



Date...11-06-2021

ANNEXURE-IV

SPECIAL REPORT ON TITLE

To,
The AGM
Punjab National Bank
MCC, Kanwali Road, Dehradun.

Reg: property situated at- A Non Agriculture Land Comprising bearing Khata No. 331 (1427-1432 fasli Years) Khasra No. 804, area 0.2765 Hactare in shared area 0.205 Hactare i.e 2050 square meter, Bounded in East- property of Gram Sabha West- Land of Khasra No. 804 of Bhagwan Singh, North- Land of Rajendra Khatri & others & South- Way 18 feet Wide, Situated at Village Noukra Grunt Pargana & Tehsil Bhagwanpur Distt. Haridwar.

Belonging to- Shri. Manmohan Bhardwaj & Shri. Vishal Bhardwaj Ss/o Shri. Ashwani Kumar Sharma Both R/o H.No-08, Lain No. 1 Dev Lock Colony, Shimla Road Dehradun.

ASPECTS TO BE CONSIDERED		COUNSELS'S STATEMENT
A PARTICULARS		
1-Name of the Borrower with address:		M/s M.B. Foods its through Partners Shri. Manmohan Bhardwaj & Shri. Vishal Bhardwaj Ss/o Shri. Ashwani Kumar Sharma Both R/o 112, Kalidas Road Dehradun And Shri. Sanjeev Kumar Sharma S/o Shri. K.K Sharma R/o D-9, Tula's Gardan Kalidas Road Dehradun And Shri. Shiva Sharma S/o Shri. Arvind Kumar Sharma R/o A-103, M2K, Victoriya Gardan Azadpur Mandi Delhi
2-Name of the person offering Mortgage with parentage/ constitution and address:		Shri. Manmohan Bhardwaj & Shri. Vishal Bhardwaj Ss/o Shri. Ashwani Kumar Sharma Both R/o H.No-08, Lain No. 1 Dev Lock Colony, Shimla Road Dehradun.
3-Details of the property to be mortgaged: as per title deed -		A Non Agriculture Land Comprising bearing Khata No. 331 (1427-1432 fasli Years) Khasra No. 804, area 0.2765 Hactare in shared area 0.205 Hactare i.e 2050 square meter, Bounded in East- property of Gram Sabha West- Land of Khasra No. 804 of Bhagwan Singh, North- Land of Rajendra Khatri & others & South- Way 18 feet Wide, Situated at Village Noukra Grunt Pargana & Tehsil Bhagwanpur Distt. Haridwar.
B. As per present position - INVESTIGATIONS		Present position on the basis of veluaer report,
1-Details of the title deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars		1- Extract of khatauni, (1427-1432 fasli) belonging to Khata No. 331 & khasra no. 804, village Village Noukra Grunt Pargana & Tehsil

[Signature]
11-06-2021
Bank
Advocate

KUMAR SINGHAL

Advocate & Notary

Office :
Flat 299/6, Solani Puram
Distt. Haridwar
J97108045



Chamber No 175, Tehsil Compound
Roorkee, Distt. Haridwar
E-mail : ad.p.kerngha@gmail.com

Date 11-06-2021

regarding nature of document, date of execution and details of registration).

Bhagwanpur Distt. Haridwar with mutation in the name of present owner Shri. Manmohan Bhardwaj & Shri. Vishal Bhardwaj & order dated 22-07-2019 passed by A.S.D.M./Assistant Collector 1st Class Bhagwanpur in case No. 46/18-19 land use change under section 143 of U.P.Z.A. and L.R. Act.

2- Certified Copy of registered Sale Deed dated 09-07-2007 registered in bahn no.1 zild 129 pages 353 to 366 serial no. 7946 dated 09-07-2007 registered in the office of Sub-registrar Roorkee

3- Certified Copy of registered Sale Deed dated 19-05-2010 registered in bahn no.1 zild 1221 pages 23 to 40 serial no. 3989 dated 19-05-2010 registered in the office of Sub-registrar Roorkee.

4- Certified Copy of registered Sale Deed dated 25-03-2015 registered in bahn no.1 zild 2627 pages 151 to 166 serial no. 2905 dated 25-03-2015 registered in the office of Sub-registrar Roorkee.

5- Certified Copy of registered Sale Deed dated 21-06-2018 registered in bahn no. 1 zild 4765 pages 359 to 384 serial no. 4015 dated 21-06-2018 registered in the office of Sub-registrar Roorkee.

