### AIGNI 1921F मादयाय गुरु स्वाधिक

RUPEES FIVE HUNDRED



### INDIA NON JUDICIAL

8152338

मारू गाम आम्बर्

छतासगढ़ CHHATTISGARH

विहास, सिंग रोड नं. २, जिलासपुर तहसील एवं जिला बिलासपुर (छलीसगढ़)। नगर, तहसील एवं जिला रावपुर (छत्तीसगढ़)। हाल निवासी मकान नंबर 9, महिमा उनेदाथ पाठक) जाहि बास्या, पेरात निकारी, निकास मिकर उ49 लालपुर, रावेन्द्र भीमती ज्यापु १३ वर्ष, लिंग ,िस्ट गर्नी, वर्ष समी हामी हो।

मुख्नार नियुक्तकताः

ा (.ए.म) प्रजीमठ निवासी सामारी हिनासी सामारी विला उपरिया (म.प्र.) नीपक कुमार पाठक, आयु ५२ वर्ष, लिंग पुरुष, पिता भी उपेन्द्रनाथ पाठक, जाति

ः किकागार प्रक्रिकम्

। है ग्राञ्चिक हेंग्र मािछ्न कि किएंग्रे प्रचारन क्रिक्षीनीन क्रि िार्छन् आज दिनोंक 04-12-2010 को यह आम मुख्यार पत्र लिख दिया जाता है की लिखकर

निष्ठ कि किर्मेर रहायन

क्र टहा क्रामिक म्यामुर - मि निर्हीर हेंग्र ,हिं। कोमक् मिगमुर में जाक केम्रह हिंग स्प्रांत कोमक् मिगमुर - में प्रकार केरिय केरिय हैंगे कि हैंगे कि कांमक निगमुर - में मज्दीम ,ऽ\रहा कांमक निगमुर में केंगू - ई प्रकार छड़ गमीछ कुछ केंग्र ई क्रुष्टी ने मुगान गाडगा गाडम उपेर्रींग की कि 226 जो कि नी कि नी कि नी मिल हो। से कि मी कि नी कि नी कि नी कि मी कि मी कि कांमक निर्माप ,ाान्डाए – क्रिम ,जिलिनार कोग्नेस्ट के मिनि कि गुगम – लिली व गुगम – लिसिडा साछ

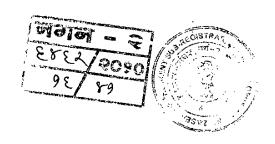
ाठार डि कि 4991-80-10 कांम्ट्री होड़र्ट किम्ड थाम्डर्नाथ कि हमू का के कठाए माप्रधाप कि मेंग्ड के डाग् अर देतहनाथ (३) क्षे प्रमन्त्रनाथ (३) क्षे प्रकेतनाथ (३) क्षे क्षेत्रनाथ प्र ी, पेन नंबर २१८ से २९८ में कि दुर्गम निवंधक मुगान कथंबनी माश्रम कि ई २९८ से ४९८ जन कि हाप्रायकु हाम घराक्तर कि सिड्राम हाप्रायकु धामलागींग कि कि 7891-21-01 कोन्ही निहन्छ की कि । किरिछ र्न कठाए मारकरार कि किएमें कि ber कांमक नगमपुर प्राप्तर के शिकनार हाफकीरू हिर्म

# पंजीयन अधिनियम की धारा 32 (A) के तहत अंगुष्ठ छाप

·[		न तहत अगुब्ध छाप
क्रमांक	पक्षकार/दावेदार का नाम	अंगुष्ठ छाप (कार्यालय हेतु)
1:	भीपार जेगारी हामा	
2	दीपक कुमार पाइक	
3 To College	·	ं उप पंजीयक,
TE dela Company	· ·	विकासतुर (छ.ग.)
	882/2090 94/89	
	1146 - 40EE 2018	

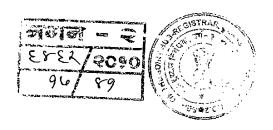
. (6)	
पंजीयन शुल्क	100.00
पृष्ठांकन शुल्क	10.00
नस्ती शुल्क	10.00
तुलना शुल्क	10.00
अन्य शुल्क	
योग	130.00
n	
उप पंजीयक,	SRO-विलासपुर-(स)

को पुस्तक क्रमांक अति. 4 ग्रंथ क्रमांक 510 में पृष्ठ 17 से 24 क्रमांक 1146	LI&	अज्ञ तारीख 4	(5) मास	12	सन्	2010	-
1146		को पुस्तक क्रमांक अति. 4					
Employee 1		में पृष्ठ 17 से 24 क्रमांव	<b>ক</b>	1146	_		
	Company of the Party of the Par	देकर पंजीयन किया गया	(	ΣC			
हुप पंजीयक, SRO-विलासपुर-(स)		(	ू रुप पंजी	/ यक, sı	२०-विला	सपुर-(स)	



$\sim$	_	
ान	ष्प	दक

			ान <b>े</b> पादक		_
क्रमाक	नाम, आयु	पिता/पति/बेवा का नाम, जाति, व्यवसाय	<b>ਪ</b> ता	फोटो	अंगूठा निशान
1	श्रीमती ज्योति शर्मा 1 Shara	पति श्री मनोज शर्मा	महिमा विहार, , मकान नं. 9, बिलासपुर, .,	FOE	
	45 हस्ताक्षर 04/12/2010	ब्राम्हण, नौकरी		100	
	<u></u>		दावेदार		•
क्रमांक	नाम, आयु	पिता/पति/बेवा का नाम, जाति, व्यवसाय	पता	फोटो	अंगूठा निशान
1	दीपक कुमार पाठक	आ.श्री उपेन्द्रलाथ पाठक ब्राम्हण, नौकरी	सगरारोड, , , जिला उमरिया म.प्र., ,		
## #** ***	हस्ताक्षर 04/12/2010		गवाह		
क्रमांक -		पिता/पति/बेवा का नाम, जाति, ध्यवसाय	पता	फोटो	अंग्ठा निशान
12.12	SHIP THE	आ. श्री भोजाराम साह्	तिफरा, यदुनंदन नगर, , बिलासपुर,, .	-	
2	46 मनोज शर्मा	साह्/तेली, नौकरी आ. श्री के.एल. शर्मा	महिमा विहार, , , बिलासपुर, ., .		
, 2,	46 हस्ताक्षर 04/12/2010	ब्राम्हण, नौकरी			



पूर्वीक्त निष्पादक/दावेदार/सहमतिदाता/गवाह के अंगुष्ठ छाप/हस्ताक्षर मेरे समक्ष लिये गये





८६६८।०१०५ कामक एएकप्र

2KO-ष्रिआसर्तेर-(स) क्षार्गीर प 100,00 (हे डीए) क्न्यूं किमिस उतकर शुष्ट्य कर्जुंट काठ्रुक क्रिंगिस तिकार के इस किलीय प्रकार सकति प्रका कन्धृद्ध कांद्रह क्त्रीक्तार क्षेक्षार के मधनिशिर काण्य 100.001 क्निशु कांद्रमु फर्ड (4a)

. ..प्र.म ाम्रीसट किही ,र्राग्राप्त ,एन्द्रनाथ पाठक, ब्रास्ट्रण, ि.IIE ,कठाप प्राप्तकृ कर्णा**५** 

ાલુબાધતૈર'` हिम्म कि होए ,सिश होफिट हिम्मकि १. हे हात्क्रम, प्रमुष्ठी मिन्नीस ,पभ्डराष्ट्र ,सिश्

OF 1185, किए वि मार मुख्न्यारनामा (विकय

कि मार प्राप्त के मिल्ले की कि की है। 03 प्राप्ट एक संकार प्राप्त के रूपिया र्यास १५० स्था स्था १५० 03 कियास्र प्रेप के लगतिय और ,ाथ ाथा धकी काणिन क छिने त्रशिकाष्टत की है 65स्क प्राकांक्र , हे सिनार के एक तापनीय के हैंचरी

00.0

भूज तारीख 04/15/5010

2кО-ाुध्यासर्तेर-(स)

00.0

प्रकरण क्रमांक 201017332

श्रीमती ज्योति शर्मा

पिता/पति/बेवा

पति श्री मनोज शर्मा

महिमा विहार,,मकान नं. १,बिलासपुर,,,,.

द्वारा उपः जिला SRO-विलासपुर-(स)

विलासपुर

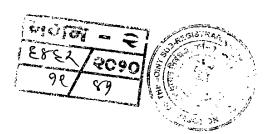
के उप पंजीयक के कार्यालय में तारीख 04/12/2010

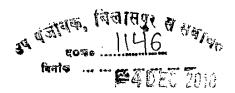
को म०पू०/म०प० 1:45PM



SRO-विलासपुर-(स)

ि "स्तुतकर्ता के हस्ताक्षर/अंगुष्ठ छाप







#### **ELECTION COMMISSION OF INDIA IDENTITY CARD**

भारत निर्वाचन आयोग पहचान पत्र

GDH9114786

JYOTI SHARMA ः ज्योति शर्मा

Huchand's Name : MANOJ SHARMA :मनोज शर्मा

:FEMALE / स्त्री Sex / लिंग

Age as on 1.1.2003 :36 Years 1.1.2003 को आयु :36 वर्ष

विवाध

-4 DEC 2010

GDH9114786

Address: HNO, 349 LALPUR TEH.RAIPUR, DISTT.RAIPUR Chhattisgarh

: म.क. 349

लालपुर

तह.रायपुर, जिला रायपुर छत्तीसगढ

(E.R.O.)
Faceimile Signature of Electoral Registration Officer for 041 - RAIPUR RURAL Constituency

041 - रायपुर ग्रामीण निर्वाचन क्षेत्र के निर्वाचक रजिस्ट्रीकरण अधिकारी के हस्ताक्षर की अनुकृति

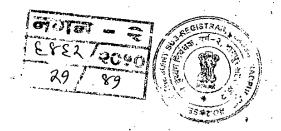
Place : RAIPUR RURAL स्थान : सायपुर ग्रामीण

This Card may be used as an identity Card under different Government Schemes. 308/873 इस पश्च को विभिन्न सरकारी योजनाओं के अन्तर्गत प्रह्मानुपत्र के रूप में प्रयोग किया जा सकता है।



ं उप पंजीयक कार्या	लयः SRO-विलासपुर-(स) प्रकरण क्रमांक 201017332	सिलसिलेवार:	17604
किस की दी गई	दस्तावेज को तफसीलवारी व कीमत या दस्तखत की तारीख या किस्म जो मुहरबंद लिफाफा लिया गया हो जिसके बाबत फीस दाखिल हुई हो उसके ऊपर लिखी हुई इबारत	तादाद फीस (अगर हो तो) दाखिल शुदा	रजिस्ट्री ओहदेदार के छोटे दस्तखत
(1)	(2)	(3)	(4)
श्रीमती ज्योति शर्मा	1146 1146	रूपये	
	दस्तावेज	130.00	
CITY	तारीख : 04/12/2010 · उप पंजीयक योग	130.00	d.

SUB-REGISTRAR BILASPUR (C.G.)



। रिक्र कातनध्र हे पाल कि गिरास्ता के निवास राजा । 6. यह सम कि कि के मिलक । है कि प्राष्ट्रभूम प्राकाशीर कह कि न्त्रिक कि प्राक्त कि 

भी के बाद वह रहद समझा जाएगा । है होता है । जात में हिन कि प्राप्त के प्राप 

। गिर्मंत्र म्ह्री ९९ हाम ११ थीकर कि ामानग्राष्ट्रकम् मद्र ई रुकी प्रक्षात्रम्ड नेमरू कि 0102-21-40 क होशि हे पर से परक्षकर समझकर निर्मालिखत साक्षदारो के समक्ष लिखकर दिया है एवं उस पर आज मह अप मुख्यार नामा लिखकर देनेवाली ने बिना किसी दबाव के, बिना किसी नशे में एवं अपने

हस्ताक्षर मुख्यार नियुक्तकप्

ोमाष्ट्र ज्ञाक्य किमिरि 1870mm

प्रामुक क्रमार Howard किकागार प्राष्ट्र्यम् प्रक्षात्रज्ञ

महू जात साहू पेशा नेकरी निवासी यदुनंदन नगर तिफार

श्याम सोह्न आयु ४६ वर्ष लिंग पुरुष पिता स्व. भोजाराम

। ज्ञासिक पर्वे जिला बिलासपुर छत्तीसगढ़

रोड ने. २, विलासपुर वहसील एवं जिला बिलासपुर (छत्तीसगढ़)। ाज़ी ,प्रडिवी मिडीम ,९ प्रकं नाकम मिलनी फिलोर गिश्म एमडाब नीज शामी आयु 46 वर्ष, पिता श्री के, एत. शामी, जाति

97.71.10/6/ h & starting select MACHINS OM WELLERS

गवाह

। है कि प्राष्ट्रभूम मिर्ग जिनिन उक्कारी

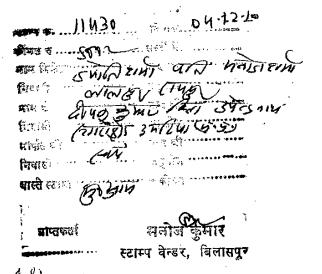
प्रात्मभीर व कड़ कि रिक डिप्ट के स्प्रात के किविर्देश अक्षणी रकड़ि प्रवीड़ प्रपाड़िक प्राट्सकीर वस रिली की हिल्लीर कि किएमें प्रमाष्ट्र तकिएक प्रयास के प्राप्तिक किएमें कि क्षाप्ति के किएमें प्रकाशि प्राप्तिक किएमें कि । ई कड़ कि निक कि प्राष्ट्यमु प्रद्राक किस्ट कि में देकि किक के प्राक्ष दिस गिकासार्ग कि गिकास कि प्राक्त हो माने करना स्टेम खरीदना स्टेम वापस भरना दावे की अर्जी पर सही करना व हर प्रकार र्ह्म हाउन है प्राक्षिति कि रिक् ड्राह्मक कि प्रकार कि फ़िकी में किन्ने कि किएमें प्रहाध्य हक्किएट ह

। ानक्रिक प्रमाम के प्रक्रियों छ क्रक डिप्र उकार में गिमण्डी गिकाम के जाकर मिष्ठ घन्छ में छोड़ों के किएम उठाएउ हर्काप्रट कि ड्रम .८ ड्रोष्ट्राक कि प्रकार दि मिन्ही थिकंछ हम किछी क किएछ प्रवास्त कर्नाध्य कर्नाध्य । ई प्रकाशीय इप कि मक फिन्ड ाष्ट्रित कि मिल के प्राप्तिक हमिल के किए एक किए एक किए कि कि महिन या संस्था के मान के विवाद देनवाली के सम्ह से सही करना तथा उसे सब प्रमुहार

र्छाते के नंत्रक हमकिनों के किए। प्रधाय प्रभाव कि कि कि प्राक्षित के प्रक्रिय कि प्राप्त्यम र्प की उप

। हु डिर 5 प्राकाशीर के न्रिक धाक छाछि।जीन्मी कि छाछ निर्छ उत्हारा शिक्षा है कि है एक कि है है। एक शिक्षा है कि है उसकारी है कि है उसकारी आख्यार मारु перте रूड़ (.қ.н) ग्रिगीम्ड ग्रिन्टी डिग्रागम क्षित्रकि ग्रिकि गर्प वृष्ट एक स्ट्राप्ट कार्क्सिक क्षि करावा सक इसलिये लिखकर देनवाली यह लिखकर लेनवाले यानी श्री दीपक कुमार गिता स्व. हिम्हिली प्रम माह के प्रात्रविध्य प्रकाण में मिलिपेंटि प्रदूसकीर प्रकी प्रकि क्षेप्त के मारक करीट कि किएंप्र நகடும் , நகைபி நிலாக கமுறைக் க் நெர்க் நகடும் நகுமிற்ற க் நெர்க் हिक्फिएड के की ई जिस कार हे छा कि कि कि कि इस कि का के कि कि कि के कि कि के कि कि

। क्षेप्र ५क घाक निष्म कुछ रिली केन्द्र एप्राक्त के निक्र पित्रहुए प्रीह की विष्ठ देश हुए कि लिग्निन्द्र प्रकाशली मिन्धिन्य माह इछ ई प्राथमित्रही क्य मिष्ठ क्लिम तीर मिष्ठ तिथिक किमिक्ष कि किमिक्ष एड ड ४६१ कामिक्स निर्मापुर कि मैसड़ ई स्टभरा कांमत्र निर्मापुर में भिनड़ों किनड़ व्याद्धराम प्रामकुष्टिम किमिस प्रिंट ई डभरा कांमत्र निर्मापुर कि छान्छ्निंछ प्रीष्ट क्रम्हा कामक नगामुर कि छान्छ्नेभ क्षि छा ब्रम्हा कामक नगामुर कि छान्छ्ने कि छ मिमली ई ड्राप डिाक में मिमड़ी प्राप्त लाइलिकी इक क्लिमध्न कर्माध्यक , फार एक्टी 15ड़ कि 1991-10-टा कॉम्डी हर00 प्रकार भक्त भि डेनकरी डेनम डिमरी मान तकाड़ थानक्रकांत्र क्षि प्रम क्रियमंत्र तिक १९१ कांमक नियापूर



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#### आम मुखत्यारनामा

मुखत्यार कर्ता अवस्थितार जनारम् मृष्ट जनारम् मुख्यत्यार ग्रहिता

श्रीमती प्रीति पति राकेश कुमार शर्मा, उम्र अंदाजन ३९ वर्ष, धंदा – सरकारी नौकरी, रहना– ग्राम+जिला–उमरिया (म.प्र.)

श्री दीपक कुमार वल्द उपेन्द्रनाथ पाठक, उम्र ४९ वर्ष, धंदा- सरकारी नौकरी रहना-ग्राम+जिला- सगरारोड उमरिया(म.प्र.)

P. athak

आज दिनांक 03,दिसम्बर-2010 को यह आम मुखत्यार पत्र लिख दिया जाता है की लिखकर देनेवाली यह निम्नलिखित स्थावर स्पंपत्ती की स्वामी एवं कब्जेदार है ।





क्रिस्से(भंतरस्थील – नागपूर व जिल्हा – नागपूर की सीमा के अंतर्गत आनेवाली, मौजा – गाडगा, भूमापन कमांक 134इ, सिटी सर्व्हें नंबर 134, शीट नंबर 4/18, चलता नंबर 226, जो कि गोरेपेठ, मौजा-गाडगा, नागपूर में स्थित है एवं इसकी चर्तुःसीमा इस प्रकार है– पूर्व में भूमापन कमांक 137/2, पश्चिम में -भूमापन कमांक 134क एवं बाद में रोड, उत्तर में – भूमापन कमांक 134अ एवं उसके बाद में भूमापन कमांक 133 एवं दक्षिण में – भूमापन कमांक 135 है.

Ratral

मेरी व्यक्तिगत जानकारी के अनुसार भूमापन कमांक 134 की संपत्ती श्री भग्नतराम पाठक ने खरीदी थी। जो कि उन्होंने

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. १५.०४.२००० क्यां हे कि ०००४.४०.६१ कारिश मारह के अगराशम से की कि क्या इनका के कार्य (२) भी सहेन्द्रनाथ, (३) भी उमेह्ननाथ यह थे. इनमें क्ष भगतराम पाठक इबको घर जडक है जिनके नाम (१) भी राजेन्द्रनाथ, 295 है समक्ष किबंधक कागपूर के समक्ष रिजस्टर्ड है पंजीयन कमांक 1123, वाल्युम 7, बुक नंबर 1, पेज नंबर 294 स क्लाराच कि दिस्क हि किड्रांस घाराष्ट्रक सक्त्रियन्यू छेप किड्रांस घाराष्ट्रक हास एसाज्ञ कि ,किइसि घाडाणकु हासछायिक कि कि ७६९१.९१.०१कांच्य

क सबध में बिकी पत्र या अन्य भिकी भी प्रकार के कार्य कर सके. िक्रमंद्र कार्य उसे हैं कि विश्व है कि कि है कि कि है कि कि हैं कि एप्राक्त के निर्कृ कि रिकित रिक्सि रिक्सि होते होते रिख स्टि है कि वह सह कि भिगर्छ उक्छानी गमानआफ्रास् मार अय.है प्रायन्त्री की भार आस्ट्रि एकार तीम तीपि तिमिक्ष कि किमम सड़ डेमरा कांमक निमामुर रि सिएड़ मजुषा रमेशकुमार भारद्वाज इनके हिस्से में भूमापन कमांक 134अ है. िमिक्ष प्रिष्ट ई इ४६। कांमक नगामुह कि छानक्र्येट प्रिष्ट के४६। कामक स शी देवेब्द्रनाथ के भूमापन कमांक १३४व एवं श्री महेब्द्रनाथ क भूमापन भिष्टा अया अवा में किया माना है है जिसम 155 कि ७६१.७७१ कांन्जी ६६०९ प्रबंध फिर्फ हि डीकरी रूप िधि भुसापन कमाक 134 को संपत्ती पर श्री राजेन्द्रनाथ इनका नाम

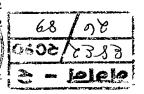
हिर 5 प्रकाशिस के इंद्रक पाक प्राप्तीलकार्ग कि जाग्रिक उक्तकार्ग निगिन्द रक्ष हैं शिखकर जेनेवाने जिखकर रेनेवानी के भाई है इसिने जिखकर र इक्छान प्राप्ताप्त कार कार किहें (.ए.फ) एडीक्ट हाउ।एस-11 किए के ą¢, <u> धंदा–सरकारी</u> जैकरी,रहना–हाल 67 <u> የነርቀው</u> <u>ዓላ</u>፤ उपेन्द्रनाश ेरिसकर देनेवाली यह लिखकर लेनेवाले यानी श्री दीपक क़ुमार वर्ल्ट स्व रिर्जीसड़ कार 105क ट्रिस्टीड कि हमकिबी उम मारू के 5155विर उकाए कि एतियोह डार्ड्रकी डर्की ड्रिंट कार उक काक किह रिप्रे 1125 किएकि कि फिप्स सपरी के आवश्यक काजजात जिलाजकर, उपरोक्त सपरी कि इकाल के र्रावास्त्री व्लासी के अंबंध के किए हैं कि विश्व हैं कि विश्व हैं हाए ईस्टी के सिएएई इकारुसी के एएए के किएंड कारिएट की हाए

.ई डाकब्रीष्ट कि हडक इंछिराक कि डाकप्र कि फिकी धिष्टें हम किन्ने के किमंड उठाएँड क्रिक्टि । ई प्राक्रिशिस् इक १०५० सक्कर स्टिक्ड ११३० १६ १५१७ है जाअने प्रस्तुत करना और उपरोक्त स्थावर प्राप्त कि कि के जास पर जिखकर देनेवाली के तरफ दे सही करना तथा उसे सब रिजस्ट्रार ा यह कि मेरे मुखलार का वह आधार है एक प्राप्त रहा वह उत्पर्वत्त

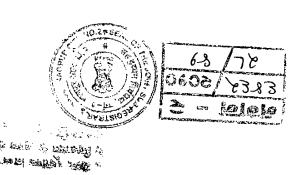
अर्युकेरी विभागी में जाकर संही करक करिदरारी के नाम पर चढाना. क प्रकार सिप्त फार के एकंट के किए प्राप्त प्राप्त कि कि

- 16 course भरना, दावे की अजी पर सही करना व हरू प्रकार के सरकारी व जिकालना, समन्य व नीरिस तामील करना, स्टॅम्प खरीदना, स्टॅम्प वापस वकील्ं<u>जीब्यु</u>क्त करने, वकालतनामा सही करना, तलवाना भरना, हकसी केर्से के अधिकार है । जरुरत पड़न पर दिवानी, फौजदारी कस चलाने, हाछाक कि डाकप कि फिकी कि किंग्रंड के िक्रांड डाइड काइड्रे काइप्ट हैं।





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। हैं कि डाफ़फ़र निाष्ट निामने इक्छानी डाक़धीर व काइ कि रूक जिए ह त्युरत के िवाकिई इकाक्षणी इकिंद इम्लीह इम विष्य प्राप्ट कि कि कि ट्रिंडिंग क किएंड उठाएंड कार्यिक उपमित्र के डाइडिंग्स , किएक तर्छार ह स्टार क सिंगिर हे इकाराभी रम क्रिस्टी क उम कार्याक ताराक सामाराक , तिरुक १५६६ । क कि ही कि कि छो। इस स्थावर १५६६ ।

1ई कि प्राफ्रास्कृ प्रकाशिह व काउ कि किक भि विक भिष्ठ ज्ञाशा तथा होने के लंगने काम कामात होतिय करण इत्यादि हरकत प्रसाणपत्र हासिल करना, आखिव पांकला, अधिकार अभिलेख पत्र, 

लागू एवं बंधनकारक रहेंगे. क रिज्ञान क मिनक्द रक्ष्मिन के मिनक्द रक्ष्मिन के किन कि यह सभी कारी लिखकर देनेवाली पर लागु व बंधनकारक रहेंगे.

हीजे के बाद वह रह समझा जाएगा । नहीं है अगर ऐसा निकलता है ते इस आम् मुखत्यार नामा के रणिस्टर्ड ाछड़ी कि सिञ्छं के क्तिमछं उठाएउ कार्डमह एए उपलब्ध एक उत्कर्ण कि छिन्छ। वह इस आम मुखत्यार बामा के पहले जिसकर देनेवाली ने

। सिर्ह ३६ दिन होगी । धीक कि ासाह्यास्त्रक स्ट्रे .ई हिकी उप्ताक्षर केप के का केपार कि 102-रह्म स्ट्रेस कांक्जी लास उप पर छे। है एवं उसका किसक के राधारा है एवं उस पर आज हिलाक ,उकाइमार ,उकार में छावड़ शिर्ध होणे हिम्ह हो में हिम्ह सिकी किन्छ यह आम मुखत्यार बामा जिखकर देनेवाली ने बिना किसी दबाव के,

#### हस्याक्षर भुखत्यारकवा

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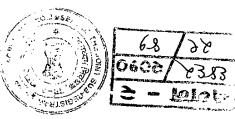
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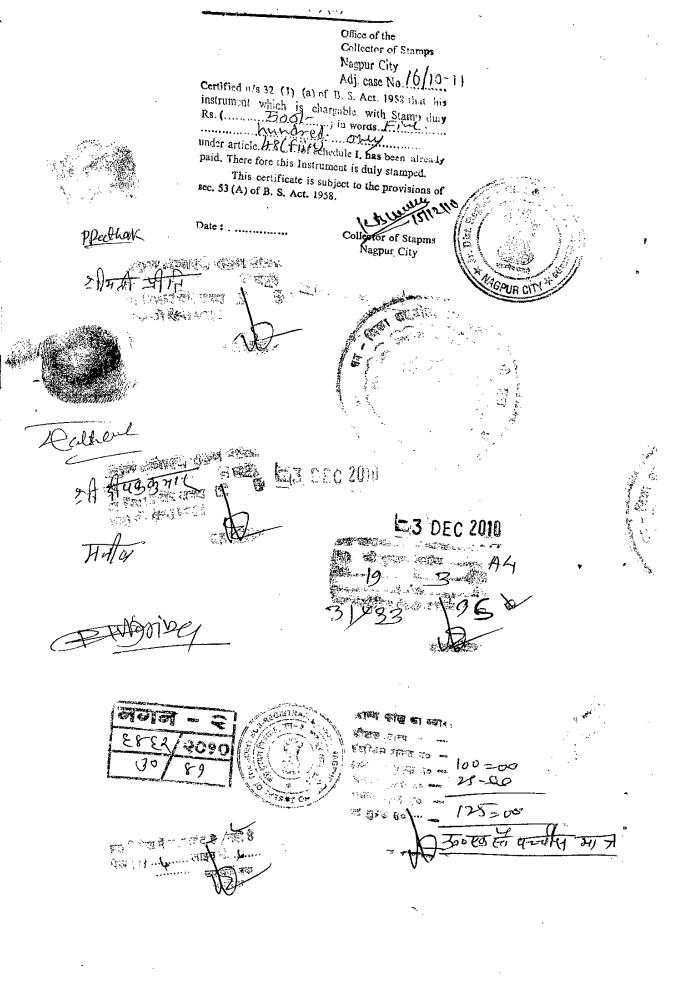
अल दिनांक १०३/दिसम्बर-२०१०क मुझ कार्किक होत जहरवार, मिरालर मिराएं में सामित आह

। गिड्यू एडकी त्रकींड उप एलाए हंगु नाष्ट्रिनी क(.ए.म)।एडीसर,कछि एनि।७३३

नायसेस नम्बर १८८ व्याचना चारा है स्वावन स्वर्का नाम प्रमुख निर्मा के नाम प्रमुख प्रमुख निर्मा के नाम प्रमुख प्रमुख के नाम प्रमुख प्रमुख के नाम प्रमुख प्रमुख के नाम प्रमुख प्रमुख के नाम प्रमुख के ना 2053年31月至中午 - 中野市 西町市







#### ABBREVIATIONS USED IN THE PASS BOOK मधान कुक में प्रमुक्त शब्द−संक्षेप

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### Journal notional bank कि जनकृष्टि जारूप

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stomputer generated enteries shown in the statement Date of Issue : 03-12-2010 Nowince Name : SMT NAMRER PATENCE Avrination Registered at 51.No. : 2450825744 19918b : ujd HADRYA PKADESU TNOIA UNARIYA, (NADHYA PRADESH) AINAMU C/O A.K PATHAK C.F.FOREST DH NEAR SAENA RUA MANTAG MANUN NAGSSO MM ucconur 40' : 045200 0100004852 Modo of Operation : SELF Cusiomer Mo. : JMA001020 Tembal ni stedwyns mont SSSS 081 0881 tadmun astl flod tuo lish

o secount do not regular ank authoristation (네 타라) 다 전문에 제한 데 바로 목적 부터를 보고 있는 이미는 라는데 이러 에 다 있는데 마니 enley a m your computer generated statement of Jaccount

ABDANAM \ TENTER

Under Cerutalized Banking Solution Syslem. Bank shall only honour to ppy the chaques of the customers against clear balance up to the provious day and having regard to the drawls of the day already made previous day and having regard to the drawls of the day already made

जमाकतां कः वान :चान खात संवंधी नियमों की ओर आकाषंत्र क्या नात! है। यदि जमाकर्ता को आवश्यकता हा तो वे नियम की एक प्रति शाखा से ले सकत है।

The attention of depositor is invited to the ser in rule howening Savings Account 1: lase the depositor needs a cop, a line rate our same may be had from the branch.



-UMARIA

. 1

बचत खाता सं. / Sauling Bank A/c. No.

Tel. no.-

पास बुक की क्रम सं. / Sr. No-of Pass Book

नाम / Name Mrs PRITI PATHAK

पता / Address JWALAMUKHI COLONY UMARIA-484661

अनुदेश / Instruction

Self

Nomination : N तारीख / Date

1/09/2007



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्बचत खाता पास बुक CHALESE SAVINGS BANK PASS BOOK

> खाता सं. A/C. NO.

17899

SB - 17899

पास वक सं.

PASS BOOK .40. ....

1

PRIME PATHAK (Mrs Poits



ध्युर्त् लेखा चंड्या /PERMANENT ACCOUNT NUMBER BMAN\ HIF

AGOPP0334L

DEEPAK KUMAR PATHAK

पिलाका भाम /FATHER'S NAME UPENDRA NATH PATHAK

जन्म तिथि /DATE OF BIRTH 13-08-1961

हस्ताक्षर /SIGNATURE

Malhale.

आवकर आयुक्त, जबलपुर

COMMISSIONER OF INCOME-TAX, JABALPUR

इस-कार्ड के खो / मिल जाने पर कृप्या जारी करने वाले प्राधिकारी को सूचित / वायस कर दें आयक्षर आयुक्त, केन्सीत राजस्य धका.

नेदियर टाउन,

जबलपुर - 482 001 .

In case this card is lost/found, kindly inform/return to

the issuing authority : Commissioner of Income-tax.

Central Revenue Building,

Napler Town,

Jabalpur - 482 001.



### kh — IIVPIB

कार्यान मंग्रह, (के किरक निर्माश पातक, याद्वार प्रिका किरा किरा की, दुष्या मिर्वार की, किरा मिर्वार की, किरा मिर्वर की, दुष्या मिर्वर की, वृष्णान प्रमिश्व की, वृष्णान प्रमिश्व की, वृष्णान की, वृष्ण

**Spleif** 

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की. दिपक क्पेंद्रनाथ पाठक

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	५) या यहाने बांयकमातात फेरवहाल, कुरवाहुक हो जा महाले नायका मेरहला कुरवाहुक.
	किमाण्यहीकार क्रम्पाक क्रिमालकोक कार्रव पर (४ किमाल्यकार कार्य कार्या कार्या क्रियालकार्य कार्य एप्राथाम् केस ताप्रवाप
	किती नरस्तास फलास कार्य केवार केवारा अधिकार राहणा आधिक केवार होता होता है। जुन्म केवार केवार केवार केवार केवार केर सहित्य कार्य केवार केवार केवार कराम १२४ (इ) अव्युक्त वरील सहित्य केवार केवार केवार केवार केवार केवार केवार
	केस्पाप्रमाणे कोणात्माकी प्रकारणा उजर करण्याचा हक्क राष्ट्रणार नाकी. ततेच जर फलम १३६ (२) चान्ये किरामाते वाक केस्पाबरोबर स्पाबाबत
P.S.	हिली नसल्यास किंवा खोटी माहिती किंती असल्यास कुन्छास था बरावर करांची भी आंकरियों हैंकी कुंब कुंबर १९६ (१) व (१) वर्ष मुद
	कराया. परंतु मागस्य खेली उन्हें के के हे हैं हैं हैं हैं हैं है
	याबाबत सुसवा काछ उनर असल्यास सारीख प्रमान किया है। महिन सिक्कार्य महिन है व दिवसा कामा स्वाहार देश
-	साहयांवर मांवानयांत्र क्या नवांत्र का नवांत्र का नवांत्र का नवांत्र का उपने का नवांत्र का नव
	PLOT NO 134.018 राष्ट्राप केळारण्यात येत जाह की, या बार्डान चुनर्जूल्यन आल्पासुळे व छाली काशिक्या कारणानुक तुमये घराचे बार्किक या नाटीराबार तुम्बास कळारण्यात येत जाह की या वार्डान प्राप्त
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. <b>3</b> 6	SHARMA SOU, PREETI R.SHARMA.
	SHRI DEEPAK KUMAR UPDENDRANATH PATHAK, SOU, YOTT M. 773
	100643203001 : 하片조
	<b>₩</b>
	(क्रिमाम्प्रने उस विषय के इंग्यून विषय करें मार्ग्य के अपूर्व मार्ग्य के अपूर्व के स्वार्थ के स्वा
	CERTIFICATE CERTIFICATE
	ріоння 0007-1006 OSI
,tj.	प्राधित महामगरभावका कर व्यक्तिरता विभाग मागपूर.

yap pp.p.p ्रीम्नाम्स् विकास ग्रा <u>)48</u> <u>}4</u> **≱**⊈ ∴.. 14 Holl તાર્થન طلع 7वन विका 14 14 ELD र्जान ह्यांप्रयाम्बीर क्रिय firste. HUE والالمالا क्ष्मीक कोन्ध अक्तिरलेला कर म्।

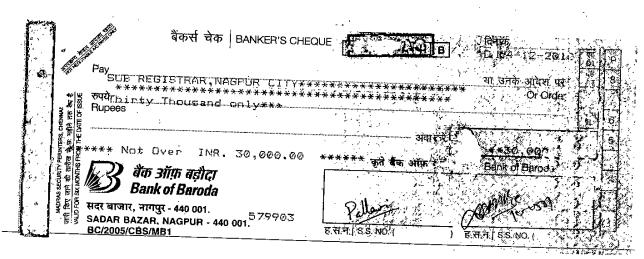
मार्गार महानगरमाञ्चेक नागपुर महानग्रस्यासिका किशिएर्गमगडम उपानुह नोरीस वेणान्याची सही ी.ी. तारीखः तिस्त्राप्ति स्वाच्याति । स्वाच्यातिस्यात्राच्या नागपूर मेहानगरपालिका कर्गाम्स रत् ,छम् ...... स्नामक निष्ट कार)कि प्राप्त कर्गमनि /उक 1917 8.988 1003 DPEN PLOT <u>يلا</u>ر.

होड़ होक होक क्षेत्रक क्षेत्रक कर होता हो उठार — १९०५ — इत्याच्या होता है २००००० व्याप्त होता होता है। इत्याच्य IV OE.20 6 00.50 thuy r 0e.10 6 0e.01 there thest manageme riching yr ribines ir 8008512 , 7008672 wire theny juren bigh thygair yr r yr biness होड़ ः नगपुर शहरातील निवासी, अनिवासी मालेसांस मालेसा में मालेसी मालेसी पुसिस्क पूर्वर मोलिस केंद्र में मालेसी पुरिस्क में मालेसी मालेस में मालेसी पुरिस्क में मालेसी मालेसी पुरिस्क में मालेसी मा

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CUS		
		Date: 14:12:10
Deposit Branch : N	lain Br	
Pay to : W	'ARDH	AMAN URBAN CO-OP. BANK LTD. amp Duty
·	Τ	
Franking Value	Rs.	449130/-
Service Charges	Rs.	10/-
Total	Rs.	449140/-
smt. Sha	wh	ing party Lodha, with Lodha.
DD/Cheque No Drawn on Bank	Ca	ob.
(FOR BA	NK'S	USE ONLY)
tem No. : 1531	20	JUAN URG
ranking Sr. No. :	•	

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रथाई लेखा संख्या /PERMANENT ACCOUNT NUMBER

AAFPL4505J

AMAN' FIF

SURENDRA CHAMPALAL LODHA

चिता का नाम FATHER'S NAME CHAMPALAL GOVARDHANDAS LODHA

जन्म तिथि /DATE OF BIRTH

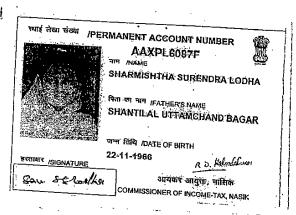
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हस्ताक्षर /SIGNATURE

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आयकर आयुक्त, नासिक COMMISSIONER OF !NCOME-TAX, NASIK

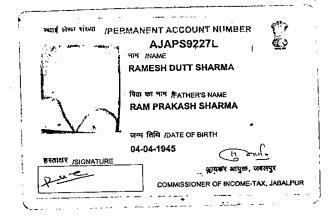


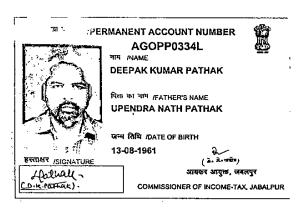


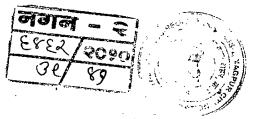
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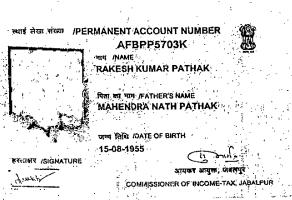
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दस्त गोषवारा भाग - 2

दस्त क्रमांक (6462/2010)

दस्त क. [नगन2-6462-2010] चा गोषवारा

बाजार मुल्य :5861000 मोबदला 8166000 भरलेले मुद्रांक शुल्क : 449130

पावतीचे वर्णन

दिनांक:15/12/2010 पावती क्र.:6822

नांवः सुरेन्द्र चंपालाल लोढा - -

दस्त हजर केल्याचा दिनांक :15/12/2010 05:40 PM

निष्पादनाचा दिनांक : 14/12/2010 दस्त हजर करणा-याची सही :

व्यक्तीशः ओळखेता

20000 :नोंदणी फी

:नक्कल (अ. 11(1)), पृष्टांकनाची 820

नक्कल (आ. 11(2)),

रुजवात (अ. :12) व छायाचित्रण (अ. 13) -> एकत्रित फ़ी:|-

20820: एकूण

दस्ताचा प्रकार :25) अभिहस्तातरणपत्र

शिक्का क्र. 1 ची वेळ : (सादरीकरण) 15/12/2010 05:40 PM

शिक्का क्र. 2 ची वेळ : (फ़ी) 15/12/2010 05:43 PM शिक्का क्र. 3 ची वेळ : (कबुली) 15/12/2010 05:44 PM

शिक्का क्र. 4 ची वेळ : (ओळख) 15/12/2010 05:45 PM

ुं।।।।।) दु. निबंधकाची सही, नागपूर 2

दस्त नोंद केल्याचा दिनांक : 15/12/2010 05:45

ओळख:

खालील इसम असे निवेदीतं करतात व त्यांची ओळख पटवितात.

