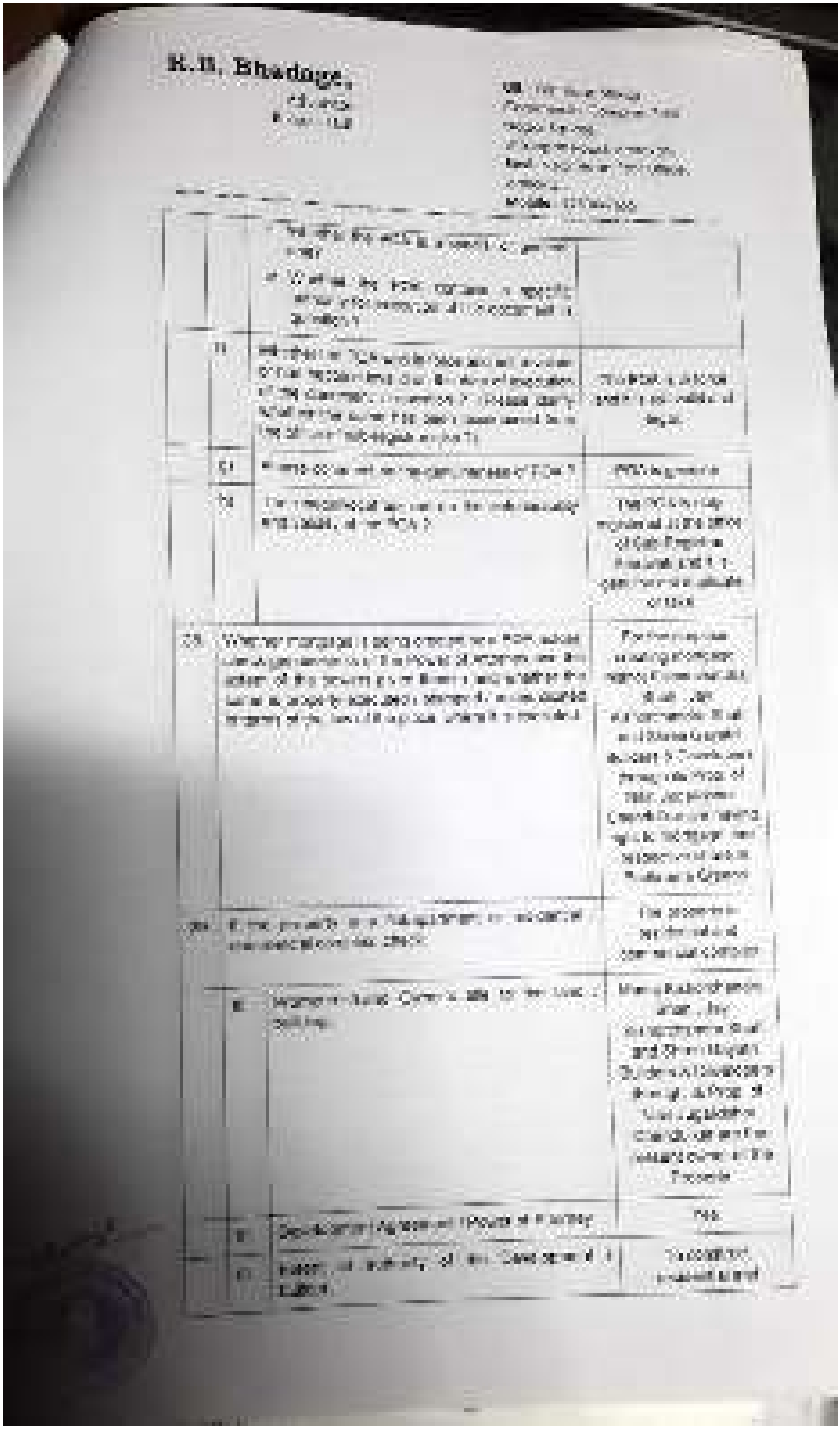

[illegible]

[illegible]

K.B. Bhadange,
[illegible]
[illegible]

[illegible]

[illegible]

1. [illegible]

2. [illegible]

3. [illegible]

4. [illegible]

