

02.05.2023

The Deputy General Manager, Punjab National Bank, Large Corporate Branch, DCM Building, Barakhamba Road, New Delhi-110001

Reg.:Opinion on investigation of title and obtaining of search report in respect of total land admeasuring 224 Kanal (28.2500 Acres) comprised in Rectangle No. 83 Killa Nos. 21, 22 (8-0), Rectangle No. 84 Killa Nos. 14, 15, 16, 17, 24, 25, Rectangle No. 111 Killa Nos. 4, 5, 6, 7, 14, 15, 17, Rectangle No. 111R, Kila No. 16/1, Rectangle No. 112 Killa Nos. 1, 2, 9, 10, 11, 12, 19, 20, 21, 22, 23 and 24 and Rectangle No. 118 Killa No. 6, situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) in the names of M/s AB Grain Spirit Private Limited.

Dear Sir,

As requested, we have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

We have answered all the queries in the Special Report which is enclosed.

Chain of title relating to the land admeasuring 224 Kanal (28.2500 Acres) comprised in Rectangle No. 83 Killa Nos. 21, 22 (8-0), Rectangle No. 84 Killa Nos. 14, 15, 16, 17, 24, 25, Rectangle No. 111 Killa Nos. 4, 5, 6, 7, 14, 15, 17, Rectangle No. 111R, Kila No. 16/1, Rectangle No. 112 Killa Nos. 1, 2, 9, 10, 11, 12, 19, 20, 21, 22, 23 and 24 and Rectangle No. 118 Killa No. 6, situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) (the 'said Land') is complete as given in the Annexure hereto.

(i) Originally Shri Samninder Singh S/o Shri Bhupinder Singh was the recorded owner in respect of total land measuring 120 Kanal comprised in Rectangle No. 83 Killa Nos. 21(8-0), 22 (8-0), Rectangle No. 112 Killa Nos. 1(8-0), 2 (8-0), 9 (8-0), 10 (8-0), 11 (8-0), 12 (8-0), 19 (8-0), 20 (8-0), Rectangle No.84 Killa Nos. 16(8-0), 25 (8-0), Rectangle No. 111 Killa Nos. 5(8-0), 6 (8-0) and 15 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) on the basis of revenue records.



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- (ii) Said Shri Samninder Singh appointed, Shri Bhupinder Singh S/o Shri Ujjagar Singh as his general attorney vide General Power of Attorney dated 17.07.1997.
- (iii) Said Shri Bhupinder Singh being the attorney of Shri Samninder Singh S/o Shri Shri Bhupinder Singh sold said land measuring 120 Kanal land to said M/s AB Grain Spirit Private Limited, having its registered and corporate office at A-129, New Friends Colony, New Delhi-110065 (the 'said Company'), for total consideration Rs.41,25,000/- and upon receipt of the said consideration, the possession in respect of the said land was delivered to the said company and the Sale Deed dated 03.07.2006 was executed in favour of the said company, which was registered as document No. 847 on 03.07.2006 in the office of Sub Registrar Qadian, District Gurdaspur (Punjab).
- (iv) Thereafter the name of said Company was duly mutated in revenue records on the basis of Jamabandi for the year 2018-19 vide Mutation No. 3250 in Khewat/ Khatoni No. 598 of said Village.

Thus, said Company became owner of land measuring 120 Kanal comprised in Rectangle No. 83 Killa Nos. 21(8-0), 22 (8-0), Rectangle No. 112 Killa Nos. 1(8-0), 2 (8-0), 9 (8-0), 10 (8-0), 11 (8-0), 12 (8-0), 19 (8-0), 20 (8-0), Rectangle No.84 Killa Nos. 16(8-0), 25 (8-0), Rectangle No. 111 Killa Nos. 5(8-0), 6 (8-0) and 15 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab)

- (i) Originally Master Jaibir Singh and Master Prabhvir Singh both S/o Shri Bhupinder Singh were the recorded owners in respect of total land measuring 32 Kanal comprised in Rectangle No. 112 Killa Nos. 21(8-0), 22 (8-0), 23 (8-0) and 24 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) on the basis of revenue records.
 - (ii) Said Master Jaibir Singh and Master Prabhvir Singh were minor and were being represented under Guardianship of Shri Bhupinder Singh S/o Shri Ujjagar Singh vide Order/Judgement dated 19.11.1997, passed by the Court of Guardian Judge, Amritsar in Case No. 65.
 - (iii) Said Shri Bhupinder Singh being the Guardian of Master Jaibir Singh and Master Prabhvir Singh sold said land measuring 32 Kanal land to said Company, for total consideration Rs.10,50,000/- and upon receipt of the said consideration, the possession in respect of the said land was delivered to the said company and the Sale Deed dated 16.03.2006 was executed in favour of the said Company, which was registered as document No. 2714 on 16.03.2006 in the office of Sub Registrar Qadian, District Gurdaspur (Punjab).

(iv) Thereafter the name of said Company was duly mutated in revenue records on the basis of Jamabandi for the year 2018-19 vide Mutation No. 3249 in Khewat/ Khatoni No. 569/1205 of said Village.

Thus, said Company became owner of land measuring 32 Kanal comprised in Rectangle No. 112 Killa Nos. 21(8-0), 22 (8-0), 23 (8-0) and 24 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab).

- (i) Originally Shri Balwinder Singh S/o Shri Pritam Kaur Wd/o Shri Chanan Singh was the recorded owner in respect of total land measuring 8 Kanal, comprised in Rectangle No. 111 Killa No. 17 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) on the basis of revenue records.
 - (ii) Said Shri Balwinder Singh sold said land measuring 8 Kanal land to said Company for total consideration Rs.12,80,000/- and upon receipt of the said consideration, the possession in respect of the said land was delivered to the said company and the Sale Deed dated 17.08.2006 was executed in favour of the said Company, which was registered as document No. 1119 on 17.08.2006 in the office of Sub Registrar Qadian, District Gurdaspur (Punjab).
 - (iii) Thereafter the name of said Company was duly mutated in revenue records on the basis of Jamabandi for the year 2018-19 vide Mutation No. 3254 in Khewat/ Khatoni No. 604/1187 of said Village.

Thus, said Company became owner of land measuring 8 Kanal comprised in Rectangle No. 111 Killa No. 17 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab).

- 4. (i) Originally S/Shri Upinderpal and Sukhjinder Pal Singh both S/o Shri Bhupinder Singh were the recorded owners in respect of total land measuring 56 Kanal comprised in Rectangle No. 84 Killa Nos. 14 (8-0), 15 (8-0), 17 (8-0), 24 (8-0), Rectangle No.111 Killa Nos. 4(8-0), 7 (8-0) and 14 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) on the basis of revenue records.
 - (ii) Said S/Shri Upinderpal and Sukhjinder Pal Singh appointed, Shri Bhupinder Singh S/o Shri Ujjagar Singh as their general attorney vide General Power of Attorney dated 12.10.1996.
 - (iii) Said Shri Bhupinder Singh being the attorney of S/Shri Upinderpal and Sukhjinder Pal Singh sold said total land measuring 56 Kanal land to said Company, for total consideration

Rs.19,25,000/- and upon receipt of the said consideration, the possession in respect of the said land was delivered to the said company and the Sale Deed dated 03.07.2006 was executed in favour of the said Company, which was registered as document No. 846 on 03.07.2006 in the office of Sub Registrar Qadian, District Gurdaspur (Punjab).

(iv) Thereafter the name of said Company was duly mutated in revenue records on the basis of Jamabandi for the year 2018-19 vide Mutation No. 3251 inKhewat/ Khatoni No. 571/1257 of said Village.

Thus, said Company became owner of land measuring 56 Kanal comprised in Rectangle No. 84 Killa Nos. 14 (8-0), 15 (8-0), 17 (8-0), 24 (8-0), Rectangle No.111 Killa Nos. 4(8-0), 7 (8-0) and 14 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab).

- (i) Originally S/Shri Kulwant Singh, Jaswinder Singh, Baljit Singh and Harvinder Singh all sons of Shri Puran Singh were the recorded owners in respect of total land measuring 2 Kanal comprised in Rectangle No. 111 Killa No. 18/2 (2-0), situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) on the basis of revenue records.
 - (ii) Said persons sold said land measuring 2 Kanal land to said said Company, for total consideration Rs. 1,25,000/- and upon receipt of the said consideration, the possession in respect of the said land was delivered to the said company and the Sale Deed dated 31.05.2006 was executed in favour of the said Company, which was registered as document No. 539 on 31.05.2006 in the office of Sub Registrar Qadian, District Gurdaspur (Punjab).
 - (iii) Thereafter the said Company exchanged the said land measuring 2 Kanal with Shri Balvinder Singh S/o Shri Charan Singh with land measuring 2 Kanal comprised in Rectangle No. 111R/16/1 (2-0) vide Mutation No.3352.
 - Thus, after the said exchange the Company became owner in respect of land measuring 2 Kanal comprised in Rectangle No. 111R/16/1, situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab).
- 6. (i) Originally Shri Jaswant Singh S/o Shri Kaser Singh was the recorded owner in respect of total land measuring 4 Kanal comprised in Rectangle No. 118 Killa No. 19/2 (4-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) on the basis of revenue records.

