

K. K Chaturvedi
Advocate

Office: Chamber No. 18, Civil Court Compound
District Dehradun (Uttarakhand)
Phone No. 91-135-2624838

Date: 31-8-2018

To,

The Chief Manager
State Bank of India
SME Branch
Dehradun

1	a) Name of the Branch/ Business Unit/Office seeking opinion	State Bank of India SME Branch, 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.	1- Shri Ajeet Kumar Jain and 2- Smt. Priti Jain (Borrowers)
2	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	1- Shri Ajeet Kumar Jain and 2- Smt. Priti Jain (Borrowers)
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3	Complete or full description of the immovable property/(ies) offered as security including the following details.	-
	(a) Survey No.	All that residential property constructed on land bearing khata Khatuni no.533 (fasli year 1394-1399) bearing khasra no. 1546 Min area 188.19 sq. meter and khata Khatuni no. 2326 (fasli year 1394-1399) bearing khasra no. 1547 Min area 10.87 sq. meter having total area 199.07 sq. meter having covered area of ground floor 121 sq. mts. And first floor 94.72 sq. mts. Total covered area 215.72 sq. mts. Situated at Mauza Kanwali, Pargana Central Doon. District Dehradun.
	(b) Door/House no. (in case of house property)	-
	(c) Extent/ area including plinth/ built up area in case of house property	-
	(d) Locations like name of the place, village, city, registration, sub-	Mauza/Place: Kanwali, District

	district etc. Boundaries.	Dehradun bounded and butted as under: EAST: Property of Shri Gulati, side measuring 28 feet 8 inch. WEST: In part pacca wall and in part property of others, side measuring 27 feet 6 inch. NORTH: In part 18 ft. (5.40 mts) wide road and in part of property of Shri Sunil Arora, side measuring 75 feet 11 inch. SOUTH: Property of others. Side measuring 79 feet 6 inch.			
4	a)Particulars of the documents scrutinized-serially and chronologically.	i- Sale Deed dated 09-8-2017 being document no. 4112. ii- Sale Deed dated 30-9-2014 being document no. 2062. iii- Power of Attorney dated 30-5-2014 being document no. 532. iv- Sale Deed dated 24-2-1982 being document no. 1576. v- Sanctioned Map.			
	(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.	i- Certified Copy of Sale Deed dated 09-8-2017 being document no. 4112. ii- Certified Copy of Sale Deed dated 30-9-2014 being document no. 2062. iii- Certified Copy of Power of Attorney dated 30-5-2014 being document no. 532. iv- Certified Copy of Sale Deed dated 24-2-1982 being document no. 1576. v- Sanctioned Map.			
	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.	09-8-2014	Sale Deed	Certified Copy	
	2.	30-9-2014	Sale Deed	Certified copy	
	3.	30-5-2014	Power of attorney	Certified copy	
	4-	24-2-1982	Sale Deed	Certified copy	
	5-	02-5-2015	Sanctioned map	Photocopy	
5	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the NR.)				Yes and relevant documents are verified with Sub Registrar, Office.

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?	N.A.
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).	-
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?	No
b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	-
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?	-
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?	-
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?	-
<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>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)</p> <p>Flow of titles tracing out the title, of the intended mortgagor and his/its predecessors in interest from the Mother Deed to the latest title deed. And wherever minor's interest or other clog on in title is involved, for a further period, depending on the need for clearance of such clog on the title. (Separate Sheets may be used).</p> <p>This is to certified that I have thoroughly searched and inspected the records available in the office of the Sub Registrar, Dehradun from the year 1988 upto 29-8-2018 for last more than 30 years in respect of All that residential property constructed on land bearing khata Khatuni no.533 (fasli year 1394-1399) bearing khasra no. 1546 Min area 188.19 sq. meter and khata Khatuni no. 2326 (fasli year 1394-1399) bearing khasra no. 1547 Min area 10.87 sq. meter having total area 199.07 sq. meter having covered area of ground floor 121 sq. mts. And first floor 94.72 sq. mts. Total covered area 215.72 sq. mts. Situated at Mauza Kanwali, Pargana Central Doon, District Dehradun (morefully described in the Schedule of property) given at the foot of this certificate. The said property is standing in the names of 1- Shri Ajeet Kumar Jain son of Shri M.P. Jain and 2- Smt. Priti Jain wife of Shri</p>	

Ajeet Kumar Jain both resident of C-18, Turner Road, Dehradun.

