

SIMI DUA

ADVOCATE

Court Chamber : Y-19, Civil Wing, Tis hazari Courts, Delhi-110054

Date :- 02.09.2022

863/ASR/09/22

The Chief Manager  
State Bank of India  
SME Okhla,  
New Delhi

**PREMISES:-** FREEHOLD UNIT BEARING NO. 04, ON FIRST FLOOR, AREA MEASURING 65.67 SQ. MTRS. BLOCK – B, SITUATED AT CSC-I, AT PLANNING COMMISSION IN THE LAYOUT PLAN OF YOJANA VIHAR NEW DELHI.

**Non Encumbrance Search Report/Legal Opinion** of FREEHOLD UNIT BEARING NO. 04, ON FIRST FLOOR, AREA MEASURING 65.67 SQ. MTRS. BLOCK – B, SITUATED AT CSC-I, AT PLANNING COMMISSION IN THE LAYOUT PLAN OF YOJANA VIHAR NEW DELHI In the name of Sh. Somesh Verma S/o Sh. H.R Verma.

Dear Sir,

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

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

#### Annexure-B

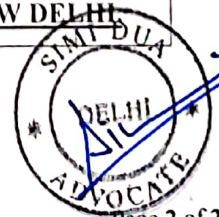
#### Report of Investigation of Title in respect of immovable Property (All columns/items are to be completed/commented by the Advocate)

1	a	Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India, SME Okhla, New Delhi.
	b	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	19.08.2022
	c	Name of the Borrower.	M/s Brainwave Medical Technologies Pvt. Ltd.
2	a	Type of Loan	C.C Limit



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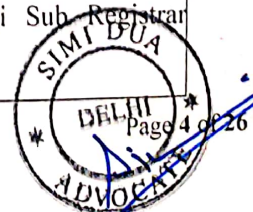
	b	Type of property	Commercial Property
3	a	Name of the unit/concern/ company/person offering the property/ (ies) as security.	Sh. Somesh Verma S/o Sh. H.R. Verma.
	b	Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Sh. Somesh Verma S/o Sh. H.R. Verma.
	c	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
4	a	Value of Loan (Rs. in crores)	Refer Sanction Letter
5		Complete or full description of the immovable property (ies) offered as security including the following details.	FREEHOLD UNIT BEARING NO. 04, ON FIRST FLOOR, AREA MEASURING 65.67 SQ. MTRS. BLOCK - B, SITUATED AT CSC-I, AT PLANNING COMMISSION IN THE LAYOUT PLAN OF YOJANA VIHAR NEW DELHI.
	a	Survey No.	N.A
	b	Door/House no. ( in case of house property)	FREEHOLD UNIT BEARING NO. 04, ON FIRST FLOOR,
	c	Extent/ area including plinth/ built up area in case of house property	AREA MEASURING 65.67 SQ. MTRS,
	d	Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	East :- Corridor West :- Open Below North :- Post Office South :- Corridor SITUATED AT CSC-I, AT PLANNING COMMISSION IN THE LAYOUT PLAN OF YOJANA VIHAR NEW DELHI
6	a	Particulars of the documents scrutinized- serially and chronologically.	DOCUMENTS ARE
			MORTGAGE IN STATE BANK
			SME OKHLA NEW DELHI



	b	Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. <b>Note:</b> Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.			Details mentioned below:-
S r . N o	Date	Name / Nature of document	O r i g i n a l / c e r t i f i e d c o p y/ c e r t i f i e d e x t r a c t / p h o t		In case of copies, whether the original was scrutinized by the advocate.



			c o p y e t c.	
(I)	On Date. 29.04.2006	Demand Letter Issued by Delhi Development Authority In the name of Sh. Somesh Verma.	Original	Original
(II)	Vide Regd. no. 3167, book No. I, volume no. 2865, On Pages. 65-68, On Date. 19.02.2008.	Conveyance Deed executed by President Of India In favour of Sh. Somesh Verma S/o Sh. H.R Verma.	Original	Original
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.) (HL : If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component)	Certified copy of <u>Conveyance Deed</u> Dt. 19.02.2008, as mentioned in point no. 6, is being submitted along the TIR and the same has been verified.	
	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? (In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously).	Yes  Yes, Certified Copy of the <u>Conveyance Deed</u> , have been matched with the Original one.	
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, From 2005, online verification of registered documents can be done in Delhi Sub-Registrar Office.	





