

# ANIL YADAV

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Ref. No.SR-9721

April 9, 2021

## ANNEXURE - B

To

The Chief Manager,  
State Bank of India,  
Mid Corporate Group Gurgaon Branch  
91, IDC, 1<sup>st</sup> Floor, MG Road, Gurgaon.

*Paid on*  
*13/4/2021*

**Subject:** - Report of Investigation of Title in respect of Shop No.UG-30, on Upper Ground Floor, having covered area 150 Sq. Ft., situated at Krishna Palace, Basai Road, Gurgaon, belonging to Smt. Lali Devi wife of Shri Chand Yadav, resident of Village Kalaka, Tehsil and District Rewari.

Sir,


I am sending you necessary legal opinion on prescribed proforma of the Bank.

|    |  |   |
|----|--|---|
| 1. | a) Name of the Branch/Business Unit/Office seeking opinion.  | Mid Corporate Group Gurgaon Branch<br>91, IDC, 1 <sup>st</sup> Floor, MG Road, Gurgaon. |
|    | b) Ref. no. and date of letter under cover of which the documents tendered for scrutiny are forwarded. | Nil   |
|    | c) Name of the borrower.   | M/s. Shree Enterprise, Gurgaon.   |

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| 2. | a) Name of the unit/concern/company/person offering the property (ies) as Security.                                   | Smt. Lali Devi wife of Shri Chand Yadav, resident of Village Kalaka, Tehsil and District Rewari.  |
|    | b) Constitution of the unit/concern/person/ Body/authority offering the property for creation of charge.              | Sole Owner.   |
|    | c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc). | As Guarantor.   |
| 3. | Complete or full description of the immovable property (ies) offered as security including the following details.     | A Shop No.UG-30, on Upper Ground Floor, having covered area 150 Sq. Ft., situated at Krishna Palace, Basai Road, Gurgaon.   |
|    | (a) Survey No.  |   |
|    | (b) Door/Commercial property No.(in case of Commercial property)  | Shop No.UG-30   |
|    | (c) Extent/area including plinth/ built up area in case of Commercial property  | 150 Sq. Ft.   |
|    | (d) Location like name of the place, village, city, registration, sub-district etc. Boundaries.                       | Krishna Place, Gurgaon.   |
| 4. | a) Particulars of the documents scrutinized, serially and chronologically.  | <p>Sale Deed No.11364 dated 27.11.1997 registered in the office of Sub-Registrar, Gurgaon.</p> <p>Sale Deed No. 10934 dated 31.07.2008 registered in the office of Sub-Registrar, Gurgaon.</p> <p>Sale Deed No. 2123 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.</p> |

  
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GPA No.352 dated 05.09.1997 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2127 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2128 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2151 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2154 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2155 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2158 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2160 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

  
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Sale Deed No.2162 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.2163 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No. 2164 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon.

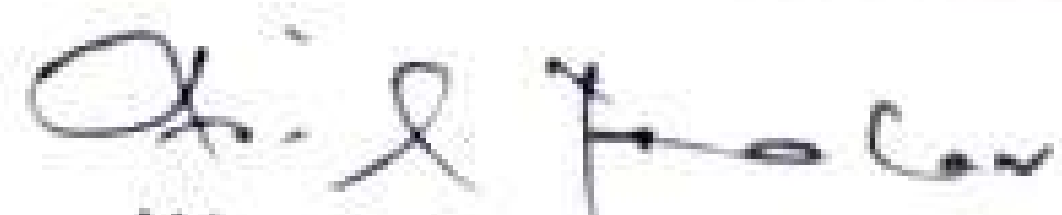
Sale Deed No.5577 dated 04.08.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.5581 dated 04.08.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.5579 dated 06.08.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.6076 dated 16.08.1994 registered in the office of Sub-Registrar, Gurgaon.

Sale Deed No.6077 dated 16.08.1994 registered in the office of Sub-Registrar, Gurgaon.



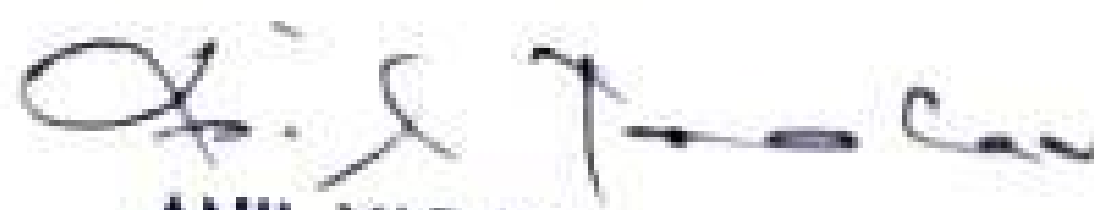
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|   | <p>Sale Deed No.6199 dated 18.08.1994 registered in the office of Sub-Registrar, Gurgaon.</p> <p>Sale Deed No.4376 dated 08.07.1994 registered in the office of Sub-Registrar, Gurgaon.</p> <p>Sale Deed No.4382 dated 08.07.1994 registered in the office of Sub-Registrar, Gurgaon.</p> |
| <p>b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p>Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.</p>   | Original document mentioned above are seen and verified unless otherwise mentioned  |
| <p>5. a) Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)</p> <p>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 with original submitted?</p> <p>c) ii. Where the certified copies of the title documents are not available, the copy provided should be compared with the originals to</p> | <p>Yes.</p> <p>Yes.</p> <p>Not applicable</p>   |



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|    | ascertain whether the total page numbers in the copy tally page with the original produced?<br>(In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled diligently & cautiously). |                                   |
| 6. | a) Whether the records of registrar office or revenue authorities relevant to property in question are available for verification through any online portal or computer system?  | No, Manual records are available  |
|    | b) If such online/ computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.  | N.A.                              |
|    | c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?  | No.                               |
| 7. | a) Property offered as security falls within the jurisdiction of which sub-registrar office?   | Sub-Registrar, Gurgaon.           |
|    | b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so please name all such offices.                    | No.                               |
|    | c) Whether search has been made at all the offices named at (b) above?   | Not Applicable.                   |
|    | d) Whether the searches made in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?  | No.                               |
| 8. | Chain of title tracing the title from the oldest   | Fully detailed in the ANNEXURE -D |

  
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|     | <p>title deed to the latest title deed establishing the title of the property in question from predecessors in title/interest to the current title holder. And whether Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance on such clog on title.</p> <p>In case of property offered as collateral 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)</p> | attached herewith.    |
| 9.  | Nature of title of intended Mortgagor over the property (whether full ownership rights, leasehold rights, occupancy/possessory rights or inam holder or Govt. grantee/allottee etc.   | Full Ownership Rights |
| 10. | If leasehold, whether,  | N.A.                  |
|     | a) lease Deed is duly stamped and registered  | NA                    |
|     | b) Lessee is permitted to mortgage the Leasehold right.   | NA                    |
|     | c) Duration of the Lease/unexpired period of lease.   | NA                    |
|     | 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.  | NA                    |
|     | e) Whether the leasehold rights permit for creation of any super structure (if applicable)?   | NA                    |
|     | f) Right to get renewal of leasehold rights   | NA                    |

  
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|     | and nature thereof.   |  |
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| 11. | <p>If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;</p> <p>a) Grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?</p> <p>b) the mortgagor is competent to create charge on such property?</p> <p>c) any permission from Government or any other authority is required for creation of mortgage and if so whether such valid permission is available?</p> | N.A.                                     |
| 12. | <p>If occupancy right, whether;</p> <p>(a) Such right is heritable and transferable.</p>  | N.A.                                     |
|     | (b) Mortgage can be created.  | NA                                       |
| 13. | 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.  | There are no minor interests whatsoever. |
| 14. | <p>If the property has been transferred by way of Gift/Settlement Deed, whether;</p> <p>a) The Gift/Settlement Deed is duly stamped and registered;</p> <p>b) The Gift/Settlement Deed has been attested by two witnesses;</p> <p>c) The Gift/Settlement Deed transfers the property to Donee;</p> <p>d) Whether the Donee has accepted the gift by signing the Gift/Settlement</p>                               | No.                                      |

