

Office of:
JITENDRA SINGH BORA
Advocate

Mobile: 9719367693
Chamber at: SDM Court Campus
Haldwani Distt. Nainital

Ref..... Date: 11-12-2024

Annexure -B: Report of Investigation of Title in respect of immovable Property

1	a.	Name of the Branch/Business Unit/ Office seeking opinion.	STATE BANK OF INDIA SME RAJPUR ROAD DEHARADUN DISTT- DEHARADUN.
	b.	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	No. ADV/2022-23/
	c.	Name of the Borrower	Shri Pankaj Joshi S/o Shri Bashawanand Joshi
2.	a.	Type of Loan	Commercial loan
	b.	Type of property	Residential
3.	a.	Name of the unit/concern /company / person offering the property / (ies) as security.	Shri Pankaj Joshi S/o Shri Bashawanand Joshi
	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.)	Borrower
4.	a.	Value of loan	
5.		Complete or full description of the immovable property/ (ies) offered as security including the following details	Vill- Kushumkhera, Tahsil-Haldwani, Distt- Nainital, Old Khet No. 67/1 Min. New Khet no. 323 Ka Min, Area 167.28 sq mt. or 1885 Sq. Ft. as per Gift deed East – Property of Girish Chandra Joshi etc. West – Property of P.C. Joshi North- 12 Ft. Wide Way South- Property of Kabadwal Ji
	a.	Survey No.	Old Khet No. 67/1 Min. New Khet no. 323 Ka Min.
	b.	Door/House no. (in case of house property)	N. A

	c.	Extent / area including plinth / built up area in case of house property.	area 167.28 sq mt. or 1885 Sq. Ft.		
	d.	Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Vill- Kushumkhera, Tahsil-Haldwani, Distt-Nainital, Old Khet No. 67/1 Min. New Khet no. 323 Ka Min, Area 167.28 sq mt. or 1885 Sq. Ft. as per Gift deed East – Property of Girish Chandra Joshi etc. West – Property of P.C. Joshi North- 12 Ft. Wide Way South- Property of Kabadwal Ji		
6.		Particulars of the documents scrutinized-serially and chronologically	Gift Deed (Regd.) dated 20-11-2017 Extract of Khatauni (1430-1435) Fasli		
	a.	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.	Gift Deed (Regd.) dated 20-11-2017 Extract of Khatauni (1430-1435) Fasli		
Sl. No.	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	20-11-2017	Gift Deed	Original Copy	Original Copy	
2	(1430-1435) Fasli	Khatauni	Extract	Yes	
3	10-03-2010	Sanction Map	Copy	Copy	
4	29-12-2015	Non-Agriculture Declaration	Copy	Copy	
5	05-08-2004	Sale Deed	Certified Copy	Certified	
7.	a.	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 mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)	Yes		
	b)	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? (In case originals title deed is not produced for comparing with the	Yes		

		certified or ordinary copies should be handled more diligently & cautiously)	
8.	a.	Whether the records or registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes- Recorded of Sub-registrar is available on online portal. (http://www.eregistration.uk.gov.in) and current record of revenue authorities is available on online portal (http://bhulekh.uk.gov.in/bhulekh/public/public_ror/Public_ROR.jsp)
	b.	If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes
	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.
	d.	Whether proper registration of documents completed. Details thereof to be provided.	
9.	a.	Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar Haldwani
	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?	N.A.
	c.	Whether search has been made at all the offices named 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
10.		Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder.	That the land belongs to Smt Vimla Devi D/o Late Shri Bhawani Dutt W/o Shri Amba Dutt & Shri Ganesh Chandra, Shri Pramod Kumar Sons of Late Shri Ambba Dutt Tripathi, Smt Devki Devi W/o Shri Urba Datt Tripathi, Vill-Kushumkhera, Tah-Haldwani, Distt- Nainital, since 1389 F. or 1981 years as Bhumidhar having transferable rights, Further of Smt Vimla Devi D/o Late Shri Bhawani Dutt W/o Shri Amba Dutt & Shri

			<p>Ganesh Chandra, Shri Pramod Kumar Sons of Late Shri Ambba Dutt Tripathi, Smt Devki Devi W/o Shri Urba Datt Tripathi execute a Sale Deed in respect of Khet No. 67/1 Min, area 350.37 Sq. Mt. in favour of Shri Shambhu Dutt Joshi & Shri Bashavanand Joshi Sons of Shri Jagannath Joshi, the Said Deed of Sale is registered in Bahi no.1, Jild No 1299 on Pages 25 to 28 at sl No 6497 on dt 05-08-2004, in Sub Registrar Office Haldwani, Distt Nainital.</p> <p>Further Shri Bashavanand Joshi S/o Late Shri Jagannath Joshi execute a Gift Deed in respect of Old Khet No. 67/1 Min. New Khet no. 323 Ka Min, Area 167.28 sq mt. or 1885 Sq. Ft. With Constricted Single Story Residential House Consist of 4 rooms, Lobby, Kitchen, Staires, Baramada, Toilet & Porch, in favour of Shri Pankaj Joshi S/o Shri Bashawanand Joshi, the said deed of Gift is registered in Bahi no.1, Jild No 2688 on Pages 327 to 342 at Sl No. 5351 on dt 20-11-2017, in Sub Registrar Office Haldwani, Distt Nainital, and said property has duly been mutated in the name of Applicant and incorporated in Khatauni 1430 to 1433 f. The Chain of title is clear and complete</p>
	b.	<p>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. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)</p>	NO
	c.	<p>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.</p>	NO
11.	a.	<p>Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)</p>	Full Ownership

		In ownership rights	
	a.	Details of the conveyance documents	Gift deed dated 20-11-2017
	b.	Whether the documents is properly stamped	yes
	c.	Whether the documents is properly registered	yes
		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 leasehold 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.
		If Govt. grant / allotment / Lease-cum/ Sale Agreement whether;	No
	a.	Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions.	N.A.
	b.	The mortgagor is competent to create charge on such property.	N.A.
	c.	Any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
		If occupancy right, whether;	NO
	a.	Such right is heritable and transferable.	N.A.
	b.	Mortgage can be created.	N.A.
12.		Has the property has been transferred by way of Gift/Settlement Deed	Yes
	a.	The Gift/Settlement Deed is duly stamped and registered;	Yes.
	b.	The Gift/Settlement Deed has been attested by two witnesses;	Yes.
	c.	The Gift/Settlement Deed transfers the property to Donee;	Yes.
	d.	Whether the Donee has accepted the gift by signing the	Yes.

		Gift/Settlement Deed or by a separated writing or by implication or by actions;	
	e.	Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	No
	f.	Whether the Donee is in possession of the gifted property;	Yes.
	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;	No
	h.	Any other aspect affecting the validity of the title passed through the gift/ settlement deed.	No.
13.		Has the property been transferred by way of partition/family settlement deed?	N. A
	a.	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 affected.	N.A.
	c.	Whether the mortgagor is in possession and enjoyment of his share.	N.A.
	d.	Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	N.A.
	e.	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.
	f.	Whether any of the documents in question are executed in counterparts or in more than one set? If se, additional precautions to be taken for avoiding multiple mortgages?	N.A.
14.		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	N.A.

		competent court?	
	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 testator?	N.A.
	g.	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.
15.		Whether the property is subject to any wakf rights / belongs to church / temple or any religious / other institutions	No
	a.	Any restriction in creation of charges all such properties?	No
	b.	Precautions/ permission if any in respect of the above cases for creation of mortgage.	N.A.
16.	a.	Where the property is a HUF/joint family property?	N.A.
	b.	Whether mortgage is created for family benefit/ legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	N.A.
	c.	Please also comment on any aspect which may adversely affect the validity of security in such cases?	N.A.
17.	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 YES, additional precautions/ permissions to be obtained for creation of valid mortgage?	N.A.
	d.	Requirements, if any for creation of	N.A.

		mortgage as per the central/state laws applicable to the trust in the matter.	
18.		If the property is Agricultural land	
	a.	Whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage	Non-Agricultural U/s 143 U.P.Z.A. & L.R. Act. Declaration on dt 29-12-2015
	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?	No
	c.	In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	Non-Agricultural U/s 143 U.P.Z.A. & L.R. Act. Declaration dt. 29-12-2015
19.	a.	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
	b.	Additional aspects relevant for investigation of title as per local laws	N.A
20.	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.	YES, (No Land Acquisition proceeding pending)
21.	a.	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No. Since nothing such could be traced out from the records of sub-Registrar or from extract of Khatauni.
	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 Gut any litigation/ attachment/ security to court in respect of the property in question? In such case, please comment on such seal/ marking.	N.A.
22.	a.	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	N.A.
	b.	Property belonging to partners. Whether thrown on hotchpot? Whether	N.A.

		formalities for the same have been completed as per applicable laws?	
	c.	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.
23.	a.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage / execution of documents. Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No
	b/ 1	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
	b/ 2	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
	b/ 3	Whether the above search of charges reveal any prior charges/encumbrances on the property (Proposed to be mortgaged) created by the vendor company (seller)	NO
	b/ 4	If the search reveals charges/encumbrances whether such charges / encumbrances have been satisfied?	NO
24.		In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	N.A.
25.	a.	Whether any POA is involved in the chain of title?	N.A
	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	No

