

	leasing and mortgage by Sub-Lessee also.	
	e) Whether the leasehold rights permits for the creation of any Superstructure (if applicable)?	Not applicable
	f) Right to get renewal of the leasehold rights and nature thereof.	Not applicable
11.	If Govt. grant/allotment/Lease-cum/ Sale Agreement, whether,	Not applicable
	Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions.	Not applicable
	The mortgagor is competent to create charge on such property,	Not applicable
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not applicable
12.	If occupancy right, whether:	Not applicable
	a) Such right is heritable and transferable	Not applicable
	b) Mortgage can be created	Not applicable
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Not applicable
14.	If property has been transferred by way of Gift/Settlement Deed, whether.	Not applicable
	a) The Gift/Settlement Deed is duly stamped and registered	Not applicable
	b) The Gift/Settlement Deed has been attested by two witnesses.	Not applicable
	c) The Gift/Settlement Deed transfers the property to Donee.	Not applicable
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or b implication or by action.	Not applicable
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question.	Not applicable
	f) Whether the Donee is in possession of the gifted property	Not applicable
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage.	Not applicable
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not applicable
15.	(a) In case of partition/ Family settlement deeds whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage. (b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. (c) Whether the partition made is valid in law and the mortgagor has acquired a mortgable title	Not applicable



So, relying upon all the above referred documents and on the basis of inspection done by me at SRO Buldana, I confirm that the title of **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal 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 is clear, readily marketable and I am satisfied that the property is heritable and transferable and transferor has right to transfer her share in favour of our bank. The facts in evidence material to the title have been satisfactorily proved.

I have inspected the Index II register maintained at SRO Buldana manually for the period from 2005 to 2010 but record from 2010 onwards till 2017 is maintained on computers and so I have inspected the record from 2010 onwards till 2017 through computers and so accordingly I have inspected the available record by all modes. It is seen that transactions of equitable mortgages are never recorded at the office Sub-registrar and record maintained as SRO for some period is incomplete and so also some transactions maintained on computers are not displayed while taking search of that record & that may be due to software problem or may be due to some mistake while inserting the details at the time of execution of the documents & therefore to avoid any technical hurdle in that regard I would suggest to obtained an affidavit from the previous owner inter-alia containing that, he has not sold or agreed to sell, leased, transferred, alienated, gifted the above referred property in any manner whatsoever and it is free hold & there is no litigation pending in respect of property in question in any court of India & there is no minors interest in the property & it is his self acquired property. The affidavit may kindly be obtained, and the report is given subject to the same.

So relying upon all the above referred documents and on the basis of inspection done by me at SRO Buldana I confirm that the title over the said property is clear, readily marketable and I am satisfied that the property is heritable and transferable and transferor has every right to transfer her share in favour of our bank. The facts in evidence material to the title have been satisfactorily proved.

9.	Nature of Title of the interceded Mortgagor over the Property (whether full ownership rights, Leasehold rights. Occupancy/Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Absolute Ownership
10.	If leasehold, whether,	
	a) lease Deed is duly stamped and registered	Not applicable
	b) Duration of the Lease/unexpired period of lease.	Not applicable
	c) Duration of the lease/unexpired period of lease.	Not applicable
	If, a sub-lease, check the lease deed in favour Lessee as to whether Lease deed permits sub-	Not applicable



No.32, 34, 35, 36, 41, 42, & 43 into 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. So, on the basis of above referred NA order dt.05/08/2017 **mutation entry no.13131** has been recorded and certified and accordingly name of **Dattatray Laxmanlal Kayashth** is recorded in the 7/12 extract column as owner and possessor 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 of village Yelgaon and which can be gathered by perusing the certified copy of mutation entry no.13131 and 7/12 extracts of all the plots dt.08/08/2017 issued by Talathi S.K.Deshmukh, Buldana.

Thereafter, it is seen that, **Dattatray Laxmanlal Kayashtha** has executed registered sale deed with respect to Plot No. 32-A, 32-B, 42-A, 42-B, 43-A & 43-B from Gut No.434, Survey No.106/2 of village Yelgaon in favour of **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit** for a valuable consideration of Rs.11,00,000/- on 09/08/2017 and which is registered at Sr.No.4006/2017 at SRO Buldana.

Thereafter, it is seen that, **Dattatray Laxmanlal Kayashtha** has executed registered sale deed with respect to Plot No. 34-A, 34-B, 35-A & 35-B from Gut No.434, Survey No.106/2 of village Yelgaon in favour of **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit** for a valuable consideration of Rs.8,91,000/- on 11/08/2017 and which is registered at Sr.No.4069/2017 at SRO Buldana.

Thereafter, it is seen that, **Dattatray Laxmanlal Kayashtha** has executed registered sale deed with respect to Plot No.36-A, 36-B, 41-A & 41-B from Gut No.434, Survey No.106/2 of village Yelgaon in favour of **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit** for a valuable consideration of Rs.7,39,000/- on 14/08/2017 and which is registered at Sr.No.4079/2017 at SRO Buldana.

So, on the basis of all the above referred registered sale deeds dt.09/08/2017,11/08/2017 and 14/08/2017 **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit** acquired title and possession 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 and **Sukhkarta Builders & Developers, Buldana through partners Sau.Urmila Ashwin Satpute & Shri Gopal Pandurang Pandit** have moved application before concern Talahi for getting their name mutated in the 7/12 extract column as owner and possessor of the same.



possessor of property demarcated as per NA order dt.02/09/1999 bearing Plot No.5, 7, 10, 15, 19, 21, 26, 28, 29, 31,32, 33, 34, 36, 38, 41, 42, 43, 48, 50 to 55, 61, 63 to 66 and accordingly their names were recorded in the 7/12 extract column as owner and possessor of the same.

Thereafter, it is seen that, **Smt. Pushpabai Ramanlal Kayastha, Kamlesh Ramanlal Kayastha, Sau.Bharti Kishor Kayasth, Sau.Arti Gopal Kayastha and Sau.Yogita Ravi Shriwastav** have executed registered relinquish deed with respect to their share in Plot No.26, 32, 34 & 35 from Gut No.434, Survey No.106/2 of village Yelgaon in favour of **Dattatray Laxmanlal Kayashtha** on 05/11/2016 and which is registered at Sr.No.6638/2016 at S.R.O., Buldana.

So, on the basis of above referred registered relinquish deed dt.05/11/2016, **Dattatray Laxmanlal Kayashtha** acquired title and possession regarding Plot No.26, 32, 34 & 35 from Gut No.434, Survey No.106/2 of village Yelgaon and accordingly his name was recorded in the 7/12 extract column on the basis of mutation entry No.12804 recorded & certified on 14/01/2017 and which can be gathered by perusing the certified copy of mutation entry no.12804 issued by Talathi, S.K.Deshmukh. Buldana dt.10/03/2017.

Thereafter again it is seen that, **Smt. Pushpabai Ramanlal Kayastha, Kamlesh Ramanlal Kayastha, Sau.Bharti Kishor Kayasth, Sau.Arti Gopal Kayastha and Sau.Yogita Ravi Shriwastav** have again executed registered relinquish deed with respect to Plot No.36, 41, 42 & 43 from Gut No.434, Survey No.106/2 of village Yelgaon in favour of **Dattatray Laxmanlal Kayashtha** on 05/11/2016 and which is registered at Sr.No.6639/2016 at S.R.O., Buldana.

So, on the basis of above referred registered relinquish deed dt.05/11/2016, **Dattatray Laxmanlal Kayashtha** acquired title and possession regarding Plot No.36, 41, 42 & 43 from Gut No.434, Survey No.106/2 of village Yelgaon and accordingly his name was recorded in the 7/12 extract column on the basis of mutation entry No.12804 recorded & certified on 14/01/2017 and which can be gathered by perusing the certified copy of mutation entry no.12743 issued by Talathi, S.K.Deshmukh. Buldana dt.10/03/2017.

Thereafter it is seen that, **Dattatray Laxmanlal Kayashtha through Gopal Pandurang Pandit** has moved an application before the Sub Divisional Officer, Buldana for getting the above referred Plot No.32, 34, 35, 36, 41, 42, & 43 sub divided into 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 and the sub division officer, Buldana by its order dt.05/08/2017 passed in Rev.Case MRC/81/Yelgaon /27/2016-2017 has demarcated (sub divided) the above referred Plot



I was asked to provide T.I.R. of the above referred property for the period of last 13 years and accordingly I have inspected the record maintained at Buldana S.R.O. for said period and I have noticed following transactions regarding the same.

