JAYBEER SINGH RAWA"

New Tehri, Tehri Garnwal En No -6304/09 UA 3589/2004

Ch. No -10, District Court

Advocate

# REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE

PROPERTY.

(All columns/ items are to be completed/commented by the Panel Advocate)

1	a) Name of the Branch/ Business unit/ office seeking opinion.	Jhula, Rishikesh, DisttDehradun, Uttarakhand.
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutlny are forwarded.	Deed Dated-19,03,2024.
	e) Name of the Borrower.	Smt.Babli W/O Shri Kushaljeet R/o Village-Jhabeeran, Post-Manglor, Towan, Haridwar, DisttHaridwar, Uttarakhand.
2	a) Type of Loan	Loan for installing of Solar Power Plant.
	b) Type of Property	Agricultural/Commercial.
3	a) Name of the unit/concern/ company/ person offering the property/ (ies) as security.	I-Beerbal Singh S/O Late Luxmi Chand, 2-Smt.Kidi Devi W/O Late Hariram D/O Late Indramani, 3-Gulab Singh S/O Late Chandan Singh, 4-Pyar Singh S/O Late Puran Singh,& 5-Vikash Swaroop S/O Late Madhwanand all Five R/O Village-Khandi,Patti- Khas, Tehsil-Jakhnidhar,DisttTehri Garhwal are present owners of his below mentioned property they execute a <i>Lease Deed</i> in favour of said borrower- Smt.Babli W/O Shri Kushaljeet and given the right to said Borrower to Mortgage his below mentioned property before any Bank for any Bank advances as per Para No-10, of this Lease Deed.
	b) Constitution of the unit/concern/ person/ body/authority offering the property for creation of charge.	Said 1-Beerbal Singh S/O Late Luxmi Chand, 2-Smt.Kidi Devi W/O Late Hariram D/O Late Indramani, 3-Gulab Singh S/O Late Chandan Singh, 4-Pyar Singh S/O Late Puran Singh,& 5-Vikash Swaroop S/O Late Madhwanand are absolute owners of his below mentioned property as per his share.
	c) State as to under what capacity is security offered (Whether as joint applicant or borrower or as guarantor, etc.	As a Borrower.
	n) Value of Loan (Rs,in crores)	Fauli Veur-1428 to 1433
5	Complete or full description of the immovable property/(ies) offered as security including the following details.  (a) Survey No.  (b) Door/ House no. (in case of house property)  (c) Extent/ area including plinth/ built up area in case of house property.	Fasli Year-1428 to 1433, 1- Khata No30, (Owner of this Land is-Beerbal Singh). Khet No-245M, Area-0.0324 Heet. Khet No-365, Area-0.025 Heet. & Khet No-367, Area-0.026 Heet.
	2	Total Khet of said Beerbal Singh is-03,

Total Area of these Khets is-0.834 Hect. 2- Khata No.-06. (Owner of this Land is-Smt.Kidi Devi). Khet No-247, Area-0.028 Hect. 3- Khata No.-01. (Owner of this Land is-Gulab Singh). Khet No-243, Area-0.056 Hect. 4- Khata No.-23. (Owner of this Land is-Pyar Singh). Khet No-242, Area-0.044 Hect. & Khet No-268, Area-0.008 Hect. (which is wrongly mentioned 0.0236 in Lease Deed), Total Khet of said Beerbal Singh is-02, Total Area of these Khets is-0.0520Hect. (which is wrongly mentioned-0.0676 in Lease Deed). 5- Khata No.-12. (Owner of this Land is-Gulab Singh). Khet No-244, Area-0.065 Hect. Total Khata-05 Total Khet is-08, Total Area of these entire leased Land is -0.2844 Hect. Or 2844 Sq.mtrs. (which is wrongly mentioned- 0.3000 in Lease Deed), d) Locations like name of the place, village, city, At- Village-Khandi, Patti- Khas, Tehsilregistration sub-district etc. Boundaries. Jakhnidhar, Distt.-Tehri Garhwal, Uttarakhand, Which is butted and bounded as below, as per record provided by the Bank and stated by the present owners:-East- Boundary of Village-Kumhardhar. West- Land of Mr. Bikram Singh. North- Pathway. South- Land of Mrs. Jugdamba Prasad. Yes, I Scrutinized, the record of sub registrar a) Particulars of the documents scrutinized-serially and 6 office-Jakhnidhar/New Tehri along with chronologically. Tehsil-Jakhnidhar, revenue record, at b) Nature of documents verified and as to whether they are serially and chronologically and all are found originals or certified copies or registration extracts duly correct and genuine, as per my search. certified. Note: Only originals or certified extracts from the registering/ land/ revenue/ other authorities be examined. Original certified In case of copies whether the original was Name/ Nature of SI. Date copy/ certified extract/ scrutinized by the Advocate. the document No. photocopy etc. 19.03.2024 Certified Copy Yes. Lease Deed Yes, I obtained Certified copy of Lease Deed a) Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with from Sub Registrar office- Jakhnidhar, the documents made available by the proposed mortgagor? Which is enclose here with. (Please also enclose all such certified copies and relevant fee receipts along with the TIR.) (HL: if the value of loan TABEER SINGH RAWA' Ch. No -10, Distag Coun New Tehri, Total Garnwall En No -5304/99 UA S 63/2004

