

PERMISSION TO MORTGAGE (LEASEHOLD PROPERTY)

**CHECKLIST FOR DOCUMENTS TO BE UPLOADED/VERIFIED BEFORE SUBMISSION
(In Original) AT COUNTER FOR PERMISSION TO MORTGAGE**

Sr. No.	Documents/Contents
1.	Application form duly filled and signed by the applicant(s)/Lessee(s) indicating the name of Bank/ Financial Institution with purpose of loan- Annexure-1.
2.	Letter of Bank/Financial Institution (in original).
3.	No Due Certificate with regard to payment of entire/full amount of premium of plot including upto date annual Ground Rent /Lease Money as well as GST. (Self attested), if not entered in the software.
4.	Self attested Photo identity proof i.e. Aadhaar Card or PAN Card or Passport etc. of the applicant (s).
5.	Affidavit-cum-Indemnity Bond of all the legal heir(s)/applicant(s) duly witnessed by two Witnesses and attested by the Notary Public- (Annexure-2)
6.	Clearance of previous mortgage of Estate Office Loan/Bank(s)/Financial Institution, if any, in original- Annexure-3
7.	• Self- attested copy of Occupation Certificate or Sewerage Connection issued by the competent authority. OR • In case neither of the above certificate is available, the applicant shall submit:- ➤ Self –attested copy of Permanent electricity or water connection release certificate issued by the concerned department, clearly indicating the release date, AND ➤ Certificate in original from the Architect confirming the completion of construction and habitability of the premises <i>not later than six months</i> (Annexure-4).
8.	In case of Partnership Firm:- • Attested Copy of partnership deed(s) with chain of partners. • Authorization letter in favour of Authorized Signatory/Partner to apply for Permission to Mortgage <i>not later than 30 days</i> (Annexure-5)
9.	In case of Limited Company/Private Limited Company:- • Copy of Memorandum of Articles and Association, copy of resolution in favour of Authorized Signatory/Director to apply for permission to mortgage <i>not later than 30 days</i> – Annexure - 6 • Copy of incorporation certificate, Form No 32 • Copy of PAN and TAN Card of the Company duly attested by Notary Public
10.	In case Permission to Mortgage is applied through GPA/SPA/Sub-GPA:- • Attach certified copy of GPA/SPA/Sub-GPA. • Affidavit of GPA holder- Annexure-7

NOTE: 1 If any document is prepared/executed outside INDIA, such document needs to be submitted after getting the same **EMBOSSED** from the O/o Finance Department, Chandigarh Administration.

2 Documents already available in Estate Office records need not be submitted afresh. Applicants may provide a self-attested/notarized copy or clearly indicate that the document already exists in Estate Office records. Fresh verified copies or originals to be

submitted if required by law or where authenticity of photocopy is doubtful.

3. False information or misrepresentation will lead to outright rejection of the application. Applicants will be required to apply afresh with complete documents as per the prescribed checklist.
4. Notarized affidavits will be accepted in place of affidavits attested by Executive Magistrate, except where otherwise specifically required by law/policy.
5. The Estate Office reserves the right to seek additional documents, if considered necessary, in exceptional Cases.

APPLICATION

To

The Estate Officer,
U.T. Chandigarh

Subject: Permission to mortgage SCF/SCO/Booth/Indl. Site/House No. _____
Sector _____, Chandigarh

Sir / Madam,

I / We are the owner(s) of SCF/SCO/Booth/Indl. Site/House No. _____
Sector/Phase _____, Chandigarh. It is being a Residential / Commercial / Industrial
Property bearing File No. _____ on lease hold basis. I/We seek permission to
Mortgage the above mentioned property in favour of _____
(Name of Bank) for _____ purpose. I/We am/are enclosing herewith all
the requisite documents as per the checklist.

It is requested that necessary permission to mortgage the aforesaid property may kindly be
issued to me/ us.

Date: _____

(Signature) _____

Name & Address of owner(s)

Photograph

AFFIDAVIT-CUM-INDEMNITY BOND(S)
(on stamp paper worth Rs. 100/-)

This Indemnity Bond is made at _____ on this day of ____ by
Sh./Ms. _____ Son/daughter/Wife of _____ Resident _____ of
hereinafter called as the executant (s).

Whereas the above said executant(s) being undisputed owner has/have
applied for the permission to Mortgage of _____% share in favour of
_____ (Name of Bank) for (purpose of loan) in respect
of following property :-

File No. _____ Plot No. _____ Sector _____ Built Upto _____

And whereas the Estate Officer, UT, Chandigarh has asked the
executants(s) to Indemnify them by this Indemnity Bond.

Now this Indemnity Bond witnessed as under:-

1. That the executants has/have applied for Permission to Mortgage the aforesaid property I/we shall be personally liable for settling all the Court cases and dues so levied by the Administration for settling the past liabilities.
2. That the deponent(s) has/have verified and ensured that the allotment of the above-mentioned site/building has not been cancelled or resumed, nor are any such proceedings pending before any Authority or Court.
3. That there are no building violations or misuse in respect of the said site/building, and no notice or proceedings are pending in this regard. In the event any building violation or misuse is found or detected at any later stage, the deponent(s) undertakes to remove such violations/misuse at his/her/their own cost and to bear all consequential liabilities.
4. That there are no dues or amounts of any kind payable in respect of the said property to any Authority, Chandigarh Administration, or Estate Office, U.T. Chandigarh. The deponent(s) further undertakes that if any dues pertaining to the period of his/her/their ownership are found payable at any time, the same shall be paid by the deponent(s) without involving the Estate Office/Chandigarh Administration, and any

settlement with the previous owner(s) shall be done by the deponent(s) at his/her/their own cost and responsibility.

5. The deponent(s) undertakes to obtain the statutory Occupation/Completion Certificate, if not already obtained by the previous owner and to remove any misuse/building violations if required, and to pay penalty/charges as may be levied by the competent authority.
6. That the deponent(s) shall be personally liable for settling all court cases, dues, or liabilities pertaining to the said property, if any, and shall indemnify the Estate Office/Chandigarh Administration against the same.
7. That I hereby undertake to pay all sums due in connection with the above said property mentioned above and to abide by the provisions of the Capital of Punjab (Development and Regulation) Act, 1952 and rules framed there-under. I shall also abide by the conditions mentioned in the allotment letter as well.
8. That the deponent(s) shall indemnify and keep indemnified the Estate Officer, U.T. Chandigarh and its employees against all losses, damages, claims, demands or expenses that may arise on account of transfer of the said property.
9. That in case the Estate Officer, U.T. Chandigarh or its employees suffer any loss on account of the transfer of the said property, the deponent(s) undertakes to make good such loss forthwith.
10. That the deponent (s) undertakes that the property shall be used for the purpose for which it's has been allotted.
11. That the deponent(s) undertakes to indemnify the Estate Office/Chandigarh Administration against any claim, suit, damages, or legal proceedings initiated against it on account of this transfer, and shall make good any loss/damage suffered by them.
12. My /our Specimen signatures are as under:-

Place: _____

Dated: _____

Deponent(s)-cum-Executant(s)
(Signature with full name)

In witness whereof, the deponent(s)-cum-executant(s) has/have set his/her/their hands on this Affidavit-cum-Indemnity Bond in the presence of the following witnesses, on this ___ day of ____, at Chandigarh.

Witness No. 1
(Name, Address & Signature)

Witness No. 2
(Name, Address & Signature)

Deponent(s)-cum-Executant(s)

VERIFICATON:-

It is certified that the above statements made herein are true and correct to the best of the deponent(s) knowledge and belief, and nothing material has been concealed. In case of concealment or misrepresentation, the deponent(s) shall be liable for legal action as per law, including provisions of the Bharatiya Nyaya Sanhita, 2023 and any other applicable law.

Executant(s)

Deponent(s)-cum-

On the letter head of Financial Institution

No Objection Certificate

The loan against the property bearing No. _____, Sector ____ ,
Chandigarh owned by S/Sh. _____has been cleared and nothing is outstanding
against them.

We don't have any objection if the above said property is being
sold/transferred by S/Sh. _____.

(Authorised signatory)

Office Seal

On the letter head of Architect (Registered)

TO WHOMSOEVER IT MAY CONCERN

It is certified that the _____ has been constructed as per
Sanctioned Building Plan and there is no violation in the building so constructed.

(Authorised signatory)
Office Seal

(On the letter head of firm)

TO WHOMSOEVER IT MAY CONCERN

I/We hereby authorise Sh/Smt. _____ S/D/W/o _____ to submit the documents for _____ on behalf of our firm M/s_____. The specimen signatures of Sh. _____are attested here below:-

- 1. _____
- 2. _____
- 3. _____

(Name and signature of Partners with Seal)

(On the letter head of Company)

BOARD OF RESOLUTION

I/We as Board of Directors hereby RESOLVE that the company has agreed to purchase/sell the property bearing No. _____, Sector _____, Chandigarh. Sh/Smt. _____ S/D/W/o _____, (director/authorised person) is hereby authorised to submit the documents on behalf of our company M/s _____. The specimen signatures of Sh. __are attested here below :-

- 1. _____
- 2. _____
- 3. _____

(Name and signature of Directors with Seal)

AFFIDAVIT

(On stamp paper worth Rs. 50/- and duly attested by Notary)

I/We, _____, s/o S/Sh. _____ r/o _____, Sector __, Chandigarh, do hereby affirm and declare as under :-

1. That I/We are GPA/SPA of S/Sh. _____ S/o _____ in respect of _____% share of _____, Sector _____, Chandigarh and the said GPA was duly executed/Registered at Sr. No. _____dated _____.
2. That the executants(s) of the GPA/SPA is/are still alive and the GPA/SPA executed by him/her/them has not been revoked/cancelled till date and it is still valid and operative.
3. That there is no under hand sale involved **between** the lessee(s)/owner(s)/executants(s) of GPA/SPA and the GPA/SPA holder(s)/deponent(s). The GPA/SPA has not been executed to circumvent the provisions of Indian Stamp Act 1899.

DEPONENT

VERIFICATION :

It is certified that the information provided is true and correct to the best of my knowledge and nothing has been concealed therein. In case of concealment or misrepresentation, the deponent(s) shall be liable for legal action as per law, including provisions of the Bharatiya Nyaya Sanhita, 2023 and any other applicable law.

DEPONENT