		Partners/ Employees/ Authorized Representatives Flat Allotment Letters, NOCs, to sign Agreements of Sale. Sale Deeds, etc. In favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	
	d.	In case of Builder's POA, whether a certified copy of 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 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
26.		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.
27.	i.	If the property is a flat/apartment or residential/commercial complex	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 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.
	II. a	Whether the Real Estate Project comes under Real Estate (Regulation and Development Act. 2016? Y/N	No
	b.	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	N.A.
	c.	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.
	d.	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.
28.		Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third-Party claims, Liens etc. and details thereof.	No encumbrances are found in the property on search made by Me, but information gain by the S.B.I. the original title deed is already mortgaged in favour of Kamataka Bank Ltd. Rudrapur.
29.		The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	1994 to 2024 i.e. 30 years, but information gain by the S.B.I. the original title deed is already mortgaged in favour of Kamataka Bank Ltd. Rudrapur
30.		Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid. what remedy?	N.A.
31.	a.	Urban land ceiling clearance, whether	N.A.

		required and if so, details thereon.	
	b.	Whether No Objection Certificate under the Income Tax Act is required/ obtained	An affidavit from Borrower to be obtain
32.	a.	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Land mutated on the name of Applicant
	b.	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/Village records?	Recorded in respective Khatauni
33.	a.	Whether the property offered as security is clearly demarcated?	The boundary of the property is clearly demarcated as per Gift Deed
	b.	Whether the demarcation/ partition of the property is legally valid?	as per Gift Deed
	c.	Whether the property has clear access as per documents?	Yes.
34.	a.	Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny)?	N.A
	i.	Document in relation to electricity connection;	Yes
	ii.	Document in relation to water connection;	Yes
	iii.	Document in relation to Sales Tax Registration, if any applicable;	N.A.
	iv.	Other utility bills, if any	N.A.
	b.	Discrepancy / doubtful circumstances, if any revealed on such scrutiny?	The valuer of the bank should verify the current boundary by making spot inspection.
35.		Whether the document i.e. valuation report and/or approved/ sanctioned plans reflect / indicate any difference / discrepancy in the boundaries in relation to the title document / other document. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate)	Valuation report not placed before me. N.A. N.A.
36.	a.	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
	b.	Property is SARFAESI compliant (Y/N)	YES
37.	a.	Whether original title deeds are available for creation of equitable mortgage	YES

	b.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage certified by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.\	N.A.
38.		Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Documents in original required for the creation of mortgage specified in non-Encumbrance certificate.
39.		The specific persons who are required to create mortgage / to deposit documents creating mortgage.	Shri Pankaj Joshi S/o Shri Bashawanand Joshi is required to deposit the documents of Title Deed in the Bank to Create a Valid and enforceable equitable mortgage

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

Place: Haldwani

Date: 11-12-2024

Signature of the Panel Advocate

JITENDRA SINGH BORA

Annexure – C

Certificate of title

1. I have examined the Original Copy of Title Deed intended to be deposited relating to the schedule property/(ies) and offered as security by way of "Registered/ Equitable/English Mortgage (*please specify the kind of mortgage) and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that : **Equitable Mortgage**

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors.
3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records of the relevant Government Offices, /Sub-Registrar(s) Office(s), Revenue Records. Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable / responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1994 to 2024 pertaining to the Immovable Property/(ies) covered by above said Certified copies Title Deeds The property is free from all Encumbrances. **but information gain by the S.B.I. the original title deed is already mortgaged in favour of Karnataka Bank Ltd. Rudrapur.**
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. Minor/(s) and his/ their interest in the property/(ies) is to the extent of Specify the share of the Minor with Name) (Strike out if not applicable)- NIL
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower **Shri Pankaj Joshi S/o Shri Bashawanand Joshi**
9. I certify **that Shri Pankaj Joshi S/o Shri Bashawanand Joshi has** / have an absolute, clear and Marketable title over the Schedule property/(ies).I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds / documents would create a valid and enforceable mortgage:

- a) Original Gift Deed (Regd.) 20-11-2017, Sl. No. 5351

- b) Latest Khatauni (1430-1435) Fasli
- c) Sanction Map
- d) Latest Utility Bills If Any (Water & Electricity)
- e) Certified Copy of Non-Agriculture Declaration dt. 29-12-2015.
- f) Certified Copy of Sale Deed dt. 05-08-2004, Sl. No. 6497.

The sarfaesi Act 2002 is enforceable under mortgaged property i.e. Gift Deed dt 20-11-2017

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

SCHEDULE OF THE PROPERTY: -

Vill- Kushumkhera, Tahsil-Haldwani, Distt- Nainital, Old Khet No. 67/1 Min. New Khet no. 323 Ka Min, Area 167.28 sq mt. or 1885 Sq. Ft. as per Gift deed

East – Property of Girish Chandra Joshi etc.

West – Property of P.C. Joshi

North- 12 Ft. Wide Way

South- Property of Kabadwal Ji

Inspection receipts No 126 / 58, Dt. 11-12-2024

Place: Haldwani

Date 11-12-2024

Signature of the Panel Advocate

JITENDRA SINGH BORA