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ADVOCATE



KULDEEP J. MAHANT

*LEGAL SCRUTINY
REPORT*

16/05/2018

Singhania Buildcon Pvt. Ltd

003172

Harshit Fortuna, Hirapur, Raipur (C.G)

For, Singhania Buildcon Pvt. Ltd.


Director

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रसीद दस्तावेज वगैरह 2726
मुकाम 4439587

किस को दी गई	दस्तावेज की तफसीलवारी व कीमत या दस्तखत की तारीख या किस्म जो मुहरबंद लिफाफा लिया गया हो जिसके बाबत फीस दाखिल हुई हो उसके ऊपर लिखी हुई इबारत	तादाद फीस (अगर हो तो) दाखल शुदा	रजिस्ट्री के ओहदेदार के छोटे
(1)			

KULDEEP J. MAHANT

Advocate.

M.Com, LL.B

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C-7, Anmol Flat,

Avanti Vihar Main Road,

Telibandha, Raipur (C.G)

(M) 9039382054, 9039151375

Title Search Report & Legal scrutiny Report (Annexure 14)

Date: 16/05/2018

Place: Raipur

To,
M/s Singhanian Buildcon Pvt. Ltd
through director Shri Subodh Singhanian
S/o Shri. Shyamlal Ji Singhanian
R/o G.E Road, Amanaka, Raipur (C.G)

Sub:- Title Search Report & Legal scrutiny report with respect of immovable property i.e. Land bearing revenue surveys nos./ Kh. no. 640, 641/16, 641/1 comprising its total area 24100.00 Sqft situated at Mouza - Hirapur P.H.No 103/34 RIC Raipur-1, Tehsil & Dist Raipur (C.G) Owned by M/s Singhanian Buildcon Pvt. Ltd through director Shri Subodh Singhanian S/o Shri. Shyamlal Ji Singhanian R/o G.E Road, Amanaka, Raipur (C.G).

As per your instruction, I **Kuldeep J. Mahant**, Advocate have conducted the legal scrutiny of the aforesaid project and investigated the title M/s Singhanian Buildcon Pvt. Ltd through director Shri Subodh Singhanian S/o Shri. Shyamlal Ji Singhanian R/o G.E Road, Amanaka, Raipur (C.G) over his/her/their immovable property as mentioned in the Schedule-I and conducted a detailed investigation of title inception and conducted the search of available records of the Index-II till 2015-16 in the Sub-Register office, Raipur-CG & Khasra Trace Record for last 13 years from 2005-06 with Revenue Departments to till date and submit my report as under:

SCHEDULE-I**(Details of Developer and Landowners)**

1.	Name & Address of the Developer:	M/s Singhanian Buildcon Pvt. Ltd through director Shri Subodh Singhanian S/o Shri. Shyamlal Ji Singhanian R/o G.E Road, Amanaka, Raipur (C.G)
2.	Name & Address of the Landowner (Present Owner of the immovable property) :	M/s Singhanian Buildcon Pvt. Ltd through director Shri Subodh Singhanian S/o Shri. Shyamlal Ji Singhanian R/o G.E Road, Amanaka, Raipur (C.G)
3.	Address of the Property under the project:	Project Name :- Harshit Fortuna, Mouja - Hirapur, PH. No 103/34 RIC Raipur-1, Tehsil & Dist Raipur (C.G)

SCHEDULE-II**(Details of Immovable Property)**

1	Plot No. / Land Revenue Survey Nos. Kh. No with its Area covered under Title scrutiny:	Kh. No. 640, 641/16, 641/1 comprising its total area 24100.00 Sqft
2	Detailed Address of aforesaid Land/Plot: (village, Patwari Halka no., Block, Municipal Ward No., Tehsil, District, State, Pincode)	Mouza Hirapur, PH.No 103/34, RIC Raipur-1, Tehsil & Dist Raipur (C.G)
3	Boundaries	As mentioned in Tracing of Title
4.	Nature/Type of Land/Plot	*Residential

A. DESCRIPTION OF DOCUMENTS SCRUTINIZED & VERIFIED:

I HAVE EXAMINED & VERIFIED THE DOCUMENTS AS MENTIONED IN THE **SCHEDULE-III** ATTACHED HEREWITH.

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For, Singhanian Buildcon Pvt. Ltd.

Director

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SCHEDULE - III			
Sr. No.	Date of Document	Name of Document	Whether Original / Certified/ True copy/ Photostat
1.	09/09/2011	Registered Deed of Declaration with Book No. A-1, Vol No. 68223 , Document no. 2967 (G) , Page no. 7+70 was executed by Singhania Buildcon Pvt. Ltd.	Xerox
2.	07/08/2014	Nazul NOC	Xerox
3.	23/07/2014	Diversion Order of Kh. No. 641/1	Xerox
4.	26/06/2014	Development Permission & Approved Layout from TCP	Xerox
5.	09/09/2011	Registered Sale Deed with Book No. A-1, Vol No 51957 , Document no. 2511 (G) , Page no. 96+105 was executed by Smt. Kuldeep Kaur W/o Shri. Rajendra Singh & Others in favour of Singhania Buildcon Pvt. Ltd.	Xerox
6.	09/09/2011	Registered Sale Deed with Book No. A-1, Vol No 51957 , Document no. 2510(G) , Page no. 87+95 was executed by Smt. Rupendra Kaur W/o Shri. Manjeet Singh in favour of Singhania Buildcon Pvt. Ltd	Xerox
7.	09/01/2007	Registered Sale Deed with Book No. A-1, Vol No 35560 , Document no. 4377 (G) , Page no. 62+73 was executed by Shri. Narayan S/o Late Shri. Sitaram in favour of Singhania Buildcon Pvt. Ltd	Xerox
8.	16/01/2018	Colonizer License Renewal Letter	Xerox
9.	09/07/2015	Colony Development Permission & Mortgage Flat Detail	Xerox
10.	03/08/2015	Building Permission & Approved Map	Xerox
11.	06/09/2012	Copy of Diverted B1 of Kh. No. 640, 641/16	Xerox
B. DETAILS OF SEARCHES AND INVESTIGATION AND FINDINGS, AFTER SCRUTINY OF THE DOCUMENTS AS MENTIONED IN THE SCHEDULE-II AND SEARCHES OF VARIOUS RECORDS VIZ. REVENUE RECORDS AND RECORDS OF INDEX-I & INDEX-II AVAILABLE IN THE CONCERN SUB-REGISTRAR OFFICE Raipur-CG, ARE GIVEN AS BELOW:			
1	Whether the Property is the freehold or leasehold?	Free Hold	
2	If Lease hold then tenure:	Not Applicable	
2.1.	Name of Lessor:	Not Applicable	
2.2.	Whether permission for sale is/was obtained by the seller? (Pl mentioned details of permission) Whether the same is required? Effects of Not obtaining?	Not Applicable	
2.3..	Whether NOC for creation of Mortgage obtained? Is it required? Effects of Not obtaining?	Not Applicable	
2.4.	Any other detrimental Clause in the lease-deed?	Not Applicable	
3	How the Present Land Owner acquired title over the property? Whether by Purchase / Gift / Partition / Release / WILL / Inheritance / Allotment etc.	Purchase	
i.	In case of Purchase through Sale-deed:- Whether the Seller is /was competent to Sell?	Not Applicable	
ii.	How the Seller acquired the property?	Seller acquired that land by way of Purchase	
iii.	Whether all the previous deeds & link documents till in the name of Present	Obtain from the borrower/owner	

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For, Singhania Buildcon Pvt. Ltd.

Director

Kuldeep
16 MAY 2018

	landowner is available? If not available then what is the effect?	
iv.	Whether Seller has transferred clear, legal, marketable & free from all encumbrances' title in favor of Present Land Owner?	Yes
4	Whether minor's interest is involved in the property? If yes precautions to be taken	No Minor interest involved
5	Have you searched all the relevant records viz Index-II in the Sub-Registrar office? Whether any defect or adverse entry found which affect the title of the present owners?	Yes, Due to unavailability of Index -II from 2006-07 to 2015-16 I search said property in khasra trace record and no defect and no adverse entry found which affect the title of the present owners.
6	Have you verified all the current & previous deeds, chain documents, revenue records, Khasra-Nakal/Khatoni & Rin-Pustika, at least for the 13 years period? (PI mentioned specifically). Whether any defects found which affect the title of the present owners? Whether same is found correct and title from person to person have been legally transferred till present owners?	Yes, I have verified all Xerox copy of the current deeds & documents only. I also verified revenue records & khasra trace record of last 13 years and no defects have been found which affects the title of present owners. It is complete & found correct and title from person to person have been legally transferred till present owners.
7	Whether you have verified the contents of the title-deeds ? Whether any defect is found in the same?	No defect found
8	Are the chain of title-deeds are complete and genuine?	YES
9	Whether title-deed contains any restrictive clause in respect of free transfer.	NO
10	Whether any acquisition proceeding is in progress in the area? Whether the same will affect the mortgage or transfer of title of units in favor of prospective buyers	No proceedings are in progress in the area and against the said land and it will not affect the transfer of title of any units in favor of prospective buyers.
11	Whether property is mutated in the name of Present Land Owners /Transferor? & Where?	Yes
11.1	With Revenue Authority (mention the name of document by which it is ascertain)	As per Diverted B1
11.2	With Municipal Corporation / DA / MPHB/Nazul	Diversion Office
11.3	Effect of Non Mutation	Not Applicable
12	What is the nature of title of the present owner i.e. tenancy right, full ownership, occupancy right, possessory right, minor's right or any other type or right clarify.	Full Ownership
13	Have the provisions of the Indian Registration Act and the Indian Stamps Act been complied with?	YES
14	Whether chain of title is complete and ownership in the name of present land owner is legal, clear, marketable and free from all encumbrances?	YES [(i) Please obtain affidavit from the borrowers by way of declaration that they are exclusive owner and in possession of the said

For, Singhania Buildcon Pvt. Ltd.

Director

6 MAY 2018



		property, free from all types of litigation, encumbrance, charges etc. Over it and further that they will not transfer in any manner the whole or part of the interest or share of property, during the pendency of the loan.]
15	In case of transferor is POA holder, verify the genuineness of POA and extent of powers. Whether the POA is properly executed/stamped/ authenticated / enforceable as per the law of the place.	POA was involved.
16	Whether up-to-date Diversion Rent/tax, property tax, lease rent receipt and other govt. taxes are paid?	Obtain from the borrower
17	Whether land revenue survey nos. as mentioned in the Colony Development Permission are in concurrence with TCP approval letter & layout and Diversion Order & Nazul NOC/other permission?	Yes
18	Whether Mortgagor have valid & legal right to mortgage the said property with the Bank?	Yes, When the Original Title Deed is submitted for equitable Mortgage.
19	Whether Bank can enforce the Mortgage against the lease-hold Mortgaged Property in case of Default.?	Not Applicable
20	Whether provisions of Urban Land Ceiling Act applicable/ permission obtained? of any restriction in transfer of title by the present landowner?	Not Applicable
21	Whether all the legal requirements / permission, under various act / laws viz. local laws, Municipal laws, Colonization Act, Town & Country Planning Act, M.P. Apartment ownership Act 1976/2000, land laws, MPLR Code 1959, Laws applicable for development of land & construction of building, Building Regulations, Development Control Regulations, MP Coloniser (Registration Terms & Condition) Rules 1998, MP Panchayat Raj Adhiniyam 1993, ULC Act, MP Co-operative Societies Act etc, in order to develop the aforesaid project have been completed and complied?	Yes, obtain same from borrower in original.
22	Whether property belongs to HUF ? If yes then whether major co-parceners have no objections/join in execution, minor's share if any, rights of female members etc.	No
23	Brief history of the properties and how the present owner has derived the title. Is the chain of title for the last 13 years complete? If so, please mention the name of the vendor who was in	Details given herein below in Para C

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For, Singhania Buildcon Pvt. Ltd.

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possession of the land 13 years back and also the names of the subsequent person. Please trace out in brief the devolution of title during the last 13 years and its market ability or otherwise in a narrative form.

4. HISTORY OF TITLE:

Due to unavailability of index II in the office of Sub - Registrar, Raipur (C.G) from 2016-17 to 2018-19, I searched said Khasras in P-II & Diversion office.

TRACING OF TITLE:

Sr. No	Khasra No., House No. & Area of Land	Date of Document	Detail of Title Deed	Boundary
1.	Part of Kh. No. 640, 641/16 area 14685 Sqft.	Sale Deed dated 09/09/2011	Registered Sale Deed with Book No. A-1, Vol No 51957, Document no. 2511 (G), Page no. 96+105 was executed by Smt. Kuldeep Kaur & Others in favour of Singhanian Buildcon Pvt. Ltd.	North - Rotary Nagar South - Kh. no. 640 & 641 East - Land of Singhanian Buildcon West - Road

Flow of Title :-

- Part Kh. No. 640, 641/16 was the part of Kh. No. 640, 641/1 Shri. Narayan, Mohan S/o Shri. Sitaram, Shri. Umesh, Mukesh S/o Shri. Shravan Kumar, Smt. Munni Bai W/o Late Shri. Sitaram, Shri. Dilip Kumar S/o Shri. Bhikari & Smt. Girjabai, Chunni Bai, Birjo Bai, Shanti Bai all D/o Shri. Sitaram.
- Shri. Narayan, Mohan S/o Shri. Sitaram, Shri. Umesh, Mukesh S/o Shri. Shravan Kumar, Smt. Munni Bai W/o Late Shri. Sitaram, Shri. Dilip Kumar S/o Shri. Bhikari & Smt. Girjabai, Chunni Bai, Birjo Bai, Shanti Bai all D/o Shri. Sitaram executed sale deed of Some part of his Kh. No. i.e. Kh. No. 640,641/16 area 22000 Sqft in favour of Smt. Kuldeep Kaur W/o Shri. Rajendra Singh, Smt. Harsharam Kaur W/o Shri. Jasvinder Singh & Smt. Rupendra Kaur W/o Shri. Manjeet Singh with vide Sale deed dated 05/11/1997, Vol No. 21214, Document No. 8971.
- After that due to registered partition deed dated 21/12/2005, Vol No. 32937, Document No. 226, part of Kh. No. 640,641/16 area 7315 Sqft land was transfer in the name of Smt. Rupendar Kaur W/o Shri. Manjeet Singh & part of Kh. No. 640,641/16 area 14685 was transfer in the name of Smt. Harsharan Kaur W/o Shri. Jasvinder Singh & Smt. Kuldeep Kaur W/o Shri. Rajendra Singh.
- Smt. Harsharan Kaur W/o Shri. Jasvinder Singh & Smt. Kuldeep Kaur W/o Shri. Rajendra Singh was executed sale deed in favour of Singhanian Buildcon Pvt. Ltd through director Shri. Subodh Singhanian S/o Shri. Shyamlalji Singhanian with vide Registered Sale Deed dated 09/09/2011 with Book No. A-1, Vol No 51957, Document no. 2511 (G), Page no. 96+105.

2.	Kh. No. 640, 641/16 area 7315 Sqft	Sale Deed dated 09/09/2011	Registered Sale Deed with Book No. A-1, Vol No 51957, Document no. 2510(G), Page no. 87+95 was executed by Smt. Rupendra Kaur in favour of Singhanian Buildcon Pvt. Ltd	North - Kh.no. 640, 641/16 South - Kh.no. 640, 641/16 East- Land of Singhanian Buildcon West - Road
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Flow of Title :-

- Part Kh. No. 640, 641/16 was the part of Kh. No. 640,641/1 Shri. Narayan, Mohan S/o Shri. Sitaram, Shri. Umesh, Mukesh S/o Shri. Shravan Kumar, Smt. Munni Bai W/o Late Shri. Sitaram, Shri. Dilip Kumar S/o Shri. Bhikari & Smt. Girjabai, Chunni Bai, Birjo Bai, Shanti Bai all D/o Shri. Sitaram.
- Shri. Narayan, Mohan S/o Shri. Sitaram, Shri. Umesh, Mukesh S/o Shri. Shravan Kumar, Smt.

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16 MAY 2018

For, Singhanian Buildcon Pvt. Ltd.

Director

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Munni Bai W/o Late Shri. Sitaram, Shri. Dilip Kumar S/o Shri. Bhikari & Smt. Girjabai, Chunni Bai, Birjo Bai, Shanti Bai all D/o Shri. Sitaram executed sale deed of Some part of his Kh. No. j.e. Kh. No. 640,641/16 area 22000 Sqft in favour of Smt. Kuldeep Kaur W/o Shri. Rajendra Singh, Smt. Harsharam Kaur W/o Shri. Jasvinder Singh & Smt. Rupendra Kaur W/o Shri. Manjeet Singh with vide Sale deed dated 05/11/1997, Vol No. 21214, Document No. 8971.

After that due to registered partition deed dated 21/12/2005, Vol No. 32937, Document No. 226, part of Kh. No. 640,641/16 area 7315 Sqft land was transfer in the name of Smt. Rupendar Kaur W/o Shri. Manjeet Singh & part of Kh. No. 640,641/16 area 14685 was transfer in the name of Smt. Harsharan Kaur W/o Shri. Jasvinder Singh & Smt. Kuldeep Kaur W/o Shri. Rajendra Singh.

Smt. Rupendar Kaur W/o Shri. Manjeet Singh executed sale deed in favour of Singhanian Buildcon Pvt. Ltd through director Shri. Subodh Singhanian S/o Shri. Shyamlalji Singhanian with vide Registered Sale Deed dated 09/09/2011 with Book No. A-1, Vol No 51957, Document no. 2510(G), Page no. 87+95.

3.	Kh. No. 641/1, area 0.019 Hect	Sale Deed dated 09/01/2007	Registered Sale Deed with Book No. A-1, Vol. No 35560, Document no. 4377 (G), Page no. 62+73 was executed by Shri. Narayan S/o Late Shri. Sitaram in favour of Singhanian Buildcon Pvt. Ltd	North - Land of Singhanian Buildcon South - Land of Singhanian Buildcon East - Land of Singhanian Buildcon West - Land of Singhanian Buildcon
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Flow of Title :-

Kh. No. 641/1 was the recorded land of Shri. Narayan , Mohan S/o Shri. Sitaram, Shri. Umesh, Mukesh S/o Shri. Shravan Kumar, Smt. Munni Bai W/o Late Shri. Sitaram, Shri. Dilip Kumar S/o Shri. Bhikari & Smt. Girjabai, Chunni Bai, Birjo Bai, Shanti Bai all D/o Shri. Sitaram

Shri. Narayan , Mohan S/o Shri. Sitaram, Shri. Umesh, Mukesh S/o Shri. Shravan Kumar, Smt. Munni Bai W/o Late Shri. Sitaram, Shri. Dilip Kumar S/o Shri. Bhikari & Smt. Girjabai, Chunni Bai, Birjo Bai, Shanti Bai all D/o Shri. Sitaram through POA Holder Shri. Sudama S/o Shri. Sitaram was executed sale deed in favour of Singhanian Buildcon Pvt. Ltd through director Shri. Subodh Singhanian S/o Shri. Shyamlalji Singhanian with vide Registered Sale Deed dated 09/01/2007 with Book No. A-1, Vol. No 35560, Document no. 4377 (G), Page no. 62+73.

Here the chain of title is completed.

C. DETAILS OF KHASRA TRACE RECORD / MUTATION ENTRIES:

As per diverted B1 record above said property diverted for residential purpose in the name of M/s Singhanian Buildcon Pvt. Ltd through director Shri Subodh Singhanian S/o Shri. Shyamlal Ji Singhanian R/o G.E Road, Amanaka, Raipur (C.G)

D. PERMISSIONS & APPROVALS:

In order to develop the aforesaid property/colony/project M/s Singhanian Buildcon Pvt. Ltd through director Shri Subodh Singhanian S/o Shri. Shyamlal Ji Singhanian R/o G.E Road, Amanaka, Raipur (C.G) being colonizer/builder/developer of the said colony/project have obtained all the required permission and approvals from various authorities details given as under:

i) Colonizer License:

That in order to develop/construct the said residential colony/project/building, Municipal Corporation, Raipur-CG has issued Coloniser / Builder license in the name of M/s Singhanian Buildcon Pvt. Ltd through director Shri Subodh Singhanian S/o Shri. Shyamlal Ji Singhanian R/o G.E Road, Amanaka, Raipur (C.G) vide its license no 11/2002 dated 30/04/2002 for the area under Nagar Palika Nigam renewed with vide letter no. 63 dated 21/06/2012, which was further renewed for 5 year with vide letter no. 3285 dated 16/01/2018.

ii) Diversion Order u/s 172(1) read with section 59(2) of MPLR Code 1959:

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ocate

Kuldeep

19 6 MAY 2018

For, Singhanian Buildcon Pvt. Ltd.

Director

That M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) has/have got diverted said land bearing khasra nos. for the development of the colony over the Kh. No: 641/1 comprising its total area 2100 Sqft at Mouza Hirapur P.H.No 103/34 RIC Raipur-1, Tehsil & Dist Raipur (C.G) vide its order no. 4788/A-2, year 2013-14 dated 23/07/2014

Obtain copy of Diversion Order of Kh. No. 640, 641/16 (if available)

iii) Colony Development Permission of Municipal Corporation / TCP/ SDO:

That thereafter said M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) has obtained Residential development permission from the Nagar Palik, Raipur-CG vide its letter no. 937 dated 09/07/2015 to develop said colony over the Kh. No.640,641/16, 641/1 comprising its total area 24100.00 sqft at Mouza Hirapur, PH. No 103/34, RIC Raipur-1, Tehsil & Dist Raipur (C.G).

iv) Approval of Layout of the Colony from Town & Country Planning Department, Raipur-CG:

That thereafter said M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) has obtained Residential development permission from the TCP, Raipur-CG vide its letter no. 9530 dated - 26/6/2014 to develop said colony over the Kh. No.640,641/16, 641/1 comprising its total area 24100.00 sqft at Mouza Hirapur P.H.No 103/34 RIC Raipur-1, Tehsil & Dist Raipur (C.G).

v) Details of Mortgage Plots / Area / Flats as per Mortgage-deed / mortgage Letter issued by Municipal Corporation / SDO:

That said Municipal Corporation / SDO has issued mortgage letter vide its no. 937 dated 09/07/2015 in respect to mortgaged of 25% area/flats/plots from aforesaid approved layout against guarantee of internal development of the said colony.

Details of Mortgage Plots Nos. / Flat Nos. / Unit Nos. are given as below:

Aforesaid mortgaged plots/flats/area can be funded only after issuance of mortgage release letter / mortgage release-deed by the Municipal Corporation / SDO / Gram.

First Floor = B 104, C102, Fifth Floor = A 503, A504, B 504, C 502, Sixth Floor B 604, C-602 Total 8 Flats, Total Area 394.26 Sqmt.

Details of LIG Plots Nos. / Flat Nos. / Unit Nos. are given as below:

LIG Flat = First Floor to Sixth Floor A-101, 201, 301, 304, 401, 404, 501, 502, 601, 604 = Total 10 Flats, Total area 409.68 Sqmt.

vi) Nazul NOC / IDA NOC / High Rise Permission / Environment NOC / Any other NOC if Applicable etc.

That said M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) has got NOC from Nazul Department for the said colony/project vide its letter no. 116/Va-1/Nazul/2014 dated 07/08/2014 for the development of the over the Kh. No.640,641/16, 641/1 comprising its total area 24100 Sqft at Mouza, Hirapur, PH.No 103/34, RIC Raipur-1, Tehsil & Dist Raipur (C.G).

vii) Building Permission & Approved Building Plan/ Development Permission by TCP/ Nagar Nigam :



Kuldeep

11 6 MAY 2018

For, Singhania Buildcon Pvt. Ltd.

[Signature]
Director

That said M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) has obtained Building permission from the Nagar Nigam, Raipur-CG vide its letter no. 144 date 03/08/2015 to develop said Residential Colony over the Kh. No. 640,641/16, 641/1 comprising its total area 24100 Sqft at Mouza, Hirapur, PH. No 103/34, RIC Raipur-1, Tehsil & Dist Raipur (C.G).

Viii) Declaration Under the Provision of M.P. Prakhoshta Adhiniyam 1976/2000:

That thereafter in order to construction of Colony named as "Harshit Fortuna" over the aforesaid land bearing Kh. No. 640,641/16, 641/1 comprising its total area 24100 Sqft at Mouza, Hirapur, PH. No 103/34, RIC Raipur-1, Tehsil & Dist Raipur (C.G) the said land owner M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) executed the Declaration under the provisions of M.P. Prakhoshta Adhiniyam 1976 and registered the same on dated 15/09/2015 in Book No. 1, Vol. No. 68223 vide its document no. 2967 (G) with Sub-Registrar office Raipur-CG. That said declaration has covered all the provisions of aforesaid Act and duly executed & registered.

- i) Development Agreement / Joint Venture Agreement / Partnership-deed / Registered Power of Attorney in favour of Developer (If any) :
Obtain Copy of MOA & AOA.

C. CONCLUSION:

Accordingly chain of title is complete and legally passed from person to person and accordingly thereby said M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) derived legal, valid marketable title over the said land land/Plot and he is able to create equitable mortgage of the said Land / Plot in favour of Bank by deposit of Original registered Sale-deed of the aforesaid property.

CERTIFICATE OF TITLE

I Kuldeep J.Mahant, Advocate I have examined the title deeds relating to the scheduled property and that the documents of title referred to in my opinion are valid evidence of right, title and interest. **Due to unavailability of index II in the office of the Sub-registrar, I confirm having made a search in the land/ revenue records in the P-II and Diversion Office Raipur (C.G.) and other departments and I do not find anything adverse which prevent the title holders from creating a valid mortgage.**

I have examined the documents in details, taking into account all the guidelines in the checklist vide annexure and the other Revenue factors. I confirm having made a search in the land/ revenue records and I do not find anything adverse which prevent the title holders from creating a valid mortgage.

I have examined all the title-deeds and documents relating to the property as mentioned in the schedule-II and on the basis of investigation & scrutiny of all the documents and Search conducted in the land revenue in the concern office for the last **13** years, I confirms that the chain of title is complete and legally passed from person to person have/has got clear, legal, valid, marketable and title over the property as mentioned in the Schedule-I and the residential flats/houses/plots/building being constructed/developed thereon. I further certify:

That the title document mentioned in the chain of title were executed, stamped and registered in accordance with the law. They have the effect of conveying lawful title in favour of the said present owners.

Please obtain affidavit from the borrowers by way of declaration that they are exclusive owner and in possession of the said property, free from all types of litigation, encumbrance, charges etc.



Kuldeep

17 MAY 2018

For, Singhania Buildcon Pvt. Ltd.

[Signature]
Director

Over it and further that they will not transfer in any manner the whole or part of the interest or share of property, during the pendency of the loan.

