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### SANJAY SETHI

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Annexure-B

To,

The AGM State Bank of India HLST, DAO-II, Parliament Street New Delhi.

# Report of Investigation of Title in respect of immovable Property

1	<ul> <li>a) Name of the Branch/ Business Unit/Office seeking opinion.</li> </ul>	SBI Builder Relation Team, Parliament Street, New Delhi					
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	SBI Builder Relation Team, Parliament Street, New Delhi					
	c) Name of the Borrower.	Prospective & Intending Buyers of apartment/flats of KLJ Heights, Nakshatra Nirvana & Vedanta					
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Prospective & Intending Buyers of apartment/flats of KLJ Heights, Nakshatra Nirvana & Vedanta					
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Buyer/Borrower/Guarantor					
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Buyer/Borrower/Guarantor					
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	KLJ Heights, Nakshatra Nirvana & Vedanta as constructed on land project area 42 kanal 15 marla i.e. 5.34375 acres & 33 kanal 16 marla i.e. 4.225 acres					
	a) Survey No.	As above					
	b) Door/House no. ( in case of house property)	Group housing in KLJ Heights, Nakshatra Nirvana & Vedanta					
	c) Extent/ area including plinth/ built up area in case of house property	As above					
	d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	As above					
4.	<ul> <li>a) Particulars of the documents scrutinized-serially and chronologically.</li> <li>b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</li> <li>Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be</li> </ul>	Original (already mortgaged with SBI Karol Bagh )					

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	examined.							
	Sl. No.	Date	Name/ Nature of Document	the Original/certified copy/certified extract/photocopetc.	In case of copies, whether the original was scrutinized by the advocate.			
	1	10.3.06	Sale deed docum no:8127	ent Original	Original (already mortgaged with SBI karol Bagh)			
	2	6.9.07	Sale deed docum no: 4820	ent Original	Original {already mortgaged with SBI karol Bagh}			
	3	1.6.06	Sale deed docum	ent Original	Original {already mortgaged with SBI karol Bagh}			
	4	28.4.06	Sale deed docum	ent Original	Original {already mortgaged with SBI karol Bagh}			
	b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub- Registrar's office have been verified page by page			NA				
	documents which are obtained directly from Sub-			NA NA				
	whether the to page by page w (In case origin comparing wit	otal page number with the original p als title deed in the certified	original to ascertain ers in the copy tally roduced.  s not produced for or ordinary copies tly & cautiously).					
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?			NO				
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.							
	possible to	be got verified f	of the stamp paper is rom any online portal fication was made?	NO				

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2.	If a course as sight subjects	Tele: 9810395171
۷.	If occupancy right, whether;	
	a) Such right is heritable and transferable,	Yes
	b) Mortgage can be created.	Yes
3.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	N.A
1.	If the property has been transferred by way of Gift/Settlement Deed, whether:	N.A
	<ul> <li>a) The Gift/Settlement Deed is duly stamped and registered;</li> </ul>	N.A
	<ul> <li>The Gift/Settlement Deed has been attested by two witnesses;</li> </ul>	N.A
	c) The Gift/Settlement Deed transfers the property to Donee;	N.A
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions?	N.A
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	N.A
	f) Whether the Donee is in possession of the gifted property?	N.A
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage.	N.A
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A
	In case of partition/family 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.	N.A
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	N.A
	d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	N.A
	e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	N.A
6.	Whether the title documents include any testamentary documents /wills?	

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	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	SR- Bahadurgarh, Haryana
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of subregistrar/ district registrar/ registrar- general. If so, please name all such offices?	SR- Bahadurgarh, Haryana
	c) Whether search has been made at all the offices named at (b) above?	Yes
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	NA
<b>3.</b>	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)	As described in Annexure-X
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.)	Absolute ownership rights as and when sale deed be executed in favour of intending borrower/buyer
10.	If leasehold, whether;	N.A
	a) lease Deed is duly stamped and registered	N.A
	b) lessee is permitted to mortgage the Leasehold right,	N.A.
	c) duration of the Lease/unexpired period of lease,	N.A
	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.	N.A
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Yes
	<ul> <li>Right to get renewal of the leasehold rights and nature thereof.</li> </ul>	N.A
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	N.A
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	N.A
	the mortgagor is competent to create charge on such property?	
	any permission from Govt. or any other authority is required for creation of mortgage and if so whether	N.A