5. [illegible]

6. [illegible]

7. [illegible]

8. [illegible]

9. [illegible]

[illegible]

[illegible]

K.B. Bhadage,
Advocate
[illegible]

[illegible]

Annexure [illegible] : Report of investigation of title in respect of immovable property

[illegible]

1	a	Name of the Branch / Business Unit/Office seeking opinion	State Bank of India, Regional office, Camp, Amravati
	b	[illegible]	[illegible]
	c	Name of the Borrower	[illegible] [illegible] [illegible] [illegible] [illegible]
2	a	Name of the unit / company / concerns / person offering the property / [illegible]	[illegible] [illegible] [illegible]
	b	Constitution of the unit/company/[illegible] offering the property for creation of charge	Owner
	c	State as to under what capacity is security offered [illegible]	Borrower/Mortgagor
3	Complete or full description of the immovable property / [illegible] offered as security including the following details	Mouje [illegible] Tq. & Dist. Amravati [illegible]

[illegible]

K.B. Bhadage,
Advocate
[illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
Mobile: [illegible]

	(i)	[illegible]	Survey No. [illegible] Survey No. [illegible]
	(j)	[illegible]	[illegible]
	(k)	[illegible]	[illegible]
	(l)	[illegible]	[illegible]
4		a) [illegible] b) [illegible] Note : [illegible]	Original

Sr. No.	Date	[illegible]	[illegible]	[illegible]
1	[illegible]	[illegible]	[illegible]	Yes
2	[illegible]	[illegible]	[illegible]	Yes
3	[illegible]	[illegible]	[illegible]	Yes
4	[illegible]	[illegible]	Original	Yes
5	[illegible]	[illegible]	Original	Yes

K.R. Bhadage,
Advocate
[illegible]

Off: [illegible]
[illegible] Commercial [illegible]
[illegible]
[illegible]
[illegible]
Amravati.
Mobile: [illegible]

		[illegible]		
6	[illegible]2014	Revenue Record i.e. [illegible]	Original	-
7	[illegible]2014	Revenue Record i.e. [illegible]	Certified	-
4	[illegible]2014	Sanction Map [illegible]	Certified	-
	[illegible]2014	N.A. order	Certified	-
3	[illegible]2014	Layout Map	Certified	-
5	[illegible]2011	[illegible] Certificate [illegible]	[illegible]	-
8	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? [illegible]			The original copies of the documents are verified with the Sub Registrar Office where the [illegible] Register available in which the documents are registered. All the [illegible] of title are verified and [illegible] are duly registered.
9 (a)	Whether the records of register office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?			Yes
(b)	If such online computer records are available, whether any verification or online checking was made and the documents / [illegible] in the regard?			Yes
(c)	Whether the genuineness of the title deeds [illegible] is possible to be got verified from any other source and if so whether such verification was made?			[illegible]
(d)	Property situated [illegible] falls within the jurisdiction of which sub-registrar office?			Sub Registrar Amravati City-I

K.B. Bhadage,
Advocate
[illegible]

Off.: [illegible]
Commercial Complex, [illegible]
[illegible]
[illegible] Road, Ahmednagar
Res.: [illegible]
Ahmednagar
Mobile: [illegible]

	iv)	Whether it is possible to have registration of documents in respect of the property in question at more than one office of [illegible] [illegible], if so, whether same is [illegible] done?	Sub Registrar Office, Ahmednagar City No. [illegible]
	v)	Whether search has been made in all the offices [illegible]	Yes
	vi)	Whether the searches in the offices of Registering authorities or any other records / books / registers [illegible] title of the property in question?	No
8		Chain of title tracing the title from the owner [illegible] to the latest title deed establishing title of the property in question from the predecessors in [illegible] to the current title holder and [illegible] interests [illegible] should be made for a further period depending on the need for clearance of such step on the title. In case of property offered as security for loans of Rs 1.00 Crore and above, search of the encumbrances for a period of not less than 30 years [illegible] may be given.	Chain of title for a period of 30 years duly established.

