



Radhika P R  
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Date: 31-07-2023

To

The Chief Manager,  
Punjab National Bank,  
MCC, Noida



Dear Sir,

Re : Legal Opinion on investigation of title, in respect of **Residential Apartment bearing No. 1102, 11th Floor, Tower-D, in the residential complex known as "Princetown", having 905 sq ft of super built up area and proportionate share in common areas with one covered car parking space and 0.1217% undivided share in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Dasaraholli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas (3 acres 12 guntas comprised in sy no. 11 and 4 acres 13 guntas comprised in sy no. 12 situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk).**

**DESCRIPTION OF THE PROPERTY (SCHEDULE PROPERTY):**

**SCHEDULE A PROPERTY**

All that piece and parcel of residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Dasaraholli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas (3 acres 12 guntas comprised in sy no. 11 and 4 acres 13 guntas comprised in sy no. 12 situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk). and bounded on the

East by : Public road and property bearing sy no. 10  
West by : Government Road  
North by : Property bearing sy no. 8, 13 and 14  
South by : Military Camp, Mallasandra Village Boundary and property of Doreswamy

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**SCHEDULE B PROPERTY**

0.1217% undivided share, right, title and interest in schedule A property.

**SCHEDULE C PROPERTY**

Residential Apartment bearing No. 1102, 11th Floor, Tower-D, in the residential complex known as "Princetown", having 905 sq ft of super built up area and proportionate share in common areas with one covered car parking space in schedule A property

**NAME OF THE TITLE HOLDER/ BORROWER:**

- Mrs. Asha Gupta W/o Mr. Sanjay Gupta

**LIST OF DOCUMENTS PERUSED : (original)**

1. Order in case no.1, 6 and 7/1959-60 passed by Special Deputy Commissioner for Abolition of Inams, Bangalore in the name of K.Muninarasimhaiah.
2. Endorsement dated 29-02-1964 issued by Special Deputy Commissioner for Abolition of Inams, Bangalore in the name of K.Muninarasimhaiah.
3. Mutation Register Extract bearing MR No. 11/1961-62
4. Death Certificate of K.Muninarasimhaiah issued by Corporation of the City of Bangalore (died on 31-11-1970)
5. Family tree of K.Muninarasimhaiah
6. Mutation Register Extract bearing IHC No. 1/1970-71
7. Sale deed dated 01-05-1975 registered as Document no. 536/1975-76 Book 1 Volume 2990 at pages 44-46 in the Office of the Sub Registrar Bangalore North Taluk executed by M.Jayanthi in favour of Jayalakshamma.
8. Sale deed dated 28-05-1975 registered as Document no. 968/1975-76 Book 1 Volume 2973 at pages 246-248 in the Office of the Sub Registrar Bangalore North Taluk executed by M.Jayanthi in favour of Jayalakshamma.
9. Mutation Register Extract bearing MR No . 4/1975-76

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10. Mutation Register Extract bearing MR No. 5/1975-76
11. Official Memorandum dated 15-05-2004 bearing no. BDS/ ALN/ SR/N/12/2004-05 issued by Deputy Commissioner Bangalore District.
12. Gift deed dated 26-10-2005 registered as Document no. 12652/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Raghu, A.R.Anjula W/o A.R.Raghu, A.R.Balaji Darshith S/o A.R.Raghu.
13. Gift deed dated 26-10-2005 registered as Document no. 12656/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Srinivas, A.Asha Srinivas W/o A.R.Srinivas and A.S.Tejus S/o A.R.Srinivas..
14. Gift deed dated 26-10-2005 registered as Document no. 12658/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Prasad and A.P.Lakshmi Gowri W/o A.R.Prasad.
15. Gift deed dated 26-10-2005 registered as Document no. 12669/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Dilip kumar and A.D.Pramila W/o A.R.Dilip kumar.
16. Release deed dated 07-09-2006 registered as Document no. 3082/2006-07 Book 1 stored in CD No. BSGD81 in the Office of the Sub Registrar Basawangudi executed by P.S.Bharathi D/o late A.D.Rathnum and A.R.Jayalaskhmma in favour of A.R.Srinivas, A.R.Prasad, A.R,Raghu and A.R.Dilip kumar.
17. Release deed dated 14-09-2006 registered as Document no. 38171/2006-07 Book 1 stored in CD No. BLND328 in the Office of the Sub Registrar Bangalore North Taluk executed by

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A.R.Gopinath S/o late A.D.Rathnum in favour of his brothers, namely A.R.Srinivas, A.R.Prasad, A,R,Raghu and A.R.Dilip kumar.

18. Declaration dated 13-09-2006 executed by A.R.Gopinath
19. Declaration dated 13-09-2006 executed by P.S.Bharathi
20. Sale deed dated 16-07-2007 registered as Document no. 274/2007-08 Book 1 stored in CD No. PNYD401 in the Office of the Sub Registrar Peenya executed by A.R.Srinivas, A.R.Prasad, A,R,Raghu and A.R.Dilip kumar and their family members in favour of M/s Marigold Properties.
21. Special notice dated 04-08-2009 issued by BBMP
22. Khata Certificate dated 04-08-2009 issued by BBMP
23. Khata Extract dated 04-08-2009 issued by BBMP
24. Index of land and Record of rights
25. Survey sketch
26. Village Map
27. Atlas
28. Tippani
29. Akarbandh
30. Endorsement under section 79A and B of KLR Act 1961 issued by Assistant Commissioner
31. NIL Tenancy Endorsement under the provisions of KLR Act 1961 issued by Assistant Commissioner
32. PTCL Endorsement dated 20-07-2006 issued by Assistant Commissioner
33. RTC for the period from 1965-66 to 2005-06
34. NOC dated 10-09-2007 issued by BWSSB
35. NOC dated 26-11-2007 issued by Karnataka State Fire and Emergency Services
36. NOC dated 09-01-2008 issued by BESCOM
37. NOC dated 19-03-2008 issued by Airport Authority of India.
38. NOC dated 15-09-2008 issued by KSPCB

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39. NOC dated 19-03-2009 issued by State Level Environment Impact Assessment Authority.
40. Order dated 01-08-2009 issued by Bangalore Development Authority (BDA)
41. Licence and approved building plan dated 04-01-2010 bearing LP No. 59/2009-10 issued by Bruhat Bangalore Mahanagara Palike (BBMP).
42. Occupancy certificate dated 06-01-2017 issued by BBMP
43. Encumbrance Certificate for the period from 01-04-1965 to 31-03-1989
44. Encumbrance Certificate for the period from 01-04-1989 to 31-03-2004
45. Encumbrance Certificate for the period from 01-04-2004 to 31-03-2010
46. Sale deed dated 26-12-2016 registered as Document No. 3955/2016-17 Book 1 stored in CD No. RJND299 in the Office of the Sub Registrar Rajajinagar executed by M/s Marigold Properties in favour of Asha Gupta.
47. Special notice dated 07-03-2017 issued by BBMP in the name of Asha Gupta
48. Khata Certificate dated 31-03-2017 issued by BBMP in the name of Asha Gupta
49. Khata Extract dated 31-03-2017 issued by BBMP in the name of Asha Gupta
50. Tax paid receipt issued by BBMP for the year 2022-23.
51. Encumbrance certificate for the period from 26-01-2016 to 01-08-2017
52. Encumbrance Certificate for the period from 01-04-2017 to 05-10-2020

**FLOW OF TITLE:**

- Upon perusal of the documents listed above, it is learned that land bearing survey no. 11 measuring 4 acres 38 guntas excluding 10 guntas B kharab and survey no. 12 measuring 4 acres 13 guntas excluding 3 guntas kharab situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk was originally a jodi inam land and Mysore (Personal and Miscellaneous) Inams Abolition Act 1954 came in to force and the above said land vested with Government of Mysore.

