

CROSS RIVER
MALL
2X71R

→ Lanchiment Building Plan

O Gaurav Akhaur
O M/S Lanchiment

VIKAS BHARDWAJ

ADVOCATE

E. No. : D/1521/01

Chamber :

271, Chander Shekhar Azad Block, District Courts Gurgaon.
E-mail : vikasadv73@yahoo.co.in, Mob. : +91-9213257251

LGLOP/SBI/7

April 2, 2016

The Branch Head,
State Bank of India,
Industrial Financial Branch,
14th floor, Jawahar Vyapar Bhawan,
Tolstoy Marg,
New Delhi—110 001.

→ N. L. Chandra
9854 128128
→ J. L. Chandra

ANNEXURE 'B': REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

1.	a) Name of the Branch/Business Unit/Office seeking opinion.	State Bank of India, Industrial Financial Branch, 14 th floor, Jawahar Vyapar Bhawan, Tolstoy Marg, New Delhi-1.
	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 Sun City Projects Pvt. Ltd.
2.	a) Name of the unit/concern/company/person offering the property(ies) as security.	M/s S.T.C. Developers Pvt. Ltd.
	b) Constitution of the unit/concern/person/ body/authority offering the property for creation of charge.	Private Limited Company
	c) State as to under what capacity is security offered (whether as joint	Guarantor.

	applicant or borrower or as guarantor, etc).	
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	Commercial spaces/units bearing Nos. FF-01A, having super area of 1822.85 sq.ft., FF-01D, having super area of 1347.29 sq. ft., FF-15A, having super area of 865.07 sq. ft., FF-30A, having area of 945.80 sq. ft., FF-34, having super area of 706.66 sq. ft., all on first floor, SF-15, having super area of 390.09 sq. ft., SF-47, having super of 480.61 sq. ft., all on second floor, hall/open area on second floor where sports zone is situated, having super area of 8360 sq. ft., in the Shopping Mall known as "Cross River Mall" constructed on plot Nos. 9B and 9C, having total area of 12380 sq. mtrs., in the layout plan of Central Business District (East), Karkardooma, Delhi.
	(a) Survey No.	NA
	(b) Door/House No.(in case of house property)	NA
	(c) Extent/area including plinth/ built up area in case of house property	NA as it is not the house property.
	(d) Location like name of the place, village, city, registration, sub-district etc. Boundaries.	Karkardooma, Delhi. Entire plot Nos. 9B and 9C are bounded as under : North : Road, South : Road. East : Plot No. 9A, West : Plot No. 9D.
4.	a)Particulars of the documents scrutinized, serially and chronologically.	Please see Part -I of Annexure- 1
	b)Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.	As mentioned in Part -I of Annexure- 1.
5.	Whether certified copy of all title documents are obtained from the relevant	Certified copy of Conveyance Deed dated 27.06.2006 registered as

	applicant or borrower or as guarantor, etc).	
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	Commercial spaces/units bearing Nos. FF-01A, having super area of 1822.88 sq.ft., FF-15A, having super area of 865.07 sq. ft., FF-30A, having area of 945.80 sq. ft., FF-34, having super area of 706.66 sq. ft., all on first floor, SF-15, having super area of 390.09 sq. ft., SF-47, having super of 480.61 sq. ft., all on second floor, hall/open area on second floor where sports zone is situated, having super area of 8360 sq. ft., in the Shopping Mall known as "Cross River Mall" constructed on plot Nos. 9B and 9C, having total area of 12380 sq. mtrs., in the layout plan of Central Business District (East), Karkardooma, Delhi. 17 33
	(a) Survey No.	NA
	(b) Door/House No.(in case of house property)	NA
	(c) Extent/area including plinth/ built up area in case of house property	NA as it is not the house property.
	(d) Location like name of the place, village, city, registration, sub-district etc. Boundaries.	Karkardooma, Delhi. Entire plot Nos. 9B and 9C are bounded as under : North : Road. South : Road. East : Plot No. 9A. West : Plot No. 9D.
4.	a)Particulars of the documents scrutinized, serially and chronologically.	Please see Part -I of Annexure- 1
	b)Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.	As mentioned in Part -I of Annexure- 1.
5.	Whether certified copy of all title documents are obtained from the relevant	Certified copy of Conveyance Deed dated 27.06.2006 registered as

	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.)	document No. 14441 is enclosed. The certified copy has been compared with the original and is found in order.
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?	Computerized records of the office of Sub-Registrar of Assurances are not available for inspection by public at large.
	b) If such online/ computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	The online/computer records are not available for inspection by public at large. Verification was made by the official of the Sub-Registrar's office and informed me that there are no encumbrances upon the schedule property.
	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?	In this case it is not possible to verify the genuineness of the stamp papers from online portal.
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	SR-VIII-B, Vivek Vihar, New Delhi.
	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?	NA.
	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?	The searches made in the offices of registering authorities or any other records does not reveal registration of multiple title documents in respect of the property in question.
8.	Chain of title tracing the title from the oldest 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	Please see Part -II of Annexure-1

	<p>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>	
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.	Ownership rights.
10.	If leasehold, whether;	No
	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 superstructure (if applicable)?	NA.
	f) Right to get renewal of leasehold rights and nature thereof.	NA
11.	If Govt grant/ allotment/Lease-cum/Sale Agreement, whether;	No.
	a) grant/ agreement etc. provides for alienable rights to the mortgagor	N.A.
	b) with or without conditions.	NA
	c) the mortgagor is competent to create charge on such property.	NA

	d) Whether any permission from Government or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
12.	If occupancy right, whether :	No.
	(a) Such right is heritable and transferable.	N.A.
	(b) Mortgage can be created.	N.A.
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.	If the property has been transferred by way of Gift/Settlement Deed, whether;	No.
	a) The Gift/Settlement Deed is duly stamped and registered.	NA
	b) The Gift/Settlement Deed has been attested by two witnesses.	NA
	c) The Gift/Settlement Deed transfers the property to Donee.	NA
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by actions.	NA
	e) Whether there is any restriction on Donor in executing the Gift/Settlement Deed in question.	NA
	f) Any other aspect affecting the validity of title passed through the Gift/Settlement Deed.	NA
15.	(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.	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 mortgage-able title thereon.	N.A.
	(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.	N.A.
	(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?	NA
16.	Whether the title documents include any testamentary documents/wills?	No.
	a) In case of wills whether will is registered will or unregistered will?	N.A.
	b) Whether will in matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	c) Whether property has been mutated on basis of will?	NA
	d) Whether the original will is available?	NA
	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? (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 wil, etc., which are relevant to rely on will, availability of Mother/Original title deeds are to be explained.)	N.A.
17.	(a) Whether the property is subject to any wakf rights?	No.

	(b) Whether the property belongs to church/temple or any religious/ other institution having any restriction in creation of any charges on such properties?	No.
	(c) Precautions/ permissions, if any in respect of the above cases for creation of Mortgage.	N.A.
18.	(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.	No.
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases.	NA
19.	(a) Whether the property belongs to any trust or is subject to rights of any trust?	No.
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of property?	N.A.
	(c) If so additional precautions/ permissions to be obtained for creation of valid mortgage.	N.A.
	(d) Requirements, if any for creation of mortgage as per Central/State laws applicable to the trust in the matter.	No.
20.	(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.	The scheduled property is not agricultural in nature being allotted by DDA for developing a Shopping Mall thereon.
	(b) In the case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and rights to enforce the mortgage.	NA

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	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	In this case commercial complex has been developed upon schedule property after acquiring the property from DDA and getting building plan approved from DDA for this purpose.
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?	No.
	(b) Whether any search is made with the Land Acquisition Office and outcome of such search/enquiry.	N.A.
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	(c) Whether the title documents have any court seal/marking which points out any litigation/ attachment/ security to court in respect of the property in question? In such case please comment on such seal/marking.	No.
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	N.A.
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed?	N.A.
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.