As per the search of [illegible] record and documents supplied by the concerned [illegible] the property described in Schedule was previously owned by [illegible] Survey No. 40/1 of Mouje [illegible] by Regd. Sale deed dt. [illegible]. Thereafter Smt. [illegible] executed Regd. will deed in favour of [illegible] Manoj [illegible] and Jay [illegible] after the death of Smt. [illegible] the said property duly transferred as per will deed in the name of Manoj [illegible] and Jay [illegible]. Thereafter, Manoj [illegible] and Jay [illegible] executed Development Agreement with M/s. [illegible] Developer Pvt. Ltd. [illegible] Builders & Developers on [illegible] to develop the residential and commercial complex over the said plot. As per the development agreement it has been decided that the Developer i.e. Shree [illegible] Builders and Developers will construct residential and commercial complex and [illegible] Manoj [illegible] and Jay [illegible] shall have 40% share of finished construction in the said premises [illegible] the developer shall be owner of 60% finished construction in the said premises commercial and residential. The developer has paid Rs. [illegible] to the Manoj [illegible] and Jay [illegible]. It is further decided in the development agreement that the developer shall start the construction after obtaining N.A. permission. Thereafter Manoj [illegible] and Jay [illegible] executed Regd. power of attorney for development of the property in favour of Shree [illegible] Builders and

K.B. Bhadage,
[illegible]
[illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]

	[illegible]	
4	Nature of Title of the intended Mortgagor over the property (Whether full ownership rights, Leasehold Rights, Occupancy/Possessory Rights or Inam Holder or Govt. Grant/Allotment etc.	[illegible]

K.B. Bhadage,
Advocate
M.Com. LL.B.

Off: [illegible]
Commercial Complex, [illegible]
[illegible]
[illegible] Road, [illegible]
[illegible] Road Post Office,
[illegible]
Mobile : [illegible]

10)		Special nature of title - whether the title of the property involves	
11)		Leasehold rights	
	a)	Lease Deed is duly stamped and registered	N.A.
	b)	Lessee is permitted to mortgage the Leasehold right	N.A.
	c)	Duration of the Lease/unexpired period of lease	N.A.
	d)	If a sub-lease, check the lease deed in favour of lessee as to whether lessee deed permits sub-leasing and mortgage by sub-lessee also	N.A.
	e)	Whether the assessed rights permits for the creation of any encumbrances on the property?	N.A.
	f)	Right of renewal of the leasehold rights and tenure thereof	N.A.
12)		Special nature of title - whether the title of the property involves	
	a)	Leasehold Rights	N.A.
	b)	Government grant/allotment/ [illegible] release	N.A.
	c)	Occupancy rights	N.A.
	d)	Minor's interest	N.A.
	e)	Transfer by way of gift/settlement deed	N.A.
	f)	Partition/Family settlement	N.A.
	g)	Testamentary Documents/ wills	N.A.
	h)	Mutt Rights or rights of any charity temple or any religious/other institutions are involved in the chain of title?	N.A.
	i)	Hindu Joint Family Interest	N.A.
	j)	Trust Rights	N.A.
	k)	Agricultural Land	N.A.
	l)	Restriction in Local Laws and other regulatory & creation of security	N.A.
	m)	Pending Land Acquisition proceeding	N.A.

K.B. Bhadage,
Advocate
B.Com., LL.B.

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]

	f)	Access to Computer System	N.A.
		If any of the above points are 'No', please provide the details in the annexure (refer to 1(A) to 1(D) above).	
11		If Govt. grant / allotment / Lease cum Sale Agreement, whether	N.A.
	a)	Grant/agreement etc. provides for alienation thereof to the mortgagor with or without conditions.	N.A.
	b)	The mortgagor is empowered to create charge on such property.	N.A.
	c)	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A.
12		If occupancy right, whether	
	a)	Such right is heritable and transferable	Heritable
	b)	Mortgage can be created	Yes
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	N.A.
14		If the property has been transferred by way of Gift/Settlement Deed, whether	
	a)	The Gift/Settlement Deed is duly stamped and registered.	N.A.
	b)	The Gift/Settlement Deed has been attested by two witnesses.	N.A.
	c)	The Gift/Settlement Deed conveys the property to Donee.	N.A.
	d)	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by actions.	N.A.
	e)	Whether there is any restriction on the Donor in executing the gift/settlement deed in question.	N.A.
	f)	Whether the Donee is in possession of the gifted property.	N.A.
	g)	Whether any life interest is reserved for the Donor or any other person and whether there	N.A.