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?

Documents are compared with the certified copies & it doesnot raise any doubt or suspicion.

4-Whether the registration particulars as 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 as 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?

Yes



T KUMAR SINGHAL

Advocate & Notary

Office :
Flat 299/6, Solani Puram
Distt. Haridwar

997108045



Chamber No. 175, Tehsil Compound
Roorkhee, Distt. Haridwar
E-mail : ad p ksinghal@gmail.com

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	Date: 11-06-2021
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 ?	Yes. Name of the present owner in title is also mutated in the Land Recorded.	
9-Whether Equitable mortgage can be created at the place where the branch disbursing the loan is situated ?		Equitable mortgage may be created with any notified branch.
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.	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.	No, Property is purchased by present owner by way of registered sale deed dated 21-06-2018 detailed as above	
14-Whether the property to be mortgaged has been acquired under LAND Acquisition Act, 1984?		No





Date: 11-06-2021

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	
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 Non-Agriculture Land on the spot Situated at Village Noutra Grunt Pargana & Tehsil Bhagwanpur Distt. Haridwar & declaration 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	
23-Whether Property covered under SARFESAI Act. 2002 or not ?	Yes, property covered under SARFESAI Act. 2002	



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Date 11-06-2021
Annexure-V**CERTIFICATE**

Reference No. 91 Entry Serial No. 91 Register No. 01 of Year 2021

To,
The AGM
Punjab National Bank
MCC, Kanwali Road, Dehradun.

Reg.: Opinion on investigation of title and obtaining of search report in respect of A Non Agriculture Land Comprising bearing Khata No. 331 (1427-1432 fasli Years) Khassra No. 804, area 0.2765 Hactare in shared area 0.205 Hactare 1e 2056 square meter, Bounded in East- property of Gram Sabha West- Land of Khassra No. 804 of Bhagwan Singh, North- Land of Rajendra Khatri & others & South- Way 18 feet Wide, Situated at Village Nankra Grunt Pargana & Tehsil Bhagwanpur 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. Tehsil Bhagwanpur

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 01.01.2008 to 11.06.2021 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 -
- (b) Date of opinion & reference no (of any)
- (c) Remarks

N.A.



Date... 11-06-2021

And no defects in the title of the person offering mortgage:-
hereby certify that **Shri. Mannohan Bhardwaj & Shri. Vishal Bhardwaj Ss/o Shri. Ashwani Kumar Sharma Both R/o H.No-08, Lain No. 1 Dev Lock Colony, Shimla Road Dehradun.**, has a clear, valid and marketable title over the above said property and he is competent to create the mortgage,

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, (1427-1432 fasli) belonging to Khatta No. 331 & khasra no. 804, village Village Nourka Grunt Pargana & Tehsil Bhagwanpur Distt. Haridwar with mutation in the name of **present owner Shri. Mannohan Bhardwaj & Shri. Vishal Bhardwaj** & order dated 22-07-2019 passed by A.S.D.M/Assistant Collector 1st Class Bhagwanpur in case No. 46/18-19 land use change under section 143 of U.P.Z.A. and L.R. Act.

2- **Certified** Copy of registered **Sale Deed** dated 09-07-2007 registered in bahi no.1 zild 129 pages 353 to 366 serial no. 7946 dated 09-07-2007 registered in the office of Sub-registrar Roorkee in favour of **Shri. Satish Kumar S/o Shri. Darshan Singh R/o village jolly Grant Tehsil Rishikesh Distt Dehradun & Devendra Prasad S/o Bhawani Dutt R/o Village Nakrona Distt Dehradun.**

3- **Certified** Copy of registered **Sale Deed** dated 19-05-2010 registered in bahi no.1 zild 1221 pages 23 to 40 serial no. 3989 dated 19-05-2010 registered in the office of Sub-registrar Roorkee in favour of **Shri. Bhagwan Singh S/o Shri. Indra Singh R/o DL Road, Dehradun.**

4- **Certified** Copy of registered **Sale Deed** dated 25-03-2015 registered in bahi no.1 zild 2627 pages 151 to 166 serial no. 2905 dated 25-03-2015 registered in the office of Sub-registrar Roorkee in favour of **Smt. Vimla Devi Khatri W/o Rajendra Singh Khatri R/o Balawala Tehsil & Distt Dehradun**

5- **Certified** Copy of registered **Sale Deed** dated 21-06-2018 registered in bahi no. 1 zild 4765 pages 359 to 384 serial no. 4015 dated 21-06-2018 registered in the office of Sub-registrar Roorkee in favour of **Shri. Mannohan Bhardwaj & Shri. Vishal Bhardwaj Ss/o Shri. Ashwani Kumar Sharma Both R/o H.No-08, Lain No. 1 Dev Lock Colony, Shimla Road Dehradun.**

6- **Original** registered **Sale Deed** dated 25-03-2015 registered in bahi no.1 zild 2627 pages 151 to 166 serial no. 2905 dated 25-03-2015 registered in the office of Sub-registrar Roorkee in favour of **Smt. Vimla Devi Khatri W/o Rajendra Singh Khatri R/o Balawala Tehsil & Distt Dehradun**

7- **Original** registered **Sale Deed** dated 21-06-2018 registered in bahi no. 1 zild 4765 pages 359 to 384 serial no. 4015 dated 21-06-2018 registered in the office of Sub-registrar Roorkee in favour of **Shri. Mannohan Bhardwaj & Shri. Vishal Bhardwaj Ss/o Shri. Ashwani Kumar Sharma Both R/o H.No-08, Lain No. 1 Dev Lock Colony, Shimla Road Dehradun.**

8- Photo Copy of order dated 22-07-2019 passed by A.S.D.M/Assistant Collector 1st Class Bhagwanpur in case No. 46/18-19 land use change under section 143 of U.P.Z.A. and L.R. Act

[Handwritten signature and stamp]

Chain of Title.

The property in question with other property was the personal property of Shri. Pramod Kumar & Rajkumar Ss/o Shri. Shyam Singh R/o Shaheedwala Grunt Pargana & Tehsil Bhagwanpur Distt Haridwar his a Name of Revenue Land record.

Later on Shri. Pramod Kumar & Rajkumar Ss/o Shri. Shyam Singh R/o Shaheedwala Grunt Pargana & Tehsil Bhagwanpur Distt Haridwar transferred this property by way of registered Sale Deed dated 09-07-2007 registered in bahi no.1 zild 129 pages 353 to 366 serial no. 7946 dated 09-07-2007 registered in the office of Sub-registrar Roorkee in favour of Shri. Satish Kumar S/o Shri. Darshan Singh R/o village jolly Grant Tehsil Rishikesh Distt Dehradun & Devendra Prasad S/o Bhawani Dutt R/o Village Nakronda Distt Dehradun his a Land Khasra No. 804 area 0.2765 Hactare.

Shri. Satish Kumar S/o Shri. Darshan Singh R/o village jolly Grant Tehsil Rishikesh Distt Dehradun & Devendra Prasad S/o Bhawani Dutt R/o Village Nakronda Distt Dehradun executed by registered Sale Deed dated 19-05-2010 registered in bahi no.1 zild 1221 pages 23 to 40 serial no. 3989 dated 19-05-2010 registered in the office of Sub-registrar Roorkee in favour of Shri. Bhagwan Singh S/o Shri. Indra Singh R/o DL Road, Dehradun. his a Land Khasra No. 804 area 0.2765 Hactare.

Shri. Bhagwan Singh S/o Shri. Indra Singh R/o DL Road, Dehradun executed by registered Sale Deed dated 25-03-2015 registered in bahi no.1 zild 2627 pages 151 to 166 serial no. 2905 dated 25-03-2015 registered in the office of Sub-registrar Roorkee in favour of Smt. Vimla Devi Khatri W/o Rajendra Singh Khatri R/o Balawala Tehsil & Distt Dehradun. his a Land Khasra No. 804 area 0.2765 Hactare in shared area 0.2050 Hactare & Khasra No. 725 area 0.0853 Hactare total sale deed Land area 0.2903 Hactare.

Lastly Smt. Vimla Devi Khatri W/o Rajendra Singh Khatri R/o Balawala Tehsil & Distt Dehradun executed by registered Sale Deed dated 21-06-2018 registered in bahi no.1 zild 4765 pages 359 to 384 serial no. 4015 dated 21-06-2018 registered in the office of Sub-registrar Roorkee in favour of Shri. Mannohan Bhardwaj & Shri. Vishal Bhardwaj Ss/o Shri. Ashwani Kumar Sharma Both R/o H.No-08, Lain No. 1 Dev Lock Colony, Shimla Road Dehradun. his a Land Khasra No. 804 area 0.2765 Hactare in shared area 0.2050 Hactare.

Shri. Mannohan Bhardwaj & Shri. Vishal Bhardwaj this land order dated 22-07-2019 passed by A.S.D.M/Assistant Collector 1st Class Bhagwanur in case No. 46/2018-19 land use change under section 143 of U.P.Z.A. and L.R. Act.

Thus the chain of title is complete.

The Provisions of The SARFAESI ACT 2002 are applicable to the property.

- Encl: 1. Special Report,
2. Chain of Title
3. Certified Copy of title Deed and link deeds.
4. Search Report
5. Inspection receipt issued No. 70/43 Dated. 11-06-2021 by Sub-Registrar Roorkee.

[Signature]
Sub-Registrar Roorkee

KUMAR SINGHAL

Advocate & Notary

Office :
Flat 299/6, Solani Puram
Distt. Haridwar
97108045



Chamber No. 175, Tehsil Compound
Roorkee, Distt. Haridwar
E-mail : ad.p.ksinghal@gmail.com

Date 11-06-2021

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

Office	Date of Search/Inspection	Information
Sub - Registrar Roorkee	11 /06/2021	Found no recorded encumbrances,

5 A Study of the following documents disclosed :

Details of documents perused	Information
1- Extract of khatauni, (1427-1432 fasli) belonging to Khata No. 331 & khasra no. 804, village Village Noukra Grunt Pargana & Tehsil Bhagwanpur Distt. Haridwar with mutation in the name of present owner Shri. Mannohan Bhardwaj & Shri. Vishal Bhardwaj & order dated 22-07-2019 passed by A.S.D.M/Assistant Collector 1st Class Bhagwanpur in case No. 46/18-19 land use change under section 143 of U.P.Z.A. and L.R. Act.	
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4- Certified Copy of registered Sale Deed dated 25-03-2015 registered in bahi no.1 zild 2627 pages 151 to 166 serial no. 2905 dated 25-03-2015 registered in the office of Sub-registrar Roorkee.	
5- Certified Copy of registered Sale Deed dated 21-06-2018 registered in bahi no. 1 zild 4765 pages 359 to 384 serial no. 4015 dated 21-06-2018 registered in the office of Sub-registrar Roorkee.	
6- Original registered Sale Deed dated 25-03-2015 registered in bahi no.1 zild 2627	



Date 11-06-2021

pages 151 to 166 serial no. 2905 dated 25-03-2015 registered in the office of Sub-registrar Roorkee in favour of Smt. Vimla Devi Khatri W/o Rajendra Singh Khatri R/o Balawala Tehsil & Distt Dehradun

7- Original registered Sale Deed dated 21-06-2018 registered in bahi no. 1 zild 4765 pages 359 to 384 serial no. 4015 dated 21-06-2018 registered in the office of Sub-registrar Roorkee in favour of Shri. Manmohan Bhardwaj & Shri. Vishal Bhardwaj S/o Shri. Ashwani Kumar Sharma Both R/o H.No-08, Lain No. 1 Dev Lock Colony, Shimla Road Dehradun.

8- Photo Copy of order dated 22-07-2019 passed by A.S.D.M/Assistant Collector 1st Class Bhagwanpur in case No. 46/18-19 land use change under section 143 of U.P.Z.A. and L.R. Act.

Details of documents required for creation of Equitable Mortgage

1- Extract of khatauni, (1427-1432 fasli) belonging to Khata No. 331 & khasra no. 804, village Village Nookra Grunt Pargana & Tehsil Bhagwanpur Distt. Haridwar with mutation in the name of present owner Shri. Manmohan Bhardwaj & Shri. Vishal Bhardwaj & order dated 22-07-2019 passed by A.S.D.M/Assistant Collector 1st Class Bhagwanpur in case No. 46/18-19 land use change under section 143 of U.P.Z.A. and L.R. Act.

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8- Photo Copy of order dated 22-07-2019 passed by A.S.D.M/Assistant Collector 1st Class Bhagwanpur in case No. 46/18-19 land use change under section 143 of U.P.Z.A. and L.R. Act

9 Affidavit of mortgagor/borrower named above.

10- Stamp duty @ 0.5% on loan amount with a maximum of Rs. 10,000/- only.

