Naveen Watts
Advocate

Office Chamber No. 89 Judicial Court Complex, Abohar
Residence: South Avenue. St, No.15, Abohar
Phone:+91-94176-92619 Email. wattsadv@gmail.com

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Dated:-23.09.2025

ANNEXURE-V

CERTIFICATE

ENTRY SERIAL NO.____ REGISTER NO._____ DATED _____

The Branch Manager,
Punjab National Bank,
Branch Khuian Sarwar

Reg:- Opinion on investigation of title and obtaining of search report in respect of **Area measuring 05 marlas** comprised in Rect No. & Killa No.183//12/1/5(0-5) in Khewat No. 870 as per Jamabandi for the year **2018-19** situated at the revenue estate of **Village Khuian Sarwar** Tehsil Abohar Distt. Fazilka belonging to **Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar**.

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 Sub-Registrar/Registrar of Assurance as well as with certified copy of the title deed.

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

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

1. Joint Sub-Registrar office, Khuian Sarwar
2. Patwari Halqa.

I shall be liable/responsible, if any loss is caused to the Bank due to negligence on my part in making the search 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 Institutions.

The search report of which is annexed hereto conducted by me for the period from **01.12.2019 to 22.09.2025** from the office of **Joint Sub-Reistrar, Khuian Sarwar** and do not disclose any encumbrances **Expect the Punjab National Bank. The said property is already mortgaged with Punjab National Bank Branch Khuian Sarwar vide Rapat No.108 dated 05.12.2019 for Rs.10,58,000/-.**

I have not given opinion earlier on investigation of title relating to the same property.

I find no defects in the title of the person offering mortgage.

I hereby certify that **Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar** has a clear valid and marketable title over the above said property and he is competent to create the re-equitable mortgage.

The valid mortgage can be created by deposit of the following original title deed. The said title deed are original and genuine and are not duplicate or fake as observed by me.

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

1.	18.09.2025	Copy of the Jamabandi for the year **2018-19**.	
3.	23.09.2025	Inspection of revenue record fee receipt issued by Sewa Kender Abohar.	ORIGINAL

I have returned the title deed and other documents shown to me to Shri _____ against receipt.

Dated:- 23.09.2025
Place:- Abohar.

NAVEEN WATTS ADVOCATE ABOHAR Mob 94176-92619 Ch No 89, Court Complex

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Supplementary Report Dated:-23.09.2025

ANNEXURE-1V

SPECIAL REPORT ON TITLE

Regarding	Property situated at **Village Khuian Sarwar** Tehsil **Abohar**	
Belonging to:-	**Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar.**	
ASSPECTS TO BE CONSIDERED		**COUNSEL'S STATEMENT**
A	PARTICULARS	
1.	Name of the borrower with address	**Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar.**
2.	Name of the person offering mortgage with parentage/constitution and address	**Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar.**
3.	Details of the property to be mortgaged.	**Area measuring 05 marlas** comprised in Rect No. & Killa No.183//12/1/5(0-5) in Khewat No. 870 as per Jamabandi for the year **2018-19** situated at the revenue estate of **Village Khuian Sarwar** Tehsil Abohar Distt. Fazilka belonging to **Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar.**
B	**INVSTIGATION**	
1.	Details of the title deeds/documents(including Link Deeds/Parent deed) to be deposited for creation of the Mortgage (with full particulars Regarding nature of documents, date of execution and details of registration	1. Jamabandi for the year **2018-19** of **Village Khuian Sarwar**. 2. Cash Receipt issued by Sewa Kendra Abohar for the period 01.12.2019 to 22.09.2025
2.	Whether certified copies have been obtained From the Registrar's office	No.
3.	Whether the documents in hand are compared With the certified copies and whether the Documents given raise any doubt or suspicion?	Yes
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?	N.A
5.	Whether the registration particulars number & Date and page particulars as given in the title Deed tally with the particulars as stated in the Certified copy as obtained from the registrar's office?	Yes
6.	Whether the photographs of parities as affixed In title deed tally with the photographs seen In the certified copy as obtained from the Registrar's office?	N.A
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?	N.A
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, The said property is already mortgaged with Punjab National Bank Branch Khuian Sarwar vide rapat no. 108 dated 05-012-2019 for Rs.10,58,000/-.
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 restriction or creation of the mortgage of agricultural property for non-agricultural purpose)	No.
11.	Whether there are any restriction regarding sale of the property to be mortgaged?	No.
	...nce/ sanctions	The above said property is free from all kinds of ... except the same is already

NAVEEN WATTS ADVOCATE * ABOHAR * Mob 94176 92619 * Ch. No. 89, Court Complex

	obtained? If Not obtained, what are such sanctions Approvals and clearances yet to be Obtained	mortgaged with Punjab National Bank Branch Khuian Sarwar vide rapat no.108 dated 05.12.2019 for Rs.10,58,000/-.
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 Ownership, Minor's interest not involved.
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 In the State where the property is located?	
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.	N.A
17.	What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	N.A
18.	Whether copy of the title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease?	N.A
19.	Whether terms and conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N.A
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?	N.A
21.	In respect of Agriculture and whether land is declared Surplus or under consolidation of holdings?	No.
22.	Whether certified copies of Revenue records has been Obtained and examined to confirm that no dues are Outstanding towards the mortgagor?	Yes obtained and below mentioned. The same is already mortgaged with Punjab National Bank Branch Khuian Sarwar vide rapat no.108 dated 05.12.2019 for Rs.10,58,000/-.
23	Wether the Owner's title Valid, absolute clear and marketable one	Yes
24	Based on the documents available whether the owner's title saleable?	Yes
25	Based on the documents available whether the owner's title transferable?	Yes
26.	The Securitization & Reconstruction of Financial Assets Enforcement of Security (SARFAESE) ACT 2002 as amended up-to date is permissible on the said property. The said property is situated within the Municipal limits of Abohar as such the such property is covered under the said Act.	

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REMARKS

In view of the above, I hereby certify that **Nirmal Singh S/o Inder Singh** R/o Village Khuian Sarwar Tehsil Aboharare the owner of the aforesaid property and has valid, clear and undisputed marketable title over the property.

Dated:-23.09.2025
Place: Abohar

NAVEEN WATTS
ADVOCATE

Naveen Watts
Advocate

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Residence: South Avenue. St, No.15, Abohar
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ANNEXURE-V

CERTIFICATE

Dated:-23.09.2025

The Branch Manager,
Punjab National Bank,
Branch Khuian Sarwar

Subject:- Opinion on Investigation of title and obtaining of Search report in respect of **Area measuring 05 marlas** comprised in Rect No. & Killa No.183//12/1/5(0-5) in Khewat No. 870 as per Jamabandi for the year **2018-19** situated at the revenue estate of **Village Khuian Sarwar** Tehsil Abohar Distt. Fazilka belonging to **Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar**.

Respected Sir,

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 search Report which is enclosed. I hereby certify that **Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar,** is the owner of the aforesaid property and has valid, clear and undisputed marketable title over the property.
Chain of title relating to the property is given in the Pervious Legal Report.

1. Inspection of revenue record/Index Search fee receipt dated 23.09.2025.
the same is already mortgaged with Punjab National Bank Branch Khuian Sarwar vide rapat no.108 dated 05.12.2019 for Rs.10,58,000/-

The search report of which is annexed hereto conducted by me for the period from 01.12.2019 to 22.09.2025 from the Sewa Kender Abohar.

I have not given opinion earlier on investigation of title relating to the same property.

The valid mortgage can be created by deposit of the following original title deeds. The said title deeds are original and genuine and are not duplicate or fake as observed by me earlier.

NAVEEN WATTS
ADVOCATE

Dated:-23.09.2025
Place:-Abohar.

NAVEEN WATTS ADVOCATE Mob. 94170-92619 Ch. No. 89, Court Complex

Naveen Watts
Advocate

Office Chamber No. 89 Judicial Court
Complex, Abohar
Residence: South Avenue. St, No.15, Abohar
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ANNEXURE-V-B

SEARCH REPORT

Account:-**Nirmal Singh S/o Inder Singh R/o Village Khuian Sarwar Tehsil Abohar..**
B.O. Khuian Sarwar

Search Report relates to searches made in:

a) Joint Sub-Registrar office, **Khuian Sarwar.**
b) Registrar of Companies. N.A.
c) Courts. :N.A.
a) Office of the Co-Operative Society
b) _____(Development Authority
(DDA/HUDA/PUDA/GMADA and the like)
e) Any other documents
I) Receipt for payment of Municipal Taxes etc : Not applicable

1. Joint Sub-Registrar/Registrar of Assurance office : **Khuian Sarwar**
The non-encumbrance certificate was not obtained from the Joint Sub-Registrar **Khuian Sarwar.**
(certificate enclosed:-
a) : NIL

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

2. Besides obtained already encumbrance certificate from the Joint Sub-Registrar,**Khuian Sarwar,** personal search has been carried out by me for the purpose. Inspection was made on **23.09.2025** for the period **from 01.12.2019 to 22.09.2025** at the following Sub-Registrar/Offices:-
a) Joint Sub-Registrar, **Khuian Sarwar.**
b) The search report disclosed the following encumbrances:-
As per Jamabandi for the year 2018-19 the property has been mortgage already mortgaged with Punjab National Bank Branch Khuian Sarwar vide rapat no.108 dated 05.12.2019 for Rs.10,58,000/-.

3. The ownership of the property being a company, search was conducted in the following offices of the registrar of companies:-Not applicable
The search made out in the office of Registrar of Companies disclosed:-

ROC	INFORMATION
N.A	N.A.

4. Inspection of Court records disclosed:- NIL
(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
N.A	N.A.	N.A.

5. Searches made/inspection carried out in the following offices disclosed:

Office	Date of search/Inspection	Information
Joint Sub-Registrar, Khuian Sarwar	23.09.2025	Property is clear and marketable and free from all types of encumbrance except the same is already mortgaged with Punjab National Bank Branch Khuian Sarwar vide rapat no.108 dated 05.12.2019 for Rs.10,58,000/-..

6. A study of the following documents disclosed:-

Details of documents perused		INFORMATION
i)	Copy of the Jamabandi of **Village Khuian Sarwar** Tehsil Abohar for the year **2018-19**	CERTIFIED COPY
ii)	Search Cash Receipt issued by Sewa Kender Abohar for the period from 01.12.2019 to 22.09.2025	ORIGNAL

NAVEEN WATTS
ADVOCATE

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Aboh. ... Sahit.

eSewa Punjab

ਘਰ ਬੈਠੇ ਹੀ ਸੇਵਾਵਾਂ ਲੈਣ ਲਈ ਡਾਇਲ ਕਰੋ - 1076

Application ID:82342790

For Citizen Use

Punjab State e-Governance Society
GST No.: 03AAATP9562E2ZK
Sewa Kendra Name: Tehsil Complex Abohar
Sewa Kendra Code: PB-641-00237-U003

SERVICE ASKED FOR	Inspection of Revenue Records		
DATE OF COMPLETION	03/10/2025	DATE OF APPLICATION	23/09/2025
APPLICANT NAME	ADV NAVEEN WATTS	So/Do/Wo	RAJPAL
ADDRESS	SOUTH AVENUE ABOHAR,TEHSIL/SUBTEHSIL ABOHAR,DISTRICT FAZILKA,STATE PUNJAB		
MOBILE NUMBER	6284033070	DESIGNATED OFFICER	TEHSILDAR KHUIAN SARVER
GOVT. FEES(CASH)	160.00	FACILITATION CHARGES(INC.GST) (CASH)	260.00
TOTAL CHARGES	420.00	OPERATOR NAME	Rekha Mukhija

DESCRIPTION: 1-12-2019 TO 22-9-2025

You can track your application status on https://esewa.punjab.gov.in/trackStatus

I **ADV NAVEEN WATTS** certify that the details shared to the sewa kendra operator are correct and verified by me.

On behalf of
Punjab State e-Governance Society

Print Date : **23/09/2025 12:07:49**

ਸੇਵਾ ਕੇਂਦਰ ਜਾਂ ਆਪਣੀ ਅਰਜ਼ੀ ਨਾਲ ਸਬੰਧਤ ਸ਼ਿਕਾਇਤਾਂ/ਸੁਝਾਵਾ ਲਈ ਕਿਰਪਾ ਕਰਕੇ 1100 ਨੰਬਰ 'ਤੇ ਫੋਨ ਕਰੋ ਜੀ।

ਪਿੰਡ- 2019 ਖੂਈਆਂ ਸਰਵਰ ਹੱਦਬਸਤ ਨੰ:- ਤਹਿਸੀਲ- 107 ਖੂਈਆਂ ਸਰਵਰ ਜ਼ਿਲਾ- ਫਾਜ਼ਿਲਕਾ

ਨੰ:/ ਪੱਤੀ, ਨੰਬਰਦਾਰ	2 ਖਤੌਨੀ ਨੰਬਰ/ ਲਗਾਨ	3 ਮਾਲਕ ਦਾ ਨਾਂ ਅਤੇ ਵੇਰਵਾ	4 ਕਾਸ਼ਤਕਾਰ ਦਾ ਨਾਂ ਅਤੇ ਵੇਰਵਾ	5 ਸਿੰਚਾਈ ਦਾ ਸਾਧਨ	6 ਮੁਰੱਬਾ ਅਤੇ ਖਸਰਾ ਨੰਬਰ	7 ਰਕਬਾ ਅਤੇ ਭੌਂ ਦੀ ਕਿਸਮ	8 ਵਿਸ਼ੇਸ਼ ਕਥਨ
870/ 826 ਕੁਲ 0.03 ਮਾਲ 0.02 ਸਵਾਈ 0.01 (ਪੱਤੀ) ਨੂਰ ਮੁਹੰਮੰਦ (ਨੰਬਰਦਾਰ) ਬਾਲ ਕ੍ਰਿਸ਼ਨ	1173	ਨਿਰਮਲ ਸਿੰਘ ਪੁੱਤਰ ਇੰਦਰ ਸਿੰਘ ਪੁੱਤਰ ਸੁਦਾਗਰ ਸਿੰਘ	ਮਕਬੂਜਾ ਮਾਲਕ		183 // 12/1/5	0-5 (0-1-26.46) ਗੈਰਮੁਮਕਿਨ ਆਬਾਦੀ	ਰਪਟ ਨੰ 362 ਇਕ੍ਰਵੀਟੇਬਲ ਮੋਰਟਗੇਜ ਮਿਤੀ 22/4/2013 ਅਜ ਆੜ ਰਹਿਨ ਰਾਹੀ ਨੰਬਰ ਖਸਰਾ 183//12/1/5 ਰਕਬਾ 0-5 ਵਲੇ ਨਿਰਮਲ ਸਿੰਘ ਪੁਤਰ ਇੰਦਰ ਸਿੰਘ ਬਹਕ ਪੀ ਐਨ ਬੀ ਖੂਈਆ ਸਰਵਰ ਬਦਲੇ 4,40,000/- ਰੁਪਏ ਵਿਚ ਇਕਵੀਟੇਬਲ ਆੜ ਰਹਿਨ ਹੋ ਚੁਕੀ ਹੈ।
				ਕੁਲ	ਕਿੱਤੇ 1	0-5 (0-1-26.46)	
						0 ਕਨਾਲ 5 ਮਰਲਾ (0 ਹੈਕਟੇਅਰ 1 ਏਅਰ 26.46 ਸੈਂਟੇਅਰ) ਗੈਰਮਜਰੂਆ 0 ਕਨਾਲ 5 ਮਰਲਾ (0 ਹੈਕਟੇਅਰ 1 ਏਅਰ 26.46 ਸੈਂਟੇਅਰ) ਗੈਰਮੁਮਕਿਨ ਆਬਾਦੀ	ਬਰੁਏ ਰਪਟ ਨੰ 108 ਆੜ ਰਹਿਨ ਮਿਤੀ 5/12/2019 ਅਜ ਨਿਰਮਲ ਸਿੰਘ ਪੁਤਰ ਇੰਦਰ ਸਿੰਘ ਵਾਸੀ ਖੂਈਆ ਸਰਵਰ ਨੇ ਹਾਜਰ ਆ ਕੇ ਇਕ ਰਜਿਸਟਰੀ ਆੜ ਰਹਿਨ ਵਸੀਕਾ ਨੰ. 640 ਮਿਤੀ 08-11-2019 ਪੇਸ਼ ਕੀਤਾ ਜਿਸ ਮੁਤਾਬਕ ਨੰ. ਖਸਰਾ 183//12/1/5(0-5) ਖੇਵਟ ਨੰ. 826 ਖਤੇਨੀ ਨੰ. 1131 ਵਲੇ ਨਿਰਮਲ ਸਿੰਘ ਪੁਤਰ ਇੰਦਰ ਸਿੰਘ ਬਾਹਕ ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ ਬਰਾਂਚ ਖੂਈਆ ਸਰਵਰ ਬਦਲੇ ਰਕਮ 10,58,000/- (ਦੱਸ ਲੱਖ ਅਠਵੰਜਾ ਹਜਾਰ) ਰੁਪਏ ਵਿਚ ਆੜ ਰਹਿਨ ਹੋ ਚੁਕਾ ਹੈ। 1-12-2019 TO 22-9-2025
ਮਿਜਾਨ ਕਿਤੇ 1		ਰਕਬਾ 0 ਕਨਾਲ 5 ਮਰਲਾ (0 ਹੈਕਟੇਅਰ 1 ਏਅਰ 26.46 ਸੈਂਟੇਅਰ)					
ਗੈਰਮਜਰੂਆ 0 ਕਨਾਲ 5 ਮਰਲਾ (0 ਹੈਕਟੇਅਰ 1 ਏਅਰ 26.46 ਸੈਂਟੇਅਰ)				ਸਾਲਮ 1			

→ Govt. Receipt only adv. Security
PNA
Report
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5-12-2019 TO —

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