

**SUDHAMANI S.T
ADVOCATE**

TITLE INVESTIGATION REPORT

**SUDHAMANI & ASSOCIATES
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ROLL No KAR/787/1989

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Ref: TIR/SBI/2016

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

TITLE INVESTIGATION REPORT PROJECT

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	
	Name of Title holder	A. PHILIP KUMAR
	Name of the Builder/Developer	M/S KRITAN URBANE LIVING
3.	Name of the Project	
	c. State as to under what capacity is security offered (Whether as joint applicant or borrower or guarantor)	Project Approval
4.	Complete & full description of the immovable properties offered as security for including the following details <u>SCHEDULE PROPERTY</u> All that Property available within the four boundaries detailed below and measuring 25 Guntas in Sy.No.276, situated at Hulimangala Village, Jigani Hobli, Anekal Taluk, duly converted for non-agricultural residential purposes vide Order of The Special Deputy Commissioner, Bangalore District, Bangalore, bearing No. ALN:(A.J):SR.56/2011-12 and bounded by : East : Property belonging to Poojappa; west : Remaining portion of Sy.No. 276 North : Remaining portion of Sv.No. 276 belonging to	

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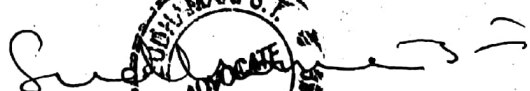
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	Narasappa ; South : District Board Road.	
4	a. Particulars of the documents scrutinized serially & chronologically : b. Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified	

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	Sale Deed dated 27.05.1964 executed by Pilla Reddy infavour of JAYAMMA registered as Document No.1337/1964-65 of Book I, Volume 997 at pages 81-88 in the office of the Sub Registrar, Anekal Bangalore (In respect of Sy. No. 276 measuring 8 acres 15 guntas)	Certified copy Verified (relating to larger extent)
2	Sale Deed dated 05.02.2004 executed by JAYAMMA infavour of R.PILOMENA registered as Document No.13369/2003-04 in the office of the Sub Registrar, Anekal, Bangalore .	Original Verified
3	1. Records of Rights. 2. Hissa Tippani & Karnataka Settlement Akarbandh & Village Map of Hulimangala. 3. Official Memorandum Dated 03.10.2011 bearing No ALN(AJ)SR/56/2011-12 issued by Deputy Commissioner, Bangalore District. (In respect of Sy. No. 276/3 measuring 25 guntas) 4. Endorsement dated 19.06.2015 issued by Tahsildar, Anekal Taluk under the Provisions of 48 (A) of KLR Act. 5. Endorsement dated 16.06.2011 bearing No. LRF/79(A)(B)/CR/31/2011-12 issued by Tahsildar, Anekal Taluk under the Provisions of 79 (A) (B) of KLR Act. 6. Endorsement dated 02.08.2011 issued by	Original Verified

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Bangalore Development Authority.		
4	1. Gift Deed dated 20.10.2015 executed by R.PHILOMENA infavour of A.PHILIP KUMAR registered as Document No. ANK-1-03193/2015-16 stored in CD ANKD 395 in the office of the Sub Registrar, Anekal, Bangalore. 2. Rectification to Gift Deed dated 28.09.2016 executed by R.PHILOMENA infavour of A.PHILIP KUMAR registered as Document No. ANK-1-04316/2016-17 stored in CD ANKD 410 in the office of the Sub Registrar, Anekal, Bangalore.	Original Verified
5	1. E-Khatha issued by Hulimangala Grama Panchayath in favour of A. PHILIP KUMAR. 2. Property Tax Paid Receipt for the period 2015-16.	Original Verified
6	1. Joint Development Agreement dated 10.02.2016 entered between A. PHILIP KUMAR & M/S KRITAN URBANE LIVING registered as Document No. ANK-1-05227/2015-16 stored in CD No ANKD 399, before the Sub-Registrar, Anekal, Bangalore. (60%-40%) 2. General Power of Attorney dated 10.02.2016 executed by A. PHILIP KUMAR in favour of M/S KRITAN URBANE LIVING registered as Document No. ANK-4-00493/2015-16 stored in CD No ANKD 399, before the Sub-Registrar, Anekal, Bangalore. 3. Rectification to Joint Development Agreement dated 28.09.2016 entered between A. PHILIP KUMAR & M/S KRITAN URBANE LIVING registered as Document No. ANK-1-04317/2016-17 stored in CD ANKD 410 in the office of the Sub Registrar, Anekal, Bangalore. (60%-40%) 4. Rectification to General Power of Attorney dated 28.09.2016 executed by A. PHILIP KUMAR in favour of M/S KRITAN URBANE LIVING registered as Document No. ANK-4-00293/2016-17 stored in CD No ANKD 410, before the Sub-Registrar, Anekal, Bangalore.	Original Verified
7	License & Approved Plan dated 15.07.2016 bearing No. LP 09/16-17 issued by Bangalore Development Authority for the construction of Basement Floor, Ground Floor & 4 Upper Floors	Original Verified



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8	Encumbrance Certificate for the period 01.04.1952 to 20.04.2017.	Original Verified
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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	Anekal
	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.	Anekal, Jayanagara ,
	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** supra, it is observed from the recital made therein that the property bearing **Sy.No.276 measuring 8 acres 15 guntas**, situated at Hulimangala Village, Jigani Hobli, Anekal Taluk, Bangalore urban District originally owned & possessed by one Pilla Reddy who inturn conveyed the same infavour of **JAYAMMA** through registered Sale Deed dated 27.05.1964 registered as Document No.1337/1964-65 of Book I, Volume 997 at pages 81-88 in the office of the Sub Registrar, Anekal, Bangalore.

Whereas the said **JAYAMMA** inturn conveyed the portion of afore said property bearing Sy. No. 276 measuring 25 guntas infavour of **R.PHILOMENA** through registered Sale Deed dated 05.02.2004 registered as Document No.13369/2003-04 in the office of the Sub Registrar, Anekal, Bangalore.

Vide Document No. 2, supra.

The Records of Rights discloses that the name of **JAYAMMA** & subsequently the name of **R.PHILOMENA** as the Khathedar of the afore said property.

The Hissa Tippani & Karnataka Settlement Akarbandh & Village Map of Hulimangala discloses that the extent, location, shape & size & Phodi of Sy. No. 276 as 276/3 measuring 25 guntas in respect of the afore said property.
(HEREIN AFTER REFERRED TO AS SCHEDULE PROPERTY)

Whereas the schedule property were converted for agriculture to non agricultural residential purpose by the office of the Deputy Commissioner, Bangalore District vide Official Memorandum Dated 03.10.2011 bearing No ALN(AJ)SR/56/2011-12.

The Endorsement dated 19.06.2015 issued by Tahsildar, Anekal Taluk discloses that no proceedings are initiated in respect of schedule property under the Provisions of 48 (A) of KLR Act.

The Endorsement dated 16.06.2011 bearing No. LRF/79(A)(B)/CR/31/2011-12 issued by Tahsildar, Anekal Taluk discloses that no proceedings are initiated in respect of schedule property under the Provisions of 79 (A) (B) of KLR Act.

The Endorsement dated 02.08.2011 issued by Bangalore Development Authority discloses that no acquisition proceedings are initiated in respect of schedule property by the said authority for any of its schemes.

Vide Document No. 3, supra.

Whereas the said **R.PHILOMENA** out of love & affection towards her son namely **A.PHILIP KUMAR** inturn bequeathed the schedule property in his favour through registered Gift Deed dated 20.10.2015 registered as Document No. ANK-1-03193/2015-16 stored in CD ANKD 395 in the office of the Sub Registrar, Anekal, Bangalore.

Whereas a mistake were crept with respect to the mentioning of Sy. No. in the afore said Gift Deed i.e., instead of Sy. No. 276/3 it was wrongly

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mentioned 276, hence the same was rectified through registered Rectification to Gift Deed dated 28.09.2016 executed by R.PHILOMENA infavour of A.PHILIP KUMAR registered as Document No. ANK-1-04316/2016-17 stored in CD ANKD 410 in the office of the Sub Registrar, Anekal, Bangalore.

Vide Document No. 4, supra.

Whereas by virtue of Gift Deed the Khatha of the schedule property was transferred in the name of A. PHILIP KUMAR in the revenue records of Hulimangala Grama Panchayath vide E- Khatha.

Whereas the property tax assessed in respect of the schedule A property is paid for the period 2015-16.

vide Document No. 5.

Whereas the A. PHILIP KUMAR formulated the scheme for the development of Schedule 'A' property in to multistoried residential building and entered in to Joint Development Agreement dated 10.02.2016 with M/S KRITAN URBANE LIVING registered as Document No. ANK-1-05227/2015-16 stored in CD No ANKD 399, before the Sub-Registrar, Anekal, Bangalore. The said document further discloses that the owner shall convey 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 the said A. PHILIP KUMAR have executed General Power of Attorney dated 10.02.2016 in favour of M/S KRITAN URBANE LIVING authorizing them to perform certain acts on their behalf including the power of transfer & convey their share Schedule 'A' Property & the said GPA is registered as Document No. ANK-4-00493/2015-16 stored in CD No ANKD 399, before the Sub-Registrar, Anekal, Bangalore.

Whereas a mistake were crept with respect to the mentioning of Sy. No. in the afore said JDA & GPA i.e., instead of Sy. No. 276/3 it was wrongly mentioned 276, hence the same was rectified as follows:

1. Rectification to Joint Development Agreement dated 28.09.2016 entered between A. PHILIP KUMAR & M/S KRITAN URBANE LIVING registered as Document No. ANK-1-04317/2016-17 stored in CD ANKD 410 in the office of the Sub Registrar, Anekal, Bangalore. (60%-40%)
2. Rectification to General Power of Attorney dated 28.09.2016 executed by A. PHILIP KUMAR in favour of M/S KRITAN URBANE LIVING registered as Document No. ANK-4-00293/2016-17 stored in CD No ANKD 410, before the Sub-Registrar, Anekal, Bangalore.

Vide Document No. 6, supra.

The said A. PHILIP KUMAR through GPA Holder M/S KRITAN URBANE LIVING with an intent to construct multistoried residential building on the



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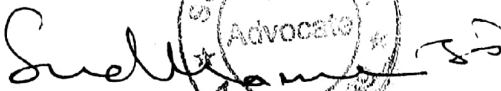
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Schedule Property has approached Bangalore Development Authority and has obtained License & Approved Plan dated 15.07.2016 bearing No. LP 09/16-17 for the construction of multistoried residential building consists of Basement Floor, Ground Floor & 4 Upper Floors on the schedule 'A' property.

Vide Document No 7.

Whereas the Encumbrance Certificate for the period **01.04.1952 to 20.04.2017** discloses that the Schedule 'A' Property is free from Encumbrances.
Vide Document No. 8, 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
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




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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 .	Yes Gift Deed Involved Yes Yes Yes Donee has accepted the Gift No Yes No No
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.	NO Partition deed Involved
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	No Will Involved



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	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.	
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 Wakf Property
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 Trust Property
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. 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	Not a Agricultural land Official Memorandum Dated 03.10.2011 bearing No ALN(AJ)SR/56/



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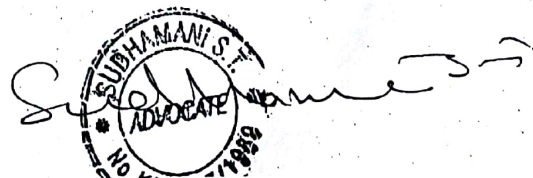
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	commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	2011-12 Agriculture to residential purposes
21	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (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 documents, Registration of any prior charges with the Company Registrar, Articles of Association/provision for common seal etc.,	Not a Company Property
26	In case of Societies, Association, the required authority/power to borrower 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.	Yes

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	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 crated 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). g. Please comment on the genuineness of POA h. The unequivocal opinion on the enforceability and validity of the POA.	Yes No Yes Not Applicable Not Revoked In order & In Force 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	Apartment




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	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.,	Verified 60%-40% Verified Optional NA In Order Obtained NA NA NA Yes Followed NA NA Yes
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 Encumbrances Certificate and the name of the person in whose favour the encumbrances is created and if so, satisfaction of charge, if any.	01.04.1952 to 20.04.2017 Schedule Property is free from Encumbrances.
32	Details regarding property tax or land revenue or other	Tax upto 2015-

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Sudhamani S.T.
Advocate
No. 787/1989

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	statutory dues paid/payable as on date and if not paid, what remedy.	16 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 A. PHILIP KUMAR
35	Whether the name of mortgagor is reflected as owner in the revenue /Municipal /Village records.	No
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 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)	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	Yes



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	required against the property offered as security	Original Title Deeds are Verified.
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.	
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.	

DATE : 28.04.2017

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 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 **01.04.1952 to 20.04.2017**

SIGNATURE OF THE ADVOCATE

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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 NA.....

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

8. I Certify that **A. PHILIP KUMAR** has an **ABSOLUTE, CLEAR, VALID & MARKETABLE TITLE** over the Schedule Property.

The Builder/Developer **M/S KRITAN URBANE LIVING** are competent to convey the proposed apartments constructed on schedule property in favour of Prospective Purchasers in the said event the Prospective Purchasers 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.

1	Sale deed to be executed infavour of Applicant
2	Encumbrance Certificate

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

Schedule of the Property/ies :

SCHEDULE PROPERTY

All that Property available within the four boundaries detailed below and measuring **25 Guntas in Sy.No.276**, situated at Hulimangala Village, Jigani Hobli, Anekal Taluk, duly converted for non-agricultural residential purposes vide Order of The Special Deputy Commissioner, Bangalore District, Bangalore, bearing No. ALN:(A.J):SR.56/2011-12 and bounded by :

East : Property belonging to Poojappa;

west : Remaining portion of Sy.No. 276

North : Remaining portion of Sv.No. 276 belonging to Narasappa ;

South : District Board Road.

SEARCH REPORT

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No. KAR/787/1989

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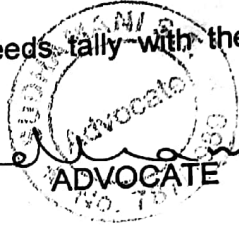
ROLL No. KAR/787/1989

I further Certify that the

1. Gift Deed dated 20.10.2015 executed by R.PHILOMENA infavour of A.PHILIP KUMAR registered as Document No. ANK-1-03193/2015-16 stored in CD ANKD 395 in the office of the Sub Registrar, Anekal, Bangalore.
2. Rectification to Gift Deed dated 28.09.2016 executed by R.PHILOMENA infavour of A.PHILIP KUMAR registered as Document No. ANK-1-04316/2016-17 stored in CD ANKD 410 in the office of the Sub Registrar, Anekal, Bangalore

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

DATE : 28.04.2017



ಮುಖ್ಯತನು ರಿಜಿಸ್ಟರ್ ಪ್ರತಿ
ನಿಯಮ 46

ಮುಖ್ಯತನು ನಕಲು ಮುದ್ರಿಸಿದ ದಿನಾಂಕ: 08/12/2015
ಪುಟ ಸಂಖ್ಯೆ: 1

ಜಿಲ್ಲೆ : Bangalore Urban
ತಾಲ್ಲೂಕು : ಅನೇಕಲ್
ಹೋಬಳಿ : ಜಗಡೆ.
ಗ್ರಾಮ : ಹುಲಿಮಂಗಲ.

(41 ನೇ ಖಂಡಿಕೆ ನೋಡಿ)
ವಹಿವಾಟಿನ ವರ್ಷ : 2003-2004
M.R. ಸಂಖ್ಯೆ : 37/2003-2004

ಮೂಲ : ಸಬ್ ರಿಜಿಸ್ಟರ್ ನೋಂದಣಿ
ಬದಲಾವಣೆ ರೀತಿ : ತಿರುವಳಿ ಜೀಟಿ
ಸ್ವಾಧೀನತೆ ರೀತಿ : ಕ್ರಯ
ನೋಂದಣಿ ಸಂಖ್ಯೆ : 427
ನೋಂದಣಿ ದಿನಾಂಕ : 26/02/2004