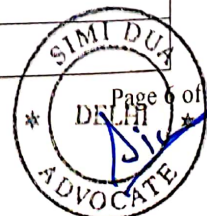
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	b	Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted? (In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously).	Yes  Yes, Certified Copy of the <u>Conveyance Deed</u> have been matched with the Original one.	
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, From 2005, online verification of registered documents can be done in Delhi Sub-Registrar Office.	



	b	If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes, From 2005, online records are available.
	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.	Yes, Details of documents mentioned in point no. 6.
9	a	Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar :- VII, VIII, IV-B
	b	Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub- registrar/ district registrar/ registrar- general. If so, please name all such offices?	Sub Registrar :- VII (2008), VIII (2009-2013), IV-B (2014-2022) The Registered Document has been executed in the year 2008 by Delhi Development Authority, There is no need of prior search as title Conveyance Deed by Delhi Development Authority, a Government body is deemed free of all prior encumbrances, Thus undersigned has verified the chain of the title deeds from 2008 to till date, Therefore 30 Years Search cannot be done.
	c	Whether search has been made at all the offices named at (b) above?	As mentioned in point no. 9 (A)
	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	NO

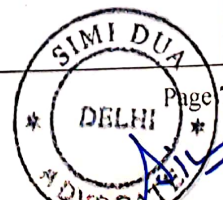


		question?	
10	a	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder.	As per separate sheet detailed as Annexure B Column No 8.
	b	Wherever Minor's interest 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)	Minor's Interest is Not 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.)	Freehold Rights.
		<b>If Ownership Rights,</b>	
	a	Details of the Conveyance Documents	Conveyance Deed executed by President Of India In favour of Sh. Somesh Verma S/o Sh. H.R Verma. Vide Regd. no. 3167, book No. 1, volume no. 2865, On Pages. 65-68, On Date. 19.02.2008.
	b	Whether the document is properly stamped.	Yes,
	c	Whether the document is properly registered.	Yes,
		<b>If leasehold, whether;</b>	





a	The Lease Deed is duly stamped and registered	Not applicable
b	The lessee is permitted to mortgage the Leasehold right,	Not Applicable
c	duration of the Lease/unexpired period of lease,	Not Applicable
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.	Not Applicable
	<b>If Govt. grant/ allotment/Lease-cum/Sale Agreement / Occupancy / Inam Holder / Allottee etc, whether;</b>	Yes, DDA Authority allotted the said property
a	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?	Yes
b	the mortgagor is competent to create charge on such property?	Yes
c	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	Any permission from Govt. or any other authority is not required.
	<b>If occupancy right, whether;</b>	
a	Such right is heritable and transferable,	Yes
b	Mortgage can be created.	Yes
12	Has the property been transferred by way of Gift/Settlement Deed	The property has not been transferred through Gift Deed/Settlement Deed.
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
d	Whether there is any restriction on the Donor in executing the gift/settlement deed In question?	Not Applicable





	e	The Gift/Settlement Deed transfers the property to Donee;	Not Applicable
	f	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
	g	Whether the Donee is in possession of the gifted property?	Not Applicable
	h	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
	i.	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	The property has not been transferred through partition/family settlement deed.
	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 mortgage able 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?	Will is not include
	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

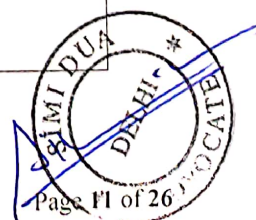


	c	Whether the property is mutated on the basis of will?	Not applicable
	d	Whether the original will is available?	Not applicable
	e	Whether the original death certificate of the testator is available?	Not applicable
	f	What are the circumstances and/or documents to establish the will in question is the 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 wakf rights / belongs to church / temple or any religious / other institutions	No, The property is not subject any wakf right and does not belong to Church/Temple.
	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 a HUF/joint family property?	No, the Property does not belong to HUF/joint Family Part.
	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?	The Property Does not Belong to any trust.
	b	Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the	No

		property?	
c		If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	No
d		Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	No
18		Is the property an <b>Agricultural land</b>	No, the property is not an agricultural Land.
a		whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	N.A
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?	N.A
c		In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	N.A
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, Costal Zone Regulations, Environmental Clearance, etc.)?	The property is not affected by any local laws. or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.).
	b	Additional aspects relevant for investigation of title as per local laws.	No
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 Required



21	a	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Litigation is not pending in any court of law as per E-court portal.
	b	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	c	Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/marking?	No
22	a	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	The property does not belong to any partnership Firm.
	b	Property belonging to partner(s), whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A
	c	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	N.A
23	a	Whether the property belongs to a Limited Company, check the Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	Property does not belong to Pvt. Ltd company.
	b/1	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
	b/2	If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	No





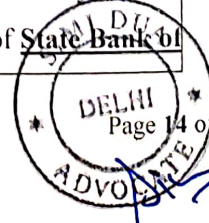
	b/3	Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ?	Not applicable
	b/4	If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	No
24		In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not Applicable
25	a	Whether any POA is involved in the chain of title during the period of search?	POA is not involved
	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.	POA is not involved



e	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA. i) Whether the original POA is verified and the title investigation is done on the basis of original POA? ii) Whether the POA is a registered one? iii) Whether the POA is a special or general one? iv) Whether the POA contains a specific authority for execution of title document in question?	Not applicable  Not applicable  Not applicable  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	<b>I. If the property is a flat/apartment residential/commercial complex</b>	<b>Commercial</b>
a	Promoter's/Land owner's title to the land/building;	No
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;	Yes, Independent title verification of the Land and/or building in question has been done.
e	Agreement for sale (duly registered);	Not applicable
f	Payment of proper stamp duty;	Yes
g	Requirement of registration of sale agreement, development agreement, POA, etc.;	Not Applicable

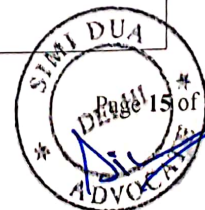


h	Approval of building plan, permission of appropriate/local authority, etc.;	Yes
I	Conveyance in favour of Society/ Condominium concerned;	Not Applicable
j	Occupancy Certificate/allotment letter/letter of possession;	Not applicable
k	Membership details in the Society etc.;	Not Applicable
l	Share Certificates;	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
o	Requirements, for noting the Bank charges on the records of the Housing Society, if any;	NO
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?	NO
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.	There are no encumbrances except mortgage already created in favor of State Bank of



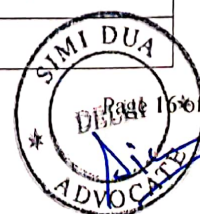


			<u>India.</u>
29		The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	2008-2022, Sh. Somesh Verma S/o Sh. H.R. Verma. is/are the owner of the above said property.
30		Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Yes
31	a	Urban land ceiling clearance, whether required and if so, details thereon	Urban land ceiling clearance not enforceable.
	b	Whether No Objection Certificate under the Income Tax Act is required / obtained?	Yes, The Bank Authority are requested to obtain NOC under section 281 of Income tax Act. from borrower.
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
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 may be).	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;	Yes Yes Not applicable





		d) Other utility bills, if any.	Yes
	b	Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	No, There is no difference/discrepancy in any of the title documents or any other documents or the actual current boundary.
35	a	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).	<b>Boundaries are well furnished.</b>
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 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




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.	Original Title Deeds were mortgage in <u>State Bank of India</u> .
38		Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Affidavit on Judicial stamp Paper of Rs. 10/- (Notary Attested) of Sh. Somesh Verma S/o Sh. H.R Verma. in respect of the above said property.
39		The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Sh. Somesh Verma S/o Sh. H.R Verma.

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

Date: 02.09.2022

Place: Delhi

  
 Signature of the Advocate  
 Simi Dua

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

Brief History

01. The Delhi Development Authority allotted the Unit Bearing No. 04, On First Floor, Area Measuring 65.67 Sq. Mtrs. Block – B, Situated At Csc-I, At Planning Commission In The Layout Plan Of Yojana Vihar New Delhi to Sh. Somesh Verma. Vide Demand letter (allotment of plot/Unit) On Date. 29.04.2006.
02. Further, Sh. Somesh Verma S/o Sh. H.R Verma. applied and submitted the necessary required deeds and documents in the office of Delhi Development Authority/ President of India to get the said Property free hold rights in his name and the Delhi Development Authority accepted and accorded his request and agreed to convey free hold ownership rights of the said demised property subject to terms and conditions mentioned there in and granted free hold rights in his name and executed a **Conveyance Deed** duly registered as document no. 3167, book No. I, volume no. 2865, On Pages. 65-68, On Date. 19.02.2008, in the office of sub registrar-VII, Delhi.



**CERTIFICATE OF TITLE**

I have examined the **Original Chain Of Document** which as per instructions are lying with the Bank relating to the schedule property (ies) and that the documents of title referred to in the certificate / Opinion are valid evidence of Right, title and interest and that if the said Equitable Mortgage is created, It will satisfy the requirements of creation of Equitable Mortgage (subject to compliance with our suggestions made in this report) and I further certified:-

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors.

3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

4. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

5. The said case is already mortgage with SBI, as could be seen from the Encumbrance Certificate for the period from 2008-2022 till Date of My TIR pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.

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

7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of (Specify the share of the Minor with Name). (Strike out if not applicable). **There is no minor interest involved in the property in question.**

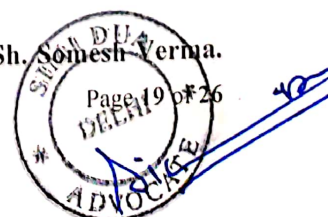
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower **Sh. Somesh Verma S/o Sh. H.R Verma.**

9. I certify that **Sh. Somesh Verma S/o Sh. H.R Verma.** has/have an absolute, clear and Marketable title over the Schedule property/ (ies). Moreover, The chain of the title deeds are mortgage in State Bank of India. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

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

**FOLLOWING DOCUMENTS ARE MORTGAGE IN STATE BANK OF INDIA SME OKHLA :-**

01. (Original) Demand Letter Issued by Delhi Development Authority In the name of **Sh. Somesh Verma.**





On Date. 29.04.2006.

02. (Original) Conveyance Deed executed by President Of India In favour of Sh. Somesh Verma S/o Sh. H.R Verma. Vide Regd. no. 3167, book No. I, volume no. 2865, On Pages. 65-68, On Date. 19.02.2008.

**CERTIFIED COPY :-** Conveyance Deed executed by President Of India In favour of Sh. Somesh Verma S/o Sh. H.R Verma. Vide Regd. no. 3167, book No. I, volume no. 2865, On Pages. 65-68, On Date. 19.02.2008.

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

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

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

**SCHEDULE OF THE PROPERTY (IES):-**

**FREEHOLD UNIT BEARING NO. 04, ON FIRST FLOOR, AREA MEASURING 65.67 SQ. MTRS. BLOCK - B, SITUATED AT CSC-I, AT PLANNING COMMISSION IN THE LAYOUT PLAN OF YOJANA VIHAR NEW DELHI.**

Thanking You & Assuring My Best Services At All Times.

**Encl:**

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

Place : Delhi

Date : 02.09.2022.



BBOOK

**Sub Registrar Office : Sub Registrar VII**

**Cash Receipt**

**Receipt-B**

**Original**

Slip No. 201.353  
BBook Type Inspection  
Applicant Name SIMI DUA  
Mobile No. 9999999999  
Address ND  
  
From Date 01-01-2008  
Calculated Fee 100  
  
Print Date 25/08/2022

Payment Date 25/08/2022  
Payment Mode POS  
TID 011816  
  
To Date 31-12-2008  
Paid Fee 100

Initials of the Officer of Registration Office

**Sub Registrar VII**

New Delhi

25/08/2022, 13:51

BBOOK

**Sub Registrar Office : Sub Registrar VIII**

**Cash Receipt**

**Receipt-B**

**Original**

Slip No. 183,034  
BBook Type Inspection  
Applicant Name SIMI DUA ADV  
Mobile No. 9811460302  
Address DELHI  
  
From Date 01-01-2010  
Calculated Fee 400  
  
Print Date 25/08/2022

Payment Date 25/08/2022  
Payment Mode Cash Payment  
TID ---  
  
To Date 31-12-2013  
Paid Fee 400

Initials of the Officer of Registration Office

**Sub Registrar VIII**

East



# ORIGINAL RECEIPT

(From the Office of Sub-Registrar)

BBOOK

Sub Registrar Office : Sub Registrar VII

## Cash Receipt

Slip No. 201.353  
BBook Type inspection  
Applicant Name SIMI DUA  
Mobile No. 9999999999  
Address ND  
From Date 01-01-2038  
Calculated Fee 100

Print Date 25/08/2022

## Receipt-B

Payment Date 25/08/2022  
Payment Mode POS  
TID 011816

To Date 31-12-2008  
Paid Fee 100

Initials of the Officer of Registration Office

Sub Registrar VII

New Delhi

BBOOK

25/08/2022, 13:51

Sub Registrar Office : Sub Registrar VIII

## Cash Receipt

Slip No. 183,034  
BBook Type Inspection  
Applicant Name SIMI DUA ADV  
Mobile No. 9811460302  
Address DELHI  
From Date 01-01-2010  
Calculated Fee 400

Print Date 25/08/2022

## Receipt-B

Payment Date 25/08/2022  
Payment Mode Cash Payment  
TID ---

To Date 31-12-2013  
Paid Fee 400

Initials of the Officer of Registration Office

Sub Registrar VIII

East