Previously the said property of land and some other land belonged to Shri Khem Raj and Lal Singh both sons of Shri Laalu in the revenue records since the fasli year 1360 i.e. 1953.

Shri Khem Raj and Lal Singh sold the said khasra number of land and some other land to Smt. Laditya Devi wife of late Shri Tilak Ram resident of Kanwali Dehraun vide sale deed dated 24-2-1982 duly registered in the office of the Sub Registrar, Dehradun in book no. 1 volume 1833 page 227 and in additional file book no. 1 volume 1886 on pages 359 to 370 being document no. 1576 dated 25-2-1982.

Smt. Laditya Devi filed a suit for injunction before the Court of Civil Judge (Sr. Div.) Dehradun vide suit no. 217 of 2001 and the said case was decided on the basis of the family partition and as per partition the judgment/Decree was made on 24-5-2012, the name of Smt. Sakitya Devi, Shri Gyan Chand, Shri Jai Prakash, Shri Satya Prakash sons of Shri Tilak Ram recorded as the bhumidhar of the said land and other land vide order of Tehsildar Dehradun in case no. 4776/2013-14 dated 04-3-2014.

Smt. Laditya Devi executed a registered POA dated 30-5-2014 in favour of Shri Gyan Chand duly registered in the office of the sub registrar, Dehradun in book no. 4 volume 459 on pages 377 to 368 being document no. 532 dated 31-5-2014.

Shri Gyan Chand for self and as attorney of Smt. Laditya Devi, Shri Jai Prakash, Shri Satya Prakash sons of late Shri Tilak Chand sold the land of the property to 1- Smt. Manju wife of Shri Vijay Kumar and 2- Shri Vijay Kumar son of Shri Kalu Singh both resident of Type-III, 106, Kanwali Garden, ballupur, FRI Colony, Dehradun vide sale deed dated 30-9-2014 duly registered in the office of the Sub Registrar, Dehradun in book no. 1 volume 554 on pages 303 to 330 being document no. 2062 dated 30.09.2014.

After purchased of the said land the name of Smt. Manju and Shri Vijay Kumar have been duly mutated in the municipal records.

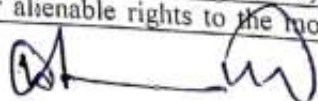
Smt. Manju and Shri Vijay Kumar got a map sanctioned from MDDA, Dehradun vide map no. R-0269/15-16 dated 02-5-2016 and constructed a residential unit over the said land.

Smt. Manju and Shri Vijay Kumar sold the said property (morefully described in the schedule of the property) to 1- **Shri Ajeet Kumar Jain** and 2- **Smt. Priti Jain** vide sale deed dated 09-8-2017 duly registered in the office of the Sub Registrar, Dehradun in book no. 1 volume 1775 on pages 177 to 206 being document no. 4112 dated 09-8-2017.

So on perusal of record and inspection made in the office of the Sub Registrar, Dehradun and municipal records do hereby certify that the said property is free from all sort of encumbrances etc. and 1- **Shri Ajeet Kumar Jain** and 2- **Smt. Priti Jain** holding a clear and marketable title with absolute transferable rights over the said property.

Provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are applicable after construction of house over the said property.

9	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Absolute owner.
10	If leasehold, whether;	
	a)lease Deed is duly stamped and registered	
	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.	
11	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	N.A.
	grant/ agreement etc. provides for alienable rights to the mortgagor	N.A.
		N.A.



	h or without conditions.	
	e mortgagor is competent to create charge on such property.	N.A.
	Whether 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.
	If occupancy right, whether:	N.A.
	a) Such right is heritable and transferable,	-
	b) Mortgage can be created.	-
	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.	-
	If the property has been transferred by way of Gift/Settlement Deed, whether:	-No-
	a) The Gift/Settlement Deed is duly stamped and registered;	N.A.
	b) The Gift/Settlement Deed has been attested by two witnesses;	N.A.
	c) The Gift/Settlement Deed transfers the property to Donee;	N.A.
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	N.A.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	N.A.
	f) Whether the Donee is in possession of the gifted property;	N.A.
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	N.A.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	-
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. (b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. (c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon. (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. (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? (a) In case of wills, whether the will is registered will or unregistered will? (b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court? (c) Whether the property is mutated on the basis of will? (d) Whether the original will is available? (e) Whether the original death certificate of the testator is available?	-No- - - - -

	What are the circumstances and/or documents to establish the will question is the last and final will of the testator? 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.)	-
	(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?	-
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	-
8	(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?	-
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?	-
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	-
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	-
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.	Not an agricultural land.
	(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?	-
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Residential
21	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.),	No
22	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	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
	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the	No

	Property in question? In such case please comment on such al/marking.	
	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?	-
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	-
	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?	Yes
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No
	(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 artners/ 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.	-
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	-

i.	Whether the original POA is verified and the title investigation is done on the basis of original POA?	Verified with certified copy
ii.	Whether the POA is a registered one?	Registered
iii.	Whether the POA is a special or general one?	General
iv.	Whether the POA contains a specific authority for execution of title document in question?	Yes
(f)	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?)	Power of attorney was in force, not revoked and valid
(g)	Please comment on the genuineness of POA?	Genuine
(h)	The unequivocal opinion on the enforceability and validity of the POA?	Power of attorney was enforceable and valid.
3	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.; i. Conveyance in favour of Society/ Condominium concerned; j. Occupancy Certificate/allotment letter/letter of possession; k. Membership details in the Society etc. l. Share Certificates: m. No Objection Letter from the Society; n. All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.; o. Requirements, for noting the Bank charges on the records of the Housing Society, if any. p. If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any 1. Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	N.A.
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,	30 years

	satisfaction of charge, if any.	
	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Take affidavit of the same
	(a) Urban land ceiling clearance, whether required and if so, details thereon.	N.A.
	(b) Whether No Objection Certificate under the Income Tax Act is required obtained.	N.A.
	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Mutation- available
	Whether the name of mortgagor is reflected as owner in the revenue Municipal Village records	Yes
6	(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).	Yes
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	Property is identifiable No discrepancy
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.	No
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 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.	None
41	Whether the Bank will be able to enforce SARFESI 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 sale deed
43	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage	N.A.

Additional precautions, if any to be taken in such cases.	
Additional aspects relevant for investigation of title as per local laws.	None
Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Take original sale deed
The specific persons who are required to create mortgage/to deposit documents creating mortgage.	1- Shri Ajeet Kumar Jain and 2- Smt. Priti Jain
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.
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: 31-8-2018

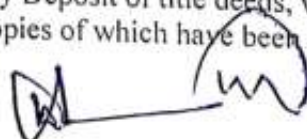

Signature of advocate.

Annexure - C1: Certificate of Title on the Basis of Certified copies of the Title Deeds

I have examined the Certified copies of Original Title Deeds intended to be deposited relating to the Schedule property/(ies) to be offered as security by way of Equitable Mortgage and that the certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that the said Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

(*please specify the kind of mortgage)

2. I have examined the Certified copies of Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and undertake to re-examine the original title deeds as and when produced and
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 on production of the original title deeds. 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 and relative Certified copies of Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness on the basis of the certified copies 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 25.08.2018 pertaining to the Immovable Property/(ies) covered by above said Certified copies Title Deeds. The property appears to be 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 N.A. (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,
1- Shri Ajeet Kumar Jain and 2- Smt. Priti Jain.
9. I certify that **1- Shri Ajeet Kumar Jain and 2- Smt. Priti Jain** has / have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created on the basis of the original title deeds 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:-



Original Sale Deed dated 09-8-2017 being document no. 4112.
Original Sale Deed dated 30-9-2014 being document no. 2062.

There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in
e. If any case the property (land) is already mortgaged with SBI.

It is certified that the property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY (IES)

All that residential property constructed on land bearing khata Khatuni no.533 (fasli year 1394-1399) bearing khasra no. 1546 Min area 188.19 sq. meter and khata Khatuni no. 2326 (fasli year 1394-1399) bearing khasra no. 1547 Min area 10.87 sq. meter having total area 199.07 sq. meter having covered area of ground floor 121 sq. mts. And first floor 94.72 sq. mts. Total covered area 215.72 sq. mts. Situated at Mauza Kanwali, Pargana Central Doon, District Dehradun bounded and butted as under:

EAST: Property of Shri Gulati, side measuring 28 feet 8 inch.

WEST: In part pacca wall and in part property of others, side measuring 27 feet 6 inch.

NORTH: In part 18 ft. (5.40 mts) wide road and in part of property of Shri Sunil Arora, side measuring 75 feet 11 inch.

SOUTH: Property of others. Side measuring 79 feet 6 inch.

Date: 31-8-2018

Place:- Dehradun


Signature of the Advocate

Enclsoures:

- i- Photocopy of sale deed dated 09-8-2017.
- ii- Photocopy of sale deed dated 30-9-2014.
- iii- Certified copy of power of attorney dated 30-5-2014.
- iv- Photocopy of sanctioned map.

