



NAVNEET TRIPATHI  
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प्रज्ञानसू बहस

TITLE INVESTIGATION REPORT

Ref. 41/2023/SME

Date- 01.02.2023.

To,

AGM/Chief Manager,  
State Bank of India,  
SME- LAHORI GATE,  
DELHI

BORROWERS :-

M/S MUBARAK OVERSEAS PVT. LTD.

(1) SMT. URMIL GUPTA (2) SHRI PRADEEP KUMAR GUPTA (3) SHRI  
ASHISH GUPTA and (4) SMT. RITU GUPTA

Property:

ONE SHOP ON GROUND FLOOR (WITHOUT ITS ROOF RIGHTS),  
HAVING ITS CARPET AREA 56.01 SQ. YDS., FORMING PART OF  
COMMERCIAL PROPERTY BUILT ON PLOT NO. 140, BEARING  
MUNICIPAL. NO. 5181-5182, SITUATED AT NAYA BAZAR, DELHI.



OFFICE AT- NI-B, JANGPURA-EXTENSION, NEW DELHI.  
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EMAIL ADDRESS: navneettripathi302@gmail.com



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**ANNEXTURE-B:**

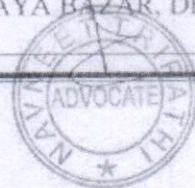
**REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE  
PROPERTY**

Sl. No.	Particulars:	Comments:
1.	(a) Name of the Branch/Business Unit/Office Seeking Opinion:	State Bank of India, SME, LAHORI GATE, Delhi.
	(b) Reference No. and Dated of the Letter under the cover of which the documents tendered for security are forwarded:	NIL
	(c) Name of the Borrower:	M/S MUBARAK OVERSEAS PVT. LTD.
2.	a) Type of Loan	NIL
	b) Type of property	COMMERCIAL
3.	(a) Name of the Unit/Concern/Company/Person Offering the property(ies) as Security:	(1) SMT. URMIL GUPTA (2) SHRI PRADEEP KUMAR GUPTA (3) SHRI ASHISH GUPTA and (4) SMT. RITU GUPTA
	(b) Constitution of the Unit/Concern/Person/Body/Authority offering the Property for creation of Charge:	PERSON'S
	C) State as to under what capacity is security offered (whether as joint applicant or Borrower or as Guarantor, etc.):	Guarantor/Mortgagor.
4.	a) Value of Loan (Rs. in crores)	AS PER SANCTION LETTER
5.	Complete or Full Description of the Immoveable Property(ies) offered as Security including the following details:	ONE SHOP ON GROUND FLOOR (WITHOUT ITS ROOF RIGHTS), HAVING ITS CARPET AREA 56.01 SQ. YDS., FORMING PART OF COMMERCIAL PROPERTY BUILT ON PLOT NO. 140, BEARING MUNICIPAL. NO. 5181-5182, SITUATED AT NAYA BAZAR, DELHI.

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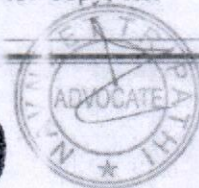


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a) Survey No.	Not Applicable.			
b) Door/House No. (In case of house property)	ONE SHOP ON GROUND FLOOR (WITHOUT ITS ROOF RIGHTS). FORMING PART OF COMMERCIAL PROPERTY BUILT ON PLOT NO. 140, BEARING MUNICIPAL NO. 531-5182.			
c) Extent/Area including plinth/built up area in case of House property.	HAVING ITS CARPET AREA 50.01 SQ. YDS.,			
d) Location like name of the place, village, city, registration, sub District etc. Boundaries.	SITUATED AT NAYA BAZAR, DELHI AND BOUNDED AS UNDER -  ON THE NORTH BY... PROPERTY NO. 5179-80. ON THE SOUTH BY... COMMON WALL WITH REMAINING PORTION OF THE SAID PROPERTY. ON THE EAST BY... MAIN ROAD NAYA BAZAR. ON THE WEST BY... RAILWAY LAND.			
<p>6. a) Particulars of the documents scrutinized-serially and chronologically.</p> <p>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.</p> <p style="text-align: center;"><b><u>THE ORIGINALS ARE ALREADY MORTGAGED WITH SBI.</u></b></p>				
Sl. No.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized

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				by the advocate.
1.	10/10/1919	Perpetual Lease deed executed by Secretary of State of India in favor of Sh.Jogi Dass S/o.Sh.Baghwant Dass proprietor M/s.Ram Gopal Bhawan Dass, for Plot, No.140 Municipal No.5181- 5182, area 238.33 Sq.Yards, situated at Grastin Bistion Road now known as Naya Bazar, Delhi, duly Registered as Document No.2964 in the book No.1, Volume No.5 on pages 155 to 160 registered on 10/10/1919.	<b>PHOTOCOPY</b>	NO
2.	25/05/1996	Relinquishment Deed was executed by Sh. Praduman Kumar as GPA holder of all 1) Smt.Pushpa Sevi (2)Smt. Bimla Modi (3)Smt.Sushila Poddar & (4) Smt.Meera Khemka in favor of Sh. Krishan Kumar, duly Registered as Document No.4359, in the book No.1, Volume No.7227 on pages 81 to 83, registered on dated 25/05/1996.	<b>PHOTOCOPY</b>	NO
3.	06/08/2002	Sale Deed executed by Sh. Krishan Kumar in favor of (1) Smt. Urmil Gupta (2) Shri Pradeep Kumar Gupta (3) Shri Ashish Gupta and (4) Smt. Ritu Gupta, for One shop on Ground Floor (without its roof rights), having its carpet area 56.01sq. yds., forming part of property bearing Mpl. Nos. 5181- 5182, situated at Naya Bazar, Delhi, duly Registered as Document No.3584, in the book No.1, Volume No.581 on pages 42 to 51, registered on dated 06/08/2002.	<b>ORIGINAL</b>	YES
7.	a)	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.)	Not applicable	
	b)	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?	Not applicable	

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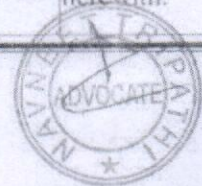
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	c) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	Not applicable
8.	a) Whether the records of Registrar office or Revenue Authorities relevant to the property in question are available for verification through any online Portal or computer System?	Not applicable
	b) Whether such online computer records are available, whether any verification or Cross Checking are made and the comments/findings in the regards ?	Not applicable
	c) Whether the genuineness of stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No.
	d) Whether proper registration of documents completed. Details thereof to be provided.	Yes detailed in Para no.10(a).
9.	a) Property offered as security falls within the jurisdiction of which Sub-Registrar Office?	Sub-Registrar- SR-1 KASHMERE GATE (DELHI) 1994- 2023
	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 name all such offices?	No, only in aforementioned
	c) Whether search has been made at all the offices named at (b) above?	Yes, as mentioned above.
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No.
10	a) 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.	Fully detailed in the Schedule 'I' attached herewith.

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	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 Minor interest involved.
	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.	No
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.)	Ownership as Lease-Hold Rights
	If Ownership Rights,	No
	a) Details of the Conveyance Documents	Not applicable
	b) Whether the document is properly stamped.	Not applicable
	c) Whether the document is properly registered.	Not applicable
	If leasehold, whether;	YES
	a) The Lease Deed is duly stamped and registered	YES
	b) The lessee is permitted to mortgage the Leasehold right.	Permission Shall be Obtained.
	c) duration of the Lease/unexpired period of lease,	As per Terms of DDA
	d) if, a sub-lease, check the lease deed in favor of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	Not applicable, Further Sale Deed is executed.
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Yes
	f) Right to get renewal of the leasehold rights and nature thereof.	As per Terms of DDA

