

LAWYER'S OPINION NOTE RE-EQUITABLE MORTGAGE.

1. **Name of Branch** **Bank of Baroda, Rajpur Road, Dehradun.**
2. **Name of Account and Proposed facility.** **Shri Amit Malhotra son of Shri N. C. Malhotra resident of S-16, Block-D, Shivalik Apartment, Rajpur Road, Dehradun.**
3. **Description of area of property proposed to be mortgaged with boundaries (a) give the specific number and address of plot, house, bldg., flat shop etc. (b) State specifically whether property is in agricultural, non agricultural, commercial, residential or industrial area.** **Commercial Loan.**
All that Shop No. 215 situated on the Second Floor forming part of property no. 75-A, Rajpur Road, Dehradun situated in Ward No. 06, Mauza Karanpur Khas, Dilaram Bazar, Dehradun measuring 38.09 Sq. Mts. (without roof rights) bounded and butted as under:-
North - Common passage. Side measuring 10 ft.
South - Open space and parking on the ground floor. Side measuring 10 ft.
East - Property of Smt. Shashi Garg. Side measuring 41 ft.
West - Open roof. Side measuring 41 ft.

The property is situated within the Municipal Limits and is situated in a commercial complex.
4. **Name of mortgagor and his status in A/c (whether sole proprietor, partner, Director, Karta, Trustee, Agent or Guarantor or co-borrower).** **Shri Amit Malhotra son of Shri N. C. Malhotra resident of S-16, Block-D, Shivalik Apartment, Rajpur Road, Dehradun.**
5. **Whether the mortgagor has sufficient title and capacity to contract for creation of mortgage (not a minor/ lunatic or undischarged insolvent etc.)** **Yes.**
6. **Nature of mortgagor's right or title in the property (whether lease hold, free hold, co-owners or joint owner of any other type-state specifically) and how it is derived (whether self acquired, ancestral inheritance or by succession or otherwise.)** **The said property was purchased by Shri Amit Malhotra son of Shri N. C. Malhotra resident of S-16, Block-D, Shivalik Apartment, Rajpur Road, Dehradun from Smt. Nidhi Dhesi wife of Shri Jasvir Singh Dhesi resident of House No. 61, Sector-IV, Panchkula, Haryana vide sale deed dated 29.04.2008 duly registered in the office of the Sub-Registrar, Dehradun in book no. 1 volume 2216 on pages 363 to 422 at serial no. 1848 dated 29.04.2008.**

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Date.....

Smt. Nidhi Dhesi wife of Shri Jasvir Singh Dhesi resident of House No. 61, Sector-IV, Panchkula, Haryana through her attorney Shri Amit Malhotra son of Shri N. C. Malhotra resident of 7/9, Bhagwan Dass Quarters, Dehradun had purchased the said property from Smt. Shashi Garg wife of Shri Kishore Kumar Garg and Shri Vaibhav Garg son of Shri Kishore Kumar Garg resident of 72, Rajpur Road, Dehradun as partners of M/s Bussiness Point through their attorney Shri Avinash Kant Sharma son of Shri Bhagwan Dass Sharma resident of 145, Dharampur, Dehradun vide sale deed dated 06.10.2005 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 1440 on page 422 and in additional file book no. I volume 1521 on pages 325 to 336 at serial no. 6380 dated 06.10.2005.

Smt. Shashi Garg wife of Shri Kishore Kumar Garg and Shri Vaibhav Garg son of Shri Kishore Kumar Garg resident of 72, Rajpur Road, Dehradun as partners of M/s Bussiness Point through their attorney Shri Avinash Kant Sharma son of Shri Bhagwan Dass Sharma resident of 145, Dharampur, Dehradun had purchased the said property from Shri Ashok Kumar Garg son of Late Shri H. L. Garg resident of 37, Chippal Tank, Meerut for self and on behalf of Shri Kishor Kumar Garg son of Late Shri R. K. Garg resident of 72, Rajpur Road, Dehradun vide sale deed dated 08.01.2001 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 963 on page 54 and in additional file book no. I volume 1056 on pages 901 to 916 at serial no. 168 dated 08.01.2001.

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A poriton of property bearing municipal no. 75-A, Rajpur Road, Dehradun forming part of Khasra nos. 92, 93, 94, 96 to 102 situated in Mauza Karanpur Khas, Dehradun measuring 233.96 Sq. Mts. was purchased by Shri

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Date.....

Kishore Kumar Garg son of Late Shri R. K. Garg resident of 72, Rajpur Road, Dehradun and Smt. Madhuri Ashok Garg wife of Shri A. K. Garg resident of 37, Chippi Tank, Meerut from Shri Brij Mohan Bansal son of Shri Bhagwati Prasad resident of 3, Old Survey Road, Dehradun through his attorney Smt. Shashi Garg wife of Shri K. K. Garg resident of 72, Rajpur Road, Dehradun vide sale deed dated 27.06.1997 and duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 1 at page 73 and additional file book no. I volume 53 on pages 615 to 624 at serial no. 883 dated 30.06.1997.

Another portion of property bearing municipa no. 75-A, Rajpur Road, Dehradun forming part of Khasra nos. 92, 93, 94, 96 to 102 situated in Mauza Karanpur Khas, Dehradun measuring 234.08 Sq. Mts. was purchased by Shri Kishore Kumar Garg son of Late Shri R. K. Garg resident of 72, Rajpur Road, Dehradun and Smt. Madhuri Ashok Garg wife of Shri A. K. Garg resident of 37, Chippi Tank, Meerut from Shri Brij Mohan Bansal son of Shri Bhagwati Prasad resident of 3, Old Survey Road, Dehradun through his attorney Smt. Shashi Garg wife of Shri K. K. Garg resident of 72, Rajpur Road, Dehradun vide sale deed dated 27.06.1997 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 1 at page 73 and additional file book no. I volume 53 on pages 503 to 512 at serial no. 878 dated 30.06.1997.

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Another portion of property bearing municipa no. 75-A, Rajpur Road, Dehradun forming part of Khasra nos. 92, 93, 94, 96 to 102 situated in Mauza Karanpur Khas, Dehradun measuring 237.69 Sq. Mts. was purchased by Shri Ashok Kumar Garg son of Late Shri H. L. Garg resident of 37, Chippi Tank, Meerut and Smt. Shashi Garg wife of Shri K. K. Garg resident of 72, Rajpur

Mohan Joshi

Advocate

Residence { 0135-2654222
0135-2650422

14/7, NEMI ROAD

DEHRADUN-248001

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Date.....

Road, Dehradun from Smt. Jagjit Kaur wife of Shri Harbhajan Singh resident of 17/1, Govind Nagar, Dehradun through her attorney Shri K. K. Garg son of Late Shri R. K. Garg resident of 72, Rajpur Road, Dehradun vide sale deed dated 27.06.1997 and duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 1 at page 73 and additional file book no. I volume 53 on pages 513 to 522 at serial no. 879 dated 30.06.1997.

Shri Brij Mohan Bansal son of Shri Bhagwati Prasad resident of 3, Old Survey Road, Dehradun had purchased a portion of land forming part of the said property from Smt. Shah Babo Julekha widow of Late Sardar Mohammad Azam Khan resident of 75-A, Rajpur Road, Dehradun vide three sale deeds dated 03.06.1982 and duly registered in the office of the Joint Sub-Registrar, Mussoorie (1) in book no. I volume 101 on pages 271 to 273 at serial no. 63 dated 18.06.1982 in respect of land measuring 0.089 Acres, (2) in book no. I volume 101 on pages 274 to 277 at serial no. 64 dated 19.06.1982 in respect of an area of 0.034 Acres, (3) in book no. I volume 101 on pages 278 to 230 at serial no. 65 dated 21.08.1982 in respect of an area of 0.089 Acres.

Smt. Jagjit Kaur wife of Shri Harbhajan Singh resident of 17/1, Govind Nagar, Dehradun had purchased a portion of the land forming part of the said property from Smt. Shah Babo Julekha widow of Late Sardar Mohammad Azam Khan resident of 75-A, Rajpur Road, Dehradun vide two sale deeds duly registered in the office of the Joint Sub-Registrar, Mussoorie (1) sale deed dated 09.06.1982 registered in book no. I volume 101 on pages 312 to 314 at serial no. 74 dated 30.06.1982 in respect of an area of 0.10 Acres, (2) sale deed dated 11.06.1982 registered

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Joshi

eev Mohan Joshi

Advocate

Residence { 0135-2654222
0135-2650422

14/7, NEMI ROAD
DEHRADUN-248001

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Date.....

in book no. I volume 101 on pages 289
to 291 at serial no. 68 dated
26.06.1982 in respect of an area of 0.10
Acres.

7. Whether mortgagor is in exclusive possession of property proposed to be mortgaged. Yes. As per information.
8. Documents studied/scrutinized (in chronological order.) (i) Copy of sale deed dated 29.04.2008 in favour of the borrower.
(ii) Copy of sale deed dated 06.10.2005.
(iii) Copy of sale deed dated 08.01.2001.
9. Tracing of title and chain in favour of the proposed mortgagor (here set out chain of title in detail and chronology starting from earliest document available. The nature of document/deed conveying the title should be mentioned along with the type of right it creates) together with names and descriptions of parties to the document. The detail of the document and the chain of title is given in para 6 and 8 above.
10. Whether title is clear and property is free from any encumbrances (enclosed relevant receipts of search) Yes.
A separate certificate of non-encumbrance is attached.
(a) No, of years (30 years normally) 31 years
for which search made Sub-Registrar's/Registrar's Office.
(b) If name is mutated in municipal records and Proof of mutation not provided.
(c) If name is shown in Revenue /land records. No.
11. Whether title to properties is clear unambiguous, markets and property is saleable. Yes.
12. Whether there is any Bar/restriction for creation of equitable mortgage under any Act, State Law of rule/notification (like ceiling Act, Land, Societies Registration Act or Apartment/Flat Ownership Act or Income Tax Act. No.
13. Whether any permission / consent/no objection is required & if so, it is obtained (State the letter no. and the Authority/Statutory Body/Court concerned.) No.

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Jeev Mohan Joshi

Advocate

Residence { 0135-2654222
0135-2650422
14/7, NEMI ROAD
DEHRADUN-248001

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Date.....

14. Additional documents required / No.
formalities to be completed by the
proposed mortgagor (State
specifically in case of
Flats/properties in coop. Societies
whether allotment letter, possession
letter, share certificate, affidavit,
power of attorney etc., is required.

15. List out the Title deeds to be deposited to create mortgage by
Deposit of Title Deed in favour of
Bank by above said mortgagor.


(i) Original sale deed dated 29.04.2008 in favour of the borrower. ✓
(ii) Original sale deed dated 06.10.2005 in favour of Smt. Nidhi Dhesi. ✓
(iii) Copy of sale deed dated 08.01.2001 in favour of Smt. Shashi Garg. ✓
(iv) N. E. C. dated 04.04.2008. ✓
(v) Search Receipt. ✓
(vi) Affidavit of the borrower on Rs. 10/-. ✓
(vii) Declaration / undertaking from the borrower. ✓

16. Whether all original deeds are available and scrutinized deeds are duly executed / stamped and registered. There is no doubt/suspicion as to their genuineness or existence.

17. Final certificate.

The borrower has a clear marketable title and the chain of title is complete.
The Security by way of equitable mortgage by deposit of the original title deed is a good security and the Bank interest is secured by such security. The property is free from all recorded encumbrances. The bank can advance Loan to the borrower and in case the borrower fails to repay the loan, Bank can enforce the Collateral Security and recover the Loan amount, by sale of mortgaged property.

Date 09.05.2008


(S. M. Joshi)
Advocate

Anjeev Mohan Joshi

Advocate

Residence { 0135-2654222
0135-2650422

14 / 7, NEMI ROAD
DEHRADUN-248001

09.05.2008

Date.....

CERTIFICATE OF NON ENCUMBRANCE

This is to certify that I have thoroughly searched and inspected the available 31 years records in the office of the Sub Registrar, Dehradun in respect of Shop No. 215 situated on the Second Floor forming part of property no. 75-A, Rajpur Road, Dehradun situated in Ward No. 06, Mauza Karanpur Khas, Dilaram Bazar, Dehradun measuring 38.09 Sq. Mts. (without roof rights) owned by Shri Amit Malhotra son of Shri N. C. Malhotra resident of S-16, Block-D, Shivalik Apartment, Rajpur Road, Dehradun.

The said property was purchased by Shri Amit Malhotra son of Shri N. C. Malhotra resident of S-16, Block-D, Shivalik Apartment, Rajpur Road, Dehradun from Smt. Nidhi Dhesi wife of Shri Jasvir Singh Dhesi resident of House No. 61, Sector-IV, Panchkula, Haryana vide sale deed dated 29.04.2008 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 2216 on pages 363 to 422 at serial no. 1848 dated 29.04.2008.

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Shri

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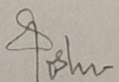
The said property is free from all charge, lien and encumbrances.

SCHEDULE OF PROPERTY

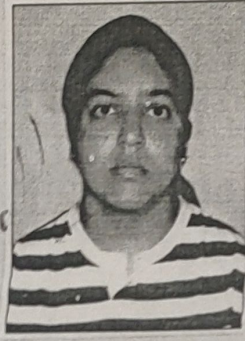
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- | | | |
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| North | - | Common passage. Side measuring 10 ft. |
| South | - | Open space and parking on the ground floor. Side measuring 10 ft. |
| East | - | Property of Smt. Shashi Garg. Side measuring 41 ft. |
| West | - | Open roof. Side measuring 41 ft. |

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(S. M. Joshi)
Advocate

1848/08



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विक्रय पत्र हेतु वांछित विवरण

- | | |
|--------------------------------------|--------------------|
| 1- मालियत विक्रयपत्र | 25,00,000 /-रुपये |
| 2- बाजारी मूल्य, जिस पर स्टाम्प दिया | 30,00,000 /-रुपये |
| 3- स्टाम्प शुल्क | 2,70,000 /-रुपये |
| 4- सम्पत्ति का प्रकार | व्यवसायिक सम्पत्ति |
| 5- सम्पत्ति संख्या | |

द्वितीयतल पर स्थित एक दुकान संख्या 215 भाग सम्पत्ति संख्या 75/ए, राजपुर रोड़, देहरादून, जिसका कुल क्षेत्रफल 410 वर्गफीट अर्थात् 38.09 वर्गमीटर है, जो कि पूर्ण निर्मित है, बिना छत के अधिकार सहित।

6- प्रमुख क्षेत्र

यह कि विक्रीत सम्पत्ति/दुकान मुख्य राजपुर रोड़ में राज प्लाजा कॉम्प्लेक्स में द्वितीयतल पर स्थित है।

8- विक्रेता का नाम व पता

श्रीमती निधी धेसी पत्नी श्री जसवीर सिंह धेसी निवासी-मकान नं०-61, सेक्टर-चतुर्थ, पंचकुला, हरियाणा।

9- क्रेता का नाम व पता

श्री अमित मल्होत्रा पुत्र श्री एन०सी० मल्होत्रा निवासी-एस-16, डी० ब्लॉक, शिवालिक अपार्टमेन्ट, राजपुर रोड़, देहरादून।

10- रचियता

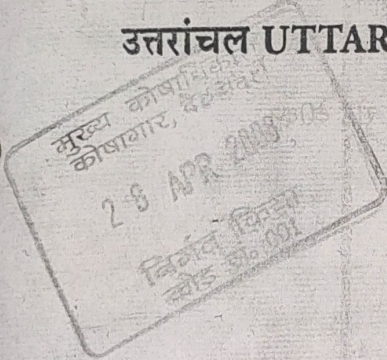
एस०एम० जोशी, एडवोकेट, देहरादून।

11- स्टाम्प शीट की संख्या



उत्तरांचल UTTARANCHAL

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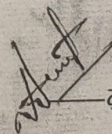
विक्रयपत्र

यह विक्रय पत्र आज दिनांक 29-04-2008 को स्थान देहरादून में श्रीमती निधी धेसी पत्नी श्री जसवीर सिंह धेसी निवासी-मकान नं०-61, सेक्टर-चतुर्थ, पंचकुला, हरियाणा। (जिनको इस विक्रय पत्र में आगे विक्रेता कहकर सम्बोधित किया गया है।)

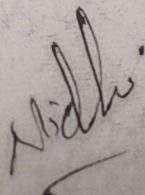
—विक्रेता

नें

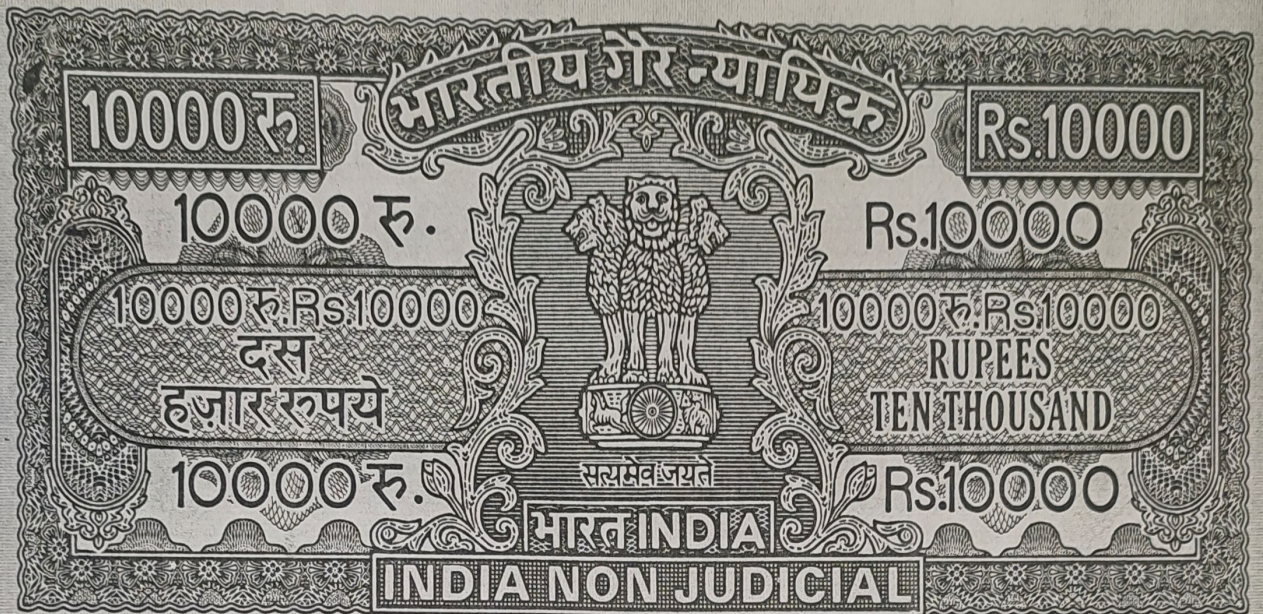
श्री अमित मल्होत्रा पुत्र श्री एन०सी० मल्होत्रा निवासी-एस-16, डी० ब्लॉक, शिवालिक अपार्टमेन्ट, राजपुर रोड, देहरादून। (जिनको इस विक्रय पत्र में आगे क्रेता कहकर सम्बोधित किया गया है।)

 क्रेता

के पक्ष में अंकित व निष्पादित किया।



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उत्तरांचल UTTARANCHAL

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24 APR 2008

विगल किया
कोड नं 001

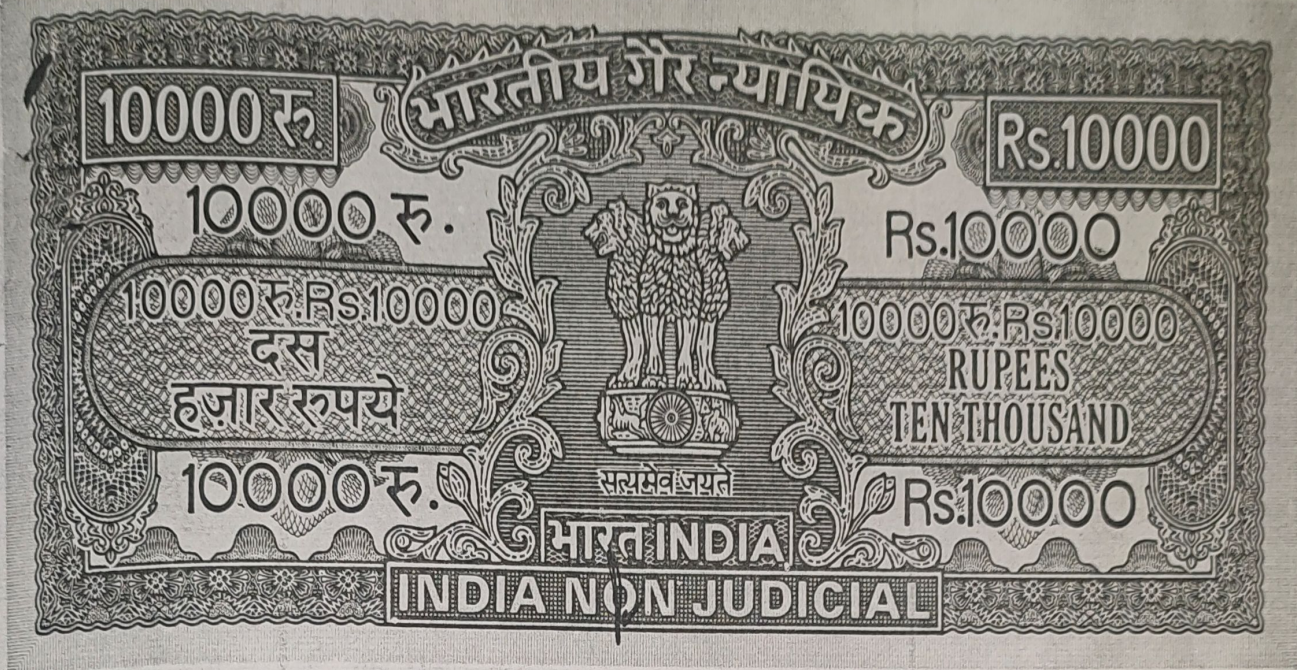
—3—

विदित हो कि विक्रेता सम्पत्ति/दुकान, जिसका पूर्ण विवरण इस विक्रय पत्र के अन्त में दिया जा रहा है, की एकमात्र मालिक, स्वामी, काबिज है। विक्रेता ने निम्न वर्णित सम्पत्ति, इसके पूर्व स्वामियों श्रीमती शशि गर्ग पत्नी श्री किशोर कुमार गर्ग एवं श्री वैभव गर्ग पुत्र श्री किशोर कुमार गग्न निवासीगण- 72, राजपुर रोड, देहरादून दोनों सोझेदार मै0 बिजनेस प्वाइन्ट द्वारा अपने मुख्तारेनाम श्री अविनाश कान्त शर्मा पुत्र श्री भगवान दास शर्मा निवासी-145, धर्मपुर, देहरादून से बजरिये पंजीकृत विक्रयपत्र दिनांकित 06.10.2005 को कय की थी, जिसका इन्द्राज कार्यालय सब रजिस्ट्रार देहरादून में बही नं0 1 जिल्द 1440 पृष्ठ 422 ए0डी0फा0 बुक नं0 1 जिल्द 1521 पृष्ठ 325 से 336 में नं0 6380 पर दिनांक 06.10.2005 को विधिवत् अंकित व दर्ज है।

119

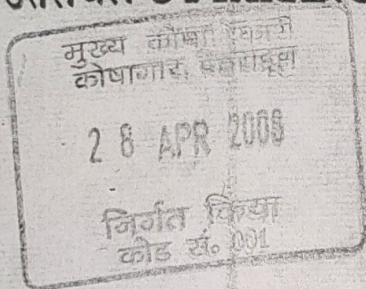
Nidhi

Hunt



उत्तरांचल UTTARANCHAL

545646



—4—

विक्रेता या उसके किसी विधिक हित प्रतिनिधि ने कोई कार्य या कार्यवाही ऐसी नहीं की है कि जिससे सम्पत्ति के अंतरण में बाधा उत्पन्न हो। विक्रेता अपनी निम्न वर्णित सम्पत्ति विक्रय करने तथा क्रेता विक्रयमूल्य रुपये 25,00,000/—(पच्चीस लाख रुपये) की एवज में क़य किये जाने हेतु परस्पर सहमत हुये हैं। अतः यह विक्रय पत्र क्रेता के पक्ष में अंकित व निष्पादित किया जा रहा है।

Nidhi

Armit

120



उत्तरांचल UTTARANCHAL

581061

मुख्य
कोषागार, देहरादून

28 APR 2008

चिपका किया
कोड सं. 001.

