Mob No. 98726-17646 Mail id:-rsk.646@gmail.com

RANJIT SINGH KAKKAR

Advocate, P/472/1979

Chamber No. B-1, & B-2, Tehsil Complex, JAITU

Ref. Pnb /jaitu/ **VARINDER KUMAR** Dated :17.06.2026

ANNEXURE – IV

The Manager
Punjab National Bank
B.O. JAITU

SPECIAL REPORT ON TITLE

Reg: Property situated at — Jaitu-2, near Gurdwara Tibbi Sahib Road, Jaitu

Belonging to — **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT.**

Original **Transfer Deed** no. **1910** Dated. **02.02.2016** already mortgaged with the Bank

		ASPECTS TO BE CONSIDERED	COUNSELS STATEMENT
A		**PARTICULARS**	
	1	Name of the Borrower with address :	**VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT.**
	2	Name of the person offering Mortgage with parentage/ constitution and address :	**VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT.**
	3	Details of the property to be mortgaged : As per title deed --- As per present--- Position	**A House Measuring 5 ¼ Marlas** being 5½/68 share of 03 Kanals 08 Marlas comprising **Khewat no. 127 Khatauni no. [redacted] 191 to 195** Khasra No.199// 1/1Min/1-1, 1/1Min/0-18, 1/1Min/0-9, 1/1Min/0-11, 1/1Min/0-9, as **per Jamabandi for the year 2019-2020 of Village JAITU-2**, as per deed which is bounder as under: - **East**-Gurcharan Singh Bahi 60', **West**-Harnek Singh Bahi 60', **North**-Harnek Singh Bahi 25', **South**-Gali Bahi 25' situated in Jaitu-2 Now Near Gurdwara Tibbi Sahib Road Jaitu Mandi" **Note: - the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank,**
B		**INVESTIGATIONS**	
	1	Details of the title deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)	Original **Transfer Deed** / writing no.**1910**, registered in the office of Sub-Registrar, JAITU on **02.02.2016** for a consideration of Rs.5,00,000/- executed and registered by **KASHMIR SINGH** S/o MAHINDER SINGH S/o MOHRA SINGH R/o Near Gurdwara Tibbi Sahib Road, Jaitu, Tehsil Jaitu Distt Faridkot, in favour of **VARINDER**

				KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT. **Note:** - the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank
	2		Whether certified copies have been obtained from the Registrar's Office	Yes, I found that Original & Certified copy already deposited with the Bank
	3		Whether documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion ?	These documents do not raise any doubt
	4		Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	Yes tally
	5		Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the certified copy as obtained from the registrar's office ?	Yes
	6		Whether the photographs of parties as affixed in conveyance deed/ title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	Yes
	7		Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not, variations be specified. What is its effect?	Yes
	8		Whether the property has been mutated in the name of the person offering the mortgage?	Yes
	9		Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes
	10		Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non-agricultural purposes).	**Note:** - the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank
	11		Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the State).	No
	12		Whether all the approvals, clearance / sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained?	Not applicable

13	Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property ? If so, its effect thereof.		self purchased No minor interest involved in the property
14	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?		No
15	Whether Urban Land Ceiling Act is applicable in the State where the property is located?		No
16	In case of leasehold property, whether permission/ NOC from the lessor is required for creation of mortgage? whether permission of the lessor/NOC is obtained?		No
17	What is the rate of sharing of unearned income with lessor, in the event of sale of the property?		Not applicable
18	Whether copy of title deed favoring lessor (other than Govt.) is made available to examine the validity of the lease?		Not applicable
19	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.		Not applicable
20	Whether any permission of Income Tax Authorities/ Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?		Not applicable
21	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?		Not applicable
22	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation.)		Yes and from these documents nothing is found due against the property under transfer .
23	Whether the owner's title valid, absolute, clear and marketable one?		Yes
24	Based on the documents available, whether the owner's title is saleable?		Yes
25	Based on the documents available, whether the owner's title transferable?		Yes
26	Whether the mortgaged property is enforceable under SARFAESI Act – 2002.		Yes

Sir,

The borrower has since expired. Mutation is yet to be sanctioned in the names of legal heirs on the basis of inheritance.

