

S.P. KAKKAR
Advocate

17, S.B.M. Shopping Complex
Haridwar Road, Rishikesh-249201
Cell : 9412046849
Date : 08-06-2022

Ref:.....

TO,

**The Senior Manager,
Punjab National Bank,
M.C.C., D.Dun.**

Subject :- Title verification of the residential Property owned by **Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun.**

It is certified that on careful inspection of the available index registers, as indexed up to the date – May, 2022 in the office of Sub Registrar **Dehradun**, for the last 2 years commencing from 2021 till the date no recorded encumbrance has been found in respect of the property mentioned here - in – below

DESCRIPTION OF THE PROPERTY

: **Property land** Khatta no- (old. 1853) New 1753(fasli1394-1399 , khasra No- 1498/2 area 0.0201 Hec, i.e. 200.74 sq. mt.. situated at Mouza Kanwali, pargana ParwaTehsil Central Doon , Distt. Dehradun, including tin shed covered area 27.88 sq. mt.Bounded as EastLand of sh, Rajesh Kumar length 27 ft, West G.M.S. Road length 57 ft, North Property of Dhulia ji length 80 ft, South Land of Rajesh Kumar length 80 ft..

Name & Address of the present owner and mortgagor

OWNER- Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun.

MORTGAGOR – Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun.

Title Verification

Sir, Tracing the title for last 2 years

On the basis of the above mentioned documents, the title of the said **Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun**, regarding the aforesaid property is clear and the chain of document is complete.

REGARDING ENCUMBRANCE

I have personally and carefully inspected the legible index registers as indexed up to the date in the office of Sub Registrar, **Dehradun**. On inspection of these registers as indexed up to the date , no recorded encumbrance has been found in respect of the above piece of property Flat, **except already mortgaged with P.N.B. M.C.C, Dehradun.**

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17, S.B.M. Complex,
Rishikesh

I hereby confirm and certify that:-

I have searched the relevant available record with regards to the immovable land/ property which is intended to be mortgaged in the office of the Sub-Registrar **Dehradun** and I further verify the marketable title of the present owner on the basis of inspection of records.

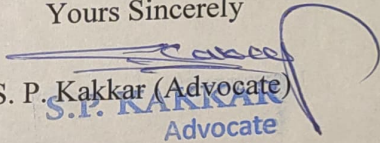
I have searched the relevant records on the basis of such search; the mortgagor has clear, legal, and marketable title of the said immovable property.

CONCLUSION AND OPINION:-

Thus on the basis of all the documents referred to hereinabove and further on the basis of information derived from inspection of the available and legible index registers as indexed up to the date, the property to be owned by them is free from all sorts of recorded encumbrances and the title regarding the above property is perfectly clear and marketable and in my opinion, the same may be accepted by Punjab National Bank as security by way of equitable, mortgage to secure the loan and it will be a good security for the bank and the said property can be proceeded under the **provisions of SARFAESI Act**, Property is **already mortgaged with P.N.B. M.C.C, Distt. Dehradun.**

Enclosures: as above

Yours Sincerely


S. P. Kakkar (Advocate)
S.P. KAKKAR
Advocate
17, S.B.M. Complex,
Rishikesh

SPECIAL REPORT ON TITLE

ANNEXURE- IV

: Property land Khatta no- (old. 1853) New 1753(fasli1394-1399 , khasra No- 1498/2 area 0.0201 Hec, i.e. 200.74 sq. mt.. situated at Mouza Kanwali, pargana Parwa Tehsil Central Doon , Distt. Dehradun, including tin shed covered area 27.88 sq. mt. Bounded as East Land of sh, Rajesh Kumar length 27 ft, West G.M.S. Road length 57 ft, North Property of Dhulia ji length 80 ft, South Land of Rajesh Kumar length 80 ft. Belonging to **Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun.**

ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
<p>PARTICULARS</p> <p>1 Name of the Borrower with address</p> <p>2 Name of the person offering Mortgage with parentage / constitution and address:</p> <p>3 Details of the Property to be mortgaged: As per title deed- ×As per present Position</p>	<p>Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun (Borrower)</p> <p>Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun</p> <p>Land Khatta no- (old. 1853) New 1753(fasli1394-1399 , khasra No- 1498/2 area 0.0201 Hec, i.e. 200.74 sq. mt.. situated at Mouza Kanwali, pargana Parwa, Tehsil Central Doon , Distt. Dehradun, including tin shed covered area 27.88 sq. mt</p>
<p>4 INVESTIGATION</p> <p>1 Details of the title deed/ documents (including Link Deeds/ Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of documents, date of execution and details of registration).</p> <p>2 Whether certified copies have been obtained from the registrar's office?</p> <p>3 Whether documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?</p> <p>4 Whether the registration particulars, number & date and page particular as given in title deed shown to the counsel tally with the particulars as stated in the records of the Registrar's office?</p>	<p>Regd.sale deed no- 8587 dated 22-10-2012, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 4765, pg. – 61 to 94, Document No- 8587 on dated 22-10-2012,</p> <p>Yes already obtained</p> <p>Yes, no doubt created</p> <p>Yes</p>

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ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
<p>5 Whether the registration particulars number & date and page particular as given in title deed tally with the particulars as stated in the certified copy as obtained from the Registrar's office?</p>	<p>yes</p>
<p>6 Whether the photograph of parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as was obtained from the Registrar's office?</p>	<p>yes</p>
<p>7 Whether contents as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the Registrar's office? If not, variations be specified. What is its effect?</p>	<p>yes</p>
<p>8 Whether the property has been mutated in the name of the person offering the mortgage?</p>	<p>Mutated in the name of owner in revenue/ Nagar Nigam record.</p>
<p>9 Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?</p>	<p>Already mortgaged with P.N.B. M.C.C Dehradun</p>
<p>10 Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged?</p>	<p>No</p>
<p>11 Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the State).</p>	<p>No</p>
<p>12 Whether all the approvals, clearance, / sanctions required for the creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals, and clearance yet to be obtained?</p>	<p>Yes</p>
<p>13 Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property? If so, its effect thereof.</p>	<p>No</p>
<p>14 Whether the property to be mortgage has been acquired Under Land Acquisition Act, 1894?</p>	<p>No</p>
<p>15 Whether Urban Land Ceiling Act is applicable in the State where the property is located?</p>	<p>No</p>

ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
16 In case of leasehold, whether permission/NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained?	N.A.
17 What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	N.A.
18 Whether copy of the title deed favoring lessor (other than Govt.) is made available to examine the validity of the lease?	N.A.
19 Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N.A.
20 Whether any permission of Income Tax Authorities/ Assessing Officers is required under the provision of income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	N.A.
21 In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	No
22 Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor? (copies of Revenue record be submitted to the Bank while submitting the Certificate of Title Investigation)	yes
23 Whether the mortgaged property is enforceable under SARFAESI Act 2002.	yes property situated in Nagar Nigam area

Date: 08-06-2022

Place: Rishikesh

(S.P. Kakkar) advocate
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 Advocate
 17, S.P.M. Complex,
 Rishikesh

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Advocate

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Haridwar Road, Rishikesh-249201

Cell : 9412046849

Date : 08-06-2022

Ref:.....

CERTIFICATE

ENTRY SERIAL NO...19 /REGISTER NO...01 .OF YEAR 2022

(Counsel to given serial No. to the certificate as entered in register of searches maintained by him)

TO,

The Senior Manager,
Punjab National Bank
M.C.C Dehradun.

Reg: Opinion on investigation of title and obtaining of search report in respect of
Property land Khatta no- (old. 1853) New 1753(fasli1394-1399 , khasra No- 1498/2 area 0.0201
Hec, i.e. 200.74 sq. mt.. situated at Mouza Kanwali, pargana ParwaTehsil Central Doon , Distt.
Dehradun, including tin shed covered area 27.88 sq. mt.Bounded as EastLand of sh, Rajesh Kumar
length 27 ft, West G.M.S. Road length 57 ft, North Property of Dhulia ji length 80 ft, South Land of
Rajesh Kumar length 80 ft. Belonging to Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas
Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun

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

I have answered all the queries in the Special Report which is enclosed. This N.E.C is in continuation of NEC, dt.10-03-2021, Submitted by Geeta Mehta Advocate.

I hereby certify that the registration particulars- number, date and page particulars etc., as shown in the Original title deed/ Certified copy of title deed and contents thereof tally with the information as stated in the records of office of Sub-Registrar / ×Registrar of assurances as well as with certified copy of the title deed, which was obtained and is enclosed with this certificate.

