

SPECIAL REPORT ON TITLE

ANNEXURE-IV

Reg: property situated at- A non agricultural property / plot, bearing part of plot no. 50-A, having land measuring in East-47 feet, West- 47 feet, North- 25 feet & South- 25 feet, having an area of 1175 square feet i.e. 109.20 square meter, bounded in East- Plot No. 51 of Nitin Mehta, West- Plot of Smt. Ramdevi, North- Way 18 feet wide & South- Plot of Smt. Ramdevi, belonging to khasra no. 643, situated in village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar.

Belonging to- Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atkakhedi urf Dankowali Pargana Nagal Tehsil Devband Distt. Saharanpur.

ASPECTS TO BE CONSIDERED

A	PARTICULARS	COUNSEL'S STATEMENT
1	Name of the Borrower with address:	M/s Anshika Ceramic Pvt. Ltd., Gali No. 15, Krishna Nagar Roorkee Tehsil Roorkee Distt. Haridwar.
2	Name of the person offering Mortgage with parentage/ constitution and address:	Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atkakhedi urf Dankowali Pargana Nagal Tehsil Devband Distt. Saharanpur, is the present owner of this property by way of registered sale deed dated 02.07.2013, who will mortgage it in favour of bank by way of equitable mortgage in capacity of mortgager.
3	Details of the property to be mortgaged: as per title deed -	A non agricultural property / plot, bearing part of plot no. 50-A, having land measuring in East-47 feet, West- 47 feet, North- 25 feet & South- 25 feet, having an area of 1175 square feet i.e. 109.20 square meter, bounded in East- Plot No. 51 of Nitin Mehta, West- Plot of Smt. Ramdevi, North- Way 18 feet wide & South- Plot of Smt. Ramdevi, belonging to khasra no. 643, situated in village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar.
	As per present position:-	-----the same-----
B.	INVESTIGATIONS	
1.	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).	<p>1- Extract of khatauni, belonging to khasra no. 643, village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar.</p> <p>2- Certified copy of registered sale deed dated 28.08.2008 registered in bahi no. 1 zild 549 pages 233 to 280 serial no. 4728 dated 29.08.2008 in the office of Sub-registrar Roorkee, executed by Shri Devraj S/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in capacity of general power of attorney holder for Smt. Kamla Devi W/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in favour of Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o 30, Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar through her general power of attorney Shri Dinesh Kumar S/o Shri Girdhari Lal Taneja R/o 30 Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar.</p> <p>3- Certified copy of registered sale deed dated 07.09.2011 registered in bahi no. 1 zild 1781 pages 277 to 292 serial no. 7586 dated 07.09.2011 in the office of Sub-registrar Roorkee, executed by Shri Yatin Taneja S/o Shri Gulshan Kumar R/o 636/1A, Sank Colony Roorkee Tehsil Roorkee Distt. Haridwar in capacity of general power of attorney holder for Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o Sank Colony Roorkee Tehsil Roorkee Distt. Haridwar.</p>

		favour of Smt. Manu W/o Shri Sunil Kumar W/o Ditiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi.
		4. Original registered sale deed dated 02-07-2013 registered in bahi no. 1 zild 2822 pages 1 to 24 serial no. 8517 dated 02.07.2013 registered in the office of Sub-registrar Roorkee, executed by Smt. Manu W/o Shri Sunil Kumar R/o Ditiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi in favour of present owner Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atkheldi urf Dankowali Pargana Nagal Tehsil Devband Distt. Saharanpur.
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?	No.
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 the records of the registrar's office?	Yes.
5.	Whether the registration particulars number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar Office?	Yes.
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?	Name of the predecessor in title is also mutated in land records, but mutation in the name of present owner is recommended to be obtained.
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 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.
11.	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.
12.	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.	Not Applicable.
13.	Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	Property is purchased by present owner by way of registered sale deed dated 02.07.2013 detailed as above.
14.	Whether the property to be mortgaged has been acquired under LAND Acquisition Act, 1984?	No.

