

Kuldeep Singh Bhandari
Advocate

Office: Chamber No. 77,
New Building, First Floor,
Opp. Barr Association,
Court Compound, Dehradun.
Contact No. : 9412030689

Ref. No.92/2016

Date: 17-08-2016

The Chief Manager,
Punjab National Bank,
Race Course Branch,
Dehradun

SPECIAL REPORT ON TITLE

REGARDING: SEARCH REPORT / NON-CUMBRANCE CERTIFICATE IN RESPECT OF
All that ground floor part of the property bearing No. 78/1 (part of new no. 87) Raja Road, Dehradun (without roof rights) having area 82.76 Sq. Mtrs. (total covered) in which a godown is constructed.

ASPECT TO BE CONSIDERED	COUNSEL'S STATEMENT
A- PARTICULARS	
1. Name of the borrowers with address	(1) Smt. Malti Lata Jain W/o Shri Jinendra Prakash Jain (2) Shri Jinendra Prakash Jain S/o Late Shri Jiyalal Jain (3) Shri Siddharth Jain (4) Shri Paras Jain both S/o Shri Jinendra Prakash Jain all R/o 484 Khurbura Mauhallah, Dehradun.
2. Name of the owner with parentage/constitution and address.	(1) Smt. Malti Lata Jain W/o Shri Jinendra Prakash Jain (2) Shri Jinendra Prakash Jain S/o Late Shri Jiyalal Jain (3) Shri Siddharth Jain (4) Shri Paras Jain both S/o Shri Jinendra Prakash Jain all R/o 484 Khurbura Mauhallah, Dehradun.
3. Details of the property to be mortgaged : As per title deed - As per present position -	All that ground floor part of the property bearing No. 78/1 (part of new no. 87) Raja Road, Dehradun (without roof rights) having area 82.76 Sq. Mtrs. (total covered) in which a godown is constructed bounded and butted as under: East: Property of Seller and Property of Shri Ramesh Kumar Gupta West: Property of Shri D.K. Gupta and Property of others North: Property of Seller South: Raja Road
B - INVESTIGATIONS	
1. Brief Details of the Title deeds/ documents scrutinized	1. Original Sale deed registered at Sr. no. 6625 on dated 26-07-2007 executed by Shri Naresh Kumar Gupta in favour of Smt. Malti Lata Jain on dated 26-07-2007 duly registered in the office of Sub-Registrar Dehradun in book no. 1 Vol. 1933 Page 1 to 60 at Sr. no. 6625 on

Kuldeep Singh Bhandari
Advocate

- dated 26-07-2007 with certified copy of the same.
2. Certified copy of order dated 23-05-1985 passed in Case no. 586/1984 Ramesh Kumar Gupta vs Naresh Kumar Gupta by Civil Judge II Dehradun.
 3. Copy of tax receipt.

History of the Title based on Documents mentioned in Clause No.

Whereas the present owners (1) Smt. Malti Lata Jain W/o Shri Jinendra Prakash Jain (2) Shri Jinendra Prakash Jain S/o Late Shri Jiyalal Jain (3) Shri Siddharth Jain (4) Shri Paras Jain both S/o Shri Jinendra Prakash Jain purchased the aforesaid property from Shri Naresh Kumar Gupta S/o Late Shri Krishna Lal Gupta by virtue of Sale deed dated 26-07-2007 duly registered in the office of Sub-Registrar Dehradun in book no. 1 Vol. 1933 Page 1 to 60 at Sr. no. 6625 on dated 26-07-2007.

And whereas Shri Naresh Kumar Gupta had acquired the title and ownership of the aforesaid property by virtue of family partition verified vide order dated 23-05-1985 passed in Case no. 586/1984 Ramesh Kumar Gupta vs Naresh Kumar Gupta by Civil Judge II Dehradun.

