

Annexure - E:

Checklist for scrutiny of TIR by the branches/ operating units The officials scrutinising the TIR need to verify and examine each and every columns/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such a scrutiny.

Name of the borrower : M/s Amrit Pharma

Name of the Advocate submitted the TIR : Simi Dua

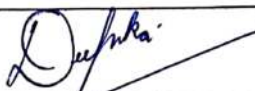
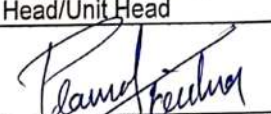
Number & Date of TIR : 17.06.2021

Short description of the property covered by TIR: B-11, GF Municipal No. 8112, Ward No. XVI, Plot No. 4, Block No. 52, Prahlad Market DB Gupta Road Karol Bagh, New Delhi-110005 in the name of Tarwinder Singh Ahluwalia and Harjeet Kaur.

Sno	Details	Yes / No
1	Whether the Advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Yes ✓
2	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Yes ✓
3	Whether the TIR by the advocate is unconditional?	Yes ✓
4	If the TIR has any conditions, whether the same are complied with?	NA ✓
5	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	Yes ✓
6	As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Yes ✓
7	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and are legally capable of creating the charge thereon in favor of the Bank?	Yes ✓
8	As per the TIR, whether the property is subject to any tenancy law which will affect the Bank's rights eventually to take possession thereof or cause it to be sold or otherwise exercise its rights as mortgagee?	No ✓
9	As per the TIR, whether the property offered is an agricultural property and if so additional precautions in respect of the acceptability of such security have been examined?	No ✓
10	Whether the advocate has made searches of the registers and other records maintained by the Sub-Registrar of Assurances, Collector and/or other revenue authorities for ascertaining whether there is any outstanding mortgage or charge on the property to be mortgaged to the Bank?	Yes ✓
11	Whether the advocate has confirmed that he has conducted independent Search in the Records of SubRegistrar Office(s) concerned and that the documents, convey Clear, Absolute and Marketable Title and are sufficient for creation of a valid Mortgage?	Yes ✓
12	Whether the TIR reveals involvement of any gift deed, PoA, or other circumstances attracting special precautions?	No ✓
13	Whether the advocate has also submitted the fee receipt for conducting Search in the Office of Sub-Registrar(s) along with the TIR?	Yes ✓
14	Whether the property particulars mentioned in the Title Deed (Sale Deed/ Khatauni) tally with those in the Non Encumbrance Certificate, approved Building Plan and TIR, etc.?	Yes ✓



15	Whether all the Original Documents and other Link Documents as stipulated by the advocate in the TIR are obtained?	Yes ✓
16	In respect of loans of Rs.1.00 crore and above: (a) Whether search of title/encumbrance was made by the advocate for a period of not less than 30 years? (b) Whether satisfactory search report (TIR) is obtained from two panel advocates?	Yes ✓
17	Whether the TIR or any other documents in the matter reveal any pending or concluded litigation in respect of the property offered as security and whether the impact of such litigation has been satisfactorily explained/ got examined?	No ✓
18	(a) Findings, if any in respect of the property offered as the security in the valuation report? (b) Whether there is any inconsistency in the TIR and valuation report in respect of the property?	a) No adverse findings. b) No ✓

	CSO/Field Officer/ Authorised Officer	Relationship Manager/ Branch Head/Unit Head
Signature		
Name	Deepika Singh	Pramod Krishna Ragupathi
Designation	Assistant Manager	Manager
Branch/Unit	SME Ajmal Khan Road	SME Ajmal Khan Road
Date of scrutiny	29.06.2021	29.06.2021



Date:- 17.06.2021

1390/ASR/06/21

The Chief Manager
State Bank of India
SME Karol Bagh,
New Delhi.

PREMISES:- PORTION BEARING PRIVATE NO. B-11, MEASURING ABOUT 553 SQ. FT., OR SAY 51.43 SQ. MTRS., ON GROUND FLOOR WITHOUT TERRACE/ROOF RIGHTS INCLUDING WALLS PART OF PROPERTY BEARING MUNICIPAL NO. 8112, BUILT ON PLOT NO. 4, IN BLOCK 52, WARD NO. XVI, TOTAL MEASURING 322.8 SQ. YDS., KHASRA NO. 998/6, SITUATED AT DESH BANDHU GUPTA ROAD, W.E.A. KAROL BAGH, DELHI.

Non Encumbrance Search Report/ Legal Opinion of PORTION BEARING PRIVATE NO. B-11, MEASURING ABOUT 553 SQ. FT., OR SAY 51.43 SQ. MTRS., ON GROUND FLOOR WITHOUT TERRACE/ROOF RIGHTS INCLUDING WALLS PART OF PROPERTY BEARING MUNICIPAL NO. 8112, BUILT ON PLOT NO. 4, IN BLOCK 52, WARD NO. XVI, TOTAL MEASURING 322.8 SQ. YDS., KHASRA NO. 998/6, SITUATED AT DESH BANDHU GUPTA ROAD, W.E.A. KAROL BAGH, DELHI. in the name of Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia.

Dear Sir,

This is in reference to the documents submitted to our office for conducting Title Investigation Search Report in respect of the above mentioned property.

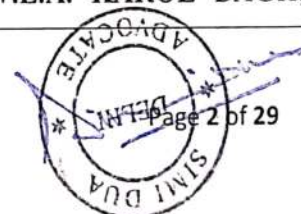
Upon reviewing the documents and the evidence on record, I hereby adduce my legal opinion as follows.



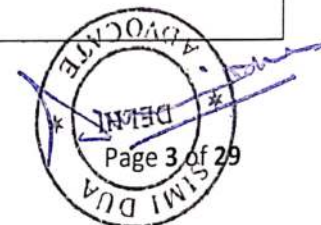
Report of Investigation of Title in respect of immovable Property

(All columns/items are to be completed/commented by the Advocate)

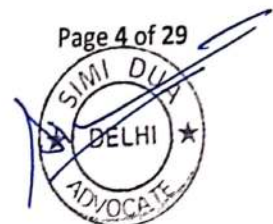
1.	a) Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India SME Karol bagh, Delhi.
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Ref. no. Nil ✓
	c) Name of the Borrower.	M/s Amrit Pharma. ✓
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia ✓
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia ✓
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Guarantor. ✓
3.	Complete or full description of the immovable property (ies) offered as security including the following details.	PORTION BEARING PRIVATE NO. B-11, MEASURING ABOUT 553 SQ. FT., OR SAY 51.43 SQ. MTRS., ON GROUND FLOOR WITHOUT TERRACE/ROOF RIGHTS INCLUDING WALLS PART OF PROPERTY BEARING MUNICIPAL NO. 8112, BUILT ON PLOT NO. 4, IN BLOCK 52, WARD NO. XVI, TOTAL MEASURING 322.8 SQ. YDS., KHASRA NO. 998/6, SITUATED AT DESH BANDHU GUPTA ROAD, W.E.A. KAROL BAGH,



		DELHI.			
a) Survey No.		N.A			
b) Door/House no. (in case of house property)		PROPERTY BEARING MUNICIPAL NO. 8112.			
c) Extent/ area including plinth/ built up area in case of house property		MEASURING ABOUT 553 SQ. FT., OR SAY 51.43 SQ. MTRS. TOTAL MEASURING 322.8 SQ. YDS.			
d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.		East : Other Property ✓ West : Other Property ✓ South: Common Passage ✓ North: Lane. ✓ SITUATED AT DESH BANDHU GUPTA ROAD, W.E.A. KAROL BAGH.			
4.	a) Particulars of the documents scrutinized- serially and chronologically. b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.		ORIGINAL DOCUMENTS <u>VERIFIED:-</u> ✓		
	Sl. No.	Date	Name of the Document	Nature of the Document	In case of copies, whether the original was scrutinized by the advocate.
	1.	Vide Year 1972-1973.	Sakni Jamabani in the name of Sh. Ashok kumar rastogi S/o late Sh. Suresh Chandra	Photocopy	Photocopy



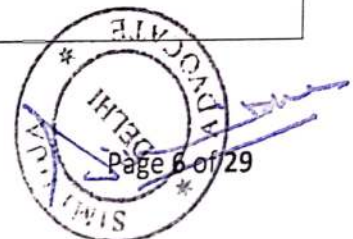
			Rastogi.		
	2.	Vide regd. No. 1798, in addl. Book No. 1, Vol. No. 2602, Pages 174 to 185 Dated 23.03.1971.	Partition Deed in favour of Sh. Ashok kumar rastogi S/o late Sh. Suresh Chandra Rastogi.	Photocopy	Photocopy
	3.	Regd. No. 7973, in addl. Book NO. 1, Vol. No. 13398, Pages 28 to 35, Dated 12.11.2009.	Sale Deed executed by Sh. Ashok Kumar rastogi S/o late sh. Suresh Chandra Rastogi in favour of Sh. Upinder Singh S/o Sh. Trilok Singh Kwatra.	Original	Original
	4.	Regd. No. 8432, in addl. Book No. 1, Vol. No. 13417, Pages 75 to 83, dated 30.11.2009.	Sale Deed executed by Sh. Upinder Singh S/o Sh. Trilok Singh Kwatra in favour of Sh. Vijay Kumar Lamba S/o Sh. Krishan lal Lamba.	Original	Original



6.	Vide Regd. No. 3292, in addl. Book No. 1, Vol. No. 15561, Pages 164 to 172, Dated 16.04.2014.	Sale Deed executed by Sh. Vijay Kumar Lamba S/o Sh. Krishan Lal Lamba in favour of Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia.	Original	Original
7.	Vide Dated 03.06.2014.	Mutation letter issued by MCD in favour of Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia.	Original	Original
5.	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)		N.A.	
	b) i) Whether all pages 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?		N.A.	
	b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the		N.A.	



	original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	
6.	a) Whether the records of the registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No.
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar :-AD/III.
	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?	Sub Registrar :- AD (1991-2000) III (2001-2021)
	a) Whether search has been made at all the offices named at (b) above?	As mentioned in point no. 7 (a)
	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
8.	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	As per separate sheet detailed as Annexure B Column No 8.



	<p>predecessors in title/interest to the current title holder. And 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.</p> <p>(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).</p>	
9.	<p>Nature of Title of the intended Mortgagor over the property (Whether full ownership rights, Leasehold Rights or Inam / possessory Rights or Inam holder or Govt. Grantee / Allottee etc.</p>	<p>Full ownership rights on constructed Building & Leasehold rights on land.</p>
10.	<p>If Lease Hold, Whether:</p> <p>a) Lease Deeds is duly stamped and registered.</p>	<p>Yes</p>
	<p>b) Lease is permitted to mortgage the Lease hold right.</p>	<p>Yes</p>
	<p>c) Duration of the Lease/unexpired period of lease.</p>	<p>Yes</p>
	<p>d) If a sub-lease, check the lease deed in favour of Lessee as to whether Lease Deeds permits sub-leasing and mortgage by Sub-Lessee also.</p>	<p>Lease Deed</p>
	<p>e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?</p>	<p>No</p>
	<p>f) Right to get renewal of the leasehold rights and nature thereof.</p>	<p>No</p>
11.	<p>If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;</p>	



	<p>predecessors in title/interest to the current title holder. And 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.</p> <p>(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).</p>	
9.	Nature of Title of the intended Mortgagor over the property (Whether full ownership rights, Leasehold Rights or Inam / possessory Rights or Inam holder or Govt. Grantee / Allottee etc.	Full ownership rights on constructed Building & Leasehold rights on land
10.	If Lease Hold, Whether:	Yes
	a) Lease Deeds is duly stamped and registered.	
	b) Lease is permitted to mortgage the Lease hold right.	Yes.
	c) Duration of the Lease/unexpired period of lease.	Yes,
	d) If a sub-lease, check the lease deed in favour of Lessee as to whether Lease Deeds permits sub-leasing and mortgage by Sub-Lessee also.	Perpetual
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not applicable
	f) Right to get renewal of the leasehold rights and nature thereof.	Not applicable
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	



	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	The said Property is leasehold.
	the mortgagor is competent to create charge on such property?	
	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	
12.	If occupancy rights, whether:	
	a) Such right is heritable and transferable	Yes.
	b) Mortgage can be created.	Yes.
13.	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.	Minor's Interest is Not involved
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	The property has not been transferred through Gift Deed/Transfer Deed.
	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) The Gift/Settlement Deed transfers the property to Donee;	N.A
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions?	N.A
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	N.A

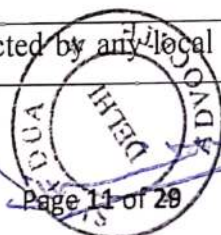


	f) Whether the Donee is in possession of the gifted property?	N.A
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	N.A
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No
15.	a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Partition/family settlement deeds in the chain of title Deeds is involved.
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Mutation letter issued by MCD in favour of Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia , Vide Dated 03.06.2014.
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	Partition Deed involved in chain of title Deeds
	d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	No
	e) 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?	No
	Whether the title documents include any	Will is not included in the chain of title

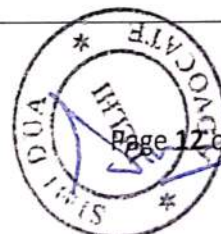
16.	testamentary documents /wills?	deeds.
	a) In case of wills, whether the will is registered will or unregistered will?	No
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	No
	c) Whether the property is mutated on the basis of will?	No
	d) Whether the original will is available?	No
	e) Whether the original death certificate of the testator is available?	No
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	No
	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.)	No
17.	a) Whether the property is subject to any wakf rights?	No the property is not subject any wakf right.
	b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	The Property does not belong to Church/Temple.
	c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Permission is not required.
18.	a) Where the property is a HUF/joint family property, mortgage is created for family	No the Property does not belong to HUF/joint Family Part.



	benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	NO
19.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	The Property Does not Belong to any trust.
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	No
	c) If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	No
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	No
20.	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	No, the property is not an agricultural Land.
	b) In case of agricultural 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?	No
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	No
	Whether the property is affected by any local	The property is not affected by any local



21.	laws or other regulations, having a bearing on the creation security (viz. Agricultural Laws, weaker section, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.	laws. or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.).
22.	a) Whether the property is subject to any pending or proposed land acquisition proceedings?	Not Applicable
	b) Whether any search/inquiry is made with the land Acquisition office and the outcome of such search / enquiry.	Not Required.
23.	a) Whether the property is involved or subject matter of any litigation which is pending or concluded?	Borrower/Mortgager to file an affidavit in respect of the above said property that no litigation is pending in any court of law in any part of India.
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	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
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	The property does not belong to any partnership Firm.
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	No



	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	No
25.	a) Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	The property does not belong to Pvt. limited company.
	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.	No.
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	No.
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes / No.	No.
	iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No	No.
26.	In case of Societies, Association, the required authority / power to borrower and whether the mortgage can be created and the requisite	Not Applicable.



	resolutions, by-laws.	
27.	a) Whether any POA is involved in the chain of title?	POA is not involved in the chain of the title Deeds
	b) Whether the POA involved is one coupled with interest, i.e. a 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.	No
	c) In case 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) other type of POA (Common POA).	No
	d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	No
	e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	N.A.
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	No.
	ii) Whether the POA is a registered one?	No.



