



Bar No. G/875/2003

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પરંતપ વાય. રાવલ

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TITLE CLEARANCE CERTIFICATE

(A) Name of the Title Holder:- Smt. Kundanben Ratilal Thakkar (Akhani) At :- Palanpur, "Ayodhya Nagar", Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat.

I, Mr. Paramtap Y. Raval, Advocate has investigated the title of Smt. Kundanben Ratilal Thakkar (Akhani) to the immovable properties Constructed At :- Palanpur, "Ayodhya Nagar", Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat on the basis of the title deed/s and other documents (more particularly described in Schedule-I) Encumbrance Certificates, the discussions I/we had with the Mortgagor, the Revenue Authorities and searches carried out by us in the office of the Sub-Registrar of Assurances, registrar of Companies (in case of the immovable property is owned by a company) inspection of the records (relating to the litigation) in the Court/s which has jurisdiction over the said immovable properties.

My /Our Report on Title is as under :-

(1).. Description of Property :-

All the piece and parcel with construction thereon of immovable property regarding to Revenue Survey No. 1130 Paiki, Consolidated City Survey No. 13024 Paiki Plot No. 74, 75, 81 & 82 Comprised in residential scheme "Ayodhaya Nagar" total admeasuring in all 450-30 Sq. Mt. i.e. 4845-23 Sq. Mt. Situated At:- Palanpur Kasba with City, Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat and bounded as under:-

(1) Measurement of Plot No. 74 :-

North to South	:-	East Side	11-30 Mt.
North to South	:-	West Side	9-30 Mt.
East to West	:-	North Side	10-00 Mt.
East to West	:-	South Side	10-20 Mt.

Total admeasuring in all 103-00 Sq. Mt. i.e. 1108-28 Sq. Ft.

(2) Measurement of Plot No. 75 :-

North to South	:-	East Side	13-10 Mt.
North to South	:-	West Side	11-30 Mt.

East to West	:-	North Side	9-00	Mt.
East to West	:-	South Side	9-18	Mt.

Total admeasuring in all 109-8000 Sq. Mt. i.e. 1181-45 Sq. Ft.

(3) Measurement of Plot No. 81 :-

North to South	:-	East Side	12-50	Mt.
North to South	:-	West Side	12-50	Mt.
East to West	:-	North Side	10-00	Mt.
East to West	:-	South Side	10-00	Mt.

Total admeasuring in all 125-00 Sq. Mt. i.e. 1345-00 Sq. Ft.

(4) Measurement of Plot No. 82 :-

North to South	:-	East Side	12-50	Mt.
North to South	:-	West Side	12-50	Mt.
East to West	:-	North Side	9-00	Mt.
East to West	:-	South Side	9-00	Mt.

Total admeasuring in all 112-5000 Sq. Mt. i.e. 1210-50 Sq. Ft.

Four Boundaries are as under :-

East :- Adjoining Plot No. 75 attached with Plot No. 76.
Adjoining Plot No. 82 attached with Plot No. 83.

West :- Adjoining 7-50 Mt. Wide Way attached with Plot No. 74 & 81.

North:- Adjoining 7-50 Mt. Wide Way attached with Plot No. 81 & 82.

South:- Adjoining Plot No. 74 & 75 and then short way.

Chain of Title

History Revenue Survey No. 1130 Paiki, Consolidated City Survey No. 13024 Paiki Plot No. 74, 75, 81 & 82 Comprised in residential scheme "Ayodhya Nagar" Situated At:- Palanpur, Near T.V. Centre, Dairy Road, :-

(1) Originally the agriculture land bearing Revenue Survey No 1130 has been come in the ownership of (1) Talsibhai Majibhai Harijan, (2) Dharma Manjibhai Harijan (3) Jethabhai Becharbhai, (4) Harkhubai Punjabhai. Amongst them Harkhubai Punjabhai has been expired and to that effect, his legal heirs namely Talsibhai Manjibhai come on records whom was already on records for his share and to that effect entry was made in the Revenue Records as village form No. 6 by entry No. 2407 and the same was certified by competent authority on dated 02/08/1970.



(2) As per record, above stated agricultural land has been declared as Old Condition land by Order dated 29/05/1973 and running on the name of of (1) **Talsibhai Majibhai Harijan**, (2) **Dharma Manjibhai Harijan** (3) **Jethabhai Becharbhai** and to that effect entry was made in the Revenue Records as village form No. 6 by entry No. 2790 and the same was certified by competent authority on dated 31/05/1973.

