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| <p>1. Details of the title deeds/documents Link (including 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)</p> | <p>Sub Registrar-VIII, New Delhi/Delhi.</p> <ol style="list-style-type: none"> Original Agreement to Sell executed by Sh. Omdev s/o Late Sh. Dharmveer in favour of Krishna Devi Charitable Trust through it's Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having it's Registered office at F-8/1, Krishna Nagar, Delhi that was duly indexed in Book No. Volume No. 5726 on pages 249 to 272 at serial No. 16481 on dated 21.11.2012 in the office of Sub Registrar-Modinagar, District Ghaziabad. Original Sale Deed executed by Sh. Omdev s/o Late Sh. Dharmveer in favour of Krishna Devi Charitable Trust through it's Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having it's Registered office at F-8/1, Krishna Nagar, Delhi that was duly indexed in Book No. Volume No. 6429 on pages 239 to 296 at serial No. 13377 on dated 19.08.2013 in the office of Sub Registrar-Modinagar, District Ghaziabad. Original Sale Deed executed by Sh. Adesh s/o Late Sh. Dharmveer in favour of Krishna Devi Charitable Trust through it's Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having it's Registered office at F-8/1, Krishna Nagar, Delhi that was duly indexed in Book No. Volume No. 6428 on pages 273 to 290 at serial No. 13362 on dated 19.08.2013 in the office of Sub Registrar-Modinagar, District Ghaziabad Certified copy of Order dated 17.12.2014 for land use change from SDM Court vides Suit No. T20141128022785/2014 U/s 143 of U.P.Z.A. & L.R. Act. Latest Khatauni & Khasra of Khasra No. 176 of village Kakra, Pergana Jalalabad, Tehsil Modinagar, District Ghaziabad. Authorization Letter from the Trust regarding to executed and signed of the loan documents. Affidavit of the Borrower. Valuation report from the approved valuer that the construction over the land is as per norms (If any construction). |
| <p>History of the Title based on Documents mentioned in clause No. 1</p> | <p>The property in question i.e. Non Agricultural Land measuring area $0.0345 + 0.7155 = 0.7500$ Hectare pertaining to Khasra No. 176 situated at Village Kakra, Pergana Jalalabad, Tehsil Modinagar, District Ghaziabad belonging to Krishna Devi Charitable Trust having it's</p> |



Registered office at F-8/1, Krishna Nagar, Delhi.

Further on Sh. Omdev s/o Late Sh. Dharmveer executed an agreement to sell of the land in question measuring area **0.7155 hectare** in favour of Krishna Devi Charitable Trust through it's Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having it's Registered office at F-8/1, Krishna Nagar, Delhi that was duly indexed in Book No. Volume No. 5726 on pages 249 to 272 at serial No. 16481 on dated 21.11.2012 in the office of Sub Registrar-Modinagar, District Ghaziabad.

Further on Sh. Omdev s/o Late Sh. Dharmveer sold the land in question measuring area **0.7155 hectare** in favour of Krishna Devi Charitable Trust through it's Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having it's Registered office at F-8/1, Krishna Nagar, Delhi and executed a Sale Deed that was duly indexed in Book No. Volume No. 6429 on pages 239 to 296 at serial No. 13377 on dated 19.08.2013 in the office of Sub Registrar-Modinagar, District Ghaziabad.

Further on Sh. Adesh s/o Late Sh. Dharmveer sold the land in question measuring area 0.0345 hectare in favour of Krishna Devi Charitable Trust through it's Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having it's Registered office at F-8/1, Krishna Nagar, Delhi and executed a Sale Deed that was duly indexed in Book No. Volume No. 6428 on pages 273 to 290 at serial No. 13362 on dated 19.08.2013 in the office of Sub Registrar-Modinagar, District Ghaziabad.

Further on Krishna Devi Charitable Trust mutated their name in the revenue record.

Further on Krishna Devi Charitable Trust got land use change from SDM Court vide order dated 17.12.2014 in Suit No. T20141128022785/2014 U/s 143 of U.P.Z.A. & L.R. Act.

In this way Krishna Devi Charitable Trust became and sole and absolute owner of the land in question and it got a valid and clear marketable rights over the land in question.

Now Krishna Devi Charitable Trust want a financial assistance from the bank and intends to mortgage for the same

2. Whether documents given to the counsel

Yes



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| <p>are original* one or more 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)</p> | |
| <p>3. Whether documents given as original title deeds raise any doubt or suspicion?</p> | <p>Originals are verified from vender herein and search has been conducted in the concerned Sub-Registrar office and after obtaining the certified copy of the latest sale deed ,undersigned came to the conclusion that the original of Title deeds raise no doubt or Suspicion.</p> |
| <p>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?</p> | <p>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.</p> |
| <p>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?</p> | <p>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 Second Copy kept in registrar's office.</p> |
| <p>6. Whether the photographs of parties as affixed in conveyance deed/ title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?</p> | <p>Yes, the photographs of parties as affixed in title deed tally with the photograph seen in the second copy kept in registrar's office.</p> |
| <p>7. Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from</p> | <p>Yes, contents as given in the title deed Tally verbatim with the as stated in the Second Copy kept in registrar's office.</p> |



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| | the registrar's 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? | <i>In view of the above undersigned is of the view that since the house is Residential therefore the Securitization Act is applicable and Equitable Mortgage can be done.</i> |
| 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). | No. there is no bar under any local law for creation of the mortgage of the property to be mortgaged. |
| 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). | <i>No. there is no restrictions regarding sale of the property to mortgaged.</i> |
| 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? | Not Applicable. |
| 13. | Whether the property is ancestral/ or under joint ownership or the | Not Applicable |



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| minor is having interest in the property ? If so, its effect thereof. | |
| 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 leasehold property, whether permission/ NOC from the lessor is required for creation of mortgage? whether permission of the lessor/NOC is obtained? | No, Freehold Rights property, Mortgagor is not required Mortgage permission from Ghaziabad Development Authority Ghaziabad in favour of Bank. |
| What is the rate of sharing of unearned income with lessor, in the event of sale of the property? | Yes. |
| Whether copy of title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease? | Yes. |
| Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof. | Yes. |
| 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 | N/A. |



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show that no dues are outstanding to the Income Tax Department?

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.)

No

DATE : 10-03-2016
PLACE : Ghaziabad

Yours sincerely

AMARJEET SINGH
Advocate



10/03/2016

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ARJEET SINGH

ADVOCATE



Office:-Ch.No.-13 New Building
Civil Court Ghaziabad

Mobile No: 9015030540

Bank's Panel Advocate

Date-10.03.2016

Sh. Omdev s/o Late Sh. Dharmveer in favour of Krishna Devi Charitable Trust through its Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejam Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having its Registered office at F-8/1, Krishna Nagar, Delhi.

CERTIFICATE

REG:- SEARCH REPORT /NON-ENCUMBERANCE CERTIFICATE IN RESPECT
OF: Non Agricultural Land measuring area $0.0345 + 0.7155 = 0.7500$ Hectare
pertaining to Khasra No. 176 situated at Village Kakra, Pergana Jalalabad, Tehsil
Modinagar, District Ghaziabad belonging to Krishna Devi Charitable Trust having its
Registered office at F-8/1, Krishna Nagar, Delhi.

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 office of Sub-Registrar-Modinagar, District Ghaziabad 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 /seen in the title deed tally with
records of office of Sub-Registrar-Modinagar, District Ghaziabad.

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-Modinagar, District Ghaziabad.

1. Attested copy of Turst Deed dated 29.11.2007 that was duly indexed in Book No. IV
Volume No. 2574 on at serial No. 7530 in the office of Sub Registrar-VIII, New
Delhi/Delhi.
2. Original Agreement to Sell executed by Sh. Omdev s/o Late Sh. Dharmveer in favour
of Krishna Devi Charitable Trust through its Trustee Chairman Sh. Baleshwar
Sharma s/o Late Sh. Tejam Sharma and Members Sh. Gautam Sharma s/o Sh.
Baleshwar Sharma having its Registered office at F-8/1, Krishna Nagar, Delhi that
was duly indexed in Book No. Volume No. 5726 on pages 249 to 272 at serial No.
16481 on dated 21.11.2012 in the office of Sub Registrar-Modinagar, District
Ghaziabad.



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3. Original Sale Deed executed by Sh. Omdev s/o Late Sh. Dharmveer in favour of Krishna Devi Charitable Trust through its Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having its Registered office at F-8/1, Krishna Nagar, Delhi that was duly indexed in Book No. Volume No. 6429 on pages 239 to 266 at serial No. 13377 on dated 19.08.2013 in the office of Sub Registrar-Modinagar, District Ghaziabad.
4. Original Sale Deed executed by Sh. Aadesh s/o Late Sh. Dharmveer in favour of Krishna Devi Charitable Trust through its Trustee Chairman Sh. Baleshwar Sharma s/o Late Sh. Tejram Sharma and Members Sh. Gautam Sharma s/o Sh. Baleshwar Sharma having its Registered office at F-8/1, Krishna Nagar, Delhi that was duly indexed in Book No. Volume No. 6428 on pages 273 to 290 at serial No. 13362 on dated 19.08.2013 in the office of Sub Registrar-Modinagar, District Ghaziabad.
5. Certified Copy of Order dated 17.12.2014 for land use change from 'SOM Court vides Sult No. T20141128022785/2014 U/s 143 of U.P.Z.A. & L.R. Act.
6. Latest Khatauni & Khasra of Khasra No. 176 of village Kakra, Pergana Jalalabad, Tehsil Modinagar, District Ghaziabad.
7. Authorization Letter from the Trust regarding to executed and signed of the loan documents.
8. Affidavit of the Borrower.
9. Valuation report from the approved valuer that the construction over the land is as per norms (if any construction).

search report of which is annexed hereto, conducted by me, in the Sub-Registrar-Modinagar, District Ghaziabad Vide Receipt No 14 Dated 10.03.2016 from 3 to 2016 as well as the certified Copy of the Latest Sale Deed has also been examined by me (enclosed herewith).
I have not given / have given opinion earlier on investigation of title relating to the property.

I hereby certify that Krishna Devi Charitable Trust having its Registered office at F-8/1, Krishna Nagar, Delhi has a clear, valid and marketable title over the above said Non Cultural Land measuring area 0.0345 + 0.7155 = 0.7500 Hectare pertaining to Khasra No. 176 situated at Village Kakra, Pergana Jalalabad, Tehsil Modinagar, District Ghaziabad belonging to Krishna Devi Charitable Trust having its Registered office at F-8/1, Krishna Nagar, Delhi. If Krishna Devi Charitable Trust (Intended Borrowers / Mortgagee) personally present through its authorized signatory (along with identity proof) and deposits the title deeds in original, with intention to create a mortgage, it will satisfy the requirements of creation of equitable mortgage. Following person/s should be present personally (along with identity proof) to submit the original title deeds with your Bank / Branch for creation of equitable mortgage. From the said mortgage, the interest of the Bank is secured and guarded.

Yours Sincerely

AMARJEET SINGH
Advocate



1. Special Report
2. Chain of Title
3. Certified Copy of Sale Deed Dated-19.08.2013(846/2016)
4. Certified Copy of Sale Deed Dated-18.08.2013(847/2016)
4. Search Report
5. Search receipt- 14 Dated-10.03.2016.