# REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY.

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

	10	· ·
1	a) Name of the Branch/ Business unit/ office seeking opinion.	State Bank Of India, Branch- Luxman Jhula, Rishikesh, DisttDehradun, Uttarakhand.
-	b) Reference No. and date of the letter under the cover of	Nil, Dated:- 03.04.2024 With Copy of Lease
	which the documents tendered for scrutiny are forwarded.	Deed Dated-19.03.2024.
1	c) Name of the Borrower.	Smt.Sarita W/O Shri Kamaljeet Tomar
	c) Name of the Berre	R/o House No23, Village-Jhabeeran,
		Post-Manglor, Towan, Haridwar, Distt
		Haridwar, Uttarakhand.
2	a) Type of Loan	Loan for installing of Solar Power Plant.
2	b) Type of Property	Agricultural/Commercial.
2	a) Name of the unit/concern/ company/ person offering the	1-Beerbal Singh S/O Late Luxmi
3	property/ (ies) as security.	Chand, 2-Pyar Singh S/O Late Puran
	property/ (ics) as seeding.	Singh, & 3-Gulab Singh S/O Late
		Chandan Singh, all Three R/O Village-
		Khandi, Patti-Khas, Tehsil-Jakhnidhar,
		DisttTehri Garhwal are present owners
		of his below mentioned property they
		execute a <u>Lease Deed</u> 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.
	/1 1 / Aboute	Said 1-Beerbal Singh S/O Late Luxmi
	b) Constitution of the unit/concern/ person/ body/authority	Chand, 2-Pyar Singh S/O Late Puran
	offering the property for creation of charge.	Chand, 2-Pyar Singh S/O Late 1 drain
		Singh, & 3-Gulab Singh S/O Late
		Chandan Singh, are absolute owners of
		his below mentioned property as per his
		share.
	c) State as to under what capacity is security offered	As a Borrower.
	(Whether as joint applicant or borrower or as	
	guarantor, etc.	
4	p) Value of Loan (Rs.in crores)	
5	Complete or full description of the immovable	Fasli Year-1428 to 1433,
	property/(ies) offered as security including the following	1- Khata No30. (Owner of this Land is-
	details.	Beerbal Singh).
	(a) Survey No.	Khet No-393, Area-0.035 Hect.
	(b) Door/ House no. (in case of house property)	Khet No-394, Area-0.041 Hect.
	(c) Extent/ area including plinth/ built up area in case of	
	house property.	Khet No-407, Area-0.019 Hect.
		Table Klasses and David to Ma
1		Total Khet of said Beerbal Singh is-04
	1000	Total Area of these Khets is-0.120
		<u>Heet</u> ,or-1200Sq.Mtrs.
	/	LOCER SINGH RAWA
		and SINGH IN

