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Title Deed. The property is free from all Encumbrances, except the earlier charge by way of Equitable Mortgage in favour of Punjab National Bank.



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Date

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.

7. The Equitable Mortgage if created, will be available to the Bank for the liability of the intending borrower M/s Sat Network Engineers Private Limited, D-24, D-25, LA, Haridwar Tehsil & District Haridwar named above.

8. I certify that Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal R/o "Jagsheel" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shradha Bai D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram Bai present resident of N.D-23, Vishakha Enclave, Pitampura Delhi named above, have got a clear and Marketable title over the Schedule property, except the earlier charge by way of Equitable Mortgage in favour of Punjab National Bank.

I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:

1. Original registered Sale deed dated 25.09.1962 registered in bali no. 1 zild 102 pages 19/22 serial no. 1039 dated 02.11.1962 in the office of Sub- Registrar Haridwar, executed by Swami Yogendranand pupil of Swami Rishi Ram Ji Mahariaj R/o Varanasi (U.P.) in favour of Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal R/o Shrawan Nath Nagar Mayapur Haridwar.

2. Original registered WILL dated 26.11.2014 registered as document no. 221 in the Office of Sub Registrar Haridwar execute by Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal R/o Shrawan Nath Nagar Mayapur Haridwar in favour of Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal R/o "Jagsheel" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shradha Bai D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram Bai present resident of N.D-23, Vishakha Enclave, Pitampura Delhi & No dues from Punjab National Bank.

3. Copy of death certificate of Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal named above.

4. Copy of latest house tax receipt in the name of present owners Shri Sudhanshu Agarwal & Smt. Shradha Bai named above.

5. Affidavit of present owners/mortgagors named above.

6. 0.5 % stamp duty of loan amount with maximum of Rs. 10,000/- only applicable in the state of Uttarakhand.

There are no legal impediments for creation of the Mortgage under any applicable Law/Rule in force.

I further certify that the provisions of the SARFAESI Act 2002 are applicable to this property.

SCHEDULE OF THE PROPERTY

A constructed immovable property having constructed three storied building on spot, with total plot area of 3705 square feet i.e. 349.53 square meter, bounded in East- Street 6 feet wide, West- Road 15 feet wide, North- Road 18 feet wide & South- other property, bearing Nagar Nigam House Tax khata no. 105CA/436/45 (New 523Q), situated at Jessaram Road Haridwar (within the limits of Nagar Nigam Haridwar) Tehsil & Distt. Haridwar.

Dated: 03/11/2021

Place: Haridwar

Signature of the Advocate



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Ref. No. S-85/2021

Date 05/11/2021
Annexure-8

Report of Investigation of Title in respect of Immovable Property (TIR)

1.	a) Name of the Branch/ Business Unit/Office seeking opinion.	Statebank of India SME Branch Ranipur Haridwar Distt. Haridwar.			
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	As per instructions			
	c) Name of the Borrower.	M/s ISat Network Engineers Private Limited, D-24, D-25, IA, Haridwar Tehsil & District Haridwar			
2.	a) Name of the unit/concern/ company/ person offering the property as security.	Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal & S/o "Jagshree" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shradha Bali D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram Bali present resident of N.D-23, Vishakha Enclave, Pitampura Delhi, are the present owners of this property.			
	b) Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individuals			
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As guarantors for borrower company named above.			
3.	Complete or full description of the immovable property offered as security including the following details.	A constructed immovable property having constructed three storied building on spot, with total plot area of 3705 square feet i.e. 349.53 square meter, bounded in East- Street 6 feet wide, West- Road 15 feet wide, North- Road 18 feet wide & South- other property, bearing Nagar Nigam House Tax Khata no. 105CA/436/45 (New 523C), situated at Jassaram Road Haridwar (within the limits of Nagar Nigam Haridwar) Tehsil & Distt. Haridwar			
	a) Survey No.	A constructed immovable property bearing Nagar Nigam House Tax Khata no. 105CA/436/45 (New 523C)			
	b) Door/House no. (in case of house property)	to be ascertained from the report of approved valuer of Bank.			
	c) Extent/ area including plinth/ built up area in case of house property	having total land area of 3705 square feet i.e. 349.53 square meter			
	d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	situated at Jassaram Road Haridwar (within the limits of Nagar Nigam Haridwar) Tehsil & Distt. Haridwar			
4.	a) Particulars of the documents scrutinized- serially and chronologically.	1. Certified copy of registered Sale deed dated 25.09.1962 registered in bali no. 1 zild 102 pages 19/22 serial no. 1039 dated 02.11.1962 in the office of Sub- registrar Haridwar, executed by Swami Yogendraharand pupil of Swami Kishor Ji Maharaj & S/o Varanasi (U.P.) in favour of Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal & S/o Shrawan Nath Nagar Mayapur Haridwar.			
	b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.	2. Copy of registered WILL dated 26.12.2014 registered as document no. 22 in the Office of Sub Registrar Haridwar execute by Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal & S/o Shrawan Nath Nagar Mayapur Haridwar in favour of Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal & S/o "Jagshree" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shradha Bali D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram Bali present resident of N.D-23, Vishakha Enclave, Pitampura Delhi.			
	Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.				
	Sr. 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.	25.09.1962	Registered Sale	Certified Copy	No.



