

Ref.No. AG/PNB/80/2017-18

Dated: 16-09-2017

ANNEXURE - IVSPECIAL REPORT ON TITLE

Reg: Property situated at Haridwar Greens" Vill. Aneki Hetampur, Pargana Roorkee,  
Distt. Haridwar Belonging to Hero Realty Pvt. Ltd. .

	ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
<b>A.</b>	<b><u>PARTICULARS</u></b>	
1.	Name of the Borrower with address :	<b>Shri Lukesh Singh</b> S/o Shri.Jagpal Singh R/o H.No. 39, Gali No. 2, Khanna Nagar, Jwalapur, Distt. Haridwar  ..... Borrower
2.	Name of the person offering Mortgage with parentage/constitution and address :	<b>Shri Lukesh Singh</b> S/o Shri.Jagpal Singh R/o H.No. 39, Gali No. 2, Khanna Nagar, Jwalapur, Distt. Haridwar  ..... Mortgagor
3.	Details of the property to be mortgaged As per title deed ---       As per present ---	A Residential Flat No. A-22/603, on 6 <sup>th</sup> floor, super area 1081 sq.ft. situated at Haridwar Greens", Residential Cum Commercial Park-1, Vill. Aneki Hetampur, Pargana Roorkee, Distt. Haridwar out of the limits of Nagar Nigam Haridwar bounded as per sale deed :  E- Road W- Green Area N- Tower No. V-12 S- Flat No. 601/A-22  As above.
<b>B.</b>	<b><u>INVESTIGATIONS</u></b>	
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)	1. Original sale deed dt. 16-10-2014 registered at Book No. 1 Vci. 3192, at Pages 393-424 at Sr. No. 7985 on 16-10-2014 at S.R.O. Haridwar 2. Allotement letter dt. 10-02-2012
2.	Whether documents given to the counsel are original* one or more copies of documents? (*Counsel should examine original documents)	Yes



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Mobile : 9837175639, 9837108939

8445221221, 9536347990

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	only and if any of the documents in original is not shown, the details of the document be given with reasons thereof)	
3.	Whether documents given as original title deeds raise any doubt or suspicion?	No
4.	Whether registration particulars number & date and page particulars as given in the title deed shown to counsel tally with the particulars as stated in the records of the registrar's office?	N.A
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's office?	No
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?	No.
7.	Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not, variations be specified. What is its effect?	N.A
8.	Whether the property has been mutated in the name of the person offering the mortgage?	No.
9.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes at the notified centre of the Bank.
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	In Uttarakhand there is no restriction on sale of urban property.





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12.	residents outside the State). 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?	Yes
13.	Whether the property is ancestral/or under joint ownership or the minor is having interest in the property ? If so, its effect thereof.	N.A.
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No
15.	Whether Urban Land Ceiling Act is applicable in the State where the property is located?	The Urban Land (Ceiling and Regulation Act, 1976 is not yet enforced at Distt. Haridwar.
16.	In case of leasehold property, whether permission/ NOC from the lessor is required for creation of mortgage? whether permission of the lessor/NOC is obtained? a) What is the rate of sharing of unearned income with lessor, in the event of sale of the property? b) Whether copy of title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease? c) Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N.A.
17.	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?	Declaration in this regard is to be taken from the buyers.
18.	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	Not applicable.
19.	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor?	Not required



(भाग-1)

लेख या प्रार्थना-पत्र प्रस्तुत करने की दिनांक (प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला) क्रम संख्या 142 / 93

प्रस्तुतकर्ता या प्रार्थी का नाम 16-Sep-2017

लेख का प्रकार अनुराग गुप्ता एडवोकेट

मुआयना 13 वर्ष

( 2,005 - 2,017 )

प्रतिफल की धनराशि		
1 रजिस्ट्रीकरण शुल्क	0.00	
2 प्रतिलिपि करण शुल्क	0.00	
3 इलेक्ट्रॉनिक शुल्क	0.00	
4 निरीक्षण या तलाश शुल्क	65.00	Application No 6,261
5 मुद्दतारनामा के अभिप्रणालोकरण के लिए शुल्क	0.00	
6 कमीशन शुल्क	0.00	
7 नकल शुल्क	0.00	
8 विविध	5.00	
9 यात्रिक भत्ता	0.00	
10 कम रजिस्ट्रीकरण शुल्क	0.00	
11 योग	70.00	
शुल्क वसूल करने की दिनांक	16-Sep-2017	

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, हरिद्वार, प्रथम



(भाग-1)

क्रम संख्या - 30 / 67

या प्रार्थना-पत्र प्रस्तुत करने का दिनांक 16-September-2017

प्रस्तुतकर्ता या प्रार्थी का नाम अनुराग गुप्ता एडवोकेट

लेख का प्रकार

नाफल की धनराशि

मुआयना 1 वर्ष

( 2,004 - 2,004 )

- 1 रजिस्ट्रीकरण शुल्क
- 2 प्रतिलिपिकरण शुल्क
- 3 इलेक्ट्रॉनिक शुल्क
- 4 निरीक्षण या तलाश शुल्क
- 5 मुख्तारनामा के अभिप्रमाणीकरण के लिए शुल्क
- 6 कमीशन शुल्क
- 7 नकल शुल्क
- 8 विविध
- 9 यात्रिक भत्ता
- 10 कम रजिस्ट्रीकरण शुल्क
- 11 योग

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Application No 1,568.00

शुल्क वसूल करने की दिनांक 16-September-2017

दिनांक जब लेख प्रतिलिपि या तलाश प्रमाण पत्र वापस करने के लिए तैयार होगा

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

उपनिबंधक सदर (केन्द्रीय अभिलेखागार), हरिद्वार .....



# ANURAG GUPTA & ASSOCIATES

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(Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation.)	
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DATE : 16-09-2017

PLACE : Haridwar

Encl:

Inspection Receipt No. 142/93 & 30/67 dt. 16-09-2017  
of Sub-Registrar Office, Haridwar.

(Anurag Gupta)  
Advocate

**ANURAG GUPTA**  
Advocate & Notary  
33, Lawer's Chambers  
Distt. Court, Roshnabad, Haridwar

Ref.No. AG/PNB/80/2017-18

Dated: 16-09-2017

CERTIFICATE

ANNEXURE - V

The Sr. Manager  
Punjab National Bank  
B.O. Sapt Rishi  
Haridwar.

Opinion on investigation of title and obtaining of search report in respect of property situated at Haridwar Greens" Vill. Anneki Hetampur, Pargana 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 copy of **sale deed** and contents thereof tally with the information as stated in the records of office of Sub-Registrar/Registrar of assurances, which will be obtained by the owner.

I further certify that the photograph of mortgagor is affixed /seen in the title deed.

Chain of title relating to the property is complete as given below:

The present owner **Shri Lukesh Singh** applied vide application dt. 21-04-2010 for purchase of a residential unit mentioned above and the seller allotted vide allotment letter dt. 10-02-2012 and buyer agreement was executed on 10-02-2014 between the parties.

On the basis of perusal from the concerned relating documents and available Index Inspection for the last 13 years at S.R.O. Haridwar, it is found that the present owner **Shri Lukesh Singh S/o Shri Jagpal Singh R/o H.No. 39, Gali No. 2, Khanna Nagar, Jwalapur, Distt. Haridwar** acquired the ownership of the property vide regd. sale deed Sr. No. 7985 dt. 16-10-2014 from M/s Hero Reality Limited earlier known as Arrow Infra Limited, New Delhi and they acquired 49.4 acres land from Govt. of Uttarakhand vide permission letter dt. 18-12-2007 for development of residential cum commercial park-1 in Village Anneki Hettampur, Distt. Haridwar and the seller/vendor purchased and acquired through various sale deeds total land area 48.27 acres in Vill. Anneki Hettampur Distt. Haridwar.

The vendor/seller obtained of necessary permissions and sanctiones including sanctioned layout plan from Haridwar Development Authority for residential township known as "**Haridwar Greens**". So flow of title for the last 13 years is complete in all respect.

The present owner **Shri Lukesh Singh** will create a valid equitable mortgage by way of deposit original sale deed with the Bank.

The search report of which is annexed hereto, conducted by me, for the period from **01-01-2004 to 16-09-2017** does not disclose any encumbrances as stated therein- **NIL**.

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

a) Name of lender-

:





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**ANURAG GUPTA,**

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Ref.No. AG/PNB/80/2017-18

Dated: 16-09-2017

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B.O. Sapt Rishi  
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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 copy of **sale deed** and contents thereof tally with the information as stated in the records of office of Sub-Registrar/Registrar of assurances, which will be obtained by the owner.

I further certify that the photograph of mortgagor is affixed /seen in the title deed.

