

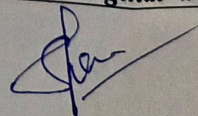
Surendra Parashar

Advocate

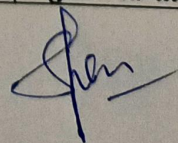
2, Haridwar Road,
Dehradun
Ph. 2626048
Mob. 9720403438

TITLE INVESTIGATION REPORT

1	A	Name of Branch/ Business Unit/Office seeking opinion.	State Bank of India, SMEC, 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.	Shri Arjun Singh and Smt. Dev Bala Sharma	
2	a	Type of Loan		
	b	Type of property		
3	a	Name of the unit/concern/ company/ person offering the property/(ies) as security.	Shri Arjun Singh and Smt. Dev Bala Sharma	
	b	Constitution of the unit/concern/ Person /body/authority offering the property forcreation of charge.	Individuals	
	c	State as to under what capacity is security offered (whether as joint applicant or borroweror as guarantor, etc.)	Borrowers	
4	a	Value of Loan (Rs. in crores)	--	
5		Complete or full description of the immovable property (ies) offered as security including the following details.		
	a	Survey No.	Plesae see coloumn 8 above	
	b	Door/House no. (in case of house property)		
	c	Extent/ area including plinth/ built up area incase of house property		
	d	Locations like name of the place, village, city, registration, sub-district etc. Boundaries.		
6	a	Particulars of the documents scrutinized- serially and chronologically.	Given below	
	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 from the registering/land/ revenue/ other authoritiesbe examined		
Sr. No	date	Name I Nature of	Original/certified copy/ certified	In case of copies, whether the original was scrutinized



		document	extract/ photocopy etc.	by the Advocate
1.	29.08.2002	Sale deed	Original	
2.	29.08.2002	Sale deed	Original	
3.	21.03.2005	Sale deed	Original	
4.	18.07.2022	Sale deed	Original	
5.	13.01.2025	Sale deed	Original	
6.	04.04.2000	GPA	Photocopy	No.
7	a	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.) (HL : If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component)		Yes. Certified copies of title deeds are enclosed
	b	Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted? (In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously).		N. A.
8	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?		Complete Records of Sub-Registrar Office are not available for verification through any on line portal.
	b	If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.		Yes. The documents in question is found registered with Sub-Registrar
	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?		There is no online portal for verification of genuineness of the stamp papers
	d	Whether proper registration of documents completed. Details thereof to be provided.		Yes.
9	a	Property offered as security falls within the jurisdiction of which sub-registrar office?		Sub-Registrar, Dehradun.
	b	Whether it is possible to have registration of documents in respect of the property in		Yes. The document can be registered in any one of the



		question, at more than one office of sub-registrar/district registrar/registrar-general. If so, please name all such offices?	<i>Sub-Registrars.</i>
	c	Whether search has been made at all the office named at (b) above?	<i>Yes.</i>
	d	Whether the searches in the office at registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	<i>No.</i>
10	a	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.	<p style="text-align: center;"><u>SCHEDULE OF PROPERTY</u></p> <p><i>All that land bearing Khasra no. 5 Min area 356.738 Sq. Mts. situated in Village Danda Lakhaund, Pargana Parwa Doon, Dehradun bounded and butted as under:-</i></p> <p><i>North : 18 ft. wide passage, side measuring 80 ft.</i> <i>South : Land of others, side measuring 80 ft.</i> <i>East : Land of others, side measuring 48 ft.</i> <i>West : Main Sahastradhara Road, side measuring 48 ft. alongwith constructions standing on the land.</i></p> <p><i>The land Khasra no. 5 Min area 0.3250 Hects in Village Danda Lakhaund, Pargana Parwa Doon, Dehradun previously belonged to Smt. Anjali Kumar wife of Shri Sanjay Kumar who was recorded bhumidhar of the said land since 1372 fasli, corresponding to English Calender year 1965.</i></p> <p><i>Smt. Anjali Kumar sold a part of the said land admeasuring 252.68 Sq. Mts. (80 ft. x 34 ft.) to Smt. Kamla Devi wife of Late Shri P. D. Shashtri and Shri Gaurav Jain son of Shri Satendra Kumar Jain through her attorney Shri S. P. Goyal son of Shri B. D. Goyal vide sale deed dated 29.08.2002 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 498 on page 163 and in additional file book no. I volume 1207 on pages 335 to 366 at serial no. 5649 on 29.08.2002.</i></p> <p><i>Smt. Anjali Kumar also sold another part of her land admeasuring 104.048 Sq. Mts. (80 ft. x 14 ft.) through her aforesaid attorney to Smt. Shakuntala Chawla and Shri Mayank Kumar Chawla vide sale</i></p>

deed dated 29.08.2002 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 498 on page 167 and in additional file book no. I volume 1207 on pages 342 to 354 at serial no. 5648 on 29.08.2002.

Smt. Anjali Kumar had appointed Shri S. P. Goyal son of Shri B.D. Goyal her attorney vide power of attorney dated 04.04.2000 executed in the United State of America and Stamped under the order dated 16.06.2001 of Additional District Magistrate (Finance), Dehradun.

Smt. Shakuntala Chawla and Shri Mayank Chawla sold the said land to Shri Gaurav Jain son of Shri Salendra Jain and Smt. Kamla Devi wife of Late Shri P. D. Shastri vide sale deed dated 21.03.2005 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 1337 on page 735 and in additional file book no. I volume 1479 on pages 1 to 12 at serial no. 1788 on 21.03.2005.

Shri Gaurav Jain and Smt. Kamla Devi came to be the owner of the land of the property fully described in the schedule of the property above.

Shri Gaurav Jain sold his undivided half share in the said land to Shri Shubham Jain vide sale deed dated 18.07.2022 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 6462 on pages 195 to 224 at serial no. 6358 on 18.07.2022.

Smt. Kamla Devi died and her portion in the said property devolved upon her son Shri Arjun Singh son of Late Shri P. D. Shastri and his name was mutated in revenue records in place of Smt. Kamla Devi.

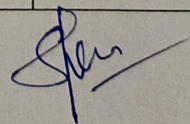
Shri Shubham Jain son of Shri Pankaj Jain and Shri Arjun Singh son of Late Shri P. D. Shastri partitioned the said land mutually and reduced the terms and conditions of the partition into writing on 18.07.2022.

Shri Shubham Jain sold his portion of the property to Smt. Dev Bala Sharma wife of Shri Arjun Singh vide sale deed dated 13.01.2025 duly registered in the office of the Sub-Registrar, Dehradun in book no. I volume 9095 on pages 117 to 144 at serial no. 409 on

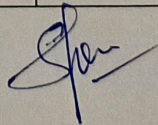
		<p>13.01.2025.</p> <p>Now Smt. Dev Bala Sharma and Shri Arjun Singh are the owners of the entire property described in the schedule given above. Both of them are applying for a loan with the bank and propose to mortgage the property described in the schedule given above.</p> <p>Smt. Dev Bala and Shri Arjun Singh are constructing a building on the said land for which a building plan was got sanctioned from the MDDA Dehradun by Shri Arjun Singh and the previous owner Shri Gaurav Jain.</p> <p>Smt. Dev Bala Sharma's name is not yet mutated in the revenue records but she has informed that she has already applied for mutation of her name. The name of Shri Arjun Singh already is recorded in the revenue records.</p> <p>"The Provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are applicable to the above property.</p>	
	b	<p>Wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.</p> <p>In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)</p>	Not applicable
	C	<p>Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/ procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.</p>	Not applicable
11	A	<p>Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.)</p>	Full ownership rights
		If Ownership Rights,	
	a	Details of the Conveyance Documents	Sale deed
	b	Whether the document is properly stamped.	Yes.
	c	Whether the document is properly registered.	Yes.
		If leasehold, whether;	

	a	The Lease Deed is duly stamped and Registered	<i>Not applicable</i>
	b	The lessee is permitted to mortgage the Leasehold right,	<i>Not applicable</i>
	c	duration of the Lease/unexpired period of lease,	<i>Not applicable</i>
	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.	<i>Not applicable</i>
	e	Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	<i>Not applicable</i>
	f	Right to get renewal of the leasehold rights and nature there of.	<i>Not applicable</i>
		If Govt. grant/ allotment/Lease-cum/ Sale Agreement / Occupancy/ Inam Holder/ Allottee etc, whether;	<i>Not applicable</i>
	a	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	
	b	the mortgagor is competent to create charge on such property?	
	c	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	
		If occupancy right, whether;	<i>Not applicable</i>
	a	Such right is heritable and transferable,	
	b	Mortgage can be created.	
12		Has the property been transferred by way of Gift/Settlement Deed	<i>No.</i>
	a	The Gift/Settlement Deed is duly stamped and registered;	<i>Not applicable</i>
	b	The Gift/Settlement Deed has been attested by two witnesses;	<i>Not applicable</i>
	d	Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	<i>Not applicable</i>
	e	The Gift/Settlement Deed transfers the property to Donee;	<i>Not applicable</i>
	f	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by actions?	<i>Not applicable</i>
	g	Whether the Donee is in possession of the gifted property?	<i>Not applicable</i>

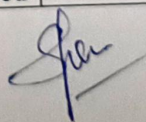
	h	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	<i>Not applicable</i>
	i.	Any other aspect affecting the validity of the title passed through the gift/ settlement deed.	<i>Not applicable</i>
13		Has the property been transferred by way of partition / family settlement deed	<i>No.</i>
	a	whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage	<i>Not applicable</i>
	b	Whether mutation has been effected	<i>Not applicable</i>
	c	Whether the mortgagor is in possession and. enjoyment of his share	<i>Not applicable</i>
	d	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon	<i>Not applicable</i>
	e	In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with	<i>Not applicable</i>
	f	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?	<i>Not applicable</i>
14		Whether the title documents include any. testamentary documents /wills?	<i>No.</i>
	a	In case of wills, whether the will is registered will or unregistered will?	<i>Not applicable</i>
	b	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	<i>Not applicable</i>
	c	Whether the property is mutated on the basis of will?	<i>Not applicable</i>
	d	Whether the original will is available?	<i>Not applicable</i>
	e	Whether the original death certificate of the. testator is available?	<i>Not applicable</i>
	f	What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	<i>Not applicable</i>
	g	Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/ Original title deeds are to be explained.	<i>Not applicable</i>



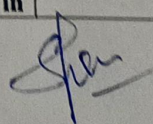
15		Whether the property is subject to any wakf rights / belongs to church / temple or any religious / other institutions	No.
	a	any restriction in creation of charges on such properties?	Not applicable
	b	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not applicable
16	a	Where the property is a HUF/joint family property?	No.
	b	Whether mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection / join in execution, minor's share if any, rights of female members etc.	Not applicable
	c	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
17	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 YES, 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
18		Is the property an Agricultural land	
	a	whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	Built up 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?	Not applicable
	c	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?	Yes. Photocopy of sanctioned building plan is enclosed.
19	a	Whether the property is affected by any local laws or special enactments or other regulations having a bearing on the security creation / mortgage (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations Environmental Clearance, etc.)?	No.



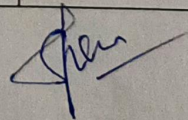
	b	Additional aspects relevant for investigation of title as per local laws.	<i>Not applicable</i>
20	a	Whether the property is subject to any pending or proposed land acquisition proceedings?	<i>No.</i>
	b	Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry?	<i>Oral query was made from the Land Acquisition Office.</i>
21	a	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	<i>No. As per the documents provided.</i>
	b	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	<i>Not applicable</i>
	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?	<i>No.</i>
22	a	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	<i>Not applicable</i>
	b	Pro'perty belonging to partner(s), whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	<i>Not applicable</i>
	c	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	<i>Not applicable</i>
23	a	Whether the property belongs to a Limited Company, check the 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.	<i>Not applicable</i>
	b/ 1	Whether the property (to be mortgaged) is purchased by the above Company- from any other Company or Limited Liability Partnership (LLP) firm ? Yes/ No.	<i>Not applicable</i>
	b/ 2	If yes, whether the search of charges of the property (to be mortgaged) has been carried	<i>Not applicable</i>



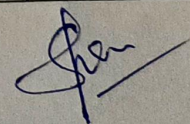
		out with Registrar of Companies (RoC) in respect of such vendor company/ LLP (seller) and the vendee company (purchaser) ?	
	b/ 3	Whether the above search of charges reveals -1 any prior charges/ encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ?	<i>Not applicable</i>
	b/ 4	If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	<i>Not applicable</i>
24		In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite resolutions, bye-laws.	<i>Not applicable</i>
25	a	Whether any POA is involved in the chain of title during the period of search?	<i>Yes</i>
	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.	<i>N.A.</i>
	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 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) other type of POA (Common POA).	<i>General power of attorney</i>
	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.	<i>N.A.</i>
	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? ii) Whether the POA is a registered one? iii) whether the POA is a special or general one? iv) Whether the POA contains a specific authority for execution of title document in	<i>No. Photocopy of power of attorney is available</i> <i>No. General</i> <i>Yes</i>



