

Ref. No.-----

Date : - 28.01.2011

(To be completed by the panel advocate)

Annexure-B

1.	Name of the Branch/BU seeking opinion.	RACPC, State Bank of India, Bhopal Allotment from HLST, Bhopal
2.	Reference No. and date of letter under the cover of which the documents tendered for security are forwarded.	Offer Letter
3.	Name of the unit/concern/company/person offering the property/ies as security	Shri Satendra Nath Shrivastava S/o Shri B.P. Shrivastava R/o NC-80, MPGL Colony Chachai Dist. Anoopur- 484220
4.	Constitution of the unit/concern/person/ body/authority offering the property for creation of charge.	Shri Satendra Nath Shrivastava S/o Shri B.P. Shrivastava R/o NC-80, MPGL Colony Chachai Dist. Anoopur- 484220
5.	State as to under what capacity is security offered (whether as joint) applicant or borrower or as guarantor, etc)	Borrower
6(a)	Particulars of the documents scrutinized serially and chronologically	List of documents:- 1. Certified copy of registered Sale deed dated- 06.04.1953 2. Certified copy of registered partition deed dated- 31.01.1997 3. Diversion orders 4. Khasra 5. Deed of Partnership dated 20.12.1999 6. Colonizer License 7. Approve map from T&C.P. 8. Rin Pustika 9. Colony Development 10. Firm Registration 11. Mortgage deed 12. Building Permission
(b)	Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.	--As above--
7.	Complete or full description of the immovable property (ies) offered as security for creation of mortgage whether equitable/registered mortgage.	Duplex No.- D-01, Situated at Village – Chhan, “11 th Mile Garden City” Patwari Halka no.- 25/44, Tehsil-Huzur, Distt-Bhopal,
(i)	Survey No.	Khasra no. 158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361
(ii)	Door No (in case of house property)	Duplex No.- D-01
(iii)	Extent/area including plinth/built up area in case of house property	Area 07 X 15 = 105 Sq. Meters.
(iv)	Locations like name of the place, village, city, registration, sub-district etc.	Situated at Village -- Chhan, “11 th Mile Garden City” Tehsil-Huzur, Distt-Bhopal (M.P.)
(v)	Boundaries	Boundaries of Duplex No.- D-01 East – Road West – Plot no.- D-1 North – Road South – Plot no.- D-24
8.	Flow of titles tracing out the title, of the intended mortgagor and his/its predecessors in interest from the Mother Deed to the Latest title Deed. And where Minor's interest or other clog on title is involved, for a further period, depending on the need for clearance of such clog on the Title. (Separate Sheets may be used)	Details are given on enclosed sheet.
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or inam Holder or Govt. Grantee/Allottee etc.).	It is ownership right.
10(a)	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No
(b)	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	No Encumbrances found against the property, in the search conducted by me in the available records (index –II Register) of Sub Registrar Office for the Last 30 Years.
11.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Receipt not presented
12.	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	NA
13.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No Bar
14.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this regard.	Original Documents is required for creating EM.
15.	The specific persons who are required to create mortgage/to	Shri Satendra Nath Shrivastava S/o Shri B.P. Shrivastava R/o NC-

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**Checklist for the Guidance of the Advocates
Verifying the title to the property (ies) offered as security**

