

**SUDHAMANI S.T
ADVOCATE**

Lotus Towers

TITLE INVESTIGATION REPORT

**SUDHAMANI & ASSOCIATES
ADVOCATES & LEGAL CONSULTANTS
OFF : No. 1/A, 2nd Floor,
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sudhamaniandassociates@gmail.com**

**SUDHAMANI & ASSOCIATES
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SUDHAMANI S.T.

Advocate

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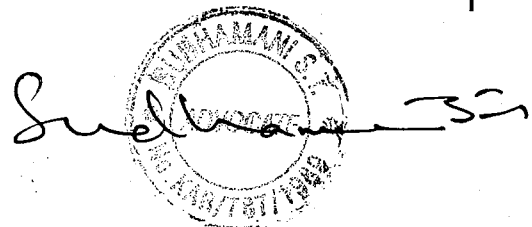
ROLL No. KAR/787/1989

Ref: TIR/SBI/2016

To
The Assistant General Manager,
M/s State Bank of India,
HLST,
Bangalore.

**TITLE INVESTIGATION REPORT
ANNEXTURE-B**

1	a. Name of the Branch/Business Unit/office seeking opinion.	AGM, HLST-SBI
	b. Reference No. & date of the letter under the cover of which the documents tendered for scrutiny are forwarded	HLST Letter
	c. Name of Borrower	
2	a. Name of the unit/concern/company /person offering the property (ies) as security.	
	b. Constitution of the unit/concern/person /body / authority offering the property for creation of charge	
	c. State as to under what capacity is security offered (Whether as joint applicant or borrower or guarantor)	
	Name of the owners	M.DAMODAR REDDY, M.SRIHARI REDDY & SUREKHA
	Name of the Builder	DSR INFRASTRUCTURE PRIVATE LIMITED
	Name of the Project	DSR LOTUS TOWERS
3	Complete & full description of the immovable properties offered as security for including the following details <u>SCHEDULE PROPERTY</u> <u>ITEM 1</u> ALL THAT PIECE AND PARCEL of the undeveloped converted land bearing Survey No.116/6 measuring 18 guntas , converted vide the Official Memorandum dated.19.06.2004 bearing No.BDS.ALN.SR(E)31/2004-2005 issued by the Spl.Deputy Commissioner (Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, earlier Bengaluru south Taluk presently Bengaluru	



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East Taluk, Bengaluru and bounded on the;
East by : Property of Sri.Ramaraju & Sri.Prabhu,
West by : Plot No.3 belonging to M.Damodar Reddy,
North by : land belonging to Sri.Ramaraju,
South by : land belonging to Sri.H.K.Dwarakanath
Reddy in Sy.No.116/7.

ITEM NO.2:

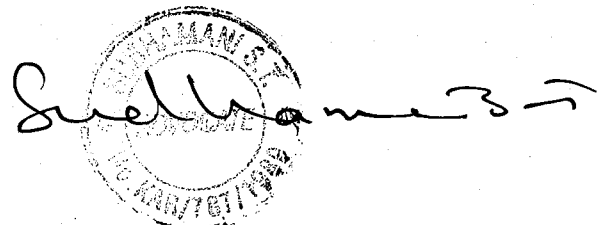
ALL THAT PIECE AND PARCEL of the undeveloped converted land bearing **Survey No.116/7 measuring 20 guntas**, converted vide the Official Memorandum dated.19.06.2004 bearing No.BDS.ALN.SR(E)33/2004-2005 issued by the Spl.Deputy Commissioner (Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, earlier Bengaluru south Taluk presently Bengaluru East Taluk, Bengaluru and bounded on the;
East by : Property of Sri.Ramaraju & Sri.Prabhu,
West by : Plot No.3 belonging to M.Damodar Reddy,
North by : land belonging to Sri.H.K.Dwarakanath Reddy in Sy.No.116/7,
South by : White field Road.

ITEM NO.3:

ALL THAT PIECE AND PARCEL of the undeveloped converted land bearing **Survey No.116/6 measuring 18 guntas and Survey No.116/7 measuring 20 guntas, totally measuring 38 guntas**, converted vide the Official Memorandum dated.19.06.2004 bearing No.BDS.ALN.SR(E)32/2004-2005 issued by the Spl.Deputy Commissioner (Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, earlier Bengaluru south Taluk presently Bengaluru East Taluk, Bengaluru and bounded on the;
East by : Property of Sri.Ramaraju & Sri.Prabhu,
West by : Plot No.3 belonging to M.Damodar Reddy,
North by : land belonging to Sri.H.K.Dwarakanath Reddy in Sy.No.116/7,
South by : White field Road.