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- Thereafter K.Muninarasimhaiah made an application for grant of occupancy right of the above said properties and the same was allowed vide Order in case no.1, 6 and 7/1959-60 passed by Special Deputy Commissioner for Abolition of Inams, Bangalore.
- Further an Endorsement dated 29-02-1964 issued by Special Deputy Commissioner for Abolition of Inams, Bangalore, in the name of K.Muninarasimhaiah confirming the same.
- Mutation Register Extract bearing MR No. 11/1961-62 discloses that K. Muninarasimhaiah was registered as the Khatedar of the above said properties in revenue records.
- Death Certificate of K.Muninarasimhaiah issued by Corporation of the City of Bangalore reveals that the said K. Muninarasimhaiah died on 31-11-1970.
- Family tree of K.Muninarasimhaiah reveals that the said K. Muninarasimhaiah died intestate leaving behind his wife K. Chinnamma and only daughter M.Jayanthi as his surviving legal heirs to succeed his estates.
- Mutation Register Extract bearing IHC No. 1/1970-71 discloses that after the demise of K. Muninarasimhaiah, khata of the above said properties have been transferred in the name of K. Chinnamma and M. Jyanthi.
- It is learned that the said K. Chinnamma also died intestate leaving behind her only daughter M.Jayanthi to succeed her estates.
- Thereafter vide Sale deed dated 01-05-1975 registered as Document no. 536/1975-76 Book 1 Volume 2990 at pages 44-46 in the Office of the Sub Registrar Bangalore North Taluk the said M.Jayanthi sold the above said 4 acre 38 guntas and 10 guntas B kharab in sy no. 11 in favour of Jayalakshamma.
- Vide another Sale deed dated 28-05-1975 registered as Document no. 968/1975-76 Book 1 Volume 2973 at pages 246-248 in the Office of the Sub Registrar Bangalore North Taluk the said M.Jayanthi sold the above said 4 acres 13 guntas and 3 guntas kharab in sy no. 12 in favour of Jayalakshamma.

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- Further the said Jayalakshamma got transferred the khata of the above said properties in sy nos. 11 and 12 in her name as evident from Mutation Register Extract bearing MR No . 4/1975-76 and Mutation Register Extract bearing MR No. 5/1975-76
- Subsequently vide Official Memorandum dated 15-05-2004 bearing no. BDS/ ALN/ SR/N/12/2004-05 issued by Deputy Commissioner Bangalore District, the above said 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12 got converted from agricultural to nonagricultural residential purpose.
- Thereafter vide the following Gift deeds, the said A.R.Jayalakshamma gifted the above said residentially converted land measuring 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12 in favour of her four sons and their families as follows.
  - Gift deed dated 26-10-2005 registered as Document no. 12652/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Raghu, A.R.Anjula W/o A.R.Raghu, A.R.Balaji Darshith S/o A.R.Raghu. (25% undivided share right title and interest in 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12)
  - Gift deed dated 26-10-2005 registered as Document no. 12656/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Srinivas, A.Asha Srinivas W/o A.R.Srinivas and A.S.Tejus S/o A.R.Srinivas. (25% undivided share right title and interest in 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12)
  - Gift deed dated 26-10-2005 registered as Document no. 12658/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Prasad and A.P.Lakshmi Gowri W/o A.R.Prasad. (25% undivided share right title and interest in 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12)





- Gift deed dated 26-10-2005 registered as Document no. 12669/2005-06 Book 1 stored in CD No. BLND191 in the Office of the Sub Registrar Bangalore North Taluk executed by A.R.Jayalakshamma in favour of her son A.R.Dilip kumar and A.D.Pramila W/o A.R.Dilip kumar. (25% undivided share right title and interest in 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12)
- Later on a Release deed dated 07-09-2006 registered as Document no. 3082/2006-07 Book 1 stored in CD No. BSGD81 in the Office of the Sub Registrar Basawangudi was executed by P.S.Bharathi D/o late A.D.Rathnum and A.R.Jayalaskhmma in favour of A.R.Srinivas, A.R.Prasad, A,R,Raghu and A.R.Dilip kumar releasing all the right title and interest of P.S.Bharathi D/o late A.D.Rathnum and A.R.Jayalaskhmma in the above said 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12 and also confirmed the above said gift deeds in favour of A.R.Srinivas, A.R.Prasad, A,R,Raghu and A.R.Dilip kumar.
- Another Release deed dated 14-09-2006 registered as Document no. 38171/2006-07 Book 1 stored in CD No. BLND328 in the Office of the Sub Registrar Bangalore North Taluk was executed by A.R.Gopinath S/o late A.D.Rathnum in favour of his four brothers, namely A.R.Srinivas, A.R.Prasad, A,R,Raghu and A.R.Dilip kumar releasing all his right title and interest in the above said 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12 and also confirmed the above said gift deeds in favour of his four brothers, namely A.R.Srinivas, A.R.Prasad, A,R,Raghu and A.R.Dilip kumar.
- Subsequently vide Sale deed dated 16-07-2007 registered as Document no. 274/2007-08 Book 1 stored in CD No. PNYD401 in the Office of the Sub Registrar Peenya the said A.R.Srinivas, A.R.Prasad, A,R,Raghu and A.R.Dilip kumar and their family members sold the above said residentially converted land measuring 4 acre 38 guntas in sy no. 11 and 4 acres 13 guntas in sy no. 12 in favour of M/s Marigold Properties.
- Vide Special notice dated 04-08-2009, BBMP assessed the above said properties in to taxes and assigned Municipal no. 1 for 3 acres 25 guntas in sy no. 11 and 4 acres 13 guntas in sy no.



