

B.D. Uniyal
Advocate
(M.COM, LL.M)



Chamber:
90, 1st Floor, Office Opp. Bar Association,
Dehradun (U.K.)
Office Address :
S-28, Nehrupuram MDDA Colony,
Kanwali Road, Dehradun
Mob.: +91 9720283136, 9412437069
E-mail: bduniyal.advocate24@gmail.com

To,
The Head,
Punjab National Bank,
PLP-IRAM,
Bye-Pass, Road,
Dehradun.

Date: 14.05.2024

ANNEXURE-IV

SPECIAL REPORT ON TITLE

REGARDING: SEARCH REPORT / NON-ENCUMBRANCE CERTIFICATE IN RESPECT OF All that Residential Property/Land Described in Khata Khatoni No. 00983, Fasli Year 1416-1421, bearing Khasra no. 1119, (Old Khasra no. 708) Land measuring 91 Sq.Yard Or 76.12 Sqm. Situated in Mauza Chak-tunwala, Pargana Parwa Doon, Dehradun.

ASPECT TO BE CONSIDERED	COUNSEL'S STATEMENT
A- PARTICULARS	
1. Name of the borrowers with address:	Rohini Pandey D/o Mr. Birendra Pandey R/o 38, D.A.V. Collage Road, Karanpur, Dehradun.
2.(i) Name of the Persons offering Mortgage and address:	Rohini Pandey D/o Mr. Birendra Pandey R/o 38, D.A.V. Collage Road, Karanpur, Dehradun.
2.(ii) Name of the present owner	Mr. Raja Ram S/o Mr. Tika Ram R/o Village Chak-tunwala, Dehradun.
3.(i) Details of the Property to be Mortgaged: As per Title Deed:	All that Residential Property/Land Described in Khata Khatoni No. 00983, Fasli Year 1416-1421, bearing Khasra no. 1119, (Old Khasra no. 708) Land measuring 91 Sq.Yard Or 76.12 Sqm. Situated in Mauza Chak-tunwala, Pargana Parwa Doon, Dehradun. Bounded and butted as under: East: Property of Ashok Negi S.M. 45 Ft. West: Property of other, S.M. 46 Ft. North: Property of Ashok Pal, S.M. 26 Ft. South: 12 Ft. wide Road, S.M. 10 Ft.
3.(ii) As per present:	As per valuation report of the approved valuer of the Bank.
B - INVESTIGATIONS	

ON PANEL OF



B. D. Uniyal, Advocate
Chamber No. 90, 1st Floor,
Opp. Bar Association Office,
Court Compound, Dehradun
Mob.: +91 9720283136, 9412437069

PUNJAB NATIONAL BANK / ORIENTAL BANK OF COMMERCE / UNION BANK OF INDIA / ANANITAL BANK, CO-OPREATIVE BANK, LIC, DOON HOUSING CO. LTD. & IIRC MEMBER OF BSE Ltd. DEHRADUN

1. Detail of the Title deeds/Documents (including Link deeds/Parent deeds) to be deposited for creation of the Mortgage (with full particulars regarding nature of document, date of execution and details of registration.

1. Certified copy of Sale Deed executed by Mr. Kishan Lal dated 19.03.1999 which is duly registered in the office of Sub-registrar Dehradun in book no. 1 Vol. no. 498 at page no. 72 Adf. N. 1 Vol. no. 730 At Page No. 537 to 590 at Sl. no. 2655 dated 07.06.1999. executed in favour of **1. Mr. Raja Ram 2. Mr. Ganga Ram.**

2. Certified copy of GPOA executed by Mr. Kishan Lal dated 04.06.1998 which is duly registered in the office of Sub-registrar Dehradun in book no. 4 Vol. no. 2 at page no. 145 Adf. no.4 Vol. no. 72 at Page No. 691 to 696 at Sl. no. 258 dated 05.06.1998. executed in favour of **Smt. Vimal Devi & Ajay Kumar.**

3. Certified Copy of land Land Punrikshit Khata Khatoni No.556 fasli 1400, Mauza Chaktunwala Dehradun.

4. Certified Copy of Punrikshit Khasra fasli Year 1400, Mauza Chaktunwala Dehradun.

5. Certified Copy of Fard Mutabika, fasli Year 1400, Mauza Chaktunwala Dehradun.

6. Copy Khata Khatoni No. 00983 Fali Year 1416-1421 of Mauza Chaktunwala, Pargana Parwa Doon, Dehradun.

7. Original Sale agreement dated 07.05.2024,

8. Original Sale Deed yet to be execute in favour of Borrower.

History of the Title based on Documents mentioned in Clause No.

- Inutility 1. Mr. Raja Ram 2. Mr. Ganga Ram both sons of Shri Tika Ram R/o Village Chaktunwala, Dehradun, and Mr. Kishan Lal S/o late Shri Mohan Lal R/o Village Chaktunwala Dehradun, were the joint owner of land 0.3080 Hect. in Khasra no. 708, Mauza Chaktunwala, Dehradun, since before of 1992. And one of Co-owner Mr. Kishan Lal S/o late Shri Mohan Lal R/o Village Chaktunwala Dehradun, sold his $\frac{1}{2}$ Part of land measuring 0.1540 Hect. out of 0.3080 Hect. in Khasra no. 708 Mauza Chaktunwala, Dehradun, acting through his Lawful Attorney Smt. Vimla Devi W/o Shri Raja Ram and Mr. Ajay Kumar S/o Ganga Ram both R/o Village Chaktinwala, Dehradun, vide registered sale deed dated 19.03.1999 which is duly registered in the office of Sub-registrar Dehradun in book no. 1 Vol. no. 498 at page no. 72 Adf. N. 1 Vol. no. 730 At Page No. 537 to 590 at Sl. no. 2655 dated 07.06.1999. and said attorney was executed by Mr. Kishan Lal S/o Late Mr. Mohan Lal in favour of



B. D. Uniyal, Advocate
Chamber No. 90, 1st Floor,
Opp. Bar Association Office,
Court Compound, Dehradun
9720283136, Mob: 9412437069

Smt. Vimal Devi & Ajay Kumar on dated 04.06.1998 which is duly registered in the office of Sub-registrar Dehradun in book no. 4 Vol. no. 2 at page no. 145 Adf. no.4 Vol. no. 72 at Page No. 691 to 696 at Sl. no. 258 dated 05.06.1998. and thereafter 1. Raja Ram & 2. Mr. Ganga Ram become the joint owner of all That Land measuring 0.3080 Hect. in Khasra no. 708 Mauza Chaktunwala, Dehradun. Certified copy of said Sale deed & And Attorney are enclosed herewith and marked as Annexure- 1&2 along with this report.