25.	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.	Borrower Company has power and authorization to borrow and Mortgagor Company is empowered to mortgage the schedule property. The directors of borrower company and mortgagor company are not common.
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?	No.
	(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.	N.A.
	(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).	NA
	(d) In case of builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	NA
	(e) In case of Common POA (POA other than builder's POA), please clarify the following clauses in respect of POA:- i) Whether the original POA is verified and the title investigation is done on basis of original POA?	NA NA

	(ii) Whether the POA is registered one?	N.A.
	(iii) Whether the POA is a special or general one?	NA
	(iv) Whether the POA contains a specific Authority for execution of title Document in question?	N.A.
	(f) 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.
	(g) Please comment on the genuineness of the POA.	NA
	(h) The unequivocal opinion on the enforceability and validity of POA.	NA
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 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.	Land Owner acquired the land by way of Conveyance Deed executed by development agency i.e. DDA. N.A. Moreover the construction of the building has already been completed vide occupancy certificate dated 25.04.2006 issued by DDA. Full. Done. N.A. NA

	(g) Requirement of registration of sale agreement, development agreement, POA etc.	N.A.
	(h) Approval of building plan, permission of appropriate/ local authority etc.	Complied.
	(i) Conveyance in favor of Society/Condominium concerned.	NA
	(j) Occupancy Certificate/allotment	Occupancy certificate dated 25.04.2006 issued by DDA in respect of the entire shopping mall.
	(k) letter/letter of possession.	Possession was handed over by DDA to the land owner/mortgagor company vide its letter dated 08.12.2003.
	(l) Membership details in the Society etc.	NA
	(m) Share Certificates.	NA
	(n) No Objection Letter from the Society.	NA
	(o) All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	N.A.
	(p) Requirement for noting the Bank's charges on the records of Housing Society, if any.	NA
	(q) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	N.A.
	(r) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Yes.
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.	There are no encumbrances..
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the	2003-2016. There are no encumbrances. <i>Note: Search was not taken for</i>

	encumbrance is created and if so satisfaction of charge, if any?	previous period as Lease Deed was executed by DDA only in the year 2003.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Property tax has been paid to MCD in respect of the schedule units/property in respect to years 2013-14 and 2014-15 vide its receipts dated 27.03.2015.
33.	(a) Urban land ceiling clearance, whether required and if so details thereof.	Not required.
	(b) Whether No Objection Certificate under the Income Tax Act is required/obtained.	Not required
34.	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question	NA as the schedule property is not agricultural in nature.
35.	Whether the name of mortgagor is reflected as owner in revenue/ Municipal/ Village records.	Mortgagor company is paying property tax to MCD.
36.	(a) Whether the property offered as security is clearly demarcated?	As far as unit Nos. FF-30A and FF-34 offered for mortgage are concerned have been merged with unit No. FF-33 which is not offered by way of mortgage and these units does not have independent access and exit. In this case the unit Nos. unit Nos. FF-30A and FF-34 are leased out and a thai spa center is being operated thereon. Hence Undertaking/Tripartite Agreement should be got executed with the lessee of these units to the effect that their rights as lessee are subservient to the rights of the Bank as mortgagee and they will vacate the said units as and when asked by the Bank to do so and shall also pay the rent directly to the Bank as and when asked to do so. Other units are demarcated.
	(b) Whether the demarcation/ partition of property is legally valid?	The demarcation/partition of the property is legally valid except units Nos. FF-30A and FF-34.

	(c) Whether the property has clear access as per documents?	Yes.
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>Electricity bill dated 01.04.2016 is issued in respect of entire plot Nos. 9B and 9D in the layout plan of Central Business District (East), Karkardooma, Delhi and the property can be identified from the said utility bill and there is no discrepancy/doubtful circumstance.</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>	<p>There is no difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc.) or the actual current boundary.</p>
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 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>	<p>Valuation Report has not been made available to me. I will provide my Supplementary Report, if required, as and when the same is made available to me.</p>
40.	<p>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.</p>	No.
41.	<p>Whether the Bank will be able to enforce SARFESI Act if required against the property offered as security?</p>	Yes
42.	<p>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</p>	N.A.

	this regard.	
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.	Yes governing law/ constitutional documents of the mortgagor (other than natural persons) permit creation of mortgage. /
44.	Additional aspects relevant for investigation of title as per local laws.	None. /
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	None.
46.	The specific person(s) who is/are required to create mortgage/to deposit documents creating mortgage.	M/s S.T.C. Developers Pvt. Ltd. through its authorized person. /

Date: 02.04.2016

Place: New Delhi.

Vikas Bhardwaj

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Advocate

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E.No.: D/1521/01

ANNEXURE 'C' : CERTIFICATE OF TITLE

1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property/ies 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 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 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 encumbrance certificate (EC) I hereby certify the genuineness 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 search made for the period from 2003 to 2016 pertaining to the Immovable Property/ies covered by above-said Title Deeds. The property is free from all encumbrances.

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6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than the already stated in the Loan documents and agreed to by the mortgagor and the Bank. (Delete, whichever is inapplicable).

Not Applicable.

7. There is no Minor(s) interest.

8. The Mortgage if created, will be available to the Bank for the liability of the intending borrower, viz., **M/s Sun City Projects Pvt. Ltd.**

9. I certify that **M/s S.T.C. Developers Pvt. Ltd.** has absolute, clear and marketable title over the scheduled property(ies). I further certify that the above title deeds are genuine and valid mortgage can be created and the said mortgage would be enforceable.

10. In case of creation of Mortgage by deposit of title deeds, I certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage :-

- i) Copy of Possession Letter dated 08.12.2003 issued by DDA.
- ii) Copy of Occupation Certificate dated 25.04.2006 issued by DDA.
- iii) Original Conveyance Deed dated 27.06.2006 executed by **DDA** in favour of **M/s S.T.C. Developers Pvt. Ltd.**, which is registered as document No. 14441, Book No. I, Vol. No. 2111, on pages 113-115, on 27.06.2006, in the office of Sub-Registrar-VII, Delhi alongwith its certified copy.
- iv) Original Perpetual Lease Deed dated 16.12.2003 executed by **DDA** in favour of **M/s S.T.C. Developers Pvt. Ltd.**, which is registered as document No. 8928, Book No. I, Vol. No. 1088, on pages 130-136, on 17.12.2003, in the office of Sub-Registrar-VIII, Delhi.
- v) Copy of Lease Deeds in respect to units Nos. FF-30A, FF-34, SF-15, hall/open area on second floor where sports zone is situated those are presently leased out.

- vi) Tripartite Agreement/ Undertaking from the lessee of units FF-30A, FF-34 to the effect that their rights as lessee are subservient to the rights of the Bank as mortgagee and they will vacate the said units as and when asked by the Bank to do so and shall also pay the rent directly to the Bank as and when asked to do so.
- vii) Copy of Latest electricity bill/s.
- viii) Copies of Latest property tax payment receipt/s in respect of the schedule units/spaces offered for mortgage.

Notes: In this case the units Nos. FF-30A, FF-34, SF-15, hall/open area on second floor where sports zone is situated are leased out. If the Bank decides to enforce the mortgage before expiration of the present lease apart from selling the property it can also attach the rent received by the mortgagors.

There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.

SCHEDULE OF THE PROPERTY

Commercial spaces/units bearing Nos. FF-01A, having super area of 1822.88 sq. ft., FF-01D, having super area of 1347.29 sq. ft., FF-15A, having super area of 865.07 sq. ft., FF-30A, having area of 945.80 sq. ft., FF-34, having super area of 706.66 sq. ft., all on first floor, SF-15, having super area of 390.09 sq. ft., SF-47, having super of 480.61 sq. ft., all on second floor, hall/open area on second floor where sports zone is situated, having super area of 8360 sq. ft., in the Shopping Mall known as "Cross River Mall" constructed on plot Nos. 9B and 9C, having total area of 12380 sq. mtrs., in the layout plan of Central Business District (East), Karkardooma, Delhi.

Date: 02.04.2016

Place: New Delhi.


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