

**Lalit Mishra & Associates**  
(Advocates)

Dated: - 25.03.2015 D/2304/1999

OBC (VS EN-081)-15

Assistant General Manager  
Oriental Bank of Commerce,  
Vasant lok Branch

Dear Sir,

**REG:- Title Opinion of A/C in Sh. Gagan Sharma S/o Late Sh. Ashok Sharma R/o Q-17, Model Town-I, Delhi, Plot Bearing No. 88, Area measuring 309.5 Sq. Yds, Situated in the Layout plan of The Delhi Bengali Hindu Co-operative House Building Society Ltd., colony presently known as Tagore Park, Delhi-110009,**

I, On the basis of the copies of title deeds forwarded to me pertaining to the said immovable property and the other information submitted by you, have conducted a detailed search and investigation and submit my report as under :

1. Name (s) and Address(es) of the Title holder(s)

**Sh. Gagan Sharma S/o Late Sh. Ashok Sharma R/o Q-17, Model Town-I, Delhi.**

2. Description of Immovable property

Plot No./ Property No.	Area (in Sq.yds./ Sq. mtrs./ Sq. ft./ acres/ hectares)	Location	Boundaries
Property bearing No. 88,	Measuring area 155 sq. Yards,	Tagore Park, Delhi-110099	East- Road 30. Ft. West-Service Lane 15 ft. North- Plot No.89 South- Plot No. 87
<b>3. The Chain of Title deeds scrutinized by me</b>		As mentioned below in Section 3 (ii)	
<b>i. Search In Sub- Registrar's Office</b>			
(Location of property of the sub-district within which the property is located and the address of the registering officer. In case the property is situated in more than one sub- districts/ districts, the		That I have inspected the index of Sub-registrar of the year 2002-2014 in the office of Sub-Registrar, Delhi through Receipt No.-51725, Dated-25/03/2015.	



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# i. Search and Investigation

(The search in the records such as index No.1, Index No. 2, Book no.1/ Supplementary Book No.1 should be made atleast for the past 13 years to trace any encumbrance is created on the property. A brief narration may be given on the rout and chain of title to the extent of complete chain and how the title is conferred on the mortgagor. The details of the books/ indexes searched by Advocate to be started. In the event of any break in the chain of title, the details thereof specifying how the break in the chain of title took place to be stated and **opinion as whether it would vitiate Bank's creation of mortgage over the property be given.** In case of any mortgage, charge or encumbrance subsists over the property; **the same may be highlighted so that the Bank shall avoid the said property.** Confirm and state that the original title deeds submitted are originals registered before the Registrar of Assurance) and proper stamp duty has been paid.

Initially the said Plot was registered in the name of Sh. Dharam Bir Vedi S/o Sh. Ram Labhaya R/o H.No. 88, Tagore Park, Delhi, Plot Bearing No. 88, Area measuring 309.5 Sq. Yds, Situated in the Layout plan of The Delhi Bengali Hindu Co-operative House Building Society Ltd., colony presently known as Tagore Park, Delhi-110099

INITIALLY the plot bearing no.88, area measuring 309.5 Sq. Yds, situated in the layout plan of the Delhi Bengali Hindu Co-operative House Building Society Ltd Colony presently known as Tagore Park, Delhi-110009, was allotted on lease hold basis to Sh. Dharm Bir Vedi S/o Sh. Ram Labhaya by DDA, through the society on the basis of perpetual Sub-lease deed dated 21/12/1979, registered as document no. 4608, in additional book no. 1, volume no. 3796, on pages no. 05 to 15, registered on 29/12/1979 duly registered in the office of Sub-Registrar, Delhi.

AND THEREAFTER Sh. Dharam Bir Vedi got the above said property converted into freehold from leasehold, Vide Conveyance Deed dated 16/01/1995, executed by the President of India, through the Delhi development Authority, New Delhi, registered as Document No. 473, and pasted in book No. 1, Volume No. 6701, on pages no. 81 to 82, registered on 18/01/1995, in the office of Sub-registered, Delhi,

AFTER THAT on dated 03/07/2002 a Sale deed was executed by Sh. Dharam Bir Vedi S/o Sh. Ram Labhaya R/o H. No. 88, Tagore Park, Delhi, In favour of Smt. Suman Sethi W/o S. Manjit Singh Sethi R/o H.No. 47, Tagore Park, by virtue of sale deed registration no. 12607, Book no. I, Volume no. 2436, on pages 92 to 103, dated 04/07/2002, at the office of Sub Registrar Delhi,





AFTERTHAT on 28/12/2006 another Sale Deed was executed by Smt. Suman Sethi W/o Sh. Manju Singh Sethi R/o H.No. 152, Tagore Park, in which she has sold the half portion of first floor only, without roof/terrace rights, which is a part of above said freehold built up property bearing no. 88, area measuring 155 Sq. yds. Approximately (adjoin property no. 87) out of total area measuring 309.5 Sq. Yds, situated in the layout plan of the delhi Bengali Hindu co-oprative house building society ltd. colony presently known as tagore park, Delhi-110009, in favour of Smt. Shalini Midha W/o Sh. Devender Kumar R/o 1085, Dr. Mukherjee Nagar, Delhi-110099 by virtue of registration no. 18885, Volume No. 749, Book No. 1, on pages 179 to 188, dated 28/12/2006 at the office of sub-registrar Delhi,

AFTERTHAT on 18/07/2007 a Sale Deed was executed by Smt. Shalini Midha W/o Sh. Devender Kumar R/o 1085, Dr. Mukherjee Nagar, Delhi-110099 in which she has sold the Half portion of First Floor only, without roof/terrace rights, which is a part of above said freehold built up property bearing no. 88, area measuring 155 Sq. yds. Approximately (adjoin property no. 87)out of total area measuring 309.5 Sq. Yds, situated in the layout plan of the Delhi Bengali Hindu co-operative house building society ltd. colony presently known as tagore park, Delhi-110009, in favour of Smt. Savita Singhal W/o Sh. Ashok Singhal R/o 25/3879, Reghar Pura, Karol Bagh, New Delhi by virtue of registration no. 8782, Volume No. 1342, Book No. 1, on pages 63 to 68, dated 18/07/2007, at the office of sub-registrar Delhi,

AFTERTHAT on 03/07/2008 a Sale Deed was executed by Smt. Savita Singhal W/o Sh. Ashok Singhal R/o 88, Tagore Park, Delhi-110009 in favour of Sh. Gagan Sharma S/o Late sh. Ashok Sharma R/o Q-17, Model Town-I, Delhi, by virtue of



	<p>registration no. 8697, Volume No. 1903, Book No. 1, on pages 132 to 149 at the office of sub-registrar, New Delhi,</p> <p>The title of the property in question is clear, marketable and would not in any manner vitiate mortgage created/to be created by the Bank.</p>
<p><b>iii. Whether the property is ancestral and/ or under joint ownership.</b></p> <p>If so, details of the co-partners/ Karta and/ or the co- owners. The respective shares should be incorporated specifically.</p>	<p>The subject property is under Single Ownership,</p>
<p><b>iv. Minor's delinquent, unsound, untraced person's interest</b></p> <p>(Any minor's interest if involved in the property proposed to be mortgaged or any other claims. If minor's interest is involved what precautions are to be taken to protect Bank's interest as a mortgagee to be stated. Please note that if the property belongs to a minor, permission of court is generally required to create the mortgage over the property).</p>	<p>There is no minor's delinquent, unsound, untraced person's interest in the subject property</p>
<p><b>v. Documents pending for registration</b></p> <p>(The enquiry is to be made whether any document creating mortgage, charge or encumbrance is pending for registration in the concerned Sub-Registrar's/ Registrar's office is to be stated. If so, full details of such charge etc. of charge holders' should be specified.)</p>	<p>N.A</p>
<p><b>5. Whether Urban Land (Ceiling and regulation) Act 1976 is applicable in state where the property is located. If applicable whether the immovable property(ies) fall(s) within the</b></p>	