It is further certify that the property as mentioned in the Schedule-I is not subject matter of any attachment or any process of court nor or they or any of them is the subject matter of any litigation pending before any court of law.

That there are no prior mortgages/charges whatsoever as found during my above referred, search at Sub-Registrar's office pertaining to the immovable property covered by the above said title-deeds/land records.

Name, Seal & Signature of the Advocate
(who have conducted the Search & Scrutiny
of the records & documents)

Enclosed:

Search Receipt No. 8/2716 dated 09/05/2018 of Rs. 110 for the year 2005-06 to 2015-16 years (at present search receipt for the year 2016-17 to 2018-19 is not issuing by the Sub Registrar office Raipur (C.G)

For, Singhania Buildcon Pvt. Ltd.

Director

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of Kudeep

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A) Obtain Following Document From the Builder at time of project approval

- 1) Copy of Colonizer License
- 2) Copy of Colonizer License Renewal Letter
- 3) Copy of Colony Development Permission & Approved Layout along with mortgage Flat details
- 4) Copy of Development Permission & Approved Layout
- 5) Copy of Nazul NOC
- 6) Copy of Deed MOA & AOA
- 7) Copy of Building Permission & Approved Map
- 8) Copy of Deed of Declaration
- 9) Copy of Board Resolution
- 10) Copy of Demarcation Report
- 11) Copy of Diversion Order & Diverted B1
- 12) Copy of RERA Registration Certificate
- 13) Copy of Title Deed in the name of **Builder**

B) Pre Disbursement Document to be obtained from borrower –

Flats-

- 1) Original agreement to sale deed executed by **M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G)** & Borrower(Boundary of the property should be mentioned in Agreement)/ Estimate/Finishing Agreement @ first Disbursement
- 2) NOC to Mortgage.
- 3) Own Contribution Receipts
- 4) Sale Deed on/before final disbursement.
- 5) Letter from builder regarding the said property is not mortgage with SDO/ Municipal Corporation.
- 6) Approved Building Map and Permission
- 7) NOC to mortgage from Bank if builder had taken a project Loan (If Available).

C) Document required to be collected at the time of handing over the pay-order –

- 1) Original Sale Deed executed by **M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G)** in favor of borrower in respect of respective Flat and should be match with detail of Agreement to sale.
- 2) Original Registration Receipt.

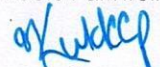
D) POST DISBURSEMENT DOCUMENT –

- 1) Mutation Paper (Property Tax Receipt) after Execution of Sale Deed.
- 2) Possession Letter from the builder.

Raipur (C.G)
Date – 16/05/2018



Yours Faithfully,


(KULDEEP J. MAHANT)

16 MAY 2018

For, Singhania Buildcon Pvt. Ltd.


Director

KULDEEP J. MAHANT

Advocate.

M.Com, LL.B

Mail:advkuldeep@rediffmail.com

C-7, Anmol Flat,
Avanti Vihar Main Road,
Telibandha, Raipur (C.G)
(M) 9039382054, 9039151375

LEGAL OPINION

That on the basis of aforesaid search carried out in the available Index-II & 13 years revenue record i.e. P-II and after investigation of chain of title I found that it is legally passed from person to person and scrutiny of the documents related to said property produced before me I am of the opinion:-

- 1) That the chain of title is complete and legally transferred from person to person and finally said M/s Singhania Buildcon Pvt. Ltd through director Shri Subodh Singhania S/o Shri. Shyamlal Ji Singhania R/o G.E Road, Amanaka, Raipur (C.G) derived valid, clear, legal, & marketable title over the aforesaid property as mentioned in the schedule-I.

Place: Raipur

Date: 16/05/2018

Kuldeep

Name, Seal & Signature of the Advocate
(who have conducted the Search &
Scrutiny of the records & documents)

For, Singhania Buildcon Pvt. Ltd.

[Signature]
Director

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6 MAY 2018