

# M/S. SAI & CO.

ADVOCATES & LEGAL CONSULTANTS

D - 09, 2<sup>nd</sup> Floor, Shantiniketan CHSL, Near Anand Cinema, Opp. Railway Station, Thane (East) - 400 603  
Mobile Nos. 98 21 65 65 95 / 86 93 00 09 41 E - mail - advsachinsalve@gmail.com

## INVOICE OF BILL (LEGAL / PROFESSIONAL SERVICES)

**Date** March 29, 2023

**To** State Bank of India,  
RACPC - Sion,  
Unit Nos. 603 & 604, Wing - B, Commercial - I,  
Kohinoor City, Kirool Road, Off LBS Marg,  
Kurla (West), Mumbai - 400 070  
Tel. No: 25 04 62 62 / E - mail - racpc.sion@sbi.co.in

**Subject** Interim Search Report (For Top - up / Additional Loan Facility)

**Account** 1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla

**Property Details** Flat No. 1401 (Carpet - 695.89 Sq. Ft.), 14<sup>th</sup> Floor, along with Car Parking Space, Sale Wing - A, Building - 22 Dhuleva, Bhoiwada, Dr. G. D. Ambekar Marg, Parel, Mumbai - 400 012

**Professional Fees**

Rs. 4,000/-

**Total Fees**

**Rs. 4,000/- (Rupees Four Thousand Only)**

**All requisite Taxes, shall be paid, by Recipient, under RCM**

**E - Payment Details**  
(Ensure to mention Mortgagor's Name as Reference, in E - Payment)

**M/S. SAI & CO.**  
SBI, Naupada Branch, Thane (W)  
Current A / c. No. - 333 77 60 70 57  
IFSC Code - SBIN 00 05 354

**M/S. SAI & CO.**  
(Proprietor - Adv. Sachin Salve)

**Pan No. BKHPS 79 00 P**  
**Tan No. MUMS 88 473 A**

**RECEIVER'S SIGN & SEAL**



# M/S. SAI & CO.

ADVOCATES & LEGAL CONSULTANTS

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Tel. No. 98 21 65 65 95 / 86 93 00 09 41 E - mail - advsachinsalve@gmail.com

Adv. Sachin V. Salve  
(Proprietor)

March 29, 2023

To,  
State Bank of India,  
RACPC - Sion,  
Unit Nos. 603 & 604, Wing - B, Commercial - I,  
Kohinoor City, Kirol Road, Off LBS Marg,  
Kurla (West), Mumbai - 400 070  
Tel. No: 25 04 62 62  
E - mail - racpc.sion@sbi.co.in

**Sub:- Interim Search Report (For Top - up / Additional Loan Facility)**

**Ref: - 1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla**  
Flat No. 1401 (Carpet - 695.89 Sq. Ft.), 14<sup>th</sup> Floor, along with Car Parking Space,  
Sale Wing - A, Building - 22 Dhuleva, Bhoiwada, Dr. G. D. Ambekar Marg, Parel,  
Mumbai - 400 012

Cadastral Survey / New Cadastral Survey No. 157 (Cadastral Survey Nos. 131,  
157 & 158), Dadar - Naigaon Division, District - Mumbai City

## ANNEXURE - B

### REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

01. a)	Name of the Branch / Business Unit / Office seeking opinion	RACPC - Sion
b)	Reference No. and Date of the Letter under the cover of which the documents tendered for scrutiny are forwarded	File Received on 28.03.2023 - Complied on 28.03.2023 (Letter - Not Furnished)
c)	Name of the Borrower	1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla
02. a)	Type of Loan	Top - up Loan Facility





b)	Type of Property	Residential
03. a)	Name of the Unit / Concern / Company / Person, offering the property /(ies), as security	As mentioned in Clause
b)	Constitution of the Unit / Concern / Company / Person / Body / Authority offering the Immovable property for creation of mortgage / charge	Individual / s
c)	State as to under what capacity is security offered (whether as Joint Applicant or Borrower or as Guarantor, etc.)	As Mortgagor / Borrower / Guarantor
04. a)	Value of Loan (Rs. in Crores)	Bank to verify
05.	Complete or full description of the Immovable Property / (ies), offered as security for creation of mortgage, whether Equitable / Registered Mortgage	As described hereinabove, in Reference
i)	Survey No.	As described hereinabove, in Reference
ii)	Door / House No.	As described hereinabove, in Reference
iii)	Extent / Area including Plinth / Built - Up Area, in case of House Property	As described hereinabove, in Reference
iv)	Location, like name of the Place, Village City, Registration, Sub-Registration Sub - District, Boundaries	As mentioned in Approved Plan / Typical Floor Plan / Schedule of Agreement

06. 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:-

Note : - Only Originals or Certified Extracts from the Registration / Land / Revenue / Other Authorities to be examined

#	Date	Name / Nature of the Document	Original / Certified Copy / Certified Extract / Photocopy	In case of Copies, whether was original scrutinized by Advocate
01.	21.10.2016	Commencement Certificate		
02.	04.02.2021	Reg. Agreement for Sale	Photocopy	No
03.	16.12.2022	Occupation Certificate	Photocopy	No



07 a)	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)	No Instructions
b)	Whether all pages in the Certified Copies of Title Documents, which are obtained directly from the Sub - Registrar's Office, have been verified, Page by Page, with original documents submitted ?	No - Original not furnished
08. a)	Whether the records of Registrar Office or Revenue Authorities, relevant to the Immovable 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 ?	No
d)	Whether proper registration of documents completed (Details thereof to be provided)	Yes
09. a)	Property offered as security falls within the jurisdiction of which Sub - Registrar Office ?	As mentioned in Search Report
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	Yes
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	No





predecessors in the  
title holder

That, in **Registered Notice of Intimation (Mortgage)**, executed between 1) Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla and State Bank of India (SBI) (BBE - 3 - 756 - 26.02.2021), it is mentioned that, Flat No. 1401, Floor, Sale Wing - A, Building - 22 - Dhuleva (Hereinafter referred to as the said Flat) along with Car Parking Space, as constructed by M/s. Safal Realtors & Developers Pvt. Ltd. (Hereinafter referred to as the said Promoter / Developer), on Cadastral Survey No. 157 (Cadastral Survey Nos. 131, 157 & 158), Dadar - Naigaon Division, District - Mumbai City (Hereinafter referred to as the said property) (Hereinafter referred to as the said property), is **already mortgaged with State Bank of India (SBI)** and present **Interim Search Report**, is being drawn, for granting **Top - up Loan Facility**.

That, as per the request of the Bank, we have caused **Interim Search Report**, in respect of said Flat, for the period from **17.02.2021 (Date of Previous Title Report - of other Banks Advocate)**, till date of present **Interim Search Report**.

That, Commencement Certificate, dated 21.10.2016, was issued, by the Municipal Corporation of Greater Mumbai (MCGM), in respect of construction of **Building (Wing - A - 20<sup>th</sup> Part Floor**, as per Amended Approved Plans, dated 24.05.2019), on said property.

That, vide Registered Agreement for Sale, dated 04.02.2021, M/s. Safal Realtors & Developers Pvt. Ltd. (Promoter / Developer), have sold / transferred said Flat, along with Car Parking Space, to 1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla (BBE - 1 - 1059 - 04.02.2021).

That, Occupation Certificate (Ref. No. 1062), dated 16.12.2022, issued by Brihanmumbai Municipal Corporation, in respect of **Residential + Commercial Building (Full Occupation Permission, for Wing - A - Ground + Service Floor + 1<sup>st</sup> to 19<sup>th</sup> + 20<sup>th</sup> Part Floor and Wing - B - Part 1<sup>st</sup> Floor and Mechanical Car Parking Tower for Height of 69.65 Mtrs.)**, as constituted on Cadastral Survey Nos. 131 (Part), 157 & 158, has been uploaded in MAHARERA.

That, it is informed by the Bank that, the Society, is yet to be formed & registered.



b)	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)	Not Applicable
c)	Nature of Minor's Interest, if any and if so, whether creation of mortgage could be possible, the modalities / procedure to be obtained and the reasons for coming to such conclusion	Not Applicable
11.	Nature of Title of the intended Mortgagor over the Property (whether Full Ownership Rights, Leasehold Rights, Occupation / Possessory Rights or Inam Holder or Govt. Grantee / Allottee etc.)	Ownership
i)	If Ownership Rights :-	---
a)	Details of Conveyance Documents	As mentioned in Clause No. 10
b)	Whether the document is properly stamped	Yes
c)	Whether the document is properly registered	Yes
ii)	If Leasehold, whether :-	---
a)	Lease Deed is duly stamped and registered	Not Applicable
b)	Lessee is permitted to mortgage the leasehold right	Not Applicable
c)	Duration of the Lease / unexpired period of lease	Not Applicable
d)	If, a Sub - Lease, check the Lease Deed in favour of lessee as to whether Lease deed permits sub-leasing and Mortgage by Sub-Lessee also	Not Applicable
e)	Whether the leasehold rights permits for the creation of any Superstructure (if applicable) ?	Not Applicable
f)	Right to get renewal of the leasehold rights and nature thereof	Not Applicable
iii)	If Government Grant / Allotment / Lease - cum	---





b)	The mortgagor is competent to create charge on such property	Not Applicable
c)	Any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available ?	Not Applicable
iv)	If Occupancy right, whether :-	---
a)	Such right is heritable and transferable	Yes
b)	Mortgage can be created	Yes
12.	<b>Has the property been transferred by way of Gift / Settlement Deed</b>	No
a)	The Gift / Settlement Deed is duly stamped and registered	Not Applicable
b)	The Gift / Settlement Deed has been attested by two witnesses	Not Applicable
c)	Whether there is any restriction on the Donor in executing the Gift / Settlement Deed in question	Not Applicable
d)	The Gift / Settlement Deed transfers the property to Donee	Not Applicable
e)	Whether the Donee has accepted the gift by signing the Gift / Settlement Deed or by a separated writing or by implication or by actions :-	Not Applicable
f)	Whether the Donee is in possession of the gifted property	Not Applicable
g)	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage	Not Applicable
h)	Any other aspect affecting the validity of the title passed through the Gift / Settlement Deed	Not Applicable
3.	Has the property been transferred by way of / Family Settlement Deed	No

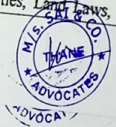
	/ Sale Agreement / Occupancy / Inam Holder / Allottee, etc., whether :-	
a)	Grant / Agreement etc. provides for alienable rights to the Mortgagor with or without conditions	Not Applicable
b)	The mortgagor is competent to create charge on such property	Not Applicable
c)	Any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available ?	Not Applicable
iv)	If Occupancy right, whether :-	---
a)	Such right is heritable and transferable	Yes
b)	Mortgage can be created	Yes
12.	<b>Has the property been transferred by way of Gift / Settlement Deed</b>	<b>No</b>
a)	The Gift / Settlement Deed is duly stamped and registered	Not Applicable
b)	The Gift / Settlement Deed has been attested by two witnesses	Not Applicable
c)	Whether there is any restriction on the Donor in executing the Gift / Settlement Deed in question	Not Applicable
d)	The Gift / Settlement Deed transfers the property to Donee	Not Applicable
e)	Whether the Donee has accepted the gift by signing the Gift / Settlement Deed or by a separated writing or by implication or by actions :-	Not Applicable
f)	Whether the Donee is in possession of the gifted property	Not Applicable
g)	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage	Not Applicable
h)	Any other aspect affecting the validity of the title passed through the Gift / Settlement Deed	Not Applicable
13.	Has the property been transferred by way of Partition / Family Settlement Deed	No
a)	Whether the Original Deed is available for deposit, if not the modality / procedure to be	No



	followed to create a valid and enforceable mortgage :-	
b)	Whether Mutation has been effected	Not Applicable
c)	Whether Mortgagor is in possession and enjoyment of his share	Not Applicable
d)	Whether the partition made is valid in law and the Mortgagor has acquired a mortgage able title thereon	Not Applicable
e)	In respect of partition by a decree of court, whether such decree has become final and all other conditions / formalities are completed / complied with	Not Applicable
f)	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 ?	Not Applicable
14.	Whether the title documents include any testamentary documents / wills ?	No
a)	In case of wills, whether the will is registered will or unregistered will ?	Not Applicable
b)	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
c)	Whether the property is mutated on the basis of will ?	Not Applicable
d)	Whether the original will is available?	Not Applicable
e)	Whether the Original Death Certificate of the testator is available ?	Not Applicable
f)	What are the circumstances and / or documents to establish the will in question is the last and final will of the testator ?	Not Applicable
g)	Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness / validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother / Original title deeds are to be explained	Not Applicable
15.	Whether the property is subject to any wakf rights / belongs to church / temple or any religious/other institutions	No



b)	Any restriction in creation of charges on such properties ?	Not Applicable
c)	Precautions / Permissions, if any in respect of the above cases for creation of mortgage ?	Not Applicable
16. a)	Where the property is a HUF / Joint Family Property ?	No
b)	Whether mortgage is created for family benefit / legal necessity, whether the Major Coparceners have no objection / join in execution, minor's share if any, rights of female members etc.	No
c)	Please also comment on any other aspect which may adversely affect the validity of security in such cases ?	Not Applicable
17. a)	Whether the property belongs to any trust or is subject to the rights of any trust ?	No
b)	Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property ?	Not Applicable
c)	If Yes, additional precautions / permissions to be obtained for creation of valid mortgage ?	Not Applicable
d)	Requirements, if any for creation of mortgage as per the central / state laws applicable to the trust in the matter	Not Applicable
18.	Is the property an Agricultural Land	No
a)	Whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of mortgage	No
b)	In case of agricultural property other relevant records / documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage ?	Not Applicable
c)	In the case of conversion of Agricultural Land for Commercial purposes or otherwise, whether requisite procedure followed / permission obtained	Not Applicable
19. a)	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	No





	regulations, Costal Zone Regulations, Environmental Clearance, etc.)	
b)	Additional aspects relevant for investigation of title as per local laws	Not Applicable
20. a)	Whether the property is subject to any pending or proposed land acquisition proceedings ?	No
b)	Whether any search / enquiry is made with the Land Acquisition Office and the outcome of such search / enquiry	Not Applicable
21. a)	Whether the property is involved in or subject matter of any litigation which is pending or concluded ?	No
b)	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement ?	Not Applicable
c)	Whether the title documents have any court seal / marking which points out any litigation / attachment / security to court in respect of the property in question? In such case please comment on such seal / marking	No
22. a)	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered :-	No
b)	Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws ?	Not Applicable
c)	Whether the person / s creating mortgage has / have authority to create mortgage for and on behalf of the firm :-	Not Applicable
23. a)	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 (ROC), Articles of Association / provision for common seal etc.	No
b) (i)	Whether the property (to be mortgaged) is purchased by the above Company, from any other Company or Limited Liability Partnership (LLP) Form	Not Applicable



b) (ii)	If yes, whether, the Search of Charges of the property (to be mortgaged) has been carried out with Registrar of Companies (ROC), in respect of such Vendor Company / LLP (Seller) and the Vendor Company (Purchaser)	Not Applicable
b) (iii)	Whether the above Search of Charges, reveals any prior charges / encumbrances, on the property (proposed to be mortgaged), created by the Vendor Company (Seller) ?	Not Applicable
b) (iv)	If the Search reveals encumbrances / charges, whether such charges / encumbrances, have been satisfied ?	Not Applicable
24.	In case of Societies, Association, the required authority / power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws	Yes
25.	<b>Whether any POA is involved in the chain of title during the period of Search ?</b>	No
a)		
b)	Whether the POA involved is one coupled with interest, i.e. a Development Agreement – cum - Power of Attorney. If so, please clarify whether the same is a registered document and hence, it has created an interest in favour of the builder / developer and as such is irrevocable as per law	Not Applicable
c)	In case the title document is executed by the POA holder, please clarify whether the POA involved is - i) One executed by the Builders viz. Companies / Firms / Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats / units (Builder's POA) or ii) Other type of POA (Common POA)	Not Applicable
d)	In case of Builder's POA, whether a certified copy of POA is available and the same has been verified / compared with the original POA	Not Applicable
e)	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA	---





i)	Whether the original POA is verified and the title investigation is done on the basis of original POA ?	Not Applicable
ii)	Whether the POA is a registered one ?	Not Applicable
iii)	Whether the POA is a special or general one ?	Not Applicable
iv)	Whether the POA contains a specific authority for execution of title document in question ?	Not Applicable
f)	Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question ?	Not Applicable
g)	Please comment on the genuineness of POA?	Not Applicable
h)	The unequivocal opinion on the enforceability and validity of the POA?	Not Applicable
26.	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
<b>27. I.</b>	<b>If the property is a Flat / Apartment or Residential / Commercial Complex</b>	---
a)	Promoter's / Land owner's title to the land / building	Yes
b)	<b>Development Agreement / Power of Attorney</b>	<b>Yes</b>
c)	Extent of authority of the Developer / Builder	Yes
d)	Independent title verification of the Land and / or building in question	Not Applicable
e)	Agreement for Sale (duly registered)	Yes
f)	Payment of proper Stamp Duty	Yes
g)	Requirement of registration of Sale Agreement, Development Agreement, POA, etc.	Yes
h)	Approval of Building Plan, permission of appropriate / local authority, etc.	Bank to take on records
i)	<b>Conveyance in favour of Society / Condominium concerned</b>	<b>No</b>
j)	<b>Occupancy Certificate / Allotment Letter / Letter of Possession</b>	<b>Yes</b>
k)	<b>Membership Details in the Society etc.</b>	<b>No</b>
l)	<b>Share Certificates</b>	<b>No</b>
m)	<b>No - objection Letter from the Society</b>	<b>No</b>
n)	All legal requirements under the local /	Yes



	Municipal Laws regarding ownership of flats / Apartment / Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	
o)	<b>Requirements, for noting the Bank charges on the records of the Housing Society, if any</b>	Promoter / Developer
p)	If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any	No
q)	Whether the numbering pattern of the units / flats tally in all documents such as approved plan, agreement plan, etc.	Yes
II. a)	Whether the Real Estate Project, comes under Real Estate (Regulation & Development) Act, 2016	No
b)	Whether the Project, is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished	Not Applicable
c)	Whether the Registered Agreement for Sale, as prescribed in the above Act / Rules thereunder, is executed?	Not Applicable
d)	Whether the details of the apartment / plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	Not Applicable
28.	<b>Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof</b>	<b>Yes, as mentioned in Clause No. 10 (a)</b>
29.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any	As mentioned in Search Report
30.	Details regarding property tax or land revenue or other statutory dues paid / payable as on date and if not paid, what remedy?	Bank to take on records
31. a)	Urban land ceiling clearance, whether required and if so, details thereon	No
b)	Whether No - objection Certificate under the Income Tax Act is required / obtained	Not Applicable





32. a)	Details of RTC Extracts / Mutation Extracts / Katha Extracts pertaining to the property in question	Not Applicable
b)	Whether the name of mortgagor is reflected as owner in the Revenue / Municipal / Village records?	Not Applicable
33. a)	Whether the property offered as security is clearly demarcated?	Yes, as per Approved Plan / Typical Floor Plan
b)	Whether the demarcation / partition of the property is legally valid?	Yes
c)	Whether the property has clear access as per documents?	Yes
34.	Whether the property can be identified from the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny?	Yes, property can be identified from documents and Bank is advised to cause strict physical identification & verification of property
a)	Document in relation to electricity connection	Bank to take on records
b)	Document in relation to water connection	Bank to take on records
c)	Document in relation to Sales Tax Registration, if any applicable	Not Furnished
d)	Other utility bills, if any	Bank to take on records
35. a)	Whether the documents, i.e. Valuation Report and / or Approved / Sanction Plan, reflect / indicate any difference / discrepancy in the boundaries in relation to the Title Documents / other document (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)	Valuation Report, not furnished
36. a)	Whether the Bank will be able to enforce SARFEASI Act, if required against the property offered as security?	Yes
b)	Property, is SARFAESI Compliant (Yes / No)	Yes
37. a)	Whether Original Title Deeds are available for creation of Equitable Mortgage ?	Yes, as informed by the Bank
b)	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.,	Not Applicable



as also any pre  
in this regard

38. Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security: -

- a) The Bank is advised to take on records, following document / s: -
- i) All Original Payment Receipt / s (acknowledging payment of entire amount of sale consideration) of Title Deed / s & Possession Receipt / s;
- ii) Before disbursement of Credit Facility, Bank to confirm existence & current status of property, to be mortgaged and cross - verify authenticity of NOC, for creation of mortgage, issued in favour of Bank;
- iii) Bank is advised to lodge Notice of Intimation, with concerned SRO Office within 30 Days, from Date of creation of mortgage and CERSAI, to be lodged & registered, within stipulated time - period.

39. The specific persons who are required to create mortgage/to deposit documents creating mortgage	1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla
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**ANNEXURE - C**  
**CERTIFICATE OF TITLE**

01) We have examined the Photocopy / ies of Title Deeds, intended to be deposited relating to the Schedule Immovable Property and offered as security by way of Equitable Mortgage and that in our opinion, the documents of title, as more particularly referred hereunder, are valid evidence of right, title and interest and that, if the said Equitable Mortgage, in the mode and manner as stated hereunder, it will satisfy the requirements of creation of Equitable Mortgage and we further certify that:-

02) We have examined the documents, in detail, taking into account all the guidelines in the check - list, vide Annexure - B and the other relevant factors.

03) We confirm having made Search of records of Registrar's Office / s and other relevant records, for last 3 Years. We 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 (conducted Search with SRO). We do not find anything adverse





which would prevent the Mortgagor / Title Holders, from creating a valid mortgage. We are liable / responsible, if any loss is caused to the Bank, due to negligence on our part or by our agent in making search.

04) Following scrutiny of Land Records / Revenue Records, relative Title Deeds, Certified Copies of such Title Deeds, as obtained from the concerned Registrar Office and Encumbrance Certificate (EC), we hereby certify the genuineness of the said Title Deeds. Suspicious / Doubt, if any, has been clarified by making necessary enquiries (Not Applicable).

05) There are no prior mortgage / charges / encumbrances whatsoever, as could be seen from the Encumbrance Certificate, for the period from **17.02.2021 (Date of Previous Title Report)**, pertaining to said Immovable Property, as covered by said Title Deeds. The said Immovable Property, is free from all encumbrances, **subject to mortgage of State Bank of India (SBI)**.

06) 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 Mortgagor and the Bank (Delete, whichever is inapplicable).

07) Minor / (s) and his / her / their interest in said Immovable Property, is to the extent of \_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable):- Not Applicable.

08) The Mortgage, if created, will be available to the Bank, for the liability of the **Intending Borrowers / Mortgagors - 1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla**.

09) We certify that, said **1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla**, have an absolute, clear and marketable title, over said Schedule Immovable Property, **subject to mortgage of State Bank of India (SBI)**. We further certify that, the title deeds, as more particularly mentioned hereunder are genuine (Not Applicable) and a valid mortgage, can be created and the said mortgage would be enforceable, **subject to mortgage of State Bank of India (SBI)**.

10) In case of creation of mortgage, by way of deposit of title deeds, we certify that, the deposit of following title deeds / documents, would create a valid and enforceable mortgage:-

#	Bank is advised to take on records following Original Registered Title Documents, for creation of Mortgage



02.	Original Registration Receipt
03.	Original Stamp Duty Payment Receipt
04.	Index - II (Agreement for Sale - 16.01.2016)
05.	Original No - objection Certificate (NOC), issued by M/s. Safal Realtors & Developers Pvt. Ltd. (Promoter / Developer), in favour of Bank, for creation of mortgage

- 11) There are no legal impediments for creation of mortgage, under any applicable Law/ Rules in force.
- 12) It is certified that, property, is SARFAESI Compliant.

**SCHEDULE**  
**(Description of Immovable Property)**

Flat No. 1401 (Carpet - 695.89 Sq. Ft.), 14<sup>th</sup> Floor, along with Car Parking Space, Sale Wing - A, Building - 22 Dhuleva, Bhoiwada, Dr. G. D. Ambekar Marg, Parel, Mumbai - 400 012

Cadastral Survey / New Cadastral Survey No. 157 (Cadastral Survey Nos. 131, 157 & 158), Dadar - Naigaon Division, District - Mumbai City

Your truly  
FOR M/S. SAI & CO.  
  
ADVOCATES



11) There are no legal impediments for creation of mortgage, under any applicable Law/ Rules in force.

12) It is certified that, property, is SARFAESI Compliant.

**SCHEDULE**

**(Description of Immovable Property)**

Flat No. 1401 (Carpet – 695.89 Sq. Ft.), 14<sup>th</sup> Floor, along with Car Parking Space, Sale Wing - A, Building - 22 Dhuleva, Bhoiwada, Dr. G. D. Ambekar Marg, Parel, Mumbai - 400 012

Cadastral Survey / New Cadastral Survey No. 157 (Cadastral Survey Nos. 131, 157 & 158), Dadar - Naigaon Division, District - Mumbai City

Yours truly,  
FOR M/S. SAI & CO.  
  
