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Ref. No.

Reference no. G-546/2023

Date Annexure - B:

Report of Investigation of Title in respect of immovable Property.(TIR)

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	The Branch Head B.O. Gwalior, (Madhya Pradesh)
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	As per Bank's Instructions
	c) Name of the Borrower	M/s New Sarthi Roadways A-36, Purushottam Vihar Colony, Gole Ke Mandir Gwalior (Madhya Pradesh) Sole proprietor Smt. Monika Rastogi
2	a) Type of Loan	Term Loan/C.C. Limit
	B Type of property	Residential Property
3.	a) Name of the unit/concern/ company/person offering the property as security.	Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051
	b) Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As a Guarantor of Borrower Firm
4.	a) Value of Loan (Rs. In Crores)	Rs./-
5.	Complete or full description of the immovable property offered as security including the following details	A residential property having plot of land bearing Plot no. 5,, measuring in East- 30 feet, West-30 feet, North- 70 feet 6 Inch & South- 70 feet 6 Inch, having total plot area 2115 square feet i.e. 196.56 square meter, bounded in East-House of Shri Rahul Rastogi, West- Road 20 feet wide, North-Land of other person & South- Plot no. 6 of Smt. Sanghi, belonging to khasra no. 1717, situated in "Divya Purm" village Salempur Mehdoon-2 Pargana Roorkee Tehsil & District Haridwar.
	(a) Survey No.	belonging to Khasra no. 1717
	(b) Door/House no. (in case of house property)	To be ascertained from the report of approved valuer of Bank.
	(c) Extent/ area including plinth/ built up area in case of house property	having total area 2115 square feet i.e. 196.56 square meter
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	situated in "Divya Purm" village Salempur Mehdoon-2 Pargana Roorkee Tehsil & District Haridwar
6..	a) Particulars of the documents scrutinized-serially and chronologically.	Original registered sale deed dated 28.08.2015 registered in bahi no. 01 zild 2373 pages 273 to 290 serial no. 7837 dated 28.08.2015 in the office of Sub-registrar Haridwar executed by Shri Tajinder Singh S/o Shri Sulkhan Singh R/o Village Sahdevpur Shahbajpur Jwalapur Tehsil and District Haridwar in favour of Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051
	(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note : Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.	
	Sr. No.	Date
	Name/ Nature of The	Original/ certified
	In case of copies, whether the original was scrutinized by the	

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19/05/2023

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	The Branch Head B.O. Gwalior, (Madhya Pradesh)
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2	a Type of Loan	Term Loan/C.C. Limit
	B Type of property	Residential Property
3.	a) Name of the unit/concern/ company/person offering the property as security.	Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051
	b) Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As a Guarantor of Borrower Firm
4.	a Value of Loan (Rs. In Crores)	Rs./-
5.	Complete or full description of the immovable property offered as security including the following details	A residential property having plot of land bearing Plot no. 5., measuring in East- 30 feet, West-30 feet, North- 70 feet 6 Inch & South- 70 feet 6 Inch, having total plot area 2115 square feet i.e. 196.56 square meter, bounded in East-House of Shri Rahul Rastogi, West- Road 20 feet wide, North-Land of other person & South- Plot no. 6 of Smt. Sanghi, belonging to khasra no. 1717, situated in "Divya Purn" village Salempur Mehdood-2 Pargana Roorkee Tehsil & District Haridwar.
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	(b) Door/House no. (in case of house property)	To be ascertained from the report of approved valuer of Bank.
	(c) Extent/ area including plinth/ built up area in case of house property	having total area 2115 square feet i.e. 196.56 square meter
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	situated in "Divya Purn" village Salempur Mehdood-2 Pargana Roorkee Tehsil & District Haridwar
6..	a) Particulars of the documents scrutinized-serially and chronologically.	Original registered sale deed dated 28.08.2015 registered in bahi no. 01 zild 2373 pages 273 to 290 serial no. 7837 dated 28.08.2015 in the office of Sub-registrar Haridwar executed by Shri Tajinder Singh S/o Shri Sulkhan Singh R/o Village Sahdevpur Shabbajpur Jwalapur Tehsil and District Haridwar in favour of Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051
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Ref. No.	Document	copy/ certified extract/ photocopy, etc.	Advocate.	Date
1.	28.08.2015	registered sale deed	Original	N.A.
7.	<p>a. Whether certified copy of all title documents are obtained 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.)</p> <p>b. Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?</p> <p>(In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).</p>		Yes.	
8.	<p>a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?</p> <p>b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.</p> <p>c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?</p> <p>d) Whether proper registration of documents completed. Details thereof to be provided</p>		Yes.	
9.	<p>a) Property offered as security falls within the jurisdiction of which sub-registrar office?</p> <p>b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?</p> <p>c) Whether search has been made at all the offices named at (b) above?</p> <p>d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?</p>		Yes.	
10.	<p>a. 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.</p> <p>Chain of title- The property in question with other property having total area of 0.5870 Hectare was the personal ancestral property of Shri Chhatar Pal S/o Shri Chauhal Singh R/o village Salempur Mehdood-2 Pargana Roorkee Tehsil & District Haridwar & his name was also recorded in land records.</p> <p>2. Later on Shri Chhatar Pal S/o Shri Chauhal Singh named above transferred this property with other property having total land area 0.4970 Hectare in the shape of agricultural land by way of registered sale deed dated 19.04.2006 in favour of Shri Narender Singh Chauhan S/o Shri Kabool Singh R/o 2076 Shivalik Nagar Tehsil and District Haridwar & Shri Anand Arora S/o Late Ram Narayan Arora R/o 2, HIG</p>		No.	

