



**Mayank Semwal**  
(B.A.L.L.B)Advocate  
Vikasnagar Chamber No 12  
Tehsil Vikasnagar  
E- mail: [semwal1983@gmail.com](mailto:semwal1983@gmail.com)

**Residence:**  
Ward No 6 Vivek Vihar  
Herbertpur, Distt.-Dehradun, U.K.  
Mob: 9759764473

To,

Dated:-04/09/2020

The senior/ Chief Manager,  
Bank of Baroda  
Branch: Selaqui, Distt. – Dehradun.

Dear. Sir/Madam,

REG:- Title opinion report certifying Non Encumbrance of the property detailed in Sale Deed Bearing document no.- 9171 dated 30/11/1984. All that property bearing Khata No.227 Khasra No.600kha, Area 280 Sq.Mt situated at Muza – Shishambara, Pargana -Pachawadoon Tehsil Vikasnagar, Dist – Dehradun(Morefully described in schedule) and belonging to(1) **Shri piyush S/O Late Bheem sain** (2) **Smt Soma devi W/O bheem sain resident of Vill -Shishambara, Tehsil-Vikasnagar, District-Dehradun (U.K)**

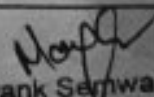
Refer to your letter No..... dated .....requesting me to furnish Non Encumbrance and certify and submit the title cum opinion report about the clear and marketable title to the above property to be mortgaged for securing the credit facilities granted/ proposal to be granted to (1) **Shri piyush S/O Late Bheem sain** (2) **Smt Soma devi W/O bheem sain resident of Vill -Shishambara, Tehsil-Vikasnagar, District-Dehradun (U.K)**

### **TITLE SEARCH REPORT**

Sr	Aspects to be Considerd	Counsel's statement
1.	Full Description of the property to be mortgaged:	All that property bearing Khata No.227 new Khasra No.600kha, (Old khasra no.-281/1) Area 280 Sq.Mt situated at Muza – Shishambara, Pargana -Pachawadoon Tehsil Vikasnagar, Dist – Dehradun is bounded by- E – Public Road. W- Land of Mathi Singh. N- Road. S- Property of Mangtaram. (as per sale deed dated 30/11/1984)
2.	Nature of Property (Whether agricultural Non Agricultural, Commercial, Residential or Industrial)	Residential property (Aabdi certificate issued by Tehsildar Vikasnagar)dated 22/07/2020
3.	Name of the Mortgager/ Owner	(1) <b>Shri piyush S/O Late Bheem sain</b> (2) <b>Smt</b>

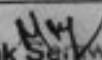
*Handwritten signature of Mayank Semwal*  
**Mayank Semwal**  
Advocate

	and status in the account i.e borrower or guarantor and whether individual, sole proprietor, partner, director, karta or trustee in case the mortgager is partner, director trustee who is mortgaging property on behalf of partnership/ company/Trust, whether he or she has authority copy of the resolution/ Memorandum and articles of association/Trust Deed, etc whether examined and verified.	<b>Soma devi W/O bheem sain resident of Vill -Shishambara, Tehsil-Vikasnagar, District-Dehradun (U.K)</b> are the exclusive owner of the land involved in their individual capacity is expected to create equitable mortgage of the said land.
4.	Whether any minor lunatic or undischarged insolvent is involved. Confirm that the mortgager has sufficient capacity to contract, precautionary steps to be taken	No minor lunatic or undischarged insolvent is involved in respect of the plot of land detailed herein. It is confirmed that proposed mortgager has sufficient title and has capacity to contract in respect of "said land"
5.	Whether the property is freehold or leasehold. If leasehold than period of lease and if free hold whether Urban land sealing act applies and permissions to be obtained	Free hold
6.	Source of property i.e self acquired or ancestral. If ancestral than mode of succession and whether original bill/probate is available	Self acquired/Ancestral
7.	Whether the mortgager is Co - owner/joint owner and any partition of the property is made between the members of the family partition deed is available or it is only a family settlement	Absolute owner
8.	Whether the mortgager is in exclusive possession of the property or it is leased/ rented out to third party.	Yes, The name of the mortgager is in the exclusive possession of the said property.
9.	Whether the property is muted in Municipal/revenue records and mortgagers name is reflecting if not, the reason thereof.	Yes, Property is muted in Revenue records
10.	Whether any restriction for creation of mortgaged is imposed	NA

  
**Mayank Sehwal**  
 Advocate



	under Central/State/Local laws. If yes, then specify whose consent or permission would be required for creation of mortgage	
11.	Whether all the original deed including antecedents, title deeds and other relevant documents are available. Please give detail list	Yes
12.	Whether the advocate has personally visited the Sub Registrar/Revenue/Municipal office and examined the records	Yes, Visited the Sub – Registrar, Vikasnagar, Distt, - Dehradun. & Sub Registrar Dehradun
13.	Whether the search is being made for the period of 30 Years if No reason thereof	Yes, Thirty years
14.	Details of documents examined/scrutinised (This should be chronological order with Serial Nos, type/Nature of document, date of execution, parties, date of registration details including the details of revenue / society records etc)	<p>1: Certified copy of sale deed dated 30/11/1984 in favour of <b>Late bheemsain</b> which is duly registered in the office of Sub Registrar Dehradun at Bahi No. 1 Jild- 2304, pages 352 A.D.F.A NO.1, jild 2341, Pages 115 to 1118 Sl No. 9171 on 30/11/1984 L.I.C (H.F.L).</p> <p>2: Khautani (Fasli year 1417to 1422)in the names of Borrower</p> <p>3: Aabadi Certificate Dated 22/07/2020</p> <p>4: Khasra of said property</p> <p>5: Punrshit Khautani</p>
15	Tracing of chain of Title in favour of the mortgager/owner starting from the earliest document available. The nature of document/deed conveying the Title should be mentioned with description of parties along with the type of right it creates.	<p>As per the inspection made in the office of sub Registrar Dehradun &amp; Vikasnager from 1990 to 2020 as per record available it is found that ( 1) <b>Shri piyush S/O Late Bheem sain</b> (2) <b>Smt Soma devi W/O bheem sain resident of Vill -Shishambara, Tehsil-Vikasnagar, District-Dehradun (U.K)</b> Became owner of the said property by order of Tehsildar Vikasnagar dated 17/7/2012 (As Successors of late Bheem sain)</p> <p>Previously the New Khasra number 600kha old khasra no 281/1 numbers was recorded in the name of Late Bheem Sain S/O Late Hukam Chand since fasli year 1392 year 1984.</p> <p>While Late Bheem Sain S/O Late Hukam Chand Purchased the said property from Trilok Singh S/O Kushal Singh by virtue of sale deed dated 30/11/1984 which is duly registered in</p>

Mayank   
Serwal  
Advocate

the office of Sub Registrar Dehradun at Bahi No. 1 Jild- 2304, pages 352 A.D.F.A NO.1 jild 2341, Pages 115 to 118 SI No. 9171 on 30/11/1984 .

While After the death of Bheem Sain S/O Late Hukam Chand his legal heirs his Wife Smt Soma Devi and son shri Piyush became the owner of Said property.by order of Tehsildar Vikasnagar dated 17/07/2012 and their names has been dully muted in revenue records.

while (1) Sh. piyush & (2) Smt. Soma devi had got a building plan sanctioned from gram pardhan.

The said property is mortgaged with L.I.C (H.F.L) and after redemption of the said property from L.I.C will be free from all charges, liens and encumbrances and shri Piyush and smt Soma devi will holding a clear and marketable title with absolute transferable rights over the said property. No adverse entry is found during course of inspection.

Provisions of SARFASIACT 2002 are applicable to the present property.

16 Whether there is any doubt, suspicion about the genuineness of the original documents. If yes specify.

There is no doubt about the genuineness of the original documents.

17 The Final Certificate of the advocate confirming that the title of the property(s) to be mortgaged is examined by him and same is/are clear and marketable.

This is to certify that I Have thoroughly search and inspected the records available in the office of Sub Registrar Vikasnagar and Sub Registrar Dehradun from the year 1990 to 2020 for past 30 years, there is no adverse entry is found, the borrower has a clear marketable title to the property and the chain of title is complete. The security by way of equitable mortgage by deposit of original title deed is a good security and the bank interest is secured by such security. 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.

Provisions of SARFASIACT 2002 are applicable to the present property

*Mayank Semwal*  
Mayank Semwal  
Advocate



18	List of documents to be created of mortgage by the mortgager including any additional document required in addition to the documents available.	<p>1: Original sale deed dated 30/11/1984 in favour of <b>Late bheemsain</b> which is duly registered in the office of Sub Registrar Dehradun at Bahi No. 1 Jild- 2304, pages 352 A.D.F.A NO.1, jild 2341, Pages 115 to 118 Sl No. 9171 on 30/11/1984.</p> <p>2. Khautani (Fasli year 1416to 1421)in the names of Borrower</p> <p>3: Aabadi Certificate Dated 03/07/2020</p> <p>4: Khasra of said property</p> <p>5: Punrikshit Khautani</p> <p>6: House map Approved by Gram Pardhan</p>
19	Whether any additional formalities to be completed by the proposed mortgagor. If Yes Specifically in case of Flats/ Property in Corporate Societies. Whether allotment letter share certificate, affidavit, power of attorney etc. Is reoccurred	Not Required

**Enclosers:-**

- 1 Certified copy of sale deed dated 30/11/1984 .
2. Khautani(Fasli year 1417to 1422)in the names of Borrower
- 3:Aabadi Certificate Dated 22/07/2020
- 4:Khasra of said property
- 5:Punrshit Khautani
- 6: Aabadi Certificate Dated 22/07/2020
- 7: Khasra of said property
- 8: Affidavit

  
**Mayank Semwal**  
**Advocate**  
**MayankSemwal**  
**Advocate**