I further certify that the photograph of previous owner and of intending mortgagor affixed / seen in the title deed tally with records of registration office as well as certified copy of the title deed. **Property is already mortgaged with P.N.B. M.C.C Dehradun.**

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

I have verified, tallied, and compared these documents from the records of the office of Sub- Registrar/ ×Registrar of assurances and also from the records of other appropriate authorities.

1- Original & Certified copy of **regd.sale deed no- 8587**dated 22-10-2012, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 4765, pg. – 61 to 94, Document No- 8587 on dated 22-10-2012,

2- Certified copy of **Nakal Khatoni.**

3- **Certified copy of P.O.A. No- 644 dt.12-07-2011**

I Shall be liable/ responsible, if any loss is caused to the Bank due to negligence on my part in making the search and Bank has the unqualified right to publish my name for including in the caution list being maintained by the INDIAN BANK ASSOCIATION OR RESERVE BANK OF INDIA--2

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Rishikesh

OR ANY OTHER SUCH BODY for circulation amongst Bank/Financial Institutions. However it is made clear that my report is based on the searches made before the sub registrar office. I have not physically verified the property at sight which may be demarcated and verified only by revenue authorities.

The search report of which is annexed hereto conducted by me, for the period from Jan-2021 to may 2022 does not disclose any recorded encumbrances/discloses encumbrances as stated therein. The report is in continuation of earlier N.E.C. dated 10-03-2021 submitted by Geeta Mehta Advocate .

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

- a) Name of the lender: .
- b) Date of opinion & reference no. (If any) nil
- C) Remarks

I find no defects / following defect in the title of the person offering mortgage:

Brief history of the property is – **That the present owner, Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun, purchased the said land bearing Khatta no- (old. 1853) New 1753(fasli1394-1399, khasra No- 1498/2 area 0.0201 Hec, i.e. 200.74 sq. mt.. situated at Mouza Kanwali, pargana Parwa, Tehsil Central Doon , Distt. Dehradun, including tin shed covered area 27.88 sq. mt. Bounded as East-Land of sh, Rajesh Kumar length 27 ft, West G.M.S. Road length 57 ft, North Property of Dhulia ji length 80 ft, South Land of Rajesh Kumar length 80 ft. from Smt. Shalini Kaushik W/o Sh. Vijendra Kaushik through, Attorney Sh. Vijendra Kaushik S/o Sh. Jagmohan(Attorney regd in the office of S. R. Dehradun at Bahi no- 4, volume no-363 pg 397 to 406 at Sr. No- 644 on dated 12-07-2011) through sale deed no- 8587 dated 22-10-2012, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 4765, pg. – 61 to 94, Document No- 8587 on dated 22-10-2012.**

Smt. Shalini Kaushik W/o Sh. Vijendra Kaushik **purchased the said land jointly with Ashish Kumar S/o sh. Suresh Chand (having 11 % share) from Sh Mahanand Dhulia S/o late Sh Ganga Ram through Sale deed no- 6889 dated 03-12-2009**, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 2866, pg.– 283 to 330, at Document No- 6889 on dated 03-12-2009. Later on Smt. Shalini Kaushik purchased the 11% share from Ashish Kumar S/o sh. Suresh Chand through **sale deed no-5242 dated 13-06-2012**, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 4569, pg.– 73 to 90, Document No- 5242 on dated 15-06-2012, and thus Smt. Smt. Shalini Kaushik W/o Sh. Vijendra Kaushik become the sole owner of the said land.

Sh Mahanand Dhulia S/o late Sh Ganga Ram purchased the said land along with other part of land from Sh. Najar Husain and Sh, Roshan Ali both S/o Sh. Ali Baksh through sale deed no- 517 dated 15-08-1980 regd in the office of S. R. Dehradun at Book No-1, Zild no- 1717 pg- 201 to 205 at Sr. No- 517 on dated 15-01-1981.

The above land is mutated in the name of **Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun, in revenue as well as Nagar Nigam Dehradun record. SARFAESI Act- 2002 is applicable.**

I have certify that **Shri Parag Jain S/o Sh. Naresh Kumar Jain , R/o Vikas Nagar Road, Dak Patther, Tehsil Rishikesh Distt. Dehradun**, has a clear, valid and marketable right over the above said property.

The valid mortgage can be created by deposit of the following original/ certified copies of title deed, and copy of khatouni, latest assessment of Nagar Nigam and security documents /of deeds. The said sale deed is original and genuine and are not duplicate or fake as no objection is created and as observed by me:-

(Give hereunder details of title deeds which are required to be deposited to create mortgage)

- 1- **Original & Certified copy of regd sale deed No- sale deed no-8587 dated 22-10-2012**, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 4765, pg. – 61to 94, Document No- 8587 on dated 22-10-2012.
- 2- **Certified copy of power of Attorney regd** in the office of S. R. Dehradun at Bahi no- 4, volume no-363 pg 397 to 406 at Sr. No- 644 on dated 12-07-2011.
- 3- **Original & Certified copy of Sale deed no- 6889 dated 02-12-2009**, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 2866, pg. – 283 to 330, at Document No- 6889 on dated 03-12-2009
- 4- **Original & Certified copy of sale deed no-5242 dated 13-06-2012**, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 4569, pg.– 73 to 90, Document No- 5242 on dated 15-06-2012
- 5- **Certified copy of sale deed no- 517 dated 15-08-1980 regd in the office of S. R. Dehradun at Book No-1, Zild no- 1717 pg- 201 to 205 at Sr. No- 517 on dated 15-01-1981.**
- 6- **Certified copy of Nakal khatoni.**
- 7- **Certified Copy Latest Nagar Nigam Assesment and Tax Receipt.**

S.P.Kakkar, Advocate

S.P. KAKKAR

Advocate

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- Encl. 1. Special report.
2- Chain of title
3. Search report.
4. S. R. office Dehradun, receipt No- 164/33 dt. 08-06-2022

ANNEXURE – V B

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Advocate

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Haridwar Road, Rishikesh-249201
Cell : 9412046849
DATE: 08-06-2022

SEARCH REPORT

Account Sh. Parag Jain S/o Sh.Naresh Chand Jain
B.O. : P. N. B M.C.C. Dehradun.

Search report related to searches made in:

- a) **Sub Registrar Office** : - **Sub registrar, Dehradun**
b) Registrar of Companies : - Nil
c) Courts : - No
d) Other offices : - Revenue authorities **Dehradun**
a) Office of the Co-operative society : N.A.
b) ----- Development Authority : N.A.
(DDA/HUDA/and the like)
e) Any other documents
ii Receipt for payment of Municipal Taxes etc.: N.A.

1 Sub Registrar/Registrar of Assurance Office

There is no system for issue of encumbrance certificate to private parties in the office of Sub-Registrar **Rishikesh.**

Personal search was carried out by me for the purpose; inspection was made on 08-06-2022 for the period.jan 2021 to may. 2022 at the sub **Registrar**, office **Dehradun.**

A) **S.R Ist Dehradun**, receipt No- 164/33 dated 08-06-2022

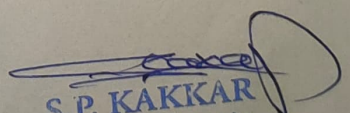
B) The search report disclosed the followings encumbrance :- Nil

2 The Ownership of the property being a company, search was conducted in the following Offices of the Registrar of Companies: N.A.

3

4 - The search made out in the office of Registrar of Companies disclosed:-

ROC	INFORMATION
---- N.A.	N.A.


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Rishikesh

4 - Inspection of court records disclosed:

(This may detail suit pending, Decrees, Attachment before judgment Injunction, Appointment of receiver, Appointment of Liquidator).

Name of Court	Date of order	Nature of order
No litigation is pending regarding the property to be mortgaged as per affidavit of the mortgager.	N.A.	N.A.

5 - Searches made/ inspection carried out in the following offices disclosed:-

Office	Date of search/inspection	information
S. R. Dehradun	08-06-2022	No recorded encumbrances been found except already mortgaged with P.N.B. M.C.C Dehradun

6-A study of the following documents disclosed:-

Details of documents perused	Information
Regd.sale deed no- 8587 dated 22-10-2012, regd in the office of S. R. Dehradun at Bahi No- 1, E. Zild- 4765, pg. – 61 to 94, Document No- 8587 on dated 22-10-2012,	On the bases of the above mentioned documents, the title of Sh. Parag Jain S/o Sh.Naresh Chand Jain , regarding the aforesaid property is clear and the chain of documents is complete, except already mortgaged with with P.N.B. M.C.C Dehradun

(S.P. Kakkar)

Advocate.

S.P. KAKKAR

Advocate

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