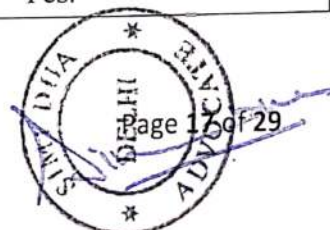
	iii) Whether the POA is a special or general one?	No.
	iv) Whether the POA contains a specific authority for execution of title document in question?	Not Applicable
	f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	N.A.
	g) Please comment on the genuineness of POA?	N.A.
	h) The unequivocal opinion on the enforceability and validity of the POA.	N.A.
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed / stamped / authenticated in terms of the law of the place, where it is executed.	Not Applicable.
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following: a) Promoter's/Land owner's title to the land/building; b) Development Agreement/Power of Attorney; c) Extent of authority of the Developer/builder;	Residential property. No No No



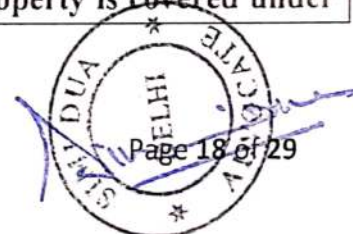
d) Independent title verification of the Land and/or building in question;	Yes.
e) Agreement for sale (duly registered);	No.
f) Payment of proper stamp duty;	Yes.
g) Requirement of registration of sale agreement, development agreement, POA, etc.;	No
h) Approval of building plan, permission of appropriate/local authority, etc.;	Permission is not required
i) Conveyance in favour of Society/ Condominium concerned;	Not applicable
j) Occupancy Certificate/allotment letter/letter of possession;	Not applicable
k) Membership details in the Society etc.;	No .
l) Share Certificates;	No
m) No Objection Letter from the Society;	No
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.



	<p>o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</p> <p>q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</p>	<p>No</p> <p>No</p> <p>Yes.</p>
30.	Encumbrances, Attachments and or claims whether of Government, Central or State or other Local authorities or Third Party claims, Lines etc. and details thereof.	There is no Encumbrances attachments or claims of Govt.
31.	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.	2007-2020, Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia is/are the owner of the above said property.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Property tax bill has been paid & verified.
33.	<p>a) Urban land ceiling clearance, whether required and if so, details thereon.</p> <p>b) Whether No Objection Certificate under the Section 281 Income Tax Act is required/obtained?</p>	<p>Urban land ceiling clearance not enforceable.</p> <p>NOC Under section 281 of Income Tax Act is not required for TIR</p>
34.	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	Not Applicable
35.	Whether the name of mortgagor is reflected as owner in the revenue/municipal/village records?	Mutation letter issued by MCD in favour of Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia , Vide Dated 03.06.2014.
36.	<p>a) Whether the property offered as security is clearly demarcated?</p> <p>b) Whether the demarcation/partition of the</p>	<p>Yes.</p> <p>Yes.</p>



	property is legally valid? c) Whether the property has clear access as per documents?	Yes.
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Yes. Yes. Yes. Yes.
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc.) or the actual current boundary? If so please elaborate/comment on the same.	No, there is no difference/discrepancy in any of the title documents or any other documents or the actual current boundary.
39.	If the valuation report and/or approved/sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Consider Valuation Report as the above said property is Flat, boundaries are not mentioned in title deeds
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	There is no any bar/restriction for creation of mortgage under any local or special enactments.
41.	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	That the property in question is SARFAESI compliant and in case of default in repayment, the bank can take the possession of the aforesaid property under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules made under there and the said property is covered under



		Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. ✓
	Property is SARFAESI compliant (Y/N)	Yes. ✓
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a 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.	Original Title Deeds are available. Please see Certificate of Title Point NO. 10. ✓
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	No.
44.	Additional aspects relevant for investigation of title as per local laws.	Utility Bill to be obtained ✓
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Affidavit on Judicial stamp Paper of Rs. 10/-. (Notary Attested) of Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia.in respect of the above said property.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia. ✓
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act,2016? Y/N.	No.
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	Not Applicable. ✓
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not Applicable. ✓
	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 website of Real Estate Regulatory Authority?	Not Applicable. ✓

Note: In case separate sheets are required, the same may be used, signed and annexed.



Annexure 'B' Column NO. 8

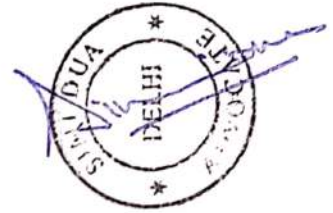
Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title / interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.

