Himansshu Upadhyay Advocate

Office: - 24, Lawyers' Chamber Supreme Court of India Mob.: 9811254646

CERT.NO.ILC/2018/

Date :- / /2018

To IFCI FACTORS LTD. IFCI TOWER, NEHRU PLACE, NEW DELHI

Sir,

As desired by you the records of Sub-Registrar –I, Department of Delhi Archives 18--A, Satsang Vihar Marg, Special Institutional Area, New Delhi have been verified by me for the period of last 30 years for investigation of title in respect of below mentioned property / ies. I have also verified documents mentioned in the schedule. On the basis of above documents my REPORT/CERTIFICATE is given as hereunder:-

SUB:-TITLE CLEARANCE CERTIFICATE

1) Name/s of all the Title holders/Present Owner/s of the Property/
ies and Name/s of the person/s offering mortgage. (If the
person/s offering mortgage is a authorised POA holder, comment
whether explicit power is given to mortgage the property.):-

Govind Rajgaria S/o Late Sh. Deep Chand Rajgaria R/o 4/25, Shanti Niketan, New Delhi

2) Status of the Owner/s and Mortgagor/s (Individual, HUF, Partnership firm, Company etc.):-

Self Required Property

3) Description of the Property (Particulars regarding Plot/Block/Flat No., Plot area, construction area, common space area, Revenue Survey No., City Surve No., T.P. Scheme No., Final Plot No., extent, boundaries, Village, Taluka, District, etc.):-

(Give hereunder details of title deeds & other related documents which are required to be deposited to create equitable mortgage)
Entire Ground of the property measuring about 994 Sq. Yds of Property Bearing Municipal No. 11099(New), Ward No. XIV, Khasra No.158/71 Block-D Situated at Doriwalan, Shidipura, Karol Bagh, New Delhi-110005 (without Terrace/roof Rights), Part of the property bearing Municipal No. XIV/11099(New), Situated at Shidipura, Doriwalan, Karol Bagh, New Delhi, Measuring about 994 Sq. Yds. (Total), Khasra No. 158/71.

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Boundary of the aforesaid property:-

	4 74
Towards East	Portion 'C' part of property bearing
	Municipal No.XIV/11099
Towards West	Other's Property
Towards North	Portion 'B' Part of property bearing
2	Municipal No.XIV/11099
Towards South	Street

4) Particulars of all documents made available for verification with their Registration No., Date, (State here Whether Original or Photo Copy):-

Sale Deed dated 10.11.2000 by Mrs. Sandhya Jain W/o Sh. P.K. Jain in favour of Govind Rajgaria R/o 4/25, Second Floor, Shanti Niketan, New Delhi.

title during last 30 years (Tracing of the title should be explained in chronological order beginning with the earliest available title deed. All the title deeds should be discussed fully, stating registration number, document number, dates of execution, names of executors and executants, etc., & complete history of mutation entries, village records. The chain of title deeds should clearly establish the title of the property holder. If the chain is broken, the same should be explained in a convincing manner.):-

Sale Deed dated 31.05.1960 was executed by Mr. Prem Kumar Sawhney S/o Sh. Om Prakash Sawhney, in Favour of Mrs. Sandhya Jain W/o Sh. P.K. Jain in respect of property bearing Municipal Number XIV/11099 (New), Situated at Shdipura, Doriwalan, Karol Bagh, New Delhi, Measuring about 994 Sq. Yds. Khasra No.158/71 and registered as Document No.139, in Addl. Book No.I, Volume No.166 On Page 135 on 31.05.1960, in the office of the Sub-Registrar-I, Department of Delhi Archives 18-A, Satsang Vihar Marg, Spl. Institutional Area (Near Eastern Gate of JNU) New Delhi-110067. Finally, Sale Deed dated 10.11.2000 was executed by Mrs. Sandhya Jain W/o Sh. P.K. Jain in favour of Sh. Govind Rajgaria R/o 4/25, Second Floor, Shanti Niketan, New Delhi in the office of Sub-Registrar-I, New Delhi.

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6) Year up to which the property tax/society charge has been paid (Description of property tax/society charge receipt):-

Till Date

7) Whether the particulars of registration as given in the title deeds shown to the counsel tally with the particulars as stated in the records of the Registrar's office?:-

Yes, particulars of registration under of the deeds particular of the page seen and tally with the information as stated in the record of Sub-Registrar/Registrar of assurances. Furthermore the photograph of the previous owner and intending mortgager affixed /seen in the title deed tally with the record of registration office deed.

8) Whether the property/ies has/have been mutated un the name/s of the person/s offering the mortgage?:-

No.

9) Where there is any bar under any local law for creation of the mortgage on the property? Whether there is any liabilities or encumbrances over the said property?:-

Not as per the record available.

10) Whether all approval clearance/sanctions required for creation of the mortgage have been obtained, what are such sanctions, approvals and clearances yet to be obtained?:-

Property is yet to be mutated in favour of Title holder

11) Whether equitable mortgage can be created on this property /ies?:-

YES [The equitable mortgage can be created on the property]

12) Where the property/ies under consideration involves Land, whether the Land is Agricultural/ Non Agricultural land, in case of N.A. land/plot-whether it is allowed for use of Residential/ Commercial/Industrial Purpose:-

Non-Agricultural Commercial Land

13) Whether there is any construction over the said land and any Permission or Approved Lay-out plan obtained from Competent

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Authority ? (Please state here about the permission and approved layout for construction and whether the construction area is as per Approved Lay-out plan and copies verified in original or photo copy):-

Documents of any approved lay out for contraction with Municipal Authority is not available.

14) Whether the property/ies is coming under the preview of Urban Land & Ceiling Act ?:-

No.

15) Whether the property/ies is coming under the purview of any acquisition by any authority/authorities.

No. Property is not under any acquisition

16) Whether the property/ies is on owned by the person/s offering mortgage or is on lease? Furnish details for that.:-

Yes. Property is owned by Sh. Govind Rajgaria

17) Whether the whole/part of the property/ies being offered for mortgage is/are rented or leased out to ant third party?:-

No.

18) Description of the inspection receipt issued by the Sub-registrar (number and date, copy of inspection receipt and year wise search report be attached along with the report):-

The details and receipt are enclosed herein with the report.

19) Additional documents (if any obtained) :-

No.

- 20) Documents required while creating E.M. [List/Details of title deeds/documents to be deposited for creating mortgage by deposit of title deeds]:-
 - (1) Original Sale Deed dated 10.11.2000
 - (2) Copy of Revenue Tax till date
 - (3) Lay out plan of the structure
 - (4) Copy of the mutation issued by the Assessor and Collector, Karol Bagh Zone, MCD

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21) Final Certificate/Opinion (Advocate should certify whether the title is clear, free from all encumbrances and marketable, also stating whether equitable mortgage or registered mortgage is to be created. He should also state as to how he arrived at the conclusion.)

I have verified, tallied and compared these documents from the record of Sub-Registrar-I, Department of Delhi Archives, 18-A, Satsang Vihar Marg, Spl. Institutional Area (Near Eastern Gate of JNU) New Delhi-110067.

All though the Sale Deed dated 31.5.1960 executed by Sh. Prem Kumar Sawhney S/o Sh. Om Prakash Sawhney in favour of Mrs. Sandhya Jain W/o Sh. P.K. Jain and later Sale Deed dated 10.11.2000 executed by Sandhya Jain W/o Sh. P.K. Jain in favour Govind Rajgaria S/o Late Sh. Deep Chand Rajgaria and therefore Govind Rajgarja will have cleared marketable title. However, the property is not mutated in the favour of the present owner, and the report of Assessor and Collector, MCD is not handed over by the applicant (Intending mortgager).

In the light of above, the financial institution after receiving all the original documents including the mutation can create a valid mortgage with respect to the captioned property.

CERTIFICATE

THIS IS TO CERTIFY that, O.P. Rajgaria is the absolute owner of and the title of the said Property Municipal No.11099(New), Ward No.XIV/11099, Khasra No158/71, Block-'D' situated at Shidipura, Doriwalan, Karol Bagh, New Delhi [Description of property] is CLEAR, MARKETABLE AND FREE FROM ALL ENCUMBRANCES.

(Himanshu Upadhyaya)

Homanss hy

ADVOCATE

HIMANSHU UPADHYAYA

24, Lawyers Chamber, Supreme Court of India New Delhi-110001 Telefax:(O)-3381490

Place :- New Delhi

Date: /12 /2018.