

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

DATED- 25,09,2023

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 Khasra No. 293A & 293B, Situated at Kaushik Vihar, Village Noor Nagar, Pargana, Tehsil & Distt, Meerut.

Land area measuring 58.52 Sq. Mts.

Boundaries --

East- 15 Fts thereafter Property of M/s Saraswati
Buildcon.

West - 15 Fts thereafter Plot of Satveer Gautam.

North - 42 Fts thereafter Property of M/s Saraswati Buildcon.

South - 42 Fts thereafter Raasta 12 Fts Wide thereafter Railway Line.

1. Name of Borrower	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.
2. Name of owner of the property	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners,
V	



Whether Owner is Borrower or Guarantor.	Borrower
 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company. 	Partnership Firm
5. List of Documents Examined by me.	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 Narendra Kumar S/o Late Mahendra Pal, with good, clear, valid and marketable title, issued by the Office of Tehsildar Meerut. 2) Photocopy of Sale Deed No. 5433 dated 23.04.2010 executed by Narendra Kumar S/o Late Mahendra Pal, in favour of Smt Sudesh W/o Kamai Singh, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 58.52 3q. Mts., Registered in the Office of Sub-

ANKUR MITHAL, ADVOCATE

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

> Registrar Meerut in Bahi No. 1, Jild No. 5917, on Pages- 251/268.

- 3) Photocopy of Sale Deed No. 5564 dated 18.05.2015 executed by Smt Sudesh W/o Kamal Singh, in favour of M/s Saraswati Buildcon, through its Partner-Varun Agarwal, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 58.52 Sq. Mts., Registered in the Office of Sub-Registrar Meerut in Bahi No.1, Jild No. 10494, on Pages-81/106.
- 4) Photocopy of Partnership Deed dated 01.04.2019 of M/s Saraswati Buildcon, between Amit Agarwal, Varun Agarwali & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt. Ltd & Priority Overseas Private Limited.
- 5) 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 M/s Saraswati Buildcon, through its Partner- Varun Agarwal, Passed by the Office of Meerut Development Authority, Meerut.
	Hence, the chain of title is complete.
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
8. Details of encumbrance if any if so how they are discharged (minimum 13 years).	None
 Whether any minor interest or litigation/ attachment charges is involved in the property. 	None
10. Whether latest tax receipt has been produced.	Np

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 Whether Chittha ten (X) extract/original produced. 	No
12. Has the building been constructed after approval?	Not Applicable
 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
15. Ir title & possession of property to party in clear, marketable & absolute, valid mortgaged/equitable mortgage or by deposit of title deed.	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
are to be deposited for	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.

 The lists of additional document like N.E.C for subsequent period/ affidavit indemnity required to be obtained by Bank. 	
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.	riot Applicable
 Whether there is any indication or doubt to show the land belongs to Govt. or it is under acquisition proceeding of Govt. 	No
20. Any other remark which the lawyer rendering title/opinion wishes to make:-	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. 37 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

ANKUR MITHAL, ADVOCATE

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

lien.

M/s Saraswati Buildcon, through its Partners, 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.

Encl- As Above.

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(प्रस्तुतकर्ता अध्यय प्राची द्वारा रखे जाने वाला)

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(Ankur Mithal) Advocate

ANKUR MITHAL

Reg. No. 1554/2009 17, Water Shaker Coll Court, Memili Product Shaker X Samer

ANKUR MITHAL, ADVOCATE

CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankurayahoo.com

DATED-25,09.2023

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 bearing No. 9, Consisting of Part of land in Khasra No. 293A & 293B, Situated at Kaushik Vihar, Village Noor Nagar, Pargana, Tehsil & Distt. Meerut.

Land area measuring 80.26 Sq. Mts.

Boundaries-

East- 48 Fts thereafter Plot No. 8 of Smt Santosh Sharma.

West- 48 Fts thereafter Plot No. 10 of Smt Somwati Devi.

