

H.L. DESHMUKH

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Ref.

Annexure - B : Report of Investigation of Title in respect of Immovable Property Date: 20/10/2015
(All columns/items are to be completed/commented by the panel advocate)

1.	a) Name of the Branch /Business Unit/Office seeking opinion. 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.	----SBI Main Branch -- As per letter dt. -----Of the Branch
2.	a) Name of the unit/concern/company/ person offering the property / (ies) as security. b) Constitution of the unit/concern / person/body/authority offering the property for creation of charge. c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Vinod Sumantrao Ugemuge r/o Sudampuri Tah. & dist. Wardha As above Individually As a borrower
3.	Complete or full description of the immovable property / (ies) offered as security including the following details. (a) Survey No. (b) Door/House No. (in case of house property) (c) Extent / area including plinth /built up area in case of house property (d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Nagar Bhumapan Plot No. 1282/1 sheet no. 49 area 656.03 sq. mt. within the limit of Wardha Municipal council Wardha and situated in Sudampuri ward no. 6 Tah. & dist. Wardha 1282/1 Area of the plot is 656.03sq. mt. As per relinquishment deed plot is : East-West 147 ft. and North- south 48 ft. total 656.03 sq. mt. (7058.88 sq. ft.) and bounded as under :- To the East- Open Plot of Ugemuge To the West-Municipal cement road To the North- House of Pundalikrao zore and Kunwar South-House of Mahakalkar, Salpule and Umale
4.	a) Particulars of the documents scrutinized-serially and chronologically. (a) Nature of documents verified and as to whether they are originals or certified or registration extracts duly certified. Note : only originals or certified extracts from the registering /land/revenue /other authorities be examined.	In case of copies, whether the original was scrutinized by the Advocate.
	Sr. No. Date Name/ Nature of the Document Original/certified copy/certified extract/photocopy, etc	In case of copies, whether the original was scrutinized by the Advocate.
	1- 6-3-1941 2- 4-3-1986 3- 18-12-2012	Xerox -----No.1 Xerox -----No.2 Xerox -----No.3
	Previous sale deed Relinquishment deed Relinquishment deed	Xerox Xerox Xerox



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4	6-8-2014	Property card	Xerox	Xerox	No. 4
5	29-4-2013	Municipal assessment	Xerox	Xerox	No. 5
6	26-9-2013	Demand tax	Xerox	Xerox	No. 6
7	30-12-2013	Construction permission	Xerox	Xerox	No. 7
8	30-12-2013	Construction map	Xerox	Xerox	No. 8

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 mortgagee? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)

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?

b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.

7. 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?

a) Property offered as security falls within the jurisdiction of which sub-registrar office?

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?

c) Whether search has been made at all the offices named at (b) above?

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?

8. Chain of title 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 Mino'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. 1.00

-As per Separate sheet attached with this report -

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	become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	
	g) Please comment on the genuineness of POA?	-----Not applicable
	h) The unequivocal opinion on the enforceability and validity of the POA?	
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/stamped/authenticated in terms of the Law of the place, where it is executed.	-----Not applicable
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 Certificate; m) No Objection Letter from the Society; n) All legal requirement 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 lay-out and other precautions, if any. q) Whether the numbering pattern of the units/flats tally in all documents such as approval plan, agreement plan, etc.	-----The property is flat scheme ----- -----No.----- -----not applicable-- -----not applicable -----not applicable -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----Not applicable-- -----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.	The property is found to be free from encumbrance
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	There is no such method of issuing Non-encumbrance certificate by the Sub-registrar. Hence I have personally taken the search from the registrar of Index II kept in the office of sub-registrar Wardha. The search period covers the period <u>1985</u> to 2014 total 30Yr. and had deposited Rs. 750/- to the Sub-registrars



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Ref.	Date	Wardha and had issued receipt no. 19025 dt. 17-10-2014
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	the Municipal taxes are paid upto date
33.	a) Urban land ceiling clearance, whether required and is so, details thereon. b) Whether No Objection Certificate under the Income Tax Act is required / obtained.	No ----- No -----
34.	Details of RTC extracts/mutation extracts / Katha extracts pertaining to the property in question.	Mutation is effected in revenue record as well as in Municipal record
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	The name of borrower is mutated in revenue record.
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 ----- Yes ----- Yes -----
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Documents in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to sales tax Registration, if any applicable; d) Other utility bills, if any	No -----
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.	The property is situated at Sudampuri Wardha Tah. & Dist. Wardha East-West 147 ft. and North-south 48 ft. total 656.03 sq. mt. (7058.88 sq. ft.) and bounded as under :- To the East- Open Plot of Ugemuge To the West-Municipal Cement road To the North- House of Pundalikrao zore and Kunwar South -House of Mahakalkar , Satpute and Umate
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.)	Yes -----
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	There is No any restriction -
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	The borrower has produced



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Ref.	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.	Date: 20/10/2014
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.	Yes -----
44.	Additional aspects relevant for investigation of title as per local laws.	No -----
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	No. -----
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Borrower -----

Note : In case separate sheets are required, the same may be used, signed and annexed.

Date : 20-10-2014

Place : Wardha

Signature of the Advocate
H.L. Deshmukh

Annexure — C: Certificate of title

I have already examined the above document which is intended to be deposited relating to the schedule property/(ies) and offered as security by way of *Registered/Equitable/English Mortgage ('please specify the kind of 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 Equitable Mortgage is created on the basis of above document it will satisfy the requirements of creation of equitable Mortgage and I further certify that:

- I have examined the Documents in detail. Taking in to account all the Guidelines in the check list vide Annexure B and the other relevant factors.
- I confirm having made as search in the Land Revenue records. I also confirm having verified and checked the records of the relevant Government Offices /Sub Registrar(s)/Office(s). Revenue Records, Municipal Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders 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.
- Following scrutiny of Land Records Revenue Records, relative Title Deeds, Certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC). I hereby certify the genuineness of the Title Deeds. Suspicious Doubt, if any, has been clarified by making necessary enquiries.
- There are no prior Mortgage Charges Encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1985 to 2014 (30years) as registered mortgage pertaining to the immovable Properties covered by above said Title Deeds. The property is free from all Encumbrances.
- In case of second/subsequent charge in favour of the Bank, there are no other mortgagor/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
- Minor(s) and his/her interest in the property (ies) is to the extent of _____ (specify the share of the Minor with Name). (Strike out if not applicable).
- The Mortgage if created will be available to the Bank for the Liability of the intending Borrower, shri Vinod sumantrao Ugemuge r/o Wardha Tah. & Dist. Wardha
- I certify that shri Vinod sumantrao Ugemuge r/o Wardha Tah. & Dist. Wardha has/have an absolute, clear Marketable title over the Schedule property(ies) of this branch. I further certify that the above deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

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Date: 20/10/2014

In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage:

Sr. No	Date	Name/ Nature of the Document	Original/certified copy/certified extract/photocop y,etc	In case of copies, whether the original was scrutinized by the Advocate.
1	6-3-1941	Previous sale deed	Xerox	Xerox -----No.1
2	4-3-1986	Relinquishment deed	Xerox	Xerox -----No.2
3	18-12-2012	Relinquishment deed	Xerox	Xerox -----No.3
4	6-8-2014	Property card	Xerox	Xerox -----No.4
5	29-4-2013	Municipal assessment	Xerox	Xerox -----No.5
6	26-9-2013	Demand tax	Xerox	Xerox -----No.6
7	30-12-2013	Construction permission	Xerox	Xerox -----No.7
8	30-12-2013	Construction map	Xerox	Xerox -----No.8

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

SCHEDULE OF THE PROPERTY (IES)

Nagar Bhumapann Plot No. 1282/1 sheet no. 49 area 656.03 sq. mt. within the limit of Wardha Municipal Council Wardha and situated in Sudampuri ward no. 6 Tah. & dist. Wardha

As per relinquishment deed plot is:

East-West 147 ft. and North-south 48 ft. total 656.03 sq. mt. (7058.88 sq. ft.) and bounded as under :-

To the East- Open Plot of Vinod Ugemuge

To the West-Municipal cement road

To the North- House of Pundalikrao zore and Kunwar South -House of Mahakalkar , Satpute and phote

Place :Wardha
Date : 20-10-2014



Signature of the Advocate

Annexure-C1: Certificate of Title on the Basis of Certified copies of the Title Deeds

(This certificate does not apply because I have verified the original registered. agreement)

I have already examined the Original registered. Above document intended to be deposited relating to the schedule property (ies) to be offered as security by way of *Registered / **Equitable**/English Mortgage and that the certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and interest and that the said Registered / **equitable Mortgage** to be created on production of original title deeds will satisfy the requirements of creation of Registered/ **Equitable Mortgage** and I further certify that: **(*please specify the kind of mortgage)**

2. I have examined the Original Documents in detail, taking into account all the Guidelines in the check list vide Annexure 8 and the other relevant factors and undertake to re—examine the original title deeds as and when produced and

3. I confirm having made a search in the Land Revenue records. I also confirm having verified and checked the records of the relevant Government Offices, Sub—Registrar(s) Office(s), Revenue Records, Municipal Panchayat Office, Land Acquisition Office Registrar of Companies Office, Work Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders