

# SUNIL KUMAR GOYAL

Advocate & Notary

Residence: 321, Purani Tehsil, Roorkee  
Chamber No. -46, Tehsil Compound, Roorkee  
Mob. 9412971408 & 7017590107  
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Approved Lawyer

State Bank of India, Punjab National Bank, Bank of Baroda, Central Bank of India, Bank of India, Axis Bank Ltd., Canara Bank, Indian Railway, Indian Bank & Bank of Maharashtra

Sale Deed no. 6897dt. 29/07/2015

## Annexure – B:

### Report of Investigation of Title in respect of Immovable Property

Dt. 02/12/2023

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	To, State Bank of India <b>SME Civil Lines, Roorkee</b>
	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.	<b>Sh. Mujeeb Malik S/o Late Sh. Wahiuddin Malik &amp; Smt. Farah Malik W/o Sh. Mujeeb Malik &amp; Sh. Soheb Malik S/o Sh. Mujeeb Malik R/o House no. 131, Mohalla Solanipuram, Parg. &amp; Tehsil Roorkee, Distt. Haridwar</b>
2	a Type of Loan	Term Loan
	B Type of property	Residential Property
3	a) Name of the unit/concern/ company/person offering the property as security.	<b>Farah Malik W/o Sh. Mujeeb Malik R/o Mohalla Solanipuram, Parg. &amp; Tehsil Roorkee, Distt. Haridwar</b>
	b) Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individual Owner
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As a Borrower/Guarantor
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	One Residential property, Having area 0.0796 hectare i.e. 796.816 square meter, bearing part of Khasra no. 22/1 & 21, together with constructions standing thereon which is bounded as under : Bounded in East- Haridwar-Delhi National Highway, West- Property of Isam singh & others, North- Property of Isam singh & others, South- Property of Sh. Mujeeb Malik Situated at Village Beldi Salhapur, Parg. & Tehsil Roorkee, Distt. Haridwar.
	(a) Survey No.	A Residential property having plot of land belonging to Khasra no. 22/1 & 21
	(b) Door/House no. (in case of house property)	To be ascertained from the approved valuer of Bank
	(c) Extent/ area including plinth/ built up area in case of house property	having total area 796.816 square meter
	(d) Locations like name of the place, Village, city, registration, sub-district etc. Boundaries.	Situated at Village Beldi Salhapur, Parg. & Tehsil Roorkee, Distt. Haridwar. Owned by Smt. Farah Malik W/o Sh. Mujeeb Malik R/o Mohalla Solanipuram, Parg. & Tehsil Roorkee, Distt. Haridwar.

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6..	<p>a) Particulars of the documents scrutinized-serially and chronologically.</p> <p>(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p><b>Note :</b> Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.</p>				<p>1- Shri Manphool Singh S/o Sh. Kewal Singh R/o Vill. Beldi salhapur Pargana &amp; Tehsil Roorkee Distt. Haridwar executed sale deed dt. 11.03.1999 for plot area 0.0683 hectare, bearing part of Khasra No. 22/1 in favour of Sh. Rakesh Kumar S/o Late Sh. Tilakraj R/o Vill. Beldi salhapur Pargana &amp; Tehsil Roorkee, Distt. Haridwar which was registered vide Bahi No. 1, Jild No. 2/138, Pages 83 to 86 at SI No. 979 on Dt. 11/03/1999 in the office of Sub Registrar Roorkee.</p> <p>2. Shri Manphool Singh S/o Sh. Kewal Singh R/o Vill. Beldi salhapur Pargana &amp; Tehsil Roorkee Distt. Haridwar executed sale deed dt. 11.03.1999 for plot area 0.0683 hectare, bearing part of Khasra No. 22/1 in favour of Sh. Rakesh Kumar S/o Late Sh. Tilakraj R/o Vill. Beldi salhapur Pargana &amp; Tehsil Roorkee, Distt. Haridwar which was registered vide Bahi No. 1, Jild No. 2/138, Pages 83 to 86 at SI No. 979 on Dt. 11/03/1999 in the office of Sub Registrar Roorkee.</p> <p>3. Shri Pradeep Tyagi S/o Sh. Mahendrapal R/o Vill. Akbarpur Fazilpur Tehsil Roorkee Distt. Haridwar executed sale deed dt. 19.12.2008 for plot area 113.816 sq. mts. bearing part of Khasra No. 21 in favour of Sh. Rakesh Kumar S/o Late Sh. Tilakraj R/o Vill. Beldi salhapur Pargana &amp; Tehsil Roorkee, Distt. Haridwar which was registered vide Bahi No. 1, Jild No. 447, Pages 83 to 159-186 at SI No. 5443 on Dt. 19/12/2008 in the office of Sub Registrar Roorkee</p> <p>4. Sh. Rakesh Kumar S/o Late Sh. Tilakraj R/o Vill. Beldi salhapur Pargana &amp; Tehsil Roorkee Distt. Haridwar executed a sale deed dated 28/07/2015 for plot having area 0.0796 hectare i.e. 796.816 sq. mts., bearing part of khasra no. 22/1 &amp; 21 in favour of present owner <b>Smt. Farah Malik W/o Sh. Mujeeb Malik R/o Mohalla Solanipuram, Parg. &amp; Tehsil Roorkee, Distt. Haridwar</b>, which was registered vide Bahi No. 1, Jild No. 279, Pages 201 to 236 at SI No. 6897 on Dt. 29/07/2015 in the office of Sub registrar Roorkee.</p> <p>5-Extract of Khatoni Khata no. 254 &amp; 327 of Village Beldi Salahpur of 1428-1433 fasli</p>
	Sr. No.	Date	Name/ Nature of The Document	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate.
	1.	28.07.2015	Registered Sale Deed	Certified Copy	N.A.

  
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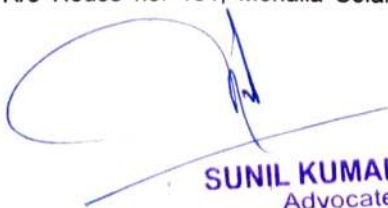
**Certificate of Title on the Basis of certified copy of registered title deeds**

I have examined the certified copy of registered title deeds 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 if the said Equitable Mortgage is 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 Sub-Registrar Office /Revenue Records/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 no prior 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, except lien of Indian Bank, B.O. Roorkee by way of Equitable Mortgage.
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.
7. Minor/(s) and his/ their interest in the property is to the extent of \_\_\_\_\_Nil\_\_\_\_\_ (Specify the share of the Minor with Name). -----N.A., there are no interest of minor .
8. The Mortgage can be created, will be available to the Bank for the Liability of the present borrower . Farah Malik W/o Sh. Mujeeb Malik R/o Mohalla Solanipuram, Parg. & Tehsil Roorkee, Distt. Haridwar
9. I certify that . Farah Malik W/o Sh. Mujeeb Malik R/o Mohalla Solanipuram, Parg. & Tehsil Roorkee, Distt. Haridwar, has an absolute, clear and Marketable title over the Schedule property, except lien of Indian Bank, B.O. Roorkee by way of Equitable Mortgage. I further certify that the above certified copy of title deed appear to be genuine and a valid mortgage can be created on the basis of the original title deed and the said Mortgage would be enforceable.

**In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:-**

1. Copy of Registered General power of Attorney dated 30.09.2011 registered in bahi no. 4 zild 19 pages 155-160 at Serial no. 170 dated 01.10.2011 in the office of Sub Registrar Roorkee executed by Smt. Farah Malik W/o Sh. Mujeeb Malik R/o House no. 131, Mohalla Solanipuram, Parg. & Tehsil Roorkee, Distt.



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Haridwar in favour of Sh. Mujeeb Malik S/o Late Sh. Wahiuddin Malik R/o House no. 131, Mohalla Solanipuram, Parg. & Tehsil Roorkee, Distt. Haridwar

2 Shri Manphool Singh S/o Sh. Kewal Singh R/o Vill. Beldi Salhapur Pargana & Tehsil Roorkee Distt. Haridwar executed sale deed dt. 11.03.1999 for plot area 0.0683 hectare, bearing part of Khasra No. 22/1 in favour of Sh. Rakesh Kumar S/o Late Sh. Tilakraj R/o Vill. Beldi salhapur Pargana & Tehsil Roorkee, Distt. Haridwar which was registered vide Bahi No. 1, Jild No. 2/138, Pages 83 to 86 at SI No. 979 on Dt. 11/03/1999 in the office of Sub Registrar Roorkee.

3. Shri Pradeep Tyagi S/o Sh. Mahendrapal R/o Vill. Akbarpur Fazilpur Tehsil Roorkee Distt. Haridwar executed sale deed dt. 19.12.2008 for plot area 113.816 sq. mts. bearing part of Khasra No. 21 in favour of Sh. Rakesh Kumar S/o Late Sh. Tilakraj R/o Vill. Beldi salhapur Pargana & Tehsil Roorkee, Distt. Haridwar which was registered vide Bahi No. 1, Jild No. 447, Pages 83 to 159-186 at SI No. 5443 on Dt. 19/12/2008 in the office of Sub Registrar Roorkee

4. Original sale deed Sh. Rakesh Kumar S/o Late Sh. Tilakraj R/o Vill. Beldi Salhapur Pargana & Tehsil Roorkee Distt. Haridwar executed a sale deed dated 28/07/2015 for plot having area 0.0796 hectare i.e. 796.816 sq. mts., bearing part of khasra no. 22/1 in favour of present owner **Smt. Farah Malik W/o Sh. Mujeeb Malik R/o Mohalla Solanipuram, Parg. & Tehsil Roorkee, Distt. Haridwar**, which was registered vide Bahi No. 1, Jild No. 279, Pages 201 to 236 at SI No. 6897 on Dt. 29/07/2015 in the office of Sub registrar Roorkee.

5- Extract of Khatoni Khata no. 254 & 327 of Village Beldi Salahpur of 1428-1433 fasli

6- Approved map from HRDA / Competent Authority.

7- List of Document from Indian Bank, B.O. Roorkee

**8- No Dues Certificate from Indian Bank, B.O. Roorkee**

9- Affidavit of borrower / present owner named above.

10- 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 on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.

**I further certify that the provisions of the SARFASEI Act 2002 are applicable to this property.**

#### **SCHEDULE OF THE PROPERTY**

One Residential property, Having area 0.0796 hectare i.e. 796.816 square meter, bearing part of Khasra no. 22/1 & 21, to gether with constructions standing thereon which is bounded as under : Bounded in East- Haridwar-Delhi National Highway, West- Property of Isam singh & others, North- Property of Isam singh & others, South- Property of Sh. Mujeeb Malik Situated at Village Beldi Salhapur, Parg. & Tehsil Roorkee, Distt. Haridwar.

Place : Roorkee  
Date: 02/12/2023

Signature of the Advocate

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