

BILL

AVADHESH KUMAR TYAGI

Advocate

Office:

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Ghaziabad 201 002Phone : 4115020
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1064

No.

DATE 09/12/2024

To,

The Chief manager,

The SBI Dehradun

Dehradun Bank Dehradun U.K.

Name of the Party Shri/Smt. M/s. U.K. Tewari and Pankaj Joshi

A/c No./Mob

SUIT No.

Purpose : Legal Notice/ Legal opinion/ Genuineness certificate
Execution/ Recovery Suits/ Appeal/ Staps Execution
Sarfaesi/ Documents Inspection/Ind Legal Opinion

1. Legal Charges	:Rs. 8200
2. Clerk "	:Rs.
3. Typing "	:Rs.
4. Inspection/ Search Fees & expenses	:Rs.
5. Court Fees	:Rs.
6. Court & other expenses	:Rs.
7. Postal expenses	:Rs.
8. Photostate	:Rs.
9. Stamp	:Rs.
10. Affidavit	:Rs.
11. Registration and Summons	:Rs.
12. Certified Copy	:Rs.
13. Publication	:Rs. 1000
14. Property Visit/Orginal Verification Expenses	:Rs. 1
15. Other	:Rs.

TOTAL :Rs. 9200-

TOTAL(in words) Ninety Two Hundred only.

Please credit my bill in my

SB A/c No. 61277948216-

IFSC Code SBI IN 0017556-

Signature

		body/authority offering the property for creation of charge	
	c	States as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)	As Borrower
4.	a	Value of loan	As per Sanction

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Adv.Code-1763, Reg. No. UP5390/89

AUCHITYA LAW COMPANY
Advocates & Legal Consultants
Avadhesh Kumar Tyagi

Advocate

Ref no:- AT/Dec/2024

Dated: 07.12.2024

To,

**The Branch Manager,
State Bank of India,
Dehradun, Uttarakhand**

ANNEXURE-B

LEGAL SCRUTINY REPORT

1.	a	Name of the Branch/ Business Unit/ Office seeking opinion.	Dehradun, Uttarakhand
	b	Reference No. and Date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Nil
	c	Name of the borrower	Mrs. Ulka Tewari and Mr. Pankaj Joshi
2.	a	Type of loan	Take Over from Karnataka Bank
	b	Type of Property	The property in question is a Residential Flat.
3.	a	Name of the unit/concern/company/ person offering the property /(ies) as security	Mrs. Ulka Tewari and Mr. Pankaj Joshi
	b	Constitution of the unit/ concern/ person/ body/authority offering the property for creation of charge	Jointly
	c	States as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor etc.)	As Borrower
4.	a	Value of loan	As per Sanction

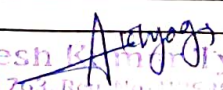

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5.	Complete description of the immovable property/(ies) offered as security including the following details. Survey No. Door/House no. (in case of house property) Extend/area including plinth/built-up area in case of House property Locations like name of the place, Village, City, Registration, Sub-district etc. Boundaries	A Residential Flat/ Dwelling Unit bearing No. 1540/GC-01, 14 th Floor, Area 1360 Sq. Ft, Tower-F, "GC-01/1 st AVENUE Situated at Plot No. GH-01, Sector-4, Greater Noida, District Gautam Budh Nagar, U.P which is already an equitable mortgage with Karnataka Bank Ltd. The boundaries of Plot are as under East:- As per Floor Plan, West:- As per Floor Plan, North:- As per Floor Plan, South:- As per Floor Plan
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6 (A) Particulars of the documents scrutinized-serially and chronologically.

(B) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.

SI No	Dated	Name / Nature of the Document	Original/ Certified Copy/ Certified Extract Photocopy etc.	In case of copies whether the original was scrutinized by the Advocate
1. 2. 3.	13.08.2014 10.12.2014 22.03.2016	Allotment Letter Offer of Possession Tripartite Sub Lease Deed	Photocopy Photocopy Photocopy	The said documents already EM in Karnataka Bank
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 mortgage? (Please also enclose all such certified copies and relevant fee receipts along with the TIR) (HL: If the value of loan =>Rs. 1 crore and in case of commercial loans irrespective of the loan component)	The Certified Copy of Tripartite Sub Lease Deed for Residential Flat, Dated 22.03.2016 has already on record.	
	b.	i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted? (In case of original title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously.)	No. The Certified Copy of Tripartite Sub Lease Deed for Residential Flat, Dated 22.03.2016 has already on record.	
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?	Yes.	
	b	If such Online/Computer records are	Yes.	


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		available whether any verification or cross checking are made and the comments finding in this regards.	
	c	Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made.	No.
	d	Whether proper registration of documents completed details thereof to be provided	No.
9.	a	Property offered as security force within the Jurisdiction of which Sub Registrar office?	Sub Registrar- Dadri & Greater Noida, District Gautam Budh Nagar.
	b	Whether it is possible to have registration of documents in the respect of the Property in Question at more than one office of Sub Registrar District registrar/ registrar-general. If so, please name all such offices?	No.
	c	Whether the search has been made at all the offices named at (b) above?	Yes. Sub Registrar- Dadri & Greater Noida, District Gautam Budh Nagar.
	d	Whether the search in the offices of registering authorities or any other records reveals 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.	<p>On the perusal of documents the said property was belong to Greater Noida Industrial Development Authority , The Greater Noida Industrial Development Authority invited Bids under their Scheme No. RTS-01-2010(I) for allotment of various plots for development of Township in Greater Noida City, District Gautam Budh Nagar, U.P.</p> <p>Further M/s Gaursons Hi-tech Infrastructure Pvt. Ltd was the successful bidder for Plot No. GH-01, Sector-4, Greater Noida, District Gautam Budh Nagar, U.P. area 503216 Sq. Mtrs.</p> <p>Further Lease deed Dated 05.05.2010 executed by Greater Noida Industrial Development Authority in favour of M/s Gaursons Hi-tech Infrastructure Pvt. Ltd which is duly registered with the Office of Sub Registrar Greater Noida, District Gautam Budh Nagar, vide entry in Book No. I Volume No. 6110 at Pages No. 371 to 400 in Document No. 8016, Dated 05.05.2010.</p> <p>Further M/s Gaursons Hi-tech</p>

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Infrastructure Pvt. Ltd had obtained approval of layout for development of Township namely "Gaur City" having a division of said land into various parts for the development of Group Housing Commercial and Facilities projects etc.

Further Allotment Letter Dated 13.08.2014 issued by M/s Gaursons Hi-tech Infrastructure Pvt. Ltd in favour of Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o Mr. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, U.P.

Further Offer of Possession Dated 10.12.2014 issued by M/s Gaursons Hi-tech Infrastructure Pvt. Ltd in favour of Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o Mr. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, U.P.

Further Tripartite Sub Lease Deed Dated 22.03.2016 executed by Greater Noida Industrial Development Authority and M/s Gaursons Hi-Tech Infrastructure Pvt. Ltd., O/a D-25, Vivek Vihar, Delhi through its Authorized Signatory Mr. Nitin Kumar Sharma S/o Mr. Satish Chand Sharma suly authorized by the Board of Director vide Resolutio Dated 10.12.2014 in favour of Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P. which is duly registered with the Office of Sub Registrar Greater Noida, District Gautam Budh Nagar, vide entry in Book No. I Volume No. 19821, pages 01 to 40, in Document No. 5888, Dated 22.03.2016

Note: The party/Bank informed me that the Original Allotment Letter dated 13.08.2014 has been lost so the bank must obtain the FIR and NEWS Paper Publication in respect of the loss of the said Allotment Letter

b Wherever Minor's interest or other clog on title is involved, search should be

There is no Minor's Interest on the said property.

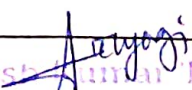
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		made for a further period, depending on the need for clearance of such clog on the title. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory. (Separate sheets may be used)	
	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	Not applicable.
11.		Nature of Title of the intended Mortgage over the Property (whether full ownership rights. Leasehold Rights Occupancy? Possessory Rights or In a Holder or Govt Grantee/Allottee etc)	Leasehold rights.
		If Ownership Rights,	Not applicable.
	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 Lease Hold, whether	Yes. Lease Hold Rights
	a	Lease Deed is duly stamped and registered.	Yes.
	b	Lessee is permitted to mortgage the Leasehold right.	Yes after obtaining Permission to Mortgage from Greater Noida Authority
	c	duration of the Lease/unexpired period of lease,	90 years from the commencement of the Lease Deed 05.05.2010.
	d	If a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub leasing and mortgage by Sub- Lessee also	Not applicable.
	e	Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not applicable.
	f	Right to get renewal of the leasehold rights and nature thereof.	It will be renewed subject to Govt. Guidelines applicable at that time.
		If Govt grant allotment/Lease-cum/Sale Agreement, whether-	Not applicable.
	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 or such property.	Not applicable.
	c	whether any permission from Govt or any other authority is required for the creation of a mortgage and so whether such valid permission is available.	Not applicable.
		If occupancy right, whether;	Not applicable.
	a	Such right is heritable and transferable	Not applicable.