review of the Act, verification and investigation should be made under Section 26, 27 and 28 of the Act to ensure that mortgagor(s) has/ have obtained necessary permission from the competent authority under the Act. Documentary evidence showing such permission is obtained has to be attached with the report.	N.A
<b>6. Whether the property is acquired under the Land Acquisition Act, 1894 and applicability of other State Legislations.</b>	N.A
<b>7. Leasehold immovable property</b> (where land / building is leasehold, please verify the terms of lease, whether any permission /NOC from the lessors/ competent authority is required for creation of mortgage of such leasehold property and advice the precautions to be taken obtaining such property in mortgage.)	NA
<b>8. Investigation under Income Tax Act,1961</b> ( Any permission of the concerned Assessing Officer under any of the provisions of Act is required for creating mortgage or any Certificate to be submitted to the Bank to show that no dues are outstanding to Income Tax Deptt.	Yes, Undertaking should be taking from Borrower;
<b>9. Investigation in regard to agricultural land</b> (Investigate and search the necessary records etc. with specific reference to the land if it is surplus, self-cultivated, if consolidation of holdings / acquisition etc. is in progress in the area, whether Government loan / any loan raised against the land and details about the charges / encumbrances may be specified, specifically with reference to the agricultural Land Laws.	N.A
<b>10. The details of the certified copies of the revenue records obtained to confirm that the</b>	N.A



erty in question has been ated and no dues are standing against the mortgagor.	
1. Any other special enactment which is applicable to be mortgaged and affects the title.	N.A
12. If it is a property owned by the Company the additional safeguards like search before the Registrar of Companies to be obtained be stated.	The subject property is owned by an individual's;
13. Whether documents given as chain of title deeds inspire any doubt / suspicion. Is it curable- how?	The chain of Title Deeds provided do not inspire any doubt/suspicion;
14. Reason as to why equitable mortgage is not being created with the branch, where the property is situated?	To Be Reply By The Bank
15. Whether any bar to create mortgage as in case of agricultural land in Delhi? Any CLU / house tax / notification of land vesting in municipal authority?	N.A
16. Whether any restriction on sale of property? E.g. J & K, Uttaranchal & HP etc.	N.A
17. Whether any approvals / clearances required or obtained, detail?	N.A

The following Documents in addition to documents mentioned in chain of documents in original as well as copies as the case may be along with additional documents mentioned above, varying from case to case may also be obtained for creation of valid equitable mortgage by deposit of the title deeds (varying from case to case).

Particulars	Comments of Advocate
1. House tax assessment order pertaining to property to be mortgaged.	To be obtained by the Branch
2. Site Plan (sanctioned)	To be obtained by the Branch
3. House Tax Receipt pertaining to property to be mortgaged	To be obtained by the Branch
4. Self assessment return form	To be obtained by the Branch





Electricity / Water Bill	To be obtained by the Branch
Copy of PAN Card / Driving License / Passport etc.	To be obtained by the Branch
Income Tax Returns	To be obtained by the Branch
8. Affidavit of mortgagor as to how he/she is connected with the account in which he / she is furnishing his her property as security.	
9. In case of property of Builders Agreement, the GPA/ SPA, Collaboration / Builders Agreement, the PAN No. & ITCC of Builder, his history, copy of some regd. Document and endorsement on the original sale deed (if retained by original owner? Builder cannot be misused.	Not Applicable
10. In case the property to be mortgaged is related to the company, then relevant Resolutions along with Copy Of Minutes, MOA/ AOA and ROC record may be obtained.	Not Applicable
11. In any case where ever the previous original title deed is missing or retained by earlier owner, the original title deed be seen an endorsed or an affidavit be obtained from the person retaining the original title deeds, that he will not misuse it.	Not Applicable
12. Affidavit that mortgagor deposited title deeds with intention, has deposited all documents, would not misuse any document to detriment of bank etc., may also be obtained.	To be obtained by the Branch
13. The stamp duty on Oral Assent( if applicable)	Not Applicable
14. NOC/ No dues certificate from lessor/ land Authority	Not Applicable
15. In case of lease hold property, the remaining period of lease, any provision for further renewal of lease etc., shall be specifically mentioned. The receipt for up to date payment of lease rent shall be obtained.	Not Applicable
16. In case of HUF/ Trust, appropriate affidavit be obtained & further necessary document be also	Not Applicable



& Solicitors

ed. In case of Trust properties, should be mention whether Mission from Charity Commissioner or any other authority required to be obtained.	
17. In case of flat belonging to Co-operative Housing Society, necessary further documents i.e. Share Certificate, No Objection Certificate from Society after verifying the related records and receipt for the payments of up to date dues to the Society be obtained.	Not Applicable
18. Since Central Registry u/s 20 of the SARFAESI Act has been created and notification No. F-56/5/2007BO-11 dated 31 <sup>st</sup> March 2011 has been issued, inspection of records of Central Register through the website of the Central Registry shall also be made by the advocate concerned and the small shall be stated in the opinion.	CERSAI Id However, it may be clarified that only Banks/Financial Institutions or any other agency registered with Central Registry, can only inspect the records of Central Registry on payment of requisite fee. Any individual, be it an Advocate or any other person is not entitled to inspect the records with Central Registry

**FOR LALIT MISHRA & ASSOCIATES  
ADVOCATES & SOLICITORS**



**LALIT MISHRA**  
Advocate





**Cash Receipt.**

**Receipt Book (B)**

**Original**

**Sub Registrar Office: VI A Pitampura Delhi**

Slip No: 51725  
Fee For: Inspection  
Applicant Name: LALIT MISHRA & ASSOCIATES, BHIKAJI CAMA PLACE  
And Address:  
Application Date: 25/03/2015  
Year From: 2003  
Year TO: 2015  
Total Fee: 1300

Cashier

**Sub Registrar Office**  
VI A Pitampura Delhi

**Cash Receipt**

**Receipt Book (B)**



# Lalit Mishra & Associates

(Advocates)

D/2304/1999

## CERTIFICATE

I hereby certify that I have personally visited the Office of Registrar/ Sub- Registrar/ Revenue Authorities and personally searched and verified the information furnished in this report. I have compared the Sale Deed dated 03/07/2008, given to me with the copy of it available in the Office of Sub- Registrar and have found that both are tallying with each other. I also certified that title deeds in respect of the captioned properties are genuine, original and properly executed. The statement and other information given in the report are correct and true. I certified that Sh. Gagan Sharma S/o Late Sh. Ashok Sharma has got the clear, valid and marketable title over. If Sh. Gagan Sharma S/o Late Sh. Ashok Sharma personally present ( along with identity proof) and deposit the title deeds in original or as mentioned in Schedule I along with documents mentioned hereunder, with intention to create equitable mortgage, it will satisfy the requirements of creation of equitable mortgage. The following person/s should be present personally (along with identity proof) to deposit the original title deeds with your Bank/ Branch for creation of equitable mortgage:

Sh. Gagan Sharma S/o Late Sh. Ashok Sharma  
&

Branch Incumbent of Oriental Bank of Commerce, Basant Lok Branch

**The following documents shall be obtained at the time of creation of mortgage.**

- ✓ 1. Copy of perpetual Sub-lease deed dated 21/12/1979, by Delhi Development Authority in favour of Sh. Dharm Bir Vedi S/o Sh. Ram Labhaya which was duly registered vide document no. 4608, in additional book no. 1, volume no. 3796, on page no. 05 to 15, dated 29/12/1979.
- ✓ 2. Certified True Copy of Conveyance Deed dated 16/01/1995, in the name of Sh. Dharam Bir Vedi, executed by the DDA, which was registered as Document No. 473, in additional book No. 1, Volume No. 6701, on page no. 81 to 82, dated 18/01/1995.
3. Certified True Copy of Sale deed dated 03/07/2002, which was executed by Sh. Dharam Bir Vedi S/o Sh. Ram Labhaya, in favour of Smt. Suman Sethi W/o S. Manjit Singh Sethi by virtue of sale deed Registration no. 12607, Book no. I, Volume no.2436, on pages 92, to 103, dated 04/07/2002.
- ✓ 4. Original Sale Deed dated 28/12/2006, executed by Smt. Suman Sethi W/o Sh. S. Manjit Singh Sethi, in favour of Smt. Shalini Midha W/o Sh. Devender Kumar by virtue of registration no. 18885, Volume No. 749, Book No. 1, on pages 179 to 188, dated 28/12/2006.
- ✓ 5. Original Sale Deed dated 18/07/2007 executed by Smt. Shalini Midha W/o Sh. Devender Kumar, in favour of Smt. Savita Singhal, W/o Sh. Ashok

