

ANUSHKA GOGATE
ADVOCATE, HIGH COURT

Office: B-006, C Type, Malhar Sankul CHS, Near M. K. High School, Agra Road, Kalyan (W.)
Mobile: 90229 75015; 98692 48373 Email: anushkagogate@gmail.com

20/07/2023

BILL FOR THE FEES AND OUT OF POCKET EXPENSES

To,
Mrs. Sasikala Ramkrishnan Nair
The Cosmos Co-op. Bank Ltd.,
Borivali (W.) Branch,
CTS No. 524, Shop No. 12 & 14,
The Tulsibaug CHS, Plot No. 17A, TPS 1,
Ramdas Sutrale Marg, Borivali (W.), Mumbai - 400 092

Dear Sir,
Sub.: **Bill** for the **LSR** in respect of Loan of **MRS. SASIKALA RAMKRISHNAN NAIR**

Description of the Property :

Flat No. 103, on 1st Floor, adm. 550.75 Sq. Ft. Carpet area in the building known as **Summerset Co-op. Hsg. Soc. Ltd.** constructed on the land bearing CTS No. 415, Survey No. 2, Hissa No. 9 lying being situate at Plot No. 415, M. G. Road, Charkop, Kandivali (W.), Mumbai - 400 067 Village Charkop, Taluka Borivali & District Mumbai Suburban and within the local limit of Municipal Corporation of Greater Mumbai and within the Registration District Mumbai Suburban and within the jurisdiction of Sub Registrar of Assurance at Borivali.

I have submitted **Legal Search Report and title Report** of the said flat. Kindly issue a Pay Order/Cheque of **Rs. 5,000/-** or credit it to my Cosmos Co. Op. Bank Ltd. **S. B. A/c. No. 0620501027186** Kalyan West Branch.

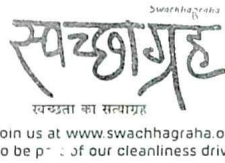
Yours faithfully,



Mrs. Anushka A. Gogate
Advocate, High Court

Recd on 21/07/23
Jhar

ANUSHKA GOGATE
ADVOCATE, HIGH COURT



Scan code to pay your bill via UPI
Use any Bank/ UPI App



as a proof of ownership of any property or premises

This electricity bill neither reflects a title nor is to

BILL OF SUPPLY RESIDENTIAL

SASIKALA R NAIR
103 SUMMER SET CHS LTD. CABIN II,
OFF. M.G. ROAD, Kandivali (W)
CHARKOP VILLAGE, HIGH LAND
COMPLEX,
MUMBAI 400067
Mobile No. 97*****71
Email Id ni*****12@gmail.com
Connected Load in kW 11.00

To update your email id and mobile no. call us on 19122



ACCOUNT NO.
153002535



BILL MONTH
Jun-23



DUE DATE*
18-07-2023



SMILES EARNED **
850

DUE AMOUNT

₹1880.00*

SUMMER ALERT

keep a watch on the use of electrical cooling gadgets. Curtail the use to control consumption and applicability of a higher tariff slab..

DISCOUNTED BILL AMOUNT

Round sum bill payable(after discount of ₹15.71) on or before discount date 04-07-2023 **₹1860.00**

LATE PAYMENT BILL AMOUNT

Round sum bill payable (including DPC of ₹ 23.39) after due date 18-07-2023 **₹ 1900.00***

*Refers only to current bill amount
Previous balance is payable immediately.
#Payable until one month after due date, thereafter interest applicable as per MERC tariff order.
##1 Electric Smile equals 1 reward point credited to your account.



Jaypal Vadvave
Division Head - Malad

24x7 Powerline

19122 We're listening.

For power interruption, complaint or restoration status

SMS POWER <9 digit account no.> to 7065313030 from any mobile no.
Give us a missed call on 1800 532 9998 from your registered mobile no.
Whatsapp POWER <9 digit account no.> to 9594519122 from any mobile number

CUSTOMER CARE CENTRE /CORRESPONDENCE ADDRESS

Off Western Express Highway, Dindoshi, Malad (E), Mumbai - 400 097

www.adanielectricity.com
helpdesk.mumbaelectricity@adani.com



Bill No. 10111771288

Bill Date 27-06-2023

Type of Supply THREE PHASE

Bill Distribution No.
Malad/Charkop/08/712/18A//

Cycle No. 08

Connection date : 31-12-2020

YOUR CURRENT CONSUMPTION

Tariff	Meter number	Multiplying Factor (MF)	Present reading	Energy consumption Previous reading	Consumption (Unit kWh)	Energy charge (₹)	Fixed charge (₹)	
LT I (B)	9068584	1	11217 00	11027 00	190 00	850 80	300 00	
TOTAL						190 00	850 80	300 00

TRACK YOUR CONSUMPTION (UNITS)

Billing Month	Last year		This year	
	Units	Amount	Units	Amount
JUN	142	1220	190	1871
May	192	1608	230	2235
Apr	196	1623	179	1736
Mar	131	1121	190	1760
Feb	91	877	145	1320
Jan	94	831	105	1017

Refer Important Message Section

IMPORTANT MESSAGE

* Tentative meter reading date for your July-2023 bill is 25-07-2023
* Please note that all important communication related to your account are being sent on 97*****71 registered with us. In case of any change, do inform us immediately to avoid any inconvenience and enjoy our uninterrupted services.
* Avoid delayed payment charges due to delayed cheque clearances, choose digital modes for payment. Visit <https://www.adanielectricity.com/Payment/Online-Payments> to know more.

360 DEGREE ADVERTISING SOLUTIONS FOR YOUR BRANDS

Exclusive Sole Marketing Rights of Adani Electricity Bill

SCOM Media

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To Advertise here, Email: marketing@scommedia.com • www.scommedia.com
f /scommediaptltd @ /scommedia

CONCEIVED, DESIGNED, PRINTED AND MANAGED BY SCOM MEDIA PVT LTD. 27 SEP 2022

- For Cheque payments: Date of realization of cheque or 3 days from submission of cheque (whichever is earlier) shall be deemed to be the date of realization of payment (subject to realization)
- Cheque should be Account payee of local clearing and not post dated
- Make cheque payable to Adani Electricity Mumbai Ltd. A/C No. 153002535
- Mention A/c No. and respective amount on back of the cheque when making multiple bill payments by single cheque



0153002535500001880180720230000190000000186004072023

3000/S07/3032-712/18A

D1541/A1541/B278/S4/R1541

Jun-23 153002535 /5/

Round sum payable : ₹1880.00
Due date : 18-07-2023

Discounted amount : ₹ 1860 00
Discount date 04-07-2023

Amount after due date ₹1900 00

K. S. S. S.

PAY-IN SLIP FOR CHEQUE DROP

3032-712/278-427

ANUSHKA GOGATE
ADVOCATE, HIGH COURT

Office: B-006, C Type, Malhar Sankul CHS, Near M. K. High School, Agra Road, Kalyan (W.)
Mobile: 90229 75015; 98692 48373 Email: anushkagogate@gmail.com

20/07/2023

To,
The Cosmos Co-op. Bank Ltd.,
Borivali (W.) Branch,
CTS No. 524, Shop No. 12 & 14,
The Tulsibaug CHS, Plot No. 17A, TPS 1,
Ramdas Sutrale Marg, Borivali (W.), Mumbai - 400 092

- 1) **Sub:** Search & Title report for property owned by **MRS. SASIKALA RAMKRISHNAN NAIR.**
- 2) **Name of Branch :** Borivali (W.)
- 3) **Name of Borrower: MRS. SASIKALA RAMKRISHNAN NAIR**
- 4) **Documents Seen :**

I have perused the following documents for the purpose of furnishing this legal opinion.

- 4.1 Photocopy of Agreement to Provide Permanent Accommodation dated 18/10/2012 registered on 04/12/2012 bearing Registration No. BRL-5/9647/2012 entered into by and between M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty & Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kantilal M. Jasani & Secretary Mr. Gangadhar A. Shetty and Mrs. Sasikala Ramkrishnan Nair (Applicant).
- 4.2 Photocopy of Registration receipt bearing No. 9779 of the above agreement.
- 4.3 Photocopy of Property Card Extract (Holding Type C) of land bearing CTS No. 415.
- 4.4 Photocopy of Society Registration Certificate dated 23/11/1992 bearing registration No. BOM/WR/HSG/TC/7145/1992-93 in the name of Summerset Co-op. Hsg. Soc. Ltd. issued by the Sub-Registrar, Co-op. Soc., Mumbai.
- 4.5 Photocopy of Index II Extract of Conveyance Deed dated 03/04/2010 bearing registration No. BRL-3/2977/2010 entered into by and between Mr. Rajaram Harishchandra Patil (HUF) & others through their POA holder Mr. Mahendra Bhailal Vora & M/s. Rachana Enterprises through its Partner Mr. Mahendra Bhailal Vora and Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kanubhai Jasani & Secretary Mr. Gangadhar A. Shetty.
- 4.6 Photocopy of Index II Extract of Development Agreement dated 09/10/2010 registered on 18/10/2010 bearing registration No. BRL-7/10715/2010 entered into by and between Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. K. M. Jasani, Secretary Mr. Gangadhar A. Shetty & Treasurer Mr. R. B. Jadhav and M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty.
- 4.7 Photocopy of I.O.D. dated 08/12/2010 bearing No. CHE/A-4947/BP(WS)/AP issued by Municipal Corporation of Greater Mumbai.
- 4.8 Photocopy of Amended Plan Approval dated 24/09/2012 bearing No. CHE/A-4947/BP(WS)/AR issued by Municipal Corporation of Greater Mumbai.
- 4.9 Photocopy of Resolution passed by Board of Director of Neo Housing and Infrastructure Development Ltd. dated 27/09/2012 to authorize Mr. Gopalkrishna P. Shetty to sign, execute deeds and documents, Agreement for Sale & other documents.
- 4.10 Photocopy of Resolution passed by Members of Summerset Co-op. Hsg. Soc. Ltd. dated 08/10/2012 to authorize Mr. Kantilal M. Jasani (Chairman), Mr. Gangadhar A. Shetty (Secretary) & Mr. Arun B. Mahamunkar (Treasurer) to sign, execute Agreement for Sale & other documents.



- 4.11 Photocopy of Index II Extract of Supplementary Agreement dated 15/10/2012 bearing registration No. BRL-3/8494/2012 entered into by and between Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. K. M. Jasani, Secretary Mr. Gangadhar A. Shetty & Treasurer Mr. R. B. Jadhav and M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty.
- 4.12 Photocopy of Commencement Certificate dated 26/03/2013 bearing No. CHE/A-4947/BP(WS)/AR issued by Municipal Corporation of Greater Mumbai.
- 4.13 Photocopy of Building Completion Certificate dated 14/02/2019 bearing No. CHE/A-4947/BP(WS)/AR of 14 issued by Municipal Corporation of Greater Mumbai.
- 4.14 Photocopy of Society Maintenance Bill dated 01/06/2023 bearing No. 00158 for the Month of June, 2023 issued by Summerset Co-op. Hsg. Soc. Ltd.
- 4.15 Photocopy of Electricity Bill dated 27/06/2023 for the month of June, 2023 issued by Adani Electricity.

5) Description of Property/ Properties/ Nature of Title :

1.	Name of the owner/Mortgagor	Mrs. Sasikala Ramkrishnan Nair
2.	Extent of area	adm. 550.75 Sq. Ft. Carpet area
3.	Survey No./Gut No./CTS No.	CTS No. 415, Survey No. 2, Hissa No. 9
4.	Is property leasehold/freehold/Govt. grant etc.	Freehold
5.	Nature of Property	Village - Charkop Taluka - Borivali District - Mumbai Suburban Municipality - Municipal Corporation of Greater Mumbai
6.	Location	Plot No. 415, M. G. Road, Charkop, Kandivali (W.), Mumbai - 400 067
7.	Boundaries on or towards for the Plot/flat	-
8.	Confirmed the boundaries of the flat/plot as per approved plan and as per title deed.	-

6) Trace of Title/History of passing of title, Details of antecedent title deeds :

Summerset Co-op. Hsg. Soc. Ltd. is a Co-op. Hsg. Soc. having Society Registration Certificate dated 23/11/1992 bearing registration No. BOM/WR/HSG/TC/7145/1992-93 issued by the Sub-Registrar, Co-op. Soc., Mumbai has been placed on record.

The said Summerset Co-op. Hsg. Soc. Ltd. is seized and possessed of and well and sufficiently entitled to all that piece or parcel of land bearing CTS No. 415, Survey No. 2, Hissa No. 9 adm. 1752.9 Sq. Mtrs. together with a building known as Summerset adm. 18420.42 Sq. Ft Built Up lying being situate at Plot No. 415, M. G. Road, Charkop, Kandivali (W.), Mumbai - 400 067 Village Charkop, Taluka Borivali & District Mumbai Suburban and within the local limit of Municipal Corporation of Greater Mumbai and within the Registration District Mumbai Suburban and within the jurisdiction of Sub Registrar of Assurance at Borivali. Photocopy of Property Card Extract (Holding Type C) of land bearing CTS No. 415 has been placed on record.

The said society building consists of Ground Floor plus 4 upper floors consisting of 38 flats which have been allotted to and are occupied by the members in the building of the society. As on date hereof on the said property the entire FSI has been utilized in the existing building standing thereon.

However, over a period of time the said building became old and dilapidated condition beyond repairs. Hence, the members of the said society decided to demolish the same and construct a new building by utilizing available FSI & permissible TDR as per prevailing DC Regulations.



Chhaya Co-operative Housing Society Ltd.

The said society invited proposals for the redevelopment of the said property and after scrutinizing all the proposal in the Special General Body Meeting of the said society and the members of the said society approved the appointment of M/s. Neo Housing and Infrastructure Development Ltd.

A Conveyance Deed dated 03/04/2010 bearing registration No. BRL-3/2977/2010 has been made by and between Mr. Rajaram Harishchandra Patil (HUF) & others through their POA holder Mr. Mahendra Bhailal Vora & M/s. Rachana Enterprises through its Partner Mr. Mahendra Bhailal Vora sold & conveyed the said land bearing CTS No. 415. Survey No. 2, Hissa No. 9 adm. 1752.9 Sq. Mtrs. together with a building known as Summerset adm. 18420.42 Sq. Ft Built Up lying being situate at Plot No. 415. M. G. Road, Charkop, Kandivali (W.), Mumbai - 400 067 Village Charkop, Taluka Borivali & District Mumbai Suburban and within the local limit of Municipal Corporation of Greater Mumbai and within the Registration District Mumbai Suburban and within the jurisdiction of Sub Registrar of Assurance at Borivali to Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kanubhai Jasani & Secretary Mr. Gangadhar A. Shetty. Photocopy of Index II Extract has been placed on record.

Further, a Confirmation Deed dated 06/07/2013 bearing Registration No. BRL-3/4014/2013 has also been made by Mr. Rajaram Harishchandra Patil & others and Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kanubhai Jasani & Secretary Mr. Gangadhar A. Shetty.

Vide Development Agreement dated 09/10/2010 registered on 18/10/2010 bearing registration No. BRL-7/10715/2010 Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. K. M. Jasani, Secretary Mr. Gangadhar A. Shetty & Treasurer Mr. R. B. Jadhav granted development rights in respect of the said land bearing CTS No. 415, Survey No. 2, Hissa No. 9 adm. 1752.9 Sq. Mtrs. together with a building known as Summerset adm. 18420.42 Sq. Ft Built Up lying being situate at Plot No. 415, M. G. Road, Charkop, Kandivali (W.), Mumbai - 400 067 Village Charkop, Taluka Borivali & District Mumbai Suburban and within the local limit of Municipal Corporation of Greater Mumbai and within the Registration District Mumbai Suburban and within the jurisdiction of Sub Registrar of Assurance at Borivali in favour of M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty. Photocopy of Index II Extract has been placed on record.

Municipal Corporation of Greater Mumbai issued I.O.D. dated 08/12/2010 bearing No. CHE/A-4947/BP(WS)/AP. Photocopy of the same has been placed on record.

Municipal Corporation of Greater Mumbai issued Amended Plan Approval dated 24/09/2012 bearing No. CHE/ A-4947/BP(WS)/AR. Photocopy of the same has been placed on record.

Photocopy of Resolution passed by Board of Director of Neo Housing and Infrastructure Development Ltd. dated 27/09/2012 to authorize Mr. Gopalkrishna P. Shetty to sign, execute deeds and documents, Agreement for Sale & other documents has been placed on record.

Photocopy of Resolution passed by Members of Summerset Co-op. Hsg. Soc. Ltd. dated 08/10/2012 to authorize Mr. Kantilal M. Jasani (Chairman), Mr. Gangadhar A. Shetty (Secretary) & Mr. Arun B. Mahamunkar (Treasurer) to sign, execute Agreement for Sale & other documents has been placed on record.

Further a Supplementary Agreement dated 15/10/2012 bearing registration No. BRL-3/8494/2012 has been made and entered into by and between Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. K. M. Jasani, Secretary Mr. Gangadhar A. Shetty & Treasurer Mr. R. B. Jadhav and M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty. Photocopy of Index II Extract has been placed on record.



AND

Mrs. Sasikala Ramkrishnan Nair was the existing member of old building possessing of Flat No. 001 adm. 400 Sq. Ft. Carpet area. According to the above mentioned documents, the developer has agreed to allot to the member, Mrs. Sasikala Ramkrishnan Nair, as and by way of Permanent Alternate Accommodation, free of cost and on Ownership Basis one residential self contained flat adm. 400 Sq. Ft. Carpet area of the existing flat plus additional carpet area of 150.75 Sq. Ft. total adm. 550.75 Sq. Ft. Carpet area.

Vide an Agreement to Provide Permanent Accommodation dated 18/10/2012 registered on 04/12/2012 bearing Registration No. BRL-5/9647/2012 M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty & Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kantilal M. Jasani & Secretary Mr. Gangadhar A. Shetty agreed to grant Flat No. 103, (Old Flat No. 001) on 1st Floor, adm. 550.75 Sq. Ft. Carpet area in the building known as Summerset Co-op. Hsg. Soc. Ltd. constructed on the land bearing CTS No. 415, Survey No. 2, Hissa No. 9 lying being situate at Plot No. 415, M. G. Road, Charkop, Kandivali (W.), Mumbai - 400 067 Village Charkop, Taluka Borivali & District Mumbai Suburban and within the local limit of Municipal Corporation of Greater Mumbai and within the Registration District Mumbai Suburban and within the jurisdiction of Sub Registrar of Assurance at Borivali to Mrs. Sasikala Ramkrishnan Nair (Applicant) free of cost. Photocopy of Agreement with Registration receipt bearing No. 9779 has been placed on record.

Municipal Corporation of Greater Mumbai issued Commencement Certificate dated 26/03/2013 bearing No. CHE/A-4947/BP(WS)/AR further extended on 25/09/2013 for Stilt + 1st to 4th Upper Floor and further extended on 30/04/2014 for Stilt + 1st to 11th + 12th (P) Upper floor and further extended on 21/01/2015 for Stilt + 1st to 16th Upper floor and lastly extended on 04/05/2016 for Stilt + 1st to 20th + 21st (P) Upper floor. Photocopy of the same has been placed on record.

Photocopy of Building Completion Certificate dated 14/02/2019 bearing No. CHE/A-4947/BP(WS)/AR of 14 issued by Municipal Corporation of Greater Mumbai has been placed on record.

Mrs. Sasikala Ramkrishnan Nair has availed loan from Shree Mahaveer Co. Op. Credit Soc. Ltd. by mortgaging the said flat. From Search Entry of Mortgage Deed dated 20/01/2022 registered on 21/01/2022 bearing registration No. BRL-6/1331/2022 Shree Mahaveer Co. Op. Credit Soc. Ltd. through its Manager Mr. Amit Darji mortgaged the said Flat No. 103, on 1st Floor, adm. 550.75 Sq. Ft. Carpet area in the building known as Summerset Co-op. Hsg. Soc. Ltd. constructed on the land bearing CTS No. 415, Survey No. 2, Hissa No. 9 lying being situate at Plot No. 415, M. G. Road, Charkop, Kandivali (W.), Mumbai - 400 067 Village Charkop, Taluka Borivali & District Mumbai Suburban and within the local limit of Municipal Corporation of Greater Mumbai and within the Registration District Mumbai Suburban and within the jurisdiction of Sub Registrar of Assurance at Borivali with Mrs. Sasikala Ramkrishnan Nair for the loan Amount of Rs. 75,00,000/- has been observed.

Photocopy of Society Maintenance Bill dated 01/06/2023 bearing No. 00158 for the Month of June, 2023 issued by Summerset Co-op. Hsg. Soc. Ltd. has been placed on record.

Photocopy of Electricity Bill dated 27/06/2023 for the month of June, 2023 issued by Adani Electricity has been placed on record.

Mrs. Sasikala Ramkrishnan Nair now approached The Cosmos Co-op. Bank Ltd. for takeover of the said loan.

7) Detailed information about property to be mortgaged:

Details	Remark of Counsel
1) Whether the documents of title given raise any doubts or suspicion	No



2) Are all the original title deeds available with the mortgagor; if not, the reasons for non-availability of the same; in case the properties are mortgaged to some other entity, is the original title deed lying with such entity; does such entity have the certified true copy of any/all of the title deeds and lodged receipt + acknowledgement letter from registrar for the same	Yes
3) Whether any of the property intended to be given by way of mortgage is subject to any minor's or any other claims? If yes, state whether requisite permission from the concerned court has been obtained and produced or to be obtained?	No
4) Whether the property proposed to be mortgaged is subject to the provisions contained under any special enactment/local laws. State implications of such enactment on the charge proposed to be created?	No
5) Whether property to be mortgaged is coming under any restrictions on transfer & whether required permission/consent as per terms of grant/allotment etc. obtained	No
6) Whether provisions of Urban Ceiling Act are applicable? If applicable whether permission obtained.	No
7) Whether the user land has been converted under land revenue law? Whether the N.A. Permission /change of user permission is obtained?	Land is Holding Type C
8) Whether required documents are available for creating valid equitable mortgage?	N.A.
9) What is the tenure of land? (In case of Lease Property) and whether necessary consent permission of lessor obtained?	N. A.
10) Whether the land is <i>Adiwasi</i> (Tribal) Land?	No
11) Whether the land/property is owned by HUF? If yes then what precautions to be taken by the bank while accepting property owned by HUF	No
12) Is the land/property subject to any reservations/ acquisitions/requisitions?	No
13) Whether plans for constructions are sanctioned?	Yes
14) Whether Commencement Certificate issued?	Yes
15) Whether the project is registered under RERA? And registration certificate is obtained on record.	No
16) Whether Completion Certificate obtained? (Applicable to property which is of ready possession /resale)	Yes
17) Whether there is any restriction from Corporation such as "Education Zone", "Green Zone" etc.?	No
18) Is the land taken on lease from State Industrial Development Corporation? If yes whether tripartite agreement executed?	No
19) Whether there are any prior encumbrances. If yes details thereof	Yes, the said flat already mortgaged with Shree Mahaveer Co. Op. Credit Soc. Ltd.
20) Evidence of possession findings on documents and revenue records, details of property tax, land revenue, society maintenance charges or any other statutory dues paid up to date or payable.	Not on record.
21) In case of companies/societies/association/ trust, whether	N. A.
a) Memorandum/bye-laws of the Society/ Association authorized to offer its property as security.	N. A.
b) Requisite resolutions have been duly passed by the Company/Society/Association permitting mortgage of the properties in favour of the Bank.	N. A.
c) Such resolution sets out the names of the persons who are authorized to create charge over the properties.	N. A.



g) In case of public charitable trust whether permission of charity commissioner for borrowing & mortgaging trust property is obtained and conditions stipulated if any.	N. A.
22) In case of devolution of property by a will/succession	N. A.
A) Whether probate of will/succession certificate/ Letters of Administration obtained? Details thereof	N. A.
B) If Probate/Succession Certificate/Letters of Administration not obtained, then how the mortgagor proposes to prove the title?	N. A.
C) The safeguards suggested to ensure title to the property offered as security.	N. A.
23) a. Whether title deeds perused are in conformity with the search taken? b. Whether the registered title deeds are in conformity with the scanned copies of the same on IGR site?	Yes Bank to verify the same
24) Whether the chain of title is complete without any missing links	Yes
25) Whether any other documents to be obtained/compliances to be made so as create valid mortgage?	Documents to be obtained on record as enlisted below.
26) a. Whether any charge on subject property is found on CERSAI Portal? b. If Yes, its Details.	No

Certificate of Title and Non encumbrance:

I have examined photocopies Title Deeds relating to the Mrs. Sasikala Ramkrishnan Nair. I have taken the search, with the Sub-Registrar of Assurances & Record of Rights for last 20 years vide Search Receipt enclosed herewith. I certify that Mrs. Sasikala Ramkrishnan Nair has an absolute, clear and marketable title over the property shown above. I further certify that the documents of title referred to under the opinion are perfect evidence of right, title and interest of the borrower/mortgagor.

The following original documents are required to be deposited for creation of equitable mortgage :-

1. Original Agreement to Provide Permanent Accommodation dated 18/10/2012 registered on 04/12/2012 bearing Registration No. BRL-5/9647/2012 entered into by and between M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty & Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kantilal M. Jasani & Secretary Mr. Gangadhar A. Shetty and Mrs. Sasikala Ramkrishnan Nair (Applicant).
2. Original Registration receipt bearing No. 9779 & Index II Extract of the above agreement.
3. Original Share Certificate.
4. Latest Electricity Bill & paid receipt.
5. Latest Property Tax Bill & paid receipt.
6. Latest Society Maintenance Bill & paid receipt.
7. List of Original Documents in respect of Loan availed by Mrs. Sasikala Ramkrishnan Nair issued by Shree Mahaveer Co. Op. Credit Soc. Ltd.
8. No Dues & Charge Release Letter from Shree Mahaveer Co. Op. Credit Soc. Ltd. after disbursement.
9. Original NOC to mortgage in favour of Cosmos Co. Op. Bank Ltd. from Summerset Co-op. Hsg. Soc. Ltd.



Signature & Seal of the Advocate

Date : 20/07/2023
Place: Kalyan

ANUSHKA GOGATE
ADVOCATE, HIGH COURT

Office: B-006, C Type, Malhar Sankul CHS, Near M. K. High School, Agra Road, Kalyan (W.)
Mobile: 90229 75015; 98692 48373 Email: anushkagogate@gmail.com

Date – 20/07/2023

To,
The Cosmos Co-op. Bank Ltd.,
Borivali (W.) Branch,
CTS No. 524, Shop No. 12 & 14,
The Tulsibaug CHS, Plot No. 17A, TPS 1,
Ramdas Sutrale Marg, Borivali (W.), Mumbai – 400 092

Applicant's Name : MRS. SASIKALA RAMKRISHNAN NAIR

Sub.: Investigation of Title of Flat No. 103, (Old Flat No. 001) on 1st Floor, adm. 550.75 Sq. Ft. Carpet area in the building known as Summerset Co-op. Hsg. Soc. Ltd. constructed on the land bearing CTS No. 415, Survey No. 2, Hissa No. 9 lying being situate at Plot No. 415, M. G. Road, Charkop, Kandivali (W.), Mumbai – 400 067 Village Charkop, Taluka Borivali & District Mumbai Suburban and within the local limit of Municipal Corporation of Greater Mumbai and within the Registration District Mumbai Suburban and within the jurisdiction of Sub Registrar of Assurance at Borivali.

Dear Sir,

As per your instructions, we have taken the search of the above mentioned property at Borivali Sub-Registrar Office from 2004 to 2023. During the course of search, the following entries were found:

2004 – NIL

2005 – NIL

2006 – NIL

2007 – NIL

2008 – NIL

2009 – NIL

2010 – Conveyance Deed dated 03/04/2010

(for CTS No. 415, Survey No. 2, Hissa No. 9 adm. 1752.9 Sq. Mtrs.)

Registration No. BRL-3/2977/2010

Mr. Rajaram Harishchandra Patil (HUF) & others through their POA holder Mr. Mahendra Bhailal Vora & M/s. Rachana Enterprises through its Partner Mr. Mahendra Bhailal Vora

Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kanubhai Jasani & Secretary Mr. Gangadhar A. Shetty

2010 – Development Agreement dated 09/10/2010

Registered on 18/10/2010

(for CTS No. 415, Survey No. 2, Hissa No. 9 adm. 1752.9 Sq. Mtrs.)

Registration No. BRL-7/10715/2010

Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. K. M. Jasani, Secretary Mr. Gangadhar A. Shetty & Treasurer Mr. R. B. Jadhav

M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty

2011 – NIL

2012 – Supplementary Agreement dated 15/10/2012

(for Development Agreement bearing Registration No. BRL-7/10715/2010)

Registration No. BRL-3/8494/2012

Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. K. M. Jasani, Secretary Mr. Gangadhar A. Shetty & Treasurer Mr. R. B. Jadhav

M/s. Neo Housing and Infrastructure Development Ltd. through its Director Mr. Gopalkrishna P. Shetty



- 2012 Agreement to Provide Permanent Accommodation dated 18/10/2012
Registered on 04/12/2012
Registration No. BRL 5/0647/2012
Seller M/s. Neo Housing and Infrastructure Development Ltd. through its
Director Mr. Gopalkrishna P. Shetty
Society Summerset Co. op. Hsg. Soc. Ltd. through its Chairman Mr. Kantilal
M. Jasani & Secretary Mr. Gangadhar A. Shetty
Purchaser - Mrs. Sasikala Ramkrishnan Nair
- 2013 - Confirmation Deed dated 06/07/2013
(for Conveyance Deed bearing Registration No. BRL 3/2977/2010)
Registration No. BRL 3/4014/2013
Mr. Rajaram Harishchandra Patil & others
Summerset Co-op. Hsg. Soc. Ltd. through its Chairman Mr. Kanubhai Jasani &
Secretary Mr. Gangadhar A. Shetty
- 2014 - NIL
2015 - NIL
2016 - NIL
2017 - NIL
2018 - NIL
2019 - NIL
2020 - NIL
2022 - Mortgage Deed dated 20/01/2022
Registered on 21/01/2022
Registration No. BRL-6/1331/2022
Mortgagor - Mrs. Sasikala Ramkrishnan Nair
Mortgagee - Shree Mahaveer Co. Op. Credit Soc. Ltd. through its Manager Mr.
Amit Darji
Loan Amount - Rs. 75,00,000/-
- 2023 - Books not ready

Note: Search and Entry confirmed from available data on computer from given site.
Attached Government fees paid challan/receipt.

Yours Faithfully,



Mrs. Anushka A. Gogate
Advocate, High Court

DISCLAIMERS:

1. The said Search Report is a summary of the contents available on the official website of the Inspector General of Revenue and Stamps, Govt. of Maharashtra (www.igrmaharashtra.gov.in). The report is not based on any personal judgement or opinion of any individual or a professional.
2. The above Search Report is subject to Server Errors, availability of the records/entries/data, authentication of data on the website of the Inspector General of Revenue and Stamps, Govt. of Maharashtra (www.igrmaharashtra.gov.in).
3. By issuing the present Report, I do not certify the genuineness of the entries made available during the search of the Index II records.