

**GAUTAM GUPTA**

(Advocate)

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To

**23.08.2021**

Union Bank of India

GK-2 Branch

New Delhi

**TITLE REPORT**

1.	<b>Name and address of the Branch to whom the title report is given</b>	Union Bank of India GK-2 Branch , New Delhi
2.	<b>Name of the Account and details of the Borrower</b>	Ms. Bhartiya International Limited
3.	<b>Full Description of the property</b>	Entire Freehold Built Up Property bearing No. 55 with Roof Rights and also with Rights of Upper Construction upto Last Storey area measuring 200 Sq Yards out of Khasra No. 229 Min , situated in the Extended Lal Dora of Village Sultanpur and the ababi known as New Mangla Puri Tehsil Hauz Khas Mehrauli New Delhi -110030 and is bounded as under-  East- Road 20 West – Lane 10 North- Plot No. 54 South- Plot No. 55-A .
	<b>3.1 NATURE OF IMMOVABLE PROPERTY</b>	<b>Freehold property</b>
	<b>3.2 (i) Survey No.</b>	Entire Freehold Built Up Property bearing No. 55 with Roof Rights and also with Rights of Upper Construction

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	<p>(ii) Town Survey No.</p> <p>(iii) Khasra No.</p> <p>(iv) Khatian No.</p> <p>(v) Dag No.</p> <p>(vi) Patta No.</p> <p>(vii) Plot No.</p>	<p>upto Last Storey area measuring 200 Sq Yards out of Khasra No. 229 Min , situated in the Extended Lal Dora of Village Sultanpur and the ababi known as New Mangla Puri Tehsil Hauz Khas Mehrauli New Delhi -110030 and is bounded as under-</p> <p>East- Road 20 West - Lane 10 North- Plot No. 54 South- Plot No. 55-A .</p>
	<p><b>3.3 Number / Identification details as per building map / plan</b></p>	<p>As per para 3.2 above.</p>
	<p><b>3.4 Extent of property</b></p>	<p>200 Sq Yards</p>
	<p><b>3.5 Name of owner (s)</b></p>	<p>M/s. Bhartiya International Limited .</p>
	<p><b>3.6 Nature of ownership</b></p>	<p>Freehold Property</p>
<p><b>4.</b></p>	<p><b>Tracing of Title</b> (Tracing of title should be explained in chronological order beginning with the earliest available title deed. All the title deeds should be discussed fully, stating registration number, document number, dates of documents, names of the executants, etc. The chain of title deeds should clearly establish the title of the property holder. If the chain is broken, the same should be explained in a convincing manner.)</p>	<p>That a perusal of the documents as made available to me shows that the Property bearing No. 55 with Roof Rights area measuring 200 Sq Yards out of Khasra No. 229 Min , situated in the Extended Lal Dora of Village Sultanpur and the ababi known as New Mangla Puri Tehsil Hauz Khas Mehrauli New Delhi -110030 was acquired on a Freehold Basis by Sh. Harjinder Kaur Wassan from Sh. Anil Kumar through GPA Holder namely Sh. Devki Nandan Sharma by Virtue of the Sale deed dated 20.03.1974 .</p> <p>Thereafter the aforesaid namely Sh. Harjinder Kaur Wassan further executed 2 General Power of Attorney dated 17.10.1991 with respect to 100 Sq Yards each with respect to the Property in question in favour of Sh.</p>

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		<p>Bharat Lal and Sh. Kewal Krishan who in turn has thereafter further executed 2 General Power of Attorney dated 13.01.1993 with respect to the same in favour of Sh. Snehdeep Agarwal respectively .</p> <p>Thereafter the aforesaid namely Sh. Snehdeep Agarwal as a GPA Holder further executed 2 Sale deeds dated 05.09.1997 with respect to the same in favour of M/s. Bhartiya International Limited .</p> <p>Therefore it can be concluded from the aforesaid that M/s. Bhartiya International Limited is the absolute owner with respect to the Freehold Rights of Property in question .</p>		
5.	<b>Title Deeds / Documents details under which ownership is acquired</b>		<b>Name / nature of deed</b>  <b>See Para No. 4 herein above</b>	<b>Details like registration etc.</b>  <b>See Para No. 4 herein above</b>
6.	<b>List of Liabilities or Encumbrances</b> (Liabilities or encumbrances should be narrated specifically with number, date, etc. of the documents creating such liability and also stating whether they are still subsisting. If the encumbrances like mortgages, charges, etc. are satisfied, particulars of such satisfaction should be cited giving full particulars of the satisfaction registered. Acquisition proceedings, if	It may be noted that I have inspected the records of the Sub-Registrar Archive from 1992 -1993 and Mehrauli from 1994-2021 and that the Property in question is already mortgaged with E Corporation Bank now merged with Union Bank of India .		

