



Juris NextGen LLP

LAW OFFICES

Subject to Search

October 20, 2014 (13.10. 2014)

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11771/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 201, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mr. Vijay Sharma.
4. Description of Property:

Shop/Office bearing Private No. 201, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 14.09.1992 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 5993, in Book No. 1, Volume No. 5904, on pages 77-85, registered on dated 14.09.1992.

- b) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13977, in Book No. 1, Volume No. 12776, on pages 7-11, registered on dated 11.05.2005.

- c) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22650, in Book No. 1, Volume No. 17273, on pages 146-147, registered on dated 24.12.2009.



PART III: PERMITTED LAND USED:
Office Uses

PART IV: NATURE/STATUS OF THE PROPERTY:
Freehold

PART V: PURPOSE OF LOAN:
Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954
- c) Thereafter Mr. Saran Singh Sihra nominates and appointed Mr. Rattan Singh Sihra as his attorney holder to deal with the said property vide Power of Attorney dated 28.04.1987.
- d) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 09.10.1987.
- e) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra sold the said Shop/Office to Mr. Sandeep Suri vide Sale Deed dated 14.09.1992.
- f) Finally Mr. Sandeep Suri sold the said Shop/Office to Mr. Vijay Sharma vide Sale Deed dated 11.05.2005 read with Rectification Deed dated 23.12.2009.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub Registrar, the said floor/property is free from all registered encumbrances. Mr. Vijay Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.

We further certify that Mr. Vijay Sharma is/are the recorded owner(s)/allottee(s) of the property stated above. "Except under mortgage condition with X Bank

The charge if created will be available to Cholamandalam for the liability of the intending Borrower(s)) Mr. Vijay. Sharma and Mrs. Smita Sharma.

PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (Subject to Search)

PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.

- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by Lawyer through mail dated 20.10.2014 as the same will be come to us as post disbursement).



- b) Photocopy of Power of Attorney dated 28.04.1987 executed by Mr. Saran Singh Sihra in favour of Mr. Rattan Singh Sihra in respect of the said property (duly stumped in India).
- c) Photocopy of registered General Power of Attorney dated 09.10.1987 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property.
- d) Photocopy of Sale Deed dated 14.09.1992 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.
- e) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.
- f) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.
- a) Original Outstanding Balance Confirmation Issued by X Bank.
- b) Original List of Documents Issued by X Bank in favour of Mr. Vijay Sharma.
- c) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Cholanmandalam lawyer:

Critical documents - which are "must to have", for creation of charge:

- a) Original Payment Receipts Issued by X Bank in favour of Mr. Vijay Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

- a) Original Sale Deed dated 14.09.1992 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.
- b) Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.
- c) Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.
- d) No Dues Letter Issued by X Bank in favour of Mr. Vijay Sharma.
- e) Any/ all other documents lodge with X Bank in respect of the said property.

Notes/Disclaimer:

1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.

Please revert in case of any further clarification.



Payment to be made in favour of X Bank/ Mr. Vijay Sharma.

As desired, the documents as received are returned herewith.

Should you desire any further information and/or clarification, kindly do revert to us.

Yours faithfully,

for JURIS NEXTGEN LLP

SACHIN MAHESHWARI/PALLAVI SHARMA
ADVOCATES





Juris NextGen LLP

THE SEARCH REPORT

LAW OFFICES

Dated 05.11.2014
Report Status:-Positive

To
Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: TSR/11/12236/SS
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 201, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma

2. Name of Co-applicant Name: Mrs. Smita Sharma

3. Name and address of the Owner/s: Mr. Vijay Sharma.

4. Description of Property:

Shop/Office bearing Private No. 201, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART II: DOCUMENTS EXAMINED AND VERIFIED AT CONCERNED SRO

a) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13977, in Book No. 1, Volume No. 12776, on pages 7-11, registered on dated 11.05.2005.

b) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 201, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22650, in Book No. 1, Volume No. 17273, on pages 146-147, registered on dated 24.12.2009.

PART III: OPINION/CERTIFICATE:

We have perused above mentioned documents forwarded to us and have got relevant & available records verified at the office of the concerned Sub-Registrar, vide Receipt No. 58986, dated 05.11.2014 The said floor/property is free from all sorts of registered encumbrances, lien, charges, mortgages, etc. Mr. Vijay Sharma is/are the recorded Owner(s) of the said floor/property and having valid, absolute, clear and marketable title to the said property.

Yours faithfully,
for JURIS NEXTGEN LLP

SACHIN MAHESHWARI TALLAVI SHARMA
ADVOCATES



Note: Refer our Legal Report No. BT/10/11771/PA

Cash Receipt**Receipt Book (B)****Original****Sub Registrar Office: II Basai Darapur Delhi**

Slip No: 58986
Fee For: Inspection
Applicant Name SACHIN MAHESHWARI ADV.
And Address: E-56, GREATER KAILASH-ENCLAVE-I, NEW DELHI
Application Date: 05/11/2014
Year From: 2002
Year TO: 2014
Total Fee: 1300

Cashier

Sub Registrar Office
II Basai Darapur Delhi



RR ASSOCIATES

ADVOCATES & SOLICITORS

Office : H.No. 12, Vikram Vihar Extn. (Basement), Lajpat Nagar-IV, New Delhi-110024.
Tel.: 011-40513964, 40544932 Mob.: 9873348957, 7838839000, 9811212381, 9899322927, 9582000700, 8375055885
Branch Office : B-22/1/4, B.S. Road Industrial Area, Ghaziabad (U.P.)
E-mail : adv.ajaygiri@gmail.com, adv.rassociates@gmail.com, adv.rassociates1@gmail.com

REF: RR/2014/PDD/VETTING/NOV./23

Nov. 20, 2014

To
The Credit Manager
Cholamandalam Investment & Finance Co. Ltd.
6, Pusha Road
Karol Bagh
New Delhi.

Sub: Verification of Original/Copy of Title documents.

1) Borrower's Name(s)

Mr. Vijay Sharma

2) File No. 251990

3) Description of Property:

Shop/ Office bearing Private No. 201, on first Floor, built on land bearing No.-A-1, admeasuring area about 547 sq. ft., Situated at Rajouri Garden, New Delhi; (hereinafter referred to as "the said property").

Sir,

We have vetted the Original documents forwarded to us of the above stated property:

- A. Original Sale Deed dated 14.09.1992 executed by Mr. Inderjit Singh as General Attorney of his father Mr. Rattan Singh Sihra in favour of Mr. Sandeep Suri in respect of the said property.
- B. Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said property, duly regd. Doc. No. 13977, Book No. I, Vol. No. 12776, Pages No. 7-11, regd. on 11.05.2005.
- C. Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said property, duly regd. Doc. No. 22650, Book No. I, Vol. No. 17273, Pages No. 146-147, regd. on 24.12.2009.
- D. Original No Dues Letter dated 17.11.2014 issued by Religare Finvest Limited in favour of Mr. Vijay Sharma in respect of the said property.

Note:- No Dues Letter is common in all properties.

We are of the opinion that the above documents are original and in order.

Doc. Recvd. Person Name:

Designation

Recvd. Dt.

For RR ASSOCIATES

Milisham
Advocates

THE JOURNAL OF THE

ROYAL SOCIETY OF MEDICINE

Volume 100, Part 1, January 2007
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Juris NextGen LLP

LAW OFFICES

Subject to Search

29.10.2014, 20.10.2014

(13.10.2014) & (05.11.2014)

Report Status: Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11770/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 202, on First Floor, covered area measuring 533.12 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mrs. Smita Sharma.
4. Description of Property:

Shop/Office bearing Private No. 202, on First Floor, covered area measuring 533.12 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 07.04.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Navin Jain in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 1929, in Book No. 1, Volume No. 5063, on pages 41-46/96, registered on dated 07.04.1989.

- b) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13975, in Book No. 1, Volume No. 12775, on pages 193-198, registered on dated 11.05.2005.

- c) Photocopy of Deed of Rectification dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.fts.



The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22649, in Book No. 1, Volume No. 17273, on pages 144-145, registered on dated 24.12.2009.

PART III: PERMITTED LAND USED:

Office Uses

PART IV: NATURE / STATUS OF THE PROPERTY:

Freehold

PART V: PURPOSE OF LOAN:

Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954
- c) Thereafter Mr. Saran Singh Sihra nominates and appointed Mr. Rattan Singh Sihra as his attorney holder to deal with the said property vide Power of Attorney dated 28.04.1987.
- d) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Navin Jain sold the said Shop/Office to Mr. Sandeep Suri vide Sale Deed dated 07.04.1989.
- e) Thereafter Mr. Navin Jain transfer the said Shop/Office to Mr. Sandeep Suri on POA basis vides GPA, ATS & Will dated 30.08.1996.
- f) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 17.12.1997.
- g) Finally Mr. Sandeep Suri as attorney of Mr. Navin Jain sold the said Shop/Office to Mr. Smita Sharma vide Sale Deed dated 11.05.2005 read with Rectification Deed dated 23.12.2009.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub Registrar, the said floor/property is free from all registered encumbrances. Mrs. Smita Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.

We further certify that Mrs. Smita Sharma is/are the recorded owner(s)/allottee(s) of the property stated above. "Except under mortgage condition with X Bank

The charge if created will be available to Cholamandalam for the liability of the intending Borrower(s)) Mr. Vijay Sharma and Mrs. Smita Sharma.

PART IX: INSPECTION RECEIPT-NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (Subject to Search)



PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.

- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by lawyer through mail dated 20.10.2014 as the same was lodged with Religare as per LOD)
- b) Photocopy of Power of Attorney dated 28.04.1987 executed by Mr. Saran Singh Sihra in favour of Mr. Rattan Singh Sihra in respect of the said property (duly stumped in India).
- c) Photocopy of Sale Deed dated 07.04.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Navin Jain in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- d) Photocopy of General Power of Attorney dated 30.08.1996 executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- e) Photocopy of Agreement to sell executed between Mr. Navin Jain on one hand and Mr. Sandeep Suri on other hand in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- f) Photocopy of Will executed by Mr. Navin Jain in favour of Mrs. Ritu Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- g) Photocopy of registered General Power of Attorney dated 17.12.1997 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property. (waived off by lawyer through mail dated 20.10.2014)
- h) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- i) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- j) Original Outstanding Balance Confirmation Issued by X Bank.
- k) Original List of Documents Issued by X Bank in favour of Mrs. Smita Sharma.
- l) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Cholamandalam lawyer:

Critical documents - which are "must to have", for creation of charge:

- a) Original Payment Receipts Issued by X Bank in favour of Mrs. Smita Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

- a) Original Sale Deed dated 07.04.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Navin Jain in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against CTC)
- b) Original General Power of Attorney dated 30.08.1996 executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.



- c) Original Agreement to sell executed between Mr. Navin Jain on one hand and Mr. Sandeep Suri on other hand in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq. fts. (waived off by lawyer through mail dated 20.10.2014 against I-Bond)
- d) Original Will executed by Mr. Navin Jain in favour of Mrs. Ritu Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq. fts.
- e) Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq. fts.
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- g) No Dues Letter Issued by X Bank in favour of Mrs. Smita Sharma.
- h) Any/ all other documents lodge with X Bank in respect of the said property.

Notes/Disclaimer:

1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.

Please revert in case of any further clarification.

Payment to be made in favour of X Bank/Mrs. Smita Sharma.

As desired, the documents as received are returned herewith.

Should you desire any further information and/or clarification, kindly do revert to us.

Yours faithfully,

for JURIS NEXTGEN LLP

SACHIN MAHESHWARI/PATLAVI SHARMA
ADVOCATES





Juris NextGen LLP

Titl Search Report

LAW OFFICES

Dated 05.11.2014
Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited,
Karol Bagh,
New Delhi.

Legal Ref: TSR/11/12234/SS
Application No. 251990

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PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mrs. Smita Sharma.

4. Description of Property:

Shop/Office bearing Private No. 202, on First Floor, covered area measuring 533.12 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART II: DOCUMENTS EXAMINED AND VERIFIED AT CONCERNED SRO

- a) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.fts.

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PART III: OPINION/CERTIFICATE

We have perused above mentioned documents forwarded to us and have got relevant & available records verified at the office of the concerned Sub-Registrar, vide Receipt No. 58987, dated 05.11.2014 The said floor/property is free from all sorts of registered encumbrances, lien, charges, mortgages, etc. Mrs. Smita Sharma is/are the recorded Owner(s) of the said floor/property and having valid, absolute, clear and marketable title to the said property.

Yours faithfully,

for JURIS NEXTGEN LLP

SACHIN MAHESHWARI/PALEVI SHARMA

ADVOCATES

Note: Refer our Legal Report No. BT/10/11770/PA



Cash Receipt**Receipt Book (B)****Original****Sub Registrar Office: II Basai Darapur Delhi**

Slip No: 58987
Fee For: Inspection
Applicant Name SACHIN MAHESHWARI ADV.
And Address: E-56, GREATER KAILASH-ENCLAVE-I, NEW DELHI

Application Date: 05/11/2014

Cashier

Year From: 2002

Year TO: 2014

Total Fee: 1300

Sub Registrar Office
II Basai Darapur Delhi



Juris NextGen LLP

LAW OFFICES

Subject to Search

29.10.2014, 20.10.2014

(13.10. 2014)

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11770/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 202, on First Floor, covered area measuring 533.12 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mrs. Smita Sharma.
4. Description of Property:

Shop/Office bearing Private No. 202, on First Floor, covered area measuring 533.12 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 07.04.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Navin Jain in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 1929, in Book No. 1, Volume No. 5063, on pages 41-46/96, registered on dated 07.04.1989.

- b) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13975, in Book No. 1, Volume No. 12775, on pages 193-198, registered on dated 11.05.2005.

- c) Photocopy of Deed of Rectification dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.fts.



The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22649, in Book No. 1, Volume No. 17273, on pages 144-145, registered on dated 24.12.2009.

PART III: PERMITTED LAND USED:
Office Uses

PART IV: NATURE / STATUS OF THE PROPERTY:
Freehold

PART V: PURPOSE OF LOAN:
Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954
- c) Thereafter Mr. Saran Singh Sihra nominates and appointed Mr. Rattan Singh Sihra as his attorney holder to deal with the said property, vide Power of Attorney dated 28.04.1987.
- d) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Navin Jain sold the said Shop/Office to Mr. Sandeep Suri vide Sale Deed dated 07.04.1989.
- e) Thereafter Mr. Navin Jain transfer the said Shop/Office to Mr. Sandeep Suri on POA basis vides GPA, ATS & Will dated 30.08.1996.
- f) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 17.12.1997.
- g) Finally Mr. Sandeep Suri as attorney of Mr. Navin Jain sold the said Shop/Office to Mr. Smita Sharma vide Sale Deed dated 11.05.2005 read with Rectification Deed dated 23.12.2009.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub Registrar, the said floor/property is free from all registered encumbrances. Mrs. Smita Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.