Annexure-C

1.	Nature of title (Ownership/Leasehold/occupancy/Govt. grant/ allotments etc.	Ownership
2.	If leasehold, whether;	
	(a) lease Deed is duly stamped and registered	Not applicable.
	(b) lessee is permitted to mortgage the Leasehold right,	Not applicable.
	(c) duration, of the Lease/unexpired period of lease,	Not applicable.
	(d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	Not applicable.
3.	If Govt. grant / allotment / Lease-cum / Sale Agreement, whether; (a) Grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions. (b) The mortgagor is competent to create charge on such property.	Not applicable.
4.	If occupancy right, whether; (A) Such right is heritable and transferable, (b) Mortgage can be created.	Yes Yes
5.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required/obtained	Not applicable No
6.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible-the modalities/procedure to be followed and the reasons for coming to such conclusion	Not applicable.
7.	If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for enforcing, thereon	Not applicable.
8.	In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	The land Owner has already obtained the permission
9.	Whether the property is affected by any local laws (viz. Agriculture Laws, weaker Sections, minorities, Land Laws etc.)	NO
10(a)	In case of partition/settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Not applicable.
(b)	Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Not applicable.
(c)	Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	Not applicable.
11(a)	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not applicable.
(b)	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not applicable
12(a)	Whether the property belongs to a Limited Company, check the Borrowing powers, BOD resolution, Authorization to create mortgage/execution of documents. Registration of any prior charges with the company Registrar, Articles of Association/provision for common seal etc.	Not applicable.
(b)	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not applicable
13.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/stamped/authenticated in terms of the Law of the place, whether it is executed.	NA
14.	If the property is a flat/apartment or residential/commercial complex, check	
(a)	Promoter's/Land owner's title to the land/building	Check and found Correct
(b)	Development Agreement/Power of Attorney	Yes
(c)	Extent of authority of the Development/builder	Not applicable
(d)	Independent title verification of the Land and /or building in question	Verified
(e)	Agreement for sale (duly registered)	Agreement to Sale not Executed
(f)	Payment of proper stamp duty	Not applicable
(g)	Conveyance in favor of society/Condominium concerned	Not applicable
(h)	Occupancy Certificate/allotment letter/letter of possession	Not applicable
(i)	Membership details in the Society etc.	Not applicable
(j)	Share Certificate	Not applicable
(k)	No Objection Letter from the Society	Not applicable
(l)	All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	Not applicable
15.	Where the property is a joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minors share if any, rights of female members etc.	Not applicable
16.	Pending Litigations/ Court attachments/ injunction/ stay orders/ acquisition by the Govt./ Local authorities etc that could be ascertained.	Information can not be ascertain/ Obtain an Affidavit from Mortgager
17.	Any other details required for the purpose.	No

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CERTIFICATE OF TITLE

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of "Registered/Equitable/ English Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Registered/Equitable Mortgage is created, it will satisfy the requirements of creation of Registered Equitable Mortgage and I further certify that :

(*please specify the kind of mortgage) –

1. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure C and the other relevant factors.
1. (A) I confirm having made a search in the Land/Revenue records. I do not find any thing adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or my agent in making search.
- 1.(B) Following scrutiny of Land Records/Revenue Records and relative Title Deeds, I hereby certify the genuineness of the Title Deeds Suspicious/Doubt, if any has been confirmed by making necessary enquiries
- 2(A) There are no prior Mortgage/Changes/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 30 years pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
- 2(B) In case of second/subsequent charge in favour of the Bank, there are no other mortgages./charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable). **NA**
3. Minor/(s) and his/their interest in the property/(ies) is to the extent of (Specify the share of the Minor with Name). (Strike out if not applicable). **NA**
4. The Mortgage if created will be available to the Bank for the Liability. of the intending Borrower, Shri Satendra Nath Shrivastava S/o Shri B.P. Shrivastava R/o NC-80, MPGL Colony Chachai Dist. Anoopur-484220
5. I certify M/s Ritu Construction has/have an absolute, clear and Marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

In case of creation of Mortgage by deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage.

Note :- I further advise that:-

- a) Original Sale Deed to be obtained to create Equitable Mortgage.
- b) My Search Report is based on the records in Index-II Register of Sub Registrar Bhopal.
- c) Please note that I have not meet or seen the title holder of the property and identification of the title holder is very much necessary at the time of taking the property on Mortgage.
- d) Please also take an affidavit from the concerned party.
- e) Physical verification of Plot & Boundaries of Plot is necessary.
- f) Obtained NOC from M/s Ritu Constrations

There are no legal impediments for creation of mortgage under any applicable Law/Rules in force.

SCHEDULE OF THE PROPERTY/IES

Duplex No.- D-01, Situated at Village – Chhan, “11th Mile Garden City” Patwari Halka no.- 25/44, Tehsil-Huzur, Distt-Bhopal,

Boundaries of Duplex No.- D-01

East – Road

West – Plot no.- D-1

North – Road

South – Plot no.- D-24

Nagendra B. Mudgal
(S.B.I. Panel Advocate)

363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361 Area 23.20 acre (10.201 Hecter), Situated at Village – Chhan, Patwari Halka no.- 25/44, Tehsil-Huzur, Distt-Bhopal, & Duplex No.- D-01, Situated at Village – Chhan, “11th Mile Garden City” Patwari Halka no.- 25/44, Tehsil-Huzur, Distt- Bhopal

