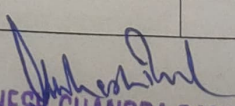


Office: Chamber No. 18  
Civil Court Compound  
Dehra dun – Uttarakhand  
Mobile No. 9412940050  
Camp Office: 125-A Garhi Cantt, Dehradun  
Phone No. 9412940050

Dated: 29.12.2021

AGM  
State Bank of India  
Dehradun

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India, Dehradun
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	-
	c) Name of the Borrower.	M/S Amaya Resort
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Shri Shoorbeer Singh Panwar (Guarantor)
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	
	a) Survey No.	All that property bearing H.No. 239 Chaudhary Bihari Lal Marg-I Dehradun part of property bearing Khasra No. 95Min total plot area .10 acres or 404.83 sq. meters covered area 328.71 sq. meters situated at 239 Chaudhary Bihari Lal Marg-I (Naishvilla Road) Dehradun
	b) Door/House no. ( in case of house property)	-
	c) Extent/ area including plinth/ built up area in case of house property	Total plot area .10 acres or 404.83 sq. meters covered area 328.71 sq. meters
	d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Mauza /Place Chaudhary Bihari Lal Marg-I (Naishvilla Road) Dehradun bounded and butted as under:-

  
MAHESH CHANDRA PANT  
Advocate

EAST: Property of Shri Binod Singh Gosain

WEST: Land of Seller.

NORTH: Land of Seller

SOUTH: Village Path

- a) Particulars of the documents scrutinized- serially and chronologically.
- b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.
- Note:** Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.

1. Sale Deed dated 27-9-1979 being document no. 10008 with musanna no. 10009 and 10010
2. Gen. Power of Attorney dated 28-12-1977 being document no. 301
3. Gen. Power of Attorney dated 7-7-1978 being document no. 234
4. Sanctioned Building Plan dated 7-6-2010
5. House Tax Bill in the name of Shri Shoorbeer Singh Panwar
6. Municipal Assessment

Sl. No.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy , etc.	In case of copies, whether the original was scrutinized by the advocate.
1	27-7-1979	Sale Deed	Original	
2.	28-12-1977	Power of Attorney	Certified	
3.	7-7-1978	Power of Attorney	Certified	
4.	7-6-2010	Sanctioned Building Plan	Copy	

5. a) Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.) Yes, Relevant documents are verified with Sub Registrar, Office Dehradun
- b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted? Yes
- b) ii) Where the certified copies of the title documents are not available, the copy provided Title Deed is verified with Original



ould be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced.

(In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).

6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Complete records of registrar office or revenue authorities relevant to the property in question are not available for verification through any online portal or computer system
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Available online records are verified.
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No,
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar Office Dehradun
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	Yes document can be registered in any one of four sub registrar office at Dehradun
	c) Whether search has been made at all the offices named at (b) above?	Yes.
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.  <b>In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory.(Separate Sheets may be used)</b>  All that property bearing H.No. 239 Chaudhary Bihari Lal Marg-I Dehradun part of property bearing Khasra No. 95Min total plot area .10 acres or 404.83 sq. meters covered area 328.71 sq. meters situated at Chaudhary Bihari Lal Marg-I (Naishvilla Road) Dehradun (morefully described in Schedule), is standing in the name of Shri	

MAHESH CHANDRA PANT

Advocate

Reg. No. UK 25815



**Shri Shoorbeer Singh Panwar** son of **Shri Ram Chandar Singh Panwar** resident of  
**No. 239 Chaudhary Bihari Lal Marg-I Dehradun**

**Shri Shoorbeer Singh Panwar** purchased the land of the above property from **1- Shri Devdas Vasudev** son of **Pt. Surendra Prakash** resident of **No. 1 Chakrata Road Dehradun** through attorney **2- Shri J.P. Joshi**, son of **Shri B.D. Joshi** resident of **576 Naishvilla Road, Dehradun** (the said attorney dated **28-12-1977** duly registered in the office of the Sub Registrar, Dehradun in book no.4 volume 327 on pages 26 to 33 at serial no. 301 dated **29-12-1977**) and power of attorney dated **7-7-1978** duly registered in the office of the Sub Registrar, Dehradun in book no. 4 volume 329 on pages 134 to 140 at serial no. 234 and mussana no 235 and 236 dated **10-7-1978**) vide sale deed dated **27-9-1979** duly registered in the office of the Sub Registrar, Dehradun in book no.1 volume 1629 on pages 208 to 216 at serial no. 10008 with musanna no. 10009 and 10010 dated **19-12-1979**.

