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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	Sukhakarta Builders and Developers through partners 1. Sau.Urmila Ashwin Satpute 2. Shri Gopal Pandurang Pandit Both R/o. Buldana Tq. & Dist-Buldhana.																														
2.	a) Name of the Unit/concern/Company/person offering the property/ (ies) as security.	Sukhakarta Builders and Developers through partners 1. Sau.Urmila Ashwin Satpute 2. Shri Gopal Pandurang Pandit Both R/o. Buldana Tq. & Dist-Buldhana.																														
	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.																															
<u>DESCRIPTION OF PROPERTY</u> (As per registered sale deed dt.21/04/2018 Sr.No.2185/2018, sale deed dt.21/05/2018 Sr.No.2792/2018, sale deed dt.01/08/2018 Sr.No.4584/2018 and in view of order passed by SDO Buldana dated 25/09/2018 in Rev. Case No.MRC-81/Yelgaon/37/17-18) <table border="1"> <thead> <tr> <th>Village</th> <th>Taluka</th> <th>Gut No.</th> <th>Plot No.</th> <th>Total Admeasuring</th> <th>Share in mtrs.</th> </tr> </thead> <tbody> <tr> <td rowspan="10">Yelgaon</td> <td rowspan="10">Buldana</td> <td rowspan="10">441</td> <td>1</td> <td>199.87 sq.mtrs.</td> <td rowspan="10">Full</td> </tr> <tr><td>2-A</td><td>75 sq.mtrs.</td></tr> <tr><td>2-B</td><td>75 sq.mtrs.</td></tr> <tr><td>3-A</td><td>75 sq.mtrs.</td></tr> <tr><td>3-B</td><td>75 sq.mtrs.</td></tr> <tr><td>4-A</td><td>75 sq.mtrs.</td></tr> <tr><td>4-B</td><td>75 sq.mtrs.</td></tr> <tr><td>5-A</td><td>75 sq.mtrs.</td></tr> <tr><td>5-B</td><td>75 sq.mtrs.</td></tr> <tr><td>6</td><td>150 sq.mtrs.</td></tr> </tbody> </table>			Village	Taluka	Gut No.	Plot No.	Total Admeasuring	Share in mtrs.	Yelgaon	Buldana	441	1	199.87 sq.mtrs.	Full	2-A	75 sq.mtrs.	2-B	75 sq.mtrs.	3-A	75 sq.mtrs.	3-B	75 sq.mtrs.	4-A	75 sq.mtrs.	4-B	75 sq.mtrs.	5-A	75 sq.mtrs.	5-B	75 sq.mtrs.	6	150 sq.mtrs.
Village	Taluka	Gut No.	Plot No.	Total Admeasuring	Share in mtrs.																											
Yelgaon	Buldana	441	1	199.87 sq.mtrs.	Full																											
			2-A	75 sq.mtrs.																												
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				7-A	75 sq.mtrs.		
				7-B	75 sq.mtrs.		
				8-A	75 sq.mtrs.		
				8-B	75 sq.mtrs.		
				9-A	75 sq.mtrs.		
				9-B	75 sq.mtrs.		
				10	172.50 sq.mtrs.		
				11-A	96.88 sq.mtrs.		
				11-B	96.88 sq.mtrs.		
				12-A	93.00 sq.mtrs.		
				12-B	93.00 sq.mtrs.		
				13-A	101.00 sq.mtrs.		
				13-B	96.50 sq.mtrs.		
				14-A	85.25 sq.mtrs.		
				14-B	90.25 sq.mtrs.		
				15-A	77.54 sq.mtrs.		
				15-B	79.96 sq.mtrs.		
				16-A	85.10 sq.mtrs.		
				16-B	82.08 sq.mtrs.		
				17-A	85.16 sq.mtrs.		
				17-B	86.71 sq.mtrs.		
				18-A	90.00 sq.mtrs.		
				18-B	90.00 sq.mtrs.		
				19-A	98.00 sq.mtrs.		
				19-B	99.37 sq.mtrs.		
				20-A	96.12 sq.mtrs.		
				20-B	99.38 sq.mtrs.		
				21-A	90.00 sq.mtrs.		
				21-B	90.00 sq.mtrs.		
				22-A	90.00 sq.mtrs.		
				22-B	90.00 sq.mtrs.		
				23-A	96.12 sq.mtrs.		
				23-B	99.38 sq.mtrs.		
				24-A	96.12 sq.mtrs.		
				24-B	99.38 sq.mtrs.		
				25-A	90.00 sq.mtrs.		
				25-B	90.00 sq.mtrs.		
				26-A	90.00 sq.mtrs.		
				26-B	90.00 sq.mtrs.		
				27-A	97.63 sq.mtrs.		
				27-B	92.25 sq.mtrs.		
				28	212.75 sq.mtrs.		
				29	192 sq.mtrs.		

Four boundaries of Plot No.1 to 29 which are jointly bounded as under :-

East : Field property of Shri Panjabi,

West : Buldana - Yelgaon road,

North : Field property of Shri Ingle & Shri Vispute,

South : Field property of Shri Jadhao.

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.



