

Ramesh Chandra Agarwal

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95/13E Civil Line Jhansi

(Behind Natraj Talkies)

LEGAL ADVISER: *State Bank of India *Vco Bank *Allahabad Bank *Bank Of India *Punjab National Bank *I D B I Bank *Oriental Bank Of Commerce *Central Bank of India *Vijaya Bank *United Bank of India *Union Bank of India *Dena Bank *Corporation Bank *State Bank of Bikaner & Jaipur *District Cooperative Bank Ltd. *Bank of Maharashtra *Aadhar Housing Finance Ltd. of Vittaar Finance Ltd. & Shree Ram Finance Ltd. *U.P. Krishi Utpadan Mandi Samiti Jhansi *L I C Housing Finance Ltd. Kanpur *U.P. Power Corporation (Dakshinanchal Vidyut Vitun) Jhansi *Fullerton India Credit Co. Ltd. *U.P. Avas Vikas *L I C Jhansi *U.P. Cooperative Federation Ltd. *Barichha Thermal Power *Jal Sansthan Jhansi *Food Corporation of India *Ex. Nagar Palika Jhansi *Ex.U.P.S.T.C

Date:-13.05.2022

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

1.	a) Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India RMME Jhansi
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	NEC/21-22
	c) Name of the Borrower.	Shri Indrapal Bhalla S/o Late Shri Ayodhyanath Bhalla R/o 42 Sushil Enclave Gwalior Road Jhansi.
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Shri Indrapal Bhalla S/o Late Shri Ayodhyanath Bhalla R/o 42 Sushil Enclave Gwalior Road Jhansi.
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Shri Indrapal Bhalla S/o Late Shri Ayodhyanath Bhalla R/o 42 Sushil Enclave Gwalior Road Jhansi.
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As Borrower
3.	Complete or full description of the immovable property/(ies) offered as security including the following details.	One residential plot part of arazi no. 114 total area 17421.60sq.ft. i.e. 1619.11sq.mtr. situated at Mauza Lahar Gird Jhansi.
	(a) Survey No.	One residential plot part of arazi no. 114 total area 17421.60sq.ft. i.e. 1619.11sq.mtr. situated at Mauza Lahar Gird Jhansi.
	(b) Door/House no. (in case of house property)	One residential plot part of arazi no. 114 total area 17421.60sq.ft. i.e. 1619.11sq.mtr. situated at Mauza Lahar Gird Jhansi.
	(c) Extent/ area including plinth/ built up area in case of house property	Total area 17421.60sq.ft.
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries:-	Mauza Lahar Gird Jhansi. Boundaries of sale deed:- East-Land of seller West-Land of seller North-Land of Shri Indrapal Bhalla South-Four Lane (Jhansi Shivpuri to Jhansi Gwalior)
4.	a) Particulars of the documents scrutinized-serially and chronologically. (a) Nature of documents verified and as to whether they are originals or certified copies or registered	

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extracts duly certified.				
Note : Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.				
Sl. No	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate.
1	03.02.2011	Sale deed	Original/certified	Original/certified
5.	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)		Certified Copy of Latest Title deed obtained from Sub-Registrar office, Jhansi and compared with the document made available by the mortgagor.	
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?		The records of registrar office are not available for verification through any online portal or computer system.	
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.		Not applicable	
	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?		No	
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?		Sub-Registrar Office Jhansi	
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?		No	
	c) Whether search has been made at all the offices named at (b) above?		No	
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?		No	
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. 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>Since fasli year 1381F (i.e. from year 1971) owner of the above property was Krishan Kumar Anand S/o Late Shri Jagat Narayan Anand R/o 942 Civil Line Jhansi. Entries in the khatauni.</p> <p>The sale deed executed by Krishan Kumar Anand S/o Late Shri Jagat Narayan Anand R/o 942 Civil Line Jhansi. In favour of Shri Prakash Chandra Agarwal S/o Late Shri Gauri Shankar Agarwal R/o</p>	

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267 Mashiha Ganj Sipri Bazar Jhansi & Shri Rajeev ASgarwal & Sanjay Agarwal & Praveen Agarwal son sof Shri Prakash Chandra Agarwal R/o 267 Mashiha Ganj Sipri Bazar Jhansi. Of the arazi land no. 116 rakwa 0.90deci. & 115 rakwa 3.00ekad means 1.214 from that 1/3 part rakwa 0.404deci aer & 114 rakwa 3.09ekad means 1.251deci aer from that 1/2 part total 3 kitta 2.641/2deci. situated at Mauza Lahar Gird Jhansi. The sale deed registered on 19.08.1998 book no. 1 khand no. 113 and page no. 375/388 at serial no. 2552.

Shri Prakash Chandra died behind his legal heirs his wife Smt. Premlata & four sons Shri Rajeev Agarwal & Sanjay Agarwal & Naveen Agarwal & Praveen Agarwal are the absolute owner of the above property.

The sale deed executed by Shri Rajeev Agarwal & Sanjay Agarwal & Naveen Agarwal & Praveen Agarwal sons of Late Shri Prakash Chandra Agarwal & Smt. Premlata W/o Late Shri Prakash Chandra Agarwal all partners Prakash Chandra & Sons R/o 267 Mashiha Ganj Sipri Bazar Jhansi. In favour of Shri Indrapal Bhalla S/o Late Shri Ayodhyanath Bhalla R/o 42 Sushil Enclave Gwalior Road Jhansi. Of the One residential plot part of arazi no. 114 total area 17421.60sq.ft. i.e. 1619.11sq.mtr. situated at Mauza Lahar Gird Jhansi. The sale deed registered on 03.02.2011 book no. 1 khand no. 3047 and page no. 1-42 at serial no. 921.

Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or I nam Holder or Govt. Grantee/Allottee etc.)

Shri Indrapal Bhalla S/o Late Shri Ayodhyanath Bhalla R/o 42 Sushil Enclave Gwalior Road Jhansi

If leasehold, whether;

Not Applicable

a) lease Deed is duly stamped and registered

Not applicable

b) lessee is permitted to mortgage the Leasehold right,

Not applicable

c) duration of the Lease/unexpired period of lease,

Not applicable

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	d)if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	Not Applicable.
	e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not applicable
	f)Right to get renewal of the leasehold rights and nature thereof.	Not applicable
11	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	Not Applicable.
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions.	Not Applicable.
	the mortgagor is competent to create charge on such property,	Not applicable
	whether any permission from Govt, or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not Applicable.
12	If occupancy right, whether;	
	a)Such right is heritable and transferable,	Yes
	b)Mortgage can be created.	Yes
13	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Not Applicable.
14	If the property has been transferred by way of Gift/Settlement Deed, whether:	Not Applicable.
	a) The Gift/Settlement Deed is duly stamped and registered;	Not Applicable.
	b) The Gift/Settlement Deed has been attested by two witnesses;	Not Applicable.
	c) The Gift/Settlement Deed transfers the property to Donee;	Not Applicable.
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not Applicable.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	Not Applicable.
	f) Whether the Donee is in possession of the gifted property;	Not Applicable.
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	Not Applicable.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not Applicable.
15	(a) In case of partition/family settlement deeds, whether the original deed is available for deposit If not the modality/procedure to be	Not Applicable.

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	<p>followed to create a valid and enforceable mortgage.</p> <p>(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.</p> <p>(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.</p> <p>(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?</p>	
16	<p>Whether the title documents include any testamentary documents /wills?</p> <p>(a) In case of wills, whether the will is registered will or unregistered will?</p>	Not Applicable.
	<p>(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?</p>	Not Applicable.
	<p>(c) Whether the property is mutated on the basis of will?</p>	Not Applicable.
	<p>(d) Whether the original will is available?</p>	Not Applicable.
	<p>(e) Whether the original death certificate of the testator is available?</p>	Not Applicable.
	<p>(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.)</p>	Not Applicable.
17	<p>(a) Whether the property is subject to any wakf rights?</p>	Not Applicable.
	<p>(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?</p>	Not Applicable.
	<p>(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?</p>	Not Applicable.
18	<p>(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</p>	Not Applicable.

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A. Akhatar

	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?	Not Applicable.
19	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	Not Applicable.
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not Applicable.
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable.
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable.
20	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	No, Property is not Agricultural Land. The property is residential.
	(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 the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Not Applicable.
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.),	No.
22	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No.
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No.
23	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not Applicable.
	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the	No.

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	property in question? In such case please comment on such seal/marking.	
24	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable.
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable.
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not Applicable.
25	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	Not Applicable.
26	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws	Not Applicable.
27	(a) Whether any POA is involved in the chain of title?	Not applicable
	(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.	Not applicable
	(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).	Not applicable
	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	Not Applicable.
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Not Applicable.

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	<p>i. Whether the original POA is verified and the title investigation is done on the basis of original POA?</p> <p>ii. Whether the POA is a registered one?</p> <p>iii. Whether the POA is a special or general one?</p> <p>iv. Whether the POA contains a specific authority for execution of title document in question?</p>	<p>Not Applicable.</p> <p>Not Applicable.</p> <p>Not Applicable.</p> <p>Not Applicable.</p>
	<p>(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?)</p>	Not Applicable.
	<p>(g) Please comment on the genuineness of POA?</p>	Not applicable
	<p>(h) The unequivocal opinion on the enforceability and validity of the POA?</p>	Not Applicable.
28	<p>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.</p>	Not Applicable.
29	<p>If the property is a flat/apartment or residential/commercial complex, check and comment on the following:</p> <p>(a) Promoter's/Land owner's 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 verification of the Land and/or building in question;</p> <p>(e) Agreement for sale (duly registered);</p> <p>(f) Payment of proper stamp duty;</p> <p>(g) Requirement of registration of sale agreement, development agreement, PQA, etc.;</p> <p>(h) Approval of building plan, permission of appropriate/local authority, etc.;</p> <p>(i) Conveyance in favour of Society/Condominium concerned;</p> <p>(j) Occupancy Certificate/allotment letter/letter of possession;</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.</p>	<p>Not applicable</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>No.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p>

CC Approval
Substitute

	Development Control Regulations, Co-operative Societies' Laws etc.;	
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	N.A.
	(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	N.A.
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	N.A.
30	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	During the course of inspection of available record in sub-registrar office Jhansi, no encumbrance was found on above property.
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	30 preceding years i.e. 01.01.1990 to 13.05.2022 for which inspection receipt dt. 13.05.2022 issued by Sub-Registrar Office Jhansi is enclosed herewith.
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Not applicable
33	(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.	No.
34	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Not Applicable.
35	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Not Applicable.
36	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents?	Yes. Yes. ^{1st} Yes.
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	Detail Not Provided.
38	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/comment on the same.	No. (Valuation Report Has Not Been Provided)
39	If the valuation report and/or approved/	Valuation report has not been made available

	sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. /If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No.
41	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes.
42	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	Original title deed is available.
43	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes.
44	Additional aspects relevant for investigation of title as per local laws.	NIL
45	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	NIL
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Indrapal Bhalla S/o Late Shri Ayodhyanath Bhalla R/o 42 Sushil Enclave Gwalior Road Jhansi
47	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016. Y/N	Not Applicable
	Whether the project is registered with the Real Estate Regulatory Authority. If, so the detail of such registration are to be furnished.	Not Applicable
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed.	Not Applicable
	Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority.	Not Applicable

Place: Jhansi

Signature of Advocate

R.C. Agrawal
Advocate

Annexure - C: Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) 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 Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.01.1990 to 13.05.2022 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of NIL. (Specify the share of the Minor with Name). (Strike out if not applicable).
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, NIL.
9. I certify that **Shri Indrapal Bhalla** have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:
 1. Original & certified copy of sale deed dated 03.02.2011/921
 2. Certified copy of sale deed dated 19.08.1998/2552.
 3. Certified copy of khatauni part of arazi no. 114 fasli year 1381.
 4. Copy of death certificate of Prakash Chandra.

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A. Advocate

5. Copy of family member certificate.

6. NOC from Bank of India

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

SCHEDULE OF THE PROPERTY (IES)

One residential plot part of arazi no. 114 total area 17421.60sq.ft. i.e. 1619.11sq.mtr. situated at Mauza Lahar Gird Jhansi.

Boundaries of sale deed:-

East-Land of seller

West-Land of seller

North-Land of Shri Indrapal Bhalla

South-Four Lane (Jhansi Shivpuri to Jhansi Gwalior)

Place: Jhansi

Date: 13.05.2022

Signature of Advocate

R.C. Agarwal
Advocate

Ramesh Chandra Agarwal

Advocate

Mob-9415057267

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95/132 Civil Line Jhansi

(Behind Nareej Talkies)

LEGAL ADVISER: *State Bank of India *Uco Bank *Allahabad Bank * Bank Of India *Punjab National Bank * I O B I Bank *Oriental Bank Of Commerce *Central Bank of India *Vijaya Bank *United Bank of India *Union Bank of India *Dena Bank *Cooperation Bank *State Bank of Bikaner of Jaipur *District Cooperative Bank Ltd * Bank of Maharashtra * Aadhar Housing Finance Ltd. of Ahaar Finance Ltd. of Shree Ram Finance Ltd. *U.P. Krishi Utpadan Mandi Samiti Jhansi *L.I.C.Housing Finance Ltd. Kanpur *U.P. Power Corporation (Dakshinanchal Vidyut Vitran) Jhansi *Fullerton India Credit Co. Ltd. *U.P. Avaz Vikas *L.I.C.Jhansi *U.P. Cooperative Federation Ltd. *Parichha Thermal Power *Jal Sansthan Jhansi *Food Corporation of India *Ex. Nagar Palika Jhansi *E.C.U.P.S.T.C.

Date:-13.05.2022

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	b)Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	NEC/21-22
	c) Name of the Borrower.	Shri Rakesh Singh Baghel S/o Late Shri Chandresh Singh R/o Jankipuram Civil Line Jhansi.
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	b)Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Shri Rakesh Singh Baghel S/o Late Shri Chandresh Singh R/o Jankipuram Civil Line Jhansi.
	c)State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As Borrower
3.	Complete or full description of the immovable property/(ies) offered as security including the following details.	One residential plot part of arazi no. 114 total area 18151.54sq.ft. i.e. 1686.95sq.mtr. situated at Mauza Lahar Gird Jhansi.
	(a) Survey No.	One residential plot part of arazi no. 114 total area 18151.54sq.ft. i.e. 1686.95sq.mtr. situated at Mauza Lahar Gird Jhansi.
	(b) Door/House no. (in case of house property)	One residential plot part of arazi no. 114 total area 18151.54sq.ft. i.e. 1686.95sq.mtr. situated at Mauza Lahar Gird Jhansi.
	(c) Extent/ area including plinth/ built up area in case of house property	Total area 18515.54sq.ft.
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries:-	Mauza Lahar Gird Jhansi. Boundaries of sale deed:- East-Land of Ramesh Sharma West-Land of Seller North-Land of Indrapal Bhalla South-Four Lane (Jhansi Shivpuri to Jhansi Gwalior)
4.	a) Particulars of the documents scrutinized-serially and chronologically. (a) Nature of documents verified and as to whether they are originals or certified copies or registration	

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extracts duly certified				
Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.				
Sl No	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc	In case of copies, whether the original was scrutinized by the Advocate.
1	28.04.2011	Sale deed	Original/certified	Original/certified
5	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)		Certified Copy of Latest Title deed obtained from Sub-Registrar office, Jhansi and compared with the document made available by the mortgagor.	
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?		The records of registrar office are not available for verification through any online portal or computer system.	
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.		Not applicable	
	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?		No	
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?		Sub-Registrar Office Jhansi	
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?		No	
	c) Whether search has been made at all the offices named at (b) above?		No	
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?		No	
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. 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>Since fasli year 1381F (i.e. from year 1971) owner of the above property was Krishan Kumar Anand S/o Late Shri Jagat Narayan Anand R/o 942 Civil Line Jhansi. Entries in the khatauni. (Above land already mortgage in Bank of India mention in the khatauni)</p> <p>The sale deed executed by Krishan Kumar Anand S/o Late Shri Jagat Narayan Anand R/o 942</p>	

