

56

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DATED: 22/06/2020

REF: PND/96/22/06/2020

TO:
THE BRANCH HEAD
PUNJAB NATIONAL BANK
BRANCH- CHANDER NAGAR
GHAZIABAD U.P.

SPECIAL REPORT ON TITLE

SIG: LAND & BUILDING BEARING KHASRA NO 505 & 506 AREA MEASURING 583.76 SQ.
505 & 506 AREA MEASURING 583.76 SQ.
MTRS. AT VILLAGE SADDIQUE NAGAR, PARGANA LONI GHAZIABAD U.P.

BELONGING TO: SHRI GAUTAM SHARMA S/O SHRI BALESHWAR SHARMA R/O VILLGE NOOR NAGAR PARGANA GHAZIABAD U.P.

AS PER YOUR INSTRUCTION AND PURSUANT MY SEARCH CONDUCTED IN THE OFFICE OF
REGISTRAR-III, GHAZIABAD, U.P. I SUBMIT MY LEGAL SCRUTINY REPORT AS UNDER:-

COUNSEL'S STATEMENT

SPECIS TO BE CONSIDRED	
PARTICULARS	
NAME OF THE BORROWER WITH ADDRESS	SHRI GAUTAM SHARMA S/O SHRI BALESHWAR SHARMA R/O VILLGE NOOR NAGAR PARGANA GHAZIABAD U.P.
NAME OF THE PERSON OFFERING MORTGAGE WITH PARENTAGE/CONSTITUTION AND ADDRESS:	SHRI GAUTAM SHARMA S/O SHRI BALESHWAR SHARMA R/O VILLGE NOOR NAGAR PARGANA GHAZIABAD U.P.
DETAILS OF THE PROPEKTY TO BE MORTGAGED:	LAND & BUILDING BEARING KHASRA NO 505 & 506 AREA MEASURING 583.76 SQ. MTRS. AT VILLAGE SADDIQUE NAGAR, PARGANA LONI GHAZIABAD U.P.
AS PER TITLE DEED:-	
AS PER PRESENT POSITION:-	NOT PROPER DEMARKETED
INVESTIGATIONS:-	

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PARTS OF THE TITLE DEEDS/DOCUMENTS INCLUDING LINK DEEDS/PARENT DEEDS) TO BE REGISTERED FOR CREATION OF THE MORTGAGE (WITH ALL PARTICULARS REGARDING NATURE OF DOCUMENT, DATE OF EXECUTION AND DETAILS OF REGISTRATION)	1. ORIGINAL SALE DEED EXECUTED BY SHRI PRITHVI SINGH S/O SHRI BEGRAJ SINGH, SHRI KESHAV CHAND TYAGI S/O SHRI PRATEET SINGH, SHRI ORAVESH CHAND S/O SHRI PRATEET SINGH, SHRI PARMANAND S/O SHRI BEGRAJ SINGH AND SHRI ISHWAR DAYAL S/O SHRI BEGRAJ SINGH IN FAVOUR OF SHRI GAUTAM SHARMA ON DATED 09/08/2002 REGISTERED IN THE OFFICE OF SUB-REGISTRAR- III GHAZIABAD, U.P. VIDE REGISTRATION NO. 4508 BOOK NO. 1, VOLUME NO. 1468, PAGE NO. 269 TO 286 IN RESPECT OF ABOVE SAID PROPERTY.
WHETHER THE DOCUMENTS GIVEN TO COUNSEL ARE COPIES OF DOCUMENTS?	YES, ABOVE SAID PROPERTY MORTGAGE IN PNB CHANDER NAGAR BRANCH
WHETHER CERTIFIED COPIES HAVE BEEN OBTAINED FROM THE REGISTRAR'S OFFICE?	YES
WHETHER THE DOCUMENTS IN HAND ARE COMPARED WITH THE CERTIFIED COPY, AND	YES,
WHETHER THE DOCUMENTS GIVEN RAISE ANY DOUBT OR SUSPICION?	NO
WHETHER THE REGISTRATION PARTICULARS NUMBER & DATE AND PAGE PARTICULARS AS GIVEN IN THE TITLE DEED SHOWN TO THE COUNSEL TALLY WITH THE	YES



PARTICULARS AS STATED IN THE RECORDS OF THE REGISTRAR'S OFFICE?