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ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser)?	
iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes / No.	
iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied?	
In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisit	e
resolutions, bye-laws.  a) Whether any POA is involved in the chain of title?	of Yes, but thereafter the company has been amalgamated in M/s KLJ Developers Private Limited vide company petition order dated 20.3.13 in company petition no: 602/2012 & dated 27.11.14 company petition no: 309/2014 by Hon'ble High Court of Delhi
b) Whether the POA involved is one coupled winterest, i.e. a Development Agreement-cu Power of Attorney. If so, please clarify wheth the same is a registered document and hence has created an interest in favour of builder/developer and as such is irrevocable per law.	ner e it the e as
c) In case the title document is executed by POA holder, please clarify whether the Finvolved is (i) one executed by the Builders Companies/ Firms/Individual or Proprie Concerns in favour of their Partners/ Employe Authorized Representatives to sign Allotment Letters, NOCs, Agreements of Sale Deeds, etc. in favour of buyers of flats/(Builder's POA) or (ii) other type of (Common POA).	viz. tary ees/ Flat Sale, units POA
d) In case of Builder's POA, whether a cer- copy of POA is available and the same has verified/compared with the original POA.	
e) In case of Common POA (i.e. POA other Builder's POA), please clarify the follower of POA	011110
<ul> <li>i) Whether the original POA is verified at title investigation is done on the base original POA?</li> <li>ii) Whether the POA is a registered one?</li> <li>iii) Whether the POA is a special or good or good</li></ul>	N.A.

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T	records/documents as per local laws, if any are	
	to be verified to ensure the validity of the title and right to enforce the mortgage?	/ License no; 227 of 2007 & 116 of 2012
	commercial purposes or otherwise, whether commercial procedure followed/permission	been granted for the development of the learn land and thereafter building plan roval dated 30.10.09 & 2.5.14
1.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone	
2.	or proposed land acquisition proceedings?	
	b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such	
	L (annuing)	affidavit from the borrower be taken on
23.	matter of any litigation which is pending or matter of any litigation which is pending or	cord with respect to the same
	concluded?  b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	above
	seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please	I.A
2	24. a) In case of partnership firm, whether the property belongs to the firm and the deed is	
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	V.A
	c) Whether the person(s) creating many has/have authority to create mortgage for and	N.A  Yes, Memorandum and Article of Association
And the second s	25. a) Whether the property belongs Company, check the Borrowing powers, Board resolution, authorisation to create resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.  b) i) Whether the property (to be mortgaged) is	Board resolution authorising its person executed mortgage and loan documents, & board resolution u/s 180 & 185 of Companie Act, ROC {also the property is alread mortgaged with SBI Karol Bagh}.
	b) i) Whether the property (to be included by the above Company from any other purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes / No.	

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a) -	In case of wills, whether the trial	N.A
b)	probate and if so whether the same is probated by a competent court?	NA
c)	Whether the property is mutated on the basis of will?	N.A
d)	Whether the original will is available?	N.A
e)	Whether the original death certificate of the testator is available?	N.A
f)	What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	N.A
g)	(Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	N.A
. a	a) Whether the property is subject to any wakf rights?	N.A
t	b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	
-	c) Precautions/ permissions, if any in respect of	
8.	a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Majo Coparceners have no objection/join is execution, minor's share if any, rights of femalements etc.	r n e
	b) Please also comment on any other aspect which may adversely affect the validity of the vali	
19.	a) Whether the property belongs to any trust of subject to the rights of any trust?	
	b) Whether the trust is a private or public true and whether trust deed specifically authorize the mortgage of the property?	
	c) If YES, additional precautions/permissions to obtained for creation of valid mortgage?	
	d) Requirements, if any for creation of mortga as per the central/state laws applicable to trust in the matter.	OLUVI isonse no: 227 of 2007 & 116 of 2012
20.	and, whether	and has been granted for the development of the
1	b) In case of agricultural property other rele	vant N.A

