



LEGAL OPINION / SEARCH REPORT
APPROVED PROJECT FINANCE OF

HARSHIT LAND MARK PHASE-I (BLOCK A&B)

A Project of
M/s. Singhaniya Buildcon Pvt. Ltd.

Site Address:-
Village- Heerapur
P.H.No- 103/34 R.I.C-Raipur Tehsil- Distt- RAIPUR,
{CHHATTISGARH}

Saurabh Kumar Dass
M.Com,LL.B.
ADVOCATE

Office/Resi. :29/101, Near Canal Linking Road, Durga Chowk, Indrawati Colony, Rajatalab, Raipur (C.G.)

98279-11809 (M) e-mail:-adv_saurabhdass@yahoo.in advocatesaurabhdass@gmail.com

SAURABH KUMAR DASS

ADVOCATE

Off-Resi :- 29/101, Indrawati Colony, Canal Linking Road, Durga Chowk, Rajatalab Raipur (Chhattisgarh)
Mob. No. 98279-11809, E-Mail- adv_saurabhdass@yahoo.in advocatesaurabhdass@gmail.com

Ref :-R/MSR/MAY/2018

Dt-24/05/2018

ANNEXURE-14

Title Search Report & Legal Scrutiny Report

HARSHIT LAND MARK PHASE-I (BLOCK A&B)

To,

M/s. Singhaniya Buildcon Pvt. Ltd
Shri Subodh Singhaniya
Raipur C.G

Sub: - Title Search Report & Legal Scrutiny Report with respect of piece and parcel of [Residential Land Diverted] bearing Kh No.- 563/1 Area 0.199 Hect. Kh No.- 565 Area 0.101 Hect. Kh No.- 567 Area 0.186 Hect. Kh No.- 570 Area 0.162 Hect. Kh No.- 571 Area 0.142 Hect. Kh No.- 572 Area 0.040 Hect. Kh No.- 581/21 Area 0.001 Hect. Kh No.- 592 Area 0.040 Hect. Kh No.- 593 Area 0.397 Hect. Kh No.- 596/3 Area 0.019 Hect. Kh No.- 594 Area 0.040 Hect. Kh No.- 595 Area 0.101 Hect. Kh No.- 596/4 Area 0.125 Hect. Total Area 1.553 Hect. situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G. Owned by M/s. Singhaniya Buildcon Pvt. Ltd.


Details of Director of M/s. Singhaniya Buildcon Pvt. Ltd Directors- 01.Shri Subodh Singhaniya 02.Meenali Singhaniya 03.Shyamlal Singhaniya 04.Vimladevi Singhaniya 05.Harshit Singhaniya.

Dear Sir,

As per your instruction, I SAURABH KUMAR DASS, Advocate have conducted the legal scrutiny of the aforesaid project and investigated the title M/s. Singhaniya Buildcon Pvt. Ltd over his/her/their immovable property as mentioned in the Schedule-I and conducted a detailed investigation of title since inception and conducted the search of available records of the Index-II till 2016 Sub-Register office Raipur C.G. & Khasra Trace Record for last 13 years from 2005 to 2018 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. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya S/o. Shri Shyam Lal Singhaniya R/o. Amanaka G.E. Road Raipur C.G
2.	Name & Address of the Landowner (Present Owner of the immovable property) :	M/s. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya S/o. Shri Shyam Lal Singhaniya R/o. Amanaka G.E. Road Raipur C.G
3	Address of the Property under the project:	Harshit Land Mark (Multistoried Building) situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G.


SAURABH KUMAR DASS
ADVOCATE
RAIPUR (C.G.) Mob. 98279-11809 Page 1 of 14

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देपतर : मुकाम :
रसीद दस्तावेज वगैरह

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 दस्तखत
(1)	(2)	(3)	
सौरभ कुमार दास (अभि...) रखो...			

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SCHEDULE-II (Details of Immovable Property)

1	Plot No. / Land Revenue Survey Nos. Kh. No with its Area covered under Title scrutiny:-	Kh No.- 563/1 Area 0.199 Hect., Kh No.- 565 Area 0.101 Hect., Kh No.- 567 Area 0.186 Hect., Kh No.- 570 Area 0.162 Hect. Kh No.- 571 Area 0.142 Hect. Kh No.- 572 Area 0.040 Hect., Kh No.- 581/21 Area 0.001 Hect. Kh No.- 592 Area 0.040 Hect., Kh No.- 593 Area 0.397 Hect., Kh No.- 596/3 Area 0.019 Kh No.- 594 Area 0.040 Hect. Kh No.- 595 Area 0.101 Hect. Kh No.- 596/4 Area 0.125 Hect. Total Area 1.553 Hect.
2	Detailed Address of aforesaid Land/Plot: (village, Patwari Halka no., Block, Municipal Ward No., Tehsil, District, State, Pincode)	Village-Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G.
3	Boundaries	
4	Nature/Type of Land/Plot	<p>Nature-Type of Land-Plot- Multistoried Building Named as HARSHIT LAND MARK Total Block No-07(A,B,C,D,E,F,G) Total Floor in Each Block-10th Floor Total No Flat in Project 662</p> <p>NOTE- Complete Project HARSHIT LAND MARK Developed in 4 Phase-1,2,3,4,</p> <p>Phase-1 (Block A & B) Mortgage with DCB Bank</p> <p><u>Details of Title deeds deposited in DCB Bank -</u> (Sale Deed Dt. 01/09/2014 (Kh No.- 593 Area 0.397 Hect. Kh No.- 596/3 Area 0.019 Hect, Sale Deed (Kh No.- 592 Area 0.040 Hect., Kh No.- 581/21 Area 0.001 Hect., Total Area 4425 Sq.Ft.)</p> <p>Phase-2 (Block C & D) Mortgage with Punjab National Bank Phase-3 (Block E & F) Mortgage with Punjab National Bank <u>(Details of Title deeds deposited in PNB Bank-</u> (Sale Deed Dt. -28/02/2015 (Kh No.- 565 Area 0.101 Hect.) Sale Deed Dt. 30/03/2013 (Kh No.- 570 Area 0.162 Hect. Kh No.- 571 Area 0.142 Hect Kh No.- 572 & 594 Area 0.040 & 0.040 Hect), Sale Deed Dt. 26/02/2015 (Kh No.- 567 & 595 Area 0.186 & 0.101 Hect.)</p> <p><u>Phase-4 (Block G) Free</u> Sale Deed Dt-02/04/2012 (Kh No.- 563/1 Area 0.199 Hect. Kh No.- 596/4 Area 0.125 Hect)</p>

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HARSHIT LANDMARK DETAILS OF FLATS SOLD/REMAIN				
SL. NO.	BLOCK NO.	SOLD UNIT	BALANCE UNIT	TOTAL UNIT
1	Block - A	46	34	80
2	Block -B	47	33	80
3	Block -C	48	52	100
4	Block -D	15	145	160
5	Block -E	05	75	80
6	Block -F	Nil	60	60
7	Block -G	Nil	102	102
		161 Unit	501 Unit	662 Unit

1. Description of Documents Scrutinized & Verified :-

I have examined & verified the documents as mentioned in the **Schedule-III** attached herewith.

SCHEDULE-(III)

Sr. No.	Date of Document	Name of Document	Whether Original/ Certified/ True copy/ Photostat
1.		Copy of memo regarding Colonizer registration Dt-21/06/2012	
2.		Copy of Municipal Tax receipt in the name of M/s. Singhaniya Buildcon Pvt. Ltd Dt-27/03/2018 & 14/03/2018.	
3.		Copy of Letter regarding sold, Balance Flats in the letter head of M/s. Singhaniya Buildcon Pvt. Ltd.	
4.		Copy of acknowledgment of letter regarding deposit of title deeds of M/s. Singhaniya Buildcon Pvt. Ltd in DCB Bank	
5.		Copy of Sanction letter from DCB Bank Dt-30/05/2016	
6.		Copy of Colonizer registration certificate Dt-30/04/2002	
7.		Copy of NOC from Lok Nirman Vibhag Dt-29/09/2014	
8.		Copy of NOC from Nazul Dt-26/09/2015, No-92/A-4Year 2014-15	
9.		Copy of colony development permission & layout map from T&CP Raipur Dt-23/07/2015 No-10687.	
10.		Copy of amended colony development permission from T&CP Raipur Dt-13/08/2015 No-11846.	
11.		Copy of Colony development permission from Municipal corporation Raipur Dt-15/10/2015 No-632/25/1015 in praroop (Rule-11)	
12.		Copy of diversion notice Dt-08/09/2015	
13.		Copy of B-1 Diverted Dt-15/05/2018.	
14.		Copy of Diversion notice Dt-11/11/2014.	
15.		Copy of Documents regarding demarcation	
16.		Copy of power of Attorney Dt-28/09/2007 executed by Alok in favour of Ravikant & Amit Mishra Doc No-405.	
17.		Copy of Sale Deed Dt. 01/09/2014 executed by 1-Smt. Pushpa Jain W/o. Shri Prakash Chandra Jain 2-Smt. Garima Jain W/o. Shri Mayank Jain 3- Smt. Neha Jain W/o. Shri Gourav Jain 4- Smt. Raj Jain W/o. Shri Nirbhay Jain in favor of M/s. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya bearing Doc No- 4229. (Kh No-593 Area 0.397 Hect., Kh No-596/3 Area 0.019 Hect))	
18.		Copy of Sale Deed Dt. 10/09/2014 executed by Smt. Hansa Jain W/o. Lt. Shri Jagdish Jain 2-Abhishek Jain 3- Avdesh Jain 4-Ku. Astha Jain Both S/o. & D/o. Lt. Jagdish Jain in favor of M/s. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya bearing Doc No- 3741. (Kh No-592 Area 0.040 Hect., Kh No-581/21 Area 0.001 Hect)	
19.		Copy of Sale Deed Dt. 22/10/2005 executed by Jagdish Jain in favour of Satish Dani bearing Doc No- 4632. (Kh No-593 Area 0.397 Hect)	
20.		Copy of Sale Deed Dt. 16/07/2009 executed by Rajshree Dani in favour of Puspa	

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	Jain & others bearing Doc No- 2276. (Kh No-596/3 Area 0.019 Hect)
21.	Copy of Sale Deed Dt. 27/05/2009 executed by Jagdish Jain in favour of Rajshree Dani bearing Doc No- 588. (Kh No-596/3 Area 0.019 Hect)
22.	Copy of Sale Deed Dt. 15/07/2009 executed by Satish Dani in favour of puspa Jain & others bearing Doc No- 2237. (Kh No-593 Area 0.397 Hect)
23.	Copy of Sale Deed Dt. 11/05/2009 executed by Gagadhar in favour of Jagdish Jain bearing Doc No- 704 Kh .
24.	Copy of Sale Deed Dt. 29/12/2009 executed by Jagdish Jain in favour of Shyamsunder & other Doc No-3943.

2. 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 from , are given as below:-

1	Whether the Property is freehold or leasehold?	Freehold
2	If Lease hold then tenure:	N.A
2.1.	Name of Lessor:	N.A
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?	N.A
2.3.	Whether NOC for creation of Mortgage obtained? Is it required? Effects of Not obtaining?	N.A
2.4.	Any other detrimental Clause in the lease-deed?	N.A
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?	By means of different sale deeds details given below-under tracing of title
ii.	How the Seller acquired the property?	By means of different sale deeds details given below-under tracing of title
iii.	Whether all the previous deeds & link documents till in the name of Present landowner is available? If not available then what is the effect?	Yes previous deeds are available
iv.	Whether Seller has transferred clear, legal, marketable & free from all encumbrances' title in favor of Present Land Owner ?	Phase-1 (Block A & B) Mortgage with DCB Bank Details of Title deeds deposited in DCB Bank – (Sale Deed Dt. 01/09/2014 (Kh No.- 593 Area 0.397 Hect. Kh No.- 596/3 Area 0.019 Hect, Sale Deed (Kh No.- 592 Area 0.040 Hect., Kh No.- 581/21 Area 0.001 Hect., Total Area 4425 Sq.Ft.) Property is already mortgage with DCB Bank Raipur

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		Builder had obtained a project loan from above said banks.
4	Whether minor's interest is involved in the property? If yes precautions to be taken	Not found
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
6	Have you verified all the current & previous deeds, chain documents, revenue records, Khasra-Nakal/Khatoni & Rin-Pustika, at least for the 30 years period? (Pl 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?	Search had conducted for only 13 years ie. from Year 2004-05 to 2015-16 from SRO Raipur & from 2016-17 to 2017-18 from revenue records. Details mentioned in tracing of title
7	Whether you have verified the contents of the title-deeds? Whether any defect is found in the same?	Yes, No defect is 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 <u>This is not practically possible to ascertain whether any property is under any dispute of tenancy or compensation claim before any authority or court since there are so many authorities to hear such matters and claims.</u>
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 B-1 Diverted the said M/s. Singhaniya Buildcon Pvt. Ltd hold a bhoomiswami rights.
11.2.	With Municipal Corporation/ DA / MPHB/Nazul	In the records of Municipal Corporation Raipur the name of M/s. Singhaniya Buildcon Pvt. Ltd is recorded.
11.3.	Effect of Non Mutation.	N.A
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 right
13	Have the provisions of the Indian Registration Act and the Indian Stamps Act been complied with?	Yes
	Whether chain of title is complete and	chain of title is complete and ownership in the name

