

R.K.Ranjan

Advocate

Supreme Court of India



Ranjan & Company
INTERNATIONAL LAW FIRM

Advocates, Solicitors & Corporate Legal Advisors

Ref. No: RCILF/SIB/LEGAL/08/MAR-18

Date: 06/03/2018

LEGAL SCRUTINY REPORT

To

The Branch Manager
The South Indian Bank Limited
Connaught Place Branch

Sir,

SUB: - LEGAL SCRUTINY REPORT REGARDING THE TITLE OF PROPERTY BEING PART OF KHATA/KHEWAT NO.40/41, MUANNA NO.5, KILA NO.11/1/1(3-12), 11/2/1(3-8), 12/1/1(2-10), MUANNA NO.6, KILLA NO.13/1(0-10), 14/1(4-0), 15/1/1(2-15), 15/2/2(4-5), RAKBA 21 KANAL, VAKA MAUJA DHUNELA, TEHSIL SOHNA, DISTRICT GURGAON, HARYANA Hereinafter be referred as THE SAID PROPERTY

I) NAME & ADDRESS OF THE PROPERTY OWNER (AS MENTIONED IN THE TITLE DEED OF PROPERTY): SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL R/O 15, JAIN MANDIR, COMPOUND, NEAR SHIVAJI STADIUM, NEW DELHI.

II) CONSTITUTION OF THE PROPERTY OWNER (Individual /Proprietorship/partnership/HUF/Company/Trust/Society etc.): - This property is owned by Individual.

III) SCHEDULE OF THE IMMOVABLE PROPERTY OFFERED AS SECURITY:

District : Gurgaon

Sub Registration District: Gurgaon

Taluk : N/A, Village: Mouja Dhunela

Survey number/ Khasra/Khewat no.: **KHATA/KHEWAT NO.40/41, MUANNA NO.5, KILA NO.11/1/1(3-12), 11/2/1(3-8), 12/1/1(2-10), MUANNA NO.6, KILLA NO.13/1(0-10), 14/1(4-0), 15/1/1(2-15), 15/2/2(4-5)**

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Boundary of entire plot (As per Title Deed):-

East: - NOT MENTIONED IN THE TITLE DOCUMENTS,

West: - NOT MENTIONED IN THE TITLE DOCUMENTS,

South: - NOT MENTIONED IN THE TITLE DOCUMENTS

North:- NOT MENTIONED IN THE TITLE DOCUMENTS

IV) DETAILS OF DOCUMENTS SCRUTINISED:-

SL No	DATE OF DOCUMENT	ISSUING AUTHORITY/ NAME OF SRO	DOCUMENT NUMBER	NATURE OF DOCUMENT Sale/gift/partition/ Assignment etc.	ORIGINAL/ CERT. COPY ORIGINAL/ XEROX/CE RTIFIED
1.	02/08/2010	Sub-Registrar, Gurgaon	Registration No. 1630, Book no.1, Vol no.1909, on page no.33, additional book no.1, Vol no.183, on page no.38-40	Sale Deed dated 02/08/2010 executed by M/S T.S.REALTORS PVT. LTD. in favor of SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL pertaining to THE SAID PROPERTY.	Photocopy
2.	-	-	-	Extract of Register Inteqal dated 15/06/2010 executed in favour of	Photocopy

V) DERIVATION OF TITLE :- (Derivation of property shall be given for a period of

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at least 13 years, discussing in detail each of the documents verified and thereby furnishing the details of executants of each of the documents, extent of property transferred, nature of right transferred etc:-

1. That the inspection conducted by us before Sub-Registrar, Gurgaon on 06/03/2018 vide receipt no. 1872. That as per scrutiny of the title deeds provided to the undersigned and inspection conducted before Sub-Registrar, Gurgaon, it was found that earlier, THE SAID PROPERTY was in the name of M/S T.S.REALTORS PVT. LTD. and the ownership was recorded in Register Inteqal no.1583 bearing no.15/06/2010. It is advisable to obtain the Extract of Khatoni for the last 30 years at least.
2. Thereafter M/S T.S.REALTORS PVT. LTD. sold the property in question in favour of SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL vide Sale Deed dated 02/08/2010 executed by M/S T.S.REALTORS PVT. LTD. in favor of SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL registered before Sub-Registrar, Delhi vide Registration No. 1630, Book no.1, Vol no.1909, on page no.33, additional book no.1, Vol no.183, on page no.38-40.
3. That as per the title deed provided for scrutiny, the land is agriculture in nature, therefore it is advisable not to proceed with the property unless the owner provided any proof and documents for conversion of land from agriculture to non-agriculture.
4. Hence the absolute owner of THE SAID PROPERTY in question is SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL. It is advisable to obtain the documents related to construction, land conversion and prior title deeds in the said case.