$\Lambda$	=> Rs. 1 crore and in case of commercial loans irrespective	
	of the loan component)	
	c) 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?	I, Compared Page by Page of <u>Lease Deed</u> with office Record which is found Correct, as per my search.
	(In case originals title deed in not produced for comparing with the certified or ordinary copies the matter should be handled more diligently & cautiously).	
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.
	b) If such online/ computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes.
	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?	Yes.
	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- Jakhnidhar
	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?	Sub-Registrar- Jakhnidhar. District Registrar- Tehri Garhwal.
	c)Whether search has been made at all the offices named at 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? above?	Not any.
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.	1-Above mentioned land are ancestral land of 1-Beerbal Singh S/O Late Luxmi Chand, 2-Smt.Kidi Devi W/O Late Hariram D/O Late Indramani, 3-Gulab Singh S/O Late Chandan Singh, 4-Pyar Singh S/O Late Puran Singh,& 5-Vikash Swaroop S/O Late Madhwanand, all Five R/O Village-Khandi,Patti- Khas, Tehsil-Jakhnidhar,Distt.Tehri Garhwal.
		2-Said Beerbal Singh S/O Late Luxmi Chand Leased a part of their share of land (0.0834Hect.) to- Smt.Babli W/O Shri Kushaljeet.
	0	3-Said another Smt.Kidi Devi W/O Late Hariram D/O Late Indramani, also leased a part of their share of Land (0.028Hect.) to Smt.Babli W/O Shri Kushaljeet.
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		4-Said another Land Lord Gulab Singh S/O Late Chandan Singh also leased a part of their share of Land (0.056Hect.) to Smt.Babli W/O Shri Kushaljeet.
		5-Said Pyar Singh S/O Late Puran Singh, also leased a part of their share of Land (0.05211ect.) to Smt.Babli W/O Shri Kushaljeet. &
St.		6-Said 5-Vikash Swaroop S/O Late Madhwanand leased a part of their share of Land (0.065Heet.) to Smt.Babli W/O Shri Kushaljeet. by way of Joint Registered Lease Deed on Dated-19.03.2024, which is duly Registered at Sub Registrar office-Jakhnidhar in Bahi No-1, Zild No-57, Page No-29 to 58, Serial No-185, Dated-19.03.2024 after that said- Smt.Babli W/O Shri Kushaljeet are tenant of aforesaid land, which is free from all
	b)Wherever Minor's interest or other clog on title is involved, search should be made be for a further period, depending on the need for clearance of such clog on the title.  In case of property offered as security for loans of Rs. 1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)	Not any.
	c)Nature of Minor's interest, if an and if so, whether creation of mortgage could be possible, the modalities/ procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Not any.
11		
	a)Details of the Conveyance Documents	<u>Lease Deed</u> which is duly Registered at Sub Registrar office- <b>Jakhnidhar</b> in Bahi No-1, Zild No-57, Page No-29 to 58, Serial No-185, Dated-19.03.2024.
	b)Whether the document is properly stamped.	Yes.
	c) Whether the document is properly registered.	Yes.
	If leasehold, whether;	Yes.
	<ul><li>a) The Lease Deed is duly stamped and registered</li><li>b) The Lessee is permitted to mortgage the Lease hold right.</li></ul>	
	c) Duration of the lease/ unexpired period of lease.	27 Years.
	d) If, a sub-lease, check the lease Deed in favour of Lessee	NO.
	as to whether Lease Deed permits sub-leasing and	0
	mortgage by sub-Lessee also.	X
		Advocate