Brief History

1. **Sh. Ashok kumar rastogi S/o late Sh. Suresh Chandra Rastogi** was the recorded owner of the said property **Vide Sakni Jamabandi Year 1972-1973.**
2. Further **Sh. Ashok kumar rastogi S/o late Sh. Suresh Chandra rastogi** was the absolute owner of the built up property Municipal No. 8112, built on Plot No. 4, Block No. 52, Ward No. XVI, total measuring 322.8 sq. Yds., or say about 269.8 sq. mtrs., Khasra No. 998/6, situated at Desh bandhu Gupta Road W.E.A. Karol Bagh New Delhi-110005 popularly now known as Prahlad market D. B. Gupta Road, karol bagh, New Delhi 110005 by virtue of Sakni Jamabandi 1972-73 and read with partition Deed duly registered No. 1798, in addl. Book No. 1, Vol. No. 2602, Pages 174 to 185 Dated 23.03.1971 in the office of Sub-Registrar-III, New Delhi and also read with Lease Deed Regd. No. 541, in addl. Book No. 1, Vol. No. 44, pages 123 to 127, Dated 05.05.1942 in the office of Sub-registrar, Sub-Distt (Nazul), new Delhi, thereafter on the basis of aforesaid documents the said property was transferred and mutated in the name of **Sh. Ashok kumar rastogi S/o late Sh. Suresh Chandra rastogi, as per Fard Dated 29.10.2009, issued by patwari.**
3. Further **Sh. Ashok Kumar rastogi S/o late sh. Suresh Chandra Rastogi** sold the part of the abovesaid Property i.e. portion bearing private No. B-11, measuring about 553 sq. ft., or say 51.43 sq. mtrs., on ground floor without terrace/roof rights including walls part of property bearing Municipal No. 8112, built on plot no. 4, in block 52, ward No. XVI, total measuring 322.8 sq. yds., Khasra No. 998/6, situated at Desh bandhu Gupta Road, W.E.A. karol Bagh, Delhi to **Sh. Upinder Singh S/o Sh. Trilok Singh Kwatra** for a Sale Deed Regd. No. 7973, in addl. Book NO. 1, Vol. No. 13398, Pages 28 to 35, Dated 12.11.2009, in the office of Sub-Registrar -III, New Delhi.



4. Further **Sh. Upinder Singh S/o Sh. Trilok Singh Kwatra**, sold the abovesaid property i.e. portion bearing private No. B-11, measuring about 553 sq. ft., or say 51.43 sq. mtrs., on ground floor without terrace/roof rights including walls part of property bearing Municipal No. 8112, built on plot no. 4, in block 52, ward No. XVI, total measuring 322.8 sq. yds., Khasra No. 998/6, situated at Desh bandhu Gupta Road, W.E.A. karol Bagh, Delhi to **Sh. Vijay Kumar Lamba S/o Sh. Krishan lal Lamba** Vide Sale Deed Regd. No. 8432, in addl. Book No. 1, Vol. No. 13417, Pages 75 to 83, dated 30.11.2009 in the office Registrar-III, Delhi.
5. Further **Sh. Vijay Kumar Lamba S/o Sh. Krishan lal Lamba**, sold the above said property to **Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia**, Vide Sale Deed Regd. No. 3292, in addl. Book No. 1, Vol. No. 15561, Pages 164 to 172, Dated 16.04.2004.



CERTIFICATE OF TITLE

I have examined the Original chain of document which as per instructions are to be deposit with the Bank relating to the schedule property (ies) and offered as security by way of *Equitable Mortgage (*please specify the kind of 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, it will satisfy the requirements 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, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders 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 for the period from 1991 - 2021 Date pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.



6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).

7. Minor(s) and his/ their interest in the property/(ies) is to the extent of (Specify the share of the Minor with Name). (Strike out if not applicable).

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia.