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Chamber - 54, District Court
Roshnabad, Haridwar
Chamber - 85, Tehsil Camp
Roorkee (Haridwar)

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15.	Whether Urban Land ceiling Act is applicable in the State Where the property is located.	No.	
16.	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.	Date
17.	What is the rate of sharing of unearned income with Lessor in the event of sale of the Property?	N.A.	
18.	Whether copy of title deed favoring Lessor (other than Govt.) is made available to examine the validity of the lease?	N.A.	
19.	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N.A.	
20.	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?	No.	
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 Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar & also declared a non agricultural land for the purpose of residential use by way of order dated 16.06.2008 in case no. 247/2008 under section 143 of U.P.Z.A. and L.R. Act.	
22.	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgager?	N.A.	

Dated - 10 November

Place : Roorkee

Gyaaneshwar Thakral
Advocate Roorkee

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Annexure-V

CERTIFICATE

Date

INSPECTION SERIAL NO. R/128 OF THE YEAR 2017

To,

The Branch Branch Manager
Punjab National Bank
B.O.- Chowk Jwalapur Distt. Haridwar.

Reg.: Opinion on investigation of title and obtaining of search report in respect of - A non agricultural property / plot bearing part of plot no. 50-A, having land measuring in East-47 feet, West- 47 feet, North- 25 feet & South- 25 feet having an area of 1175 square feet i.e. 109.20 square meter, bounded in East- Plot No. 51 of Nitin Mehta, West Plot of Smt. Ramdevi, North- Way 18 feet wide & South- Plot of Smt. Ramdevi, belonging to khasra no. 643, situated in village Mohanpura Mohammadpur Tehsil Roorkee 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.

1. Sub-registrar Roorkee.
2. Revenue records Roorkee

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.

The search report of which is annexed hereto, conducted by me, for the period from 01.01.2005 to 2017 up to date does not disclose any encumbrances.

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

- (a) Name of lender - N.A.
(b) Date of opinion & reference no (of any)
(c) Remarks

I find no defects in the title of the person offering mortgagor:-

I hereby certify that Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atkakhedi urf Donkowali Pargana Nagal Tehsil Devband Distt. Saharanpur, has a clear, valid and marketable title over the above said property and she is competent to create the mortgage.

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The valid mortgage can be created by deposit of the following original title deed. The said title deeds are original and genuine and are not duplicate or fake as observed by me-

- 1- Extract of khatauni, belonging to khasra no. 643, village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar.
- 2- Copy of registered general power of attorney dated 29-04-2008 registered on document no. 152 in the office of Sub-registrar Roorkee.
- 3- Certified copy of registered sale deed dated 28.08.2008 registered in bahi no. 1 zild 549 pages 233 to 280 serial no. 4728 dated 29.08.2008 in the office of Sub-registrar Roorkee, executed by Shri Devraj S/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in capacity of general power of attorney holder for Smt. Kamla Devi W/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in favour of Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o 30, Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar through her general power of attorney Shri Dinesh Kumar S/o Shri Girdhari Lal Taneja R/o 30 Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar (as original is of a larger area).
- 4- Copy of general power of attorney dated 12.11.2007 registered on document no. 156 in the office of Sub-registrar Roorkee.
- 5- Original registered sale deed dated 07.09.2011 registered in bahi no. 1 zild 1781 pages 277 to 292 serial no. 7586 dated 07.09.2011 in the office of Sub-registrar Roorkee, executed by Shri Yatin Taneja S/o Shri Gulshan Kumar R/o 636/1A, Sainik Colony Roorkee Tehsil Roorkee Distt. Haridwar in capacity of general power of attorney holder for Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o Sainik Colony Roorkee Tehsil Roorkee Distt. Haridwar in favour of Smt. Manu W/o Shri Sunil Kumar R/o Dattiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi.
- 6- Copy of registered general power of attorney dated 05.02.2011 registered in bahi no. 4 zild 29 pages 65 to 72 serial no. 05.02.2011 in the office of Sub-registrar Roorkee.
- 7- Original registered sale deed dated 02-07-2013 registered in bahi no. 1 zild 2822 pages 1 to 24 serial no. 8517 dated 02.07.2013 registered in the office of Sub-registrar Roorkee, executed by Smt. Manu W/o Shri Sunil Kumar R/o Dattiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi in favour of present owner Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atkakhedi urf Donkewali Pargana Nagal Tehsil Devband Distt. Saharanpur.
- 8- Affidavit of borrower / mortgager named above.
- 9- 0.5% stamp duty on loan amount with a maximum of Rs. 10,000/- only.

