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(Haridwar)-247663, Mob. 9917607307
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Ref. No.....28/2025/SBI-RASMECCC Haridwar

Date.....15.04.2025.....

Annexure- B: - Report of Investigation of Title in respect of Immovable Property.

01.	A). Name of the branch/business unit/office seeking opinion.	State Bank of India, Sector-1, BHEL Ranipur Haridwar.
	B). Reference no. And date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	N.A.
	C). Name of the borrower.	N.A. The title investigation report is being submitted for approval of Housing Project in the name of "Rudraksh Residency", situated in village Belda, Pargana & Tehsil Roorkee, Distt. Haridwar.
02.	A. Type of Loan.	Home Loan.
	B. Type of Property	Non Agriculture/Residential land.
03.	A). Name of the unit/concern/company/person offering the property/ as security.	N.A. The title investigation report is being submitted for approval of Housing Project in the name of "Rudraksh Residency", situated in village Belda, Pargana & Tehsil Roorkee, Distt. Haridwar.
	B).Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	N.A. The title investigation report is being submitted for approval of Housing Project in the name of "Rudraksh Residency", situated in village Belda, Pargana & Tehsil Roorkee, Distt. Haridwar.
	C). State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.).	N.A.
04.	A. Value of Loan. (Rs. In Crores)	As sanctioned by Bank.
05.	Complete or full description of the immovable property/(ies) offered as security including following details-	A non agricultural/residential land having total land area 10037.00 sq. meters i.e. 1.0037 hectare belonging to khasra no. 952 & 953 situated at village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar.
	A). Survey no.	Khasra No 952 & 953.
	B). Door no.(in case of house property)	N.A.
	C). Extent/area including plinth/ built up area in case of house property	Land area 10037.00 sq. meters i.e. 1.0037 hectare.
	D). Locations like of the place, village, city, registration, sub-district etc. Boundaries.	Village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar
06.	A). Particulars of the documents scrutinized serially and chronologically. Nature of documents verified and as to whether they are original or certified copies or registration extracts duly certified. Note:- Only originals or certified extracts from the registering/land/revenue/other authorities be examined.	1-Certified copy of Jot Chakbandi Akar Patra 23 of Chak No 131 & 133 village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar. 2-Certified copy of Jot Chakbandi Akar Patra 41 of Khasra No 952 & 953 village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar. 3-Certified copy of Jot Chakbandi Akar Patra 45 of Khasra No 545 village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar. 4-Original and certified copy of sale deed bahi no 1 jild no 469/517 pages 207/335-342 document No 7760 registered on 19.12.2006 with the office of Sub-Registrar Roorkee. 5-Certified copy of sale deed document No 7761 registered on 19.12.2006 with the office of Sub-Registrar Roorkee. 6-Certified copy of sale deed bahi no 1 jild no 3174 pages 271-280 document No 373 registered on 17.01.2007 with the office of Sub-Registrar Roorkee. 6-Original and certified copy of bahi no 1 jild no 469/542 pages 300/367-374 sale deed document