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	one?  iv) Whether the POA contains a specific authority for execution of title document in question?	N.A.
	a) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	N.A
	b) Please comment on the genuineness of POA?	N.A.
	<ul> <li>The unequivocal opinion on the enforceability and validity of the POA.</li> </ul>	N.A.
8.	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, where it is executed.	NO
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:  a) Promoter's/Land owner's title to the land/ building; b) Development Agreement/Power of Attorney; c) Extent of authority of the Developer/builder; d) Independent title verification of the Land and/or building in question; e) Agreement for sale (duly registered); f) Payment of proper stamp duty; g) Requirement of registration of sale agreement, development agreement, POA, etc.; h) Approval of building plan, permission of appropriate/local authority, etc.; i) Conveyance in favour of Society/ Condominium concerned; j) Occupancy Certificate/allotment letter/letter of possession; k) Membership details in the Society etc.; l) Share Certificates; m) No Objection Letter from the Society; n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Developmen Control Regulations, Co-operative Societies' Law etc.; o) Requirements, for noting the Bank charges on the records of the Housing Society, if any; p) If the property is a vacant land and construction yet to be made, approval of lay-out and other precautions, if any.  q) Whether the numbering pattern of the units/flat tally in all documents such as approved platery.	N.A Yes N.A N.A. Yes ft ts  Yes  Yes  Yes  Yes  Yes  Yes  Yes
30	agreement plan, etc.  Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Loc authorities or Third Party claims, Liens etc. ar details thereof.	no encumprance traced and the property

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Annexure-C

### Certificate of the Title Deeds

I have examined the Originals of Title Deeds {presently mortgaged with SME SBI Karol Bagh} intended to be deposited relating to the schedule property (ies) to be offered as security by way of Equitable Mortgage (by deposit of original title deeds) and that the certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that the said Registered/ Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

- 2. I have examined the Certified copies of Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors and undertake to re-examine the original title deeds as and when produced and
- 3. I confirm having made a search in the Land/ Revenue made available records at the time of inspection. I also confirm having verified and checked the made available records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage on production of the original title deeds. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
- 4. Following scrutiny of Land Records/ Revenue Records and relative Certified copies of Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness on the basis of the certified copies of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
- 5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from (30) yrs pertaining to the Immovable Property/(ies) covered by above said Certified copies Title Deeds. The property is free from all Encumbrances.
- 6. 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).
- 7. 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).

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, Prospective & Intending Buyers of apartment/flats of KLJ Heights, Nakshatra Nirvana & Vedanta

9. I certify that *M/s KLJ Developers Pvt Ltd* has / have an absolute, clear and Marketable title over the Schedule property/ (ies) as per conveyance deed executed and registered in its favour. I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created on the basis of the original title deeds and the said Mortgage would be enforceable.

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42.	In case of change of the last	Tele: 9810395171
72.	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.	N.A
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N.A
44.	Additional aspects relevant for investigation of title as per local laws.	Bank may take any step to safe guard the Laon as per RBI norms besides pollution clearance, forest clearance, environmental clearance of project area
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Bank may take any step to safe guard the Laon as per RBI norms and as stated in above paras
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Prospective & Intending Buyers of apartment/flats of KLJ Heights, Nakshatra Nirvana & Vedanta
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act,2016? Y/N.	N.A
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N.A
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A
	Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A

Date: 29.11.2018

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10. In case of creation of Mortgage by Deposit of title deeds, besides physical verification by branch office, we certify that the deposit of original title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:-

- Original allotment letter issued by M/s KLJ Developers Pvt Ltd to the flat buyer applicant
- Original Flat buyer Agreement executed by M/s KU Developers Pvt Ltd with the flat buyer applicant
- Original payment receipts made by the flat buyer applicant to M/s KLJ Developers
  Pvt Ltd
- Original tripartite agreement executed among builder, buyer and banker in respect of the flat
- Original noc for the mortgaging of the flat from the builder and present mortgagee branch of SBI in respect of the flat
- Original conveyance deed/sale deed as and when executed by M/s KLI Developers
  Pvt Ltd executed with the flat buyer applicant in respect of the flat
- Original possession letter as and when executed by M/s KLJ Developers Pvt Ltd executed with the flat buyer applicant in respect of the flat
- Copy of sanction Building Plans of Commercial/residential Colony and site plans, occupation certificate, height clearance certificate, fire approval by the competent authority be taken on bank record,
- > Copy of the occupation certificate issued by Development authority in respect of tower

### SCHEDULE OF THE PROPERTY/IES

Flat/apartment to be allotted/bought in Residential Group Housing Colony Known as KLJ Heights, Makshatra, Nirvana & Vedanta, Sector-15, Bahadurgarh in the revenue estate of village Kassar Tehsil Bahadurgarh & District Jhajjar, Haryana

Date: - 29.11.2018

SANJAY/SETHI ADVOCATE

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#### ANNEXURE-X

It is stated therein the deed that Sh. Sat Narain, Sh. Ram Bhaj, Sh. Raj Knawar, Sh. Phool Kanwar and Sh. Hariram were the respective bhumidar of Land measuring 36 kanal 6 marla i.e. 4.5375acres comprising in khewat no: 56/45, khatoni no: 74, rect no: 32, kill no: 19/1(3-16),19/2(3-16), 20(6-16), 21(7-8), 22(7-12) and Rect no: 35, killa no: 1(6-18) in revenue estate of village kassar, Teshil Bahadurgarh, District Jhajjar, Haryana vide jamabandi for the year 2003-2004 and who further executed sale deed registered document no: 8127 dated 10.3.06 in favour of M/s SHV Buildwell Private Limited.

It is stated therein the deed that Smt. Bimla, Sh. Rohtash, Sh. Chandvir, Sh. Rakesh, Sh. Krishan Kumar, Sh. Inder, Smt. Indrawati were the bhumidar of the property in respective share in property i.e. land in rect no: 32, killa no: 17/2(5-4), 18(8-0), rect no: 35, killa no: 2/2/(4-16), 3/1/1(2-1), total land measuring 20 kanal 1 marla, in revenue estate of village kassar, Teshil Bahadurgarh, District Jhajjar, Haryana vide jamabandi for the year 2003-2004 and further release deed was executed and registered vide document no: 6580 dated 7.1.05 in favour of Sh. Rohtash, Sh. Chandvir, Sh. Rakesh and who further executed sale deed registered document no: 4820 dated 6.9.07 in favour of M/s SHV Buildwell Private Limited.

It is stated therein the deed that Sh. Krishan was the bhumidar of the property i.e. 6 kanal 11 marla comprising in rect no: 31, killa no: 16/2(1-9), 25/2(5-2) in revenue estate of village kassar, Tesnil Bahadurgarh, District Jhajjar, Haryana vide jamabandi for the year 2003-2004 and who further executed sale deed registered document no: 1179 dated 1.6.06 in favour of M/s SHV Buildwell Private Limted

It is stated therein the deed that Sh. Mahabir was the bhumidar of the property i.e. 13 kanal 13 marla comprising in rect no: 32, killa no: 14/1(7-4), rect no: 35, killa no: 10(-6-9) in revenue estate of village kassar, Teshil Bahadurgarh, District Jhajjar, Haryana vide jamabandi for the year 2003-2004 and who further executed sale deed registered document no: 445 dated 28.04.06 in favour of M/s SHV Buildwell Private Limted

Thereafter M/s SHV Buildwell executed general power of attorney dated 3.6.06 and collaboration agreement dated 17.8.07 & 7.9.07 in favour of M/s Cadillac Buildwell Private Limited which were further amalgamated in M/s KLJ Developers Private Limited vide order dated 20.3.13 in company petition no: 602/2012 & dated 27.11.14 company petition no: 309/2014 by Hon'ble High Court of Delhi