North- 18 Fts thereafter Government Land, South- 18 Fts thereafter Raasta 20 Fts Wide,

1. Name of Borrower	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.
2. Name of owner of the property	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road,



	Meerut, through its Partners,
Whether Owner is Borrower or Guarantor.	Borrower
 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company. 	Partnership Firm
5. List of Documents Examined by me.	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 Narendra Kumar S/o Late Mahendra Pal, issued by the Office of Tehsildar Meerut. 2) Photocopy of Sale Deed No. 3282 dated 13.03.2012 executed by Narendra Kumar S/o Mahendra
	Pal, in favour of Shailendra Kumar S/o Late Khushi Ram & Munesh Kumar S/o Late Phool Singh, in respect of Part of One Residential Plot, Consisting of Part of land in Khasra No. 293A &

ANKUR MITHAL, ADVOCATE

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

> 293B, land area measuring 70.21 Sq. Mts., Registered in the Office of Sub-Registrar Meerut in Bahi No. 1, Jild No. 7571, on Pages-325/344.

- 3) Photocopy of Sale Deed No. 1244 dated 30.01.2014 executed by Narendra Kumar S/o Mahendra Pal, in favour of Shailendra Kumar S/o Late Khushi Ram & Munesh Kumar S/o Late Phool Singh, in respect of Part of One Residential Plot bearing No. 9, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 10.05 Sq. Mts., Registered in the Office of Sub-Registrar Meerut in Bahi No. 1, Jild No. 9440, on Pages- 371/388.
- 4) Photocopy of Sale Deed No. 7525
 dated 16.07.2018 executed by
 Shailendra Kumar S/o Late
 Khushi Ram & Munesh Kumar
 S/o Late Phool Singh, in favour of
 M/s Saraswati Buildcon,
 through its Partner- Varun
 Agarwal, in respect of One



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

> Residential Plot bearing No. 9, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 80.26 Sq. Mts., Registered in the Office of Sub-Registrar Meerut in Bahi No. 1, Jild No. 12959, on Pages-123/158.

- 5) Photocopy of Partnership Deed dated 01.04.2019 of M/s Saraswati Buildcon, between Partners- Amit Agarwal, Varun Agarwal & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt. Ltd & Priority Overseas Private Limited.
- 6) Photocopy of Approved Map No. MDA/LD/21-22/0133 dated 08.05.2022 of Saraswati Vatika Colony, Village Noor Nagar, Pargana, Tehsil & Distr. Meerut in the name of M/s Saraswati Buildcon, through its Partner-Varun Agarwal. Passed by the Office of Meerut Development Authority, Meerut.

Hence, the chain of title is complete.

5. 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
8. Details of encumbrance if any if so how they are discharged (minimum 13 years).	None
 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?	Not Applicable
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
property to party in clear, marketable & absolute, valid mortgaged/equitable	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	Not Applicable

local law, e.g. prohibition for agriculture land as security for borrowings outside the state or commercial/non agriculture borrowings.	
 Whether there is any indication or doubt to show the 'and belongs to Govt. or it is under acquisition proceeding of Govt. 	No
20. Any other remark which the lawyer rendering title/opinion wishes to make:-	



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ANKUR MITHAL, ADVOCATE

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

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

DATED-25.09.2023

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 Khasra No. 293A & 293B, Situated at Kaushik Vihar, Village Noor Nagar, Pargana, Tehsil & Distt. Meerut.

Land area measuring 83.61 Sq. Mts.

Boundaries-

East- 23 Fts thereafter Raasta 20 Fts Wide.

West - 23 Fts thereafter Plot of Rajendra Gupta,

North - 39 Fts thereafter Property of Seller.

South - 39 Fts thereafter Property of Seller.

1. Name of Borrower	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners,
2. Name of owner of the property	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners,



Whether Owner is Borrower or Guarantor.	Borrower
 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company. 	Partnership Firm
5. List of Documents Examined by me.	1) Photocopy of Khatauni for the Fasii 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 names of Narendra Kumar S/o Late Mahendra Pal, issued by the Office of Tehsildar Meerut. 2) Photocopy of Sale Deed No. 4092 dated 01.07.2002 executed by Narendra Kumar Kaushik S/o Mahendra Pal Kaushik, in favour of Smt Meena W/o Satguru Sharan, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 83.61 Sq. Mts., Registered in the Office of Sub-Registrar Meerut in



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

Additional Book No. I, Khand No. 1702, on Pages- 49/60.

