

**NITIN WALIA**

ADVOCATE

PUNJAB & HARYANA HIGH COURT  
DISTRICT COURTS FARIDABADChamber No. 559, Sector - 12  
Faridabad District Courts, Haryana  
Res- H.No 5-B/11A, N.I.T, Faridabad  
Email-nitinwaliaadvocate@gmail.com  
Mobile No : 98 187 88 598

Ref: SBI/SME/

Dated: 2<sup>nd</sup> August, 2022The Assistant General Manager,  
State Bank of India,  
SME Branch  
Neelam-Bata Road  
NIT Faridabad.**TITLE INVESTIGATION REPORT**  
**ANNEXURE - B**

1(A)	Name of the Branch/ BU seeking opinion.	State Bank of India, SME Branch, Neelam-Bata Road, NIT Faridabad
(B)	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Ref No.
(C)	Name of the Borrower	M/s Shiv Karan Auto
2 (A)	Type of Loan	C/C
2 (B)	Type of Property	Commercial
3(A)	(a) Name of the unit/concern/ company/person offering the property/(ies) as security.	Smt. Prabha Garg W/o Sh. Rajpal Garg
(B)	Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individual
(C)	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower / Guarantor
4.	Value of Loan (Rs. In crores)	Rs.
5.	Complete or full description of the immoveable property/ies offered as security including the following detail	Shop No. 555, area measuring 35 sq.yards situated at Nehru Ground, NIT Faridabad.
(A)	Survey No.	N.A
(B)	Door/House No. (in case of house property)	555
(C)	Extent/area including plinth/ built up area in case of house property	35 sq.yards
(D)	Locations like name of the place, village, city, registration, sub-district etc., boundaries	Nehru Ground, NIT Faridabad bounded as under: - East - Road West - Road



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				North – Plot No. 554 South – Plot No. 556	
6.	a) Particulars of the documents scrutinized-serially and chronologically				
	SI. No.	Date	Name/Nature of the document	Original/ certified copy/ certified extract/ photocopy etc. to be obtained by the bank as security against loan	In case of copies whether the original was scrutinized by the Advocate
	1.	09.02.72	Sale Deed bearing Document No. 4848 dated 09.02.1972 executed by Sh. Gurmukh Dass S/o Sh. Tota Ram in favour of Sh. Salek Chand Jain S/o Sh. Janki Prashad and Smt. Sarla Devi W/o Sh. Salek Chand Jain.	Photostat	No
	2.	04.04.85	Sale Deed bearing Document No. 120 dated 04.04.1985 executed by Sh. Salek Chand Jain S/o Sh. Janki Prashad and Smt. Sarla Devi W/o Sh. Salek Chand Jain in favour of Smt. Prabha Garg W/o Sh. Rajpal Garg	Original seen at Bank	Yes
	3.	08.01.86	Sanctioned Building Plan bearing Memo No. 595 dated 08.01.1986 issued by FCA in the name of Smt. Prabha Garg.	Photostat	No
	4.	26.02.08	House Tax Payment Receipt issued by MCF in the name of Smt. Prabha Garg.	Photostat	No
(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			I have verified original/photocopies of documents (1 to 4) mentioned in para 6(a) at SBI, SME, NIT Faridabad.	



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	extracts from the registering/land/revenue/other authorities be examined.	
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)	Yes
	b) ii) Whether all paged 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 copies should be handled more diligently & cautiously).	Yes  N.A.
8(a)	Whether the records of registrar office or revenue authorities relevant to the property to the property in question are available for verification through any online portal or computer system?	No
(b)	If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	N.A.
(c)	Whether the genuineness of the stamp paper is possible to be got verified from any online portal if so whether such verification was made?	No, however stamp duty is properly paid.
(d)	Whether proper registration of documents completed. Details thereof to be provided.	Yes







9(a)	Property offered as security falls within the jurisdiction of which sub-Registrar office?	Sub Registrar, Badkhal
(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?	N.A.
(c)	Whether search has been made at all the office names at (b) above	Inspected record with the office of S.R. Faridabad for the period 1990 to till date i.e. 02.08.2022 vide receipt bearing No. 0093088088 and also with the office of S.R. Badkhal for the period 2017 to till date vide receipt bearing No. 0093088097.
(d)	Whether the searches in the office of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No
10 (a)	<p>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> <p>As per the documents provided to me and as per the record kept and maintained in the office of the Sub-Registrar Faridabad/Badkhal, I have found that initially <u>Sh. Salek Chand Jain S/o Sh. Janki Prashad and Smt. Sarla Devi W/o Sh. Salek Chand Jain</u> were owner and in possession of Shop Nos. 555, 556 and 557 each measuring 35 sq.yards total measuring 105 sq.yards situated at Nehru Ground, NIT Faridabad which was purchased by them from <u>Sh. Gurmukh Dass S/o Sh. Tota Ram</u> vide Sale Deed duly executed and registered with the office of Sub-Registrar, Ballabgarh bearing Document No. 4848 dated 09.02.1972.</p> <p>Further <u>Sh. Salek Chand Jain S/o Sh. Janki Prashad and Smt. Sarla Devi W/o Sh. Salek Chand Jain</u> sold Shop <u>No. 555</u>, area measuring 35 sq.yards situated at Nehru Ground, NIT Faridabad in favour of <u>Smt. Prabha Garg W/o Sh. Rajpal Garg</u> vide Sale Deed duly executed and registered with the office of Sub-Registrar, Faridabad bearing Document No. 120 dated 04.04.1985.</p> <p>Further Sanctioned Building Plan bearing Memo No. 595 dated 08.01.1986</p>	





DDO Code: 0362	<b>E - CHALLAN</b>		Candidate Copy
Government of Haryana			
Valid Upto: 09-08-2022 (Cash)			
03-08-2022 (Chq./DD)			
GRN No.: 0093088088	Date: 02 Aug 2022 00:39:29		
Office Name: 0362-faridabad			
Treasury: Faridabad			
Period: (2022-23) One Time			
<b>Head of Account</b>		<b>Amount</b>	<b>₹</b>
0030-03-104-98-51 Fees for searching re		35	
PD AcNo	0		
Deduction Amount: ₹		0	
Total/Net Amount: ₹		35	
₹ Thirty Five Rupees			
<b>Tenderer's Detail</b>			
GPF/PRAN/TIN/Actt. no./VehicleNo/TaxId:-			
PAN No:			
Tenderer's Name: Nitin Walia Advocate			
Address: 5 b 11a NIT Faridabad - 121001			
Particulars: <u>Search Receipt for the period from 1990 to till date from the office of SR Faridabad</u>			
Cheque-DD- Detail:		 Depositor's Signature	
<b>FOR USE IN RECEIVING BANK</b>			
Bank CIN/Ref No:	000150960721002082022		
Payment Date:	02/08/2022		
Bank:	SBI Aggregator		
Status:	Success		



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	issued by FCA in the name of Smt. Prabha Garg.	
	Thus the present owner Smt. Prabha Garg W/o Sh. Rajpal Garg is the absolute owner and in possession of property in question and she is competent to create equitable mortgage in favour of the Bank. The property in question is free from all sorts of encumbrances <b>except mortgaged with SBI, SME, Faridabad.</b>	
10 (b)	Wherever Minor's Interest or other clog on title is involved	N.A.
10(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.	N.A.
11	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.)	Ownership Rights
	<b>If Ownership Rights</b>	
a)	Details of the Conveyance Documents	Sale Deed bearing Document No. 120 dated 04.04.1985.
b)	Whether the document is property stamped.	Yes
c)	Whether the document is properly registered.	Yes
	<b>If Leasehold, whether;</b>	
a)	The Lease deed is duly stamped and registered	N.A.
b)	The Lessee is permitted to mortgage the leasehold right	N.A.
c)	Duration of the lease/unexpired period of lease	N.A.
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.	N.A.
e)	Whether the leasehold rights permits for the creation of any superstructure (if applicable)	N.A.





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f)	Right to get renewal of the leasehold rights and nature thereof	N.A.
	<b>If Govt./grant/allotment/Lease-cum / Sale Agreement/Occupancy/Inam Holder/Allottee, whether</b>	
a)	grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions,	N.A.
b)	The mortgagor is competent to create charge on such property,	N.A.
c)	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	No
	<b>If occupancy right, whether;</b>	
a)	Such right is heritable and transferable	Yes
b)	Mortgage can be created	Yes
12	Has the property has been transferred by way of Gift/Settlement deed	No
a)	The Gift/Settlement deed is duly stamped and registered	N.A.
b)	The Gift/Settlement Deed has been attested by Two witnesses.	N.A.
c)	The Gift/Settlement Deed transfers the property to Donee	N.A.
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.	N.A.
e)	Whether there is any restriction on the Donor in execution the gift/settlement deed in question	N.A.
f)	Whether the Donee is in possession of the gifted property	N.A.
g)	Whether any life interest is reserved for the Donor or any other person and whether is a need for any other person to join the creation of	N.A.



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	mortgage	
h)	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
13	Has the property been transferred by way of partition/family settlement deed.	N.A.
a)	Whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	N.A.
b)	Whether mutation has been effected	N.A.
c)	Whether the mortgagor is in possession and enjoyment of his share.	N.A.
d)	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	N.A.
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.	N.A.
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?	N.A.
14	Whether the title documents include testamentary documents/ wills?	No
a)	In case of wills, whether the will is registered will or unregistered will?	N.A.
b)	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
c)	Whether the property is mutated on the basis of will?	N.A.
d)	Whether the original will is available	N.A.





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e)	Whether the original death certificate of the testator is available?	N.A.
f)	What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	N.A.
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.	N.A.
15.	Whether the property is subject to any wakf rights/ belongs to church/ temple or any religious / other institutions	No
a)	Any restriction in creation of charges on such properties?	N.A.
b)	Precautions/permissions, if any in respect of the above cases for creation of mortgage?	N.A.
16(a)	Whether the property is a HUF/Joint family property?	No
(b)	Whether mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection in execution minor's share if any, rights of female members etc	
(c)	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
17(a)	Whether the property belongs to any trust or is subject to the rights of any trust?	No
(b)	Whether the trust is a private trust and whether trust deed specifically authorize the mortgage the	N.A.



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	property?	
(c)	If YES additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
(d)	Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter	N.A.
18	Is the property an <b>Agriculture land</b>	No.
(a)	whether the local laws permit mortgage of Agriculture land and whether there are any restrictions for creation/ enforcement of mortgage.	
(b)	In case of agriculture 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?	No
(c)	In case of the conversion of Agriculture land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	No
19 (a)	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agriculture Laws, weaker sections, minorities, Land Laws, SEZ regulations, Costal zone Regulations, Environmental clearance etc.)	No
(b)	Addition aspects relevant for investigation of title as per local laws.	
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	N.A.





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	search/enquiry.	
21(a)	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Borrower is required to submit the undertaking in this regard.
(b)	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
(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.	N.A.
22(a)	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No
(b)	Property belonging to the partners, 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 Borrowing powers, Board resolution, authorization to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association / provision for common seal etc.  b) i) Whether the property (to mortgaged) is purchased by the above company from any other company or limited liability partnership (LLP) Firm ? Yes/ No.	No  N.A.



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	<p>b) ii) If Yes, whether search of charges of the property (to be mortgaged) has been carried out with registrar of the companies (R.O.C) in respect of such vendor company/ LLP ( Seller) and the vendee company (Purchaser)?</p> <p>b) iii) Whether the above search charges reveals any prior charges/ encumbrances, on the property (proposed to be mortgaged) created by the Vendor company (Seller) ? Yes or No.</p> <p>b) iv) If the search reveals encumbrances, charges whether such charges/ encumbrances have been satisfied ? Yes/ No.</p>	<p>N.A.</p> <p>N.A.</p> <p>N.A.</p>
24.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No
25(a)	Whether any POA is involved in the chain of title during the period of search?	No
(b)	Whether the POA involved is one occupied with interest, i.e. 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.	N.A.
(c)	In case of the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz Companies, Firms/individual or Proprietary concerns in favour of	No





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	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)	
(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.	N.A.
(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?	N.A.
(ii)	Whether the POA is registered one?	N.A.
(iii)	Whether the POA is a special or general one?	N.A.
(iv)	Whether the POA contains a specific authority for execution of title document in question?	N.A.
(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?)	N.A.
(g)	Please comment on the genuineness of POA?	N.A.
(h)	The unequivocal opinion on the enforceability and validity of the POA?	N.A.
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	N.A.



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	the law of the place, where it is executed.	
27	<b>If the property is a flat/apartment or residential/commercial complex, check and comment on the following:</b>	
(a)	Promoter's/ Land owner's title of the land/building;	N.A.
(b)	Development Agreement/Power of Attorney	N.A.
(c)	Extent of authority of the Developer/Builder	N.A.
(d)	Independent title verification of the Land and/or building in question	Independent title of the owner is verified in the office of S.R. Faridabad/ Badkhal.
(e)	Agreement for sale (duly stamped)	N.A.
(f)	Payment of proper stamp duty	Proper stamp duty has been affixed on the Sale Deed bearing Document No. 120 dated 04.04.1985 registered in the office of SR. Faridabad in favour of Smt. Prabha Garg W/o Sh. Rajpal Garg.
(g)	Requirement of registration of sale agreement, development agreement, POA etc.	No
(h)	Approval of building plan, permission of appropriate, local authority etc.	N.A.
(i)	Conveyance in favour of Society/Condominium concerned.	N.A.
(j)	Occupancy certificate/allotment letter/letter of possession	N.A.
(k)	Membership details in the Society etc.	N.A.
(l)	Share certificates	N.A.
(m)	No objection letter from the Society	N.A.
(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 charge on the records of the	No

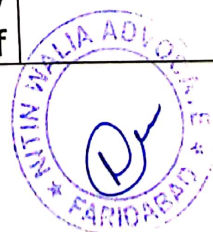




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	Housing Society, if any	
(p)	If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any	No
(q)	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan etc.	N.A.
II.A	Whether the Real Estate Project comes under Real Estate (Regulation and Development Act, 2016)? Y/N.	N.A.
II.B	Whether the Project is Registered with Real Estate Regulatory Authority? If, so the details of such registration are to be furnished.	N.A.
II.C	Whether the Registered Agreement for Sale as prescribed in the above Act/Rules thereunder is executed?	N.A.
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 unloaded by the Promoter in the Real Estate Regulatory Authority.	N.A.
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.	No
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.	Inspected records for the last 30 years from the office of S.R. Faridabad for the period <u>1990 to till date i.e. 02.08.2022</u> and from the office of S.R. Badkhal for the period 2017 to till date vide which Smt. Prabha Garg W/o Sh. Rajpal Garg is proved to be the owner and in possession of property in question.
30	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if	N.A.



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	not paid, what remedy?	
31(a)	Urban land ceiling clearance, whether required and if so, details thereon	No
(b)	Whether No objection certificate under the income Tax Act is required /obtained.	No
32 (a)	Details of RTC extracts /mutation extracts Katha extracts pertaining to the property in question.	N.A.
(b)	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/Village records?	N.A.
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?	Yes
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	N.A.
(b)	Document in relation to water connection	N.A.
(c)	Document in relation to Sales Tax Registration, if any applicable.	N.A.
(d)	Other utility bills, if any	N.A.
B.	Discrepancy/doubtful circumstances, if any related on such scrutiny?	
35	Whether the documents i.e. Valuation report/approved sanction plan reflect/indicate any difference / discrepancy in the boundaries in relation to the Title Document / other document (If the valuation report and / or approved plan are not available at the time of preparation of TIR, pleas provide	No  Valuation report is not provided at the time of preparing TIR






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	these comments subsequently, on receipt of the same).	
36 (a)	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
(b)	<b>Property is SARFAESI complaint (Y/N)</b>	Yes, property in question is enforceable under the provisions of SARFAESI Act. ✓
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 of documents referred above are examined at bank branch.
38	Additional suggestions, if any to safeguard the interest of bank/ ensuring the perfection of security.	Not required
39	The specific persons who are required to create mortgage/ to deposit documents creating mortgage.	Smt. Prabha Garg W/o Sh. Rajpal Garg

  
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**Annexure C**

**CERTIFICATE OF TITLE**

I have examined the Original Title Deeds intended to be deposited relating to the schedule property and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

2. I have examined the original / certified copies of documents in details, 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) offices (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 concern registrar office and encumbrance certificate (EC). I hereby certify the genuineness of the Title Deeds in the name of **Smt. Prabha Garg W/o Sh. Rajpal Garg**. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

5. There are no prior Mortgage/ Charges/ encumbrances whatsoever as could be seen from the Encumbrance Certificate for the period from 1990 to till date i.e. 01.08.2022 pertaining to the Immovable Property/(ies) covered by above said original/certified copies of Title Deeds. The property is free from all Encumbrances **except mortgaged with SBI, SME, Faridabad.**

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 N.A.

