

**PRABHA SINGH**  
Advocate

Office: Chamber No. 7, Compound no. 7  
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District Dehradun (Uttarakh.and)  
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Date: 04.01.2022

### TITLE INVESTIGATION REPORT

1	a) Name of the Branch/ Business Unit/Office seeking opinion	State Bank of India, SME Branch, Rajpur Road, Dehradun
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	-
	c) Name of the Borrower.	<b>Brij Solar Energy Pvt. Ltd. (Borrower)</b>
2	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	<b>Shri Kartikey Joshi son of Shribrij Bhushan Joshi.</b>
	b) Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3	Complete or full description of the immovable property/(ies) offered as security including the following details.	All that land Khata no. 00126 (fasli year 1422 to 1427) khasra no. 557Ka area 0.3010 hectare, khasra no. 562 area 0.5000 hectare and Khasra no. 558 area 0.0400 hectare total area 0.8410 hectare situated at Mauza Mirjapur urf Dhalpur, Pargana Pachwadoon, Tehsil Vikas Nagar, District Dehradun.
	(a) Survey No.	-
	(b) Door/House no. ( in case of house property)	
	(c) Extent/ area including plinth/ built up area in case of house property	Total Area 0.8410 hectare.
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Mauza : Mirjapur urf Dalpur, District Dehradun.
4	a) Particulars of the documents scrutinized- serially and chronologically.	1- Sale Deed dated 11.05.2018 registered at serial no. 3246. 2. Sale Deed dated 19.03.1999 registered at serial no. 258. 3. Sale Deed dated 03.01.1995 3-Sanctined map.
	(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. <b>Note :</b> Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.	



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.	11.05.2018	Sale Deed serial no. 3246	Original	
2.	19.03.1999	Sale Deed serial no. 258	Certified Copy	
3.	03.01.1995	Sale Deed serial no. 50	Certified Copy	
4.	12.01.1995	Sale Deed serial no. 89	Certified copy	
5.		Khatoni	Copy	
6.		Punraskhit khatoni	Copy	
7.	31.12.2020	Order of Asst. Coll. 1 <sup>st</sup> class Vikas Nagar.	Copy	
8.	15.01.2018	POA serial no. 7	Certified copy	
5	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)			Yes and Documents are duly verified with the relevant sub registrar office at Dehradun.
	b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?			Yes
	b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).			Present deed is compared with original.
6	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?			Part of the records are available for verification through online portal or computer system in registrar office and revenue authorities
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.			Duly verified by me and its o.k.
	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?			Not possible.



a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Property falls within jurisdiction of Sub Registrar at Dehradun and Vikas Nagar.
b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	No
c) Whether search has been made at all the offices named at (b) above?	Not Applicable
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?	Not Applicable
8	<p>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. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.</p> <p><b>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)</b></p> <p>Flow of titles tracing out the title, of the intended mortgagor and his/its predecessors in interest from the Mother Deed to the latest title deed. And wherever minor's interest or other clog on in title is involved, for a further period, depending on the need for clearance of such clog on the title. (Separate Sheets may be used).</p> <p>I have thoroughly searched and inspected the records available in the office of the Sub Registrar, Dehradun and Vikas Nagar from 01.04.1991 upto 04.01.2022 for last more than 30 years in respect <b>All that land Khata no. 00126 (fasli year 1422 to 1427) khasra no. 557Ka area 0.3010 hectare, khasra no. 562 area 0.5000 hectare and Khasra no. 558 area 0.0400 hectare total area 0.8410 hectare situated at Mauza Mirjapur urf Dhalpur, Pargana Pachwadoon, Tehsil Vikas Nagar, District Dehradun</b> (morefully described in the end of schedule A and B of property of the report) . The said property is standing in the name of <b>Shri Kartikey Joshi son of Shri Brijbhushan Joshi resident of 32/5 Chander Road, Dehradun.</b></p> <p><b>Whereas</b> previously the land bearing old khasra no. 321 having area of 1.665 acre and khasra no. 326min area 0.625 acre total area 2.29 acre was purchased by Sanjay Ghai son of Shri Devki Nandan resident of Ballupur Chakrata Road, Dehradun vide sale deed dated 03.01.1995 from Shri Bhanu pratap Chaudhary minor through his father Shri Yashpal Singh Chaudhary duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 2 page 331 and in additional file book no. 1 volume 397 pages 679 to 686 registered at serial no. 50 dated 06.01.1995 and khasra no. 321 area 1.665 acre and khasra no. 326min area 0.625 acre total area 2.29 acre was purchased by Sanjay Ghai son of Shri Devki Nandan resident of Ballupur Chakrata Road, Dehradun vide sale deed dated 03.01.1995 from Shri Bhanu pratap Chaudhary minor through his father Shri Yashpal Singh Chaudhary duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 2 page 332 and in additional file book no. 1 volume 398 pages 613 to 620 registered at serial no. 89 dated 12.01.1995.</p> <p><b>Whereas</b> Sanjay Ghai son of Shri Devki Nandan resident of Ballupur Chakrata Road, Dehradun through his attorney Shri Kishore Kumar son of Shri Vichitra Singh sold the land bearing old khasra no. 321 area 3.33 acre having new numbers 558 area 0.010 hect., khasra no. 559 area 0.150 hect., khasra no. 561 area 0.500 hect., khasra no. 562 area 0.688 hect. and old khara no. 326min area 1.25 acre having new numbers 556 area 0.105 hect., khasra no. 557Ka area 0.301 hect., khasra no. 564Kha area 0.100 hect. total area 1.854 hect. or 4.580 hect. at Mirjapur urf Dhalpur to Shri Prithvipal Singh Narang son of Shri Niranjapal Singh Narang resident of 45A/A-2 B Post Aketa Apartment Pachim Vihar New Delhi vide sale deed dated 19.03.1999 Chaudhary duly registered in the office of the sub registrar, Dehradun in book no. 1 volume 3 page 166 and in additional file book no. 1 volume 28 pages 279 to 298 registered at serial no. 258 dated 19.03.1999.</p>

*Brijbhushan Singh*

BRABIA SINGH



Whereas the name of Shri Prithvipal Singh Narang son of Shri Niranjanpal Singh Narang has been duly mutated in the revenue records and separate khata was made in his name since 1410 fasli i.e. 2003.

Whereas Shri Prithvipal Singh Narang son of Shri Niranjanpal Singh Narang was died and after his death the above said khasra number were devolved upon his legal heirs Shri Sanjeev Narang son and Smt. Madhu Narang wife and their names have been duly mutated in the revenue records wide order of रा.नि.वि. नगर फार्म प.क. 11ख/07.12.2017 as virasat.

Whereas Shri Sanjeev Narang son of Late Shri Prithvipal Singh Narang and Smt. Madhu Narang wife of Late Shri Prithvipal Singh Narang for self and as attorney holder of her son Shri Sanjeev Narang (the said attorney dated 15.01.2018 duly registered in the office of the sub registrar Vikas Nagar, District Dehradun in book no. 4 volume 148 pages 371 to 388 registered at serial no. 7 dated 15.01.2018) sold the land bearing khasra no. khasra no. 557Ka area 0.3010 hectare, khasra no. 562 area 0.5000 hectare and Khasra no. 558 area 0.0400 hectare total area 0.8410 hectare to **Shri Kartikey Joshi son of Shri Brijbhushan Joshi** vide sale deed dated 11.05.2018 duly registered in the office of the Sub Registrar, Vikas Nagar, District Dehradun in book no. 1 volume 2738 on pages 1 to 20 registered at serial no. 3246 dated 11.05.2018.

Whereas the name of **Shri Kartikey Joshi son of Shri Brijbhushan Joshi** has been duly mutated in the municipal records.

Whereas **Shri Kartikey Joshi son of Shri Brijbhushan Joshi** declared khasra no. 557ka having area of 0.3010 hectare as abadi u/s 143 of Z.V. Act. from SDM 1<sup>st</sup> Class Vikas Nagar, Dehradun Passed in case no. 146/2020-2021 dated 31.12.2020 which was mortgaged by the owner for industry purpose.