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|     | <p>Deed or by a separate writing or by implication or by actions?</p> <p>e) Whether there is any restriction on Donor in executing the Gift/Settlement Deed in question?</p> <p>f) Whether the Donee is in possession of the gifted property?</p> <p>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;</p> <p>h) Any other aspect affecting the validity of title passed through the Gift/Settlement Deed.</p>  |      |
| 15. | <p>(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.</p> <p>(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.</p> <p>(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>(d) In respect of partition by a decree of the court; whether such decree has become final and all other conditions/ formalities are completed/ complied with.</p> | N.A. |



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|     | (e) Whether any documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?   |     |
| 16. | <p>Whether the title documents include any testamentary documents/wills?</p> <p>a) In case of wills whether will is registered will or unregistered will?</p> <p>b) Whether will in matter needs a mandatory probate and if so whether the same is probated by a competent court?</p> <p>c) Whether property has been mutated on basis of will?</p> <p>d) Whether the original will is available?</p> <p>e) Whether the original death certificate of the testator is available?</p> <p>f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?</p> <p>(Comments on the circumstances such as availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted on will, etc., which are relevant to rely on will, availability of Mother/Original title deeds are to be explained.)</p> | No. |
| 17. | (a) Whether the property is subject to any wakf rights?  | No. |

  
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|     | <p>(b) Whether the property belongs to church/temple or any religious/ other institution having any restriction in creation of any charges on such properties?</p> <p>(c) Precautions/ permissions, if any in respect of the above cases for creation of Mortgage.</p>  | <p>No.</p> <p>None.</p>  |
| 18. | <p>(a) Where the property is a HUF/Joint Family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution. Minor's share if any, rights of female members etc.</p> <p>(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?</p>  | No.  |
| 19. | <p>a) Whether the property belongs to any trust or is subject to rights of any trust?</p> <p>b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of property?</p> <p>c) If YES, additional precautions/ permissions to be obtained for creation of valid mortgage?</p> <p>d) Requirements, if any for creation of mortgage as per Central/State laws applicable to the trust in the matter.</p> | <p>No.</p> <p>Not Applicable</p> <p>Not Applicable</p> <p>Not Applicable</p> |
| 20. | <p>a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?</p> <p>b) In the case of agricultural property other relevant records/documents as</p>   | <p>No.</p> <p>N/A</p>  |

  
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|     | per local laws, if any are to be verified to ensure the validity of the title and rights to enforce the mortgage?<br>c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained?  | Yes   |
| 21. | Whether the property is affected by any local laws or other regulations having a bearing on the creation of security (viz. Agricultural Laws, Weaker Sections, minorities, Land Laws, SEZ regulations, Coastal zone regulations, Environmental Clearance etc.)?  | No.   |
| 22. | (a) Whether the property is subject to any pending or proposed land acquisition proceedings?<br>(b) Whether any search/equity is made with the Land Acquisition Office and outcome of such search/enquiry?   | No.<br>No.  |
| 23. | a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?<br><br>b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?<br><br>c) Whether the title documents have any court seal/marking which points out any litigation/ attachment/ security to court in respect of the | No, but an indemnity bond or affidavit in this regard should be taken from the borrower in this regard<br><br>N.A.<br><br>No. |

  
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|     | property in question? In such case please comment on such seal/markings?  |  |
| 24. | <p>a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?</p> <p>b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed?</p> <p>c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?</p>   | <p>Not Applicable.</p> <p>Not Applicable</p> <p>Not Applicable</p>           |
| 25. | <p>a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, Authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar(ROC), Articles of Association /provision for common seal etc.</p> <p>b) i. Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes/No.</p> <p>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 or company/LLP (seller) and the vendee company (purchaser)?</p> <p>iii) Whether the above search of the charges reveals any prior charges/encumbrances, on</p> | <p>No.</p> <p>Not Applicable</p> <p>Not Applicable</p> <p>Not Applicable</p> |



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|     | the property (proposed to be mortgaged) created by the vendor company (seller)?   |  |
|     | iv) If the search reveals encumbrances/charges Whether such charges/encumbrances have been satisfied? Yes/No.   | Not Applicable                           |
| 26. | In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.   | N.A.                                     |
| 27. | (a) Whether any POA is involved in the chain of title?<br>(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in the favour of the builder/developer and as such is irrevocable as per law.<br>(c) In case the title document is executed by POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/Firms/Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorised Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).<br>(d) In case of builder's POA, whether a certified copy of POA is available and the | No.<br><br>N. A.<br><br>N. A.<br><br>N.A |

  
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|     | <p>same has been verified/ compared with the original POA.</p> <p>(e) In case of Common POA (POA other than builder's POA), please clarify the following clauses in respect of POA:-</p> <p>(i) Whether the original POA is verified and the title investigation is done on basis of original POA?</p> <p>(ii) Whether the POA is registered one?</p> <p>(iii) Whether the POA is a special or general one?</p> <p>(iv) Whether the POA contains a specific authority for execution of title document in question?</p> <p>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?)</p> <p>b) Please comment on the genuineness of the POA.</p> <p>c) The unequivocal opinion on the enforceability and validity of POA.</p> | <p>N. A</p> <p>N. A</p> <p>N. A</p> <p>N. A</p> <p>N. A</p> <p>N. A</p> <p>N. A</p> |
| 28. | 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   | Not Applicable, It's Commercial property.   |

  
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|  | residential/commercial complex, check and comment on the following:-  |                |
|  | (a) Promoter's/Land owner's title to the land/ building;  | Not Applicable |
|  | (b) Development Agreement/Power of Attorney;  | Not Applicable |
|  | (c) Extent of authority of the Developer/builder.   | Not Applicable |
|  | (d) Independent title verification of the Land and/or building in question;   | Not Applicable |
|  | (e) Agreement for sale (duly registered);   | Not Applicable |
|  | (f) Payment of proper stamp duty;   | Not Applicable |
|  | (g) Requirement of registration of sale agreement, development agreement, POA etc;  | Not Applicable |
|  | (h) Approval of building plan, permission of appropriate/ local authority etc;  | Not Applicable |
|  | (i) Conveyance in favor of Society/Condominium concerned;   | Not Applicable |
|  | (j) Occupancy Certificate/allotment letter/letter of possession;  | Not Applicable |
|  | (k) Membership details in the Society etc;  | Not Applicable |
|  | (l) Share Certificates;   | Not Applicable |
|  | (m) No Objection Letter from the Society;   | Not Applicable |
|  | (n) 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 |

  
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|     | (o) Requirement for noting the Bank's charges on the records of Housing Society, if any;  | Not Applicable   |
|     | (p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.   | Not Applicable   |
|     | (q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.   | Not Applicable   |
| 30. | Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.    | Nil  |
| 31. | 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. | 1991 to 2021 there are no encumbrances   |
| 32. | Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?  | The borrower must be asked to submit Latest Property Tax Receipt and Electricity Bill of the property in question to the bank. |
| 33. | (a) Urban land ceiling clearance, whether required and if so details thereof.<br>(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained. | No.<br>No.   |
| 34. | Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.   | N. A   |
| 35. | Whether the name of mortgagor is reflected as owner in revenue/ Municipal/ Village records?   | Yes  |
| 36. | (a) Whether the property offered as security is   | Yes.   |

  
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|     | <p>clearly demarcated?</p> <p>(b) Whether the demarcation/ partition of property are legally valid?</p> <p>(c) Whether the property has clear access as per documents?</p> <p>(The property should be legally accessible through normal carriers to transport goods to factories/Commercial property, as the case may be).</p>  | <p>N.A.</p> <p>Yes.</p>   |
| 37. | <p>Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny?</p> <p>(a) Document in relation to electricity connection.</p> <p>(b) Document in relation to water connection</p> <p>(c) Document in relation to Sales Tax Registration, if any applicable.</p> <p>(d) Other utility bills, if any.</p> | <p>Yes, No.</p> <p>Yes.</p> <p>N. A</p> <p>N. A</p> <p>N. A</p> |
| 38. | <p>In respect of the boundaries of the property, whether there is a difference/ discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc.) or the actual current boundary? If so please elaborate/comment on the same.</p>   | No  |
| 39. | <p>If the valuation report and/or approved/ sanctioned plans are not made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the</p>   | N.A.  |



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|     | <p>title deeds.</p> <p>(If the valuation report and/or approved/sanctioned plans are not available at time of preparation of TIR, please provide these comment subsequently, on making the same available to the advocate.)</p>                                  |  |
| 40. | 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.                                      |
| 41. | <p>Whether the Bank will be able to enforce SARFESI Act if required against the property offered as security?</p> <p>Property is SARFAESI compliant (Yes/No)</p>   | <p>Yes.</p> <p>Yes.</p>                  |
| 42. | 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. | Not Applicable                           |
| 43. | Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permit creation of mortgage and additional precautions, if any to be taken in such cases.  | Not Applicable                           |
| 44. | Additional aspects relevant for investigation of title as per local laws.  | Not Applicable                           |
| 45. | Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.   | No.                                      |
| 46. | The specific person(s) who is/are required to  | Smt. Lali Devi wife of Shri Chand Yadav. |

  
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|-----|--|---|
|     | create mortgage/to deposit documents creating mortgage.  | resident of Village Kalaka, Tehsil and District Rewari.                         |
| 47. | <p>Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Yes/No.</p> <p>Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,</p> <p>Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?</p> <p>Whether the details of the Commercial property/ plot in question are verified with list of number any types of Commercial properties or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?</p> | <p>No.</p> <p>Not Applicable.</p> <p>Not Applicable.</p> <p>Not Applicable.</p> |

Date: 09.04.2019

Place: Gurgaon

  
Signature of the Advocate

ANIL YADAV  
Advocate  
340/3, Prem Nagar, Gurgaon  
Mob: 9810761471



## ANNEXURE-C

### Certificate of title

1. I have examined the original Title Deeds intended to be deposited relating to schedule property and offered as security by way of Equitable 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 Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2. I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land / Revenue records. I also confirm having verified and checked the 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. 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, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrances certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious / Doubt, if any, has been clarified by making necessary enquires.
5. There are no prior Mortgage/charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1991 to 2021 pertaining to the Immovable Property covered by above said Title Deeds. The property is free from all Encumbrances except the charge of State Bank of India.




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Advocate

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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.
7. There are no other charges of above said property, there are charges of the loan documents and agreed to by the Mortgagor and the Bank.
8. There is no interest of the Minor(s) and his / their interest in the property.
9. The Mortgage if created will be available to the Bank for the Liability of the, Intending Borrower, M/s. Shree International, Gurgaon.
10. I certify that Smt. Lali Devi wife of Shri Chand Yadav, resident of Village Kalaka, Tehsil and District Rewari, has absolute, clear and Marketable title over the above said Scheduled Property. I further certify that the above documents are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
11. In case of creation of mortgage by deposit of title deeds, I certify that the deposit of following original title deeds/documents would create a valid and enforceable mortgage: -
  - a) Original Sale Deed No. 10934 dated 31.07.2008 registered in the office of Sub-Registrar, Gurgaon.
12. There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.
13. It is certified that the property is SARFAESI compliant.

  
ANIL YADAV  
Advocate  
340/3, Prem Nagar, Gurgaon  
Ph: 9810761471

**SCHEDULE OF THE PROPERTY:** A Shop No.UG-30, on Upper Ground Floor, having covered area 150 Sq. Ft., situated at Krishna Palace, Basai Road, Gurgaon.

**LIST OF DOCUMENTS TO BE DEPOSITED TO THE BANK**

- ✓ a. Original Sale Deed No.11364 dated 27.11.1997 registered in the office of Sub-Registrar, Gurgaon.
- b. Certified copy of GPA No.352 dated 05.09.1997 registered in the office of Sub-Registrar, Gurgaon
- ✓ c. Original Sale Deed No. 10934 dated 31.07.2008 registered in the office of Sub-Registrar, Gurgaon.
- d. Latest Property Tax Receipt and Electricity Bill of the shop in question.

Place: Gurgaon

Date: 09.04.2021

  
Signature of the Advocate

ANIL YADAV  
Advocate  
340/3, Prem Nagar, Gurgaon  
Mob: 9810761471

## **ANNEXURE -D**

### **CHAIN OF TITLE**

That I have perused the record of Sub-Registrar, Gurgaon, for the last 30 years and found the chain of title relating to the property in question is complete. The detail of which is as under: -

1. That Shri Rajendra Singh and Shri Gajender Singh sons of Shri Ved Ram, resident of A-211, New Friends Colony, New Delhi, were owners in possession of plot of land bearing No.226/17 to 231/17, measuring 2756 Sq. Yards, part of Khasra No.295/2, situated at Basai Road, Gurgaon, vide Sale Deed No. 2123 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2127 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2128 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2151 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2154 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2155 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2158 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2160 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2162 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.2163 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No. 2164 dated 23.05.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.5577 dated 04.08.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.5581 dated 04.08.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.5579 dated 06.08.1994 registered in the office



**ANIL YADAV**

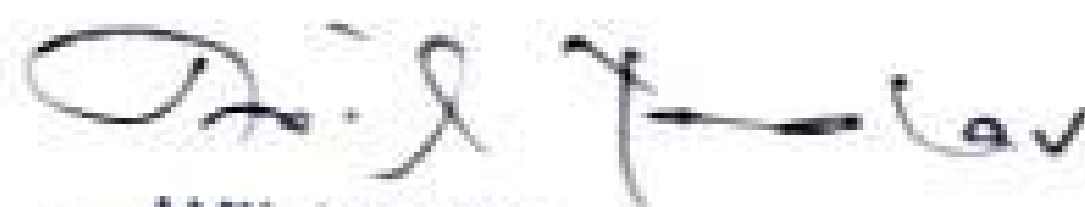
Advocate

340/3, Prem Nagar, Gurgaon

IND: 9810761471

of Sub-Registrar, Gurgaon; Sale Deed No.6076 dated 16.08.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.6077 dated 16.08.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.6199 dated 18.08.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.4376 dated 08.07.1994 registered in the office of Sub-Registrar, Gurgaon; Sale Deed No.4382 dated 08.07.1994 registered in the office of Sub-Registrar, Gurgaon.

2. That Shri Rajendra Singh and Shri Gajender Singh with collaboration of M/s. Hare Krishna Builders Private Limited, 25/3884, Regarpura, Karol Bagh, New Delhi, developed a commercial complex known as 'Krishna Palace' over the above said plot of land after approval from competent authority. However the Collaboration Agreement is not available in record as it was not a registered document and M/s. Hare Krishna Builders Private Limited has shifted its office after selling the entire Krishna Place. As Shri Rajendra Singh, Shri Gajender Singh and M/s. Hare Krishna Builders Private Limited have executed the sale deed of the shop in question jointly there is no defect in title and there is no adverse impact on the bank's interest if the said Collaboration Agreement is not available.
3. That Shri Gajender Singh & Shri Rajendra Singh sons of Shri Ved Ram, resident of A-211, New Friends Colony, New Delhi & M/s. Hare Krishna Builders Private Limited, 25/3884, Regarpura, Karol Bagh, New Delhi, through its Director Shri Satish Gupta through self and GPA of Shri Gajender Singh & Shri Rajendra Singh (GPA No.352 dated 05.09.1997 registered in the office of Sub-Registrar, Gurgaon) sold the shop in question to Shri Pritam Arora son of Shri W. R. Arora, resident of C-1, Saraswati Garden, Delhi-15, vide Sale Deed No.11364 dated 27.11.1997 registered in the office of Sub-Registrar, Gurgaon.
4. That Shri Pritam Arora sold the shop in question to Smt. Lali Devi wife of Shri Chand Yadav, resident of Village Kalaka, Tehsil and District Rewari, vide Sale

  
ANIL YADAV

Advocate

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Deed No. 10934 dated 31.07.2008 registered in the office of Sub-Registrar, Gurgaon.

5. That Smt. Lali Devi has free, clear, legal, valid and marketable title qua the Shop in question and the Shop is free from encumbrance except the charge of State Bank of India.

**Hence chain is complete.**

Date: 09.04.2021

Place: Gurgaon



Signature of the Advocate

ANIL YADAV

Advocate

340/3, Prem Nagar, Gurgaon

Mob: 9810761471