

KUNWAR SURENDER SINGH
M.A., LL.M. Advocate
Chamber No. 325, 3rd. Floor
Lawyers Chambers Building
Sector-12, Faridabad, (HR)-121007.
Enrolment No. P-198/1999

Office Cum-Residence
B-MCF-142, Arya Nagar
Mohna Road, Ballabgarh
Faridabad (HR)-121004.
M. No. 09810982380.

Ref. No.

Date: 01-06-2021

To,
The Branch Manager,
State Bank of India, Gurudwara Road,
Jawalapur Branch, Haridwar, U.K.

TITLE INVESTIGATION REPORT

Annexure - B

1	Name of the Branch/ Business Unit/ Office seeking opinion.	State Bank of India, Jawalapur Branch, Haridwar.
(B)	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	
(C)	Name of the Borrower	MS. ASHA SHARMA
2.	Name of the unit/ concern/ company/ person offering the property/ (ies) as security.	Ms. Asha Sharma W/o Mr. Beerpal Sharma.
(B)	Constitution of the unit/ concern/ person/ body/ authority offering the property for creation of charge.	INDIVIDUAL/ CO- BORROWER.
(C)	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.).	AS BORROWER/ GUARANTOR
3.	Complete or full description of the immovable property/ (ies) offered as security including the following details.	Western Part of Plot No.33, forming Part of Property No. 50-51, Area Measuring 283.5 Square Yards, situated at New Township Faridabad, Haryana, which is bounded as under:
(A)	Survey No.	East : Remaining Part of Plot No. 33
(B)	Door/House no. (in case of house property)	West : Plot No. 32
(C)	Extent/ area including plinth/ built up area in case of house property	North: Plot No. 34
(D)	Locations like name of the place, village, city, registration, sub-district etc. Boundaries	South: Road 22 Feet. (Herein after called as Scheduled Property).
4.	Particulars of the documents scrutinized-serially and chronologically:-	
(A)	1. Photocopy of Sale Deed No. 6043, dated 30-09-1991.	



	<p>2. Photocopy of Sale Deed No. 10680, dated 10-02-1992.</p> <p>3. Photocopy of Sale Deed Document No. 1393, dated 05-05-1995.</p> <p>4. Photocopy of GPA Document No. 352, dated 10-04-2007.</p> <p>5. Certified Copy of Sale Deed No. 17722, dated 14-01-2010.</p> <p>6. Certified copy of Sale Deed No. 18264, dated 31-03-2014.</p>	
(B)	<p>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>	<p>I have verified the Certified & Photocopies of Documents 4(a) (1 to 6) as Original Documents are retained as Mortgaged with State Bank of India, Gurudwara Road, Jawalapur Branch, Haridwar, U.K.</p>
5.A	<p>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>	Yes.
B	<p>(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?</p>	No, as the Original Documents are retained as Mortgaged with State Bank of India, Gurudwara Road, Jawalapur Branch, Haridwar, U.K.
(ii)	<p>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 handled more diligently & cautiously).</p>	
6.	<p>(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?</p>	No.
(B)	<p>If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.</p>	N.A.
(C)	<p>Whether the genuineness of the stamp Paper is possible to be got verified</p>	No.

from any online portal and if so whether such verification was made?	
Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar Faridabad & Badkhal.
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?	N.A.
(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?	N.A.
<p>8. Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.</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> <p>I have examined the Documents & the Registration Record kept and maintained in the office of S.R. Badkhal & Faridabad regarding Western Part of Plot No.33, forming Part of Property No. 50-51, Area Measuring 283.5 Square Yards, situated at New Township Faridabad, Haryana and on examination I have found that A.P.M. Industries Limited was the absolute owner and in possession of Plot No. 33, Area Measuring 401 Square Yards according to transfer Deed dated 28-08-1976, Registered in the office of S.R. Ballabgarh.</p> <p>After that above said A.P.M. Industries Limited, through its. GPA holders Mr. Bishan Dass Arora, Mr. Omprakash, Mr. Gopal Dass, Mr. Bheem Arora, Mr. Surjeet Juneja, Mr. Khajan Singh (GPA Registered in</p>	



the Office of S.R. Faridabad on dated 05-08-1991 & 12-06-1991) sold out above said Plot Area Measuring 401 Square Yards, to Ms. Manju on dated 30-09-1991, through Sale Deed Document No. 6043, Registered in the office of S.R. Faridabad same day.

There after above said Ms. Manju, through her GPA holder Mr. Ved Prakash (GPA Registered in the Office of S.R. Faridabad on dated 10-10-1991, vide Document No. 3101) sold out above said Plot Area Measuring 401 Square Yards, to Ms. Usha Rani W/o Mr. Harbans Lal on dated 10-02-1992, through Sale Deed Document No. 10680, Registered in the office of S.R. Faridabad same day.

After that above said Ms. Usha Rani, through her GPA holders Ms. Madhu Bhatia & Mr. Aman Kumar (GPA Registered in the Office of S.R. Faridabad on dated 28-08-1992, vide Document No. 2496) sold out above said Plot Area Measuring 401 Square Yards, to Ms. Anuradha W/o Mr. Madan Lal & Ms. Meera Bhatia W/o Mr. Kishan Lal on dated 24-04-1995, through Sale Deed Document No. 1393, Registered in the office of Registrar Delhi on dated 05-05-1995.

There after above said Ms. Anuradha & Ms. Meera Bhatia executed a GPA, regarding Plot Area Measuring 283.5 Square Yards, from above mentioned Plot Area Measuring 401 Square Yards, in favour of Mr. Madan, Registered in the Office of S.R. Noida on dated 10-04-2007, vide Document No. 352 & by virtue of above said GPA Mr. Madan Sold out above said Plot Area Measuring 283.5 Square Yards, to Ms. Usha Sharma W/o Mr. Sudhir Kumar, Ms. Asha Sharma W/o Mr. Beer Pal Sharma, Ms. Nisha Sharma W/o Mr. Madan Pal Sharma & Ms. Pinki Sharma W/o Mr. Surender Pal Sharma on dated 14-01-2010, through Sale Deed Document No. 17722, Registered in the office of S.R. Faridabad same day.



After that above said Ms. Usha Sharma, Ms. Nisha Sharma & Ms. Pinki Sharma sold out Property Area Measuring 213 Square Yards, from Property Area Measuring 283.5 Square Yards, to the present Mortgager Ms. Asha Sharma W/o Mr. Beer Pal Sharma on dated 31-03-2014, through Sale Deed Document No. 18264, Registered in the office of S.R. Faridabad same day, vide which Ms. Asha Sharma has become the absolute Owner & in Possession of Property Area Measuring 283. 5 Square Yards ie. the Scheduled Property as she was already Owner in Possession of $\frac{1}{4}$ Share of the Scheduled Property according to sale deed No. 17722. The name of Mortgager has also updated in MCF record according to Change of Ownership Receipt dated 17-03-2017. She has deposited the Municipality Taxes regarding the Scheduled Property in her own name on dated 24-08-2018, vide Receipt No. 112476. Ms. Asha Sharma has mortgaged the scheduled property with State Bank of India, Gurudwara Road, Jawalapur Branch, Haridwar, U.K. The Mortgager be directed to submit latest No-Dues Certificate with Property ID. to be issued by MCF in her name.

According to above mentioned documents Ms. Asha Sharma is the absolute owner and in possession of the Scheduled Property and she has to furnish a duly attested affidavit by stating that she is absolute owner and in possession of the Scheduled Property, which is free from all encumbrances and charges whatsoever, except the charge of **State Bank of India, Gurudwara Road, Jawalapur Branch, Haridwar, U.K..**

Note: I have verified only the Certified & Photocopies of Documents as the Original Documents are retained in SBI Gurudwara Road, Jawalapur Branch, Haridwar, U.K.

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.)	The applicant Ms. Asha Sharma has Absolute Ownership Rights of the Scheduled property.
10.	If leasehold, whether;	No.



	lease Deed is duly stamped and registered	N.A.
	(A) lessee is permitted to mortgage the Leasehold right,	N.A.
	(B) duration of the Lease/unexpired period of lease,	N.A.
	(D) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	N.A.
	(E) Whether the leasehold rights permits for the creation of any superstructure (if Applicable)?	N.A.
	(F) Right to get renewal of the leasehold rights and nature thereof.	N.A.
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether; grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions, the mortgagor is competent to create charge on such property.	No.
	whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	No.
12	If occupancy right, whether;	N.A.
(A)	Such right is heritable and transferable,	
(B)	Mortgage can be created.	
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.	No. There is no interest of the Minor in the Property.
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;	N.A.
(B)	The Gift/Settlement Deed has been Attested by two witnesses;	N.A.
(C)	The Gift/Settlement Deed transfers the property to Donee;	N.A.
(D)	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by	N.A.

	implication or by actions; Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	N.A.
)	Whether the Donee is in possession of the gifted property;	N.A.
G)	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	N.A.
(H)	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
15.	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.	No.
(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 mortgagable title thereon.	N.A.
(D)	In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/ complied with.	N.A.
(E)	Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	N.A.
16.	Whether the title documents include any testamentary documents /wills?	No.
(A)	In case of wills, whether the will is registered will or unregistered will?	N.A.
(B)	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
(C)	Whether the property is mutated on the basis of will?	N.A.
(D)	Whether the original will is available?	N.A.

	Whether the original death certificate of the testator is available?	N.A.
	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 the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.).	N.A.
17.	Whether the property is subject to any	No.
(A)	wakf rights?	
(B)	Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	N.A.
(C)	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	N.A.
18.	Where the property is a HUF/joint	No.
(A)	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.	
(B)	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	Whether the property belongs to any	NO.
(A)	trust or is subject to the rights of any trust?	
(B)	Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the 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 the central/state laws applicable to the trust in the matter.	N.A.
20.	If the property is Agricultural land,	No.
(A)	whether the local laws permit	

mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	
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?	N.A.
(C) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	N.A.
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.).	NO.
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.	Yes.
23. (A) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Undertaking to be given by the Mortgager.
(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.	No.
(B) Property belonging to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?	N.A.
(C) Whether the person(s) creating	N.A.

	mortgage has/have authority to create mortgage for and on behalf of the firm.	
	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.	No.
B.	Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm?	N.A.
(i)		
(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) ?	N.A.
(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) ?	N.A.
(iv)	If the search reveals encumbrances / charges, whether such charges/ encumbrances have been satisfied?	N.A.
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.	No.
27.	Whether any POA is involved in the chain of title?	Yes.
(A)		
(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.	No.
(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.	No.



	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).	
(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.	No.
(E)	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Yes.
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA?	No.
	ii. Whether the POA is a registered one?	Yes.
	iii. Whether the POA is a special or general one?	GPA's.
	iv. Whether the POA contains a specific authority for execution of title document in question?	Yes.
(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?)	POA verification is not required according to Bank Circular 7.3.4 (Common POA) XI as the Property has already Mutated in MCF record in the name of Mortgager.
(G)	Please comment on the genuineness of POA?	The Property has already Mutated.
(H)	The unequivocal opinion on the Enforceability and validity of the POA?	The Property has already Mutated.
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:	Industrial.

(A)	Promoter's/Land owner's title to the land/ building;	Absolute Ownership.
(B)	Development Agreement/Power of Attorney;	N.A.
(C)	Extent of authority of the Developer/ builder;	N.A.
(D)	Independent title verification of the Land and/or building in question;	Yes.
(E)	Agreement for sale (duly registered);	N.A.
(F)	Payment of proper stamp duty;	Yes paid.
(G)	Requirement of registration of sale agreement, development agreement, POA, etc.;	N.A.
(H)	Approval of building plan, permission of appropriate/local authority, etc.;	No.
(I)	Conveyance in favour of Society/ Condominium concerned;	N.A.
(J)	Occupancy Certificate/allotment letter/letter of possession;	No.
(K)	Membership details in the Society etc.;	N.A.
(L)	Share Certificates;	No.
(M)	No Objection Letter from the Society;	N.A.
(N)	All legal requirements under the local/ Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	Yes.
(O)	Requirements, for noting the Bank's charges on the records of the Housing Society, if any;	N.A.
(P)	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.
(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.	Property is free from all encumbrances and charges whatsoever, except the Charge of SBI, Gurudwara Road, Jawalapur Branch, Haridwar, U.K.
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so,	01-04-1991 to till date ie. 30 Years.



	satisfaction of charge, if any.	
	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Copy of No- Dues Certificate from MCF with Property ID is to be submitted by the Mortgager.
33.	Urban land ceiling clearance, whether required and if so, details thereon.	NO.
(A)	Whether No Objection Certificate under the Income Tax Act is required/ obtained.	Undertaking is to be submitted by the Mortgager.
34.	Details of RTC extracts/ mutation extracts/ Katha extracts pertaining to the property in question.	As detailed in Para 4(a).
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/ Village records	Yes.
36.	Whether the property offered as security is clearly demarcated?	Yes.
(A)	Whether the demarcation/ partition of the property is legally valid?	Yes.
(B)	Whether the property has clear access as per documents?	Yes.
37.	Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny?	Yes
(A)	Document in relation to electricity connection;	No.
(B)	Document in relation to water connection;	No.
(C)	Document in relation to Sales Tax Registration, if any applicable;	N.A.
(D)	Other utility bills, if any.	No- Dues from MCF to be submitted.
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.
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	Valuation Report & approved Plan are not available.



	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.)	
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, There is no any bar/restriction for creation of mortgage under any local or special enactments
41.	Any bar/restriction for creation of mortgage Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes, the SARFESI is applicable.
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.	All the necessary documents to be taken as suggested in Annexure C- (10).
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N.A.
44.	Additional aspects relevant for investigation of title as per local laws.	No.
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Latest No- Dues Certificate from MCF with Property ID is to be submitted by the Mortgager.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Ms. Asha Sharma has already Mortgaged the Property.
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	No.
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N.A.
	Whether the registered agreement for	N.A.

sale as prescribed in the above Act/Rules there under is executed?	
Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.

Annexure C

CERTIFICATE OF TITLE

I have examined the Certified copy of Original documents, which are enclosed relating to the Property in question which is 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 by way of deposit of the following documents in the manner required by law, it will satisfy the requirement 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, I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage after execution of sale deed in their favour. 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 Encumbrance Certificate issued by S.R. Faridabad since 01-04-1991 to till date, vide Search Receipt No. 0077349798, dated 27-05-2021 & S.R. Badkhal since 05-07-2017 to till date, vide Search Receipt No. 0077350533, dated 27-05-2021, pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances, except the Charges of **SBI, Gurudwara Road, Jawalapur Branch, Haridwar, U.K.**

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges as already stated in the Loan documents and agreed to by the Mortgagor and the Bank.



There is no interest of Minor/(s) in the property/(ies).

The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower/ Mortgager Ms. Asha Sharma.

9. I certify that the intending Borrower/ Borrowers/ Mortgager Ms. Asha Sharma has absolute, clear and Marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created 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 following title deeds/ documents would create a valid and enforceable mortgage:

DOCUMENTS TO BE TAKEN

1. Attested Copy of Sale Deed Document No. 6043, dated 30-09-1991.
2. Attested Copy of Sale Deed Document No. 10680, dated 10-02-1992.
3. Photocopy of Sale Deed Document No. 1393, dated 05-05-1995.
4. Original GPA Document No. 352, dated 10-04-2007.
5. Original Sale Deed Document No. 17722, dated 14-01-2010.
6. Original Sale Deed Document No. 18264, dated 31-03-2014.
7. Latest No- Dues Certificate from MCF with Property ID in the name of Ms. Asha Sharma.
8. Affidavit.

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

Note: I have verified only the Certified & Photocopies of Documents as the Original Documents are retained in SBI Gurudwara Road, Jawalapur Branch, Haridwar, U.K., according to mail dated 25-05-2021 issued by Branch.

The Scheduled Property is covered under SARFESI compliance.

SCHEDULE OF THE PROPERTY/IES

Western Part of Plot No. 33, forming Part of Property No. 50-51, Area Measuring 283.5 Square Yards, situated at New Township Faridabad, Haryana, which is bounded as under:

East : Remaining Part of Plot No. 33

West : Plot No. 32

North: Plot No. 34

South: Road 22 Feet.

Date : 01-06-2021

Place: Faridabad

(Kr. Surender Singh)
Advocate.

AFFIDAVIT

I, Ms. Asha Sharma W/o Sh. Beer Pal Sharma, Resident of House No....., do hereby solemnly affirm and declare as under:-

1. That deponent is the absolute owner and in possession of Western Part of Plot No.33, forming Part of Property No. 50-51, Area Measuring 283.5 Square Yards, situated at New Township Faridabad, Haryana.
2. That the deponent has not availed any loan from any other bank, financial institution or private person over above said property, except the Charges of **SBI, Gurudwara Road, Jawalapur Branch, Haridwar, U.K**
3. That the deponent will not create any charge over above said property by way of sale, mortgage, gift or otherwise, except **SBI, Gurudwara Road, Jawalapur Branch, Haridwar, U.K.**
4. That the above said property is neither subject matter of any litigation nor under acquisition.
5. That the Title Deeds deposited/ to be deposited by the deponent are Genuine and are not Duplicate or Fake & there is no Title Deed apart from the Deeds deposited with/ handed over to the Bank.
6. That the deponent has not entered in to any transaction of any nature whatsoever in respect of the Property offered as Security to the Bank.
7. That there are no circus mantes which adversely affect the Mortgage and its Validity/ enforcement.
8. That there is no Tax Liability, Utility Bills or any other Dues pending in respect of the Property offered as Security.
9. That the Property offered as Security shall be available for the Loan sanctioned or to be sanctioned to the Borrower.

Deponent

Verification:

Verified that the contents of my above said affidavit are true and correct to my knowledge and belief and nothing has been concealed therein.
Verified at Faridabad on

Deponent

18264



चिकित्सागण की फोटो

केला की फोटो

दयानगा मुं० 29,82,000/- रुपये

रुपय मु० 1,49,100/- रु०

रुपय केमीक 15050 दिनांक 29.03.2014

रुपय जारिकली जिला बखाना, फरीदाबाद

इसके, श्रीमती उषा शर्मा पत्नी श्री सुधीर शर्मा वल्ल श्री मूलचन्द व श्रीमती निशा शर्मा श्री मदन पाल शर्मा वल्ल श्री मूलचन्द व श्रीमती पिकी शर्मा पत्नी श्री सुरेन्द्र पाल शर्मा वल्ल श्री मूलचन्द चिकित्सागण ६-1676, बड़ाना कॉलोनी, एनआईटी फरीदाबाद, जिला फरीदाबाद, हरियाणा के हैं।

श्रीमती शर्मा

7/10/14

श्रीमती शर्मा

श्रीमती शर्मा

ATTESTED

8/12/21/21

जो कि वाका मौजा न्यू टाउन शिप, तह0 व जिला फरीदाबाद, में स्थित अराज्जी इन्डस्ट्रीयल ऐरिया में एक कित्ता प्लॉट रकबा 283.5 वर्गगज, जिसका प्लॉट/पीस नं0 33 का भिन पश्चिम भाग है, जो कि प्रोपटी नं0 50-51 में से है, जिसकी आज मौके पर सीमाएं पूर्व में नं0 33 का वाकी, पश्चिम में प्लॉट नं0 32, उत्तर में प्लॉट नं0 34, दक्षिण में सरता 22 फुट है में से 3/4 भाग कुल रकबा 213 वर्गगज के बराबरे बचानामा रजि0 मुदा वसीका नं0 17722 दिनांक 14.01.2010 कार्यालय समुदाय सेव रजि0 फरीदाबाद द्वारा मालिक व काबिल है। मौके पर हमारा अपना कब्जा है। जो कि हर प्रकार की जेरबारी देनदासी व नुक्स मन्तिकमत से पाक साफ है। उक्त रकबा हमें बच करने का हक हस्तिल है। अब हमें बराबरे खर्चा खानगी भुन श्री जलरक्ष है, जिसका अन्य कोई मुगारोग इतजाम नहीं हो सकता है। इसलिए हमने अपने व अपने परिवार के मकान व जलरक्षाल को मंद्ने नजर रखते हुए हम अपने उपरोक्त रकबा 213 वर्गगज को पाक साफ गालत में अपने कुल अधिकारी सहित मिलएवम मु0 29,82,000/- रूपये (मु0 उनसीस लाख बयासी हजार रूपये) व फस श्रीमती आशा शर्मा फन्नी बीरपाल शर्मा बच्च श्री मूलचन्द जिकली मकान नं0 1676, दमुजा कौलोनी, एनआईटी फरीदाबाद, हरियाणा को बच का दिका है यदि कोई

ATBD

करार कर दिया है यानि देय दिया है। कुल जरे राय भु. 29,62,000/- रुपये
 नकद प्रस्तुत कर चुके हैं जरे राय का कोई अंश लेना वाणिज्य खासीददार बाकी ना
 रहा है भीका पर केन्ना अपनी बजाये मिश्रित रकमा का खासीददार को करा दिया
 है, खासीददार मजकूर हमारी बजाये मिश्रित अंशों की वाणिद मासिक कविना हो
 गयी है। जो एक हजार अथ एक रुपये मिश्रित अंशों की बाबत हासिल थे, यही
 अब खासीददार को हासिल हो गए हैं। आज के बाद हमारा व हमारे वारकन का
 कोई व राश वास्तुक मिश्रित रकमा से ना रहा है। आज तक के हमारे सरकारों, गैर
 सरकारों आदायगियों की विमोचनी हम विवेकापण को होगी व आज के बाद की
 खासी विमोचनी खासीददार की होगी। खासीददार मजकूर को एक लेना कि यह
 मिश्रित रकमा में खुद आवाद होय, किसी को आवाद करने लायक करे, ज्यार
 मुलाजिम करे वग करे रहने करे, जैसे कोई कलेमान करे, हम विवेकापण को कोई
 जबर लेना। वाणिज्य वाणिद बाबत खासीददार आजकाल मान से करा देने वरना
 खासीददार अपने अधिकार से कुल दस्तावेज को बन्द हो खाल करे हो, कोई जबर व
 धरारण ना होगा। मिश्रित अंशों अब से पहले जिला दीनर को किसी भी रूप में
 जबर व दस्तावेज नहीं की हुई है और ना ही कोई दीनर प्रामदा वग किया

हुआ है, इस पर कोई ऋण या भार नहीं है, सरकार द्वारा अधिग्रहित नहीं की हुई है व ना ही किसी मुकदमे में विवादग्रस्त है। यदि कोई नुकस मिलकियत विक्रित अलाजी में निकलेगा तो हम बाधा व वास्तान सभी प्रकार के हर्जा खर्चा के देनदार व जिम्मेवार रहेंगे। खर्चा बचाना तमान खरीददार ने किया है। अतः यह बचाना हमने मुन समझा कर व बिना किसी जोर दबाव के लिख दिया है ताकि सनद रहे और वक्त जरूरत काम आवे। तबहीर दिनांक

हो विक्रेतागण

हो कंसा

पिचि विदेशी कला शिल्प

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Created by

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रक्षा १००९/२०१० / २०१०

सका न्यू टाउन शिप इन्डो ऐरिया 283 5वर्गफुट जो कि अर्धन ऐरिया की हदमें आता है।
युनाय पत्र भारतीय स्टेट बैंक ऑफ इंडिया कदीमलाद अनुसार नं. 1८६२४६ विधि 14 जनवरी
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DATE 14/01/2010

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2.

जो कि मैं स्वयं मूलजान शायद निजजानिव श्री मति अनुसूया पत्नी श्री गदन लाल निवासी नीलमबाटा रोड न्यू टाउन शिप करीदाबाद एन्ड श्रीमति भीरा भाटिया धर्मपत्नी श्री किशन लाल भाटिया ब्लाक डी एन एच - 1 न्यू टाउन शिप करीदाबाद जिला करीदाबाद हाल मोरना नौपडा में होते हुए बरुये मुख्तयार नामा आम रजि0 शुदा न0 352/10-4-2007 कसीक अहमद उपनिबन्धक प्रथम नौएका से पञ्जीकृत जो कि वाके मौजा - न्यू टाउन शिप करीदाबाद, तहसील जिला करीदाबाद, हरियाणा स्थित इन्डस्ट्रीयल ऐरिया में एक किला प्लाट रकबा 283.5 वर्ग गज, जिसका प्लाट / पीस न0 33 का गिन परिवग भाग है, जो कि प्रोपटी न0 50-51 में से है, जिसकी आज भीके पर रीमाण एूर्ड में - न0 33 का बाकी परिवग में - प्लाट न0 32 उत्तर में प्लाट न0 34 दक्षिण में रास्ता 22 फुट है आज भीके पर जिसकादर भी है जिसकी बाका बरुये बयानमा कसीबा न0 1393/5-5-1985 एच आर देवली द्वारा मू0 आम बहाल हुआ जायदाद मालिक जीवन है, मुलधार नामा आम कैसल ना है, इस पर कोई विक्रय करने में जानूसी अहमल ना है और आज ना ही कूड रकबा आज से पहले रहना बरा हिबत कादलों डिमी, कुकी जमाना एक एटवमन्ट आदि से बचिहा नहीं है इस पर आज कोई कोई केस स्ट्रे आदि भी नहीं है, यह रकबा रसायरोमेन्ट में नहीं है, साहिबे जायदाद एच साहिबे अनानाद है इस जायदाद बाबत सभी व भाकल क्रिमल फिल रही है रुपये की जरूरत बरुये खर्चा खानगी एव दीपर अखराजाल को लिए है जिसका पूराया अन्य कोई मुनासिब इनाजाम ना हो सकता है इसलिये मैंने जोच समझकर अपने उक्त रकबा समिति इन्ड्री प्लाट देवेर 283-5 वर्ग गज को