That during the course of my inspection and from the documents available on record it is seen that, the previously property land admeasuring 2.09 H 42 R, situated in Survey No.106/2 of village Yelgaon was owned and possessed by **Haribhau Paraji Gore & Mukund Haribhau Gore R/o Buldana.**

Thereafter, it is seen that, **Haribhau Paraji Gore & Mukund Haribhau Gore** have executed registered sale deed with respect to land admeasuring 2.09 H 42 R, situated in Survey No.106/2 of village Yelgaon in favour of **Ramanlal Laxmanlal Kayastha & Dattatray Laxmanlal Kayastha** for a valuable consideration of Rs.10,000/- on 13/08/1979 and which is registered at Sr.No.1637/1979 at S.R.O., Buldana.

So, on the basis of registered sale deed dt.13/08/1979, **Ramanlal Laxmanlal Kayastha & Dattatray Laxmanlal Kayastha** acquired title and possession regarding land admeasuring 2.9 H 42 R, situated in Survey No.106/2 of village Yelgaon and accordingly their names were recorded on 13/11/2014 by letter exhibit no.23 & exhibit no.21, Sr.No.4276/2014 and which can be gathered by perusing the Index II issued by S.R.O. Buldana on 21/01/2014 by application 354/2014.

Thereafter, it is seen that, **Ramanlal Laxmanlal Kayastha & Dattatray Laxmanlal Kayastha** have moved an application for converting 2 H 10 R land from Gut No.434, Survey No.106/2 of village Yelgaon for non-agricultural purposes before the Sub Divisional Officer, Buldana. The SDO Buldana by its order dt.02/09/1999 passed in **Revenue Case No. NAP-34/Yelgaon/1/ 1999-2000** has converted the above land for non-agricultural purpose and has demarcated total 69 plots.

So on the basis of above referred N.A. order dt.02/09/1999 **mutation entry No.1382 has been recorded and certified** and all the above referred plots were recorded in the name of **Ramanlal Laxmanlal Kayastha & Dattatray Laxmanlal Kayastha** in the 7/12 extract column as owner and possessor of the same and which can be gathered by perusing the certified copy of mutation entry No.1382 issued by Naib Tahsildar Buldana.

Thereafter, on perusing the copy of **mutation entry no.11556** recorded and certified on 02/02/2015 it is seen that, **Ramanlal Laxmanlal Kayastha** died on 16/11/2016 and after his death name of his legal heirs i.e. **Smt. Pushpabai Ramanlal Kayastha, Kamlesh Ramanlal Kayastha, Sau.Bharti Kishor Kayasth, Sau.Arti Gopal Kayastha and Sau.Yogita Ravi Shriwastav** are recorded as owner and



	Photo copies of those documents are enclosed herewith. All the original / certified documents as stated by borrower may kindly be taken in our custody before proceeding further. I have taken search of the records maintained at Sub-registrar office, Buldana for the period of last 13 years (from 2005 to 2017) by paying necessary search fee vide receipt No.6387 dt.16/08/2017 The copy of receipt issued by S.R.O., Buldana is attached herewith.	
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system ?	Records of Sub-registrar office are available on www.IGRMaharashtra.Com.
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	I have taken online search of the schedule property at official website of Sub-registrar office, Buldana and entries which I have noticed are mentioned in detail in chain of title in para No.8.
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Buldana
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/district registrar/registrar-general. If so, please name all such offices?	No
	c) Whether search has been made at all the offices named at (b) above?	Not applicable
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	Not applicable
8	Chain of the tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1 Crore & above, search of title/encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)	



Sr. No.	Date	Name/Nature of the Document	Original/certified copy/certified extract/photo copy etc.	In case of copies, whether the original was scrutinized by the Advocate
1.	13/08/79	Registered sale deed Sr.No.1637/1979	Photo copy	No
2.	02/09/99	N.A. order no.NAP-34/Yelgaon/1/1999-2000	Photo copy	No
3.	16/03/17	Khod-tod (corrected) 7/12 extract of Plots	Certified copy	No
4.	05/10/99	Mutation entry No.1382	Photo copy	No
5.	02/02/15	Mutation entry No.11556	Photo copy	No
6.	05/11/16	Registered relinquish deed Sr.No.6639/2016	Photo copy	No
7.	05/08/17	Order passed by SDO Buldana in Rev.Case No. MRC/81/Yelgaon/27/16-17	Photo copy	Original verified
8.	08/08/17	Mutation entry no.13131	Certified copy	No
9.	08/08/17	7/12 extracts of Plot No. 32 A, 32 B, 42 A, 42 B, 43 A, 43B, 34 A, 34 B, 35 A, 35 B, 36 A, 36 B, 41 A & 41 B.	Certified copy	No
10.	09/08/17	Registered Sale Deed No.4006/17 of Plot No.32 A, 32 B, 42 A, 42 B, 43 A & 43B	Photo copy	Original verified
11.	11/08/17	Registered Sale Deed No.4069/17 of Plot No.34 A, 34 B, 35 A & 35 B.	Photo copy	Original verified
12.	14/08/17	Registered Sale Deed No.4079/17 of Plot No.36 A, 36 B, 41 A & 41 B.	Photo copy	Original verified
5.	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts) I have perused the photo copies/ certified copies of the documents produced by the borrower and has verified the original sale deeds referred above and I have also verified the sale deed during my inspection of Index II register maintained at SRO Buldana manually and also on computers & has also verified the same through online, photo copy of mutation entry recorded by revenue authority is also perused. That the			



