#### PRABHA SINGH

Advocate

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Date: 20.11.2020

# feed

### TITLE INVESTIGATION 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.	M/s Kamal Jwellers. (Borrowers)
2	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Smt. Mridula Rastogi wife of Shri Praveen Rastogi and Shri Kamal Rastogi son of Shri J.P. Rastogi.
	b) Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Joint
	<ul> <li>c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)</li> </ul>	Borrowers
3	Complete or full description of the immovable property/(ies) offered as security including the following details.	All that plot of land bearing part of khasra no. 5 to 9 min area 666.18 situated at Mauza Khera Mansinghwala, Pargana, Parwa Doon, District Dehradun.
	(a) Survey No.	- Sand, Farwa Doon, District Denradun.
	(b) Door/House no. ( in case of house property)	
	(c) Extent/ area including plinth/ built up area in case of house property	Total area 666.18 sq. meters
		Mauza- Khera Mansinghwala, Dehradun bounded ant butted as under: NORTH: Property of Shri Virendra Saklani and others, side measuring 44 feet 10.5 inch. SOUTH: 20 feet wide road, side measuring 46 feet 10.5 inch. EAST: Land of Shri Om Prakash Sud, side measuring 150 feet. WEST: Land of Smt. Vibha Rastogi and Shri Naveen Rastogi, side measuring 156

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					feet.
4	a)Particulars of the documents scrutinized-serially and chronologically.			1- Sale deed dated 17.08.1984 registered at serial no. 9616. 2- Sale Deed dated 28.10.1958 registered at serial no. 2820.	
	regist Note	(b) Nature of documents verified and as to whether they are originals or certified copies of registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.			
	SI. 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.	17.08.1984	Sale Deed	Original	already mortgaged with the
	2-	28.10.1958	Sale Deed	Certified copy	S.B.I., SME, Branch, Dehradun.
5	Whet obtai comp propo	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			Duly verified with the relevant sub registrar office at, Dehradun.
	docur	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?			Certified copies are not obtained.
	docum should wheth page I (In ca	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).			Duly compared with the original deeds in the bank.
5	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?			Part of the records of sub registrar office is available for verification through 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.			Not Possible.	
	c)Whe possib	ther the gen le to be got ve ether such ver	uineness of crified from an ification was r	the stamp paper is ny online portal and if made?	No, the verification of the stamp paper is not possible from any online portal.
Ŋ.	iurisdi	ction of which	sub-registrar	y falls within the office?	Sub Registrar Office, Dehradun.
	b)Whether it is possible to have registration of documents in respect of the property in question, at			-No-	

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more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	
c)Whether search has been made at all the offices	
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	
Chain of title tracing the title from the oldest title deed the property in question from the predecessors in title wherever Minor's interest or other clog on title is imperiod, depending on the need for clearance of such or in case of property offered as security for loans of Research.	volved, search should be made for a further dog on the Title.  3.1.00 crore and above, search of title/ is mandatory.(Separate Sheets may be
Flow of titles tracing out the title, of the intende	d mortgagor and his/its predecessors in

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).

Further to my previous report issued by me in 2017 I have thoroughly searched and inspected the records available in the office of the Sub Registrar, Dehradun from the year 2017 upto 17.11.2020 for last more than 4 years in respect of All that plot of land bearing part of khasra no. 5 to 9 min area 666.18 situated at Mauza Khera Mansinghwala, Pargana, Parwa Doon, District Dehradun (morefully described in the Schedule of property) given at the foot of this certificate. The said property is standing in the name Smt. Mridula Rastogi wife of Shri Praveen Rastogi and Shri Kamal Rastogi son of Shri J.P. Rastogi.

Whereas the land bearing khasra no. 5 to 9 khewat no. 1 area 8.5 Bigha and some other land situated at Mauza Khera Mansinghwala, Dehradun owned and purchased by Shri Om Prakash Sud son of Shri Brij Nath Sud from S. Harbhajan Singh Sukhija and S. Mohan Singh Sukhija both sons of Shri Sobha Singh Sukhija vide sale deed dated 28.10.1958 duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 555 pages 88 to 91 registered at serial no. 2820 dated 24.11.1958.