	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.	22/04/03	Registered sale deed of agriculture land admeasuring 81R from Gut No.441, Sr.No.1877/2003.	Photo Copy	No
	2.	29/10/03	NA order No. NAP/34/Yelgaon/7/2003-2004.	Photo Copy	No
	3.	17/11/03	Mutation entry No.4810	Certified Copy	No
	4.	21/04/18	Registered sale deed of Plot No.1 to 10 Sr.No.2185/2018	Photo Copy	Original verified
	5.	24/05/18	Mutation entry no.13563 of Plot No.1 to 10	Certified Copy	No
	6.	25/05/18	7/12 extract of Plot No.1 to 10.	Certified Copy	No
	7.	21/05/18	Registered sale deed of Plot No.11, 12, 18, 20 to 25 Sr.No.2792/2018.	Photo Copy	Original verified
	8.	14/06/18	Mutation entry no.13620 of Plot No. 11, 12, 18, 20 to 25	Certified Copy	No
	9.	14/06/18	7/12 extract of Plot No. 11, 12, 18, 20 to 25.	Certified Copy	No
	10.	10/07/18	Mutation entry no.13715 regarding correction in area of Plot No.13,15,16,19 & 27.	Certified Copy	No
	11.	01/08/18	Registered sale deed of Plot No.13 to 17, 19, 26 to 29 Sr.No.4584/2018.	Photo Copy	Original verified
	12.	21/08/18	Mutation entry no.13758 of Plot No. 13 to 17, 19, 26 to 29.	Certified Copy	No
	13.	27/08/18	7/12 extract of Plot No. 13 to 17, 19, 26 to 29.	Certified Copy	No
	14.	25/09/18	Order passed by SDO Buldana in Rev. Case No. MRC-81/Yelgaon/37/17-18 regarding sub division of	Certified Copy	No

	I have perused the certified copies of the above referred revenue documents produced by the borrower and has verified the original sale deeds executed in favour of prospective borrowers referred above made available by the borrower and has also verified these sale transactions during my inspection of Index II register maintained at SRO Buldana manually and also on computers & has also verified the same through online. That the 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 2006 to 2018) by paying necessary search fee vide Receipt No.7522 dt.29/08/2018. 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	

	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)
	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 placed before me it is seen that, Shri Vilasrao Sahebrao Deshmukh along with Sau.Sharda Rajendra Babhulkar and Shri Kishor Gopala Hiwale have executed a registered sale deed with respect to agriculture land admeasuring 81R out of total 2H 83R from Gut No.441 of village Yelgaon in favour of Shri Sanjay Uttamchand Bothara for a valuable consideration of Rs.3,21,000/- on 22/04/2003 and which registered at Sr.No.1177/2003 at SRO Buldana. So, on the basis of above referred registered sale deed dated 22/04/2003 Sanjay Uttamchand Bothara acquired title and possession with respect to above referred land admeasuring 81R out of total 2H 83R from Gut No.441 of village Yelgaon. Thereafter it is seen that, Sanjay Uttamchand Bothara has moved an application before the Sub Divisional Officer, Buldana for converting the agriculture land admeasuring 81R land from Gut No.441 of village Yelgaon for non agriculture purposes. The SDO, Buldana by its order dated 29/10/2003 passed in Rev. case no. NAP-34/Yelgaon/7/2003-2004 has converted the above referred property for non agriculture purposes and total 29 plots were demarcated. So on the basis of above referred N.A. order dt.29/10/2003 name of Sanjay Uttamchand Bothara is recorded in the in the 7/12 extract column as owner and possessor of the plot no.1 to 29 demarcated there in, on the basis of mutation entry no.4810 and which can be gathered by perusing the certified copy of khod-tod (corrected) 7/12 extract of Plot No.1 to 29 dt.13/03/2018 issued by Talathi, S.K.Deshmukh, Buldana. Thereafter it is seen that, Sanjay Uttamchand Bothara has executed registered sale-deed with respect to Plot No.1 admeasuring 199.87 sq.mtrs., Plot No.2

Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit for a valuable consideration of Rs.36,20,000/- on 21/04/2018 and which is registered at Sr.No.2185/2018 at SRO Buldana.

So on the basis of above referred registered sale deed dt.21/04/2018 **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** acquired title and possession with respect to above referred plots and accordingly **mutation entry no.13563 has been recorded and certified on 24/05/2018** and their names are recorded in the in the 7/12 extract column as owner and possessor of the Plot No.1 to 10 from Gut No.441 of village Yelgaon and which can be gathered by perusing the certified copy of mutation entry no.13563 and certified copy of 7/12 extract of Plot No.1 to 10 dt.25/05/2018 issued by Talathi, S.K.Deshmukh, Buldana.

