



Date ...20/02/2024...

Reference no. BA-147/2024

Annexure - B:

Report of Investigation of Title in respect of immovable Property

1	a) Name of the Branch/ Business Unit/Office seeking 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.	The AGM, State Bank of India SME Branch Ranipur Haridwar Distt. Haridwar. As per Bank's Instructions M/s Mehta Associates having partners Shri Subhash Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta
2	a) Type of Loan b) Type of property	Term Loan A non-agricultural/Commercial property
3.	a) Name of the unit/concern/ company/person offering the property as security. b) Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge. c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Smt. Swarnlata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta R/o M-4, Krishna Nagar Colony Kankhal Tehsil and District Haridwar, is the present owner of this property. Individual As a Guarantor/partner of the borrower firm named above.
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 non-agricultural/Commercial property having plot of land bearing Plot no. 6, having land area 1845 square feet & another adjacent property (Gosha) in North Side measuring 10 feet X 120 feet having total land area 1210 square feet thus having total land measuring 3045 square feet i.e. 283.00 square meter, bounded in East-Land of Shri Subhash Chand Mehta & Sons, West-Property of Smt. Lata Mehta Urf Swarn Lata Mehta, North- Property of Smt. Lata Mehta Urf Swarn Lata Mehta & South- Way 15 feet wide, bearing Nagar Nigam Tax Khata no. 139/456, situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and Distt Haridwar.
	(a) Survey No.	A non-agricultural/Commercial property property belonging to Plot no. 6, bearing Nagar Nigam Tax Khata no. 139/456
	(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 land measuring 3045 square feet i.e. 283.00 square meter and at present having constructed building on jointly with an adjoining area of 10000 square feet 929.36 square meter owned solely by Shri Subhash Chand Mehta named above & names of Smt. Swarnlata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta are mutated in Tax records of Nagar Nigam Haridwar.
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and Distt Haridwar.
6..	a) Particulars of the documents scrutinized-serially and chronologically. 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	1. Original registered sale deed dated 05.08.1981 registered in bahi no. 1 zild 373 pages 21/2 as registered no. 1742 dated 06.08.1981 in the office of sub registrar Haridwar executed by Shri Krishna Kumar Juneja (Self) S/o Shri Ram Lal Juneja named above (self) & in capacity of GPA holder Smt. Meeta Batra W/o Shri Dhamendra Lal Batra named above & Smt. Suderashana Seth

Shwars Thakral

M.A. (Eng.), LLM

Advocate & Notary

Office : Gokul Lane, Opp. Tehsil

Jwalapur, Haridwar

Ph. 01334-251999



Chamber - 54, District Courts

Roshnabad, Haridwar

9319242639

9219156533

E-mail-advocate.thakral1st@gmail.com

Date

examined.					<p>W/o Shri Ved Prakash Seth named above & Smt. Sudesh Khurana W/o Brig. Yash Pal Khurana named above & Smt. Prem Lata Grover W/o Shri Dr. Ravinder Mohan Grover named above & Shri Ravinder Kumar Juneja S/o Late Ram Lal Juneja named above & Shri Jitender Kumar Juneja S/o Late Ram Lal Juneja named above in favour of Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar.</p> <p>2. Original registered Gift deed dated 30.10.2009 registered in bahi no. 1 zild 1230 pages 305-330 as serial no. 7850 dated 30.10.2009 in the office of sub registrar Haridwar executed by Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar in favour of present owner Smt. Swarnlata Mehta Lata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta R/o M-4, Krishna Nagar Colony Kankhal Tehsil and District Haridwar.</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	06.08.1981	Registered Sale deed	Original	N.A.	
2	30.10.2009	Registered Gift Deed	Original	N.A.	
7.	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.) (HL: if the value of loan=> Rs. 1 crore and in case of commercial loans irrespective of the loan component) 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? (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently &cautiously).			No. N.A. N.A. as above.	
8.	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?			Yes, records of registrar office relevant to the property in question are available for verification through online portal/ computer system.	
	b)If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.			Yes, records of registrar office relevant to the property in question available through online portal/computer system are verified/cross checked & found in order.	
	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?			No.	
	d) Whether proper registration of documents completed. Details thereof to be provided			Yes.	
9.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?			Sub-registrar Haridwar	
	b)Whether it is possible to have registration of documents in respect of the property in question, at			No.	





Date

	more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	
	c) Whether search has been made at all the offices named at (b) above?	N.A.
	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?	N/A
10.	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.	No.
	<p>Chain of title:</p> <p>The property in question with other property in the shape of open plot was the personal ancestral property of Shri Krishna Kumar Juneja S/o Shri Ram Lal Juneja R/o 262, Service Officer Enclave Dhaula Kuan New Delhi & Smt. Reeta Batra W/o Shri Dhamendra Lal Batra R/o 6/81, Vidhanpuri Kanpur (UP) & Smt. Suderashana Seth W/o Shri Ved Prakash Seth R/o 3, Nangal Town Hall Road Tehsil Anandpur Sahib District Ropar (Punjab) & Smt. Sudesh Khurana W/o Brig. Yash Pal Khurana R/o 02, Barner Road Puna (Maharashtra) & Smt. Prem Lata Grover W/o Shri Dr. Ravinder Mohan Grover R/o Stock Loan Trust (England) & Shri Ravinder Kumar Juneja S/o Late Ram Lal Juneja R/o Toronto (Canada) & Shri Jitender Kumar Juneja S/o Late Ram Lal Juneja R/o Downee 61, California (U.S.) named above.</p> <p>2. Later on Shri Krishna Kumar Juneja (Self) S/o Shri Ram Lal Juneja & in capacity of GPA holder for Smt. Reeta Batra W/o Shri Dhamendra Lal Batra & Smt. Suderashana Seth W/o Shri Ved Prakash Seth & Smt. Sudesh Khurana W/o Brig. Yash Pal Khurana & Smt. Prem Lata Grover W/o Shri Dr. Ravinder Mohan Grover & Shri Ravinder Kumar Juneja S/o Late Ram Lal Juneja & Shri Jitender Kumar Juneja S/o Late Ram Lal Juneja named above transferred having an area of 1845 square feet by way of registered sale deed dated 05.08.1981 registered in bahi no. 1 zild 373 pages 21/2 as serial no. 1742 dated 06.08.1981 in the office of sub registrar Haridwar in favour of Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar.</p> <p>3. Lastly Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta named above transferred this property with his other property having an area of 3045 square feet by way of registered Gift deed dated 30.10.2009 registered in bahi no. 1 zild 1230 pages 305-330 as serial no. 7850 dated 30.10.2009 in the office of sub registrar Haridwar in borrower/present owner Smt. Swarnlata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta R/o M-4, Krishna Nagar Colony Kankhal Tehsil and District Haridwar.</p> <p>Thus Chain of title is complete.</p> <p>I further certify that the property is SARFAESI compliant. I further certify that the concerned property is SARFAESI compliant.</p> <p>I have examined the documents relating to the title history of last 30 years of the holder in the property and established all the transitions have been duly verified from the relevant records from the revenue department and I also gave my careful thought to the legal aspect of the case in view to safeguard in the respect of the Bank.</p>	
	b. 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.	No.
	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.
11.	a. Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possession Rights or Inam Holder or Govt. Grantee/Alqaee etc.)	Full Ownership Rights
	If Owners's Rights	Yes.
	a. Detail of the Conveyance Documents	1. Registered sale deed dated 05.08.1981 registered in bahi no. 1 zild 373 pages 21/2 as serial no. 1742 dated 06.08.1981 in the office of sub registrar Haridwar executed by Shri Krishna



Date

	<p>Kumar Juneja (Self) S/o Shri Ram Lal Juneja named above (self) & in capacity of GPA holder for Smt. Reeta Batra W/o Shri Dhamendra Lal Batra named above & Smt. Suderashana Seth W/o Shri Ved Prakash Seth named above & Smt. Sudesh Khurana W/o Brig. Yash Pal Khurana named above & Smt. Prem Lata Grover W/o Shri Dr. Ravinder Mohan Grover named above & Shri Ravinder Kumar Juneja S/o Late Ram Lal Juneja named above & Shri Jitender Kumar Juneja S/o Late Ram Lal Juneja named above in favour of Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar.</p> <p>2. Registered Gift deed dated 30.10.2009 registered in bahi no. 1 zild 1230 pages 305-330 as serial no. 7850 dated 30.10.2009 in the office of sub registrar Haridwar executed by Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar in favour of present owner Smt. Swarnlata Mehta Lata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta R/o M-4, Krishna Nagar Colony Kankhal Tehsil and District Haridwar.</p>																																
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Date

	i) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
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
	(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?	No.
	(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?	N.A., as the property in question is A non-agricultural/Commercial property, situated in Arya Nagar Jwalapur (within limits of





Date

		Nagar Nigam Haridwar) Tehsil and Distt Haridwar
	(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?	N.A., as the property in question is A non-agricultural/Commercial property, situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and Distt Haridwar
19.	(a) Whether the property is affected by any local laws or other regulations having a bearing on the creation security/mortgage (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)?	No.
	(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 records, the property is not involved in or subject matter of any litigation which is pending or concluded but an affidavit is to be obtained from the Present owner/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	No





Date

	can be created, and the requisite resolutions, bye-laws.	
25.	(a) Whether any POA is involved in the chain of title during the period of search ?	Yes
	(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 flats/units (Builder's POA) or (ii) other type of POA (Common POA).	No
	(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.	Not Applicable
	(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?	Yes No, on the basis of certified copy of GPA. Yes. General POA. Yes.
	(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?)	Yes, As per available record, at the time of execution of sale deed by the General Power of Attorney holder, the executants of registered General Power of Attorney detailed above was alive & the General Power of Attorney detailed above was fully effective & it was not revoked or cancelled
	(g) Please comment on the genuineness of POA?	As above.
	(h) The unequivocal opinion on the enforceability and validity of the POA?	As above, a legally Enforceable and valid GPA.
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.	N.A.





Date

	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.	
	II.A Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	N.A.
	II.B Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N.A.
	II.C Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.
	II.D Whether the details of the apartment/plot in question are 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?	N.A.
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 01.01.1994 to 2024 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?	Latest House Tax receipt in the joint name of Smt. Swarnlata Mehta Urf Lata Mehta & Shri Subhash Chand Mehta is available
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?	Names of present owners Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta are mutated in Nagar Nigam records. Latest House Tax receipt in the joint name of Smt. Swarnlata Mehta Urf Lata Mehta & Shri Subhash Chand Mehta is available
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?	Yes. Yes. N.A. N.A. No.





Date

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 the bank.
36.	(a) Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes
	(b) Property is SARFAESI compliant (Y/N)	Yes
37.	a Whether original title deeds are available for creation of equitable mortgage	Equitable Mortgage can be created in favour of State Bank of India.
	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.
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.	Smt. Swarnlata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta R/o M-4, Krishna Nagar Colony Kankhal Tehsil and District Haridwar





Date

Annexure - C:

Certificate of Title

I have examined the Original Title Deeds/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 Sub-Registrar(s) Office(s). 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 prior Mortgage/ Charges/ encumbrances whatsoever as could be seen from the Encumbrance Certificate for the period from **01.01.1994 to 2024** 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 borrower M/s Mehta Associates having partners Shri Subhash Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta

9. I certify that **Smt. Swarnlata Mehta Urf Lata Mehta** W/o Shri Subhash Chand Mehta R/o M-4, Krishna Nagar Colony Kankhal Tehsil and District Haridwar 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 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. Attested copy of Notary Attested General Power of attorney dated 16.03.1981 executed by **Smt. Reeta Batra** W/o Shri Dhamendra Lal batra R/o 6/81, Vldhanpuri Kanpur (UP) in favour of **Shri Krishna Kumar Juneja** S/o Shri Ram Lal Juneja R/o 262, Service Officer Enclave Dhaula Kuan New Delhi.
2. Attested copy of Notary Attested General Power of attorney dated 13.03.1981 executed by **Smt. Suderashana Seth** W/o Shri Ved Prakash Seth R/o 3, Nangal Town Hall Road Tehsil Anandpur Sahib District Ropar (Punjab) in favour of **Shri Krishna Kumar Juneja** S/o Shri Ram Lal Juneja R/o 262, Service Officer Enclave Dhaula Kuan New Delhi
3. Attested copy of Notary Attested General Power of attorney dated 13.03.1981 executed by **Smt. Sudesh Khurana** W/o Brig. Yash Pal Khurana R/o 02, Barner Road Puna (Maharashtra) in favour of **Shri Krishna Kumar Juneja** S/o Shri Ram Lal Juneja R/o 262, Service Officer Enclave Dhaula Kuan New Delhi
4. Attested copy of Notary Attested General Power of attorney dated 16.03.1981 executed by **Smt. Prem Lata Grover** W/o Shri Dr. Ravinder Mohan Grover R/o Stock Loan Trust (England) in favour of **Shri Krishna Kumar Juneja** S/o Shri Ram Lal Juneja R/o 262, Service Officer Enclave Dhaula Kuan New Delhi
5. Attested copy of Notary Attested General Power of attorney dated 14.04.1981 executed by **Shri Ravinder Kumar Juneja** S/o Late Ram Lal Juneja R/o Toronto (Canada) in favour of **Shri Krishna Kumar Juneja** S/o Shri Ram Lal Juneja R/o 262, Service Officer Enclave Dhaula Kuan New Delhi
6. Attested copy of Notary Attested General Power of attorney dated 24.03.1981 executed by **Shri Jitender Kumar Juneja** S/o Late Ram Lal Juneja R/o Downee 61, California (U.S.) in favour of **Shri Krishna Kumar Juneja** S/o Shri Ram Lal Juneja R/o 262, Service Officer Enclave Dhaula Kuan New Delhi



(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक 20-Feb-2024

प्रस्तुतकर्ता या प्रार्थी का नाम

जानेश्वर ठकराल एडो

लेख का प्रकार

मुआयना 17 वर्ष

(1,994 - 2,010)

प्रतिफल की धनराशि

0.00

1 रजिस्ट्रीकरण शुल्क

0.00

2 प्रतिलिपि करण शुल्क

0.00

3 इलैक्ट्रानिक शुल्क

0.00

4 निरीक्षण या तलाश शुल्क

85.00

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

90.00

शुल्क वसूल करने की दिनांक

20-Feb-2024

Application No 905

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, हरिद्वार, प्रथम

(भाग-1)

क्रम संख्या

27 / 82

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक 20-Feb-2024

प्रस्तुतकर्ता या प्रार्थी का नाम

ज्ञानेश्वर ठकराल एड0

लेख का प्रकार

मुआयना

14 वर्ष

(2011 - 2024)

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

20-Feb-2024

Application No

955

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, हरिद्वार, द्वितीय





Date

7. Original registered sale deed dated 05.08.1981 registered in bahi no. 1 zild 373 pages 21/2 as serial no. 1742 dated 06.08.1981 in the office of sub registrar Haridwar executed by **Shri Krishna Kumar Juneja (Self)** S/o Shri Ram Lal Juneja named above (self) & in capacity of GPA holder for **Smt. Reeta Batra** W/o Shri Dhamendra Lal Batra named above & **Smt. Suderashana Seth** W/o Shri Ved Prakash Seth named above & **Smt. Sudesh Khurana** W/o Brig. Yash Pal Khurana named above & **Smt. Prem Lata Grover** W/o Shri Dr. Ravinder Mohan Grover named above & **Shri Ravinder Kumar Juneja** S/o Late Ram Lal Juneja named above & **Shri Jitender Kumar Juneja** S/o Late Ram Lal Juneja named above in favour of **Shri Subhash Chand Mehta** S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar.
8. Original registered Gift deed dated 30.10.2009 registered in bahi no. 1 zild 1230 pages 305-330 as serial no. 7850 dated 30.10.2009 in the office of sub registrar Haridwar executed by **Shri Subhash Chand Mehta** S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar in favour of present owner **Smt. Swarnlata Mehta** Lata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta R/o M-4, Krishna Nagar Colony Kankhal Tehsil and District Haridwar.
9. Copy of Partnership Deed of **M/s Mehta Associates**.
10. Latest Tax receipt issued by Nagar Nigam Haridwar.
11. Affidavit of mortgagor /present owner of the property named above.
12. 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.

It is certified that the property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY

A non-agricultural/Commercial property having plot of land bearing Plot no. 6, having land area 1845 square feet & another adjacent property (Gosha) in North Side measuring 10 feet X 120 feet having total land area 1210 square feet thus having total land measuring 3045 square feet i.e. 283.00 square meter, bounded in East-Land of **Shri Subhash Chand Mehta & Sons**, West-Property of **Smt. Lata Mehta Urf Swarn Lata Mehta**, North- Property of **Smt. Lata Mehta Urf Swarn Lata Mehta & South- Way 15 feet wide**, bearing Nagar Nigam Tax Khata no. 439/456, situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and District Haridwar.