2. That initially the said land Khasra no.158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361 (old Khasra no.- 127, 128, 129/1, 128/3, 102, 103, 115, 116, 117, 119, 110, 111, 147, 159/47, 112, 108) Area 63.95 acre Situated at Village – Chhan, Patwari Halka no.- 25/44, Tehsil-Huzur, Distt-Bhopal was owned and possessed Smt Fatima Bee W/o Late Shri Munshi Ahmedullah Khan R/o Village – Chhan. Tehsil-Huzur, Distt-Bhopal, her name in revenue records.
3. There after Smt Fatima Bee W/o Late Shri Munshi Ahmedullah Khan R/o Village – Chhan, Tehsil-Huzur, Distt-Bhopal has sold said land Khasra no.158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361 (old Khasra no.- 127, 128, 129/1, 128/3, 102, 103, 115, 116, 117, 119, 110, 111, 147, 159/47, 112, 108) Area 63.95 acre Situated at Village – Chhan, Patwari Halka no.- 25/44, Tehsil-Huzur, Distt-Bhopal in favour of Shri Vijay Kumar S/o Shri Chhaganmal, Shri Ram Prasad S/o Shri Sewaram, & Shri Bhagwan Das S/o Shri Nathuram through registered sale deed which is registered in the Office of The Sub Registrar Bhopal at Sr. No.176 Dated 06.04.1953.
4. There after on the basis of said Sale deed mutation has been done in favour of Shri Vijay Kumar S/o Shri Chhaganmal, Shri Ram Prasad S/o Shri Sewaram, & Shri Bhagwan Das S/o Shri Nathuram in revenue records, Khasra year 1955.
5. There after Death of Shri Vijay Kumar the aforesaid land got mutated in the revenue record in his legal heirs & Successors Smt. Prabha Induria, Shri Anirudh Induria & Ku. Ritu Induria, Khasra year 1983.
6. That Smt. Prabha Induria, Shri Anirudh Induria & Ku. Ritu Induria, owned and possessed following land at Village- Chhan, Tehsil- Huzur, Distt. Bhopal, as per the Fard Battan. Bhu- Adhikar & Rin Pustika no.- 2413.

S. No.	Khasra No.	Land owner	Village	Area
1.	108, 110, 111, 112	Ku. Ritu Induria	Chhan	07.87 Acrea
2.	102, 103, 115, 116, 107	Anirudh Induria	Chhan	15.94 Acres
3	102, 103, 115, 116, 117,	Smt. Prabha Induria	Chhan	5.84 Acres
4	126, 128, 129/1	Smt. Prabha Induria	Chhan	10.10 Acres
			Total area	39.75 Acres

7. There after Smt. Prabha Induria has Remarriage to Shri Laxmi Narayan Induria S/o Shri Satynarayan Induria R/o Village- Chhan Tehsil- Huzur, Distt. Bhopal
8. There after said land Khasra no.- 108, 110, 111, 112, 102, 103, 115, 116, 107, 102, 103, 115, 116, 117, 126, 128, 129/1 area 39.75 acre is partition Deed between Shri Laxmi Narayan Induria S/o Shri Satynarayan, Smt. Prabha Induria w/o Shri Laxmi Narayan Induria, Anirudh Induria S/o Late Shri Vijay Kumar, Ku. Ritu, Induria D/o Late Shri Vijay Kumar, all R/o Village Chhan, Tehsil- Huzur, Distt. Bhopal, Registered Partition Deed which is registered in the Office of The Sub Registrar Bhopal at Book No. A-1, Granth No. 12214 at Sr. No.3023 (Kha) Dated 31.01.1997,
9. There after Khasra no.- 108, 110, 111, 112, 102, 103, 115, 116, 107, 102, 103, 115, 116, 117, 126, 128, 129/1 has been Charged & Constructed New Khasra 158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361.
10. There after, (1) Shri Anirudh Induria S/o Shri Laxmi Narayan Induria, (2) Shri Laxmi Narayan Induria S/o Shri Satynarayan (3) Smt. Prabha Induria w/o Shri Laxmi Narayan Induria, (4) Ku. Ritu Induria D/o Shri Laxmi Narayan Induria had executed Deed of partnership on dated 20.12.1999 for carrying business of Colonizers, developers & Builders, Constructing residential houses, Commercial Complex, industrial and educational Complex, Hotels etc. Under the business name and style of M/s RUTI CONSTRUCTIONS. Partnership is registered under the Indian Partnership act. - 1932 vide no. 48 Year 2000-2001 Dated – 24-03-2006. As per Deed of partnership all partners are authorized has Execute all necessary document (Mention in Para-07 & 12 of Deed of partnership)

