

Ref: 7/01

Date: 18/07/2024

**Annexure -IV**

**SPECIAL REPORT ON TITLE**

**Reg : Property Situated at- Village -Agthala, Patwari Circle -Kaudiya, Tehsil and District- Chamoli, Uk**  
**Belonging to Pradeep Bampal s/o Hera Singh , R/o- Village Agthala,Patwari Circle Kaudiya, Tehsil and District Chamoli Uk**

**Equitable Mortgage of**

(Specific Description of the property To be mortgaged)

|          | ASPECTS TO BE CONSIDERED   | COUNSEL'S STATEMENT   |
|----------|--|---|
| <b>A</b> | <b>PARTICULARS</b>   |   |
|          | 1- Name of the Borrower's with address:  | <b>Sri. Pradeep Bampal S/o Sri. Hera Singh</b> Ro- Village Agthala, Patwari Circle Kaudiya, Tehsil and District Chamoli Uk  |
|          | 2-Name of the person offering Mortgage with parentage / constitution and address     | <b>Sri. Pradeep Bampal S/o Sri. Hera Singh</b> Ro- Village Agthala, Patwari Circle Kaudiya, Tehsil and District Chamoli Uk  |
|          | 3-Details of the property to be mortgaged: As per title deed As per present position | The plot of land situated in khasra no. 522 area 0.060 het. of revenue Village <b>Agthala</b> ,in present khata khatoni no-00058 fasli Warsh 1421-1426, (Present Fasli Wars 1427-1432) <b>which is battled and bounded as under.</b><br>Name of village- Batula<br><b>East</b> - Motor Road.<br><b>West</b> - House of Vijay Kumar.<br><b>North</b> - House of Bihari Lal.<br><b>South</b> - Way and .House of Eshwari Lal. |

  
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**B** **INVESTIGATIONS**

1- Details of the title deeds /documents (including link Deeds/ Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)

Question property is in name of **kuldeep Rana s/o Jagat Singh Rana** before dated-07/04/2018

**Kuldeep Rana** purchased this 0.060 Het. Property / Land from Anil Kumar s/o Janardan Prasad, Smt. Lata Devi, Abhisekh w/o ,s/o Late Rajeev, Arvind s/o Late Devi Prasad, Bharaw Datt and Ramesh chandra s/o Late Sobha ram, Subodh, Vinod,Pramod s/o Late Sachidanand. by registered Sale deed at dated -8/03/2016. after purchasing this question property/land Kuldeep Rana name mention and muted in revenue records and khata khatouni.

Kuldeep Rana sold this property/Land to Pradeep Bampal s/o Hera Singh Bampal by registred sale deed Dated-07/04/2018 which is duly registered in Sub-registrar Chamoli

2-Whether certified copies have been obtained from the Registrars' office.

Yes

3- Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion


Yes, documents are genuine and fair , there is no doubt or suspicion.

4- Whether the registration particulars number and date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrars offices

Yes, tally with records of the Sub Registrar office Chamoli.


5-Whether the registration particulars number and date and page particulars as given in the title tally with the particulars as stated in the certified copy as obtained from the registrars offices

Yes ,tally


  
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|  |   |
|--|---|
| 6- whether the photographs of parties as affixed in conveyance deed/ title deed tally with the photograph seen in the certified copy as obtained from the registrar's office   | Yes, tally with the certified copy obtained from the sub registrars office Chamoli.   |
| 7-Whether contents of the 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?                                   | Yes, tally  |
| 8- Whether the property has been mutated in the name of the person offering the mortgage   | Yes, Property has been mutated in the name of owner.  |
| 9- Whether equitable mortgage can be created at the place where the branch disbursing the loan is saturated?   | Nearest center for creating equitable mortgage is PNB Dehradun  |
| 10- Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non- agricultural purposes). | No there is not any bar under any local law for creation of the mortgage of the property to be mortgaged Question Land is Non agricultural property |
| 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).   | NO  |
| 12. Whether all the approvals, clearance / sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained?  | Yes, obtained   |


  
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 Reg. No-425/11 Nov 2006

|   |  |
|---|--|
| 13. Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property? If so, its effect thereof.   | Single ownership<br><br><u>No minor's interest are involved.</u> |
| 14. Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?  | NA   |
| 15. Whether Urban Land Ceiling Act is applicable in the State where the property is located?  | NA   |
| 16. In case of lease hold property, whether permission/ NOC from the lesser is required for creation of mortgage? whether permission of the Lesser / NOC is obtained?   | NA   |
| 17. What is the rate of sharing of unearned income with lesser, in the event of sale of the property?   | NA   |
| 18. Whether copy of title deed favoring lesser (other than Govt.) is made available to examine the validity of the lease?   | NA   |
| 19. Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.   | NA   |
| 20. Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions 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? | Borrower's Submitted their ITR in concert bank.                  |

  
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|   |  |
|---|--|
| 21. In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?  | NA.  |
| 22. Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation.) | <p>Yes ,Certified copies of Revenue Records Like-</p> <p>A - Copy of the Khata khatauni No. 00058 of revenue Village <b>Agthala</b>.</p> <p>B- Search fee receipt /search certificate no. 5/60 of dated 15/07 /2024, been obtained by me from revenue department and sub Registrars office Chamoli.</p> <p>C- Order sheet of Land converted in to non agriculture land by Hon. Assistant collector Chamoli on dated 28/05/2024 in case no. 57/2014 of revenue village <b>Agthala</b> .</p> <p>- I examined complete sale deed and tally all revenue records carefully. There are not any dues or outstanding regarding this concern property</p> |
| 23. Weather the owners title is valid ,absolute, clear and marketable one?  | Yes  |
| 24. Based on the documents available , weather the owners title is saleable ?   | Yes  |
| 25. Based on the documents available , weather the owners title is transferable ?   | Yes  |
| 26-Whether the mortgaged property is enforceable under SARFAESI Act-2002  | Yes ,<br>Question Property is enforceable under SARFAESI ACT 2002, Because concern property is Non Agriculture land.   |

  
 (ADVOCATE)  
**P. S. Billangwal**  
 Advocate  
 Joshimath (Distt. Chamoli, U.K.)  
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Date: 18/07/2024

**SEARCH REPORT**

Annexure V-B

**Account- Pradeep Bampal**

**BO : PNB Ajabpur Kalan (Dehradun)**

Search report relates to searches made in:

**Mr. Pradeep Bampal s/o Hera Singh , Ro-Village-Agthala, Patwari Circle-Kaudiya, Tehsil and District- Chamoli Uk.**

- a) Sub Registrar Office. - CHAMOLI
- b) Registrar of Companies. - NA
- c) Courts. - NA
- d) Other offices: - NA
  - a) Office of the Co-operative Society - NA
  - b) ----- Development Authority (DDA/HUDA/and the like) -NA

**e) Any other documents**

- i) Receipt for payment of Municipal Taxes etc. - Yes


**1. Sub Registrar/Registrar of Assurance Office**

The encumbrance certificate was obtained from the Sub Registrar, CHAMOLI for the period from 1993 to 15 July 2024 and the same disclosed following encumbrance (Certificate enclosed):

- a) Search Receipt/ Search Certificate
  - b) Latest Khata Khatoni.
- (If there is no system of issue of encumbrance certificate in the office of Sub registrar, it be stated accordingly)

2. Besides obtaining **encumbrance certificate from the Sub Registrar**, personal search was carried out by me for the purpose. Inspection was made on **15/07/2024** for the period from 1993 to **15 July 2024** at the following sub registrar/offices:-

- a) Search Receipt/ Search Certificate
- b) Latest Khata Khatoni.

  
**P. S. Billangwal**  
Advocate  
Joshimath (Dist. Chamoli, U.K.)  
Reg. No- 425/11 Nov 2006

**The search report disclosed the followings encumbrances:-**

3. The Ownership of the property being of a company, search was conducted in the following offices of the registrar of companies: -

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

| ROC | INFORMATION |
|-----|-------------|
| -   | -           |

**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 |
|---------------|---------------|-----------------|
| - NA          | - NA          | - NA            |

**5. Searches made/Inspections carried out in the following offices disclosed: --NA**

| Office                       | Date of search /Inspection | Information           |
|------------------------------|----------------------------|-----------------------|
| Sub Registrar office Chamoli | 15/07/2024                 | Nil encumbrance found |

**6. A study of the following documents disclosed:**

| Details of documents perused   | Information            |
|--|------------------------|
| khata khatouni No- 00058 of revenue Village Agthala                                      | Nil encumbrance found. |
| Sale deed of dated - 07/04/2018  | Nil encumbrance found. |
| Approval of Building Construction permit by District Level Development Authority Chamoli | Up to date             |

Defects noticed are indicated in the Certificate given by me.