AMALGAMATED SCHEDULE PROPERTY

ALL THAT PIECE AND PARCEL of the **BBMP Khatha No.604**, undeveloped converted land bearing old (1) **Survey No.116/6 measuring 18 guntas, (2) Survey**



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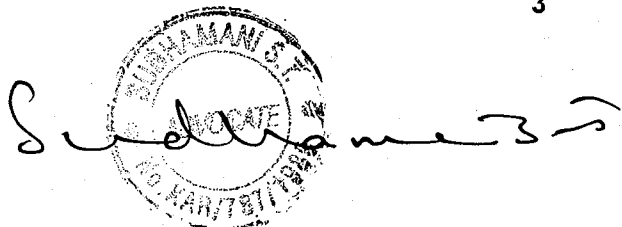
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No.116/7 measuring 20 guntas and (3) Sy.No.116/6 (18 guntas) and Sy.No.116/7 (20 guntas) measuring 38 guntas, totally land measuring 1 Acre 36 guntas, converted vide 3 separate Official Memorandum respectively (1) Official Memorandum dated.19.06.2004 bearing No.BDIS.ALN.SR(E)31/2004-05 issued by the Spl.Deputy Commissioner(Revenue), Bengaluru District (2) Official Memorandum dated.19.06.2004 bearingNo.BDIS.ALN.SR(E)33/2004-05 issued by the Spl.Deputy Commissioner(Revenue), Bengaluru District (3) Official Memorandum dated.19.06.2004 bearing No.BDIS.ALN.SR(E)32/2004-05 issued by the Spl.Deputy Commissioner(Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, Bengaluru East Taluk, Bengaluru and together bounded on the; East by : Land belonging to Sri.Ramaraju & Prabhu, West by : Remaining portion of the Sy.No.116/6 & 116/7, North by : Private property, South by : ITPL main Road.	
Particulars of the documents scrutinized serially & chronologically : Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified	

Sl. 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
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1	1. Records of Rights in the name of H.P.Krishna Reddy. (In respect of Sy. No. 116/6 measuring 1 acre 36 guntas & Sy. No. 116/7 measuring 1 acre 37 guntas & 1 guntas Kharab) 2. Family Tree of H.P.Krishna Reddy. (his family consists of himself & his children namely H.K.Venugopal Reddy, H.K.Dwarakanath Reddy, K.Harindranath, H.K.Bharathi Devi, H.K.Brunda Devi	Certified copy verified
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	& H.K.Chanchala Devi)	
2	1. Partition Deed dated 30.08.2000 entered among H.P.Krishna Reddy & H.K.Venugopal Reddy, H.K.Dwarakanath Reddy, K.Harindranath, H.K.Bharathi Devi, H.K.Brunda Devi & H.K.Chanchala Devi registered as Document No. 5266/2000-2001, in the Office of sub Registrar, K.R. Puram, Bangalore. (In the said Partition Sy. No. 116/6 measuring 18 guntas & 116/7 measuring 20 guntas was allotted to then share of H.K.Dwarakanath Reddy & Sy. No. 116/6 measuring 18 guntas & 116/7 measuring 20 guntas was allotted to then share of K.Harindranath) 2. Mutation Register Extract in MR 8/2001-02.	Certified copy Verified (relating to larger extent)
3	Sale Deed dated 22.05.2002 executed by H.K.Dwarakanath Reddy in favour of M.SUREKHA registered as Document No. 2515/2002-03, in Book 1, stored in CD 47, in the Office of sub Registrar, K.R. Puram, Bangalore. (In respect of Sy. No. 116/6 measuring 18 guntas)	Original Verified
4	Sale Deed dated 22.05.2002 executed by H.K.Dwarakanath Reddy in favour of M.SRIHARI REDDY registered as Document No. 2516/2002-03, in Book 1, stored in CD 47, in the Office of sub Registrar, K.R. Puram, Bangalore. (In respect of Sy. No. 116/7 measuring 20 guntas)	Original Verified
5	Sale Deed dated 11.12.2001 executed by K.Harindranath in favour of M.DAMODAR REDDY registered as Document No. 11159/2001-02, in Book 1, in the Office of sub Registrar, K.R. Puram, Bangalore. (In respect of Sy. No. 116/6 measuring 18 guntas & Sy. No. 116/7 measuring 20 guntas)	Original Verified
6	1. Records of Rights. 2. Hissa Tippani, Karnataka Settlement Akarbandh. 3. Official Memorandum dated 19.06.2004 bearing No. BDS.ALN.SR(E)31/2004-2005 issued by Special Deputy Commissioner, Bangalore District. (In respect of Sy. No. 116/6 measuring 18 guntas) 4. Official Memorandum dated 19.06.2004 bearing No. BDS.ALN.SR(E)33/2004-2005 issued by Special Deputy Commissioner, Bangalore District. (In	Original Verified


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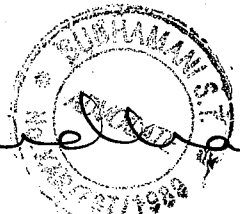
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	respect of Sy. No. 116/7 measuring 20 guntas) 5. Official Memorandum dated 19.06.2004 bearing No. BDS.ALN.SR(E)32/2004-2005 issued by Special Deputy Commissioner, Bangalore District. (In respect of Sy. No. 116/6 measuring 18 guntas & Sy. No. 116/7 measuring 20 guntas)	
7	Deed of Amalgamation dated 14.02.2014, entered among M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY registered as Document No. BNS-1-15882/2013-14, Stored in CD No. BNSD 298, in the office of Sub registrar, Banaswadi, Bangalore.	Original Verified
8	1. Khatha Certificate & Extract dated 19/03/2014 issued by Bruhath Bangalore Mahanagara Palike in favour of M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY. 2. Property Tax Paid Receipt for the Year 2016-17	Original Verified
9	1. Joint Development Agreement dated 06.08.2014, entered between M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY & DSR INFRA STRUCTURE PRIVATE LIMITED Registered as Document No. BNS-1-07191/2014-15, Stored in CD No. BNSD 324, in the Office of Sub registrar, Banaswadi, Bangalore. (60%-40%) 2. General Power of Attorney dated 06.08.2014 executed M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY in favour of DSR INFRA STRUCTURE PRIVATE LIMITED registered as Document No. BNS-4-00353/2014-15, Stored in CD No. BNSD 324, in the Office of Sub registrar, Banaswadi, Bangalore.	Original Verified
10	1. License & Approved Plan dated 22/01/2016 bearing LP No. 205/2014-15 issued by Bruhath Bangalore Mahanagara Palike for the construction of multistoried residential building consists of Basement Floor, Ground Floor & 14 Upper Floors. 2. No Objection Certificate issued by BESCOM, Karnataka State Pollution Control Board, Karnataka State Fire & Emergency Services, BSNL & Airport Authority of India.	Original Verified
11	Sharing Agreement dated 23.01.2016 entered between	Original


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	M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY & DSR Infrastructure Private Limited	Verified
12	Encumbrance certificate for the year 1.04.1980 to 02.03.2016 .	Original Verified

5	Whether certified copy of the title documents are obtained from the relevant sub registrar office and compared with the documents made available by the proposed mortgagor	Yes
6	a. Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system	Yes
	b. If such online /Computer records are available , whether any verification 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	K.R.Puram
	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.	Jayanagara , K.R.Puram
	c. Whether searches has been made at all the offices named at (b) above	Jayanagara
	d. Whether the searches in the office 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 whether Minor's interest or other clog on title is involved, search should be made for the further period, depending on the need for clearance of such clog on the Title.	Mentioned below



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I perused **document No. 1**, it is observed from the recital made therein that the property bearing property **Sy. No. 116/6 measuring 1 acre 36 guntas & Sy. No. 116/7 measuring 1 acre 37 guntas & 1 guntas Kharab** situated at Hoodi Village, K.R.Puram Hobli, earlier Bengaluru south Taluk presently Bengaluru East Taluk, Bengaluru originally owned and possessed by H.P.Krishna Reddy as the Khathedar/Owner as can be seen in Records of Rights.

Whereas the Family Tree of H.P.Krishna Reddy discloses that his family consists of himself & his children namely H.K.Venugopal Reddy, H.K.Dwarakanath Reddy, K.Harindranath, H.K.Bharathi Devi, H.K.Brunda Devi & H.K.Chanchala Devi.

Whereas the said H.P.Krishna Reddy along with his children H.K.Venugopal Reddy, H.K.Dwarakanath Reddy, K.Harindranath, H.K.Bharathi Devi, H.K.Brunda Devi & H.K.Chanchala Devi effected Partition of the properties owned by them including the afore said property through registered Partition Deed dated 30.08.2000 registered as Document No. 5266/2000-2001, in the Office of sub Registrar, K.R. Puram, Bangalore. **(In the said Partition Sy. No. 116/6 measuring 18 guntas & 116/7 measuring 20 guntas was allotted to then share of H.K.Dwarakanath Reddy & Sy. No. 116/6 measuring 18 guntas & 116/7 measuring 20 guntas was allotted to then share of K.Harindranath.**

Whereas by virtue of execution of Partition deed the Khatha of the afore said property was mutated in the name of H.K.Dwarakanath Reddy & K.Harindranath in the revenue records Vide Mutation Register Extract in MR 8/2001-02.

Vide Document No. 2, Supra

Whereas the said H.K.Dwarakanath Reddy inturn conveyed the property bearing **Sy. No. 116/6 measuring 18 guntas** in favour of **M.SUREKHA** through registered Sale Deed dated 22.05.2002 registered as Document No. 2515/2002-03, in Book 1, stored in CD 47, in the Office of sub Registrar, K.R. Puram, Bangalore.

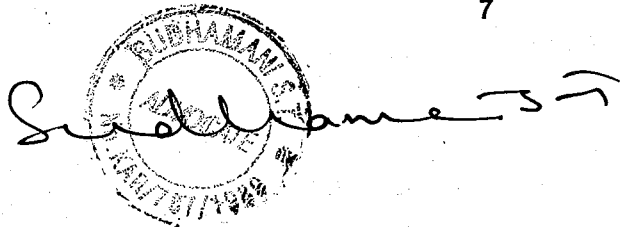
(HEREIN AFTER REFERRED TO AS ITEM 1 OF THE SCHEDULE PROPERTY)

Vide Document No. 3, Supra

Whereas the said H.K.Dwarakanath Reddy inturn conveyed the property bearing **Sy. No. 116/7 measuring 20 guntas** in favour of **M.SRIHARI REDDY** through registered Sale Deed dated 22.05.2002 registered as Document No. 2516/2002-03, in Book 1, stored in CD 47, in the Office of sub Registrar, K.R. Puram, Bangalore.

(HEREIN AFTER REFERRED TO AS ITEM 2 OF THE SCHEDULE PROPERTY)

Vide Document No. 4, Supra



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Whereas the said K.Harindranath inturn conveyed the property bearing **Sy. No. 116/6 measuring 18 guntas & Sy. No. 116/7 measuring 20 guntas** in favour of **M.DAMODAR REDDY** through registered Sale Deed dated 11.12.2001 registered as Document No. 11159/2001-02, in Book 1, in the Office of sub Registrar, K.R. Puram, Bangalore.

