VIPLOW KUMAR

(Advocate)

Chamber No. 3 Tehsil Campus Roorkee Distt. Haridwar (U.K.)

Ref. No. 09/2020

Residence: House No. 7 Ram Nagar Roorkee, Distt. Haridwar (U.K.) § 9837220074

Dated: 17/03/2020

ANNEXURE-B

## REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVALE PROPERTY COMPLETED BY THE PANEL ADVOCATE

1.	(a) Name of the Branch / BU seeking opinion.	To, The Chief Manager State Bank of India, SME Branch, Civil Lines Roorkee (Haridwar).
	(b) Reference No. and dated of the letter under the cover of which the documents tendered for scrutiny are forwarded.	As per Instructions by Bank.
	(c) Name of the Borrower	M/s Walkin Overseas, Khasra No. 755, Village- Kotwal Alampur, Tehsil-Roorkee, DisttHaridwar through its Partner Shri Naveen Patwal S/o Shri Matbar Singh Patwal.
2.	(a) Name of the unit / concern / company / person offering the property as security.	As above
	(b) Constitution of the unit / concern / person / body / authority offering the property for creation of charge.	Shri Naveen Patwal S/o Shri Matbar Singh Patwal R/o Village-Badgaon Malla Patti Gangwadsanyu, DisttPauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar is the present owner of the property in question by way of registered Sale Deed Dt. 04.01.2013 & who will mortgage it in favour of Bank in capacity of guarantor's.
	(c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)	As Guarantor.
3.	Complete or full description of the immovable property offered as security including the following details.	Agriculture Land bearing Khasra No. 123 total area 0.899 hectare with shared area 0.819 hectare with shared Land Revenue Rs. 32.70 only, belonging to Khata No. 23 (as per Khatoni fasli year 1422 to 1427 fasli), which is bounded as under: East- Remaining Land of Smt. Sureshwati urf Suresho & Anshul, West- Gurukul Narsan-Jhabreda Road, North- Land of Khasra No. 124, South- Land of Khasra No. 122 of Baljor, Situated in Village-Makhdoompur, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar.
	(a) Survey No. (b) Door / House no. (In case of house	Part of Khasra No. 123. N.A.
,	property)  (c) Extent / area including plinth / built up area in case of house property.	Shared area 0.819 hectare.
	(d) Locations like name of the place, village, City, registration, sub-district etc., boundaries.	Situated in Village-Makhdoompur, Pargana- Manglaur, Tehsil-Roorkee, DisttHaridwar.

Viplow Kumar Bank Advocate

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4.	(a) Particulars of the documents scrutinized serially and chronologically.	1- Original Sale Deed Dt. 04.01.2013 executed by Smt. Sureshwati urf Suresho W/o Late Shri Vedpal & Shri Anshul S/o Late Shri Vedpal in favour of Shri Naveen Patwal S/o Shri Matbar Singh Patwal which was registered vide Bahi No. 1, Jild No. 1692, Pages 253 to 270 at Sl. No. 140 on Dt. 04.01.2013 in the office of Sub-Registrar Roorkee.
i		2- Certified Copy of Khatoni for Khata No. 23, Khasra No. 123 of 1422 to 1427 fasli of Village Makhdoompur in the name of Shri Naveen Patwal S/o Shri Matbar Singh Patwal.
	(b) 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	As above.
	from the registering / land / revenue / other authorities be examined.	
5.	(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 mortgager? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)	N.A., as the property is an agriculture property.
	(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?	N.A.
•	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	N.A.
	for comparing with the certified or ordinary copies should be handled more diligently & cautiously.	
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?	Yes, records of revenue authorities is available on online portal www.devbhoomi.gov.uk.nic.in
	(b) If such online / computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	Yes, records of revenue authorities available on online portal.
	(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.

(a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar office Roorkee
(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 name 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	No
question?  8. Chain of titles tracing the title from the	The property in question with other section
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	Pargana-Manglaur, Tehsil-Roorkee, Distt Haridwar and his name was recorded in revenue records with referable rights since before 1414
clearance of such clog on the title. In case of property offered as security for loans of Rs. 1.00 crore and above, search or title / encumbrance for a period of not less than 30 years is mandatory. (Separate Sheets may be used).	2- Later on Shri Vedpal S/o Shri Beerbal died on 28-12-2012. And after the death of Shri Vedpal his share inherit to his legal heirs Smt. Sureshwati urf Suresho W/o Late Shri Vedpal & Shri Anshul S/o Late Shri Vedpal R/o Village-Sherpur
	3- And lastly Smt. Sureshwati urf Suresho W/o Late Shri Vedpal & Shri Anshul S/o Late Shri Vedpal executed Sale Deed Dt. 04.01.2013 for land area 0.819 hectare out of total area 0.899 hectare, bearing Khasra No. 123 (the property in question) in favour of Shri Naveen Patwal S/o Shri Matbar Singh Patwal R/o Village-Badgaon Malla Patti Gangwadsanyu, DisttPauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar which was registered vide Bahi No. 1, Jild No. 1692, Pages 253 to 270 at Sl. No. 140 on Dt. 04.01.2013 in the office of Sub-Registrar Roorkee.
	4- And at present in the revenue records of Tehsil Roorkee the above said land is mutated in the name of <b>Shri Naveen Patwal S/o Shri Matbar Singh Patwal</b> R/o Village-Badgaon Malla Patti Gangwadsanyu, DisttPauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar vide Order Dt. 23.03.2013 in Case No. 263/12-13 passed by Tehsildar Roorkee.

1		Thus the Chain of title is complete in all
	Nature of title of the intended Mortgage over the property (whether full ownership right, leasehold Rights, Occupancy, possessory Rights of Inam Holder of Govt. Grantee / Allottee etc.)	Full Ownership rights.
	If leasehold, whether	N.A.
•	a) Lease Deed is duly stamped and registered.	N.A.
	b) Lessee is permitted to mortgage the Leasehold right,	
	<ul> <li>c) duration of the Lease / unexpired period of lease,</li> </ul>	
	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.  E) Whether the lease hold rights permit for the creation of any superstructure (	
	applicable)?  f) Right to get renewal of the leasehol rights and nature thereof.	ld N.A.
,	1. If Govt. grant / allotment / Lease-cum Sale Agreement, whether, grant agreement etc. provides for alienable rights to the mortgagor with or with conditions, the mortgagor is competent create charge on such property.  Whether any permission from Govt. or a	ole but to
	other authority is required for creation mortgage and if so whether such value permission is available.	of \
T	12. I occupancy right, whether,	N.A.
1	a) Such right is heritable and transferab	le, N.A.
1	b) Mortgage can be created.	N.A.
	13. Nature of Minor's interest, if any and if whether creation of mortgage could possible, the modalities / procedure to followed including court permission to obtained and the reasons for coming such conclusion.	be to be to the total or the to
	14. If the property has been transferred by of Gift/Settlement Deed, whether:	
	<ul><li>(a) The Gift / Settlement Deed is stamped and registered.</li><li>(b) The Gift / Settlement Deed has</li></ul>	·
	attested by two witnesses.  (c) The Gift / Settlement Deed trans	
	the property to Donne.  (d) Whether the Donne has accepted gift by signing the Gift / Settlement Deby a separated writing or by implications.	ed the N.A.

