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Format - 1 (Where no defect found)

Report No- 1201/EC/ UBI MALHARGANJ /2022

Encumbrance Certificate

Date: 28.04.2022

<u>Bank Branch:</u>	UNION BANK OF INDIA MALHARGANJ Indore,
<u>Name of Title Holder</u>	Smt- Aarti devi w/o Shri Bharat Kumar Mirchandani R/o- 6, Sadhunagar ,Manikbag Road Indore MP
<u>Detailed description of the property</u>	<u>Afore said property is already mortgage in</u> UNION BANK OF INDIA MALHARGANJ Indore, MP <u>Mortgage Property</u> <u>Diverted Immovable Properties -</u> <u>Lease Property - Shop No- UG-28, Uper</u> <u>Ground Floor ,Shopping Cum Residential</u> <u>Complex Crossroad ,IDA Scheme No- 54, MR</u> <u>-10, PU-3, Indore Area- 35.01 Sqmtr</u> <u>EM Registered Mortgage Self - Smt- Aarti</u> <u>devi w/o Shri Bharat Kumar Mirchandani</u> <u>R/o- 6, Sadhunagar ,Manikbag Road Indore MP</u>
<u>Facility to Secure advance /loan facilities</u>	<u>Loan CC Limit</u>
<u>Title clearance Certificate</u>	<u>Adv -- Mr Arvind Singhai Dated- 26.09.2017</u> <u>Advocates Comments on title clearance</u> <u>certificate -documents are proper</u>
<u>Documents taken up for verification</u> <u>01-Original Registered Sale deed</u> <u>A/880 Dated-10.02.2010</u> <u>02 Up To Date tax receipt 2022</u> <u>03- An affidavit of the mortgager</u>	<u>Outcome of verification</u> <u>Title deed seems to be Genuine</u> <u>Found the same registered with concern Sub</u> <u>Registrar Office</u> <u>Found the same issued by the concerned</u> <u>Authority</u> <u>as per the inspection / verification with Office of</u> <u>SRO Indore</u>
<u>Observations of advocate on the documents: -</u> 1] All documents are in order. 2] There are no deficiencies invalidating Banks claim against the parties.	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
पैनल लायर / अधिकृत एडवोकेट
व्यवसाय वेक ऑफ इंडिया

<p>3] The Bank has obtained all the relevant documents. 4] The Securities created as per the sanction stipulation. 5] All Documents are adequately stamped</p>	
<p><u>Details of deficiencies found in the Documents.</u> (Name of the Document and Nature of deficiency) Nil</p>	<p><u>Advocate shall suggest mode of rectification to make the documents legally valid</u> Nil</p>
<p><u>Effect of the deficiency (ies) pointed out above.</u> (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- **Aarti devi w/o Shri Bharat 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 **Aarti devi w/o Shri Bharat 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**


डा. राजेश जैन
 मेनन सागर/ अतिकृत एडवोकेट
 मुंबई नव वैक ऑफ इंडिया
 For **Dr. Sanjay Jain Advocate**

(Advocate Name)

ADVOCATE