So on perusal of record and inspection made in the office of the Sub Registrar, Dehradun and Vikas Nagar records do hereby certify that the said property is free from all sort of encumbrances etc. and **Shri Kartikey Joshi son of Shri Brijbhushan Joshi** holding a clear and marketable title with absolute transferable rights over the said property.

Provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are applicable to the present property.

9	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.)	Absolute owners/full ownership
10	If leasehold, whether;	No
	a)lease Deed is duly stamped and registered	Not Applicable
	b)lessee is permitted to mortgage the Leasehold right,	Not Applicable
	c)duration of the Lease/unexpired period of lease,	Not Applicable
	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.	Not Applicable
	e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not Applicable
	f)Right to get renewal of the leasehold rights and nature thereof.	Not Applicable
11	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	Not Applicable
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Not Applicable
	the mortgagor is competent to create charge on such property,	Not Applicable
	whether any permission from Govt. or any other authority is required for creation of mortgage and if	Not Applicable



	so whether such valid permission is available.	
12	If occupancy right, whether;	No
	a) Such right is heritable and transferable,	No
	b) Mortgage can be created.	No
13	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	-
14	If the property has been transferred by way of Gift/Settlement Deed, whether:	Not Applicable
	a) The Gift/Settlement Deed is duly stamped and registered;	Not Applicable
	b) The Gift/Settlement Deed has been attested by two witnesses;	Not Applicable
	c) The Gift/Settlement Deed transfers the property to Donee;	Not Applicable
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not Applicable
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	-
	f) Whether the Donee is in possession of the gifted property;	Not Applicable
	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;	Not Applicable
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	-
15	(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Not Applicable
	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Not Applicable
	(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	Not Applicable
	(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	Not Applicable
	(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	Not Applicable
16	Whether the title documents include any testamentary documents /wills?	-No-
	(a) In case of wills, whether the will is registered will	Not Applicable



	or unregistered will?	
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
	(c) Whether the property is mutated on the basis of will?	Not Applicable
	(d) Whether the original will is available?	Not Applicable
	(e) Whether the original death certificate of the testator is available?	Not Applicable
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	Not Applicable
17	(a) Whether the property is subject to any wakf rights?	Not Applicable
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	No
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
18	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not Applicable
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
19	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	Not Applicable
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not Applicable
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable
20	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	Not agricultural property.
	(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	-



	or unregistered will?	
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
	(c) Whether the property is mutated on the basis of will?	Not Applicable
	(d) Whether the original will is available?	Not Applicable
	(e) Whether the original death certificate of the testator is available?	Not Applicable
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	Not Applicable
17	(a) Whether the property is subject to any wakf rights?	Not Applicable
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	No
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
18	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not Applicable
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
19	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	Not Applicable
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not Applicable
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable
20	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	Not agricultural property.
	(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?	
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	-
21	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	Not affected
22	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Oral enquiry was made and no proceeding found.
23	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	(c) 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.	No
24	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not Applicable
25	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	N.A.
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ? Yes / No.	N.A.
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	N.A.
	iii) Whether the above search of charges reveals any	N.A.



	prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes / No.	
	iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No	N.A.
26	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not Applicable
27	(a) Whether any POA is involved in the chain of title?	Yes
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No
	(c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/ Individual or Proprietary Concerns in favour of their artners/ 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).	Not Applicable
	(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.	-
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	-
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA?	No, basis of certified copy
	ii. Whether the POA is a registered one?	Registered
	iii. Whether the POA is a special or general one?	General
	iv. Whether the POA contains a specific authority for execution of title document in question?	Yes
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	POA was in force not revoked and valid at the time of execution of sale deed.
	(g) Please comment on the genuineness of POA?	Genuine.
	(h) The unequivocal opinion on the enforceability and validity of the POA?	POA was enforceable and valid at the time of execution of sale deed.
28	Whether mortgage is being created by a POA holder,	No



	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.	
29	<p>If the property is a flat/apartment or residential/commercial complex, check and comment on the following:</p> <ol style="list-style-type: none"> <li>Promoter's/Land owner's title to the land/building;</li> <li>Development Agreement/Power of Attorney;</li> <li>Extent of authority of the Developer/builder;</li> <li>Independent title verification of the Land and/or building in question;</li> <li>Agreement for sale (duly registered)</li> <li>Payment of proper stamp duty;</li> <li>Requirement of registration of sale agreement, development agreement, POA, etc.;</li> <li>Approval of building plan, permission of appropriate/local authority, etc.;</li> <li>Conveyance in favour of Society/ Condominium concerned;</li> <li>Occupancy Certificate/allotment letter/letter of possession;</li> <li>Membership details in the Society etc.</li> <li>Share Certificates;</li> <li>No Objection Letter from the Society;</li> <li>All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;</li> <li>Requirements, for noting the Bank charges on the records of the Housing Society, if any.</li> <li>If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any</li> <li>Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</li> </ol>	Not Applicable.
30	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No.
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	30 years
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Tax can be paid at any stage.



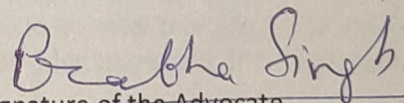
	(a) Urban land ceiling clearance, whether required and if so, details thereon.	The said act is repealed in U.K.
	(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	Not required take affidavit regarding the same.
34	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Khatoni is enclosed.
35	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records	Yes in the revenue records.
36	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes Yes Yes
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny; (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	Property is identifiable No discrepancy - - Not available -
38	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	No
39	If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Valuation or any other report not available.
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	None
41	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes
	Property is SARFAESI compliant (Y/N)	Yes
42	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit	Original sale deed.



	of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	
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.	Not Applicable
44	Additional aspects relevant for investigation of title as per local laws.	None
45	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Take original sale deed.
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Kartikey Joshi son of Shri Brijbhushan Joshi
47.	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.
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.
	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?	Not applicable

Date: 04.01.2022

Place: Dehrdaun

  
Signature of the Advocate

**PRABHA SINGH**  
(Advocate)

Reg. No.-UA 2324/04  
Ch. No.-7, Court Compound, D.Dun



**PRABHA SINGH**  
Advocate

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email-prabha0069@gmail.com

### Annexure – C: Certificate of title

I have examined the Original of Title Deed intended to be deposited relating to the schedule property/(ies) and offered as security by way of **Equitable 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 Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

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 01.04.1991 to 04.01.2022 pertaining to the Immoveable Property/(ies) covered by above said Title Deed. The said property is free from any encumbrances.

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).

7. Minor(s) and his/ their interest in the property/(ies) is to the extent of \_\_\_N.A.\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable).

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, **Shri Kartikey Joshi son of Shri Brijbhushan Joshi**.

9. I certify that **Shri Kartikey Joshi son of Shri Brijbhushan 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:

In case of Individual seeks loan from the Bank the following documents may be taken:-

1- Original Sale Deed dated 11.05.2018 registered at serial no. 3246.

11. 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.

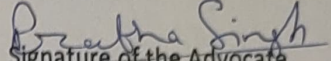
12. It is certified that the property is SARFAESI compliant. ✓



SCHEDULE OF THE PROPERTY (IES)

All that land Khata no. 00126 (fasli year 1422 to 1427) khasra no. 557Ka area 0.3010 hectare, khasra no. 562 area 0.5000 hectare and Khasra no. 558 area 0.0400 hectare total area 0.8410 hectare situated at Mauza Mirjapur urf Dhalpur, Pargana Pachwadoon, Tehsil Vikas Nagar, District Dehradun.

Date : 04.01.2022

  
Signature of the Advocate

Encls:

- 1- Certified copy of POA dated 15.01.2018 registered at serial no. 7.
- 2- Certified copy of sale deed dated 19.03.1999 registered at serial no. 258.
- 3- Certified copy of sale deed dated 03.01.1995 registered at serial no. 50.
- 4- Certified copy of sale deed dated 12.01.1995 registered at serial no. 89.
- 5- Copy of order of SDM 1<sup>st</sup> Class, Vikas Nagar u/s 143.
- 6- Certified copy of sale deed dated 11.05.2018.

**PRABHA SINGH**  
(Advocate)

Reg. No.-UA 2324/04  
No.-7 Court Compound, D.Dun