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ANKUR MITHAL, ADVOCATE

CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT
9837128900/mithalankur@yahoo.com

DATED— 12.10.2023

To,
M/s Saraswati Buildcon,
S-2, Saraswati Enclave,
Shivaji Road, Meerut.

Subject: Legal opinion & NEC in respect of the property as
One Residential Plot, Consisting of Part of land in
minjumley Khasra No. 293A & 293B, Situated at
Kaushik Vihar, Revenue Village Noor Nagar, Pargana,
Tehsil & Distt. Meerut.

Land area measuring 465 Sq. Mts.

Boundaries--
As Per Site Plan.

1. Name of Borrower	<u>M/s Saraswati Buildcon, S-2,</u> <u>Saraswati Enclave, Shivaji Road,</u> <u>Meerut, through its Partners.</u>
2. Name of owner of the property	<u>M/s Saraswati Buildcon, S-2,</u> <u>Saraswati Enclave, Shivaji Road,</u> <u>Meerut, through its Partners.</u>
3. Whether Owner is Borrower or Guarantor.	Borrower

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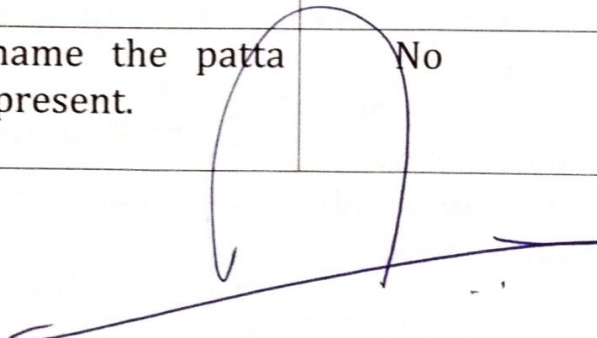
4. Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company.	Individual
5. List of Documents Examined by me and to be deposited with HDFC Ltd. for creation of valid Equitable Mortgage.	<p>1) Photocopy of Khatauni for the Fasli Year 1379 & Calendar Year 1971 Onwards for land in Khasra No. 293A & 293Ba, Total land area measuring 4.5910 Hectares of Village Noor Nagar, Distt. Meerut in the name of <u>Narendra Kumar S/o Late Mahendra Pal</u>, with good, clear, valid and marketable title, issued by the Office of Tehsildar Meerut.</p> <p>2) Original Sale Deed No. 8557 dated 10.08.2018 executed by <u>Narendra Kumar S/o Mahendra Kumar</u>, in favour of <u>M/s Saraswati Buildcon, through its Partner-Varun Agarwal</u>, in respect of One Residential Plot, Consisting of Part of land in minjumley Khasra No. 293A & 293B, total land area measuring 465 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Bahi No. 1, Jild No. 13018, on Pages- 317/332.</p>

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	<p>3) Photocopy of Partnership Deed dated 01.04.2019 of <u>M/s Saraswati Buildcon</u>, between <u>Amit Agarwal, Varun Agarwari & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt. Ltd & Priority Overseas Private Limited.</u></p> <p>4) Photocopy of Approved Map No. MDA/LD/21-22/0133 dated 08.05.2022 of Saraswati Vatika Colony, Village Noor Nagar, Pargana, Tehsil & Distt. Meerut in the name of <u>M/s Saraswati Buildcon, through its Partner-Varun Agarwal</u>, Passed by the Office of Meerut Development Authority, Meerut.</p> <p>Hence, the chain of title is complete.</p>
6. List of other documents called for or to be verified before rendering the opinion.	None
7. In whose name the patta stands in the present.	No



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8. Details of encumbrance if any if so how they are discharged (minimum 13 years).	None
9. Whether any minor interest or litigation/ attachment charges is involved in the property.	None
10. Whether latest tax receipt has been produced.	No
11. Whether Chittha ten (X) extract/ original produced.	No
12. Has the building been constructed after approval?	Yes
13. Is there any excess/vacant land attracting provision of land ceiling Act.	No
14. Is the property affected by Urban land (Ceiling & Regulation) Act. If so, whether permission from relevant authority has been obtained for creating encumbrances.	Not Applicable

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15. Is title & possession of property to party in clear, marketable & absolute, valid mortgaged/equitable mortgage or by deposit of title deed.	The title & possession of owner is clear, absolute & marketable. The valid mortgage is by deposit of title deed. (Equitable Mortgage) may be made.
16. The list of document which are to be deposited for creating mortgage by deposit of title deed.	The Bank is advised to obtain all the documents described in point no. 5 of this report and keep them in bank custody till the mortgage is redeemed.
17. The lists of additional document like N.E.C for subsequent period/ affidavit indemnity required to be obtained by Bank.	NIL
18. Is there any bar for mortgaging land as per any local law, e.g. prohibition for agriculture land as security for borrowings outside the state or commercial/non agriculture borrowings.	Not Applicable
19. Whether there is any indication or doubt to show the land belongs to Govt. or it	No

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is under acquisition proceeding of Govt.	
20. Any other remark which the lawyer rendering title/opinion wishes to make:-	<p>I have personally inspected the registration records in the office of Sub Registrar Meerut from 01.01.2010 to 22.09.2023 as per Search receipt no. 40 dated 22.09.2023. There is no transfer entry found recorded as per the available records in the office of Sub Registrar as such property is free from all encumbrance, charges and lien.</p> <p><u>M/s Saraswati Buildcon, through its Partners,</u> is the present owner of the above said property and can mortgage the same property with the bank to create a charge by deposit of title deed (equitable mortgage) as per the usual procedure of the bank.</p>

Encl- As Above.

(Ankur Mithal)
Advocate

ANKUR MITHAL
Advocate
Reg. No. 1564/2009
17, Naveen Bhawan Civil Court, Meerut
Mob.: 9837128900

(भाग 1)

(प्रस्तुतकर्ता अथवा प्रार्थी द्वारा रखे जाने वाला)

क्रम संख्या : 40

लेख्य या प्रार्थना-पत्र प्रस्तुत करने का दिनांक 22/8/23

प्रस्तुतकर्ता या प्रार्थी का नाम अमर किशोर

लेख्य का प्रकार

तेफल की धनराशि

1-रजिस्ट्रीकरण शुल्क 140

2-प्रतिलिपिकरण शुल्क

3-निरीक्षण या तलाश शुल्क

4-मुख्तारनामा के अधिप्रमाणिकरण के लिये शुल्क 223

5-कमीशन शुल्क

6-विविध 100

7-यात्रिक भत्ता 10

6 तक का योग 110

वसूल करने का दिनांक

दिनांक, जब लेख्य प्रतिलिपि या तलाश प्रमाण पत्र

स करने के लिये तैयार होगा

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर