

DEEPAK VAISH

Advocate

Authorised Panel Lawyer :

SBI, HDFC, BOI, PNB, IOB

Zila Sahkari Bank Ltd. Haridwar

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

3334/21

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Office :

Chamber No. 6,

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Ref. No.(17)...

Dated 16-06-2021.....

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 Branch 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 Shri Radha Raman Steels, through its Partners Shri Shivin Singhal S/o Shri Sanjay Singhal & Smt. Anchal Garg W/o Shri Shivin Singhal R/o 170, Nehru Nagar Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar.
2.	(a) Name of the unit / concern / company / person offering the property as security.	Smt. Anchal Singhal W/o Shri Shivin Singhal R/o 170, Nehru Nagar Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar is the present owner of this property by way of registered Sale Deed Dt. 27-05-2021, Document No. 3334 & who will mortgage it in favour of Bank in capacity of guarantor's.
	(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 Guarantor.
3.	Complete or full description of the immovable property offered as security including the following details.	1/2 Share of 1/2 Share of One Residential Open Plot area measuring in East- 24 feet, West- 19 feet 4-½ inch, North- 142 feet, South- 154 feet 7 inch total area measuring 3201.1 Square feet i.e. 297.5 Square meter, with shared area measuring 800.275 Square feet i.e. 74.375 Square meter, which is bounded as under: East- Roorkee-Dehradun National Highway, West- Land of Kayyum, North- House of Mohammad Yameen, South- Plot of Pradosh Singhal H.U.F., bearing Part of Khasra No. 898/3, Situated at Roorkee (Within Limits of Nagar Nigam Roorkee), Pargana & Tehsil-Roorkee, Distt.-Haridwar.
	(a) Survey No.	Part of Khasra No. 898/3.
	(b) Door / House no. (In case of house property)	N.A.
	(c) Extent / area including plinth / built up area in case of house property.	Shared area measuring 800.275 Square feet i.e. 74.375 Square meter.

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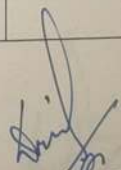
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	(d) Locations like name of the place, village, City, registration, sub-district etc., boundaries	Situating at Roorkee (Within Limits of Nagar Nigam Roorkee), Pargana & Tehsil-Roorkee, Distt.-Haridwar.																						
4.	<p>(a) Particulars of the documents scrutinized-serially and chronologically.</p> <p>(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p>Note:- Only originals or certified extracts from the registering / land / revenue / other authorities be examined.</p>	<p>(1) Certified Copy of Khatoni for Khata No. 1007, Khasra No. 898/3 of 1427 to 1432 fasli of Village-Roorkee (Within Limits) in the names of Shri Vikram Singh & Sandeep Singh Rana Ss/o Shri Trilok Singh & others.</p> <p>(2) Original Sale Deed Dt. 16-06-2014 executed by Shri Vikram Singh & Sandeep Singh Rana Ss/o Shri Trilok Singh in favour of Smt. Meenu Singhal W/o Shri Pradosh Singhal which was registered vide Bahi No. 1, Jild No. 3377, Pages 119 to 128 at Sl. No. 5901 on Dt. 18-06-2014 in the office of Sub-Registrar Roorkee.</p> <p>(3) Certified Copy of General Power of Attorney Dt. 21-09-2016 executed by Smt. Meenu Singhal W/o Shri Pradosh Singhal in favour of Shri Pradosh Singhal S/o Shri Suresh Chand which was registered vide Bahi No. 4, Jild No. 88, Pages 45 to 58 at Sl. No. 258 on Dt. 28-09-2016 in the office of Sub-Registrar Roorkee.</p> <p>(4) Original Sale Deed Dt. 27-05-2021 executed by Shri Pradosh Singhal S/o Shri Suresh Chand general power of attorney holder on behalf of Smt. Meenu Singhal W/o Shri Pradosh Singhal in favour of Smt. Anchal Singhal W/o Shri Shivin Singhal which was registered vide Bahi No. 1, Jild No. 5921, Pages 157 to 186 at Sl. No. 3334 on Dt. 28-05-2021 in the office of Sub-Registrar Roorkee.</p>																						
	<table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Date</th> <th>Name / Nature of the document</th> <th>Original / Certified Copy/ Certified Extract / Photo Copy etc.</th> <th>In case of copies, whether the original was scrutinized by the Advocate</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>16-06-2014</td> <td>Sale Deed</td> <td>Original</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>21-09-2016</td> <td>General Power of Attorney</td> <td>Original</td> <td>Yes</td> </tr> <tr> <td>3.</td> <td>27-05-2021</td> <td>Sale Deed</td> <td>Original</td> <td>Yes</td> </tr> </tbody> </table>	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.	16-06-2014	Sale Deed	Original	Yes	2.	21-09-2016	General Power of Attorney	Original	Yes	3.	27-05-2021	Sale Deed	Original	Yes			
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.	16-06-2014	Sale Deed	Original	Yes																				
2.	21-09-2016	General Power of Attorney	Original	Yes																				
3.	27-05-2021	Sale Deed	Original	Yes																				
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)	<p>Yes</p> <p style="text-align: right;">  DEEPAK VAISH Advocate Reg. No.: UP-666/92, UA-2222/04 Civil Court Roorkee </p>																						

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(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).	Original & certified copies compared by me.
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 www.bhulekh.gov.uk.in
(b) If such online / computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	Yes, record of revenue authorities available on online portal is cross checked & found in order.
(c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	N.A.
7. (a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar office Roorkee
(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.
(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

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<p>8. 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>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).</p>	<p>The property in question with other property was the personal ancestral property of <u>Shri Vikram Singh & Sandeep Singh Rana Ss/o Shri Trilok Singh R/o 3, Maktoolpuri Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar</u> and their names were recorded in revenue records with transferable rights since before 1360 fasli i.e. Calendar Year 1952.</p> <p>2- Later on <u>Shri Vikram Singh & Sandeep Singh Rana Ss/o Shri Trilok Singh</u> executed Sale Deed Dt. <u>16-06-2014</u> for plot area <u>1600.55 Square feet</u> i.e. 148.75 Square meter, bearing Part of Khasra No. 898/3 (property in question exists) in favour of <u>Smt. Meenu Singhal W/o Shri Pradosh Singhal R/o 10/2, Chandrapuri Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar</u> which was registered vide Bahi No. 1, Jild No. 3377, Pages 119 to 128 at Sl. No. 5901 on Dt. <u>18-06-2014</u> in the office of Sub-Registrar Roorkee and her name is also mutated in revenue records vide Order Dt. 06-12-2014 in Case No. 88/14-15 passed by Tehsildar Roorkee.</p> <p>3- Later on <u>Smt. Meenu Singhal W/o Shri Pradosh Singhal</u> executed General Power of Attorney Dt. 21-09-2016 for the property in question with other property in favour of <u>Shri Pradosh Singhal S/o Shri Suresh Chand R/o 10/2, Chandrapuri Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar</u> which was registered vide Bahi No. 4, Jild No. 88, Pages 45 to 58 at Sl. No. 258 on Dt. <u>28-09-2016</u> in the office of Sub-Registrar Roorkee.</p> <p>4- And lastly <u>Shri Pradosh Singhal S/o Shri Suresh Chand</u> general power of attorney holder on behalf of <u>Smt. Meenu Singhal W/o Shri Pradosh Singhal</u> executed Sale Deed Dt. 27-05-2021 for plot area <u>800.275 Square feet</u> i.e. 74.375 Square meter, bearing Part of Khasra No. 898/3 (the property in question) in favour of <u>Smt. Anchal Singhal W/o Shri Shivin Singhal</u> which was registered vide Bahi No. 1, Jild No. 5921, Pages 157 to 186 at Sl. No. 3334 on Dt. <u>28-05-2021</u> in the office of Sub-Registrar Roorkee.</p>
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		<p><u>Thus the Chain of title is complete in all respect.</u></p> <p><u>I further certify that the provisions of the SARFAESI Act 2002 are applicable to this property.</u></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	N.A.
	a) Lease Deed is duly stamped and registered.	N.A.
	b) Lessee is permitted to mortgage the Leasehold right,	N.A.
	c) duration of the Lease / unexpired period of lease,	N.A.
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	N.A.
	e) Whether the 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.

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14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	N.A.
	(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.
	(e) Whether there is any restriction on the Donor in executing the gift / settlement deed in question.	N.A.
	(f) Whether the Donne 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.

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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.
	(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.	N.A.
	(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

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	(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.
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 residential plot on the spot, situated at Roorkee (Within Limits of Nagar Nigam Roorkee). ✓
	(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.	N.A.
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No, litigation is pending in any court could be ascertained available records. ✓
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	(c) Whether the title documents have any court seal / marking which points out any litigation / attachment/security to court in respect of the	N.A.

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	property in question? In such case please comment on such seal / marking.	
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No
	(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

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27.	(a) Whether any POA is involved in the chain of title?	Yes
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No
	(c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies / Firms / Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats / units (Builder's POA) or (ii) other type of POA (Common POA).	General Power of Attorney.
	(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.	Yes, compared with the original GPA.
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA. i) Whether the original POA is verified and the title investigation is done on the basis of original POA? ii) Whether the POA is a registered one? iii) Whether the POA is a special or general one? iv) Whether the POA contains a specific authority for execution of title document in question?	N.A. Yes Yes General Power of Attorney. Yes
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	As per available records at the time of execution of sale deed detailed above. General Power of Attorney holder, the executants of registered General Power of Attorney detailed above was alive & the General Power of Attorney detailed above was fully effective and it was not revoked or cancelled.
	(g) Please comment on the genuineness of POA?	General Power of Attorney detailed above is duly registered in the office of Sub-Registrar Roorkee.

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	(h) The unequivocal opinion on the enforceability and validity of the POA?	Transfer of the property on the basis of General Power of Attorney detailed above is legal & valid.
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.
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.

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No.(17)....

Dated 16-06-2021.....

	(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.
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 nd in the office of Sub-Registrar Roorkee for a period of 31 years i.e. 01-01-1990 to 16-06-2021 up to date vide inspection Receipt No. 97/5 Dt. 16-06-2021 and found the property is clear, marketable and free from all recorded encumbrances.
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 Uttarakhand.
	(b) Whether No Objection Certificate under the Income Tax Act is required / obtained.	N.A.
34.	Details of RTC extracts / mutation extracts / Khata extract pertaining to the property in question.	N.A.
35.	Whether the name of mortgagor is reflected as owner in the revenue / Municipal / Village records?	<u>Mutation required in revenue records in the name of present owner.</u>
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

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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
	(b) Document in relation to water connection.	Yes
	(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.)	Yes
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.	N.A., original title deed is to be deposited in favour of Bank.

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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.
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.	Smt. Anchal Singhal W/o Shri Shivin Singhal R/o 170, Nehru Nagar Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar. ✓
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.

Date: 16-06-2021
Place: Roorkee

Submitted by

Deepak Vaish
DEEPAK VAISH
(Advocate)

DEEPAK VAISH
Advocate
Reg. No.: UP-666/92, UA-2222/04
Civil Court Roorkee



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Dated 6-06-2021.....

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 no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01-01-1990 to 16-06-2021 up to date pertaining to the Immovable Property covered by above said Original 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.

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 Shri Radha Raman Steels**, through its Partners **Shri Shivin Singhal S/o Shri Sanjay Singhal & Smt. Anchal Garg W/o Shri Shivin Singhal R/o 170, Nehru Nagar Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar.**

9. I certify that **Smt. Anchal Singhal W/o Shri Shivin Singhal R/o 170, Nehru Nagar Roorkee, Pargana & Tehsil-Roorkee, Distt.-Haridwar**, has got an absolute, clear and Marketable title over the Schedule property. 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

Authorised Panel Lawyer :

SBI, HDFC, BOI, PNB, IOB

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Dated 16-06-2021

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

- (1) Certified Copy of Khatoni for Khata No. 1007, Khasra No. 898/3 of 1427 to 1432 fasli of Village-Roorkee (Within Limits) in the names of Shri Vikram Singh & Sandeep Singh Rana Ss/o Shri Trilok Singh & others.
- (2) Original Sale Deed Dt. 16-06-2014 executed by Shri Vikram Singh & Sandeep Singh Rana Ss/o Shri Trilok Singh in favour of Smt. Meenu Singhal W/o Shri Pradosh Singhal which was registered vide Bahi No. 1, Jild No. 3377, Pages 119 to 128 at Sl. No. 5901 on Dt. 18-06-2014 in the office of Sub-Registrar Roorkee.
- (3) Certified Copy of General Power of Attorney Dt. 21-09-2016 executed by Smt. Meenu Singhal W/o Shri Pradosh Singhal in favour of Shri Pradosh Singhal S/o Shri Suresh Chand which was registered vide Bahi No. 4, Jild No. 88, Pages 45 to 58 at Sl. No. 258 on Dt. 28-09-2016 in the office of Sub-Registrar Roorkee.
- (4) Original Sale Deed Dt. 27-05-2021 executed by Shri Pradosh Singhal S/o Shri Suresh Chand general power of attorney holder on behalf of Smt. Meenu Singhal W/o Shri Pradosh Singhal in favour of **Smt. Anchal Singhal W/o Shri Shivin Singhal** which was registered vide Bahi No. 1, Jild No. 5921, Pages 157 to 186 at Sl. No. 3334 on Dt. 28-05-2021 in the office of Sub-Registrar Roorkee.
- (5) Certified Copy of Sale Deed Dt. 27-05-2021, Document No. 3334.
- (6) 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.

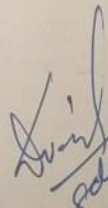
SCHEDULE OF THE PROPERTY

1/2 Share of 1/2 Share of One Residential Open Plot area measuring in East- 24 feet, West- 19 feet 4-½ inch, North- 142 feet, South- 154 feet 7 inch total area measuring 3201.1 Square feet i.e. 297.5 Square meter, **with shared area measuring 800.275 Square feet i.e. 74.375 Square meter**, which is bounded as under: East- Roorkee-Dehradun National Highway, West- Land of Kayyum, North- House of Mohammad Yameen, South- Plot of Pradosh Singhal H.U.F., **bearing Part of Khasra No. 898/3, Situated at Roorkee (Within Limits of Nagar Nigam Roorkee)**, Pargana & Tehsil-Roorkee, Distt.-Haridwar.

Date: 16-06-2021

Place: Roorkee

Submitted by


DEEPAK VAISH
(Advocate)

DEEPAK VAISH

Advocate

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

Civil Court Roorkee