

Date: 31.10.2019

662/ASR/10/19

The Chief Manager,
State Bank of India,
SME South Ex, Delhi.

PREMISES:- UNIT NO. 122, FIRST FLOOR PLOT NO. 6/51, BLOCK-II, AREA MEASURING 643 SQ. FT. IN THE SAID BUILDING KNOWN AS TRIBHUVAN COMPLEX, ISHWAR NAGAR, AT VILLAGE BAHAPUR, TENTH MILE STONE, MATHURA ROAD, NEW DELHI.

Title Investigation Report/ Legal Opinion of UNIT NO. 122, FIRST FLOOR PLOT NO. 6/51, BLOCK-II, AREA MEASURING 643 SQ. FT. IN THE SAID BUILDING KNOWN AS TRIBHUVAN COMPLEX, ISHWAR NAGAR, AT VILLAGE BAHAPUR, TENTH MILE STONE, MATHURA ROAD, NEW DELHI, in the name of Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar Bhardwaj.

Dear Sir,

This is in reference to the documents submitted to our office for conducting **Non Encumbrance Search Report** in respect of the above mentioned property.

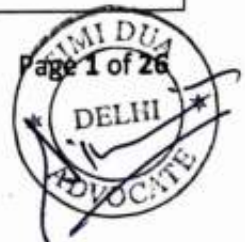
Upon reviewing the documents and the evidence on record, I hereby adduce my legal opinion as follows.

Annexure-B

Report of Investigation of Title in respect of immovable Property

(All columns/items are to be completed/commented by the Advocate)

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India, SME South Ex, Delhi.
	b) Reference No. and date of the letter under the cover of which the	Nil.




	documents tendered for scrutiny are forwarded.	
	c) Name of the Borrower.	Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj.
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	M/s. Sameer Sales Pvt. Ltd.
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj.
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower.
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	UNIT NO. 122, FIRST FLOOR PLOT NO. 6/51, BLOCK-II, AREA MEASURING 643 SQ. FT. IN THE SAID BUILDING KNOWN AS TRIBHUVAN COMPLEX, ISHWAR NAGAR, AT VILLAGE BAHAPUR, TENTH MILE STONE, MATHURA ROAD, NEW DELHI.
	a) Survey No.	Not Applicable.
	b) Door/House no. (in case of house property)	UNIT NO. 122, FIRST FLOOR PLOT NO. 6/51, BLOCK-II.
	c) Extent/ area including plinth/ built up area in case of house property	AREA MEASURING 643 SQ. FT..
	d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	IN THE SAID BUILDING KNOWN AS TRIBHUVAN COMPLEX, ISHWAR NAGAR, AT VILLAGE BAHAPUR, TENTH MILE STONE, MATHURA ROAD, NEW DELHI.
4.	a) Particulars of the documents scrutinized-serially and chronologically.	TAKE OVER CASE FROM YES BANK:-
	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.				
Sl. No.	Date	Name of the Document	Nature of the Document	In case of copies, whether the original was scrutinized by the advocate.
1.	vide Reg. no. 5086, in Add. Book no. 1, Vol. no. 4870, on pages 117-128, on date 05.04.2005.	Sale Deed executed by M/s. Ishwar Industries Ltd. through director Sh. Bharat Bhaskar S/o Sh. TN Bhaskar in favour of Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj.	Certified copy.	Undersigned has obtained the certified copy of Sale Deed Dated 05.04.2005.
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.)		Certified copy of <u>Sale Deed Dated 05.04.2005</u> , as mentioned in point no. 4, is being submitted along the TIR and the same has been verified.	
	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 the original documents submitted?		Yes.	
	b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be		Yes, Certified Copy of the Sale Deed has been matched with the Photocopy.	

	handled more diligently & 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?	Not Applicable.
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Not Applicable.
	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?	Not Applicable.
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar:- Mehrauli
	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?	Sub Registrar- Mehrauli (2003-2016) lajpat nagar (2017-2019).
	c) Whether search has been made at all the offices named at (b) above?	As mentioned in point no. 7 (b)
	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?	Not Applicable.
8.	Chain of title tracing the title from the oldest title deed to the latest title deed	As per separate sheet detailed as Annexure B Column No 8.



	<p>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.</p> <p>(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)</p>	
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.)	Freehold rights.
10.	If leasehold, whether;	Not Applicable.
	a) lease Deed is duly stamped and registered.	
	b) lessee is permitted to mortgage the Leasehold right,	Not Applicable.
	c) duration of the Lease/unexpired period of lease,	Not Applicable.
	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.	Not Applicable.
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not Applicable.
	f) Right to get renewal of the leasehold rights and nature thereof.	Not Applicable.
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	Not Applicable.

	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	<i>Not Applicable.</i>
	the mortgagor is competent to create charge on such property?	<i>Not Applicable.</i>
	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	<i>Not Applicable.</i>
12.	If occupancy right, whether;	
	a) Such right is heritable and transferable,	<i>Yes</i>
	b) Mortgage can be created.	<i>Yes</i>
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.	Minor Interest is Not involved. 
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	The Property has not been Transferred by way of Gift.
	a) The Gift/Settlement Deed is duly stamped and registered;	<i>Not Applicable.</i>
	b) The Gift/Settlement Deed has been attested by two witnesses;	<i>Not Applicable.</i>
	c) The Gift/Settlement Deed transfers the property to Donee;	<i>Not Applicable.</i>
	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?	<i>Not Applicable.</i>
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	<i>Not Applicable.</i>
	f) Whether the Donee is in possession of the gifted property?	<i>Not Applicable.</i>

	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;	<i>Not Applicable.</i>
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	<i>Not Applicable.</i>
15.	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.	<i>Not Applicable.</i>
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	The bank authorities are requested to obtain mutation from the borrower. <i>Not Applicable.</i>
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	<i>Not Applicable.</i>
	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.	<i>Not Applicable.</i>
	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?	<i>Not Applicable.</i>
16.	Whether the title documents include any testamentary documents /wills?	Will is not included.
	a) In case of wills, whether the will is registered will or unregistered will?	<i>Not Applicable..</i>
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	<i>Not Applicable.</i>
	c) Whether the property is mutated on the basis of will?	<i>Not Applicable.</i>
	d) Whether the original will is available?	<i>Not Applicable.</i>

	e) Whether the original death certificate of the testator is available?	<i>Not Applicable.</i>
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	<i>Not Applicable.</i>
	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.)	<i>Not Applicable.</i>
17.	a) Whether the property is subject to any wakf rights?	No the property is not subject any wakf right.
	b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	The Property <u>does not belong</u> to Church/Temple.
	c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	<i>Not Applicable.</i>
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 the Property <u>does not belong to</u> HUF/joint Family Part.
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	<i>Not Applicable.</i>
19.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	The Property <u>Does not Belong to</u> any trust.
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage	<i>Not Applicable.</i>



	of the property?	
	c) If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	<i>Not Applicable.</i>
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	<i>Not Applicable.</i>
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?	No, the property is not an agricultural Land.
	b) In 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 right to enforce the mortgage?	Not Applicable.
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	Not Applicable.
21.	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 Regulations, Environmental Clearance, etc.)?	The property is not affected by any local laws.
22.	a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No.
	b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry?	Not Required.
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Borrower/Mortgager to file an affidavit in respect of the above said property that no litigation is pending in any court of law in any part of India.

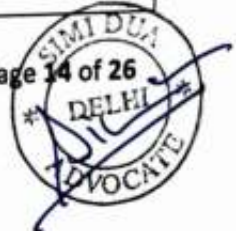
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not Applicable.
	c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/markings?	Not Applicable
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	The property does not belong to any partnership Firm.
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable.
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	Not Applicable.
25.	a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board 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.	The property does not belong to Pvt. limited company.
	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.	No.
	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) ?	No.






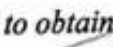
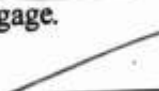
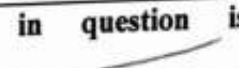
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes / No.	No.
	iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No	No.
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not Applicable.
27.	a) Whether any POA is involved in the chain of title?	POA is not involved.
	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 favour of the builder/developer and as such is irrevocable as per law.	Not Applicable.
	c) In case the title document is executed by the 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/ Authorized 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).	Not Applicable
	d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared	Not Applicable.

	with the original POA.	
	e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	<i>Not Applicable.</i>
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA? ii) Whether the POA is a registered one? iii) Whether the POA is a special or general one? iv) Whether the POA contains a specific authority for execution of title document in question?	<i>Not Applicable..</i> <i>Not Applicable.</i> <i>Not Applicable.</i> <i>Not Applicable.</i>
	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?)	<i>Not Applicable.</i>
	g) Please comment on the genuineness of POA?	<i>Not Applicable.</i>
	h) The unequivocal opinion on the enforceability and validity of the POA.	<i>Not Applicable..</i>
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.	<i>Not Applicable.</i>
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;	<i>Commercial Property.</i> <i>Not Applicable.</i> <i>Not Applicable.</i>


b) Development Agreement/Power of Attorney;	Not Applicable.
c) Extent of authority of the Developer/builder;	Yes.
d) Independent title verification of the Land and/or building in question;	Not Applicable.
e) Agreement for sale (duly registered);	Yes.
f) Payment of proper stamp duty;	Not Applicable.
g) Requirement of registration of sale agreement, development agreement, POA, etc.;	Yes.
h) Approval of building plan, permission of appropriate/local authority, etc.;	Not Applicable.
i) Conveyance in favour of Society/ Condominium concerned;	Not Applicable.
j) Occupancy Certificate/allotment letter/letter of possession;	Not Applicable.
k) Membership details in the Society etc.;	Share certificate dated 18.06.2003.
l) Share Certificates;	Not Required.
m) No Objection Letter from the Society;	Yes.
n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies'	

	Laws etc.;	
	o) Requirements, for noting the Bank charges on the records of the 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.	Yes.
	q) 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 except mortgage already created in favour of YES BANK .
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.	(1990 to 2019), Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj, are the owner of the above said property, except the charge of YES BANK .
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	The Bank authorities are requested to take Latest Electricity bill of the above said property from the borrower.
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No Objection Certificate under the Income Tax Act is required/ obtained?	Not Applicable.
34.	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	The bank authorities are requested to obtain Mutation from the borrower.
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Not Applicable.
36.	a) Whether the property offered as security is clearly demarcated? b) Whether the demarcation/ partition	Yes. Yes.



	of the property is legally valid? c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes. 
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Yes.  Yes.  Yes.  Yes. 
38.	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.	No, there is no difference/discrepancy in any of the title documents or any other documents or the actual current boundary.
39.	If the valuation report and/or approved/ sanctioned plans are 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. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	<i>The bank authorities are requested to obtain Valuation Report.</i> 
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.	<i>There is no bar/restriction for creation of mortgage.</i> 
41.	Whether the Bank will be able to enforce SARFAESI Act, if required against the	<i>That the property in question is</i> 



	property offered as security?	SARFAESI compliant and in case of default in repayment, the bank can take the possession of the aforesaid property under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules made under there and the said property is covered under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
	Property is SARFAESI compliant (Y/N)	Yes. 
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.	Take over case from <u>YES BANK</u> . LOD is required from the said bank, after receiving the original title deeds same to be verified form panel lawyer of the bank.
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.	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.	Affidavit on Judicial stamp Paper of Rs. 10/- (Notary Attested) of Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj.
47.	Whether the Real Estate Project comes under Real Estate (Regulation and	No.

Development) Act, 2016? Y/N.	
Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of Such registration are to be furnished.	<i>Not Applicable.</i>
Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	<i>Not Applicable.</i>
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?	<i>Not Applicable.</i>

Note: In case separate sheets are required, the same may be used, signed and annexed.


 Signature of the Advocate
 Simi Dua

5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1990 to 2019 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).(Not Applicable)

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar Bhardwaj.

9. I certify that Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj, has/have an absolute, clear and Marketable title over the Schedule property/ (ies). Except the charge of YES BANK, 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.

10. In case of creation of Mortgage by Deposit of title deeds, 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 DOCUMENTS TO BE TAKEN BY THE BANK AUTHORITY FROM THE BORROWER:-

1. Sale Deed executed by M/s. Ishwar Industries Ltd. through director Sh. Bharat Bhaskar S/o Sh. TN Bhaskar in favour of Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj, vide Reg. no. 5086, in Add. Book no. 1, Vol. no. 4870, on pages 117-128, on date 05.04.2005.



2. Mutation letter issued by MCD in the name of Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj.

3. NOC from YES BANK.

4. Latest property tax bill & electricity bill.

CERTIFIED COPY: Sale Deed executed by M/s. Ishwar Industries Ltd. through director Sh. Bharat Bhaskar S/o Sh. TN Bhaskar in favour of Smt. Kamlesh Rani Bhardwaj W/o Sh. Prem Kumar bhardwaj, vide Reg. no. 5086, in Add. Book no. 1, Vol. no. 4870, on pages 117-128, on date 05.04.2005.

11. There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.

NOTE:- As the said case is take over case from YES BANK, I request Bank Authorities to take all the originals as mentioned in Certificate of Title from the Borrower, And after receiving the originals from the said Bank the same may be verified from the Panel Advocate of the Bank.

12. It is certified that the property is SARFAESI compliant.

That the property in question is SARFAESI compliant and in case of default in repayment, the bank can take the possession of the aforesaid property under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules made under there and the said property is covered under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

SCHEDULE OF THE PROPERTY (IES):-

UNIT NO. 122, FIRST FLOOR PLOT NO. 6/51, BLOCK-II, AREA MEASURING 643 SQ. FT. IN THE SAID BUILDING KNOWN AS TRIBHUVAN COMPLEX, ISHWAR NAGAR, AT VILLAGE BAHAPUR, TENTH MILE STONE, MATHURA ROAD, NEW DELHI.

Signature of the advocate

Simi Dua