

30th August, 2019

To,
Chief Manager,
Bank of Baroda,
Sudhowala, Dehradun.

Non Encumbrance Report in the account of Smt. Ved Kranti Tyagi W/o Shri Rajbal Tyagi

1.	Description and area of property proposed to be mortgaged. Specific number(s) and address of property along with boundaries and measurements:- House bearing municipal no. 293, built on plot no. 49, area 105 sq. meters/125.33 sq. yards, situated at Khasra No. 57, of revenue village Mukarrabpur Palheda, Now Bharat Vihar, Modipuram, Roorkee Road, Pargana Daurala Tehsil Sardhana, District Meerut :- <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Survey No.</td> <td style="width: 5%;">:</td> <td style="width: 50%;">Khasra no. 57</td> </tr> <tr> <td>Door No.(in case of house property)</td> <td>:</td> <td>House bearing municipal no. 293, built on plot no. 49,</td> </tr> <tr> <td>Extent/ area including plinth/ built up area in case of house property.</td> <td>:</td> <td>area 105 sq. meters/125.33 sq. yards,</td> </tr> <tr> <td>Locations like name of the place, Village, city, registration, sub-district etc.</td> <td>:</td> <td>situated at Khasra No. 57, of revenue village Mukarrabpur Palheda, Now Bharat Vihar, Modipuram, Roorkee Road, Pargana Daurala Tehsil Sardhana, District Meerut</td> </tr> </table> Boundaries of property are given hereunder (as per title deed):- EAST 23.5', Land Others WEST 23.5', Rasta 20' wide NORTH 45', Plot of Pramod Bhatnagar SOUTH 51', Plot Rajesh Sharma For actual boundaries, dimensions, demarcation, area, possession, approved constructions, Khasra no, identification, approved constructions, MDA approval, genuineness of approved Map, municipal no., location, road widening, kindly obtain report from approved valuer and also conduct site inspection.		Survey No.	:	Khasra no. 57	Door No.(in case of house property)	:	House bearing municipal no. 293, built on plot no. 49,	Extent/ area including plinth/ built up area in case of house property.	:	area 105 sq. meters/125.33 sq. yards,	Locations like name of the place, Village, city, registration, sub-district etc.	:	situated at Khasra No. 57, of revenue village Mukarrabpur Palheda, Now Bharat Vihar, Modipuram, Roorkee Road, Pargana Daurala Tehsil Sardhana, District Meerut
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2.	Nature of Property (Whether Agricultural Non-Agricultural Commercial, Residential or Industrial) If non-Agricultural, the reference & date of conversion order from the competent authority should also be mentioned	:	As per sale deed, residential											
3.	a. Name of the Mortgager/Owner and status in the Account i.e borrower(s) or	:	Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi – as Borrowers											

	guarantor and whether individual, Sole Proprietor, Partner, Director, Karta or Trustee. b. In case the Mortgager is partner/Director/Trustee who is mortgaging the property on behalf of Partnership/Company/Company/Trust. c. Whether he/she has the authority. Copy of the Resolution/Memorandum & Articles of Association/Trust Deeds etc whether examined and verified.	
4.	Whether any minor lunatic or un-discharged insolvent is contacting. Precautionary/steps to be taken.	: No minor or lunatic has contacted me in regard to said property and there is no mode to check whether the person contacted is insolvent or not.
5.	Whether the property is Freehold or Leasehold. (If Lease hold then period of lease and if Freehold Whether Urban Land ceiling Act applies and permission to be obtained)	: Free hold.
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 Mortgager 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.	: N.A
8.	Whether the Mortgager is in exclusive possession of the property Or it is leased/rented out to third party.	: To check possession of Mortgagor. Please conduct site inspection and also obtain report from approved valuer to ascertain the actual boundaries, Dimensions, Location, and possession of the mortgagor.
9.	Whether the property is mutated in municipal/Revenue records and Mortgagor's name is reflecting and if not the reason thereof.	: Yes as per obtain latest house tax receipt,
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	: No

11.	<u>mortgage.</u> Whether all the Original Title deeds including antecedent Title deeds and other relevant documents are available. Please give detailed list	As per para 14, original of documents mentioned at serial no. i to iii in para 14 was seen and returned to borrower on 25th August, 2019.
12.	Whether the Advocate has personally visited the Sub Registrar/Revenue/Municipal office and examined the records.	Yes, only the office of Sub-Registrar- Sardhana, Meerut
13.	Whether the Search is being made for the period of 30 years. If no reason thereof.	The search has been conducted from the record available for inspection with the office of Sub-Registrar - Sardhana, Meerut for the period of 1989 to 2019 (search receipt enclosed)
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.) - Original as well as Certified copy of Registered Sale Deed dated 30th March, 1988 executed by Shri Bhartu S/o Shri Khachedu in favour of Shri Ramniwas S/o Shri Munshi Lal. Said Deed was registered in the office of Sub-Registrar, Meerut at Bahi No. 1, Zild No. 1610/1621 at pages 241 to 246 at serial no. 1963 on 13th July, 1988. (Original seen and returned to borrower on 25th August, 2019) - Original Approved map by MDA along with covering letter dated 12th June, 1990 (Original seen and returned to borrower on 25th August, 2019) - Original as well as Certified copy of Registered Sale Deed dated 23rd February, 1998 executed by Shri Ramniwas S/o Shri Munshi Lal, in favour of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. Said Deed was registered in the office of Sub-Registrar, Sardhana at Bahi No. 1, Zild No. 2114 at pages 259 to 266 at serial no. 3041 on 26th June, 1998. (Original seen and returned to borrower on 25th August, 2019) - Copy of House tax receipt dated 17th September, 2018 in the name of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. Certified copy of House Tax assessment Chittha we.f 1991 in the name of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. - Copy of Electricity Bill dated 07th January, 2019 in the name of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. - Copy of Electricity Bill receipt dated 15th January, 2019 in the name of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi.	
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 along with the type of right it creates.	

- From the documents produced before me, facts emanated as follows, that initially, Shri Bhartu S/o Shri Khachedu was the bhumidhar with transferable rights of land of khasra no. 57 Mukarrabpur Palheda, Tehsil Sardhana, District Meerut.
- Thereafter, said Shri Bhartu S/o Shri Khachedu vide Sale Deed dated 30th March, 1988 sold the said plot no. 49, area 105 sq. meters/125.33 sq. yards, situated at Khasra No. 57, of revenue village Mukarrabpur Palheda, Pargana Daurala Tehsil Sardhana, District Meerut to Shri Ramniwas S/o Shri Munshi Lal.
- Thereafter, said Shri Ramniwas S/o Shri Munshi Lal got the map approved from MDA of said plot.
- Thereafter, said Shri Ramniwas S/o Shri Munshi Lal sold the said property to Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi vide sale deed dated 23rd February, 1998.
- In furtherance thereof, names of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi have been duly mutated in the records of Nagar Nigam, Meerut and UPPCL, Meerut.

16. Whether there is any doubt/suspicious about the genuineness of the Original documents. If yes, then Specify. : Yes, the Sale Deed dated 30th March, 1988 and Sale Deed dated 23rd February, 1998 are genuine.
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 and free from any encumbrance.:
As could be ascertained from the search conducted with the index registers, available for inspection with the office of Sub- Registrar – Sardhana, Meerut for the period 1989 to 29th August, 2019, said Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi has created no encumbrance on said property and the title of the property is found to be clear and marketable.
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:
- Original as well as Certified copy of Registered Sale Deed dated 30th March, 1988 executed by Shri Bhartu S/o Shri Khachedu in favour of Shri Ramniwas S/o Shri Munshi Lal. Said Deed was registered in the office of Sub-Registrar, Meerut at Bahi No. I, Zild No. 1610/1621 at pages 241 to 246 at serial no. 1963 on 13th July, 1988. **(Certified copy enclosed, original to be obtained)**
 - Original Approved map by MDA along with covering letter dated 12th June, 1990
 - Original as well as Certified copy of Registered Sale Deed dated 23rd February, 1998 executed by Shri Ramniwas S/o Shri Munshi Lal, in favour of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. Said Deed was registered in the office of Sub-Registrar, Sardhana at Bahi No. I, Zild No. 2114 at pages 259 to 266 at serial no. 3041 on 26th June, 1998. **(Certified copy enclosed, original to be obtained)**
 - Original House tax receipt dated 17th September, 2018 in the name of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. Certified copy of House Tax assessment Chittha we.f 1991 in the name of Smt.

	Vedkranti Tyagi W/o Shri Rajbal Tyagi. v. Original Electricity Bill dated 07th January, 2019 in the name of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. vi. Original Electricity Bill receipt dated 15th January, 2019 in the name of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi. vii. Affidavit of Smt. Vedkranti Tyagi W/o Shri Rajbal Tyagi.	
19.	Whether any additional formalities to be completed by the proposed Mortgagor. If yes, state specially 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. Whether provisions of SARFAESI Act 2002 is applicable over the property.	: N.A The provisions of SARFAESI ACT will apply on said property subject to creation of valid mortgage after obtaining documents as advised herein this report and after proper registration of same with the CERSAI.
20.	Remarks i. Registration of equitable mortgage is not mandatory in U.P, therefore prior non-encumbrance by way of equitable mortgage cannot be ascertained from the search conducted in the office of Sub-Registrar. ii. There is no system of finding Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. iii. For actual boundaries, Dimensions, Location, area, identification, demarcation, MDA approval, approved constructions, possession, etc please obtain report from approved valuer and also conduct site inspection.	

Meerut

Dated : 30th August, 2019

(Anil Goel)
Advocate