***** ಅನುಮೋದಿಸಿದೆ *****

(ವಿಸ್ತೀರ್ಣ ಎಕರೆ ಮತ್ತು ಗುಂಟೆಗಳಲ್ಲಿ)

ಎಧಿಕವಾದ ಸರ್ವೆ ಯು ಹಿಪ್ಪಾ ನಂ.	ಹಕ್ಕು ಬದಲಾವಣೆ ಮಾಡಿದವರು	ವಿಸ್ತೀರ್ಣ	ಹಕ್ಕು ಬದಲಾವಣೆ ಪಡೆದವರು	ವಿಸ್ತೀರ್ಣ	ತಪಾಸಣೆ ಅಧಿಕಾರಿ ರುಜು/ಷರಾ
76/1/1	ಜಯಮ್ಮ ಕೋಂ ತಿಮ್ಮರದ್ಡಿ	0.25.00.00	ಅರ್.ವಿಲೋಮಿನ ಕೋಂ ಅರ್. ಅಂತೋಣಿರಾಜ್	0.25.00.00	

ಮುಖ್ಯತನು ಅದೇಶದ ವಿವರ : ರಿ.ನಂ. 427. ದಿ. 26/2/2004 ರಂತೆ ತಿರುವಳಿ ಗ್ರಾಮದ ಜಯಮ್ಮ ಕೋಂ ತಿಮ್ಮರದ್ಡಿ ರವರಿಂದ ಅರ್.ವಿಲೋಮಿನ ಕೋಂ ಅರ್. ಅಂತೋಣಿರಾಜ್
ವಿಭಾಗ ನಗರ ಕೆ.ಇ.ಬಿ.ಹಿಂಬಾಗ, 4ನೇ ಕ್ರಾಸ್, 6ನೇ ವಾರ್ಡ್ ಅನೇಕಲ್ ರವರಿಗೆ ಕ್ರಯ. ಸ.ನಂ. 276 ರಲ್ಲಿ 0.25 ಗು.
ಕ್ಷೇತ್ರಾ- RTC ಯಂತೆ ತಾಳೆಯಿದೆ. ಫಾರಂ

ಪ್ರತಿ ಪ್ರಚುರಪಡಿಸಿದೆ. ತಂಟೆ ತೆಕರಾರು ಬಂದಿರುವುದಿಲ್ಲ. ಖಾತೆಯಾಗಲು ಚಿತ್ರ. ಗ್ರಾ.ಲಿ.ಹುಲಿಮಂಗಲ ವೃತ್ತ.
ದೇಶ- ಗ್ರಾ.ಲಿ.ವರದಿಯಂತೆ ಹಕ್ಕುಬಾಖಲೆ ದೃಢೀಕರಿಸಿದೆ
ರಾ.ನಿ.ಜಗಡೆ ಹೋಬಳಿ.

ಮೊಹೂಂ : ಅನೇಕಲ್
ಮುಖ್ಯತನು ಅದೇಶದ ದಿನಾಂಕ : 25/05/2004

ಸಹಿ/-
ರಾಜ್ಯ ನಿರೀಕ್ಷಕರು
ಹೋಬಳಿ ಜಗಡೆ.

ದೃಢೀಕೃತ ಪ್ರತಿ

(ರಶೀದಿ ಸಂಖ್ಯೆ: 34 ದಿನಾಂಕ: 08/12/2015 ಮೊತ್ತ: 15.00)

ಗಮನಿಸಿ: ಸ್ವಾಧೀನತೆ ಬದಲಾಗುವ ಎಲ್ಲಾ ವಹಿವಾಟಿಗಳಿಗೆ ನಕ್ಷೆ ಅತ್ಯವಶ್ಯಕ

ಗ್ರಾಮ ಲೆಕ್ಕಗರು

ಗ್ರಾಮ ಲೆಕ್ಕಾಧಿಕಾರಿ
ಗಣಕ ಕೇಂದ್ರ
ತಾಲ್ಲೂಕು ಕಛೇರಿ
ಅನೇಕಲ್