

Vivek Nagar

B.A.L.L.B. (Hons.), L.L.M.

HIGH COURT ADVOCATE



Off.: Chamber No.273-274, Phadnis

Complex, 88, M.G. Road, INDORE (M.P.)

Mob.: 8962294384, 9752434954

Email : viveknagar1@gmail.com

Dated – 11-2-2022

TITLE SEARCH REPORT (TSR)

To.
The Branch Manager,
Union Bank of India
SINDHI COLONY Branch.

1.	Date or receipt of original title deeds/ documents from Branch.	Name & designation or the official who delivered the original title deeds/documents	Date of delivery of original title deeds/documents along with Title Search report.	Name & designation of the official to whom the original title deeds/documents along with Title Search report is delivered.
2.	Name of the Account and details of the Borrower & the mortgagor.		M/s Rajhans Furniture	
FULL DESCRIPTION OF THE PROPERTY				
3	3.1	Nature of Immovable Property	Shop no. 1 at Ground Floor of House / plot no. 29, Patel Nagar, Indore (M.P.) having area 300 Sq. Ft. <u>BOUNDARIES</u> East : part of House no. 29 West : Patel Nagar Road North : Shop No. 2 South : Common Passage (Please describe the property details, with boundaries, here properly. General and vague description should be avoided)	
	3.2	(i) Survey No (ii) Hissa No (iii) Ghat No (iv) Town Survey No (v) Khasra No (vi) PattaNo. (vii) KhathaNo (viii) PlotNo.	Shop no. 1 at Ground Floor of House / plot no. 29, Patel Nagar, Indore (M.P.) having area 300 Sq. Ft. <u>BOUNDARIES</u> East : part of House no. 29 West : Patel Nagar Road North : Shop No. 2 South : Common Passage	
	3.3	Number/Identification details as per building plan/ Map	As Above	
	3.4	Extent of Property	300 Sq. Ft.	
	3.5	Name/s of the Owner/s (Full description of the owner/s with present address should be given)	Sunil Gupta S/o Shri Rajbahadur Gupta, Add – 29, Saraswati Nagar, Tehsil and district Indore (M.P.)	
	3.6	Nature of Ownership <input type="checkbox"/> Freehold <input type="checkbox"/> Lease hold (mention the residual lease term clearly) <input type="checkbox"/> License <input type="checkbox"/> Undivided Interest (mention the shares) <input type="checkbox"/> Trust Property (mention whether the borrower is a Trustee or beneficiary) <input type="checkbox"/> Assignee/Grantee of Govt. <input type="checkbox"/> Cultivating tenant <input type="checkbox"/> Title only by possession (mention whether adverse possession/or others) <input type="checkbox"/> As a member/share holder of society <input type="checkbox"/> As a mortgagee <input type="checkbox"/> As a servient owner of easement right <input type="checkbox"/> Any other (Please mention the nature of ownership)	Free Hold	



Vivek Nagar

B.A.LL.B. (Hons.), L.L.M.
HIGH COURT ADVOCATE



Off.: Chamber No.273-274, Phadnis
Complex, 88, M.G. Road, INDORE (M.P.)
Mob.: 8962294384, 9752434954
Email : viveknagar1@gmail.com

4 Tracing of Title - The Advocate submitting the opinion should give a flow chart for 30-year title ordinarily. In the event it is not possible, it should be at least for a period of 13 years giving reasons why 30 years is not possible in terms of circular IC No: 6118 dated 15th November 2000 The flow chart ideally should be as follows.

1. That, as per information & documents made available to me, I find that, previous search is done by Kamal Kant Tiwari Advocate, vide search dated 20-8-2015 and hence needs no comments on chain of property. That, I have done search from period of 20-8-2015 to 11-2-2022 and found that, Shop no. 1 at Ground Floor of House / plot no. 29, Patel Nagar, Indore (M.P.) having area 300 Sq. Ft. is of ownership of Sunil Gupta S/o Shri Rajbahadur Gupta, Add - 29, Saraswati Nagar, Tehsil and district Indore (M.P.).

2. That, property is mortgaged with Union Bank of India vide registered mortgage deed no. MP179132020A1764377 dated 18-11-2020 and original documents are in possession of Union Bank of India Sindhi Colony Branch.

TITLE DEED/DOCUMENT DETAILS UNDER WHICH OWNERSHIP IS ACQUIRED

5	Name/Nature of Deed	Details like office of the Registration, Regn. No & Date of Registration
	In favour of Sunil Gupta S/o Shri Rajbahadur Gupta	registered release deed 1A/2050 dated 19-1-2012
	So on... up to the present owner/mortgagor	Sunil Gupta S/o Shri Rajbahadur Gupta

6	List of encumbrances 1) Nature of encumbrance: <input type="checkbox"/> Charge under contract <input type="checkbox"/> Mortgage <input type="checkbox"/> Negative Lien <input type="checkbox"/> Lease/tenancy <input type="checkbox"/> Right of Maintenance /reversion <input type="checkbox"/> Charge by operation of Law <input type="checkbox"/> Preemption rights <input type="checkbox"/> Right to specific performance under an agreement to sell <input type="checkbox"/> Liens/First Charge under laws <input type="checkbox"/> Right of reversion to Government <input type="checkbox"/> Lis pendens 2) Name of the person in whose favor encumbrance is subsisting. 3) Date on which encumbrance has come into existence.	Charge of Union Bank of India Charge of Union Bank of India 2015
---	---	--

7 View on encumbrance
In the case of encumbrance, the advocate should clearly opine as to :
 How far such an encumbrance would affect the value of the property - N.A.
 Any permission/approvals are required for the Bank to create security - NO
 The extent to which Bank's security would be jeopardized because of encumbrance - N.A.
 Manner and cost of removal of encumbrance - N.A.

8 Regulatory Issues: Clearly provide the following details: -
 Whether property is affected by Land Ceiling Law
 Whether property is affected by Land fragmentation Law
 Whether property is affected by Forest law
 Whether property is affected by Planning Law
 Whether property is affected by Urban Land Ceiling Law
 Whether property is affected by rent restriction/control Law
 Whether property is affected by Environment Law
 Whether property is affected by user restrictions under Municipal/revenue Law
 Any other regulatory issue relating to property such as requirement of permission from Development Authority under Law relating to industrial parks

Advocate has to give a report clearly stating that property is not subject any regulatory issues, if nothing of the above is applicable.

Not Applicable. property is not subject to any regulatory issue





10.	Views on regulatory hurdles If the property is affected by regulatory issues, the Advocate has to give a clear view, as to: - <input type="checkbox"/> How far such an encumbrance would affect the value of the property <input type="checkbox"/> Any permission/approvals are required for the Bank to create security <input type="checkbox"/> The extent to which Bank's security would be jeopardized because of encumbrance Manner and cost of removal of encumbrance N.A.	
11.	List of documents/deeds provided to the Advocate and perused by him (The Advocate has to give full description of the documents received and perused by him, one by one) 1. All documents as per previous search report	
12.	List of further documents called for, examined, and perused <input type="checkbox"/> Advocate should provide the list of further documents asked for and examined <input type="checkbox"/> In case further documents are not necessary, the Advocate should make a statement here that <u>further documents are not necessary</u> 1. Copy of property tax payment receipt.	
13.	Whether documents examined are duly stamped as per the Stamp Act. Advocate should clearly state as to whether the documents are duly stamped or not as per the Stamp Act	Duly stamped
14.	Whether the Registration endorsements are in order Advocate should clearly state as to whether registration <u>endorsements are regular</u>	Registration endorsement is regular
15.	CERTIFICATE OF EXAMINATION "This is to certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transactions under the documents sham and fictitious"	
16.	CERTIFICATE OF TITLE "This is to certify that the title to property of borrower is clear and marketable without any further act on the part of borrower", except charge of Union Bank of India. "This is to certify that the title to the property of the borrower is clear and marketable except charge of Union Bank of India, if the following acts/deeds are done or caused to be done: - N.A."	
17.	List of documents to be deposited for creating the mortgage by deposit of title deeds 1. All documents as per previous search report. 2. Copy of property tax payment receipt of current year. 3. Affidavit from mortgagor "This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds"	
18.	Any other suggestion or Advise to protect the security interest of Bank : An affidavit of owner should be taken in respect of any litigation / court attachments / injunction/ stay order/ acquisition by govt. / local authorities etc. is not pending in respect of said property and Spot inspection of property must be done.	

Indore

(VIVEK NAGAR ADVOCATE)



Search receipt no. 34110220221926966 dated 11-2-2022