However as per Banks records the following are the legal heirs who have undertaken to repay the loan and have signed form of Letter of Undertaking – Transfer of Liabilities of deceased borrowers to their legal heirs

a. Harpreet kaur mother,

b. Rupinder Kaur wife

c. Anshveer Singh son

The legal heirs be made to execute documents of deposit of title deed afresh in order to safe guard the interests of the bank

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Ref. Pnb /jaitu/ **VARINDER KUMAR** Dated :17.06.2026

ANNEXURE - V
REFERENCE NO....

ENTRY SERIAL NO. .....

REGISTER NO. 1/**VARINDER KUMAR**
(Counsel to give serial no. to the certificate as entered in register of searches maintained by him)

CERTIFICATE

The Manager
Punjab National Bank
B.O. JAITU

Opinion on investigation of title and obtaining of search report in respect of property

A House Measuring 5 ¼ Marlas being 5½/68 share of 03 Kanals 08 Marlas comprising **Khewat no. 127 Khatauni no. [illegible] 191 to 195** Khasra No.199// 1/1Min/1-1, 1/1Min/0-18, 1/1Min/0-9, 1/1Min/0-11, 1/1Min/0-9, as **per Jamabandi for the year 2019-2020 of Village JAITU-2**, as per deed which is bounder as under: -

East-Gurcharan Singh Bahi 60',
West-Harnek Singh Bahi 60',
North-Harnek Singh Bahi 25',
South-Gali Bahi 25' situated in Jaitu-2 Now Near

Gurdwara Tibbi Sahib Road Jaitu Mandi"

Note: - the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank,

Belonging to - VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU Tehsil JAITU Distt. FARIDKOT

The borrower Varinder Kumar has since expired. Mutation is yet to be sanctioned in the names of legal heirs on the basis of inheritance.

However as per Banks records the following are the legal heirs who have undertaken to repay the loan and have signed form of Letter of Undertaking – Transfer of Liabilities of deceased borrowers to their legal heirs

a. Harpreet kaur mother,

b. Rupinder Kaur wife

c. Anshveer Singh son

The legal heirs be made to execute documents of deposit of title deed afresh in order to safe guard the interests of the bank

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report which is enclosed.

I hereby certify that the registration particulars- number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of office of Sub-Registrar of assurances as well as with certified copy of the title deed, which was obtained by me is enclosed with this certificate.

I further certify that the photograph of previous owner and of intending mortgagor affixed /seen in the title deed tally with records of registration office as well as certified copy of the title deed.

Chain of title relating to the property is complete as given in the Annexure hereto.

I have verified, tallied and compared these documents from the record of the office of Sub-Registrar of assurances and also from the records of other appropriate authorities.

1. Non encumbrance certificate from Sub-Registrar JAITU from **01.04.2017 to 17.06.2026**
2. Photocopy of **Transfer Deed no. 1910** dated **02.02.2016**
3. Copy of Jamabandi for the year **2019-2020, Jaitu-2**
5. Index inspection from **01.04.2017 to 17.06.2026**

I, shall be responsible if any loss is caused to the bank due to negligence on my part in making the searches and bank has the unqualified right to publish my name for including in the caution list being maintained by the INDIAN BANK'S ASSOCIATION OR RESERVE BANK OF INDIA or any other such body FOR CIRCULATION AMONGST Banks / Financial Institution

The search report of which is annexed hereto, conducted by me, for the period from **01.04.2017 to 17.06.2026** from the office of Sub-Registrar, JAITU disclose no other encumbrances on the plot except that of the bank

I, have not given /have given opinion earlier on investigation of title relating to the same property as detailed hereunder:

1. Name of lender-
2. Date of opinion & reference no.(if any)
3. Remarks -

I find following defects/no defects in the title of the person offering mortgage:-

NIL

I hereby certify that **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT** have a clear, valid and marketable title over the above said property and now



a. Harpreet kaur mother,

b. Rupinder Kaur wife

c. Anshveer Singh son

have inherited the assets and liabilities of VARINDER KUMAR

The continuation of valid mortgage can be created by deposit of the following original title deed

a. Non encumbrance certificate from Sub-Registrar JAITU from **01.04.2017 to 17.06.2026**
b. Photocopy of **Transfer Deed** no. **1910** dated **02.02.2016**
c. Photocopy of Original **Transfer Deed** no.**1910** dt. **02.02.2016**
d. Copy of Jamabandi for the year 2019-2020
e. Index inspection from **01.04.2017 to 17.06.2026**

BY a. Harpreet kaur mother,

b. Rupinder Kaur wife

c. Anshveer Singh son
of VARINDER KUMAR

The said title deeds are Original and genuine and are not duplicate or fake as observed by me—

(Give hereunder details of title deeds which are required to be deposited to create equitable mortgage)

Original Transfer Deed Dated 02.02.2016 Regd.in the office of Sub Registrar JAITU at Writing No.1910 on 02.02.2016.

There are no legal impediments for creation of the Equitable Mortgage under any applicable Law/ Rules in force. **The SARFEASI ACT can be applied upon the property equitably mortgaged with the bank as the property in question is Residential one**.

Schedule of the Property/ies.

A House Measuring 5 ¼ Marlas being 5½/68 share of 03 Kanals 08 Marlas comprising **Khewat no. 127 Khatauni no. [redacted] 191 to 195** Khasra No.199// 1/1Min/1-1, 1/1Min/0-18, 1/1Min/0-9, 1/1Min/0-11, 1/1Min/0-9, as **per Jamabandi for the year 2019-2020 of Village JAITU-2**, as per deed which is bounder as under: -

East-Gurcharan Singh Bahi 60', **West**-Harnek Singh Bahi 60',
North-Harnek Singh Bahi 25', **South**-Gali Bahi 25'
situated in Jaitu-2 Near Gurdwara Tibbi Sahib Road Jaitu Mandi.

Note: - the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank,

By deposit of Original **Transfer Deed** / writing no.**1910**, registered in the office of Sub-Registrar, JAITU on **02.02.2016** for a consideration of Rs.5,00,000/- executed and registered by **KASHMIR SINGH** S/o MAHINDER SINGH S/o MOHRA SINGH R/o Near Gurdwara Tibbi Sahib Road, Jaitu, Tehsil Jaitu Distt Faridkot, in favour of **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT**.

I, have returned the original title deeds and other documents shown to me to the Branch official Shri _____ against receipt.

RANJIT SINGH KAKKAR
Advocate JAITU.

Mob No. 98726-17646 Mail id:-rsk.646@gmail.com

RANJIT SINGH KAKKAR

Advocate, P/472/1979

Chamber No. B-1, & B-2, Tehsil Complex, JAITU

Ref. Pnb /jaitu/ **VARINDER KUMAR** Dated :17.06.2026

Annexure V-B

Branch Incharge,
PUNJAB NATIONAL BANK,
Jaitu

SEARCH REPORT

Account **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT.**

Property belonging to **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT.**

BO: JAITU

Search report relates to searches made in :

1. Sub-Registrar Office JAITU
2. Registrar of Companies.
3. Courts.
4. Other offices :

    1. Office of the Co-operative Society.
    2. Development Authority. (DDA/HUDA/and the like)

5. Any other documents

    (Receipt for payment of Municipal Taxes etc.)

    a. Non encumbrance certificate from Sub-Registrar JAITU from **01.04.2017 to 17.06.2026**

    b. Photocopy of **Transfer Deed** no. **1910** dated **02.02.2016**

    c. Copy of Jamabandi for the year 2019-2020

    d. Index inspection from **01.04.2017 to 17.06.2026**

    The encumbrance certificate was obtained from the office of Sub-Registrar, JAITU for the period from **01.04.2017 to 17.06.2026** and the same disclosed following encumbrances (Certificate enclosed):

    a. The **the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank**

    (If there is no system of issue of encumbrance certificate in the office of Sub registrar, it be stated accordingly)

6. Besides obtaining encumbrance certificate from the Sub Registrar, personal search was carried out by me for the purpose. Inspection was made from

RANJIT SINGH KAKKAR Advocate

01.04.2017 to 17.06.2026 from the office of Sub-Registrar, JAITU at the following sub registrar / offices:-

a) Sub-Registrar, JAITU

The search report disclosed the followings encumbrances: -

7. The Ownership of the property being of a company, search was conducted in the following offices of the registrar of companies: -
The search made out in the office of Registrar of Companies disclosed:-

ROC	***INFORMATION***
Not Applicable	Not Applicable

8. Inspection of Court records disclosed: -

(This may detail Suit pending, Decrees, Attachment before Judgment Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of Court	Date of Order	Nature of Order
Not Applicable	Not Applicable	Not Applicable

9. Searches made / Inspections carried out in the following offices disclosed:

Office	Date of search / Inspection	Information
Sub Registrar Office Jaitu	**01.04.2017 to 17.06.2026**	Original **Transfer Deed** / writing no.**1910**, registered in the office of Sub-Registrar, JAITU on **02.02.2016** for a consideration of Rs.5,00,000/- executed and registered by **KASHMIR SINGH** S/o MAHINDER SINGH S/o MOHRA SINGH R/o Near Gurdwara Tibbi Sahib Road, Jaitu, Tehsil Jaitu Distt Faridkot, in favour of **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT**

10. A study of the following documents disclosed:

Details of documents perused	
a. Non encumbrance certificate from Sub-Registrar JAITU from **01.04.2017 to 17.06.2026** b. Photocopy of **Transfer Deed** no. **1910** dated **02.02.2016** c. Copy of Jamabandi for the year 2019-2020 Jaitu-2 d. Index inspection from **01.04.2017 to 17.06.2026**	

Defects noticed are indicated in the Certificate given by me.

RANJIT SINGH KAKKAR
Advocate JAITU.

Mob No. 98726-17646 Mail id:-rsk.646@gmail.com

RANJIT SINGH KAKKAR

Advocate, P/472/1979

Chamber No. B-1, & B-2, Tehsil Complex, JAITU

Ref. **VARINDER KUMAR** Dated :17.06.2026

The Manager
Punjab National Bank
B.O. JAITU

CHAIN OF TITLE

Account **VARINDER KUMAR** S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU Tehsil JAITU Distt. FARIDKOT.

Property now belonging to

VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU Tehsil JAITU Distt. FARIDKOT

BO: JAITU

The search report of which is annexed hereto, conducted by me, for the period from **01.04.2017 to 17.06.2026** from the office of Sub-Registrar, JAITU, **VARINDER KUMAR** disclose no other encumbrances on the plot except that of the bank,

chain of title as per record that Original **Transfer Deed** / writing no.**1910**, registered in the office of Sub-Registrar, JAITU on **02.02.2016** for a consideration of Rs.5,00,000/- executed and registered by **KASHMIR SINGH** S/o MAHINDER SINGH S/o MOHRA SINGH R/o Near Gurdwara Tibbi Sahib Road, Jaitu, Tehsil Jaitu Distt Faridkot, in favour of **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT**,

now' **VARINDER KUMAR S/o KASHMIRA SINGH S/o MAHINDER SINGH R/o JAITU MANDI, Tehsil JAITU Distt. FARIDKOT** is shown to be owner of property is given below: -

A House Measuring 5 ¼ Marlas being 5½/68 share of 03 Kanals 08 Marlas comprising **Khewat no. 127 Khatauni no. [redacted] 191 to 195** Khasra No.199// 1/1Min/1-1, 1/1Min/0-18, 1/1Min/0-9, 1/1Min/0-11, 1/1Min/0-9, as **per Jamabandi for the year 2019-2020 of Village JAITU-2**, as per deed which is bounder as under: -

East-Gurcharan Singh Bahi 60',
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South-Gali Bahi 25' situated in Jaitu-2 Now Near Gurdwara Tibbi Sahib Road Jaitu Mandi"

Note: - the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank,

The borrower has since expired. Mutation is yet to be sanctioned in the names of legal heirs on the basis of inheritance.

However as per Banks records the following are the legal heirs who have undertaken to repay the loan and have signed form of Letter of Undertaking – Transfer of Liabilities of deceased borrowers to their legal heirs

a. Harpreet kaur mother,

SUB DIVISIONAL COURTS COMPLEX RANJIT SINGH KAKKAR Advocate

b. Rupinder Kaur wife

c. Anshveer Singh son

The legal heirs be made to execute documents of deposit of title deed afresh in order to safe guard the interests of the bank

Note: - the above said property is already mortgaged with Punjab National Bank Jaitu, & Original title deed is ling deposited with the bank

RANJIT SINGH KAKKAR
Advocate JAITU.

PP