

V. K. ASSOCIATES

Govt. P.G.D. Engineer, Designer, Structure Engineer,
Valuer, **Class** Water & Builder

Govt. of India Income Tax Dept. Approved Valuer (CCIT/51/2007-08)

Panel Valuer of : State Bank of India, Canara Bank,
Punjab National Bank, Bank of Baroda,
Kurmanchal Bank, Bandhan Bank
Uttarakhand Gramin Bank
Union Bank of India, T.M.B.

Er. Vinay Kumar

(Chartered Engineer)

M.I.E. (Civil) F. I. V.

P.G.D. (Design & Construction of Conc. Structure)

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9719540969

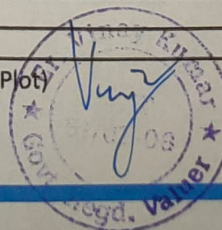
✉ vinayvidit2005@gmail.com

To,
Branch Manager
BANK OF BARODA
C.C CHOWK HARIDWAR

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

I.	GENERAL	
1.	Purpose for which this valuation is made	To Assess Fair Market Value
	a.	Date of inspection 25.07.2023
	b.	Date on which this valuation is made 25.07.2023
	List of documents produced for perusal	
3.	i)	Photocopy of Sale Deed Sale Deed No. 4186 Dated:- 20.05.2016
	ii)	Photocopy of Agreement to Sale N.A.
	iii)	Copy of Previous Report N.A.
4.	Name of the owner(S) and his/their address(es) with Phone no. (Details of share of each owner in case of joint & Co-ownership) Sh. Naveen Kumar Gupta S/o Sh. Ved Prakash Gupta R/o B-06, Arihant Vihar Colony, Post Gurukul Kangri, Pargana Jwalapur, Tehsil & Distt. Haridwar	
5.	Brief Description of the property (Includind leasehold / freehold etc) Area of Land 1262.52 sq.m. (as per copy of Sale Deed) (Freehold Property)	
5a.	Total Lease Period & remaining period (if Leasehold) N.A.	
	Location of the Property	
	a)	Plot No. / Survey No. Khasra No. 1339, 1340, 1341, 1342, 1343, 1344, 1345, 1346, 1347, 1348, 1349, 1350, 1351, 1352 Min, 1353 Min, 1354 Min, 1355, 1356, 1359, 1360 Min, 1362 Min, 1365 Min, & 1366 Min
	b)	Door No. ---
	c)	T. S. No. / Village Transport Nagar Yojna
	d)	Ward / Taluka Pargana Jwalapur
	e)	Mandal / District Tehsil & Distt. Haridwar
7.	Postal Address of the Property Land Bearing No. PP-1/1 (Under Petrol Pump Catogory), Khasra No. 1339, 1340, 1341, 1342, 1343, 1344, 1345, 1346, 1347, 1348, 1349, 1350, 1351, 1352 Min, 1353 Min, 1354 Min, 1355, 1356, 1359, 1360 Min, 1362 Min, 1365 Min, & 1366 Min, Situated at:- Transport Nagar Yojna, Village Jwalapur, Pargana Jwalapur, Tehsil & Distt. Haridwar. (within Limits of Nagar Nigam Haridwar)	
	City/ Town Haridwar	
8.	Residential Area No	
	Commercial Area Yes	
	Industrial Area No	

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Page 1

9 .	Classification of the Area		
	i)	High / Middle / Poor	Middle
	ii)	Urban / Semi Urban / Rural	Urban
10 .	Coming under Corporation Limit/Village Panchayat/Municipality		Municipality
11 .	Whether covered under any State/Central Govt.enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/		No
12 .	In Case it is an agricultural land any conversion to house site plots is contemplated		Commercial
13 .	Boundaries of the Property		As per Sale Deed
	East		Land of Hotel
	West		Road 30 M wide
	North		Other's Property
	South		Land of Nursing Home
	Latitude, Longitude and Co-ordinates of the site		Longitude=78°06'04.0"E, Latitude=29°54'49.1" N
14 .1	Nearby Landmark		Near Sabzi Mandi
15 .	Extent of site		1262.52 sq.m.
16 .	Extent of site considered for valuation (least of 14 A & 14 B)		1262.52 sq.m.
17 .	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		Middle Class
2 .	Development of surrounding area		Semi- Developed
3 .	Possibility of frequent flooding / sub-merging		No
4 .	Feasibility to the Civic amenities like school,hospital, bus stop,market etc.		Near by
5 .	Level of land with topographical conditions		Level
6 .	Shape of Land		Regular
	Type of use to which it can be put		Commercial
	Any usage restriction		N.A.
9 .	Is plot in town planning approved layout		No
10 .	Corner plot or Intermittent Plot		Intermittent
11 .	Road facilities		Available
12 .	Type of road available at present		Pakka Road
13 .	Width of road - Is it below 20 ft. Or more then 20 ft.		More than 20 Ft.
14 .	Is it land - locked land?		No
15 .	water potentiality		Yes
16 .	Underground sewerage system		No
17 .	Is Power supply available at the site?		Yes



18.	Advantage of the site		
1.	Near Schools & Hospitals	Yes	
2.	Good Marketability	Yes	
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)		N.A.
1.	No		
2.			
Part - A (Valuation of land)			
1.	Size of plot	1262.52 sq.m.	
		As per Sale Deed	As per Site
	East & West	31.90 M & 39.40 M	Same As
	North & South	37 M. & 38.60 M.	Same As
2.	Total extent of the plot (Sq.m.)	1262.52	
3.	Prevailing Market Rate (Along with details/reference of at least two latest deals/transsactions with respect to adjacent properties in the areas)	Rs. 45,000/- To Rs. 50,000/- Per Sq.m.	
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed) Circle Rate Of Building	Rs. 35,000 (Add 15% Extra for Road) = Rs.40,250 (Pg No. 22 SI No. 5-E4/5)	
5.	Assesess / adopted rate of valuation	Rs. 45,500	
6.	Estimate value of land	Rs. 57,444,660	
Part - B (Valuation of Building)			
Technical details of the building			
a.	Type of Building (Residential / Commercial/ Industrial)	N.A. Open Plot	
	Type of Construction (Load bearing/RCC/ Steel framed)	N.A. Open Plot	
c.	Year of construction	N.A. Open Plot	
d.	Number of floors and height of each floor including basement, if any	N.A. Open Plot	
e.	Plinth area floor - wise	N.A. Open Plot	
f.	Condition of the building	N.A. Open Plot	
i)	Exterior - Exellent , Good, Normal, Poor	N.A. Open Plot	
ii)	interior - Exellent , Good, Normal, Poor	N.A. Open Plot	
g.	Date of issue and validity of layout of approved map / plan	N.A. Open Plot	

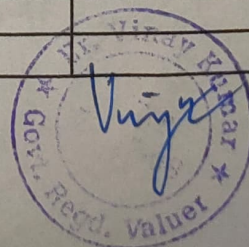


h.	Approved map / plan issuing authority	N.A. Open Plot
i.	Whether genuineness or authenticity of approved map / plan is verified	N.A. Open Plot
j.	Any other comments by our empenelled valuers on authentic of approved plan	N.A. Open Plot

Specifications of construction (floor-wise) in respect of

S. No.	DESCRIPTION				
1.	Foundation				
2.	Basement				
3.	Superstructure				
4.	Joinery / Doors & Windows (Please furnish details about size of frames, stutters, glazing, fitting etc. and specify the species of timber)				
5.	RCC works				
	Plastering				
	Flooring, Skirting, dadoig				
8.	Special finish as marble, granite, wooden paneling, grills, etc				
9.	Roofing including weather proof course				
10.	Drainage				

S. No.	DESCRIPTION				
1.	Compound wall	No			
	Heigth				
	Length				
	Type of construction				
	Electrical installation				
	Type of wiring				
	Class of fitting (Superior / ordinary / poor)				
	Number of light points	==			
	Fan points	==			
	Spare plag points	==			
	Any other item				
	Plumbing installation				
3.	No. of water closets and their type	==			
	No. of wash basins	==			
	No. of urinals	==			
	No. of bath tube	==			
	Water meter, taps, etc.	==			
	Any other fixtures				



Valuation of Building (N.A. Open Plot)

Sr. No.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
Total Market Value of Building								
1	Value of Land by adopting GLR				1262.52	Rs. 40,250		Rs. 0
2	Value of Building by adopting GLR				0.00			Rs. 50,816,430
GLR Value of Property Total								Rs. 50,816,430

Details of valuation

Part C - (Extra Items)

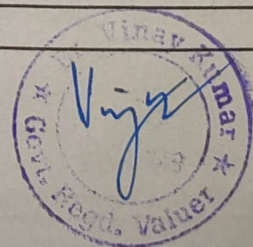
1.	Modular Kitchen	Rs. 0
2.	Ornamental front door	Rs. 0
3.	Sit out / Verandah with steel grills	Rs. 0
4.	Overhead water tank	Rs. 0
5.	Extra steel / collapsible gates	Rs. 0
	Total	Rs. 0

PART D - (AMENITIES)

1.	Wardrobes	Rs. 0
2.	Glazed tiles	Rs. 0
3.	Extra sinks and bath tub	Rs. 0
4.	Marble / Ceramic tiles flooring	Rs. 0
5.	Interior decorations	Rs. 0
6.	Architectural elevation works	Rs. 0
7.	Penelling works	Rs. 0
8.	Aluminium works	Rs. 0
	Aluminium hand rails	Rs. 0
	False ceiling	Rs. 0
	Total	Rs. 0

PART E - (Miscellaneous)

1.	Separate toilet room	Rs. 0
2.	Separate lumber room	Rs. 0
3.	Separate water tank / pump	Rs. 0
4.	Trees, gardening	Rs. 0
	Total	Rs. 0



PART F - (Services)

1.	Water supply arrangements	Rs. 0
2.	Drainage arrangements	Rs. 0
3.	Compound wall	Rs. 0
4.	C. B. deposits, fittings etc.	Rs. 0
5.	Pavements	Rs. 0
	Total	Rs. 0

Total abstract of the entire property

Part- A	Land	Rs. 57,444,660
Part- B	Building	Rs. 0
Part- C	Extra Items	Rs. 0
Part- D	Amenities	Rs. 0
Part- E	Miscellaneous	Rs. 0
Part- F	Services	Rs. 0
	Total	Rs. 57,444,660

Present Market Value	Rs. 57,444,660
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Realisable Value (85%)	Rs. 48,827,961
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Forced sale Value (80%)	Rs. 45,955,728
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Value as per Circle Rate	Rs. 50,816,430
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Valuation : Here, the Approved valuer should discuss in details 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 calculation. Also, such aspects as i) Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

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

Screen shot longitude/latitude and co-ordinates of property using GPS/various pps/Internet sites.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the property of the above property in the prevailing condition with aforesaid specifications is **Rs.5,74,44,660/- (Rupees Five Crore Seventy Four Lac Forty Four Thousand Six Hundred Sixty Only)** The Realizable Value of the above property as of is **Rs.4,88,27,961/- (Rupees Four Crore Eighty Eight Lac Twenty Seven Thousand Nine Hundred Sixty One only)**. and the Distress value is **Rs. 4,59,55,728/- (Rupees Four Fifty Nine Lac Fifty Five Thousand Seven Hundred Twenty Eight Only)**.

Place: Haridwar

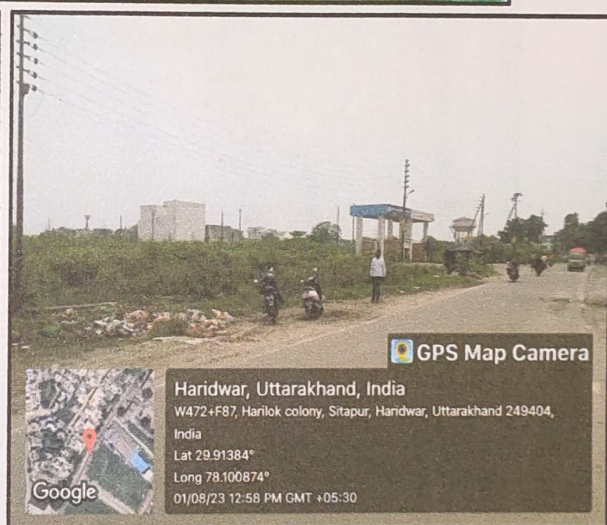
Dated: 25.07.2023

Er. VINAY KUMAR
A.M.I.E. (Civil) P.L.V., P.G.D.D.C. (Structure)
Regd. Engineer H.R.D.A.

