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Ref. No. 168/2015

Date: 08/07/2015

To,
The Chief Manager/Branch Manager,
State Bank of India,
RBO Branch, Satara
Dist. Satara.

Sub. : Title Investigation Report and Verification of Plot No. 3
of 15/1D-2B/3/8 + 15/1D-2B/3/6 area admeasuring about
2491.87 sq. mtrs. situated at Vikasnagar, Varnaswadi (Khed),
Satara, Tal. Dist-Satara Mr. Abhaysingh Vilasrao Khosale, Mr.
Ranjitsingh Sambhalirao Sawant, Mr. Rajendra Sanchidanand
Gosavi and Mr. Mihun Anil Bhondari and Reliable Realities
through its partners.

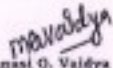
Having been engaged by State Bank of India, RBO Branch,
Dist. Satara, for preparing the Title Verification and Search Report
for the above mentioned property to be mortgaged for securing the
financial assistance from state Bank of India, RBO Branch, Dist.
Satara, I, Advocate Manasi G. Vaidya R/o. Satara, submit my
report as under :-

(The property is more specifically described in the schedule
annexed herewith)

Thanking you,

yours faithfully,

Place : Satara
Date : 08/07/2015


Manasi G. Vaidya
Signature of the Advocate on SBI Panel

ANNEXURE 'B'

Report of Investigation of Title in respect of
Immovable Property.

1.	a) Name of the branch / Business Unit / Office seeking opinion	State Bank of India, RSO Branch, Satara, Tal. Dist. Satara
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Oral
2.	a) Name of the unit / concern / company / person offering the property / (ies) as security.	Mr. Abhaya Singh Vilasrao Bhosale, Mr. Ranjitsingh Sambhajirao Sawant, Mr. Rajendra Sacchidanand Gosavi and Mr. Mithun Anil Bhandari and Reliable Realities through its partners
	b) Constitution of the unit / concern / person / body / authority offering the property for creation of charge./	Not Applicable (Project Approval)
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Not Applicable (Project Approval)
3.	Complete or full description of the immovable property/(ies) offered as security including the following details.	
	a) Survey No. / Gat No. / C. T. S. No.	18/1D+2B/3/5 + 18/1D+2B/3/6
	b) Door/House No. (in case of house property)	--
	c) Extent/area including plinth/ built up area in case of house property	area admeasuring about 2491.87 sq. mtrs.,
	d) Locations like name of the place, village, city, registration, sub-district etc.	Vikasnagar, Vanvaswadi (Khed), Satara, Tal. Dist. Satara

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e)	Boundaries	East : - S. No. 18 South : - By Road West : - S. No. 13/1C North : - Open Space and By Road		
4.	a) Particulars of the documents scrutinized serially and chronologically	As follows		
	b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified Notes : Only originals or certified extracts from the registering /land/ revenue/ other authorities be examined.	Original & Certified Xerox copies.		
Sr. No.	Date	Name / Nature of the Documents	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate.
1.	18/06/2015	7/12 Extract & various mutation entries	Certified Copy	--
2.	17/03/2015 18/03/2015	Sale deed Reg. No. 1718/2015 1550/2014	Certified Copy	Yes
3.	18/06/2015	Development Agreement Reg. No. 3696/2015	Certified Copy	Yes
4.	18/06/2015	Power of Attorney No. 3697/2015	Certified Copy	Yes
5.	08/06/2013	Partnership Deed	Certified Copy	Yes
6.	28/03/2015	N. A. Order of Collector, Satara	Certified Copy	--
7.	28/03/2015	Construction permission	Certified Copy	--
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.)			N. A.

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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	Yes
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes
	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 office, Satara
	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 office, Satara I & II
	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. 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)	Attached separate sheet. No Minor's interest involved.

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FLOW OF TITLE

It reveals from the record produced before me for my inspection and 7/12 extracts and the available record in the sub registrar office, Satara the property at Survey No. **39/1D+2B+3** was originally owned by Mr. Ramchandra Maruti Yadav.

It reveals that, Mr. Ramchandra Maruti Yadav expired on 22/02/1962, leaving behind his legal heirs viz., Mr. Hanmant Ramchandra Yadav, Mr. Manikrao Ramchandra Yadav, Mr. Shrirang Ramchandra Yadav, Mrs. Kalavati Bhikurao Chavan, Surman Ramchandra Yadav and Smt. Parvatibai Ramchandra Yadav. Thus, names of Mr. Hanmant Ramchandra Yadav, Mr. Manikrao Ramchandra Yadav and Mr. Shrirang Ramchandra Yadav through his minor guardian Smt. Parvatibai Ramchandra Yadav were mutated to the Records of Rights of the said property for 5 anna 4 pai share each. The said effect was given to the Records of Rights of the said property vide **Mutation Entry No. 2785** dated 29/08/1963.

It reveals that as per application by Mr. Hanmant Ramchandra Yadav the names as per Vahivat were entered to the Records of Rights. Thus, names of Mr. Hanmant Ramchandra Yadav, Mr. Manikrao Ramchandra Yadav and Mr. Shrirang Ramchandra Yadav were mutated to the Records of Rights of the said property. The said effect was given to the Records of Rights of the said property vide **Mutation Entry No. 4916** dated 26/08/1986.

It reveals that, the phalanibara of the said property took place and the said property was subdivided in to S. No.

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39/1D+2B+3/1 to S. No. 39/1D+2B+3/7. The said effect was given to the Records of Rights of the said property vide **Mutation Entry No. 8228** dated 28/09/1992. Subsequently survey numbers of the said property was changed to S. No. 151D+2B+3/1 to 7, at Varnaswadi, Satara.

It reveals that, according to the compromise pursis and order of Civil Court in Regular Execution Petition No. 233/1989, that S. No. 15/1D+2B+3/5 area admeasuring 00H 20R was come to the share of Mr. Shrirang Ramchandra Yadav and S. No. 15/1D+2B+3/6 area admeasuring 00H 20R was come to the share of Mr. Manik Ramchandra Yadav. The said effect was given to the Records of Rights of the said property vide **Mutation Entry No. 413** dated 26/02/2006. The above said S. No. 15/1D+2B+3/5 and S. No. 15/1D+2B+3/6 are subject matters of this search report.

It reveals that, Mr. Manik Ramchandra Yadav expired on 21/06/2008 leaving behind his legal heirs viz., sons - Mr. Laxman Manik Yadav, Mr. Dharmendra Manik Yadav, Daughters - Mrs. Sushma Ashok Desai, Mrs. Vidya Dilip Pawar and wife -Smt. Satvashila Manik Yadav became absolute owners and possessors of the property bearing S. No. 15/1D+2B+3/6 area admeasuring 00H20R. Their names were mutated to the Records of Rights of the said property vide **Mutation Entry No. 837** dated 26/02/2009.

It reveals that, Mrs. Sushma Ashok Desai and Mrs. Vidya Dilip Pawar executed registered Release Deed dated 07/06/2010 in favour of Mr. Laxman Manik Yadav, Mr. Dharmendra Manik Yadav and Smt. Satvashila Manik Yadav and they relinquished their share in the said property in favour of Mr. Laxman Manik Yadav, Mr. Dharmendra Manik Yadav and Smt. Satvashila Manik

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Yadav. The said effect was given to the Records of Rights of the said property vide Mutation Entry No. 103 dated 06/06/2003.

It reveals that, Mr. Laxman Mahto Yadav and Shri. Subodhendra Mahto Yadav executed registered Release Deed dated 17/01/2011 in favour of Mr. Sharmendra Mahto Yadav and they relinquished their share in the said property in favour of Mr. Sharmendra Mahto Yadav. The said effect was given to the Records of Rights of the said property vide Mutation Entry No. 1032 dated 18/01/2011.

It reveals that, Mr. Sharmendra Mahto Yadav executed a registered Sale Deed bearing No. 1590/2014 dated 18/03/2014 in favour of Mr. Akhaya Singh Vilasrao Shinde, Mr. Rajkumar Shankhraj Sonant, Mr. Rajendra Sankhraj Sonant and Mr. Nitin Anil Shinde for the consideration price of Rs. 90,00,000/- of S. No. 15/1D+20/3/6, Varanavadi, Secara. Thus, by virtue of the said Sale Deed Mr. Akhaya Singh Vilasrao Shinde, Mr. Rajkumar Shankhraj Sonant, Mr. Rajendra Sankhraj Sonant and Mr. Nitin Anil Shinde became absolute owners and possessors of the property bearing S. No. 15/1D+20/3/6, Varanavadi, Secara area admeasuring 0.81 208. The said effect was given to the Record of Rights of the said property vide Mutation Entry No. 1603 dated 01/04/2014.

It reveals that, Mr. Mahesh Ramchandra Yadav executed registered Sale Deed bearing No. 1798/2015 dated 17/05/2015 in favour of Balkrishna Shinde through its partners Mr. Akhaya Singh Vilasrao Shinde, Mr. Nitin Shinge Rajade and Mr. Eminent Shinde Kadam for consideration price of Rs. 51,00,000/- of S. No. 15/1D+20/3/6, Varanavadi, Secara by taking the consent of Mr. Akhaya Shinge Yadav, Mr. Gaudy Shinge Yadav and Mrs. Rajakumari

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Noted Nation. Thus, **Reliable Realities** through its partners became absolute owner and possessor of the property bearing S. No. 15/1D+2B/3/6, Vazuvandi, Samsara area administering OMR 200. By virtue of the said Sale Deed the names of **Reliable Realities** through its partners entered in the Records of Rights of the said property vide Mutation Entry No. 1779 dated 04/03/2015.

It reveals that, **Reliable Realities** through its partners **Mr. Akhaya Singh Vilasrao Khosla, Mr. Sahas Shiroji Dapole and Mr. Hemant Shankar Kadam** decided to develop the said property hence they moved an application to the Collector Samsara to convert the said Agricultural land into Non-Agricultural Residential purpose alongwith building plan and permission for **Plot No. 2**. Accordingly, the Hon'ble Collector granted S. A. permission vide order bearing No. NH/3/LAND/NA/SR/150/13 on 25/03/2015 by putting some conditions. The said effect was given in the Records of Rights of the said property vide Mutation Entry No. 1788 dated 08/04/2015.

It reveals that, the KGP of the said property took place and the said property was sub-divided in to Plot Nos. 1 to 5. The survey number of the said property was changed to S. No. 15/1D+2B/3/6 + 15/1D+2B/3/6, Vazuvandi, Samsara. The said effect was given in the Records of Rights of the said property vide Mutation Entry No. 1810 dated 27/05/2015. The names of the owners i.e. **Mr. Akhaya Singh Vilasrao Khosla, Mr. Akhaya Singh Santhoshrao Sonant, Mr. Rajendra Sachinrao Sonant and Mr. Nikhan Ash Bhamburda and Reliable Realities** through its partners were entered in the Records of Rights of the said property.

It reveals that, **Mr. Akhaya Singh Vilasrao Khosla, Mr. Akhaya Singh Santhoshrao Sonant, Mr. Rajendra Sachinrao Sonant**

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and Mr. Wilson Adil Shamsudh executed a registered Development Agreement and Power of Attorney bearing No. 2896/2008 and 3007/2012 respectively dated 18/06/2012 of their share in the said property in favour of Mr. Adhappanath Vitharan Shamsudh, Mr. Babu Shreeji Bapala, Mr. Shank Shreeji Bapala, Mr. Sagar Ramchandra Poojar and Mrs. Jyotsna Poojar Jadhav and Reliable Realities through its partners Mr. Vinayak Jagannath Shamsudh, Mr. Shantaram Shantaram Shamsudh, Mr. Vinayak Jadhav. By virtue of the said Development Agreement and Power of Attorney and on the basis of ownership Reliable Realities through its partners got the exclusive right to sell the Flats and other premises in the said buildings constructed by them on or upon the land in question and to enter into an agreement with the intending purchaser of flat/ other premises and to receive the sale price in respect thereof.

It appears that, Reliable Realities through its partners commenced construction of building under the name and style as 'Chaitanya Heights' on the said property. The said construction consists of A and B wing of 4 floors each including 2 BHK 16 Flats and 1 BHK 32 Flats.

An affidavit from Reliable Realities through its partners needs to be obtained stating that they have not obtained loan from any Bank or financial institution and have not mortgaged the property in favour of any financial institution. 'No objection' / NOC letter needs to be obtained from Reliable Realities through its partners to mortgage the particular flat in favour of the Bank at the time of disbursement of loan to the intending borrower. Document relating to addition of partners to the said firm needs to be obtained.

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Herein, I **Mrs. Manuel G. Valdivia, Advocate Seters**, hereby certify that, as my address document such as lease, lien, partition, intestate, adoption, will, sale, mortgage, gift, Exchange etc. is now in the office of the said Registrar Station in respect of the said property/ (and, I have carefully verified and gone through the documents in respect of intended project. After careful examination and verification of the Specimen Copy of Agreement to Sale of intended purchaser, I certify that the contents of the Documents & the contents of the documents are not detrimental. The specimen copy is as per law and the intending purchaser can mortgage the concerned property by fulfilling the above stated conditions.

5.	Statement of Title of the intended Mortgage over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Lease Holder or Govt. Grantee/Allottee etc.)	Full ownership right Project Request
10.	If leasehold, whether:	Not Applicable
a)	Lease Deed is duly stamped and registered	=
b)	Lessee is permitted to mortgage the Leasehold right.	=
c)	Duration of the Lease/unexpired period of lease.	=
d)	If a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-lease and mortgage by Sub-Lessee also.	=
e)	Whether the leasehold rights permits for the creation of any superstructure (if applicable) ?	=
f)	Right to get renewal of the leasehold rights and nature General.	=

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11. If Gift, grant/ allotment/lease/loan/ Agreement, whether, grant/ agreement etc. provides for absolute rights to the mortgagor with or without conditions, the mortgagor is competent to create charge on such property, whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such said permission is available.	Not Applicable
12. If occupancy right, whether;	Not Applicable
a) Such right is heritable and transmissible;	--
b) Mortgage can be created.	--
13. Nature of Mortgagor's interest, if any and if so, whether creation of mortgage could be possible, the conditions/procedure to be followed including court's 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;	--
b) The Gift/Settlement Deed has been attested by two witnesses;	--
c) The Gift/Settlement Deed transfers the property to Donee;	--
d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by action;	--
e) Whether there is any restriction on the Donee in exercising the gift/settlement deed in question;	--
f) Whether the Donee is in possession of the gifted property;	--
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;	--

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14	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	--
15	In the 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
	(i) Whether mortgage has been effected and whether the mortgagor is in possession and enjoyment of his share.	--
	(ii) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title therein.	--
	(iii) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completely complied with.	--
	(iv) 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? Not Applicable	
17	In case of will, whether the will is registered or unregistered will?	--
18	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	--
19	Whether the property is situated on the basis of will?	--
20	Whether the original will is available?	--
21	Whether the original death certificate of the testator is available?	--
22	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.	

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17.	(a) Whether the property is subject to any void rights?	No
	(b) Whether the property belongs to church/ temple or any religious/charitable institutions having any restriction in creation of charges on such properties?	--
	(c) Provisions/ permissions, if any in respect of the above cases for creation of mortgage?	--
18.	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the HUF/ Coparceners have an objection/join in execution, minor's share if any, rights of female members etc.	No
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	--
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?	--
	(c) If so additional provisions/permissions to be obtained for creation of valid mortgage?	--
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	--
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?	--
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	--

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21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security for Agricultural Loans, weaker Sections, restrictions, Local Laws, SRT regulations, Coastal Zone Regulations, Environmental Clearance, etc.)	Not Applicable
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings? (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Not Applicable
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded? (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement? (c) Whether the title documents have any court order/decree which points out any litigation/attachment/ security to court in respect of the property in question? In such case please comment on such order/decree.	Not Applicable
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered. (b) Property belonging to partners, whether through or through? Whether formalities for the same have been completed as per applicable laws? (c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	No
25.	Whether the property belongs to a Limited Company, check the following 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 creation and etc.	Not Applicable

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26.	In case of Societies, Association, the required authority/power is 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 not coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If no, 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.	Yes - Development Agreement-cum-Power of Attorney.
	(c) In case the POA document is executed by the POA holder, please clarify whether the POA involved is i) not executed by the Builders via 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 (Consent POA)	POA is executed by Partnership firm in favour of one of their partners
	(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.	Yes
	(e) In case of Consent POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	-
28.	Whether the original POA is verified and the title investigation is done on the basis of original POA?	Yes
29.	Whether the POA is a registered one?	Yes
30.	Whether the POA is a special or general one?	Special
31.	Whether the POA contains a specific authority for execution of title document in question?	Yes

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	(d) 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?)	Yes
	(g) Please comment on the genuineness of POA?	Genuine
	(h) The unequivocal opinion on the enforceability and validity of the POA?	The POA is enforceable and valid
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed	Not Applicable
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following: The Report is prepared for Project Approval hence Not Applicable.	
a)	Promoter's/Land owner's title to the land/building;	--
b)	Development Agreement/Power of Attorney;	--
c)	Extent of authority of the Developer / builder;	--
d)	Independent title verification of the Land and / or building in question;	--
e)	Agreement for sale (duly registered) ;	--
f)	Payment of proper stamp duty;	--
g)	Requirement of registration of sale agreement, development agreement, POA, etc.;	--
h)	Approval of building plan, permission of appropriate / local authority, etc.;	Approved by the competent authorities
i)	Conveyance in favour of Society/ Condominium concerned;	Not Applicable
j)	Occupancy Certificate/allotment letter/letter of possession;	--
k)	Membership details in the Society etc.;	--
l)	Share Certificates;	--
m)	No Objection Letter from the Society;	--

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n)	All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.,	--
o)	Requirements, for noting the bank charges on the records of the Housing Society, if any;	--
p)	If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any.	--
q)	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	--
30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No
31.	The period covered under the Encumbrance Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	--
32.	Details regarding property tax or local revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Tax Paid
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	Not Applicable
34.	Details of RTC extracts/mutation extracts/ Khata extracts pertaining to the property in question.	As per Report
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records	Not Applicable
36.	(a) Whether the property offered as security is clearly demarcated?	Property is clearly demarked which is under project approval
	(b) Whether the demarcation/ partition of the property is legally valid?	Yes
	(c) Whether the property has clear access as per documents?	Yes

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37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any resolved on such scrutiny?	The property is under construction hence not applicable
(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.	--
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	No
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.)	--
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No bar for creation of mortgage
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes. SARFESI Act shall be applicable to proposed Flat Purchasers
42.	In case of absence of original title deeds, details of legal 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. And	Not Applicable

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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.	Not Applicable
44.	Additional aspects relevant for investigation of title as per local laws.	--
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	--
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	The Intending Borrower/ borrowers

Date : 08/07/2013

Place : Satara

Mansuri

Mansuri G. Vaidya

Signature of the Advocate on SBI Panel

Adv. Mrs. Mansuri G. Vaidya
B.A.L.L.B.

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Mob. - 9890252110
E-mail - mansurivaidya2@gmail.com

CERTIFICATE OF TITLE

1. I have examined the Original Title Deeds of **Reliable Realities** through its partners relating to the schedule property/ies. This search report is related to Project Approval. After the approval of the Project, the Title Deeds of the intending borrower/s offered as security by way of **Equitable Mortgage** and that the documents of title will be 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 a 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. 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. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

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5. There is No prior Mortgage/ Charge/ encumbrances as could be seen from the Encumbrance Certificate for the period from 1986 to 2015 pertaining to the Immovable Property/ies covered by above said Title Deeds. I have taken search for the period from 1986 to 2015 by depositing search Fees Rs. 750/- vide receipt No. MH001004662201516E Dated 20/05/2015 and search Fees Rs. 25/- vide receipt No. MH002164772201514E Dated 08/07/2015 in whose jurisdiction the property situated and original search fee receipt is enclosed. 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 Mortgagee and the Bank (Delete, whichever is inapplicable).
7. Minor/s) and his/ their interest in the property/ies is to the extent of NIL.
8. The Mortgage if created, will be available to the Bank, for the Liability of the Intending Borrower/s.
9. I certify The property in question standing in the names of Reliable Realities through its partners Mr. Vinayak Jagannath Shasane, Mr. Hemant Shankar Kadam, Mr. Vikas Randa Jadhav get 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. The exclusive ownership right of flat/s and other premises together with joint ownership right are transferable and can be mortgaged towards the security of loan to be advanced to the intending purchaser by creating Equitable Mortgage.

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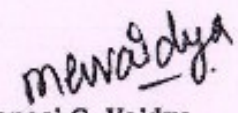


10 In case of creation of **Equitable Mortgage**, we certify The deposit of following title deeds/ documents would create a valid and enforceable mortgage:

- 1) **7/12 Extract**
- 2) **Reg. Agreement to Sale /Sale Deed as per Specimen Copy**
- 3) **NOC from the builder in banks format.**

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

Place : Satara
Date : 08/07/2015


Manasi G. Vaidya
Signature of the Advocate on SBI Panel

Adv. Mrs. Manasi G. Vaidya
B.A.L.L.B.

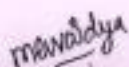
'Manas', 88/2 Chimanpura,
Near Garecha Ganpati, SATARA- 2
Mob.- 9880262110
E-mail - manasivaidya2@gmail.com

SCHEDULE OF THE PROPERTY/IES
SCHEDULE- 1

All that piece and parcel of the property bearing **Plot No. 3** out of 15/1D+2B/3/5 + 15/1D+2B/3/6 admeasuring about 2491.87 sq. mtrs. situated at Vikasnagar, Vanavewadi (Khed), Satara, Tal. Dist-Satara and within the jurisdiction of Sub Registrar Satara bounded as under :-

East :- S. No. 18
South :- By Road
West :- S. No. 15/1C
North :- Open Space and By Road

Place : Satara
Date : 08/07/2015


Manasi G. Vaidya
Signature of the Advocate on SH Panel

Adv. Mrs. Manasi G. Vaidya
B.A.L.L.B.
Manasi, 88/2 Chivarpur,
New Ganesh Complex, SATARA-2
Mob:- 9800252119
E-mail:- manasivaidya2@gmail.com



CHALLAN
SOS Form Number-8

SRN	14040000000000000000	BARCODE	2 10010000000000000000		Date	2023/05/10 10:10:10	Form ID
Debit Head			Issued By Name Of Organisation		Payer Details		
Type of Payment			Search Fee		TAX ID (If Any)		
Search Fee					PAN No. (If Applicable)		
Office Name			SITTA JAGD RUD KENDRA SATTA-1		Full Name		
Location			SATTA-1		MUNSHI CHANDRA BHAI		
Year			2015-2016 One Time		Full Name		
Amount Head Details			Amount in Rs.		Previous Receipt No.		
100000000 SEARCH FEE			100.00		Road/Block		
					Area/Locality		
					Toll/Chy/Other		
					Pin		
					Remarks (If Any)		
					Search fee for 30 years is Rs. 10		
					Rs. 100 for 5 yrs. 1000.0000.		
					Amount received. Search fee is		
					right.		
					Amount in		
					Seven Hundred Fifty Rupees Only		
Total			100.00		Words		
Payment Details			STATE BANK OF INDIA		FOR USE BY RECEIVING BANK		
Cheque/DD Details					Bank Code		
Cheque/DD No.					IFSC No.		
Name of Bank					Branch		
Name of Branch					Branch Name		
					Branch Code		
					Branch Name		

Source File : 1000000000

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CHALLAN
MTR Form Number-6

GRN	MH021047122015100	SARCODE			Date	06/07/2015 16:21:42	Form ID
Department	Inspector General Of Registration			Paper Details			
Type of Payment	Search Fee			TAR ID (If Any)			
	Search Fee			PAN No. (If Applicable)	AEPV122010		
Office Name	STR1_HQR SUB REGISTRAR SATARA 1			Full Name	ADY NIKHIL G VINDYA		
Location	SATARA			Plot/Block No.	SARVJ 882 CHIMANPURA		
Year	2015-2016 One Time			Franchise/Building	NEAR GARECHA DAMPAT		
Account Head Details		Amount in Rs.	Road/Street				
600072201 SEARCH FEE		25.00	Area/Locality				
			Town/City/District				
			PIN				
			4 1 5 0 8 2				
			Remarks (If Any)				
			Search fee for May to July 2015 for				
			S No 15 12 28 3 5 Mouja Varnaveval				
			Satara Pokharla Heights				
			Amount in	Twenty Five Rupees Only			
Total		25.00	Words				
Payment Details			FOR USE IN RECEIVING BANK				
STATE BANK OF INDIA			Bank CN	REF No.	00040672015070907943 PG4100107		
Cheque/DD Details			Date				
Cheque/DD No.			06/07/2015 16:22:53				
Name of Bank			Bank Branch				
Name of Branch			STATE BANK OF INDIA				
			Serial No. .Date				
			Not Verified with Serial				

Mobile No. : 9890282110

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