After purchase of the land of the said property **Shri Shoorbeer Singh Panwar** has got a building plan sanctioned from **MDDA Dehradun** and constructed a house over the same which was allotted bearing **Municipal No. 239 Chaudhary Bihari Lal Marg-I Dehradun** and for further construction and additional map sanctioned from **MDDA Dehradun** vide **Map No. R-0439/10-11** dated **7-6-2010**

The name of **Shri Shoorbeer Singh Panwar** has been duly mutated in the **Municipal Records**.

The said property is already mortgaged with **SBI**

According to above mentioned details and inspection made in the office of the Sub Registrar, Dehradun and municipal records do hereby certify that **Shri Shoorbeer Singh Panwar** has a clear and marketable title with absolute transferable rights over the said property subject to mortgaged with **SBI**

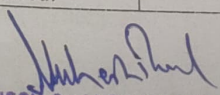
Provisions of **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002** are applicable to the present property.

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.)	Absolute owner.
10.	If leasehold, whether;	No
	a) lease Deed is duly stamped and registered	N.A.
	b) lessee is permitted to mortgage the Leasehold right,	N.A.
	c) duration of the Lease/unexpired period of lease,	N.A.
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	N.A.
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N.A.
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A.

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 Advocate



	Govt. grant/ allotment/Lease-cum/Sale agreement, whether;	No
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	N.A.
	the mortgagor is competent to create charge on such property?	N.A.
	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	N.A.
12.	If occupancy right, whether;	No
	a) Such right is heritable and transferable,	N.A.
	b) Mortgage can be created.	N.A.
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	No
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	N.A.
	a) The Gift/Settlement Deed is duly stamped and registered;	N.A.
	b) The Gift/Settlement Deed has been attested by two witnesses;	N.A.
	c) The Gift/Settlement Deed transfers the property to Donee;	N.A.
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions?	N.A.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	N.A.
	f) Whether the Donee is in possession of the gifted property?	N.A.
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	N.A.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.

  
**MAHESH CHANDRA PANT**  
 Advocate

	In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	No
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	N.A.
	d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	N.A
	e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	N.A
16.	Whether the title documents include any testamentary documents /wills?	No
	a) In case of wills, whether the will is registered will or unregistered will?	N.A
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A
	c) Whether the property is mutated on the basis of will?	N.A
	d) Whether the original will is available?	N.A
	e) Whether the original death certificate of the testator is available?	N.A
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	N.A
	g) (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	N.A
17.	a) Whether the property is subject to any wakf rights?	No
	b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	N.A.

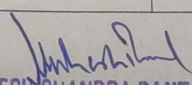
**MAHESH CHANDRA PANT**

Advocate

Reg. No. UK-358165



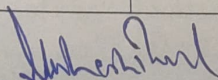
	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	N.A.
	a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	No
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	No
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A.
	c) If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	N.A
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A
20.	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	No
	b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N.A.
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	MDDA approved a residential building plan over the same.
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.)?	No
22.	a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry?	On oral query no proceeding pending
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No

  
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Advocate

Reg. No. UK-358/G5

	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A
	c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/markings?	N.A
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	No
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	N.A
25.	a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ? Yes / No.	N.A.
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	N.A.
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ?  Yes / No.	N.A.
	iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied?  Yes/No	N.A.

