

Panel Lawyer / Authorized

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Dr. Sanjay Jain Advocate

OFFICE- Paras Maya Law House - 179, Samarth City -I,
Nainod, Gandhinagar, Indore - Pin Code 453112

Mo-9752668141 sanjayjainadv4070y00@gmail.com.

Ref No- 10/TSR/1140/UBI/ Malhar

TITLE REPORT

Date- 29.04..2022

[Annexure to Information Circular No- 5279 dated-05.01.2022]

To
The Branch Manager
Union Bank of India
Branch -Malharganj, Indore MP

1	Date of receipt of Original title deeds/ documents from Branch	Name & designation of 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.
		Ass. BM Indore		Ass. BM Indore

2	Name of the Title Holder-	Smt Dipa Devi w/o Jaykumar Mirchandani R/o- 07, Sadhu Nagar Manikbag Road Indore MP	
3	Full Description of the Property	Lease Property - Shop No- F-08 , First Floor ,Shopping Cum Residential Complex Crossroad ,IDA Scheme No- 54, MR -10, PU-3, Indore Area- 94.97 Sqmtr	
		which is bounded as under Boundary - (As per registered Sale deed)	
		East	Lobby & Toilet
		West	Shop No- F-07
		North	Parking on Ground floor
		South	Common Passage
		for security of the credit facilities granted by the UBI Branch- Malharganj , Indore MP	
3.1	NATURE OF IMMOVEABLE PROPERTY	Lease hold Property	
3.2	i. Survey No.	Lease Property - Shop No- F-08 , First Floor ,Shopping Cum Residential Complex Crossroad ,IDA Scheme No- 54, MR -10, PU-3, Indore Area- 94.97 Sqmtr	
	ii. Hissa No.		
	iii Ghat No.		
	iv Town No.		
	v Khasra No.		
	vi Patta No.	डा. राजय जेन	

डा. संजय जैन
पैनल लावर/अधिकृत एडवोकेट
यूनियन बैंक ऑफ इंडिया

	vii Khata No.	
	viii Plot No.	
	Local Name of the field as applicable Including sub – divisions should be mentioned /	
3.3	Number / Identification details as per building Map/ plan	Lease Property - Shop No- F-08 , First Floor ,Shopping Cum Residential Complex Crossroad ,IDA Scheme No- 54, MR -10, PU-3, Indore Area- 94.97 Sqmtr
3.4	Extent of property	Plot admeasuring 94.97 Sqmtr
3.5	Name/s of the Owners/s	Smt Dipa Devi w/o Jaykumar Mirchandani R/o- 07, Sadhu Nagar Manikbag Road Indore MP
3.6	Nature of ownership	
	I - Freehold	Lease hold right for 30 year (IDA Indore)
	II - Lease hold (mention the residual lease term clearly	-
	III - Undivided Iterest (mention the shares)	--
	IV- Trust Property (mention whether the borrower is a Trustee or beneficiary)	--
	V- Assignee/ Grantee of Govt.	--
	VI - Cultivating tenant	--
	VII- Title only by possession(mention whether adverse possession/or others)	--
	VIII As a Member/ share holder Of society	--
	IX- As a mortgagee	--
	X- As a servient owner of	--
	XI- easement right	---
	XII Any other (Please mention the nature of ownership here)	---
4.	Tracing of title	<p>Description of Chain of title from the year 2013- up to -2022 to the latest deed</p> <p>This is the Second search Report and previous title report is already submitted on year2012 find that the previous search was done by Bank Panel Lawyer -.Mr Arvind Singhai On Dated- 09.11..09.2012 That chain of title is mentioned in previous report . hence there is no comments given by regarding title</p> <p>On perusal and record of Original /photocopies of documents provided by the present owner on the basis of available documents it is found that- Said Property bearing All that Piece and parcel of Lease Property - Shop No- F-08 , First Floor ,Shopping Cum Residential Complex</p>

Crossroad ,IDA Scheme No- 54, MR -10, PU-3, Indore Area- 94.97 Sqmtr
belong to Smt Dipa Devi w/o Jaykumar
Mirchandani R/o- 07, Sadhu Nagar
Manikbag Road Indore MP & become
owner & possessor of said property .