K.B. Bhadage,
Advocate
B.Com., LL.B.

Off.: [illegible]
Commercial Complex, [illegible]
Nagar Square,
[illegible] Bank, [illegible]
Resi.: [illegible] Office,
[illegible]
Mobile: [illegible]

		Is it open to any other person to join the creation of mortgage	
	(x)	Any other aspect affecting the validity of the title passed through the gift/settlement deed	N.A
14	(i)	In case of partition / 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	N.A
	(ii)	Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share	The intended borrowers/mortgagors are in possession of the property
	(iii)	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon	N.A
	(iv)	In respect of partition by a decree of court whether such decree has become final and all other conditions/formalities are completed/complied with	N.A
	(v)	Whether any of the documents in question are executed in counterparts, ie in more than one set ? If so, additional precautions to be taken for avoiding multiple mortgages ?	N.A
15	Whether the title documents include any testamentary documents/wills ?		Yes
	(i)	In case of wills, whether the will is registered will or unregistered will ?	Yes
	(ii)	Whether will is the matter needs a mandatory probate and if so whether the same is probated by a competent court ?	No
	(iii)	Whether the property is mutated on the basis of will ?	Yes
	(iv)	Whether the original will is available ?	Yes
	(v)	Whether the original death certificate of the testator is available ?	Yes
	(vi)	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 revocation to will, the genuineness about the genuineness / validity will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained)	The testator has herself stated in the will dt. 25/07/1991 that she had executed first will on 4/01/1984 and by cancelling the said will she has executed last will on 25/07/1991 which has been

			[illegible]
17.	(a)	Whether the property is subject to any [illegible] rights?	No
	(b)	Whether the property belongs to Central Government [illegible] in respect of mortgage [illegible]?	No
	(c)	Requisite permission, if any, in respect of the transaction for creation of mortgage?	N.A
18.	(a)	Whether the property is a Hindu Undivided Family property [illegible]	N.A
	(b)	Please give comments on any other aspect which may adversely affect the validity of security in such case?	N.A
19.	(a)	Whether the property belongs to any trust [illegible]?	N.A
	(b)	Whether the trust is a private or public trust and whether [illegible] the property?	N.A
	(c)	Is a permission [illegible] for creation of mortgage?	N.A
	(d)	Requirements, if any, for creation of mortgage as per the [illegible] applicable to the trust [illegible]?	N.A
20.	(a)	If the property is Agricultural land, whether the local laws permit mortgage of agricultural land and [illegible] creation of mortgage?	N.A
	(b)	In the case of Agricultural property, other [illegible] mortgage?	N.A
	(c)	In the case of conversion of Agricultural land [illegible]	Yes

K.B. Bhadage,
Advocate
[illegible]

Off.: [illegible]
[illegible]
[illegible]
[illegible]
Res: [illegible]
[illegible]
Mobile: [illegible]

		[illegible] [illegible] [illegible] possession [illegible]	
21		Whether the property is affected by any local laws or other regulations having a bearing on the creation of security (viz. Agriculture Land, Weaker Sections, Minorities, Land Laws, ULC regulations, Coastal Zone Regulations, Environmental Clearance, etc.)	N.A.
22	a)	Whether the property is subject to any pending or proposed land acquisition proceedings ?	No
	b)	Whether any investigation/enquiry is made with the Land Acquisition Office and the outcome of such investigation/enquiry	Yes
23	a)	Whether the property is involved in or subject matter of any litigation which is pending or concluded	Not found
	b)	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement ?	No
	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 ? If so, such cases please comment on such seal/marking	No
24	a)	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered	N.A.
	b)	Property belonging to partners, whether thrown into partnership? Whether formalities for the same have been completed as per applicable laws?	No
	c)	Whether the person (s) creating mortgage has/have authority to create mortgage for and on behalf of the firm	[illegible] Shah, Jay [illegible] Shah and Shree Ganesh Builders & Developers through its Prop. of [illegible] Chandak
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.	N.A.
26		In case of Societies, Association, the required	N.A.