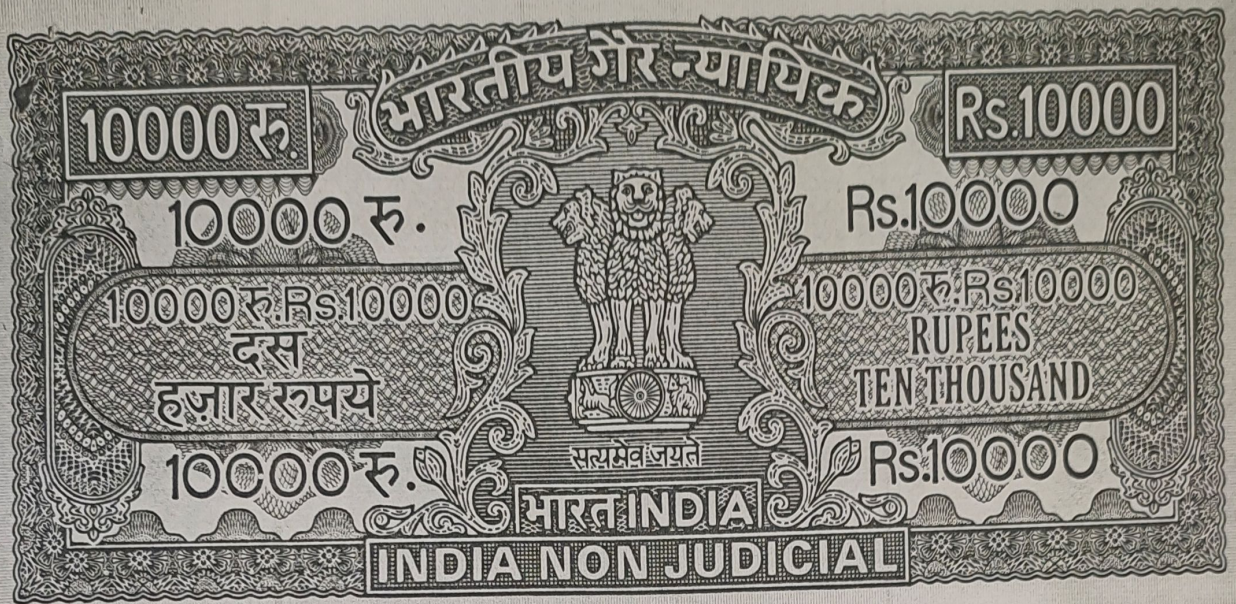
—5—

अतएव एतद्वारा मैं उपर नामित विक्रेता अपनी स्वस्थ मानसिक व इन्द्रियो की दशा में बिना किसी के सिखलाये बहकाये, बिना किसी अनुचित प्रभाव या दबाव के वरन् अपनी स्वेच्छा व विक्रय मूल्य रुपये 25,00,000/—(पच्चीस लाख रुपये) की एवज में अपनी निम्न वर्णित सम्पत्ति क्रेतागण को मूल रूप से विक्रित एवम् हस्तान्तरित करती हूँ तथा अपने समतुल्य समस्त अधिकार भूमिधरी, स्वामित्व, मार्ग आवागमन, जल प्रवाह, वायु-प्रकाश के सुखाधिकार जो भी मुझे इस सम्पत्ति/दुकान में प्राप्त है या प्राप्त होने वाले हैं, के सहित क्रेता को सौंपती हूँ।

Widhi

Widhi

121



मुख्य कोषाधिकारी
कोष

उत्तरांचल UTTARANCHAL

21 APR 2008

निर्गत किया
कोड सं. 001

540745

—6—

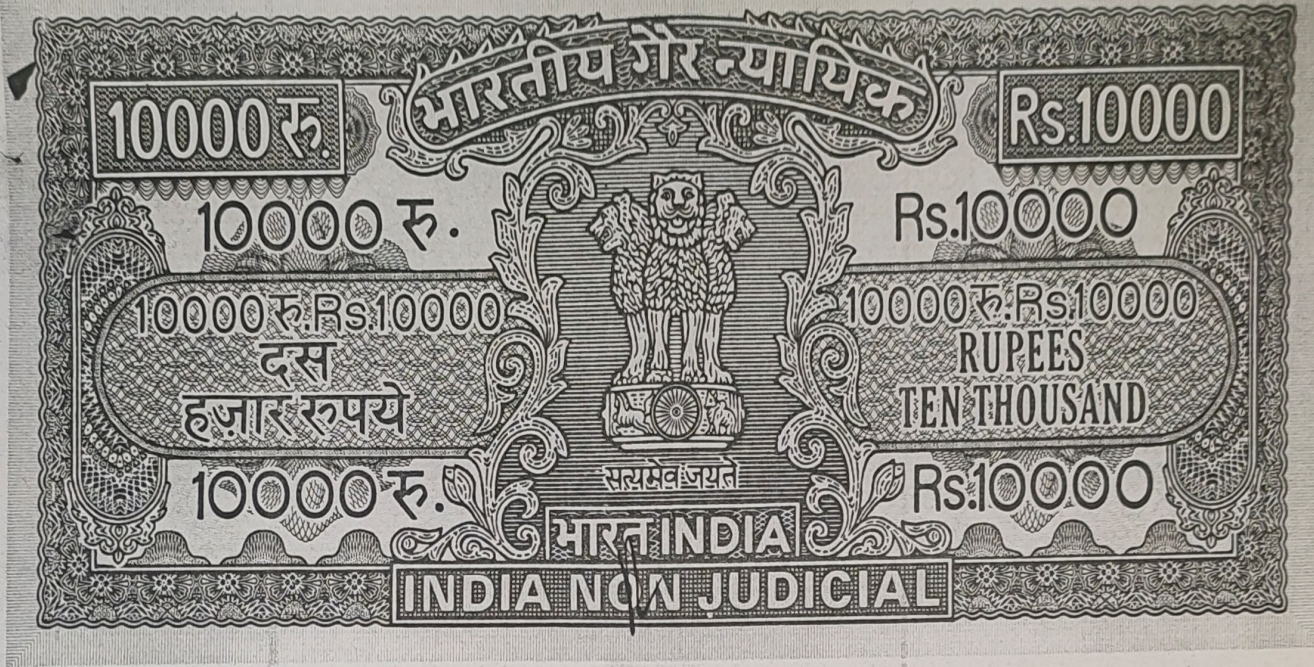
अतः यह विक्रय पत्र निम्नलिखित का साक्षी है:-

यह कि विक्रेता ने अपनी निम्न वर्णित सम्पत्ति क्रेता को मूल रूप से विक्रित व हस्तान्तरित कर दी है तथा विक्रय मूल्य की कुल धनराशि रुपये 25,00,000/- (पच्चीस लाख रुपये) इस विक्रय पत्र के पंजीकरण से पूर्व ही क्रेता से प्राप्त कर ली है, जिसकी प्राप्ति विक्रेता उपनिबन्धक महोदय देहरादून के समक्ष स्वीकार करती है। विक्रय मूल्य के बाबत कुछ भी लेना शेष नहीं रहा है।

[Signature]

[Signature]

122



उत्तरांचल UTTARANCHAL

545755

मुख्य कोषाधिकारी
कोषागार, देहरादून

28 APR 2008

निर्गत किया
कोड सं. 001

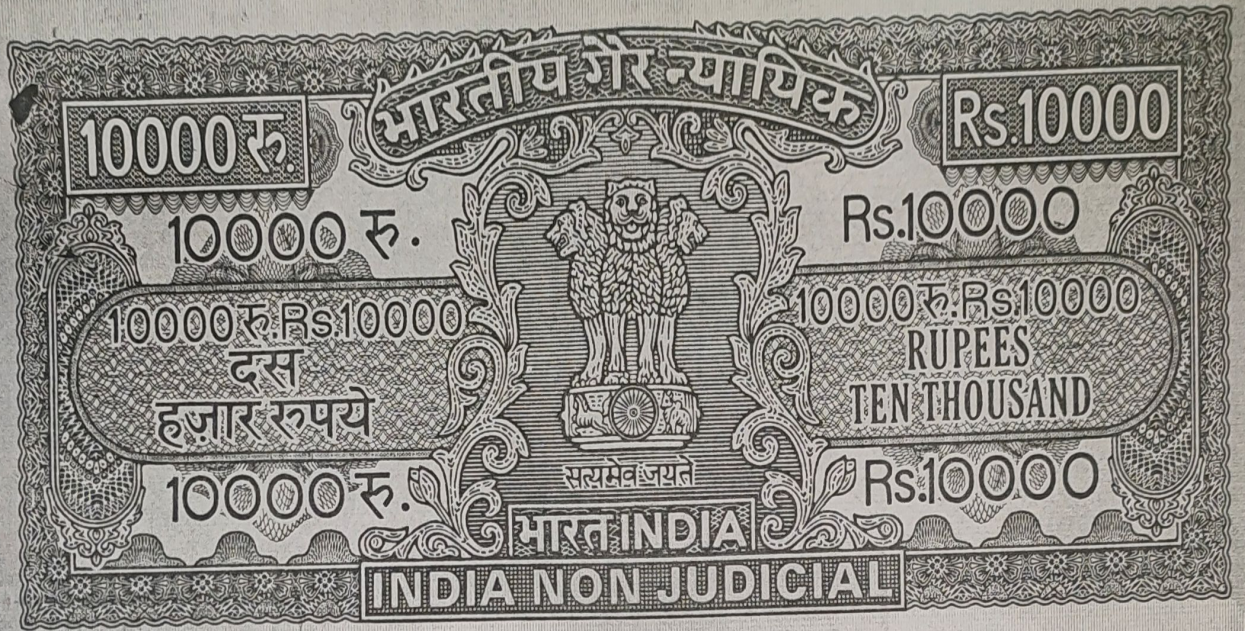
-7-

क्रेता को अधिकार है कि वह विक्रीत सम्पत्ति के नगर निगम के अभिलेखों में से विक्रेता का नाम खारिज कराकर अपना नाम बतोर स्वामी, भूमिधर, काबिज दर्ज करा ले यदि क्रेता के स्वामित्व की पुष्टि में अन्य कोई लेख या ब्यान देने की आवश्यकता हुई तो विक्रेता, क्रेता के व्यय एवं पूर्व निर्देश पर लिखकर देने के लिये सदैव तैयार व तत्पर रहेगी।

Vidhi

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123



उत्तरांचल UTTARANCHAL

265293

मुख्य कोषाधिकारी
देहरादून (उत्तरांचल)

—8—

विक्रीत सम्पत्ति पर आज तक के आरोपित समस्त कर, टैक्स, बिजली-पानी के बिल आदि अदा करने की पूरी जिम्मेदारी विक्रेता की होगी तथा आज के बाद क्रेता की होगी ।