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The vendor/seller obtained of necessary permissions and sanctiones including sanctioned layout plan from Haridwar Development Authority for residential township known as "**Haridwar Greens**". So flow of title for the last 13 years is complete in all respect.

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

a) Name of lender-

:





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b) Date of opinion & reference no.(if any) : N.A.

## Remarks -

On the basis of available index inspection for the period of last 13 years at S.R.O., Haridwar no encumbrance was found recorded and the property in question is free from encumbrance and charges. So Flow of title for the 13 years is complete with all respects.

I find no defect in the title of the person offering mortgage:-

I hereby certify that **Shri Lukesh Singh** has a clear, valid ownership rights on the basis of sale deed over the above said property and equitable mortgage **can be created by Shri Lukesh Singh** the present owner in view the terms and conditions of sale deed with the bank by way of deposit original sale deed.

**The property is legally enforceable under the SARFAESI ACT OF 2002.**

Branch must check encumbrance from CERSAI & CIBIL, genuinity of PAN/VOTER ID and Any other issue?

**The equitable mortgage can be created by way of deposit of the following original title deeds:**

- ✓ 1. Allotment letter dt. 10-02-2012
- ✓ 2. Original sale deed dt. 16-10-2014
- ✓ 3. Certified copy of sale deed dt. 16-10-2014
4. I.D. of mortgagor
- ✗ 5. Affidavit of the mortgagor
- ✗ 6. Site photo graph of the property duly signed by the mortgagor.

I have returned the copy of title deed and other documents shown to me to the Branch official against receipt.

## Encl :

1. Special Report
2. Chain of Title
3. Search Report

(ANURAG GUPTA)

Advocate

**ANURAG GUPTA**

Advocate & Notary

33, Lawer's Chambers

Distt. Court, Roshnabad, Haridwar

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Dated: 16-09-2017

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Punjab National Bank  
B.O. Sapt Rishi  
Haridwar.

Annexure V-ASEARCH REPORT

Account- Shri Lukesh Singh  
BO: Sapt Rishi, Haridwar.

Search Report relates to searches made in :

- a) Sub Registrar Office. : Haridwar
- b) Registrar of Companies. : —
- c) Courts. : Haridwar
- d) Other offices :
  - a) Office of the Co-operative Society: N.A.
  - b) Haridwar Development Authority. (DDA/HUDA/and the like)
- e) Any other documents
  - i) Receipt for payment of Municipal Taxes etc.: N.A.

**1. Sub Registrar /Registrar of Assurance Office:**

The encumbrance certificate was obtained from the Sub Registrar, \_\_\_\_\_ for the period from \_\_\_\_\_ to \_\_\_\_\_ and the same disclosed following encumbrances (Certificate enclosed):

- a) Not Obtained and issued by me.

(If there is no system of issue of encumbrance certificate in the office of Sub registrar, it be stated accordingly)

**2. Besides obtaining encumbrance certificate from the Sub Registrar, personal search was carried out by me for the purpose. Inspection was made on 16-09-2017 for the period from 01-01-2004 to 16-09-2017 at the following sub registrar / offices:-**

- a) Certificate not obtained and inspection was made by me on 16-09-2017 for the period 01-01-2004 to 16-09-2017 at Sub-Registrar Office, Haridwar.

**The search report disclosed the followings encumbrances:-**

On the basis of available index inspection for the period of last 13 years at S.R.O., Haridwar, no encumbrance was found recorded and the property in question is free from encumbrance and charges. So Flow of title for the 13 years is complete with all respects.





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3. The ownership of the property being of individual, search was conducted in the following offices of the registrar of companies: -

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

ROC	INFORMATION
Not Applicable	

5. 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
Details required from Mortgagor		

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

Office	Date of search / Inspection	Information
Sub-Registrar Office, Haridwar	16-09-2017	No Encumbrance is recorded on the property as per inspection of available Index.

7. A study of the following documents disclosed :

Details of documents perused	Information
Sale deed dated 16-10-2014	On the basis of index inspection at S.R.O. Haridwar it is found in order and legally enforceable and no encumbrance is recorded and equitable mortgage can be created by way of deposit original title deed.

8. Defects noticed are indicated in the Certificate given by me.  
No Defects Found.

(Anurag Gupta)  
Advocate

**ANURAG GUPTA**  
Advocate & Notary  
33, Lawyer's Chambers  
Distt. Court, Roshnabad, Haridwar