

Date: 08.08.2018

**TITTLE INVERSTIGATION REPORT**

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India SME Branch, Rajpur Road, 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.	Shri Rakesh Kumar Oberai son of Shri Sardari Lal Oberai
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Shri Rakesh Kumar Oberai son of Shri Sardari Lal Oberai
	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.	<p><b>SCHEDULE-1 as per sale deed dated 17.11.1977.</b> All that land bearing khasra no. 440 (part) area 0.11 acre and khasra no. 441 (New no. 1000) area 0.77 acre total area 0.88 acre or 3120 sq. meters situated at Mauza Harrawala, Pargana Parwa Doon, District Dehradun.</p> <p><b>SCHEDULE-2 as per partition deed dated 12.01.2015</b> All that land bearing khasra no. 999Kha area 0.0610 hectare, khasra no. 1001 area 0.0080 hectare, Khasra no. 1002 area 0.0690 hectare, Khasra no. 1004Ka area 0.1535 hectare total area 0.0.2915 hectare or 2915 sq. meters situated at Mauza Harrawala, Pargana Parwa Doon, District Dehradun.</p> <p><b>SCHEDULE-3 as per gift deed dated 12.01.2015</b> All that land bearing khasra no. 1006Ka area 0.1620 hectare (in which sold area is</p>

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1243 sq. meters remaining area 377 sq. meter) and khasra no. 999ka area 0.0480 hectare total area 0.2100 hectare or 2100 sq. meters - 1243 = 857 sq. meters situated at Mauza Harrawala, Pargana Parwa Doon, District Dehradun.

a) Survey No.

b) Door/House no. ( in case of house property)

c) Extent/ area including plinth/ built up area in case of house property

Total area  $3120+2915+857 = 6392-500 = 5892$  sq. meters (500 sq. meter goes in Rastriye Rajmarg Yojna in Khasra no. 1002 and 1004) and 690.97 sq. meter is agricultural land and 767.53 sq. meter land goes in side roads winding Mortgage land area is 4433.50 sq. meters.

d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.

Mauza or Place: Harrawala, Dehradun

4. a) Particulars of the documents scrutinized-serially and chronologically.

1. Sale Deed dated 17.11.1977 registered at serial no. 6329.
2. Partition Deed dated 12.01.2015 registered at serial no. 180.
3. Gift Deed dated 12.01.2015 registered at serial no. 179.
4. Khatunies.
5. Land use certificate.

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.

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.	17.11.1977	Sale Deed	Original	
2.	12.01.2015	Partition Deed	Original	
3.	12.01.2015	Gift Deed	Original	
4.	16.07.2018	Kahtunies	Certified copy	
5.	18.07.2018	Land use certificate	Copy	

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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 should 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).	Certified copy is available.
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?	Only some records are available for verification.
b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	As per records available the cross checking is done by me.
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?	Not available
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?	No
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?	Yes
<p>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.</p> <p><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></p> <p>This is to certify that I have thoroughly searched and inspected the records available in the office of the Sub Registrar, Dehradun from the year 1988 upto 2018 for last more than 30 years in respect of <b>All that land bearing khasra numbers 1000, 999Kha, 1001, 1002, 1004, 1006Ka, 999Ka Dehradun</b> (more fully described in Schedule of the property) is standing in the names of <b>Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai resident of 2A Race Course Road, Dehradun.</b></p>	

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the Sub Registrar, Dehradun from the year 1988 upto 2018 for last more than 30 years in respect of All that land bearing khasra numbers 1000, 999Kha, 1001, 1002, 1004, 1006Ka, 999Ka total mortgage area 4433.50 sq. meters situated at Mauza Harrawala, Pargana Parwa Doon, District Dehradun (morefully described in Schedule of the property) is standing in the names of Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai resident of 2A Race Course Road, Dehradun.

Whereas previously the land bearing khasra no. 440 (part) area 0.11 acre and khasra no. 441 (New no. 1000) area 0.77 acre total area 0.88 acre or 3120 sq. meters situated at Mauza Harrawala, Pargana Parwa Doon, District Dehradun (morefully described in schedule-1) was purchased by Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai vide sale deed dated 17.11.1977 duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 1416 pages 288 to 294 registered at serial no. 6329 dated 24.11.1977.

