

From \_\_\_\_\_

Dated : \_\_\_\_\_

**(Name/s & Address of the Mortgagor/s)**

To

**The Branch Manager,  
State Bank of Patiala,**\_\_\_\_\_ **Branch**

(Address)

Dear Sir,

**LETTER OF CONFIRMATION FOR CREATION OF MORTGAGE BY DEPOSIT OF TITLE-DEEDS**

1	Name/s of the Borrower Address/s (Father's / Husband's name also to be mentioned)	
2	Facilities & Limits and the total amount secured by the Mortgage	
3	Date of Deposit of title deeds.	
4	Place of Deposit of title deeds.	

1. We are writing this to confirm that we had already deposited with the Bank on the aforesaid date the title-deeds relating of our property described hereunder with intent to create equitable mortgage as security for the mortgaged debt together with interest, costs, charges and expenses thereon due and payable to the Bank.

2. We confirm that the said security shall also be for all other liabilities and indebtedness past, present and future to the Bank and shall subsist and continue notwithstanding the granting of totally new limits and facilities and / or account/s coming into credit and / or inter-changeability of limits and / or cancellation of limits, etc.

3. We confirm that we have good and marketable title and that save the charge/s created in favour of the Bank, the mortgaged properties are free from all encumbrances. The mortgaged properties are in our physical possession \*(a portion of the property is under tenancy occupation on monthly rent)

4. We have not entered into any agreement for transfer or alienation in respect of the mortgaged properties of whatsoever nature. We waive the application of Sections 61, 65A and 67 A of the Transfer of Property Act, 1882.

5. We confirm that no proceedings for recovery of any statutory dues, taxes, etc. was initiated in the past nor any proceeding or levy or tax is pending against us under the Income Tax Act, 1961 or the Sales Tax Laws, and that no notice has been issued / or served on us under Rules 2, 16 or 51 or any other Rules of the Second Schedule to the Income Tax Act, 1961, or under any other law for the time being in force.

**(List of the Title Deeds)****(Description of the mortgaged properties)**

**(Note : In addition to Land & Buildings, if fixed Plant & Machinery is also given, then, full description of the said Plant & Machinery, including identification marks should be recorded.)**

Yours faithfully,

Signature of the Mortgagor/s

\*Strike out if not applicable

**BY REGD. POST**

To

**MANAGER  
STATE BANK OF PATIALA**

---

---

From:

---

---

---