Chain of Title:- The property in question with other property was the personal ancestral property of Smt. Kamla Devi W/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar and her name was recorded in land records from 1407 fasli i.e. year 1999.

2- Later on Smt. Kamla Devi named above transferred this property with other property having an area of 571.677 square meter through her general power of attorney holder Shri Devraj S/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur (GPA dated 29.04.2008 registered on document no. 152 in the office of Sub-registrar Roorkee) by way of registered sale deed dated 29-08-2008 detailed above in favour of Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o 30, Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar through her general power of attorney Shri Dinesh Kumar S/o Shri Girdhari Lal Taneja R/o 30 Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar.

3- Later on Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o 30, Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar transferred this property having an area of 1175 square feet detailed above, through her general power of attorney Shri Dinesh Kumar S/o Shri Girdhari Lal Taneja R/o 30 Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar (GPA dated 05.02.2011 registered in bahi no. 4 zild 29 pages 65 to 72 serial no. 36 dated 05.02.2011 in the office of Sub-registrar Roorkee) by way of registered sale deed dated 07.09.2011 detailed above in favour of Smt. Manu W/o Shri Sunil Kumar R/o Dattiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi.

4- Later on Smt. Manu named above transferred this property having an area of 1175 square feet detailed above, by way of registered sale deed dated 02.07.2013 detailed above in favour of present owner Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atkakhedi urf Donkewali Pargana Nagal Tehsil Devband Distt. Saharanpur.

Thus the chain of title is complete.

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

Gyaaneshwar Thakral
Advocate Roorkee

- Encl: 1. Special Report,
2. Chain of Title
3. Certified Copy of title Deed.
4. Search Report
5. Inspection receipt issued by Sub-Registrar Roorkee.

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Annexure V B

SEARCH REPORT

ACCOUNT - M/s Anshika Ceramic Pvt. Ltd. Gali
No. 15, Krishna Nagar Roorkee Tehsil Roorkee
Distt. Haridwar.

Punjab National Bank
Branch Office:- Chowk Bazar Jwalapur Distt Haridwar.

Search Report relates to searches made in:-

- a) Sub registrar office Roorkee
- 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 -----To be obtained.

1. 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 on 10 November 2017 for the period from 01.01.2005 to 2017 up to date at the following sub registrar/offices:-

- a) Sub-registrar Roorkee
- b) Revenue Records Roorkee

The search report disclosed the followings encumbrances:- ---Nil recorded encumbrance.

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

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 Roorkee	10 November 2017	Found no recorded encumbrances.

5. A Study of the following documents disclosed :-

Details of documents perused	Information
1- Extract of khatauni, belonging to khasra no. 643, village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar. 2- Certified copy of registered sale deed dated 28.08.2008 registered in bahi no. 1 zild 549 pages 233 to 280 serial no. 4728 dated 29.08.2008 in the office of Sub-registrar Roorkee, executed by Shri Devraj S/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in capacity of general power of attorney holder for Smt. Kamla Devi W/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in favour of Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o 30, Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar through her general power of attorney Shri Dinesh Kumar S/o Shri Girdhari Lal Taneja R/o 30 Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar. 3- Certified copy of registered sale deed dated 07.09.2011 registered in bahi no. 1 zild 1781 pages 277 to 292 serial no. 7586 dated 07.09.2011 in the office of Sub-registrar Roorkee, executed by Shri Yatin Taneja	

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S/o Shri Gulshan Kumar R/o 636/1A, Sainik Colony Roorkee Tehsil Roorkee Distt. Haridwar in capacity of general power of attorney holder for Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o Sainik Colony Roorkee Tehsil Roorkee Distt. Haridwar in favour of Smt. Manu W/o Shri Sunil Kumar R/o Ditiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi.

4- Original registered sale deed dated 02-07-2013 registered in bahi no. 1 zild 2822 pages 1 to 24 serial no. 8517 dated 02.07.2013 registered in the office of Sub-registrar Roorkee, executed by Smt. Manu W/o Shri Sunil Kumar R/o Ditiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi in favour of present owner Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atlakhedi urf Donkowali Pargana Nagal Tehsil Devband Distt. Saharanpur.

Date

Gyaaneshwar Thakral
Advocate Roorkee

10/21/2017

PROPERTY DECLARATION FORM

ANNEXURE-V

The Branch Manager
Punjab National Bank
B. O.- Chowk Bazar Jwalapur Distt. Haridwar
Dear Sir,

Place.....

Date.....

Ref. My/Our ors application dated
.....for credit facility(ies) from your Bank.

Reg. My/our property proposed to be mortgaged to your Bank.

The details of my/our aforesaid property are as under :-

1. Location & Address:- situated in village Mohanpura Mohammadpur
Tehsil Roorkee Distt. Haridwar.

2. Nature of Property. -
(Shop, Residential House, Office, Factory Premises,
Open land etc.)----- Residential property.

3. Nature of tenure i.e. free hold or lease hold, if lease hold.—Freehold

Land Area	Dimensions	Yearly Ground Rent	Lease- Tenure	Date of Commencement of lease	Name and Addresses of Lessor
N.A.	N.A.		N.A.	N.A.	N.A.

4. If free hold.

Land Area	Dimensions/ boundary	Date of Purchase	Purchase price (Rs.)
having an area of 1175 square feet i.e. 109.20 square meter	East-47 feet, West- 47 feet, North- 25 feet & South- 25 feet & East- Plot No. 51 of Nitin Mehta, West- Plot of Smt. Ramdevi, North- Way 18 feet wide & South- Plot of Smt. Ramdevi	02.07.2013	Rs. 5,00,000/- only

5. Year of construction of the existing structure:

Commencement (Date)	Completion (Date)	Cost of Construction (Rs.)	Purchase price if Built-up Premises Purchased(Rs.)

1. Floor-wise details of covered Area.

Basement (Sq. ft.)	Ground Floor (Sq. ft.)	1 st Floor (Sq. ft.)	2 nd Floor (Sq. ft.)	3 rd Floor (Sq. ft.)	Total (Sq. ft.)
Nil		Nil	Nil	Nil	Nil

2. Present Use (Whether self-occupied or vacant or leased etc.)- Self occupied

3. Occupancy details of the property:

a) Area in my/our occupation

(In case of Self-occupied portion) having an area of 1175 square feet

i.e. 109.20 square meter

b) In case the property is tenanted, the tenancy statement
is as under :-

Name of Tenant	Area/Floor	Monthly Rent	Since when Tenanted	Tenancy end On

4. Present Annual Market Rental Value Rs.....

5. Municipal Valuation for Property Tax purposes: Rs.....

6. Full Names and addresses of the owners of the property along with the shares of each.

In this context, I/We enclose the following documents in original.

a) Title deeds of the property establishing Complete chain of the title.

1- Extract of khatauni, belonging to khasra no. 643, village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar.

2- Certified copy of registered sale deed dated 28.08.2008 registered in bahi no. 1 zild 549 pages 233 to 280 serial no. 4728 dated 29.08.2008 in the office of Sub-registrar Roorkee, executed by Shri Devraj S/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in capacity of general power of attorney holder for Smt. Kamla Devi W/o Shri Jaipal Singh R/o village Mohanpura Mohammadpur Tehsil Roorkee Distt. Haridwar in favour of Smt. Ram Devi W/o Shri Girdhari Lal Taneja R/o 30, Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar through her general power of attorney Shri Dinesh Kumar S/o Shri Girdhari Lal Taneja R/o 30 Ram Nagar Roorkee Tehsil Roorkee Distt. Haridwar.

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4- Original registered sale deed dated 02-07-2013 registered in bahi no. 1 zild 2822 pages 1 to 24 serial no. 8517 dated 02.07.2013 registered in the office of Sub-registrar Roorkee, executed by Smt. Manu W/o Shri Sunil Kumar R/o Ditiyana Tehsil & Distt. Muzaffar Nagar present resident of 860, Sector -7, R.K. Puram Delhi in favour of present owner Smt. Deepmala W/o Shri Raj Singh R/o village Alhanpur Atkakhedi urf Donkewali Pargana Nagal Tehsil Devband Distt. Saharanpur.

Property Tax Receipts, Ground Rent Receipts for the last three years.---N.A.

I/We further declare and certify as under :-

1. That the property is not subject to or affected by any trust, suit, court order, mortgage, charge lien, attachment or any other encumbrance and is not under any dispute/litigation etc. whatsoever.
2. That the property is not affected by:
 - a) any Scheme of acquisition;
 - b) any Scheme of amalgamation of the Company/Corporation or any other Scheme under any other Act.
 - c) any notice under the Land Acquisition Act or any other Act etc.
3. That no agreement of sale of any part or whole of the property has been entered with any person whatsoever and no earnest money has been received.
4. That the property has never been vested in any official trustee, official assignee or official receiver.
5. That I/We shall pay all the property taxes and ground rent etc. to the competent authorities regularly in future also and deposit the relative receipts with the Bank.
6. That I/We shall pay to you immediately on demand all costs which you may incur in taking legal opinion about the title of the property, searching records of sub-registrar etc. of obtaining valuation report on the property from an approved valuer of the Bank whether the proposal for advance ultimately matures or not. I/We shall also bear all the out of pocket expenses (including charges for preparation of deeds, advocate's fees, secretarial charges, charges of execution, cost of inspection, stamping and registration of documents etc.) which the Bank may incur in this connection and all the decisions of the Bank in this connection shall be fully binding on me/us.

Signature of

The applicant.....

Name and Address

Of the Applicant.....

.....
.....

Signature of

the owner.....

Name and addresses

Of the owner.....

.....
.....

In re -----

Annexure -6

CHECK LIST

QUESTIONNAIRE	COMMENTS OF INCUMBENT INCHARGE/ CREDIT INCHARGE
<p>1. OWNERSHIP OF PROPERTY</p> <p>(a)</p> <ul style="list-style-type: none">• Whether intending mortgagor/s is/are the owner/s of the property and competent to mortgage?• Whether identity of the owner is established?• Whether the said owner is liable in the A/c as borrower or guarantor?• Whether the owner is only providing security without incurring personal liability?• Whether proper link is established as to how this person wants to give mortgage e.g. borrower's proposal, making an offer to create security alone. <p>(b) Is the owner's title valid, absolute, clear and marketable one?</p> <p>(c) Whether the property has been Mutated in the names if the person offering mortgage in the Municipal / Local / Revenue Authorities Records (in Case of Agricultural Land)?</p> <p>(d) If the property does not stand or the title deed relating to the property is not in the name of the person offering the mortgage, how does the person offering the mortgage derive title?</p> <p>(e) Is the chain of the title to the property complete and in proper sequence?</p> <p>(f) If the person offering the mortgage is not the owner of full share in the property, the details of the share to which the person offering the share/interest of the party is mortgaged, what are the prospects of salability of such share to be mortgaged and whether the property is freely accessible. Whether share has been partitioned by metes and bounds?</p> <p>(g) Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property?</p> <p>(h) Whether the property to be mortgaged has been or proposed to be acquired under Land Acquisition</p>	

Act, 1894?

(I) Whether Urban Land Ceiling Act is applicable in the State where the property is located?

(i) Whether property is freehold or leasehold? In case of leasehold property, whether permission/NOC from the lesser is required for creation of mortgage?