(HEREIN AFTER REFERRED TO AS ITEM 3 OF THE SCHEDULE PROPERTY)

Vide Document No. 5, Supra

The Records of Rights discloses the name of H.K.Dwarakanath Reddy & K.Harindranath & subsequently the name of **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY** as the Khathedar of the schedule property.

The Hissa Tippani, Karnataka Settlement Akarbandh discloses that the extent, shape & size of the schedule property.

Whereas the Item 1, 2 & 3 of the schedule property were converted from agriculture to non agricultural residential purposes by the office of Special Deputy Commissioner, Bangalore District as follows:

1. Official Memorandum dated 19.06.2004 bearing No. BDS.ALN.SR(E)31/2004-2005 issued by Special Deputy Commissioner, Bangalore District. **(In respect of Sy. No. 116/6 measuring 18 guntas)**
2. Official Memorandum dated 19.06.2004 bearing No. BDS.ALN.SR(E)33/2004-2005 issued by Special Deputy Commissioner, Bangalore District. **(In respect of Sy. No. 116/7 measuring 20 guntas)**
3. Official Memorandum dated 19.06.2004 bearing No. BDS.ALN.SR(E)32/2004-2005 issued by Special Deputy Commissioner, Bangalore District. **(In respect of Sy. No. 116/6 measuring 18 guntas & Sy. No. 116/7 measuring 20 guntas)**

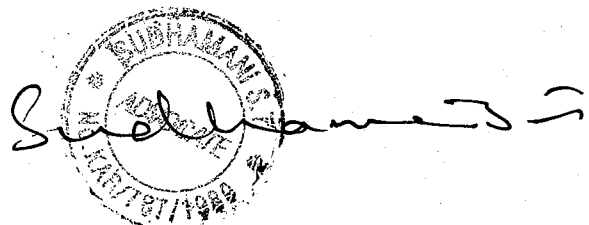
Vide Document No. 6, Supra

Whereas the said **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY** entered into Deed of Amalgamation dated 14.02.2014, entered among registered as Document No. BNS-1-15882/2013-14, Stored in CD No. BNSD 298, in the office of Sub registrar, Banaswadi, Bangalore for the amalgamation of Item 1,2 & 3 of the schedule property.

Vide Document No. 7, Supra

Whereas the Khatha Certificate & Extract dated 19/03/2014 discloses & confirms that the Khatha in respect of Item 1,2 & 3 of the schedule property stands in the name of **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY** in the revenue records of Bruhat Bangalore Mahanagara Palike.

The Property tax in respect of schedule property is being paid upto the period **2016-17**.



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Vide Document No. 8, Supra

Whereas the said **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY** formulated the scheme for the development of the schedule Property into multistoried residential building entered into Joint Development Agreement dated 06.08.2014 with **DSR Infra structure Private Limited** registered as Document No. BNS-1-07191/2014-15, Stored in CD No. BNSD 324, in the Office of Sub registrar, Banaswadi, Bangalore. The said document further discloses that the owner shall convey & transfer 60 % undivided share in the schedule property in favour of developer and developer in turn construct and deliver 40 % super built up area in favour of the owner.

Whereas by virtue of execution of Joint Development Agreement, said **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY** have executed General Power of Attorney dated 06.08.2014 in favour of **DSR Infra structure Private Limited** thereby authorizing them to perform certain acts on their behalf including the power of transfer & convey their share of Schedule Property registered as Document No. BNS-4-00353/2014-15, Stored in CD No. BNSD 324, in the Office of Sub registrar, Banaswadi, Bangalore.

Vide Document No. 9, Supra

Whereas the said **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY** through GPA Holder **DSR Infrastructure Private Limited** with an intent to construct residential building on the schedule property approached Bruhath Bangalore Mahanagara Palike & obtained License & Approved Plan dated 22/01/2016 bearing **LP No. 205/2014-15** for the construction of multistoried residential building consists of Basement Floor, Ground Floor & 14 Upper Floors on the schedule property.

Whereas several Government & Local Bodies namely **BESCOM, Karnataka State Pollution Control Board, Karnataka State Fire & Emergency Services, BSNL & Airport Authority of India** have issued **No Objection Certificate** for the construction of multi storied residential building on the schedule property.

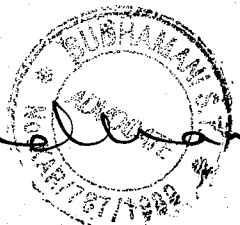
Vide Document No. 10, Supra

I Perused Sharing Agreement dated 23.01.2016 entered between **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY & DSR Infrastructure Private Limited** discloses that the sharing of apartments among them as follows:

APARTMENTS ALLOTTED TO THE SHARE OF OWNERS:-

M.DAMODAR REDDY SHARE:-

SI.No.	WING & FLOOR	FLAT NO.
	WING-1	

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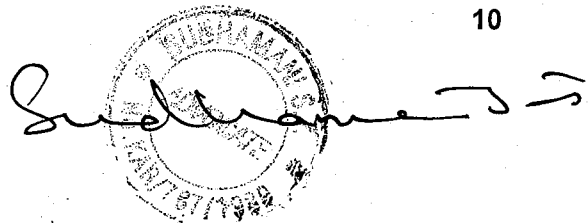
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	FIRST	
1		111
2		114
3		115
4		116
	SECOND	
5		121
6		126
	THIRD	
7		131
8		132
9		133
10		134
11		135
12		136
	TWELFTH	
13		1121
14		1122
15		1123
16		1124
17		1125
18		1126
	WING - 2	
	SECOND	
19		227
	FIFTH	
20		251
21		252
22		253
23		254
24		256
25		257
	NINETH	
26		292
	ELEVENTH	
27		2111
28		2113
29		2114