ADVOCATES

01.	Original Registered Agreement for Sale - 04.02.2021 - M/s. Safal Realtors & Developers Pvt. Ltd. (Promoter / Developer) and 1) Nayana Bharat Savla, 2) Runit Bharat Savla & 3) Harshada Runit Savla (BBE - 1 - 1059 - 04.02.2021)
02.	Original Registration Receipt
03.	Original Stamp Duty Payment Receipt
04.	Index - II (Agreement for Sale - 16.01.2016)
05.	Original No - objection Certificate (NOC), issued by M/s. Safal Realtors & Developers Pvt. Ltd. (Promoter / Developer), in favour of Bank, for creation of mortgage



CHALLAN  
MTR Form Number-6



MH017676906202223E		BARCODE	Date	28/03/2023-14 52 08	Form ID
Department	Inspector General Of Registration		Payer Details		
Type of Payment	Search Fee	TAX ID / TAN (If Any)			
	Other Items	PAN No.(If Applicable)			
Office Name	BBE3_JT SUB REGISTRA MUMBAI CITY 3		Full Name	SACHIN SALVE	
Location	MUMBAI		Flat/Block No.		
Year	2022-2023 One Time		Premises/Building		
Account Head Details		Amount In Rs.	Road/Street		
0030072201 SEARCH FEE		75.00	Area/Locality		
			Town/City/District		
			PIN		
			Remarks (If Any)	3 YRS FLAT NO - 1401 C S NO - 157 DADAR - NAIGAON DIVISION	
			Amount In	Seventy Five Rupees Only	
			Words		
Total		75.00	FOR USE IN RECEIVING BANK		
Payment Details		STATE BANK OF INDIA			
Cheque-DD Details		Bank CIN	Ref. No.	00040572023032897462	CKW5159751
Cheque/DD No.		Bank Date	RBI Date	28/03/2023-14.24.53	Not Verified with RBI
Name of Bank		Bank-Branch		STATE BANK OF INDIA	
Name of Branch		Scroll No. , Date		Not Verified with Scroll	

Department ID :  
NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document  
सदर चलन "टाइम ऑफ पेमेंट" मध्ये नगद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करवताच्या दस्त्यासाठी लागू नाही. Mobile No. : 9821656595



## SEARCH REPORT

March 28, 2023

**Ref: 1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla**  
Flat No. 1401 (Carpet – 695.89 Sq. Ft.), 14<sup>th</sup> Floor, along with Car Parking Space,  
Sale Wing - A, Building - 22 Dhuleva, Bhoiwada, Dr. G. D. Ambekar Marg, Parel,  
Mumbai - 400 012

Cadastral Survey / New Cadastral Survey No. 157 (Cadastral Survey Nos. 131,  
157 & 158), Dadar - Naigaon Division, District - Mumbai City

We have caused E - Search, through our Search Clerk, in respect of aforementioned Immovable Property, for the period from **09.02.2016 (Date of Previous Title Report)** and following documents, are found registered therein (Note - Search Records, are not maintained properly and therefore, Search Report, is subject to the availability & proper maintenance of Search Records) :-

Year	Particulars
17.02.2021 to 31.12.2021	Notice of Intimation (Mortgage – 22.02.2021) - 1) Nayana Bharat Savla, 2) Rumit Bharat Savla & 3) Harshada Rumit Savla and State Bank of India (SBI) (BBE – 3 – 756 - 26.02.2021) - <b>Flat No. 1401</b>
2022	NIL / Records, are not maintained properly
2023	NIL / Index - II / Records, are not updated

Encl: - Original E - Challan / Receipt GRN No.MH017676906202223Eof 2023





SBI-Sion - 28-3-23 - 1:47 - JBS

Receipt Low

1187059

Thursday, February 04, 2021  
1:00 PM

पावती

Original/Duplicate

नोंदणी क्र. 399

Regn. 39M

पावती क्र.: 1368 दिनांक: 04/02/2021

दादाचे नाव: दादर-नायगाव  
दस्तऐवजाचा अनुक्रमांक: बबद-1-1059-2021  
दस्तऐवजाचा प्रकार: कारनामा  
दादर कारनाम्याचे नाव: नयना करल सावभा

नोंदणी फी	₹. 30000.00
दस्त हाताळणी फी	₹. 1780.00
पृष्ठांची संख्या: 69	
एकूण	₹. 31780.00

आपघास मूळ दस्त, पॅबनेल प्रिंट, पृष्ठी-२ अंदाजे  
1:19 PM ह्या वेळेस मिळेल.

बाजार मुल्य: ₹. 13384000/-  
मोबदला ₹. 11500000/-  
भरलेले मुद्रांक शुल्क: ₹. 401600/-

दुय्यम निबंधक, मुंबई-१

सह दुय्यम निबंधक  
मुंबई शहर क्र. १

- 1) देयकाचा प्रकार: By Cash रक्कम: ₹ 1780/-
  - 2) देयकाचा प्रकार: eChallan रक्कम: ₹. 30000/-
- टीडी/घनादेश/पे ऑर्डर क्रमांक: MH010998501202021M दिनांक: 04/02/2021  
दिकेचे नाव व पत्ता:

DELIVERED  
01/2/2021



CHALLAN  
MTR Form Number-6



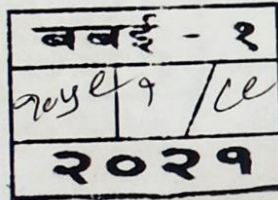
QRN	MHO10988501202021M	BARCODE			Date	02/02/2021-09:33:31	Form ID	25 2	
Department Inspector General Of Registration				Payer Details					
Stamp Duty				TAX ID / TAN (If Any)					
Type of Payment Registration Fee				PAN No (If Applicable)					
Office Name BOM1_MUMBAI CITY 1 SUB REGISTRAR				Full Name		SAFAL REALTORS AND DEVELOPERS PVT LTD			
Location MUMBAI				Flat/Block No.		C S NO 157			
Year 2020-2021 One Time				Premises/Building		DADAR NAIGAON DIV			
Account Head Details		Amount In Rs.		Road/Street		MUMBAI			
0030045501 Stamp Duty		401600.00		Area/Locality		MUMBAI			
0030063301 Registration Fee		30000.00		Town/City/District					
				PIN		4 0 0 0 1 2			
				Remarks (If Any)					
				SecondPartyName=NAYANA BHARAT SAVLA AND ORS-					
				Amount In		Four Lakh Thirty One Thousand Six Hundred Rupees 0			
Total				4,31,600.00		Words		nly	
Payment Details BANK OF MAHARASHTRA				FOR USE IN RECEIVING BANK					
Cheque-DD Details				Bank CIN		Ref. No.		02300042021020246866	006617988
Cheque/DD No.				Bank Date		RBI Date		02/02/2021-15:11:06	Not Verified with RBI
Name of Bank				Bank-Branch		BANK OF MAHARASHTRA			
Name of Branch				Scroll No. , Date		Not Verified with Scroll			

Department ID

NOTE:- This challan is valid for document to be registered in Sub Registrar office only. Not valid for unregistered document.

Mobile No. : 9699840962

सदर चलन फेवड दुव्यम निबयक कार्यालयात नोंदणी करवावयाच्या दस्तांसाठी लागू आहे. नोंदणी न करवावयाच्या दस्तांसाठी सदर चलन लागू नाही.



Print Date 03-02-2021 09:20:48



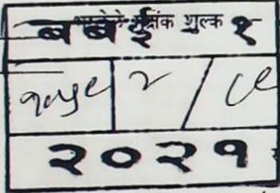
महाराष्ट्र शासन नोंदणी व मुद्रांक विभाग

मुल्यांकन अहवाल सन २०१

१. दस्ताचा प्रकार :- करारनामा अनुच्छेद क्रमांक :- \_\_\_\_\_
२. सादरकर्त्याचे नाव :- गयना अरुण सायली व डन
३. तालुका :- मुंबई / अंधेरी / बोरीवली / कुर्ला
४. गावाचे नाव :- ६१८८ गायगाव
५. नगरभूमापन क्रमांक/ सर्व्हे क्र. / अंतिम भुखंड क्रमांक :- १५७
६. मुल्य दरविभाग (डोन) :- १५ उपविभाग १०२८
७. मिळकतीचा प्रकार :- खुली जमीन निवासी कार्यालय दुकान औद्योगिक  
 प्रति चौ.मी. दर :- ७३२२०/- १६३७३०/-
८. दस्तातील नमुद केलेल्या मिळकतीचे क्षेत्रफळ :- ६९५.४९ चौ.फुट कारपेट/बिल्डअप/चौ.मी./फुट
९. कारपाकिंग :- ५५ गच्ची :- \_\_\_\_\_ पोटमाळा :- ७१.१५ चौ.मी. १०८३५
१०. मजला क्रमांक :- १५ व १६ मजला उपवाहन सुविधा :- आहे / नाही
११. बांधकाम वर्ष :- \_\_\_\_\_ वसारा :- \_\_\_\_\_
१२. बांधकामाचा प्रकार :- आरआरसी / इतर पक्के / अर्धे पक्के / कच्चे
१३. बाजारमुल्यदर तक्त्यातील मार्गदर्शक सूचना क्र. :- \_\_\_\_\_ ज्यांचे दिलेली घट / वाढ
१४. लिटल अॅन्ड लायसन्सचा दस्त १ प्रतिमाह भाडे रक्कम :- \_\_\_\_\_  
 २. अनामत रक्कम :- \_\_\_\_\_  
 ३. आगावु भाडे :- \_\_\_\_\_  
 ४. कालावधी :- \_\_\_\_\_

१५. निर्धारित केलेले बाजार मुल्य :- १,३३,८४,०००/-
१६. दस्तामध्ये दर्शविलेला मोबदला :- १,१५,००,०००/-
१७. देय मुद्रांक शुल्क :- ४०१,६०० **बबई ३१** ४०१,६००/-
१८. देय नोंदणी फी :- ३०,०००