(ADVOCATE)

P. S. Saini  
Advocate  
Jashimath (Dist. Chamoli, U.K.)  
Reg. No. 115/11 Nov 2006



Ref: 7/01

Date: 18/07/2024

**CERTIFICATE**

**ANNEXURE- V**

**Advocate P.S. Billangwal**

**ENTRY SERIAL NO...../REGISTER NO- 5/60 of dated 15 July 2024**  
**(Counsel to give serial no. to the certificate as entered in register of searches maintained by him)**

DATE: 18/07/2024

**The Manager**

**PNB Ajabpur Kalan (Dehradun)**

**Opinion on investigation of title and obtaining of search report in respect of property khasra no. 522 having area 0.060 het. of revenue village Agthala, Patwari Circle Kaudiya, Tehsil and District Chamoli Uk ,in present khata khatoni no-00058.**

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.

I hereby certify that the registration particulars- number, date and page particulars etc.,as shown in the original 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 by me 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.

Chain of title relating to the property is complete as given in the Annexure here to

Page 1 of 2

  
**P. S. Billangwal**  
**Advocate**  
**Joshimath (Dist. Chamoli, U.K.)**  
**Reg. No - 426 /11 Nov 2006**



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

1. Verified title deed from **Sub Registrar office Chamoli.**
2. khata khatoni

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 BANKS' ASSOCIATION OR RESERVE BANK OF INDIA OR ANY OTHER SUCH BODY for circulation amongst Banks/Financial Institutions.

*The search report of which is annexed hereto, conducted by me, for the period from 1993 to 15 July 2024 does not disclose any encumbrances.*

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

- (a) Name of lender- **Pradeep Bampal**
- (b) Date of opinion & reference no. (if any) - NA
- (c) Remarks -

1- The Original Registered Sale deed of dated 15/03/2023 duly registered in the office of sub registrar **Chamoli in book no.1 ,Jild No-306, page No. 1-16, S.No-242 on dated- 07/04/2018** executed by **Sri Kuldeep Rana** in favor of **Pradeep Bampal.**

2- **Copy of the khata khatoni No 00058 (Present Fasli 1427-1432) of revenue village Agthala, Patwari Circle Kaudiya, Tehsil and District Chamoli Uk**

I find following defects/no defects in the title of the person offering mortgage:- I hereby certify that **Pradeep Bampal** has a clear, valid and marketable title over the above said property (0.060 Het of land) and he is competent to create the mortgage. The valid mortgage can be created by deposit of the following original title deed and The said title deeds are Original and genuine and are not duplicate or fake as observed by me- (Give hereunder details of title deeds which are required to be deposited to create equitable mortgage)

1-Original Registered **Sale deed** of dated **07/04/2018**,registered in the office of sub registrar Chamoli **book no.1 ,Jild No-306, page No. 1-16, S.No-242.**

3- Khata Khatoni.

4- Order sheet of Land (0.060 Het.) is converted in to non agriculture land by Hon. Assistant collector Chamoli on dated 28/05/2024 in case no. 57/2024 (Khasra No- 522 ) of revenue village **Agthala**

**Encl:**

1. Special Report
2. Search Report receipt no 5/60 dated 15 July 2024

**ADVOCATE**

**P. S. Bhatnagar**  
**Advocate**  
**Joshimath (District Chamoli U.K.)**  
**Reg. No-425/11 Nov 2006**

### Tracing of Title-

The property for which identification is given aforesaid had been purchased & acquired by **Pradeep Bampal S/o Sri. Hera Singh** R/o Village - Agthala, Patwari circle Kaudiya, Tehsil & Distt.- Chamoli, Uttarakhand. by registered sale deed Dated-07/04/2018 which is duly registered in Sub-registrar Chamoli on the same day, in Bahi No.-1 Zild No.-306 Pages 1-16 at Serial No.-242 which is executed by vendor **Sri. kuldeep Rana s/o Jagat Singh Rana** R/o Village Agthala, Patwari circle Kaudiya Tehsil & Distt.-Chamoli U.K.

The prior owner of Anil Kumar s/o Janardan Prasad, Smt. Lata Devi, Abhisekh w/o ,s/o Late Rajeev, Arvind s/o Late Devi Prasad, Bharaw Datt and Ramesh chandra s/o Late Sobha ram, Subodh, Vinod, Pramod s/o Late Sachidanand R/o Village Agthala, Patwari circle Kaudiya Tehsil & Distt.-Chamoli U.K. inherited in the question land from Khatauni Khata No.-00058. Khasra (plot) No.-522, area 0.60 through succession from his father /Husband.


and the same was mutated in their name by the order of Tehsildar Chamoli as revealed from the land record maintained in the Distt. Collector office Gopeshwar (Chamoli) U.K.

Thus the transfer of ownership & title of the present owner **Pradeep Bampal S/o Sri. Hera Singh** R/o Village - Agthala, Patwari circle Kaudiya, Tehsil & Distt.- Chamoli, Uttarakhand absolute owner of 0.060 hectare land and chain of title of aforesaid property is also quite complete and Clair.