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		<p>Mortgagee and the Beneficiary.</p> <p>d) Lien of the Bank has to be marked with respect to the Property in question .</p>
9.	<b>Views on Regulatory Issues</b>	<p>Please note that the said Property in question is a Lal Dora Property . It is further submitted that in case of lal dora following documents are needed in order to create a valid mortgage-</p> <p>a) Latest Lal Dora Certificate</p> <p>b) Sanctioned Building Plan with respect to the Property in question.</p> <p>c) Registered Mortgage Deed is to be executed between the Mortgagor , Mortgagee and the Beneficiary.</p> <p>d) Lien of the Bank has to be marked with respect to the Property in question .</p>
10.	<b>List of documents / deeds provided to the Advocate and perused by him</b>	<p>*Original Sale deed dated 20.03.1974 executed by Sh. Anil Kumar through GPA Holder namely Sh. Devki Nandan Sharma in favour of Sh. Harjinder Kaur Wassan vide duly registered as Document No. 1943, in additional book no.1, Volume No. 3322, on Pages No. 71-72 , on 06.04.1974.</p> <p>*Original General Power of Attorney dated 17.10.1991 executed by Sh. Harjinder Kaur Wassan in favour of Sh. Bharat Lal vide duly registered as Document No. 412, in additional book no.4, Volume No. 72 , on Pages No. 74-75 , on 17.10.1991.</p> <p>*Original General Power of Attorney dated 17.10.1991 executed by Sh. Harjinder Kaur Wassan in favour of Sh. Kewal Krishan vide duly registered as Document No. 413, in additional book no.4, Volume No. 72, ON Pages No. 76-77 , on 17.10.1991.</p>

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	<p>any, property tax/income tax liabilities, etc. should be narrated specifically. Encumbrance Certificate must cover prior period of atleast 30 years and it should be as near as possible to the date of deposit of title deeds. <u>The advocate should certify in positive language that no liability or encumbrance subsists, except what is clearly mentioned by him.</u></p> <p>A supplementary encumbrances certificate should also be obtained covering the period upto the date of deposit of title deeds to ensure that no encumbrance is created between the date of legal opinion and the date of deposit of title deeds. <u>This is very important.</u></p>	
7.	<b>View on Encumbrance</b>	That the Property in question is already mortgaged with E Corporation Bank now merged with Union Bank of India .
8.	<b>Regulatory Issues</b>	<p>Please note that the said Property in question is a Lal Dora Property . It is further submitted that in case of lal dora following documents are needed in order to create a valid mortgage-</p> <ul style="list-style-type: none"> <li>a) Latest Lal Dora Certificate</li> <li>b) Sanctioned Building Plan with respect to the Property in question.</li> <li>c) Registered Mortgage Deed is to be executed between the Mortgagor ,</li> </ul>

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		<p>*Original General Power of Attorney dated 13.01.1993 executed by Sh. Bharat Lal in favour of Sh. Snehdeep Agarwal .</p> <p>*Original General Power of Attorney dated 13.01.1993 executed by Sh. Kewal Krishan in favour of Sh. Snehdeep Agarwal.</p> <p>*Original Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8835 , in additional book no.1, Volume No. 1248 , on Pages No. 35-41 , on 05.09.1997.</p> <p>*Original Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8834 , in additional book no.1, Volume No. 1248 , on Pages No. 29-34, on 05.09.1997.</p>
11.	<b>List of documents found out, while examining the deeds as above and in the search in the offices of Registrar / Revenue Authorities affecting the property and examined</b>	None.
12.	<b>List of further documents called for, examined and perused</b>	None
13.	<b>Whether the documents examined are duly stamped as per the Stamp Act</b>	Yes
14.	<b>Whether the Registration endorsements are in order</b>	Yes
15.	<b>Certificate of having made personal searches in the concerned offices</b>	<p>Please note that there are certain discrepancies in the mortgage .</p> <p>It is further submitted that in case of lal dora following documents are needed in order to create a valid mortgage-</p>