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,	102.75 sq.mtrs.	Full
			34-B,	98.25 sq.mtrs.	
			35-A,	94.50 sq.mtrs.	
			35-B,	91.50 sq.mtrs.	
			<u>Total 387 sq.mtrs.</u>		

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,	87.75 sq.mtrs.	Full
			36-B,	83.25 sq.mtrs.	
			41-A,	75.00 sq.mtrs.	
			41-B,	75.00 sq.mtrs.	
			<u>Total 321 sq.mtrs.</u>		

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.

4. a) Particulars of the documents scrutinized serially and chronologically.
 (a) Nature of documents verified & as to whether they are originals or certified copies or registration extracts duly certified registering/land/revenue/other authorities be examined.



भैरव बी. पांडे
अडवोकेट



Bhairav B. Pandey
Advocate

Tiwari Wada, Chaitanya Wadi, Buldana – 443 001.
Ph. No. 244590, Mobile : 9423144590
bhairavpandey.adv@gmail.com

TITLE INVESTIGATION REPORT (TIR) Annexure B.

1	a) Name of the Branch/Business Unit/Office seeking opinion	State Bank of India, Branch –																											
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	-----																											
	c) Name of the Borrower	1. Sau.Urmila Ashwin Satpute 2. Gopal Pandurang Pandit Partners of Sukhakarta Builders & Developers Both R/o. Buldana, Tq. & Dist. Buldana																											
2.	a) Name of the Unit/concern/Company/person offering the property/ (ies) as security.	1. Sau.Urmila Ashwin Satpute 2. Gopal Pandurang Pandit Partners of Sukhakarta Builders & Developers																											
	b) Constitution of the unit/concern/person/body/ authority offering the property for creation of charge.	Individual																											
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc)	Borrower																											
3.	Complete or full description of the immovable property/(ies) offered as security including the following details. 1 :- DESCRIPTION OF PROPERTY (As per registered sale deed dt.09/08/2017 Sr.No.4006/2017)																												
	<table border="1"> <thead> <tr> <th>Village</th> <th>Taluka</th> <th>Gut/Survey No.</th> <th>Plot No.</th> <th>Total Admeasuring</th> <th>Share in mtrs.</th> </tr> </thead> <tbody> <tr> <td rowspan="6">Yelgaon</td> <td rowspan="6">Buldana</td> <td rowspan="6">Gut No. 434 Survey No.106/2</td> <td>32-A,</td> <td>87.38 sq.mtrs.</td> <td rowspan="6">Full</td> </tr> <tr> <td>32-B,</td> <td>78.12 sq.mtrs.</td> </tr> <tr> <td>42-A,</td> <td>75.00 sq.mtrs.</td> </tr> <tr> <td>42-B,</td> <td>75.00 sq.mtrs.</td> </tr> <tr> <td>43-A,</td> <td>75.00 sq.mtrs.</td> </tr> <tr> <td>43-B</td> <td>75.00 sq.mtrs.</td> </tr> <tr> <td colspan="4">Total 465.5 sq.mtrs.</td> <td></td> </tr> </tbody> </table>		Village	Taluka	Gut/Survey No.	Plot No.	Total Admeasuring	Share in mtrs.	Yelgaon	Buldana	Gut No. 434 Survey No.106/2	32-A,	87.38 sq.mtrs.	Full	32-B,	78.12 sq.mtrs.	42-A,	75.00 sq.mtrs.	42-B,	75.00 sq.mtrs.	43-A,	75.00 sq.mtrs.	43-B	75.00 sq.mtrs.	Total 465.5 sq.mtrs.				
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