

1402

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To,
The Chief Manager,
State Bank Of India
SME-Naya Bazar,
Khari Bouli, Delhi -110006.

ANNEXURE-B

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

1.	a) Name of the Branch/Business Unit/Office seeking opinion.	SME Naya Bazar Branch
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Nil 04.03.2022 (Assigned) -----Originals Verified)
	c) Name of the Borrower.	(1).Mubarak Overseas Pvt. Ltd. through its Directors. (Collateral security is also extended for (2) M/s.Ramji Lal Behari Lal (3) M/s. Kiwi Alloys Ltd. and (4).M/s.Ramji Lal & Sons Pvt. Ltd.
	d) Name of the unit/concern/company/person offering the property/(ies) as security.	Smt.Sangeeta Gupta W/o. Sh.Pardeep Kumar Gupta residents of AG-31,Shalimar Bagh, New Delhi.
2.	a) Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	Freehold property owned by Smt.Sangeeta Gupta.
	b) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Intending Mortgagor is Guarantor and owners of the property offered as collateral security.
3.	Complete or full description of the immovable property/ (ies) offered as security including the following details.	Freehold Flat/Apartment No.1402 at 13 th . floor without roof right, area 167.29 Sq. Mtrs. Part of Plot No.GH-4,Ahinsa Khand 1 st . Indirapuram, Ghaziabad UP.
	a) Survey No.	Plot No. GH-04
	b) Door/House No. (in case of house property)	1402
	c) Extent/Area including plinth/built up area in case of house property.	Area of property is 167.29 Sq. Mtrs. land Part of Plot No.GH-04,Ahinsa Khand-1 st .Indirapuram, Ghaziabad, UP as per Last Registered Sale deed dated 23/05/2012 duly register on 23.05.2012.
	c) Location like name of the place, village, city, registration, sub-district etc. Boundaries.	The locality is Indirapuram Ghaziabad UP. North - 100 " wide road

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19

Page 2

		South - 100" wide road East - 80' wide road West - 120" wide road It is an builders flat Developed on GDA plot, under group housing scheme
4.	a) Particulars of the documents scrutinized- serially and chronologically.	<p><u>Following Documents are scrutinized and verified in Original / copies with the Bank</u></p> <p><u>1. ALLOTMENT LETTER AND DEMAND LETTER dated 10/05/2012:-</u></p> <p>The Ghaziabad Development Authority (hereinafter called as GDA) had developed a residential area as Group Housing Projects and sold freehold plots to various developers and builders through auction. The ABA Builders Ltd. Had purchased a Plot No.GH-4,Ahinsa Khand-1,Area 40331.32 Sq.Mtrs., Indirapuram, Ghaziabad vide sale deed dated 18/03/2006,duly regd.as document No.6087 in Book No.I,JlId No.6549 on pages 153 to 170 registered in the office of Sub-Registrar-I,Ghaziabad. M/s.ABA Builders Ltd.had developed the said project in name and style of," ORANGE-COUNTY" as per guidelines of GDA.The Builder and developer had constructed 896 units in 16 Floors towers on said Plot No.GH-4,Ahinsa Khand-1,Indirapuram in form of 2BHK,3BHK and 4BHK Flats and sold it to prospective buyers and accordingly Mrs.Sangeeta Gupta W/o. Sh.Pradeep Kumar Gupta,R/o. AG-31,Second Floor,Shalimar Bagh,New Delhi ,A 3 BHK Flat No.1402,in OC-5 Tower at 14th.floor,with super area of 1800 Sq.Fts.and executed an Allotment letter ,Demand letter and Flat Buyer's Agreement on 10/02/2012 in favor of Allottee.</p> <p><u>2. Possession Certificate deed dated 20/05/2012 :-</u></p> <p>It was noticed that in the possession certificate dated 20/05/2012, the Floor of the plot is mentioned as 13th.in place of 14th.Floor Now this has to be corrected.</p>

भाग 2

प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखा जाने वाला

उपनिबन्धक सदर चतुर्थ
गाजियाबाद

क्रम संख्या 2022139019869

लेख या प्रार्थना पत्र प्रस्तुत करने का दिनांक 26/04/2022

प्रस्तुतकर्ता या प्रार्थी का नाम खुशहाल कुमार निर्मल एड

लेख का प्रकार: मुआयना 1997 वर्ष से 2022 वर्ष तक

प्रतिफल की धनराशि

1. रजिस्ट्रीकरण शुल्क
2. प्रतिलिपिकरण शुल्क
3. निरीक्षण या तलाश शुल्क
4. मुफ्तार के अधिप्रमाणन कारण लिए शुल्क
5. कमीशन शुल्क
6. निविदा
7. यात्रिक भत्ता

1 से 6 तक का योग

100

शुल्क वसूल करने का दिनांक


26/04/2022

दिनांक जब लेख प्रतिलिपि या तलाश


26/04/2022

प्रमाण पत्र वापस करने के लिए तैयार किया

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

		<p>3. Sale Deed dated 23/05/2012 :-</p> <p>M/s.ABA Builders Ltd. had developed various dwelling unit in the name and style of "ORANGE COUNTY" And accordingly the Company had allotted an Unit/Flat No.1402 at the 14th. Floor of Tower-OC-5, area 1800 Sq.Ft.(167.29 Sq.Mtrs.) a 3 BHK unit, Constructed on Plot No.GH-4, Indirapuram, Ghaziabad to Smt. Sangeeta Gupta W/o. Sh.Pradeep Kumar Gupta Vide allotment letter dated 10/05/2012.</p> <p>Subsequently Developer /builder had executed a sale deed through its AR Sh.Suresh Agarwal S/o. Sh.Dilip Agarwal executed a sale deed dated 23/05/2012 in favor of Smt.Sangeeta Gupta W/o. Sh.Pradeep Kumar Gupta Vide sale deed dated 23/05/2012, duly registered as Doc. No. 19037, in the Book No. I, Jild No.21030 on pages 21 to 78 registered on 23/05/2012 in the office of Sub-Registrar-IV, Ghaziabad, UP.</p> <p>As per the records Smt.Sangeeta Gupta W/o. Sh. Pradeep Kumar Gupta had freehold rights without roof rights. Smt.Sangeeta Gupta is required to create an equitable mortgage in favor of the Bank.</p> <p>The chain of document is complete.</p>
	<p>b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p>Note: only originals or certified extracts from the registering/land/revenue/other authorities be examined.</p>	<p><u>Following Documents are scrutinized and verified in Original/photocopies with the Branch.</u></p> <p><u>Title Documents i.e. :</u></p> <p>1.Original sale deeds from serial No.3 as mentioned in the serial No.3). Last sale deeds has been verified with copies of concern sub-registrar and found correct.</p> <p>Additionally,</p> <p>Nil</p>
	The chain of documents is/are complete.	<p>Yes.</p> <p></p>

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ADVOCATE

	I have verified the original documents	Yes.
	In case of copies, whether the original was scrutinized by the Advocate.	Yes, which are available with the present owners.(The property is already mortgage to the Bank)
5.	Whether certified copy of the 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.)	Certified Copy required. Inspection of Index for sale Deed dated 23rd. May 2012 in the Office of the Sub Registrar-IV, Ghaziabad, UP. vide receipts No.2022139019869 dated 26/04/2022. The Original receipt enclosed herewith.
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, already on records.
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	N.A.
	d) 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? e)	No
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	For the Period in Consideration i.e. 1997 to-2022 i.e. 25 years at Sub-Registrar-IV, Ghaziabad, UP
	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/registrar general. If so, please name all such offices?	Yes, at Office of the Sub Registrar -IV, Ghaziabad
	c) Whether search has been made at all the offices named at (b) above?	Yes.
	d) Whether the searches in the offices of sub-registrar authorities or any other records reveal registration of multiple title documents in respect of the property in question?	Yes
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 predecessor in title/interest to the current title holder. And wherever in the Minor's interest or other clog on title is involved, search should be made for a further period,	<u>Following Documents are scrutinized and verified in Original / copies with the Bank</u> As per details given in the Para 4 of this report.  KAUSHAL KUMAR NIRMAL

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Page 5


	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).	The chain of document is complete.
9.	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.)	<u>Following Documents are scrutinized and verified in Original/photocopies with the Branch.</u> <u>Title Documents i.e. :</u> 1.Original deeds from serial No.3 as mentioned in the serial No.3(a).S.N. 4 sale deeds has been verified with copies of concern sub-registrar and found correct. Additionally, Nil
10.	If leasehold, whether: a) Lease Deed is duly stamped and Registered b) Lessee is permitted to mortgage the leasehold rights. c) Duration of the Lease/Unexpired period of lease. d) If, Sub-Lease, check the lease deed in favour of Lessee as to whether Lease Deed permits Sub-Leasing and Mortgage by Sub-Lessee also. e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)? f) Rights to get renewal of the leasehold rights and nature thereof.	NA NA Nil. NA NA NA
11.	If Govt. grant/Allotment/Lease-cum/Sale Agreement, whether: a) Grant/Agreement etc. provides for alienable rights to the mortgagor with or without conditions, b) The mortgagor is competent to create charge on such property, 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.	Yes, Sale deed is available Yes No.

12.	If occupancy rights; a) Such rights is heritable and transferable, b) Mortgagor can be created.	Yes 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.	No.
14.	If the property has been transferred by way of Gift/Settlement Deed, whether; a) The Gift Deed/Settlement Deed is duly stamped and registered; b) The Gift Deed/Settlement Deed has been attested by two witnesses; c) The Gift Deed/Settlement Deed transfers the property to Donne; d) Whether the Donne has accepted the gift by signing the Gift Deed/Settlement Deed or by a separate writing or by implications by actions; e) Whether there is any restriction on the Donor in executing the Gift Deed/Settlement Deed in question; f) Whether the Donne is in possession of the gifted property. 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; h) Any other aspect affecting the validity of the title passed through the Gift Deed/Settlement Deed.	No. --- --- --- --- --- --- ---
15.	In case Partition/Family Settlement Deeds, a) whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage; b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his shares; c) Whether the partition made is valid in	NA. NA.

KAUSHAL KUMAR NIRMAL
ADVOCATE

	law and the mortgagor has acquired a mortgage able title thereon;	NA
	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;	NA
	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?	NA
16.	Whether the title document includes any testamentary documents/will? a) In case of Wills, whether the will registered will or unregistered will? b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court? c) Whether the property is mutated on the basis of the will? d) Whether the original will is available? e) Whether the original death certificate of the testator is available? f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (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 waqf rights? b) Whether the property belongs to church/temple or any religious/other institutions having any restriction in creation of charges on such properties? c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?	No NA NA
18.	a) Where the property is a HUF/Joint family property, mortgage is created for family	No

	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?	NA
19.	a) Whether the property belongs to any trust or is subject to the rights of any trust? b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property? c) If so additional precautions/permissions to be obtained for creation of valid mortgage? d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter?	No NA NA NA
20.	a) If the property is Agricultural land, whether the local laws permit mortgage of the Agricultural land and whether there are any restrictions for creation/enforcement of mortgage? 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? c) In case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	No. NA NA
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation of security (viz Agricultural Laws, Weaker Sections, minorities, Land Laws, SEZ regulations, Coastal zone regulations, Environmental Clearance etc.)	No to the best of my knowledge.
22.	a) Whether the property is subject 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 search/enquiry.	No, as it is sold by a Govt. Authority i.e. GDA NA
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded? b) If so, whether such litigation would adversely affect the creation of a valid	No to the best of my knowledge. Do


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	mortgage or have any implication of its future enforcement? 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/making.	NO
24.	a) In case of partnership firm, whether the property belongs to the firm and the deeds is properly registered. b) Property belongs to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws? c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.
25.	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. The Property belongs to Smt.Sangeeta Gupta .
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	N.A.
27.	a) Whether any POA is involved in the chain of title? 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 irrevocable as per law. 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 Builder viz Companies/Firm/Individual or Proprietary Concerns in favor of their Partners/Employees/Authorised Representatives to sign Flat Allotment Letters, NOCs, Agreement of Sale, Sale Deeds, etc. in	No. --- --- No

