Advoca

Dehradun Ph. 2626048 Mob. 9720403438

TITLE INVESTIGATION REPORT

1.	a) Name of the Branch/Business Units/Office seeking opinion.	State Bank of India, SME Branch, Dehradun
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny was forwarded.	Nil
	c) Name of the Borrower.	Shri Yashpal Singh and Smt. Urmila Singh
2.	a) Name of the unit/concern/company/person offering the property/(ies) as security.	Shri Yashpal Singh and Smt. Urmila Singh
	b) Constitution of the unit/ concern/ person/body/authority offering the property for creation of charge.	Individuals
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)	As borrowers
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	Please see coloumn 8
	(a) Survey No.	
	(b) Door No. (In case of house property) (c) Extent/area including plinth/built up area in case of	
	house property. (d) Location like name of the place, village, city, registration sub-district etc. Boundaries	
4.	a) Particulars of the documents scrutinized – serially and chronologically.	(1) Sale deed dated 07.04.2017 registered at serial no. 1459 on 07.04.2017 (2) Sale deed dated
		27.04.1988 registered at serial no. 3804 on 30.04.1988
	b) Nature of the documents verified and as to whether they are original or certified copies or registration extracts duly certified. Note. Only original or certified extracts from the recipitation of the extracts are authorities be examined.	(1) Original Sale deed dated 07.04.2017 registered at serial no. 1459 on 07.04.2017
	registering/land/revenue other authorities be examined.	(2) Certified copy of Sale deed dated 27.04.1988



P					registered at serial no. 380 on 30.04.1988
	SI. No.	Date	Name / Nature of the document	Original / certified copy / certified extract / photocopy etc.	As mentioned above
5.	obtained fro	certified copy om the releva- ith the docum- ortgagor? (Ple- ies and relevan	ant sub-regist ents made av ease also enc	er office and ailable by the lose all such	d deeds are enclosed.
	b) i) whether documents v Registrar's O	r all pages in which are ob ffice have been ocuments subn	tained directly n verified page	y from Sub-	
	b) ii) Where are not ava compared wi	the certified co ilable, the co th the original or the co	opies of the ti- opy provided I to ascertain	d should be whether the	
	comparing wi	originals title th the certified ore diligently &	l or ordinary	produced for copies should	Not applicable
6.	a) Whether the authorities relavailable for computer system	verification thr	property in	question are	Records of Sub-Registrar Office are not available for verification through any on line portal or computer system.
	b) If such or whether any v and the comme	erification or	cross checkin	re available, ng are made	Not applicable
	c) Whether the possible to be go so whether such	e genuineness got verified fro	of the stan	np paper is portal and if	There is no online portal for verification of genuineness of the stamp papers
	a) Property of jurisdiction of w	which sub-regis	strar office?	P.C. B	Sub-Registrar, Dehradun
	registrar/registra offices?	espect of the one office r-general. If s	property in of sub-registo, please name	question, at strar/district ne all such	No.
	c) Whether sear	rch has been	made at all	the office	Not applicable

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d) Whether the searches in the office at registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?

Schedule of Property

Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the title.

8.

In case of property offered as security for loans of Rs. 1.00 Crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory (Separate Sheets may be used)

All that one shop no. 16 on ground floor without roof rights situated in Shiva Palace Shopping Complex, 57, Rajpur Road (New No. 57/19, Rajpur Road), Dehradun having an area of 16.10 Sq. Mts. present municipal number whereof is 246/437, Rajpur Road-I, Dehradun bounded and butted as under:

East : Property Shop no. 17, side measuring 16

ft. 6 inches

West : Property Shop no. 15, side measuring 16

ft. 6 inches

North: Common passage side measuring 10 ft. 6

inches South:

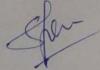
Property of others, side measuring 10 ft.

6 inches

- i) The land of the above property was purchased by M/s Ganga Constructions Co. vide sale deed dated 27.04.1988 from Commercial Installment Pvt. Ltd. The said sale deed was registered in the office of the Sub-Registrar, Dehradun in book no. I volume 2662 on pages 377 and in additional file book no. I volume 3079 on pages 375 to 424 at serial no. 3804 on 30.04.1988
- ii) M/s Ganga Construction Co. was registered partnership firm consisting of four partners namely Shri Vishvas Dawar, Smt. Gopa Arora, Smt. Vidhya Wanti Kapoor and Smt. Savita Kapoor.
- iii) Later on Smt. Vidhyawanti Kapoor and Smt. Savita Kapoor retired from the partnership and Shri Satish Kapoor was inducted as a new partner vide partnership deed dated 01.04.1992.
- iv) Thereafter M/s Ganga Construction Co. constructed a commercial complex thereon consisting of shops on basement, ground floor, first floor and second floor under the name and style of Shiva Palace Shopping Complex and later on got a building plan sanctioned from MDDA for addition and alteration in the said property.
- v) Later on all the partners of M/s Ganga Construction Co. mutually dissolved the partnership

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	and then	distributed the dissoluted state of the modern distributed by the dissolute	remaining shops amongst tion deed dated 01.04.2001.	
	mor Sing Sing 07.0 Reg	Thereafter Shri Vishvas Dawar sold one shop morefully descibred in schedule above to Shri Yashpal Singh son of Late Shri Bhim Singh and Smt. Urmila Singh wife of Shri Yashpal Singh vide sale deed dated 07.04.2017 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 1617 on pages 237 to 262 at serial no. 1459 on 07.04.2017.		
	appi	Yashpal Singh a lied for getting th icipal records.	nd Smt. Urmila Singh have heir names mutated in the	
	of I	Financial Assets a rest Act 2002 are app	uritization and Reconstruction and Enforcement of Security plicable to the above property.	
9.	Nature of title of the intended property (whether full ownersh rights, occupancy / possessory right Govt. Grantee / Allottee etc.)	Mortgagor over the ip rights, leasehold	Full ownership rights.	
10.	If leased hold, whether		Not applicable	
10.	a) Lease deed is duly stamped and i	registered	Not applicable	
	b) Lessee is permitted to mortgarights	gor the Lease Hold	Not applicable	
	c) Duration of the lease/unexpired period of lease		Not applicable	
	d) If, a sub-lease, check the lease Lessee as to whether Lease deed and mortgage by Sub-Lessee also	e deed in favour of permits sub-leasing	Not applicable	
	e) Whether the leasehold rights per any superstructure (if applicable)?	mits for creation of	Not applicable	
	f) Right to get renewal of the le	asehold rights and	Not applicable	
11.	If Govt. grant/allotment/Lease-cur whether. Grant/agreement etc. prorights to the mortgagor with or with mortgagor is competent to create property.	vides for alienable nout condition. The	Not applicable	
	b) Whether any permission from (authority is required for creation of whether such valid permission is ava	mortgage and if so		
12.	If occupancy right, whether; a) Such right is heritable and transfers b) Mortgage can be created.	able.	Not applicable	



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13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible the modalities/procedure to be followed and the reasons for coming to such conclusion.	
14.	If the property has been transferred by way of gift deed whether	No.
	 a) The gift deed is duly stamped and registered b) The gift deed has been attested by two witnesses c) The gift deed transfers the property to Donee d) Whether the donee has accepted the gift by signing the gift deed or by a separated writing or by implication of by actions. e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question. f) Whether the Donee is in possession of the gifted property. 	
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage. h) Any other aspect affecting the validity of the title	
	passed through the gift / settlement deed.	
15.	a) In Case of partition/settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	No.
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his	Not applicable
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagor title thereon.	Not applicable
	d) In respect of partition by a decree of Court, whether such decree has become final and all other conditions / formalities are completed / complied with.	Not applicable
	e) Whether any of the documents in question are executed in counterparts or in more than on set? If so, additional precautions to be taken for avoiding multiple mortgages?	Not applicable
16.	Whether the title documents include any testamentary document / wills?	No.
	a) In case of wills, whether the will is registered will or unregistered will?	Not applicable
		Not applicable
		Not applicable
	d) Whether the original will is avialable	Not applicable
	is available?	Not applicable
	f) What are the circumstances and / or documents to establish the will in question is the last and final will of the testator?	Not applicable

