V. M. RAJKARNE
B.COM. LLB.
ADVOCATE
Mob. No. 9373103712

Off. Opp. Mayo Hospital,
Near Fish Market, Nagpur-18
Res. Balraj Apartment,
Dhantoli, Nagpur-12

TITLE INVESTIGATION REPORT (TIR)

1.	a) Name of the Branch/BU seeking opinion.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	MASTER SEARCH **'PLATINUM GREEN'**
	c) Name of the Borrower.	Individual Purchasers/Borrowers
2.	a)Name of the unit/concern/company/person offering the property/ (ies) as security.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners
	b) Constitution of the unit/concern/person/ body/authority offering the property for creation of charge.	A Partnership Firm, through its Partners
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Owner Firm/Developer
3.	Complete or full description of the immovable property/(ies) offered as security for creation of mortgage whether equitable/ registered mortgage.	Apartment Scheme Known and Styled as **"PLATINUM GREEN"** consisting of Ground Floor and Six Upper Floor, Ground Floor consists of Two (2) residential apartments and First, Second, Third, Fourth & Fifth Floor Each Floor consists of Eight (8) residential apartments, Sixth Floor in Wing 'A' (7) independent and self contained separate Apartments and First, Second, Third, Fourth, Fifth and Sixth Floor in Wing 'B' Each Floor consists of (3) independent and self contained separate Apartments. Ground Floor consists of Aptt. No. A-001 & A-002, First Floor consists of Aptt. No. A-101 to A-108 & B-101 to B-103, Second Floor consists of Aptt. No. A-201 to A-208 & B-201 to B-203, Third Floor consists of Aptt. No. A-301 to A-308 & B-301 to B-303, Fourth Floor consists of Aptt. No. A-401 to A-408 & B-401 to B-403, Fifth Floor consists of Aptt. No. A-501 to A-508 & B-501 to B-503and Sixth Floor consists of Aptt. No. A-601 to A-607. & B-601 to B-603 The Upper Floors having their common exit to

CHALLAN
MTR Form Number-6

GRN	MH007386769201516E	**BARCODE**		**Date** 17/02/2016-15:53:44	**Form ID**

Department	Inspector General Of Registration	**Payer Details**	
Type of Payment	Search Fee	**TAX ID (If Any)**	
	Other Items	**PAN No. (If Appliacable)**	
Office Name	NGP1_HQR SUB REGISTRAR NAGPUR 1	**Full Name**	Adv Vinayak M Rajkarne
Location	NAGPUR		
Year	2015-2016 Annual From 01/04/2015 To 31/03/2016	**Flat/Block No.**	Sushil Bhavan
		Premises/Building	
Account Head Details	**Amount In Rs.**	**Road/Street**	West Park Road
0030072201 SEARCH FEE	25.00	**Area/Locality**	Dhantoli Nagpur
		Town/City/District	
		PIN	4 4 0 0 1 2
		Remarks (If Any)	Mouza Jaitala Plot No. R-3 Platinum Green Kh.No. 112 and 113 C.S.No. 6 38 Sh.No. 42/582/ Ward No. 74
Total	25.00	**Amount In Words**	Twenty Five Rupees Only

Payment Details	STATE BANK OF INDIA	**FOR USE IN RECEIVING BANK**			
Cheque-DD Details		**Bank CIN**	**REF No.**	00040572016021729165	IKA3858169
Cheque/DD No		**Date**		17/02/2016-15:54:33	
Name of Bank		**Bank-Branch**		STATE BANK OF INDIA	
Name of Branch		**Scroll No , Date**		Not Verified with Scroll	