Whereas after purchased of the said land the name of Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai has been duly mutated in the revenue records. Whereas previously the bearing khasra no. 999Kha khasra no. 1001, Khasra no. 1002, Khasra no. 1004Ka, 1005Ka, 1006Kha and other khasra numbers of land was recorded in the names of Shri Rakesh Kumar Oberai and Shri Amrish Kumar Oberai both sons of Late Shri Sardari Lal in the revenue records since the fasli year 1382 or English Calendar Year 1975.

Whereas a partition deed dated 12.01.2015 was made between Shri Rakesh Kumar Oberai and Shri Amrish Kumar Oberai both sons of Late Shri Sardari Lal duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 6202 pages 69 to 96 registered at serial no. 180 dated 12.01.2015 and the khasra numbers 999Kha area 0.0610 hectare, khasra no. 1001 area 0.0080 hectare, Khasra no. 1002 area 0.0690 hectare, Khasra no. 1004Ka area 0.1535 hectare total area 0.02915 hectare or 2915 sq. meters situated at Mauza Harrawala, Pargana Parwa Doon, District Dehradun (morefully described in schedule-2) was comes in the name of Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal and his name has been duly mutated in the revenue records as per said partition vide order of N.T. in case no. 1027/14.03.2015.

Whereas previously the land bearing khasra no. 1006Ka and 999ka total area 0.3560 hectare at Harrawala Dehradun was recorded in the name of Shri Amrish Kumar Oberai son of Late Shri Sardari Lal in the revenue records since the fasli year 1387 or English Calendar Year 1980.

Whereas Shri Amrish Kumar Oberai son of Late Shri Sardari Lal gifted the land bearing khasra no. 1006Ka area 0.1620 hectare and khasra no. 999ka area 0.0480 hectare total area 0.2100 hectare or 2100 sq. meters (morefully described in schedule-3) to Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai vide gift deed dated 12.01.2015 duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 6202 pages 47 to 68 registered at serial no. 179 dated 12.01.2015.

Whereas the name of Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai has been duly mutated in the revenue records regarding the said khasra numbers of land as per the said gift deed.

Whereas Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai sold land area 1243 sq. meters in khasra no. 1006Ka to various buyers and remaining land area i.e. 377 sq. meter in the said khasra number and an area of land 500 sq. meters in khasra no. 1002 and 1004 are goes in Rastriye Rajmarg Yojna and 767.53 sq. meter land goes in side roads winding which is also define in valuation report.

Whereas a land use certificate issued by MDDA, Dehradun and as per land use the said khasra numbers of land are residential purpose but some part of land is agriculture which is comes under khasra no. 1000 and area is 690.97 sq. meter which is clearly demarcated in the annexed map of architect in letter DEFGD.

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/Full ownership rights.
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.
11. If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	N.A.
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;	N.A.
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.	N.A.
14. If the property has been transferred by way of Gift/Settlement Deed, whether:	Yes
a) The Gift/Settlement Deed is duly stamped and registered;	Yes and registered
b) The Gift/Settlement Deed has been attested by two witnesses;	Yes
c) The Gift/Settlement Deed transfers the property to Donee;	Yes
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?	Yes
e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	No
f) Whether the Donee is in possession of the gifted property?	Yes

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	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;	No
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Yes the name of donee has been duly mutated in the revenue records as per the gift deed.
15.	a) 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.	Yes the original partition deed is available for deposit
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Yes
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	Yes
	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.)	No comments
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?	No
	c) Precautions/ permissions, if any in respect of the	N.A.

	above cases for creation of mortgage?	
	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?	No -
	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?	As per the land use certificate the land is residential but some part of land is agricultural.
	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?	No
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	If required party will followed the procedure for change the land use agricultural to commercial or otherwise.
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, Costal 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?	No
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No

  
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	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/marking?	No
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	N.A.
	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.	N.A.
	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.
26.	In 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?	No
	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.