7. Minor(s) and his/their interest in the property/ies is to the extent of Nil (specify the share of the Minor with name) N.A.

8. The Mortgage if created will be available to the bank for the liability of the intending borrower **Smt. Prabha Garg W/o Sh. Rajpal Garg.**





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9. I certify that **Smt. Prabha Garg W/o Sh. Rajpal Garg** has an absolute, clear and Marketable title over the scheduled property/(ies). I further certify that the above original/ certified copies of the title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of equitable Mortgage by Deposit of title deeds, I certify that the deposit of following title deeds/ documents would create a valid and enforceable equitable mortgage i.e. listed below.

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

12. It is certified, that property is **SARFAESI compliant**.

**DOCUMENTS REQUIRED FOR VALID EQUITABLE MORTGAGE:**

- ✓ 1. Copy of Sale Deed bearing Document No. 4848 dated 09.02.1972 executed by Sh. Gurmukh Dass S/o Sh. Tota Ram in favour of Sh. Salek Chand Jain S/o Sh. Janki Prashad and Smt. Sarla Devi W/o Sh. Salek Chand Jain. ✕
- ✓ 2. Original Sale Deed bearing Document No. 120 dated 04.04.1985 executed by Sh. Salek Chand Jain S/o Sh. Janki Prashad and Smt. Sarla Devi W/o Sh. Salek Chand Jain in favour of Smt. Prabha Garg W/o Sh. Rajpal Garg. ✓
- ✓ 3. Copy of Sanctioned Building Plan bearing Memo No. 595 dated 08.01.1986 issued by FCA in the name of Smt. Prabha Garg. ✓
- ✓ 4. Photocopy of House Tax Payment Receipt dated 26.02.2008 issued by MCF in the name of Smt. Prabha Garg. ✓
5. Latest Property Tax Payment Receipt in the name of Smt. Prabha Garg W/o Sh. Rajpal Garg.
6. Affidavit of Smt. Prabha Garg W/o Sh. Rajpal Garg (Copy attached).

**SCHEDULE OF THE PROPERTY/IES**

Shop No. 555, area measuring 35 sq.yards situated at Nehru Ground, NIT Faridabad.



**NITIN WALIA**  
ADVOCATE

### **AFFIDAVIT**

I, Prabha Garg W/o Sh. Rajpal Garg R/o House No. 2102, Sector-16, Faridabad do hereby solemnly affirm and declare as under:-

1. That the deponent is the owner in possession of Shop No. 555, area measuring 35 sq.yards situated at Nehru Ground, NIT Faridabad vide Sale Deed bearing Document No. 120 dated 04.04.1985 duly registered with the office of Sub-Registrar, Faridabad.
2. That there are no dues of any kind of the Govt. or Semi Govt. agencies over the property in question **except mortgaged with SBI, SME Faridabad.**
3. That the said document of title is original, genuine and not fake or bogus or factious or duplicate.
4. That no award, suit or appeal is pending before any Arbitration or Court, Tribunal in respect of the aforesaid property or/and is not under any attachment or revenue recovery and further is not subject to any auction or acquisition proceedings.
5. That in case any defect is found in the ownership and title of the deponent with regard to aforesaid property in past or in future, then in that case, the deponent shall be liable to indemnify the loss and damage caused to the STATE BANK OF INDIA FARIDABAD in account of loan facility availed by borrower/ deponent.



That the deponent undertakes not to sell/ lease, transfer any right or title or interest or dispose of the property in question by way of sale, gift, mortgage, lease or otherwise without written permission of the bank, until the loan of the said bank is standing/ pending and in case the deponent infringe any condition, the same shall stand illegal, null and void.

7. That the deponent will agree and bound by all the terms and condition of the Bank.
8. That the deponent will be liable for the civil and criminal action, if any one or more of above declaration is found to be false or incorrect.
9. That the deponent/ borrower if defaulted in the repayment of the loan amount of the Bank, the Bank can take action under the provisions of the SARFAESI Act for the recovery of its dues.

DEPONENT

**VERIFICATION :-**

Verified that the contents of the aforesaid affidavit are true and correct to my knowledge and belief and nothing have been concealed therein. Verified at Faridabad on

DEPONENT



हरियाणा HARYANA

47AA 482888

प्रमाणित किया जाता है कि पत्रिका  
नं. ...120... दिनांक 04.04.1985  
बही नं. ....1.... जिल्द नं. ...69...  
को दर्ज किया गया है

For, Sub Registrar  
Faridabad

ATTESTED  
For Sub Registrar  
Faridabad

02 AUG 2022



ब्यना T मु0 24000/-रुपया स्टाम्प मु0 3480/-रुपये किता 5 ॥ 3000/- 200-200-60-20॥ वाका फरीदाबाद ।

हमके श्री सलेक चन्द जैन पुत्र श्री जानकी प्रशाद पुत्र श्री मुरजीधर व श्रीमती सरला देवी धर्म पत्नी श्री सलेक चन्द जैन पुत्र श्री जानकी प्रशाद निवासी गण गाव अलीपुर अटेरना तहसील बुढाना जिला मुजफ्फरनगर ॥ यू पी ॥ के है जो कि हम वाका एषा आई टी फरीदाबाद त0 बल्लबगढ जिला फरीदाबाद में तीन किता शोप प्लोट नं0 555 , 556 व 557 टाईपबी प्रत्येक का क्षेत्रफल 35 वर्गमि नेहरू पार्क के वजहिये ब्यनामा रजिस्टरी शुदा दिनांक 9-2-1972 , वसीका नं0 4848 बही नं0 । जिल्द नं0 529 के मालिक काबिज कामिल है । हमने अपने हालात व मफाद को मध्ये नजर रखते हुये अपने उक्त शोप प्लोटो मे से एक किता शोप प्लोट नं0 555 बारकबा 35 वर्गमि को कुल अधिकारी सहित बिल ऐबज मु0 24000/-रुपये आधे जिसके 12000/-रुपये होते है मैं पास श्री मती प्रभा गर्ग धर्म पत्नी श्री राजपाल गर्ग निवासी 2102 सेक्टर 16 फरीदाबाद को बेच दिया है कुल जर ब्य मु0 24000/-रुपये बरवक्त रजिस्टरी रोक अफसर रजिस्टरी नकद वसूल करलुगा , मौका पर कब्जा हवाले खरीदार कर दिया है खरीदार को हक होगा की उपरोक्त विक्रीत रकबा नं0 555 बारकबा 35 वर्गमि को किसी प्रकार इस्तेमाल मे लावे तामीर् करे हमारा व हमारे वारसानका उक्त विक्रीत रकबा से कोई तालोक वास्ता ना रहेगा खरीदार से कुछ लेना बाकि नही रहा है । उक्त विक्रीत रकबा हर प्रकार की जैर बारी से पोक सा है यदि कोई नुक्स मिलकीयत निकलेगा या पाया जायेगा तो हम उसके

ATTESTED

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For Sub Registrar  
Faridabad

6 AUG 2022

श्री सलेक चन्द जैन



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देनदार व जुम्मेदार रहेंगे। सबीही ब्यनामा खर्चा मरीदार ने  
लगाया है। उपरोक्त विक्रीत शोप प्लॉट नं० 555 रकबा 35 वर्ग  
की सीमा इस प्रकार है। उत्तर में शोप प्लॉट नं० 554 दक्षिण में  
शोप प्लॉट नं० 556 पूर्व में सड़क पश्चिम में सड़क। अतः यह ब्यनामा  
सुन समझ कर लिख दिया है कि सनद रहे तथा वक्त जरूरत काम कावे  
दिनांक 4-4-1985।

विक्रेता

सत्येक चन्द जैन

श्री लालचन्द जैन

विक्रेता

श्री मती सरला देवी

श्री मती देवी

ब्रेता

श्री मती प्रभा गर्ग

Prabha Garg

गा० ।

प्रभु नम्बरदार उवा गाव

दः प्रभु

गा० 2

Y.P. Bathla

(Y.P. Bathla)

Advocate

B-12, Nehru Road

मानसिंह नागर वसीका नवीन परिवाराद र न नं० 263

ATTESTED

For Sub Registrar

For Sub Registrar

2022