					<p>No 1071 registered on 17.02.2007 with the office of Sub-Registrar Roorkee.</p> <p>7-Original and certified copy of sale deed bahi no 1 jild no 1701 pages 71-84 document No 575 registered on 17.01.2013 with the office of Sub-Registrar Roorkee.</p> <p>8-Original and certified copy of sale deed bahi no 1 jild no 1701 pages 85-120 document No 576 registered on 17.01.2013 with the office of Sub-Registrar Roorkee.</p> <p>9-Original and certified copy of sale deed bahi no 1 jild no 8109 pages 369-410 document No 7461 registered on 05.07.2024 with the office of Sub-Registrar Roorkee I.</p> <p>10-Original and certified copy of sale deed bahi no 1 jild no 8110 pages 55-86 document No 7464 registered on 05.07.2024 with the office of Sub-Registrar Roorkee I.</p> <p>10- Original and certified copy of sale deed bahi no 1 jild no 8122 pages 49-96 document No 7635 registered on 10.07.2024 with the office of Sub-Registrar Roorkee I.</p> <p>10-Certified copy of extract of khatauni of khasra no. 952 & 953 of village Belda Mustahkam, Tehsil Roorkee, Distt Haridwar.</p>
Sr. No.	Date of Document.	Name/ nature of documents	Original/ certified copy.	In case of copies whether original is verified or not by Advocate.	
1.	19.12.2006	Sale Deed	Original	Yes	
1.	17.01.2007	Sale deed	Certified	No	
2.	17.02.2007	Sale deed	Original	Yes.	
3.	17.01.2013	Sale Deed	Original	Yes.	
4.	05.07.2024	Sale Deed	Original	Yes.	
5.	10.07.2024	Sale Deed	Original	Yes.	
a) Whether certified copy of all the documents is 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.	
b) i) Whether the all pages in the certified copies of title documents which area obtained directly from the 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 should be handled more diligently & cautiously)				Yes.	
08.	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	

	B). If such online/computer records are available whether any verification or cross checking are made and the comments/ findings in this regard.	Yes
	C). Whether the genuineness of the stamp paper if possible, to be got verified from any online portal and if so whether such verification was made?	No
	D. Whether Proper Registration of Documents completed. Details thereof be Provided.	Yes
09.	A). Property offered as security falls within the jurisdiction of which sub-registrar office?	Haridwar.
	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/ general. If so please name all such offices?	No
	C). Whether search has been made at all the office named at (b) above?	N.A.
	D). Whether the search in the office of registering authorities or any other record reveal registration of multiple title documents in respect of the property in question?	N.A.
10.	<p>Chain of title tracing the title from the oldest title deed to the latest deed establishing title of the property in question from the predecessors in title/interest to the current title holder.</p> <p>In the 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 year is mandatory. (Separate sheet can be used)</p> <p>1-The lay out plan of the plotting project is approved at Khasra No 952 & 953 on total land area 10037.00 hectare village Belda Mustahkam, Pargana & Tehsil Roorkee, Distt. Haridwar on the name of Sh. Dhruv Singhal s/o Sh. Amit Singhal, Smt. Soma Gupta s/o Sh. Saurabh Gupta, Sh. Shakeel Anwar s/o Sh. Tufail Ahmad, Navneet Singh s/o Sh. Subhash Chand and Sh. Anupak Nayak s/o Sh. Gyan Chand Nayak.</p> <p>2-That during consolidation/chakbandi proceedings gata No 549m/chak no 133 was old number of Khasra number 952 as per Jot Chakbandi Akar patra-41 of village Belda Mustahkam.</p> <p>3- That during consolidation/chakbandi proceedings 550m/Chak No-131 was old Khasra number of Khasra number 953 as per Jot Chakbandi Akar patra-41 of village Belda Mustahkam.</p> <p style="text-align: center;">Khasra No 952</p> <p>4-That land area 0.215 hectare of gata No 549m/chak no 133 Sh. Jeevan, Sh. Brahmanand and Sh. Jaysingh ss/o Sh. Sh. Raja Ram.</p> <p>5-That after the death of Sh. Brahmanand, the land of gata No 549m/chak no 133 was devolved in favor of his sons Sh. Mainpal, sh. Shyamlal, and Jaypal and his wife Smt. Ramkatori and name of Sh. Mainpal, sh. Shyamlal, and Jaypal and Smt. Ramkatori was mutated in the revenue record.</p> <p>6-Later on, Sh. Mainpal s/o late Sh. Brahmanand transferred land area 0.017 hectare by way of sale deed document no 373 registered on 17.01.2007 with the office Sub-Registrar Roorkee in favor of Sh. Vikas Kumar s/o Sh. Gyan Chand.</p> <p>7-Later on, Jeevan and Jaysingh ss/o Sh. Raja Ram and sh, Shyamlal & Jaypal ss/o late Sh. Brahmanand and Smt. Ramkatori w/o late Sh. Brahmanand transferred land area 0.1980 hectare by way of sale deed document No 7761 registered on 19.12.2006 with the office of Sub-Registrar Roorkee in favor of Sh. Vikas Kumar s/o Sh. Gyan Chand r/o Civil Line Roorkee and Sh. Dheer Singh s/o Sh. Parasram.</p> <p>8-Later on, Sh. Vikas Kumar s/o Sh. Gyan Chand and Sh. Dheer Singh s/o Sh. Parasram r/o village Belda Roorkee Haridwar transferred the land area 0.215 hectare by way of sale deed document No 1071 registered on 17.02.2007 with the office of Sub-Registrar Roorkee in favor of Sh. Rishu Rana s/o Sh. Balbir Singh Rana r/o 44, Mohalla Dindayal Roorkee.</p> <p>9-Later on, Sh. Rishu Rana s/o Sh. Balbir Singh Rana r/o 44, Mohalla Dindayal Roorkee transferred the land area 0.2150 hectare by way of sale deed document No 575 registered on 17.01.2013 with the office of Sub-Registrar Roorkee in favor of Sh. Himanshu Pundir s/o Sh. Padam Singh r/o 32, Civil Line Roorkee, Haridwar 2/3 share and Sh. Sharad Gupta s/o Sh Mamchand Gupta r/o 34, Civil Line Rookree Haridwar 1/3 share.</p> <p style="text-align: center;">Khasra No 953</p>	

10-The land of gata No 550m/Chak No-131 was the land of Sh. Jeevan s/o Sh. Raja Ram r/o village Belda Roorkee Haridwar.

11-That Sh. Jeevan s/o Sh. Raja Ram r/o village Belda Roorkee Haridwar transferred the land area 1.223 hectare Gata No 550m by way of sale deed document No 7760 registered on 19.12.2006 with the office of Sub-Registrar Roorkee in favor of Sh. Rishu Rana s/o late Sh. Balbir Singh Rana r/o 44, Purvi Dindayal Roorkee Haridwar.

11-Later on, Sh. Rishu Rana s/o Sh. Balbir Singh Rana r/o 44, Mohalla Dindayal Roorkee transferred the land area 1.2230 hectare by way of sale deed document No 576 registered on 17.01.2013 with the office of Sub-Registrar Roorkee in favor of Sh. Himanshu Singh Pundir s/o Sh. Padam Singh Pundir r/o 32, Civil Line Roorkee, Haridwar 2/3 share and Sh. Sharad Gupta s/o Sh. Mamchand Gupta r/o 34, Civil Line Roorkee Haridwar 1/3 share.

12-Later on, Sh. Sharad Kumar Gupta s/o Sh. Mamchand Gupta r/o 419/37, Civil Line Roorkee Haridwar transferred land area 0.2629 hectare of Khasra no 953 by way of sale deed document No 7461 registered on 17.07.2024 with the office of Sub-Registrar Roorkee I in favor of Sh. Anupam Nayak s/o Sh. Gyanchand Nayak r/o 7, Railway Road, Bhagirathi Kunj, Ganeshpur Roorkee Haridwar (2/3) & Shakeel Ahmad s/o Sh. Tufail Ahmad r/o 197, Mohalla Lalbada Manglore, Tehsil Roorkee, Distt. Haridwar (1/3).

13-Later on, Himanshu Pundir s/o Sh. Padam Singh r/o 32, Civil Line Roorkee, Haridwar (2/3) and Sh. Sharad Kumar Gupta s/o Sh. Mamchand Gupta r/o 419/37, Civil Line Roorkee Haridwar (1/3) transferred land area 0.2150 of Khasra No 952 by way of sale deed document No 7464 registered on 17.07.2024 with the office of Sub-Registrar Roorkee in favor of Smt. Soma Gupta w/o Sh. Saurabh Gupta r/o 189, State Bank Colony, Inter College Roorkee, Tehsil Roorkee, Distt. Haridwar.

14-Later on, Himanshu Pundir s/o Sh. Padam Singh r/o 32, Civil Line Roorkee, Haridwar transferred land area 0.5258 hectare of Khasra No 953 by way of sale deed document No 7635 registered on 10.07.2024 with the office of Sub-Registrar Roorkee in favor of Sh. Navneet Singh s/o Sh. Subhash Chand r/o village Asafnagar, Pargana & Tehsil Roorkee, Distt. Haridwar, Sh. Dhruv Singhal s/o Sh. Amit Singhal r/o 11, Saket Colony Roorkee, Distt. Haridwar, Sh. Anupak Nayak s/o Sh. Gyanchand Nayak r/o 7, Railway Road, Bhagirathi Kunj Ganeshpur Roorkee.

As detailed above, Sh. Dhruv Singhal s/o Sh. Amit Singhal, Sh. Smt. Soma Gupta s/o Sh. Saurabh Gupta, Sh. Shakeel Anwar s/o Sh. Tufail Ahmad, Navneet Singh s/o Sh. Subhash Chand and Sh. Anupak Nayak s/o Sh. Gyan Chand Nayak jointly owned the land area 10037.00 hectare.

Thus, the chain of title is complete.

B). wherever minor's interested 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.

No

C). 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.

NA

11. A).Nature of the title of the intended mandatory over the property
(Whether full ownership rights leasehold rights occupancy possessory rights or *inam* or govt. Grantee/ allotted etc.)

Free Hold.

If Ownership Rights.

A) Details of conveyance Documents..

1-Sale deed document No 7760 registered on 19.12.2006 with the office of Sub-Registrar Roorkee.
2-Sale deed document No 7761 registered on 19.12.2006 with the office of Sub-Registrar Roorkee.
3-Sale deed document No 373 registered on 17.01.2007 with the office of Sub-Registrar

		<p>Roorkee.</p> <p>4-Sale deed document No 1071 registered on 17.02.2007 with the office of Sub-Registrar Roorkee.</p> <p>5-Sale deed document No 575 registered on 17.01.2013 with the office of Sub-Registrar Roorkee.</p> <p>6-Sale deed bahi no 1 jild no 1701 pages 85-120 document No 576 registered on 17.01.2013 with the office of Sub-Registrar Roorkee.</p> <p>7-Sale deed document No 7461 registered on 05.07.2024 with the office of Sub-Registrar Roorkee I.</p> <p>8-Sale deed document No 7464 registered on 05.07.2024 with the office of Sub-Registrar Roorkee I.</p> <p>9-Sale document No 7635 registered on 10.07.2024 with the office of Sub-Registrar Roorkee I.</p>
	B). Whether the document is Properly Stamped.	Yes.
	C). Whether the document is Properly registered	Yes.
	If Leasehold weather.	No.
	A). Lease deed is duly stamped and registered	N.A.
	B). Lease is permitted to mortgage leasehold right	N.A.
	C). Duration of the lease unexpired period of lease.	N.A.
	D). If a sub-lease check lease deed in favour of lessee as to whether lease deed permits. Sub-leasing mortgage by sub lessee also.	N.A.
	E). Whether the leasehold rights permit for the creation of any super structure (if applicable)?	N.A.
	F). Right to get renewal of the leasehold rights and nature there of	N.A.
	If govt. Grant/allotment/lease-cum/sale agreement whether;	N.A.
	Grant / agreement etc. Provides for alienable rights to the mortgagor with or without condition.	N.A.
	The mortgagor is competent to create charge on such property.	N.A.
	Any permission from govt. Or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
	If occupancy right whether;	N.A.
	A). Such right is heritable and transferable.	N.A.
	B). Mortgage can be created.	N.A.
12.	Has the Property been transferred by way of gift/ settlement deed.	No
	A). Whether the gift/settlement deed is duly stamped & registered.	N.A.
	B). Whether the gift/settlement deed has been attested by two witnesses.	N.A.
	C). Whether the gift/settlement deed transfer the property to Donee.	N.A.
	D). Whether the Donee has accepted the gift by signing the gift/ settlement deed or by a separated writing or by implication or by action.	N.A.
	E). Whether there is any restriction on the donor in executing the gift/settlement deed in question.	N.A.
	F). Whether the Donee is in possession of the gifted property.	N.A.

