Ianager, E BANK OF INDIA

HARPAL SINGH PANWAR Bank's Advocate & Notary Teh. Court Laksar & Roorkee Distt. Court Haridwar Ph.+91-9412903091, 9719274771 Email:hspanwaradvocate@gmail.com

Annexure-B

Report of Investigation of Title in respect of immovable property

•		State Bank of India B.O. Sector-5 BHEL Ranipur Haridwar.
1	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Ref. No.ADV/2020-21/ Dated/2411/2020
	Name of the Borrower.	M/s Vision Metals Aids Private Limited, through its Director Sh. Ashish Gupta S/o Sh. Satya Prakash Gupta R/o C-28, Shivalik Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar.
2.	Name of the unit/concerr company/person offering the property/ (ies) as security.	" Trivate Limited.
1	Constitution of the unit/conce person/ body/ authority offering property for creation of charge. State as to under the content of the content of the content of the unit/conce	the
	State as to under what capacity security offered (whether as j applicant or borrower or guarantor, etc.)	oint as
	3. Complete or full description of immovable property (ies) offered security including the following details:	d as loo Property bearing Plot No.D.
	Survey No.	N.A
	Door/House no. (in case of property)	f house D-30
	Extent/ area including plinth/ built Total area 1704Same	
	 up area in case of house pro Locations like name of the village, city, registration, au 	e place Situated in Industrial A D. L. L. L. S.
	etc. Boundaries,	

ocent.	from the dother author	registering/land/ ities be examined.	Prakash Gupta	Ashish Gupta S/o Sh. Satya R/o C-28, Shivalik Nagar Haridwar Tehsil & Distt.
io.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized by the advocate.
1	28/01/1997	registered Lease deed ed copy of all title	Original	Original Lease deed scrutinized
all alo b) of fr	the proposed a such certified ang with the TI i) Whether a title docume om Sub-Regi	th the documents made mortgagor? (Please a copies and relevant IR.) all pages in the cer- ents which are obtain strar's office have be with the original	also enclose fee receipts tified copies med directly	
6.	produced. (In case original comparing copies show cautiously) Whether revenue	er the records of re-	th the original of produced for a or ordinary re diligently & gistrar office or Yo to the property in is	es, Records of revenue authorities available on Online Portal
	revenue authorities relevant to question are available for ver- any online portal or computer		sification that I	uni double on Omme Portai
1		on are available for ve iline portal or compute	er system?	n Online Portal www.eregistreation.uk.gov.in
	If suc wheti made regal Whe	on are available for ve line portal or compute the online/computer rec ther any verification or e and the comments and, ether the genuineness	ords are available, cross checking are findings in this	records of registration is available Online Portal
	If suc wheti made rega Whe is p por ma	ch online/computer recher any verification or e and the comments and. ether the genuineness cossible to be got verifital and if so whether side?	ords are available, cross checking are findings in this of the stamp paper led from any online uch verification was	records of registration is available n Online Portal rww.eregistreation.uk.gov.in es.
	• If suc wheth made regal • When is por ma	ch online/computer recher any verification or e and the comments and the genuineness cossible to be got verificated and if so whether state?	ords are available, cross checking are findings in this of the stamp paper ided from any online uch verification was arity falls within the registrar office?	records of registration is available n Online Portal rww.eregistreation.uk.gov.in es. No.
	• If suc wheth made regal • When is port made of the port	ch online/computer recher any verification or e and the comments and. ether the genuineness cossible to be got verifital and if so whether side? operty offered as secu	or system? A cords are available, cross checking are findings in this of the stamp paper ited from any online such verification was writy falls within the registrar office? To have registration of of the property in a one office of sub-rar/ registrar- general, such offices?	records of registration is available n Online Portal rww.eregistreation.uk.gov.in es.

Chain of title tracing the title from the oldest title 1. The original owner of the said deed to the latest title deed establishing title of property with other property U.P. the property in question from the predecessors in Industrial Development title/interest to the current title holder. And Corporation Ltd. having wherever Minor's interest or other clog on title is registered office at A-1/4. involved, search should be made for a further Lakhanpur Kanpur Uttar Pradesh period, depending on the need for clearance of 2. & lastly U.P State Industrial such clog on the Title. In case of property Development Corporation offered as security for loans of Rs.1.00 crore having its registered office at A-1/4, and above, search of title/ encumbrances for a Lakhanpur Kanpur Uttar Pradesh period of not less than 30 years is mandatory. had executed a registered Lease deed dated 28/01/1997 registered (Separate Sheets may be used) in Bahi No.1 Jild No.951/1037, No.273/243-286 D.No.472/473 on dated 31/01/1997, In favour of M/s Vision Metals Aids Private Limited, through its Director Sh. Ashish Gupta S/o Sh. Satya Prakash Gupta R/o C-28, Shivalik Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar B. Thus the chain of Title is clear & Complete & the provisions of The SARFAESI Act 2002 applicable on the said property. Nature of Title of the intended Mortgagor over Free hold rights. the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.) 10. If leasehold, whether; Yes lease Deed is duly stamped and registered Yes. lessee is permitted to mortgage the Leasehold Yes. duration of the Lease/unexpired period of 90years. 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 Whether the leasehold rights permits for the creation of any superstructure (if applicable)? · Right to get renewal of the leasehold rights Yes. and nature thereof. Govt. allotment/Lease-cum/Sale N.A. 11. If grant/ Agreement, whether; grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions? the mortgagor is competent to create charge on N.A. such property? any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available? 12. If occupancy right, whether; N.A. a) Such right is heritable and transferable, N.A. b) Mortgage can be created. There are no interest of minor. 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



Harpal Singh Panwar Bant Advocate Distt. Court Roshnabad, Haridwar Reg. No. 414/82 Mob. 9412903091, 9719274771

ourt permission to be obtained and the reasons	
the property has been transferred to	77.00
Sift/ Settlement Deed, whether:	NO
The Gift/Settlement Deed is duly stamped and registered;	
registered;	N.A.
The Gift/Settlement Deed has been attested by two witnesses:	
two witnesses;	N.A.
The Gift/Settlement Deed transfers the property to Donce;	
to Donce; beed transfers the property	N.A.
Whether the Donee has an and the	
signing the Gift/Settlement Deed or by a	N.A.
Whether the Donee is in possession of the gifted	*
Whether any life interest is reserved for the	
Juliet Delain to ton the annual	a c
Any other aspect affecting the validity of the titl	a N A
- I Settlement des d	C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
and the case of partition/tomily continue	s, N.A.
the die offpinal deed to establish a	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
I not the modality/procedure to be fell 1	to
and and enforceable mortgage	
Whether mutation has been effected and wheth	er N.A.
the mortgagor is in possession and enjoyment	of
Whether the partition made is valid in law and mortgagor has acquired a mortgagable to	the N.A.
thereon.	itle
In respect of partition by a decree of co	net NA
whether such decree has become final and	all
other conditions/ formalities are comple	ted/
complied with.	
Whether any of the documents in question	are N.A.
executed in counterparts or in more than one If so, additional precautions to be taken	set?
avoiding multiple mortgages?	ior
16. Whether the title documents include	any No
testamentary documents /wills?	000000 pod0
In case of wills, whether the will is registered	will N.A.
or unregistered will?	
Whether will in the matter needs a mand probate and if so whether the same is probat	latory N.A.
a competent court?	
Whether the property is mutated on the ba	sis of N.A.
will?	40 to 600 He - 6460
Whether the original will is available? Whether the original death certificate	N.A. of the N.A.
testator is available?	or the INAL
What are the circumstances and/or docum	ents to N.A.
establish the will in question is the last ar	nd final
will of the testator?	



the will, all parties have acted upon the will, et which are relevant to rely on the will, availabil of Mother/Original title deeds are to	he of c., ity be
7. Whether the property is subject to any wrights?	akf No.
Whether the property balance is	
restriction in creation of charges on s	any
Precautions/ permissions, if any in respect of above cases for creation of mortgage? 18. Where the property is	
property, mortgage is created for far benefit/legal necessity, whether the M Coparceners have no objection/join in execu- minor's share if any, rights of female mem- etc.	mily ajor tion, bers
Please also comment on any other aspect w may adversely affect the validity of securi such cases?	which N.A.
19. Whether the property belongs to any trust subject to the rights of any trust?	
Whether the trust is a private or public trus whether trust deed specifically authorize mortgage of the property? If YES, additional precautions/ permissions	s the
obtained for creation of valid mortgage? Requirements, if any for creation of mortg per the central/state laws applicable to the the matter.	age or NA
20. If the property is Agricultural land, wheth local laws permit mortgage of Agricultura and whether there are any restriction creation/enforcement of mortgage?	al land property
In case of agricultural property other r records/documents as per local laws, if any be verified to ensure the validity of the tright to enforce the mortgage?	y are to ttle and
In the case of conversion of Agricultural commercial purposes or otherwise, requisite procedure followed/per obtained?	whether mission
Environmental Clearance, etc.)?	g on the , weaker , SEZ ulations,
22. Whether the property is subject to any proposed land acquisition proceedings?	ending or No.
Whether any search/enquiry is made Land Acquisition Office and the outcom	



	Whether the property is involved in or subject matter of any litigation which is pending of concluded?	r could be ascertained available records, but affidavit of borrower is
	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	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?	
1	24. In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	1 25 11 11
1	Property belonging to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?	N.A.
	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	V=0000
2	5. a) 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.	36
	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.	No
	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.
		N.A.
26.	2.20(2.2	No.
27.	Whether any POA is involved in the chain of title?	No
	 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. 	N.A

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).	
 In case of Builder's POA, whether a certified copy of POA is available and the same has been 	
 In case of Common POA (i.e. POA other than Builder's POA), please clarify the following 	N.A
Whether the original POA is verified and the title investigation is done on the basis of original POA? Whether the POA is a registered one? Whether the POA is a special or general one? Whether the POA contains a specific authority for execution of title document in question?	N.A
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
Please comment on the genuineness of POA?	N.A
The unequivocal opinion on the enforceability and validity of the POA.	N.A
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	No.
If the property is a flat/apartment or residential/ commercial complex, check and comment on the following: Promoter's/Land owner's title to the land/ building; Development Agreement/Power of Attorney; Extent of authority of the Developer/builder; Independent title verification of the Land and/or building in question; Agreement for sale (duly registered); Payment of proper stamp duty; Requirement of registration of sale agreement, development agreement, POA, etc.; Approval of building plan, permission of appropriate/local authority, etc.; Conveyance in favour of Society/ Condominium concerned; Occupancy Certificate/allotment letter/letter of possession; Membership details in the Society etc.;	No
	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). 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. In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA. Whether the original POA is verified and the title investigation is done on the basis of original POA? Whether the POA is a registered one? Whether the POA contains a specific authority for execution of title document in question? 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?) Please comment on the genuineness of POA? The unequivocal opinion on the enforceability and validity of the POA. 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. If the property is a flat/apartment or residential/commercial complex, check and comment on the following: Promoter's/Land owner's title to the land/building; Promoter's/Land owner's title to the land/building; Promoter of authority of the Developer/builder; Independent title verification of the Land and/or building in question; Agreement for sale (duly registered); Payment of proper stamp duty; Requirement of registration of sale agreement, development agreement, POA, etc.; Approval of building plan, permission of appropriate/local authority, etc.; Conveyance in favour of Society/Condominium concerned; Occupancy Certificate/allotment letter/letter of possession; Membership details in the Society etc.;



	No Objection Letter from the Society; All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Compensive Societies' Laws etc.; Requirements, for noting the Bank charges of the records of the Housing Society, if any; If the property is a vacant land and construction is yet to be made, approval of lay-out and othe precautions, if any.	
	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc. Becombrances, 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 record Index 2 rd in the office of sub-registrar Haridwar for a period of 30 years i.e.1991 to 2020 up to date and found this property is clear, marketable and free from any recorded encumbrance.
	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.	
3.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	
33		N.A. Not Required
34	Income Tax Act is required/ obtained?	
35.		N.A
36.	Whether the property offered as security is clearly demarcated? Whether the demarcation/ partition of the property is legally valid? 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. Yes. Yes.
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? Document in relation to electricity connection; Document in relation to water connection; Document in relation to Sales Tax Registration, if any applicable; Other utility bills, if any.	Yes. Yes. Yes. Yes. Yes but no discrepancy/doubtful circumstances is revealed on such scrutiny
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	No. Harpal Singh Panwar Bank Advocate