VI) POSSESSION: - (Possession certificate in the name of present owner/s issued by Village Officer or any other competent revenue authority to be verified.)
Presently the said property is under possession of SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL. However the Bank officer is advised to verify the same.

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VII) ENCUMBRANCES:- (Generally, EC relating to the property/ies taken as security should be taken for a period covering the date of immediate prior documents or for 30 years whichever is longer and shall be verified. However, in case the primary deed itself is dated more than 30 years back, EC covering the date of execution of primary document shall be obtained and verified without any exception. All documents referred in the said EC has to be verified).

That the inspection conducted by us before Sub-Registrar, Gurgaon on 06/03/2018 vide receipt no. 1872. That the undersigned has verified the documents before Sub-Registrar and found them in order for creation of Bank's charge on the secured asset for securing the credit facility to be availed by the borrower. Verified the original of the title deeds available with the office of sub-registrar and compared the same with the photocopy of title documents provided by the Bank and found the same in order. Taken search in the office of Sub-Registrar, Gurgaon for the required period of 30 years and unable to found any encumbrance on the secured asset.

VIII) Which is the primary document establishing the title of the property buyer/mortgagor and whether the original of same is produced?

1. Sale Deed dated 02/08/2010 executed by M/S T.S.REALTORS PVT. LTD. in favor of SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL pertaining to THE SAID PROPERTY registered before Sub-Registrar, Gurgaon vide registration No. 1630, Book no.1, Vol no.1909, on page no.33, additional book no.1, Vol no.183, on page no.38-40.

a) Whether the title deeds are properly stamped and registered?
The said deed is properly stamped and the same is registered before Sub-Registrar, Gurgaon.

b) Who is empowered to mortgage the property?
SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL is empowered to mortgage THE SAID PROPERTY.

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c) Which all documents are to be deposited for creation of equitable mortgage? (The PRIMARY DEED/S and SUBSIDIARY DEEDS which are to be deposited in ORIGINAL, alone shall be mentioned in this column.)

SL No	DATE OF DOCUMENT	ISSUING AUTHORITY/ NAME OF SRO	DOCUMENT NUMBER	NATURE OF DOCUMENT Sale/gift/partition/ Assignment etc.	ORIGINAL/ CERT. COPY ORIGINAL/ XEROX/CE RTIFIED
1.	02/08/2010	Sub-Registrar, Gurgaon	Registration No. 1630, Book no.1, Vol no.1909, on page no.33, additional book no.1, Vol no.183, on page no.38-40	Sale Deed dated 02/08/2010 executed by M/S T.S.REALTORS PVT. LTD. in favor of SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL pertaining to THE SAID PROPERTY.	Original
2.	-	-	-	Register Inteqal for the entire Khewat Khasra since inception till date	Original
3.	-	-	-	Documents related to conversion of land	Original
4.	-	-	-	General Power of Attorney executed by SMT. MONIKA RAIZADA in favour of PRAVEEN KUMAR GOYAL	Original

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5.	-	-	-	All title deeds prior to 2010 from the inception/existence of the property	Original
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- d) Whether any minors' interest is involved in the property?
No
- e) Whether there is any restrictive covenant in mortgaging the property to the Bank for the loan availed in the name of property owner or in the name of a third party?
No.
- f) Whether the property comes under the purview of any land ceiling Acts or tenancy laws?
No
- g) Additional instructions if any to be complied with prior to creation of mortgage:- **AS MENTIONED ABOVE.**

IX) CERTIFICATE OF TITLE OF THE PROPERTY OWNER:-

I hereby certify that I have verified the primary title deed and its subsidiary documents relating to the property and also certify that all documents reflected in the EC has also been verified. Upon perusal of the above documents of title and based on the derivation of title given above, I am of the opinion that they are in order and that the present owner SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL has clear, valid and marketable title over the property. That being the bonafide owner of the property, SMT. MONIKA RAIZADA THROUGH HER ATTORNEY PRAVEEN KUMAR GOYAL can create valid equitable mortgage in favour of the Bank by depositing the title deeds referred to above, with any one of the branches of the Bank, situated at Notified center.

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Date: 06/03/2018

Place: Delhi

Date: 06/03/2018

Ranjan & Company
Advocates

Revalidated eng
10/07/2021

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