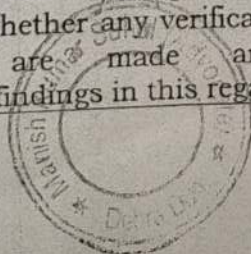


1.	(a) Name of the Branch/B.U./Office seeking opinion	State Bank of India, Dehradun.
	(b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny was forwarded.	
	(c) Name of the Borrower.	Sai Grace Academy.
2.	(a) Name of the unit/concern/company/person offering the property/(ies) as security.	Shri Samarjeet Singh S/o Col. Yogendra Singh R/o Villag Badripur, Dehradun.
	(b) Constitution of the unit/concern/person/body/authorit. y offering the property for creation of charge.	N.A
	(c) State as to under that capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)	Borrower, individual
3.	Complete or full description of the immovable property(ies) offered as security for creation of mortgaged whether equitable/registered mortgage.	All that part of land bearing khasra no. 469 Min area 0.304 hect. o. 0.75 acre situated at Mauza Raipur, Pargana Parwa Doon, District Dehradun.
	(a) Survey No.	-
	(b) Door/House No. (In case of house property)	-
	(c) Extent/area including plinth/built up area in case of house property	area 0.304 hect. or 0.75 acre
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries	situated at Mauza Raipur, Pargana Parwa Doon, District Dehradun
4.	(a) Particulars of the documents scrutinized-serially and chronologically.	
	(a) Nature of documents verified and as to whether they are originals or certified copies or registrations extracts duly certified. Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined	



Signature

Sl. No.	Date	Name/Nature of the Document	Original/certified copy/certified extract/photocopy etc.	In case of copies, whether the original was scrutinized by the Advocate
1.	27-07-2000	Sale Deed	Original	
2.	19-06-2006	Sanction Map	Copy	
3.		Khatauni	Copy	
The said property is already mortgaged with SBI SMECC Dehradun				
5.	Whether certified copy of the title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Place also enclose all such certified copies and relevant fee receipts along with the TIR).		No	
	(b) (i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's Office have been verified page by page with the original documents submitted?		-	
	(b) (ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently and cautiously).		-	
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?		Records of Sub-Registrar office are not available for verification through any online portal or computer system.	
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.		-	



	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	There is no online portal is available for verification of genuineness of stamp papers.
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar, Dehradun
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office or sub-registrar/district registrar registrar-general. If so, please name all such offices?	No
	c) Whether search has been made at all the offices name at (b) above?	No
	d) whether the searches in the offices or registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No
8.	<p>Chain of the 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.</p> <p>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)</p> <p>Previously the land khasra no. 469 Min area 1.072 hect. situated in Village Raipur, Pargana Parwa Doon, District Dehradun (with other land) was initially belongs to 1-Shri Devki Nandan Sharma, 2-Shri Ayodhya Prasad Sharma, 3-Shri Brijendra Prasad Sharma, 4-Shri Sudesh Chand Sharma, 5-Shri Krishna Prasad Sharma all sons of Shri Hari Prasad Sharma since fasli year 1393 i.e. 1986.</p> <p>That after the demise of Shri Krishan Prasad Sharma, the name of Smt. Vinod Sharma W/o Shri Krishan Prasad Sharma duly mutated in revenue records and after the demise of Shri yodhya Prasad Sharma the name of Shri Sunil Kumar and Sanjay Kumar both sons of Shri Ayodhya Prasad Sharma duly recorded in revenue records.</p> <p>That Shri Sunil Kumar, Sanjay Kumar both sons of Shri Ayodhya Prasad, Shri Brijendra Sharma, Shri Sudesh Chand Sharma both son of Shri Hari Prasad Sharma and Smt. Vinod Sharma W/o Shri Krishan Prasad Sharma sold a land area 0.3040 hect. or 0.75 acre sold to Shri Samarjeet Singh S/o Col. Yogendra Singh R/o Village Badripur, Dehradun vide sale deed dated 27-07-2000 duly registered in the office of Sub-Registrar, Dehradun in Book no. 1 Vol. 498 page 112 ADF Book No. 1 Vol. 863 at Pages 565 to 574 at serial No. 3747 on dated 27-07-2000.</p>	

The name of Shri Samarjeet Singh duly mutated in revenue records as bhumidhar with transferable rights.

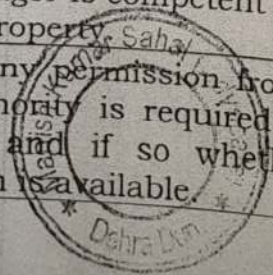
That Shri Samarjeet Singh got sanctioned a map from MDDA Dehradun vide map file no. 223/05-06 on dated 19-06-2006.

The said property is already mortgaged with SBI SMECC Dehradun by deposited original title deed doc no. 3747/2000.

So on perusal of record and inspection made in the office of the Sub-Registrar, Dehradun and revenue records, do hereby certify that the said land is free from all sorts of encumbrances etc. and at present **Shri Samarjeet Singh S/o Col. Yogendra Singh R/o Village Badripur, Dehradun** is holding a clear and marketable title with absolute transferable rights over the said property.

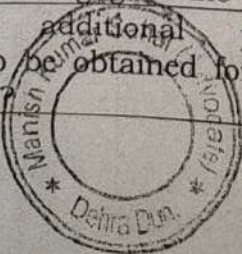
Provisions of Securitisation and Reconstruction of Financial Assets and enforcement of Security interest Act. 2002 are applicable to the said property.

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights. Leasehold Rights. Occupancy/ Possessory Right or Inam Holder of Govt. Grantee Allottee etc.)	Full ownership rights Except SBI SMECC Dehradun.
10.	If leasehold, whether :	Not applicable
	a) Lease Deed is duly stamped and registered.	Not applicable
	b) Lessee is permitted to mortgage the Leasehold right.	Not applicable
	c) duration of the Lease/un expired period of lease.	Not applicable
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by sub-Lessee also.	Not applicable
	e) Whether the leasehold right permits for the creation of any superstructure (if applicable)	Not applicable
	f) Right to get renewal of the leasehold rights and nature thereof.	Not applicable
11.	If Govt. grant/allotment/ Lease-cum/Sale Agreement, whether;	Not applicable
	grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions.	Not applicable
	the mortgagor is competent to create charge on such property.	Not applicable
	whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not applicable

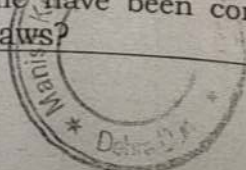


12.	If occupancy right, whether.	Not applicable
a)	Such right is heritable and transferable.	Not applicable
b)	Mortgage can be created.	Not applicable
13.	Nature of Minor's interest, if any modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	NO
14.	If the property has been transferred by way of Gift/ Settlement Deed, whether :	NO
a)	The Gift/Settlement Deed is duly stamped and registered;	Not applicable
b)	The Gift/Settlement Deed has been attested by two witnesses;	Not applicable
c)	The Gift/Settlement Deed transfers the property to Donee;	Not applicable
d)	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not applicable
e)	Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	Not applicable
f)	Whether the Donee is in possession of the Gifted property.	Not applicable
g)	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person of join the creation of mortgage;	Not applicable
h)	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not applicable
15.	a) In case of partition/family 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.	Not applicable
b)	Whether mutation has been effected any whether the mortgagor is in possession and enjoyment of his share.	Not applicable
c)	Whether the partition made is valid in law and the mortgagor has acquired a mortgagable 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 one set? If so, additional precaution to be taken for avoiding multiple mortgage?	Not applicable

16.	Whether the title documents include any testamentary documents/wills?	NO
	a) In case of wills, whether the will is registered will or unregistered will?	Not applicable
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not applicable
	c) Whether the property is mutated on the basis of will?	Not applicable
	d) Whether the original will is available?	Not applicable
	e) Whether the original death certificate of the testator is available?	Not applicable
	f) What are the circumstance and/or documents to establish the will in question is the last and final will of the testator?	Not applicable
	(Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained)	Not applicable
17.	(a) Whether the property is subject to any wakf rights?	NO
	(b) Whether the property belongs to church/temple or any religious/other institutions having any restriction in creation of charges on such properties?	Not applicable
	(c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?	Not applicable
18.	(a) Where the property is a HUF/Joint Family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not applicable
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
19.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	NO
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not applicable
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not applicable

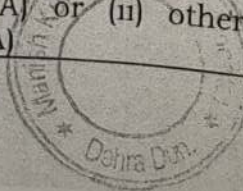


	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not applicable
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	Non Agricultural Property.
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity or the title and right to enforce the mortgage?	Not applicable
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise. Whether requisite procedure followed/ permission obtained.	Not applicable
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Relations, Environmental Clearance etc.)	NO
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.	No
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	(b) If so, whether such litigation, would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not applicable
	(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/making.	Not applicable
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is property registered.	Not applicable
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not applicable

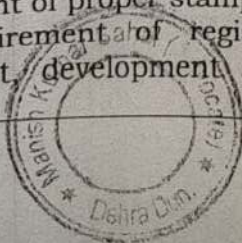


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	(c) Whether the person(s) creating mortgage has/have authority to created mortgage for and on behalf of the firm.	Not applicable
25.	Whether the property belongs to a limited company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), 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) firm?	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
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not applicable
27.	(a) Whether any POA is involved in the chain of title?	No
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-power 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 document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/Firms/ Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA)	



	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	Not applicable
	(e) In case of common POA (i.e. POA other than Builder's POA), Pleaser clarify the following clauses in respect of POA.	Not applicable
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA?	-
	ii. Whether the POA is a registered one?	-
	iii. Whether the POA is a special or general one?	-
	iv. Whether the POA contains a specific authority for execution of title document in question?	-
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?	-
	(g) Please comment on the genuineness of POA?	-
	(h) The unequivocal opinion on the enforceability and validity of the POA?	-
28.	Whether mortgage is being created by a POA 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.	NO
29.	If the property is a flat/ apartment or residential/ commercial complex, check and comment on the following : (a) Promoter's/Land owner's title to the land/building; (b) Development Agreement/ Power of Attorney; (c) Extent of authority of the Developer/builder; (d) Independent title verification of the Land and/or building in question; (e) Agreement for sale (duly registered); (f) Payment of proper stamp duty; (g) Requirement of registration of sale agreement, development agreement, POA, etc.	Yes Clear Marketable Title Not applicable Not applicable Clear marketable title Not applicable Not applicable



	(h) Approval of building plan, permission of appropriate/local authority etc.	Not applicable
	(i) Conveyance in favour of Society/Condominium Concerned;	Not applicable
	(j) Occupancy Certificate/ allotment letter/letter of possession;	Not applicable
	(k) Membership details in the Society etc.;	Not applicable
	(l) Share Certificates;	Not applicable
	(m) No objection Letter from the Society;	Not applicable
	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies Laws etc.	Not applicable
	(o) 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 lay-out and other precaution, if any.	Not applicable
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan agreement plan etc.	Not applicable
30.	Encumbrances, Attachments, and/or claims whether of Government, Central of State or other Local authorities or Third Party claims, Liens etc. and details thereof.	The said property is already mortgaged with SBI SMECC Dehradun.
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
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	NA
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No objection Certification under the Income Tax Act is required/obtained.	Not applicable
34.	Details of RTC extracts/ mutation extracts/ Katha extracts pertaining to the property in question.	Copy of Khatauni is enclosed
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	No

	(a) Whether the property offered as security is clearly demarcated?	YES
	(b) Whether the demarcation/ partition of the property is legally valid?	YES
	(c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport good to factories/houses, as the case may be)	YES
37.	Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny?	YES
	(a) Document in relation to electricity;	Not applicable
	(b) Document is relation to water connection;	Not applicable
	(c) Document in relation to Sales Tax Registration, if any applicable;	Not applicable
	(d) Other utility bills, if any;	
38.	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 report, utility bills, etc.) or the actual current boundary? If so please elaborate/comment on the same.	No discrepancy appeared from the available documents.
39.	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 not available at the time of preparation of TIR, place provide these comments subsequently, on making the same available to the advocate)	Not available
40.	Any bar/restriction 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?	SARFESI Act is applicable

	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.	NA
43.	Whether the governing Law/Constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precaution. 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 Samarjeet Singh S/o Col. Yogendra Singh R/o Village Badripur, Dehradun.
47.	Whether the Real Estate Project comes-under Real Estate (Regulation and Development) Act, 2016?	Not Applicable
	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 the 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 as uploaded by the promoter in the website of Real Estate Regulatory Authority?	Not Applicable

Date : 20-05-2019
Place: Dehradun

Signature of the Advocate



(Manish Sahal)
Advocate

CERTIFICATE OF TITLE

Annexure C

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of **Registered/Equitable/English Mortgage** (*Please specify the kind of 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 Registered/Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/Equitable Mortgage and I further certify that :

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B 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 records of relevant Government Officer/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. 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 Record, 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 enquires.

5. There are no prior Mortgage/charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from **01-01-1989** to **20-05-2019** pertaining to the Immovable property/(ies) covered by above said Title Deeds. The property is free from all encumbrances. Except SBI SMECC Dehradun.

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/(ics) is to the extent of-NO (Specify the share of the Minor with Name)- **NO**

8. The Mortgage if created, will be available to the Bank for the liability of the Intending Borrower **Sai Grace Academy**.



I Certify that **Shri Samarjeet Singh S/o Col. Yogendra Singh R/o Village Badripur, Dehradun** has an absolute, clear and Marketable title over the Schedule property/(ies). Except SBI SMECC Dehradun. I further certify that the above title deeds are 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 following title deeds/documents would create a valid and enforceable mortgage.

1. **Original sale deed dated 27-07-2000 document no. 3747.**

11. 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.

12. It is certify that the property is SERFAESI Compliance
SCHEDULE OF THE PROPERTY/IES

All that part of land bearing khasra no. 469 M area 0.304 hect. or 0.75 acre situated at Mauza Raipur, Pargana Parwa Doon, District Dehradun.

Date : 20-05-2019

Place : Dehradun

Signature of the Advocate

(**Manish Sahal**)

Advocate

Encl:-

1. Fee Receipt
2. Photocopy of sale deed dated 27-07-2000
3. Khatauni.