Ch. No -10, District Coan New Tehri, Tehri Gamwai En No -6304/99 UA 3399/2004

					2- Khata No23. (Owner of this Land is-
					Pyar Singh).
					Khet No-369, Area-0.078 Hect. &
					Khet No-368M, Area-0.0496Hect.
					Total Khet of said Beerbal Singh is-02,
					Total Area of these Khets is-0.1276Hect
				4	3- Khata No01. (Owner of this Land is-Gulab Singh).
					Khet No-395, Area-0.043 Hect.
					Total Khata-03 Total Khet is-07, Total
					Area of these entire leased Land is -
					0.2906 Hect. Or 2906 Sq.mtrs.
				lace, village, city,	At- Village-Khandi, Patti- Khas, Tehsil-
	registra	tion sub-dist	rict etc. Boundaries		Jakhnidhar, DisttTehri Garhwal,
					Uttarakhand, Which is butted and
					by the Bank and stated by the present
					owners:-
					East- Land of Mr. Vikashswaroop & Others.
					West- Land of Mr. Jugdamba Prasad.
					North- Pathway.
77124					South- Land of Mrs. Suneel, Bharti Ram.
6			he documents scri	utinized-serially and	Yes, I Scrutinized, the record of sub registrar
	1	chronologically. b) Nature of documents verified and as to whether they are			office-Jakhnidhar/New Tehri along with revenue record, at Tehsil-Jakhnidhar,
		originals or certified copies or registration extracts duly			serially and chronologically and all are found
	certifie		1		correct and genuine, as per my search.
				extracts from the	
			venue/ other author Name/ Nature of		In case of copies whether the original was
	SI. No.	Date	the document	copy/ certified extract/ photocopy etc.	scrutinized by the Advocate.
	1	19.03.2024	Lease Deed	Certified Copy	Yes.
7				cuments are obtained	Yes, I obtained Certified copy of <u>Lease Deed</u>
				and compared with proposed mortgagor?	from Sub Registrar office- Jakhnidhar, Which is enclose here with.
				copies and relevant	William to chicked their white
	fee rec	eipts along v	with the TIR.) (HL	: if the value of loan	
	1020 92			cial loans irrespective	
		loan compon		fied copies of title	I, Compared Page by Page of Lease Deed
	docun	einer an pa	ages in the certi	lirectly from Sub-	with office Record which is found Correct, as
				I page by page with	per my search.
	the or	iginal docun	nents submitted?		
	(In	case origina	als title deed in	not produced for ordinary copies the	
	matte			ore diligently &	
8	a) W	hether the i	records of registra	r office or revenue	Yes.
	author	ities relevan	t to the property in	question are available	
			nrough any online	portal or computer	
	b) If s		computer records a	re available, whether	Yes. ATTACH SINGH RAWA
	0) 11 .	Juli Ollinor		aranaore, mienter	TOOK CORP
					Ch. No -10, District Garriwal New Tehri, Tehri Garriwal
					New Tehri, Tehri Gain VA Rn. No -6304/99 UA 3399/2004

	any verification or cross checking are made and the comments/ findings in this regard.	
	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	Yes.
	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-Pyar Singh S/O Late Puran Singh, & 3-Gulab Singh S/O Late Chandan Singh, all Three R/O Village-Khandi, Patti-Khas, Tehsil-Jakhnidhar, DisttTehri Garhwal, Uttarakhand.
		2-Said Beerbal Singh S/O Late Luxmi Chand Leased a part of their share of land (0.120Hect.) to- Smt.Sarita W/O Shri Kamaljeet Tomar.
		3- Said Pyar Singh S/O Late Puran Singh, also leased a part of their share of Land (0.1276Hect.) to Smt.Sarita W/O Shri Kamaljeet Tomar. &
		3-Said another Land Lord Gulab Singh S/O Late Chandan Singh also leased a part of their share of Land (0.043Hect.) to Smt.Sarita W/O Shri Kamaljeet Tomar.
		Execute a <u>Joint Lease Deed</u> in favour of- Smt.Sarita W/O Shri Kamaljeet Tomar R/o House No23, Village-Jhabeeran, Post-Manglor, Towan, Haridwar, Distt Haridwar, Uttarakhand by way of <i>Joint</i> Registered <u>Lease Deed</u> on Dated- 19.03.2024, which is duly Registered at Sub Registrar office- Jakhnidhar in Bahi No-1, Zild No-56, Page No-353 to 380, Serial No-182, Dated-19.03.2024 after that said- Smt.Sarita W/O Shri Kamaljeet Tomar are tenant of aforesaid land, which

A/BEER SINGH RAWA\
\(\) Advocate
\text{Ch. No -10, District Coarr
\text{New Tehri, Tehri Garnwal}
\text{En No -6304/99 UA 3399/2004}

	is free from all recorded encumbrances.
b)Wherever Minor's interest or other clog on title is	Not any.
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)	
c)Nature of Minor's interest, if an and if so, whether	Not any.
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.	
Nature of Title of the intended Mortgagor over the property	Present owners have a full ownership right
(whether full ownership rights, Leasehold Rights.	over his aforesaid land.
Occupancy/ Possessory Rights or Inam Holder or Govt.	
Grantee/ Allottee etc.)	
If Ownership Rights,	7 7 7 1 1 1 7 1 7 1
a)Details of the Conveyance Documents	Lease Deed which is duly Registered a
	Sub Registrar office- Jakhnidhar in Bah
	No-1, Zild No-56, Page No-353 to 380
	Serial No-182, Dated-19.03.2024.
b)Whether the document is properly stamped.	Yes.
c) Whether the document is properly registered.	Yes.
If leasehold, whether;	
a) The Lease Deed is duly stamped and registered	Yes.
b) The Lessee is permitted to mortgage the Lease hold	Yes, as per Para-10 of Lease Deed.
right.	
c) Duration of the lease/ unexpired period of lease.	27 Years.
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.	Voc
e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	i es.
f) Right to get renewal of the leasehold rights and nature	Yes.
thereof.	1000
If Govt. grant/ allotment/ Lease-cum/ State Agreement/	N.A.
Occupancy/ Inam Holder/ Allottee etc. whether.	0.0500000
a) Grant/ agreement etc. provides for alienable rights to the	N.A.
mortgagor with or without conditions.	
b) The mortgagor is competent to create charge on such	Yes.
property.	
c) Whether any permission from Govt. or any other	Not Required.
authority is required for creation of mortgage and if so	
whether such valid permission is available.	I
If occupancy right, whether.	Yes, Present owners have heritable and
a) Such right is heritable and transferable.	Transferable rights over his said Land.
b) Mortgage can be created.	Yes.
12 Has the property been transferred by way of Gift	/ N.A.
Settlement Deed, whether.	
a) The Gift /Settlement Deed is duly stamped and	I N.A.
registered;	N A
b) The Gift /Settlement Deed has been attested by two	N.A.
witnesses;	NA O
c) The Gift /Settlement Deed transfers the property to	N.A.
Donee;	A BEER SINGH RAWAT Advocate
	A BEER SING Advocate
	V Ch. lost Tabe
	Now Tenti, Tenti
	EU VIC.

d) Whether the Donee has accepted the gift by signing the	N.A.
Gift /Settlement Deed or by a separated writing or by	
implication or by actions;	
e) Whether there is any restriction on the Donor in	N.A.
executing the gift /Settlement Deed in question.	
f) Whether the Donee is in possession of the gifted	N.A.
property; g) Whether any life interest is reserved for the Donor or	N.A.
g) Whether any the interest is reserved for any other	Mark Mark Mark Mark Mark Mark Mark Mark
any other person and whether there is a need for any other	
person to join the creation of mortgage;	No.
n) Any other aspect affecting the variatey of the	110.
through the gift /Settlement Deed.	N.A.
Has the property been transferred by way or pure	N.A.
family settlement deed.	
a) Whether the original deed is available for deposit	N.A.
the modality/ procedure to be followed to create a valid and	
enforceable mortgage.	
b) Whether mutation has been effected.	Yes.
c) Whether the mortgagor is in possession and enjoyment	Yes.
of his share.	
d) Whether the partition made is valid in law and the	Yes.
mortgagor has acquired a mortgagable title thereon.	
e) In respect of partition by a decree of court, whether such	No.
decree has become final and all other conditions/	
formalities are completed/ complied with.	
f) Whether any of the documents in question area executed	No.
in counterparts or in more than one set? If so, additional	
precautions to be taken for avoiding multiple mortgages?	
·	
Whether the title documents include any testamentary	
documents/ wills?	N
a) In case of wills, whether the will is registered will or	No.
unregistered will?	NI.
b) Whether will in the matter needs a mandatory probate	No.
and if so whether the same is probated by a competent	
court?	N. A
c) Whether the property is mutated on the basis of will?	N.A.
d) Whether the original will is available?	N.A.
e) Whether the original death certificate of the testator is	N.A.
available?	,
f) What are the circumstances and/or documents to	N.A.
establish the will in question is the last and final will of the	
testator?	
g) (Comments on the circumstances such as the availability	N.A.
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.)	
15 Whether the property is subject to any wakf rights/ belongs	N.A.
to church/ temple or any religious / other institutions.	
a) any restriction in creation of charges on such properties.	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>	
<ul><li>a) any restriction in creation of charges on such properties.</li><li>b) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?</li></ul>	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.  It is individual property of- 1-Beerbal
<ul><li>a) any restriction in creation of charges on such properties.</li><li>b) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?</li></ul>	N.A.  It is individual property of— 1-Beerbal Singh S/O Late Luxmi Chand, 2-Pyar
<ul><li>a) any restriction in creation of charges on such properties.</li><li>b) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?</li></ul>	N.A.  It is individual property of- 1-Beerbal

