

Resi/Off: 175, Lane No. 16, Tea Estate, Banjarawala, Dehradun

BOB DDN / Sr.no 01

Date: 23.03.2023

To,  
Chief Manager/Branch Manager  
Bank of Baroda,  
Aisley Hall,  
Dehradun.

Dear Sir,

**Reg:-** Title opinion report certifying non encumbrance of All that Residential Property bearing municipal no. 307/1, Race Course Road, Dehradun comprising of land area 615.66 Sq.Mtr., covered area 166.75 Sq.Mtr. belonging to 1. Mrs. Manpreet Kaur Sahni W/o. Shri Manmohan Singh Sahni and 2. Shri Manmohan Singh Sahni S/o Late Preet Pal Singh Sahni both R/o. 5-B, Race Course Road, Dehradun.

I refer to your request to me to furnish Non-Encumbrance and certified and submit the title cum Opinion report about the clear and marketable title to the above property to be mortgage for securing the credit facility (s) granted/proposed to be granted to 1. Mrs. Manpreet Kaur Sahni W/o. Shri Manmohan Singh Sahni and 2. Shri Manmohan Singh Sahni S/o Late Preet Pal Singh Sahni both R/o. 5-B, Race Course Road, Dehradun.

1.	Description of area of property proposed to be mortgaged specific number and address of property along with boundaries and measurement.	All that Residential Property bearing municipal no. 307/1, Race Course Road, Dehradun comprising of land area 615.66 Sq.Mtr., covered area 166.75 Sq.Mtr.  According to 4 Sale Deed and sanctioned plan verify by valuer.
2.	Nature of property	Residential
3.	Name of mortgagor and his status in A/C ( whether sole prop, partner , Director, karta, trustee, agent, or guarantor or co-borrower	Belonging to and Borrower :- 1. Mrs. Manpreet Kaur Sahni W/o. Shri Manmohan Singh Sahni and 2. Shri Manmohan Singh Sahni S/o Late Preet Pal Singh Sahni both R/o. 5-B, Race Course Road, Dehradun.
4.	Whether any minor, lunatic or un-discharged insolvent is involved confirm that the mortgagor has sufficient capacity to contract. Precautionary steps to be taken.	No, minor, lunatic or un-discharged insolvent is involved confirm that the mortgagor has sufficient capacity to contract.
5.	Whether the property is free hold or leasehold, if leasehold then period of lease and if free hold whether urban land ceiling act applies and permission to be obtained.	Urban Land Ceiling Act have been repealed in Uttarakhand. Land/Property is freehold and is within the limits of Nagar Nigam Dehradun.
6.	Source of property i.e self acquired or 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	No, Mortgagors is a Absolute Owner.

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	between the members of the family through partition deed. If yes whether original registered partition deed is available or it is only a family settlement	
8.	Whether the mortgagor is in exclusive possession of the prop of it is leased/rented out to 3 <sup>rd</sup> party	As per the information provided by owner/Borrower the property in the possession of the owner. please verify by valuer.
9.	Whether the prop is mutated in the municipal/revenue records & mortgagor's name is reflecting the, if not, the reason thereof.	The name of borrower is duly mutated in Nagar Nigam record.
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.	NO
11.	Whether all the original title deed including antecedent title deed and other relevant document are available. please give details.	Yes, 1. Copy of Sale deed dt. 21.01.1958, Doc. No. 130 with 131. 2. Copy of POA 3. Certified Sale deed dt. 11.03.2022, Doc. No. 1923. 4. Certified Sale deed dt. 22.08.2022, Doc. No. 5396. 5. Certified Sale deed dt. 09.02.2023, Doc. No. 726. 6. Certified Sale deed dt. 22.08.2022, Doc. No. 5395. 7. Certified Sale deed dt. 20.04.2006, Doc. No. 3222. 8. Certified Sale deed dt. 06.09.2000, Doc. No. 4470. 9. Copy of Police Report. 10. Publication in News Paper. 11. Copy of Nagar Nigam Records.
12.	Whether the advocate has personally visited the sub registrar/revenue/municipal office and examined the records.	Yes, the advocate has personally visited the sub registrar/revenue/municipal office and examined the records.
13.	Whether the search is being made for the Period of 30 years if no reason thereof.	Yes
14.	Details of documents examined/ scrutinized ( this should be in chronological order with serial num/type/nature of document, date of execution, parties, date of registration details including the details of revenue/society record)	1. Copy of Sale deed dt. 21.01.1958, Doc. No. 130 with 131. 2. Copy of POA 3. Certified Sale deed dt. 11.03.2022, Doc. No. 1923. 4. Certified Sale deed dt. 22.08.2022, Doc. No. 5396. 5. Certified Sale deed dt. 09.02.2023, Doc. No. 726. 6. Certified Sale deed dt. 22.08.2022, Doc. No. 5395. 7. Certified Sale deed dt. 20.04.2006,



		<p>Doc. No. 3222.</p> <p>8. Certified Sale deed dt. 06.09.2000, Doc. No. 4470.</p> <p>9. Copy of Police Report.</p> <p>10. Publication in News Paper.</p> <p>11. Copy of Nagar Nigam Records</p>
15.	Tracing the 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 along with the type or rights it creates	<p>According to Conveyance Deed executed by Govt. of India in favour of Shri Avtar Singh was the owners of the All that Residential Property bearing municipal no. 307/1, Race Course Road, Dehradun comprising of land area 615.66 Sq.Mtr, since 1957, which is duly registered in the office of sub-registrar Dehradun in Book No. 1 Vol. 530 Page 191 ADF Book No. 1 Vol. 529 Pages 167 to 190 at Sr. No. 131 with 130 on 21.01.1958.</p> <p>There after Shri Avtar Singh executed a will dated 13.01.1971 in favour of his two sons Sohan Singh Kohli and Jeet Singh Kohli which is duly registered in the office of sub-registrar Dehradun in Book No. 3 Vol. 285 Pages 273 to 274 at Sr. No. 14 on 14.01.1971.</p> <p>There after the death of Shri Avtar Singh his two sons i.e. Sohan Singh Kohli and Jeet Singh Kohli became the owner of aforesaid land.</p> <p>That as per will Shri Avtar Singh bequeathed 381.93 Sq. Mtr. to Shri Sohan Singh Kohli and remaining 233.73 Sq.Mtr. in favour of Shri Avtar Singh.</p> <p>After the death of Shri Sohan Singh Kohli on 01.12.1998 his legal heirs i.e. Virendra Singh Kohli, Jasjeet Singh Sachdeva, Manmeet Singh Sachdeva, Harnam Singh Sachdeva and Narendra Singh Kohli became the owner of the aforesaid land.</p> <p>Thereafter a suit was filed before the Distt. Judge, Dehradun and the suit was decided on 29.09.2021 the terms of compromise.</p> <p>Thereafter Shri Narendra Singh Kohli executed Sale Deed dated 20.08.2022 in favour of Shri Manmohan Singh Sahni and Mrs. Manpreet Kaur Sahni, which is duly registered in the office of sub-registrar II, Dehradun in Book No. 1 Vol. 7998 Pages 365 to 402 at Sr. No. 5396 on 22.08.2022. By the above mentioned Sale Deed the purchaser has purchased All that 28 % share in Residential Property bearing municipal no. 360/280, Race Course Road, Dehradun comprising of land area 381 Sq.Mtr, Covered area 146.69 Sq.Mtr.</p> <p>Thereafter Shri Virendra Singh Kohli executed</p>

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Sale Deed dated 08.02.2023 in favour of Shri Manmohan Singh Sahni and Mrs. Manpreet Kaur Sahni, which is duly registered in the office of sub-registrar II, Dehradun in Book No. 1 Vol. 8269 Pages 147 to 196 at Sr. No. 726 on 09.02.2023. By the above mentioned Sale Deed the purchaser has purchased All that 40 % share in Residential Property bearing municipal no. 360/280, Race Course Road, Dehradun comprising of land area 381 Sq.Mtr, Covered area 146.69 Sq.Mtr.

Thereafter Shri Jasjeet Singh Sachdeva, Shri manmeet Singh Sachdeva and Shri Harnam Singh Sachdeva executed Sale Deed dated 22.08.2022 in favour of Shri Manmohan Singh Sahni and Mrs. Manpreet Kaur Sahni, which is duly registered in the office of sub-registrar II, Dehradun in Book No. 1 Vol. 7998 Pages 321 to 364 at Sr. No. 5395 on 22.08.2022. By the above mentioned Sale Deed the purchaser has purchased All that 32 % share in Residential Property bearing municipal no. 360/280, Race Course Road, Dehradun comprising of land area 381 Sq.Mtr, Covered area 146.69 Sq.Mtr.

Thereafter Shri Jeet Singh Kohli through its attorney Shri narendra Singh Sethi executed Sale Deed dated 06.09.2000 in favour of Shri Tejveer Sharma, which is duly registered in the office of sub-registrar I, Dehradun in Book No. 1 Vol. 877 Pages 377 to 390 at Sr. No. 4470 on 06.09.2000. By the above mentioned Sale Deed the purchaser has purchased All that Residential Property bearing municipal no. 360/1, Race Course Road, Dehradun comprising of land area 222.85 Sq.Mtr, Covered area 20.06 Sq.Mtr.

