

RENUKA M NAIR

Advocate High Court

Office:

Shop No.5, Bldg. No.16,
Sonam Classic, Phase XI, New Golden Nest
Bhayander (E), Thane
Mobile No. 9892810113 / 9820310113
Email:nairrenuka9@gmail.com

Residence:

Office No. 603, 6th Floor,
Bldg. No. 2, Sonam Basera
Phase IX, New Golden Nest,
Bhayander (E), Thane

To,
The Manager
Bank of Baroda,
SME-Loan Factory-MMCR,
3 Walchand Hirachand Marg, Grd. Flr,
Ballard Pier, Mumbai – 400 001

Date: 28.07.2023

Sir,

Sub:- Title opinion report certifying non-encumbrance of the property viz. Flat No. 1805, being on the 18th floor, admeasuring 392 Sq. ft. (i.e. 36.43 sq. mtrs) (carpet area), in Building No. 9 (Building No. K-2 as per plan), known as "Highland Park Bldg. No. 9 CHSL" of complex "Highland Park CHSL", situated at Dhokali Road, Kolshet, Thane – 400 607, on land bearing Old Survey No. 124/1, 128/2P, 129/5/2, & 129/5/3P of Village –Balkum, and now New Survey No. 84, 85, 87/2P & 88/5/2 & 88/5/3P now situated at Village – Dhokali, Taluka & District – Thane, belonging to **MR. HARISH SHEENA POOJARI** for creation of mortgage in favor of Bank of Baroda, Mumbai.

Perusing the documents listed in our
Confidential Report; Taking 30 years
Searches in the office of Sub-Registrar
Perusing search note; Drafting and engrossing
Report on title AND Out of pocket
Expenses such as typing charges, and
Other miscellaneous expenses.....

Rs.5500/-

Obtaining Certified copy of Sale Agreement
dated 13.06.2014 from the sub registrar office

Rs. 1500/-

Total Rs. 7000/-

You are requested to kindly credit the said bill amount in the given A/c. No.
31540100002673 respectively.



RENUKA M NAIR

Advocate High Court

Office:

Shop No.5, Bldg. No.16,
Sonam Classic, Phase XI, New Golden Nest
Bhayander (E), Thane
Mobile No. 9892810113 / 9820310113
Email:nairrenuka9@gmail.com

Residence:

Flat No. 603, 6th Floor,
Bldg. No. 2, Sonam Basera
Phase IX, New Golden Nest,
Bhayander (E), Thane

To,

The Manager

Bank of Baroda,

SME-Loan Factory-MMCR,

3 Walchand Hirachand Marg, Grd. Flr,

Ballard Pier, Mumbai – 400 001

Date: 28.07.2023

Sir,

Sub:- Title opinion report certifying non-encumbrance of the property viz. Flat No. 1805, being on the 18th floor, admeasuring 392 Sq. ft. (i.e. 36.43 sq. mtrs) (carpet area), in Building No. 9 (Building No. K-2 as per plan), known as “Highland Park Bldg. No. 9 CHSL” of complex “Highland Park CHSL”, situated at Dhokali Road, Kolshet, Thane – 400 607, on land bearing Old Survey No. 124/1, 128/2P, 129/5/2, & 129/5/3P of Village –Balkum, and now New Survey No. 84, 85, 87/2P & 88/5/2 & 88/5/3P now situated at Village – Dhokali, Taluka & District – Thane, belonging to **MR. HARISH SHEENA POOJARI** for creation of mortgage in favor of Bank of Baroda, Mumbai.

Bank of Baroda furnished to us copies of the following documents listed in Para (14) herein below and requested us to certify and submit to them the Title cum Opinion Report about the clear and marketable title to the above flat of **Mr. Harish Sheena Poojari**.

1. Description and area of the property proposed to be mortgaged. Specific number and address of property along with the boundaries and measurements:-

Flat No. 1805, being on the 18th floor, admeasuring 392 Sq. ft. (i.e. 36.43 sq. mtrs) (carpet area), in Building No. 9(Building No. K-2 as per plan), known as “Highland Park Bldg. No. 9 CHSL” of complex “Highland Park CHSL”, situated at Dhokali Road, Kolshet, Thane – 400 607, on land bearing Old Survey No. 124/1, 128/2P, 129/5/2, & 129/5/3P of Village – Balkum, and now New Survey No. 84, 85, 87/2P & 88/5/2 & 88/5/3P now situated at Village – Dhokali, Taluka & District – Thane.

On or Towards the East:

On or Towards the West: } Not Provided

On or Towards the North:

On or Towards the South:

2. Nature of property (whether Agricultural, Non Agricultural, commercial, residential or Industrial) If Non Agricultural, the reference and date of conversion order from the Competent authority should also be mentioned.

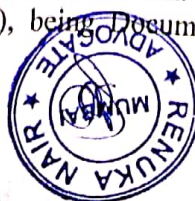
- Residential.

3. Name of the Mortgagors/Owners and status in the Account i.e. Borrower and whether individual:

- Mr. Harish Sheena Poojari – Mortgagor



4. Whether any minor, lunatic or un-discharged insolvent is involved. Confirm that the Mortgagors have sufficient capacity to contract. Precautionary steps to be taken:
- No. The Mortgagors have sufficient title and capacity to contract for creation of Mortgage.
5. Whether the property is freehold or leasehold. If leasehold then period of lease, and if freehold whether Urban Land Ceiling Act applies and permissions to be obtained:
- Flat is Freehold. ULC Act not applicable.
6. Source of property i.e. self acquired or ancestral. If Ancestral then mode of succession and whether original Will/Probate is available.
- Self-Acquired
7. Whether the mortgagor is co-owner/joint-owner and/or any partition of the property is made between the members of the family through partition deed. If yes, whether original registered partition Deed is available or it is only a family settlement.
- The mortgagor has exclusive Single Ownership of the said property.
8. Whether the mortgagor is in exclusive possession of the property or it is leased/rented out to third party.
- Yes, it appears from the document that the owner is in exclusive possession of the said property, however bank to confirm by inspecting the said property.
9. Whether the property is mutated in municipal/revenue records and Mortgagor's name is reflected and if not the reasons thereof. :
- The name of "M/s. Siddhi Real Estate Developers" is recorded in the revenue records. The name of mortgagor is recorded in the sub registrar office.
10. Whether any restriction for creation of mortgage is imposed under Central/State/Loan Laws. If yes, then specify whose consent or permission would be required for creation of the mortgage.
- Letter of Release / No Due Certificate from TJSB Sahakari Bank Ltd.
11. Whether all the original title Deeds including antecedent title Deeds and other relevant documents are available. Please give detailed list.
- As per para 14.
12. Whether the Advocate has personally visited the Sub-Registrar/Revenue/Municipal Office and examined the records.
- Search was carried out through our search clerk Mr. Ashok Mandavkar in the office of concerned Sub-Registrar.
13. Whether the search is being made for the period of 30 years. If no, reason thereof.
- The search is conducted for the period of 30 years.
14. Details of the documents examined/scrutinized (This should be in chronological order with serial numbers, type/nature of documents, date of execution, parties, date of registration details including the details of revenue/society records etc.)
- Certified copy of Registered Agreement for Sale dated 21.08.2014 executed between Shri. Bhimdas Ramchandra Patil & Mrs. Suvarna Bhimdas Patil (Vendors) and Mr. Harish Sheena Poojari (Purchaser), being Document No. TNN-5/8220/2014 dated 21.08.2014.



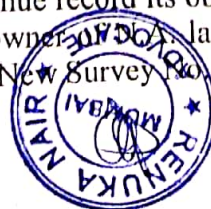
- Certified copy of Registered Agreement for Sale dated 13.06.2014 executed between M/s. Siddhi Gaurav Enterprises it's Joint Ventures M/s. Siddhi Real Estate Developers & Twinkle Realtors Pvt. Ltd. (Promoters) and Shri. Bhimdas Ramchandra Patil & Mrs. Suvarna Bhimdas Patil (Purchaser), being document no. TNN-5/6036/2014 dated 13.06.2014.
- Copy of Floor Plan & 7/12 Extract.
- Copy of Title Certificate dated 05.03.2009 issued by Adv. Yatin N. Shah.
- Copy of Commencement Certificate dated 13.02.2012 issued by TMC.
- Copy of Occupancy Certificate dated 09.01.2013 upto 18th floors issued by TMC.
- Copy of Share Certificate No. 107 issued by "Highland Park Bldg. No. 9 CHSL".
- Copy of Agreement for Development dated 31.03.2004 executed between M/s. G. M. Finance & Trading Company (Vendors) and M/s. Siddhi Real Estate Developers (Purchaser) being document no. TNN-5-2471/2004
- Copy of Registered Deed of Conveyance dated 05/04/2008 executed between M/s. G. M. Finance & Trading Company (Vendors) and M/s. Siddhi Real Estate Developers (Purchaser), being document no. TNN-2056/2008.
- Copy of Registered Sale Deed dated 29/12/2005 read with Deed of Confirmation dated 01.02.2006, executed between Smt. Yamunabai Deo Patil & ors (Vendors), and Shri. Kunal Pravinchandra Gaia and others (Purchasers) under Sr. No. TNN-5/641/2008
- Copy of Registered Agreement dated 28.06.2006, read with Deed of Confirmation dated 30.10.2007 under Sr. No. TNN-2/7902/2007, executed between Kunal & Others and M/s. Siddhi Real Estate Developers.

15. Tracing of chain of title in favor of Mortgagor/owners starting from the earliest document available. The nature of document/deed conveying the title should be mentioned with description of parties along with the type of right it create.

- I have perused the documents as mentioned herein above issued by you for obtaining the title clearance certificate with respect to the captioned flat property mentioned herein above of Mr. Harish Sheena Poojari.

Brief History: -

- Prior to 1993 and from the revenue record its observed that one M/s. G. M. Finance & Trading Company was the absolute owner and fully seized and possessed of and otherwise well and sufficiently entitled to the aforesaid land bearing Old Survey No. 124/1, 128/2P, 129/5/2, & 129/5/3P of Village -Balkum, and now New Survey No. 84, 85, 87/2P & 88/5/2 & 88/5/3P mentioned herein above.
- By Agreement for Development dated 31.03.2004 being document no. TNN-5-2471/2004 said M/s. Siddhi Real Estate Developers has acquired from G. M. Finance & Trading Company the rights of development of the said lands and agreed to purchase the same for the consideration and upon the terms and conditions contained therein.
- By Registered Deed of Conveyance dated 05/04/2008 executed between M/s. G. M. Finance & Trading Company (Vendors) and M/s. Siddhi Real Estate Developers (Purchaser), being document no. TNN-2056/2008, wherein the said vendors sold and conveyed the said land in favour of the purchaser on the terms and condition mentioned therein.
- Prior to 1993 and from the revenue record its observed that one Smt. Yamunabai Deo Patil & ors was the absolute owner of the said land totally admeasuring 8800 sq. mts. bearing Old Survey No. 306/5, New Survey No. 66/5.



