

**Kuldeep Jaiswal**  
Advocate

**Res:-** 43, Sanjay Colony,  
Guru Road,  
Dehradun.  
Mob: 9412368828

Date: 10.07.2021

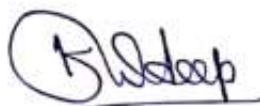
To

The Senior Manager  
Bank of Baroda,  
Branch Transport Nagar,  
Dehradun.

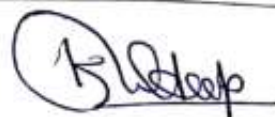
Dear Sir

**Sub: Report/opinion certifying non encumbrances in respect of all that residential plot of land comprised in Khasra No. 786Kha measuring 122.52 sq. meters situate in Chandrabani Road, Saipuram Colony, Mauza Sewla Kalan Pargana Pachwa Doon, Distt. Dehradun owned by Smt. Ravi Devi W/o Sh. Subhash Chandra R/o Parwati Vihar, Chandrabani Road, Sewlakalan, Dehradun, Uttarakhand.**

I refer to your letter No.....NIL..... [letter dated 05.07.2021] requesting me to furnish, non encumbrances, certifying and submitting the Title cum Opinion Report about the clear and marketable title to the property mentioned above proposed to be mortgaged for securing the credit facility(s) granted/proposed to be granted to titleholder/mortgagor namely Smt. Ravi Devi.

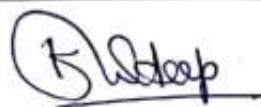


1.	Description and Area of the property proposed to be mortgaged with Specific number(s) and address of property along with boundaries and measurements.	<p>All that residential plot of land comprised in Khasra No. 786Kha measuring 122.52 sq. meters situate in Chandrabani Road, Saipuram Colony Mauza Sewla Kalan Pargana Pachwa Doon, Distt. Dehradun forming part of Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun, bounded and butted as under:-</p> <p>North by: Property of Sh. Yashpal &amp; Rawat ji, side measuring 33 ft.</p> <p>South by: 20ft wide Road, side measuring 33 ft.,</p> <p>East by: Land of others, side measuring 40ft..</p> <p>West by: Land of Sh. K.P. Singh, side measuring 39 ft. 9 inch</p>
2.	Nature of Property, (Whether Agricultural, Non-Agricultural, Commercial, Residential or Industrial. If Non Agricultural, the reference & date of conversion order from the competent authority should also be mentioned.	Residential plot of land. The titleholder desires to raise double storey residential house on the said plot of land on the basis of building plan no. R-0515/21-22 sanction by MDDA on 01.07.2021 and as such any conversion/declaration in respect of said land is not contemplated.
3.	Name of the Mortgagor/Owner and status in the Account i.e. borrower or guarantor and whether Individual, Sole Proprietor, Partner, Director, Karta or Trustee.	Smt. Ravi Devi W/o Sh. Subhash Chandra R/o Parwati Vihar, Chandrabani Road, Sewlakalan, Dehradun, Uttarakhand is the sole & exclusive owner of the land involved in her individual capacity and capacity of borrower is expected to create equitable mortgage of the "said land".

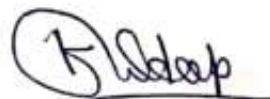




4.	Whether any minor lunatic or undischarged or insolvent in involved?	No minor, lunatic or undischarged or insolvent person is involved in respect of property detailed herein. It is confirmed that proposed mortgagor has sufficient title and has capacity to contract in respect of "said land".
5.	Whether the property is freehold or leasehold. If leasehold then period of lease and if freeholder whether Urban Land Ceiling Act applies and permission to be obtained.	Freehold land is involved which is situated within the limits of Nagar Nigam, Dehradun. Provisions of Urban Land Ceiling are not applicable. Moreover the said Act has since been repealed.
6.	Source of property i.e. self acquired or ancestral. In case ancestral then mode of succession and whether original Will/probate is available?	Self acquired land. The said land has been purchased by the titleholder namely Smt. Ravi Devi vide a sale deed dated 03.02.2021 (Document No. 391).
	Whether the mortgagor is co-owner/joint owner and /or any partition of the property is made between the members of the family through partition deed.	The titleholder/mortgagor is the sole & exclusive owner of the land involved.
8.	Whether the mortgagor is in exclusive possession of the property or it is leased/rented out to 3 <sup>rd</sup> Party.	As reported by the titleholder that said land is in her possession.
9.	Whether the property is mutated in the municipal/revenue records & mortgagor's name is reflecting if not, the reason thereof.	Name of the titleholder/mortgagor is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun.
10.	Whether any restriction for creation of mortgage is imposed under central/state local laws. If yes then specify whose consent or permission would be required for creation of mortgage.	N.A.