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	<p>Civil Line Jhansi. In favour of Shri Prakash Chandra Agarwal S/o Late Shri Gauri Shankar Agarwal R/o 267 Mashih Ganj Sipri Bazar Jhansi & Shri Rajeev ASgarwal & Sanjay Agarwal & Praveen Agarwal son sof Shri Prakash Chandra Agarwal R/o 267 Mashih Ganj Sipri Bazar Jhansi. Of the arazi land no. 116 rakwa 0.90deci. & 115 rakwa 3.00ekad means 1.214 from that 1/3 part rakwa 0.404deci aer & 114 rakwa 3.09ekad means 1.251deci aer from that 1/2 part total 3 kita 2.641/2deci. situated at Mauza Lahar Gird Jhansi. The sale deed registered on 19.08.1998 book no. 1 khand no. 113 and page no. 375/388 at serial no. 2552.</p> <p>Shri Prakash Chandra died behind his legal heirs his wife Smt. Premlata & four sons Shri Rajeev Agarwal & Sanjay Agarwal & Naveen Agarwal & Praveen Agarwal are the absolute owner of the above property.</p> <p>The sale deed executed by Shri Rajeev Agarwal & Sanjay Agarwal & Naveen Agarwal & Praveen Agarwal sons of Late Shri Prakash Chandra Agarwal & Smt. Premlata W/o Late Shri Prakash Chandra Agarwal all partners Prakash Chandra & Sons R/o 267 Mashih Ganj Sipri Bazar Jhansi. In favour of Shri Rakesh Singh Baghel S/o Late Shri Chandresh Singh R/o Jankipuram Civil Line Jhansi. Of the One residential plot part of arazi no. 114 total area 18151.54sq.ft. i.e. 1686.95sq.mtr. situated at Mauza Lahar Gird Jhansi. The sale deed registered on 28.04.2011 book no. 1 khand no. 3165 and page no. 355-414 at serial no. 3203.</p>
9. Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or I nam Holder or Govt. Grantee/Allottee etc.)	Shri Rakesh Singh Baghel S/o Late Shri Chandresh Singh R/o Jankipuram Civil Line Jhansi.
10. If leasehold, whether,	Not Applicable
a) lease Deed is duly stamped and registered	Not applicable
b) lessee is permitted to mortgage the Leasehold right,	Not applicable

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	c) duration of the Lease/unexpired period of lease,	Not applicable
	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	Not Applicable
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not applicable
	f) Right to get renewal of the leasehold rights and nature thereof	Not applicable
11	If Govt grant/ allotment/Lease-cum/Sale Agreement, whether,	Not Applicable.
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions.	Not Applicable.
	the mortgagor is competent to create charge on such property,	Not applicable
	whether any permission from Govt, or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not Applicable.
12	If occupancy right, whether,	
	a) Such right is heritable and transferable,	Yes
	b) Mortgage can be created.	Yes
13	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Not Applicable.
14	If the property has been transferred by way of Gift/Settlement Deed, whether:	Not Applicable.
	a) The Gift/Settlement Deed is duly stamped and registered;	Not Applicable.
	b) The Gift/Settlement Deed has been attested by two witnesses;	Not Applicable.
	c) The Gift/Settlement Deed transfers the property to Donee;	Not Applicable.
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not Applicable.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	Not Applicable.
	f) Whether the Donee is in possession of the gifted property;	Not Applicable.
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	Not Applicable.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not Applicable.
15	(a) In case of partition/family settlement deeds,	Not Applicable.

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	<p>whether the original deed is available for deposit If not the modality/procedure to be followed to create a valid and enforceable mortgage.</p> <p>(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.</p> <p>(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.</p> <p>(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?</p>	
16	<p>Whether the title documents include any testamentary documents /wills?</p> <p>(a) In case of wills, whether the will is registered will or unregistered will?</p>	Not Applicable.
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable.
	(c) Whether the property is mutated on the basis of will?	Not Applicable.
	(d) Whether the original will is available?	Not Applicable.
	(e) Whether the original death certificate of the testator is available?	Not Applicable.
	<p>(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?</p> <p>(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.)</p>	Not Applicable.
17	(a) Whether the property is subject to any wakf rights?	Not Applicable.
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	Not Applicable.
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable.
18	(a) Where the property is a HUF/joint family property, mortgage is created for family	Not Applicable.

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	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?	Not Applicable.
19	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	Not Applicable.
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not Applicable.
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable.
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable.
20	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage	No, Property is not Agricultural Land. The property is residential.
	(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 the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Not Applicable.
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, Coastal Zone Regulations, Environmental Clearance, etc.),	No.
22	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No.
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No.
23	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not Applicable.
	(c) Whether the title documents have any court	No.

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	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	
24	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered	Not Applicable.
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable.
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not Applicable.
25	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	Not Applicable.
26	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws	Not Applicable.
27	(a) Whether any POA is involved in the chain of title?	Not applicable
	(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.	Not applicable
	(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).	Not applicable
	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	Not Applicable.
	(e) In case of Common POA (i.e. POA other	Not Applicable.