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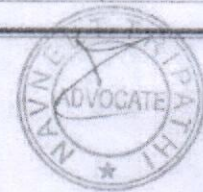
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		and Master Plan Delhi.
	If Govt. grant/ allotment/Lease-cum/Sale Agreement / Occupancy / Inam Holder /Allottee etc, whether;	No
	a) grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	Not Applicable
	b) the mortgagor is competent to create charge on such property?	Not Applicable
	c) any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	Not Applicable
	If occupancy right, whether,	Not Applicable
	(a) Such right is heritable and transferable;	Not Applicable
	(b) Mortgage can be created.	Not Applicable.
12	Has the property been transferred by way of Gift/Settlement Deed	NO
	a) The Gift/Settlement Deed is duly stamped and registered;	Not Applicable
	b) The Gift/Settlement Deed has been attested by two witnesses;	Not Applicable
	c) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	Not Applicable
	d) The Gift/Settlement Deed transfers the property to Donee:	Not Applicable
	e) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by actions?	Not Applicable
	f) Whether the Donee is in possession of the gifted property?	Not Applicable
	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;	Not Applicable
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not Applicable
13	Has the property been transferred by way of partition / family settlement deed.	NO

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	a) whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage	Not Applicable
	b) Whether mutation has been effected	Not Applicable
	c) Whether the mortgagor is in possession and enjoyment of his share.	Not Applicable
	d) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Not Applicable
	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.	Not Applicable
	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?	Not Applicable
14	Whether the title documents include any testamentary documents /wills?	NO
	a) In case of wills, whether the will is registered will or unregistered will?	Not applicable.
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not applicable.
	c) Whether the property is mutated on the basis of will?	Not Applicable
	d) Whether the original will is available?	Not applicable.
	e) Whether the original death certificate of the testator is available?	Not applicable.
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	Not applicable.
	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.	Not applicable.
15	Whether the property is subject to any waft rights / belongs to church / temple or any religious / other institutions	NO

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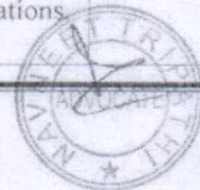


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	(a) Any restriction in creation of charges on such properties?	Not Applicable
	(b) precautions/permission, if any in respect of the above cases of creation of mortgages?	Not Applicable
16	a) Where the property is a HUF/joint family property?	NO
	b) Whether mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not Applicable
	c) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
17	a) Whether the property belongs to any trust or is subject to the rights of any trust?	NO
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not Applicable
	c) If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable
18.	Is the property an Agricultural land.	NO
	a) whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	Not Applicable
	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?	Not applicable.
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	Not Applicable
19	a) Whether the property is affected by any local laws or special enactments or other regulations having a bearing on the security creation / mortgage (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.)?	NO

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	b)	Additional aspects relevant for investigation of title as per local laws.	Not Applicable
20	a)	Whether the property is subject to any pending or proposed land acquisition proceedings?	NO
	b)	Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry?	Not Applicable
21	a)	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	NO, However in country there is no any centralized system through which information regarding litigation in the court/forum over the property could be ascertained.  Therefore as precautionary measures Bank is advised to obtain an affidavit from the owner that there is no pending litigation over the property.
	b)	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not Applicable
	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/markings?	Not Applicable
22	a)	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	Not applicable.
	b)	Property belonging to partner(s), whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable
	c)	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	Not Applicable

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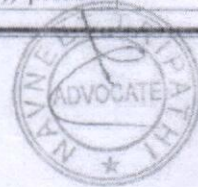


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23	a) Whether the property belongs to a Limited Company, check the Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	NO
	b1) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ? Yes / No.	Not Applicable
	b2) 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) ?	Not applicable.
	b3) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ?	Not applicable.
	b4) If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	Not Applicable.
24	In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite solutions, bye-laws.	Not Applicable
25	a) Whether any POA is involved in the chain of title during the period of search?	NO.
	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.	Not Applicable
	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).	Not Applicable
	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.	Not applicable.
	e) In case of Common POA (i.e. POA other than Builder's POA), please	

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	clarify the following clauses in respect of POA.	Not Applicable
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	Not Applicable.
	ii) Whether the POA is a registered one?	Not Applicable.
	iii) Whether the POA is a special or general one?	Not Applicable.
	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?)	Not Applicable.
	g) Please comment on the genuineness of POA?	Not Applicable
	h) The unequivocal opinion on the enforceability and validity of the POA.	Not Applicable
26	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
27	I. if the property is a flat/apartment or residential/commercial complex.	COMMERCIAL
	a) Promoter's/Land owner's title to the land/building;	Yes
	b) Development Agreement/Power of Attorney;	Not applicable
	c) Extent of authority of the Developer/builder;	Not applicable
	d) Independent title verification of the Land and/or building in question;	No
	e) Agreement for sale (duly registered);	Not applicable.
	f) Payment of proper stamp duty;	Yes, paid.
	g) Requirement of registration of sale agreement, development agreement, POA, etc.;	Not Applicable
	h) Approval of building plan, permission of appropriate/local authority, etc.;	Not applicable.

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i)	Conveyance in favor of Society/Condominium concerned;	Yes
j)	Occupancy Certificate/allotment letter/letter of possession;	Not applicable
k)	Membership details in the Society etc.;	Not Applicable
l)	Share Certificates;	Not Applicable
m)	No Objection Letter from the Society;	Not Applicable
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, All Legal requirement is complete.
o)	Requirements, for noting the Bank charges on the records of the Housing Society, if any;	Not Applicable
p)	If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	Not applicable
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 the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	Not Applicable
II.C)	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not Applicable
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 website of Real Estate Regulatory Authority?	Not Applicable
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.	<i>No encumbrance is found as per the available records of Concerned Sub Registrar-SR-I KASHMERE GATE (DELHI)</i>

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		EXCEPT THE ONGOING LOAN OF SBI.
29	The period covered under the Encumbrances Certificate and the name of the person in whose favor the encumbrance is created and if so, satisfaction of charge, if any.	1994-2023  Search receipts are annexed herewith.
30	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Bank shall obtain latest Property Tax paid receipts, along with other Utility Bills from the borrowers.
31	a) Urban land ceiling clearance, whether required and if so, details thereon	Not applicable
	b) Whether No Objection Certificate under the Income Tax Act is required / obtained?	As per section 281 of Income tax Act The said Act provide that NOC of it department is to be obtained before creating charge on the immovable property therefore it is advised that either NOC of income tax department be taken or the affidavit undertaking of the borrower be taken to the effect that neither any attachment notice was issued by the it department to the borrower (individual company firm) before creating charge qua the property referred above nor any attachment proceeding of it department are pending at present with respect to the property mortgaged

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		with the bank,
32	a) Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	Not Applicable.
	b) Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes, Mutation shall be obtained from the borrowers/owners.
33	a) Whether the property offered as security is clearly demarcated?	Yes
	b) Whether the demarcation/ partition of the property is legally valid?	Yes
	c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case maybe).	Yes
34	a) Whether the property can be identified from the following documents, 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 NA Yes All The Latest Utilities bills shall be obtained from the borrowers.
	B) Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	No discrepancy found.
35	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).	Not Made available.
36	a) 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

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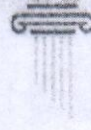
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		can take the possession of the aforesaid property under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules made under there and the said property is covered under Securitization of Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
	b) Property is SARFAESI compliant(Y/N)	Yes <input checked="" type="checkbox"/>
37	a) 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 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.	Originals along with other Documents are Verified.
38	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	AS PER ANNEXURE - "C"
39	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	M/S MUBARAK OVERSEAS PVT. LTD.  (1) SMT. URMIL GUPTA (2) SHRI PRADEEP KUMAR GUPTA (3) SHRI ASHISH GUPTA and (4) SMT. RITU GUPTA

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SCHEDULE

>> Description of the Chain of Title from the Mother Deed to the latest Title Deed:

That there is no defect in chain of title and the chain of title is complete in all respect. The owner of the said property has clear legal and valid marketable title.

WHEREAS, Perpetual Lease deed executed by Secretary of State of India in favor of Sh. Jogi Dass S/o. Sh. Baghwan Dass proprietor M/s. Ram Gopal Bhawan Dass, for Plot, No. 140 Municipal No. 5181-5182, area 238.33 Sq. Yards, situated at Gristi Bistion Road now known as Naya Bazar, Delhi, duly Registered as Document No. 2964 in the book No. 1, Volume No. 5 on pages 155 to 160 registered on 10/10/1919.

THEREAFTER, Sh. Jogi Dass died intestate after leaving behind his only son named as Sh. Murari Lal.

THEREAFTER, the aforesaid property was mutated in the name of Sh. Murari Lal by Delhi Development Authority in the year 1969-70 vide khatouni No. 23 Khasra No. 216.

THEREAFTER, Sh. Murari Lal died intestate on 26/11/1989 leaving behind following legal heirs,

- (1) Smt. Pushpa Devi
- (2) Smt. Bimla Modi
- (3) Smt. Sushila Poddar
- (4) Smt. Meera Khemka
- And (5) Sh. Krishan Kumar

THEN, Relinquishment Deed was executed by Sh. Praduman Kumar as GPA holder of all 1) Smt. Pushpa Sevi (2) Smt. Bimla Modi (3) Smt. Sushila Poddar & (4) Smt. Meera Khemka in favor of Sh. Krishan Kumar, duly Registered as Document No. 4359, in the book No. 1, Volume No. 7227 on pages 81 to 83, registered on dated 25/05/1996.

THEN, Sale Deed executed by Sh. Krishan Kumar in favor of (1) Smt. Urmil Gupta (2) Shri Pradeep Kumar Gupta (3) Shri Ashish Gupta and (4) Smt. Ritu Gupta, for One shop on Ground Floor (without its roof rights), having its carpet area 56.01 sq. yds., forming part of property bearing Mpl. Nos. 5181-5182, situated at Naya Bazar, Delhi, duly Registered as Document No. 3584, in the book No. 1, Volume No. 581 on pages 42 to 51, registered on dated 06/08/2002.

Date: 01.02.2023.



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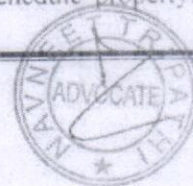
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ANNEXURE: "C"

CERTIFICATE OF TITLE

- 1) I have examined the Original Title Deed scheduled hereunder which is owned by (1) SMT. URMIL GUPTA (2) SHRI PRADEEP KUMAR GUPTA (3) SHRI ASHISH GUPTA and (4) SMT. RITU GUPTA who will be mortgaging above said property by way of Equitable Mortgage and that the document 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 requirement of creation of equitable mortgage and we further certify that
- 2) I have examined Original Title deed/Sale Deed along with other document detailed under para 4 of the above TIR report, taking into account all the guidelines.
- 3) I confirm having made a search in the land/revenue records. We also confirm having verified and checked the records of the Concerned Sub Registrar. We do not find anything adverse which would prevent the title holders from creating a valid mortgage. We are responsible, if any loss is caused to the bank due to negligence on our part or by our agent in making search.
- 4) That we hereby certify the title deed, suspicious/doubt, if any has been clarified by making necessary enquiries. Further it is certified that we have verified all the registered Deeds of book no.1 from the index register available in the office of concerned SR. Further we have scrutinized the Photocopies/Original title documents and verified the title deed/Agreements favoring borrowers and rest of the chain/deed. After going through the careful perusal of the chain documents and its verification from the index register, we are of the opinion that the title of the chain is clear and title deed is valid.
- 5) There have made search for the 1994 to 2023. No prior encumbrance could be seen from the search as mentioned in the TIR pertaining to the immovable property covered by above said title deed. The property is free from all encumbrances. **EXCEPT THE ONGOING LOAN OF SBI- SME- LAHORI GATE, DELHI.**
- 6) In mortgage if created, will be available to the bank for the liability of the intending borrowers cum owners.
- 7) That there is no interest of minor involved in the said property, whatsoever.
- 8) The Mortgage if created, will be available to the Bank for the Liability of Intending Borrower **M/S MUBARAK OVERSEAS PVT. LTD.**
- 9) I certify (1) SMT. URMIL GUPTA (2) SHRI PRADEEP KUMAR GUPTA (3) SHRI ASHISH GUPTA and (4) SMT. RITU GUPTA are the owner of the property and have an absolute, clear legal and valid marketable title over the schedule property. I further

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certify that the above Original title deeds are genuine and valid mortgage can be created and the said Mortgage would be enforceable.

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

**DOCUMENTS THAT SHALL BE OBTAINED FROM THE BORROWERS FOR  
ENFORCEABLE MORTGAGE IN THE BANK:-**

1. **PHOTOCOPY/ CERTIFIED COPY**, Perpetual Lease deed executed by Secretary of State of India in favor of Sh.Jogi Dass S/o.Sh.Bagwan Dass proprietor M/s.Ram Gopal Bhawan Dass, for Plot, No.140 Municipal No.5181- 182, area 238.33 Sq.Yards, situated at Grastin Bistion Road now known as Naya Bazar, Delhi, duly Registered as Document No.2964 in the book No.1, Volume No.5 on pages 155 to 160 registered on 10/10/1919.
2. **PHOTOCOPY/ CERTIFIED COPY**, Relinquishment Deed was executed by Sh. Praduman Kumar as GPA holder of all 1) Smt.Pushpa Devi (2)Smt. Bimla Modi (3)Smt.Sushila Poddar & (4) Smt.Meera Khemka in favor of Sh. Krishan Kumar, duly Registered as Document No.4359, in the book No.1, Volume No.722 on pages 81 to 83, registered on dated 25/05/1996.
3. **ORIGINAL**, Sale Deed executed by Sh. Krishan Kumar in favor of (1) Smt. Urmil Gupta (2) Shri Pradeep Kumar Gupta (3) Shri Ashish Gupta and (4) Smt. Ritu Gupta, for One shop on Ground Floor (without its roof rights), having its carpet area 56.01sq. yds., forming part of property bearing Mp1. Nos. 5181-5182, situated at Naya Bazar, Delhi, duly Registered as Document No.3584, in the book No.1, Volume No.581 on pages 42 to 51, registered on dated 06/08/2002.
4. Ground Rent Paid Receipts to DDA / Renewal of Rights for aforesaid Property.
5. NOC to create Mortgage from DDA for aforesaid Property.
6. Mutation Letter in favor of the Owner for aforesaid property.
7. Latest paid Property Tax along with other Utility Bills (Electricity, water Etc.) Receipts.
8. An Affidavit of Non-Encumbrance or any kind of litigation.

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

It is Certified that the property is SARFAESI Complied.

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SCHEDULE OF THE PROPERTY

ONE SHOP ON GROUND FLOOR (WITHOUT ITS ROOF RIGHTS), HAVING  
ITS CARPET AREA 56.01 SQ. YDS., FORMING PART OF COMMERCIAL  
PROPERTY BUILT ON PLOT NO. 140, BEARING MUNICIPAL. NO. 5181-  
5182, SITUATED AT NAYA BAZAR, DELHI.



NAVNEET TRIPATHI  
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NAVNEET TRIPATHI  
ADVOCATE

प्रमाणित दस्तावेज  
ORIGINAL RECEIPT

Sub Registrar Office : Sub Registrar I

Cash Receipt

Receipt-B

Original

Slip No. 225,533  
BBook Type Inspection  
Applicant Name NAVNEET TRIPATHI ADV  
Mobile No. 9968967238  
Address NI B JANGPURA EXT DELHI  
From Date 01-01-1994  
Calculated Fee 300  
Print Date 30/01/2023

Payment Date 30/01/2023  
Payment Mode POS  
TID 35208

To Date 31-12-1996  
Paid Fee 300

Initials of the Officer of Registration Office  
Sub Registrar I  
Central I

1/25/23, 5:17 AM

BBOOK

Sub Registrar Office : Sub Registrar I

Cash Receipt

Receipt-B

Original

Slip No. 225,493  
BBook Type Inspection  
Applicant Name HEMANT KUMAR DARBRA  
Mobile No. 9971584145  
Address 661 SAKET COURT DELHI  
From Date 01-01-1997  
Calculated Fee 2,700  
Print Date 30/01/2023

Payment Date 30/01/2023  
Payment Mode POS  
TID 35208

To Date 30-01-2023  
Paid Fee 2,700

Initials of the Officer of Registration Office  
Sub Registrar I  
Central I