- By Registered Sale Deed dated 29/12/2005 read with Deed of Confirmation dated 01.02.2006, executed between Smt. Yamunabai Deo Patil & ors (Vendors), and Shri. Kunal Pravinchandra Gaia and others (Purchasers) under Sr. No. TNN-5/641/2008, wherein the said vendors sold and conveyed the said land in favour of the purchaser on the terms and condition mentioned therein.
- By Registered Agreement dated 28.06.2006, read with Deed of Confirmation dated 30.10.2007 under Sr. No. TNN-2/7902/2007, wherein said Kunal & Others have given M/s. Siddhi Real Estate Developers all the rights of development in respect of the forming a part portion admeasuring about 23895.31 Sq. mtrs of the said larger land and have also agreed to sell and transfer the same to the said firm and/or its nominees or assigns on the terms and condition mentioned therein.
- The said Firm has agreed to develop the said land mentioned herein above alongwith with some other lands belonging to the said firm by itself or by joint venture and as such a Joint-Venture Agreement dated 09.05.2007 named M/s. Siddhi Gaurav Enterprises was formed and executed between M/s. Siddhi Real Estate Developers & Twinkle Realtors Pvt. Ltd. whereby the said parties agreed to develop jointly the said land mentioned hereinabove.
- Said Promoter has obtained necessary permission for construction of the said building Viz, Sanctioned Plan, Commencement Certificate dated 13.02.2012 & Occupancy Certificate dated 09.01.2013 issued by TMC respectively.
- By Registered Agreement for Sale dated 13.06.2014 executed between M/s. Siddhi Gaurav Enterprises thru its Joint Ventures M/s. Siddhi Real Estate Developers & Twinkle Realtors Pvt. Ltd. (Promoters) and Shri. Bhimdas Ramchandra Patil & Mrs. Suvarna Bhimdas Patil (Purchaser), being document no. TNN-5/6036/2014 dated 13.06.2014, which interalia provides that the promoter sold the said Flat No. 1805 to the purchaser for a Total consideration of Rs. 52,12,000/- on the terms and condition more particularly mentioned therein.
- By Registered Agreement for Sale dated 21.08.2014 executed between Shri. Bhimdas Ramchandra Patil & Mrs. Suvarna Bhimdas Patil (Vendors) and Mr. Harish Sheena Poojari (Purchaser), being Document No. TNN-5/8220/2014 dated 21.08.2014, which interalia provides that the promoter sold the said Flat No. 1805 to the purchaser for a Total consideration of Rs. 53,50,000/- on the terms and condition more particularly mentioned therein. Said flat is mortgaged with TJSB Sahakari Bank Ltd.
- Members therein formed a registered society in the name of Highland Park Bldg. No. 9 CHSL and the said society has issued Share certificate no. 107 to Mr. Harish Sheena Poojari respectively.

16. Whether there is any doubt/suspicion about the genuineness of the original documents, if yes, then specify:- there is no apparent/prima facie doubt or suspicion:

- No.

17. The final certificate of the Advocate confirming that title of the property to be mortgaged is examined by him and the same is/are clear and marketable.

- On the basis of search taken for a period of 1993 to 2023 and from the documents scrutinized herein above, we are of the opinion that title of Mr. Harish Sheena Poojari in respect of the above Flat No. 1805, mortgagor's title is clear, marketable and free from encumbrances subject to bank obtaining Letter of Release / No Due Certificate from TJSB Sahakari Bank Ltd and Bank will proceed with creation of the Equitable Mortgage to be obtained by depositing the following original documents/title deeds as mentioned below.



- We further certify that in the search report for some of the years mentioned that the page Nil, and Record not maintained properly will not affect the mortgaged property.

18. List of the documents to be deposited for creation of the mortgage by the Mortgagor including any additional document required in addition to the documents available.

- Original Registered Agreement for Sale dated 21.08.2014 executed between Shri. Bhimdas Ramchandra Patil & Mrs. Suvarna Bhimdas Patil (Vendors) and Mr. Harish Sheena Poojari (Purchaser), being Document No. TNN-5/8220/2014 dated 21.08.2014.
- Original Registered Agreement for Sale dated 13.06.2014 executed between M/s. Siddhi Gaurav Enterprises thru it's Joint Ventures M/s. Siddhi Real Estate Developers & Twinkle Realtors Pvt. Ltd. (Promoters) and Shri. Bhimdas Ramchandra Patil & Mrs. Suvarna Bhimdas Patil (Purchaser), being document no. TNN-5/6036/2014 dated 13.06.2014.
- Original Share Certificate No. 107 issued by "Highland Park Bldg. No. 9 CHSL".
- NOC for Mortgage from Society in favour of Bank of Baroda.
- Copy of Occupancy Certificate dated 09.01.2013 upto 18th floors issued by TMC.
- Letter of Release / No Due Certificate from TJSB Sahakari Bank Ltd.

19. Whether any additional formalities to be completed by the proposed mortgagor. If yes, state specifically in case flats/properties in co-op. societies, whether allotment letter, possession letter, share certificate, affidavit, power of Attorney is required.

- a. Bank to obtain usual Declaration, Undertaking and Indemnity and General Power of Attorney of Mortgagors duly notarized.
- b. Bank to mark its lien over the said flat with the Society & before Sub Registrar office by way of notice of Intimation of Mortgage.

20. Whether the property is covered under Securitization & Reconstruction of financial Assets and Enforcement of Security Interest Act 2002 as amended up to date.

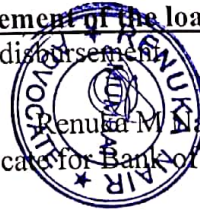
- Yes. We certify that the equitable mortgage to be created by the Mortgagor in favor of the Bank will be valid and enforceable under the provisions of SARFAESI Act, 2002.

Precaution to be taken by Bank before disbursement of the loan amount:

Bank to have physical visit of the said flat before disbursement.

Encl: As Above.

(Advocate for Bank of Baroda)





CHALLAN
MTR Form Number-6



GRN	MH005727385202324E	BARCODE					Date	26/07/2023-11 01:11	Form ID	
Department	Inspector General Of Registration			Payer Details						
Type of Payment	Search Fee Other Items			TAX ID / TAN (If Any)						
				PAN No.(If Applicable)						
Office Name	THN2_THANE 2 JOINT SUB REGISTRAR			Full Name	ASHOK MANDVAKAR					
Location	THANE									
Year	2023-2024 One Time			Flat/Block No.						
Account Head Details		Amount In Rs.		Premises/Building						
0030072201 SEARCH FEE		750.00		Road/Street						
				Area/Locality						
				Town/City/District						
				PIN						
				Remarks (If Any)	FLAT NO 1805 OLD S NO 124 NEW S NO 84 VILLAGE DHOKALI 1993 TO 2023 30 YEARS					
Total		750.00		Amount In	Seven Hundred Fifty Rupees Only					
				Words						
Payment Details			CANARA BANK			FOR USE IN RECEIVING BANK				
Cheque-DD Details			Bank CIN	Ref. No.	02400412023072600206	1062607202302400206				
Cheque/DD No			Bank Date	RBI Date	26/07/2023-11:03:08	Not Verified with RBI				
Name of Bank			Bank-Branch			CANARA BANK				
Name of Branch			Scroll No. , Date			Not Verified with Scroll				

Department ID :

Mobile No. : 8652712661

NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document

सदर चालान "टाइप ऑफ पेमेंट" मध्ये नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी व करावयाच्या दस्त्यासाठी लागू नाही.

Ashok Mandavkar

TITLE INVESTIGATOR

Office No.15, Ground floor,
Jai Raj Ratan, New Shastri Nagar,
M. G. Road, Goregaon (West),
Mumbai - 400 104.

Date: 27.07.2023

To,
MRS. RENUKA NAIR,
ADVOCATE, HIGH COURT,
MUMBAI.

Subject : Investigation of Title in respect of

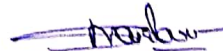
Re: Flat No.1805, being on the 18th floor,
in the Building No.9 of known as
'Highland Park', situated at Village
Dhokali, Taluka & District Thane,
bearing Old Survey Nos.124/1, 128/2,
129/5/2 & 5/3, New Survey Nos.84, 85,
87/2, 88/5/2 & 5/3.

A/C:- HARISH SHEENA POOJARI.

Madam,

As per your Instructions, I have taken the search of
abovementioned property at Mumbai, Thane & Thane-1, 2, 5, 9 Sub-
Registrar Offices from year 1993 to 2023 (30 Years).

While taking searches, I have found documents
Registered/Indexed therein. (Please see inside page.)


ASHOK MANDAVKAR
27th JULY, 2023.

