

**DEEPAK VAISH****Advocate****Authorised Panel Lawyer :**

SBI, HDFC, BOI, PNB, IOB

Zila Sahkari Bank Ltd. Haridwar

Regn. No. UP-666/92 UA 2222/04



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Ref. No. ....{33}

Dated .24.11.2021..

**ANNEXURE-B****REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVALE PROPERTY (TIR)**

1.	(a) Name of the Branch / BU seeking opinion.	State Bank of India, SME, Civil Lines Roorkee, Distt.-Haridwar.
	(b) Reference No. and dated of the letter under the cover of which the documents tendered for scrutiny are forwarded.	As per Bank Instructions.
	(c) Name of the Borrower	M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli, Tehsil-Laksar, Distt.-Haridwar through its Director Shri Aurangzeb S/o Shri Taj Mohammad R/o Sujdu, Tehsil & Distt.-Muzaffar Nagar (Uttar Pradesh).
2.	(a) Name of the unit / concern / company / person offering the property as security.	M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli, Tehsil-Laksar, Distt.-Haridwar through its Director Shri Aurangzeb S/o Shri Taj Mohammad R/o Sujdu, Tehsil & Distt.-Muzaffar Nagar (Uttar Pradesh) is the present title holder of the property in question by way of registered Sale Deed Dt. 20-02-2013.
	(b) Constitution of the unit / concern / person / body / authority offering the property for creation of charge.	As above.
	(c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)	As a borrower.
3.	Complete or full description of the immovable property offered as security including the following details.	Non Agricultural Land belonging to Khata No. 08, Khasra No. 264m area 0.442 hectare i.e. 4420 Square meter, Situated at Village-Gangnoli, Pargana-Manglore, Tehsil-Laksar, Distt.-Haridwar.
	(a) Survey No.	Khasra No. 264m.
	(b) Door / House no. (In case of house property)	N.A.
	(c) Extent / area including plinth / built up area in case of house property.	Total land area 0.442 hectare i.e. 4420 Square meter.
	(d) Locations like name of the place, village, City, registration, sub-district etc., boundaries	Situated at Village-Gangnoli, Pargana-Manglore, Tehsil-Laksar, Distt.-Haridwar.

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4.

(a) Particulars of the documents scrutinized-serially and chronologically.

(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.

Note:- Only originals or certified extracts from the registering / land / revenue / other authorities be examined.

(1) Certified Copy of Khatoni for Khata No. 08, Khasra No. 264m of Village-Gangnoli of 1379 fasli in the name of Shri Ajmer Singh S/o Shri Nageena Singh.

(2) Original Sale Deed Dt. 10-08-2009 executed by Shri Yashpal, Raj Kumar, Shiv Kumar & Shyam Lal Ss/o Late Shri Ajmer Singh & Smt. Sumitra Devi W/o Late Shri Ajmer Singh in favour of Shri Satendra Kumar S/o Shri Narendra Singh which was registered vide Bahi No. 1, Jild No. 464, Page 67, A.D.F. Book No. 1, Jild No. 625, Pages 373 to 380 at Sl. No. 3195 on Dt. 11-08-2009 in the office of Sub-Registrar Laksar.

(3) Copy of Permission Dt. 13-02-2013 issued by Uttarakhand State in favour M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli, Distt.-Haridwar for the purchased of the above said property.

(4) Original Sale Deed Dt. 20-02-2013 executed by Shri Satendra Kumar S/o Shri Narendra Singh in favour of M/s Alfa Ingot Pvt. Ltd., through its Director Shri Aurangzeb S/o Shri Taj Mohammad which was registered vide Bahi No. 1, Jild No. 1403, Pages 9 to 54 at Sl. No. 1497 on Dt. 20-02-2013 in the office of Sub-Registrar Laksar.

(5) Certified Copy of Sale Deed Dt. 20-02-2013, Document No. 1497.

(6) Copy of Order Dt. 21-01-2015 passed by Assistant Collector, 1<sup>st</sup> Class Laksar in Case No. 04/14-15, U/s 143, U.P.Z.A. & L.R. Act., M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli through its Director Shri Aurangzeb Versus State.

Note: Original Sale Deed Dt. 20-02-2013, Document No. 1497 & other documents is already mortgaged with State Bank of India, SME, Civil Lines Roorkee.

Sl. No.	Date	Name / Nature of the document	Original / Certified Copy/ Certified Extract / Photo Copy etc.	In case of copies, whether the original was scrutinized by the Advocate
1.	10-08-2009	Sale Deed	Original	Already Mortgage
2.	20-02-2013	Sale Deed	Original	Already Mortgage

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5.	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgager? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)	Yes
	(a) i) 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?	Yes
	(b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	N.A., as above.
6.	(a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes, records of revenue authorities is available on online portal <a href="http://www.bhulekh.uk.gov.in">www.bhulekh.uk.gov.in</a>
	(b) If such online / computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	Yes, records of revenue authorities available on online portal are cross checked and found a order U/s 143, U.P.Z.A. & L.R. Act related to the above said property.
	(c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No
7.	(a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar office Laksar
	(b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar / district registrar / registrar-general. If so, please name all such offices?	No
	(c) Whether search has been made at all the offices name at (b) above?	N.A.

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	(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?	No
8.	<p>Chain of titles 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. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the title.</p> <p><b>In case of property offered as security for loans of Rs. 1.00 crore and above, search or title / encumbrance for a period of not less than 30 years is mandatory. (Separate Sheets may be used).</b></p>	<p>The property in question with other property was the personal ancestral property of Shri Ajmer Singh S/o Shri Nageena Singh R/o Village-Khedi Mubarikpur, Pargana-Manglore, Tehsil-Laksar, Distt.-Haridwar and his name was recorded in consolidation records with transferable rights since 1379 fasli i.e. Calendar Year 1971.</p> <p>2- Later on Shri Ajmer Singh S/o Shri Nageena Singh died.</p> <p>3- And after the death of Shri Ajmer Singh the property in question is inherit to his legal heirs Shri Yashpal, Raj Kumar, Shiv Kumar &amp; Shyam Lal Ss/o Late Shri Ajmer Singh &amp; Smt. Sumitra Devi W/o Late Shri Ajmer Singh R/o Village-Khedi Mubarikpur, Pargana-Manglore, Tehsil-Laksar, Distt.-Haridwar and their names are also mutated in consolidation records.</p> <p>4- Later on Shri Yashpal, Raj Kumar, Shiv Kumar &amp; Shyam Lal Ss/o Late Shri Ajmer Singh &amp; Smt. Sumitra Devi W/o Late Shri Ajmer Singh executed Sale Deed Dt. 10-08-2009 for land area 0.442 hectare, bearing Khasra No. 264m (the property in question) in favour of Shri Satendra Kumar S/o Shri Narendra Singh R/o Village-Abdul Raheempur, Pargana-Gordhanpur, Tehsil-Laksar, Distt.-Haridwar which was registered vide Bahi No. 1, Jild No. 464, Page 67, A.D.F. Book No. 1, Jild No. 625, Pages 373 to 380 at Sl. No. 3195 on Dt. 11-08-2009 in the office of Sub-Registrar Laksar.</p> <p>5- Later on Shri Satendra Kumar S/o Shri Narendra Singh had applied Application No. 89, U/s 5C U.P. Consolidation of Holdings Act for construction on said land and permission has been granted by S.O.C. Haridwar at Roorkee by order Dt. 17-01-2013 for construction on the land bearing Khasra No. 264m area 0.442 hectare within 90 days of the order.</p>

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		<p>6- And M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli, Distt.-Haridwar through its Director Shri Aurangjeb S/o Shri Taj Mohammad get the Permission Dt. 13-02-2013 from Uttrakhand State through Secretary for the purchased of the property in question.</p> <p>7- And lastly Shri Satendra Kumar S/o Shri Narendra Singh executed Sale Deed Dt. 20-02-2013 for land area 0.442 hectare, bearing Khasra No. 264m (the property in question) in favour of M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli, Distt.-Haridwar through its Director Shri Aurangjeb S/o Shri Taj Mohammad R/o Sujdu, Tehsil &amp; Distt.-Muzaffar Nagar (Uttar Pradesh) which was registered vide Bahi No. 1, Jild No. 1403, Pages 9 to 54 at Sl. No. 1497 on Dt. 20-02-2013 in the office of Sub-Registrar Laksar and the name of said firm is also mutated in consolidation records.</p> <p>8- And after that the land bearing Khasra No. 264m area 0.442 hectare (the property in question) is declared non agricultural land for industrial purpose U/s 143, U.P.Z.A. &amp; L.R. Act by the Order Dt. 21-01-2015 passed by Assistant Collector, 1<sup>st</sup> Class Laksar in Case No. 04/14-15, M/s Alfa Ingot Pvt. Ltd., through its Director Shri Aurangjeb Versus State.</p> <p><b><u>Thus the Chain of title is complete in all respect.</u></b></p> <p><b><u>I further certify that the provisions of the SARFAESI Act 2002 are applicable to this property.</u></b></p>
9.	Nature of title of the intended Mortgage over the property. (whether full ownership right, leasehold Rights, Occupancy, possessory Rights of Inam Holder of Govt. Grantee / Allottee etc.)	Full Ownership rights.
10.	If leasehold, whether	No
	a) Lease Deed is duly stamped and registered.	N.A.
	b) Lessee is permitted to mortgage the Leasehold right,	N.A.

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	c) duration of the Lease / unexpired period of lease,	N.A.
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	N.A.
	e) Whether the lease hold rights permits for the creation of any superstructure (if applicable)?	N.A.
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A.
11.	If Govt. grant / allotment / Lease-cum / Sale Agreement, whether, grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions, the mortgagor is competent to create charge on such property.	N.A.
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	No
12.	I occupancy right, whether,	N.A.
	a) Such right is heritable and transferable,	N.A.
	b) Mortgage can be created.	N.A.
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities / procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	There is no interest of any minor in the property.
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	No
	(a) The Gift / Settlement Deed is duly stamped and registered.	N.A.
	(b) The Gift / Settlement Deed has been attested by two witnesses.	N.A.
	(c) The Gift / Settlement Deed transfers the property to Donne.	N.A.
	(d) Whether the Donne has accepted the gift by signing the Gift / Settlement Deed or by a separated writing or by implication or by actions.	N.A.

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	(e) Whether there is any restriction on the Donor in executing the gift / settlement deed in question.	N.A.
	(f) Whether the Donor is in possession of the gifted property.	N.A.
	(g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage.	N.A.
	(h) Any other aspect affecting the validity of the title passed through the gift / settlement deed.	N.A.
15.	(a) In case of partition / settlement deeds, whether the original deed is available for deposit. If not the modality / procedure to be followed to create a valid and enforceable mortgage.	N.A.
	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A.
	(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	N.A.
	(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions / formalities are completed / complied with.	N.A.
	(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	N.A.
16.	Whether the title documents include any testamentary documents / wills?	No
	(a) In case of wills, whether the will is registered will or unregistered will?	N.A.
	(b) Whether will in the matter needs a mandatory probate 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.

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	(d) Whether the original will is available?	N.A.
	(e) Whether the original death certificate of the testator is available?	N.A.
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?  (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness / validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother / Original title deeds are to be explained.)	N.A.
17.	(a) Whether the property is subject to any wakf rights?	No
	(b) Whether the property belongs to church/ temple or any religious / other institutions having any restriction in creation of charges on such properties?	No
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	No
18.	(a) Where the property is a HUF/joint family property, 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.	No
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	No
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A.
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.