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	2.	26.12.2014	deed registered WILL	Certified Copy	No.	Date
	a)	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 TIR.)		Yes.		
	b)	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)	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).		N.A. as above.		
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?		Yes, the records of registrar office relevant to the property in question is available for verification through any online portal and computer system.		
	b)	If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.		Yes, the records of registrar office relevant to the property in question is verified/crosschecked and found in order.		
	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?		No.		
7.	a)	Property offered as security falls within the jurisdiction of which sub-registrar office?		Sub-registrar Haridwar.		
	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?		N.A.		
	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?		No.		
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 dog on title is involved, search should be made for a further period, depending on the need for clearance of such dog on the title. In case of property offered as security for loans			The property in question with other property was the personal property Swami Yogendranand pupil of Swami Rishi Ram Ji Mahara, R/o Varanasi (U.P.) and his name was also recorded in land records. 2. Later on Swami Yogendranand pupil of Swami Rishi Ram Ji Mahara, R/o Varanasi (U.P.) name above transferred this property in the shape of an open plot by way of registered Perpetual Lease Deed dated 25.08.2002 detailed above in favor of Smt. Sushila Kumari Agarwal W/o Sri Jagdish Chandra Agarwal R/o Shravan Nath Nagar		

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	of Rs.100 crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)	Mayapur Haridwar. Date 3. Later on Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal R/o Shrawan Nath Nagar Mayapur Haridwar named above constructed a building on spot and executed a registered WILL dated 26.1.2014 detailed above in favor of present owners/ title holders Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal R/o "Jagsheel" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shradha Bali D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram Bali present resident of ND-23, Vishakha Enclave, Pitampura Delhi. 4. Lastly after the death of Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal R/o Shrawan Nath Nagar Mayapur Haridwar named above on 02.04.2018, Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal R/o "Jagsheel" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shradha Bali D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram Bali present resident of ND-23, Vishakha Enclave, Pitampura Delhi, became the owners of this total property on the basis of registered WILL dated 26.1.2014 as detailed in registered WILL dated 26.1.2014 and their names are also recorded in Nagar Nigam records. Thus the chain of title is complete. I further certify that the provisions of the SARFAESI Act 2002 are applicable to this 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.)	ownership rights
10.	If leasehold, whether; a) lease Deed is duly stamped and registered b) lessee is permitted to mortgage the Leasehold right, c) duration of the Lease/unexpired period of lease, 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. e) whether the leasehold rights permits for the creation of any superstructure (if applicable)? f) Right to get renewal of the leasehold rights and nature thereof.	Yes. Yes. Perpetual Lease Deed. NA Yes. NA
11.	If Govt. grant/allotment/Lease-cum/Sale Agreement, whether; grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions? the mortgagor is competent to create charge on such property? any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	NA NA NA No.
12.	If occupancy right, whether;	NA.



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	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.	Date There is no interest of minor.
14.	If the property has been transferred by way of Gift/ Settlement Deed, whether:	N.A.
	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.	N.A.
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.	N.A.
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A.
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	N.A.
	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?	Yes.
	a) In case of wills, whether the will is registered will or unregistered will?	The will is registered



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	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	No, WILL in the matter does not need a mandatory probate. Date
	c) Whether the property is mutated on the basis of will?	Yes.
	d) Whether the original will is available?	Yes.
	e) Whether the original death certificate of the testator is available?	Yes.
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	The will in question is executed by mother in favour of her only son and only daughter and on the basis of this registered WILL, names of beneficiaries are recorded in Nagar Nigam record and other Govt. records.
	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.)	All parties to the will i.e. beneficiaries of WILL have acted upon the will & names of beneficiaries i.e. present owners are recorded in Nagar Nigam record and other Govt. records
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 above cases for creation of mortgage?	No.
18.	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?	N.A.
	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?	No, the property in question is a constructed immoveable property situated at Jassaram Road Haridwar (within the limits of Nagar Nigam Haridwar) Tehsil & Distt. Haridwar.
	b) In case of agricultural property other relevant records/documents as per local	N.A., as above.



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		Date
	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?	N.A., as above.
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?	N.A.
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No, litigation is pending in any court could be ascertained available records.
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	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?	N.A.
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	No.
	b) Property belonging to partners, whether thrown on hotchpots? 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.	No.
	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.	No.
	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.



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a) 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. Date
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.	No.
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.	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 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).	No.
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.	NO.
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? 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.