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	b	Mortgage can be created	Not applicable.
12		If the property has been transferred by way Gift Settlement Deed, whether-	Not applicable.
	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	The Gift/Settlement Deed transfers the property to Donee;	Not applicable.
	d	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions	Not applicable.
	e	Whether there is any restriction on the Donor in executing the gift/settlement deed in question,	Not applicable.
	f	If Whether the Donee is in possession of the gifted property;	Not applicable.
	g	Whether any life interest is reserved for the Donor N 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 o the title passed through the gift/settlement deed.	Not applicable.
13		Has the property been transferred by way of Partition/family settlement deed	Not applicable.
	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 mortgagable 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 testamentary documents/wills ?	Not applicable.
	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.


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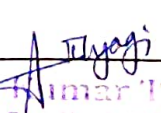
	C	Whether the property is mutated on the basis of will?	Not applicable.
	d	Whether the original will is available?	Not applicable.
	e	Whether the original death certificate of the testator is available?	Not applicable.
	f	What are the circumstances and/or documents to establish the will in question is 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 wakf rights or belongs to Church/Temple or any religious other institutions?	Not applicable.
	a	any restriction in creation of charges on such properties?	Not applicable.
	b	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not applicable.
16	a	Where the property is HUF/Joint Family Property	Not applicable.
	b	Where the 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?	Not applicable.
	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 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	Not applicable.
	a	Whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage b	Not applicable.
	b	In case of agricultural property other	Not applicable.

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		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 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 or other regulations having a bearing on the creation security (viz Agriculture Laws, weaker Section, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance etc).	Not applicable.
	b	Additional aspects relevant for investigation of title as per laws.	Not applicable.
20	a	Whether the property is subject to any pending or proposed land acquisition proceedings?	Not applicable.
	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?	In India there is no centralized system where the litigation pending against the property before various forum / court could be ascertained. However, based on the documents and information provided to me, I did not come across any pending litigation. As precautionary measure, I suggest obtaining an affidavit from mortgager stating 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/ making 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.
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 partners, whether thrown on Hotchpots? 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 on the firm.	Not applicable.
23	a	Whether the property belongs to a Limited Company, Check the Borrowing	Not applicable.

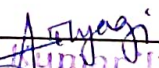
		powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges.	
	b	(i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or limited Liability partnership (LLP) firm? Yes/No	No.
		(ii) If Yes Whether the search of charges of the property (to be mortgage) has been carried out with Registrar of companies (ROC) in respect of such vendor company/LLP (seller) and the vendee company purchaser?	Not applicable.
		(iii) Whether the above research of charge reveals any prior charges/encumbrances, on the property (proposed to be mortgaged created by the vendor company (seller)? Yes/No	Not applicable.
		(iv) If the research reveals encumbrances? Charges, whether such charges/ encumbrances has been satisfied? Yes/No	Not applicable.
24		In case of societies, Association the required authority/power to borrower and whether the mortgage can be created and the requisite resolution by laws.	Not applicable.
25	a	Whether any POA is involved in the chain of title?	No
	b	Whether any POA is 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 builders/developers and as such is irrevocable as per law.	No
	c	In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one execute by the builders viz companies/firm/individual or proprietary Concerns in favour of their partner/employees/Authority Representative to sign flat allotment letter NOCs, Agreements of sale , sale deeds etc. in favour of buyers of Flat/units (Builder's POA) or (ii) other type of POA (common POA)	Not applicable.
	d	In case of a Builder's POA whether a certified copy of POA if available and the same has been verified compare with	Not applicable.


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		the original POA.	
e		In case of a common POA (i.e POA other than builder's POA) please 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 are 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	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		If the property is a flat/apartment or residential/commercial complex, check and comment on the following.	It is a Residential Flat.
	a	Promoter's/Land owner's title to the land/building	Not applicable
	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;	Not applicable
	e	Agreement for sale (duly registered);	Not applicable

f	Payment of proper stamp duly;	Yes
g	Requirement of registration of sale agreement development agreement, POA etc;	Not applicable
h	Approval of building plan, the permission of appropriate/local authority etc;	Yes
i	Conveyance in favour of Society/ Condominium concerned;	Not applicable
j	Occupancy Certificate/allotment letter/letter of possession;	Bank Must obtain from Borrower
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/ Apartment/ Building Regulations, Cooperative Societies Laws etc;	Not applicable
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.	Not applicable
II	A) Whether the real Estate project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	Yes
	B) Whether the project is registered with the Real Estate Regulation Authority ? If so, the details of such registration are to be furnished.	Yes
	C) Whether the registered agreement for sale as prescribed in the above Act/ Rules there under is executed?	Yes
	D) Whether the details of the apartment /plot in question are verified with the list of number and types of apartment or plots booked as uploaded by the promoter in the website of Real Estate Regulation Authority?	To be confirmed by the bank's valuer.


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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.	The search has been conducted on available records of Sub-Registrar office Dadri & Greater Noida and no registered encumbrance has been found except the said property is already an equitable mortgage with Karnataka Bank. In addition, it may also be confirmed by the owner/borrower, and take an affidavit in this regard.
29		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 to 2024, However the said property is already an equitable mortgage with Karnataka Bank
30		Details regarding properties tax or land revenue are other statutory dues paid/payable as on date and if not paid, what remedy?	Not applicable.
31	a	Urban Land ceiling clearances, whether required and if so, details thereon	Not applicable.
	b	Whether No Objection Certificate under the income Tax Act is required/obtained	Not applicable.
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	Not applicable.
33	a	Whether the property offered as security is demarcated?	Yes. It may be confirmed by the bank architect/valuer
	b	Whether the demarcation/partition of the property is legally valid?	Not applicable.
	c	Whether the property has clear access as per documents?	Not applicable.
34	a	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? A) Document in relation to electricity connection ;B) Document in relation to water connection C) Document in relation to Sale Tax Registration, If any applicable ; D) other utility bills , If any.	Yes. Can be identified and may demand the documents from the borrower.
	b	Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	No.
35	a	Whether the documents i.e. valuation report/approved sanctioned plan reflect/ indicate any difference/ discrepancy in	The bank must obtain a report from the bank's architect/valuer.

		the boundaries in relation to the Title Document/other document.	
36	a	Whether the bank will be able to enforce SARFAESI Act, if required against the property offered as scrutiny?	SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 is applicable on the said property.
	b	Property is SARFAESI compliant (Y/N)	Yes.
37	a	Whether the Original title deed is available for the creation of an equitable mortgage.	Yes. Already equitable mortgage with the Karnataka Bank.
	b	In case of absence of original title deeds, details of legal and other requirements for creation, valid and enforceable mortgage by deposit of certified extracts duly certified etc, as well any precautions to be taken by the bank in this regard.	Not applicable.
38		Additional Suggestions, if any safeguard the interest of bank/ ensuring the perfection of scrutiny.	As per Mentioned Annexure C1.
39		The specific person who are required to create a mortgage/ to deposit documents creating a mortgage	Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IIInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P.

Yours Sincerely,

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Office Noida: SD-197, Sector-63-A, Noida District Gautam Budh Nagar

Annexure C1

Certificate of Title based on Certified copy of the Title Deed

1. I have examined the Certified copy of Title Deeds intended to be deposited relating to the schedule (property/ies) to be offered as security by way of Equitable Mortgage and that the certified copy of documents of title referred to in the Opinion are valid as secondary evidence of Right side and Interest and Registered Equitable Mortgage to be created on production of original title deed will satisfy the requirements of creation of Equitable Mortgage only if as the documents in original as per TIR & Annexure C1 Kept on record and I further certify that
2. I have examined the Certified copy of the Documents in detail taking into account all the Guidelines in the check and the other relevant factor undertake to re-examine the original title deed as and then produce and
3. I confirmed having made a search in the Sub Registrar Office Greater Noida, District Gautam Buddh Nagar. I also confirm having verified and checked the records of the relevant Sub-Registrar(s) Office(s) I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage only it at the documents in original as per TIR & Annexure C1 Kept on record I am responsible if any loss is caused to the Bank due to negligence on my part or by my agent in making the search on the available record at the time of inspection.
4. Following scrutiny of Land Records/Revenue Records and relative certified copy of the Title Deed, certified copy of such title deed obtained from the concerned registrar office, and encumbrance certificate (EC) I hereby certify the genuineness of the certified copy of the Title Deed. Suspicious/ Doubt, if any, has been clarified by making necessary inquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Record from the office of Sub-Registrar Greater Noida, District Gautam Budh Nagar for the period from 1997 to 2020 (Original receipt no. 2024145086640, dated 07.12.2024 Enclosed) and Record from the office of Sub-Registrar Dadri, District Gautam Budh Nagar for the period from 2020 to 2024 (Original receipt no. 2024149118018, dated 07.12.2024 Enclosed) pertaining to the Immovable Property/(ies) covered by above said Title Deed except the said property has already equitable mortgage with Karnataka Bank.
6. In case of second/subsequent charge in favor of the Bank, there are no other mortgages charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete) whichever is in applicable).
7. There is no Minor(s) and his/their interest in the property(ies)
8. Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IIInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P. are owners of the said property. However, A Residential Flat/ Dwelling Unit bearing No. 1540/GC-01, 14th Floor, Area 1360 Sq. Ft, Tower-F, "GC-01/1st AVENUE Situated at Plot No. GH-01, Sector-4, Greater Noida, District Gautam Budh Nagar, U.P on the said property are sold by the Owner and the bank must obtain a list of sold and unsold inventory from the mortgagor/owner.

A. Chyagi

9. The Mortgage if created will be available to the Bank for the Liability of the intending Borrower.
10. I certify that Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P. are owners of the said property. However, A Residential Flat/ Dwelling Unit bearing No. 1540/GC-01, 14th Floor, Area 1360 Sq. Ft, Tower-F, "GC-01/1st AVENUE Situated at Plot No. GH-01, Sector-4, Greater Noida, District Gautam Budh Nagar, U.P has/have an absolute clear and Marketable title over the property (ies) . I further certify that the above certified copy of title deed appears to be genuine and a valid mortgage can be created on the basis of the original title deed and it all the documents in original as per TIR & Annexure C1 kept on record and the said Mortgage would be enforceable
11. In case of the creation of a Mortgage by Deposit of title deed I certify that the deposit of the original title deed/documents the certified copy of which have been examined and that all the documents in original as per TIR & Annexure C1 kept on record would create a valid and enforceable mortgage the documents required to create equitable mortgage are:-
1. **Photocopy** Allotment Letter, dated 13.08.2014
 2. **Original** Offer of Possession Dated 10.12.2014
 3. **Original** Tripartite Sub-Lease Deed Dated 22.03.2016 Documents No. 5888
 4. **Photocopy** of Fir & Publication Regarding Lost of Allotment Letter
 5. **Photocopy** LOD & No Dues Certificate from Karnataka Bank Ltd.
 6. **Original** Mortgage Permission from Greater Noida Industrial Development Authority.
 7. An affidavit of Mortgagor.

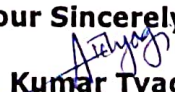
Note : Customer informed me that the Original Allotment Letter dated 13.08.2014 has been lost so bank must obtained the FIR and NEWS Paper Publication in respect of lost of the said Allotment Letter

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

That the Property is SARFAESI Act Complaint.

SCHEDULE OF THE PROPERTY

A Residential Flat/ Dwelling Unit bearing No. 1540/GC-01, 14th Floor, Area 1360 Sq. Ft, Tower-F, "GC-01/1st AVENUE Situated at Plot No. GH-01, Sector-4, Greater Noida, District Gautam Budh Nagar, U.P is leased out to Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P. which are intended to be mortgaged.

Your Sincerely,

Avadhesh Kumar Tyagi
(Advocate)

Phone No – 9810005035

Phone No: 9870466900 E-mail – tyagladv@yahoo.co.in

Office Noida: SD-197, Sector-63-A, Noida District Gautam Budh Nagar

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10. I certify that Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P. are owners of the said property. However, A Residential Flat/ Dwelling Unit bearing No. 1540/GC-01, 14th Floor, Area 1360 Sq. Ft, Tower-F, "GC-01/1st AVENUE Situated at Plot No. GH-01, Sector-4, Greater Noida, District Gautam Budh Nagar, U.P has/have an absolute clear and Marketable title over the property (ies) . I further certify that the above certified copy of title deed appears to be genuine and a valid mortgage can be created on the basis of the original title deed and It all the documents in original as per TIR & Annexure C1 kept on record and the said Mortgage would be enforceable
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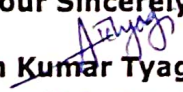
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Your Sincerely,

Avadhesh Kumar Tyagi
(Advocate)

Phone No – 9810005035

Phone No: 9870466900 E-mail – tyagiadv@yahoo.co.in

Office Noida: SD-197, Sector-63-A, Noida District Gautam Budh Nagar

AFFIDAVIT

Before: -

To,

**The Branch Manager,
State Bank of India,
Dehradun, Uttarakhand**

Affidavit of Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P.

1. That I/We solemnly affirm and state on oath that my/our name is/are Mrs. Ulka Tewari W/o Mr. Pankaj Joshi and Mr. Pankaj Joshi S/o M. B.N. Joshi Both R/o House No. A-385, IInd Floor, Sector-46, Lane No. 14, Noida, District Gautam Budh Nagar, U.P and being the deponent am/are well acquainted with the facts deposed below.
2. That I/We am/are the sole and absolute owner and in the exclusive possession of part and parcel of the property more particularly detailed in the schedule hereto (hereafter to be referred as the said property) and no other person has any right title or interest of any nature whatsoever over the property and I/We am/are entitled to deal with the property as I/We like.
3. That I/We have not created any mortgage, charge or encumbrances of any kind or nature whatsoever. In respect of the said property. The said property is free from & clear of all encumbrances. No claim or demand of any kind exists against the said property. We have not received any notice of any intended or compulsory acquisition of said property nor the same is reserved for any particular purpose nor is the same notified for acquisition.
4. That there are no land revenue assessments, income tax or any other taxes, cess dues assessment due and payable by me/us for which the property is liable to be attached nor I/We have received any notice under any enactment issued or pending against me/us over said property.
5. That the said property is not the subject matter of any suit or legal proceedings nor any attachment before or after judgment nor have any trust secret or otherwise been created in respect of the said property.
6. That there is no dispute of any nature exists over the said property with any person. I/we have not entered into any agreement regarding the said property with any charge or encumbrance whatsoever over the said property or concur in the creation or execution into any agreement regarding the said property with any person. I/We possess absolute, alienable and marketable title and right in respect of the said property.
7. That on my/our request the bank has granted/ agreed to grant loan/ Agricultural loan etc to me/us. I/We intend to create mortgage of the said property to secure said bank loan / credit facilities/ Agricultural loan etc.
8. That I/we hereby give irrevocable undertaking that until such time as I/we do not obtain written clearance certificate from the bank, I/We shall not sell, mortgage or create any charge or encumbrance whatsoever over the said property or concur in the creation of execution thereof which may in any way affect the

security of the bank and during this time we shall not transfer possession of the same to any other person. I shall not do anything, which may or shall endanger security of the bank.

9. That I have made this declaration solemnly sincerely and consciously knowing the same to be true & correct, and knowing that on the faith of said declaration the bank has given and agree to continue to provide banking and financial facilities to me as a borrower.

10. That on the date of this affidavit there does not exist any financial or other liability over the said property.

11. That I have made this Affidavit solemnly, sincerely & consciously knowing the same to be true.

THIS SCHEDULE OF PROPERTY DETAIL OF PROPERTY

A Residential Flat/ Dwelling Unit bearing No. 1540/GC-01, 14th Floor, Area 1360 Sq. Ft, Tower-F, "GC-01/1st AVENUE Situated at Plot No. GH-01, Sector-4, Greater Noida, District Gautam Budh Nagar, U.P boundaries are as follows:-

East: As Per Floor Plan,
West: As Per Floor Plan,
North: As Per Floor Plan,
South: As Per Floor Plan.

13 That after having order of mutation, the chittha X (Ten) & Built up Plot tax receipt will be produced.

VERIFICATION

I the deponents do hereby verify that contents of para 1 to 13 and detail of property given in Schedule hereto of this affidavit are true & correct, nothing is false or concealed, so help me God.

Verified at on

DEPONENT