(3) As per records, Dharmabhai Manjibhai Harijan has been expired no 06/06/1975 and to that effect, his legal heirs namely (1) **Ganeshbhai Dharmabhai**, (2) **Tejabhai Dharmabhai** & (3) **Lavjibhai Dharmabhai** has been come on records for his share and to that effect entry was made in the Revenue Records as village form No. 6 by entry No. 3259 and the same was certified by competent authority on dated 06/09/1976.

(4) As per records, Revision Survey of Agricultural land belongs to Revenue Survey No. 1130 Paiki Acre 7-10 Guntha has been made and to that effect, agricultural land has been running on the name of (1) **Talsibhai Majibhai Harijan**, (2) **Dharma Manjibhai Harijan** (3) **Jethabhai Becharbhai** and to that effect entry was made in the Revenue Records as village form No. 6 by entry No. 3478 and the same was certified by competent authority on dated 12/06/1978.

(5) As per records, (1) **Talsibhai Majibhai Harijan**, (2) **Jethabhai Becharbhai**, (3) **Ganeshbhai Dharmabhai**, (4) **Tejabhai Dharmabhai** & (5) **Lavjibhai Dharmabhai Paiki** (1) **Jethabhai Becharbhai**, (2) **Ganeshbhai Dharmabhai**, (3) **Tejabhai Dharmabhai** & (4) **Lavjibhai Dharmabhai** has been sold their shares to **Virabhai Talsibhai** by registered sale Deed by Deed on dated 08/05/1978 and to that effect entry was made in the Revenue Records as village form No. 6 by entry No. 3623 and the same was certified by competent authority on dated 06/02/1979.

(6) Then after, afore-said agricultural land belongs to **Revenue Survey No. 1130 Paiki** Acre 7-10 Guntha has been converted in to Non agricultural land by Order No. A/land/2/N.A.S.R/17/88/Vashi/3 to 9 on dated 09/01/1989 and also approved the lay out plan and to that effect entry No 5966 has been made in the records of right and same was certified by competent authority on dated 16/02/1989.]

(7) As per records, Distribution of Non agricultural land belongs to Revenue Survey No. 1130 Paiki Plots No. 1 to 78 has been made between **Talsibhai Manjibhai Harijan** & **Virabhai Talsibhai Parmar** and to that effect, under mentioned plots has been come in the share of Under mentioned persons as under.

Sr. No.	Name	Plots No.
1.	Talsibhai Manjibhai Harijan	1 to 6 28 to 31

		62 to 66
		71 to 72
		74 to 78
2.	Virabhai Talsibhai Parmar	79 to 100
		102 to 163

and to that effect entry was made in the Revenue Records as village form No. 6 by entry No. 6776 and the same was certified by competent authority on dated 17/12/1991.

(8) As per records, Virabhai Talsibhai Parmar has distributed the Non agricultural land belongs to Revenue Survey No. 1130 Paiki Plots Nos. has been made between under mentioned persons and to that effect, under mentioned plots has been come in the share of under mentioned persons as under.

Sr.No.	Name	Plots No.
1.	Maniben Virabhai Parmar	79 to 87, 148, 152 & 156
2.	Kundankumar Virabhai Parmar	89 to 96, 103 & 149 to 151
3.	Girishkumar Virabhai Parmar	104 to 110, 119, 120, 153 to 155
4.	Belakumari Virabhai Parmar	121 to 129 & 157 to 159
5.	Maniben Maganlal Parmar	
	W/o. Virabhai Talsibhai Parmar & Tusharkumar Virabhai Parmar	136 to 144 & 145 to 147



(9) As per records, Internal Distribution of Non agricultural land belongs to Revenue Survey No. 1130 Paiki Plots No. 1 to 78 has been made between (1) Maniben Virabhai Parmar, (2) Kundankumar Virabhai Parmar, (3) Girishkumar Virabhai Parmar, (4) Belakumari Virabhai Parmar & (5) Maniben Maganlal Parmar W/o. Virabhai Talsibhai Parmar Tusharkumar Virabhai Parmar and to that effect Plots Nos. 74 to 75 has been come in the share of Maniben Maganlal Parmar W/o. Virabhai Talsibhai Parmar Tusharkumar Virabhai Parmar on affidavit dated 25/11/191 on dated 20/12/1991 and to that effect entry has been made in the Property Card and same was certified by competent authority.

