

1.	Name of the Branch seeking opinion	The Branch Manager, Dr. Panjabrao Deshmukh Urban Co-op. Bank Ltd., Branch : V.M.V. Road
2	Reference number and the date of letter under the cover of which the documents tendered for scrutiny are forwarded.	Personally Approached
3	Name of the unit / concern / company/ person offering the property as security.	M/s Sagar land Developers and Builders, through Prop. Sagar Pandharinathji Bankar, R/o. Amravati
4	Constitution of the unit / concern / person / body /authority offering property for creation of charge.	Proprietorship
5	State as to under what capacity the security is offered (whether as joint applicant or borrower or as guarantor etc)	Proposed Borrower
6 A	Particulars of documents scrutinized serially and chronogicly.	i) Xerox Copy of Regd. Sale deed dt.27.07.2017 vide sr.no. 3265/2017 in respect of Plot No. 30 ii) Xerox Copy of Regd. Sale deed dt.27.07.2017 vide sr.no. 3266/2017 in respect of Plot No. 31

order Dtd.06-02-2018 No.
N.A.P.-

34/Rahatgaon/170/2011-12
issued by Collector Amravati

iv) Xerox Copy of Sale Deed
of T.D.R. Dtd. 12.03.2018
registered at Sr. No.
968/2018

v) Xerox Copy of Mutation
entry by Revenue Record
village form 6/2 in name of
Sagar Pandharinathji Bankar
dtd.16-02-2018 mutation
entry no. 33721 issued by
Talathi Rahatgaon,

vi) Xerox Copy of N.A. Order
by collector dtd. 24-07-2012
in R.C.C. N.A.P.-

34/Rahatgaon-170/2011-12

vii) Xerox copy of layout plan
mauje - Rahatgaon

viii) Xerox copy of plot
construction permission Map
by Municipal Corporation
Amravati Permit No.0039,
Dtd. 27-04-2018

ix) Xerox Copy of N.O.C. from
Municipal Corporation
Amravati for Electricity
Supply Dtd. 27-04-2018.

x) Xerox copy of Regd. D.O.D.
Dtd. 04-05-2018 vide Sr.
No.1751.

B)	Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.	As per above para I have verified and tallied copies of above documents with record maintained by competent registering authority, revenue authority.
7.	Complete and full description of the immovable property offered as security for creation of mortgage within equitable/ registered mortgage.	Registered Mortgage
A.	Sheet No. / Plot No.	The Layout Plot No. 30 & 31 , F.S. No.193/1,
B.	Extent / area including built-up area in case of house property.	Constructed Residential Complex known as " Sai Sagar Enclave VI"
C.	Location of property such as "Name of areas/Mohalla, village city, Distt. So as to reach the spot in case of need.	Mitrangan Residency Layout, Shegaon to Rahatgaon Road, Amravati
D.	Boundaries	As mentioned in the schedule of property below.
8	Flow of title is pressing out the title, of the intended mortgagor and his, its predecessors in interest from the Mother Deed to the Latest Title Deed. And whenever minor's interest or other clog on the title is involved for further period depending on the need for clearance of such a clog on the title.	As mentioned below in details
9	Nature of title of the intended mortgagor over property (whether full ownership rights, leasehold rights, occupancy/	Full ownership right of intending mortgagor M/s Sagar land Developers and Builders , through Prop.

	possesory rights or Inam Holder or Govt. Grantee/ Allottee.	Sagar Pandharinathji Bankar
10A	Encumbrances, attachments and/ or Claims	Does not arise
B	The period covered under encumbrances certificate and the name of the person in whose favour the encumbrances is created and in so satisfaction of charge, if any.	As per above para
11	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid what remedy ?	Revenue Tax related with open plot has been paid upto 2017-18
12	Details of RTC extracts / mutation extracts / Khata extracts pertaining to the property in question.	The certified copies of plot is not found with record supplied to me by borrower firm
13	Any bar/ restriction for creation of mortgage under any local or special enactments, and details of proper registration of documents payment of stamp duty.	Does not arise
14	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.	Does not arise
15	The specific person who are required to create mortgage	M/s Sagar land Developers and Builders , through Prop. Sagar Pandharinathji Bankar
16	Whether searches had been conducted physically at the	For last 13 years in office of S.R.O., Amravati, Tq. & Dist.

office of the Sub Registrar for 13 or 30 years.	Amravati, search receipt No. 3384/18, dt. 14.05.2018.
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Annexure -C

Checklist

1	Nature of title - Ownership/ Leasehold/ Occupancy/ Govt. Allotment.	Ownership
2	If the leasehold whether - a) Lease Deed is duly scant and registered b) Lease is permitted to mortgage the leasehold rights c) Duration of lease / expired of lease. d) If, a sub-lease, check lease deed in favour of lessee as to whether Lease Deed permits sub-leasing and mortgage by Sub lessee also encumber and the date of letter under the cover of which the documents tendered for scrutiny are forwarded.	Does not arise
3	If Govt. grant/allotment/ Lease- cum/ Sale Agreement whether - Grant/ agreement provides for alienable rights to the mortgagor will or without conditions.	Does not arise
4	If occupancy right, whether - A) Such right is heritable and transferable B) Mortgage can be created.	Occupancy right is transferable for each owners related to their respective plot. Ready for mortgage.
5	A) Urban and Ceiling clearance, whether required and if so details thereon.	Does not arise
6	Nature of minor's interest, if any and if so whether creation of mortgage could be possible - the	Does not arise

	followed and the reasons for coming to such conclusion.	
7	If the property is agricultural land, whether the local laws permits mortgage of agricultural land and whether there are any restrictions for enforcing thereon.	Does not arise
8	In case of conversion of agricultural land for commercial purposes or otherwise, whether the requisition procedure followed / requisition permission obtained.	Yes, agriculture land F.S. No.193/1 converted into residential and N.A. Use after following due procedure by collector Amravati, the authority empowered in that behalf since then the layout exists by following proper procedure in present case are permitted to use for non agriculture use.
9	Whether the property is affected by any local laws (viz. Agricultural Laws, weaker section, minorities land laws, etc.	Does not arise
10a	In case of partition/ settlement deeds, whether of original deed is available for deposit. If not the mortality/ procedure to be followed to create a valid and enforceable mortgage.	Does not arise
b	Whether mutation has been effected and whether mortgagor is in enjoyment of share	Does not arise
c	Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	Does not arise
11a	In case of partnership firm, whether property belongs to it & deed is properly regd.	Does not arise
b	Whether person creating mortgage has authority to create	Does not arise


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 Advocate

	mortgage for and on behalf of the firm.	
12a	Whether property belongs to limited company, check the borrowing powers, BOD resolution, authorization to create mortgage/ execution of documents, registration of any prior charges with Company Registrar Art. Of Association.	Does not arise
b	In case of Society, Association, the required authority/ power to borrow and whether mortgage can be created and requisite resolutions, byelaws.	Does not arise
13	Whether mortgage is being created by POA holder, check genuineness of Power of Attorney and extent of powers and whether same is properly executed/ stamped/ authenticated in terms of law of place, where it is executed.	Does not arise
14	If the property is flat/ apartment or residential / commercial complex check -	Does not arise
a	Promotor's / Land owner's title to land building	Does not arise
b	Development Agreement / Power of Attorney.	Does not arise
c	Extent of authority of the Developer/ builder	Does not arise
d	Agreement for sale	Does not arise
e	Payment of proper stamp duty	Does not arise
f	Conveyance in favour of Society / Condominium concerned	Does not arise
g	Occupancy Certificate/ Allotment letter / letter of possession	Does not arise
h	Membership details in the Society etc.	Does not arise
i	Share certificates	Does not arise
j	No objection letter of the Society	Does not arise

k	Deed of Declaration	Does not arise
1	All legal requirements under local / municipal laws regarding ownership of flat/ apartment / building regulations, development control regulations, co-operative societies laws.	Does not arise
15.	Whether property is a joint family property, mortgage is created for family benefit / legal necessity whether Major Coparceners have no objection in execution, minor's share if any, rights of female members, etc.	Does not arise
16	Any other details required for the purpose.	Does not arise

Title history for last 13 years in respect of plot no. 30 and 31, out F.S. no.193/1 of Mauje - Rahatgaon, Pragane - Rahatgaon, owned by Sagar Pandharinathji Bankar

Upon verification of Index - II registered and revenue record I find and observe that the total agricultural land owned by M/s. Bhumi Developers, through it' Partners 1) Shri. Sureshkumar Ramksian Agrawal 2) Satish Vitthalrao Deshmukh 3) Shyamsundar Styaarayan Kabara 4) Dnyaneshwar Shankarrao Hiwse and 5) Alka Dilip Dabhade All R/o. Amravati F.S. No. 193/1 admeasuring 4 Hector 83 R at Mauje - Rahatgaon, Converted for residential layout as well as non agricultural land as per order passed on 24-07-2012 by Collector Amravati in revenue case No. N.A.P.-34/Rahatgaon-170/2011-2012. Hence, on basis of said order the portion of agricultural land converted into N.A. as well as layout purpose. As such the layout namely Mauje - Rahatgaon containing Two plot number 30 and 31 come into existence which was initially owned by 1) Shri. Satish Vitthalraoji Deshmukh 2) Shailesh Shyamsundar Kabara and 3) Radheshyam Vallabhdas Chandak R/o. Amravati who had purchased the same from M/s. Bhumi Developers, through it' Partners 1) Shri. Sureshkumar Ramksian Agrawal 2) Satish Vitthalrao Deshmukh 3) Shyamsundar Styaarayan Kabara 4)


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Dnyaneshwar Shankarrao Hiwse and 5) Alka Dilip Dabhade All R/o. Amravati vide registered sale deed Dtd. 10-10-2013 document registered at Sr. No. 3718.

Thereafter 1) Shri. Satish Vitthalraoji Deshmukh 2) Shailash Shyamsundar Kabara and 3) Radheshyam Vallabhdas Chandak R/o. Amravati executed sale deed in respect of said plot No. 30 and 31 on dtd. 27-07-2017 registered at Sr. No. 3265 and 3266 in favour of M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar R/o. Amravati. Hence, the title, possession as well as ownership of M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar became confirmed upon said plot No. 30 and 31, and his name mutated in revenue record vide entry dtd. 16-02-2018 mutation entry no. 33725.

That, thereafter the M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar applied to the Collector for amalgamation of the said plots which were duly amalgamated by Amalgamation order Dtd. 06-02-2018 No. N.A.P.-34/Rahatgaon/170/2011-12 issued by Collector Amravati.

As such M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar become owner of plot no. No. 30 and 31 in view of sale deed executed in his favour. Similarly the M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar purchased the T.D.R. Rights vide T.D.R. Sale Deed dt. 12.03.2018 regd. at Sr. No. 968/2018 and also building permission from Amravati Municipal Corporation vide permit No. 0039 Dtd. 27-04-2018. That, thereafter M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar executed Deed of Declaration on Dtd. 04-05-2018 vide Sr. No. 1751 and according constructed a building thereon known as **Sai Sagar Enclave VI.**

It is clear that, the ownership of M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar in respect of plot no. 30 and 31, is clear and absolute in view of

registered sale deed dtd.27-07-2017 registered at Sr. No. 3265 and 3266 in his favour.

CERTIFICATE OF TITLE

ANNEXURE - D

I have examined original copy of sale deed executed in favour of M/s. Sagar Land Developers and Builders through it's Prop. Sagar Pandharinathiji Bankar in respect of plot No. 30 and 31 and a fresh copies of village form 6/2 from record of Talathi - Rahatgaon, I perused the copies thereof attached with registered development agreement which show non encumbrance status of said plot. Therefore I consider original sale deed and mutation talathi Rahatgaon in revenue record as main document of title deed and valid evidence of right, title and interest which will satisfy requirements of creatin of mortgage.

I further certify that -

- 1) I have examined the documents in details, taking into account all guidelines in check list vide Annexure C and other relevant factor.
- 1a) I have taken a search for last 13 years in office of Sub Registrar, Amravati City. During my search, I do not find anything adverse, which would prevent the Title Holder from creating a valid mortgage in favour of the bank.
- 1b) Following scrutiny of revenue records and related Title Deeds, I hereby certify the genuineness of the Title Deeds.
- 2A) It has not mortgaged with any financial institution and it is free fro encumbrance only due to fact that, the original sale deed and mutation entry in revenue record of said plot are seen by me. That, opinion has been considered and confirmed only after receipt of fresh village form 6/2 for non encumracne status of them.
- 3) My opinion regarding clear and marketable of owner **M/s. Sagar Land Developers and Builders** through it's Prop. Sagar Pandharinathiji Bankar in respect of plot no. 30 and 31 is basis


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upon persual of original sale deed and unregistered will deed of each of as well as search taken from Sub-Registrar Office.

- 4) There is no interest of minor in the property.
- 5) The Mortgage, if created will be available to the Bank for the liability of the intending Borrower.
- 6) On persual of original sale deed and unregistered will deed and mutation entry in revenue record for both plots as well as search taken S.R.O. Amravati City, I certify that, **M/s. Sagar Land Developers and Builders** through it's Prop. Sagar Pandharinathiji Bankar, is an absolute, clear and marketable title over the schedule property. I further certify that **M/s. Sagar Land Developers and Builders** through it's Prop. Sagar Pandharinathiji Bankar, in respect of **plot No. 30 and 31**, shall is authorised to execute mortgage deed in favour of bank. The owners asked to produce latest village form 6/2 from Revenue record of Talathi - Rahatgaon as as to execute mortgage in respect of said property by intending borrower and said mortgage will be enforceable.

SCHEDULE OF THE PROPERTY

Full correct description of the property :

Survey/ Door Sheet No.	F.S. No, 193/1
Patta/ Khata No. / Mouje	Mouje - Rahatgaon, Pragane - Nandgaon, Tq. & Dist. Amravati.
Plot No. / Flat No.	Plot No. 30 and 31
Measurement / Extent of property	total admeasuring 849.72 Sq.mtr. (9146 Sq.Ft.)
Location/ Land-marks/ name of the area. Mohalla (it should give clear location of the property so as to reach the spot in case of need)	Mitrangan Residency Layout, Shegaon Rahatgaon Road, Amravati.
City / District	Amravati.