  
**MAHESH CHANDRA PANT**  
 Advocate  
 Reg. No. UK-358/65



	case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	N.A.
27.	a) Whether any POA is involved in the chain of title?	Yes
	b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	N.A.
	c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	N.A.
	d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	N.A.
	e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	N.A.
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	Both Power of Attorneies are Verified with Certified copies obtained from Sub Registrar Dehradun
	ii) Whether the POA is a registered one?	Yes
	iii) Whether the POA is a special or general one?	Gen.
	iv) Whether the POA contains a specific authority for execution of title document in question?	Yes
	a) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	Enforceable, not revoked and valid.
	b) Please comment on the genuineness of POA?	Sale Deed executed on the basis of the Power of Attorney

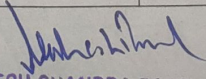
**MAHESH CHANDRA PANT**

Advocate

Reg. No. 1/K.3581/E



	The unequivocal opinion on the enforceability and validity of the POA.	Enforceable and valid
	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	No
29.	<p>If the property is a flat/apartment or residential/commercial complex, check and comment on the following:</p> <ol style="list-style-type: none"> <li>Promoter's/Land owner's title to the land/building;</li> <li>Development Agreement/Power of Attorney;</li> <li>Extent of authority of the Developer/builder;</li> <li>Independent title verification of the Land and/or building in question;</li> <li>Agreement for sale (duly registered);</li> <li>Payment of proper stamp duty;</li> <li>Requirement of registration of sale agreement, development agreement, POA, etc.;</li> <li>Approval of building plan, permission of appropriate/local authority, etc.;</li> <li>Conveyance in favour of Society/Condominium concerned;</li> <li>Occupancy Certificate/allotment letter/letter of possession;</li> <li>Membership details in the Society etc.;</li> <li>Share Certificates;</li> <li>No Objection Letter from the Society;</li> <li>All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;</li> <li>Requirements, for noting the Bank charges on the records of the Housing Society, if any;</li> <li>If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</li> <li>Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</li> </ol>	<p>No</p> <p>-</p> <p>-</p> <p>-</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>N.A.</p>
30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No

  
MAHESH CHANDRA PANT

Advocate

Reg. No. UK-358/65



	the period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	30 years
	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Take affidavit of the same
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No Objection Certificate under the Income Tax Act is required/ obtained?	N.A
34.	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	Yes,
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes
36.	a) Whether the property offered as security is clearly demarcated? b) Whether the demarcation/ partition of the property is legally valid? c) Whether the property has clear access as per documents? <b>(The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).</b>	Yes
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Yes
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	Property is identifiable No discrepancy
39.	If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are	Valuation report not available.

**MAHESH CHANDRA PANT**

*Advocate*

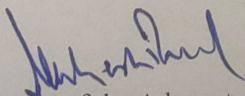
Reg. No. UK-358/65



	not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	
	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No
41.	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
	<b>Property is SARFAESI compliant (Y/N)</b>	Yes
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	Said property is already mortgaged with SBI
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N.A.
44.	Additional aspects relevant for investigation of title as per local laws.	N.A.
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Said property is already mortgaged with SBI
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Shoorbeer Singh Panwar.
47.	<b>Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.</b>	N.A.
	<b>Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,</b>	N.A.
	<b>Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?</b>	N.A.
	<b>Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?</b>	N.A.

Date: 29-12-2021

Place: Dehradun

  
 Signature of the Advocate  
**MAHESH CHANDRA PANT**  
 Advocate  
 Reg. No. UK-358/65



Annexure-C

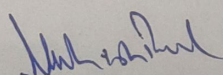
Certificate of title

- I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of Equitable Mortgage (\*please specify the kind of mortgage) and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors.
  3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
  4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
  5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1991 to 24-12-2021 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances **subject to mortgaged with SBI.**
  6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
  7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of \_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable).
  8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, **Shri/Smt. M/S Amaya Resort and Shri Shoorbeer Singh Panwar**
  9. I certify that Shri/ Smt/ **Shri Shoorbeer Singh Panwar** has / have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
  10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:

1. Original Sale Deed dated 27-9-1979 being document no. 10008 with musanna no. 10009 and 10010

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

12. It is certified that the property is SARFAESI compliant.

  
**MAHESH CHANDRA PANT**  
Advocate  
Reg. No. UK-358/65

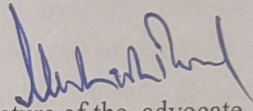


SCHEDULE OF THE PROPERTY (IES)

All that H.No. 239 Chaudhary Bihari Lal Marg-I Dehradun part of property bearing Khasra No. 95Min total plot area 404.83 sq. meters covered area 180.82 sq. meters situated at Mauza Chukhuwala Pargana Central Doon District Dehradun bounded and butted as under:

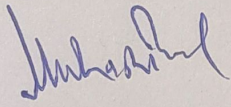
EAST: Property of Shri Vinod Singh Gosain  
WEST: Land of Seller.  
NORTH: Land of Seller  
SOUTH: Village Path

Date 29-12-2021

  
Signature of the advocate  
**MAHESH CHANDRA PANT**  
Advocate

Encls:

1. Sale Deed dated 27-9-1979 being document no. 10008 with musammas no. 10009 and 10010
2. Gen. Power of Attorney dated 28-12-1977 being document no. 301
3. Gen. Power of Attorney dated 7-7-1978 being document no. 234
4. Sanctioned Building Plan dated 7-6-2010
5. House Tax Bill in the name of Shri Shoorbeer Singh Panwar
6. Municipal Assessment
7. Affidavit

  
**MAHESH CHANDRA PANT**  
Advocate  
Reg. No. UK-358/65



**AFFIDAVIT**

are: The AGM State Bank of India Dehradun

Affidavit : **Shri Shoorbeer Singh Panwar son of Shri Ram Chandar Singh Panwar**  
resident of **H.No. 239 Chaudhary Bihari Lal Marg-I Dehradun**

.....Deponent (s)

I/We, the above named deponents do hereby take oath and state as hereunder:-

- 1- That the name and address of the deponent (s) is/are true and correct.
- 1- That the deponent (s) is/are the owner of **All that property bearing H.No. 239 Chaudhary Bihari Lal Marg-I Dehradun part of property bearing Khasra No. 95Min total plot area .10 acres or 404.83 sq. meters covered area 328.71 sq. meters situated at Chaudhary Bihari Lal Marg-I (Naishvilla Road) Dehradun** (morefully described in the TIR of Schedule of property)
- 2- That the above land/property/ies is presently mortgaged with SBI.
- 3- That the above land/property/ies is free from any type of litigation and land acquisition proceeding.
- 4- That all the taxes regarding the above land/property/ies are paid and upto date.
- 5- That the deponent (s) has/have not sold any part of his/their land/property/ies to any one and the whole property/ies is/are in the name and possession of the deponent(s)

DEPONENT(s):

**VERIFICATION**

I/We, the above named deponent(s) do hereby verify that the contents from paras 1 to 5 of this affidavit are true and correct to the best of my/our personal knowledge.

Verified at..... on .....

DEPONENT(s):



