



ABHAY S. BADANI

Advocate & Notary



BANK AND PROPERTY ADVISOR

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LEGAL ADVISOR

- STATE BANK OF INDIA • BANK OF BARODA • BANK OF INDIA • CORPORATION BANK • PUNJAB NATIONAL BANK
- UNION BANK OF INDIA • IDBI BANK LTD. • AXIS BANK • SARASWAT BANK • ALLAHABAD BANK • DENA BANK • KARUR VYSA BANK
- PNB HOUSING FINANCE LTD. • NAGPUR NAGRIK SAHAKARI BANK LTD • THE AKOLA JANATA COMMERCIAL CO.-OP. BANK LTD.
- UMIYA URBAN CO.OP. BANK MYDT., NAGPUR • WARDHMAN URBAN CO.OP. BANK LTD., NGP. • WAINGANGA KRISHNA GRAMIN BANK
- JANSEWA URBAN CO.OP. BANK LTD. • DEWAN HOUSING FINANCE CORPORATION LTD.

Ref. No. :

Date :

: 28/03/2019

TITLE INVESTIGATION REPORT

Having been engaged by The Assistant General Manager & Branch Head, IDBI Bank Ltd. Retail Loan Factory, Nagpur, for preparing the Title Verification and Search Report of the property to be owned by Smt. Satyabhama Vishveshwar Khadgi & other acting through constituted attorney M/s Aditya Developers acting through its Partner Shri A. S. Ramanathan S/o A. S. Subramanian. I, Mr. Abhhay S. Badanne, Advocate & Notary, do hereby submit my Report as under:

- Name of the Borrower: Prospective buyers.
- Name of the Mortgage: Prospective buyers.

I, Mr. ABHHAY S. BADANNE Advocate & Notary have investigated the title of Smt. Satyabhama Vishveshwar Khadgi & other acting through constituted attorney M/s Aditya Developers to the immovable property i.e. land on the basis of the photo copy of title deed/s and other documents (more particularly described in Schedule), Encumbrance Certificates, the discussions I had with the Mortgage, the Revenue Authorities and searches carried out by me in the Office of the Sub-Registrar of Assurances which has jurisdiction over the said immovable property:

My report on the title is as under: -

- Description of the immovable property:-

All that piece and parcel of land admeasuring about 6435 SQ. Mtr. out of Khasara Nos. 53/3 & 53/12 of Mouza Bargaon, (consisting of about 5019 SQ. Mtr. out of Khasara No. 53/3 & about 1416 SQ. Mtr. out of Khasara No. 53/12) bearing Nagpur Municipal Corporation House No. 499/A/D, Ward No. 68, City Survey No. 660/1, Sheet No. 67, Mouza Bargaon, Nagpur, Tahsil & District Nagpur within the limits of Nagpur Municipal Corporation & bounded as under :

ON THE EAST	:	9.00 MTRS. WIDE ROAD.
ON THE WEST	:	KHASARA NOS. 53/11.
ON THE NORTH	:	PLOT NO 81 & 82 SWAMY COLONY.
ON THE SOUTH	:	18.00 MTRS. WIDE D. P. ROAD.

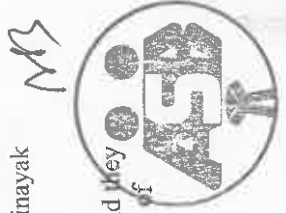
- Devolution of Title:

Originally, All that piece and parcel of Agricultural land being Khasara Nos. 53/3 & 53/12 of Mouza Bargaon, Nagpur, Tahsil & District Nagpur within the limits of Nagpur Municipal Corporation belonged to Shri Gopal Rama Khadgi as per Adhikar Abhilekh Panji & 7/12 abstract, and;

Whereas, initially, Shri Gopal Rama Khadgi being the owner of above property had entered into an Agreement to Sell with M/s Vinayak Developers acting through its partners Shri Milind Shirpurkar, Shri Laxman Katarpawar and Shri Kiransingh Hada and with the legal heirs of Shri Gopal Khadgi have signed as consenting Party, and;

Whereas, the aforesaid Gopal Rama Khadgi expired on 01/11/1998 leaving behind him, his wife. Smt. Sitabai Khadgi & three sons viz. Shri Vishweshwar Khadgi, Shri Suresh Khadgi & Shri Manohar Khadgi as being legal heirs. Being the non realization of cheque issued by M/s Vinayak Developers towards the cost consideration as per the above Agreement dated 18/05/1998 and also getting the fraudulent Power of Attorney of Gopal Rama Khadgi prepared by M/s Vinayak Developers, the aforesaid owners had filed criminal cases against M/s Vinayak Developers, and;

Whereas, M/s Aditya Developers approached the above owners for development of aforesaid land and they agreed and entrusted the work of development to them. That during the process of Public Notice to Agreement of





CHALLAN
MTR Form Number-6



GRN	MH013902722201819E	BARCODE	28/03/2019-18:45:19		Form ID
Department	Inspector General Of Registration		Payer Details		
Type of Payment	Search Fee		TAX ID (If Any)		
	Other Items		PAN No.(If Applicable)		
Office Name	NGP1_HQR SUB REGISTRAR NAGPUR 1		Full Name	ADV ABHAY S BADANI	
Location	NAGPUR		Flat/Block No.		
Year	2018-2019 From 01/01/1990 To 28/03/2019		Premises/Building		
Account Head Details	Amount In Rs.				
	0030072201 SEARCH FEE	750.00	Road/Street		
			Area/Locality	NAGPUR	
			Town/City/District		
			PIN		
			Remarks (If Any)		
			KHASARA NOS 53/3 53/12 MOUZA BORGAEON NMC NO 499/A/D C S		
			NO 660/1 SHEET NO 67		
Total		750.00	Amount In	Seven Hundred Fifty Rupees Only	
			Words		
Payment Details	STATE BANK OF INDIA		FOR USE IN RECEIVING BANK		
Cheque/DD No.	Cheque-DD Details		Bank CIN	Ref. No.	00040572019032862687 IK00ZMSBU1
			Bank Date	RBI Date	28/03/2019-18:46:20 Not Verified with RBI
Name of Bank			Bank-Branch	STATE BANK OF INDIA	
Name of Branch			Scroll No. , Date	Not Verified with Scroll	

Department ID :
NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document
सदर चालन "टाइप ऑफ पेमेंट" मध्ये नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करता याच्या दस्तावेजाची लागू नाही.

Mobile No. : 9373101490

Development, M/s Vinayak Developers approached M/s Aditya Developers and had accepted its inability to fulfill with Khadgi family and desire to cancel the Agreement dated 18/05/1998 executed between them and Shri Gopal Khadgi and hence accordingly a Surrender Deed is executed on dated 30/10/1999 by M/s Vinayak Developers and accordingly they also cancelled the Power of Attorney in favor of Shri Laxman Katarpawar and Shri Kiransingh Hada and other relevant documents stood cancelled affecting the documents to no exists and nullifying all rights of M/s Vinayak Developers, and;

Whereas, the Residential Non Agricultural use order given by Hon'ble Shri N. J. Gajbhiye, Additional Collector, Nagpur via Rev. Case No. 31 / NAP -34 / 1997-98 of Mouza Borgaon, P. C. No. 8/A, Nagpur on dated 01/06/1999, and;

Whereas, a Registered Agreement for Development & Construction duly executed by Shri Vishweshwar Gopalrao Khadgi, Shri Suresh Gopalrao Khadgi, Shri Manohar Gopalrao Khadgi, Smt. Sitabai Gopalrao Khadgi in favor of M/s Aditya Developers acting through its Partner Shri K. Krishnakumar & Shri A. S. Anantha Krishnan which was duly registered at Book No. A-1 at Volume No. 456 on pages 40 to 52 at Serial No. 2828 (P) on dated 18/11/1999 before the Sub Registrar No. 4, Nagpur, and;

Whereas, a Registered Irrevocable General Power of Attorney duly executed by Shri Vishweshwar Gopalrao Khadgi, Shri Suresh Gopalrao Khadgi, Shri Manohar Gopalrao Khadgi, Smt. Sitabai Wd/o Gopalrao Khadgi in favor of M/s Aditya Developers acting through its Partner Shri K. Krishnakumar & Shri A. S. Anantha Krishnan which was duly registered at Book No. A-4 at Volume No. 9 on pages 196 to 201 at Serial No. 81 (P) on dated 18/11/1999 before the Sub Registrar No. 4, Nagpur, and;

Whereas, the Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. 2127 / 76, 55/97 passed on dated 25/08/2000 & Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. ATP/ULC / TD (130) / 1210 / 1998 on Dated 16/12/1998, and;

Whereas, Corrigendum issued on dated 31/07/2002 for Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. ATP/ULC / TD (130) / 1210 / 1998 Dated 16/12/1998, and;

Whereas, Nagpur Improvement Trust amalgamated the Plots dated 21/10/2000 as per Agreement dated 12/04/1999 of Khasara Nos. 53/8 & 53/12, and;

Whereas, Nagpur Improvement Trust Released the Plot No. "B" admeasuring about 437.07 SQ. Mtr. & Plot No. "D" admeasuring about 1126.85 SQ. Mtr. vide Order No. EE (WEST) / 62 dated 28/02/2008, and;

Whereas, in the mean time Shri Vishweshwar Gopalrao Khadgi left for heavenly abode on dated 11/12/2011 intestate and after death his legal heirs viz. his wife Smt. Satyabhamabai Wd/o Vishweshwar Khadgi, three sons Shri Rupesh Khadgi, Shri Indrajeet Khadgi, Shri Sachin Khadgi & two daughters Mrs. Yogita Girish Patil and Mrs. Lalita Ravindra Dhekne inherited the proportionate share in Khasara Nos. 53/3 & 53/12 of Mouza Borgaon, Nagpur, and;

Whereas, Shri Indrajeet Khadgi had issued a notice under Section 115 to the Nagpur Improvement Trust, a copy of which is given to partners of M/s Aditya Developers. After going through contents, M/s Aditya Developers have realized that there is no reason issue such notice as they have legally entered into Agreement of Development with all the owners of above said property and explained the said fact to Shri Indrajeet Khadgi which he had fully understood and accepted and hence he had given a Letter dated 09/02/2018 to Nagpur Improvement Trust withdrawing all his objections as per the notice dated 19/11/2014, and;

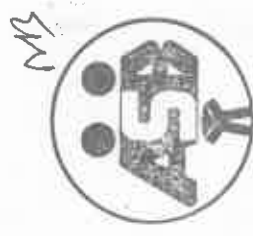
Whereas, the legal heirs of Late Vishweshwar Khadgi have confirm and ratify the contents of Deed of Development dated 18/11/1999 and also executed the fresh Irrevocable General Power of Attorney duly executed by Smt. Satyabhamabai Vishweshwar Khadgi, Shri Indrajeet V. Khadgi, Shri Sachin V. Khadgi, Mrs. Yogita Girish Patil and Mrs. Lalita Ravindra Dhekne as owners in favor of M/s Aditya Developers acting through its partner Shri A. S. Ramanathan S/o A. S. Subramanian as Agent which was duly registered at Serial No. 1686 on dated 22/03/2018 before the Sub Registrar No. 4, Nagpur, and;

Whereas, the Sanctioned map of Nagpur Improvement Trust duly approved vide Permit No. BE (WEST) Case No. AB -W-7 / Tracking No. 2018040643 / 1476 / 68 on dated 02/07/2018, and;

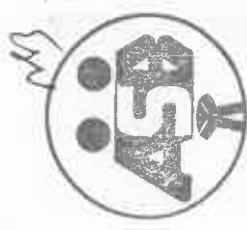
Whereas, the Grantors / Developer have completed the construction of aforesaid Building and obtained Occupancy Certificate of Nagpur Improvement Trust vide Permit No. D. O. (WEST) / OCCU. PERMIT / 3062 Dated 22/02/2019, and;

Whereas, a Deed of Declaration duly executed by Smt. Sitabai Khadgi and others through constituted attorney M/s Aditya Developers duly registered at Serial No. 1863 on dated 20/03/2019 before the Sub Registrar No. 4, Nagpur and the said building is known as SAI SANKUL consists of (20) Twenty independent and self contained Residential Apartments in the said building. Four Residential Apartment in Five Floor.

3. Particulars of the documents scrutinized as follows:



- a) Residential Non Agricultural use order given by Hon'ble Shri N. J. Gajbiye, Additional Collector, Nagpur vie Rev. Case No. 31 / NAP -34 / 1997-98 of Mouza Bargaon, P. C. No. 8/A, Nagpur on dated 01/06/1999. - Original.
 - b) Registered Agreement for Development & Construction duly executed by Shri Vishweshwar Gopalrao Khadgi, Shri Suresh Gopalrao Khadgi, Shri Manohar Gopalrao Khadgi, Smt. Sitabai Gopalrao Khadgi in favor of M/s Aditya Developers acting through its Partner Shri K. Krishnakumar & Shri A. S. Anantha Krishnan which was duly registered at Book No. A-1 at Volume No. 456 on pages 40 to 52 at Serial No. 2828 (P) on dated 18/11/1999 before the Sub Registrar No. 4, Nagpur. - Original.
 - c) Registered Irrevocable General Power of Attorney duly executed by Shri Vishweshwar Gopalrao Khadgi, Shri Suresh Gopalrao Khadgi, Shri Manohar Gopalrao Khadgi, Smt. Sitabai Wd/o Gopalrao Khadgi in favor of M/s Aditya Developers acting through its Partner Shri K. Krishnakumar & Shri A. S. Anantha Krishnan which was duly registered at Book No. A-4 at Volume No. 9 on pages 196 to 201 at Serial No. 81 (P) on dated 18/11/1999 before the Sub Registrar No. 4, Nagpur. - Original.
 - d) Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. 2127 / 76, 55/97 dated 25/08/2000. - Original.
 - e) Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. ATP/ ULC / TD (130) / 1210 / 1998 Dated 16/12/1998. - Original.
 - f) Corrigendum dated 31/07/2002 of Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. ATP/ ULC / TD (130) / 1210 / 1998 Dated 16/12/1998. - Original.
 - g) Amalgamation of Plots by Nagpur Improvement Trust dated 21/10/2000. - Original.
 - h) Release Letter of Plots of Nagpur Improvement Trust vide No. EE (WEST) / 62 dated 28/02/2008. - Original.
 - i) Death Certificate of Shri Vishweshwar Gopalrao Khadgi dated 11/12/2011. - Xerox.
 - j) Akhive Patrika duly mutated in the name of Smt. Satyabhama Vishweshwar Khadgi, Shri Indrajeet Vishweshwar Khadgi, Shri Rupresh Khadgi, Shri Sachin V. Khadgi, Smt. Yogita Girish Patil, Sou. Lalita Ravindra Dhekne dated 16/05/2018. - Certified Copy.
 - k) Irrevocable General Power of Attorney duly executed by Smt. Satyabhamabai Vishweshwar Khadgi, Shri Indrajeet V. Khadgi, Shri Sachin V. Khadgi, Mrs. Yogita Girish Patil and Mrs. Lalita Ravindra Dhekne as owners in favor of M/s Aditya Developers acting through its partner Shri A. S. Ramanathan S/o A. S. Subramanian as Agent which was duly registered at Serial No. 1686 on dated 22/03/2018 before the Sub Registrar No. 4, Nagpur. - Original.
 - l) Sanctioned map of Nagpur Improvement Trust vide Permit No. BE (WEST) Case No. AB -W-7 / Tracking No. 2018040643 / 1476 / 68 on dated 02/07/2018. - Original.
 - m) Deed of Declaration duly executed by Smt. Sitabai Khadgi and others through constituted attorney M/s Aditya Developers duly registered at Serial No. 1863 on dated 20/03/2019 before the Sub Registrar No. 4, Nagpur. - Original
 - n) Occupancy Certificate of Nagpur Improvement Trust vide Permit No. D. O. (WEST) / OCCU. PERMIT / 3062 Dated 22/02/2019. - Original.
 - o) Nagpur Municipal Corporation Tax paid receipt for 2017 - 19 on dated 30/03/2019. - Original.
4. Minor's Interest / HUF Property:
Not Applicable.
 5. Mutation of the name of the owner in revenue records:
Mutation of owner in NMC and City Survey are available.
 6. Possession:
- After execution of Sale Deed in favor of prospective buyers, they shall get the possession of property.
7. Payment of municipal / local taxes /cess etc.:
N. M. C. Tax Paid receipt is required.



8. Applicability of the Urban Land (Ceiling and Regulation) Act, 1976.

Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. ATP/ULC / TD (30) / 1210 / 1998 Dated 16/12/1998.

9. Applicability of Local laws:

Not applicable.

10. Searches in the Office of Sub-Registrar of Assurance:

i) I have taken search of Index-II registers from the respective Sub- Registrar offices as per jurisdiction prevailing periodically whatever made available to me and irrespective of turned, damaged, non-available and incomplete records. However in view of turned, damaged, non-available records it is desirable to obtain sworn affidavit from applicant. All the transactions have been duly verified from the relevant records of the Registrar by paying search fee of Rs. 750/- paid in the office of Sub-Registrar No. 1, Nagpur online by GRN No. MH013902722201819E on Dated 28/03/2019. The Original Search fee Receipt in the Office of Sub-Registrar is enclosed herewith.

ii) Enquires made in the Officer of Mandal / Revenue Officer:

Yes.

iii) Searches in the Office Registrar of Companies:

Not applicable.

11. Lis-pendent:

Notarized Affidavit for non encumbrances / Lis pendent from owner is required.

12. Site Inspection:

I have not inspected the site.

13. Conclusion and Recommendations:

I have gone through the documents produced before me. On the basis of verification of relevant record and documents produced before me and statement on oath stated by Smt. Satyabhama Vishveshwar Khadgi & other acting through constituted attorney M/s Aditya Developers, I am satisfied that they are recorded owners of the said property.

Therefore, I have no hesitation to opine that the applicant Smt. Satyabhama Vishveshwar Khadgi & other acting through constituted attorney M/s Aditya Developers got marketable title of the above property.

Therefore, charge can be created over the property by deposit of original title deeds subject to fulfillment / compliance of above conditions and subject to verification of original title deeds, the title is clear.

It is recommended that after execution of mortgage in favor of Bank charge to be noted on the record of Sub Registrar Nagpur by way of intimation for safeguard the interest of Bank.

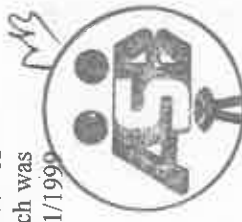
14. Certificate:

I certify that Smt. Satyabhama Vishveshwar Khadgi & other acting through constituted attorney M/s Aditya Developers got valid, clear and marketable title with transferable and heritable rights therein to the said immovable property stated above and the PROSPECTIVE BUYERS shall make creation of mortgage on the said property with Bank and the said mortgage will be enforceable.

15. List of documents to be deposited to create Equitable mortgage in favor of the Bank by applicant?

BUILDER'S DOCUMENTS : (PHOTO COPY)

- a) Residential Non Agricultural use order given by Hon'ble Shri N. J. Gajbiye, Additional Collector, Nagpur vie Rev. Case No. 31 / NAP -34 / 1997-98 of Mouza Bargaon, P. C. No. 8/A, Nagpur on dated 01/06/1999.
- b) Registered Agreement for Development & Construction duly executed by Shri Vishveshwar Gopalrao Khadgi, Shri Suresh Gopalrao Khadgi, Shri Manohar Gopalrao Khadgi, Smt. Sitabai Gopalrao Khadgi in favor of M/s Aditya Developers acting through its Partner Shri K. Krishnakumar & Shri A. S. Anantha Krishnan which was duly registered at Book No. A-1 at Volume No. 456 on pages 40 to 52 at Serial No. 2828 (P) on dated 18/11/1999 before the Sub Registrar No. 4, Nagpur.



- c) Registered Irrevocable General Power of Attorney duly executed by Shri Vishweshwar Gopalrao Khadgi, Shri Suresh Gopalrao Khadgi, Shri Manohar Gopalrao Khadgi, Smt. Sitabai W/o Gopalrao Khadgi in favor of M/s Aditya Developers acting through its Partner Shri K. Krishnakumar & Shri A. S. Anantha Krishnan which was duly registered at Book No. A-4 at Volume No. 9 on pages 196 to 201 at Serial No. 81 (P) on dated 18/11/1999 before the Sub Registrar No. 4, Nagpur.
- d) Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. 2127 / 76, 55/97 dated 25/08/2000.
- e) Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. ATP/ ULC / TD (130) / 1210 / 1998 Dated 16/12/1998.
- f) Corrigendum dated 31/07/2002 of Order of Additional Collector & Competent Authority, Urban Land Ceiling, Nagpur vide No. ATP/ ULC / TD (130) / 1210 / 1998 Dated 16/12/1998.
- g) Amalgamation of Plots by Nagpur Improvement Trust dated 21/10/2000.
- h) Release Letter of Plots of Nagpur Improvement Trust vide No. EE (WEST) / 62 dated 28/02/2008.
- i) Death Certificate of Shri Vishweshwar Gopalrao Khadgi dated 11/12/2011.
- j) Akhiva Patrika duly mutated in the name of Smt. Satyabhama Vishweshwar Khadgi, Shri Indrajeet Vishweshwar Khadgi, Shri Rupresh Khadgi, Shri Sachin V. Khadgi, Smt. Yogita Girish Patil, Sou. Lalita Ravindra Dhekne dated 16/05/2018.
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- l) Sanctioned map of Nagpur Improvement Trust vide Permit No. BE (WEST) Case No. AB -W-7 / Tracking No. 2018040643 / 1476 / 68 on dated 02/07/2018.
- m) Occupancy Certificate of Nagpur Improvement Trust vide Permit No. D. O. (WEST) / OCCU. PERMIT / 3062 Dated 22/02/2019.
- n) Deed of Declaration duly executed by Smt. Sitabai Khadgi and others through constituted attorney M/s Aditya Developers duly registered at Serial No. 1863 on dated 20/03/2019 before the Sub Registrar No. 4, Nagpur.
- o) Nagpur Municipal Corporation Tax paid receipt for 2017 - 19 on dated 30/03/2019.

PROSPECTIVE BUYER'S DOCUMENTS : (ORIGINAL)

- i) Registered Agreement to Sell / Sale Deed duly executed by Smt. Satyabhama Vishweshwar Khadgi & other acting through constituted attorney M/s Aditya Developers as Sellers in favor of prospective buyer is required. - Original.

SCHEDULE OF PROPERTY

ALL THAT Individual Apartments in the scheme known and styled as "SAI SANKUL" consisting of Ground Floor and Five Uppers Floors and parking for all the flats, and Each of First, Second, Third, Fourth & Fifth Floor consists of Twenty (20) independent and self contained separate Apartments. Thus there are in all 20 (Twenty) Apartments being constructed on All that piece and parcel of land admeasuring about 6435 SQ. Mtr. out of Khasara Nos. 53/3 & 53/12 of Mouza Bargaon, (consisting of about 5019 SQ. Mtr. out of Khasara No. 53/3 & about 1416 SQ. Mtr. out of Khasara No. 53/12) bearing Nagpur Municipal Corporation House No. 499/A/D, Ward No. 68, City Survey No. 660/1, Sheet No. 67, Mouza Bargaon, Nagpur, Tahsil & District Nagpur within the limits of Nagpur Municipal Corporation & bounded as under :

ON THE EAST	:	9.00 MTRS. WIDE ROAD.
ON THE WEST	:	KHASARA NOS. 53/11.
ON THE NORTH	:	PLOT NO 81 & 82 SWAMY COLONY.
ON THE SOUTH	:	18.00 MTRS. WIDE D. P. ROAD

Place: Nagpur.
Date: 28/03/2019



Abhay S. Badanne
ABHAY S. BADANNE
Advocate & Notary