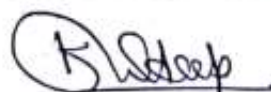


11.	Whether all the original title deed including link title deed(s) and other relevant document are available.	Sale deed in favour of titleholder and previous link title deed(s) are in original, Extract of Khatauni, building plan and other relevant documents are available with the titleholder. These documents are being fully detailed here-in-below.
12.	Whether the Advocate has personally visited the sub registrar/revenue/municipal office and examined the records.	Yes. I the undersigned personally visited in the office of Sub Registrar, Dehradun on 09.07.2021. In token of my above search I am enclosing the Receipt No. 156/67 for a sum of Rs. 65/- issued by Sub Registrar-I, Dehradun & Receipt no. 85/89 for a sum of Rs. 105/- issued by Sub Registrar-II, Dehradun both dated 09.07.2021.
13.	Whether the search is being made for the period of 30 years. If no reason thereof.	Yes. Report is based on inspection of record, in respect of period of 30 years commencing from 01.01.1991 to 07.09.2021 in the office of Sub Registrar(s), Dehradun.
14.	<p>Details of documents examined/scrutinized (this should be in chronological order with serial num/type/nature of document, date of registration details including the details of revenue/society record).</p> <ol style="list-style-type: none"> <li>1. Original sale deed dated 03.02.2021 made by Ms. Kanika Bhatia through her brother &amp; attorney Sh. Siddharth Bhatia in favour of titleholder namely Smt. Ravi Devi. (Document No. 391)</li> <li>2. Certified copy of Power of Attorney dated 02.01.2019 executed by Ms. Kanika Bhatia in favour of her brother namely Sh. Siddharth Bhatia. (Document No. 09)</li> <li>3. Original sale deed dated 02.01.2019 executed by Sh. Rakam Singh in favour of Ms. Kanika Bhatia through her brother &amp; attorney Sh. Siddharth Bhatia. (Document No. 60)</li> </ol>	





	<p>4. Original sale deed dated 02.01.2019 executed by Sh. Rakam Singh in favour of Ms. Kanika Bhatia through her brother &amp; attorney Sh. Siddharth Bhatia. (Document No. 61)</p> <p>5. Original sale deed dated 22.04.2013 executed by Sh. Laxman Singh Negi in favour of Sh. Rakam Singh. (Document No. 3535)</p> <p>6. Original sale deed dated 29.01.2013 executed by Sh. Vivek Murab &amp; Sh. Himanshu Arora in favour of Sh. Laxman Singh Negi. (Document No. 897)</p> <p>7. Original sale deed dated 15.02.2007 executed by Sh. Suchit Ram &amp; two others in favour of Sh. Vivek Murab &amp; Sh. Himanshu Arora. (Document No. 1619)</p> <p>8. Extract of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun.</p> <p>9. Copy of Punrikshit Khasra of 1400 fasli Mauza Sewla Kalan, Dehradun.</p> <p>10. Copy of Punirikshit Khatauni at Khata No. 478 of 1400 fasli of Mauza Sewla Kalan, Dehradun.</p> <p>11. Copy of Khatauni at Khata No. 115 pertaining to 1388-1393 fasli of Mauza Sewla Kalan, Dehradun.</p> <p>12. Copy of building plan no. R-0515/21-22 sanction by MDDA on 01.07.2021.</p> <p>13. Copy of permission vide no. 86/D.L.R.C. dated 29.08.2006 issued by Addl. Distt. Magistrate (E), Dehradun.</p>		
15.	<table border="1"> <tr> <td data-bbox="359 1478 917 1968">Tracing the chain of title in favour of the mortgagor/owner starting from the earliest documents available. The nature of documents/Deed conveying the title should be mention with description of properties along type of right it creates.</td><td data-bbox="917 1478 1519 1968">Revenue record reveals that in the year of 1952-53 one Sh. Dasi Ram, Sh. Suchit Ram &amp; Sh. Shanti Prasad all sons of Sh. Heera Singh were the joint owners of all that plot of land comprised in Khasra No. 177 measuring 1.44 acre and some other land situated in Mauza Sewla Kalan, Pargana Pachwa Doon Distt. Dehradun.</td></tr> </table>	Tracing the chain of title in favour of the mortgagor/owner starting from the earliest documents available. The nature of documents/Deed conveying the title should be mention with description of properties along type of right it creates.	Revenue record reveals that in the year of 1952-53 one Sh. Dasi Ram, Sh. Suchit Ram & Sh. Shanti Prasad all sons of Sh. Heera Singh were the joint owners of all that plot of land comprised in Khasra No. 177 measuring 1.44 acre and some other land situated in Mauza Sewla Kalan, Pargana Pachwa Doon Distt. Dehradun.
Tracing the chain of title in favour of the mortgagor/owner starting from the earliest documents available. The nature of documents/Deed conveying the title should be mention with description of properties along type of right it creates.	Revenue record reveals that in the year of 1952-53 one Sh. Dasi Ram, Sh. Suchit Ram & Sh. Shanti Prasad all sons of Sh. Heera Singh were the joint owners of all that plot of land comprised in Khasra No. 177 measuring 1.44 acre and some other land situated in Mauza Sewla Kalan, Pargana Pachwa Doon Distt. Dehradun.		



Settlement proceedings since have been concluded in Mauza Sewla Kalan, Dehradun and the new Khasra number assigned the said land is 786Kha.

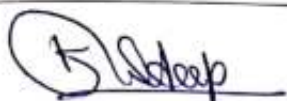
Sh. Dasi Ram aforesaid died leaving behind his son Sh. Ravinder Kumar as legal heir of the deceased. Name of the aforesaid owner is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun on the strength of an order dated 04-02-2005 passed by Naib Tehsildar vide Form प०क० 11क.

Aforesaid Sh. Suchit Ram, Sh. Shanti Prasad & Sh. Ravinder Kumar belongs to schedule caste and they cannot transfer land to anyone without prior written permission from Collector, Dehradun. Aforesaid Sh. Suchit Ram, Sh. Shanti Prasad & Sh. Ravinder Kumar procure permission from Collector Dehradun vide no. 86/D.L.R.S. dated 29.08.2006 to sell land comprised in Khasra No. 786Kha measuring 0.5750 Hectare situated in Mauza Sewla Kalan, Dehradun.

Sh. Suchit Ram, Sh. Shanti Prasad & Sh. Ravinder Kumar sold a portion of land comprised in Khasra No. 786Kha measuring 241.82 sq. meters to Sh. Vivek Murab S/o Late Sh. V.K. Murab R/o 34A, Race Course, Dehradun & Sh. Himanshu Arora S/o Sh. P.K. Arora R/o 105 Engineer Enclave, Phase-I, GMS Road, Dehradun vide a sale deed dated 15.02.2007 duly registered in the office of Sub Registrar-II, Dehradun in Book No. 1 Vol. 1698 page 105 Addl. File Book No. 1, Vol. 1721 at pages 577/594 as document no. 1619 on 15.02.2007.

Name of the aforesaid owners is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun on the strength of an order dated 06.06.2007 passed by Naib Tehsildar in mutation case No. 1913.

Aforesaid Sh. Vivek Murab & Sh. Himanshu Arora sold a portion of land comprised in Khasra No. 786Kha measuring 122.22 sq. meters Mauza Sewla Kalan, Dehradun to Sh. Laxman Singh Negi S/o Sh. Prahlad Singh Negi R/o Subhash Nagar, Dehradun vide a sale deed dated 29.01.2013 duly registered in the office of Sub Registrar-I, Dehradun in Book No. 1, Vol. 4950 at pages 83/102 as document no. 897 on 29.01.2013.