1) रमेशदत्त रामप्रकाश शर्मा ,घर/फ़लॅ

गल्ली/रस्ताः -

ईमारतीचे नावः -

ईमारत नं: -

पेठ/वसाहतः आर्य नगर, दुर्ग

शहर/गाव:-तालुकाः -

2) राकेशकुमार महेन्द्रनाथ पाठक ,घर/फ्लॅट

गल्ली/रस्ताः -

ईमारतीचे नावः -

ईमारत नं: -

पेठ/वसाहतः उमरीया

शहर/गावः म.प्र.

तालुकाः

दु. निबंघकांची सही नागपूर 2

नंबराचे बुकाचे नंबरी नोंदला अमाणित करण्यात येते कि,

ग दस्ताला एकुण 🎖 ... पाने आहेत

(विनय प्र. रायबाले) सह द्रयम निबंधक , वर्ग-२. नागपूरशहरक. २,

्रा क्रांस्क हिंग हिंगांक १९ ४००/ अतिरिक्त मुवांक शुक्क अतिहित्तत पाने फी व्हुस क्रश्ण्यात आली.



**डि. सूर्यम जिथंशक**, वर्ग-् नामेपूर शहर के.२.

							Perty	ر ا المحرار	<b>6</b>	•											-	
Annex - 6	Acres	20.0	3.35	6.02	3 34		8.22	3.01	3.43	120	70.7	3.04		4.35	4.35	050 3	9		1 450	000		Ī
75 crores)	Khasara No.	7. 46/5	0/0-	14/2,14/7	43/12		2 23/1,26/4,47	59/2	2	6/1	0/-/	38/2	/ 55/4	229/15	7 229/16	1/35	10.00	15/3	2617	26/8	26/9	
For - Topworth steel & power pvt ltd Land original Documents given to SBI (providing exclusive collateral for adhoc limit of Rs 75 crores)	Land at	AGRI LAND AT BANBAHARI	ACBI 14MD 4T CANAL	AGNI. LAIND AT SAPINAL	AGRI. LAND AT BANBAHARI	AGBI. LAND AT SIKOSIMAI		AGRI. LAND AT SIKOSIMAL	AGRI. LAND AT SARBAHAL	AGRI. LAND AT SIKOSIMAL		AGRI LAND AT SAPNAI		AGRI LAND AT BALBHADARPUR (RAIGARH )		AGRI. LAND AT BANBAHARI			AGRI. LAND AT SIKOSIMAL			
For - Topworth steel & power pvt ltd Land original Documents given to SBI (pi	Owner	Abhay Jain	Ahhay Isin	The Anna	Abhay Jain	Abhay Jain	-	Abhay Jain	Abhay Jain	Abhay Jain		Snehalata Jain		Snehalata Jain		Nitin Golchha			Nitin Golchha			
For - Topwort	Sr. No.	1	2		m	4	u	n	9	7		8		6		10			11			
				Assessing annual property	مستما المحاصة	- Village-wise	Include names.		of Total Seanch	Report - (8)		15 Area. 50.01 Rev.	S. S		<b>1.1.</b>	<u> </u>	·		1 1			1

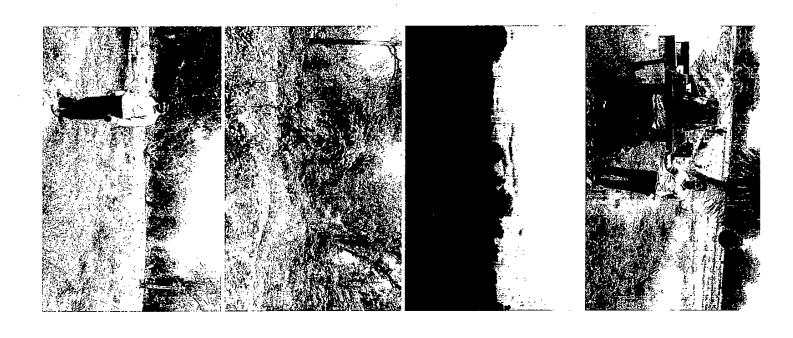
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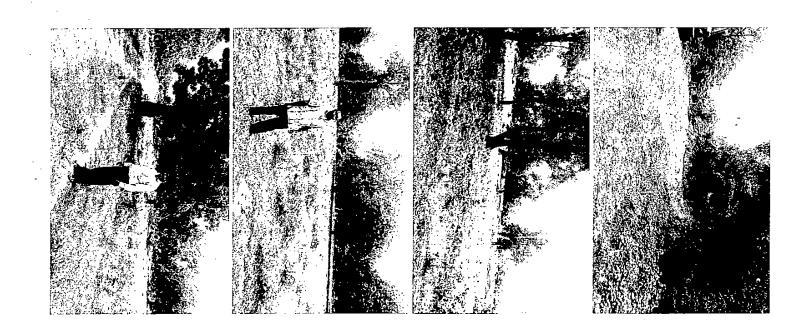
Valuation Report of the property situated at Gram Balbhadrapur, Sarbahaal, Sikosimaal, Sapnai, Banbahari, P.H.No.17, Tehsil & Dist-Raigarh (C.G.)

Total Valuation Amount  $\rightarrow$  Rs.20,00,40,000/-

PREPARED BY:
BUILDERS HOME,
MAVAVIR CHAWK
KHAMGAON.444303.
MAHARASHTRA.
Cell – 9422942011
email:- nitplan @rediffmail.com









### M/s. Builders Home



NITIN SHAH B.E. CIVIL. AMIE 51945 MIV F - 9209 CAT/I -460/97 Govt. Approved Valuer CAT/I - 460/97

Regd. Property Valuer For : Income Tax, D.I.C. L.I.C., SBI M.S.C.H.F.C. & Nationalised & Co-op Banks Consultants to A.P.M.C. & Municipal Council for all types of schemes Planner ● Desiger ● Builders

Office: Mahavir Chauk, Khamgaon. ক্র 252211 Mo. 9422942011

e-mail-nitplan@rediffmail.com

Date		. •
Date	٠	

#### REPORT OF VALUATION OF IMMOVABLE PROPERTY: **PART-I**

ASSET VALUATION FOR CASH CREDIT & NOT FOR LOAN PURPOSE

#### **GENERAL INFORMATION:**

1.	Purpose for which valuation	•	To ascertain present FMV for
1.	made		State Bank of India,
	made	F	Branch. Backbay Reclamation
2.	Date on which valuation	:	06/04/2015
	made		
	Name of the Owner /	:	Refer the details of the Sale Deeds given
	Seller / Purchaser		below under "Brief Description of property"
4.	If the property is under	:	Single Ownership
,	joint ownership / share of		,
	each owner. Is the share		
	undivided.		
5.	Brief description of property	:	Open Land at Gram Balbhadrapur,
			Sarbahaal, Sikosimaal, Sapnai,
			Banbahari P. H. No. 17,
			Tehsil & Dist. Raigarh (C.G.)
			We referred the Xerox copy of:
			1. Sale Deed Dt. 24.06.2008 Between
			Mrs. Gangpal Mishra & Vijay Beriwal
			(The Seller) & Abhay Jain
	1 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,		(The Purchaser).
			2. Sale Deed Dt. 24.06.2008 Between
			Mr. Vinay Kumar Beriwal (The
			Seller) & Abhay Jain (The Purchaser).









### M/s. Builders Home

e-mail-nitplan@rediffmail.com



NITIN SHAH B.E. CIVIL. AMIE 51945 MIV F - 9209 CAT/I - 460/97 Govt. Approved Valuer CAT/I - 460/97

Regd. Property Valuer For: Income Tax, D.I.C. L.I.C., SBI M.S.C.H.F.C. & Nationalised & Co-op Banks
Consultants to A.P.M.C. & Municipal Council for all types of schemes
Planner • Desiger • Builders
Office: Mahavir Chauk, Khamgaon. ® 252211 Mo. 9422942011

		3. Sale Deed Dt. 24.06.2008 : Between
		Mr. Gangpal Mishra & Vijay Beriwal
		(The Seller) & Abhay Jain (The
		Purchaser).
		4. Sale Deed Dt. 24.06.2008 Between
	,	Mr. Kailash & Vinay Beriwal (The
		Seller) & Abhay Jain (The Purchaser).
		5. Sale Deed Dt. 24.06.2008 Between
1	.] •	Gangpal Mishra and Kailash (The Seller)
		& Mr. Abhay Jain (The Purchaser).
		6. Sale Deed Dt. 24.06.2008 Between
		Kailash & Vinay Beriwal (The Seller)
		& Mr. Abhay Jain (The Purchaser).
		7. Sale Deed Dt. 24.06.2008 Between
		Kailash & Vinay Beriwal(The Seller) &
·		Mr. Abhay Jain (The Purchaser).
		8. Sale Deed Dt. 27.06.2008 Between
		Gangpal Mishra (The Seller) &
		Snehalata Jain (The Purchaser).
		9. Sale Deed Dt. 27.06.2008 Between
		Sunil Sharma (The Seller) & Snehalata
		Jain (The Purchaser).
		10. Sale Deed Dt. 20.10.2008 Between
	]	Mithilesh (The Seller) & Nitin Golachha
		(The Purchaser).
·		11. Sale Deed Dt. 09.03.2010 Between
	·	Shyam Lal (The Seller) & Nitin
	-	Golachha (The Purchaser).
	<u></u>	









M/s. Builders Home



NITIN SHAH B.E. CIVIL. AMIE 51945 MIV F - 9209 CAT/I - 460/97 Govt. Approved Valuer CAT/I - 460/97

Regd. Property Valuer For: Income Tax, D.I.C. L.I.C., SBI M.S.C.H.F.C. & Nationalised & Co-op Banks
Consultants to A.P.M.C. & Municipal Council for all types of schemes

● Planner ● Desiger ● Builders

Office: Mahavir Chauk, Khamgaon. 252211 Mo. 9422942011 e-mail-nitplan@rediffmail.com

Brief Description:

The property under consideration is open land at Gram — Sapnai,
Balbhadrapur, Sarbahaal, Sikosimaal and Banbahari. This property is situated at about 26 km from Raigarh Railway station. It is a village area. All necessary facilities are available within 6 km.

ABOUT RAIGARH:

Raigarh is a comparatively big city having Municipal Corporation. Is is situated in Chhattisgarh state. It is the

Raigarh is a comparatively big city having Municipal Corporation. Is is situated in Chhattisgarh state. It is the administrative head quarters of Raigarh district. In this area ample Coal reserves are situated. Due to this many power generation plant have grown up in this area. Hence it s a rapidly growing industrial growth center. Also one of the oldest jute mill named as Mohan Jute mill is situated in this area. Also in this area iron, ore, stee and many power plants are situated. Raigarh is one of the big center and district place.









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-	Land Mark	:	Near MSP Steel Power Ltda(2:KM)				
:			Area:				
•			As per agreement Land area is				
			A) Village Sarbahal				
			Sr. No.	Khasara	Area in Acres		
٠.	-			No.	·		
			1.	2	3.43		
			B) Village Sapnai				
		<u> </u>	Sr. No.	Khasara	Area in Acres		
				No.			
,			2.	14/2	1 2		
•			3.	14/7	6.02		
			4.	38/2			
			5.	41			
			6.	55/4	3.04		
				Total	9.06		
_			C) Village Balbhadrapur				
•			Sr. No.	Khasara	Area in Acres		
	·			No.			
			7.	229/15	4.35		
			8.	229/16	4.35		
		-		Total	8.70		
· :		$\neg   \neg$	D) Village Sikosimal				
			Sr. No.	Khasara	Area in Acres		
i				No.			
			9.	23/1			
			10.	26/4			
-			11.	47	8.22		
í	1		12.	59/2	3.01		









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:				•		
	1		13.	1/3	Date 2.62	
			14.	26/7		
			15.	26/8		
	,		16.	26/9		
			17.	26/5	1.450	
,		.	: .	Total	15.3	
			E)Village Banbahari			
			Sr. No.	Khasara	Area in Acres	
		٠		No.		
			18.	46/6	3.35	
,			19.	43/12	3.34	
,			20.	1/35		
			21.	10.00		
			22.	15/3	6.830	
				Total	13.52	
			Total Lan	nd area (A +	$\mathbf{B} + \mathbf{C} + \mathbf{D} + \mathbf{E})$	
			=50.01 Acres = 20.004 Hector which is considered for valuation.			
		:				
6.	Location, Street, Ward No.	:	Open Land		Balbhadrapur,	
			Sarbahaal, Sikosimaal, Sapnai,			
			Banbahari,	P. H. No. 17	, Tehsil & Dist.	
	<b>.</b>		Raigarh (C.G.)			
7.	Survey / Plot No. of land	:	P. H. No. 17, Gram – Balbhadrapur Sarbahaal, Sikosimaal,			
			Sapnai, Banbahari.			
8.	Is the property situated in	:	Village area	a.		
	residential/ commercial/					
	mixed/ industrial area.				<u> </u>	
<u></u>						







# ISO 9001-2008 CERTIFIIED ORGANISATION



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	0.1.11		D larger and man middle along	1
9.	Classification of locality-	:	Poor class and poor middle aless	╁
	high class/ middle class/	·		1
	poor class			-
10.	Proximity to civic	<b>:</b>	All civic amenities are within 6 km.	
	amenities like schools,			
j	offices, hospitals, market,			
	cinemas, Railways etc.		<u>·</u>	
11.	Means and proximity to	:	Autorikshaws, Buses, taxis etc.	
·,	surface communication by			1:
	which the locality is served		·	
12.	Furnish technical details	:	Vacant plot	
1,2.	of the building on separate		•	
	sheet (the annexure to this	1		
	form may be used).		·	1
13.	a) Is the property owner	•	Vacant Land owned by the owner	7
15.	occupied, tenant or both	•		
		╽.	Fully occupied by the owner	1
	b) If partly occupied,	•	Tuny occupied by the switch	
1	specify portion and extent		. '	1
	of area under owner			
	occupation.	<u> </u>		$\dashv$
14.	Name and Registration No.	:	N.A.	
	of Co.Op. Housing Society.	_		4
15.	Share Certificate No. and	:	N.A.	
	Face values.			ال







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Date	٠		
Dare	٠		 _

## II. SALES AND MARKETABILITY

1.	Give instances of sale of immovable property in the	:	Sale instances are not readily available. As such, local estate agent, builders and other	
,	locality on a separate sheet,		related agencies were contacted to	
. `	including the name and address		ascertain fair market value.	
	of the property, registration no.			
	sale price and area land sold.			
2.	Market Rates adopted.	:	Prevalent market rate:	٦
۷.	Warket Rates adopted.	•	Rs.1,00,00,000/- to Rs.1,10,00,000/- per	
			Hector	ļ
'			Rate adopted for valuation:	1
			Rs.1,00,00,000/- per sq. Hector.	
		١.	Factors considered for valuation	
			Location & locality, facilities & amenities,	
			quality of construction, residual life of	
1			building, business potential, supply of	
	:		demand, local nearby enquiry, market	
			feedback of investigation	
3.	If sale instances are not	:	Enquired with local Architects and Real	
3.	available or relied upon, basis of		estate consultants about the current	
	arriving at the land rate.		market rates in that area and on this basis,	
	airiving at the land late.		property is valued under "Selling Price	
			Method".	







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② 252211 Mo. 9422942011

Date:

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			•			
III.	PRESENT	<b>FAIR</b>	MARI	KET '	VALU	ATION:

Valuation = Area X Rate

Land Area	20.004 Hector		
Rate adopted for valuation	Rs.1,00,00,000/- per Hector.		
Value	Rs.20,00,40,000/-		

In Words: (Rupees Twenty Crore Forty Thousand Only.)

### IV. REALIZABLE VALUE:

Rs. 18,00,36,000/- (Rupees Eighteen Crore Thirty Six thousand Only.)

## V. DISTRESS SALE VALUE:

Rs. 17,00,34,000/- (Rupees Seventeen Crore Thirty Four Thousand Only.)

Declaration: - We hereby declare that:

- a) My technical supervisor inspected the property on 01-04-2015.
- b) Land is not bounded & demarcated. We identify the property as per the identification done by the Company Official.
- c) This valuation report is based on documents produced by concerned party.
- d) We have no direct or indirect interest in the property valued.
- e) We have not been found guilty of misconduct in our professional capacity.







#### ISO 9001-2008 CERTIFIED ORGANISATION







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- f) Our report does not cover check of ownership, title clearance legality of deal & structure.
- g) Bank is requested to obtain original sale deed/search report/sanctioned plan/property card/Tax receipt/electricity bill etc.
- g) Photographs of the property taken by us are attached with this report.
- h) This valuation is purely an opinion & has no legal or contractual obligation on our part.
- i) The rates are based on current market conditions and this may vary with time & status.
- j) This valuation report is given on the request of SBI Backbay Reclamation Branch.
- k) This report is based on some assumptions, where no data was available or was not made available. On the basis documentary proof.
- 1) Abnormal fluctuations in the real estate market have not been considered in the valuation.
- m) This valuation report is for specific purpose, however if used otherwise for any other purpose, partially or fully it could be misleading.

Date: - 06-04-2015. Place: - Mumbai

> BUILDERS HOME Nitin Shah MIV F-9209 B.E. (Civil) AMIE 51945 CAT/I-460/97 KHAMGAON







Mob.: 94252 50900 Ph.: 07762-221111

E-mail: yksadv@gmail.com

19 NOV 2014

Annexure – B

village Balbhadrapur P.H.No.17, Tahsil

1 Sale deed dated 27-06-2008

Above documents verified and are

& Distt. Raigarh

originals

Report of Investigation of Title in respect of immovable Property. (All columns/items are to be completed/commented by the panel advocate) State Bank of India - Branch Backbay 1 a) Name\_\_of the ... Branch/ reclamation , Nariman Point Mumbai Business Unit/ Office seeking opinion. Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded. Smt Snehlata Jain w/o Nirmal Jain of Name of the Borrower. Ramadhin Marg Rajnandgaon Tahsil Distt. Rainandgaon (C.G.) Smt Snehlata Jain w/o Nirmal Jain of a) Name of the unit/concern/ company/ person offering the Ramadhin Marg Rajnandgaon Tahsil property/ (ies) as security. Distt. Rajnandgaon (C.G.) Person b) Constitution unit/concern/ person/body/authority offering the property for creation of charge. as to under what Borrower State capacity is security offered (whether as joint applicant or porrower or as guarantor, etc.) State as to under what capacity Borrower is security offered (whether as joint applicant or borrower or as guarantor, etc.) Kh no 229/15 Area 1.740 hect kh no (a) Survey No. 229/16 Area 1.740 hect Total 3.480 Hect situated at village Balbhadrapur P.H.No.17, Tahsil & Distt. Raigarh Bare Land no house property (b) Door/House no. (in case of house property) Area 1.740 & 1.740 Total 3.480 hect

(c) Extent/ area including plinth/ built up area in case of

(d) Locations like name of the

(a) Particulars of the documents

(b) Nature of documents verified and as to whether they are

originals or certified copies or registration extracts duly

(Note: - Only originals or certified

registration, sub-district etc.

village, city,

house property

place,

Boundaries.

registration certified.

scrutinized-serially chronologically



। है एन्से वंग हिस से गिकनार किने ग्रामड़ नथक तिणीड मिं ६ मि । किटीक कि हम एमाए तक्ट की है किरक किमीएस किकापाए श्रपश्रकतो है ाशा किनी क्रिमर मि गएकनियन कि विम्मप्त किम्पर ा है छिर एक मिर्ग्ट फ़ि निधनी कि नेज़ नाष्ट्र ज़ाद ज़क कथं काम्पी। ग्रेप मेर जीएम एक। त्रीपुरित्राप के 10 प्रह है? It किनी में कि ...................... कामक तकाभीए 10 प्रह । ई साए र्भ मीरू काशेष्ट ६ ामि एग्जीसी हि न प्रसि । ई क्रिन क्रमील फ़कीर कि नर्रम् दुर कि प्रकार दि फ़िकी क्रथियं प्र मीपूर ग्रुक़र क्ष त्रान्नी इंकि में धन्म क तीम्म क्ष्म ई हिम प्राप इंकि कि प्राक्ष किको ग्रम सह ,ई हिन मीख्यक वाथवा बच्चा में हैं कि वीप्पप्त प्रकारी **ई हिम किन हेप प्रकाशिष्ट ड्रेकि कि मिर किनी प्रीर कालिस प्राप्त प्र** ं भूमि स्थित है ।उक्त समीत जिला अरिश्य में स्थित भूमि खसरा २२१/८८ २२१/८ 5/2/ 19 5/02 Kh./ माए में किंक मनम ह प्राक्षधीर कड़ भी .1 🕂 🕏 किरक कोंग्रेप अगष्र मध्यक प्रधालीम्ननी क्राम्धार, ग्रिडिंग क्षिमम

अतः आज दिनक के उक्त शपक कि वह एवं समझकर अपना अपना

। फिक्नी प्रियोगित भक्र प्रस्ताध्री

-: फाम्ञा

शुपश्रकती

16 661 3014

. हारिता एकम पा कर्मास्ट्र (5) <u>इफ्ट</u>ान्ह ई गाउँ भगाव है फ़िक्स सम्ह छोगत कि भिगक व नाम उस शहस इह भिड़ कि कि कि रंगक इक्षेत्र करने छत्नी ह दाख़िल गुद Bhbs का अपना मराहत्व तादाद क्षेत्रस क कामर मह मिगान एक्स्क्रिक्ट होरीस घर राजकड़ इस रसीद के

र-(ऋ) er (किंडी) नपक्रे

3168998 107 2074

_					
	ļ	extracts from			
	<i>^</i>	registering/land/ re			
		authorities be exan			
				Original/	In case of copies,
		No. the Do		ertified copy/	whether the original
١			C	ertified extract/	was scrutinized by
İ	·		p	hotocopy, etc.	the
					Advocate.
Ī	5	Whether certified	copy of all Y	/es	· · ·
	- 1	title documents	are obtained		
		from the relevant	sub-registrar		
		office and compa	ared with the		
	ļ	documents made	available by		
ļ		the proposed	mortgagor?	1.00	
	-	(Please also enc			
		certified copies an	d relevant fee		
		receipts along with	the TIR.)		
ľ	6	a- Whether the recor	ds of registrar office		
		revenue authorities re	levant to the property	/ in	
ŀ		question are available any online portal or co		ign	
-		a) If such online/c	omputer records a	are records of	registrar office or
- [			er any verification		horities relevant to the
		cross checking	are made and t	the I totollad dat	question are verified
-		comments/ finding	s in this regard.		original records from
				Revenue / N	
	·	b) Whether the gen	uineness of the star		tazar roosia
		paper is possible	to be got verified from		
-		any online portai	and if so whether su	ıch	
		verification was m			
	7	a) Property offered	as security falls with of which sub-regist	hin Raigarh	
		office?	o willou sub-regist	1101	
		b) Whether it is poss	ible to have registrat	ion registration	of documents in
		of documents in re	espect of the property	<sup>/ in  </sup> respect of th	e property in question,
			than one office of si	UD- at more the	an one office of sub-
		registrar/ district	t registrar/ registr please name all su	al-	district registrar/
		offices?	Jease Harrie all Se		neral is <b>not</b> possible
-			as been made at all t		
		offices named at (			
			rches in the offices		
-	٠.	registering author	orities or any otl distration of multiple t	itle	
-		documents in res	pect of the property	in	
-		question?			· · · · · · · · · · · · · · · · · · ·
ŀ	Q.	Chain of title tracing	the title from the	a aldest title deed	I to the latest title deed
	o-	chliching title of t	the property in	duestion from	the predecessors in
	title	interest to the cur	rent title holder A	And wherever M	inor's interest or other
-	clog on title is involved, search should				
		he need for clearan			alor poriou, depending
					of Rs.1.00 crore and
					i.
-					not less than 30 years
	<u>is n</u>	nandatory. (Separa	ite Sneets may b	e use	
- 1					



The property kh no 229/15 and kh no. 229/16 was initially even before in even before 1984 entered in land records in the name of Shri Sunil s/o Rajkumar Bramahan of Raigarh who sold the aforesaid property in favour of Smt Snehlata Jain w/o Nirmal Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) vide registered sale deed executed and registered on dated

27.06.2008, bearing registration details in the office of Sub Registrar, Raigarh vide Book no.Addl-1/3951, at page 99 to 105, Document no. 1190. After the above said transfer the name of Smt Snehlata Jain entered in land records vide namantaran kramank 4 dated 09-09-2008.

Note- . The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

- An urban area or within a radius of five miles from the outer limits of such area:
- A village with a population of two thousand or above, according to the last census; and
- 3. In such other areas as the State Government, may by notification, specify.

In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Balbhadrapur is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Balbhadrapur is only 480 in the last census and the village is 18 k.m.away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which the aforsaid resolution is certified

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam	Full ownership rights
ļ	Holder or Govt. Guarantee/ Allottee etc.)	
10.	If leasehold, whether;	Not Applicable
	a- lease Deed is duly stamped and registered	
	b- lessee is permitted to mortgage the Leasehold right,	
	c- duration of the Lease/unexpired period of lease,	
	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.	
·	a- Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
	b- Right to get renewal of the leasehold rights and nature thereof.	
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,	
	the mortgagor is competent to create charge on such property,	·
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	
12		Not Applicable
	a- Such right is heritable and transferable,	
	b- Mortgage can be created.	
13	<ul> <li>Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the</li> </ul>	Not Applicable



	modalities/procedure to be followed including court	
	permission to be obtained and the reasons for	
	coming to such conclusion.	
	If the property has been transferred by way of	Not Applicable
14.	Gift/Settlement Deed, whether:	
	a) The Gift/Settlement Deed is duly stamped and	
	registered;	
	b) The Gift/Settlement Deed has been attested by	
	two witnesses;	
	c) The Gift/Settlement Deed transfers the property	
	1	
	to Done; d) Whether the Donee has accepted the gift by	
	signing the Gift/Settlement Deed or by a	•
	signing the GilvSettlement beed of by a	•
	separated writing or by implication or by actions;	
1	e) Whether there is any restriction on the Donor in	
1	executing the gift/ settlement deed in question;	
,	f) Whether the Donee is in possession of the gifted	
	property;	<u> </u>
-	g) Whether any life interest is reserved for the	
٠.	Donor or any other person and whether there is	
	a need for any other person to join the creation	•
	of mortgage;	
	h) Any other aspect affecting the validity of the title	
1	passed through the gift/settlement deed.	
15.	a) In case of partition/ family Settlement deeds,	Not Applicable
13.	whether the original deed is available for deposit. If	11017 (pp.100.010
	not the modality/procedure to be followed to create	
		•
	a valid and enforceable mortgage. b) Whether mutation has been effected and	
ľ		
	Miletici the merage	
	enjoyment of his share.	·
	c) Whether the partition made is valid in law	
	and the mortgagor has acquired a mortgagable title	
	thereon.	
Ì	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.	
l'	e) are executed in counterparts Whether any of	:
1	the documents in question or in more than one set?	·
l'	If so, additional precautions to be taken for avoiding	-
	multiple mortgages	
16.	Whether the title documents include any	Not Applicable
	testamentary documents /wills ?	
'	(a) In case of wills, whether the will is registered	
	will or unregistered will?	
	(b) Whether will in the matter needs a mandatory	
	probate and if so whether the same is probated	
	by a competent court?	
	(c) Whether the property is mutated on the basis of	
	will?	
İ	(d) Whether the original will is available?	
1	(e) Whether the original death Certificate of the	
	testator is available?	
1	(f) What are the circumstances and/or documents	
	to establish the will in question is the last and	
	final will of the testator?	
	(Comments on the circumstances such as the	1
1	availability of a declaration by all the beneficiaries	
	about the genuineness/ validity of the will, all parties	
'	about the genumeness/ validity of the will, all parties	
.	have acted upon the will, etc., which are relevant to	ļ. ·
1	rely on the will, availability of Mother/Original title	
<u> </u>	deeds are to be explained.)	No
17.	(a) Whether the property is subject to any wakf	No
	rights?	<u> </u>



	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such	
	properties?  (c) Precautions/ permissions, if any in respect of the	
18.	above cases for creation of mortgage?  (a) Where the property is a HUF/joint family	No
	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.	
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	
19	(a) Whether the property belongs to any <b>trust</b> 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?	
	(c) If so additional precautions/ permissions to be obtained for creation of valid mortgage?	
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for	The land is not required to be diverted as Certificate granted by
	creation/enforcement of mortgage.	Gram Panchyat Prastaw kramank 06 dated 24.08.2014
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right	All relevant records as per local laws, are verified to ensure the
	to enforce the mortgage?	validity of the title and right to enforce the mortgage?
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained.	Yes as above
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker	No
	Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No as per decleration of the Aplicant
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.	
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No as per decleration of the Aplicant
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	
	(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/marking.	
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable
	registered.	



	<u> </u>	
	(b) Property belonging to partners, whether thrown	
	on hotchpot? Whether formalities for the same have	
	been completed as per applicable laws? (c) Whether the person(s) creating mortgage	
	has/have authority to create mortgage for and on	
	behalf of the firm.	
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 16	
	charges with the Company Registrar (ROC),	
	Articles of	
00	Association /provision for common seal etc.	Al-A A P II-
26.	In case of Societies, Association, the required authority/power to borrower and whether the	Not Applicable
	mortgage can be created, and the requisite	
	resolutions, bye-laws.	·
27.	(a) Whether any POA is involved in the chain of	Not Applicable
	title?	110t7 ophoable
	(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.	
	(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 <b>Builder's</b> POA, whether a certified copy of POA is available and the same has been	
	verified/compared with the original POA.	
	(e) In case of Common POA (i.e. POA other than	
	Builder's POA), please clarify the following clauses	
	in respect of POA.	•
	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	Not Applicable
	holder, check genuineness of the Power of Attorney	· · · · · · · · · · · · · · · · · · · ·
	and the extent of the 17 powers given therein and	
	whether the same is properly executed/ stamped/	
	authenticated in terms of the Law of the place,	
	where it is executed.	
29.	If the property is a flat/apartment or residential/commercial complex, check and	Not Applicable



	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	•
ļ	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.; h) Approval of building plan, permission of	
	h) Approval of building plan, permission of appropriate /local authority, etc.;	
	i) Conveyance in favour of Society/	No. of the second second
	Condominium concerned;	
	j) Occupancy Certificate/allotment letter/letter of possession;	
	k) Membership details in the Society etc.;	•
	Share Certificates;	
	m) No Objection Letter from the Society;	
1	n) All legal requirements under the local/Municipal laws, regarding ownership of	
	flats/Apartments/Building Regulations, Development	
	Control Regulations, Co-operative Societies' Laws	
	etc.;	•
	o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	
	p) If the property is a vacant land and	
	construction is yet to be made, approval of lay-out	•
	and other precautions, if any.	
	q) Whether the numbering pattern of the units/flats tally in all documents such as approved	
	plan, agreement plan, etc.	·
30	Encumbrances, Attachments, and/or claims whether	No
	of Government, Central or State or other Local	
	authorities or Third Party claims, Liens etc. and details thereof.	
31	The period covered under the Encumbrances	Not Applicable
	Certificate and the name of the person in whose	•
	favour the encumbrance is created and if so,	
32	satisfaction of charge, if any.  Details regarding property tax or land revenue or	Receipt of Tax enclosed
"-	other statutory dues paid/payable as on date and if	
	not paid, what remedy?	
33	(a) Urban land ceiling clearance, whether required	Urban land ceiling Act is not enacted at C.G.
	and if so, details thereon. (b) Whether No Objection Certificate under the	not enacted at C.G.
1	Income Tax Act is required/ obtained.	
34.	Details of RTC extracts/mutation extracts/ Katha	Namantran Kramank 4
	extracts pertaining to the property in question.	dated 9-09-2008
35.	Whether the name of mortgagor is reflected as owner in therevenue/ Muncipal/ Village records?	Yes
36.	(a) Whether the property offered as security is	Yes
55.	clearly demarcated?	
	(b) Whether the demarcation/ partition of the	
	property is legally valid? (c) Whether the property has clear access as per	Yes
	documents?	·
37	Whether the property can be identified from the	Yes
	following documents, and is dicrepancy /doubtful	
	circumstances, if any revealed on such scrutiny?	
	(a) Document in relation to electricity connection; (b) Document in relation to water connection;	
	(c) Document in relation to Water Connection,  (c) Document in relation to Sales Tax Registration, if	•
1	any applicable;	



ì

	(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.	valuation report, not sent to me
39	1If 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, please provide these comments subsequently, on making the same available to the advocate.)	valuation report,not sent to me
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?	Yes
42.	In case of absence of original title deeds, details of legal and 19 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.	Original title deed is available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
44.	Additional aspects relevant for investigation of title as per local laws.	No ·
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No .
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Smt Snehlata Jain w/o Nirmal Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date 129. 102014 Place: Raigarh 2014

Signature of the Advocate
Signature of the Advocate
S.Sc.L.L.B. Advocate
Sonarpara, Raigarh (C.G.)

#### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of 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 the relevant Government Offices,/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 Records, 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 enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of \_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable
- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Smt Snehlata Jain w/o Nirmal Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 27-06-2008
- 2- Kistbandi Khatoni of 2013-14
- 3- Receipt of Searches
- 4- Panchsala Khsara 2013-14

5- Affidavit

6- Affidavit

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

#### SCHEDULE OF THE PROPERTY (IES)

kh no 229/15 Area 1.740 hect kh no 229/16 Area 1.740 hect Total 3.480 Hect situated at village Balbhadrapur P.H.No.17, Tahsil & Distt. Raigarh

Date 29.1/02014 Place: Raigarh B.Sc.L.L.B. Advocate
Sonarpara, Raigarh (C.G.)

Sonar Para, Raigarh (C.G.) Pin : 496001

Advocate

Mob.: 94252 50900 Ph.: 07762-221111 E-mail: yksadv@gmail.com

19.11.2014 Annexure - B

(A	Report of Investigation of Title in all columns/items are to be complete	respect of immovable Property.  d/commented by the panel advocate)
1	a) Name of the Branch/	State Bank of India - Branch Backbay
	Business Unit/ Office seeking	,
	opinion.	
1,		* Pro come *
	b) Reference No. and date of the	
	letter under the cover of which	
	the documents tendered for scrutiny are forwarded.	
	c) Name of the Borrower.	Chal Night College (
	Name of the Borrower.	Shri Nitin Golcha s/o Jashkaran Golcha
		of Ramadhin Marg Rajnandgaon Tahsil
2	c) Name of the wittern t	Distt. Rajnandgaon (C.G.)
2.	<ul> <li>a) Name of the unit/concern/ company/ person offering the</li> </ul>	Shri Nitin Golcha s/o Jashkaran Golcha
	property/ (ies) as security.	of Ramadhin Marg Rajnandgaon Tahsil
		Distt. Rajnandgaon (C.G.)
.	b) Constitution of the unit/concern/	Person
	person/body/authority offering	
	the property for creation of	
	charge.	
	c) State as to under what	Borrower
1 .	capacity is security offered	Borrower
1	(whether as joint applicant or	
	borrower or as guarantor, etc.)	
3	State as to under what capacity	Borrower
-	is security offered (whether as	Bollower
	joint applicant or borrower or as	
	guarantor, etc.)	
	(a) Survey No.	.kh no 1/35 Area 2.387 hect kh no 10
1		Area 0.117 hect kh no 15/3 Area 0.262
		Total 2.766 situated at village Banbhari
	·	P.H.No.17, Tahsil & Distt. Raigarh
	(b) Door/House no. (in case of	Bare Land no house property
	house property)	The House property
1	(c) Extent/ area including plinth/	Area 2 297 0 447 2 200
	built up area in case of	Area 2.387, 0.117. 0.262 hect Total 2.766
	house property	2.700
'	(d) Locations like name of the	village Raphori D L No 47 Teles C
	place, village, city,	village Banbhari P.H.No.17, Tahsil & Distt. Raigarh
	registration, sub-district etc.	Dist. Naiyaili
	Boundaries.	
4	(a) Particulars of the documents	1 Sale deed dated 20-10-2008
.	scrutinized-serially and	- 5215 docu dated 20-10-2006
	chronologically.	
] .		Above documents verified and are
	and as to whether they are	originals
	originals or certified copies or	-1.3
	registration extracts duly	
	certified.	
	(Note: - Only originals or certified	
	extracts from the	
	registering/land/ revenue/ other	
		<u> </u>



क्रिया सम्बा का नजरीनक्शा भी प्रस्तुत किया गया है

शुपक्षकृती

। ई फ्रम हंग डिस में गिर्कनाए एप्ने ग्रेमड नथक त्राणीह में ६ में । किडीक कि हम अगष्र क्रक की हैं किरक किमीएस किकाशमाष्ट्र

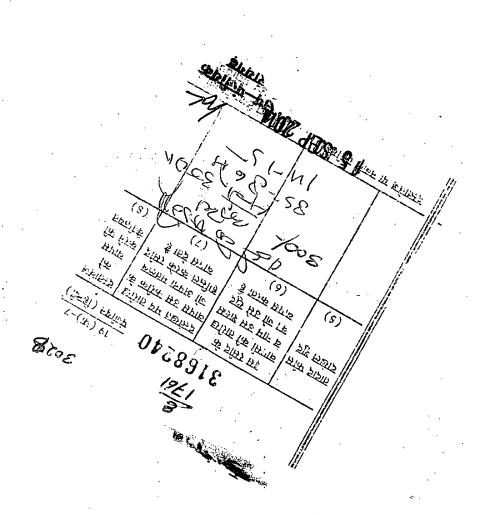
अपन हमाइनस् अपना क्षेत्र के के एक कि अपना अपना अपना

। एकी तेरीएम एक प्रसारित किया ।

शिकादि

-: कोन्श्री

श्रपक्षकतो



	authorities be examined.)			,		
	Sr. No.	Date	Name/ Nature of the Document	cert cert	inal/ ified copy/ ified extract/ tocopy, etc.	In case of copies, whether the original was scrutinized by the
						Advocate.
5	title from office	docum the re e and	ertified copy of all nents are obtained elevant sub-registrar compared with the made available by	Yes	rains t	
-	certi rece	ase als fied cop ipts alor	osed mortgagor? o enclose all such ies and relevant fee ng with the TIR.)			
6	a- W rever ques any c	hether that the suithoution are a contine por the contine por	e records of registrar officities relevant to the propervailable for verification through or computer system?	rty in ough	NO	rogintros effica
	a	vailable, ross ch	whether any verification ecking are made and findings in this regard.	are n or the	property in	horities relevant to the question are verified original records from
7	p a v	aper is p ny online erification	he genuineness of the sossible to be got verified portal and if so whether was made?  offered as security falls was made.	from such	NO	
1	tl o	ne jurisd ffice?	iction of which sub-reg	istrar	Raigarh	
	0 q r g	f docume uestion, a egistrar/ eneral. I ffices?	is possible to have registr nts in respect of the prope at more than one office of district registrar/ registr f so, please name all	rty in sub- strar- such	at more that registrar/ registrar- ge	of documents in ne property in question, an one office of sub- district registrar/ neral is <b>not</b> possible
	_ 0	ffices nan	earch has been made at a ned at (b) above?		Not Applicat	ole
-	re d q	egistering ecords re- ocuments uestion?	he searches in the office authorities or any veal registration of multiple s in respect of the proper	other e title ty in	No	
esta titlea clog on t	ablish /intere y on ti he ne	ing title est to th tle is inv ed for c	of the property in the current title holder. Volved, search should learance of such clog	And be not the contract of the	estion from wherever M nade for a fur e Title.	to the latest title deed the predecessors in inor's interest or other ther period, depending of Rs.1.00 crore and
abo	ve, s	<u>earch o</u>		s for	a period of r	not less than 30 years
1						

The property kh no 1/35, 10, 15/3 described above was initially even before 1984 entered in land records in the name of Shri Mithilesh s/o Paramanand Agrawal of Village Kolaibhal Tah Distt .Raigarh who sold the aforesaid property in favour of Shri Jashkaran Golcha s/o Keval Chand Golcha of Durg Tahsil Distt. Durg (C.G.) vide registered sale deed executed and registered on dated 20.10.2008, bearing registration details in the office of Sub Registrar, Raigarh vide Book no.Addl-1/4047, at page 70 to 76, Document no. 2636, After



the aforesaid transfer the name of Jashkaran Golcha entered in land records vide namantaran kramank 5 dated 20-10--2008.