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14	ownership in the name of present land owner is legal, clear, marketable and free from all encumbrances?	of present land owner is legal, clear, marketable But The property is already mortgage with & DCB Bank.
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.	Power of Attorney Dt- 28/09/2007 which was registered in the office of the Sub-Registrar, Raipur in Book No. A-4, Bearing Vol No. 586 from pages 58+62 serial No- 405. I had verified notarized copy by me & same is enforceable at the time of execution of sale deed.
16	Whether up-to-date Diversion Rent/tax, property tax, lease rent receipt and other govt. taxes are paid?	A copy of challan in such respect shall be obtain from builder.
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 NOTE- Property is already mortgage with DCB Bank Raipur
19	Whether Bank can enforce the Mortgage against the lease-hold Mortgaged Property in case of Default.?	N.A
20	Whether provisions of Urban Land Ceiling Act applicable/ permission obtained? of any restriction in transfer of title by the present landowner?	N.A
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
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 Property belongs to M/s. Singhaniya Buildcon Pvt. Ltd
23	Brief history of the properties and how the present owner has derived the title.	

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RAIPUR (C.G.) Mob: 98279-11809

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Is the chain of title for the last 13 years complete? If so, please mention the name of the vendor who was in 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.	
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4. HISTORY OF TITLE:

Due to unavailability of all the index II from 2016-17 & 2017-18, in the office of Sub-Registrar, in the I searched said Khasra 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.				
<p>Flow of Title:- Sale Deed (Kh No.- 593 Area 0.397 Hect. Kh No.- 596/3 Area 0.019 Hect That the property bearing Kh No.- 593 Area 0.397 Hect. Kh No.- 596/3 Area 0.019 Hect was purchased by M/s. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya S/o. Shri Shyam Lal Singhaniya R/o. Amanaka G.E. Road Raipur C.G from 1-Smt. Pushpa Jain W/o. Shri Prakash Chandra Jain 2-Smt. Garima Jain W/o. Shri Mayank Jain 3- Smt. Neha Jain W/o. Shri Gourav Jain 4- Smt. Raj Jain W/o. Shri Nirbhay Jain Both R/o. H No.-01, Vivekanand Nagar Raipur C.G by means of a registered Sale Deed Dt. 01/09/2014 which was registered in the office of the Sub-Registrar, Raipur in Book No. A-1, Bearing Vol No. 64295 serial No- 4229 for a valuable consideration of Rs. 81,15,000/-.</p> <p>And before that the said property (Kh No.- 593 Area 0.397 Hect.) was purchased by 1-Smt. Pushpa Jain W/o. Shri Prakash Chandra Jain 2-Smt. Garima Jain W/o. Shri Mayank Jain 3- Smt. Neha Jain W/o. Shri Gourav Jain 4- Smt. Raj Jain W/o. Shri Nirbhay Jain Both R/o. H No.-01, Vivekanand Nagar Raipur C.G from Shri Satish Dani S/o. Shri Beniram Dani R/o. Dani Para Purani Basti Raipur C.G by means of a registered Sale Deed Dt. 15/09/2009 which was registered in the office of the Sub-Registrar, Raipur in Book No. A-1, Bearing Vol No. -44550 from pages 54+63 serial No- 2237-K</p> <p>And before that the said property (Kh No.- 593 Area 0.397 Hect.) was purchased by Shri Satish Dani S/o. Shri Beniram Dani R/o. Dani Para Purani Basti Raipur C.G from Shri Jagdish Jain S/o. Shri Tarachand Jain R/o. Satti Bazar Raipur C.G by means of a registered Sale Deed Dt. 22/10/2005 which was registered in the office of the Sub-Registrar, Raipur in Book No. , Bearing Vol No. 32510 serial No- 4632 & before that the said property was acquired/purchased by said Jagdish Jain from Chandiprasad & got mutated his name by vide mutation No-311 Dt-09/08/2004 in the revenue records & before that the said property was recorded in the name of said Chandiprasad since from Year 2005-06 & onwards in the records of revenue</p> <p>And before that the said property (Kh No.- 596/3 Area 0.019 Hect.) was purchased by 1-Smt. Pushpa Jain W/o. Shri Prakash Chandra Jain 2-Smt. Garima Jain W/o. Shri Mayank Jain 3- Smt. Neha Jain W/o. Shri Gourav Jain 4- Smt. Raj Jain W/o. Shri Nirbhay Jain Both R/o. H No.-01, Vivekanand Nagar Raipur C.G from Smt. Rajshree Dani W/o. Shri Satish Dani R/o. Dani Para Purani Basti Raipur C.G by means of a registered Sale Deed Dt. 16/07/2009 which was registered in the office of the Sub-Registrar, Raipur in Book No. A-1, Bearing Vol No. - 44550 from pages 83+94 serial No- 2276-K</p>				

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And before that the said property (Part of Kh No.- 596/3 Area 2340 Sq.Ft.) was purchased by Smt. Rajshree Dani W/o. Shri Satish Dani R/o. Dani Para Purani Basti Raipur C.G through power of attorney Shri Satish Dani S/o. Shri Beniram Dani R/o. Dani Para Purani Basti Raipur C.G from Shri Jagdish Jain S/o. Shri Tarachand Jain R/o. Satti Bazar Raipur C.G by means of a registered Sale Deed Dt. 27/05/2009 which was registered in the office of the Sub-Registrar, Raipur in Book No. , Bearing Vol No. 44190 serial No- 588-G & before that the said property Kh No-596/3 Area 0.144 Hect was purchased by said Jagdish Jain from Pritam Singh & others & got mutated his name by vide mutation No-311 Dt-09/08/2004 in the revenue records & before that the said property was recorded in the name of said Pritam Singh & others since from year 2005-06 & onwards in the records of revenue.

Sale Deed (Kh No.- 592 Area 0.040 Hect., Kh No.- 581/21 Area 0.001 Hect., Total Area 4425 Sq.Ft.)

That the property bearing Kh No.- 592 Area 0.040 Hect. Kh No.- 581/21 Area 0.001 Hect. was purchased by M/s. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya S/o. Shri Shyam Lal Singhaniya R/o. Amanaka G.E. Road Raipur C.G from Smt. Hansa Jain W/o. Lt. Shri Jagdish Jain 2-Abhishek Jain 3- Avdesh Jain 4-Ku. Astha Jain Both S/o. & D/o. Lt. Jagdish Jain R/o. Arihant Niwas Satti Bazar Raipur C.G by means of a registered Sale Deed Dt. 10/09/2014 which was registered in the office of the Sub-Registrar, Raipur in Book No. A-1, Bearing Vol No. 64394 serial No-3741 for a valuable consideration of Rs.10,00,000/- & before that the said property was recorded in the name of jagdish Jain & after demise of Jagdish Jain his legal heirs names Smt. Hansa Jain & other were recorded in the records of revenue by vide revenue case No-1254/A-6, Year 2013-14 Dt-06/09/2014.

And before that the said property Kh No-592 Area 0.040 Hect was purchased by Shri Jagdish Jain S/o- Tarachand Jain R/o. Arihant Niwas Satti Bazar Raipur C.G from Shri Gajadhar S/o. Shri Nandu Rawat R/o. Jarway Heerapur Raipur C.G by means of a registered Sale Deed Dt. -11/05/2009 which was registered in the office of the Sub-Registrar, Raipur in Book No. A-1, Bearing Vol No. 44017 from pages 43+53 serial No- 704-Kh & before that the said property was recorded in the name of said Gajadhar since from year 2005-06 & onwards in the records of revenue.

And before that the said property Part of Kh No-581/7 (New 581/21) Area 0.001 Hect was purchased by Shri Jagdish Jain S/o- Tarachand Jain R/o. Arihant Niwas Satti Bazar Raipur C.G from Shri Shyam Sunder & Shri Ramsudar Pani Sale Deed Dt. -29/12/2009 which was registered in the office of the Sub-Registrar, Raipur in Book No. A-1, Bearing Vol No. 45714 from pages 63+70 serial No- 3943-G & before that the said property was recorded in the name of said Shri Shyam Sunder & Shri Ramsudar Pani from year 2005-06 & onwards in the records of revenue

(A) DETAILS OF KHASRA TRACE RECORD / MUTATION ENTRIES:

As per diverted B1 record above said property diverted for residential/Commercial/& For Shops purpose in the name of **M/s Singhaniya Buildcon Pvt.Ltd.**

(B) PERMISSIONS & APPROVALS:-

In order to develop the aforesaid property/colony/project **M/s Singhaniya Buildcon Pvt.Ltd** 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 Registration Certificate:

That in order to develop/construct the said residential colony/project/building, Municipal Corporation, Raipur CG has issued Coloniser Registration Certificate in the name of **M/s. Singhaniya Buildcon Pvt. Ltd.** vide its Registration No. **11/2002** date **30/04/2002** for the area under which was renewed 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 :-

Saurabh

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SAURABH KUMAR DASS
ADVOCATE
RAIPUR (C.G.) Mob: 98279-11809

SAURABH KUMAR DASS

ADVOCATE

Off-Resi :- 29/101, Indrawati Colony, Canal Linking Road, Durga Chowk, Rajatalab Raipur (Chhattisgarh)
Mob. No. 98279-11809, E-Mail- adv_saurabhdass@yahoo.in advocatesaurabhdass@gmail.com

That M/s. Singhaniya Buildcon Pvt. Ltd. has/have got diverted said land bearing khasra No. 565 567 Part 581/21 592, 595, 593, 596/3, 567 Part 563/1, Part 596/4, Part Area 1,03,726 Sq.Ft., situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G. for the residential & Commercial & Suvidhajanak Shops development of the colony over the order of Additional Collector (Diversión) Raipur by vide its order no 702/A-2Year 2014-15 dated 08/09/2015 vide its order no 4346A-2/Year 2014-15

That M/s. Singhaniya Buildcon Pvt. Ltd. has/have got diverted said land bearing khasra No. 563/1, 596/4, 570, 571, 572, 594 Area 76207 Sq.Ft. situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G. for the residential & Commercial & Suvidhajanak Shops development of the colony over the order of Additional Collector (Diversión) Raipur by vide its order no 53/A-2Year 2014-15 dated 11/11/2014 vide its order no 71/A-2/Year 2014-15

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

That thereafter said M/s. Singhaniya Buildcon Pvt. Ltd. has obtained Residential development permission from the Town & Country Planning Office Raipur CG vide its letter no. 10687 dated 23/07/2015 to develop said colony over the Kh No.- 563/1 Area 0.199 Hect. Kh No.- 565 Area 0.101 Hect. Kh No.- 567 Area 0.186 Hect. Kh No.- 570 Area 0.162 Hect. Kh No.- 571 Area 0.142 Hect. Kh No.- 572 Area 0.040 Hect. Kh No.- 581/21 Area 0.001 Hect. Kh No.- 592 Area 0.040 Hect. , Kh No-594 Area 0.040 Hect., Kh No-595 Area 0.101 Hect., Kh No.- 596/4 Area 0.125 Hect Total Area 1.553 Hect. situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G. which was corrected with vide Letter no 11846 dated 13/08/2015 And read as bearing Kh No.- 563/1 Area 0.199 Hect. Kh No.- 565 Area 0.101 Hect. Kh No.- 567 Area 0.186 Hect. Kh No.- 570 Area 0.162 Hect. Kh No.- 571 Area 0.142 Hect. Kh No.- 572 Area 0.040 Hect. Kh No.- 581/21 Area 0.001 Hect. Kh No.- 592 Area 0.040 Hect. Kh No.- 593 Area 0.397 Kh No.- 596/3 Area 0.019 Kh No.- 594 Area 0.040 Hect. Kh No.- 595 Area 0.101 Hect. Kh No.- 596/4 Area 0.125 Hect. Total Area 1.553 Hect. situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G.

iv) 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 2784 dated 15/10/2015 Permission No-632/25/2015 in respect to mortgaged of Flats % 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 Panchayat

Details of Mortgage Plots:-

Floor	Block 1	Block 2	Block 3	Block 4	Block 5	Block 6	Block 7	Flats	Area
1 st	1001, 1006	-----	1001 1006	1003 1004 1007	1004 1009	1002	1002	11	493.32
2 nd	2001, 2006	-----	-----	2008 2011 2012	2010	2002	2002	8	351.69
3 rd	3001, 3006	3002 3003	3001 3006	3003 3004 3007	3004 3009	3003	3003	13	553.41
4 th	4001, 4006	4002 4003	-----	4008 4011 4012	-----	4003	4003	9	380.89
5 th	5007, 5012	5002	5001	-----	5004	-----	-----	6	272.24

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			5006						
6 th	-----	6008 6009	-----	6008 6012	6009	-----	-----	5	180.95
7 th	-----	-----	7001 7006	7012 7016	7009	-----	-----	5	220.91
8 th	-----	8008 8009	-----	8012 8016	-----	-----	-----	4	150.06
9 th	-----	-----	9001 9006	-----	-----	-----	-----	2	100.05
			Total					63	2703.52

Details of LIG Plots:-

Floor	Block 2	Block 3	Block 4	Block 5	Block 6	Block 7	Flats	Area
1 st	1007, 1012	1002 1003	1002 1005 1006 1010 1013 1014	1005 1006	1005 1006	1006 1007	16	648.96
2 nd	2001, 2006	2002 2003	2002 2005 2006 2010 2013 2014	2005 2006	2006 2007	2006 2007	16	648.96
3 rd	3001, 3005 3010 3011	3002 3003	3002 3005 3006 3014	3005 3006	-----	-----	14	537.14
4 th	4004, 4005 4010 4011	4002 4003	4002 4005 4006 4010 4013 4014	-----	-----	-----	12	476.44
5 th	5004, 5005 5010 5011	5002 5003	5002 5005 5006 5010 5013 5014	-----	-----	-----	12	476.44
6 th	6004 6005 6010 6011	6002 6003	-----	-----	-----	-----	6	206.52
7 th	-----	7002 7003	-----	-----	-----	-----	2	86.35
			Total				78	3080.81

v). Nazul NOC / IDA NOC / High Rise Permission / Environment NOC / Any other NOC if applicable etc.

That said M/s. Singhaniya Buildcon Pvt. Ltd. has got NOC from NAZUL for the said colony/project vide its letter no. No-92 A(20) Year 2014-15 for the development of the over the Kh No.- 563/1 Area 0.199 Hect. Kh No.- 565 Area 0.101 Hect. Kh No.- 567 Area 0.186 Hect. Kh No.- 570 Area 0.162 Hect. Kh No.- 571 Area 0.142 Hect. Kh No.- 572 Area 0.040 Hect. Kh No.- 581/21 Area 0.001 Hect. Kh No.- 592 Area 0.040 Hect. , Kh No-594 Area 0.040 Hect., Kh No-595 Area 0.101 Hect., Kh No.- 596/4 Area 0.125 Hect Total Area 1.553 Hect. situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G.

vi). Building Permission & Approved Building Plan/ Development Permission by TCP/ Nagar Nigam :-

That said M/s. Singhaniya Buildcon Pvt. Ltd. has obtained Building permission from the Nagar Nigam, CG vide its Permission no. 242 Date 24/11/2015 to develop said Residential Colony over the khasra No. 563/1 565, 567, 581/21, 592, 595, 593, 596/3, 567, 563/1, 596/4, situated at Village- Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G.

Obtain from the builder :-


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

That thereafter in order to construction of Colony named as "HARSHIT LAND MARK" over the aforesaid land bearing Kh No.- 563/1 Area 0.199 Hect. Kh No.- 565 Area 0.101 Hect. Kh No.- 567 Area 0.186 Hect. Kh No.- 570 Area 0.162 Hect. Kh No.- 571 Area 0.142 Hect. Kh No.- 572 Area 0.040 Hect. Kh No.- 581/21 Area 0.001 Hect. Kh No.- 592 Area 0.040 Hect. Kh No.- 593 Area 0.397 Hect. Kh No.- 596/3 Area 0.019 Hect. Kh No.- 594 Area 0.040 Hect. Kh No.- 595 Area 0.101 Hect. Kh No.- 596/4 Area 0.125 Hect. Total Area 1.553 Hect. situated at Village-Heerapur Raipur P.H.No- 103/34 Tehsil- Distt- RAIPUR C.G the said land owner **M/s. Singhaniya Buildcon Pvt. Ltd.** was executed the Declaration under the provisions of M.P. Prakhoshta Adhiniyam 1976 and registered the same on dated **09/08/2016** in Book No. A1, Vol. No. **71453** vide its document no. **168** with Sub-Registrar office Raipur -CG. That said declaration has covered all the provisions of aforesaid Act and duly executed & registered

Obtain from the builder.

viii). Development Agreement / Joint Venture Agreement / Partnership-deed / Registered Power of Attorney in favour of Developer (If any) : Not Applicable

(C) CONCLUSION :-

Accordingly chain of title is complete and legally passed from person to person and accordingly thereby said **M/s. Singhaniya Buildcon Pvt. Ltd.** derived legal, valid marketable title over the said land/Plot/Flat 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 **Saurabh Kumar Dass**, 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 except one in favour of DCB Bank, charges etc. Over it and further that they will not transfer

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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.

Raipur C.G
Dt-24/05/2018


SAURABH KUMAR DASS
SAURABH KUMAR DASS
ADVOCATE ADVOCATE
RAIPUR (C.G.) Mob.: 98279-11809

Enclosed:

Search Receipt No. 3967 dated 23/05/2018 of Rs. 130/- for the year 2004-05 to 2015-16

