VIVEK K. KOLTE

B.Com, LL.B.
9823900828
ADVOCATE

55, "Gulmohar" Atrey Layout
Pratap Nagar Nagpur-22
2223197, 9822200828,

TITLE INVESTIGATION REPORT

Annexure – B: Report of Investigation of Title in respect of immovable Property (All columns/items are to be completed/commented by the panel advocate)

1	a)Name of the Branch/ Business Unit/Office seeking opinion.			STATE BANK OF INDIA, RACPC Nagpur	
	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.			Intending Purchasers/Borrowers	
2	a)Name of the unit/concern/ company/person offering the property/ (ies) as security.			Master M/s Jalaram Dugdh Kendra through is Partners	
	b)Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.			Person	
	c)State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)			Borrower	
3	Complete or full description of the immovable property/ (ies) offered as security including the following details.		ALL that piece and Parcel of land bearing Kh. No. 76/2, admeasuring 0.82 Hector R, Rental Rs. 586.00, of Mouza – DIGDOH, P. H. No. 6, City Survey No. 473 & 858, Bhogwatdar Class-1, situated at Village Digdoh, Tahsil Hingana and District - Nagpur.		
	(a) Survey No.			76/2	
	(b) Door/House no. (in case of house property)			-------	
	(c) Extent/ area including plinth/ built up area in case of house property			Land admeasuring about 0.82 Hector R	
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries. On the East : Kh. No. 76/1 On the West : Kh. No. 75 On the North : Road On the South : Road			Mouza – DIGDOH, in Tahsil Hingana and District – NAGPUR	
4	a)Particulars of the documents scrutinized-serially and chronologically.				
	Sl. No.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate.
	1	26.07.1969	Sale Deed for Kh. No. 76/2 executed by Shri Gadibhau Govinda Pardhi in favour of M/s Shri Jalaram Dugdha Kendra through its Partners.	Original	Original
	2	01.11.2014	N. A. Order	Original	Original
	3	28.04.2016	NIT sanctioned Building Plan and Permit	Original	Original
	4	11.04.2017	Deed of Declaration	Original	Original
	5	28.06.2016	7/12 Extract	Original	Original
	6	10.03.2016	Grampanchayat Tax Receipt	Original	Original

CHALLAN

MTR Form Number-6

GRN	MH001218207201718E	BARCODE		Date	10/05/2017-09:00:51	Form ID	

Department	Inspector General Of Registration	Payer Details	
Type of Payment	Search Fee Other Items	TAX ID (If Any)	
		PAN No.(If Applicable)	
Office Name	HGN_HINGNA SUB REGISTRAR	Full Name	ADV V K KOLTE
Location	NAGPUR		
Year	2017-2018 From 01/01/1988 To 10/05/2017	Flat/Block No.	
		Premises/Building	

Account Head Details	Amount In Rs.
0030072201 SEARCH FEE	750.00
Total	750.00

Road/Street	
Area/Locality	
Town/City/District	
PIN	
Remarks (If Any)	KHASRA NO. 76/2CITY SRUVEY 473 AND 868 P H NO. 6 MOUZA DIGDOAH
Amount In Words	Seven Hundred Fifty Rupees Only

Payment Details	STATE BANK OF INDIA	FOR USE IN RECEIVING BANK			
Cheque-DD Details		Bank CIN	Ref. No.	00040572017051095877	IK00EJKYO8
Cheque/DD No.		Date		10/05/2017-09:01:56	
Name of Bank		Bank-Branch		STATE BANK OF INDIA	
Name of Branch		Scroll No. , Date		Not Verified with Scroll	

NOTE:-Valid for document to be registered in Sub Registrar office and not for unregistered document. Mobile No. : Not Available

सदर चालन केवल दुय्यम निबंधक कार्यालयात नोंदणी करावयाच्या दस्तांसाठी लागू आहे. नोंदणी न करावयाच्या दस्तांसाठी सदर चालन लागू नाही.

Print Date 10-05-2017 09:02:00

	7	27.10.2010	Power of attorney executed by Shri Amritlal Gokuldas Kataria and others in favour of Shri Dharmendra Dwarkadas Kataria, Shri Bharat Manharlal Kataria and Shri Yogesh Kantilal kataria	Original	Original
	8	03.03.2014	Partnership Deed of Shri Jalaram Dugdha Kendra	Copy	Copy
	9	29.03.2017	Power of attorney executed by Manharlal Narbheram Kataria and two others in favour of Shri Bharat Manharlal Kataria regd at serial no. 1762/2017	Original	Original
	10	29.03.2017	Power of attorney executed by Kantilal Narbheram Kataria and two others in favour of Shri Bharat Manharlal kataria regd at serial no. 1810/2017	Original	Original
	11	29.03.2017	Power of attorney executed by Chhaya Dharmendra Kataria and one in favour of Shri Dharmendra Dwarkadas Kataria regd at serial no. 1759/2017	Original	Original

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.)	Verified
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?	No
	b)If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	Not applicable
	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?	Yes
7	a)Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar Hingana
	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 Hingana
	c)Whether search has been made at all the offices named at (b) above?	Yes
	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.	As per attached separate sheet
9	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights,	Ownership

	Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	
10	If leasehold, whether;	Not applicable
	a)lease Deed is duly stamped and registered	Not applicable
	b)lessee is permitted to mortgage the Leasehold right,	Not applicable
	c)duration of the Lease/unexpired period of lease,	Not applicable
	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
	e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not applicable
	f)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
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Not applicable
	the mortgagor is competent to create charge on such property,	Not applicable
	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
	a)Such right is heritable and transferable,	Not applicable
	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
	a) The Gift/Settlement Deed is duly stamped and registered;	Not applicable
	b) The Gift/Settlement Deed has been attested by two witnesses;	Not applicable
	c) The Gift/Settlement Deed transfers the property to Donee;	Not applicable
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not applicable
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	Not applicable
	f) Whether the Donee is in possession of the gifted property;	Not applicable
	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
	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. (b) Whether mutation has been effected and whether the	Not applicable

	mortgagor is in possession and enjoyment of his share. (c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon. (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. (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?	
16	Whether the title documents include any testamentary documents /wills? (a) In case of wills, whether the will is registered will or unregistered will?	No
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not applicable
	(c) Whether the property is mutated on the basis of will?	Not applicable
	(d) Whether the original will is available?	Not applicable
	(e) Whether the original death certificate of the testator is available?	Not applicable
	(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
	(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
	(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 the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not applicable
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
19	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	Not applicable
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not applicable
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not applicable
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not applicable
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.	Not applicable
	(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?	Not applicable

	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	N.A. Case No. 76/NAP-34/2014-2015 by Collector Nagpur
21	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	No
22	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Yes
23	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not applicable
	(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.	No
24	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Belongs to firm consisting of 11 partners
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Yes
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not applicable
25	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No
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.	Not applicable
27	(a) Whether any POA is involved in the chain of title?	Yes
	(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.	Not applicable
	(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 Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	Not applicable
	(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.	Not applicable
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Yes
	I. Whether the original POA is verified and the title investigation is done on the basis of original POA?	Yes