After the death of Jashkaran Golcha his son Nitin golcha inherited the property in survivorship and his name entered in land records vide namantaran kramank 01. dated 25.03.2010 Thus the chain of title is complete

Note- The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

- 1. An urban area or within a radius of five miles from the outer limits of such area:
- 2. A village with a population of two thousand or above, according to the last census; and
- 3. In such other areas as the State Government, may by notification, specify,

In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Banbhari is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Banbhari is Wiran Gaon in the last census and the village is 19 k.m. away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which the aforsaid resolution is certified

_	· · · · · · · · · · · · · · · · · · ·	
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Guarantee/ Allottee etc.)	Full ownership rights
10.	If leasehold, whether;	Not Applicable
	a- lease Deed is duly stamped and registered	
	b- lessee is permitted to mortgage the Leasehold right,	
	c- duration of the Lease/unexpired period of lease,	
	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.	
	a- Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
	b- Right to get renewal of the leasehold rights and nature thereof.	
		<u> </u>
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,	
	the mortgagor is competent to create charge on such property,	
-	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	
12.	If occupancy right, whether;	Not Applicable
	a- Such right is heritable and transferable,	
	b- Mortgage can be created.	
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court	Not Applicable



a) The Gift/Settlement Deed is duly stamped and registered. b) The Gift/Settlement Deed has been attested by two witnesses; c) The Gift/Settlement Deed transfers the property to Done; 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; e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question; f) Whether the Donee is in possession of the gifted property; g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage. h) Any other aspect affecting the validity of the title passed through the gift/settlement deeds, whether the original deed is available for deposit front the modality/procedure to be followed to create a valid and enforceable mortgage: b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon. 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. e) are executed in counterparts Whether any of the documents in question or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages. for whether the title documents include any testamentary documents wills? (a) In case of wills, whether the same is probated by a competent court? (b) Whether the itile documents include any restamentary documents wills? (c) Whether the original will is available? (e) Whether the original will is available? (f) Whether the original will is available? (g) Whether the original will is partited by a competent court? (c) whether the original will is available? (e) Whether the original will is available? (e) Whether the original will is available? (f) Whether the original will is available? (g) Whether the property is muta			
If the property has been transferred by way of Giff/Settlement Deed, whether:   a) The Giff/Settlement Deed is duly stamped and registered:   b) The Giff/Settlement Deed has been attested by two witnesses;   c) The Giff/Settlement Deed transfers the property to Done;   d) Whether the Donee has accepted the gift by signing the Giff/Settlement Deed or by a separated writing or by implication or by actions;   e) Whether there is any restriction on the Donor in executing the giff/ settlement Deed in question.   f) Whether the Donee is in possession of the gifted property;   g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person and whether there is a need for any other person to join the creation of mortgage.   h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the title passed through the giff/settlement deed.     h) Any other aspect affecting the validity of passed through the giff/settlement deed.     h) Any other aspect affecting the validity of the validity of the validity of the validity of the validity of the validity of the passed through the giff/settlement deed.     h) Any other aspect of passed through the giff/settlement deed.     h) Any other as		coming to such conclusion.	
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rights?  (b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such	455	deeds are to be explained.)	
or any religious/other institutions having any restriction in creation of charges on such	17.	rights?	
l • • I		or any religious/other institutions having any	•
		restriction in creation of charges on such properties?	



	•	
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	
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,	No
	minor's share if any, rights of female members etc.  (b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	
19	<ul><li>(a) Whether the property belongs to any trust or is subject to the rights of any trust?</li><li>(b) Whether the trust is a private or public trust and</li></ul>	No
	whether trust deed specifically authorizes the mortgage of the property?  (c) If so additional precautions/ permissions to be	
	obtained for creation of valid mortgage?  (d) Requirements, if any for creation of mortgage as	
	per the central/state laws applicable to the trust in the matter.	
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.	The land is not required to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained.	Yes as above
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 Regulations, Environmental Clearance, etc.),	No
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No as per decleration of the Aplicant
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No as per decleration of the Aplicant
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	
	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the	
24.	property in question? In such case please comment on such seal/marking.	Not Applicable
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	



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 16	•
	charges with the Company Registrar (ROC),	·
	Articles of	
	Association /provision for common seal etc.	Net Applicable
26.	In case of Societies, Association, the required authority/power to borrower and whether the	Not Applicable
	mortgage can be created, and the requisite	
	resolutions, bye-laws.	•
27.	(a) Whether any POA is involved in the chain of	Not Applicable
-	title?	
	(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.  (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	
Ì	Representatives to sign Flat Allotment Letters,	
1	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	
ŀ	verified/compared with the original POA.	·
1	(e) In case of Common POA (i.e. POA other than	
	Builder's POA), please clarify the following clauses	
	in respect of POA.	
	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	
1	the same has been ascertained from the office of	
1	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	Not Applicable
	holder, check genuineness of the Power of Attorney	
1	and the extent of the 17 powers given therein and	
	whether the same is properly executed/ stamped/	
	authenticated in terms of the Law of the place, where it is executed.	٠.
29.	If the property is a flat/apartment or	Not Applicable
	residential/commercial complex, check and	(tot) phodolo
	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;	<u> </u>
	d) Independent title verification of the Land	
	and/or building in question;	
	e) Agreement for sale (duly registered); f) Payment of proper stamp duty;	
	f) Payment of proper stamp duty;	



	·	
	g) Requirement of registration of sale	
	agreement, development agreement, POA, etc.;	
	h) Approval of building plan, permission of	
	appropriate /local authority, etc., i) Conveyance in favour of Society/	
	Condominium concerned:	
-	j) Occupancy Certificate/allotment letter/letter of	·
1	possession;	
	k) Membership details in the Society etc.;	
	Share Certificates;	
	m) No Objection Letter from the Society;	
	n) All legal requirements under the local/Municipal laws, regarding ownership of	
	local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development	
	Control Regulations, Co-operative Societies' Laws	
	etc.;	
-	o) Requirements, for noting the Bank charges on	
	the records of the Housing Society, if any;	
	p) If the property is a vacant land and	
	construction is yet to be made, approval of lay-out and other precautions, if any.	. •
	q) Whether the numbering pattern of the	
	units/flats tally in all documents such as approved	
	plan, agreement plan, etc.	
30	Encumbrances, Attachments, and/or claims whether	No
	of Government, Central or State or other Local	
	authorities or Third Party claims, Liens etc. and details thereof.	
31	The period covered under the Encumbrances	Not Applicable
1.	Certificate and the name of the person in whose	Not Applicable
	favour the encumbrance is created and if so,	
	satisfaction of charge, if any.	·
32	Details regarding property tax or land revenue or	Receipt of Tax enclosed
	other statutory dues paid/payable as on date and if	
33	not paid, what remedy? (a) Urban land ceiling clearance, whether required	
00	and if so, details thereon.	Urban land ceiling Act is not enacted at C.G.
	(b) Whether No Objection Certificate under the	not enacted at C.G.
	Income Tax Act is required/ obtained.	·
34.	Details of RTC extracts/mutation extracts/ Katha	Namantran Kramank 1
<u></u>	extracts pertaining to the property in question.	dated 25.03.2010
35.	Whether the name of mortgagor is reflected as	Yes
36.	owner in therevenue/ Muncipal/ Village records?  (a) Whether the property offered as security is	Yes
•••	clearly demarcated?	les
	(b) Whether the demarcation/ partition of the	
	property is legally valid?	Yes
ĺ	(c) Whether the property has clear access as per	
37	documents?   Whether the property can be identified from the	V
"	following documents, and is dicrepancy /doubtful	Yes
	circumstances, if any revealed on such scrutiny?	
	(a) Document in relation to electricity connection;	
	(b) Document in relation to water connection;	;
	(c) Document in relation to Sales Tax Registration, if	·
	any applicable;	
38.	(d) Other utility bills, if any.	and a second
30.	In respect of the boundaries of the property, whether there is a	valuation report, not sent
	difference/discrepancy in any of the title documents	to me
	or any other	·
	documents (such as valuation report, utility bills,	
	etc.) or the actual current boundary? If so please	•
-	elaborate/ comment on the same.	<u></u>
39	1If the valuation report and/or approved/ sanctioned	valuation report,not sent
	plans are made available, please comment on the same including the comments on the description	to me
Щ.	same moluting the continents 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, please provide these comments subsequently, on making the same available to the advocate,)	·
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?	Yes
42.	In case of absence of original title deeds, details of legal and 19 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.	Original title deed is available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
44.	Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Nitin golcha s/o Jashkaran Golcha of Ramadhin Marg Rainandgaon Tahsil
٠.		Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date: 19.11.2014 Place : Raigarh

Signature of the Advocate

Yashwant Shadangi B.Sc.L.L.B. Advocate Sonarpara, Raigarh (C.G.)

#### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of 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 the relevant Government Offices,/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 Records, 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 enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of \_\_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable
- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Shri Nitin Golcha s/o Jashkaran Golcha of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 20-10-2008
- 3- Panchsala Khsara 2013-14
- 2- Kistbandi Khatoni of 2013-14
- 4-Receipt of Searches 2013-14

5- Affidavit

- 6- Affidavit
- 11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

#### SCHEDULE OF THE PROPERTY (IES)

.kh no 1/35 Area 2.387 hect kh no 10 Area 0.117 hect kh no 15/3 Area 0.262 Total 2.766 situated at village Banbhari P.H.No.17, Tahsil & Distt. Raigarh

Date: 19.11.2014 Place: Raigarh

Signature of the Atrocate
B.Sc.L.L.B. Advocate

Sonarpara, Raigarh (C.G.)

Sonar Para, Raigarh (C.G.) Pin : 496001

Mob.: 94252 50900 Ph.: 07762-221111 E-mail: yksadv@gmail.com

22 NOV 2014

Annexure - B Report of Investigation of Title in respect of immovable Property.

(A	all columns/items are to be complete	d/commented by the panel advocate)
1	a) Name of the Branch/	
	Business Unit/ Office seeking	
	opinion.	To the man of the man
1	· • · · · · · · · · · · · · · · · · · ·	
	b) Reference No. and date of the	
.	letter under the cover of which	
	the documents tendered for	
	scrutiny are forwarded.	
	c) Name of the Borrower.	Smt Snehlata Jain w/o Nirmal Jain of
		Ramadhin Marg Rajnandgaon Tahsil
2	a) Name of the unit/concern/	Distt. Rajnandgaon (C.G.)
-	company/ person offering the	1 Call Marca Call Millian Call Call
	property/ (ies) as security.	Ramadhin Marg Rajnandgaon Tahsil
	b) Constitution of the	Distt. Rajnandgaon (C.G.) Person
	unit/concern/	reison
	person/body/authority offering	
	the property for creation of	
	charge.	
Ι.	c) State as to under what	Borrower
	capacity is security offered	Dollowel
ĺ	(whether as joint applicant or	
:	borrower or as guarantor, etc.)	
3	State as to under what capacity	Borrower
	is security offered (whether as	
	joint applicant or borrower or as	
	guarantor, etc.)	
	(a) Survey No.	Kh no 38/2 Area 0.040 hect kh no 41
ĺ		Area 0.020 hect kh no 55/4 Area 0.972
		Total 1.224 Hect situated at village
		Sapani P.H.No.17, Tahsil & Distt.
	(1)	Raigarh
	(b) Door/House no. ( in case of	Bare Land no house property
	house property)	
}	(c) Extent/ area including plinth/	Area 0.040 , 0.020 ,0.972 Total 1.224
	built up area in case of	Hect
	house property	
	(d) Locations like name of the	
	place, village, city,	Distt. Raigarh
	registration, sub-district etc.	
	Boundaries.	
4	(a) Particulars of the documents	1 Sale deed dated 27-06-2008
	scrutinized-serially and	
	chronologically.	
	(b) Nature of documents verified	Above documents verified and are
	and as to whether they are	originals
	originals or certified copies or registration extracts duly	
	registration extracts duly certified	
	(Note: - Only originals or certified	
Ī		
	registering/land/ revenue/ other	



## ज्ञाप्ता, गिर्जा भ्रमम

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है जिन क्रिक हेप्र प्राक्षिपि ड्रेकि कि इन्हि कि मिकी प्रीट काल होप ड्रेकि

अर न हो सिलिंग सीमा से अधिक भूमि मेरे पास है। । ई किन क्रमील एक्सेर कि नेटस्ट दूर कि प्रकार कि फिकी क्रिकी क्रिकी क्र क्रम्ह। ई क्रम्<mark>म में ग्रिम क प्राक्ष मिष्ठ क्रीम्पम क्रम्ह</mark> ई क्रि निधिप्राघनी एउन्हरू ए ज्ञाञ्जी इंकि में थिन्न के तीम्पप्त करूट ई ज़िन गाथ इंकि कि गर्नर उक्त सम्पति कही भी रेहन बय अथवा बख्डीस नहीं है, उस पर किसी

जमा कर रहा हूँ नीपुरितार क एफ़ की एए कि कि कि ..... केव कोमक कि की एफ़ कांभ्जे हम एकवी च्वात्मक ल्रम क जीम्म क्रक मि 8-2018,7,28

### श्रीतश्रक्षया

। ई फ्रांस हंग्र हिस में गितकनारू किनी ग्रीमड़ नाथक किपीर 

अतः आज दिनांक को उक्त शापथ को पढ़ एवं समझकर अपना अपना

हस्ताक्षर कर सत्यापित किया ।

शुक्री

-: कोन्*री* 

श्रीतश्रक्षया

(5) (1 **(**†) (٤) ट्टेडिट कि स्पेटी कि छोता कि छोटा । सिर छमार क्सारी हि एक फाड़ी क्लार्टी छाड़िड़ हैड़े छिछी प्रक्ट क्सड हि हैड़े लखीट के ट्रिमटी। राष्ट्रदेज़ींथ (कि हि मास्ट) डोड के हिस्सेट įψ इस्टाप्य की तफ्सीलवारी व कोमत या

3167280

	authorities be examined.)	T : -	<del></del>
		<del> </del>	
	Sr. Date Name/ Nature of the Document	Original/	In case of copies,
	inc bodinent	certified copy/	whether the original
1		certified extract/	was scrutinized by
		photocopy, etc.	the
5	) A (( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )		Advocate.
3	Whether certified copy of all	Yes	
	title documents are obtained		
İ	from the relevant sub-registrar		. · · · · · · · · · · · · · · · · · · ·
	office and compared with the		
	documents made available by the proposed mortgagor?		
	the proposed mortgagor? (Please also enclose all such		
	certified copies and relevant fee		
	receipts along with the TIR.)		
6	a- Whether the records of registrar off	ico or NO	·
	revenue authorities relevant to the property	erty in	
	question are available for verification th	rough	
'	any online portal or computer system?		
	<ul> <li>a) If such online/computer records available, whether any verification</li> </ul>	1.000.00	registrar office or
	cross checking are made and	the literature auti	horities relevant to the
	comments/ findings in this regard.	property in	question are verified
		from the c	original records from
	h) Whether the gonuineness of the	Revenue / N	azul record
	<ul> <li>b) Whether the genuineness of the s paper is possible to be got verified</li> </ul>	tamp NO	
	any online portal and if so whether	such	
<u> </u>	verification was made?	,	
7	a) Property offered as security falls the jurisdiction of which sub-reg	vithin Raigarh	
	office?	Istrar	
	b) Whether it is possible to have registr	ation registration	of documents in
	of documents in respect of the prope	rty in room and and the	e property in question,
	question, at more than one office of		n one office of sub-
	registrar/ district registrar/ regi- general If so, please name all		district registrar/
İ	offices?	registrar- gen	eral is <b>not</b> possible
	c) Whether search has been made at a	I the Not Applicable	le
	offices named at (b) above?  d) Whether the searches in the office		
	<ul> <li>d) Whether the searches in the office registering authorities or any</li> </ul>	s of No	
1.	records reveal registration of multiple	title	
	documents in respect of the proper	ty in	
	question?		
8- 0	Chain of title tracing the title from the	e oldest title deed	to the latest title deed
esta	iblishing title of the property in	auestion, from 1	the predecessors in l
title/	interest to the current title holder.	And wherever Mir	nor's interest or other
clog	clog on title is involved, search should be made for a further period, depending		
្រ ០ភា ប	ne need for clearance of such clog (	on the Title.	· · · · · · · · · · · · · · · · · · ·
( <u>(n</u>	<u>case of property offered as sec</u>	urity for loans o	f Rs.1.00 crore and
abo	ve, search of title/ encumbrances	for a period of no	ot less than 30 years
is m	andatory. (Separate Sheets may	be use	100.00

The property kh no 38/2 kh no 41, kh no 55/4 described above was initially in even before 1984 entered in land records in the name of Shri Gangapal s/o Sarju Prasad of Raigarh who sold the aforesaid property in favour of Smt Snehlata Jain w/o Nirmal Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) vide registered sale deed executed and registered on dated 27.06.2008, bearing registration details in the office of Sub-Registrar,



Raigarh vide Book no Addl-1/3950, at page 94 to 100, Document no. 1175. After the above said transfer the name of Smt Snehlata Jain entered in land records vide namantaran kramank 6 dated 09-09-2008.

Note- . The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

- An urban area or within a radius of five miles from the outer limits of such area;
- 2. A village with a population of two thousand or above, according to the last census; and
- 3. In such other areas as the State Government, may by notification, specify,

In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Sapani is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Sapani is only 530 in the last census and the village is 17 k.m.away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which it the aforsaid resolution is certified

		· ,
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Guarantee/ Allottee etc.)	
10.	If leasehold, whether,	Not Applicable
	a- lease Deed is duly stamped and registered	
	b- lessee is permitted to mortgage the Leasehold right,	
	c- duration of the Lease/unexpired period of lease,	
	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.	
	a- Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
	b- Right to get renewal of the leasehold rights and nature thereof.	
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,	
	the mortgagor is competent to create charge on such property,	
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	
12.	If occupancy right, whether;	Not Applicable
. !	a- Such right is heritable and transferable,	
	b- Mortgage can be created.	
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Not Applicable



14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	Not Applicable
	a) The Gift/Settlement Deed is duly stamped and registered;	
	<ul> <li>b) The Gift/Settlement Deed has been attested by two witnesses;</li> </ul>	
	<ul> <li>c) The Gift/Settlement Deed transfers the property to Done;</li> </ul>	
	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;	
	<ul> <li>e) Whether there is any restriction on the Donor in executing the gift/ settlement deed in question;</li> </ul>	
	<li>f) Whether the Donee is in possession of the gifted property;</li>	
	g) Whether any life interest is reserved for the	•
	Donor or any other person and whether there is a need for any other person to join the creation	
	of mortgage;	
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	
15.	a) In case of partition/ family Settlement deeds,	Not Applicable
'	whether the original deed is available for deposit. If	,
	not the modality/procedure to be followed to create a valid and enforceable mortgage.	
	b) Whether mutation has been effected and	
	whether the mortgagor is in possession and	
	enjoyment of his share. c) Whether the partition made is valid in law	
	and the mortgagor has acquired a mortgagable title	
	thereon.	.,
	<ul> <li>d) In respect of partition by a decree of court, whether such decree has become final and all other</li> </ul>	•
	conditions/ formalities are completed/ complied with.	
	e) are executed in counterparts Whether any of	
.	the documents in question or in more than one set? If so, additional precautions to be taken for avoiding	
	multiple mortgages	
16.	Whether the title documents include any	Not Applicable
	testamentary documents /wills ? (a) In case of wills, whether the will is registered	
.	will or unregistered will?	
	(b) Whether will in the matter needs a mandatory	
	probate and if so whether the same is probated by a competent court?	
	(c) Whether the property is mutated on the basis of	
	will?	
	<ul><li>(d) Whether the original will is available?</li><li>(e) Whether the original death Certificate of the</li></ul>	
	testator is available?	
	(f) What are the circumstances and/or documents	
	to establish the will in question is the last and final will of the testator?	
	(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.)	
17.	(a) Whether the property is subject to any wakf	No
	rights? (b) Whether the property belongs to church/ temple	
i .		•
	or any religious/other institutions having any	



		•
1	properties?	1
1	(c) Precautions/ permissions, if any in respect of the	
	above cases for creation of mortgage?	
18.	(a) Where the property is a HUF/joint family	No
	property, mortgage is created for family	No
	benefit/legal necessity, whether the Major	
	Coparceners have no objection/join in execution,	
ļ	minor's share if any, rights of female members etc.	i '
	(b) Please also comment on any other aspect which	
	may adversely affect the validity of security in such	
	cases?	
19	(a) Whether the property belongs to any trust or is	No
'	subject to the rights of any trust?	INO
	(b) Whether the trust is a private or public trust and	<u> </u>
	whether trust deed specifically authorizes the	
	mortgage of the property?	
	(c) If so additional precautions/ permissions to be	
	obtained for creation of valid mortgage?	
ı	(d) Requirements if any for creation of made and	
1	(d) Requirements, if any for creation of mortgage as	1
	per the central/state laws applicable to the trust in the matter.	
20.		
20.	(a) If the property is Agricultural land, whether the	The land is not required
1 .	local laws permit mortgage of Agricultural land and whether there are any restrictions for	to be diverted as
		Certificate granted by
	creation/enforcement of mortgage.	Gram Panchyat Prastaw
		kramank 06 dated
		24.08.2014
ĺ	(b) In case of agricultural property other relevant	All relevant records as
	records/documents as per local laws, if any are to	
	be verified to ensure the validity of the title and right	,
	to enforce the mortgage?	verified to ensure the
·		validity of the title and
		right to enforce the
		mortgage?
	(c) In the case of conversion of Agricultural land for	Yes as above
	commercial purposes or otherwise, whether	
	requisite procedure Followed /permission obtained.	
04	160 II II II	
21.	Whether the property is affected by any local laws	No
21.	Whether the property is affected by any local laws or other regulations having a bearing on the	No
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker	No
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	been completed as per applicable laws?	
	(c) Whether the person(s) creating mortgage	
	has/have authority to create mortgage for and on	
25	behalf of the firm.	<u> </u>
25.	Whether the property belongs to a Limited	
	Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/	
	resolution, authorisation to create mortgage/ execution of documents, Registration of any prior 16	
	charges with the Company Registrar (ROC),	
	Articles of	į .
	Association /provision for common seal etc.	
26.	In case of Societies, Association, the required	Not Applicable
	authority/power to borrower and whether the	
	mortgage can be created, and the requisite	· · · · · ·
	resolutions, bye-laws.	
27.	(a) Whether any POA is involved in the chain of	Not Applicable
1	title?	
	(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.	
	(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.	
	(e) In case of Common POA (i.e. POA other than	
	Builder's POA), please clarify the following clauses	·
	in respect of POA.	
	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	<del></del>
	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?	
i i	(h) The unequivocal opinion on the enforceability	
	and validity of the POA?	
28	Whether mortgage is being created by a POA	Not Applicable
	holder, check genuineness of the Power of Attorney	
ĺ	and the extent of the 17 powers given therein and	
	whether the same is properly executed/ stamped/	
	authenticated in terms of the Law of the place,	•
29.	where it is executed.	AL CA D
<b>∠</b> ∀.	If the property is a flat/apartment or	Not Applicable
	residential/commercial complex, check and comment on the following:	· ·
	a) Promoter's/Land owner's title to the land/	
	wy romotororeand owners the to the fallul	



	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., h) Approval of building plan, permission of	
•	appropriate /local authority, etc.; i) Conveyance in favour of Society/ Condominium concerned;	
	<ul> <li>j) Occupancy Certificate/allotment letter/letter of possession;</li> </ul>	:
	k) Membership details in the Society etc.;     Share Certificates;     No Objection Letter from the Society;	
	n) All legal requirements under the local/Municipal laws, regarding ownership of	
	flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.:	
	o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	
	<ul> <li>p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</li> </ul>	
-	q) Whether the numbering pattern of the units/flats tally in all documents such as approved	
30	plan, agreement plan, etc. Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local	No
04	authorities or Third Party claims, Liens etc. and details thereof.	
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.	Not Applicable
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Receipt of Tax enclosed
33	<ul><li>(a) Urban land ceiling clearance, whether required and if so, details thereon.</li><li>(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.</li></ul>	Urban land ceiling Act is not enacted at C.G.
34.	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Namantran Kramank 6 dated 9-09-2008
35.	Whether the name of mortgagor is reflected as owner in therevenue/ Muncipal/ Village records?	Yes
36.	<ul><li>(a) Whether the property offered as security is clearly demarcated?</li><li>(b) Whether the demarcation/ partition of the property is legally valid?</li></ul>	Yes Yes
	(c) Whether the property has clear access as per documents?	
37	Whether the property can be identified from the following documents, and is dicrepancy /doubtful circumstances, if any revealed on such scrutiny?  (a) Document in relation to electricity connection;	Yes
-	<ul><li>(b) Document in relation to water connection;</li><li>(c) Document in relation to Sales Tax Registration, if any applicable;</li><li>(d) Other utility bills, if any.</li></ul>	



	whether there is a difference/discrepancy in any of the title documents or any other	to me
	documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	
39	1If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description	valuation report,not sent to me
ু কি আটি ব	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, please provide these comments subsequently, on making the same available to the advocate.)	
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?	Yes
42.	In case of absence of original title deeds, details of legal and 19 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.	Original title deed is available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
44.	Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Smt Snehlata Jain w/o Nirmal Jain of Ramadhin Marg` Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date: 22 NOV 2014 Place : Raigarh

Signature of the Advocate

### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of 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 the relevant Government Offices,/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 Records, 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 enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of \_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable
- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Smt Snehlata Jain w/o Nirmal Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 27-06-2008
- 2- Copy of Kistbandi Khatoni of 2013-14
- 3- Copy of Panchsala Khsara 2013-14
- 4-Receipt of Searches

5- Affidavit

6- Affidavit

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

#### SCHEDULE OF THE PROPERTY (IES)

kh no 38/2 Area 0.040 hect kh no 41 Area 0.020 hect kh no 55/4 Area 0.972 Total 1.224 Hect situated at village Sapani P.H.No.17, Tahsil & Distt. Raigarh

Date: 22 NOV 2014

Place: Raigarh

Signature of the Advocate Yashwast Shadangi B.Sc.L.L.B. Advocate Sonarpera, Reigarh (C.G.)

Advocate Sonar Para, Raigarh (C.G.) Pin : 496001 Mob.: 94252 50900 Ph.: 07762-221111 E-mail: yksadv@gmail.com

22 NOV 2014

Annexure -- B

	Report of Investigation of Title	Annexure – B
	(All columns/items are to be complete	in respect of immovable Property.  eted/commented by the panel advocate)
1	a) Name of the Branch/	
	Business Unit/ Office seeking	
	opinion.	Secretary transfer to the Manipal
	b) Reference No. and date of the	
	letter under the cover of which	
	the documents tendered for	
	scrutiny are forwarded. c) Name of the Borrower.	
	c) Name of the Borrower.	Shri Abhay kumar Jain s/o Prakash
		Chand Jain of Ramadhin Marg
		Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)
2	a) Name of the unit/concern/	<del></del>
_	company/ person offering the	Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg
	property/ (ies) as security.	The state of the s
	property, (100) do occurry.	Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)
	b) Constitution of the	Person
	unit/concern/	1 Cladii
	person/body/authority offering	· .
	the property for creation of	
•	charge.	
	c) State as to under what	Borrower
	capacity is security offered	
	(whether as joint applicant or	"
	borrower or as guarantor, etc.)	
3	State as to under what capacity	Borrower
	is security offered (whether as	
	joint applicant or borrower or as	. *
	guarantor, etc.)	
	(a) Survey No.	Kh no 14/2 Area 1.214 hect kh no 14/7
		Area 1.214 hect Total 2.428 situated at
	. ,	village Sapani P.H.No.17, Tahsil &
	(b) Doorthouse as (in the	Distt. Raigarh
	(b) Door/House no. ( in case of	Bare Land no house property
	house property)	
	(c) Extent/ area including plinth/	Area 1.214. 1.214 hect Total 2.428
	built up area in case of	
	house property	
	(d) Locations like name of the	
	place, village, city,	Distt. Raigarh
	registration, sub-district etc.	
4	Boundaries.	
4	(a) Particulars of the documents	1 Sale deed dated 24-06-2008
Ċ	scrutinized-serially and	
	chronologically.	Al
	(b) Nature of documents verified	Above documents verified and are
İ	and as to whether they are	originals
	originals or certified copies or	
	registration extracts duly certified.	
	(Note: - Only originals or certified	
ĺ	extracts from the registering/land/ revenue/ other	1
	registering/land/ revenue/ other	



# ज्ञाप्यार, ग्रिडिंग क्षमप्त

। है साए प्रेम मीपूर काशिर से मासि एनेतिसे हि न प्रसि । ई ज़िन त्रव्योत एक्बीर कि न्हेस्ट दूर कि प्रकार कि मिकी तथीबंध से मीर्द्र क्रम्हा ई क्रम्<sub>र</sub> में ग्रिम्थ के प्राक्ष क्षिप्त क्रीम्पप्त क्ष्म् ई ज़िस् सिंगामिकी एउन्हार ए जाननी ड्रेकि में थिन्छे क तीम्पप्त तक्ट है जिन आप ड्रेकि कि आकार उक्त सम्पति कही भी रहन बय अथवा बख्यीस नही है, उस पर किसी है जिन क्लिक हेए प्रकाशीर ड्रेकि कि इन्ह कि मिकी प्रीर कालार प्रापड़ प्र भारता है हा है हा से स्थाप है है जिल्ला भारता है। भारता है किस्से मीप है जिला अर्गार्थित भूमि खसरा । प्राप्ति । जिला में ग्रेडिया मि अरहारा चे किन अनिक किन मार में किन किन कि आकि कि के र्म त 🕂 🕏 ६७.क कव्रेप्र ष्रपाष्ट म्ष्टक क्राजीन्मनी Description - 18 Charles Mrs. Regarding in 12 .... Thishi .... - 45. TO CONTENTION TO THE MENT WHERE हिंग क्षेत्र पुत्र

जमा कर रहा है <del>क्र क्रमी कि 67क नष्ट्र ग्राप 3क कथंब कप्नीप्त 17 प्रट</del> क्रीप्पप्त एअव्ज त्रीप्रतीर कं एफ़ का एट किने में कर्क ...... कामक कामिश एफ़ हिंच १.८.७ को में के मूल दस्तावेज विकय पत्र दिनांक भारत के नीम के कि

मिन प्रमा किया भारत के निवास किया गया है ।

## 10किथगड़

# । ई म्प्रप्त क्रेप डिप्त में शिकनाच किनी प्रीमड़ नक्षक तीपीक म ६ म । किडीक कि हम थमाष्ट्र केच है कि कि किमाण्य किस्थमाष्ट्र Della Server Content of Man Content of Della Content of D

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। ामनी तेमीभिन ५क प्रक्षाप्ति

शकाद

-: क्रोम्ज्री

श्रीतक्षया

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	1/202	21-4105 to 98-5861		
	(†) (€)	(5)	(1	. •
	के किम्मी महर्देश्वास ठाँड के हिस्महरू	ार तमिल व ग्रियानिस्य कि वर्गास्ट्र प्रेम्प्रिस कि स्मिली वा छोगत कि छास्ट्र सिल तमा क्यां कि वा प्राप्त प्रिस्त राष्ट्र के कि वा स्मिल क्ष्मित के व्याप	10-74 100 100 100 100 100 100 100 100 100 10	
·	683	OFER STEE STEE 89-3	<u>भ</u>	

	authorities be examined.)				
	Sr. Date Name/ Nature of		Original/	In case of copies,	
	No.		the Document	certified copy/	whether the original
				certified extract/	was scrutinized by
				photocopy, etc.	the
					Advocate.
5			ertified copy of all	Yes	
1			nents are obtained		
			elevant sub-registrar		
	doo	e and	compared with the made available by		
•	the		osed mortgagor?	•	
			o enclose all such		
			ies and relevant fee		
			ng with the TIR.)		
6	a- W	hether th	e records of registrar office	e or NO	·
	rever	nue autho	rities relevant to the prope	rtv in	
	ques	uon are a Inline nor	vailable for verification thr tal or computer system?	ough	
	a) If	such	online/computer records	are records o	f registrar office or
	a	vailable,	whether any verification	1	thorities relevant to the
ĺ	C	ross che ommonte	ecking are made and findings in this regard.		question are verified
'	'	· ·	midings in this regard.		original records from
				Revenue /	Nazul record
١.	b) V	Vhether t	he genuineness of the s	tamp NO	
	ρ a	aperis p nv online	ossible to be got verified portal and if so whether	from	,
	V	erification	was made?		
7	a) P	roperty c	ffered as security falls w	vithin Raigarh	
	וו מ	ie jurisai ffice?	iction of which sub-regi	strar	
	b) V	Vhether it	is possible to have registra	ation registration	of documents in
	0	f docume	nts in respect of the proper	rty in respect of t	he property in question,
	q	uestion, a	at more than one office of district registrar/ regis	sub at more th	an one office of sub-
	g	eneral. II	f so, please name all	pulai-	district registrar/
	01	ffices?		registrar- ge	eneral is <b>not</b> possible
			earch has been made at a	II the Not Applica	ble
	d) V	hether th	ned at (b) above? The searches in the office	s of No	
	re	egistering	authorities or any o	other	
	re	cords rev	eal registration of multiple	title	
		ocuments uestion?	in respect of the proper	ty in	
			Local At Alabama		
8- (	nain۔	OT TITLE 1	racing the title from the	e oldest title dee	d to the latest title deed
title	intoro	ing title	or the property in	question from	the predecessors in
cloa	on tit	ial IU III Haie in	o current title noider.	he made for a fix	linor's interest or other
on t	he ne	ed for el	earance of such clog	ne made for a fu on the Title	rther period, depending
					of Rs.1.00 crore and
					not less than 30 years
			eparate Sheets may		ior iess mall on Aequa
			-parate entrette intal	po uco	·

18th

The property kh no 14/2, 14/7 described above was initially even before 1984 entered in land records in the name of Shri Vinay kumar s/o Kailash Agrawal of Raigarh who sold the aforesaid property in favour of Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) vide registered sale deed executed and registered on dated 24.06.2008, bearing registration details in the office of Sub Registrar,

Raigarh vide Book no.Addl-1/3946, at page 51 to 57, Document no. 1106.After the aforesaid transfer the name of Abhay kumar Jain entered in land records vide namantaran kramank 4 dated 09-09-2008.