Signature
(Name and Official Seal of the Approved Valuer)
V.K. ASSOCIATES, F-7 ALANKAR PALACE
SHOPPING COMPLEX NEAR BHAKAR
ASHIRAM HARIDWAR-249407

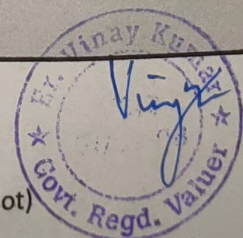
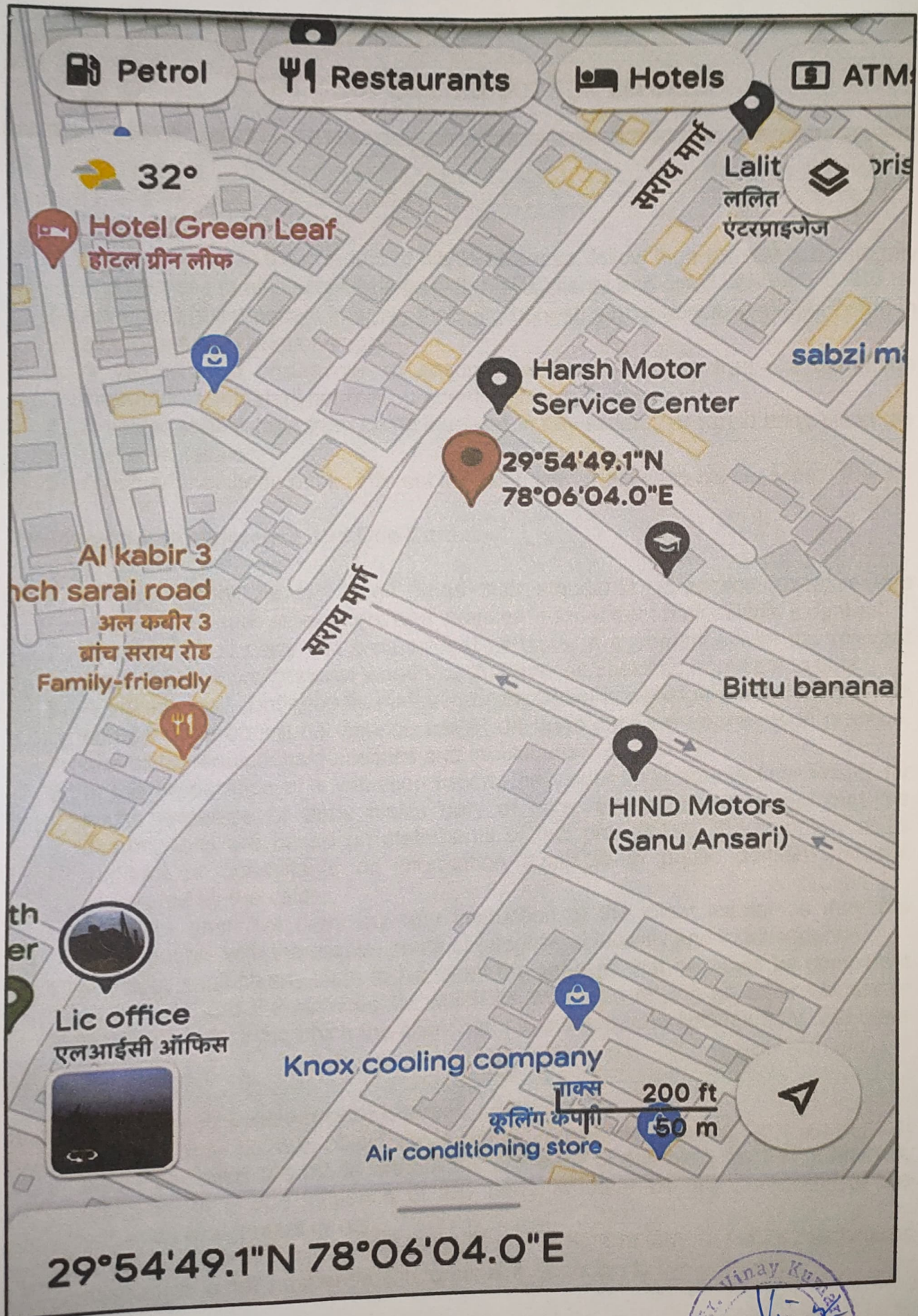
The undersigned has inspected the property detailed in the Valuation Report dated 25.07.2023, We are satisfied that the fair and reasonable market value of the property is Rs.5,74,44,660/- (Rupees Five Crore Seventy Four Lac Forty Four Thousand Six Hundred Sixty Only)

