इतर
पावती

Original/Duplicate

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नोंदणी क्रं. :39म

Regn.:39M

पावती क्रं.: 6387 दिनांक: 16/08/2017

गावाचे नाव: येळगांव

दस्तऐवजाचा अनुक्रमांक: बलन-0-2017

दस्तऐवजाचा प्रकार :

सादर करणाऱ्याचे नाव: अँड भैरव पांडे रा.बुलडाणा

वर्णन स.नं.106/2 गट नं.434 चा शोध सन 2005 ते 2017 एकूण 13 वर्ष

शोध व निरीक्षणे	रु. 325.00
एकूण:	रु. 325.00

Sub-Registrar Buldhana

सह दुय्यम निबंधक वर्ग २
बुलडाणा.

1); देयकाचा प्रकार: eChallan रक्कम: रु.325/-

डीडी/धनादेश/पे ऑर्डर क्रमांक: MH004548615201718E दिनांक: 16/08/2017

बँकेचे नाव व पत्ता:

Four boundaries of Plot No.34 A, 34 B, 35 A & 35 B which are jointly bounded as under :-

To the East :- Plot No.42 A, 42 B, 43 A, & 43 B,

To the West :- 9 mtrs. lay-out road,

To the North :- Plot No.36 A,

To the South :- Plot No.33.

3 :- DESCRIPTION OF PROPERTY

(As per registered sale deed dt.14/08/2017 Sr.No.4079/2017)

Village	Taluka	Gut/Survey No.	Plot No.	Total Admeasuring	Share in mtrs.
Yelgaon	Buldana	Gut No. 434 Survey No.106/2	36-A, 36-B, 41-A, 41-B,	87.75 sq.mtrs. 83.25 sq.mtrs. 75.00 sq.mtrs. 75.00 sq.mtrs. **Total 321 sq.mtrs.**	Full

Four boundaries of Plot No.36 A, 36 B, 41 A & 41 B which are jointly bounded as under :-

To the East :- 9 mtrs. lay-out road,

To the West :- 9 mtrs. lay-out road,

To the North :- Plot No.37 & 40,

To the South :- Plot No.35 B & 42 B.

HENCE THIS TITLE VERIFICATION AND SEARCH REPORT

Bhairav B. Pandey
Advocate, Buldana

DATED: 16/08/2017.

d) Certified copy of mutation entries recorded in the name of **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit** on the basis of registered sale deeds dt.09/08/2017, 11/08/2017 and 14/08/2017.

e) Recent / fresh certified copy of 7/12 extract of **Plot No. 32-A, 32-B 34-A, 34-B, 35-A, 35-B, 36-A, 36-B, 41-A, 41-B 42-A, 42-B, 43-A & 43-B** from Gut No.434, Survey No.106/2 of village Yelgaon showing **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit** as exclusive owner and possessor of the same,

Would create a valid and enforceable mortgage.

Registered / Equitable mortgage deed may be obtained.

11. There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.

1 :- **DESCRIPTION OF PROPERTY**

(As per registered sale deed dt.09/08/2017 Sr.No.4006/2017)

Village	Taluka	Gut/Survey No.	Plot No.	Total Admeasuring	Share in mtrs.
Yelgaon	Buldana	Gut No. 434 Survey No.106/2	32-A, 32-B, 42-A, 42-B, 43-A, 43-B	87.38 sq.mtrs. 78.12 sq.mtrs. 75.00 sq.mtrs. 75.00 sq.mtrs. 75.00 sq.mtrs. 75.00 sq.mtrs. Total 465.5 sq.mtrs.	Full

Four boundaries of Plot No.32 A, 32 B, 42 A, 42 B, 43 A & 43 B which are jointly bounded as under :-

To the East :- 9 mtrs. lay-out road,

To the West :- Plot No.33, 34 A, 34 B, 35 A & 35 B,

To the North :- Plot No.41 A,

To the South :- 6 mtrs. lay-out road.

2 :- **DESCRIPTION OF PROPERTY**

(As per registered sale deed dt.11/08/2017 Sr.No.4069/2017)

Village	Taluka	Gut/Survey No.	Plot No.	Total Admeasuring	Share in mtrs.
Yelgaon	Buldana	Gut No. 434 Survey No.106/2	34-A, 34-B, 35-A, 35-B,	102.75 sq.mtrs. 98.25 sq.mtrs. 94.50 sq.mtrs. 91.50 sq.mtrs. Total 387 sq.mtrs.	Full

Sanjay Pandey P.V. Buldana

Annexure-C

Certificate of Title

1. I have examined all the original Title Deeds intended to be deposited relating to the schedule property(eies) and offered as security by way of **Registered / equitable Mortgage** and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Registered Mortgage is created, it will satisfy the requirements of creation of Registered Mortgage and I further certify that :

2. I have examined the Documents in detail, taken into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

3. I confirm having made a search in the records made available of the relevant Sub Registrar(s) office(s) Buldana, I do not find anything adverse which would prevent the Title Holder from creating a valid Mortgage. I am liable/ responsible, if any loss is caused to the bank due to negligence on my part or by my agent in making search.

4. Following scrutiny of revenue documents and relative Title Deeds. hereby certify the genuineness of the Title Deed

5. There are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the record of SRO, Buldana for the period from 2005 to 2017 pertaining to the immovable Property (ies) covered by above said Title Deed.

6. In case of second/subsequent charge in favor of the Bank. There are no other mortgages/ charges other than already stated in the loan documents and agreed to by the Mortgagor and the Bank.

7. Minor/(s) and his/their interest in the property/ (ies) is to the extent of- **Not applicable** (Specify the share of Minor with Name).

8. The Mortgage if created will be available to the Bank for the Liability of the intending Borrower, **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit.**

9. I certify that **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit.** has/have no charge over the Schedule property (ies). I further certify that the above title deed is genuine and valid mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of mortgage by deposit of title deed. I certify that the deposit of following documents i.e.

a) Original sale deed dt. 09/08/2017 bearing Sr. No.4006/2017

b) Original sale deed dt. 11/08/2017 bearing Sr. No.4069/2017

c) Original sale deed dt. 14/08/2017 bearing Sr. No.4079/2017



		be obtained before proceeding further. Registered / equitable mortgage deed may be done.
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Not applicable
44.	Additional aspects relevant for investigation of title as per local laws.	Not applicable
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Original sale deed may be obtained.
46.	The specific persons who are required to create mortgage /to deposit documents creating mortgage.	**Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit**

Encl :

1] Receipt from Sub Registrar, Buldana

Bhairav B. Pandey
Advocate, Buldana

DATED: 16/08/2017

		Pandurang Pandit regarding **Plot No. 32-A, 32-B 34-A, 34-B, 35-A, 35-B, 36-A, 36-B, 41-A, 41-B 42-A, 42-B, 43-A & 43-B** from Gut No.434, Survey No.106/2 of village Yelgaon
35.	Whether the name of mortgagor is reflected as owner in the revenue /Municipal/Village records?	It is found that, the name of intended mortgagor is yet to be recorded in record maintained at Grampanchayat Yelgaon as owner and possessor of the property.
36.	a) Whether the property offered as security is clearly demarcated? b) Whether the demarcation/partition of the property is legally valid? c) Whether the property has clear access as per documents?	Yes
37.	Whether the property can be identified from the following documents and discrepancy/doubtful circumstances if any received on such scrutiny? a) Document in relation to electricity connection b) Document in relation to Sales Tax Registration, if any applicable. c) Other utility bills, if any.	Not applicable
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc) or the actual current boundary? If so please elaborate/comment on the same.	No
39.	If the valuation report and/or approved/sanctioned plans are made available. Please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds (if the valuation report and/ or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate)	Not provided.
40.	Any bar/restriction for creation of mortgage under any local or special enlacements, details of proper registration of documents. Payment of proper stamp duly etc.	Not applicable
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this regard.	That the original title deed is available with the borrower and the same will be required for creation of equitable / registered mortgage deed in favor of our Bank as valid and enforceable mortgage & that