Note- The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

- An urban area or within a radius of five miles from the outer limits of such area;
- A village with a population of two thousand or above, according to the last census; and
- In such other areas as the State Government, may by notification, specify,

In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Sapani is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Sapani is only 530 in the last census and the village is 17 to 19k.m.away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which it the aforsaid resolution is certified

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Guarantee/ Allottee etc.)	
10.	If leasehold, whether,	Not Applicable
	a- lease Deed is duly stamped and registered	
	b- lessee is permitted to mortgage the Leasehold right,	
-	c- duration of the Lease/unexpired period of lease,	
	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.	
	a- Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
	b- Right to get renewal of the leasehold rights and nature thereof.	
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,	
	the mortgagor is competent to create charge on such property,	
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if	
	so whether such valid permission is available.	
12.	If occupancy right, whether;	Not Applicable
] [	a- Such right is heritable and transferable,	
	b- Mortgage can be created.	
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the	Not Applicable



•		•
	modalities/procedure to be followed including court	
	permission to be obtained and the reasons for	
	coming to such conclusion.	
	If the property has been transferred by way of	Not Applicable
14.	Gift/Settlement Deed, whether:	Hot Applicable
	a) The Gift/Settlement Deed is duly stamped and	
	registered;	
1	b) The Gift/Settlement Deed has been attested by	
Ì	two witnesses;	
	c)*The Gift/Settlement Deed transfers the property	
]	to Done;	<u> </u>
i	d) Whether the Donee has accepted the gift by	
	signing the Gift/Settlement Deed or by a	1
'	separated writing or by implication or by actions;	<u></u>
	e) Whether there is any restriction on the Donor in	•
ļ	executing the gift/ settlement deed in question;	
	f) Whether the Donee is in possession of the gifted	
	property;	
	g) Whether any life interest is reserved for the	
	Donor or any other person and whether there is	
	a need for any other person to join the creation	
	of mortgage;	
	h) Any other aspect affecting the validity of the title	
	passed through the gift/settlement deed.	
15.	a) In case of partition/ family Settlement deeds,	Not Applicable
	whether the original deed is available for deposit. If	
[-	not the modality/procedure to be followed to create	
	a valid and enforceable mortgage.	
	b) Whether mutation has been effected and	
	whether the mortgagor is in possession and	
	enjoyment of his share.	i i
	c) Whether the partition made is valid in law	
	and the mortgagor has acquired a mortgagable title	-
	thereon.	
	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.	·
	e) are executed in counterparts Whether any of	·
	the documents in question or in more than one set?	ļ.
	If so, additional precautions to be taken for avoiding	
40	multiple mortgages .	
16.	Whether the title documents include any	Not Applicable
	testamentary documents /wills ?	
	(a) In case of wills, whether the will is registered	
	will or unregistered will?	
	(b) Whether will in the matter needs a mandatory	
	probate and if so whether the same is probated	
	by a competent court?	
	(c) Whether the property is mutated on the basis of	
	will?	. •
	(d) Whether the original will is available?	
	(e) Whether the original death Certificate of the	
;	testator is available?	
	(f) What are the circumstances and/or documents	
٠.		
	to establish the will in question is the last and	ļ
	final will of the testator?	·
	(Comments on the circumstances such as the	
	availability of a declaration by all the beneficiaries	ľ
	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.)	.
17.	(a) Whether the property is subject to any wakf	No
	rights?	, ,



	· · · · · · · · · · · · · · · · · · ·	
	(b) Whether the property belongs to church/ temple	
	or any religious/other institutions having any	
	restriction in creation of charges on such	
	properties?	
1	(c) Precautions/ permissions, if any in respect of the	
	above cases for creation of mortgage?	
18.	(a) Where the property is a HUF/joint family	No ·
	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.	·
-	(b) Please also comment on any other aspect which	
	may adversely affect the validity of security in such	
	cases?	
19 .	(a) Whether the property belongs to any trust or is	No ·
	subject to the rights of any trust?	
1.	(b) Whether the trust is a private or public trust and	
	whether trust deed specifically authorizes the	
	mortgage of the property?	
1	(c) If so additional precautions/ permissions to be	,
†	obtained for creation of valid mortgage?	•
	(d) Requirements, if any for creation of mortgage as	
	per the central/state laws applicable to the trust in	
	the matter.	<u>                                      </u>
20.	(a) If the property is Agricultural land, whether the	The land is not required
	local laws permit mortgage of Agricultural land and	to be diverted as
1	whether there are any restrictions for	Certificate granted by
	creation/enforcement of mortgage.	Gram Panchyat Prastaw
		kramank 06 dated
		24.08.2014
	(b) In case of agricultural property other relevant	All relevant records as
	records/documents as per local laws, if any are to	per local laws, are
	be verified to ensure the validity of the title and right	verified to ensure the
	to enforce the mortgage?	l .
		validity of the title and
		right to enforce the
		mortgage?
	(c) In the case of conversion of Agricultural land for	Yes as above
	commercial purposes or otherwise, whether	
<u> </u>	requisite procedure Followed /permission obtained.	<u> </u>
	I Whathat the property is attacted by any local laws.	
21.	Whether the property is affected by any local laws	No
21.	or other regulations having a bearing on the	No
21.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker	No .
21.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ	No
21.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations,	No
	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	
21.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending	No as per decleration of
	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?	
	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the	No as per decleration of
	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such	No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No as per decleration of the Aplicant
	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.  (a) Whether the property is involved in or subject	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or	No as per decleration of the Aplicant
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (c) Whether the title documents have any court seal/	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (c) Whether the title documents have any court seal/ marking which points out any litigation/	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (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	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (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/marking.	No as per decleration of the Aplicant  No as per decleration of the Aplicant
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (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/marking.  (a) In case of partnership firm, whether the property	No as per decleration of the Aplicant  No as per decleration of
22.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (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/marking.  (a) In case of partnership firm, whether the property belongs to the firm and the deed is properly	No as per decleration of the Aplicant  No as per decleration of the Aplicant
23.	or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),  (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/ enquiry.  (a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?  (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?  (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/marking.  (a) In case of partnership firm, whether the property	No as per decleration of the Aplicant  No as per decleration of the Aplicant



		·	•
ſ		(b) Property belonging to partners, whether thrown	
	•	on hotchpot? Whether formalities for the same have	,
		been completed as per applicable laws?	
		(c) Whether the person(s) creating mortgage	
- 1		has/have authority to create mortgage for and on	1
ļ		behalf of the firm.	
	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 16	
-		charges with the Company Registrar (ROC),	· ·
ı		Articles of	
	00	Association /provision for common seal etc.	
ŀ	26.	In case of Societies, Association, the required	Not Applicable
		authority/power to borrower and whether the	į
		mortgage can be created, and the requisite	· .
ŀ	27.	resolutions, bye-laws.	NI-4 A . P. II
	21.	(a) Whether any POA is involved in the chain of title?	Not Applicable
		(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	
ļ		a registered document and hence it has created an	
- [		interest in favour of the builder/developer and as	
		such is irrevocable as per law.	
		(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.	
ļ		Companies/ Firms/Individual or Proprietary	
-	٠.	Concerns in favour of their Partners/ Employees/	
١		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	
ļ		(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.	
-		(e) In case of Common POA (i.e. POA other than	
		Builder's POA), please clarify the following clauses in respect of POA.	
		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?	
ļ		iii) Whether the POA is a special or general one?	
		iv) Whether the POA contains a specific authority	
İ		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	
-	l	sub-registrar also?)	·
-	}	(g) Please comment on the genuineness of POA?	
		(h) The unequivocal opinion on the enforceability and validity of the POA?	
1	28	Whether mortgage is being created by a POA	Not Applicable
		holder, check genuineness of the Power of Attorney	
	٠,	and the extent of the 17 powers given therein and	•
	ļ	whether the same is properly executed/ stamped/	
-	İ	authenticated in terms of the Law of the place,	
-	20	where it is executed.	
ĺ	29.	If the property is a flat/apartment or	Not Applicable
L		residential/commercial complex, check and	



	comment on the following:	
	a) Promoter's/Land owner's title to the land/	·
	building;   b)	
İ	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	
Ì	agreement, development agreement, POA, etc.;	
	h) Approval of building plan, permission of appropriate /local authority, etc.;	
	i) Conveyance in favour of Society/	
	Condominium concerned;	i
	j) Occupancy Certificate/allotment letter/letter of	
	possession;	
	k) Membership details in the Society etc.;	
	i) Share Certificates;	
	m) No Objection Letter from the Society; n) All legal requirements under the	
-	n) All legal requirements under the local/Municipal laws, regarding ownership of	
	flats/Apartments/Building Regulations, Development	·
	Control Regulations, Co-operative Societies' Laws	
	etc.;	
	o) Requirements, for noting the Bank charges on	
	the records of the Housing Society, if any;	.`
	p) If the property is a vacant land and	
	construction is yet to be made, approval of lay-out and other precautions, if any.	
	q) Whether the numbering pattern of the	
	units/flats tally in all documents such as approved	
	plan, agreement plan, etc.	
30	Encumbrances, Attachments, and/or claims whether	No
•	of Government, Central or State or other Local	· ·
	authorities or Third Party claims, Liens etc. and	
31	details thereof.  The period covered under the Encumbrances	Not Applicable
1	Certificate and the name of the person in whose	Not Applicable
	favour the encumbrance is created and if so,	
	satisfaction of charge, if any.	
32	Details regarding property tax or land revenue or	Receipt of Tax enclosed
	other statutory dues paid/payable as on date and if	,
22	not paid, what remedy?	
33	(a) Urban land ceiling clearance, whether required and if so, details thereon.	Urban land ceiling Act is
	(b) Whether No Objection Certificate under the	not enacted at C.G.
	Income Tax Act is required/ obtained.	
34.	Details of RTC extracts/mutation extracts/ Katha	Namantran Kramank 4
	extracts pertaining to the property in question.	dated 9-09-2008
35.	Whether the name of mortgagor is reflected as	Yes
	owner in therevenue/ Muncipal/ Village records?	
36.	(a) Whether the property offered as security is	Yes
	clearly demarcated? (b) Whether the demarcation/ partition of the	•
	property is legally valid?	,
	(c) Whether the property has clear access as per	Yes
	documents?	
37	Whether the property can be identified from the	Yes
.	following documents, and is dicrepancy /doubtful	
	circumstances, if any revealed on such scrutiny?	
	(a) Document in relation to electricity connection;	· · · · · · · · · · · · · · · · · · ·
	(b) Document in relation to water connection;	
	(c) Document in relation to Sales Tax Registration, if any applicable;	
L	and approapro,	



	(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.	valuation report, not sent to me
39	1If 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, please provide these comments subsequently, on making the same available to the advocate.)	valuation report,not sent to me
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?	Yes
42.	In case of absence of original title deeds, details of legal and 19 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.	Original title deed is available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
44.	Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date: 22 NOV 2014 Place: Raigarh

Signature of the Advocate

#### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of 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 the relevant Government Offices,/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 Records, 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 enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of \_\_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable
- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 24-06-2008
- 2- Copy of Kistbandi Khatoni of 2013-14

- 3- Receipt of Searches
- 4- Copy of Panchsala Khsara 2013-14

5- Affidavit

6- Affidavit

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

### SCHEDULE OF THE PROPERTY (IES)

kh no 14/2 Area 1.214 hect kh no 14/7 Area 1.214 hect Total 2.428 situated at village Sapani P.H.No.17, Tahsil & Distt. Raigarh

Date: 22 NOV 2014

Place: Raigarh

Pholog.

Signature of the Advocate
Vashvilling Shadangi
B<sub>2</sub>Sc.L.L.B. Advocate
Some para Raigan (C.G.)

Advocate

Sonar Para, Raigarh (C.G.) Pin : 496001

Mob.: 94252 50900 Ph.: 07762-221111

E-mail: yksadv@gmail.com

21.11.2014 Annexure – B

Report of Investigation of Title in respect of immovable Property.

. ,	All lumana litama ara ta ba gammlate	ad/animontad by the panal advacate)
$\overline{}$		ed/commented by the panel advocate) State Bank of India - Branch Backbay
1	a) Name of the <b>Branch</b> /	reclamation , Nariman Point Mumbai
	Business Unit/ Office seeking	reciamation , Natiman Fort Multipal
1	opinion.	
	b) Reference No. and date of the	
	letter under the cover of which	
'	the documents tendered for	
] '	scrutiny are forwarded.	
		Shri Abhay kumar Jain s/o Prakash
	c) Name of the Borrower.	Chand Jain of Ramadhin Marg
1		Rajnandgaon Tahsil Distt. Rajnandgaon
		(C.G.)
	la Name of the unitionneral	Shri Abhay kumar Jain s/o Prakash
2	a) Name of the unit/concern/	
	company/ person offering the	Chand Jain of Ramadhin Marg
	property/ (ies) as security.	Rajnandgaon Tahsil Distt. Rajnandgaon
'		(C.G.)
,	b) Constitution of the	Person
	unit/concern/	
	person/body/authority offering	
	the property for creation of	
	charge.	
'	c) State as to under what	Borrower
	capacity is security offered	
	(whether as joint applicant or	
	borrower or as guarantor, etc.)	
3	State as to under what capacity	Borrower
	is security offered (whether as	
		Į .
	point applicant of borrower or as	
i	joint applicant or borrower or as guarantor, etc.)	
	guarantor, etc.)	kh no 23/1 Area 0.591 , kh no 26/4
		kh no 23/1 Area 0.591 , kh no 26/4 Area 1.805 hect, kh no 47 Area 0.930
	guarantor, etc.)	Area 1.805 hect, kh no 47 Area 0.930
	guarantor, etc.)	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2
	guarantor, etc.)	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Área 1.060, kh no 59/2 Area 1.214 hect. Total Area 5.600 hect
	guarantor, etc.)	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal
	guarantor, etc.) (a) Survey No.	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh
	guarantor, etc.) (a) Survey No.  (b) Door/House no. (in case of	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal
	guarantor, etc.) (a) Survey No.  (b) Door/House no. ( in case of house property)	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect. Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh.  Bare Land no house property
	guarantor, etc.) (a) Survey No.  (b) Door/House no. ( in case of house property) (c) Extent/ area including plinth/	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh Bare Land no house property  Area 0.591, 1.805, 0.930, 1.060 1.214
	guarantor, etc.)  (a) Survey No.  (b) Door/House no. (in case of house property)  (c) Extent/ area including plinth/built up area in case of	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh Bare Land no house property  Area 0.591, 1.805, 0.930, 1.060 1.214
	guarantor, etc.)  (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 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh Bare Land no house property  Area 0.591, 1.805, 0.930, 1.060 1.214 Total Area 5.600 hect
	guarantor, etc.)  (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  (d) Locations like name of the	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh Bare Land no house property  Area 0.591, 1.805, 0.930, 1.060 1.214 Total Area 5.600 hect  village Sikosimal P.H.No.17, Tahsil &
	guarantor, etc.)  (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  (d) Locations like name of the place, village, city,	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh Bare Land no house property  Area 0.591, 1.805, 0.930, 1.060 1.214 Total Area 5.600 hect
	guarantor, etc.)  (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  (d) Locations like name of the place, village, city, registration, sub-district etc.	Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect Total Area 5.600 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh Bare Land no house property  Area 0.591, 1.805, 0.930, 1.060 1.214 Total Area 5.600 hect  village Sikosimal P.H.No.17, Tahsil &
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है जिन क्लिक हैंग राकधीर ड्रेकि कि म्प्र कि भिस्ते प्रीट कालस् प्रापड़ प्र

। ई मिए र्स मीप कथीर से मित गंजीसी हि न प्रीट । ई जिन ताब्यील प्रकीर कि नेव्यक दूर कि प्राक्र कि फ़िक्की तारीकांत्र के मीट्र त्रकट। ई त्रकृप मि गिम्ध क प्राक्ष मिष्ठ तीम्पम त्रकट ई डिन निधि।।। -ण्रिकर ए त्राष्ट्रिक में एक्से क तीम्म तक्ट ई डिल गार ड्रेकि क ग्रकर उस्त सम्पति कही भी रेहन बय अथवा बख्शीस नहीं है, उस पर किसी

जमा कर रहा हूँ में तेमने कि नेत्रक निष्टु गार एक कथक कम्पीम ग्रम मुठ तीम्पम पत्रका त्रीपित क एफ़ की लिये में किल ..... कामक लिये जा है जान किल्यों है 8000 3 Mg हुम्बार अपन कांन्य हम एक हो कि काम क हो का कि हो कि 54-1 Joeg

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(1) The property kh no 23/1, 26/4, 47 described above was entered in land records even before 1984 in the name of Shri Kailash Beriwal s/o Natthulal Beriwal, Vinay s/o Kailash Beriwal and Gangapal s/o Sarju Prasad of Raigarh who all sold the aforesaid property in favour of Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) of Dhimraper chowk Raigarh Tahsil Distt. Raigarh vide registered sale deed executed and registered on dated 24.06.2008, bearing registration details in the office of Sub

is mandatory. (Separate Sheets may be use

Registrar, Raigarh vide Book no.Addl-1/3946, at page 99 to 105, Document no. 1113, After the above said transfer the name of Abhay kumar Jain s/o Prakash Chand Jain entered in land records vide namantaran kramank 5 dated 09-09-2008.

- (2) The property kh no 1/3 was entered in land records even before 1984 in the name of Shri Kailash Beriwal s/o Natthulal Beriwal, Vinay s/o Kailash Beriwal and Gangapal s/o Sarju Prasad of Raigarh who all sold the aforesaid property in favour of Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) of Dhimrapur chowk Raigarh Tahsil Distt. Raigaga vide registered sale deed dated 24.06.2008, bearing registration details in the office of Sub Registrar, Raigarh vide Book no.Addl-1/3946, at page 86 to 91, Document no. 1111, After the above said transfer the name of Abhay kumar Jain s/o Prakash Chand Jain entered in land records vide namantaran kramank 6 dated 09-09-2008.
- The property kh no 59/2 was initially even before 1984 entered in land records in the name of Shri Gangapal s/o Sarju Prasad and Shri Kailash Beriwal s/o Natthulal Beriwal of Raigarh who both sold the aforesaid property in favour of Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) of Dhimrapur chowk Raigarh Tahsil Distt. Raigarh vide registered sale deed dated 24.06.2008, bearing registration details in the office of Sub Registrar, Raigarh vide Book no.Addl-1/3947, at page 1 to 7, Document no. 1114, After the above said transfer the name of Abhay kumar Jain entered in land records vide namantaran kramank 7 dated 09-09-2008

Note- The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

- 1. An urban area or within a radius of five miles from the outer limits of such area:
- 2. A village with a population of two thousand or above, according to the last census; and
- 3. In such other areas as the State Government, may by notification, specify, In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Sikosimal is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Sikosimal is only 19 in the last census and the village is 13 k.m.away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which it the aforsaid resolution is certified



9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Guarantee/ Allottee etc.)	Full ownership rights
10.	If leasehold, whether,	Not Applicable
-	a- lease Deed is duly stamped and registered	
	b- lessee is permitted to mortgage the Leasehold right,	
	c- duration of the Lease/unexpired period of lease,	

				•
•		d- if, a sub-lease, check the lease deed in favour of		7.
		Lessee as to whether Lease deed permits sub-leasing		
	,	and mortgage by Sub-Lessee also.		J
		a- Whether the leasehold rights permits for the		
		creation of any superstructure (if applicable)?  b- Right to get renewal of the leasehold rights and		٠,
		nature thereof.		Ę
	44			<u>.</u>
	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,	. '	
		the mortgagor is competent to create charge on such		1
		property,		]
		Whether any permission from Govt. or any other		[
		authority is required for creation of mortgage and if so whether such valid permission is available.		
	12.	If occupancy right, whether;	Not Applicable	$\dashv$
		a- Such right is heritable and transferable,		10
		b- Mortgage can be created.		
	13.	Nature of Minor's interest, if any and if so, whether	Not Applicable	†
,		creation of mortgage could be possible, the		
•		modalities/procedure to be followed including court	`.	
		permission to be obtained and the reasons for coming to such conclusion.	<u> </u>	1
		If the property has been transferred by way of	Not Applicable	╣.
	14.	Gift/Settlement Deed, whether:	Trot / ippiloabio	
		a) The Gift/Settlement Deed is duly stamped and		1 .
		registered;		<u> </u>
		b) The Gift/Settlement Deed has been attested by two witnesses;		j.
		c) The Gift/Settlement Deed transfers the property to		· ·
		Done;		ŀ
•	]	d) Whether the Donee has accepted the gift by		1
	,	signing the Gift/Settlement Deed or by a separated		
		writing or by implication or by actions; e) Whether there is any restriction on the Donor in		<b>↓</b> .
		executing the gift/ settlement deed in question;		1 .
		f) Whether the Donee is in possession of the gifted		
•		property;		
		g) Whether any life interest is reserved for the Donor		
		or any other person and whether there is a need for any other person to join the creation of	,	
		mortgage;		Ę.,
		h) Any other aspect affecting the validity of the title		1
	ĺ	passed through the gift/settlement deed.		
	15.	a) In case of partition/ family Settlement deeds,	Not Applicable	1
		whether the original deed is available for deposit. If		
		not the modality/procedure to be followed to create a valid and enforceable mortgage.	<u> </u>	1
		b) Whether mutation has been effected and		
,		whether the mortgagor is in possession and		
		enjoyment of his share.		-
		c) Whether the partition made is valid in law and		ļ
$\mathcal{Q}$		the mortgagor has acquired a mortgagable title thereon.		
Children !		d) In respect of partition by a decree of court,		
1/2.		whether such decree has become final and all other	·	,
<b>\</b>		conditions/ formalities are completed/ complied with.		
•		e) are executed in counterparts Whether any of		
		the documents in question or in more than one set? If so, additional precautions to be taken for avoiding		
		multiple mortgages	Ì	
	16.	Whether the title documents include any testamentary	Not Applicable	
•		documents /wills ?	11	
		(a) In case of wills, whether the will is registered		



		will or unregistered will?	<u> </u>	1
		Will of unlegistered will?	•	
	·	,		,
		(b) Whether will in the matter needs a mandatory		*.
		probate and if so whether the same is probated by a competent court?	•	
		(c) Whether the property is mutated on the basis of		
		will?		
		(d) Whether the original will is available?	<u> </u>	<u> </u>
		(e) Whether the original death Certificate of the testator is available?		
		(f) What are the circumstances and/or documents to		
	,	establish the will in question is the last and final		
		will of the testator?		
		(Comments on the circumstances such as the availability of a declaration by all the beneficiaries	•	£.
-		about the genuineness/ validity of the will, all parties		'3
	] .	have acted upon the will, etc., which are relevant to		
		rely on the will, availability of Mother/Original title deeds are to be explained.)		
	17.	(a) Whether the property is subject to any wakf	No	
		rights?	·	! 1
		(b) Whether the property belongs to church/ temple or		
		any religious/other institutions having any restriction in creation of charges on such properties?		
		(c) Precautions/ permissions, if any in respect of the		1
		above cases for creation of mortgage?		
	18.	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal	No	₹"
		necessity, whether the Major Coparceners have no	•	
		objection/join in execution, minor's share if any, rights	·	
•		of female members etc.	<u> </u>	1
		(b) Please also comment on any other aspect which may adversely affect the validity of security in such		
		cases?		<u>'</u> )
•	19	(a) Whether the property belongs to any trust or is	No	
•		subject to the rights of any trust?  (b) Whether the trust is a private or public trust and		1
	'	whether trust deed specifically authorizes the		
		mortgage of the property?	·	<b>.</b>
		(c) If so additional precautions/ permissions to be		r
		obtained for creation of valid mortgage?  (d) Requirements, if any for creation of mortgage as		1
		per the central/state laws applicable to the trust in the	·	
		matter.		
	20.	(a) If the property is Agricultural land, whether the	The land is not	
		local laws permit mortgage of Agricultural land and whether there are any restrictions for	required to be diverted as Certificate granted	İ
		creation/enforcement of mortgage.	by Gram Panchyat	
			Prastaw kramank 06	
			dated 24.08.2014	]
		(b) In case of agricultural property other relevant	All relevant records as	
		records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to	per local laws, are verified to ensure the	
$\wedge$		enforce the mortgage?	validity of the title and	}
Ach!			right to enforce the	}
181.			mortgage?	]
1 -	1	(c) In the case of conversion of Agricultural land for	Yes as above	
		commercial purposes or otherwise, whether requisite procedure. Followed /permission obtained.	,	
	21.	Whether the property is affected by any local laws or	No	1
		other regulations having a bearing on the creation		1
•		security (viz. Agricultural Laws, weaker Sections,	•	*
	]	minorities, Land Laws, SEZ		
	L	regulations, Costal Zone Regulations, Environmental	<u> </u>	J :



	· · · · · · · · · · · · · · · · · · ·	-	_
	Clearance, etc.),		
22.	(a) Whether the property is subject to any pending or	No as per decleration	] :
	proposed land acquisition proceedings?	of the Aplicant	
	(b) Whether any search/enquiry is made with the	<u> </u>	1
	Land Acquisition Office and the outcome of such		1 .
	search/ enquiry.	1	
3.	(a) Whether the property is involved in or subject	No as per decleration	┪
	matter of any litigation which is pending or		i
	concluded?	of the Aplicant	İ
		·	-
	(b) If so, whether such litigation would adversely		
	affect the creation of a valid mortgage or have any		
	implication of its future enforcement?		<u> </u>
	(c) Whether the title documents have any court seal/	·	
	marking which points out any litigation/	· ·	
	attachment/security to court in respect of the property	<b>l</b> .	
	in question? In such case please comment on such		
	seal/marking.		
24.	(a) In case of partnership firm, whether the property	Not Applicable	] · · ·
	belongs to the firm and the deed is properly		1
	registered.		!
	(b) Property belonging to partners, whether thrown on		1
	hotchpot? Whether formalities for the same have	_	1
	been completed as per applicable laws?		!
	(c) Whether the person(s) creating mortgage		† ·
	has/have authority to create mortgage for and on		
	behalf of the firm.		
5.	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 16 charges with		
	the Company Posistrar (POC) Articles of		
	the Company Registrar (ROC), Articles of	•	· '
	Association /provision for common seal etc.		J
26.	In case of Societies, Association, the required	Not Applicable	1
	authority/power to borrower and whether the		
	mortgage can be created, and the requisite	* * -	
	resolutions, bye-laws.		]
.7.°	(a) Whether any POA is involved in the chain of title?	Not Applicable	
	(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.		
	(c) In case the title document is executed by the POA		
	holder, please clarify whether the POA involved is (i)		l
	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 DOA is available and the same has been		
	of POA is available and the same has been	•	
	verified/compared with the original POA.		
	(e) In case of Common POA (i.e. POA other than		
	Builder's POA), please clarify the following clauses in	. ]	
	respect of POA.		
	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		
	THE PERSON OF THE PROPERTY OF		

-

İ		document in question? (Please clarify whether the	
		same has been ascertained from the office of sub-	
	The second	registrar also?)	The state of the s
		(g) Please comment on the genuineness of POA?	
	(139.T)	(h) The unequivocal opinion on the enforceability and validity of the POA?	
	28	Whether mortgage is being created by a POA holder,	Not Applicable
		check genuineness of the Power of Attorney and the	
		extent of the 17 powers given therein and whether the	
		same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	1
•	29.	If the property is a flat/apartment or	Not Applicable
		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.;	.
	,	h) Approval of building plan, permission of	
·		appropriate /local authority, etc.;	
	•	i) Conveyance in favour of Society/ Condominium	
		concerned; j) Occupancy Certificate/allotment letter/letter of	· •
,		possession;	
		k) Membership details in the Society etc.;	
		Share Certificates;     No Objection Letter from the Society;	
		n) All legal requirements under the local/Municipal	
		laws, regarding ownership of	
		flats/Apartments/Building Regulations, Development	
		Control Regulations, Co-operative Societies' Laws etc.;	
•		o) Requirements, for noting the Bank charges on	
		the records of the Housing Society, if any;	
		<ul> <li>b) If the property is a vacant land and construction is yet to be made, approval of lay-out and other</li> </ul>	
		precautions, if any.	
		q) Whether the numbering pattern of the units/flats	
		tally in all documents such as approved plan, agreement plan, etc.	,
Į	30	Encumbrances, Attachments, and/or claims whether	No
		of Government, Central or State or other Local	
		authorities or Third Party claims, Liens etc. and details thereof.	
	31	The period covered under the Encumbrances	Not Applicable
		Certificate and the name of the person in whose	Not Applicable
		favour the encumbrance is created and if so,	
	32	satisfaction of charge, if any.	Descint of Toy
•	J2	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if	Receipt of Tax enclosed
<i>a</i>		not paid, what remedy?	- A
Mar.	33	(a) Urban land ceiling clearance, whether required	Urban land ceiling Act
12,		and if so, details thereon. (b) Whether No Objection Certificate under the	is not enacted at C.G.
•		Income Tax Act is required/ obtained.	
	34.	Details of RTC extracts/mutation extracts/ Katha	Namantran Kramank 7
	25	extracts pertaining to the property in question.	dated 9-09-2008
	35.	Whether the name of mortgagor is reflected as owner in therevenue/ Muncipal/ Village records?	Yes
-	36.	(a) Whether the property offered as security is clearly	Yes
		demarcated?	



	(b) Whether the demarcation/ partition of the property is legally valid?	Yes
	(c) Whether the property has clear access as per documents?	
37	Whether the property can be identified from the following documents, and is dicrepancy /doubtful circumstances, if any revealed on such scrutiny?	Yes
	(a) Document in relation to electricity connection; (b) Document in relation to water connection;	
	(c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	:
38.	In respect of the boundaries of the property, whether there is a	valuation report, not sent to me
	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.	
39	1If the valuation report and/or approved/ sanctioned plans are made available, please comment on the	valuation report,not sent to me
	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, please provide these comments subsequently, on making the same available to the advocate.)	
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	Yes
	Act, if required against the property offered as security?	
42.	In case of absence of original title deeds, details of legal and 19 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.	Original title deed is available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if	Yes
44.	any to be taken in such cases.  Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin
	·	Marg Rajnandgaon Tahsil Distt
1		Rajnandgaon (C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date: 21.11.2014 Place : Raigarh

Signature of the Advocate Vashwamt Shadangi B.Sc.L.L.B. Advocate Sonarpara, Raigarh (C.G.)

#### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of 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 the relevant Government Offices,/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 Records, 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 enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of \_\_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable
- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 24-06-2008
- 3- Sale deed dated 24-06-2008
- 5- Receipt of Searches
- 7- Affidavit

- 2- Sale deed dated 24-06-2008
- 4- Kistbandi Khatoni of 2013-14
- 6- Panchsala Khsara 2013-14
- 8- Affidavit
- 11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

### SCHEDULE OF THE PROPERTY (IES)

.kh no 23/1 Area 0.591, kh no 26/4 Area 1.805 hect, kh no 47 Area 0.930 hect, kh no 1/3 Area 1.060, kh no 59/2 Area 1.214 hect. Total Area 5.600 hect situated at village. Sikosimal P.H.No.17, Tahsil & Distt. Raigarh.

Date: 21.11.2014 Place: Raigarh

Signature of the Advocate Yeshword Shadangi

B.Sc.L.L.B. Advocate Sonarpara, Raigarh (C.G.) Advocate

Sonar Para, Raigarh (C.G.) Pin : 496001

Mob.: 94252 50900 Ph.: 07762-221111 E-mail: yksadv@gmail.com

22 NOV 2014

Annexure – B

		Report of Investigation of Title in a columns/items are to be completed	respect of immovable Property. /commented by the panel advocate)
Γ		a) Name of the Branch/	
	•	Business Unit/ Office seeking	reclamation , Nariman Point Mumbai
		. • .	
		opinion.	
		b) Reference No. and date of the	
	•	letter under the cover of which	
		the documents tendered for	
		scrutiny are forwarded.	
		c) Name of the Borrower.	Shri Nitin Golchha s/o Jashkaran
			Golchha of Ramadhin Marg
ļ			Rajnandgaon Tahsil Distt. Rajnandgaon
	٠.	·	(C.G.)
.	2	a) Name of the unit/concern/	Shri Nitin Golchha s/o Jashkaran
		company/ person offering the	Golchha of Ramadhin Marg
		property/ (ies) as security.	Rajnandgaon Tahsil Distt. Rajnandgaon
		property/ (les) as security.	(C.G.)
-		b) Constitution of the	
1	,		Person
İ		unit/concern/	
		person/body/authority offering	
		the property for creation of	·
		charge.	
		c) State as to under what	Borrower
Į		capacity is security offered	
ı		(whether as joint applicant or	
- 1		borrower or as guarantor, etc.)	
. [	3	State as to under what capacity	Borrower
		is security offered (whether as	
		joint applicant or borrower or as	
		guarantor, etc.)	
		(a) Survey No.	Kh no 26/7 Area 0.049 hect, kh no 26/8
Ì		(4) 54.15)	Area 0.344 hect kh no 26/9 Area 0.154
			& 26/5 Area 0.040 Total 0.587 hect
		· .	
		(h) Doorll love no (in see of	P.H.No.17, Tahsil & Distt. Raigarh
		(b) Door/House no. ( in case of	Bare Land no house property
		house property)	
- 1		(c) Extent/ area including plinth/	Area 0.049 , 0.344 ,0.154 ,0.040 Total
-		built up area in case of	0.587 hect
- }		house property	
		(d) Locations like name of the	village Sikosimal P.H.No.17, Tahsil &
		place, village, city,	Distt. Raigarh
		registration, sub-district etc.	
		Boundaries.	· '
}	4	(a) Particulars of the documents	1 Sale deed dated 16-12-2008
	•	scrutinized-serially and	1 Jaio 4004 Gateu 10-12-2000
		chronologically.	
ļ		(b) Nature of documents verified	Above documents verified and are
		and as to whether they are	originals
}		originals or certified copies or	
		registration extracts duly	
أ		certified.	
		(Note: - Only originals or certified	



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ई जिन एक हेप प्रक्रिशिंद ड्रॉक कि इन्ह दि प्रिकी प्रीट छि। असे प्राप्त प्र

। ई जिन तिष्मीत प्रकीर कि नेवस दूर कि प्रकार पिर प्रिकी तिथीक्षं के मीट्र ण्डिक ए डाइकी देखि में अब्धे कि तिमाम क्रिक है जिस प्राप देखि एक प्राक्ष उक्त सम्मति कही भी रेहन बय अथवा बख्शीस नहीं है, उस पर किसी

ठ छ १। ३. कांन्श्र हम प्रकां हिंहात्र हमू क तीमम प्रकां में । ई साए र्रम मीर्ष कथीर ६ ामि एन्डीसी हि न र्रीह

जमा कर रहा हू

उपरोक्त सम्पति का नजरीनकशा भी प्रस्तुत किया गया है

मुन्धकृती

। ई म्प्रस हंग्र हिम में गिर्काल किनी रीमड़ नथक त्रीणीह The Merch of the Market of the (20) (16:18:18) (26)

अतः आज स्मिश्नक के उक्त शपथ क पढ़ एवं समझकर अपना अपना

ा एका तेगाफिए एक प्रक्षाप्रत

∹: कोन्<u>ञी</u> શાહાર

श्रीतश्रक्षयी

$\cdot \Gamma$		extracts from the	
1		registering/land/ revenue/ other	
	•	authorities be examined.)	
	İ	Sr. Date Name/ Nature of	Original/ In case of copies,
-	T	No. the Document	certified copy/ whether the original
	.		certified extract/ was scrutinized by
	- 1		photocopy, etc. the
			Advocate.
	5	Whether certified copy of all	Yes Advocate.
	Ŭ	title documents are obtained	l rea
		from the relevant sub-registrar	
		office and compared with the	
		documents made available by	
		the proposed mortgagor?	
		(Please also enclose all such	
		certified copies and relevant fee	
	Ė	receipts along with the TIR.)	
H	6	a- Whether the records of registrar offi	ce or NO
	٠.	revenue authorities relevant to the prope	erty in
1 :		question are available for verification the	ough
		any online portal or computer system?	
		a) If such online/computer records	1.000.00 Dr. 10glottal Office Of
		available, whether any verification cross checking are made and	n or the revenue authorities relevant to the
		comments/ findings in this regard.	property in question are verified
		and to see the second s	from the original records from
			Revenue / Nazul record
		b) Whether the genuineness of the s	tamp NO
•		paper is possible to be got verified any online portal and if so whether	from
		verification was made?	sucn
ŀ	7	a) Property offered as security falls v	within Raigarh
	• •	the jurisdiction of which sub-reg	istrar
	4	office?	
4	•	b) Whether it is possible to have registroof documents in respect of the property.	The state of the s
		question, at more than one office of	in question, i
			strar- at more than one office of sub-
-		general. If so, please name all	such registrar/ district registrar/
	* *	offices?	registrar- general is <b>not</b> possible
1.		c) Whether search has been made at a	Ill the Not Applicable
		offices named at (b) above? d) Whether the searches in the office	as of No
		registering authorities or any	es of No
		records reveal registration of multiple	
		documents in respect of the prope	rty in
		question?	
	8- (	Chain of title tracing the title from t	he oldest title deed to the latest title deed
1	esta	ablishing title of the property in	n question from the predecessors in
1	title/	/interest to the current title holder	. And wherever Minor's interest or other
1	cloa	on title is involved, search should	be made for a further period, depending
١,	on t	he need for clearance of such clog	on the Title
1	(In	case of property offered as se	curity for loans of Rs.1.00 crore and
ť		Proporty Official 45 Se	SALITY TO TOURS OF INS. 1.00 CHORE AND

Posts

The property kh no 26/8,26/9, 26/7, 26/5 described above was initially in even before 1984 entered in land records in the name of Shri Shyamlal s/o Muktaram Mali of Village Kolaibhal Tah Distt Raigarh who sold the aforesaid property in favour of Shri Jashkaran Golcha s/o Keval Chand Golcha of Durg Tahsil Distt. Durg (C.G.) vide registered sale deed executed and registered on

above, search of title/ encumbrances for a period of not less than 30 years

is mandatory. (Separate Sheets may be use

dated 16.12.2008, bearing registration details in the office of Sub Registrar, Raigarh vide Book no Addl-1/4076, at page 79 to 87, Document no. 3052, registered on 16.12.2008 and the name of Jashkaran Golcha entered in land records vide namantaran kramank 7 dated 03-01-2009.

