

SPECIAL REPORT ON TITLE (EXTENSION)

Reg: Property situated at - The property known as all that agricultural land Fasli Khatoni year 1411 to 1416 khata no. 58 with Bhoomidhari right khet no. 522 rakwa 0.114 hectrs, situated in village Brahamsari, Patti Dashjula, Jonpur, Tehsil Dhanolti, distt. Tehri Garhwal.

ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
A. <u>PARTICULARS</u>	Sri Surat Singh Bhandari s/o Sri Kalam Singh Bhandari R/o village Chalchala, Patti Bhatwedi, Distt. Dehradun.
1. Name of the Borrower with address :	----- Do ----- Original documents already with the bank.
2. Name of the person offering Mortgage with parentage/constitution and address :	The property known as all that agricultural land Fasli Khatoni year 1411 to 1416 khata no. 58 with Bhoomidhari right khet no. 522 rakwa 0.114 hectrs, situated in village Brahamsari, Patti Dashjula, Jonpur, Tehsil Dhanolti, distt. Tehri Garhwal.
3. Details of the property to be mortgaged : As per title deed --- As per present--- Position	Sale deed dt. 07.09.2007 as document no. 474, on pages 279/286 as sl. No. 2491 in the office of S.R. New Tehri.
B. <u>INVESTIGATIONS</u>	
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)	Original documents already with the bank.
2. Whether documents given to the counsel are original* one or mere copies of documents?(*Counsel should examine original documents only and if any of the documents in original is not shown, the details of the document be given with reasons thereof) Original	
3. Whether documents given as original title deeds raise any doubt or suspicion? NO	No. Original already in the bank with other relevant documents..
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	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's 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	Has been mutated in revenue record. YES.



obtained from the registrar's office?
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?

NO.

All relevant documents already with the bank.

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?

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).

N/A.

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).

N/A.

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?

N/A.

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.

NO.

14. Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?

N/A.

15. Whether Urban Land Ceiling Act is applicable in the State where the property is located?

N/A.

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

What is the rate of sharing of unearned income with lessor, in the event of sale of the property?

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

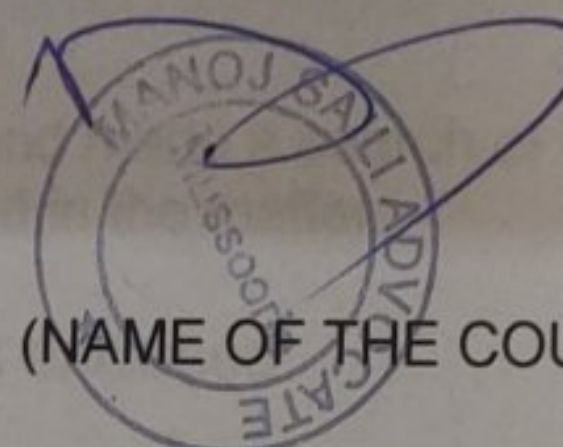
N/A



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?	N/A
18. In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	N/A
19. 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 YES/

DATE : 20.08.2017.

PLACE : Mussoorie



(NAME OF THE COUNSEL)

CERTIFICATE

REFERENCE NO.... NIL.

Manoj Saili, Advocate, No.1, Lawyers
Chamber, Nagar Palika Road,
Mussoorie.

ENTRY SERIAL NO. /REGISTER NO. OF YEAR 2017.
(Counsel to give serial no. to the certificate as entered in register of searches
maintained by him)

DATE : 20.08.2017.

The Manager
Punjab national bank,
Mussoorie.

Opinion on investigation of title and obtaining of search report in respect of
Sri Surat Singh Bhandari s/o Sri Kalam Singh Bhandari R/o village Chalchala, Patti Bhatwedi, Distt.
Dehradun.

As requested, I have conducted the legal investigation of the title and made a search of records
in the registration office S.R.New Tehri 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 this
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 Mussoorie and also from the records of other
appropriate authorities.

The search report of which is annexed hereto, conducted by me, for the period from
2008 to 2017 does not disclose any encumbrances/disclose encumbrances as stated
therein.



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

- (g) Name of lender-
- (h) Date of opinion & reference no.(if any)
- (i) Remarks -

I find following defects/no defects in the title of the person offering mortgage:- No
defect

hereby certify that Sri Surat Singh Bhandari s/o Sri Kalam Singh Bhandari R/o village Chalchala,
Patti Bhatwedi, Distt. Dehradun, had a clear, valid and marketable title over the said
property and he/she 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—

(Give hereunder details of title deeds which are required to be deposited to create
equitable mortgage)

sale deed document no. 474 dated 07.09.07 original already with the bank.

"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 BANK' ASSOCIATION OR RESERVE BANK OF INDIA OR ANY
OTHER SUCH BODY FOR CIRCULATION AMONGEST BANK/ Financial
Institutions."

I have returned the title deeds and other documents shown to me to the Branch official
Mussoorie, against receipt.


ADVOCATE

- Encl : 1. Special Report
2. Chain of Title
3. Certified Copy of Title Deed
4. Search Report

SEARCH REPORT

Account _____
 O- Mussoorie

Search report relates to searches made in :

- k) Sub Registrar Office Mussoorie
 l) Registrar of Companies. ---
 m) Courts. ----
 n) Other offices : N/A.

e) Office of the Co-operative Society. N/A.

f) _____ Development Authority.
 (DDA/HUDA/and the like)

o) **Any other documents**

iii) Receipt for payment of Municipal Taxes etc. Enclosed.

1. **Sub Registrar /Registrar of Assurance Office**
 The encumbrance certificate was obtained from the Sub Registrar Mussoorie for the period from 2008 to 2017 and the same disclosed following encumbrances (Certificate enclosed):

There is no system of issue of encumbrance certificate in the office of Sub registrar, Mussoorie

2. Besides obtaining **encumbrance certificate from the Sub Registrar**, personal search was carried out by me for the purpose. Inspection was made on 5.8.17 for the period from **2008 to 2017** at the sub registrar / offices S.R. New Tehri, receipt no. 18/19 dt. 05.08. 2017 for **Rs. 55 /-.**

The search report disclosed the followings encumbrances:-

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

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

ROC	INFORMATION

4. **Inspection of Court records disclosed :-** N/A.

(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

ANNOJ SAI

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

Office	Date of search / Inspection	Information
Sub Registrar New Tehri, T.G.	05.08. .2017	

8. A study of the following documents disclosed :

Details of documents perused	Information
Sale deed dt. 07.09.2007 as document no. 474, on pages 279/286 as sl. No. 2491 in the office of S.R. New Tehri.	Sale deed

Defects noticed are indicated in the Certificate given by me- NIL.

(ADVOCATE)