- AND WHEREAS in the embarrassment Bandobasti settlement of Village Chaktunwala Dehradun Aforesaid Khasra no.708 Converted in new Khasra no. 1119 and name of above owner Mr. Raja Ram & Mr. Ganga Ram Duly recorded in Land Punrikshit Khata Khatoni No.556 fasli 1400, Mauza Chaktunwala Dehradun. and theirs name duly Mutated in new Khata Khatoni No. 00983 Fali Year 1416-1421 of Mauza Chaktunwala, Pargana Parwa Doon, Dehradun, as Main Owners. Certified copy of Punrikshit Khatoni & Punrikshit Khasra Are enclosed herewith and marked as Annexure- 3,4,5, & 6 along with this report.
- That the present owners **Mr. Raja Ram S/o Mr. Tika Ram R/o Village Chaktunwala, Dehradun, with the Consent of 1. Mr. Ajay Pal 2. Mr. Vijay Pal bpth sons of Late Ganga Ram & Mrs. Shobha Rani w/o late Ganga Ram all R/o Village Chaktunwala, Dehradun,** has entered into sell agreement dated 07.05.2024, with the purposed borrowers **Rohini Pandey D/o Mr. Birendra Pandey R/o 38, D.A.V. Collage Road, Karanpur, Dehradun,** for schedule of Property for Amounting Rs 18,00,000/ (Eighteen Lakh) and time of execution of sale deed fixed within 3 months from the date of agreement. Said agreement is enclosed herewith as an Annexure-7 in this report.
- Thus the chain of title is well established from last more than 13 years continuously. The present owners **Mr. Raja Ram S/o Mr. Tika Ram R/o Village Chaktunwala, Dehradun,** has clear marketable title of the aforesaid property/Land and he has right to sell and transfer the same, and property is also free from mortgage, charge, lien, and the mortgagor may create equitable mortgage by depositing original sale deeds in favour of Bank in accordance with rules.
- I have searched the relevant records in this regard to immovable Property Land in sub-registrar office Dehradun, for 1999 to 14.05.2024, and all concern record and verify the certified copy of deed, I found no irregularity. That on the basis of such a search made by me, and on the basis of affidavit no encumbrance, furnished by Present owner **Mr. Raja Ram S/o Mr. Tika Ram R/o Village Chaktunwala, Dehradun,** absolute owners of the Schedule of Property/Land and after execution of sale deed with the consent of Mr. Ajay Pal, Vijay Pal both Sons of Late Ganga Ram and Smt. Shobha Rani W/o Late Shri Ganga Ram All R/o Village Chaktunwala, Dehradun, in favour of **Rohini Pandey D/o Mr. Birendra Pandey R/o 38, D.A.V. Collage Road, Karanpur, Dehradun,** then **She** will become the absolute owner of the scheduled Property/Land.

2.	Whether certified copies have been obtained from the registrar office?	Yes
3.	Whether the Documents are in hand are compared with the certified copies and whether the documents given raise any doubt of	Yes, Documents does not raise any doubt of suspicion vide going through title deed Compared with certified copies.



B. D. Uniyal, Advocate
Chamber No. 90, 1st Floor,
Opp. Bar Association Office,
Court Compound, Dehradun
9720283136, Mob.: 9412437069

suspicion?	
Whether the registration particulars Number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office ?	YES
5. Whether the registration particulars and dated and page particulars as given in the title deed tally with the particulars as stated in records of the registrar's office?	Yes
6. Whether the photographs of the parties affixed in the conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	Yes
7. Whether the contents of the given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the Registrar's office/ If not variations be specified. What is its effect.	Yes
8. Whether the Property has been mutated in the name of the person offering the mortgage?	No, Name of Previous owners name duly mutated in Land Khata No. 00983, Fasli Year 1416-1421, in Mauza Chaktunwala, Pargana Parwa Doon, Dehradun.
9. Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated.	Yes
10. Whether there is any bar under any local law for creation of mortgage of the Land to be mortgaged? (In some states there are legal restrictions on creation of the mortgage of Agricultural property for non-agricultural Purpose).	At present there is no legal restriction on creation of the equitable mortgage in Uttarakhand. The EM can be created in any of the designated branches of the bank. By depositing originals sale deed.
11. Where there are restrictions regarding sale of the Property to be mortgaged? (In some States, there are restrictions for sale of property to be residents out side the States).	The Property/Land to be Mortgage, is Saleable.
12. Whether all the approvals, clearance/sanctioned required for creation of the mortgage have been obtained? If not obtained, what are such sanction/ approvals and clearances yet to be obtained.	Not Applicable



B. D. Uniyal, Advocate
 Chamber No. 90, 1st Floor,
 Opp. Bar Association Office,
 Court Compound, Dehradun
 ☎9720283136, Mob.: 9412437069