R.B. Bhadage,
Advocate
[illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
Mobile: [illegible]

	[illegible]		
27	(i)	Whether any POA is executed in the chain of title?	Yes
	(ii)	[illegible]	Yes
	(iii)	[illegible]	As per development agreement [illegible]
	(iv)	In case of Collector POA whether a certified copy of POA is available and the same has been verified/compared with the original POA	Yes
	(v)	In case of General POA (i.e. POA other than Collector POA), please state the following aspects in respect of POA	N.A.
		Whether the original POA is verified [illegible]? Whether the POA is a registered one?	Yes

K.B. Bhadage,
[illegible]
[illegible]

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[illegible]
Mobile : [illegible]

		[illegible] [illegible]	
	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]
25.	Whether mortgage is being created [illegible]		[illegible]
26.	[illegible]		[illegible]
	[illegible]	[illegible]	[illegible]
	[illegible]	Development Agreement (Power of Attorney)	Yes.
	[illegible]	Extent of authority of the Developer / [illegible]	[illegible]

K.B. Bhadage,

[illegible]
[illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]

		[illegible]
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
[illegible]	[illegible]	N.A.
20	[illegible]	N.A.

K.B. Bhudage,
[illegible]
[illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]

31		[illegible]	N.A.
32		[illegible]	[illegible]
33	a)	[illegible]	N.A.
	b)	[illegible]	N.A.
34		[illegible]	[illegible]
35		[illegible]	Yes
36	a)	[illegible]	N.A.
	b)	[illegible]	Yes
	c)	[illegible]	Yes
37		[illegible]	
	(i)	[illegible]	N.A.
	(ii)	[illegible]	N.A.
	(iii)	[illegible]	N.A.
	(iv)	[illegible]	N.A.
38		[illegible]	[illegible] East – [illegible] West – [illegible] North – Nala South – [illegible]
39		[illegible]	[illegible]

K.B. Bhadoge,
Advocate
B.Com. LLB

Off: [illegible]
Commercial Complex, [illegible]
[illegible]
[illegible]
[illegible] Post Office,
Amravati
Mobile: [illegible]

	[illegible] the name, boundaries [illegible] of the same [illegible] of the property [illegible] the said document [illegible] in the title deeds. If the valuation report/ layout/ approvals are not available at the time of preparation of TSR, please provide these documents subsequently by making the same available to the advocate.	Description of the property are verified with title deeds and are mentioned [illegible] in the Schedule.
41	Any conditions/ limitations for creation of mortgage under any laws or special enactments, details of special registration of documents, payment of stamp duty etc.	Nil
42	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
43	In case of absence of original title deeds, details of legal provisions and safeguards for creation of a valid, legal and enforceable mortgage by means of certified copies/ duly certified etc. and also any precautions to be taken by the bank in this regard.	The Original title deeds is available
44	Whether the [illegible] with title documents [illegible] mortgagor [illegible] creation of mortgage and [illegible], if any to be taken in such cases.	Nil
45	Additional aspects relevant to the investigation of title as per local laws.	Nil
46	Additional suggestions, if any, to safeguard the interest of Bank/ ensuring the perfection of security.	Affidavit may be taken from the present owner & borrower/ mortgagor for non-encumbrance of property to any other Bank or financial institution or any person etc.
47	The name/s of person/s who are required to create mortgage/to deposit documents creating mortgage.	Mortgagor is [illegible] Shri [illegible] Rajkonwar [illegible] Shri [illegible] and Smt [illegible] Builders & Developers through its Prop. [illegible] Shri Jagdish [illegible] Chandak

Date: 20/07/2015
Place: Amravati

(K.B. Bhadage)
Advocate

K.B. Bhadage,
[illegible]
[illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
Mobile : [illegible]

[illegible]

[illegible]

Towards East : [illegible]

Towards West : [illegible]

Towards South : [illegible]

Towards North : [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Date : [illegible]
Place : [illegible]

Shri. K.B. Bhadage