



Advocate

ANANT SINNARKAR

Mobile - 94253-13029

TITLE AND SEARCH REPORT

Ref No.02/August/SVC/2023

Dated: 11/08/2022

To

The Branch Manager

The S.V.C. Co-Operative Bank Ltd.

L.I.G. Branch, Indore

**I. NATURE OF THE PROPERTY:
COMMERCIAL PROPERTY**

II. DESCRIPTION OF THE PROPERTY

Diverted land Survey No. 151/15 Rakba 0.024 Hectare, Survey No. 151/16(after Batankan 151/16/Min-1) Rakba 0.008 Hectare and Survey No. 151/3/1 (after Batankan 151/3/1/Min-1) rakba 0.008 Hectare, Total Rakba 0.040 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.)

Bounded as follows :

East: Land of Mr. Shankar Rathi
West: House of Soniji
North: Government Land Abadi Khetra
South: Agriculture land of Survey No. 52/3

III. Details of Borrower/Owner/Constitution

Name of the borrower	Mr. Anand Patel S/o Shri Babulal Patel, R/o Village Puwardadai, Tehsil Sanwer, Dist. Indore
Constitution of the borrower	Individual Mortgagor
Name of the owners/Holders	Mr. Anand Patel S/o Shri Babulal Patel, R/o Village Puwardadai, Tehsil Sanwer, Dist. Indore

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IV. List of documents reviewed/perused(Mention Original / Photocopy of the documents)

- (1). Copy of Khasara P-II from 2010-11 to 2023-24
- (2). Copy of Rin Pustika CLR No. 11025145485
- (3). Copy of Diversion Intimation
- (4). Copy of Reg. Sale Deed No. MP179092020A1799907, dt. 01/12/2020
- (5). Copy of Reg. Sale Deed No. MP179152016A1628423, dt. 21/11/2016
- (6). Copy of Reg. Sale Deed No. 1A/919, dt. 11/08/2011
- (7). Copy of Reg. Sale Deed No. 1A/918, dt. 11/08/2011
- (8). Copy of Reg. Sale Deed No. 1A/917, dt. 11/08/2011

V. History/Flow of title: (briefly Describe of each of the documents chain pertaining to devolution of title to the property and also cover Building plan and proceedings , Mutation and tax paid receipts.

1. That, the property land Survey No. 151/15 Rakba 0.024 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.) basically belongs to Radheshyam S/o Shri Pyarelal ji Sharma as per Khasara P-II year 2011-12, Survey No. 151/16(after Batankan 151/16/Min-1) Rakba 0.008 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.) basically belongs to Mrs. Kamlabai w/o Shri Radheshyam ji Sharma as per Khasara P-II year 2011-12 and Land Survey No. 151/3/1 (after Batankan 151/3/1/Min-1) Rakba 0.008 Hectare, Total Rakba 0.040 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.) basically belongs to Mr. Babulal S/o Shri Pratapji Khati and Mr. Badrilal S/o Pratapji Khati as per Khasara P-II year 2011-12.
2. Thereafter Radheshyam S/o Shri Pyarelal ji Sharma executed sale deed in favour of Mr. Ravi S/o Shri Banshidhar Patel for Property



land Survey No. 151/15 Rakba 0.024 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.), Vide Reg. Sale Deed No. 1A/917, dt. 11/08/2011

3. Thereafter Mrs. Kamlabai w/o Shri Radheshyam ji Sharma executed sale deed in favour of Mr. Ravi S/o Shri Banshidhar Patel for Property land Survey No. 151/16(after Batankan 151/16/Min-1) Rakba 0.008 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.), Vide Reg. Sale Deed No. 1A/918, dt. 11/08/2011
4. Thereafter Mr. Babulal S/o Shri Pratapji Khati and Mr. Badrilal S/o Pratapji Khati executed sale deed in favour of Mr. Ravi S/o Shri Banshidhar Patel for Property land Survey No. 151/3/1 (after Batankan 151/3/1/Min-1) Rakba 0.008 Hectare, Vide Reg. Sale Deed No. 1A/919, dt. 11/08/2011
5. Thereafter, Mr. Ravi S/o Shri Bashidhar Patel executed sale deed in favour of Mr. Pritesh Saklecha S/o Shri Sardarmal Saklecha for Property land Survey No. 151/15 Rakba 0.024 Hectare, Survey No. 151/16(after Batankan 151/16/Min-1) Rakba 0.008 Hectare and Survey No. 151/3/1 (after Batankan 151/3/1/Min-1) rakba 0.008 Hectare, Total Rakba 0.040 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.), Vide Reg. Sale Deed No. MP179152016A1628423, dt. 21/11/2016
6. Thereafter, Mr. Pritesh Saklecha S/o Shri Sardarmal Saklecha executed sale deed in favour of Mr. Anand Patel S/o Shri Babulal Patel for Property land Survey No. 151/15 Rakba 0.024 Hectare, Survey No. 151/16(after Batankan 151/16/Min-1) Rakba 0.008 Hectare and Survey No. 151/3/1 (after Batankan 151/3/1/Min-1) rakba 0.008 Hectare, Total Rakba 0.040 Hectare, Village Budhibarlai, Tehsil Sanwer Distt. Indore (M.P.), Vide Reg. Sale Deed No. MP179092020A1799907, dt. 01/12/2020

Thereafter, Mr. Anand Patel S/o Shri Babulal Patel muted his name in revenue record vide case no. 718/A-6/2020-21, dt. 20/01/2021 and Bhu Adhikar Krin Pustika CLR No. 11025146640 was also issued by revenue authority.

7. That, said owner also intimated to SDO, Dist. Indore for diversion of said land for Commercial Purpose, Vide Intimation No. 22006652463, dt. 15/01/2021



8. Thereafter, said owner obtained construction permission from Gram Panchayat Budhibarlai, janpad panchayat Sanwer dist. Indore, Vide No. 58/ dt. 03/02/2021 and No. 87/ dt. 03/10/2022

a. Flow of land - As Under
b. Necessary permissions/construction permissions - As Under
c. Flow of flat/unit/office/gala title - As Under
d. Share certificate/conveyance deed details, if any - Reg. sale deed
e. NOC of builder/society/MIDC/CIDCO/MHADA/OTHER AUTHORITY - N.A.

f. Investigations

Sr. No.	Aspects to be considered	Remark
1	Whether mortgage can be created	Yes
2	Whether the property has been mutated in the name of person offering the mortgage?	Yes
3	What is nature of title of owner? Is tenancy right, full ownership, Occupancy right, possessory right	Freehold
4	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged?	No
5	Whether there are any restrictions regarding sale of the property to be mortgaged?	No
6	Whether all the approvals, clearance/sanctions required for creation of mortgage have been obtained? If not obtained, what are such sanctions, approvals and	N.A.



	clearances yet to be obtained?	
7	Whether the property is ancestral/or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	N.A.
8	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1984?	N.A.
9	Whether Urban land Ceiling Act is applicable in the state where property is located?	N.A.
10	In case of leasehold property, whether permission/NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained? What is the tenure of the lease?, How much is the balance tenure	N.A.
11	Whether copy of title deed favouring lessor (other than government) is made available to examine the validity of the lease?	N.A.
12	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N.A.
13	Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax department?	N.A.
14	Land is agricultural or non-agricultural land	N.A.
15	Name of the person in whose name Municipal / Property taxes are being	Not produce take it before sanction.



	assessed and raised?	
16	Whether minor's interest is involved, if any (Whether any present or future claims of minor or their interest exist/vested in the property)	N.A.
17	Whether construction is as per approved plan	Get confirmation from valuer/Engineer of Bank.
18	Whether any precaution is required to be taken for creation of mortgage	No
19	Whether any resolution for creation for mortgage is necessary, if so, give details	N.A.
20	Whether there are any court cases/legal issues/lis pendens issues pending against the property	N.A.
21	Any other remarks/requirements	N.A.

g. Whether the property is enforceable under the provisions of the SARFAESI Act.

Yes

h. Adverse Remarks, if any/Encumbrances, if any :

N.A.

i. Final Certificate:

I certify that I have perused the original / copy of the title deeds , other documents of title and evidences and hereby certify that **Mr. Anand Patel S/o Shri Babulal Patel** has got a valid and marketable title to the said property covered in this opinion and the bank can accept the same as security and its enforceable through court of law and the bank will not face any problem under any circumstances.



j. Mode of creation of mortgage, stamp duty and details:

Equitable Mortgage by Deposit of title deeds - Stamp Duty 0.25% of Loan Amount on Housing Loan facility and 0.50% for other than Housing.

k. Who is empowered to create the charge over the property:

Mr. Anand Patel S/o Shri Babulal Patel being title holder/owner can create Registered /Equitable mortgage in respect of property in favour of the bank by depositing Original title deeds as mentioned below

l. List of title deeds/documents to be deposited

- (1). Copy of Khasara P-II from 2010-11 to 2023-24
- (2). Original Rin Pustika CLR No. 11025145485
- (3). Copy of Diversion Intimation
- (4). Original Reg. Sale Deed No. MP179092020A1799907, dt. 01/12/2020
- (5). Original Reg. Sale Deed No. MP179152016A1628423, dt. 21/11/2016
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- (7). Original Reg. Sale Deed No. 1A/918, dt. 11/08/2011
- (8). Original Reg. Sale Deed No. 1A/917, dt. 11/08/2011
- (9). Latest property tax/ Diversion Tax receipt and electricity bill in the name of present owner.
- (10). Affidavit from mortgagor

m. Additional Compliance, if any - No



Anant
(ANANT SINNARKAR)
Advocate