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12 situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk and Municipal no. 2 for the remaining 1 acre 13 guntas in sy no. 11 situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk as evident from Khata Certificate dated 04-08-2009 issued by BBMP and Khata Extract dated 04-08-2009 issued by BBMP

- Index of land and Record of rights disclose the name of the respective owners during the respective period.
- Survey sketch, Village Map, Atlas, Tippani and Akarbandh disclose the size, shape, extent and location of the above said property.
- Endorsement issued by Assistant Commissioner confirms that there are no proceedings pending under section 79A and B of KLR Act 1961 for the above said property.
- NIL Tenancy Endorsement issued by Assistant Commissioner confirms that there are no tenancy claims pending under the provisions of KLR Act 1961 for the above said property
- PTCL Endorsement dated 20-07-2006 issued by Assistant Commissioner confirms that there are no proceedings pending under the provisions of PTCL Act 1978 for the above said property
- RTC for the period from 1965-66 to 2005-06 disclose the name of the respective owners during the respective period.
- The said M/s Marigold Properties has formulated a schedule for development of the above said residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Dasarohalli Sub Division, BBMP, Bangalore totally measuring 7 acres 38 guntas by constructing residential apartment buildings and obtained NOC dated 10-09-2007 issued by BWSSB, NOC dated 26-11-2007 issued by Karnataka State Fire and Emergency Services, NOC dated 09-01-2008 issued by BESCOM, NOC dated 19-03-2008 issued by Airport Authority of India, NOC dated 15-09-2008 issued by KSPCB and NOC dated 19-03-2009 issued by State Level Environment Impact Assessment Authority.







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- Vide Order dated 01-08-2009, Bangalore Development Authority (BDA) approved the master plan for development of the above said residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk ,Dasaroholli Sub Division, BBMP, Bangalore totally measuring 7 acres 38 guntas by constructing residential apartment buildings
- Later on the said M/s Marigold Properties has obtained Licence and approved building plan dated 04-01-2010 bearing LP No. 59/2009-10 issued by Bruhat Bangalore Mahanagara Palike (BBMP) for development of the above said residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk ,Dasaroholli Sub Division, BBMP, Bangalore totally measuring 7 acres 38 guntas by constructing residential apartment buildings
- After completion of the construction, an Occupancy certificate dated 06-01-2017 was issued by BBMP
- Encumbrance Certificate for the period from 01-04-1965 to 31-03-1989 and Encumbrance Certificate for the period from 01-04-1989 to 31-03-2004 and Encumbrance Certificate for the period from 01-04-2004 to 31-03-2010 does not disclose any registered encumbrances than those which are discussed above.
- Subsequently vide Sale deed dated 26-12-2016 registered as Document No. 3955/2016-17 Book 1 stored in CD No. RJND299 in the Office of the Sub Registrar Rajajinagar the said M/s Marigold Properties sold **Residential Apartment bearing No. 1102**, 11th Floor, Tower-D, in the residential complex known as "Princetown", having **905 sq ft** of super built up area and proportionate share in common areas with one covered car parking space and **0.1217% undivided share** in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk ,Dasaroholli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas (3 acres 12 guntas comprised in sy no.

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11 and 4 acres 13 guntas comprised in sy no. 12 situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk) in favour of Asha Gupta.

- Thereafter vide Special notice dated 07-03-2017, BBMP assessed the above said apartment in to taxes in the name of Asha Gupta.
- Khata Certificate dated 31-03-2017 and Khata Extract dated 31-03-2017 issued by BBMP confirms that khata of the above said apartment has been transferred and stands in the name of Asha Gupta
- Tax paid receipt issued by BBMP bears out that property tax has been paid for the year 2022-23.
- It is learned that the said Asha Gupta has availed financial assistance from Punjab National Bank, Patparganj Branch, Delhi by mortgaging the said **Residential Apartment bearing No. 1102**, 11th Floor, Tower-D, in the residential complex known as "Princetown", having 905 sq ft of super built up area and proportionate share in common areas with one covered car parking space and **0.1217% undivided share** in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Dasarahalli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas and is subsisting.
- Encumbrance certificate for the period from 26-01-2016 to 01-08-2017 and Encumbrance Certificate for the period from 01-04-2017 to 05-10-2020 does not disclose any registered encumbrances than those which are discussed above.
- I have carried out search in Kaveri online services for the period 01-04-2004 to 30-07-2023 and further obtained encumbrance certificate for the period 01-04-2004 to 30-07-2023 which does not disclose any registered encumbrances than those which are discussed above.
- This opinion is based on the photo-copies of the aforesaid title deeds and documents and I have verified the originals. I have returned the copies of the title deeds/documents handed over to me for investigation. I have applied digitally signed certified copy of sale deed dated 26-12-

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2016 from Kaveri online services and the said document is in order and raise no suspicion whatsoever. Herewith I am attaching the sale deed dated 26-12-2016 downloaded from Kaveri online services.

- Subject to the above said mortgage, I state that Mrs. Asha Gupta, the title holder herein is the absolute owner in possession and enjoyment of the **Residential Apartment bearing No. 1102**, 11th Floor, Tower-D, in the residential complex known as "**Princetown**", having **905 sq ft** of super built up area and proportionate share in common areas with one covered car parking space and **0.1217% undivided share** in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Dasarahalli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas and has clear valid marketable title in respect of the same and I further state that Mrs. Asha Gupta, can create a valid equitable mortgage by depositing the original title Deeds and documents referred to in the annexed certificate, with an intent to create equitable mortgage. It is advisable to register the Memorandum of Deposit of Title Deeds in the jurisdictional Sub Registrar Office.

Place: Bangalore

Date: 31-07-2023

Yours faithfully,  
Radhika P. R. Advocate.



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To

Date: 31-07-2023

The Chief Manager,  
Punjab National Bank,  
MCC, Noida

Dear Sir,

Re : Legal Opinion on investigation of title, in respect of **Residential Apartment bearing No. 1102**, 11th Floor, Tower-D, in the residential complex known as "**Princetown**", having **905 sq ft** of super built up area and proportionate share in common areas with one covered car parking space and **0.1217% undivided share** in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk ,Dasarohalli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas.

**CERTIFICATE**

1. As requested, I have conducted the legal investigation of the title and made search of records in the registration office and other offices as required in the matter.
2. I have answered all the queries in the special report which is enclosed.
3. I hereby certify that the registration particulars, number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of office of Sub-Registrar/ Registrar of assurances as well as with certified copy of the title deed.
4. I further certify that the photograph of the previous owner and of intending mortgagor affixed/seen in the title deed tally with records of registration office as well as certified copy of the title deed.
5. Chain of title relating to the property is complete as given hereinabove.
6. I have verified, tallied and compared these documents from the record of the office of Sub-Registrar/Registrar of assurances and also from the records of other appropriate authorities.
7. The search report of which is annexed hereto, conducted by me, for the period 01-04-2004 to 30-07-2023, does not disclose any encumbrances/disclose encumbrances as stated therein.

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To

Date: 31-07-2023

The Chief Manager,  
Punjab National Bank,  
MCC, Noida

Dear Sir,

Re : Legal Opinion on investigation of title, in respect of **Residential Apartment bearing No. 1102**, 11th Floor, Tower-D, in the residential complex known as "**Princetown**", having **905 sq ft** of super built up area and proportionate share in common areas with one covered car parking space and **0.1217% undivided share** in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk ,Dasarohalli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas.