Whereas Sukhija sold a portion of land bearing khasra no. 5 to 9 area 666.18 sq. meter situated at Mauza Khera Mansinghwala, District Dehradun to Smt. Mridula Rastogi wife of Shri Praveen Rastogi and Shri Kamal Rastogi son of Shri J.P. Rastogi vide sale deed dated 17.08.1984 duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 2345 on pages 45 to 48 registered at serial no. 9616 dated 15.12.1984.

The said property of land is already mortgaged with S.B.I. SME, Branch, Rajpur Road, Dehradun.

So on perusal of record and inspection made in the office of the Sub Registrar, Dehradun and revenue records do hereby certify that the said property is not free from all sort of encumbrances etc. and mortgaged in SBI, Dehradun and Smt. Mridula Rastogi wife of Shri Praveen Rastogi and Shri Kamal Rastogi son of Shri J.P. Rastogi holding a clear and marketable title without absolute transferable rights over the said property/land.

Provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are applicable to the present property.

Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or

Absolute owner/Full ownership rights.

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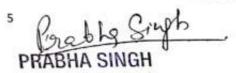
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anachald subathan	(2.2)
easehold, whether;	No
ease Deed is duly stamped and registered	Not Applicable
lessee is permitted to mortgage the Leasehold right,	Not Applicable
duration of the Lease/unexpired period of lease,	Not Applicable.
)if, a sub-lease, check the lease deed in favour of essee as to whether Lease deed permits sub-leasing	Not Applicable
e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not Applicable
f)Right to get renewal of the leasehold rights and nature thereof.	Not Applicable
If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	Not Applicable
grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Not Applicable
the mortgagor is competent to create charge on such property,	Not Applicable
whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not Applicable
If occupancy right, whether;	Not Applicable
	Not Applicable
	Not Applicable
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.	
Gift/Settlement Deed, whether:	1,1000,5107/
registered;	A CONTRACT OF STATE O
witnesses;	
Donee;	LE SELECT PROCESSION AND ADDRESS OF THE PROCESS OF
the Gift/Settlement Deed or by a separated writing or by implication or by actions;	4.1
executing the gift/settlement deed in question:	The state of the s
property;	Private.
any other person and whether there is a need for any	Not Applicable.
	lessee is permitted to mortgage the Leasehold right, duration of the Lease/unexpired period of lease, lif, a sub-lease, check the lease deed in favour of essee 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.  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, whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.  If occupancy right, whether; 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: a) The Gift/Settlement Deed has been attested by two witnesses; c) The Gift/Settlement Deed has been attested by two witnesses; c) The Gift/Settlement Deed or by a separated writing or by implication or by actions; e) Whether there is any restriction on the Donor in executing the gift/settlement Deed in question; f) Whether the Donee is in possession of the gifted property; g) Whether any life interest is reserved for the Dane in the property; g) Whether any life interest is reserved for the Dane in the property; g) Whether any life interest is reserved for the Dane in the property; g) Whether any life interest is reserved for the Dane in the property; g) Whether any life interest is reserved for the Dane in the property; g) Whether any life interest is reserved for the Dane in the property in the gift is property.

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h) Any other aspect affecting the val passed through the gift/settlement dec	idity of the title Not Applicable
(a) In case of partition/family sewhether original deed is available for deposit. If modality/procedure to be followed	ttlement deeds, Not Applicable the not the
and enforceable mortgage.  (b) Whether mutation has been effective the mortgagor is in possession and	cted and whether Not Applicable.
share. (c) Whether the partition made is va mortgagor has acquired a mortgagab	lid in law and the Not Applicable.
(d) In respect of partition by a decree such decree has become final and al formalities are completed/ complied	of court, whether Not Applicable.  I other conditions/
(e) Whether any of the document executed in counterparts or in more additional precautions to be taken for mortgages?	s in question are Not Applicable. than one set? If so,
16 Whether the title documents included documents /wills? (a) In case of wills, whether the will unregistered will?	104201
(b) Whether will in the matter n probate and if so whether the sam competent court?	20 20 20 20 20 E E E E E E E E E E E E E
(c) Whether the property is mutat will?	ed on the basis of Not Applicable
(d) Whether the original will is available	able? Not Applicable
(e) Whether the original death testator is available?	
(f) What are the circumstances are establish the will in question is the the testator? (Comments on the circumstance availability of a declaration by about the genuineness/ validity of have acted upon the will, etc., we rely on the will, availability of deeds are to be explained.)	last and final will of aces such as the all the beneficiaries of the will, all parties which are relevant to Mother/Original title
17 (a) Whether the property is subjec	t to any wakf rights? Not Applicable
(b) Whether the property belongs any religious/other institutions ha creation of charges on such prope	to church/ temple or No ving any restriction in rties?
(c) Precautions/ permissions, if a above cases for creation of mortg:	age?
18 (a) Where the property is a HUF	joint family property, Not Applicable



	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.	
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
9	(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?	Not Applicable
	(c)If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable
0	(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 Required, property is already mortgaged in the bank.
	(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?	Not Applicable
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	
1	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
2	(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.	Not applicable.
3	(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 property in question? In such case please comment on such	No

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	seal/marking.	
24	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable
	(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.	
25	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.	A STATE OF THE STA
	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.	Not Applicable
7	(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	Not Applicable

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fa o	epresentatives to sign Flat Allotment Letters, OCs, Agreements of Sale, Sale Deeds, etc. in avour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	
CON	is available and the same has been verified/ inpared with the original POA.	Not Applicable
Bu	In case of Common POA (i.e. POA other than allder's POA), please clarify the following clauses in espect of POA.	Not Applicable.
	<ul> <li>i. Whether the original POA is verified and the title investigation is done on the basis of original POA?</li> <li>ii. Whether the POA is a registered one?</li> <li>iii. Whether the POA is a special or general one?</li> <li>iv. Whether the POA contains a specific</li> </ul>	Not Applicable  Not Applicable  Not Applicable
	authority for execution of title document in question?	Not Applicable
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the	Not Applicable.
	same has been ascertained from the office of sub- registrar also?)	
	same has been ascertained from the office of sub- registrar also?)  (g) Please comment on the genuineness of POA?	Not Applicable.
	document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?	Not Applicable.
28	document in question? (Please clarify whether the same has been ascertained from the office of subregistrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?  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.	Not Applicable.
28	document in question? (Please clarify whether the same has been ascertained from the office of subregistrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?  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.  If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	Not Applicable.  No  Not Applicable
	document in question? (Please clarify whether the same has been ascertained from the office of subregistrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?  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.  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;	Not Applicable  Not Applicable  Not Applicable
	document in question? (Please clarify whether the same has been ascertained from the office of subregistrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?  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.  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:	Not Applicable  Not Applicable  Not Applicable  Not Applicable  Not Applicable  Not Applicable
	document in question? (Please clarify whether the same has been ascertained from the office of subregistrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?  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.  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):	Not Applicable
	document in question? (Please clarify whether the same has been ascertained from the office of subregistrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?  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.  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 agrees.	Not Applicable
	document in question? (Please clarify whether the same has been ascertained from the office of subregistrar also?)  (g) Please comment on the genuineness of POA?  (h) The unequivocal opinion on the enforceability and validity of the POA?  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.  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:	Not Applicable  Not Applicable

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	concerned;	Not Applicable
j.	Occupancy Certificate/allotment letter/letter of	Not Applicable
	possession;	Not Applicable
	Membership details in the Society etc.;	Not Applicable
	m. No Objection Letter from the Society; n. All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations,	Not Applicable
	Development Control Regulations, Co-operative Societies' Laws etc.; o. Requirements, for noting the Bank charges on the records of the Housing Society, if any;	Not Applicable
	<ul> <li>p. If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</li> </ul>	
	q. Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	
0	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	
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.	4 years
32	Details regarding property tax or land revenue or othe statutory dues paid/payable as on date and if not paid what remedy?	Tax can be paid at any stage.
33	(a) Urban land ceiling clearance, whether require and if so, details thereon.	Printed III O.K.
-	(b) Whether No Objection Certificate under the Incom Tax Act is required/ obtained.	Not required take affidavit regarding the same.
34	extracts pertaining to the property in question	na Khewat is in the bank.
35	Whether the name of mortgagor is reflected as own in the revenue/Municipal/Village records	2016 202
36	(a) Whether the property offered as security is clea demarcated?	103
	(b) Whether the demarcation/ partition of t property is legally valid?	he _
1	The property of the Control of the C	
	(c) Whether the property has clear access as documents? (The property should be legally accessi through normal carriers to transport goods factories / houses, as the case may be).  37 Whether the property can be identified from	ble to