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e) Whe	ther the leasehold rights permits for the creation of	1/
any cur	perstructure (if applicable)?	Yes.
f) Righ	t to get renewal of the leasehold rights and nature	
thereof	it to get renewar of the leasehold rights and nature	Yes.
	t. grant/ allotment/ Lease-cum/ State Agreement/	
Occupa	ancy/ lnam Holder/ Allottee etc. whether.	N.A.
	nt/ agreement etc. provides for alienable rights to the	
mortan	gor with or without conditions.	N.A.
	mortgagor is competent to create charge on such	
proper		Yes.
	nether any permission from Govt. or any other	N i D
author	ity is required for creation of mortgage and if so	Not Required.
whethe	er such valid permission is available.	
	upancy right, whether.	Vog Brosont and Links I
	h right is heritable and transferable.	Yes, Present owners have heritable and
	rtgage can be created.	Transferable rights over his said Land. Yes.
	the property been transferred by way of Gift/	N.A.
Settler	ment Deed, whether,	N.A.
	ne Gift /Settlement Deed is duly stamped and	N.A.
registe		N.A.
	e Gift /Settlement Deed has been attested by two	N.A.
witne		13.63.
	ne Gift /Settlement Deed transfers the property to	N.A.
Done		
d) WI	hether the Donee has accepted the gift by signing the	N.A.
Gift	Settlement Deed or by a separated writing or by	
	cation or by actions;	
e) W	hether there is any restriction on the Donor in	N.A.
	iting the gift /Settlement Deed in question.	
f) W	hether the Donee is in possession of the gifted	N.A.
prope		
	hether any life interest is reserved for the Donor or	N.A.
10.00	other person and whether there is a need for any other	
	n to join the creation of mortgage;	N.
2000	ny other aspect affecting the validity of the title passed	No.
	gh the gift /Settlement Deed.	N.A.
	the property been transferred by way of partition/ y settlement deed.	N.A.
		N.A.
	hether the original deed is available for deposit. If not nodality/ procedure to be followed to create a valid and	N.A.
	rceable mortgage.	
	hether mutation has been effected.	Yes.
	hether the mortgagor is in possession and enjoyment	Yes.
	s share.	
	Whether the partition made is valid in law and the	Yes.
mort	gagor has acquired a mortgagable title thereon.	
e) In	respect of partition by a decree of court, whether such	No.
decr	ee has become final and all other conditions/	
form	nalities are completed/ complied with.	
f) W	hether any of the documents in question area executed	No.
in c	ounterparts or in more than one set? If so, additional	
prec	autions to be taken for avoiding multiple mortgages?	
14 Who	ether the title documents include any testamentary	
	uments/ wills?	
a) I	n case of wills, whether the will is registered will or	No.
	egistered will?	1

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100	b) Whether will in the matter needs a mandatory probate	No.
	and it so whether the same is probated by a competent	
fig.	court?	
	c) Whether the property is mutated on the basis of will?	N.A.
H	d) Whether the original will is available?	NΑ
	e) Whether the original death certificate of the testator is	N.A.
	available?	14.74.
	f) What are the circumstances and/or documents to	N. A.
1	establish the will in question is the last and final will of the	N.A.
	testator?	
-	g) (Comments on the circumstances such as the availability	NA
	of a declaration by all the beneficiaries about the	N.A.
	genuineness/ validity of the will, all parties have acted	
1	upon the will, etc., which are relevant to rely on the will,	
	availability of Mother/Original title deeds are to be	
	explained.)	
15	Whether the property is subject to any wakf rights/ belongs	21.1
10	to church/ temple or any religious / other institutions.	N.A.
	a) any restriction in creation of charges on such ground.	N. A.
	<ul><li>a) any restriction in creation of charges on such properties.</li><li>b) Precautions/ permissions, if any in respect of the above</li></ul>	N.A.
	cases for creation of mortgage?	N.A.
16	a) Where the property is a HUF/joint family property?	
10	a) where the property is a HOP/Joint family property?	It is individual property of 1-Beerbal
		Singh S/O Late Luxmi Chand, 2-
		Smt.Kidi Devi W/O Late Hariram D/O
		Late Indramani, 3-Gulab Singh S/O
		Late Chandan Singh, 4-Pyar Singh S/O
		Late Puran Singh, & 5-Vikash Swaroop
		S/O Late Madhwanand all Five R/O
		Village-Khandi, Patti-Khas, Tehsil-
1 3		, ,
1		Jakhnidhar Distt Tehri Garhwal
	b) Whether mortgage is created for family benefit/legal	Jakhnidhar, Distt. Tehri Garhwal.
	b) Whether mortgage is created for family benefit/legal necessity,	Jakhnidhar, Distt. Tehri Garhwal. N.A.
	necessity,	
	necessity, whether the Major Coparceners have no objection/join in	
	necessity,	
	necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	N.A.
	necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc. b) Please also comment on any other aspect which may	
17	necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc. b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
17	necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc. b) Please also comment on any other aspect which may	N.A.  Not any.
17	necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc. b) Please also comment on any other aspect which may adversely affect the validity of security in such cases? a) Whether the property belongs to any trust or is subject to	N.A.  Not any.
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	necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc. b) Please also comment on any other aspect which may adversely affect the validity of security in such cases? a) Whether the property belongs to any trust or is subject to the rights of any trust? b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property? c) If yes, additional precautions/ permissions to be obtained for creation of valid mortgage? d) Requirements, if any for creation of mortgage as per the central/ state laws applicable to the trust in the matter. Is the Property an Agricultural Land.	N.A.  Not any.  N.A.  N.A.  Not Any.  N.A.
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	necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.  b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?  a) Whether the property belongs to any trust or is subject to the rights of any trust?  b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?  c) If yes, additional precautions/ permissions to be obtained for creation of valid mortgage?  d) Requirements, if any for creation of mortgage as per the central/ state laws applicable to the trust in the matter.  Is the Property an Agricultural Land.  a) whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/	N.A.  Not any.  N.A.  Not Any.  N.A.  Not Any.  N.A.  Yes as per Khatauni.  Borrower use their aforesaid Leased land for installation of her solar Power Plant and Govt. of Uttarakhand has Passed a order Dated 17-09-2019 vide his letter Number 132/XVIII(2)/2019-20(38)/2018. if any land owner/Tenant use their land for the use of industrial purposes like Solar Plant, hence

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		requirement to convert the uses of land for non Agricultural purposes. Thus the provisions of SARFAESI Act. 2002 Are applicable over aforesaid property.
d e	In case of agricultural property other relevant records, ocuments as per local laws, if any are to be verified to nsure the validity of the title and right to enforce the nortgage?	Not Required.
c	e) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Not Required.
9 8	a) Whether the property is affected by any local laws or special enactments or other regulations having a bearing on the creation security mortgage (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulation, Costal Zone Regulations, Environmental Clearance, etc.),	No.
	b) Additional aspects relevant for investigation of title as per local laws.	N.A.
	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.	Not Required.
21	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	
	c) Whether the title documents have any court seal/marking which points out any litigation/ attachment/ security to court in respect of the property in question? In such case please comment on such seal/marking.	
22	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	
	(b) Property belonging to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?	
	(c) Whether the person(s) creating mortgage has/have	
23	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.	, / r
	b/1) Whether the property (to be mortgaged) in purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm Ves/No.	?
	b/2) If Yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companines (ROC) in respect of succeeding company/ LLP (Seller) and the vendee company/ (purchaser)?	h y
	b/3) Whether the above search of charges reveals an prior charges/encumbrances, on the property proposed to be mortgaged) created by the vendo company (Seller)?	

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b	(4) If the search reveals encumbrances/charges,	Not any.
	thether such charges/encumbrances have been	
-	atisfied? Yes/No	
4 1	n case of Societies, Association, the required authority/	N.A.
p	ower to borrower and whether the mortgage can be	
C	reated, and the requisite resolutions, bye-laws.	
5 8	n) Whether any POA is involved in the chain of title during	NO.
t	the period of search?	
Ti	b) Whether the POA involved is one coupled with interest,	N.A.
	i.e. a Development Agreement-cum-Power of Attorney. If	THAT .
	so, please clarify whether the same is a registered	
	document and hence it has created an interest in favour of	
	the builder/ developer and as such is irrevocable as per law.	
	c) In case the title document is executed by the POA	NI A
	holder, please clarify whether the POA involved is –	N.A.
	(i) one executed by the Builders viz. Companies /Firms/	
	Individual or Proprietary Concerns in favour of their	
	Partners/ Employees Authorized Representatives to sign	
1	Flat Allotment of Sale, Sale Deeds, etc. in favour of buyers	
1	당는 마이지 하면 가면 가면 하면 있다면 하면 있다. 아이들은 보게 보고 있어요? 그런 사람들은 보고 있다면 HEAT ( ) 이 사람들은 보고 있다면 하면 하면 하면 하는 것을 하는 것을 하는 것이다.	
	of flats / units (Builder's POA) or	
-	(ii) other type of POA (Common POA).	NA
	(d) In case of Builder's POA, whether a certified copy of	N.A.
	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	N.A.
	POA), please clarify the following clauses in respect of	
	POA.	NO.
	i-Whether the original POA is verified and the title	NO.
	investigation is done on the basis of original POA?	N.A.
	ii-Whether the POA is a registered one?	N.A.
	iii-Whether the POA is a special or general one?	N.A.
	iv-Whether the POA contains a specific authority for	N.A.
	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	N.A.
	question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	
