

Valuation Report of Flat

Applicant Name – Savita Dattatray Jagtap
Dattatray Shamrao Jagtap

Asset Address - Flat No.- A-101, 1st Floor,
Gini Viviana, Behind MITCON,
Balewadi.

Sanklecha Nitin

Consulting Engineer &
Government Registered Valuer
9860000195, 8087701285,
Code No –CAT-I -719/2006



Savita Jagtap Valuation Report



Name of panel valuer – Sanklecha Nitin G.
 Code No. – CAT – I -719/2006
 Date of inspection - 15/02/16

File No.

Name of the applicant Savita Jagtap

Home Loan Valuation Report

Name & Address of Branch	State Bank of India
Name of Customer (S) Borrower unit (for which valuation report is sought)	Savita Dattatray Jagtap Dattatray Shamrao Jagtap

1 Customer Details :				
Name		Savita Dattatray Jagtap Dattatray Shamrao Jagtap		
Builder Name		Gini Citicapro Realty L L P		
Application No.		----		
2 Property Details :				
Address		Flat No.- A-101, 1 st Floor, Gini Viviana, Behind MITCON, Balewadi.		
Nearby		Behind MITCON,		
Landmark/Google/Map		---		
Independent access to the property		Yes/No		
S. No.		38/1		
3 Document Details :				
		Name of Approving Auth		
Layout Plan	Yes/No	PMC	Approval No.	---
Building Plan	Yes/No	PMC	Approval No.	---
Construction Permission	Yes/No	PMC	Approval No.	---
Legal Documents	Yes/No	Index II Haveli 10 Reg No. 490/2016 Dated 08/01/16		
4 Physical Detail :				
Adjoining Properties		East	Flat No. 102	
		South	Flat No. 104	
		West	Open Space	
		North	Open Space	
Matching of Boundaries		Yes/No		
Plot Demarcated		Yes /No		
Approved land use		Residential /Commercial		
Type of Property		Plotted/ Flat		
No. of Rooms		Flat is having 1 Hall, 1 Kitchen & 3 Bed Room.		
Total No of Floors		P+11		
Floors on which the property is located		1 st Floor		

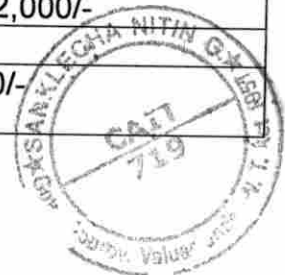
Savita Jagtap Home Loan Valuation Report

Name of panel valuer – Sanklecha Nitin G.
Code No. – CAT – I -719/2006
Date of inspection - 15/02/16

File No.

Name of the applicant Savita Jagtap

	Approx age of the Property	Recently completed
	Residual age of the Property	60Yrs
	Type of structure	RCC framed/stone/BB masonry
5	Tenure / Occupancy Details :	
	Status of Tenure	Owned / Rented / Under Construction/ Vacant ---
	No of years of Occupancy	---
	Relationship of tenant or owner	---
6	Stage of Construction :	
	Stage of Construction	Under Construction / Completed
	If under construction, extent of completion	•
7	Violations if any observed :	
	Nature and extent of violations	No
8	Area Details of the property :	
	Site Area	---
	Plinth Area	---
	Carpet Area	Carpet area 95.26SqM (1025SqFt) + Terrace 15.80SqM (170SqFt) + Parking
	Salable Area	144.37SqM (1554SqFt)
	Remarks	Agreement value : 91,95,500/- @ 5917/- in 2016
9	Valuation :	
	i	Mention the value as per Government Approved Rates also
	ii	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.
	Summary of Valuation :	
	Agreement Value	91,95,500/-
	Agreement Rate	1554SqFt @ 5917/- in 2016
	i	Guideline Value
		a. Land
		b. Building / Flat
	ii	Fair Market Value
	iii	Realizable Value (95%)
	iv	Forced/ Distress Sale value (75%)
		Rate per SqFt for construction
		Cost of construction +Furniture for insurance purpose



Savita Jagtap Home Loan Valuation Report

Name of panel valuer – Sanklecha Nitin G.
 Code No. – CAT – I -719/2006
 Date of inspection - 15/02/16

File No.

Name of the applicant Savita Jagtap

Fair Market Value	102,56,532/- @ 6600/-say 102,57,000/
-------------------	--------------------------------------

10. Assumptions/ Remarks:

- Qualification in TIR/Mitigation suggested, if any
- Property is SARFAESI compliance : ----
- Whether property belongs to social infrastructure like hospital, school, and old age home.
Yes / **No**.
- Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged. Yes / **No**.
- Details of last two transactions in the locality/are to be provided, if available.---
- Any other aspect which has relevance on the value or marketability of the property
Neighborhood analysis.

There is difference in Guideline value & Market value, because Market value is depending on market demand & supply, whereas guide line value decided for revenue collection. The fair market value mentioned above is based on the present market rates of the properties in the area. Market value may change in future depending on trends in national & International market, demand & supply, change in Govt. policies, development in surrounding area etc. Hence valuation mentioned above is justifiable for present market situation.

11. Declaration:

- The property was inspected by the undersigned on date **15/02/16**
- The undersigned does not have any direct/indirect interest in the above property
- The information furnished herein is true and correct to the best of our knowledge.
- I have submitted Valuation report directly to the Bank.

12. Name & Signature of Valuer with Wealth Tax Registration No.



Name of panel valuer – Sanklecha Nitin G.

Code No. – PNVAL0002

Date of inspection - 15/02/16

009

File No.

Client name- Savita Jagtap

State Bank of India

Area office --

VALUATION REPORT BY PANEL VALUER FOR Rental Valuation.

Name of panel valuer – Sanklecha Nitin G.

Code No. – PNVAL0002

Date of inspection - 15/02/16

File no --

Rental Valuation

1. PROPERTY DETAILS:

- a. Name of the applicant. : Savita Dattatray Jagtap
Dattatray Shamrao Jagtap
- b. Documents produced for perusal. : ---
- c. Location of the property. Flat No. A-101, 1st Floor,
Gini Viviana, Behind MITCON,
Near NICMAR, Balewadi.
- S. No. 30/1
- Ward No. /Taluka : Haveli.
- d. District/ Municipality/Corporation : Pune
- e. Location sketch verified. : Yes.
- f. Boundaries and dimensions. : As details mentioned below.
- On or towards East Side : Flat No. 102
- On or towards West Side : Open space
- On or towards South Side : Flat No. 104
- On or towards North Side : Open space
- g. Type of the property. : Residential
- h. Occupied : Vacant
- If occupied, name of the occupant. ----
- If rented, list of occupants. : ---
- i. Usage of the building. : Residential
- j. Details of the nearby landmark. : Behind MITCON, Near NICMAR,
Development of surrounding area with : upper middle class society.



Name of panel valuer – Sanklecha Nitin G.

Code No. – PNVAL0002

011

Date of inspection - 15/02/16

File No.

Client name- Savita Jagtap

special reference to population .

- l. Whether basic amenities like water, electricity, roads, sewerage, telephone are available. : Yes.
- m. Any negatives to the locality crematoriums, slums, riot prone, gases, chemical hazards etc. : No.
- n. Any favorable considerations for additional value. : No.
- o. Any other features like board of other financier indicating mortgage, notice of court/any authority which may effect the security. : Not Available.

2. RENTAL VALUATION DETAILS:

Rental value of the property

1. Area of the land (as per agreement to sale) : ----
2. Built up area of the flat. : Carpet area 1025SqFt + Terr 170SqFt.+ Parking
Built up area 144.32SqM say 1550SqFt

3. REMARKS

- The applicant's unit is Partly Furnished Three BHK Flat.
The property is situated Behind MITCON, Near NICMAR, with middle class society in the vicinity.
- The market rent rates of new Flat with similar / higher specifications in the surrounding area range between Rs. 20,000/- to Rs. 25,000/- per month depending upon their location, road facing, amenities, specifications, etc.
- RENTAL VALUATION**
 - Expected monthly rental** : Rs 25,000/-
 - Expected annual rental** : Rs. 3,00,000/-
- The rental valuation mentioned above is with the consideration of outgoings like municipal taxes, maintenance, & parking space etc.
- The rental valuation for the above mentioned flat is based on with consideration of present prevailing lease rates in the area for similar type of property. The rental valuation mentioned above may change with change in market scenario.



Name of panel valuer – Sanklecha Nitin G.

Code No. – PNVAL0002

Date of inspection - 15/02/16

File No.

Client name- Savita Jagtap

013

4. CERTIFICATE

I declare that I am not associated with the builder or with any of his associate companies or with the borrower directly or indirectly in the past or in the present and this report has been prepared by me with highest professional integrity

I further declare that I have personally inspected the site and building on 15/02/16

I further declare that all the above particulars and information given in this report are true to best of my knowledge and belief.

Station : Pune.

Date : 15/02/16

Time :

SIGNATURE OF THE VALUER
(Sanklecha Nitin)



-1-

Aditee Pawan More.
B.S.L.L.M
Advocate

A/2, Ground Floor,
Niranka Co-Op. Soc.Ltd.
Plot No.26, Ideal Colony
Kothrud, Pune 29.
Ph. 9960322576

Ref:

Date 6/2/2016

To,
The Chief Manager
The State Bank of India,
_____ Pune.

Dear Sir,

Kindly arrange to make the payment of the bill as detailed below and oblige

Sr.no.	Particulars	Amount
	Professional fees for TIR in inspection of the	
	Flat no.101, 1 st floor, A building Admeasuring 95.26 sq.mtrs. i.e.1025 sq.ft.carpet terrace adm.15.80 sq.mtrs.i.e.170 sq.ft.. and one car parking in the Scheme named as Gini Viviana situated at Village Balewadi, Tal: Haveli, Dist : Pune.(Within PMC limits)	
	Constructed on the landed property S.no.38/1 adm. 2 H 02 R situated at village Balewadi , Tal: Haveli , Dist : Pune within the jurisdiction of PMC..	
	To be purchased /mortgaged by Mrs. Savita Dattatray Jagtap Mr. Dattatray Shamrao Jagtap	
	And other incidental charges including payment of search Fees etc	4000.00
	Total	4000.00

Aditee
Adv.Aditee Pawan More
Mrs. Aditee Pawan More
Advocate

Aditee Pawan More.
B.S.L.L.L.M
Advocate

A/2, Ground Floor,
Niranka Co-Op. Soc.Ltd.
Plot No.26, Ideal Colony
Kothrud, Pune 29.
Ph. 9960322576

Ref:

Date 6/2/2016

*Aditee*Title Investigation Report (TIR)

To,
The Assistant General Manager
State Bank Of India.
RACPC, Pune .

1.	a) Name of the Branch /Business Unit/ office seeking opinion	The State Bank of India _____ Pune
	b) Reference number and the date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Ref: Date 4/1/2016
	c) Name of the Borrower	Mrs. Savita Dattatray Jagtap Mr. Dattatray Shamrao Jagtap
2	a) Name of the unit/concerned / company/person offering the property(ies) as security	Individual Mrs. Savita Dattatray Jagtap Mr. Dattatray Shamrao Jagtap
	b) Constitution of the unit/ concerned/ person/ body/ authority offering the property for creation of charge	As Borrowers.
	c) State as to under what capacity is security offered (whether a joint applicant or borrower or as guarantor etc)	As Borrowers
3	Complete or full description of the immovable properties offered as security including the following details	
	a) Survey No.	Constructed on the landed property S.no.38/1 adm. 2 H 02 R situated at village Balewadi , Tal: Haveli , Dist : Pune within the jurisdiction of PMC.
	b) Door/House no. (in case of house property)	Flat no.101, 1 st floor, A building Admeasuring 95.26 sq.mtrs. i.e.1025 sq.ft.carpet terrace adm.15.80 sq.mtrs.i.e.170 sq.ft.. and one car parking in the Scheme named as Gini Viviana situated at Village Balewadi, Tal: Haveli, Dist : Pune.(Within PMC limits)
	c) Extent /area including plinth/built up area(in case of house	Not applicable
	d) Locations like name of the place, village, city, registration, sub- district etc. Boundaries	situated at village Balewadi , Tal: Haveli , Dist : Pune within the jurisdiction of PMC.
4:	a) Particulars of the documents scrutinized serially and chronologically	a) Copy of 7/12 extracts of the above mentioned properties. b) Original Agreement to sell dated 8/1/2016 at