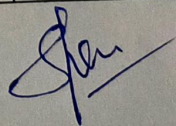
		question?	
	f	Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	<i>Power of attorney was in force and valid at the time of execution of the sale deed.</i>
	g	Please comment on the genuineness of POA?	<i>Power of attorney was Genuine</i>
	h	The unequivocal opinion on the enforceability and validity of the POA.	<i>Power of attorney was enforceable and valid at the time of execution of the sale deed.</i>
26		Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	<i>Not applicable</i>
27	i.	If the property is a flat/ apartment or residential /commercial complex	<i>No.</i>
	a	Promoter's/Land owner's title to the land/building;	<i>Not applicable</i>
	b	Development Agreement/Power of Attorney;	<i>Not applicable</i>
	c	Extent of authority of the Developer/builder;	<i>Not applicable</i>
	d	Independent title verification of the Land and/or building in question;	<i>Not applicable</i>
	e	Agreement for sale (duly registered);	<i>Not applicable</i>
	f	Payment of proper stamp duty;	<i>Not applicable</i>
	g	Requirement of registration of sale agreement, development agreement, POA, etc.;	<i>Not applicable</i>
	h	Approval of building plan, permission of appropriate /local authority, etc.;	<i>Not applicable</i>
	i	Conveyance in favour of Society/ Condominium concerned;	<i>Not applicable</i>
	j	Occupancy Certificate/allotment letter/letter of possession;	<i>Not applicable</i>
	k	Membership details in the Society etc.;	<i>Not applicable</i>
	l	Share Certificates;	<i>Not applicable</i>
	m	No Objection Letter from the Society;	<i>Not applicable</i>
	n	All legal requirements under the local /Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	<i>Not applicable</i>
	o	Requirements, for noting the Bank charges on the records of the Housing Society, if any;	<i>Not applicable</i>
	p	If the property is a vacant land and construction is yet to be made, approval of lay-	<i>Not applicable</i>



		out and other precautions, if any.	
	q	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	<i>Not applicable</i>
	ii. a	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	<i>Not applicable</i>
	ii. b	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	<i>Not applicable</i>
	ii. c	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	<i>Not applicable</i>
	ii. d	Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	<i>Not applicable</i>
28		Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	<i>No.</i>
29		The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	<i>30 years.</i>
30		Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid; what remedy?	<i>Not applicable</i>
31	a	Urban land ceiling clearance, whether required and if so, details thereon	<i>Not applicable</i>
	b	Whether No Objection Certificate under the Income Tax Act is required/ obtained?	<i>Not applicable</i>
32	a	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	<i>Copy of extract of Khatooni</i>
	b	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal Village records?	<i>No. Smt. Dev Bala Sharma's name is not yet mutated in the revenue records but she has informed that she has already applied for mutation of her name. The name of Shri Arjun Singh already is recorded in the revenue records.</i>
33	a	Whether the property offered as security is clearly demarcated?	<i>Yes.</i>



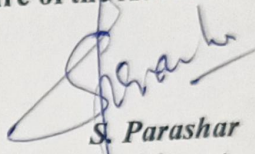
	b	Whether the demarcation / partition of property is legally valid?	Yes.
	c	Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes
34	a	Whether the property can be identified from the following documents, 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.	<i>Photocopy of sanctioned building plan is enclosed</i>
	b	Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	No.
35	a	Whether the documents i.e. Valuation report/ approved sanction plan reflect / indicate any difference / discrepancy in the boundaries in relation to the Title Document / other document. (If the valuation report and /or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same).	<i>Valuation report not made available.</i>
36	a	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes.
	b	Property is SARFAESI compliant (Y/N)	Yes.
37	a	Whether original title deeds are available for creation of equitable mortgage	<i>Original title deeds are available</i>
	b	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.	<i>Not applicable</i>
38		Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	<i>Not applicable</i>
39		The specific persons who are required to create	<i>Shri Arjun Singh and</i>



	mortgage/to mortgage.	deposit	documents	creating	Smt. Dev Bala Sharma
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Date: 28/1/25
Place: Dehradun

Signature of the Advocate


S. Parashar
Advocate

Surendra Parashar
Advocate
Regn.No.-UKBC-423/06
2, Hardwar Road,
Dehra Dun (U.K.)

Surendra Parashar

Advocate

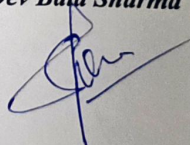
2, Haridwar Road,
Dehradun
Ph. 2626048
Mob. 9720403438

CERTIFICATE OF TITLE

Annexure C

I have examined the original the title deeds intended to be deposited relating to the Schedule property and offered as security by way of Equitable 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 Checklist vide Annexure C 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 available 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 Holder 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 01.01.1995 to 22.02.2025 pertaining to the immovable property(ies) covered by above said title deeds. The property is free from all Encumbrance
6. In case of second / subsequent charge in favour of the Bank, there are no other mortgages / charges other than already stated in the loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
7. Minor/(s) and his / their interest in the property(ies) is to the extent of _____ (Specify the share of the Minor with Name). (Strike out if not applicable) (Not applicable)
8. That Mortgage if created, will be available to the Bank for the liability of the intending borrowers, *Shri Arjun Singh and Smt. Dev Bala Sharma*



9. I certify that *Shri Arjun Singh and Smt. Dev Bala Sharma* 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 can be created and the same Mortgage would be enforceable.

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

1. Original sale deed dated 29.08.2002 registered at serial no. 5649 on 29.08.2002.
2. Original sale deed dated 29.08.2002 registered at serial no. 5648 on 29.08.2002.
3. Original sale deed dated 21.03.2005 registered at serial no. 1788 on 21.03.2005.
4. Original sale deed dated 18.07.2022 registered at serial no. 6358 on 18.07.2022
5. Original sale deed dated 13.01.2025 registered at serial no. 409 on 13.01.2025

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

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

SCHEDULE OF PROPERTY

All that land bearing Khasra no. 5 Min area 356.738 Sq. Mts. situated in Village Danda Lakhaund, Pargana Parwa Doon, Dehradun bounded and butted as under:-

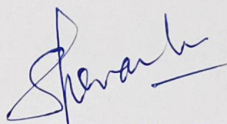
North : 18 ft. wide passage, side measuring 80 ft.
South : Land of others, side measuring 80 ft.
East : Land of others, side measuring 48 ft.
West : Main Sahastradhara Road, side measuring 48 ft.

alongwith constructions standing on the land.

Place : Dehradun

Date : 26/11/25

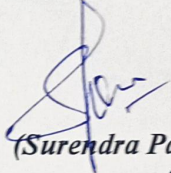
Encl :-


Surendra Parashar
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Regn.No.-UKBC-423/06
2, Hardwar Road,
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- 1) Search fee Receipt.
- 2) Copy of sale deed dated 29.08.2002 registered at serial no. 5649 on 29.08.2002.
- 3) Certified copy of sale deed dated 29.08.2002 registered at serial no. 5649 on 29.08.2002.
- 4) Copy of sale deed dated 29.08.2002 registered at serial no. 5648 on 29.08.2002.
- 5) Certified copy of sale deed dated 29.08.2002 registered at serial no. 5648 on 29.08.2002.
- 6) Copy of sale deed dated 21.03.2005 registered at serial no. 1788 on 21.03.2005.
- 7) Certified copy of sale deed dated 21.03.2005 registered at serial no. 1788 on 21.03.2005.
- 8) Copy of sale deed dated 18.07.2022 registered at serial no. 6358 on 18.07.2022

→ Contd

- 9) Certified copy of sale deed dated 18.07.2022 registered at serial no. 6358 on 18.07.2022
- 10) Copy of sale deed dated 13.01.2025 registered at serial no. 409 on 13.01.2025
- 11) Certified copy of sale deed dated 13.01.2025 registered at serial no. 409 on 13.01.2025
- 12) Copy of writing dated 18.07.2022 regarding partition.
- 13) Copy of general power of attorney dated 04.04.2000 .
- 14) Copy of Punarikshit Khatauni.
- 15) Copy of Punarikshit Khasra.
- 16) Khatauni Khata no. 54 for the fasli year 1417 to 1422
- 17) Khatauni Khata no. 236 for the fasli year 1417 to 1422
- 18) Copy of sanctioned building plan.
- 19) Affidavit of Shri Arjun Singh and Smt. Dev Bala Sharma, which is to be signed by them and attested by Notary Public.
- 20) Affidavit of Shri Arjun Singh and Smt. Dev Bala Sharma, which is to be signed by them and attested by Notary Public.


(Surendra Parashar)
Advocate

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)
लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक

27-Feb-2025

प्रस्तुतकर्ता या प्रार्थी का नाम

S.PRASHAR ADV

लेख का प्रकार

मुआयना

31

वर्ष

(1,995 - 2,025)

प्रतिफल की धनराशि

0.00

1 रजिस्ट्रीकरण शुल्क

0.00

2 प्रतिलिपि करण शुल्क

0.00

3 इलैक्ट्रानिक शुल्क

0.00

4 निरीक्षण या तलाश शुल्क

100.00

Application No

1,697

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

27-Feb-2025

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, देहरादून, द्वितीय