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Name of the aforesaid owners is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun on the strength of an order dated 18.04.2013 passed by Naib Tehsildar in mutation case No. 1372/13.

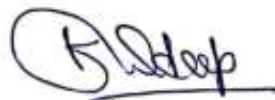
Sh. Laxman Singh Negi sold the said land land comprised in Khasra No. 786Kha measuring 122.22 sq. meters Mauza Sewla Kalan, Dehradun to Sh. Rakam Singh S/o Sh. Tika Ram R/o Migarpur, Panjuwala (Bhaguwala), P.O. Bhuradev, Tehsil Behat Distt. Saharanpur (U.P.) vide a sale deed dated 22.04.2013 duly registered in the office of Sub Registrar-I, Dehradun in Book No. 1, Vol. 5105 at pages 239/260 as document no. 3535 on 22.04.2013.

Name of the aforesaid owners is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun on the strength of an order dated 26.03.2013 passed by Apar Tehsildar in mutation case No. 7464.

Sh. Rakam Singh sold a portion of land comprised in Khasra No. 786Kha measuring 61.31 sq. meters Mauza Sewla Kalan, Dehradun to Ms. Kanika Bhatia D/o Sh. Omkar Bhatia R/o 252/458 Street No. 8, Lane No. 7, Rajendra Nagar, Kaulagarh, Dehradun vide a sale deed dated 02.01.2019 duly registered in the office of Sub Registrar-III, Dehradun in Book No. 1, Vol. 2535 at pages 115/134 as document no. 60 on 02.01.2019.

Name of the aforesaid owner is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun on the strength of an order dated 08.11.2019 passed by Apar Tehsildar in mutation case No. 3018.

Sh. Rakam Singh sold another portion of land comprised in Khasra No. 786Kha measuring 61.11 sq. meters Mauza Sewla Kalan, Dehradun to Ms. Kanika Bhatia D/o Sh. Omkar Bhatia R/o 252/458 Street No. 8, Lane No. 7, Rajendra Nagar, Kaulagarh, Dehradun vide a sale deed dated 02.01.2019 duly registered in the office of Sub Registrar-III, Dehradun in Book No. 1, Vol. 2535 at pages 135/154 as document no. 61 on 02.01.2019.



Name of the aforesaid owner is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun on the strength of an order dated 08.11.2019 passed by Apar Tehsildar in mutation case No. 3019.

Ms. Kanika Bhatia through her brother & attorney sold a portion of land comprised in Khasra No. 786Kha measuring 122.22 sq. meters situated in Mauza Sewla Kalan, Dehradun to the titleholder/mortgagor namely Smt. Ravi Devi vide a sale deed dated 03.02.2021 duly registered in the office of Sub Registrar-I, Dehradun in Book No. 1, Vol. 8175 at pages 95/120 as document no. 391 on 03.02.2021.

Aforesaid sale deed was executed by Sh. Siddharth Bhatia on behalf of his sister Ms. Kanika Bhatia on the strength of an attorney dated 02.01.2019 duly registered in the office of Sub Registrar-III, Dehradun in Book No. 4, Vol. 187 at pages 387/400 document no. 9 on 02.01.2019.

Name of the titleholder/mortgagor is recorded in the records of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun on the strength of an order dated 23.03.2021 passed by Apar Tehsildar, Dehradun in mutation case no. 3900.

The titleholder/mortgagor desires to raise double storey residential house on the said plot of land on the basis of building plan no. R-0515/21-22 sanction by MDDA on 01.07.2021.

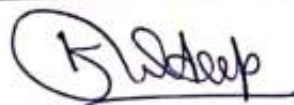
Accordingly chain of title is complete and the mortgagor has absolute title over the said land. The said land is proposed to be mortgaged by the mortgagor namely Smt. Ravi Devi by creating equitable mortgage in favour of Bank.

16.	Whether there is any doubt/suspicion about the genuineness of the original documents. If yes, then specify.	No.
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17.	The final certificate of the Advocate confirming that title of the property to be mortgaged is examined by him and the same is clear and marketable.	I the undersigned Advocate on the basis of inspection in the office of Sub Registrar(s), Dehradun & Tehsil, Dehradun, hereby confirm & certify absolute title of the proposed mortgagor over the said land. The said land is free from all encumbrances and the same is clear and marketable.
18.	<p>List of documents to be deposited for creation of Mortgage by the Mortgagor including any additional document required in addition to the documents available.</p> <ol style="list-style-type: none"> <li>1. Original sale deed dated 03.02.2021 made by Ms. Kanika Bhatia through her brother &amp; attorney Sh. Siddharth Bhatia in favour of titleholder namely Smt. Ravi Devi. (Document No. 391)</li> <li>2. Certified copy of Power of Attorney dated 02.01.2019 executed by Ms. Kanika Bhatia in favour of her brother namely Sh. Siddharth Bhatia. (Document No. 09)</li> <li>3. Original sale deed dated 02.01.2019 executed by Sh. Rakam Singh in favour of Ms. Kanika Bhatia through her brother &amp; attorney Sh. Siddharth Bhatia. (Document No. 60)</li> <li>4. Original sale deed dated 02.01.2019 executed by Sh. Rakam Singh in favour of Ms. Kanika Bhatia through her brother &amp; attorney Sh. Siddharth Bhatia. (Document No. 61)</li> <li>5. Original sale deed dated 22.04.2013 executed by Sh. Laxman Singh Negi in favour of Sh. Rakam Singh. (Document No. 3535)</li> <li>6. Original sale deed dated 29.01.2013 executed by Sh. Vivek Murab &amp; Sh. Himanshu Arora in favour of Sh. Laxman Singh Negi. (Document No. 897)</li> <li>7. Original sale deed dated 15.02.2007 executed by Sh. Suchit Ram &amp; two others in favour of Sh. Vivek Murab &amp; Sh. Himanshu Arora. (Document No. 1619)</li> </ol>	

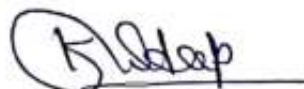


8.	Extract of Khatauni at Khata No. 629 pertaining to 1420-1425 fasli of Mauza Sewla Kalan, Dehradun.	
9.	Certified copy of Punrikshit Khasra of 1400 fasli Mauza Sewla Kalan, Dehradun.	
10.	Copy of Punirikshit Khatauni at Khata No. 478 of 1400 fasli of Mauza Sewla Kalan, Dehradun.	
11.	Copy of Khatauni at Khata No. 115 pertaining to 1388-1393 fasli of Mauza Sewla Kalan, Dehradun.	
12.	Copy of building plan no. R-0515/21-22 sanction by MDDA on 01.07.2021.	
13.	Copy of permission vide no. 86/D.L.R.C. dated 29.08.2006 issued by Addl. Distt. Magistrate (E), Dehradun.	
14.	Undertaking from the mortgagor namely Smt. Ravi Devi.	
15.	Affidavit of mortgagor namely Smt. Ravi Devi.	
16.	Inspection receipt issued by Sub Registrar(s), Dehradun.	
19.	Whether and additional formalities to be completed by the proposed mortgagor. If yes, state specifically.	No.

There are no legal impediments for creation of the mortgage under any applicable law. In case of default, recovery proceedings can be initiated under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (54 of 2002).

**Enclosure:**

1. Certified copy of sale deed dated 03.02.2021 made by Ms. Kanika Bhatia through her brother & attorney Sh. Siddharth Bhatia in favour of titleholder namely Smt. Ravi Devi. (Document No. 391)
2. Certified copy of Power of Attorney dated 02.01.2019 executed by Ms. Kanika Bhatia in favour of her brother namely Sh. Siddharth Bhatia. (Document No. 09)
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15. Affidavit of mortgagor namely Smt. Ravi Devi.
16. Inspection Receipt No. 156/67 for a sum of Rs. 65/- issued by Sub Registrar-I, Dehradun & Receipt no. 85/89 for a sum of Rs. 105/- issued by Sub Registrar-II, Dehradun both dated 09.07.2021.

  
[Kuldeep Jaiswal]

Advocate

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Advocate