Mrs. Aditee Pawan More
Advocate

		sr.no.490 at haveli no.10 along with Registration Receipt no.498 dated 8/1/2016 & index II. c) Copy of ULC Orders. ✓ d) Copy of Commencement Certificate issued by the PMC vide order bearing no CC/3368/11 dated 23/12/2011 along with sanctioned building plan e) Copies of Registered Development agreements along with Registered POAs ✓ f) Copy of NA permissions granted by the Collector, Pune bearing no. PMH/NA/SR/1274/11 dated 10/4/2012. g) Search report of Adv. Altaf Sakkarge h) The NOC/Undertaking issued by the Developer		
a) Nature of documents verified and as to whether they are originals or certified copies of registration extracts duly certified.		I have perused original title deeds ✓		
Sl.no	Date	Name/Nature of the document	Original/certified copy/certified extract	In case of copies, whether the original was scrutinized by the Advocate
1	Original Agreement to sell dated 8/1/2016 at sr.no.490 at haveli no.10 along with Registration Receipt no.498 dated 8/1/2016 & index II.	Original	Original	Yes
5:	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compare with the documents made available by the proposed mortgagor? (please also enclose all such certified copies and relevant fee receipts along with TIR)		No	
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?		I have perused the Detail Search Report issued by Adv. Altaf Sakkarge I have taken the Search for the 15 years at the Sub Registrars Office at Haveli no. 1 to 27. I have conducted the search of available record. I have annexed the Search receipt herewith.	
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.		I have searched the record of index II from the year 2001 at sub registrar's office online and did not find any adverse entry regarding the registration of this particular title deed..	
c) Whether the genuineness of		No		

	the stamp paper is possible to be get verified from any online portal and if so whether such verification was made ?	
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office ?	Haveli nos. 1, to 27
	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 offices named at (b) above?	I have conducted the search at haveli nos. 1 to 27
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question ?	No
8	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title /interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 Crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory.	As stated below

Originally the landed property was owned by Mr. Kondiba Rama Balwadkar. This is evident from M.E.NO.716.

That the landed property was the Patil Inam land and as per the Order passed by the Tahasildar in the year 1962, issued by Tahasildar, it was declared as new tenure land and as per Order passed in the year 1963 it was declared that, the adequate nazrana was to be paid in the Government Treasury. By virtue of M.E.No.793, it is transpired that after paying the adequate nazrana the said land was regranted to Mr. Kondi Rama Balwadkar. That, Mr. Kondi Balwadkar died and as per his Will dated 21/1/2005, duly registered at sr.no.563 at haveli no.15, the property was allotted to Mr. Dashrath Kondiba Balwadkar along with his Sons namely Prakash, Vilas, Kailas Balwadkar. This is evident from M.E.No. 5976.

That, Mrs. Subhadra Govind Rakshe executed a release deed dated 22/2/2005, duly registered at sr.no.1408 in favour of her brothers and father mentioned hereinabove.

That, Mr. Dashrath Balwadkar and others along with their family members executed a registered development agreement along with power of attorney both dated 23/12/2010 duly registered at Sr.Nos. 12812 & 12813 at haveli no.8, regarding the captioned landed property in favour of M/s Gini Citi corp LLP regarding the landed property. The adequate Nazrana is deposited in the Government treasury.

That, as per the Order dtd 31/12/2010 passed by Tahasildar Pune, the land is declared as

Aditee

free hold land.

That, a correction deed dated 17/8/2011 duly registered at sr.no.9678 at haveli no.10, is executed by the parties to delete the name of Mrs. Subhadra Rakshe who had already released her share in the land.

The parties also executed registered supplementary development agreement dated 17/8/2011 duly registered at sr.no.9679 at haveli no.10, to alter the terms and conditions in the above referred development agreement in the landed property.

That I have perused the copy of the NA permission issued by the collector, Pune bearing PMH/NA/SR/1274/11 dated 10/4/2012 .

That the developer also obtained the Commencement Certificate issued by the PMC vide order bearing no CC/3368/11 dated 23/12/2011 along with sanctioned building plan

I have perused the Detail Search Report issued by Adv. Altaf Sakkarge I have taken the Search for the 15 years at the Sub Registrars Office at Haveli no. 1 to 27. I have conducted the search of available record. I have annexed the Search receipt herewith

I have perused the agreement to sell dated 8/1/2016 at sr.no.490 at haveli no.10 regarding Flat no.101, 1st floor, A building, executed by the developer in favour of the present applicants in the scheme known as **Gini Viviana**.

I have perused the NOC issued by the developer.

I have perused copy of completion certificate issued by PMC dated 20/6/2014.

9	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, leasehold rights, Occupancy/Possessory Rights or Inam Holder of Govt. Grantee/Allottee etc.)	The Developer will form the co-operative Society /apartment condominium and the applicants will derive the occupancy/ownership rights as the case may be.
10	If leasehold, whether,	Not applicable
	a) Lease deed is duly stamped and registered	
	b) Lessee is permitted to mortgage the leasehold right	
	c) Duration of the lease/unexpired period of lease	
	d) If, a sub-lease, check the lease deed in favour of lessee as to whether lease deed permits sub-leasing and mortgage by sub lessee also.	
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
	f) Right to get renewal of the leasehold rights and nature thereof.	
11	If Govt. Grant/allotment/Lease-	Not applicable

Mrs. Aditee Pawan More
Advocate

	cum/Sale Agreement whether;	
	Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions;	
	the mortgagor is competent to create charge on such property,	
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	
12	If occupancy right whether;	The borrower shall derive the occupancy/ownership rights as the case may be.
	a) Such Right is heritable and transferable,	Yes
	b) Mortgage can be created	Yes
13	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion	Not applicable
14	If the property has been transferred by way of Gift/Settlement Deed whether:	Not applicable
	a) The Gift/Settlement Deed is duly stamped and registered	
	b) The Gift/Settlement Deed has been attested by two witnesses;	
	c) The Gift/Settlement Deed transfers the property to Donee;	
	d) Whether the Donee has accepted the Gift by signing the Gift/Settlement Deed or by a 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 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.	
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	Not applicable

	<p>in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>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 .</p> <p>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?</p>	
16	<p>Whether the title documents include any testamentary documents/wills?</p> <p>a) In case of wills, whether the will is registered will of unregistered will?</p> <p>b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?</p> <p>c) Whether the property is mutated on the basis of will?</p> <p>d) Whether the original will is available?</p> <p>e) Whether the original death certificate of the testator is available?</p> <p>f) What are the circumstances and/or documents to establish the will in question is the last and final will of testator? (Comments on the circumstances such as 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)</p>	Not applicable
17	<p>a) Whether the property is subject any wakf rights?</p> <p>b) Whether the property belongs to church/temple or any religious /other institutions having any restriction in creation of charges on such properties?</p> <p>c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?</p>	Not applicable
18	<p>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's share if any rights of female members etc.</p> <p>b) Please also comment on any other aspect which may adversely affect the validity of security in such cases ?</p>	Not applicable
19	a) Whether the property belongs	Not applicable



	to any trust or is subject to the rights of any trust?	
	b) Whether the trust is a private or public trust and whether the 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.	
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.	No. As the landed property is converted into Non agricultural use with the permission of revenue authorities.
	b) In case of agricultural property other relevant records/documents as per the 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.	The landed property is converted into Non agricultural use with the permission of revenue authorities.
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, Coastal Zone regulations, Environmental clearance etc.).	No
22	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.	No
23	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?	No
	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
24	a) In case of partnership firm,	Not applicable

Answer

	whether the property belongs to firm and the deed is property 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 persons (s) creating mortgage has/have authority to create mortgage for and on behalf of the firm	
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 (ROC), Articles of Association/provisions for common seal etc.	Not applicable
26	In case of Societies, Association the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions bye-laws.	Not applicable
27	a) Whether any POA is involved in the chain of title?	Yes, as stated herein under.
	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	The developer is entitled to develop the land by sale deed . Development Agreement & POA. <i>Answer</i>
	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)	That the Developer is LLP and the partners appointed Mr. Mukesh Mogalika as power of attorney holder by virtue of power of attorney dated 18/4/2012 duly registered at sr.no.4508 to register the above referred agreement to sell. It is duly stamped and registered.
	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.	NO
	e) In case of Common POA (i.e.POA other than Builder's POA), Please clarify the following clauses in respect of POA.	Not applicable
	i. Whether the original POA is verified and the title investigations is	Not applicable <i>Answer</i>