12. That obtained necessary diversion order under section 172 of MPLRC act 1959 to get the aforesaid land to use as residential purpose. That order was passed from SDO, Tehsil- Huzur, District- Bhopal, description as under:-

S. No.	Name of land Owners	Case no.	Khasra no.	Area (in Acres)
1.	Shri Anirudh Induria	27/A-2/1999-2000 Dated- 05.06.2000	102, 103, 115, 116, 117, 119/1/1	5.00 acres
2	Shri Anirudh Induria	155/A-2/1997-1998 Dated- 16.04.1997	102, 103, 115, 116, 117, 119/1/1	1.00 acres
3	Shri Laxmi Narayan Induria	156/A-2/1997-1998 Dated- 16.04.1999	102, 103, 115, 116, 117, 119/1/2,	1.00 acres
4	Smt. Prabha Induria	28/A-2/1999-2000 Dated- 05.06.2000	127, 128, 129/1, 119/1/1	5.94 acres
5	Smt. Prabha Induria	94/A-2/1997-1998 Dated- 16.04.1997	102, 103, 115, 116, 117, 119/2, 127, 128, 129/1/k	1.00 acres
6	Ku. Ritu Induria	157/A-2/1997-1998 Dated- 16.04.1999	108, 110, 111, 112/2	1.00 arces
7	Ku. Ritu Induria	26/A-2/1999-2000 Dated- 05.06.2000	108, 110, 111, 112	6.87 arces
			Total area	21.81 acres

13. That M/s Ruti Construction, Shri Anirudh Induria, Shri Laxmi Narayan Induria Smt. Prabha Induria & Ku. Ritu Induria had obtained necessary approval of lay out plan from the Office of joint director, Town and Country planning Bhopal Vide no 972/L.P. 17/ धारा-16/जिका/नग्रनि/2010 dated 21.09.2010 aforesaid said land area 10.201 hector of said Khasra no.- 158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361.
14. That M/s Ruti Construction, Shri Anirudh Induria, Shri Laxmi Narayan Induria Smt. Prabha Induria & Ku. Ritu Induria had obtained permission to develop colony from the office of SDO Bhopal vide permission no. 16/2010 dated 02-09-2009 vide case no.- 89/B-121/2010-2011 for the 10.201 hectare of land of Khasra no. 158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361.
15. That M/s Ruti Construction, office- B-37, Sagar Royal Homes Hoshangabad Road, Bhopal through partner Shri Anirudh Induria had executed registered mortgage deed on date- 22.11.2010 in favour of Sarpanch gram Panchayat- Chhan, Tehsil- Huzur, Distt. Bhopal of said land Khasra no. 158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361 Mortgage area 8992.77 Sq. mt. mortgage property details of which are given below:-

S No.	Plot no.	Number of Plots	Areas
1.	Plot no.- E-1 to E- 133	133 No.	6120.77 Sq. mt.
2.	Plot no.- D-79 to D-94	16 No.	1680.00 Sq. mt.
3.	Plot no.- A-82 to A-86	05 No.	562.00 Sq. mt.
4.	Plot no- D-64 to D-69	06 No.	630.00 Sq. mt.
		Total Plot area	8992.77 Sq. mt.

16. That M/s Ruti Construction is Developing & Constructing Colony, Colony name & Style is "11th Mile Garden City". Said Project Land Area 10.201 Hector, land of Khasra no. 158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361 Situated at Village – Chhan, Tehsil-Huzur, Distt-Bhopal (M.P.)
17. That M/s Ruti Construction has allot the said Duplex No.- D-01, Situated at Village – Chhan, "11th Mile Garden City" Patwari Halka no.- 25/44, Tehsil-Huzur, Distt- Bhopal through offer Letter dated- 16.12.2010 in favour of Shri Satendra Nath Shrivastava S/o Shri B.P. Shrivastava R/o NC-80, MPGCL Colony Chachai Dist. Anoopur- 484220.
18. That Necessary Building Permission has obtained from Gram Panchyat Chhan Vide letter dated- 16.12.2010 for construction of Plot no.- D-01.
19. That in the available records Index-II of Sub-Registrar Office, Bhopal the aforesaid M/s Ruti Construction, Shri Anirudh Induria, Shri Laxmi Narayan Induria Smt. Prabha Induria & Ku. Ritu Induria has become the

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lawful owner of the said land of Khasra No. 158, 160/1, 347, 348, 352, 353, 354/1/1, 355, 363, 428, 429, 430, 431/1, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 360 & 361 Area 25.20 acre (10.201 Hector) Situated at Village – Chhan, Tehsil-Huzur, Distt-Bhopal (M.P.) & no adverse entry was found in the registration records.

