

Reference/Entry Serial No. **1104/2021**

Dated- 10-07-2021

To,

**The Competent Authority
Uttar Pradesh Real Estate Regulatory Authority
Lucknow (U.P.)**

Sub: Opinion on investigation of the title and obtaining of search report in respect of the property situated at:- **Mauja Marry Tehsil & Distt. Jhansi, Land No. 141 मी०, area 1.081 hect., Khatauni Extract No. 192 & Land No. 141 मी०, area 1.081 Hect. Khatauni Extract No. 334 (Total Land No. 1.081 + 1.081 = 2.162 Hect.)**

belong to:- **M/s Sai Ganesh Infra State Pvt. Ltd. Through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta R/o 944 Civil Lines, Jhansi**

Dear Sir,

As requested, I have conducted the legal investigation of the title and made search of record in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report which is enclosed.

I hereby certify that the registration particulars- number, date and page particulars etc. as shown in the original title deed and contents thereof tally with the information as stated in the records of the Sub-Registrar/Registrar for assurances as well as with certified copy of the title deed which was obtained by me is enclosed with this certificate.

I further certify that photograph of previous owner and of intending mortgagor affixed/seen in the title deed tally with records of registration office as well as certified copy of the title deed. Chain of title relating of the property is complete as given in the Annexure hereto.

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

[1] **Sub-registrar Office, Jhansi dtd. 07-07-2021**

[2] X X X X X X X X

I shall be liable/ responsible if any loss is caused to the Bank due to negligence on my part in making the search and bank has the unqualified right to publish my name for including in the caution list being maintained by the INDIAN BANK ASSOCIATION OR RESERVE BANK OF INDIA OR ANY OTHER SUCH BODY for circulation amongst Banks/ Financial Institutions.

The search report of which is annexed here to conducted by me, for the period from **01-01-2008 to 30-06-2021** does not disclose any encumbrances/disclosed encumbrances as stated therein:

No encumbrance found against subjected property of M/s Sai Ganesh Infra State Pvt. Ltd. Through its Director Sri Saurabh Gupta



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Advocate
Regd. No.-2540/2002
Judge's Compound, JHANSI (U.P.)

I have not given/have given option earlier on investigation of the title relating to the same property as detailed here under :-

- [i] Name of lender – **NIL**
[ii] Date opinion & reference no. (if any) – **NIL**
[iii] Remarks – **NIL**

I, find following defects/no defects in the title of the person offering mortgage :

No defect found against title of M/s Sai Ganesh Infra State Pvt. Ltd. through its Director Sri Saurabh Gupta related to Sale Deed dtd. 29-07-2013 & 15-01-2018.

I, hereby certify that **M/s Sai Ganesh Infra State Pvt. Ltd.** has a clear, valid and marketable title over the above said property and he/she is competent to create the mortgage & other purposes & other use. The valid mortgage can be created by deposit of the following original title deed. The said title deeds are original and genuine and are no duplicate or fake as observed by me :-


Following Sale deed which is required to be deposited to create equitable mortgage & other purposes & other use :-

- (1) Registered Sale deed dtd. 29-07-2013 executed by Sri Laxmi Narayan S/o Sri Nannu @ Nanua, Sri Panna Lal & Kishori both S/o Sri Gannu in favour of M/s Sai Ganesh Infra State Pvt. Ltd. through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta which was registered on 29-07-2013 in Bahi No. 1, Zild No. 5429, Page No. 209-252, Sl.No. 5428. Copy of Sale deed enclosed.
- (2) Registered Sale deed dtd. 15-01-2018 executed by Sri Ramesh S/o Nannu @ Nanua in favour of M/s Sai Ganesh Infra State Pvt. Ltd. through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta which was registered on 27-04-2018 in Bahi No. 1, Zild No. 7426, Page No. 327-390, Sl.No. 2673. Copy of Sale deed enclosed.
- (3) Khatauni Extract No. 192 Mauja Mairy Tehsil & Distt. Jhansi, Arazi land No. 141 मि0 area 1.081 Hect. belong to M/s Sai Ganesh Infra State Pvt. Ltd.
- (4) Khatauni Extract No. 334 Mauja Mairy Tehsil & Distt. Jhansi, Arazi land No. 141 मि0 area 1.081 Hect. belong to M/s Sai Ganesh Infra State Pvt. Ltd.

I have returned the original title deeds and other documents shown to me to the Branch Official **X X X X X X X X X X** against receipt.