Ch. No -10, District Cost Now Tehri, Tehri Camwell En No -6304/99 UA School 2000

A HE SEE		Singh S/O Late Chandan Singh, all Three R/O Village-Khandi, Patti-Khas, Tehsil-Jakhnidhar,DisttTehri Garhwal Uttarakhand.
	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.	N.A.
1	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not any.
7	a) Whether the property belongs to any trust or is subject to the rights of any trust?	N.A.
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A
	c) If yes, additional precautions/ permissions to be obtained for creation of valid mortgage?	Not Any.
	d) Requirements, if any for creation of mortgage as per the central/ state laws applicable to the trust in the matter.	N.A.
18	Is the Property an Agricultural Land.  a) whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	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 that land has presume Non Agricultural Land U/S 143 U.P. Z.A. Act. and there is no requirement to convert the uses of land for non Agricultural purposes. Thus the provisions of SARFAESI Act. 2002 Are applicable over aforesaid property.
	<ul><li>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?</li><li>c) In the case of conversion of Agricultural land for</li></ul>	Not Required.
	commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	
19	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.), b) Additional aspects relevant for investigation of title as	
	per local laws	
20	<ul><li>a) Whether the property is subject to any pending or proposed land acquisition proceedings?</li><li>b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.</li></ul>	Not Required.
21	<ul> <li>a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?</li> <li>b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?</li> </ul>	No.
		Ch. 10, District County New Taha, Tena Can wall En No -0304/99 UA 307 -004

1		
1	c) Whether the title documents have any court seal/marking	No.
	which points out any litigation/ attachment/ security to	
	court in respect of the property in question? In such case	
	please comment on such seal/marking.	
	a) In case of partnership firm, whether the property belongs	N.A.
	to the firm and the deed is properly registered.	
+	(b) Property belonging to partners, whether thrown on	N.A.
	hotchpots? Whether formalities for the same have been	N.A.
1	completed as per applicable laws?	
	(c) Whether the person(s) creating mortgage has/have	N.A.
	authority to create mortgage for and on behalf of the firm.	
3	a) Whether the property belongs to a Limited Company,	N.A.
	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.	
	b/1) Whether the property (to be mortgaged) is	N.A.
	purchased by the above Company from any other	W.
	Company or Limited Liability Partnership (LLP) firm?	
	Yes/No.	
	b/2) If Yes, whether the search of charges of the	NA
	property (to be mortgaged) has been carried out with	
	Registrar of Companines (ROC) in respect of such	
	vendor company/ LLP (Seller) and the vendee company	
	(purchaser)?	
_	b/3) Whether the above search of charges reveals any	N.A.
	prior charges/encumbrances, on the property (	1 100 Y 3 4 4 4 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5
	- [4] - [4]	
	proposed to be mortgaged) created by the vendor	
	company (Seller)?	Not one
	b/4) If the search reveals encumbrances/charges,	Not any.
	whether such charges/encumbrances have been	
	satisfied? Yes/No	N. A.
24		
	power to borrower and whether the mortgage can be	
	created, and the requisite resolutions, bye-laws.	l NO
25	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	NO.
	the period of search?	
	b) Whether the POA involved is one coupled with interest,	N.A.
	i.e. a Development Agreement-cum-Power of Attorney. If	
	so, please clarify whether the same is a registered	
	document and hence it has created an interest in favour of	
	the builder/ developer and as such is irrevocable as per law.	
	c) In case the title document is executed by the POA	N.A.
	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 of Sale, Sale Deeds, etc. in favour of buyers	
	of flats / units (Builder's POA) or	
	(ii) other type of POA (Common POA).	
	(d) In case of Builder's POA, whether a certified copy of	N.A.
	POA is available and the same has been verified/ compared	
	with the original POA.	
	e) In case of common POA (i.e. POA other than Builder's	N.A.
	POA), please clarify the following clauses in respect of	
	POA.	10 /
	. O/ i.	Advosate
		WN Dietros Coun
		a state Torre
		En No -6304/99 UA 331 - 2004

1		
/	i-Whether the original POA is verified and the title investigation is done on the basis of original POA?	NO.
/	ii-Whether the POA is a registered one?	N. A.
1	iii-Whether the POA is a special or general one?	N.A.
	in-Whether the DOA sent in the if the income is	N.A.
	iv-Whether the POA contains a specific authority for execution of title document in question?	N.A.
	f) Whether the POA was in force and not revoked or had	N.A.
	become invalid on the date of execution of the document in	
	question? (Please clarify whether the same has been	
	ascertained from the office of sub-registrar also?)	
	g) Please comment on the genuineness of POA?	N.A.
	h) The unequivocal opinion on the enforceability and	Not any.
	validity of the POA?	
26	Whether mortgage is being created by a POA holder, check	No.
	genuineness of the Power of Attorney and the extent of the	
	powers given and whether the same is properly	
	executed/stamped/authenticated in terms of the Law of the	
25	place, where it is executed.	
27	If the property is a flat/apartment or residential/	Agricultural/Commercial Property.
1	commercial complex, check and comment on the	
1	following:	Present owners have heritable and
	a) Promoter's Land owner's title to the land/building	transferable rights over his aforesaid Joint
	b) Development Agreement/Power of Attorney;	Property.
		N.A.
	<ul><li>c) Extent of authority of the Developer/builder;</li><li>d) Independent title verification of the Land and/or</li></ul>	Yes.
	building in question;	Yes.
	e) Agreement for sale (duly registered);	NIA
1		
		N.A.
	f) Payment of proper stamp duty;	N.A.
	f) Payment of proper stamp duty; g) Requirement of registration of sale agreement,	REPORT OF THE PROPERTY OF THE
	f) Payment of proper stamp duty; g) Requirement of registration of sale agreement, development agreement, POA, etc.;	N.A. No.
	f) Payment of proper stamp duty; g) Requirement of registration of sale agreement, development agreement, POA, etc.; h) Approval of building plan, permission of	N.A.
	f) Payment of proper stamp duty; g) Requirement of registration of sale agreement, development agreement, POA, etc.;	N.A. No.
	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;	N.A. No. Yes.
	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	N.A. No. Yes. Yes. Yes, Copy of khatonies are annexed here
	<ul> <li>f) Payment of proper stamp duty;</li> <li>g) Requirement of registration of sale agreement, development agreement, POA, etc.;</li> <li>h) Approval of building plan, permission of appropriate/local authority, etc.;</li> <li>i) Conveyance in favour of Society/Condominium concerned;</li> </ul>	N.A. No. Yes.
	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	N.A. No. Yes. Yes. Yes, Copy of khatonies are annexed here
	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;	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.
	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;	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.
	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.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.
	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	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.
	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.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.
	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/	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.
	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	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.
	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;	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.  Yes.
	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 vacant land and construction is yet	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.  Yes.
	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 vacant land and construction is yet to be made, approval of lay-out and other	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not required.  Yes.
	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 vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.  Yes.  No.
	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 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	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not required.  Yes.
	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 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,	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.  Yes.  No.
	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 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. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not required.  Yes.  No.  No.  Yes.
	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 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,	N.A. No.  Yes.  Yes.  Yes, Copy of khatonies are annexed here with.  Not any.  Not any.  Not required.  Yes.  No.

Ch. No.-10, District Coun.
New Yahd, Tenn Garnwall
En Ne -6004/99. UA 3500/2004

/	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	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Not any.
31	(a) Urban land celling clearance, whether required and if so, details thereon.	N.A.
	(b) Whether No Objection Certificate under the Income Tax Act is required/obtained.	No.
32	a) Details of RTC extracts/mutation extracts/ Katha extracts pertaining to there property in question.	Yes.
	b) Whether the name of mortgagor is reflected as owner in the revenue/Muncipal/Village records?	Yes.
33	a)Whether the property offered as security is clearly demarcated? b)Whether the demarcation/partition of the property is	Yes.
	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,	Yes.
34	as the case may be)  a) Whether the property can be identified from the following documents,  (b) Document in relation to electricity connection;  (c) Document in relation to water connection;  (d) Document in relation to Sales Tax Registration, if any applicable;  (e) Other utility bills, if any.	Not Any .
	b) Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	
35	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).	
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)	103.

Ch. No. 10, Bunica Court
New York, Tohnica Court
New Y

1	Whether original title deeds are available for creation of equitable mortgage.	Yes.		
1	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.			
38	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Not any.		
39	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Smt.Sarita W/O Shri Kamaljeet Tomar (Borrower).		

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

Date: 09.04.2024 Place: New Tehri

Signature of the Advocate

(Jaybeer Singh Rawat)

JAYBEER SINGH RAWA' Advocate Ch. No -10, District Coun New Yehri, Tehn Garnwal En No -6304/99 UA 38C8/2004

#### JAYBEER SINGH RAWAT ADVOCATE Contact No. 9412026102 & 9761347450

E Mail- jayrawatl 11@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- 05.04.1994 to 04.04.2024</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.Sarita W/O Shri Kamaljeet Tomar R/o House No.-23, Village-Jhabeeran, Post-Manglor, Towan, Haridwar, Distt.-Haridwar, Uttarakhand.

9. I certify that-1-Beerbal Singh S/O Late Luxmi Chand, 2-Pyar Singh S/O Late Puran Singh, & 3-Gulab Singh S/O Late Chandan Singh, all Three R/O Village-Khandi, Patti-Khas, Tehsil-Jakhnidhar, Distt.-Tehri Garhwal, Uttarakhand 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.

Advocate
Ch. No -10, District Coun
New York, Tehri Gamwal
En No -6304/59 UA 3309/2004

- 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-393, Area-0.035 Hect.

Khet No-394, Area-0.041 Hect.

Khet No-406, Area-0.025 Hect. &

Khet No-407, Area-0.019 Hect.

Total Khet of said Beerbal Singh is-04, Total Area of these Khets is-0.120 Hect.or-1200Sq.Mtrs.

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

Khet No-369, Area-0.078 Hect. &

Khet No-368M, Area-0.0496Hect.

Total Khet of said Pyar Singh is-02, Total Area of these Khets is-0.1276Hect

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

Khet No-395, Area-0.043 Hect.

Total Khata-03 Total Khet is-07, Total Area of these entire leased Land is -0.2906 Hect. Or 2906 Sq.mtrs.

At- Village-Khandi, Patti- Khas, Tehsil-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- Land of Mr. Vikashswaroop & Others.

West- Land of Mr.Jugdamba Prasad.

North- Pathway.

South- Land of Mrs. Suneel, Bharti Ram.

Place:New Tehri Date: 09.04.2024 Signature of Advocate
(Jaybeer Singh Rawat)

JATBEER SINGH RAWAT

Ch. No -10, District Coern New Tehri, Tehri Garnwal En No -0304/99 UA 3399/2004

		(भाग-	1)		' संख्या	17	' /	35
(प्रस्तुतकर्ता लेख या प्रार्थना-पत्र प्रस्तुत करने का दिः	<del></del>	ीं द्वारा र 04-Apr-		वाला)	(1941			
प्रस्तुतकर्ता या प्रार्थी का नाम जय	बीर सिंह राव		200					
लेख का प्रकार	मुआयना	31	वर्ष	(	1994	-	202	4)
प्रतिफल की धनराशि		0.00		•				
1 रजिस्ट्रीकरण शुल्क		0.00						
2 प्रतिलिपि करण शुल्क		0.00						
3 इलैक्ट्रानिक शुल्क		0.00		An	plicatio	n No		413
4 निरीक्षण या तलाश शुल्क		100	.00	Ap	рисано	1110		
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 कुम रजिस्ट्रीकरण शुल्क		0.00			1	Jook		
11 योग		105.00	)			1		
शुल्क वसूल करने की दिनांक 04-A	pr-2024							

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, टिहरी