AT MUMBAI SUB-REGISTRAR OFFICE

1993 TO 2023 - NIL

AT THANE SUB-REGISTRAR OFFICES

1993 TO 2001 - NIL

AT THANE-1, 2, 5, 9 SUB-REGISTRAR OFFICES

2002 TO 2003 - NIL

2004 DEVELOPMENT AGREEMENT

DATE: 31.03.2004

REGN: 31.03.2004

M/s. M. G. Finance & Trading Company through SERIAL NO.
Partner of TNN-5/2471/2004
Vijay Kumar B. Agrawal & Others.
TO

M/s. Siddhi Real Estate Developers through Partners
Rajdaksh Mahendra Sharma & Others.

SCHEDULE : Village Dhokali,
Survey No.84, 85, 81, 82, 86, 79, 66, 63, 62 & 74

2006 DEED OF CONFIRMATION

DATE: 01.02.2006

REGN: 01.02.2006

Rs.43,38,315/-, M.V.Rs.2,02,11,000/-
Rajdaksh Mahendra Sharma & others.
To

SERIAL NO.
TNN-5/641/2006

Kunal Pravinchandra Gala.

SCHEDULE : VILLAGE - DHOKALI

Survey No.66/5, 66/12,
Total Admeasuring:-9150 Sq.mts.

2007 DEED OF CONFIRMATION

DATE: 30.10.2007

REGN: 30.10.2007

Rs.53,79,745/-, M.V.Rs.2,72,20,000/-
Kunal Pravinchand Gala & Others.
To

SERIAL NO.
TNN-2/7902/2007

M/s. Siddhi Real Estate Developers through
Partners

1. Rajdaksha Mahendra Sharma.
2. Jayendra Gangji Gala.

SCHEDULE : VILLAGE - DHOKALI,

Survey No.66/5, 12,
VILLAGE - OLD BALKUM,
Survey No.306/5, 306/12,
Admeasuring:-9150 Sq.mts.

2008 DEED OF CONVEYANCE

DATE: 05.04.2008

REGN: 05.04.2008

Rs.5,06,70,000/-, M.V.Rs.4,10,15,560/-
M/s. G M. Finance & Trading Co. through
Partner- Mr.Vijay Kumar Agarwal & Others.
To

SERIAL NO.
TNN-1/2056/2008

M/s. Siddhi Real Estate Developers through Partners

1. Rajdaksha Mahendra Sharma.
2. Kapil Mahendra Sharma.
3. Jayendra Gangji Gala.
4. Pravinchand Gangji Gala.

SCHEDULE : New Survey No.81/1/1, 83/1/3, 84, 85, 87/2/1A,
87/2/3, 87/2/4, 875/5/C/1,
Admeasuring:- 32798.75 Sq.mts.

2009 TO 2013 - NIL

2014 AGREEMENT FOR SALE

Rs.51,12,000/-, M.V.Rs.34,01,000/-
Sunil Muralidhar Despandey C/A for Jayendra
Gangaji Gala Partner of M/s. Siddhi
Gaurav Enterprises.

DATE: 13.06.2014
REGN: 13.06.2014
SERIAL NO.
TNN-5/6036/2014

TO

1. Bhimdas Ramchandra Patil.
2. Suvarna Bhimdas Patil.

SCHEDULE : Flat No.1805, 18th floor,
Building No.9, K27, 'Highland Park',
Survey Nos.81/1, 87/2(Part), 88/2(Part), 5(Part),
Admeasuring:- 392 Sq.fts.(Carpet)

2014 AGREEMENT FOR SALE

Rs.53,50,000/-, M.V.Rs.34,01,000/-

DATE: 21.08.2014
REGN: 21.08.2014
SERIAL NO.
TNN-5/8220/2014

1. Bhimdas Ramchandra Patil.
2. Suvarna Bhimdas Patil.


TO

Harish Sheena Poojari.

SCHEDULE : Flat No.1805, 18th floor,
Building No.9, K27, 'Highland Park',
Survey Nos.81/1, 87/2(Part), 5(Part),
Flat Admeasuring:- 392 Sq.fts.(Carpet)

2015 TO 2023 NIL

RECORD NOT MAINTAINED PROPERLY AT ALL SUB-REGISTRAR OFFICES.


ASHOK MANDAVKAR
27TH JULY, 2023.