

*Rajeev Kumar Singh*

Advocate

JUDGES COURT, SHAHJAHANPUR

Standing Counsel for

State Bank of India, Shahjahanpur

Bank of Baroda, Shahjahanpur



Regis. No.-08229/2008

Residence : Krishna Bhawan

Moh. Lodhipur, New Colony,

Netrapal Singh School

Near Shiv Mandir, Lodhipur

Shahjahanpur-242 001 (U.P.)

Mob.: 9919585999

E-mail : advocaterajeevkumarsingh@gmail.com

Ref.

To,

The Chief Manager

State Bank of India

Branch Town Hall

District Shahjahanpur

Date... 16/02/2022

Annexure-B

**Report of Investigation of Title in respect of immovable Property**  
(All columns/items are to be completed/commented by the Advocate)

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India, Branch Town Hall, Shahjahanpur
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Date- 15/02/2022
	c) Name of the Borrower.	<b>Sri Shantanu Verma &amp; Shree Krishan Verma Ss/o Late Pramod Kumar &amp; Smt. Neelam Verma W/o Late Pramod Kumar R/o Mohalla- Bahadurganj, Tehsil- Sadar, District- Shahjahanpur.</b>
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Sri Shantanu Verma & Shree Krishan Verma Ss/o Late Pramod Kumar & Smt. Neelam Verma W/o Late Pramod Kumar R/o Mohalla- Bahadurganj, Tehsil- Sadar, District- Shahjahanpur.
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	<b>Individual</b>
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower/Guarantor
3.	<b>Complete or full description of the immovable property (ies) offered as security including the following details.</b>	
	➤ Certified copy of Sale Deed Dated 15/04/1968 executed by Sri Bishnu S/o Sri Maiku R/o Village- Nawada Indepur, Pargana- Jamour, Tehsil- Sadar, District- Shahjahanpur in favour of Sri Pramod Kumar S/o Sri Laxman Prasad R/o Mohalla- Sadar Bazar, City & District- Shahjahanpur above name is dully registered in Book-1, Volume-669, Pages 144-145, at Sl.No. 975, on dated 16/04/1968 in the office of Sub Registrar Sadar Shahjahanpur.	
	a) Survey No.	<b>Khasra Numbers 209 &amp; 212</b>
	b) Door/House no. ( in case of house property)	<b>Residential Property</b>
	c) Extent/ area including plinth/ built up area in case of house property	<b>Area of Property 2.177 Hect.</b>
	d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	<b>Residential Property Khasra Numbers 209 &amp; 212 Situated at Village- Lalpur, Pargana- Jamour, Tehsil- Sadar, District- Shahjahanpur Measuring total Area 2.177 Hect. Bounded as under-</b>  <b><u>Boundaries is not Mentioned in Sale Deed</u></b>
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 examined.	<b>As Written in under-</b>

*Rajeev Kumar Singh*  
Advocate  
Reg. No. UPA 08229/08  
Judges Court Shahjahanpur

भाग 2

प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला

उपनिबन्धक सदर

क्रम संख्या 2022319003525

शाहजहांपुर

लेख या प्रार्थना पत्र प्रस्तुत करने का दिनांक 16/02/2022

प्रस्तुतकर्ता या प्रार्थी का नाम राजीव कुमार सिंह  
एडवोकेट

लेख का प्रकार: मुआयना 2010 वर्ष से 2022 वर्ष तक

प्रतिफल की धनराशि

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

1 से 6 तक का योग 100

शुल्क वसूल करने का दिनांक 16/02/2022

दिनांक जब लेख प्रतिलिपि या तलाश 16/02/2022

प्रमाण पत्र वापस करने के लिए तैयार किया

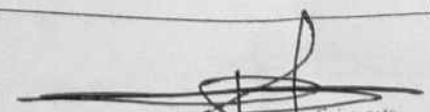
रजिस्ट्रीकरण अधिकारी के हस्ताक्षर



सदर शाहजहांपुर जिलाधिकारी

2/16/2022 12:3

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.
I.		Extract of Khathauni Village- Lalpur, Pargana- Jamour, Tehsil- Sadar, District- Shahjahanpur.		
II.		Certified copy of Sale Deed Dated 15/04/1968 executed by Sri Bishnu S/o Sri Maiku R/o Village- Nawada Indepur, Pargana- Jamour, Tehsil- Sadar, District- Shahjahanpur in favour of Sri Pramod Kumar S/o Sri Laxman Prasad R/o Mohalla- Sadar Bazar, City & District- Shahjahanpur above name is dully registered in Book-1, Volume-669, Pages 144-145, at Sl.No. 975, on dated 16/04/1968 in the office of Sub Registrar Sadar Shahjahanpur.		
III.		Certified Copy of Non Agricultural Land Declared By SDM Sadar in Case Number 211/2014 U/s 143 U.P.Z.A. & L.R. Act 1950 Sri Shantanu Verma etc. V/S U.P. Sarkar Order dated 10/10/2014.		
5.		a) Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)	Certified copy of Khathauni	
		b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?	No	
		b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	No	
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?	No	
		b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	No	
		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 Sadar Shahjahanpur	
		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?	Only Sub-Registrar Sadar Shahjahanpur	
		c) Whether search has been made at all the offices named at (b) above?	Sub-Registrar Sadar Shahjahanpur	

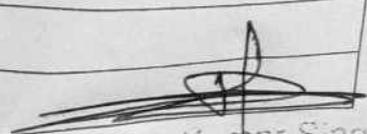
  
 Rajeev Kumar Singh  
 Advocate  
 Reg. No. UPA 082/9/08  
 Judges Court Shahjahanpur

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)**

- The Property in question earliest owned by Sri Bishnu S/o Sri Maiku Who executed a Sale Deed Dated 15/04/1968 in favour of Sri Pramod Kumar S/o Sri Laxman Prasad above name is dully registered in Book-1, Volume-669, Pages 144-145, at SI.No. 975, on dated 16/04/1968 in the office of Sub Registrar Sadar Shahjahanpur.
- Thereafter Sri Pramod Kumar S/o Sri Laxman Prasad is Died his Legal Heir (Sons & Wife) Sri Shantanu Verma & Shree Krishan Verma Ss/o Late Pramod Kumar & Smt. Neelam Verma W/o Late Pramod Kumar Inherited the said Property above name is written in Khathauni Khata Number 237 fasli year 1426-1431.
- And further upon his Application the nature of Land was Converted in to Non Agricultural Land Declared By SDM Sadar in Case Number 211/2014 U/s 143 U.P.Z.A. & L.R. Act 1950 Sri Shantanu Verma etc. V/S U.P. Sarkar Order dated 10/10/2014
- **I am of opinion that Present owners of the said property is Sri Shantanu Verma & Shree Krishan Verma Ss/o Late Pramod Kumar & Smt. Neelam Verma W/o Late Pramod Kumar R/o Mohalla- Bahadurganj, Tehsil- Sadar, District- Shahjahanpur chain of title is Last 31 years complete they Property is Capable to Creating Charge in favor of Bank.**
- As per inspection of relevant registration records Index II as available and maintained in the office of Sub registrar Sadar Shahjahanpur form 1/1/1991 to 2022 Available date of Index 31/12/2021
- **Receipt No. 2022319003525 Dated:- 16/02/2022**

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.)	Ownership Right
10.	If leasehold, whether;	No
	a) lease Deed is duly stamped and registered	N.A
	b) lessee is permitted to mortgage the Leasehold right,	N.A
	c) duration of the Lease/unexpired period of lease,	
	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.	N.A
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N.A
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A

  
 Rajeev Kumar Singh  
 Advocate  
 Reg. No. UPA 08229/08  
 Judges Court Shahjahanpur

11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	No
	Grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	N.A
	The mortgagor is competent to create charge on such property?	N.A
	Any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	N.A
12.	If occupancy right, whether;	No
	a) Such right is heritable and transferable,	N.A
	b) Mortgage can be created.	N.A
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.	Minor's interest is not Involved in this Property.
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;	No.
	b) The Gift/Settlement Deed has been attested by two witnesses;	No.
	c) The Gift/Settlement Deed transfers the property to Donee;	No.
	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?	No.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	No.
	f) Whether the Donee is in possession of the gifted property?	No.
	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;	No.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No.
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.	N.A
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	N.A
	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.	N.A
	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?	N.A

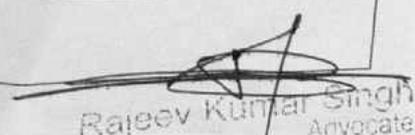
  
 Rajeev Kumar Singh  
 Advocate  
 Reg. No. UPA.04229/08  
 Judges Court, Shahjahanpur

16.	Whether the title documents include any testamentary documents /wills?	No
	a) In case of wills, whether the will is registered will or unregistered will?	N.A
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A
	c) Whether the property is mutated on the basis of will?	N.A
	d) Whether the original will is available?	N.A
	e) Whether the original death certificate of the testator is available?	
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	N.A
	g) (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	N.A
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?	N.A
	c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	N.A
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?	N.A
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?	N.A
	c) If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	N.A
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A
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?	<b>Property is Mutated in Revenue Record Khathauni.</b>
	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?	N.A

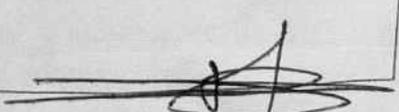
Rajeev Kumar Singh  
Advocate

Reg. No. UPA 08229/08

	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	N.A
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.)?	N.A
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?	N.A
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?	N.A
	c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/marking?	N.A
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	No
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	N.A
25.	a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	N.A
	b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes / No.	N.A
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	N.A
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes / No.	N.A
	iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No	No

  
 Rajeev Kumar Singh  
 Advocate  
 Reg. No. U.P. 05229/08  
 Judges Court, Shahjahanpur

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.	<b>a) Whether any POA is involved in the chain of title?</b>	No
	<b>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.</b>	No
	<b>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).</b>	N.A
	<b>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.</b>	N.A
	<b>e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.</b>	N.A
	<b>i) Whether the original POA is verified and the title investigation is done on the basis of original POA?</b>	N.A
	<b>ii) Whether the POA is a registered one?</b>	
	<b>iii) Whether the POA is a special or general one?</b>	
	<b>iv) Whether the POA contains a specific authority for execution of title document in question?</b>	
	<b>a) 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?)</b>	N.A
	<b>b) Please comment on the genuineness of POA?</b>	N.A
	<b>c) The unequivocal opinion on the enforceability and validity of the POA.</b>	N.A
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.	No
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	No.
	<b>a) Promoter's/Land owner's title to the land/ building;</b>	N.A
	<b>b) Development Agreement/Power of Attorney;</b>	N.A
	<b>c) Extent of authority of the Developer/builder;</b>	N.A
	<b>d) Independent title verification of the Land and/or building in question;</b>	N.A
	<b>e) Agreement for sale (duly registered);</b>	N.A

  
Rajeev Kumar Singh  
Advocate  
Reg. No. UPA/08229/08  
Judges Court, Shahjahanpur

f) Payment of proper stamp duty;	N.A
g) Requirement of registration of sale agreement, development agreement, POA, etc.;	N.A
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 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.	<b>Property is free from Encumbrance.</b>
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.	31 Years 1/1/1991 to 2022 Available Index 31/12/2021 Sub Registrar Sadar Shahjahanpur Property is free from Encumbrance.
32. Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	No
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?	<b>Urban land ceiling act is not enforce.</b> <b>On suitable stamp an affidavit must be obtained from borrower</b>
34. <u>Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.</u>	
I. Extract of Khathauni Village- Lalpur, Pargana- Jamour, Tehsil- Sadar, District- Shahjahanpur.	
II. Certified copy of Sale Deed Dated 15/04/1968 executed by Sri Bishnu S/o Sri Maiku R/o Village- Nawada Indepur, Pargana- Jamour, Tehsil- Sadar, District- Shahjahanpur in favour of Sri Pramod Kumar S/o Sri Laxman Prasad R/o Mohalla- Sadar Bazar, City & District- Shahjahanpur above name is dully registered in Book-1, Volume-669, Pages 144-145, at Sl.No. 975, on dated 16/04/1968 in the office of Sub Registrar Sadar Shahjahanpur.	
III. Certified Copy of Non Agricultural Land Declared By SDM Sadar in Case Number 211/2014 U/s 143 U.P.Z.A. & L.R. Act 1950 Sri Shantanu Verma etc. V/S U.P. Sarkar Order dated 10/10/2014.	
35. Whether the name of mortgagor is reflected as owner in the	<b>Mortgage name is written in Revenue Recored Khathauni</b>

Rajeev Kumar Singh  
Advocate  
Reg. No. U.P. 08229/08  
Judges Court, Shahjahanpur

	revenue/Municipal/Village records?	
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? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	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.	Yes Yes N.A Yes
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.	N.A.
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 and approved plan are not available me at the time.
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.	Valuation report and approved plan are not available me at the time.
41.	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security? Property is SARFAESI compliant (Y/N)	Yes 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.	N.A
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.	N.A
44.	Additional aspects relevant for investigation of title as per local laws.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Sri Shantanu Verma & Shree Krishan Verma Ss/o Late Pramod Kumar & Smt. Neelam Verma W/o Late Pramod

  
 Advocate  
 Reg. No. U/A 08229/08  
 Judges Court, Shriharan

		<b>Kumar R/o Mohalla- Bahadurganj, Tehsil- Sadar, District- Shahjahanpur.</b>
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2014? Y/N.	No.
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	N.A
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A
	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?	N.A

Note:- In case separate sheets are required, the same may be used, signed and annexed.

Date:- 16/02/2022

Place:- Shahjahanpur

  
Signature of the Advocate

  
Rajeev Kumar  
Advocate  
Reg No. UPA 08229/08  
Judges Court, Shahjahanpur

*Rajeev Kumar Singh*  
Advocate

JUDGES COURT, SHAHJAHANPUR  
Standing Counsel for  
State Bank of India, Shahjahanpur  
Bank of Baroda, Shahjahanpur



Regis. No.-08229/2008  
Residence : Krishna Bhawan  
Moh. Lodhipur, New Colony,  
Netrapal Singh School  
Near Shiv Mandir, Lodhipur  
Shahjahanpur-242 001 (U.P.)  
Mob.: 9919585999

E-mail : advocaterajeevkumarsingh@gmail.com

Ref.

Date.....

CERTIFICATE OF TITLE

Annexure-C

1. I have examined the Original Title Deed intended to be deposited relating to the schedule property and offered as security by way of Equitable (\*please specify the kind of mortgage) and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest so it is safe to rely on it and that if the said Equitable Mortgage is created. It will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2. I have examined the Documents in details, 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 Office, Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Borad (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am 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 mutation my agent in making search.
4. Following scrutiny of Land Records/Revenue Records, relative Title Deeds, and 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 is prior Mortgage/Charge/encumbrance whatsoever as could be seen from the Encumbrance Certificate for the period from 01/01/1991 to 2022 Available Index 31/12/2021 pertaining to the Immovable Property covered by above said Title Deed. **Said Property is free from Encumbrance.**
6. In case of second/subsequent charge in favor of the Bank, there is 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). **Property is free from Encumbrance.**
7. Minor(s) and his/their interest in the property in the property are to 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 **Sri Shantanu Verma & Shree Krishan Verma Ss/o Late Pramod Kumar & Smt. Neelam Verma W/o Late Pramod Kumar R/o Mohalla-Bahadurganj, Tehsil- Sadar, District- Shahjahanpur..**
9. I certify that **Sri Shantanu Verma & Shree Krishan Verma Ss/o Late Pramod Kumar & Smt. Neelam Verma W/o Late Pramod Kumar R/o Mohalla- Bahadurganj, Tehsil- Sadar, District- Shahjahanpur.** has absolute and Marketable title over the Schedule property.
10. I further certify that the above title deed is genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
11. In case of creation of Mortgage by Deposit of title deed, who executed certify that the deposit of following title deed/document would create a valid and enforceable mortgage.

I. Original Sale Deed Dated 15/04/1968 in Book-1, Volume-669, Pages 144-145, at Sl.No. 975, on dated 16/04/1968 in the office of Sub Registrar Sadar Shahjahanpur.

II. Certified Copy of Non Agricultural Land Declared By SDM Sadar in Case Number 211/2014 U/s 143 U.P.Z.A. & L.R. Act 1950 Sri Shantanu Verma etc. V/S U.P. Sarkar Order dated 10/10/2014.

➤ There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.

SCHEDULE OF THE PROPERTY/IES

Residential Property Khasra Numbers 209 & 212 Situated at Village- Lalpur, Pargana- Jamour, Tehsil- Sadar, District- Shahjahanpur Measuring total Area 2.177 Hect. Bounded as under-

Boundaries is not Mentioned in Sale Deed

Place:-Shahjahanpur

Date:- 16/02/2022

Signature of the Advocate

Advocate  
Reg. No. USA 08229/08  
Judges Court, Shahjahanpur