

SP ASSOCIATES



SP ASSOCIATES, Chamber No.04, A-, Sector-7, Harsh Shantinagar CHS Ltd., near Pndt. Umakant Mishra Chowk, Shantinagar, Mira Road (East), Dist. Thane 401 107

Adv. Sushil Pathak
Advocate High Court

Chamber No. 04, A-6, Sector - 7 Harsh Shantinagar CHS Ltd., near Pndt. Umakant Mishra Chowk Shantinagar, Mira Road, Dist.Thane401107

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Enrollment No.: MAH/6059/2011
PAN: AAIPPO106G

To,
The Asst. General Manager,
Punjab National Bank,
Punjab Loan Point,
Bandra Kurla Complex
Bandra, Mumbai
(CC: Goregaon West 1203 Branch)

REF: LSR 2309022/ DN- 2310026/ DS

Date: 17.10.2023

SPECIAL REPORT ON TITLE

Re: A residential **Flat No. 11**, on the 2nd Floor, area admeasuring 850 Sq. Ft.(Carpet area) i.e. 79 Sq. Mtrs., in the Building known as 'Panchsheel' of the Society known as 'Punjab National Bank Officer's Co-operative Housing Society Limited', situated at Off. Veera Desai Road, Jeevan Nagar, Andheri West, Mumbai-400053 and constructed on all that piece and parcels of land bearing CTS No. 844(Pt.) of Revenue Village: Ambivali, Taluka: Andheri, in the Registration District: Mumbai Suburban.

Belonging To: Proposed Buyer: Mr. Jai Bhagwan Bhoria

Sr. No	Aspects to be considered	Counsel's Statement
A.	Particulars 1. Name of the borrower with the Address:- 2. Name of the Person offering Mortgage with Parentage/ constitution and address 3. Details of property to be Mortgaged	Proposed Buyer: Mr. Jai Bhagwan Bhoria Proposed Buyer: Mr. Jai Bhagwan Bhoria An residential Flat No. 11 , on the 2nd Floor, area admeasuring 850 Sq. Ft.(Carpet area) i.e. 79 Sq. Mtrs., in the Building known as 'Panchsheel' of the Society known as 'Punjab National Bank Officer's Co-operative Housing Society Limited', situated at Off. Veera Desai Road, Jeevan Nagar, Andheri West, Mumbai-400053 and constructed on all that piece and parcels of land bearing CTS No. 844(Pt.) of Revenue Village: Ambivali, Taluka: Andheri,



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<p>4. As per title Deeds</p> <p>5.As per present position</p>	<p>in the Registration District: Mumb. Suburban.</p> <p>Proposed Buyer: Mr. Jai Bhagwan Bhoria</p> <p>Proposed Buyer: Mr. Jai Bhagwan Bhoria</p>
<p>B. <u>Investigation :-</u></p> <p>1. Details of the title deeds / documents (including Link Deeds / Parent deeds) to be deposited for creation of the mortgage.</p>	<p>1. Original Agreement for Sale/ Sale Certificate to be executed by and between The Saraswat Co-op Bank Ltd. through its authorized signatory of the One Part and Mr. Jai Bhagwan Bhoria of the Other Part</p> <p>2. Original Registration Receipt and Index-II issued against executed Agreement for Sale/ Sale Certificate.</p> <p>3. Original NOC from The Saraswat Co-op Bank Ltd. to sell the subject flat in favor of Mr. Jai Bhagwan Bhoria</p> <p>4. Copy of authority letter from The Saraswat Co-op Bank Ltd. authorizing its officer to enter into Agreement for Sale/ Sale Certificate with respect to the said flat</p> <p>5. Email Confirmation of winning of bid of the said flat from The Saraswat Co-op Bank Ltd. in favor of Mr. Jai Bhagwan Bhoria</p> <p>6. Original Agreement for Sale dated 11.08.2010 registered on 11.08.2010 under Sr. No. BDR-1/ 9425/ 2010 executed between Mrs. Bharati Bharat Jhaveri and Mr. Bharat Ratanchand Jhaveri hereinafter referred to as 'the Transferors' of the One Part and Mrs. Meena Chetan Vora and Mr. Sagar Chetan</p>



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	<p>Vora hereinafter referred to as 'the Transferees' of the Other Part</p> <ol style="list-style-type: none">7. Original Registration Receipt No. 9479 dated 11.08.20108. Original Index-II issued against Agreement to Sell dated 11.08.20109. Original Indenture dated 15.03.1996 adjudicated vide no. 5037/ 95 dated 24.01.1996 executed between K.S. Shekhar hereinafter referred to as 'the Transferor' of the One Part and 1. Mrs. Bharati Bharat Jhaveri and 2. Mr. Bharat Ratanchand Jhaveri hereinafter referred to as 'the Transferees' of the Other Part10. Original NOC from the Society11. Original Share Certificate issued by the Society.12. Copy of Court Order dated 19.09.2016 of the Chief Metropolitan Magistrate, Esplanade, Mumbai against Case No. 608/ SA/ 2015 filed in the court of the C.M.M. Esplanade, Mumbai.13. Copy of Occupancy Certificate dated 05.10.1992 bearing ref. no. CE/ 5078/ BSII/ AK issued by Municipal Corporation of Greater Bombay14. Two Public Notices dated 06.10.2023 issued in Active Times(English) and Mumbai Lakshdeep (Marathi) along with No Claim Certificate dated 17.10.2023 issued by Bavadeepika Shetty(Advocate)15. Copy of Floor Plan16. Copy of Property Card
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		17.Copy of Latest Maintenance Receipt 18.Copy of Latest Electricity Bill
	2. Whether documents given to the counsel are original one or mere copies of documents.	Mere Copy of the Documents are provided
	3. Whether documents given as Original title deeds raise any doubt or suspicion?	Prima-facie it does not raise any doubt or suspicion
	4. Whether particulars of registration as number & date and page particulars as given in the title deed shown to the counsel tally with particulars as stated in the records of the registrar's office.	Yes
	5. Whether the particulars of registration as number & date and page particulars as given in the title deed tally with particulars as stated in Certified copy as obtained from the registrar's office.	Yes
	6. Whether the photographs of parties as affixed in conveyance deed / title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	Yes
	7. Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not, variation be specified, what is its effect?	Yes
	8. Whether the property has been mutated in the name of the person offering the mortgage.	NA
	9. Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated.	YES
	10. Whether there is any bar under local law for creation of the	No



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	mortgage of the property to be mortgaged.	
	11. Whether there is any restriction regarding sale of property to be mortgaged	No
	12. Whether all the approvals, clearance /sanctions required for creation of the mortgage have been obtained	YES
	13. Whether the property is ancestral / or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	No
	14. Whether the property to be mortgage has been acquired under Land Acquisition Act, 1894?	No
	15. Whether Urban Land Ceiling Act is applicable in the state where the property is located?	N/A
	16. 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?	N/A
	17. What is the rate of sharing of unearned income with lessor, the event of sale of the property?	N/A
	18. Whether copy of title deed favoring lessor (other than Govt.) is made available to examine the validity of the lease?	N/A
	19. Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N/A
	20. Whether any permission of Income Tax Authorities / Assessing officer is required under the provision of Income Tax Act for creation of mortgage or A declaration from mortgagor should be obtained by bank with supporting documents 7 any certificate is to be submitted to the bank to show that no dues are	A declaration from mortgagor should be obtained by bank with supporting documents