Signature
(Name of the Branch Manager with Official seal)



G:\B.O.B\C.C. Chowk\Naveen Kumar Gupta (Open Plot)





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 organization with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality.



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

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

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

Remuneration and Costs.

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

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

Occupation, employability and restrictions.

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

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

Name of the Valuer: Er. Vinay Kumar

Address of the Valuer: V.K. Associates, F-7, Alankar Palace, Shopping Complex,
Near Shankar Ashram Jwalapur Haridwar

Date: 25/7/2023
Place: Haridwar

Er. VINAY KUMAR
A.M.I.E.(Civil) F.I.V., P.G.D.D.C.(Structure)
Regd. Engineer H.R.D.A.

V.K. ASSOCIATES, F-7 ALANKAR PALACE
SHOPPING COMPLEX NEAR SHANKAR
ASHRAM HARIDWAR-249407





Thakral & Thakral

E-mail-advocate.thakral1st@gmail.com



Anandeshwar Thakral

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

Aditya Thakral

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

Ashutosh Thakral

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

Ref. No. D-650/2022

24/02/2022

To,
The Branch Head,
Bank of Baroda
Branch- C.C. Chowk Haridwar Distt. Haridwar

Dear Sir/Madam,

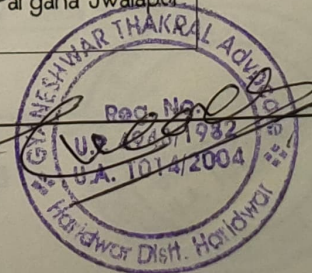
REG: Title Opinion Report certifying Non- Encumbrance of the property detailed in Sale deed - A Commercial property having plot of land bearing Plot no. PP-1/I, having land measuring in East- 31.90 meter, West- 34.90 meter, North- 37 meter & South- 38.60 meter, having total area of 1262.52 square meter, bounded in East- Plot for Hotel, West- Road 30 meter wide, North- Other property & South- Plot for Nursing Home, belonging to khasra nos. 1339, 1340, 1341 & others, situated in Transport Nagar Scheme, Revenue village Jwalapur (out of limits) Pargana Jwalapur Tehsil & Distt. Haridwar.

As per Bank's instructions requesting me to furnish non encumbrance and certify and submit the Title cum Opinion Report about the clear and marketable title to the above property to be mortgaged for securing the credit facility's granted/ to be granted to- M/s Vishal Annapurni Industries, Khasra no. 273, near Sagar Dharam Kanta village Noorpur Panjanheri Tehsil & Distt. Haridwar.

Name of mortgagor : Shri Naveen Kumar Gupta S/o Shri Ved Prakash Gupta R/o B-6, Arihant Vihar Vishnu Garden Kankhal Tehsil & Distt. Haridwar.

1.	Description and Area of the Property proposed to be mortgaged. Specific number(s) and address of property along with boundaries and measurements.	A Commercial property having plot of land bearing Plot no. PP-1/I, having land measuring in East- 31.90 meter, West- 34.90 meter, North- 37 meter & South- 38.60 meter, having total area of 1262.52 square meter, bounded in East- Plot for Hotel, West- Road 30 meter wide, North- Other property & South- Plot for Nursing Home, belonging to khasra nos. 1339, 1340, 1341 & others, situated in Transport Nagar Scheme, Revenue village Jwalapur (out of limits) Pargana Jwalapur Tehsil & Distt. Haridwar
2.	Nature of Property (Whether Agricultural Non-Agricultural Commercial, Residential or Industrial) If non-Agricultural, the reference & date of	A Commercial property situated in Transport Nagar Scheme, Revenue village Jwalapur (out of limits) Pargana Jwalapur Tehsil & Distt. Haridwar.