Encl:

1. Special Report.
2. Chain of Title
3. Search report
4. Inspection Receipt No. **2021191012583**, dtd. **07-07-2021**.
5. Copy of Sale deed dtd. 29-07-2013 (M/s Sai Ganesh Infra State Pvt. Ltd.)
6. Copy of Sale deed dtd. 15-01-2018 (M/s Sai Ganesh Infra State Pvt. Ltd.)
7. Khatauni Extract No. 192 Mauja Mairy Tehsil & Distt. Jhansi(M/s Sai Ganesh Infra State Pvt. Ltd.)
8. Khatauni Extract No. 334 Mauja Mairy Tehsil & Distt. Jhansi(M/s Sai Ganesh Infra State Pvt. Ltd.)
9. Copy of Layout Plan approved by Jhansi Development Authority Jhansi


{ASHOK KUMAR SHRIVASTAVA}
Advocate

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Annexure IV

To,

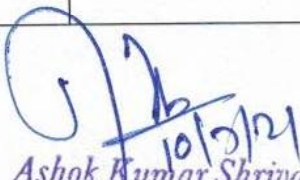
The Competent Authority
Uttar Pradesh Real Estate Regulatory Authority
Lucknow (U.P.)

SPECIAL REPORT ON TITLE

Ref: Opinion on investigation of the title and obtaining of search report in respect of the property situated at:- Mauja Marry Tehsil & Distt. Jhansi, Land No. 141 मी०, area 1.081 hect., Khatauni Extract No. 192 & Land No. 141 मी०, area 1.081 Hect. Khatauni Extract No. 334 (Total Land No. 1.081 + 1.081 = 2.162 Hect.)

belong to:- M/s Sai Ganesh Infra State Pvt. Ltd. Through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta R/o 944 Civil Lines, Jhansi

ASPECTS TO BE CONSIDERED		COUNSEL'S STATEMENT
1.	A. Particulars Name of the Borrower with address	M/s Sai Ganesh Infra State Pvt. Ltd. Through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta R/o 944 Civil Lines, Jhansi
2.	Name of the person offering Mortgage with parentage/ and address	M/s Sai Ganesh Infra State Pvt. Ltd. Through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta R/o 944 Civil Lines, Jhansi
3.	Details of the property to be mortgage: As per title report	<u>Details of 1st Sale deed :-</u> Registered Sale deed dtd. 29-07-2013 executed by Sri Laxmi Narayan S/o Sri Nannu @ Nanua etc. in favour of M/s Sai Ganesh Infra State Pvt. Ltd. through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta situated at Mauja Mairy Tehsil & Distt. Jhansi, which was registered on 29-07-2013 in Bahi No. 1, Zild No. 5429, Page No. 209-252, SI.No. 5423. <u>Details of 2nd Sale deed :-</u> Registered Sale deed dtd. 15-01-2018 executed by Sri Ramesh S/o Nannu @ Nanua in favour of M/s Sai Ganesh Infra State Pvt. Ltd. through its Director Sri Saurabh Gupta S/o Urmila Charan Gupta Mauja Mairy Tehsil & Distt. Jhansi, which was registered on 27-04-2018 in Bahi No. 1, Zild No. 7426, Page No. 327-390, SI.No. 2673.


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B- INVESTIGATION

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

“मौजा मैरी तहसील व जिला झांसी स्थित आराजी/भूमि नं० 141 मि० रकवा-1.081+ 1.081 = 2.162 हे० भूमि को मेसर्स साईगणेश इन्फ्रा स्टेट प्रा०लि० के डायरेक्टर श्री सौरभ गुप्ता पुत्र श्री उर्मिला चरन गुप्ता ने निम्नलिखित दो बैनामे (सेलडीड्स) के जरिये क्रय किया हैं जिसका विवरण निम्नानुसार है :-

1. प्रथम भूमि नम्बर 141 मि० रकवा 1.081 हे० का बैनामा दिनांक 29.07.2013 को श्री लक्ष्मी नारायण पुत्र श्री नन्नू उर्फ ननुवां तथा श्री पन्ना लाल व किशोरी पुत्रगण गन्नू ने मेसर्स साई गणेश इन्फ्रास्टेट प्रा०लि० के पक्ष में निष्पादित किया, जिसका पंजीयन दिनांक 29.07.2013 को बही संख्या-1 जिल्द सं० 5429, पृष्ठ सं० 209-252, क्रमांक 5423 पर दर्ज है। सेलडीड की प्रतिलिपि संलग्न है।
2. द्वितीय भूमि नम्बर 141 मि० रकवा 1.081 हे० का बैनामा दिनांक 15.01.2018 को श्री रमेश पुत्र नन्नू उर्फ ननुवां ने मेसर्स साईगणेश इन्फ्रा स्टेट प्रा०लि० के पक्ष में निष्पादित किया जिसका पंजीयन दिनांक 27.04.2018 को बही संख्या-1 जिल्द सं० 7426, पृष्ठ सं० 327-390, क्रमांक 2673 पर दर्ज है। सेलडीड की प्रतिलिपि संलग्न है।

उपरोक्त सेलडीड्स के माध्यम से क्रय की गई भूमि पर मेसर्स साईगणेश इन्फ्रा स्टेट प्रा०लि० का नाम राजस्व अभिलेखों में दर्ज हो चुका है जिसकी खतौनी सं०. 192 एवं 334 की प्रतिलिपि संलग्न है।

उपरोक्त दोनों सेलडीड्स के जरिये जो भूमि मेसर्स साईगणेश इन्फ्रा स्टेट प्रा०लि० द्वारा क्रय की गयी है, उस भूमि में से दिनांक 24.05.2021 को 1.88 हे० भूमि का ले-आउट झांसी विकास प्राधिकरण द्वारा स्वीकृत है, ले-आउट प्लान की प्रतिलिपि संलग्न है।

दौरान सर्व मेसर्स साईगणेश इन्फ्रा स्टेट प्रा०लि० की उक्त भूमि पर किसी भी तरह का कोई भार नहीं पाया गया। मेसर्स साईगणेश इन्फ्रा स्टेट प्रा०लि० के डायरेक्टर्स द्वारा उपलब्ध कराई गई दोनो ओरिजिनल सेलडीड्स 29.07.2013 एवं 15.01.2018 का परीक्षण करने के उपरान्त उनको वापस कर दी गई है जो कि सही है। मौके पर मौजा मैरी तहसील व जिला झांसी की आराजी सं० 141 मि० रकवा 2.162 हे० भूमि पर मेसर्स साईगणेश इन्फ्रा स्टेट प्रा०लि० निर्विवाद रूप से मालिक व काबिज है।



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4.	As per present Position	At this time above lands belong to both sale deeds are using as an commercial purpose.
5.	Whether documents given to the counsel are original one or more copies of documents/ (Counsel should examine original documents only and if any of the documents in original is not shown, the details of the document be given reason thereof.)	Original Sale deed dtd. 29-07-2013 & 15-01-2018 examined by me and found correct & proper.
6.	Whether certified copies have been obtained from the Registrar's Office.	Yes, obtained which is correct.
7.	Whether the documents in hand are compared with the certified copies and whether the documents given raised any doubt or suspicion.	Yes, tallied and found correct & proper.
8.	Whether the registration particulars number and date and page particulars as given in the title deed shown to the counsel tally with particulars as stated in the records of the registrar office.	Yes, tallied and found correct & proper.
9.	Whether the registration particulars number and date and page particulars as given in the title deed tally with particulars as stated in the certified copy as obtained from registrar office.	Yes, tallied and found correct & proper.
10.	Whether the photographs of parties affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar office?	Yes, tallied and found correct & proper.
11.	Whether contents of the as given in the title deed tally verbatim with the contents from the registrar's office ? If not, variations be specified. What is its effects?	Yes, tallied and found correct & proper.
12.	Whether the property has been mutated in the name of the person offering the mortgage ?	Yes, as per Sale Deed dtd. 29-07-2013 & 15-01-2018 M/s Sai Ganesh Infra State Pvt. Ltd. is absolute owner of above property.
13.	Whether the equitable mortgage can be created at the place where the branch disbursing the loan is situated?	YES.
14.	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (in some stated, there are legal restrictions on creation of the mortgage of agricultural property for non agricultural purposes.	No.
15.	Whether there are any restrictions regarding sale of the property to be mortgaged? (in some states, there are restrictions for sale of property to residents outside the state)	No restrictions regarding sale of mortgaged property.
16.	Whether all the approvals, clearances/ sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained.	No need.