A. Obtain Following Document from the Builder at time of project approval

1. Copy of memo regarding Colonizer registration Dt-21/06/2012
2. Copy of Municipal Tax receipt in the name of M/s. Singhaniya Buildcon Pvt. Ltd Dt-27/03/2018 & 14/03/2018.
3. Copy of Letter regarding sold, Balance Flats in the letter head of M/s. Singhaniya Buildcon Pvt. Ltd.
4. Copy of acknowledgment of letter regarding deposit of title deeds of M/s. Singhaniya Buildcon Pvt. Ltd in DCB Bank
5. Copy of Sanction letter from DCB Bank Dt-30/05/2016
6. Copy of Colonizer registration certificate Dt-30/04/2002
7. Copy of NOC from Lok Nirman Vibhag Dt-29/09/2014
8. Copy of NOC from Nazul Dt-26/09/2015, No-92/A-4 Year 2014-15
9. Copy of colony development permission & layout map from T&CP Raipur Dt-23/07/2015 No-10687.
10. Copy of amended colony development permission from T&CP Raipur Dt-13/08/2015 No-11846.
11. Copy of Colony development permission from Municipal corporation Raipur Dt-15/10/2015 No-632/25/1015 in praroop (Rule-11)
12. Copy of diversion notice Dt-08/09/2015
13. Copy of B-1 Diverted Dt-15/05/2018.
14. Copy of Diversion notice Dt-11/11/2014.
15. Copy of Documents regarding demarcation
16. Copy of power of Attorney Dt-28/09/2007 executed by Alok in favour of Ravikant & Amit Mishra Doc No-405.
17. Copy of Sale Deed Dt. 01/09/2014 executed by 1-Smt. Pushpa Jain W/o. Shri Prakash Chandra Jain 2-Smt. Garima Jain W/o. Shri Mayank Jain 3- Smt. Neha Jain W/o. Shri Gourav Jain 4- Smt. Raj Jain W/o. Shri Nirbhay Jain in favor of M/s. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya bearing Doc No- 4229. (Kh No-593 Area 0.397 Hect., Kh No-596/3 Area 0.019 Hect))
18. Copy of Sale Deed Dt. 10/09/2014 executed by Smt. Hansa Jain W/o. Lt. Shri Jagdish Jain 2- Abhishek Jain 3- Avdesh Jain 4- Ku. Astha Jain Both S/o. & D/o. Lt. Jagdish Jain in favor of M/s. Singhaniya Buildcon Pvt. Ltd. Through its Director Shri Subodh Singhaniya bearing Doc No- 3741. (Kh No-592 Area 0.040 Hect., Kh No-581/21 Area 0.001 Hect)
19. Copy of Sale Deed Dt. 22/10/2005 executed by Jagdish Jain in favour of Satish Dani bearing Doc No- 4632. (Kh No-593 Area 0.397 Hect)


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20. Copy of Sale Deed Dt. 16/07/2009 executed by Rajshree Dani in favour of Puspa Jain & others bearing Doc No- 2276. (Kh No-596/3 Area 0.019 Hect)
21. Copy of Sale Deed Dt. 27/05/2009 executed by Jagdish Jain in favour of Rajshree Dani bearing Doc No- 588. (Kh No-596/3 Area 0.019 Hect)
22. Copy of Sale Deed Dt. 15/07/2009 executed by Satish Dani in favour of puspa Jain & others bearing Doc No- 2237. (Kh No-593 Area 0.397 Hect)
23. Copy of Sale Deed Dt. 11/05/2009 executed by Gagadhar in favour of Jagdish Jain bearing Doc No- 704 Kh .
24. Copy of Sale Deed Dt. 29/12/2009 executed by Jagdish Jain in favour of Shyamsunder & other Doc No-3943.
25. Copy of MOA & AOA & Certificate of Incorporation of M/s. Singhaniya Buildcon Pvt. Ltd.
26. Board resolution of M/s. Singhaniya Buildcon Pvt. Ltd.
27. ROC search Report of CA.

**A. Pre Disbursement Document to be obtained from borrower –
FLATS / PLOTS-**

- (i) Original Agreement to Sale executed by M/s. Singhaniya Buildcon Pvt. Ltd. in favour of borrower in respect of respective Flat. (Also mentioned the boundaries of flats)
- (ii) Original NOC to mortgage from M/s. Singhaniya Buildcon Pvt. Ltd
- (iii) Original NOC to mortgage from DCB Bank.
- (iv) Own Contribution Receipt.


B. Document required to be collected at the time of handling over the pay-order –

- (i) Original Sale Deed executed by M/s. Singhaniya Buildcon Pvt. Ltd. in favour of borrower in respect of respective Flat and should be match with detail of Agreement to Sale.
- (ii) Original Registration Receipt

C. POST DISBURSEMENT DOCUMENT –

1. Mutation Paper (Municipal Tax Receipt in the name of Borrower) after Execution of Sale Deed.

Place : Raipur C.G
Date :- 24/05/2018


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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 has legally passed from person to person and scrutiny of the documents related to said property produced before me I am of the opinion:-

That the chain of title is complete and legally transferred from person to person and finally said **M/s. Singhaniya Buildcon Pvt. Ltd.** derived valid, clear, legal & marketable title over the aforesaid property as mentioned in the schedule-I.

Place: Raipur C.G

Date: 24/05/2018


SAURABH KUMAR DASS
ADVOCATE
RAIPUR (C.G.) Mob: 98279-11809