That Smt Dipa Devi w/o Jaykumar
Mirchandani R/o- 07, Sadhu Nagar
Manikbag Road Indore MP deposited
Original Sale Cum Lease Deed A1/5812(G)
/A1/5506 Dated- 07.02.2007 deeds/ documents
to Union Bank of India Malharganj Indore for
Loan **and** accordingly a declaration was
registered MP179142020A1654804 Dated-
12.10.2020 at office of Sub- Registrar Indore

. The Original Sale Cum Lease
Deed A1/5812(G) /A1/5506 Dated-07.02.2007
With Relevant documents of the said
property is still in the custody of **Union
Bank of India Branch -Malharganj
Indore.**

I furnish this report In continuation to
the said title -report, I have carried out
search of Index No-11 ,Book No1, pertaining
to the said property for period of **10Years**
from- **2013** to **2021-22** by depositing search
fee vide receipt date- 29.04.2022 as maintained
and made available in the office of Sub-
Registrar of Assurances & Documents,

I have not found any recored entry of
deeds pertaining to the aforesaid property
which affects the title of the said owner or
creates any charge on it. & that the said
property is unencumbered during the said
period of search ,**except the mortgage
Charge of Union Bank of India
Malharganj Indore**

The said property can be mortgaged/re-
mortgaed and charge can be enhanced on
**it, keeping in view of title -report drafted by
by Bank Panel Lawyer -.Mr Arvind Singhai
On Dated- 03.09.2013** and taking possession
constructive possession of the title deeds
and documents/ declarations mentioned
therein .In addition to it,

(1)- Upto -date property tax payment
receipt,- year-2022

	<p><i>II Whether the property is affected by Planning Law -</i></p> <p><i>II Whether the property is affected by Urban Land Ceiling Law - No</i></p> <p><i>II Whether the property is affected by Rent restriction/ control Law - No</i></p> <p><i>II Whether the property is affected by Environment Law -</i></p> <p><i>II Whether the property is affected by user restriction under Municipal /revenue Law - No</i></p> <p><i>III Any other regulatory issue relating to property such as requirement of permission from Development Authority under law relating to industrial parks</i></p> <p><i>Advocate has to give a report clearly that property is not subject any regulatory issues, if nothing above is applicable.</i></p>	
91	<p>Views on regulatory hurdles <i>If the property is affected by regulatory issues the Advocate has to give a clear view as to:</i></p> <p><i>II How far such an encumbrance would affect the value of the property.</i></p> <p><i>II Any permission / approvals are required for the Bank to create security</i></p> <p><i>II The extent to which banks security would be jeopardized because of encumbrance</i></p> <p><i>II Manner and cost of removal encumbrance</i></p>	Not Applicable
10	<p>List of documents/ deeds provided to the Advocate and Perused by him</p> <p><i>(The Advocate has give full description of documents received and perused by him one by one)</i></p>	<p>Registered Deed-</p> <p>(i)- Original Sale / Lease Deed A1/5812(G) /A1/5506 Dated-07.02.2007 & Mortgaged vide registered Declaration.</p>
11	<p>List of documents found out while examining the deeds As above and in the search in the offices of registrar/ Revenue authorities affecting the property and examined</p> <p><i>(Advocate should take out certified copies and examine the same in the case of documents found out by him during examination as above in colum 10)</i></p>	<p>The above documents have been traced during the search period of 10 years - 2013 to 2022 depositing search fee vide receipt 29.04.2022 conducting by me on the basis of the available records of Index no-02 of the Sub Registrar Indore .</p> <p>No Mortgage entries in favour of owners are traced during the search period, except</p>