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	G). Whether any life interest is revised for the donor or any other person and whether there is a need for any other person to join the creation of mortgage.	N.A.
	H). Any other aspect affecting the validity of the title passed through the gift/ settlement deed	N.A.
13.	Has the Property been transferred by way of Partition/ family Settlement deed	No
	A). Whether the original deed is available for deposit. If not the modality/ procedure to be followed to create a valid and enforceable mortgage.	N.A.
	B). Whether mutation has been affected.	N.A.
	C). whether the mortgage is in possession and enjoyment of his share	N.A.
	D). Whether the partition made is valid in law and the mortgage has acquired a mortgageable title thereon.	N.A.
	E). In respect of partition by a decree of court whether such decree has become final and all other condition/ formalities are completed/ complied with.	N.A.
	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.	N.A.
14.	Whether the title documents include any testamentary documents/ wills?	No
	A). In case of wills, whether the will is registered will or unregistered will?	
	B). Whether will in the matter need a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	C). Whether the property is mutated on the basis of will?	N.A.
	D). Whether the original will is available?	N.A.
	E). Whether the original death certificate of the testator is available?	N.A.
	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 of fact title deed is to be explained.)	N.A.
15.	A). Whether the property is subjected to any <i>wakf</i> rights?	No
	B). Whether the property belongs to church / temple or any religious /other institution having any restriction in creation of charges on such properties?	N.A.
	C). Precaution / permission, if any in respect of the above cases for creation of mortgage?	N.A.
16.	A). Whether the property is a half /joint family property.	No
	B). mortgage is created for family benefits/legal necessity, whether the other coparceners have no objection/ join in execution of the share if any, right	N.A.

	of female member etc.	
	C). Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
17.	A). Whether the property belongs to any trust or is subjected to the right of any trust?	No.
	B). Whether the trust is a private or public trust and whether trust deed specifically authorized the mortgage of the property?	No.
	C). If so additional precautions/ permission to be obtained for creation of valid mortgage?	N.A.
	D). Requirements, if any for creation of mortgage as per the central/ state laws applicable to the trust in the matter.	N.A.
18.	If the property is agriculture land.	No. Total land area 1.0037 hectare has been declared non agriculture vide order dated 26.09.2024 passed by SDM Roorkee in case no 3078/23-24 under section 143 ZA Act. Lay out plan of the project is approved by the HRDA.
	A). whether the local laws permit mortgage of agriculture land and whether there are any restriction for creation enforcement of mortgage.	As detailed above.
	B). In case of agriculture property other relevant records/documents as per the local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	As detailed above.
	C). In case of conversion of agriculture land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	As detailed above.
19	A). Whether the property is affected by any local laws or special enactments or other regulation having a bearing on the security certain Mortgage (viz. Agricultural laws weaker section minorities, land laws SEZ regulation coastal zone regulation environmental clearance etc.)	No.
	B). Additional aspects relevant for investigation of title as per local laws.	N.A.
20.	A). Whether the property is subject to any pending or proposed land acquisition proceeding?	No.
	B). whether any search / enquiry is made with the land acquisition office and the outcome of search/enquiry.	N.A.
21.	A). Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No. Affidavit is to be obtained from the Borrower/Mortgagor named above
	B). If so whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	C). Whether the title documents have any court seal/markings 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.
22.	A). In case of partnership firm, whether the property belongs to the firm and the deed is property registered.	No
	B). Property belonging to partners, whether thrown on	N.A.