- (ii) Said Shri Jaswant Singh sold said land measuring 4 Kanal land to said Company, for total consideration Rs. 2,30,000/- and upon receipt of the said consideration, the possession in respect of the said land was delivered to the said company and the Sale Deed dated 05.04.2006 was executed in favour of the said company, which was registered as document No. 12 on 05.04.2006 in the office of Sub Registrar Qadian, District Gurdaspur (Punjab).
- (iii) Thereafter the said Company exchanged the said land measuring 4 Kanal along with other land measuring 4 Kanal (being 80/708 share) of land measuring 38 Kanal 8 Marla comprised in Rectangle No. 118 R Kila No. 19/2 with S/Shri Nirmal Singh Ajit Singh, Amrik Singh sons of Shri Charan Singh with land measuring 8 Kanal comprised in Rectangle No. 118/6 vide Mutation No. 3353.
- Thus said Company became owner of land measuring 8 Kanal comprised in Rectangle No. 118 Killa No. 6 (8-0), situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab).

Thus, from the above discussion, M/s AB Grain Spirit Private Limited became owner of said Land i.e. land measuring 224 Kanal (28.2500 Acres) comprised in Rectangle No. 83 Killa Nos. 21 (8-0) and 22 (8-0), Rectangle No. 84 Killa Nos. 14 (8-0), 15 (8-0), 16 (8-0), 17 (8-0), 24 (8-0) and 25 (8-0), Rectangle No. 111 Killa Nos. 4 (8-0), 5 (8-0), 6 (8-0), 7 (8-0), 14 (8-0), 15 (8-0), 17 (8-0), 111R/6/1 (2-0), Rectangle No. 112 Killa Nos. 1 (8-0), 2 (8-0), 9 (8-0), 10 (8-0), 11 (8-0), 12 (8-0), 19 (8-0), 20 (8-0), 21 (8-0), 22 (8-0), 23 (8-0) and 24 (8-0) and Rectangle No. 118 Killa No.6 (8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab).

- 7. We have also inspected the revenue record in respect of the said land in the office of Tehsildar, Village Gurdaspur, Punjab which transpires that the said land is in possession of M/s AB Grain Spirit Pvt. Ltd. We have obtained the certified copies of Jamabandi from the office of concerned Patwari/Tehsildar.
- 8. We have been given to understand that land measuring 10 Kanal i.e. land measuring 2 Kanal comprised in Rectangle No. 111R, Killa No. 6/1(2-0) and land measuring 8 Kanal comprised in Rectangle No. 118, Kila No. 6(8-0) situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur, Punjab acquired by the Company on the basis of Exchange Deeds, though mutated in the name of the company, but its name shall be entered in the Jamabandi in the due course of time.
- We have also been provided with the copy of Jamabandi for the year 2013-14 in respect of the said Village perusal of the same transpires

that the M/s A.B. Grains Spirits Pvt. Ltd. is the owner in respect of entire land excepting land measuring 10 Kanal (acquired on the basis of exchange). However, based upon the mutation entries made in the revenue records, the company has acquired rights with respect to land measuring 10 Kanal on the basis of the Exchange deeds entered as detailed above. Further perusal of the said Jamabandi transpires that the land measuring 216 Kanal out of total land is mortgaged Vide Patwari Report No. 67 to secure the credit facilities availed by AB Grains Sprits Pvt. Ltd. on the basis of Mortgage Deed dated 16.10.2019 to secure the credit facilities of Rs.62.50 Crores allowed by Oriental Bank of Commerce now PNB.

It is pertinent to point out here since the said land has been used by the said Company for Industrial purposes the same is covered under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act').

The said Company has got legal and marketable title with respect to the said Plot.

The valid mortgage can be created by deposit of the following documents: -

- Original Sale Deed dated 03.07.2006, duly registered as document No. 847 on 03.07.2006 favoring M/s AB Grain Spirit Private Limited.
- Original Sale Deed dated 16.03.2006, duly registered as document No. 2714 on 16.03.2006 favoring M/s AB Grain Spirit Private Limited.
- Original Sale Deed dated 17.08.2006, duly registered as document No. 1119 on 17.08.2006 favoring M/s AB Grain Spirit Private Limited.
- 4. Original Sale Deed dated 31.05.2006, duly registered as document No. 539 on 31.05.2006 favoring M/s AB Grain Spirit Private Limited.
- 5. Original Exchange Deed in respect of land measuring 2 Kanal comprised in Rectangle 111R/6/1 (2-0).
- 6. Original Exchange Deed in respect of land measuring 8 Kanal comprised in Rectangle No. 118 Killa No.6 (8-0).
- 7. Original Sale Deed dated 05.04.2006, duly registered as document No. 12 on 05.04.2006 favoring M/s AB Grain Spirit Private Limited.
- 8. Original Sale Deed dated 03.07.2006, duly registered as document No. 846 on 03.07.2006 favoring M/s AB Grain Spirit Private Limited.
- 9. Copy of General Power of Attorney dated 17.07.1997 executed by



Shri Samninder Singh in favour of Shri Bhupinder Singh.

- Copy of Judgement dated 19.11.1997, passed by the Court of Guardian Judge, Amritsar in Case no. 65. In favour of Shri Bhupinder Singh.
- Copy of General Power of Attorney dated 12.10.1996 executed by S/Shri Upinderpal and Sukhjinder Pal Singh in favour of Shri Bhupinder Singh.
- Certified copies of Current Jamabandi/es.
- 13. A search be also got conducted in the office of Registrar of Companies that there is no charge pending against the said property excepting the charge of the consortium of lenders.
- 14. That a resolution from M/s AB Grain Spirit Private Limited for creation of mortgage in respect of the said floor.
- Proof of occupation of the property be called for and possession of M/s AB Grain Spirit Private Limited be verified.

The search report of which is annexed hereto, conducted by us for the period 2012 to 2023 in the office of Sub-Registrar Qadia, Gurdaspur (Punjab) do not disclose any encumbrance entry.

That affidavit (duly attested) be also obtained from the authorised signatory of M/s AB Grain Spirit Private Limited, to the effect

- [a] That the said Property is free from all sorts of encumbrances, charges, gift, lien, sale, mortgage, sale etc.
- [b] That there is no dispute in respect of the said Property and Company is in possession of the same.
- [c] That the Company has not executed any agreement to sell, General Power of Attorney, Affidavit, Receipt etc. in respect of the said Property or any portion thereof in favour of any other person.
- [d] That there is no demand notice by any authority or notice for violation of building bye laws and there is no violation of terms and conditions of lease/allotment

For B & B LEGAL SYNDICATE

(SANJAY BAJAJ) ADVOCATE

SPECIAL REPORT ON TITLE

Reg.:Opinion on investigation of title and obtaining of search report in respect of total land admeasuring 224 Kanal (28.2500 Acres) comprised in Rectangle No. 83 Killa Nos. 21, 22 (8-0), Rectangle No. 84 Killa Nos. 14, 15, 16, 17, 24, 25, Rectangle No. 111 Killa Nos. 4, 5, 6, 7, 14, 15, 17, Rectangle No. 111R, Kila No. 16/1, Rectangle No. 112 Killa Nos. 1, 2, 9, 10, 11, 12, 19, 20, 21, 22, 23 and 24 and Rectangle No. 118 Killa No. 6, situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab) in the names of M/s AB Grain Spirit Private Limited.

SI.	ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT		
Α	PARTICULARS			
1	Name of the Borrower with address	M/s AB Grain Spirit Private Limited, having its registered and corporate office at A-129, New Friends Colony, New Delhi-110065,		
2	Name of person offering Mortgage with parentage/ Constitution and address	-same as above-		
3	Details of the property to be Mortgage: As per title deed As per present Position	Land admeasuring 224 Kanal (28.2500 Acres) comprised in Rectangle No. 83 Killa Nos. 21, 22 (8-0), Rectangle No. 84 Killa Nos. 14, 15, 16, 17, 24, 25, Rectangle No. 111 Killa Nos. 4, 5, 6, 7, 14, 15, 17, Rectangle No. 111R, Kila No. 16/1, Rectangle No. 112 Killa Nos. 1, 2, 9, 10, 11, 12, 19, 20, 21, 22, 23 and 24 and Rectangle No. 118 Killa No. 6, situated at Village Kirri Afgana (Hadbast No. 20) Tehsil Batala, District Gurdaspur (Punjab)		
В	INVESTIGATION			
1	Details of the title deeds/documents (including link deeds/Parent Deeds) to be deposited for creation of the mortgage (with full particulars regarding nature			



	of documents, date of execution and details of registration)	
2.	Whether certified copies have been obtained from the registrar's office	We have obtained the certified copies of all the above said deeds as well certified copies of Jamabandi in respect of the said Land.
3.	Whether documents in hand are compared with certified copies and whether the documents raise any suspicion?	• • • • • • • • • • • • • • • • • • • •
4.	Whether the registration particulars numbers & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	photocopies provided and the
5.	Whether the registration particulars number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?	Yes
6.	Whether photographs of parties as affixed in conveyance deed/ title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	Yes
7.	Whether contents of the as given in the title deed tally verbatim with contents as stated in certified copy obtained from the registrar's office? If not variations be specified? What is its effect	Yes
8.	Whether the property has been mutated in the name of the person offering the	Khatoni, the name of M/s AB Grain

	mortgage?	mutated in respect of the said Land excepting land acquired on the basis of Exchange Deeds.
9	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes
10	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (in some states, there are legal restriction on creation of the mortgage of agricultural property for non – agricultural purposes)	No
11	Whether there are any restriction regarding sale of the property to be mortgaged (In some states there are restrictions for sale of property to residents outside the States)	No
12	Whether all the approvals, clearance / sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained?	Yes
13.	Whether the property is ancestral/ or under joint ownership of the minor is having interest in the property? If so, its effect thereof	No
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894	No
15.	Whether Urban Land Ceiling Act is applicable in the State where the property is located	No

16.	In case of leasehold property, whether permission / NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/ NOC is obtained What is the rate of sharing	NA
	of unearned income with lessor, in the event of sale of the property.	NA
18.	Whether copy of title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease?	NA
19.	Whether terms & condition given in the lease deed have been complied with? If any condition is violated, effect thereof	NA
20.	Whether any permission of income Tax Authority/ Assessing Officer is required under the Provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	Bank to confirm.
21.	In respect of agriculture land, whether land is declared surplus or under consolidation of holding?	NA
22.	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgage?	NA
	(Copies of revenue record be submitted to the Bank while submitting the	



Place : Delhi

Dated:02/05/2023

	Certificate of Title Investigation)	
23.	Whether the mortgaged property is enforceable under SARFAESI Act, 2002	

For B & B LEGAL SYNDICATE

[SANJAY BAJAJ] ADVOCATE

Annexure III A

SEARCH REPORT

ACCOUNT M/s AB Grain Spirit Private Limited B.O. DCM Building, Barakhamba Road,

Search report relates to searches made in: -

a)	Sub F	Registrar Office	Sub-Registrar	Qadia	Gurdaspur
			(Punjab)		
b)	Regi	strar of Companies.	The search ma	y be car	rried out
c)	Cour	ts	NA	Ą	
d)	Othe	er offices.	NA	4	
	a)	Office of the Co-operative	Society NA	4	
	b)	Development	Authority NA	4	
	500	(DDA/HUDA/and the like)	•		
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- e) Any other documents
 - i) Receipt for payment of Municipal Tax etc.
- 1. Sub Registrar / Registrar of Assurance office

The encumbrance certificate was obtained from the Sub-Registrar, for the period from ____ to ___ and the same disclosed following encumbrances (Certificate enclosed):

Inspection done by the office of the undersigned

- a)
- b) No process for furnishing of non encumbrance certificate

c)

(If there is no system of issue of encumbrance certificate in the office of Sub Registrar, it be stated accordingly)

- Besides obtaining encumbrance certificate from the Sub-Registrar, personal search was got carried out by us for the purpose. Inspection was made for the period from 2012 to 2023 at the following sub-registrar/offices
 - a) Sub-Registrar Qadia Gurdaspur (Punjab)
 - b) Office of Tehsildar, Qadia Gurdaspur (Punjab)

c)

The search report disclosed the following encumbrances: Nil

3. The ownership of the property being a company, search was conducted in the following offices of the registrar of companies:

The search made out in the office of Registrar of Companies disclosed: -

NA

ROC	Information	
NA	NA	

4. Inspection of court record disclosed

(This may detail Suit pending, Decrees, Attachment before Judgment Injunction, Appointment of Receiver, Appointment of Liquidator)

No procedure for verification of court record

Name of Court	Date of Order	Nature of Order		

Searches made/ inspections carried out in the following offices disclosed

NA

Office	Date	of	search./	Information
	Inspecti	on		

6. A study of the following documents disclosed:

Details of documents perused	Information

NA

Defects noticed are indicated in the certificate given by me. No defect found

For B & B LEGAL SYNDICATE

(SANJAY BAJAJ) ADVOCATE