That the name of present owners have been duly mutated in the Tax Assessment records of Nagar Nigam, Dehradun as per tax receipt issued by Nagar Nigam, Dehradun

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|---|--|
| 2. Whether documents given to the counsel are original one or more copies of documents ? | Yes |
| 3. Whether documents given as original title deeds raise any doubt or suspicious? | Xerox are verified from concerned Sub-Registrar Office and Serch has been conducted there and after obtaining the certified copy of the latest Sale deed, undersigned came to the conclusion that the Xerox copy of the Title Deed given raises no doubt or suspicion. |
| 4. Whether the particulars of registration also given in the title deed shown to the counsel tally with the particulars as stated in records of the registrar's office/ | Yes, the registration particulars number & date and page particulars as given in the title deed shown to undersigned with the particulars as stated in the records of the registrar's office. |
| 5. Whether the registration particulars and dated and page particulars as given in the title deed tally with the particulars as stated in records of the registrar's office? | Yes, the registration particulars number & date and page particulars as given in the title deed tally with the particulars as stated in the Second copy kept in the registrar's office. |
| 6. Whether the photographs of the parties affixed in the conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office? | Yes, the photographs of parties as affixed in title deed tally with the photograph seen in the Second copy kept in registrar's office. |
| 7. Whether the contents of the given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the Registrar's | Yes, contents as give in the title deed tally verbatim with the contents as stated in the Second copy kept in the registrar's office. |

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office/ If not variations be specified. What is its effect.

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.

THE PROPERTY IS ALREADY MORTGAGED IN PNB, HOUSING FINANCE LTD. DEHRADUN AND ORIGINAL TITLE DEED HAS NOT BEEN SHOWN BY ME BECAUSE THE ORIGINAL DEED IS ALREADY MORTGAGE IN PNB HOUSING FINANCE LTD. DEHRADUN AND EQUITABLE MORTGAGE CAN BE CREATED AFTER OBTAINING NO DUES FROM PNB HOUSING FINANCE LTD. DEHRADUN.

10. Whether there is any bar under any local law for creation of mortgage of the property to be mortgaged?

No

11. Where there are restrictions regarding sale of the property to be mortgaged ?

No

12. Whether all the approvals, clearance/sanctioned required for creation of the mortgage have been obtained ? If not obtained, what are such sanction/ approvals and clearances yet to be obtained.

Not Applicable

13. Whether the property is ancestral/or under joint ownership or the minor is having interest in the property. If so it effect thereof.

Not Applicable

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

Not Applicable

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

Not Applicable

16. In case of lease hold property whether permission/NOC from the Lessor is required for creation of mortgage. Whether permission of the Lessor/NOC is obtained.

Not Applicable

17. What is the rate of sharing unearned income with Lessor in

Confirmed from the Borrower.

Ruldeep Singh Bhanaani
Advocate

18.	the event of the sale of the property? Whether copy of the title deed favouring Lessor is made available to examine the validity of the lease.	Not Applicable
19.	Whether terms and conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	Not Applicable
20.	Whether the permission of the Income Tax Authorities/ Assessing Officer is required under the provisions of the 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.	As per the physical Verification of the property, nothing evident as such.
21.	In respect of the agricultural land whether land is declared surplus or under consolidation of holdings.	Not Applicable
22.	Whether certified copies of revenue records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor.	THE PROPERTY IS ALREADY MORTGAGED IN PNB, HOUSING FINANCE LTD, DEHRADUN



(K.S. Bhandari)
Advocate

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Date: 17-08-2016

The Chief Manager,
Punjab National Bank,
Race Course Branch,
Dehradun

CERTIFICATE

Reg: All that ground floor part of the property bearing No. 78/1 (part of new no. 87) Raja Road, Dehradun (without roof rights) having area 82.76 Sq. Mtrs. (total covered) in which a godown is constructed.

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 the Sub-Registrar Dehradun.

I further certify that the photographs of previous owner, affixed/seen in the title deed tally with records of Sub-Registrar, Dehradun.

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 Sub-registrar

Dehradun :-

1. Original Sale deed registered at Sr. no. 6625 on dated 26-07-2007 executed by Shri Naresh Kumar Gupta in favour of Smt. Malti Lata Jain on dated 26-07-2007 duly registered in the office of Sub-Registrar Dehradun in book no. 1 Vol. 1933 Page 1 to 60 at Sr. no. 6625 on dated 26-07-2007 *with certified copy of the same.*
2. Certified copy of order dated 23-05-1985 passed in Case no. 586/1984 Ramesh Kumar Gupta vs Naresh Kumar Gupta by Civil Judge II Dehradun.
3. Copy of tax receipt.

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.

As per your instructions and pursuant to my search conducted in the office of Sub-Registrar Dehradun from the period 2003 to 2016 vide receipt attached with the report. Certified copy of the Transfer Deed is enclosed herewith and thereby undersigned came to the conclusion that No Encumbrance has been found in respect of the above mentioned property.

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

Kuldeep Singh Bhandari
Advocate

a) Name of Lender:

(1) Smt. Malti Lata Jain W/o Shri Jinendra Prakash Jain (2) Jinendra Prakash Jain S/o Late Shri Jiyalal Jain (3) Siddharth Jain (4) Shri Paras Jain both S/o Shri Jinendra Prakash Jain all R/o 484 Khurbura Mauhalla, Dehradun

b) Date of Opinion:

17-08-2016

c) Remarks:

THE PROPERTY IS ALREADY MORTGAGED IN PNB, HOUSING FINANCE LTD. DEHRADUN AND ORIGINAL TITLE DEED HAS NOT BEEN SHOWN BY ME BECAUSE THE ORIGINAL DEED HAS ALREADY MORTGAGE IN PNB HOUSING FINANCE LTD. DEHRADUN AND EQUITABLE MORTGAGE CAN BE CREATED AFTER OBTAINING NO DUES FROM PNB HOUSING FINANCE LTD. DEHRADUN.

I hereby certify that (1) Smt. Malti Lata Jain W/o Shri Jinendra Prakash Jain (2) Shri Jinendra Prakash Jain S/o Late Shri Jiyalal Jain (3) Shri Siddharth Jain (4) Shri Paras Jain valid and marketable title over the above said property and he is competent to mortgage the same in Bank after following the list as mentioned below.

The valid mortgage can be created by depositing the following title deed. The said title deeds are genuinely registered and are not duplicate or fake as observed by me :-

1. Original Sale deed registered at Sr. no. 6625 on dated 26-07-2007 executed by Shri Naresh Kumar Gupta in favour of Smt. Malti Lata Jain on dated 26-07-2007 duly registered in the office of Sub-Registrar Dehradun in book no. 1 Vol. 1933 Page 1 to 60 at Sr. no. 6625 on dated 26-07-2007 *with certified copy of the same.*
2. Certified copy of order dated 23-05-1985 passed in Case no. 586/1984 Ramesh Kumar Gupta vs Naresh Kumar Gupta by Civil Judge II Dehradun.
3. Copy of tax receipt.

Enclosures :

1. Special report
2. Chain of Title
3. Search Receipt issued by Sub-Registrar, Dehradun.
4. Certificate
5. Certified copy
6. Affidavit

Yours faithfully,


(K.S. Bhandari)
Advocate

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Advocate

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Date: 17-08-2016

The Chief Manager,
Punjab National Bank,
Race Course Branch,
Dehradun

SEARCH CERTIFICATE

Reg: All that ground floor part of the property bearing No. 78/1 (part of new no. 87) Raja Road, Dehradun (without roof rights) having area 82.76 Sq. Mtrs. (total covered) in which a godown is constructed

1. Sub-Registrar Office

Personal search was carried out for the purpose of inspection conducted by me in the office of Sub-Registrar, Dehradun, from the period of 2003-2016 vide receipt enclosed with the report, Certified copy of the Transfer Deed is enclosed herewith and thereby undersigned came to the conclusion that No Encumbrance has been found in respect of the above mentioned property

2. The Search report disclosed following:

Search Report discloses that the present owner acquired the aforesaid property by virtue of registered Lease deed.

3. Registrar of Companies : N.A.

4. Courts : No.

5. Other offices :

i) Office of the Co-operative Society : N.A.

: N.A.

ii) Development Authority

6. Any other documents : N.A.

a) Receipts for payment of Municipal Taxes etc N.A.

The Search made in ROC:-

Inspection of Court records:-

Search Made / Inspections carried out in the following office disclosed:

Office	Date of Search / Inspection	Information
Sub-Registrar Dehradun	17/8/2016	All the documents were property registered over there

Yours faithfully,


(K.S. Bhandari)
Advocate