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

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

Ref. No.

Date: 26-05-2022

To,  
The Assistant General Manager,  
State Bank of India, SME Branch,  
NIT Faridabad-121001, Haryana.

**TITLE INVESTIGATION REPORT**

**Annexure – B**

1 (A)	Name of the Branch/ BU seeking opinion.	State Bank of India, SME Branch, NIT Faridabad-121001, Haryana.
(B)	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	25-05-2022.
(C)	Name of the Borrower	<b>M/S FATEH CHAND JAIN, M/S SIDDHARTHA METAL FEBRICATIONS &amp; MS. TRUPATI METAL FEBRICATORS.</b>
2 (A)	Type of Loan	CC
2 (B)	Type of Property	Residential
3 (A)	(a) Name of the unit/concern/ company/person offering the property/(ies) as security.	Mr. Janak Raj Bansal S/o Mr. Budh Ram Bansal & Ms. Saroj Bansal W/o Mr. Janak Raj Bansal.
(B)	Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individual/ Co- Borrowers.
(C)	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	AS BORROWER/ GUARANTORS
4.	Value of Loan (Rs. In crores)	Rs. 5.95 CRORES.
5. (A) (B)	Complete or full description of the immovable property/ (ies) offered as security including the following details. Survey No. Door/House no. (in case of	Residential Plot/ House No. 1433, Area Measuring 350 Square Yards, situated at Urban Estate, Sector 16, Faridabad, Haryana, which is bounded as under: East : Road



<p>(C) house property) Extent/ area including plinth/ built up area in case of house property</p> <p>(D) Locations like name of the place, village, city, registration, sub- district etc. Boundaries</p>	<p>West : Other Property North: Plot No. 1432 South: Plot No. 1434.</p> <p>(Herein after called as Scheduled Property).</p>
<p>6. (A)</p>	<p>Particulars of the documents scrutinized-serially and chronologically:-</p> <ol style="list-style-type: none"> <li>1. Original Conveyance Deed No. 3898, dated 10-09-1993.</li> <li>2. Original Sale Deed Document No. 4956, dated 02-11-1993.</li> <li>3. Original Occupation Certificate No. 3218, dated 19-03-1999.</li> <li>4. Original Sale Deed Document 8464, dated 20-10-2004.</li> <li>5. Original Re- Allotment Letter No. 2447, dated 24-01-2005.</li> </ol>
<p>(B)</p>	<p>Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p><b>Note :</b> Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.</p>
<p>7. (a)</p>	<p>Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR) (HL: if the value of loan =&gt;Rs. 1 crore and in case of commercial loans irrespective of the loan component)</p>
<p>(b)</p>	<p>Whether all paged in the certified copies of title documents which are obtained directly from Sub Registrar's office have been verified page by page with the original documents submitted? (in case original title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently and cautiously).</p>
<p>8 (a)</p>	<p>Whether the records of registrar office or revenue authorities relevant to the property to the property in question are available for verification through any online portal or computer system?</p>
<p>(b)</p>	<p>If such online/computer records are</p>





	available, whether any verification or cross checking are made and the comments/findings in this regard.	
(c)	Whether the genuineness of the stamp paper is possible to be got verified from any online portal if so whether such verification was made?	No, however stamp duty is properly paid.
(d)	Whether proper registration of documents completed. Details thereof to be provided	Yes.
9 (a)	Property offered as security falls within the jurisdiction of which sub-Registrar office?	Sub Registrar Faridabad.
(b)	Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/district registrar/ registrar-general. If so, please name all such offices?	No.
(c)	Whether search has been made at all the office names at (b) above	Inspected record with the office of S.R. Faridabad since 01-04-1992 to till date, vide receipt No. 0090803276, dated 26-05-2022.
(d)	Whether the searches in the office of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No.
10 (a)	<p>Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder.</p> <p>I have examined the documents and the Registration Record kept and maintained in the Office of Sub- Registrar Faridabad regarding Residential Plot/ House No. 1433, Area Measuring 350 Square Yards, situated at Urban Estate, Sector 16, Faridabad, Haryana and on examination I found that Mr. Hansraj Manocha was the absolute Owner &amp; in Possession of the Scheduled Property according to the Conveyance deed Document No. 3898, executed by the EO HUDA Faridabad in his name on dated 06-09-1993 and the same was Registered in the office of S.R. Faridabad on dated 10-09-1993.</p>	