	hotchpots? Whether formalities for the same have been completed as per applicable laws?	
	C). Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.
23.	a) Whether the property belongs to a limited company, check the borrowing powers, board resolution authorization to create mortgage/ execution of documents charges, registration of any prior charges with the company registrar (roc) articles of association/ provision for common seal etc.	No
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company of Limited Liability Partnership (LLP) Firm? Yes/No.	N.A.
	b) 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.
	b) iii) Whether the search of charges reveals any prior charges/encumbrances on the property (proposed to be mortgaged) created by the vendor company (seller)?	N.A.
	b) iv) If search reveals encumbrance/charges whether such charges/encumbrances have been satisfied?	N.A.
24.	In case of societies association, the required authority/ power to borrower and whether the mortgage can be created and the requisite resolutions, bye-laws.	No
25.	A). Whether any POA is involved in the chain of title.	No.
	B). Whether the POA is involved is one coupled with interest i.e. a development agreement cum power of attorney. If so, please clarify whether the same is registered document and hence it has created an interest in favour of the builder/ developer and as such is irrevocable	No.
No	C). In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the builders viz. Companies/ firms/ individual or property concerns in favor of their partners/ employees/ authorized representatives to sign flat allotment letters, NOCs, agreement of sale, sale deed etc. In favour of buyers of flats/ units (builder's POA) or (ii) other type of POA (common POA)	No.
	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.	N.A.
	E). In case of common POA (i.e. POA other than builder's POA) please clarify the following clauses in respect of POA.	No.
	I. Whether the original POA is verified and the title investigation is done on the basis of original POA?	N.A.
	II. Whether the POA is a registered one?	
	III. Whether the POA is a special or general one?	
	IV. Whether the POA contain a specific authority for execution of title document in question?	
	F). Whether the POA was in force and not revoked or had become invalid on the date of execution of the documents in the question? (Please clearly whether the	N.A.

	same has been ascertained from the office of sub-registrar also?)	
	G). Please comment on the genuineness of POA?	N.A.
	H). The unequivocal opinion on the enforceability and validity of the POA?	NA
26.	Whether mortgage is being created by a POA holder, check genuineness of the power of attorney and the extent of the power given therein and whether the same is property executed/ stamped authenticated in term of the law of the place where it is executed.	NA
27.	<p>If the property is a flat/apartment or residential/commercial complex,</p> <p>A). Promoters /land owners title to the land / building.</p> <p>B). Development agreement power of attorney.</p> <p>C). Extent of authority of the developer/builder.</p> <p>D). Independent title certification of the land/or building in question.</p> <p>E). Agreement of sale (duly registered)</p> <p>F). Payment of proper stamp duty.</p> <p>G). Requirement of registration of sale agreement development agreement POA etc.</p> <p>H). Approval of building plan permission of appropriate/local authority etc.</p> <p>I). Conveyance in favor of society condominium concerned.</p> <p>J). Occupancy certificate allotment letter/letter of permission</p> <p>K). Membership details in the society etc.</p> <p>L). Share certificates.</p> <p>M). No objection letter from the society.</p> <p>N). All legal requirements under the local/municipal laws regarding ownership of flats/ apartments/building regulations development control regulations. Co-operative societies law etc.</p> <p>P). If the property is a vacant land and construction is yet to be made approval of lay out and other precaution, if any</p> <p>Q). Whether the numbering pattern of the unites/ flats tally in all documents such as approval plan, agreement plan, etc.</p>	N.A.
	II. A Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	Yes.
	II. B Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	Yes. Registration No UKREP03250000624 dated 07.03.2025 for a period of 04 years and 11 months commencing from 07.03.2025 ending on 09.02.2030.
	II.C Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.
	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?	Same is to be ascertained by approved valuer and spot inspection.
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 have inspected the available Maintainable & visible records index II in the office of Sub-Registrar Roorkee for a period from 01.01.1994 to 15.04.2025 up to date and found the property is clear, marketable.
29.	The period covered under the encumbrances certificate	I have inspected the available Maintainable &