WHETHER THE REGISTRATION PARTICULARS NUMBER DATE AND PAGE PARTICULARS AS GIVEN IN THE

YES

THE DEED(S) TALLY WITH THE PARTICULARS AS STATED IN THE CERTIFIED COPY IS OBTAINED FROM THE REGISTRAR'S OFFICE?

WHETHER THE PHOTOGRAPHS OF PARTIES AS AFFIXED CONVEYANCE DEED/ TITLE DEED TALLY WITH THE

YES

PHOTOGRAPH SEEN IN THE CERTIFIED COPY AS OBTAINED FROM THE REGISTRAR'S OFFICE?

WHETHER CONTENTS AS GIVEN IN THE TITLE DEED FULLY VERBATIM WITH THE CONTENTS AS STATED IN

YES

THE CERTIFIED COPY OBTAINED FROM THE REGISTRAR'S OFFICE? IF NOT, VARIATIONS BE SPECIFIED. WHAT IS ITS EFFECT?

WHETHER THE PROPERTY HAS BEEN MUTATED IN THE NAME OF THE PERSON OFFERING THE MORTGAGE?

YES

WHETHER EQUITABLE MORTGAGE CAN BE CREATED AT THE PLACE WHERE THE BRANCH DISBURSING THE LOAN IS SITUATED?

NO, BECAUSE SAID PROPERTY NOT PROPER DEMARKETED AND THE MORTGAGE OF THE SAID PROPERTY CAN NOT ENFORCED (IF REQUIRED) UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITIES ACT, 2002 AND AMENDMENTS THERE TO ("SARFAESI").

NO

WHETHER THERE IS ANY BAR UNDER ANY LOCAL LAW FOR CREATION OF THE MORTGAGE OF THE PROPERTY



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WHETHER THERE ARE ANY RESTRICTIONS REGARDING THE PROPERTY TO BE MORTGAGED?	YES,
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?	NO, ANY APPROVAL / SANCTION MAP OF SAID PROPERTY, HOWEVER SANCTION MAP IS REQUIRED FOR EQUITABLE MORTGAGE.
WHETHER THE PROPERTY IS ANCESTRAL/OR UNDER JOINT OWNERSHIP OR THE MINOR IS HAVING INTEREST IN THE PROPERTY? IF SO, ITS EFFECT THEREOF.	NOT APPLICABLE
WHETHER THE PROPERTY TO BE MORTGAGED HAS BEEN ACQUIRED UNDER LAND ACQUISITION ACT, 1894?	NOT APPLICABLE
WHETHER URBAN LAND CEILING ACT IS APPLICABLE IN THE STATE WHERE THE PROPERTY IS LOCATED?	NOT APPLICABLE
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?	NOT APPLICABLE BECAUSE FREEHOLD PROPERTY
WHAT IS THE RATE OF SHARING OF UNEARNED INCOME WITH LESSOR, IN THE EVENT OF SALE OF THE PROPERTY?	NOT APPLICABLE
WHETHER COPY OF TITLE DEED FAVOURING LESSOR (OTHER THAN GOVT.) IS MADE AVAILABLE TO EXAMINE THE VALIDITY OF THE LEASE.	NOT APPLICABLE
WHETHER TERMS & CONDITIONS GIVEN IN THE LEASE DEED HAVE BEEN COMPLIED WITH? IF ANY CONDITION	NOT APPLICABLE



VIOLATED, EFFECT THEREOF

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 SHOW THAT NO DUES ARE OUTSTANDING TO THE INCOME TAX DEPARTMENT?	NOT APPLICABLE
RESPECT OF AGRICULTURE LAND, WHETHER LAND IS DECLARED SURPLUS OR UNDER CONSOLIDATION OF HOLDINGS?	NOT APPLICABLE
WHETHER CERTIFIED COPIES OF REVENUE RECORDS HAVE BEEN OBTAINED TO CONFIRM THAT NO DUES ARE OUTSTANDING TOWARD THE MORTGAGOR?	NOT APPLICABLE
WHETHER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITIES ACT, 2002 AND AMENDMENTS THERETO (SARFAESI) IS APPLICABLE OF MORTGAGE PROPERTY ?	NO

SANTOSH KUMAR MISHRA

ADVOCATE



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DATED: 22/06/2020

THE BRANCH HEAD
PUNJAB NATIONAL BANK
BRANCH - CHANDER NAGAR GHAZIABAD U.P.