## Format-A

To,  
State Bank of India,  
Main Branch, Dehradun

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

#### FOR

PRESENT DAY ASSET VALUE IN RESPECT OF A DOUBLE STOREDYED RESIDENTIAL HOUSE, SITUATED IN MAUZA

CHUKHUWALA, PARGANA CENTRAL DOON, TEHSIL AND DISTT. DEHRADUN

I. GENERAL		
1.	Purpose for which the valuation is made	: Assessment of the fair market value of the subject property as on date of valuation
2.	a) Date of inspection	: 22.02.2022
	b) Date on which the valuation is made	: 23.02.2022
3.	List of documents produced for perusal	
	i)	: Photocopy of Sale Deed dated 27.09.1979
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: SH. SHOORBEER SINGH PANWAR S/o Shri Ram Chandar Singh Panwar R/o House No. 239 Chaudhary Bihari Lal Marg-I, Dehradun also addressed as 85/10, Neshvilla Road (Chukhuwala), Dehradun, Uttarakhand.
5.	Brief description of the property	: The subject property is a double storeyed residential house, G/F is constructed in the year 1982 & F/F in 2011, located on a 12 Ft. wide road on southern side. It is accessible by available means of surface communication and amenities of life are available within a radius of 3 Km. radius therefrom.
6.	Location of property	: Land Bearing Khasra No. 95 Min, situated at Mauza Chukhuwala,
	a) Plot No. / Survey No.	: Paragna Central Doon, District Dehradun, Uttarakhand, House No. 239
	b) Door No.	: Chaudhary Bihari Lal Marg-I, Dehradun also addressed as 85/10,
	c) T. S. No. / Village	: Neshvilla Road (Chukhuwala), Dehradun, Uttarakhand.
	d) Ward / Taluka	:
	e) Mandal / District	:
7.	Postal address of the property	: Same as above
8.	City / Town	: Dehradun
	Residential Area	:
	Commercial Area	: Residential
	Industrial Area	:
9.	Classification of the area	
	i) High / Middle / Poor	: Middle class
	ii) Urban / Semi Urban / Rural	: Urban



*Akhil Kumar*



# Akhil Kumar and Associates

201/2018-19  
164822-5)  
Valuers (No. F 025618)  
(Licence No. E/49/2020)  
Valuers (Land & Building)

Office-cum residence  
51, Malyan Street (Saharanpur Chowk), Dehradun  
Ph. No. 0135-2620568  
Mob. 9818649048  
Email: akassociatesddn@gmail.com

Coming under Corporation limit / Village Panchayat / Municipality		:	Corporation limit
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	It is a Residential Property
13	Boundaries of the property	:	As per deed      Actuals
	North	:	Land of Seller      Property of Juyal
	South	:	Village Path      12 feet wide Road
	East	:	Property of Shri Binod Singh Gosain      Property of Shri Binod Gusain
	West	:	Land of Seller      Partially Road & Partially Property of Sh. Sohan Singh Rajwar
14.1	Dimensions of the site	:	A      B
		:	As per deed      Actuals
	North	:	Not mentioned      45 Feet
	South	:	
	East	:	
West	:		
14.2	Latitude, Longitude and Coordinates of the site	:	Latitude:- 30.3349367 "N" Longitude:- 78.0400277 "E" (Also mentioned in location plan)
15	Extent of the site	:	As per Deed      Actuals
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	404.83 Sqmt.      404.83 Sqmt.
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner occupied
<b>II. CHARACTERISTICS OF THE SITE</b>			
1.	Classification of locality	:	Middle class
2.	Development of surrounding areas	:	Residential area
3.	Possibility of frequent flooding / sub-merging	:	No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Available within 3 km. radius there-from
5.	Level of land with topographical conditions	:	Levelled
6.	Shape of land	:	Rectangular
7.	Type of use to which it can be put	:	Residential use
8.	Any usage restriction	:	No
9.	Is plot in town planning approved layout?	:	Yes
10	Corner plot or Intermittent plot?	:	Intermittent (partially corner) plot



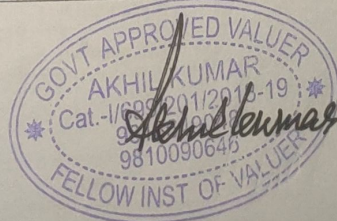


# Akhil Kumar and Associates

1/699/201/2018-19  
No. M-164822-5)  
ation of Valuers (No. F 025618)  
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	Road facilities	:	Yes
	Type of road available at present	:	Metalled
13	Width of road – is it below 20 ft. or more than 20 ft.	:	Below 20 Ft.
14	Is it a land – locked land?	:	No
15	Water potentiality	:	Yes
16	Underground sewerage system	:	Yes
17	Is power supply available at the site?	:	Yes
18	Advantage of the site	:	
	1.	:	All facilities and amenities nearyby
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)	:	
	1.	:	Nil
<b>Part – A (Valuation of land)</b>			
	Size of plot	:	
1.	North & South	:	Already mentioned on page 2
	East & West	:	
2.	Total extent of the plot	:	404.83 Sqmt.
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Market inquiry dated 22.02.2022 shows that the prevailing land rate for the similar plot in this area is Rs. 38000/- Per Sqyd., or Rs. 45410/- Per Sqmt, which is being considered for application
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Rs. 13,000 /- Per Sqmt.
5.	Assessed / adopted rate of valuation	:	Rs. 45,410 /- Per Sqmt.
6.	Estimated value of land	:	Rs. 1,83,83,330 (404.83 x 45410)