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		<ul style="list-style-type: none"> <li>a) Latest Lal Dora Certificate</li> <li>b) Sanctioned Building Plan with respect to the Property in question.</li> <li>c) Registered Mortgage Deed is to be executed between the Mortgagor , Mortgagee and the Beneficiary.</li> <li>d) Lien of the Bank has to be marked with respect to the Property in question .</li> </ul>
<b>16. Certificate of Examination</b>		<p>Please note that there are certain discrepancies in the mortgage .</p> <p>It is further submitted that in case of lal dora following documents are needed in order to create a valid mortgage-</p> <ul style="list-style-type: none"> <li>a) Latest Lal Dora Certificate</li> <li>b) Sanctioned Building Plan with respect to the Property in question.</li> <li>c) Registered Mortgage Deed is to be executed between the Mortgagor , Mortgagee and the Beneficiary.</li> <li>d) Lien of the Bank has to be marked with respect to the Property in question .</li> </ul>
<b>17. Certificate of Title</b>		<p>Please note that there are certain discrepancies in the mortgage .</p> <p>It is further submitted that in case of lal dora following documents are needed in order to create a valid mortgage-</p> <ul style="list-style-type: none"> <li>a) Latest Lal Dora Certificate</li> <li>b) Sanctioned Building Plan with respect to the Property in question.</li> <li>c) Registered Mortgage Deed is to be executed between the Mortgagor ,</li> </ul>

		<p>Mortgagee and the Beneficiary.</p> <p>d) Lien of the Bank has to be marked with respect to the Property in question .</p>
18.	<p><b>List of documents to be deposited for creating the mortgage by deposit of title deeds</b></p>	<p>*Original Sale deed dated 20.03.1974 executed by Sh. Anil Kumar through GPA Holder namely Sh. Devki Nandan Sharma in favour of Sh. Harjinder Kaur Wassan vide duly registered as Document No. 1943, in additional book no.1, Volume No. 3322, on Pages No. 71-72 , on 06.04.1974.</p> <p>*Original General Power of Attorney dated 17.10.1991 executed by Sh. Harjinder Kaur Wassan in favour of Sh. Bharat Lal vide duly registered as Document No. 412, in additional book no.4, Volume No. 72 , on Pages No. 74-75 , on 17.10.1991.</p> <p>*Original General Power of Attorney dated 17.10.1991 executed by Sh. Harjinder Kaur Wassan in favour of Sh. Kewal Krishan vide duly registered as Document No. 413, in additional book no.4, Volume No. 72, ON Pages No. 76-77 , on 17.10.1991.</p> <p>*Original General Power of Attorney dated 13.01.1993 executed by Sh. Bharat Lal in favour of Sh. Snehdeep Agarwal .</p> <p>*Original General Power of Attorney dated 13.01.1993 executed by Sh. Kewal Krishan in favour of Sh. Snehdeep Agarwal.</p> <p>*Original Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8835 , in additional book no.1, Volume No. 1248 , on Pages No. 35-41 , on 05.09.1997.</p> <p>*Original Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8834 , in</p>

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		<p>additional book no.1, Volume No. 1248 , on Pages No. 29-34, on 05.09.1997.</p> <p>*Certified Copy of the Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8835 , in additional book no.1, Volume No. 1248 , on Pages No. 35-41 , on 05.09.1997.</p> <p>*Certified Copy of the Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8834 , in additional book no.1, Volume No. 1248 , on Pages No. 29-34, on 05.09.1997.</p> <ul style="list-style-type: none"> <li>• Latest Lal Dora Certificate</li> <li>• Sanctioned Building Plan with respect to the Property in question.</li> <li>• Registered Mortgage Deed is to be executed between the Mortgagor , Mortgagee and the Beneficiary.</li> <li>• Lien of the Bank has to be marked with respect to the Property in question .</li> </ul>
19.	<b>Any other suggestion or Advice to protect the security interest of the Bank.</b>	That the above documents as opined may be taken.
20.	<b>Category of Land</b>	Freehold
21.	<b>Opinion</b>	That I have examined the Original with respect to the Property in Question . After Perusal of the same I am of the

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		considered opinion that there are certain discrepancies as mentioned aforesaid .
<b>22.</b>	Whether SARFEASI Act applies in the present case.	Please note that a registered mortgage deed has to be executed .
<b>23</b>	CERTIFICATE OF GENUINNESS	<p>That I have obtained the Certified Copy of the Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8835 , in additional book no.1, Volume No. 1248 , on Pages No. 35-41 , on 05.09.1997 and Certified Copy of the Sale deed dated 05.09.1997 executed by Sh. Snehdeep Agarwal as a GPA Holder in favour of M/s. Bhartiya International Limited vide duly registered as Document No. 8834 , in additional book no.1, Volume No. 1248 , on Pages No. 29-34, on 05.09.1997.</p> <p>After perusal of the same I further confirm that the title deeds of the property as inspected by me tally with the certified copies as obtained and verified by me and as are lying with the office of Registrar of Assurances and are genuine.</p>

Place:

Yours Faithfully

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(GAUTAM GUPTA)  
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ADVOCATE