	and the name of the person in whose favour the encumbrance is certified and if so satisfaction of charge, if any.	visible records index II in the office of Sub-Registrar Roorkee for a period from 01.01.1994 to 15.04.2025 up to date and found the property is clear, marketable.
30.	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid what remedy?	N.A.
31.	A). Urban land ceiling clearance whether required and if so, Details thereon. B). Whether No Objection Certificate under the Income Tax Act is required/obtained.	N.A. N.A.
32.	A). Details of RTC the extracts/ mutation extracts/Katha extracts pertaining to the property in question. B). Whether the name of mortgagor is reflected as owner in the revenue/municipal/Village records?	A) Property is mutated in the name of Sh. Dhruv Singhal s/o Sh. Amit Singhal, Sh. Smt. Soma Gupta s/o Sh. Saurabh Gupta, Sh. Shakeel Anwar s/o Sh. Tufail Ahmad, Navneet Singh s/o Sh. Subhash Chand and Sh. Anupak Nayak s/o Sh. Gyan Chand Nayak in revenue record. B) Presently, Sh. Dhruv Singhal s/o Sh. Amit Singhal, Sh. Smt. Soma Gupta s/o Sh. Saurabh Gupta, Sh. Shakeel Anwar s/o Sh. Tufail Ahmad, Navneet Singh s/o Sh. Subhash Chand and Sh. Anupak Nayak s/o Sh. Gyan Chand Nayak. Mortgagor shall be proposed purchaser.
33.	A). Whether the property offered as security is clearly Demarcated. B). Whether the demarcation/portion 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)	A)Yes. B)Yes. C)Yes.
34.	A). Whether the property can be identifying from the following documents, and discrepancy/ doubtful circumstances, if any relevant on such scrutiny? i). Documents in relation to electric connection. ii). Documents in relation to water connection. iii). Documents in relation to Sale Tax registration, If any applicable; iv). Other utility bills, if any. B). Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	N.A.
35.	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 documents. (If the valuation report and or approved plan are not available at the time of TIR, please provide these comments subsequently, on making the same available to the advocate.)	No.
36.	A). Whether the Bank will be able to enforce SARFAESI Act, If required against the property offered as security? B). Property is SARFAESI Compliant (Y/N)	Yes. Yes.
37.	A). Whether original title deeds are available for creation of equitable mortgage. 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	A) N.A. Original title deed shall be available after registration thereof. B) N.A.

	extracts duly certified etc. as also any precautions to be taken by the bank in this regard.	
38.	Additional suggestion, if any to safeguard the interest of Bank/ensuring the precautions of the security.	N.A.
39	The specific person who are required to create mortgage/ to deposit documents crating mortgage.	Prospective purchaser shall create mortgage.