9/201/2018-19

M-164822-5)

of Valuers (No. F 025618)

er (Licence No. E/49/2020)

& Valuers (Land & Building)

## Valuation of Building)

Technical details of the building

a)	Type of Building (Residential / Commercial / Industrial)	:	Residential
b)	Type of construction (Load bearing / RCC / Steel Framed)	:	G/F RCC Load bearing & F/F RCC framed
c)	Year of construction	:	G/F 1982 (Time to time renovated) & F/F 2011, Remaining life; 35 Years
d)	Number of floors and height of each floor including basement, if any	:	Two (with 10.5 Ft. height)
e)	Plinth area floor-wise		
	Ground floor	:	171.32 Sqmt.
	First Floor	:	157.39 Sqmt.
	<b>Total covered area</b>	:	<b>328.71 Sqmt.</b>
f)	Condition of the building	:	
i)	Exterior - Excellent, Good, Normal, Poor	:	Good
ii)	Inferior - Excellent, Good, Normal, Poor	:	Good
g)	Date of issue and validity of layout of approved map / plan	:	07.06.2010
h)	Approved map / plan issuing authority	:	MDDA
i)	Whether genuineness or authenticity of approved map / plan is verified	:	No
j)	Any other comments by our empanelled valuers on authentic of approved plan	:	No

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

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





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No. M-164822-5)

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ers & Valuers (Land & Building)

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





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2018-19  
22-S)  
rs (No. F 025618)  
ce No. E/49/2020)  
s (Land & Building)

	Area of item	Plinth area (Sgmt.)	Roof height	Age of building (in Years)	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation factor	Net value after depreciations Rs.
	Ground floor	171.32	10.5 Ft.	40	Rs. 15,000	Rs. 25,69,800	0.668	Rs. 17,16,626
2	First floor	157.39	10.5 Ft.	11	Rs. 17,640	Rs. 27,76,360	0.668	Rs. 18,54,608
	Total							Rs. 35,71,235

(Amount in Rs.)

## Part C- (Extra Items)

1. Portico	}	@ 5% of building value	Rs.1,78,562
2. Ornamental front door			
3. Sit out/ Verandah with steel grills			
4. Overhead water tank			
5. Extra steel/ collapsible gates			
Total			

(Amount in Rs.)

## Part D- (Amenities)

1. Wardrobes	}	@ 7.5% of building value	Rs.2,67,843
2. Glazed tiles			
3. Extra sinks and bath tub			
4. Marble / ceramic tiles flooring			
5. Interior decorations			
6. Architectural elevation works			
7. Paneling works			
8. Aluminum works			
9. Aluminum hand rails			
10. False ceiling			
Total			

(Amount in Rs.)

## Part E- (Miscellaneous)

1. Separate toilet room	}	@ 7.5% of building value	Rs.2,67,843
2. Separate lumber room			
3. Separate water tank/ sump			
4. Trees, gardening			
Total			

(Amount in Rs.)

