



SUBHASH MENON

Advocates & Notary

NOTARY

Ref: SM/BOI/C/096/2024

January 24, 2023

To,
The Branch Head,
M/s. Bank of India,
Chennai Branch,
Mumbai.

Dear Sirs,

CERTIFICATE

We, have examined the originals/Copies of Title Deeds intended to be deposited relating the aforesaid property/ies and offered as security by way of Equitable Mortgage and that the document of Title referred to in the opinion are valid evidence of right, title and interest and that if the Equitable Mortgage is created it will satisfy the requirements of creation of Equitable Mortgage.

We hereby further certify that, we have e_searched and verified the information furnished in this report and have compared the title deeds given to me with the copy of it in the Office of the Sub Registrar and have found both tallying with each other. We confirm having made search in the available Land/revenue records. We also confirm having verified and checked the records as available of the relevant Govt. Officers/Sub-registrar(s) Office(s), Revenue Records, Municipal/Panchayat Office, Land Acquisition Office, We do not find anything adverse which would prevent the Title Holders from carrying a valid Mortgage. The Statements and Other information given in the report are correct and true.

We certify that, there are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate (in State of Maharashtra, there is no provision under Registration Act, 1908 to issue non-encumbrance Certificate by Registrar, hence Search Report is consideration here) for the period from **1995 to 2024** pertaining to the immovable property (ies) covered by above said Title Deeds.

We certify that, **Mr. Rakesh Kumar Midha**, had availed a loan from HDFC Bank against the mortgage of the aforesaid property.

We certify **Mr. Rakesh Kumar Midha**, acquires a valid, clear and absolute and marketable title and the property shown below is Free from all encumbrances' charges or claims- **subject to LOD, Loan Closure Letter and NOC from HDFC Bank**. There are no legal impediments for creation of the mortgage under any applicable Law/rules in force of and I certify that the Mortgage over the said Property (ies) can be enforced through process law including under the provision of SARFAESI Act, 2002 for recovery of dues to the Bank

If **Mr. Rakesh Kumar Midha**, personally remains present and deposits the following title deeds in Original intention to create Equitable Mortgage, it will satisfy the requirements of creation of mortgage. The following person/s should be present personally to deposit the Original Title Deeds with your branch for creation of Equitable Mortgage:-


Mr. Rakesh Kumar Midha.

The following documents in Original /Copies have to be obtained for creation of valid mortgage.

Srl. No.	Date of Document	Name of the parties
1.	06.09.2013	Original Agreement for Sale dated 06.09.2013 executed M/s. Krona Realties Private Limited , referred to as "the Company" of the One Part, AND Mr. Rakesh Kumar Midha , referred to as "the Purchaser" of the Other Part, in respect of Unit No. 2004 , admg. 1100 sq. ft., Carpet area in B-Wing on the 20 th floor of in the building known as " East Tower ", in the Project known as " LODHA VENEZIA " constructed on Plot bearing CTS No. 12/124, 13/124, 14/124 forming part of Old Cadastral Survey No. 124 of Parel Seweree Division, assessed by Assessor and Collector under "F" South Ward Nos. 1068(1), 1068(5) etc, Parel Tank Road, Mumbai 400 012, at Village Parel Seweree, in the Registration District of Mumbai City.
2.	09.12.2013	Original Registration Receipt bearing Doc. Srl. No. BBE-4/4911 of 2013 dated 09.12.2013 .
3.		Stamp duty paid challan of the above said Registration.
4.		Index II of the above said registration.
5.		Original Stamped Receipts for the payments for sales Consideration, paid.
6.		Copy of Floor Plan with clear demarcation of Unit No.

		2004.
7.		Copy of Occupancy Certificate.
8.	25.07.2012	Copy of Title Clearance Certificate dated 25.07.2012 of the aforesaid property was issued by Adv. Pradeep Garach.
9.		Original NOC & No Lien/lien Certificate from Promoter/Developer, to mortgage the Flat in favour of Bank of India.
10.		LOD, Loan Closure Letter and NOC from HDFC Bank.
11.		Latest Electricity Bill of Unit No. 2004.
12.		Latest Maintenance Bill of Unit No. 2004.
13.		A Declaration from the Owner(s)/ Guarantor(s)/ Mortgagor (s) – stating that (a) the above subject property mortgaged to the Bank is free from all encumbrances, and that the Owner/ Guarantor/ Mortgagor has not created any other encumbrances/charges of any other Bank or other person(s) in respect of the subject Property (b) The lien of the Bank will be registered in the Charge Register maintained by the Society (as and when formed) and a confirmation will be submitted to the bank (c) the Original Share Certificate (as and when issued) will be submitted to the Bank for safe custody (d) Copy of Occupancy Certificate is to be collected and kept on record.



Yours truly,

Subhash Menon
Advocates & Notary