20. That Shri Ram Soni S/o Shri Haridas Soni R/o 3/3, Rajgaj Dam Colony Chanderi District, Ashok Nagar has to sign a agreement to mortgage on proper stamp duty in favour of the bank to obtain financial assistance

Nagendra B. Mudgal
(S.B.I. Panel Advocate)

Suresh Choudhary

M.Sc., LL.B.

▼ **ADVOCATE**

2, Liberty Chamber, Mezzanine Floor,
Plot No. 18, Near Batra Hospital,
Jyoti Cinema Square, Zone-I,
M.P. Nagar, Bhopal (M.P.) - 462 011
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Empaneled Advocate : * ICICI Bank Ltd. * Standard Chartered Bank * HDFC Bank Ltd. * Centurion Bank of Punjab
* UTI Bank Ltd. * BHW Birla Home Finance Ltd. * PNB Housing Finance Ltd.

ANNEXURE:-

1. Copy of registered sale deed dated 6-4-1953 Ser. No. 176 executed by Fatima Bee W/o Late Shri Munshi Ahmedullah Khan in favour of Shri Vijay Kumar S/o Shri Chhaganmal, Shri Ram Prasad S/o Shri Sewaram, Shri Bhagwan Das S/o Shri Nathuram.
2. Copy of registered Partnership deed dated 20-12-1999.
3. Copy of Diversion order vide Case No. 27/A-2/99-2000 dated 5-6-2000, Case No. 155/A-2/97-98 dated 16-4-1999, Case No. 28/A-2/99-2000 dated 5-6-2000, Case No. 94/A-2/97-98 dated 16-4-99, Case No. 26/A-2/99-2000 dated 5-6-2000, Case No. 157/A-2/1997-98 dated 16-4-1999, Case No. 156/A-2/97-98 dated 16-4-1999 passed by Sub-Divisional Officer Bhopal.
4. Copy of Lay out plan approved by T.N.C.P. Bhopal.
5. Copy of Colonizer licence.
6. Copy of Death Certificate of Mr. Vijay Kumar Bhandari.
7. Copy of Affidavit of Smt. Prabha Induria.
8. Copy of Khasra.


(Suresh Chaudhary)
Advocate

Suresh Choudhary

M.Sc., LL.B.

2, Liberty Chamber, Mezzanine Floor,
Plot No. 18, Near Batra Hospital,
Jyoti Cinema Square, Zone-I,
M.P. Nagar, Bhopal (M.P.) - 462 011
Tel.: (0755) (O) 4285498
Mob.: 93031 30659



▼ **ADVOCATE**

Empaneled Advocate : * ICICI Bank Ltd. * Standard Chartered Bank * HDFC Bank Ltd. * Centurion Bank of Punjab
* UTI Bank Ltd. * BHW Birla Home Finance Ltd. * PNB Housing Finance Ltd.

Dated : 16.11.2010

To,
The Manager,
Dewan Housing Finance Corpn. Ltd.,
Bhopal.

Dear Sir,

NAME OF PROJECT : " M/s. Ritu Construction Bhopal over its over its colony known as " 11th Mile Garden City " over the revenue survey No. 158, 160/1, 347, 348, 452, 354/1/1, 355, 363, 428, 429, 430, 431/1, 360, 361, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 353, (Old Khasra No. 127, 128, 129/1, 102, 103, 115, 116, 117, 119, 110, 112, 108) rakba 10.201 hect. of Village Chhan Tehsil Huzur, District Bhopal (M.P.).

