

Annexure- C: Certificate of title.

1. 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 have made a search in the Land/ Revenue records. I also confirm having verified and Checked the records of the relevant Government Office,/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 prevent the Title Holder From creating a valid Mortgage. I am liable / responsible, if any loss is caused to the Bank due to Necessary 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 here by 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 01-1-1991 to 30-04-2021 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 favors of the Bank, there are no other mortgages/charges Other than already sated in the Loan documents and agrees to by the Mortgagor and be bank (Delete, whichever is inapplicable).
7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of NIL (Specify theShare of the Minor with Name). (Strike out if not applicable).

8 The Mortgage if created , will be available to the Bank Liability of the intending Borrowes, Mr. Rakesh Singh S/O Mr. Chandrashekhar Singh R/O- 33 Prempath Cantt. Jhansi and Mr. Nikhil Chhabra S/O Mr. Kishan Chhabra R/O- 360 Civil Lines Jhansi and Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal R/O- 790 C.P Mission Compound Jhansi

9 I certify that shri / Smt / M/s Mr. Rakesh Singh S/O Mr. Chandrashekhar Singh R/O- 33 Prempath Cantt. Jhansi and Mr. Nikhil Chhabra S/O Mr. Kishan Chhabra R/O- 360 Civil Lines Jhansi and Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal R/O- 790 C.P Mission Compound Jhansi has an absolute, clear and Marketable title over the Schedule property /(ies) I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created on the original title deeds 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 origian title deeds / documents the certified copies of which have been examined would create a valid and enforceable mortgage,,,

- a. Copy of Khatoni 1387-1392 fasli and Aakar Patra 45
- b. Copy of Khatoni 1423-1428 fasli
- c. Original Copy of Agreement to Sale dt. 16-05-2012.
- d. Original Copy of Sale deed dt. 25-06-2012
- e. Copy of Lay out Plan Approved by JDA
- f. Copy of BOD Resolution
- g. Copy of Registration certificate in Uttar Pradesh RERA

There are no legal impediments for creation of the mortgage on production of title deeds the certified copies of which I have examined under any applicable law / rules in force

SCHEDULE OF THE PROPERTY / IES

Land Araj no. 490/1.890 hect. and 491 /0.607 area 2.497 hect. share 2/3 is area 1.664 Hect. Situated at Mouza Budha Tehsil & Distt. Jhansi (U.P)

Place- Jhansi

Signature of the Advocate

Sanjay D. Sharma

Mob.-9411111111

28/6/24

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

1	Name of the Branch/ Business Unit/office seeking Opinion,	State Bank of India RBO Jhansi		
	Reference No, and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	NEC/2021		
	c) Name of the Borrower,	Mr. Rakesh Singh S/O Mr. Chandrashekhar Singh R/O- 33 Prempath Cantt. Jhansi and Mr. Nikhil Chhabra S/O Mr. Kishan Chhabra R/O- 360 Civil Lines Jhansi and Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal R/O- 790 C.P Mission Compound Jhansi		
2	Name of the Unit/concern/ company/person offering the Property/ (ies) as security,	Swastik Infra Developers Jhansi		
	Constitution of the Unit/concern/person/body/authority Offering the property for creation of change,	Swastik Infra Developers Jhansi		
	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, Etc,)	As Owner Swastik Infra Developers Jhansi		
3	Complete or full description of the Immovable Property/(ies) offered as security including the following Details,	Land Araj no. 490/1.890 hect. and 491 /0.607 area 2.497 hect. share 2/3 is area 1.664 Hect. Situated at Mouza Budha Tehsil & Distt. Jhansi (U.P)		
	(a) Survey No.	Land Araj no. 490/1.890 hect. and 491 /0.607 area 2.497 hect. share 2/3 is area 1.664 Hect.. Situated at Mouza Budha Tehsil & Distt. Jhansi (U.P)		
	(b) Door/house No.(in case of house property)	Nil		
	(c) Extent/area including plinth/built up area in case of House property	Total area 1.664 Hect..		
	(d) Location like name of the place ,village ,city Registration , sub - district	Situated at Mouza Budha Tehsil & Distt. Jhansi (U.P) Boundaries Nil		
4	a) Particulars of the documents scrutinized-serially and chronologically. b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts Duly certified. Note-Only originals or certified extracts from the registering/land/revenue/other authorities be examines.			
Sl No-	Date	Name/ nature of the Documents	Original/Certified copy/ Certified extract/ Photocopy,etc.	In case of copies, whether the Original was scrutinized by the Advocate.
1.	1387-1392 fasli	Khatoni	Certified copy	yes
2.	1423-1428 fasli	Khatoni	Certified copy	
3.	16-05-2012	Agreement to Sale	Copy	
4.	25-06-2012	Sale deed	Copy	
6.	10-02-2021	JDA approved Plan	Copy	
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 copied and Relevant fee receipts along with the TIR)			Yes.	
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 ,How ever it has been verified personally as mentioned in para-30	

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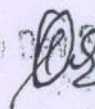
	b) if such online/computer records are available whether any verification or cross checking are made and the comments/findings in this regard	Not Applicable
	c) whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was Made?	No.
7	a) Property offered as security falls with in 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?	Not Applicable
	d) whether the searches in the officer of register 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 currents 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)	Part of residential Colony Swastik Infra Developers Jhans measuring totle land area 49456.60 Sq.mtr. That Khatoni Aakar Patra 45 of Vill.Mouza Budha Tehs & Distt.Jhansi for 1387-1392 fasli Shows that Mr. Babulal S/O Mr.Khuman R/O- Vill- Unnao Gate Jhansi Tehsil & Dist Jhansi (U.P) Was Sankramani Bhumidhar of Land Araji no. 49 Situated at Mouza Budha Tehsil & Distt. Jhansi (U.P) Sinc 1386 fasli means year 1980. And there after death of Mr. Babulal S/O Mr.Khuman hi legal heir Mr.Gyan Singh ,Mr.Govind Das Mr. Ram Singh All Sor of Mr. Babulal has been mutated in revenue record is mentioned in khatoni also That Khatoni Aakar Patra 45 of Vill.Mouza Budha Tehsil & Distt.Jhansi for 1387-1392 fasli Shows that Mr. Kashi S/O Mr Bhopat R/O- Vill- Budha Jhansi Tehsil & Distt. Jhansi (U.P) Was Sankramani Bhumidhar of Land Araji no. 491 Situated a Mouza Budha Tehsil & Distt. Jhansi (U.P) Since 1386 fas means year 1980. And there after Order of Court Nayab Tehsildar Badagoar Jhansi Case no.288/03-09-1981 Khata no.28 land no.491 area 1.50 acre nane of Mr.Gyan Singh ,Mr.Govind Das Mr. Ram Singh All Son of Mr. Babulal has been mutated in revenue record is mentioned in khatoni also and there after Mr.Govind Das and Mr. Ram Singh both Sor of Mr. Babulal R/O Budha Tehsil & Distt. Jhansi executec Agreement to Sale Land Araji no. 490/1.890 hect. and 491 /0.607 area 2.497 hect. share 2/3 is area 1.664 Hect Situated at Mouza Budha Tehsil & Distt. Jhansi (U.P) in favour of Mr. Rakesh Singh S/O Mr. Chandrashekhari Singh R/O- 33 Prempath Cantt. Jhansi and Mr.Nikhil Chhabra S/O Mr. Kishan Chhabra R/O- 360 Civil Lines Jhansi and Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal R/O- 790 C.P Mission Compound Jhansi through Agreement to Sale which is regd.In Sub-registrar office Jhansi on date 16-05-2012 book no.1 vol. no.4940 page 395-416 Sr.no.3450. and there after Mr.Govind Das and Mr. Ram Singh both Son of Mr. Babulal R/O Budha Tehsil & Distt.Jhansi Sold Land Araji no. 490/1.890 hect. and 491 /0.607 area 2.497 hect share 2/3 is area 1.664 Hect. Situated at Mouza Budha

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		Tehsil & Distt. Jhansi (U.P) to Mr. Rakesh Singh S/O Mr. Chandrashekhar Singh R/O- 33 Prempath Cantt. Jhansi and Mr. Nikhil Chhabra S/O Mr. Kishan Chhabra R/C 360 Civil Lines Jhansi and Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal R/O- 790 C.P Mission Compound Jhansi through Sale deed dt. 16-05-2012 which is regd. In Sub-registrar office Jhansi on date 25-06-2012 book no.1 vol. no.499 page 65-114 Sr.no.4472. On the basis of this sale deed name of Mr. Rakesh Singh S/O Mr. Chandrashekhar Singh and Mr. Nikhil Chhabra S/O Mr. Kishan Chhabra and Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal has been mutated in revenue record order is mentioned in khator also. A residential Colony has been developed on above land by Swastik Infra Developers Jhansi for which Lay out plan has been approved by Jhansi Development authority through Lay out Plan / Map no.020401014 dt. 10-02-2021
9	Nature of title of the Intended Mortgagor over The property (whether full ownership rights, Lease hold Rights, Occupancy / Possessory Right or Lnam Holder or Govt, Grantee, Allottee etc,	full Ownership right of Mr. Rakesh Singh S/O Mr. Chandrashekhar Singh R/O- 33 Prempath Cantt. Jhansi and Mr. Nikhil Chhabra S/O Mr. Kishan Chhabra R/C 360 Civil Lines Jhansi and Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal R/O- 790 C.P Mission Compound Jhansi
10	If leasehold, whether	No
	a) lease Deed is duly stamped and registered	Not Applicable
	b) lessee is permitted to mortgage the Lease hold right,	Not Applicable
	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 right permits for the Creation of any superstructure (if applicable)?	Not Applicable
	f) Right to get renewal of the leasehold right and nature thereof,	
11	If Govt grant/ allotment/ Lease- cum/ sale Agreement whether	No
	Grant/ agreement . etc, provides for alienable Right to the mortgagor with or without Conditions	Not Applicable
	The mortgagor is competent to create charge on Such property,	Yes
	Whether any permission from Govt or any other Authority is required for creation of mortgage and If so whether such valid permission is available	No
12,	If occupancy right, whether	No
	a) such right is heritable and transferable	Not Applicable
	b) Mortgage can be created	Not Applicable
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	No
14,	If the property has been transferred by way of Gift/settlement Deed, whether	No
	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

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	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 followed to create a valid and enforceable Mortgage.	No
	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share, (c) whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon, (d) In respect of partition by a decree in of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with, (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?	Not Applicable
16	Whether the title documents include any Testamentary documents / wills (a) In case of wills, whether the will is Registered will or unregistered will?	No
	(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 in 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
	(f) what are the circumstances and/or documents to establish the will in question is the last and final will of the Testator?	Not Applicable
	(Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will etc, which are relevant to rely on the will availability of mother/original title deeds are to be explained.)	
17	(a) whether the property is subject to any wakf Rights?	No
	(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 benefit/legal necessity, whether the Major Coparceners have no objection/join in Execution minor's share if any, rights of Female members etc...	No
	(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?	No
	(b) whether the trust is a private or public Trust and whether trust deed specifically authorizes the mortgage of the Property	Not Applicable
	(a) 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 and whether there are any Restrictions for creation/enforcement of mortgage	No. property is not Agricultural Land. A residential Colony has been developed on above land by Swastik Infra Developers Jhansi for which Lay out plan has been approved by Jhansi Development authority through Lay out Plan / Map no.020401014 dt. 10-02-2021

Sd/-  Sharma

	(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 agricultural land For commercial purposes of 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?	Please Obtain Affidavit of Owner in this regard.
	(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 resoect of the Property in question? In such case please Comment on such seal/marking,	No.
24,	(a) In case of partnership firm, whether the Property belonging to the firm and the deed is Properly registered,	No.
	(b) Property belonging to partners, whether Thrown on hotchpot? Whither 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 power, 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.	Yes please obtain BOD resolution in this regard.
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	No.
27,	(a) whether any POA is involved in the chain of Title?	No.
	(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 is 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 Letter, NOCs, Agreements of sale, sale Deeds, etc, in favours 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 Then Builder's POA), please clarify the Following clauses in respect of POA,	Not Applicable
	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	Not Applicable

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	(b) Document in relation to water connection; (c) Documents in relation to Sales Tax Registration, if any application; (d) Other utility bills, if any,	
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, est.,) or the Actual current boundary? If so please elaborate/ Comment on the same.	NIL
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 there comments subsequently, On making the same available to the advocate.)	NIL
40.	Any bar/restriction for creation of mortgage Under any local or special enactments the property 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 extracts duly certified etc. as Also any precaution to be taken by the Bank in this regard.	Not Applicable
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.	Mr. Rakesh Singh S/O Mr. Chandrashekhar Singh R/O 33 Prempath Cantt. Jhansi and Mr. Nikhil Chhabra S/ Mr. Kishan Chhabra R/O- 360 Civil Lines Jhansi an Mr. Mayur Agarwal S/O Mr. Rajesh Agarwal R/O- 79 C.P Mission Compound Jhansi
47.	Whether the Real Estate Project Comes Under Real Estate (Regulation and Development) Act, 2016	No.
	Whether the Project is registered With the Real Estate Regulatory Authority ? if So, the details 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 ploaded by the promoter in the website of Real Estate Regulatory Authority ?	Not Applicable

Place: Jhansi

Date - 28-06-2021

Signature of the Advocate

Sanjoy D. Sharma
28/6/21

प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला

जनसंख्या नंबर प्रथम

क्रम संख्या 2021191011571

झांसी

सेवा का प्रार्थना पत्र प्रस्तुत करने का दिनांक 25/06/2021

प्रस्तुतकर्ता या प्रार्थी का नाम संजयदेव शर्मा एड

सेवा का प्रकार: सुभायना 1991 वर्ष से 2021 वर्ष तक

प्रतिफल की धनराशि

1. रजिस्ट्रीकरण शुल्क
2. प्रतिलिपिकरण शुल्क
3. निरीक्षण या तलाश शुल्क
4. मुद्रांतर के अधिप्रमाणीकरण लिए शुल्क
5. कमीशन शुल्क
6. विविध
7. यात्रिक भत्ता

1 से 6 तक का योग

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शुल्क वसूल करने का दिनांक

25/06/2021

दिनांक पर सेवा प्रतिलिपि या तलाश

25/06/2021

प्रमाण पत्र वापस करने के लिए तैयार किया

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर