

NISHANT CHATURVEDI
Advocate

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Clementown Town, Dehradun-248002
Mob. No. : 9627288300

Date: 21-2-2017

To,

The Senior/Chief Manager
Bank of Baroda
Branch RLF
District: Dehradun

Dear Sir/Madam,

REG: Title Opinion Report certifying Non Encumbrance of the property detailed in Sale Deed No. 747 & 748 Property All that plot of land forming part of property no. 183 Rajpur Road, Dehradun (Khasra No. 1514) area 125.87 sq. meters situated at Mauza Dhakpatti Pargana Central Doon District Dehradun (morefully described in Schedule-A) AND House part of Property bearing Municipal No. 183-1/1 Rajpur Road, Dehradun area 1589.11 sq. meters in which covered area 371.01 sq. meters on ground floor, first floor, lower level (morefully described in Schedule-B) and belonging to Shri Rameshwar Havelia son of Shri Madho Lal Havelia resident of Kuanwal, Dehradun

Refer to your letter No. _____ dated _____ requesting me to furnish non encumbrance and certify and submit the Title Cum Opinion Report about the clear and marketable title to the above property to be mortgaged for securing the credit facility's granted/proposal to be granted to Shri Rameshwar Havelia son of Shri Madho Lal Havelia resident of Kuanwal, Dehradun (borrower)

1. Description and Area of the property proposed to be mortgaged. Specific number(s) and address of property alongwith boundaries and measurements.	<u>Schedule-A</u> All that plot of land forming part of property no. 183 Rajpur Road, Dehradun (Khasra No. 1514) area 125.87 sq. meters situated at Mauza Dhakpatti Pargana Central Doon District Dehradun. <u>Schedule-B</u> House part of Property bearing Municipal No. 183-1/1 Rajpur Road, Dehradun area 1589.11 sq. meters in which covered area 371.01 sq. meters on ground floor, first floor, lower level bounded and butted as under:- NORTH: Property of others SOUTH: Property of Dr. Charat Ram EAST: Khala and property of Seller WEST: Rajpur Road Residential
2. Nature of Property (Whether Agricultural Non-Agricultural, Commercial, Residential or Industrial.	
3. Name of the Mortgagor/Owner And status in the Account i.e.	Shri Rameshwar Havelia (Absolute owner)

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<p>owner (s) or guarantor and whether individual, Sole Proprietor, Partner, Director, Kurta or Trustee.</p> <p>In case the Mortgagor is Partner/ Director/ Trustee who is mortgaging the property on behalf of Partnership/ Company/ Company/ Trust, Whether he/she has the authority, Copy of the Resolution/ Memorandum & Articles of Association / Trust Deeds etc. whether examined and verified.</p>	
4. Whether any minor lunatic or undischarged insolvent is contacting Precautionary steps to be taken.	N.A.
5. Whether the property is Free Hold or Lease Hold. If Lease hold then period of lease and if free hold whether Urban Land Ceiling Act applies and permission to be obtained.	<u>Free Hold</u>
6. Source of Property i.e. Self acquired or Ancestral. If Ancestral then mode of succession and whether original Will/ Probate is available.	Self Acquired
7. Whether the Mortgagor is Co-Owner/Joint Owner and / or any partition of the property is made between the members of the family through Partition Deeds. If yes, Whether Original Registered Partition Deeds is available or it is only a family settlement.	-No- Absolute Owner
8. Whether the Mortgagor is in exclusive possession of the property. Or it is leased/rented out to third party.	- Yes-
9. Whether the property is mutated in <u>Municipal</u> / Revenue records and Mortgagor's name is reflecting and if not the reason thereof.	<u>Mutation - No</u>
10. Whether any restriction for creation of mortgage is imposed under Central/ State Local Laws. If yes then specify whose consent or permission would be required for creation of mortgage.	N.A.
11. Whether all the original Title Deeds including antecedent Title Deeds and other relevant documents are available, Please give detailed list.	<p>-Yes-</p> <p>1- Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no. 747</p> <p>2- Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no.</p>

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	748 3- Sale Deed dated 6-6-2001 in favour of Shri Jagdish Prasad
12. Whether the Advocate has personally visited the Sub Registrar/Revenue/Municipal office and examined the records.	-Yes-
13. Whether the Search is being made for the period of 30 years. If no reason thereof.	-Yes- 30 years
14. Details of documents examined/scrutinized (which are in chronological order with serial numbers, type/ nature of document date of execution, parties, date of registration details including the details of revenue/ society records etc).	1- Copy of Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no. 747 2- Copy of Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no. 748 3- Copy of Sale Deed dated 6-6-2001 in favour of Shri Jagdish Prasad
15. Tracing of chain of title in favour of the Mortgagor/owner starting from the earliest document available. The nature of document/ Deed conveying the title should be mentioned with description of parties alongwith the type of right it creates.	<p>This is to certify that I have thoroughly searched and inspected the records available in the office of the Sub Registrar, Dehradun and revenue records from the year 1986 upto 20-2-2017 for last more than 30 years in respect of All that plot of land forming part of property no. 183 Rajpur Road, Dehradun (Khasra No. 1514) area 125.87 sq. meters situated at Mauza Dhakpatti Pargana Central Doon District Dehradun (morefully described in Schedule-A) and House part of Property bearing Municipal No. 183-1/1 Rajpur Road, Dehradun area 1589.11 sq. meters in which covered area 371.01 sq. meters on ground floor, first floor, lower level (morefully described in Para No. 1 of title opinion report) and have found that the said property is standing in the name of Shri Rameshwar Havelia son of Shri Madho Lal Havelia resident of Kuanwal, Dehradun.</p> <p>Previously the property mentioned in Schedule-A was owned and possessed by Late Mr. S. Ponse son of John Ponse resident of 183 Rajpur Road, Dehradun who became the owner of said property by virtue of a Gift Deed dated 8-10-1956 duly registered in the office of the Sub Registrar, Dehradun in book no.1 volume 504 on pages 6 to 9 at serial no. 1584 dated 10-10-1956.</p> <p>Shri S.Ponse had executed a Will dated 13-1-1982 and Shri Ponse died on 23-4-1993.</p> <p>Thereafter the said will was duly granted by Court of Addl. District Judge, Dehradun in Misc. Case No. 245 of 1993 vide order dated 3-4-1995 and Ms. Shanti Ruby Kantora became the owner of the said property after the death of Shri S.Ponse on basis of the said will.</p> <p>Ms. Shanti Ruby Kantora Ponse D/O Shri Baldev</p>

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Singh Kantora sold an area 125.87 sq. meters of the said property to Shri Jagdish Prasad son of Late Shri Laxmi Sahay at present residing at 183-1/1 Rajpur Road, Dehradun vide sale deed dated 6-6-2001 duly registered in the office of the Sub Registrar, Dehradun in book no.1 volume 491 additional file book no.1 volume 1004 on pages 269 to 280.

Shri Jagdish Prasad sold the property mentioned in Schedule-A to Shri Rameshwar Havelia son of Shri Madho Lal Havelia resident of Kuanwal, Dehradun vide sale deed dated 30-1-2003 duly registered in the office of the Sub Registrar, Dehradun in book no.1 volume 498 on page 294 and in additional file book no.1 volume 1262 on pages 887 to 896 at serial no. 747 dated 30-1-2003.

And land bearing Khasra No. 737 having area of 2 bigha 13 biswas, Khasra No. 738 area 1 bigha 11 biswas and Khasra No. 739 having an area of 2 bighas totally measuring 6 bighas 4 biswas was purchased by M/S Arbor Acres Farm India Ltd. from Her Highness Maharani Urmila Devi wife of His Highness Maharaja Sir Pratap Singh of Naabha at that time resident of 6 Panchsheel Marg, New Delhi. That out of the aforesaid land by two sale deeds a portion measuring 4 bighas situated on South of the land under consideration has already been sold from time to time.

That Asian Agro Farms India Ltd. was formerly known as Arbor Acres Farm India Ltd. and Arbor India Farm India Ltd. was originally incorporated on 19th day of June 1961 under the name of Arbor Acres Farms India Private Limited and having passed the necessary resolution in terms of section 21 of Companies Act 1956 and the approval of the Central Govt. signified in writing having been accorded there to in the Ministry of Law Justice and Company Affairs. Regional Director Northern Region Kanpur vide its letter no. 634-D/565 dated 16-1-1985 has allowed the said change in the name from Arbor Acres Farm India Ltd. to Asian Agro Farms India Ltd.

Shri Jagdish Prasad vide resolution dated 3-1-2003 has been duly authorized by the Board to enter into an agreement including sale of the property bearing Municipal No. 183-1/1 Rajpur Road, Dehradun

Asian Agro Farms India Ltd. through its Chairman and Managing Director Shri Jagdish Prasad resident of 183-1/1 Rajpur Road, Dehradun sold the property mentioned in Schedule-B to Shri Rameshwar Havelia son of Shri Madho Lal Havelia resident of Kuanwal, Dehradun vide sale deed dated 30-1-2003 duly registered in the office of the Sub Registrar, Dehradun in book no.1

Signature

volume 498 on page 294 and in additional file book no.1 volume 1292 on pages 897 to 906 at serial no. 748 dated 30-1-2003.

The said property is mortgaged with HDFC Bank and after redemption of the said property from HDFC Bank will be free from all charges, liens and encumbrances and Shri Rameshwar Havelia will holding a clear and marketable title with absolute transferable rights over the said property.

Provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are applicable to the present property.

-No-

16. Whether there is any doubt/suspicious about the genuineness of the original documents. If yes, then specify.

17. The final Certificate of the Advocate confirming that title of the property's to be mortgaged is examined by him and the same is/are clear and marketable.

18. List of documents to be deposited for creation of mortgage by mortgagor including any additional document required in addition to the documents available

19. Whether any additional formalities to be completed by the proposed Mortgagor. If yes, state specifically in case of Flat(s) property(s) in Co-op Societies whether allotment letter, possession letter share certificate, affidavit, power of attorney etc. is required.

I have found that the said property is mortgaged with HDFC Bank

1- Original Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no. 747

2- Original Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no. 748


3- Original Sale Deed dated 6-6-2001 in favour of Shri Jagdish Prasad

4- Copy of Resolution

1- Search Receipt

2- Affidavit

3- Declaration


Signature of the Advocate

Dated: 21-2-2017

Encls:

1- Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no. 747

2- Sale Deed dated 30-1-2003 in favour of Shri Rameshwar Havelia being document no. 748