5	Title deeds/ document details which ownership is acquired		
Owner Name	Name /Nature of Deed	Details like office of the Regn Regn No & Date.	
Smt Dipa Devi w/o Jaykumar Mirchandani R/o- 07, Sadhu Nagar Manikbag Road Indore MP	Registered Lease Deed for 30 years (IDA Indore)	Original Sale Cum Lease Deed A1/5812(G) /A1/5506 Dated- 07.02.2007	
6	<p>List of encumbrances</p> <p>(1)-Nature of encumbrances</p> <p><input type="checkbox"/> Charge under contrcgt</p> <p><input type="checkbox"/> Mortgage</p> <p><input type="checkbox"/> Negative lien</p> <p><input type="checkbox"/> Leas/ lenancy</p> <p><input type="checkbox"/> Right of Maintenance/ reversion</p> <p><input type="checkbox"/> Charge by operation of law</p> <p><input type="checkbox"/> Preemption right</p> <p><input type="checkbox"/> Right to specific performance under an agreement to sell</p> <p><input type="checkbox"/> Liens/ first change under laws</p> <p><input type="checkbox"/> Right of reversion to Government</p> <p><input type="checkbox"/> List pendens</p> <p>(2)-Name of the person in whose favour Encumbrances Is subsisting</p> <p>(3)- Date on which encumbrances has come into existence</p>		<p>The said property is mortgaged (for the credit facilities granted by the Union Bank of India Branch -Malharganj Indore.</p> <p>The original registered deed with relevant documents of the said property is still in the custody of the the UBI Branch Malharganj Indore MP</p> <p>Smt Dipa Devi w/o Jaykumar Mirchandani R/o- 07, Sadhu Nagar Manikbag Road Indore MP</p> <p>The said property is mortgaged and Bank has granted Extended loan, vide registered Declaration</p>
7	<p>View on encumbrances</p> <p>In the case of encumbrance the advocate should clearly opine as to :</p> <p><input type="checkbox"/> How far such an encumbrance would affectthe value of the property .</p> <p><input type="checkbox"/> Any permission / approvals are required for the Bank to create security</p> <p><input type="checkbox"/> The estent to which banks security would be jeopardized because of encumbrance Manner and cost of removal encumbrance</p>		(for security of the credit facilities granted by the Union Bank of India Branch Malharanj - Indore.
8	<p>Regulatory Issues.</p> <p>Clearly provide the following details</p> <p><input type="checkbox"/> Whether the property is affected byLand Ceiling Law –</p> <p><input type="checkbox"/> Whether the property is affected byLand fragmentation Law –</p> <p><input type="checkbox"/> Whether the property is affected byForest Law -</p>		<p>Not Applicable</p> <p>Property is not subject to any regulatory issue.</p>

डा. असजय जैन
पंजीयन अधिकृत एडमोफर
संयोजन वृक्ष ऑफ इंडिया

		the mortgage Charge of the Union Bank of India Branch Malharganj Indore
12	List of further documents called for , examined and perused	NA
13	Whether the documents examined are duly stamped as Per the Stamp Act.	Yes The deeds is validly executed adequately stamped and duly Registered for a consideration
14	Whether the Registration endorsements are in order	Yes. in office of sub –registrar Indore
15 -	Certificate of examination	I Dr. Sanjay Jain Advocate certify that I have examined each and every pageThe documents required for giving the title clearance certificate and do not find that transactions under the documents sham and fictitious.
16	Certificate of title	I Dr. Sanjay Jain Advocate certify thatThe title to the property of the borrowerIs clear and marketable without anyfurther Act on the port of mortgager) & That the title to the property of the borrower Is clear and marketable) without any further Act on the port of borrower.
17	List of the documents to be deposited for creating the Mortgage by deposit of title deeds.	The original registered deed with relevant documents of the said property is still in the custody of the the UBI Branch Malharganj Indore MP As (i)-Original Sale Cum Lease Deed A1/5812(G) /A1/5506 Dated-07.02.2007 And In addition to it, (1)- Upto –date property tax ayment receipt,- year-2022 This is to certify that the above document If taken would create valid mortgage by deposit title deeds. valid mortgage by deposit title deeds.
18	Any other suggestion or Advise to protect the security Interest of the Bank.	- Spot inspection should be taken & confirm the aforesaid boundaries

Sub registrar office Recpt Date 29.04..2022
Place- Indore

Thanking You

Yours faithfully

डा. संजय जैन
जनल लारर/ अधिकृत एडवोकेट
भारत वक अफ इंडिया