	done on the basis of original POA?	
	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
	v.	
	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. The said power of attorneys were in force at the time of registration of agreement to sell.
	g) Please comment on the genuineness of POA?	The said POAs were genuine.
	h) The unequivocal opinion on the enforceability and validity of the POA?	The said POAs were genuine.
28	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/stamped/authenticated in terms of the Law of the place, where it is executed.	Not applicable
29	If the property is a flat/apartment or residential/commercial complex, check and comment on the following: 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 Society; n) All legal requirements under	a) Promoter's /Land owner's title to the land/building is clear b) The sale deed ^{Development Agreement} is duly executed and Registered c) Extent of authority of the Developer/builder- is duly authorized. d) The Independent title verification of the Land and/or building in question has been done. e) Agreement for sale is duly stamped registered); f) Payment of proper stamp duty; has been done g) Requirement of registration of development agreement POA/Sale Deeds etc. has been done h) Approval of building plan, permission of appropriate/local authority etc. has been done. i) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, co-operatives societies' Laws etc., are fulfilled. j) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions if any - the developer has obtained sanctioned layout and building plan as well as completion certificate . k) The scheduled flat under construction and society is not yet formed

	<p>the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, co-operatives societies' Laws etc.,</p> <p>o) Requirements for noting the Bank charges on the records of the Housing Society if any;</p> <p>p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions if any.</p> <p>q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan etc.</p>	<p>l) Not applicable</p> <p>m) Not applicable</p> <p>n) Yes all the legal requirements as per clause (n) are fulfilled as far as applicable.</p> <p>o) Yes After the creation of equitable mortgage and formation of society/apartment the charge of the Bank can be created .</p> <p>p) The scheduled multistoried building under construction and the developer has obtained adequate layout as well as building plans.</p> <p>q) Yes, the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan etc.</p>
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 encumbrance is created and if so, satisfaction of charge, if any.	15 years
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid what remedy?	Non Agricultural Tax is paid regarding the landed property.
33	<p>a) Urban land ceiling clearance, whether required an if so, details thereon.</p> <p>b) whether No Objection certificate under the Income Tax Act is required/obtained.</p>	Not applicable
34	Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question.	Not applicable
35	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	No
36	<p>a) whether the property offered as security is clearly demarcated?</p> <p>b) whether the demarcation/partition of the property is legally valid?</p> <p>c) whether the property has clear access as per documents?</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p>
37	<p>Whether the property can be indentified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?</p> <p>a) Document in relation to electricity connection;</p> <p>b) Document in relation to water connection;</p> <p>c) Document in relation to Sales tax Registration, if any applicable\</p> <p>d) Other utility bills, if any</p>	<p>Not yet issued</p> <p>Not yet issued</p> <p>Not applicable</p> <p>Not applicable</p>
38	In respect of the boundaries of the property, whether there is a difference/discrepancy in any one of the title documents or any other documents(such as valuation report,	There is no discrepancy.

Answer

	utility bills, etc.) or the actual current boundary? If so please 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 tile 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.)	I have perused the valuation report and the description of the scheduled property matches with the description in the title deed.
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.	Nil
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.	Not applicable
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	The borrower can create a valid mortgage.
44	Additional aspects relevant for investigation of title as per local laws.	nil
45	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security	nil
46	The Specific persons who are required to create mortgage/to deposit documents creating mortgage.	Mrs. Savita Dattatray Jagtap Mr. Dattatray Shamrao Jagtap

Pune,
Dt: 6/2/2016

More

More
Adv. Aditee Pawan More
Mrs. Aditee Pawan More
Advocate

Aditee Pawan More.
B.S.L.L.L.M
Advocate

A/2,Ground Floor,
Niranka Co-Op. Soc.Ltd.
Plot No.26, Ideal Colony
Kothrud, Pune 29.
Ph. 9960322576

Ref:

Date 6/2/2016

Amore

CERTIFICATE OF TITLE

The Borrowers: **Mrs. Savita Dattatray Jagtap & Mr. Dattatray Shamrao Jagtap**

1: I have perused original title deeds intended to be deposited related to the scheduled property and offered as security by way of **Equitable Mortgage** and that the certified copies of documents of title referred to in the opinion are valid as secondary evidence of right, title and interest and that if the said Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Equitable Mortgage and I further certify that-

2 : I have examined the original title deeds in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and undertake to re-examine the original title deeds as and when produced and

3 : I confirm having made a search in the land/revenue records. I also confirm having verified and checked the records of the relevant Government Offices/Sub-registrar (s) Offices (s), Revenue Records, Municipal/Panchayat Offices, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage on production of the original title deeds. I am liable /responsible , if any loss is caused to the Bank due to negligence on my part or by my agent in making search

4 : Following scrutiny of Land Records/Revenue Records and 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 Certified copies of the Title deeds. Suspicious/Doubt, if any has been clarified by making necessary enquiries.