लिपीक



ह दय्यम निबंधक

$71.14 \times 180103 = 128125271/-$

$13.94 \times 46730 \times 251 = 5705991/-$

$133831261/-$

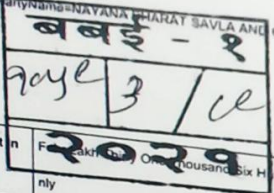




**CHALLAN**  
MTR Form Number-6



GRN	MH010998501202021M	BARCODE			Date	02/02/2021-09:33:31	Form ID	25-2
Department	Inspector General Of Registration			Payer Details				
Type of Payment	Stamp Duty Registration Fee			TAX ID / TAN (If Any)				
Office Name	BOM1_MUMBAI CITY 1 SUB REGISTRAR			PAN No.(If Applicable)				
Location	MUMBAI			Full Name	SAFAL REALTORS AND DEVELOPERS PVT LTD			
Year	2020-2021 One Time			Flat/Block No.	C S NO 157			
Account Head Details				Premises/Building				
0030045501	Stamp Duty	Amount In Rs.	401600.00	Road/Street	DADAR NAIGAON DIV			
0030063301	Registration Fee	30000.00		Area/Locality	MUMBAI			
				Town/City/District				
				PIN				
				Remarks (If Any)	4 0 0 0 1 2			
				Second Party Name	NAYANA BHARAT SAVLA AND ORS-			
				Amount in Words	₹ 43,16,00,00/-			
				Amount in Figures	₹ 431600.00			
Payment Details				FOR USE IN RECEIVING BANK				
BANK OF MAHARASHTRA				Bank CIN	Ref. No.	02300042021020246866 210334745440		
Cheque/DD Details				Bank Date	RBI Date	02/02/2021-15:11:06 Not Verified with RBI		
Cheque/DD No.				Bank-Branch	BANK OF MAHARASHTRA			
Name of Bank				Scroll No. / Date	10203 / 03/02/2021			
Name of Branch				Mobile No. 9699840962				



Department ID:   
**NOTE:- This challan is valid for document to be registered in Sub Registrar office only. Not valid for unregistered document.**   
 सदर चलन केवल दृश्य निराक कार्यालय नोंदणी करावयाच्या दस्तासाठी लागू आहे. नोंदणी न करावयाच्या दस्तासाठी सदर चलन लागू नाही.

**Challan Defaced Details**

Sr. No.	Remarks	Defacement No.	Defacement Date	Userid	Defacement Amount
1	(IS)-318-1059	0005186551202021	04/02/2021-13:00:19	IGR182	30000.00
2	(IS)-318-1059	0005186551202021	04/02/2021-13:00:19	IGR182	401600.00
<b>Total Defacement Amount</b>					<b>4,31,600.00</b>



Print Date 04-02-2021 01:08:21



मूल्यांकन पत्रक ( शहरी क्षेत्र - बांधीव )						
Valuation ID	202102036607			03 February 2021, 04:34:36 PM		
मूल्यांकनाचे वर्ष	2020					
जिल्हा	मुंबई (गेन)					
मूल्य विभाग	14-दादर नाथगाव हिब्लीजन					
उप मूल्य विभाग	14/102C पुर्णगः दक्षिणेस जेरबाई वाडीया मार्ग, पश्चिमेस जी.डी. आंबेकर मार्ग उत्तरेस बाँबे हाईगवी मिळकत, पुर्वेस रफी अहमद किडवाई मार्गपर्यंत					
सर्क नंबर /न. भू. क्रमांक :	सि.टी.एस. नंबर:157					
<b>वार्षिक मूल्य दर तक्त्यानुसार मूल्यदर रु.</b>						
खुली जमीन	निवासी सदनिका	कार्यालय	दुकाने	औद्योगिक	गौजमापनाचे एकक	
73220	163730	194600	233900	171280	चौरस मीटर	
<b>बांधीव क्षेत्राची माहिती</b>						
बांधकाम क्षेत्र(Built Up)-	71.14 चौरस मीटर	मिळकतीचा वापर.	निवासी सदनिका	मिळकतीचा प्रकार.	बांधीव	
बांधकामाचे वर्गीकरण.	1-आर सी सी	मिळकतीचे वय.	0 TO 2वर्षे	मूल्यदर/बांधकामाचा दर	Rs.163730/-	
उद्दवाहन सुविधा.	आहे	मजला -	.11th floor To 26th floor			
Sale Type - First Sale						
Sale/Resale of built up Property constructed after circular dt.02/01/2018						
मजला निहाय घट/वाढ = 110% apply to rate= Rs.180103/-						
घसा.यानुसार मिळकतीचा प्रति चौ. मीटर मूल्यदर =(((वार्षिक मूल्यदर - खुल्या जमिनीचा दर) * घसा.यानुसार टक्केवारी) + खुल्या जमिनीचा दर)						
= (( (180103-73220) * (100 / 100) ) + 73220 )						
= Rs.180103/-						
A) मुख्य मिळकतीचे मूल्य = वरील प्रमाणे मूल्य दर * मिळकतीचे क्षेत्र						
= 180103 * 71.14						
= Rs.12812527.42/-						
<b>एकत्रित अंतिम मूल्य</b>						
- मुख्य मिळकतीचे मूल्य - तळघराचे मूल्य - गेजिंगरुन मजला क्षेत्र मूल्य - लग्नाच्या गळीचे मूल्य - वरील गळीचे मूल्य - बंदिल वगहन तळाचे मूल्य + खुल्या जमिनीवरील वगहन तळाचे मूल्य - इमारती भांडीच्या खुल्या जागेचे मूल्य - बंदिल चालकनी						
= A + B + C + D + E + F + G + H + I						
= 12812527.42 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0						
=Rs.12812527.42/-						

Home Print