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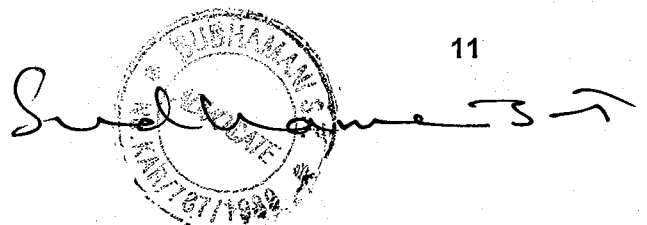
ROLL No. KAR/787/1989

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30		2115
31		2117
	FOURTEENTH	
32		2142
33		2143
34		2146
35		2147

M.SRIHARI REDDY SHARE:-

Sl.No.	WING & FLOOR	FLAT NO.
	WING - 1	
	FIFTH	
1		154
2		155
3		156
	SIXTH	
4		161
5		162
6		163
7		164
8		165
9		166
	WING - 2	
	SECOND	
10		221
11		222
12		223
13		224
14		225
15		226
	SEVENTH	
16		271
17		272
18		273
19		274
20		276
21		277



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M.SUREKHA SHARE;

Sl.No.	WING & FLOOR	FLAT NO.
	WING - 1	
	NINETH	
1		191
2		192
3		193
4		194
5		195
6		196
	WING - 2	
	NINETH	
7		291
8		293
9		294
10		295
11		296
12		297
	TENTH	
13		2105
	ELEVENTH	
14		2116

APARTMENTS ALLOTTED TO THE SHARE OF DEVELOPER:-

Sl.No.	WING & FLOOR	FLAT NO.
	WING-1	
	FIRST	
1		112
2		113
	SECOND	
3		122
4		123
5		124
6		125




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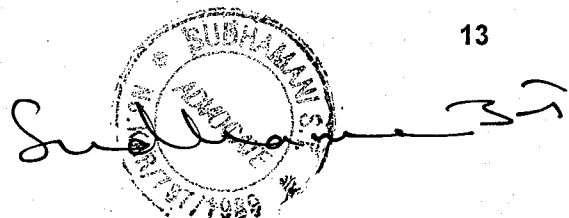
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	FOURTH	
7		141
8		142
9		143
10		144
11		145
12		146
	FIFTH	
13		151
14		152
15		153
	SEVENTH	
16		171
17		172
18		173
19		174
20		175
21		176
	EIGHTH	
22		181
23		182
24		183
25		184
26		185
27		186
	TENTH	
28		1101
29		1102
30		1103
31		1104
32		1105
33		1106
	ELEVENTH	
34		1111
35		1112
36		1113
37		1114
38		1115



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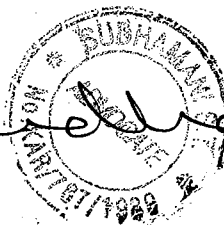
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Ref: TIR/SBI/2016

39		1116
	THIRTEENTH	
40		1132
41		1133
42		1134
43		1135
44		1136
	FOURTEENTH	
45		1142
46		1143
47		1144
48		1145
49		1146
	WING-2	
	FIRST	
50		211
51		212
52		213
53		214
54		215
55		216
56		217
	THIRD	
57		231
58		232
59		233
60		234
61		235
62		236
63		237
	FOURTH	
64		241
65		242
66		243
67		244
68		245
69		246
70		247

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	FIFTH	
71		255
	SIXTH	
72		261
73		262
74		263
75		264
76		265
77		266
78		267
	SEVENTH	
79		275
	EIGHTH	
80		281
81		282
82		283
83		284
84		285
85		286
86		287
	TENTH	
87		2101
88		2102
89		2103
90		2104
91		2106
92		2107
	ELEVENTH	
93		2112
	TWELFTH	
94		2121
95		2122
96		2123
97		2124
98		2125
99		2126
100		2127
	THIRTEENTH	


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101		2131
102		2132
103		2133
104		2136
105		2137
	FOURTEENTH	
106		2141

Vide Document No. 10, Supra

Whereas the Encumbrance Certificate for the period **1.04.1980 to 02.03.2016** discloses that the Schedule Property is free from Encumbrances.

Vide Document No. 11, supra.

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..)	Absolute ownership
10	If Lease hold, whether, 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-leasing and mortgage by sub-lessee also. e. Whether the leasehold rights permits for the creation of any superstructure. f. Right to get renewal of the leasehold rights and nature thereof.	NO
11	If Govt. Grant/Allotment/Lease-cum-Sale Agreement, Whether; a. Grant/Agreement etc., provides for alienable rights to the mortgagor with or without conditions. b. The mortgagor is competent to create charge on such property. c. Whether any permission from Government or any other authority is required for creation of mortgage and if so whether such valid permission is available.	NO
12	If occupancy right, Whether; a. Such right is heritable and transferable b. Mortgage can be created	NO




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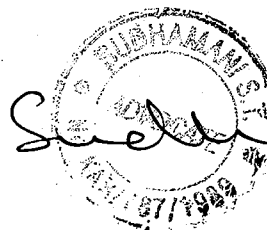
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13	Nature of Minor's Interest , if any and if so, whether creation of mortgage could be possible. The modalities/procedures to be followed including court permission to be obtained and the reasons for coming to such conclusion.	No Minor Interest Involved
14	If the property has been transferred by way of Gift /Settlement Deed, Whether : 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 done 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. e) Whether there is any restriction on the Donor in executing the Gift/ Settlement Deed in question. f) Whether the Donee is in the 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. h) Any other aspect affecting the validity of the title passed through the Gift/Settlement Deed .	No Gift Deed involved
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 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.	Yes Partition Deed involved Yes Yes NA NA


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16	Whether the title documents include any testamentary documents/Wills a. In case of Wills , Whether the will is registered will or unregistered b. Whether will in the matter needs a mandatory probate and is so whether the same is probated by a competent Court. c. Whether the property is mutated on the basis of will d. Whether the original will is available. e. Whether the Original Death Certificate of the testator is available. f. What are the circumstances and /or documents to establish the will in question is the last and final will of the testator.	No Involved	Will
17	a. Whether the property is subject to any Wakf rights . b. Whether the property belongs to church/temple or any religious /other institutions having any restriction in creation of charges on such properties. c. Precautions /permissions , if any in respect of the above cases for creation of mortgage.	Not a Property	Wakf
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 share if any, rights of female members etc., b. Please also comment on any other aspect which may adversely affect the validity of security in such cases.	Not a HUF/Joint Family Property	
19	a. Whether the property belongs to any trust or is subject to the rights of any trust. 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 precautions /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.	Not a Property	Trust
20	a. If the property is Agricultural land, whether the local laws permit mortgage of agricultural land	Not Agricultural	a




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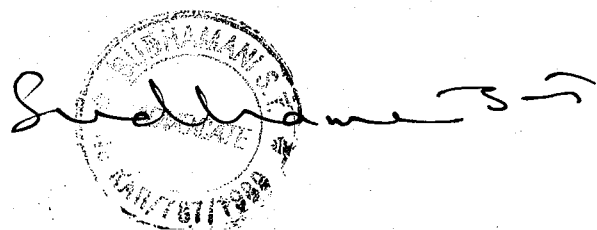
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	and whether there are any restrictions for creation /enforcement of mortgage. b. In case of agriculture property other relevant records /documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage. c. In the case of conversion of agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	land OM dated 19.06.2004 bearing No. BDS.ALN.SR(E) 31/2004-2005 agriculture to residential purposes
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 b. Whether any search/enquiry is made with the Land Acquisition Officer and the outcome of such search/enquiry.	No
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 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/making.	No Pending Litigations on the available records produced by the applicant
24	a. In case of partnership firm, whether property belongs to the firm and the deed is properly registered. b. Property belonging to partners , whether thrown on hotchpot, 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.	Not a Firm Property
25	Whether the property belongs to a Limited Company, check the borrowing powers, Board resolution , authorization to create mortgage/execution of	Not a Company Property



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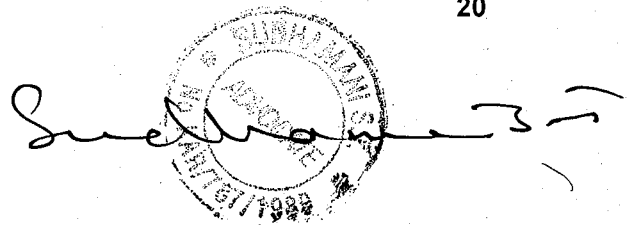
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	documents, Registration of any prior charges with the Company Registrar, Articles of Association/provision for common seal etc.,	
26	In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be create and the requisite resolutions, bye-laws	No
27	a. Any POA is involved in the chain of title. b. Whether the POA involved is one coupled with interest, ie., Development Agreement -cum Power of Attorney . if so please clarify whether the same is a registered document and hence it has created an interest infavour of the builder/developer and as such is irrevocable as per law. c. In case the title documents is executed by the POA holder please clarify whether the POA involved is (1) one executed by the Builder viz., Companies /Firms/Individual or proprietary Concerns infavour of their Partners/Employees/Authorized Representatives to sign Flat Allotment Letters, NOC's , Agreement of Sale, Sale deeds etc., infavour of buyers of flat/units(Builder's POA) or (2) other type of POA(Common POA). 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. e. In case of common POA(ie., POA other than Builder's POA), please clarify the following clauses in respect of POA 1. Whether the Original POA is verified and the title investigation is done on the basis of original POA. 2. Whether the POA is registered one. 3. Whether the POA is a Special or General one. 4. Whether the POA contains a specific authority for execution of title document in question. f. Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question(please clarify whether the same has been ascertained from the office of sub registrar also).	Yes Yes No Yes Not Applicable Not Revoked In order & In Force



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	g. Please comment on the genuineness of POA h. The unequivocal opinion on the enforceability and validity of the POA.	Genuine Enforceable
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.	No
29	If the property is a Flat/Apartment or residential/commercial complex, check & comment on the following : 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., i. Conveyance in favour of society /Condominium concerned. 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. 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 lay-out 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.,	Apartment 70%-30% Verified Optional Paid In Order Obtained NA NA NA Yes Followed NA NA Obtained Yes
30	Encumbrances, attachments , and /or claims	No .