Tracker No. :

Sir,

Please refer to your instruction on the captioned matter In this connection, I submit my report as under :

1. That initially the land of revenue Survey No. the revenue survey No. 158, 160/1, 347, 348, 452, 354/1/1, 355, 363, 428, 429, 430, 431/1, 360, 361, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 353, (Old Khasra No. 127, 128, 129/1, 102, 103, 115, 116, 117, 119, 110, 112, 108) rakba 10.201 hect. of Village Chhan Tehsil Huzur, District Bhopal (M.P.) was owned and possessed by Fatima Bee W/o Late Shri Munshi Ahmedullah Khan R/o Gram Chhan Teh. Huzur Distt. Bhopal and who has sold the said land in favour of Shri Vijay Kumar S/o Shri Chhaganmal, Shri Ram Prasad S/o Shri Sewaram, Shri Bhagwan Das S/o Shri Nathuram through registered sale deed which was registered in Sub registrar office Bhopal on dated 6-4-1953 Ser. No. 176.
2. That after death of Shri Vijay Kumar the aforesaid land got mutated in the revenue record in his legal heirs & successors Smt. Prabha Indura, Shri Anirudh Induraia, Shri Ritu Induria and thereby they are become the joint owner of the said land. and they have contributed the said land in the common stock of the partnership firm known as M/s Ritu Construction Bhopal. The said partnership deed was executed on dated 20-12-1999.
3. That the aforesaid land had got diverted for other than agricultural purposes as required under Section of M.P. Land Revenue Code, 1959, vide diversion Case No. 27/A-2/99-2000 dated 5-6-2000, Case No. 155/A-2/97-98 dated 16-4-1999, Case No. 28/A-2/99-

[Signature]

Suresh Choudhary

M.Sc., LL.B.

▼ **ADVOCATE**

2, Liberty Chamber, Mezzanine Floor,
Plot No. 18, Near Batra Hospital,
Jyoti Cinema Square, Zone-I,
M.P. Nagar, Bhopal (M.P.) - 462 011
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Empaneled Advocate : * ICICI Bank Ltd. * Standard Chartered Bank * HDFC Bank Ltd. * Centurion Bank of Punjab
* UTI Bank Ltd. * BHW Birla Home Finance Ltd. * PNB Housing Finance Ltd.

2000 dated 5-6-2000, Case No. 94/A-2/97-98 dated 16-4-99, Case No. 26/A-2/99-2000 dated 5-6-2000, Case No. 157/A-2/1997-98 dated 16-4-1999, Case No. 156/A-2/97-98 dated 16-4-1999 passed by Sub-Divisional Officer Bhopal.

4. That said M/s. Ritu Construction for the purpose of developing a residential colony over the said land approved lay out plan from Town and Country Planning Department, Bhopal vide letter No. 972/LP/17/Dhara-16/N.Gr.Ni./Ji.Ka/2010 dated 21-9-2010.
5. That the necessary registration certificate for colonisation have also been obtained by the said company from the S.D.O. Bhopal, vide its registration No. 07/09 dated 01-05-2009.
6. That accordingly all the legal compliances have been made by the said M/s. Ritu Construction Bhopal for the purpose of colony development in the name of "**11th Mile Garden City**" over the said land 3.38 acres.
7. That thus the chain of title is complete and legally passed from person to person and on verification of the record of Sub Registrar Office, Bhopal for the last 13 years, I say that **M/s. Ritu Construction Bhopal** have got clear, marketable and free from all encumbrances title over the said revenue survey No. **158, 160/1, 347, 348, 452, 354/1/1, 355, 363, 428, 429, 430, 431/1, 360, 361, 412, 413, 414, 418/1, 419, 420, 421/1, 422/1, 423/1, 353, (Old Khasra No. 127, 128, 129/1, 102, 103, 115, 116, 117, 119, 110, 112, 108) rakba 10.201 hect.** of Village Chhan Tehsil Huzur, District Bhopal (M.P.). and the colony being developed thereon and it can be legally sell such developed plots in favour of purchaser concerned.

Note- Subject to be Development Permission from S.D.O. Bhopal.

Further in my opinion the following documents are required to be taken from each individual borrower for creation of security in each individual home loan file.

OPTION :

1. Original Registered Sale-deed of the plots/house in favour of prospective buyers/our borrower executed by "**M/s. Ritu Construction through partner Shri Anirudh Induria**" (Pre-Disbursal Document).
2. Original Allotment letter executed by and between prospective buyers/our borrower and "**M/s. Ritu Construction through partner Shri Anirudh Induria**" (Pre-Disbursal Document).

Thanking you,

Yours faithfully,

(Suresh Choudhary)
Advocate