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17.	Whether the SARFAESI Act is applicable or not the property to be mortgage?	YES, applicable.
18.	Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property if so its effect thereof.	Self-acquired property of M/s Sai Ganesh Infra State Pvt. Ltd.
19.	Whether the property to be mortgaged has been acquired under Land Acquisition Act 1894?	Not Applicable
20.	Whether Urban Land Ceiling Act is applicable in the State where the property is located?	Not Applicable
21.	In case of leasehold property, whether permission/ NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained?	Not Applicable
(i)	What is the rate of sharing of unearned income with lessor in the event of sale of the property?	Not Applicable
(ii)	Whether copy of title deed favouring lessor (other tha Govt.) is made available to examine the validity of the lease?	Not Applicable
(iii)	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated thereof.	Not Applicable
22.	Whether any permission of Income Tax Authorities/ assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	No need.
23.	In respect of agriculture land whether land is declared surplus or under consolidation of holdings.	Not Applicable
24.	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of title investigation)	Not Applicable

Date : 10-07-2021

Place : JHANSI

{ASHOK KUMAR SHRIVASTAVA}

Advocate

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Advocate
Regd. No.-2540/2002
Judge's Compound, JHANSI (U.P.)

Reference / Entry Serial No.

Dated- 10-07-2021

Annexure VA

To,

The Competent Authority
Uttar Pradesh Real Estate Regulatory Authority
Lucknow (U.P.)

SEARCH REPORT

Property situated at:- Mauja Marry Tehsil & Distt. Jhansi, Land No. 141 मी०, area 1.081 hect.,
Khatauni Extract No. 192 & Land No. 141 मी०, area 1.081 Hect. Khatauni
Extract No. 334 (Total Land No. 1.081 + 1.081 = 2.162 Hect.)
belong to:- M/s Sai Ganesh Infra State Pvt. Ltd. Through its Director Sri Saurabh Gupta
S/o Urmila Charan Gupta R/o 944 Civil Lines, Jhansi
Account to:- M/s Sai Ganesh Infra State Pvt. Ltd. Through its Director Sri Saurabh Gupta
S/o Urmila Charan Gupta R/o 944 Civil Lines, Jhansi

Search Report relates to searches made in

- (i) Sub Registrar Office Jhansi on- **07-07-2021.**
- (ii) Registrar of companies- **No need.**
- (iii) Courts- **Nil**
- (iv) Other office- **No need.**
- (v) Office of the Co-operative Society- **No need.**
- (vi) **Jhansi development authority approved project**


Any other documentsReceipt of payment of Municipal Taxes etc- XXXXXXXXXXXXXXXXXXXXXXXXXXXX1. Sub Registrar/ Registrar of Assurance Office- XXXXXXXX

The encumbrance certificate No. XXXXXX was obtained from the Sub Registrar Jhansi for the period from XXXXXX to XXXXXX and the same does not disclosed any encumbrances.

I have also conducted personal search for the purpose of NEC and the Inspection was made on 07-07-2021 for the period from 01-01-2008 to 30-06-2021 vide receipt no. 2021191012583, dtd. 07-07-2021 at the following Sub-registrar Office Jhansi.

The Search report is as under :-

After search it has been found that subjected property of M/s Sai Ganesh Infra State Pvt. Ltd. is clear with perfect title for E.M. & other purposes & other uses.


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

The search made out in the office of Registrar of companies disclosed.

ROC	INFORMATION
NIL	NIL

3. Inspection of Court records disclosed :-

(This may detail suit pending, Decree, Attachment, before Judgment injunction, Appointment of Receiver, Appointment of Liquidator)

Name of Court	Date of Order	Nature of order
NIL	NIL	NIL

4. Search made/inspections carried out in the following offices disclosed.

Office	Date of Search/ Inspection	Information
Sub-registrar Office Jhansi	07-07-2021	Property is clear

5. A study of the following documents disclosed.

Details of documents perused	Information
(1) Copy of Sale deed dtd. 29-07-2013 (M/s Sai Ganesh Infra State Pvt. Ltd.)	Is genuine and correct.
(2) Copy of Sale deed dtd. 15-01-2018 (M/s Sai Ganesh Infra State Pvt. Ltd.)	Is genuine and correct.
(3) Khatauni Extract No. 192 Mauja Mairy Tehsil & Distt. Jhansi(M/s Sai Ganesh Infra State Pvt. Ltd.)	Is genuine and correct.
(4) Khatauni Extract No. 334 Mauja Mairy Tehsil & Distt. Jhansi(M/s Sai Ganesh Infra State Pvt. Ltd.)	Is genuine and correct.
(5) Copy of Layout Plan approved by Jhansi Development Authority Jhansi	Is genuine and correct.

Defects noticed are indicated in the certificate given by me:- No defects found against title of M/s Sai Ganesh Infra State Pvt. Ltd. related to subjected property.

Date : 10-07-2021

Place : JHANSI


{ASHOK KUMAR SHRIVASTAVA}

Advocate

Ashok Kumar Shrivastava

Advocate

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Judge's Compound, JHANSI (U.P.)