

Kuldeep Singh Bhandari
Advocate

ANNEXURE - IV

Office: Chamber No. 77,
New Building, First Floor,
Opp. Barr Association,
Court Compound, Dehradun.
Contact No. : 9412030689

Ref. NO.40/18.....

Date: 09-07-2018

The Branch Manager,
Punjab National Bank,
Dehradun

SPECIAL REPORT ON TITLE

REGARDING: SEARCH REPORT / NON-CUMBRANCE CERTIFICATE IN RESPECT OF All that property/land described in Khata Khatauni No. 46 (According to fasli year 1422-1427) forming part of Khasra no. 339 Cha (Plot No. 17) having land area 360.00 Sq. Mtrs. Situated at Mauza Jakhian (Bhagirathi Puram Part I), Pargana Central Doon, Dist. Dehradun.

ASPECT TO BE CONSIDERED	COUNSEL'S STATEMENT
A- PARTICULARS	
1. Name of the borrowers with address	(1) Shri Arvind Kumar S/o Late Shri Ghanshyam Singh (2) Smt. Kanta W/o Shri Arvind Kumar Both R/o 158/7/7, Officers Colony, Rajpur Road, Dehradun.
2. Name of the owner with parentage/constitution and address.	(1) Shri Arvind Kumar S/o Late Shri Ghanshyam Singh (2) Smt. Kanta W/o Shri Arvind Kumar Both R/o 158/7/7, Officers Colony, Rajpur Road, Dehradun.
3. Details of the property to be mortgaged : As per title deed - As per present position -	All that property/land described in Khata Khatauni No. 46 (According to fasli year 1422-1427) forming part of Khasra no. 339 Cha (Plot No. 17) having land area 360.00 Sq. Mtrs. Situated at Mauza Jakhian (Bhagirathi Puram Part I), Pargana Central Doon, Dist. Dehradun bounded and butted as under: East: Land of Society S.M. 30 Mtrs. West: Plot No. 16 S.M. 30 Mtrs. North: Plot No. 10 S.M. 12 Mtrs. South: 9 Mtrs. wide Road S.M. 12 Mtrs.
B - INVESTIGATIONS	
1. Brief Details of the Title deeds/ documents scrutinized	1. Original Sale deed registered at Document No. 5522 on dated 03-08-2005 executed by M/s Doon Valley Engineers Sehkari Awas Samiti Ltd. in favour of (1) Shri Arvind Kumar (2) Smt. Kanta on dated 03-08-2005 duly registered in the office of Sub-Registrar

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Dehradun in book no. 1 Vol. 1337 Page 984
A.D.F.B.No. 1 Vo. 1526 Page 631 to 640 at
Sr. no. 5522 on dated 03-08-2005 with
certified copy of the same.

2. Copy of computerized khatauni of khata no.
46 (According to fasli year 1422-1427).

History of the Title based on Documents mentioned in Clause No.

Whereas the present owner (1) Shri Arvind Kumar S/o Late Shri Ghanshyam Singh (2) Smt. Kanta W/o Shri Arvind Kumar acquired and purchased the aforesaid property from M/s Doon Valley Engineers Sehkar Awas Samiti Ltd. through its Secretary Shri Rajendra Gunsola S/o Shri Ratan Singh Gunsola by virtue of Sale deed dated 03-08-2005 duly registered in the office of Sub-Registrar Dehradun in book no. 1 Vol. 1337 Page 984 A.D.F.B.No. 1 Vo. 1526 Page 631 to 640 at Sr. no. 5522 on dated 03-08-2005.

And whereas above named M/s Doon Valley Engineers Sehkar Awas Samiti Ltd. was the recorded owner and bhumidhar of the aforesaid land with other part of land.

And whereas the name of present owner is inserted in the revenue records and at present going on in computerized khatauni of khata no. 46 (According to fasli year 1422-1427) as Main Khatedar.