After the death of Jashkaran Golcha his son Nitin golcha inherited the property in survivorship and his name entered in land records vide namantaran kramank 01. Dated 25-03-2010 Thus the chain of title is complete

Note- . The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

- An urban area or within a radius of five miles from the outer limits of such area;
- A village with a population of two thousand or above, according to the last census; and
- 3. In such other areas as the State Government, may by notification, specify,

In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Sikosimal is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Sikosimal is only 19 k.m.away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which the aforsaid resolution is certified

Nature of Title of the intended Mortgagor over the Pro Full owngraphin

9.	whether full ownership rights, Leasehold R	Full ownership rights
	Occupancy/ Possessory Rights or Inam Holder or	
	Guarantee/ Allottee etc.)	
10.	If leasehold, whether;	Not Applicable
	a- lease Deed is duly stamped and registered	
İ	b- lessee is permitted to mortgage the Leasehold right	
	c- duration of the Lease/unexpired period of lease,	
	d- if, a sub-lease, check the lease deed in favour of	The Contract of the Contract o
	Lessee as to whether Lease deed permits sub-	
	leasing and mortgage by Sub-Lessee also.	
	a- Whether the leasehold rights permits for the	
1	creation of any superstructure (if applicable)?	
	b- Right to get renewal of the leasehold rights and	
	nature thereof.	
11.	If Govt. grant/ allotment/Lease-cum/Sale	Not Applicable
	Agreement, whether;	
	grant/ agreement etc. provides for alienable rights to	
	the mortgagor with or without conditions,	
-	the mortgagor is competent to create charge on	
1	such property,	
-	Whether any permission from Govt, or any other	
1.	authority is required for creation of mortgage and if	
	so whether such valid permission is available.	
12.	If occupancy right, whether;	Not Applicable
	a- Such right is heritable and transferable,	



٠.	b- Mortgage can be created.	
13.	Nature of <b>Minor's interest</b> , if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for	Not Applicable
	coming to such conclusion.  If the property has been transferred by way of	Not Applicable
14.	Gift/Settlement Deed, whether:  a) The Gift/Settlement Deed is duly stamped and	Not Applicable
	registered; b) The Gift/Settlement Deed has been attested by	
.	two witnesses; c) The Gift/Settlement Deed transfers the property	
	to Done; 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; e) Whether there is any restriction on the Donor in	
	executing the gift/ settlement deed in question;  f) Whether the Donee is in possession of the gifted	
	property; g) Whether any life interest is reserved for the	
	Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	
15.	<ul> <li>a) In case of partition/ family Settlement deeds, whether the original deed is available for deposit. If</li> </ul>	Not Applicable
:	not the modality/procedure to be followed to create a valid and enforceable mortgage. b) Whether mutation has been effected and	
	whether the mortgagor is in possession and enjoyment of his share. c) Whether the partition made is valid in law	
	and the mortgagor has acquired a mortgagable title thereon.	
	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.	
	e) are executed in counterparts Whether any of the documents in question or in more than one set?	
	If so, additional precautions to be taken for avoiding multiple mortgages	
16.	Whether the title documents include any testamentary documents /wills ?	Not Applicable
·	<ul><li>(a) In case of wills, whether the will is registered will or unregistered will?</li><li>(b) Whether will in the matter needs a mandatory</li></ul>	
	probate and if so whether the same is probated by a competent court?	
	(c) Whether the property is mutated on the basis of will?	
	(d) Whether the original will is available?  (e) Whether the original death Certificate of the	
	testator is available?  (f) What are the circumstances and/or documents	:
	to establish the will in question is the last and final will of the testator?	
	(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	<u> </u>



	<u> </u>	
	deeds are to be explained.)	
17.	(a) Whether the property is subject to any wakf rights?	No
	(b) Whether the property belongs to church/ temple	
1	or any religious/other institutions having any	
}	restriction in creation of charges on such	
İ	properties?	
ļ	(c) Precautions/ permissions, if any in respect of the	
	above cases for creation of mortgage?	
18.	(a) Where the property is a HUF/joint family	No
'0' -	property, mortgage is created for family	NO
<b> </b> .	benefit/legal necessity, whether the Major	
	Coparceners have no objection/join in execution,	
Ι.	minor's share if any, rights of female members etc.	
,	(b) Please also comment on any other aspect which	·
	may adversely affect the validity of security in such	
	cases?	<u>.</u>
19.	(a) Whether the property belongs to any trust or is	Nia
'5'	subject to the rights of any trust?	No
	(b) Whether the trust is a private or public trust and	
1	I to the second of the second	
	whether trust deed specifically authorizes the	
1	mortgage of the property?	
	(c) If so additional precautions/ permissions to be obtained for creation of valid mortgage?	
	(d) Requirements, if any for creation of mortgage as	
	per the central/state laws applicable to the trust in	· .
	the matter.	·
20.		T-1
20.	(a) If the property is Agricultural land, whether the	The land is not required
}	local laws permit mortgage of Agricultural land and whether there are any restrictions for	to be diverted as
		Certificate granted by
.	creation/enforcement of mortgage.	Gram Panchyat Prastaw
	·	kramank 06 dated
,		
	(b) In case of agricultural property other relevant	kramank 06 dated 26.09.2014
	records/documents as per local laws, if any are to	kramank 06 dated 26.09.2014 All relevant records as
	records/documents as per local laws, if any are to be verified to ensure the validity of the title and right	kramank 06 dated 26.09.2014  All relevant records as per local laws, are
		kramank 06 dated 26.09.2014  All relevant records as per local laws, are verified to ensure the
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	records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	kramank 06 dated 26.09.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?
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24.	on such seal/marking.	NI-4 A
Z4.	(a) In case of partnership firm, whether the property	Not Applicable
	belongs to the firm and the deed is properly registered.	
	(b) Property belonging to partners, whether thrown	
	on hotchpot? Whether formalities for the same have	
	been completed as per applicable laws?	
	(c) Whether the person(s) creating mortgage	
	has/have authority to create mortgage for and on	, ·
-	behalf of the firm.	· .
25.	Whether the property belongs to a Limited	
	Company, check the Borrowing powers, Board	
1	resolution, authorisation to create mortgage/	
	execution of documents, Registration of any prior 16	
	charges with the Company Registrar (ROC),	
	Articles of	·
	Association /provision for common seal etc.	
26.	In case of Societies, Association, the required	Not Applicable
ļ	authority/power to borrower and whether the	
	mortgage can be created, and the requisite	
27.	resolutions, bye-laws. (a) Whether any POA is involved in the chain of	Not Applicable
21.	title?	Not Applicable
	(b) Whether the POA involved is one coupled with	
ľ	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.	
	(c) In case the title document is executed by the	
ļ	POA holder, please clarify whether the POA	
į	involved is (i) one executed by the Builders viz.	
	Companies/ Firms/Individual or Proprietary	
l	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	
ŀ	copy of POA is available and the same has been	
	verified/compared with the original POA.	
	(e) In case of Common POA (i.e. POA other than	
	Builder's POA), please clarify the following clauses	
	in respect of POA.	·
1.	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	
00	and validity of the POA?	
28	Whether mortgage is being created by a POA	Not Applicable
	holder, check genuineness of the Power of Attorney	
'	and the extent of the 17 powers given therein and	
L	whether the same is properly executed/ stamped/	<u> </u>



where it is executed.  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, local authority, etc.; h) Approval of building plan, permission of appropriate local authority, etc.; f) Conveyance in favour of Society/ Condominium concerned; f) Occupancy Certificate/allotment letter/letter of possession; k) Membership details in the Society etc.; f) Share Certificates/allotment letter/letter of possession; n) No Objection Letter from the Society and the local/Municipal laws, regarding ownership of flats/Apartments/Suliding Regulations, Development Control Regulations, Co-operative Societies' Laws etc.; o) Requirements, for noting the Bank charges on the records of the Housing Society, if any; p) if the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any. q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.  Certificates and the name of the person in whose favour the encumbrance is created and if so, details thereof.  The period covered under the Encumbrances of Certificate and the name of the person in whose favour the encumbrance is created and if so, details thereof.  The period covered under the Encumbrance of Certificate and the name of the person in whose favour the encumbrance is created and if so, details thereof.  Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?  32 Details regarding property to flerted as security is clearly demarcated?  (b) Whether the name of mortgagor is reflected as covered and the name			·	
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following documents, and is dicrepancy /doubtful circumstances, if any revealed on such scrutiny?	Legan		following documents, and is dicrepancy /doubtful	165



<del></del>		
	<ul> <li>(a) Document in relation to electricity connection;</li> <li>(b) Document in relation to water connection;</li> <li>(c) Document in relation to Sales Tax Registration, if any applicable;</li> </ul>	
<u> </u>	(d) Other utility bills, if any.	İ
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,	valuation report, not sent to me
	etc.) or the actual current boundary? If so please elaborate/comment on the same.	
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, please provide these comments subsequently, on making the same available to the advocate.)	valuation report,not sent to me
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?	Yes
42.	In case of absence of original title deeds, details of legal and 19 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.	Original title deed is available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
44.	Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Nitin golcha s/o Jashkaran Golcha of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

3-2 NOV 2014

Date: Place : Raigarh

Signature of the Advocate Yashwam Shadangi B.Sc.L.B. Advocate Sonarpara, Raigarh (C.G.)

### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of **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 the relevant Government Offices,/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 Records, 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 enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of \_\_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable
- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Shri Nitin Golchha s/o Jashkaran Golchha of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 16-12-2008
- 2-Copy of Kistbandi Khatoni of 2013-14
- 3- Copy of Panchsala Khsara 2013-14
- 4- Receipt of Searches

5- Affidavit

6- Affidavit

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

### SCHEDULE OF THE PROPERTY (IES)

kh no 26/7 Area 0.049 hect, kh no 26/8 Area 0.344 hect kh no 26/9 Area 0.154 & 26/5 Area 0.040 Total 0.587 hect situated at village Sikosimal P.H.No.17, Tahsil & Distt. Raigarh

Date: 22 NOV 2014

Place: Raigarh

Signature of the Advocate Yashwant Shadanai

B.Sc.L.L.B. Advocate Sonargare, Rengath (C.C.)

Mob. : 94252 50900 Ph. : 07762-221111 E-mail : yksadv@gmail.com

Sonar Para, Raigarh (C.G.) Pin : 496001

2 2 NOV 2014

Annexure - B

Report of Investigation of Title in respect of immovable Property.

		(All columns/items are to be completed)	ted/commented by the panel advocate)
ſ		a) Name of the Branch/	State Bank of India - Branch Backbay
-	•	<b>/</b> -	reclamation , Nariman Point Mumbai
		Business Unit/ Office seeking	
		opinion.	
		b) Reference No. and date of the	
		letter under the cover of which	
ł		the documents tendered for	
-1		scrutiny are forwarded.	
		c) Name of the Borrower.	Shri Abhay kumar Jain s/o Prakash
	•	7	Chand Jain of Ramadhin Marg
			Rajnandgaon Tahsil Distt. Rajnandgaon
			(C.G.)
ŀ	2	a) Name of the unit/concern/	Shri Abhay kumar Jain s/o Prakash
	_	company/ person offering the	Chand Jain of Ramadhin Marg
		property/ (ies) as security.	Rajnandgaon Tahsil Distt. Rajnandgaon
-		property/ (ies) as security.	(C.G.)
		b) Constitution of the	Person
		unit/concern/	Leison
		person/body/authority offering	
• -	٠.	the property for creation of	
		charge.	B
		c) State as to under what	Borrower
		capacity is security offered	
		(whether as joint applicant or	
L		borrower or as guarantor, etc.)	
	3	State as to under what capacity	Borrower
		is security offered (whether as	
		joint applicant or borrower or as	
		guarantor, etc.)	· · · · · · · · · · · · · · · · · · ·
- 1		(a) Survey No.	Kh no 43/12 Area 1.348 hect kh no 46/6
- }			Area 1.352 hect Total 2.700 situated at
			village Banbhari P.H.No.17, Tahsil &
			Distt. Raigarh
٠	4	(b) Door/House no. ( in case of	Bare Land no house property
		house property)	
: .			Area 4.240 and 4.250 hast T-tal
		(c) Extent/ area including plinth/	
		built up area in case of	2.700
١		house property	
			village Banbhari P.H.No.17, Tahsil &
		place, village, city,	Distt. Raigarh
		registration, sub-district etc.	
		Boundaries.	
ľ	4	(a) Particulars of the documents	1 Sale deed dated 24-06-2008
		scrutinized-serially and	2- Sale deed dated 24-06-2008
		chronologically.	
		(b) Nature of documents verified	Above documents verified and are
		and as to whether they are	originals
		originals or certified copies or	, consumer
		registration extracts duly	
•		certified.	
			1
		(Note: - Only originals or certified extracts from the	



# <u> इंग्फार, फिर्डान क्षमम</u>

ह्म क्ष्माष्ट

((あんで) 下からいから (下) (15人) (15\lambda

272.1.84.2.1 किस्) तीम्पर तक्टा ई तथ्यों मीर्ट ई ई कि पटन हम प्रकाशिस इंकि कि मिस्सी प्रीस् प्रांति प्रमान प्र

<del>ई ।एग एकी का नगरीनक्शा भि ।एकारीका । के हीम्पर एकारीका</del>

किक्छमाष्ट

### <u>स्पापन</u>

निमां भाज दिनांक के उक्त शापथ के पूर्व समझकर अपना अपना

। फिकी तिमीश्री एक १४।०५३

\_\_ जग्हार ∹कोन्श्री

किकश्रमार

*;* 

	registering/land/ revenue/ other	
	authorities be examined.)	
	Sr. Date Name/ Nature of	Original/ In case of copies,
	No. the Document	certified copy/ whether the original
		certified extract/ was scrutinized by
		photocopy, etc. the
		Advocate
5	Whether certified copy of all	
	title documents are obtained	, i.
	from the relevant sub-registrar	
	office and compared with the	
	documents made available by	
	the proposed mortgagor?	
	(Please also enclose all such	
	certified copies and relevant fee	
	receipts along with the TIR.)	
6	a- Whether the records of registrar of	
	revenue authorities relevant to the prop	
	question are available for verification the any online portal or computer system?	Tough
	a) If such online/computer records	are records of registrar office or
	available, whether any verification	on or revenue authorities relevant to the
	cross checking are made and	I the property in question are verified
,	comments/ findings in this regard.	from the original records from
		Revenue / Nazul record
	b) Whether the genuineness of the	stamp NO
ļ	paper is possible to be got verified	I from
	any online portal and if so whether	such
7	verification was made?  a) Property offered as security falls	within Raigarh
<b>'</b> '	the jurisdiction of which sub-re	
	office?	
	b) Whether it is possible to have regis	•
	of documents in respect of the prop	south respect of the property in question,
-	question, at more than one office of registrar/ district registrar/ registrar/ registrar/	istrar- at more than one office of sub-
	general. If so, please name all	such registrar/ district registrar/
	offices?	registrar- general is <b>not</b> possible
	c) Whether search has been made at	all the Not Applicable
	offices named at (b) above? d) Whether the searches in the office	es of No
	registering authorities or any	other
	records reveal registration of multip	
	documents in respect of the proper	
	question?	
8-	Chain of title tracing the title from	the oldest title deed to the latest title deed
esta	ablishing title of the property	in question from the predecessors in
		And wherever Minor's interest or other

8- Chain of 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.

(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 use



The property kh no 43/12 described above was initially in even before 1984 entered in land records in the name of Shri Gangapal s/o Sarju Prasad and Vijay s/o Kailash Chand of Raigarh who both sold the aforesaid property in favour of Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rainandgaon Tahsil Distt. Rainandgaon (C.G.) vide registered sale deed executed

and registered on dated 24.06.2008, bearing registration details in the office of Sub Registrar, Raigarh vide Book no.Addl-1/3946, at page 79 to 85, Document no. 1110. After the above said transfer the name of above said purchaser entered in land records vide namantaran kramank 6 dated 09-09-2008.

The property kh no 45/6 described above was initially even before 1984 entered in land records in the name of Shri Gangapal s/o Sarju Prasad and Vijay s/o Kailash Chand of Raigarh who both sold the aforesaid property in favour of Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) vide registered sale deed executed and registered on dated 24.06.2008, bearing registration details in the office of Sub Registrar, Raigarh vide Book no.Addl-1/3947, at page 15 to 21, Document no. 1116. After the aforesaid transfer the name of above said purchaser entered in land records vide namantaran kramank 5 dated 09-09-2008

Note- . The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

- An urban area or within a radius of five miles from the outer limits of such area;
- 2. A village with a population of two thousand or above, according to the last census; and
- In such other areas as the State Government, may by notification, specify, In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Banbhari is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Banbhari is Wiran Gaon in the last census and the village is 19 k.m. away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which the aforsaid resolution is certified

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Guarantee/ Allottee etc.)	Full ownership rights
10.	If leasehold, whether;	Not Applicable
	a- lease Deed is duly stamped and registered	<u> </u>
	b- lessee is permitted to mortgage the Leasehold right,	
	c- duration of the Lease/unexpired period of lease,	
	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.	
	a- Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
· ·.	b- Right to get renewal of the leasehold rights and nature thereof.	
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	Not Applicable
	grant/ agreement etc. provides for alienable rights to	



		e e
	the mortgagor with or without conditions,	· · · · · · · · · · · · · · · · · · ·
	the mortgagor is competent to create charge on	
l	such property,	
	Whether any permission from Govt. or any other	
-	authority is required for creation of mortgage and if	
	so whether such valid permission is available.	
12.	If occupancy right, whether;	Not Applicable
12.		Not Applicable
	a- Such right is heritable and transferable,	
	b- Mortgage can be created.	
13.	Nature of Minor's interest, if any and if so, whether	Not Applicable
	creation of mortgage could be possible, the	1
•	modalities/procedure to be followed including court	
	permission to be obtained and the reasons for	
	coming to such conclusion.	
	If the property has been transferred by way of	Not Applicable
14.	Gift/Settlement Deed, whether:	
	a) The Gift/Settlement Deed is duly stamped and	
	registered;	· ·
	b) The Gift/Settlement Deed has been attested by	
	two witnesses;	
1	c) The Gift/Settlement Deed transfers the property	
	to Done;	
	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;	
	e) Whether there is any restriction on the Donor in	
l .	executing the gift/ settlement deed in question;	
	f) Whether the Donee is in possession of the gifted	
	property;	
	g) Whether any life interest is reserved for the	
	Donor or any other person and whether there is	
	a need for any other person to join the creation	
	of mortgage;	
	h) Any other aspect affecting the validity of the title	
	passed through the gift/settlement deed.	
15.	a) In case of partition/ family Settlement deeds,	Not Applicable
	whether the original deed is available for deposit. If	•••
	not the modality/procedure to be followed to create	,
	a valid and enforceable mortgage.	
	b) Whether mutation has been effected and	
	whether the mortgagor is in possession and	
	enjoyment of his share.	
ľ	c) Whether the partition made is valid in law	
	and the mortgagor has acquired a mortgagable title	
	thereon.	
	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.	"
	e) are executed in counterparts Whether any of	
	the documents in question or in more than one set?	
	If so, additional precautions to be taken for avoiding	
16.	multiple mortgages  Whether the title documents include any	Alex Amari
TO,	Whether the title documents include any testamentary documents /wills ?	Not Applicable
	(a) In case of wills, whether the will is registered	
	will or unregistered will?	
	(b) Whether will in the matter needs a mandatory	
	probate and if so whether the same is probated	_
	by a competent court?	
	(c) Whether the property is mutated on the basis of will?	-
		<u> </u>
	(d) Whether the original will is available?	
	(e) Whether the original death Certificate of the	
	testator is available?	·



	·	
[	(f) What are the circumstances and/or documents	
	to establish the will in question is the last and	
	final will of the testator?	· ·
	(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.)	·
17.	(a) Whether the property is subject to any wakf	Na
'''	rights?	No
	(b) Whether the property belongs to church/ temple	
	or any religious/other institutions having any	·
İ	restriction in creation of charges on such	
	properties?	
	(c) Precautions/ permissions, if any in respect of the	
<u> </u>	above cases for creation of mortgage?	
18.	(a) Where the property is a HUF/joint family	No
ļ	property, mortgage is created for family	
i	benefit/legal necessity, whether the Major	
ļ	Coparceners have no objection/join in execution,	•
İ	minor's share if any, rights of female members etc.	
1	(b) Please also comment on any other aspect which	
	may adversely affect the validity of security in such	5
L	cases?	
19	(a) Whether the property belongs to any trust or is	No
	subject to the rights of any trust?	
	(b) Whether the trust is a private or public trust and	
	whether trust deed specifically authorizes the	,
	mortgage of the property?	
	(c) If so additional precautions/ permissions to be	
	obtained for creation of valid mortgage?	
ŀ	(d) Requirements, if any for creation of mortgage as	·
	per the central/state laws applicable to the trust in the matter.	
20.		
20.	(a) If the property is Agricultural land, whether the	The land is not required
		la e .aa.'
	local laws permit mortgage of Agricultural land and	to be diverted as
	whether there are any restrictions for	to be diverted as
		to be diverted as
	whether there are any restrictions for	to be diverted as Certificate granted by
	whether there are any restrictions for	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated
	whether there are any restrictions for creation/enforcement of mortgage.	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained.	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?
21.	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained.	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?  Yes as above
21.	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained.  Whether the property is affected by any local laws or other regulations having a bearing on the	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?
21.	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained.  Whether the property is affected by any local laws	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?  Yes as above
21.	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained.  Whether the property is affected by any local laws or other regulations having a bearing on the	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?  Yes as above
21.	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained. 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	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?  Yes as above
21.	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained. 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 Regulations	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?  Yes as above
	whether there are any restrictions for creation/enforcement of mortgage.  (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?  (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure Followed /permission obtained. 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 Regulations, Environmental Clearance, etc.),	to be diverted as Certificate granted by Gram Panchyat Prastaw kramank 06 dated 24.08.2014  All relevant records as per local laws, are verified to ensure the validity of the title and right to enforce the mortgage?  Yes as above
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		(b) if so, whether such litigation would adversely		
		affect the creation of a valid mortgage or have any	·	
		implication of its future enforcement? (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		
	24.	on such seal/marking.  (a) In case of partnership firm, whether the property	Not Applicable	
		belongs to the firm and the deed is properly		-
		registered.		
•		(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have		
		been completed as per applicable laws?		
		(c) Whether the person(s) creating mortgage		
		has/have authority to create mortgage for and on behalf of the firm.		
	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 16		
		charges with the Company Registrar (ROC),		<del> </del> 
		Articles of		
•	26	Association /provision for common seal etc. In case of Societies, Association, the required	Not Applicable	
	26.	authority/power to borrower and whether the	Not Applicable	
		mortgage can be created, and the requisite		
	27	resolutions, bye-laws (a) Whether any POA is involved in the chain of	Not Applicable	
,	27.	title?	Not Applicable	
	İ	(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.		
	ł	(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/		
		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.		
•		(e) In case of Common POA (i.e. POA other than		
$\sigma$		Builder's POA), please clarify the following clauses		
the		in respect of POA.	•	
18,		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		4 · 1
		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?)		
	L			_



	(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 17 powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place,	Not Applicable
20	where it is executed.	Nat Applicable
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;	Not Applicable
	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.; h) Approval of building plan, permission of appropriate /local authority, etc.;	
	i) Conveyance in favour of Society/ Condominium concerned;     j) Occupancy Certificate/allotment letter/letter of possession;	
	k) Membership details in the Society etc.; l) Share Certificates; m) No Objection Letter from the Society; n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws	
	etc.; o) Requirements, for noting the Bank charges on the records of the Housing Society, if any, p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any. q) Whether the numbering pattern of the units/flats tally in all documents such as approved	
1	plan, agreement plan, etc.	
30	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No
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.	Not Applicable
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Receipt of Tax enclosed
33	<ul><li>(a) Urban land ceiling clearance, whether required and if so, details thereon.</li><li>(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.</li></ul>	Urban land ceiling Act is not enacted at C.G.
34.	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Namantran Kramank 5 & 6 dated 9-09-2008
35.	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/ Village records?	Yes
36.	(a) Whether the property offered as security is clearly demarcated?	Yes



	(b) Whether the demarcation/ partition of the property is legally valid?	Voo
	(c) Whether the property has clear access as per	Yes
	documents?	
37	Whether the property can be identified from the	Yes
	following documents, and is discrepancy /doubtful circumstances, if any revealed on such scrutiny?	
	(a) Document in relation to electricity connection;	
	(b) Document in relation to water connection;	
	(c) Document in relation to Sales Tax Registration, if	
İ	any applicable;	,
	(d) Other utility bills, if any.	
38.	In respect of the boundaries of the property, whether there is a	valuation report, not sent
	difference/discrepancy in any of the title documents	to me
	or any other	
	documents (such as valuation report, utility bills,	
	etc.) or the actual current boundary? If so please	
	elaborate/ comment on the same.	
39	1if the valuation report and/or approved/ sanctioned	valuation report, not sent
'	plans are made available, please comment on the same including the comments on the description	to me
	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, please	
	provide these comments subsequently, on making	
40.	the same available to the advocate.)	
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper	No ·
	registration of documents, payment of proper stamp	
	duty etc.	
41.	Whether the Bank will be able to enforce SARFESI	Yes
	Act, if required against the property offered as	
42.	security?	
42.	In case of absence of original title deeds, details of legal and 19 other requirements for creation of a	Original title deed is
	proper, valid and enforceable mortgage by deposit	available
	of certified extracts duly certified etc., as also any	
	precaution to be taken by the Bank in this regard.	· · · · · · · · · · · · · · · · · · ·
43.	Whether the governing law/ constitutional	Yes
	documents of the mortgagor (other than natural	
	persons) permits creation of mortgage and additional precautions, if any to be taken in such	
	cases.	,
44.	Additional aspects relevant for investigation of title	No
	as per local laws.	
45.	Additional suggestions, if any to safeguard the	No
	interest of Bank/ ensuring the perfection of security.	
46.	The specific persons who are required to create	Shri Abhay kumar Jain
'	mortgage/to deposit documents creating mortgage.	s/o Prakash Chand Jain
		of Ramadhin Marg
		Rajnandgaon Tahsil
		Distt. Rajnandgaon
<u> </u>		(C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date: **22** 1\**201**4 2014 Place: Raigarh

Signature of the Advocate Yashiviami Shadangi B.Sc.L.L.B. Advocate Sonarpara, Raigarh (C.G.)

#### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of 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 the relevant Government Offices,/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 Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), 1 hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of

\_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable

- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 24-06-2008

2-24-06-2008

3- Copy of Kistbandi Khatoni of 2013-14

4- Receipt of Searches

5- Copy of Panchsala Khsara 2013-14

6- Affidavit

7- Affidavit

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

#### SCHEDULE OF THE PROPERTY (IES)

kh no 43/12 Area 1.348 hect kh no 46/6 Area 1.352 hect Total 2.700 situated at village Banbhari P.H.No.17, Tahsil & Distt. Raigarh

Date: 22 NOV 2014

Place: Raigarh

Signature of the Advocate

B.Sc.L.L.B. Advocate

Sonarpara, Raigarh (C.G.)

Sonar Para, Raigarh (C.G.) Pin : 496001

Mob.: 94252 50900 Ph.: 07762-221111 E-mail: yksadv@gmail.com

22 NOV 2014

Annexure – B

		Report of Investigation of Title i (All columns/items are to be complet	n respect of immovable Property. ed/commented by the panel advocate)
Γ	1	a) Name of the Branch/	State Bank of India - Branch Backbay
-		Business Unit/ Office seeking	reclamation , Nariman Point Mumbai
-	•	· · · · · · · · · · · · · · · · · · ·	
-		opinion.	
-		b) Reference No. and date of the	
		letter under the cover of which	
.		the documents tendered for	
		scrutiny are forwarded.	
-		c) Name of the Borrower.	Shri Abhay kumar Jain s/o Prakash
1		c) (Valle of the Bollower.	Chand Jain of Ramadhin Marg
-			Rainandgaon Tahsil Distt. Rainandgaon
-			
ŀ	~	N N	(C.G.)
1	2	a) Name of the unit/concern/	Shri Abhay kumar Jain s/o Prakash
		company/ person offering the	Chand Jain of Ramadhin Marg
		property/ (ies) as security.	Rajnandgaon Tahsil Distt. Rajnandgaon
	•		(C.G.)
		b) Constitution of the	Person
		unit/concern/	
-		person/body/authority offering	
1		the property for creation of	
		charge.	
		c) State as to under what	Borrower
l		capacity is security offered	
		(whether as joint applicant or	
1		borrower or as guarantor, etc.)	
-	3	State as to under what capacity	Borrower
ļ	٥.	is security offered (whether as	DOLLOWEL
Ì			
		joint applicant or borrower or as	
		guarantor, etc.)	IVI O A 4 200 shorted at willers
		(a) Survey No.	Kh no 2 Area 1.388 situated at village
			Sarbahal P.H.No.17, Tahsil & Distt.
			Raigarh
1		(b) Door/House no. (in case of	Bare Land no house property
		house property)	
		(c) Extent/ area including plinth/	Area 1.388 hect
		built up area in case of	7.100 1.000 1.000
		house property	village Sarbahal P.H.No.17, Tahsil &
Ì		(u) Locations like name of the	Piet Deigerh
		place, village, city,	
		registration, sub-district etc.	
	<u></u>	Boundaries.	
	4	(a) Particulars of the documents	1- Sale deed dated 24-06-2008
		scrutinized-serially and	·
		chronologically.	
		(b) Nature of documents verified	Above documents verified and are
	]	and as to whether they are	originals
		originals or certified copies or	
		registration extracts duly	
		certified.	
		(Note: - Only originals or certified	
		extracts from the	
	-	registering/land/ revenue/ other	·



# ज्ञानधार, फिर्जान क्षिमाह

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...3.8.8.2. जिला ....रू. १/१८ में १६थत भीम खसरा 

ही मीम किया है किया मीम है

है जिम गर्कक हम प्राक्तिशिक कि कि कि कि मिर्का भी है ।

। है स्राप भ्रेम मीरू काशीर से मिनि गिलीसी हि न ग्रीस । ई ज़िन तक्सील एक्सीए कि न्हेस्ट दूर कि प्राक्रए कि मिली तथीक्से में मीर्पुर तक्ट। ई तक्प में ग्रीप के प्रकार पिष्ठ तीम्पम तक्ट ई जि॰ निशेगिन्छी ण्रिक्ष ए जाननी ड्रेकि में थिन्छ के तिम्पप्त तक ई जिन प्राथ ड्रेकि कि प्राक्ष उक्त सम्पति कही भी रहन बय अथवा बख्शीस नहीं है, उस पर किसी

जमा कर रहा हूँ स्र भागी तक नेप्रक काथक काथक काभी है कि नेप्रक मिल से त्रीस्तीए क एक का एक कि एक कि लिए कि लिए कि लिए कि लिए कि लिए कि ठ इंटर ४ ९८६ कोन्डी हम एकडी र्ष्टितात्रक छूप के तीम्पस करह मैं

ई ग्रिंग फिक्री किम्प्रेस मि ग्रिश्किमिक् राक तीम्पस किम्प्रेमिक

शतश्रकता

### स्पापन

। ई छाम हंग हिस पि जिलनार किन प्रापत होगीर TENTE CENTS YUTE

अपः आज दिनांक के उक्त शापथ कि एवं समझकर अपना अपना

। एकी त्रमीक्षिप ५क प्रक्षात्रमञ्

शिकार

<u>-: फोम्न्रो</u>

श्रीतश्रक्षया

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	authorities be examined.)			1.				
	Sr. No.	Date	Name/ Nature of the Document	certi	inal/ fied copy/ ified extract/ tocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate		
5	Whe	ther ce	rtified copy of al	Yes				
-			rents are obtained					
	1		elevant sub-registra		-			
			compared with the					
] · ·	l		made available by			i		
	the		osed mortgagor		-			
•			o enclose all such			,		
			oies and relevant fee	•				
<u> </u>			ng with the TIR.)	<u> </u>	NO			
6	reve ques	nue autho tion are a online por	e records of registrar of prities relevant to the proparation to available for verification to tal or computer system?	perty in hrough	NO			
,	a) l	f such available,	online/computer record whether any verificat	s are ion or	records of	registrar office or thorities relevant to the		
	. 0	cross ch	ecking are made an	d the		question are verified		
	9	comments	/ findings in this regard.	,		original records from		
					Revenue / I	Nazul record		
		paper is p any online	the genuineness of the possible to be got verified portal and if so whether was made?	d from	NO			
7	a) l	Property he jurison office?	offered as security falls liction of which sub-re	egistrar	Raigarh			
<u> </u>		of docume question, registrar/	t is possible to have regisents in respect of the project more than one office district registrar/ re	perty in of sub- gistrar-	at more th	he property in question, an one office of sub- district registrar/		
		offices?				eneral is <b>not</b> possible		
	' (	offices na	search has been made a med at (b) above?		Not Applica	ble 		
		registering records re document question?	and the second second	other ple title perty in				
8-	Chai	n of title	tracing the title from	the ol	dest title dee	d to the latest title deed		
est	ablist	ning title	e of the property	in qu	estion from	the predecessors in		
title	e/inter	est to t	he current title holde	er. And	wherever M	linor's interest or other		
						rther period, depending		
			clearance of such clo			6 D 4 60		
				-		of Rs.1.00 crore and		
					-	not less than 30 years		
is	is mandatory. (Separate Sheets may be use							

the star

The property kh no 2 described above was initially in even before 1984 entered in land records in the name of Shri Kailash Beriwal s/o Natthulal Beriwal and Shri Vinay Beriwal s/o Kailash Beriwal of Raigarh who both sold the aforesaid property in favour of Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.) vide registered sale deed executed and registered on dated 24.06.2008, bearing registration details in the office of Sub

Registrar, Raigarh vide Book no Addl-1/3946, at page 65 to 71, Document no. 1108, After the aforesaid transfer the name of above said purchaser entered in land records vide namantaran kramank 7 dated 09-09-2008.

Note- . The land mentioned above is not required to be diverted as under section 172 of the Chhattisgarh Land Revenue Code, 1956. The diversion is only required where the lands owned by a land owner are in:

1. An urban area or within a radius of five miles from the outer limits of such area;

2. A village with a population of two thousand or above, according to the last census; and

3. In such other areas as the State Government, may by notification, specify,

In this regard 1986 Revenue Nirnay page 131 Gautam Lal vs State it is decided that permission for diversion where population of village is less than 2000 obtaining permission is not necessary.

The village Sarbahal is under Gram Panchyat Sapnai and Gram Panchyat vide Panchyat Prastaw kramank 06 dated 24.08.2014 resolved and certified that the population of village Sarbahal is only 15 in the last census and the village is 19 k.m.away from the town area, On the basis of the aforsaid resolution Sarpanch Gram Panchyat Sapnai issued a certificate dated 26.09.2014 in which it the aforsaid resolution is certified

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold	Full ownership rights
	Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Guarantee/ Allottee etc.)	
10.	If leasehold, whether;	Not Applicable
	a- lease Deed is duly stamped and registered	
	b- lessee is permitted to mortgage the Leasehold right,	
	c- duration of the Lease/unexpired period of lease,	
	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.	
	a- Whether the leasehold rights permits for the	
	creation of any superstructure (if applicable)?	
	b- Right to get renewal of the leasehold rights and nature thereof.	
	nature triefeoi.	
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,	
	the mortgagor is competent to create charge on such property,	
	Whether any permission from Govt. or any other	
	authority is required for creation of mortgage and if so whether such valid permission is available.	
12.	If occupancy right, whether;	Not Applicable
'	a- Such right is heritable and transferable,	
	b- Mortgage can be created.	
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the	Not Applicable
	modalities/procedure to be followed including court permission to be obtained and the reasons for	



	coming to such conclusion.	
<u> </u>	If the property has been transferred by way of	Not Applicable
14.	Gift/Settlement Deed, whether:	
ļ	a) The Gift/Settlement Deed is duly stamped and	
ŀ	registered; b) The Gift/Settlement Deed has been attested by	
	two witnesses;	
	c) The Gift/Settlement Deed transfers the property	
	to Done;	
	d) Whether the Donee has accepted the gift by	
1	signing the Gift/Settlement Deed or by a	
	separated writing or by implication or by actions;	<u> </u>
	e) Whether there is any restriction on the Donor in executing the gift/ settlement deed in question;	
	f) Whether the Donee is in possession of the gifted	
	property;	
į	g) Whether any life interest is reserved for the	
	Donor or any other person and whether there is	·
	a need for any other person to join the creation	
	of mortgage;	
	h) Any other aspect affecting the validity of the title	
15.	passed through the gift/settlement deed.  a) In case of partition/ family Settlement deeds,	Not Applicable
ıJ.	whether the original deed is available for deposit. If	
•	not the modality/procedure to be followed to create	
	a valid and enforceable mortgage.	
	b) Whether mutation has been effected and	
	whether the mortgagor is in possession and	
	enjoyment of his share. c) Whether the partition made is valid in law	
	and the mortgagor has acquired a mortgagable title	
	thereon.	·
-	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. e) are executed in counterparts Whether any of	
	the documents in question or in more than one set?	, , , , , , , , , , , , , , , , , , ,
	If so, additional precautions to be taken for avoiding	
	multiple mortgages	
16.	Whether the title documents include any	Not Applicable
	testamentary documents /wills ?	
	(a) In case of wills, whether the will is registered will or unregistered will?	
	(b) Whether will in the matter needs a mandatory	
·	probate and if so whether the same is probated	
	by a competent court?	
	(c) Whether the property is mutated on the basis of	
	will?	
}	(d) Whether the original will is available?	
	(e) Whether the original death Certificate of the testator is available?	
	(f) What are the circumstances and/or documents	
	to establish the will in question is the last and	·
	final will of the testator?	ł
	(Comments on the circumstances such as the	
	availability of a declaration by all the beneficiaries	1
[	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.)	
H	(a) Whether the property is subject to any wakf	No
17.		
17.	rights?	
17.	1 7 7	



		•
,		
· ·	restriction in creation of charges on such	
	properties?	
	(c) Precautions/ permissions, if any in respect of the	
18.	above cases for creation of mortgage?  (a) Where the property is a HUF/joint family	No
10.	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.	
	(b) Please also comment on any other aspect which	·
	may adversely affect the validity of security in such cases?	·
19	(a) Whether the property belongs to any trust or is	No
	subject to the rights of any trust?	
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the	
	mortgage of the property?	<u> </u>
1	(c) If so additional precautions/ permissions to be obtained for creation of valid mortgage?	
	(d) Requirements, if any for creation of mortgage as	
	per the central/state laws applicable to the trust in	
20.	the matter.  (a) If the property is Agricultural land, whether the	The land is not required
20.	local laws permit mortgage of Agricultural land and	to be diverted as
	whether there are any restrictions for creation/enforcement of mortgage.	Certificate granted by
	Creation/entorcement of mortgage.	Gram Panchyat Prastaw kramank 06 dated
	·	24.08.2014
	(b) In case of agricultural property other relevant	All relevant records as
	records/documents as per local laws, if any are to be verified to ensure the validity of the title and right	per local laws, are verified to ensure the
	to enforce the mortgage?	validity of the title and
		right to enforce the
	Companies of Assignificant land for	mortgage? Yes as above
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether	res as above
	requisite procedure Followed /permission obtained.	
21.	Whether the property is affected by any local laws or other regulations having a bearing on the	No
	creation security (viz. Agricultural Laws, weaker	
	Sections, minorities, Land Laws, SEZ regulations. Costal Zone Regulations,	
	regulations, Costal Zone Regulations, Environmental Clearance, etc.),	
22.	(a) Whether the property is subject to any pending	No as per decleration of
	or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the	the Aplicant
	Land Acquisition Office and the outcome of such	
	search/ enquiry.	
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or	No as per decleration of the Aplicant
	concluded?	
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any	
	implication of its future enforcement?	
	(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/marking.	<u> </u>
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly	140t Aphiloanie
1	registered.	
1	(b) Property belonging to partners, whether thrown	-



		•
	on hotchpot? Whether formalities for the same have been completed as per applicable laws?	
	(c) Whether the person(s) creating mortgage	
	has/have authority to create mortgage for and on behalf of the firm.	
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 16	
	charges with the Company Registrar (ROC),	
	Articles of Association /provision for common seal etc.	
26.	In case of Societies, Association, the required authority/power to borrower and whether the	Not Applicable
	mortgage can be created, and the requisite resolutions, bye-laws.	
27.	(a) Whether any POA is involved in the chain of title?	Not Applicable
	(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.  (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/	
	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 <b>Builder's</b> POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	
	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	Not Applicable
	holder, check genuineness of the Power of Attorney and the extent of the 17 powers given therein and	
	whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place,	
	where it is executed.	
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	Not Applicable
	Commone of the following.	



		•	
	a) Promoter's/Land owner's title to the land/building;		
	<ul> <li>b) Development Agreement/Power of Attorney;</li> <li>c) Extent of authority of the Developer/ builder;</li> </ul>		
	d) Independent title verification of the Land and/or building in question;		
	<ul> <li>e) Agreement for sale (duly registered);</li> <li>f) Payment of proper stamp duty;</li> <li>g) Requirement of registration of sale</li> </ul>	· .	
	g) Requirement of registration of sale agreement, development agreement, POA, etc.; h) Approval of building plan, permission of		
	appropriate /local authority, etc.; i) Conveyance in favour of Society/		
	Condominium concerned; j) Occupancy Certificate/allotment letter/letter of		
	possession; k) Membership details in the Society etc.; l) Share Certificates;		
	m) No Objection Letter from the Society; n) All legal requirements under the		
	local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	·	
	o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	·	
,	p) If the property is a vacant land and construction is yet to be made, approval of lay-out		
	and other precautions, if any.  q) Whether the numbering pattern of the units/flats tally in all documents such as approved		
30	plan, agreement plan, etc. Encumbrances, Attachments, and/or claims whether	No	
	of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.		ē
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so,	Not Applicable	•
32	satisfaction of charge, if any.  Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Receipt of Tax enclosed	-
33	<ul><li>(a) Urban land ceiling clearance, whether required and if so, details thereon.</li><li>(b) Whether No Objection Certificate under the</li></ul>	Urban land ceiling Act is not enacted at C.G.	
34.	Income Tax Act is required/ obtained.  Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Namantran Kramank 7 dated 9-09-2008	
35.	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/ Village records?	Yes	
36.	(a) Whether the property offered as security is clearly demarcated?	Yes	٠
	(b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per	Yes	
37	documents?  Whether the property can be identified from the following documents, and is discrepancy /doubtful	Yes	
	circumstances, if any revealed on such scrutiny?  (a) Document in relation to electricity connection;  (b) Document in relation to water connection;		
	(c) Document in relation to Sales Tax Registration, if any applicable;		
	(d) Other utility bills, if any.		

