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(Negative)

Supplementary Report /Special Report of Title

Date 27/12/2019

Ref. No. 188-8/2019

ANNEXURE-IV

To,
The Branch Head
Punjab National Bank B.O. - Kanidwal Distt. Haridwar.

Reg. property - A residential property having plot of land measuring in East- 23 feet out of 51 feet, West- 26.6 feet out of 54.6 feet, North- 78 feet & South- 62 feet, having total area of 1634.6 square feet out of 3692.6 square feet i.e. 343.17 square meter, bounded in East- Land of Smt. Rudha Singh, West-Way 9.00 meter wide, North- Land of Smt. Anjali Adhikari then Gupta Ji & South-Plot of Virendra Kumar, belonging to khasra no. 630/1, situated in village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar.

Belonging to- Smt. Munni Devi W/o Shri Virendra Kumar R/o village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar.

ASPECTS TO BE CONSIDERED		COUNSEL'S STATEMENT
1A	PARTICULARS Name of the Borrowers with address:	M/s Akshit Enterprises village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar through its proprietor Smt. Sonia W/o Shri Pawan Kumar R/o House no. 347, Near Panchayat Ghar, village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar
2.	Name of the person offering Mortgage with parentage/ constitution and address:	Smt. Munni Devi W/o Shri Virendra Kumar R/o village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar, was the owner of property by way of registered sale deed, and presently she has transferred this property by way of registered sale deeds in favour of Smt. Anjali Adhikari W/o Shri Vishwa Bandhu Adhikari & Shri Bhanwar Singh S/o Shri Kishan Singh as detailed below.
3.	Details of the property to be mortgaged: as per title deed -	A residential property having plot of land measuring in East- 23 feet out of 51 feet, West- 26.6 feet out of 54.6 feet, North- 78 feet & South- 62 feet, having total area of 1634.6 square feet out of 3692.6 square feet i.e. 343.17 square meter, bounded in East- Land of Smt. Rudha Singh, West-Way 9.00 meter wide, North- Land of Smt. Anjali Adhikari then Gupta Ji & South-Plot of Virendra Kumar, belonging to khasra no. 630/1, situated in village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar.
	As per present position -	-----To be ascertained by the report approved valuer of Bank-----
1B	INVESTIGATIONS Details of the title deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration).	Certified copy of registered Sale Deed dated 15.02.2007 registered in bahi no. 01 zild 1882/1936 page 257/479 -488 serial no. 2802 in the office of Sub-registrar office Haridwar, executed by Smt. Kiran Wilson W/o Shri Patrick Wilson R/o A-88, Shivalk Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar in favour of mortgagor Smt. Munni Devi W/o Shri Virendra Kumar R/o village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar.
2.	Whether Certified Copies have been Obtained from the Registrar's office.	Yes.
3.	Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?	Document is compared with the certified copy & it do not raise any doubt or suspicion.
4.	Whether the registration Particulars number & date and page Particulars as given in the title deed shown to the counsel tally with the Particulars as stated in	Yes.





	the records of the registrar's office?	
5.	Whether the registration Particulars number & date and page Particulars as given in the title deed tally with the v as stated in the certified copy as obtained from the registrar's Office?	Yes. Date
6.	Whether the photographs of Parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's Office?	Yes.
7.	Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from registrar's office? if not, variations be specified. What is its effect?	Yes.
8.	Whether the property has been mutated in the name of the person offering the mortgage?	N.A., as the property in question is A residential property situated in village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar
9.	Whether Equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Equitable mortgage is already created in favour of Punjab National Bank.
11	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non agricultural purposes).	No.
12	Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the State).	No.
13	Whether all the approvals, clearance/ sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained.	N.A.
14	Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	No, property was acquired by mortgagor named above by way of registered sale deed detailed above.
15	Whether the property to be mortgaged has been acquired under LAND Acquisition Act, 1984?	No.
16	Whether Urban Land ceiling Act is applicable in the State Where the property is located	No.
17	In case of leasehold property whether permission/NOC from the lesser is required for creation of mortgage? Whether permission of the Lessor/NOC is obtained.	N.A.
18	What is the rate of sharing of unearned income with LESSOR in the event of sale of the Property?	N.A.
19	Whether copy of title deed favoring LESSOR (other than Govt.) is made available to examine the validity	N.A.