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	(comments on the circumstances such as the availability of a declaration by all the beneficiaries	
	about the genuineness/ validity of the will all parties	e
	have acted upon the will, etc. which are relevant to rely	
	are to be explained)	S
7.	a) Whether the property is subject to any wakf rights?	No.
	b) whether the property belongs to church/temple or	Not applicable
	any religious / other institutions having any restriction	
	in creation of charges on such properties	
	c) Precautions / permissions, if any in respect of the	Not applicable
	above cases for creation of mortgage?	100
18.	a) Where the property is a HUF / joint property.	Not applicable
	mortgage is created for family benefit/legal necessity.	
	whether the Major Coparceners have no	
	objection/join in execution, minor's share if any,	The second second
	rights of female members etc.	
	b) Please also comment on any other aspect which may	Not applicable
10	adversely affect the validity of security in such cases.	
19.	a) Whether the property belongs to any trust or is	No.
	subject to the right of any trust?	
	b) Whether the trust is a private or public trust and	Not applicable
	whether trust deed specifically authorizes the mortgage	
	of the property?	
	c) If so additional precautions / permission to be	Nr. 1. 11
	obtained for creation of valid mortgage?	Not applicable
	d) Requirements, if any for creation of mortgage as per	Not applied to
	the central / state laws applicable to the trust in the	Not applicable
	matter.	
20.	a) If the property is Agricultural land, whether the local	Built up property.
	laws permit mortgage of Agricultural land and whether	p. sperty.
	there are any restrictions for creation / enforcement of mortgage.	
	b) In case of agricultural property other relevant records / documents as per local laws, if any are to be verified	Not applicable
	to ensure the validity of the title and right to enforce the	
	mortgage?	
	c) In the Case of conversion of A	
	c) In the Case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite	Yes. Photocopy of sanctioned
	procedure followed/permission obtained	building plan is enclosed
21.	Whether the property is affected by any land	
	outer regulations flaving a hearing on the	No.
	Tocolity (VIZ- Apricultural Lawe was a	
	minorities, Land Laws, SF/ regulations C-+ 1 7	
	Regulations, Environmental Clearance etc.)	
22.		
		Vo
	b) whether any search / enquire is a search	
	Acquisitions Office and the outcome of such search /	Vo
	enquiry.	



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23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	
	b) If, so whether such litigation would adversely, effect the creation of a valid mortgage or have any implication of its future enforcement?	
	c) Whether the title documents have any court seal/marking which points out any litigation/attachment / security to court in respect of the property in question? In such case please comment on such seal / marking.	No.
24.	a) In Case of partnership firm, whether the property belongs to the firm and the deed is property registered.	Not applicable
	b) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not applicable
25.	a) Whether the property belongs to a Limited Company, check the Borrowing powers, BOD resolution, Authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar, Articles of Association / provision for common seal etc.	No.
	b) i) Whether the property (to be mortgaged) is purchased by the above company from any other company or limited liability partnership (LLP) from ? Yes/No.	Not applicable
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (Seller) and the vendee company (purchaser)?	Not applicable
	iii) Whether the above search of charges reveals any prior charges / encumbrances, on the property (proposed to be mortgaged) created by the Vendor company (Seller)?	Not applicable
	iv) If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	Not applicable
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, byelaws.	Not applicable
27.	a) Whether any POA is involved in the chain of title?	No.
	of attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder / developer and as such is irrevocable as per law.	Not applicable
	c) In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builder viz. Companies / Firms/Individual or Proprietary Concerns in favour of their	Not applicable

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	Partners / Employees / Authorized / Representatives to	
	sign Flat Allotment Letters, NOCs, Agreements of Sale	
	Sale deed, etc. in favour of the buyers of flats / units	
	(builders's POA) or (ii) other type of POA (Common	The second second
	POA)	
	d) In case the Builder's POA, whether a certified copy	Not applicable
	of POA is available and the same has been verified /	Not applicable
	compared with the original POA.	
	e) In case of common POA (i.e. POA other than	
	Builders's POA) please clarify the following than	Not applicable
	Builders's POA), please clarify the following clauses in respect of POA.	
	i) Whether the original POA is verified and the title	Not applicable
	investigation is done on the basis of original POA?	
	ii) Whether the POA is a registered one?	Not applicable
	iii) Whether the POA is a special or general one?	Not applicable
	iv) Whether the POA contains a specific authority for	Not applicable
	execution of title document in question	
	f) Whether the POA was in force and not revoked or	Not applicable
	had become invalid on the date of execution of the	
	document in question? (Please clarify whether the same	THE REAL PROPERTY.
	has been ascertained from the office of the Sub-	919194
	Registrar, also?)	
	g) Please comment on the genuineness of POA?	Not applicable
	h) The unequivocal opinion on the enforceability and	Not applicable
28.	validity of the POA?	
20.	Whether the Mortgage is being created by a POA	Not applicable
	holder, check genuineness of the Power of attorney and	
	the extent of the powers given therein and whether the same is property executed / stamped / authenticated in	
	terms of the Law of the place, where it is executed.	
29.		
	Property is a management of	Not applicable
	residential/commercial complex, check an comment on the following:	
A	the following:	37
	Promoter's / Land owner's title to the land/building	Not applicable
В	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney	Not applicable
B C	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder	Not applicable Not applicable
B C	Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or	Not applicable
B C D.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question.	Not applicable Not applicable Not applicable
B C D.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty.	Not applicable Not applicable Not applicable Not applicable
B C D. E.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement	Not applicable Not applicable Not applicable Not applicable Not applicable
E. F.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc.	Not applicable Not applicable Not applicable Not applicable
B C D. E. F.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriets /	Not applicable
B C D. E. F. G.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc:	Not applicable Not applicable Not applicable Not applicable Not applicable
B C D. E. F. G.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc; Conveyance in favor of Society /Condominium.	Not applicable
B C D. E. F. G.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc; Conveyance in favor of Society /Condominium concerned.	Not applicable
B C D. E. F. G.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc; Conveyance in favor of Society /Condominium concerned. Occupancy Certificate/allotment late it.	Not applicable
B C D. E. F. G.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc; Conveyance in favor of Society /Condominium concerned. Occupancy Certificate/allotment letter/letter of possession.	Not applicable
B C D. E. F. G.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc; Conveyance in favor of Society /Condominium concerned. Occupancy Certificate/allotment letter/letter of possession. Membership details in the society etc.	Not applicable
B C D. E. F. G.	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc; Conveyance in favor of Society /Condominium concerned. Occupancy Certificate/allotment letter/letter of possession. Membership details in the society etc. Share Certificates	Not applicable
В	Promoter's / Land owner's title to the land/building Development Agreement/Power of Attorney. Extent of Authority of the Developer/builder. Independent title verification of the land and / or building in question. Agreement for sale (duly registered) Payment of proper stamp duty. Requirement of registration of sale agreement, development agreement, POA etc. Approval of building plan, permission of appropriate / local authority etc; Conveyance in favor of Society /Condominium concerned. Occupancy Certificate/allotment letter/letter of possession. Membership details in the society etc. Share Certificates No Objections Letter from the Society	Not applicable

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	regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations/ Co- operative Societies' Laws etc.	
0	Requirements, for noting the bank charges on the records of the Housing Society, if any;	Not applicable
P	If the property is a vacant land and construction is yet to be made, approval of layout and the other precautions, if any.	Not applicable
Q	Whether the numbering pattern of the units / flats in all documents such as approved plan, agreement plan etc	Not applicable
30.	Encumbrance, Attachments, and / or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No.
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	30 years. No encumbrance was found.
32.	Details regarding property tax or land revenue or other statutory dues paid / payable as on date and if not paid, what remedy?	Municipal tax paid upto 31.03.2023
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No objection Certificate under the income Tax Act is required / obtained.	Not applicable Not applicable
34.	Details of RTC extract / mutation extracts / Katha extracts pertaining to the property in question.	Copy of municipal tax receipt is enclosed.
35.	Whether the name of mortgagor is reflected as owner in the revenue / municipal / Village records?	No. The applicants have applied for getting their names mutated in municipal records.
36.	a) Whether the property offered as security is clearly demarcated?	A STATE OF THE PARTY OF THE PAR
	b) Whether the demarcation partition of the property is legally valid?	Not applicable
	c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be)	1000000
37.	Whether the property can be identified form the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny?	No.
	a) Document in relation to electricity connection	Not applicable
	b) Document in relation to water connection	Not applicable
	c) Document in relation to Sales Tax Registration, if any applicable;	Not applicable
38.	d) Other utility bills, if any.	Not applicable
36.	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation	No discrepancy appeare



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	report, utility bills etc.) or the actual current boundary?	
	If so please elaborate/comment on the same. =	
9.	If the valuation report and / or approved / sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. If the valuation report and / or approved plan are available at the time of preparation of TIR, please, provided these comments subsequently, on making the	Valuation report no available
40.	same available to the advocate)	
	Any bar/restrictions for creation of mortgage under any local or special enactments, details of proper registration of documents payment of proper stamp duty etc.	No.
41.	Whether the bank will be able to enforce SARFESI Act, if required against the property offered as security? PROPERTY IS SARFAESI COMPLIANT	Yes.
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this Regard.	Original title deed is available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Not applicable
44.	Additional aspects relevant for investigation of title as per local laws.	Nil
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Nil
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Yashpal Singh and Smt. Urmila Singh
47	Whether the real estate project comes under real estate (Regulation and Development) Act, 2016?	No.
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	Not applicable
	Whether registered agreement for sale as prescribed in the above Act/ Rules there under is executed?	Not applicable
	Whether the details of the apartment / plot in question are verified with the list of number and types of apartments or plots booked s uploaded by the promoter in the website of Real Estate Regulatory Authority?	Not applicable

Date: 1 - 1 - 2 Place: Dehradun

Advocate: Surendra Parashar

Surendra Parachar

Regn.No.-UKBC
2, Hardwar
Dehra Dun

CERTIFICATE OF TITLE

I have examined the original the title deeds intended to be deposited relating to the Schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

- 2. I have examined the Documents in detail, taking into account all the Guidelines in the Checklist vide Annexure C and the other relevant factors.
- 3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the available 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 Holder from creating a valid Mortgage. I am liable / responsible, if any loss is causes to the Bank due to negligence on my part or by my agent in making search.
- 4. Following scrutiny of Land Records/Revenue Records, relative Title Deeds, Certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness 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 01.01.1992 to 08.11.2022 pertaining to the immovable property(ies) covered by above said title deeds. The property is free from all Encumbrance
- 6. In case of second / subsequent charge in favuor 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 (Specify the share of the Minor with Name). (Strike out if not applicable)
- 8. That Mortgage if created, will be available to the Bank for the liability of the intending borrower, Shri Yashpal Singh and Smt. Urmila Singh
- 9. I certify that Shri Yashpal Singh and Smt. Urmila Singh has an absolute, clear and Marketable title over the Schedule property. I further certify that the above title deeds are genuine and a valid mortgage can be created and the same Mortgage would be enforceable.
- 10. In case of creation of Mortgage by Deposit of title deeds, I certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage.
- (1) Original Sale deed dated 07.04.2017 registered at serial no. 1459 on 07.04.2017

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11. There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.

SCHEDULE OF PROPERTY

All that one shop no. 16 on ground floor without roof rights situated in Shiva Palace Shopping Complex, 57, Rajpur Road (New No. 57/19, Rajpur Road), Dehradun having an area of 16.10 Sq. Mts. present municipal number whereof is 246/437, Rajpur Road-I, Dehradun bounded and butted as under:-

East: Property Shop no. 17, side measuring 16 ft. 6 inches
West: Property Shop no. 15, side measuring 16 ft. 6 inches
North: Common passage side measuring 10 ft. 6 inches
South: Property of others, side measuring 10 ft. 6 inches

Place: Dehradun
Date: 11-11-22

Signature of the Advocate Advoc

Dehra Dun (U.K.)

Encl. :-

1. Search fee Receipt.

2. Copy of Sale deed dated 07.04.2017 registered at serial no. 1459 on 07.04.2017

- 3. Certified copy of Sale deed dated 07.04.2017 registered at serial no. 1459 on 07.04.2017
- 4. Certified copy of Sale deed dated 27.04.1988 registered at serial no. 3804 on 30.04.1988
- 5. Copy of partnership deed dated 01.04.1992
- 6. Copy of dissolution deed dated 01.04.2001
- 7. Copy of sanctioned building plan.
- 8. Certified copy of municipal assessment for the period from 1999 to 2004
- 9. Certified copy of municipal assessment for the period from 1984 to 1989
- 10. Copy of receipt of mutation application.
- 11. Copy of house tax receipt.
- 12. Affidavit of Shri Yashpal Singh and Smt. Urmila Singh which is to be signed by them and attested by Notary Public.

(Surendra Parashar) Advocate

Note: The documents mentioned at serial no. 4 to 9 are enclosed with another TIR of Shri Yashpal Singh bearing shop no. 17.