## Part F- (Services)

1. Water supply arrangements	}	@ 9% of building value	Rs.1,78,562
2. Drainage arrangements			
3. Compound wall			
4. C. B. deposits, fittings etc.			
5. Pavement			
Total			

Page No. 6





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/699/201/2018-19  
No. M-164822-5)  
tion of Valuers (No. F 025618)  
Engineer (Licence No. E/49/2020)  
ers & Valuers (Land & Building)

## Abstract of the entire property

Part-A	Land	:	Rs. 1,83,83,330
Part-B	Building	:	Rs. 35,71,235
Part-C	Extra Items	:	Rs. 1,78,562
Part-D	Amenities	:	Rs. 2,67,843
Part-E	Miscellaneous	:	Rs. 2,67,843
Part-F	Services	:	Rs. 1,78,562
			Rs. 2,28,47,374 (Market value)
Total			And realizable value Rs. 1,94,20,268

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach)

to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i)

Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

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

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

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs. 1,94,20,268,-

Place: Dehradun

Date: 23.02.2022



(Name and Official seal of the Approved Valuer)

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

Signature

(Name of the Branch Manager with Official seal)

Date:

Encl:

TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT

1. Declaration-cum-undertaking from the valuer
2. Model code of conduct for valuer



# Akhil Kumar and Associates

Office-cum residence

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Ph. No. 0135-2620568

Mob. 9818649048

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Cat. I/699/201/2018-19

Reg. No. M-164822-5)

Institution of Valuers (No. F 025618)

Engineer (Licence No. E/49/2020)

Surveyors & Valuers (Land & Building)

## ANNEXURE E

### Format - E

### DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 23.02.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- I have personally inspected the property on 22.02.2022 The work is not sub- contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of Imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure F- A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.





# Akhil Kumar and Associates

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1/699/201/2018-19

No. M-164822-5)

ion of Valuers (No. F 025618)

meer (Licence No. E/49/2020)

rs & Valuers (Land & Building)

	Particulars	Valuer comment
1	Background information of the asset being valued;	Residential house
2	Purpose of valuation and appointing authority	Assessment of the fair market value of the subject property as on date of valuation
3	Identity of the valuer and any other experts involved in the valuation;	Akhil Kumar Reg. No. Category I /699/201/2018-19
4	Disclosure of valuer interest or conflict, if any;	Not applicable
5	Date of appointment, valuation	21.02.2022
6	Date and date of report;	23.02.2022
7	Inspections and/or investigations undertaken;	Site inspection and fair market rate
8	Nature and sources of the information used or relied upon;	Site Information and verify with locals
9	Procedures adopted in carrying out the valuation and valuation standards followed;	Land and building cost method
10	restrictions on use of the report, if any;	Nil
11	major factors that were taken into account during the valuation;	Approach & surrounding
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Nil

Date: 23.02.2022

Place: Dehradun





**VALUERS**

(Registered Valuers and Valuation Rules, 2017)

bank shall strictly adhere to the following code of conduct:

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

shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.  
shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.  
shall refrain from being involved in any action that would bring disrepute to the profession.

valuer shall keep public interest foremost while delivering his services.