CERTIFICATE

REG. LAND & BUILDING BEARING KHASRA NO 505 & 506 AREA MEASURING 583.76 SQ. METRS. AT VILLAGE SADDIQUE NAGAR, PARAGANALONI GHAZIABAD U.P.
RELONGING TO SHRI GAUTAM SHARMA S/O SHRI BALESHWAR SHARMA R/O VILLGE CHANDER NAGAR PARAGANA GHAZIABAD U.P.

AS REQUESTED, I HAVE CONDUCTED THE LEGAL INVESTIGATION OF THE TITLE AND MADE A SEARCH OF RECORDS IN THE SUB-REGISTRAR-III, GHAZIABAD, U.P. 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 TITLE DEED AND CONTENTS THEREOF TALLY WITH THE INFORMATION AS STATED IN THE RECORDS OF SUB-REGISTRAR-III, GHAZIABAD, U.P. OF ASSURANCES AS WELL AS WITH THE 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 AND OF EXTENDING MORTGAGOR AFFIRED / SEEN IN THE TITLE DEED TALLY WITH RECORDS OF SUB-REGISTRAR-III, GHAZIABAD, U.P. AS WELL AS CERTIFIED COPY OF THE TITLE DEED. CHAIN OF THE RELATING TO THE PROPERTY IS COMPLETE AS GIVEN IN THE CHAIN OF TITLE ANNEXED HERETO.

I HAVE VERIFIED, TALLIED AND COMPARED THESE DOCUMENTS FROM THE RECORD OF THE OFFICE OF SUB-REGISTRAR-II, GHAZIABAD, U.P. OF ASSURANCES AND ALSO FROM THE RECORD OF THE OTHER APPROPRIATE AUTHORITIES.

SALE DEED EXECUTED BY SHRI PRITHVI SINGH S/O SHRI BEGRAJ SINGH, SHRI KESHAV CHAND TYAGI S/O SHRI PRATEET SINGH, SHRI ORAVESH CHAND S/O SHRI PRATEET SINGH, SHRI PARMANAND S/O SHRI BEGRAJ SINGH AND SHRI ISHWAR DAYAL S/O SHRI BEGRAJ SINGH IN FAVOUR OF SHRI GAUTAM SHARMA ON DATED 09/08/2002 REGISTERED IN THE OFFICE OF SUB-REGISTRAR- III GHAZIABAD, U.P.

Chamber : 411, Saket Court Complex, New Delhi

Page 6 of 8



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VIDE REGISTRATION NO. 4508 BOOK NO. 1, VOLUME NO. 1468, PAGE NO. 269 TO 286
IN RESPECT OF ABOVE SAID PROPERTY.

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.

THE SEARCH REPORT OF WHICH IS ANNEXED HERETO, CONDUCTED BY ME IN
THE OFFICE OF SUB-REGISTRAR-III, GHAZIABAD, U.P. FOR THE PERIOD FROM 2007 TO
2020 WIDE ORIGINAL ENCLOSED DATED 22/06/2020; AND THEREBY UNDERSIGNED CAME
TO THE CONCLUSION THAT NO ENCUMBRANCE HAS BEEN FOUND IN RESPECT OF THE
ABOVEMENTIONED PROPERTY EXCEPT PNB.

I HAVE NOT GIVEN ANY OPINION EARLIER ON INVESTIGATION OF TITLE
RELATING TO THE SAME PROPERTY AS DETAILED HEREUNDER.