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20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	N.A., as the property in question is a industrial property on the spot and land is declared non agricultural land for industrial purpose U/s 143, U.P.Z.A. & L.R. Act by the Order Dt. 21-01-2015 passed by Assistant Collector, 1 <sup>st</sup> Class Laksar, in Case No. 04/14-15, M/s Alfa Ingot Pvt. Ltd., through its Director Shri Aurangzeb Versus State.
	(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?	N.A., as above.
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.	N.A., as above.
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.).	No
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	(c) Whether the title documents have any court seal / marking which points out any litigation / attachment/security to court in respect of the property in question? In such case please comment on such seal / marking.	No
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No

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	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A.
	(c) Whether the person(s) creating mortgage has / have authority to create mortgage for and on behalf of the firm.	N.A.
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes / No.	N.A.
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser)?	N.A.
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)? Yes / No.	N.A.
	iv) If the search reveals encumbrances / charges, whether such charges/ encumbrances have been satisfied? Yes/No	N.A.
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No
27.	(a) Whether any POA is involved in the chain of title?	No
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify	N.A.

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	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 holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies / Firms / Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats / units (Builder's POA) or (ii) other type of POA (Common POA).	N.A.
	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified / compared with the original POA.	N.A.
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	N.A.
	i) Whether the original POA is verified and the title 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 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 question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	N.A.
	(g) Please comment on the genuineness of POA?	N.A.
	(h) The unequivocal opinion on the enforceability and validity of the POA?	N.A.
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed / stamped / authenticated in terms of the Law of the place, where it is executed.	N.A.

**DEEPAK VAISH**

Advocate

Reg. No.:UP-666/92, UA-2222/04

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# DEEPAK VAISH

Advocate.

Authorised Panel Lawyer :

SBI, HDFC, BOI, PNB, IOB

Zila Sahkari Bank Ltd. Haridwar

Regn. No. UP-666/92 UA 2222/04



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Ref. No. ....(33)

Dated .24.11.2021...

29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	No
(a)	Promoter's/Land owner's title to the land/building.	N.A.
(b)	Development Agreement/Power of Attorney.	N.A.
(c)	Extent of authority of the Developer/builder.	N.A.
(d)	Independent title verification of the Land and/or building in question.	N.A.
(e)	Agreement for sale (duly registered).	N.A.
(f)	Payment of proper stamp duty.	N.A.
(g)	Requirement of registration of sale agreement, development agreement, POA, etc.	N.A.
(h)	Approval of building plan, permission of appropriate / local authority, etc.	N.A.
(i)	Conveyance in favour of Society/ Condominium concerned.	N.A.
(j)	Occupancy Certificate/allotment letter / letter of possession.	N.A.
(k)	Membership details in the Society etc.	N.A.
(l)	Share Certificates.	N.A.
(m)	No Objection Letter from the Society.	N.A.
(n)	All legal requirements under the local/Municipal laws, regarding ownership of flats / Apartments / Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	N.A.
(o)	Requirements, for noting the Bank charges on the records of the Housing Society, if any.	N.A.
(p)	If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any.	N.A.
(q)	Whether the numbering pattern of the units / flats tally in all documents such as approved plan, agreement plan, etc.	N.A.

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30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	I have inspected the available records Index-2 <sup>nd</sup> in the office of Sub-Registrar Laksar for a period of 31 years i.e. 01-01-1991 to 24-11-2021 up to date vide inspection Receipt No. 156/61 Dt. 24-11-2021 and found <u>the above said property is already mortgage with State Bank of India, SME, Civil Lines Roorkee by way of Equitable Mortgage.</u>
31.	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.	As above.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	N.A.
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon.	N.A., as the provision of Urban Land Ceiling Act, area not applicable in the State of Uttrakhand.
	(b) Whether No Objection Certificate under the Income Tax Act is required / obtained.	No Objection Certificate under Income Tax Act is not required.
34.	Details of RTC extracts / mutation extracts / Khata extract pertaining to the property in	Yes, copy of Khatoni is already submitted.
35.	Whether the name of mortgagor is reflected as owner in the revenue / Municipal / Village records?	Yes, the name of present owner is recorded in consolidation records.
36.	(a) Whether the property offered as security is clearly demarcated?	Yes
	(b) Whether the demarcation / partition of the property is legally valid?	Yes
	(c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes
37.	Whether the property can be identified from the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny?	Yes
	(a) Document in relation to electricity connection.	Yes, to be obtained.

