



ADV. RACHANA MARWAL

B.Sc., MCA., L.L.B.

HP : +91 9594948247.

EMAIL : RACHANAMARWAL@HOTMAIL.COM

Annexure-B

Report of Investigation of Title in respect of immovable Property

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| 1 | a) | Name of the Branch/ Business Unit/Office seeking opinion. | State Bank of India, Industrial Finance Branch Mumbai |
| | b) | Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded. | Letter dated 16.11.2023 |
| | c) | Name of the Borrower. | M/S.ZIQITZA HEALTHCARE LIMITED |
| 2. | a) | Type of Loan | --- |
| | b) | Type of Property | Flat |
| 3. | a) | Name of the unit/concern/ company/person offering the property/ (ies) as security. | MRS. RICHA NARESH JAIN |
| | b) | Constitution of the unit/concern/ person/body/authority offering the property for creation of charge. | Individual |
| | c) | State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.) | Borrower-Mortgager |
| 4. | a) | Value of Loan (Rs. In crores) | --- |
| 5. | | Complete or full description of the immovable property (ies) offered as security including the following details. | Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban |
| | a) | Survey No. | Survey no. 41, CTS no. 626/18 , 19 and 20 |
| | b) | Door/House no. (in case of house property) | Flat no. 601 |
| | c) | Extent/ area including plinth/ built up area in case of house property | admeasuring 76.70 sq.mtr carpet |



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| | d) | Locations like name of the place, village, city, registration, sub-district etc. Boundaries. | Village Oshiwara , Mumbai Suburban |
| 6. | a) | Particulars of the documents scrutinized-serially and chronologically. | As per annexure I |
| | b) | Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined. | Mentioned below |
| 7. | a) | Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.) (HL : If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component) | Certified Copy already on record |
| | b) | Whether all pages in the certified copies of title documents which are obtained directly from Sub Registrar's office have been verified page by page with the original documents submitted? (In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously). | Yes |
| 8. | 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? | Online records are available from 2002 onwards |
| | b) | If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard. | Yes |
| | c) | Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made? | No |



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| | d) | Whether proper registration of documents completed. Details thereof to be provided. | Yes |
| 9. | a) | Property offered as security falls within the jurisdiction of which sub-registrar office? | Andheri |
| | 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 the offices named at (b) above? | Yes |
| | 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 |
| 10. | a) | 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. | As per Ann. II, Search from 1994 to 2023 |
| | b) | 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. (Separate Sheets may be used) | Not Applicable |
| | c) | 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 |
| 11. | | Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.) | Ownership rights |
| | a) | If Ownership Rights, Details of the Conveyance Documents | Agreement for Sale dated 17.08.2004 |



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| | | executed between M/s. 21st Century Realtors to Mrs. Richa Naresh Jain, registered doc serial no. BDR-9/4183/2004 |
| | b) | Whether the document is properly stamped. Yes |
| | c) | Whether the document is properly registered. Yes |
| | | If Leasehold, whether; No |
| | a) | The Lease Deed is duly stamped and registered Not Applicable |
| | b) | The Lessee is permitted to mortgage the Leasehold right, Not Applicable |
| | c) | Duration of the Lease/ unexpired period of lease. Not Applicable |
| | 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. Not Applicable |
| | e) | Whether the leasehold rights permits for the creation of any superstructure (if applicable)? Not Applicable |
| | f) | Right to get renewal of the leasehold rights and nature thereof. Not Applicable |
| | | If Govt. grant/ allotment/ Lease – cum / Sale Agreement /Occupancy / Inam Holder / Allotteeetc, whether; Not Applicable |
| | a) | Grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions? Not Applicable |
| | b) | The mortgagor is competent to create charge on such property? Not Applicable |
| | c) | Any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available? Not Applicable |
| 12. | | Has the property been transferred by way of Gift/ Settlement Deed No |
| | a) | The Gift/ Settlement Deed is duly stamped and registered; Not Applicable |
| | b) | The Gift/ Settlement Deed has been attested by to witnesses; Not Applicable |



