

Panel Lawyer / Authorized
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Dr. Sanjay Jain Advocate LL.B Ph.D

OFFICE- Paras Maya Law House - 179, Samarth City -1,
Nainod, Gandhinagar, Indore - Pin Code 453112

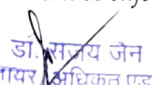
Mo-9752668141  sanjayjainadv4070y00@gmail.com

Format - 1 (Where no defect found)

Report No- 1203/EC/ UBI MALHARGANJ /2022

Encumbrance Certificate

Date: 28.04.2022

Bank Branch:	UNION BANK OF INDIA MALHARGANJ Indore,
Name of Title Holder	Smt- Varsha devi w/o Shri Jitendra Kumar Mirchandani R/o- 6, Sadhunagar, Manikbag Road Indore MP
Detailed description of the property	Afore said property is already mortgage in UNION BANK OF INDIA MALHARGANJ Indore, MP Mortgage Property Diverted Immovable Properties - Lease Property - Shop No- UG-27, Uper Ground Floor, Shopping Cum Residential Complex Crossroad, IDA Scheme No- 54, MR -10, PU-3, Indore Area- 32.49 Sqmtr EM Registered Mortgage Self - Smt- Varsha devi w/o Shri Jitendra Kumar Mirchandani R/o- 6, Sadhunagar, Manikbag Road Indore MP
Facility to Secure advance /loan facilities	Loan CC Limit
Title clearance Certificate	Adv -- Mr Arvind Singhai Dated- 26.09.2017 Advocates Comments on title clearance certificate -documents are proper
Documents taken up for verification 01-Original Registered Sale deed A/879 Dated-10.02.2010 02 Up To Date tax receipt 2022 03- An affidavit of the mortgager	Outcome of verification Title deed seems to be Genuine Found the same registered with concern Sub Registrar Office Found the same issued by the concerned Authority as per the inspection / verification with Office of SRO Indore
Observations of advocate on the documents: - 1]. All documents are in order. 2] There are no deficiencies invalidating Banks claim against the	We found that the documents held by the bank are in order and are legally valid and can be enforceable in the court of law.  डॉ. संजय जैन पानल लायर, अधिकृत एडवोकेट यूनियन बैंक ऑफ इंडिया


<p>parties.</p> <p>3] The Bank has obtained all the relevant documents.</p> <p>4] The Securities created as per the sanction stipulation.</p> <p>5] All Documents are adequately stamped</p>	
<p><u>Details of deficiencies found in the Documents.</u></p> <p>(Name of the Document and Nature of deficiency)</p> <p>Nil</p>	<p><u>Advocate shall suggest mode of rectification to make the documents legally valid</u></p> <p>Nil</p>
<p><u>Effect of the deficiency (ies) pointed out above.</u></p> <p>(Comment whether the deficiency is one impacting the enforceability of the document or jeopardizing the interests of the Bank)</p>	<p>Nil</p>

FINAL CERTIFICATE BY ADVOCATE

I do hereby certify that the documents taken as part of Mortgage Security created of - Smt- Varsha devi w/o Shri Jitendra Kumar Mirchandani R/o- 6, Sadhunagar ,Manikbag Road Indore MP are complete in all respects as indicated in accompanying Report, valid and enforceable by the Bank.

I do hereby certify that the deficiencies pointed out NILL in my Certificate report dated 28.04.2022 has been completely rectified by the Branch as suggested by me and pursuant to the rectification of the said deficiencies, the documents taken as part of Mortgage Security of = Smt- Varsha devi w/o Shri Jitendra Kumar Mirchandani R/o- 6, Sadhunagar ,Manikbag Road Indore MP are complete in all respects, valid and enforceable by the Bank.

Date: 28.04.2022
Place: Indore


 डॉ. संजय जैन
 वकालत लायर/अधिकृत एडवोकेट
 यूनियन बैंक ऑफ इंडिया
 For Dr Sanjay Jain Advocate
 (Advocate Name)

ADVOCATE