**Professional Competence and Due Care**

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

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

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

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

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

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

**Independence and Disclosure of Interest**

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

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

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

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

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

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

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

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

**Confidentiality**

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

**Information Management**

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

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

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

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

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

**Gifts and hospitality:**

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

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

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

**Remuneration and Costs.**

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

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

**Occupation, employability and restrictions.**

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

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

Date: 23.02.2022

Place: Dehradun



(Akhil Kumar)  
Govt. Approved Valuer



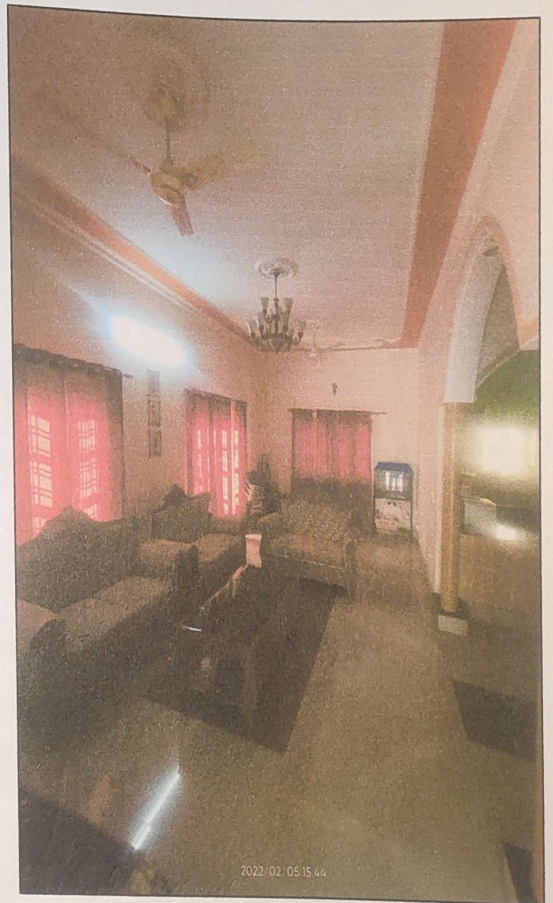
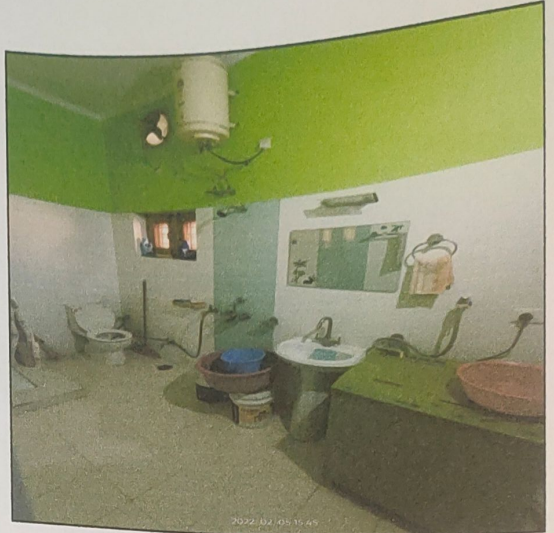
24	कुम्हारमण्डी	13000	27000	62000	56000	12000	10000
25	गोविन्दगढ़	13000	27000	62000	56000	12000	10000
26	कोलागढ़ मय चक	13000	27000	62000	56000	12000	10000
27	सैयद मौहल्ला	13000	27000	62000	56000	12000	10000
28	हाथीबडकला	13000	27000	62000	56000	12000	10000
29	विजय कालोनी	13000	27000	62000	56000	12000	10000
30	चक सालावाला	13000	27000	62000	56000	12000	10000
31	सालावाला	13000	27000	62000	56000	12000	10000
32	पथरियापीर	13000	27000	62000	56000	12000	10000
33	अहीर मण्डी	13000	27000	62000	56000	12000	10000
34	परसोलीवाला मय चक नरसिंह वाला	13000	27000	62000	56000	12000	10000
35	डोमालवाला	13000	27000	62000	56000	12000	10000
36	बकराल वाला	13000	27000	62000	56000	12000	10000
37	ढंगवाल मार्ग	13000	27000	62000	56000	12000	10000
38	ओंकार रोड	13000	27000	62000	56000	12000	10000
39	मित्रलोक कालोनी	13000	27000	62000	56000	12000	10000
40	धुक्खुवाला	13000	27000	62000	56000	12000	10000
41	धुक्खुवाला नई बस्ती	13000	27000	62000	56000	12000	10000
42	इन्द्रा कालोनी धुक्खुवाला	13000	27000	62000	56000	12000	10000
43	गढी उददीवाला	13000	27000	62000	56000	12000	10000
44	गढी	13000	27000	62000	56000	12000	10000
45	आराधर	13000	27000	62000	56000	12000	10000
46	शास्त्रीनगर (समस्त लेन)	13000	27000	62000	56000	12000	10000
47	नहरु कालोनी (क्रमांक 4-डी-15 में वर्णित क्षेत्र को छोड़कर)	13000	27000	62000	56000	12000	10000
48	वीरगिरवाली	13000	27000	62000	56000	12000	10000

(बीर सिंह बुधियाल)  
अपर जिलाधिकारी (वित्त एवं राजस्व)  
देहरादून





n respect of immovable Property.  
and has the usual value...





20'05.8"N 78°02'24.1"E



*Akhil Kumar*