(i) Whether permission / NOC if the lesser is obtained?

(i) What is the rate of sharing of unearned income with lesser, in the event of sale of the property?

(m) Whether copy of title deed favoring lesser (other than Govt.) is made available to examine the validity of the lease?

(n) Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.

(o) In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?

(p) Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are out standing towards the mortgagor? (copies of revenue record be kept on Bank's record.)

2. PROPERTY

(a) Whether full (present) description of the property is given?

If this description as given in the title deed, whether proper explanation is available?

(b) Whether the property to be mortgaged is inspected by Bank officials by making a visit to the property?

(c) Whether certificate of the officials about the inspection done is held on record?

(d) Whether the property is vacant plot or t up?

(e) Whether photograph of the property to be

mortgaged is taken duly authenticated by the person offering the mortgage?

(f) Whether the person offering mortgage is in possession of the property?

If any person other than the person offering the mortgage is in possession of the property, result of enquiries made as to the nature and extent of their interest.

(g) Whether the property built up is as per plan duly sanctioned by competent authority?

3. ENCUMBRANCES

(a) Has declaration relating to property been obtained from the person offering the mortgage?

(b) Does the property suffer from any lien/attachment from any court or any other authority, subject matter of dispute or litigation?

(c) Is the property free from encumbrances?

(d) Whether up -to date outgoing in respect of the property namely house tax, property tax, lease rent ground rent have been paid and receipts are held?

(e) Whether any permission of Income Tax Authorities/ Assessing Officer is required under the provisions of 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?

4. IMPERSONATION BY MORTGAOR

(i) Owner's of property who offer's the same as collateral security has bank account (with photograph) and proper introduction. In the account KYU compliant.

(ii) Confirmation of address through registered letter, etc) has been done?

5. LEGAL OPINION

In particular, it shall be checked up whether the legal opinion takes care of the following.

(a) The search report and legal title investigation from the registration records is continuous from the date of the last transfer that has taken place and not merely 13 years.

(b) Do the title deeds produced raise any doubt about its genuineness?

(c) Do 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 registration office as well as with certified copy of the title deed?

(d) Does the photograph of previous owner and of intending mortgagor as affixed/ seen, if any, in the title deed tally with records of registration office as well as with certified copy of the title deed?

(e) If any permission / sanction of lesser/court/ other authority is required in order to enable creation of the mortgage by the person offering the mortgage. If so, whether the same have been obtained?

(f) Whether any other permission from any other authority / income tax authority or any other authority under any law, Rules or Regulations is required. If so, whether the same as been obtained?

(g) If there are impediments in creation of mortgage, what are the legal measures for overcoming the impediments?

(h) If the property relates to any flat/apartment in a cooperative House Society, whether the formalities to be fulfilled having regard to the byelaws, rules and regulations of the Society are spelt out and complied with.

(i) Whether balance sheets (in case of company) and other relevant documents which may disclose encumbrances were examined?

(j) Whether any other procedure, like declaration to be made in respect of agricultural property has to be complied with. If so whether the details are narrated?

(K) Whether the advocate's report and certificate are complete and satisfactory.

6. GENERAL

- (a) Whether the original title deeds are available?
- (b) Whether Valuation Report from approved values has been obtained?
- (c) Does the legal opinion regarding title show any shortcomings?
- (d) Whether for the purpose of creation of the mortgage by deposit of title deeds, the branch where the mortgage is to be created is a place notified for the purpose under Section 58 (f) of Transfer of Property Act.
- (e) Whether any stamp duty is payable at the time of creation of the mortgage by deposit of title deeds?

8. RESULT OF CHECKING

- (a) The verification as above done does not disclose any defect in title.
- (b) The verification as above does disclose the following defects in title.
(GIVE DETAILS)

9. FOLLOW UP ACTION

- (a) Party is advised to take following steps to overcome the impediments.
 - (i)
 - (ii)
 - (iii)
- (b) party is advised to offer another property for creation of mortgage.

Manager/ Incumbent In charge
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