Thereafter it is seen that, **Sanjay Uttamchand Bothara** has executed registered sale-deed with respect to Plot No.11 admeasuring 193.75 sq.mtrs., Plot No.12 admeasuring 186 sq.mtrs., Plot No.18 admeasuring 180 sq.mtrs., Plot No.20 admeasuring 195.50 sq.mtrs., Plot No.21 admeasuring 180 sq.mtrs., Plot No.22 admeasuring 180 sq.mtrs., Plot No.23 admeasuring 195.50 sq.mtrs., Plot No.24 admeasuring 195.50 sq.mtrs., Plot No.25 admeasuring 180 sq.mtrs., from Gut No.441 of village Yelgaon in favour of **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** for a valuable consideration of Rs.38,80,000/- on 21/05/2018 and which is registered at Sr.No.2792/2018 at SRO Buldana.

So on the basis of above referred registered sale deed dt.21/05/2018 **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** acquired title and possession with respect to above referred plots and accordingly **mutation entry no.13620 has been recorded and certified on 14/06/2018** and their names are recorded in the in the 7/12 extract column as owner and possessor of the Plot No.11, 12, 18, 20 to 25 from Gut No.441 of village Yelgaon and which can be gathered by perusing the certified copy of mutation entry no.13620 and certified copy of 7/12 extract of Plot No. 11, 12, 18, 20 to 25 dt.14/06/2018 issued by Talathi, S.K.Deshmukh, Buldana.

Thereafter I was made available with the copy of mutation entry no.13715 recorded and certified on 10/07/2018 and on going through the contents of the same it is seen that, correction regarding area of Plot No.13, 15, 16, 19 & 27 from Gut No.441 of village Yelgaon is done in view of the are mentioned by town planning Buldana and accordingly the area of **Plot No.13** was shown as 197.50 sq.mtrs., **Plot No.15** as 157.18 sq.mtrs. **Plot No.16** as 167.18, **Plot No.19** as 197.37 and **Plot No.27** as 189.87



sq.mtrs. from Gut No.441 of village Yelgaon.

Thereafter it is seen that, **Sanjay Uttamchand Bothara** has executed registered sale-deed with respect to Plot No.13 admeasuring 197.50 sq.mtrs., Plot No.14 admeasuring 175.50 sq.mtrs., Plot No.15 admeasuring 157.18 sq.mtrs., Plot No.16 admeasuring 167.18 sq.mtrs., Plot No.17 admeasuring 171.87 sq.mtrs., Plot No.19 admeasuring 197.37 sq.mtrs., Plot No.26 admeasuring 180 sq.mtrs., Plot No.27 admeasuring 189.87 sq.mtrs., Plot No.28 admeasuring 212.75 sq.mtrs. & Plot No.29 admeasuring 192 sq.mtrs., from Gut No.441 of village Yelgaon in favour of **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** for a valuable consideration of Rs.42,35,000/- on 01/08/2018 and which is registered at Sr.No.4584/2018 at SRO Buldana.

So on the basis of above referred registered sale deed dt.01/08/2018 **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** acquired title and possession with respect to above referred plots and accordingly **mutation entry no.13758 has been recorded and certified on 21/08/2018** and their names are recorded in the in the 7/12 extract column as owner and possessor of the Plot No.13 to 17, 19 & 26 to 29 from Gut No.441 of village Yelgaon and which can be gathered by perusing the certified copy of mutation entry no.13758 and certified copy of 7/12 extract of Plot No. 13 to 17, 19 & 26 to 29 dt.27/08/2018 issued by Talathi, S.K.Deshmukh, Buldana.

So on the basis of all the above referred three registered sale-deeds **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** acquired title and possession with respect to above referred Plot No. 1 to 29 from Gut No.441 of village Yelgaon.

Thereafter it is seen that, **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** have moved an application before The SDO Buldana for sub division of Plot No.2 to 5, 7 to 9, 11- to 13, 14 to 27 total 24 plots and after due inquiry the Hon'ble SDO Buldana by its order dated 25/09/2018 passed in Rev. Case No. MRC-81/Yelgaon/37/2017-18 have divided the above referred plots into Plot No. 2-A, 2-B, 3-A, 3-B, 4-A, 4-B, 5-A, 5-B, 7-A, 7-B, 8-A, 8-B, 9-A, 9-B, 11-A, 11-B, 12-A, 12-B, 13-A, 13-B, 14-A, 14-B, 15-A, 15-B, 16-A, 16-B, 17-A, 17-B, 18-A, 18-B, 19-A, 19-B, 20-A, 20-B, 21-A, 21-B, 22-A, 22-B, 23-A, 23-B, 24-A, 24-B, 25-A, 25-B, 26-A, 26-B, 27-A & 27-B. It is seen that, **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** have applied before the concern Talathi to get the mutation done on the basis of order passed by SDO Buldana dated 25-09-2018 and the same is under



process and therefore the 7/12 extract on the basis of order passed by SDO Buldana is yet to be recorded regarding the sub divided plots.

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 his 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 2006 to 2010 but record from 2010 onwards till 2018 is maintained on computers and so I have inspected the record from 2010 onwards till 2018 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 of 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 have obtained an affidavit from the **Sukhakarta Builders & Developers through partners Sau.Urmila Ashwin Satpute and Shri Gopal Pandurang Pandit** acquired title and possession with respect to above referred plots inter-alia containing that, they have 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 their self acquired property. The affidavit is attached herewith and the report is given subject to the same.

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
	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	Not applicable
	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
	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 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	Not applicable