Nidhi

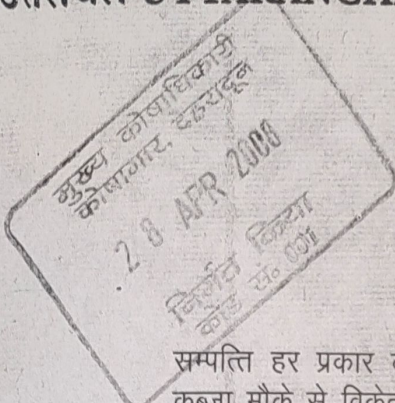
Arjit

124



उत्तरांचल UTTARANCHAL

545601



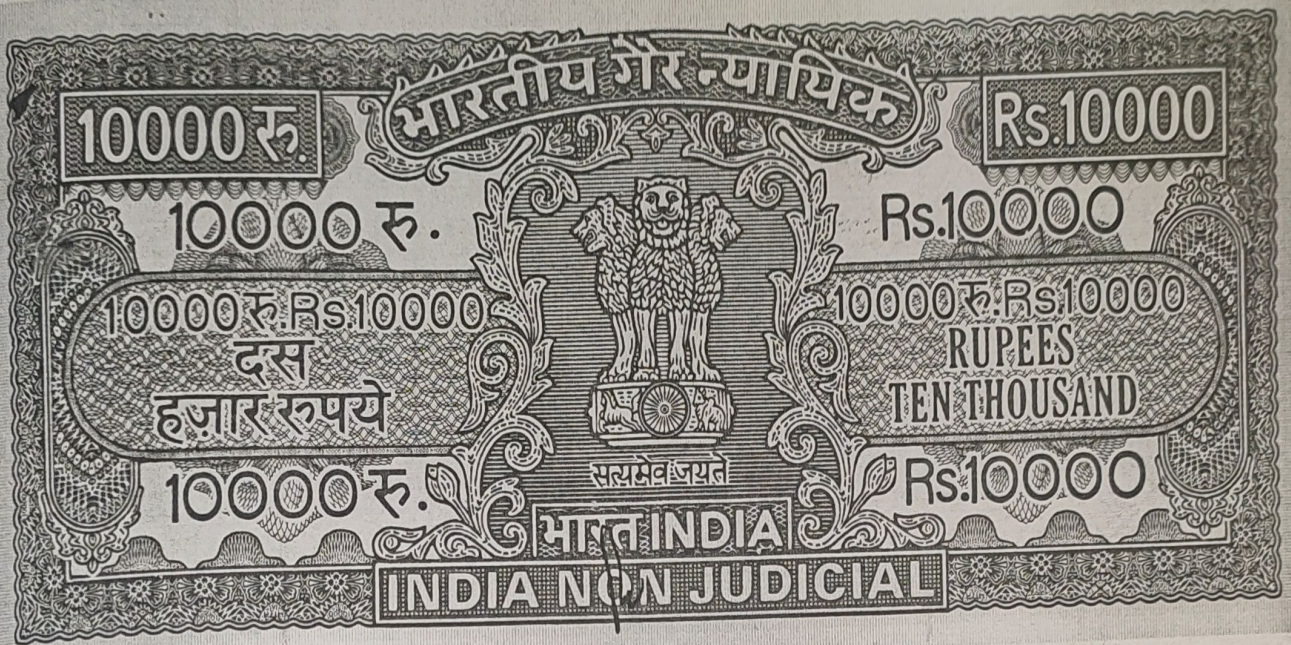
-9-

सम्पत्ति हर प्रकार के भार बन्धन से मुक्त है तथा इसी दशा में विक्रय की जा रही है।
कब्जा मौके से विक्रेता ने अपना हटाकर व उठाकर अपने समतुल्य व गवाहों के समक्ष क्रेता
को सौंप दिया है।

Nidhi

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125



545921

उत्तरांचल UTTARANCHAL
कोषागार, देहरादून
28 APR 2008
निर्गत किया
कोड सं 001

—10—

विक्रीत सम्पत्ति या इसका कोई भाग विक्रेता के विक्रय अधिकार दोष या विक्रेता के स्वामित्व में कमी के कारण यदि क्रेता के कब्जे से निकल जाये या क्रेता को कोई हानि किसी प्रकार सहन करनी पड़े तो उसकी कुल जिम्मेदारी मयसूद कानूनी विक्रेता की होगी तथा क्रेता को अधिकार है कि वह इस प्रकार होने वाली क्षति विक्रेता की अन्य सम्पत्ति चल-अचल से जिस प्रकार से चाहे वसूल कर ले विक्रेता या उसके किसी विधिक हित-प्रतिनिधि को कोई आपत्ति करने का अधिकार न होगा।

Nidhi

Amrit

726



24 APR 2008

उत्तरांचल UTTARANCHAL

निर्गत किया
कोड सं० 001

545264

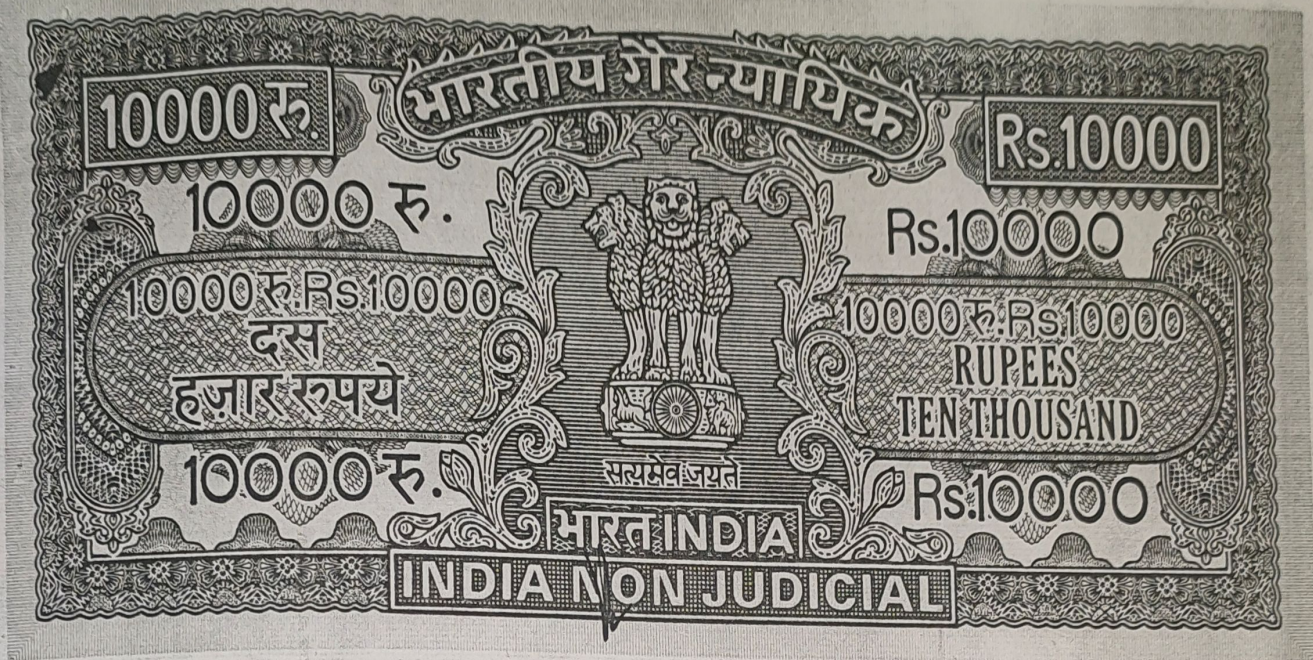
—11—

विक्रीत सम्पत्ति के तमाम उपयोग व उपभोग के अधिकार आज से विक्रेता के ही समान क्रेता को प्राप्त हो गये हैं। क्रेता जिस प्रकार चाहें इस सम्पत्ति से लाभ अर्जित करें, किराये पर दे या किसी अन्य को विक्रय, दान या वसीयत करें। इस विषय में भी विक्रेता या उसके किसी हित प्रतिनिधि को कोई आपत्ति करने का अधिकार ना होगा।

Widhi

Widhi

127



उत्तरांचल UTTARANCHAL

581057

मुख्य कोषाधि
कोषाध्यक्ष, देहरादून

28 APR 2015

निगत
कोड २

—12—

—: वांछित विवरण :-

1- यह कि विक्रेता व क्रेता किसी भी अनुसूचित जाती/अनुसूचित जनजाति से नहीं हैं।

Widh

Widh

(728)



उत्तरांचल UTTARANCHAL

545890

मुख्य न्यायाधिकारी
कोषागार, पटवार्डन

26 APR 2008

निर्गत किया
कोड सं. 001

—13—

2- यह कि इस अन्तरण हेतु पक्षकारों के मध्य कोई लिखित अनुबंध नहीं हुआ।

Adli

Adli

129



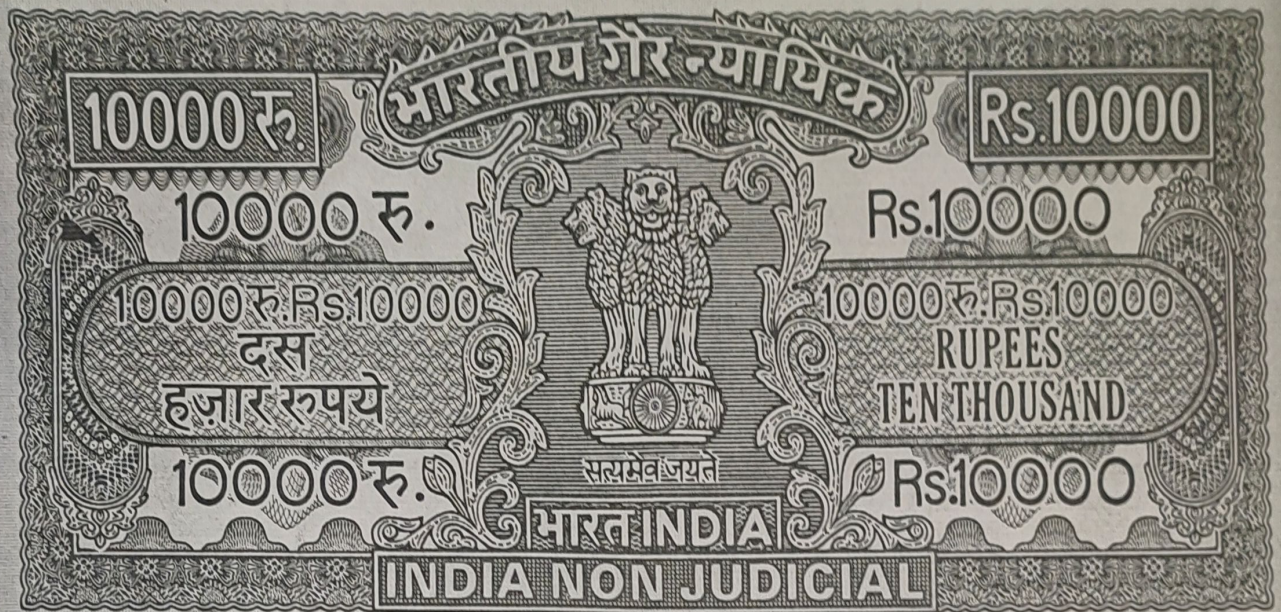
—14—

3- यह कि इस विक्रय पत्र में प्रयुक्त शब्द विक्रेता व क्रेता से तात्पर्य उनके अपने-अपने विधिक हित-प्रतिनिधि, उत्तराधिकारी, स्थानापन्न, वारिसान आदि सभी सम्मिलित से भी है।

adhi

W. H. S.

(139)



उत्तरांचल UTTARANCHAL

545149

24 APR 2008

निर्गत किया
कोड सं० 001

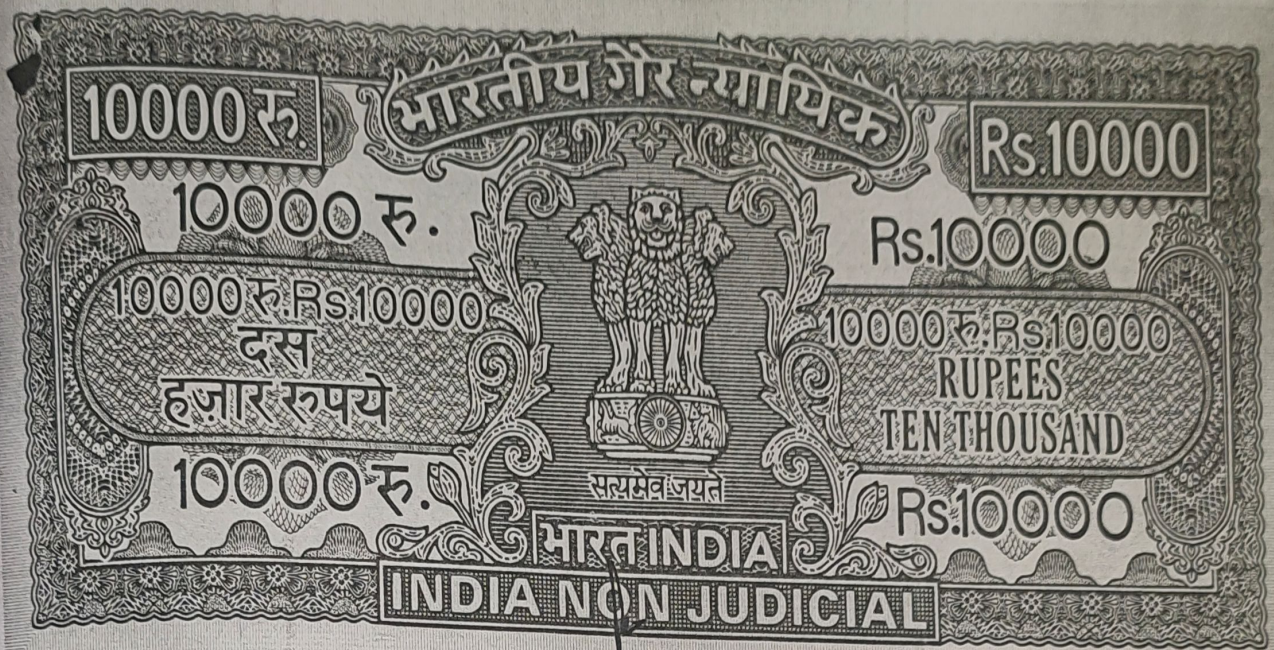
—15—

4- यह कि विकीत सम्पत्ति पर सीलिंग अधिनियम 1976 की धारा 5 (3) धारा 10 (3) तथा 20 के अन्तर्गत कोई विवरण किसी भी न्यायालय/कार्यालय में लम्बित नहीं है, सम्पत्ति पूर्णतया सीलिंग से मुक्त है।

Nidhi

Arund

131



उत्तरांचल UTTARANCHAL

545863

मुख्य कार्यालय
कोषागार, देहरादून

28 APR 2008

निर्गत किया
कोड ३६ ००१

—16—

5— यह कि विक्रीत सम्पत्ति का रकबा 38.09 है, जो कि सम्पूर्ण निर्मित है।

Nidhi

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132



उत्तरांचल UTTARANCHAL

545964

28. APR 2000

निर्गत किया
कोड रु. 001

-17-

6- यह कि विक्रीत सम्पत्ति/दुकान मुख्य राजपुर रोड़ में राज प्लाजा कॉम्पलेक्स में द्वितीयतल पर स्थित है।

Nidhi

[Signature]

133



उत्तरांचल UTTARANCHAL

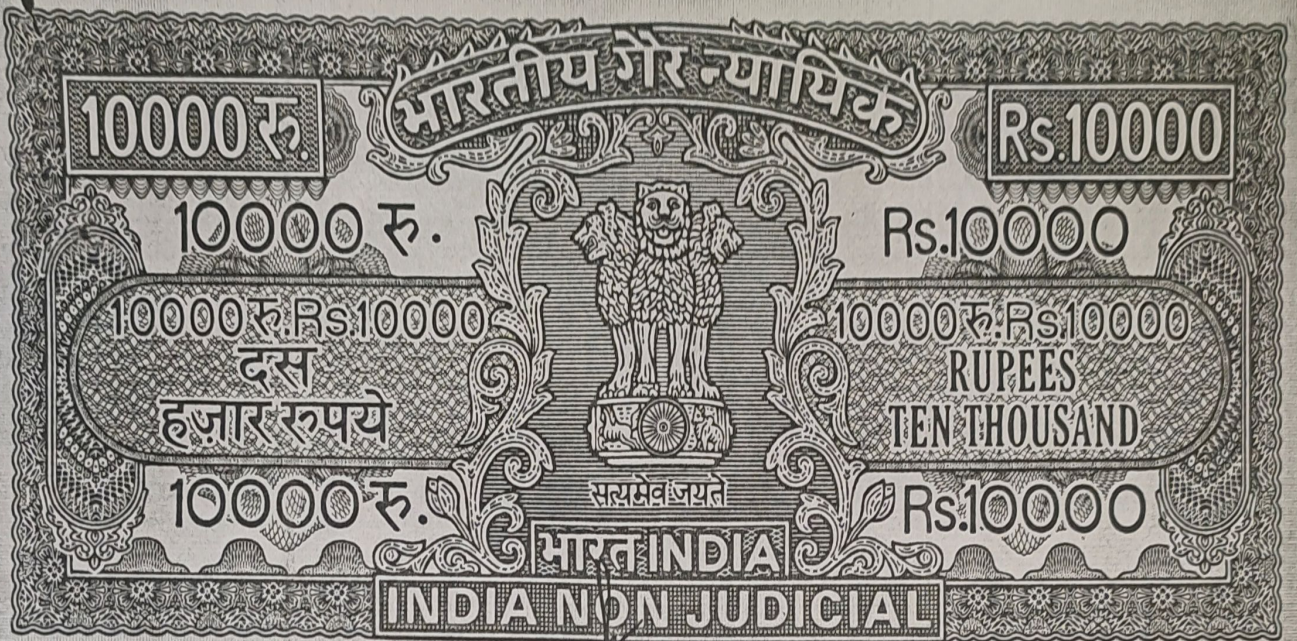
581021

मुख्य न्यायाधीश
कोषागार, देहरादून
28 APR 2008
निर्गत किया
कोड सं० 001

-18-

7- यह कि विक्रीत सम्पत्ति/दुकान के बावत तय हुयी कीमत 25,00,000/- रु० है, सम्पत्ति का सरकारी मूल्यांकन 5000/-रुपये प्रति वर्गफीट के अनुसार 20,50,000/- बनता है, जो कि विक्रयमूल्य 25,00,000/-रुपये से काफी कम है, अतः नियमानुसार विक्रयमूल्य 25,00,000/- पर नौ प्रतिशत स्टाम्प शुल्क के अनुसार 2,25,000/- रुपये का स्टाम्प शुल्क अदा किया जा रहा है।

134



उत्तरांचल UTTARANCHAL

581022

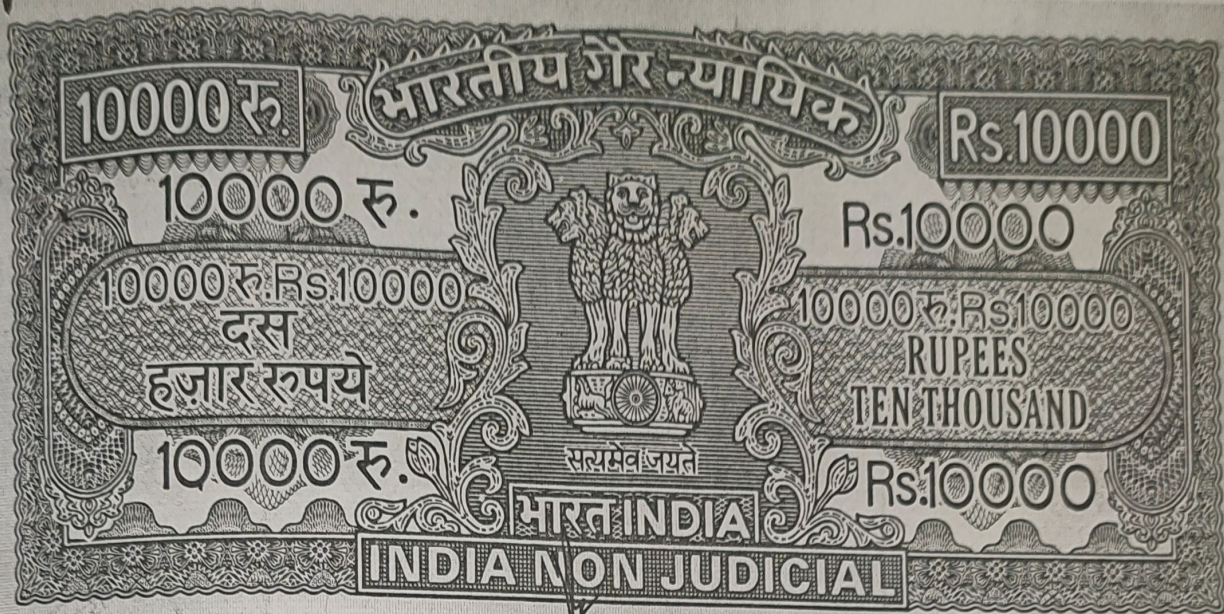
—19—

7- यह कि विक्रीत सम्पत्ति/दुकान का कुल सरकारी मूल्यांकन 29,26,000/-रुपये निम्न प्रकार बनता है:-

Vidhi

Ant

(19)



मुख्य कोषाधिकारी
कोषागार, राख
28 APR 2011
निर्गमन क्रिया
कोड नं. 001

उत्तरांचल UTTARANCHAL

545484

—20—

अ) भूखण्ड का मूल्यांकन
(38.09 X 36,000 /—)

13,71,240./—रुपये

Midia

Hunt

136



उत्तरांचल UTTARANCHAL

545543

—21—

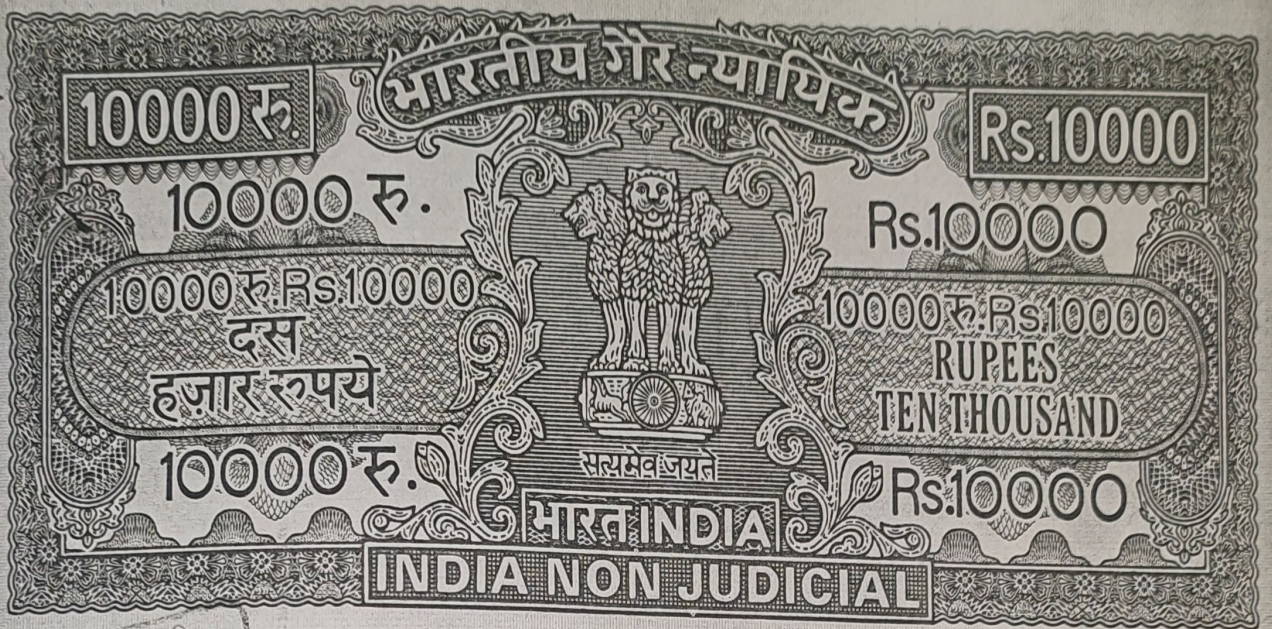
ब) निर्मित क्षेत्रफल का मूल्यांकन
(38.09 X 300 X 200)

22,85,400 /—रुपये

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137



मुख्य कार्याधिकारी
कोष

उत्तरांचल UTTARANCHAL

24 APR 2008

निर्गत किया
कोड सं. 001

545257

—22—

इस प्रकार सम्पत्ति का कुल मूल्यांकन 36,56,640/-रुपये बनता है, सम्पत्ति/दुकान द्वितीयतल पर स्थित होने के कारण कुल मूल्यांकन 29,26,000/-रुपये बनता है, परन्तु स्टाम्प शुल्क 30,00,000/-रुपये पर नियमानुसार 9 प्रतिशत की दर से 2,70,000/-का स्टाम्प शुल्क

adli

Hunt

138



उत्तरांचल UTTARANCHAL

581015

~~28~~

8-यह कि क्रेता नें विक्रेता को तथा विक्रेता नें क्रेता को अर्थात् दोनों ने एक-दूसरें को पहचान कर, स्वयं द्वारा अपनी-अपनी फोटो सत्यापित कर इस विक्रयपत्र पर हस्ताक्षर कियें हैं।

Widhi

Arut

139



उत्तरांचल UTTARANCHAL

545216

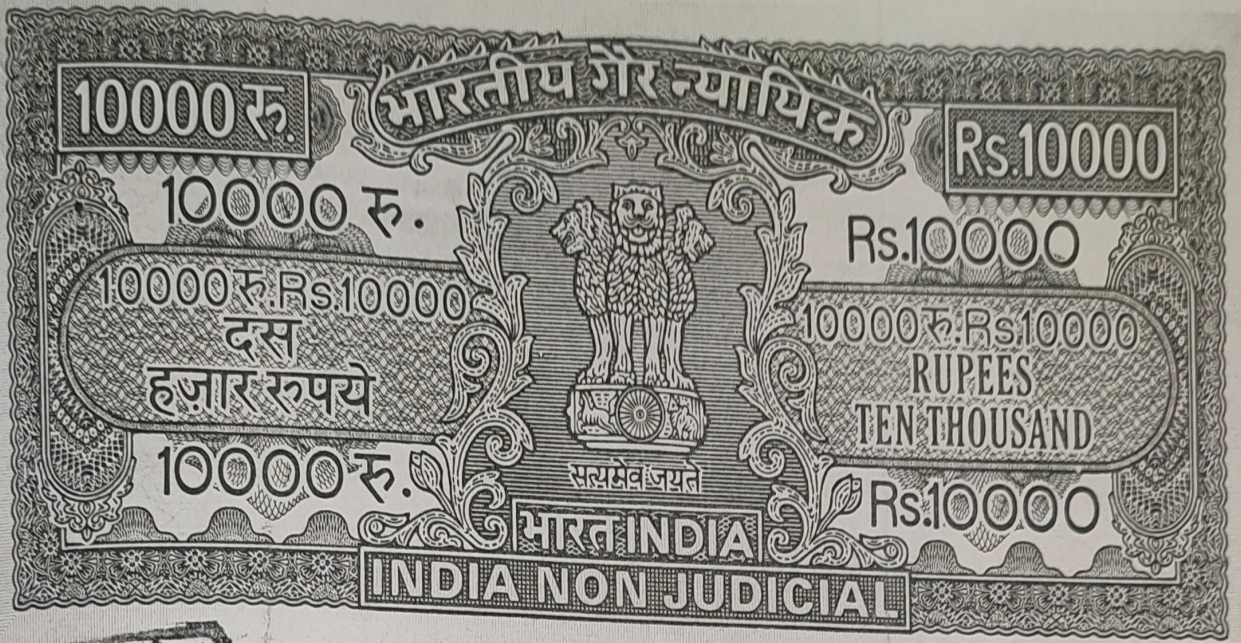
-24-

9-यह कि विक्रीत सम्पत्ति नगर-निगम की सीमा के अन्तर्गत स्थित है, जिस पर उत्तरांचल राज्य अधिनियम 29 सन् 2003 के प्राविधान लागु नहीं होते हैं।

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140



उत्तरांचल UTARANCHAL
17 APR 2008
निर्गत किया
ग्राहक-सं. 001

540366

-25-

विवरण विक्रीत सम्पत्ति/दुकान

एक दुकान संख्या 215 भाग सम्पत्ति संख्या 75/ए, राजपुर रोड, देहरादून, जिसका कुल क्षेत्रफल 410 वर्गफीट अर्थात् 38.09 वर्गमीटर है, जो कि पूर्ण निर्मित है, बिना छत के अधिकार सहित, जिसकी सीमाएं व नाप निम्न प्रकार है:-

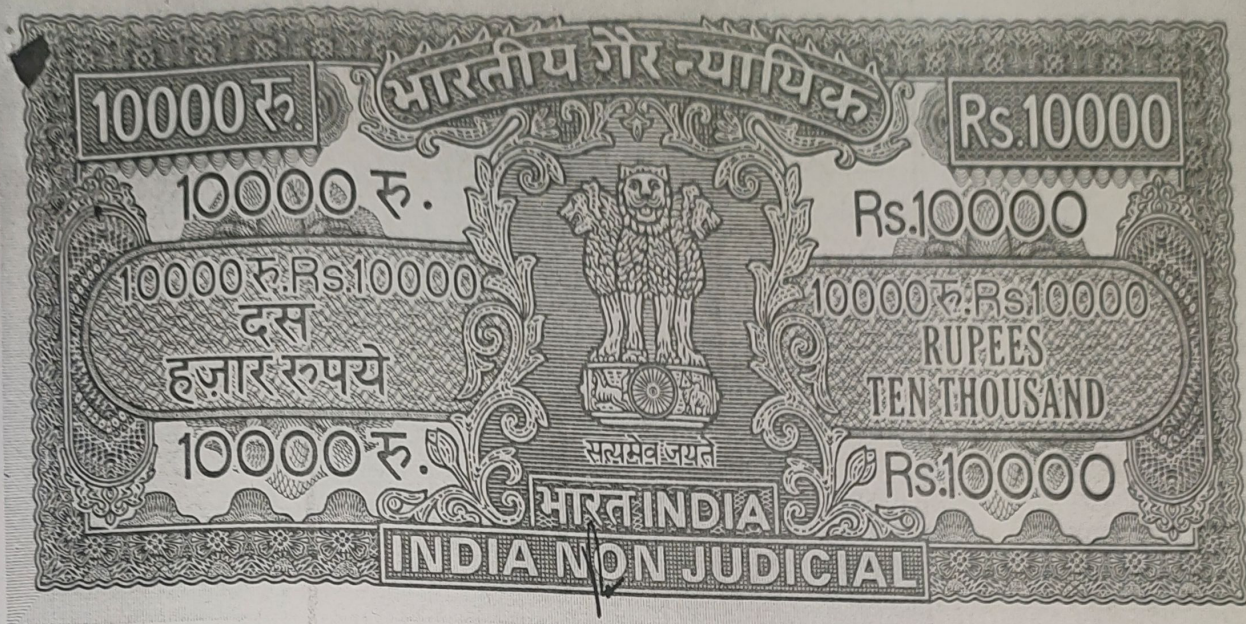
पूरब-	सम्पत्ति अन्य, सीमा में नाप 41'
पश्चिम-	सम्पत्ति के साथ सीमा में नाप 41'
उत्तर-	कॉमन पैसेज, सीमा में नाप 10'
दक्षिण-	खुला भाग एवं पार्किंग भूतल पर, सीमा में नाप 10'

समस्त सुखाधिकार सहित ।

(141)

Widhi

Handwritten signature



उत्तरांचल UTTARANCHAL
मुख्य कोषाधिकारी
कोषागार, देहरादून
28 APR 2008
निर्गत किया
कोड सं. 001

545963

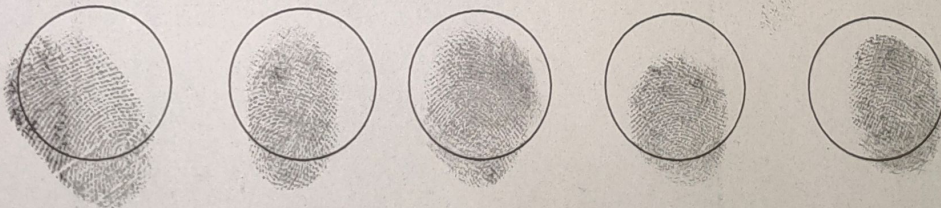
-26-

विकेता का नाम एवं पता : श्रीमती निधी धेसी पत्नी श्री जसवीर सिंह धेसी निवासी-मकान नं0-61, सेक्टर-चतुर्थ, पंचकुला, हरियाणा।

बांये हाथ के अंगुलियों के निशान



दांये हाथ के अंगुलियों के निशान



142

Nidhi

Went

हस्ताक्षर विकेता



मुख्य उत्तरांचल UTTARANCHAL
कोषागार, देहरादून
28 APR 2008
निर्गत किया
कोड सं 001

545978

-27-

केता नाम एवं पता :- श्री अमित मल्होत्रा पुत्र श्री एन0सी0 मल्होत्रा
निवासी-एस-16, डी0 ब्लॉक, शिवालिक अपार्टमेन्ट, राजपुर रोड, देहरादून।

बांये हाथ के अंगुलियों के निशान



दांये हाथ के अंगुलियों के निशान



143

[Signature]

केता के हस्ताक्षर

[Signature]

भारतीय गैर न्यायिक INDIA NON JUDICIAL

रु.5000

पाँच हजार रुपये

Rs.5000

FIVE THOUSAND RUPEES

सत्यमेव जयते
INDIA

उत्तरांचल-UTTARANCHAL

689398

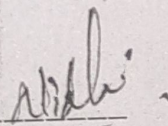
बनोसाधिकारी
देहरादून

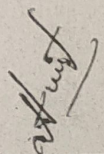
23 APR 2008

निर्गति किया
सं. 001

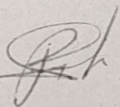
-28-

अतः यह विक्रय पत्र आज दिनांक 29-04-2008 को स्थान देहरादून में
उपरोक्तानुसार लिख दिया है कि प्रमाण रहें व समय पर उपयोगी सिद्ध हो।

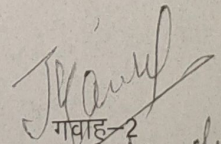

हस्ताक्षर विक्रेता


हस्ताक्षर केता

गवाह-1


P. S. Negi
Sp. Sh. B. S. Negi
Ho Jagpur Kulan
D Dm

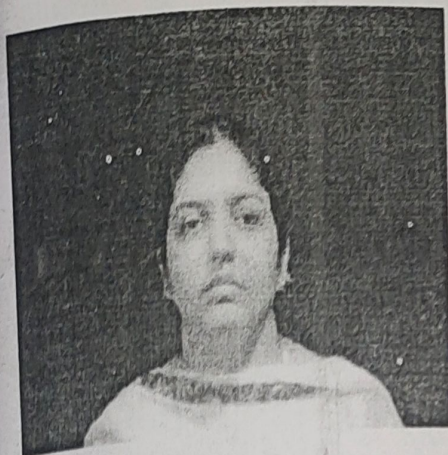
रचियता- S M Joshi, एडवोकेट, देहरादून।


गवाह-2
Pitroh Kachol
Garhwal Colony
Dehradun Dm.
Ho Sh. Koushik C. Khand

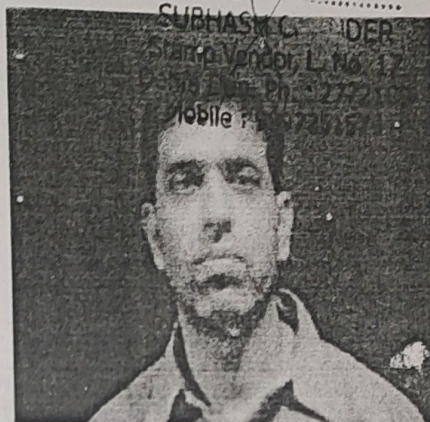
144

25/4/08

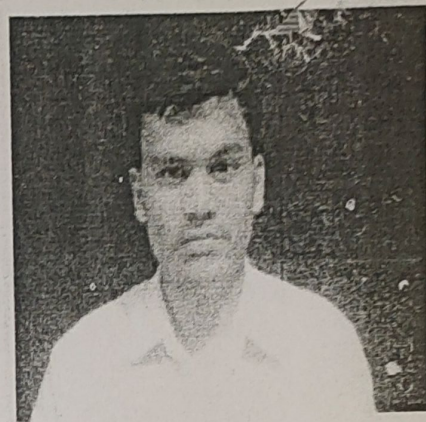
अभिषेक मलहोत्रा s/o एन.बी. मलहोत्रा, देहरादून



