

SPECIAL REPORT ON TITLE

Regarding: - Opinion on investigation of the title and obtaining search report in respect of land forming part of Khewat No. 65, admeasuring 752 sq. mts., situated in Bhatta, P.O. Barlowganj, Mussoorie, Distt. Dehradun, Uttarakhand.

	ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
A.	<u>PARTICULARS</u>	
1.	Name of the Borrowers with address:	Mrs. Beena Bhandari, W/o Mr. Mahavir Singh Bhandari, R/o Bhatta Toll Chowki, Mussoorie, District Dehradun, Uttarakhand.
2.	Name of the person offering Mortgage with parentage/ constitution and address:	Mrs. Beena Bhandari, W/o Mr. Mahavir Singh Bhandari, R/o Bhatta Toll Chowki, Mussoorie, District Dehradun, Uttarakhand.
3.	Details of the property to be Mortgaged: As per title deed As per present position	Land forming part of Khewat No. 65, admeasuring 752 sq. mts., situated in Bhatta, P.O. Barlowganj, Mussoorie, Distt. Dehradun, Uttarakhand belonging to Mrs. Beena Bhandari, W/o Mr. Mahavir Singh Bhandari,

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		R/o Bhatta Toll Chowki, Mussoorie, District Dehradun, Uttarakhand bounded and butted as under:- North: By land of others; South: By land of others; East: By Bhatta Village bridle path; West: By land of others and motor road thereafter.
B	INVESTIGATION	
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 the document, date of execution and details of registration)	Original sale deed dated 11/7/2007 duly registered in the office of Sub-Registrar, Mussoorie in Book No. 1, Volume 128 on Page 212, Additional Book Folio No. 1, Volume 172, on Pages 189 to 202, as Document No. 148/2007 on 16/7/2007.
2.	Whether documents given to the Counsel are original one or mere copies of the documents?	Photostat copy of the original.
3.	Whether documents given as original title deeds raise any doubts or suspicion?	No.
4.	Whether the particulars of registration 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	Yes.

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	particulars, number and date and page particulars given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's Office?	
6.	Whether the photographs of parties as affixed in conveyance deed/title deed tally with the photographs seen in the certified copy as obtained from the Registrar's Office?	Yes.
7.	Whether the contents 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 the effect?	Yes
8.	Whether the property has been mutated in the name of the person offering the mortgage?	Yes.
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	No.

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	mortgaged? (In some States there are restrictions for sale of the property to residents outside the State.)	
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 clearance 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?	No.
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?	N.A.
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 favouring 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	N.A.

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	violated, effect thereof.	
20.	Whether any permission of income Tax Authorities/Assessing Officer is required under the provisions of income Tax Act for certificate is to be 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.
22.	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title investigation.)	N.A.

Place: Mussoorie

Date: 15/10/2016

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Archana-Rab
Advocate