Mobile No : 9373103712



		common/restricted areas and facilities of the building. Thus there are in all 67 (Sixty Seven) apartments being constructed on Plot No. R-3, admeasuring 2862.20 Sq. Mtrs. (30808.72 Sq. Ft.), out of the sanctioned layout of Kh. No. 112 & 113, P.H. No. 44, Mouza – Jaitala, City Survey No. 638, Sheet No. 42(582), Corporation House No. 1055/A/R/3, Ward No. 74, situated at Jaitala, Nagpur Tah. and Dist. Nagpur.
	(a) Survey No.	Kh. No. 112 & 113, City Survey No. 638, Mouza – Jaitala.
	(b) Door No. (in case of house property)	Apartment Scheme Known as **"PLATINUM GREEN"** being constructed on Plot No. R-3, admeasuring 2862.20 Sq. Mtrs. (30808.72 Sq. Ft.).
	(c) Extent/ area including plinth/ built up area in case of house property	Apartment Scheme Known and Styled as **"PLATINUM GREEN"** consisting of Two Wings, **'Wing A'** and **'Wing B'**, Wing A consist Ground and Six Upper Floors and Wing B consist Ground and Six Upper Floors. **Wing A** covers Two (2) residential apartments on Ground Floor and First, Second, Third, Fourth & Fifth Floor Each Floor consists of Eight (8) residential apartments, on Sixth Floor there are Seven (7) independent and self contained separate Apartments and in **Wing B** there are Three independent and self contained separate Apartments each on First, Second, Third, Fourth, Fifth and Sixth Floor. Thus there are 49 Apartments in Wing A and there are 18 Apartments in Wing B, in all **67 (Sixty Seven)** apartments being constructed on Plot No. R-3, admeasuring 2862.20 Sq. Mtrs. (30808.72 Sq. Ft.), out of the sanctioned layout on land of Kh. No. 112 & 113, P.H. No. 44, Mouza – Jaitala, City Survey No. 638, Sheet No. 42(582), Corporation House No. 1055/A/R/3, Ward No. 74, situated at Jaitala, Nagpur Tah. and Dist. Nagpur.
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Mouza Jaitala, Plot No. R-3, Corporation House No. 1055/A/R/3, City Survey No.

		638, Sheet No. 42(582), Ward No. 74, situated Jaitala, Nagpur Tah. and Dist. Nagpur.
4.	a) Particulars of the documents scrutinized- serially and chronologically. (a) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. **Note:** Only originals or certified extracts from the registering/land/revenue/other authorities be examined.	As Listed Below

Sl. No.	Details of the documents with date scrutinized	Name of parties	Original /Cert./ Photocopy/True Copy
1.	Sale Deed Dt. 27.06.2013, Regd. at Sr. No. 2016, in respect of Plot No. R-3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
2.	Relinquishment Deed, Dt. 23.10.2010, Regd. at Sr. No. 5843, in respect of Plot No. R-3.	Shri Sureshrao Bhauraoji Gudadhe & Shri Sharadrao Bhauraoji Gudadhe	Xerox
3.	City Survey Property Card Dt. 14.07.2015, in respect of Plot No. R-3, bearing City Survey No. 638.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
4.	NMC Tax receipt Dt. 30.06.2015, for the year 2014-2016, in respect of land of Corp. House No. 1055/A/R/3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
5.	NIT Plot Release Letter Dt. 22.08.2013, regarding release of Plot No. R-3.	Smt. Sumitrabai Bhaurao Gudadhe	Original
6.	NIT sanctioned layout map Dt. 04.05.2006, in respect of land of Kh. No. 112 & 113 of Mouza Jaitala wherein the said Plot No. R-3 is situated.	Smt. Sumitrabai Bhaurao Gudadhe & others	Xerox
7.	N.A. Order passed by Addl. Collector, Nagpur Dt. 11.04.2005, passed in Revenue Case No. 85/NAP-34/2004-2005, in respect of land of Kh.. No. 112 & 113.	Shri Suresh Bhaurao Gudadhe	Xerox
8.	NIT sanctioned Building Permit Dt. 19.06.2015, bearing permit No. B.E.(West)/Case No. AB 861/Tracking No. 2014123120/ 8530/313, in respect of construction on Plot No. R-3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
9.	NIT sanctioned Building Map Dt. 19.06.2015, bearing permit No. B.E.(West)/Case No. AB 861/ Tracking No. 2014123120/ 8530/ 313, in respect of construction on Plot No. R-3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original

10.	Power of Attorney (For Admission) Dt. 13.10.2015, Regd. at Sr. No. 5075, in respect of Plot No. R-3.	Shri Nitin Diwakar Tatekar & Shri Sunil Sukhadeo Dakhole	Original
11.	Deed of Declaration Dt. 13.10.2015, Regd. at Sr. No. 5074, in respect of scheme on Plot No. R-3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
12.	NOC from Airport Authority of India Dt. 19.12.2012, in respect of Height of construction on Plot No. R-3.	Shri Suresh Bhaurao Gudadhe	Xerox
13.	Transfer Deed Dt. 27.08.2015, Regd. at Sr. No. 4223, in respect of TDR of 400 Sq. Mtrs. out of land of Kh. No. 109, 110/2, 3 part of Mouza Nari.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
14.	Transfer Deed Dt. 11.07.2013, Regd. at Sr. No. 4291, in respect of TDR of 995.40 Sq. Mtrs. out of land of Kh. No. 311 part of Mouza Chinchbhuvan.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
15.	Development Right Certificate Dt. 24.10.2013, issued by NMC regarding land of 2589.265 Sq. Mtr. of Mouza Chinchbhavan, Nagpur.	M/s Pyramid Realtors A Partnership firm through its Partners	Xerox
16.	Construction TDR Certificate Dt. 24.07.2015, issued by NMC regarding land of Kh. No. 109, 110/2, 3, admeasuring 676.02 Sq. Mtr.	M/s Tirupati Real Estate through its Partner	Xerox
17.	Revised NIT sanctioned Building Permit Dt. 07.01.2016, bearing permit No. B.E.(West)/Case No. AB 1894/Tracking No. 2015071585/8882/14, in respect of construction on Plot No. R-3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
18.	Revised NIT sanctioned Building Map Dt. 07.01.2016, bearing permit No. B.E.(West)/Case No. AB 1894/ Tracking No. 2015071585/8882/ 14, in respect of construction on Plot No. R-3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original
19.	Deed of Correction/Amendment to Deed of Declaration Dt. 18.01.2016, Regd. at Sr. No. 350, in respect of scheme on Plot No. R-3.	**M/s. Unnati Homes Infracon,** a Partnership Firm, through its Partners	Original

5.	Whether certified copy of all title document are obtained from relevant Sub-registrar office and compared with the documents made available by the proposed mortgagor? (Pleases also enclose all such certified copies and relevant fee receipts along with the TIR.)	Originals are available and verified from Sub-Registrar Office and Index-II are also available and verified from Sub-Registrar Office, Nagpur.
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?	Yes
	b) If such online/computer records are available, whether any verification of cross checking are made and the comments/findings in this regard.	Online Computers Records are available since the year 2013 onwards.
	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?	Not .Possible for want of availability of system, hence not made.
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Nagpur City
	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?	Sub Registrar, Nagpur City No. 1 to 6 and 8 and 9 (Now No. 9 office is abolished)
	c) Whether search has been made at all the offices named at (b) above?	Yes, wherever the Documents concerned are Registered.
	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?	No.
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 Minor's interest or other clog on title is involved, search should be made 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 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)	Chain of title is provided herein under.
9.	Nature of Title of the intended Mortgager over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Malik Makbuza Free Hold rights of independent Apartments situated in Scheme Known and Styled as **"PLATINUM GREEN"** consisting of Two Wings, **'Wing A'** and **'Wing B'**, Wing A consist Ground and Six Upper Floors and Wing B consist Ground and Six Upper Floors. There are 49 Apartments in Wing A and there are 18 Apartments in Wing B, in all **67 (Sixty Seven)** apartments being constructed on Plot No. R-3, admeasuring 2862.20 Sq. Mtrs. (30808.72 Sq. Ft.), out of the sanctioned layout

		on land of Kh. No. 112 & 113, P.H. No. 44, Mouza – Jaitala, City Survey No. 638, Sheet No. 42(582), Corporation House No. 1055/A/R/3, Ward No. 74, situated at Jaitala, Nagpur Tah. and Dist. Nagpur.
10.	If Leasehold, whether;	
	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 Lease Deed permits sub-leasing and mortgage by Sub-Lessee also.	N.A.
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	N.A.
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A.
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	N.A.
	Grant/ Agreement etc. provides for alienable rights to the mortgager with or without conditions,	N.A.
	The mortgager is competent to create charge on such property.	N.A.
	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;	N.A.
	a) Such right is heritable and transferable,	N.A.
	b) Mortgage can be created.	N.A.
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible-the modalities/procedure to be followed and the reasons for coming to such conclusion.	Nil Observed
14.	If the property has been transferred by way of Gift/Settlement Deed, whether;	Yes the Relinquishment Deed is executed by the other joint owners.
	a) The Gift/Settlement Deed is duly stamped and registered;	Yes the Relinquishment Deed is duly registered.
	b) The Gift/Settlement Deed has been attested by two witnesses,	Yes
	c) The Gift/Settlement Deed Transfers the property to Donee;	Yes
	d) Whether the Donee has accepted the gift by signing the Gift Deed or by a separated writing or by implication by actions;	Yes
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	No
	f) Whether the Donee is in possession of the gifted property;	Yes
	g) Whether any life interest is reserved for the Donor or any other person any whether there is a need for any other person to join the creation of mortgage;	No

	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Nil
15.	(a) 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.
	(b) Whether mutation has been effected and whether the mortgager is in possession and enjoyment of his share.	N.A.
	(c) Whether the partition made is valid in law and the mortgager has acquired a mortgageable title thereon.	N.A.
	(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/ compiled with.	N.A.
	(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	N.A.
16.	Whether the title documents include any testamentary documents/wills?	No
	(a) In case of wills, whether the will is registered will or unregistered will?	N.A.
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	(c) Whether the property is mutated on the basis of will?	N.A.
	(d) Whether the original will is available?	N.A.
	(e) Whether the original death certificate of the testator is available?	N.A.
	(f) 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 declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	N.A.
17.	(a) Whether the property is subject to any waqf rights?	N.A.
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	N.A.
	(c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?	N.A.
18.	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/ legal necessary, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	N.A.
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	N.A.

	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A.
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	The Property is Non Agricultural land for Residential Purpose.
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N.A.
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	The land is converted as N.A. Residential land under the N.A. Order Passed in revenue case No. 85/NAP-34/2004-2005 on Dt. 11.04.2005 by Additional Collector, Nagpur.
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creations security (viz. Agricultural Laws, Weaker Sections, Minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)	N.A.
22.	(a) Whether property is subject to any pending or proposed land acquisition proceedings?	N.A.
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	N.A. as the land is a part of NIT Sanctioned Layout under NIT Agreement Dt. 16.06.2005.
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Nil Observed
	(b)If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.
	(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? In such case please comment on such seal/marking.	Nil Observed
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Yes the Property presently belong to a Partnership firm and all the formalities in this regard are duly complied with.
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for same are completed as per applicable laws?	N.A.
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.
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 authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	N.A.
27.	(a) Whether any POA is involved in the chain of title ?	Yes POA is granted for Admission purpose only
	(b) Whether the POA involved is one coupled with interest. i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No.
	(c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/Firms/Individual or Proprietary Concerns in favour of their Partners/Employees/Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deed, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	No
	(d) In case of Builder\s POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	No Builder Power is granted
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Only Document Admission Power before Sub Registrar is granted by the Developer.
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA ? ii. Whether the POA is a registered one ? iii. Whether the POA is a special or general one? iv. Whether the POA contains a specific authority for execution of title document in question ?	Yes Yes It is For Admission of Document purpose. No just for Admission of Document before Registration authority .
	(f) Whether the POA was in force and not revoked or had 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 ?	Not observed as revoked
	(g) Please comment on the genuineness of POA?	Power is granted just for Admission of Document before Registration authority.
	(h) The unequivocal opinion on the enforceability and validity of the POA ?	The title deeds will be signed by the land owner/developer and can be admitted by POA Holder before the Registration authority on the basis of 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 there in and whether the same is properly executed/stamped/authenticated in terms of the Law of the place, where it is executed.	N.A.

29.	If the Property is a flat/apartment of residential/commercial complex, check and comment on the following :	Property will be Residential Apartments situated in scheme which is being constructed on Plot No. R-3, admeasuring 2862.20 Sq. Mtrs. (30808.72 Sq. Ft.), known as **"PLATINUM GREEN".**
	(a) Promoter's/Land owner's title to the land/building :	Outright Land Owner
	(b) Development Agreement/Power of Attorney:	Owner/ Developer of the scheme
	(c) Extent of authority of the Developer/builder;	Owner/Developer of the scheme
	(d) Independent title verification of the Land and/or building in question;	Master search is Hereby carried
	(e) Agreement for sale (duly registered);	To be executed in favour of the Borrower/intending purchaser
	(f) Payment of proper stamp duty;	Payable on the document of the Borrower/intending purchaser
	(g) Requirement of registration of sale agreement, development agreement, POA, etc.;	Borrower/intending purchaser Agreement Sale/ Sale Deed are required to be registered.
	(h) Approval of building plan, permission of appropriate/local authority, etc.;	Building Plans are duly approved.
	(i) Conveyance in favour of Society / Condominium concerned;	Scheme is already submitted to the provisions of Mah. Aptt. Ownership Act. 1970
	(j) Occupancy Certificate/allotment letter/letter of possession;	To be issued in favour of the Borrower/intending purchaser
	(k) Membership details in the Society etc.;	N.A.
	(l) Share Certificates;	N.A.
	(m) No Objection Letter from the Society;	N.A.
	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	Duly complied with regarding building sanction and permit
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	N.A.
	(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	Layout is duly approved and demarcated.
	(q) Whether the numbering pattern of the units/flats tally in all documents such as Approved plan, agreement plan, etc.	Numbering Pattern tallies with rest of the documents and sanctions
30.	Encumbrances, Attachment, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	Nil Observed
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.	**Master Search vide** 1986-2016 (30 Yrs.) 1) Receipt No. 4398386 Dt. 23.10.2015 2) Receipt No. 7386769 Dt. 17.02.2016
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy ?	Corporation taxes in respect of the land property is paid up to the year 2014-2016.
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon.	Not Required
	(b) Whether No objection Certificate under the Income Tax Act is required/obtained.	Not Required

34.	Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question.	City Survey Property Card extract is enclosed herewith in the name of the Present owner/developer firm. Mutation has been effected in favour of the Present Owner Firm in the records of NMC, NIT and City Survey.
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Mortgagor/s are yet to become the owners of the apartments property.
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) Document 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	 Not Provided as the building is under construction Not Provided as the building is under construction N.A. N.A.
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 Boundaries are accurately mentioned in the Sale Deed, Building Maps and other title document.
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.)	The description and boundaries of the property on the said document and that in the title deeds are in consonance. Valuation Report shall be obtained on bank record while processing individual cases.
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details or proper registration of documents, payment of proper stamp duty etc.	Nil Observed
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 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.	All the original title deeds in respect of individual apartment/s situated in the **Aptt. scheme,** being constructed on Plot No. R-3, admeasuring 2862.20 Sq. Mtrs. (30808.72 Sq. Ft.) known as **"PLATINUM GREEN"** shall be available for Mortgage.

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.	The Mortgage will be created by Natural Person/s.
44.	Additional aspects relevant for investigation of title as per local laws.	1. All the original Title Documents in respect of the Apartments to be purchased by the borrower/s such as Agreement of Sale & Sale Deed shall be obtained on the Bank's Record. 2. Mortgagors/Owners Affidavit in the Bank format regarding clear Title and NIL encumbrances shall also be obtained.
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	In Post Disbursement Modalities, the charge of the bank shall be created in the City Survey land Record against the individual unit/s.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Intending Purchasers/Borrowers of the Individual Apartment/s

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

Date : 17.02.2016
Place : Nagpur.

V. M. RAJKARNE * NAGPUR * ADVOCATE

Signature of the Advocate