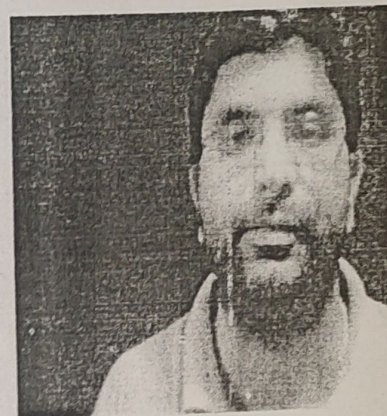
विक्रंता



कंता



गवाह



बही न. 1

जिल्द

2216

पृष्ठ 363 से 422

में न.

1848

पर आज दिनांक 29/04/2008 में रजिस्ट्री की गई ।

उप निबन्धक सदर 2 देहरादून

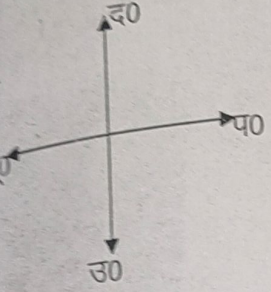
नक्शा

एक दुकान संख्या 215 भाग सम्पत्ति संख्या 75/ए, राजपुर रोड, देहरादून,
जिसका कुल क्षेत्रफल 410 वर्गफीट अर्थात 38.09 वर्गमीटर है, जो कि पूर्ण
निर्मित है, बिना छत के अधिकार सहित

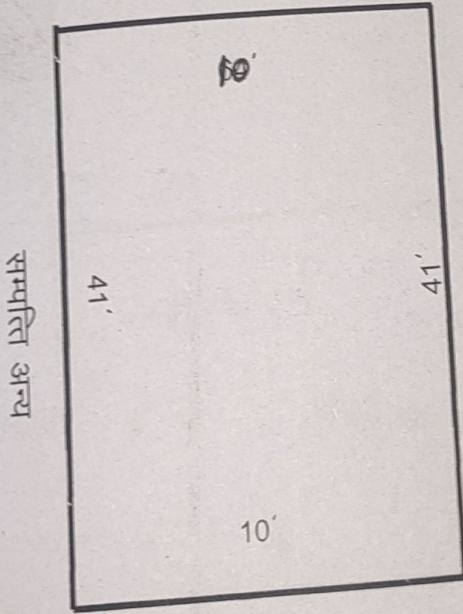
श्रीमती निधी धेसी

प्री अमित मल्होत्रा

(NOT TO SCALE)

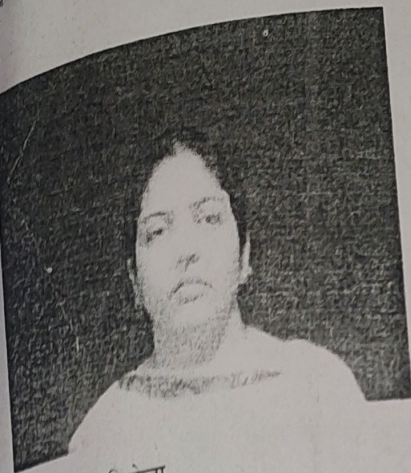


खुला भाग एवं पार्किंग

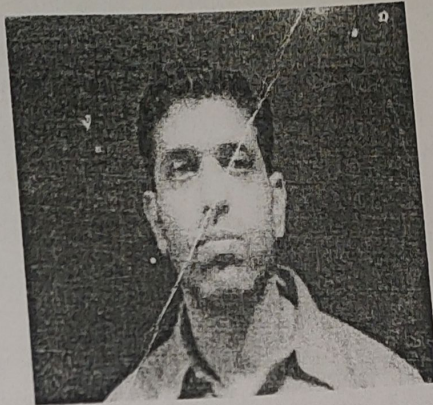


कॉमन पैसेज

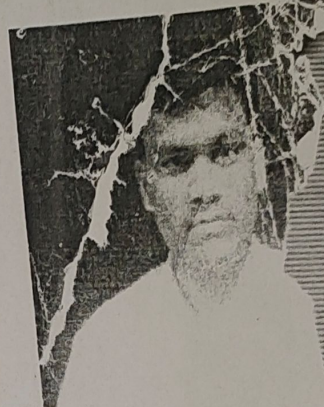
हस्ताक्षर केता



विक्रता



क्रेता



गवाह



बही न. 1

जिल्द

2216

पृष्ठ 363 से 422

मे न.

1848

पर आज दिनांक 29/04/2008

में रजिस्ट्री की गई ।

उप निबन्धक सदर 2 देहरादून

Er. M.C. Sharma

F.I.V.(F-13721)

M.I.E(India) M-062599/4

Chartered Engineer & Govt. Approved Valuer,

Registration No: T-14

(Chief Commissioner Income Tax, Ghaziabad)

Empanelment Valuer:

Bank of Baroda(U.K. & Western U.P.)

Union Bank of India,U.K.

UCO Bank, U.K.

Bank of India, U.K.

Distt. Co-op. Bank Ltd., M.Nagar, U.P.

The Ganga M.U.Co-op.Bank., M. Nagar, U.P.

Bank of India,Dehradun, U.K.



Mob : 09997100612

email I.D. : svssassociates.10@gmail.com

M.C.& ASSOCIATES

Structural Engineers, Govt. Approved
Valuers, Surveyors, Planners & Estimators

VALUATION REPORT FOR IMMOVABLE PROPERTY

Pursuant to the request from

Chief Manager, Bank of Baroda, Main Branch, Distt. Dehradun.

The Property Situated at

Shop Bearing No. 215 at Top Floor Without Roof Rights, Property No. 75-A, Raj Plaza Shopping complex (Five Storey), Rajpur Road, Distt. Dehradun.

Owner

Sh. Amit Malhotra S/o Sh. N.C. Malhotra R/o S-16, D-Block, Shivalik Apartment, Rajpur Road, Dehradun.

Was inspected on 03.01.2022 for the purpose of assessing it's present market value.
The following documents pertaining to the above property were produced for scrutiny.

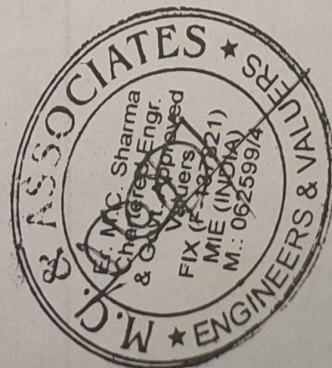
Legal-opinion

Photocopy of Sale deed no- 1848 on Dated- 29.04.2008.

Based upon the actual observation & the particular provided to me, a detailed Report has been prepared & is being enclosed here with on the prescribed form.

After taking into consideration the various important factor like the Location, approach, surroundings, specifications, present condition, age, future life, replacement cost, depreciation & potential for marketability etc., the Distress value is considered as 85% of the market value because of high fluctuation in the price of property. Hence I am of the opinion that the value are as follows:

PMR Value	=	₹ 65.60 Lac
Realizable Value 90% of PMR	=	₹ 59.04 Lac
Distress Value 85% of PMR	=	₹ 55.76 Lac



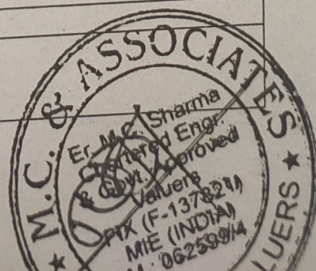
BANK OF BARODA
Branch - Main Branch, Distt. Dehradun.

VALUATION OF PROPERTY BY LAND & BUILDING METHOD
REPORT ON VALUATION

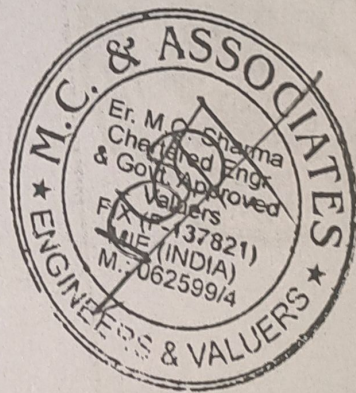
Name of Registered Valuer : Er. M.C. Sharma Registration No. T-14
 OM.C. Associates -100-21, dt. 04.01.2022. (Chief Commissioner of Income Tax, Ghaziabad, U.P.)

1.	Date of Visit of the site	:	03.01.2022.
2.	Date of making valuation	:	04.01.2022.
3.	Name of the owners of the property	:	Owner Sh. Amit Malhotra S/o Sh. N.C. Malhotra R/o S-16, D-Block, Shivalik Apartment, Rajpur Road, Dehradun.
	i. Date of purchase of IP	:	29.04.2008.
	ii. Purchase Price of IP	:	Photocopy Enclosed
	iii. Sale deed No.	:	1848
4.	Whether necessary enquiries have been made from the concerned locality with regard to the ownership of the property the locality was contacted	:	Yes.
5.	If the property is under joint ownership/co-ownership, share of each such owner. Are the shares undivided?	:	Single- Ownership

6.	Brief description of the property		
a.	Location, street ward no. - postal address	:	Shop Bearing No. 215 at Top Floor Without Roof Rights, Property No. 75-A, Raj Plaza Shopping complex (Five Storey), Rajpur Road, Distt. Dehradun.
b.	Flat / Plot No.	:	Property No. A-8.
c.	Is the IP bears the same description / details as mentioned in the documents / title deeds	:	Yes
d.	Is the property situated in residential / commercial / mixed area / Industrial area	:	Residential area
e.	Is the property situated in an unauthorized / authorized colony	:	Authorized area so future life 52 years
f.	Classification of locality - high class / middle class / poor class	:	Middle Class
g.	Is the IP in question or any part of it is under encroachment	:	No
7.	Proximity to civic amenities like schools; hospitals, offices, markets, cinema halls etc.	:	Within 2.00 Km Radius
8.a)	Area supported by documentary proof shape, dimensions and physical features	:	See annexure- A & B
b)	Attach a dimensional site plan & elevations of all structure standing on the land along with photograph of the built up property	:	Yes
d)	Furnish details of the building on a separate sheet giving number of floors, plinth area floor-wise, year & type of construction. finishing (floor-wise)	:	Top Floor-11ft, Top Floor- 410.00 Sqft. or 38.09 Sqm.
9.	Is it freehold or leasehold land?	:	Free Hold land
10.	If leasehold, the name or Lessor / Lessee, nature of lease, dates of commencement / termination of lease and terms of renewal of lease.	:	N.A.