Place: Haridwar

Dated: 20.02.2024

Signature of the Advocate





Date 24/02/24

Reference no. BA-148/2024

Annexure - B:**Report of Investigation of Title in respect of immovable Property**

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	The AGM, State Bank of India SME Branch Ranipur Haridwar Distt. Haridwar.
	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 Mehta Associates having partners Shri Subhash Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta
2	a Type of Loan	Term Loan
	B Type of property	Commercial
3.	a) Name of the unit/concern/ company/person offering the property as security.	Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Shri Nitin Mehta S/o Shri Subhash Chand Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta all R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar
	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/partner of the borrower firm named above.
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 non-agricultural/Commercial property having with total land area 10000 square feet 929.36 square meter, bounded in East-House of Other person, West-Property of Smt. Lata Mehta Urf Swarn Lata Mehta, North-Property of Shri Neeraj Kumar & South- Way 4.5 meter wide, belonging to khasra no. 2483 & Khewat No. 337, bearing Nagar Nigam Tax Khata no. 139/456, situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and Distt Haridwar
	(a) Survey No.	khasra no. 2483 & Khewat No. 337, bearing Nagar Nigam Tax Khata no. 139/456
	(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 plot area 10000 square feet 929.36 square meter and at present having constructed building on with an adjoining area of 3045 square feet i.e. 283.00 square meter owned solely by Smt. Swarnlata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta named above & names of Smt. Swarnlata Mehta Urf Lata Mehta W/o Shri Subhash Chand Mehta are mutated in Tax records of Nagar Nigam Haridwar.
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and Distt Haridwar
6..	a) Particulars of the documents scrutinized-serially and chronologically.	1 Original registered Perpetual Lease deed dated 23.04.1997 registered in bahi no 1 zild 944/1050 pages 397/219-222 serial no. 1639 dated 28.04.1997 in the office of Sub Registrar Haridwar executed by Shri Madan Mohal Talwar and Shri Ram Mohan Talwar Ss/o Late Shalig Ram Talwar & Shri Suresh Chand Bohra & Shri Satish Chand Bohra named above through their GPA holder Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna
	(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.	





Date

					<p>Nagar Colony Kankhal Tehsil and District Haridwar in favour of Shri Subhash Chand Mehta & Sons (HUF) through its KARTA named above & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Smt. Neeti Mehta D/o Shri Subhash Chand Mehta R/o 11774, Wellsley Way, Alpharetta GA 30005 & Shri Nitin Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta all R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar.</p> <p>2. Original registered Family Settlement Deed/Partition Deed dated 23.08.2023 registered in bahi no 1 zild 7640 pages 1 to 32 serial no. 8934 dated 23.08.2023 in the office of Sub Registrar Haridwar, executed by Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar in favour of mortgagors/present owners Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Shri Nitin Mehta S/o Shri Subhash Chand Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta named above.</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	23.04.1997	registered Perpetual Lease deed dated	Original	N.A.
	2	23.08.2023	Family Settlement Deed/ Partition Deed	Original	N.A.
7.	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.) (HL: if the value of loan=> Rs. 1 crore and in case of commercial loans irrespective of the loan component) 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? (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).				No. N.A. N.A. as above.
8.	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? b)If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.				Yes, records of registrar office relevant to the property in question are available for verification through online portal/ computer system. Yes, records of registrar office relevant to the property in question available through online portal/computer system are verified/cross checked & found in order.
	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?				No.





Date

	d) Whether proper registration of documents completed. Details thereof to be provided	Yes.
9.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-registrar Haridwar
	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?	No.
	c) Whether search has been made at all the offices named at (b) above?	N.A.
	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?	N/A
10.	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.	No.

Chain of title:

The property in question with other property in the shape of open plot was the personal property of Shri Shiv Narayan S/o Shri Charanjeet & Shri Salig Ram S/o Shri Ghanshyam and their names were also recorded in land records (copy of Khewat year 1396-1399 fasli enclosed).

2. Later on Shiv Narayan S/o Shri Charanjeet named above expired and after his death his sons /legal heirs namely Shri Suresh Chand Bohra & Shri Satish Chand Bohra became the owners of shared property of Late Shiv Narayan & after the death of Shri Salig Ram S/o Shri Ghanshyam his legal heirs/sons namely Shri Madan Mohal Talwar and Shri Ram Mohan Talwar Ss/o Late Salig Ram became the owners of shared property of Late Salig Ram named above.

3. Later on Shri Madan Mohal Talwar and Shri Ram Mohan Talwar Ss/o Late Shalig Ram Talwar & Shri Suresh Chand Bohra & Shri Satish Chand Bohra named above through their GPA holder Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta named above transferred the above detailed property with other property having an area of 14000 square feet by way of registered Perpetual Lease deed dated 23.04.1997 registered in bahi no 1 zild 944/1050 pages 397/219-222 serial no. 1639 dated 28.04.1997 in the office of Sub Registrar Haridwar in favour of Shri Subhash Chand Mehta & Sons (HUF) through its KARTA named above & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Smt. Neeti Mehta D/o Shri Subhash Chand Mehta R/o 11774, Wellsley Way, Alpharetta GA 30005 & Shri Nitin Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta all R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar.

4. Later on Subhash Chand Mehta & Sons (HUF) named above having its co-parceners namely Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta & Smt. Neeti Mehta D/o Shri Subhash Chand Mehta & Shri Nitin Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta, was dissolved by way of Retirement deed dated 24.08.2023 and a new re-constituted Partnership Deed dated 24.08.2023 was executed among the present Partners namely Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta & Shri Nitin Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta.

5. Lastly by way of registered Family Settlement Deed/Partition Deed dated 23.08.2023 registered in bahi no 1 zild 7640 pages 1 to 32 serial no. 8934 dated 23.08.2023 in the office of Sub Registrar Haridwar for an area of 10000 square feet i.e. 929.36 square meter, executed among Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta & Shri Nitin Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta self & Smt. Neeti Mehta D/o Shri Subhash Chand Mehta through her GPA holder Shri Subhash Chand Mehra S/o LATE Gyan Chand Mehta in favor of present owners Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Shri Nitin Mehta S/o Shri Subhash Chand Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta all R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar.

Thus Chain of title is complete.

I further certify that the property is SARFAESI compliant. I further certify that the concerned property is SARFAESI compliant.

I have examined the documents relating to the title of the property of last 30 years of the holder in the property and established all the transitions have been duly verified from the relevant records from the revenue





Date

	department and I also gave my careful thought to the legal aspect of the case in view to safeguard in the respect of the Bank.	
	b. 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.	No.
	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.
11.	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
	If Ownership Rights	Yes.
	a. Detail of the Conveyance Documents	1. registered Perpetual Lease deed dated 23.04.1997 registered in bahi no 1 zild 944/1050 pages 397/219-222 serial no. 1639 dated 28.04.1997 in the office of Sub Registrar Haridwar executed by Shri Madan Mohal Talwar and Shri Ram Mohan Talwar Ss/o Late Shalig Ram Talwar & Shri Suresh Chand Bohra & Shri Satish Chand Bohra named above through their GPA holder Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar in favour of Shri Subhash Chand Mehta & Sons (HUF) through its KARTA named above & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Smt. Neeti Mehta D/o Shri Subhash Chand Mehta R/o 11774, Wellsley Way, Alpharetta GA 30005 & Shri Nitin Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta all R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar. 2. Registered Family Settlement Deed/Partition Deed dated 23.08.2023 registered in bahi no 1 zild 7640 pages 1 to 32 serial no. 8934 dated 23.08.2023 in the office of Sub Registrar Haridwar, executed by Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar in favour of mortgagors/present owners Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Shri Nitin Mehta S/o Shri Subhash Chand Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta named above.
	b. Whether the document is properly stamped.	Yes.
	c Whether the document is properly registered	Yes
	If leasehold, whether;	Presently the property is Full ownership property of present owners named above
	a)lease Deed is duly stamped and registered	N.A.
	b)lessee is permitted to mortgage the Leasehold right,	N.A.
	c)duration of the Lease/unexpired period of lease,	N.A.
	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.	N.A.
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N.A.
	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	N.A.





Date

	authority is required for creation of mortgage and if so whether such valid permission is available.	
	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;	N.A.
	c) The Gift/Settlement Deed has been attested by two witnesses;	N.A.
	d) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	N.A.
	e) The Gift/Settlement Deed transfers the property to Donee;	N.A.
	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?	N.A.
	g) Whether the Donee is in possession of the gifted property?	N.A.
	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?	N.A.
	i) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
13.	Has the property been transferred by way of partition/family settlement deed	Yes.
	(a) whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Yes.
	(b) Whether mutation has been effected	Names of present owners Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta are mutated in Nagar Nigam records.
	(c) Whether the mortgagor is in possession and enjoyment of his share	Yes, as per available records, the mortgors are in possession of this property .
	(d) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Yes.
	(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?	No, documents in question are not executed in counterparts or in more than one set.
14.	Whether the title documents include any testamentary documents /wills?	No
	(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,	Not Applicable





Date

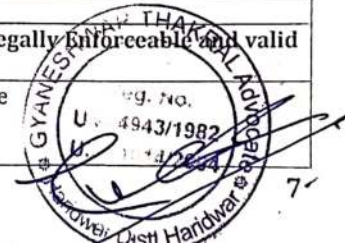
	availability of Mother/Original title deeds are to be explained.	
15.	Whether the property is subject to any wakf rights/belongs to church/temple or any religious/other institutions	No
	(a) any restriction in creation of charges on such properties?	Not Applicable
	(b) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
16.	(a) Where the property is a HUF/joint family property?	Presently property is not a HUF property.
	(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,	N.A., as the property in question is A non-agricultural/Commercial property, situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and Distt Haridwar
	(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 (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)?	No.
	(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 records, the property is not involved in or subject matter of any litigation which is pending or concluded but an affidavit is to be obtained from the Present owners/Mortgagors 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, the property does not belongs to the firm





Date

	(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 ?	Yes
	(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 flats/units (Builder's POA) or (ii) other type of POA (Common POA).	No
	(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.	Not Applicable
	(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?	Yes No, on the basis of certified copy of GPA. Yes. General POA. Yes.
	(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?)	Yes, As per available record, at the time of execution of sale deed by the General Power of Attorney holder, the executants of registered General Power of Attorney detailed above was alive & the General Power of Attorney detailed above was fully effective & it was not revoked or cancelled
	(g) Please comment on the genuineness of POA?	As above.
	(h) The unequivocal opinion on the enforceability and validity of the POA?	As above, a legally enforceable and valid GPA.
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	Not Applicable





Date

	executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	
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.	N.A.
	II.A Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	No.
	II.B Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N.A.
	II.C Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.
	II.D Whether the details of the apartment/plot in question are 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?	N.A.
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 01.01.1994 to 2024 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?	Latest House Tax receipt in the joint name of Smt. Swarnlata Mehta Urf Lata Mehta & Shri Subhash Chand Mehta is available
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.	Latest Tax receipt issued by Nagar Nigam Haridwar in the names of Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta is available





Date

	(b) Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes, as above
33.	(a) Whether the property offered as security is clearly demarcated?	Yes
	(b) Whether the demarcation/ partition of the property is legally valid?	Yes
	(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
34.	(a) Whether the property can be identified from the following documents	Yes.
	(a) Document in relation to electricity connection;	Yes.
	(b) Document in relation to water connection;	N.A.
	(c) Document in relation to Sales Tax Registration, if any applicable;	N.A.
	(d) Other utility bills, if any.	No.
	(b) Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	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 the bank.
36.	(a) Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
	(b) Property is SARFAESI compliant (Y/N)	Yes
37.	a Whether original title deeds are available for creation of equitable mortgage	Equitable Mortgage can be created in favour of State Bank of India.
	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.
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 Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Shri Nitin Mehta S/o Shri Subhash Chand Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta all R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar





Date

Annexure - C:

Certificate of Title

I have examined the Original Title Deeds/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 Sub-Registrar(s) Office(s). 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 prior Mortgage/ Charges/ encumbrances whatsoever as could be seen from the Encumbrance Certificate for the period from **01.01.1994 to 2024** 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 borrower **M/s Mehta Associates** having partners **Shri Subhash Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta**

9. I certify that **Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Shri Nitin Mehta S/o Shri Subhash Chand Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta** named above **have 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 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. Extract of Khewat belonging to khewat no. 337, revenue village Jwalapur (within limits) Pargana Jwalapur Tehsil and Distt Haridwar (1396-1399 fasli)
2. Attested copy of Notary Attested General Power of attorney dated 30.06.1995 executed by Shri Madan Mohal Talwar and Shri Ram Mohan Talwar Ss/o Late Shalig Ram Talwar both R/o B-100, Defence Colony New Delhi-110024 in favour of Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar.
3. Attested copy of Notary Attested General Power of attorney dated 07.12.1993 executed by Shri Suresh Chand Bohra S/o Late Shiv Narayan Bohra R/o Air Force Station Manauli Tehsil Chaihal District Allahabad in favour of Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar.
4. Attested copy of Notary Attested General Power of attorney dated 28.10.1994 executed by Shri Satish Chand Bohra S/o Late Shiv Narayan Bohra R/o Air Force Station Manauli Tehsil Chaihal District Allahabad in favour of Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o Krishna Nagar Colony Kankhal Tehsil and District Haridwar.
5. Original registered Perpetual Lease deed dated 23.04.1997 registered in bahi no 1 zild 944/1050 pages 397/219-222 serial no. 1639 dated 28.04.1997 in the office of Sub Registrar Haridwar executed by Shri Madan Mohal Talwar and Shri Ram Mohan Talwar Ss/o Late Shalig Ram Talwar & Shri Suresh Chand Bohra & Shri Satish Chand Bohra named above through their GPA holder **Shri Subhash Chand Mehta S/o Shri Gyan Chand Mehta R/o**



(भाग-1)

क्रम संख्या

31 / 74

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक

20-Feb-2024

प्रस्तुतकर्ता या प्रार्थी का नाम

ज्ञानेश्वर ठकराल एड0

लेख का प्रकार

मुआयना

17 वर्ष

(1,994 - 2,010)

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

85.00

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

90.00

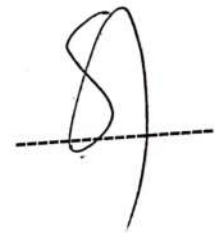
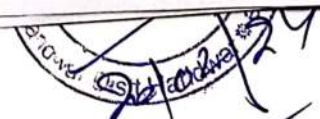
11 योग

शुल्क वसूल करने की दिनांक

20-Feb-2024

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, हरिद्वार, प्रथम

Application No 906

(भाग-1)

क्रम संख्या 27 / 81

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक 20-Feb-2024

प्रस्तुतकर्ता या प्रार्थी का नाम ज्ञानेश्वर ठकराल एड0

लेख का प्रकार मुआयना 14 वर्ष (2011 - 2024)

प्रतिफल की धनराशि 0.00

1 रजिस्ट्रीकरण शुल्क 0.00

2 प्रतिलिपि करण शुल्क 0.00

3 इलैक्ट्रानिक शुल्क 0.00

4 निरीक्षण या तलाश शुल्क 70.00

Application No 954

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 20-Feb-2024

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, हरिद्वार, द्वितीय





Date

Krishna Nagar Colony Kankhal Tehsil and District Haridwar in favour of Shri Subhash Chand Mehta & Sons (HUF) through its KARTA named above & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Smt. Neeti Mehta D/o Shri Subhash Chand Mehta R/o 11774, Wellsley Way, Alpharetta GA 30005 & Shri Nitin Mehta & Shri Amit Mehta Ss/o Shri Subhash Chand Mehta all R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar.

6. Copy of Partnership Deed of M/s Mehta Associates.
7. Copy of Retirement Deed dated 23.08.2023 executed by Shri Subhash Chand Mehta & Sons (HUF)
8. Original General power of Attorney dated 15.04.2023 duly authenticated by AIG Stamp Haridwar on 09.08.2023.
9. Original registered Family Settlement Deed/Partition Deed dated 23.08.2023 registered in bahi no 1 zild 7640 pages 1 to 32 serial no. 8934 dated 23.08.2023 in the office of Sub Registrar Haridwar, executed by Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta R/o House no. 14, Himgiri Vihar Vishnu Garden Kankhal Tehsil and District Haridwar in favour of mortgagors/present owners Shri Subhash Chand Mehta S/o Late Gyan Chand Mehta & Smt. Lata Mehta Urf Swarnlata Mehta W/o Shri Subhash Chand Mehta & Shri Nitin Mehta S/o Shri Subhash Chand Mehta & Shri Amit Mehta S/o Shri Subhash Chand Mehta named above.
10. Tax receipt issued by Nagar Nigam Haridwar.
11. Affidavit of mortgagors /present owners of the property named above.
12. 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.

It is certified that the property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY

A non-agricultural/Commercial property having with total land area 10000 square feet 929.36 square meter, bounded in East-House of Other person, West-Property of Smt. Lata Mehta Urf Swarn Lata Mehta, North-Property of Shri Neeraj Kumar & South- Way 4.5 meter wide, belonging to khasra no. 2483 & Khasrat No. 337, bearing Nagar Nigam Tax Khata no. 139/456, situated in Arya Nagar Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil and Distt Haridwar.

Place: Haridwar

Dated: 20.02.2024

Signatures of the Advocate