We further certify that Mrs. Smita Sharma is/are the recorded owner(s)/allottee(s) of the property stated above. "Except under mortgage condition with X Bank

The charge if created will be available to Cholamandalam for the liability of the intending Borrower(s)) Mr. Vijay Sharma and Mrs. Smita Sharma.

PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (Subject to Search)



PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.

- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by lawyer through mail dated 20.10.2014 as the same was lodged with Religare as per LOD)
- b) Photocopy of Power of Attorney dated 28.04.1987 executed by Mr. Saran Singh Sihra in favour of Mr. Rattan Singh Sihra in respect of the said property (duly stumped in India).
- c) Photocopy of Sale Deed dated 07.04.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Navin Jain in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- d) Photocopy of General Power of Attorney dated 30.08.1996 executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- e) Photocopy of Agreement to sell executed between Mr. Navin Jain on one hand and Mr. Sandeep Suri on other hand in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- f) Photocopy of Will executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- g) Photocopy of registered General Power of Attorney dated 17.12.1997 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property. (waived off by lawyer through mail dated 20.10.2014)
- h) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- i) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.
- j) Original Outstanding Balance Confirmation Issued by X Bank.
- k) Original List of Documents Issued by X Bank in favour of Mrs. Smita Sharma.
- l) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Cholamandalam lawyer:

Critical documents - which are "must to have", for creation of charge:

- a) Original Payment Receipts Issued by X Bank in favour of Mrs. Smita Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

- a) Original Sale Deed dated 07.04.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Navin Jain in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against CTC)
- b) Original General Power of Attorney dated 30.08.1996 executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq.ft.



- c) Original Agreement to sell executed between Mr. Navin Jain on one hand and Mr. Sandeep Suri on other hand in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq. fts. (waived off by lawyer through mail dated 20.10.2014 against I-Bond)
- d) Original Will executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq. fts.
- e) Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq. fts.
- f) Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 202, area measuring 533.12 sq. fts.
- g) No Dues Letter Issued by X Bank in favour of Mrs. Smita Sharma.
- h) Any/ all other documents lodge with X Bank in respect of the said property.

Notes/Disclaimer:

1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.

Please revert in case of any further clarification.

Payment to be made in favour of X Bank/ Mrs. Smita Sharma.

As desired, the documents as received are returned herewith.

Should you desire any further information and/or clarification, kindly do revert to us.

Yours faithfully,

for JURIS NEXTGEN



SACHIN MAHESHWARI/PALLAVI SHARMA
ADVOCATES

Photocopy of Sale deed 9/10/15
202



RR ASSOCIATES

ADVOCATES & SOLICITORS

Office : H.No. 12, Vikram Vihar Extn. (Basement), Lajpat Nagar-IV, New Delhi-110024.
Tel.: 011-40513964, 40544932 Mob.: 9873348957, 7838839000, 9811212381, 9899322927, 9582000700, 8375055885
Branch Office : B-22/1/4, B.S. Road Industrial Area, Ghaziabad (U.P.)
E-mail : adv.ajaygiri@gmail.com, adv.rassociates@gmail.com, adv.rassociates1@gmail.com

REF: RR/2014/PDD/VETTING/NOV./24

Nov. 21, 2014

To
The Credit Manager
Cholamandalam Investment & Finance Co. Ltd.
6, Pusha Road
Karol Bagh
New Delhi.

Sub: Verification of Original/Copy of Title documents.

1) Borrower's Name(s)

Mr. Vijay Sharma

2) File No. 251990

3) Description of Property:

Shop/Office bearing No. 202, on first Floor, House built on land bearing No. A-1, admeasuring area 533.12 sq. ft., Situated at Rajouri Garden, New Delhi; (hereinafter referred to as "the said property").

Sir,

We have vetted the Original documents forwarded to us of the above stated property:

- A. Original regd. General Power of Attorney dated 30.08.1996 executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said property.
- B. Original regd. Special Power of Attorney dated 30.08.1996 executed by Mr. Navin Jain in favour of Mr. Sandeep Suri in respect of the said property.
- C. Original regd. Will dated 30.08.1996 executed by Mr. Navin Jain in favour of Mrs. Ritu Suri in respect of the said property
- D. Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as General Attorney on behalf Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said property, duly regd. Doc. No. 13975, Book No. I, Vol. No. 12775, Pages No. 193-198, regd. on 11.05.2005.
- E. Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as General Attorney on behalf Mr. Navin Jain in favour of Mrs. Smita Sharma in respect of the said property, duly regd. Doc. No. 22649, Book No. I, Vol. No. 17273, Pages No. 144-145, regd. on 24.12.2009.
- F. Original No Dues Letter dated 17.11.2014 issued by Religare Finvest Limited in favour of Mr. Vijay Sharma in respect of the said property.

Note:- No Dues Letter is common in all properties.

We are of the opinion that the above documents are original and in order.

Doc. Recvd. Person Name:

For RR ASSOCIATES

Designation

Recvd. Dt.

Advocates

THE UNIVERSITY OF CHICAGO

THE DIVISION OF THE PHYSICAL SCIENCES

THE UNIVERSITY OF CHICAGO PRESS
530 N. Dearborn Avenue
CHICAGO, ILL. 60610-5080
TEL: (312) 937-0000
FAX: (312) 937-0001

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Juris NextGen LLP

LAW OFFICES

Title Search Report

Dated 05.11.2014
Report Status: Positive

To

Cholamandalam Investment And Finance Company Limited,
Karol Bagh,
New Delhi.

Legal Ref: TSR/11/12239/SS
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 203, on First Floor, covered area measuring 509.58 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma

2. Name of Co-applicant Name: Mrs. Smita Sharma

3. Name and address of the Owner/s: Mrs. Smita Sharma.

4. Description of Property:

Shop/Office bearing Private No. 203, on First Floor, covered area measuring 509.58 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS EXAMINED AND VERIFIED AT CONCERNED SRO

a) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13973, in Book No. 1, Volume No. 12775, on pages 180-186, registered on dated 11.05.2005.

b) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22491, in Book No. 1, Volume No. 17268, on pages 100-101, registered on dated 23.12.2009.

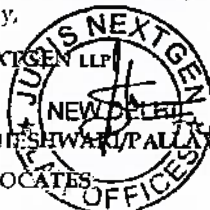
PART III: OPINION/CERTIFICATE:

We have perused above mentioned documents forwarded to us and have got relevant & available records verified at the office of the concerned Sub-Registrar, vide Receipt No. 58988, dated 05.11.2014 The said floor/property is free from all sorts of registered encumbrances, lien, charges, mortgages, etc. Mrs. Smita Sharma is/are the recorded Owner(s) of the said floor/property and having valid, absolute, clear and marketable title to the said property.

Yours faithfully,

for JURIS NEXTGEN LLP

SACHIN MAHESHWARI/PALLAVI SHARMA
ADVOCATES



Note: Refer our Legal Report No BT/10/11772/PA

Cash Receipt**Receipt Book (B)****Original****Sub Registrar Office: II Basai Darapur Delhi**

Slip No: 58988
Fee For: Inspection
Applicant Name SACHIN MAHESHWARI ADVA
And Address: E-56, GREATER KAILASH-ENCLAVE-I, NEW DELHI

Application Date: 05/11/2014

Cashier

Year From: 2002

Year TO: 2014

Total Fee: 1300

Sub Registrar Office
II Basai Darapur Delhi



Juris NextGen^{LLP}

LAW OFFICES

Subject to Search

October 29, 2014,

20.10.2014 (13.10.2014)

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11772/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 203, on First Floor, covered area measuring 509.58 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mrs. Smita Sharma.
4. Description of Property:

Shop/Office bearing Private No. 203, on First Floor, covered area measuring 509.58 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 731, in Book No. 1, Volume No. 5030, on pages 137-142, registered on dated 09.02.1989.

- b) Photocopy of Sale Deed dated 05.06.1991 executed by Mr. D. D. Narang in favour of Mr. Krishan Chander Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 3407, in Book No. 1, Volume No. 5493, on pages 157-160, registered on dated 11.06.1991.

- c) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.



The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13973, in Book No. 1, Volume No. 12775, on pages 180-186, registered on dated 11.05.2005.

- d) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22491, in Book No. 1, Volume No. 17268, on pages 100-101, registered on dated 23.12.2009.

PART III: PERMITTED LAND USED:
Office Uses

PART IV: NATURE/ STATUS OF THE PROPERTY:
Freehold

PART V: PURPOSE OF LOAN:
Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954
- c) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 09.10.1987.
- d) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra sold the said Shop/Office to Mr. D. D. Narang & Mr. V.R. Jain vide Sale Deed dated 09.02.1989.
- e) Thereafter, Mr. V.R. Jain has transferred the Shop/Office on POA basis to Mr. D. D. Narang, vide GPA, dated 12.12.1990 & Agreement to Sell and Will.
- f) Thereafter Mr. D. D. Narang sold the said Shop/Office to Mr. Krishan Chander Narang vide Sale Deed dated 05.06.1991.
- g) Thereafter Mr. D. D. Narang and Mr. Krishan Chander Narang transfer the said Shop/Office to Mr. Sandeep Suri on POA basis vides GPA, ATS & Will dated 28.08.1999.
- h) Finally Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang sold the said Shop/Office to Mrs. Smita Sharma vide Sale Deed dated 11.05.2005 read with Rectification Deed dated 23.12.2009.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub Registrar, the said floor/property is free from all registered encumbrances. Mrs. Smita Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.



We further certify that Mrs. Smita Sharma is/are the recorded owner(s)/allottee(s) of the property stated above.
"Except under mortgage condition with X Bank

The charge if created will be available to Chola Mandalam for the liability of the intending Borrower(s)) Mr. Vijay Sharma and Mrs. Smita Sharma.

PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (Subject to Search)

PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.

- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by lawyer through mail dated 20.10.2014 as the same was lodged with Religare as per LOD)
- b) Photocopy of registered General Power of Attorney dated 09.10.1987 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property.
- c) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra in favour of Mr. D. D. Narang & Mr. V.R. Jain in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft.
- d) Photocopy of GPA dated 12.12.1990 executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft.
- e) Photocopy of Agreement to Sell executed between Mr. V.R. Jain on one part and Mr. D. D. Narang on other part in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- f) Photocopy of Will executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- g) Photocopy of Sale Deed dated 05.06.1991 executed by Mr. D. D. Narang in favour of Mr. Krishan Chander Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft.
- h) Photocopy of General Power of Attorney dated 28.08.1999 executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft.
- i) Photocopy of Agreement to sell executed between Mr. D. D. Narang and Mr. Krishan Chander Narang on other hand in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- j) Photocopy of Will executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- k) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft.
- l) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.ft.



- m) Original Outstanding Balance Confirmation Issued by X Bank.
- n) Original List of Documents Issued by X Bank in favour of Mrs. Smita Sharma.
- o) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Cholamandalam lawyer:

Critical documents - which are "must to have", for creation of charge:

- a) Original Payment Receipts Issued by X Bank in favour of Mrs. Smita Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

- a) Original Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra in favour of Mr. D. D. Narang & Mr. V.R. Jain in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- b) Original GPA dated 12.12.1990 executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- c) Original Agreement to Sell executed between Mr. V.R. Jain on one part and Mr. D. D. Narang on other part in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- d) Original Will executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- e) Original Sale Deed dated 05.06.1991 executed by Mr. D. D. Narang in favour of Mr. Krishan Chander Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- f) Original General Power of Attorney dated 28.08.1999 executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- g) Original Agreement to sell executed between Mr. D. D. Narang and Mr. Krishan Chander Narang on other hand and Mr. Sandeep Suri on other hand in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- h) Original Will executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- i) Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- j) Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- k) No Dues Letter Issued by X Bank in favour of Mrs. Smita Sharma.
- l) Any/ all other documents lodge with X Bank in respect of the said property.



Photocopy of Sale deed 01/01/14 - ②
Pdd

Notes/Disclaimer:

1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.

Please revert in case of any further clarification.

Payment to be made in favour of X Bank/ Mrs. Smita Sharma.

As desired, the documents as received are returned herewith.

Should you desire any further information and/or clarification, kindly do revert to us.

Yours faithfully,

for JURIS NEXT



SACHIN MAHESHWARI/PALLAVI SHARMA
ADVOCATES



Juris NextGen^{LLP}

LAW OFFICES

Subject to Search

Revised Report

22.11.2014, 29.10.2014, 20.10.2014, 03.10.2014)

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11772/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 203, on First Floor, covered area measuring 509.58 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mrs. Smita Sharma.
4. Description of Property:

Shop/Office bearing Private No. 203, on First Floor, covered area measuring 509.58 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 731, in Book No. 1, Volume No. 5030, on pages 137-142, registered on dated 09.02.1989.

- b) Photocopy of Sale Deed dated 05.06.1991 executed by Mr. D. D. Narang in favour of Mr. Krishan Chander Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 3407, in Book No. 1, Volume No. 5493, on pages 157-160, registered on dated 11.06.1991.

- c) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13973, in Book No. 1, Volume No. 12775, on pages 180-186, registered on dated 11.05.2005.



- d) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22491, in Book No. 1, Volume No. 17268, on pages 100-101, registered on dated 23.12.2009.

PART III: PERMITTED LAND USED:
Office Uses

PART IV: NATURE / STATUS OF THE PROPERTY:
Freehold

PART V: PURPOSE OF LOAN:
Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954
- c) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 09.10.1987.
- d) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra sold the said Shop/Office to Mr. D. D. Narang & Mr. V.R. Jain vide Sale Deed dated 09.02.1989.
- e) Thereafter, Mr. V.R. Jain has transferred the Shop/Office on POA basis to Mr. D. D. Narang, vide GPA, dated 12.12.1990 & Agreement to Sell and Will.
- f) Thereafter Mr. D. D. Narang sold the said Shop/Office to Mr. Krishan Chander Narang vide Sale Deed dated 05.06.1991.
- g) Thereafter Mr. D. D. Narang and Mr. Krishan Chander Narang transfer the said Shop/Office to Mr. Sandeep Suri on POA basis vides GPA, ATS & Will dated 28.08.1995.
- h) Finally Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang sold the said Shop/Office to Mrs. Smita Sharma vide Sale Deed dated 11.05.2005 read with Rectification Deed dated 23.12.2009.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub Registrar, the said floor/property is free from all registered encumbrances. Mrs. Smita Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.

We further certify that Mrs. Smita Sharma is/are the recorded owner(s)/allottee(s) of the property stated above. "Except under mortgage condition with X Bank



The charge if created will be available to Chola Mandalam for the liability of the intending Borrower(s)) Mr. Vijay Sharma and Mrs. Smita Sharma.

PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (Subject to Search)

PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.

- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by lawyer through mail dated 20.10.2014 as the same was lodged with Religare as per LOD)
- b) Photocopy of registered General Power of Attorney dated 09.10.1987 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property.
- c) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra in favour of Mr. D. D. Narang & Mr. V.R. Jain in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- d) Photocopy of GPA dated 12.12.1990 executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- e) Photocopy of Agreement to Sell executed between Mr. V.R. Jain on one part and Mr. D. D. Narang on other part in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- f) Photocopy of Will executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- g) Photocopy of Sale Deed dated 05.06.1991 executed by Mr. D. D. Narang in favour of Mr. Krishan Chander Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- h) Photocopy of General Power of Attorney dated 28.08.1995 executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- i) Photocopy of Agreement to sell executed between Mr. D. D. Narang and Mr. Krishan Chander Narang on other hand in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- j) Photocopy of Will executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- k) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- l) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- m) Original Outstanding Balance Confirmation Issued by X Bank.



- n) Original List of Documents Issued by X Bank in favour of Mrs. Smita Sharma.
- o) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Chola mandalam lawyer:

Critical documents - which are "must to have", for creation of charge:

- a) - Original Payment Receipts Issued by X Bank in favour of Mrs. Smita Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

- a) Original Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra in favour of Mr. D. D. Narang & Mr. V.R. Jain in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- b) Original GPA dated 12.12.1990 executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- c) Original Agreement to Sell executed between Mr. V.R. Jain on one part and Mr. D. D. Narang on other part in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- d) Original Will executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- e) Original Sale Deed dated 05.06.1991 executed by Mr. D. D. Narang in favour of Mr. Krishan Chander Narang in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- f) Original General Power of Attorney dated 28.08.1995 executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- g) Original Agreement to sell executed between Mr. D. D. Narang and Mr. Krishan Chander Narang on other hand and Mr. Sandeep Suri on other hand in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- h) Original Will executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts. (waived off by lawyer through mail dated 29.10.2014 against I-Bond)
- i) Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- j) Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as attorney of Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 203, area measuring 509.58 sq.fts.
- k) No Dues Letter Issued by X Bank in favour of Mrs. Smita Sharma.
- l) Any/ all other documents lodge with X Bank in respect of the said property.

Notes/Disclaimer:



1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.

Please revert in case of any further clarification.

Payment to be made in favour of X Bank/ Mrs. Smita Sharma.

As desired, the documents as received are returned herewith.

Should you desire any further information and/or clarification, kindly do revert to us.

Yours faithfully,

for JURIS NEXTGEN LLP

SACHIN MAHESHWARI/PALLAVI SHARMA
ADVOCATES OFFICE





RR ASSOCIATES

ADVOCATES & SOLICITORS

Office : H.No. 12, Vikram Vihar Extn. (Basement), Lajpat Nagar-IV, New Delhi-110024.
Tel.: 011-40513964, 40544932 Mob.: 9873348957, 7838839000, 9811212381, 9899322927, 9582000700, 8375055885
Branch Office : B-22/1/4, B.S. Road Industrial Area, Ghazalabad (U.P.)
E-mail : adv.ajaygiri@gmail.com, adv.rrassociates@gmail.com, adv.rrassociates1@gmail.com

REF: RR/2014/PDD/VETTING/NOV/25

Nov. 21, 2014

To
The Credit Manager
Cholamandalam Investment & Finance Co. Ltd.
6, Pusha Road
Karol Bagh
New Delhi.

Sub: Verification of Original/Copy of Title documents.

1) Borrower's Name(s)

Mr. Vijay Sharma

2) File No. 251990

3) Description of Property:

Flat bearing No. 203, on First Floor, bearing Property No. A-1, admeasuring area 509.58 sq. ft., Situated at Rajouri Garden, New Delhi; (hereinafter referred to as "the said property").

Sir,

We have vetted the Original documents forwarded to us of the above stated property:

- A. Original Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as General Attorney of his father Mr. Rattan Singh Sihra in favour of Mr. D.D. Narang & Mr. V. R. Jain in respect of the said property.
- B. Original Regd. GPA dated 12.12.1990 executed by Mr. V.R. Jain in favour of Mr. D. D. Narang in respect of the said property.
- C. Original Sale Deed dated 05.06.1991 executed by Mr. D.D. Narang as General Attorney of Mr. V.R. Jain in favour of Mr. Krishan Chander Narang in respect of the said property, duly regd. Doc. No. 3407, Book No. I, Vol. No. 5493, Pages No. 157-160, regd. on 11.06.1991.
- D. Original Regd. General Power of Attorney dated 28.08.1995 executed by Mr. D. D. Narang and Mr. Krishan Chander Narang in favour of Mr. Sandeep Suri in respect of the said property.
- E. Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri as General Attorney on behalf Mr. D.D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said property, duly regd. Doc. No. 13973, Book No. I, Vol. No. 12775, Pages No. 180-186, regd. on 11.05.2005.
- F. Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri as General Attorney on behalf Mr. D.D. Narang and Mr. Krishan Chander Narang in favour of Mrs. Smita Sharma in respect of the said property, duly regd. Doc. No. 22491, Book No. I, Vol. No. 17268, Pages No. 100-101, regd. on 23.12.2009.
- G. Original No Dues Letter dated 17.11.2014 issued by Religare Finvest Limited in favour of Mr. Vijay Sharma in respect of the said property.

Note:- No Dues Letter is common in all properties.

We are of the opinion that the above documents are original and in order.

Doc. Recvd. Person Name:

Designation

Recvd. Dt.

For RR ASSOCIATES

[Signature]
Advocates

THE NEW YORK PUBLIC LIBRARY

ASTOR LENOX TILDEN FOUNDATION

119 WEST 4TH STREET, NEW YORK, N. Y. 10014
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100 SOUTH 4TH STREET, PHILADELPHIA, PA. 19106
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100 N. ZEEB ROAD, ANN ARBOR, MI 48106



Juris NextGen^{LLP} LAW OFFICES

Title Search Report

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: TSR/11/12241/SS
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 204, on First Floor, covered area measuring 441.75 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mr. Vijay Sharma.
4. Description of Property:

Shop/Office bearing Private No. 204, on First Floor, covered area measuring 441.75 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART II: DOCUMENTS EXAMINED AND VERIFIED AT CONCERNED SRO

- a) Photocopy of Sale Deed dated 01.07.2005 executed by Mr. S. K. Obeja in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 204, area measuring 441.75 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 18959, in Book No. 1, Volume No. 12948, on pages 29-33, registered on dated 01.07.2005.

PART III: OPINION/CERTIFICATE:

We have perused above mentioned documents forwarded to us and have got relevant & available records verified at the office of the concerned Sub-Registrar, vide Receipt No. 58989, dated 05.11.2014. The said floor/property is free from all sorts of registered encumbrances, lien, charges, mortgages, etc. Mr. Vijay Sharma is/are the recorded Owner(s) of the said floor/property and having valid, absolute, clear and marketable title to the said property.

Yours faithfully,

for JURIS NEXTGEN LLP

SACHIN MAHESH VARMA
ADVOCATES



Note: Refer our Legal Report No. BT/10/11773/PA

Cash Receipt**Receipt Book (B)****Original****Sub Registrar Office: II Basai Darapur Delhi**

Slip No: 58989
Fee For: Inspection
Applicant Name SACHIN MAHESHWARI ADV.
And Address: E-56, GREATER KAILASH-ENCLAVE-I, NEW DELHI
Application Date: 05/11/2014
Year From: 2002
Year TO: 2014
Total Fee: 1300

Cashier

**Sub Registrar Office
II Basai Darapur Delhi**



RR ASSOCIATES

ADVOCATES & SOLICITORS

Office : H.No. 12, Vikram Vihar Extn. (Basement), Lajpat Nagar-IV, New Delhi-110024.
Tel.: 011-40513964, 40544932 Mob.: 9873348957, 7838839000, 9811212381, 9899322927, 9582000700, 8375055885
Branch Office : B-22/1/4, B.S. Road Industrial Area, Ghaziabad (U.P.)
E-mail : adv.ajaygiri@gmail.com, adv.rassociates@gmail.com, adv.rassociates1@gmail.com

REF: RR/2014/PDD/VETTING/NOV./26

Nov. 20, 2014

To
The Credit Manager
Cholamandalam Investment & Finance Co. Ltd.
6, Pusha Road
Karol Bagh
New Delhi.

Sub: Verification of Original/Copy of Title documents.

1) Borrower's Name(s)

Mr. Vijay Sharma

2) File No. 251990

3) Description of Property:

Shop/Office bearing Private No. 204, on first Floor, House built on land bearing No. A-1, admeasuring area about 441.75 sq. ft., Situated at Rajouri Garden, New Delhi; (hereinafter referred to as "the said property").

Sir,

We have vetted the Original documents forwarded to us of the above stated property:

- A. Original Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as General Attorney of his father Mr. Rattan Singh Sihra in favour of Mr. S.K. Obeja in respect of the said property.
- B. Original Sale Deed dated 01.07.2005 executed by Mr. S.K. Obeja in favour of Mr. Vijay Sharma in respect of the said property, duly regd. Doc. No. 18959, Book No. I, Vol. No. 12948, Pages No. 29-33, regd. on 01.07.2005.
- C. Original No Dues Letter dated 17.11.2014 issued by Religare Finvest Limited in favour of Mr. Vijay Sharma in respect of the said property.

Note:- No Dues Letter is common in all properties.

We are of the opinion that the above documents are original and in order.

Doc. Recvd. Person Name:

Designation

Recvd. Dt.

For RR ASSOCIATES

M. J. Singh
Advocates



Subject to Search

Juris NextGen LLP

LAW OFFICES

31.10.2014 (20.10.2014)

(13.10.2014)

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11773/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 204, on First Floor, covered area measuring 441.75 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mr. Vijay Sharma.
4. Description of Property:

Shop/Office bearing Private No. 204, on First Floor, covered area measuring 441.75 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh in favour of Mr. S. K. Obeja in respect of the said Shop/Office bearing No. 204, area measuring 441.75 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 733, in Book No. 1, Volume No. 5030, on pages 149-154, registered on dated 09.02.1989.

- b) Photocopy of Sale Deed dated 01.07.2005 executed by Mr. S. K. Obeja in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 204, area measuring 441.75 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 18959, in Book No. 1, Volume No. 12948, on pages 29-33, registered on dated 01.07.2005.

PART III: PERMITTED LAND USED:

Office Uses

PART IV: NATURE / STATUS OF THE PROPERTY:

Freehold



PART V: PURPOSE OF LOAN:
Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954.
- c) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 09.10.1987.
- d) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra sold the said Shop/Office to Mr. S. K. Obeja vide Sale Deed dated 09.02.1989.
- e) Finally Mr. S. K. Obeja sold the said Shop/Office to Mr. Vijay Sharma vide Sale Deed dated 01.07.2005.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub Registrar, the said floor/property is free from all registered encumbrances. Mr. Vijay Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.

We further certify that Mr. Vijay Sharma is/are the recorded owner(s)/allottee(s) of the property stated above. "Except under mortgage condition with X Bank

The charge if created will be available to Cholamandalam for the liability of the intending Borrower(s)) Mr. Vijay Sharma and Mrs. Smita Sharma.

PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (Subject to Search)

PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.

- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by lawyer through mail dated 20.10.2014 as the same was lodged with Religare as per LOD)
- a) Photocopy of registered General Power of Attorney dated 09.10.1987 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property.
- b) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh in favour of Mr. S. K. Obeja in respect of the said Shop/Office bearing No. 204, area measuring 441.75 sq.ft.s.
- c) Photocopy of Sale Deed dated 01.07.2005 executed by Mr. S. K. Obeja in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 204, area measuring 441.75 sq.ft.s. (waived off by lawyer through mail dated 31.10.2014 with Indemnity from Borrower's)



d) Original Outstanding Balance Confirmation Issued by X Bank.

e) Original List of Documents Issued by X Bank in favour of Mr. Vijay Sharma.

f) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Cholanandam lawyer;

Critical documents - which are "must to have", for creation of charge:

a) Original Payment Receipts Issued by X Bank in favour of Mr. Vijay Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

a) Original Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh in favour of Mr. S. K. Obeja in respect of the said Shop/Office bearing No. 204, area measuring 441.75 sq.ft.

b) Original Sale Deed dated 01.07.2005 executed by Mr. S. K. Obeja in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 204, area measuring 441.75 sq.ft.

c) No Dues Letter Issued by X Bank in favour of Mr. Vijay Sharma.

d) Any/ all other documents lodge with X Bank in respect of the said property.

Notes/Disclaimer:

1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.

Please revert in case of any further clarification.

Payment to be made in favour of X Bank/ Mr. Vijay Sharma.

As desired, the documents as received are returned herewith.

Should you desire any further information and/or clarification, kindly do revert to us.

Yours faithfully,

for JURIS NEXTGEN LLP

SACHIN MAHESHWARI/PALLAVI SHARMA
ADVOCATES IN OFFICE



Photo copy of Sale deed
01/01/24 Pdd



Juris NextGen LLP

Subject to Search

LAW OFFICES

October 13, 2014 (13.10.2014)

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited.,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11720/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 205, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma.
2. Name of Co-applicant Name: Mrs. Smita Sharma.
3. Name and address of the Owner/s: Mr. Vijay Sharma.
4. Description of Property:

Shop/Office bearing Private No. 205, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 20.12.1994 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 10128, in Book No. 1, Volume No. 6677, on pages 55-63, registered on dated 20.12.1994.

- b) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq. fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13974, in Book No. 1, Volume No. 12775, on pages 187-192, registered on dated 11.05.2005.

- c) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq. fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22648, in Book No. 1, Volume No. 17273, on pages 142-143, registered on dated 24.12.2009

PART III: PERMITTED LAND USED:

Office Uses



PART IV: NATURE / STATUS OF THE PROPERTY:
Freehold

PART V: PURPOSE OF LOAN:
Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954
- c) Thereafter Mr. Saran Singh Sihra nominates and appointed Mr. Rattan Singh Sihra as his attorney holder to deal with the said property vide Power of Attorney dated 28.04.1987.
- d) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 09.10.1987.
- e) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra sold the said Shop/Office to Mr. Sandeep Suri vide Sale Deed dated 20.12.1994.
- f) Finally Mr. Sandeep Suri sold the said Shop/Office to Mrs. Smita Sharma vide Sale Deed dated 11.05.2005.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub Registrar, the said floor/property is free from all registered encumbrances. Mrs. Smita Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank.

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.

We further certify that Mrs. Smita Sharma is/are the recorded owner(s)/allottee(s) of the property stated above. "Except under mortgage condition with X Bank

The charge if created will be available to Cholamandalam for the liability of the intending Borrower(s)) Mr. Vijay Sharma and Mrs. Smita Sharma.

**PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE
SUB REGISTRAR OF ASSURANCES: (Subject to Search)**

**PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE
MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.**

- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by lawyer through mail dated 20.10.2014 as the same was lodged with Religare as per LOD)
- b) Photocopy of Power of Attorney dated 28.04.1987 executed by Mr. Saran Singh Sihra in favour of Mr. Rattan Singh Sihra in respect of the said property (duly stumped in India).



- c) Photocopy of registered General Power of Attorney dated 09.10.1987 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property.
- d) Photocopy of Sale Deed dated 20.12.1994 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq.fts.
- e) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq.fts.
- f) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq.fts.
- g) Original Outstanding Balance Confirmation Issued by X Bank.
- h) Original List of Documents Issued by X Bank in favour of Mrs. Smita Sharma.
- i) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Cholamandalam lawyer:

Critical documents - which are "must to have", for creation of charge:

- a) Original Payment Receipts Issued by X Bank in favour of Mrs. Smita Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

- a) Original Sale Deed dated 20.12.1994 executed by Mr. Inderjit Singh in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq. fts.
- b) Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq. fts.
- c) Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq. fts.
- d) No Dues Letter Issued by X Bank in favour of Mrs. Smita Sharma.
- e) Any/ all other documents lodge with X Bank in respect of the said property.

Notes/Disclaimer:

1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.

Please revert in case of any further clarification.

Payment to be made in favour of X Bank/ Mrs. Smita Sharma.

As desired, the documents as received are returned herewith.

Should you desire any further information and/or clarification, kindly do revert to us.

Yours faithfully,





Juris NextGen LLP

Report Status: Positive

LAW OFFICES

Title: Legal Report

To

Cholamandalam Investment And Finance Company Limited,
Karol Bagh,
New Delhi.

Legal Ref: TSR/11/12232/SS

Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 205, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma.

2. Name of Co-applicant Name: Mrs. Smita Sharma.

3. Name and address of the Owner/s: Mr. Vijay Sharma.

4. Description of Property:

Shop/Office bearing Private No. 205, on First Floor, covered area measuring 547.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART II: DOCUMENTS EXAMINED AND VERIFIED AT CONCERNED SRO

- a) Photocopy of Sale Deed dated 20.12.1994 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 10128, in Book No. 1, Volume No. 6677, on pages 55-63, registered on dated 20.12.1994.

- b) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13974, in Book No. 1, Volume No. 12775, on pages 187-192, registered on dated 11.05.2005.

- c) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said Shop/Office bearing No. 205, area measuring 547.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22648, in Book No. 1, Volume No. 17273, on pages 142-143, registered on dated 24.12.2009

PART III: OPINION/CERTIFICATE:

We have perused above mentioned documents forwarded to us and have got relevant & available records verified at the office of the concerned Sub-Registrar, vide Receipt No. 58990, dated 05.11.2014. The said floor/property is free from all sorts of registered encumbrances, lien, charges, mortgages, etc. Mrs. Smita Sharma is/are the recorded Owner(s) of the said floor/property and having valid, absolute, clear and marketable title to the said property.

Yours faithfully,
for JURIS NEXTGEN LLP

SACHIN MAHESHWARI PRAKASH SHARMA

ADVOCATES

Note: Refer our Legal Report No. BF/10/12232/PA



Cash Receipt**Receipt Book (B)****Original****Sub Registrar Office: II Basai Darapur Delhi**

Slip No: 58990
Fee For: inspection
Applicant Name SACHIN MAHESHWARI ADV.
And Address: E-56, GREATER KAILASH-ENCLAVE-I, NEW DELHI

Application Date: 05/11/2014

Cashier

Year From: 2002
Year TO: 2014
Total Fee: 1300

Sub Registrar Office
II Basai Darapur Delhi



RR ASSOCIATES

ADVOCATES & SOLICITORS

Office : H.No. 12, Vikram Vihar Extn. (Basement), Lalpat Nagar-IV, New Delhi-110024.
Tel.: 011-40513964, 40544932 Mob.: 9873348957, 7838839000, 9811212381, 9899322927, 9582000700, 8375055885
Branch Office : B-22/1/4, B.S. Road Industrial Area, Ghaziabad (U.P.)
E-mail : adv.ajaygiri@gmail.com, adv.rassociates@gmail.com, adv.rassociates1@gmail.com

REF: RR/2014/PDD/VETTING/NOV./27

Nov. 20, 2014

To
The Credit Manager
Cholamandalam Investment & Finance Co. Ltd.
6, Pusha Road
Karol Bagh
New Delhi.

Sub: Verification of Original/Copy of Title documents.

1) Borrower's Name(s)

Mr. Vijay Sharma

2) File No. 251990

3) Description of Property:

Shop/Office bearing Private No. 205, on First Floor, built on land bearing No. A-1, admeasuring area about 547 sq. ft., Situated at Rajouri Garden, New Delhi; (hereinafter referred to as "the said property").

Sir,

We have vetted the Original documents forwarded to us of the above stated property:

- A. Original Sale Deed dated 20.12.1994 executed by Mr. Inderjit Singh as General Attorney of his father Mr. Rattan Singh Sihra in favour of Mr. Sandeep Suri in respect of the said property.
- B. Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said property, duly regd. Doc. No. 13974, Book No. I, Vol. No. 12775, Pages No. 187-192, regd. on 11.05.2005.
- C. Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mrs. Smita Sharma in respect of the said property, duly regd. Doc. No. 22648, Book No. I, Vol. No. 17273, Pages No. 142-143, regd. on 24.12.2009.
- D. Original No Dues Letter dated 17.11.2014 issued by Religare Finvest Limited in favour of Mr. Vijay Sharma in respect of the said property.

Note:- No Dues Letter is common in all properties.

We are of the opinion that the above documents are original and in order.

Doc. Recvd. Person Name:

Designation

Recvd. Dt.

For RR ASSOCIATES

Advocates



Juris NextGen LLP

LAW OFFICES

Subject to Search

October 20, 2014 (13.10.2014)

Report Status:-Positive

To

Cholamandalam Investment And Finance Company Limited,
Karol Bagh,
New Delhi.

Legal Ref: BT/10/11774/PA
Application No. 251990

Sub: Loan application of Mr. Vijay Sharma and Mrs. Smita Sharma related to the Shop/Office bearing Private No. 206, on First Floor, covered area measuring 356.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi; hereinafter referred as the "said property".

PART I: GENERAL DETAILS

1. Name and address of the Borrower/s: Mr. Vijay Sharma and Mrs. Smita Sharma
2. Name of Co-applicant Name: Mrs. Smita Sharma
3. Name and address of the Owner/s: Mr. Vijay Sharma.
4. Description of Property:

Shop/Office bearing Private No. 206, on First Floor, covered area measuring 356.00 sq.fts., "said Shop/Office", as shown in Red Colour "Orbit House", built on Plot bearing No. A-1, area measuring 341.9 sq.yrds., situated in the colony known as Rajouri Garden, area of Village Bassai Darapur, Delhi, hereinafter referred as the "said property".

PART II: DOCUMENTS SCRUTINIZED

- a) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra in favour of Mr. Amarjit Singh in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 732, in Book No. 1, Volume No. 5030, on pages 143-148, registered on dated 09.02.1989.

