



# LUCEM LEGAL LLP

Redefining Law With Innovation

(POSITIVE WITH SEARCH)

Date: - 16.03.2025

Report Status: - Positive

Mandalam Investment and Finance Company Limited  
2nd Floor, Near Bharti Eye Care Center,  
P.K. Chowk, New Industrial Town,  
Gurgaon, Haryana-121001.

Legal Ref: Micro-LAP/03/2025/52617/SB  
DSA/DST: NA  
File No.10293640

Loan application of Sharad Bhargava related to Built up Office Space bearing no. 207, on Second Floor, having super area measuring 1107 Sq. ft., Complex named as "Suncity Business Tower", Situated at Village Haiderpur Viran, Tehsil and District Gurgaon, Known as Sector-54, Golf Course Road, Gurgaon, Haryana. (hereinafter referred as the "said property")

## GENERAL DETAILS

1. Name and address of the Borrower/s: - Mr. Sharad Bhargava

2. Name and address of the Owner: - Mr. Sharad Bhargava

3. Description of Property: - Built up Office Space bearing no. 207, on Second Floor, having super area measuring 1107 Sq. ft., Complex named as "Suncity Business Tower", Situated at Village Haiderpur Viran, Tehsil and District Gurgaon, Known as Sector-54, Golf Course Road, Gurgaon, Haryana; (hereinafter referred as the "said property") and which is bounded as under:-

Boundaries: -

East : N/A

West : N/A

North : N/A

South : N/A

## DOCUMENTS SCRUTINIZED

1. Copy of Allotment Letter dated 25.03.2008 Issued by Suncity Project Private Limited in favour of Mr. Fatch Chand Lakhina in respect of the said property.

2. Copy of Possession Certificate dated 25.03.2008 Issued by Suncity Project Private Limited in favour of Mr. Fatch Chand Lakhina and Mr. Inder Kumar in respect of the said property.

HEAD OFFICE : 136 B/M, Uday Park, South Extn.-II, South Delhi-110049

☎ 011-40046316

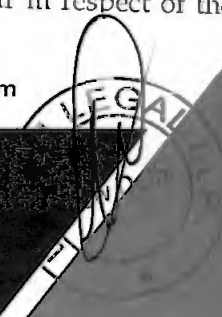
✉ info@lucemlegal.com

🌐 www.lucemlegal.com

## BRANCHES

Office No. B-93-B, Second Floor, Opp. SBI Bank, Sec-2, Noida-201301, U.P.  
Office No. B-15/5, Laxmi Villa, Shiv Marg, Bani Park, Jaipur-302016, Rajasthan  
Office No. 15, Second Floor, Block No. 8, Shoe Mkt., Sanjay Place, Agra-282002, U.P.  
Office No. 2, 3rd Floor, Bhaskar Heights, Silver Jubilee Road, Sikar, Rajasthan

POONAM  
Staff ID: CF18192  
Designation: Branch Credit Manager  
Mandalam Investment and Finance Company Limited



3. Copy of Conveyance Deed dated 21.05.2012 executed by M/s. Haryana Orchard Private Limited and M/s. Suncity Buildcon Private Limited authorized Signatory Mr. Sanjay Jain in favour of Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of the said property. vide Doc. No. 4402, Book No. 1, Volume No. 13000/2134, on pages 107/90-91, dated 21.05.2012, SRO- Gurgaon.
4. Copy of Deed of Apartment dated 21.05.2012 executed by Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of said property. vide Doc. No. 4406, Book No. 1, Volume No. 13000/2134, on pages 108/96-97, dated 21.05.2012, SRO- Gurgaon.
5. Copy of Sale Deed dated 29.06.2012 executed by Mr. Fateh and Mr. Inder Kumar in favour of Dr. O.P. Bhargava and Mr. Sharad Bhargava in respect of the said property. vide Doc. No. 8215, Book No. 1, Volume No. 13005/2222, on pages 44/82-84, dated 29.06.2012, SRO- Gurgaon.
6. Copy of Relinquishment Deed dated 01.08.2019 executed by Mrs. Kamla Bhargava, Mrs. Priti Koundinya, and Mr. Pankaj Bhargava in favour of Mr. Sharad Bhargava in respect of the their respective Share Built-up Office Space bearing no. 207, on Second Floor, having super area measuring 1107 Sq. ft., Complex named as "Suncity Business Tower", vide Doc. No. 7469, Book No. 1, Volume No. 46/1251, on pages 81.25/26-28, dated 01.08.2019, SRO- Wazirabad.

**PART III: PERMITTED LAND USED:**

Residential

**PART IV: NATURE/ STATUS OF THE PROPERTY:**

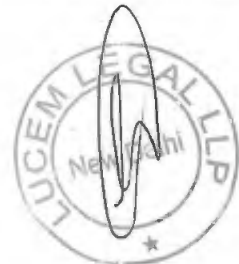
Freehold

**PART V: PURPOSE OF LOAN:**

Fresh

**PART VI: FLOW OF TITLE OF THE SAID PROPERTY/ OBSERVATION**

- a. This is a Freehold property.
- b. That, Allotment Letter dated 25.03.2008 Issued by Suncity Project Private Limited in favour of Mr. Fateh Chand Lakhina in respect of the said property.
- c. That, Possession Certificate dated 25.03.2008 Issued by Suncity Project Private Limited in favour of Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of the said property.
- d. That, Conveyance Deed dated 21.05.2012 executed by M/s. Haryana Orchard Private Limited and M/s. Suncity Buildcon Private Limited authorized Signatory Mr. Sanjay Jain in favour of Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of the said property. vide Doc. No. 4402, Book No. 1, Volume No. 13000/2134, on pages 107/90-91, dated 21.05.2012, SRO- Gurgaon.
- e. That, Deed of Apartment dated 21.05.2012 executed by Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of said property. vide Doc. No. 4406, Book No. 1, Volume No. 13000/2134, on pages 108/96-97, dated 21.05.2012, SRO- Gurgaon.



- f. That, Sale Deed dated 29.06.2012 executed by Mr. Fateh and Mr. Inder Kumar in favour of Dr. O.P. Bhargava and Mr. Sharad Bhargava in respect of the said property. vide Doc. No. 8215, Book No. 1, Volume No. 13005/2222, on pages 44/82-84, dated 29.06.2012, SRO- Gurgaon.
- g. Finally, Relinquishment Deed dated 01.08.2019 executed by Mrs. Kamla Bhargava, Mrs. Priti Koundinya, and Mr. Pankaj Bhargava in favour of Mr. Sharad Bhargava in respect of the their respective Share Built-up Office Space bearing no. 207, on Second Floor, having super area measuring 1107 Sq. ft., Complex named as "Suncity Business Tower", vide Doc. No. 7469, Book No. 1, Volume No. 46/1251, on pages 81.25/26-28, dated 01.08.2019, SRO- Wazirabad.
- h. Copy of Electricity Bill dated 07.02.2025 issued by Dhhvn in favour of Mr. Nerinder Singh Sethi in respect of the said property.
- i. In this manner, **Mr. Sharad Bhargava** became owner of the said property.

**PART VII: ENCUMBRANCES CERTIFICATE FOR THE PERIOD OF 13 YEARS: -**

"THIS IS TO CERTIFY that **Mr. Sharad Bhargava** is the absolute owner/lessee of the said property is free from all sorts of encumbrances, lien, charges, mortgages, etc. and can create a valid mortgage in favor of **Cholamandalam Investment and Finance Company Limited**. The said Property / mortgage can be enforced under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Securities Act, 2002 and amendments thereto ("SARFAESI Act") by **Cholamandalam Investment and Finance Company Limited**."

We have conducted the search for 13 Years at the office of concern Sub Registrar; the said portion/property is free from all registered **Mr. Sharad Bhargava** is/are the recorded owner(s)/lessee(s) of the said property having a clear and marketable title to the said property.

**PART VIII: OPINION/CERTIFICATE**

In view of the foregoing, we certify that the title deeds intended to be deposited, relating to the property and offered as security by way of charge and the documents of title referred to above are perfect evidence of the title and that if the said charge is created in the manner required by law, it would satisfy the requirements of creation of charge.

We further certify that **Mr. Sharad Bhargava** is/are the recorded owner(s)/lessee(s) of the property stated above.

The charge if created will be available to **Cholamandalam Investment and Finance Company Limited** for the liability of the intending Borrower(s).

**PART IX: INSPECTION RECEIPT NO. OF INSPECTION/ TITLE SEARCH TAKEN AT THE OFFICE OF THE SUB REGISTRAR OF ASSURANCES: (RECEIPT ENCLOSED)**

Receipt no 32419 & 12183 dated 17.03.2025 SRO- Wazirabad

**PART X: DOCUMENTS TO BE COLLECTED BY CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED FOR CREATION OF REGISTERED MORTGAGE OF THE SAID PROPERTY AT THE TIME OF DISBURSAL: -**



- a. Original Allotment Letter dated 25.03.2008 Issued by Suncity Project Private Limited in favour of Mr. Fateh Chand Lakhina in respect of the said property.
- b. Original Possession Certificate dated 25.03.2008 Issued by Suncity Project Private Limited in favour of Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of the said property.
- c. Original Conveyance Deed dated 21.05.2012 executed by M/s. Haryana Orchard Private Limited and M/s. Suncity Buildcon Private Limited authorized Signatory Mr. Sanjay Jain in favour of Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of the said property. vide Doc. No. 4402, Book No. 1, Volume No. 13000/2134, on pages 107/90-91, dated 21.05.2012, SRO- Gurgaon.
- d. Original Deed of Apartment dated 21.05.2012 executed by Mr. Fateh Chand Lakhina and Mr. Inder Kumar in respect of said property. vide Doc. No. 4406, Book No. 1, Volume No. 13000/2134, on pages 108/96-97, dated 21.05.2012, SRO- Gurgaon.
- e. Original Sale Deed dated 29.06.2012 executed by Mr. Fateh and Mr. Inder Kumar in favour of Dr. O.P. Bhargava and Mr. Sharad Bhargava in respect of the said property. vide Doc. No. 8215, Book No. 1, Volume No. 13005/2222, on pages 44/82-84, dated 29.06.2012, SRO- Gurgaon.
- f. Copy of Death Certificate in the name of Dr. O.P. Bhargava, expired on 04.09.2013
- g. Copy of Surviving Member Certificate issued by concerned SDM with regards to clearly reflecting that Mrs. Kamla Bhargava, Mrs. Priti Koundinya, and Mr. Pankaj Bhargava are the only legal heirs of late. Dr. O.P. Bhargava
- h. Original Relinquishment Deed dated 01.08.2019 executed by Mrs. Kamla Bhargava, Mrs. Priti Koundinya, and Mr. Pankaj Bhargava in favour of Mr. Sharad Bhargava in respect of the their respective Share Built-up Office Space bearing no. 207, on Second Floor, having super area measuring 1107 Sq. ft., Complex named as "Suncity Business Tower", vide Doc. No. 7469, Book No. 1, Volume No. 46/1251, on pages 81.25/26-28, dated 01.08.2019, SRO- Wazirabad.
- i. Original/Photocopy of Latest Property Tax Receipt/Utility Bill/Mutation Issued by Concerned Authority in the name of Current Owner in respect of said property.

**DOCUMENTS TO BE COLLECT BY THE LAWYER AT THE TIME OF DISBURSEMENT:**

1. NA

**PART XIII: DOCUMENTS TO BE COLLECTED BY CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED/LAWYER AFTER DISBURSAL.**

1. NA

**NOTES/DISCLAIMER:**



1. This report does not comment on: The technical regularity (adherence to bye laws/approvals) or otherwise of the said property, Whether the said property is a subject matter of any pending litigation, Authenticity of the originals of the document/s examined (that is to be verified through a separate verification of the original title document/s). All the above are outside the scope of work in reference to this report.
2. Bank/Financial Institution must verify through their technical team that the property/portion/floor/flat being financed has been constructed as per sanctioned plan and there is no deviation and the area has been regularized.
3. Bank/NBFC is advised to ensure that the said property is in possession of the borrowers / Sellers and it is further advised that the possession be verified by the Bank/ NBFC.
4. Kindly check that the said unit being constructed is constructed as per sanctioned plans and there is no deviation in this respect.
5. Original document verification to be done before disburses the captioned case.

Please revert in case of any further clarification.

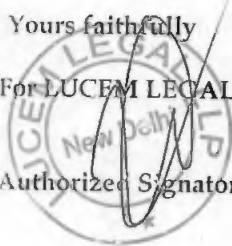
PAYMENT TO BE MADE IN FAVOUR OF: - **Mr. Sharad Bhargava**

Should you desire any further information and/or clarification, kindly do revert to us?

Yours faithfully

For LUCEM LEGAL LLP

Authorized Signatory





Non Judicial



**Indian-Non Judicial Stamp  
Haryana Government**



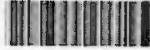
Date : 31/07/2019

Certificate No. G0312019G4538



Stamp Duty Paid : ₹ 101  
(Rs. Only)

GRN No. 54314528



Penalty : ₹ 0

(Rs. Only)

**Seller / First Party Detail**

Name: Kamla Bhargava Etc

H.No/Floor : 19/20

Sector/Ward :

LandMark : New rohtak road

City/Village : Karol bagh

District : New delhi

State : Delhi

Phone : 0



**Buyer / Second Party Detail**

Name : Sharad Bhargava

H.No/Floor : 917a

Sector/Ward : 42

LandMark : The magnolias dlf phase 5

City/Village : Gurugram

District : Gurugram

State : Haryana

Phone : 0

Defaced No : Gurugram [05]/Wazirabad [135]/7489/2019-2020/1

Defaced On : 01/08/2019

Defacement Code : LKJHKLIM

Purpose : Relinquishment Deed

The authenticity of this document can be verified by scanning this QRCode.Through smart.phone or on the website <https://egrashry.nic.in>

(Second party copy ) B Book Receipt for Non Registration Purpose 17-03-2025

52617

No:32419

Sub Register Office :गुरुग्राम

Date :17-03-2025

Received with Thanks from **vivek kumar jain delhi adv 2012-2017** resident of . sum of rs **ten**  
on account of **Inspection** charges.

Rs.10

( Incharge)

सब रजिस्ट्रार  
गुरुग्राम

(Second party copy ) B Book Receipt for Non Registration Purpose 17-03-2025

52617

No:12183

Sub Register Office :वजीराबाद

Date :17-03-2025

Received with Thanks from **VIVEK KR JAIN ADV 2017 TO 2025** resident of **DELHI** sum of rs **fifteen**  
on account of **Inspection** charges.

Rs.15

( Incharge)

Sub Registrar

Wazirabad (Gurugram)