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| | c) | Whether there is any restriction on the Donor in executing the gift/ settlement deed in question? | Not Applicable |
| | d) | The Gift/ Settlement Deed transfers the property to Donee; | Not Applicable |
| | e) | Whether the Donee has accepted the gift by signing the Gift/ Settlement Deed or by a separate writing or by implication or by actions? | Not Applicable |
| | f) | Whether the Donee is in possession of the gifted property? | Not Applicable |
| | 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; | Not Applicable |
| | h) | Any other aspect affecting the validity of the title passed through the gift/ settlement deed. | Not Applicable |
| 13. | | Has the property been transferred by way of partition/ family settlement deed | No |
| | a) | Whether the original deed is available for deposit. If not the modality / procedure to be followed to create a valid and enforceable mortgage. | Not Applicable |
| | b) | Whether mutation has been effected | Not Applicable |
| | c) | Whether the mortgagor is in possession and enjoyment of his share. | Not Applicable |
| | d) | Whether the partition made is valid in law and the mortgagor has acquired a Mortgageable title thereon. | Not Applicable |
| | e) | In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with. | Not Applicable |
| | f) | 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? | Not Applicable |
| 14. | | Whether the title documents include any testamentary documents /wills? | No |
| | a) | In case of wills, whether the will is registered will or unregistered will? | Not Applicable |
| | b) | Whether will in the matter needs a | Not Applicable |

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| | | mandatory probate and if so whether the same is probated by a competent court? | |
| | c) | Whether the property is mutated on the basis of will? | Not Applicable |
| | d) | Whether the original will is available? | Not Applicable |
| | e) | Whether the original death certificate of the testator is available? | Not Applicable |
| | f) | What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? | Not Applicable |
| | g) | Comments on the circumstances such as the 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. | Not Applicable |
| 15. | | Whether the property is subject to any wakf rights/ belongs to church/ temple or any religious / other institutions | No |
| | | Any restriction in creation of chares on such properties? | Not Applicable |
| | | Precautions/ permissions, if any in respect of the above cases for creation of mortgage? | Not Applicable |
| 16. | a) | Where the property is a HUF/ Joint Family property? | No |
| | b) | Whether 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. | Not Applicable |
| | c) | Please also comment on any other aspect which may adversely affect the validity of security in such cases? | Not Applicable |
| 17. | a) | Whether the property belongs to any trust or is subject to the rights of any trust? | No |
| | b) | Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property? | Not Applicable |
| | c) | If YES, additional precautions/ permissions to be obtained for creation of valid mortgage? | Not Applicable |



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| | d) | Requirements, if any for creation of mortgage as per the central/ state laws applicable to be trust in the matter. | Not Applicable |
| 18. | | Is the property an Agricultural Land | No |
| | a) | Whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/ enforcement of mortgage? | Not Applicable |
| | b) | In case of agricultural property other relevant records/ documents as per 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? | Not Applicable |
| 19. | a) | Whether the property is affected by any local laws or special enactments or other regulations having a bearing on the security creation/ mortgage (viz. Agricultural Laws, weaker Sections, Minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)? | No |
| | b) | Additional aspects relevant for investigation of title as per local laws. | Not Applicable |
| 20. | 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? | Not Applicable |
| 21. | a) | Whether the property is involved in or subject matter of any litigation which is pending or concluded? | No litigation is found |
| | b) | If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement? | Not Applicable |
| | c) | Whether the title documents have any court seal/ marking which points out any litigations/ attachment / security to court in | No court seal or marking found on the documents submitted to me |



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| | | respect of the property in question? In such case please comment on such seal/ marking? | |
| 22. | a) | In case of partnership firm, whether the property belongs to the firm and the deed is properly registered? | No |
| | b) | Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws? | Not Applicable |
| | c) | Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm? | Not Applicable |
| 23. | a) | Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc. | No |
| | b/1) | Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes / No. | Not Applicable |
| | b/2) | If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (ROC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser)? | Not Applicable |
| | b/3) | Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)? Yes / No. | Not Applicable |
| | b/4) | If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No | Not Applicable |
| 24. | | In case of Societies, Association, the required authority/ power to borrow and whether the mortgage can be created, and the requisite resolutions, bye-laws. | No |



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| 25. | a) | Whether any POA is involved in the chain of title? | Yes, Copy of POA registered at serial no. BDR-7/890/2001 executed in favour of P. Varadarajan on behalf of Sanjay K Patel dated 21.09.2001 |
| | 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. | Yes |
| | 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). | Not Applicable |
| | 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. | Not Applicable |
| | 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 |
| | f) | Whether the original POA is verified and the title investigation is done on the basis of original POA? Whether the POA is a registered one? Whether the POA is a special or general one? Whether the POA contains a specific authority for execution of title document in question? | Copy of Copy of POA registered at serial no. BDR-7/890/2001 executed in favour of P. Varadarajan on behalf of Sanjay K Patel dated 21.09.2001 is verified a) The POA is Registered b) The POA is Power of Attorney c) The POA is executed for execution Sub- Registrar of Assurance , document |

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| | g) | 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?) | Declaration is annexed with registered Agreement |
| | h) | Please comment on the genuineness of POA? | As the Agreement for Sale is registered hence it is considered that the POA is genuine |
| 26. | | 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 | No |
| 27. | | If the property is a flat/apartment or residential/commercial complex | Flat |
| | a) | Promoter's/Land owner's title to the land/building; | Yes |
| | b) | Development Agreement /Power of Attorney; | Yes |
| | c) | Extent of authority of the Developer/builder; | Construct & Sale |
| | d) | Independent title verification of the Land and/or building in question; | Not Applicable |
| | e) | Agreement for sale (duly registered); | Yes |
| | f) | Payment of proper stamp duty; | Yes |
| | g) | Requirement of registration of sale agreement, development agreement, POA, etc.; | No |
| | h) | Approval of building plan, permission of appropriate/local authority, etc.; | Commencement Certificate no. CE/4129/WS/AK dated 30.04.1993 issued by Municipal Corporation of Greater Mumbai |
| | i) | Conveyance in favour of Society/Condominium concerned; | Not Available |
| | j) | Occupancy Certificate/allotment letter/letter of possession; | Occupancy Certificate no. CE/4129/WS/AK of 2003 dated 07.04.2003 issued by Municipal Corporation of Greater Mumbai |



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| | k) | Membership details in the Society etc.; | Yes |
| | l) | Share Certificates; | Share Certificate no. 11 |
| | m) | No Objection Letter from the Society; | Yes, NOC from Society |
| | n) | All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.; | Yes |
| | o) | Requirements, for noting the Bank charges on the records of the Housing Society, if any; | Banks charge to be noted with the Society |
| | p) | If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any. | Not applicable |
| | q) | Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc. | Yes |
| | II.A | Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N. | No |
| | II.B | Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished, | Not Applicable |
| | II.C | Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed? | Not Applicable |
| | II.D | Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority? | Not Applicable |
| 28. | | 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 |
| 29. | | 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. | We have caused search for period from 1994 to 2023 |
| 30. | | Details regarding property tax or land | PI. Obtain Latest Municipal / |



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| | | revenue or other statutory dues paid/payable as on date and if not paid, what remedy? | Assessment, Tax Bill / receipt. |
| 31. | a) | Urban land ceiling clearance, whether required and if so, details thereon. | No |
| | b) | Whether No Objection Certificate under the Income Tax Act is required/ obtained? | Undertaking to be obtained from the Mortgager that no proceeding are going on U/s 281 of IT Act |
| 32. | a) | Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question. | Not Applicable |
| | b) | Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records? | Not Applicable |
| 33. | a) | Whether the property offered as security is clearly demarcated? | Yes |
| | b) | Whether the demarcation/ partition of the property is legally valid? | Yes |
| | c) | Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be). | Yes |
| 34. | a) | Whether the property can be identified from the following documents, a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any. | Yes |
| | b) | Discrepancy/ doubtful circumstances, if any revealed on such scrutiny? | No |
| 35. | a) | Whether the documents i.e. Valuation report/ approved sanction plan reflect / indicate any difference / discrepancy in the boundaries in relation to the Title Document/ other document. (If the valuation report and / or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same). | Valuation report not submitted |
| 36. | a) | Whether the Bank will be able to enforce | Yes |



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| | | SARFAESI Act, if required against the property offered as security? | |
| | b) | Property is SARFAESI compliant (Y/N) | Yes |
| 37. | a) | Whether original title deeds are available for creation of equitable mortgage | Registered Mortgage |
| | b) | 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. | Original Title Deed is Available |
| 38. | | Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security. | Periodical visit from the Bank Officer and Banks charge to be noted with SRO & Society Kindly register your Registered Mortgage with CERSAI |
| 39. | | The specific persons who are required to create mortgage/ to deposit documents creating mortgage. | MRS. RICHA NARESH JAIN |

Note: In case separate sheets are required, the same may be used, signed and annexed.

Annexure I

List of Documents

| Sl. No. | Date | Name/ Nature of the Document | Original/ certified copy/ certified extract/ photocopy, etc. | In case of copies, whether the original was scrutinized by the advocate. |
|---------|------------|--|--|--|
| 1. | 17.08.2004 | Agreement for Sale dated 17.08.2004 executed between M/s. 21st Century Realtors to Mrs. Richa Naresh Jain, registered doc serial no. BDR-9/4183/2004 | Original | Original title deed is scrutinized |
| 2. | 30.04.1993 | Commencement Certificate no. CE/4129/WS/AK dated 30.04.1993 issued by Municipal Corporation of Greater Mumbai | Photocopy | |
| 3. | 07.04.2003 | Occupancy Certificate no. CE/4129/WS/AK of 2003 dated 07.04.2003 issued by Municipal | Photocopy | |



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| | | Corporation of Greater Mumbai | | |
| 4. | 26.04.2005 | Share Certificate no. 11 | Original | Original Share certificate is scrutinized |

Annexure II

Flow of Title

1. Whereas it is seen that After going through the document submitted to me & after obtaining search from sub registrar office it is seen that Byramjee Jeejeebhoy Pvt Ltd was owner of property Survey no. 41, Plot nos. F-22, F-24, F-41 , F-43 and F-44 adm. 9689.14 sq.mtr. at Village Oshiwara , Mumbai Suburban
2. Whereas it is seen that Deed of Conveyance dated 21.10.1968 executed between Byramjee Jeejeebhoy Pvt Ltd to Pushpaben Rasiklal Parikh for property Survey no. 41, Plot nos. F-22, F-24, F-41 , F-43 and F-44 adm. 9689.14 sq.mtr. at Village Oshiwara , Mumbai Suburban, registered doc serial no. 2505 of 1968
3. Whereas it is seen that Development Agreement dated 10.01.1992 executed between Pushpaben Rasiklal Parikh and Bhavan Corporation and Rasiklal manilal Parikh HUF and Bhaven Corporation
4. The Government of Maharashtra vide its order dated 21/01/1986 bearing No. BOM/1088/159/(3037)/D-XIII, granted exemption u/s. 20 of land (ceiling and Urban Regulation) Act, 1976 of the provision of the said act and subject to the terms and conditions of the order dated 21/08/1988
5. The Additional Collector and Competent Authority appointed under (Urban Land Ceiling) Act, 1976 Greater Mumbai vide his order u/s. 8(4) of ULC Act 1976 bearing No. C/ULC/6(i) SR. XXX-927, dated 19/04/1988 830, 835, 836 and 839 an area admeasuring 7324.39 sq. mtrs. declared as surplus vacant land and one unit admeasuring 500 sq. mtrs. was allowed to be retained with the land holder Smt. Pushpaben R. Parikh.
6. The revised development plan of the K (West) ward was sanctioned on 19/05/1993, 22/06/1993, 31/01/1994 No. K/W-TPB/4392/5840/UD.II-RDP the area under reservation of R.G. measuring to 935.90 sq.mtrs. was deleted while finalizing the development plan and the said land was placed in Residential Zone
7. Whereas it is seen that Commencement Certificate no. CE/4129/WS/AK dated 30.04.1993 issued by Municipal Corporation of Greater Mumbai .
8. Whereas it is seen that Joint Venture Agreement dated 14.12.1998 entered into by and between Pushpaben Rasiklal Parikh and Rasiklal Manilal Parikh (HUF) to as the party



of the first part and Mr. Sanjay K Patel therein referred to as party of the Second Part being the Developer herein the parties thereto have agreed to jointly develop the property

9. Whereas it is seen that Mr. Sanjay K Patel herein have got the I.O.D. plans for further construction sanctioned from the Municipal Corporation of Greater Mumbai on 03.04.2000 under no. CE/4129/WS/AK.
10. Whereas it is seen that Occupancy Certificate no. CE/4129/WS/AK of 2003 dated 07.04.2003 issued by Municipal Corporation of Greater Mumbai
11. Whereas it is seen that Agreement for Sale dated 17.08.2004 executed between M/s. 21st Century Realtors to Mrs. Richa Naresh Jain, for property Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban registered doc serial no. BDR-9/4183/2004
12. Whereas it is seen that Share Certificate No. 11 dated 26.04.2005, consisting of 5 shares of 50/- each bearing distinctive numbers from 51 to 55 (both inclusive) in the paid up share Capital of M/s. Vastu Height Co-Op Hsg Soc Ltd. the Society in the name of Mrs. Richa Naresh Jain
13. Whereas it seen that Mortgage Deed dated 14.09.2016 executed between Mrs. Richa Naresh Jain to State Bank of India for property , Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban, registered doc serial no. Andheri-2/8239/2016
14. Whereas it seen that Mortgage Deed dated 09.06.2021 executed between Mrs. Richa Naresh Jain to State Bank of India for property , Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban, registered doc serial no. Andheri-3/6090/2021
15. Whereas it seen that Re-conveyance Deed dated 28.10.2022 executed between State Bank of India to Mrs. Richa Naresh Jain for property , Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban, registered doc serial no. Andheri-3/15613/2022
16. We are of opinion that **MRS. RICHA NARESH JAIN** have /acquire/s valid, clear, legal, and marketable and free from encumbrance's etc. title to said Premises, and is/are entitled to create valid and enforceable Registered Mortgage in favour of Bank

Date : 28.11.2023
Place : THANE


Mrs. RACHANA MARWAL
ADVOCATE

CERTIFICATE OF TITLE

1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of **Registered** Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said **Registered** Mortgage is created, it will satisfy the requirements of creation of **Registered** Mortgage and I further certify that:
2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors.
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) Office(s), Revenue Records, Municipal/ Panchayat Office, 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. 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, 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 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 1994 to 2023 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is 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 (Delete, whichever is inapplicable).**NOT APPLICABLE**
7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of _____
(Specify the share of the Minor with Name). **NOT APPLICABLE**



8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, **M/S.ZIQITZA HEALTHCARE LIMITED**
9. I certify that **MRS. RICHA NARESH JAIN** has / have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:

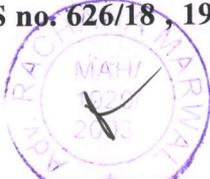
| | |
|----|---|
| 1. | Original Agreement for Sale dated 17.08.2004 executed between M/s. 21 st Century Realtors to Mrs. Richa Naresh Jain, registered doc serial no. BDR-9/4183/2004, along with Index II & registration receipt |
| 2. | Copy of Commencement certificate |
| 3. | Original Share Certificate |
| 4. | Copy of Occupancy Certificate |
| 5. | Original NOC from Society for creating Equitable Mortgage |
| 6. | Copy of Latest Property tax paid receipt issued by Competent Authority |
| 7. | Copy of Electricity Bill |
| 8. | Copy of Maintenance Bill |

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.
12. It is certified that the property is SARFAESI compliant.

(SCHEDULE OF THE PROPERTY (IES))

Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18, 19 and 20 at Village Oshiwara, Mumbai Suburban.

Date : 28.11.2023
Place : THANE


Mrs. RACHANA MARWAL
ADVOCATE

| | | |
|--|--|---|
| MH011443537202324E | Government of Maharashtra | Regn. 39 M |
| Department of Registration and Stamps | | |
| 27 Nov 2023 | Receipt | Receipt no.: 1113189049 |
| | Name of the Applicant : | Rachana Marwal |
| | Details of property of which document has to be searched : | Dist :Mumbai Sub-urban District Village :Oshivara S.No/CTS No/G.No. : 601 |
| | Period of search : | From :2013 To :2023 |
| | Received Fee : | 300 |
| The above mentioned Search fee has been credited to government vide GRN no :MH011443537202324E | | |
| As this is a computer generated receipt, no stamp or signature is required. | | |
| For Physical search in office, Please bring this receipt along with mentioned Gras Challan. | | |
| Payment of search fee through GRAS challan can be verified on 'gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php'. | | |



CHALLAN
MTR Form Number-6



| | | | | | | | | | | |
|----------------------|------------------------------------|---------|---------------|---------------------------|---------------------------|--------------------------|-----------------------|---------------------|---------|--|
| GRN | MH011443537202324E | BARCODE | | | | | Date | 25/11/2023-10:41:44 | 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 | PND1_JT DISTT REGISTRAR PUNE URBAN | | | Full Name | Rachana Marwal | | | | | |
| Location | PUNE | | | | | | | | | |
| Year | 2023-2024 One Time | | | Flat/Block No. | | | | | | |
| Account Head Details | | | Amount In Rs. | Premises/Building | | | | | | |
| 0030072201 | SEARCH FEE | | 300.00 | Road/Street | | | | | | |
| | | | | Area/Locality | | | | | | |
| | | | | Town/City/District | | | | | | |
| | | | | PIN | | | | | | |
| | | | | Remarks (If Any) | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | Amount In | Three Hundred Rupees Only | | | | | |
| Total | | | 300.00 | Words | | | | | | |
| Payment Details | STATE BANK OF INDIA | | | FOR USE IN RECEIVING BANK | | | | | | |
| Cheque-DD Details | | | | Bank CIN | Ref. No. | 00040572023112546191 | IK0CNSAWF1 | | | |
| Cheque/DD No. | | | | Bank Date | RBI Date | 25/11/2023-10:24:43 | Not Verified with RBI | | | |
| Name of Bank | | | | Bank-Branch | | STATE BANK OF INDIA | | | | |
| Name of Branch | | | | Scroll No. , Date | | Not Verified with Scroll | | | | |

Department ID : 851849859

Mobile No. : 9594948247

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

सदर चलन "टाइप ऑफ पेमेंट" मध्ये नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.

| | | |
|--|--|--|
| MH011476566202324E | Government of Maharashtra | Regn. 39 M |
| Department of Registration and Stamps | | |
| 27 Nov 2023 | Receipt | Receipt no.: 1113189343 |
| | Name of the Applicant : | Rachana Marwal |
| | Details of property of which document has to be searched : | Dist :Mumbai Sub-urban District Village :Oshivara S.No/CTS No/G.No. : 41 |
| | Period of search : | From :2006 To :2023 |
| | Received Fee : | 450 |
| The above mentioned Search fee has been credited to government vide GRN no :MH011476566202324E | | |
| As this is a computer generated receipt, no stamp or signature is required. | | |
| For Physical search in office, Please bring this receipt along with mentioned Gras Challan. | | |
| Payment of search fee through GRAS challan can be verified on 'gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php'. | | |



CHALLAN
MTR Form Number-6



| | | | | | | | | | | |
|----------------------|------------------------------------|---------|---------------|---------------------------|--------------------------------|--------------------------|-----------------------|---------------------|---------|--|
| GRN | MH011476566202324E | BARCODE | | | | | Date | 27/11/2023-10:18:19 | 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 | PND1_JT DISTT REGISTRAR PUNE URBAN | | | Full Name | Rachana Marwal | | | | | |
| Location | PUNE | | | | | | | | | |
| Year | 2023-2024 One Time | | | Flat/Block No. | | | | | | |
| Account Head Details | | | Amount In Rs. | Premises/Building | | | | | | |
| 0030072201 | SEARCH FEE | | 450.00 | Road/Street | | | | | | |
| | | | | Area/Locality | | | | | | |
| | | | | Town/City/District | | | | | | |
| | | | | PIN | | | | | | |
| | | | | Remarks (If Any) | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | Amount In | Four Hundred Fifty Rupees Only | | | | | |
| Total | | | 450.00 | Words | | | | | | |
| Payment Details | STATE BANK OF INDIA | | | FOR USE IN RECEIVING BANK | | | | | | |
| Cheque-DD Details | | | | Bank CIN | Ref. No. | 00040572023112763112 | IK0CNSYED6 | | | |
| Cheque/DD No. | | | | Bank Date | RBI Date | 27/11/2023-10:24:22 | Not Verified with RBI | | | |
| Name of Bank | | | | Bank-Branch | | STATE BANK OF INDIA | | | | |
| Name of Branch | | | | Scroll No. , Date | | Not Verified with Scroll | | | | |

Department ID : 879127781

Mobile No. : 9594948247

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

सदर चलन "टाइप ऑफ पेमेंट" मध्ये नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.



☎ : +91 9594948247
✉: rachanamarwal@hotmail.com

ADV. RACHANA MARWAL
Shop No. FB 61, First Floor, High Street Mall,
Kapurbawadi, Thane (west) - 400607.

Date: 28.11.2023

SEARCH REPORT

To,
The Branch Manager
State Bank of India

Re:

Search Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban.

**Purchaser: MRS. RICHA NARESH JAIN (M/S.ZIQITZA
HEALTHCARE LIMITED)**

Dear Sir,

Under your instructions I have taken search of the above property records in Sub-Registrar office at Mumbai Manual & Computer Record from 1994 to 2023 (30 years).

1994 to 2003 (10years) at Mumbai Manual Record

| <u>Year</u> | <u>Mumbai</u> |
|-------------|--------------------|
| 1994 | Index II Page torn |
| To | |
| 2003 | Index II Page torn |

2004 to 2023 (20 years) at Mumbai Computer Record

| <u>Year</u> | <u>Mumbai</u> |
|-------------|---|
| 2004 | Agreement Rs. 3062500/- , Market Value Rs. 4233840/- Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as |

G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban, between M/s. 21st Century Realtor Mrs. Richa Naresh Jain (M/S.Ziqitza Healthcare Limited), Exe. Date 17.08.2004 Reg. Date 17.08.2004 Doc. No. Andheri-3/4183/2004, stamp duty Rs. 195600/-, Reg Fees Rs.30000/-

2005

Nil

To

2015

Nil

2016

Deed of Mortgage Rs. 625000000/- , Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban, between Mrs. Richa Naresh Jain (M/S.Ziqitza Healthcare Limited) to State Bank of India , Exe. Date 14.09.2016 Reg. Date 14.09.2016 Doc. No. Andheri-2/8239/2016., stamp duty Rs. 1000000/-, Reg Fees Rs.30000/-

2017

Nil

To

2020

Nil

2021

Deed of Mortgage Rs. 5000000/- , Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd, situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban, between Mrs. Richa Naresh Jain (M/S.Ziqitza Healthcare Limited) to State Bank of India , Exe. Date 09.06.2021 Reg. Date 09.06.2021 Doc. No. Andheri-3/6090/2021., stamp duty Rs. 15000/-, Reg Fees Rs.30000/-

2022

Re-conveyance, Flat no. 601, of carpet area adm. 76.70 sq.mtr on 6th floor of the building known as G-5 Vastu Height Co-Op Hsg Soc Ltd,

situated Survey no. 41, CTS no. 626/18 , 19 and 20 at Village Oshiwara , Mumbai Suburban, between State Bank of India to Mrs. Richa Naresh Jain (M/S.Ziqitza Healthcare Limited), Exe. Date 28.10.2022 Reg. Date 28.10.2022 Doc. No. Andheri-3/15613/2022., stamp duty Rs. 500/-, Reg Fees Rs.100/-

2023

Nil (Index II is not ready)



Date : 28.11.2023

Place : THANE

**Mrs. RACHANA MARWAL
ADVOCATE**