- b) Photocopy of Sale Deed dated 07.08.1992 executed by Mr. Amarjit Singh in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 5103, in Book No. 1, Volume No. 5875, on pages 19-25, registered on dated 07.08.1992.

- c) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 13976, in Book No. 1, Volume No. 12776, on pages 1-6, registered on dated 11.05.2005.



- d) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.

The above said Document is duly registered with the concerned Sub-Registrar of Assurances, vide Document No. 22651, in Book No. 1, Volume No. 17273, on pages 148-149, registered on dated 24.12.2009.

PART III: PERMITTED LAND USED:
Office Uses

PART IV: NATURE/ STATUS OF THE PROPERTY:
Freehold

PART V: PURPOSE OF LOAN:
Balance Transfer.

PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION:

- a) This is a Freehold property.
- b) That DLF Housing & Construction Ltd., sold the said property to Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra vide Sale Deed bearing No. 62 on dated 01.01.1954
- c) Thereafter Mr. Rattan Singh Sihra nominates and appointed Mr. Inderjit Singh as his attorney holder to deal with the said property vide GPA dated 09.10.1987.
- d) Thereafter Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra sold the said Shop/Office to Mr. Amarjit Singh vide Sale Deed dated 09.02.1989.
- e) Thereafter Mr. Amarjit Singh sold the said Shop/Office to Mr. Sandeep Suri vide Sale Deed dated 07.08.1992.
- f) Finally Mr. Sandeep Suri sold the said Shop/Office to Mr. Vijay Sharma vide Sale Deed dated 11.05.2005 read with Rectification Deed dated 23.12.2009.

PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS

We have conducted the search at the office of concern Sub-Registrar, the said floor/property is free from all registered encumbrances. Mr. Vijay Sharma is/are the recorded owner(s)/Lessee(s) of the said floor/property having a clear and marketable title to the said property. "except under mortgage condition with X Bank

PART VIII: OPINION/CERTIFICATE:

We confirm that upon the release of all the original title documents held by the "X Bank " as well as other necessary documents as mentioned in the 'Annexure' the borrower(s) shall be in a position to create equitable mortgage in favour of the Bank.

We further certify that Mr. Vijay Sharma is/are the recorded owner(s)/allottee(s) of the property stated above. "Except under mortgage condition with X Bank

The charge if created will be available to Cholamandalam for the liability of the intending Borrower(s)) Mr. Vijay Sharma and Mrs. Smita Sharma.

PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (Subject to Search)

PART X: DOCUMENTS TO BE COLLECTED BY CHAOLAMANDALAM FOR CREATION OF EQUITABLE MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL.



- a) Photocopy of Sale Deed bearing No. 62 on dated 01.01.1954 executed by DLF Housing & Construction Ltd., in favour of Mr. Rattan Singh Sihra and Mr. Saran Singh Sihra in respect of the said land admeasuring 341.9/10 sq.yrds. (waived off by lawyer through mail dated 20.10.2014 as the same was lodged with Religare as per LOD)
- b) Photocopy of registered General Power of Attorney dated 09.10.1987 executed by Mr. Rattan Singh Sihra in favour of Mr. Inderjit Singh in respect of the said property.
- c) Photocopy of Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra in favour of Mr. Amarjit Singh in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- d) Photocopy of Sale Deed dated 07.08.1992 executed by Mr. Amarjit Singh in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- e) Photocopy of Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- f) Photocopy of Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- g) Original Outstanding Balance Confirmation Issued by X Bank.
- h) Original List of Documents Issued by X Bank in favour of Mr. Vijay Sharma.
- i) Original cum Undertaking From Borrower to land owner the original as and when released from X Bank.

At the time of Delivery of Pay Order(s) / Demand Draft (s) to the Seller/s / Borrower/s collected by the Cholamandalam lawyer:

Critical documents - which are "must to have", for creation of charge:

- a) Original Payment Receipts Issued by X Bank in favour of Mr. Vijay Sharma.

III) Documents to be Obtained by Bank/Lawyer Post Disbursement.

- a) Original Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as attorney of Mr. Rattan Singh Sihra in favour of Mr. Amarjit Singh in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- b) Original Sale Deed dated 07.08.1992 executed by Mr. Amarjit Singh in favour of Mr. Sandeep Suri in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- c) Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- d) Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said Shop/Office bearing No. 206, area measuring 356.00 sq.fts.
- e) No Dues Letter Issued by X Bank in favour of Mr. Vijay Sharma.
- f) Any/ all other documents lodge with X Bank in respect of the said property.

Notes/Disclaimer:

1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property. Whether the said property is a subject matter of any pending litigation, Authenticity of



Cash Receipt**Receipt Book (B)****Original****Sub Registrar Office: II Basai Darapur Delhi**

Slip No: 58985
Fee For: Inspection
Applicant Name SACHIN MAHESHWARI ADV.
And Address: E-56, GREATER KAILASH-ENCLAVE-I, NEW DELHI
Application Date: 05/11/2014
Year From: 2002
Year TO: 2014
Total Fee: 1300

Cashier

**Sub Registrar Office
II Basai Darapur Delhi**



RR ASSOCIATES

ADVOCATES & SOLICITORS

Office : H.No. 12, Vikram Vihar Extn. (Basement), Lajpat Nagar-IV, New Delhi-110024.
Tel.: 011-40513964, 40544932 Mob.: 9873348957, 7838839000, 9811212381, 9899322927, 9582000700, 8375055885
Branch Office : B-22/1/4, B.S. Road Industrial Area, Ghaziabad (U.P.)
E-mail : adv.ajaygiri@gmail.com, adv.rassociates@gmail.com, adv.rassociates1@gmail.com

REF: RR/2014/PDD/VETTING/NOV./28

Nov. 20, 2014

To
The Credit Manager
Cholamandalam Investment & Finance Co. Ltd.
6, Pusha Road
Karol Bagh
New Delhi.

Sub: Verification of Original/Copy of Title documents.

1) Borrower's Name(s)

Mr. Vijay Sharma

2) File No. 251990

3) Description of Property:

Shop/Office bearing Private No. 206, on First Floor, built on land bearing No. A-1, admeasuring area about 356 sq. ft., Situated at Rajouri Garden, New Delhi; (hereinafter referred to as "the said property").

Sir,

We have vetted the Original documents forwarded to us of the above stated property:

- A. Original Sale Deed dated 09.02.1989 executed by Mr. Inderjit Singh as General Attorney of his father Mr. Rattan Singh Sihra in favour of Mr. Amarjit Singh in respect of the said property.
- B. Original Sale Deed dated 07.08.1992 executed by Mr. Amarjit Singh in favour of Mr. Sandeep Suri in respect of the said property.
- C. Original Sale Deed dated 11.05.2005 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said property, duly regd. Doc. No. 13976, Book No. I, Vol. No. 12776, Pages No. 1-6, regd. on 11.05.2005.
- D. Original Rectification Deed dated 23.12.2009 executed by Mr. Sandeep Suri in favour of Mr. Vijay Sharma in respect of the said property, duly regd. Doc. No. 22651, Book No. I, Vol. No. 17273, Pages No. 148-149, regd. on 24.12.2009.
- E. Original No Dues Letter dated 17.11.2014 issued by Religare Finvest Limited in favour of Mr. Vijay Sharma in respect of the said property.

Note:-No Dues Letter is common in all properties.

We are of the opinion that the above documents are original and in order.

Doc. Recved. Person Name:

Designation

Recvd. Dt.

For RR ASSOCIATES

Malghani
Advocates