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	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 the 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:- (i) Whether the original POA is verified and the title investigation is done on the basis of original POA? (ii) Whether the POA is a registered one? (iii) Whether the POA is a special or general one? (iv) Whether the POA contains a specific authority for execution of title documents in question?	No NA NA NA ---
	f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the documents in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?) g) Please comment on the genuineness of POA?	NA NA
	h) The unequivocal opinion on the enforceability and validity of the POA?	NA
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers therein and whether the same is properly executed stamped/authenticated in terms of the Law of the place, where it is executed.	No.
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	leasehold built up property NA NA

	Developer/builder;	NA
	d) Independent title verification of the Land and/or building in question;	NA
	e) Agreement for sale (duly registered);	No.
	f) Payment of proper stamp duty;	---
	g) Requirement of registration of Sale Agreement, Development Agreement, POA etc;	---
	h) Approval of building plan, permission of appropriate/local authority, etc;	---
	i) Conveyance in favour of Society/Condominium concerned;	----
	j) Occupancy Certificate/allotment letter/letter of possession;	---
	k) Membership details in the Society etc.;	-----
	l) Share Certificates;	---
	m) No Objection Letter from Society;	---
	n) All legal requirements under the Local/Municipal laws, regarding ownership of Flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Law etc.;	Yes.
	o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	---
	p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any;	-----
	q) Whether the numbering pattern of the units/flats tallies in all documents such as approved plan, agreement plan, etc'.	----
30.	Encumbrances, Allotments, and/or claims whether of Government, Central or State or other Local Authorities or Third Party claims, Liens etc. and details thereof.	Not seen in the Office of the Sub Registrar (Land/Revenue Records) from 1997- 2022. Encumbrance is subject to CERSAI verification by the bank.
31.	The period covered under the Encumbrance Certificate and the name of the person in whose favor the encumbrance is created and if so, satisfaction of charge, if any.	1997 - 2022 for 25 years. Though the property has come to the existence in 2012 only.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Latest of Property Tax Receipt for the years 2021-22 w.r.t the subject property must be submitted on record.
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No Objection Certificate under the Income Tax Act is required / obtained?	No

19
KAUSHAL KUMAR NIRMAL

34.	Details of RTC extracts/mutation extracts/Khata extracts pertaining to the property in question.	Sale deed has been executed on 23/05/2012.
35.	Whether the name of mortgagor is reflected as owner in the Revenue/Municipal/Village records?	Yes.
36.	a) Whether the property offered as security is clearly demarcated? b) Whether the demarcation/partition of the property is legally valid? c) Whether the property has clear access as per documents?	Yes. yes Yes
37.	Whether the property offered 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. The property can be identified in terms of: yes yes yes Mobile bills
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents (such as valuation report, utility bills etc.) or the actual current boundary? If so please elaborate/comment on the same.)	Boundaries are as under East : West : North : South : Not disclosed in the sale deed for Flat.
39.	If the valuation report and/or approval/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.	---- / N.A.
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.	NO
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	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	All original documents are available in the Bank.

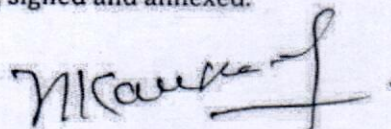
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	taken by the Bank in this regard.	
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Since, Original of title deed is available with the Bank needs no other document required.
44.	Additional aspects relevant for investigation of title as per local laws.	N.A.
45.	Additional Suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	(i)Original/ Copy of latest of Property Tax Receipt For the years 2021-22, if any? (ii)Copy of latest electricity bill.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	No. Both owners are required to create equitable mortgage.
47.	Whether the real Estate project comes under Real(Regulation and Development)Act,2016 ? b.Whether the Project is registered with the Real Estate Regulatory Authority ? If so the details of such registration are to be furnished. c.Whether the Registered agreement for the sale as prescribed in the above Act/Rules there under is executed ? d.Whether the details of the apartment/plot in question are verified with the list of number and type of apartments or plot bokked as uploaded bythe promotor in the website of Real Estate Regulatory Authority ?	NO NA NA NA- Rera Act was comes in to force in the year 2016.

