



Dhiraj D. Sejwani

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Encumbrance Certificate

To,

**M/S. Karnavati Builders,
Ahmedabad**

Re: Encumbrance Certificate for non agricultural land admeasuring 3904 Sq. Mtrs. bearing Survey No. 283+284/3, City Survey No. 1913/3, Final Plot No. 20+21/3 of Town Planning Scheme No. 97 within the Sim of Naroda, Taluka Asarwa in the Registration District of Ahmedabad and Sub district of Ahmedabad – 6 (Naroda), and same is belonging to **M/s. Karnavati Builders.**

Pursuant to your instructions given to investigate the title of the property mentioned hereinabove. We have caused necessary searches to be taken with the available revenue and sub-registry records for a period of last about 21 years. We have also perused the relevant papers and documents and from the information given to us and believing the same to be true and correct and genuine, we give our opinion and report on title as under:-

1. The land non agricultural land admeasuring 3904 Sq. Mtrs. bearing Survey No. 283+284/3, City Survey No. 1913/3, Final Plot No. 20+21/3 of Town Planning Scheme No. 97 was purchased by M/s. Karnavati Builders from its owners 1) Hitesh Bhabubhai Patel, 2) Ravish Jaydipbhai Patel, 3) Vishal Gunvantbhai Patel HUF by a sale deed dated 27-11-2017, which was registered in the office of the Sub Registrar of Ahmedabad under Serial No. 17595 on same day.





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2. Thereafter, said Karnavati Builder obtained a loan from State Bank of India of Rs. 10,77,50,000/- and created charge over the said property by a Mortgage Deed dated 25-02-2019, which was registered in the office of the Sub Registrar of Ahmedabad under Serial No. 3506 on same day.
3. The said M/s. Karnavati Builders have implemented a project in the name and style of 'Karnavati Gokuldham'.
4. Thus, after referring documents and after due sub-registrar search and from that information provided to me and relevant papers/ documents given to me and believing same to be true, correct and genuine, in my opinion said non agricultural land admeasuring 3904 Sq. Mtrs. bearing Survey No. 283+284/3, City Survey No. 1913/3, Final Plot No. 20+21/3 of Town Planning Scheme No. 97 within the Sim of Naroda, Taluka Asarwa in the Registration District of Ahmedabad and Sub district of Ahmedabad – 6 (Naroda) is in the name of M/s. Karnavati Builders and same is mortgaged with State Bank of India and said loan is pending hence encumbrance of the bank is created over the said property.

DATED THIS 20th DAY OF APRIL, 2019



DHIRAJ D. SEIWANI
SOLICITOR & ADVOCATE