Harpal Singh Panwar

Bank Advocate

Bistt. Court Roshnabad, Haridwar

Reg. No. 444/82

	actual current boundary? If so please elaborate	
1	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.)	plan are not available at the time of preparation of TIR.
4	 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. 	
41	SARFAESI Act, if required against the property offered as security?	Yes.
12	Property is SARFAESI compliant (Y/N)	YES.
42	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 available or equitable mortgage
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 documents in favor of
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Bank is recommended to be verified. M/s Vision Metals Aids Private Limited, through its Director Sh. Ashish Gupta S/o Sh. Satya Prakash Gupta R/o C-28, Shivalik Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar
	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act,2016? Y/N.	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.
1	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.
1	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:- 09/11/2020 Place:-Haridwar



Certificate of Title on the Basis of Certified copies of the Title Deeds

examined the Certified copies of Title Deeds intended to be deposited relating to the schedule rty to be offered as security by way of "Equitable Mortgage" and that the certified copies of ments of title referred to in the Opinion are valid as secondary evidence of Right, title and est and that the said Equitable Mortgage to be created on production of original title deeds will by the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

have examined the Certified copies of Documents in detail, taking into account all the Guidelines the check list vide Annexure-B and the other relevant factors and undertake to re-examine the

ginal title deeds as and when produced and

I confirm having made a search in the Land/ Revenue records. I also confirm having verified and necked the records of the relevant Sub-Registrar Office. I do not find anything adverse which would revent the Title Holders from creating a valid Mortgage on production of the original title deeds. I m 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 Certified copies of Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness on the basis of the certified copies 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 01.01.1991 to 2020 up to date pertaining to the Immovable Property covered by above said Certified copies Title Deeds. The property is free from all Encumbrances. But said property is already mortgaged in SBI Sec-5

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. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower M/s Vision Metals Aids Private Limited, through its Director Sh. Ashish Gupta S/o Sh. Satya Prakash Gupta R/o C-28, Shivalik Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar .

- 8. I certify that M/s Vision Metals Aids Private Limited, through its Director Sh. Ashish Gupta S/o Sh. Satya Prakash Gupta R/o C-28, Shivalik Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar has absolute, clear and Marketable title over the Schedule property. I further certify that the above certified copies of 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.
- 9. 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:-
 - 1. Original registered Lease deed dated 28/01/1997 registered in Bahi No.1 Jild No.951/1037, Page No.273/243-286 D.No.472/473 on dated 31/01/1997 executed by U.P State Industrial Development Corporation Ltd. having its registered office at A-1/4, Lakhanpur Kanpur Uttar Pradesh, In favour of M/s Vision Metals Aids Private Limited, through its Director Sh. Ashish Gupta S/o Sh. Satya Prakash Gupta R/o C-28, Shivalik Nagar BHEL Ranipur Haridwar Tehsil & Distt. Haridwar

2. Affidavit of borrower/ present owner.

3. 0.5 % stamp duty of loan amount with maximum of Rs. 10,000/- only applicable in the state of Uttrakhand.

There are no legal impediments for creation of the Mortgage under any applicable Law//Rule in

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.

Encl:-Inspection Receipt no.41/45 & 159/23 dated 12/11/2020 issued by Sub-Registrar Haridwar.

SCHEDULE OF THE PROPERTY

An industrial property bearing Plot No.D-30, having total area of 1794SQ.mtr. Bounded in East-Industrial Plot No.D-31, West- Industrial Plot No.D-29, North- Industrial Plot No.E-42&E-43, & South-Road 24mtr. wide, Situated in Industrial Area Bahadrabad Tehsil & Distt. Haridwar

Date:- 12/11/2020

Distt. Court Roshnabat, Haridwar Reg No. 494/82 Mob. 9412903091, 9719274771