Date: 15.04.2025

Place: HARDWAR

PRAVEEN KUMAR
Signature of the Advocate

Praveen Kumar
Advocate

Advocate
Roorkee, Distt Haridwar

ANNEXURE – C CERTIFICATE OF TITLE

1. I have examined the original Title Deeds involved in the chain of title 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 creations 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 Sub-Registrar Office. 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 security of property/Municipal Records and relative Title Deeds Certified Copies of such title deeds obtained from the concerned Registrar office and encumbrances Certificate. I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquires.
5. There are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.01.1994 to 15.04.2025 pertaining to the Immovable Property covered by above said Title Deeds.
6. In case of second/subsequent charge in favor of the Bank, there are no other mortgage/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever in inapplicable).
7. Minor(s) and his/her interest in the property/ies is to the extent of (N.A.).
8. The mortgage if created will be available to the bank for the liability of the intending borrowers.
9. I certify that Sh. Dhruv Singhal s/o Sh. Amit Singhal, Sh. Smt. Soma Gupta s/o Sh. Saurabh Gupta, Sh. Shakeel Anwar s/o Sh. Tufail Ahmad, Navneet Singh s/o Sh. Subhash Chand and Sh. Anupak Nayak s/o Sh. Gyan Chand Nayak has an absolute, clear and marketable title over the schedule property. I further Certify that the above title deeds are genuine and a valid equitable mortgage can be created and the said mortgage would be enforceable and the schedule property is SARFAESI Compliant.
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.
 - 1-Certified copy of Jot Chakbandi Akar Patra 23 of Chak No 131 & 133 village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar.
 - 2-Certified copy of Jot Chakbandi Akar Patra 41 of Khasra No 952 & 953 village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar.
 - 3-Certified copy of Jot Chakbandi Akar Patra 45 of Khasra No 545 village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar.
 - 4-Original and certified copy of sale deed bahi no 1 jild no 469/517 pages 207/335-342 document No 7760 registered on 19.12.2006 with the office of Sub-Registrar Roorkee.
 - 5-Certified copy of sale deed document No 7761 registered on 19.12.2006 with the office of Sub-Registrar Roorkee.
 - 6-Certified copy of sale deed bahi no1 jild no 3174 pages 271-280 document No 373 registered on 17.01.2007 with the office of Sub-Registrar Roorkee.
 - 6-Original and certified copy of bahi no 1 jild no 469/542 pages 300/367-374 sale deed document No 1071 registered on 17.02.2007 with the office of Sub-Registrar Roorkee.
 - 7-Original and certified copy of sale deed bahi no 1 jild no 1701 pages 71-84 document No 575 registered on 17.01.2013 with the office of Sub-Registrar Roorkee.

(भाग-1)

क्रम संख्या

38 / 43

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला)

लेख या प्रार्थना-पत्र प्रस्तुत करने का दिनांक

11-Apr-2025

प्रस्तुतकर्ता या प्रार्थी का नाम

प्रवीन कुमार एड0

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 इलैक्ट्रॉनिक शुल्क

0.00

4 निरीक्षण या तलाश शुल्क

100.00

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

11-Apr-2025

Application No

600


रजिस्ट्रीकरण अधिकारी के हस्ताक्षर उपनिबंधक, रुड़की, द्वितीय

- 8-Original and certified copy of sale deed bahi no 1 jild no 1701 pages 85-120 document No 576 registered on 17.01.2013 with the office of Sub-Registrar Roorkee.
- 9-Original and certified copy of sale deed bahi no 1 jild no 8109 pages 369-410 document No 7461 registered on 05.07.2024 with the office of Sub-Registrar Roorkee I.
- 10-Original and certified copy of sale deed bahi no 1 jild no 8110 pages 55-86 document No 7464 registered on 05.07.2024 with the office of Sub-Registrar Roorkee I.
- 11- Original and certified copy of sale deed bahi no 1 jild no 8122 pages 49-96 document No 7635 registered on 10.07.2024 with the office of Sub-Registrar Roorkee I.
- 12-Certified copy of extract of khatauni of khasra no. 952 & 953 of village Belda Mustahkam, Tehsil Roorkee, Distt Haridwar.
- 13-Original sale agreement to be executed in favor of prospective purchasers.
- 14-Original sale deed to be executed in favor of prospective purchasers
- 15-Copy of approved plan by HRDA Haridwar for land area 1.0037 hectare of Khasra No 952 and 953 village Belda Mustahkam, Tehsil Roorkee, Distt. Haridwar.
- 16-Copy of RERA certificate No. UKREP03250000624 dated 07.03.2025.
- 14-Affidavit of Borrower/Mortgagor.
- 15-0.5% stamp duty on loan amount with maximum limit of Rs. 10,000/-.

THE SCHEDULE OF PROPERTY

A non agricultural/residential land having total land area 10037.00 sq. meters i.e. 1.0037 hectare belonging to khasra no. 952 & 953 situated at village Belda Mustahkam, Pargana and Tehsil Roorkee, Distt Haridwar.

Date: 15.04.2025


Praveen Kumar
Advocate.
Praveen Kumar
Advocate
Ch.No.509, Civil Court
Roshnabad, Haridwar