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	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. _____ Date _____
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; q) 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.	I have inspected the available record Index 2 nd in the office of Sub-registrar Haridwar for a period of 30 years i.e. 1990 to 2021 up to date and found this property is clear, leasehold, marketable and free from any recorded encumbrance, except the earlier charge by way of Equitable Mortgage in favour of Punjab National Bank.
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.	As above.
32.	Details regarding property tax or land revenue	Latest House tax receipt is available.



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	or other statutory dues paid/payable as on date and if not paid, what remedy?	
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?	Not Applicable, as the provisions of Urban Land Ceiling Act are not applicable in the state of Uttarakhand. No Objection Certificate under the Income Tax Act is not required.
34.	Details of RTC extracts/mutation extracts/ Khata extract pertaining to the property in question.	Yes, a latest house tax receipt in the name of present owners is available.
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes.
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).	Yes. Yes. 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.	Yes. Electricity Bill Water Connection document Yes.
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 and/or approved/ sanctioned plans are to be submitted to Bank.
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? Property is SARFAESI compliant (Y/N)	Yes. 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	N.A., original title deed is to be deposited in favour of bank.



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	deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	Date
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.	N.A.
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Spot inspection & Identity of person executing documents in favor of Bank is recommended to be verified.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri. Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal R/o "Jagsheel" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shradha Bali D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram Bali present resident of ND-23, Vashika Enclave, Pitampura Delhi
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.
	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?	N.A.

Place-Haridwar

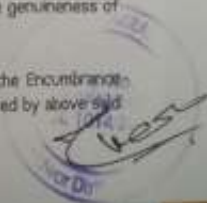
Signature of the Advocate



Certificate of Title

I have examined the certified copy of registered title deed relating to the schedule property and offered as security by way of "Equitable Mortgage" and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that the said Equitable Mortgage if created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:-

- 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.
- I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Offices and Sub-Registrar Office. 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.
- 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.
- There are no prior Mortgage/ Charges/ Encumbrances whatsoever, as could be seen from the Encumbrance certificate for the period from 1990 to 2021 up to date pertaining to the Immovable Property covered by above said



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Title Deed. The property is free from all Encumbrances, except the earlier charge by way of Equitable Mortgage in favour of Punjab National Bank.

Date

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.

7. The Equitable Mortgage if created, will be available to the Bank for the liability of the intending borrower M/s Sat Network Engineers Private Limited, D-24, D-25, I.A. Haridwar Tehsil & District Haridwar named above.

8. I certify that Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal R/o "Jagsheel" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shraddha Bai D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram. Bai present resident of ND-23, Vishakha Enclave, Pitampura Delhi named above, have got a clear and Marketable title over the Schedule property, except the earlier charge by way of Equitable Mortgage in favour of Punjab National Bank.

I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage:

1. Original registered Sale deed dated 25.09.1962 registered in bali no. 1 zild 102 pages 19/22 serial no. 1039 dated 02.10.1962 in the office of Sub- registrar Haridwar, executed by Swami Yogendranand pupil of Swami Rishi Ram Ji Mahara J R/o Varanasi (U.P.) in favour of Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal R/o Shriwan Nath Nagar Mayapur Haridwar.

2. Original registered WILL dated 26.12.2014 registered as document no. 22 in the Office of Sub Registrar Haridwar execute by Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal R/o Shriwan Nath Nagar Mayapur Haridwar in favour of Shri Sudhanshu Agarwal S/o Late Jagdish Chandra Agarwal R/o "Jagsheel" Jassa Ram road Haridwar Tehsil & District Haridwar & Smt. Shraddha Bai D/o Late Shri Jagdish Chandra Agarwal W/o Shri Amit Vikram. Bai present resident of ND-23, Vishakha Enclave, Pitampura Delhi & No dues from Punjab National Bank.

3. Copy of death certificate of Smt. Sushila Kumari Agarwal W/o Shri Jagdish Chandra Agarwal named above.

4. Copy of latest house tax receipt in the name of present owners Shri Sudhanshu Agarwal & Smt. Shraddha Bai named above.

5. Affidavit of present owners/mortgagors named above.

6. 0.5 % stamp duty of loan amount with maximum of Rs. 10,000/- only applicable in the state of Uttarakhand.

There are no legal impediments for creation of the Mortgage under any applicable Law/Rule in force.

I further certify that the provisions of the SARFAESI Act 2002 are applicable to this property.

SCHEDULE OF THE PROPERTY

A constructed immovable property having constructed three storied building on spot, with total plot area of 3705 square feet i.e. 349.53 square meter, bounded in East- Street 6 feet wide, West- Road 6 feet wide, North- Road 18 feet wide & South- other property, bearing Nagar Nigam House Tax Khata no. 105CA/436/45 (New 5230), situated at Jassaram Road Haridwar (within the limits of Nagar Nigam Haridwar) Tehsil & Distt. Haridwar.

Dated : 03/11/2021

Place: Haridwar

Signature of the Advocate



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