	of the issue?	N.A.	Date
20	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof. Whether any permission of income Tax Authorities/ Assessing Officer of income under the provisions of income Tax Act for creation of mortgage or any certificate is submitted to the Bank to show that no dues are outstanding to the income Tax Department?	N.A.	
21	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	N.A., as the property in question is a residential property situated in village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar	
22	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor? (Copies of revenue record be submitted to the Bank while submitted the certificate of Title Investigation)	N.A.	

Dated -27.12.2019

Place : Haridwar

Gyaaneshwar Thakral
Advocate Haridwar

Annexure-V

CERTIFICATE

ENTRY SERIAL NO. 188-B/REGISTRAR NO. 4 OF YEAR 2019

To,
The Branch Manager
Punjab National Bank B. O.- Kankhal Distt. Haridwar.

Reg.: Opinion on investigation of title and obtaining of search report in respect of - A residential property having plot of land measuring in East- 23 feet out of 51 feet, West- 26.6 feet out of 54.6 feet, North- 78 feet & South- 62 feet, having total area of 1634.6 square feet out of 3692.6 square feet i.e. 343.17 square meter, bounded in East- Land of Smt. Rudha Singh, West-Way 9.00 meter wide, North- Land of Smt. Anjali Adhikari then Gupta Ji & South-Plot of Virendra Kumar, belonging to khasra no. 630/1, situated in village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar.

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 office of Sub-Registrar/Registrar of assurances as well as with certified copy of the title deed, which was obtained by me is enclosed with certificate.

I further certify that the photograph of previous owner and of intending mortgagor affixed/seen in the title deed tally with records of registration office as well as certified copy of the title deed.

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 the office of Sub-Registrar/Registrar of assurances and also from the records of other appropriated authorities.



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1. SRO Haridwar.

2. Revenue Authority Haridwar

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.

Thus search report of which is annexed hereto, conducted by me for the period from 01.01.2017 to 2019 up to date discloses encumbrance, as detailed below-

1. Smt. Munni Devi W/o Shri Virendra Kumar named above created earlier charge by way of Equitable Mortgage in favour of Syndicate Bank.

2. Smt. Munni Devi W/o Shri Virendra Kumar named above later on transferred this property having an area of 191.26 square meter by way of registered sale deed dated 07.04.2017 bearing Document no. 2005 in the office of Sub-registrar Haridwar in favour of Smt. Anjali Adhikari W/o Shri Vishwa Bandhu Adhikari.

3. Smt. Munni Devi W/o Shri Virendra Kumar named above later on transferred this property having an area of 136.96 square meter by way of registered sale deed dated 11.03.2019 bearing Document no. 1930 in the office of Sub-registrar Haridwar in favour of Shri Bhanwar Singh S/o Shri Kishan Singh.

I have not given opinion earlier on investigation of title relating to the same property as detailed hereunder:
N.A.

(a) Name of lender -

(b) Date of opinion & reference no (of any)

(c) Remarks

I find defects in the title of the person offered mortgage as detailed above:-

I hereby certify that Smt. Munni Devi W/o Shri Virendra Kumar R/o village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar has not got a clear, valid and marketable title over the above said property as detailed above.

Equitable mortgage is already created in favor of Punjab National Bank.

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

- Encl:
1. Special Report,
 2. Chain of Title
 3. Certified Copy of title Deed and link deeds.
 4. Search Report
 5. Inspection receipt.