	(a) Whether there is any restrict	
	(e) Whether there is any restriction on the	N.A.
	Donor in executing the gift / settlement deed in question.	
	geed in question.	
	(f) Whether the Donne is in possession of	N.A.
	the gifted property.	
	(g) Whether any life interest is reserved for	N.A.
	the Donor or any other person and	
	whether there is a need for any other	
	person to join the creation of mortgage.	
	(h) Any other aspect affecting the validity	N.A.
	of the title passed through the gift /	
	settlement deed.	'
15.	(a) In case of partition / settlement deeds,	N.A.
	whether the original deed is available for	
	deposit. If not the modality / procedure to	·
	be followed to create a valid and	
	enforceable mortgage.	
	(b) Whether mutation has been effected	N.A.
	and whether the mortgagor is in	143.6
	possession and enjoyment of his share.	
	(c) Whether the partition made is valid in	N.A.
	law and the mortgagor has acquired a	N.A.
	mortgage able title thereon.	
		N.A.
	(d) In respect of partition by a decree of	N.A.
	court, whether such decree has become	
	final and all other conditions / formalities	
	are completed / complied with.	·
	(e) Whether any of the documents in	N.A.
	question are executed in counterparts or in	
	more than one set? If so, additional	. ,
	precautions to be taken for avoiding	
	multiple mortgages?	
16.	Whether the title documents include any	No
	testamentary documents / wills?	
	(a) In case of wills, whether the will is	N.A.
	registered will or unregistered will?	
	(b) Whether will in the matter needs a	N.A
	mandatory probate and if so whether the	
	same is probated by a competent court?	
	(c) Whether the property is mutated on the	N.A.
	basis of will?	N.A.
,	(d) Whether the original will is available?	
	(e) Whether the original death certificate of	N.A.
	the testator is available?	
	(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.)	· · · · · · · · · · · · · · · · · · ·
17.	(a) Whether the property is subject to any	No
'''		
	wakf rights?	



(b) Whether the property belongs to church/ temple or any religious / other institutions having any restriction in creation of charges on such properties?  (c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?  (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.  (b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?  (g) (a) Whether the property belongs to any trust or is subject to the rights of any trust?  (b) Whether the trust is a private or public furst and whether trust deed specifically authorizes the mortgage of the property?  (c) It is additional precautions/permissions on to be obtained for creation of valid mortgage?  (d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.  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.  (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 and for commercial purposes or otherwise, whether requisite propedure 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 Cotearnoe, etc).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.		· · · · · · · · · · · · · · · · · · ·
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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.).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the	land for commercial party	
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.).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made the land Acquisition Office and the	otherwise, whether requisite pro-	
local laws or other regulations flaving bearing on the creation security (viz.) Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the	followed / permission obtained:	Yes
bearing on the creation security (NE) Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the	- athor reciliations having ~	1
Agricultural Laws, Weaker Set	l l l c croation accurry (**-	1
minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made (b) Whether any search/enquiry is made		
Costal Zone Regulations, Environment of Clearance, etc.).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made (b) Whether any Acquisition Office and the	regulations,	,
Clearance, etc.).  22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made land Acquisition Office and the	Costal Zone Regulations, Environmental	
22. (a) Whether the property is subject to any pending or proposed land acquisition proceedings?  (b) Whether any search/enquiry is made (b) Whether any Acquisition Office and the	Clearance, etc.).	No
pending or proposed land proceedings?  (b) Whether any search/enquiry is made with the Land Acquisition Office and the	the property is subject to air	
proceedings?  (b) Whether any search/enquiry is made  No  with the Land Acquisition Office and the	pending or proposed land acquisition	
(b) Whether any search/enquiry is much	proceedings?	No.
1 The Lond Acquisition of the	- corch/ending to	e   · ·
outcome of such search/enquity.	1 The Tond Acquisition of	
	outcome of such search/enquity.	9

Viplow Kumar

Bank Advocate

Rel. No.-UK 2031/1980, 116 15 -7 154

Tehsit Campus Roorkee (nandwar)

(a) Whether the property is involved in or No		
subject matter of any litigation which is		
pending or concluded?		
(h) If so whother and m		
(b) If so, whether such litigation would No	, (	
		1 .
more any implication of the	.,	
luture emorcement?		
(c) Whether the title documents have any No		
court seal / marking which points out any		┥.
litigation / attachment/security to court in		
respect of the present in		
respect of the property in question? In		
such case please comment on such seal /		
marking.		
24. (a) In case of partnership firm, whether the N.A.		
property belongs to the firm and the deed		
is properly registered.		1
(b) Property belonging to partners NA		
whether thrown on hotchpot? Whether		
formalities for the same have been		.
completed as per applicable laws?		
1 ( ) 1AH II	•	١.
(c) Whether the person(s) creating N.A.	ė.	
mortgage has / have authority to create		
mortgage for and on behalf of the firm.		
25. (a) Whether the property belongs to a No		
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.		
(b) i) Whether the property (to be N.A.	-	,
mortgaged) is purchased by the above		
company from any other Company or		-
Limited Liability Partnership (LLP) firm?		
(ii) If yes, whether the search of charges of N.A.		
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)?		
(iii) Whether the above search of charges N.A.		
reveals any prior charges / encumprances,		
on the property (proposed to be		
( mortgaged) created by		
company (seller)?		
(iv) If the search reveals enterphases		
charges whether such charges '	<u> </u>	,
encumbrances have been satisfied?		
76 In cond of Societies Association	•	
required authority/power to borrower and whether the mortgage can be created, and		
the requisite resolutions, bye-laws.		لب
the requisite resolutions, sys issue		

Viplow Kumar

Bank Advancte
Rey No.-UK 2031/1988, 19
Tehsil Campus Roorkee (Handwar)

(a) Whether any POA is involved in the	No
chain of title?	
(b) Whether the POA involved is one	N.A.
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.	
(c) In case the title document is executed	N.A.
by the POA holder, please clarify whether	N.A.
the POA involved is (i) one executed by	
the POA involved is (i) one executed by	,
the Builders viz. Companies / Firms /	
Individual or Proprietary Concerns in	
favour of their Partners / Employees /	
Authorized Representatives to sign Flat	
Allotment Letters, NOCs, Agreements of	
Sale, Sale Deeds, etc. in favour of buyers	
of flats / units (Builder's POA) or (ii) othe	
type of POA (Common POA).	110
(d) In case of Builder's POA, whether	
certified copy of POA is available and the	
same has been verified / compared wit	n
the original POA.	Λ Ν Λ
(e) In case of Common POA (i.e. PO	A N.A.
other than Builder's POA), please clari	ry   .
the following clauses in respect of POA.	nd N.A.
i) Whether the original POA is verified an	
the title investigation is done on the bas	,
of original POA? ii) Whether the POA is a registered one?	N.A.
iii) Whether the POA is a special	
general one?	
iv) Whether the POA contains a speci	ific N.A.
authority for execution of title document	in .
auestion?	· · · · · · · · · · · · · · · · · · ·
(f) Whether the POA was in force and	not N.A.
revoked or had become invalid on the d	ate \ , ,
of execution of the document in question	on?
(Please clarify whether the same has be	een
ascertained from the office of sub-regis	trai
also?)	ess N.A.
(g) Please comment on the genuinen of POA?	
(h) The unequivocal opinion on	the N.A.
enforceability and validity of the POA?	
28. Whether mortgage is being created by	oy a No
POA holder, check genuineness of	tne
Power of Attorney and the extent of	the
powers given therein and whether same is properly executed / stamp	ed /
authenticated in terms of the Law o	f the
place, where it is executed.	
	_

Viplow Kumar

Bank Advocate

Re. No.-UK 2031/1988, No. 1637/5/754

Tehsit Campus Roorkee (Harldwar)

	reporty is a flatter i	
If	the property is a flat/apartment or	N.A.
res	idential/commercial complex, check and	
cor	mment on the following:	,
(a)	Promoter's/Land owner's title to the	N.A.
lan	d/ building.	
(b)	Development Agreement/Power of	N.A.
	orney.	
(c)	Extent of authority of the	N.A.
De	eveloper/builder.	
	) Independent title verification of the	N.A.
112	and and/or building in question.	Ν.Δ.
	Agreement for sale (duly registered).	N.A.
15	Payment of proper stamp duty.	
	Requirement of registration of sale	N.A.
(9	greement, development agreement, POA.	N.A.
et		
	Approval of building plan, permission of	NI A
	ppropriate / local authority, etc.	N.A.
	) Conveyance in favour of Society/	N.A.
100	conveyance in layour or Society/	N.A.
1 -		•••
	) Occupancy Certificate/allotment letter /	N.A.
	etter of possession.	
	k) Membership details in the Society etc.	N.A.
	I) Share Certificates.	N.A.
_	m) No Objection Letter from the Society.	N.A.
	n) All legal requirements under the	N.A.
- 1	ocal/Municipal laws, regarding ownership	
١,	of flats / Apartments / Building	
	Regulations, Development Control	
	Regulations, Co-operative Societies' Laws	·
	etc. (o) Requirements, for noting the Bank	N.A.
	charges on the records of the Housing	N.A.
	Society, if any.	
+	(p) If the property is a vacant land and	N.A.
	construction is yet to be made, approval of	1100
	lay-out and other precautions, if any.	
t	(q) Whether the numbering pattern of the	N.A.
	units / flats tally in all documents such as	
_	approved plan, agreement plan, etc.	
30.	Encumbrances, Attachments, and/or	I have inspected the available, maintain and
	claims whether of Government, Central or	visible records Index-2nd in the office of Sub-
•	State or other Local authorities or Third	Registrar of Roorkee for a period of 13 year i.e.
	Party claims, Liens etc. and details thereof.	01.01.2008 to 2020 up to date and found the
		property is clear, marketable and free from
31.	The period covered under the	encumbrances. As above.
"'.	THE DELICH COVERCE WITHOUT	
	Encumbrances Certificate and the name of the person in whose favour the	
	the person in whose favour the encumbrance is created and if so,	
	satisfaction of charge if any.	
32.	Details regarding property tax or land	N.A.
	revenue or other statutory dues	' '
	paid/payable as on date and if not paid,	- 1
L	what remedy?	

	,
(a) Urban land ceiling clearance, whether	N.A., as the provision of Urban Land Ceiling Act,
required and if so, details thereon.	area not applicable in the State of Uttrakhand.
(b) Whether No Objection Certificate under	N.A.
the Income Tax Act is required / obtained.	143.4
Details of RTC extracts / mutation extracts	Yes, Khatoni enclosed.
Details of RTC extracts / mutation extracts	Tes, Midioni endosed.
/ Khata extract pertaining to the property in	
question.	Yes, certified extract of land records are enclosed.
Whether the name of mortgagor is	
reflected as owner in the revenue /	
Muncipal / Village records?	the control of a specific structural property
Whether the property offered as	N.A., as the property is an agricultural property.
l acquirity is clearly demarcated?	
Whether the demarcation / partition of	N.A.
the property is legally valid?	
(c) Whether the property has clear access	s N.A.
les per documents?	wile of turned property
	d N.A., as the property is an agricultural property.
the following documents, an	<u>a</u> 1
discrepancy / doubtful circumstances,	if
royaled on such scrutiny?	
(a) Document in relation to electrici	ty N.A.
connection.	
(b) Document in relation to wat	er N.A.
(b) Document	
(c) Document in relation to Sales I	ax N.A.
Registration, if any applicable.	
Lan Ottan Attitut bille it attv	N.A. the N.A., as the property is an agricultural property.
of the houndaries of	
current boundary? It so ploates	
39. If the valuation report and/or approve	ble,
39. If the valuation report and of spirits and sanctioned plans are made availar please comment on the same including	the
please comment on the description	and
the property on the	said
document and that in the title deeds.	
document and that in the life document and that in the life document and/or appropriate at the time document and that in the life document and the life document	oved
(If the valuation report and of spin plan are not available at the time plan are not available at the time plan are provide to	e of
plan are not available at the preparation of TIR, please provide the preparation of TIR, please prepar	nese the
	, the
same available to the advocate.)	trage No
40. Any bar/restriction for creation enacting	nents,
under any local of special of docum	nents, l
details of proper registration duty etc.	an agricultural property.
payment of proper stamp duty etc.  41. Whether the Bank will be able to e	
	21 110
	N.A., as the property is an agricultural property.
Property is SARFAESI compliant.	
	Vintow Kumar .

Viptow/Kumar Bank Adversala Rey No -UK 2031/1988, UA 15.276-754 Tensil Campus Reorkae (Handwar)

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 of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.  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.	J.A.
Additional aspects relevant for investigation of title as per local laws.	N.A.
Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security.	No
46. The specific persons who are required to create mortgage / to deposit documents	Shri Naveen Patwal S/o Shri Matbar Singh Patwal R/o Village-Badgaon Malla Patti
creating mortgage.	Gangwadsanyu, DisttPauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar.
47. Whether the Real Estate Project comes under Real Estate (Regulation and	Gangwadsanyu, DisttPauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar.  N.A.
47. Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016?  Whether the project is registered with the Real Estate Regulatory Authority? If so the details of such registration are to be	Gangwadsanyu, DisttPauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar.  N.A.
47. Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016?  Whether the project is registered with the Real Estate Regulatory Authority? If so	Gangwadsanyu, DisttPauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, DisttHaridwar.  N.A.  N.A.

Date: 17/03/2020 Place: Roorkee

VIPLOW KUMAR (Advocate)

Viplow Kumar

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## **CERTIFICATE OF TITLE**

I have examined the original title deeds intended to be deposited relating to the schedule operty and offered as security by way of Registered Mortgage and that the documents of title ferred to in the opinion are valid evidence of right, title and interest and that if the said Registered lortgage is created, it will satisfy the requirements of creation of Registered Mortgage and I further ertify that:-

- 1. 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.
- 2. 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.
  - 3. 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
  - 4. There are no prior mortgage / charges / encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 2008 to 2020, pertaining to the immovable property covered by above said title deeds. The property is free from all Encumbrances.
  - 5. Minor(s) and his/their interest in the property(ies) is to the extent of......(Specify the
  - 6. The mortgage if created, will be available to the bank for the liability of the intending borrower, M/s Walkin Overseas, Khasra No. 755, Village-Kotwal Alampur, Tehsil-Roorkee, Distt.-Haridwar through its Partner Shri Naveen Patwal S/o Shri Matbar Singh Patwal.
    - 7. I certify that Shri Naveen Patwal S/o Shri Matbar Singh Patwal R/o Village-Badgaon Malla Patti Gangwadsanyu, Distt.-Pauri Garhwal at present R/o Village-Kotwal Alampur, Post-Jhabreda, Pargana-Manglaur, Tehsil-Roorkee, Distt.-Haridwar., has/have an absolute, clear and marketable title over the schedule property. I further certify that the above title deeds are genuine and a valid mortgage is already created and the said mortgage would be enforceable.

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 registered mortgage.

Jensif Campus Rourkas (Handwar)

## Documents Required for creation of a valid registered mortgage in favour of Bank.

Original Sale Deed Dt. 04.01.2013 executed by Smt. Sureshwati urf Suresho W/o Late Shri Vedpal & Anshul S/o Late Shri Vedpal in favour of **Shri Naveen Patwal S/o Shri Matbar Singh Patwal** hich was registered vide Bahi No. 1, Jild No. 1692, Pages 253 to 270 at Sl. No. 140 on Dt. 04.01.2013 the office of Sub-Registrar Roorkee.

Certified Copy of Khatoni for Khata No. 23, Khasra No. 123 of 1422 to 1427 fasli of Village-Vakhdoompur in the name of Shri Naveen Patwal S/o Shri Matbar Singh Patwal.

3-Mortgage Deed / Declaration as per provision of Agriculture Credit Act, 1973 in favour of bank.

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

## SCHEDULE OF THE PROPERTY

Agriculture Land bearing Khasra No. 123 total area 0.899 hectare with shared area 0.819 hectare with shared Land Revenue Rs. 32.70 only, belonging to Khata No. 23 (as per Khatoni fasli year 1422 to 1427 fasli), which is bounded as under: East- Remaining Land of Smt. Sureshwati urf Suresho & Anshul, West- Gurukul Narsan-Jhabreda Road, North- Land of Khasra No. 124, South- Land of Khasra No. 122 of Baljor, Situated in Village-Makhdoompur, Pargana-Manglaur, Tehsil-Roorkee, Distt.- Haridwar.

Date: 17/03/2020 Place: Roorkee Submitted by

VIPLOW KUMAR (Advocate)

Viplow Kumar Ben's Advocate

Rec 2001/1988, U.A. 11 877/ 154 Tensil Campus Recrise (Harlewer)