Thereafter above said Mr. Hansraj Manocha sold out the Scheduled Property to Ms. Snehlata & Mr. A.K. Goel on dated 02-11-1993, through Sale Deed Document No. 4956, Registered in the office of S.R. Faridabad same day & the EO HUDA Faridabad transferred the Ownership of the Scheduled Property in HUDA record from the name of Mr. Hansraj Manocha, to the name of Ms. Snehlata & Mr. A.K. Goel.

After that Building Plan of the Scheduled Property was sanctioned by the competent Authority along with construction permission & after Completion of the construction Occupation Certificate of the Scheduled Property was also issued by the EO for Administrator HUDA Faridabad on dated 19-03-1999, vide Occupation certificate Memo No. 3218.

Thereafter Ms. Snehlata & Mr. A.K. Goel sold out the Scheduled Property, to the present Mortgagers Mr. Janak Raj Bansal S/o Mr. Budh Ram Bansal & Ms. Saroj Bansal W/o Mr. Janak Raj Bansal on dated 20-10-2004, through Sale Deed Document No. 8464, Registered in the office of S.R. Faridabad same day & the EO HUDA Faridabad transferred the Ownership of the Scheduled Property in HUDA record from the name of Ms. Snehlata & Mr. A.K. Goel, to the name of Mr. Janak Raj Bansal S/o Mr. Budh Ram Bansal & Ms. Saroj Bansal W/o Mr. Janak Raj Bansal on dated 15-12-2004, through Re- Allotment Letter Endst. No. 2447. The Mortgagers Mr. Janak Raj Bansal & Ms. Saroj Bansal have Mortgaged the scheduled property with SBI SME Branch, NIT Faridabad. The Mortgagers be directed to submit Latest Utility Bills of the scheduled property in their own name.

According to above mentioned documents Mr. Janak Raj Bansal & Ms. Saroj Bansal are the absolute owners and in Possession of the Scheduled Property and they have to furnish a duly attested affidavit by stating that they are absolute owners and in Possession of the

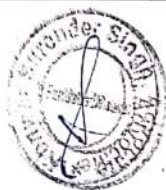




	Scheduled Property, which is free from all encumbrances and charges whatsoever, except the Charges of <b>SBI SME BRANCH, NIT FARIDABAD.</b>	
10 (b)	Wherever Minor's Interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs. 1.00 crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory (separate sheets may be used)	No.
10 (c)	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	N.A.
11 (a)	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.)	The applicants Mr. Janak Raj Bansal & Ms. Saroj Bansal have full ownership rights in scheduled property.
	<b>If Ownership Rights</b>	No, as the Mortgagers are absolute Owners and in Possession of the Property.
(a)	Details of the Conveyance Documents	N.A.
(b)	Whether the document is property stamped.	N.A.
(c)	Whether the document is properly registered.	N.A.
	<b>If leasehold, whether;</b>	No.
(a)	The Lease deed is duly stamped and registered	N.A.
(b)	The Lessee is permitted to mortgage the leasehold right	N.A.
(c)	Duration of the lease/unexpired period of lease	N.A.



(d)	If a sub-lease, check the lease deed in favour of Lessee as to whether Lease Deed permits sub-leasing and mortgage by Sub-Lessee also.	N.A.
(e)	Whether the leasehold rights permits for the creation of any superstructure (if applicable)	N.A.
(f)	Right to get renewal of the leasehold rights and nature thereof	N.A.
	<b>If Govt./ grant/ allotment/ Lease-cum / Sale Agreement/ Occupancy/Inam Holder/ Allottee, whether:</b>	Allotted by HUDA.
(a)	grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Yes.
(b)	The mortgagor is competent to create charge on such property,	Yes.
(c)	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Mortgage Permission from HUDA/ HSVP Faridabad is to be taken.
	<b>If occupancy right, whether;</b>	No.
(a)	Such right is heritable and transferable	N.A.
(b)	Mortgage can be created	N.A.
12	Has the property has been transferred by way of Gift/ Settlement deed	No.
(a)	The Gift/Settlement deed is duly stamped and registered	N.A.
(b)	The Gift/Settlement Deed has been attested by Two witnesses.	N.A.
(c)	Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	N.A.
(d)	The Gift/ Settlement Deed transfers the property to Donee	N.A.
(e)	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by	N.A.





	implication or by actions.	
(f)	Whether the Donee is in possession of the gifted property	N.A.
(g)	Whether any life interest is reserved for the Donor or any other person and whether is a need for any other person to join the creation of mortgage	N.A.
(h)	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
13	Has the property been transferred by way of partition/family settlement deed.	No.
(a)	Whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	N.A.
(b)	Whether mutation has been effected	N.A.
(c)	Whether the mortgagor is in possession and enjoyment of his share.	N.A.
(d)	Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	N.A.
(e)	In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/complied with.	N.A.
(f)	Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	N.A.
14	Whether the title documents include testamentary documents/wills?	No.
(a)	In case of wills, whether the will is registered will or unregistered will?	N.A.
(b)	Whether will in the matter needs a mandatory probate and if so	N.A.



	whether the same is probated by a competent court?	
(c)	Whether the property is mutated on the basis of will?	N.A.
(d)	Whether the original will is available	N.A.
(e)	Whether the original death certificate of the testator is available?	N.A.
(f)	What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	N.A.
(g)	Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will etc. which are relevant to rely on the will, availability of Mother/original title deeds are to be explained.	N.A.
15.	Whether the property is subject to any wakf rights/ belongs to church/ temple or any religious / other institutions	No.
(a)	Any restriction in creation of charges on such properties?	N.A.
(b)	Precautions/permissions, if any in respect of the above cases for creation of mortgage?	N.A.
16	Whether the property is a HUF/	No.
(a)	Joint family property?	
(b)	Whether mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection in execution minor's share if any, rights of female members etc	N.A.
(c)	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
17	Whether the property belongs to	No.
(a)	any trust or is subject to the rights of any trust?	





(b)	Whether the trust is a private trust and whether trust deed specifically authorized the mortgage the property?	N.A.
(c)	If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
(d)	Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter	N.A.
18	Is the property an Agriculture land	No.
(a)	whether the local laws permit mortgage of Agriculture land and whether there are any restrictions for creation/enforcement of mortgage.	N.A.
(b)	In case of agriculture property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N.A.
(c)	In case of the conversion of Agriculture land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	N.A.
19	Whether the property is affected	No.
(a)	by any local laws or other regulations having a bearing on the creation security (viz. Agriculture Laws, weaker sections, minorities, Land Laws, SEZ regulations, Costal zone Regulations, Environmental clearance etc.)	
(b)	Addition aspects relevant for investigation of title as per local laws.	No.
20	Whether the property is subject	No.
(a)	to any pending or proposed land acquisition proceedings?	
(b)	Whether any search/ enquiry is made with the Land Acquisition office and the outcome of such	Yes search made.



	search/enquiry.	
21	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Undertaking is to be given by the Mortgagers.
(a)		
(b)	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
(c)	Whether the title documents have any court seal/marking which points out any litigation/ attachment/ security to court in respect of the property in question? In such case please comment on such seal/marking.	No.
22	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No.
(a)		
(b)	Property belonging to the partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A.
(c)	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.
23	a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association / provision for common seal etc.	No.
	b) i) Whether the property (to be mortgaged) is purchased by the above company from any other company or limited liability partnership (LLP) Firm? Yes/ No.	N.A.
	b) ii) If Yes, whether search of	N.A.





	charges of the property (to be mortgaged) has been carried out with registrar of the companies (R.O.C) in respect of such vendor company/ LLP (Seller) and the vendee company (Purchaser)?	
	b) iii) Whether the above search charges reveals any prior charges/ encumbrances, on the property (proposed to be mortgaged) created by the Vendor company (Seller)?.	N.A.
	b) iv) If the search reveals encumbrances, charges whether such charges/ encumbrances have been satisfied?	N.A.
24.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No.
25	Whether any POA is involved in the chain of title during the period of search?	No.
(a)		
(b)	Whether the POA involved is one occupied with interest, i.e. Development Agreement-cum-Power of Attorney, if so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	N.A.
(c)	In case of the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz Companies, Firms/individual or Proprietary concerns in favour of their Partners/Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of sale, Sale Deeds etc., in favour of buyers of flats/units (Builder's POA) or (ii) one executed by the Seller.	N.A.