Brabba Suph PRABHA SINGH

(a) Do (b) Do (c) Do appl	stand cume ocum ocum icable	ent in relation to electricity connection; ent in relation to water connection; ent in relation to Sales Tax Registration, if any	Copy enclosed.	
In the	respe ere in ocum	ct of the boundaries of the property, whether is a difference/discrepancy in any of the title ents or any other documents (such as valuation utility bills, etc.) or the actual current dary? If so please elaborate/ comment on the	n ot	
	- di			
40	loc: reg du	bar/restriction for creation of mortgage under any al or special enactments, details of proper distration of documents, payment of proper stamp ty etc.	already mortgaged with the bank.	
41	re	hether the Bank will be able to enforce SARFESI Act, quired against the property offered as security?	f Yes	
		roperty is SARFAESI compliant (Y/N)	Yes	
42	8	n case of absence of original title deeds, details of leg- and other requirements for creation of a proper, val- and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	already mortgaged with the bank.	
		Whether the governing law/constitutional documen of the mortgagor (other than natural persons) perm creation of mortgage and additional precautions, if a to be taken in such cases.	its mortgage ny	
	44	Additional aspects relevant for investigation of title per local laws.		
	45	Additional suggestions, if any to safeguard the inter of Bank/ ensuring the perfection of security.		
	46	The specific persons who are required to cre mortgage/to deposit documents creating mortgage.	Praveen Rastogi and Shri Kamal	
	47.	Whether the Real Estate Project comes under F Estate (Regulation and Development) Act,20	teal No	

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Parabha Singh PRABHA SINGH

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Y/N. Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such	N.A.
registration are to be furnished,  Whether the registered agreement for sale as prescribed in the above Act/Rules there under is	N.A.
executed?  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?	

Date: 20.11.2020

Place: Dehrdaun

Signature of the Advocate

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Ch. No.-7, Court Compound, D.Dun

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## Office: Chamber No. 7, Compound no. 7 C.J.M. Court Compound District Dehradun (Uttarakh.and) Phone No. 91-9456154679, 7895460666

## 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 prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 2017 to 17.11.2020 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The said property is not free from all encumbrances and presently mortgaged in S.B.I., Dehradun.

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

Smt. Mridula Rastogi wife of Shri Praveen Rastogi and Shri Kamal Rastogi son of Shri J.P. Rastogi. 9. certify that Smt. Mridula Rastogi wife of Shri Praveen Rastogi and Shri Kamal Rastogi son of Shri J.P. Rastogi 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

10. 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:

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(Advocate)

Reg. No.-UA 2324/04 Ch. No.-7. Court Compound, D.Duri. 1- Original Sale Deed dated 17.08.1984 registered at serial no. 9616. (Already mortgaged with the Bank.)

1. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in gree.

12. It is certified that the property is SARFAESI compliant.

### **CHEDULE OF THE PROPERTY (IES)**

All that plot of land bearing part of khasra no. 5 to 9 min area 666.18 situated at Mauza Khera Mansinghwala, Pargana, Parwa Doon, District Dehradun bounded ant butted as under:

NORTH: Property of Shri Virendra Saklani and others, side measuring 44 feet 10.5 inch.

SOUTH: 20 feet wide road, side measuring 46 feet 10.5 inch.

EAST: Land of Shri Om Prakash Sud, side measuring 150 feet.

WEST: Land of Smt. Vibha Rastogi and Shri Naveen Rastogi, side measuring 156 feet.

Place: Dehradun

Date: 20.11.2020

Enclosure:

1- Search receipts.

2- Copy of electricity bill.

Signature of the Advocate

PRABHA SINGH (Advocate)

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