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

Place: New Delhi

Date:30th. April, 2022.



(Signature of the Advocate)

(Kaushal Kumar Nirmal)

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Page 14

ANNEXURE - C
CERTIFICATE OF TITLE

I have examined the original of the Title Deed/(s) and offered as security by way of **Equitable Mortgage** and that the documents of title referred to in the opinion are valid evidence of Rights, Title and Interest and that if the said Registered/Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/Equitable Mortgage and I further certify that:

1. *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.*
2. *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 is applicable to the present case). I do not find anything adverse which would prevent the Title Holder from creating a valid Mortgage.*
3. *Following scrutiny of Land Record/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. Suspicion/Doubts, if any, has been clarified by making necessary enquiries.*
4. *There is no prior Mortgage/Charges/Encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1997 to 2022, pertaining to the Immovable property/(ies) i.e. freehold property/ Apartment /Flat/shop Bearing No1402, area 156.29 Sq. Mtrs. At 14th. Floor in the Tower-OC-5, Project Orange County, on plot No. GH-04, Ahinsa Khand-1, Indirapuram, Ghaziabad, UP Covered by the above said Title Deeds, to the best of my knowledge.*
5. *In case of second/subsequent charge in favor of the Bank, there seems to be no other mortgage/charge other than already stated in the opinion above and agreed to by the Mortgagor and the Bank.*
6. *The Mortgage if created, will be available to the Bank for the Liability of the Intending Guarantors Smt. Sangeeta Gupta W/o. Sh. Pardeep Kumar Gupta.*

I, certify that Smt. Sangeeta Gupta (owner) have a , freehold clear and marketable title over the scheduled property/(ies) i.e. Built Up freehold property Flat Bearing No.1402, area 156.29 Sq. Mtrs. In ORANGE COUNTY in Tower-OC-5, constructed on Plot No GH-04, Ahinsa Khand-1, Indirapuram, Ghaziabad Vide sale Deed dated 23/05/2012 other certify that the above Sale deed dated 23/05/2012 is seems to be genuine, on the basis of inspection of Index in the Office of the Sub Registrar-IV, Ghaziabad . I do not find anything adverse that would prevent the Title Holder from the creation of the 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.

The originals of Title Deed i.e. is available with the Owners, and other documents for schedule property, as mentioned herein under, must be submitted to the Bank, for creation of a valid and legally enforceable equitable mortgage. Hence, a valid mortgage can only be created when the originals of the Title Deed and other Documents mentioned herein under are submitted to the State Bank of India, at the earliest and then only the said mortgage would be enforceable in Law.


KAUSHAL KUMAR NIRMAL, Adv.

KAUSHAL KUMAR NIRMAL

Private & Confidential for Bank Purpose only

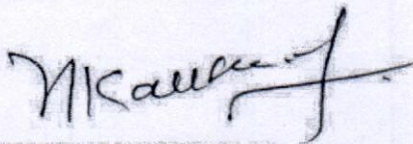
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Res: 25971604, 25153004


Page 15

In case of creation of Mortgage by Deposit of Title Deeds, I certify the deposit of following Original title deeds/documents to create a valid and enforceable mortgage. Bank Should ask the applicant to deposit the following documents:

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2. Original demand letter dated 10/05/2012. ✓
3. Original Flat Buyer Agreement dated 10/05/2012. ✓
4. Original possession certificate dated 20/05/2012. ✓
5. Original sale deed dated 23/05/2012 with map. ✓
6. Original Or self-attested copy of the latest house tax paid. ✓
7. Self-attested Copy of latest of electricity bill for the years 2022 must be submitted for record. ✓
8. Original Rectification deed duly registered with Sub-Registrar-IV, Ghaziabad after correcting floor from 13th.Floor to 14th.Floor.
9. Original Affidavit on Rs.10 non judicial stamp paper regarding nil encumbrances with regards to the scheduled property executed by the present owner in favor of State Bank of India (Format Attached).

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


(KAUSHAL KUMAR NIRMAL)
ADVOCATE


KAUSHAL KUMAR NIRMAL
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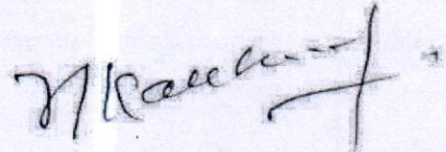
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Res. & Office : 211-H, MIG Flats
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Ph. : (R) 25971604
Fax : 011-25153004
Email : nirmalkk@hotmail.com

SCHEDULE OF THE PROPERTY (IES):

Freehold property Flat No.1402 in Tower-OC-5, on 14th. Floor
without roof rights constructed on Plot & Building No.GH-4,area
156.29 Sq.Mtrs. in ORANGE-COUNTY,in Ahinsa Khand-
1,Indirapuram,Ghaziabad,UP.



Signature of the Advocate
(Kaushal Kumar Nirmal)
ADVOCATE
Mob.9810435722

New Delhi

30/04/2022.

KAUSHAL KUMAR NIRMAL
ADVOCATE
B.Sc., L.L.B, PG DPM&IR
DIM, A&DIM, PG HRD, MBA

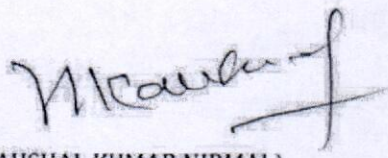
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There are no legal impediments for creation of the Mortgage under any applicable Law/Rule in force.


(KAUSHAL KUMAR NIRMAL)
ADVOCATE

AFFIDAVIT

I, Smt. Sangeeta Gupta W/o. Sh. Pradeep Kumar Gupta Resident of AG-31, Shalimar Bagh, New Delhi do hereby solemnly affirm and declare as hereunder:

1. That vide Sale Deed dated 23/05/2012 executed by and between M/s. ABA Builders Ltd. in favor of Smt. Sangeeta Gupta .vis-à-vis Registration No. 19037 at Sub-Registrar-IV, Ghaziabad. I Smt. Sangeeta Gupta is the title holders and in possession of one apartment No. 1402 at Tower -OC-5, on 14th. Floor, Plot & Building No. CH-4, Ahinsa Khand-1, Indirapuram, Ghaziabad property, except for what is specifically mentioned herein. No taxes or levies or fees payable to any municipal or other statutory authorities in respect of this property.

3. That presently the aforesaid property is not the subject matter of any agreement of sale or other agreements or attachment, injunction from any court or statutory authorities.

4. That there is no litigation pending in respect of this property.

5. That I shall deposit the original Title Deeds and other Documents as well as the sale deed registered 23/05/2012, as required and as per the Instructions of the State Bank of India.

6. That the copies of the Title Deeds deposited by us are genuine and are not duplicate or fabricated one.

7. That no interest in favor of any third party is created in respect of the property.

DEPONENT

VERIFICATION:-

Verified at Delhi on thisday of April /May 2022, that the contents of the affidavit are true and correct to the best of my knowledge and no part of it is wrong. Nothing material has been concealed there from.

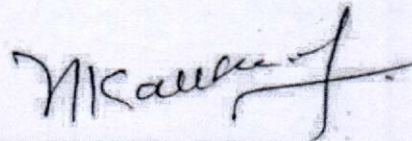
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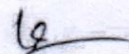
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ADVOCATE



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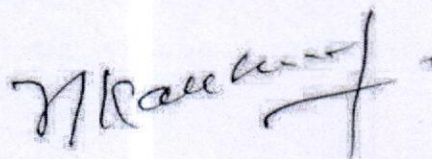
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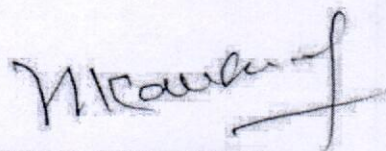
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