The license bearing no: 227 of 2007 dated 22.9.07 & 116 of 2012 dated 19.11.12 were granted & its renewal dated 20.6.16 for the development of the entire land and building approval were granted vide letter dated 30.10.09, & 2.5.14 and environment clearance dated 10.9.14 respective occupation certificates dated 12.5.16, 20.4.17, 19.9.017 were granted

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						Tele.	,,,,	
		s/o.0	d/o,w/o			-		r/o
Ι,	do	hereby ,	solemnly	declare	&	affirm	as	under:

- 1. That I the undersigned deponent has entered into a flat buyer agreement in respect of the property i.e. flat/apartment no: \_\_\_\_\_\_ in Residential Group Housing Colony Known as KLJ Heights, Makshatra, Nirvana & Vedanta, Sector-15, Bahadurgarh hereinafter called the property under reference} with the undisputed owner M/s KLJ Developers Pvt Ltd & in complete undisputed physical possession of the property vide original registered sale deed document no: 8127 dated 10.3.06, 4820 dated 6.9.07 , 445 dated 28.04.06 & 1179 dated 1.6.06 & is fully convinced and verified of our own that the seller has absolute title in respect of the property under reference and the property has been built up as per HUDA/ DTP plan and shall indemnify the bank if the ownership as well as the title deeds document are found not to be true, original & permissible legally tangible in court of law.
  - 2. That I the undersigned deponent undertakes to abide by the terms and conditions of the bank and under takes and confirms to submit original title deeds as and when executed and registered in our favour in respect of the property under reference presently offered to the Bank for the creation of equitable mortgage by deposit of original title deeds details mentioned herein above para.
    - 3. That I the undersigned deponent have neither entered into any agreement to sell nor have executed any Irrevocable General Power of Attorney nor created any third party interest for valuable consideration in respect of the property under reference during the currency of my present housing loan pending with SBI RACPC and duly availed and enjoyed by the deponent.
      - 4. That I the undersigned deponent undertakes not to sub let, alienate, part with, dispose off the actual physical possession of the property under reference during the continuance of its mortgage without the written consent of State Bank of India hereinafter referred to as the Bank.

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5. That I the undersigned deponent declare and affirm that we have not taken any loan from any other person or Financial Institution including the Nationalised Banks (except as disclosed in my loan application & property documents kept there are in original) and the property already kept with SBI and /or to be kept with SBI is free from all sorts of encumbrances, charges liens & there is no other defect in the title of the property under reference which stills stand registered in my name.

- 6. That I the deponent undertake to make the payment of the statutory demands including taxes regularly in respect of property under reference and I further declare and confirm that there are no arrears payable in this regard.
- 7. That I the deponent undersigned declare and confirm that the property documents are in original and property under reference is built up as per approved plans & no area has been unauthorized built up followed with the direction given by concerned municipal authority, HUDA, DTP Bahadurgarh, Haryana, Direction of Hon'ble High Court & Supreme Court, & is neither subject to any attachment nor any litigation in respect of the title of the properties under reference is pending before any court or authority.
- 8. That I the deponent undersigned undertake to remain liable and the bank shall be at liberty, to take action including civil or criminal in case the present affidavit / undertaking given by me is found to be false or deceptive.

Deponent

Verification:-		
1.	s/o,d/o,w/o	do hereby verify that the contents of paras 1 to
8 of the above a	ffidavit/undertaking are correct and	d true to my knowledge and belief . Nothing stated therein
	ing material has been concealed the	
Verified at Del	hi , on this th day of , 2018.	

Deponent

B Book Receipt for Non Registration purposes

Second Party Copy Sub Registrar Office: BAHADURGARH

Date: 29/11/2018

(Incharge)

Received with thanks from SANJAY SETHI ADV. resident of DELHI Sum of Rs. fifteen Only on account

of Inspection charges.

Rs. 15.00

B Book Receipt for Non Registration purposes

Second Party Copy

No.3489

Sub Registrar Office: BAHADURGARH

Date: 29/11/2018

Received with thanks from SANJAY SETHI ADV. resident of DELHI Sum of Rs. fifteen Only on account

of Inspection charges.

(Incharge)

Rs. 15.00