11.	Is there any restrictive covenant in regard to use of land? If so, details be given.	:	No
12.	Does the land fall in an area included in any Town planning scheme or any development plan of Govt. or any statutory body? If so, give particulars.	:	Urban Municipality Its Comes Under MDDA.
13.	Is the property – whole or part of land notified for acquisition by Govt. of any statutory body?	:	N.A.
14.a)	Is the building owner – occupied / tenanted / both?	:	owner – occupied
b)	If party owner – occupied, specified portion and extent of area under owner – occupation.	:	Owner Occupied Google Plan Attached
15.a)	Names of tenants / lessees / licensees etc.	:	owner – occupied
b)	Portions in their occupations	:	No
16.	Is any dispute between landlord and tenant regarding rent pending in a court of law.	:	No
17.	The Valuer should give in detail his approach to valuation of the property and indicate how the value has been arrived at, supported by necessary calculations.	:	The valuation is calculated by Composit Method Including Land & Building as per GLR and PMR rate
	Market value of the property	:	Rs. 65.60 Lac.
	Realizable Value 90% of PMR	:	Rs. 59.04 Lac.
	Distress Value 85% of PMR	:	Rs. 55.76 Lac.



DECLARATION :

I hereby, declare that:

- a) The information furnished above is true and correct to the best of my knowledge and belief.
- b) I have no direct or indirect interest in the property being valued;
- c) I have personally inspected the property on 03.01.2022.
- d) My registration with State Chief Commissioner of Income Tax is valid as on date.

Date :04.01.2022.
Place :Dehradun.

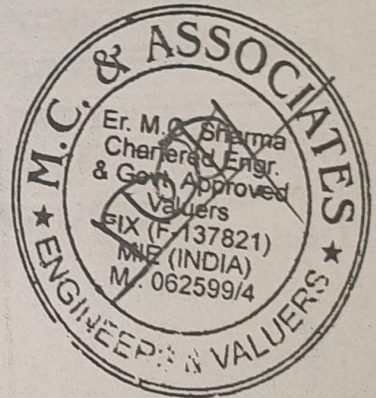
Signature and seal of Registered Valuer
On the Bank's Panel

Er. M.C. Sharma

T-14 (Chartered Engineer & Govt. Approved Valuer)

Address:

28, Mahadev Vihar, GMS Road,
Dehradun (UK)



Annexure-ALand DetailProp. Add:-

Shop Bearing No. 215 at Top Floor Without Roof Rights, Property No. 75-A, Raj Plaza Shopping complex (Five Storey), Rajpur Road, Distt. Dehradun.

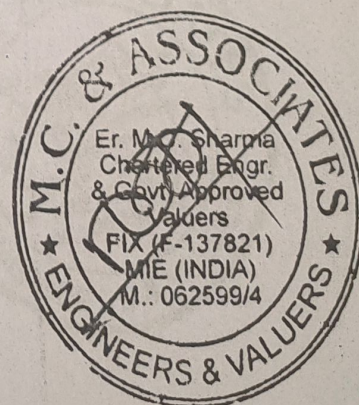
Boundaries of Properties

	As per Former Valuation	Actual
East	Prop. of Vrandavan Landmark	Prop. of Vrandavan Landmark
West	20 ft Wide Road	20 ft Wide Road
North	Prop. of B.S. Parmal	Prop. of B.S. Parmal
South	Prop. of Smt. Shalini Rawat	Prop. of Smt. Shalini Rawat

Annexure-BMeasurement of Properties

	As per Former Valuation	Actual
East	41.00 ft	41.00 ft
West	41.00 ft	41.00 ft
North	10.00 ft	10.00 ft
South	10.00 ft	10.00 ft
Total Area	410.00 Sqft. or 38.09 Sqm.	410.00 Sqft. or 38.09 Sqm.

Super Area = 410.00 Sqft. or 38.09 Sqm.



Annexure-C

03 CHARACTERISTICS OF THE SITE

What is character of the locality

: Development Authority
Residential Used

What is the classification the locality

: Middle Class

Road facilities are available

: Yes

Any factor which affect marketability of land?

: Medium

Tenure of Land

: Owner Constructed the building in
Year 2013 So future life of building
52 yrs.

04 Value of adopting GLR

Guideline rate abstained from registrar's office

: Rs. 1,46,500/- Sqm. (At Page No. 36, Sr. No. 10/01)

05 Value of adopting PMR

Prevailing market rate

: Rs. 16,000/- to 17,000/- Sqft

Unit rate adopted in this valuation after
considering characteristics of subject plot

: Rs. 16,000/- Sqft.

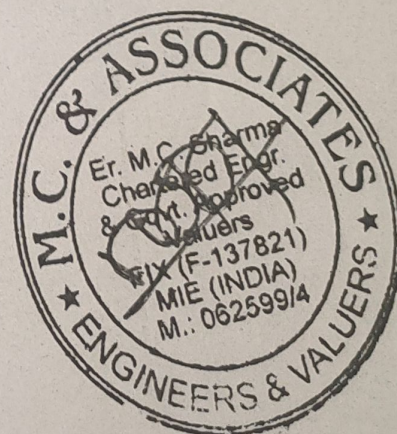
Value of land, adopting PMR
(410.00 Sqft. X 16,000/- Sqft)

: Rs. 65,60,000/-

Total Value of Land:

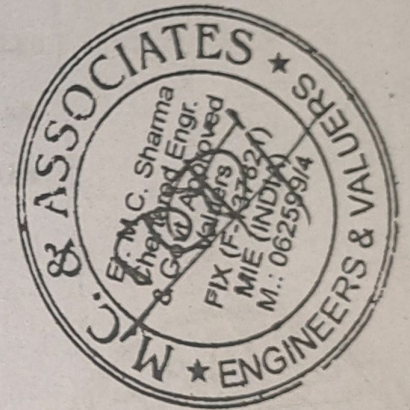
: Rs. 65,60,000/-

: Say Rs. 65.60 Lac.



Annexure-DValuation as per Composite MethodIncluding Land, Building, Amenities & Service

Area	=	410.00 Sqft. or 38.09 Sqm.
Top Floor-Rate	=	16,000/- to 17,000/- Sqft
Adopted Rate	=	16,000/- Sqft.
	=	410.00 Sqft. X 16,000/- Sqft.
Valuation	=	Rs. 65,60,000/-
	=	Says Rs. 65.60 Lac.



Annexure-EABSTRACT OF COST

S.No.	Particulars	As per PMR
1	Land & Building	6,560,000.00
2	Site Development	
3	Amenities & Extra Item	
4	Services	
	Total Rs.	6,560,000.00
	Say Rs.	65.60 Lac

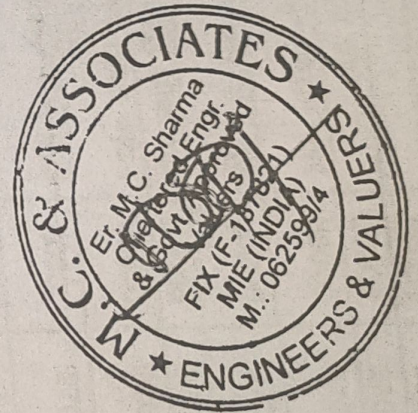
PMR Value = ₹ 65.60 Lac

Realizable Value 90% of PMR = ₹ 59.04 Lac

Distress Value 85% of PMR = ₹ 55.76 Lac

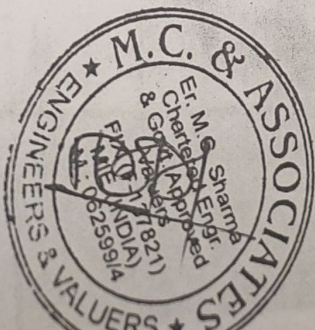
Encloses:-

1. Photographs of Prop.
2. Latitude & Longitude Plan
3. GLR



C	1	पुलाय शीत	26000	23000	40000	96000	87000	12000	10000
	2	पुलर निवास शीत	26000	23000	40000	96000	87000	12000	10000
	3	पुलर निवास शीत (पुलर निवास तक)	26000	23000	40000	96000	87000	12000	10000
	4	पुलर निवास शीत पर पुलर निवास तक	26000	23000	40000	96000	87000	12000	10000
	5	पुलर निवास शीत पर पुलर निवास तक - पुलर निवास तक	30000	27000	44000	109000	98000	12000	10000
H	1	पुलर निवास शीत पर पुलर निवास तक	30000	27000	44000	109000	98000	12000	10000
	2	पुलर निवास शीत पर पुलर निवास तक - पुलर निवास तक	30000	27000	44000	109000	98000	12000	10000
	3	पुलर निवास शीत पर पुलर निवास तक - पुलर निवास तक	30000	27000	44000	109000	98000	12000	10000
	4	पुलर निवास शीत पर पुलर निवास तक - पुलर निवास तक	30000	27000	44000	109000	98000	12000	10000
	5	पुलर निवास शीत पर पुलर निवास तक - पुलर निवास तक	30000	27000	44000	109000	98000	12000	10000
I	1	पुलर निवास शीत पर पुलर निवास तक	40000	28000	54000	123500	111500	12000	10000
	2	पुलर निवास शीत पर पुलर निवास तक	40000	28000	54000	123500	111500	12000	10000
J	1	पुलर निवास शीत पर पुलर निवास तक	50000	30000	64000	146500	132000	12000	10000

36

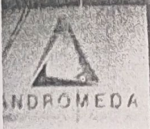
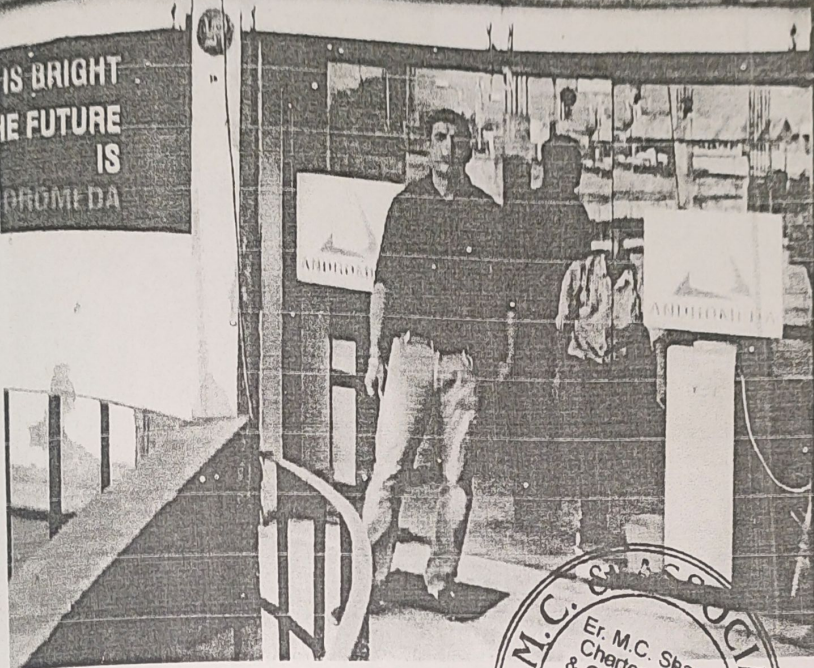


अपने निवासस्थान पर पुलर निवास तक

ANDROMEDA

India's Largest Loan Distributor

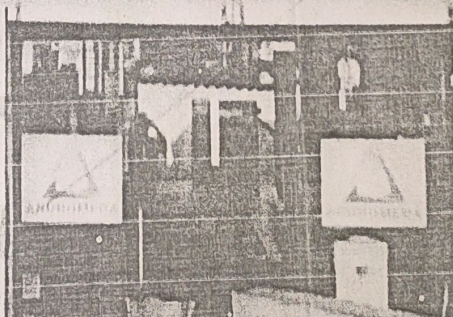
IS BRIGHT
THE FUTURE
IS
ANDROMEDA



ANDROMEDA

India's Largest Loan Distributor

IS BRIGHT
THE FUTURE
IS



ANDROMEDA
India's Largest Loan Distributor
Home Loan / Mortgage Loan / Personal Loan / Commercial Business Loan / Working Capital Loan / Education Loan / Vehicle Loan / Insurance / Life Insurance / Health Insurance / Life Insurance / Health Insurance / Life Insurance / Health Insurance

