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TITLE INVESTIGATION REPORT (TIR)

Ref No. SBI/M/s Anjali Builders/TIR/2016

1.	a. Name of the Branch/BU 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	HLST Shri Hitesh Lanjewar Sir M/s Anjali Builders A/T Its Sole Prop. Shri Mohan Ramrao Gaikwad.
2.	a. Name of the Unit/concern/Company/Person offering the property(ies) as security. b. Constitution of the Unit/concern/Company/Person 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.	M/s Anjali Builders A/T its Sole Prop. Shri Mohan Ramrao Gaikwad. Company. Borrower/Mortgagor
3.	Complete or full description of the property(ies) offered as security for creation of mortgage whether equitable/registered mortgage.	All that piece and parcel of Land containing by admeasurement 676.37Sq.mtrs. (i.e. 531.25Sq.mtrs. + 145.12Sq.mtrs. = 676.37Sq.mtrs.) corresponding to Corporation House no. 3564 and 3565 bearing City Survey no/s. 2032 and 2033 respectively, Sheet no. (241)/34 at Mouza : Khamla together with Multistoried building to be constructed thereon to be



	known and styled as "Vitthal-Sai Enclave-Wing-A" including all other easementary rights appurtenant and belonging thereto Situated behind Somalwar High School, Old Basti, Khamla, Ward no.75, Dist. Nagpur.
a. Survey no.	City Survey no/s.2032 and 2033
b. Door no.(in case of House property)	Corporation House no.3564 and 3565
c. Extent/Area including plinth/built up area in case of house property.	containing by admeasurement 676.37Sq.mtrs.
d. Location like name of place/village and registration sub-district	Situated behind Somalwar High School, Old Basti, Khamla, Ward no.75, Dist. Nagpur.
e. Boundaries	By East : Property of Shri Munaji Bhuiyalaji Nigote By West : Road By North : Road By South : Road



4.	a. Particulars of the documents scrutinized- serially and chronologically. b. Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: Only originals or certified copies from the registering/land revenue/other authorities be examined.	As listed below
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DESCRIPTION OF THE DOCUMENTS VERIFIED / SCRUTINIZED:-

No	Particulars of the document to be obtained by the Bank.	Name of parties	Original / certified Photocopy / true copy
1.	Sale Deed at Regtn. Sr. no/s.5095 on 15-12-1967.	Shri Vitthalrao Baliranjji Nigote	Original
2	Relinquishment Deed at Regtn. Sr. no/s.8383 on 12-11-1999.	Shri Sewakram S/o Late Vitthalrao Nigote	Certified Copy
3	Akhiv Patrika	Shri Sewakram S/o Late Vitthalrao Nigote	Certified Copy
4	NMC Tax receipt	Shri Sewakram S/o Late Vitthalrao Nigote	Original
5	Agreement of Development and Sale at Regtn. Sr. no/s.1104 on 18-02-2013	M/s Anjali Builders A/T its Sole Prop.Shri Mohan Ramrac Gaikwad	Original
6	General Power of Attorney at Regtn. Sr. no/s.1105 on 18-02-2013.	M/s Anjali Builders A/T its Sole Prop.Shri Mohan Ramrac Gaikwad	Original

		obtained on the Bank's record. 2. No-Objection Certificate for Mortgage of said Apartment to be obtained from the owners/Builder/Developers. 3. Affidavit of the Mortgagor/Borrower regarding Clear title and Nil encumbrance shall be obtained.
46.	The specific persons who are required to create mortgage/ to deposit documents creating mortgage.	Not Yet applicable

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

Date: 21-07-2016

Place: Nagpur

Annexure-C

Certificate of Title

I have examined the Original Title Deeds intended to be deposited relating to the schedule property(ies) and offered as security by way Equitable 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, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that,

2. I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

3. I confirm having made the 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.

4. 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. Suspicion/Doubt, if any, has been clarified by making necessary enquiries.

5. There are no prior Mortgage /charges/encumbrances whatsoever, as could be seen from the Encumbrances Certificate for the period from 2004 to 2016 pertaining to the immovable property(ies) covered by above said title deeds. The property is free from all encumbrances.

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank(Delete, whichever is applicable).

7. Minor(s) and his/their interest in the property(ies) is to the extent of Nil(Specify the share of the minor with name)(Strike out if not applicable).

8. The Mortgage if created will be available to the Bank for the liability of the intending borrower/s.

9. I certify that in view of the Affidavit dated 21-07-2016, Shri Sewakram S/o Late Vitthalrao Nigote is the owner of said Land and M/s Anjali Builders A/T its Sole Prop. Shri Mohan Ramrao Gaikwad has the powers to act on behalf of the owners to execute Agreements to Sell, Sale Deeds etc. being the P.O.A Holder and the Builder/Developer has/have an absolute, clear and marketable title over the schedule property(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said mortgage would be enforceable.

10. Certified that this T.I.R has been issued taking into consideration all the instructions provided in Annexure-D.

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

No	Particulars of the document to be obtained by the Bank.	Name of parties	Original / certified Photocopy / true copy
1.	Sale Deed at Regtn. Sr. no/s.5055 on 15-12-1967.	Shri Vitthalrao Baliramji Nigote	Xerox
2	Relinquishment Deed at Regtn. Sr. no/s.8383 on 12-11-1999.	Shri Sewakram S/o Late Vitthalrao Nigote	Certified Copy
3	Akhiv Patrika	Shri Sewakram S/o Late Vitthalrao Nigote	Xerox
4	NMC Tax receipt	Shri Sewakram S/o Late Vitthalrao Nigote	Xerox
5	Agreement of Development and Sale at Regtn. Sr. no/s.1104 on 18-02-2013	M/s Anjali Builders A/T its Sole Prop.Shri Mohan Ramrao Gaikwad	Xerox
6	General Power of Attorney at Regtn. Sr. no/s.1105 on 18-02-2013.	M/s Anjali Builders A/T its Sole Prop.Shri Mohan Ramrao Gaikwad	Xerox
7	Building Plan no.79/TP/AC/69/ZOI dated 07-10-2014	Assistant Commisioner, Laxminagar, Zone no.1, , Nagpur Municipal Corproation, Nagpur	Xerox
8.	Form for Sanction of Building Permit & Commencement Certificate dated 06-01-2016 bearing Building Permit no.86/BP/Khamla(W)/TP/NMC/79.	Assistant Commisioner, Laxminagar, Zone no.1, , Nagpur Municipal Corproation, Nagpur	Xerox
9	Building Plan no.78/TP/AC/69/ZOI dated 04-10-2014	Assistant Commisioner, Laxminagar, Zone no.1, , Nagpur Municipal Corproation, Nagpur	Xerox
10	Form for Sanction of Building Permit & Commencement Certificate dated 06-01-2016 bearing Building Permit no.87/BP/Khamla(W)/TP/NMC/78.	Assistant Commisioner, Laxminagar, Zone no.1, , Nagpur Municipal Corproation, Nagpur	Xerox
11	Deed of Declaration at Regtn. Sr. no/s.1206 on 03-03-2016.	Shri Sewakram S/o Late Vitthalrao Nigote A/T P.O.A Holder M/s Anjali Builders A/T its Sole Prop.Shri Mohan Ramrao Gaikwad	Xerox
12.	Agreement to Sell	To be executed in f/o Proposed Purchaser	Original
13.	Sale Deed	To be executed in f/o Proposed Purchaser.	Original

14	Police Report	Shri Sewakram S/o Late Vitthalrao Nigote A/T P.O.A Holder M/s Anjali Builders A/T its Sole Prop. Shri Mohan Ramrao Gaikwad	Original
15	Public Notice		Original
16	Affidavit	Shri Sewakram S/o Late Vitthalrao Nigote A/T P.O.A Holder M/s Anjali Builders A/T its Sole Prop. Shri Mohan Ramrao Gaikwad	Original

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

Schedule of the Property(ies)

All that piece and parcel of Land containing by total admeasurement 676.37Sq.mtrs. (i.e 531.25Sq.mtrs. + 145.12Sq.mtrs.= 676.37Sq.mtrs.) corresponding to Corporation House no.3564 and 3565 bearing City Survey no/s.2032 and 2033 respectively, Sheet no.(241)/34 at Mouza : Khamla togetherwith Multistoried building to be constructed thereon to be known and styled as "Vitthal-Sai Enclave-Wing-A" including all other easementary rights appurtenant and belonging thereto Situated behind Somalwar High School, Old Basti, Khamla, Ward no.75, Dist. Nagpur and bounded as under:-

By East : Property of Shri Munnaji Bhaiyalaji Nigote
 By West : Road
 By North : Road
 By South : Road

Place: Nagpur

Date:

Sheet showing flow of title of the intended mortgagor and his/its predecessors in interest from the Mother Deed to the Latest Title Deed.

That, all that piece and parcel of Land containing by admeasurement 676.37Sq.mtrs. (i.e 531.25Sq.mtrs. + 145.12Sq.mtrs.= 676.37Sq.mtrs.) corresponding to Corporation House no.3564 and 3565 bearing City Survey no/s.2032 and 2033 respectively, Sheet no.(241)/34 at Mouza : Khamla Situated behind Somalwar High School, Old Basti, Khamla, Ward no.75, Dist. Nagpur originally belonged to Shri Chandrakant Shivshankar Tiwari, who later transferred the same by way of Sale to Shri Vitthalrao Baliramji Nigote vide Sale Deed duly registered in the office of Sub-Registrar, Nagpur at Regtn. Sr. no/s.5095 on 15-12-1967.

That, the chain of last 13 years is properly established and hence it is submitted that the title of the said plot/flat/land/property to be mortgaged with the Bank is clear, valid and the Bank can accept such property by way of mortgage as good and enforceable security.

That, in the past disbursement modalities, charge of the bank shall be noted in the Akhiv Patrika/7/12 extracts of the revenue record to safeguard the interest of the Bank.

That, in view of the torn, incomplete, mutilated index, records which are also not available in sequence and readily and due to non connectivity to the index of registered documents because of the centralize registration system since 2004-2005, it is necessary to secure the sworn affidavit from the present owners/borrowers in Bank prescribed format regarding Nil encumbrances and clear title.

Place: Nagpur

Date: 21-04-2016

Signature of the Advocate