(b)	Development of Attorney Agreement/Power	No.
(c)	Extent of authority of the Developer/Builder	N.A.
(d)	Independent title verification of the Land and/or building in question	Yes.
(e)	Agreement for sale (duly stamped)	N.A.
(f)	Payment of proper stamp duty	Yes.
(g)	Requirement of registration of sale agreement, development agreement, POA etc.	No.
(h)	Approval of building plan, permission of appropriate, local authority etc.	Yes.
(i)	Conveyance in favour of Society/ Condominium concerned.	N.A.
(j)	Occupancy certificate/allotment letter/letter of possession	Occupation Certificate.
(k)	Membership details in the Society etc.	N.A.
(l)	Share certificates	N.A.
(m)	No objection letter from the Society	N.A.
(n)	All legal requirements under the local/ Municipal laws, regarding ownership of Flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies Laws etc.	Yes
(o)	Requirements for noting the Bank charge on the records of the Housing Society, if any	N.A.
(p)	If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any	No.
(q)	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan etc.	Yes.
II. A	Whether the Real Estate Project comes under Real Estate (Regulation and Development Act, 2016)? Y/N	No.



II. B	Whether the Project is Registered with Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	N.A.
II. C	Whether the Registered Agreement for Sale as prescribed in the above Act / Rules thereunder is executed?	N.A.
II. D	Whether the details of the Apartment/Plot in question are verified with the List of number and types of Apartments or Plots booked as uploaded by the Promoter in the Real Estate Regulatory Authority.	N.A.
28	Encumbrances, Attachments and/or claims whether of Government, Central or State or other local authorities or Third Party claims, liens etc., and details thereof.	Property is free from all encumbrances and charges whatsoever, except the charges of <b>SBI SME BRANCH, NIT FARIDABAD</b>
29	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	01-04-1992 to till date.
30	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Proof to be submitted.
31 (a)	Urban land ceiling clearance, whether required and if so, details thereon	No.
(b)	Whether No objection certificate under the income Tax Act is required /obtained?	Undertaking is to be submitted.
32 (a)	Details of RTC extracts /mutation extracts Katha extracts pertaining to the property in question.	As detailed in Para 6(a).
(b)	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/ Village records?	Yes.
33 (a)	Whether the property offered as security is clearly demarcated?	Yes.





34	Whether the demarcation/ partition of the property is legally valid?	Yes.
35	Whether the property has been created as per documents, the property showing the legally ascertainable boundaries against all persons/ persons, the case may be?	Yes.
36	Whether the property can be encumbered from the following	
(a)	Encumbrance in relation to existing encumbrance	Need to be submitted.
(b)	Encumbrance in relation to water encumbrance	Need to be submitted.
(c)	Encumbrance in relation to Sales Tax registration, if any applicable,	N.A.
(d)	Other utility bills, if any	No.
(e)	Discrepancy / doubtful circumstances, if any related on such scrutiny?	No.
37	Whether the documents i.e. Valuation report/ approved sanction plan reflect/ indicate any difference / discrepancy in the boundaries in relation to the Title Document / other document (If the valuation report and / or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same).	According to the document examined the property is bounded as under: East : Road West : Other Property North: Plot No. 1432 South: Plot No. 1434.
38	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes.
(a)	Property is SARFAESI complaint (Y/N)	Yes, property in question is enforceable under the provisions of SARFAESI Act.
39	Whether original title deeds are available for creation of equitable mortgage	Yes.
(b)	In case of absence of original title deeds, details of legal and other requirements for creation of a	All the necessary documents are to be taken as suggested in Annexure C (10).



	proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	
38	Additional suggestions, if any to safeguard the interest of bank/ ensuring the perfection of security.	No.
39	The specific persons who are required to create mortgage/ to deposit documents creating mortgage.	Mr. Janak Raj Bansal & Ms. Saroj Bansal.