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CMI Court Roorkee

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक

24-Nov-2021

प्रस्तुतकर्ता या प्रार्थी का नाम

दीपक वैश्य एडवोकेट

लेख का प्रकार

मुआयना 30 वर्ष

( 1,992 - 2,021 )

प्रतिफल की धनराशि

0.00

1 रजिस्ट्रीकरण शुल्क

0.00

2 प्रतिलिपिकरण शुल्क

0.00

3 इलैक्ट्रॉनिक शुल्क

0.00

4 निरीक्षण या तलाश शुल्क

100.00

Application No 2,986

5 मुख्तारनामा के अभिपणालोकरण के लिए शुल्क

0.00

6 कमीशन शुल्क

0.00

7 नकल शुल्क

0.00

8 विविध

5.00

9 यात्रिक भत्ता

0.00

10 कम रजिस्ट्रीकरण शुल्क

0.00

11 योग

105.00

शुल्क वसूल करने की दिनांक

24-Nov-2021

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक,

लक्सर



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Dated .24-11-2021...

	(b) Document in relation to water connection.	N.A.
	(c) Document in relation to Sales Tax Registration, if any applicable.	N.A.
	(d) Other utility bills, if any.	N.A.
38.	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	No
39.	If the valuation report and/or approved / sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Valuation Report and approved / sanctioned plan are submitted to Bank.
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes, the provision of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) are applicable to this property.
42.	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.	<u>Original Sale Deed &amp; other documents is already deposited with State Bank of India, SME, Civil Lines Roorkee.</u>
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N.A.
44.	Additional aspects relevant for investigation of title as per local laws.	N.A.

  
**DEEPAK VAISH**  
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45.	Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security.	Spot inspection & Identity of persons executing document in favour of Bank is recommended to be verified.
46.	The specific persons who are required to create mortgage / to deposit documents creating mortgage.	M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli, Tehsil-Laksar, Distt.-Haridwar through its Director Shri Aurangzeb S/o Shri Taj Mohammad R/o Sujdu, Tehsil & Distt.-Muzaffar Nagar (Uttar Pradesh).
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016?	No
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	N.A.
	Whether the registered agreement for sale as prescribed in the above Act/Rule there under is executed?	No
	Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.

Submitted by

Date: 24-11-2021

Place: Roorkee

 DEEPAK VAISH  
(Advocate)

DEEPAK VAISH  
Advocate

Reg. No.:UP-666/92, UA-2222/04  
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**ANNEXURE-C****CERTIFICATE OF TITLE ON THE BASIS OF ORIGINAL TITLE DEEDS**

I have examined the Original title deeds intended to be deposited relating to the schedule property to be offered as security by way of "Equitable Mortgage" and that the documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that the said Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Equitable Mortgage and I further certify that:-

2. I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors and undertake to re-examine the original title deeds as and when produced and.

3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Sub-Registrar Office. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage on production of the original title deeds. 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 and relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

5. There are prior Mortgage/Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01-01-1991 to 2021 up to date pertaining to the Immovable Property covered by above said Original Title Deeds. **The above said property is already mortgaged with State Bank of India, SME, Civil Lines Roorkee by way of Equitable Mortgage.**

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.

7. Minor/(s) and his/ their interest in the property is to the extent of \_\_\_\_\_ NIL.

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower **M/s Alfa Ingot Pvt. Ltd.**, Village-Gangnoli, Tehsil-Laksar, Distt.-Haridwar through its Director Shri Aurangzeb S/o Shri Taj Mohammad R/o Sujdu, Tehsil & Distt.-Muzaffar Nagar (Uttar Pradesh).