**CERTIFICATE**

1. As requested, I have conducted the legal investigation of the title and made search of records in the registration office and other offices as required in the matter.
2. I have answered all the queries in the special report which is enclosed.
3. I hereby certify that the registration particulars, number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of office of Sub-Registrar/ Registrar of assurances as well as with certified copy of the title deed.
4. I further certify that the photograph of the previous owner and of intending mortgagor affixed/seen in the title deed tally with records of registration office as well as certified copy of the title deed.
5. Chain of title relating to the property is complete as given hereinabove.
6. I have verified, tallied and compared these documents from the record of the office of Sub-Registrar/Registrar of assurances and also from the records of other appropriate authorities.

The search report of which is annexed hereto, conducted by me, for the period 01-04-2004 to 30-07-2023, does not disclose any encumbrances/disclose encumbrances as stated therein.

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3. I have not given opinion earlier on investigation of title relating to the same property as detailed hereunder:

- (a) Name of lender – Nil
- (b) Date of opinion and reference no. (if any) – Nil
- (c) Remarks - NA.

I find no defects in the title of the person offering Mortgage. I shall be liable/responsible, if any loss is caused to the Bank due to negligence on my part in making the search and Bank has the unqualified right to publish my name for including in the caution list being maintained by the INDIAN BANKS' ASSOCIATION OR RESERVE BANK OF INDIA OR ANY OTHER SUCH BODY for circulation amongst Banks/Financial Institutions.

Subject to the above said mortgage, I hereby certify that Mrs. Asha Gupta, the title holder herein is the absolute owner in possession and enjoyment of the **Residential Apartment bearing No. 1102**, 11th Floor, Tower-D, in the residential complex known as "Princetown", having **905 sq ft** of super built up area and proportionate share in common areas with one covered car parking space and **0.1217% undivided share** in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Dasarahalli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas and has clear valid marketable title in respect of the same and I further state that Mrs. Asha Gupta is competent to create valid equitable mortgage by deposit of title deeds shown below:

**DOCUMENTS TO BE DEPOSITED FOR EM CREATION :**

- i. Sale deed dated 26-12-2016 registered as Document No. 3955/2016-17 Book 1 stored in CD No. RJND299 in the Office of the Sub Registrar Rajajinagar executed by M/s Marigold Properties in favour of Asha Gupta. (Original)
- ii. Special notice dated 07-03-2017 issued by BBMP in the name of Asha Gupta (Original)

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- iii. Khata Certificate dated 31-03-2017 issued by BBMP in the name of Asha Gupta (Original)
- iv. Khata Extract dated 31-03-2017 issued by BBMP in the name of Asha Gupta (Original)
- v. Tax paid receipt issued by BBMP for the year 2022-23. (Computer extract)
- vi. Encumbrance certificate for the period from 26-01-2016 to 01-08-2017 (Original)
- vii. Encumbrance Certificate for the period from 01-04-2017 to 05-10-2020 (Original)
- viii. Encumbrance certificate for the period from 01-04-2004 to 30-07-2023. (Digitally signed)

Yours Faithfully,  
Radhika.P.R Advocate



- Encl: 1. Special Report  
2. Chain of Title  
3. Certified Copy of Title Deed  
4. Search Report.





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**SPECIAL REPORT ON TITLE**

Investigation of title in respect of **Residential Apartment bearing No. 1102, 11th Floor, Tower-D**, in the residential complex known as "**Princetown**", having **905 sq ft** of super built up area and proportionate share in common areas with one covered car parking space and **0.1217% undivided share** in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk, Dasarahalli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas (3 acres 12 guntas comprised in sy no. 11 and 4 acres 13 guntas comprised in sy no. 12 situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk).

<b><u>ASPECTS TO BE CONSIDERED</u></b>	<b><u>COUNSEL'S STATEMENT</u></b>
<b>A. PARTICULARS</b>	<ul style="list-style-type: none"><li>• Mrs. Asha Gupta</li></ul>
1. NAME OF THE AGREEMENT HOLDER / BORROWERS WITH ADDRESS :	
2. Name of the person offering Mortgage with parentage/constitution and address	As above.
3. Title Holder	<ul style="list-style-type: none"><li>• Mrs. Asha Gupta</li></ul>
4. Details of the property to be mortgaged: As per title deed  As per present Position	<b>Residential Apartment bearing No. 1102, 11th Floor, Tower-D</b> , in the residential complex known as " <b>Princetown</b> ", having <b>905 sq ft</b> of super built up area and proportionate share in common areas with one covered car parking space and <b>0.1217% undivided share</b> in residentially converted land bearing New Municipal No. 1, situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North

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	Taluk ,Dasaroholli Sub Division, BBMP, Bangalore totally measuring 7 acres 25 guntas (3 acres 12 guntas comprised in sy no. 11 and 4 acres 13 guntas comprised in sy no. 12 situated at Shettyhalli Village, Yeshwanthpura Hobli, Bangalore North Taluk).
<b>B. INVESTIGATIONS</b>	
1. Details of the title deeds/documents including Link deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration.	As stated in "Certificate"
2. Whether certified copies have been obtained from the Registrar's office.	Yes
3. Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?	Yes. I compared the certified copy with the document in hand and is in order.
4. Whether the registration particulars, number and date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	Yes
5. Whether the registration particulars, number and date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?	Yes
6. Whether the photographs of parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained	Yes

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from the registrar's office?	
7. Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not, variations be specified. What is its effect?	Yes
8. Whether the property has been mutated in the name of the person offering the mortgage?	Yes
9. Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes
10. Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non-agricultural purposes)	No
11. Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the State)	No
12. Whether all the approvals, clearance/sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained?	No permission is required from any authority
13. Whether the property is ancestral/or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	No
14. Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No
15. Whether Urban Land Ceiling Act is applicable in the State where the property is located?	No

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16. In case of leasehold property, whether permission/NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained?	Not applicable
17. What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	Not applicable
18. Whether copy of title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease?	Not applicable
19. Whether terms and conditions given in the lease deed have been complied with? If any condition is violated effect thereof.	Not applicable
20. Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	Not applicable
21. In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	Not applicable
22. Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor?	Not applicable
23. Whether the owner's title valid, absolute, clear and marketable one?	Yes
24. Based on the documents available, whether the owner's title transferrable?	Yes
25. Based on the documents available, whether the owner's title saleable?	Yes

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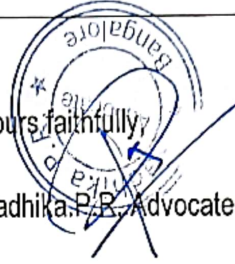
26. Whether the provisions of SARFAESI ACT 2002, is applicable on the property being offered for mortgage?	Yes.
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Place : Bangalore

Date : 31-07-2023

Yours faithfully,

Radhika P.R. Advocate.



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SEARCH REPORT

LOAN ACCOUNT: Asha Gupta

B.O. : MCC, Noida

SEARCH REPORT RELATES TO SEARCHES MADE IN :

- a) Sub Registrar Office : Kaveri online services
- b) Registrar of Companies
- c) Courts : N/A
- d) Other Offices:
  - a) Office of the co-operative society : NA
  - b) Bangalore Development Authority : NA
  - (DDA/HUDA/and the like)
- e) Any other documents
  - i) Receipt for payment of Municipal Taxes : 2022-23

**1. Sub-Registrar / Registrar of Assurance Office:**

The encumbrance certificate was obtained from the Sub-Registrar, for the period 01-04-2004 to 30-07-2023 and the same disclosed following encumbrances (Certificate enclosed)

**2. Besides obtaining encumbrance certificate from the Sub-Registrar,** personal search was carried out by me for the purpose. Inspection was made for the period 01-04-2004 to 30-07-2023, at the following Sub-Registrar / offices:-

Kaveri online services  
Nil

**The search report disclosed the followings encumbrances :-**

**3. The ownership of the property being of a company, search was conducted in the following offices of the registrar of companies:-** Not Applicable.  
The search made out in the office of Registrar of Companies discloses:-

**ROC**

Not Applicable

**INFORMATION**  
Not Applicable

**4. Inspection of Court records disclosed :-**

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

Name of the Court

Date of Order

Nature of Order

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**5. Searches made / Inspections carried out in the following offices disclosed :**

Office

Date of Search/Inspection

Information

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NA

NA

NA

**6. A study of the following documents disclosed:**

**Details of documents perused                      Information**

NA    NA

Defects noticed are indicated in the Certificate given by me NIL

Place : Bangalore

Date : 31-07-2023

Yours Faithfully,

  
Radhika.P.R. Advocate.

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