Thereafter Shri Tejveer Sharma executed Sale Deed dated 20.04.2006 in favour of Smt. Manjeet Kaur Kohli, which is duly registered in the office of sub-registrar I, Dehradun in Book No. 1 Vol. 1337 Pages 1501 ADF No. 1 Vol. 1628 Pages 945 to 966 at Sr. No. 3222 on 20.04.2006. By the above mentioned Sale Deed the purchaser has purchased All that Residential Property bearing municipal no. 360/1, Race Course Road, Dehradun comprising of land area 222.85 Sq.Mtr, Covered area 20.06 Sq.Mtr.

Thereafter Smt. Manjeet Kaur Kohli executed Sale Deed dated 11.03.2022 in favour of Smt. Manpreet Kaur Sahni and Manmohan Singh Sahni, which is duly registered in the office of sub-registrar IV, Dehradun in Book No. 1 Vol.

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		<p>6165 Pages 387 to 418 at Sr. No. 1923 on 11.03.2022. By the above mentioned Sale Deed the purchaser has purchased All that Residential Property bearing municipal no. 360/1, Race Course Road, Dehradun comprising of land area 222.85 Sq.Mtr, Covered area 20.06 Sq.Mtr.</p> <p>At present Mrs. Manpreet Kaur Sahni W/o. Shri Manmohan Singh Sahni and 2. Shri Manmohan Singh Sahni S/o Late Preet Pal Singh Sahni both R/o. 5-B, Race Course Road, Dehradun is the Owner of above mentioned property. They have a clear &amp; unambiguous title. The above property is fit for equitable mortgage.</p>
16.	Whether there is any doubt/suspicion about the genuineness of the original documents. If yes then specify.	No
17.	Final certificate of the advocate confirming that title of the property to be mortgaged is examined by him and the same is/are clear & marketable	<p>Mrs. Manpreet Kaur Sahni W/o. Shri Manmohan Singh Sahni and 2. Shri Manmohan Singh Sahni S/o Late Preet Pal Singh Sahni both R/o. 5-B, Race Course Road, Dehradun</p> <p>Original Title deed and other Original/copies documents are good security and the bank interest is secured by such security.</p> <p>The chain of title is complete. The security by the way of equitable mortgage by deposit of all documents mentioned in para 18 of this NEC.</p> <p>The Property is clear, valid, marketable and free from encumbrances expect the charge of PNB Housing Finance Ltd.</p> <p>The bank can advance loan to the borrower. In case the borrower fails to repay the loan, bank can recover loan amount by sale of mortgaged property.</p> <p>At present there is a House.</p>
18.	List of documents to be deposited for creation of mortgage by the mortgagor including any additional document required in addition to the documents available	<p>At present following paper are required:-</p> <ol style="list-style-type: none"> <li>1. Copy of Sale deed dt. 21.01.1958, Doc. No. 130 with 131.</li> <li>2. Copy of POA</li> <li>3. Certified and Original Sale deed dt. 11.03.2022, Doc. No. 1923.</li> <li>4. Certified and Original Sale deed dt. 22.08.2022, Doc. No. 5396.</li> <li>5. Certified and Original Sale deed dt. 09.02.2023, Doc. No. 726.</li> <li>6. Certified and Original Sale deed dt. 22.08.2022, Doc. No. 5395.</li> </ol>

		7. Certified and Original Sale deed dt. 20.04.2006, Doc. No. 3222. 8. Certified and Original Sale deed dt. 06.09.2000, Doc. No. 4470. 9. Copy of Police Report. 10. Publication in News Paper. 11. Copy of Nagar Nigam Records. a) Search Receipt b) Affidavit c) Declaration
19.	Whether any additional formalities to be completed by the proposed mortgagor. If Yes, State specifically in case of flats/property in Co-operative Societies, whether allotment letter, possession letter, share certificate, affidavit, power of attorney etc is required.	No, additional formalities to be completed by the proposed mortgagor.
20.	Comments on enforceability of property under SARFAESI ACT 2002	The Provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 is applicable on the present property

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NOTE:-

The sale deed executed by Govt. of India in favour of Shri Avtar Singh, bearing book no. 1, vol. 530, on pages 191 ADF No. 1 Vol. 529 Pages 167 to 190 at serial no. 131 with 130 dated 21.01.1958 has been lost by the Owner who has duly written to the police regarding the same and has also got the publication done in the newspaper to this effect. The tehrir and the publication is enclosed with this report.