

**Annexure-1**

**Application for Release of Title Deeds**

Date:

To

Kotak -Mahindra Bank Limited

\_\_\_\_\_ Branch

**Dear Sir,**

**Sub: Release of Title Deeds in respect of property offered as a security in loan account number\_**

1. ....credit facility (Loan account No.....) was availed by \_\_\_\_\_  
\_\_\_\_\_ against the security of the property situated at \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (hereinafter be referred to as “the said property”) owned and possessed by  
\_\_\_\_\_.

2. I/We,  
i) \_\_\_\_\_  
ii) \_\_\_\_\_  
iii) \_\_\_\_\_  
iv) \_\_\_\_\_  
v) \_\_\_\_\_

(Hereinafter referred to as “the Applicant(s)”) wish to inform that Shri/Smt.  
\_\_\_\_\_ expired on  
\_\_\_\_\_.

3. Since the above loan has been fully repaid and Bank has issued No dues letter dated  
\_\_\_\_\_ towards the above mentioned loan account, I/We the Applicants(s) request  
you to kindly hand over the Title Deeds of the said property to Mr./Ms.

\_\_\_\_\_ who is hereby authorized to collect the Title Deeds.

4. I/We, the Applicants residing at the below mentioned address state and confirm that I/ we am/are the only legal heirs of deceased Borrower/Co-Borrower/Mortgagor and my/our relevant information is as follows;

Name	Address	Occupation	Relationship with deceased

5. We the Applicants do hereby confirm and state that the Bank is authorized to release the Title Deeds to Mr./Ms. \_\_\_\_\_ and hereby undertake not to raise any dispute or claim in connection with the release of the Title Deeds.
6. We undertake to execute all the requisite documents and to provide any documents as may be required by the Bank for the purpose of release of Title Deeds.
7. I/We hereby solemnly affirm that the above statements are true and correct to the best of my/our knowledge and belief.

Yours faithfully

Name	Signature


\* Where any of the legal heirs is a minor then the guardian of the minor will execute this document. Where there is no natural guardian, then Court appointed guardian can execute the document subject to providing copy of the Court order.

### Annexure 2

**(To be duly stamped and notarized as per Stamp Act of the State of execution)**

### Power of Attorney

This Power of Attorney is made at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ by

- 1) \_\_\_\_\_, aged \_\_\_\_\_ years, residing at \_\_\_\_\_.
- 2) \_\_\_\_\_, aged \_\_\_\_\_ years, residing at \_\_\_\_\_.
- 3) \_\_\_\_\_, aged \_\_\_\_\_ years, residing at \_\_\_\_\_.

WHEREAS :

1. I/We say that a \_\_\_\_\_ Credit facility (Loan acc No.....) was availed by \_\_\_\_\_ from Kotak Mahindra Bank Ltd (“Bank”) against the security of the property situated at \_\_\_\_\_  
\_\_\_\_\_ (hereinafter  
be referred to as “the said property”) owned and possessed by \_\_\_\_\_  
\_\_\_\_\_.
2. I/We being the legal heirs of \_\_\_\_\_ wish to inform that Shri/Smt. \_\_\_\_\_ expired on \_\_\_\_\_.
3. The above loan has been fully repaid and Bank has issued No dues letter dated \_\_\_\_\_ towards the above mentioned loan account.

4. I/We due to my/our personal difficulty am/are not able to attend the office of the Bank for collection of Original Title Deeds pertaining to the said property and therefore I/we hereby authorize Mr./Ms. \_\_\_\_\_ as my/our true lawful attorney to collect the original Title Deeds and to do following acts, deed and things in our name and on our behalf.

**NOW KNOW YE AND THESE PRESENTS WITNESSETH, I/We,** hereby nominate, constitute and appoint Shri. \_\_\_\_\_ constituted attorney as my/our true lawful attorney or agent with authority and powers to do following acts, deed and things in the name and on the behalf of me/ us or in my/our name and on my/our behalf.

1. To attend the respective branch of the Bank and collect the original Title Deeds of the said property from the Bank.
2. To execute all the requisite documents as may be specified by the Bank for the purpose of release and handover of Title Deeds of the said property.
3. To give an acknowledgement to the Bank of handover of the Title Deed of the said property to the attorney on my/our behalf and discharging and absolving the Bank from any further liabilities.
4. To present for registration the release deed/reconveyance deed/discharge receipt/or any such similar document recording release of mortgage and to admit execution therein and to do or cause to be done by such accounts, deeds, matters or things that may be necessary or proper for the effectual completion or registration of the said deed and other deeds, documents and writings.
5. And generally, to do and execute all acts and deeds and things as are necessary to be done or executed for the purpose of release of title deeds as mentioned hereinabove and which we would be required to do personally in the absence of this Power of Attorney.

I/we agree to ratify all such lawful acts deeds and things done and executed by the said attorney pursuant to these presents. It is hereby declared that this Power of Attorney will be unconditional and irrevocable.

In witness whereof, the Power of Attorney has been executed on the day and year first hereinabove

mentioned and in the manner hereinafter appearing:

SIGNED AND DELIVERED BY the

within named Shri. \_\_\_\_\_, Shri. \_\_\_\_\_ :

In the presence of :

Signature of Attorney \_\_\_\_\_

**Annexure 3**

**Affidavit Cum Indemnity**

**(To be duly stamped as per the Stamp Act applicable to the State)**

To

Kotak Mahindra Bank Limited

\_\_\_\_\_ Branch

I/We

1. \_\_\_\_\_, Adult, residing at \_\_\_\_\_
2. \_\_\_\_\_, Adult, residing at \_\_\_\_\_
3. \_\_\_\_\_, Adult, residing at \_\_\_\_\_
4. \_\_\_\_\_, Adult, residing at \_\_\_\_\_
5. \_\_\_\_\_, Adult, residing at \_\_\_\_\_

do hereby solemnly affirm and state as follows;

1. That a \_\_\_\_\_ Credit facility (Loan acc No.....) was availed by \_\_\_\_\_ from Kotak Mahindra Bank Ltd (“Bank”), against the security of the property situated at \_\_\_\_\_  
\_\_\_\_\_  
(hereinafter be referred to as “the said property”) owned and possessed by \_\_\_\_\_  
\_\_\_\_\_.
2. That I/We wish to inform the Bank that Shri/Smt. \_\_\_\_\_ expired on \_\_\_\_\_. A copy of the Death Certificate is attached herewith.
3. That the above referred loan has been fully repaid and the Bank has issued No dues letter dated \_\_\_\_\_ towards the above mentioned loan account.
8. That I/We further state and confirm that I/We, am/are the only surviving legal heirs of Late \_\_\_\_\_ and other than the persons named herein, there are no other surviving legal heirs of the deceased and no other person/s has/have any legal right, title or interest in the assets of Late \_\_\_\_\_.

Name	Address	Occupation	Relationship with deceased

- 4.
5. That I/ We have therefore jointly authorized \_\_\_\_\_ to collect the original Title Deeds of the said property on our behalf.
6. That I/We being the only legal heir/s of the deceased request you to release your charge on the said property since the dues have been paid in full and release the original title deeds to \_\_\_\_\_
7. That the above statements are true and correct.
8. That I/We hereby agree to indemnify Kotak Mahindra Bank Limited and its directors and employees against all claims, demands, proceedings, losses, damages, charges and expenses of whatsoever nature which may be raised against or incurred by Kotak Mahindra Bank Limited by reasons or in consequence of your handing over the original title deeds of the said property of the deceased mortgagor as per our instructions.

SIGNED AND DELIVERED By the abovenamed deponents on this \_\_\_\_\_ Day of \_\_\_\_\_ Two Thousand \_\_\_\_\_ at \_\_\_\_\_

Name of Deponent	Signature

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Before Me