- Photocopy of Sale Deed No. 9963 dated 22.08,2015 executed by W/o Satguru Smt Meena favour Sharan. in of Saraswati Buildcon, through its Partner- Varun Agarwal, respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 83,61 Sq. Mts., Registered in the Office of Sub-Meerut Registrar Bahi in No. 1, Jild No. 10718, on Pages-275/300.
- 4) Photocopy of Partnership Deed dated 01.04.2019 of M/s Saraswati Buildcon, between Partners Amit Agarwal, Varun Agarwali & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt. Ltd & Priority Overseas Private Limited.
- 5) Photocopy of Approved Map No. MDA/LD/21-22/0133 dated



	O8.05.2022 of Saraswati Vatika Colony, Village Noor Nagar Pargana, Tehsil & Distt. Meerut in the name of M/s Saraswati Buildcon, through its Partner-Varun Agarwal, Passed by the Office of Meerut Development Authority, Meerut. Hence, the chain of title is complete.
 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
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

 Whether Chittha ten (X) extract/ original produced. 	No
12. Has the building been constructed after approval?	Not Applicable
 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
property to party in clear, marketable & absolute, valid mortgaged/equitable	
are to be deposited for	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.
 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
 Whether there is any indication or doubt to show the land belongs to Govt. or it is under acquisition proceeding of Govt. 	No
	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. 45 dated 22.09.2023. There is no transfer entry found recorded as per the



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

> available records in the office of Sub Registrar as such property is free from all encumbrance, charges and lien.

> M/s Saraswati Buildcon, through its Partners, 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.

Encl- As Above.

(माग 1)

(अञ्चलका अध्या अधी दाना रखे जाने काला)

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(Ankur Mithal)

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ANKUR MITHAL, ADVOCATE

CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankungyahoo.com

DATED-25.09.2023

To, M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shiva'i Road, Meerut.

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

Land area measuring 86.12 Sq. Mts.

Boundaries ...

East- 58 Fts thereafter Plot of Satish.

West - 51 Fts thereafter Plot of Chandra Bhan.

North - 17 Fts thereafter Property of M/s Saraswati Buildcon.

South - 17 Fts thereafter Raasta 12 Fts Wide thereafter Railway Line.

1. Name of Borrower	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.
2. Name of owner of the property	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.



Whether Owner is Borrower or Guarantor.	Borrower
 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company. 	Partnership Firm
5. List of Documents Examined by me.	1) Photocopy of Khatauni for the Fash Year 1379 & Calendar Year 1971 Onwards for land in Khasra No. 293A & 293B, Total land area measuring 4.5910 Hectares of Village Noor Nagar, Distt. Meerut in the name of Narendra Kumar S/o Late Mahendra Pal Kaushik, issued by the Office of Tehsildar Meerut. 2) Certified Copy of Sale Deed No. 4310 dated 06.05.2005 executed by Narendra Kumar Kaushik, in favour of Kailash Kaushik, in favour of Kailash
	Chand S/o Shiv Charan, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, Total land area measuring 265.70 Sq.

ANKUR MITHAL, ADVOCATE

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

> Mts., Registered in the Office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 2880, on Pages- 323/336.

- 3) Certified Copy of Sale Deed No. 11041 dated 31.12.2005 executed by Kailash Chand S/o Shiv Charan, in favour of Rajeev Kumar S/o Bankey Lal, in respect of One Residential Plot, Consisting of land in Part of Khasra No. 293A & 293B, Total land area measuring 265.70 Sq. Mts., Registered in the Office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 3145, on Pages-59/76.
- 4) Photocopy of Sale Deed No. 1538 dated 18.02.2009 executed by Rajeev Kumar S/o Bankey Lal, in favour of Satyaveer Singh Gautam S/o Ram Lal, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 86.12 Sq. Mts., Registered in the Office of Sub-Registrar Meerut in



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankuriiyahoo.com

> Bahi No. 1, Jild No. 5075, on Pages- 255/272.