1. NAME OF OWNER : SHRI GAUTAM SHARMA
2. DATE OF OPINION : 22/06/2020

3. REMARKS:

1. THAT THE SAID PROPERTY ALREADY MORTGAGE IN PNB CHANDER NAGAR
BRANCH.
2. I HEREBY CERTIFY THAT SHRI GAUTAM SHARMA, HAS NO CLEAR, VALID
AND MARKETABLE TITLE OVER THE SAID PROPERTY FOR CREATION OF
EQUITABLE MORTGAGE IN FAVOUR OF PNB.
3. NO, ANY APPROVAL / SANCTION MAP OF SAID PROPERTY, HOWEVER
SANCTION MAP IS REQUIRED FOR EQUITABLE MORTGAGE.
4. THAT IN KHASRA NO 505 & 506 AT VILLAGE AT VILLAGE SADDIQUE NAGAR
PARGANA LONI GHAZIABAD U.P. REGISTERED OTHER TITLE DEED
WITHOUT ANY PROPER DEMARCATION *which is dated on 18.02.2018*
THAT THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS
AND ENFORCEMENT OF SECURITIES ACT, 2002 AND AMENDMENTS
THEREON ("SARFAESI") IS NOT APPLICABLE ABOVE SAID MORTGAGE
PROPERTY

SANTOSH KUMAR MISHRA

ADVOCATE

Chamber : 411, Saket Court Complex, New Delhi



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SPECIAL REPORT ON TITLE

ANNEXURE - IV

Regarding : Land & Building bearing Khassa No. 505 & 506 admeasuring 698.20 Sq Yards i.e. 583.76 Sq. Meters situated at Village Saddique Naga, Pargana Loni, Tehsil & District Ghaziabad.

Belonging to: Shri Gautam Sharma S/o Shri Baleshwar Sharma R/o Village Noor Nagar, Pargana Loni, Tehsil & District Ghaziabad.

ASPECTS TO BE CONSIDERED		COUNSEL'S STATEMENT
F. PARTICULARS		
1	Name of the Borrower with address:	M/S Shriram Construction
2	Name of the person offering Mortgage with parentage / constitution and address:	Shri Gautam Sharma S/o Shri Baleshwar Sharma R/o Village Noor Nagar, Pargana Loni, Tehsil & District Ghaziabad.
3	Details of the property to be mortgaged :	Land & Building bearing Khassa No. 505 & 506 admeasuring 698.20 Sq Yards i.e. 583.76 Sq. Meters situated at Village Saddique Naga, Pargana Loni, Tehsil & District Ghaziabad, bounded as under: East : Property of Rajeshwar Tyagi West : Open Land of Anup Tyagi North : Open Land of Rampal Tyagi etc. South : Road
As per title deed ----		As stated above
As per present position ----		As stated above
B. INVESTIGATIONS		As stated in Chain of Title enclosed
1	Details of the title deeds/documents (including Link 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)	
2	Whether certified copies have been obtained from the Registrar's office.	As stated in Certificate enclosed.
3	Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt of suspicion?	No
4	Whether the registration particulars	Yes



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	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?	
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?	Yes
6	Whether the photographs of the parties as affixed in conveyance deed / title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	Yes, the photographs tally
7	Whether contents of the as given in the Title Deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not variations be specified. What is its effect.	Yes, the contents tally verbatim with each other
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?	Yes, the Equitable Mortgage can be created in favour of Bank/Branch
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
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).	No, there are no restrictions regarding sale of land /I.P. in Uttar Pradesh.
12	Whether all the approvals, clearance/sanctions required for creation of the mortgage have been	Yes

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13	obtained? if not obtained, What are such sanctions approvals and clearances yet to be obtained.	
13	Whether the property is ancestral / or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	No
14	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No
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?	The said property is Free Hold.
17	What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	Not Applicable
18	Whether copy of the title deed favouring Lessor (other than Government) is made available to examine the validity of the lease?	Not Applicable
19	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	Not Applicable
20	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 show that no dues are outstanding to the Income Tax Department?	No
21	In respect of agriculture land.	Not applicable



29

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	whether land is declared surplus or under consolidations of holdings?	
22	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor? (Copies of revenue record be submitted to the bank while submitting the certificate of Title Investigation.)	Yes

Note: That above stated immovable property is unapproved Khastra land of Village Saddique Nagar and building over the said land is also without approval / sanction of construction by any competent authority however since the land lies within abadi area thus shall be covered under provisions of SARFAESI Act 2002.

DATED: 05/04/2019
PLACE: Ghaziabad


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