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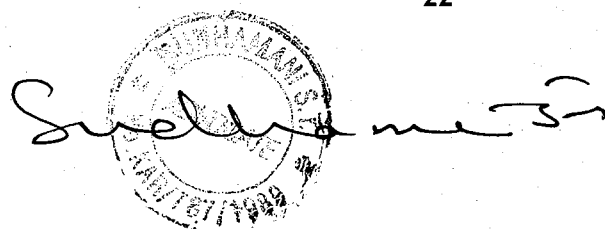
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	whether of Government , central or State or other local authorities or third party claims, Liens etc., and details thereof.	
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrances is created and if so, satisfaction of charge, if any.	1.04.1980 to 02.03.2016 Schedule Property is free from Encumbrances.
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy.	Tax upto 2016-17 in respect of Schedule Property is 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.	No
34.	Details of RTC Extracts/Mutation Extracts/Khatha extracts pertaining to the property in question	Khatha stands in the name of M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY
35	Whether the name of mortgagor is reflected as owner in the revenue /Municipal /Village records.	Municipal Records
36	a. Whether the property offered as security is clearly demarcated. b. Whether the demarcation /partition of the property is legally valid. c. Whether the property has clear access as per documents.	Yes
37	Whether the property can be identified from the following documents , and discrepancy/doubtful circumstances, if any revealed on such scrutiny . a. Document is relation to electricity connection. b. Document is relation to water connection c. Document in relation to Sales Tax Registration, if any applicable. d. Other utility bills, if any.	Yes
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	No



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	elaborate/comment on the same.		
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)	Yes	Verified
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	
41	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security	Yes	
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the bank in this regard.	Original Deeds Verified.	Title are
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	Yes	
44	Additional aspects relevant for investigation of title as per local laws.	No	
45	Additional suggestions , if any to safeguard the interest of Bank/ensuring the perfection of security.	No	
46.	The Specific persons who are required to create mortgage/to deposit documents creating mortgage.	Project Approval	

DATE : 30.09.2016

PLACE : Bangalore

ANNEXURE-C

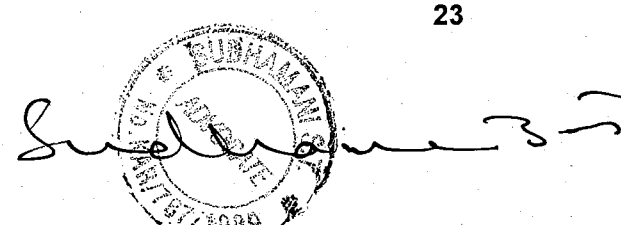
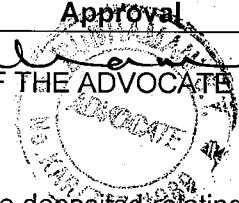
CERTIFICATE OF TITLE :

I have examined the Original title deeds intended to be deposited relating to the schedule property(ies) and offered as security by way of Registered Equitable/English Mortgage and that the documents of title referred to in the opinion are valid evidence of right, title and interest and that if the said Registered Equitable/English Mortgage is created, it will satisfy the requirements of creation of Registered Equitable/English Mortgage and I further certify that :

1. I have examined the documents in detail taken into account all the guidelines in check list vide annexure B and the other relevant factors.

2. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records of the relevant Government

SIGNATURE OF THE ADVOCATE



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Offices/Sub registrar(S), Revenue records, Municipal/Panchayath Office, Land Acquisition Office, Registrars of companies office, Wakf board(Wherever applicable). 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.**

3. 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, been clarified by making necessary enquiries.

4. There are no prior Mortgages / Charges/Encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period **1.04.1980 to 02.03.2016** pertaining to the immovable property/ies covered by above said title deeds. The property is free from all encumbrances.

5. In case of second/subsequent charge in favour of Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the mortgagor and the Bank.

6. Minor/s and his/ their interest in the property/ies is -----NIL-----.

7. The mortgage if created will be available to the Bank for the liability of the intending borrowersNA.....

8. I Certify that **M.SUREKHA, M.SRIHARI REDDY & M.DAMODAR REDDY** has an **ABSOLUTE, CLEAR, VALID & MARKETABLE TITLE** over the Schedule Property.

The Builder/Developer **DSR INFRASTRUCTURE PRIVATE LIMITED** are competent to convey their share of apartments constructed on schedule property in favour of prospective purchaser, in which event the prospective purchaser shall derive valid title.

I further certify that the above title deeds are genuine and a Valid Mortgage can be created and the said mortgage would be enforceable.

9. In case of creation of mortgage by Deposit of Title Deeds, we certify that the deposit of the following Original title deeds/Documents would create a valid and enforceable mortgage.

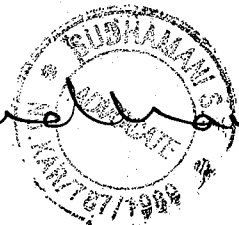
	Sale deed to be executed infavour of Applicant
	Encumbrance Certificate

There are no legal Impediments for creation of the Mortgage under any applicable Law/ rules in force.

SCHEDULE PROPERTY

ITEM 1

ALL THAT PIECE AND PARCEL of the undeveloped converted land bearing Survey No.116/6 measuring 18 guntas, converted vide the Official

**SUDHAMANI & ASSOCIATES
ADVOCATES & LEGAL CONSULTANTS**

SUDHAMANI S.T.