- 5) Photocopy of Sale Deed No. 4621 dated 25.04.2015 executed by Satyaveer Singh Gautam S/o Ram Lal, in favour of M/s Saraswati Buildcon, through its Partner- Varun Agarwal, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 86.12 Sq. Mts., Registered in the Office of Sub-Registrar Meerut.
- 6) Photocopy of Partnership Deed dated 01.04.2019 of M/s Saraswati Buildcon, between Partners- Amit Agarwal, Varun Agarwali & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt, Ltd & Priority Overseas Private Limited.
- 7) 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 M/s Saraswati Buildcon through its Partner-Varun Agarwal, Passed by the Office of Meerut Development Authority, Meerut. Hence, the chain of title is complete.
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
8. Details of encumbrance if any if so how they are discharged (minimum 13 years).	None
 Whether any minor interest or litigation/ attachment charges is involved in the property. 	None
10. Whether latest tax receipt has been produced.	No

 Whether Chittha ten (X) extract/ original produced. 	No
12. Has the building been constructed after approval?	Not Applicable
 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.	
property to party in clear.	The title & possession of owner is clear, absolute & marketable. The valid mortgage is by deposit of title deed. (Equitable Mortgage) may be made.
are to be deposited for	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.
 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 is under acquisition proceeding of Govt.	No
lawyer rendering title/opinion wishes to make:-	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. 44 dated 22.09.2023. There is no transfer entry found recorded as per the

ANKUR MITHAL, ADVOCATE

CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankungyahoo.com

> available records in the office of Sub Registrar as such property is free from all encumbrance, charges and lien.

M/s Saraswati Euildcon, through its Partners, 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.

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(Ankur Mithal)

AF CHIADMENHAL

C.Q 4-159529 Advocate eq. No.-07482/11

Naveen Bhawan Civil Court, Meerut



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 Khasra No. 293A & 293B, Situated at Kaushik Vihar, Revenue Village Noor Nagar, Pargana, Tehsil & Distt, Meerut.

Land area measuring 105,34 Sq. Mts.

Boundaries-

West - Property of Others.

North - Property of Others.

South - Property of Others.

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



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankurizyahoo.com

 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company. Partnership Firm

- List of Documents Examined by me and to be deposited with HDFC Ltd. for creation of valid Equitable Mortgage.
- 1) Photocopy of Khatauni for the Fasli Year 1379 & Calendar Year 1971 Onwards for land in minjumley Khasra No. 293A & 293B, land area measuring 4.5910 Hectares of Village Noor Nagar, Distt. Meerut in the names of Narendra Kumar S/o Late Mahendra Pal, issued by the Office of Tehsildar Meerut.
- 2) Photocopy of Sale Deed No. 6741 dated 16.12.1993 executed by Narendra Kumar Kaushik S/o Mahendra Pal Kaushik, in favour of Smt Savita Rani W/o Brij Bhushan, in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 126 Sq. Yds., Registered in the office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 803, on Pages- 357/360.



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

- 3) Photocopy of Sale Deed No. 14200 dated 15.12.2015 executed by Smt Savita Rani W/o Brij Bhushan, in favour of M/s Saraswati Buildcon, through its Partner-Varun Agarwal, in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 126 Sq. Yds. or 105.34 Sq. mts, Registered in the office of Sub-Registrar Meerut in Bahi No. 1, Jild No. 10936, on Pages- 1/38.
- 4) Photocopy of Partnership Deed dated 01.04.2019 of M/s Saraswati Buildcon, between Amit Agarwal, Varun Agarwali & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt. Ltd & Priority Overseas Private Limited.
- 5) Photocopy of Approved Map No. MDA/LD/21-22/0133 dated 08.05.2022 of Saraswati Vatika Golony, Village Noor Nagar, Pargana, Tehsil & Distt. Meerut in the name of M/s Saraswati

	Buildcon, through its Partner- Varun Agarwal, Passed by the Office of Meerut Development Authority, Meerut. Hence, the chain of title is complete.
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
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
 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
15. Is title & possession of property to party in clear, marketable & absolute, valid mortgaged/equitable mortgage or by deposit of title deed.	valid mortgage is by deposit of title deed.
점하 마음이 이 16명 이 아니는 아이들이 있었다. 항상 아이를 하라면 하나 이 중에 가지 않는 아니는 아니는 아이를 하는 것이다.	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.

 The lists of additional document like N.E.C for subsequent period/ affidavit indemnity required to be obtained by Bank. 	PRYNTA
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
 Whether there is any indication or doubt to show the land belongs to Govt, or it is under acquisition proceeding of Govt. 	No



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

M/s Saraswati Buildcon, through its Partners, 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.

Encl- As Above.

(Ankur Mithal) Advocate

ANKUR MITHAL

Advocate

Reg. No. 1564/2009 17, Navien Blawar T. " Port, Meeruf

Mob.: 9837128900

(भाग 1) (प्रस्तुतकर्ता अधवा प्राची द्वारा रखे जाने वाला) क्रम संख्याः - 16 लेखा या प्रार्थना-यत्र प्रस्तुत करने का विन्छिन १११९ प्रस्तुतकर्ता या प्रार्थ <u>का लाव</u> संस्था का प्रकार (Ca) प्रतिकल की धनतारि १-रोतस्ट्रीकरण सुरुके 🖰 2-प्रतिशिविकरण शुल्क 4-मुख्यारनामा के अधिप्रनामीकरण के लिये शुरूक 5-कमीशन गुल्क e-fifthir 7-यात्रिक मता । से ६ तक का योग शुल्क वसूल करने का निर्ण दिनांक, सब क्षेत्रम क्षित्रमप्ति सा सञ्जूषा प्रमान पत्र वापस करने के लिए तैयार होगा गजिल्द्रीकरण अधिकाणे के हस्ताबार_{ाज}ः



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankumiyahoo.com

DATED-12.10.2023

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

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

Land area measuring 125.41 Sq. Mts.

Boundaries-

East- 22 Fts 6 Inch thereafter Raasta 20 Fts Wide.

West - 22 Fts 6 Inch thereafter Property of M/s

Saraswati Buildcon.

North - 60 Fts thereafter Property of M/s Saraswati Buildcon.

South - 60 Fts thereafter Plot of Satish thereafter Raasta- Chakroad thereafter Railway Line.

1. Name of Borrower

M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.

2. Name of owner of the property

M/s Saraswati Buildcon, S-2, Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.



Whether Owner is Borrower or Guarantor.	Borrower
 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company. 	Partnership Firm
5. List of Documents Examined by me.	Photocopy of Khatauni for the Fasli Year 1379 & Calendar Year 1971 Onwards for land in minjumley Khasra No. 293A & 293B, land area measuring 4.5910 Hectares of Village Noor Nagar, Distt. Meerut in the names of Narendra Kumar S/o Late Mahendra Pal, issued by the Office of Tehsildar Meerut.
	2) Photocopy of General Power of Attorney No. 1361 dated 14.09.1999 executed by Narendra Kumar in favour of Harbansh Lal S/o Chandrabhan in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 150 Sq. Yds., Registered in the office of Sub-Registrar Meerut in



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

Additional Book No. IV, Khand No. 53, on Pages- 63/68.

- 3) Original Sale Deed No. 12717 dated 07.08.2012 executed by Harbansh Lal S/o Chandra Bhan, as P.A. Holder of Narendra Kumar S/o Mahendra Kumar, in favour of Smt Deepika Singhal W/o Deepak Singhal, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 125.41 Sq. mts., Registered in the Office of Sub-Registrar Meerut in Bahi No. 1 Jild No. 8068, on Pages-1/20.
- 4) Original Sale Deed No. 1560 dated 10.02.2015 executed by Smt Deepika Singhal W/o Deepak Singhal, in favour of M/s Saraswati Buildcon, through its Partner- Varun Agarwal, in respect of One Residential Plot, Consisting of Part of land in Khasra No. 293A & 293B, land area measuring 125.41 Sq. Mts., Registered in the Office of Sub-



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankurayahoo.com

> Registrar Meerut in Bahi No. 1, Jild No. 10290, on Pages- 359/394.

- 5) Photocopy of Partnership Deed dated 01.04.2019 of M/s
 Saraswati Buildcon, between Amit Agarwal, Varun Agarwali & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt. Ltd & Priority Overseas Private Limited.
- 6) 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 M/s Saraswati Buildcon, through its Partner-Varun Agarwal, Passed by the Office of Meerut Development Authority, Meerut.

Hence, the chain of title is complete.

 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
B. 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	Not Applicable

permission from relevant authority has been obtained for creating encumbrances.	
15. Is title & possession of property to party in clear, marketable & absolute, valid mortgaged/equitable mortgage or by deposit of title deed.	
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.
 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	Not Applicable



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankurayahoo.com

commercial/non agriculture borrowings.	
19. Whether there is any indication or doubt to show the land belongs to Govt. or it is under acquisition proceeding of Govt.	No
20. Any other remark which the lawyer rendering title/opinion wishes to make:-	I have personally inspected the registration records in the office of Sub Registrar Meerut from 01.01.2010 to 30.09.2023 as per Search receipt no. 15 dated 30.09.2023. 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. M/s Saraswati Buildcon. through its Partners, 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.

Encl- As Above.

(Ankur Mithal) Advocate

ANKUR MITHAL

Reg. No. 1564/2009 17, Waneer Showar "nort, Meenr! Mob.: 9837128500

(भाग 1) (प्रस्तुतकर्ता अथवा प्राची द्वारा रखे जाने वासा)

क्रम मंख्या : - 15
लेख्य या प्रार्थना-पत्र प्रस्तुत करने का विश्वकृद्धि पूर्
प्रस्तुतकर्ता या प्रार्थी का नाम
मेख्य का मेख्य कि निकार कि प्राची कि
प्रतिकल की धनशांकि
1-स्थारद्रीकरण सुन्द
2-प्रतितिषिकरण मुल्क
3-निरोक्षण या तालास शुक्क अन्यवादनामा द्विविद्यान्तिकारिकारिकारिकारिकारिकारिकारिकारिकारिकार
5-कगीशन सुल्क
130
6-18189
7-20949 400
1 से 6 तक का पान
शुल्क वसूल करने का दिनाक
दिनांक, जब लेख्य प्रतिकित या तलांक प्रमाण पत्र
वायस करने के लिए फिक्स क्षेत्री क्षेत्री
अर्थनावामा स्थापा
रजिस्ट्रीकरण जीविकाण क्षेत्रकालक करण
075



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 162.53 Sq. Mts.

Boundaries --

East- Raasta 20 Fts Wide.

West - Plot of Anil at present Smt Sonal.

North - Plot of Satish.

South - Plot of Versha Gupta at Present Pradeep Bansal,

1. Name of Borrower	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.
2. Name of owner of the property	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.

Whether Owner is Borrower or Guarantor.	Borrower
 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company. 	Partnership Firm
5. List of Documents Examined by me and to be deposited with HDFC Ltd. for creation of valid Equitable Mortgage.	1) Photocopy of Khatauni for the Fashi 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 Vikas S/o Late Suresh Chand, with good, clear, valid and marketable title, issued by the Office of Tehsildar Meerut 2) Original Sale Deed No. 4306 dated 06.05.2005 executed by Vikas S/o Late Suresh Chand, in favour of Sunil Kumar Swami S/o Late Shyam Singh Swami & Smt Kamla W/o Sunil Kumar Swami in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 164.39 Sq. Mts.,

ANKUR MITHAL, ADVOCATE

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

> Registered in the office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 2880, on Pages- 251/268.

- 3) Original Sale Deed No. 14567 dated 23.10.2013 executed by Sunil Kumar Swami S/o Late Shyam Singh Swami & Smt Kamla W/o Sunil Kumar Swami, in favour of M/s Saraswati Buildcon, through its Partner-Varun Agarwal, in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 162.53 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Bahi No.1, Jild No. 9230 on Pages-135/174.
- 4) Photocopy of Partnership Deed dated 01.04.2019 of M/s Saraswati Buildcon, between Amit Agarwal, Varun Agarwali & Smt Sonal Sharma alias Sonal Agarwal, Saraswati Conclave Pvt, Ltd & Priority Overseas Private Limited.



5) 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 M/s Saraswati Buildcon, through its Partner- Varun Agarwal. Passed by the Office of Meerut Development Authority, Meerut. Hence, the chain of title is complete.
None
No
None
None

Whether latest tax receipt has been produced.	No
 Whether Chittha ten (X) extract/ original produced. 	No
12. Has the building been constructed after approval?	Yes
 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
property to party in clear, marketable & absolute, valid mortgaged/equitable	The title & possession of owner is clear, absolute & marketable. The valid mortgage is by deposit of title deed. (Equitable Mortgage) may be made.

