। चूंकि विक्रय की जा रही भूमि 5 मीटर से अधिक व 12 मीटर से कम चौड़े मार्ग पर स्थित है, जिस कारण नियमानुसार उपरोक्त सर्किल दर में 20 प्रतिशत की वृद्धि के साथ निर्धारित सर्किल रेट मु० 14,400/- रुपये बनता है तथा भूमि का रकबा 182.34 वर्ग मीटर है, जिसके अनुरूप विक्रय की जा रही भूमि का मूल्यांकन मु० 26,25,696/- रुपये अर्थात् मु० 26,26,000/- रुपये बनता है, जिस पर नियमानुसार 5 प्रतिशत की दर से मु० 1,31,300/- रुपये का स्टाम्प शुल्क अदा किया जा रहा है।

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भारतीय गैर न्यायिक INDIA NON JUDICIAL

एक हजार रुपये

रु.1000

ONE THOUSAND RUPEES

Rs.1000



उत्तराखण्ड UTTARAKHAND

B 604462

यह कि विक्रय की जा रही भूमि नगर निगम, देहरादून की सीमा के अन्तर्गत मौजा देहराखास में स्थित है, जिस कारण सूची में वर्णित भूमि क्रय करने पर उ०प्र० जमींदारी विनाश एवं भूमि व्यवस्था अधिनियम 1950 यथासंशोधित अध्यादेश सं० 29 सन् 2003 की धारा 154(4)(1) (डी) व 154 (4) (बी) का उल्लंघन नहीं हो रहा है।

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उत्तराखण्ड UTTARAKHAND

L 375369

सूची

भूमि खाता खतौनी सं० 01006 (फसली 1416 से 1421), खसरा सं० 930 ग रकबा 182.34 वर्ग मीटर, स्थित मौजा देहराखास, परगना केन्द्रीयदून, तहसील व जिला देहरादून तथा जिसकी सीमाएं व नाप निम्न प्रकार हैं :-

पूरब में	:	भूमि विक्रेता, सीमा में नाप 54.5 फुट
पश्चिम में	:	भूमि अन्य, सीमा में नाप 54.5 फुट
उत्तर में	:	भूमि श्री विरेन्द्र चमोली, सीमा में नाप 36 फुट
दक्षिण में	:	25 फिट (7.69 मीटर) चौड़ा रास्ता, सीमा में नाप 36 फुट

अतः यह विक्रय पत्र आज दिनांक 12-11-2014 को स्थान देहरादून में साक्षीगणों की उपस्थिति में विक्रेता एवं क्रेतागण ने एक दूसरे की शिनाख्त कर निष्पादित कर दिया है ताकि सनद रहे और समय पर काम आये।

हस्ताक्षर विक्रेता
द्वारा मुख्तारआम

हस्ताक्षर क्रेता



10 NOV 2014

रजिस्ट्रेशन अधिनियम 1908 की धारा 32-ए के अनुपालन हेतु फिंगर प्रिंट्स

विक्रेता का नाम एवं पता : श्री देवराज पुत्र स्व० श्री गोविन्द राम चमोली, निवासी- 96, पथरी बाग, देहरादून द्वारा मुख्तारआम श्री नरेन्द्र चमोली पुत्र श्री देवेन्द्र चमोली, निवासी- 96, पथरी बाग, देहरादून।

बायें हाथ (Left Hand) की अंगुलियों के चिन्ह

अंगुष्ठ



तर्जनी



मध्यमा



अनामिका



कनिष्ठिका



दायें हाथ (Right Hand) की अंगुलियों के चिन्ह

अंगुष्ठ



तर्जनी



मध्यमा



अनामिका



कनिष्ठिका



विक्रेता के हस्ताक्षर
द्वारा मुख्तारआम



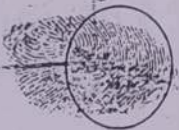
उत्तराखण्ड UTTARAKHAND

L 375371

10 NOV 2014

क्रेता का नाम एवं पता : श्री पंकज वर्मा पुत्र श्री रघुवीर सिंह, निवासी- 71, गुरु रोड, संजय कालोनी, देहरादून।

बायें हाथ (Left Hand) की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी मध्यमा



अनामिका



कनिष्ठिका



दायें हाथ (Right Hand) की अंगुलियों के चिन्ह
अंगुष्ठ तर्जनी मध्यमा



अनामिका



कनिष्ठिका



क्रेता के हस्ताक्षर

साक्षीगण:-

1. Amrit Aggarwal SO
SA Ram Lal Aggarwal
P/O 101 T.H. De Colony
Varid no. 42, Dehradun

2. Mukesh Sharma SO
Shri Kashi Shri Sharma
P/O 31, Kashi, Dehra
Pen - CHBPS-4751E

Val 50 - 1060758987

रचयिता : पक्षकारों ने आपस में एक-दूसरे की शिनाख्त की तथा उनके निर्देश व उनके द्वारा प्रस्तुत दस्तावेजों के आधार पर यह विक्रय पत्र श्री आर०के० चौरसिया, एडवोकेट द्वारा रचित किया गया।

नजरी मानचित्र

भूमि खाता खतौनी सं० 01006 (फसली 1416 से 1421), खसरा सं० 930ग
रकबा 182.34 वर्ग मीटर, स्थित मौजा देहराखास, परगना केन्द्रीयदून, तहसील
व जिला देहरादून।

विक्रेता : श्री देवराज पुत्र स्व० श्री गोविन्द राम चमोली द्वारा मुख्तारैआम श्री
नरेन्द्र चमोली पुत्र श्री देवेन्द्र चमोली

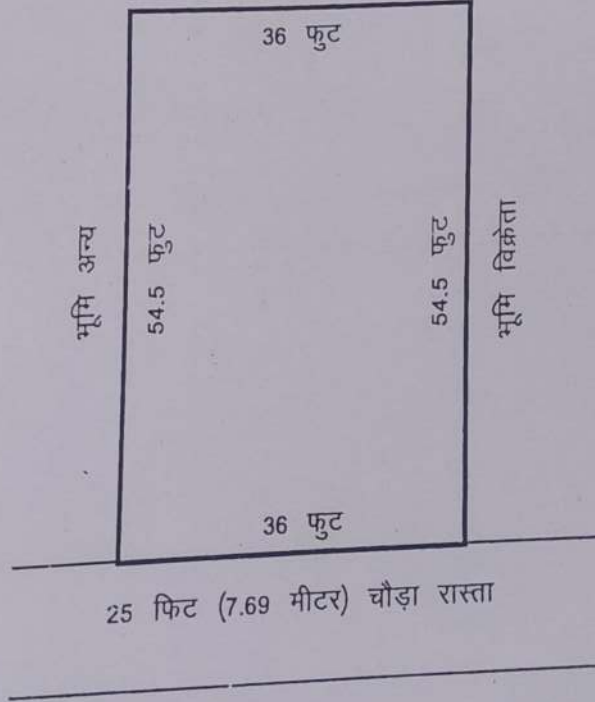
क्रेता : श्री पंकज वर्मा पुत्र श्री रघुवीर सिंह

उत्तर



भूमि श्री विरेन्द्र चमोली

NOT TO SCALE



(Signature)

हस्ताक्षर विक्रेता

(Signature)

हस्ताक्षर क्रेता

वही संख्या 1 जिल्द 594 के पृष्ठ 221 से 256 पर क्रमांक 2763

पर आज दिनांक 12 Nov 2014 को रजिस्ट्रीकरण किया गया।



रजिस्ट्रीकर्ता अधिकारी /
उप-निबंधक, देहरादून, तृतीय
12 Nov 2014