Now at present **Pradeep Bampal S/o Sri. Hera Singh** R/o Village Agthala, Patwari circle Kaudiya Tehsil & Distt.- Chamoli, Uttarakhand. has clear absolute marketable and transferable rights over the aforesaid property according to the available records of the Sub-Registrar Chamoli & Distt.-record office Chamoli. A valid equitable mortgage can be created by depositing the Following documents with Bank:-

- 1- Original Sale deed registered Dated.-7/04/2018 in favour of Sri Pradeep Bampal.
- 2- Copy of New Khatauni Khata No.-00058 for the Present fasli year 1427-1432
- 3- Order sheet of land conversion from agriculture land to non agricultural land u/s 143 UPZA&LR Act.

ADVOCATE

  
**P. S. Billangwal**  
Advocate  
Joshimath (Distt. Chamoli, U.K.)  
Reg. No - 426 /11 Nov 2006



|  |                 |         |                   |        |
|--|-----------------|---------|-------------------|--------|
|  |                 | (भाग-1) | क्रम संख्या       | 5 / 60 |
| (प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला) |                 |         |                   |        |
| लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक      | 15-Jul-2024     |         |                   |        |
| प्रस्तुतकर्ता या प्रार्थी का नाम                   | P.S. BILLANGWAL |         |                   |        |
| लेख का प्रकार                                      | मुआयना          | 32 वर्ष | ( 1,993 - 2,024 ) |        |
| प्रतिफल की धनराशि                                  |                 | 0.00    |                   |        |
| 1 रजिस्ट्रीकरण शुल्क                               |                 | 0.00    |                   |        |
| 2 प्रतिलिपि करण शुल्क                              |                 | 0.00    |                   |        |
| 3 इलैक्ट्रॉनिक शुल्क                               |                 | 0.00    |                   |        |
| 4 निरीक्षण या तलाश शुल्क                           |                 | 100.00  | Application No 95 |        |
| 5 मुख्तारनामा के अभिप्रणालोकरण के लिए शुल्क        |                 | 0.00    |                   |        |
| 6 कमीशन शुल्क                                      |                 | 0.00    |                   |        |
| 7 नकल शुल्क  |                 | 0.00    |                   |        |
| 8 विविध  |                 | 5.00    |                   |        |
| 9 यात्रिक भत्ता                                    |                 | 0.00    |                   |        |
| 10 कम रजिस्ट्रीकरण शुल्क                           |                 | 0.00    |                   |        |
| 11 योग   |                 | 105.00  |                   |        |
| शुल्क वसूल करने की दिनांक                          | 15-Jul-2024     |         |                   |        |

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, चमोली

  
सब रजिस्ट्रार  
चमोली

  
P. S. Billangwal  
Advocate  
Joshimath (Distt. Chamoli, U.K.)  
Reg. No - 426 / 11 Nov 2006

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प्रा.दे. कर्मक्षेत्र, लोन्गवट्टममहादेव शाला, आर्जुनी, कर्क-२, पश्चिम बंगाल, ७४१००७



खोजीनी संख्या

1

खानेदार का नाम / पिता पति संरक्षक का नाम/ निवास स्थान

2

प्राथमिक अधिकार प्राप्त होने का वर्ष

3

खाने के मालिक गाई की संख्या

4

प्रत्येक गाई का खानेदार द्वारा देय

5

खानेदार द्वारा देय मालगुजारी या लगान

6

परिवर्तन संख्या, भागा या उसका खानेदार उसकी संख्या तथा दिनांक सुनिश्चित और आसानी से मिले जायेगा

7-12

संलग्न अधिकारी : TEHSILDAR

तहसील : बमोली

दिनांक एवं समय : 20-07-2024 01:25:12

a Digitally Signed by : DALBIR SINGH



हस्ताक्षर खोजीनी संख्या/प्राथमिक अधिकार खोजीनी संख्या द्वारा वैध है। खोजीनी संख्या द्वारा वैध है। खोजीनी संख्या द्वारा वैध है।

.....  
Date: 18/ 07 /2023

To  
The Manager  
PNB

बिल

1- Pradeep Bampal ( Vill- Agthala )  
Dist-Chamoli 9760253355

NEC - 2000 Rs.  
Serch Receipt- 1000 Rs.  
Certified Sale Deed -1200 Rs.

*Courier Charge - 100 rs*

Grand Total-4300 Rs. (Four thousand and Three hundred Rs. only)

Account No- 0245001700000339  
(Saving )  
Bank - PNB Joshimath  
IFSC- PUNB0024500

  
Adv. PS Billangwal