9. I certify that **M/s Alfa Ingot Pvt. Ltd.**, Village-Gangnoli, Tehsil-Laksar, Distt.-Haridwar through its Director Shri Aurangzeb S/o Shri Taj Mohammad R/o Sujdu, Tehsil & Distt.-Muzaffar Nagar (Uttar Pradesh), has got an absolute, clear and Marketable title over the Schedule property, **except the earlier charge in favour of State Bank of India, SME, Civil Lines Roorkee by way of Equitable Mortgage.** I further certify that the above registered title deeds appear to be genuine and a valid mortgage can be created on the basis of the original title deeds and the said Mortgage would be enforceable.

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

**DEEPAK VAISH**

Advocate

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Civil Court Roorkee

**DEEPAK VAISH**

**Advocate**

**Authorised Panel Lawyer :**

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Ref. No. ....{33}

Dated 24-11-2021...

**Documents Required for creation of a valid Equitable Mortgage in favour of Bank.**

- (1) Certified Copy of Khatoni for Khata No. 08, Khasra No. 264m of Village-Gangnoli of 1379 fasli in the name of Shri Ajmer Singh S/o Shri Nagëena Singh.
- (2) Certified Copy of Sale Deed Dt. 10-08-2009 executed by Shri Yashpal, Raj Kumar, Shiv Kumar & Shyam Lal Ss/o Late Shri Ajmer Singh & Smt. Sumitra Devi W/o Late Shri Ajmer Singh in favour of Shri Satendra Kumar S/o Shri Narendra Singh which was registered vide Bahi No. 1, Jild No. 464, Page 67, A.D.F. Book No. 1, Jild No. 625, Pages 373 to 380 at Sl. No. 3195 on Dt. 11-08-2009 in the office of Sub-Registrar Laksar.
- (3) Copy of Permission Dt. 13-02-2013 issued by Utrakhand State in favour M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli, Distt.-Haridwar for the purchased of the above said property.
- (4) Original Sale Deed Dt. 20-02-2013 executed by Shri Satendra Kumar S/o Shri Narendra Singh in favour of M/s Alfa Ingot Pvt. Ltd., through its Director Shri Aurangjeb S/o Shri Taj Mohammad which was registered vide Bahi No. 1, Jild No. 1403, Pages 9 to 54 at Sl. No. 1497 on Dt. 20-02-2013 in the office of Sub-Registrar Laksar.
- (5) Certified Copy of Sale Deed Dt. 20-02-2013, Document No. 1497.
- (6) Copy of Order Dt. 21-01-2015 passed by Assistant Collector, 1<sup>st</sup> Class Laksar in Case No. 04/14-15, U/s 143, U.P.Z.A. & L.R. Act., M/s Alfa Ingot Pvt. Ltd., Village-Gangnoli through its Director Shri Aurangjeb Versus State.

**Note: Original Sale Deed Dt. 20-02-2013, Document No. 1497 & other documents is already mortgaged with State Bank of India, SME, Civil Lines Roorkee.**

(7) Copy of Board Resolution of M/s Alfa Ingot Pvt. Ltd.

(8) Stamp duty @ 0.5% on loan amount with a maximum of Rs. 10,000/- only.

There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.


I further certify that the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) are applicable to this property.

**SCHEDULE OF THE PROPERTY**

Non Agricultural Land belonging to Khata No. 08, Khasra No. 264m area 0.442 hectare i.e. 4420 Square meter, Situated at Village-Gangnoli, Pargana-Manglore, Tehsil-Laksar, Distt. Haridwar.

Date: 24-11-2021

Place: Roorkee

Submitted by  
  
**DEEPAK VAISH**  
Advocate  
Reg. No.: UP-666/92, UA-2222/04 (Advocate)  
Civil Court Roorkee