9. I certify that Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia has / have an absolute, clear and Marketable title over the Schedule property/ (ies). 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:-

ORIGINAL DOCUMENTS TO BE TAKEN BY THE BANK AUTHORITY FROM THE BORROWER:-

1. Sale Deed executed by Sh. Ashok Kumar rastogi S/o late sh. Suresh Chandra Rastogi in favour of Sh. Upinder Singh S/o Sh. Trilok Singh Kwatra Regd. No. 7973, in addl. Book NO. 1, Vol. No. 13398, Pages 28 to 35, Dated 12.11.2009.
2. Sale Deed executed by Sh. Upinder Singh S/o Sh. Trilok Singh Kwatra in favour of Sh. Vijay Kumar Lamba S/o Sh. Krishan lal Lamba Regd. No. 8432, in addl, Book No. 1, Vol. No. 13417, Pages 75 to 83, dated 30.11.2009.
3. Sale Deed executed by Sh. Vijay Kumar Lamba S/o Sh. Krishan lal Lamba in favour of Sh. Tarwinder Singh Ahluwalia S/o Sh. Amrik Singh Ahluwalia and Smt. Harjeet Kaur W/o Sh. Tarwinder Singh Ahluwalia, Vide Regd. No. 3292, in addl. Book No. 1, Vol. No. 15561, Pages 164 to 172, Dated 16.04.2014.



PHOTOCOPY DOCUMENTS TO BE TAKEN BY THE BANK FROM THE BORROWER:-

01. Sakni Jamabani in the name of Sh. Ashok kumar rastogi S/o late Sh. Suresh Chandra Rastogi Vide Year 1972-1973.
02. Partition Deed in favour of Sh. Ashok kumar rastogi S/o late Sh. Suresh Chandra Rastogi Vide regd. No. 1798, in addl. Book No. 1, Vol. No. 2602, Pages 174 to 185 Dated 23.03.1971.
03. Latest Property tax & Electricity Bill of the above said property.
04. Approved site plan.

I have verified the above said Sale Certificate/Deed with certified copies

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

12. It is certified that the property is SARFAESI compliant.

That the property in question is SARFAESI compliant and in case of default in repayment, the bank can take the possession of the aforesaid property under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules made under there and the said property is covered under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

SCHEDULE OF THE PROPERTY (IES):-

PORTION BEARING PRIVATE NO. B-11, MEASURING ABOUT 553 SQ. FT., OR SAY 51.43 SQ. MTRS., ON GROUND FLOOR WITHOUT TERRACE/ROOF RIGHTS INCLUDING WALLS PART OF PROPERTY BEARING MUNICIPAL NO. 8112, BUILT ON PLOT NO. 4, IN BLOCK 52, WARD NO. XVI, TOTAL MEASURING 322.8 SQ. YDS., KHASRA NO. 998/6, SITUATED AT DESH BANDHU GUPTA ROAD, W.E.A. KAROL BAGH, DELHI.

Thanking You & Assuring My Best Services At All Times.

Encl:

Page 24 of 29



- a. Title Investigation Search Report,
- b. Performa of Affidavit,
- c. Original Receipt,
- d. Professional Fee Bill.



ORIGINAL RECEIPT

(From the Office of Sub-Registrar)

DEPARTMENT OF FILM ARCHIVES

Slip No. 1141
Fee For Inspection of Original Register
Applicant Name: SIMI DUA
Mobile No: 9811460302
Address: A-3/703 PRINTER APP SECTOR-13 ROHINI DELHI

Application Date: 19.08.2021
Nationality: Indian
Sub Registrar: Sub Registrar III, Delhi Nazim New Delhi
Year: 1991-2000
Total Fee: 1000.0
Transaction No: 9359

6/16/2021

BBOOK

Sub Registrar Office : Sub Registrar III

Cash Receipt

Receipt-B

Original

Slip No. 8,327
BBook Type Inspection
Applicant Name SIMI DUA
Mobile No. 9811460302
Address A-3/703 PRINTER APP SECTOR-13 ROHINI DELHI

Payment Date 16/06/2021
Payment Mode POS
TID 12

From Date 01-01-2001
Calculated Fee 2,100

To Date 16-06-2021
Paid Fee 2,100

Print Date 16/06/2021

Initials of the Officer of Registration Office

Sub Registrar III

Central