Office : Gokul Lane, Opp. Tehsil Campus, Jwalapur, Haridwar - 249407
Haridwar : Chamber No. 54, District Courts Roshnabad, Haridwar - 249403
Roorkee : Chamber No. 65, Tehsil Campus Roorkee (Haridwar) - 247667
Laksar : Chamber No. 4, Tehsil Campus Laksar (Haridwar) - 247663
Nainital : Lawyer's Chamber, Court Campus, Nainital - 263001





Thakral & Thakral

E-mail-advocate.thakral1st@gmail.com



Aaneshwar Thakral

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

Aditya Thakral

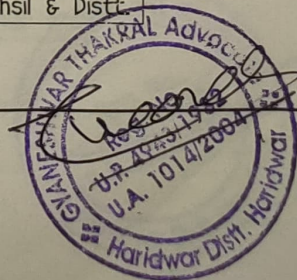
B.C.A., LLM
Advocate
Mobile No. : 9897182999

Ashutosh Thakral

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

	conversion order from the competent authority should also be mentioned.	
3.	Name of the Mortgager/Owner and status in the Account i.e. borrower(s) or Guarantor and whether individual, Sole Proprietor, Partner Director, Karta or Trustee. In case the Mortgager is partner/ Director/ Trustee who is mortgaging the property on behalf of Partnership/ Company/ Company/ Trust, Whether he/she has the authority. Copy of the Resolution/Memorandum & Articles of Association/Trust Deeds etc whether examined and verified.	Shri Naveen Kumar Gupta S/o Shri Ved Prakash Gupta R/o B-6, Arihant Vihar Vishnu Garden Kankhal Tehsil & Distt. Haridwar is the present owner of this property by way of registered Sale Deed dated 20.05.2016.
4.	Whether any minor lunatic or un-discharged insolvent is contacting Precautionary steps to be taken.	There is no interest of any minor in the property
5.	Whether the property is Freehold or Leasehold. If Lease hold then period of lease and if Freehold Whether Urban Land ceiling Act applies and permission to be obtained.	The property is freehold Commercial property situated in Transport Nagar Scheme, Revenue village Jwalapur (out of limits) Pargana Jwalapur Tehsil & Distt. Haridwar.
6.	Source of Property i.e. Self acquired or Ancestral. If Ancestral then mode of succession and Whether Original Will/Probate is available.	As per available documents the property is self acquired property of present owner
7.	Whether the Mortgager is Co-Owner/Joint owner and/or any partition of the Property is made between the members of the family through Partition Deeds. If yes, Whether Original Registered Partition Deeds is available or it is only a family settlement.	N.A.
8.	Whether the Mortgager is in exclusive possession of the property. Or it is leased/ rented out to third party.	Yes, as per available record the Mortgager is in exclusive possession of the property.
9.	Whether the property is mutated in municipal/Revenue records and Mortgagor's name is reflecting and if not the reason thereof.	N.A., as the property is a Commercial property situated in Transport Nagar Scheme, Revenue village Jwalapur (out of limits) Pargana Jwalapur Tehsil & Distt.

Office : Gokul Lane, Opp. Tehsil Campus, Jwalapur, Haridwar - 249407
Haridwar : Chamber No. 54, District Courts Roshnabad, Haridwar - 249403
Roorkee : Chamber No. 65, Tehsil Campus Roorkee (Haridwar) - 247667
Laksar : Chamber No. 4, Tehsil Campus Laksar (Haridwar) - 247663
Nainital : Lawyer's Chamber, Court Campus, Nainital - 263001





Thakral & Thakral

E-mail-advocate.thakral1st@gmail.com



Aneshwar Thakral

M.A. (Eng.), LLM
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Mobile No. : 9219156533

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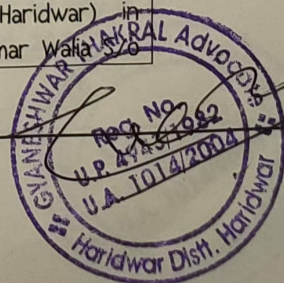
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Ashutosh Thakral

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

		Haridwar initially transferred by Haridwar-Roorkee Development Authority by way of registered Sale Deed dated 21.05.2015.
10.	Whether any restriction for creation of mortgage is imposed under Central/Sate Local Laws. If yes then specify whose consent or permission would be required for creation of mortgage.	No.
11.	Whether all the Original Title deeds including antecedent Title deeds and other relevant documents are available. Please give detailed list.	Original title deed is already deposited in favour of Bank of Baroda.
12.	Whether the Advocate has personally visited the Sub Registrar/Revenue/Municipal office and examined the records.	Yes.
13.	Whether the Search is being made for the period of 30 years. If no reason thereof.	I have inspected the available record Index 2nd in the office of Sub-Registrar Haridwar for the period of preceding 30 years i.e. 01.01.1992 to 2022 up to date & found the property clear, marketable & free from all recorded encumbrances, except the earlier charge by way of Equitable Mortgage in favour of Bank of Baroda.
14.	Details of documents examined/scrutinized (Which are in chronological order with serial numbers, type/nature of document dated of execution, parties, date of registration details including the details of revenue/society records etc.)	<p>1. Certified extract of khatauni belonging to khasra nos. 1339, 1340, 1341 & others, village Jwalapur (out of limits) Pargana Jwalapur Tehsil & Distt. Haridwar.</p> <p>2. Certified copy of registered Sale Deed dated 21.05.2015 registered in bahi no. 01 zild 3370 pages 37-52 serial no. 2890/2891 dated 21.05.2015 in the office of Sub-Registrar Haridwar, executed by Property Officer- HRDA through its GPA holder Shri Suresh Kumar (GPA dated 16.04.2015 registered in bahi no. 6 zild I pages 149-158 serial no. 01 dated 23.04.2015 in the office of Sub-Registrar Haridwar) in favour of Shri Ravindra Kumar Wala</p>

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Roorkee : Chamber No. 65, Tehsil Campus Roorkee (Haridwar) - 247667
Laksar : Chamber No. 4, Tehsil Campus Laksar (Haridwar) - 247663
Nainital : Lawyer's Chamber, Court Campus, Nainital - 263001





Thakral & Thakral

E-mail-advocate.thakral1st@gmail.com



Aneshwar Thakral

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

Aditya Thakral

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

Ashutosh Thakral

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

		<p>Late Shri Rajkumar Walia R/o village & post Sarai Pargana Jwalapur Tehsil & Distt. Haridwar.</p> <p>3. Certified copy of registered Sale Deed dated 20.05.2016 registered in bahi no. 01 zild 2733 pages 1 to 18 serial no. 4186 dated 20.05.2016 in the office of Sub-Registrar Haridwar, executed by Shri Ravindra Kumar Walia S/o Late Shri Rajkumar Walia named above in favour of present owner Shri Naveen Kumar Gupta S/o Shri Ved Prakash Gupta R/o B-6, Arihant Vihar Vishnu Garden Kankhal Tehsil & Distt. Haridwar.</p>
15.	Tracing of chain of title in favour of the Mortgagor/owner starting from the earliest document available. The nature of document/Deed conveying the title should be mentioned with description of parties along with the type of right is creates.	<p>This property in question with other property was the property of Haridwar-Roorkee Development Authority (HRDA) & its name was also recorded in land records.</p> <p>2. Later on Haridwar-Roorkee Development Authority (HRDA) through its GPA holder Shri Suresh Kumar (GPA dated 16.04.2015 detailed above) transferred this property with other property, having land area of 1262.52 square meter, by way of registered Sale Deed dated 21.05.2015 registered in bahi no. 01 zild 3370 pages 37-52 serial no. 2890/2891 dated 21.05.2015 in the office of Sub-Registrar Haridwar in favour of Shri Ravindra Kumar Walia S/o Late Shri Rajkumar Walia R/o village & post Sarai Pargana Jwalapur Tehsil & Distt. Haridwar.</p> <p>3. Lastly Shri Ravindra Kumar Walia S/o Late Shri Rajkumar Walia named above transferred this property, having land area of 1262.52 square meter, by way of registered Sale Deed dated 20.05.2016</p>

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Chamber No. 65, Tehsil Campus Roorkee (Haridwar) - 247667
Campus Laksar (Haridwar) - 247663





Thakral & Thakral

E-mail-advocate.thakral1st@gmail.com



Ameshwar Thakral

M.A. (Eng.), LLM

Advocate & Notary,

Mobile No. : 9219156533

Aditya Thakral

B.C.A., LLM

Advocate

Mobile No. : 9897182999

Ashutosh Thakral

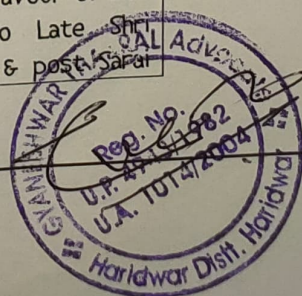
B.B.A., LLB (Hons.)

Advocate, High Court

Mobile No. : 8077583595

		registered in bahi no. 01 zild 2733 pages 1 to 18 serial no. 4186 dated 20.05.2016 in the office of Sub-Registrar Haridwar in favour of present owner Shri Naveen Kumar Gupta S/o Shri Ved Prakash Gupta R/o B-6, Arihant Vihar Vishnu Garden Kankhal Tehsil & Distt. Haridwar. Thus the chain of title is complete. <u>I further certify that the property is SARFAESI compliant.</u>
16.	Whether there is any doubt/suspicious about the genuineness of the Original documents. If yes, then Specify.	No.
17.	The final Certificate of the Advocate confirming that title of the property's to be mortgaged is examined by him and the same is/are clear and marketable.	I have inspected the available record Index 2nd in the office of Sub-Registrar Haridwar for the period of preceding 30 years i.e. 01.01.1992 to 2022 up to date & found the property clear, marketable & free from all recorded encumbrances, <u>except the earlier charge by way of Equitable Mortgage in favour of Bank of Baroda.</u>
18.	List of documents to be deposited for creation of Mortgage by the mortgagor including any additional document required in addition to the documents available.	1. Certified extract of khatauni belonging to khasra nos. 1339, 1340, 1341 & others, village Jwalapur (out of limits) Pargana Jwalapur Tehsil & Distt. Haridwar. ✓ 2. Original registered Sale Deed dated 21.05.2015 registered in bahi no. 01 zild 3370 pages 37-52 serial no. 2890/2891 dated 21.05.2015 in the office of Sub-Registrar Haridwar, executed by Property Officer-HRDA through its GPA holder Shri Suresh Kumar (GPA dated 16.04.2015 registered in bahi no. 6 zild 1 pages 149-158 serial no. 01 dated 23.04.2015 in the office of Sub-Registrar Haridwar) in favour of Shri Ravindra Kumar Walia S/o Late Shri Rajkumar Walia R/o village & post Sarai

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Chamber No. 4, Tehsil Campus Laksar (Haridwar) - 247663





Thakral & Thakral

E-mail-advocate.thakral1st@gmail.com



Ananeshwar Thakral

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

Aditya Thakral

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

Ashutosh Thakral

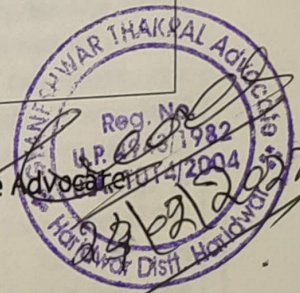
B.B.A., LL.B (Hons.)
Advocate, High Court
Mobile No. : 8077583595

		Pargana Jwalapur Tehsil & Distt. Haridwar. ✓ 3. Original registered Sale Deed dated 20.05.2016 registered in bahi no. 01 zild 2733 pages 1 to 18 serial no. 4186 dated 20.05.2016 in the office of Sub-Registrar Haridwar, executed by Shri Ravindra Kumar Walia S/o Late Shri Rajkumar Walia named above in favour of present owner Shri Naveen Kumar Gupta S/o Shri Ved Prakash Gupta R/o B-6, Arihant Vihar Vishnu Garden Kankhal Tehsil & Distt. Haridwar. 4. Affidavit of borrower/present owner named above. 5. Stamp duty@ 0.5% on loan amount with a maximum of Rs. 10,000/- only.
19.	Whether any additional formalities to be completed by the proposed Mortgagor. If yes, state specially in case of Flat(s) Property(s) in Co-op Societies whether allotment letter, possession letter share, certificate, affidavit, power of attorney etc. is required.	N.A.

Date:

24/02/2022

Signature of the Advocate



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