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	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?	N.A.
	ii) Whether the POA is a registered one?	-
	iii) Whether the POA is a special or general one?	-
	iv) Whether the POA contains a specific authority for execution of title document in question?	N.A.
	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?)	N.A.
	b) Please comment on the genuineness of POA?	N.A.
	c) The unequivocal opinion on the enforceability and validity of the POA.	N.A.
28.	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.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following: a) Promoter's/Land owner's title to the land/ building; b) Development Agreement/Power of Attorney; c) Extent of authority of the Developer/builder; d) Independent title verification of the Land and/or building in question; e) Agreement for sale (duly registered); f) Payment of proper stamp duty; g) Requirement of registration of sale agreement, development agreement, POA, etc.; h) Approval of building plan, permission of appropriate/local authority, etc.;	N.A.

<p>i) Conveyance in favour of Society/ Condominium concerned;</p> <p>j) Occupancy Certificate/allotment letter/letter of possession;</p> <p>k) Membership details in the Society etc.;</p> <p>l) Share Certificates;</p> <p>m) No Objection Letter from the Society;</p> <p>n) All legal requirements under the</p> <p>o) local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;</p> <p>p) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>q) If the property is a vacant land and construction is yet to be made, approval of lay-out and other</p> <p>r) precautions, if any.</p> <p>s) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc</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
31. 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
32. Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	OK
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.	Ok.
35. Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes in the revenue records.
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? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	<p>Yes</p> <p>Yes</p> <p>Yes</p>

	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Yes
	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.	-
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 not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Valuation or any other report not available.
40.	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
	Property is SARFAESI compliant (Y/N)	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.	Take original deeds
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.	None
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Take original deeds
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	No
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N.A.

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Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?

N.A.

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?

Not applicable

Date: 08.08.2018

Place: Dehradun

*Prabha Singh*  
Signature of the Advocate

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C.J.M. Court Compound  
District Dehradun (Uttarakh.and)  
Phone No. 91-9456154679, 789546066

**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 1988 to 07.08.2018 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.

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 Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai**.

9. I certify that, **Shri Rakesh Kumar Oberai son of Late Shri Sardari Lal Oberai** 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 original title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:-

In case of Individual seeks loan from the Bank the following documents may be taken:-

- 1- Original Sale Deed dated 17.11.1977 registered at serial no. 6329.

*Prabha Singh*  
**PRABHA SINGH**  
(Advocate)

Reg. No.-UA 2324/04  
Ch. No.-7, Court Compound, D.Dun.

- 2- Original Gift Deed dated 12.01.2015 registered at serial no. 179.  
 Certified copy of Partition deed dated 12.01.2015 registered at serial no. 180.

*Original sale deed  
 captured for  
 verification*

1. 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.

### SCHEDULE OF THE PROPERTY (IES)

All that land bearing khasra numbers 1000, 999Kha, 1001, 1002, 1004, 1006Ka, 999Ka total area 4433.50 sq. meters situated at Mauza Harrawala, Pargana Parwa Doon, District Dehradun bounded and butted as under as per land use:

NORTH: Road.

SOUTH: Land of borrower part of khasra no. 1004 and 999Ka.

EAST: Partly land of Khasra no. 1002.

WEST: Land of others.

Date: 08.08.2018

Place: Dehradun

*Prabha Singh*  
 Signature of the Advocate

**PRABHA SINGH**  
 (Advocate)

Reg. No.-UA 2324/04

Ch. No.-Y Court Comm. 1st 1st Reg.

Enclosure :

- 1- Certified copy and photocopy of sale deed dated 17.11.1977.
- 2- Certified copy and Photocopy of partition deed dated 12.01.2015.
- 3- Certified copy and Photocopy of gift deed dated 12.01.2015.
- 4- Photocopy of land use certificate with architect map.
- 5- Certified copy of khatunies.

4433.50 - ?

- Area of particular khasra number. (Sold)
- Original title deeds (Previous sale deeds)
- Original Partition deed dt 12.01.15
- Lay out plan / Site plan of plots
- Copies of sale deeds of property sold.
- Land use certificate.
- Latest khatunies.
- Current status of khasra numbers.