5: There are no prior Mortgage/ Charges /encumbrances whatsoever, as could be seen from the Encumbrance certificate for the period from **2002 to 2016** pertaining to the immovable properties covered by above said Title Deeds. The property appears to be free from all encumbrances.

6: In case of second / subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the loan documents and agreed to by the Mortgagor and the Bank

7: Minor's interest in the property is to the extent of ----- Not applicable

8: The Mortgage if created ,will be available to the Bank for the liability of the intending borrowers **Mrs. Savita Dattatray Jagtap & Mr. Dattatray Shamrao Jagtap**

9: I certify that **Mrs. Savita Dattatray Jagtap & Mr. Dattatray Shamrao Jagtap** have the absolute, clear and marketable title over the Schedule property. I further certify that the above Certified copies of the title deeds appeared to be genuine and a valid mortgage can be created on the basis of the original title deeds and the said mortgage would be enforceable.

10. In case of creation of mortgage by deposit of title deed, we certify that the Deposit of following original title deeds/ documents , the certified copies of which have examined would create a valid and enforceable mortgage

1. Original Agreement to sell dated 8/1/2016 at sr.no.490 at haveli no.10

Amore
Mrs. Aditee Pawan More
Advocate

2. Original Registration Receipt no. 498 dated 8/1/2016
3. Index II of the above mentioned agreement.
4. Original NOC by the Developer for mortgaging the flat in favour of SBI
5. All necessary affidavits/deeds in the format of the bank.
6. Certified copy of sanctioned plan.

There are no legal impediments for creation of the mortgage under any applicable law / rules in force

SCHEDULE –I
(Description of the landed properties)

Constructed on the landed property
S.no.38/1 adm. 2 H 02 R
situated at village Balewadi , Tal: Haveli , Dist : Pune
within the jurisdiction of PMC.

Bounded as :

East by : property of Bhoomi Arista & S.no.38/2 part
West by ; property of Mr. Sopan Balwadkar S.no.34 part
North by : property of Mr. Sopan Balwadkar S.no.34 part
South by : D.P.Road

SCHEDULE –II
(Description of the Flat)

Flat no.101, 1st floor, A building
Admeasuring 95.26 sq.mtrs. i.e.1025 sq.ft.carpet
terrace adm.15.80 sq.mtrs.i.e.170 sq.ft..
and one car parking
in the Scheme named as **Gini Viviana**
situated at Village Balewadi,
Tal: Haveli, Dist : Pune.(Within PMC limits)

All the documents given for my inspection are returned herewith.

Place : Pune
Date : 6/2/2016



Thanking you,



Signature of Advocate
Adv. Aditee Pawan More
Mrs. Aditee Pawan More
Advocate



CHALLAN
MTR Form Number-6

GRN	MH007087669201516E	BARCODE					Date	06/02/2016-13:08:59	Form ID		
Department	Inspector General Of Registration			Payer Details							
Type of Payment	Search Fee			TAX ID (If Any)							
	Other Items			PAN No. (If Applicable)		AHEPM3354L					
Office Name	HVL10_HAVELI 10 JOINT SUB REGISTRAR			Full Name		ADV ADITI PAWAN MORE					
Location	PUNE			Flat/Block No.		FLAT NO 2 NIRANKA CHSL					
Year	2015-2016 Specific From 01/01/2002 To 06/02/2016			Premises/Building							
Account Head Details		Amount In Rs.		Road/Street		IDEAL COLONY KOTHRUD					
0030072201 SEARCH FEE		375.00		Area/Locality		PUNE					
				Town/City/District							
				PIN		4 1 1 0 3 8					
				Remarks (If Any)							
				VILLAGE BALEWADI S NO 38 PART GINI							
				VIVIANA BLD A FLAT NO 101 FLR 1 ST							
				Amount In		Three Hundred Seventy Five Rupees Only					
Total		375.00		Words							
Payment Details			STATE BANK OF INDIA			FOR USE IN RECEIVING BANK					
Cheque-DD Details			Bank CIN		REF No.		00040572016020634145		IKA2984060		
Cheque/DD No			Date		06/02/2016-13:09:44						
Name of Bank			Bank-Branch		STATE BANK OF INDIA						
Name of Branch			Scroll No. , Date		Not Verified with Scroll						

Mobile No. : 9960322576

Mrs. Aditee Pawan More
Advocate