13. Whether the Land is ancestral/or under joint ownership or the minor is having interest in the Land. If so it effect thereof.	Not Applicable
14. Whether the Land to be mortgaged has been acquired under Land Acquisition Act 1894?	Not Applicable
15. Whether Urban Land Ceiling Act is applicable in the State where the Land is located?	Not applicable
16. In case of lease hold property whether permission/NOC from the Lessor is required for creation of mortgage. Whether permission of the Lessor/NOC is obtained.	Not Applicable
17. What is the rate of sharing unearned income with Lessor in the event of the sale of the property?	Not Applicable
18. Whether copy of the title deed favouring Lessor (other then government) is made available to examine the validity of the lease.	Not Applicable
19. Whether terms and conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	Not Applicable
20. Whether the permission of the Income Tax Authorities/ Assessing Officer is required under the provisions of the Income Tax Act for creation of Mortgage or any certificate is to be submitted to the bank to show that no dues are outstanding to the Income Tax Department.	Not Applicable
21. In respect of the agricultural land whether land is declared surplus or under consolidation of holdings.	Not Applicable
22. Whether the owner's title valid, absolute, clear and marketable?	Yes,
23. Base on documents available, whether the owner's title is saleable?	Yes,
24. Base on documents available, whether the owner's title is transferable?	Yes,


B. D. Uniyal, Advocate
 Chamber No. 90, 1st Floor,
 Opp. Bar Association Office,
 Court Compound, Dehradun
 9720283136, Mob: 9412437069

Whether certified copies of revenue records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor. (copies of the revenue record be submitting the certificate of Title Investigation).	Not Applicable
26. Whether the Mortgaged property is enforceable under SARFAESI Act 2002	That the aforesaid Property/Land is situated within the Limit of Nagar Nigam Dehradun, and Abadi in Nature and the Equitable Mortgage can be created on it and the SARFAESI Act 2002 is applicable upon the Land



B. D. Uniyal Advocate
 Charan Ni 90c 1st Floor,
 Opp. Bar Association Office,
 Court Compound, Dehradun
 9720283136, Mob.: 9412437069

B. D. Uniyal
Advocate
(M.COM, LL.M)



Chamber:
90, 1st Floor, Office Opp. Bar Association,
Dehradun (U.K.)
Office Address :
S-28, Nehrupuram MDDA Colony,
Kanwali Road, Dehradun
Mob.: +91 9720283136, 9412437069
E-mail: bduniyal.advocate24@gmail.com

To,
The Head,
Punjab National Bank,
PLP-IRAM,
Bye-Pass, Raod,
Dehradun.

Date: 14.05.2024

ANNEXURE-V
CERTIFICATE

REGD: All that Residential Property/Land Described in Khata Khatoni No. 00983, Fasli Year 1416-1421, bearing Khasra no. 1119, (Old Khasra no. 708) Land measuring 91 Sq.Yard Or 76.12 Sqm. Situated in Mauza Chak-tunwala, Pargana Parwa Doon, Dehradun, Bounded and butted as by East: Property of Ashok Negi S.M. 45 Ft. West: Property of other, S.M. 46 Ft. North: Property of Ashok Pal, S.M. 26 Ft. South: 12 Ft. wide Road, S.M. 10 Ft. belonging to Mr. Raja Ram S/o Mr. Tika Ram R/o Village Chak-tunwala, Dehradun.

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report which is enclosed. I hereby certify that the registration particulars - number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of the Sub-Registrar/Registrar of assurances as well as the certified copy of title deeds, which was obtained by me is enclosed with this certificate.

I further certify that the photographs of previous owner, and the intending mortgagor affixed/seen in the original title deed tally with records of Sub-Registrar, office As well as certified copy of the title deed.

Chain of title relating to the property is complete as given in the Annexure hereto.

I have verified, tallied and compared these documents from the record of Sub-registrar/Registrar of assurance and also from the records of other appropriate authorities.:

- 1. Certified copy of Certified copy of Sale Deed** executed by Mr. Kishan Lal dated 19.03.1999 which is duly registered in the office of Sub-registrar Dehradun in book no. 1 Vol. no. 498 at page no. 72 Adf. N. 1 Vol. no. 730 At Page No. 537 to 590 at Sl. no. 2655 dated 07.06.1999. executed in favour of **1. Mr. Raja Ram 2. Mr. Ganga Ram.**
- 2. Certified copy of GPOA** executed by Mr. Kishan Lal dated 04.06.1998 which is duly registered in the office of Sub-registrar Dehradun in book no. 4 Vol. no. 2 at page no. 145 Adf. no.4 Vol. no. 72 at Page No. 691 to 696 at Sl. no. 258 dated 05.06.1998. executed in favour of **Smt. Vimal Devi & Ajay Kumar.**

I shall be liable/responsible if any loss is caused to the Bank due to negligence on my part in making the search and Bank has the unqualified

ON PANEL OF



B. D. Uniyal, Advocate
Chamber No. 90, 1st Floor,
Opp. Bar Association Office,
Court Compound, Dehradun
Mob. 9412437069

PUNJAB NATIONAL BANK / ORIENTAL BANK OF COMMERCE / UNION BANK OF INDIA,
NANITAL BANK, CO-OPREATIVE BANK, LIC, DOON HOUSING CO. LTD. & IGRC MEMBER OF BSE Ltd. DEHRADUN

right to publish my name for including in the caution list being maintained by the Indian Banks' Association or Reserve Bank of India Or Any other Such Body for circulation amongst Banks/Financial Institutions.

As per your instructions and pursuant to my search conducted in the office of Sub-Registrar **Dehradun** from the period **1999-14.05.2024** Vide receipt attached with the report. Certified copy of the Transfer Deed is enclosed herewith and thereby undersigned concluded that No Encumbrance has been found in respect of the Above-mentioned Property/Land.

I have not given opinion earlier on investigation of title relating to the same land/Land as detailed hereunder:

- a) Name of Lender:
- b) Date of Opinion **14.05.2024**
- c) Remarks: Property/**Land is governed under the SARFAESI ACT.**

I have searched the relevant records in this regards to immovable Land in sub registrar office for 1982-14.05.2024 and all concern record and verify the certified copy of tile deed I found no irregularity,

That on the basis of such a search made by me and on the basis of affidavit submitted by present owners **Mr. Raja Ram S/o Mr. Tika Ram R/o Village Chaktunwala, Dehradun**, enclosed herewith to this effect, I have not found any defects in the title of the present owner.

The valid equitable mortgage can be created by depositing the following title deed. The said title deeds are genuinely registered and are not duplicate or fake as observed by me, are to be obtained by Bank at the time of Mortgage:-

1. **Certified copy of** Sale Deed executed by Mr. Kishan Lal dated 19.03.1999 which is duly registered in the office of Sub-registrar Dehradun in book no. 1 Vol. no. 498 at page no. 72 Adf. N. 1 Vol. no. 730 At Page No. 537 to 590 at Sl. no. 2655 dated 07.06.1999. executed in favour of **1. Mr. Raja Ram 2. Mr. Ganga Ram.**
2. **Certified copy of GPOA** executed by Mr. Kishan Lal dated 04.06.1998 which is duly registered in the office of Sub-registrar Dehradun in book no. 4 Vol. no. 2 at page no. 145 Adf. no.4 Vol. no. 72 at Page No. 691 to 696 at Sl. no. 258 dated 05.06.1998. executed in favour of **Smt. Vimal Devi & Ajay Kumar.**
3. **Certified Copy of land** Land Punrikshit Khata Khatoni No.556 fasli 1400, Mauza Chaktunwala Dehradun.
4. **Certified Copy of** Punrikshit Khasra fasli Year 1400, Mauza Chaktunwala Dehradun.
5. **Certified Copy of Fard Mutabika**, fasli Year 1400, Mauza Chaktunwala Dehradun.
6. Copy Khata Khatoni No. 00983 Fali Year 1416-1421 of Mauza Chaktunwala, Pargana Parwa Doon, Dehradun.
7. Original Sale agreement dated 07.05.2024,
8. Original Sale Deed yet to be execute in favour of Borrower.



B. D. Uniyal, Advocate
Chamber No. 101, 1st Floor,
Opp. Bar Association Office,
Court Compound, Dehradun
9720283136, Mob: 9412437069

Advocate

- Enclosures:**
1. Special report
 2. Chain of Title
 3. Search Receipt issued by Sub-Registrar, **Dehradun**.
 4. Certificate
 5. Certified copy
 6. Affidavit.

NOTE:1 ALL THE BOUNDRIES AND PHYSICAL POSSESSION OF THE LAND AND ID PROOF OF THE BORROWER / MORTGAGER SHOULD BE STRICTLY VERIFIED BY THE BRANCH MANAGER/ FIELD OFFICER, BEFORE THE DISBURSEMENT OF LOAN.



B. D. Uniyal, Advocate
Chamber No. 90, 1st Floor,
Opp. Baf Association Office,
Court Compound, Dehradun
☎ 9720283136, Mob.: 9412437069

D. Uniyal
Advocate
(M.COM, LL.M)



Chamber:
90, 1st Floor, Office Opp. Bar Association,
Dehradun (U.K.)
Office Address :
S-28, Nehrupuram MDDA Colony,
Kanwali Road, Dehradun
Mob.: +91 9720283136, 9412437069
E-mail.: bduniyal.advocate24@gmail.com

Date: 14.05.2024

To,
The Head,
Punjab National Bank,
PLP-IRAM,
Bye-Pass, Raod,
Dehradun.

ANNEXURE-V-B
SEARCH CERTIFICATE

REGD: All that Residential Property/Land Described in Khata Khatoni No. 00983, Fasli Year 1416-1421, bearing Khasra no. 1119, (Old Khasra no. 708) Land measuring 91 Sq.Yard Or 76.12 Sqm. Situated in Mauza Chak-tunwala, Pargana Parwa Doon, Dehradun, Bounded and butted as by East: Property of Ashok Negi S.M. 45 Ft. West: Property of other, S.M. 46 Ft. North: Property of Ashok Pal, S.M. 26 Ft. South: 12 Ft. wide Road, S.M. 10 Ft. belonging to Mr. Raja Ram S/o Mr. Tika Ram R/o Village Chak-tunwala, Dehradun.

Personal search was carried out for the purpose of inspection conducted by me in the office of Sub-Registrar, **Dehradun**, from the period of 1999-14.05.2024 Vide receipt enclosed with the report, Certified copy of the Transfer Deed is enclosed herewith and thereby undersigned came to the conclusion that No Encumbrance has been found in respect of the above mentioned Property/Land.

The Search report disclosed following:

Search Report discloses that the present owner purchased the aforesaid Land vide registered Sale deed.

3. Registrar of Companies : N.A.
4. Courts : No.
5. Other offices :
 - i) Office of the Co-operative Society : N.A.
 - ii) _____ Development Authority : N.A.
6. Any other documents
 - a) Receipts for payment of Municipal Taxes etc : N.A.
7. The Search made in ROC:- Bank do self
8. Inspection of Court records:- N.A.
9. Search Made / Inspections carried out in the following office disclosed:

Office	Date of Search / Inspection	Information
Sub-Registrar Dehradun	1999- 14.05.2024	All the documents were properly registered over there.

 **D. Uniyal**, Advocate
Chamber: 90, 1st Floor,
Opp. Bar Association Office,
Court Compound, Dehradun
9720283136, Mob.: 9412437069

ON PANEL OF

PUNJAB NATIONAL BANK / ORIENTAL BANK OF COMMERCE / UNITED BANK OF INDIA,
NANITAL BANK, CO-OPREATIVE BANK, LIC, DOON HOUSING CO. LTD. & IGRC MEMBER OF BSE Ltd. DEHRADUN