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38.	In respect of the boundaries of the property,	valuation report, not sent
	whether there is a	to me
. *	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.	
39	1If the valuation report and/or approved/ sanctioned	valuation report not sent
	plans are made available, please comment on the same including the comments on the description	to me
-	and boundaries of the property on the said	
ļ	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, please	
	provide these comments subsequently, on making	·
40.	the same available to the advocate.)  Any bar/restriction for creation of mortgage under	No
40.	any local or special enactments, details of proper	140
	registration of documents, payment of proper stamp	
	duty etc.	
41.	Whether the Bank will be able to enforce SARFESI	Yes
	Act, if required against the property offered as	
42.	security? In case of absence of original title deeds, details of	Original title deed is
72.	legal and 19 other requirements for creation of a	available
	proper, valid and enforceable mortgage by deposit	availabio
	of certified extracts duly certified etc., as also any	
	precaution to be taken by the Bank in this regard.	
43.	Whether the governing law/ constitutional	Yes
	documents of the mortgagor (other than natural persons) permits creation of mortgage and	
	additional precautions, if any to be taken in such	
	cases.	
44.	Additional aspects relevant for investigation of title	No
1.5	as per local laws.	
45.	Additional suggestions, if any to safeguard the	No
46.	interest of Bank/ ensuring the perfection of security.  The specific persons who are required to create	Shri Abhay kumar Jain
70.	mortgage/to deposit documents creating mortgage.	s/o Prakash Chand Jain
		of Ramadhin Marg
		Rajnandgaon Tahsil
	·	Distt. Rajnandgaon
		(C.G.)

Note: In case separate sheets are required, the same may be used, signed and annexed.

Date: 22 NOV 2014

Place : Raigarh

Signature of the Advocate

Yashwamt Shadangi B.Sc.L.L.B. Advocate Penarpara, Raigarh (C.G.)

#### Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of 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 the relevant Government Offices,/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 Records, 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 enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to November 2014 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 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/(ies) is to the extent of \_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not Applicable
- 8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower
- 9. I certify that Shri Abhay kumar Jain s/o Prakash Chand Jain of Ramadhin Marg Rajnandgaon Tahsil Distt. Rajnandgaon (C.G.)have an absolute, clear and Marketable title over the Schedule property/ (ies). 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- Sale deed dated 24-06-2008
- 2- Copy of Kistbandi Khatoni of 2013-14
- 3- Receipt of Searches
- 4- Copy of Panchsala Khsara 2013-14

5- Affidavit

6- Affidavit

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

#### **SCHEDULE OF THE PROPERTY (IES)**

kh no 2 Area 1.388 situated at village Sarbahal P.H.No.17, Tahsil & Distt. Raigarh

Date: 22 NOV 2014

Place: Raigarh

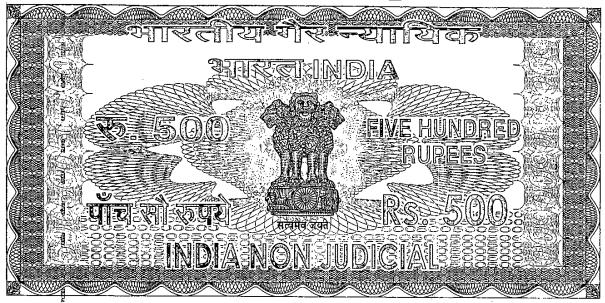
Signature of the Advocate

Yashwant Shada**ngi** B.Sc.L.L.B. Advocate Sonarpara, Raigarh (C.G.)

Topworth steel & power pvt ltd

Sr. No.	Owner	Dt. Of Purchase	Land at	Seller's Name	Khasara No.	Acres	Hectares
			•	ī	•	-	
1	Abhay Jáin	24-06-2008	AGRI LAND AT BANBAHARI	GANGPAL MISHRA & VIJAY BERIWAL	46/6	3.35	1.35
2	Abhay Jain	24-06-2008	AGRI, LAND AT SAPNAI	VINAY KUMAR BERIWAL	14/2,14/7	6.02	2.43
	•						
3	Abhay Jain	24-06-2008	AGRI. LAND AT BANBAHARI	GANGPAL MISHRA & VIJAY BERIWAL	. 43/12	3.34	1.35
4	Abhay Jain	24-06-2008	AGRI. LAND AT SIKOSIMAL	KAILSAH & VINAY BERIWAL	23/1,26/4,47	8.22	3.33
5	Abhay Jain	24-06-2008	AGRI. LAND AT SIKOSIMAL	GANGPAL MISHRA & KAILASH	59/2	3.01	1.21
9	Abhay Jain	24-06-2008	AGRI. LAND AT SARBAHAL	KAILSAH & VINAY BERIWAL	2	3.43	1.39
	-					1	
	Abhay Jain	24-05-2008	AGRI. LAND AT SIKUSIMAL	KAILSAH & VINAY BEKIWAL	,1/3	7.62	1.06
8	Snehalata Jain	27.06.08	AGRI LAND AT SAPNAI	GANGPAL MISHRA	38/2	3.04	1.21
					41		
					55/4		
					٠		
6	Snehalata Jain	27.06.08	AGRI LAND AT BALBHADARPUR (ISUNIL SHARMA	SUNIL SHARMA	229/15	4.35	1.74
					229/16	4.35	1.74
10	Nitin Golchha	20.10.08	AGRI. LAND AT BANBAHARI.	MITHLESH	1/35	6.830	2.387
					10.00		0.117
					15/3		0.262
				1			
11	Nitin Golchha	09.03.2010	AGRI LAND AT SIKOSIMAL	SHYAM LAL	.26/7	1.450	0.049
					.26/8		0.344
					.26/9		0.154
		,			.26/5		0.040
		Total				50.01	

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10-	अग्राभिख्य
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प्रि (कि ड्रि ग्रग्स्) (इह ज़्हार	ार तमिक व ग्राम्यक्षिया के महास्त्रज्ञ इस्तवत को तारा छ । भिक्ष कि मिक्ष को तारा है। भिक्ष कि को स्वाप्त के स्वाप्त
69	13935 छुट्टीद दस्तावेज वर्गोत्रे र
}	C/2h



छत्तीसगढ़ CHHATTISGARH

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## विक्रय विलेख

प्रतिफल की राशि (विक्रय मूल्य) 58,000=00 द्रांक शुल्क हेतु निर्घारित बाजार मूल्य 83,300=00 स्टाम्प शुल्क 5831=00 जनपद शुल्क 833=00 उपकर 291=55 अधिक 44=45 योग 7000=00

शब्दों में - सात हजार रूपये मात्र

्र विक्रेता

श्याम लाल उम्र 45 वर्ष वल्द मुक्ता राम , जाति- माली निवासी - ग्राम- कोलाई बहाल, तह. व जिला रायगढ़ (छ.ग. ) गैर आदिवासी

हता –

जसकरन गोलछा उम्र 63 वर्ष वल्द केवलचंद गोलछा, जांति – जैन निवासी – दुर्ग तह. व जिला दुर्ग (छ.ग.) आ.मु. निर्मल जैन उम्र 35 वर्ष वल्द प्रकाश चंद जैन , जांति– जैन निवासी – राजनांदगांव, तह. व जिल्हा राजनांदगांव (छ.ग.) गैर आदिवासी

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(2) पंत्रावत अधिनियम है। ज्यान किया

(3) नगर पालिका, नगर निगा आंबेनियमी के अधीन किया गया शुन्त

(4) उपकर अधिनिक्क अर्थ में अंतर्गत लिखा गमा शुरु के अंतर्गत

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फ्जूम १५६१ सिमार इन्छि के फिक्की फिक् (हिन किश्स मिक फिर्फ , म्ल्साइ , मंग , प्रस्कृ कि वि ९ ई गरह । एस्ही ग्लोमनी डेकि । एक ९४२ मीप्र 🕻 १ ९ ई भरे मिक्स के जीएए एकी - एकी रूप मींप्र. . ९१ मातायात के साधन (ছালান \ স্ফর্ন \ মহন্ত্ \ प्रयं দন্তিই \ দ্য নম্ভূম) (मधाप्त) त्रीहरु के ड्राप्टिंग) इकर तीय फर्ज़्र प्राणाइ के मीरू कि प्राकप्र फिड़ १५४एमिछ ९ ई फिल कि कहार किंग्ये (.मण्.कि क्रून्ब्बर मिप्र ११ गमगम १५५ म छन्न मा (फ्निस्, फ़थ्य, जमार, महासी, बाडी अथवा,अन्य) ्राधेसव बन्दोबस्त के अनुसार भूमि का वर्गीकरण ९ ई जिंग्ट ड्रेक नारक भि नाँक रम निड किसक्ट्र े ि एक कस्तु इ रा दे कि इक के मीर् ९ ई क्तिए हेकि रूप्तक िर नर्क धनहा \ भर्री \ भांठा \ बाझे \ आवादी '' (म्फकी) जिल्जी नामनेह कि मीर् मिनिसिर किथर है मिनिसि भीर ९ ई ड्रेग डि ९७ ईप १५ छक कि छि छि डि़म् एट ई कि ईप छिकमाए मीर्र एफ ~: र्गाः 698617-1 JKO G والحار() 360 16 हेक्ट्रेवर બનાન म् ।राग्रध क किन्मिपृ नोहडी \ नजरी नवशा नाम, पता खहित रिक्र नामकी क ठीए \फिमी इ प्राइतिछ एष्ट्रका भीम । इहि एक्टी (१) .छ) ভাদ্যাহ – ।চার্চী ' वर्ष 200 र.-- 200 ट्राजीसम्बाह कितिक्र उज्जन्न की मिनिनिय छका किकी

.21 स्था स्थापन क्ष्माम्बास्य मीर्प पान ज्या इसम् सं णिश्चित्त निक्ष्म – एप्टा प्रमास

मान कि फ़र्किछी . ८१

मान कि किर्क ,81

POROUNE &

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किश्तबन्दी खतौनी (आसामीवार) फार्म बी-।

नारी की गई बलात आदेशिका के ब्योंरे 23 विषं की गमाजि कं प्रथात को वस्तिया भु- उपकर योग राजस्व अयवाव 22 वर्ष २००५-२००८ 21 6 0,0 वर्षं की समाप्ति पर बाकी 3- | उपकर | योग 0.00 .∞: ٠ 17 8.0 सू-राजस्व 16 क्रमांक चालान जिला करने कं ब्योरं 15 नम् करनं तारीख खुजाने में जमा 14 रकम अमा करने वाले का <u>|</u>2 • रायगढ 큪 12 अपकर अबवाब तहसील राजस्ब Ξ 10 मुगतान की तारीख रायगद्धर भूगतात करने व्यक्ति स्र त. नि. म ∞ . 0.35.0 릨· ٠ किस्तो मु-के राजस्व 0.37.0 9 Ś ੂੰ ਜ਼ੇਂ ਚ∙ और खातं का कुल क्षेत्रफल खातें में | प्रत्यंक शामिल | भू-मापन भेत्रफल भू-मापन फ्रमांक 8,24.0 8,4% 0.4% 4 **हल्का** १७ खातें के व्योर प्रत्यंक मृ-मापन क्रमांक 36/c 36/c 36/c मुक्ताराम माली सा.-साःकोला<नेबहाल भाग भूमि स्वामी शासकीय पट्टंदार का नाम प्राप सिकासीमाल खाते भूमिस्थाम का अनु- या क्रमांक शासकीर त्त श्यामलाल

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अद्यतन दिनांक 30/09/2007 Developed By NIC

पृष्ट क. । भूभिष्काऱ्यांग हेष्टेयर में मवं करों का व्यांग १३१ये एंगों में

, हेक्टेयर में एवं करों का ब्योरा रुपये पैसी में

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	0 44 44 44 44 44 44 44 44 44 44 44 44 44		٥.٥٧٤ 2	क्षेत्रफल (और यदि भूमि खातों में सम्मिलित न हो तो उसका वर्णन )	री पिछलं वर्ष की है खरीफ की जानकारी खी की जानकारी सिकोसीमाल
श्यामलाल पिता मुक्ताराम जाति माली पता सा सा.कोला<नबहाल मूमि स्वामी १६/७	श्यामलाल पिता मुक्ताराम जाति माली पता सा- सा-कोला<नेबहाल पूमि स्वामी २६/७	श्यामलाल पिता मुक्ताराम जात माली पता सा. सा.कोला<नुबहाल पृमि स्वामी ०.२८ भूराजस्व	: :	कब्बंदार का नाम, उसके पिता व या पति का नाम तथा निवास रू अधिकार जिसके अन्तर्गत भूमि की गई हो और देय राजस्व का ह	- को है हिल्का १७ रा.नि.मं.
२-खरी <b>फ</b> उडर	, २-खरी धानिछ		पर भूपन गाम गाम का हा अभूता 4	भूमस्यामं या पहुंदार का ती, मांन्यां काम्नकार के दार का नाम, पिता का नाम , या पहुं का रकम और उप-पहुं	ग्यगहर <b>नहसील</b>
क कुल सिं • १९५४	1	<b>*</b> .	5 कुल सिं - अ ०.०४९	संवाद क्षेत्रफल जिसमें वर्ष के दौरान में फसल जाई गई फसल का नाम   क्षेत्रफल	फार्म पी-11 खसरा
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	gum	,101	) al	खाते के बाहर के शंत्रों में बोई गई फसल का नाम तथा क्षेत्रकार	
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	<u>स्</u> र	- <del>फ</del> र्सल		· ,		ζ.,	<b>.</b>
	रायगढ़र किसी भूमस्यामं या पट्टेंदार का या किसी मोन्न्यों काश्तकार के उप पट्टेंदार का नाम, पिता का नाम ,	लगत या पट्ट की रकत्त और उप-पट्ट पर दिये गये माग का क्षेत्रफल 4			.•-		
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	रेड कब्जेदार का नाम, उसके पिता का या पति का नाम तथा नियान स्थान, अधिकार जिसके अन्तर्गत मृमिशारण	की गई हां और देय गजरय का लगान 3					
라 바 라 바	हल्का १७ कञ्चेदार यापति य अधिका		<u>:</u>				
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ती जानकारी पिछले वर्ष की है , ५ से ११ में खाीफ को जानकारी ,ता ५ से ११ में रबी को जानकारी	<b>प्राम</b> सिक       क्रमांक		अद्यतन दिनांक 30/09/2007	Developed By NIC			

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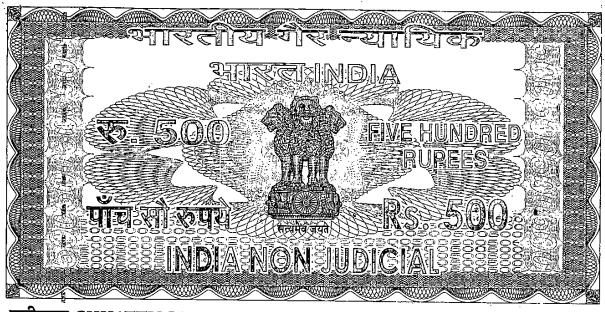
फामं बी-। किश्तबन्दी खतौनी (आसामीबार)

गुन्ट के । भूगि का व्योग हेक्ट्रेयर में एवं करों का ब्यांश रुषये पेख़ी में

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अद्यतन दिनाक 30/09/2 Developed By NIC

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, 47 14	ं जानकारी पिछने वर्ष की है , से १९ में खरीफ की जानकारी	ा५ से ११ में रबी की जानकारी साम			1					अद्यतन दिनोक 30/09/2007 Developed By NIC



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### बिक्री की गयी सम्पत्ति का विवरण -

हक भू-स्वामी स्थित ग्राम –िसकोसीमाल, प.ह.नं. 17 रा.नि.मंडल, रायगढ़, तह. व जिला रायगढ़ ग्राम पैचायत सिकोसीमाल। विक्रेता का ऋण पुस्तिका क्र. पी. 617060,पी.617059 क्रेता नया कास्तकार है

्रेखाता <b>इक</b> ः	खसरा नं.	रकहा है.में एकड़	्लगान <sup>®</sup>	कस्म भू
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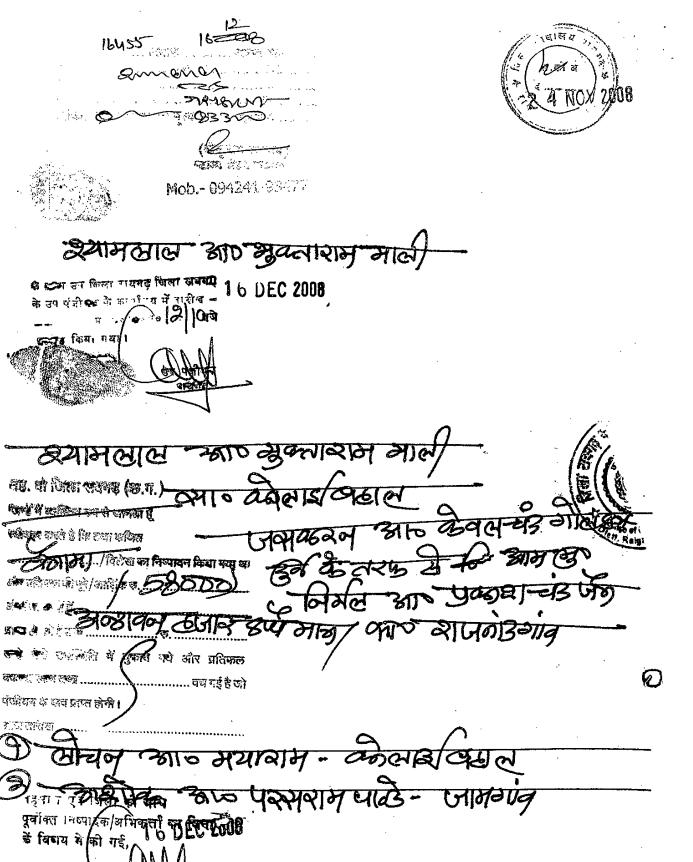
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नोट – पटवरी द्वारा प्रदत्त विक्री नकल , नक्शा कम्प्यूटर कृत खसरा एवं बी.1 की नकल संलग्न है। जो दस्तावेज का अभिन्न अंग है। उक्त भूमि सड़क से लगभग 500 फीट की दूरी पर है , ग्राम से 1 कि.मी. किलोमीटर की दूरी पर है , ग्राम में बहुजार नहीं लगता है , अन्य लोक कार्यालय नहीं है।

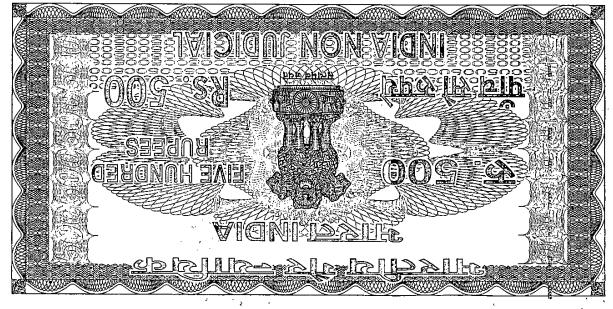
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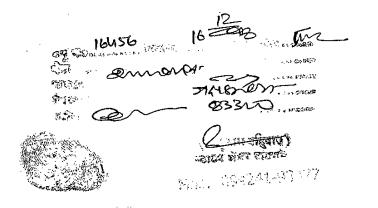
कि 55म एकिमाश मीप्र इए । ार्गड िन्निक प्ररं इक प्रम निष्क । ार्गड डिन् का प्रथ किमाश प्रथ र करात्र क्षिकी भिक कि निमार प्राप्त का अनुसार त्यान कि पार्ट संबंध में मुझे अथवा हमारे वारिमार प्राप्त कि भी किरक कि मान स्पन्न मिर्क मिर्क है एकी है एकी में अधिक में अधिक है कि मान के एक मिर्म में मान के कि इष्ट । १५५७ थि। इप्रक्रा १८ वर्ष १८ । वर्ष १८ । वर्ष १८ । वर्ष १८ । वर्ष १८ । वर्ष १८ । वर्ष १८ । वर्ष १८ । वर्ष पूर्व छ.य. भू.-राजस्व सिहिता की 1959 कि एवा 195 (६) एवं (४) तथा कि भी शासकीय कि मध्ने व नियम व निर्देश मफ्तिक्षा अहिन हा केया रहेगा। इस विकार तर में सिक्ष्य सीना भू-हान अधिनियम पट्टाधृत अधिनियम हंग शिर कि छन्ने छक्की कि ठारू लक्नी गम १९५ । घ । इंध कि छक् कि छन्। कि छन्। किमीक्र के 15के । ई डिम् वर्ष 1 साथ शिए ठक कि छक् कि फर्जु एकवि में 15के 1थ ई के हु उक कि 存 改善 है। ज़ान 存 हिर्क में सुमार ( हाम फ़िएल ज़ालड़ निवादनर ) 00=000,8毫 हीए कि फ़्रुम एक न्फर्रप्रप्र कि , ई ड्रेग कि जिन तरीतरंश भ उरत किकी प्रनक्ष प्र नाइ \ प्रक्रती \ कथंब कि ज़िक 1थंत ई खडफर भ्र সাচর্চী সাচ কচ্চিয় দি স্মিদাদ জঙ্গও চর্ক্যান্দিনি কি চেত্তক চঁগু সকেপ্রীও চ্যানিচ্য নিদও দঁ কি কানিহী ভাঞ্জ্বি णग़क के न्डिम फिकएडवास कि मकर गुली के धिक कपडवास फ्नर वेग नेख कुर्ध नेमर कि फिक्की झुर्म

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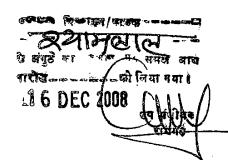
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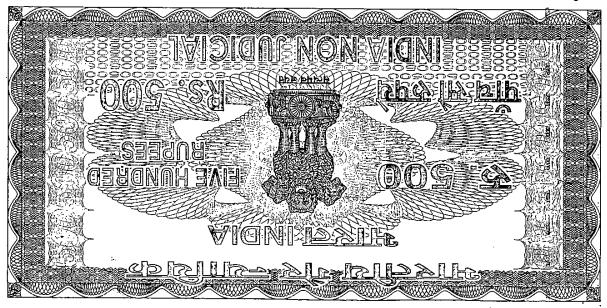












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कि भिमां अर्थ छिंदी लूम । ई डिन् डांख डाक प्राक्ष किकी में हम एक्की । वास माक प्रम प्रमास की देही प्रक प्रधानित्र । निर्मा एवं उपलब्ध दरतावेकों के अनुसार छिखा गया है। जिसमें विकाश तथा कर पह समझ कर सही पाकर अपना भिक्नार क्रिय शिह किये विवास समित के जिल्ला के मिक्ना के किया क्रिक्न के किया क्रिक्न किया है।

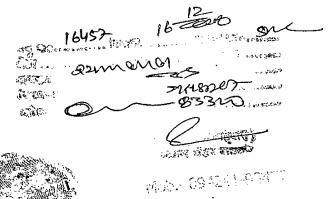
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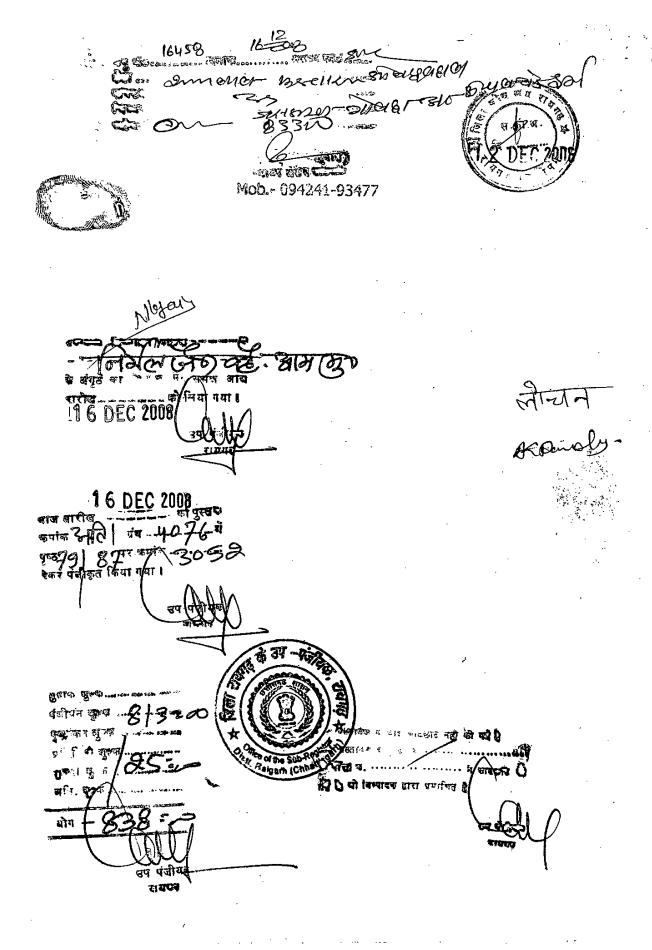


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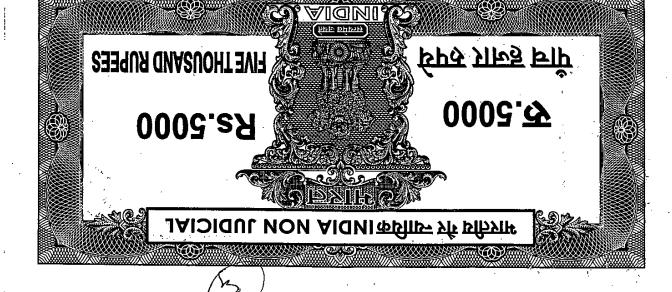
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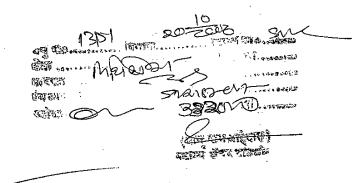
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प्रतिलिपि देने वाले के हस्ताक्षर :

अद्यतन दिनांक 30/09/2007 Developed By NIC



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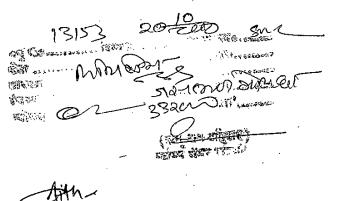
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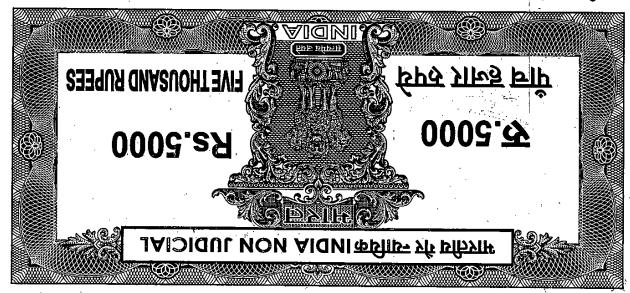
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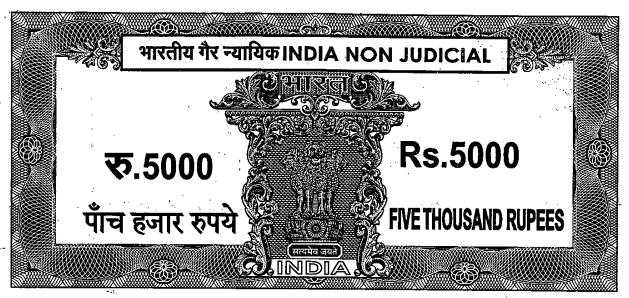
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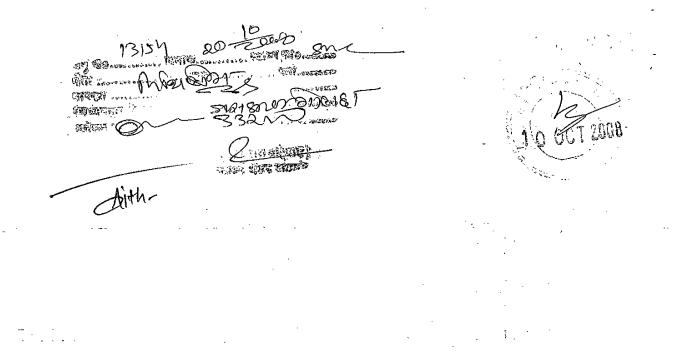


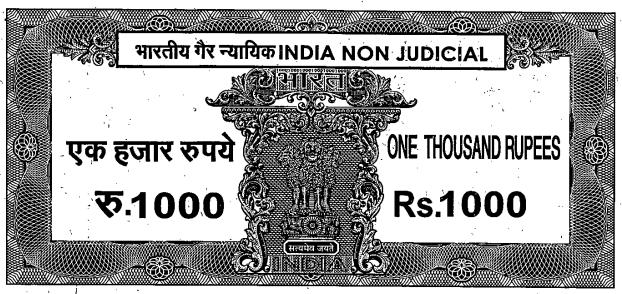
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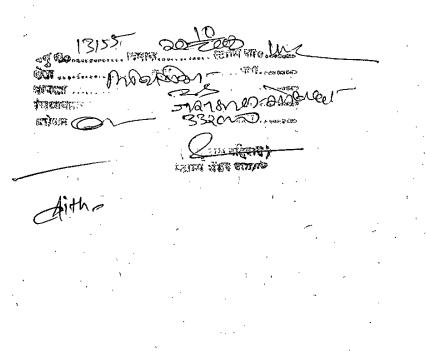
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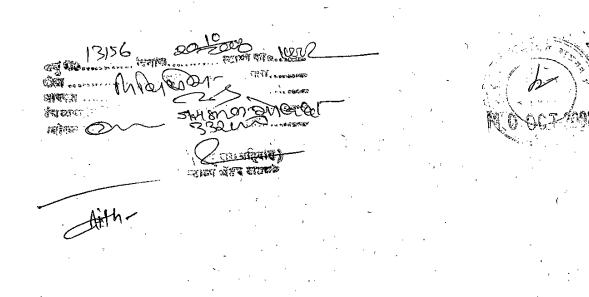


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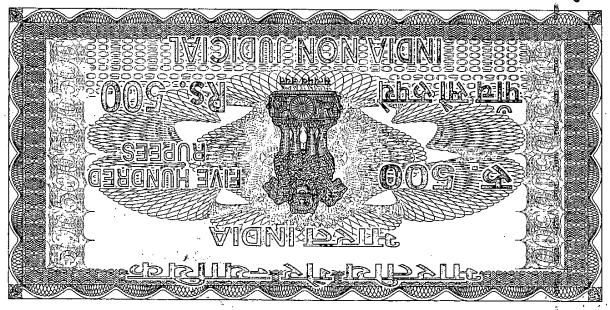
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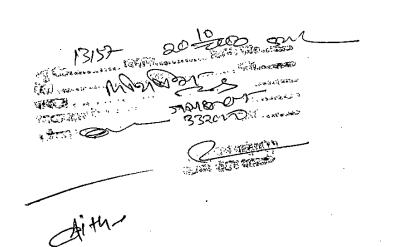
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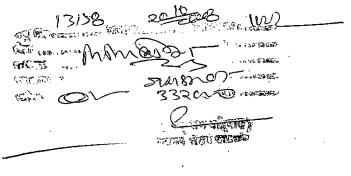
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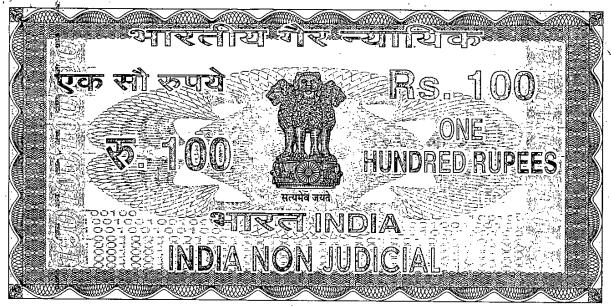






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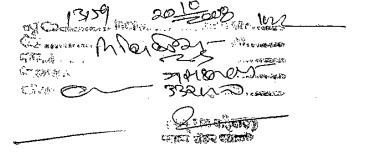


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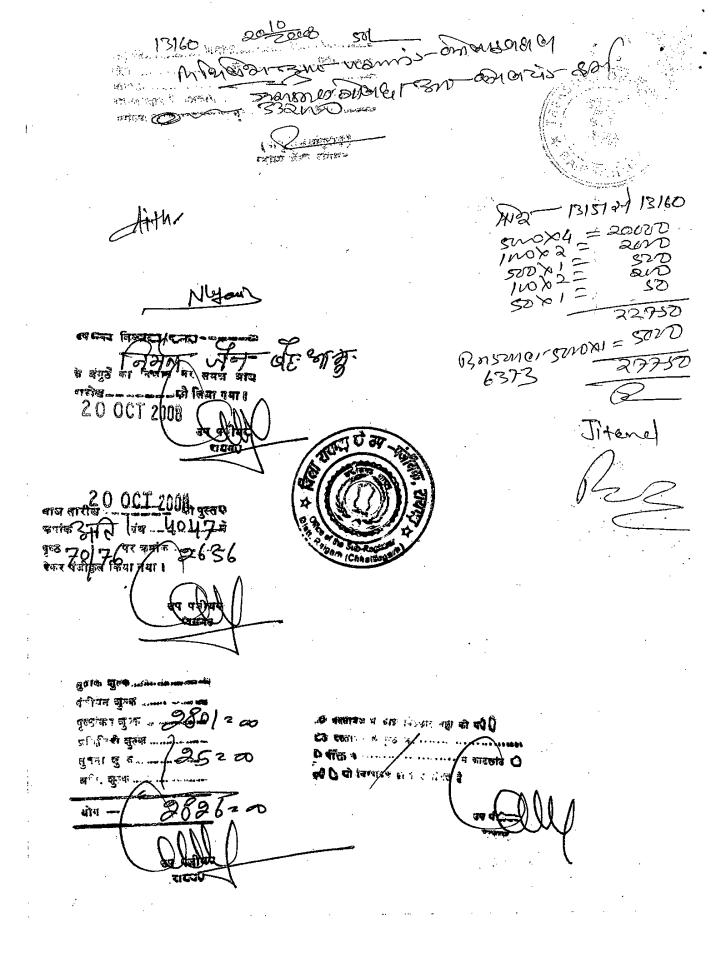
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विक्रेता

श्री सुनील उम्र 40 वर्ष वल्द रामकुमार, जाति ब्राम्हण निवासी -रायगढ़ तह. व जिला रायगढ़ (छ.ग.) गैर आदिवासी

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श्रीमती रनेहलता जैन उम्र 30 वर्ष पति श्री निर्मल जैन, जाति जैन निवासी –रामादीन मार्ग राजनांदगांव, तह. व जिला राजनांदगांव, गैर आदिवासी के तरफ से आ.मु. बा. है. निर्मल जैन उम्र 32 वर्ष वल्द प्रकाश चंद जैन, जाति जैन निवासी –रामादीन मार्ग राजनांदगांव, तह. व जिला राजनांदगांव, गैर आदिवासी

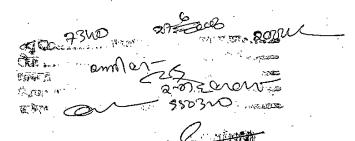
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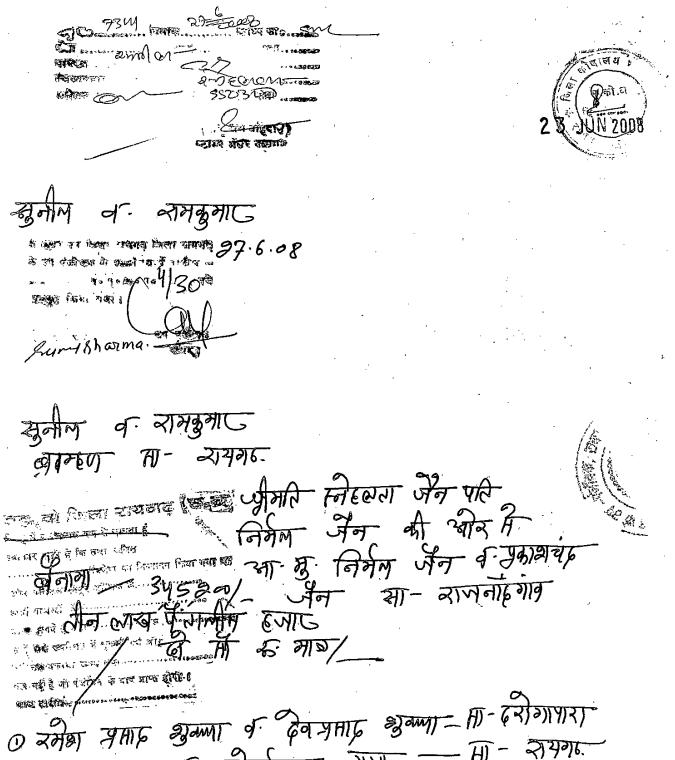
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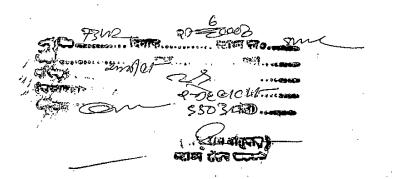


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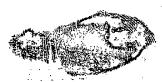
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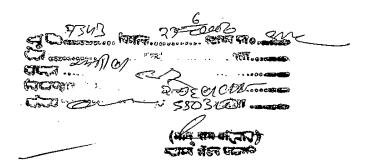
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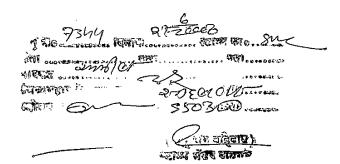
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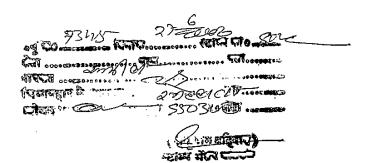


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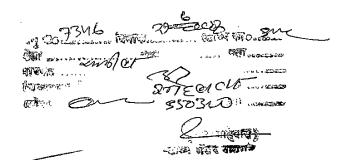
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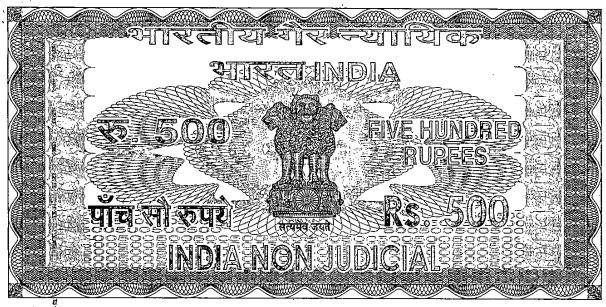
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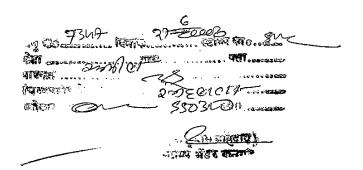