### Annexure C

#### CERTIFICATE OF TITLE

I have examined the Original documents, which are enclosed relating to the Property in question which is offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Equitable Mortgage is created by way of deposit of the following documents in the manner required by law, it will satisfy the requirement of creation of equitable mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, I do not find anything adverse which would prevent the Title Holder from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever as could be seen from the Encumbrance Certificate from S S.R. Faridabad since 01-04-1992 to till date, vide receipt No. 0090803276, dated 26-05-2022, pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances till date, except the charges of **SBI SME BRANCH, NIT FARIDABAD.**





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

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

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower/ Mortgagers Mr. Janak Raj Bansal & Ms. Saroj Bansal on behalf of **M/S TRIPUTI METAL FEBRICATORS & M/S. SIDDHARTHA METAL FEBRICATIONS.**

9. I certify that the intending Borrower/ Borrowers/ Mortgagers Mr. Janak Raj Bansal & Ms. Saroj Bansal have acquired absolute, clear and Marketable title over the Schedule property. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:

**DOCUMENTS FOR VALID EQUITABLE MORTGAGE:**

- ✓ 1. Original Conveyance Deed No. 3898, dated 10-09-1993.
- ✓ 2. Original Sale Deed Document No. 4956, dated 02-11-1993.
- ✓ 3. Original Occupation Certificate No. 3218, dated 19-03-1999.
- ✓ 4. Original Sale Deed Document 8464, dated 20-10-2004.
- ✓ 5. Original Re- Allotment Letter No. 2447, dated 24-01-2005.
- ✓ 6. Original Mortgage Permission from HUDA.
- ✓ 7. Latest Utility Bills of the Scheduled Property.
- ✓ 8. Affidavit.

There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

**The Scheduled Property is covered under SARFESI compliance.**

**SCHEDULE OF THE PROPERTY/IES**

Residential Plot/ House No. 1433, Area Measuring 350 Square Yards, situated at Urban Estate, Sector 16, Faridabad, Haryana, which is bounded as under:

East : Road

North: Plot No. 1432

West : Other Property

South: Plot No. 1434

Date : 26-05-2022

Place: Faridabad

(Kr. Surender Singh)  
Advocate.

**AFFIDAVIT**

We, Janak Raj Bansal S/o Mr. Budh Ram Bansal & Ms. Saroj Bansal W/o Mr. Janak Raj Bansal, both Residents of House No. 1433, situated at Urban Estate, Sector -16, Faridabad, Haryana, do hereby solemnly affirm and declare as under:-

1. That the Deponents are the absolute Owner & in Possession of Residential Plot/ House No. 1433, Area Measuring 350 Square Yards, situated at Urban Estate, Sector 16, Faridabad, Haryana. .
2. That the deponents have not availed any loan from any other bank, financial institution or private person over above said property, except State Bank of India, SME Branch, NIT Faridabad.
3. That the deponents will not create any charge over above said property by way of sale, mortgage, gift or otherwise, except **SBI SME BRANCH, NIT FARIDABAD.**
4. That the above said property is neither subject matter of any litigation nor under acquisition.
5. That the Title Deeds deposited/ to be deposited by the deponents are Genuine and are not Duplicate or Fake & there is no Title Deed apart from the Deeds deposited with/ handed over to the Bank.
6. That the deponents have not entered in to any transaction of any nature whatsoever in respect of the Property offered as Security to the Bank.
7. That there are no circus mantes which adversely affect the Mortgage and its Validity/ enforcement.
8. That there is no Tax Liability, Utility Bills or any other Dues pending in respect of the Property offered as Security.
9. That the Property offered as Security shall be available for the Loan sanctioned or to be sanctioned to the Borrowers.

Deponents

**Verification:**

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

Deponents