(10) Then after, as per records, Non agricultural Property as belongs to Revenue Survey No. 1130 Paiki, Consolidated City Survey No. 13024 Paiki Plot No. 74, 75, 81 & 82 Comprised in residential scheme "Ayodhaya Nagar" total admeasuring in all 450-30 Sq. Mt. i.e. 4845-23 Sq. Mt. Situated At:- Palanpur Kasba with City, Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat sold by Maniben Virabhai Parmar W/o. Virabhai Maganlal Parmar to Kundankumar Ratilal Thakkar (Akhani)

by registered deed by **Deed No. 794** on dated 22/04/1997 and to that effect entry has been made in the Property Card by Entry No. 180 and same was certified by competent authority on dated 14/07/1997.

(11) Further I have given Public Notice in **Gujarati Language daily News Paper "Divya Bhaskar"** dated 17/04/2019 regarding to Immovable Property belongs to **Revenue Survey No. 1130 Paiki, Consolidated City Survey No. 13024 Paiki Plot No. 74, 75, 81 & 82 Comprised in residential scheme "Ayodhaya Nagar"** total admeasuring in all 450-30 Sq. Mt. i.e. 4845-23 Sq. Mt. Situated **At:- Palanpur Kasba with City, Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat** registered at Palanpur Sub Registrar Office, Banaskantha, Gujarat.

We had invited Claims within **"7- Seven"** days from the date of Publication of Notice in respect of Losing Original Sale Deeds mentioned in the published Notice & towards the reason of Non availability of Original Sale Deed, at the end for the reason being inadvertently lost of misplaced from its end, hence Non availability at their end.

That No Persons, Society, Institution, Group and trust owing any right of ownership or possession or lien or Claim of whatsoever nature had raised any of such rights or claims within the said period of **"7-Seven"** days from the date of Publication of said Notice, Personally before the undergoing with physically proofs thereof in original.

(12) As per records & Looking to the facts, I am come to the conclusion that said property belongs to **Revenue Survey No. 1130 Paiki, Consolidated City Survey No. 13024 Paiki Plot No. 74, 75, 81 & 82 Comprised in residential scheme "Ayodhaya Nagar"** total admeasuring in all 450-30 Sq. Mt. i.e. 4845-23 Sq. Mt. Situated **At:- Palanpur Kasba with City, Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat** Non Agricultural land is running on the name of **Smt. Kundanben Ratilal Thakkar (Akhani)** in the Revenue Record till date.

Whether there is no doubt/ suspicion about the genuineness of the original documents. I have verified all entries which are all certified legal and correct. Therefore in the government record **name of the above stated person is running.** That there are no claims are pending relation to the property in any court of Law in India, which effect the title adversely.

I certify that the title of the said property is **CLEAR & MARKETTABLE** and free from any charges or encumbrances for the above stated Property and free from reasonable doubt.

AND AS SUCH, ABOVE-STATED PERSON HAS BECOME THE LEGAL OWNER OF THE ABOVE STATED PROPERTY.



(3).....Minor's Interest / HUF Property:-

[Advocate may indicate the minors' interest, if any, in the immovable property.]

No

(4).....Mutation of the name of the owner in revenue records:-

[The Advocate is required to mention whether the name of the mortgagor is mutated. If not, the reasons for the same and implications of it may be mentioned. Status of payment of taxes may be mentioned.]

Absolute Owner

(5).....Possession:-

[It may be mentioned whether the possession of the property offered as security is in the possession of the mortgagor/lessee/third party]

Yes

(6).....Payment of Municipal/ local taxes/cess etc.:-

[After obtaining necessary documentary proof from the borrower/ mortgagor it has to be commented whether up to date taxes/cess have been paid or not]

Yes

(7).....Applicability of the Urban Land (Ceiling and Regulation) Act, 1976 (ULCRA):-

[Advocate has to mention that whether the Immovable Property is subjected to ULCRA or not.]

Not applicable

(8).....Applicability of Local laws:-

[Advocate has to mention that whether the Immovable Property is subjected to any Local laws which prevents for creation of mortgage.]

No

(9).....Searches:-

(i).....Searches in the Office of Sub-Registrar of Assurance:-

{The advocate is to carry out the necessary searches in the offices of Sub-Registrar of Assurances concerned for minimum 30 years and obtain Encumbrance Certificates.}

Search has been made at Sub-Registrar Office from 1989 to 2019 Vide Receipt as attached by Serial No. 20190 8300 5610 on dated 26/04/2019.

(ii).....Enquires made in the Officer of Mandal/Revenue Officer,: {If the Immovable Property is agricultural property, necessary enquiries are required to made in the Office of the Mandal / Revenue Officer, concerned.}

Yes

(iii).....Searches in the Office Registrar of Companies:-

{If the mortgagor is a company, the advocate to carry out the necessary searches in the offices of Registrar of Companies concerned



regarding the charges created on the property offered as security & report thereon.}

Not Done

(iv)....Lispendens:-

{The Advocate may get confirmation from the Mortgager/ Borrower that the immovable property is not subject to the lispendens. In the event of any case is pending the brief details of the same, after inspecting the court records, be mentioned.}

No

(10)....Site Inspection:-

{If it is not inconvenient to the Advocate he may inspect the site and status of the property with and the details viz. access, security, boundaries, display of the board, nearest land mark etc. may be mentioned.}

Not Done

(11)....Conclusion and Recommendations:-

That as per record, title of Revenue Survey No. 1130 Paiki, Consolidated City Survey No. 13024 Paiki Plot No. 74, 75, 81 & 82 Comprised in residential scheme "Ayodhaya Nagar" total admeasuring in all 450-30 Sq. Mt. i.e. 4845-23 Sq. Mt Situated At:- Palanpur Kasba with City, Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat is running on the name of Smt. Kundanben Ratilal Thakkar (Akhani). At present name of the above stated person is running in the Government record and the same was certified by competent authority.

(12)

:- CERTIFICATE :-

I have verified the original Title Deeds and documents of property bearing to Revenue Survey No. 1130 Paiki, Consolidated City Survey No. 13024 Paiki Plot No. 74, 75, 81 & 82 Comprised in residential Scheme "Ayodhaya Nagar" total admeasuring in all 450-30 Sq. Mt. i.e. 4845-23 Sq. Mt. Situated At:- Palanpur Kasba with City, Near T.V. Centre, Dairy Road, Ta:- Palanpur, Dist:- Banaskantha, Gujarat belongs to Smt. Kundanben Ratilal Thakkar (Akhani) and to that effect entry was made in the revenue record and the same was certified by competent authority and has a Valid, Clear and Marketable and free from encumbrances belongs to title to the immovable property stated above.

Place:- Palanpur

Date: 26-04-2019

(Paramtap Y. Raval)
Panel Advocate of HDFC LTD



SCHEDULE-I

(LIST OF TITLE DEEDS)

(1) Original Sale Deed between Maniben Virabhai Parmar W/o. Virabhai Maganlal Parmar to Kundanben Ratilal Thakkar (Akhani) by Deed No. 794 on dated 22/04/1997.

- (2) Original of N.A. Order dated 09/01/1989.
- (3) Original of Lay Out Plan dated 09/01/1989.
- (4) Original of Approved Building Plan dated 09/01/2019.
- (5) Original of Construction permission dated 09/01/2019.
- (6) Certified Copy of Property Card.

SCHEDULE-II

(LIST OF TITLE DEEDS)

**FOLLOWING DOCUMENTS TO BE TAKEN FROM CLIENT \OR ARE VALID
FOR CREATING EQUITABLE/LEGAL MORTGAGE.**

- (1) **Original Sale Deed between** Maniben Virabhai Parmar W/o. Virabhai Maganlal Parmar **to Kundanben Ratilal Thakkar (Akhani)** by **Deed No. 794** on dated 22/04/1997.
- (2) Original of N.A. Order dated 09/01/1989.
- (3) Original of Lay Out Plan dated 09/01/1989.
- (4) Original of Approved Building Plan dated 09/01/2019.
- (5) Original of Construction permission dated 09/01/2019.
- (6) Certified Copy of Property Card.
- (7) Original Search Receipt.
- (8) Original of Declaration and Undertaking.

Place : Palanpur
Date: 26-04-2019

(Paramtap Y. Raval)
Panel Advocate of HDFC LTD