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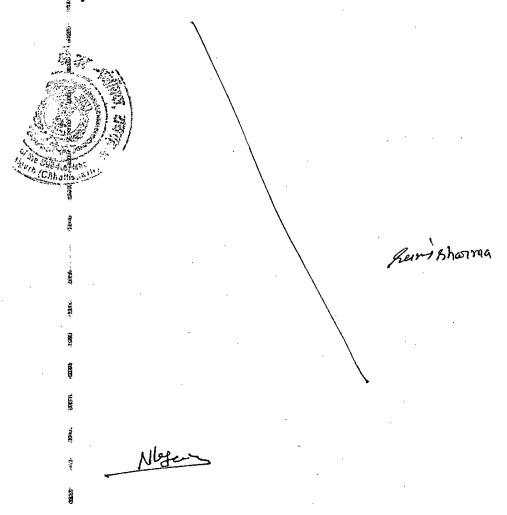


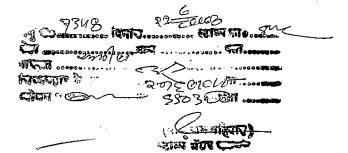
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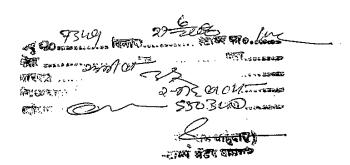
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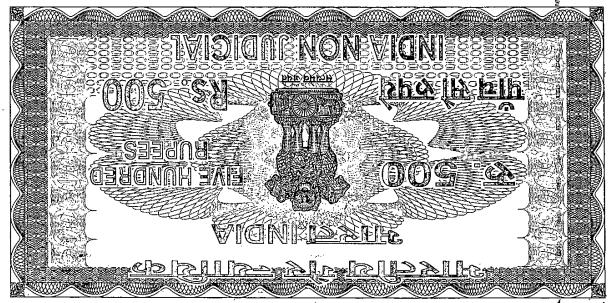
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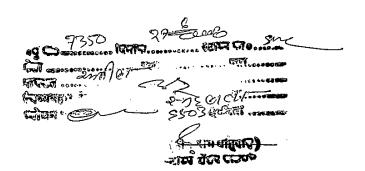
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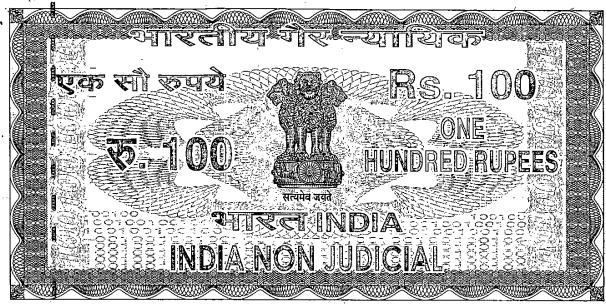
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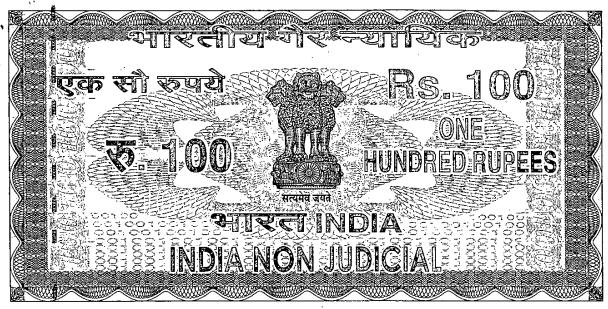
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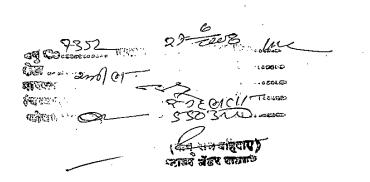


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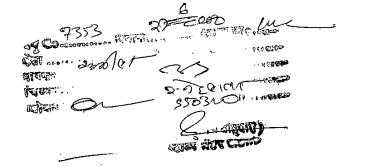
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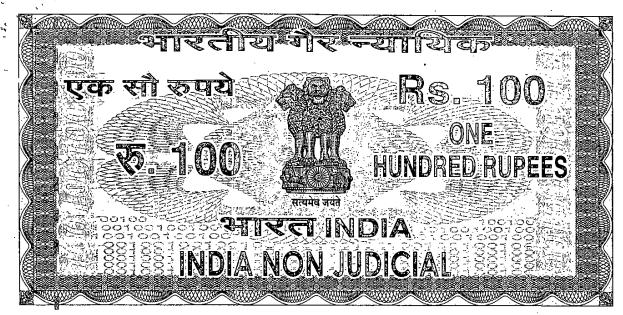
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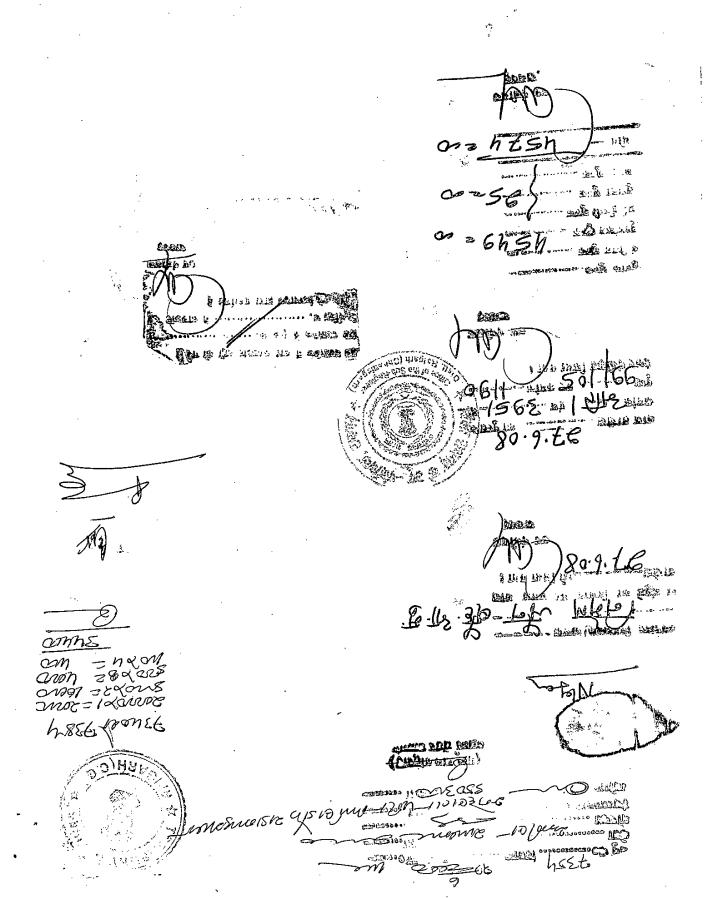
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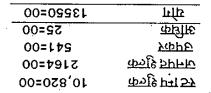
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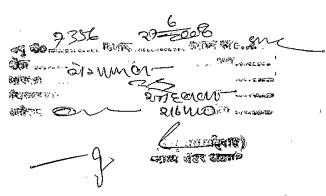
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ा अग्रतन दिनान ३०/७९/ Developed By NiC	्र ने जानकारी विद्यले वर्ष की खान ५ से ११ में खरीफ की जानका खान ५ से ११ में स्वी की जानकारी प्रान देन सम्पादन (अस्त्र स्टा (अस्त्र स्ट
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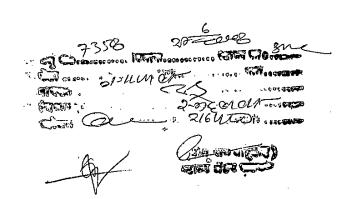
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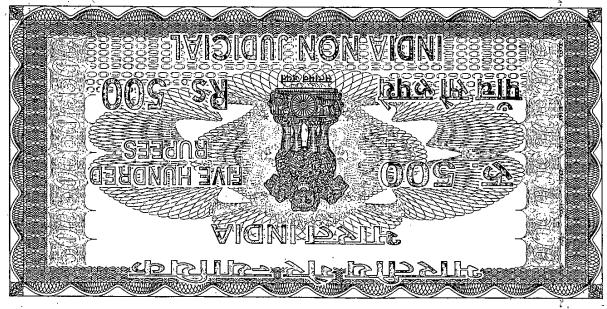






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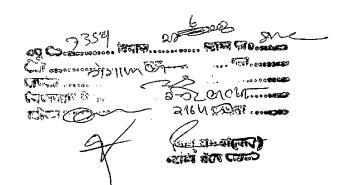
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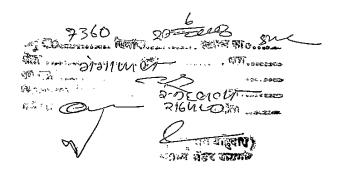




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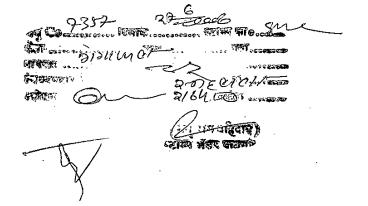
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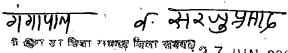
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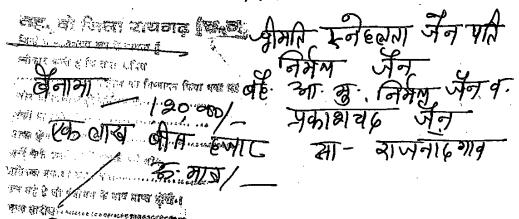




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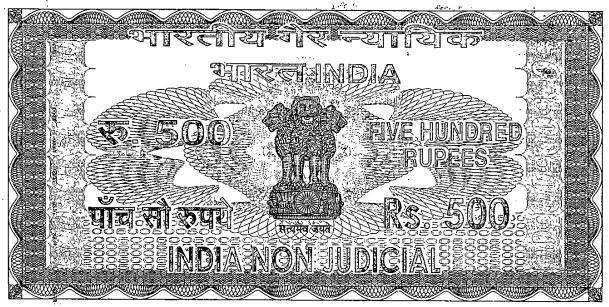
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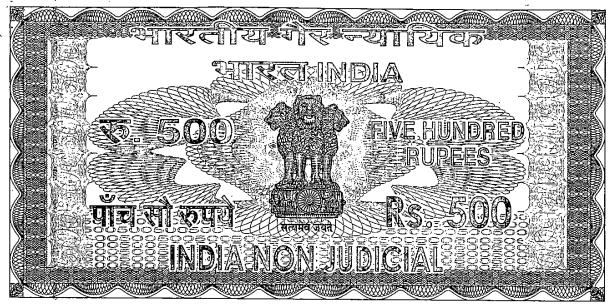
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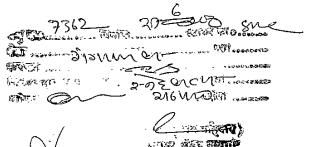




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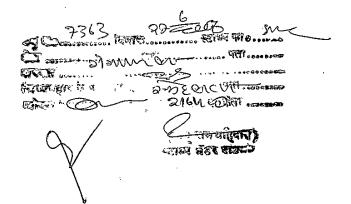


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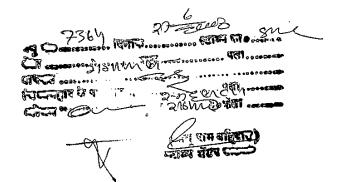




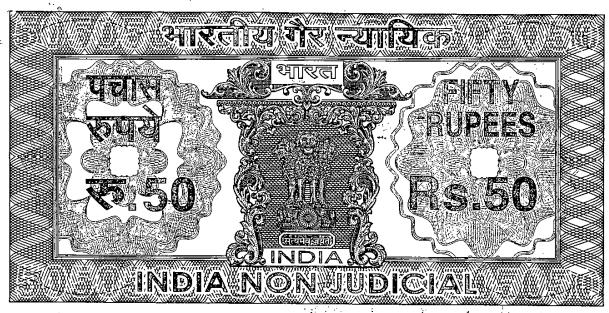
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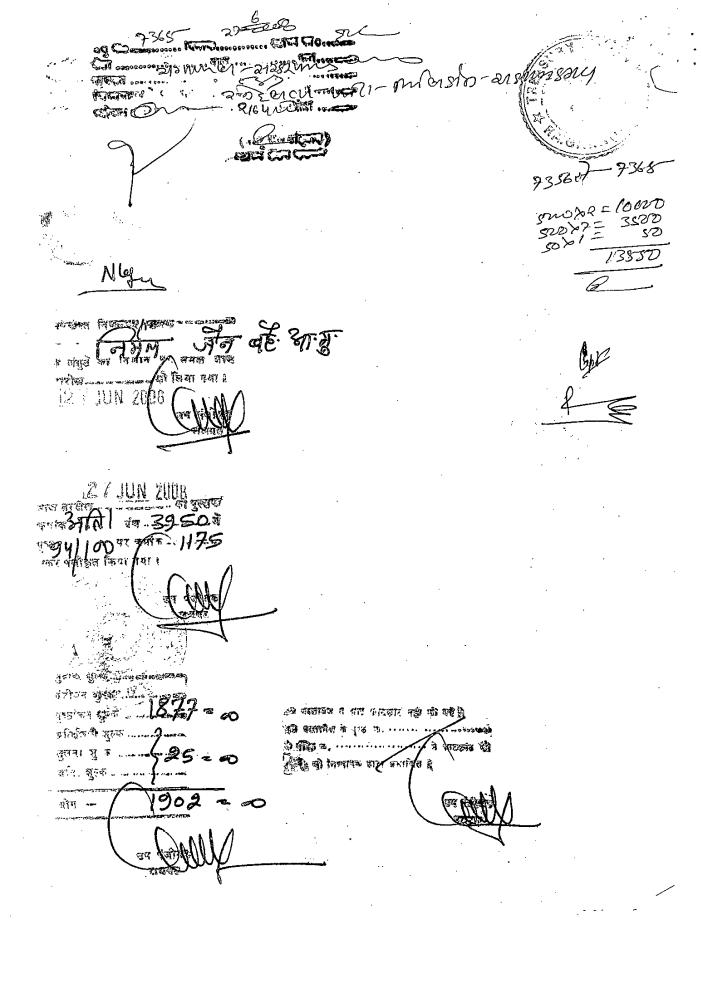




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प्रतिफल की राशि (विक्रय मूल्य) 1,04,800=00 एक शुल्क हेतु निर्घारित बाजार मूल्य 2,37,300=00

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शब्दों में - उन्नीस हजार आठ सौ बीस रुपये मात्र

विक्रेता

श्री कैलाश चंद उम्र 55 वर्ष वल्द नत्थूराम , जाति अग्रवाल विनय कुमार उम्र30 वर्ष वल्द कैलाश चंद अग्रवाल, जाति अग्रवाल गंगापाल उम्र 60 वर्ष वल्द सरजू प्रसाद , जाति ब्राम्हण तीनों का निवासी -रायगढ़ तह. व जिला रायगढ़ (छ.ग.) गैर आदिवासी

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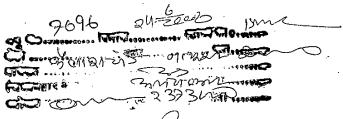
श्री अभय कुमार जैन उम्र 25 वर्ष वल्द प्रकाश चंद जैन, जाति- जैन निवासी – रामाधीन मार्ग, राजनांदगांव, तह. व जिला राजनांदगांव (छ.ग.)गैर आदिवासी

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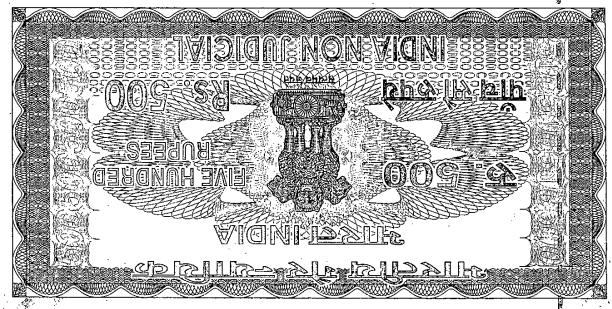
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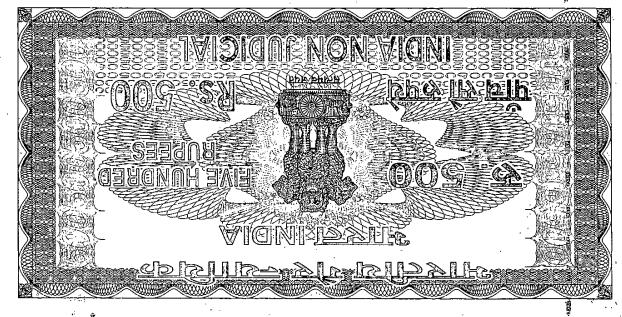
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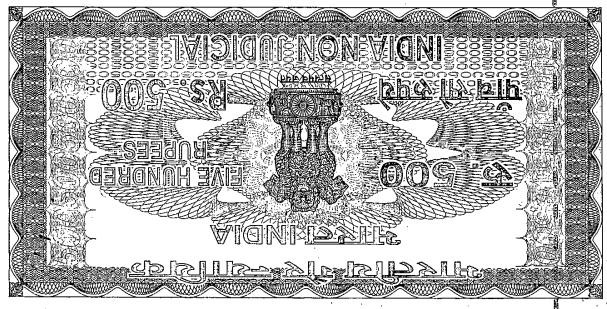






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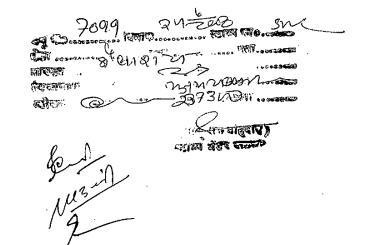
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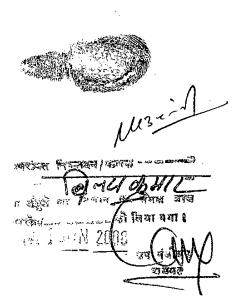
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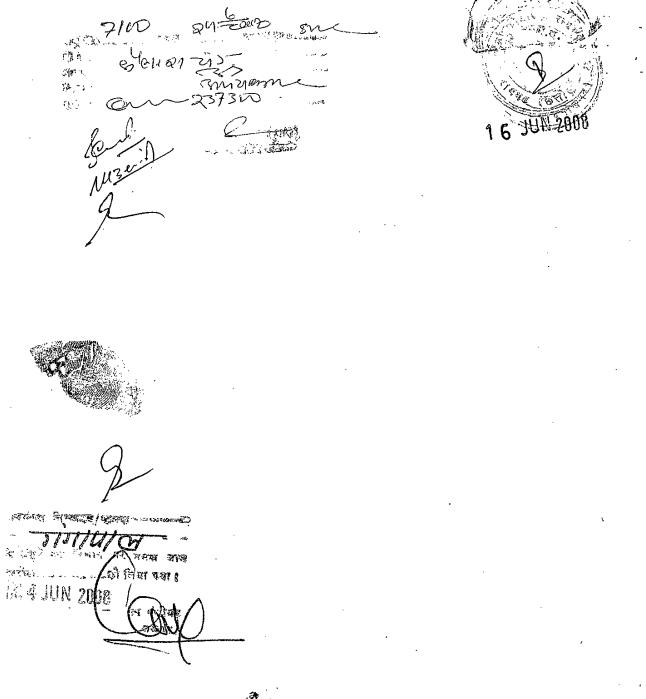


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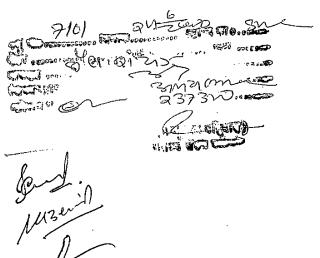


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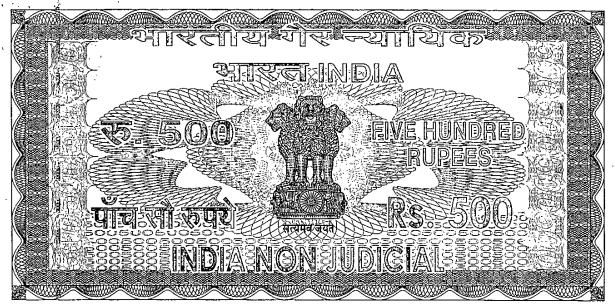
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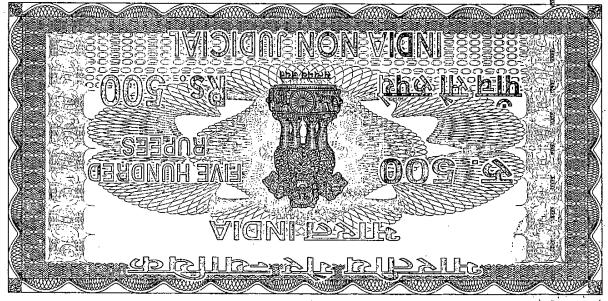
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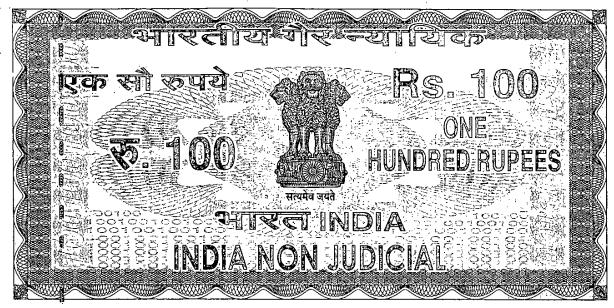
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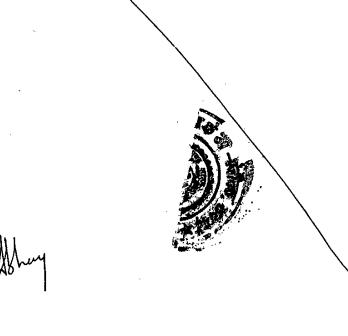


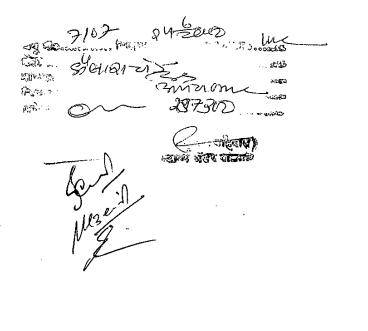




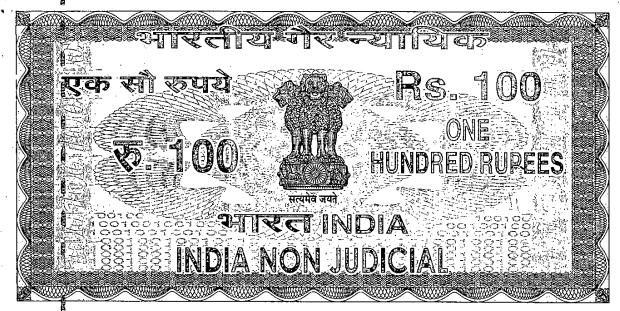
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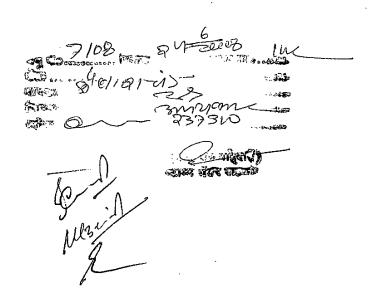
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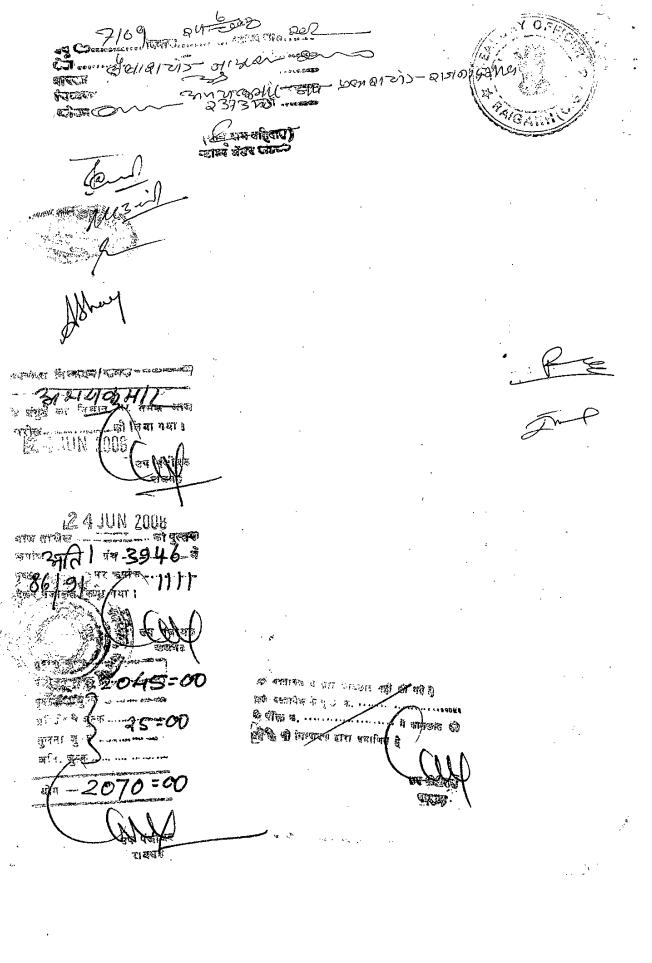


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अद्यतन दिनांक 30/09/2006 Developed By NIC

सूरजप्रसाद

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किश्तबन्दी खतौनी (आसामीबार)

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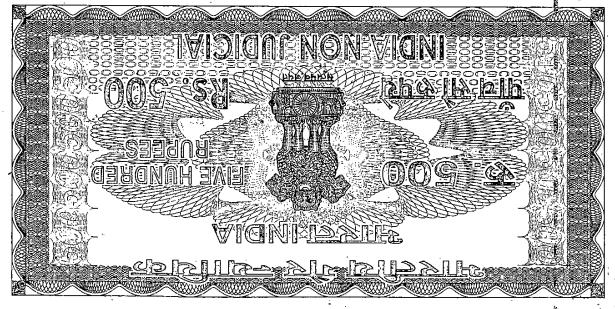
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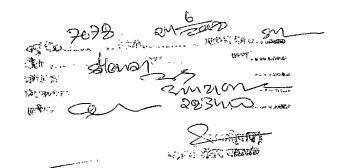
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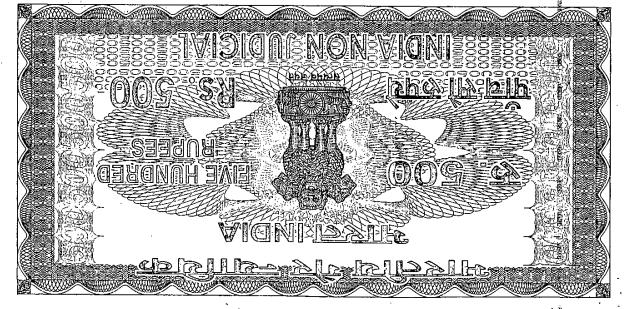
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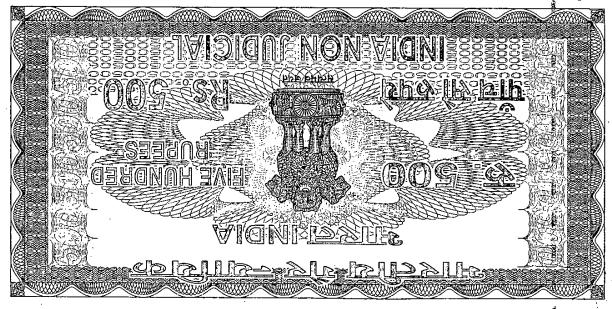
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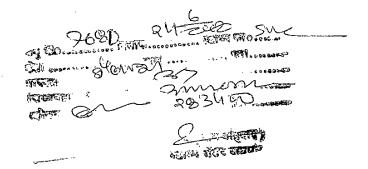
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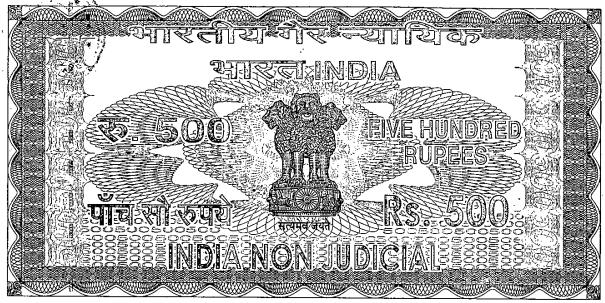




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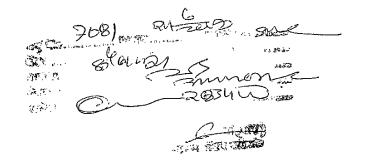


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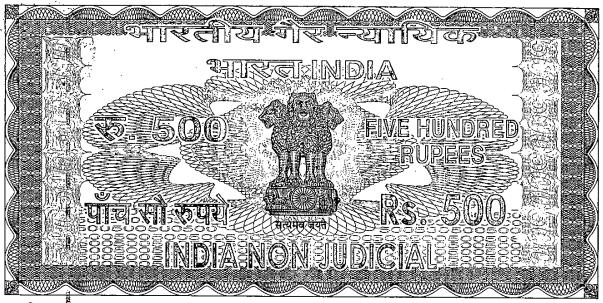
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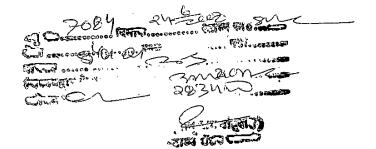


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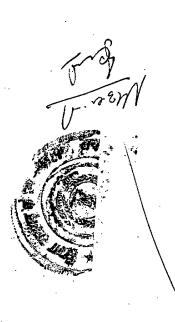
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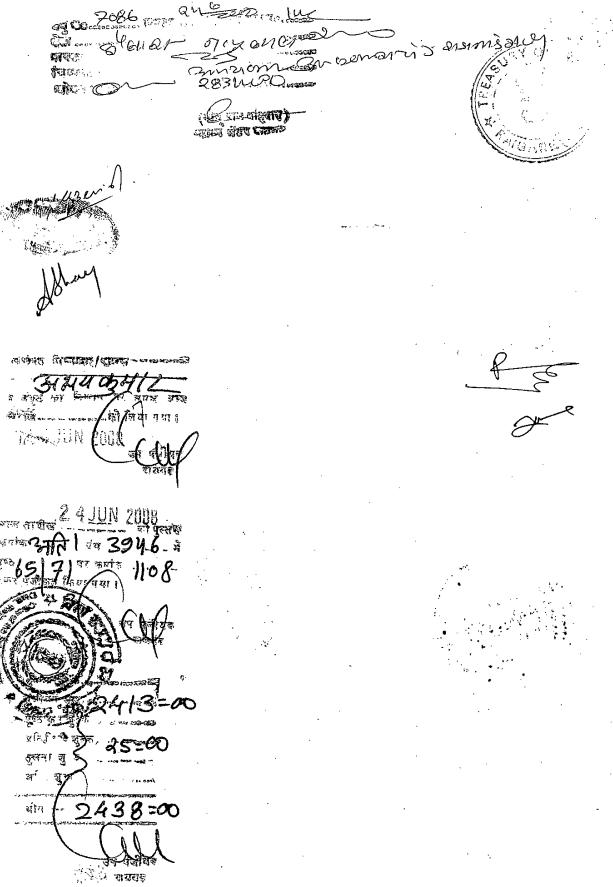
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शब्दों में – बीस हजार पांच सौ पचास रूपये मात्र

विक्रेता

श्री गंगापाल उम्र 60 वर्ष वल्द सरजू प्रसाद ,जाति ब्राम्हण श्री कैलाश चंद उम्र 55 वर्ष वल्द नत्थू लाल , जाति अग्रवाल दोनों का निवासी –रायगढ़ तह. व जिला रायगढ़ (छ.ग. ) गैर आदिवासी

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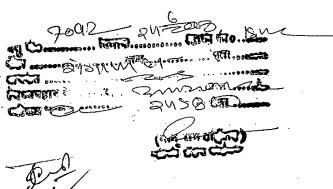
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		बिलमुक्ता	पता सारायगढ मूमि स्वामी	गंगभल, सरगूप्रसाद मिता सरगूप्रसाद जाति बाम्हण				का गई हा अर देव राजस्व का लगान	धी पति का नाम तथा निवास स्थान, अधिकार जिसके अन्तर्गत भूमिधारण	कब्जेदार का नाम, उसके पिता का	हल्का १७
								र्धनस्य का लगान	था निवास स्थान, मनार्गत भूमिधारण	इसके पिता का	रा.नि.मं.
					,	4	The state of the s	लगान या पर्ट को रकम और उप-पर्ट	या किसा सिरुषा कारतकार के उप पट्टेदार का नाम, पिता का नाम,	किसी भूमिस्वामी या पट्टेंदार का	रायगढ़र
		•			श्रुत सि इ.	.5		उप-पर्ट फसल का नाम   क्षेत्रफल		Ţ	तहसील रायगढ
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प्रतिलिप देने बाले के इस्ताहर : नाम, पर एवं दिनांक : डाटा एन्ट्री ऑपसेट्स ं सहसील कार्यालय		6			<b>S</b> **	=		तथा क्षेत्रफल	क्षेत्रों में बोई गई फसल का नाम		ᅄ
य तः							<del></del>		कैंक्षियत	1 400-4000	वर्ष क्राक्ट

खसरा

फसल की जानकारी पिछले वर्ष की है खाना ५ से ११ में खरीफ की जानकारी खाना ५ से ११ में रवी की जानकारी

पृष्ट क. १ भूमि, का ब्योरा हेक्टेयर में एवं करों का ब्योरा रुपये पैसों में

वर्ष २००६ - २००८ = क्ष्म किन्न किन्न अध्यक्षित्र हिन्न किन्न स्थानीया

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गड , घंट , ास्टकुं कि ।ड) ह इन्हिं के क्तिक्री किर्क	ं है सिड्डा फिक्सी एोमनी डेल एक्से, स्टेक्स मेक्स फिक्से, फ़रूरा है कि मुद्दा क्षेत्र क्षेत्र क्षेत्र है है सिक्सिक क्ष्यामा	: :	A PROPERTY OF THE PROPERTY OF			
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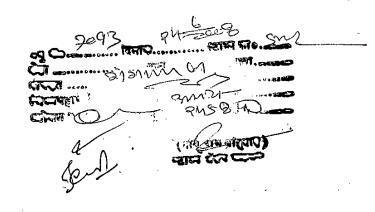
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उ फ्न्फ , ६ – <del>ड्राप्रम – ई इर्</del>ग तक्रीलीन्मनी प्रम मीर्फ करण

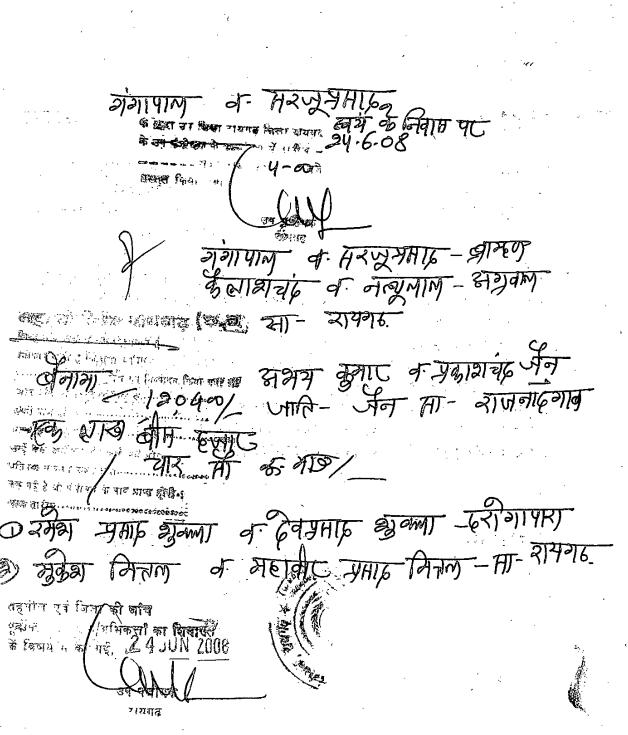
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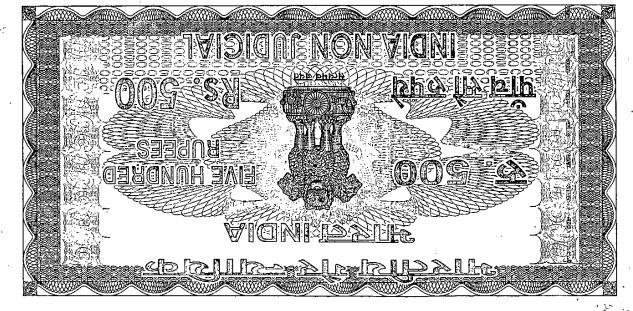
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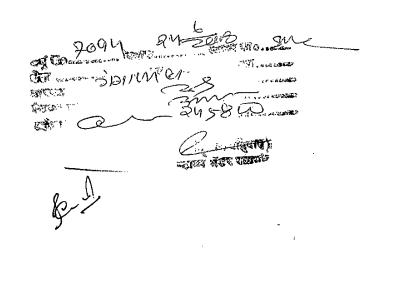
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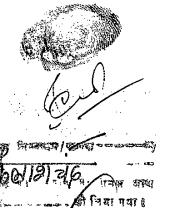
। ई एए। एकी ह्लाए कि १३ ए। हो छोड़ हो है हिन कि 5 उप क्की किसी उर । एपडे मिनक और इंच पूर्व होने होने। एपडे होने कि होना । यह मुस् आसिक क रिमारिता हो और अपने इच्छा अनुसार उपयोग को एंस एंस्ट्रेंस में सुझे अथवा हमारे मिरिस में क र्छ मान नेपर क्रिक् है एक्षीर में छर्लमीर छर्गाए है मान के क्रिकी इपू में नामेंक ज्ञीम्पम उप । विद्रु भिष्ठभक्त । एक्छे । एक् पि । का । तात । मार्थ । वे । एक्ष्य । वे । एक्ष्य । वे । एक्ष्य । वे । एक्ष्य । वे । एक्ष्य । तष्ट्रा ५३ मधनिश्रीरू नाइ-रू मिरि म्हीमी में हण विकाय प्रज्ञा । एईर कि की अधिन वा स्ट्रा हो। कि फ्लूम प्रक्रित कि किए लक्की एम प्रमु ए एडं कि कि एक्क ए मार्क्क ह प्राक्कि क्रिसीक्ष्र कं कि है हिन वर्ष कि एन हो। इस कि एन है कि एन है कि एन है कि एक है कि एक है कि एक है। ज़म्म क्रिए । ,२०,4००=०० के छाल कर । ज़िल कि एन्स् कि एन्स् । ज़िल कि एन्स् एक कि एन्स् । ह्म कि डिम हिन हो है। कि डिम हो है है। कि डिम हो है कि हो है। है है। एक है कि है। है है। एक है कि है। है है। एक है है। जाज हिना के में अपने स्वामित्र अधिकार एवं कब्जा कि निम्नीलत अचल संपक्ष में कि कांन्जे लाह णज़क के निरुप ात्तकप्रधार कि मकर एली के देशक काषशाह फन्छ हैए देख हैं प्रित प्रमास कि ।तक्सी सुम्

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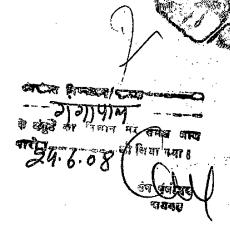






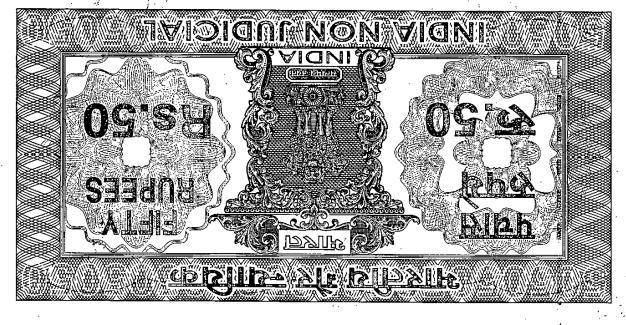
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। ई फ्रीपृर्भ भ . क<sub>र्क</sub> । पछ्छे कि रिमा 57 छर्रा लप्ने । ई डिम् डां छ डाक शकर किकी में हम एक्की । विध् माक रूम एमछ की र्यंत्र एक प्रक्षिण्ड रानमर्थ किया उत्पाद होते अनुसार किया गया है। फिल्मे सिक्स पड़ा एवं समझ कर समझ कर सिक्स अपना शिकानाए क्राप्त प्राप्त कि कान्य कि कि समान कि जिल्ला है। एक क्रांस्ट कि कार है। एक कि कि कि कि कि कि कि कि कि

प्रधात्रभ्ड कं तिक्वी

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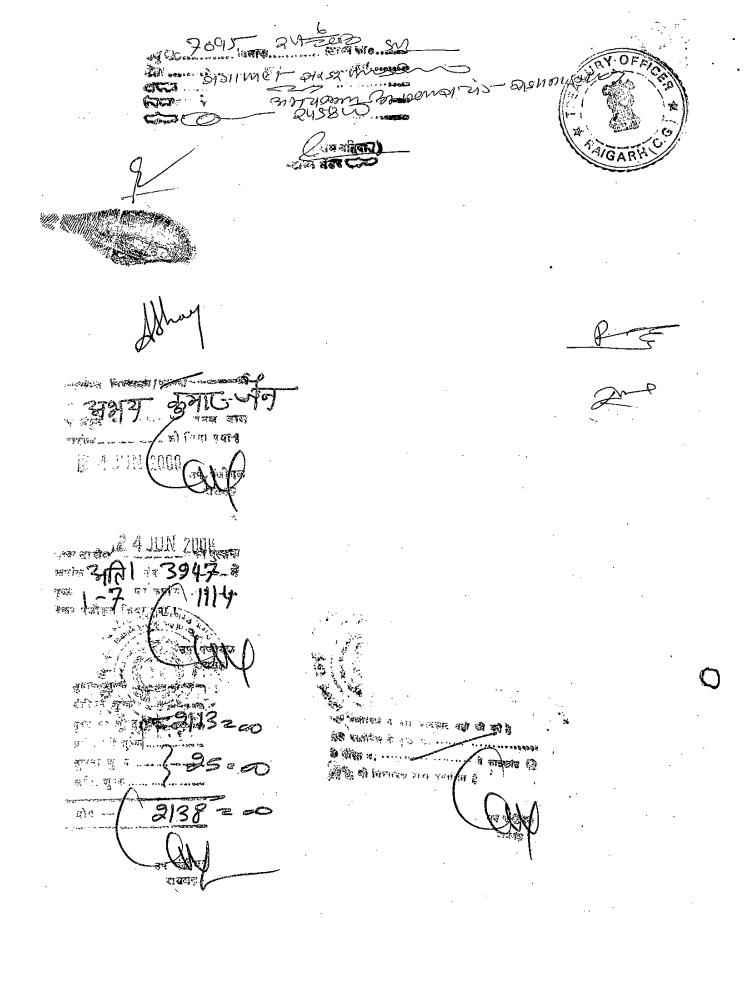
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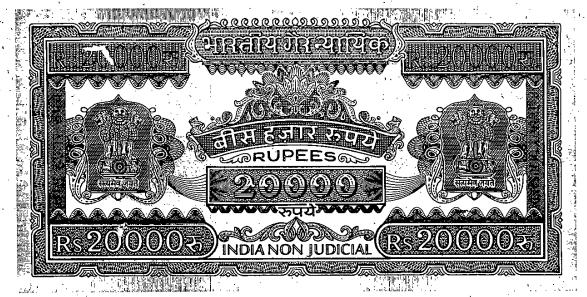
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# ५५ ॐ ५५ विक्रय विलेख

प्रतिफल की राशि (विक्रय मूल्य) 3,28,800=00 मुद्रांक शुल्क हेतु निर्घारित बाजार मूल्य 6,83,100=00

> स्टाम्प शुल्क 47817=00 जनपद शुल्क 6831=00 उपकर 2390=85 अधिक 11=15 योग 57050=00

शब्दों में - सन्तावन हजार प्चास पै. मात्र

विक्रेता

श्री कैलाश चंद उम्र 55 वर्ष वल्द नर्त्थू राम , जौति अग्रवाल विनय उम 30 वर्ष वल्द कैलाश चंद , जाति अग्रवाल गंगापाल उम्र 60 वर्ष वल्द सरजू प्रसाद, जाति ब्राम्हण तीनों का निवासी –रायगढ़ तह. व जिला रायगढ़ (छ.ग. ) गैर आदिवासी

क्रेता -

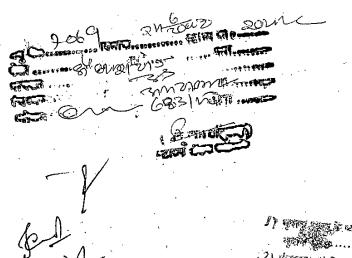
श्री अभय कुमार जैन उम्र 25 वर्ष वल्द प्रकाश चंद जैन, जाति- जैन निवासी - रामाधीन मार्ग, राजनांदगांव, तह. व जिला राजनांदगांव (छ.ग.)गैर आदिवासी

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नम, पर एवं हिनांक : डाटा एन्ट्री आपरेटर तहसील कार्यालय रायगढ

किश्तबन्दी खतौनी (आसामीवार)

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> पता सा.- नि.रायगढ ग्रांसि भूम स्वामी षिता गंगाराम विनयकुमार पि १५१ मूराजस्व जाति अप्रवाल कैताशचन अधिकार जिसके अन्तर्गत भूमिधारण की गई हो और देय राजस्व का लगान या पति का नाम तथा निवास स्थान, लगान या पट्टे की रकम और उप-पट्टे पर दिये गये भाग का क्षेत्रफल उप पट्टेदार का नाम, पिता का नाम या किसी मौरूषी काशतकार के फसल का नाम क्षेत्रफल दौरान में फसल उगाई गई कुल सि क्षेत्रफल जिसमें वर्ष के ₹,050 दुफराली शेत्रफल चाल् वर्ष की पड़ती २ से ५ अन्य पड़ती वर्ष तक अर्थात् ५ व की पड़ती से अधिक पड़ती का क्षेत्रफल अर्थात् ५ वर्ष अन्य पड़तो 030.5 खाते के बाहर के क्षेत्रों में बोई गई तथा क्षेत्रफल फसल का नाम

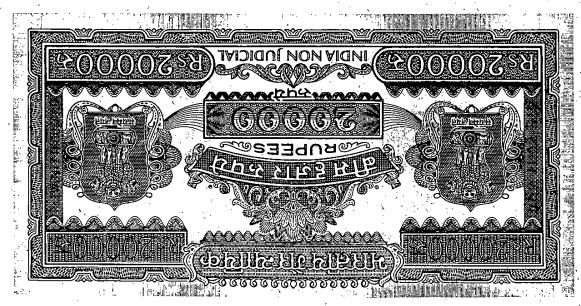
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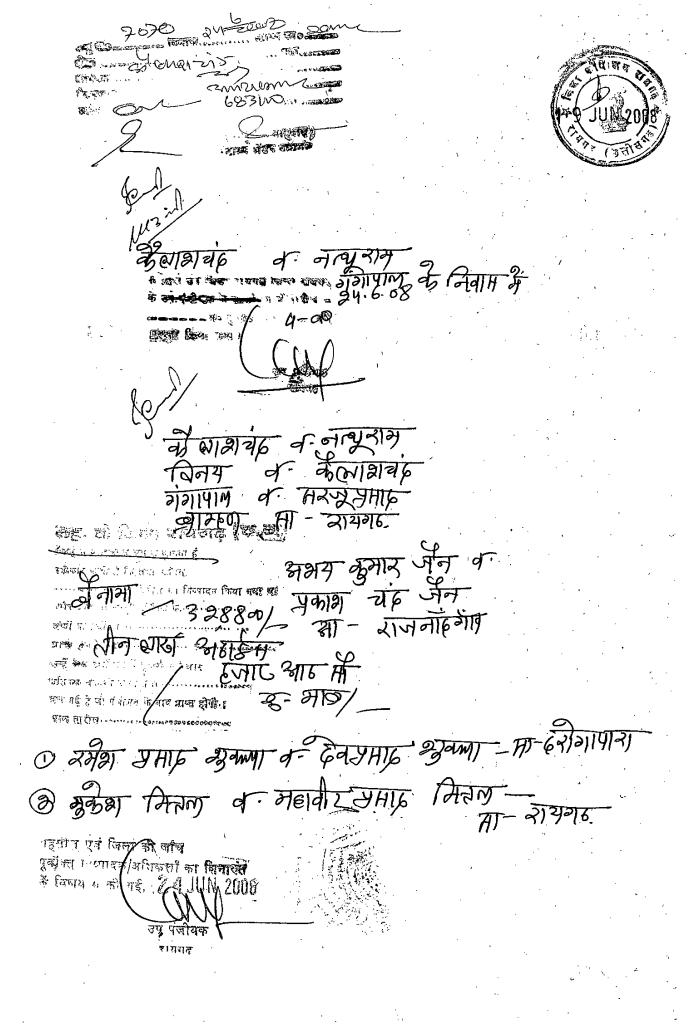
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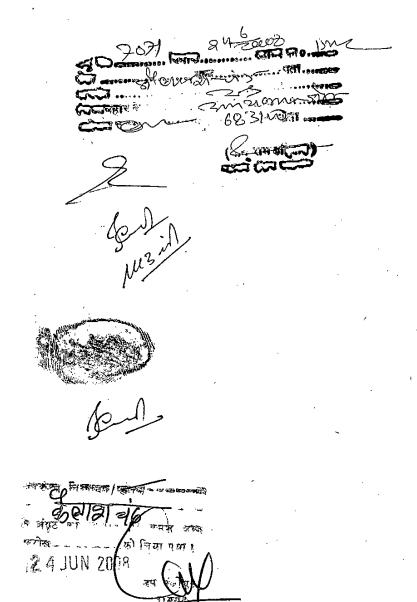
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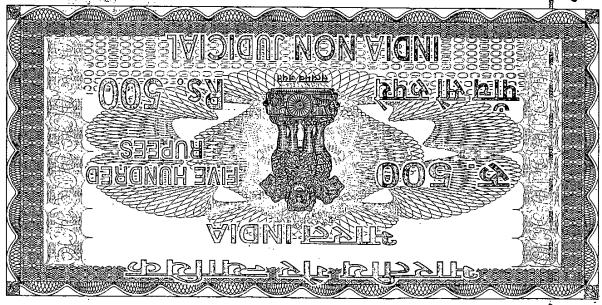
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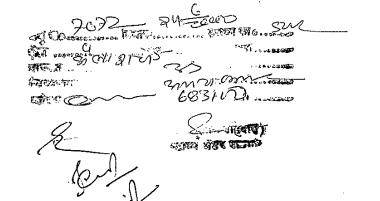
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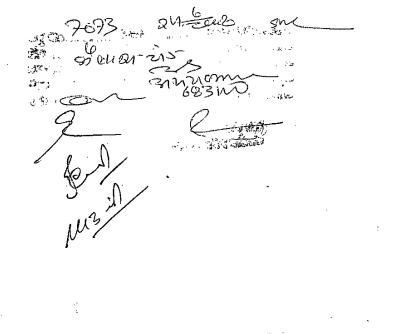


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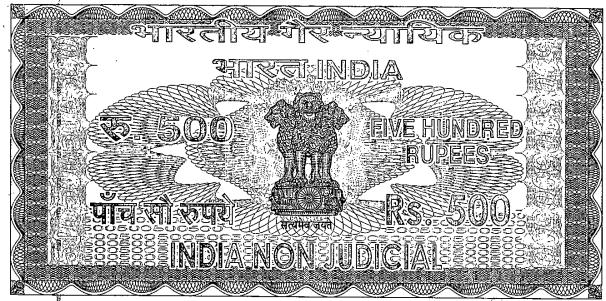






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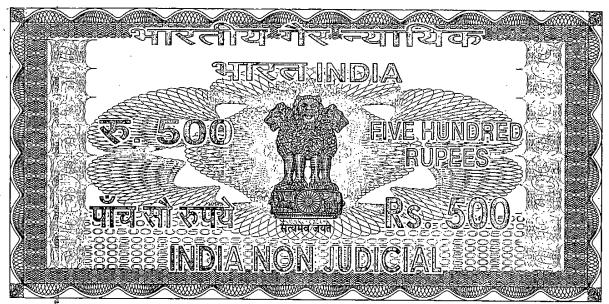
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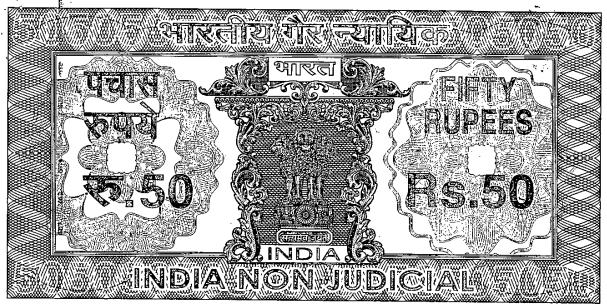
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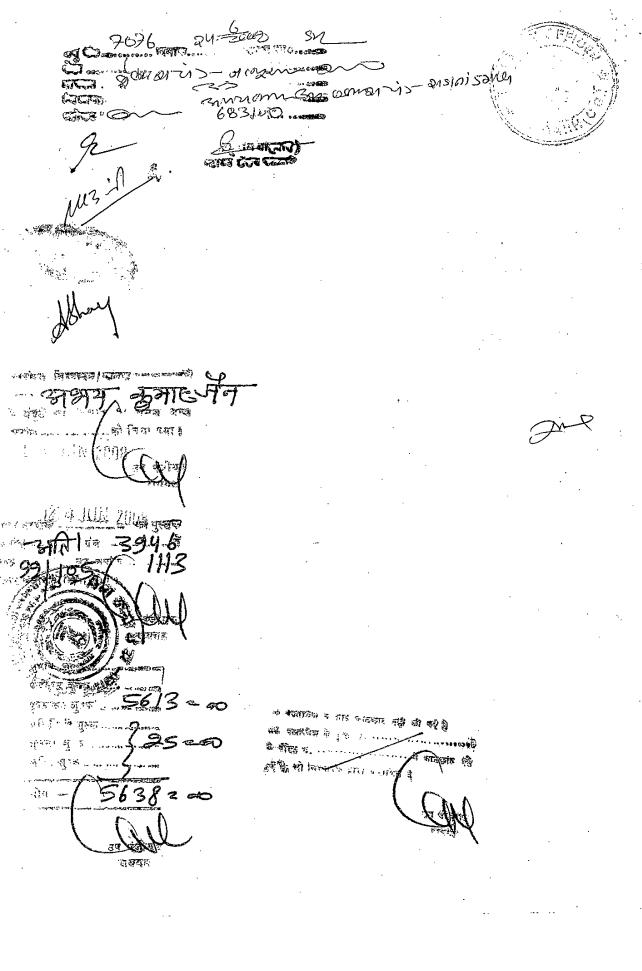


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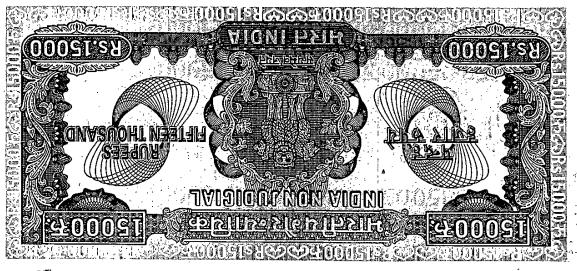
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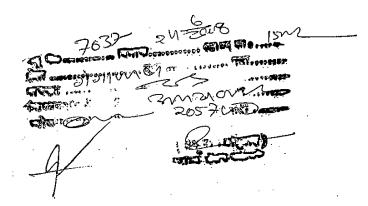
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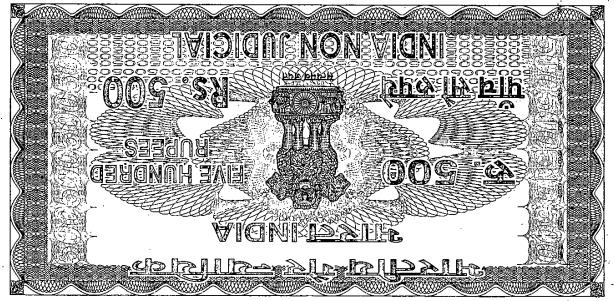
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छत्तीसगढ़ CHHATTISGARH

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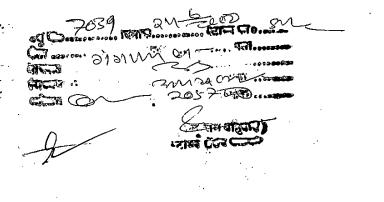
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अनासगढ़ CHHATTISGARH

। ई ाधा एकी न्लाम कि ९२ ए। है छिन कि ५५म 🛔 एकिम्पा९ मीपूर उछ । एर्गड़ मिूनक प्ररं डिंग इप नेप्रक । एर्गड़ डिंग छोड़ छोमार प्रपट रि उप रिकी पिक रहें मान निम्न एक सिक्त है एकी है एकि में छर्लभी है मान से पानक है। एक साम है एक स्थान स्थान स्थान स्थान स्थान भिष्म व निर्मेश आदेशों का एकवन नहीं होता है। इंकल्ड निर्माण भाषा भाषा कि कि कि पर्माण प्रकिष्मा। कि किकी 1165 (र) हेंग्र (व) टेका एगड़ कि एटरा कि फिड़ीएं हेंग्रजार-पूर .ए. छ हंग् मधनिशिष्ट राशि एवं समस्त क्षीत का देनदार विकास रहेगा। इस विकास में सिलिंग सीमा भू—दान अधिनियम पट्टा धृत कि छन्नुम एक्की ि बाए रुकमी गाभ गर्पु एए हिंस सकु कि जिम्म भड़ में एक्क व राकशिस छमी।वर क् ारिक्। ई डिम् वर्ष ानाम ाशीए तड़ाब पि चकु कि छन्नु एकवि में तिक तथ उं के हु एक त्यार में कर्ड छेए जम्म эাচচী হাচ কর্চ্যে ফি স্মিদাদ কদন্ত চক্যান্দিন কি চেত্ৰক চৃত্য গকপ্ৰীছ চন্দ্ৰীচ্চ দি কি কানহী চাহি मुझ विकास कार अपने प्रति स्व भन्य आवश्यक कार्य के कि कार कार के कि कि कि अवश्यकता पड़ने के कारक

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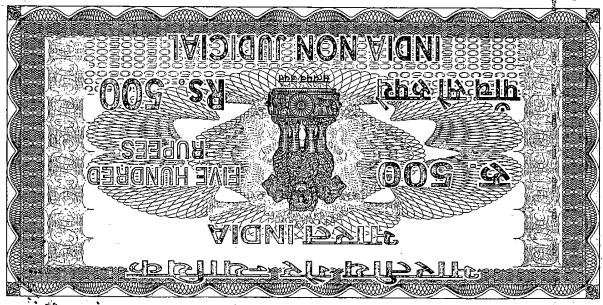
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छत्तासगढ् CHHATTISGARH

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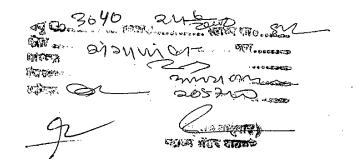
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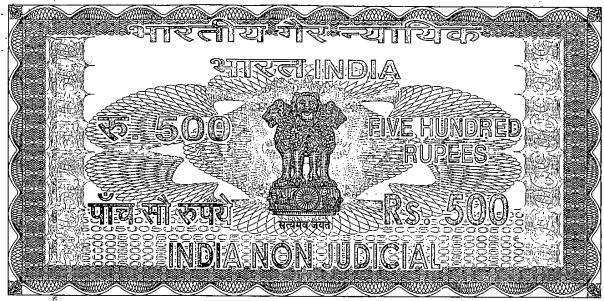
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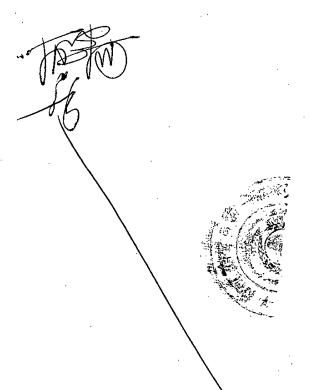
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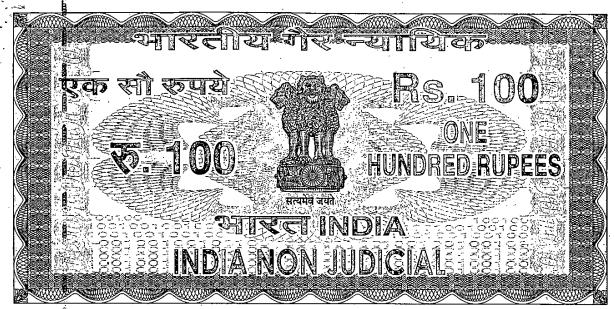


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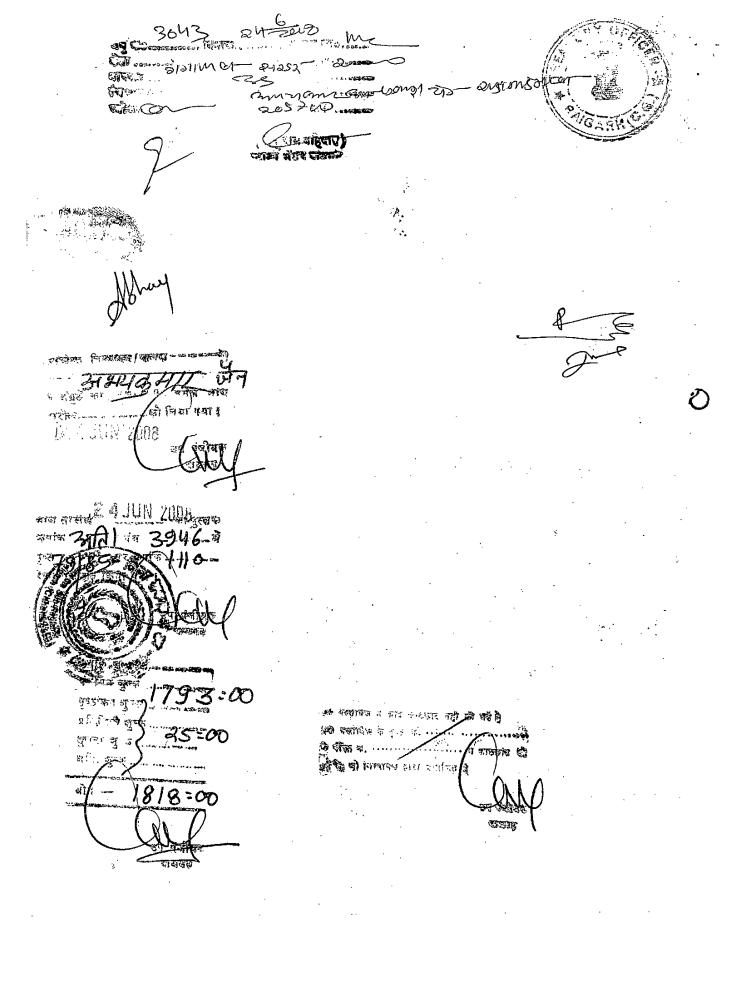
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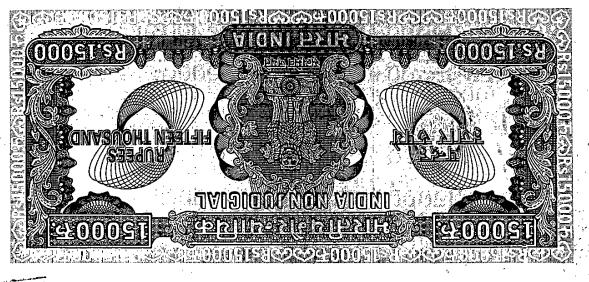


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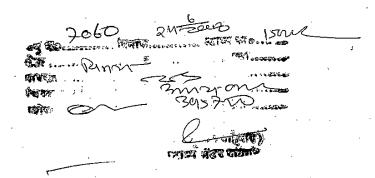
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तहसील कार्यालय रायगढ

प्रतिलिपि देने वाले के हस्ताक्षर :

अद्यतन दिनांक 30/09/2006 Developed By NIC ग्राम सपना<न अग्रवाल सा.- दानीपारा रायगढ भाग भूमि रायगढ़ भाग स्वामी विनयकुमार पिता कैलार भूमिस्वामी शासकीय पट्टेदार का नाम ₹**%**/2 शामिल प्रत्येक क्रमक म्-मापन खातें में प्रत्येक हत्का १७ खातें के ब्यौरे भू-मापन क्रमांक और खाते 232 <del>ड</del>्डी क राजस्व ₹.**५**०० उपकर 선 교 보 ₹.**५**00 भूगतान कराने बालो स्याद्ध भू- उपकर राजस्व अववाब तहसील ख्याने में जमा रक्म ज जमा ब कराने र बाले र नम क्षर्भ करने वारीख श्रमक चलान राजस्य व्यक्र र 8 락 19 त्र <del>y Ț</del> वर्ष की समाप्ति के पश्चात की वसूलियां 20 अववाब 10/0 22 23 आदेशिका के ब्योरे मारी की

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Developed By NIC -

अद्यतन दिनांक 30/09/2006

फार्म पी-II खसरा

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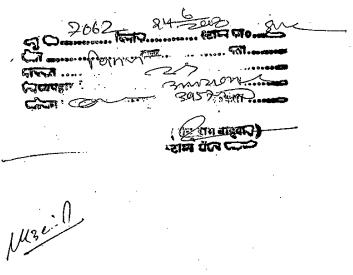
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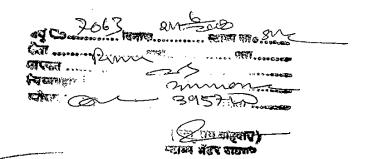
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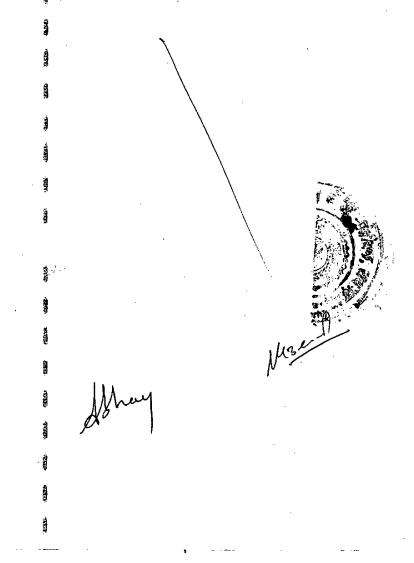
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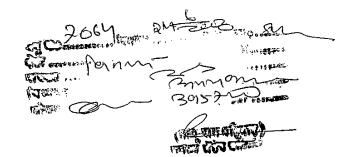




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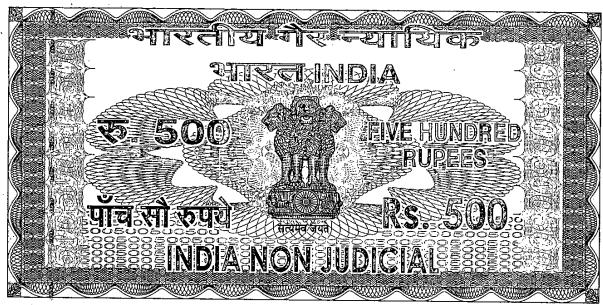






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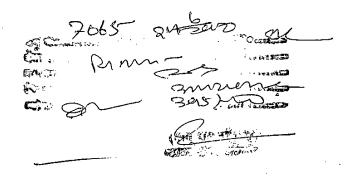




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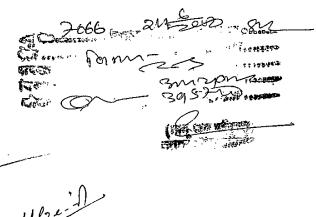
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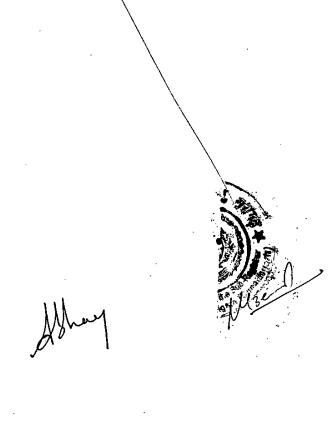


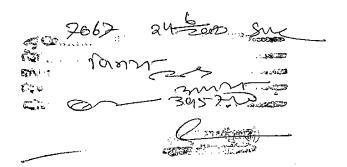




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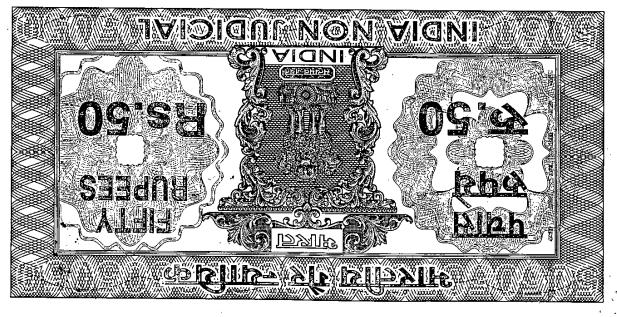
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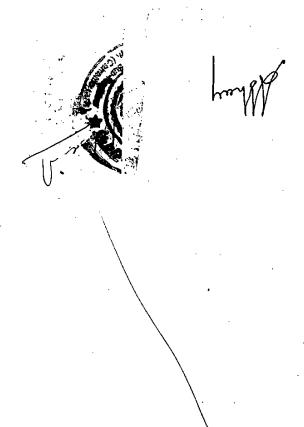


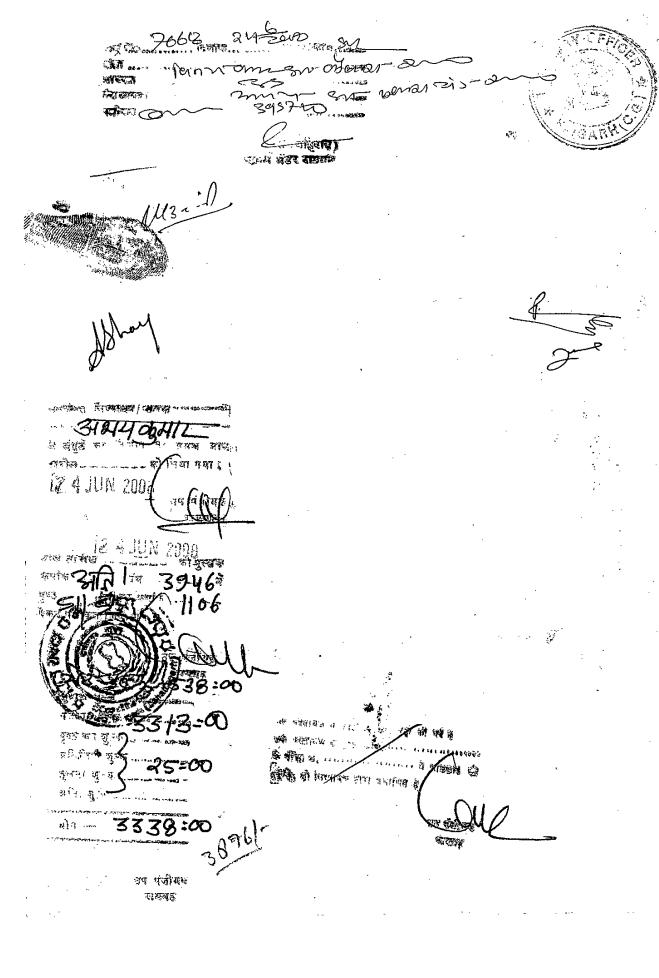
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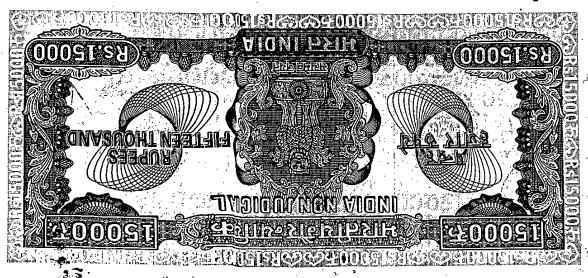




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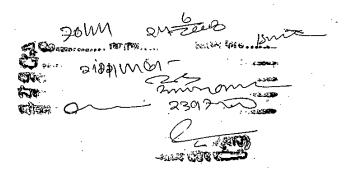
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जा०अग्रेबाल नि.रायगढ भाग भूमि स्वामी कैलाशचन्द्र बेरीवाल, गंगापाल पिता सरजूप्रसाद जा०बाह्मण विनय पिता शामित प्रत्येक म्-मापन क्षत्रफल और खाते 8. P. S ₹.**३**५२ 귎 왜 थ्य भगतान वालो अ क्ष भ भ स्या तारीख भर्म चालान **म्-**क्रमांक राजस्व 쿀 राजस्व वर्ष की समाप्ति के पश्चात की वस्तियां बहा सन्त्री श्लोमरेटर तहसील कार्यालय अबवाब

किश्तबन्दी खतौनी (आसामीवार)

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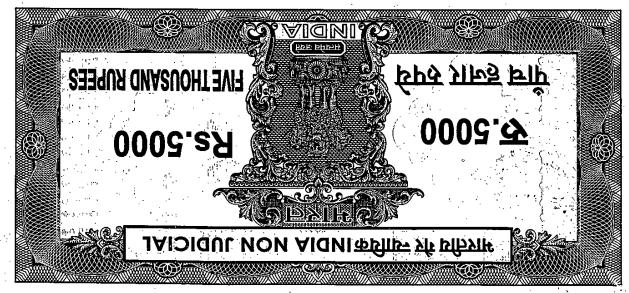
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<u> भ्गान</u>

म्फकी ह्यांभीर,भिगउम , एकडी क्षिण हेर्ब इच्च ,क्षिभय कर्ण ई उक्त भूमि पर निम्निलिखित पेड़ है –मोहा – 1, सराई– 3, अन्य 3

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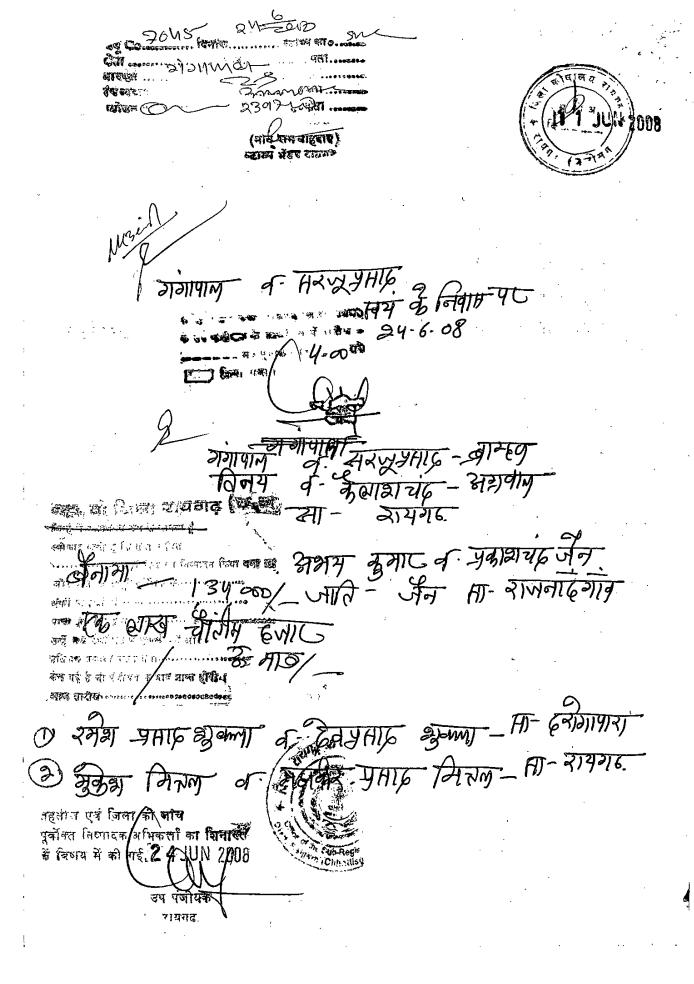
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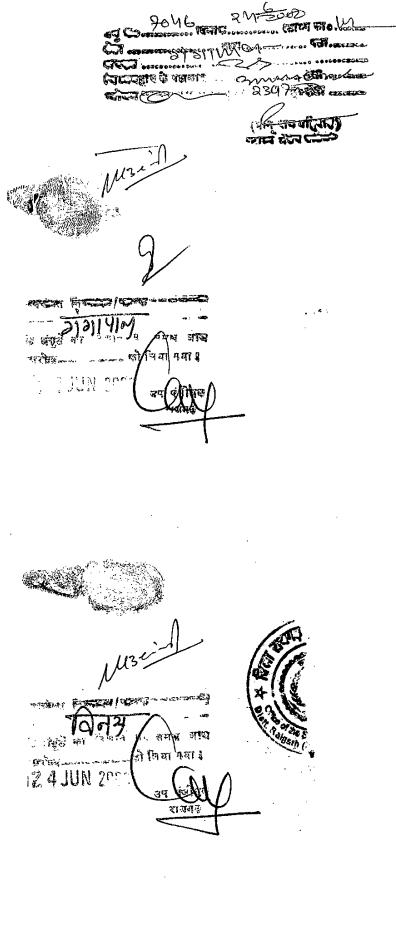




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प्रक्षात्रप्रज्ञेक गर्नेष्ट

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क्षी रमेश प्रसाद शुक्का वल्द देव क्षमाद शुक्का नियमि – दर्गगापार,रायगढ़ तेंड. व जिला रायगढ़

क्षेत्र मिलक करन महांबीर प्रसाद मिलक नियमी – जूट फिल गेड़, यथगढ़ नहां व जिला रायगढ़