	g) Please comment on the genuineness of POA?	N.A.
	h) The unequivocal opinion on the enforceability and	Not any.
	validity of the POA?	ivot uny.
26		No.
26	genuineness of the Power of Attorney and the extent of the	110.
	powers given and whether the same is properly	
	executed/stamped/authenticated in terms of the Law of the	
	place, where it is executed.	
27		Residential/Commercial Property.
121	commercial complex, check and comment on the	
	following:	Present owners have heritable and
	a) Promoter's Land owner's title to the land/building	transferable rights over his aforesaid Joint
		Property.
1	b) Development Agreement/Power of Attorney;	N.A.
1	c) Extent of authority of the Developer/builder;	N.A.
	d) Independent title verification of the Land and/or	
	building in question;	100 FE 605
1	e) Agreement for sale (duly registered);	N.A.
1		
	f) Payment of proper stamp duty;	N.A.

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T	g) Requirement of registration of sale agreement, development agreement, POA, etc.;	No.
_	1 2 1 11 11	Yes.
	i) Conveyance in favour of Society/Condominium concerned;	Yes.
	j) Occupancy Certificate/allotment letter/letter of possession;	Yes, Copy of khatonies are annexed here with.
	k) Membership details in the Society etc;	Not any.
	Share Certificates;	Not any.
	m) No Objection Letter from the Society;	Not required.
	n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc;	Yes.
	<ul> <li>Requirements, for noting the Bank charges on the records of the Housing Society, if any;</li> </ul>	No.
	<ul> <li>p) If the property is vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</li> </ul>	No.
	q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Yes
1	II.A Whether the Real Estate Project comes under Real Estale (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 or number and types of apartments of plots booked as uploaded by the promoter in the website of Real Estale Regulatory Authority?	N.A.
28	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Part claims, Lines etc. and details thereof.	Not any.
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.	30 Years.
30		Not any.
31	<ul><li>(a) Urban land celling clearance, whether required and if so, details thereon.</li></ul>	
	(b) Whether No Objection Certificate under the Income Tax Act is required/obtained.	
32	extracts pertaining to there property in question.	
22	b) Whether the name of mortgagor is reflected as owner in the revenue/Muncipal/Village records?	
33	a)Whether the property offered as security is clearly demarcated? b)Whether the demarcation/partition of the property is	$\cap$

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	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.
34	<ul> <li>a) Whether the property can be identified from the following documents,</li> <li>(b) Document in relation to electricity connection;</li> <li>(c) Document in relation to water connection;</li> <li>(d) Document in relation to Sales Tax Registration, if any applicable;</li> <li>(e) Other utility bills, if any.</li> </ul>	Not Any .
	b) Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Not any.
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 required.
36	,	Yes.
	b) Property is SARFAESI compliant (Y/N)	Yes.
37	a) Whether original title deeds are available for creation of equitable mortgage.	Yes.
	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		Not any.
39		Smt.Babli W/O Shri Kushaljeet (Borrower).

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

Date: 08.04.2024 Place: New Tehri

Signature of the Advocate

(Jaybeer Singh Rawat)

MAYBEER SINGH RAWAT

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Ch. No -10, D New Tehri, a En No -6304/09 JAYBEER SINGH RAWAT
ADVOCATE
Contact No. 9412026102 &
9761347450
E Mail-jayrawatl11@gmail.com.



Office & Postal Address:-Chamber No- 10, Main Building, Ground Floor Distt. Court New Tehri, Tehri Garhwal, Uttarakhand. Pin- 249001

Annexure - C

## CERTIFICATE OF TITLE

- 1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property(ies) and offered as security by way of Simple Mortgage (\*please specify the kind of mortgage) and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Simple Mortgage is created, it will satisfy the requirements of creation of Simple 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 Officers,/Sub-Registrar(s)Office(s),Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (where applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
- 4. Following scrutiny of Land Records/Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.
- 5. There are no prior Mortgage. Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period <u>from-07.04.1994 to 06.04.2024</u> Pertaining to the immovable Property(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
- 7. Minors/(s) and his/their interest in the property(ies) is to the extent of **Not any** Specify the share of the Minor with Name). (Strike out if not applicable).
- 8. The Simple Mortgage if created, will be available to the Bank for the Liability of the intending Borrower-Smt.Babli W/O Shri Kushaljeet R/o Village-Jhabeeran,Post-Manglor,Towan,Haridwar, Distt.-Haridwar, Uttarakhand.
- 9. I certify that-1-Beerbal Singh S/O Late Luxmi Chand, 2-Smt.Kidi Devi W/O Late Hariram D/O Late Indramani, 3-Gulab Singh S/O Late Chandan Singh, 4-Pyar Singh S/O Late Puran Singh,& 5-Vikash Swaroop S/O Late Madhwanand all Five R/O Village-Khandi,Patti- Khas,Tehsil-Jakhnidhar,Distt.Tehri Garhwal has/have an absolute, clear and Marketable title over the Schedule property(ies). I further certify that the above title deeds are genuine and a valid Simple Mortgage can be created and the said Mortgage would be enforceable.

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- 10. In case of creation of- Simple Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage:
  - a) Lease Deed Dated-19.03.2024. b).
- 11. There are no legal impediments for creation of the Simple Mortgage under any applicable Law/Rules in force.
- 12. It is certified that the property is SARFAESI compliant:-Yes.

#### SCHEDULE OF THE PROPERTY(IES)

Fasli Year-1428 to 1433,

#### 1- Khata No.-30. (Owner of this Land is-Beerbal Singh).

Khet No-245M, Area-0.0324 Hect.

Khet No-365, Area-0.025 Hect. &

Khet No-367, Area-0.026 Hect.

Total Khet of said Beerbal Singh is-03, Total Area of these Khets is-0.834 Hect.

## 2- Khata No.-06. (Owner of this Land is-Smt.Kidi Devi).

Khet No-247, Area-0.028 Hect.

### 3- Khata No.-01. (Owner of this Land is-Gulab Singh).

Khet No-243, Area-0.056 Hect.

#### 4- Khata No.-23. (Owner of this Land is-Pyar Singh).

Khet No-242, Area-0.044 Hect. &

Khet No-268, Area-0.008 Hect. (which is wrongly mentioned 0.0236 in Lease Deed),

Total Khet of said Beerbal Singh is-02, Total Area of these Khets is-0.0520Hect. (which is wrongly mentioned 0.0676 in Lease Deed),

#### 5- Khata No.-12. (Owner of this Land is-Gulab Singh).

Khet No-244, Area-0.065 Hect.

Total Khata-05 Total Khet is-08, Total Area of these entire leased Land is -0.2844 Hect. Or 2844 Sq.mtrs. (which is wrongly mentioned- 0.3000 in Lease Deed),

At- Village-Khandi, Patti- Khas, Tehsil-Jakhnidhar, Distt.-Tehri Garhwal, Uttarakhand, Which is butted and bounded as below:-

East- Boundary of Village-Kumhardhar.

West- Land of Mr.Bikram Singh.

North- Pathway.

South- Land of Mrs. Jugdamba Prasad.

Place: New Tehri

Date: 08.04.2024

Signature of Advocate

(Jaybeer Singh Rawat)

JATBEER SINGH RAWAY

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Ch. No -10, Dise of Court New Tehri, No. (Compyal

En No -6304/99 UA 3317 1008

(भाग-1) क्रम संख्या 17 / 61 (प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला) ्लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक 06-Apr-2024 प्रस्तुतकर्ता या प्रार्थी का नाम JAYBEER SINGH RAWAT ADV. 31 वर्ष मुआयना लेख का प्रकार 2024) 1994 प्रतिफल की धनराशि 0.00 1 रजिस्ट्रीकरण शुल्क 0.00 2 प्रतिलिपि करण शुल्क 0.00 3 इलैक्ट्रानिक शुल्क 0.00 423 Application No 100.00 4 निरीक्षण या तलाश शुल्क 0.00 5 मुख्तारनामा के अभिप्रणालोकरण के लिए शुल्क 0.00 6 कमीशन शुल्क 0.00 7 नकल शुल्क 5.00 8 विविध 0.00 9 यात्रिक भत्ता 0.00 10 क्म रजिस्ट्रीकरण शुल्क 105.00 11 योग शुल्क वसूल करने की दिनांक 06-Apr-2024 रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, टिहरी