Advocate

**off: No. 1/A, II Floor,
5th A Cross, 24th Main,
J.P.Nagar 2nd Phase,
Bangalore -78.**

Ph. No. 080-26491048

M - 9845235255.

Ref: TIR/SBI/2016

E-mail - id

sudhamani_associates@yahoo.com

sudhamaniandassociates@gmail.com

ROLL No. KAR/787/1989

Memorandum dated.19.06.2004 bearing No.BDS.ALN.SR(E)31/2004-2005 issued by the Spl.Deputy Commissioner (Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, earlier Bengaluru south Taluk presently Bengaluru East Taluk, Bengaluru and bounded on the;
East by : Property of Sri.Ramaraju & Sri.Prabhu,
West by : Plot No.3 belonging to M.Damodar Reddy,
North by : land belonging to Sri.Ramaraju,
South by : land belonging to Sri.H.K.Dwarakanath Reddy in Sy.No.116/7.

ITEM NO.2:

ALL THAT PIECE AND PARCEL of the undeveloped converted land bearing **Survey No.116/7 measuring 20 guntas**, converted vide the Official Memorandum dated.19.06.2004 bearing No.BDS.ALN.SR(E)33/2004-2005 issued by the Spl.Deputy Commissioner (Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, earlier Bengaluru south Taluk presently Bengaluru East Taluk, Bengaluru and bounded on the;
East by : Property of Sri.Ramaraju & Sri.Prabhu,
West by : Plot No.3 belonging to M.Damodar Reddy,
North by : land belonging to Sri.H.K.Dwarakanath Reddy in Sy.No.116/7,
South by : White field Road.

ITEM NO.3:

ALL THAT PIECE AND PARCEL of the undeveloped converted land bearing **Survey No.116/6 measuring 18 guntas and Survey No.116/7 measuring 20 guntas, totally measuring 38 guntas**, converted vide the Official Memorandum dated.19.06.2004 bearing No.BDS.ALN.SR(E)32/2004-2005 issued by the Spl.Deputy Commissioner (Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, earlier Bengaluru south Taluk presently Bengaluru East Taluk, Bengaluru and bounded on the;
East by : Property of Sri.Ramaraju & Sri.Prabhu,
West by : Plot No.3 belonging to M.Damodar Reddy,
North by : land belonging to Sri.H.K.Dwarakanath Reddy in Sy.No.116/7,
South by : White field Road.

AMALGAMATED SCHEDULE PROPERTY

ALL THAT PIECE AND PARCEL of the **BBMP Khatha No.604**, undeveloped converted land bearing old (1) **Survey No.116/6 measuring 18 guntas**, (2) **Survey No.116/7 measuring 20 guntas** and (3) **Sy.No.116/6 (18 guntas) and Sy.No.116/7 (20 guntas) measuring 38 guntas, totally land measuring 1 Acre 36 guntas**, converted vide 3 separate Official




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ADVOCATES & LEGAL CONSULTANTS**

SUDHAMANI S.T.

Advocate

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5th A Cross, 24th Main,
J.P.Nagar 2nd Phase,
Bangalore -78.**

Ph. No. 080-26491048

M - 9845235255.

Ref: TIR/SBI/2016

E-mail - id

sudhamani_associates@yahoo.com

sudhamaniandassociates@gmail.com

ROLL No. KAR/787/1989

Memorandum respectively (1) Official Memorandum dated.19.06.2004 bearing No.BDIS.ALN.SR(E)31/2004-05 issued by the Spl.Deputy Commissioner(Revenue), Bengaluru District (2) Official Memorandum dated.19.06.2004 bearingNo.BDIS.ALN.SR(E)33/2004-05 issued by the Spl.Deputy Commissioner(Revenue), Bengaluru District (3) Official Memorandum dated.19.06.2004 bearing No.BDIS.ALN.SR(E)32/2004-05 issued by the Spl.Deputy Commissioner(Revenue), Bengaluru District, situated at Hoodi Village, K.R.Puram Hobli, Bengaluru East Taluk, Bengaluru and together bounded on the;

East by : Land belonging to Sri.Ramaraju & Prabhu,

West by : Remaining portion of the Sy.No.116/6
& 116/7,

North by : Private property,

South by : ITPL main Road.

SEARCH REPORT

I further Certify that the

1. Sale Deed dated 22.05.2002 executed by H.K.Dwarakanath Reddy in favour of **M.SUREKHA** registered as Document No. 2515/2002-03, in Book 1, stored in CD 47, in the Office of sub Registrar, K.R. Puram, Bangalore.
2. Sale Deed dated 22.05.2002 executed by H.K.Dwarakanath Reddy in favour of **M.SRIHARI REDDY** registered as Document No. 2516/2002-03, in Book 1, stored in CD 47, in the Office of sub Registrar, K.R. Puram, Bangalore.
3. Sale Deed dated 11.12.2001 executed by K.Harindranath in favour of **M.DAMODAR REDDY** registered as Document No. 11159/2001-02, in Book 1, in the Office of sub Registrar, K.R. Puram, Bangalore.

are genuine as the particulars shown in the deeds tally with the entries recorded in the said Office.

DATE : 30.09.2016


ADVOCATE

