

"Annexure - B"

TITLE INVESTIGATION REPORT

1.a)	Name of the Branch / Business Unit / Office seeking opinion.	HLST, Zonal Office, SBI, Nagpur.
1.b)	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	HLST - Dighe Sir Dated 15-04-2014. MASTER SEARCH
1.c)	Name of the Borrower	Prospective Purchasers
2.a)	Name of the unit / concern / company / person offering the property / (ies) as security.	Pyramid Arcades Pvt. Ltd. Head Office At 101, "Ganesh Snehal Apartments", South Ambazari Road, Shradhanandpeth, Nagpur - 440010. Corporate Office At Plot No.78, Rachana Classic, Opp. IOC Petrol Pump, Abhyankar Nagar, Nagpur. Through its Directors, (1) SHRI. PRADIP S/o DINKAR TATAWAR Aged 50 Years, Occupation - Business, Resident of Apartment No. 402, J. P. Heights, Byramji Town, Nagpur, Tahsil and District - Nagpur, (2) SHRI. GUNWANT S/o SUDAMRAO DEOPARE Aged about 41 years, Occupation - Business, Resident of Swami Sadan, Byramji Town, Nagpur, Tahsil and District - Nagpur, (3) MRS. SANDHYA W/o SANJAY GOSAVI Aged 40 Years, Occupation - Business, Resident of Sneh Nagar, Wardha Road, Nagpur, Tahsil and District - Nagpur, (4) SHRI. SUNIL CHARANDAS SOMKUMAR Aged about 44 years, Occupation - Business, Resident of Plot No. 20, Ambedkar Society, Mankapur, Nagpur, Tahsil and District - Nagpur. (5) SHRI. YOGENDRA RATAN KASHYAP Aged about 31 years, Occupation - Business, Resident of Mankapur, Nagpur. Ph.- 0712-2293743, 6053999, 6463928 Website - www.pyramidgroups.com
2.b)	Constitution of the unit / concern / person / body / authority offering the property for creation of charge.	Prospective Purchasers
2.c)	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As applicant/s or borrower/s.
3.	Complete or full description of the immovable property / (ies) offered as security including the following details.	ALL THAT piece and parcel of Non Agricultural Land bearing Survey / Khasra No. 156/3, 156/4 & 156/5 of Mouza - PIPLA, P.S.K. No. 38, Khata No. 268, having total area o. 17,000 Sq. Mt., within the limits of Grampanchayat Pipla, Tahsil Nagpur Rural and Nagpur Metro Region, District Nagpur, on which various separate Row Houses / Multistoried Buildings, each consisting of various shops and self-contained separate apartments therein, and the "TOWNSHIP BASIS" to be collectively known and styled as "PYRAMID CITY-V", which are numbered as Building - 1 (Block "A"), Building - 2 "E"), Building - 3 (Block "B" & Block "F"), Building - 4 (Block "C" & Block "D"), Building (Block "G" & Block "H") (i.e. Row Houses) and Building - 6 & Building - 7 (i.e. Multistoried Buildings), consisting of various Shops and self contained separate Apartments

	therein and to be collectively known and styled as "PYRAMID CITY-V" which are as follows:- Building - 1 (BLOCK-"A") consists of 3 (Three) separate Row Houses. Thus are in all 3 (Three) Row Houses in BLOCK-"A". Building - 2 (BLOCK-"E") consists of 8 (Eight) separate Row Houses. Thus are in all 8 (Eight) Row Houses in BLOCK-"E". Building - 3 (BLOCK-"B") consists of 6 (Six) separate Row Houses. Thus the in all 6 (Six) Row Houses in BLOCK-"B". Building - 3 (BLOCK-"F") consists of 8 (Eight) separate Row Houses. Thus are in all 8 (Eight) Row Houses in BLOCK-"F". Building - 4 (BLOCK-"C") consists of 5 (Five) separate Row Houses. Thus are in all 5 (Five) Row Houses in BLOCK-"C". Building - 4 (BLOCK-"D") consists of 2 (Two) separate Row Houses. Thus are in all 2 (Two) Row Houses in BLOCK-"D". Building - 5 (BLOCK-"G") consists of 8 (Eight) separate Row Houses. Thus are in all 8 (Eight) Row Houses in BLOCK-"G". Building - 5 (BLOCK-"H") consists of 3 (Three) separate Row Houses. Thus are in all 3 (Three) Row Houses in BLOCK-"H". BUILDING - 6 consists of 2 (Two) separate Multistoreyed Buildings (i.e. Towers) namely PYRAMID CITY-V-"TOWER-A" and PYRAMID CITY-V-"TOWER-B". The name of the Building is PYRAMID CITY-V-"TOWER-A" consists of Ground Floor and Six Upper Floors. There are 2 (Two) Shops on Ground Floor. There are 6 (SIX) Apartments each on First Floor to Sixth Floors. Thus there are in all 2 (Two) Shops and 36 (THIRTY SIX) independent and self contained separate Apartments in the said Tower-"A". The name of the Building is PYRAMID CITY-V-"TOWER-B" consists of Ground Floor and Six Upper Floors. The entire Ground Floor is Still parking area. There are 6 (SIX) Apartments each on First Floor to Sixth Floors. Thus there are in all 36 (THIRTY SIX) independent and self contained separate Apartments in the said Tower-B. BUILDING - 7 consists of 1 (One) separate Multistoreyed Building (i.e. Tower) namely PYRAMID CITY-V-"TOWER-C". The name of the Building is PYRAMID CITY-V- "TOWER-C" consists of Ground Floor and Seven Upper Floors. There are 6 (Six) Apartments each on First Floor to Seventh Floors. Thus there are in all 42 (Forty Two) independent and self contained separate Apartments in the said Tower-"C". Thus there are in all 2 (TWO) Shops, 43 (FORTY THREE) Row Houses AND 114 (ONE HUNDRED FOURTEEN) independent and self contained separate Apartments in the said
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		entire Complex The said property is bounded as under :- ON THE EAST - BY KH. NO. 156/6 and 148 ON THE WEST - BY SHIV OF MOUZA BESA ON THE NORTH - BY KH. NO.157, 155 & 156 ON THE SOUTH - BY KH. NO. 156/2, 154, 145/A & 145/B		
3.a)	Survey No.	Khasra No. 156/3, 156/4 & 156/5.		
3.b)	Door / House No. (in case of house property)	Grampanchayat Pipla has assessed the tax for residential land bearing Khasra No. 156/3, 156/4 & 156/5.		
3.c)	Extent/ area including plinth / built up area in case of house property	Total plinth area is 4114.249 Sq. Mt. and total built up area of all the buildings excluding balconies is 13,308.481 Sq. Mt. and Open land of 12985.751 Sq. Mt. as per Building Sanctioned Plan Dated 13-02-2014.		
3.d)	Locations like name of the place, village, city, registration, sub-district etc. & Boundaries.	ALL THAT piece and parcel of Non Agricultural Land bearing Survey / Khasra No. 156/3, 156/4 & 156/5 of Mouza - PIPLA, P.S.K. No. 38, Khata No. 268, having total area of 17,000 Sq. Mt., on which various separate Row Houses / Multistoried Buildings, each consisting of various shops and self-contained separate apartments therein, and the "TOWNSHIP BASIS" to be collectively known and styled as "PYRAMID CITY-V", which are numbered as Building - 1 (Block "A"), Building - 2 "E"), Building - 3 (Block "B" & Block "F"), Building - 4 (Block "C" & Block "D"), Building (Block "G" & Block "H") (i.e. Row Houses) and Building - 6 & Building - 7 (i.e. Multistoried Buildings). Thus there are in all 2 (TWO) Shops, 43 (FORTY THREE) Row Houses AND 114 (ONE HUNDRED FOURTEEN) independent and self contained separate Apartments therein and to be collectively known and styled as "PYRAMID CITY-V", within the limits of Grampanchayat Pipla, Tahsil Nagpur Rural and Nagpur Metro Region, District Nagpur, and is bounded as under :- ON THE EAST - BY KH. NO. 156/6 and 148 ON THE WEST - BY SHIV OF MOUZA BESA ON THE NORTH - BY KH. NO.157, 155 & 156 ON THE SOUTH - BY KH. NO. 156/2, 154, 145/A & 145/B		
4.a)	Particulars of the documents scrutinized - serially and chronologically.	Particulars of the documents scrutinized as follows:		
Sr. No.	Date	Name / Nature of Document	Original / Certified Copy / Certified Extract / Photocopy etc.	In case of copies, whether the original was scrutinized by the Advocate.
1.	17-05-2014	7/12 Extract for the period 1977-1978 for Survey / Khasra No. 33 in the name of Shri. Bala Ajabrao Bhoyar and Shri. Ramesh Ajabrao Bhoyar for the area 6.12 H. R.	Certified Copy	Certified copy was scrutinized
2.	17-05-2014	7/12 Extract for the period 1985-1986 for Survey / Khasra No. 33 (Old) 156 (New) in the name of Shri. Bala Ajabrao Bhoyar and Shri. Ramesh Ajabrao Bhoyar for the area 6.12 H. R.	Certified Copy	Certified copy was scrutinized
3.	17-05-2014	7/12 Extract for the period 2004-2009 for Survey / Khasra No. 156/3, 4, 5 in the name of Shri. Sandeep Prabhakar Bhusari, Smt. Smita Vilas Bhusari and Smt. Renuka Pankaj Bhusari and Shri.	Certified Copy	Certified copy was scrutinized

		Pankaj Prabhakarao Bhusari for the area 2.52 H. R.		
4.	17-05-2014	7/12 Extract for the period 2010-2013 for Survey / Khasra No. 156/3, 4, 5 in the name of Shri. Sandeep Prabhakar Bhusari, Smt. Smita Vilas Bhusari and Smt. Renuka Pankaj Bhusari and Shri. Pankaj Prabhakarao Bhusari for the area 1.71 H. R.	Certified Copy	Certified copy was scrutinized
5.	17-05-2014	Ferfar Patrak Dated 03-12-2004 bearing Serial No. 500 for Survey / Khasra No.156	Certified Copy	Certified copy was scrutinized
6.	17-05-2014	Ferfar Patrak Dated 03-12-2004 bearing Serial No. 501 for Survey / Khasra No.156	Certified Copy	Certified copy was scrutinized
7.	17-05-2014	Ferfar Patrak Dated 03-12-2004 bearing Serial No. 502 for Survey / Khasra No.156	Certified Copy	Certified copy was scrutinized
8.	17-05-2014	Ferfar Patrak Dated 03-12-2004 bearing Serial No. 1032 for Survey / Khasra No.156	Certified Copy	Certified copy was scrutinized
9.	17-05-2014	Ferfar Patrak Dated 03-12-2004 bearing Serial No. 1424 for Survey / Khasra No.156	Certified Copy	Certified copy was scrutinized
10.	17-05-2014	Ferfar Patrak Dated 03-12-2004 bearing Serial No. 1726 for Survey / Khasra No.156	Certified Copy	Certified copy was scrutinized
11.	17-05-2014	Ferfar Patrak Dated 03-12-2004 bearing Serial No. 1783 for Survey / Khasra No.156	Certified Copy	Certified copy was scrutinized
12.	10-05-1974	Sale Deed for Survey No.33 (Old) and 156 (New) bearing Serial No. 2355 executed by Shri. Haribhau Adabaji Bhende and 5 others in favour of Shri. Bala Ajabrao Bhoyar and Shri. Ramesh Ajabrao Bhoyar.	Copy	Copy was scrutinized
13.	16-02-2001	Sale Deed for Southern Portion admeasuring 0.81 Hectares out of 6.12 Hectares out of land remaining of Survey No.156 bearing Serial No.177 executed by Shri. Bala Ajabrao Bhoyar and Shri. Ramesh Ajabrao Bhoyar in favour of Shri. Ajitnath Gruh Nirman Sahakari Sanstha.	Copy	Copy was Scrutinized
14.	03-10-2001	Sale Deed for Middle Portion admeasuring 0.80 Hectares out of 6.12 Hectares out of land remaining of Survey No.156 bearing Serial No.1245 executed by Shri. Bala Ajabrao Bhoyar and Shri. Ramesh Ajabrao Bhoyar in favour of Shri. Vilas Prabhakarao Bhusari.	Copy	Copy was scrutinized
15.	01-03-2002	Sale Deed for Middle Portion admeasuring 0.81 Hectares out of 6.12 Hectares out of land remaining of Survey No.156 bearing Serial No.491 executed by Shri. Bala Ajabrao Bhoyar and Shri. Ramesh Ajabrao Bhoyar in favour of Shri. Ajitnath Gruh Nirman Sahakari Sanstha.	Copy	Original was scrutinized
16.	18-10-2002	Sale Deed for Southern Portion admeasuring 0.81 Hectares out of 6.12 Hectares out of land remaining of Survey No.156 bearing Serial No.6001 executed by Shri. Bala Ajabrao Bhoyar and Shri. Ramesh Ajabrao Bhoyar in favour of Shri. Pankaj Prabhakarao Bhusari.	Copy	Original was scrutinized

17.	04-12-2003	Sale Deed for portion admeasuring 0.91 and Constructed Well thereon Hectares out of 4.50 Hectares out of Survey No.156/1 bearing Serial No.4874 executed by Shri. Bala Ajabrao Bhojar and Shri. Ramesh Ajabrao Bhojar in favour of Shri. Sandeep Prabhakar Bhusari, Smt. Smita Vilas Bhusari and Smt. Renuka Pankaj Bhusari.	Copy	Original was scrutinized
18.	16-10-2007	Deed of Amalgamation executed by and between Shri. Sandeep Prabhakar Bhusari, Smt. Smita Vilas Bhusari and Smt. Renuka Pankaj Bhusari and Shri. Pankaj Prabhakarao Bhusari bearing Serial No.5976 for Amalgamation of Total Land admeasuring 2.52 Hectares of Khasra No.156/3, 156/4 and 156/5.	Copy	Original was scrutinized
19.	14-03-2009	Memorandum of Association of M/s Pyramid Arcades Pvt. Ltd.	Copy	Original was scrutinized
20.	02-04-2009	Certificate of Incorporation of M/s Pyramid Arcades Pvt. Ltd.	Copy	Original was scrutinized
21.	02-04-2009	PAN of M/s Pyramid Arcades Pvt. Ltd.	Copy	Original was scrutinized
22.	07-06-2012	Sale Deed for Total Amalgamated Land admeasuring 1.71 Hectares of Khasra No.156/3, 156/4 and 156/5 bearing Serial No.3029 executed by Shri. Vilas Prabhakarao Bhusari, Shri. Sandeep Prabhakar Bhusari, Smt. Smita Vilas Bhusari, Smt. Renuka Pankaj Bhusari and Shri. Pankaj Prabhakarao Bhusari in favour of M/s Pyramid Arcades Pvt. Ltd. through its authorized directors.	Copy	Original was scrutinized
23.	17-10-2013	7/12 Extract for Khasra No. 156/3, 156/4 and 156/5 in the name of M/s Pyramid Arcades Pvt. Ltd.	Copy	Certified copy was scrutinized
24.	17-10-2013	8-A for Khasra No. 156/3, 156/4 and 156/5 in the name of M/s Pyramid Arcades Pvt. Ltd.	Copy	Certified copy was scrutinized
25.	29-11-2012	Letter issued by Executive Engineer (Metro), NIT, Nagpur to Hon'ble Collector, Nagpur for final sanction of layout situated at Mouza Pipla, Khasra No. 156/3, 156/4 and 156/5.	Copy	Copy was scrutinized
26.	12-12-2012	N. A. Order for Khasra No. 156/3, 156/4 and 156/5	Copy	Original was scrutinized
27.	27-12-2012	Letter for Security Deposit issued by Executive Engineer (Metro), NIT, Nagpur to M/s Pyramid Arcades Pvt. Ltd. for sanction of residential group housing layout on Khasra No. 156/3, 156/4 and 156/5	Copy	Certified copy was scrutinized
28.	22-03-2013	Receipt for Security Deposit issued by Executive Engineer (Metro), NIT	Copy	Copy was scrutinized
29.	16-05-2013	Development Agreement	Copy	Copy was scrutinized
30.	16-05-2013	Layout Sanction Plan for Khasra No. 156/3, 156/4 and 156/5	Copy	Certified copy was scrutinized
31.	12-06-2013	Receipt for security charges of Rs.71,037/-	Copy	Certified copy was scrutinized
32.	17-10-2013	N. A. Tax Paid receipt for the period 2013	Copy	Original was scrutinized

33.	30-12-2013	Recommendation in respect of adequate and effective installation of Fire Safety measures in proposed high-rise Commercial cum Residential (Mercantile) Buildings Valid up to 29-12-2014	Copy	Original was scrutinized
34.	06-01-2014	Receipt for Demand Note amount of Rs.82,42,507/- paid by M/s Pyramid Arcades Pvt. Ltd.	Copy	Original was scrutinized
35.	27-01-2014	7/12 Extract for Khasra No. 156/3, 156/4 and 156/5 in the name of M/s Pyramid Arcades Pvt. Ltd.	Copy	Certified copy was scrutinized
36.	27-01-2014	8-A for Khasra No. 156/3, 156/4 and 156/5 in the name of M/s Pyramid Arcades Pvt. Ltd.	Copy	Certified copy was scrutinized
37.	10-02-2014	Sanction of Building Permit and Commencement Certificate for Khasra No. 156/3, 156/4 and 156/5	Copy	Original was scrutinized
38.	10-02-2014	Sanctioned Building Plans for Khasra No. 156/3, 156/4 and 156/5	Copy	Original was scrutinized
39.	13-02-2014	Grampanchayat Tax Paid Receipt for Khasra No. 156/3, 156/4 and 156/5 up to the period 2013-2014	Copy	Original was scrutinized
40.	13-02-2014	Receipt Paid for Mutation Fees of Grampanchayat Pipla	Copy	Original was scrutinized
41.	28-04-2014	Deed of Declaration for Township named and styled as "PYRAMID CITY -V" on Khasra No. 156/3, 156/4 and 156/5	Copy	Original was scrutinized
42.	28-04-2014	Power of Attorney for Admission executed by Shri. Pradeep Dinkar Tatawar in favour of Shri. Vishnukant Dinkar Birewar or Shri. Yogendra Ratan Kashyap or Shri. Rajesh Hukumsingh Chauhan.	Copy	Original was scrutinized
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 mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)		Certified Copy of Sale Deed Dated 07-06-2012 is obtained from the relevant Sub-registrar office and compared with the document made available. Certified Copy of Sale Deed Dated 07-06-2012 is enclosed and relevant fee receipts along with this 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?		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 from February 2002 up to date.	
6.b)	If such online / computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.		Verification or cross checking are made in the office of Sub Registrar Nagpur Gramin and Grampanchayat Pipla and the title of the property found genuine.	
6.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?		No.	
7.a)	Property offered as security falls within the jurisdiction of which sub-registrar office?		Property offered as security falls within the jurisdiction in the office of Sub-Registrar Nagpur Gramin.	
7.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?		No. Only in the office of Sub-Registrar Nagpur Gramin.	
7.c)	Whether search has been made at all the offices named at (b) above?		Yes.	

7.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 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 from the Mother Deed to the latest title deed is annexed herewith as " <u>Annexure-1</u> ".
9.	Nature of title of the intended Mortgagor over the Property (whether full Ownership Rights, Leasehold Rights, Occupancy / Possessory Rights or Inam holder or Govt. Grantee / Allottee etc.)	Title of the intended Mortgagor/s over the Property is Full Ownership Rights.
10.	If leasehold, whether;	Not Applicable.
10. a)	Lease Deed is duly stamped and registered	Not Applicable.
10. b)	Lessee is permitted to mortgage the Leasehold right,	Not Applicable.
10. c)	Duration of the Lease / unexpired period of lease	Not Applicable.
10. 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.	Not Applicable.
10. d)	Whether the leasehold rights permits for the creation of any Superstructure (if applicable)?	Not Applicable.
10. e)	Right to get renewal of the leasehold rights and nature thereof.	Not Applicable.
11.	If Govt. grant / allotment / Lease-cum / Sale Agreement, whether;	Not Applicable.
11. a)	Grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Not Applicable.
11. b)	The mortgagor is competent to create charge on such property,	Not Applicable.
11. 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.	Not Applicable.
12.	If occupancy right, whether;	Not Applicable.
12. a)	Such right is heritable and transferable,	Not Applicable.
12. b)	b) Mortgage can be created.	Not Applicable.
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.	Not Applicable.
14.	If the property has been transferred by way of Gift / Settlement Deed, whether;	Not Applicable.
14.a)	The Gift / Settlement Deed is duly stamped and registered;	Not Applicable.
14. b)	The Gift / Settlement Deed has been attested by two witnesses;	Not Applicable.
14. c)	The Gift / Settlement Deed transfers the property to Donee;	Not Applicable.
14. d)	Whether the Donee has accepted the gift by signing the Gift / Settlement	Not Applicable.

	Deed or by a separated writing or by implication or by actions;	
14. e)	Whether there is any restriction on the Donor in executing the gift / settlement deed in question;	Not Applicable.
14. f)	Whether the Donee is in possession of the gifted property;	Not Applicable.
14. g)	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	Not Applicable.
14. h)	Any other aspect affecting the validity of the title passed through the gift / settlement deed.	Not Applicable.
15. a)	In case of partition / family 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.	Not Applicable.
15. b)	Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Not Applicable.
15. c)	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Not Applicable.
15. d)	In respect of partition by a decree of court, whether such decree has become final and all other conditions / formalities are completed / complied with.	Not Applicable.
15. 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?	Not Applicable.
16.	Whether the title documents include any testamentary documents / wills?	Not Applicable.
16. a)	In case of wills, whether the will is registered will or unregistered will?	Not Applicable.
16. b)	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable.
16. c)	Whether the property is mutated on the basis of will?	Not Applicable.
16. d)	Whether the original will is available?	Not Applicable.
16. e)	Whether the original death certificate of the testator is available?	Not Applicable.
16. 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.)	Not Applicable.
17. a)	Whether the property is subject to any WAKF rights?	Not Applicable.
17. b)	Whether the property belongs to church / temple or any religious / other institutions having any restriction in creation of charges on such properties?	Not Applicable.
17. c)	Precautions / permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable.
18. a)	Where the property is a HUF / joint family property, mortgage is created for family benefit / legal necessity, whether	Not Applicable.