 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.
 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 is under acquisition proceeding of Govt.	No
20. Any other remark which the lawyer rendering title/opinion wishes to maker	I have personally inspected the registration records in the office of Sub Registrar Meerut from 01.01 2010 to 30.09.2023 as per Search receipt no. 17 dated



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankumiyahoo.com

30.09.2023. 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.

M/s Saraswati Buildcon, through its Partners, 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.

Encl- As Above.

(Ankur Mithal) Advocate

ANKUR MITHAL

Advocate

Reg. No. 1564/2009 17, Naves Bhasar T Turt, Heerut

Mob.: 9837128900

(भाग 1)

(प्रस्तुतकर्ता अथवा प्राची द्वारा रखे जाने वाला)

क्रम संख्या

लेखा या प्रार्थना-पत्र प्रस्तुत करने का दिनांक
प्रस्तुतकर्ता या प्रार्थी का नाम
अख्य का प्रकृति

1-रिजस्ट्रीकरण कुल्क
2-प्रतिलिधिकरण कुल्क
3-निरीक्षण या तलाश-मुल्क
4-मुखारनामा के अधिप्रमाणीकरण के लिये शुल्क
5-कमीरान शुल्क
6-विविध
7-पात्रिक भरा
1 से 6 तक का योग
मुल्क वसूल करने का दिनांक
दिनांक, जब लेख्य प्रतिलिधि या तलाश प्रवाण पत्र
वापस करने के लिये तेक्त क्रियाक्षण

41.0



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 167.22 Sq. Mts.

Boundaries-

East- 30 Fts thereafter Raasta20 Fts Wide.

West - 30 Fts thereafter Plot of Others.

North - 60 Fts thereafter Plot of Dev Prakash Bansal.

South - 60 Fts thereafter Plot of Baldev.

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



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankumiyahoo.com

 Status of the owner of property, state whether Individual, HUF, Firm or Ltd. Company.

Partnership Firm

- List of Documents Examined by me and to be deposited with HDFC Ltd. for creation of valid Equitable Mortgage.
- 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 Narendra Kumar S/o Late Mahendra Pal, with good, clear, valid and marketable title, issued by the Office of Tehsildar Meerut.
- 2) Original Sale Deed No. 6333 dated 07.12.2000 executed by Narendra Kumar S/o Mahendra Kumar, in favour of Smt Mithlesh Devi W/o Mukesh Kumar, in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 167.22 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 1371, on Pages- 261/278.

ANKUR MITHAL, ADVOCATE

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

> 3) Original Sale Deed No. 4041 dated 01.04.2003 executed by Smt Mithlesh Devi W/o Mukesh Kumar, in favour of Smt Roopa Rani W/o Bharat Singh, respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 167.22 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 2049, on Pages- 169/182.

4) Original Sale Deed No. 1077 dated 16.02.2004 executed by Smt Roopa Rani W/o Bharat Singh, in favour of Smt Saroj Bala W/o Late Mahipal Singh, in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 167.22 Sq. Mts... Registered in the office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 2369, on Pages- 107/120.

 Original Sale Deed No. 776 dated 28.01.2005 executed by Smt Saroj



CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankumiyahoo.com

Bala W/o Late Mahipal Singh, in favour of Smt Soniya Chaddha W/o Naresh Chaddha, in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 167.22 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Additional Book No. 1, Khand No. 2739, on Pages- 171/186.

- 6) Original Sale Deed No. 1999 dated 23.02.2007 executed by Smt Soniya Chaddha W/o Naresh Chaddha, in favour of Smt Sheela Goel W/o Rajendra Goel, in respect of One Residential Plot bearing No. 83, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 167.22 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Additional Book No. I, Khand No. 3806, on Pages- 19/40.
- 7) Original Sale Deed No. 16229 dated 19.12.2011 executed by <u>Smt</u> Sheela Goel W/o Rajendra Goel, in favour of <u>Deepak Singhal S/o</u>

ANKUR MITHAL, ADVOCATE

CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankungyahoo.com

> Kailash Chand Singhal, in respect of One Residential Plot bearing No. 83, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 167.22 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Bahi No.1, Jild No. 7351, on Pages- 177/202.

