## Annexure-C1

## Certificate of Title on the Basis of Certified copies of the Title Deeds

Date: 04.06.2020

I have examined the copy of Original Title Deeds already deposited relating to the schedule property (ies) offered as security by way of \*~~Registered/~~ Equitable/~~English Mortgage~~ and that the certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that the said ~~Registered/~~ Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of ~~Registered/~~ Equitable Mortgage and I further certify that:

 (\*please specify the kind of mortgage)

2. I have examined the Certified copies of Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors and undertake to re-examine the original title deeds as and when produced and

3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage on production of the original title deeds. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

4. Following scrutiny of Land Records/ Revenue Records and relative Certified copies of Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness on the basis of the certified copies of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1990 to 2020 pertaining to the Immovable Property/(ies) covered by above said Certified copies Title Deeds. The property is free from all Encumbrances.

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).

7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of –NIL- (Specify the share of the Minor with Name). (Strike out if not applicable).

8. The Mortgage if created, will be available to the Bank for the Liability of the Borrower, **TIL LIMITED**

9. I certify that **M/s. TIL LIMITED** has / have an absolute, clear title over the Schedule property/ (ies). I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:-

1. Deed of Conveyance dated 19.09.1961, vide Being No. 4916/1961 in Original
2. A previous permission of the Assessing Officer required prior creating a charge by way of mortgage under proviso (ii) of subsection (1) of section 281.

 There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.

**SCHEDULE OF THE PROPERTY/IES**

Fully mentioned in Clause 3 (d) ANNEXURE –B

Place:- Kolkata (Signature of the advocate)