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Email : lmishra50@gmail.com





# **Lalit Mishra & Associates**

(Advocates)

Singhal by virtue of registration no. 8782, Volume No. 1342, Book No. 1, on pages 63 to 68, dated 18/07/2007. D/2304/1999

Original Sale Deed dated 03/07/2008 executed by Smt. Savita Singhal W/o- Sh. Ashok Singhal, in favour of Sh. Gagan Sharma, S/o- Late Sh. Ashok Sharma by virtue of registration no. 8697, Volume No. 1903, Book No. 1, on pages 132 to 149, dated 03/07/2008.

7. Latest House Tax/ Electricity Bill.
8. Affidavit duly stamp of Rs. 10/- for ascertain the ownership of the property.

Yours faithfully

**FOR LALIT MISHRA & ASSOCIATES  
ADVOCATES & SOLICITORS**



**LALIT MISHRA**  
Advocate



Chain of Title Deeds

Registered / Unregistered	Vendor / Transferor	Vendee / Transferee	Date	Nature (Original/Copy) Sale Deed/ Lease Deed / GPA / SPA / Will / Relinquishment Deed	Area / Floor along with site plan & Founding's
1. Registered	DDA	Sh. Dharm Bir Vedi S/o Sh. Ram Labhaya	29/12/1979	Perpetual Sub-Lease	309.5. Sq. Yds,
2. Registered	DDA	Sh. Dharm Bir Vedi S/o Sh. Ram Labhaya	16/01/1995	Conveyance Deed	309.5. Sq. Yds,
3. Registered	Sh. Dharm Bir Vedi S/o Sh. Ram Labhaya	Smt. Suman Sethi W/o S. Manjit Singh Sethi	04/07/2002	Sale deed	309.5. Sq. Yds,
4. Registered	Smt. Suman Sethi W/o S. Manjit Singh Sethi	Smt. Shalini Midha W/o Sh. Devender Kumar	28/12/2006	Sale Deed	155.5 q. Yds,,
5. Registered	Smt. Shalini Midha W/o Sh. Devender Kumar	Smt. Savita Singhal W/o Sh. Ashok Singhal	18/07/2007	Sale Deed	155.5 q. Yds,





& Associates

D/2304/1999

& Solicitors

stere	Smt. Savita Singhal W/o Sh. Ashok Singhal	Sh. Gagan Sharma S/o Late Sh. Ashok Sharma	03/07/20 08	Sale Deed	155. Sq. Yds,
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(Lalit Mishra)  
ADVOCATE

### DRAFT AFFIDAVIT (INDIVIDUALLY)

Affidavit of Sh. Gagan Sharma, S/o Late Sh. Ashok Sharma, resident of

....., aged about ..... Years;

I, the above named Deponent do hereby solemnly affirm and declare as under:

1. That I am a citizen of India and engaged in the business of  
.....;

2. That I am the owner and in possession of the property bearing half portion of first floor only, without roof/terrace rights, built up property bearing no. 88, area measuring 155 Sq. yds. Approximately (adjoin property no. 87) out of total area measuring 309.5 Sq. Yds, situated in the layout plan of the delhi Bengali Hindu co-operative house building society ltd. colony presently known as tagore park, Delhi-110009, by virtue of Sale Deed no. 8697, Book No. I, Volume No. 1903, on pages 132 to 149, dated 03/07/2008 at the office of Sub Registrar New Delhi.;

3. That I have not executed or signed any agreement to sell/mortgage or created any third party interest in the property described herein above for any consideration in favour of any one nor have granted any General/Special Power of Attorney in respect of the said property.

4. That I state that the property described herein above is free from all encumbrances and is un-encumbered. I undertake to make good the loss to Oriental Bank of Commerce in the event this become part of deposition if found in future to be un-true

6. That no award, claim, suit or execution proceedings, revision or appeal is pending before any Court of Law/Forum/Tribunal whatsoever, in respect of the property aforementioned.