SEARCH REPORT

Annexure V B

Date
ACCOUNT - M/s Akshit Enterprises
village Rawli Mahdood Pargana Jwalapur
Tehsil & Distt. Haridwar through its
proprietor Smt. Sonia W/o Shri Pawan Kumar

B.O. - Kankhal Haridwar Distt. Haridwar

Search Report relates to searches made in:-

- | | |
|---|--------------------------|
| a) Sub registrar office | Haridwar Distt. Haridwar |
| b) Registrar of companies | N/A |
| c) Courts | N/A |
| d) Other offices | N/A |
| i) Office of the Co-operative Society | |
| ii) Development Authority (DDA/HUDA and the like) | |
| e) Any other documents | |
| i) Receipt of payment of Municipal House Tax..... | N.A. |
| ii) | |

L There is no system of issue of encumbrance certificate in the office of Sub registrar, so personal search was carried out by me for the purpose. Inspection was made for the period from 01.01.2017 to 2019 up to date at the following Sub registrar/offices:-

- Sub-registrar Haridwar
- Revenue Authority Haridwar

The search report disclosed the followings encumbrances:-

1. Smt. Munni Devi W/o Shri Virendra Kumar named above created earlier charge by way of Equitable Mortgage in favour of Syndicate Bank.

2. Smt. Munni Devi W/o Shri Virendra Kumar named above later on transferred this property having an area of 191.26 square meter by way of registered sale deed dated 07.04.2017 bearing Document no. 2005 in the office of Sub-registrar Haridwar in favour of Smt. Anjali Adhikari W/o Shri Vishwa Bandhu Adhikari.

3. Smt. Munni Devi W/o Shri Virendra Kumar named above later on transferred this property having an area of 166.96 square meter by way of registered sale deed dated 11.03.2019 bearing Document no. 1930 in the office of Sub-registrar Haridwar in favour of Shri Bhawan Singh S/o Shri Kishan Singh.

2. The Ownership of the property being of a company, search was conducted in the following officers of the registrar of companies:-

The search made out in the office of Registrar of Companies disclosed:-

ROC	INFORMATION
N.A.	N.A.

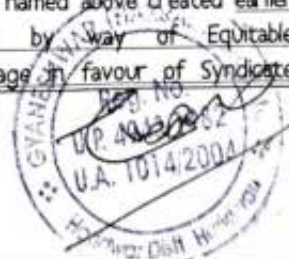
3. Inspection of Court records disclosed:-

(This may detail Suit pending, Decrees, Attachment before Judgment Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of Court	Date of Order	Nature of Order
N.A.	N.A.	N.A.

4. Searches made/Inspections carried out in the following offices disclosed:-

Office	Date of Search/Inspection	Information
Sub - Registrar Haridwar Revenue Authority Haridwar	27.12.2019	1. Smt. Munni Devi W/o Shri Virendra Kumar named above created <u>earlier charge by way of Equitable Mortgage</u> in favour of <u>Syndicate</u>



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		Bank. Date 2. Smt. Munni Devi W/o Shri Virendra Kumar named above later on transferred this property having an area of 191.26 square meter by way of registered sale deed dated 07.04.2017 bearing Document no. 2005 in the office of Sub-registrar Haridwar in favour of Smt. Anjali Adhikari W/o Shri Vishwa Bandhu Adhikari. 3. Smt. Munni Devi W/o Shri Virendra Kumar named above later on transferred this property having an area of 136.96 square meter by way of registered sale deed dated 11.03.2019 bearing Document no. 1930 in the office of Sub-registrar Haridwar in favour of Shri Bhanwar Singh S/o Shri Kishan Singh.
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5. A Study of the following documents disclosed :

Details of documents perused	Information
Certified copy of registered Sale Deed dated 15.02.2007 registered in bali no. 01 zild 1882/1936 page 257/479 -488 serial no. 2802 in the office of Sub-registrar office Haridwar, executed by Smt. Kiran Wilson W/o Shri Patrick Wilson R/o A-88, Shivalik Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar in favour of present owner Smt. Munni Devi W/o Shri Virendra Kumar R/o village Rawli Mahdood Pargana Jwalapur Tehsil & Distt. Haridwar.	As Above

Gyaaneshwar Thakral
Advocate Haridwar