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	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?	Not Applicable.
	ii. Whether the POA is a registered one?	Not Applicable.
	iii. Whether the POA is a special or general one?	Not Applicable.
	iv. Whether the POA contains a specific authority for execution of title document in question?	Not Applicable.
	(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?)	Not Applicable.
	(g) Please comment on the genuineness of POA?	Not applicable.
	(h) The unequivocal opinion on the enforceability and validity of the POA?	Not Applicable.
28.	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.	Not Applicable.
29	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	Not applicable
	(a) Promoter's/Land owner's title to the land/building;	N.A.
	(b) Development Agreement/Power of Attorney;	N.A.
	(c) Extent of authority of the Developer/builder;	N.A.
	(d) Independent title verification of the Land and/or building in question;	N.A.
	(e) Agreement for sale (duly registered);	N.A.
	(f) Payment of proper stamp duty;	N.A.
	(g) Requirement of registration of sale agreement, development agreement, PQA, etc.;	No.
	(h) Approval of building plan, permission of appropriate/local authority, etc.;	N.A.
	(i) Conveyance in favour of Society/Condominium concerned;	N.A.
	(j) Occupancy Certificate/allotment letter/letter of possession;	N.A.
	(k) Membership details in the Society etc.;	N.A.
	(l) Share Certificates;	N.A.
	(m) No Objection Letter from the Society;	N.A.
	(n) All legal requirements under the	N.A.

C. Arun
Advocate

	local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.,	N.A.
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any,	N.A.
	(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	N.A.
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	N.A.
30	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc and details thereof	During the course of inspection of available record in sub-registrar office Jhansi, no encumbrance was found on above property.
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	30 preceding years i.e. 01.01.1990 to 13.05.2022 for which inspection receipt dt. 13.05.2022 issued by Sub-Registrar Office Jhansi is enclosed herewith.
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Not applicable
33	(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.	No.
34	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	Not Applicable
35	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Not Applicable.
36	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents?	Yes. Yes. Yes.
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection, (b) Document in relation to water connection, (c) Document in relation to Sales Tax Registration, if any applicable, (d) Other utility bills, if any.	Detail Not Provided.
38	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/	No. (Valuation Report Has Not Been Provided)

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	comment on the same	
39	If the valuation report and/or approved/sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Valuation report has not been made available
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No.
41	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes.
42	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	Original title deed is available.
43	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes.
44	Additional aspects relevant for investigation of title as per local laws.	NIL
45	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	NIL
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Rakesh Singh Baghel S/o Late Shri Chandresh Singh R/o Jankipuram Civil Line Jhansi.
47	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016 Y/N	Not Applicable
	Whether the project is registered with the Real Estate Regulatory Authority. If, so the detail of such registration are to be furnished	Not Applicable
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed.	Not Applicable
	Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority.	Not Applicable

Place: Jhansi

Signature of Advocate

(Handwritten Signature)
C.A.S. Baghel
Advocate

Annexure - C: Certificate of title.

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) 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 Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices./Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.01.1990 to 13.05.2022 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
7. Minor(s) and his/ their interest in the property/(ies) is to the extent of NIL. (Specify the share of the Minor with Name). (Strike out if not applicable).
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, NIL.
9. I certify that **Shri Rakesh Singh Baghel** have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:
 1. Original & certified copy of sale deed dated 28.04.2011/3203
 2. Certified copy of sale deed dated 19.08.1998/2552.
 3. Certified copy of khatauni part of arazi no. 114 fasli year 1381.
 4. Copy of death certificate of Prakash Chandra.

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Advocate

5. Copy of family member certificate.
6. NOC from Bank of India
7. Copy of court of civil judge J.D. court no. 12 Rajeev Agarwal & others vs NHAI & others case no. 190/09.

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

SCHEDULE OF THE PROPERTY (IES)

One residential plot part of arazi no. 114 total area 18151.54sq.ft. i.e. 1686.95sq.mtr. situated at Mauza Lahar
Gird Jhansi

Boundaries of sale deed:-

East-Land of Ramesh Sharma
West-Land of Seller
North-Land of Indrapal Bhalla
South-Four Lane (Jhansi Shivpuri to Jhansi Gwalior)

Place: Jhansi
Date: 13.05.2022

Signature of Advocate

R.C. Agarwal
Advocate