2. Whether documents given to the counsel are original one or more, copies of documents ?	Yes
3. Whether documents given as original title deeds raise any doubt or suspicious?	Xerox are verified from concerned Sub-Registrar Office and Search has been conducted there and after obtaining the certified copy of the latest Sale deed, undersigned came to the conclusion that the Xerox copy of the Title Deed given raises no doubt or suspicion.
4. Whether the particulars of registration also given in the title deed shown to the counsel tally with the particulars as stated in records of the registrar's office/	Yes, the registration particulars number & date and page particulars as given in the title deed shown to undersigned with the particulars as stated in the records of the registrar's office.
5. Whether the registration particulars and dated and page particulars as given in the title deed tally with the particulars as stated in records of the registrar's office?	Yes, the registration particulars number & date and page particulars as given in the title deed tally with the particulars as stated in the Second copy kept in the registrar's office.
6. Whether the photographs of the parties affixed in the conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	Yes, the photographs of parties as affixed in title deed tally with the photograph seen in the Second copy kept in registrar's office.
7. Whether the contents of the given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the	Yes, contents as give in the title deed tally verbatim with the contents as stated in the Second copy kept in the registrar's office.


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	Registrar's office/ If not variations be specified. What is its effect.	
	Whether the property has been mutated in the name of the person offering the mortgage?	Yes, the property has been mutated in the name of owner.
9.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated.	YES
10.	Whether there is any bar under any local law for creation of mortgage of the property to be mortgaged?	No
11.	Where there are restrictions regarding sale of the property to be mortgaged ?	No
12.	Whether all the approvals, clearance/sanctioned required for creation of the mortgage have been obtained ? If not obtained, what are such sanction/ approvals and clearances yet to be obtained.	Not Applicable
13.	Whether the property is ancestral/or under joint ownership or the minor is having interest in the property. If so it effect thereof.	Not Applicable
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894.	Not Applicable
15.	Whether Urban Land Ceiling Act is applicable in the State where the property is located.	Not Applicable
16.	In case of lease hold property whether permission/NOC from the Lessor is required for creation of mortgage. Whether permission of the Lessor/NOC is obtained.	Not Applicable
17.	What is the rate of sharing unearned income with Lessor in the event of the sale of the property?	Confirmed from the Borrower.
18.	Whether copy of the title deed favouring Lessor is made available to examine the validity of the lease.	Not Applicable
19.	Whether terms and conditions	Not Applicable

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<p>given in the lease deed have been complied with? If any condition is violated, effect thereof.</p>	
<p>Whether the permission of the Income Tax Authorities/ Assessing Officer is required under the provisions of the Income Tax Act for creation of Mortgage or any certificate is to be submitted to the bank to show that no dues are outstanding to the Income Tax Department.</p>	<p>As per the physical Verification of the property, nothing evident as such.</p>
<p>21. In respect of the agricultural land whether land is declared surplus or under consolidation of holdings.</p>	<p>Not Applicable</p>
<p>22. Whether certified copies of revenue records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor.</p>	<p>NO DUES FOUND AS PER KHATAUNI.</p>


(K.S. Bhandari)
 Advocate

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Opp. Barr Association,
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Contact No. : 9412639629

The Branch Manager,
Punjab National Bank,
Dehradun

Date: 09-07-2018

CERTIFICATE

Reg: All that property/land described in Khata Khatauni No. 46 (According to fasli year 1422-1427) forming part of Khasra no. 339 Cha (Plot No. 17) having land area 360.00 Sq. Mtrs. Situated at Mauza Jakhan (Bhagirathi Puram Part I), Pargana Central Doon, Dist. Dehradun.

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report which is enclosed.

I hereby certify that the registration particulars - number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of the Sub-Registrar **Dehradun**.

I further certify that the photographs of previous owner, affixed/seen in the title deed tally with records of Sub-Registrar, **Dehradun**.

Chain of title relating to the property is complete as given in the Annexure hereto.

I have verified, tallied and compared these documents from the record of Sub-registrar **Dehradun** :-

1. Original Sale deed registered at Document No. 5522 on dated 03-08-2005 executed by M/s Doon Valley Engineers Sehkar Awas Samiti Ltd. in favour of (1) Shri Arvind Kumar (2) Smt. Kanta on dated 03-08-2005 duly registered in the office of Sub-Registrar Dehradun in book no. 1 Vol. 1337 Page 984 A.D.F.B.No. 1 Vo. 1526 Page 631 to 640 at Sr. no. 5522 on dated 03-08-2005 *with certified copy of the same*.
2. Copy of computerized khatauni of khata no. 46 (According to fasli year 1422-1427).

I shall be liable/responsible if any loss is caused to the Bank due to negligence on my part in making the search and Bank has the unqualified right to publish my name for including in the caution list being maintained by the Indian Banks' Association Or Reserve Bank of India Or Any other Such Body for circulation amongst Banks/Financial Institutions.

Culdeep Singh Bhandari
Advocate

As per your instructions and pursuant to my search conducted in the office of Sub-Registrar Dehradun from the period 01-03-2005 to 07-07-2018 vide receipt attached with the report. Certified copy of the Transfer Deed is enclosed herewith and thereby undersigned came to the conclusion that No Encumbrance has been found in respect of the above mentioned property.

I have not given opinion earlier on investigation of title relating to the same land/property as detailed hereunder :


- a) Name of Lender: NA
b) Date of Opinion: 09-07-2018
c) Remarks: **THE PROPERTY IS GOVERNED UNDER SARFACI ACT.**

I hereby certify that (1) Shri Arvind Kumar S/o Late Shri Ghanshyam Singh (2) Smt. Kanta W/o Shri Arvind Kumar Both R/o 158/7/7, Officers Colony, Rajpur Road, Dehradun has a clear, valid and marketable title over the above said property and he is competent to mortgage the same in Bank after following the list as mentioned below.

The valid mortgage can be created by depositing the following title deed. The said title deeds are genuinely registered and are not duplicate or fake as observed by me :-

1. ✓ Original Sale deed registered at Document No. 5522 on dated 03-08-2005 executed by M/s Doon Valley Engineers Sehkari Awas Samiti Ltd. in favour of (1) Shri Arvind Kumar (2) Smt. Kanta on dated 03-08-2005 duly registered in the office of Sub-Registrar Dehradun in book no. 1 Vol. 1337 Page 984 A.D.F.B.No. 1 Vo. 1526 Page 631 to 640 at Sr. no. 5522 on dated 03-08-2005 *with certified copy of the same.* ✓
2. ✓ Copy of computerized khatauni of khata no. 46 (According to fasli year 1422-1427).
3. ✓ Copy of Permission letter of M/s Doon Valley Engineers Sehkari Awas Samiti Ltd. regarding the mortgage of property. ✓

Yours faithfully.


(K.S. Bhandari)
Advocate

Enclosures : 1. Special report
2. Chain of Title
3. Search Receipt issued by Sub-Registrar, Dehradun.
4. Certificate
5. Certified copy
6. Affidavit.

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Contact No. : 9412030689

The Branch Manager,
Punjab National Bank,
Dehradun

Date: 09-07-2018

SEARCH CERTIFICATE

Reg: All that property/land described in Khata Khatauni No. 46 (According to fasli year 1422-1427) forming part of Khasra no. 339 Cha (Plot No. 17) having land area 360.00 Sq. Mtrs. Situated at Mauza Jakhan (Bhagirathi Puram Part I), Pargana Central Doon, Dist. Dehradun

1. Sub-Registrar Office

Personal search was carried out for the purpose of inspection conducted by me in the office of Sub-Registrar, Dehradun, from the period of **01-03-2005 to 07-07-2018** vide receipt enclosed with the report, Certified copy of the Transfer Deed is enclosed herewith and thereby undersigned came to the conclusion that No Encumbrance has been found in respect of the above mentioned property

2. The Search report disclosed following:

Search Report discloses that present owner purchased the property by virtue of Sale deed.

Registrar of Companies : N.A.

Courts : No.

Other offices :

i) Office of the Co-operative Society : N.A.

ii) _____ Development Authority : N.A.

Any other documents

a) Receipts for payment of Municipal Taxes etc : N.A.


The Search made in ROC:- N.A.

Inspection of Court records:- N.A.

Search Made / Inspections carried out in the following office disclosed:

Office	Date of Search / Inspection	Information
Sub-Registrar Dehradun	07-07-2018	All the documents were property registered over there

Yours faithfully,


(K.S. Bhandari)
Advocate