- 8) Original Sale Deed No. 5893 dated 23.05.2015 executed by Deepak Singhal S/o Kailash Chand Singhal. favour in Saraswati Buildcon, through its Partner- Varun Agarwal, respect of One Residential Plot bearing No. 83, Consisting of land in minjumley Khasra No. 293A & 293B, total land area measuring 167.22 Sq. Mts., Registered in the office of Sub-Registrar Meerut in Bahi No.1, Iild No. 10511, on Pages-211/248.
- 9) Photocopy of Partnership Deed dated 01.04.2019 of M/s Saraswati Buildcon, between Amit Agarwal, Varun Agarwali & Smt. Sonal Sharma alias Sonal Agarwal. Saraswati Conclave

ANKUR MITHAL, ADVOCATE

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

	Pvt. Ltd & Priority Oversea Private Limited. 10) Photocopy of Approved May No. MDA/LD/21-22/0133 dated
	O8.05.2022 of Saraswati Vatika Colony, Village Noor Nagar Pargana, Tehsil & Distt. Meerut in the name of M/s Saraswati Buildcon, through its Partner-Varun Agarwal. Passed by the Office of Meerut Development Authority, Meerut. Hence, the chain of title is complete.
6. List of other documents called for or to be verified before rendering the opinion.	None
In whose name the patta stands in the present.	No
8. Details of encumbrance if any if so how they are discharged (minimum 13 years).	None
9. Whether any minor interest or litigation/ attachment	None

charges is involved in the	
property.	
 Whether latest tax receipt has been produced. 	No
 Whether Chittha ten (X) extract/ original produced. 	No
12. Has the building been constructed after approval?	Yes
 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
15. Is title & possession of property to party in clear, marketable & absolute, valid mortgaged/equitable mortgage or by deposit of title deed.	

 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.
 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
 Whether there is any indication or doubt to show the land belongs to Govt, or it is under acquisition proceeding of Govt. 	No
20. Any other remark which the lawyer rendering title/opinion wishes to make:-	registration records in the office of

ANKUR MITHAL, ADVOCATE

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> 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.

> M/s Saraswati Buildcon, through its Partners, 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.

Encl- As Above.

(Ankur Mithal)

Advocate

ANKUR MITHAL

Advocate

Reg. No. 1564/2009

17, Nevero Shires: "Fourt, Meens" Muor.: 9837128900

(माग 1) (प्रस्तुतकर्ता अथवा प्राची द्वारा रखे जाने वाला)

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CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankuniiyahoo.com

DATED-12,10,2023

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

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

Land area measuring 167.22 Sq. Mts.

Boundaries-

East- 30 Fts thereafter Raasta 20 Fts Wide.

West - 30 Fts thereafter Plot of Naresh Kumar.

North - 60 Fts thereafter Plot No. 81 & 82 Property of Purchaser Firm.

South - 60 Fts thereafter Plot of Vinod Kumar Verma Plot No. 84.

1. Name of Borrower	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners,
Name of owner of the property	M/s Saraswati Buildcon, S-2, Saraswati Enclave, Shivaji Road, Meerut, through its Partners.

ANKUR MITHAL, ADVOCATE

CHAMBER NO. 17, NAVEEN BHAWAN, CIVIL COURT, MEERUT 9837128900/mithalankuraiyahoo.com

Whether Owner is Borrower or Guarantor.	Borrower
 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.	1) Photocopy of Khatauni for the Fash 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 Narendra Kumar Ravindra Kumar Kaashik & Sunil Kumar Kaushik all Sons of Mahendra Pal, with good, clear valid and marketable title, issued by the Office of Tehsildar Meerut. 2) Original Sale Deed No. 1812 dated 28.02.2003 executed by Narendra Kumar, Ravindra Kumar Kaushik & Sunil Kumar Kaushik all Sons of Mahendra Pal, in favour of Ram Gopal Verma S/o Begrai Singh, in respect of One Residential Plot, Consisting of land in minjumley Khasra No. 293A &