01 JUN 2021

STEB

बाएँ वज्र मु019,85,000 / रु0 में कि आखे जिसके मु09,92,500 रु0 होते है में पास श्री-मति
 उषाशर्मा पत्नी सुधीर कुमार शर्मा वल्ल श्री मूलचन्द व आशा शर्मा पत्नी वीर पाल शर्मा वल्ल
 श्री मूल चन्द व श्रीमति निशा शर्मा पत्नी श्री मदन पाल शर्मा वल्ल श्री मूलचन्द व श्रीमति
 पिकी शर्मा पत्नी श्री सुरेन्द्र पाल शर्मा वल्ल श्री मूलचन्द निवासी गण ई - 1675, ङ्गुआ
 कालीनी एन आई टी फरीदाबाद, जिला फरीदाबाद, हरियाणा हर तीन सप्ताह को दान करते है
 फरखत कुल्गी कर दिया है, देव दिया है, कुल ज्ञान दान पहले वरुन लखलीम है, कल्ला मीके पर हवाले
 खरीदार कर दिया है खरीदार वय खुदा रकबा का पूर्ण दान के भौतिक कारिज हो गयी है, केता पक्ष
 यह रकबा जगदाद को जिसकादर भी माहे बर्दास्त कर, विक्रय करे, चाहे जैसे भी इस्तेमाल में लावे
 मुझे कोई उत्तर एतराल ना होगा, धुके सालम ज्ञान दान मिलभुक्ता वरुन लखलीम हो भुक्ता है, कोई
 भी नुकस नसकिगत पाया गया या कल्ला कुल या जुल, किसी गजह से केता पक्ष के हाथ
 से निकलजावेनतज्जो - खर्चा सहित देनदार व जिम्मापर विकेता पक्ष होने के इरा जगदाद पर कोई
 सरकारी या गैर सरकारी देनदारी पाई तो उसकी बाबा आज तक का मे विकेता पक्ष देनदार रहु या
 आज के बाद केता पक्ष स्वय देनदार व एव जगदादर रहेगा, स्वाम्य रजिस्ट्रेशन फीस आदि केता पक्ष
 ने किया है, एम भी एक रिकार्ड एव अन्य सरकारी दस्तावेजों मे केता पक्ष के नाम पर लखलीम कर
 रहु या अन्यथा इस धनानाम की रक से स्वय करतले कोई कुराले कोई उत्तर एवकार ना है ना ही होगा

4.

राजबन्दी, दस्तावेज हवाले केता पक्ष कर दिये है। और केता पक्ष ने भी बरतकत यजिओ बयनाना अपने मलिकियत आदि के प्रमाण सहित कब्जा आदि की तसल्ली कर ली है और इस बाबत कोई भी गलत बानी या कर्नी पाई तो विवेका पक्ष खय जबाबदार है, अतः यह सन्द कलमा तौर बयनाना के ठहरा पावाहन बाखुरी खुद बिना किसी बहकाव दबाव के लिख दिया है, कि सन्द रहे समय पर काम आये बाल दिनांक, 14 जनवरी सन 2010

मिति ।

पक्ष 1

Handwritten signature

समस्त पुस्तकार आज बाया मिनकानिब भीमति अनुसमा न
भीमति भीम नगिया की करक से

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पक्ष 2 खुन्द रानी बरत श्री भूतानन्द रानी
मिति - 14/10/75 उज्जय कालीनी एन आई टी पश्चिमपार ।

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Reg. Year
2009-2010

Book No.
1



Figure 1



Figure 2

Figure

Figure 1

Figure 1

Figure

Figure 2

Figure 3

Figure 3

Figure 4

Figure 4

Figure 5

Figure 5: The figure shows the results of the analysis of variance (ANOVA) for the effect of the treatment on the yield of the crop. The results are presented in the following table:

Treatment	Yield (kg/ha)
Control	1.2
T1	1.5
T2	1.8
T3	2.1
T4	2.4

Figure 6

Figure 7

ATTESSED
For Sub Registrar
F/Inspector