Adv. Bhairavi Pandit
Buldana

29.	If the property is a flat/apartment or residential/ commercial complex, check and comment on the following. a) Promoter's Land owner's title to the land/ building. b) Development Agreement/Power of Attorney. c) Extent of authority of the Developer/builder. d) Independent title verification of the Land and/or building in question. e) Agreement for sale (duly registered) f) Payment of proper stamp duty : g) Requirement of registration of sale agreement development agreement POA etc. h) Approval of building plan permission of appropriate/local authority etc. i) Conveyance in favour of Society/Condominium concerned. j) Occupancy Certificate/allotment letter/letter of possession. k) Membership details in the Society etc. l) Share Certificates. m) No objection letter from the Society. n) All legal requirements under the local/Municipal laws regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations. Co-operative Societies Laws etc. o) Requirements for noting the Bank charges on the records of the housing Society, if any. p) If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any. q) Whether the numbering pattern of the units/ flats tally in all documents such as approved plan, agreement plan etc.	Not applicable
30.	Encumbrances, Attachments and/or claims whether of Government, Central or State or other Local authorities of Third Party claims, Liens etc. and details thereof.	Not applicable
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrances is created and if so. Satisfaction of charge, if any.	Not applicable
32.	Details regarding property tax or land revenue of other statutory dues paid/payable as on date and if not paid what remedy?	It may be obtained.
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No Objection Certificate under the income Tax Act is required /obtained.	Not applicable
34.	Details of RTC extracts/ mutation extracts Katha extracts pertaining to the property in question.	Mutation entry is yet to be recorded in the name of **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal**

26.	In case of Societies. Association the required authority / power to borrower and whether the mortgage can be created and the requisite resolutions, by-laws.	Not applicable
27.	a) Whether any POA is involved in the chain of title?	No
	b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favor of the builder/developer and as such is irrevocable as per law.	Not applicable
	c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz Companies/Firms/Individual or Proprietary Concerns in favor of their Partners/Employees/ Authorized Representatives to sign Flat Allotment Letters. NOCs. Agreements of Sale. Sale Deeds etc in favour of buyers of flats/units (Builder's POA) or ii) other type of POA (Common POA)	Not applicable
	d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified /compared with the original POA.	Not applicable
	e) In case of Common POA (i.e. POA other than Builder's POA) please clarify the following clauses in respect of POA.	Not applicable
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA ? ii. Whether the POA is a registered one? iii. Whether the POA is a special or general one? iv. Whether the POA contains a specific authority for execution of title document in question ?	Not applicable
	f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarity whether the same has been ascertained from the office of sub-registrar also?)	Not applicable
	g) Please comment on the geniuses of POA?	Not applicable
	h) The unequivocal opinion on the enforceability and validity of the POA?	Not applicable
28.	Whether mortgage is being created by a POA holder, check geniuses of the Power of Attorney and the extent of the power given therein and whether the same is properly executed/ stamped/authenticated in terms of the law of the place, where it is executed.	No

	d) Requirements if any for creation of mortgage as per central/state laws applicable to the trust in the matter.	Not applicable
20.	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	There are no restrictions to mortgage said property.
	b) In case of agricultural property other relevant records/ documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	Not applicable
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Yes
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz.Agricultural Laws, weaker Sections, minorities Land Laws SEZ regulation. Costal Zone Regulations. Environmental Clearance etc.)	Not applicable
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	Not applicable
	b) Whether any search/enquiry is made with the land Acquisition office and the outcome of such search/enquiry.	Not applicable
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not applicable
	c) Whether the title documents have any court seal/ marking which points out any litigation. Attachment /security to court in respect of the property in question? In such case please comment on such seal/ marking.	Not applicable
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is property registered.	Not applicable
	b) Property belonging to partners whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?	Not applicable
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not applicable
25.	Whether the property belongs to a Limited Company, check the Borrowing powers. Board resolution, authorization to create mortgage/execution of documents. Registration of any prior charges with the Company Registrar (ROC) Articles of Association/provision for common Seal etc.	Not applicable

	thereon. (d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/complied with. (e) Whether any of the documents in question are executed in counterparts of in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	
16.	Whether the title documents include any testamentary documents/ wills?	Not applicable
	a) In case of wills, whether the will is registered will or unregistered will?	Not applicable
	b) whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not applicable
	c) Whether the property is mutated on the basis of will?	Not applicable
	d) Whether the original will is available?	Not applicable
	e) Whether the original death certificate of the testator is available?	Not applicable
	f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the geniuses/ validity of the will, all parties have acted upon the will, etc, which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained)	Not applicable
17.	a) Whether the property is subject to any wakf rights?	Not applicable
	b) Whether the property belongs to church/temple or any religious /other institutions having any restriction in creation of charges on such properties?	Not applicable
	c) Precautions/permissions if any in respect of the above cases to creation of mortgage?	Not applicable
18	a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity whether the Major Coparceners have no objection/ join in execution, minor's share if any, rights of female members etc.	Not applicable
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
19.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	Not applicable
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not applicable
	c) If so additional percolations/permissions to be obtained for creation of valid mortgage ?	Not applicable