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Ref. No.	Shivlok Colony Jwalapur Tehsil and District Haridwar	Date
	<p>3. Later on Shri Narendra Singh Chauhan S/o Shri Kabool Singh & Shri Anand Arora S/o Late Ram Narayan Arora named above transferred this property with other property having total land area 0.4970 Hectare in the shape of agricultural land by way of registered sale deed dated 03.06.2006 in favour of Shri Dhanraj Malhotra S/o Shri Gurdayal Malhotra R/o Nandpuri Colony Jwalapur Tehsil and District Haridwar & Shri Rakesh Jain S/o Shri Prakash Chand Jain R/o Govindpuri Haridwar Tehsil & Haridwar.</p> <p>4. Later on Shri Dhanraj Malhotra S/o Shri Gurdayal Malhotra expired, after his death, his legal heirs her Son Shri Mayank Malhotra & his wife Smt. Tripti Malhotra, became the owners of shared property of Shri Dhanraj Malhotra by way of succession /inheritance.</p> <p>4. Later on Shri Mayank Malhotra & Smt. Tripti Malhotra R/o Nandpuri Colony Jwalapur Tehsil and District Haridwar & Shri Rakesh Jain S/o Shri Prakash Chand Jain R/o New Haridwar Colony and named above transferred this property with other property having total land area 0.4230 Hectare in the shape of agricultural land by way of registered sale deed dated 30.09.2014 registered as document no. 7801 in the office of Sub Registrar Haridwar in favour of Shri Tajinder Singh S/o Shri Sulakhan Singh R/o Village Shahdevpur Shahbajpur Tehsil and District Haridwar.</p> <p>5. Later on Shri Tajinder Singh S/o Shri Sulakhan Singh named above got the total property declared non-agricultural land in order dated 10.02.2015 in case no. 292/2014-2015 passed by the court of Assistant Collector-1st Class Haridwar under section 143 U.P. Z.A. & L.R. Act.</p> <p>6. Lastly Shri Tajinder Singh S/o Shri Sulakhan Singh named above transferred this property having an area 2115 square feet i.e. 196.56 square meter by way of registered sale deed dated 28.08.2015 registered in bahi no. 01 zild 2373 pages 273 to 290 serial no. 7837 dated 28.08.2015 in the office of Sub-registrar Haridwar in favour of present owner Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051 and his name is also recorded in land records.</p> <p>Thus the chain of title is complete.</p> <p>I further certify that the concerned property is SARFASEI compliant.</p> <p>b. wherever Minor's interest or other clog on title is involved, No search should be made for a further period, depending on the need for clearance of such clog on the Title.</p> <p>c. 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 N.A.</p>	
11	<p>a. Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.) Full Ownership Rights</p> <p>If Ownership Rights Yes</p> <p>a. Detail of the Conveyance Documents Registered sale deed dated 28.08.2015 registered in bahi no. 01 zild 2373 pages 273 to 290 serial no. 7837 dated 28.08.2015 in the office of Sub-registrar Haridwar executed by Shri Tajinder Singh S/o Shri Sulakhan Singh R/o Village Shahdevpur Shahbajpur Jwalapur Tehsil and District Haridwar in favour of Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88 A, Purani Anarkali Delhi 110051</p> <p>b. Whether the document is properly stamped Yes</p> <p>c. Whether the document is properly registered Yes</p> <p>d. If leasehold, whether lease deed is duly stamped and registered N.A.</p> <p>e. If lease is permitted to mortgage the leasehold right N.A.</p> <p>f. Duration of the Lease/ unexpired period of lease N.A.</p> <p>g. 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 N.A.</p>	

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	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N.A.	Date
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A.	
	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	N.A.	
	a. grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	N.A.	
	b. the mortgagor is competent to create charge on such property,	N.A.	
	c. whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.	
	If occupancy right, whether;	N.A.	
	a) Such right is heritable and transferable,	N.A.	
	b) Mortgage can be created.	N.A.	
12.	a) Has the property has been transferred by way of Gift/Settlement Deed	No.	
	b) The Gift/Settlement Deed is duly stamped and registered;	No.	
	c) The Gift/Settlement Deed has been attested by two witnesses;	No.	
	d) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	No.	
	e) The Gift/Settlement Deed transfers the property to Donee;	No.	
	f) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions?	No.	
	g) Whether the Donee is in possession of the gifted property?	No.	
	h) 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?	No.	
	i) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No.	
13.	Has the property been transferred by way of partition/family settlement deed	No	
	(a) whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Not Applicable	
	(b) Whether mutation has been effected	Not Applicable	
	(c) Whether the mortgagor is in possession and enjoyment of his share	Not Applicable	
	(d) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Not Applicable	
	(e) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	Not Applicable	
	(f) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	Not Applicable	
14.	Whether the title documents include any testamentary documents /wills?	No	

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	(a) In case of wills, whether the will is registered will or unregistered will?	Not Applicable	
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable	
	(c) Whether the property is mutated on the basis of will?	Not Applicable	
	(d) Whether the original will is available?	Not Applicable	
	(e) Whether the original death certificate of the testator is available?	Not Applicable	
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	Not Applicable	
	(g) 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.	Not Applicable	
15.	Whether the property is subject to any wakf rights/belongs to church/temple or any religious/other institutions	No	
	(a) any restriction in creation of charges on such properties?	Not Applicable	
	(b) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable	
16.	(a) Where the property is a HUF/joint family property?	Not Applicable	
	(b) Whether 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.	Not Applicable	
	(c) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable	
17.	(a) Whether the property belongs to any trust 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?	No	
	(c) If Yes, additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable	
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable	
18.	Is the property is Agricultural land,	The property is a residential property, situated in "Divya Purn" village Salempur Mehdoor-2 Pargana Roorkee Tehsil & District Haridwar and already declared non-agricultural land in order dated 10.02.2015 in case no. 292/2014-2015 passed by the court of Assistant Collector-1 st Class Haridwar under section 143 U.P. Z.A. & L.R. Act	
	(a) whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	Not Applicable	
	(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?	Not Applicable	
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained?	Yes	
19.	(a) Whether the property is affected by any local laws or other regulations having a bearing on the creation security/mortgage	No.	

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Ref. No.	(viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.)?	Date
	(b) Additional aspects relevant for investigation of title as per local laws.	Not Applicable
20.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry?	No
21.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	As per available record the property is not involved in or subject matter of any litigation, but an affidavit is to be obtained from the Mortgagor named above.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	(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
22.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	No
	(b) Property belonging to partner(s), whether thrown on hatch pot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	Not Applicable
23.	(a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No.
	b/1 Whether the property (to be mortgaged) is purchased by the above company from any other company or Limited Liability Partnership (LLP) firm? Yes/No.	N.A.
	b/2 If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of companies (ROC) in respect of such vendor company/LLP (seller) and the vendee company (purchaser)?	N.A.
	b/3 Whether the above search of charges reveals any prior charges/encumbrances, on the property(proposed to be mortgaged) created by the vendor company(seller)?	N.A.
	b/4 if the search reveals encumbrances/charges, whether such charges/encumbrances have been satisfied?	N.A.
24.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No
25.	(a) Whether any POA is involved in the chain of title during the period of search ?	No
	(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.	No.
	(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	N.A.

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Ref. No.	flats/units (Builder's POA) or (ii) other type of POA (Common POA).	Date
	(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.	N.A.
	(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?	N.A.
	(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?)	N.A.
	(g) Please comment on the genuineness of POA?	N.A.
	(h) The unequivocal opinion on the enforceability and validity of the POA?	N.A.
26.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	Not Applicable
27.	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, 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 plan, agreement plan, etc.	Not Applicable
	II.A Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	Not Applicable
	II.B Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	Not Applicable
	II.C Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not Applicable
	II.D Whether the details of the apartment/plot in question are	Not Applicable

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Gyaaneshwar Thakral

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Aaditya Thakral

**B.C.A., LL.M.
Advocate
Mobile No. : 9897182999**

Ashutosh Thakral

**B.B.A., LL.B (Hons.)
Advocate, High Court
Mobile No. : 8077583595**

Ref. No.		Date
	verified with the list of number and types of apartments or plots 'booked' as uploaded by the promoter in the website of Real Estate Regulatory Authority?	
28.	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
29.	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.	I have inspected the available record Index 2 nd in the office of Sub-registrar Haridwar for a period since 01.01.1993 to 2023 up to date and found this property is clear, marketable and free from any recorded encumbrance.
30.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	N.A., as the property is a residential plot situated in "Divya Purm" village Salempur Mehdood-2 Pargana Roorkee Tehsil & District Haridwar
31.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required/ obtained?	Urban Land Ceiling act is not applicable in the state of Uttarakhand. No-objection Certificate under the Income Tax Act is not required.
32.	(a) Details of RTC extracts/mutation extracts/ Khata extracts pertaining to the property in question. (b) Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Name of present owner is mutated in land records. Name of present owner is mutated in land records.
33.	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes Yes Yes
34.	(a) Whether the property can be identified from the following documents (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. (b) Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	N.A. No.
35.	(a) Whether the documents i.e., Valuation report/approved sanction plan reflect/indicate any difference/discrepancy in the boundaries in relation to the Title Document/other document. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same).	Valuation report and approved/ sanctioned plans are to be submitted to bank.
36.	(a) Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security? (b) Property is SARFAESI compliant (Y/N)	Yes Yes
37.	a Whether original title deeds are available for creation of equitable mortgage	Equitable Mortgage to be created in favour of State Bank of India.



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Ref. No.	b In case of absence of original title deeds, details of legal and 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.	N.A.	Date
38.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Spot inspection & Identity of persons executing documents in favor of Bank is recommended to be verified.	
39.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051	

Place:-Haridwar

Signature of the Advocate



Certificate of Title.

I have examined the Copies of Original Title Deed/Documents intended to be deposited relating to the schedule property and offered as security by way of **Equitable Mortgage** and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that the said Equitable Mortgage if created, it will satisfy the requirements of creation of 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), Municipal Office. 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 Mortgage/ Charges/ encumbrances whatsoever as could be seen from the Encumbrance Certificate for the period from 01.01.1993 to 2023 up to date pertaining to the Immovable Property 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. **N.A.**

7. Minor/(s) and his/ their interest in the property is to the extent of (Specify the share of the Minor with Name). **N.A.**

8. The Mortgage if created, will be available to the Bank for the liability of the intending borrowers **M/s New Sarthi Roadways A-36, Purushottam Vihar Colony, Gole Ke Mandir Gwalior (Madhya Pradesh) Sole proprietor Smt. Monika Rastogi.**

9. I certify that **Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051** named above, has got an absolute, clear and Marketable title over the Schedule property.

I further certify that the above title deeds are genuine and a valid mortgage can be created after obtaining the documents detailed below 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. Certified extract of Khatauni belonging to Khasra no. 1717 village Salempur Mehdoor-2 Pargana Roorkee Tehsil & District Haridwar.

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(भाग-1)
(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

क्रम संख्या -

21 /

32

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक 19-May-2023

प्रस्तुतकर्ता या प्रार्थी का नाम ज्ञानेश्वर ठकराल एड0

लेख का प्रकार

मुआयना 17 वर्ष

(1,993 - 2,009)

प्रतिफल की धनराशि

0.00

1 रजिस्ट्रीकरण शुल्क

0.00

2 प्रतिलिपिकरण शुल्क

0.00

3 इलेक्ट्रॉनिक शुल्क

0.00

4 निरीक्षण या तलाश शुल्क

85.00

Application No 673.00

5 मुख्तारनामा के आश्रमप्रमाणीकरण के लिए शुल्क

0.00

6 कमीशन शुल्क

0.00

7 नकल शुल्क

0.00

8 विविध

5.00

9 यात्रिक भत्ता

0.00

10 कम रजिस्ट्रीकरण शुल्क

0.00

11 योग

90.00

शुल्क वसूल करने की दिनांक

19-May-2023

दिनांक जब लेख प्रतिलिपि या तलाश प्रमाण पत्र वापस करने के लिए तैयार होगा



रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

उपनिबंधक सदर (केन्द्रीय अभिलेखागार), हरिद्वार

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक

19-May-2023

प्रस्तुतकर्ता या प्रार्थी का नाम

ज्ञानेश्वर ठकराल एड

लेख का प्रकार

मुआयना

14 वर्ष

(2,010 - 2,023)

प्रतिफल की धनराशि

0.00

1 रजिस्ट्रीकरण शुल्क

0.00

2 प्रतिलिपि करण शुल्क

0.00

3 इलैक्ट्रॉनिक शुल्क

0.00

4 निरीक्षण या तलाश शुल्क

70.00

5 मुख्तारनामा के अभिप्रणालोकरण के लिए शुल्क

0.00

6 कमीशन शुल्क

0.00

7 नकल शुल्क

0.00

8 विविध

5.00

9 यात्रिक भत्ता

0.00

10 कम रजिस्ट्रीकरण शुल्क

0.00

11 योग

75.00

शुल्क वसूल करने की दिनांक

19-May-2023

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, हरिद्वार, द्वितीय

Application No 3,024





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Ashutosh Thakral
B.B.A., LLB (Hons.)
Advocate, High Court
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Ref. No. 2: Certified copy of registered sale deed dated 19.04.2006 in the office of Sub registrar Haridwar executed by **Shri Chhatar Pal S/o Shri Chauhal Singh R/o village Salempur Mehdood-2 Pargana Roorkee Tehsil & District Haridwar** in favour of **Shri Narender Singh Chauhan S/o Shri Kabool Singh R/o 2076 Shivalik Nagar Tehsil and District Haridwar & Shri Anand Arora S/o Late Ram Narayan Arora R/o 2, HIG Shivlok Colony Jawlapur Tehsil and District Haridwar**.

3. Certified copy of registered sale deed dated 03.06.2006 in the office of Sub registrar Haridwar executed **Shri Narender Singh Chauhan S/o Shri Kabool Singh R/o 2076 Shivalik Nagar Tehsil and District Haridwar & Shri Anand Arora S/o Late Ram Narayan Arora R/o 2, HIG Shivlok Colony Jawlapur Tehsil and District Haridwar** in favour of **Shri Dhanraj Malhotra S/o Shri Gurdayal Malhotra R/o Nandpuri Colony Jwalapur Tehsil and District Haridwar & Shri Rakesh Jain S/o Shri Prakash Chand Jain R/o Govindpuri Haridwar Tehsil & Haridwar**.

4. Certified copy of registered sale deed dated 30.09.2014 registered as document no. 7801 in the office of Sub Registrar Haridwar executed by **Shri Mayank Malhotra & Smt. Tripti Malhotra R/o Nandpuri Colony Jwalapur Tehsil and District Haridwar & Shri Rakesh Jain S/o Shri Prakash Chand Jain R/o New Haridwar Colony in favour of Shri Tajinder Singh S/o Shri Sulakhan Singh R/o Village Shahdevpur Shahbajpur Tehsil and District Haridwar**.

5. Original registered sale deed dated 28.08.2015 registered in bahi no. 01 zild 2373 pages 273 to 290 serial no. 7837 dated 28.08.2015 in the office of Sub-registrar Haridwar executed by **Shri Tajinder Singh S/o Shri Sulkhan Singh R/o Village Sahdevpur Shahbajpur Jwalapur Tehsil and District Haridwar** in favour of **Shri Vishal Rastogi S/o Late M.C. Rastogi R/o 88-A, Purani Anarkali Delhi-110051**

6. Affidavit of borrower/mortgagor named above.

7. 0.5% stamp duty on loan amount with a maximum of Rs. 10,000/- only.

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

It is certified that the property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY

A residential property having plot of land bearing Plot no. 5,, measuring in East- 30 feet, West-30 feet, North- 70 feet 6 Inch & South- 70 feet 6 Inch, having total plot area 2115 square feet i.e. 196.56 square meter, bounded in East-House of Shri Rahul Rastogi, West- Road 20 feet wide, North-Land of other person & South- Plot no. 6 of Smt. Sanghi, belonging to khasra no. 1717, situated in "Divya Purm" village Salempur Mehdood-2 Pargana Roorkee Tehsil & District Haridwar.

Place: Haridwar

Date: 19.05.2023

Signature of the Advocate



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